

AREA MEDAN KOTA

Pilih Area

Kelas Outlet

Kinerja Pendanaan

| No.     | Segmen/Produk | Posisi    |           |           |           | MtD (1-30 Oct'25 | Growth (1-30 Nov'25) |           |         |         |        | Target Nov'25 |         |           |
|---------|---------------|-----------|-----------|-----------|-----------|------------------|----------------------|-----------|---------|---------|--------|---------------|---------|-----------|
|         |               | 31-Dec-24 | 31-Oct-25 | 29-Nov-25 | 30-Nov-25 |                  | DtD                  | MtD       | %MtD    | YtD     | %YtD   | Posisi        | Penc.   | Gap       |
| 1       | Giro          | 314,972   | 599,559   | 433,311   | 437,227   | 245,075          | 3,916                | (162,332) | -27.08% | 122,255 | 38.81% | 475,089       | 92.03%  | (37,862)  |
| 2       | Tabungan      | 2,242,130 | 2,422,180 | 2,408,911 | 2,410,328 | 40,155           | 1,417                | (11,852)  | -0.49%  | 168,198 | 7.50%  | 2,502,873     | 96.30%  | (92,545)  |
| 3       | Deposito      | 2,798,677 | 2,790,913 | 3,310,892 | 3,310,810 | 460,105          | (81)                 | 519,898   | 18.63%  | 512,134 | 18.30% | 2,813,322     | 117.68% | 497,488   |
| Total   |               | 5,355,779 | 5,812,652 | 6,153,114 | 6,158,366 | 745,335          | 5,252                | 345,714   | 5.95%   | 802,587 | 14.99% | 5,791,284     | 106.34% | 367,082   |
| CASA    |               | 2,557,102 | 3,021,739 | 2,842,222 | 2,847,555 | 285,230          | 5,333                | (174,184) | -5.76%  | 290,453 | 11.36% | 2,977,962     | 95.62%  | (130,407) |
| (% CASA |               | 47.74%    | 51.99%    | 46.19%    | 46.24%    |                  |                      |           |         |         |        |               |         |           |
| FDR     |               | 47.52%    | 50.76%    | 48.51%    | 48.47%    |                  |                      |           |         |         |        |               |         |           |

Kinerja ISE

| No. | Segmen/Produk | Posisi    |           |           |           | Growth (1-26 Nov'25) |         |        |          |         | Target Nov'25 |         |          |
|-----|---------------|-----------|-----------|-----------|-----------|----------------------|---------|--------|----------|---------|---------------|---------|----------|
|     |               | 31-Dec-24 | 31-Oct-25 | 25-Nov-25 | 26-Nov-25 | DtD                  | MtD     | %MtD   | YtD      | %YtD    | Posisi        | Penc.   | Gap      |
| 1   | DPK ISE       | 113,657   | 100,407   | 102,362   | 101,975   | (388)                | 1,568   | 1.56%  | (11,682) | -10.28% | 148,814       | 88.53%  | (46,839) |
| 2   | Giro ISE      | 31,184    | 14,307    | 17,146    | 17,197    | 51                   | 2,891   | 20.20% | (13,987) | -44.85% | 52,489        | 32.76%  | (35,292) |
| 3   | Tabungan ISE  | 59,057    | 66,768    | 65,884    | 65,445    | (438)                | (1,323) | -1.98% | 6,388    | 10.82%  | 63,948        | 102.34% | 1,499    |
| 4   | Deposito ISE  | 23,415    | 19,332    | 19,332    | 19,332    | 0                    | 0       | 0.00%  | (4,083)  | -17.44% | 32,377        | 59.71%  | (13,045) |
| 5   | CIF ISE       | 2,046     | 1,532     | 1,545     | 1,545     | 0                    | 13      | 0.85%  | (501)    | -24.49% |               | 0.00%   | 1,545    |

Kinerja Pembiayaan

| No.              | Segmen/Produk       | Posisi    |           |           | Pencairan (1-31 Oct'25) | Pencairan (1-30 Nov'25) | Pencairan MtM | MtD (1-30 Oct'25 | Growth (1-30 Nov'25) |         | Run Off Nov'25 | Target Nov'25 |         |          |
|------------------|---------------------|-----------|-----------|-----------|-------------------------|-------------------------|---------------|------------------|----------------------|---------|----------------|---------------|---------|----------|
|                  |                     | 31-Dec-24 | 31-Oct-25 | 30-Nov-25 |                         |                         |               |                  | MtD                  | YtD     |                | Posisi        | Penc.   | Gap      |
| 1                | SME                 | 188,209   | 206,868   | 207,370   | 11,650                  | 5,680                   | (5,970)       | 3,840            | 502                  | 19,160  | 5,178          | 233,500       | 88.81%  | (26,130) |
|                  | Linkage             | 19,369    | 18,145    | 18,018    | -                       | -                       | -             | (124)            | (128)                | (1,351) | 128            | 39,092        | 46.09%  | (21,074) |
|                  | Non-Linkage         | 168,841   | 188,723   | 189,352   | 11,650                  | 5,680                   | (5,970)       | 3,964            | 629                  | 20,511  | 5,051          | 194,408       | 97.40%  | (5,056)  |
|                  | • Local Champion    | 162,434   | 179,355   | 180,112   | 11,650                  | 5,680                   | (5,970)       | 4,242            | 757                  | 17,678  | 4,923          | 174,555       | 103.18% | 5,557    |
|                  | • Value Chain       | 6,407     | 9,368     | 9,240     | -                       | -                       | -             | (277)            | (127)                | 2,834   | 127            | 19,853        | 46.54%  | (10,612) |
| 2                | MBG                 | 159,435   | 191,840   | 194,705   | 7,385                   | 9,695                   | 2,310         | 1,349            | 2,866                | 35,271  | 6,829          | 205,492       | 94.75%  | (10,787) |
|                  | KUR                 | 151,599   | 182,202   | 184,987   | 7,310                   | 9,145                   | 1,835         | 1,585            | 2,785                | 33,389  | 6,360          | 195,351       | 94.69%  | (10,364) |
|                  | Non KUR             | 7,836     | 9,637     | 9,718     | 75                      | 550                     | 475           | (236)            | 81                   | 1,882   | 469            | 10,141        | 95.83%  | (423)    |
| 3                | PWG                 | 252,400   | 412,261   | 434,226   | 106,903                 | 87,122                  | (19,781)      | 23,624           | 21,965               | 181,826 | 65,157         | 431,397       | 100.66% | 2,829    |
|                  | Cilem               | 111,797   | 223,573   | 234,409   | 28,253                  | 27,287                  | (966)         | 8,750            | 10,836               | 122,612 | 16,451         | 256,762       | 91.29%  | (22,352) |
|                  | Gadai               | 140,603   | 188,688   | 199,817   | 78,650                  | 59,835                  | (18,815)      | 14,874           | 11,129               | 59,214  | 48,706         | 174,635       | 114.42% | 25,182   |
| 4                | CFG                 | 1,944,791 | 2,139,295 | 2,148,802 | 61,377                  | 61,413                  | 37            | 19,378           | 9,507                | 204,011 | 51,906         | 2,194,090     | 97.94%  | (45,288) |
|                  | CF 1                | 376,842   | 385,958   | 382,082   | 5,005                   | 4,624                   | (380)         | 235              | (3,875)              | 5,241   | 8,500          | 418,880       | 91.22%  | (36,798) |
|                  | Total Griya         | 311,852   | 314,123   | 312,450   | 2,009                   | 3,880                   | 1,872         | 0                | (1,673)              | 598     | 5,554          | 332,926       | 93.85%  | (20,476) |
|                  | • Total Non Program | 308,347   | 309,901   | 308,099   | 1,849                   | 3,720                   | 1,871         | (3,862)          | (1,802)              | (248)   | 5,522          | 317,656       | 96.99%  | (9,557)  |
|                  | • Program           | 3,505     | 4,223     | 4,351     | 160                     | 160                     | 0             | 133              | 128                  | 846     | 32             | 15,270        | 28.49%  | (10,919) |
|                  | Oto                 | 64,990    | 71,834    | 69,632    | 2,996                   | 744                     | (2,252)       | 235              | (2,202)              | 4,642   | 2,946          | 85,954        | 81.01%  | (16,322) |
|                  | CF 2                | 1,567,950 | 1,753,337 | 1,766,720 | 56,372                  | 56,789                  | 417           | 19,143           | 13,383               | 198,771 | 43,406         | 1,775,210     | 99.52%  | (8,490)  |
|                  | Mitraguna & Others  | 1,383,782 | 1,559,560 | 1,569,914 | 52,905                  | 51,357                  | (1,548)       | 18,462           | 10,354               | 186,132 | 41,003         | 1,571,846     | 99.88%  | (1,932)  |
|                  | Pensiun             | 184,168   | 193,778   | 196,806   | 3,467                   | 5,432                   | 1,965         | 681              | 3,028                | 12,638  | 2,404          | 203,365       | 96.77%  | (6,559)  |
| Total Pembiayaan |                     | 2,544,835 | 2,950,264 | 2,985,103 | 187,315                 | 163,910                 | (23,405)      | 48,191           | 34,840               | 440,268 | 129,070        | 3,064,479     | 97.41%  | (79,376) |

Kualitas Pembiayaan (Kol 2)

| No.              | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |        |         | Target Nov'25 |        |       |
|------------------|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|--------|---------|---------------|--------|-------|
|                  |                    | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 30-Nov-25 | 31-Dec-24 | 31-Oct-25 | 30-Nov-25 | MtD           | YtD    | MtM     | %             | Penc.  | Gap   |
| 1                | SME                | 1,267     | -         | 3,204     | 3,204     | 0.67%     | 1.55%     | 1.54%     | -             | 1,936  | 3,204   |               |        |       |
|                  | Linkage            | -         | -         | -         | -         | 0.00%     | 0.00%     | 0.00%     | -             | -      | -       |               |        |       |
|                  | Local Champion     | 1,267     | -         | 3,204     | 3,204     | 0.75%     | 1.70%     | 1.69%     | -             | 1,936  | 3,204   |               |        |       |
|                  | Value Chain        | -         | -         | -         | -         | 0.00%     | 0.00%     | 0.00%     | -             | -      | -       |               |        |       |
| 2                | MBG                | 3,453     | 4,655     | 4,655     | 7,826     | 2.17%     | 2.43%     | 4.02%     | 3,171         | 4,373  | 3,171   |               |        |       |
|                  | KUR                | 2,876     | 4,305     | 4,305     | 7,073     | 1.90%     | 2.36%     | 3.82%     | 2,768         | 4,197  | 2,768   |               |        |       |
|                  | Non KUR            | 577       | 350       | 350       | 752       | 7.36%     | 3.63%     | 7.74%     | 402           | 176    | 402     |               |        |       |
| 3                | PWG                | -         | 26        | 26        | 2,178     | 0.00%     | 0.01%     | 0.50%     | 2,152         | 2,178  | 2,152   |               |        |       |
|                  | Cilem              | -         | -         | -         | 2,155     | 0.00%     | 0.00%     | 0.92%     | 2,155         | 2,155  | 2,155   |               |        |       |
|                  | Gadai              | -         | 26        | 26        | 23        | 0.00%     | 0.01%     | 0.01%     | (3)           | 23     | (3)     |               |        |       |
| 4                | CFG                | 19,268    | 23,212    | 25,105    | 26,642    | 0.99%     | 1.17%     | 1.24%     | 1,537         | 7,374  | 3,431   |               |        |       |
|                  | CF 1               | 8,041     | 9,455     | 13,170    | 14,253    | 2.13%     | 3.41%     | 3.73%     | 1,083         | 6,212  | 4,799   |               |        |       |
|                  | Total Griya        | 6,972     | 7,025     | 10,986    | 12,114    | 2.24%     | 3.50%     | 3.88%     | 1,128         | 5,143  | 5,090   |               |        |       |
|                  | Oto                | 1,069     | 2,430     | 2,139     | 2,139     | 1.64%     | 3.04%     | 3.07%     | (45)          | 1,070  | (291)   |               |        |       |
|                  | CF 2               | 11,227    | 13,757    | 11,934    | 12,389    | 0.72%     | 0.68%     | 0.70%     | 454           | 1,162  | (1,368) |               |        |       |
|                  | Mitraguna & Others | 11,107    | 13,302    | 11,331    | 11,161    | 0.80%     | 0.73%     | 0.71%     | (170)         | 54     | (2,141) |               |        |       |
|                  | Pensiun            | 120       | 455       | 603       | 1,228     | 0.07%     | 0.31%     | 0.62%     | 624           | 1,107  | 773     |               |        |       |
| Total Pembiayaan |                    | 23,988    | 27,892    | 32,989    | 39,849    | 0.94%     | 1.12%     | 1.33%     | 6,860         | 15,861 | 11,957  | 0.93%         | 30.26% | -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 | 30-Nov-25 | 31-Dec-24 | 31-Oct-25 | 30-Nov-25 | MtD           | YtD     | MtM   | %             | Penc.  | Gap   |
| 1                | SME                | 9,021     | 7,817     | 7,817     | 7,813     | 4.79%     | 3.78%     | 3.77%     | (4)           | (1,208) | (4)   |               |        |       |
|                  | Linkage            | 24        | 2         | 2         | 2         | 0.13%     | 0.01%     | 0.01%     | -             | (23)    | -     |               |        |       |
|                  | Non-Linkage        | 8,997     | 7,815     | 7,815     | 7,811     | 5.33%     | 4.14%     | 4.13%     | (4)           | (1,186) | (4)   |               |        |       |
|                  | Value Chain        | -         | -         | -         | -         | 0.00%     | 0.00%     | 0.00%     | -             | -       | -     |               |        |       |
| 2                | MBG                | 2,863     | 1,696     | 1,525     | 1,853     | 1.80%     | 0.79%     | 0.95%     | 328           | (1,010) | 157   |               |        |       |
|                  | KUR                | 1,760     | 1,181     | 1,021     | 1,249     | 1.16%     | 0.56%     | 0.68%     | 228           | (511)   | 68    |               |        |       |
|                  | Non KUR            | 1,104     | 515       | 504       | 604       | 14.08%    | 5.23%     | 6.22%     | 100           | (499)   | 90    |               |        |       |
| 3                | PWG                | -         | -         | -         | -         | 0.00%     | 0.00%     | 0.00%     | -             | -       | -     |               |        |       |
|                  | Cilem              | -         | -         | -         | -         | 0.00%     | 0.00%     | 0.00%     | -             | -       | -     |               |        |       |
|                  | Gadai              | -         | -         | -         | -         | 0.00%     | 0.00%     | 0.00%     | -             | -       | -     |               |        |       |
| 4                | CFG                | 18,124    | 21,182    | 23,971    | 24,437    | 0.93%     | 1.12%     | 1.14%     | 466           | 6,314   | 3,255 |               |        |       |
|                  | CF 1               | 5,476     | 6,060     | 6,167     | 6,267     | 1.45%     | 1.60%     | 1.64%     | 100           | 792     | 208   |               |        |       |
|                  | Total Griya        | 4,795     | 5,611     | 5,656     | 5,756     | 1.54%     | 1.80%     | 1.84%     | 100           | 962     | 146   |               |        |       |
|                  | Oto                | 681       | 449       | 511       | 511       | 1.05%     | 0.71%     | 0.73%     | -             | (170)   | 62    |               |        |       |
|                  | CF 2               | 12,648    | 15,122    | 17,804    | 18,170    | 0.81%     | 1.02%     | 1.03%     | 366           | 5,522   | 3,048 |               |        |       |
|                  | Mitraguna & Others | 12,330    | 14,664    | 17,209    | 17,575    | 0.89%     | 1.10%     | 1.12%     | 366           | 5,245   | 2,912 |               |        |       |
|                  | Pensiun            | 318       | 458       | 595       | 595       | 0.01%     | 0.02%     | 0.30%     | -             | 277     | 136   |               |        |       |
| Total Pembiayaan |                    | 30,008    | 30,694    | 33,313    | 34,103    | 1.18%     | 1.13%     | 1.14%     | 791           | 4,095   | 3,409 | 0.94%         | 17.78% | -0.2% |

Asset & Contribution Margin

| No. | Neraca              | Posisi    |           |           | Growth (Yoy) | % Growth |
|-----|---------------------|-----------|-----------|-----------|--------------|----------|
|     |                     | Sep-24    | Dec-24    | Sep-25    |              |          |
| 1   | Asset (Retail) T    | 4,145,414 | 4,358,798 | 5,069,354 | 923,940      |          |
| 2   | Contribution Margin | 108,606   | 158,691   | 102,148   | (6,458)      | 5.9%     |

PHR & Payroll

| Kinerja     | Posisi |        |        | Growth (Mtd) | Growth (YoY) |
|-------------|--------|--------|--------|--------------|--------------|
|             | Sep-24 | Aug-25 | Sep-25 |              |              |
| PHR         | 3.04   | 3.23   | 3.24   | 0.01         | 0.20         |
| CIF Payroll | 17,616 | 18,726 | 19,207 | 481          | 1,591        |

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi    |           |           |           | MtD (1-30 Oct'25 | Growth (1-30 Nov'25) |         |        |          |         | Target Nov'25 |        |          |
|-----|---------------|-----------|-----------|-----------|-----------|------------------|----------------------|---------|--------|----------|---------|---------------|--------|----------|
|     |               | 31-Dec-24 | 31-Oct-25 | 29-Nov-25 | 30-Nov-25 |                  | DtD                  | MtD     | %MtD   | YtD      | %YtD    | Posisi        | Penc.  | Gap      |
| 1   | Giro          | 80,164    | 79,766    | 76,095    | 75,955    | 21,784           | (139)                | (3,810) | -4.78% | (4,208)  | -5.25%  | 99,791        | 76.11% | (23,835) |
| 2   | Tabungan      | 392,786   | 392,341   | 398,992   | 398,058   | (277)            | (934)                | 5,717   | 1.46%  | 5,272    | 1.34%   | 424,694       | 93.73% | (26,636) |
| 3   | Deposito      | 233,260   | 195,103   | 200,125   | 200,095   | (41,404)         | (30)                 | 4,992   | 2.56%  | (33,165) | -14.22% | 235,055       | 85.13% | (34,961) |
|     | Total         | 706,209   | 667,209   | 675,211   | 674,108   | (19,897)         | (1,103)              | 6,899   | 1.03%  | (32,101) | -4.55%  | 759,540       | 88.75% | (85,432) |
|     | CASA          | 472,950   | 472,106   | 475,086   | 474,013   | 21,506           | (1,073)              | 1,907   | 0.40%  | 1,064    | 0.22%   | 524,484       | 90.38% | (50,471) |
|     | (%) CASA      | 66.97%    | 70.76%    | 70.36%    | 70.32%    |                  |                      |         |        |          |         |               |        |          |
|     | FDR           | 69.41%    | 78.81%    | 77.91%    | 78.04%    |                  |                      |         |        |          |         |               |        |          |

Kinerja ISE

| No. | Segmen/Produk | Posisi    |           |           |           |  | Growth (1-26 Nov'25) |       |       |         |         | Target Nov'25 |       |        |
|-----|---------------|-----------|-----------|-----------|-----------|--|----------------------|-------|-------|---------|---------|---------------|-------|--------|
|     |               | 31-Dec-24 | 31-Oct-25 | 25-Nov-25 | 26-Nov-25 |  | DtD                  | MtD   | %MtD  | YtD     | %YtD    | Posisi        | Penc. | Gap    |
| 1   | DPK ISE       | 26,326    | 20,922    | 22,606    | 22,263    |  | (343)                | 1,341 | 6.41% | (4,062) | -15.43% | -             | 0.00% | 22,263 |
| 2   | Giro ISE      | 3,901     | 3,080     | 3,441     | 3,323     |  | (117)                | 244   | 7.92% | (577)   | -14.80% |               | 0.00% | 3,323  |
| 3   | Tabungan ISE  | 13,925    | 12,342    | 13,665    | 13,440    |  | (226)                | 1,097 | 8.89% | (485)   | -3.48%  |               | 0.00% | 13,440 |
| 4   | Deposito ISE  | 8,500     | 5,500     | 5,500     | 5,500     |  | 0                    | 0     | 0.00% | (3,000) | -35.29% |               | 0.00% | 5,500  |
| 5   | CIF ISE       | 128       | 136       | 137       | 137       |  | 0                    | 1     | 0.74% | 9       | 7.03%   |               | 0.00% | 137    |

