

Kinerja Pendanaan

| No.     | Segmen/Produk | Posisi    |           |           |           | MtD (1-19 Oct'25 | Growth (1-19 Nov'25) |           |         |          |        | Target Nov'25 |         |          |
|---------|---------------|-----------|-----------|-----------|-----------|------------------|----------------------|-----------|---------|----------|--------|---------------|---------|----------|
|         |               | 31-Dec-24 | 31-Oct-25 | 18-Nov-25 | 19-Nov-25 |                  | DtD                  | MtD       | %MtD    | YtD      | %YtD   | Posisi        | Penc.   | Gap      |
| 1       | Giro          | 1.111.061 | 1.511.279 | 1.342.450 | 1.347.240 | 79.856           | 4.791                | (164.038) | -10,85% | 236.179  | 21,26% | 1.359.521     | 99,10%  | (12.280) |
| 2       | Tabungan      | 4.778.169 | 5.117.615 | 5.310.785 | 5.329.335 | 111.728          | 18.549               | 211.720   | 4,14%   | 551.166  | 11,54% | 5.138.860     | 103,71% | 190.475  |
| 3       | Deposito      | 1.667.902 | 1.697.645 | 1.644.719 | 1.642.846 | (31.178)         | (1.873)              | (54.799)  | -3,23%  | (25.056) | -1,50% | 1.690.130     | 97,20%  | (47.284) |
| Total   |               | 7.557.133 | 8.326.539 | 8.297.954 | 8.319.422 | 160.406          | 21.467               | (7.117)   | -0,09%  | 762.289  | 10,09% | 8.188.511     | 101,60% | 130.911  |
| CASA    |               | 5.889.231 | 6.628.894 | 6.653.235 | 6.676.575 | 191.584          | 23.340               | 47.682    | 0,72%   | 787.345  | 13,37% | 6.498.380     | 102,74% | 178.195  |
| (% CASA |               | 77,93%    | 79,61%    | 80,18%    | 80,25%    |                  |                      |           |         |          |        |               |         |          |
| FDR     |               | 79,28%    | 78,62%    | 80,22%    | 80,01%    |                  |                      |           |         |          |        |               |         |          |

Kinerja ISE

| No. | Segmen/Produk | Posisi    |           |           |           | MtD (1-18 Nov'25) | Growth (1-18 Nov'25) |        |       |         |        | Target Nov'25 |         |          |
|-----|---------------|-----------|-----------|-----------|-----------|-------------------|----------------------|--------|-------|---------|--------|---------------|---------|----------|
|     |               | 31-Dec-24 | 31-Oct-25 | 17-Nov-25 | 18-Nov-25 |                   | DtD                  | MtD    | %MtD  | YtD     | %YtD   | Posisi        | Penc.   | Gap      |
| 1   | DPK ISE       | 304.377   | 344.571   | 366.136   | 366.555   |                   | 420                  | 21.984 | 6,38% | 62.178  | 20,43% | 392.287       | 93,44%  | (25.732) |
| 2   | Giro ISE      | 93.275    | 83.083    | 89.621    | 90.304    |                   | 683                  | 7.222  | 8,69% | (2.971) | -3,19% | 146.711       | 61,55%  | (56.407) |
| 3   | Tabungan ISE  | 174.173   | 207.373   | 222.266   | 221.981   |                   | (284)                | 14.608 | 7,04% | 47.808  | 27,45% | 186.170       | 119,24% | 35.812   |
| 4   | Deposito ISE  | 36.929    | 54.116    | 54.249    | 54.270    |                   | 21                   | 154    | 0,28% | 17.341  | 46,96% | 59.406        | 91,35%  | (5.136)  |
| 5   | CIF ISE       | 3.133     | 3.630     | 3.662     | 3.662     |                   | 0                    | 32     | 0,88% | 529     | 16,88% |               | 0,00%   | 3.662    |

Kinerja Pembiayaan

| No.              | Segmen/Produk       | Posisi    |           |           | Pencairan (1-19 Oct'25) | Pencairan (1-19 Nov'25) | Pencairan MtM | MtD (1-19 Oct'25 | Growth (1-19 Nov'25) |         | Run Off Nov'25 | Target Nov'25 |         |           |
|------------------|---------------------|-----------|-----------|-----------|-------------------------|-------------------------|---------------|------------------|----------------------|---------|----------------|---------------|---------|-----------|
|                  |                     | 31-Dec-24 | 31-Oct-25 | 19-Nov-25 |                         |                         |               |                  | MtD                  | YtD     |                | Posisi        | Penc.   | Gap       |
| 1                | SME                 | 824.608   | 794.625   | 892.552   | 1.850                   | 102.302                 | 100.452       | -22.040          | 97.927               | 67.944  | 4.375          | 886.402       | 100,69% | 6.150     |
|                  | Linkage             | 583.855   | 548.341   | 648.341   | -                       | 100.000                 | 100.000       | -4.965           | 100.000              | 64.486  | -              | 610.555       | 106,19% | 37.787    |
|                  | Non-Linkage         | 240.753   | 246.284   | 244.210   | 1.850                   | 2.302                   | 452           | -17.075          | -2.073               | 3.458   | 4.375          | 275.847       | 88,53%  | (31.637)  |
|                  | • Local Champion    | 177.655   | 176.981   | 176.091   | 500                     | 2.050                   | 1.550         | -18.124          | -890                 | -1.564  | 2.940          | 188.154       | 93,59%  | (12.063)  |
|                  | • Value Chain       | 63.098    | 69.302    | 68.119    | 1.350                   | 252                     | (1.098)       | 1.049            | -1.183               | 5.022   | 1.435          | 87.693        | 77,68%  | (19.574)  |
| 2                | MBG                 | 1.025.144 | 1.050.210 | 1.046.267 | 15.201                  | 15.276                  | 75            | 4.277            | -3.942               | 21.123  | 19.218         | 1.127.564     | 92,79%  | (81.297)  |
|                  | KUR                 | 965.396   | 990.622   | 987.515   | 14.856                  | 15.096                  | 240           | 4.147            | -3.108               | 22.118  | 18.204         | 1.062.689     | 92,93%  | (75.175)  |
|                  | Non KUR             | 59.748    | 59.587    | 58.753    | 345                     | 180                     | -165          | 130              | -835                 | -995    | 1.015          | 64.875        | 90,56%  | (6.122)   |
| 3                | PWG                 | 255.819   | 508.340   | 530.407   | 77.168                  | 52.730                  | -24.437       | 31.058           | 22.067               | 274.588 | 30.663         | 563.574       | 94,11%  | (33.167)  |
|                  | Cilem               | 149.863   | 346.578   | 361.193   | 31.063                  | 23.326                  | -7.738        | 16.151           | 14.615               | 211.330 | 8.710          | 399.246       | 90,47%  | (38.053)  |
|                  | Gadai               | 105.956   | 161.762   | 169.214   | 46.104                  | 29.404                  | -16.700       | 14.906           | 7.451                | 63.258  | 21.953         | 164.327       | 102,97% | 4.886     |
| 4                | CFG                 | 3.885.901 | 4.193.178 | 4.187.113 | 50.812                  | 48.486                  | -2.327        | 38.816           | -6.065               | 301.211 | 54.550         | 4.332.277     | 96,65%  | (145.164) |
|                  | CF 1                | 838.535   | 901.570   | 897.491   | 9.973                   | 6.314                   | -3.658        | 2.382            | -4.079               | 58.956  | 10.393         | 913.053       | 98,30%  | (15.562)  |
|                  | Total Griya         | 595.912   | 605.944   | 602.482   | 4.294                   | 1.237                   | -3.057        | 0                | -3.463               | 6.569   | 4.700          | 633.024       | 95,18%  | (30.542)  |
|                  | • Total Non Program | 435.065   | 456.344   | 453.604   | 3.976                   | 1.237                   | -2.739        | 4.223            | -2.740               | 18.539  | 3.977          | 451.458       | 100,48% | 2.145     |
|                  | • Program           | 160.848   | 149.601   | 148.878   | 318                     | -                       | -318          | -929             | -723                 | -11.970 | 723            | 181.566       | 82,00%  | (32.687)  |
|                  | Oto                 | 242.622   | 295.625   | 295.009   | 5.679                   | 5.077                   | -601          | 2.382            | -616                 | 52.387  | 5.693          | 280.029       | 105,35% | 14.980    |
|                  | CF 2                | 3.047.367 | 3.291.608 | 3.289.622 | 40.840                  | 42.171                  | 1.332         | 36.434           | -1.986               | 242.255 | 44.157         | 3.419.224     | 96,21%  | (129.602) |
|                  | Mitraguna & Others  | 2.497.673 | 2.730.485 | 2.729.984 | 38.093                  | 36.448                  | -1.644        | 33.809           | -502                 | 232.311 | 36.950         | 2.835.118     | 96,29%  | (105.135) |
|                  | Pensium             | 549.694   | 561.123   | 559.638   | 2.747                   | 5.723                   | 2.976         | 2.625            | -1.485               | 9.944   | 7.208          | 584.105       | 95,81%  | (24.467)  |
| Total Pembiayaan |                     | 5.991.472 | 6.546.353 | 6.656.339 | 145.031                 | 218.794                 | 73.763        | 52.110           | 109.986              | 664.866 | 108.808        | 6.909.817     | 96,33%  | (253.478) |

Kualitas Pembiayaan (Kol 2)

| No.              | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |         |        | Target Nov'25 |        |       |
|------------------|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|---------|--------|---------------|--------|-------|
|                  |                    | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 19-Nov-25 | 31-Dec-24 | 31-Oct-25 | 19-Nov-25 | MtD           | YtD     | MtM    | %             | Penc.  | Gap   |
| 1                | SME                | 1.291     | 250       | 188       | 799       | 0,16%     | 0,02%     | 0,09%     | 611           | (492)   | 549    |               |        |       |
|                  | Linkage            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -       | -      |               |        |       |
|                  | Local Champion     | 1.291     | 250       | 188       | 799       | 0,54%     | 0,08%     | 0,33%     | 611           | (492)   | 549    |               |        |       |
|                  | Value Chain        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -       | -      |               |        |       |
| 2                | MBG                | 11.476    | 19.520    | 19.520    | 56.225    | 1,12%     | 1,86%     | 5,37%     | 36.705        | 44.749  | 36.705 |               |        |       |
|                  | KUR                | 9.838     | 16.517    | 16.517    | 49.658    | 1,02%     | 1,67%     | 5,03%     | 33.141        | 39.820  | 33.141 |               |        |       |
|                  | Non KUR            | 1.638     | 3.003     | 3.003     | 6.567     | 2,74%     | 5,04%     | 11,18%    | 3.564         | 4.929   | 3.564  |               |        |       |
| 3                | PWG                | 124       | -         | -         | 9.477     | 0,05%     | 0,00%     | 1,79%     | 9.477         | 9.352   | 9.477  |               |        |       |
|                  | Cilem              | 118       | -         | -         | 7.742     | 0,08%     | 0,00%     | 2,14%     | 7.742         | 7.624   | 7.742  |               |        |       |
|                  | Gadai              | 7         | -         | -         | 1.735     | 0,01%     | 0,00%     | 1,03%     | 1.735         | 1.728   | 1.735  |               |        |       |
| 4                | CFG                | 59.411    | 71.220    | 72.096    | 123.086   | 1,53%     | 1,72%     | 2,94%     | 50.990        | 63.675  | 51.866 |               |        |       |
|                  | CF 1               | 35.165    | 42.144    | 39.232    | 61.537    | 4,19%     | 4,35%     | 6,86%     | 22.305        | 26.372  | 19.393 |               |        |       |
|                  | Total Griya        | 29.490    | 31.633    | 30.424    | 38.458    | 4,95%     | 5,02%     | 6,38%     | 8.034         | 8.968   | 6.825  |               |        |       |
|                  | Oto                | 5.675     | 10.511    | 8.808     | 23.079    | 2,34%     | 2,98%     | 7,82%     | 14.271        | 17.405  | 12.568 |               |        |       |
|                  | CF 2               | 24.246    | 29.076    | 32.864    | 61.549    | 0,80%     | 1,00%     | 1,87%     | 28.685        | 37.302  | 32.473 |               |        |       |
|                  | Mitraguna & Others | 22.605    | 26.760    | 29.933    | 52.517    | 0,91%     | 1,10%     | 1,92%     | 22.584        | 29.912  | 25.756 |               |        |       |
|                  | Pensium            | 1.642     | 2.316     | 2.931     | 9.032     | 0,30%     | 0,52%     | 1,61%     | 6.101         | 7.391   | 6.717  |               |        |       |
| Total Pembiayaan |                    | 72.302    | 90.990    | 91.804    | 189.586   | 1,21%     | 1,40%     | 2,85%     | 97.783        | 117.284 | 98.596 | 1,25%         | 56,19% | -1,6% |

Kualitas Pembiayaan (NPF)

| No.              | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |         |       | Target Nov'25 |        |       |
|------------------|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|---------|-------|---------------|--------|-------|
|                  |                    | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 19-Nov-25 | 31-Dec-24 | 31-Oct-25 | 19-Nov-25 | MtD           | YtD     | MtM   | %             | Penc.  | Gap   |
| 1                | SME                | 1.722     | 1.122     | 1.177     | 1.174     | 0,21%     | 0,15%     | 0,13%     | (3)           | (547)   | 52    |               |        |       |
|                  | Linkage            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -       | -     |               |        |       |
|                  | Non-Linkage        | 1.722     | 1.122     | 1.177     | 1.174     | 0,72%     | 0,48%     | 0,48%     | (3)           | (547)   | 52    |               |        |       |
|                  | Value Chain        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -       | -     |               |        |       |
| 2                | MBG                | 18.877    | 21.749    | 22.526    | 23.889    | 1,84%     | 2,14%     | 2,28%     | 1.363         | 5.012   | 2.140 |               |        |       |
|                  | KUR                | 14.751    | 16.970    | 17.487    | 18.848    | 1,53%     | 1,77%     | 1,91%     | 1.361         | 4.097   | 1.877 |               |        |       |
|                  | Non KUR            | 4.126     | 4.778     | 5.039     | 5.041     | 6,91%     | 8,46%     | 8,58%     | 2             | 915     | 263   |               |        |       |
| 3                | PWG                | -         | 7         | 7         | 43        | 0,00%     | 0,00%     | 0,01%     | 36            | 43      | 36    |               |        |       |
|                  | Cilem              | -         | -         | -         | 11        | 0,00%     | 0,00%     | 0,00%     | 11            | 11      | 11    |               |        |       |
|                  | Gadai              | -         | 7         | 7         | 32        | 0,00%     | 0,00%     | 0,02%     | 25            | 32      | 25    |               |        |       |
| 4                | CFG                | 50.713    | 72.384    | 73.070    | 76.609    | 1,31%     | 1,74%     | 1,83%     | 3.539         | 25.896  | 4.224 |               |        |       |
|                  | CF 1               | 15.203    | 26.269    | 26.509    | 28.256    | 1,81%     | 2,94%     | 3,15%     | 1.748         | 13.053  | 1.987 |               |        |       |
|                  | Total Griya        | 12.941    | 22.853    | 22.897    | 23.744    | 2,17%     | 3,78%     | 3,94%     | 847           | 10.803  | 891   |               |        |       |
|                  | Oto                | 2.262     | 3.416     | 3.611     | 4.512     | 0,93%     | 1,22%     | 1,53%     | 901           | 2.250   | 1.096 |               |        |       |
|                  | CF 2               | 35.510    | 46.115    | 46.561    | 48.352    | 1,17%     | 1,41%     | 1,47%     | 1.791         | 12.842  | 2.237 |               |        |       |
|                  | Mitraguna & Others | 25.071    | 43.079    | 43.527    | 45.320    | 1,00%     | 1,59%     | 1,66%     | 1.792         | 20.249  | 2.241 |               |        |       |
|                  | Pensium            | 10.439    | 3.036     | 3.034     | 3.032     | 0,17%     | 0,05%     | 0,54%     | (1)           | (7.406) | (4)   |               |        |       |
| Total Pembiayaan |                    | 71.311    | 95.261    | 96.779    | 101.715   | 1,19%     | 1,48%     | 1,53%     | 4.935         | 30.404  | 6.453 | 1,14%         | 25,42% | -0,4% |

Asset & Contribution Margin

| No. | Neraca              | Posisi    |           |           | Growth (Yoy) | % Growth |
|-----|---------------------|-----------|-----------|-----------|--------------|----------|
|     |                     | Sep-24    | Dec-24    | Sep-25    |              |          |
| 1   | Asset (Retail) T    | 7.368.354 | 7.559.654 | 8.193.145 | 824.791      |          |
| 2   | Contribution Margin | 241.520   | 342.067   | 258.273   | 16.753       | -6,9%    |

PHR & Payroll

| Kinerja     | Posisi |        |        | Growth (Mtd) | Growth (YoY) |
|-------------|--------|--------|--------|--------------|--------------|
|             | Sep-24 | Aug-25 | Sep-25 |              |              |
| PHR         | 2,98   | 3,31   | 3,33   | 0,02         | 0,35         |
| CIF Payroll | 34.088 | 37.485 | 37.599 | 114          | 3.511        |

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi    |           |           |           | MtD (1-19 Oct'25) | Growth (1-19 Nov'25) |          |        |        |        | Target Nov'25 |         |          |
|-----|---------------|-----------|-----------|-----------|-----------|-------------------|----------------------|----------|--------|--------|--------|---------------|---------|----------|
|     |               | 31-Dec-24 | 31-Oct-25 | 18-Nov-25 | 19-Nov-25 |                   | DtD                  | MtD      | %MtD   | YtD    | %YtD   | Posisi        | Penc.   | Gap      |
| 1   | Giro          | 8.977     | 14.367    | 14.054    | 14.351    | (1.199)           | 298                  | (15)     | -0,11% | 5.374  | 59,87% | 19.787        | 72,53%  | (5.436)  |
| 2   | Tabungan      | 318.561   | 346.534   | 331.567   | 331.283   | 10.467            | (284)                | (15.251) | -4,40% | 12.722 | 3,99%  | 337.516       | 98,15%  | (6.233)  |
| 3   | Deposito      | 104.995   | 107.552   | 107.268   | 107.268   | 1.995             | 0                    | (284)    | -0,26% | 2.273  | 2,17%  | 105.614       | 101,57% | 1.654    |
|     | Total         | 432.533   | 468.453   | 452.889   | 452.903   | 11.262            | 14                   | (15.550) | -3,32% | 20.370 | 4,71%  | 462.917       | 97,84%  | (10.014) |
|     | CASA          | 327.538   | 360.901   | 345.621   | 345.634   | 9.268             | 14                   | (15.266) | -4,23% | 18.096 | 5,52%  | 357.303       | 96,73%  | (11.668) |
|     | (%) CASA      | 75,73%    | 77,04%    | 76,31%    | 76,32%    |                   |                      |          |        |        |        |               |         |          |
|     | FDR           | 79,97%    | 80,19%    | 82,07%    | 82,06%    |                   |                      |          |        |        |        |               |         |          |

Kinerja ISE

| No. | Segmen/Produk | Posisi    |           |           |           |  | Growth (1-18 Nov'25) |     |       |       |         | Target Nov'25 |       |        |
|-----|---------------|-----------|-----------|-----------|-----------|--|----------------------|-----|-------|-------|---------|---------------|-------|--------|
|     |               | 31-Dec-24 | 31-Oct-25 | 17-Nov-25 | 18-Nov-25 |  | DtD                  | MtD | %MtD  | YtD   | %YtD    | Posisi        | Penc. | Gap    |
| 1   | DPK ISE       | 10.306    | 15.580    | 14.160    | 14.117    |  | (43)                 | 536 | 3,95% | 3.811 | 36,97%  | -             | 0,00% | 14.117 |
| 2   | Giro ISE      | 2.678     | 2.101     | 2.143     | 2.110     |  | (34)                 | 8   | 0,40% | (568) | -21,23% |               | 0,00% | 2.110  |
| 3   | Tabungan ISE  | 7.628     | 8.479     | 9.017     | 9.007     |  | (10)                 | 528 | 6,23% | 1.379 | 18,08%  |               | 0,00% | 9.007  |
| 4   | Deposito ISE  | -         | 3.000     | 3.000     | 3.000     |  | 0                    | 0   | 0,00% | 3.000 | #DIV/0! |               | 0,00% | 3.000  |
| 5   | CIF ISE       | 166       | 171       | 172       | 172       |  | 0                    | 1   | 0,58% | 6     | 3,61%   |               | 0,00% | 172    |

Kinerja Pembiayaan

| No. | Segmen/Produk       | Posisi    |           |           | Pencairan (1-19 Oct'25) | Pencairan (1-19 Nov'25) | Pencairan MtM | MtD (1-19 Oct'25) | Growth (1-19 Nov'25) |        | Run Off Nov'25 | Target Nov'25 |         |         |
|-----|---------------------|-----------|-----------|-----------|-------------------------|-------------------------|---------------|-------------------|----------------------|--------|----------------|---------------|---------|---------|
|     |                     | 31-Dec-24 | 31-Oct-25 | 19-Nov-25 |                         |                         |               |                   | MtD                  | YtD    |                | Posisi        | Penc.   | Gap     |
| 1   | SME                 | 23.176    | 19.933    | 19.933    | -                       | -                       | 0             | 877               | 0                    | -3.243 | (0)            | 29.456        | 67,67%  | (9.523) |
|     | Linkage             | -         | -         | -         | -                       | -                       | -             | 0                 | 0                    | 0      | -              | 2.796         | 0,00%   | (2.796) |
|     | Non-Linkage         | 23.176    | 19.933    | 19.933    | -                       | -                       | 0             | 877               | 0                    | -3.243 | (0)            | 26.660        | 74,77%  | (6.727) |
|     | • Local Champion    | 13.476    | 11.872    | 11.872    | -                       | -                       | 0             | 894               | 0                    | -1.604 | (0)            | 14.575        | 81,45%  | (2.703) |
|     | • Value Chain       | 9.700     | 8.061     | 8.061     | -                       | -                       | -             | -18               | 0                    | -1.639 | -              | 12.085        | 66,70%  | (4.024) |
| 2   | MBG                 | 32.111    | 33.287    | 33.183    | 200                     | 460                     | 260           | -907              | -104                 | 1.072  | 564            | 36.590        | 90,69%  | (3.407) |
|     | KUR                 | 29.277    | 30.780    | 30.794    | 200                     | 460                     | 260           | -777              | 14                   | 1.517  | 446            | 33.660        | 91,49%  | (2.866) |
|     | Non KUR             | 2.834     | 2.508     | 2.389     | -                       | -                       | 0             | -130              | -119                 | -445   | 119            | 2.930         | 81,53%  | (541)   |
| 3   | PWG                 | 33.786    | 47.138    | 48.480    | 5.864                   | 4.099                   | -1.765        | 1.845             | 1.342                | 14.694 | 2.758          | 39.995        | 121,21% | 8.485   |
|     | Cilem               | 19.457    | 28.926    | 29.351    | 1.585                   | 1.299                   | -285          | -672              | 424                  | 9.894  | 875            | 22.115        | 132,72% | 7.236   |
|     | Gadai               | 14.329    | 18.212    | 19.129    | 4.279                   | 2.800                   | -1.479        | 2.518             | 917                  | 4.800  | 1.882          | 17.880        | 106,98% | 1.249   |
| 4   | CFG                 | 256.811   | 275.303   | 270.076   | 5.014                   | 1.794                   | -3.220        | 5.079             | -5.227               | 13.264 | 7.021          | 270.459       | 99,86%  | (383)   |
|     | CF 1                | 12.729    | 15.086    | 14.892    | 78                      | -                       | -78           | -469              | -193                 | 2.164  | 193            | 14.355        | 103,74% | 537     |
|     | Total Griya         | 2.031     | 4.113     | 4.108     | -                       | -                       | 0             | 0                 | -5                   | 2.077  | 5              | 2.449         | 167,75% | 1.659   |
|     | • Total Non Program | 2.031     | 4.113     | 4.108     | -                       | -                       | 0             | -30               | -5                   | 2.077  | 5              | 2.449         | 167,75% | 1.659   |
|     | • Program           | -         | -         | -         | -                       | -                       | 0             | 0                 | 0                    | 0      | -              | 0             | 0,00%   | 0       |
|     | Oto                 | 10.697    | 10.973    | 10.785    | 78                      | -                       | -78           | -469              | -188                 | 87     | 188            | 11.907        | 90,58%  | (1.122) |
|     | CF 2                | 244.083   | 260.217   | 255.183   | 4.936                   | 1.794                   | -3.142        | 5.548             | -5.034               | 11.101 | 6.828          | 256.104       | 99,64%  | (920)   |
|     | Mitraguna & Others  | 223.458   | 237.231   | 231.874   | 4.936                   | 1.280                   | -3.656        | 5.341             | -5.357               | 8.415  | 6.637          | 234.367       | 98,94%  | (2.493) |
|     | Pensiun             | 20.624    | 22.986    | 23.310    | -                       | 514                     | 514           | 207               | 323                  | 2.685  | 191            | 21.737        | 107,24% | 1.573   |
|     | Total Pembiayaan    | 345.884   | 375.661   | 371.671   | 11.078                  | 6.353                   | -4.724        | 6.894             | -3.990               | 25.787 | 10.343         | 376.500       | 98,72%  | (4.829) |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |       |       | Target Nov'25 |        |       |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|-------|-------|---------------|--------|-------|
|     |                    | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 19-Nov-25 | 31-Dec-24 | 31-Oct-25 | 19-Nov-25 | MtD           | YtD   | MtM   | %             | Penc.  | Gap   |
| 1   | SME                | -         | 20        | 20        | 20        | 0,00%     | 0,10%     | 0,10%     | -             | 20    | 0     |               |        |       |
|     | Linkage            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |       |
|     | Local Champion     | -         | 20        | 20        | 20        | 0,00%     | 0,10%     | 0,10%     | -             | 20    | 0     |               |        |       |
|     | Value Chain        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |       |
| 2   | MBG                | 230       | 940       | 887       | 2.239     | 0,71%     | 2,66%     | 6,75%     | 1.352         | 2.009 | 1.299 |               |        |       |
|     | KUR                | 230       | 858       | 808       | 1.862     | 0,78%     | 2,62%     | 6,05%     | 1.054         | 1.632 | 1.004 |               |        |       |
|     | Non KUR            | -         | 82        | 79        | 377       | 0,00%     | 3,15%     | 15,78%    | 298           | 377   | 295   |               |        |       |
| 3   | PWG                | -         | -         | -         | 694       | 0,00%     | 0,00%     | 1,43%     | 694           | 694   | 694   |               |        |       |
|     | Cilem              | -         | -         | -         | 547       | 0,00%     | 0,00%     | 1,86%     | 547           | 547   | 547   |               |        |       |
|     | Gadai              | -         | -         | -         | 147       | 0,00%     | 0,00%     | 0,77%     | 147           | 147   | 147   |               |        |       |
| 4   | CFG                | 1.832     | 1.119     | 1.731     | 2.378     | 0,71%     | 0,63%     | 0,88%     | 647           | 546   | 1.260 |               |        |       |
|     | CF 1               | 169       | 580       | 232       | 515       | 1,33%     | 1,54%     | 3,46%     | 283           | 345   | (65)  |               |        |       |
|     | Total Griya        | 33        | 19        | 18        | -         | 1,62%     | 0,43%     | 0,00%     | (18)          | (33)  | (19)  |               |        |       |
|     | Oto                | 136       | 561       | 214       | 515       | 1,28%     | 1,95%     | 4,77%     | 301           | 378   | (46)  |               |        |       |
|     | CF 2               | 1.662     | 539       | 1.499     | 1.863     | 0,68%     | 0,58%     | 0,73%     | 364           | 201   | 1.325 |               |        |       |
|     | Mitraguna & Others | 1.662     | 539       | 1.274     | 1.638     | 0,74%     | 0,54%     | 0,71%     | 364           | (24)  | 1.099 |               |        |       |
|     | Pensiun            | -         | -         | 225       | 225       | 0,00%     | 0,98%     | 0,97%     | -             | 225   | 225   |               |        |       |
|     | Total Pembiayaan   | 2.061     | 2.078     | 2.637     | 5.331     | 0,60%     | 0,70%     | 1,43%     | 2.693         | 3.270 | 3.252 | 0,45%         | 68,93% | -1,0% |

Kualitas Pembiayaan (NPF)

| No. | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |       |      | Target Nov'25 |        |       |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|-------|------|---------------|--------|-------|
|     |                    | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 19-Nov-25 | 31-Dec-24 | 31-Oct-25 | 19-Nov-25 | MtD           | YtD   | MtM  | %             | Penc.  | Gap   |
| 1   | SME                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -    |               |        |       |
|     | Linkage            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -    |               |        |       |
|     | Non-Linkage        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -    |               |        |       |
|     | Value Chain        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -    |               |        |       |
| 2   | MBG                | 73        | 98        | 164       | 315       | 0,23%     | 0,49%     | 0,95%     | 152           | 243   | 217  |               |        |       |
|     | KUR                | 73        | 98        | 164       | 315       | 0,25%     | 0,53%     | 1,02%     | 152           | 243   | 217  |               |        |       |
|     | 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                | 868       | 3.527     | 3.519     | 3.667     | 0,34%     | 1,28%     | 1,36%     | 148           | 2.799 | 140  |               |        |       |
|     | CF 1               | -         | 132       | 132       | 284       | 0,00%     | 0,87%     | 1,91%     | 152           | 284   | 152  |               |        |       |
|     | Total Griya        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -    |               |        |       |
|     | Oto                | -         | 132       | 132       | 284       | 0,00%     | 1,20%     | 2,64%     | 152           | 284   | 152  |               |        |       |
|     | CF 2               | 868       | 3.395     | 3.387     | 3.383     | 0,36%     | 1,30%     | 1,33%     | (4)           | 2.515 | (12) |               |        |       |
|     | Mitraguna & Others | 868       | 3.395     | 3.387     | 3.383     | 0,39%     | 1,43%     | 1,46%     | (4)           | 2.515 | (12) |               |        |       |
|     | Pensiun            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -    |               |        |       |
|     | Total Pembiayaan   | 941       | 3.625     | 3.683     | 3.983     | 0,27%     | 0,98%     | 1,07%     | 300           | 3.042 | 358  | 0,41%         | 61,84% | -0,7% |

Asset & Contribution Margin

| No. | Neraca              | Posisi  |         |         | Growth (Yoy) | % Growth |
|-----|---------------------|---------|---------|---------|--------------|----------|
|     |                     | Sep-24  | Dec-24  | Sep-25  |              |          |
| 1   | Asset (Retail) T    | 432.156 | 432.533 | 457.190 | 25.034       |          |
| 2   | Contribution Margin | 18.433  | 25.135  | 18.156  | (277)        | 1,5%     |

PHR & Payroll

| Kinerja     | Posisi |        |        | Growth (Mtd) | Growth (YoY) |
|-------------|--------|--------|--------|--------------|--------------|
|             | Sep-24 | Aug-25 | Sep-25 |              |              |
| PHR         | 3,58   | 3,82   | 3,81   | (0,00)       | 0,24         |
| CIF Payroll | 1.493  | 1.658  | 1.761  | 103          | 268          |

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi    |           |           |           | MtD (1-19 Oct'25 | Growth (1-19 Nov'25) |       |       |          |         | Target Nov'25 |         |          |
|-----|---------------|-----------|-----------|-----------|-----------|------------------|----------------------|-------|-------|----------|---------|---------------|---------|----------|
|     |               | 31-Dec-24 | 31-Oct-25 | 18-Nov-25 | 19-Nov-25 |                  | DtD                  | MtD   | %MtD  | YtD      | %YtD    | Posisi        | Penc.   | Gap      |
| 1   | Giro          | 1.486     | 2.599     | 2.706     | 2.742     | 194              | 36                   | 144   | 5,53% | 1.256    | 84,52%  | 7.205         | 38,06%  | (4.463)  |
| 2   | Tabungan      | 231.208   | 242.522   | 247.705   | 248.310   | (1.686)          | 605                  | 5.788 | 2,39% | 17.102   | 7,40%   | 247.199       | 100,45% | 1.111    |
| 3   | Deposito      | 90.995    | 78.066    | 78.057    | 78.149    | (2.338)          | 92                   | 83    | 0,11% | (12.846) | -14,12% | 91.717        | 85,21%  | (13.568) |
|     | Total         | 323.689   | 323.187   | 328.469   | 329.201   | (3.830)          | 733                  | 6.014 | 1,86% | 5.512    | 1,70%   | 346.121       | 95,11%  | (16.919) |
|     | CASA          | 232.695   | 245.121   | 250.411   | 251.052   | (1.492)          | 641                  | 5.932 | 2,42% | 18.358   | 7,89%   | 254.404       | 98,68%  | (3.351)  |
|     | (%) CASA      | 71,89%    | 75,84%    | 76,24%    | 76,26%    |                  |                      |       |       |          |         |               |         |          |
|     | FDR           | 38,52%    | 41,23%    | 40,85%    | 40,76%    |                  |                      |       |       |          |         |               |         |          |

Kinerja ISE

| No. | Segmen/Produk | Posisi    |           |           |           |  | Growth (1-18 Nov'25) |     |         |       |         | Target Nov'25 |       |       |
|-----|---------------|-----------|-----------|-----------|-----------|--|----------------------|-----|---------|-------|---------|---------------|-------|-------|
|     |               | 31-Dec-24 | 31-Oct-25 | 17-Nov-25 | 18-Nov-25 |  | DtD                  | MtD | %MtD    | YtD   | %YtD    | Posisi        | Penc. | Gap   |
| 1   | DPK ISE       | 7.762     | 8.801     | 9.122     | 9.138     |  | 16                   | 337 | 3,83%   | 1.376 | 17,73%  | -             | 0,00% | 9.138 |
| 2   | Giro ISE      | 590       | 627       | 625       | 690       |  | 66                   | 63  | 10,10%  | 100   | 16,90%  | -             | 0,00% | 690   |
| 3   | Tabungan ISE  | 7.171     | 8.174     | 8.497     | 8.448     |  | (49)                 | 274 | 3,35%   | 1.276 | 17,80%  | -             | 0,00% | 8.448 |
| 4   | Deposito ISE  | -         | -         | -         | -         |  | 0                    | 0   | #DIV/0! | 0     | #DIV/0! | -             | 0,00% | 0     |
| 5   | CIF ISE       | 82        | 85        | 85        | 85        |  | 0                    | 0   | 0,00%   | 3     | 3,66%   | -             | 0,00% | 85    |

Kinerja Pembiayaan

| No. | Segmen/Produk       | Posisi    |           |           | Pencairan (1-19 Oct'25) | Pencairan (1-19 Nov'25) | Pencairan MtM | MtD (1-19 Oct'25 | Growth (1-19 Nov'25) |        | Run Off Nov'25 | Target Nov'25 |         |          |
|-----|---------------------|-----------|-----------|-----------|-------------------------|-------------------------|---------------|------------------|----------------------|--------|----------------|---------------|---------|----------|
|     |                     | 31-Dec-24 | 31-Oct-25 | 19-Nov-25 |                         |                         |               |                  | MtD                  | YtD    |                | Posisi        | Penc.   | Gap      |
| 1   | SME                 | 76        | -         | -         | -                       | -                       | 0             | 0                | 0                    | -76    | -              | 76            | 0,00%   | (76)     |
|     | Linkage             | -         | -         | -         | -                       | -                       | -             | 0                | 0                    | 0      | -              | 0             | 0,00%   | 0        |
|     | Non-Linkage         | 76        | -         | -         | -                       | -                       | 0             | 0                | 0                    | -76    | -              | 76            | 0,00%   | (76)     |
|     | • Local Champion    | 76        | -         | -         | -                       | -                       | 0             | 0                | 0                    | -76    | -              | 76            | 0,00%   | (76)     |
|     | • Value Chain       | -         | -         | -         | -                       | -                       | -             | 0                | 0                    | 0      | -              | 0             | 0,00%   | 0        |
| 2   | MBG                 | 36.365    | 29.456    | 28.945    | -                       | -                       | 0             | -684             | -510                 | -7.420 | 510            | 42.239        | 68,53%  | (13.294) |
|     | KUR                 | 33.975    | 26.721    | 26.240    | -                       | -                       | 0             | -917             | -481                 | -7.735 | 481            | 39.632        | 66,21%  | (13.392) |
|     | Non KUR             | 2.390     | 2.735     | 2.705     | -                       | -                       | 0             | 233              | -30                  | 316    | 30             | 2.607         | 103,78% | 98       |
| 3   | PWG                 | 10.065    | 19.137    | 20.687    | 1.951                   | 2.874                   | 923           | 319              | 1.549                | 10.621 | 1.325          | 24.643        | 83,94%  | (3.957)  |
|     | Cilem               | 6.212     | 12.813    | 13.618    | 702                     | 1.084                   | 382           | 45               | 805                  | 7.407  | 279            | 15.999        | 85,12%  | (2.380)  |
|     | Gadai               | 3.854     | 6.324     | 7.068     | 1.249                   | 1.790                   | 542           | 273              | 744                  | 3.214  | 1.047          | 8.645         | 81,76%  | (1.577)  |
| 4   | CFG                 | 78.172    | 84.669    | 84.548    | 2.683                   | 737                     | -1.946        | 1.321            | -121                 | 6.376  | 857            | 93.182        | 90,73%  | (8.634)  |
|     | CF 1                | 15.674    | 21.094    | 21.302    | 1.041                   | 567                     | -474          | 717              | 208                  | 5.627  | 359            | 17.463        | 121,98% | 3.838    |
|     | Total Griya         | 3.604     | 3.943     | 3.930     | 300                     | -                       | -300          | 0                | -13                  | 326    | 13             | 4.063         | 96,73%  | (133)    |
|     | • Total Non Program | 3.604     | 3.943     | 3.930     | 300                     | -                       | -300          | 263              | -13                  | 326    | 13             | 4.063         | 96,73%  | (133)    |
|     | • Program           | -         | -         | -         | -                       | -                       | 0             | 0                | 0                    | 0      | -              | 0             | 0,00%   | 0        |
|     | Oto                 | 12.071    | 17.151    | 17.372    | 741                     | 567                     | -174          | 717              | 220                  | 5.301  | 346            | 13.400        | 129,63% | 3.971    |
|     | CF 2                | 62.498    | 63.575    | 63.246    | 1.642                   | 170                     | -1.472        | 604              | -328                 | 748    | 498            | 75.718        | 83,53%  | (12.472) |
|     | Mitraguna & Others  | 54.964    | 56.015    | 55.734    | 1.370                   | 120                     | -1.250        | 511              | -281                 | 770    | 401            | 66.961        | 83,23%  | (11.227) |
|     | Pensiun             | 7.534     | 7.559     | 7.512     | 272                     | 50                      | -222          | 93               | -47                  | -22    | 97             | 8.757         | 85,78%  | (1.245)  |
|     | Total Pembiayaan    | 124.679   | 133.262   | 134.180   | 4.634                   | 3.611                   | -1.023        | 955              | 918                  | 9.501  | 2.693          | 160.140       | 83,79%  | (25.960) |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |       |       | Target Nov'25 |        |       |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|-------|-------|---------------|--------|-------|
|     |                    | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 19-Nov-25 | 31-Dec-24 | 31-Oct-25 | 19-Nov-25 | MtD           | YtD   | MtM   | %             | Penc.  | Gap   |
| 1   | SME                | 76        | -         | -         | -         | 100,00%   | 0,00%     | 0,00%     | -             | (76)  | -     |               |        |       |
|     | Linkage            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |       |
|     | Local Champion     | 76        | -         | -         | -         | 100,00%   | 0,00%     | 0,00%     | -             | (76)  | -     |               |        |       |
|     | Value Chain        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |       |
| 2   | MBG                | 1.062     | 2.277     | 2.283     | 4.020     | 2,92%     | 7,75%     | 13,89%    | 1.737         | 2.958 | 1.743 |               |        |       |
|     | KUR                | 1.062     | 2.074     | 2.082     | 3.507     | 3,13%     | 7,79%     | 13,37%    | 1.425         | 2.445 | 1.433 |               |        |       |
|     | Non KUR            | -         | 203       | 201       | 513       | 0,00%     | 7,34%     | 18,96%    | 312           | 513   | 310   |               |        |       |
| 3   | PWG                | -         | -         | -         | 786       | 0,00%     | 0,00%     | 3,80%     | 786           | 786   | 786   |               |        |       |
|     | Cilem              | -         | -         | -         | 494       | 0,00%     | 0,00%     | 3,63%     | 494           | 494   | 494   |               |        |       |
|     | Gadai              | -         | -         | -         | 293       | 0,00%     | 0,00%     | 4,14%     | 293           | 293   | 293   |               |        |       |
| 4   | CFG                | 113       | 586       | 554       | 2.513     | 0,14%     | 0,65%     | 2,97%     | 1.959         | 2.400 | 1.927 |               |        |       |
|     | CF 1               | 113       | 304       | 272       | 930       | 0,72%     | 1,29%     | 4,37%     | 658           | 817   | 626   |               |        |       |
|     | Total Griya        | -         | 50        | 52        | 11        | 0,00%     | 1,31%     | 0,29%     | (40)          | 11    | (39)  |               |        |       |
|     | Oto                | 113       | 254       | 220       | 918       | 0,93%     | 1,28%     | 5,29%     | 698           | 806   | 665   |               |        |       |
|     | CF 2               | -         | 282       | 282       | 1.583     | 0,00%     | 0,44%     | 2,50%     | 1.301         | 1.583 | 1.301 |               |        |       |
|     | Mitraguna & Others | -         | 282       | 282       | 1.583     | 0,00%     | 0,50%     | 2,84%     | 1.301         | 1.583 | 1.301 |               |        |       |
|     | Pensiun            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |       |
|     | Total Pembiayaan   | 1.251     | 2.863     | 2.837     | 7.320     | 1,00%     | 2,13%     | 5,46%     | 4.483         | 6.068 | 4.456 | 2,65%         | 51,41% | -2,8% |

Kualitas Pembiayaan (NPF)

| No. | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |       |      | Target Nov'25 |          |      |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|-------|------|---------------|----------|------|
|     |                    | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 19-Nov-25 | 31-Dec-24 | 31-Oct-25 | 19-Nov-25 | MtD           | YtD   | MtM  | %             | Penc.    | Gap  |
| 1   | SME                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -    |               |          |      |
|     | Linkage            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -    |               |          |      |
|     | Non-Linkage        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -    |               |          |      |
|     | Value Chain        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -    |               |          |      |
| 2   | MBG                | 846       | 886       | 1.012     | 1.158     | 2,33%     | 3,44%     | 4,00%     | 146           | 312   | 272  |               |          |      |
|     | KUR                | 846       | 886       | 1.012     | 1.158     | 2,49%     | 3,79%     | 4,41%     | 146           | 312   | 272  |               |          |      |
|     | 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                | 588       | 411       | 408       | 371       | 0,75%     | 0,48%     | 0,44%     | (37)          | (217) | (39) |               |          |      |
|     | CF 1               | -         | 17        | 15        | 15        | 0,00%     | 0,07%     | 0,07%     | -             | 15    | (2)  |               |          |      |
|     | Total Griya        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -    |               |          |      |
|     | Oto                | -         | 17        | 15        | 15        | 0,00%     | 0,09%     | 0,09%     | -             | 15    | (2)  |               |          |      |
|     | CF 2               | 588       | 393       | 393       | 356       | 0,94%     | 0,62%     | 0,56%     | (37)          | (232) | (37) |               |          |      |
|     | Mitraguna & Others | 588       | 293       | 293       | 256       | 1,07%     | 0,52%     | 0,46%     | (37)          | (332) | (37) |               |          |      |
|     | Pensiun            | -         | 101       | 101       | 101       | 0,00%     | 0,08%     | 1,34%     | -             | 101   | -    |               |          |      |
|     | Total Pembiayaan   | 1.434     | 1.297     | 1.420     | 1.529     | 1,15%     | 1,07%     | 1,14%     | 109           | 95    | 233  | 2,83%         | -148,25% | 1,7% |

Asset & Contribution Margin

| No. | Neraca              | Posisi  |         |         | Growth (Yoy) | % Growth |
|-----|---------------------|---------|---------|---------|--------------|----------|
|     |                     | Sep-24  | Dec-24  | Sep-25  |              |          |
| 1   | Asset (Retail) T    | 330.023 | 323.821 | 327.151 | (2.872)      |          |
| 2   | Contribution Margin | 9.143   | 13.391  | 10.911  | 1.768        | -19,3%   |

PHR & Payroll

| Kinerja     | Posisi |        |        | Growth (Mtd) | Growth (YoY) |
|-------------|--------|--------|--------|--------------|--------------|
|             | Sep-24 | Aug-25 | Sep-25 |              |              |
| PHR         | 3,22   | 3,63   | 3,64   | 0,01         | 0,41         |
| CIF Payroll | 988    | 1.320  | 1.395  | 75           | 407          |

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi    |           |           |           | MtD (1-19 Oct'25) | Growth (1-19 Nov'25) |         |        |        |        | Target Nov'25 |         |         |
|-----|---------------|-----------|-----------|-----------|-----------|-------------------|----------------------|---------|--------|--------|--------|---------------|---------|---------|
|     |               | 31-Dec-24 | 31-Oct-25 | 18-Nov-25 | 19-Nov-25 |                   | DtD                  | MtD     | %MtD   | YtD    | %YtD   | Posisi        | Penc.   | Gap     |
| 1   | Giro          | 23.891    | 24.406    | 25.490    | 25.388    | (604)             | (102)                | 982     | 4,02%  | 1.498  | 6,27%  | 33.189        | 76,49%  | (7.801) |
| 2   | Tabungan      | 197.564   | 211.820   | 211.515   | 210.791   | 2.002             | (723)                | (1.029) | -0,49% | 13.227 | 6,70%  | 210.576       | 100,10% | 216     |
| 3   | Deposito      | 16.291    | 19.000    | 18.141    | 18.140    | (667)             | (0)                  | (859)   | -4,52% | 1.849  | 11,35% | 16.991        | 106,76% | 1.149   |
|     | Total         | 237.746   | 255.226   | 255.145   | 254.320   | 731               | (825)                | (906)   | -0,35% | 16.574 | 6,97%  | 260.756       | 97,53%  | (6.436) |
|     | CASA          | 221.455   | 236.226   | 237.005   | 236.180   | 1.398             | (825)                | (46)    | -0,02% | 14.725 | 6,65%  | 243.765       | 96,89%  | (7.585) |
|     | (%) CASA      | 93,15%    | 92,56%    | 92,89%    | 92,87%    |                   |                      |         |        |        |        |               |         |         |
|     | FDR           | 68,74%    | 65,90%    | 66,15%    | 66,36%    |                   |                      |         |        |        |        |               |         |         |

Kinerja ISE

| No. | Segmen/Produk | Posisi    |           |           |           |  | Growth (1-18 Nov'25) |         |         |       |         | Target Nov'25 |       |        |
|-----|---------------|-----------|-----------|-----------|-----------|--|----------------------|---------|---------|-------|---------|---------------|-------|--------|
|     |               | 31-Dec-24 | 31-Oct-25 | 17-Nov-25 | 18-Nov-25 |  | DtD                  | MtD     | %MtD    | YtD   | %YtD    | Posisi        | Penc. | Gap    |
| 1   | DPK ISE       | 30.813    | 39.757    | 43.043    | 39.772    |  | (3.272)              | 14      | 0,04%   | 8.958 | 29,07%  | -             | 0,00% | 39.772 |
| 2   | Giro ISE      | 20.367    | 22.839    | 24.306    | 24.104    |  | (202)                | 1.265   | 5,54%   | 3.737 | 18,35%  |               | 0,00% | 24.104 |
| 3   | Tabungan ISE  | 10.446    | 16.918    | 18.737    | 15.667    |  | (3.069)              | (1.251) | -7,39%  | 5.221 | 49,98%  |               | 0,00% | 15.667 |
| 4   | Deposito ISE  | -         | -         | -         | -         |  | 0                    | 0       | #DIV/0! | 0     | #DIV/0! |               | 0,00% | 0      |
| 5   | CIF ISE       | 195       | 218       | 218       | 218       |  | 0                    | 0       | 0,00%   | 23    | 11,79%  |               | 0,00% | 218    |

Kinerja Pembiayaan

| No. | Segmen/Produk       | Posisi    |           |           | Pencairan (1-19 Oct'25) | Pencairan (1-19 Nov'25) | Pencairan MtM | MtD (1-19 Oct'25) | Growth (1-19 Nov'25) |        | Run Off Nov'25 | Target Nov'25 |         |          |
|-----|---------------------|-----------|-----------|-----------|-------------------------|-------------------------|---------------|-------------------|----------------------|--------|----------------|---------------|---------|----------|
|     |                     | 31-Dec-24 | 31-Oct-25 | 19-Nov-25 |                         |                         |               |                   | MtD                  | YtD    |                | Posisi        | Penc.   | Gap      |
| 1   | SME                 | 975       | 850       | 850       | -                       | -                       | 0             | -13               | 0                    | -125   | -              | 975           | 87,17%  | (125)    |
|     | Linkage             | -         | -         | -         | -                       | -                       | -             | 0                 | 0                    | 0      | -              | 0             | 0,00%   | 0        |
|     | Non-Linkage         | 975       | 850       | 850       | -                       | -                       | 0             | -13               | 0                    | -125   | -              | 975           | 87,17%  | (125)    |
|     | • Local Champion    | 975       | 850       | 850       | -                       | -                       | 0             | -13               | 0                    | -125   | -              | 975           | 87,17%  | (125)    |
|     | • Value Chain       | -         | -         | -         | -                       | -                       | -             | 0                 | 0                    | 0      | -              | 0             | 0,00%   | 0        |
| 2   | MBG                 | 50.182    | 45.076    | 44.671    | 400                     | 300                     | -100          | -473              | -405                 | -5.511 | 705            | 52.121        | 85,71%  | (7.450)  |
|     | KUR                 | 46.016    | 41.192    | 40.826    | 400                     | 300                     | -100          | -393              | -366                 | -5.190 | 666            | 47.702        | 85,59%  | (6.876)  |
|     | Non KUR             | 4.166     | 3.884     | 3.845     | -                       | -                       | 0             | -80               | -39                  | -321   | 39             | 4.419         | 87,01%  | (574)    |
| 3   | PWG                 | 5.806     | 13.609    | 13.794    | 2.064                   | 1.195                   | -868          | 737               | 185                  | 7.988  | 1.010          | 22.003        | 62,69%  | (8.209)  |
|     | Cilem               | 4.026     | 10.304    | 10.289    | 1.196                   | 370                     | -826          | 473               | -15                  | 6.263  | 385            | 15.084        | 68,21%  | (4.795)  |
|     | Gadai               | 1.780     | 3.305     | 3.505     | 868                     | 825                     | -43           | 265               | 201                  | 1.725  | 625            | 6.919         | 50,66%  | (3.414)  |
| 4   | CFG                 | 106.465   | 108.663   | 109.461   | 1.742                   | 1.814                   | 72            | 116               | 799                  | 2.996  | 1.015          | 117.355       | 93,27%  | (7.894)  |
|     | CF 1                | 51.093    | 50.248    | 50.106    | 1.152                   | 361                     | -791          | 310               | -143                 | -987   | 503            | 52.422        | 95,58%  | (2.316)  |
|     | Total Griya         | 39.118    | 38.064    | 37.792    | 520                     | -                       | -520          | 0                 | -272                 | -1.325 | 272            | 39.485        | 95,71%  | (1.693)  |
|     | • Total Non Program | 38.883    | 37.836    | 37.565    | 520                     | -                       | -520          | 854               | -272                 | -1.319 | 272            | 39.220        | 95,78%  | (1.656)  |
|     | • Program           | 235       | 228       | 228       | -                       | -                       | 0             | -1                | 0                    | -7     | -              | 265           | 86,02%  | (37)     |
|     | Oto                 | 11.975    | 12.184    | 12.313    | 632                     | 361                     | -271          | 310               | 129                  | 339    | 232            | 12.937        | 95,18%  | (623)    |
|     | CF 2                | 55.372    | 58.414    | 59.356    | 590                     | 1.453                   | 863           | -194              | 941                  | 3.983  | 512            | 64.933        | 91,41%  | (5.578)  |
|     | Mitraguna & Others  | 53.214    | 55.280    | 55.814    | 590                     | 1.020                   | 430           | -165              | 534                  | 2.600  | 486            | 61.890        | 90,18%  | (6.076)  |
|     | Pensiun             | 2.158     | 3.134     | 3.542     | -                       | 433                     | 433           | -30               | 407                  | 1.383  | 26             | 3.043         | 116,37% | 498      |
|     | Total Pembiayaan    | 163.429   | 168.198   | 168.777   | 4.205                   | 3.309                   | -896          | 368               | 580                  | 5.349  | 2.729          | 192.455       | 87,70%  | (23.678) |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |       |       | Target Nov'25 |        |       |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|-------|-------|---------------|--------|-------|
|     |                    | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 19-Nov-25 | 31-Dec-24 | 31-Oct-25 | 19-Nov-25 | MtD           | YtD   | MtM   | %             | Penc.  | Gap   |
| 1   | SME                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |       |
|     | Linkage            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |       |
|     | Local Champion     | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |       |
|     | Value Chain        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |       |
| 2   | MBG                | 1.207     | 2.603     | 2.234     | 3.648     | 2,41%     | 4,96%     | 8,17%     | 1.413         | 2.440 | 1.044 |               |        |       |
|     | KUR                | 992       | 1.735     | 1.476     | 2.611     | 2,15%     | 3,58%     | 6,40%     | 1.135         | 1.620 | 876   |               |        |       |
|     | Non KUR            | 216       | 868       | 758       | 1.037     | 5,18%     | 19,52%    | 26,96%    | 278           | 821   | 169   |               |        |       |
| 3   | PWG                | -         | -         | -         | 801       | 0,00%     | 0,00%     | 5,80%     | 801           | 801   | 801   |               |        |       |
|     | Cilem              | -         | -         | -         | 682       | 0,00%     | 0,00%     | 6,63%     | 682           | 682   | 682   |               |        |       |
|     | Gadai              | -         | -         | -         | 119       | 0,00%     | 0,00%     | 3,38%     | 119           | 119   | 119   |               |        |       |
| 4   | CFG                | 1.664     | 4.680     | 4.473     | 5.931     | 1,56%     | 4,12%     | 5,42%     | 1.457         | 4.267 | 1.251 |               |        |       |
|     | CF 1               | 1.143     | 3.118     | 2.927     | 4.384     | 2,24%     | 5,82%     | 8,75%     | 1.457         | 3.241 | 1.267 |               |        |       |
|     | Total Griya        | 959       | 3.039     | 2.602     | 2.907     | 2,45%     | 6,83%     | 7,69%     | 305           | 1.948 | (132) |               |        |       |
|     | Oto                | 185       | 79        | 325       | 1.477     | 1,54%     | 2,67%     | 12,00%    | 1.152         | 1.293 | 1.398 |               |        |       |
|     | CF 2               | 521       | 1.562     | 1.547     | 1.547     | 0,94%     | 2,65%     | 2,61%     | -             | 1.026 | (15)  |               |        |       |
|     | Mitraguna & Others | 521       | 1.562     | 1.547     | 1.547     | 0,98%     | 2,80%     | 2,77%     | -             | 1.026 | (15)  |               |        |       |
|     | Pensiun            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |       |
|     | Total Pembiayaan   | 2.871     | 7.283     | 6.708     | 10.379    | 1,76%     | 3,99%     | 6,15%     | 3.671         | 7.508 | 3.096 | 2,21%         | 64,13% | -3,9% |

