

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi | | | | MtD (1-30 Nov'25) | Growth (1-30 Dec'25) | | | | | Target Dec'25 | | |
|-----|---------------|------------------|------------------|------------------|------------------|-------------------|----------------------|-----------------|---------------|----------------|--------------|------------------|---------------|------------------|
| | | 31-Dec-24 | 30-Nov-25 | 29-Dec-25 | 30-Dec-25 | | DtD | MtD | %MtD | YTD | %YTD | Posisi | Penc. | Gap |
| 1 | Giro | 74.169 | 48.743 | 51.946 | 39.154 | (10.306) | (12.791) | (9.589) | -19,67% | (35.015) | -47,21% | 247.274 | 15,83% | (208.119) |
| 2 | Tabungan | 1.786.724 | 2.008.954 | 2.034.287 | 2.048.581 | 40.750 | 14.293 | 39.626 | 1,97% | 261.857 | 14,66% | 2.037.916 | 100,52% | 10.665 |
| 3 | Deposito | 649.060 | 610.498 | 546.943 | 546.590 | (5.364) | (354) | (63.909) | -10,47% | (102.471) | -15,79% | 667.179 | 81,93% | (120.590) |
| | Total | 2.509.954 | 2.668.196 | 2.633.176 | 2.634.324 | 25.080 | 1.148 | (33.871) | -1,27% | 124.371 | 4,96% | 2.952.369 | 89,23% | (318.045) |
| | CASA | 1.860.893 | 2.057.697 | 2.086.233 | 2.087.735 | 30.444 | 1.502 | 30.037 | 1,46% | 226.841 | 12,19% | 2.285.190 | 91,36% | (197.455) |
| | (%) CASA | 74,14% | 77,12% | 79,23% | 79,25% | | | | | | | | | |
| | FDR | 125,36% | 131,30% | 134,53% | 134,47% | | | | | | | | | |

Kinerja ISE

| No. | Segmen/Produk | Posisi | | | | | Growth (1-29 Dec'25) | | | | Target Dec'25 | | | |
|-----|---------------|-----------|-----------|-----------|-----------|--|----------------------|-------|--------|---------|---------------|--------|--------|----------|
| | | 31-Dec-24 | 30-Nov-25 | 28-Dec-25 | 29-Dec-25 | | DtD | MtD | %MtD | YTD | %YTD | Posisi | Penc. | Gap |
| 1 | DPK ISE | 42.839 | 41.442 | 41.529 | 42.010 | | 482 | 568 | 1,37% | (829) | -1,93% | 83.611 | 50,24% | (41.601) |
| 2 | Giro ISE | 4.948 | 2.786 | 3.296 | 3.643 | | 347 | 857 | 30,77% | (1.305) | -26,38% | 29.659 | 12,28% | (26.016) |
| 3 | Tabungan ISE | 31.691 | 34.438 | 34.014 | 34.148 | | 135 | (289) | -0,84% | 2.458 | 7,75% | 37.357 | 91,41% | (3.209) |
| 4 | Deposito ISE | 6.200 | 4.219 | 4.219 | 4.219 | | 0 | (0) | -0,00% | (1.981) | -31,96% | 16.594 | 25,42% | (12.376) |
| 5 | CIF ISE | 2.385 | 2.611 | 2.611 | 2.611 | | 0 | 0 | 0,00% | 226 | 9,48% | | 0,00% | 2.611 |

Kinerja Pembiayaan

| No. | Segmen/Produk | Posisi | | | Pencairan (1-30 Nov'25) | Pencairan (1-30 Dec'25) | Pencairan MtM | MtD (1-30 Nov'25) | Growth (1-30 Dec'25) | | Run Off Dec'25 | Target Dec'25 | | |
|-----|-------------------------|------------------|------------------|------------------|-------------------------|-------------------------|---------------|-------------------|----------------------|----------------|----------------|------------------|---------------|------------------|
| | | 31-Dec-24 | 30-Nov-25 | 30-Dec-25 | | | | | MtD | YTD | | Posisi | Penc. | Gap |
| 1 | SME | 184.570 | 243.280 | 244.493 | 4.200 | 4.545 | 345 | 615 | 1.213 | 59.923 | 3.332 | 223.889 | 109,20% | 20.604 |
| | Linkage | 86.431 | 110.781 | 110.272 | - | - | - | - | (519) | (509) | 23.841 | 103.818 | 106,22% | 6.454 |
| | Non-Linkage | 98.139 | 132.499 | 134.221 | 4.200 | 4.545 | 345 | 1.134 | 1.722 | 36.082 | 2.823 | 120.072 | 111,78% | 14.149 |
| | • Local Champion | 98.139 | 132.499 | 134.221 | 4.200 | 4.545 | 345 | 1.134 | 1.722 | 36.082 | 2.823 | 116.221 | 115,49% | 18.000 |
| | • Value Chain | - | - | - | - | - | - | 0 | 0 | 0 | - | 3.851 | 0,00% | (3.851) |
| 2 | MBG | 446.877 | 444.841 | 447.892 | 17.305 | 17.001 | -304 | 502 | 3.051 | 1.015 | 13.950 | 507.692 | 88,22% | (59.800) |
| | KUR | 419.345 | 420.474 | 423.408 | 16.860 | 16.371 | (489) | 1.113 | 2.934 | 4.063 | 13.437 | 477.116 | 88,74% | (53.708) |
| 3 | PWG | 258.833 | 422.883 | 434.242 | 93.160 | 94.142 | 982 | 16.622 | 11.358 | 175.408 | 82.784 | 433.208 | 100,24% | 1.034 |
| | Cilem | 127.522 | 228.193 | 242.049 | 23.559 | 27.204 | 3.645 | 8.501 | 13.856 | 114.527 | 13.347 | 267.053 | 90,64% | (25.004) |
| | Gadai | 131.312 | 194.690 | 192.192 | 69.601 | 66.939 | (2.663) | 8.121 | (2.498) | 60.881 | 69.437 | 166.155 | 115,67% | 26.037 |
| 4 | CFG | 2.256.170 | 2.392.296 | 2.415.716 | 54.835 | 61.820 | 6.985 | 12.190 | 23.420 | 159.546 | 38.400 | 2.483.471 | 97,27% | (67.755) |
| | CF 1 | 461.418 | 474.026 | 474.204 | 7.651 | 7.342 | (309) | 4.543 | 178 | 12.786 | 7.164 | 498.650 | 95,10% | (24.446) |
| | Total Griya | 417.205 | 391.149 | 386.650 | 788 | 683 | (106) | 0 | (4.499) | (30.555) | 5.182 | 434.485 | 88,99% | (47.835) |
| | • Total Non Program | 64.148 | 59.172 | 58.369 | 510 | 220 | (290) | (157) | (802) | (5.778) | 1.022 | 71.781 | 81,32% | (13.411) |
| | • Program | 353.058 | 331.978 | 328.281 | 278 | 463 | 185 | (1.952) | (3.697) | (24.777) | 4.160 | 362.704 | 90,51% | (34.424) |
| | Oto | 44.213 | 82.877 | 87.554 | 6.863 | 6.659 | (204) | 4.543 | 4.677 | 43.342 | 1.982 | 64.165 | 136,45% | 23.389 |
| | CF 2 | 1.794.752 | 1.918.270 | 1.941.512 | 47.184 | 54.479 | 7.295 | 7.647 | 23.242 | 146.760 | 31.236 | 1.984.822 | 97,82% | (43.309) |
| | Mitraguna & Others | 1.323.695 | 1.437.274 | 1.460.280 | 37.970 | 49.458 | 11.488 | 6.250 | 23.007 | 136.585 | 26.451 | 1.494.383 | 97,72% | (34.103) |
| | Pensiun | 471.056 | 480.996 | 481.232 | 9.214 | 5.021 | (4.193) | 1.397 | 236 | 10.175 | 4.785 | 490.439 | 98,12% | (9.207) |
| | Total Pembiayaan | 3.146.451 | 3.503.301 | 3.542.343 | 169.500 | 177.509 | 8.009 | 29.929 | 39.042 | 395.892 | 138.467 | 3.648.260 | 97,10% | (105.917) |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk | Posisi | | | | % Relatif | MtD | YTD | MtM | | Target Dec'25 | | | |
|-----|-------------------------|---------------|---------------|---------------|----------------|--------------|--------------|--------------|---------------|---------------|---------------|--------------|---------------|--------------|
| | | 31-Dec-24 | 31-Oct-25 | 30-Nov-25 | | | | | | | % | Penc. | Gap | |
| 1 | SME | 192 | 475 | 460 | 625 | 0,10% | 0,19% | 0,26% | 166 | 434 | 150 | | | |
| | Linkage | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| | Local Champion | 192 | 475 | 460 | 625 | 0,20% | 0,35% | 0,47% | 166 | 434 | 150 | | | |
| | Value Chain | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| 2 | MBG | 4.879 | 14.773 | 14.773 | 14.928 | 1,09% | 3,32% | 3,33% | 155 | 10.049 | 155 | | | |
| | KUR | 3.627 | 13.148 | 13.148 | 12.598 | 0,86% | 3,13% | 2,98% | (550) | 8.972 | (550) | | | |
| | Non KUR | 1.252 | 1.625 | 1.625 | 2.330 | 4,55% | 6,67% | 9,52% | 705 | 1.078 | 705 | | | |
| 3 | PWG | 275 | 122 | 122 | 4.842 | 0,11% | 0,03% | 1,12% | 4.720 | 4.567 | 4.720 | | | |
| | Cilem | 275 | - | - | 2.995 | 0,22% | 0,00% | 1,24% | 2.995 | 2.719 | 2.995 | | | |
| | Gadai | - | 122 | 122 | 1.848 | 0,00% | 0,06% | 0,96% | 1.726 | 1.848 | 1.726 | | | |
| 4 | CFG | 67.344 | 65.451 | 70.806 | 80.586 | 2,98% | 2,96% | 3,34% | 9.781 | 13.243 | 15.136 | | | |
| | CF 1 | 43.373 | 41.926 | 45.314 | 52.020 | 9,40% | 9,56% | 10,97% | 6.706 | 8.647 | 10.094 | | | |
| | Total Griya | 41.791 | 40.088 | 42.848 | 47.897 | 10,02% | 10,95% | 12,39% | 5.050 | 6.107 | 7.809 | | | |
| | Oto | 1.583 | 1.838 | 2.467 | 4.123 | 3,58% | 2,98% | 4,71% | 1.656 | 2.540 | 2.285 | | | |
| | CF 2 | 23.971 | 23.525 | 25.491 | 28.566 | 1,34% | 1,33% | 1,47% | 3.075 | 4.596 | 5.041 | | | |
| | Mitraguna & Others | 22.208 | 21.186 | 23.560 | 25.944 | 1,68% | 1,64% | 1,78% | 2.384 | 3.737 | 4.758 | | | |
| | Pensiun | 1.763 | 2.338 | 1.931 | 2.622 | 0,37% | 0,40% | 0,54% | 690 | 859 | 283 | | | |
| | Total Pembiayaan | 72.690 | 80.822 | 86.161 | 100.983 | 2,31% | 2,46% | 2,85% | 14.821 | 28.292 | 20.161 | 2.27% | 20,36% | -0,6% |

Kualitas Pembiayaan (NPF)

| No. | Segmen/Produk | Posisi | | | | % Relatif | MtD | YTD | MtM | | Target Dec'25 | | |
|-----|---------------|-----------|-----------|-----------|--------|-----------|--------|--------|-------|---------|---------------|-------|-----|
| | | 31-Dec-24 | 31-Oct-25 | 30-Nov-25 | | | | | | | % | Penc. | Gap |
| 1 | SME | 35.691 | 33.063 | 33.041 | 32.562 | 19,34% | 13,58% | 13,32% | (479) | (3.129) | (502) | | |
| | Linkage | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | | |
| | Non-Linkage | 35.691 | 33.063 | 33.041 | 32.562 | 36,37% | 24,94% | 24,26% | (479) | (3.129) | (502) | | |

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi | | | | MtD (1-30 Nov'25) | Growth (1-30 Dec'25) | | | | | Target Dec'25 | | |
|----------|---------------|--------------|--------------|---------------|---------------|-------------------|----------------------|--------------|---------------|---------------|----------------|---------------|----------------|------------|
| | | 31-Dec-24 | 30-Nov-25 | 29-Dec-25 | 30-Dec-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | Giro | - | - | - | - | 0 | 0 | 0 | #DIV/0! | 0 | #DIV/0! | 0 | 0,00% | 0 |
| 2 | Tabungan | 1.144 | 7.189 | 8.172 | 8.689 | 286 | 517 | 1.500 | 20,87% | 7.545 | 659,26% | 11.144 | 77,97% | (2.455) |
| 3 | Deposito | - | 2.650 | 3.150 | 3.150 | 0 | 0 | 500 | 18,87% | 3.150 | #DIV/0! | 352 | 895,91% | 2.798 |
| | Total | 1.144 | 9.839 | 11.322 | 11.839 | 286 | 517 | 2.000 | 20,33% | 10.695 | 934,52% | 11.496 | 102,98% | 343 |
| | CASA | 1.144 | 7.189 | 8.172 | 8.689 | 286 | 517 | 1.500 | 20,87% | 7.545 | 659,26% | 11.144 | 77,97% | (2.455) |
| (%) CASA | 100,00% | 73,07% | 72,18% | 73,39% | | | | | | | | | | |
| FDR | 0,00% | 33,29% | 29,85% | 28,55% | | | | | | | | | | |

Kinerja ISE

| No. | Segmen/Produk | Posisi | | | | MtD (1-30 Nov'25) | Growth (1-29 Dec'25) | | | | | Target Dec'25 | | |
|-----|---------------|-----------|-----------|-----------|-----------|-------------------|----------------------|-----|---------|-----|---------|---------------|-------|-----|
| | | 31-Dec-24 | 30-Nov-25 | 28-Dec-25 | 29-Dec-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | DPK ISE | - | 140 | 146 | 147 | | 1 | 7 | 5,20% | 147 | #DIV/0! | - | 0,00% | 147 |
| 2 | Giro ISE | - | - | - | - | | 0 | 0 | #DIV/0! | 0 | #DIV/0! | | 0,00% | 0 |
| 3 | Tabungan ISE | - | 140 | 146 | 147 | | 1 | 7 | 5,20% | 147 | #DIV/0! | | 0,00% | 147 |
| 4 | Deposito ISE | - | - | - | - | | 0 | 0 | #DIV/0! | 0 | #DIV/0! | | 0,00% | 0 |
| 5 | CIF ISE | - | 8 | 8 | 8 | | 0 | 0 | 0,00% | 8 | #DIV/0! | | 0,00% | 8 |

Kinerja Pembiayaan

| No. | Segmen/Produk | Posisi | | | Pencairan (1-30 Nov'25) | Pencairan (1-30 Dec'25) | Pencairan MtM | MtD (1-30 Nov'25) | Growth (1-30 Dec'25) | | Run Off Dec'25 | Target Dec'25 | | |
|-------------------------|------------------|--------------|--------------|------------|-------------------------|-------------------------|---------------|-------------------|----------------------|-----------|----------------|---------------|----------------|------------|
| | | 31-Dec-24 | 30-Nov-25 | 30-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 | - | 3.276 | 3.380 | 500 | 200 | -300 | 435 | 104 | 3.380 | 96 | 2.402 | 140,70% | 978 |
| | KUR | - | 3.040 | 3.150 | 500 | 200 | -300 | 440 | 109 | 3.150 | 91 | 2.282 | 138,01% | 868 |
| | Non KUR | - | 235 | 230 | - | - | 0 | -5 | -5 | 230 | 5 | 120 | 191,87% | 110 |
| 3 | PWG | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | Cilem | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | Gadai | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| 4 | CFG | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | CF 1 | - | - | - | - | - | 0 | 0 | 0 | 0 | - | - | 0,00% | 0 |
| | Total Griya | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| • Total Non Program | - | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| • Program | - | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| Oto | - | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| CF 2 | - | - | - | - | - | - | 0 | 0 | 0 | 0 | - | - | 0,00% | 0 |
| Mitraguna & Others | - | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| Pensiun | - | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| Total Pembiayaan | - | 3.276 | 3.380 | 500 | 200 | -300 | 435 | 104 | 3.380 | 96 | - | 2.402 | 140,70% | 978 |

Kualitas Pembiayaan (Kol 2)

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

Kualitas Pembiayaan (NPF)

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

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi | | | | MtD (1-30 Nov'25) | Growth (1-30 Dec'25) | | | | | Target Dec'25 | | |
|-----|---------------|----------------|----------------|----------------|----------------|-------------------|----------------------|----------------|---------------|-----------------|---------------|----------------|---------------|-----------------|
| | | 31-Dec-24 | 30-Nov-25 | 29-Dec-25 | 30-Dec-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | Giro | 11.911 | 5.842 | 7.234 | 8.956 | (437) | 1.722 | 3.114 | 53,30% | (2.955) | -24,81% | 32.340 | 27,69% | (23.384) |
| 2 | Tabungan | 224.769 | 228.193 | 226.909 | 222.974 | 2.933 | (3.935) | (5.219) | -2,29% | (1.795) | -0,80% | 248.413 | 89,76% | (25.439) |
| 3 | Deposito | 43.574 | 34.668 | 35.164 | 35.164 | 153 | (1) | 496 | 1,43% | (8.410) | -19,30% | 44.995 | 78,15% | (9.831) |
| | Total | 280.254 | 268.703 | 269.307 | 267.094 | 2.648 | (2.213) | (1.609) | -0,60% | (13.160) | -4,70% | 325.749 | 81,99% | (58.655) |
| | CASA | 236.680 | 234.036 | 234.143 | 231.930 | 2.496 | (2.213) | (2.106) | -0,90% | (4.750) | -2,01% | 280.753 | 82,61% | (48.823) |
| | (%) CASA | 84,45% | 87,10% | 86,94% | 86,83% | | | | | | | | | |
| | FDR | 105,53% | 134,63% | 133,41% | 134,52% | | | | | | | | | |

Kinerja ISE

| No. | Segmen/Produk | Posisi | | | | | Growth (1-29 Dec'25) | | | | | Target Dec'25 | | |
|-----|---------------|-----------|-----------|-----------|-----------|--|----------------------|------|--------|---------|---------|---------------|-------|-------|
| | | 31-Dec-24 | 30-Nov-25 | 28-Dec-25 | 29-Dec-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | DPK ISE | 8.748 | 6.594 | 6.832 | 6.855 | | 23 | 261 | 3,96% | (1.893) | -21,64% | - | 0,00% | 6.855 |
| 2 | Giro ISE | 799 | 583 | 531 | 532 | | 1 | (51) | -8,79% | (267) | -33,43% | | 0,00% | 532 |
| 3 | Tabungan ISE | 1.949 | 3.011 | 3.301 | 3.323 | | 22 | 313 | 10,38% | 1.375 | 70,54% | | 0,00% | 3.323 |
| 4 | Deposito ISE | 6.000 | 3.000 | 3.000 | 3.000 | | 0 | 0 | 0,00% | (3.000) | -50,00% | | 0,00% | 3.000 |
| 5 | CIF ISE | 215 | 234 | 234 | 234 | | 0 | 0 | 0,00% | 19 | 8,84% | | 0,00% | 234 |