Kinerja Pembiayaan

| No. | Segmen/Produk       | Posisi    |           |           | Pencairan (1-31 Oct'25) | Pencairan (1-30 Nov'25) | Pencairan MtM | MtD (1-30 Oct'25 | Growth (1-30 Nov'25) |         | Run Off Nov'25 | Target Nov'25 |         |          |
|-----|---------------------|-----------|-----------|-----------|-------------------------|-------------------------|---------------|------------------|----------------------|---------|----------------|---------------|---------|----------|
|     |                     | 31-Dec-24 | 31-Oct-25 | 30-Nov-25 |                         |                         |               |                  | MtD                  | YtD     |                | Posisi        | Penc.   | Gap      |
| 1   | SME                 | 93,725    | 89,596    | 87,637    | 3,000                   | 190                     | (2,810)       | (818)            | (1,959)              | (6,088) | 2,149          | 106,513       | 82.28%  | (18,876) |
|     | Linkage             | 4,522     | 3,361     | 3,238     | -                       | -                       | -             | (122)            | (123)                | (1,284) | 123            | 10,091        | 32.08%  | (6,853)  |
|     | Non-Linkage         | 89,203    | 86,235    | 84,399    | 3,000                   | 190                     | (2,810)       | (696)            | (1,836)              | (4,803) | 2,026          | 96,422        | 87.53%  | (12,023) |
|     | • Local Champion    | 87,849    | 85,239    | 83,439    | 3,000                   | 190                     | (2,810)       | (661)            | (1,800)              | (4,410) | 1,990          | 91,272        | 91.42%  | (7,833)  |
|     | • Value Chain       | 1,354     | 996       | 960       | -                       | -                       | -             | (36)             | (36)                 | (393)   | 36             | 5,150         | 18.65%  | (4,190)  |
| 2   | MBG                 | 44,762    | 41,512    | 41,020    | 600                     | 1,055                   | 455           | (765)            | (491)                | (3,742) | 1,546          | 46,400        | 88.41%  | (5,380)  |
|     | KUR                 | 42,954    | 39,297    | 38,501    | 600                     | 705                     | 105           | (699)            | (796)                | (4,453) | 1,501          | 44,605        | 86.32%  | (6,103)  |
|     | Non KUR             | 1,808     | 2,214     | 2,519     | -                       | 350                     | 350           | (66)             | 304                  | 711     | 46             | 1,795         | 140.28% | 723      |
| 3   | PWG                 | 25,216    | 36,316    | 37,720    | 9,835                   | 8,159                   | (1,676)       | 1,748            | 1,404                | 12,503  | 6,755          | 43,943        | 85.84%  | (6,223)  |
|     | Cilem               | 10,119    | 17,246    | 17,747    | 1,838                   | 1,852                   | 13            | 338              | 501                  | 7,629   | 1,350          | 25,949        | 68.39%  | (8,202)  |
|     | Gadai               | 15,098    | 19,070    | 19,972    | 7,997                   | 6,308                   | (1,689)       | 1,410            | 902                  | 4,875   | 5,405          | 17,994        | 111.00% | 1,978    |
| 4   | CFG                 | 326,493   | 358,409   | 359,714   | 12,092                  | 11,996                  | (96)          | 2,388            | 1,305                | 33,221  | 10,691         | 347,257       | 103.59% | 12,457   |
|     | CF 1                | 44,529    | 52,963    | 52,301    | 1,476                   | 500                     | (976)         | 1,197            | (661)                | 7,773   | 1,161          | 46,935        | 111.43% | 5,367    |
|     | Total Griya         | 33,717    | 42,230    | 41,992    | -                       | 500                     | 500           | 0                | (238)                | 8,274   | 738            | 34,266        | 122.55% | 7,725    |
|     | • Total Non Program | 33,717    | 42,230    | 41,992    | -                       | 500                     | 500           | (645)            | (238)                | 8,274   | 738            | 34,266        | 122.55% | 7,725    |
|     | • Program           | -         | -         | -         | -                       | -                       | 0             | 0                | 0                    | 0       | -              | 0             | 0.00%   | 0        |
|     | Oto                 | 10,812    | 10,733    | 10,310    | 1,476                   | -                       | (1,476)       | 1,197            | (423)                | (502)   | 423            | 12,669        | 81.38%  | (2,359)  |
|     | CF 2                | 281,964   | 305,446   | 307,412   | 10,616                  | 11,496                  | 880           | 1,191            | 1,966                | 25,448  | 9,530          | 300,322       | 102.36% | 7,090    |
|     | Mitraguna & Others  | 268,245   | 288,489   | 289,516   | 10,616                  | 10,205                  | (411)         | 1,718            | 1,027                | 21,271  | 9,178          | 285,267       | 101.49% | 4,249    |
|     | Pensiun             | 13,719    | 16,957    | 17,896    | -                       | 1,291                   | 1,291         | (527)            | 939                  | 4,177   | 352            | 15,055        | 118.87% | 2,841    |
|     | Total Pembiayaan    | 490,195   | 525,832   | 526,090   | 25,527                  | 21,400                  | (4,127)       | 2,553            | 258                  | 35,895  | 21,142         | 544,113       | 96.69%  | (18,022) |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |         |         | Target Nov'25 |        |       |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|---------|---------|---------------|--------|-------|
|     |                    | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 30-Nov-25 | 31-Dec-24 | 31-Oct-25 | 30-Nov-25 | MtD           | YtD     | MtM     | %             | Penc.  | Gap   |
| 1   | SME                | 293       | -         | 3,204     | 3,204     | 0.31%     | 3.58%     | 3.66%     | -             | 2,911   | 3,204   |               |        |       |
|     | Linkage            | -         | -         | -         | -         | 0.00%     | 0.00%     | 0.00%     | -             | -       | -       |               |        |       |
|     | Local Champion     | 293       | -         | 3,204     | 3,204     | 0.33%     | 3.71%     | 3.80%     | -             | 2,911   | 3,204   |               |        |       |
|     | Value Chain        | -         | -         | -         | -         | 0.00%     | 0.00%     | 0.00%     | -             | -       | -       |               |        |       |
| 2   | MBG                | 550       | 1,094     | 1,021     | 1,822     | 1.23%     | 2.46%     | 4.44%     | 800           | 1,271   | 728     |               |        |       |
|     | KUR                | 550       | 1,094     | 1,021     | 1,728     | 1.28%     | 2.60%     | 4.49%     | 707           | 1,178   | 634     |               |        |       |
|     | Non KUR            | -         | -         | -         | 94        | 0.00%     | 0.00%     | 3.73%     | 94            | 94      | 94      |               |        |       |
| 3   | PWG                | -         | -         | -         | 68        | 0.00%     | 0.00%     | 0.18%     | 68            | 68      | 68      |               |        |       |
|     | Cilem              | -         | -         | -         | 68        | 0.00%     | 0.00%     | 0.38%     | 68            | 68      | 68      |               |        |       |
|     | Gadai              | -         | -         | -         | -         | 0.00%     | 0.00%     | 0.00%     | -             | -       | -       |               |        |       |
| 4   | CFG                | 5,180     | 4,311     | 4,286     | 2,347     | 1.59%     | 1.20%     | 0.65%     | (1,939)       | (2,833) | (1,964) |               |        |       |
|     | CF 1               | 174       | 45        | 42        | 174       | 0.39%     | 0.08%     | 0.33%     | 131           | (0)     | 129     |               |        |       |
|     | Total Griya        | 174       | 45        | 42        | 174       | 0.52%     | 0.10%     | 0.41%     | 131           | (0)     | 129     |               |        |       |
|     | Oto                | -         | -         | -         | -         | 0.00%     | 0.00%     | 0.00%     | -             | -       | -       |               |        |       |
|     | CF 2               | 5,006     | 4,266     | 4,244     | 2,174     | 1.78%     | 1.39%     | 0.71%     | (2,070)       | (2,833) | (2,092) |               |        |       |
|     | Mitraguna & Others | 5,006     | 4,266     | 4,244     | 2,174     | 1.87%     | 1.47%     | 0.75%     | (2,070)       | (2,833) | (2,092) |               |        |       |
|     | Pensiun            | -         | -         | -         | -         | 0.00%     | 0.00%     | 0.00%     | -             | -       | -       |               |        |       |
|     | Total Pembiayaan   | 6,024     | 5,406     | 8,511     | 7,441     | 1.23%     | 1.62%     | 1.41%     | (1,071)       | 1,417   | 2,035   | 0.49%         | 65.45% | -0.9% |

Kualitas Pembiayaan (NPF)

| No. | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |       |       | Target Nov'25 |        |       |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|-------|-------|---------------|--------|-------|
|     |                    | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 30-Nov-25 | 31-Dec-24 | 31-Oct-25 | 30-Nov-25 | MtD           | YtD   | MtM   | %             | Penc.  | Gap   |
| 1   | SME                | 819       | 1,066     | 1,066     | 1,066     | 0.87%     | 1.19%     | 1.22%     | -             | 247   | 0     |               |        |       |
|     | Linkage            | -         | -         | -         | -         | 0.00%     | 0.00%     | 0.00%     | -             | -     | -     |               |        |       |
|     | Non-Linkage        | 819       | 1,066     | 1,066     | 1,066     | 0.92%     | 1.24%     | 1.26%     | -             | 247   | 0     |               |        |       |
|     | Value Chain        | -         | -         | -         | -         | 0.00%     | 0.00%     | 0.00%     | -             | -     | -     |               |        |       |
| 2   | MBG                | 699       | 175       | 170       | 307       | 1.56%     | 0.41%     | 0.75%     | 137           | (392) | 132   |               |        |       |
|     | KUR                | 609       | 175       | 170       | 307       | 1.42%     | 0.43%     | 0.80%     | 137           | (302) | 132   |               |        |       |
|     | Non KUR            | 90        | -         | -         | -         | 5.00%     | 0.00%     | 0.00%     | -             | (90)  | -     |               |        |       |
| 3   | PWG                | -         | -         | -         | -         | 0.00%     | 0.00%     | 0.00%     | -             | -     | -     |               |        |       |
|     | Cilem              | -         | -         | -         | -         | 0.00%     | 0.00%     | 0.00%     | -             | -     | -     |               |        |       |
|     | Gadai              | -         | -         | -         | -         | 0.00%     | 0.00%     | 0.00%     | -             | -     | -     |               |        |       |
| 4   | CFG                | 4,419     | 4,224     | 4,220     | 5,347     | 1.35%     | 1.18%     | 1.49%     | 1,126         | 928   | 1,123 |               |        |       |
|     | CF 1               | 412       | -         | -         | -         | 0.92%     | 0.00%     | 0.00%     | -             | (412) | -     |               |        |       |
|     | Total Griya        | 412       | -         | -         | -         | 1.22%     | 0.00%     | 0.00%     | -             | (412) | -     |               |        |       |
|     | Oto                | -         | -         | -         | -         | 0.00%     | 0.00%     | 0.00%     | -             | -     | -     |               |        |       |
|     | CF 2               | 4,007     | 4,224     | 4,220     | 5,347     | 1.42%     | 1.38%     | 1.74%     | 1,126         | 1,340 | 1,123 |               |        |       |
|     | Mitraguna & Others | 4,007     | 4,224     | 4,220     | 5,347     | 1.49%     | 1.46%     | 1.85%     | 1,126         | 1,340 | 1,123 |               |        |       |
|     | Pensiun            | -         | -         | -         | -         | 0.00%     | 0.00%     | 0.00%     | -             | -     | -     |               |        |       |
|     | Total Pembiayaan   | 5,937     | 5,465     | 5,456     | 6,719     | 1.21%     | 1.04%     | 1.28%     | 1,264         | 782   | 1,255 | 0.64%         | 49.59% | -0.6% |

Asset & Contribution Margin

| No. | Neraca              | Posisi  |         |         | Growth (Yoy) | % Growth |
|-----|---------------------|---------|---------|---------|--------------|----------|
|     |                     | Sep-24  | Dec-24  | Sep-25  |              |          |
| 1   | Asset (Retail) T    | 630,795 | 853,881 | 687,989 | 57,194       |          |
| 2   | Contribution Margin | 21,469  | 30,075  | 21,993  | 524          | -2.4%    |

PHR & Payroll

| Kinerja     | Posisi |        |        | Growth (Mtd) | Growth (YoY) |
|-------------|--------|--------|--------|--------------|--------------|
|             | Sep-24 | Aug-25 | Sep-25 |              |              |
| PHR         | 3.24   | 3.32   | 3.34   | 0.02         | 0.10         |
| CIF Payroll | 2,195  | 2,310  | 2,317  | 7            | 122          |

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi    |           |           |           | MtD (1-30 Oct'25 | Growth (1-30 Nov'25) |         |         |          |         | Target Nov'25 |        |          |
|-----|---------------|-----------|-----------|-----------|-----------|------------------|----------------------|---------|---------|----------|---------|---------------|--------|----------|
|     |               | 31-Dec-24 | 31-Oct-25 | 29-Nov-25 | 30-Nov-25 |                  | DtD                  | MtD     | %MtD    | YtD      | %YtD    | Posisi        | Penc.  | Gap      |
| 1   | Giro          | 18,126    | 10,485    | 6,031     | 6,462     | (3,555)          | 431                  | (4,023) | -38.37% | (11,664) | -64.35% | 33,616        | 19.22% | (27,154) |
| 2   | Tabungan      | 237,991   | 243,202   | 247,933   | 248,764   | (1,888)          | 831                  | 5,562   | 2.29%   | 10,773   | 4.53%   | 263,026       | 94.58% | (14,262) |
| 3   | Deposito      | 192,383   | 156,159   | 164,502   | 164,502   | (51,287)         | 0                    | 8,344   | 5.34%   | (27,881) | -14.49% | 193,802       | 84.88% | (29,300) |
|     | Total         | 448,500   | 409,846   | 418,466   | 419,728   | (56,729)         | 1,262                | 9,882   | 2.41%   | (28,772) | -6.42%  | 490,444       | 85.58% | (70,716) |
|     | CASA          | 256,117   | 253,687   | 253,964   | 255,226   | (5,442)          | 1,262                | 1,539   | 0.61%   | (891)    | -0.35%  | 296,642       | 86.04% | (41,416) |
|     | (%) CASA      | 57.11%    | 61.90%    | 60.69%    | 60.81%    |                  |                      |         |         |          |         |               |        |          |
|     | FDR           | 54.70%    | 64.09%    | 62.52%    | 62.33%    |                  |                      |         |         |          |         |               |        |          |

Kinerja ISE

| No. | Segmen/Produk | Posisi    |           |           |           |  | Growth (1-26 Nov'25) |     |        |         |         | Target Nov'25 |       |        |
|-----|---------------|-----------|-----------|-----------|-----------|--|----------------------|-----|--------|---------|---------|---------------|-------|--------|
|     |               | 31-Dec-24 | 31-Oct-25 | 25-Nov-25 | 26-Nov-25 |  | DtD                  | MtD | %MtD   | YtD     | %YtD    | Posisi        | Penc. | Gap    |
| 1   | DPK ISE       | 11,639    | 9,906     | 10,565    | 10,462    |  | (104)                | 556 | 5.61%  | (1,177) | -10.11% | -             | 0.00% | 10,462 |
| 2   | Giro ISE      | 2,314     | 454       | 755       | 599       |  | (156)                | 145 | 31.86% | (1,715) | -74.12% |               | 0.00% | 599    |
| 3   | Tabungan ISE  | 1,452     | 1,580     | 1,938     | 1,991     |  | 53                   | 411 | 26.02% | 538     | 37.05%  |               | 0.00% | 1,991  |
| 4   | Deposito ISE  | 7,872     | 7,872     | 7,872     | 7,872     |  | 0                    | 0   | 0.00%  | 0       | 0.00%   |               | 0.00% | 7,872  |
| 5   | CIF ISE       | 286       | 289       | 289       | 289       |  | 0                    | 0   | 0.00%  | 3       | 1.05%   |               | 0.00% | 289    |

Kinerja Pembiayaan

| No. | Segmen/Produk       | Posisi    |           |           | Pencairan (1-31 Oct'25) | Pencairan (1-30 Nov'25) | Pencairan MtM | MtD (1-30 Oct'25 | Growth (1-30 Nov'25) |          | Run Off Nov'25 | Target Nov'25 |         |          |
|-----|---------------------|-----------|-----------|-----------|-------------------------|-------------------------|---------------|------------------|----------------------|----------|----------------|---------------|---------|----------|
|     |                     | 31-Dec-24 | 31-Oct-25 | 30-Nov-25 |                         |                         |               |                  | MtD                  | YtD      |                | Posisi        | Penc.   | Gap      |
| 1   | SME                 | 17,579    | 15,887    | 18,301    | 100                     | 2,850                   | 2,750         | (2,842)          | 2,413                | 722      | 437            | 26,993        | 67.80%  | (8,692)  |
|     | Linkage             | -         | -         | -         | -                       | -                       | -             | 0                | 0                    | 0        | -              | 4,100         | 0.00%   | (4,100)  |
|     | Non-Linkage         | 17,579    | 15,887    | 18,301    | 100                     | 2,850                   | 2,750         | (2,842)          | 2,413                | 722      | 437            | 22,893        | 79.94%  | (4,593)  |
|     | • Local Champion    | 16,492    | 15,487    | 17,900    | 100                     | 2,850                   | 2,750         | (2,842)          | 2,413                | 1,408    | 437            | 19,012        | 94.15%  | (1,112)  |
|     | • Value Chain       | 1,087     | 401       | 401       | -                       | -                       | -             | 0                | (0)                  | (686)    | 0              | 3,882         | 10.32%  | (3,481)  |
| 2   | MBG                 | 38,270    | 39,122    | 38,175    | 1,270                   | 850                     | (420)         | (254)            | (947)                | (95)     | 1,797          | 48,666        | 78.44%  | (10,491) |
|     | KUR                 | 37,787    | 38,582    | 37,663    | 1,270                   | 850                     | (420)         | (195)            | (919)                | (124)    | 1,769          | 47,501        | 79.29%  | (9,838)  |
|     | Non KUR             | 483       | 540       | 512       | -                       | -                       | 0             | (59)             | (28)                 | 30       | 28             | 1,166         | 43.95%  | (653)    |
| 3   | PWG                 | 15,859    | 33,260    | 36,570    | 9,622                   | 7,898                   | (1,723)       | 3,002            | 3,311                | 20,712   | 4,588          | 33,597        | 108.85% | 2,973    |
|     | Cilem               | 7,657     | 18,706    | 20,083    | 3,956                   | 2,379                   | (1,577)       | 2,015            | 1,377                | 12,425   | 1,002          | 21,318        | 94.20%  | (1,236)  |
|     | Gadai               | 8,201     | 14,554    | 16,488    | 5,666                   | 5,520                   | (146)         | 987              | 1,934                | 8,286    | 3,586          | 12,279        | 134.28% | 4,209    |
| 4   | CFG                 | 173,601   | 174,409   | 168,587   | 3,238                   | 2,150                   | (1,088)       | (424)            | (5,822)              | (5,014)  | 7,972          | 191,714       | 87.94%  | (23,127) |
|     | CF 1                | 81,382    | 70,149    | 67,478    | -                       | -                       | 0             | (252)            | (2,671)              | (13,905) | 2,671          | 83,440        | 80.87%  | (15,962) |
|     | Total Griya         | 77,096    | 66,200    | 63,780    | -                       | -                       | 0             | 0                | (2,420)              | (13,316) | 2,420          | 77,675        | 82.11%  | (13,895) |
|     | • Total Non Program | 77,096    | 66,200    | 63,780    | -                       | -                       | 0             | (1,037)          | (2,420)              | (13,316) | 2,420          | 77,675        | 82.11%  | (13,895) |
|     | • Program           | -         | -         | -         | -                       | -                       | 0             | 0                | 0                    | 0        | -              | 0             | 0.00%   | 0        |
|     | Oto                 | 4,286     | 3,949     | 3,697     | -                       | -                       | 0             | (252)            | (252)                | (589)    | 252            | 5,765         | 64.14%  | (2,067)  |
|     | CF 2                | 92,219    | 104,260   | 101,110   | 3,238                   | 2,150                   | (1,088)       | (172)            | (3,150)              | 8,890    | 5,300          | 108,274       | 93.38%  | (7,165)  |
|     | Mitraguna & Others  | 90,304    | 99,165    | 95,791    | 3,105                   | 1,900                   | (1,205)       | (180)            | (3,374)              | 5,487    | 5,274          | 104,949       | 91.27%  | (9,157)  |
|     | Pensiun             | 1,915     | 5,095     | 5,318     | 133                     | 250                     | 117           | 8                | 224                  | 3,403    | 26             | 3,326         | 159.92% | 1,993    |
|     | Total Pembiayaan    | 245,309   | 262,678   | 261,633   | 14,230                  | 13,748                  | (481)         | (517)            | (1,045)              | 16,324   | 14,794         | 300,970       | 86.93%  | (39,337) |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |       |       | Target Nov'25 |        |       |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|-------|-------|---------------|--------|-------|
|     |                    | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 30-Nov-25 | 31-Dec-24 | 31-Oct-25 | 30-Nov-25 | MtD           | YtD   | MtM   | %             | Penc.  | Gap   |
| 1   | SME                | 210       | -         | -         | -         | 1.20%     | 0.00%     | 0.00%     | -             | (210) | -     |               |        |       |
|     | Linkage            | -         | -         | -         | -         | 0.00%     | 0.00%     | 0.00%     | -             | -     | -     |               |        |       |
|     | Local Champion     | 210       | -         | -         | -         | 1.20%     | 0.00%     | 0.00%     | -             | (210) | -     |               |        |       |
|     | Value Chain        | -         | -         | -         | -         | 0.00%     | 0.00%     | 0.00%     | -             | -     | -     |               |        |       |
| 2   | MBG                | 1,446     | 2,248     | 2,172     | 2,546     | 3.78%     | 5.55%     | 6.67%     | 374           | 1,101 | 299   |               |        |       |
|     | KUR                | 1,433     | 2,078     | 2,047     | 2,423     | 3.79%     | 5.31%     | 6.43%     | 376           | 990   | 345   |               |        |       |
|     | Non KUR            | 12        | 170       | 125       | 124       | 2.54%     | 23.17%    | 24.15%    | (2)           | 111   | (46)  |               |        |       |
| 3   | PWG                | -         | -         | -         | 503       | 0.00%     | 0.00%     | 1.38%     | 503           | 503   | 503   |               |        |       |
|     | Cilem              | -         | -         | -         | 503       | 0.00%     | 0.00%     | 2.51%     | 503           | 503   | 503   |               |        |       |
|     | Gadai              | -         | -         | -         | -         | 0.00%     | 0.00%     | 0.00%     | -             | -     | -     |               |        |       |
| 4   | CFG                | 3,497     | 2,932     | 3,360     | 6,535     | 2.01%     | 1.93%     | 3.88%     | 3,175         | 3,038 | 3,603 |               |        |       |
|     | CF 1               | 3,310     | 2,801     | 3,079     | 5,084     | 4.07%     | 4.39%     | 7.53%     | 2,005         | 1,774 | 2,282 |               |        |       |
|     | Total Griya        | 3,310     | 2,698     | 2,976     | 4,981     | 4.29%     | 4.50%     | 7.81%     | 2,005         | 1,671 | 2,283 |               |        |       |
|     | Oto                | -         | 103       | 102       | 102       | 0.00%     | 2.59%     | 2.77%     | -             | 102   | (1)   |               |        |       |
|     | CF 2               | 187       | 130       | 281       | 1,451     | 0.20%     | 0.27%     | 1.43%     | 1,170         | 1,264 | 1,321 |               |        |       |
|     | Mitraguna & Others | 187       | 130       | 88        | 1,258     | 0.21%     | 0.09%     | 1.31%     | 1,170         | 1,071 | 1,128 |               |        |       |
|     | Pensiun            | -         | -         | 193       | 193       | 0.00%     | 3.78%     | 3.62%     | (0)           | 193   | 193   |               |        |       |
|     | Total Pembiayaan   | 5,153     | 5,179     | 5,532     | 9,584     | 2.10%     | 2.11%     | 3.66%     | 4,053         | 4,431 | 4,405 | 0.40%         | 88.95% | -3.3% |