Kualitas Pembiayaan (NPF)

| No. | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |         |      | Target Nov'25 |         |      |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|---------|------|---------------|---------|------|
|     |                    | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 19-Nov-25 | 31-Dec-24 | 31-Oct-25 | 19-Nov-25 | MtD           | YtD     | MtM  | %             | Penc.   | Gap  |
| 1   | SME                | 50        | 50        | 50        | 50        | 5,14%     | 5,90%     | 5,90%     | -             | -       | -    |               |         |      |
|     | Linkage            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -       | -    |               |         |      |
|     | Non-Linkage        | 50        | 50        | 50        | 50        | 5,14%     | 5,90%     | 5,90%     | -             | -       | -    |               |         |      |
|     | Value Chain        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -       | -    |               |         |      |
| 2   | MBG                | 582       | 1.491     | 1.648     | 1.997     | 1,16%     | 3,66%     | 4,47%     | 349           | 1.415   | 507  |               |         |      |
|     | KUR                | 582       | 844       | 906       | 1.154     | 1,27%     | 2,20%     | 2,83%     | 248           | 571     | 309  |               |         |      |
|     | Non KUR            | -         | 646       | 742       | 843       | 0,00%     | 19,11%    | 21,93%    | 101           | 843     | 197  |               |         |      |
| 3   | PWG                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -       | -    |               |         |      |
|     | Cilem              | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -       | -    |               |         |      |
|     | Gadai              | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -       | -    |               |         |      |
| 4   | CFG                | 2.957     | 1.306     | 1.354     | 1.252     | 2,78%     | 1,25%     | 1,14%     | (101)         | (1.704) | (54) |               |         |      |
|     | CF 1               | 1.322     | 836       | 884       | 782       | 2,59%     | 1,76%     | 1,56%     | (101)         | (539)   | (54) |               |         |      |
|     | Total Griya        | 1.322     | 744       | 792       | 691       | 3,38%     | 2,08%     | 1,83%     | (101)         | (631)   | (54) |               |         |      |
|     | Oto                | -         | 92        | 92        | 92        | 0,00%     | 0,75%     | 0,74%     | -             | 92      | -    |               |         |      |
|     | CF 2               | 1.635     | 470       | 470       | 470       | 2,95%     | 0,80%     | 0,79%     | -             | (1.165) | -    |               |         |      |
|     | Mitraguna & Others | 1.635     | 470       | 470       | 470       | 3,07%     | 0,85%     | 0,84%     | -             | (1.165) | -    |               |         |      |
|     | Pensiun            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -       | -    |               |         |      |
|     | Total Pembiayaan   | 3.589     | 2.847     | 3.052     | 3.300     | 2,20%     | 1,81%     | 1,96%     | 248           | (290)   | 453  | 2,97%         | -51,90% | 1,0% |

Asset & Contribution Margin

| No. | Neraca              | Posisi  |         |         | Growth (Yoy) | % Growth |
|-----|---------------------|---------|---------|---------|--------------|----------|
|     |                     | Sep-24  | Dec-24  | Sep-25  |              |          |
| 1   | Asset (Retail) T    | 233.412 | 237.820 | 254.568 | 21.156       |          |
| 2   | Contribution Margin | 9.408   | 13.411  | 9.299   | (109)        | 1,2%     |

PHR & Payroll

| Kinerja     | Posisi |        |        | Growth (Mtd) | Growth (YoY) |
|-------------|--------|--------|--------|--------------|--------------|
|             | Sep-24 | Aug-25 | Sep-25 |              |              |
| PHR         | 3,37   | 3,47   | 3,48   | 0,01         | 0,10         |
| CIF Payroll | 2.062  | 2.147  | 2.166  | 19           | 104          |



Kinerja Pendanaan

| No. | Segmen/Produk | Posisi    |           |           |           | MtD (1-19 Oct'25 | Growth (1-19 Nov'25) |         |        |         |         | Target Nov'25 |         |         |
|-----|---------------|-----------|-----------|-----------|-----------|------------------|----------------------|---------|--------|---------|---------|---------------|---------|---------|
|     |               | 31-Dec-24 | 31-Oct-25 | 18-Nov-25 | 19-Nov-25 |                  | DtD                  | MtD     | %MtD   | YtD     | %YtD    | Posisi        | Penc.   | Gap     |
| 1   | Giro          | 22.127    | 25.443    | 43.363    | 42.743    | 796              | (621)                | 17.299  | 67,99% | 20.615  | 93,17%  | 34.828        | 122,72% | 7.914   |
| 2   | Tabungan      | 184.167   | 200.287   | 200.895   | 202.015   | 7.746            | 1.121                | 1.729   | 0,86%  | 17.849  | 9,69%   | 204.994       | 98,55%  | (2.979) |
| 3   | Deposito      | 54.206    | 49.892    | 44.980    | 44.980    | (1.040)          | 0                    | (4.912) | -9,84% | (9.226) | -17,02% | 54.721        | 82,20%  | (9.741) |
|     | Total         | 260.500   | 275.622   | 289.238   | 289.738   | 7.503            | 500                  | 14.116  | 5,12%  | 29.238  | 11,22%  | 294.543       | 98,37%  | (4.805) |
|     | CASA          | 206.294   | 225.730   | 244.258   | 244.758   | 8.542            | 500                  | 19.028  | 8,43%  | 38.464  | 18,65%  | 239.823       | 102,06% | 4.935   |
|     | (%) CASA      | 79,19%    | 81,90%    | 84,45%    | 84,48%    |                  |                      |         |        |         |         |               |         |         |
|     | FDR           | 138,97%   | 147,36%   | 141,82%   | 141,57%   |                  |                      |         |        |         |         |               |         |         |

Kinerja ISE

| No. | Segmen/Produk | Posisi    |           |           |           |       | Growth (1-18 Nov'25) |         |         |         | Target Nov'25 |        |       |
|-----|---------------|-----------|-----------|-----------|-----------|-------|----------------------|---------|---------|---------|---------------|--------|-------|
|     |               | 31-Dec-24 | 31-Oct-25 | 17-Nov-25 | 18-Nov-25 |       | DtD                  | MtD     | %MtD    | YtD     | %YtD          | Posisi | Penc. |
| 1   | DPK ISE       | 8.500     | 6.395     | 6.615     | 6.566     | (49)  | 171                  | 2,67%   | (1.935) | -22,76% | -             | 0,00%  | 6.566 |
| 2   | Giro ISE      | 2.572     | 861       | 1.246     | 1.025     | (220) | 164                  | 19,07%  | (1.547) | -60,13% |               | 0,00%  | 1.025 |
| 3   | Tabungan ISE  | 5.928     | 5.534     | 5.369     | 5.540     | 171   | 7                    | 0,12%   | (388)   | -6,55%  |               | 0,00%  | 5.540 |
| 4   | Deposito ISE  | -         | -         | -         | -         | 0     | 0                    | #DIV/0! | 0       | #DIV/0! |               | 0,00%  | 0     |
| 5   | CIF ISE       | 132       | 157       | 158       | 158       | 0     | 1                    | 0,64%   | 26      | 19,70%  |               | 0,00%  | 158   |

Kinerja Pembiayaan

| No. | Segmen/Produk       | Posisi    |           |           | Pencairan (1-19 Oct'25) | Pencairan (1-19 Nov'25) | Pencairan MtM | MtD (1-19 Oct'25 | Growth (1-19 Nov'25) |         | Run Off Nov'25 | Target Nov'25 |         |          |
|-----|---------------------|-----------|-----------|-----------|-------------------------|-------------------------|---------------|------------------|----------------------|---------|----------------|---------------|---------|----------|
|     |                     | 31-Dec-24 | 31-Oct-25 | 19-Nov-25 |                         |                         |               |                  | MtD                  | YtD     |                | Posisi        | Penc.   | Gap      |
| 1   | SME                 | 21.688    | 16.085    | 16.075    | -                       | -                       | 0             | -753             | -10                  | -5.613  | 10             | 28.342        | 56,72%  | (12.267) |
|     | Linkage             | -         | -         | -         | -                       | -                       | -             | 0                | 0                    | 0       | -              | 2.950         | 0,00%   | (2.950)  |
|     | Non-Linkage         | 21.688    | 16.085    | 16.075    | -                       | -                       | 0             | -753             | -10                  | -5.613  | 10             | 25.392        | 63,31%  | (9.317)  |
|     | • Local Champion    | 15.491    | 11.950    | 11.939    | -                       | -                       | 0             | -184             | -10                  | -3.552  | 10             | 16.651        | 71,70%  | (4.712)  |
|     | • Value Chain       | 6.197     | 4.136     | 4.136     | -                       | -                       | -             | -569             | 0                    | -2.061  | -              | 8.741         | 47,31%  | (4.605)  |
| 2   | MBG                 | 56.291    | 51.195    | 50.734    | 100                     | 500                     | 400           | -1.155           | -462                 | -5.557  | 962            | 57.659        | 87,99%  | (6.925)  |
|     | KUR                 | 53.330    | 48.684    | 48.254    | 100                     | 500                     | 400           | -1.075           | -430                 | -5.076  | 930            | 54.496        | 88,55%  | (6.242)  |
|     | Non KUR             | 2.961     | 2.511     | 2.479     | -                       | -                       | 0             | -80              | -32                  | -482    | 32             | 3.163         | 78,40%  | (683)    |
| 3   | PWG                 | 18.519    | 31.863    | 33.232    | 5.644                   | 4.692                   | -952          | 2.832            | 1.369                | 14.713  | 3.323          | 33.191        | 100,12% | 41       |
|     | Cilem               | 7.342     | 15.594    | 16.217    | 1.464                   | 1.360                   | -104          | 621              | 623                  | 8.875   | 737            | 19.269        | 84,16%  | (3.053)  |
|     | Gadai               | 11.177    | 16.269    | 17.015    | 4.179                   | 3.332                   | -847          | 2.211            | 747                  | 5.838   | 2.585          | 13.922        | 122,22% | 3.093    |
| 4   | CFG                 | 265.530   | 307.027   | 310.147   | 3.872                   | 5.802                   | 1.930         | 5.515            | 3.121                | 44.618  | 2.681          | 293.965       | 105,50% | 16.182   |
|     | CF 1                | 155.192   | 153.232   | 153.003   | 1.217                   | 754                     | -463          | 291              | -230                 | -2.189  | 983            | 174.164       | 87,85%  | (21.162) |
|     | Total Griya         | 146.765   | 138.976   | 138.223   | 780                     | -                       | -780          | 0                | -753                 | -8.542  | 753            | 164.786       | 83,88%  | (26.563) |
|     | • Total Non Program | 29.135    | 31.228    | 30.980    | 780                     | -                       | -780          | 450              | -248                 | 1.845   | 248            | 32.004        | 96,80%  | (1.025)  |
|     | • Program           | 117.630   | 107.748   | 107.243   | -                       | -                       | 0             | -1.065           | -505                 | -10.387 | 505            | 132.782       | 80,77%  | (25.538) |
|     | Oto                 | 8.426     | 14.256    | 14.780    | 437                     | 754                     | 317           | 291              | 524                  | 6.353   | 230            | 9.378         | 157,60% | 5.402    |
|     | CF 2                | 110.338   | 153.794   | 157.145   | 2.655                   | 5.048                   | 2.393         | 5.224            | 3.350                | 46.807  | 1.698          | 119.801       | 131,17% | 37.344   |
|     | Mitraguna & Others  | 99.558    | 141.966   | 145.288   | 2.655                   | 4.818                   | 2.163         | 5.057            | 3.323                | 45.731  | 1.495          | 108.145       | 134,35% | 37.144   |
|     | Pensiun             | 10.780    | 11.829    | 11.856    | -                       | 230                     | 230           | 168              | 28                   | 1.076   | 202            | 11.656        | 101,72% | 200      |
|     | Total Pembiayaan    | 362.027   | 406.170   | 410.188   | 9.615                   | 10.994                  | 1.378         | 6.439            | 4.018                | 48.161  | 6.976          | 413.157       | 99,28%  | (2.969)  |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |        |       | Target Nov'25 |        |       |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|--------|-------|---------------|--------|-------|
|     |                    | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 19-Nov-25 | 31-Dec-24 | 31-Oct-25 | 19-Nov-25 | MtD           | YtD    | MtM   | %             | Penc.  | Gap   |
| 1   | SME                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -      | -     |               |        |       |
|     | Linkage            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -      | -     |               |        |       |
|     | Local Champion     | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -      | -     |               |        |       |
|     | Value Chain        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -      | -     |               |        |       |
| 2   | MBG                | 781       | 1.894     | 2.060     | 4.896     | 1,39%     | 4,02%     | 9,65%     | 2.836         | 4.115  | 3.002 |               |        |       |
|     | KUR                | 645       | 1.569     | 1.815     | 4.193     | 1,21%     | 3,73%     | 8,69%     | 2.378         | 3.548  | 2.624 |               |        |       |
|     | Non KUR            | 137       | 325       | 245       | 703       | 4,62%     | 9,74%     | 28,35%    | 458           | 566    | 378   |               |        |       |
| 3   | PWG                | -         | -         | -         | 427       | 0,00%     | 0,00%     | 1,28%     | 427           | 427    | 427   |               |        |       |
|     | Cilem              | -         | -         | -         | 413       | 0,00%     | 0,00%     | 2,55%     | 413           | 413    | 413   |               |        |       |
|     | Gadai              | -         | -         | -         | 14        | 0,00%     | 0,00%     | 0,08%     | 14            | 14     | 14    |               |        |       |
| 4   | CFG                | 18.567    | 17.925    | 18.075    | 24.311    | 6,99%     | 5,89%     | 7,84%     | 6.235         | 5.743  | 6.385 |               |        |       |
|     | CF 1               | 18.567    | 16.344    | 16.819    | 21.577    | 11,96%    | 10,98%    | 14,10%    | 4.758         | 3.010  | 5.233 |               |        |       |
|     | Total Griya        | 18.403    | 16.099    | 16.440    | 20.694    | 12,54%    | 11,83%    | 14,97%    | 4.255         | 2.291  | 4.596 |               |        |       |
|     | Oto                | 164       | 246       | 379       | 883       | 1,95%     | 2,66%     | 5,97%     | 503           | 719    | 637   |               |        |       |
|     | CF 2               | -         | 1.581     | 1.256     | 2.734     | 0,00%     | 0,82%     | 1,74%     | 1.477         | 2.734  | 1.153 |               |        |       |
|     | Mitraguna & Others | -         | 1.399     | 1.072     | 2.550     | 0,00%     | 0,76%     | 1,75%     | 1.477         | 2.550  | 1.151 |               |        |       |
|     | Pensiun            | -         | 182       | 184       | 184       | 0,00%     | 1,56%     | 1,55%     | -             | 184    | 2     |               |        |       |
|     | Total Pembiayaan   | 19.349    | 19.819    | 20.135    | 29.633    | 5,34%     | 4,96%     | 7,22%     | 9.498         | 10.285 | 9.814 | 0,31%         | 95,65% | -6,9% |

Kualitas Pembiayaan (NPF)

| No. | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |       |      | Target Nov'25 |        |       |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|-------|------|---------------|--------|-------|
|     |                    | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 19-Nov-25 | 31-Dec-24 | 31-Oct-25 | 19-Nov-25 | MtD           | YtD   | MtM  | %             | Penc.  | Gap   |
| 1   | SME                | 179       | 179       | 179       | 179       | 0,83%     | 1,11%     | 1,12%     | -             | 0     | 0    |               |        |       |
|     | Linkage            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -    |               |        |       |
|     | Non-Linkage        | 179       | 179       | 179       | 179       | 0,83%     | 1,11%     | 1,12%     | -             | 0     | 0    |               |        |       |
|     | Value Chain        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -    |               |        |       |
| 2   | MBG                | 1.562     | 1.515     | 1.802     | 1.669     | 2,77%     | 3,52%     | 3,29%     | (133)         | 107   | 154  |               |        |       |
|     | KUR                | 1.074     | 1.209     | 1.400     | 1.372     | 2,01%     | 2,87%     | 2,84%     | (28)          | 298   | 163  |               |        |       |
|     | Non KUR            | 488       | 306       | 402       | 297       | 16,47%    | 16,02%    | 11,98%    | (105)         | (191) | (9)  |               |        |       |
| 3   | PWG                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -    |               |        |       |
|     | Cilem              | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -    |               |        |       |
|     | Gadai              | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -    |               |        |       |
| 4   | CFG                | 4.216     | 11.528    | 11.334    | 11.589    | 1,59%     | 3,69%     | 3,74%     | 255           | 7.373 | 61   |               |        |       |
|     | CF 1               | 4.193     | 10.321    | 10.055    | 10.310    | 2,70%     | 6,56%     | 6,74%     | 255           | 6.118 | (11) |               |        |       |
|     | Total Griya        | 4.144     | 10.272    | 10.006    | 10.261    | 2,82%     | 7,20%     | 7,42%     | 255           | 6.118 | (11) |               |        |       |
|     | Oto                | 49        | 49        | 49        | 49        | 0,58%     | 0,34%     | 0,33%     | -             | -     | -    |               |        |       |
|     | CF 2               | 23        | 1.207     | 1.279     | 1.279     | 0,02%     | 0,83%     | 0,81%     | -             | 1.255 | 72   |               |        |       |
|     | Mitraguna & Others | 23        | 1.207     | 1.279     | 1.279     | 0,02%     | 0,90%     | 0,88%     | -             | 1.255 | 72   |               |        |       |
|     | Pensiun            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -    |               |        |       |
|     | Total Pembiayaan   | 5.957     | 13.223    | 13.315    | 13.437    | 1,65%     | 3,28%     | 3,28%     | 122           | 7.480 | 214  | 0,67%         | 79,65% | -2,6% |

Asset & Contribution Margin

| No. | Neraca              | Posisi  |         |         | Growth (Yoy) | % Growth |
|-----|---------------------|---------|---------|---------|--------------|----------|
|     |                     | Sep-24  | Dec-24  | Sep-25  |              |          |
| 1   | Asset (Retail) T    | 379.510 | 400.234 | 436.244 | 56.734       |          |
| 2   | Contribution Margin | 14.324  | 19.581  | 14.663  | 339          | -2,4%    |

PHR & Payroll

| Kinerja     | Posisi |        |        | Growth (Mtd) | Growth (YoY) |
|-------------|--------|--------|--------|--------------|--------------|
|             | Sep-24 | Aug-25 | Sep-25 |              |              |
| PHR         | 2,76   | 3,07   | 3,08   | 0,01         | 0,31         |
| CIF Payroll | 1.430  | 1.442  | 1.472  | 30           | 42           |

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi    |           |           |           | MtD (1-19 Oct'25) | Growth (1-19 Nov'25) |         |        |        |         | Target Nov'25 |         |        |
|-----|---------------|-----------|-----------|-----------|-----------|-------------------|----------------------|---------|--------|--------|---------|---------------|---------|--------|
|     |               | 31-Dec-24 | 31-Oct-25 | 18-Nov-25 | 19-Nov-25 |                   | DtD                  | MtD     | %MtD   | YtD    | %YtD    | Posisi        | Penc.   | Gap    |
| 1   | Giro          | 16.610    | 45.476    | 43.231    | 44.148    | (2.132)           | 918                  | (1.328) | -2,92% | 27.538 | 165,79% | 26.400        | 167,23% | 17.749 |
| 2   | Tabungan      | 236.060   | 259.836   | 254.703   | 255.426   | 997               | 723                  | (4.410) | -1,70% | 19.366 | 8,20%   | 255.646       | 99,91%  | (220)  |
| 3   | Deposito      | 132.723   | 131.768   | 134.498   | 134.429   | 92                | (68)                 | 2.661   | 2,02%  | 1.707  | 1,29%   | 133.615       | 100,61% | 814    |
|     | Total         | 385.393   | 437.081   | 432.432   | 434.004   | (1.042)           | 1.572                | (3.078) | -0,70% | 48.611 | 12,61%  | 415.661       | 104,41% | 18.342 |
|     | CASA          | 252.670   | 305.313   | 297.934   | 299.574   | (1.134)           | 1.640                | (5.738) | -1,88% | 46.904 | 18,56%  | 282.046       | 106,21% | 17.528 |
|     | (%) CASA      | 65,56%    | 69,85%    | 68,90%    | 69,03%    |                   |                      |         |        |        |         |               |         |        |
|     | FDR           | 115,76%   | 106,74%   | 107,29%   | 106,90%   |                   |                      |         |        |        |         |               |         |        |

Kinerja ISE

| No. | Segmen/Produk | Posisi    |           |           |           |  | Growth (1-18 Nov'25) |         |         |         |         | Target Nov'25 |       |        |
|-----|---------------|-----------|-----------|-----------|-----------|--|----------------------|---------|---------|---------|---------|---------------|-------|--------|
|     |               | 31-Dec-24 | 31-Oct-25 | 17-Nov-25 | 18-Nov-25 |  | DtD                  | MtD     | %MtD    | YtD     | %YtD    | Posisi        | Penc. | Gap    |
| 1   | DPK ISE       | 41.542    | 56.007    | 54.852    | 54.931    |  | 79                   | (1.076) | -1,92%  | 13.389  | 32,23%  | -             | 0,00% | 54.931 |
| 2   | Giro ISE      | 8.627     | 7.158     | 5.880     | 5.937     |  | 57                   | (1.221) | -17,05% | (2.690) | -31,18% | -             | 0,00% | 5.937  |
| 3   | Tabungan ISE  | 5.900     | 12.647    | 12.637    | 12.638    |  | 1                    | (9)     | -0,07%  | 6.738   | 114,20% | -             | 0,00% | 12.638 |
| 4   | Deposito ISE  | 27.015    | 36.202    | 36.335    | 36.356    |  | 21                   | 154     | 0,43%   | 9.341   | 34,58%  | -             | 0,00% | 36.356 |
| 5   | CIF ISE       | 181       | 208       | 210       | 210       |  | 0                    | 2       | 0,96%   | 29      | 16,02%  | -             | 0,00% | 210    |

Kinerja Pembiayaan

| No. | Segmen/Produk       | Posisi    |           |           | Pencairan (1-19 Oct'25) | Pencairan (1-19 Nov'25) | Pencairan MtM | MtD (1-19 Oct'25) | Growth (1-19 Nov'25) |         | Run Off Nov'25 | Target Nov'25 |         |          |
|-----|---------------------|-----------|-----------|-----------|-------------------------|-------------------------|---------------|-------------------|----------------------|---------|----------------|---------------|---------|----------|
|     |                     | 31-Dec-24 | 31-Oct-25 | 19-Nov-25 |                         |                         |               |                   | MtD                  | YtD     |                | Posisi        | Penc.   | Gap      |
| 1   | SME                 | 184.395   | 173.047   | 171.608   | 500                     | -                       | -500          | -1.833            | -1.438               | -12.786 | 1.438          | 189.850       | 90,39%  | (18.242) |
|     | Linkage             | 161.832   | 152.493   | 152.493   | -                       | -                       | -             | -1.215            | 0                    | -9.339  | -              | 164.288       | 92,82%  | (11.796) |
|     | Non-Linkage         | 22.563    | 20.554    | 19.116    | 500                     | -                       | -500          | -618              | -1.438               | -3.447  | 1.438          | 25.562        | 74,78%  | (6.446)  |
|     | • Local Champion    | 13.053    | 14.147    | 14.144    | -                       | -                       | 0             | 182               | -3                   | 1.091   | 3              | 14.019        | 100,89% | 125      |
|     | • Value Chain       | 9.510     | 6.407     | 4.972     | 500                     | -                       | (500)         | -800              | -1.435               | -4.538  | 1.435          | 11.543        | 43,07%  | (6.571)  |
| 2   | MBG                 | 15.807    | 19.999    | 20.216    | 460                     | 600                     | 140           | 273               | 217                  | 4.409   | 383            | 20.959        | 96,46%  | (743)    |
|     | KUR                 | 15.684    | 19.482    | 19.702    | 460                     | 600                     | 140           | 279               | 220                  | 4.018   | 380            | 20.693        | 95,21%  | (991)    |
|     | Non KUR             | 123       | 517       | 514       | -                       | -                       | 0             | -6                | -3                   | 391     | 3              | 266           | 193,10% | 248      |
| 3   | PWG                 | 19.902    | 31.366    | 32.367    | 6.423                   | 3.693                   | -2.729        | 2.474             | 1.002                | 12.465  | 2.692          | 34.321        | 94,31%  | (1.954)  |
|     | Cilem               | 10.166    | 17.192    | 18.469    | 1.843                   | 2.132                   | 289           | 952               | 1.277                | 8.303   | 855            | 20.372        | 90,66%  | (1.904)  |
|     | Gadai               | 9.737     | 14.174    | 13.899    | 4.580                   | 1.562                   | -3.019        | 1.523             | -275                 | 4.162   | 1.837          | 13.949        | 99,64%  | (50)     |
| 4   | CFG                 | 226.020   | 242.142   | 239.765   | 2.112                   | 2.191                   | 79            | -561              | -2.376               | 13.746  | 4.567          | 249.319       | 96,17%  | (9.553)  |
|     | CF 1                | 15.856    | 21.584    | 21.299    | -                       | -                       | 0             | 323               | -285                 | 5.443   | 285            | 18.634        | 114,31% | 2.666    |
|     | Total Griya         | 12.125    | 17.731    | 17.516    | -                       | -                       | 0             | 0                 | -215                 | 5.390   | 215            | 12.838        | 136,43% | 4.677    |
|     | • Total Non Program | 12.125    | 17.731    | 17.516    | -                       | -                       | 0             | 834               | -215                 | 5.390   | 215            | 12.838        | 136,43% | 4.677    |
|     | • Program           | -         | -         | -         | -                       | -                       | 0             | 0                 | 0                    | 0       | -              | 0             | 0,00%   | 0        |
|     | Oto                 | 3.731     | 3.853     | 3.783     | -                       | -                       | 0             | 323               | -70                  | 53      | 70             | 5.795         | 65,28%  | (2.012)  |
|     | CF 2                | 210.163   | 220.557   | 218.466   | 2.112                   | 2.191                   | 79            | -884              | -2.091               | 8.303   | 4.282          | 230.685       | 94,70%  | (12.219) |
|     | Mitraguna & Others  | 179.175   | 184.198   | 182.698   | 2.112                   | 2.178                   | 66            | -1.298            | -1.500               | 3.523   | 3.678          | 197.798       | 92,37%  | (15.100) |
|     | Pensiun             | 30.988    | 36.360    | 35.769    | -                       | 13                      | 13            | 413               | -591                 | 4.780   | 604            | 32.888        | 108,76% | 2.881    |
|     | Total Pembiayaan    | 446.124   | 466.553   | 463.957   | 9.495                   | 6.484                   | -3.010        | 354               | -2.596               | 17.834  | 9.080          | 494.449       | 93,83%  | (30.492) |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |       |       | Target Nov'25 |        |       |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|-------|-------|---------------|--------|-------|
|     |                    | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 19-Nov-25 | 31-Dec-24 | 31-Oct-25 | 19-Nov-25 | MtD           | YtD   | MtM   | %             | Penc.  | Gap   |
| 1   | SME                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |       |
|     | Linkage            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |       |
|     | Local Champion     | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |       |
|     | Value Chain        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |       |
| 2   | MBG                | 417       | 262       | 254       | 713       | 2,64%     | 1,27%     | 3,53%     | 459           | 296   | 451   |               |        |       |
|     | KUR                | 294       | 262       | 254       | 713       | 1,87%     | 1,31%     | 3,62%     | 459           | 419   | 451   |               |        |       |
|     | Non KUR            | 123       | -         | -         | -         | 100,00%   | 0,00%     | 0,00%     | -             | (123) | -     |               |        |       |
| 3   | PWG                | -         | -         | -         | 979       | 0,00%     | 0,00%     | 3,02%     | 979           | 979   | 979   |               |        |       |
|     | Cilem              | -         | -         | -         | 758       | 0,00%     | 0,00%     | 4,11%     | 758           | 758   | 758   |               |        |       |
|     | Gadai              | -         | -         | -         | 221       | 0,00%     | 0,00%     | 1,59%     | 221           | 221   | 221   |               |        |       |
| 4   | CFG                | 3.141     | 3.045     | 2.689     | 5.077     | 1,39%     | 1,11%     | 2,12%     | 2.388         | 1.936 | 2.032 |               |        |       |
|     | CF 1               | 52        | 42        | 41        | 313       | 0,33%     | 0,19%     | 1,47%     | 272           | 261   | 271   |               |        |       |
|     | Total Griya        | 52        | 42        | 41        | 40        | 0,43%     | 0,23%     | 0,23%     | (1)           | (11)  | (2)   |               |        |       |
|     | Oto                | -         | -         | -         | 273       | 0,00%     | 0,00%     | 7,21%     | 273           | 273   | 273   |               |        |       |
|     | CF 2               | 3.089     | 3.002     | 2.648     | 4.764     | 1,47%     | 1,20%     | 2,18%     | 2.116         | 1.674 | 1.762 |               |        |       |
|     | Mitraguna & Others | 2.920     | 3.002     | 2.648     | 4.323     | 1,63%     | 1,44%     | 2,37%     | 1.676         | 1.404 | 1.321 |               |        |       |
|     | Pensiun            | 170       | -         | -         | 440       | 0,55%     | 0,00%     | 1,23%     | 440           | 271   | 440   |               |        |       |
|     | Total Pembiayaan   | 3.558     | 3.307     | 2.943     | 6.769     | 0,80%     | 0,63%     | 1,46%     | 3.825         | 3.211 | 3.462 | 0,34%         | 76,48% | -1,1% |

Kualitas Pembiayaan (NPF)

| No. | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |         |     | Target Nov'25 |        |      |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|---------|-----|---------------|--------|------|
|     |                    | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 19-Nov-25 | 31-Dec-24 | 31-Oct-25 | 19-Nov-25 | MtD           | YtD     | MtM | %             | Penc.  | Gap  |
| 1   | SME                | 1.035     | -         | -         | -         | 0,56%     | 0,00%     | 0,00%     | -             | (1.035) | -   |               |        |      |
|     | Linkage            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -       | -   |               |        |      |
|     | Non-Linkage        | 1.035     | -         | -         | -         | 4,59%     | 0,00%     | 0,00%     | -             | (1.035) | -   |               |        |      |
|     | Value Chain        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -       | -   |               |        |      |
| 2   | MBG                | 83        | -         | -         | -         | 0,52%     | 0,00%     | 0,00%     | -             | (83)    | -   |               |        |      |
|     | KUR                | 83        | -         | -         | -         | 0,53%     | 0,00%     | 0,00%     | -             | (83)    | -   |               |        |      |
|     | Non KUR            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -       | -   |               |        |      |
| 3   | PWG                | -         | -         | -         | 18        | 0,00%     | 0,00%     | 0,05%     | 18            | 18      | 18  |               |        |      |
|     | Cilem              | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -       | -   |               |        |      |
|     | Gadai              | -         | -         | -         | 18        | 0,00%     | 0,00%     | 0,13%     | 18            | 18      | 18  |               |        |      |
| 4   | CFG                | 3.558     | 4.773     | 5.136     | 4.837     | 1,57%     | 2,12%     | 2,02%     | (299)         | 1.279   | 65  |               |        |      |
|     | CF 1               | 753       | 302       | 301       | 301       | 4,75%     | 1,39%     | 1,41%     | -             | (453)   | (1) |               |        |      |
|     | Total Griya        | 312       | 302       | 301       | 301       | 2,57%     | 1,70%     | 1,72%     | -             | (11)    | (1) |               |        |      |
|     | Oto                | 442       | -         | -         | -         | 11,84%    | 0,00%     | 0,00%     | -             | (442)   | -   |               |        |      |
|     | CF 2               | 2.805     | 4.471     | 4.836     | 4.537     | 1,33%     | 2,19%     | 2,08%     | (299)         | 1.732   | 66  |               |        |      |
|     | Mitraguna & Others | 2.805     | 4.471     | 4.836     | 4.537     | 1,57%     | 2,63%     | 2,48%     | (299)         | 1.732   | 66  |               |        |      |
|     | Pensiun            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -       | -   |               |        |      |
|     | Total Pembiayaan   | 4.675     | 4.773     | 5.136     | 4.855     | 1,05%     | 1,10%     | 1,05%     | (281)         | 180     | 82  | 1,06%         | -1,61% | 0,0% |

Asset & Contribution Margin

| No. | Neraca              | Posisi  |         |         | Growth (Yoy) | % Growth |
|-----|---------------------|---------|---------|---------|--------------|----------|
|     |                     | Sep-24  | Dec-24  | Sep-25  |              |          |
| 1   | Asset (Retail) T    | 434.207 | 453.809 | 476.460 | 42.253       |          |
| 2   | Contribution Margin | 15.592  | 22.485  | 17.848  | 2.256        | -14,5%   |

PHR & Payroll

| Kinerja     | Posisi |        |        | Growth (Mtd) | Growth (YoY) |
|-------------|--------|--------|--------|--------------|--------------|
|             | Sep-24 | Aug-25 | Sep-25 |              |              |
| PHR         | 3,15   | 3,38   | 3,38   | 0,00         | 0,24         |
| CIF Payroll | 2.600  | 3.500  | 3.360  | (140)        | 760          |

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi    |           |           |           | MtD (1-19 Oct'25 | Growth (1-19 Nov'25) |           |         |           |         | Target Nov'25 |        |           |
|-----|---------------|-----------|-----------|-----------|-----------|------------------|----------------------|-----------|---------|-----------|---------|---------------|--------|-----------|
|     |               | 31-Dec-24 | 31-Oct-25 | 18-Nov-25 | 19-Nov-25 |                  | DtD                  | MtD       | %MtD    | YtD       | %YtD    | Posisi        | Penc.  | Gap       |
| 1   | Giro          | 628.971   | 691.775   | 520.450   | 525.300   | 63.236           | 4.850                | (166.475) | -24,06% | (103.671) | -16,48% | 693.972       | 75,69% | (168.672) |
| 2   | Tabungan      | 522.123   | 534.304   | 532.103   | 539.452   | 3.787            | 7.350                | 5.149     | 0,96%   | 17.329    | 3,32%   | 551.051       | 97,90% | (11.599)  |
| 3   | Deposito      | 264.012   | 243.573   | 237.523   | 237.309   | (48.159)         | (214)                | (6.264)   | -2,57%  | (26.704)  | -10,11% | 264.501       | 89,72% | (27.192)  |
|     | Total         | 1.415.106 | 1.469.651 | 1.290.076 | 1.302.061 | 18.864           | 11.985               | (167.590) | -11,40% | (113.046) | -7,99%  | 1.509.524     | 86,26% | (207.463) |
|     | CASA          | 1.151.094 | 1.226.078 | 1.052.553 | 1.064.752 | 67.022           | 12.199               | (161.326) | -13,16% | (86.342)  | -7,50%  | 1.245.023     | 85,52% | (180.271) |
|     | (%) CASA      | 81,34%    | 83,43%    | 81,59%    | 81,77%    |                  |                      |           |         |           |         |               |        |           |
|     | FDR           | 55,59%    | 56,36%    | 72,14%    | 71,48%    |                  |                      |           |         |           |         |               |        |           |

Kinerja ISE

| No. | Segmen/Produk | Posisi    |           |           |           | DtD   | Growth (1-18 Nov'25) |        |        |          | Target Nov'25 |       |        |
|-----|---------------|-----------|-----------|-----------|-----------|-------|----------------------|--------|--------|----------|---------------|-------|--------|
|     |               | 31-Dec-24 | 31-Oct-25 | 17-Nov-25 | 18-Nov-25 |       | MtD                  | %MtD   | YtD    | %YtD     | Posisi        | Penc. | Gap    |
| 1   | DPK ISE       | 39.608    | 43.070    | 48.095    | 50.662    | 2.567 | 7.592                | 17,63% | 11.054 | 27,91%   | -             | 0,00% | 50.662 |
| 2   | Giro ISE      | 24.819    | 22.409    | 26.340    | 27.150    | 810   | 4.740                | 21,15% | 2.330  | 9,39%    | -             | 0,00% | 27.150 |
| 3   | Tabungan ISE  | 14.728    | 18.600    | 19.694    | 21.452    | 1.757 | 2.851                | 15,33% | 6.724  | 45,65%   | -             | 0,00% | 21.452 |
| 4   | Deposito ISE  | 61        | 2.061     | 2.061     | 2.061     | 0     | 0                    | 0,00%  | 2.000  | 3278,69% | -             | 0,00% | 2.061  |
| 5   | CIF ISE       | 155       | 170       | 172       | 172       | 0     | 2                    | 1,18%  | 17     | 10,97%   | -             | 0,00% | 172    |

Kinerja Pembiayaan

| No. | Segmen/Produk       | Posisi    |           |           | Pencairan (1-19 Oct'25) | Pencairan (1-19 Nov'25) | Pencairan MtM | MtD (1-19 Oct'25 | Growth (1-19 Nov'25) |         | Run Off Nov'25 | Target Nov'25 |         |          |
|-----|---------------------|-----------|-----------|-----------|-------------------------|-------------------------|---------------|------------------|----------------------|---------|----------------|---------------|---------|----------|
|     |                     | 31-Dec-24 | 31-Oct-25 | 19-Nov-25 |                         |                         |               |                  | MtD                  | YtD     |                | Posisi        | Penc.   | Gap      |
| 1   | SME                 | 493.137   | 495.806   | 595.154   | 850                     | 101.752                 | 100.902       | -21.604          | 99.348               | 102.017 | 2.404          | 517.914       | 114,91% | 77.240   |
|     | Linkage             | 388.874   | 365.922   | 465.922   | -                       | 100.000                 | 100.000       | -3.423           | 100.000              | 77.048  | -              | 399.283       | 116,69% | 66.639   |
|     | Non-Linkage         | 104.263   | 129.884   | 129.232   | 850                     | 1.752                   | 902           | -18.181          | -652                 | 24.969  | 2.404          | 118.632       | 108,94% | 10.601   |
|     | • Local Champion    | 71.739    | 83.729    | 82.825    | -                       | 1.500                   | 1.500         | -18.650          | -904                 | 11.086  | 2.404          | 75.832        | 109,22% | 6.993    |
|     | • Value Chain       | 32.524    | 46.155    | 46.407    | 850                     | 252                     | (598)         | 470              | 252                  | 13.883  | -              | 42.800        | 108,43% | 3.608    |
| 2   | MBG                 | 11.179    | 16.236    | 16.274    | 945                     | 250                     | -695          | 411              | 38                   | 5.095   | 212            | 15.280        | 106,51% | 994      |
|     | KUR                 | 10.795    | 15.959    | 15.999    | 945                     | 250                     | -695          | 418              | 40                   | 5.205   | 210            | 14.788        | 108,19% | 1.212    |
|     | Non KUR             | 384       | 277       | 275       | -                       | -                       | 0             | -6               | -2                   | -109    | 2              | 493           | 55,84%  | (218)    |
| 3   | PWG                 | 42.303    | 64.433    | 68.302    | 11.905                  | 8.657                   | -3.248        | 1.867            | 3.869                | 26.000  | 4.788          | 61.895        | 110,35% | 6.407    |
|     | Cilem               | 16.301    | 29.399    | 31.155    | 2.327                   | 2.595                   | 269           | 661              | 1.756                | 14.853  | 840            | 34.450        | 90,44%  | (3.295)  |
|     | Gadai               | 26.001    | 35.034    | 37.148    | 9.578                   | 6.062                   | -3.517        | 1.206            | 2.114                | 11.146  | 3.948          | 27.446        | 135,35% | 9.702    |
| 4   | CFG                 | 239.992   | 251.812   | 250.935   | 4.334                   | 2.947                   | -1.387        | 2.678            | -877                 | 10.943  | 3.824          | 266.504       | 94,16%  | (15.569) |
|     | CF 1                | 49.326    | 55.945    | 55.504    | 1.159                   | 715                     | -444          | 284              | -441                 | 6.178   | 1.156          | 52.487        | 105,75% | 3.017    |
|     | Total Griya         | 38.490    | 43.371    | 43.153    | 400                     | 610                     | 210           | 0                | -217                 | 4.664   | 827            | 39.301        | 109,80% | 3.852    |
|     | • Total Non Program | 38.490    | 43.371    | 43.153    | 400                     | 610                     | 210           | 287              | -217                 | 4.664   | 827            | 39.301        | 109,80% | 3.852    |
|     | • Program           | -         | -         | -         | -                       | -                       | 0             | 0                | 0                    | 0       | -              | 0             | 0,00%   | 0        |
|     | Oto                 | 10.837    | 12.574    | 12.351    | 759                     | 105                     | -654          | 284              | -224                 | 1.514   | 329            | 13.186        | 93,67%  | (835)    |
|     | CF 2                | 190.665   | 195.867   | 195.431   | 3.175                   | 2.232                   | -943          | 2.394            | -436                 | 4.766   | 2.668          | 214.018       | 91,32%  | (18.587) |
|     | Mitraguna & Others  | 156.155   | 163.708   | 163.429   | 3.109                   | 2.069                   | -1.040        | 2.610            | -278                 | 7.274   | 2.347          | 177.346       | 92,15%  | (13.917) |
|     | Pensiun             | 34.510    | 32.159    | 32.002    | 66                      | 163                     | 97            | -216             | -158                 | -2.508  | 321            | 36.671        | 87,27%  | (4.669)  |
|     | Total Pembiayaan    | 786.611   | 828.287   | 930.666   | 18.034                  | 113.606                 | 95.572        | -16.648          | 102.378              | 144.055 | 11.228         | 861.595       | 108,02% | 69.071   |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |       |       | Target Nov'25 |        |       |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|-------|-------|---------------|--------|-------|
|     |                    | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 19-Nov-25 | 31-Dec-24 | 31-Oct-25 | 19-Nov-25 | MtD           | YtD   | MtM   | %             | Penc.  | Gap   |
| 1   | SME                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |       |
|     | Linkage            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |       |
|     | Local Champion     | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |       |
|     | Value Chain        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |       |
| 2   | MBG                | -         | -         | -         | 257       | 0,00%     | 0,00%     | 1,58%     | 257           | 257   | 257   |               |        |       |
|     | KUR                | -         | -         | -         | 257       | 0,00%     | 0,00%     | 1,61%     | 257           | 257   | 257   |               |        |       |
|     | Non KUR            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |       |
| 3   | PWG                | -         | 10        | -         | 766       | 0,00%     | 0,00%     | 1,12%     | 766           | 766   | 757   |               |        |       |
|     | Cilem              | -         | -         | -         | 491       | 0,00%     | 0,00%     | 1,58%     | 491           | 491   | 491   |               |        |       |
|     | Gadai              | -         | 10        | -         | 275       | 0,00%     | 0,00%     | 0,74%     | 275           | 275   | 266   |               |        |       |
| 4   | CFG                | 1.445     | 2.456     | 2.548     | 4.664     | 0,60%     | 1,01%     | 1,86%     | 2.116         | 3.219 | 2.208 |               |        |       |
|     | CF 1               | 161       | 866       | 732       | 948       | 0,33%     | 1,31%     | 1,71%     | 216           | 787   | 82    |               |        |       |
|     | Total Griya        | 152       | 752       | 572       | 391       | 0,39%     | 1,32%     | 0,91%     | (181)         | 239   | (361) |               |        |       |
|     | Oto                | 9         | 114       | 160       | 557       | 0,08%     | 1,27%     | 4,51%     | 397           | 548   | 443   |               |        |       |
|     | CF 2               | 1.284     | 1.591     | 1.816     | 3.716     | 0,67%     | 0,93%     | 1,90%     | 1.900         | 2.432 | 2.125 |               |        |       |
|     | Mitraguna & Others | 1.284     | 1.591     | 1.448     | 3.144     | 0,82%     | 0,88%     | 1,92%     | 1.695         | 1.860 | 1.553 |               |        |       |
|     | Pensiun            | -         | -         | 367       | 572       | 0,00%     | 1,14%     | 1,79%     | 205           | 572   | 572   |               |        |       |
|     | Total Pembiayaan   | 1.445     | 2.466     | 2.548     | 5.688     | 0,18%     | 0,31%     | 0,61%     | 3.140         | 4.242 | 3.221 | 0,15%         | 75,88% | -0,5% |

Kualitas Pembiayaan (NPF)

| No. | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |       |     | Target Nov'25 |        |       |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|-------|-----|---------------|--------|-------|
|     |                    | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 19-Nov-25 | 31-Dec-24 | 31-Oct-25 | 19-Nov-25 | MtD           | YtD   | MtM | %             | Penc.  | Gap   |
| 1   | SME                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -   |               |        |       |
|     | Linkage            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -   |               |        |       |
|     | Non-Linkage        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -   |               |        |       |
|     | Value Chain        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -   |               |        |       |
| 2   | MBG                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -   |               |        |       |
|     | KUR                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -   |               |        |       |
|     | Non KUR            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -   |               |        |       |
| 3   | PWG                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -   |               |        |       |
|     | Cilem              | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -   |               |        |       |
|     | Gadai              | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -   |               |        |       |
| 4   | CFG                | 4.879     | 3.635     | 4.149     | 4.509     | 2,03%     | 1,65%     | 1,80%     | 360           | (370) | 874 |               |        |       |
|     | CF 1               | -         | -         | -         | 366       | 0,00%     | 0,00%     | 0,66%     | 366           | 366   | 366 |               |        |       |
|     | Total Griya        | -         | -         | -         | 366       | 0,00%     | 0,00%     | 0,85%     | 366           | 366   | 366 |               |        |       |
|     | Oto                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -   |               |        |       |
|     | CF 2               | 4.879     | 3.635     | 4.149     | 4.143     | 2,56%     | 2,12%     | 2,12%     | (6)           | (736) | 508 |               |        |       |
|     | Mitraguna & Others | 4.851     | 3.635     | 4.149     | 4.143     | 3,11%     | 2,53%     | 2,54%     | (6)           | (708) | 508 |               |        |       |
|     | Pensiun            | 28        | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | (28)  | -   |               |        |       |
|     | Total Pembiayaan   | 4.879     | 3.635     | 4.149     | 4.509     | 0,62%     | 0,50%     | 0,48%     | 360           | (370) | 874 | 0,12%         | 75,27% | -0,4% |

Asset & Contribution Margin

| No. | Neraca              | Posisi    |           |           | Growth (Yoy) | % Growth |
|-----|---------------------|-----------|-----------|-----------|--------------|----------|
|     |                     | Sep-24    | Dec-24    | Sep-25    |              |          |
| 1   | Asset (Retail) T    | 1.491.506 | 1.415.515 | 1.456.150 | (35.356)     |          |
| 2   | Contribution Margin | 61.248    | 81.475    | 53.696    | (7.552)      | 12,3%    |

PHR & Payroll

| Kinerja     | Posisi |        |        | Growth (Mtd) | Growth (YoY) |
|-------------|--------|--------|--------|--------------|--------------|
|             | Sep-24 | Aug-25 | Sep-25 |              |              |
| PHR         | 2,85   | 3,29   | 3,29   | 0,00         | 0,44         |
| CIF Payroll | 2.555  | 2.385  | 2.488  | 103          | (67)         |

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi    |           |           |           | MtD (1-19 Oct'25) | Growth (1-19 Nov'25) |          |         |          |         | Target Nov'25 |         |          |
|-----|---------------|-----------|-----------|-----------|-----------|-------------------|----------------------|----------|---------|----------|---------|---------------|---------|----------|
|     |               | 31-Dec-24 | 31-Oct-25 | 18-Nov-25 | 19-Nov-25 |                   | DtD                  | MtD      | %MtD    | YtD      | %YtD    | Posisi        | Penc.   | Gap      |
| 1   | Giro          | 28.143    | 37.911    | 24.912    | 25.368    | 10.992            | 456                  | (12.543) | -33,08% | (2.775)  | -9,86%  | 36.896        | 68,76%  | (11.528) |
| 2   | Tabungan      | 312.220   | 335.124   | 336.622   | 336.481   | (188)             | (141)                | 1.357    | 0,40%   | 24.261   | 7,77%   | 332.127       | 101,31% | 4.354    |
| 3   | Deposito      | 88.440    | 70.337    | 68.879    | 68.800    | (3.043)           | (78)                 | (1.537)  | -2,18%  | (19.640) | -22,21% | 89.197        | 77,13%  | (20.397) |
|     | Total         | 428.803   | 443.371   | 430.412   | 430.649   | 7.762             | 237                  | (12.722) | -2,87%  | 1.846    | 0,43%   | 458.220       | 93,98%  | (27.571) |
|     | CASA          | 340.363   | 373.034   | 361.533   | 361.849   | 10.805            | 315                  | (11.186) | -3,00%  | 21.485   | 6,31%   | 369.023       | 98,06%  | (7.174)  |
|     | (%) CASA      | 79,38%    | 84,14%    | 84,00%    | 84,02%    |                   |                      |          |         |          |         |               |         |          |
|     | FDR           | 84,89%    | 89,24%    | 91,79%    | 91,74%    |                   |                      |          |         |          |         |               |         |          |