Kinerja Pembiayaan

| No. | Segmen/Produk | Posisi | | | Pencairan (1-30 Nov'25) | Pencairan (1-30 Dec'25) | Pencairan MtM | MtD (1-30 Nov'25) | Growth (1-30 Dec'25) | | Run Off Dec'25 | Target Dec'25 | | |
|-----|-------------------------|----------------|----------------|----------------|-------------------------|-------------------------|---------------|-------------------|----------------------|---------------|----------------|----------------|----------------|--------------|
| | | 31-Dec-24 | 30-Nov-25 | 30-Dec-25 | | | | | MtD | YtD | | Posisi | Penc. | Gap |
| 1 | SME | 30.908 | 46.844 | 47.326 | - | 2.000 | 2.000 | -931 | 482 | 16.418 | 1.518 | 40.885 | 115,75% | 6.441 |
| | Linkage | - | 2.483 | 2.320 | - | - | - | -162 | -163 | 2.320 | 163 | 4.262 | 54,44% | (1.942) |
| | Non-Linkage | 30.908 | 44.361 | 45.006 | - | 2.000 | 2.000 | -769 | 645 | 14.098 | 1.355 | 36.624 | 122,89% | 8.382 |
| | • Local Champion | 30.908 | 44.361 | 45.006 | - | 2.000 | 2.000 | -769 | 645 | 14.098 | 1.355 | 35.340 | 127,35% | 9.666 |
| | • Value Chain | - | - | - | - | - | - | 0 | 0 | 0 | - | 1.284 | 0,00% | (1.284) |
| 2 | MBG | 35.044 | 33.080 | 33.212 | 830 | 1.295 | 465 | -689 | 132 | -1.831 | 1.163 | 39.284 | 84,54% | (6.071) |
| | KUR | 33.160 | 31.456 | 31.418 | 830 | 1.095 | 265 | -660 | -38 | -1.742 | 1.133 | 37.188 | 84,49% | (5.769) |
| | Non KUR | 1.883 | 1.624 | 1.794 | - | 200 | 200 | -29 | 170 | -89 | 30 | 2.096 | 85,59% | (302) |
| 3 | PWG | 42.057 | 65.501 | 58.599 | 23.090 | 18.107 | -4.983 | 262 | -6.902 | 16.543 | 25.008 | 61.948 | 94,59% | (3.348) |
| | Cilem | 12.529 | 18.576 | 19.968 | 1.793 | 2.317 | 524 | 481 | 1.392 | 7.439 | 925 | 26.953 | 74,09% | (6.985) |
| | Gadai | 29.527 | 46.925 | 38.631 | 21.297 | 15.790 | -5.507 | -218 | -8.294 | 9.104 | 24.084 | 34.995 | 110,39% | 3.637 |
| 4 | CFG | 187.744 | 216.327 | 220.147 | 7.904 | 7.092 | -813 | 3.617 | 3.820 | 32.403 | 3.272 | 210.406 | 104,63% | 9.741 |
| | CF 1 | 15.514 | 21.606 | 21.688 | 1.309 | 577 | -733 | 1.116 | 82 | 6.174 | 494 | 18.043 | 120,20% | 3.645 |
| | Total Griya | 12.407 | 11.645 | 11.606 | - | 220 | 220 | 0 | -38 | -801 | 258 | 12.758 | 90,97% | (1.152) |
| | • Total Non Program | 12.280 | 11.525 | 11.487 | - | 220 | 220 | -163 | -38 | -793 | 258 | 12.628 | 90,96% | (1.141) |
| | • Program | 127 | 120 | 119 | - | - | 0 | -1 | -1 | -7 | 1 | 130 | 91,75% | (11) |
| | Oto | 3.107 | 9.961 | 10.082 | 1.309 | 357 | -953 | 1.116 | 121 | 6.975 | 236 | 5.285 | 190,75% | 4.797 |
| | CF 2 | 172.230 | 194.722 | 198.459 | 6.595 | 6.515 | -80 | 2.501 | 3.738 | 26.229 | 2.777 | 192.363 | 103,17% | 6.097 |
| | Mitraguna & Others | 136.376 | 155.730 | 159.397 | 5.114 | 6.092 | 978 | 1.883 | 3.666 | 23.021 | 2.426 | 154.735 | 103,01% | 4.662 |
| | Pensiun | 35.854 | 38.991 | 39.063 | 1.481 | 423 | -1.058 | 618 | 71 | 3.209 | 352 | 37.628 | 103,81% | 1.435 |
| | Total Pembiayaan | 295.752 | 361.753 | 359.285 | 31.824 | 28.493 | -3.331 | 2.259 | -2.468 | 63.533 | 30.961 | 352.523 | 101,92% | 6.762 |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk | Posisi | | | | | % Relatif | | | | Net (UG) & DG | | | Target Dec'25 | | |
|-----|-------------------------|--------------|--------------|--------------|--------------|----------------|----------------|----------------|----------------|--------------|----------------|--------------|---------------|---------------|-------------|-----|
| | | 31-Dec-24 | 31-Oct-25 | 30-Nov-25 | 30-Dec-25 | | 31-Dec-24 | 30-Nov-25 | 30-Dec-25 | | MtD | YtD | MtM | % | Penc. | Gap |
| 1 | SME | - | 351 | 357 | 539 | ● 0,00% | ● 0,76% | ● 1,14% | ● 1,14% | 182 | 539 | 188 | | | | |
| | Linkage | - | - | - | - | ● 0,00% | ● 0,00% | ● 0,00% | ● 0,00% | - | - | - | | | | |
| | Local Champion | - | 351 | 357 | 539 | ● 0,00% | ● 0,80% | ● 1,20% | ● 1,20% | 182 | 539 | 188 | | | | |
| | Value Chain | - | - | - | - | ● 0,00% | ● 0,00% | ● 0,00% | ● 0,00% | - | - | - | | | | |
| 2 | MBG | 139 | 1.089 | 1.249 | 1.863 | ● 0,40% | ● 3,78% | ● 5,61% | ● 5,61% | 614 | 1.724 | 774 | | | | |
| | KUR | 69 | 1.080 | 1.249 | 1.738 | ● 0,21% | ● 3,97% | ● 5,53% | ● 5,53% | 489 | 1.670 | 659 | | | | |
| | Non KUR | 70 | 10 | - | 125 | ● 3,74% | ● 0,00% | ● 6,96% | ● 6,96% | 125 | 54 | 115 | | | | |
| 3 | PWG | - | - | - | 508 | ● 0,00% | ● 0,00% | ● 0,87% | ● 0,87% | 508 | 508 | 508 | | | | |
| | Cilem | - | - | - | 83 | ● 0,00% | ● 0,00% | ● 0,42% | ● 0,42% | 83 | 83 | 83 | | | | |
| | Gadai | - | - | - | 425 | ● 0,00% | ● 0,00% | ● 1,10% | ● 1,10% | 425 | 425 | 425 | | | | |
| 4 | CFG | 606 | 1.400 | 2.021 | 3.245 | ● 0,32% | ● 0,93% | ● 1,47% | ● 1,47% | 1.224 | 2.639 | 1.846 | | | | |
| | CF 1 | 136 | 665 | 679 | 847 | ● 0,88% | ● 3,14% | ● 3,90% | ● 3,90% | 168 | 711 | 181 | | | | |
| | Total Griya | 124 | 274 | 277 | 177 | ● 1,00% | ● 2,38% | ● 1,53% | ● 1,53% | (100) | 53 | (97) | | | | |
| | Oto | 12 | 391 | 402 | 670 | ● 0,39% | ● 4,04% | ● 6,64% | ● 6,64% | 267 | 657 | 279 | | | | |
| | CF 2 | 470 | 734 | 1.342 | 2.399 | ● 0,27% | ● 0,69% | ● 1,21% | ● 1,21% | 1.057 | 1.928 | 1.665 | | | | |
| | Mitraguna & Others | 382 | 734 | 1.199 | 1.860 | ● 0,28% | ● 0,77% | ● 1,17% | ● 1,17% | 661 | 1.478 | 1.126 | | | | |
| | Pensiun | 88 | - | 143 | 138 | ● 0,24% | ● 0,37% | ● 0,35% | ● 0,35% | 396 | 451 | 538 | | | | |
| | Total Pembiayaan | 3.769 | 3.638 | 3.046 | 2.724 | ● 1,27% | ● 0,84% | ● 0,76% | ● 0,76% | (321) | (1.045) | (914) | 10,41% | ##### | 9,7% | |

Kualitas Pembiayaan (NPF)

| No. | Segmen/Produk | Posisi | | | | | % Relatif | | | | Net (UG) & DG | | | Target Dec'25 | | |
|-----|---------------|-----------|-----------|-----------|-----------|---------|-----------|-----------|-----------|-------|---------------|-------|-----|---------------|-------|-----|
| | | 31-Dec-24 | 31-Oct-25 | 30-Nov-25 | 30-Dec-25 | | 31-Dec-24 | 30-Nov-25 | 30-Dec-25 | | MtD | YtD | MtM | % | Penc. | Gap |
| 1 | SME | 1.369 | 1.119 | 1.119 | 775 | ● 4,43% | ● 2,39% | ● 1,64% | ● 1,64% | (344) | (594) | (344) | | | | |
| | Linkage | - | - | - | - | ● 0,00% | ● 0 | | | | | | | | | |

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi | | | | MtD (1-30 Nov'25) | Growth (1-30 Dec'25) | | | | | Target Dec'25 | | |
|-----|---------------|----------------|----------------|----------------|----------------|-------------------|----------------------|-----------------|----------------|---------------|--------------|----------------|---------------|-----------------|
| | | 31-Dec-24 | 30-Nov-25 | 29-Dec-25 | 30-Dec-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | Giro | 11.470 | 14.800 | 10.011 | 9.665 | (4.227) | (346) | (5.135) | -34,70% | (1.805) | -15,74% | 32.177 | 30,04% | (22.513) |
| 2 | Tabungan | 240.508 | 313.726 | 310.384 | 313.317 | 3.063 | 2.933 | (410) | -0,13% | 72.809 | 30,27% | 264.258 | 118,56% | 49.058 |
| 3 | Deposito | 185.720 | 182.362 | 128.982 | 1.513 | 0 | (53.380) | -29,27% | (56.738) | -30,55% | 187.162 | 68,91% | (58.180) | |
| | Total | 437.698 | 510.888 | 449.377 | 451.964 | 349 | 2.587 | (58.925) | -11,53% | 14.266 | 3,26% | 483.598 | 93,46% | (31.634) |
| | CASA | 251.978 | 328.526 | 320.395 | 322.981 | (1.164) | 2.587 | (5.545) | -1,69% | 71.004 | 28,18% | 296.436 | 108,95% | 26.546 |
| | (%) CASA | 57,57% | 64,30% | 71,30% | 71,46% | | | | | | | | | |
| | FDR | 88,88% | 84,80% | 97,28% | 96,72% | | | | | | | | | |

Kinerja ISE

| No. | Segmen/Produk | Posisi | | | | MtD (1-30 Nov'25) | Growth (1-29 Dec'25) | | | | | Target Dec'25 | | |
|-----|---------------|-----------|-----------|-----------|-----------|-------------------|----------------------|---------|-------|---------|------|---------------|-------|-----|
| | | 31-Dec-24 | 30-Nov-25 | 28-Dec-25 | 29-Dec-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | DPK ISE | 4.125 | 5.048 | 5.639 | 5.700 | 60 | 651 | 12,90% | 1.574 | 38,17% | - | 0,00% | 5.700 | |
| 2 | Giro ISE | 544 | 449 | 723 | 724 | 1 | 275 | 61,21% | 179 | 32,99% | - | 0,00% | 724 | |
| 3 | Tabungan ISE | 3.581 | 4.600 | 4.917 | 4.976 | 59 | 377 | 8,19% | 1.395 | 38,95% | - | 0,00% | 4.976 | |
| 4 | Deposito ISE | - | - | - | - | 0 | 0 | #DIV/0! | 0 | #DIV/0! | - | 0,00% | 0 | |
| 5 | CIF ISE | 233 | 257 | 257 | 257 | 0 | 0 | 0,00% | 24 | 10,30% | - | 0,00% | 257 | |

Kinerja Pembiayaan

| No. | Segmen/Produk | Posisi | | | Pencairan (1-30 Nov'25) | Pencairan (1-30 Dec'25) | Pencairan MtM | MtD (1-30 Nov'25) | Growth (1-30 Dec'25) | | Run Off Dec'25 | Target Dec'25 | | |
|-----|-------------------------|----------------|----------------|----------------|-------------------------|-------------------------|---------------|-------------------|----------------------|---------------|----------------|----------------|---------------|-----------------|
| | | 31-Dec-24 | 30-Nov-25 | 30-Dec-25 | | | | | MtD | YtD | | Posisi | Penc. | Gap |
| 1 | SME | 86.034 | 104.716 | 104.312 | 4.000 | 700 | -3.300 | 2.060 | -405 | 18.278 | 1.105 | 98.792 | 105,59% | 5.520 |
| | Linkage | 44.151 | 42.730 | 42.524 | - | - | - | - | -210 | -206 | 206 | 49.776 | 85,43% | (7.252) |
| | Non-Linkage | 41.883 | 61.986 | 61.787 | 4.000 | 700 | -3.300 | 2.270 | -199 | 19.904 | 899 | 49.016 | 126,06% | 12.771 |
| | • Local Champion | 41.883 | 61.986 | 61.787 | 4.000 | 700 | -3.300 | 2.270 | -199 | 19.904 | 899 | 47.733 | 129,45% | 14.055 |
| | • Value Chain | - | - | - | - | - | - | 0 | 0 | 0 | - | 1.284 | 0,00% | (1.284) |
| 2 | MBG | 29.653 | 29.963 | 30.624 | 750 | 1.435 | 685 | -56 | 661 | 970 | 774 | 34.174 | 89,61% | (3.551) |
| | KUR | 28.300 | 29.002 | 29.676 | 750 | 1.435 | 685 | -40 | 674 | 1.376 | 761 | 32.594 | 91,05% | (2.918) |
| | Non KUR | 1.354 | 961 | 948 | - | - | 0 | -16 | -13 | -406 | 13 | 1.580 | 59,98% | (632) |
| 3 | PWG | 33.844 | 48.286 | 49.541 | 9.583 | 9.916 | 333 | 1.553 | 1.255 | 15.697 | 8.660 | 53.646 | 92,35% | (4.105) |
| | Cilem | 16.485 | 25.714 | 26.615 | 2.236 | 2.264 | 28 | 613 | 901 | 10.130 | 1.363 | 32.084 | 82,95% | (5.469) |
| | Gadai | 17.360 | 22.572 | 22.926 | 7.347 | 7.652 | 304 | 939 | 354 | 5.567 | 7.297 | 21.562 | 106,33% | 1.364 |
| 4 | CFG | 239.485 | 250.290 | 252.681 | 6.437 | 6.301 | -136 | 1.387 | 2.391 | 13.196 | 3.910 | 267.205 | 94,56% | (14.524) |
| | CF 1 | 40.558 | 44.440 | 45.332 | 1.159 | 1.480 | 321 | 791 | 892 | 4.774 | 589 | 44.275 | 102,39% | 1.056 |
| | Total Griya | 29.064 | 28.761 | 28.855 | - | 320 | 320 | 0 | 94 | -209 | 226 | 30.122 | 95,79% | (1.267) |
| | • Total Non Program | 12.679 | 13.464 | 13.321 | - | - | 0 | -111 | -143 | 642 | 143 | 13.290 | 100,24% | 32 |
| | • Program | 16.385 | 15.297 | 15.534 | - | 320 | 320 | -100 | 236 | -851 | 84 | 16.832 | 92,29% | (1.299) |
| | Oto | 11.494 | 15.679 | 16.477 | 1.159 | 1.160 | 1 | 791 | 798 | 4.982 | 362 | 14.153 | 116,42% | 2.323 |
| | CF 2 | 198.927 | 205.850 | 207.349 | 5.278 | 4.821 | -457 | 596 | 1.500 | 8.423 | 3.321 | 222.929 | 93,01% | (15.580) |
| | Mitraguna & Others | 182.594 | 188.301 | 189.944 | 4.018 | 4.755 | 737 | -334 | 1.643 | 7.349 | 3.112 | 204.325 | 92,96% | (14.381) |
| | Pensiun | 16.332 | 17.549 | 17.406 | 1.260 | 66 | -1.194 | 930 | -143 | 1.073 | 209 | 18.604 | 93,56% | (1.199) |
| | Total Pembiayaan | 389.016 | 433.255 | 437.157 | 20.770 | 18.352 | -2.418 | 4.943 | 3.902 | 48.141 | 14.450 | 453.816 | 96,33% | (16.659) |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk | Posisi | | | | MtD (1-30 Nov'25) | % Relatif | | | MtD | YtD | MtM | Target Dec'25 | | |
|-----|-------------------------|---------------|---------------|---------------|---------------|-------------------|--------------|--------------|------------|--------------|--------------|---------------|----------------|-------------|-----|
| | | 31-Dec-24 | 31-Oct-25 | 30-Nov-25 | 30-Dec-25 | | 31-Dec-24 | 30-Nov-25 | 30-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 | 97 | 370 | 289 | 858 | 0,33% | 0,96% | 2,80% | 570 | 762 | 488 | | | | |
| | KUR | - | 370 | 289 | 688 | 0,00% | 1,00% | 2,32% | 399 | 688 | 318 | | | | |
| | Non KUR | 97 | - | - | 170 | 7,13% | 0,00% | 17,95% | 170 | 74 | 170 | | | | |
| 3 | PWG | 78 | - | - | 30 | 1.056 | 0,23% | 0,06% | 2,13% | 1.026 | 978 | 1.056 | | | |
| | Cilem | 78 | - | - | 329 | 0,47% | 0,00% | 1,24% | 329 | 252 | 329 | | | | |
| | Gadai | - | - | 30 | 727 | 0,00% | 0,13% | 3,17% | 696 | 727 | 727 | | | | |
| 4 | CFG | 3.097 | 3.356 | 4.038 | 4.762 | 1,29% | 1,61% | 1,85% | 635 | 1.576 | 1.317 | | | | |
| | CF 1 | 2.023 | 2.761 | 3.429 | 3.860 | 4,99% | 7,72% | 8,51% | 431 | 1.836 | 1.098 | | | | |
| | Total Griya | 1.062 | 2.366 | 2.482 | 2.684 | 3,65% | 8,63% | 9,30% | 202 | 1.622 | 318 | | | | |
| | Oto | 961 | 395 | 947 | 1.176 | 8,36% | 6,04% | 7,14% | 229 | 215 | 781 | | | | |
| | CF 2 | 1.074 | 595 | 609 | 814 | 0,54% | 0,30% | 0,39% | 204 | (260) | 219 | | | | |
| | Mitraguna & Others | 1.074 | 500 | 609 | 664 | 0,59% | 0,32% | 0,35% | 55 | (410) | 164 | | | | |
| | Pensiun | - | 95 | - | 150 | 0,00% | 0,02% | 0,08% | 150 | 150 | 55 | | | | |
| | Total Pembiayaan | 34.931 | 36.291 | 35.881 | 35.987 | 8,98% | 8,28% | 8,23% | 107 | 1.057 | (304) | 13,65% | -65,76% | 5,4% | |

Kualitas Pembiayaan (NPF)

| No. | Segmen/Produk | Posisi | | | | MtD (1-30 Nov'25) | % Relatif | | | MtD | YtD | MtM | Target Dec'25 | | |
|-----|---------------|-----------|-----------|-----------|-----------|-------------------|-----------|-----------|-----------|-------|-------|-------|---------------|-------|-----|
| | | 31-Dec-24 | 31-Oct-25 | 30-Nov-25 | 30-Dec-25 | | 31-Dec-24 | 30-Nov-25 | 30-Dec-25 | | | | % | Penc. | Gap |
| 1 | SME | 31.055 | 30.829 | 30.807 | 30.672 | 31.055 | 29,42% | 29,40% | 29,40% | (135) | (383) | (157) | | | |
| | Linkage | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| | Non-Linkage | 31.055 | 30.829 | 30.807 | 30.672 | 31.055 | 74,15% | 49,70% | 49,64% | (135) | (383) | (157) | | | |
| 2 | MBG | 218 | 271 | 271 | 554 | 0,73% | 0,90% | | | | | | | | |

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi | | | | MtD (1-30 Nov'25) | Growth (1-30 Dec'25) | | | | | Target Dec'25 | | |
|-----|---------------|----------------|----------------|----------------|----------------|-------------------|----------------------|--------------|--------------|----------------|---------------|----------------|---------------|-----------------|
| | | 31-Dec-24 | 30-Nov-25 | 29-Dec-25 | 30-Dec-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | Giro | 3.516 | 5.992 | 4.575 | 4.508 | (10.173) | (67) | (1.484) | -24,77% | 992 | 28,20% | 23.250 | 19,39% | (18.743) |
| 2 | Tabungan | 249.031 | 282.568 | 282.556 | 284.589 | 3.113 | 2.021 | 0,72% | 35.558 | 14,28% | 269.131 | 105,74% | 15.458 | |
| 3 | Deposito | 114.464 | 71.107 | 73.780 | 73.779 | 9.139 | (1) | 2.672 | 3,76% | (40.686) | -35,54% | 115.929 | 63,64% | (42.150) |
| | Total | 367.012 | 359.666 | 360.910 | 362.875 | 2.079 | 1.966 | 3.209 | 0,89% | (4.137) | -1,13% | 408.310 | 88,87% | (45.434) |
| | CASA | 252.547 | 288.559 | 287.130 | 289.097 | (7.060) | 1.966 | 537 | 0,19% | 36.549 | 14,47% | 292.381 | 98,88% | (3.284) |
| | (%) CASA | 68,81% | 80,23% | 79,56% | 79,67% | | | | | | | | | |
| | FDR | 140,41% | 152,41% | 153,27% | 152,44% | | | | | | | | | |

Kinerja ISE

| No. | Segmen/Produk | Posisi | | | | | Growth (1-29 Dec'25) | | | | | Target Dec'25 | | |
|-----|---------------|-----------|-----------|-----------|-----------|--|----------------------|-------|---------|-------|---------|---------------|-------|-------|
| | | 31-Dec-24 | 30-Nov-25 | 28-Dec-25 | 29-Dec-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | DPK ISE | 3.405 | 3.216 | 2.553 | 2.528 | | (26) | (689) | -21,41% | (877) | -25,77% | - | 0,00% | 2.528 |
| 2 | Giro ISE | 179 | 34 | 12 | 12 | | (0) | (23) | -66,25% | (168) | -93,56% | - | 0,00% | 12 |
| 3 | Tabungan ISE | 3.226 | 3.182 | 2.542 | 2.516 | | (26) | (666) | -20,93% | (710) | -22,00% | - | 0,00% | 2.516 |
| 4 | Deposito ISE | - | - | - | - | | 0 | 0 | #DIV/0! | 0 | #DIV/0! | - | 0,00% | 0 |
| 5 | CIF ISE | 267 | 373 | 373 | 373 | | 0 | 0 | 0,00% | 106 | 39,70% | - | 0,00% | 373 |