Kualitas Pembiayaan (NPF)

| No. | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |         |         | Target Nov'25 |        |       |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|---------|---------|---------------|--------|-------|
|     |                    | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 30-Nov-25 | 31-Dec-24 | 31-Oct-25 | 30-Nov-25 | MtD           | YtD     | MtM     | %             | Penc.  | Gap   |
| 1   | SME                | 991       | -         | -         | -         | 5.64%     | 0.00%     | 0.00%     | -             | (991)   | -       |               |        |       |
|     | Linkage            | -         | -         | -         | -         | 0.00%     | 0.00%     | 0.00%     | -             | -       | -       |               |        |       |
|     | Non-Linkage        | 991       | -         | -         | -         | 5.64%     | 0.00%     | 0.00%     | -             | (991)   | -       |               |        |       |
|     | Value Chain        | -         | -         | -         | -         | 0.00%     | 0.00%     | 0.00%     | -             | -       | -       |               |        |       |
| 2   | MBG                | 70        | 345       | 345       | 322       | 0.18%     | 0.88%     | 0.84%     | (22)          | 252     | (23)    |               |        |       |
|     | KUR                | -         | 275       | 275       | 252       | 0.00%     | 0.71%     | 0.67%     | (22)          | 252     | (23)    |               |        |       |
|     | Non KUR            | 70        | 70        | 70        | 70        | 14.55%    | 12.99%    | 13.71%    | -             | -       | -       |               |        |       |
| 3   | PWG                | -         | -         | -         | -         | 0.00%     | 0.00%     | 0.00%     | -             | -       | -       |               |        |       |
|     | Cilem              | -         | -         | -         | -         | 0.00%     | 0.00%     | 0.00%     | -             | -       | -       |               |        |       |
|     | Gadai              | -         | -         | -         | -         | 0.00%     | 0.00%     | 0.00%     | -             | -       | -       |               |        |       |
| 4   | CFG                | 2,495     | 4,928     | 5,084     | 2,040     | 1.44%     | 2.91%     | 1.21%     | (3,044)       | (455)   | (2,888) |               |        |       |
|     | CF 1               | 2,172     | 2,812     | 2,968     | 1,872     | 2.67%     | 4.23%     | 2.77%     | (1,096)       | (300)   | (941)   |               |        |       |
|     | Total Griya        | 2,172     | 2,812     | 2,968     | 1,872     | 2.82%     | 4.48%     | 2.93%     | (1,096)       | (300)   | (941)   |               |        |       |
|     | Oto                | -         | -         | -         | -         | 0.00%     | 0.00%     | 0.00%     | -             | -       | -       |               |        |       |
|     | CF 2               | 323       | 2,116     | 2,116     | 168       | 0.35%     | 2.03%     | 0.17%     | (1,948)       | (155)   | (1,947) |               |        |       |
|     | Mitraguna & Others | 323       | 2,116     | 2,116     | 168       | 0.36%     | 2.13%     | 0.18%     | (1,948)       | (155)   | (1,947) |               |        |       |
|     | Pensiun            | -         | -         | -         | -         | 0.00%     | 0.00%     | 0.00%     | -             | -       | -       |               |        |       |
|     | Total Pembiayaan   | 3,556     | 5,273     | 5,429     | 2,362     | 1.45%     | 2.07%     | 0.90%     | (3,066)       | (1,194) | (2,911) | 0.46%         | 49.28% | -0.4% |

Asset & Contribution Margin

| No. | Neraca              | Posisi  |         |         | Growth (Yoy) | % Growth |
|-----|---------------------|---------|---------|---------|--------------|----------|
|     |                     | Sep-24  | Dec-24  | Sep-25  |              |          |
| 1   | Asset (Retail) T    | 408,149 | 448,564 | 466,664 | 58,515       |          |
| 2   | Contribution Margin | 11,524  | 17,543  | 14,308  | 2,784        | -24.2%   |

PHR & Payroll

| Kinerja     | Posisi |        |        | Growth (Mtd) | Growth (YoY) |
|-------------|--------|--------|--------|--------------|--------------|
|             | Sep-24 | Aug-25 | Sep-25 |              |              |
| PHR         | 2.94   | 3.23   | 3.22   | (0.01)       | 0.28         |
| CIF Payroll | 1,775  | 1,745  | 1,883  | 138          | 108          |

Kinerja Pendanaan

| No.     | Segmen/Produk | Posisi    |           |           |           | MtD (1-30 Oct'25 | Growth (1-30 Nov'25) |       |        |          |         | Target Nov'25 |        |          |
|---------|---------------|-----------|-----------|-----------|-----------|------------------|----------------------|-------|--------|----------|---------|---------------|--------|----------|
|         |               | 31-Dec-24 | 31-Oct-25 | 29-Nov-25 | 30-Nov-25 |                  | DtD                  | MtD   | %MtD   | YtD      | %YtD    | Posisi        | Penc.  | Gap      |
| 1       | Giro          | 1,359     | 1,210     | 1,286     | 1,121     | (310)            | (165)                | (89)  | -7.35% | (238)    | -17.51% | 9,983         | 11.23% | (8,862)  |
| 2       | Tabungan      | 139,020   | 139,895   | 144,251   | 143,955   | (343)            | (296)                | 4,061 | 2.90%  | 4,935    | 3.55%   | 153,063       | 94.05% | (9,108)  |
| 3       | Deposito      | 91,332    | 76,670    | 76,945    | 76,900    | (2,687)          | (45)                 | 230   | 0.30%  | (14,432) | -15.80% | 92,121        | 83.48% | (15,221) |
| Total   |               | 231,711   | 217,775   | 222,482   | 221,976   | (3,339)          | (506)                | 4,202 | 1.93%  | (9,735)  | -4.20%  | 255,167       | 86.99% | (33,191) |
| CASA    |               | 140,379   | 141,104   | 145,537   | 145,076   | (653)            | (461)                | 3,972 | 2.81%  | 4,698    | 3.35%   | 163,046       | 88.98% | (17,970) |
| (% CASA |               | 60.58%    | 64.79%    | 65.42%    | 65.36%    |                  |                      |       |        |          |         |               |        |          |
| FDR     |               | 52.09%    | 65.09%    | 64.91%    | 65.06%    |                  |                      |       |        |          |         |               |        |          |

Kinerja ISE

| No. | Segmen/Produk | Posisi    |           |           |           |  | Growth (1-26 Nov'25) |       |         |       |         | Target Nov'25 |       |       |
|-----|---------------|-----------|-----------|-----------|-----------|--|----------------------|-------|---------|-------|---------|---------------|-------|-------|
|     |               | 31-Dec-24 | 31-Oct-25 | 25-Nov-25 | 26-Nov-25 |  | DtD                  | MtD   | %MtD    | YtD   | %YtD    | Posisi        | Penc. | Gap   |
| 1   | DPK ISE       | 2,773     | 2,354     | 6,223     | 6,223     |  | (1)                  | 3,868 | 164.33% | 3,450 | 124.42% | -             | 0.00% | 6,223 |
| 2   | Giro ISE      | 104       | 103       | 103       | 103       |  | 0                    | (0)   | -0.03%  | (1)   | -0.65%  |               | 0.00% | 103   |
| 3   | Tabungan ISE  | 2,669     | 2,251     | 6,120     | 6,119     |  | (1)                  | 3,869 | 171.88% | 3,451 | 129.30% |               | 0.00% | 6,119 |
| 4   | Deposito ISE  | -         | -         | -         | -         |  | 0                    | 0     | #DIV/0! | 0     | #DIV/0! |               | 0.00% | 0     |
| 5   | CIF ISE       | 84        | 88        | 90        | 90        |  | 0                    | 2     | 2.27%   | 6     | 7.14%   |               | 0.00% | 90    |

Kinerja Pembiayaan

| No.              | Segmen/Produk       | Posisi    |           |           | Pencairan (1-31 Oct'25) | Pencairan (1-30 Nov'25) | Pencairan MtM | MtD (1-30 Oct'25 | Growth (1-30 Nov'25) |         | Run Off Nov'25 | Target Nov'25 |         |         |
|------------------|---------------------|-----------|-----------|-----------|-------------------------|-------------------------|---------------|------------------|----------------------|---------|----------------|---------------|---------|---------|
|                  |                     | 31-Dec-24 | 31-Oct-25 | 30-Nov-25 |                         |                         |               |                  | MtD                  | YtD     |                | Posisi        | Penc.   | Gap     |
| 1                | SME                 | 1,415     | 306       | 293       | -                       | -                       | 0             | (13)             | (13)                 | (1,122) | 13             | 1,415         | 20.72%  | (1,122) |
|                  | Linkage             | 189       | 155       | 152       | -                       | -                       | -             | (4)              | (4)                  | (37)    | 4              | 189           | 80.21%  | (37)    |
|                  | Non-Linkage         | 1,226     | 151       | 141       | -                       | -                       | 0             | (9)              | (10)                 | (1,084) | 10             | 1,226         | 11.54%  | (1,084) |
|                  | • Local Champion    | 1,226     | 151       | 141       | -                       | -                       | 0             | (9)              | (10)                 | (1,084) | 10             | 1,226         | 11.54%  | (1,084) |
|                  | • Value Chain       | -         | -         | -         | -                       | -                       | -             | 0                | 0                    | 0       | -              | 0             | 0.00%   | 0       |
| 2                | MBG                 | -         | 4,993     | 5,392     | 650                     | 510                     | (140)         | 571              | 399                  | 5,392   | 111            | 3,617         | 149.09% | 1,776   |
|                  | KUR                 | -         | 4,454     | 4,861     | 650                     | 510                     | (140)         | 579              | 408                  | 4,861   | 102            | 3,445         | 141.10% | 1,416   |
|                  | Non KUR             | -         | 539       | 531       | -                       | -                       | 0             | (8)              | (8)                  | 531     | 8              | 172           | 309.53% | 360     |
| 3                | PWG                 | 10,318    | 19,674    | 21,770    | 5,799                   | 4,720                   | (1,079)       | 632              | 2,096                | 11,453  | 2,624          | 21,891        | 99.45%  | (121)   |
|                  | Cilem               | 4,275     | 11,824    | 13,043    | 1,711                   | 1,879                   | 168           | 619              | 1,219                | 8,768   | 660            | 15,011        | 86.89%  | (1,968) |
|                  | Gadai               | 6,043     | 7,850     | 8,728     | 4,089                   | 2,842                   | (1,247)       | 13               | 877                  | 2,685   | 1,964          | 6,881         | 126.84% | 1,847   |
| 4                | CFG                 | 108,966   | 116,775   | 116,958   | 4,286                   | 2,415                   | (1,871)       | 3,254            | 183                  | 7,992   | 2,232          | 126,793       | 92.24%  | (9,836) |
|                  | CF 1                | 22,575    | 21,821    | 21,270    | 181                     | -                       | (181)         | (98)             | (551)                | (1,305) | 551            | 25,867        | 82.23%  | (4,597) |
|                  | Total Griya         | 18,510    | 17,085    | 16,655    | -                       | -                       | 0             | 0                | (430)                | (1,855) | 430            | 20,337        | 81.90%  | (3,682) |
|                  | • Total Non Program | 18,168    | 16,590    | 16,162    | -                       | -                       | 0             | (1,368)          | (428)                | (2,006) | 428            | 18,849        | 85.75%  | (2,686) |
|                  | • Program           | 342       | 495       | 493       | -                       | -                       | 0             | (2)              | (2)                  | 152     | 2              | 1,489         | 33.14%  | (995)   |
|                  | Oto                 | 4,065     | 4,736     | 4,615     | 181                     | -                       | (181)         | (98)             | (121)                | 550     | 121            | 5,530         | 83.45%  | (915)   |
|                  | CF 2                | 86,390    | 94,953    | 95,687    | 4,105                   | 2,415                   | (1,690)       | 3,352            | 734                  | 9,297   | 1,681          | 100,926       | 94.81%  | (5,239) |
|                  | Mitraguna & Others  | 53,276    | 64,119    | 65,059    | 4,105                   | 2,415                   | (1,690)       | 3,603            | 940                  | 11,783  | 1,475          | 66,415        | 97.96%  | (1,356) |
|                  | Pensiun             | 33,115    | 30,834    | 30,628    | -                       | -                       | 0             | (251)            | (206)                | (2,486) | 206            | 34,511        | 88.75%  | (3,883) |
| Total Pembiayaan |                     | 120,698   | 141,748   | 144,413   | 10,736                  | 7,645                   | (3,090)       | 4,444            | 2,665                | 23,715  | 4,980          | 153,716       | 93.95%  | (9,303) |

Kualitas Pembiayaan (Kol 2)

| No.              | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |       |       | Target Nov'25 |        |       |
|------------------|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|-------|-------|---------------|--------|-------|
|                  |                    | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 30-Nov-25 | 31-Dec-24 | 31-Oct-25 | 30-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                | -         | -         | -         | 99        | 0.00%     | 0.00%     | 0.45%     | 99            | 99    | 99    |               |        |       |
|                  | Cilem              | -         | -         | -         | 99        | 0.00%     | 0.00%     | 0.76%     | 99            | 99    | 99    |               |        |       |
|                  | Gadai              | -         | -         | -         | -         | 0.00%     | 0.00%     | 0.00%     | -             | -     | -     |               |        |       |
| 4                | CFG                | 438       | 2,664     | 2,333     | 4,364     | 0.40%     | 2.00%     | 3.73%     | 2,031         | 3,925 | 1,700 |               |        |       |
|                  | CF 1               | 438       | 1,437     | 1,265     | 1,653     | 1.94%     | 5.80%     | 7.77%     | 388           | 1,215 | 216   |               |        |       |
|                  | Total Griya        | 438       | 1,286     | 1,265     | 1,653     | 2.37%     | 7.40%     | 9.92%     | 388           | 1,215 | 367   |               |        |       |
|                  | Oto                | -         | 151       | -         | -         | 0.00%     | 0.00%     | 0.00%     | -             | -     | (151) |               |        |       |
|                  | CF 2               | -         | 1,227     | 1,068     | 2,711     | 0.00%     | 1.12%     | 2.83%     | 1,643         | 2,711 | 1,484 |               |        |       |
|                  | Mitraguna & Others | -         | 1,227     | 1,068     | 2,450     | 0.00%     | 1.67%     | 3.77%     | 1,382         | 2,450 | 1,223 |               |        |       |
|                  | Pensiun            | -         | -         | -         | 261       | 0.00%     | 0.00%     | 0.85%     | 261           | 261   | 261   |               |        |       |
| Total Pembiayaan |                    | 438       | 2,664     | 2,333     | 4,462     | 0.36%     | 1.65%     | 3.09%     | 2,129         | 4,024 | 1,799 | 1.46%         | 52.65% | -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 | 30-Nov-25 | 31-Dec-24 | 31-Oct-25 | 30-Nov-25 | MtD           | YtD   | MtM   | %             | Penc.  | Gap   |
| 1                | SME                | 913       | -         | -         | -         | 64.56%    | 0.00%     | 0.00%     | -             | (913) | -     |               |        |       |
|                  | Linkage            | -         | -         | -         | -         | 0.00%     | 0.00%     | 0.00%     | -             | -     | -     |               |        |       |
|                  | Non-Linkage        | 913       | -         | -         | -         | 74.52%    | 0.00%     | 0.00%     | -             | (913) | -     |               |        |       |
|                  | 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                | 525       | 784       | 980       | 671       | 0.48%     | 0.84%     | 0.57%     | (309)         | 147   | (112) |               |        |       |
|                  | CF 1               | 397       | 542       | 541       | 424       | 1.76%     | 2.48%     | 1.99%     | (117)         | 27    | (118) |               |        |       |
|                  | Total Griya        | 397       | 542       | 541       | 424       | 2.14%     | 3.17%     | 2.55%     | (117)         | 27    | (118) |               |        |       |
|                  | Oto                | -         | -         | -         | -         | 0.00%     | 0.00%     | 0.00%     | -             | -     | -     |               |        |       |
|                  | CF 2               | 128       | 241       | 439       | 247       | 0.15%     | 0.46%     | 0.26%     | (192)         | 120   | 6     |               |        |       |
|                  | Mitraguna & Others | 20        | 241       | 439       | 247       | 0.04%     | 0.69%     | 0.38%     | (192)         | 227   | 6     |               |        |       |
|                  | Pensiun            | 108       | -         | -         | -         | 0.09%     | 0.00%     | 0.00%     | -             | (108) | -     |               |        |       |
| Total Pembiayaan |                    | 1,438     | 784       | 980       | 671       | 1.19%     | 0.69%     | 0.46%     | (309)         | (767) | (112) | 0.24%         | 48.06% | -0.2% |

Asset & Contribution Margin

| No. | Neraca              | Posisi  |         |         | Growth (Yoy) | % Growth |
|-----|---------------------|---------|---------|---------|--------------|----------|
|     |                     | Sep-24  | Dec-24  | Sep-25  |              |          |
| 1   | Asset (Retail) T    | 228,311 | 232,327 | 221,354 | (6,957)      |          |
| 2   | Contribution Margin | 6,387   | 9,061   | 6,182   | (205)        | 3.2%     |

PHR & Payroll

| Kinerja     | Posisi |        |        | Growth (Mtd) | Growth (YoY) |
|-------------|--------|--------|--------|--------------|--------------|
|             | Sep-24 | Aug-25 | Sep-25 |              |              |
| PHR         | 2.72   | 2.91   | 2.89   | (0.01)       | 0.17         |
| CIF Payroll | 836    | 895    | 908    | 13           | 72           |



Kinerja Pendanaan

| No. | Segmen/Produk | Posisi    |           |           |           | MtD (1-30 Oct'25 | Growth (1-30 Nov'25) |           |         |         |         | Target Nov'25 |         |          |
|-----|---------------|-----------|-----------|-----------|-----------|------------------|----------------------|-----------|---------|---------|---------|---------------|---------|----------|
|     |               | 31-Dec-24 | 31-Oct-25 | 29-Nov-25 | 30-Nov-25 |                  | DtD                  | MtD       | %MtD    | YtD     | %YtD    | Posisi        | Penc.   | Gap      |
| 1   | Giro          | 72,981    | 314,688   | 186,851   | 188,554   | 237,766          | 1,703                | (126,134) | -40.08% | 115,573 | 158.36% | 88,241        | 213.68% | 100,314  |
| 2   | Tabungan      | 196,862   | 210,855   | 203,883   | 204,302   | (607)            | 419                  | (6,553)   | -3.11%  | 7,440   | 3.78%   | 221,903       | 92.07%  | (17,602) |
| 3   | Deposito      | 1,160,939 | 1,291,617 | 1,779,383 | 1,779,384 | 570,316          | 0                    | 487,766   | 37.76%  | 618,445 | 53.27%  | 1,162,357     | 153.08% | 617,027  |
|     | Total         | 1,430,782 | 1,817,160 | 2,170,118 | 2,172,240 | 807,475          | 2,122                | 355,080   | 19.54%  | 741,457 | 51.82%  | 1,472,501     | 147.52% | 699,739  |
|     | CASA          | 269,843   | 525,542   | 390,735   | 392,856   | 237,159          | 2,122                | (132,686) | -25.25% | 123,013 | 45.59%  | 310,144       | 126.67% | 82,712   |
|     | (%) CASA      | 18.86%    | 28.92%    | 18.01%    | 18.09%    |                  |                      |           |         |         |         |               |         |          |
|     | FDR           | 15.38%    | 14.45%    | 12.27%    | 12.25%    |                  |                      |           |         |         |         |               |         |          |

Kinerja ISE

| No. | Segmen/Produk | Posisi    |           |           |           |  | Growth (1-26 Nov'25) |     |       |         |         | Target Nov'25 |       |        |
|-----|---------------|-----------|-----------|-----------|-----------|--|----------------------|-----|-------|---------|---------|---------------|-------|--------|
|     |               | 31-Dec-24 | 31-Oct-25 | 25-Nov-25 | 26-Nov-25 |  | DtD                  | MtD | %MtD  | YtD     | %YtD    | Posisi        | Penc. | Gap    |
| 1   | DPK ISE       | 9,078     | 10,320    | 10,485    | 10,502    |  | 17                   | 183 | 1.77% | 1,424   | 15.69%  | -             | 0.00% | 10,502 |
| 2   | Giro ISE      | 2,308     | 2,000     | 2,024     | 2,025     |  | 1                    | 24  | 1.22% | (283)   | -12.26% |               | 0.00% | 2,025  |
| 3   | Tabungan ISE  | 1,370     | 4,019     | 4,161     | 4,178     |  | 16                   | 158 | 3.94% | 2,807   | 204.83% |               | 0.00% | 4,178  |
| 4   | Deposito ISE  | 5,400     | 4,300     | 4,300     | 4,300     |  | 0                    | 0   | 0.00% | (1,100) | -20.37% |               | 0.00% | 4,300  |
| 5   | CIF ISE       | 58        | 67        | 68        | 68        |  | 0                    | 1   | 1.49% | 10      | 17.24%  |               | 0.00% | 68     |