Kinerja ISE

| No. | Segmen/Produk | Posisi    |           |           |           |  | Growth (1-18 Nov'25) |       |         |         |         | Target Nov'25 |       |        |
|-----|---------------|-----------|-----------|-----------|-----------|--|----------------------|-------|---------|---------|---------|---------------|-------|--------|
|     |               | 31-Dec-24 | 31-Oct-25 | 17-Nov-25 | 18-Nov-25 |  | DtD                  | MtD   | %MtD    | YtD     | %YtD    | Posisi        | Penc. | Gap    |
| 1   | DPK ISE       | 40.281    | 43.138    | 42.738    | 43.409    |  | 671                  | 271   | 0,63%   | 3.128   | 7,76%   | -             | 0,00% | 43.409 |
| 2   | Giro ISE      | 7.566     | 5.315     | 4.747     | 5.011     |  | 265                  | (304) | -5,71%  | (2.555) | -33,76% |               | 0,00% | 5.011  |
| 3   | Tabungan ISE  | 32.715    | 37.823    | 37.992    | 38.398    |  | 406                  | 574   | 1,52%   | 5.682   | 17,37%  |               | 0,00% | 38.398 |
| 4   | Deposito ISE  | -         | -         | -         | -         |  | 0                    | 0     | #DIV/0! | 0       | #DIV/0! |               | 0,00% | 0      |
| 5   | CIF ISE       | 182       | 205       | 206       | 206       |  | 0                    | 1     | 0,49%   | 24      | 13,19%  |               | 0,00% | 206    |

Kinerja Pembiayaan

| No. | Segmen/Produk       | Posisi    |           |           | Pencairan (1-19 Oct'25) | Pencairan (1-19 Nov'25) | Pencairan MtM | MtD (1-19 Oct'25) | Growth (1-19 Nov'25) |        | Run Off Nov'25 | Target Nov'25 |         |          |
|-----|---------------------|-----------|-----------|-----------|-------------------------|-------------------------|---------------|-------------------|----------------------|--------|----------------|---------------|---------|----------|
|     |                     | 31-Dec-24 | 31-Oct-25 | 19-Nov-25 |                         |                         |               |                   | MtD                  | YtD    |                | Posisi        | Penc.   | Gap      |
| 1   | SME                 | 57.968    | 53.767    | 53.767    | -                       | -                       | 0             | 1.203             | 0                    | -4.202 | (0)            | 70.444        | 76,32%  | (16.678) |
|     | Linkage             | 31.740    | 28.923    | 28.923    | -                       | -                       | -             | -287              | 0                    | -2.817 | -              | 37.085        | 77,99%  | (8.163)  |
|     | Non-Linkage         | 26.229    | 24.844    | 24.844    | -                       | -                       | 0             | 1.490             | 0                    | -1.385 | (0)            | 33.359        | 74,47%  | (8.515)  |
|     | • Local Champion    | 25.361    | 22.121    | 22.121    | -                       | -                       | 0             | -495              | 0                    | -3.240 | (0)            | 27.464        | 80,55%  | (5.343)  |
|     | • Value Chain       | 867       | 2.723     | 2.723     | -                       | -                       | -             | 1.985             | 0                    | 1.855  | -              | 5.895         | 46,19%  | (3.172)  |
| 2   | MBG                 | 34.002    | 30.679    | 30.033    | -                       | -                       | 0             | -278              | -646                 | -3.969 | 646            | 35.532        | 84,52%  | (5.499)  |
|     | KUR                 | 32.921    | 29.430    | 28.794    | -                       | -                       | 0             | -254              | -636                 | -4.127 | 636            | 34.322        | 83,90%  | (5.527)  |
|     | Non KUR             | 1.081     | 1.249     | 1.238     | -                       | -                       | 0             | -24               | -10                  | 157    | 10             | 1.210         | 102,30% | 28       |
| 3   | PWG                 | 9.475     | 19.384    | 20.746    | 1.963                   | 2.560                   | 597           | 354               | 1.362                | 11.270 | 1.198          | 27.736        | 74,80%  | (6.991)  |
|     | Cilem               | 5.148     | 12.299    | 13.102    | 593                     | 1.048                   | 455           | -31               | 803                  | 7.954  | 245            | 18.193        | 72,02%  | (5.090)  |
|     | Gadai               | 4.327     | 7.084     | 7.643     | 1.370                   | 1.512                   | 142           | 385               | 559                  | 3.316  | 953            | 9.544         | 80,09%  | (1.901)  |
| 4   | CFG                 | 262.577   | 291.842   | 290.521   | 3.372                   | 1.773                   | -1.599        | 1.389             | -1.321               | 27.944 | 3.094          | 285.363       | 101,81% | 5.158    |
|     | CF 1                | 159.367   | 169.715   | 168.425   | 1.910                   | 59                      | -1.851        | -296              | -1.290               | 9.058  | 1.349          | 162.083       | 103,91% | 6.342    |
|     | Total Griya         | 139.426   | 145.942   | 145.146   | 1.801                   | -                       | -1.801        | 0                 | -796                 | 5.720  | 796            | 140.123       | 103,58% | 5.023    |
|     | • Total Non Program | 139.426   | 145.942   | 145.146   | 1.801                   | -                       | -1.801        | 1.520             | -796                 | 5.720  | 796            | 140.123       | 103,58% | 5.023    |
|     | • Program           | -         | -         | -         | -                       | -                       | 0             | 0                 | 0                    | 0      | -              | 0             | 0,00%   | 0        |
|     | Oto                 | 19.941    | 23.773    | 23.279    | 109                     | 59                      | -50           | -296              | -494                 | 3.338  | 553            | 21.960        | 106,01% | 1.319    |
|     | CF 2                | 103.210   | 122.126   | 122.095   | 1.462                   | 1.714                   | 252           | 1.685             | -31                  | 18.886 | 1.745          | 123.280       | 99,04%  | (1.185)  |
|     | Mitraguna & Others  | 99.172    | 116.810   | 116.835   | 1.112                   | 1.714                   | 602           | 1.323             | 24                   | 17.662 | 1.690          | 117.385       | 99,53%  | (550)    |
|     | Pensiun             | 4.038     | 5.316     | 5.261     | 350                     | -                       | -350          | 363               | -55                  | 1.223  | 55             | 5.895         | 89,24%  | (634)    |
|     | Total Pembiayaan    | 364.023   | 395.671   | 395.066   | 5.336                   | 4.334                   | -1.002        | 2.669             | -605                 | 31.043 | 4.939          | 419.076       | 94,27%  | (24.010) |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |       |       | Target Nov'25 |         |       |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|-------|-------|---------------|---------|-------|
|     |                    | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 19-Nov-25 | 31-Dec-24 | 31-Oct-25 | 19-Nov-25 | MtD           | YtD   | MtM   | %             | Penc.   | Gap   |
| 1   | SME                | -         | 30        | 30        | 30        | 0,00%     | 0,06%     | 0,06%     | -             | 30    | 0     |               |         |       |
|     | Linkage            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |         |       |
|     | Local Champion     | -         | 30        | 30        | 30        | 0,00%     | 0,12%     | 0,12%     | -             | 30    | 0     |               |         |       |
|     | Value Chain        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |         |       |
| 2   | MBG                | 872       | 1.889     | 1.641     | 3.077     | 2,57%     | 5,35%     | 10,24%    | 1.436         | 2.204 | 1.188 |               |         |       |
|     | KUR                | 703       | 1.737     | 1.487     | 2.923     | 2,14%     | 5,05%     | 10,15%    | 1.436         | 2.219 | 1.186 |               |         |       |
|     | Non KUR            | 169       | 152       | 154       | 154       | 15,61%    | 12,34%    | 12,44%    | -             | (15)  | 2     |               |         |       |
| 3   | PWG                | -         | -         | -         | 413       | 0,00%     | 0,00%     | 1,99%     | 413           | 413   | 413   |               |         |       |
|     | Cilem              | -         | -         | -         | 402       | 0,00%     | 0,00%     | 3,07%     | 402           | 402   | 402   |               |         |       |
|     | Gadai              | -         | -         | -         | 11        | 0,00%     | 0,00%     | 0,14%     | 11            | 11    | 11    |               |         |       |
| 4   | CFG                | 4.689     | 3.435     | 3.445     | 9.310     | 1,79%     | 1,18%     | 3,20%     | 5.865         | 4.621 | 5.875 |               |         |       |
|     | CF 1               | 4.583     | 3.018     | 2.690     | 6.156     | 2,88%     | 1,58%     | 3,65%     | 3.466         | 1.573 | 3.138 |               |         |       |
|     | Total Griya        | 3.651     | 1.927     | 1.566     | 3.687     | 2,62%     | 1,07%     | 2,54%     | 2.121         | 35    | 1.759 |               |         |       |
|     | Oto                | 932       | 1.091     | 1.124     | 2.469     | 4,67%     | 4,73%     | 10,61%    | 1.345         | 1.537 | 1.378 |               |         |       |
|     | CF 2               | 106       | 417       | 755       | 3.154     | 0,10%     | 0,62%     | 2,58%     | 2.399         | 3.048 | 2.737 |               |         |       |
|     | Mitraguna & Others | 106       | 417       | 755       | 3.154     | 0,11%     | 0,65%     | 2,70%     | 2.399         | 3.048 | 2.737 |               |         |       |
|     | Pensiun            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |         |       |
|     | Total Pembiayaan   | 5.561     | 5.353     | 5.116     | 12.829    | 1,53%     | 1,29%     | 3,25%     | 7.713         | 7.268 | 7.476 | 0,00%         | 100,00% | -3,2% |

Kualitas Pembiayaan (NPF)

| No. | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |       |      | Target Nov'25 |         |       |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|-------|------|---------------|---------|-------|
|     |                    | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 19-Nov-25 | 31-Dec-24 | 31-Oct-25 | 19-Nov-25 | MtD           | YtD   | MtM  | %             | Penc.   | Gap   |
| 1   | SME                | -         | 124       | 124       | 124       | 0,00%     | 0,23%     | 0,23%     | -             | 124   | -    |               |         |       |
|     | Linkage            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -    |               |         |       |
|     | Non-Linkage        | -         | 124       | 124       | 124       | 0,00%     | 0,50%     | 0,50%     | -             | 124   | -    |               |         |       |
|     | Value Chain        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -    |               |         |       |
| 2   | MBG                | 521       | 1.576     | 1.688     | 1.653     | 1,53%     | 5,50%     | 5,50%     | (35)          | 1.132 | 78   |               |         |       |
|     | KUR                | 341       | 1.120     | 1.235     | 1.203     | 1,04%     | 4,20%     | 4,18%     | (33)          | 862   | 83   |               |         |       |
|     | Non KUR            | 180       | 456       | 453       | 451       | 16,68%    | 36,29%    | 36,39%    | (3)           | 270   | (5)  |               |         |       |
| 3   | PWG                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -    |               |         |       |
|     | Cilem              | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -    |               |         |       |
|     | Gadai              | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -    |               |         |       |
| 4   | CFG                | 2.797     | 6.822     | 6.941     | 6.998     | 1,07%     | 2,38%     | 2,41%     | 57            | 4.201 | 175  |               |         |       |
|     | CF 1               | 2.607     | 5.540     | 5.622     | 5.679     | 1,64%     | 3,31%     | 3,37%     | 57            | 3.071 | 138  |               |         |       |
|     | Total Griya        | 2.357     | 4.907     | 4.994     | 5.077     | 1,69%     | 3,42%     | 3,50%     | 83            | 2.719 | 170  |               |         |       |
|     | Oto                | 250       | 633       | 628       | 602       | 1,25%     | 2,64%     | 2,59%     | (26)          | 352   | (32) |               |         |       |
|     | CF 2               | 190       | 1.282     | 1.319     | 1.319     | 0,18%     | 1,08%     | 1,08%     | -             | 1.129 | 37   |               |         |       |
|     | Mitraguna & Others | 190       | 1.282     | 1.319     | 1.319     | 0,19%     | 1,13%     | 1,13%     | -             | 1.129 | 37   |               |         |       |
|     | Pensiun            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -    |               |         |       |
|     | Total Pembiayaan   | 3.318     | 8.522     | 8.754     | 8.776     | 0,91%     | 2,21%     | 2,22%     | 22            | 5.457 | 253  | 0,00%         | 100,00% | -2,2% |

Asset & Contribution Margin

| No. | Neraca              | Posisi  |         |         | Growth (Yoy) | % Growth |
|-----|---------------------|---------|---------|---------|--------------|----------|
|     |                     | Sep-24  | Dec-24  | Sep-25  |              |          |
| 1   | Asset (Retail) T    | 434.888 | 431.152 | 437.306 | 2.418        |          |
| 2   | Contribution Margin | 19.640  | 28.098  | 21.216  | 1.576        | -8,0%    |

PHR & Payroll

| Kinerja     | Posisi |        |        | Growth (Mtd) | Growth (YoY) |
|-------------|--------|--------|--------|--------------|--------------|
|             | Sep-24 | Aug-25 | Sep-25 |              |              |
| PHR         | 3,31   | 3,45   | 3,50   | 0,05         | 0,19         |
| CIF Payroll | 1.298  | 1.823  | 1.730  | (93)         | 432          |



Kinerja Pendanaan

| No. | Segmen/Produk | Posisi    |           |           |           | MtD (1-19 Oct'25) | Growth (1-19 Nov'25) |       |        |        |         | Target Nov'25 |         |         |
|-----|---------------|-----------|-----------|-----------|-----------|-------------------|----------------------|-------|--------|--------|---------|---------------|---------|---------|
|     |               | 31-Dec-24 | 31-Oct-25 | 18-Nov-25 | 19-Nov-25 |                   | DtD                  | MtD   | %MtD   | YtD    | %YtD    | Posisi        | Penc.   | Gap     |
| 1   | Giro          | 218       | 47        | 74        | 80        | 11                | 6                    | 32    | 68,44% | (138)  | -63,36% | 4.691         | 1,70%   | (4.611) |
| 2   | Tabungan      | 144.169   | 162.597   | 163.176   | 163.687   | 5.538             | 511                  | 1.090 | 0,67%  | 19.518 | 13,54%  | 154.911       | 105,66% | 8.776   |
| 3   | Deposito      | 10.918    | 20.142    | 20.291    | 20.291    | (2.548)           | 0                    | 149   | 0,74%  | 9.373  | 85,85%  | 11.483        | 176,71% | 8.808   |
|     | Total         | 155.304   | 182.786   | 183.541   | 184.058   | 3.001             | 517                  | 1.272 | 0,70%  | 28.754 | 18,51%  | 171.085       | 107,58% | 12.973  |
|     | CASA          | 144.386   | 162.644   | 163.250   | 163.767   | 5.549             | 517                  | 1.123 | 0,69%  | 19.380 | 13,42%  | 159.602       | 102,61% | 4.165   |
|     | (%) CASA      | 92,97%    | 88,98%    | 88,94%    | 88,98%    |                   |                      |       |        |        |         |               |         |         |
|     | FDR           | 134,72%   | 124,25%   | 124,17%   | 123,82%   |                   |                      |       |        |        |         |               |         |         |

Kinerja ISE

| No. | Segmen/Produk | Posisi    |           |           |           |  | Growth (1-18 Nov'25) |     |         |     |         | Target Nov'25 |       |       |
|-----|---------------|-----------|-----------|-----------|-----------|--|----------------------|-----|---------|-----|---------|---------------|-------|-------|
|     |               | 31-Dec-24 | 31-Oct-25 | 17-Nov-25 | 18-Nov-25 |  | DtD                  | MtD | %MtD    | YtD | %YtD    | Posisi        | Penc. | Gap   |
| 1   | DPK ISE       | 1.260     | 1.235     | 1.318     | 1.326     |  | 9                    | 91  | 7,40%   | 66  | 5,25%   | -             | 0,00% | 1.326 |
| 2   | Giro ISE      | 0         | 0         | 0         | 0         |  | 0                    | 0   | 0,00%   | (0) | -72,46% |               | 0,00% | 0     |
| 3   | Tabungan ISE  | 1.260     | 1.235     | 1.318     | 1.326     |  | 9                    | 91  | 7,40%   | 66  | 5,27%   |               | 0,00% | 1.326 |
| 4   | Deposito ISE  | -         | -         | -         | -         |  | 0                    | 0   | #DIV/0! | 0   | #DIV/0! |               | 0,00% | 0     |
| 5   | CIF ISE       | 71        | 83        | 85        | 85        |  | 0                    | 2   | 2,41%   | 14  | 19,72%  |               | 0,00% | 85    |

Kinerja Pembiayaan

| No. | Segmen/Produk       | Posisi    |           |           | Pencairan (1-19 Oct'25) | Pencairan (1-19 Nov'25) | Pencairan MtM | MtD (1-19 Oct'25) | Growth (1-19 Nov'25) |        | Run Off Nov'25 | Target Nov'25 |         |         |
|-----|---------------------|-----------|-----------|-----------|-------------------------|-------------------------|---------------|-------------------|----------------------|--------|----------------|---------------|---------|---------|
|     |                     | 31-Dec-24 | 31-Oct-25 | 19-Nov-25 |                         |                         |               |                   | MtD                  | YtD    |                | Posisi        | Penc.   | Gap     |
| 1   | SME                 | 2.258     | 1.872     | 1.871     | -                       | -                       | 0             | -15               | -2                   | -388   | 2              | 2.258         | 82,83%  | (388)   |
|     | Linkage             | -         | -         | -         | -                       | -                       | -             | 0                 | 0                    | 0      | -              | 0             | 0,00%   | 0       |
|     | Non-Linkage         | 2.258     | 1.872     | 1.871     | -                       | -                       | 0             | -15               | -2                   | -388   | 2              | 2.258         | 82,83%  | (388)   |
|     | • Local Champion    | 2.258     | 1.872     | 1.871     | -                       | -                       | 0             | -15               | -2                   | -388   | 2              | 2.258         | 82,83%  | (388)   |
|     | • Value Chain       | -         | -         | -         | -                       | -                       | -             | 0                 | 0                    | 0      | -              | 0             | 0,00%   | 0       |
| 2   | MBG                 | 54.913    | 60.007    | 59.735    | 600                     | 700                     | 100           | 955               | -271                 | 4.822  | 971            | 60.630        | 98,52%  | (895)   |
|     | KUR                 | 53.824    | 58.670    | 58.417    | 600                     | 700                     | 100           | 988               | -253                 | 4.593  | 953            | 59.174        | 98,72%  | (757)   |
|     | Non KUR             | 1.089     | 1.337     | 1.318     | -                       | -                       | 0             | -33               | -18                  | 229    | 18             | 1.456         | 90,57%  | (137)   |
| 3   | PWG                 | 2.063     | 7.765     | 7.924     | 534                     | 213                     | -320          | 346               | 159                  | 5.861  | 54             | 9.875         | 80,24%  | (1.951) |
|     | Cilem               | 2.063     | 7.765     | 7.924     | 534                     | 213                     | -320          | 346               | 159                  | 5.861  | 54             | 9.875         | 80,24%  | (1.951) |
|     | Gadai               | -         | -         | -         | -                       | -                       | 0             | 0                 | 0                    | 0      | -              | 0             | 0,00%   | 0       |
| 4   | CFG                 | 149.998   | 157.466   | 158.375   | 1.170                   | 1.350                   | 180           | 340               | 909                  | 8.377  | 441            | 160.804       | 98,49%  | (2.428) |
|     | CF 1                | 15.162    | 17.472    | 17.246    | -                       | 30                      | 30            | -45               | -226                 | 2.085  | 256            | 16.494        | 104,56% | 752     |
|     | Total Griya         | 4.320     | 3.831     | 3.824     | -                       | -                       | 0             | 0                 | -7                   | -497   | 7              | 4.700         | 81,35%  | (876)   |
|     | • Total Non Program | 3.984     | 3.516     | 3.510     | -                       | -                       | 0             | -39               | -7                   | -475   | 7              | 4.321         | 81,23%  | (811)   |
|     | • Program           | 336       | 315       | 314       | -                       | -                       | 0             | -2                | -1                   | -22    | 1              | 379           | 82,81%  | (65)    |
|     | Oto                 | 10.841    | 13.641    | 13.423    | -                       | 30                      | 30            | -45               | -218                 | 2.581  | 248            | 11.794        | 113,81% | 1.628   |
|     | CF 2                | 134.836   | 139.994   | 141.129   | 1.170                   | 1.320                   | 150           | 385               | 1.135                | 6.293  | 185            | 144.309       | 97,80%  | (3.180) |
|     | Mitraguna & Others  | 130.780   | 136.039   | 137.187   | 1.170                   | 1.320                   | 150           | 408               | 1.148                | 6.407  | 172            | 139.377       | 98,43%  | (2.190) |
|     | Pensiun             | 4.056     | 3.955     | 3.942     | -                       | -                       | 0             | -23               | -13                  | -114   | 13             | 4.933         | 79,91%  | (991)   |
|     | Total Pembiayaan    | 209.233   | 227.110   | 227.905   | 2.304                   | 2.263                   | -40           | 1.627             | 795                  | 18.672 | 1.468          | 233.567       | 97,58%  | (5.662) |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |       |       | Target Nov'25 |        |       |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|-------|-------|---------------|--------|-------|
|     |                    | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 19-Nov-25 | 31-Dec-24 | 31-Oct-25 | 19-Nov-25 | MtD           | YtD   | MtM   | %             | Penc.  | Gap   |
| 1   | SME                | -         | -         | -         | 611       | 0,00%     | 0,00%     | 32,66%    | 611           | 611   | 611   |               |        |       |
|     | Linkage            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |       |
|     | Local Champion     | -         | -         | -         | 611       | 0,00%     | 0,00%     | 32,66%    | 611           | 611   | 611   |               |        |       |
|     | Value Chain        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |       |
| 2   | MBG                | -         | 57        | 53        | 1.845     | 0,00%     | 0,09%     | 3,09%     | 1.792         | 1.845 | 1.789 |               |        |       |
|     | KUR                | -         | -         | -         | 1.845     | 0,00%     | 0,00%     | 3,16%     | 1.845         | 1.845 | 1.845 |               |        |       |
|     | Non KUR            | -         | 57        | 53        | -         | 0,00%     | 3,99%     | 0,00%     | (53)          | -     | (57)  |               |        |       |
| 3   | PWG                | -         | -         | -         | 57        | 0,00%     | 0,00%     | 0,73%     | 57            | 57    | 57    |               |        |       |
|     | Cilem              | -         | -         | -         | 57        | 0,00%     | 0,00%     | 0,73%     | 57            | 57    | 57    |               |        |       |
|     | Gadai              | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |       |
| 4   | CFG                | 1.077     | 1.464     | 2.605     | 4.727     | 0,72%     | 1,65%     | 2,98%     | 2.123         | 3.651 | 3.264 |               |        |       |
|     | CF 1               | 278       | 521       | 426       | 973       | 1,83%     | 2,44%     | 5,64%     | 547           | 695   | 452   |               |        |       |
|     | Total Griya        | 278       | 253       | 253       | 496       | 6,43%     | 6,61%     | 12,98%    | 243           | 218   | 243   |               |        |       |
|     | Oto                | -         | 268       | 173       | 477       | 0,00%     | 1,27%     | 3,55%     | 304           | 477   | 209   |               |        |       |
|     | CF 2               | 799       | 942       | 2.179     | 3.754     | 0,59%     | 1,56%     | 2,66%     | 1.576         | 2.955 | 2.812 |               |        |       |
|     | Mitraguna & Others | 799       | 942       | 2.179     | 3.173     | 0,61%     | 1,60%     | 2,31%     | 995           | 2.375 | 2.231 |               |        |       |
|     | Pensiun            | -         | -         | -         | 581       | 0,00%     | 0,00%     | 14,73%    | 581           | 581   | 581   |               |        |       |
|     | Total Pembiayaan   | 1.077     | 1.520     | 2.658     | 7.241     | 0,51%     | 1,17%     | 3,18%     | 4.583         | 6.165 | 5.721 | 0,45%         | 85,69% | -2,7% |

Kualitas Pembiayaan (NPF)

| No. | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |       |       | Target Nov'25 |        |       |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|-------|-------|---------------|--------|-------|
|     |                    | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 19-Nov-25 | 31-Dec-24 | 31-Oct-25 | 19-Nov-25 | MtD           | YtD   | MtM   | %             | Penc.  | Gap   |
| 1   | SME                | -         | 750       | 750       | 750       | 0,00%     | 40,07%    | 40,10%    | -             | 750   | -     |               |        |       |
|     | Linkage            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |       |
|     | Non-Linkage        | -         | 750       | 750       | 750       | 0,00%     | 40,07%    | 40,10%    | -             | 750   | -     |               |        |       |
|     | Value Chain        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |       |
| 2   | MBG                | 144       | 9         | 8         | 60        | 0,26%     | 0,01%     | 0,10%     | 52            | (84)  | 51    |               |        |       |
|     | KUR                | 103       | -         | -         | -         | 0,19%     | 0,00%     | 0,00%     | -             | (103) | -     |               |        |       |
|     | Non KUR            | 40        | 9         | 8         | 60        | 3,71%     | 0,58%     | 4,57%     | 52            | 20    | 51    |               |        |       |
| 3   | PWG                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |       |
|     | Cilem              | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |       |
|     | Gadai              | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |       |
| 4   | CFG                | 810       | 1.390     | 1.064     | 1.064     | 0,54%     | 0,68%     | 0,67%     | -             | 254   | (326) |               |        |       |
|     | CF 1               | 140       | 132       | 132       | 132       | 0,92%     | 0,75%     | 0,76%     | -             | (8)   | -     |               |        |       |
|     | Total Griya        | 8         | -         | -         | -         | 0,19%     | 0,00%     | 0,00%     | -             | (8)   | -     |               |        |       |
|     | Oto                | 132       | 132       | 132       | 132       | 1,21%     | 0,96%     | 0,98%     | -             | -     | -     |               |        |       |
|     | CF 2               | 670       | 1.258     | 933       | 933       | 0,50%     | 0,67%     | 0,66%     | -             | 262   | (326) |               |        |       |
|     | Mitraguna & Others | 670       | 1.190     | 865       | 865       | 0,51%     | 0,64%     | 0,63%     | -             | 195   | (326) |               |        |       |
|     | Pensiun            | -         | 68        | 68        | 68        | 0,00%     | 0,03%     | 1,72%     | -             | 68    | -     |               |        |       |
|     | Total Pembiayaan   | 954       | 2.149     | 1.822     | 1.875     | 0,46%     | 0,80%     | 0,82%     | 52            | 921   | (275) | 0,14%         | 82,38% | -0,7% |

Asset & Contribution Margin

| No. | Neraca              | Posisi  |         |         | Growth (Yoy) | % Growth |
|-----|---------------------|---------|---------|---------|--------------|----------|
|     |                     | Sep-24  | Dec-24  | Sep-25  |              |          |
| 1   | Asset (Retail) T    | 205.252 | 214.060 | 229.253 | 24.001       |          |
| 2   | Contribution Margin | 7.885   | 11.297  | 10.050  | 2.165        | -27,5%   |

PHR & Payroll

| Kinerja     | Posisi |        |        | Growth (Mtd) | Growth (YoY) |
|-------------|--------|--------|--------|--------------|--------------|
|             | Sep-24 | Aug-25 | Sep-25 |              |              |
| PHR         | 3,34   | 3,42   | 3,37   | (0,05)       | 0,03         |
| CIF Payroll | 607    | 827    | 604    | (223)        | (3)          |

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi    |           |           |           | MtD (1-19 Oct'25 | Growth (1-19 Nov'25) |       |        |          |         | Target Nov'25 |         |          |
|-----|---------------|-----------|-----------|-----------|-----------|------------------|----------------------|-------|--------|----------|---------|---------------|---------|----------|
|     |               | 31-Dec-24 | 31-Oct-25 | 18-Nov-25 | 19-Nov-25 |                  | DtD                  | MtD   | %MtD   | YtD      | %YtD    | Posisi        | Penc.   | Gap      |
| 1   | Giro          | 238       | 2.232     | 2.206     | 2.208     | (61)             | 2                    | (23)  | -1,04% | 1.971    | 828,94% | 4.605         | 47,95%  | (2.397)  |
| 2   | Tabungan      | 85.480    | 94.164    | 98.292    | 99.747    | 1.838            | 1.455                | 5.584 | 5,93%  | 14.267   | 16,69%  | 94.734        | 105,29% | 5.013    |
| 3   | Deposito      | 55.765    | 41.891    | 41.891    | 41.891    | (347)            | 0                    | 0     | 0,00%  | (13.874) | -24,88% | 56.483        | 74,17%  | (14.592) |
|     | Total         | 141.483   | 138.286   | 142.389   | 143.847   | 1.430            | 1.457                | 5.561 | 4,02%  | 2.364    | 1,67%   | 155.822       | 92,31%  | (11.975) |
|     | CASA          | 85.718    | 96.395    | 100.498   | 101.956   | 1.778            | 1.457                | 5.560 | 5,77%  | 16.238   | 18,94%  | 99.340        | 102,63% | 2.616    |
|     | (%) CASA      | 60,59%    | 69,71%    | 70,58%    | 70,88%    |                  |                      |       |        |          |         |               |         |          |
|     | FDR           | 57,51%    | 64,07%    | 62,49%    | 61,86%    |                  |                      |       |        |          |         |               |         |          |

Kinerja ISE

| No. | Segmen/Produk | Posisi    |           |           |           |  | Growth (1-18 Nov'25) |     |         |       |          | Target Nov'25 |       |       |
|-----|---------------|-----------|-----------|-----------|-----------|--|----------------------|-----|---------|-------|----------|---------------|-------|-------|
|     |               | 31-Dec-24 | 31-Oct-25 | 17-Nov-25 | 18-Nov-25 |  | DtD                  | MtD | %MtD    | YtD   | %YtD     | Posisi        | Penc. | Gap   |
| 1   | DPK ISE       | 337       | 2.361     | 2.373     | 2.380     |  | 7                    | 19  | 0,82%   | 2.043 | 606,17%  | -             | 0,00% | 2.380 |
| 2   | Giro ISE      | 44        | 2.017     | 2.021     | 2.017     |  | (4)                  | (1) | -0,03%  | 1.972 | 4434,79% |               | 0,00% | 2.017 |
| 3   | Tabungan ISE  | 293       | 343       | 353       | 363       |  | 11                   | 20  | 5,82%   | 71    | 24,22%   |               | 0,00% | 363   |
| 4   | Deposito ISE  | -         | -         | -         | -         |  | 0                    | 0   | #DIV/0! | 0     | #DIV/0!  |               | 0,00% | 0     |
| 5   | CIF ISE       | 90        | 96        | 98        | 98        |  | 0                    | 2   | 2,08%   | 8     | 8,89%    |               | 0,00% | 98    |

Kinerja Pembiayaan

| No. | Segmen/Produk       | Posisi    |           |           | Pencairan (1-19 Oct'25) | Pencairan (1-19 Nov'25) | Pencairan MtM | MtD (1-19 Oct'25 | Growth (1-19 Nov'25) |        | Run Off Nov'25 | Target Nov'25 |         |         |
|-----|---------------------|-----------|-----------|-----------|-------------------------|-------------------------|---------------|------------------|----------------------|--------|----------------|---------------|---------|---------|
|     |                     | 31-Dec-24 | 31-Oct-25 | 19-Nov-25 |                         |                         |               |                  | MtD                  | YtD    |                | Posisi        | Penc.   | Gap     |
| 1   | SME                 | -         | -         | -         | -                       | -                       | 0             | 0                | 0                    | 0      | -              | 0             | 0,00%   | 0       |
|     | Linkage             | -         | -         | -         | -                       | -                       | -             | 0                | 0                    | 0      | -              | 0             | 0,00%   | 0       |
|     | Non-Linkage         | -         | -         | -         | -                       | -                       | 0             | 0                | 0                    | 0      | -              | 0             | 0,00%   | 0       |
|     | • Local Champion    | -         | -         | -         | -                       | -                       | 0             | 0                | 0                    | 0      | -              | 0             | 0,00%   | 0       |
|     | • Value Chain       | -         | -         | -         | -                       | -                       | -             | 0                | 0                    | 0      | -              | 0             | 0,00%   | 0       |
| 2   | MBG                 | 28.590    | 26.219    | 26.116    | 750                     | 400                     | -350          | 310              | -103                 | -2.474 | 503            | 29.132        | 89,65%  | (3.016) |
|     | KUR                 | 28.019    | 25.667    | 25.570    | 750                     | 400                     | -350          | 330              | -97                  | -2.448 | 497            | 28.422        | 89,97%  | (2.852) |
|     | Non KUR             | 572       | 552       | 546       | -                       | -                       | 0             | -20              | -6                   | -26    | 6              | 710           | 76,91%  | (164)   |
| 3   | PWG                 | 2.056     | 6.337     | 6.470     | 612                     | 199                     | -413          | 268              | 133                  | 4.414  | 65             | 7.548         | 85,72%  | (1.078) |
|     | Cilem               | 2.056     | 6.337     | 6.470     | 612                     | 199                     | -413          | 268              | 133                  | 4.414  | 65             | 7.548         | 85,72%  | (1.078) |
|     | Gadai               | -         | -         | -         | -                       | -                       | 0             | 0                | 0                    | 0      | -              | 0             | 0,00%   | 0       |
| 4   | CFG                 | 50.725    | 56.049    | 56.392    | 715                     | 870                     | 155           | -7               | 343                  | 5.667  | 527            | 59.421        | 94,90%  | (3.029) |
|     | CF 1                | 3.683     | 6.435     | 6.381     | 185                     | -                       | -185          | 39               | -54                  | 2.698  | 54             | 4.720         | 135,20% | 1.661   |
|     | Total Griya         | 695       | 358       | 356       | -                       | -                       | 0             | 0                | -2                   | -339   | 2              | 961           | 37,02%  | (605)   |
|     | • Total Non Program | 695       | 358       | 356       | -                       | -                       | 0             | -5               | -2                   | -339   | 2              | 961           | 37,02%  | (605)   |
|     | • Program           | -         | -         | -         | -                       | -                       | 0             | 0                | 0                    | 0      | -              | 0             | 0,00%   | 0       |
|     | Oto                 | 2.988     | 6.077     | 6.025     | 185                     | -                       | -185          | 39               | -52                  | 3.037  | 52             | 3.758         | 160,31% | 2.267   |
|     | CF 2                | 47.042    | 49.615    | 50.011    | 530                     | 870                     | 340           | -47              | 397                  | 2.969  | 473            | 54.701        | 91,43%  | (4.690) |
|     | Mitraguna & Others  | 38.019    | 39.728    | 40.188    | 530                     | 870                     | 340           | 25               | 460                  | 2.169  | 410            | 44.970        | 89,37%  | (4.782) |
|     | Pensiun             | 9.023     | 9.887     | 9.823     | -                       | -                       | 0             | -72              | -64                  | 800    | 64             | 9.732         | 100,94% | 92      |
|     | Total Pembiayaan    | 81.372    | 88.606    | 88.979    | 2.077                   | 1.469                   | -608          | 571              | 373                  | 7.607  | 1.096          | 96.101        | 92,59%  | (7.122) |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |       |       | Target Nov'25 |        |       |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|-------|-------|---------------|--------|-------|
|     |                    | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 19-Nov-25 | 31-Dec-24 | 31-Oct-25 | 19-Nov-25 | MtD           | YtD   | MtM   | %             | Penc.  | Gap   |
| 1   | SME                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |       |
|     | Linkage            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |       |
|     | Local Champion     | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |       |
|     | Value Chain        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |       |
| 2   | MBG                | 574       | 689       | 300       | 2.024     | 2,01%     | 1,15%     | 7,75%     | 1.723         | 1.450 | 1.335 |               |        |       |
|     | KUR                | 574       | 632       | 300       | 2.024     | 2,05%     | 1,17%     | 7,91%     | 1.723         | 1.450 | 1.392 |               |        |       |
|     | Non KUR            | -         | 57        | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | (57)  |               |        |       |
| 3   | PWG                | -         | -         | -         | 119       | 0,00%     | 0,00%     | 1,83%     | 119           | 119   | 119   |               |        |       |
|     | Cilem              | -         | -         | -         | 119       | 0,00%     | 0,00%     | 1,83%     | 119           | 119   | 119   |               |        |       |
|     | Gadai              | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |       |
| 4   | CFG                | 234       | 2.457     | 933       | 4.526     | 0,46%     | 1,66%     | 8,03%     | 3.593         | 4.292 | 2.069 |               |        |       |
|     | CF 1               | 134       | 106       | 320       | 539       | 3,65%     | 4,97%     | 8,45%     | 219           | 405   | 434   |               |        |       |
|     | Total Griya        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |       |
|     | Oto                | 134       | 106       | 320       | 539       | 4,50%     | 5,27%     | 8,95%     | 219           | 405   | 434   |               |        |       |
|     | CF 2               | 100       | 2.351     | 613       | 3.986     | 0,21%     | 1,24%     | 7,97%     | 3.373         | 3.887 | 1.635 |               |        |       |
|     | Mitraguna & Others | -         | 1.360     | 201       | 2.654     | 0,00%     | 0,51%     | 6,60%     | 2.452         | 2.654 | 1.294 |               |        |       |
|     | Pensiun            | 100       | 992       | 412       | 1.333     | 1,10%     | 4,16%     | 13,57%    | 921           | 1.233 | 341   |               |        |       |
|     | Total Pembiayaan   | 808       | 3.146     | 1.233     | 6.668     | 0,99%     | 1,39%     | 7,49%     | 5.435         | 5.860 | 3.522 | 1,87%         | 75,02% | -5,6% |

Kualitas Pembiayaan (NPF)

| No. | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |     |     | Target Nov'25 |        |       |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|-----|-----|---------------|--------|-------|
|     |                    | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 19-Nov-25 | 31-Dec-24 | 31-Oct-25 | 19-Nov-25 | MtD           | YtD | MtM | %             | Penc.  | Gap   |
| 1   | SME                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |        |       |
|     | Linkage            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |        |       |
|     | Non-Linkage        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |        |       |
|     | Value Chain        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |        |       |
| 2   | MBG                | 315       | 431       | 544       | 576       | 1,10%     | 2,07%     | 2,21%     | 33            | 261 | 145 |               |        |       |
|     | KUR                | 178       | 266       | 329       | 362       | 0,63%     | 1,28%     | 1,42%     | 34            | 185 | 96  |               |        |       |
|     | Non KUR            | 138       | 165       | 215       | 214       | 24,08%    | 38,92%    | 39,15%    | (1)           | 76  | 49  |               |        |       |
| 3   | PWG                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |        |       |
|     | Cilem              | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |        |       |
|     | Gadai              | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |        |       |
| 4   | CFG                | -         | 198       | 198       | 198       | 0,00%     | 0,35%     | 0,35%     | -             | 198 | 0   |               |        |       |
|     | CF 1               | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |        |       |
|     | Total Griya        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |        |       |
|     | Oto                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |        |       |
|     | CF 2               | -         | 198       | 198       | 198       | 0,00%     | 0,40%     | 0,40%     | -             | 198 | 0   |               |        |       |
|     | Mitraguna & Others | -         | 198       | 198       | 198       | 0,00%     | 0,50%     | 0,49%     | -             | 198 | 0   |               |        |       |
|     | Pensiun            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |        |       |
|     | Total Pembiayaan   | 315       | 629       | 742       | 774       | 0,39%     | 0,84%     | 0,87%     | 33            | 459 | 145 | 0,04%         | 95,51% | -0,8% |

Asset & Contribution Margin

| No. | Neraca              | Posisi  |         |         | Growth (Yoy) | % Growth |
|-----|---------------------|---------|---------|---------|--------------|----------|
|     |                     | Sep-24  | Dec-24  | Sep-25  |              |          |
| 1   | Asset (Retail) T    | 147.798 | 142.483 | 137.859 | (9.939)      |          |
| 2   | Contribution Margin | 3.912   | 6.308   | 4.689   | 777          | -19,9%   |

PHR & Payroll

| Kinerja     | Posisi |        |        | Growth (Mtd) | Growth (YoY) |
|-------------|--------|--------|--------|--------------|--------------|
|             | Sep-24 | Aug-25 | Sep-25 |              |              |
| PHR         | 3,24   | 3,66   | 3,84   | 0,18         | 0,60         |
| CIF Payroll | 500    | 635    | 641    | 6            | 141          |

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi    |           |           |           | MtD (1-19 Oct'25 | Growth (1-19 Nov'25) |       |       |         |         | Target Nov'25 |         |         |
|-----|---------------|-----------|-----------|-----------|-----------|------------------|----------------------|-------|-------|---------|---------|---------------|---------|---------|
|     |               | 31-Dec-24 | 31-Oct-25 | 18-Nov-25 | 19-Nov-25 |                  | DtD                  | MtD   | %MtD  | YtD     | %YtD    | Posisi        | Penc.   | Gap     |
| 1   | Giro          | 20.173    | 45.153    | 45.372    | 45.318    | 7.495            | (54)                 | 165   | 0,36% | 25.145  | 124,65% | 25.794        | 175,69% | 19.523  |
| 2   | Tabungan      | 135.101   | 145.614   | 147.308   | 148.730   | 1.016            | 1.422                | 3.115 | 2,14% | 13.629  | 10,09%  | 145.809       | 102,00% | 2.921   |
| 3   | Deposito      | 28.599    | 26.205    | 26.350    | 26.350    | 229              | 0                    | 145   | 0,55% | (2.249) | -7,86%  | 29.125        | 90,47%  | (2.775) |
|     | Total         | 183.873   | 216.972   | 219.029   | 220.397   | 8.741            | 1.368                | 3.425 | 1,58% | 36.524  | 19,86%  | 200.728       | 109,80% | 19.669  |
|     | CASA          | 155.274   | 190.767   | 192.679   | 194.047   | 8.511            | 1.368                | 3.280 | 1,72% | 38.773  | 24,97%  | 171.603       | 113,08% | 22.444  |
|     | (%) CASA      | 84,45%    | 87,92%    | 87,97%    | 88,04%    |                  |                      |       |       |         |         |               |         |         |
|     | FDR           | 85,47%    | 90,55%    | 90,55%    | 89,99%    |                  |                      |       |       |         |         |               |         |         |

Kinerja ISE

| No. | Segmen/Produk | Posisi    |           |           |           |  | Growth (1-18 Nov'25) |      |         |         |         | Target Nov'25 |       |        |
|-----|---------------|-----------|-----------|-----------|-----------|--|----------------------|------|---------|---------|---------|---------------|-------|--------|
|     |               | 31-Dec-24 | 31-Oct-25 | 17-Nov-25 | 18-Nov-25 |  | DtD                  | MtD  | %MtD    | YtD     | %YtD    | Posisi        | Penc. | Gap    |
| 1   | DPK ISE       | 8.669     | 12.845    | 13.326    | 13.321    |  | (4)                  | 476  | 3,71%   | 4.653   | 53,67%  | -             | 0,00% | 13.321 |
| 2   | Giro ISE      | 6.094     | 227       | 158       | 151       |  | (7)                  | (76) | -33,64% | (5.943) | -97,53% |               | 0,00% | 151    |
| 3   | Tabungan ISE  | 2.575     | 10.818    | 11.368    | 11.371    |  | 3                    | 553  | 5,11%   | 8.796   | 341,58% |               | 0,00% | 11.371 |
| 4   | Deposito ISE  | -         | 1.800     | 1.800     | 1.800     |  | 0                    | 0    | 0,00%   | 1.800   | #DIV/0! |               | 0,00% | 1.800  |
| 5   | CIF ISE       | 121       | 138       | 140       | 140       |  | 0                    | 2    | 1,45%   | 19      | 15,70%  |               | 0,00% | 140    |

Kinerja Pembiayaan

| No. | Segmen/Produk       | Posisi    |           |           | Pencairan (1-19 Oct'25) | Pencairan (1-19 Nov'25) | Pencairan MtM | MtD (1-19 Oct'25 | Growth (1-19 Nov'25) |        | Run Off Nov'25 | Target Nov'25 |         |         |
|-----|---------------------|-----------|-----------|-----------|-------------------------|-------------------------|---------------|------------------|----------------------|--------|----------------|---------------|---------|---------|
|     |                     | 31-Dec-24 | 31-Oct-25 | 19-Nov-25 |                         |                         |               |                  | MtD                  | YtD    |                | Posisi        | Penc.   | Gap     |
| 1   | SME                 | 38        | -         | -         | -                       | -                       | 0             | 0                | 0                    | -38    | -              | 38            | 0,00%   | (38)    |
|     | Linkage             | -         | -         | -         | -                       | -                       | -             | 0                | 0                    | 0      | -              | 0             | 0,00%   | 0       |
|     | Non-Linkage         | 38        | -         | -         | -                       | -                       | 0             | 0                | 0                    | -38    | -              | 38            | 0,00%   | (38)    |
|     | • Local Champion    | 38        | -         | -         | -                       | -                       | 0             | 0                | 0                    | -38    | -              | 38            | 0,00%   | (38)    |
|     | • Value Chain       | -         | -         | -         | -                       | -                       | -             | 0                | 0                    | 0      | -              | 0             | 0,00%   | 0       |
| 2   | MBG                 | 29.889    | 35.950    | 36.010    | 500                     | 550                     | 50            | -169             | 60                   | 6.121  | 490            | 34.210        | 105,26% | 1.801   |
|     | KUR                 | 29.147    | 35.000    | 35.075    | 500                     | 550                     | 50            | -304             | 75                   | 5.927  | 475            | 33.229        | 105,56% | 1.846   |
|     | Non KUR             | 742       | 950       | 936       | -                       | -                       | 0             | 135              | -15                  | 194    | 15             | 981           | 95,39%  | (45)    |
| 3   | PWG                 | 5.787     | 17.774    | 18.747    | 2.131                   | 1.600                   | -531          | 1.145            | 973                  | 12.959 | 627            | 20.542        | 91,26%  | (1.796) |
|     | Cilem               | 4.662     | 13.788    | 14.516    | 1.416                   | 826                     | -591          | 132              | 728                  | 9.855  | 98             | 15.567        | 93,25%  | (1.051) |
|     | Gadai               | 1.126     | 3.985     | 4.230     | 715                     | 775                     | 60            | 1.013            | 245                  | 3.105  | 529            | 4.976         | 85,02%  | (745)   |
| 4   | CFG                 | 121.436   | 142.740   | 143.578   | 1.608                   | 1.824                   | 216           | 3.425            | 838                  | 22.142 | 986            | 131.655       | 109,06% | 11.922  |
|     | CF 1                | 20.925    | 20.764    | 20.601    | 92                      | -                       | -92           | 454              | -162                 | -324   | 162            | 22.143        | 93,04%  | (1.542) |
|     | Total Griya         | 15.996    | 15.276    | 15.253    | -                       | -                       | 0             | 0                | -24                  | -743   | 24             | 16.308        | 93,53%  | (1.056) |
|     | • Total Non Program | 15.996    | 15.276    | 15.253    | -                       | -                       | 0             | -73              | -24                  | -743   | 24             | 16.308        | 93,53%  | (1.056) |
|     | • Program           | -         | -         | -         | -                       | -                       | 0             | 0                | 0                    | 0      | -              | 0             | 0,00%   | 0       |
|     | Oto                 | 4.930     | 5.487     | 5.349     | 92                      | -                       | -92           | 454              | -139                 | 419    | 139            | 5.835         | 91,66%  | (486)   |
|     | CF 2                | 100.511   | 121.976   | 122.976   | 1.516                   | 1.824                   | 308           | 2.970            | 1.000                | 22.466 | 824            | 109.512       | 112,30% | 13.465  |
|     | Mitraguna & Others  | 63.905    | 80.135    | 81.349    | 1.216                   | 1.738                   | 522           | 2.780            | 1.213                | 17.444 | 525            | 72.073        | 112,87% | 9.275   |
|     | Pensiun             | 36.606    | 41.841    | 41.628    | 300                     | 86                      | -214          | 190              | -213                 | 5.022  | 299            | 37.439        | 111,19% | 4.189   |
|     | Total Pembiayaan    | 157.150   | 196.464   | 198.334   | 4.239                   | 3.974                   | -264          | 4.400            | 1.871                | 41.184 | 2.103          | 186.445       | 106,38% | 11.889  |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |       |       | Target Nov'25 |        |       |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|-------|-------|---------------|--------|-------|
|     |                    | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 19-Nov-25 | 31-Dec-24 | 31-Oct-25 | 19-Nov-25 | MtD           | YtD   | MtM   | %             | Penc.  | Gap   |
| 1   | SME                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |       |
|     | Linkage            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |       |
|     | Local Champion     | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |       |
|     | Value Chain        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |       |
| 2   | MBG                | 179       | 182       | 179       | 1.716     | 0,60%     | 0,50%     | 4,77%     | 1.537         | 1.537 | 1.534 |               |        |       |
|     | KUR                | 179       | 128       | 124       | 1.661     | 0,61%     | 0,35%     | 4,74%     | 1.537         | 1.482 | 1.533 |               |        |       |
|     | Non KUR            | -         | 54        | 55        | 55        | 0,00%     | 5,79%     | 5,88%     | -             | 55    | 1     |               |        |       |
| 3   | PWG                | 74        | -         | -         | 289       | 1,27%     | 0,00%     | 1,54%     | 289           | 216   | 289   |               |        |       |
|     | Cilem              | 74        | -         | -         | 289       | 1,58%     | 0,00%     | 1,99%     | 289           | 216   | 289   |               |        |       |
|     | Gadai              | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |       |
| 4   | CFG                | 1.115     | 1.652     | 2.206     | 3.469     | 0,92%     | 1,55%     | 2,42%     | 1.263         | 2.354 | 1.816 |               |        |       |
|     | CF 1               | 120       | 248       | 73        | 1.087     | 0,57%     | 0,35%     | 5,28%     | 1.014         | 967   | 839   |               |        |       |
|     | Total Griya        | -         | 170       | -         | 891       | 0,00%     | 0,00%     | 5,84%     | 891           | 891   | 722   |               |        |       |
|     | Oto                | 120       | 78        | 73        | 195       | 2,43%     | 1,33%     | 3,65%     | 122           | 75    | 117   |               |        |       |
|     | CF 2               | 995       | 1.404     | 2.132     | 2.382     | 0,99%     | 1,75%     | 1,94%     | 249           | 1.387 | 978   |               |        |       |
|     | Mitraguna & Others | 254       | 1.081     | 1.562     | 1.822     | 0,40%     | 1,95%     | 2,24%     | 260           | 1.568 | 742   |               |        |       |
|     | Pensiun            | 740       | 324       | 570       | 559       | 2,02%     | 1,36%     | 1,34%     | (11)          | (181) | 236   |               |        |       |
|     | Total Pembiayaan   | 1.367     | 1.834     | 2.384     | 5.474     | 0,87%     | 1,21%     | 2,76%     | 3.089         | 4.107 | 3.639 | 0,15%         | 94,46% | -2,6% |

Kualitas Pembiayaan (NPF)

| No. | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |       |     | Target Nov'25 |        |       |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|-------|-----|---------------|--------|-------|
|     |                    | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 19-Nov-25 | 31-Dec-24 | 31-Oct-25 | 19-Nov-25 | MtD           | YtD   | MtM | %             | Penc.  | Gap   |
| 1   | SME                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -   |               |        |       |
|     | Linkage            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -   |               |        |       |
|     | Non-Linkage        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -   |               |        |       |
|     | Value Chain        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -   |               |        |       |
| 2   | MBG                | 35        | 144       | 143       | 231       | 0,12%     | 0,40%     | 0,64%     | 88            | 196   | 87  |               |        |       |
|     | KUR                | -         | 144       | 143       | 231       | 0,00%     | 0,41%     | 0,66%     | 88            | 231   | 87  |               |        |       |
|     | Non KUR            | 35        | -         | -         | -         | 4,67%     | 0,00%     | 0,00%     | -             | (35)  | -   |               |        |       |
| 3   | PWG                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -   |               |        |       |
|     | Cilem              | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -   |               |        |       |
|     | Gadai              | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -   |               |        |       |
| 4   | CFG                | -         | 1.102     | 1.333     | 1.554     | 0,00%     | 0,93%     | 1,08%     | 221           | 1.554 | 452 |               |        |       |
|     | CF 1               | -         | -         | 170       | 170       | 0,00%     | 0,82%     | 0,82%     | -             | 170   | 170 |               |        |       |
|     | Total Griya        | -         | -         | 170       | 170       | 0,00%     | 1,11%     | 1,11%     | -             | 170   | 170 |               |        |       |
|     | Oto                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -   |               |        |       |
|     | CF 2               | -         | 1.102     | 1.163     | 1.384     | 0,00%     | 0,95%     | 1,13%     | 221           | 1.384 | 283 |               |        |       |
|     | Mitraguna & Others | -         | 826       | 888       | 1.110     | 0,00%     | 1,11%     | 1,37%     | 222           | 1.110 | 284 |               |        |       |
|     | Pensiun            | -         | 275       | 274       | 274       | 0,00%     | 0,14%     | 0,66%     | (1)           | 274   | (1) |               |        |       |
|     | Total Pembiayaan   | 35        | 1.245     | 1.476     | 1.785     | 0,02%     | 0,75%     | 0,90%     | 309           | 1.750 | 540 | 0,06%         | 93,45% | -0,8% |