Kinerja Pembiayaan

| No. | Segmen/Produk | Posisi | | | Pencairan (1-30 Nov'25) | Pencairan (1-30 Dec'25) | Pencairan MtM | MtD (1-30 Nov'25) | Growth (1-30 Dec'25) | | Run Off Dec'25 | Target Dec'25 | | |
|-----|-------------------------|----------------|----------------|----------------|-------------------------|-------------------------|---------------|-------------------|----------------------|---------------|----------------|----------------|---------------|-----------------|
| | | 31-Dec-24 | 30-Nov-25 | 30-Dec-25 | | | | | MtD | YtD | | Posisi | Penc. | Gap |
| 1 | SME | 58.116 | 83.445 | 84.688 | 200 | 1.845 | 1.645 | -401 | 1.243 | 26.572 | 602 | 74.700 | 113,37% | 9.988 |
| | Linkage | 33.720 | 57.778 | 57.710 | - | - | - | -74 | -67 | 23.991 | 67 | 41.220 | 140,01% | 16.491 |
| | Non-Linkage | 24.397 | 25.667 | 26.978 | 200 | 1.845 | 1.645 | -327 | 1.310 | 2.581 | 535 | 33.480 | 80,58% | (6.502) |
| | • Local Champion | 24.397 | 25.667 | 26.978 | 200 | 1.845 | 1.645 | -327 | 1.310 | 2.581 | 535 | 32.196 | 83,79% | (5.219) |
| | • Value Chain | - | - | - | - | - | - | 0 | 0 | 0 | - | 1.284 | 0,00% | (1.284) |
| 2 | MBG | 42.711 | 35.893 | 36.406 | 700 | 1.900 | 1.200 | -757 | 513 | -6.305 | 1.387 | 47.216 | 77,11% | (10.810) |
| | KUR | 42.080 | 34.773 | 35.303 | 700 | 1.900 | 1.200 | -732 | 530 | -6.777 | 1.370 | 46.419 | 76,05% | (11.116) |
| | Non KUR | 631 | 1.120 | 1.104 | - | - | 0 | -25 | -17 | 472 | 17 | 797 | 138,44% | 306 |
| 3 | PWG | 35.041 | 54.796 | 58.012 | 10.899 | 13.154 | 2.255 | 1.923 | 3.217 | 22.972 | 9.938 | 53.675 | 108,08% | 4.337 |
| | Cilem | 13.016 | 25.836 | 27.274 | 2.878 | 2.979 | 102 | 1.052 | 1.438 | 14.259 | 1.541 | 27.246 | 100,10% | 28 |
| | Gadai | 22.025 | 28.960 | 30.738 | 8.022 | 10.175 | 2.153 | 871 | 1.778 | 8.713 | 8.397 | 26.429 | 116,31% | 4.309 |
| 4 | CFG | 379.443 | 374.048 | 374.043 | 4.382 | 4.296 | -86 | 757 | -5 | -5.400 | 4.301 | 406.672 | 91,98% | (32.629) |
| | CF 1 | 241.455 | 234.905 | 234.246 | 1.728 | 1.477 | -251 | 1.425 | -659 | -7.209 | 2.136 | 252.666 | 92,71% | (18.420) |
| | Total Griya | 235.660 | 221.091 | 219.276 | - | - | 0 | 0 | -1.815 | -16.384 | 1.815 | 244.973 | 89,51% | (25.697) |
| 1 | • Total Non Program | 5.587 | 4.754 | 4.702 | - | - | - | 0 | -58 | -53 | 53 | 8.614 | 54,58% | (3.912) |
| | • Program | 230.073 | 216.336 | 214.574 | - | - | 0 | -1.172 | -1.762 | -15.499 | 1.762 | 236.359 | 90,78% | (21.785) |
| | Oto | 5.795 | 13.814 | 14.970 | 1.728 | 1.477 | -251 | 1.425 | 1.156 | 9.175 | 321 | 7.693 | 194,59% | 7.277 |
| | CF 2 | 137.987 | 139.143 | 139.797 | 2.654 | 2.819 | 165 | -668 | 654 | 1.810 | 2.165 | 154.006 | 90,77% | (14.209) |
| | Mitraguna & Others | 90.056 | 90.516 | 91.028 | 2.318 | 2.239 | -79 | -645 | 512 | 972 | 1.727 | 104.634 | 87,00% | (13.606) |
| | Pensiun | 47.932 | 48.628 | 48.769 | 336 | 580 | 244 | -24 | 141 | 838 | 439 | 49.373 | 98,78% | (603) |
| | Total Pembiayaan | 515.311 | 548.182 | 553.150 | 16.181 | 21.196 | 5.014 | 1.521 | 4.967 | 37.839 | 16.228 | 582.263 | 95,00% | (29.113) |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk | Posisi | | | | | % Relatif | | | | Net (UG) & DG | | | Target Dec'25 | | |
|-----|-------------------------|---------------|---------------|---------------|---------------|--|---------------|---------------|---------------|---|---------------|---------------|--------------|---------------|---------------|---------------|
| | | 31-Dec-24 | 31-Oct-25 | 30-Nov-25 | 30-Dec-25 | | 31-Dec-24 | 30-Nov-25 | 30-Dec-25 | | MtD | YtD | MtM | % | Penc. | Gap |
| 1 | SME | 192 | - | - | - | | 0,33% | 0,00% | 0,00% | - | (192) | - | - | - | - | - |
| | Linkage | - | - | - | - | | 0,00% | 0,00% | 0,00% | - | - | - | - | - | - | - |
| | Local Champion | 192 | - | - | - | | 0,79% | 0,00% | 0,00% | - | (192) | - | - | - | - | - |
| | Value Chain | - | - | - | - | | 0,00% | 0,00% | 0,00% | - | - | - | - | - | - | - |
| 2 | MBG | 903 | 521 | 403 | 788 | | 2,11% | 1,12% | 2,16% | | 384 | (115) | 267 | - | - | - |
| | KUR | 903 | 418 | 403 | 742 | | 2,15% | 1,16% | 2,10% | | 338 | (161) | 324 | - | - | - |
| | Non KUR | - | 103 | - | 46 | | 0,00% | 0,00% | 0,00% | | 46 | 46 | (57) | - | - | - |
| 3 | PWG | 99 | - | - | 177 | | 0,28% | 0,00% | 0,31% | | 177 | 78 | 177 | - | - | - |
| | Cilem | 99 | - | - | 177 | | 0,76% | 0,00% | 0,65% | | 177 | 78 | 177 | - | - | - |
| | Gadai | - | - | - | - | | 0,00% | 0,00% | 0,00% | - | - | - | - | - | - | - |
| 4 | CFG | 32.852 | 30.578 | 30.678 | 33.177 | | 8,66% | 8,20% | 8,87% | | 2.498 | 324 | 2.598 | - | - | - |
| | CF 1 | 31.606 | 27.466 | 28.543 | 30.631 | | 13,09% | 12,15% | 13,08% | | 2.088 | (974) | 3.166 | - | - | - |
| | Total Griya | 31.469 | 27.355 | 28.435 | 30.631 | | 13,35% | 12,86% | 13,97% | | 2.196 | (838) | 3.277 | - | - | - |
| | Oto | 136 | 111 | 108 | - | | 2,35% | 0,78% | 0,00% | | (108) | (136) | (111) | - | - | - |
| | CF 2 | 1.247 | 3.113 | 2.135 | 2.545 | | 0,90% | 1,53% | 1,82% | | 410 | 1.299 | (567) | - | - | - |
| | Mitraguna & Others | 1.122 | 2.540 | 1.807 | 1.909 | | 1,25% | 2,00% | 2,10% | | 102 | 787 | (631) | - | - | - |
| | Pensiun | 642 | 175 | 742 | 423 | | 0,12% | 0,14% | 0,87% | | 308 | 512 | 63 | - | - | - |
| | Total Pembiayaan | 60.897 | 74.810 | 76.505 | 75.875 | | 11,82% | 13,96% | 13,72% | | (630) | 14.978 | 1.065 | 0,02% | 99,82% | -13,7% |

Kualitas Pembiayaan (NPF)

| No. | Segmen/Produk | Posisi | | | | | % Relatif | | | | Net (UG) & DG | | | Target Dec'25 | | |
|-----|---------------|-----------|-----------|-----------|-----------|--|-----------|-----------|-----------|---|---------------|-----|-----|---------------|-------|-----|
| | | 31-Dec-24 | 31-Oct-25 | 30-Nov-25 | 30-Dec-25 | | 31-Dec-24 | 30-Nov-25 | 30-Dec-25 | | MtD | YtD | MtM | % | Penc. | Gap |
| 1 | SME | 3.088 | 936 | 936 | 936 | | 5,31% | 1,12% | 1,10% | - | (2.153) | - | - | - | - | - |
| | Linkage | - | - | - | - | | 0,00% | 0,00% | 0,00% | - | - | - | - | - | - | - |
| | Non-Linkage | 3.088 | 936 | 936 | 936 | | 12,66% | | | | | | | | | |

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi | | | | MtD (1-30 Nov'25) | Growth (1-30 Dec'25) | | | | | Target Dec'25 | | |
|-----|---------------|---------------|---------------|----------------|----------------|-------------------|----------------------|--------------|--------------|---------------|---------------|----------------|---------------|-----------------|
| | | 31-Dec-24 | 30-Nov-25 | 29-Dec-25 | 30-Dec-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | Giro | 1.805 | 59 | 211 | 249 | (56) | 37 | 190 | 321,19% | (1.556) | -86,23% | 12.155 | 2,04% | (11.907) |
| 2 | Tabungan | 71.593 | 76.850 | 84.114 | 86.098 | 1.714 | 1.984 | 9.247 | 12,03% | 14.504 | 20,26% | 87.712 | 98,16% | (1.615) |
| 3 | Deposito | 17.657 | 22.158 | 22.208 | 22.008 | (380) | (200) | (150) | -0,68% | 4.352 | 24,65% | 19.029 | 115,66% | 2.979 |
| | Total | 91.055 | 99.068 | 106.533 | 108.355 | 1.278 | 1.822 | 9.287 | 9,37% | 17.300 | 19,00% | 118.897 | 91,13% | (10.542) |
| | CASA | 73.398 | 76.909 | 84.325 | 86.346 | 1.658 | 2.022 | 9.437 | 12,27% | 12.948 | 17,64% | 99.868 | 86,46% | (13.522) |
| | (%) CASA | 80,61% | 77,63% | 79,15% | 79,69% | | | | | | | | | |
| | FDR | 229,29% | 239,29% | 224,75% | 220,98% | | | | | | | | | |

Kinerja ISE

| No. | Segmen/Produk | Posisi | | | | MtD (1-30 Nov'25) | Growth (1-29 Dec'25) | | | | | Target Dec'25 | | |
|-----|---------------|-----------|-----------|-----------|-----------|-------------------|----------------------|---------|-------|---------|------|---------------|-------|-------|
| | | 31-Dec-24 | 30-Nov-25 | 28-Dec-25 | 29-Dec-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | DPK ISE | 1.396 | 1.166 | 1.652 | 1.640 | (12) | 473 | 40,59% | 244 | 17,44% | | - | 0,00% | 1.640 |
| 2 | Giro ISE | 302 | 41 | 125 | 202 | 77 | 161 | 396,36% | (100) | -33,15% | | | 0,00% | 202 |
| 3 | Tabungan ISE | 1.094 | 1.126 | 1.527 | 1.438 | (89) | 312 | 27,73% | 344 | 31,40% | | | 0,00% | 1.438 |
| 4 | Deposito ISE | - | - | - | - | 0 | 0 | #DIV/0! | 0 | #DIV/0! | | | 0,00% | 0 |
| 5 | CIF ISE | 148 | 150 | 150 | 150 | 0 | 0 | 0,00% | 2 | 1,35% | | | 0,00% | 150 |

Kinerja Pembiayaan

| No. | Segmen/Produk | Posisi | | | Pencairan (1-30 Nov'25) | Pencairan (1-30 Dec'25) | Pencairan MtM | MtD (1-30 Nov'25) | Growth (1-30 Dec'25) | | Run Off Dec'25 | Target Dec'25 | | |
|-----|-------------------------|----------------|----------------|----------------|-------------------------|-------------------------|---------------|-------------------|----------------------|---------------|----------------|----------------|---------------|----------------|
| | | 31-Dec-24 | 30-Nov-25 | 30-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 | 19.058 | 19.731 | 20.161 | 650 | 700 | 50 | 117 | 430 | 1.102 | 270 | 22.107 | 91,19% | (1.947) |
| | KUR | 17.594 | 18.200 | 18.644 | 650 | 700 | 50 | 144 | 443 | 1.050 | 257 | 20.461 | 91,12% | (1.817) |
| | Non KUR | 1.464 | 1.530 | 1.517 | - | - | 0 | -27 | -14 | 52 | 14 | 1.646 | 92,12% | (130) |
| 3 | PWG | 15.250 | 29.854 | 29.637 | 6.368 | 4.799 | -1.569 | 2.752 | -217 | 14.387 | 5.016 | 30.315 | 97,76% | (679) |
| | Cilem | 9.140 | 17.519 | 18.562 | 2.920 | 2.212 | -708 | 1.866 | 1.044 | 9.422 | 1.169 | 21.218 | 87,49% | (2.655) |
| | Gadai | 6.110 | 12.335 | 11.075 | 3.448 | 2.587 | -861 | 886 | -1.261 | 4.964 | 3.848 | 9.098 | 121,73% | 1.977 |
| 4 | CFG | 174.474 | 187.470 | 189.640 | 3.623 | 4.933 | 1.310 | 154 | 2.170 | 15.166 | 2.763 | 189.674 | 99,98% | (34) |
| | CF 1 | 2.726 | 4.273 | 4.196 | 200 | - | -200 | -31 | -77 | 1.470 | 77 | 3.975 | 105,55% | 221 |
| | Total Griya | 1.978 | 1.974 | 1.939 | 200 | - | -200 | 0 | -35 | -39 | 35 | 2.215 | 87,54% | (276) |
| 4 | • Total Non Program | 1.978 | 1.974 | 1.939 | 200 | - | -200 | 163 | -35 | -39 | 35 | 2.215 | 87,54% | (276) |
| | • Program | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | Oto | 748 | 2.299 | 2.256 | - | - | 0 | -31 | -43 | 1.509 | 43 | 1.760 | 128,22% | 497 |
| | CF 2 | 171.748 | 183.197 | 185.444 | 3.423 | 4.933 | 1.510 | 185 | 2.247 | 13.696 | 2.686 | 185.699 | 99,86% | (254) |
| | Mitraguna & Others | 111.863 | 118.892 | 120.695 | 2.402 | 3.799 | 1.337 | 276 | 1.803 | 8.832 | 1.936 | 124.277 | 97,12% | (3.581) |
| | Pensiun | 59.885 | 64.304 | 64.749 | 1.021 | 1.194 | 173 | -91 | 444 | 4.864 | 750 | 61.422 | 105,42% | 3.327 |
| | Total Pembiayaan | 208.782 | 237.055 | 239.437 | 10.641 | 10.432 | -209 | 3.023 | 2.383 | 30.655 | 8.049 | 242.096 | 98,90% | (2.659) |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk | Posisi | | | | MtD (1-30 Nov'25) | % Relatif | | | MtD | YtD | MtM | Target Dec'25 | | | |
|-----|-------------------------|------------|--------------|--------------|--------------|-------------------|--------------|--------------|------------|--------------|------------|--------------|---------------|-------------|---------|---------|
| | | 31-Dec-24 | 31-Oct-25 | 30-Nov-25 | 30-Dec-25 | | 31-Dec-24 | 30-Nov-25 | 30-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 | 344 | 36 | 3.010 | - | 1.81% | 15,26% | 0,00% | (3.010) | (344) | (36) | | | | | |
| | KUR | 344 | 36 | 2.773 | - | 1.96% | 15,23% | 0,00% | (2.773) | (344) | (36) | | | | | |
| | Non KUR | - | - | 238 | - | 0,00% | 15,53% | 0,00% | (238) | - | - | | | | | |
| 3 | PWG | - | - | 14 | 90 | 0,00% | 0,05% | 0,30% | 76 | 90 | 90 | | | | | |
| | Cilem | - | - | - | 55 | 0,00% | 0,00% | 0,30% | 55 | 55 | 55 | | | | | |
| | Gadai | - | - | 14 | 35 | 0,00% | 0,11% | 0,32% | 21 | 35 | 35 | | | | | |
| 4 | CFG | 621 | 471 | 2.688 | 2.112 | 0,36% | 1,43% | 1,11% | (576) | 1.492 | 1.642 | | | | | |
| | CF 1 | 122 | - | - | 68 | 4,46% | 0,00% | 1,63% | 68 | (53) | 68 | | | | | |
| | Total Griya | - | - | - | 68 | 0,00% | 0,00% | 0,00% | - | (122) | - | | | | | |
| | Oto | 122 | - | - | - | 16,27% | 0,00% | 0,00% | - | - | - | | | | | |
| | CF 2 | 499 | 471 | 2.688 | 2.044 | 0,29% | 1,47% | 1,10% | (644) | 1.545 | 1.573 | | | | | |
| | Mitraguna & Others | 499 | 471 | 2.587 | 1.698 | 0,45% | 2,18% | 1,41% | (889) | 1.199 | 1.227 | | | | | |
| | Pensiun | - | - | 101 | 346 | 0,00% | 0,16% | 0,53% | 245 | 346 | 346 | | | | | |
| | Total Pembiayaan | 150 | 2.556 | 2.249 | 2.706 | 0,07% | 0,95% | 1,13% | 457 | 2.556 | 150 | 1,17% | -3,62% | 0,0% | | |

Asset & Contribution Margin

| No. | Neraca | Posisi | | | Growth (YoY) | % Growth |
|-----|---------------------|---------|---------|---------|--------------|----------|
| | | Oct-24 | Dec-24 | Oct-25 | | |
| 1 | Asset (Retail) T | 216.113 | 222.249 | 248.725 | 32.612 | |
| 2 | Contribution Margin | 8.337 | 10.360 | 8.525 | 188 | -2,3% |

PHR & Payroll

| Kinerja | Posisi | | | Growth (Mtd) | Growth (YoY) |
|-------------|--------|--------|--------|--------------|--------------|
| | Oct-24 | Sep-25 | Oct-25 | | |
| PHR | 3,16 | 3,38 | 3,43 | 0,05 | 0,26 |
| CIF Payroll | 1.150 | 1.475 | 1.490 | 15 | 340 |

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi | | | | MtD (1-30 Nov'25) | Growth (1-30 Dec'25) | | | | | Target Dec'25 | | |
|-----|---------------|----------------|----------------|----------------|----------------|-------------------|----------------------|--------------|--------------|---------------|---------------|----------------|----------------|--------------|
| | | 31-Dec-24 | 30-Nov-25 | 29-Dec-25 | 30-Dec-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | Giro | 44 | 81 | 96 | 166 | (133) | 71 | 86 | 106,26% | 122 | 276,50% | 9.894 | 1,68% | (9.728) |
| 2 | Tabungan | 126.106 | 145.807 | 147.910 | 149.162 | 4.307 | 1.252 | 3.354 | 2,30% | 23.056 | 18,28% | 141.567 | 105,36% | 7.594 |
| 3 | Deposito | 46.391 | 51.246 | 51.112 | 51.112 | (8.517) | 0 | (134) | -0,26% | 4.721 | 10,18% | 47.572 | 107,44% | 3.540 |
| | Total | 172.540 | 197.134 | 199.117 | 200.440 | (4.343) | 1.323 | 3.306 | 1,68% | 27.900 | 16,17% | 199.033 | 100,71% | 1.407 |
| | CASA | 126.150 | 145.888 | 148.005 | 149.328 | 4.174 | 1.323 | 3.440 | 2,36% | 23.178 | 18,37% | 151.462 | 98,59% | (2.134) |
| | (%) CASA | 73,11% | 74,00% | 74,33% | 74,50% | | | | | | | | | |
| | FDR | 92,15% | 84,68% | 84,70% | 84,14% | | | | | | | | | |

Kinerja ISE

| No. | Segmen/Produk | Posisi | | | | MtD (1-30 Nov'25) | Growth (1-29 Dec'25) | | | | | Target Dec'25 | | |
|-----|---------------|-----------|-----------|-----------|-----------|-------------------|----------------------|------|---------|-----|---------|---------------|-------|-----|
| | | 31-Dec-24 | 30-Nov-25 | 28-Dec-25 | 29-Dec-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | DPK ISE | 602 | 791 | 705 | 705 | | 0 | (86) | -10,88% | 103 | 17,16% | - | 0,00% | 705 |
| 2 | Giro ISE | 8 | 2 | 3 | 3 | | 0 | 1 | 26,16% | (5) | -64,69% | 0 | 0,00% | 3 |
| 3 | Tabungan ISE | 593 | 789 | 702 | 702 | | 0 | (87) | -10,98% | 109 | 18,29% | 52 | 8,12% | 702 |
| 4 | Deposito ISE | - | - | - | - | | 0 | 0 | #DIV/0! | 0 | #DIV/0! | 0 | 0,00% | 0 |
| 5 | CIF ISE | 185 | 196 | 196 | 196 | | 0 | 0 | 0,00% | 11 | 5,95% | 196 | 0,00% | 196 |

Kinerja Pembiayaan

| No. | Segmen/Produk | Posisi | | | Pencairan (1-30 Nov'25) | Pencairan (1-30 Dec'25) | Pencairan MtM | MtD (1-30 Nov'25) | Growth (1-30 Dec'25) | | Run Off Dec'25 | Target Dec'25 | | |
|-----|-------------------------|----------------|----------------|----------------|-------------------------|-------------------------|---------------|-------------------|----------------------|--------------|----------------|----------------|---------------|-----------------|
| | | 31-Dec-24 | 30-Nov-25 | 30-Dec-25 | | | | | MtD | YtD | | Posisi | Penc. | Gap |
| 1 | SME | 52 | 6 | 4 | - | - | 0 | -2 | -2 | -48 | 2 | 52 | 8,12% | (48) |
| | Linkage | - | - | - | - | - | - | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | Non-Linkage | 52 | 6 | 4 | - | - | 0 | -2 | -2 | -48 | 2 | 52 | 8,12% | (48) |
| | • Local Champion | 52 | 6 | 4 | - | - | 0 | -2 | -2 | -48 | 2 | 52 | 8,12% | (48) |
| | • Value Chain | - | - | - | - | - | - | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| 2 | MBG | 16.528 | 20.425 | 20.785 | 1.035 | 900 | -135 | 545 | 359 | 4.257 | 541 | 20.174 | 103,03% | 611 |
| | KUR | 15.208 | 19.215 | 19.458 | 1.035 | 750 | -285 | 586 | 243 | 4.250 | 507 | 18.673 | 104,21% | 785 |
| | Non KUR | 1.319 | 1.210 | 1.327 | - | 150 | 150 | -41 | 116 | 7 | 34 | 1.501 | 88,36% | (175) |
| 3 | PWG | 4.082 | 8.586 | 8.592 | 380 | 466 | 85 | -223 | 6 | 4.509 | 460 | 8.709 | 98,65% | (118) |
| | Cilem | 4.082 | 8.586 | 8.592 | 380 | 466 | 85 | -223 | 6 | 4.509 | 460 | 8.709 | 98,65% | (118) |
| | Gadai | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| 4 | CFG | 138.333 | 137.921 | 139.279 | 3.177 | 2.962 | -215 | 73 | 1.358 | 946 | 1.604 | 151.416 | 91,98% | (12.138) |
| | CF 1 | 3.556 | 3.661 | 4.305 | 278 | 724 | 446 | -166 | 644 | 749 | 80 | 5.044 | 85,35% | (739) |
| | Total Griya | 1.390 | 1.305 | 1.287 | 278 | - | -278 | 0 | -19 | -104 | 19 | 1.622 | 79,33% | (335) |
| 4 | • Total Non Program | 1.390 | 1.013 | 996 | - | - | 0 | -17 | -17 | -395 | 17 | 1.622 | 61,38% | (626) |
| | • Program | - | 293 | 291 | 278 | - | -278 | 293 | -2 | 291 | 2 | 0 | 0,00% | 291 |
| | Oto | 2.165 | 2.356 | 3.018 | - | 724 | 724 | -166 | 662 | 853 | 62 | 3.422 | 88,20% | (404) |
| | CF 2 | 134.777 | 134.260 | 134.974 | 2.899 | 2.238 | -661 | 239 | 714 | 197 | 1.524 | 146.373 | 92,21% | (11.399) |
| | Mitraguna & Others | 92.204 | 95.035 | 96.099 | 2.687 | 2.238 | -449 | 970 | 1.064 | 3.895 | 1.174 | 102.550 | 93,71% | (6.451) |
| | Pensiun | 42.574 | 39.224 | 38.875 | 212 | - | -212 | -731 | -349 | -3.699 | 349 | 43.822 | 88,71% | (4.947) |
| | Total Pembiayaan | 158.995 | 166.938 | 168.659 | 4.592 | 4.328 | -265 | 393 | 1.721 | 9.664 | 2.606 | 180.352 | 93,52% | (11.693) |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk | Posisi | | | | MtD (1-30 Nov'25) | % Relatif | | | MtD | YtD | MtM | Target Dec'25 | | |
|-----|-------------------------|--------------|------------|--------------|--------------|-------------------|--------------|--------------|--------------|------------|----------------|------------|---------------|--------------|-------------|
| | | 31-Dec-24 | 31-Oct-25 | 30-Nov-25 | 30-Dec-25 | | 31-Dec-24 | 30-Nov-25 | 30-Dec-25 | | | | % | Penc. | Gap |
| 1 | SME | - | 8 | 6 | 4 | 4 | 0,00% | 100,00% | 100,00% | (2) | 4 | (3) | | | |
| | Linkage | - | - | - | - | 4 | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| | Local Champion | - | 8 | 6 | 4 | 4 | 0,00% | 100,00% | 100,00% | (2) | 4 | (3) | | | |
| | Value Chain | - | - | - | - | 4 | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| 2 | MBG | 172 | 136 | 129 | 1.004 | 52 | 1,04% | 0,63% | 4,83% | (1) | 875 | 832 | 868 | | |
| | KUR | 85 | - | - | 853 | 56 | 0,56% | 0,00% | 4,39% | (1) | 853 | 768 | 853 | | |
| | Non KUR | 87 | 136 | 129 | 151 | 658 | 10,63% | 11,35% | 22 | 64 | 15 | | | | |
| 3 | PWG | - | 1 | - | 115 | 115 | 0,00% | 0,00% | 1,34% | 115 | 115 | 114 | | | |
| | Cilem | - | 1 | - | 115 | 115 | 0,00% | 0,00% | 1,34% | 115 | 115 | 114 | | | |
| | Gadai | - | - | - | - | 115 | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| 4 | CFG | 2.726 | 874 | 1.012 | 1.012 | 1.012 | 1,97% | 0,73% | 0,73% | (0) | (1.714) | 138 | | | |
| | CF 1 | 30 | 106 | - | - | 1.012 | 0,85% | 0,00% | 0,00% | - | (30) | (106) | | | |
| | Total Griya | - | - | - | - | 1.012 | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| | Oto | 30 | 106 | - | - | 1.012 | 1,39% | 0,00% | 0,00% | - | (30) | (106) | | | |
| | CF 2 | 2.696 | 768 | 1.012 | 1.012 | 1.012 | 2,00% | 0,75% | 0,75% | (0) | (1.684) | 244 | | | |
| | Mitraguna & Others | 2.696 | 462 | 707 | 707 | 707 | 2,92% | 0,74% | 0,74% | - | (1.988) | 245 | | | |
| | Pensiun | - | 305 | 304 | 304 | 304 | 0,00% | 0,18% | 0,18% | (0) | 304 | (1) | | | |
| | Total Pembiayaan | 2.762 | 927 | 1.064 | 1.063 | 1.063 | 1,74% | 0,64% | 0,64% | (1) | (1.699) | 136 | 0,60% | 5,55% | 0,0% |