Kinerja Pembiayaan

| No. | Segmen/Produk       | Posisi    |           |           | Pencairan (1-31 Oct'25) | Pencairan (1-30 Nov'25) | Pencairan MtM | MtD (1-30 Oct'25 | Growth (1-30 Nov'25) |         | Run Off Nov'25 | Target Nov'25 |         |          |
|-----|---------------------|-----------|-----------|-----------|-------------------------|-------------------------|---------------|------------------|----------------------|---------|----------------|---------------|---------|----------|
|     |                     | 31-Dec-24 | 31-Oct-25 | 30-Nov-25 |                         |                         |               |                  | MtD                  | YtD     |                | Posisi        | Penc.   | Gap      |
| 1   | SME                 | 20,130    | 21,495    | 19,655    | -                       | -                       | 0             | (361)            | (1,840)              | (475)   | 1,840          | 30,920        | 63.57%  | (11,265) |
|     | Linkage             | -         | -         | -         | -                       | -                       | -             | 0                | 0                    | 0       | -              | 4,699         | 0.00%   | (4,699)  |
|     | Non-Linkage         | 20,130    | 21,495    | 19,655    | -                       | -                       | 0             | (361)            | (1,840)              | (475)   | 1,840          | 26,221        | 74.96%  | (6,566)  |
|     | • Local Champion    | 18,621    | 20,216    | 18,415    | -                       | -                       | 0             | (323)            | (1,801)              | (207)   | 1,801          | 21,509        | 85.61%  | (3,094)  |
|     | • Value Chain       | 1,509     | 1,280     | 1,241     | -                       | -                       | -             | (38)             | (39)                 | (268)   | 39             | 4,712         | 26.33%  | (3,472)  |
| 2   | MBG                 | 53,102    | 56,338    | 55,988    | 2,560                   | 1,440                   | (1,120)       | 940              | (350)                | 2,886   | 1,790          | 64,025        | 87.45%  | (8,037)  |
|     | KUR                 | 50,813    | 54,812    | 54,555    | 2,560                   | 1,440                   | (1,120)       | 1,010            | (257)                | 3,742   | 1,697          | 61,091        | 89.30%  | (6,537)  |
|     | Non KUR             | 2,289     | 1,525     | 1,433     | -                       | -                       | 0             | (70)             | (92)                 | (856)   | 92             | 2,934         | 48.84%  | (1,501)  |
| 3   | PWG                 | 17,782    | 25,816    | 27,370    | 7,575                   | 5,706                   | (1,869)       | 1,961            | 1,554                | 9,588   | 4,151          | 33,143        | 82.58%  | (5,773)  |
|     | Cilem               | 6,518     | 15,281    | 15,787    | 1,581                   | 1,993                   | 412           | 24               | 506                  | 9,270   | 1,487          | 20,343        | 77.61%  | (4,555)  |
|     | Gadai               | 11,264    | 10,534    | 11,583    | 5,994                   | 3,713                   | (2,282)       | 1,937            | 1,048                | 319     | 2,664          | 12,800        | 90.49%  | (1,217)  |
| 4   | CFG                 | 129,053   | 158,843   | 163,177   | 6,908                   | 7,703                   | 795           | 3,390            | 4,333                | 34,124  | 3,370          | 158,758       | 102.78% | 4,419    |
|     | CF 1                | 19,758    | 17,484    | 18,007    | -                       | 868                     | 868           | (264)            | 523                  | (1,750) | 345            | 33,408        | 53.90%  | (15,401) |
|     | Total Griya         | 14,572    | 12,909    | 13,493    | -                       | 775                     | 775           | 0                | 584                  | (1,078) | 191            | 26,744        | 50.45%  | (13,251) |
|     | • Total Non Program | 11,408    | 10,033    | 10,643    | -                       | 775                     | 775           | (173)            | 610                  | (765)   | 165            | 12,963        | 82.11%  | (2,320)  |
|     | • Program           | 3,163     | 2,877     | 2,850     | -                       | -                       | 0             | (31)             | (27)                 | (313)   | 27             | 13,781        | 20.68%  | (10,931) |
|     | Oto                 | 5,186     | 4,575     | 4,514     | -                       | 93                      | 93            | (264)            | (60)                 | (672)   | 154            | 6,665         | 67.74%  | (2,150)  |
|     | CF 2                | 109,295   | 141,359   | 145,169   | 6,908                   | 6,835                   | (73)          | 3,654            | 3,810                | 35,874  | 3,025          | 125,350       | 115.81% | 19,820   |
|     | Mitraguna & Others  | 90,925    | 122,975   | 126,738   | 6,788                   | 6,678                   | (110)         | 3,912            | 3,763                | 35,814  | 2,915          | 105,569       | 120.05% | 21,169   |
|     | Pensiun             | 18,370    | 18,384    | 18,431    | 120                     | 157                     | 37            | (257)            | 47                   | 61      | 110            | 19,780        | 93.18%  | (1,349)  |
|     | Total Pembiayaan    | 220,067   | 262,492   | 266,190   | 17,043                  | 14,849                  | (2,194)       | 5,930            | 3,698                | 46,124  | 11,151         | 286,846       | 92.80%  | (20,656) |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |         |     | Target Nov'25 |         |      |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|---------|-----|---------------|---------|------|
|     |                    | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 30-Nov-25 | 31-Dec-24 | 31-Oct-25 | 30-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                | 451       | 1,624     | 1,104     | 2,299     | 0.85%     | 1.96%     | 4.11%     | 1,196         | 1,848   | 675 |               |         |      |
|     | KUR                | 163       | 1,506     | 1,023     | 2,115     | 0.32%     | 1.87%     | 3.88%     | 1,092         | 1,952   | 609 |               |         |      |
|     | Non KUR            | 289       | 118       | 80        | 184       | 12.61%    | 5.27%     | 12.85%    | 104           | (104)   | 66  |               |         |      |
| 3   | PWG                | -         | -         | -         | -         | 0.00%     | 0.00%     | 0.00%     | -             | -       | -   |               |         |      |
|     | Cilem              | -         | -         | -         | -         | 0.00%     | 0.00%     | 0.00%     | -             | -       | -   |               |         |      |
|     | Gadai              | -         | -         | -         | -         | 0.00%     | 0.00%     | 0.00%     | -             | -       | -   |               |         |      |
| 4   | CFG                | 1,759     | 541       | 1,049     | 694       | 1.36%     | 0.66%     | 0.43%     | (355)         | (1,065) | 153 |               |         |      |
|     | CF 1               | 1,212     | 541       | 1,049     | 694       | 6.14%     | 6.00%     | 3.86%     | (355)         | (518)   | 153 |               |         |      |
|     | Total Griya        | 1,052     | 541       | 586       | 572       | 7.22%     | 4.54%     | 4.24%     | (15)          | (480)   | 31  |               |         |      |
|     | Oto                | 161       | -         | 463       | 123       | 3.10%     | 10.12%    | 2.72%     | (340)         | (38)    | 123 |               |         |      |
|     | CF 2               | 547       | -         | -         | -         | 0.50%     | 0.00%     | 0.00%     | -             | (547)   | -   |               |         |      |
|     | Mitraguna & Others | 547       | -         | -         | -         | 0.60%     | 0.00%     | 0.00%     | -             | (547)   | -   |               |         |      |
|     | Pensiun            | -         | -         | -         | -         | 0.00%     | 0.00%     | 0.00%     | -             | -       | -   |               |         |      |
|     | Total Pembiayaan   | 2,211     | 2,165     | 2,153     | 2,994     | 1.00%     | 0.82%     | 1.12%     | 841           | 783     | 828 | 2.24%         | -98.82% | 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 | 30-Nov-25 | 31-Dec-24 | 31-Oct-25 | 30-Nov-25 | MtD           | YtD   | MtM  | %             | Penc.    | Gap  |
| 1   | SME                | 156       | -         | -         | -         | 0.77%     | 0.00%     | 0.00%     | -             | (156) | -    |               |          |      |
|     | Linkage            | -         | -         | -         | -         | 0.00%     | 0.00%     | 0.00%     | -             | -     | -    |               |          |      |
|     | Non-Linkage        | 156       | -         | -         | -         | 0.77%     | 0.00%     | 0.00%     | -             | (156) | -    |               |          |      |
|     | Value Chain        | -         | -         | -         | -         | 0.00%     | 0.00%     | 0.00%     | -             | -     | -    |               |          |      |
| 2   | MBG                | 1,531     | 904       | 812       | 883       | 2.88%     | 1.44%     | 1.58%     | 71            | (648) | (21) |               |          |      |
|     | KUR                | 855       | 460       | 378       | 491       | 1.68%     | 0.69%     | 0.90%     | 113           | (364) | 32   |               |          |      |
|     | Non KUR            | 677       | 444       | 434       | 392       | 29.56%    | 28.44%    | 27.35%    | (42)          | (285) | (52) |               |          |      |
| 3   | PWG                | -         | -         | -         | -         | 0.00%     | 0.00%     | 0.00%     | -             | -     | -    |               |          |      |
|     | Cilem              | -         | -         | -         | -         | 0.00%     | 0.00%     | 0.00%     | -             | -     | -    |               |          |      |
|     | Gadai              | -         | -         | -         | -         | 0.00%     | 0.00%     | 0.00%     | -             | -     | -    |               |          |      |
| 4   | CFG                | 761       | 499       | 439       | 583       | 0.59%     | 0.28%     | 0.36%     | 144           | (178) | 84   |               |          |      |
|     | CF 1               | 321       | 480       | 419       | 564       | 1.63%     | 2.40%     | 3.13%     | 144           | 243   | 84   |               |          |      |
|     | Total Griya        | 321       | 480       | 419       | 564       | 2.20%     | 3.25%     | 4.18%     | 144           | 243   | 84   |               |          |      |
|     | Oto                | -         | -         | -         | -         | 0.00%     | 0.00%     | 0.00%     | -             | -     | -    |               |          |      |
|     | CF 2               | 440       | 19        | 19        | 19        | 0.40%     | 0.01%     | 0.01%     | -             | (421) | -    |               |          |      |
|     | Mitraguna & Others | 385       | 19        | 19        | 19        | 0.42%     | 0.02%     | 0.02%     | -             | (366) | -    |               |          |      |
|     | Pensiun            | 55        | -         | -         | -         | 0.03%     | 0.00%     | 0.00%     | -             | (55)  | -    |               |          |      |
|     | Total Pembiayaan   | 2,449     | 1,403     | 1,251     | 1,467     | 1.11%     | 0.48%     | 0.55%     | 215           | (982) | 63   | 1.58%         | -187.42% | 1.0% |

Asset & Contribution Margin

| No. | Neraca              | Posisi  |         |           | Growth (Yoy) | % Growth |
|-----|---------------------|---------|---------|-----------|--------------|----------|
|     |                     | Sep-24  | Dec-24  | Sep-25    |              |          |
| 1   | Asset (Retail) T    | 425,727 | 377,865 | 1,009,901 | 584,174      |          |
| 2   | Contribution Margin | 13,432  | 18,467  | 17,172    | 3,740        | -27.8%   |

PHR & Payroll

| Kinerja     | Posisi |        |        | Growth (Mtd) | Growth (YoY) |
|-------------|--------|--------|--------|--------------|--------------|
|             | Sep-24 | Aug-25 | Sep-25 |              |              |
| PHR         | 3.02   | 3.25   | 3.30   | 0.05         | 0.28         |
| CIF Payroll | 1,901  | 2,145  | 2,009  | (136)        | 108          |

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi    |           |           |           | MtD (1-30 Oct'25) | Growth (1-30 Nov'25) |          |         |          |         | Target Nov'25 |         |          |
|-----|---------------|-----------|-----------|-----------|-----------|-------------------|----------------------|----------|---------|----------|---------|---------------|---------|----------|
|     |               | 31-Dec-24 | 31-Oct-25 | 29-Nov-25 | 30-Nov-25 |                   | DtD                  | MtD      | %MtD    | YtD      | %YtD    | Posisi        | Penc.   | Gap      |
| 1   | Giro          | 9,495     | 6,863     | 7,943     | 8,171     | (884)             | 228                  | 1,308    | 19.06%  | (1,324)  | -13.95% | 15,938        | 51.27%  | (7,768)  |
| 2   | Tabungan      | 99,410    | 121,220   | 126,170   | 126,187   | 4,389             | 17                   | 4,967    | 4.10%   | 26,776   | 26.94%  | 109,902       | 114.82% | 16,284   |
| 3   | Deposito      | 64,192    | 61,782    | 41,870    | 41,870    | 415               | 0                    | (19,912) | -32.23% | (22,322) | -34.77% | 64,781        | 64.63%  | (22,911) |
|     | Total         | 173,097   | 189,865   | 175,983   | 176,228   | 3,920             | 245                  | (13,637) | -7.18%  | 3,130    | 1.81%   | 190,622       | 92.45%  | (14,394) |
|     | CASA          | 108,906   | 128,083   | 134,113   | 134,358   | 3,505             | 245                  | 6,275    | 4.90%   | 25,452   | 23.37%  | 125,841       | 106.77% | 8,517    |
|     | (%) CASA      | 62.92%    | 67.46%    | 76.21%    | 76.24%    |                   |                      |          |         |          |         |               |         |          |
|     | FDR           | 57.60%    | 62.38%    | 66.13%    | 66.04%    |                   |                      |          |         |          |         |               |         |          |

Kinerja ISE

| No. | Segmen/Produk | Posisi    |           |           |           |  | Growth (1-26 Nov'25) |       |        |         |         | Target Nov'25 |       |        |
|-----|---------------|-----------|-----------|-----------|-----------|--|----------------------|-------|--------|---------|---------|---------------|-------|--------|
|     |               | 31-Dec-24 | 31-Oct-25 | 25-Nov-25 | 26-Nov-25 |  | DtD                  | MtD   | %MtD   | YtD     | %YtD    | Posisi        | Penc. | Gap    |
| 1   | DPK ISE       | 13,303    | 11,447    | 13,115    | 13,326    |  | 210                  | 1,878 | 16.41% | 22      | 0.17%   | -             | 0.00% | 13,326 |
| 2   | Giro ISE      | 6,014     | 2,591     | 3,439     | 3,550     |  | 111                  | 959   | 37.00% | (2,464) | -40.97% |               | 0.00% | 3,550  |
| 3   | Tabungan ISE  | 6,490     | 8,056     | 8,877     | 8,976     |  | 99                   | 919   | 11.41% | 2,486   | 38.30%  |               | 0.00% | 8,976  |
| 4   | Deposito ISE  | 800       | 800       | 800       | 800       |  | 0                    | 0     | 0.00%  | 0       | 0.00%   |               | 0.00% | 800    |
| 5   | CIF ISE       | 44        | 54        | 54        | 54        |  | 0                    | 0     | 0.00%  | 10      | 22.73%  |               | 0.00% | 54     |

Kinerja Pembiayaan

| No. | Segmen/Produk       | Posisi    |           |           | Pencairan (1-31 Oct'25) | Pencairan (1-30 Nov'25) | Pencairan MtM | MtD (1-30 Oct'25) | Growth (1-30 Nov'25) |         | Run Off Nov'25 | Target Nov'25 |         |         |
|-----|---------------------|-----------|-----------|-----------|-------------------------|-------------------------|---------------|-------------------|----------------------|---------|----------------|---------------|---------|---------|
|     |                     | 31-Dec-24 | 31-Oct-25 | 30-Nov-25 |                         |                         |               |                   | MtD                  | YtD     |                | Posisi        | Penc.   | Gap     |
| 1   | SME                 | -         | 5,842     | 5,711     | -                       | -                       | 0             | (131)             | (131)                | 5,711   | 131            | 0             | 0.00%   | 5,711   |
|     | Linkage             | -         | -         | -         | -                       | -                       | -             | 0                 | 0                    | 0       | -              | 0             | 0.00%   | 0       |
|     | Non-Linkage         | -         | 5,842     | 5,711     | -                       | -                       | 0             | (131)             | (131)                | 5,711   | 131            | 0             | 0.00%   | 5,711   |
|     | • Local Champion    | -         | 1,986     | 1,884     | -                       | -                       | 0             | (102)             | (102)                | 1,884   | 102            | 0             | 0.00%   | 1,884   |
|     | • Value Chain       | -         | 3,856     | 3,827     | -                       | -                       | -             | (29)              | (29)                 | 3,827   | 29             | 0             | 0.00%   | 3,827   |
| 2   | MBG                 | 40        | -         | -         | -                       | -                       | 0             | 0                 | 0                    | (40)    | -              | 40            | 0.00%   | (40)    |
|     | KUR                 | -         | -         | -         | -                       | -                       | 0             | 0                 | 0                    | 0       | -              | 0             | 0.00%   | 0       |
|     | Non KUR             | 40        | -         | -         | -                       | -                       | 0             | 0                 | 0                    | (40)    | -              | 40            | 0.00%   | (40)    |
| 3   | PWG                 | 23,729    | 35,658    | 35,023    | 10,248                  | 6,719                   | (3,529)       | 915               | (635)                | 11,294  | 7,354          | 31,275        | 111.98% | 3,748   |
|     | Cilem               | 8,075     | 16,250    | 16,036    | 2,239                   | 1,319                   | (921)         | 562               | (213)                | 7,961   | 1,532          | 13,319        | 120.40% | 2,718   |
|     | Gadai               | 15,654    | 19,408    | 18,987    | 8,009                   | 5,401                   | (2,608)       | 353               | (421)                | 3,333   | 5,822          | 17,956        | 105.74% | 1,030   |
| 4   | CFG                 | 75,933    | 76,937    | 75,642    | 1,605                   | 325                     | (1,280)       | 746               | (1,295)              | (291)   | 1,620          | 85,579        | 88.39%  | (9,937) |
|     | CF 1                | 16,979    | 16,082    | 15,787    | -                       | -                       | 0             | (84)              | (295)                | (1,193) | 295            | 18,301        | 86.26%  | (2,515) |
|     | Total Griya         | 15,306    | 13,981    | 13,771    | -                       | -                       | 0             | 0                 | (210)                | (1,535) | 210            | 15,789        | 87.22%  | (2,018) |
|     | • Total Non Program | 15,306    | 13,981    | 13,771    | -                       | -                       | 0             | (208)             | (210)                | (1,535) | 210            | 15,789        | 87.22%  | (2,018) |
|     | • Program           | -         | -         | -         | -                       | -                       | 0             | 0                 | 0                    | 0       | -              | 0             | 0.00%   | 0       |
|     | Oto                 | 1,673     | 2,101     | 2,015     | -                       | -                       | 0             | (84)              | (86)                 | 342     | 86             | 2,512         | 80.23%  | (497)   |
|     | CF 2                | 58,954    | 60,855    | 59,855    | 1,605                   | 325                     | (1,280)       | 830               | (1,000)              | 901     | 1,325          | 67,278        | 88.97%  | (7,423) |
|     | Mitraguna & Others  | 51,295    | 53,770    | 52,828    | 1,301                   | 325                     | (976)         | 630               | (943)                | 1,532   | 1,268          | 58,819        | 89.81%  | (5,992) |
|     | Pensiun             | 7,658     | 7,085     | 7,028     | 304                     | -                       | (304)         | 200               | (57)                 | (631)   | 57             | 8,458         | 83.08%  | (1,431) |
|     | Total Pembiayaan    | 99,702    | 118,437   | 116,376   | 11,853                  | 7,044                   | (4,809)       | 1,530             | (2,061)              | 16,674  | 9,106          | 116,894       | 99.56%  | (518)   |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |       |       | Target Nov'25 |          |      |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|-------|-------|---------------|----------|------|
|     |                    | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 30-Nov-25 | 31-Dec-24 | 31-Oct-25 | 30-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                | -         | -         | -         | 113       | 0.00%     | 0.00%     | 0.32%     | 113           | 113   | 113   |               |          |      |
|     | Cilem              | -         | -         | -         | 113       | 0.00%     | 0.00%     | 0.70%     | 113           | 113   | 113   |               |          |      |
|     | Gadai              | -         | -         | -         | -         | 0.00%     | 0.00%     | 0.00%     | -             | -     | -     |               |          |      |
| 4   | CFG                | 315       | 443       | 466       | 282       | 0.41%     | 0.61%     | 0.37%     | (185)         | (33)  | (162) |               |          |      |
|     | CF 1               | -         | 260       | 258       | 237       | 0.00%     | 1.61%     | 1.50%     | (21)          | 237   | (23)  |               |          |      |
|     | Total Griya        | -         | 238       | 237       | 237       | 0.00%     | 1.70%     | 1.72%     | (0)           | 237   | (1)   |               |          |      |
|     | Oto                | -         | 22        | 21        | -         | 0.00%     | 1.00%     | 0.00%     | (21)          | -     | (22)  |               |          |      |
|     | CF 2               | 315       | 184       | 208       | 45        | 0.53%     | 0.34%     | 0.07%     | (163)         | (270) | (139) |               |          |      |
|     | Mitraguna & Others | 315       | 184       | 208       | 45        | 0.61%     | 0.39%     | 0.08%     | (163)         | (270) | (139) |               |          |      |
|     | Pensiun            | -         | -         | -         | -         | 0.00%     | 0.00%     | 0.00%     | -             | -     | -     |               |          |      |
|     | Total Pembiayaan   | 315       | 443       | 466       | 395       | 0.32%     | 0.39%     | 0.34%     | (72)          | 80    | (49)  | 1.92%         | -466.65% | 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 | 30-Nov-25 | 31-Dec-24 | 31-Oct-25 | 30-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                | 40        | -         | -         | -         | 100.00%   | 0.00%     | 0.00%     | -             | (40)  | -     |               |        |       |
|     | KUR                | -         | -         | -         | -         | 0.00%     | 0.00%     | 0.00%     | -             | -     | -     |               |        |       |
|     | Non KUR            | 40        | -         | -         | -         | 100.00%   | 0.00%     | 0.00%     | -             | (40)  | -     |               |        |       |
| 3   | PWG                | -         | -         | -         | -         | 0.00%     | 0.00%     | 0.00%     | -             | -     | -     |               |        |       |
|     | Cilem              | -         | -         | -         | -         | 0.00%     | 0.00%     | 0.00%     | -             | -     | -     |               |        |       |
|     | Gadai              | -         | -         | -         | -         | 0.00%     | 0.00%     | 0.00%     | -             | -     | -     |               |        |       |
| 4   | CFG                | 682       | 620       | 645       | 497       | 0.90%     | 0.84%     | 0.66%     | (148)         | (184) | (123) |               |        |       |
|     | CF 1               | 52        | -         | -         | -         | 0.31%     | 0.00%     | 0.00%     | -             | (52)  | -     |               |        |       |
|     | Total Griya        | 52        | -         | -         | -         | 0.34%     | 0.00%     | 0.00%     | -             | (52)  | -     |               |        |       |
|     | Oto                | -         | -         | -         | -         | 0.00%     | 0.00%     | 0.00%     | -             | -     | -     |               |        |       |
|     | CF 2               | 630       | 620       | 645       | 497       | 1.07%     | 1.06%     | 0.83%     | (148)         | (132) | (123) |               |        |       |
|     | Mitraguna & Others | 630       | 620       | 645       | 497       | 1.23%     | 1.20%     | 0.94%     | (148)         | (132) | (123) |               |        |       |
|     | Pensiun            | -         | -         | -         | -         | 0.00%     | 0.00%     | 0.00%     | -             | -     | -     |               |        |       |
|     | Total Pembiayaan   | 721       | 620       | 645       | 497       | 0.72%     | 0.54%     | 0.43%     | (148)         | (224) | (123) | 0.26%         | 39.58% | -0.2% |

Asset & Contribution Margin

| No. | Neraca              | Posisi  |         |         | Growth (Yoy) | % Growth |
|-----|---------------------|---------|---------|---------|--------------|----------|
|     |                     | Sep-24  | Dec-24  | Sep-25  |              |          |
| 1   | Asset (Retail) T    | 160,500 | 173,097 | 185,945 | 25,445       |          |
| 2   | Contribution Margin | 3,646   | 5,207   | 6,225   | 2,579        | -70.7%   |

PHR & Payroll

| Kinerja     | Posisi |        |        | Growth (Mtd) | Growth (YoY) |
|-------------|--------|--------|--------|--------------|--------------|
|             | Sep-24 | Aug-25 | Sep-25 |              |              |
| PHR         | 2.99   | 3.09   | 3.09   | 0.00         | 0.10         |
| CIF Payroll | 836    | 793    | 798    | 5            | (38)         |