Asset & Contribution Margin

| No. | Neraca              | Posisi  |         |         | Growth (Yoy) | % Growth |
|-----|---------------------|---------|---------|---------|--------------|----------|
|     |                     | Sep-24  | Dec-24  | Sep-25  |              |          |
| 1   | Asset (Retail) T    | 167.599 | 185.470 | 211.409 | 43.810       |          |
| 2   | Contribution Margin | 6.897   | 9.852   | 7.291   | 394          | -5,7%    |

PHR & Payroll

| Kinerja     | Posisi |        |        | Growth (Mtd) | Growth (YoY) |
|-------------|--------|--------|--------|--------------|--------------|
|             | Sep-24 | Aug-25 | Sep-25 |              |              |
| PHR         | 2,80   | 3,04   | 3,04   | (0,01)       | 0,24         |
| CIF Payroll | 1.532  | 1.444  | 1.536  | 92           | 4            |

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi    |           |           |           | MtD (1-19 Oct'25) | Growth (1-19 Nov'25) |         |        |       |         | Target Nov'25 |        |          |
|-----|---------------|-----------|-----------|-----------|-----------|-------------------|----------------------|---------|--------|-------|---------|---------------|--------|----------|
|     |               | 31-Dec-24 | 31-Oct-25 | 18-Nov-25 | 19-Nov-25 |                   | DtD                  | MtD     | %MtD   | YtD   | %YtD    | Posisi        | Penc.  | Gap      |
| 1   | Giro          | 460       | 129       | 204       | 211       | (243)             | 7                    | 82      | 63,02% | (250) | -54,20% | 4.702         | 4,49%  | (4.491)  |
| 2   | Tabungan      | 104.069   | 105.674   | 104.356   | 104.030   | 97                | (326)                | (1.645) | -1,56% | (39)  | -0,04%  | 113.215       | 91,89% | (9.185)  |
| 3   | Deposito      | 24.703    | 24.658    | 24.858    | 24.858    | (322)             | 0                    | 201     | 0,81%  | 155   | 0,63%   | 25.371        | 97,98% | (512)    |
|     | Total         | 129.233   | 130.461   | 129.419   | 129.099   | (467)             | (320)                | (1.362) | -1,04% | (134) | -0,10%  | 143.287       | 90,10% | (14.188) |
|     | CASA          | 104.530   | 105.804   | 104.560   | 104.241   | (145)             | (320)                | (1.563) | -1,48% | (289) | -0,28%  | 117.917       | 88,40% | (13.676) |
|     | (%) CASA      | 80,88%    | 81,10%    | 80,79%    | 80,74%    |                   |                      |         |        |       |         |               |        |          |
|     | FDR           | 125,49%   | 144,15%   | 145,45%   | 145,81%   |                   |                      |         |        |       |         |               |        |          |

Kinerja ISE

| No. | Segmen/Produk | Posisi    |           |           |           |       | Growth (1-18 Nov'25) |         |         |         | Target Nov'25 |        |       |
|-----|---------------|-----------|-----------|-----------|-----------|-------|----------------------|---------|---------|---------|---------------|--------|-------|
|     |               | 31-Dec-24 | 31-Oct-25 | 17-Nov-25 | 18-Nov-25 |       | DtD                  | MtD     | %MtD    | YtD     | %YtD          | Posisi | Penc. |
| 1   | DPK ISE       | 4.034     | 2.267     | 2.528     | 2.364     | (164) | 97                   | 4,28%   | (1.669) | -41,39% | -             | 0,00%  | 2.364 |
| 2   | Giro ISE      | 415       | 60        | 219       | 109       | (110) | 49                   | 82,54%  | (306)   | -73,72% |               | 0,00%  | 109   |
| 3   | Tabungan ISE  | 3.618     | 2.207     | 2.309     | 2.255     | (54)  | 48                   | 2,16%   | (1.363) | -37,67% |               | 0,00%  | 2.255 |
| 4   | Deposito ISE  | -         | -         | -         | -         | 0     | 0                    | #DIV/0! | 0       | #DIV/0! |               | 0,00%  | 0     |
| 5   | CIF ISE       | 119       | 142       | 144       | 144       | 0     | 2                    | 1,41%   | 25      | 21,01%  |               | 0,00%  | 144   |

Kinerja Pembiayaan

| No. | Segmen/Produk       | Posisi    |           |           | Pencairan (1-19 Oct'25) | Pencairan (1-19 Nov'25) | Pencairan MtM | MtD (1-19 Oct'25) | Growth (1-19 Nov'25) |        | Run Off Nov'25 | Target Nov'25 |         |         |
|-----|---------------------|-----------|-----------|-----------|-------------------------|-------------------------|---------------|-------------------|----------------------|--------|----------------|---------------|---------|---------|
|     |                     | 31-Dec-24 | 31-Oct-25 | 19-Nov-25 |                         |                         |               |                   | MtD                  | YtD    |                | Posisi        | Penc.   | Gap     |
| 1   | SME                 | -         | -         | -         | -                       | -                       | 0             | 0                 | 0                    | 0      | -              | 0             | 0,00%   | 0       |
|     | Linkage             | -         | -         | -         | -                       | -                       | -             | 0                 | 0                    | 0      | -              | 0             | 0,00%   | 0       |
|     | Non-Linkage         | -         | -         | -         | -                       | -                       | 0             | 0                 | 0                    | 0      | -              | 0             | 0,00%   | 0       |
|     | • Local Champion    | -         | -         | -         | -                       | -                       | 0             | 0                 | 0                    | 0      | -              | 0             | 0,00%   | 0       |
|     | • Value Chain       | -         | -         | -         | -                       | -                       | -             | 0                 | 0                    | 0      | -              | 0             | 0,00%   | 0       |
| 2   | MBG                 | 22.894    | 22.522    | 22.182    | 515                     | 190                     | -325          | 145               | -340                 | -712   | 530            | 24.787        | 89,49%  | (2.605) |
|     | KUR                 | 22.067    | 21.522    | 21.113    | 370                     | 110                     | -260          | -16               | -409                 | -953   | 519            | 23.833        | 88,59%  | (2.720) |
|     | Non KUR             | 827       | 999       | 1.068     | 145                     | 80                      | -65           | 161               | 69                   | 241    | 11             | 954           | 111,97% | 114     |
| 3   | PWG                 | 1.733     | 7.288     | 7.316     | 1.343                   | 255                     | -1.088        | 930               | 28                   | 5.583  | 227            | 10.247        | 71,40%  | (2.931) |
|     | Cilem               | 1.733     | 7.288     | 7.316     | 1.343                   | 255                     | -1.088        | 930               | 28                   | 5.583  | 227            | 10.247        | 71,40%  | (2.931) |
|     | Gadai               | -         | -         | -         | -                       | -                       | 0             | 0                 | 0                    | 0      | -              | 0             | 0,00%   | 0       |
| 4   | CFG                 | 137.551   | 158.244   | 158.747   | 1.104                   | 4.269                   | 3.164         | 470               | 503                  | 21.196 | 3.766          | 158.700       | 100,03% | 47      |
|     | CF 1                | 5.904     | 8.009     | 8.049     | 133                     | 187                     | 53            | 75                | 40                   | 2.145  | 147            | 8.425         | 95,54%  | (376)   |
|     | Total Griya         | 1.926     | 1.748     | 1.743     | -                       | -                       | 0             | 0                 | -5                   | -183   | 5              | 2.573         | 67,74%  | (830)   |
| 1   | • Total Non Program | 1.926     | 1.748     | 1.743     | -                       | -                       | 0             | -18               | -5                   | -183   | 5              | 2.573         | 67,74%  | (830)   |
|     | • Program           | -         | -         | -         | -                       | -                       | 0             | 0                 | 0                    | 0      | -              | 0             | 0,00%   | 0       |
|     | Oto                 | 3.978     | 6.261     | 6.306     | 133                     | 187                     | 53            | 75                | 45                   | 2.328  | 141            | 5.852         | 107,76% | 454     |
|     | CF 2                | 131.647   | 150.235   | 150.698   | 971                     | 4.082                   | 3.111         | 395               | 462                  | 19.051 | 3.620          | 150.275       | 100,28% | 423     |
|     | Mitraguna & Others  | 65.693    | 81.700    | 83.432    | 580                     | 3.982                   | 3.402         | 31                | 1.731                | 17.738 | 2.251          | 82.597        | 101,01% | 834     |
|     | Pensiun             | 65.954    | 68.535    | 67.266    | 391                     | 100                     | -291          | 364               | -1.269               | 1.312  | 1.369          | 67.677        | 99,39%  | (411)   |
|     | Total Pembiayaan    | 162.178   | 188.054   | 188.245   | 2.962                   | 4.714                   | 1.752         | 1.545             | 191                  | 26.066 | 4.523          | 193.734       | 97,17%  | (5.489) |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |       |       | Target Nov'25 |        |       |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|-------|-------|---------------|--------|-------|
|     |                    | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 19-Nov-25 | 31-Dec-24 | 31-Oct-25 | 19-Nov-25 | MtD           | YtD   | MtM   | %             | Penc.  | Gap   |
| 1   | SME                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |       |
|     | Linkage            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |       |
|     | Local Champion     | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |       |
|     | Value Chain        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |       |
| 2   | MBG                | 640       | 560       | 514       | 2.097     | 2,80%     | 2,28%     | 9,46%     | 1.584         | 1.457 | 1.537 |               |        |       |
|     | KUR                | 508       | 507       | 460       | 2.031     | 2,30%     | 2,14%     | 9,62%     | 1.571         | 1.522 | 1.523 |               |        |       |
|     | Non KUR            | 132       | 53        | 54        | 67        | 15,90%    | 5,37%     | 6,23%     | 13            | (65)  | 14    |               |        |       |
| 3   | PWG                | -         | -         | -         | 143       | 0,00%     | 0,00%     | 1,96%     | 143           | 143   | 143   |               |        |       |
|     | Cilem              | -         | -         | -         | 143       | 0,00%     | 0,00%     | 1,96%     | 143           | 143   | 143   |               |        |       |
|     | Gadai              | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |       |
| 4   | CFG                | 1.035     | 709       | 272       | 690       | 0,75%     | 0,17%     | 0,43%     | 418           | (345) | (19)  |               |        |       |
|     | CF 1               | -         | -         | -         | 166       | 0,00%     | 0,00%     | 2,06%     | 166           | 166   | 166   |               |        |       |
|     | Total Griya        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |       |
|     | Oto                | -         | -         | -         | 166       | 0,00%     | 0,00%     | 2,63%     | 166           | 166   | 166   |               |        |       |
|     | CF 2               | 1.035     | 709       | 272       | 524       | 0,79%     | 0,18%     | 0,35%     | 252           | (511) | (185) |               |        |       |
|     | Mitraguna & Others | 403       | 63        | -         | 158       | 0,61%     | 0,00%     | 0,19%     | 158           | (244) | 95    |               |        |       |
|     | Pensiun            | 632       | 646       | 272       | 365       | 0,96%     | 0,40%     | 0,54%     | 93            | (266) | (281) |               |        |       |
|     | Total Pembiayaan   | 1.675     | 1.269     | 786       | 2.930     | 1,03%     | 0,42%     | 1,56%     | 2.145         | 1.256 | 1.661 | 1,19%         | 23,84% | -0,4% |

Kualitas Pembiayaan (NPF)

| No. | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |       |     | Target Nov'25 |          |      |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|-------|-----|---------------|----------|------|
|     |                    | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 19-Nov-25 | 31-Dec-24 | 31-Oct-25 | 19-Nov-25 | MtD           | YtD   | MtM | %             | Penc.    | Gap  |
| 1   | SME                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -   |               |          |      |
|     | Linkage            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -   |               |          |      |
|     | Non-Linkage        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -   |               |          |      |
|     | Value Chain        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -   |               |          |      |
| 2   | MBG                | 306       | 257       | 276       | 526       | 1,34%     | 1,23%     | 2,37%     | 250           | 220   | 268 |               |          |      |
|     | KUR                | 52        | 153       | 180       | 430       | 0,23%     | 0,84%     | 2,04%     | 250           | 378   | 276 |               |          |      |
|     | Non KUR            | 254       | 104       | 96        | 96        | 30,69%    | 9,60%     | 8,98%     | (0)           | (158) | (8) |               |          |      |
| 3   | PWG                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -   |               |          |      |
|     | Cilem              | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -   |               |          |      |
|     | Gadai              | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -   |               |          |      |
| 4   | CFG                | -         | 38        | 38        | 38        | 0,00%     | 0,02%     | 0,02%     | (0)           | 38    | (0) |               |          |      |
|     | CF 1               | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -   |               |          |      |
|     | Total Griya        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -   |               |          |      |
|     | Oto                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -   |               |          |      |
|     | CF 2               | -         | 38        | 38        | 38        | 0,00%     | 0,03%     | 0,02%     | (0)           | 38    | (0) |               |          |      |
|     | Mitraguna & Others | -         | 38        | 38        | 38        | 0,00%     | 0,05%     | 0,05%     | (0)           | 38    | (0) |               |          |      |
|     | Pensiun            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -   |               |          |      |
|     | Total Pembiayaan   | 306       | 295       | 314       | 563       | 0,19%     | 0,17%     | 0,30%     | 249           | 257   | 268 | 0,87%         | -189,17% | 0,6% |

Asset & Contribution Margin

| No. | Neraca              | Posisi  |         |         | Growth (Yoy) | % Growth |
|-----|---------------------|---------|---------|---------|--------------|----------|
|     |                     | Sep-24  | Dec-24  | Sep-25  |              |          |
| 1   | Asset (Retail) T    | 159.109 | 165.916 | 190.801 | 31.692       |          |
| 2   | Contribution Margin | 5.395   | 7.913   | 7.711   | 2.316        | -42,9%   |

PHR & Payroll

| Kinerja     | Posisi |        |        | Growth (Mtd) | Growth (YoY) |
|-------------|--------|--------|--------|--------------|--------------|
|             | Sep-24 | Aug-25 | Sep-25 |              |              |
| PHR         | 2,55   | 2,86   | 2,90   | 0,04         | 0,35         |
| CIF Payroll | 942    | 1.375  | 1.359  | (16)         | 417          |



Kinerja Pendanaan

| No. | Segmen/Produk | Posisi    |           |           |           | MtD (1-19 Oct'25 | Growth (1-19 Nov'25) |         |        |          |         | Target Nov'25 |         |          |
|-----|---------------|-----------|-----------|-----------|-----------|------------------|----------------------|---------|--------|----------|---------|---------------|---------|----------|
|     |               | 31-Dec-24 | 31-Oct-25 | 18-Nov-25 | 19-Nov-25 |                  | DtD                  | MtD     | %MtD   | YtD      | %YtD    | Posisi        | Penc.   | Gap      |
| 1   | Giro          | 161.481   | 517.787   | 517.853   | 518.429   | 197              | 575                  | 641     | 0,12%  | 356.948  | 221,05% | 168.496       | 307,68% | 349.933  |
| 2   | Tabungan      | 199.929   | 216.938   | 216.655   | 218.157   | (488)            | 1.502                | 1.219   | 0,56%  | 18.227   | 9,12%   | 215.790       | 101,10% | 2.367    |
| 3   | Deposito      | 133.285   | 90.671    | 88.007    | 87.907    | (964)            | (100)                | (2.764) | -3,05% | (45.378) | -34,05% | 135.065       | 65,08%  | (47.158) |
|     | Total         | 494.695   | 825.396   | 822.515   | 824.492   | (1.255)          | 1.977                | (903)   | -0,11% | 329.797  | 66,67%  | 519.351       | 158,75% | 305.142  |
|     | CASA          | 361.410   | 734.725   | 734.508   | 736.585   | (291)            | 2.078                | 1.860   | 0,25%  | 375.175  | 103,81% | 384.286       | 191,68% | 352.300  |
|     | (%) CASA      | 73,06%    | 89,01%    | 89,30%    | 89,34%    |                  |                      |         |        |          |         |               |         |          |
|     | FDR           | 29,29%    | 21,46%    | 21,54%    | 21,48%    |                  |                      |         |        |          |         |               |         |          |

Kinerja ISE

| No. | Segmen/Produk | Posisi    |           |           |           |  | Growth (1-18 Nov'25) |        |         |        |          | Target Nov'25 |       |        |
|-----|---------------|-----------|-----------|-----------|-----------|--|----------------------|--------|---------|--------|----------|---------------|-------|--------|
|     |               | 31-Dec-24 | 31-Oct-25 | 17-Nov-25 | 18-Nov-25 |  | DtD                  | MtD    | %MtD    | YtD    | %YtD     | Posisi        | Penc. | Gap    |
| 1   | DPK ISE       | 1.866     | 10.479    | 20.474    | 20.526    |  | 52                   | 10.046 | 95,87%  | 18.660 | 1000,11% | -             | 0,00% | 20.526 |
| 2   | Giro ISE      | 28        | 25        | 18        | 18        |  | 0                    | (7)    | -29,40% | (10)   | -36,96%  |               | 0,00% | 18     |
| 3   | Tabungan ISE  | 1.837     | 8.854     | 18.856    | 18.908    |  | 52                   | 10.054 | 113,55% | 17.071 | 929,06%  |               | 0,00% | 18.908 |
| 4   | Deposito ISE  | -         | 1.600     | 1.600     | 1.600     |  | 0                    | 0      | 0,00%   | 1.600  | #DIV/0!  |               | 0,00% | 1.600  |
| 5   | CIF ISE       | 40        | 76        | 77        | 77        |  | 0                    | 1      | 1,32%   | 37     | 92,50%   |               | 0,00% | 77     |

Kinerja Pembiayaan

| No. | Segmen/Produk       | Posisi    |           |           | Pencairan (1-19 Oct'25) | Pencairan (1-19 Nov'25) | Pencairan MtM | MtD (1-19 Oct'25 | Growth (1-19 Nov'25) |        | Run Off Nov'25 | Target Nov'25 |         |         |
|-----|---------------------|-----------|-----------|-----------|-------------------------|-------------------------|---------------|------------------|----------------------|--------|----------------|---------------|---------|---------|
|     |                     | 31-Dec-24 | 31-Oct-25 | 19-Nov-25 |                         |                         |               |                  | MtD                  | YtD    |                | Posisi        | Penc.   | Gap     |
| 1   | SME                 | 1.656     | 1.210     | 1.184     | -                       | -                       | 0             | -41              | -26                  | -472   | 26             | 1.656         | 71,49%  | (472)   |
|     | Linkage             | -         | -         | -         | -                       | -                       | -             | 0                | 0                    | 0      | -              | 0             | 0,00%   | 0       |
|     | Non-Linkage         | 1.656     | 1.210     | 1.184     | -                       | -                       | 0             | -41              | -26                  | -472   | 26             | 1.656         | 71,49%  | (472)   |
|     | • Local Champion    | 1.656     | 1.210     | 1.184     | -                       | -                       | 0             | -41              | -26                  | -472   | 26             | 1.656         | 71,49%  | (472)   |
|     | • Value Chain       | -         | -         | -         | -                       | -                       | -             | 0                | 0                    | 0      | -              | 0             | 0,00%   | 0       |
| 2   | MBG                 | 57.809    | 59.982    | 59.611    | 300                     | 1.300                   | 1.000         | -1.439           | -371                 | 1.803  | 1.671          | 63.575        | 93,76%  | (3.964) |
|     | KUR                 | 55.256    | 56.602    | 56.291    | 300                     | 1.300                   | 1.000         | -1.419           | -311                 | 1.035  | 1.611          | 60.661        | 92,80%  | (4.370) |
|     | Non KUR             | 2.553     | 3.380     | 3.320     | -                       | -                       | 0             | -20              | -60                  | 767    | 60             | 2.914         | 113,94% | 406     |
| 3   | PWG                 | 4.560     | 19.634    | 20.685    | 1.191                   | 1.325                   | 134           | 1.055            | 1.050                | 16.125 | 275            | 16.305        | 126,86% | 4.379   |
|     | Cilem               | 4.560     | 19.634    | 20.685    | 1.191                   | 1.325                   | 134           | 1.055            | 1.050                | 16.125 | 275            | 16.305        | 126,86% | 4.379   |
|     | Gadai               | -         | -         | -         | -                       | -                       | 0             | 0                | 0                    | 0      | -              | 0             | 0,00%   | 0       |
| 4   | CFG                 | 80.862    | 96.309    | 95.654    | 974                     | 84                      | -890          | 290              | -655                 | 14.792 | 739            | 92.602        | 103,30% | 3.052   |
|     | CF 1                | 35.630    | 44.820    | 44.157    | 439                     | -                       | -439          | 558              | -663                 | 8.527  | 663            | 37.699        | 117,13% | 6.457   |
|     | Total Griya         | 16.876    | 22.526    | 22.238    | -                       | -                       | 0             | 0                | -288                 | 5.362  | 288            | 17.973        | 123,73% | 4.265   |
|     | • Total Non Program | 11.817    | 17.790    | 17.519    | -                       | -                       | 0             | 1.032            | -271                 | 5.702  | 271            | 12.262        | 142,87% | 5.257   |
|     | • Program           | 5.059     | 4.736     | 4.718     | -                       | -                       | 0             | -38              | -17                  | -340   | 17             | 5.710         | 82,63%  | (992)   |
|     | Oto                 | 18.754    | 22.294    | 21.919    | 439                     | -                       | -439          | 558              | -375                 | 3.165  | 375            | 19.727        | 111,11% | 2.192   |
|     | CF 2                | 45.232    | 51.489    | 51.497    | 535                     | 84                      | -451          | -268             | 8                    | 6.265  | 76             | 54.903        | 93,80%  | (3.405) |
|     | Mitraguna & Others  | 44.353    | 50.559    | 50.588    | 535                     | 84                      | -451          | -172             | 29                   | 6.235  | 55             | 53.128        | 95,22%  | (2.540) |
|     | Pensiun             | 880       | 930       | 909       | -                       | -                       | 0             | -96              | -20                  | 30     | 20             | 1.774         | 51,24%  | (865)   |
|     | Total Pembiayaan    | 144.886   | 177.135   | 177.133   | 2.465                   | 2.709                   | 244           | -134             | -2                   | 32.247 | 2.711          | 174.138       | 101,72% | 2.995   |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |         |       | Target Nov'25 |        |       |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|---------|-------|---------------|--------|-------|
|     |                    | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 19-Nov-25 | 31-Dec-24 | 31-Oct-25 | 19-Nov-25 | MtD           | YtD     | MtM   | %             | Penc.  | Gap   |
| 1   | SME                | 1.132     | -         | -         | -         | 68,36%    | 0,00%     | 0,00%     | -             | (1.132) | -     |               |        |       |
|     | Linkage            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -       | -     |               |        |       |
|     | Local Champion     | 1.132     | -         | -         | -         | 68,36%    | 0,00%     | 0,00%     | -             | (1.132) | -     |               |        |       |
|     | Value Chain        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -       | -     |               |        |       |
| 2   | MBG                | 16        | 1.016     | 876       | 3.760     | 0,03%     | 1,46%     | 6,31%     | 2.884         | 3.744   | 2.744 |               |        |       |
|     | KUR                | 16        | 857       | 781       | 3.438     | 0,03%     | 1,38%     | 6,11%     | 2.656         | 3.422   | 2.581 |               |        |       |
|     | Non KUR            | -         | 159       | 94        | 322       | 0,00%     | 2,79%     | 9,71%     | 228           | 322     | 164   |               |        |       |
| 3   | PWG                | 36        | -         | -         | 203       | 0,78%     | 0,00%     | 0,98%     | 203           | 168     | 203   |               |        |       |
|     | Cilem              | 36        | -         | -         | 203       | 0,78%     | 0,00%     | 0,98%     | 203           | 168     | 203   |               |        |       |
|     | Gadai              | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -       | -     |               |        |       |
| 4   | CFG                | 1.001     | 1.350     | 1.606     | 3.642     | 1,24%     | 1,67%     | 3,81%     | 2.036         | 2.640   | 2.292 |               |        |       |
|     | CF 1               | 1.001     | 1.350     | 1.606     | 2.554     | 2,81%     | 3,58%     | 5,78%     | 948           | 1.553   | 1.204 |               |        |       |
|     | Total Griya        | 582       | 659       | 882       | 930       | 3,45%     | 3,92%     | 4,18%     | 48            | 348     | 271   |               |        |       |
|     | Oto                | 419       | 691       | 724       | 1.624     | 2,23%     | 3,25%     | 7,41%     | 900           | 1.205   | 933   |               |        |       |
|     | CF 2               | -         | -         | -         | 1.088     | 0,00%     | 0,00%     | 2,11%     | 1.088         | 1.088   | 1.088 |               |        |       |
|     | Mitraguna & Others | -         | -         | -         | 1.088     | 0,00%     | 0,00%     | 2,15%     | 1.088         | 1.088   | 1.088 |               |        |       |
|     | Pensiun            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -       | -     |               |        |       |
|     | Total Pembiayaan   | 2.184     | 2.365     | 2.481     | 7.605     | 1,51%     | 1,40%     | 4,29%     | 5.124         | 5.421   | 5.240 | 0,56%         | 86,92% | -3,7% |

Kualitas Pembiayaan (NPF)

| No. | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |       |     | Target Nov'25 |        |       |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|-------|-----|---------------|--------|-------|
|     |                    | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 19-Nov-25 | 31-Dec-24 | 31-Oct-25 | 19-Nov-25 | MtD           | YtD   | MtM | %             | Penc.  | Gap   |
| 1   | SME                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -   |               |        |       |
|     | Linkage            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -   |               |        |       |
|     | Non-Linkage        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -   |               |        |       |
|     | Value Chain        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -   |               |        |       |
| 2   | MBG                | 278       | 12        | -         | 75        | 0,48%     | 0,00%     | 0,13%     | 75            | (203) | 63  |               |        |       |
|     | KUR                | 271       | 12        | -         | 75        | 0,49%     | 0,00%     | 0,13%     | 75            | (195) | 63  |               |        |       |
|     | Non KUR            | 8         | -         | -         | -         | 0,30%     | 0,00%     | 0,00%     | -             | (8)   | -   |               |        |       |
| 3   | PWG                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -   |               |        |       |
|     | Cilem              | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -   |               |        |       |
|     | Gadai              | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -   |               |        |       |
| 4   | CFG                | 1.388     | 1.754     | 1.745     | 2.018     | 1,72%     | 1,81%     | 2,11%     | 273           | 630   | 264 |               |        |       |
|     | CF 1               | 693       | 743       | 742       | 1.015     | 1,94%     | 1,66%     | 2,30%     | 273           | 323   | 272 |               |        |       |
|     | Total Griya        | 592       | 631       | 631       | 631       | 3,51%     | 2,80%     | 2,84%     | -             | 39    | (1) |               |        |       |
|     | Oto                | 101       | 112       | 112       | 385       | 0,54%     | 0,50%     | 1,76%     | 273           | 284   | 273 |               |        |       |
|     | CF 2               | 696       | 1.011     | 1.003     | 1.003     | 1,54%     | 1,95%     | 1,95%     | (0)           | 307   | (8) |               |        |       |
|     | Mitraguna & Others | 696       | 1.011     | 1.003     | 1.003     | 1,57%     | 1,98%     | 1,98%     | (0)           | 307   | (8) |               |        |       |
|     | Pensiun            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -   |               |        |       |
|     | Total Pembiayaan   | 1.666     | 1.766     | 1.745     | 2.093     | 1,15%     | 0,99%     | 1,18%     | 348           | 427   | 328 | 0,04%         | 96,60% | -1,1% |

Asset & Contribution Margin

| No. | Neraca              | Posisi  |         |         | Growth (Yoy) | % Growth |
|-----|---------------------|---------|---------|---------|--------------|----------|
|     |                     | Sep-24  | Dec-24  | Sep-25  |              |          |
| 1   | Asset (Retail) T    | 139.452 | 145.538 | 145.805 | 6.353        |          |
| 2   | Contribution Margin | 5.812   | 8.104   | 6.963   | 1.151        | -19,8%   |

PHR & Payroll

| Kinerja     | Posisi |        |        | Growth (Mtd) | Growth (YoY) |
|-------------|--------|--------|--------|--------------|--------------|
|             | Sep-24 | Aug-25 | Sep-25 |              |              |
| PHR         | 3,14   | 3,88   | 3,86   | (0,02)       | 0,73         |
| CIF Payroll | 376    | 624    | 659    | 35           | 283          |

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi    |           |           |           | MtD (1-19 Oct'25) | Growth (1-19 Nov'25) |         |        |         |         | Target Nov'25 |        |          |
|-----|---------------|-----------|-----------|-----------|-----------|-------------------|----------------------|---------|--------|---------|---------|---------------|--------|----------|
|     |               | 31-Dec-24 | 31-Oct-25 | 18-Nov-25 | 19-Nov-25 |                   | DtD                  | MtD     | %MtD   | YtD     | %YtD    | Posisi        | Penc.  | Gap      |
| 1   | Giro          | 33        | 271       | 305       | 308       | 68                | 3                    | 37      | 13,49% | 275     | 837,39% | 6.167         | 4,99%  | (5.860)  |
| 2   | Tabungan      | 95.230    | 98.857    | 95.141    | 95.190    | 5.380             | 50                   | (3.666) | -3,71% | (40)    | -0,04%  | 104.027       | 91,51% | (8.837)  |
| 3   | Deposito      | 25.200    | 24.733    | 24.193    | 24.193    | 561               | 0                    | (539)   | -2,18% | (1.007) | -3,99%  | 25.946        | 93,25% | (1.752)  |
|     | Total         | 120.463   | 123.860   | 119.639   | 119.691   | 6.009             | 52                   | (4.169) | -3,37% | (772)   | -0,64%  | 136.140       | 87,92% | (16.449) |
|     | CASA          | 95.263    | 99.128    | 95.445    | 95.498    | 5.448             | 52                   | (3.630) | -3,66% | 235     | 0,25%   | 110.195       | 86,66% | (14.697) |
|     | (%) CASA      | 79,08%    | 80,03%    | 79,78%    | 79,79%    |                   |                      |         |        |         |         |               |        |          |
|     | FDR           | 167,21%   | 170,63%   | 176,05%   | 175,98%   |                   |                      |         |        |         |         |               |        |          |

Kinerja ISE

| No. | Segmen/Produk | Posisi    |           |           |           |  | Growth (1-18 Nov'25) |      |         |     |           | Target Nov'25 |       |       |
|-----|---------------|-----------|-----------|-----------|-----------|--|----------------------|------|---------|-----|-----------|---------------|-------|-------|
|     |               | 31-Dec-24 | 31-Oct-25 | 17-Nov-25 | 18-Nov-25 |  | DtD                  | MtD  | %MtD    | YtD | %YtD      | Posisi        | Penc. | Gap   |
| 1   | DPK ISE       | 1.016     | 1.585     | 1.611     | 1.638     |  | 27                   | 53   | 3,37%   | 622 | 61,18%    | -             | 0,00% | 1.638 |
| 2   | Giro ISE      | 1         | 12        | 89        | 89        |  | 0                    | 77   | 624,98% | 89  | 17378,51% |               | 0,00% | 89    |
| 3   | Tabungan ISE  | 1.016     | 1.572     | 1.522     | 1.549     |  | 27                   | (23) | -1,49%  | 533 | 52,48%    |               | 0,00% | 1.549 |
| 4   | Deposito ISE  | -         | -         | -         | -         |  | 0                    | 0    | #DIV/0! | 0   | #DIV/0!   |               | 0,00% | 0     |
| 5   | CIF ISE       | 59        | 70        | 71        | 71        |  | 0                    | 1    | 1,43%   | 12  | 20,34%    |               | 0,00% | 71    |

Kinerja Pembiayaan

| No. | Segmen/Produk       | Posisi    |           |           | Pencairan (1-19 Oct'25) | Pencairan (1-19 Nov'25) | Pencairan MtM | MtD (1-19 Oct'25) | Growth (1-19 Nov'25) |        | Run Off Nov'25 | Target Nov'25 |         |          |
|-----|---------------------|-----------|-----------|-----------|-------------------------|-------------------------|---------------|-------------------|----------------------|--------|----------------|---------------|---------|----------|
|     |                     | 31-Dec-24 | 31-Oct-25 | 19-Nov-25 |                         |                         |               |                   | MtD                  | YtD    |                | Posisi        | Penc.   | Gap      |
| 1   | SME                 | -         | -         | -         | -                       | -                       | 0             | 0                 | 0                    | 0      | -              | 0             | 0,00%   | 0        |
|     | Linkage             | -         | -         | -         | -                       | -                       | -             | 0                 | 0                    | 0      | -              | 0             | 0,00%   | 0        |
|     | Non-Linkage         | -         | -         | -         | -                       | -                       | 0             | 0                 | 0                    | 0      | -              | 0             | 0,00%   | 0        |
|     | • Local Champion    | -         | -         | -         | -                       | -                       | 0             | 0                 | 0                    | 0      | -              | 0             | 0,00%   | 0        |
|     | • Value Chain       | -         | -         | -         | -                       | -                       | -             | 0                 | 0                    | 0      | -              | 0             | 0,00%   | 0        |
| 2   | MBG                 | 58.418    | 61.137    | 61.542    | 850                     | 1.361                   | 511           | 53                | 406                  | 3.124  | 955            | 59.037        | 104,24% | 2.505    |
|     | KUR                 | 53.406    | 57.301    | 57.747    | 850                     | 1.361                   | 511           | 177               | 446                  | 4.341  | 915            | 53.872        | 107,19% | 3.875    |
|     | Non KUR             | 5.013     | 3.836     | 3.796     | -                       | -                       | 0             | -124              | -40                  | -1.217 | 40             | 5.166         | 73,48%  | (1.370)  |
| 3   | PWG                 | 7.973     | 12.362    | 12.491    | 839                     | 637                     | -203          | 572               | 128                  | 4.518  | 508            | 15.411        | 81,05%  | (2.920)  |
|     | Cilem               | 7.973     | 12.362    | 12.491    | 839                     | 637                     | -203          | 572               | 128                  | 4.518  | 508            | 15.411        | 81,05%  | (2.920)  |
|     | Gadai               | -         | -         | -         | -                       | -                       | 0             | 0                 | 0                    | 0      | -              | 0             | 0,00%   | 0        |
| 4   | CFG                 | 135.040   | 137.846   | 136.596   | 1.472                   | 538                     | -934          | 977               | -1.249               | 1.556  | 1.787          | 161.244       | 84,71%  | (24.647) |
|     | CF 1                | 25.995    | 30.473    | 30.516    | 226                     | 318                     | 92            | -139              | 42                   | 4.521  | 276            | 29.119        | 104,80% | 1.397    |
|     | Total Griya         | 13.277    | 16.154    | 16.129    | 125                     | -                       | -125          | 0                 | -25                  | 2.852  | 25             | 14.079        | 114,56% | 2.050    |
|     | • Total Non Program | 13.277    | 16.154    | 16.129    | 125                     | -                       | -125          | -18               | -25                  | 2.852  | 25             | 14.079        | 114,56% | 2.050    |
|     | • Program           | -         | -         | -         | -                       | -                       | 0             | 0                 | 0                    | 0      | -              | 0             | 0,00%   | 0        |
|     | Oto                 | 12.718    | 14.319    | 14.386    | 101                     | 318                     | 217           | -139              | 67                   | 1.669  | 251            | 15.039        | 95,66%  | (653)    |
|     | CF 2                | 109.045   | 107.372   | 106.081   | 1.246                   | 220                     | -1.026        | 1.116             | -1.291               | -2.964 | 1.511          | 132.125       | 80,29%  | (26.044) |
|     | Mitraguna & Others  | 98.253    | 97.006    | 95.577    | 1.020                   | 20                      | -1.000        | 964               | -1.430               | -2.676 | 1.450          | 119.197       | 80,18%  | (23.620) |
|     | Pensiun             | 10.792    | 10.366    | 10.504    | 226                     | 200                     | -26           | 153               | 138                  | -288   | 62             | 12.928        | 81,25%  | (2.424)  |
|     | Total Pembiayaan    | 201.431   | 211.344   | 210.629   | 3.161                   | 2.536                   | -625          | 1.602             | -715                 | 9.198  | 3.251          | 235.692       | 89,37%  | (25.063) |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |       |       | Target Nov'25 |        |       |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|-------|-------|---------------|--------|-------|
|     |                    | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 19-Nov-25 | 31-Dec-24 | 31-Oct-25 | 19-Nov-25 | MtD           | YtD   | MtM   | %             | Penc.  | Gap   |
| 1   | SME                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |       |
|     | Linkage            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |       |
|     | Local Champion     | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |       |
|     | Value Chain        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |       |
| 2   | MBG                | 1.180     | 1.895     | 1.618     | 4.889     | 2,02%     | 2,65%     | 7,94%     | 3.271         | 3.709 | 2.994 |               |        |       |
|     | KUR                | 896       | 1.456     | 1.153     | 4.356     | 1,68%     | 2,01%     | 7,54%     | 3.203         | 3.461 | 2.900 |               |        |       |
|     | Non KUR            | 284       | 439       | 465       | 533       | 5,67%     | 12,11%    | 14,04%    | 68            | 248   | 94    |               |        |       |
| 3   | PWG                | -         | -         | -         | 48        | 0,00%     | 0,00%     | 0,38%     | 48            | 48    | 48    |               |        |       |
|     | Cilem              | -         | -         | -         | 48        | 0,00%     | 0,00%     | 0,38%     | 48            | 48    | 48    |               |        |       |
|     | Gadai              | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |       |
| 4   | CFG                | 795       | 2.089     | 1.639     | 4.027     | 0,59%     | 1,19%     | 2,95%     | 2.388         | 3.232 | 1.938 |               |        |       |
|     | CF 1               | 92        | 281       | 107       | 1.631     | 0,35%     | 0,35%     | 5,34%     | 1.524         | 1.539 | 1.350 |               |        |       |
|     | Total Griya        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |       |
|     | Oto                | 92        | 281       | 107       | 1.631     | 0,72%     | 0,75%     | 11,34%    | 1.524         | 1.539 | 1.350 |               |        |       |
|     | CF 2               | 704       | 1.808     | 1.532     | 2.396     | 0,65%     | 1,43%     | 2,26%     | 864           | 1.692 | 588   |               |        |       |
|     | Mitraguna & Others | 704       | 1.808     | 1.532     | 2.253     | 0,72%     | 1,58%     | 2,36%     | 721           | 1.550 | 445   |               |        |       |
|     | Pensiun            | -         | -         | -         | 143       | 0,00%     | 0,00%     | 1,36%     | 143           | 143   | 143   |               |        |       |
|     | Total Pembiayaan   | 1.975     | 3.984     | 3.256     | 8.964     | 0,98%     | 1,54%     | 4,26%     | 5.707         | 6.989 | 4.980 | 0,88%         | 79,24% | -3,4% |

Kualitas Pembiayaan (NPF)

| No. | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |       |      | Target Nov'25 |        |       |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|-------|------|---------------|--------|-------|
|     |                    | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 19-Nov-25 | 31-Dec-24 | 31-Oct-25 | 19-Nov-25 | MtD           | YtD   | MtM  | %             | Penc.  | Gap   |
| 1   | SME                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -    |               |        |       |
|     | Linkage            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -    |               |        |       |
|     | Non-Linkage        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -    |               |        |       |
|     | Value Chain        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -    |               |        |       |
| 2   | MBG                | 695       | 785       | 764       | 770       | 1,19%     | 1,25%     | 1,25%     | 6             | 75    | (15) |               |        |       |
|     | KUR                | 639       | 624       | 605       | 611       | 1,20%     | 1,06%     | 1,06%     | 6             | (28)  | (13) |               |        |       |
|     | Non KUR            | 56        | 161       | 159       | 159       | 1,12%     | 4,13%     | 4,18%     | (0)           | 103   | (3)  |               |        |       |
| 3   | PWG                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -    |               |        |       |
|     | Cilem              | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -    |               |        |       |
|     | Gadai              | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -    |               |        |       |
| 4   | CFG                | 1.105     | 1.129     | 1.241     | 1.241     | 0,82%     | 0,90%     | 0,91%     | -             | 136   | 112  |               |        |       |
|     | CF 1               | -         | 136       | 227       | 227       | 0,00%     | 0,75%     | 0,74%     | -             | 227   | 91   |               |        |       |
|     | Total Griya        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -    |               |        |       |
|     | Oto                | -         | 136       | 227       | 227       | 0,00%     | 1,59%     | 1,58%     | -             | 227   | 91   |               |        |       |
|     | CF 2               | 1.105     | 992       | 1.014     | 1.014     | 1,01%     | 0,94%     | 0,96%     | -             | (91)  | 21   |               |        |       |
|     | Mitraguna & Others | 899       | 992       | 1.014     | 1.014     | 0,92%     | 1,04%     | 1,06%     | -             | 114   | 21   |               |        |       |
|     | Pensiun            | 205       | -         | -         | -         | 0,10%     | 0,00%     | 0,00%     | -             | (205) | -    |               |        |       |
|     | Total Pembiayaan   | 1.800     | 1.914     | 2.004     | 2.010     | 0,89%     | 0,95%     | 0,95%     | 6             | 211   | 97   | 0,14%         | 85,45% | -0,8% |

Asset & Contribution Margin

| No. | Neraca              | Posisi  |         |         | Growth (Yoy) | % Growth |
|-----|---------------------|---------|---------|---------|--------------|----------|
|     |                     | Sep-24  | Dec-24  | Sep-25  |              |          |
| 1   | Asset (Retail) T    | 190.527 | 204.546 | 212.462 | 21.935       |          |
| 2   | Contribution Margin | 5.493   | 7.563   | 6.309   | 816          | -14,9%   |

PHR & Payroll

| Kinerja     | Posisi |        |        | Growth (Mtd) | Growth (YoY) |
|-------------|--------|--------|--------|--------------|--------------|
|             | Sep-24 | Aug-25 | Sep-25 |              |              |
| PHR         | 3,44   | 4,06   | 4,14   | 0,08         | 0,71         |
| CIF Payroll | 402    | 341    | 359    | 18           | (43)         |

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi    |           |           |           | MtD (1-19 Oct'25) | Growth (1-19 Nov'25) |       |         |         |         | Target Nov'25 |         |         |
|-----|---------------|-----------|-----------|-----------|-----------|-------------------|----------------------|-------|---------|---------|---------|---------------|---------|---------|
|     |               | 31-Dec-24 | 31-Oct-25 | 18-Nov-25 | 19-Nov-25 |                   | DtD                  | MtD   | %MtD    | YtD     | %YtD    | Posisi        | Penc.   | Gap     |
| 1   | Giro          | 1.175     | 255       | 786       | 808       | 105               | 23                   | 553   | 216,56% | (367)   | -31,23% | 4.251         | 19,01%  | (3.443) |
| 2   | Tabungan      | 91.378    | 105.830   | 105.872   | 106.488   | 2.521             | 615                  | 658   | 0,62%   | 15.110  | 16,54%  | 98.420        | 108,20% | 8.068   |
| 3   | Deposito      | 20.885    | 17.098    | 17.170    | 17.170    | 127               | 0                    | 72    | 0,42%   | (3.715) | -17,79% | 21.483        | 79,92%  | (4.314) |
|     | Total         | 113.438   | 123.183   | 123.828   | 124.466   | 2.753             | 638                  | 1.283 | 1,04%   | 11.028  | 9,72%   | 124.155       | 100,25% | 311     |
|     | CASA          | 92.553    | 106.085   | 106.658   | 107.296   | 2.626             | 638                  | 1.211 | 1,14%   | 14.743  | 15,93%  | 102.671       | 104,50% | 4.625   |
|     | (%) CASA      | 81,59%    | 86,12%    | 86,13%    | 86,21%    |                   |                      |       |         |         |         |               |         |         |
|     | FDR           | 111,58%   | 120,59%   | 120,84%   | 120,22%   |                   |                      |       |         |         |         |               |         |         |

Kinerja ISE

| No. | Segmen/Produk | Posisi    |           |           |           |  | Growth (1-18 Nov'25) |     |         |      |          | Target Nov'25 |       |       |
|-----|---------------|-----------|-----------|-----------|-----------|--|----------------------|-----|---------|------|----------|---------------|-------|-------|
|     |               | 31-Dec-24 | 31-Oct-25 | 17-Nov-25 | 18-Nov-25 |  | DtD                  | MtD | %MtD    | YtD  | %YtD     | Posisi        | Penc. | Gap   |
| 1   | DPK ISE       | 1.413     | 1.353     | 1.402     | 1.407     |  | 5                    | 54  | 4,02%   | (6)  | -0,42%   | -             | 0,00% | 1.407 |
| 2   | Giro ISE      | 4         | 52        | 85        | 87        |  | 1                    | 34  | 65,75%  | 82   | 1893,16% |               | 0,00% | 87    |
| 3   | Tabungan ISE  | 1.409     | 1.301     | 1.317     | 1.321     |  | 4                    | 20  | 1,54%   | (88) | -6,26%   |               | 0,00% | 1.321 |
| 4   | Deposito ISE  | -         | -         | -         | -         |  | 0                    | 0   | #DIV/0! | 0    | #DIV/0!  |               | 0,00% | 0     |
| 5   | CIF ISE       | 95        | 99        | 99        | 99        |  | 0                    | 0   | 0,00%   | 4    | 4,21%    |               | 0,00% | 99    |

Kinerja Pembiayaan

| No. | Segmen/Produk       | Posisi    |           |           | Pencairan (1-19 Oct'25) | Pencairan (1-19 Nov'25) | Pencairan MtM | MtD (1-19 Oct'25) | Growth (1-19 Nov'25) |        | Run Off Nov'25 | Target Nov'25 |         |         |
|-----|---------------------|-----------|-----------|-----------|-------------------------|-------------------------|---------------|-------------------|----------------------|--------|----------------|---------------|---------|---------|
|     |                     | 31-Dec-24 | 31-Oct-25 | 19-Nov-25 |                         |                         |               |                   | MtD                  | YtD    |                | Posisi        | Penc.   | Gap     |
| 1   | SME                 | 55        | -         | -         | -                       | -                       | 0             | 0                 | 0                    | -55    | -              | 55            | 0,00%   | (55)    |
|     | Linkage             | -         | -         | -         | -                       | -                       | -             | 0                 | 0                    | 0      | -              | 0             | 0,00%   | 0       |
|     | Non-Linkage         | 55        | -         | -         | -                       | -                       | 0             | 0                 | 0                    | -55    | -              | 55            | 0,00%   | (55)    |
|     | • Local Champion    | 55        | -         | -         | -                       | -                       | 0             | 0                 | 0                    | -55    | -              | 55            | 0,00%   | (55)    |
|     | • Value Chain       | -         | -         | -         | -                       | -                       | -             | 0                 | 0                    | 0      | -              | 0             | 0,00%   | 0       |
| 2   | MBG                 | 58.188    | 60.441    | 60.320    | 1.350                   | 825                     | -525          | 948               | -120                 | 2.132  | 945            | 66.098        | 91,26%  | (5.777) |
|     | KUR                 | 54.166    | 55.978    | 55.894    | 1.350                   | 825                     | -525          | 1.078             | -85                  | 1.727  | 910            | 61.794        | 90,45%  | (5.900) |
|     | Non KUR             | 4.022     | 4.462     | 4.427     | -                       | -                       | 0             | -131              | -36                  | 405    | 36             | 4.304         | 102,86% | 123     |
| 3   | PWG                 | 2.382     | 9.408     | 9.927     | 1.541                   | 639                     | -902          | 1.362             | 519                  | 7.545  | 119            | 9.949         | 99,78%  | (22)    |
|     | Cilem               | 2.382     | 9.408     | 9.927     | 1.541                   | 639                     | -902          | 1.362             | 519                  | 7.545  | 119            | 9.949         | 99,78%  | (22)    |
|     | Gadai               | -         | -         | -         | -                       | -                       | 0             | 0                 | 0                    | 0      | -              | 0             | 0,00%   | 0       |
| 4   | CFG                 | 65.943    | 78.700    | 79.389    | 1.860                   | 1.105                   | -755          | 2.504             | 689                  | 13.446 | 416            | 73.797        | 107,58% | 5.592   |
|     | CF 1                | 8.522     | 7.920     | 8.058     | 100                     | 185                     | 85            | 36                | 138                  | -465   | 47             | 9.459         | 85,19%  | (1.401) |
|     | Total Griya         | 5.933     | 5.560     | 5.745     | -                       | 185                     | 185           | 0                 | 185                  | -189   | 0              | 6.174         | 93,05%  | (429)   |
|     | • Total Non Program | 5.933     | 5.560     | 5.745     | -                       | 185                     | 185           | -34               | 185                  | -189   | 0              | 6.174         | 93,05%  | (429)   |
|     | • Program           | -         | -         | -         | -                       | -                       | 0             | 0                 | 0                    | 0      | -              | 0             | 0,00%   | 0       |
|     | Oto                 | 2.589     | 2.360     | 2.313     | 100                     | -                       | -100          | 36                | -47                  | -276   | 47             | 3.285         | 70,41%  | (972)   |
|     | CF 2                | 57.421    | 70.780    | 71.331    | 1.760                   | 920                     | -840          | 2.469             | 551                  | 13.910 | 369            | 64.338        | 110,87% | 6.993   |
|     | Mitraguna & Others  | 56.582    | 69.407    | 69.965    | 1.725                   | 920                     | -805          | 2.440             | 558                  | 13.383 | 362            | 62.860        | 111,30% | 7.106   |
|     | Pensiun             | 838       | 1.373     | 1.366     | 35                      | -                       | -35           | 28                | -7                   | 527    | 7              | 1.479         | 92,37%  | (113)   |
|     | Total Pembiayaan    | 126.569   | 148.548   | 149.636   | 4.751                   | 2.569                   | -2.182        | 4.814             | 1.088                | 23.067 | 1.481          | 149.899       | 99,82%  | (263)   |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |       |       | Target Nov'25 |        |       |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|-------|-------|---------------|--------|-------|
|     |                    | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 19-Nov-25 | 31-Dec-24 | 31-Oct-25 | 19-Nov-25 | MtD           | YtD   | MtM   | %             | Penc.  | Gap   |
| 1   | SME                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |       |
|     | Linkage            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |       |
|     | Local Champion     | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |       |
|     | Value Chain        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |       |
| 2   | MBG                | 130       | 576       | 560       | 2.499     | 0,22%     | 0,22%     | 4,14%     | 1.939         | 2.370 | 1.924 |               |        |       |
|     | KUR                | 123       | 204       | 305       | 1.936     | 0,23%     | 0,54%     | 3,46%     | 1.631         | 1.813 | 1.733 |               |        |       |
|     | Non KUR            | 6         | 372       | 255       | 563       | 0,16%     | 5,72%     | 12,72%    | 308           | 557   | 191   |               |        |       |
| 3   | PWG                | -         | -         | -         | 219       | 0,00%     | 0,00%     | 2,21%     | 219           | 219   | 219   |               |        |       |
|     | Cilem              | -         | -         | -         | 219       | 0,00%     | 0,00%     | 2,21%     | 219           | 219   | 219   |               |        |       |
|     | Gadai              | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |       |
| 4   | CFG                | 447       | 597       | 635       | 721       | 0,68%     | 0,81%     | 0,91%     | 87            | 274   | 124   |               |        |       |
|     | CF 1               | 217       | 497       | 533       | 620       | 2,55%     | 6,73%     | 7,69%     | 87            | 403   | 123   |               |        |       |
|     | Total Griya        | -         | 497       | 533       | 426       | 0,00%     | 9,59%     | 7,42%     | (107)         | 426   | (71)  |               |        |       |
|     | Oto                | 217       | -         | -         | 194       | 8,39%     | 0,00%     | 8,38%     | 194           | (23)  | 194   |               |        |       |
|     | CF 2               | 230       | 100       | 101       | 101       | 0,40%     | 0,14%     | 0,14%     | -             | (129) | 1     |               |        |       |
|     | Mitraguna & Others | 230       | 100       | 101       | 101       | 0,41%     | 0,15%     | 0,14%     | -             | (129) | 1     |               |        |       |
|     | Pensiun            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |       |
|     | Total Pembiayaan   | 577       | 1.173     | 1.195     | 3.440     | 0,46%     | 0,80%     | 2,30%     | 2.245         | 2.863 | 2.267 | 1,32%         | 42,57% | -1,0% |