Asset & Contribution Margin

| No. | Neraca | Posisi | | | Growth (YoY) | % Growth |
|-----|---------------------|---------|---------|---------|--------------|----------|
| | | Oct-24 | Dec-24 | Oct-25 | | |
| 1 | Asset (Retail) T | 163.906 | 172.540 | 201.477 | 37.571 | |
| 2 | Contribution Margin | 7.219 | 9.606 | 10.525 | 3.306 | -45,8% |

PHR & Payroll

| Kinerja | Posisi | | | Growth (Mtd) | Growth (YoY) |
|-------------|--------|--------|--------|--------------|--------------|
| | Oct-24 | Sep-25 | Oct-25 | | |
| PHR | 2,94 | 3,20 | 3,23 | 0,03 | 0,28 |
| CIF Payroll | 1.387 | 1.528 | 1.537 | 9 | 150 |

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi | | | | MtD (1-30 Nov'25) | Growth (1-30 Dec'25) | | | | | Target Dec'25 | | |
|-----|---------------|---------------|----------------|----------------|----------------|-------------------|----------------------|--------------|--------------|---------------|---------------|----------------|---------------|----------------|
| | | 31-Dec-24 | 30-Nov-25 | 29-Dec-25 | 30-Dec-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | Giro | 3.405 | 480 | 406 | 416 | 20 | 10 | (65) | -13,52% | (2.990) | -87,80% | 12.585 | 3,30% | (12.169) |
| 2 | Tabungan | 80.230 | 94.233 | 94.602 | 95.578 | 4.587 | 977 | 1.346 | 1,43% | 15.348 | 19,13% | 94.513 | 101,13% | 1.065 |
| 3 | Deposito | 12.294 | 14.848 | 14.680 | 14.680 | (2.510) | 0 | (168) | -1,13% | 2.386 | 19,41% | 13.135 | 111,77% | 1.546 |
| | Total | 95.930 | 109.561 | 109.688 | 110.674 | 2.097 | 986 | 1.113 | 1,02% | 14.744 | 15,37% | 120.233 | 92,05% | (9.558) |
| | CASA | 83.636 | 94.713 | 95.008 | 95.994 | 4.608 | 986 | 1.281 | 1,35% | 12.358 | 14,78% | 107.098 | 89,63% | (11.104) |
| | (%) CASA | 87,18% | 86,45% | 86,62% | 86,74% | | | | | | | | | |
| | FDR | 162,31% | 168,82% | 173,30% | 171,76% | | | | | | | | | |

Kinerja ISE

| No. | Segmen/Produk | Posisi | | | | | Growth (1-29 Dec'25) | | | | | Target Dec'25 | | |
|-----|---------------|-----------|-----------|-----------|-----------|--|----------------------|------|---------|-------|---------|---------------|-------|-------|
| | | 31-Dec-24 | 30-Nov-25 | 28-Dec-25 | 29-Dec-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | DPK ISE | 1.541 | 2.781 | 2.722 | 2.725 | | 2 | (56) | -2,03% | 1.183 | 76,77% | - | 0,00% | 2.725 |
| 2 | Giro ISE | - | - | - | - | | 0 | 0 | #DIV/0! | 0 | #DIV/0! | - | 0,00% | 0 |
| 3 | Tabungan ISE | 1.541 | 1.763 | 1.704 | 1.706 | | 2 | (56) | -3,20% | 165 | 10,69% | - | 0,00% | 1.706 |
| 4 | Deposito ISE | - | 1.019 | 1.019 | 1.019 | | 0 | (0) | -0,00% | 1.019 | #DIV/0! | - | 0,00% | 1.019 |
| 5 | CIF ISE | 141 | 158 | 158 | 158 | | 0 | 0 | 0,00% | 17 | 12,06% | - | 0,00% | 158 |

Kinerja Pembiayaan

| No. | Segmen/Produk | Posisi | | | Pencairan (1-30 Nov'25) | Pencairan (1-30 Dec'25) | Pencairan MtM | MtD (1-30 Nov'25) | Growth (1-30 Dec'25) | | Run Off Dec'25 | Target Dec'25 | | |
|-----|-------------------------|----------------|----------------|----------------|-------------------------|-------------------------|---------------|-------------------|----------------------|---------------|----------------|----------------|----------------|--------------|
| | | 31-Dec-24 | 30-Nov-25 | 30-Dec-25 | | | | | MtD | YtD | | Posisi | Penc. | Gap |
| 1 | SME | 267 | 101 | 87 | - | - | 0 | -14 | -14 | -180 | 14 | 267 | 32,64% | (180) |
| | Linkage | - | - | - | - | - | - | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | Non-Linkage | 267 | 101 | 87 | - | - | 0 | -14 | -14 | -180 | 14 | 267 | 32,64% | (180) |
| | • Local Champion | 267 | 101 | 87 | - | - | 0 | -14 | -14 | -180 | 14 | 267 | 32,64% | (180) |
| | • Value Chain | - | - | - | - | - | - | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| 2 | MBG | 53.813 | 56.600 | 58.180 | 2.435 | 3.405 | 970 | 236 | 1.580 | 4.367 | 1.825 | 59.614 | 97,60% | (1.434) |
| | KUR | 50.217 | 53.821 | 55.475 | 2.435 | 3.405 | 970 | 366 | 1.654 | 5.258 | 1.751 | 55.758 | 99,49% | (282) |
| | Non KUR | 3.596 | 2.779 | 2.705 | - | - | 0 | -130 | -74 | -891 | 74 | 3.856 | 70,15% | (1.151) |
| 3 | PWG | 27.769 | 44.158 | 47.071 | 10.096 | 10.694 | 598 | 1.908 | 2.913 | 19.302 | 7.780 | 41.295 | 113,99% | 5.776 |
| | Cilem | 10.764 | 20.583 | 22.707 | 2.020 | 3.026 | 1.006 | 1.090 | 2.124 | 11.942 | 902 | 20.846 | 108,93% | 1.861 |
| | Gadai | 17.005 | 23.575 | 24.365 | 8.076 | 7.668 | -408 | 819 | 790 | 7.360 | 6.878 | 20.449 | 119,15% | 3.916 |
| 4 | CFG | 73.851 | 84.100 | 84.754 | 3.385 | 2.256 | -1.129 | 892 | 654 | 10.903 | 1.602 | 86.681 | 97,78% | (1.927) |
| | CF 1 | 1.222 | 2.030 | 1.999 | 15 | - | -15 | -92 | -30 | 778 | 30 | 2.492 | 80,24% | (492) |
| | Total Griya | 938 | 749 | 744 | - | - | 0 | 0 | -5 | -194 | 5 | 1.099 | 67,72% | (355) |
| | • Total Non Program | 938 | 749 | 744 | - | - | 0 | 0 | -5 | -194 | 5 | 1.099 | 67,72% | (355) |
| | • Program | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | Oto | 284 | 1.280 | 1.255 | 15 | - | -15 | -92 | -25 | 971 | 25 | 1.393 | 90,12% | (138) |
| | CF 2 | 72.630 | 82.070 | 82.755 | 3.370 | 2.256 | -1.114 | 984 | 684 | 10.125 | 1.572 | 84.189 | 98,30% | (1.435) |
| | Mitraguna & Others | 46.537 | 52.181 | 53.425 | 1.327 | 2.256 | 929 | -235 | 1.243 | 6.888 | 1.013 | 56.880 | 93,93% | (345) |
| | Pensiun | 26.093 | 29.889 | 29.330 | 2.043 | - | -2.043 | 1.219 | -559 | 3.237 | 559 | 27.310 | 107,40% | 2.020 |
| | Total Pembiayaan | 155.700 | 184.959 | 190.092 | 15.916 | 16.355 | 439 | 3.022 | 5.133 | 34.392 | 11.222 | 187.856 | 101,19% | 2.236 |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk | Posisi | | | | | % Relatif | | | | Net (UG) & DG | | | Target Dec'25 | | | |
|-----|-------------------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|------------|------------|---------------|--------------|-----------------|---------------|-------|-----|--|
| | | 31-Dec-24 | 31-Oct-25 | 30-Nov-25 | 30-Dec-25 | | 31-Dec-24 | 30-Nov-25 | 30-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 | 260 | 704 | 936 | 1.285 | | 0,48% | 1,65% | 2,21% | | 349 | 1.025 | 581 | | | | |
| | KUR | 228 | 545 | 766 | 1.115 | | 0,45% | 1,42% | 2,01% | | 349 | 887 | 570 | | | | |
| | Non KUR | 33 | 159 | 170 | 170 | | 0,91% | 6,13% | 6,30% | | - | 137 | 11 | | | | |
| 3 | PWG | - | - | - | - | | 0,00% | 0,00% | 0,00% | | 193 | 193 | 193 | | | | |
| | Cilem | - | - | - | - | | 0,00% | 0,00% | 0,00% | | - | - | - | | | | |
| | Gadai | - | - | - | - | | 0,00% | 0,00% | 0,00% | | - | - | - | | | | |
| 4 | CFG | 61 | 252 | 149 | 295 | | 0,08% | 0,18% | 0,35% | | 146 | 234 | 42 | | | | |
| | 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 | 61 | 252 | 149 | 295 | | 0,08% | 0,18% | 0,35% | | 146 | 234 | 42 | | | | |
| | Mitraguna & Others | 61 | 208 | 104 | 295 | | 0,13% | 0,20% | 0,55% | | 191 | 234 | 87 | | | | |
| | Pensiun | 292 | - | - | 45 | | 0,00% | 0,15% | 0,45% | | 45 | (247) | 45 | | | | |
| | Total Pembiayaan | 1.115 | 1.494 | 1.233 | 1.422 | 0,72% | 0,67% | 0,75% | 189 | 307 | (72) | 4,44% | -492,92% | 3,7% | | | |

Asset & Contribution Margin

| No. | Neraca | Posisi | | | Growth (YoY) | % Growth | Kinerja | | | Posisi | | | Growth (Mtd) | Growth (YoY) |
|-----|---------------------|---------|---------|---------|--------------|----------|---------|--------|--------|--------|--------|--------|--------------|--------------|
| | | Oct-24 | Dec-24 | Oct-25 | | | Oct-24 | Oct-25 | Oct-25 | Oct-24 | Oct-25 | Oct-25 | | |
| 1 | Asset (Retail) T | 155.137 | 159.806 | 185.656 | 30.519 | | | | | | | | 0,04 | 0,39 |
| 2 | Contribution Margin | 7.273 | 9.504 | 8.539 | 1.266 | -17,4% | | | | | | | (37) | (2) |

PHR & Payroll

| Kinerja | Posisi | | | Growth (Mtd) | Growth (YoY) |
|-------------|--------|--------|--------|--------------|--------------|
| | Oct-24 | Sep-25 | Oct-25 | | |
| PHR | 2,45 | 2,79 | 2,84 | 0,04 | 0,39 |
| CIF Payroll | 1.516 | 1.551 | 1.514 | (37) | (2) |

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi | | | | MtD (1-30 Nov'25) | Growth (1-30 Dec'25) | | | | | Target Dec'25 | | |
|-----|---------------|----------------|----------------|----------------|----------------|-------------------|----------------------|----------------|---------------|-----------------|---------------|----------------|---------------|-----------------|
| | | 31-Dec-24 | 30-Nov-25 | 29-Dec-25 | 30-Dec-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | Giro | 14.681 | 10.826 | 15.201 | 2.723 | 5.703 | (12.477) | (8.103) | -74,85% | (11.958) | -81,45% | 28.261 | 9,64% | (25.538) |
| 2 | Tabungan | 126.637 | 123.445 | 122.821 | 123.696 | 634 | 875 | 251 | 0,20% | (2.942) | -2,32% | 141.573 | 87,37% | (17.877) |
| 3 | Deposito | 60.864 | 54.876 | 55.842 | 55.842 | (1.285) | 0 | 966 | 1,76% | (5.022) | -8,25% | 62.398 | 89,49% | (6.556) |
| | Total | 202.183 | 189.147 | 193.864 | 182.261 | 5.053 | (11.602) | (6.886) | -3,64% | (19.921) | -9,85% | 232.232 | 78,48% | (49.971) |
| | CASA | 141.318 | 134.271 | 138.021 | 126.419 | 6.337 | (11.602) | (7.852) | -5,85% | (14.899) | -10,54% | 169.834 | 74,44% | (43.415) |
| | (%) CASA | 69,90% | 70,99% | 71,20% | 69,36% | | | | | | | | | |
| | FDR | 127,02% | 126,34% | 122,68% | 130,49% | | | | | | | | | |

Kinerja ISE

| No. | Segmen/Produk | Posisi | | | | DtD | Growth (1-29 Dec'25) | | | | Target Dec'25 | | |
|-----|---------------|-----------|-----------|-----------|-----------|------|----------------------|---------|-----|---------|---------------|-------|-------|
| | | 31-Dec-24 | 30-Nov-25 | 28-Dec-25 | 29-Dec-25 | | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | DPK ISE | 3.418 | 3.499 | 3.681 | 3.640 | (41) | 142 | 4,05% | 222 | 6,50% | - | 0,00% | 3.640 |
| 2 | Giro ISE | - | - | - | - | 0 | 0 | #DIV/0! | 0 | #DIV/0! | - | 0,00% | 0 |
| 3 | Tabungan ISE | 3.218 | 3.299 | 3.481 | 3.440 | (41) | 142 | 4,30% | 222 | 6,91% | - | 0,00% | 3.440 |
| 4 | Deposito ISE | 200 | 200 | 200 | 200 | 0 | 0 | 0,00% | 0 | 0,00% | - | 0,00% | 200 |
| 5 | CIF ISE | 220 | 234 | 234 | 234 | 0 | 0 | 0,00% | 14 | 6,36% | - | 0,00% | 234 |

Kinerja Pembiayaan

| No. | Segmen/Produk | Posisi | | | Pencairan (1-30 Nov'25) | Pencairan (1-30 Dec'25) | Pencairan MtM | MtD (1-30 Nov'25) | Growth (1-30 Dec'25) | | Run Off Dec'25 | Target Dec'25 | | |
|-----|-------------------------|----------------|----------------|----------------|-------------------------|-------------------------|---------------|-------------------|----------------------|----------------|----------------|----------------|---------------|-----------------|
| | | 31-Dec-24 | 30-Nov-25 | 30-Dec-25 | | | | | MtD | YtD | | Posisi | Penc. | Gap |
| 1 | SME | 241 | 109 | 92 | - | - | 0 | -22 | -17 | -149 | 17 | 241 | 38,12% | (149) |
| | Linkage | 46 | 36 | 36 | - | - | - | -1 | -1 | -10 | 1 | 46 | 77,56% | (10) |
| | Non-Linkage | 195 | 73 | 56 | - | - | 0 | -21 | -16 | -139 | 16 | 195 | 28,83% | (139) |
| | • Local Champion | 195 | 73 | 56 | - | - | 0 | -21 | -16 | -139 | 16 | 195 | 28,83% | (139) |
| | • Value Chain | - | - | - | - | - | - | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| 2 | MBG | 27.490 | 21.364 | 20.658 | - | - | 0 | -818 | -706 | -6.832 | 706 | 31.121 | 66,38% | (10.463) |
| | KUR | 24.649 | 19.536 | 18.885 | - | - | 0 | -735 | -651 | -5.764 | 651 | 28.072 | 67,27% | (9.187) |
| | Non KUR | 2.840 | 1.828 | 1.773 | - | - | 0 | -82 | -55 | -1.068 | 55 | 3.049 | 58,14% | (1.276) |
| 3 | PWG | 10.361 | 9.671 | 9.702 | 513 | 486 | -26 | -137 | 31 | -659 | 456 | 19.402 | 50,01% | (9.700) |
| | Cilem | 10.361 | 9.671 | 9.702 | 513 | 486 | -26 | -137 | 31 | -659 | 456 | 19.402 | 50,01% | (9.700) |
| | Gadai | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| 4 | CFG | 218.723 | 207.815 | 207.377 | 3.406 | 3.211 | -195 | -3.776 | -438 | -11.347 | 3.649 | 235.220 | 88,16% | (27.843) |
| | CF 1 | 7.216 | 7.651 | 7.639 | 310 | 158 | -152 | -89 | -12 | 423 | 170 | 9.051 | 84,40% | (1.412) |
| | Total Griya | 3.957 | 4.371 | 4.464 | 310 | 143 | -168 | 0 | 93 | 507 | 49 | 4.296 | 103,91% | 168 |
| 4 | • Total Non Program | 3.667 | 3.593 | 3.547 | 310 | - | -310 | 268 | -46 | -119 | 46 | 3.998 | 88,74% | (450) |
| | • Program | 291 | 778 | 917 | - | 143 | 143 | -4 | 139 | 626 | 4 | 299 | 306,81% | 618 |
| | Oto | 3.258 | 3.280 | 3.175 | - | 15 | 15 | -89 | -106 | -83 | 121 | 4.755 | 66,77% | (1.580) |
| | CF 2 | 211.508 | 200.163 | 199.738 | 3.096 | 3.053 | -43 | -3.687 | -425 | -11.770 | 3.478 | 226.169 | 88,31% | (26.431) |
| | Mitraguna & Others | 176.747 | 169.319 | 168.680 | 3.096 | 2.535 | -561 | -3.116 | -639 | -8.067 | 3.174 | 189.944 | 88,81% | (21.264) |
| | Pensiun | 34.761 | 30.844 | 31.058 | - | 518 | 518 | -571 | 213 | -3.703 | 305 | 36.225 | 85,74% | (5.167) |
| | Total Pembiayaan | 256.814 | 238.959 | 237.828 | 3.919 | 3.697 | -222 | -4.753 | -1.131 | -18.986 | 4.828 | 285.983 | 83,16% | (48.155) |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk | Posisi | | | | 31-Dec-24 | 30-Nov-25 | 30-Dec-25 | % Relatif | | | MtD | YtD | MtM | Target Dec'25 | | |
|-----|-------------------------|--------------|---------------|---------------|---------------|--------------|--------------|--------------|--------------|---------------|----------------|--------------|---------------|--------------|---------------|----------|----------|
| | | 31-Dec-24 | 31-Oct-25 | 30-Nov-25 | 30-Dec-25 | | | | MtD | YtD | Posisi | | | | % | Penc. | Gap |
| 1 | SME | - | - | 42 | 22 | 7 | 0,00% | 19,92% | 7,32% | (15) | 7 | (35) | - | - | - | - | |
| | Linkage | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | - | - | - | - | |
| | Local Champion | - | - | 42 | 22 | 7 | 0,00% | 29,93% | 11,95% | (15) | 7 | (35) | - | - | - | - | |
| | Value Chain | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | - | - | - | - | |
| 2 | MBG | 154 | 707 | 979 | 254 | 56 | 5,56% | 4,58% | 1,23% | (725) | 100 | (453) | - | - | - | - | |
| | KUR | 154 | 428 | 699 | 174 | 62 | 0,62% | 3,58% | 0,92% | (525) | 21 | (254) | - | - | - | - | |
| | Non KUR | - | - | 279 | 280 | 80 | 0,00% | 15,31% | 4,50% | (200) | 80 | (199) | - | - | - | - | |
| 3 | PWG | 25 | - | - | - | 404 | 0,24% | 0,00% | 0,00% | 4,16% | 404 | 404 | - | - | - | - | |
| | Cilem | 25 | - | - | - | 404 | 0,24% | 0,00% | 0,00% | 4,16% | 404 | 404 | - | - | - | - | |
| | Gadai | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | - | - | - | - | |
| 4 | CFG | 14.908 | 10.054 | 9.774 | 9.853 | 6 | 6,82% | 4,70% | 4,75% | 79 | (5.054) | (200) | - | - | - | - | |
| | CF 1 | - | - | 33 | 176 | 143 | 0,00% | 2,30% | 1,87% | (33) | 143 | 110 | - | - | - | - | |
| | Total Griya | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | - | - | - | - | |
| | Oto | - | - | 33 | 176 | 143 | 0,00% | 5,36% | 4,50% | (33) | 143 | 110 | - | - | - | - | |
| | CF 2 | 14.908 | 10.021 | 9.598 | 9.710 | 6 | 7,05% | 4,80% | 4,86% | 112 | (5.197) | (311) | - | - | - | - | |
| | Mitraguna & Others | 14.471 | 9.714 | 9.403 | 9.647 | 6 | 8,19% | 5,55% | 5,72% | 244 | (4.825) | (67) | - | - | - | - | |
| | Pensiun | 436 | 307 | 521 | 653 | 1,25% | 0,63% | 0,20% | 2,10% | 132 | 199 | 216 | - | - | - | - | |
| | Total Pembiayaan | 8.238 | 23.033 | 19.188 | 20.319 | 3,21% | 8,03% | 8,54% | 1.130 | 12.081 | (2.715) | 1,09% | 87,27% | -7,5% | - | - | - |