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi    |           |           |           | MtD (1-30 Oct'25 | Growth (1-30 Nov'25) |         |        |          |         | Target Nov'25 |        |          |
|-----|---------------|-----------|-----------|-----------|-----------|------------------|----------------------|---------|--------|----------|---------|---------------|--------|----------|
|     |               | 31-Dec-24 | 31-Oct-25 | 29-Nov-25 | 30-Nov-25 |                  | DtD                  | MtD     | %MtD   | YtD      | %YtD    | Posisi        | Penc.  | Gap      |
| 1   | Giro          | 3,508     | 2,471     | 2,381     | 2,380     | (3,083)          | (2)                  | (91)    | -3.69% | (1,129)  | -32.18% | 8,802         | 27.04% | (6,422)  |
| 2   | Tabungan      | 88,498    | 84,131    | 80,323    | 80,904    | 103              | 581                  | (3,227) | -3.84% | (7,593)  | -8.58%  | 97,117        | 83.31% | (16,212) |
| 3   | Deposito      | 50,176    | 25,230    | 22,786    | 22,786    | (1,116)          | 0                    | (2,444) | -9.69% | (27,389) | -54.59% | 50,660        | 44.98% | (27,873) |
|     | Total         | 142,182   | 111,831   | 105,490   | 106,070   | (4,096)          | 580                  | (5,762) | -5.15% | (36,112) | -25.40% | 156,578       | 67.74% | (50,508) |
|     | CASA          | 92,006    | 86,602    | 82,704    | 83,284    | (2,980)          | 580                  | (3,318) | -3.83% | (8,722)  | -9.48%  | 105,918       | 78.63% | (22,634) |
|     | (%) CASA      | 64.71%    | 77.44%    | 78.40%    | 78.52%    |                  |                      |         |        |          |         |               |        |          |
|     | FDR           | 46.30%    | 76.68%    | 81.99%    | 81.54%    |                  |                      |         |        |          |         |               |        |          |

Kinerja ISE

| No. | Segmen/Produk | Posisi    |           |           |           |  | Growth (1-26 Nov'25) |     |         |         |         | Target Nov'25 |       |     |
|-----|---------------|-----------|-----------|-----------|-----------|--|----------------------|-----|---------|---------|---------|---------------|-------|-----|
|     |               | 31-Dec-24 | 31-Oct-25 | 25-Nov-25 | 26-Nov-25 |  | DtD                  | MtD | %MtD    | YtD     | %YtD    | Posisi        | Penc. | Gap |
| 1   | DPK ISE       | 3,257     | 656       | 765       | 773       |  | 8                    | 116 | 17.74%  | (2,484) | -76.27% | -             | 0.00% | 773 |
| 2   | Giro ISE      | 705       | 158       | 179       | 186       |  | 7                    | 28  | 17.59%  | (519)   | -73.65% |               | 0.00% | 186 |
| 3   | Tabungan ISE  | 2,552     | 498       | 586       | 587       |  | 1                    | 89  | 17.79%  | (1,965) | -77.00% |               | 0.00% | 587 |
| 4   | Deposito ISE  | -         | -         | -         | -         |  | 0                    | 0   | #DIV/0! | 0       | #DIV/0! |               | 0.00% | 0   |
| 5   | CIF ISE       | 147       | 154       | 154       | 154       |  | 0                    | 0   | 0.00%   | 7       | 4.76%   |               | 0.00% | 154 |

Kinerja Pembiayaan

| No. | Segmen/Produk       | Posisi    |           |           | Pencairan (1-31 Oct'25) | Pencairan (1-30 Nov'25) | Pencairan MtM | MtD (1-30 Oct'25 | Growth (1-30 Nov'25) |        | Run Off Nov'25 | Target Nov'25 |         |         |
|-----|---------------------|-----------|-----------|-----------|-------------------------|-------------------------|---------------|------------------|----------------------|--------|----------------|---------------|---------|---------|
|     |                     | 31-Dec-24 | 31-Oct-25 | 30-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                 | -         | 4,142     | 4,557     | -                       | 500                     | 500           | (91)             | 414                  | 4,557  | 86             | 3,633         | 125.43% | 924     |
|     | KUR                 | -         | 4,055     | 4,472     | -                       | 500                     | 500           | (89)             | 417                  | 4,472  | 83             | 3,445         | 129.80% | 1,027   |
|     | Non KUR             | -         | 87        | 85        | -                       | -                       | 0             | (2)              | (2)                  | 85     | 2              | 188           | 45.19%  | (103)   |
| 3   | PWG                 | 2,349     | 5,988     | 6,400     | 520                     | 785                     | 265           | 144              | 412                  | 4,051  | 373            | 6,181         | 103.55% | 219     |
|     | Cilem               | 2,349     | 5,988     | 6,400     | 520                     | 785                     | 265           | 144              | 412                  | 4,051  | 373            | 6,181         | 103.55% | 219     |
|     | Gadai               | -         | -         | -         | -                       | -                       | 0             | 0                | 0                    | 0      | -              | 0             | 0.00%   | 0       |
| 4   | CFG                 | 63,486    | 75,620    | 75,532    | 1,516                   | 714                     | (802)         | 307              | (88)                 | 12,046 | 802            | 74,615        | 101.23% | 917     |
|     | CF 1                | 26,468    | 28,175    | 27,876    | 561                     | 49                      | (512)         | (88)             | (299)                | 1,408  | 348            | 27,892        | 99.95%  | (15)    |
|     | Total Griya         | 25,069    | 24,440    | 24,203    | 540                     | -                       | (540)         | 0                | (237)                | (866)  | 237            | 25,514        | 94.86%  | (1,311) |
|     | • Total Non Program | 25,069    | 24,440    | 24,203    | 540                     | -                       | (540)         | 326              | (237)                | (866)  | 237            | 25,514        | 94.86%  | (1,311) |
|     | • Program           | -         | -         | -         | -                       | -                       | 0             | 0                | 0                    | 0      | -              | 0             | 0.00%   | 0       |
|     | Oto                 | 1,399     | 3,735     | 3,673     | 21                      | 49                      | 28            | (88)             | (62)                 | 2,274  | 111            | 2,377         | 154.50% | 1,296   |
|     | CF 2                | 37,018    | 47,444    | 47,656    | 955                     | 665                     | (290)         | 394              | 212                  | 10,638 | 453            | 46,723        | 102.00% | 932     |
|     | Mitraguna & Others  | 36,826    | 47,238    | 47,454    | 955                     | 665                     | (290)         | 399              | 216                  | 10,628 | 449            | 45,599        | 104.07% | 1,856   |
|     | Pensiun             | 192       | 206       | 202       | -                       | -                       | 0             | (5)              | (5)                  | 10     | 5              | 1,125         | 17.92%  | (923)   |
|     | Total Pembiayaan    | 65,835    | 85,750    | 86,489    | 2,036                   | 1,999                   | (37)          | 360              | 739                  | 20,653 | 1,260          | 84,429        | 102.44% | 2,060   |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |         |         | Target Nov'25 |         |      |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|---------|---------|---------------|---------|------|
|     |                    | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 30-Nov-25 | 31-Dec-24 | 31-Oct-25 | 30-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                | -         | -         | -         | 66        | 0.00%     | 0.00%     | 1.03%     | 66            | 66      | 66      |               |         |      |
|     | Cilem              | -         | -         | -         | 66        | 0.00%     | 0.00%     | 1.03%     | 66            | 66      | 66      |               |         |      |
|     | Gadai              | -         | -         | -         | -         | 0.00%     | 0.00%     | 0.00%     | -             | -       | -       |               |         |      |
| 4   | CFG                | 1,097     | 1,553     | 1,482     | 214       | 1.73%     | 1.96%     | 0.28%     | (1,268)       | (883)   | (1,339) |               |         |      |
|     | CF 1               | 1,097     | 1,183     | 1,182     | 144       | 4.15%     | 4.20%     | 0.52%     | (1,038)       | (954)   | (1,039) |               |         |      |
|     | Total Griya        | 1,097     | 1,040     | 1,038     | -         | 4.38%     | 4.25%     | 0.00%     | (1,038)       | (1,097) | (1,040) |               |         |      |
|     | Oto                | -         | 143       | 144       | 144       | 0.00%     | 3.85%     | 3.91%     | -             | 144     | 1       |               |         |      |
|     | CF 2               | -         | 370       | 300       | 70        | 0.00%     | 0.63%     | 0.15%     | (230)         | 70      | (300)   |               |         |      |
|     | Mitraguna & Others | -         | 370       | 300       | 70        | 0.00%     | 0.64%     | 0.15%     | (230)         | 70      | (300)   |               |         |      |
|     | Pensiun            | -         | -         | -         | -         | 0.00%     | 0.00%     | 0.00%     | -             | -       | -       |               |         |      |
|     | Total Pembiayaan   | 1,097     | 1,553     | 1,482     | 280       | 1.67%     | 1.73%     | 0.32%     | (1,202)       | (817)   | (1,273) | 0.42%         | -28.26% | 0.1% |

Kualitas Pembiayaan (NPF)

| No. | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |       |       | Target Nov'25 |        |       |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|-------|-------|---------------|--------|-------|
|     |                    | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 30-Nov-25 | 31-Dec-24 | 31-Oct-25 | 30-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                | 120       | 840       | 840       | 2,161     | 0.19%     | 1.11%     | 2.86%     | 1,321         | 2,041 | 1,321 |               |        |       |
|     | CF 1               | -         | 821       | 821       | 1,844     | 0.00%     | 2.91%     | 6.61%     | 1,023         | 1,844 | 1,023 |               |        |       |
|     | Total Griya        | -         | 821       | 821       | 1,844     | 0.00%     | 3.36%     | 7.62%     | 1,023         | 1,844 | 1,023 |               |        |       |
|     | Oto                | -         | -         | -         | -         | 0.00%     | 0.00%     | 0.00%     | -             | -     | -     |               |        |       |
|     | CF 2               | 120       | 19        | 19        | 317       | 0.32%     | 0.04%     | 0.67%     | 299           | 197   | 299   |               |        |       |
|     | Mitraguna & Others | 120       | 19        | 19        | 317       | 0.33%     | 0.04%     | 0.67%     | 299           | 197   | 299   |               |        |       |
|     | Pensiun            | -         | -         | -         | -         | 0.00%     | 0.00%     | 0.00%     | -             | -     | -     |               |        |       |
|     | Total Pembiayaan   | 120       | 840       | 840       | 2,161     | 0.18%     | 0.98%     | 2.50%     | 1,321         | 2,041 | 1,321 | 0.94%         | 62.32% | -1.6% |

Asset & Contribution Margin

| No. | Neraca              | Posisi  |         |         | Growth (Yoy) | % Growth |
|-----|---------------------|---------|---------|---------|--------------|----------|
|     |                     | Sep-24  | Dec-24  | Sep-25  |              |          |
| 1   | Asset (Retail) T    | 140,794 | 142,182 | 115,928 | (24,866)     |          |
| 2   | Contribution Margin | 2,365   | 3,810   | 2,748   | 383          | -16.2%   |

PHR & Payroll

| Kinerja     | Posisi |        |        | Growth (Mtd) | Growth (YoY) |
|-------------|--------|--------|--------|--------------|--------------|
|             | Sep-24 | Aug-25 | Sep-25 |              |              |
| PHR         | 2.71   | 2.94   | 2.90   | (0.04)       | 0.19         |
| CIF Payroll | 1,129  | 930    | 1,282  | 352          | 153          |

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi    |           |           |           | MtD (1-30 Oct'25 | Growth (1-30 Nov'25) |         |        |         |        | Target Nov'25 |         |         |
|-----|---------------|-----------|-----------|-----------|-----------|------------------|----------------------|---------|--------|---------|--------|---------------|---------|---------|
|     |               | 31-Dec-24 | 31-Oct-25 | 29-Nov-25 | 30-Nov-25 |                  | DtD                  | MtD     | %MtD   | YtD     | %YtD   | Posisi        | Penc.   | Gap     |
| 1   | Giro          | 4,276     | 3,353     | 4,826     | 4,646     | (1,376)          | (181)                | 1,293   | 38.55% | 370     | 8.65%  | 13,937        | 33.33%  | (9,292) |
| 2   | Tabungan      | 143,334   | 173,220   | 169,848   | 167,749   | 6,171            | (2,099)              | (5,471) | -3.16% | 24,414  | 17.03% | 159,063       | 105.46% | 8,686   |
| 3   | Deposito      | 111,952   | 109,799   | 108,727   | 108,727   | (15,522)         | 0                    | (1,071) | -0.98% | (3,225) | -2.88% | 112,836       | 96.36%  | (4,109) |
|     | Total         | 259,563   | 286,371   | 283,402   | 281,122   | (10,728)         | (2,280)              | (5,250) | -1.83% | 21,559  | 8.31%  | 285,836       | 98.35%  | (4,714) |
|     | CASA          | 147,610   | 176,573   | 174,674   | 172,395   | 4,794            | (2,280)              | (4,178) | -2.37% | 24,784  | 16.79% | 173,000       | 99.65%  | (606)   |
|     | (%) CASA      | 56.87%    | 61.66%    | 61.63%    | 61.32%    |                  |                      |         |        |         |        |               |         |         |
|     | FDR           | 26.72%    | 30.26%    | 31.44%    | 31.70%    |                  |                      |         |        |         |        |               |         |         |

Kinerja ISE

| No. | Segmen/Produk | Posisi    |           |           |           |  | Growth (1-26 Nov'25) |     |         |     |         | Target Nov'25 |       |       |
|-----|---------------|-----------|-----------|-----------|-----------|--|----------------------|-----|---------|-----|---------|---------------|-------|-------|
|     |               | 31-Dec-24 | 31-Oct-25 | 25-Nov-25 | 26-Nov-25 |  | DtD                  | MtD | %MtD    | YtD | %YtD    | Posisi        | Penc. | Gap   |
| 1   | DPK ISE       | 2,337     | 2,255     | 2,310     | 2,362     |  | 52                   | 107 | 4.73%   | 25  | 1.05%   | -             | 0.00% | 2,362 |
| 2   | Giro ISE      | 22        | 24        | 24        | 24        |  | 0                    | (0) | -0.02%  | 3   | 11.65%  |               | 0.00% | 24    |
| 3   | Tabungan ISE  | 2,316     | 2,231     | 2,285     | 2,338     |  | 52                   | 107 | 4.78%   | 22  | 0.95%   |               | 0.00% | 2,338 |
| 4   | Deposito ISE  | -         | -         | -         | -         |  | 0                    | 0   | #DIV/0! | 0   | #DIV/0! |               | 0.00% | 0     |
| 5   | CIF ISE       | 107       | 113       | 116       | 116       |  | 0                    | 3   | 2.65%   | 9   | 8.41%   |               | 0.00% | 116   |

Kinerja Pembiayaan

| No. | Segmen/Produk       | Posisi    |           |           | Pencairan (1-31 Oct'25) | Pencairan (1-30 Nov'25) | Pencairan MtM | MtD (1-30 Oct'25 | Growth (1-30 Nov'25) |        | Run Off Nov'25 | Target Nov'25 |         |         |
|-----|---------------------|-----------|-----------|-----------|-------------------------|-------------------------|---------------|------------------|----------------------|--------|----------------|---------------|---------|---------|
|     |                     | 31-Dec-24 | 31-Oct-25 | 30-Nov-25 |                         |                         |               |                  | MtD                  | YtD    |                | Posisi        | Penc.   | Gap     |
| 1   | SME                 | 764       | 593       | 590       | -                       | -                       | 0             | 0                | (4)                  | (175)  | 4              | 764           | 77.16%  | (175)   |
|     | Linkage             | -         | -         | -         | -                       | -                       | -             | 0                | 0                    | 0      | -              | 0             | 0.00%   | 0       |
|     | Non-Linkage         | 764       | 593       | 590       | -                       | -                       | 0             | 0                | (4)                  | (175)  | 4              | 764           | 77.16%  | (175)   |
|     | • Local Champion    | 764       | 593       | 590       | -                       | -                       | 0             | 0                | (4)                  | (175)  | 4              | 764           | 77.16%  | (175)   |
|     | • Value Chain       | -         | -         | -         | -                       | -                       | -             | 0                | 0                    | 0      | -              | 0             | 0.00%   | 0       |
| 2   | MBG                 | 194       | 8,342     | 9,505     | 300                     | 1,355                   | 1,055         | 116              | 1,163                | 9,311  | 192            | 3,788         | 250.94% | 5,717   |
|     | KUR                 | 194       | 7,561     | 8,548     | 300                     | 1,155                   | 855           | 140              | 987                  | 8,355  | 168            | 3,600         | 237.47% | 4,949   |
|     | Non KUR             | -         | 780       | 956       | -                       | 200                     | 200           | (24)             | 176                  | 956    | 24             | 188           | 509.00% | 768     |
| 3   | PWG                 | 3,438     | 5,534     | 5,369     | 195                     | 206                     | 12            | (581)            | (165)                | 1,931  | 371            | 9,388         | 57.20%  | (4,018) |
|     | Cilem               | 3,438     | 5,534     | 5,369     | 195                     | 206                     | 12            | (581)            | (165)                | 1,931  | 371            | 9,388         | 57.20%  | (4,018) |
|     | Gadai               | -         | -         | -         | -                       | -                       | 0             | 0                | 0                    | 0      | -              | 0             | 0.00%   | 0       |
| 4   | CFG                 | 64,963    | 72,182    | 73,640    | 2,380                   | 3,222                   | 842           | 1,336            | 1,458                | 8,677  | 1,764          | 77,036        | 95.59%  | (3,396) |
|     | CF 1                | 19,068    | 19,140    | 19,183    | -                       | 250                     | 250           | (69)             | 43                   | 115    | 207            | 20,608        | 93.09%  | (1,424) |
|     | Total Griya         | 17,646    | 16,678    | 16,791    | -                       | 250                     | 250           | 0                | 113                  | (855)  | 137            | 18,124        | 92.64%  | (1,333) |
|     | • Total Non Program | 17,646    | 16,678    | 16,791    | -                       | 250                     | 250           | (106)            | 113                  | (855)  | 137            | 18,124        | 92.64%  | (1,333) |
|     | • Program           | -         | -         | -         | -                       | -                       | 0             | 0                | 0                    | 0      | -              | 0             | 0.00%   | 0       |
|     | Oto                 | 1,422     | 2,462     | 2,393     | -                       | -                       | 0             | (69)             | (70)                 | 971    | 70             | 2,483         | 96.34%  | (91)    |
|     | CF 2                | 45,895    | 53,042    | 54,457    | 2,380                   | 2,972                   | 592           | 1,405            | 1,415                | 8,562  | 1,557          | 56,429        | 96.51%  | (1,972) |
|     | Mitraguna & Others  | 40,397    | 47,281    | 48,377    | 2,380                   | 2,630                   | 250           | 1,432            | 1,096                | 7,980  | 1,534          | 49,918        | 96.91%  | (1,542) |
|     | Pensiun             | 5,498     | 5,761     | 6,080     | -                       | 342                     | 342           | (27)             | 320                  | 582    | 22             | 6,510         | 93.39%  | (430)   |
|     | Total Pembiayaan    | 69,359    | 86,651    | 89,104    | 2,875                   | 4,783                   | 1,909         | 871              | 2,453                | 19,745 | 2,331          | 90,976        | 97.94%  | (1,872) |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |       |       | Target Nov'25 |        |       |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|-------|-------|---------------|--------|-------|
|     |                    | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 30-Nov-25 | 31-Dec-24 | 31-Oct-25 | 30-Nov-25 | MtD           | YtD   | MtM   | %             | Penc.  | Gap   |
| 1   | SME                | 764       | -         | -         | -         | 100.00%   | 0.00%     | 0.00%     | -             | (764) | -     |               |        |       |
|     | Linkage            | -         | -         | -         | -         | 0.00%     | 0.00%     | 0.00%     | -             | -     | -     |               |        |       |
|     | Local Champion     | 764       | -         | -         | -         | 100.00%   | 0.00%     | 0.00%     | -             | (764) | -     |               |        |       |
|     | Value Chain        | -         | -         | -         | -         | 0.00%     | 0.00%     | 0.00%     | -             | -     | -     |               |        |       |
| 2   | MBG                | -         | -         | -         | -         | 0.00%     | 0.00%     | 0.00%     | -             | -     | -     |               |        |       |
|     | KUR                | -         | -         | -         | -         | 0.00%     | 0.00%     | 0.00%     | -             | -     | -     |               |        |       |
|     | Non KUR            | -         | -         | -         | -         | 0.00%     | 0.00%     | 0.00%     | -             | -     | -     |               |        |       |
| 3   | PWG                | -         | -         | -         | 6         | 0.00%     | 0.00%     | 0.12%     | 6             | 6     | 6     |               |        |       |
|     | Cilem              | -         | -         | -         | 6         | 0.00%     | 0.00%     | 0.12%     | 6             | 6     | 6     |               |        |       |
|     | Gadai              | -         | -         | -         | -         | 0.00%     | 0.00%     | 0.00%     | -             | -     | -     |               |        |       |
| 4   | CFG                | 1,060     | 1,293     | 4,096     | 4,001     | 1.63%     | 5.68%     | 5.43%     | (96)          | 2,941 | 2,708 |               |        |       |
|     | CF 1               | 648       | -         | 3,784     | 3,665     | 3.40%     | 19.77%    | 19.10%    | (119)         | 3,016 | 3,665 |               |        |       |
|     | Total Griya        | 648       | -         | 3,784     | 3,665     | 3.67%     | 22.69%    | 21.83%    | (119)         | 3,016 | 3,665 |               |        |       |
|     | Oto                | -         | -         | -         | -         | 0.00%     | 0.00%     | 0.00%     | -             | -     | -     |               |        |       |
|     | CF 2               | 412       | 1,293     | 313       | 336       | 0.90%     | 0.59%     | 0.62%     | 23            | (76)  | (957) |               |        |       |
|     | Mitraguna & Others | 412       | 978       | -         | 23        | 1.02%     | 0.00%     | 0.05%     | 23            | (389) | (955) |               |        |       |
|     | Pensiun            | -         | 315       | 313       | 313       | 0.00%     | 5.43%     | 5.15%     | -             | 313   | (2)   |               |        |       |
|     | Total Pembiayaan   | 1,824     | 1,293     | 4,096     | 4,007     | 2.63%     | 4.73%     | 4.50%     | (89)          | 2,183 | 2,714 | 0.54%         | 87.94% | -4.0% |