Kualitas Pembiayaan (NPF)

| No. | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |     |     | Target Nov'25 |          |      |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|-----|-----|---------------|----------|------|
|     |                    | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 19-Nov-25 | 31-Dec-24 | 31-Oct-25 | 19-Nov-25 | MtD           | YtD | MtM | %             | Penc.    | Gap  |
| 1   | SME                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |          |      |
|     | Linkage            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |          |      |
|     | Non-Linkage        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |          |      |
|     | Value Chain        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |          |      |
| 2   | MBG                | 47        | 116       | 114       | 190       | 0,08%     | 0,19%     | 0,31%     | -             | 143 | 74  |               |          |      |
|     | KUR                | -         | 38        | 36        | 112       | 0,00%     | 0,06%     | 0,20%     | 76            | 112 | 74  |               |          |      |
|     | Non KUR            | 47        | 78        | 78        | 78        | 1,16%     | 1,74%     | 1,76%     | -             | 31  | (0) |               |          |      |
| 3   | PWG                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |          |      |
|     | Cilem              | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |          |      |
|     | Gadai              | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |          |      |
| 4   | CFG                | -         | 87        | 87        | 87        | 0,00%     | 0,11%     | 0,11%     | -             | 87  | -   |               |          |      |
|     | 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               | -         | 87        | 87        | 87        | 0,00%     | 0,12%     | 0,12%     | -             | 87  | -   |               |          |      |
|     | Mitraguna & Others | -         | 87        | 87        | 87        | 0,00%     | 0,12%     | 0,12%     | -             | 87  | -   |               |          |      |
|     | Pensiun            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |          |      |
|     | Total Pembiayaan   | 47        | 202       | 201       | 276       | 0,04%     | 0,14%     | 0,18%     | 76            | 230 | 74  | 0,47%         | -153,30% | 0,3% |

Asset & Contribution Margin

| No. | Neraca              | Posisi  |         |         | Growth (Yoy) | % Growth |
|-----|---------------------|---------|---------|---------|--------------|----------|
|     |                     | Sep-24  | Dec-24  | Sep-25  |              |          |
| 1   | Asset (Retail) T    | 124.669 | 131.801 | 149.756 | 25.087       |          |
| 2   | Contribution Margin | 3.950   | 6.199   | 6.140   | 2.190        | -55,4%   |

PHR & Payroll

| Kinerja     | Posisi |        |        | Growth (Mtd) | Growth (YoY) |
|-------------|--------|--------|--------|--------------|--------------|
|             | Sep-24 | Aug-25 | Sep-25 |              |              |
| PHR         | 3,07   | 4,14   | 4,16   | 0,02         | 1,09         |
| CIF Payroll | 107    | 425    | 444    | 19           | 337          |

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi    |           |           |           | MtD (1-19 Oct'25) | Growth (1-19 Nov'25) |         |        |        |        | Target Nov'25 |         |       |
|-----|---------------|-----------|-----------|-----------|-----------|-------------------|----------------------|---------|--------|--------|--------|---------------|---------|-------|
|     |               | 31-Dec-24 | 31-Oct-25 | 18-Nov-25 | 19-Nov-25 |                   | DtD                  | MtD     | %MtD   | YtD    | %YtD   | Posisi        | Penc.   | Gap   |
| 1   | Giro          | 1.878     | 3.276     | 3.310     | 3.311     | 206               | 1                    | 34      | 1,05%  | 1.433  | 76,32% | 4.014         | 82,48%  | (703) |
| 2   | Tabungan      | 48.550    | 58.732    | 56.189    | 56.393    | 591               | 204                  | (2.339) | -3,98% | 7.842  | 16,15% | 55.473        | 101,66% | 920   |
| 3   | Deposito      | 7.602     | 13.550    | 13.350    | 13.350    | 2.432             | 0                    | (200)   | -1,48% | 5.748  | 75,62% | 8.347         | 159,93% | 5.003 |
|     | Total         | 58.030    | 75.559    | 72.849    | 73.054    | 3.229             | 204                  | (2.505) | -3,32% | 15.023 | 25,89% | 67.834        | 107,69% | 5.219 |
|     | CASA          | 50.428    | 62.009    | 59.499    | 59.703    | 797               | 204                  | (2.305) | -3,72% | 9.275  | 18,39% | 59.487        | 100,36% | 216   |
|     | (%) CASA      | 86,90%    | 82,07%    | 81,67%    | 81,73%    |                   |                      |         |        |        |        |               |         |       |
|     | FDR           | 148,42%   | 129,65%   | 134,42%   | 134,05%   |                   |                      |         |        |        |        |               |         |       |

Kinerja ISE

| No. | Segmen/Produk | Posisi    |           |           |           |  | Growth (1-18 Nov'25) |       |         |      |         | Target Nov'25 |       |     |
|-----|---------------|-----------|-----------|-----------|-----------|--|----------------------|-------|---------|------|---------|---------------|-------|-----|
|     |               | 31-Dec-24 | 31-Oct-25 | 17-Nov-25 | 18-Nov-25 |  | DtD                  | MtD   | %MtD    | YtD  | %YtD    | Posisi        | Penc. | Gap |
| 1   | DPK ISE       | 458       | 858       | 426       | 466       |  | 40                   | (392) | -45,70% | 8    | 1,68%   | -             | 0,00% | 466 |
| 2   | Giro ISE      | 360       | 412       | 316       | 332       |  | 16                   | (80)  | -19,39% | (28) | -7,68%  |               | 0,00% | 332 |
| 3   | Tabungan ISE  | 99        | 446       | 110       | 134       |  | 24                   | (312) | -69,99% | 35   | 35,85%  |               | 0,00% | 134 |
| 4   | Deposito ISE  | -         | -         | -         | -         |  | 0                    | 0     | #DIV/0! | 0    | #DIV/0! |               | 0,00% | 0   |
| 5   | CIF ISE       | 26        | 34        | 34        | 34        |  | 0                    | 0     | 0,00%   | 8    | 30,77%  |               | 0,00% | 34  |

Kinerja Pembiayaan

| No. | Segmen/Produk       | Posisi    |           |           | Pencairan (1-19 Oct'25) | Pencairan (1-19 Nov'25) | Pencairan MtM | MtD (1-19 Oct'25) | Growth (1-19 Nov'25) |        | Run Off Nov'25 | Target Nov'25 |         |         |
|-----|---------------------|-----------|-----------|-----------|-------------------------|-------------------------|---------------|-------------------|----------------------|--------|----------------|---------------|---------|---------|
|     |                     | 31-Dec-24 | 31-Oct-25 | 19-Nov-25 |                         |                         |               |                   | MtD                  | YtD    |                | Posisi        | Penc.   | Gap     |
| 1   | SME                 | -         | -         | -         | -                       | -                       | 0             | 0                 | 0                    | 0      | -              | 0             | 0,00%   | 0       |
|     | Linkage             | -         | -         | -         | -                       | -                       | -             | 0                 | 0                    | 0      | -              | 0             | 0,00%   | 0       |
|     | Non-Linkage         | -         | -         | -         | -                       | -                       | 0             | 0                 | 0                    | 0      | -              | 0             | 0,00%   | 0       |
|     | • Local Champion    | -         | -         | -         | -                       | -                       | 0             | 0                 | 0                    | 0      | -              | 0             | 0,00%   | 0       |
|     | • Value Chain       | -         | -         | -         | -                       | -                       | -             | 0                 | 0                    | 0      | -              | 0             | 0,00%   | 0       |
| 2   | MBG                 | 45.037    | 49.029    | 48.694    | 300                     | 580                     | 280           | 214               | -336                 | 3.656  | 916            | 52.201        | 93,28%  | (3.508) |
|     | KUR                 | 43.986    | 47.512    | 47.093    | 300                     | 480                     | 180           | 47                | -418                 | 3.108  | 898            | 50.816        | 92,67%  | (3.723) |
|     | Non KUR             | 1.052     | 1.518     | 1.600     | -                       | 100                     | 100           | 167               | 83                   | 548    | 17             | 1.385         | 115,53% | 215     |
| 3   | PWG                 | 3.221     | 8.523     | 8.959     | 464                     | 576                     | 112           | 148               | 436                  | 5.738  | 140            | 8.452         | 106,00% | 507     |
|     | Cilem               | 3.221     | 8.523     | 8.959     | 464                     | 576                     | 112           | 148               | 436                  | 5.738  | 140            | 8.452         | 106,00% | 507     |
|     | Gadai               | -         | -         | -         | -                       | -                       | 0             | 0                 | 0                    | 0      | -              | 0             | 0,00%   | 0       |
| 4   | CFG                 | 37.871    | 40.407    | 40.273    | 850                     | 253                     | -597          | 411               | -134                 | 2.402  | 387            | 44.221        | 91,07%  | (3.948) |
|     | CF 1                | 26.387    | 25.292    | 25.186    | -                       | 253                     | 253           | -326              | -106                 | -1.201 | 359            | 27.144        | 92,79%  | (1.958) |
|     | Total Griya         | 5.331     | 5.308     | 5.291     | -                       | -                       | 0             | 0                 | -17                  | -39    | 17             | 5.525         | 95,77%  | (234)   |
|     | • Total Non Program | 5.331     | 4.976     | 4.960     | -                       | -                       | 0             | -57               | -16                  | -371   | 16             | 5.525         | 89,78%  | (565)   |
|     | • Program           | -         | 332       | 331       | -                       | -                       | 0             | -2                | -1                   | 331    | 1              | 0             | 0,00%   | 331     |
|     | Oto                 | 21.057    | 19.984    | 19.895    | -                       | 253                     | 253           | -326              | -89                  | -1.162 | 342            | 21.619        | 92,02%  | (1.725) |
|     | CF 2                | 11.484    | 15.115    | 15.087    | 850                     | -                       | -850          | 737               | -27                  | 3.603  | 27             | 17.077        | 88,35%  | (1.990) |
|     | Mitraguna & Others  | 8.469     | 10.554    | 10.548    | 850                     | -                       | -850          | 574               | -6                   | 2.080  | 6              | 13.545        | 77,88%  | (2.996) |
|     | Pensiun             | 3.015     | 4.560     | 4.539     | -                       | -                       | 0             | 164               | -22                  | 1.524  | 22             | 3.532         | 128,49% | 1.006   |
|     | Total Pembiayaan    | 86.130    | 97.959    | 97.925    | 1.614                   | 1.408                   | -206          | 774               | -34                  | 11.796 | 1.442          | 104.874       | 93,37%  | (6.949) |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |       |       | Target Nov'25 |        |      |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|-------|-------|---------------|--------|------|
|     |                    | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 19-Nov-25 | 31-Dec-24 | 31-Oct-25 | 19-Nov-25 | MtD           | YtD   | MtM   | %             | Penc.  | Gap  |
| 1   | SME                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |      |
|     | Linkage            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |      |
|     | Local Champion     | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |      |
|     | Value Chain        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |      |
| 2   | MBG                | 409       | 352       | 293       | 542       | 0,91%     | 0,60%     | 1,11%     | 249           | 133   | 191   |               |        |      |
|     | KUR                | 384       | 352       | 293       | 542       | 0,87%     | 0,62%     | 1,15%     | 249           | 158   | 191   |               |        |      |
|     | Non KUR            | 25        | -         | -         | -         | 2,33%     | 0,00%     | 0,00%     | -             | (25)  | -     |               |        |      |
| 3   | PWG                | 6         | -         | -         | 51        | 0,18%     | 0,00%     | 0,57%     | 51            | 46    | 51    |               |        |      |
|     | Cilem              | 6         | -         | -         | 51        | 0,18%     | 0,00%     | 0,57%     | 51            | 46    | 51    |               |        |      |
|     | Gadai              | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |      |
| 4   | CFG                | 1.220     | 1.865     | 2.133     | 2.670     | 3,22%     | 5,28%     | 6,63%     | 537           | 1.450 | 805   |               |        |      |
|     | CF 1               | 985       | 1.084     | 1.070     | 1.510     | 3,73%     | 4,23%     | 5,99%     | 439           | 525   | 426   |               |        |      |
|     | Total Griya        | -         | 64        | 63        | -         | 0,00%     | 1,19%     | 0,00%     | (63)          | -     | (64)  |               |        |      |
|     | Oto                | 985       | 1.020     | 1.007     | 1.510     | 4,68%     | 5,04%     | 7,59%     | 503           | 525   | 490   |               |        |      |
|     | CF 2               | 235       | 781       | 1.063     | 1.160     | 2,05%     | 7,03%     | 7,69%     | 97            | 924   | 379   |               |        |      |
|     | Mitraguna & Others | 235       | 781       | 799       | 799       | 2,78%     | 7,57%     | 7,58%     | -             | 564   | 18    |               |        |      |
|     | Pensiun            | -         | -         | 264       | 361       | 0,00%     | 5,78%     | 7,95%     | 97            | 361   | 361   |               |        |      |
|     | Total Pembiayaan   | 1.635     | 2.217     | 2.426     | 3.264     | 1,90%     | 2,48%     | 3,33%     | 837           | 1.629 | 1.047 | 3,35%         | -0,47% | 0,0% |

Kualitas Pembiayaan (NPF)

| No. | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |       |     | Target Nov'25 |          |      |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|-------|-----|---------------|----------|------|
|     |                    | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 19-Nov-25 | 31-Dec-24 | 31-Oct-25 | 19-Nov-25 | MtD           | YtD   | MtM | %             | Penc.    | Gap  |
| 1   | SME                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -   |               |          |      |
|     | Linkage            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -   |               |          |      |
|     | Non-Linkage        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -   |               |          |      |
|     | Value Chain        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -   |               |          |      |
| 2   | MBG                | 324       | 275       | 291       | 331       | 0,72%     | 0,59%     | 0,68%     | 40            | 7     | 56  |               |          |      |
|     | KUR                | 102       | 192       | 208       | 248       | 0,23%     | 0,44%     | 0,53%     | 40            | 146   | 56  |               |          |      |
|     | Non KUR            | 222       | 83        | 83        | 83        | 21,14%    | 5,44%     | 5,16%     | -             | (140) | -   |               |          |      |
| 3   | PWG                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -   |               |          |      |
|     | Cilem              | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -   |               |          |      |
|     | Gadai              | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -   |               |          |      |
| 4   | CFG                | 338       | 648       | 647       | 751       | 0,89%     | 1,60%     | 1,86%     | 103           | 413   | 103 |               |          |      |
|     | CF 1               | 338       | 648       | 647       | 751       | 1,28%     | 2,56%     | 2,98%     | 103           | 413   | 103 |               |          |      |
|     | Total Griya        | -         | 131       | 130       | 130       | 0,00%     | 2,46%     | 2,47%     | -             | 130   | (1) |               |          |      |
|     | Oto                | 338       | 517       | 517       | 621       | 1,61%     | 2,59%     | 3,12%     | 103           | 282   | 103 |               |          |      |
|     | 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   | 662       | 923       | 938       | 1.082     | 0,77%     | 0,96%     | 1,10%     | 144           | 420   | 159 | 3,56%         | -221,95% | 2,5% |

Asset & Contribution Margin

| No. | Neraca              | Posisi |        |        | Growth (Yoy) | % Growth |
|-----|---------------------|--------|--------|--------|--------------|----------|
|     |                     | Sep-24 | Dec-24 | Sep-25 |              |          |
| 1   | Asset (Retail) T    | 79.947 | 88.011 | 99.866 | 19.919       |          |
| 2   | Contribution Margin | 1.319  | 2.311  | 2.483  | 1.164        | -88,2%   |

PHR & Payroll

| Kinerja     | Posisi |        |        | Growth (Mtd) | Growth (YoY) |
|-------------|--------|--------|--------|--------------|--------------|
|             | Sep-24 | Aug-25 | Sep-25 |              |              |
| PHR         | 2,96   | 3,64   | 3,55   | (0,09)       | 0,59         |
| CIF Payroll | 229    | 163    | 188    | 25           | (41)         |



Kinerja Pendanaan

| No. | Segmen/Produk | Posisi    |           |           |           | MtD (1-19 Oct'25) | Growth (1-19 Nov'25) |         |         |         |         | Target Nov'25 |        |          |
|-----|---------------|-----------|-----------|-----------|-----------|-------------------|----------------------|---------|---------|---------|---------|---------------|--------|----------|
|     |               | 31-Dec-24 | 31-Oct-25 | 18-Nov-25 | 19-Nov-25 |                   | DtD                  | MtD     | %MtD    | YtD     | %YtD    | Posisi        | Penc.  | Gap      |
| 1   | Giro          | 28.187    | 21.511    | 20.459    | 20.841    | 170               | 382                  | (670)   | -3,11%  | (7.345) | -26,06% | 34.516        | 60,38% | (13.674) |
| 2   | Tabungan      | 231.223   | 240.889   | 242.231   | 242.173   | 14.289            | (58)                 | 1.284   | 0,53%   | 10.949  | 4,74%   | 244.274       | 99,14% | (2.101)  |
| 3   | Deposito      | 34.752    | 39.554    | 33.328    | 33.330    | 241               | 2                    | (6.224) | -15,74% | (1.422) | -4,09%  | 34.797        | 95,78% | (1.467)  |
|     | Total         | 294.162   | 301.953   | 296.018   | 296.344   | 14.700            | 327                  | (5.609) | -1,86%  | 2.182   | 0,74%   | 313.587       | 94,50% | (17.242) |
|     | CASA          | 259.410   | 262.400   | 262.690   | 263.014   | 14.459            | 325                  | 615     | 0,23%   | 3.604   | 1,39%   | 278.789       | 94,34% | (15.775) |
|     | (%) CASA      | 88,19%    | 86,90%    | 88,74%    | 88,75%    |                   |                      |         |         |         |         |               |        |          |
|     | FDR           | 81,90%    | 86,52%    | 88,12%    | 88,02%    |                   |                      |         |         |         |         |               |        |          |

Kinerja ISE

| No. | Segmen/Produk | Posisi    |           |           |           |  | Growth (1-18 Nov'25) |       |         |     |         | Target Nov'25 |       |       |
|-----|---------------|-----------|-----------|-----------|-----------|--|----------------------|-------|---------|-----|---------|---------------|-------|-------|
|     |               | 31-Dec-24 | 31-Oct-25 | 17-Nov-25 | 18-Nov-25 |  | DtD                  | MtD   | %MtD    | YtD | %YtD    | Posisi        | Penc. | Gap   |
| 1   | DPK ISE       | 4.487     | 5.185     | 5.047     | 5.050     |  | 4                    | (134) | -2,59%  | 563 | 12,55%  | -             | 0,00% | 5.050 |
| 2   | Giro ISE      | 733       | 668       | 725       | 726       |  | 1                    | 59    | 8,77%   | (7) | -0,99%  |               | 0,00% | 726   |
| 3   | Tabungan ISE  | 3.754     | 4.517     | 4.321     | 4.324     |  | 3                    | (193) | -4,27%  | 570 | 15,19%  |               | 0,00% | 4.324 |
| 4   | Deposito ISE  | -         | -         | -         | -         |  | 0                    | 0     | #DIV/0! | 0   | #DIV/0! |               | 0,00% | 0     |
| 5   | CIF ISE       | 101       | 111       | 111       | 111       |  | 0                    | 0     | 0,00%   | 10  | 9,90%   |               | 0,00% | 111   |

Kinerja Pembiayaan

| No. | Segmen/Produk       | Posisi    |           |           | Pencairan (1-19 Oct'25) | Pencairan (1-19 Nov'25) | Pencairan MtM | MtD (1-19 Oct'25) | Growth (1-19 Nov'25) |        | Run Off Nov'25 | Target Nov'25 |         |          |
|-----|---------------------|-----------|-----------|-----------|-------------------------|-------------------------|---------------|-------------------|----------------------|--------|----------------|---------------|---------|----------|
|     |                     | 31-Dec-24 | 31-Oct-25 | 19-Nov-25 |                         |                         |               |                   | MtD                  | YtD    |                | Posisi        | Penc.   | Gap      |
| 1   | SME                 | 3.242     | 1.700     | 1.697     | -                       | -                       | 0             | -54               | -3                   | -1.545 | 3              | 3.242         | 52,36%  | (1.545)  |
|     | Linkage             | 1.406     | 1.004     | 1.004     | -                       | -                       | -             | -40               | 0                    | -402   | -              | 1.406         | 71,43%  | (402)    |
|     | Non-Linkage         | 1.836     | 696       | 693       | -                       | -                       | 0             | -13               | -3                   | -1.143 | 3              | 1.836         | 37,75%  | (1.143)  |
|     | • Local Champion    | 1.836     | 696       | 693       | -                       | -                       | 0             | -13               | -3                   | -1.143 | 3              | 1.836         | 37,75%  | (1.143)  |
|     | • Value Chain       | -         | -         | -         | -                       | -                       | -             | 0                 | 0                    | 0      | -              | 0             | 0,00%   | 0        |
| 2   | MBG                 | 72.473    | 72.161    | 71.323    | 1.350                   | 350                     | -1.000        | 907               | -837                 | -1.150 | 1.187          | 73.798        | 96,65%  | (2.475)  |
|     | KUR                 | 67.505    | 67.768    | 66.977    | 1.350                   | 350                     | -1.000        | 1.053             | -791                 | -527   | 1.141          | 68.672        | 97,53%  | (1.695)  |
|     | Non KUR             | 4.969     | 4.393     | 4.346     | -                       | -                       | 0             | -146              | -47                  | -623   | 47             | 5.125         | 84,79%  | (780)    |
| 3   | PWG                 | 12.827    | 24.750    | 25.903    | 4.541                   | 3.177                   | -1.364        | 2.521             | 1.154                | 13.077 | 2.023          | 28.848        | 89,79%  | (2.945)  |
|     | Cilem               | 7.700     | 16.834    | 17.836    | 2.523                   | 1.423                   | -1.101        | 2.212             | 1.002                | 10.137 | 421            | 19.756        | 90,29%  | (1.919)  |
|     | Gadai               | 5.127     | 7.915     | 8.067     | 2.018                   | 1.754                   | -264          | 310               | 152                  | 2.940  | 1.603          | 9.092         | 88,72%  | (1.025)  |
| 4   | CFG                 | 152.377   | 162.630   | 161.914   | 1.602                   | 2.515                   | 913           | 1.569             | -715                 | 9.537  | 3.230          | 174.288       | 92,90%  | (12.374) |
|     | CF 1                | 49.433    | 46.521    | 46.328    | 555                     | 102                     | -453          | 329               | -192                 | -3.104 | 294            | 55.198        | 83,93%  | (8.870)  |
|     | Total Griya         | 45.444    | 40.929    | 40.722    | 50                      | -                       | -50           | 0                 | -207                 | -4.722 | 207            | 49.586        | 82,12%  | (8.864)  |
|     | • Total Non Program | 21.636    | 18.086    | 18.025    | 50                      | -                       | -50           | -385              | -61                  | -3.611 | 61             | 22.711        | 79,37%  | (4.686)  |
|     | • Program           | 23.808    | 22.843    | 22.697    | -                       | -                       | 0             | 3                 | -146                 | -1.111 | 146            | 26.875        | 84,45%  | (4.178)  |
|     | Oto                 | 3.989     | 5.592     | 5.607     | 505                     | 102                     | -403          | 329               | 15                   | 1.618  | 87             | 5.613         | 99,89%  | (6)      |
|     | CF 2                | 102.945   | 116.109   | 115.586   | 1.047                   | 2.413                   | 1.366         | 1.240             | -523                 | 12.641 | 2.936          | 119.090       | 97,06%  | (3.504)  |
|     | Mitraguna & Others  | 90.697    | 101.889   | 101.449   | 881                     | 2.413                   | 1.532         | 1.240             | -440                 | 10.752 | 2.853          | 105.348       | 96,30%  | (3.899)  |
|     | Pensiun             | 12.248    | 14.220    | 14.137    | 166                     | -                       | -166          | 1                 | -83                  | 1.889  | 83             | 13.742        | 102,87% | 395      |
|     | Total Pembiayaan    | 240.919   | 261.240   | 260.838   | 7.493                   | 6.041                   | -1.451        | 4.944             | -402                 | 19.919 | 6.444          | 280.176       | 93,10%  | (19.338) |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |       |       | Target Nov'25 |          |      |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|-------|-------|---------------|----------|------|
|     |                    | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 19-Nov-25 | 31-Dec-24 | 31-Oct-25 | 19-Nov-25 | MtD           | YtD   | MtM   | %             | Penc.    | Gap  |
| 1   | SME                | -         | 57        | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | (57)  |               |          |      |
|     | Linkage            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |          |      |
|     | Local Champion     | -         | 57        | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | (57)  |               |          |      |
|     | Value Chain        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |          |      |
| 2   | MBG                | 190       | 908       | 935       | 2.699     | 0,26%     | 1,30%     | 3,78%     | 1.764         | 2.510 | 1.791 |               |          |      |
|     | KUR                | 190       | 310       | 589       | 2.260     | 0,28%     | 0,87%     | 3,37%     | 1.671         | 2.070 | 1.950 |               |          |      |
|     | Non KUR            | -         | 598       | 346       | 439       | 0,00%     | 7,88%     | 10,11%    | 93            | 439   | (159) |               |          |      |
| 3   | PWG                | -         | -         | -         | 527       | 0,00%     | 0,00%     | 2,04%     | 527           | 527   | 527   |               |          |      |
|     | Cilem              | -         | -         | -         | 485       | 0,00%     | 0,00%     | 2,72%     | 485           | 485   | 485   |               |          |      |
|     | Gadai              | -         | -         | -         | 42        | 0,00%     | 0,00%     | 0,52%     | 42            | 42    | 42    |               |          |      |
| 4   | CFG                | 3.319     | 4.884     | 4.033     | 4.423     | 2,18%     | 2,48%     | 2,73%     | 390           | 1.104 | (460) |               |          |      |
|     | CF 1               | 1.762     | 3.615     | 3.096     | 3.691     | 3,57%     | 6,66%     | 7,97%     | 595           | 1.929 | 77    |               |          |      |
|     | Total Griya        | 1.762     | 3.343     | 2.831     | 3.275     | 3,88%     | 6,92%     | 8,04%     | 444           | 1.513 | (68)  |               |          |      |
|     | Oto                | -         | 272       | 265       | 416       | 0,00%     | 4,74%     | 7,42%     | 151           | 416   | 144   |               |          |      |
|     | CF 2               | 1.556     | 1.269     | 937       | 732       | 1,51%     | 0,81%     | 0,63%     | (205)         | (825) | (537) |               |          |      |
|     | Mitraguna & Others | 1.556     | 1.269     | 937       | 732       | 1,72%     | 0,92%     | 0,72%     | (205)         | (825) | (537) |               |          |      |
|     | Pensiun            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |          |      |
|     | Total Pembiayaan   | 3.509     | 5.849     | 4.968     | 7.650     | 1,46%     | 1,90%     | 2,93%     | 2.682         | 4.141 | 1.802 | 8,37%         | -185,40% | 5,4% |

Kualitas Pembiayaan (NPF)

| No. | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |       |       | Target Nov'25 |       |       |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|-------|-------|---------------|-------|-------|
|     |                    | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 19-Nov-25 | 31-Dec-24 | 31-Oct-25 | 19-Nov-25 | MtD           | YtD   | MtM   | %             | Penc. | Gap   |
| 1   | SME                | 368       | -         | 55        | 52        | 11,36%    | 3,23%     | 3,06%     | (3)           | (316) | 52    |               |       |       |
|     | Linkage            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |       |       |
|     | Non-Linkage        | 368       | -         | 55        | 52        | 20,07%    | 7,90%     | 7,50%     | (3)           | (316) | 52    |               |       |       |
|     | Value Chain        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |       |       |
| 2   | MBG                | 194       | 292       | 314       | 310       | 0,27%     | 0,44%     | 0,43%     | (4)           | 116   | 18    |               |       |       |
|     | KUR                | 3         | 193       | 222       | 222       | 0,00%     | 0,33%     | 0,33%     | -             | 219   | 28    |               |       |       |
|     | Non KUR            | 191       | 98        | 92        | 88        | 3,84%     | 2,10%     | 2,02%     | (4)           | (103) | (10)  |               |       |       |
| 3   | PWG                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |       |       |
|     | Cilem              | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |       |       |
|     | Gadai              | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |       |       |
| 4   | CFG                | 4.795     | 4.790     | 5.057     | 5.860     | 3,15%     | 3,11%     | 3,62%     | 803           | 1.065 | 1.070 |               |       |       |
|     | CF 1               | 2.642     | 3.176     | 3.279     | 3.297     | 5,34%     | 7,05%     | 7,12%     | 19            | 655   | 121   |               |       |       |
|     | Total Griya        | 2.642     | 3.176     | 3.279     | 3.297     | 5,81%     | 8,01%     | 8,10%     | 19            | 655   | 121   |               |       |       |
|     | Oto                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |       |       |
|     | CF 2               | 2.153     | 1.613     | 1.778     | 2.563     | 2,09%     | 1,53%     | 2,22%     | 784           | 410   | 949   |               |       |       |
|     | Mitraguna & Others | 2.153     | 1.319     | 1.484     | 2.268     | 2,37%     | 1,46%     | 2,24%     | 784           | 116   | 949   |               |       |       |
|     | Pensiun            | -         | 294       | 294       | 294       | 0,00%     | 0,11%     | 2,08%     | -             | 294   | -     |               |       |       |
|     | Total Pembiayaan   | 5.357     | 5.081     | 5.426     | 6.221     | 2,22%     | 2,08%     | 2,39%     | 795           | 865   | 1.140 | 2,32%         | 2,81% | -0,1% |

Asset & Contribution Margin

| No. | Neraca              | Posisi  |         |         | Growth (Yoy) | % Growth |
|-----|---------------------|---------|---------|---------|--------------|----------|
|     |                     | Sep-24  | Dec-24  | Sep-25  |              |          |
| 1   | Asset (Retail) T    | 288.130 | 292.870 | 287.254 | (876)        |          |
| 2   | Contribution Margin | 11.615  | 17.537  | 12.417  | 802          | -6,9%    |

PHR & Payroll

| Kinerja     | Posisi |        |        | Growth (Mtd) | Growth (YoY) |
|-------------|--------|--------|--------|--------------|--------------|
|             | Sep-24 | Aug-25 | Sep-25 |              |              |
| PHR         | 3,18   | 3,50   | 3,51   | 0,01         | 0,33         |
| CIF Payroll | 1.070  | 1.198  | 1.228  | 30           | 158          |

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi    |           |           |           | MtD (1-19 Oct'25) | Growth (1-19 Nov'25) |          |         |         |         | Target Nov'25 |         |          |
|-----|---------------|-----------|-----------|-----------|-----------|-------------------|----------------------|----------|---------|---------|---------|---------------|---------|----------|
|     |               | 31-Dec-24 | 31-Oct-25 | 18-Nov-25 | 19-Nov-25 |                   | DtD                  | MtD      | %MtD    | YtD     | %YtD    | Posisi        | Penc.   | Gap      |
| 1   | Giro          | 14.345    | 9.986     | 8.472     | 8.470     | (376)             | (1)                  | (1.516)  | -15,18% | (5.875) | -40,95% | 21.691        | 39,05%  | (13.221) |
| 2   | Tabungan      | 145.625   | 195.327   | 392.959   | 394.291   | 52.003            | 1.332                | 198.964  | 101,86% | 248.666 | 170,76% | 159.881       | 246,62% | 234.410  |
| 3   | Deposito      | 70.189    | 86.483    | 67.517    | 66.015    | (2.627)           | (1.502)              | (20.468) | -23,67% | (4.174) | -5,95%  | 70.942        | 93,05%  | (4.927)  |
|     | Total         | 230.159   | 291.796   | 468.947   | 468.776   | 49.000            | (171)                | 176.980  | 60,65%  | 238.617 | 103,67% | 252.514       | 185,64% | 216.262  |
|     | CASA          | 159.970   | 205.313   | 401.431   | 402.761   | 51.627            | 1.331                | 197.448  | 96,17%  | 242.791 | 151,77% | 181.572       | 221,82% | 221.190  |
|     | (%) CASA      | 69,50%    | 70,36%    | 85,60%    | 85,92%    |                   |                      |          |         |         |         |               |         |          |
|     | FDR           | 49,05%    | 42,16%    | 26,47%    | 26,48%    |                   |                      |          |         |         |         |               |         |          |

Kinerja ISE

| No. | Segmen/Produk | Posisi    |           |           |           |  | Growth (1-18 Nov'25) |         |         |       |         | Target Nov'25 |       |        |
|-----|---------------|-----------|-----------|-----------|-----------|--|----------------------|---------|---------|-------|---------|---------------|-------|--------|
|     |               | 31-Dec-24 | 31-Oct-25 | 17-Nov-25 | 18-Nov-25 |  | DtD                  | MtD     | %MtD    | YtD   | %YtD    | Posisi        | Penc. | Gap    |
| 1   | DPK ISE       | 12.643    | 15.535    | 13.496    | 13.561    |  | 65                   | (1.973) | -12,70% | 918   | 7,26%   | -             | 0,00% | 13.561 |
| 2   | Giro ISE      | 2.499     | 3.292     | 1.703     | 1.703     |  | 0                    | (1.589) | -48,27% | (796) | -31,84% | -             | 0,00% | 1.703  |
| 3   | Tabungan ISE  | 9.095     | 11.192    | 10.743    | 10.808    |  | 65                   | (384)   | -3,43%  | 1.713 | 18,84%  | -             | 0,00% | 10.808 |
| 4   | Deposito ISE  | 1.050     | 1.050     | 1.050     | 1.050     |  | 0                    | 0       | 0,00%   | 0     | 0,00%   | -             | 0,00% | 1.050  |
| 5   | CIF ISE       | 89        | 112       | 113       | 113       |  | 0                    | 1       | 0,89%   | 24    | 26,97%  | -             | 0,00% | 113    |

Kinerja Pembiayaan

| No. | Segmen/Produk       | Posisi    |           |           | Pencairan (1-19 Oct'25) | Pencairan (1-19 Nov'25) | Pencairan MtM | MtD (1-19 Oct'25) | Growth (1-19 Nov'25) |        | Run Off Nov'25 | Target Nov'25 |         |          |
|-----|---------------------|-----------|-----------|-----------|-------------------------|-------------------------|---------------|-------------------|----------------------|--------|----------------|---------------|---------|----------|
|     |                     | 31-Dec-24 | 31-Oct-25 | 19-Nov-25 |                         |                         |               |                   | MtD                  | YtD    |                | Posisi        | Penc.   | Gap      |
| 1   | SME                 | 37        | -         | -         | -                       | -                       | 0             | 0                 | 0                    | -37    | -              | 37            | 0,00%   | (37)     |
|     | Linkage             | -         | -         | -         | -                       | -                       | -             | 0                 | 0                    | 0      | -              | 0             | 0,00%   | 0        |
|     | Non-Linkage         | 37        | -         | -         | -                       | -                       | 0             | 0                 | 0                    | -37    | -              | 37            | 0,00%   | (37)     |
|     | • Local Champion    | 37        | -         | -         | -                       | -                       | 0             | 0                 | 0                    | -37    | -              | 37            | 0,00%   | (37)     |
|     | • Value Chain       | -         | -         | -         | -                       | -                       | -             | 0                 | 0                    | 0      | -              | 0             | 0,00%   | 0        |
| 2   | MBG                 | 19.248    | 14.960    | 14.788    | -                       | -                       | 0             | -539              | -172                 | -4.460 | 172            | 21.048        | 70,26%  | (6.260)  |
|     | KUR                 | 17.796    | 13.578    | 13.408    | -                       | -                       | 0             | -533              | -169                 | -4.388 | 169            | 19.513        | 68,71%  | (6.105)  |
|     | Non KUR             | 1.452     | 1.383     | 1.380     | -                       | -                       | 0             | -6                | -3                   | -72    | 3              | 1.535         | 89,90%  | (155)    |
| 3   | PWG                 | 5.178     | 11.964    | 12.545    | 1.523                   | 1.583                   | 61            | 325               | 581                  | 7.367  | 1.002          | 20.379        | 61,56%  | (7.834)  |
|     | Cilem               | 3.578     | 8.774     | 9.150     | 723                     | 539                     | -184          | 436               | 376                  | 5.572  | 163            | 13.704        | 66,77%  | (4.554)  |
|     | Gadai               | 1.600     | 3.189     | 3.395     | 800                     | 1.044                   | 245           | -111              | 205                  | 1.795  | 839            | 6.675         | 50,86%  | (3.280)  |
| 4   | CFG                 | 88.436    | 96.089    | 96.805    | 503                     | 1.089                   | 587           | -1.046            | 716                  | 8.369  | 373            | 111.775       | 86,61%  | (14.970) |
|     | CF 1                | 19.579    | 25.210    | 25.397    | 233                     | 389                     | 157           | 524               | 188                  | 5.818  | 202            | 22.421        | 113,27% | 2.976    |
|     | Total Griya         | 14.822    | 14.728    | 14.689    | -                       | -                       | 0             | 0                 | -39                  | -134   | 39             | 15.602        | 94,14%  | (914)    |
|     | • Total Non Program | 14.371    | 14.302    | 14.263    | -                       | -                       | 0             | -133              | -39                  | -108   | 39             | 15.093        | 94,50%  | (829)    |
|     | • Program           | 451       | 425       | 425       | -                       | -                       | 0             | -3                | 0                    | -26    | -              | 510           | 83,45%  | (84)     |
|     | Oto                 | 4.757     | 10.482    | 10.708    | 233                     | 389                     | 157           | 524               | 226                  | 5.952  | 163            | 6.819         | 157,04% | 3.890    |
|     | CF 2                | 68.857    | 70.879    | 71.408    | 270                     | 700                     | 430           | -1.570            | 529                  | 2.551  | 171            | 89.354        | 79,92%  | (17.946) |
|     | Mitraguna & Others  | 68.359    | 70.001    | 70.536    | 270                     | 700                     | 430           | -1.564            | 535                  | 2.177  | 165            | 86.959        | 81,11%  | (16.423) |
|     | Pensiun             | 498       | 878       | 872       | -                       | -                       | 0             | -6                | -6                   | 374    | 6              | 2.394         | 36,41%  | (1.523)  |
|     | Total Pembiayaan    | 112.901   | 123.013   | 124.138   | 2.025                   | 2.672                   | 647           | -1.261            | 1.125                | 11.237 | 1.547          | 153.239       | 81,01%  | (29.101) |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |       |       | Target Nov'25 |        |       |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|-------|-------|---------------|--------|-------|
|     |                    | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 19-Nov-25 | 31-Dec-24 | 31-Oct-25 | 19-Nov-25 | MtD           | YtD   | MtM   | %             | Penc.  | Gap   |
| 1   | SME                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |       |
|     | Linkage            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |       |
|     | Local Champion     | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |       |
|     | Value Chain        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |       |
| 2   | MBG                | 1.267     | 772       | 789       | 896       | 6,58%     | 5,27%     | 6,06%     | 107           | (371) | 124   |               |        |       |
|     | KUR                | 1.267     | 772       | 789       | 896       | 7,12%     | 5,81%     | 6,68%     | 107           | (371) | 124   |               |        |       |
|     | Non KUR            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |       |
| 3   | PWG                | -         | -         | -         | 315       | 0,00%     | 0,00%     | 2,51%     | 315           | 315   | 315   |               |        |       |
|     | Cilem              | -         | -         | -         | 294       | 0,00%     | 0,00%     | 3,21%     | 294           | 294   | 294   |               |        |       |
|     | Gadai              | -         | -         | -         | 21        | 0,00%     | 0,00%     | 0,62%     | 21            | 21    | 21    |               |        |       |
| 4   | CFG                | 1.470     | 1.479     | 1.419     | 2.696     | 1,66%     | 1,48%     | 2,79%     | 1.277         | 1.226 | 1.217 |               |        |       |
|     | CF 1               | 117       | 973       | 626       | 1.630     | 0,60%     | 2,48%     | 6,42%     | 1.004         | 1.513 | 657   |               |        |       |
|     | Total Griya        | -         | 469       | 232       | 732       | 0,00%     | 1,58%     | 4,99%     | 500           | 732   | 263   |               |        |       |
|     | Oto                | 117       | 504       | 393       | 898       | 2,46%     | 3,75%     | 8,38%     | 504           | 781   | 394   |               |        |       |
|     | CF 2               | 1.353     | 506       | 794       | 1.067     | 1,96%     | 1,12%     | 1,49%     | 273           | (286) | 561   |               |        |       |
|     | Mitraguna & Others | 1.353     | 506       | 794       | 1.067     | 1,98%     | 1,13%     | 1,51%     | 273           | (286) | 561   |               |        |       |
|     | Pensiun            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |       |
|     | Total Pembiayaan   | 2.737     | 2.251     | 2.208     | 3.907     | 2,42%     | 1,80%     | 3,15%     | 1.699         | 1.170 | 1.656 | 2,44%         | 22,33% | -0,7% |

Kualitas Pembiayaan (NPF)

| No. | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |       |       | Target Nov'25 |        |       |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|-------|-------|---------------|--------|-------|
|     |                    | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 19-Nov-25 | 31-Dec-24 | 31-Oct-25 | 19-Nov-25 | MtD           | YtD   | MtM   | %             | Penc.  | Gap   |
| 1   | SME                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |       |
|     | Linkage            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |       |
|     | Non-Linkage        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |       |
|     | Value Chain        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |       |
| 2   | MBG                | 10.076    | 10.113    | 9.991     | 9.986     | 52,35%    | 66,78%    | 67,53%    | (5)           | (90)  | (127) |               |        |       |
|     | KUR                | 8.740     | 8.795     | 8.674     | 8.669     | 49,11%    | 63,89%    | 64,65%    | (5)           | (71)  | (126) |               |        |       |
|     | Non KUR            | 1.336     | 1.318     | 1.317     | 1.317     | 92,03%    | 95,22%    | 95,45%    | -             | (19)  | (1)   |               |        |       |
| 3   | PWG                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |       |
|     | Cilem              | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |       |
|     | Gadai              | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |       |
| 4   | CFG                | 989       | 1.216     | 1.391     | 1.592     | 1,12%     | 1,45%     | 1,64%     | 201           | 603   | 376   |               |        |       |
|     | CF 1               | 244       | 233       | 232       | 434       | 1,24%     | 0,92%     | 1,71%     | 202           | 190   | 201   |               |        |       |
|     | Total Griya        | 244       | 118       | 117       | 116       | 1,64%     | 0,79%     | 0,79%     | (1)           | (128) | (2)   |               |        |       |
|     | Oto                | -         | 115       | 115       | 317       | 0,00%     | 1,09%     | 2,96%     | 203           | 317   | 203   |               |        |       |
|     | CF 2               | 745       | 984       | 1.159     | 1.159     | 1,08%     | 1,64%     | 1,62%     | (1)           | 413   | 175   |               |        |       |
|     | Mitraguna & Others | 745       | 984       | 1.159     | 1.159     | 1,09%     | 1,66%     | 1,64%     | (1)           | 413   | 175   |               |        |       |
|     | Pensiun            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |       |
|     | Total Pembiayaan   | 11.065    | 11.329    | 11.382    | 11.578    | 9,80%     | 9,25%     | 9,33%     | 196           | 513   | 249   | 1,44%         | 84,57% | -7,9% |

Asset & Contribution Margin

| No. | Neraca              | Posisi  |         |         | Growth (Yoy) | % Growth |
|-----|---------------------|---------|---------|---------|--------------|----------|
|     |                     | Sep-24  | Dec-24  | Sep-25  |              |          |
| 1   | Asset (Retail) T    | 229.090 | 230.159 | 242.796 | 13.706       |          |
| 2   | Contribution Margin | 3.533   | 4.982   | (701)   | (4.234)      | 119,8%   |

PHR & Payroll

| Kinerja     | Posisi |        |        | Growth (Mtd) | Growth (YoY) |
|-------------|--------|--------|--------|--------------|--------------|
|             | Sep-24 | Aug-25 | Sep-25 |              |              |
| PHR         | 3,14   | 3,45   | 3,45   | 0,00         | 0,31         |
| CIF Payroll | 1.031  | 700    | 722    | 22           | (309)        |

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi    |           |           |           | MtD (1-19 Oct'25 | Growth (1-19 Nov'25) |         |        |          |         | Target Nov'25 |        |          |
|-----|---------------|-----------|-----------|-----------|-----------|------------------|----------------------|---------|--------|----------|---------|---------------|--------|----------|
|     |               | 31-Dec-24 | 31-Oct-25 | 18-Nov-25 | 19-Nov-25 |                  | DtD                  | MtD     | %MtD   | YtD      | %YtD    | Posisi        | Penc.  | Gap      |
| 1   | Giro          | 15.552    | 6.460     | 11.076    | 8.996     | 714              | (2.081)              | 2.536   | 39,26% | (6.557)  | -42,16% | 25.477        | 35,31% | (16.482) |
| 2   | Tabungan      | 146.646   | 145.002   | 140.708   | 141.385   | (1.597)          | 677                  | (3.616) | -2,49% | (5.261)  | -3,59%  | 158.899       | 88,98% | (17.513) |
| 3   | Deposito      | 29.176    | 27.609    | 28.033    | 28.027    | 495              | (7)                  | 417     | 1,51%  | (1.149)  | -3,94%  | 30.121        | 93,05% | (2.094)  |
|     | Total         | 191.374   | 179.071   | 179.818   | 178.408   | (388)            | (1.410)              | (663)   | -0,37% | (12.966) | -6,78%  | 214.497       | 83,18% | (36.089) |
|     | CASA          | 162.198   | 151.462   | 151.785   | 150.381   | (883)            | (1.403)              | (1.080) | -0,71% | (11.817) | -7,29%  | 184.376       | 81,56% | (33.995) |
|     | (%) CASA      | 84,75%    | 84,58%    | 84,41%    | 84,29%    |                  |                      |         |        |          |         |               |        |          |
|     | FDR           | 87,12%    | 107,77%   | 108,41%   | 109,26%   |                  |                      |         |        |          |         |               |        |          |

Kinerja ISE

| No. | Segmen/Produk | Posisi    |           |           |           |  | Growth (1-18 Nov'25) |       |         |         |         | Target Nov'25 |       |        |
|-----|---------------|-----------|-----------|-----------|-----------|--|----------------------|-------|---------|---------|---------|---------------|-------|--------|
|     |               | 31-Dec-24 | 31-Oct-25 | 17-Nov-25 | 18-Nov-25 |  | DtD                  | MtD   | %MtD    | YtD     | %YtD    | Posisi        | Penc. | Gap    |
| 1   | DPK ISE       | 14.103    | 8.994     | 12.666    | 13.141    |  | 475                  | 4.147 | 46,11%  | (962)   | -6,82%  | -             | 0,00% | 13.141 |
| 2   | Giro ISE      | 4.458     | 4.210     | 7.866     | 8.170     |  | 304                  | 3.961 | 94,08%  | 3.712   | 83,26%  |               | 0,00% | 8.170  |
| 3   | Tabungan ISE  | 9.645     | 4.784     | 4.800     | 4.971     |  | 170                  | 186   | 3,89%   | (4.674) | -48,46% |               | 0,00% | 4.971  |
| 4   | Deposito ISE  | -         | -         | -         | -         |  | 0                    | 0     | #DIV/0! | 0       | #DIV/0! |               | 0,00% | 0      |
| 5   | CIF ISE       | 100       | 104       | 105       | 105       |  | 0                    | 1     | 0,96%   | 5       | 5,00%   |               | 0,00% | 105    |

Kinerja Pembiayaan

| No. | Segmen/Produk       | Posisi    |           |           | Pencairan (1-19 Oct'25) | Pencairan (1-19 Nov'25) | Pencairan MtM | MtD (1-19 Oct'25 | Growth (1-19 Nov'25) |        | Run Off Nov'25 | Target Nov'25 |         |          |
|-----|---------------------|-----------|-----------|-----------|-------------------------|-------------------------|---------------|------------------|----------------------|--------|----------------|---------------|---------|----------|
|     |                     | 31-Dec-24 | 31-Oct-25 | 19-Nov-25 |                         |                         |               |                  | MtD                  | YtD    |                | Posisi        | Penc.   | Gap      |
| 1   | SME                 | -         | -         | -         | -                       | -                       | 0             | 0                | 0                    | 0      | -              | 0             | 0,00%   | 0        |
|     | Linkage             | -         | -         | -         | -                       | -                       | -             | 0                | 0                    | 0      | -              | 0             | 0,00%   | 0        |
|     | Non-Linkage         | -         | -         | -         | -                       | -                       | 0             | 0                | 0                    | 0      | -              | 0             | 0,00%   | 0        |
|     | • Local Champion    | -         | -         | -         | -                       | -                       | 0             | 0                | 0                    | 0      | -              | 0             | 0,00%   | 0        |
|     | • Value Chain       | -         | -         | -         | -                       | -                       | -             | 0                | 0                    | 0      | -              | 0             | 0,00%   | 0        |
| 2   | MBG                 | 16.150    | 18.771    | 19.183    | 550                     | 600                     | 50            | 1.590            | 412                  | 3.033  | 188            | 21.415        | 89,58%  | (2.232)  |
|     | KUR                 | 14.812    | 17.642    | 18.080    | 550                     | 600                     | 50            | 1.629            | 438                  | 3.268  | 162            | 19.912        | 90,80%  | (1.832)  |
|     | Non KUR             | 1.337     | 1.128     | 1.102     | -                       | -                       | 0             | -39              | -26                  | -235   | 26             | 1.502         | 73,38%  | (400)    |
| 3   | PWG                 | 15.238    | 29.524    | 31.585    | 10.483                  | 3.338                   | -7.145        | 3.614            | 2.061                | 16.347 | 1.278          | 30.096        | 104,95% | 1.488    |
|     | Cilem               | 3.814     | 12.037    | 13.189    | 1.198                   | 1.462                   | 264           | 1.174            | 1.153                | 9.375  | 309            | 15.630        | 84,38%  | (2.441)  |
|     | Gadai               | 11.423    | 17.487    | 18.395    | 9.285                   | 1.876                   | -7.409        | 2.440            | 908                  | 6.972  | 969            | 14.466        | 127,16% | 3.929    |
| 4   | CFG                 | 135.343   | 144.690   | 144.167   | 1.292                   | 358                     | -935          | -1.102           | -523                 | 8.824  | 881            | 159.190       | 90,56%  | (15.023) |
|     | CF 1                | 16.023    | 18.100    | 17.988    | 257                     | 138                     | -120          | -25              | -112                 | 1.965  | 250            | 18.866        | 95,35%  | (877)    |
|     | Total Griya         | 9.034     | 10.590    | 10.553    | -                       | -                       | 0             | 0                | -37                  | 1.519  | 37             | 9.764         | 108,08% | 789      |
|     | • Total Non Program | 9.034     | 10.590    | 10.553    | -                       | -                       | 0             | 396              | -37                  | 1.519  | 37             | 9.764         | 108,08% | 789      |
|     | • Program           | -         | -         | -         | -                       | -                       | 0             | 0                | 0                    | 0      | -              | 0             | 0,00%   | 0        |
|     | Oto                 | 6.989     | 7.510     | 7.435     | 257                     | 138                     | -120          | -25              | -75                  | 447    | 212            | 9.102         | 81,69%  | (1.666)  |
|     | CF 2                | 119.320   | 126.590   | 126.179   | 1.035                   | 220                     | -815          | -1.077           | -411                 | 6.859  | 631            | 140.324       | 89,92%  | (14.145) |
|     | Mitraguna & Others  | 104.787   | 113.008   | 112.920   | 1.035                   | 220                     | -815          | -919             | -88                  | 8.133  | 308            | 123.847       | 91,18%  | (10.928) |
|     | Pensiun             | 14.533    | 13.582    | 13.259    | -                       | -                       | 0             | -158             | -323                 | -1.274 | 323            | 16.477        | 80,47%  | (3.218)  |
|     | Total Pembiayaan    | 166.730   | 192.985   | 194.934   | 12.326                  | 4.296                   | -8.030        | 4.102            | 1.950                | 28.204 | 2.346          | 210.701       | 92,52%  | (15.766) |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |       |       | Target Nov'25 |         |      |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|-------|-------|---------------|---------|------|
|     |                    | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 19-Nov-25 | 31-Dec-24 | 31-Oct-25 | 19-Nov-25 | MtD           | YtD   | MtM   | %             | Penc.   | Gap  |
| 1   | SME                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |         |      |
|     | Linkage            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |         |      |
|     | Local Champion     | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |         |      |
|     | Value Chain        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |         |      |
| 2   | MBG                | 46        | 543       | 460       | 1.147     | 0,29%     | 2,45%     | 5,98%     | 687           | 1.101 | 604   |               |         |      |
|     | KUR                | -         | 459       | 460       | 1.030     | 0,00%     | 2,61%     | 5,70%     | 570           | 1.030 | 571   |               |         |      |
|     | Non KUR            | 46        | 83        | -         | 117       | 3,44%     | 0,00%     | 10,61%    | 117           | 71    | 34    |               |         |      |
| 3   | PWG                | -         | 146       | -         | 688       | 0,00%     | 0,00%     | 2,18%     | 688           | 688   | 543   |               |         |      |
|     | Cilem              | -         | -         | -         | 425       | 0,00%     | 0,00%     | 3,22%     | 425           | 425   | 425   |               |         |      |
|     | Gadai              | -         | 146       | -         | 263       | 0,00%     | 0,00%     | 1,43%     | 263           | 263   | 118   |               |         |      |
| 4   | CFG                | 993       | 410       | 406       | 1.334     | 0,73%     | 0,28%     | 0,93%     | 928           | 341   | 924   |               |         |      |
|     | CF 1               | 153       | 410       | 406       | 845       | 0,95%     | 2,24%     | 4,70%     | 439           | 692   | 435   |               |         |      |
|     | Total Griya        | 15        | 341       | 339       | 339       | 0,16%     | 3,20%     | 3,21%     | -             | 324   | (2)   |               |         |      |
|     | Oto                | 138       | 69        | 67        | 506       | 1,98%     | 0,90%     | 6,81%     | 439           | 368   | 437   |               |         |      |
|     | CF 2               | 840       | -         | -         | 489       | 0,70%     | 0,00%     | 0,39%     | 489           | (351) | 489   |               |         |      |
|     | Mitraguna & Others | 840       | -         | -         | 93        | 0,80%     | 0,00%     | 0,08%     | 93            | (747) | 93    |               |         |      |
|     | Pensiun            | -         | -         | -         | 396       | 0,00%     | 0,00%     | 2,99%     | 396           | 396   | 396   |               |         |      |
|     | Total Pembiayaan   | 1.039     | 1.099     | 866       | 3.169     | 0,62%     | 0,45%     | 1,63%     | 2.303         | 2.130 | 2.071 | 2,88%         | -76,87% | 1,2% |