Asset & Contribution Margin

| No. | Neraca | Posisi | | | Growth (YoY) | % Growth | PHR & Payroll | | |
|-----|---------------------|---------|---------|---------|--------------|----------|---------------|--------|---------|
| | | Oct-24 | Dec-24 | Oct-25 | | | Posisi | Oct-24 | Oct-25 |
| 1 | Asset (Retail) T | 262.410 | 263.262 | 250.938 | (11.472) | | Kinerja | 2,58 | 2,77 |
| 2 | Contribution Margin | 7.990 | 9.342 | (1.983) | (9.973) | 124,8% | MtD | 2,81 | 0,03 |
| | | | | | | | YtD | 0,03 | 0,23 |
| | | | | | | | Growth (Mtd) | 0,03 | (6.556) |
| | | | | | | | Growth (YoY) | 54 | (6.556) |

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi | | | | MtD (1-30 Nov'25) | Growth (1-30 Dec'25) | | | | | Target Dec'25 | | |
|-----|---------------|----------------|----------------|----------------|----------------|-------------------|----------------------|-----------------|---------------|---------------|---------------|----------------|---------------|-----------------|
| | | 31-Dec-24 | 30-Nov-25 | 29-Dec-25 | 30-Dec-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | Giro | 7.513 | 5.809 | 5.255 | 5.277 | (542) | 23 | (532) | -9,15% | (2.236) | -29,76% | 22.127 | 23,85% | (16.850) |
| 2 | Tabungan | 148.174 | 173.709 | 171.394 | 172.923 | (1.253) | 1.529 | (786) | -0,45% | 24.749 | 16,70% | 164.061 | 105,40% | 8.862 |
| 3 | Deposito | 29.593 | 37.696 | 26.095 | 25.945 | 383 | (150) | (11.752) | -31,17% | (3.649) | -12,33% | 30.915 | 83,92% | (4.971) |
| | Total | 185.281 | 217.214 | 202.744 | 204.145 | (1.412) | 1.402 | (13.069) | -6,02% | 18.864 | 10,18% | 217.103 | 94,03% | (12.958) |
| | CASA | 155.687 | 179.518 | 176.649 | 178.200 | (1.795) | 1.552 | (1.317) | -0,73% | 22.513 | 14,46% | 186.188 | 95,71% | (7.988) |
| | (%) CASA | 84,03% | 82,65% | 87,13% | 87,29% | | | | | | | | | |
| | FDR | 129,17% | 131,26% | 144,50% | 143,51% | | | | | | | | | |

Kinerja ISE

| No. | Segmen/Produk | Posisi | | | | MtD (1-30 Nov'25) | Growth (1-29 Dec'25) | | | | | Target Dec'25 | | |
|-----|---------------|-----------|-----------|-----------|-----------|-------------------|----------------------|-----|---------|---------|---------|---------------|-------|-------|
| | | 31-Dec-24 | 30-Nov-25 | 28-Dec-25 | 29-Dec-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | DPK ISE | 8.361 | 5.128 | 5.115 | 5.758 | | 643 | 630 | 12,29% | (2.602) | -31,13% | - | 0,00% | 5.758 |
| 2 | Giro ISE | 1.674 | 480 | 469 | 746 | | 277 | 266 | 55,51% | (928) | -55,42% | - | 0,00% | 746 |
| 3 | Tabungan ISE | 6.686 | 4.648 | 4.646 | 5.012 | | 366 | 364 | 7,82% | (1.674) | -25,04% | - | 0,00% | 5.012 |
| 4 | Deposito ISE | - | - | - | - | | 0 | 0 | #DIV/0! | 0 | #DIV/0! | - | 0,00% | 0 |
| 5 | CIF ISE | 188 | 209 | 209 | 209 | | 0 | 0 | 0,00% | 21 | 11,17% | - | 0,00% | 209 |

Kinerja Pembiayaan

| No. | Segmen/Produk | Posisi | | | Pencairan (1-30 Nov'25) | Pencairan (1-30 Dec'25) | Pencairan MtM | MtD (1-30 Nov'25) | Growth (1-30 Dec'25) | | Run Off Dec'25 | Target Dec'25 | | |
|-----|-------------------------|----------------|----------------|----------------|-------------------------|-------------------------|---------------|-------------------|----------------------|---------------|----------------|----------------|----------------|---------------|
| | | 31-Dec-24 | 30-Nov-25 | 30-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 | 46.391 | 47.978 | 48.001 | 2.665 | 1.590 | -1.075 | 429 | 23 | 1.611 | 1.567 | 51.533 | 93,15% | (3.532) |
| | KUR | 42.708 | 44.232 | 44.241 | 2.280 | 1.510 | -770 | 484 | 9 | 1.533 | 1.501 | 47.624 | 92,90% | (3.383) |
| | Non KUR | 3.682 | 3.746 | 3.760 | 385 | 80 | -305 | -55 | 15 | 78 | 65 | 3.910 | 96,18% | (149) |
| 3 | PWG | 25.907 | 49.126 | 53.924 | 12.906 | 13.561 | 656 | 2.667 | 4.799 | 28.017 | 8.762 | 44.094 | 122,29% | 9.830 |
| | Cilem | 11.633 | 29.592 | 33.331 | 5.539 | 6.333 | 794 | 2.140 | 3.739 | 21.698 | 2.594 | 24.677 | 135,07% | 8.653 |
| | Gadai | 14.275 | 19.533 | 20.593 | 7.366 | 7.228 | -138 | 527 | 1.060 | 6.319 | 6.168 | 19.416 | 106,06% | 1.177 |
| 4 | CFG | 167.028 | 188.016 | 191.048 | 3.170 | 5.540 | 2.370 | 1.443 | 3.032 | 24.019 | 2.508 | 184.607 | 103,49% | 6.441 |
| | CF 1 | 10.804 | 15.629 | 16.835 | 1.039 | 1.481 | 442 | 820 | 1.206 | 6.031 | 275 | 12.990 | 129,60% | 3.845 |
| 1 | • Total Non Program | 4.197 | 5.377 | 5.327 | - | - | 0 | 0 | -50 | 1.130 | 50 | 4.504 | 118,27% | 823 |
| | • Program | - | 153 | 152 | - | - | 0 | -1 | -1 | 152 | 1 | 0 | 0,00% | 152 |
| | Oto | 6.607 | 10.252 | 11.508 | 1.039 | 1.481 | 442 | 820 | 1.255 | 4.901 | 225 | 8.486 | 135,61% | 3.022 |
| | CF 2 | 156.224 | 172.386 | 174.213 | 2.131 | 4.059 | 1.928 | 623 | 1.826 | 17.988 | 2.233 | 171.617 | 101,51% | 2.596 |
| | Mitraguna & Others | 100.077 | 114.669 | 116.243 | 1.363 | 3.388 | 2.025 | 341 | 1.575 | 16.167 | 1.813 | 113.744 | 102,20% | 2.499 |
| | Pensiun | 56.148 | 57.718 | 57.969 | 768 | 671 | -97 | 282 | 252 | 1.821 | 419 | 57.873 | 100,17% | 96 |
| | Total Pembiayaan | 239.326 | 285.120 | 292.973 | 18.740 | 20.691 | 1.951 | 4.540 | 7.854 | 53.647 | 12.837 | 280.234 | 104,55% | 12.739 |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk | Posisi | | | | 31-Dec-24 | 30-Nov-25 | 30-Dec-25 | % Relatif | | | MtD | YtD | MtM | Target Dec'25 | | | |
|-----|-------------------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|------------|--------------|------------|--------------|-----------------|-------------|---------------|-------|-----|--|
| | | 31-Dec-24 | 31-Oct-25 | 30-Nov-25 | 30-Dec-25 | | | | MtD | YtD | Posisi | | | | % | Penc. | Gap | |
| 1 | SME | - | - | - | - | 0 | 0,00% | 0 | 0,00% | 0 | 0,00% | - | - | - | | | | |
| | Linkage | - | - | - | - | 0 | 0,00% | 0 | 0,00% | 0 | 0,00% | - | - | - | | | | |
| | Local Champion | - | - | - | - | 0 | 0,00% | 0 | 0,00% | 0 | 0,00% | - | - | - | | | | |
| | Value Chain | - | - | - | - | 0 | 0,00% | 0 | 0,00% | 0 | 0,00% | - | - | - | | | | |
| 2 | MBG | 198 | 322 | 234 | 2.068 | 0,43% | 0,49% | 4,31% | 1.834 | 1.870 | 1.746 | | | | | | | |
| | KUR | 198 | 249 | 162 | 1.386 | 0,46% | 0,37% | 3,13% | 1.225 | 1.188 | 1.138 | | | | | | | |
| | Non KUR | - | 74 | 72 | 682 | 0,00% | 1,92% | 18,13% | 610 | 682 | 608 | | | | | | | |
| 3 | PWG | - | - | - | 440 | 0,00% | 0,00% | 0,82% | 440 | 440 | 440 | | | | | | | |
| | Cilem | - | - | - | 219 | 0,00% | 0,00% | 0,66% | 219 | 219 | 219 | | | | | | | |
| | Gadai | - | - | - | 221 | 0,00% | 0,00% | 1,07% | 221 | 221 | 221 | | | | | | | |
| 4 | CFG | 1.021 | 788 | 1.127 | 2.724 | 0,61% | 0,60% | 1,43% | 1.596 | 1.702 | 1.935 | | | | | | | |
| | CF 1 | 202 | 371 | 242 | 1.337 | 1,87% | 1,55% | 7,94% | 1.095 | 1.135 | 966 | | | | | | | |
| | Total Griya | - | 212 | 211 | 893 | 0,00% | 3,92% | 16,76% | 682 | 893 | 681 | | | | | | | |
| | Oto | 202 | 160 | 31 | 444 | 3,06% | 0,30% | 3,86% | 413 | 242 | 284 | | | | | | | |
| | CF 2 | 819 | 417 | 885 | 1.386 | 0,52% | 0,51% | 0,80% | 501 | 567 | 969 | | | | | | | |
| | Mitraguna & Others | 819 | 161 | 356 | 937 | 0,82% | 0,31% | 0,81% | 582 | 118 | 776 | | | | | | | |
| | Pensiun | - | 256 | 530 | 449 | 0,00% | 0,92% | 0,77% | (81) | 449 | 193 | | | | | | | |
| | Total Pembiayaan | 3.109 | 1.832 | 1.947 | 2.110 | 1,30% | 0,68% | 0,72% | 162 | (999) | 277 | 1,79% | -149,05% | 1,1% | | | | |

Kualitas Pembiayaan (NPF)

| No. | Segmen/Produk | Posisi | | | | 31-Dec-24 | 30-Nov-25 | 30-Dec-25 | % Relatif | | | MtD | YtD | MtM | Target Dec'25 | | |
|-----|---------------------|-----------|---------|---------|--------------|-----------|-----------|-----------|-----------|-------|-----|-----|-----|-----|---------------|-------|-----|
| | | 31-Dec-24 | Dec-24 | Oct-25 | Growth (YoY) | | | | Posisi | Penc. | Gap | | | | % | Penc. | Gap |
| 1 | Asset (Retail) T | 238.864 | 242.722 | 285.171 | 46.307 | | | | | | | | | | | | |
| 2 | Contribution Margin | 9.403 | 12.126 | 15.378 | 5.975 | -63,5% | | | | | | | | | | | |
| | | | | | | | | | | | | | | | | | |
| | Kinerja | | | | | | | | | | | | | | | | |
| | PHR | | | | | | | | | | | | | | | | |
| | PHR | 2,62 | 2,76 | 2,78 | 0,02 | 0,17 | | | | | | | | | | | |

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi | | | | MtD (1-30 Nov'25) | Growth (1-30 Dec'25) | | | | | Target Dec'25 | | |
|-----|---------------|---------------|----------------|----------------|----------------|-------------------|----------------------|---------------|---------------|---------------|---------------|----------------|----------------|---------------|
| | | 31-Dec-24 | 30-Nov-25 | 29-Dec-25 | 30-Dec-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | Giro | 1.363 | 870 | 752 | 671 | (98) | (81) | (200) | -22,94% | (692) | -50,79% | 9.620 | 6,97% | (8.949) |
| 2 | Tabungan | 77.945 | 101.306 | 104.459 | 105.900 | 3.787 | 1.441 | 4.594 | 4,53% | 27.956 | 35,87% | 90.999 | 116,37% | 14.901 |
| 3 | Deposito | 9.935 | 10.260 | 18.449 | 18.449 | 433 | 0 | 8.189 | 79,82% | 8.514 | 85,69% | 10.702 | 172,39% | 7.747 |
| | Total | 89.243 | 112.436 | 123.659 | 125.020 | 4.121 | 1.360 | 12.583 | 11,19% | 35.777 | 40,09% | 111.321 | 112,31% | 13.698 |
| | CASA | 79.307 | 102.177 | 105.210 | 106.571 | 3.688 | 1.360 | 4.394 | 4,30% | 27.263 | 34,38% | 100.619 | 105,91% | 5.951 |
| | (%) CASA | 88,87% | 90,88% | 85,08% | 85,24% | | | | | | | | | |
| | FDR | 131,75% | 135,15% | 123,78% | 122,43% | | | | | | | | | |

Kinerja ISE

| No. | Segmen/Produk | Posisi | | | | MtD (1-30 Nov'25) | Growth (1-29 Dec'25) | | | | | Target Dec'25 | | |
|-----|---------------|-----------|-----------|-----------|-----------|-------------------|----------------------|------|---------|-------|---------|---------------|-------|-------|
| | | 31-Dec-24 | 30-Nov-25 | 28-Dec-25 | 29-Dec-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | DPK ISE | 2.796 | 2.454 | 2.375 | 2.360 | | (15) | (94) | -3,84% | (436) | -15,59% | - | 0,00% | 2.360 |
| 2 | Giro ISE | 1.018 | 584 | 556 | 556 | | (0) | (28) | -4,76% | (462) | -45,41% | - | 0,00% | 556 |
| 3 | Tabungan ISE | 1.778 | 1.870 | 1.819 | 1.804 | | (15) | (66) | -3,55% | 26 | 1,48% | - | 0,00% | 1.804 |
| 4 | Deposito ISE | - | - | - | - | | 0 | 0 | #DIV/0! | 0 | #DIV/0! | - | 0,00% | 0 |
| 5 | CIF ISE | 83 | 99 | 99 | 99 | | 0 | 0 | 0,00% | 16 | 19,28% | - | 0,00% | 99 |

Kinerja Pembiayaan

| No. | Segmen/Produk | Posisi | | | Pencairan (1-30 Nov'25) | Pencairan (1-30 Dec'25) | Pencairan MtM | MtD (1-30 Nov'25) | Growth (1-30 Dec'25) | | Run Off Dec'25 | Target Dec'25 | | |
|-----|-------------------------|----------------|----------------|----------------|-------------------------|-------------------------|---------------|-------------------|----------------------|---------------|----------------|----------------|----------------|---------------|
| | | 31-Dec-24 | 30-Nov-25 | 30-Dec-25 | | | | | MtD | YtD | | Posisi | Penc. | Gap |
| 1 | SME | 97 | - | - | - | - | 0 | 0 | 0 | -97 | - | 97 | 0,00% | (97) |
| | Linkage | - | - | - | - | - | - | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | Non-Linkage | 97 | - | - | - | - | 0 | 0 | 0 | -97 | - | 97 | 0,00% | (97) |
| | • Local Champion | 97 | - | - | - | - | 0 | 0 | 0 | -97 | - | 97 | 0,00% | (97) |
| | • Value Chain | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| 2 | MBG | 19.406 | 24.035 | 23.904 | 1.350 | 500 | -850 | 557 | -131 | 4.498 | 631 | 22.874 | 104,50% | 1.030 |
| | KUR | 19.311 | 23.042 | 22.831 | 1.350 | 400 | -950 | 578 | -211 | 3.520 | 611 | 22.603 | 101,01% | 227 |
| | Non KUR | 95 | 993 | 1.073 | - | 100 | 100 | -20 | 80 | 978 | 20 | 271 | 396,41% | 802 |
| 3 | PWG | 2.291 | 6.450 | 7.032 | 387 | 847 | 460 | -144 | 582 | 4.740 | 265 | 6.471 | 108,67% | 561 |
| | Cilem | 2.291 | 6.450 | 7.032 | 387 | 847 | 460 | -144 | 582 | 4.740 | 265 | 6.471 | 108,67% | 561 |
| | Gadai | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| 4 | CFG | 95.786 | 121.474 | 122.126 | 5.728 | 3.881 | -1.847 | 4.317 | 652 | 26.340 | 3.229 | 106.301 | 114,89% | 15.825 |
| | CF 1 | 18.535 | 22.457 | 20.810 | 743 | 347 | -396 | 625 | -1.647 | 2.275 | 1.994 | 20.252 | 102,75% | 558 |
| | Total Griya | 17.245 | 15.716 | 13.864 | - | - | 0 | 0 | -1.852 | -3.380 | 1.852 | 18.033 | 76,88% | (4.168) |
| | • Total Non Program | 1.070 | 691 | 680 | - | - | 0 | -10 | -10 | -390 | 10 | 1.416 | 48,04% | (736) |
| | • Program | 16.174 | 15.025 | 13.184 | - | - | 0 | -468 | -1.842 | -2.991 | 1.842 | 16.616 | 79,34% | (3.432) |
| | Oto | 1.291 | 6.741 | 6.946 | 743 | 347 | -396 | 625 | 205 | 5.655 | 142 | 2.220 | 312,91% | 4.726 |
| | CF 2 | 77.250 | 99.017 | 101.316 | 4.985 | 3.534 | -1.451 | 3.692 | 2.299 | 24.065 | 1.235 | 86.049 | 117,74% | 15.267 |
| | Mitraguna & Others | 58.013 | 80.885 | 83.285 | 4.985 | 3.332 | -1.653 | 3.843 | 2.400 | 25.272 | 932 | 65.912 | 126,36% | 17.374 |
| | Pensiun | 19.237 | 18.132 | 18.030 | - | 202 | 202 | -150 | -101 | -1.207 | 303 | 20.137 | 89,54% | (2.106) |
| | Total Pembiayaan | 117.580 | 151.958 | 153.061 | 7.466 | 5.228 | -2.237 | 4.730 | 1.103 | 35.481 | 4.125 | 135.743 | 112,76% | 17.319 |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk | Posisi | | | | MtD (1-30 Nov'25) | % Relatif | | | MtD | YtD | MtM | Target Dec'25 | | |
|-----|-------------------------|--------------|--------------|--------------|--------------|-------------------|--------------|--------------|----------------|--------------|----------------|--------------|---------------|--------------|-----|
| | | 31-Dec-24 | 31-Oct-25 | 30-Nov-25 | 30-Dec-25 | | 31-Dec-24 | 30-Nov-25 | 30-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 | 167 | 622 | 534 | 377 | 0 | 0,86% | 0,22% | 0,158% | (158) | 210 | (245) | | | |
| | KUR | 167 | 622 | 534 | 377 | 0 | 0,87% | 0,232% | 0,165% | (158) | 210 | (245) | | | |
| | Non KUR | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| 3 | PWG | - | - | - | - | 34 | 0,00% | 0,00% | 0,048% | 34 | 34 | 34 | | | |
| | Cilem | - | - | - | - | 34 | 0,00% | 0,00% | 0,048% | 34 | 34 | 34 | | | |
| | Gadai | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| 4 | CFG | 2.572 | 2.138 | 2.399 | 1.912 | 0 | 2,69% | 1,97% | 1,57% | (487) | (660) | (226) | | | |
| | CF 1 | 1.875 | 1.540 | 1.780 | 1.912 | 0 | 10,12% | 7,93% | 9,19% | 132 | 36 | 372 | | | |
| | Total Griya | 1.875 | 1.449 | 1.567 | 1.703 | 0 | 10,87% | 9,97% | 12,28% | 136 | (172) | 254 | | | |
| | Oto | - | 91 | 213 | 209 | 0 | 0,00% | 3,16% | 3,01% | (4) | 209 | 118 | | | |
| | CF 2 | 697 | 598 | 619 | - | 0 | 0,90% | 0,63% | 0,00% | (619) | (697) | (598) | | | |
| | Mitraguna & Others | 583 | 598 | 619 | - | 0 | 1,01% | 0,77% | 0,00% | (619) | (583) | (598) | | | |
| | Pensiun | 113 | - | - | - | 0 | 0,59% | 0,00% | 0,00% | - | (113) | - | | | |
| | Total Pembiayaan | 4.935 | 6.086 | 5.951 | 4.763 | 4,20% | 3,92% | 3,11% | (1.188) | (171) | (1.323) | 1,85% | 40,43% | -1,3% | |