Kualitas Pembiayaan (NPF)

| No. | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |       |      | Target Nov'25 |        |       |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|-------|------|---------------|--------|-------|
|     |                    | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 30-Nov-25 | 31-Dec-24 | 31-Oct-25 | 30-Nov-25 | MtD           | YtD   | MtM  | %             | Penc.  | Gap   |
| 1   | SME                | -         | 593       | 593       | 590       | 0.00%     | 100.00%   | 100.00%   | (4)           | 590   | (4)  |               |        |       |
|     | Linkage            | -         | -         | -         | -         | 0.00%     | 0.00%     | 0.00%     | -             | -     | -    |               |        |       |
|     | Non-Linkage        | -         | 593       | 593       | 590       | 0.00%     | 100.00%   | 100.00%   | (4)           | 590   | (4)  |               |        |       |
|     | 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                | 267       | 1,234     | 2,067     | 2,173     | 0.41%     | 2.86%     | 2.95%     | 105           | 1,905 | 938  |               |        |       |
|     | CF 1               | 267       | 869       | 749       | 855       | 1.40%     | 3.91%     | 4.45%     | 105           | 587   | (15) |               |        |       |
|     | Total Griya        | 132       | 734       | 614       | 719       | 0.75%     | 3.68%     | 4.28%     | 105           | 587   | (15) |               |        |       |
|     | Oto                | 135       | 135       | 135       | 135       | 0.91%     | 5.49%     | 5.65%     | -             | -     | -    |               |        |       |
|     | CF 2               | -         | 365       | 1,318     | 1,318     | 0.00%     | 2.49%     | 2.42%     | -             | 1,318 | 953  |               |        |       |
|     | Mitraguna & Others | -         | 365       | 1,318     | 1,318     | 0.00%     | 2.79%     | 2.72%     | -             | 1,318 | 953  |               |        |       |
|     | Pensiun            | -         | -         | -         | -         | 0.00%     | 0.00%     | 0.00%     | -             | -     | -    |               |        |       |
|     | Total Pembiayaan   | 267       | 1,828     | 2,661     | 2,762     | 0.39%     | 3.07%     | 3.10%     | 102           | 2,495 | 935  | 2.15%         | 30.76% | -1.0% |

Asset & Contribution Margin

| No. | Neraca              | Posisi  |         |         | Growth (Yoy) | % Growth |
|-----|---------------------|---------|---------|---------|--------------|----------|
|     |                     | Sep-24  | Dec-24  | Sep-25  |              |          |
| 1   | Asset (Retail) T    | 217,623 | 259,564 | 297,099 | 79,476       |          |
| 2   | Contribution Margin | 3,691   | 5,407   | 4,409   | 718          | -19.5%   |

PHR & Payroll

| Kinerja     | Posisi |        |        | Growth (Mtd) | Growth (YoY) |
|-------------|--------|--------|--------|--------------|--------------|
|             | Sep-24 | Aug-25 | Sep-25 |              |              |
| PHR         | 2.95   | 3.24   | 3.21   | (0.03)       | 0.26         |
| CIF Payroll | 949    | 934    | 971    | 37           | 22           |



Kinerja Pendanaan

| No. | Segmen/Produk | Posisi    |           |           |           | MtD (1-30 Oct'25) | Growth (1-30 Nov'25) |     |         |        |         | Target Nov'25 |         |          |
|-----|---------------|-----------|-----------|-----------|-----------|-------------------|----------------------|-----|---------|--------|---------|---------------|---------|----------|
|     |               | 31-Dec-24 | 31-Oct-25 | 29-Nov-25 | 30-Nov-25 |                   | DtD                  | MtD | %MtD    | YtD    | %YtD    | Posisi        | Penc.   | Gap      |
| 1   | Giro          | 3,817     | 14,078    | 15,371    | 15,381    | (964)             |                      | 10  | 1,303   | 9.25%  | 11,564  | 10,173        | 151.19% | 5,208    |
| 2   | Tabungan      | 117,085   | 115,849   | 114,429   | 114,592   | 3,632             |                      | 163 | (1,258) | -1.09% | (2,494) | 127,435       | 89.92%  | (12,843) |
| 3   | Deposito      | 49,844    | 47,990    | 46,365    | 46,365    | (547)             |                      | 0   | (1,625) | -3.39% | (3,478) | 50,425        | 91.95%  | (4,060)  |
|     | Total         | 170,746   | 177,918   | 176,166   | 176,338   | 2,121             |                      | 173 | (1,579) | -0.89% | 5,592   | 188,033       | 93.78%  | (11,695) |
|     | CASA          | 120,903   | 129,928   | 129,800   | 129,973   | 2,668             |                      | 173 | 45      | 0.03%  | 9,070   | 137,608       | 94.45%  | (7,635)  |
|     | (%) CASA      | 70.81%    | 73.03%    | 73.68%    | 73.71%    |                   |                      |     |         |        |         |               |         |          |
|     | FDR           | 80.42%    | 77.98%    | 79.12%    | 79.04%    |                   |                      |     |         |        |         |               |         |          |

Kinerja ISE

| No. | Segmen/Produk | Posisi    |           |           |           |  | Growth (1-26 Nov'25) |      |         |       |         | Target Nov'25 |       |     |
|-----|---------------|-----------|-----------|-----------|-----------|--|----------------------|------|---------|-------|---------|---------------|-------|-----|
|     |               | 31-Dec-24 | 31-Oct-25 | 25-Nov-25 | 26-Nov-25 |  | DtD                  | MtD  | %MtD    | YtD   | %YtD    | Posisi        | Penc. | Gap |
| 1   | DPK ISE       | 1,691     | 785       | 775       | 792       |  | 17                   | 7    | 0.89%   | (899) | -53.16% | -             | 0.00% | 792 |
| 2   | Giro ISE      | 436       | 84        | 72        | 72        |  | 0                    | (12) | -13.83% | (364) | -83.39% |               | 0.00% | 72  |
| 3   | Tabungan ISE  | 1,254     | 701       | 702       | 720       |  | 17                   | 19   | 2.66%   | (535) | -42.64% |               | 0.00% | 720 |
| 4   | Deposito ISE  | -         | -         | -         | -         |  | 0                    | 0    | #DIV/0! | 0     | #DIV/0! |               | 0.00% | 0   |
| 5   | CIF ISE       | 68        | 75        | 75        | 75        |  | 0                    | 0    | 0.00%   | 7     | 10.29%  |               | 0.00% | 75  |

Kinerja Pembiayaan

| No. | Segmen/Produk       | Posisi    |           |           | Pencairan (1-31 Oct'25) | Pencairan (1-30 Nov'25) | Pencairan MtM | MtD (1-30 Oct'25) | Growth (1-30 Nov'25) |         | Run Off Nov'25 | Target Nov'25 |         |          |
|-----|---------------------|-----------|-----------|-----------|-------------------------|-------------------------|---------------|-------------------|----------------------|---------|----------------|---------------|---------|----------|
|     |                     | 31-Dec-24 | 31-Oct-25 | 30-Nov-25 |                         |                         |               |                   | MtD                  | YtD     |                | Posisi        | Penc.   | Gap      |
| 1   | SME                 | 4,436     | -         | -         | -                       | -                       | 0             | 0                 | 0                    | (4,436) | -              | 4,436         | 0.00%   | (4,436)  |
|     | Linkage             | -         | -         | -         | -                       | -                       | -             | 0                 | 0                    | 0       | -              | 0             | 0.00%   | 0        |
|     | Non-Linkage         | 4,436     | -         | -         | -                       | -                       | 0             | 0                 | 0                    | (4,436) | -              | 4,436         | 0.00%   | (4,436)  |
|     | • Local Champion    | 4,436     | -         | -         | -                       | -                       | 0             | 0                 | 0                    | (4,436) | -              | 4,436         | 0.00%   | (4,436)  |
|     | • Value Chain       | -         | -         | -         | -                       | -                       | -             | 0                 | 0                    | 0       | -              | 0             | 0.00%   | 0        |
| 2   | MBG                 | -         | -         | -         | -                       | -                       | 0             | 0                 | 0                    | 0       | -              | 0             | 0.00%   | 0        |
|     | KUR                 | -         | -         | -         | -                       | -                       | 0             | 0                 | 0                    | 0       | -              | 0             | 0.00%   | 0        |
|     | Non KUR             | -         | -         | -         | -                       | -                       | 0             | 0                 | 0                    | 0       | -              | 0             | 0.00%   | 0        |
| 3   | PWG                 | 13,550    | 21,994    | 23,341    | 5,925                   | 4,713                   | (1,211)       | 1,462             | 1,347                | 9,791   | 3,366          | 21,977        | 106.20% | 1,363    |
|     | Cilem               | 7,456     | 11,398    | 12,123    | 1,545                   | 1,593                   | 47            | 655               | 725                  | 4,668   | 868            | 12,976        | 93.43%  | (852)    |
|     | Gadai               | 6,094     | 10,595    | 11,217    | 4,379                   | 3,121                   | (1,259)       | 806               | 622                  | 5,123   | 2,499          | 9,002         | 124.61% | 2,216    |
| 4   | CFG                 | 119,321   | 116,751   | 116,045   | 1,424                   | 2,033                   | 609           | (599)             | (706)                | (3,277) | 2,739          | 131,690       | 88.12%  | (15,645) |
|     | CF 1                | 15,625    | 17,890    | 17,719    | 461                     | -                       | (461)         | (70)              | (171)                | 2,094   | 171            | 17,374        | 101.98% | 345      |
|     | Total Griya         | 13,902    | 15,769    | 15,658    | 461                     | -                       | (461)         | 0                 | (111)                | 1,755   | 111            | 14,395        | 108.77% | 1,262    |
|     | • Total Non Program | 13,902    | 15,769    | 15,658    | 461                     | -                       | (461)         | 355               | (111)                | 1,755   | 111            | 14,395        | 108.77% | 1,262    |
|     | • Program           | -         | -         | -         | -                       | -                       | 0             | 0                 | 0                    | 0       | -              | 0             | 0.00%   | 0        |
|     | Oto                 | 1,723     | 2,121     | 2,062     | -                       | -                       | 0             | (70)              | (59)                 | 339     | 59             | 2,979         | 69.21%  | (917)    |
|     | CF 2                | 103,696   | 98,862    | 98,326    | 963                     | 2,033                   | 1,070         | (529)             | (536)                | (5,371) | 2,569          | 114,315       | 86.01%  | (15,990) |
|     | Mitraguna & Others  | 94,197    | 89,050    | 88,250    | 433                     | 1,455                   | 1,022         | (803)             | (800)                | (5,947) | 2,255          | 103,618       | 85.17%  | (15,368) |
|     | Pensiun             | 9,499     | 9,812     | 10,075    | 530                     | 578                     | 48            | 275               | 264                  | 576     | 314            | 10,697        | 94.19%  | (622)    |
|     | Total Pembiayaan    | 137,307   | 138,745   | 139,385   | 7,349                   | 6,746                   | (602)         | 863               | 641                  | 2,078   | 6,106          | 158,103       | 88.16%  | (18,718) |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |         |         | Target Nov'25 |       |      |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|---------|---------|---------------|-------|------|
|     |                    | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 30-Nov-25 | 31-Dec-24 | 31-Oct-25 | 30-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                | 1,942     | 2,012     | 506       | 525       | 1.63%     | 0.43%     | 0.45%     | 18            | (1,417) | (1,487) |               |       |      |
|     | CF 1               | 86        | 209       | -         | 117       | 0.55%     | 0.00%     | 0.66%     | 117           | 31      | (92)    |               |       |      |
|     | Total Griya        | -         | -         | -         | -         | 0.00%     | 0.00%     | 0.00%     | -             | -       | -       |               |       |      |
|     | Oto                | 86        | 209       | -         | 117       | 4.99%     | 0.00%     | 5.68%     | 117           | 31      | (92)    |               |       |      |
|     | CF 2               | 1,856     | 1,803     | 506       | 408       | 1.79%     | 0.51%     | 0.41%     | (99)          | (1,448) | (1,395) |               |       |      |
|     | Mitraguna & Others | 1,856     | 1,803     | 506       | 408       | 1.97%     | 0.57%     | 0.46%     | (99)          | (1,448) | (1,395) |               |       |      |
|     | Pensiun            | -         | -         | -         | -         | 0.00%     | 0.00%     | 0.00%     | -             | -       | -       |               |       |      |
|     | Total Pembiayaan   | 1,942     | 2,012     | 506       | 525       | 1.41%     | 0.36%     | 0.38%     | 18            | (1,417) | (1,487) | 0.37%         | 1.18% | 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 | 30-Nov-25 | 31-Dec-24 | 31-Oct-25 | 30-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                | 331       | 479       | 602       | 617       | 0.28%     | 0.52%     | 0.53%     | 15            | 286   | 138 |               |         |      |
|     | CF 1               | 300       | -         | -         | -         | 1.92%     | 0.00%     | 0.00%     | -             | (300) | -   |               |         |      |
|     | Total Griya        | -         | -         | -         | -         | 0.00%     | 0.00%     | 0.00%     | -             | -     | -   |               |         |      |
|     | Oto                | 300       | -         | -         | -         | 17.42%    | 0.00%     | 0.00%     | -             | (300) | -   |               |         |      |
|     | CF 2               | 31        | 479       | 602       | 617       | 0.03%     | 0.61%     | 0.63%     | 15            | 586   | 138 |               |         |      |
|     | Mitraguna & Others | 31        | 479       | 602       | 617       | 0.03%     | 0.68%     | 0.70%     | 15            | 586   | 138 |               |         |      |
|     | Pensiun            | -         | -         | -         | -         | 0.00%     | 0.00%     | 0.00%     | -             | -     | -   |               |         |      |
|     | Total Pembiayaan   | 331       | 479       | 602       | 617       | 0.24%     | 0.43%     | 0.44%     | 15            | 286   | 138 | 0.63%         | -43.44% | 0.2% |

Asset & Contribution Margin

| No. | Neraca              | Posisi  |         |         | Growth (Yoy) | % Growth |
|-----|---------------------|---------|---------|---------|--------------|----------|
|     |                     | Sep-24  | Dec-24  | Sep-25  |              |          |
| 1   | Asset (Retail) T    | 172,182 | 170,746 | 175,797 | 3,615        |          |
| 2   | Contribution Margin | 5,707   | 7,910   | 7,278   | 1,571        | -27.5%   |

PHR & Payroll

| Kinerja     | Posisi |        |        | Growth (Mtd) | Growth (YoY) |
|-------------|--------|--------|--------|--------------|--------------|
|             | Sep-24 | Aug-25 | Sep-25 |              |              |
| PHR         | 3.03   | 3.33   | 3.32   | (0.01)       | 0.30         |
| CIF Payroll | 665    | 542    | 545    | 3            | (120)        |

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi    |           |           |           | MtD (1-30 Oct'25 | Growth (1-30 Nov'25) |          |         |          |         | Target Nov'25 |         |          |
|-----|---------------|-----------|-----------|-----------|-----------|------------------|----------------------|----------|---------|----------|---------|---------------|---------|----------|
|     |               | 31-Dec-24 | 31-Oct-25 | 29-Nov-25 | 30-Nov-25 |                  | DtD                  | MtD      | %MtD    | YtD      | %YtD    | Posisi        | Penc.   | Gap      |
| 1   | Giro          | 13,930    | 12,470    | 2,813     | 2,813     | (7,910)          | (0)                  | (9,658)  | -77.45% | (11,118) | -79.81% | 22,731        | 12.37%  | (19,918) |
| 2   | Tabungan      | 118,671   | 158,029   | 156,096   | 155,162   | 8,241            | (934)                | (2,867)  | -1.81%  | 36,491   | 30.75%  | 133,410       | 116.30% | 21,752   |
| 3   | Deposito      | 125,329   | 134,600   | 129,816   | 129,816   | 10,955           | 0                    | (4,784)  | -3.55%  | 4,487    | 3.58%   | 126,098       | 102.95% | 3,718    |
|     | Total         | 257,931   | 305,100   | 288,724   | 287,790   | 11,286           | (934)                | (17,309) | -5.67%  | 29,859   | 11.58%  | 282,239       | 101.97% | 5,551    |
|     | CASA          | 132,602   | 170,500   | 158,909   | 157,974   | 331              | (934)                | (12,525) | -7.35%  | 25,373   | 19.13%  | 156,141       | 101.17% | 1,834    |
|     | (%) CASA      | 51.41%    | 55.88%    | 55.04%    | 54.89%    |                  |                      |          |         |          |         |               |         |          |
|     | FDR           | 59.82%    | 60.13%    | 64.76%    | 64.97%    |                  |                      |          |         |          |         |               |         |          |

Kinerja ISE

| No. | Segmen/Produk | Posisi    |           |           |           |  | Growth (1-26 Nov'25) |     |         |     |         | Target Nov'25 |       |       |
|-----|---------------|-----------|-----------|-----------|-----------|--|----------------------|-----|---------|-----|---------|---------------|-------|-------|
|     |               | 31-Dec-24 | 31-Oct-25 | 25-Nov-25 | 26-Nov-25 |  | DtD                  | MtD | %MtD    | YtD | %YtD    | Posisi        | Penc. | Gap   |
| 1   | DPK ISE       | 3,538     | 4,148     | 4,682     | 4,524     |  | (158)                | 377 | 9.09%   | 986 | 27.88%  | -             | 0.00% | 4,524 |
| 2   | Giro ISE      | 1         | 1         | 1         | 1         |  | 0                    | (0) | -2.12%  | (0) | -35.06% |               | 0.00% | 1     |
| 3   | Tabungan ISE  | 3,537     | 4,147     | 4,681     | 4,524     |  | (158)                | 377 | 9.09%   | 987 | 27.90%  |               | 0.00% | 4,524 |
| 4   | Deposito ISE  | -         | -         | -         | -         |  | 0                    | 0   | #DIV/0! | 0   | #DIV/0! |               | 0.00% | 0     |
| 5   | CIF ISE       | 45        | 49        | 49        | 49        |  | 0                    | 0   | 0.00%   | 4   | 8.89%   |               | 0.00% | 49    |

Kinerja Pembiayaan

| No. | Segmen/Produk       | Posisi    |           |           | Pencairan (1-31 Oct'25) | Pencairan (1-30 Nov'25) | Pencairan MtM | MtD (1-30 Oct'25 | Growth (1-30 Nov'25) |         | Run Off Nov'25 | Target Nov'25 |         |         |
|-----|---------------------|-----------|-----------|-----------|-------------------------|-------------------------|---------------|------------------|----------------------|---------|----------------|---------------|---------|---------|
|     |                     | 31-Dec-24 | 31-Oct-25 | 30-Nov-25 |                         |                         |               |                  | MtD                  | YtD     |                | Posisi        | Penc.   | Gap     |
| 1   | SME                 | -         | 8,409     | 8,358     | 8,400                   | -                       | (8,400)       | 8,409            | (51)                 | 8,358   | 51             | 0             | 0.00%   | 8,358   |
|     | Linkage             | -         | -         | -         | -                       | -                       | -             | 0                | 0                    | 0       | -              | 0             | 0.00%   | 0       |
|     | Non-Linkage         | -         | 8,409     | 8,358     | 8,400                   | -                       | (8,400)       | 8,409            | (51)                 | 8,358   | 51             | 0             | 0.00%   | 8,358   |
|     | • Local Champion    | -         | 8,409     | 8,358     | 8,400                   | -                       | (8,400)       | 8,409            | (51)                 | 8,358   | 51             | 0             | 0.00%   | 8,358   |
|     | • Value Chain       | -         | -         | -         | -                       | -                       | -             | 0                | 0                    | 0       | -              | 0             | 0.00%   | 0       |
| 2   | MBG                 | 317       | 74        | 72        | -                       | -                       | 0             | 24               | (2)                  | (245)   | 2              | 317           | 22.61%  | (245)   |
|     | KUR                 | -         | -         | -         | -                       | -                       | 0             | 0                | 0                    | 0       | -              | 0             | 0.00%   | 0       |
|     | Non KUR             | 317       | 74        | 72        | -                       | -                       | 0             | 24               | (2)                  | (245)   | 2              | 317           | 22.61%  | (245)   |
| 3   | PWG                 | 17,010    | 25,951    | 27,740    | 8,091                   | 4,979                   | (3,112)       | 2,838            | 1,790                | 10,731  | 3,189          | 22,618        | 122.65% | 5,122   |
|     | Cilem               | 7,758     | 11,911    | 12,740    | 1,047                   | 1,514                   | 466           | 343              | 829                  | 4,982   | 684            | 12,110        | 105.20% | 630     |
|     | Gadai               | 9,252     | 14,040    | 15,000    | 7,044                   | 3,465                   | (3,579)       | 2,495            | 960                  | 5,749   | 2,505          | 10,508        | 142.75% | 4,492   |
| 4   | CFG                 | 136,962   | 149,035   | 150,802   | 3,599                   | 4,298                   | 699           | 859              | 1,767                | 13,840  | 2,532          | 151,758       | 99.37%  | (956)   |
|     | CF 1                | 16,548    | 16,454    | 16,435    | 257                     | 187                     | (70)          | 158              | (18)                 | (113)   | 206            | 18,143        | 90.59%  | (1,708) |
|     | Total Griya         | 15,017    | 13,737    | 13,625    | -                       | -                       | 0             | 0                | (112)                | (1,392) | 112            | 15,466        | 88.09%  | (1,841) |
|     | • Total Non Program | 15,017    | 13,737    | 13,625    | -                       | -                       | 0             | (118)            | (112)                | (1,392) | 112            | 15,466        | 88.09%  | (1,841) |
|     | • Program           | -         | -         | -         | -                       | -                       | 0             | 0                | 0                    | 0       | -              | 0             | 0.00%   | 0       |
|     | Oto                 | 1,532     | 2,717     | 2,810     | 257                     | 187                     | (70)          | 158              | 93                   | 1,279   | 94             | 2,676         | 104.99% | 134     |
|     | CF 2                | 120,414   | 132,581   | 134,366   | 3,342                   | 4,111                   | 769           | 701              | 1,785                | 13,953  | 2,326          | 133,615       | 100.56% | 752     |
|     | Mitraguna & Others  | 110,777   | 121,822   | 123,453   | 2,877                   | 3,631                   | 754           | 317              | 1,631                | 12,676  | 2,000          | 122,887       | 100.46% | 566     |
|     | Pensiun             | 9,636     | 10,759    | 10,913    | 465                     | 480                     | 15            | 384              | 154                  | 1,277   | 326            | 10,728        | 101.73% | 185     |
|     | Total Pembiayaan    | 154,289   | 183,469   | 186,972   | 20,090                  | 9,277                   | (10,813)      | 12,130           | 3,503                | 32,684  | 5,774          | 174,693       | 107.03% | 12,279  |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |       |       | Target Nov'25 |        |       |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|-------|-------|---------------|--------|-------|
|     |                    | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 30-Nov-25 | 31-Dec-24 | 31-Oct-25 | 30-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                | 148       | 50        | 74        | -         | 46.61%    | 100.00%   | 0.00%     | (74)          | (148) | (50)  |               |        |       |
|     | KUR                | -         | -         | -         | -         | 0.00%     | 0.00%     | 0.00%     | -             | -     | -     |               |        |       |
|     | Non KUR            | 148       | 50        | 74        | -         | 46.61%    | 100.00%   | 0.00%     | (74)          | (148) | (50)  |               |        |       |
| 3   | PWG                | -         | -         | -         | 344       | 0.00%     | 0.00%     | 1.24%     | 344           | 344   | 344   |               |        |       |
|     | Cilem              | -         | -         | -         | 344       | 0.00%     | 0.00%     | 2.70%     | 344           | 344   | 344   |               |        |       |
|     | Gadai              | -         | -         | -         | -         | 0.00%     | 0.00%     | 0.00%     | -             | -     | -     |               |        |       |
| 4   | CFG                | 334       | 1,041     | 415       | 396       | 0.24%     | 0.28%     | 0.26%     | (19)          | 62    | (645) |               |        |       |
|     | CF 1               | -         | 569       | 195       | 194       | 0.00%     | 1.18%     | 1.18%     | (1)           | 194   | (375) |               |        |       |
|     | Total Griya        | -         | 569       | 44        | 43        | 0.00%     | 0.32%     | 0.32%     | (1)           | 43    | (526) |               |        |       |
|     | Oto                | -         | -         | 151       | 151       | 0.00%     | 5.54%     | 5.36%     | -             | 151   | 151   |               |        |       |
|     | CF 2               | 334       | 472       | 220       | 202       | 0.28%     | 0.17%     | 0.15%     | (18)          | (132) | (270) |               |        |       |
|     | Mitraguna & Others | 334       | 472       | 220       | 202       | 0.30%     | 0.18%     | 0.16%     | (18)          | (132) | (270) |               |        |       |
|     | Pensiun            | -         | -         | -         | -         | 0.00%     | 0.00%     | 0.00%     | -             | -     | -     |               |        |       |
|     | Total Pembiayaan   | 482       | 1,090     | 489       | 739       | 0.31%     | 0.27%     | 0.40%     | 251           | 258   | (351) | 0.15%         | 62.33% | -0.2% |