Kualitas Pembiayaan (NPF)

| No. | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |       |       | Target Nov'25 |       |       |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|-------|-------|---------------|-------|-------|
|     |                    | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 19-Nov-25 | 31-Dec-24 | 31-Oct-25 | 19-Nov-25 | MtD           | YtD   | MtM   | %             | Penc. | Gap   |
| 1   | SME                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |       |       |
|     | Linkage            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |       |       |
|     | Non-Linkage        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |       |       |
|     | Value Chain        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |       |       |
| 2   | MBG                | 261       | 402       | 481       | 481       | 1,61%     | 2,56%     | 2,51%     | -             | 220   | 79    |               |       |       |
|     | KUR                | 204       | 183       | 182       | 182       | 1,38%     | 1,03%     | 1,01%     | -             | (22)  | (0)   |               |       |       |
|     | Non KUR            | 57        | 219       | 298       | 298       | 4,24%     | 26,44%    | 27,07%    | -             | 242   | 79    |               |       |       |
| 3   | PWG                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |       |       |
|     | Cilem              | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |       |       |
|     | Gadai              | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |       |       |
| 4   | CFG                | 2.157     | 3.271     | 2.483     | 2.483     | 1,59%     | 1,72%     | 1,72%     | -             | 327   | (787) |               |       |       |
|     | CF 1               | 22        | 11        | 1         | 1         | 0,14%     | 0,01%     | 0,01%     | -             | (21)  | (9)   |               |       |       |
|     | Total Griya        | 22        | 11        | 1         | 1         | 0,25%     | 0,01%     | 0,01%     | -             | (21)  | (9)   |               |       |       |
|     | Oto                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |       |       |
|     | CF 2               | 2.134     | 3.260     | 2.482     | 2.482     | 1,79%     | 1,96%     | 1,97%     | -             | 348   | (778) |               |       |       |
|     | Mitraguna & Others | 1.368     | 3.260     | 2.482     | 2.482     | 1,31%     | 2,20%     | 2,20%     | -             | 1.114 | (778) |               |       |       |
|     | Pensiun            | 766       | -         | -         | -         | 0,46%     | 0,00%     | 0,00%     | -             | (766) | -     |               |       |       |
|     | Total Pembiayaan   | 2.417     | 3.673     | 2.964     | 2.964     | 1,45%     | 1,54%     | 1,52%     | -             | 547   | (708) | 1,46%         | 3,95% | -0,1% |

Asset & Contribution Margin

| No. | Neraca              | Posisi  |         |         | Growth (Yoy) | % Growth |
|-----|---------------------|---------|---------|---------|--------------|----------|
|     |                     | Sep-24  | Dec-24  | Sep-25  |              |          |
| 1   | Asset (Retail) T    | 168.249 | 191.374 | 193.609 | 25.360       |          |
| 2   | Contribution Margin | 6.577   | 9.292   | 6.852   | 275          | -4,2%    |

PHR & Payroll

| Kinerja     | Posisi |        |        | Growth (Mtd) | Growth (YoY) |
|-------------|--------|--------|--------|--------------|--------------|
|             | Sep-24 | Aug-25 | Sep-25 |              |              |
| PHR         | 3,14   | 3,35   | 3,37   | 0,02         | 0,23         |
| CIF Payroll | 1.094  | 1.140  | 1.192  | 52           | 98           |

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi    |           |           |           | MtD (1-19 Oct'25) | Growth (1-19 Nov'25) |         |         |          |         | Target Nov'25 |        |          |
|-----|---------------|-----------|-----------|-----------|-----------|-------------------|----------------------|---------|---------|----------|---------|---------------|--------|----------|
|     |               | 31-Dec-24 | 31-Oct-25 | 18-Nov-25 | 19-Nov-25 |                   | DtD                  | MtD     | %MtD    | YtD      | %YtD    | Posisi        | Penc.  | Gap      |
| 1   | Giro          | 8.687     | 8.643     | 9.325     | 9.351     | 253               | 26                   | 708     | 8,19%   | 664      | 7,65%   | 19.049        | 49,09% | (9.698)  |
| 2   | Tabungan      | 252.421   | 261.827   | 262.456   | 262.270   | 3.583             | (186)                | 443     | 0,17%   | 9.849    | 3,90%   | 268.613       | 97,64% | (6.343)  |
| 3   | Deposito      | 76.726    | 72.505    | 62.674    | 62.671    | (1.073)           | (3)                  | (9.833) | -13,56% | (14.054) | -18,32% | 77.795        | 80,56% | (15.124) |
|     | Total         | 337.834   | 342.975   | 334.456   | 334.293   | 2.763             | (163)                | (8.682) | -2,53%  | (3.541)  | -1,05%  | 365.457       | 91,47% | (31.165) |
|     | CASA          | 261.108   | 270.470   | 271.781   | 271.621   | 3.836             | (160)                | 1.151   | 0,43%   | 10.513   | 4,03%   | 287.662       | 94,42% | (16.041) |
|     | (%) CASA      | 77,29%    | 78,86%    | 81,26%    | 81,25%    |                   |                      |         |         |          |         |               |        |          |
|     | FDR           | 106,55%   | 109,87%   | 112,50%   | 112,56%   |                   |                      |         |         |          |         |               |        |          |

Kinerja ISE

| No. | Segmen/Produk | Posisi    |           |           |           |  | Growth (1-18 Nov'25) |     |         |       |         | Target Nov'25 |       |        |
|-----|---------------|-----------|-----------|-----------|-----------|--|----------------------|-----|---------|-------|---------|---------------|-------|--------|
|     |               | 31-Dec-24 | 31-Oct-25 | 17-Nov-25 | 18-Nov-25 |  | DtD                  | MtD | %MtD    | YtD   | %YtD    | Posisi        | Penc. | Gap    |
| 1   | DPK ISE       | 8.448     | 11.910    | 12.403    | 12.425    |  | 22                   | 515 | 4,33%   | 3.977 | 47,07%  | -             | 0,00% | 12.425 |
| 2   | Giro ISE      | 1.077     | 1.065     | 1.101     | 1.098     |  | (3)                  | 33  | 3,14%   | 21    | 1,97%   |               | 0,00% | 1.098  |
| 3   | Tabungan ISE  | 7.371     | 10.845    | 11.302    | 11.326    |  | 24                   | 482 | 4,44%   | 3.955 | 53,66%  |               | 0,00% | 11.326 |
| 4   | Deposito ISE  | -         | -         | -         | -         |  | 0                    | 0   | #DIV/0! | 0     | #DIV/0! |               | 0,00% | 0      |
| 5   | CIF ISE       | 163       | 187       | 188       | 188       |  | 0                    | 1   | 0,53%   | 25    | 15,34%  |               | 0,00% | 188    |

Kinerja Pembiayaan

| No. | Segmen/Produk       | Posisi    |           |           | Pencairan (1-19 Oct'25) | Pencairan (1-19 Nov'25) | Pencairan MtM | MtD (1-19 Oct'25) | Growth (1-19 Nov'25) |        | Run Off Nov'25 | Target Nov'25 |         |          |
|-----|---------------------|-----------|-----------|-----------|-------------------------|-------------------------|---------------|-------------------|----------------------|--------|----------------|---------------|---------|----------|
|     |                     | 31-Dec-24 | 31-Oct-25 | 19-Nov-25 |                         |                         |               |                   | MtD                  | YtD    |                | Posisi        | Penc.   | Gap      |
| 1   | SME                 | 33.407    | 26.331    | 26.346    | 500                     | 450                     | -50           | -82               | 15                   | -7.061 | 435            | 39.559        | 66,60%  | (13.213) |
|     | Linkage             | 4         | -         | -         | -                       | -                       | -             | 0                 | 0                    | -4     | -              | 2.747         | 0,00%   | (2.747)  |
|     | Non-Linkage         | 33.404    | 26.331    | 26.346    | 500                     | 450                     | -50           | -82               | 15                   | -7.058 | 435            | 36.812        | 71,57%  | (10.466) |
|     | • Local Champion    | 29.104    | 25.433    | 25.448    | 500                     | 450                     | -50           | -82               | 15                   | -3.656 | 435            | 30.183        | 84,31%  | (4.735)  |
|     | • Value Chain       | 4.299     | 898       | 898       | -                       | -                       | -             | 0                 | 0                    | -3.401 | -              | 6.629         | 13,55%  | (5.731)  |
| 2   | MBG                 | 23.844    | 26.425    | 25.976    | 250                     | -                       | -250          | 1.120             | -448                 | 2.132  | 448            | 27.707        | 93,75%  | (1.731)  |
|     | KUR                 | 21.881    | 24.372    | 24.025    | 250                     | -                       | -250          | 1.186             | -347                 | 2.144  | 347            | 25.636        | 93,72%  | (1.611)  |
|     | Non KUR             | 1.963     | 2.053     | 1.951     | -                       | -                       | 0             | -65               | -102                 | -12    | 102            | 2.070         | 94,23%  | (119)    |
| 3   | PWG                 | 18.313    | 34.800    | 35.605    | 5.236                   | 4.982                   | -253          | 1.901             | 805                  | 17.293 | 4.177          | 32.103        | 110,91% | 3.503    |
|     | Cilem               | 9.363     | 18.475    | 18.895    | 1.354                   | 1.120                   | -234          | 454               | 420                  | 9.532  | 700            | 19.896        | 94,97%  | (1.001)  |
|     | Gadai               | 8.950     | 16.326    | 16.710    | 3.881                   | 3.862                   | -19           | 1.447             | 385                  | 7.760  | 3.477          | 12.207        | 136,89% | 4.503    |
| 4   | CFG                 | 284.398   | 289.261   | 288.340   | 1.803                   | 2.736                   | 934           | 3.514             | -921                 | 3.942  | 3.657          | 293.503       | 98,24%  | (5.163)  |
|     | CF 1                | 38.670    | 35.743    | 35.388    | 189                     | 752                     | 564           | 215               | -355                 | -3.282 | 1.107          | 39.755        | 89,01%  | (4.367)  |
|     | Total Griya         | 32.928    | 30.140    | 29.607    | -                       | 442                     | 442           | 0                 | -534                 | -3.321 | 976            | 33.207        | 89,16%  | (3.600)  |
|     | • Total Non Program | 32.928    | 30.140    | 29.607    | -                       | 442                     | 442           | -623              | -534                 | -3.321 | 976            | 33.207        | 89,16%  | (3.600)  |
|     | • Program           | -         | -         | -         | -                       | -                       | 0             | 0                 | 0                    | 0      | -              | 0             | 0,00%   | 0        |
|     | Oto                 | 5.742     | 5.602     | 5.781     | 189                     | 310                     | 122           | 215               | 179                  | 40     | 131            | 6.549         | 88,29%  | (767)    |
|     | CF 2                | 245.728   | 253.518   | 252.952   | 1.614                   | 1.984                   | 370           | 3.299             | -566                 | 7.224  | 2.550          | 253.748       | 99,69%  | (795)    |
|     | Mitraguna & Others  | 226.104   | 235.833   | 235.051   | 1.614                   | 1.617                   | 3             | 3.374             | -783                 | 8.946  | 2.400          | 233.381       | 100,72% | 1.669    |
|     | Pensiun             | 19.624    | 17.685    | 17.902    | -                       | 367                     | 367           | -74               | 217                  | -1.722 | 150            | 20.366        | 87,90%  | (2.464)  |
|     | Total Pembiayaan    | 359.963   | 376.817   | 376.268   | 7.788                   | 8.169                   | 380           | 6.454             | -549                 | 16.305 | 8.718          | 392.871       | 95,77%  | (16.603) |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |       |         | Target Nov'25 |        |       |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|-------|---------|---------------|--------|-------|
|     |                    | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 19-Nov-25 | 31-Dec-24 | 31-Oct-25 | 19-Nov-25 | MtD           | YtD   | MtM     | %             | Penc.  | Gap   |
| 1   | SME                | -         | 95        | 90        | 90        | 0,00%     | 0,34%     | 0,34%     | (0)           | 90    | (5)     |               |        |       |
|     | Linkage            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -       |               |        |       |
|     | Local Champion     | -         | 95        | 90        | 90        | 0,00%     | 0,34%     | 0,34%     | (0)           | 90    | (5)     |               |        |       |
|     | Value Chain        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -       |               |        |       |
| 2   | MBG                | 314       | 238       | 167       | 765       | 1,32%     | 0,63%     | 2,95%     | 599           | 451   | 527     |               |        |       |
|     | KUR                | 205       | 191       | 122       | 685       | 0,94%     | 0,50%     | 2,85%     | 563           | 480   | 494     |               |        |       |
|     | Non KUR            | 109       | 47        | 45        | 81        | 5,56%     | 2,19%     | 4,13%     | 36            | (29)  | 33      |               |        |       |
| 3   | PWG                | -         | -         | -         | 500       | 0,00%     | 0,00%     | 1,40%     | 500           | 500   | 500     |               |        |       |
|     | Cilem              | -         | -         | -         | 398       | 0,00%     | 0,00%     | 2,11%     | 398           | 398   | 398     |               |        |       |
|     | Gadai              | -         | -         | -         | 102       | 0,00%     | 0,00%     | 0,61%     | 102           | 102   | 102     |               |        |       |
| 4   | CFG                | 4.834     | 7.506     | 8.636     | 9.937     | 1,70%     | 2,99%     | 3,45%     | 1.301         | 5.103 | 2.431   |               |        |       |
|     | CF 1               | 1.936     | 3.401     | 3.537     | 1.968     | 5,01%     | 9,89%     | 5,56%     | (1.569)       | 31    | (1.433) |               |        |       |
|     | Total Griya        | 1.859     | 3.002     | 3.167     | 1.722     | 5,65%     | 10,51%    | 5,82%     | (1.444)       | (137) | (1.280) |               |        |       |
|     | Oto                | 77        | 399       | 370       | 245       | 1,35%     | 6,61%     | 4,24%     | (125)         | 168   | (153)   |               |        |       |
|     | CF 2               | 2.897     | 4.105     | 5.099     | 7.969     | 1,18%     | 2,01%     | 3,15%     | 2.871         | 5.072 | 3.864   |               |        |       |
|     | Mitraguna & Others | 2.897     | 4.105     | 5.099     | 7.969     | 1,28%     | 2,16%     | 3,39%     | 2.871         | 5.072 | 3.864   |               |        |       |
|     | Pensiun            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -       |               |        |       |
|     | Total Pembiayaan   | 5.148     | 7.840     | 8.892     | 11.293    | 1,43%     | 2,36%     | 3,00%     | 2.400         | 6.145 | 3.453   | 0,89%         | 70,30% | -2,1% |

Kualitas Pembiayaan (NPF)

| No. | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |       |      | Target Nov'25 |        |       |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|-------|------|---------------|--------|-------|
|     |                    | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 19-Nov-25 | 31-Dec-24 | 31-Oct-25 | 19-Nov-25 | MtD           | YtD   | MtM  | %             | Penc.  | Gap   |
| 1   | SME                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -    |               |        |       |
|     | Linkage            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -    |               |        |       |
|     | Non-Linkage        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -    |               |        |       |
|     | Value Chain        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -    |               |        |       |
| 2   | MBG                | 112       | 582       | 635       | 658       | 0,47%     | 2,40%     | 2,53%     | 23            | 546   | 75   |               |        |       |
|     | KUR                | 77        | 342       | 397       | 458       | 0,35%     | 1,63%     | 1,91%     | 61            | 381   | 116  |               |        |       |
|     | Non KUR            | 34        | 240       | 237       | 199       | 1,74%     | 11,56%    | 10,22%    | (38)          | 165   | (41) |               |        |       |
| 3   | PWG                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -    |               |        |       |
|     | Cilem              | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -    |               |        |       |
|     | Gadai              | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -    |               |        |       |
| 4   | CFG                | 2.768     | 12.109    | 12.197    | 12.181    | 0,97%     | 4,22%     | 4,22%     | (16)          | 9.413 | 72   |               |        |       |
|     | CF 1               | 991       | 1.508     | 1.503     | 1.497     | 2,56%     | 4,20%     | 4,23%     | (5)           | 507   | (11) |               |        |       |
|     | Total Griya        | 627       | 1.304     | 1.298     | 1.293     | 1,90%     | 4,31%     | 4,37%     | (5)           | 665   | (11) |               |        |       |
|     | Oto                | 363       | 205       | 205       | 205       | 6,33%     | 3,65%     | 3,54%     | -             | (159) | -    |               |        |       |
|     | CF 2               | 1.777     | 10.600    | 10.694    | 10.683    | 0,72%     | 4,22%     | 4,22%     | (11)          | 8.906 | 83   |               |        |       |
|     | Mitraguna & Others | 1.468     | 10.600    | 10.694    | 10.683    | 0,65%     | 4,53%     | 4,55%     | (11)          | 9.215 | 83   |               |        |       |
|     | Pensiun            | 309       | -         | -         | -         | 0,09%     | 0,00%     | 0,00%     | -             | (309) | -    |               |        |       |
|     | Total Pembiayaan   | 2.880     | 12.691    | 12.832    | 12.838    | 0,80%     | 3,41%     | 3,41%     | 7             | 9.959 | 147  | 3,06%         | 10,28% | -0,4% |

Asset & Contribution Margin

| No. | Neraca              | Posisi  |         |         | Growth (Yoy) | % Growth |
|-----|---------------------|---------|---------|---------|--------------|----------|
|     |                     | Sep-24  | Dec-24  | Sep-25  |              |          |
| 1   | Asset (Retail) T    | 345.941 | 364.485 | 375.413 | 29.472       |          |
| 2   | Contribution Margin | 16.153  | 21.658  | 11.504  | (4.649)      | 28,8%    |

PHR & Payroll

| Kinerja     | Posisi |        |        | Growth (Mtd) | Growth (YoY) |
|-------------|--------|--------|--------|--------------|--------------|
|             | Sep-24 | Aug-25 | Sep-25 |              |              |
| PHR         | 3,19   | 3,26   | 3,27   | 0,01         | 0,08         |
| CIF Payroll | 1.936  | 2.537  | 2.616  | 79           | 680          |



Kinerja Pendanaan

| No. | Segmen/Produk | Posisi    |           |           |           | MtD (1-19 Oct'25 | Growth (1-19 Nov'25) |         |        |       |        | Target Nov'25 |         |          |
|-----|---------------|-----------|-----------|-----------|-----------|------------------|----------------------|---------|--------|-------|--------|---------------|---------|----------|
|     |               | 31-Dec-24 | 31-Oct-25 | 18-Nov-25 | 19-Nov-25 |                  | DtD                  | MtD     | %MtD   | YtD   | %YtD   | Posisi        | Penc.   | Gap      |
| 1   | Giro          | 7.604     | 6.029     | 6.274     | 7.234     | (487)            | 960                  | 1.205   | 19,98% | (370) | -4,86% | 17.630        | 41,03%  | (10.396) |
| 2   | Tabungan      | 169.083   | 168.290   | 170.567   | 169.636   | 2.671            | (931)                | 1.346   | 0,80%  | 553   | 0,33%  | 182.857       | 92,77%  | (13.221) |
| 3   | Deposito      | 159.534   | 168.281   | 164.731   | 164.742   | 2.495            | 11                   | (3.539) | -2,10% | 5.208 | 3,26%  | 160.953       | 102,35% | 3.789    |
|     | Total         | 336.221   | 342.600   | 341.572   | 341.612   | 4.679            | 40                   | (988)   | -0,29% | 5.392 | 1,60%  | 361.440       | 94,51%  | (19.828) |
|     | CASA          | 176.687   | 174.319   | 176.841   | 176.870   | 2.184            | 29                   | 2.551   | 1,46%  | 183   | 0,10%  | 200.487       | 88,22%  | (23.617) |
|     | (%) CASA      | 52,55%    | 50,88%    | 51,77%    | 51,78%    |                  |                      |         |        |       |        |               |         |          |
|     | FDR           | 59,93%    | 62,03%    | 62,71%    | 62,70%    |                  |                      |         |        |       |        |               |         |          |

Kinerja ISE

| No. | Segmen/Produk | Posisi    |           |           |           |  | Growth (1-18 Nov'25) |      |        |         |         | Target Nov'25 |       |       |
|-----|---------------|-----------|-----------|-----------|-----------|--|----------------------|------|--------|---------|---------|---------------|-------|-------|
|     |               | 31-Dec-24 | 31-Oct-25 | 17-Nov-25 | 18-Nov-25 |  | DtD                  | MtD  | %MtD   | YtD     | %YtD    | Posisi        | Penc. | Gap   |
| 1   | DPK ISE       | 11.173    | 7.839     | 8.147     | 8.015     |  | (132)                | 176  | 2,25%  | (3.158) | -28,27% | -             | 0,00% | 8.015 |
| 2   | Giro ISE      | 2.226     | 2.414     | 2.451     | 2.359     |  | (92)                 | (56) | -2,31% | 132     | 5,94%   |               | 0,00% | 2.359 |
| 3   | Tabungan ISE  | 8.944     | 5.421     | 5.693     | 5.653     |  | (39)                 | 232  | 4,28%  | (3.291) | -36,79% |               | 0,00% | 5.653 |
| 4   | Deposito ISE  | 3         | 3         | 3         | 3         |  | 0                    | 0    | 0,00%  | 0       | 0,00%   |               | 0,00% | 3     |
| 5   | CIF ISE       | 82        | 90        | 92        | 92        |  | 0                    | 2    | 2,22%  | 10      | 12,20%  |               | 0,00% | 92    |

Kinerja Pembiayaan

| No. | Segmen/Produk       | Posisi    |           |           | Pencairan (1-19 Oct'25) | Pencairan (1-19 Nov'25) | Pencairan MtM | MtD (1-19 Oct'25 | Growth (1-19 Nov'25) |        | Run Off Nov'25 | Target Nov'25 |        |          |
|-----|---------------------|-----------|-----------|-----------|-------------------------|-------------------------|---------------|------------------|----------------------|--------|----------------|---------------|--------|----------|
|     |                     | 31-Dec-24 | 31-Oct-25 | 19-Nov-25 |                         |                         |               |                  | MtD                  | YtD    |                | Posisi        | Penc.  | Gap      |
| 1   | SME                 | -         | -         | -         | -                       | -                       | 0             | 0                | 0                    | 0      | -              | 0             | 0,00%  | 0        |
|     | Linkage             | -         | -         | -         | -                       | -                       | -             | 0                | 0                    | 0      | -              | 0             | 0,00%  | 0        |
|     | Non-Linkage         | -         | -         | -         | -                       | -                       | 0             | 0                | 0                    | 0      | -              | 0             | 0,00%  | 0        |
|     | • Local Champion    | -         | -         | -         | -                       | -                       | 0             | 0                | 0                    | 0      | -              | 0             | 0,00%  | 0        |
|     | • Value Chain       | -         | -         | -         | -                       | -                       | -             | 0                | 0                    | 0      | -              | 0             | 0,00%  | 0        |
| 2   | MBG                 | 40.703    | 41.198    | 42.017    | 470                     | 1.600                   | 1.130         | -539             | 819                  | 1.314  | 781            | 47.062        | 89,28% | (5.045)  |
|     | KUR                 | 38.741    | 39.533    | 40.374    | 470                     | 1.600                   | 1.130         | -486             | 841                  | 1.633  | 759            | 44.874        | 89,97% | (4.500)  |
|     | Non KUR             | 1.963     | 1.665     | 1.643     | -                       | -                       | 0             | -54              | -21                  | -319   | 21             | 2.189         | 75,07% | (546)    |
| 3   | PWG                 | 8.703     | 16.596    | 17.249    | 2.461                   | 1.355                   | -1.106        | 645              | 654                  | 8.546  | 701            | 26.230        | 65,76% | (8.980)  |
|     | Cilem               | 6.698     | 12.513    | 13.002    | 840                     | 889                     | 49            | 333              | 490                  | 6.304  | 400            | 17.952        | 72,43% | (4.950)  |
|     | Gadai               | 2.005     | 4.083     | 4.247     | 1.621                   | 465                     | -1.156        | 312              | 164                  | 2.242  | 301            | 8.277         | 51,31% | (4.030)  |
| 4   | CFG                 | 152.101   | 154.707   | 154.937   | 1.684                   | 1.410                   | -274          | 141              | 230                  | 2.836  | 1.180          | 177.569       | 87,25% | (22.632) |
|     | CF 1                | 24.823    | 21.116    | 20.895    | -                       | -                       | 0             | -326             | -221                 | -3.928 | 221            | 27.859        | 75,00% | (6.964)  |
|     | Total Griya         | 16.607    | 12.664    | 12.617    | -                       | -                       | 0             | 0                | -46                  | -3.990 | 46             | 17.386        | 72,57% | (4.769)  |
|     | • Total Non Program | 16.607    | 12.664    | 12.617    | -                       | -                       | 0             | -124             | -46                  | -3.990 | 46             | 17.386        | 72,57% | (4.769)  |
|     | • Program           | -         | -         | -         | -                       | -                       | 0             | 0                | 0                    | 0      | -              | 0             | 0,00%  | 0        |
|     | Oto                 | 8.216     | 8.452     | 8.278     | -                       | -                       | 0             | -326             | -175                 | 62     | 175            | 10.472        | 79,04% | (2.195)  |
|     | CF 2                | 127.278   | 133.591   | 134.042   | 1.684                   | 1.410                   | -274          | 467              | 451                  | 6.764  | 959            | 149.711       | 89,53% | (15.669) |
|     | Mitraguna & Others  | 115.000   | 120.148   | 120.059   | 1.684                   | 748                     | -936          | 283              | -88                  | 5.060  | 836            | 135.356       | 88,70% | (15.297) |
|     | Pensiun             | 12.278    | 13.443    | 13.983    | -                       | 662                     | 662           | 184              | 540                  | 1.704  | 122            | 14.354        | 97,41% | (372)    |
|     | Total Pembiayaan    | 201.507   | 212.500   | 214.203   | 4.615                   | 4.365                   | -250          | 246              | 1.703                | 12.696 | 2.662          | 250.861       | 85,39% | (36.658) |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |       |       | Target Nov'25 |        |       |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|-------|-------|---------------|--------|-------|
|     |                    | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 19-Nov-25 | 31-Dec-24 | 31-Oct-25 | 19-Nov-25 | MtD           | YtD   | MtM   | %             | Penc.  | Gap   |
| 1   | SME                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |       |
|     | Linkage            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |       |
|     | Local Champion     | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |       |
|     | Value Chain        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |       |
| 2   | MBG                | 377       | 817       | 866       | 2.288     | 0,93%     | 2,10%     | 5,45%     | 1.422         | 1.911 | 1.471 |               |        |       |
|     | KUR                | 327       | 781       | 833       | 2.149     | 0,84%     | 2,11%     | 5,32%     | 1.317         | 1.822 | 1.368 |               |        |       |
|     | Non KUR            | 50        | 36        | 34        | 138       | 2,53%     | 2,02%     | 8,43%     | 105           | 89    | 103   |               |        |       |
| 3   | PWG                | -         | -         | -         | 300       | 0,00%     | 0,00%     | 1,74%     | 300           | 300   | 300   |               |        |       |
|     | Cilem              | -         | -         | -         | 300       | 0,00%     | 0,00%     | 2,31%     | 300           | 300   | 300   |               |        |       |
|     | Gadai              | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |       |
| 4   | CFG                | 2.744     | 3.370     | 3.268     | 4.898     | 1,80%     | 2,11%     | 3,16%     | 1.630         | 2.154 | 1.528 |               |        |       |
|     | CF 1               | 932       | 1.034     | 577       | 884       | 3,75%     | 2,73%     | 4,23%     | 308           | (47)  | (150) |               |        |       |
|     | Total Griya        | 594       | -         | -         | 160       | 3,58%     | 0,00%     | 1,27%     | 160           | (434) | 160   |               |        |       |
|     | Oto                | 337       | 1.034     | 577       | 724       | 4,11%     | 6,82%     | 8,75%     | 147           | 387   | (310) |               |        |       |
|     | CF 2               | 1.812     | 2.336     | 2.691     | 4.014     | 1,42%     | 2,01%     | 2,99%     | 1.323         | 2.202 | 1.678 |               |        |       |
|     | Mitraguna & Others | 1.812     | 2.336     | 2.691     | 3.794     | 1,58%     | 2,24%     | 3,16%     | 1.103         | 1.982 | 1.458 |               |        |       |
|     | Pensiun            | -         | -         | -         | 219       | 0,00%     | 0,00%     | 1,57%     | 219           | 219   | 219   |               |        |       |
|     | Total Pembiayaan   | 3.121     | 4.187     | 4.134     | 7.486     | 1,55%     | 1,95%     | 3,49%     | 3.352         | 4.366 | 3.299 | 2,66%         | 23,98% | -0,8% |

Kualitas Pembiayaan (NPF)

| No. | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |       |     | Target Nov'25 |        |       |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|-------|-----|---------------|--------|-------|
|     |                    | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 19-Nov-25 | 31-Dec-24 | 31-Oct-25 | 19-Nov-25 | MtD           | YtD   | MtM | %             | Penc.  | Gap   |
| 1   | SME                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -   |               |        |       |
|     | Linkage            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -   |               |        |       |
|     | Non-Linkage        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -   |               |        |       |
|     | Value Chain        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -   |               |        |       |
| 2   | MBG                | 499       | 294       | 395       | 480       | 1,23%     | 0,96%     | 1,14%     | 85            | (19)  | 186 |               |        |       |
|     | KUR                | 125       | 164       | 265       | 350       | 0,32%     | 0,67%     | 0,87%     | 85            | 225   | 186 |               |        |       |
|     | Non KUR            | 374       | 130       | 130       | 130       | 19,05%    | 7,81%     | 7,91%     | -             | (244) | (0) |               |        |       |
| 3   | PWG                | -         | -         | -         | 7         | 0,00%     | 0,00%     | 0,04%     | 7             | 7     | 7   |               |        |       |
|     | Cilem              | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -   |               |        |       |
|     | Gadai              | -         | -         | -         | 7         | 0,00%     | 0,00%     | 0,17%     | 7             | 7     | 7   |               |        |       |
| 4   | CFG                | 1.545     | 2.949     | 3.350     | 3.451     | 1,02%     | 2,17%     | 2,23%     | 101           | 1.906 | 502 |               |        |       |
|     | CF 1               | 114       | 623       | 909       | 1.009     | 0,46%     | 4,30%     | 4,83%     | 101           | 895   | 386 |               |        |       |
|     | Total Griya        | 114       | 623       | 620       | 620       | 0,69%     | 4,89%     | 4,91%     | -             | 505   | (4) |               |        |       |
|     | Oto                | -         | -         | 289       | 390       | 0,00%     | 3,42%     | 4,71%     | 101           | 390   | 390 |               |        |       |
|     | CF 2               | 1.431     | 2.326     | 2.441     | 2.441     | 1,12%     | 1,83%     | 1,82%     | -             | 1.010 | 116 |               |        |       |
|     | Mitraguna & Others | 1.388     | 2.326     | 2.441     | 2.441     | 1,21%     | 2,03%     | 2,03%     | -             | 1.053 | 116 |               |        |       |
|     | Pensiun            | 43        | -         | -         | -         | 0,02%     | 0,00%     | 0,00%     | -             | (43)  | -   |               |        |       |
|     | Total Pembiayaan   | 2.045     | 3.243     | 3.745     | 3.938     | 1,01%     | 1,76%     | 1,84%     | 193           | 1.894 | 695 | 1,42%         | 22,97% | -0,4% |

Asset & Contribution Margin

| No. | Neraca              | Posisi  |         |         | Growth (Yoy) | % Growth |
|-----|---------------------|---------|---------|---------|--------------|----------|
|     |                     | Sep-24  | Dec-24  | Sep-25  |              |          |
| 1   | Asset (Retail) T    | 295.365 | 336.221 | 337.922 | 42.557       |          |
| 2   | Contribution Margin | 8.910   | 13.162  | 8.509   | (401)        | 4,5%     |

PHR & Payroll

| Kinerja     | Posisi |        |        | Growth (Mtd) | Growth (YoY) |
|-------------|--------|--------|--------|--------------|--------------|
|             | Sep-24 | Aug-25 | Sep-25 |              |              |
| PHR         | 3,17   | 3,41   | 3,41   | 0,00         | 0,24         |
| CIF Payroll | 1.140  | 1.214  | 1.282  | 68           | 142          |

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi    |           |           |           | MtD (1-19 Oct'25 | Growth (1-19 Nov'25) |         |        |          |         | Target Nov'25 |         |          |
|-----|---------------|-----------|-----------|-----------|-----------|------------------|----------------------|---------|--------|----------|---------|---------------|---------|----------|
|     |               | 31-Dec-24 | 31-Oct-25 | 18-Nov-25 | 19-Nov-25 |                  | DtD                  | MtD     | %MtD   | YtD      | %YtD    | Posisi        | Penc.   | Gap      |
| 1   | Giro          | 13.185    | 2.291     | 2.400     | 2.405     | 299              | 5                    | 114     | 4,97%  | (10.781) | -81,76% | 18.701        | 12,86%  | (16.296) |
| 2   | Tabungan      | 147.923   | 138.652   | 142.838   | 143.820   | (21.267)         | 982                  | 5.169   | 3,73%  | (4.102)  | -2,77%  | 158.452       | 90,77%  | (14.632) |
| 3   | Deposito      | 54.920    | 82.610    | 80.929    | 80.924    | 23.934           | (5)                  | (1.686) | -2,04% | 26.004   | 47,35%  | 55.870        | 144,84% | 25.054   |
|     | Total         | 216.028   | 223.553   | 226.167   | 227.149   | 2.966            | 982                  | 3.596   | 1,61%  | 11.121   | 5,15%   | 233.023       | 97,48%  | (5.874)  |
|     | CASA          | 161.108   | 140.943   | 145.238   | 146.225   | (20.968)         | 987                  | 5.282   | 3,75%  | (14.883) | -9,24%  | 177.153       | 82,54%  | (30.928) |
|     | (%) CASA      | 74,58%    | 63,05%    | 64,22%    | 64,37%    |                  |                      |         |        |          |         |               |         |          |
|     | FDR           | 99,10%    | 101,37%   | 99,65%    | 99,22%    |                  |                      |         |        |          |         |               |         |          |

Kinerja ISE

| No. | Segmen/Produk | Posisi    |           |           |           |  | Growth (1-18 Nov'25) |     |         |      |         | Target Nov'25 |       |       |
|-----|---------------|-----------|-----------|-----------|-----------|--|----------------------|-----|---------|------|---------|---------------|-------|-------|
|     |               | 31-Dec-24 | 31-Oct-25 | 17-Nov-25 | 18-Nov-25 |  | DtD                  | MtD | %MtD    | YtD  | %YtD    | Posisi        | Penc. | Gap   |
| 1   | DPK ISE       | 2.590     | 2.393     | 2.617     | 2.648     |  | 31                   | 255 | 10,66%  | 58   | 2,23%   | -             | 0,00% | 2.648 |
| 2   | Giro ISE      | 59        | 60        | 125       | 129       |  | 5                    | 69  | 114,35% | 71   | 120,14% |               | 0,00% | 129   |
| 3   | Tabungan ISE  | 2.531     | 2.332     | 2.492     | 2.518     |  | 26                   | 186 | 7,97%   | (13) | -0,51%  |               | 0,00% | 2.518 |
| 4   | Deposito ISE  | -         | -         | -         | -         |  | 0                    | 0   | #DIV/0! | 0    | #DIV/0! |               | 0,00% | 0     |
| 5   | CIF ISE       | 90        | 114       | 115       | 115       |  | 0                    | 1   | 0,88%   | 25   | 27,78%  |               | 0,00% | 115   |

Kinerja Pembiayaan

| No. | Segmen/Produk       | Posisi    |           |           | Pencairan (1-19 Oct'25) | Pencairan (1-19 Nov'25) | Pencairan MtM | MtD (1-19 Oct'25 | Growth (1-19 Nov'25) |        | Run Off Nov'25 | Target Nov'25 |         |         |
|-----|---------------------|-----------|-----------|-----------|-------------------------|-------------------------|---------------|------------------|----------------------|--------|----------------|---------------|---------|---------|
|     |                     | 31-Dec-24 | 31-Oct-25 | 19-Nov-25 |                         |                         |               |                  | MtD                  | YtD    |                | Posisi        | Penc.   | Gap     |
| 1   | SME                 | -         | -         | -         | -                       | -                       | 0             | 0                | 0                    | 0      | -              | 0             | 0,00%   | 0       |
|     | Linkage             | -         | -         | -         | -                       | -                       | -             | 0                | 0                    | 0      | -              | 0             | 0,00%   | 0       |
|     | Non-Linkage         | -         | -         | -         | -                       | -                       | 0             | 0                | 0                    | 0      | -              | 0             | 0,00%   | 0       |
|     | • Local Champion    | -         | -         | -         | -                       | -                       | 0             | 0                | 0                    | 0      | -              | 0             | 0,00%   | 0       |
|     | • Value Chain       | -         | -         | -         | -                       | -                       | -             | 0                | 0                    | 0      | -              | 0             | 0,00%   | 0       |
| 2   | MBG                 | 45.734    | 49.169    | 49.792    | 1.540                   | 1.650                   | 110           | 1.099            | 623                  | 4.058  | 1.027          | 50.486        | 98,63%  | (694)   |
|     | KUR                 | 43.301    | 47.233    | 47.884    | 1.440                   | 1.650                   | 210           | 1.146            | 652                  | 4.583  | 998            | 47.872        | 100,02% | 12      |
|     | Non KUR             | 2.433     | 1.937     | 1.908     | 100                     | -                       | -100          | -47              | -29                  | -526   | 29             | 2.613         | 73,00%  | (706)   |
| 3   | PWG                 | 2.160     | 6.868     | 6.795     | 803                     | 64                      | -739          | 532              | -73                  | 4.635  | 137            | 8.667         | 78,41%  | (1.871) |
|     | Cilem               | 2.160     | 6.868     | 6.795     | 803                     | 64                      | -739          | 532              | -73                  | 4.635  | 137            | 8.667         | 78,41%  | (1.871) |
|     | Gadai               | -         | -         | -         | -                       | -                       | 0             | 0                | 0                    | 0      | -              | 0             | 0,00%   | 0       |
| 4   | CFG                 | 166.191   | 170.589   | 168.791   | 540                     | 754                     | 214           | 566              | -1.798               | 2.599  | 2.552          | 173.274       | 97,41%  | (4.483) |
|     | CF 1                | 15.140    | 17.519    | 17.185    | -                       | -                       | 0             | 18               | -334                 | 2.045  | 334            | 15.984        | 107,51% | 1.200   |
|     | Total Griya         | 1.118     | 1.004     | 993       | -                       | -                       | 0             | 0                | -11                  | -125   | 11             | 1.335         | 74,40%  | (342)   |
|     | • Total Non Program | 1.118     | 1.004     | 993       | -                       | -                       | 0             | -12              | -11                  | -125   | 11             | 1.335         | 74,40%  | (342)   |
|     | • Program           | -         | -         | -         | -                       | -                       | 0             | 0                | 0                    | 0      | -              | 0             | 0,00%   | 0       |
|     | Oto                 | 14.021    | 16.515    | 16.191    | -                       | -                       | 0             | 18               | -324                 | 2.170  | 324            | 14.649        | 110,53% | 1.542   |
|     | CF 2                | 151.051   | 153.070   | 151.606   | 540                     | 754                     | 214           | 548              | -1.463               | 555    | 2.217          | 157.289       | 96,39%  | (5.683) |
|     | Mitraguna & Others  | 120.364   | 121.985   | 120.416   | 300                     | -                       | -300          | 624              | -1.569               | 52     | 1.569          | 126.025       | 95,55%  | (5.609) |
|     | Pensiun             | 30.687    | 31.084    | 31.190    | 240                     | 754                     | 514           | -75              | 106                  | 503    | 648            | 31.265        | 99,76%  | (74)    |
|     | Total Pembiayaan    | 214.086   | 226.626   | 225.378   | 2.883                   | 2.468                   | -415          | 2.197            | -1.248               | 11.292 | 3.717          | 232.426       | 96,97%  | (7.048) |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |       |       | Target Nov'25 |         |       |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|-------|-------|---------------|---------|-------|
|     |                    | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 19-Nov-25 | 31-Dec-24 | 31-Oct-25 | 19-Nov-25 | MtD           | YtD   | MtM   | %             | Penc.   | Gap   |
| 1   | SME                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |         |       |
|     | Linkage            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |         |       |
|     | Local Champion     | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |         |       |
|     | Value Chain        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |         |       |
| 2   | MBG                | 330       | 820       | 635       | 1.841     | 0,72%     | 1,29%     | 3,70%     | 1.205         | 1.511 | 1.021 |               |         |       |
|     | KUR                | 190       | 795       | 611       | 1.697     | 0,44%     | 1,29%     | 3,54%     | 1.085         | 1.506 | 902   |               |         |       |
|     | Non KUR            | 139       | 25        | 24        | 144       | 5,72%     | 1,25%     | 7,57%     | 120           | 5     | 119   |               |         |       |
| 3   | PWG                | 3         | -         | -         | 117       | 0,14%     | 0,00%     | 1,73%     | 117           | 115   | 117   |               |         |       |
|     | Cilem              | 3         | -         | -         | 117       | 0,14%     | 0,00%     | 1,73%     | 117           | 115   | 117   |               |         |       |
|     | Gadai              | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |         |       |
| 4   | CFG                | 1.389     | 1.645     | 1.421     | 3.150     | 0,84%     | 0,83%     | 1,87%     | 1.728         | 1.761 | 1.505 |               |         |       |
|     | CF 1               | 197       | 1.365     | 679       | 1.247     | 1,30%     | 3,88%     | 7,26%     | 568           | 1.050 | (118) |               |         |       |
|     | Total Griya        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |         |       |
|     | Oto                | 197       | 1.365     | 679       | 1.247     | 1,41%     | 4,11%     | 7,70%     | 568           | 1.050 | (118) |               |         |       |
|     | CF 2               | 1.192     | 280       | 742       | 1.903     | 0,79%     | 0,48%     | 1,25%     | 1.160         | 711   | 1.622 |               |         |       |
|     | Mitraguna & Others | 1.192     | 280       | 354       | 1.510     | 0,99%     | 0,29%     | 1,25%     | 1.156         | 318   | 1.230 |               |         |       |
|     | Pensiun            | -         | -         | 388       | 393       | 0,00%     | 1,25%     | 1,26%     | 4             | 393   | 393   |               |         |       |
|     | Total Pembiayaan   | 1.722     | 2.465     | 2.057     | 5.108     | 0,80%     | 0,91%     | 2,27%     | 3.051         | 3.386 | 2.644 | 0,00%         | 100,00% | -2,3% |

Kualitas Pembiayaan (NPF)

| No. | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |       |      | Target Nov'25 |         |       |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|-------|------|---------------|---------|-------|
|     |                    | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 19-Nov-25 | 31-Dec-24 | 31-Oct-25 | 19-Nov-25 | MtD           | YtD   | MtM  | %             | Penc.   | Gap   |
| 1   | SME                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -    |               |         |       |
|     | Linkage            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -    |               |         |       |
|     | Non-Linkage        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -    |               |         |       |
|     | Value Chain        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -    |               |         |       |
| 2   | MBG                | 508       | 224       | 185       | 206       | 1,11%     | 0,38%     | 0,41%     | 21            | (303) | (18) |               |         |       |
|     | KUR                | 409       | 99        | 147       | 168       | 0,94%     | 0,31%     | 0,35%     | 21            | (241) | 69   |               |         |       |
|     | Non KUR            | 100       | 125       | 38        | 38        | 4,09%     | 1,96%     | 1,99%     | -             | (62)  | (87) |               |         |       |
| 3   | PWG                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -    |               |         |       |
|     | Cilem              | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -    |               |         |       |
|     | Gadai              | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -    |               |         |       |
| 4   | CFG                | 1.360     | 2.030     | 2.166     | 2.272     | 0,82%     | 1,27%     | 1,35%     | 106           | 912   | 242  |               |         |       |
|     | CF 1               | 113       | 113       | 249       | 355       | 0,75%     | 1,42%     | 2,07%     | 106           | 242   | 242  |               |         |       |
|     | Total Griya        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -    |               |         |       |
|     | Oto                | 113       | 113       | 249       | 355       | 0,81%     | 1,51%     | 2,19%     | 106           | 242   | 242  |               |         |       |
|     | CF 2               | 1.246     | 1.917     | 1.917     | 1.917     | 0,83%     | 1,25%     | 1,26%     | -             | 670   | (0)  |               |         |       |
|     | Mitraguna & Others | 1.125     | 1.917     | 1.917     | 1.917     | 0,93%     | 1,57%     | 1,59%     | -             | 792   | (0)  |               |         |       |
|     | Pensiun            | 121       | -         | -         | -         | 0,06%     | 0,00%     | 0,00%     | -             | (121) | -    |               |         |       |
|     | Total Pembiayaan   | 1.868     | 2.254     | 2.351     | 2.478     | 0,87%     | 1,04%     | 1,10%     | 127           | 610   | 224  | 0,00%         | 100,00% | -1,1% |

Asset & Contribution Margin

| No. | Neraca              | Posisi  |         |         | Growth (Yoy) | % Growth |
|-----|---------------------|---------|---------|---------|--------------|----------|
|     |                     | Sep-24  | Dec-24  | Sep-25  |              |          |
| 1   | Asset (Retail) T    | 224.152 | 222.162 | 238.524 | 14.372       |          |
| 2   | Contribution Margin | 7.266   | 10.417  | 8.868   | 1.602        | -22,0%   |

PHR & Payroll

| Kinerja     | Posisi |        |        | Growth (Mtd) | Growth (YoY) |
|-------------|--------|--------|--------|--------------|--------------|
|             | Sep-24 | Aug-25 | Sep-25 |              |              |
| PHR         | 2,58   | 2,85   | 2,88   | 0,02         | 0,30         |
| CIF Payroll | 2.700  | 1.516  | 1.501  | (15)         | (1.199)      |

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi    |           |           |           | MtD (1-19 Oct'25) | Growth (1-19 Nov'25) |       |         |         |         | Target Nov'25 |         |          |
|-----|---------------|-----------|-----------|-----------|-----------|-------------------|----------------------|-------|---------|---------|---------|---------------|---------|----------|
|     |               | 31-Dec-24 | 31-Oct-25 | 18-Nov-25 | 19-Nov-25 |                   | DtD                  | MtD   | %MtD    | YtD     | %YtD    | Posisi        | Penc.   | Gap      |
| 1   | Giro          | 66        | 37        | 16        | 16        | (4)               | 0                    | (21)  | -56,95% | (50)    | -75,84% | 2.150         | 0,74%   | (2.134)  |
| 2   | Tabungan      | 73.366    | 68.177    | 67.013    | 67.484    | (6.024)           | 471                  | (694) | -1,02%  | (5.883) | -8,02%  | 79.265        | 85,14%  | (11.781) |
| 3   | Deposito      | 13.172    | 13.658    | 14.244    | 14.244    | 95                | 0                    | 586   | 4,29%   | 1.072   | 8,14%   | 14.143        | 100,72% | 101      |
|     | Total         | 86.605    | 81.873    | 81.273    | 81.744    | (5.933)           | 471                  | (129) | -0,16%  | (4.861) | -5,61%  | 95.557        | 85,54%  | (13.814) |
|     | CASA          | 73.432    | 68.215    | 67.029    | 67.500    | (6.028)           | 471                  | (715) | -1,05%  | (5.933) | -8,08%  | 81.415        | 82,91%  | (13.915) |
|     | (%) CASA      | 84,79%    | 83,32%    | 82,47%    | 82,57%    |                   |                      |       |         |         |         |               |         |          |
|     | FDR           | 98,27%    | 111,67%   | 112,07%   | 111,43%   |                   |                      |       |         |         |         |               |         |          |

Kinerja ISE

| No. | Segmen/Produk | Posisi    |           |           |           |  | Growth (1-18 Nov'25) |      |         |      |         | Target Nov'25 |       |     |
|-----|---------------|-----------|-----------|-----------|-----------|--|----------------------|------|---------|------|---------|---------------|-------|-----|
|     |               | 31-Dec-24 | 31-Oct-25 | 17-Nov-25 | 18-Nov-25 |  | DtD                  | MtD  | %MtD    | YtD  | %YtD    | Posisi        | Penc. | Gap |
| 1   | DPK ISE       | 349       | 321       | 309       | 309       |  | 0                    | (12) | -3,69%  | (40) | -11,50% | -             | 0,00% | 309 |
| 2   | Giro ISE      | -         | -         | -         | -         |  | 0                    | 0    | #DIV/0! | 0    | #DIV/0! | -             | 0,00% | 0   |
| 3   | Tabungan ISE  | 349       | 321       | 309       | 309       |  | 0                    | (12) | -3,69%  | (40) | -11,50% | -             | 0,00% | 309 |
| 4   | Deposito ISE  | -         | -         | -         | -         |  | 0                    | 0    | #DIV/0! | 0    | #DIV/0! | -             | 0,00% | 0   |
| 5   | CIF ISE       | 164       | 172       | 172       | 172       |  | 0                    | 0    | 0,00%   | 8    | 4,88%   | -             | 0,00% | 172 |