Asset & Contribution Margin

| No. | Neraca | Posisi | | | | % Growth |
|-----|---------------------|---------|---------|---------|--------------|----------|
| | | Oct-24 | Dec-24 | Oct-25 | Growth (YoY) | |
| 1 | Asset (Retail) T | 116.364 | 119.588 | 151.084 | 34.720 | |
| 2 | Contribution Margin | 3.361 | 4.675 | 3.878 | 517 | -15,4% |

PHR & Payroll

| Kinerja | Posisi | | | Growth (Mtd) | Growth (YoY) |
|-------------|--------|--------|--------|--------------|--------------|
| | Oct-24 | Sep-25 | Oct-25 | | |
| PHR | 2,96 | 3,15 | 3,20 | 0,05 | 0,23 |
| CIF Payroll | 767 | 815 | 814 | (1) | 47 |

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi | | | | MtD (1-30 Nov'25) | Growth (1-30 Dec'25) | | | | | Target Dec'25 | | |
|-----|---------------|----------------|----------------|----------------|----------------|-------------------|----------------------|--------------|---------------|----------------|---------------|----------------|---------------|-----------------|
| | | 31-Dec-24 | 30-Nov-25 | 29-Dec-25 | 30-Dec-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | Giro | 162 | 89 | 109 | 109 | (16) | 0 | 20 | 22,38% | (53) | -32,66% | 8.912 | 1,22% | (8.803) |
| 2 | Tabungan | 112.107 | 105.488 | 109.136 | 109.455 | 2.418 | 319 | 3.966 | 3,76% | (2.652) | -2,37% | 127.186 | 86,06% | (17.731) |
| 3 | Deposito | 7.734 | 11.503 | 7.037 | 7.036 | (753) | (0) | (4.467) | -38,83% | (698) | -9,02% | 8.925 | 78,84% | (1.889) |
| | Total | 120.003 | 117.080 | 116.281 | 116.600 | 1.648 | 319 | (481) | -0,41% | (3.403) | -2,84% | 145.022 | 80,40% | (28.423) |
| | CASA | 112.269 | 105.577 | 109.244 | 109.563 | 2.402 | 319 | 3.986 | 3,78% | (2.705) | -2,41% | 136.097 | 80,50% | (26.534) |
| | (%) CASA | 93,56% | 90,17% | 93,95% | 93,97% | | | | | | | | | |
| | FDR | 119,28% | 128,26% | 130,90% | 130,55% | | | | | | | | | |

Kinerja ISE

| No. | Segmen/Produk | Posisi | | | | MtD (1-30 Nov'25) | Growth (1-29 Dec'25) | | | | | Target Dec'25 | | | |
|-----|---------------|-----------|-----------|-----------|-----------|-------------------|----------------------|---------|------|---------|------|---------------|-------|-----|--|
| | | 31-Dec-24 | 30-Nov-25 | 28-Dec-25 | 29-Dec-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap | |
| 1 | DPK ISE | 1.548 | 1.748 | 1.797 | 1.790 | (7) | 42 | 2,43% | 242 | 15,64% | - | 0,00% | 1.790 | | |
| 2 | Giro ISE | 6 | 7 | 7 | 7 | 0 | 0 | 0,00% | 1 | 14,04% | | 0,00% | 7 | | |
| 3 | Tabungan ISE | 1.542 | 1.741 | 1.790 | 1.783 | (7) | 42 | 2,44% | 241 | 15,65% | | 0,00% | 1.783 | | |
| 4 | Deposito ISE | - | - | - | - | 0 | 0 | #DIV/0! | 0 | #DIV/0! | | 0,00% | 0 | | |
| 5 | CIF ISE | 142 | 158 | 158 | 158 | 0 | 0 | 0,00% | 16 | 11,27% | | 0,00% | 158 | | |

Kinerja Pembiayaan

| No. | Segmen/Produk | Posisi | | | Pencairan (1-30 Nov'25) | Pencairan (1-30 Dec'25) | Pencairan MtM | MtD (1-30 Nov'25) | Growth (1-30 Dec'25) | | Run Off Dec'25 | Target Dec'25 | | |
|-----|-------------------------|---------------|----------------|----------------|-------------------------|-------------------------|---------------|-------------------|----------------------|--------------|----------------|----------------|---------------|-----------------|
| | | 31-Dec-24 | 30-Nov-25 | 30-Dec-25 | | | | | MtD | YtD | | Posisi | Penc. | Gap |
| 1 | SME | 68 | 50 | 48 | - | - | 0 | -2 | -2 | -20 | 2 | 68 | 70,70% | (20) |
| | Linkage | - | - | - | - | - | - | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | Non-Linkage | 68 | 50 | 48 | - | - | 0 | -2 | -2 | -20 | 2 | 68 | 70,70% | (20) |
| | • Local Champion | 68 | 50 | 48 | - | - | 0 | -2 | -2 | -20 | 2 | 68 | 70,70% | (20) |
| | • Value Chain | - | - | - | - | - | - | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| 2 | MBG | 18.511 | 15.538 | 15.762 | 510 | 701 | 191 | -145 | 223 | -2.750 | 478 | 21.533 | 73,20% | (5.772) |
| | KUR | 17.071 | 14.073 | 14.332 | 450 | 701 | 251 | -164 | 259 | -2.739 | 442 | 19.918 | 71,96% | (5.585) |
| | Non KUR | 1.440 | 1.465 | 1.429 | 60 | - | -60 | 19 | -36 | -11 | 36 | 1.615 | 88,48% | (186) |
| 3 | PWG | 10.369 | 18.035 | 18.157 | 2.176 | 3.078 | 902 | 1.020 | 122 | 7.788 | 2.955 | 21.336 | 85,10% | (3.179) |
| | Cilem | 7.309 | 11.518 | 11.645 | 621 | 805 | 184 | 75 | 127 | 4.336 | 678 | 15.842 | 73,51% | (4.197) |
| | Gadai | 3.060 | 6.516 | 6.512 | 1.555 | 2.273 | 718 | 945 | -5 | 3.452 | 2.277 | 5.494 | 118,52% | 1.018 |
| 4 | CFG | 114.187 | 116.546 | 118.250 | 2.460 | 5.491 | 3.031 | -66 | 1.704 | 4.063 | 3.787 | 125.520 | 94,21% | (7.270) |
| | CF 1 | 709 | 1.829 | 1.928 | - | 142 | 142 | -43 | 99 | 1.219 | 43 | 1.960 | 98,35% | (32) |
| | Total Griya | 277 | 244 | 242 | - | - | 0 | 0 | -1 | -35 | 1 | 438 | 55,32% | (196) |
| 4 | • Total Non Program | 277 | 244 | 242 | - | - | 0 | -1 | -1 | -35 | 1 | 438 | 55,32% | (196) |
| | • Program | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | Oto | 431 | 1.585 | 1.686 | - | 142 | 142 | -43 | 100 | 1.254 | 41 | 1.522 | 110,73% | 163 |
| | CF 2 | 113.478 | 114.717 | 116.322 | 2.460 | 5.349 | 2.889 | -23 | 1.605 | 2.844 | 3.744 | 123.560 | 94,14% | (7.238) |
| | Mitraguna & Others | 95.023 | 97.391 | 99.168 | 2.160 | 5.349 | 3.189 | -48 | 1.777 | 4.145 | 3.572 | 104.219 | 95,15% | (5.052) |
| | Pensiun | 18.455 | 17.326 | 17.155 | 300 | - | -300 | 25 | -172 | -1.301 | 172 | 19.341 | 88,70% | (2.186) |
| | Total Pembiayaan | 93.135 | 150.169 | 152.217 | 5.146 | 9.269 | 4.123 | 807 | 2.048 | 9.082 | 7.221 | 168.458 | 90,36% | (16.241) |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk | Posisi | | | | MtD (1-30 Nov'25) | % Relatif | | | Net (UG) & DG | Target Dec'25 | | | |
|-----|-------------------------|------------|--------------|--------------|--------------|-------------------|--------------|--------------|------------|---------------|---------------|--------------|-----------------|-------------|
| | | 31-Dec-24 | 31-Oct-25 | 30-Nov-25 | 30-Dec-25 | | 31-Dec-24 | 30-Nov-25 | 30-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 | 321 | 728 | 965 | 1.377 | 1.73% | 6,21% | 8,73% | 412 | 1.056 | 649 | | | |
| | KUR | 302 | 728 | 923 | 1.265 | 1.77% | 6,56% | 8,83% | 343 | 964 | 537 | | | |
| | Non KUR | 19 | - | 43 | 112 | 1,33% | 2,90% | 7,80% | 69 | 92 | 112 | | | |
| 3 | PWG | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | - | - |
| | Cilem | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | - | - |
| | Gadai | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | - | - |
| 4 | CFG | 617 | 842 | 1.148 | 1.050 | 0,54% | 0,98% | 0,89% | (98) | 434 | 209 | | | |
| | CF 1 | - | - | - | 136 | 0,00% | 0,00% | 7,05% | 136 | 136 | 136 | | | |
| | Total Griya | - | - | - | - | 0 | 0,00% | 0,00% | - | - | - | | | |
| | Oto | - | - | - | 136 | 0,00% | 0,00% | 8,06% | 136 | 136 | 136 | | | |
| | CF 2 | 617 | 842 | 1.148 | 915 | 0,54% | 1,00% | 0,79% | (233) | 298 | 73 | | | |
| | Mitraguna & Others | 617 | 842 | 1.148 | 915 | 0,65% | 1,18% | 0,92% | (233) | 298 | 73 | | | |
| | Pensiun | - | - | - | - | 0 | 0,00% | 0,00% | - | - | - | | | |
| | Total Pembiayaan | 937 | 1.570 | 2.113 | 2.427 | 0,65% | 1,41% | 1,59% | 314 | 1.490 | 857 | 5,13% | -221,67% | 3,5% |

Kualitas Pembiayaan (NPF)

| No. | Segmen/Produk | Posisi | | | | MtD (1-30 Nov'25) | % Relatif | | | Net (UG) & DG | Target Dec'25 | | | |
|-----|---------------|-----------|-----------|-----------|-----------|-------------------|-----------|-----------|-----------|---------------|---------------|-------|------|---|
| | | 31-Dec-24 | 31-Oct-25 | 30-Nov-25 | 30-Dec-25 | | 31-Dec-24 | 30-Nov-25 | 30-Dec-25 | | % | Penc. | Gap | |
| 1 | SME | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | - | |
| | Linkage | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | - | |
| | Non-Linkage | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | - | |
| | Value Chain | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | - | |
| 2 | MBG | 415 | 1.065 | 1.037 | 1.161 | 2,24% | 6,68% | 7,37% | 124 | 746 | 96 | | | |
| | KUR | 236 | 968 | 942 | 1.066 | 1,38% | 6,70% | 7,44% | 124 | 830 | 98 | | | |
| | Non KUR | 179 | 96 | 95 | 95 | 12,41% | 6,48% | 6,64% | - | (84) | (1) | | | |
| 3 | PWG | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | - | - |
| | Cilem | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | - | - |
| | Gadai | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | - | - |
| 4 | CFG | 2.125 | 1.994 | 1.184 | 1.318 | 1,86% | 1,02% | 1,11% | 134 | (808) | (676) | | </td | |

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi | | | | MtD (1-30 Nov'25) | Growth (1-30 Dec'25) | | | | | Target Dec'25 | | |
|-----|---------------|----------------|----------------|----------------|----------------|-------------------|----------------------|--------------|--------------|---------------|---------------|----------------|---------------|----------------|
| | | 31-Dec-24 | 30-Nov-25 | 29-Dec-25 | 30-Dec-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | Giro | 3.005 | 857 | 1.453 | 1.104 | (22) | (350) | 247 | 28,81% | (1.901) | -63,27% | 13.658 | 8,08% | (12.554) |
| 2 | Tabungan | 56.317 | 64.168 | 70.298 | 71.306 | 392 | 1.008 | 7.138 | 11,12% | 14.989 | 26,62% | 71.329 | 99,97% | (23) |
| 3 | Deposito | 45.220 | 60.141 | 55.640 | 55.640 | (2.889) | 0 | (4.501) | -7,48% | 10.420 | 23,04% | 46.637 | 119,30% | 9.003 |
| | Total | 104.542 | 125.166 | 127.391 | 128.050 | (2.519) | 659 | 2.884 | 2,30% | 23.508 | 22,49% | 131.623 | 97,29% | (3.574) |
| | CASA | 59.322 | 65.025 | 71.752 | 72.410 | 370 | 659 | 7.385 | 11,36% | 13.088 | 22,06% | 84.987 | 85,20% | (12.576) |
| | (%) CASA | 56,74% | 51,95% | 56,32% | 56,55% | | | | | | | | | |
| | FDR | 207,64% | 192,09% | 190,82% | 189,84% | | | | | | | | | |

Kinerja ISE

| No. | Segmen/Produk | Posisi | | | | | Growth (1-29 Dec'25) | | | | | Target Dec'25 | | |
|-----|---------------|-----------|-----------|-----------|-----------|--|----------------------|------|---------|---------|----------|---------------|-------|-------|
| | | 31-Dec-24 | 30-Nov-25 | 28-Dec-25 | 29-Dec-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | DPK ISE | 2.810 | 2.123 | 2.310 | 2.298 | | (12) | 175 | 8,22% | (513) | -18,24% | - | 0,00% | 2.298 |
| 2 | Giro ISE | 19 | 387 | 605 | 595 | | (10) | 208 | 53,71% | 575 | 3007,21% | - | 0,00% | 595 |
| 3 | Tabungan ISE | 2.791 | 1.736 | 1.705 | 1.703 | | (2) | (33) | -1,91% | (1.088) | -38,99% | - | 0,00% | 1.703 |
| 4 | Deposito ISE | - | - | - | - | | 0 | 0 | #DIV/0! | 0 | #DIV/0! | - | 0,00% | 0 |
| 5 | CIF ISE | 111 | 123 | 123 | 123 | | 0 | 0 | 0,00% | 12 | 10,81% | - | 0,00% | 123 |

Kinerja Pembiayaan

| No. | Segmen/Produk | Posisi | | | Pencairan (1-30 Nov'25) | Pencairan (1-30 Dec'25) | Pencairan MtM | MtD (1-30 Nov'25) | Growth (1-30 Dec'25) | | Run Off Dec'25 | Target Dec'25 | | |
|-----|-------------------------|----------------|----------------|----------------|-------------------------|-------------------------|---------------|-------------------|----------------------|---------------|----------------|----------------|---------------|----------------|
| | | 31-Dec-24 | 30-Nov-25 | 30-Dec-25 | | | | | MtD | YtD | | Posisi | Penc. | Gap |
| 1 | SME | 8.694 | 7.933 | 7.861 | - | - | 0 | -72 | -72 | -833 | 72 | 8.694 | 90,42% | (833) |
| | Linkage | 8.515 | 7.754 | 7.682 | - | - | - | -72 | -72 | -833 | 72 | 8.515 | 90,22% | (833) |
| | Non-Linkage | 179 | 179 | 179 | - | - | 0 | 0 | 0 | 0 | - | 179 | 100,00% | 0 |
| | • Local Champion | 179 | 179 | 179 | - | - | 0 | 0 | 0 | 0 | - | 179 | 100,00% | 0 |
| | • Value Chain | - | - | - | - | - | - | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| 2 | MBG | 34.575 | 30.329 | 29.720 | 570 | 425 | -145 | -485 | -609 | -4.855 | 1.034 | 38.794 | 76,61% | (9.074) |
| | KUR | 29.907 | 26.736 | 26.208 | 570 | 425 | -145 | -378 | -528 | -3.699 | 953 | 33.893 | 77,33% | (7.685) |
| | Non KUR | 4.668 | 3.593 | 3.512 | - | - | 0 | -107 | -81 | -1.156 | 81 | 4.901 | 71,66% | (1.389) |
| 3 | PWG | 5.791 | 10.002 | 10.103 | 385 | 794 | 408 | -202 | 100 | 4.311 | 693 | 14.991 | 67,39% | (4.889) |
| | Cilem | 5.791 | 10.002 | 10.103 | 385 | 794 | 408 | -202 | 100 | 4.311 | 693 | 14.991 | 67,39% | (4.889) |
| | Gadai | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| 4 | CFG | 168.009 | 192.171 | 195.408 | 5.848 | 7.135 | 1.288 | 3.928 | 3.237 | 27.399 | 3.899 | 186.413 | 104,83% | 8.995 |
| | CF 1 | 111.105 | 105.092 | 104.814 | 870 | 807 | -62 | 651 | -278 | -6.291 | 1.085 | 116.457 | 90,00% | (11.643) |
| | Total Griya | 105.380 | 96.415 | 95.596 | - | - | 0 | 0 | -818 | -9.784 | 818 | 109.231 | 87,52% | (13.634) |
| 4 | • Total Non Program | 15.372 | 12.439 | 12.087 | - | - | 0 | -116 | -352 | -3.285 | 352 | 16.763 | 72,11% | (4.676) |
| | • Program | 90.009 | 83.975 | 83.509 | - | - | 0 | -499 | -466 | -6.499 | 466 | 92.468 | 90,31% | (8.958) |
| | Oto | 5.724 | 8.677 | 9.218 | 870 | 807 | -62 | 651 | 541 | 3.493 | 267 | 7.226 | 127,56% | 1.992 |
| | CF 2 | 56.904 | 87.079 | 90.593 | 4.978 | 6.328 | 1.350 | 3.277 | 3.514 | 33.690 | 2.814 | 69.956 | 129,50% | 20.638 |
| | Mitraguna & Others | 52.060 | 75.127 | 78.703 | 3.530 | 6.328 | 2.798 | 2.692 | 3.576 | 26.643 | 2.752 | 63.627 | 123,69% | 15.076 |
| | Pensiun | 4.844 | 11.953 | 11.891 | 1.448 | - | -1.448 | 586 | -62 | 7.047 | 62 | 6.329 | 187,87% | 5.562 |
| | Total Pembiayaan | 217.069 | 240.436 | 243.092 | 6.803 | 8.354 | 1.551 | 3.170 | 2.656 | 26.023 | 5.698 | 248.892 | 97,67% | (5.800) |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk | Posisi | | | | | % Relatif | | | | Net (UG) & DG | | | Target Dec'25 | | |
|-----|-------------------------|---------------|---------------|---------------|---------------|--|--------------|--------------|--------------|------------|---------------|------------|-----|---------------|-------|-----|
| | | 31-Dec-24 | 31-Oct-25 | 30-Nov-25 | 30-Dec-25 | | 31-Dec-24 | 30-Nov-25 | 30-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 | 471 | 1.195 | 1.176 | 1.967 | | 1,36% | 3,88% | 6,62% | 791 | 1.496 | 772 | | | | |
| | KUR | 56 | 592 | 740 | 1.352 | | 0,19% | 2,77% | 5,16% | 613 | 1.296 | 761 | | | | |
| | Non KUR | 415 | 603 | 436 | 615 | | 8,89% | 12,14% | 17,50% | 179 | 200 | 12 | | | | |
| 3 | PWG | - | - | - | - | | 0,00% | 0,00% | 0,00% | 453 | 453 | 453 | | | | |
| | Cilem | - | - | - | - | | 0,00% | 0,00% | 0,00% | 453 | 453 | 453 | | | | |
| | Gadai | - | - | - | - | | 0,00% | 0,00% | 0,00% | - | - | - | | | | |
| 4 | CFG | 7.329 | 9.702 | 11.055 | 13.180 | | 4,36% | 5,75% | 6,75% | 2.125 | 5.851 | 3.479 | | | | |
| | CF 1 | 7.221 | 8.741 | 10.093 | 12.130 | | 6,50% | 9,60% | 11,57% | 2.037 | 4.909 | 3.389 | | | | |
| | Total Griya | 7.194 | 8.389 | 9.787 | 11.655 | | 6,83% | 10,15% | 12,19% | 1.868 | 4.460 | 3.265 | | | | |
| | Oto | 26 | 352 | 306 | 476 | | 0,46% | 3,53% | 5,16% | 169 | 449 | 123 | | | | |
| | CF 2 | 108 | 960 | 962 | 1.050 | | 0,19% | 1,10% | 1,16% | 88 | 942 | 90 | | | | |
| | Mitraguna & Others | - | 960 | 962 | 1.050 | | 0,00% | 1,28% | 1,33% | 88 | 1.050 | 90 | | | | |
| | Pensiun | - | - | - | - | | 2,23% | 0,00% | 0,00% | - | - | - | | | | |
| | Total Pembiayaan | 12.895 | 16.634 | 17.144 | 17.565 | | 5,94% | 7,13% | 7,23% | 421 | 4.669 | 930 | | | | |

Kualitas Pembiayaan (NPF)

| No. | Segmen/Produk | Posisi | | | | | % Relatif | | | | Net (UG) & DG | | | Target Dec'25 | | |
|-----|---------------|-----------|-----------|-----------|-----------|--|-----------|-----------|-----------|-----|---------------|-----|-----|---------------|-------|-----|
| | | 31-Dec-24 | 31-Oct-25 | 30-Nov-25 | 30-Dec-25 | | 31-Dec-24 | 30-Nov-25 | 30-Dec-25 | | MtD | YtD | MtM | % | Penc. | Gap |
| 1 | SME | 179 | 179 | 179 | 179 | | 2,06% | 2,26% | 2,28% | - | - | - | - | | | |
| | Linkage | - | - | - | - | | 0,00% | 0,00% | 0,00% | - | - | - | - | | | |
| | Non-Linkage | 179 | 179 | 179 | 179 | | 100,00% | 100,00% | 100,00% | - | - | - | - | | | |
| | Value Chain | - | - | - | - | | 0,00% | 0,00% | 0,00% | - | - | - | - | | | |
| 2 | MBG | 262 | 701 | 839 | 1.300 | | 0,76% | 2,76% | 4,37% | 462 | 1.038 | 599 | | | | |
| | KUR | 164 | 99 | 98 | 439 | | 0,55% | 0,37% | 1,68% | 341 | 275 | 340 | | | | |
| | Non KUR | 98 | 603 | 740 | 861 | | 2,11% | 20,60% | | | | | | | | |