Kualitas Pembiayaan (NPF)

| No. | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |       |     | Target Nov'25 |         |       |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|-------|-----|---------------|---------|-------|
|     |                    | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 30-Nov-25 | 31-Dec-24 | 31-Oct-25 | 30-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                | 76        | -         | -         | 72        | 24.03%    | 0.00%     | 100.00%   | 72            | (4)   | 72  |               |         |       |
|     | KUR                | -         | -         | -         | -         | 0.00%     | 0.00%     | 0.00%     | -             | -     | -   |               |         |       |
|     | Non KUR            | 76        | -         | -         | 72        | 24.03%    | 0.00%     | 100.00%   | 72            | (4)   | 72  |               |         |       |
| 3   | PWG                | -         | -         | -         | -         | 0.00%     | 0.00%     | 0.00%     | -             | -     | -   |               |         |       |
|     | Cilem              | -         | -         | -         | -         | 0.00%     | 0.00%     | 0.00%     | -             | -     | -   |               |         |       |
|     | Gadai              | -         | -         | -         | -         | 0.00%     | 0.00%     | 0.00%     | -             | -     | -   |               |         |       |
| 4   | CFG                | 787       | 1,203     | 1,276     | 1,276     | 0.57%     | 0.86%     | 0.85%     | (0)           | 489   | 73  |               |         |       |
|     | CF 1               | 645       | -         | 74        | 73        | 3.90%     | 0.45%     | 0.45%     | (0)           | (571) | 73  |               |         |       |
|     | Total Griya        | 645       | -         | 74        | 73        | 4.29%     | 0.54%     | 0.54%     | (0)           | (571) | 73  |               |         |       |
|     | Oto                | -         | -         | -         | -         | 0.00%     | 0.00%     | 0.00%     | -             | -     | -   |               |         |       |
|     | CF 2               | 142       | 1,203     | 1,203     | 1,202     | 0.12%     | 0.91%     | 0.89%     | (0)           | 1,060 | (1) |               |         |       |
|     | Mitraguna & Others | 142       | 1,203     | 1,203     | 1,202     | 0.13%     | 0.99%     | 0.97%     | (0)           | 1,060 | (1) |               |         |       |
|     | Pensiun            | -         | -         | -         | -         | 0.00%     | 0.00%     | 0.00%     | -             | -     | -   |               |         |       |
|     | Total Pembiayaan   | 863       | 1,203     | 1,276     | 1,347     | 0.56%     | 0.70%     | 0.72%     | 71            | 485   | 144 | 0.00%         | 100.00% | -0.7% |

Asset & Contribution Margin

| No. | Neraca              | Posisi  |         |         | Growth (Yoy) | % Growth |
|-----|---------------------|---------|---------|---------|--------------|----------|
|     |                     | Sep-24  | Dec-24  | Sep-25  |              |          |
| 1   | Asset (Retail) T    | 216,304 | 258,971 | 294,424 | 78,120       |          |
| 2   | Contribution Margin | 7,083   | 10,698  | 8,086   | 1,003        | -14.2%   |

PHR & Payroll

| Kinerja     | Posisi |        |        | Growth (Mtd) | Growth (YoY) |
|-------------|--------|--------|--------|--------------|--------------|
|             | Sep-24 | Aug-25 | Sep-25 |              |              |
| PHR         | 3.22   | 3.35   | 3.43   | 0.07         | 0.20         |
| CIF Payroll | 1,941  | 2,473  | 2,451  | (22)         | 510          |

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi    |           |           |           | MtD (1-30 Oct'25 | Growth (1-30 Nov'25) |         |         |         |         | Target Nov'25 |         |          |
|-----|---------------|-----------|-----------|-----------|-----------|------------------|----------------------|---------|---------|---------|---------|---------------|---------|----------|
|     |               | 31-Dec-24 | 31-Oct-25 | 29-Nov-25 | 30-Nov-25 |                  | DtD                  | MtD     | %MtD    | YtD     | %YtD    | Posisi        | Penc.   | Gap      |
| 1   | Giro          | 8,580     | 6,544     | 4,936     | 4,950     | (7,020)          | 14                   | (1,594) | -24.36% | (3,630) | -42.31% | 19,111        | 25.90%  | (14,161) |
| 2   | Tabungan      | 115,717   | 139,694   | 142,473   | 143,468   | 10,026           | 995                  | 3,774   | 2.70%   | 27,751  | 23.98%  | 130,187       | 110.20% | 13,281   |
| 3   | Deposito      | 158,683   | 172,137   | 167,447   | 167,447   | (5,821)          | 0                    | (4,690) | -2.72%  | 8,764   | 5.52%   | 159,611       | 104.91% | 7,836    |
|     | Total         | 282,980   | 318,375   | 314,856   | 315,865   | (2,815)          | 1,009                | (2,510) | -0.79%  | 32,885  | 11.62%  | 308,909       | 102.25% | 6,956    |
|     | CASA          | 124,297   | 146,238   | 147,409   | 148,418   | 3,006            | 1,009                | 2,180   | 1.49%   | 24,121  | 19.41%  | 149,298       | 99.41%  | (880)    |
|     | (%) CASA      | 43.92%    | 45.93%    | 46.82%    | 46.99%    |                  |                      |         |         |         |         |               |         |          |
|     | FDR           | 77.18%    | 77.84%    | 80.23%    | 79.98%    |                  |                      |         |         |         |         |               |         |          |

Kinerja ISE

| No. | Segmen/Produk | Posisi    |           |           |           |  | Growth (1-26 Nov'25) |         |         |       |         | Target Nov'25 |       |       |
|-----|---------------|-----------|-----------|-----------|-----------|--|----------------------|---------|---------|-------|---------|---------------|-------|-------|
|     |               | 31-Dec-24 | 31-Oct-25 | 25-Nov-25 | 26-Nov-25 |  | DtD                  | MtD     | %MtD    | YtD   | %YtD    | Posisi        | Penc. | Gap   |
| 1   | DPK ISE       | 3,319     | 8,818     | 6,508     | 6,073     |  | (435)                | (2,745) | -31.13% | 2,754 | 82.97%  | -             | 0.00% | 6,073 |
| 2   | Giro ISE      | 510       | 227       | 515       | 526       |  | 11                   | 299     | 131.56% | 16    | 3.19%   |               | 0.00% | 526   |
| 3   | Tabungan ISE  | 2,559     | 8,341     | 5,744     | 5,297     |  | (447)                | (3,043) | -36.49% | 2,738 | 106.96% |               | 0.00% | 5,297 |
| 4   | Deposito ISE  | 250       | 250       | 250       | 250       |  | 0                    | 0       | 0.00%   | 0     | 0.00%   |               | 0.00% | 250   |
| 5   | CIF ISE       | 50        | 56        | 56        | 56        |  | 0                    | 0       | 0.00%   | 6     | 12.00%  |               | 0.00% | 56    |

Kinerja Pembiayaan

| No. | Segmen/Produk       | Posisi    |           |           | Pencairan (1-31 Oct'25) | Pencairan (1-30 Nov'25) | Pencairan MtM | MtD (1-30 Oct'25 | Growth (1-30 Nov'25) |        | Run Off Nov'25 | Target Nov'25 |         |         |
|-----|---------------------|-----------|-----------|-----------|-------------------------|-------------------------|---------------|------------------|----------------------|--------|----------------|---------------|---------|---------|
|     |                     | 31-Dec-24 | 31-Oct-25 | 30-Nov-25 |                         |                         |               |                  | MtD                  | YtD    |                | Posisi        | Penc.   | Gap     |
| 1   | SME                 | 4,509     | 4,117     | 3,992     | -                       | -                       | 0             | (124)            | (124)                | (517)  | 124            | 7,994         | 49.94%  | (4,002) |
|     | Linkage             | -         | -         | -         | -                       | -                       | -             | 0                | 0                    | 0      | -              | 1,518         | 0.00%   | (1,518) |
|     | Non-Linkage         | 4,509     | 4,117     | 3,992     | -                       | -                       | 0             | (124)            | (124)                | (517)  | 124            | 6,476         | 61.64%  | (2,484) |
|     | • Local Champion    | 4,509     | 4,117     | 3,992     | -                       | -                       | 0             | (124)            | (124)                | (517)  | 124            | 5,442         | 73.37%  | (1,449) |
|     | • Value Chain       | -         | -         | -         | -                       | -                       | -             | 0                | 0                    | 0      | -              | 1,035         | 0.00%   | (1,035) |
| 2   | MBG                 | 9,912     | 12,255    | 12,342    | 675                     | 695                     | 20            | 251              | 88                   | 2,430  | 607            | 12,148        | 101.60% | 195     |
|     | KUR                 | 9,027     | 10,798    | 11,099    | 600                     | 695                     | 95            | 222              | 300                  | 2,072  | 395            | 11,171        | 99.35%  | (72)    |
|     | Non KUR             | 885       | 1,456     | 1,243     | 75                      | -                       | (75)          | 28               | (213)                | 358    | 213            | 977           | 127.32% | 267     |
| 3   | PWG                 | 13,890    | 23,684    | 24,341    | 4,356                   | 3,667                   | (689)         | 490              | 657                  | 10,451 | 3,010          | 26,829        | 90.73%  | (2,488) |
|     | Cilem               | 5,699     | 14,241    | 14,693    | 726                     | 1,687                   | 961           | (430)            | 451                  | 8,993  | 1,235          | 15,972        | 91.99%  | (1,279) |
|     | Gadai               | 8,191     | 9,442     | 9,648     | 3,630                   | 1,981                   | (1,650)       | 919              | 206                  | 1,457  | 1,775          | 10,857        | 88.87%  | (1,209) |
| 4   | CFG                 | 190,097   | 207,781   | 211,938   | 4,871                   | 9,063                   | 4,192         | (303)            | 4,157                | 21,841 | 4,906          | 205,092       | 103.34% | 6,846   |
|     | CF 1                | 25,896    | 28,102    | 27,655    | -                       | 276                     | 276           | (122)            | (447)                | 1,759  | 724            | 27,742        | 99.69%  | (87)    |
|     | Total Griya         | 21,834    | 24,165    | 23,963    | -                       | -                       | 0             | 0                | (202)                | 2,130  | 202            | 22,354        | 107.20% | 1,609   |
|     | • Total Non Program | 21,834    | 24,165    | 23,963    | -                       | -                       | 0             | (202)            | (202)                | 2,130  | 202            | 22,354        | 107.20% | 1,609   |
|     | • Program           | -         | -         | -         | -                       | -                       | 0             | 0                | 0                    | 0      | -              | 0             | 0.00%   | 0       |
|     | Oto                 | 4,062     | 3,936     | 3,691     | -                       | 276                     | 276           | (122)            | (245)                | (371)  | 522            | 5,388         | 68.51%  | (1,696) |
|     | CF 2                | 164,201   | 179,679   | 184,284   | 4,871                   | 8,787                   | 3,916         | (181)            | 4,604                | 20,082 | 4,183          | 177,351       | 103.91% | 6,933   |
|     | Mitraguna & Others  | 145,925   | 160,670   | 165,172   | 4,568                   | 8,522                   | 3,954         | (189)            | 4,502                | 19,246 | 4,020          | 157,811       | 104.66% | 7,361   |
|     | Pensiun             | 18,276    | 19,010    | 19,112    | 303                     | 265                     | (38)          | 7                | 102                  | 836    | 163            | 19,540        | 97.81%  | (428)   |
|     | Total Pembiayaan    | 218,409   | 247,836   | 252,614   | 9,902                   | 13,426                  | 3,524         | 314              | 4,778                | 34,205 | 8,648          | 252,063       | 100.22% | 551     |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |       |       | Target Nov'25 |         |      |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|-------|-------|---------------|---------|------|
|     |                    | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 30-Nov-25 | 31-Dec-24 | 31-Oct-25 | 30-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                | 284       | -         | 100       | 99        | 2.87%     | 0.82%     | 0.80%     | (2)           | (185) | 99    |               |         |      |
|     | KUR                | 284       | -         | 100       | 99        | 3.15%     | 0.93%     | 0.89%     | (2)           | (185) | 99    |               |         |      |
|     | Non KUR            | -         | -         | -         | -         | 0.00%     | 0.00%     | 0.00%     | -             | -     | -     |               |         |      |
| 3   | PWG                | -         | -         | 26        | 149       | 0.00%     | 0.11%     | 0.61%     | 123           | 149   | 149   |               |         |      |
|     | Cilem              | -         | -         | -         | 126       | 0.00%     | 0.00%     | 0.86%     | 126           | 126   | 126   |               |         |      |
|     | Gadai              | -         | -         | 26        | 23        | 0.00%     | 0.28%     | 0.23%     | (3)           | 23    | 23    |               |         |      |
| 4   | CFG                | 85        | 484       | 467       | 65        | 0.04%     | 0.22%     | 0.03%     | (402)         | (20)  | (420) |               |         |      |
|     | CF 1               | 52        | 484       | 467       | 65        | 0.02%     | 1.66%     | 0.23%     | (402)         | 12    | (420) |               |         |      |
|     | Total Griya        | 52        | 48        | 48        | 47        | 0.24%     | 0.20%     | 0.20%     | (1)           | (5)   | (1)   |               |         |      |
|     | Oto                | -         | 436       | 419       | 18        | 0.00%     | 10.65%    | 0.48%     | (402)         | 18    | (418) |               |         |      |
|     | CF 2               | 33        | -         | -         | -         | 0.02%     | 0.00%     | 0.00%     | -             | (33)  | -     |               |         |      |
|     | Mitraguna & Others | 33        | -         | -         | -         | 0.02%     | 0.00%     | 0.00%     | -             | (33)  | -     |               |         |      |
|     | Pensiun            | -         | -         | -         | -         | 0.00%     | 0.00%     | 0.00%     | -             | -     | -     |               |         |      |
|     | Total Pembiayaan   | 369       | 484       | 593       | 312       | 0.17%     | 0.24%     | 0.12%     | (281)         | (57)  | (172) | 0.18%         | -42.39% | 0.1% |

Kualitas Pembiayaan (NPF)

| No. | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |       |     | Target Nov'25 |        |       |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|-------|-----|---------------|--------|-------|
|     |                    | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 30-Nov-25 | 31-Dec-24 | 31-Oct-25 | 30-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                | 4         | -         | -         | -         | 0.04%     | 0.00%     | 0.00%     | -             | (4)   | -   |               |        |       |
|     | KUR                | -         | -         | -         | -         | 0.00%     | 0.00%     | 0.00%     | -             | -     | -   |               |        |       |
|     | Non KUR            | 4         | -         | -         | -         | 0.50%     | 0.00%     | 0.00%     | -             | (4)   | -   |               |        |       |
| 3   | PWG                | -         | -         | -         | -         | 0.00%     | 0.00%     | 0.00%     | -             | -     | -   |               |        |       |
|     | Cilem              | -         | -         | -         | -         | 0.00%     | 0.00%     | 0.00%     | -             | -     | -   |               |        |       |
|     | Gadai              | -         | -         | -         | -         | 0.00%     | 0.00%     | 0.00%     | -             | -     | -   |               |        |       |
| 4   | CFG                | 1,205     | 515       | 514       | 512       | 0.63%     | 0.25%     | 0.24%     | (2)           | (693) | (3) |               |        |       |
|     | CF 1               | 485       | -         | -         | -         | 1.87%     | 0.00%     | 0.00%     | -             | (485) | -   |               |        |       |
|     | Total Griya        | 485       | -         | -         | -         | 2.22%     | 0.00%     | 0.00%     | -             | (485) | -   |               |        |       |
|     | Oto                | -         | -         | -         | -         | 0.00%     | 0.00%     | 0.00%     | -             | -     | -   |               |        |       |
|     | CF 2               | 719       | 515       | 514       | 512       | 0.44%     | 0.29%     | 0.28%     | (2)           | (207) | (3) |               |        |       |
|     | Mitraguna & Others | 719       | 274       | 273       | 271       | 0.49%     | 0.17%     | 0.16%     | (2)           | (449) | (3) |               |        |       |
|     | Pensiun            | -         | 241       | 241       | 241       | 0.00%     | 0.10%     | 1.26%     | -             | 241   | (0) |               |        |       |
|     | Total Pembiayaan   | 1,209     | 515       | 514       | 512       | 0.55%     | 0.21%     | 0.20%     | (2)           | (697) | (3) | 0.00%         | 98.97% | -0.2% |

Asset & Contribution Margin

| No. | Neraca              | Posisi  |         |         | Growth (Yoy) | % Growth |
|-----|---------------------|---------|---------|---------|--------------|----------|
|     |                     | Sep-24  | Dec-24  | Sep-25  |              |          |
| 1   | Asset (Retail) T    | 318,479 | 282,980 | 321,190 | 2,711        |          |
| 2   | Contribution Margin | 7,721   | 11,567  | 8,757   | 1,036        | -13.4%   |

PHR & Payroll

| Kinerja     | Posisi |        |        | Growth (Mtd) | Growth (YoY) |
|-------------|--------|--------|--------|--------------|--------------|
|             | Sep-24 | Aug-25 | Sep-25 |              |              |
| PHR         | 2.96   | 3.11   | 3.13   | 0.02         | 0.17         |
| CIF Payroll | 1,488  | 1,563  | 1,593  | 30           | 105          |

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi    |           |           |           | MtD (1-30 Oct'25 | Growth (1-30 Nov'25) |         |        |          |         | Target Nov'25 |        |          |
|-----|---------------|-----------|-----------|-----------|-----------|------------------|----------------------|---------|--------|----------|---------|---------------|--------|----------|
|     |               | 31-Dec-24 | 31-Oct-25 | 29-Nov-25 | 30-Nov-25 |                  | DtD                  | MtD     | %MtD   | YtD      | %YtD    | Posisi        | Penc.  | Gap      |
| 1   | Giro          | 8,554     | 3,398     | 4,423     | 4,590     | (4,792)          | 166                  | 1,192   | 35.08% | (3,964)  | -46.34% | 15,576        | 29.47% | (10,987) |
| 2   | Tabungan      | 104,558   | 103,775   | 98,662    | 99,445    | 4,473            | 783                  | (4,330) | -4.17% | (5,113)  | -4.89%  | 116,810       | 85.13% | (17,365) |
| 3   | Deposito      | 118,514   | 111,806   | 111,714   | 111,707   | (5,325)          | (7)                  | (98)    | -0.09% | (6,807)  | -5.74%  | 119,096       | 93.80% | (7,389)  |
|     | Total         | 231,625   | 218,978   | 214,799   | 215,742   | (5,644)          | 943                  | (3,237) | -1.48% | (15,884) | -6.86%  | 251,482       | 85.79% | (35,741) |
|     | CASA          | 113,112   | 107,173   | 103,085   | 104,035   | (319)            | 950                  | (3,138) | -2.93% | (9,077)  | -8.02%  | 132,386       | 78.58% | (28,352) |
|     | (%) CASA      | 48.83%    | 48.94%    | 47.99%    | 48.22%    |                  |                      |         |        |          |         |               |        |          |
|     | FDR           | 61.23%    | 68.43%    | 70.47%    | 70.16%    |                  |                      |         |        |          |         |               |        |          |

Kinerja ISE

| No. | Segmen/Produk | Posisi    |           |           |           |  | Growth (1-26 Nov'25) |      |        |       |        | Target Nov'25 |       |       |
|-----|---------------|-----------|-----------|-----------|-----------|--|----------------------|------|--------|-------|--------|---------------|-------|-------|
|     |               | 31-Dec-24 | 31-Oct-25 | 25-Nov-25 | 26-Nov-25 |  | DtD                  | MtD  | %MtD   | YtD   | %YtD   | Posisi        | Penc. | Gap   |
| 1   | DPK ISE       | 2,660     | 4,420     | 4,362     | 4,383     |  | 21                   | (37) | -0.84% | 1,723 | 64.77% | -             | 0.00% | 4,383 |
| 2   | Giro ISE      | 666       | 1,060     | 992       | 1,014     |  | 23                   | (46) | -4.30% | 348   | 52.25% |               | 0.00% | 1,014 |
| 3   | Tabungan ISE  | 1,893     | 3,259     | 3,270     | 3,268     |  | (2)                  | 9    | 0.27%  | 1,375 | 72.60% |               | 0.00% | 3,268 |
| 4   | Deposito ISE  | 100       | 100       | 100       | 100       |  | 0                    | 0    | 0.00%  | 0     | 0.00%  |               | 0.00% | 100   |
| 5   | CIF ISE       | 73        | 78        | 78        | 78        |  | 0                    | 0    | 0.00%  | 5     | 6.85%  |               | 0.00% | 78    |