Kinerja Pembiayaan

| No. | Segmen/Produk       | Posisi    |           |           | Pencairan (1-19 Oct'25) | Pencairan (1-19 Nov'25) | Pencairan MtM | MtD (1-19 Oct'25) | Growth (1-19 Nov'25) |       | Run Off Nov'25 | Target Nov'25 |         |         |
|-----|---------------------|-----------|-----------|-----------|-------------------------|-------------------------|---------------|-------------------|----------------------|-------|----------------|---------------|---------|---------|
|     |                     | 31-Dec-24 | 31-Oct-25 | 19-Nov-25 |                         |                         |               |                   | MtD                  | YtD   |                | Posisi        | Penc.   | Gap     |
| 1   | SME                 | 18        | 18        | 18        | -                       | -                       | 0             | 0                 | 0                    | 0     | -              | 18            | 100,00% | 0       |
|     | Linkage             | -         | -         | -         | -                       | -                       | -             | 0                 | 0                    | 0     | -              | 0             | 0,00%   | 0       |
|     | Non-Linkage         | 18        | 18        | 18        | -                       | -                       | 0             | 0                 | 0                    | 0     | -              | 18            | 100,00% | 0       |
|     | • Local Champion    | 18        | 18        | 18        | -                       | -                       | 0             | 0                 | 0                    | 0     | -              | 18            | 100,00% | 0       |
|     | • Value Chain       | -         | -         | -         | -                       | -                       | -             | 0                 | 0                    | 0     | -              | 0             | 0,00%   | 0       |
| 2   | MBG                 | 11        | -         | -         | -                       | -                       | 0             | 0                 | 0                    | -11   | -              | 11            | 0,00%   | (11)    |
|     | KUR                 | 11        | -         | -         | -                       | -                       | 0             | 0                 | 0                    | -11   | -              | 11            | 0,00%   | (11)    |
|     | Non KUR             | -         | -         | -         | -                       | -                       | 0             | 0                 | 0                    | 0     | -              | 0             | 0,00%   | 0       |
| 3   | PWG                 | 1.711     | 6.408     | 6.831     | 812                     | 462                     | -350          | 540               | 423                  | 5.120 | 39             | 4.640         | 147,24% | 2.192   |
|     | Cilem               | 1.711     | 6.408     | 6.831     | 812                     | 462                     | -350          | 540               | 423                  | 5.120 | 39             | 4.640         | 147,24% | 2.192   |
|     | Gadai               | -         | -         | -         | -                       | -                       | 0             | 0                 | 0                    | 0     | -              | 0             | 0,00%   | 0       |
| 4   | CFG                 | 83.367    | 84.998    | 84.236    | 520                     | 830                     | 310           | 649               | -762                 | 869   | 1.592          | 91.314        | 92,25%  | (7.079) |
|     | CF 1                | 269       | 452       | 452       | -                       | -                       | 0             | -3                | 0                    | 184   | -              | 1.216         | 37,20%  | (764)   |
|     | Total Griya         | 269       | 253       | 253       | -                       | -                       | 0             | 0                 | 0                    | -16   | -              | 512           | 49,34%  | (259)   |
|     | • Total Non Program | 269       | 253       | 253       | -                       | -                       | 0             | -2                | 0                    | -16   | -              | 512           | 49,34%  | (259)   |
|     | • Program           | -         | -         | -         | -                       | -                       | 0             | 0                 | 0                    | 0     | -              | 0             | 0,00%   | 0       |
|     | Oto                 | -         | 200       | 200       | -                       | -                       | 0             | -3                | 0                    | 200   | -              | 704           | 28,38%  | (504)   |
|     | CF 2                | 83.098    | 84.545    | 83.783    | 520                     | 830                     | 310           | 652               | -762                 | 685   | 1.592          | 90.098        | 92,99%  | (6.315) |
|     | Mitraguna & Others  | 38.271    | 38.877    | 37.957    | 100                     | 300                     | 200           | -155              | -920                 | -314  | 1.220          | 44.624        | 85,06%  | (6.667) |
|     | Pensiun             | 44.827    | 45.668    | 45.826    | 420                     | 530                     | 110           | 807               | 158                  | 1.000 | 372            | 45.475        | 100,77% | 352     |
|     | Total Pembiayaan    | 85.106    | 91.424    | 91.085    | 1.332                   | 1.292                   | -40           | 1.189             | -339                 | 5.979 | 1.631          | 95.983        | 94,90%  | (4.898) |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |       |       | Target Nov'25 |        |       |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|-------|-------|---------------|--------|-------|
|     |                    | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 19-Nov-25 | 31-Dec-24 | 31-Oct-25 | 19-Nov-25 | MtD           | YtD   | MtM   | %             | Penc.  | Gap   |
| 1   | SME                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |       |
|     | Linkage            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |       |
|     | Local Champion     | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |       |
|     | Value Chain        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |       |
| 2   | MBG                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |       |
|     | KUR                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |       |
|     | Non KUR            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |       |
| 3   | PWG                | -         | -         | -         | 82        | 0,00%     | 0,00%     | 1,20%     | 82            | 82    | 82    |               |        |       |
|     | Cilem              | -         | -         | -         | 82        | 0,00%     | 0,00%     | 1,20%     | 82            | 82    | 82    |               |        |       |
|     | Gadai              | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |       |
| 4   | CFG                | -         | 368       | 389       | 1.647     | 0,00%     | 0,46%     | 1,96%     | 1.258         | 1.647 | 1.279 |               |        |       |
|     | 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               | -         | 368       | 389       | 1.647     | 0,00%     | 0,46%     | 1,97%     | 1.258         | 1.647 | 1.279 |               |        |       |
|     | Mitraguna & Others | -         | 368       | 389       | 534       | 0,00%     | 1,00%     | 1,41%     | 145           | 534   | 166   |               |        |       |
|     | Pensiun            | -         | -         | -         | 1.113     | 0,00%     | 0,00%     | 2,43%     | 1.113         | 1.113 | 1.113 |               |        |       |
|     | Total Pembiayaan   | -         | 368       | 389       | 1.729     | 0,00%     | 0,43%     | 1,90%     | 1.340         | 1.729 | 1.361 | 0,81%         | 57,19% | -1,1% |

Kualitas Pembiayaan (NPF)

| No. | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |     |     | Target Nov'25 |          |      |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|-----|-----|---------------|----------|------|
|     |                    | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 19-Nov-25 | 31-Dec-24 | 31-Oct-25 | 19-Nov-25 | MtD           | YtD | MtM | %             | Penc.    | Gap  |
| 1   | SME                | 18        | 18        | 18        | 18        | 100,00%   | 100,00%   | 100,00%   | -             | -   | -   |               |          |      |
|     | Linkage            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |          |      |
|     | Non-Linkage        | 18        | 18        | 18        | 18        | 100,00%   | 100,00%   | 100,00%   | -             | -   | -   |               |          |      |
|     | 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                | -         | 220       | 229       | 224       | 0,00%     | 0,27%     | 0,27%     | (5)           | 224 | 5   |               |          |      |
|     | 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               | -         | 220       | 229       | 224       | 0,00%     | 0,27%     | 0,27%     | (5)           | 224 | 5   |               |          |      |
|     | Mitraguna & Others | -         | 220       | 229       | 224       | 0,00%     | 0,59%     | 0,59%     | (5)           | 224 | 5   |               |          |      |
|     | Pensiun            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |          |      |
|     | Total Pembiayaan   | 18        | 238       | 247       | 242       | 0,02%     | 0,27%     | 0,27%     | (5)           | 224 | 5   | 0,60%         | -127,00% | 0,3% |

Asset & Contribution Margin

| No. | Neraca              | Posisi |        |        | Growth (Yoy) | % Growth |
|-----|---------------------|--------|--------|--------|--------------|----------|
|     |                     | Sep-24 | Dec-24 | Sep-25 |              |          |
| 1   | Asset (Retail) T    | 81.328 | 89.188 | 93.750 | 12.422       |          |
| 2   | Contribution Margin | 2.872  | 4.188  | 3.962  | 1.090        | -38,0%   |

PHR & Payroll

| Kinerja     | Posisi |        |        | Growth (Mtd) | Growth (YoY) |
|-------------|--------|--------|--------|--------------|--------------|
|             | Sep-24 | Aug-25 | Sep-25 |              |              |
| PHR         | 2,68   | 2,85   | 2,77   | (0,07)       | 0,09         |
| CIF Payroll | 752    | 669    | 594    | (75)         | (158)        |

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi    |           |           |           | MtD (1-19 Oct'25 | Growth (1-19 Nov'25) |       |        |         |         | Target Nov'25 |         |          |
|-----|---------------|-----------|-----------|-----------|-----------|------------------|----------------------|-------|--------|---------|---------|---------------|---------|----------|
|     |               | 31-Dec-24 | 31-Oct-25 | 18-Nov-25 | 19-Nov-25 |                  | DtD                  | MtD   | %MtD   | YtD     | %YtD    | Posisi        | Penc.   | Gap      |
| 1   | Giro          | 11.015    | 22.598    | 22.822    | 22.828    | (633)            | 6                    | 231   | 1,02%  | 11.813  | 107,25% | 15.889        | 143,67% | 6.939    |
| 2   | Tabungan      | 115.074   | 107.804   | 108.377   | 108.828   | 419              | 451                  | 1.023 | 0,95%  | (6.246) | -5,43%  | 123.561       | 88,08%  | (14.734) |
| 3   | Deposito      | 23.779    | 24.716    | 24.595    | 24.595    | 1.009            | (0)                  | (121) | -0,49% | 815     | 3,43%   | 24.502        | 100,38% | 93       |
|     | Total         | 149.869   | 155.118   | 155.794   | 156.251   | 794              | 457                  | 1.133 | 0,73%  | 6.382   | 4,26%   | 163.952       | 95,30%  | (7.701)  |
|     | CASA          | 126.089   | 130.402   | 131.199   | 131.656   | (214)            | 458                  | 1.254 | 0,96%  | 5.567   | 4,41%   | 139.451       | 94,41%  | (7.794)  |
|     | (%) CASA      | 84,13%    | 84,07%    | 84,21%    | 84,26%    |                  |                      |       |        |         |         |               |         |          |
|     | FDR           | 105,52%   | 116,25%   | 115,41%   | 115,07%   |                  |                      |       |        |         |         |               |         |          |

Kinerja ISE

| No. | Segmen/Produk | Posisi    |           |           |           |       | Growth (1-18 Nov'25) |        |       |         | Target Nov'25 |        |       |
|-----|---------------|-----------|-----------|-----------|-----------|-------|----------------------|--------|-------|---------|---------------|--------|-------|
|     |               | 31-Dec-24 | 31-Oct-25 | 17-Nov-25 | 18-Nov-25 |       | DtD                  | MtD    | %MtD  | YtD     | %YtD          | Posisi | Penc. |
| 1   | DPK ISE       | 7.372     | 6.372     | 6.559     | 6.446     | (113) | 74                   | 1,16%  | (926) | -12,56% | -             | 0,00%  | 6.446 |
| 2   | Giro ISE      | 1.170     | 339       | 574       | 434       | (141) | 95                   | 28,04% | (736) | -62,92% |               | 0,00%  | 434   |
| 3   | Tabungan ISE  | 2.302     | 1.933     | 1.885     | 1.912     | 27    | (21)                 | -1,09% | (389) | -16,92% |               | 0,00%  | 1.912 |
| 4   | Deposito ISE  | 3.900     | 4.100     | 4.100     | 4.100     | 0     | 0                    | 0,00%  | 200   | 5,13%   |               | 0,00%  | 4.100 |
| 5   | CIF ISE       | 69        | 77        | 79        | 79        | 0     | 2                    | 2,60%  | 10    | 14,49%  |               | 0,00%  | 79    |

Kinerja Pembiayaan

| No. | Segmen/Produk       | Posisi    |           |           | Pencairan (1-19 Oct'25) | Pencairan (1-19 Nov'25) | Pencairan MtM | MtD (1-19 Oct'25 | Growth (1-19 Nov'25) |        | Run Off Nov'25 | Target Nov'25 |         |         |
|-----|---------------------|-----------|-----------|-----------|-------------------------|-------------------------|---------------|------------------|----------------------|--------|----------------|---------------|---------|---------|
|     |                     | 31-Dec-24 | 31-Oct-25 | 19-Nov-25 |                         |                         |               |                  | MtD                  | YtD    |                | Posisi        | Penc.   | Gap     |
| 1   | SME                 | 731       | 1.407     | 1.504     | -                       | 100                     | 100           | -45              | 97                   | 773    | 3              | 731           | 205,73% | 773     |
|     | Linkage             | -         | -         | -         | -                       | -                       | -             | 0                | 0                    | 0      | -              | 0             | 0,00%   | 0       |
|     | Non-Linkage         | 731       | 1.407     | 1.504     | -                       | 100                     | 100           | -45              | 97                   | 773    | 3              | 731           | 205,73% | 773     |
|     | • Local Champion    | 731       | 484       | 581       | -                       | 100                     | 100           | -25              | 97                   | -150   | 3              | 731           | 79,45%  | (150)   |
|     | • Value Chain       | -         | 923       | 923       | -                       | -                       | -             | -19              | 0                    | 923    | -              | 0             | 0,00%   | 923     |
| 2   | MBG                 | 14.454    | 20.637    | 20.652    | 915                     | 300                     | -615          | 770              | 15                   | 6.198  | 285            | 18.537        | 111,41% | 2.116   |
|     | KUR                 | 11.979    | 18.507    | 18.549    | 915                     | 300                     | -615          | 918              | 42                   | 6.569  | 258            | 15.960        | 116,22% | 2.589   |
|     | Non KUR             | 2.475     | 2.130     | 2.104     | -                       | -                       | 0             | -148             | -26                  | -371   | 26             | 2.577         | 81,65%  | (473)   |
| 3   | PWG                 | 2.088     | 8.454     | 8.541     | 1.034                   | 256                     | -778          | 1.315            | 87                   | 6.453  | 169            | 9.019         | 94,70%  | (478)   |
|     | Cilem               | 1.902     | 8.217     | 8.334     | 901                     | 249                     | -652          | 1.265            | 118                  | 6.432  | 131            | 8.833         | 94,35%  | (499)   |
|     | Gadai               | 186       | 237       | 207       | 133                     | 8                       | -125          | 50               | -30                  | 21     | 38             | 186           | 111,18% | 21      |
| 4   | CFG                 | 140.874   | 149.821   | 149.100   | 1.820                   | 2.110                   | 290           | 1.766            | -720                 | 8.227  | 2.830          | 153.271       | 97,28%  | (4.170) |
|     | CF 1                | 3.720     | 5.476     | 5.400     | -                       | -                       | 0             | -68              | -76                  | 1.680  | 76             | 5.198         | 103,88% | 202     |
|     | Total Griya         | 422       | 1.169     | 1.167     | -                       | -                       | 0             | 0                | -2                   | 744    | 2              | 802           | 145,49% | 365     |
|     | • Total Non Program | 422       | 1.169     | 1.167     | -                       | -                       | 0             | -8               | -2                   | 744    | 2              | 802           | 145,49% | 365     |
|     | • Program           | -         | -         | -         | -                       | -                       | 0             | 0                | 0                    | 0      | -              | 0             | 0,00%   | 0       |
|     | Oto                 | 3.298     | 4.307     | 4.233     | -                       | -                       | 0             | -68              | -74                  | 936    | 74             | 4.396         | 96,30%  | (163)   |
|     | CF 2                | 137.153   | 144.345   | 143.700   | 1.820                   | 2.110                   | 290           | 1.834            | -645                 | 6.547  | 2.755          | 148.073       | 97,05%  | (4.372) |
|     | Mitraguna & Others  | 95.850    | 101.262   | 100.361   | 1.720                   | 1.360                   | -360          | 1.604            | -901                 | 4.512  | 2.261          | 105.758       | 94,90%  | (5.397) |
|     | Pensiun             | 41.304    | 43.083    | 43.339    | 100                     | 750                     | 650           | 231              | 256                  | 2.035  | 494            | 42.314        | 102,42% | 1.025   |
|     | Total Pembiayaan    | 158.147   | 180.319   | 179.798   | 3.769                   | 2.766                   | -1.003        | 3.807            | -521                 | 21.651 | 3.287          | 181.558       | 99,03%  | (1.760) |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |       |       | Target Nov'25 |        |       |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|-------|-------|---------------|--------|-------|
|     |                    | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 19-Nov-25 | 31-Dec-24 | 31-Oct-25 | 19-Nov-25 | MtD           | YtD   | MtM   | %             | Penc.  | Gap   |
| 1   | SME                | -         | 49        | 48        | 48        | 0,00%     | 3,41%     | 3,19%     | -             | 48    | (1)   |               |        |       |
|     | Linkage            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |       |
|     | Local Champion     | -         | 49        | 48        | 48        | 0,00%     | 3,41%     | 3,19%     | -             | 48    | (1)   |               |        |       |
|     | Value Chain        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |       |
| 2   | MBG                | 24        | -         | -         | 496       | 0,16%     | 0,00%     | 2,40%     | 496           | 472   | 496   |               |        |       |
|     | KUR                | 24        | -         | -         | 389       | 0,20%     | 0,00%     | 2,10%     | 389           | 366   | 389   |               |        |       |
|     | Non KUR            | -         | -         | -         | 106       | 0,00%     | 0,00%     | 5,05%     | 106           | 106   | 106   |               |        |       |
| 3   | PWG                | -         | -         | -         | 87        | 0,00%     | 0,00%     | 1,01%     | 87            | 87    | 87    |               |        |       |
|     | Cilem              | -         | -         | -         | 87        | 0,00%     | 0,00%     | 1,04%     | 87            | 87    | 87    |               |        |       |
|     | Gadai              | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |       |
| 4   | CFG                | 636       | 1.014     | 1.462     | 2.740     | 0,45%     | 0,45%     | 1,84%     | 1.278         | 2.104 | 1.726 |               |        |       |
|     | CF 1               | 195       | 355       | 110       | 740       | 5,25%     | 2,02%     | 13,70%    | 630           | 545   | 385   |               |        |       |
|     | Total Griya        | -         | 2         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | (2)   |               |        |       |
|     | Oto                | 195       | 353       | 110       | 740       | 5,92%     | 2,56%     | 17,48%    | 630           | 545   | 387   |               |        |       |
|     | CF 2               | 441       | 658       | 1.352     | 2.000     | 0,32%     | 0,94%     | 1,39%     | 648           | 1.559 | 1.342 |               |        |       |
|     | Mitraguna & Others | 441       | 486       | 1.183     | 1.329     | 0,46%     | 1,17%     | 1,32%     | 147           | 889   | 843   |               |        |       |
|     | Pensiun            | -         | 172       | 169       | 670       | 0,00%     | 0,39%     | 1,55%     | 502           | 670   | 498   |               |        |       |
|     | Total Pembiayaan   | 660       | 1.063     | 1.510     | 3.370     | 0,42%     | 0,84%     | 1,87%     | 1.860         | 2.710 | 2.307 | 1,37%         | 26,66% | -0,5% |

Kualitas Pembiayaan (NPF)

| No. | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |       |       | Target Nov'25 |          |      |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|-------|-------|---------------|----------|------|
|     |                    | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 19-Nov-25 | 31-Dec-24 | 31-Oct-25 | 19-Nov-25 | MtD           | YtD   | MtM   | %             | Penc.    | Gap  |
| 1   | SME                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |          |      |
|     | Linkage            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |          |      |
|     | Non-Linkage        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |          |      |
|     | Value Chain        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |          |      |
| 2   | MBG                | 224       | 221       | 220       | 219       | 1,55%     | 1,07%     | 1,06%     | (1)           | (5)   | (2)   |               |          |      |
|     | KUR                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |          |      |
|     | Non KUR            | 224       | 221       | 220       | 219       | 9,04%     | 10,33%    | 10,42%    | (1)           | (5)   | (2)   |               |          |      |
| 3   | PWG                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |          |      |
|     | Cilem              | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |          |      |
|     | Gadai              | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |          |      |
| 4   | CFG                | 313       | 274       | 38        | 38        | 0,22%     | 0,03%     | 0,03%     | -             | (275) | (236) |               |          |      |
|     | CF 1               | -         | 173       | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | (173) |               |          |      |
|     | Total Griya        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |          |      |
|     | Oto                | -         | 173       | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | (173) |               |          |      |
|     | CF 2               | 313       | 101       | 38        | 38        | 0,23%     | 0,03%     | 0,03%     | -             | (275) | (63)  |               |          |      |
|     | Mitraguna & Others | 313       | 101       | 38        | 38        | 0,33%     | 0,04%     | 0,04%     | -             | (275) | (63)  |               |          |      |
|     | Pensiun            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |          |      |
|     | Total Pembiayaan   | 537       | 495       | 258       | 257       | 0,34%     | 0,14%     | 0,14%     | (1)           | (280) | (238) | 1,13%         | -688,35% | 1,0% |

Asset & Contribution Margin

| No. | Neraca              | Posisi  |         |         | Growth (Yoy) | % Growth |
|-----|---------------------|---------|---------|---------|--------------|----------|
|     |                     | Sep-24  | Dec-24  | Sep-25  |              |          |
| 1   | Asset (Retail) T    | 192.100 | 162.108 | 181.740 | (10.360)     |          |
| 2   | Contribution Margin | 7.193   | 10.133  | 7.051   | (142)        | 2,0%     |

PHR & Payroll

| Kinerja     | Posisi |        |        | Growth (Mtd) | Growth (YoY) |
|-------------|--------|--------|--------|--------------|--------------|
|             | Sep-24 | Aug-25 | Sep-25 |              |              |
| PHR         | 2,69   | 3,37   | 3,39   | 0,02         | 0,70         |
| CIF Payroll | 2.203  | 1.014  | 1.039  | 25           | (1.164)      |



Kinerja Pendanaan

| No. | Segmen/Produk | Posisi    |           |           |           | MtD (1-19 Oct'25 | Growth (1-19 Nov'25) |         |         |        |        | Target Nov'25 |         |         |
|-----|---------------|-----------|-----------|-----------|-----------|------------------|----------------------|---------|---------|--------|--------|---------------|---------|---------|
|     |               | 31-Dec-24 | 31-Oct-25 | 18-Nov-25 | 19-Nov-25 |                  | DtD                  | MtD     | %MtD    | YtD    | %YtD   | Posisi        | Penc.   | Gap     |
| 1   | Giro          | 6.790     | 8.413     | 7.245     | 6.394     | 851              | (851)                | (2.019) | -24,00% | (396)  | -5,83% | 12.850        | 49,76%  | (6.456) |
| 2   | Tabungan      | 175.767   | 193.661   | 197.799   | 197.779   | 9.382            | (20)                 | 4.118   | 2,13%   | 22.012 | 12,52% | 189.520       | 104,36% | 8.260   |
| 3   | Deposito      | 41.842    | 51.659    | 50.876    | 50.876    | (1.726)          | 0                    | (783)   | -1,51%  | 9.034  | 21,59% | 42.338        | 120,17% | 8.539   |
|     | Total         | 224.399   | 253.733   | 255.921   | 255.049   | 8.507            | (871)                | 1.317   | 0,52%   | 30.650 | 13,66% | 244.707       | 104,23% | 10.342  |
|     | CASA          | 182.557   | 202.074   | 205.044   | 204.173   | 10.233           | (872)                | 2.099   | 1,04%   | 21.616 | 11,84% | 202.369       | 100,89% | 1.804   |
|     | (%) CASA      | 81,35%    | 79,64%    | 80,12%    | 80,05%    |                  |                      |         |         |        |        |               |         |         |
|     | FDR           | 108,91%   | 102,73%   | 102,37%   | 102,72%   |                  |                      |         |         |        |        |               |         |         |

Kinerja ISE

| No. | Segmen/Produk | Posisi    |           |           |           |  | Growth (1-18 Nov'25) |     |         |       |         | Target Nov'25 |       |       |
|-----|---------------|-----------|-----------|-----------|-----------|--|----------------------|-----|---------|-------|---------|---------------|-------|-------|
|     |               | 31-Dec-24 | 31-Oct-25 | 17-Nov-25 | 18-Nov-25 |  | DtD                  | MtD | %MtD    | YtD   | %YtD    | Posisi        | Penc. | Gap   |
| 1   | DPK ISE       | 4.083     | 6.247     | 6.660     | 6.585     |  | (76)                 | 338 | 5,40%   | 2.502 | 61,28%  | -             | 0,00% | 6.585 |
| 2   | Giro ISE      | 1.486     | 3.408     | 3.585     | 3.523     |  | (62)                 | 115 | 3,38%   | 2.037 | 137,09% |               | 0,00% | 3.523 |
| 3   | Tabungan ISE  | 2.597     | 2.839     | 3.075     | 3.061     |  | (14)                 | 222 | 7,84%   | 465   | 17,89%  |               | 0,00% | 3.061 |
| 4   | Deposito ISE  | -         | -         | -         | -         |  | 0                    | 0   | #DIV/0! | 0     | #DIV/0! |               | 0,00% | 0     |
| 5   | CIF ISE       | 138       | 154       | 157       | 157       |  | 0                    | 3   | 1,95%   | 19    | 13,77%  |               | 0,00% | 157   |

Kinerja Pembiayaan

| No. | Segmen/Produk       | Posisi    |           |           | Pencairan (1-19 Oct'25) | Pencairan (1-19 Nov'25) | Pencairan MtM | MtD (1-19 Oct'25 | Growth (1-19 Nov'25) |        | Run Off Nov'25 | Target Nov'25 |         |          |
|-----|---------------------|-----------|-----------|-----------|-------------------------|-------------------------|---------------|------------------|----------------------|--------|----------------|---------------|---------|----------|
|     |                     | 31-Dec-24 | 31-Oct-25 | 19-Nov-25 |                         |                         |               |                  | MtD                  | YtD    |                | Posisi        | Penc.   | Gap      |
| 1   | SME                 | 1.595     | 2.529     | 2.484     | -                       | -                       | 0             | 326              | -45                  | 889    | 45             | 1.595         | 155,77% | 889      |
|     | Linkage             | -         | -         | -         | -                       | -                       | -             | 0                | 0                    | 0      | -              | 0             | 0,00%   | 0        |
|     | Non-Linkage         | 1.595     | 2.529     | 2.484     | -                       | -                       | 0             | 326              | -45                  | 889    | 45             | 1.595         | 155,77% | 889      |
|     | • Local Champion    | 1.595     | 2.529     | 2.484     | -                       | -                       | 0             | 326              | -45                  | 889    | 45             | 1.595         | 155,77% | 889      |
|     | • Value Chain       | -         | -         | -         | -                       | -                       | -             | 0                | 0                    | 0      | -              | 0             | 0,00%   | 0        |
| 2   | MBG                 | 97.733    | 97.843    | 96.789    | 1.305                   | 450                     | -855          | 1.094            | -1.054               | -944   | 1.504          | 102.758       | 94,19%  | (5.969)  |
|     | KUR                 | 92.544    | 91.691    | 90.709    | 1.205                   | 450                     | -755          | 612              | -982                 | -1.835 | 1.432          | 97.133        | 93,39%  | (6.424)  |
|     | Non KUR             | 5.189     | 6.151     | 6.080     | 100                     | -                       | -100          | 482              | -72                  | 891    | 72             | 5.625         | 108,08% | 455      |
| 3   | PWG                 | 10.721    | 20.877    | 21.965    | 2.724                   | 2.700                   | -24           | 1.393            | 1.088                | 11.243 | 1.612          | 29.922        | 73,41%  | (7.958)  |
|     | Cilem               | 6.388     | 12.738    | 13.409    | 1.176                   | 963                     | -214          | 328              | 671                  | 7.021  | 292            | 19.779        | 67,80%  | (6.369)  |
|     | Gadai               | 4.333     | 8.138     | 8.555     | 1.548                   | 1.737                   | 189           | 1.065            | 417                  | 4.222  | 1.320          | 10.144        | 84,34%  | (1.589)  |
| 4   | CFG                 | 134.342   | 139.416   | 140.749   | 2.212                   | 4.018                   | 1.806         | 1.661            | 1.333                | 6.407  | 2.685          | 155.663       | 90,42%  | (14.914) |
|     | CF 1                | 27.563    | 25.516    | 25.244    | 329                     | -                       | -329          | -74              | -272                 | -2.319 | 272            | 31.828        | 79,31%  | (6.585)  |
|     | Total Griya         | 18.820    | 16.634    | 16.536    | -                       | -                       | 0             | 0                | -98                  | -2.284 | 98             | 21.370        | 77,38%  | (4.834)  |
|     | • Total Non Program | 5.808     | 4.957     | 4.910     | -                       | -                       | 0             | -58              | -47                  | -898   | 47             | 6.682         | 73,48%  | (1.772)  |
|     | • Program           | 13.012    | 11.677    | 11.626    | -                       | -                       | 0             | -170             | -51                  | -1.386 | 51             | 14.688        | 79,15%  | (3.062)  |
|     | Oto                 | 8.743     | 8.882     | 8.707     | 329                     | -                       | -329          | -74              | -174                 | -35    | 174            | 10.458        | 83,26%  | (1.751)  |
|     | CF 2                | 106.779   | 113.900   | 115.506   | 1.884                   | 4.018                   | 2.135         | 1.735            | 1.605                | 8.727  | 2.413          | 123.835       | 93,27%  | (8.329)  |
|     | Mitraguna & Others  | 66.464    | 72.581    | 74.308    | 1.832                   | 3.528                   | 1.697         | 1.546            | 1.728                | 7.844  | 1.800          | 81.941        | 90,69%  | (7.633)  |
|     | Pensiun             | 40.315    | 41.320    | 41.197    | 52                      | 490                     | 438           | 189              | -122                 | 882    | 612            | 41.894        | 98,34%  | (696)    |
|     | Total Pembiayaan    | 244.391   | 260.664   | 261.987   | 6.241                   | 7.168                   | 926           | 4.474            | 1.322                | 17.596 | 5.845          | 289.938       | 90,36%  | (27.951) |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |       |       | Target Nov'25 |        |       |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|-------|-------|---------------|--------|-------|
|     |                    | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 19-Nov-25 | 31-Dec-24 | 31-Oct-25 | 19-Nov-25 | MtD           | YtD   | MtM   | %             | Penc.  | Gap   |
| 1   | SME                | 83        | -         | -         | -         | 5,19%     | 0,00%     | 0,00%     | -             | (83)  | -     |               |        |       |
|     | Linkage            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |       |
|     | Local Champion     | 83        | -         | -         | -         | 5,19%     | 0,00%     | 0,00%     | -             | (83)  | -     |               |        |       |
|     | Value Chain        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |        |       |
| 2   | MBG                | 931       | 1.108     | 946       | 5.073     | 0,95%     | 0,97%     | 5,24%     | 4.128         | 4.143 | 3.966 |               |        |       |
|     | KUR                | 830       | 948       | 846       | 4.187     | 0,90%     | 0,92%     | 4,62%     | 3.341         | 3.357 | 3.239 |               |        |       |
|     | Non KUR            | 101       | 160       | 100       | 887       | 1,95%     | 1,62%     | 14,58%    | 787           | 786   | 727   |               |        |       |
| 3   | PWG                | 7         | -         | -         | 449       | 0,06%     | 0,00%     | 2,04%     | 449           | 442   | 449   |               |        |       |
|     | Cilem              | -         | -         | -         | 221       | 0,00%     | 0,00%     | 1,65%     | 221           | 221   | 221   |               |        |       |
|     | Gadai              | 7         | -         | -         | 228       | 0,15%     | 0,00%     | 2,67%     | 228           | 222   | 228   |               |        |       |
| 4   | CFG                | 949       | 1.528     | 1.067     | 4.627     | 0,71%     | 0,77%     | 3,29%     | 3.561         | 3.679 | 3.099 |               |        |       |
|     | CF 1               | 949       | 1.114     | 1.067     | 2.888     | 3,44%     | 4,18%     | 11,44%    | 1.821         | 1.939 | 1.774 |               |        |       |
|     | Total Griya        | 745       | 905       | 834       | 1.733     | 3,96%     | 5,02%     | 10,48%    | 899           | 988   | 828   |               |        |       |
|     | Oto                | 204       | 209       | 232       | 1.155     | 2,34%     | 2,62%     | 13,26%    | 922           | 950   | 946   |               |        |       |
|     | CF 2               | -         | 414       | -         | 1.740     | 0,00%     | 0,00%     | 1,51%     | 1.740         | 1.740 | 1.326 |               |        |       |
|     | Mitraguna & Others | -         | 414       | -         | 1.566     | 0,00%     | 0,00%     | 2,11%     | 1.566         | 1.566 | 1.153 |               |        |       |
|     | Pensiun            | -         | -         | -         | 173       | 0,00%     | 0,00%     | 0,42%     | 173           | 173   | 173   |               |        |       |
|     | Total Pembiayaan   | 1.969     | 2.636     | 2.012     | 10.150    | 0,81%     | 0,77%     | 3,87%     | 8.137         | 8.181 | 7.514 | 0,17%         | 95,63% | -3,7% |

Kualitas Pembiayaan (NPF)

| No. | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |       |       | Target Nov'25 |          |      |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|-------|-------|---------------|----------|------|
|     |                    | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 19-Nov-25 | 31-Dec-24 | 31-Oct-25 | 19-Nov-25 | MtD           | YtD   | MtM   | %             | Penc.    | Gap  |
| 1   | SME                | 71        | -         | -         | -         | 4,46%     | 0,00%     | 0,00%     | -             | (71)  | -     |               |          |      |
|     | Linkage            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |          |      |
|     | Non-Linkage        | 71        | -         | -         | -         | 4,46%     | 0,00%     | 0,00%     | -             | (71)  | -     |               |          |      |
|     | Value Chain        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |          |      |
| 2   | MBG                | 1.078     | 1.129     | 1.006     | 1.015     | 1,10%     | 1,03%     | 1,05%     | 9             | (63)  | (114) |               |          |      |
|     | KUR                | 744       | 807       | 631       | 640       | 0,80%     | 0,69%     | 0,71%     | 9             | (104) | (167) |               |          |      |
|     | Non KUR            | 334       | 322       | 375       | 375       | 6,43%     | 6,10%     | 6,17%     | -             | 41    | 53    |               |          |      |
| 3   | PWG                | -         | 7         | 7         | 7         | 0,00%     | 0,03%     | 0,03%     | -             | 7     | -     |               |          |      |
|     | Cilem              | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |          |      |
|     | Gadai              | -         | 7         | 7         | 7         | 0,00%     | 0,08%     | 0,08%     | -             | 7     | -     |               |          |      |
| 4   | CFG                | 793       | 1.956     | 1.876     | 2.096     | 0,59%     | 1,35%     | 1,49%     | 220           | 1.303 | 140   |               |          |      |
|     | CF 1               | 666       | 782       | 701       | 921       | 2,42%     | 2,75%     | 3,65%     | 220           | 255   | 140   |               |          |      |
|     | Total Griya        | 558       | 634       | 559       | 791       | 2,96%     | 3,36%     | 4,79%     | 232           | 234   | 158   |               |          |      |
|     | Oto                | 108       | 148       | 142       | 130       | 1,24%     | 1,60%     | 1,49%     | (12)          | 22    | (18)  |               |          |      |
|     | CF 2               | 126       | 1.175     | 1.175     | 1.175     | 0,12%     | 1,03%     | 1,02%     | -             | 1.048 | -     |               |          |      |
|     | Mitraguna & Others | 126       | 1.175     | 1.175     | 1.175     | 0,19%     | 1,62%     | 1,58%     | -             | 1.048 | -     |               |          |      |
|     | Pensiun            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |          |      |
|     | Total Pembiayaan   | 1.942     | 3.092     | 2.888     | 3.118     | 0,79%     | 1,11%     | 1,19%     | 229           | 1.176 | 26    | 3,71%         | -211,93% | 2,5% |

Asset & Contribution Margin

| No. | Neraca              | Posisi  |         |         | Growth (Yoy) | % Growth |
|-----|---------------------|---------|---------|---------|--------------|----------|
|     |                     | Sep-24  | Dec-24  | Sep-25  |              |          |
| 1   | Asset (Retail) T    | 238.797 | 251.305 | 262.140 | 23.343       |          |
| 2   | Contribution Margin | 8.675   | 12.827  | 11.488  | 2.813        | -32,4%   |

PHR & Payroll

| Kinerja     | Posisi |        |        | Growth (Mtd) | Growth (YoY) |
|-------------|--------|--------|--------|--------------|--------------|
|             | Sep-24 | Aug-25 | Sep-25 |              |              |
| PHR         | 2,75   | 2,95   | 3,00   | 0,05         | 0,25         |
| CIF Payroll | 1.255  | 1.469  | 1.587  | 118          | 332          |

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi    |           |           |           | MtD (1-19 Oct'25 | Growth (1-19 Nov'25) |       |        |         |         | Target Nov'25 |         |         |
|-----|---------------|-----------|-----------|-----------|-----------|------------------|----------------------|-------|--------|---------|---------|---------------|---------|---------|
|     |               | 31-Dec-24 | 31-Oct-25 | 18-Nov-25 | 19-Nov-25 |                  | DtD                  | MtD   | %MtD   | YtD     | %YtD    | Posisi        | Penc.   | Gap     |
| 1   | Giro          | 3.637     | 2.572     | 2.505     | 2.488     | 546              | (17)                 | (84)  | -3,26% | (1.149) | -31,60% | 8.432         | 29,50%  | (5.945) |
| 2   | Tabungan      | 133.319   | 152.840   | 153.654   | 153.849   | 2.858            | 195                  | 1.009 | 0,66%  | 20.530  | 15,40%  | 143.354       | 107,32% | 10.496  |
| 3   | Deposito      | 34.970    | 32.772    | 32.829    | 32.829    | (564)            | 0                    | 57    | 0,17%  | (2.141) | -6,12%  | 35.987        | 91,22%  | (3.158) |
|     | Total         | 171.926   | 188.184   | 188.988   | 189.166   | 2.840            | 178                  | 982   | 0,52%  | 17.240  | 10,03%  | 187.773       | 100,74% | 1.393   |
|     | CASA          | 136.957   | 155.412   | 156.159   | 156.337   | 3.404            | 178                  | 925   | 0,60%  | 19.381  | 14,15%  | 151.786       | 103,00% | 4.551   |
|     | (%) CASA      | 79,66%    | 82,59%    | 82,63%    | 82,65%    |                  |                      |       |        |         |         |               |         |         |
|     | FDR           | 77,08%    | 70,23%    | 69,32%    | 69,25%    |                  |                      |       |        |         |         |               |         |         |

Kinerja ISE

| No. | Segmen/Produk | Posisi    |           |           |           |  | Growth (1-18 Nov'25) |       |         |     |         | Target Nov'25 |       |       |
|-----|---------------|-----------|-----------|-----------|-----------|--|----------------------|-------|---------|-----|---------|---------------|-------|-------|
|     |               | 31-Dec-24 | 31-Oct-25 | 17-Nov-25 | 18-Nov-25 |  | DtD                  | MtD   | %MtD    | YtD | %YtD    | Posisi        | Penc. | Gap   |
| 1   | DPK ISE       | 2.034     | 2.779     | 2.759     | 2.740     |  | (20)                 | (40)  | -1,42%  | 705 | 34,67%  | -             | 0,00% | 2.740 |
| 2   | Giro ISE      | 95        | 736       | 549       | 549       |  | 0                    | (187) | -25,40% | 454 | 479,04% |               | 0,00% | 549   |
| 3   | Tabungan ISE  | 1.439     | 1.543     | 1.710     | 1.690     |  | (20)                 | 147   | 9,55%   | 251 | 17,44%  |               | 0,00% | 1.690 |
| 4   | Deposito ISE  | 500       | 500       | 500       | 500       |  | 0                    | 0     | 0,00%   | 0   | 0,00%   |               | 0,00% | 500   |
| 5   | CIF ISE       | 176       | 227       | 228       | 228       |  | 0                    | 1     | 0,44%   | 52  | 29,55%  |               | 0,00% | 228   |

Kinerja Pembiayaan

| No. | Segmen/Produk       | Posisi    |           |           | Pencairan (1-19 Oct'25) | Pencairan (1-19 Nov'25) | Pencairan MtM | MtD (1-19 Oct'25 | Growth (1-19 Nov'25) |         | Run Off Nov'25 | Target Nov'25 |         |          |
|-----|---------------------|-----------|-----------|-----------|-------------------------|-------------------------|---------------|------------------|----------------------|---------|----------------|---------------|---------|----------|
|     |                     | 31-Dec-24 | 31-Oct-25 | 19-Nov-25 |                         |                         |               |                  | MtD                  | YtD     |                | Posisi        | Penc.   | Gap      |
| 1   | SME                 | -         | -         | -         | -                       | -                       | 0             | 0                | 0                    | 0       | -              | 0             | 0,00%   | 0        |
|     | Linkage             | -         | -         | -         | -                       | -                       | -             | 0                | 0                    | 0       | -              | 0             | 0,00%   | 0        |
|     | Non-Linkage         | -         | -         | -         | -                       | -                       | 0             | 0                | 0                    | 0       | -              | 0             | 0,00%   | 0        |
|     | • Local Champion    | -         | -         | -         | -                       | -                       | 0             | 0                | 0                    | 0       | -              | 0             | 0,00%   | 0        |
|     | • Value Chain       | -         | -         | -         | -                       | -                       | -             | 0                | 0                    | 0       | -              | 0             | 0,00%   | 0        |
| 2   | MBG                 | 18.945    | 19.854    | 19.059    | 100                     | -                       | -100          | 15               | -795                 | 114     | 795            | 21.313        | 89,43%  | (2.253)  |
|     | KUR                 | 17.446    | 18.508    | 17.889    | 100                     | -                       | -100          | 32               | -619                 | 443     | 619            | 19.713        | 90,74%  | (1.825)  |
|     | Non KUR             | 1.500     | 1.346     | 1.171     | -                       | -                       | 0             | -17              | -176                 | -329    | 176            | 1.599         | 73,20%  | (429)    |
| 3   | PWG                 | 1.695     | 7.053     | 7.351     | 966                     | 398                     | -568          | 544              | 298                  | 5.657   | 100            | 5.843         | 125,82% | 1.509    |
|     | Cilem               | 1.695     | 7.053     | 7.351     | 966                     | 398                     | -568          | 544              | 298                  | 5.657   | 100            | 5.843         | 125,82% | 1.509    |
|     | Gadai               | -         | -         | -         | -                       | -                       | 0             | 0                | 0                    | 0       | -              | 0             | 0,00%   | 0        |
| 4   | CFG                 | 111.874   | 105.257   | 104.596   | 485                     | 386                     | -99           | 128              | -661                 | -7.279  | 1.047          | 115.242       | 90,76%  | (10.646) |
|     | CF 1                | 3.054     | 2.857     | 2.824     | 96                      | -                       | -96           | -85              | -33                  | -230    | 33             | 3.455         | 81,73%  | (631)    |
|     | Total Griya         | 942       | 882       | 882       | -                       | -                       | 0             | 0                | 0                    | -60     | -              | 1.045         | 84,39%  | (163)    |
|     | • Total Non Program | 942       | 882       | 882       | -                       | -                       | 0             | -6               | 0                    | -60     | -              | 1.045         | 84,39%  | (163)    |
|     | • Program           | -         | -         | -         | -                       | -                       | 0             | 0                | 0                    | 0       | -              | 0             | 0,00%   | 0        |
|     | Oto                 | 2.112     | 1.975     | 1.942     | 96                      | -                       | -96           | -85              | -33                  | -170    | 33             | 2.411         | 80,57%  | (468)    |
|     | CF 2                | 108.821   | 102.400   | 101.772   | 389                     | 386                     | -3            | 214              | -628                 | -7.049  | 1.014          | 111.787       | 91,04%  | (10.015) |
|     | Mitraguna & Others  | 34.866    | 41.533    | 41.517    | 335                     | 300                     | -35           | 984              | -16                  | 6.651   | 316            | 37.557        | 110,54% | 3.960    |
|     | Pensiun             | 73.955    | 60.867    | 60.255    | 54                      | 86                      | 32            | -770             | -612                 | -13.700 | 698            | 74.229        | 81,17%  | (13.975) |
|     | Total Pembiayaan    | 132.514   | 132.164   | 131.006   | 1.551                   | 784                     | -767          | 688              | -1.158               | -1.508  | 1.942          | 142.397       | 92,00%  | (11.391) |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |       |       | Target Nov'25 |         |      |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|-------|-------|---------------|---------|------|
|     |                    | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 19-Nov-25 | 31-Dec-24 | 31-Oct-25 | 19-Nov-25 | MtD           | YtD   | MtM   | %             | Penc.   | Gap  |
| 1   | SME                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |         |      |
|     | Linkage            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |         |      |
|     | Local Champion     | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |         |      |
|     | Value Chain        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |         |      |
| 2   | MBG                | 302       | 527       | 530       | 337       | 1,59%     | 2,67%     | 1,77%     | (193)         | 35    | (190) |               |         |      |
|     | KUR                | 199       | 527       | 530       | 213       | 1,14%     | 2,87%     | 1,19%     | (317)         | 14    | (314) |               |         |      |
|     | Non KUR            | 102       | -         | -         | 124       | 6,82%     | 0,00%     | 10,57%    | 124           | 21    | 124   |               |         |      |
| 3   | PWG                | 191       | -         | -         | 191       | 0,00%     | 0,00%     | 2,60%     | 191           | 191   | 191   |               |         |      |
|     | Cilem              | -         | -         | -         | 191       | 0,00%     | 0,00%     | 2,60%     | 191           | 191   | 191   |               |         |      |
|     | Gadai              | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |         |      |
| 4   | CFG                | 58        | 1.199     | 1.868     | 2.560     | 0,05%     | 1,78%     | 2,45%     | 692           | 2.502 | 1.362 |               |         |      |
|     | CF 1               | 54        | 34        | 31        | 28        | 1,76%     | 1,08%     | 1,00%     | (3)           | (26)  | (5)   |               |         |      |
|     | Total Griya        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |         |      |
|     | Oto                | 54        | 34        | 31        | 28        | 2,55%     | 1,56%     | 1,45%     | (3)           | (26)  | (5)   |               |         |      |
|     | CF 2               | 5         | 1.165     | 1.838     | 2.532     | 0,00%     | 1,79%     | 2,49%     | 695           | 2.528 | 1.367 |               |         |      |
|     | Mitraguna & Others | 5         | 1.165     | 1.758     | 1.229     | 0,01%     | 4,23%     | 2,96%     | (529)         | 1.224 | 64    |               |         |      |
|     | Pensiun            | -         | -         | 80        | 1.303     | 0,00%     | 0,13%     | 2,16%     | 1.223         | 1.303 | 1.303 |               |         |      |
|     | Total Pembiayaan   | 360       | 1.726     | 2.399     | 3.088     | 0,27%     | 1,81%     | 2,36%     | 689           | 2.728 | 1.362 | 3,78%         | -60,31% | 1,4% |

Kualitas Pembiayaan (NPF)

| No. | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |         |       | Target Nov'25 |        |       |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|---------|-------|---------------|--------|-------|
|     |                    | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 19-Nov-25 | 31-Dec-24 | 31-Oct-25 | 19-Nov-25 | MtD           | YtD     | MtM   | %             | Penc.  | Gap   |
| 1   | SME                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -       | -     |               |        |       |
|     | Linkage            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -       | -     |               |        |       |
|     | Non-Linkage        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -       | -     |               |        |       |
|     | Value Chain        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -       | -     |               |        |       |
| 2   | MBG                | 69        | 375       | 328       | 465       | 0,37%     | 1,65%     | 2,44%     | 137           | 396     | 90    |               |        |       |
|     | KUR                | 60        | 279       | 232       | 369       | 0,34%     | 1,25%     | 2,06%     | 137           | 309     | 90    |               |        |       |
|     | Non KUR            | 9         | 96        | 96        | 96        | 0,62%     | 7,16%     | 8,23%     | -             | 87      | 0     |               |        |       |
| 3   | PWG                | -         | -         | -         | 11        | 0,00%     | 0,00%     | 0,15%     | 11            | 11      | 11    |               |        |       |
|     | Cilem              | -         | -         | -         | 11        | 0,00%     | 0,00%     | 0,15%     | 11            | 11      | 11    |               |        |       |
|     | Gadai              | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -       | -     |               |        |       |
| 4   | CFG                | 9.789     | 2.621     | 2.619     | 3.768     | 8,75%     | 2,49%     | 3,60%     | 1.149         | (6.021) | 1.147 |               |        |       |
|     | CF 1               | 3         | -         | -         | -         | 0,10%     | 0,00%     | 0,00%     | -             | (3)     | -     |               |        |       |
|     | Total Griya        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -       | -     |               |        |       |
|     | Oto                | 3         | -         | -         | -         | 0,14%     | 0,00%     | 0,00%     | -             | (3)     | -     |               |        |       |
|     | CF 2               | 9.786     | 2.621     | 2.619     | 3.768     | 8,99%     | 2,56%     | 3,70%     | 1.149         | (6.018) | 1.147 |               |        |       |
|     | Mitraguna & Others | 915       | 323       | 322       | 1.472     | 2,62%     | 0,78%     | 3,55%     | 1.150         | 557     | 1.149 |               |        |       |
|     | Pensiun            | 8.871     | 2.298     | 2.296     | 2.296     | 6,69%     | 1,74%     | 3,81%     | (1)           | (6.575) | (2)   |               |        |       |
|     | Total Pembiayaan   | 9.858     | 2.997     | 2.947     | 4.245     | 7,44%     | 2,23%     | 3,24%     | 1.298         | (5.613) | 1.248 | 2,09%         | 35,55% | -1,2% |

Asset & Contribution Margin

| No. | Neraca              | Posisi  |         |         | Growth (Yoy) | % Growth |
|-----|---------------------|---------|---------|---------|--------------|----------|
|     |                     | Sep-24  | Dec-24  | Sep-25  |              |          |
| 1   | Asset (Retail) T    | 158.832 | 172.251 | 185.690 | 26.858       |          |
| 2   | Contribution Margin | 137     | 2.198   | 7.784   | 7.647        | -5581,8% |

PHR & Payroll

| Kinerja     | Posisi |        |        | Growth (Mtd) | Growth (YoY) |
|-------------|--------|--------|--------|--------------|--------------|
|             | Sep-24 | Aug-25 | Sep-25 |              |              |
| PHR         | 2,30   | 2,51   | 2,54   | 0,03         | 0,23         |
| CIF Payroll | 1.529  | 1.525  | 1.521  | (4)          | (8)          |

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi    |           |           |           | MtD (1-19 Oct'25) | Growth (1-19 Nov'25) |         |         |         |         | Target Nov'25 |         |          |
|-----|---------------|-----------|-----------|-----------|-----------|-------------------|----------------------|---------|---------|---------|---------|---------------|---------|----------|
|     |               | 31-Dec-24 | 31-Oct-25 | 18-Nov-25 | 19-Nov-25 |                   | DtD                  | MtD     | %MtD    | YtD     | %YtD    | Posisi        | Penc.   | Gap      |
| 1   | Giro          | 2.839     | 2.519     | 1.506     | 1.442     | 455               | (65)                 | (1.077) | -42,76% | (1.397) | -49,22% | 6.559         | 21,98%  | (5.117)  |
| 2   | Tabungan      | 118.896   | 124.754   | 125.549   | 125.413   | 7.185             | (136)                | 659     | 0,53%   | 6.517   | 5,48%   | 130.899       | 95,81%  | (5.486)  |
| 3   | Deposito      | 12.522    | 15.691    | 15.614    | 15.614    | (1.098)           | 0                    | (77)    | -0,49%  | 3.092   | 24,70%  | 13.179        | 118,48% | 2.436    |
|     | Total         | 134.257   | 142.963   | 142.670   | 142.469   | 6.542             | (201)                | (495)   | -0,35%  | 8.212   | 6,12%   | 150.636       | 94,58%  | (8.167)  |
|     | CASA          | 121.735   | 127.272   | 127.055   | 126.855   | 7.640             | (201)                | (418)   | -0,33%  | 5.120   | 4,21%   | 137.458       | 92,29%  | (10.603) |
|     | (%) CASA      | 90,67%    | 89,02%    | 89,06%    | 89,04%    |                   |                      |         |         |         |         |               |         |          |
|     | FDR           | 193,63%   | 190,58%   | 191,53%   | 191,80%   |                   |                      |         |         |         |         |               |         |          |

Kinerja ISE

| No. | Segmen/Produk | Posisi    |           |           |           |  | Growth (1-18 Nov'25) |       |         |         |         | Target Nov'25 |       |       |
|-----|---------------|-----------|-----------|-----------|-----------|--|----------------------|-------|---------|---------|---------|---------------|-------|-------|
|     |               | 31-Dec-24 | 31-Oct-25 | 17-Nov-25 | 18-Nov-25 |  | DtD                  | MtD   | %MtD    | YtD     | %YtD    | Posisi        | Penc. | Gap   |
| 1   | DPK ISE       | 3.925     | 3.274     | 3.246     | 3.244     |  | (2)                  | (30)  | -0,92%  | (681)   | -17,34% | -             | 0,00% | 3.244 |
| 2   | Giro ISE      | 2.210     | 1.598     | 1.024     | 1.024     |  | 0                    | (574) | -35,93% | (1.186) | -53,67% |               | 0,00% | 1.024 |
| 3   | Tabungan ISE  | 1.714     | 1.676     | 2.223     | 2.220     |  | (3)                  | 544   | 32,47%  | 506     | 29,49%  |               | 0,00% | 2.220 |
| 4   | Deposito ISE  | -         | -         | -         | -         |  | 0                    | 0     | #DIV/0! | 0       | #DIV/0! |               | 0,00% | 0     |
| 5   | CIF ISE       | 108       | 142       | 143       | 143       |  | 0                    | 1     | 0,70%   | 35      | 32,41%  |               | 0,00% | 143   |