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi | | | | MtD (1-30 Nov'25) | Growth (1-30 Dec'25) | | | | | Target Dec'25 | | |
|-----|---------------|----------------|----------------|----------------|----------------|-------------------|----------------------|--------------|--------------|---------------|---------------|----------------|---------------|--------------|
| | | 31-Dec-24 | 30-Nov-25 | 29-Dec-25 | 30-Dec-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | Giro | 7.081 | 1.308 | 3.936 | 3.048 | (32) | (888) | 1.739 | 132,96% | (4.033) | -56,96% | 16.932 | 18,00% | (13.885) |
| 2 | Tabungan | 82.750 | 97.023 | 101.969 | 102.489 | 8.832 | 520 | 5.466 | 5,63% | 19.739 | 23,85% | 97.775 | 104,82% | 4.714 |
| 3 | Deposito | 20.500 | 30.747 | 29.736 | 29.734 | (11) | (2) | (1.013) | -3,30% | 9.233 | 45,04% | 21.287 | 139,68% | 8.447 |
| | Total | 110.331 | 129.078 | 135.641 | 135.270 | 8.789 | (371) | 6.192 | 4,80% | 24.939 | 22,60% | 135.994 | 99,47% | (724) |
| | CASA | 89.831 | 98.331 | 105.905 | 105.536 | 8.800 | (369) | 7.206 | 7,33% | 15.706 | 17,48% | 114.707 | 92,00% | (9.171) |
| | (%) CASA | 81,42% | 76,18% | 78,08% | 78,02% | | | | | | | | | |
| | FDR | 132,60% | 132,08% | 129,98% | 130,33% | | | | | | | | | |

Kinerja ISE

| No. | Segmen/Produk | Posisi | | | | MtD (1-30 Nov'25) | Growth (1-29 Dec'25) | | | | | Target Dec'25 | | |
|-----|---------------|-----------|-----------|-----------|-----------|-------------------|----------------------|---------|-------|---------|------|---------------|-------|-----|
| | | 31-Dec-24 | 30-Nov-25 | 28-Dec-25 | 29-Dec-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | DPK ISE | 794 | 2.186 | 1.285 | 1.298 | 14 | (888) | -40,60% | 504 | 63,46% | - | 0,00% | 1.298 | |
| 2 | Giro ISE | 389 | 146 | 193 | 194 | 1 | 48 | 33,02% | (195) | -50,10% | - | 0,00% | 194 | |
| 3 | Tabungan ISE | 406 | 2.040 | 1.092 | 1.104 | 13 | (936) | -45,87% | 699 | 172,33% | - | 0,00% | 1.104 | |
| 4 | Deposito ISE | - | - | - | - | 0 | 0 | #DIV/0! | 0 | #DIV/0! | - | 0,00% | 0 | |
| 5 | CIF ISE | 102 | 118 | 118 | 118 | 0 | 0 | 0,00% | 16 | 15,69% | - | 0,00% | 118 | |

Kinerja Pembiayaan

| No. | Segmen/Produk | Posisi | | | Pencairan (1-30 Nov'25) | Pencairan (1-30 Dec'25) | Pencairan MtM | MtD (1-30 Nov'25) | Growth (1-30 Dec'25) | | Run Off Dec'25 | Target Dec'25 | | |
|-----|-------------------------|----------------|----------------|----------------|-------------------------|-------------------------|---------------|-------------------|----------------------|---------------|----------------|----------------|----------------|------------|
| | | 31-Dec-24 | 30-Nov-25 | 30-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 | 37.651 | 37.153 | 38.050 | 2.160 | 2.350 | 190 | 462 | 897 | 399 | 1.453 | 41.294 | 92,14% | (3.244) |
| | KUR | 36.457 | 36.207 | 37.133 | 2.160 | 2.350 | 190 | 491 | 926 | 676 | 1.424 | 39.946 | 92,96% | (2.813) |
| | Non KUR | 1.194 | 946 | 917 | - | - | 0 | -29 | -29 | -277 | 29 | 1.348 | 68,01% | (431) |
| 3 | PWG | 14.628 | 27.021 | 29.129 | 6.236 | 7.367 | 1.131 | 2.042 | 2.108 | 14.501 | 5.259 | 26.021 | 111,94% | 3.108 |
| | Cilem | 6.737 | 14.413 | 15.797 | 1.625 | 2.282 | 657 | 946 | 1.385 | 9.061 | 898 | 14.271 | 110,69% | 1.526 |
| | Gadai | 7.891 | 12.608 | 13.331 | 4.611 | 5.085 | 474 | 1.096 | 723 | 5.441 | 4.362 | 11.750 | 113,46% | 1.582 |
| 4 | CFG | 94.017 | 106.314 | 109.123 | 2.286 | 4.402 | 2.116 | 853 | 2.809 | 15.106 | 1.593 | 108.286 | 100,77% | 837 |
| | CF 1 | 1.650 | 2.775 | 2.737 | - | 18 | 18 | -44 | -39 | 1.086 | 57 | 2.811 | 97,35% | (74) |
| | Total Griya | 348 | 256 | 247 | - | - | 0 | 0 | -9 | -101 | 9 | 509 | 48,61% | (262) |
| | • Total Non Program | 348 | 256 | 247 | - | - | 0 | -9 | -9 | -101 | 9 | 509 | 48,61% | (262) |
| | • Program | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | Oto | 1.302 | 2.519 | 2.489 | - | 18 | 18 | -44 | -30 | 1.187 | 48 | 2.302 | 108,13% | 187 |
| | CF 2 | 92.366 | 103.539 | 106.386 | 2.286 | 4.384 | 2.098 | 897 | 2.848 | 14.020 | 1.536 | 105.475 | 100,86% | 911 |
| | Mitraguna & Others | 54.628 | 64.218 | 66.878 | 2.286 | 3.828 | 1.542 | 1.225 | 2.660 | 12.250 | 1.168 | 66.375 | 100,76% | 503 |
| | Pensiun | 37.738 | 39.321 | 39.508 | - | 556 | 556 | -328 | 187 | 1.770 | 369 | 39.101 | 101,04% | 408 |
| | Total Pembiayaan | 146.295 | 170.488 | 176.302 | 10.682 | 14.120 | 3.437 | 3.357 | 5.814 | 30.007 | 8.305 | 175.601 | 100,40% | 701 |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk | Posisi | | | | MtD (1-30 Nov'25) | % Relatif | | | MtD | YtD | MtM | Target Dec'25 | | |
|-----|-------------------------|------------|--------------|--------------|--------------|-------------------|--------------|--------------|------------|--------------|--------------|--------------|---------------|--------------|-----|
| | | 31-Dec-24 | 31-Oct-25 | 30-Nov-25 | 30-Dec-25 | | 31-Dec-24 | 30-Nov-25 | 30-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 | 83 | 54 | 35 | 1.212 | 0,22% | 0,09% | 3,18% | 1.177 | 1.128 | 1.157 | - | | | |
| | KUR | - | 19 | - | 1.156 | 0,00% | 0,00% | 3,11% | 1.156 | 1.156 | 1.137 | - | | | |
| | Non KUR | 83 | 35 | 35 | 56 | 6,98% | 3,66% | 6,09% | 21 | (27) | 21 | - | | | |
| 3 | PWG | - | - | - | 196 | 0,00% | 0,00% | 0,67% | 196 | 196 | 196 | - | | | |
| | Cilem | - | - | - | 182 | 0,00% | 0,00% | 1,15% | 182 | 182 | 182 | - | | | |
| | Gadai | - | - | - | 15 | 0,00% | 0,00% | 0,11% | 15 | 15 | 15 | - | | | |
| 4 | CFG | - | 732 | 816 | 994 | 0,00% | 0,77% | 0,91% | 178 | 994 | 263 | - | | | |
| | CF 1 | - | 152 | 135 | 414 | 0,00% | 5,38% | 16,63% | 279 | 414 | 262 | - | | | |
| | Total Griya | - | - | - | - | 0 | 0,00% | 0,00% | - | - | - | - | | | |
| | Oto | - | 152 | 135 | 414 | 0,00% | 5,38% | 16,63% | 279 | 414 | 262 | - | | | |
| | CF 2 | - | 580 | 680 | 580 | 0,00% | 0,66% | 0,55% | (100) | 580 | 1 | - | | | |
| | Mitraguna & Others | - | 479 | 579 | 580 | 0,00% | 0,90% | 0,87% | 2 | 580 | 102 | - | | | |
| | Pensiun | - | 101 | 102 | - | 0,00% | 0,26% | 0,00% | (102) | - | (101) | - | | | |
| | Total Pembiayaan | 116 | 3.336 | 2.888 | 2.989 | 0,08% | 1,69% | 1,70% | 101 | 2.873 | (347) | 0,70% | 58,58% | -1,0% | |

Asset & Contribution Margin

| No. | Neraca | Posisi | | | Growth (YoY) | % Growth |
|-----|---------------------|---------|---------|---------|--------------|----------|
| | | Oct-24 | Dec-24 | Oct-25 | | |
| 1 | Asset (Retail) T | 145.275 | 155.632 | 170.150 | 24.875 | |
| 2 | Contribution Margin | 7.001 | 9.101 | 6.404 | (597) | 8,5% |

PHR & Payroll

| Kinerja | Posisi | | | Growth (Mtd) | Growth (YoY) |
|-------------|--------|--------|--------|--------------|--------------|
| | Oct-24 | Sep-25 | Oct-25 | | |
| PHR | 2,73 | 3,12 | 3,17 | 0,06 | 0,45 |
| CIF Payroll | 2.775 | 1.150 | 1.180 | 30 | (1.595) |

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi | | | | MtD (1-30 Nov'25) | Growth (1-30 Dec'25) | | | | | Target Dec'25 | | |
|-----|---------------|---------------|---------------|---------------|---------------|-------------------|----------------------|--------------|--------------|-----------------|----------------|---------------|---------------|-----------------|
| | | 31-Dec-24 | 30-Nov-25 | 29-Dec-25 | 30-Dec-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | Giro | 156 | 332 | 905 | 537 | (337) | (368) | 205 | 61,65% | 381 | 243,27% | 8.656 | 6,21% | (8.119) |
| 2 | Tabungan | 45.583 | 50.262 | 50.393 | 51.681 | 1.727 | 1.289 | 1.419 | 2,82% | 6.098 | 13,38% | 56.511 | 91,45% | (4.830) |
| 3 | Deposito | 28.548 | 6.821 | 6.884 | 6.884 | 6 | 0 | 63 | 0,92% | (21.664) | -75,89% | 29.786 | 23,11% | (22.902) |
| | Total | 74.288 | 57.415 | 58.182 | 59.102 | 1.396 | 920 | 1.687 | 2,94% | (15.186) | -20,44% | 94.953 | 62,24% | (35.851) |
| | CASA | 45.740 | 50.594 | 51.298 | 52.218 | 1.390 | 920 | 1.624 | 3,21% | 6.478 | 14,16% | 65.167 | 80,13% | (12.949) |
| | (%) CASA | 61,57% | 88,12% | 88,17% | 88,35% | | | | | | | | | |
| | FDR | 155,10% | 226,45% | 226,36% | 222,83% | | | | | | | | | |

Kinerja ISE

| No. | Segmen/Produk | Posisi | | | | | Growth (1-29 Dec'25) | | | | | Target Dec'25 | | |
|-----|---------------|-----------|-----------|-----------|-----------|--|----------------------|------|---------|-----|---------|---------------|-------|-------|
| | | 31-Dec-24 | 30-Nov-25 | 28-Dec-25 | 29-Dec-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | DPK ISE | 795 | 1.264 | 1.206 | 1.241 | | 35 | (24) | -1,87% | 446 | 56,05% | - | 0,00% | 1.241 |
| 2 | Giro ISE | 7 | 72 | 72 | 72 | | 0 | (0) | -0,02% | 65 | 961,35% | | 0,00% | 72 |
| 3 | Tabungan ISE | 788 | 1.193 | 1.134 | 1.169 | | 35 | (24) | -1,98% | 381 | 48,30% | | 0,00% | 1.169 |
| 4 | Deposito ISE | - | - | - | - | | 0 | 0 | #DIV/0! | 0 | #DIV/0! | | 0,00% | 0 |
| 5 | CIF ISE | 79 | 91 | 91 | 91 | | 0 | 0 | 0,00% | 12 | 15,19% | | 0,00% | 91 |

Kinerja Pembiayaan

| No. | Segmen/Produk | Posisi | | | Pencairan (1-30 Nov'25) | Pencairan (1-30 Dec'25) | Pencairan MtM | MtD (1-30 Nov'25) | Growth (1-30 Dec'25) | | Run Off Dec'25 | Target Dec'25 | | |
|-----|-------------------------|----------------|----------------|----------------|-------------------------|-------------------------|---------------|-------------------|----------------------|---------------|----------------|----------------|---------------|-------------|
| | | 31-Dec-24 | 30-Nov-25 | 30-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 | 24.147 | 31.278 | 31.477 | 1.750 | 1.150 | -600 | 794 | 199 | 7.330 | 951 | 27.194 | 115,75% | 4.283 |
| | KUR | 23.464 | 30.534 | 30.646 | 1.750 | 1.050 | -700 | 809 | 112 | 7.182 | 938 | 26.337 | 116,36% | 4.309 |
| | Non KUR | 683 | 744 | 831 | - | 100 | 100 | -15 | 87 | 148 | 13 | 857 | 97,02% | (25) |
| 3 | PWG | 2.751 | 6.017 | 6.117 | 417 | 301 | -116 | 185 | 100 | 3.365 | 201 | 7.141 | 85,65% | (1.025) |
| | Cilem | 2.751 | 6.017 | 6.117 | 417 | 301 | -116 | 185 | 100 | 3.365 | 201 | 7.141 | 85,65% | (1.025) |
| | Gadai | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| 4 | CFG | 88.322 | 92.720 | 94.106 | 1.320 | 2.532 | 1.212 | -539 | 1.385 | 5.783 | 1.147 | 97.427 | 96,59% | (3.321) |
| | CF 1 | 3.542 | 3.547 | 3.501 | - | - | 0 | -16 | -46 | -41 | 46 | 4.547 | 77,00% | (1.046) |
| | Total Griya | 3.385 | 2.524 | 2.495 | - | - | 0 | 0 | -30 | -890 | 30 | 3.546 | 70,36% | (1.051) |
| 4 | • Total Non Program | 3.385 | 2.524 | 2.495 | - | - | 0 | -29 | -30 | -890 | 30 | 3.546 | 70,36% | (1.051) |
| | • Program | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | Oto | 158 | 1.022 | 1.007 | - | - | 0 | -16 | -16 | 849 | 16 | 1.002 | 100,50% | 5 |
| | CF 2 | 84.780 | 89.174 | 90.604 | 1.320 | 2.532 | 1.212 | -523 | 1.431 | 5.824 | 1.101 | 92.880 | 97,55% | (2.275) |
| | Mitraguna & Others | 72.402 | 77.082 | 78.265 | 1.320 | 2.191 | 871 | -419 | 1.183 | 5.863 | 1.008 | 79.470 | 98,48% | (1.205) |
| | Pensiun | 12.378 | 12.092 | 12.339 | - | 341 | 341 | -104 | 247 | -39 | 94 | 13.410 | 92,02% | (1.070) |
| | Total Pembiayaan | 115.220 | 130.015 | 131.699 | 3.487 | 3.983 | 496 | 441 | 1.684 | 16.479 | 2.298 | 131.762 | 99,95% | (63) |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk | Posisi | | | | | % Relatif | | | | Net (UG) & DG | | | Target Dec'25 | | |
|-----|-------------------------|------------|--------------|--------------|--------------|----------|--------------|--------------|--------------|------------|---------------|--------------|--------------|----------------|-------------|-----|
| | | 31-Dec-24 | 31-Oct-25 | 30-Nov-25 | 30-Dec-25 | | 31-Dec-24 | 30-Nov-25 | 30-Dec-25 | | MtD | YtD | MtM | % | Penc. | Gap |
| 1 | SME | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | - | | | |
| | Linkage | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | - | | | |
| | Local Champion | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | - | | | |
| | Value Chain | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | - | | | |
| 2 | MBG | 261 | 15 | 86 | 471 | 1 | 1,08% | 0,28% | 1,50% | 384 | 210 | 456 | | | | |
| | KUR | 188 | - | 72 | 456 | 0 | 0,80% | 0,23% | 1,49% | 384 | 268 | 456 | | | | |
| | Non KUR | 73 | 15 | 15 | 15 | 0 | 10,64% | 2,01% | 1,79% | - | (58) | 0 | | | | |
| 3 | PWG | - | - | - | 41 | 0 | 0,00% | 0,00% | 0,67% | 41 | 41 | 41 | | | | |
| | Cilem | - | - | - | 41 | 0 | 0,00% | 0,00% | 0,67% | 41 | 41 | 41 | | | | |
| | Gadai | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | | | | |
| 4 | CFG | 563 | 1.072 | 1.795 | 2.062 | 0 | 0,64% | 1,94% | 2,19% | 266 | 1.499 | 989 | | | | |
| | CF 1 | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | | | | |
| | Total Griya | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | | | | |
| | Oto | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | | | | |
| | CF 2 | 563 | 1.072 | 1.795 | 2.062 | 0 | 0,66% | 2,01% | 2,28% | 266 | 1.499 | 989 | | | | |
| | Mitraguna & Others | 408 | 998 | 1.795 | 2.062 | 0 | 0,56% | 2,33% | 2,63% | 266 | 1.653 | 1.064 | | | | |
| | Pensiun | 155 | 74 | - | - | 0 | 1,25% | 0,00% | 0,00% | - | (155) | (74) | | | | |
| | Total Pembiayaan | 824 | 1.087 | 1.882 | 2.573 | 0 | 0,72% | 1,45% | 1,95% | 691 | 1.749 | 1.486 | 2,44% | -24,74% | 0,5% | |

Kualitas Pembiayaan (NPF)

| No. | Segmen/Produk | Posisi | | | | | % Relatif | | | | Net (UG) & DG | | | Target Dec'25 | | |
|-----|---------------|-----------|-----------|-----------|-----------|---|-----------|-----------|-----------|-------|---------------|-------|-----|---------------|-------|-----|
| | | 31-Dec-24 | 31-Oct-25 | 30-Nov-25 | 30-Dec-25 | | 31-Dec-24 | 30-Nov-25 | 30-Dec-25 | | MtD | YtD | MtM | % | Penc. | Gap |
| 1 | SME | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | - | | | |
| | Linkage | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | - | | | |
| | Non-Linkage | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | - | | | |
| | Value Chain | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | - | | | |
| 2 | MBG | 26 | 169 | 169 | 60 | 0 | 0,11% | 0,54% | 0,19% | (110) | 34 | (110) | | | | |
| | KUR | - | 110 | 110 | - | 0 | 0,00% | 0,36% | 0,00% | (110) | - | (110) | | | | |
| | Non KUR | 26 | 60 | 60 | 60 | 0 | 3,76% | 8,00% | 7,16% | - | 34 | 0 | | | | |
| 3 | PWG | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | | | | |
| | Cilem | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | | | | |
| | G | | | | | | | | | | | | | | | |

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi | | | | MtD (1-30 Nov'25) | Growth (1-30 Dec'25) | | | | | Target Dec'25 | | |
|-----|---------------|----------------|----------------|----------------|----------------|-------------------|----------------------|--------------|--------------|----------------|---------------|----------------|---------------|-----------------|
| | | 31-Dec-24 | 30-Nov-25 | 29-Dec-25 | 30-Dec-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | Giro | 8.058 | 1.397 | 1.803 | 1.727 | 44 | (76) | 330 | 23,61% | (6.330) | -78,56% | 16.705 | 10,34% | (14.978) |
| 2 | Tabungan | 114.229 | 121.095 | 123.183 | 123.976 | 4.229 | 793 | 2.881 | 2,38% | 9.748 | 8,53% | 128.618 | 96,39% | (4.641) |
| 3 | Deposito | 24.505 | 17.298 | 16.270 | (905) | (905) | (0) | (1.028) | -5,94% | (8.235) | -33,61% | 25.776 | 63,12% | (9.507) |
| | Total | 146.791 | 139.790 | 141.256 | 141.973 | 3.368 | 717 | 2.183 | 1,56% | (4.818) | -3,28% | 171.099 | 82,98% | (29.126) |
| | CASA | 122.286 | 122.493 | 124.986 | 125.703 | 4.273 | 717 | 3.211 | 2,62% | 3.417 | 2,79% | 145.323 | 86,50% | (19.619) |
| | (%) CASA | 83,31% | 87,63% | 88,48% | 88,54% | | | | | | | | | |
| | FDR | 111,90% | 129,28% | 130,47% | 129,81% | | | | | | | | | |

Kinerja ISE

| No. | Segmen/Produk | Posisi | | | | MtD (1-30 Nov'25) | Growth (1-29 Dec'25) | | | | | Target Dec'25 | | |
|-----|---------------|-----------|-----------|-----------|-----------|-------------------|----------------------|---------|------|---------|------|---------------|-------|-----|
| | | 31-Dec-24 | 30-Nov-25 | 28-Dec-25 | 29-Dec-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | DPK ISE | 565 | 782 | 953 | 850 | (103) | 68 | 8,68% | 285 | 50,50% | - | 0,00% | 850 | |
| 2 | Giro ISE | 2 | 1 | 1 | 1 | 0 | (0) | -1,07% | (0) | -24,72% | - | 0,00% | 1 | |
| 3 | Tabungan ISE | 563 | 781 | 952 | 849 | (103) | 68 | 8,70% | 286 | 50,75% | - | 0,00% | 849 | |
| 4 | Deposito ISE | - | - | - | - | 0 | 0 | #DIV/0! | 0 | #DIV/0! | - | 0,00% | 0 | |
| 5 | CIF ISE | 164 | 185 | 185 | 185 | 0 | 0 | 0,00% | 21 | 12,80% | - | 0,00% | 185 | |

Kinerja Pembiayaan

| No. | Segmen/Produk | Posisi | | | Pencairan (1-30 Nov'25) | Pencairan (1-30 Dec'25) | Pencairan MtM | MtD (1-30 Nov'25) | Growth (1-30 Dec'25) | | Run Off Dec'25 | Target Dec'25 | | |
|-----|-------------------------|--------------|--------------|--------------|-------------------------|-------------------------|---------------|-------------------|----------------------|--------------|----------------|---------------|----------------|--------------|
| | | 31-Dec-24 | 30-Nov-25 | 30-Dec-25 | | | | | MtD | YtD | | Posisi | Penc. | Gap |
| 1 | SME | 94 | 75 | 75 | - | - | 0 | 0 | 0 | -19 | - | 94 | 80,20% | (19) |
| | Linkage | - | - | - | - | - | - | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | Non-Linkage | 94 | 75 | 75 | - | - | 0 | 0 | 0 | -19 | - | 94 | 80,20% | (19) |
| | • Local Champion | 94 | 75 | 75 | - | - | 0 | 0 | 0 | -19 | - | 94 | 80,20% | (19) |
| | • Value Chain | - | - | - | - | - | - | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| 2 | MBG | 18.705 | 18.179 | 17.857 | 1.300 | 450 | -850 | 617 | -322 | -848 | 772 | 21.722 | 82,21% | (3.865) |
| | KUR | 17.857 | 17.662 | 17.362 | 1.300 | 450 | -850 | 645 | -300 | -495 | 750 | 20.701 | 83,87% | (3.339) |
| | Non KUR | 848 | 516 | 495 | - | - | 0 | -28 | -22 | -354 | 22 | 1.021 | 48,45% | (526) |
| 3 | PWG | 28.691 | 45.381 | 48.626 | 9.723 | 10.573 | 849 | 3.017 | 3.245 | 19.934 | 7.328 | 44.164 | 110,10% | 4.462 |
| | Cilem | 14.633 | 23.716 | 24.605 | 1.845 | 2.092 | 247 | 760 | 889 | 9.972 | 1.203 | 27.201 | 90,46% | (2.596) |
| | Gadai | 14.059 | 21.665 | 24.021 | 7.879 | 8.481 | 603 | 2.256 | 2.356 | 9.962 | 6.125 | 16.963 | 141,61% | 7.058 |
| 4 | CFG | 116.769 | 117.085 | 117.736 | 1.709 | 1.788 | 79 | -850 | 651 | 967 | 1.137 | 127.644 | 92,24% | (9.907) |
| | CF 1 | 2.827 | 4.132 | 4.175 | - | 131 | 131 | -404 | 43 | 1.348 | 87 | 4.086 | 102,17% | 89 |
| | Total Griya | 979 | 721 | 707 | - | - | 0 | 0 | -15 | -272 | 15 | 1.140 | 61,98% | (433) |
| 4 | • Total Non Program | 979 | 721 | 707 | - | - | 0 | -13 | -15 | -272 | 15 | 1.140 | 61,98% | (433) |
| | • Program | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | Oto | 1.848 | 3.410 | 3.468 | - | 131 | 131 | -404 | 58 | 1.620 | 73 | 2.946 | 117,73% | 522 |
| | CF 2 | 113.942 | 112.953 | 113.561 | 1.709 | 1.658 | -52 | -446 | 608 | -381 | 1.049 | 123.557 | 91,91% | (9.996) |
| | Mitraguna & Others | 55.116 | 57.928 | 58.471 | 1.364 | 1.188 | -177 | -183 | 542 | 3.355 | 645 | 63.692 | 91,80% | (5.221) |
| | Pensiun | 58.827 | 55.025 | 55.090 | 345 | 470 | 125 | -264 | 66 | -3.736 | 404 | 59.866 | 92,02% | (4.775) |
| | Total Pembiayaan | 2.661 | 2.969 | 2.458 | 4.165 | 1.62% | 1.36% | 2.26% | 1.707 | 1.505 | 1.197 | 0,00% | 100,00% | -2,3% |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk | Posisi | | | | MtD (1-30 Nov'25) | % Relatif | | | MtD | YtD | MtM | Target Dec'25 | | |
|-----|-------------------------|--------------|--------------|--------------|--------------|-------------------|--------------|--------------|------------|--------------|--------------|--------------|----------------|--------------|-----|
| | | 31-Dec-24 | 31-Oct-25 | 30-Nov-25 | 30-Dec-25 | | 31-Dec-24 | 30-Nov-25 | 30-Dec-25 | | | | % | Penc. | Gap |
| 1 | SME | - | - | 75 | 75 | 75 | 0,00% | 100,00% | 100,00% | - | 75 | - | | | |
| | Linkage | - | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| | Local Champion | - | - | 75 | 75 | 75 | 0,00% | 100,00% | 100,00% | - | 75 | - | | | |
| | Value Chain | - | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| 2 | MBG | 617 | 326 | 391 | 650 | 3.30% | 2,15% | 3,64% | 260 | 33 | 324 | | | | |
| | KUR | 461 | 291 | 368 | 541 | 2,58% | 2,08% | 3,12% | 173 | 80 | 250 | | | | |
| | Non KUR | 156 | 35 | 23 | 109 | 18,40% | 4,37% | 22,06% | 87 | (47) | 74 | | | | |
| 3 | PWG | 74 | - | 78 | 1.135 | 0,26% | 0,17% | 0,233% | 1.058 | 1.061 | 1.135 | | | | |
| | Cilem | 74 | - | - | 710 | 0,51% | 0,00% | 0,288% | 710 | 635 | 710 | | | | |
| | Gadai | - | - | 78 | 426 | 0,00% | 0,36% | 1,77% | 348 | 426 | 426 | | | | |
| 4 | CFG | 1.969 | 2.567 | 1.914 | 2.305 | 1.69% | 1.63% | 1.96% | 390 | 335 | (263) | | | | |
| | CF 1 | 66 | 197 | 90 | 86 | 6,70% | 12,45% | 12,18% | (4) | 20 | (111) | | | | |
| | Total Griya | 66 | 43 | 90 | 86 | 0,00% | 0,00% | 0,00% | - | - | (154) | | | | |
| | Oto | - | 154 | - | - | 0,00% | 0,00% | 0,00% | - | - | (154) | | | | |
| | CF 2 | 1.904 | 2.371 | 1.825 | 2.219 | 1,67% | 1,62% | 1,95% | 394 | 315 | (152) | | | | |
| | Mitraguna & Others | 1.427 | 1.787 | 1.337 | 1.787 | 2,59% | 2,31% | 3,06% | 450 | 360 | (0) | | | | |
| | Pensiun | 477 | 583 | 488 | 431 | 0,81% | 0,89% | 0,78% | (56) | (45) | (152) | | | | |
| | Total Pembiayaan | 1.826 | 2.095 | 2.864 | 3.373 | 1,11% | 1,58% | 1,83% | 508 | 1.546 | 1.278 | 0,00% | 100,00% | -1,8% | |

Asset & Contribution Margin

| No. | Neraca | Posisi | | | Growth (YoY) | % Growth |
|-----|---------------------|---------|---------|---------|--------------|----------|
| | | Oct-24 | Dec-24 | Oct-25 | | |
| 1 | Asset (Retail) T | 168.804 | 167.709 | 181.913 | 13.109 | |
| 2 | Contribution Margin | 9.039 | 11.234 | 12.419 | 3.380 | -37,4% |

PHR & Payroll

| Kinerja | Posisi | | | Growth (Mtd) | Growth (YoY) |
|-------------|--------|--------|--------|--------------|--------------|
| | Oct-24 | Sep-25 | Oct-25 | | |
| PHR | 1,82 | 2,05 | 2,09 | 0,04 | 0,28 |
| CIF Payroll | 1.677 | 1.729 | 1.762 | 33 | 85 |

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi | | | | MtD (1-30 Nov'25) | Growth (1-30 Dec'25) | | | | | Target Dec'25 | | |
|-----|---------------|---------------|---------------|---------------|---------------|-------------------|----------------------|--------------|---------------|--------------|--------------|---------------|---------------|----------------|
| | | 31-Dec-24 | 30-Nov-25 | 29-Dec-25 | 30-Dec-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | Giro | - | - | - | - | 0 | 0 | 0 | #DIV/0! | 0 | #DIV/0! | 0 | 0,00% | 0 |
| 2 | Tabungan | 24.901 | 22.760 | 25.583 | 26.339 | (336) | 756 | 3.578 | 15,72% | 1.438 | 5,78% | 34.925 | 75,41% | (8.587) |
| 3 | Deposito | 2.060 | 2.117 | 1.915 | 1.915 | 261 | 0 | (202) | -9,55% | (145) | -7,04% | 2.439 | 78,51% | (524) |
| | Total | 26.961 | 24.878 | 27.498 | 28.254 | (75) | 756 | 3.376 | 13,57% | 1.293 | 4,80% | 37.365 | 75,62% | (9.111) |
| | CASA | 24.901 | 22.760 | 25.583 | 26.339 | (336) | 756 | 3.578 | 15,72% | 1.438 | 5,78% | 34.925 | 75,41% | (8.587) |
| (%) | CASA | 92,36% | 91,49% | 93,04% | 93,22% | | | | | | | | | |
| | FDR | 86,03% | 80,47% | 71,70% | 69,78% | | | | | | | | | |

Kinerja ISE

| No. | Segmen/Produk | Posisi | | | | | Growth (1-29 Dec'25) | | | | | Target Dec'25 | | |
|-----|---------------|-----------|-----------|-----------|-----------|--|----------------------|-----|---------|-----|---------|---------------|-------|-------|
| | | 31-Dec-24 | 30-Nov-25 | 28-Dec-25 | 29-Dec-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | DPK ISE | 1.934 | 2.344 | 2.665 | 2.585 | | (79) | 241 | 10,27% | 651 | 33,67% | - | 0,00% | 2.585 |
| 2 | Giro ISE | - | - | - | - | | 0 | 0 | #DIV/0! | 0 | #DIV/0! | 0 | 0,00% | 0 |
| 3 | Tabungan ISE | 1.934 | 2.344 | 2.665 | 2.585 | | (79) | 241 | 10,27% | 651 | 33,67% | | 0,00% | 2.585 |
| 4 | Deposito ISE | - | - | - | - | | 0 | 0 | #DIV/0! | 0 | #DIV/0! | 0 | 0,00% | 0 |
| 5 | CIF ISE | 18 | 22 | 22 | 22 | | 0 | 0 | 0,00% | 4 | 22,22% | 22 | 0,00% | 0 |

Kinerja Pembiayaan

| No. | Segmen/Produk | Posisi | | | Pencairan (1-30 Nov'25) | Pencairan (1-30 Dec'25) | Pencairan MtM | MtD (1-30 Nov'25) | Growth (1-30 Dec'25) | | Run Off Dec'25 | Target Dec'25 | | |
|-------------------------|---------------|--------------|--------------|------------|-------------------------|-------------------------|---------------|-------------------|----------------------|--------------|----------------|---------------|---------------|----------------|
| | | 31-Dec-24 | 30-Nov-25 | 30-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 | 23.194 | 20.019 | 19.715 | 100 | - | -100 | -741 | -304 | -3.479 | 304 | 26.655 | 73,96% | (6.940) |
| | KUR | 21.361 | 18.943 | 18.645 | 100 | - | -100 | -721 | -297 | -2.716 | 297 | 24.648 | 75,65% | (6.003) |
| | Non KUR | 1.833 | 1.076 | 1.070 | - | 0 | -19 | -7 | -764 | - | 7 | 2.006 | 53,31% | (937) |
| 3 | PWG | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | Cilem | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | Gadai | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| 4 | CFG | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| | CF 1 | - | - | - | - | - | 0 | 0 | 0 | 0 | - | - | 0,00% | 0 |
| | Total Griya | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| • Total Non Program | - | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| • Program | - | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| Oto | - | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| CF 2 | - | - | - | - | - | - | 0 | 0 | 0 | 0 | - | - | 0,00% | 0 |
| Mitraguna & Others | - | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| Pensiun | - | - | - | - | - | - | 0 | 0 | 0 | 0 | - | 0 | 0,00% | 0 |
| Total Pembiayaan | 692 | 1.173 | 4.357 | 754 | 2,98% | 21,76% | 3.83% | (3.602) | 62 | (419) | 304 | 26.655 | 73,96% | (6.940) |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk | Posisi | | | | | % Relatif | | | | Net (UG) & DG | | | Target Dec'25 | | |
|-------------------------|----------------|------------|------------|--------------|--------------|--------------|--------------|------------|------------|------------|---------------|-----------------|--------------|---------------|-------|-----|
| | | 31-Dec-24 | 31-Oct-25 | 30-Nov-25 | 30-Dec-25 | | 31-Dec-24 | 30-Nov-25 | 30-Dec-25 | | MtD | YtD | MtM | % | Penc. | Gap |
| 1 | SME | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | - | | | |
| | Linkage | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | - | | | |
| | Local Champion | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | - | | | |
| | Value Chain | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | - | | | |
| 2 | MBG | 692 | 1.173 | 4.357 | 754 | 2,98% | 21,76% | 3,83% | (3.602) | 62 | (419) | | | | | |
| | KUR | 472 | 1.000 | 4.171 | 754 | 2,21% | 22,02% | 4,05% | (3.417) | 282 | (246) | | | | | |
| | Non KUR | 220 | 173 | 185 | - | 11,98% | 17,23% | 0,00% | (185) | (220) | (173) | | | | | |
| 3 | PWG | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | - | | | |
| | Cilem | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | - | | | |
| | Gadai | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | - | | | |
| 4 | CFG | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | - | | | |
| | CF 1 | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | - | | | |
| | Total Griya | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | - | | | |
| Oto | - | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | - | | | |
| CF 2 | - | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | - | | | |
| Mitraguna & Others | - | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | - | | | |
| Pensiun | - | - | - | - | - | 0 | 0,00% | 0,00% | 0,00% | - | - | - | - | | | |
| Total Pembiayaan | 178 | 749 | 900 | 1.002 | 0,77% | 4,50% | 5,08% | 102 | 825 | 253 | 24,95% | -390,81% | 19,9% | | | |

Asset & Contribution Margin

| No. | Neraca | Posisi | | | | Growth (YoY) | % Growth |
|-----|---------------------|--------|--------|--------|--------|--------------|----------|
| | | Oct-24 | Dec-24 | Oct-25 | Oct-25 | | |
| 1 | Asset (Retail) T | 23.179 | 26.961 | 24.953 | 1.774 | | |
| 2 | Contribution Margin | 810 | 1.153 | 943 | 133 | -16,4% | |

PHR & Payroll

| Kinerja | Posisi | | | Growth (Mtd) | Growth (YoY) |
|-------------|--------|--------|--------|--------------|--------------|
| | Oct-24 | Sep-25 | Oct-25 | | |
| PHR | 3,42 | 3,57 | 3,67 | 0,11 | 0,25 |
| CIF Payroll | 84 | 92 | 88 | (4) | 4 |

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi | | | | MtD (1-30 Nov'25) | Growth (1-30 Dec'25) | | | | | Target Dec'25 | | |
|----------|---------------|------------|-----------|-----------|-----------|-------------------|----------------------|----------|----------------|--------------|-----------------|---------------|--------------|--------------|
| | | 31-Dec-24 | 30-Nov-25 | 29-Dec-25 | 30-Dec-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | Giro | - | - | - | - | 0 | 0 | 0 | #DIV/0! | 0 | #DIV/0! | 0 | 0,00% | 0 |
| 2 | Tabungan | 888 | - | - | - | (417) | 0 | 0 | #DIV/0! | (888) | -100,00% | 888 | 0,00% | (888) |
| 3 | Deposito | - | - | - | - | 0 | 0 | 0 | #DIV/0! | 0 | #DIV/0! | 0 | 0,00% | 0 |
| | Total | 888 | - | - | - | (417) | 0 | 0 | #DIV/0! | (888) | -100,00% | 888 | 0,00% | (888) |
| | CASA | 888 | - | - | - | (417) | 0 | 0 | #DIV/0! | (888) | -100,00% | 888 | 0,00% | (888) |
| (%) CASA | 100,00% | #DIV/0! | #DIV/0! | #DIV/0! | #DIV/0! | | | | | | | | | |
| FDR | 0,00% | #DIV/0! | #DIV/0! | #DIV/0! | #DIV/0! | | | | | | | | | |

Kinerja ISE

| No. | Segmen/Produk | Posisi | | | | MtD (1-30 Nov'25) | Growth (1-29 Dec'25) | | | | | Target Dec'25 | | |
|-----|---------------|-----------|-----------|-----------|-----------|-------------------|----------------------|-----|---------|-----|---------|---------------|-------|-----|
| | | 31-Dec-24 | 30-Nov-25 | 28-Dec-25 | 29-Dec-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | DPK ISE | - | - | - | - | 0 | 0 | 0 | #DIV/0! | 0 | #DIV/0! | - | 0,00% | 0 |
| 2 | Giro ISE | - | - | - | - | 0 | 0 | 0 | #DIV/0! | 0 | #DIV/0! | - | 0,00% | 0 |
| 3 | Tabungan ISE | - | - | - | - | 0 | 0 | 0 | #DIV/0! | 0 | #DIV/0! | - | 0,00% | 0 |
| 4 | Deposito ISE | - | - | - | - | 0 | 0 | 0 | #DIV/0! | 0 | #DIV/0! | - | 0,00% | 0 |
| 5 | CIF ISE | - | - | - | - | 0 | 0 | 0 | #DIV/0! | 0 | #DIV/0! | - | 0,00% | 0 |

Kinerja Pembiayaan

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

Kualitas Pembiayaan (Kol 2)

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

Kualitas Pembiayaan (NPF)

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

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi | | | | MtD (1-30 Nov'25) | Growth (1-30 Dec'25) | | | | | Target Dec'25 | | |
|----------|---------------|------------|------------|-----------|-----------|-------------------|----------------------|--------------|-----------------|--------------|-----------------|---------------|--------------|--------------|
| | | 31-Dec-24 | 30-Nov-25 | 29-Dec-25 | 30-Dec-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | Giro | - | - | - | - | 0 | 0 | 0 | #DIV/0! | 0 | #DIV/0! | 0 | 0,00% | 0 |
| 2 | Tabungan | 302 | 344 | - | - | 9 | 0 | (344) | -100,00% | (302) | -100,00% | 302 | 0,00% | (302) |
| 3 | Deposito | - | - | - | - | 0 | 0 | 0 | #DIV/0! | 0 | #DIV/0! | 0 | 0,00% | 0 |
| | Total | 302 | 344 | - | - | 9 | 0 | (344) | -100,00% | (302) | -100,00% | 302 | 0,00% | (302) |
| | CASA | 302 | 344 | - | - | 9 | 0 | (344) | -100,00% | (302) | -100,00% | 302 | 0,00% | (302) |
| (%) CASA | 100,00% | 100,00% | #DIV/0! | #DIV/0! | | | | | | | | | | |
| FDR | 0,00% | 0,00% | #DIV/0! | #DIV/0! | | | | | | | | | | |

Kinerja ISE

| No. | Segmen/Produk | Posisi | | | | | Growth (1-29 Dec'25) | | | | | Target Dec'25 | | |
|-----|---------------|-----------|-----------|-----------|-----------|--|----------------------|-----|---------|-----|---------|---------------|-------|-----|
| | | 31-Dec-24 | 30-Nov-25 | 28-Dec-25 | 29-Dec-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | DPK ISE | - | - | - | - | | 0 | 0 | #DIV/0! | 0 | #DIV/0! | - | 0,00% | 0 |
| 2 | Giro ISE | - | - | - | - | | 0 | 0 | #DIV/0! | 0 | #DIV/0! | - | 0,00% | 0 |
| 3 | Tabungan ISE | - | - | - | - | | 0 | 0 | #DIV/0! | 0 | #DIV/0! | - | 0,00% | 0 |
| 4 | Deposito ISE | - | - | - | - | | 0 | 0 | #DIV/0! | 0 | #DIV/0! | - | 0,00% | 0 |
| 5 | CIF ISE | - | - | - | - | | 0 | 0 | #DIV/0! | 0 | #DIV/0! | - | 0,00% | 0 |

Kinerja Pembiayaan

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

Kualitas Pembiayaan (Kol 2)

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

Kualitas Pembiayaan (NPF)

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

Asset & Contribution Margin

| No. | Neraca | Posisi | | | Growth (YoY)</th |
|-----|--------|--------|--|--|------------------|
|-----|--------|--------|--|--|------------------|

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi | | | | MtD (1-30 Nov'25) | Growth (1-30 Dec'25) | | | | | Target Dec'25 | | |
|-----|---------------|--------------|------------|------------|------------|-------------------|----------------------|--------------|----------------|----------------|----------------|---------------|--------------|----------------|
| | | 31-Dec-24 | 30-Nov-25 | 29-Dec-25 | 30-Dec-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | Giro | - | - | - | - | 0 | 0 | 0 | #DIV/0! | 0 | #DIV/0! | 0 | 0,00% | 0 |
| 2 | Tabungan | 3.509 | 787 | 407 | 409 | 726 | 2 | (378) | -48,05% | (3.100) | -88,35% | 7.010 | 5,83% | (6.601) |
| 3 | Deposito | - | - | - | - | 0 | 0 | 0 | #DIV/0! | 0 | #DIV/0! | 141 | 0,00% | (141) |
| | Total | 3.509 | 787 | 407 | 409 | 726 | 2 | (378) | -48,05% | (3.100) | -88,35% | 7.150 | 5,72% | (6.741) |
| | CASA | 3.509 | 787 | 407 | 409 | 726 | 2 | (378) | -48,05% | (3.100) | -88,35% | 7.010 | 5,83% | (6.601) |
| | (%) CASA | 100,00% | 100,00% | 100,00% | 100,00% | | | | | | | | | |
| | FDR | 0,00% | 0,00% | 0,00% | 0,00% | | | | | | | | | |

Kinerja ISE

| No. | Segmen/Produk | Posisi | | | | MtD (1-30 Nov'25) | Growth (1-29 Dec'25) | | | | | Target Dec'25 | | |
|-----|---------------|-----------|-----------|-----------|-----------|-------------------|----------------------|---------|------|---------|------|---------------|-------|-----|
| | | 31-Dec-24 | 30-Nov-25 | 28-Dec-25 | 29-Dec-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | DPK ISE | - | - | - | - | 0 | 0 | #DIV/0! | 0 | #DIV/0! | 0 | - | 0,00% | 0 |
| 2 | Giro ISE | - | - | - | - | 0 | 0 | #DIV/0! | 0 | #DIV/0! | 0 | 0 | 0,00% | 0 |
| 3 | Tabungan ISE | - | - | - | - | 0 | 0 | #DIV/0! | 0 | #DIV/0! | 0 | 0 | 0,00% | 0 |
| 4 | Deposito ISE | - | - | - | - | 0 | 0 | #DIV/0! | 0 | #DIV/0! | 0 | 0 | 0,00% | 0 |
| 5 | CIF ISE | - | - | - | - | 0 | 0 | #DIV/0! | 0 | #DIV/0! | 0 | 0 | 0,00% | 0 |

Kinerja Pembiayaan

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

Kualitas Pembiayaan (Kol 2)

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

Kualitas Pembiayaan (NPF)

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