Kinerja Pembiayaan

| No. | Segmen/Produk       | Posisi    |           |           | Pencairan (1-19 Oct'25) | Pencairan (1-19 Nov'25) | Pencairan MtM | MtD (1-19 Oct'25) | Growth (1-19 Nov'25) |        | Run Off Nov'25 | Target Nov'25 |         |          |
|-----|---------------------|-----------|-----------|-----------|-------------------------|-------------------------|---------------|-------------------|----------------------|--------|----------------|---------------|---------|----------|
|     |                     | 31-Dec-24 | 31-Oct-25 | 19-Nov-25 |                         |                         |               |                   | MtD                  | YtD    |                | Posisi        | Penc.   | Gap      |
| 1   | SME                 | 155       | 70        | 61        | -                       | -                       | 0             | -9                | -9                   | -93    | 9              | 155           | 39,61%  | (93)     |
|     | Linkage             | -         | -         | -         | -                       | -                       | -             | 0                 | 0                    | 0      | -              | 0             | 0,00%   | 0        |
|     | Non-Linkage         | 155       | 70        | 61        | -                       | -                       | 0             | -9                | -9                   | -93    | 9              | 155           | 39,61%  | (93)     |
|     | • Local Champion    | 155       | 70        | 61        | -                       | -                       | 0             | -9                | -9                   | -93    | 9              | 155           | 39,61%  | (93)     |
|     | • Value Chain       | -         | -         | -         | -                       | -                       | -             | 0                 | 0                    | 0      | -              | 0             | 0,00%   | 0        |
| 2   | MBG                 | 76.261    | 70.663    | 70.643    | 951                     | 1.660                   | 709           | -324              | -20                  | -5.618 | 1.680          | 76.793        | 91,99%  | (6.150)  |
|     | KUR                 | 69.790    | 65.006    | 65.056    | 951                     | 1.660                   | 709           | -368              | 50                   | -4.734 | 1.610          | 70.193        | 92,68%  | (5.137)  |
|     | Non KUR             | 6.471     | 5.657     | 5.587     | -                       | -                       | 0             | 44                | -70                  | -885   | 70             | 6.599         | 84,66%  | (1.012)  |
| 3   | PWG                 | 2.698     | 8.440     | 8.775     | 916                     | 422                     | -494          | 773               | 334                  | 6.076  | 87             | 10.039        | 87,40%  | (1.264)  |
|     | Cilem               | 2.698     | 8.440     | 8.775     | 916                     | 422                     | -494          | 773               | 334                  | 6.076  | 87             | 10.039        | 87,40%  | (1.264)  |
|     | Gadai               | -         | -         | -         | -                       | -                       | 0             | 0                 | 0                    | 0      | -              | 0             | 0,00%   | 0        |
| 4   | CFG                 | 180.846   | 193.286   | 193.776   | 3.592                   | 2.237                   | -1.355        | 3.896             | 491                  | 12.930 | 1.747          | 198.675       | 97,53%  | (4.899)  |
|     | CF 1                | 24.361    | 31.788    | 31.657    | -                       | 403                     | 403           | 222               | -131                 | 7.296  | 534            | 26.529        | 119,33% | 5.128    |
|     | Total Griya         | 4.158     | 5.341     | 5.332     | -                       | -                       | 0             | 0                 | -9                   | 1.174  | 9              | 4.750         | 112,26% | 582      |
|     | • Total Non Program | 3.841     | 5.047     | 5.038     | -                       | -                       | 0             | -460              | -9                   | 1.196  | 9              | 4.392         | 114,70% | 645      |
|     | • Program           | 317       | 294       | 294       | -                       | -                       | 0             | -2                | 0                    | -22    | -              | 357           | 82,35%  | (63)     |
|     | Oto                 | 20.203    | 26.447    | 26.325    | -                       | 403                     | 403           | 222               | -122                 | 6.122  | 525            | 21.779        | 120,87% | 4.546    |
|     | CF 2                | 156.485   | 161.498   | 162.119   | 3.592                   | 1.834                   | -1.758        | 3.674             | 622                  | 5.635  | 1.213          | 172.147       | 94,18%  | (10.027) |
|     | Mitraguna & Others  | 140.742   | 147.326   | 148.113   | 3.592                   | 1.834                   | -1.758        | 3.827             | 786                  | 7.371  | 1.048          | 154.954       | 95,58%  | (6.842)  |
|     | Pensiun             | 15.743    | 14.171    | 14.007    | -                       | -                       | 0             | -153              | -165                 | -1.736 | 165            | 17.192        | 81,47%  | (3.186)  |
|     | Total Pembiayaan    | 259.960   | 272.459   | 273.255   | 5.459                   | 4.319                   | -1.140        | 4.337             | 796                  | 13.295 | 3.523          | 285.662       | 95,66%  | (12.406) |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |         |       | Target Nov'25 |        |       |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|---------|-------|---------------|--------|-------|
|     |                    | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 19-Nov-25 | 31-Dec-24 | 31-Oct-25 | 19-Nov-25 | MtD           | YtD     | MtM   | %             | Penc.  | Gap   |
| 1   | SME                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -       | -     |               |        |       |
|     | Linkage            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -       | -     |               |        |       |
|     | Local Champion     | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -       | -     |               |        |       |
|     | Value Chain        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -       | -     |               |        |       |
| 2   | MBG                | -         | 523       | 439       | 2.372     | 0,00%     | 0,62%     | 3,36%     | 1.933         | 2.372   | 1.850 |               |        |       |
|     | KUR                | -         | 523       | 398       | 2.252     | 0,00%     | 0,61%     | 3,46%     | 1.855         | 2.252   | 1.730 |               |        |       |
|     | Non KUR            | -         | -         | 41        | 120       | 0,00%     | 0,73%     | 2,14%     | 78            | 120     | 120   |               |        |       |
| 3   | PWG                | -         | -         | -         | 177       | 0,00%     | 0,00%     | 2,02%     | 177           | 177     | 177   |               |        |       |
|     | Cilem              | -         | -         | -         | 177       | 0,00%     | 0,00%     | 2,02%     | 177           | 177     | 177   |               |        |       |
|     | Gadai              | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -       | -     |               |        |       |
| 4   | CFG                | 4.563     | 1.313     | 2.138     | 4.579     | 2,52%     | 1,11%     | 2,36%     | 2.440         | 16      | 3.265 |               |        |       |
|     | CF 1               | 1.171     | 1.115     | 1.100     | 2.601     | 4,81%     | 3,46%     | 8,22%     | 1.501         | 1.430   | 1.487 |               |        |       |
|     | Total Griya        | 405       | -         | -         | 21        | 9,74%     | 0,00%     | 0,40%     | 21            | (384)   | 21    |               |        |       |
|     | Oto                | 766       | 1.115     | 1.100     | 2.580     | 3,79%     | 4,16%     | 9,80%     | 1.480         | 1.814   | 1.465 |               |        |       |
|     | CF 2               | 3.391     | 198       | 1.038     | 1.977     | 2,17%     | 0,64%     | 1,22%     | 939           | (1.414) | 1.779 |               |        |       |
|     | Mitraguna & Others | 3.391     | 198       | 1.038     | 1.977     | 2,41%     | 0,70%     | 1,33%     | 939           | (1.414) | 1.779 |               |        |       |
|     | Pensiun            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -       | -     |               |        |       |
|     | Total Pembiayaan   | 4.563     | 1.836     | 2.577     | 7.128     | 1,76%     | 0,95%     | 2,61%     | 4.550         | 2.565   | 5.292 | 0,32%         | 87,84% | -2,3% |

Kualitas Pembiayaan (NPF)

| No. | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |       |       | Target Nov'25 |         |      |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|-------|-------|---------------|---------|------|
|     |                    | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 19-Nov-25 | 31-Dec-24 | 31-Oct-25 | 19-Nov-25 | MtD           | YtD   | MtM   | %             | Penc.   | Gap  |
| 1   | SME                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |         |      |
|     | Linkage            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |         |      |
|     | Non-Linkage        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |         |      |
|     | Value Chain        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |         |      |
| 2   | MBG                | 46        | 522       | 519       | 519       | 0,06%     | 0,73%     | 0,73%     | -             | 473   | (3)   |               |         |      |
|     | KUR                | 46        | 522       | 519       | 519       | 0,07%     | 0,80%     | 0,80%     | -             | 473   | (3)   |               |         |      |
|     | Non KUR            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |         |      |
| 3   | PWG                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |         |      |
|     | Cilem              | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |         |      |
|     | Gadai              | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |         |      |
| 4   | CFG                | 2.701     | 2.588     | 2.455     | 2.455     | 1,49%     | 1,27%     | 1,27%     | -             | (247) | (134) |               |         |      |
|     | CF 1               | 362       | 843       | 709       | 709       | 1,49%     | 2,23%     | 2,24%     | -             | 346   | (134) |               |         |      |
|     | Total Griya        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -     |               |         |      |
|     | Oto                | 362       | 843       | 709       | 709       | 1,79%     | 2,68%     | 2,69%     | -             | 346   | (134) |               |         |      |
|     | CF 2               | 2.339     | 1.746     | 1.746     | 1.746     | 1,49%     | 1,08%     | 1,08%     | -             | (593) | 0     |               |         |      |
|     | Mitraguna & Others | 2.244     | 1.746     | 1.746     | 1.746     | 1,59%     | 1,19%     | 1,18%     | -             | (498) | 0     |               |         |      |
|     | Pensiun            | 95        | -         | -         | -         | 0,04%     | 0,00%     | 0,00%     | -             | (95)  | -     |               |         |      |
|     | Total Pembiayaan   | 2.747     | 3.110     | 2.973     | 2.973     | 1,06%     | 1,09%     | 1,09%     | -             | 226   | (137) | 1,20%         | -10,28% | 0,1% |

Asset & Contribution Margin

| No. | Neraca              | Posisi  |         |         | Growth (Yoy) | % Growth |
|-----|---------------------|---------|---------|---------|--------------|----------|
|     |                     | Sep-24  | Dec-24  | Sep-25  |              |          |
| 1   | Asset (Retail) T    | 259.177 | 264.312 | 275.722 | 16.545       |          |
| 2   | Contribution Margin | 6.882   | 9.653   | 9.202   | 2.320        | -33,7%   |

PHR & Payroll

| Kinerja     | Posisi |        |        | Growth (Mtd) | Growth (YoY) |
|-------------|--------|--------|--------|--------------|--------------|
|             | Sep-24 | Aug-25 | Sep-25 |              |              |
| PHR         | 2,74   | 3,22   | 3,23   | 0,01         | 0,49         |
| CIF Payroll | 631    | 1.520  | 1.542  | 22           | 911          |

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi    |           |           |           | MtD (1-19<br>Oct'25 | Growth (1-19 Nov'25) |     |         |     |         | Target Nov'25 |       |     |
|-----|---------------|-----------|-----------|-----------|-----------|---------------------|----------------------|-----|---------|-----|---------|---------------|-------|-----|
|     |               | 31-Dec-24 | 31-Oct-25 | 18-Nov-25 | 19-Nov-25 |                     | DtD                  | MtD | %MtD    | YtD | %YtD    | Posisi        | Penc. | Gap |
| 1   | Giro          | -         | -         | -         | -         | 0                   | 0                    | 0   | #DIV/0! | 0   | #DIV/0! | 0             | 0,00% | 0   |
| 2   | Tabungan      | -         | -         | -         | -         | 0                   | 0                    | 0   | #DIV/0! | 0   | #DIV/0! | 0             | 0,00% | 0   |
| 3   | Deposito      | -         | -         | -         | -         | 0                   | 0                    | 0   | #DIV/0! | 0   | #DIV/0! | 0             | 0,00% | 0   |
|     | Total         | -         | -         | -         | -         | 0                   | 0                    | 0   | #DIV/0! | 0   | #DIV/0! | 0             | 0,00% | 0   |
|     | CASA          | -         | -         | -         | -         | 0                   | 0                    | 0   | #DIV/0! | 0   | #DIV/0! | 0             | 0,00% | 0   |
|     | (%) CASA      | #DIV/0!   | #DIV/0!   | #DIV/0!   | #DIV/0!   |                     |                      |     |         |     |         |               |       |     |
|     | FDR           | #DIV/0!   | #DIV/0!   | #DIV/0!   | #DIV/0!   |                     |                      |     |         |     |         |               |       |     |

Kinerja ISE

| No. | Segmen/Produk | Posisi    |           |           |           |  | Growth (1-18 Nov'25) |     |         |         |          | Target Nov'25 |       |     |
|-----|---------------|-----------|-----------|-----------|-----------|--|----------------------|-----|---------|---------|----------|---------------|-------|-----|
|     |               | 31-Dec-24 | 31-Oct-25 | 17-Nov-25 | 18-Nov-25 |  | DtD                  | MtD | %MtD    | YtD     | %YtD     | Posisi        | Penc. | Gap |
| 1   | DPK ISE       | 8.308     | -         | -         | -         |  | 0                    | 0   | #DIV/0! | (8.308) | -100,00% | -             | 0,00% | 0   |
| 2   | Giro ISE      | -         | -         | -         | -         |  | 0                    | 0   | #DIV/0! | 0       | #DIV/0!  |               | 0,00% | 0   |
| 3   | Tabungan ISE  | 7.708     | -         | -         | -         |  | 0                    | 0   | #DIV/0! | (7.708) | -100,00% |               | 0,00% | 0   |
| 4   | Deposito ISE  | 600       | -         | -         | -         |  | 0                    | 0   | #DIV/0! | (600)   | -100,00% |               | 0,00% | 0   |
| 5   | CIF ISE       | 27        | -         | -         | -         |  | 0                    | 0   | #DIV/0! | (27)    | -100,00% |               | 0,00% | 0   |

Kinerja Pembiayaan

| No. | Segmen/Produk       | Posisi    |           |           | Pencairan (1-19 Oct'25) | Pencairan (1-19 Nov'25) | Pencairan MtM | MtD (1-19 Oct'25 | Growth (1-19 Nov'25) |     | Run Off Nov'25 | Target Nov'25 |       |     |
|-----|---------------------|-----------|-----------|-----------|-------------------------|-------------------------|---------------|------------------|----------------------|-----|----------------|---------------|-------|-----|
|     |                     | 31-Dec-24 | 31-Oct-25 | 19-Nov-25 |                         |                         |               |                  | MtD                  | YtD |                | Posisi        | Penc. | Gap |
| 1   | SME                 | -         | -         | -         | -                       | -                       | 0             | 0                | 0                    | 0   | -              | 0             | 0,00% | 0   |
|     | Linkage             | -         | -         | -         | -                       | -                       | -             | 0                | 0                    | 0   | -              | 0             | 0,00% | 0   |
|     | Non-Linkage         | -         | -         | -         | -                       | -                       | 0             | 0                | 0                    | 0   | -              | 0             | 0,00% | 0   |
|     | • Local Champion    | -         | -         | -         | -                       | -                       | 0             | 0                | 0                    | 0   | -              | 0             | 0,00% | 0   |
|     | • Value Chain       | -         | -         | -         | -                       | -                       | -             | 0                | 0                    | 0   | -              | 0             | 0,00% | 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                 | -         | -         | -         | 93                      | -                       | -93           | 0                | 0                    | 0   | -              | 0             | 0,00% | 0   |
|     | CF 1                | -         | -         | -         | 93                      | -                       | -93           | 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                 | -         | -         | -         | 93                      | -                       | -93           | 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    | -         | -         | -         | 93                      | -                       | -93           | 0                | 0                    | 0   | -              | 0             | 0,00% | 0   |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |     |     | Target Nov'25 |         |      |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|-----|-----|---------------|---------|------|
|     |                    | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 19-Nov-25 | 31-Dec-24 | 31-Oct-25 | 19-Nov-25 | MtD           | YtD | MtM | %             | Penc.   | Gap  |
| 1   | SME                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |         |      |
|     | Linkage            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |         |      |
|     | Local Champion     | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |         |      |
|     | Value Chain        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |         |      |
| 2   | MBG                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |         |      |
|     | KUR                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |         |      |
|     | Non KUR            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |         |      |
| 3   | PWG                | -         | -         | -         | -         | 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%     | -             | -   | -   | 5,31%         | #DIV/0! | 5,3% |

Kualitas Pembiayaan (NPF)

| No. | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |     |     | Target Nov'25 |         |      |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|-----|-----|---------------|---------|------|
|     |                    | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 19-Nov-25 | 31-Dec-24 | 31-Oct-25 | 19-Nov-25 | MtD           | YtD | MtM | %             | Penc.   | Gap  |
| 1   | SME                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |         |      |
|     | Linkage            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |         |      |
|     | Non-Linkage        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |         |      |
|     | Value Chain        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |         |      |
| 2   | MBG                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |         |      |
|     | KUR                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |         |      |
|     | Non KUR            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |         |      |
| 3   | PWG                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |         |      |
|     | Cilem              | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |         |      |
|     | Gadai              | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |         |      |
| 4   | CFG                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |         |      |
|     | CF 1               | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |         |      |
|     | Total Griya        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |         |      |
|     | Oto                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |         |      |
|     | CF 2               | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |         |      |
|     | Mitraguna & Others | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |         |      |
|     | Pensiun            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |         |      |
|     | Total Pembiayaan   | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   | 4,02%         | #DIV/0! | 4,0% |

Asset & Contribution Margin

| No. | Neraca              | Posisi  |         |         | Growth (Yoy) | % Growth |
|-----|---------------------|---------|---------|---------|--------------|----------|
|     |                     | Sep-24  | Dec-24  | Sep-25  |              |          |
| 1   | Asset (Retail) T    | 202.766 | 349.157 | 680.846 | 478.080      |          |
| 2   | Contribution Margin | 3.215   | 4.424   | 3.608   | 393          | -12,2%   |

PHR & Payroll

| Kinerja     | Posisi |        |        | Growth (Mtd) | Growth (YoY) |
|-------------|--------|--------|--------|--------------|--------------|
|             | Sep-24 | Aug-25 | Sep-25 |              |              |
| PHR         | 3,18   | 3,46   | 3,64   | 0,18         | 0,46         |
| CIF Payroll | 208    | 943    | 668    | (275)        | 460          |



Kinerja Pendanaan

| No. | Segmen/Produk | Posisi    |           |           |           | MtD (1-19 Oct'25) | Growth (1-19 Nov'25) |       |         |        |         | Target Nov'25 |         |         |
|-----|---------------|-----------|-----------|-----------|-----------|-------------------|----------------------|-------|---------|--------|---------|---------------|---------|---------|
|     |               | 31-Dec-24 | 31-Oct-25 | 18-Nov-25 | 19-Nov-25 |                   | DtD                  | MtD   | %MtD    | YtD    | %YtD    | Posisi        | Penc.   | Gap     |
| 1   | Giro          | 1.507     | 369       | 873       | 893       | (1.185)           | 20                   | 524   | 141,92% | (615)  | -40,77% | 3.501         | 25,50%  | (2.608) |
| 2   | Tabungan      | 77.097    | 93.391    | 95.391    | 96.998    | 4.507             | 1.606                | 3.607 | 3,86%   | 19.901 | 25,81%  | 81.858        | 118,49% | 15.140  |
| 3   | Deposito      | 8.333     | 13.479    | 13.481    | 13.481    | 826               | 0                    | 2     | 0,01%   | 5.148  | 61,78%  | 8.893         | 151,58% | 4.588   |
|     | Total         | 86.937    | 107.239   | 109.745   | 111.372   | 4.148             | 1.626                | 4.132 | 3,85%   | 24.435 | 28,11%  | 94.253        | 118,16% | 17.119  |
|     | CASA          | 78.604    | 93.760    | 96.265    | 97.891    | 3.322             | 1.626                | 4.131 | 4,41%   | 19.287 | 24,54%  | 85.359        | 114,68% | 12.531  |
|     | (%) CASA      | 90,42%    | 87,43%    | 87,72%    | 87,90%    |                   |                      |       |         |        |         |               |         |         |
|     | FDR           | 27,35%    | 45,52%    | 45,83%    | 45,16%    |                   |                      |       |         |        |         |               |         |         |

Kinerja ISE

| No. | Segmen/Produk | Posisi    |           |           |           |  | Growth (1-18 Nov'25) |       |         |       |         | Target Nov'25 |       |        |
|-----|---------------|-----------|-----------|-----------|-----------|--|----------------------|-------|---------|-------|---------|---------------|-------|--------|
|     |               | 31-Dec-24 | 31-Oct-25 | 17-Nov-25 | 18-Nov-25 |  | DtD                  | MtD   | %MtD    | YtD   | %YtD    | Posisi        | Penc. | Gap    |
| 1   | DPK ISE       | 24.432    | 27.597    | 27.603    | 27.827    |  | 223                  | 229   | 0,83%   | 3.395 | 13,89%  | -             | 0,00% | 27.827 |
| 2   | Giro ISE      | 1.505     | 366       | 839       | 870       |  | 31                   | 504   | 137,77% | (635) | -42,18% |               | 0,00% | 870    |
| 3   | Tabungan ISE  | 19.127    | 23.431    | 22.964    | 23.156    |  | 192                  | (275) | -1,17%  | 4.029 | 21,07%  |               | 0,00% | 23.156 |
| 4   | Deposito ISE  | 3.800     | 3.800     | 3.800     | 3.800     |  | 0                    | 0     | 0,00%   | 0     | 0,00%   |               | 0,00% | 3.800  |
| 5   | CIF ISE       | 46        | 106       | 107       | 107       |  | 0                    | 1     | 0,94%   | 61    | 132,61% |               | 0,00% | 107    |

Kinerja Pembiayaan

| No. | Segmen/Produk       | Posisi    |           |           | Pencairan (1-19 Oct'25) | Pencairan (1-19 Nov'25) | Pencairan MtM | MtD (1-19 Oct'25) | Growth (1-19 Nov'25) |        | Run Off Nov'25 | Target Nov'25 |         |         |
|-----|---------------------|-----------|-----------|-----------|-------------------------|-------------------------|---------------|-------------------|----------------------|--------|----------------|---------------|---------|---------|
|     |                     | 31-Dec-24 | 31-Oct-25 | 19-Nov-25 |                         |                         |               |                   | MtD                  | YtD    |                | Posisi        | Penc.   | Gap     |
| 1   | SME                 | -         | -         | -         | -                       | -                       | 0             | 0                 | 0                    | 0      | -              | 0             | 0,00%   | 0       |
|     | Linkage             | -         | -         | -         | -                       | -                       | -             | 0                 | 0                    | 0      | -              | 0             | 0,00%   | 0       |
|     | Non-Linkage         | -         | -         | -         | -                       | -                       | 0             | 0                 | 0                    | 0      | -              | 0             | 0,00%   | 0       |
|     | • Local Champion    | -         | -         | -         | -                       | -                       | 0             | 0                 | 0                    | 0      | -              | 0             | 0,00%   | 0       |
|     | • Value Chain       | -         | -         | -         | -                       | -                       | -             | 0                 | 0                    | 0      | -              | 0             | 0,00%   | 0       |
| 2   | MBG                 | 7.909     | 17.315    | 17.778    | 500                     | 650                     | 150           | 881               | 463                  | 9.869  | 187            | 16.589        | 107,17% | 1.189   |
|     | KUR                 | 7.722     | 16.284    | 16.753    | 500                     | 650                     | 150           | 797               | 468                  | 9.031  | 182            | 16.106        | 104,02% | 647     |
|     | Non KUR             | 188       | 1.031     | 1.025     | -                       | -                       | 0             | 84                | -5                   | 837    | 5              | 483           | 212,32% | 542     |
| 3   | PWG                 | 1.199     | 6.189     | 6.309     | 546                     | 179                     | -367          | 522               | 120                  | 5.110  | 59             | 6.922         | 91,14%  | (613)   |
|     | Cilem               | 1.199     | 6.189     | 6.309     | 546                     | 179                     | -367          | 522               | 120                  | 5.110  | 59             | 6.922         | 91,14%  | (613)   |
|     | Gadai               | -         | -         | -         | -                       | -                       | 0             | 0                 | 0                    | 0      | -              | 0             | 0,00%   | 0       |
| 4   | CFG                 | 14.673    | 25.311    | 26.212    | 272                     | 1.095                   | 823           | 469               | 901                  | 11.540 | 194            | 24.159        | 108,50% | 2.053   |
|     | CF 1                | 4.501     | 7.972     | 8.543     | 172                     | 695                     | 523           | 3                 | 571                  | 4.042  | 125            | 5.632         | 151,68% | 2.911   |
|     | Total Griya         | 108       | 79        | 79        | -                       | -                       | 0             | 0                 | 0                    | -29    | -              | 398           | 19,82%  | (319)   |
|     | • Total Non Program | 108       | 79        | 79        | -                       | -                       | 0             | -3                | 0                    | -29    | -              | 398           | 19,82%  | (319)   |
|     | • Program           | -         | -         | -         | -                       | -                       | 0             | 0                 | 0                    | 0      | -              | 0             | 0,00%   | 0       |
|     | Oto                 | 4.393     | 7.893     | 8.464     | 172                     | 695                     | 523           | 3                 | 571                  | 4.071  | 125            | 5.234         | 161,72% | 3.230   |
|     | CF 2                | 10.171    | 17.339    | 17.670    | 100                     | 400                     | 300           | 466               | 330                  | 7.498  | 70             | 18.527        | 95,37%  | (858)   |
|     | Mitraguna & Others  | 10.171    | 15.341    | 15.678    | 40                      | 400                     | 360           | -246              | 337                  | 5.507  | 63             | 17.754        | 88,31%  | (2.076) |
|     | Pensiun             | -         | 1.998     | 1.991     | 60                      | -                       | -60           | 712               | -7                   | 1.991  | 7              | 773           | 257,54% | 1.218   |
|     | Total Pembiayaan    | 23.780    | 48.815    | 50.299    | 1.318                   | 1.924                   | 606           | 1.872             | 1.484                | 26.519 | 441            | 47.670        | 105,52% | 2.629   |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |       |      | Target Nov'25 |         |       |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|-------|------|---------------|---------|-------|
|     |                    | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 19-Nov-25 | 31-Dec-24 | 31-Oct-25 | 19-Nov-25 | MtD           | YtD   | MtM  | %             | Penc.   | Gap   |
| 1   | SME                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -    |               |         |       |
|     | Linkage            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -    |               |         |       |
|     | Local Champion     | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -    |               |         |       |
|     | Value Chain        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -    |               |         |       |
| 2   | MBG                | -         | -         | -         | 87        | 0,00%     | 0,00%     | 0,49%     | 87            | 87    | 87   |               |         |       |
|     | KUR                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -    |               |         |       |
|     | Non KUR            | -         | -         | -         | 87        | 0,00%     | 0,00%     | 8,50%     | 87            | 87    | 87   |               |         |       |
| 3   | PWG                | -         | -         | -         | 34        | 0,00%     | 0,00%     | 0,53%     | 34            | 34    | 34   |               |         |       |
|     | Cilem              | -         | -         | -         | 34        | 0,00%     | 0,00%     | 0,53%     | 34            | 34    | 34   |               |         |       |
|     | Gadai              | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -    |               |         |       |
| 4   | CFG                | -         | 785       | 156       | 1.378     | 0,00%     | 0,62%     | 5,26%     | 1.222         | 1.378 | 593  |               |         |       |
|     | CF 1               | -         | 370       | 156       | 1.033     | 0,00%     | 1,95%     | 12,09%    | 877           | 1.033 | 662  |               |         |       |
|     | Total Griya        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -    |               |         |       |
|     | Oto                | -         | 370       | 156       | 1.033     | 0,00%     | 1,97%     | 12,20%    | 877           | 1.033 | 662  |               |         |       |
|     | CF 2               | -         | 414       | -         | 346       | 0,00%     | 0,00%     | 1,96%     | 346           | 346   | (69) |               |         |       |
|     | Mitraguna & Others | -         | 414       | -         | 346       | 0,00%     | 0,00%     | 2,20%     | 346           | 346   | (69) |               |         |       |
|     | Pensiun            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -     | -    |               |         |       |
|     | Total Pembiayaan   | -         | 785       | 156       | 1.499     | 0,00%     | 0,32%     | 2,98%     | 1.343         | 1.499 | 714  | 0,00%         | 100,00% | -3,0% |

Kualitas Pembiayaan (NPF)

| No. | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |     |     | Target Nov'25 |         |      |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|-----|-----|---------------|---------|------|
|     |                    | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 19-Nov-25 | 31-Dec-24 | 31-Oct-25 | 19-Nov-25 | MtD           | YtD | MtM | %             | Penc.   | Gap  |
| 1   | SME                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |         |      |
|     | Linkage            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |         |      |
|     | Non-Linkage        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |         |      |
|     | Value Chain        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |         |      |
| 2   | MBG                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |         |      |
|     | KUR                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |         |      |
|     | Non KUR            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |         |      |
| 3   | PWG                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |         |      |
|     | Cilem              | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |         |      |
|     | Gadai              | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |         |      |
| 4   | CFG                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |         |      |
|     | CF 1               | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |         |      |
|     | Total Griya        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |         |      |
|     | Oto                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |         |      |
|     | CF 2               | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |         |      |
|     | Mitraguna & Others | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |         |      |
|     | Pensiun            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |         |      |
|     | Total Pembiayaan   | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   | 0,02%         | #DIV/0! | 0,0% |

Asset & Contribution Margin

| No. | Neraca              | Posisi |        |         | Growth (Yoy) | % Growth |
|-----|---------------------|--------|--------|---------|--------------|----------|
|     |                     | Sep-24 | Dec-24 | Sep-25  |              |          |
| 1   | Asset (Retail) T    | 78.826 | 86.938 | 104.096 | 25.270       |          |
| 2   | Contribution Margin | 469    | 842    | 1.315   | 846          | -180,4%  |

PHR & Payroll

| Kinerja     | Posisi |        |        | Growth (Mtd) | Growth (YoY) |
|-------------|--------|--------|--------|--------------|--------------|
|             | Sep-24 | Aug-25 | Sep-25 |              |              |
| PHR         | 2,98   | 3,47   | 3,53   | 0,06         | 0,55         |
| CIF Payroll | 626    | 680    | 657    | (23)         | 31           |

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi    |           |           |           | MtD (1-19 Oct'25 | Growth (1-19 Nov'25) |         |         |          |         | Target Nov'25 |         |          |
|-----|---------------|-----------|-----------|-----------|-----------|------------------|----------------------|---------|---------|----------|---------|---------------|---------|----------|
|     |               | 31-Dec-24 | 31-Oct-25 | 18-Nov-25 | 19-Nov-25 |                  | DtD                  | MtD     | %MtD    | YtD      | %YtD    | Posisi        | Penc.   | Gap      |
| 1   | Giro          | 80.039    | 5.640     | 4.286     | 4.294     | 2.054            | 8                    | (1.346) | -23,87% | (75.746) | -94,64% | 90.770        | 4,73%   | (86.477) |
| 2   | Tabungan      | 33.280    | 43.627    | 44.294    | 44.622    | 3.551            | 329                  | 995     | 2,28%   | 11.342   | 34,08%  | 37.508        | 118,97% | 7.115    |
| 3   | Deposito      | 18.866    | 76.625    | 77.653    | 77.653    | 304              | 0                    | 1.029   | 1,34%   | 58.787   | 311,59% | 19.646        | 395,26% | 58.007   |
|     | Total         | 132.186   | 125.892   | 126.233   | 126.569   | 5.908            | 337                  | 677     | 0,54%   | (5.616)  | -4,25%  | 147.924       | 85,56%  | (21.355) |
|     | CASA          | 113.319   | 49.267    | 48.579    | 48.916    | 5.605            | 337                  | (351)   | -0,71%  | (64.403) | -56,83% | 128.278       | 38,13%  | (79.362) |
|     | (%) CASA      | 85,73%    | 39,13%    | 38,48%    | 38,65%    |                  |                      |         |         |          |         |               |         |          |
|     | FDR           | 12,66%    | 24,03%    | 24,69%    | 24,63%    |                  |                      |         |         |          |         |               |         |          |

Kinerja ISE

| No. | Segmen/Produk | Posisi    |           |           |           |  | Growth (1-18 Nov'25) |      |         |     |         | Target Nov'25 |       |     |
|-----|---------------|-----------|-----------|-----------|-----------|--|----------------------|------|---------|-----|---------|---------------|-------|-----|
|     |               | 31-Dec-24 | 31-Oct-25 | 17-Nov-25 | 18-Nov-25 |  | DtD                  | MtD  | %MtD    | YtD | %YtD    | Posisi        | Penc. | Gap |
| 1   | DPK ISE       | 584       | 804       | 836       | 836       |  | 0                    | 33   | 4,07%   | 252 | 43,13%  | -             | 0,00% | 836 |
| 2   | Giro ISE      | 18        | 33        | 77        | 77        |  | 0                    | 44   | 133,13% | 60  | 338,74% |               | 0,00% | 77  |
| 3   | Tabungan ISE  | 567       | 771       | 759       | 759       |  | (0)                  | (11) | -1,47%  | 192 | 33,97%  |               | 0,00% | 759 |
| 4   | Deposito ISE  | -         | -         | -         | -         |  | 0                    | 0    | #DIV/0! | 0   | #DIV/0! |               | 0,00% | 0   |
| 5   | CIF ISE       | 30        | 35        | 36        | 36        |  | 0                    | 1    | 2,86%   | 6   | 20,00%  |               | 0,00% | 36  |

Kinerja Pembiayaan

| No. | Segmen/Produk       | Posisi    |           |           | Pencairan (1-19 Oct'25) | Pencairan (1-19 Nov'25) | Pencairan MtM | MtD (1-19 Oct'25 | Growth (1-19 Nov'25) |        | Run Off Nov'25 | Target Nov'25 |         |       |
|-----|---------------------|-----------|-----------|-----------|-------------------------|-------------------------|---------------|------------------|----------------------|--------|----------------|---------------|---------|-------|
|     |                     | 31-Dec-24 | 31-Oct-25 | 19-Nov-25 |                         |                         |               |                  | MtD                  | YtD    |                | Posisi        | Penc.   | Gap   |
| 1   | SME                 | -         | -         | -         | -                       | -                       | 0             | 0                | 0                    | 0      | -              | 0             | 0,00%   | 0     |
|     | Linkage             | -         | -         | -         | -                       | -                       | -             | 0                | 0                    | 0      | -              | 0             | 0,00%   | 0     |
|     | Non-Linkage         | -         | -         | -         | -                       | -                       | 0             | 0                | 0                    | 0      | -              | 0             | 0,00%   | 0     |
|     | • Local Champion    | -         | -         | -         | -                       | -                       | 0             | 0                | 0                    | 0      | -              | 0             | 0,00%   | 0     |
|     | • Value Chain       | -         | -         | -         | -                       | -                       | -             | 0                | 0                    | 0      | -              | 0             | 0,00%   | 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                 | 728       | 2.951     | 3.104     | 226                     | 233                     | 7             | 139              | 153                  | 2.376  | 80             | 3.418         | 90,82%  | (314) |
|     | Cilem               | 728       | 2.951     | 3.104     | 226                     | 233                     | 7             | 139              | 153                  | 2.376  | 80             | 3.418         | 90,82%  | (314) |
|     | Gadai               | -         | -         | -         | -                       | -                       | 0             | 0                | 0                    | 0      | -              | 0             | 0,00%   | 0     |
| 4   | CFG                 | 16.008    | 27.302    | 28.064    | 1.278                   | 954                     | -324          | 2.588            | 762                  | 12.056 | 192            | 27.252        | 102,98% | 812   |
|     | CF 1                | 6.128     | 8.796     | 8.886     | 318                     | 159                     | -159          | -59              | 89                   | 2.757  | 70             | 7.469         | 118,97% | 1.417 |
|     | Total Griya         | 4.538     | 7.153     | 7.131     | 318                     | -                       | -318          | 0                | -22                  | 2.593  | 22             | 4.882         | 146,08% | 2.249 |
|     | • Total Non Program | 4.538     | 6.150     | 6.130     | -                       | -                       | 0             | -35              | -20                  | 1.593  | 20             | 4.882         | 125,58% | 1.249 |
|     | • Program           | -         | 1.003     | 1.001     | 318                     | -                       | -318          | 350              | -2                   | 1.001  | 2              | 0             | 0,00%   | 1.001 |
|     | Oto                 | 1.591     | 1.643     | 1.755     | -                       | 159                     | 159           | -59              | 111                  | 164    | 48             | 2.587         | 67,82%  | (832) |
|     | CF 2                | 9.879     | 18.505    | 19.178    | 960                     | 795                     | -165          | 2.647            | 673                  | 9.299  | 122            | 19.783        | 96,94%  | (605) |
|     | Mitraguna & Others  | 9.209     | 17.588    | 18.266    | 960                     | 795                     | -165          | 2.652            | 678                  | 9.057  | 117            | 18.196        | 100,39% | 70    |
|     | Pensiun             | 671       | 918       | 912       | -                       | -                       | 0             | -5               | -5                   | 242    | 5              | 1.587         | 57,48%  | (675) |
|     | Total Pembiayaan    | 16.736    | 30.252    | 31.168    | 1.504                   | 1.187                   | -317          | 2.727            | 916                  | 14.432 | 272            | 30.669        | 101,63% | 499   |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |     |     | Target Nov'25 |        |       |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|-----|-----|---------------|--------|-------|
|     |                    | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 19-Nov-25 | 31-Dec-24 | 31-Oct-25 | 19-Nov-25 | MtD           | YtD | MtM | %             | Penc.  | Gap   |
| 1   | SME                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |        |       |
|     | Linkage            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |        |       |
|     | Local Champion     | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |        |       |
|     | Value Chain        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |        |       |
| 2   | MBG                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |        |       |
|     | KUR                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |        |       |
|     | Non KUR            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |        |       |
| 3   | PWG                | -         | -         | -         | 14        | 0,00%     | 0,00%     | 0,44%     | 14            | 14  | 14  |               |        |       |
|     | Cilem              | -         | -         | -         | 14        | 0,00%     | 0,00%     | 0,44%     | 14            | 14  | 14  |               |        |       |
|     | Gadai              | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |        |       |
| 4   | CFG                | -         | 260       | 258       | 258       | 0,00%     | 0,95%     | 0,92%     | -             | 258 | (2) |               |        |       |
|     | 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               | -         | 260       | 258       | 258       | 0,00%     | 1,40%     | 1,35%     | -             | 258 | (2) |               |        |       |
|     | Mitraguna & Others | -         | 260       | 258       | 258       | 0,00%     | 1,47%     | 1,42%     | -             | 258 | (2) |               |        |       |
|     | Pensiun            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |        |       |
|     | Total Pembiayaan   | -         | 260       | 258       | 272       | 0,00%     | 0,85%     | 0,87%     | 14            | 272 | 12  | 0,30%         | 65,27% | -0,6% |

Kualitas Pembiayaan (NPF)

| No. | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |     |     | Target Nov'25 |         |      |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|-----|-----|---------------|---------|------|
|     |                    | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 19-Nov-25 | 31-Dec-24 | 31-Oct-25 | 19-Nov-25 | MtD           | YtD | MtM | %             | Penc.   | Gap  |
| 1   | SME                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |         |      |
|     | Linkage            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |         |      |
|     | Non-Linkage        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |         |      |
|     | Value Chain        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |         |      |
| 2   | MBG                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |         |      |
|     | KUR                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |         |      |
|     | Non KUR            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |         |      |
| 3   | PWG                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |         |      |
|     | Cilem              | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |         |      |
|     | Gadai              | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |         |      |
| 4   | CFG                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |         |      |
|     | CF 1               | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |         |      |
|     | Total Griya        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |         |      |
|     | Oto                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |         |      |
|     | CF 2               | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |         |      |
|     | Mitraguna & Others | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |         |      |
|     | Pensiun            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |         |      |
|     | Total Pembiayaan   | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   | 0,00%         | #DIV/0! | 0,0% |

Asset & Contribution Margin

| No. | Neraca              | Posisi  |         |         | Growth (Yoy) | % Growth |
|-----|---------------------|---------|---------|---------|--------------|----------|
|     |                     | Sep-24  | Dec-24  | Sep-25  |              |          |
| 1   | Asset (Retail) T    | 169.744 | 132.186 | 119.984 | (49.760)     |          |
| 2   | Contribution Margin | 2.612   | 3.601   | 1.417   | (1.195)      | 45,8%    |

PHR & Payroll

| Kinerja     | Posisi |        |        | Growth (Mtd) | Growth (YoY) |
|-------------|--------|--------|--------|--------------|--------------|
|             | Sep-24 | Aug-25 | Sep-25 |              |              |
| PHR         | 3,05   | 3,45   | 3,52   | 0,07         | 0,47         |
| CIF Payroll | 315    | 705    | 731    | 26           | 416          |

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi    |           |           |           | MtD (1-19 Oct'25) | Growth (1-19 Nov'25) |         |         |        |         | Target Nov'25 |         |         |
|-----|---------------|-----------|-----------|-----------|-----------|-------------------|----------------------|---------|---------|--------|---------|---------------|---------|---------|
|     |               | 31-Dec-24 | 31-Oct-25 | 18-Nov-25 | 19-Nov-25 |                   | DtD                  | MtD     | %MtD    | YtD    | %YtD    | Posisi        | Penc.   | Gap     |
| 1   | Giro          | 1.748     | 3.085     | 876       | 877       | (1.862)           | 2                    | (2.208) | -71,56% | (870)  | -49,80% | 7.308         | 12,00%  | (6.431) |
| 2   | Tabungan      | 52.637    | 64.541    | 64.851    | 64.605    | 549               | (246)                | 64      | 0,10%   | 11.968 | 22,74%  | 58.431        | 110,57% | 6.174   |
| 3   | Deposito      | 30.502    | 32.868    | 32.758    | 32.758    | 504               | 0                    | (110)   | -0,33%  | 2.256  | 7,40%   | 31.306        | 104,64% | 1.452   |
|     | Total         | 84.886    | 100.494   | 98.485    | 98.240    | (809)             | (244)                | (2.254) | -2,24%  | 13.354 | 15,73%  | 97.046        | 101,23% | 1.195   |
|     | CASA          | 54.385    | 67.626    | 65.727    | 65.482    | (1.313)           | (244)                | (2.144) | -3,17%  | 11.098 | 20,41%  | 65.740        | 99,61%  | (258)   |
|     | (%) CASA      | 64,07%    | 67,29%    | 66,74%    | 66,66%    |                   |                      |         |         |        |         |               |         |         |
|     | FDR           | 15,32%    | 27,91%    | 29,13%    | 29,20%    |                   |                      |         |         |        |         |               |         |         |

Kinerja ISE

| No. | Segmen/Produk | Posisi    |           |           |           |  | Growth (1-18 Nov'25) |     |         |       | Target Nov'25 |        |       |       |
|-----|---------------|-----------|-----------|-----------|-----------|--|----------------------|-----|---------|-------|---------------|--------|-------|-------|
|     |               | 31-Dec-24 | 31-Oct-25 | 17-Nov-25 | 18-Nov-25 |  | DtD                  | MtD | %MtD    | YtD   | %YtD          | Posisi | Penc. | Gap   |
| 1   | DPK ISE       | 1.979     | 1.591     | 1.705     | 1.706     |  | 1                    | 115 | 7,25%   | (273) | -13,80%       | -      | 0,00% | 1.706 |
| 2   | Giro ISE      | 1.572     | 777       | 810       | 811       |  | 1                    | 34  | 4,41%   | (761) | -48,41%       |        | 0,00% | 811   |
| 3   | Tabungan ISE  | 407       | 814       | 895       | 895       |  | 0                    | 81  | 9,96%   | 488   | 119,79%       |        | 0,00% | 895   |
| 4   | Deposito ISE  | -         | -         | -         | -         |  | 0                    | 0   | #DIV/0! | 0     | #DIV/0!       |        | 0,00% | 0     |
| 5   | CIF ISE       | 36        | 47        | 47        | 47        |  | 0                    | 0   | 0,00%   | 11    | 30,56%        |        | 0,00% | 47    |

Kinerja Pembiayaan

| No. | Segmen/Produk       | Posisi    |           |           | Pencairan (1-19 Oct'25) | Pencairan (1-19 Nov'25) | Pencairan MtM | MtD (1-19 Oct'25) | Growth (1-19 Nov'25) |        | Run Off Nov'25 | Target Nov'25 |         |       |
|-----|---------------------|-----------|-----------|-----------|-------------------------|-------------------------|---------------|-------------------|----------------------|--------|----------------|---------------|---------|-------|
|     |                     | 31-Dec-24 | 31-Oct-25 | 19-Nov-25 |                         |                         |               |                   | MtD                  | YtD    |                | Posisi        | Penc.   | Gap   |
| 1   | SME                 | -         | -         | -         | -                       | -                       | 0             | 0                 | 0                    | 0      | -              | 0             | 0,00%   | 0     |
|     | Linkage             | -         | -         | -         | -                       | -                       | -             | 0                 | 0                    | 0      | -              | 0             | 0,00%   | 0     |
|     | Non-Linkage         | -         | -         | -         | -                       | -                       | 0             | 0                 | 0                    | 0      | -              | 0             | 0,00%   | 0     |
|     | • Local Champion    | -         | -         | -         | -                       | -                       | 0             | 0                 | 0                    | 0      | -              | 0             | 0,00%   | 0     |
|     | • Value Chain       | -         | -         | -         | -                       | -                       | -             | 0                 | 0                    | 0      | -              | 0             | 0,00%   | 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                 | 2.928     | 7.447     | 7.722     | 429                     | 367                     | -63           | 38                | 276                  | 4.794  | 91             | 5.333         | 144,81% | 2.389 |
|     | Cilem               | 2.928     | 7.447     | 7.722     | 429                     | 367                     | -63           | 38                | 276                  | 4.794  | 91             | 5.333         | 144,81% | 2.389 |
|     | Gadai               | -         | -         | -         | -                       | -                       | 0             | 0                 | 0                    | 0      | -              | 0             | 0,00%   | 0     |
| 4   | CFG                 | 10.078    | 20.605    | 20.966    | 235                     | 642                     | 407           | 69                | 362                  | 10.888 | 281            | 18.511        | 113,27% | 2.455 |
|     | CF 1                | 3.825     | 6.414     | 6.579     | -                       | 247                     | 247           | -100              | 165                  | 2.754  | 83             | 4.830         | 136,21% | 1.749 |
|     | Total Griya         | 789       | 1.478     | 1.476     | -                       | -                       | 0             | 0                 | -2                   | 687    | 2              | 1.047         | 141,00% | 429   |
|     | • Total Non Program | 789       | 1.478     | 1.476     | -                       | -                       | 0             | 708               | -2                   | 687    | 2              | 1.047         | 141,00% | 429   |
|     | • Program           | -         | -         | -         | -                       | -                       | 0             | 0                 | 0                    | 0      | -              | 0             | 0,00%   | 0     |
|     | Oto                 | 3.036     | 4.937     | 5.103     | -                       | 247                     | 247           | -100              | 167                  | 2.067  | 81             | 3.783         | 134,89% | 1.320 |
|     | CF 2                | 6.254     | 14.190    | 14.387    | 235                     | 395                     | 160           | 169               | 197                  | 8.134  | 198            | 13.681        | 105,16% | 706   |
|     | Mitraguna & Others  | 5.039     | 12.776    | 12.847    | 220                     | 100                     | -120          | 131               | 71                   | 7.808  | 29             | 11.779        | 109,07% | 1.068 |
|     | Pensiun             | 1.215     | 1.414     | 1.541     | 15                      | 295                     | 280           | 38                | 126                  | 326    | 169            | 1.902         | 81,00%  | (361) |
|     | Total Pembiayaan    | 13.007    | 28.051    | 28.688    | 664                     | 1.009                   | 345           | 107               | 637                  | 15.682 | 372            | 23.843        | 120,32% | 4.845 |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |     |     | Target Nov'25 |       |      |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|-----|-----|---------------|-------|------|
|     |                    | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 19-Nov-25 | 31-Dec-24 | 31-Oct-25 | 19-Nov-25 | MtD           | YtD | MtM | %             | Penc. | Gap  |
| 1   | SME                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |       |      |
|     | Linkage            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |       |      |
|     | Local Champion     | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |       |      |
|     | Value Chain        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |       |      |
| 2   | MBG                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |       |      |
|     | KUR                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |       |      |
|     | Non KUR            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |       |      |
| 3   | PWG                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |       |      |
|     | Cilem              | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |       |      |
|     | Gadai              | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |       |      |
| 4   | CFG                | 83        | 31        | 31        | 203       | 0,82%     | 0,15%     | 0,97%     | 172           | 120 | 172 |               |       |      |
|     | CF 1               | 83        | -         | -         | 79        | 2,17%     | 0,00%     | 1,19%     | 79            | (4) | 79  |               |       |      |
|     | Total Griya        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |       |      |
|     | Oto                | 83        | -         | -         | 79        | 2,73%     | 0,00%     | 1,54%     | 79            | (4) | 79  |               |       |      |
|     | CF 2               | -         | 31        | 31        | 124       | 0,00%     | 0,22%     | 0,87%     | 94            | 124 | 93  |               |       |      |
|     | Mitraguna & Others | -         | 31        | 31        | 124       | 0,00%     | 0,24%     | 0,97%     | 94            | 124 | 93  |               |       |      |
|     | Pensiun            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |       |      |
|     | Total Pembiayaan   | 83        | 31        | 31        | 203       | 0,64%     | 0,11%     | 0,71%     | 172           | 120 | 172 | 8,45%         | ##### | 7,7% |

Kualitas Pembiayaan (NPF)

| No. | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |     |     | Target Nov'25 |       |      |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|-----|-----|---------------|-------|------|
|     |                    | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 19-Nov-25 | 31-Dec-24 | 31-Oct-25 | 19-Nov-25 | MtD           | YtD | MtM | %             | Penc. | Gap  |
| 1   | SME                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |       |      |
|     | Linkage            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |       |      |
|     | Non-Linkage        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |       |      |
|     | Value Chain        | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |       |      |
| 2   | MBG                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |       |      |
|     | KUR                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |       |      |
|     | Non KUR            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |       |      |
| 3   | PWG                | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |       |      |
|     | Cilem              | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |       |      |
|     | Gadai              | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |       |      |
| 4   | CFG                | -         | 14        | 14        | 14        | 0,00%     | 0,07%     | 0,07%     | -             | 14  | -   |               |       |      |
|     | 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               | -         | 14        | 14        | 14        | 0,00%     | 0,10%     | 0,10%     | -             | 14  | -   |               |       |      |
|     | Mitraguna & Others | -         | 14        | 14        | 14        | 0,00%     | 0,11%     | 0,11%     | -             | 14  | -   |               |       |      |
|     | Pensiun            | -         | -         | -         | -         | 0,00%     | 0,00%     | 0,00%     | -             | -   | -   |               |       |      |
|     | Total Pembiayaan   | -         | 14        | 14        | 14        | 0,00%     | 0,05%     | 0,05%     | -             | 14  | -   | 8,12%         | ##### | 8,1% |

Asset & Contribution Margin

| No. | Neraca              | Posisi |        |         | Growth (Yoy) | % Growth |
|-----|---------------------|--------|--------|---------|--------------|----------|
|     |                     | Sep-24 | Dec-24 | Sep-25  |              |          |
| 1   | Asset (Retail) T    | 73.327 | 86.720 | 102.593 | 29.266       |          |
| 2   | Contribution Margin | 849    | 1.421  | 1.472   | 623          | -73,4%   |

PHR & Payroll

| Kinerja     | Posisi |        |        | Growth (Mtd) | Growth (YoY) |
|-------------|--------|--------|--------|--------------|--------------|
|             | Sep-24 | Aug-25 | Sep-25 |              |              |
| PHR         | 3,29   | 3,46   | 3,49   | 0,03         | 0,20         |
| CIF Payroll | 477    | 546    | 557    | 11           | 80           |