Kinerja Pembiayaan

| No. | Segmen/Produk       | Posisi    |           |           | Pencairan (1-31 Oct'25) | Pencairan (1-30 Nov'25) | Pencairan MtM | MtD (1-30 Oct'25 | Growth (1-30 Nov'25) |         | Run Off Nov'25 | Target Nov'25 |         |          |
|-----|---------------------|-----------|-----------|-----------|-------------------------|-------------------------|---------------|------------------|----------------------|---------|----------------|---------------|---------|----------|
|     |                     | 31-Dec-24 | 31-Oct-25 | 30-Nov-25 |                         |                         |               |                  | MtD                  | YtD     |                | Posisi        | Penc.   | Gap      |
| 1   | SME                 | -         | 1,724     | 1,683     | -                       | -                       | 0             | (40)             | (41)                 | 1,683   | 41             | 0             | 0.00%   | 1,683    |
|     | Linkage             | -         | -         | -         | -                       | -                       | -             | 0                | 0                    | 0       | -              | 0             | 0.00%   | 0        |
|     | Non-Linkage         | -         | 1,724     | 1,683     | -                       | -                       | 0             | (40)             | (41)                 | 1,683   | 41             | 0             | 0.00%   | 1,683    |
|     | • Local Champion    | -         | 1,724     | 1,683     | -                       | -                       | 0             | (40)             | (41)                 | 1,683   | 41             | 0             | 0.00%   | 1,683    |
|     | • Value Chain       | -         | -         | -         | -                       | -                       | -             | 0                | 0                    | 0       | -              | 0             | 0.00%   | 0        |
| 2   | MBG                 | 76        | 59        | 57        | -                       | -                       | 0             | (2)              | (2)                  | (19)    | 2              | 76            | 75.10%  | (19)     |
|     | KUR                 | -         | -         | -         | -                       | -                       | 0             | 0                | 0                    | 0       | -              | 0             | 0.00%   | 0        |
|     | Non KUR             | 76        | 59        | 57        | -                       | -                       | 0             | (2)              | (2)                  | (19)    | 2              | 76            | 75.10%  | (19)     |
| 3   | PWG                 | 18,643    | 25,017    | 26,639    | 4,836                   | 4,781                   | (55)          | 1,304            | 1,623                | 7,996   | 3,158          | 28,064        | 94.92%  | (1,425)  |
|     | Cilem               | 13,169    | 14,403    | 15,283    | 931                     | 1,753                   | 822           | (208)            | 880                  | 2,115   | 873            | 18,830        | 81.16%  | (3,547)  |
|     | Gadai               | 5,474     | 10,614    | 11,356    | 3,904                   | 3,028                   | (876)         | 1,513            | 743                  | 5,882   | 2,285          | 9,234         | 122.98% | 2,122    |
| 4   | CFG                 | 123,108   | 123,055   | 122,995   | 1,940                   | 1,704                   | (236)         | 84               | (60)                 | (113)   | 1,764          | 137,225       | 89.63%  | (14,230) |
|     | CF 1                | 17,304    | 13,823    | 13,560    | -                       | -                       | 0             | (191)            | (263)                | (3,743) | 263            | 19,095        | 71.02%  | (5,535)  |
|     | Total Griya         | 13,206    | 10,394    | 10,234    | -                       | -                       | 0             | 0                | (160)                | (2,972) | 160            | 13,694        | 74.73%  | (3,460)  |
|     | • Total Non Program | 13,206    | 10,394    | 10,234    | -                       | -                       | 0             | (787)            | (160)                | (2,972) | 160            | 13,694        | 74.73%  | (3,460)  |
|     | • Program           | -         | -         | -         | -                       | -                       | 0             | 0                | 0                    | 0       | -              | 0             | 0.00%   | 0        |
|     | Oto                 | 4,098     | 3,429     | 3,327     | -                       | -                       | 0             | (191)            | (103)                | (771)   | 103            | 5,401         | 61.59%  | (2,075)  |
|     | CF 2                | 105,804   | 109,232   | 109,435   | 1,940                   | 1,704                   | (236)         | 274              | 203                  | 3,631   | 1,501          | 118,130       | 92.64%  | (8,695)  |
|     | Mitraguna & Others  | 72,025    | 76,346    | 76,915    | 1,940                   | 1,704                   | (236)         | 707              | 569                  | 4,890   | 1,135          | 83,166        | 92.48%  | (6,251)  |
|     | Pensiun             | 33,780    | 32,886    | 32,520    | -                       | -                       | 0             | (433)            | (367)                | (1,260) | 367            | 34,964        | 93.01%  | (2,444)  |
|     | Total Pembiayaan    | 141,827   | 149,855   | 151,375   | 6,776                   | 6,485                   | (291)         | 1,346            | 1,520                | 9,548   | 4,965          | 165,365       | 91.54%  | (13,990) |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |       |     | Target Nov'25 |         |      |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|-------|-----|---------------|---------|------|
|     |                    | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 30-Nov-25 | 31-Dec-24 | 31-Oct-25 | 30-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                | -         | -         | -         | 316       | 0.00%     | 0.00%     | 1.19%     | 316           | 316   | 316 |               |         |      |
|     | Cilem              | -         | -         | -         | 316       | 0.00%     | 0.00%     | 2.07%     | 316           | 316   | 316 |               |         |      |
|     | Gadai              | -         | -         | -         | -         | 0.00%     | 0.00%     | 0.00%     | -             | -     | -   |               |         |      |
| 4   | CFG                | 370       | 965       | 1,341     | 1,523     | 0.30%     | 1.09%     | 1.24%     | 182           | 1,153 | 558 |               |         |      |
|     | CF 1               | 206       | 654       | 891       | 833       | 1.19%     | 6.45%     | 6.14%     | (58)          | 627   | 179 |               |         |      |
|     | Total Griya        | 92        | 559       | 798       | 743       | 0.69%     | 7.68%     | 7.26%     | (56)          | 651   | 184 |               |         |      |
|     | Oto                | 114       | 95        | 93        | 90        | 2.79%     | 2.70%     | 2.72%     | (2)           | (24)  | (4) |               |         |      |
|     | CF 2               | 164       | 311       | 450       | 690       | 0.15%     | 0.41%     | 0.63%     | 240           | 526   | 379 |               |         |      |
|     | Mitraguna & Others | 164       | 311       | 352       | 322       | 0.23%     | 0.46%     | 0.42%     | (30)          | 159   | 11  |               |         |      |
|     | Pensiun            | -         | -         | 98        | 367       | 0.00%     | 0.30%     | 1.13%     | 270           | 367   | 367 |               |         |      |
|     | Total Pembiayaan   | 370       | 965       | 1,341     | 1,839     | 0.26%     | 0.89%     | 1.21%     | 498           | 1,469 | 874 | 1.35%         | -11.10% | 0.1% |

Kualitas Pembiayaan (NPF)

| No. | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |     |     | Target Nov'25 |          |      |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|-----|-----|---------------|----------|------|
|     |                    | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 30-Nov-25 | 31-Dec-24 | 31-Oct-25 | 30-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                | 5         | 325       | 625       | 666       | 0.00%     | 0.51%     | 0.54%     | 41            | 662 | 342 |               |          |      |
|     | CF 1               | 5         | 108       | 106       | 147       | 0.03%     | 0.77%     | 1.08%     | 41            | 142 | 39  |               |          |      |
|     | Total Griya        | 5         | 108       | 106       | 147       | 0.04%     | 1.02%     | 1.44%     | 41            | 142 | 39  |               |          |      |
|     | Oto                | -         | -         | -         | -         | 0.00%     | 0.00%     | 0.00%     | -             | -   | -   |               |          |      |
|     | CF 2               | -         | 217       | 519       | 519       | 0.00%     | 0.48%     | 0.47%     | -             | 519 | 302 |               |          |      |
|     | Mitraguna & Others | -         | -         | 303       | 303       | 0.00%     | 0.40%     | 0.39%     | -             | 303 | 303 |               |          |      |
|     | Pensiun            | -         | 217       | 217       | 217       | 0.00%     | 0.14%     | 0.67%     | -             | 217 | (0) |               |          |      |
|     | Total Pembiayaan   | 5         | 325       | 625       | 666       | 0.00%     | 0.42%     | 0.44%     | 41            | 662 | 342 | 2.10%         | -376.51% | 1.7% |

Asset & Contribution Margin

| No. | Neraca              | Posisi  |         |         | Growth (Yoy) | % Growth |
|-----|---------------------|---------|---------|---------|--------------|----------|
|     |                     | Sep-24  | Dec-24  | Sep-25  |              |          |
| 1   | Asset (Retail) T    | 222,570 | 231,625 | 224,623 | 2,053        |          |
| 2   | Contribution Margin | 5,016   | 7,365   | 6,362   | 1,346        | -26.8%   |

PHR & Payroll

| Kinerja     | Posisi |        |        | Growth (Mtd) | Growth (YoY) |
|-------------|--------|--------|--------|--------------|--------------|
|             | Sep-24 | Aug-25 | Sep-25 |              |              |
| PHR         | 3.06   | 3.22   | 3.21   | (0.02)       | 0.15         |
| CIF Payroll | 1,010  | 1,088  | 1,108  | 20           | 98           |



Kinerja Pendanaan

| No. | Segmen/Produk | Posisi    |           |           |           | MtD (1-30 Oct'25 | Growth (1-30 Nov'25) |       |       |        |         | Target Nov'25 |         |         |
|-----|---------------|-----------|-----------|-----------|-----------|------------------|----------------------|-------|-------|--------|---------|---------------|---------|---------|
|     |               | 31-Dec-24 | 31-Oct-25 | 29-Nov-25 | 30-Nov-25 |                  | DtD                  | MtD   | %MtD  | YtD    | %YtD    | Posisi        | Penc.   | Gap     |
| 1   | Giro          | 1,615     | 3,412     | 3,443     | 3,452     | (1,230)          | 9                    | 41    | 1.20% | 1,837  | 113.73% | 6,881         | 50.17%  | (3,428) |
| 2   | Tabungan      | 101,049   | 104,238   | 104,065   | 104,536   | (1,606)          | 471                  | 297   | 0.29% | 3,486  | 3.45%   | 109,623       | 95.36%  | (5,088) |
| 3   | Deposito      | 38,774    | 45,450    | 46,765    | 46,765    | (520)            | 0                    | 1,315 | 2.89% | 7,991  | 20.61%  | 39,255        | 119.13% | 7,510   |
|     | Total         | 141,438   | 153,100   | 154,273   | 154,753   | (3,355)          | 480                  | 1,653 | 1.08% | 13,315 | 9.41%   | 155,759       | 99.35%  | (1,006) |
|     | CASA          | 102,664   | 107,650   | 107,508   | 107,988   | (2,836)          | 480                  | 338   | 0.31% | 5,323  | 5.19%   | 116,504       | 92.69%  | (8,516) |
|     | (%) CASA      | 72.59%    | 70.31%    | 69.69%    | 69.78%    |                  |                      |       |       |        |         |               |         |         |
|     | FDR           | 91.03%    | 105.36%   | 105.83%   | 105.51%   |                  |                      |       |       |        |         |               |         |         |

Kinerja ISE

| No. | Segmen/Produk | Posisi    |           |           |           |  | Growth (1-26 Nov'25) |       |         |       |         | Target Nov'25 |       |       |
|-----|---------------|-----------|-----------|-----------|-----------|--|----------------------|-------|---------|-------|---------|---------------|-------|-------|
|     |               | 31-Dec-24 | 31-Oct-25 | 25-Nov-25 | 26-Nov-25 |  | DtD                  | MtD   | %MtD    | YtD   | %YtD    | Posisi        | Penc. | Gap   |
| 1   | DPK ISE       | 3,298     | 2,949     | 2,924     | 2,876     |  | (48)                 | (73)  | -2.47%  | (422) | -12.80% | -             | 0.00% | 2,876 |
| 2   | Giro ISE      | 186       | 257       | 153       | 153       |  | 0                    | (104) | -40.35% | (32)  | -17.45% |               | 0.00% | 153   |
| 3   | Tabungan ISE  | 2,913     | 2,682     | 2,761     | 2,713     |  | (48)                 | 31    | 1.15%   | (200) | -6.85%  |               | 0.00% | 2,713 |
| 4   | Deposito ISE  | 200       | 10        | 10        | 10        |  | 0                    | 0     | 0.00%   | (190) | -95.00% |               | 0.00% | 10    |
| 5   | CIF ISE       | 94        | 102       | 103       | 103       |  | 0                    | 1     | 0.98%   | 9     | 9.57%   |               | 0.00% | 103   |

Kinerja Pembiayaan

| No. | Segmen/Produk       | Posisi    |           |           | Pencairan (1-31 Oct'25) | Pencairan (1-30 Nov'25) | Pencairan MtM | MtD (1-30 Oct'25 | Growth (1-30 Nov'25) |         | Run Off Nov'25 | Target Nov'25 |          |          |
|-----|---------------------|-----------|-----------|-----------|-------------------------|-------------------------|---------------|------------------|----------------------|---------|----------------|---------------|----------|----------|
|     |                     | 31-Dec-24 | 31-Oct-25 | 30-Nov-25 |                         |                         |               |                  | MtD                  | YtD     |                | Posisi        | Penc.    | Gap      |
| 1   | SME                 | 415       | 20,120    | 20,118    | 150                     | -                       | (150)         | 148              | (2)                  | 19,703  | 2              | 415           | 4847.96% | 19,703   |
|     | Linkage             | -         | -         | -         | -                       | -                       | -             | 0                | 0                    | 0       | -              | 0             | 0.00%    | 0        |
|     | Non-Linkage         | 415       | 20,120    | 20,118    | 150                     | -                       | (150)         | 148              | (2)                  | 19,703  | 2              | 415           | 4847.96% | 19,703   |
|     | • Local Champion    | 415       | 20,120    | 20,118    | 150                     | -                       | (150)         | 148              | (2)                  | 19,703  | 2              | 415           | 4847.96% | 19,703   |
|     | • Value Chain       | -         | -         | -         | -                       | -                       | -             | 0                | 0                    | 0       | -              | 0             | 0.00%    | 0        |
| 2   | MBG                 | 241       | 6,899     | 7,349     | 450                     | 590                     | 140           | 331              | 451                  | 7,108   | 139            | 3,851         | 190.86%  | 3,499    |
|     | KUR                 | 103       | 6,283     | 6,751     | 450                     | 590                     | 140           | 349              | 468                  | 6,648   | 122            | 3,549         | 190.22%  | 3,202    |
|     | Non KUR             | 139       | 616       | 598       | -                       | -                       | 0             | (17)             | (17)                 | 460     | 17             | 302           | 198.37%  | 297      |
| 3   | PWG                 | 20,398    | 30,373    | 32,659    | 9,377                   | 8,287                   | (1,090)       | 2,240            | 2,287                | 12,261  | 6,001          | 31,029        | 105.25%  | 1,630    |
|     | Cilem               | 7,170     | 12,746    | 13,626    | 2,140                   | 1,958                   | (183)         | 809              | 879                  | 6,456   | 1,078          | 15,989        | 85.22%   | (2,364)  |
|     | Gadai               | 13,229    | 17,627    | 19,034    | 7,237                   | 6,330                   | (907)         | 1,431            | 1,407                | 5,805   | 4,922          | 15,040        | 126.55%  | 3,994    |
| 4   | CFG                 | 107,701   | 103,913   | 103,147   | 2,604                   | 1,074                   | (1,530)       | 580              | (766)                | (4,554) | 1,840          | 119,299       | 86.46%   | (16,152) |
|     | CF 1                | 13,161    | 13,563    | 13,479    | -                       | 119                     | (83)          | 119              | (83)                 | 318     | 202            | 14,643        | 92.06%   | (1,163)  |
|     | Total Griya         | 10,223    | 10,121    | 9,996     | -                       | -                       | 0             | 0                | (126)                | (227)   | 126            | 10,685        | 93.55%   | (689)    |
|     | • Total Non Program | 10,223    | 9,949     | 9,824     | -                       | -                       | 0             | (122)            | (125)                | (399)   | 125            | 10,685        | 91.94%   | (861)    |
|     | • Program           | -         | 172       | 172       | -                       | -                       | 0             | (1)              | (1)                  | 172     | 1              | 0             | 0.00%    | 172      |
|     | Oto                 | 2,938     | 3,442     | 3,484     | -                       | 119                     | 119           | (83)             | 42                   | 546     | 76             | 3,958         | 88.02%   | (474)    |
|     | CF 2                | 94,540    | 90,350    | 89,667    | 2,604                   | 955                     | (1,649)       | 664              | (683)                | (4,872) | 1,638          | 104,656       | 85.68%   | (14,989) |
|     | Mitraguna & Others  | 89,171    | 84,140    | 83,229    | 1,830                   | 521                     | (1,309)       | (55)             | (911)                | (5,943) | 1,432          | 98,315        | 84.66%   | (15,086) |
|     | Pensiun             | 5,368     | 6,211     | 6,438     | 774                     | 434                     | (340)         | 719              | 228                  | 1,070   | 206            | 6,341         | 101.54%  | 98       |
|     | Total Pembiayaan    | 128,755   | 161,305   | 163,274   | 12,581                  | 9,951                   | (2,630)       | 3,300            | 1,969                | 34,518  | 7,982          | 154,593       | 105.61%  | 8,680    |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |       |     | Target Nov'25 |         |       |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|-------|-----|---------------|---------|-------|
|     |                    | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 30-Nov-25 | 31-Dec-24 | 31-Oct-25 | 30-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                | 1,919     | 960       | 1,884     | 1,515     | 1.78%     | 1.81%     | 1.47%     | (369)         | (404) | 555 |               |         |       |
|     | CF 1               | 107       | 77        | 167       | 110       | 0.81%     | 1.23%     | 0.82%     | (57)          | 4     | 33  |               |         |       |
|     | Total Griya        | 107       | -         | 167       | -         | 1.04%     | 1.65%     | 0.00%     | (167)         | (107) | -   |               |         |       |
|     | Oto                | -         | 77        | -         | 110       | 0.00%     | 0.00%     | 3.16%     | 110           | 110   | 33  |               |         |       |
|     | CF 2               | 1,812     | 883       | 1,717     | 1,405     | 1.92%     | 1.90%     | 1.57%     | (312)         | (407) | 522 |               |         |       |
|     | Mitraguna & Others | 1,812     | 883       | 1,717     | 1,405     | 2.03%     | 2.04%     | 1.69%     | (312)         | (407) | 522 |               |         |       |
|     | Pensiun            | -         | -         | -         | -         | 0.00%     | 0.00%     | 0.00%     | -             | -     | -   |               |         |       |
|     | Total Pembiayaan   | 1,919     | 960       | 1,884     | 1,515     | 1.49%     | 1.17%     | 0.93%     | (369)         | (404) | 555 | 0.00%         | 100.00% | -0.9% |

Kualitas Pembiayaan (NPF)

| No. | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |       |     | Target Nov'25 |         |       |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|-------|-----|---------------|---------|-------|
|     |                    | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 30-Nov-25 | 31-Dec-24 | 31-Oct-25 | 30-Nov-25 | MtD           | YtD   | MtM | %             | Penc.   | Gap   |
| 1   | SME                | 415       | -         | -         | -         | 100.00%   | 0.00%     | 0.00%     | -             | (415) | -   |               |         |       |
|     | Linkage            | -         | -         | -         | -         | 0.00%     | 0.00%     | 0.00%     | -             | -     | -   |               |         |       |
|     | Non-Linkage        | 415       | -         | -         | -         | 100.00%   | 0.00%     | 0.00%     | -             | (415) | -   |               |         |       |
|     | 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                | 2,505     | 2,121     | 2,530     | 2,284     | 2.33%     | 2.43%     | 2.21%     | (245)         | (221) | 164 |               |         |       |
|     | CF 1               | 23        | 78        | 78        | 78        | 0.18%     | 0.58%     | 0.58%     | -             | 55    | -   |               |         |       |
|     | Total Griya        | -         | 78        | 78        | 78        | 0.00%     | 0.77%     | 0.78%     | -             | 78    | -   |               |         |       |
|     | Oto                | 23        | -         | -         | -         | 0.79%     | 0.00%     | 0.00%     | -             | (23)  | -   |               |         |       |
|     | CF 2               | 2,482     | 2,042     | 2,451     | 2,206     | 2.63%     | 2.71%     | 2.46%     | (245)         | (276) | 164 |               |         |       |
|     | Mitraguna & Others | 2,482     | 2,042     | 2,451     | 2,206     | 2.78%     | 2.91%     | 2.65%     | (245)         | (276) | 164 |               |         |       |
|     | Pensiun            | -         | -         | -         | -         | 0.00%     | 0.00%     | 0.00%     | -             | -     | -   |               |         |       |
|     | Total Pembiayaan   | 2,920     | 2,121     | 2,530     | 2,284     | 2.27%     | 1.57%     | 1.40%     | (245)         | (636) | 164 | 0.00%         | 100.00% | -1.4% |

Asset & Contribution Margin

| No. | Neraca              | Posisi  |         |         | Growth (Yoy) | % Growth |
|-----|---------------------|---------|---------|---------|--------------|----------|
|     |                     | Sep-24  | Dec-24  | Sep-25  |              |          |
| 1   | Asset (Retail) T    | 125,537 | 141,438 | 161,771 | 36,234       |          |
| 2   | Contribution Margin | 4,892   | 6,401   | 6,523   | 1,631        | -33.3%   |

PHR & Payroll

| Kinerja     | Posisi |        |        | Growth (Mtd) | Growth (YoY) |
|-------------|--------|--------|--------|--------------|--------------|
|             | Sep-24 | Aug-25 | Sep-25 |              |              |
| PHR         | 2.95   | 3.17   | 3.18   | 0.02         | 0.23         |
| CIF Payroll | 762    | 785    | 788    | 3            | 26           |

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi    |           |           |           | MtD (1-30 Oct'25 | Growth (1-30 Nov'25) |     |         |     |         | Target Nov'25 |         |     |
|-----|---------------|-----------|-----------|-----------|-----------|------------------|----------------------|-----|---------|-----|---------|---------------|---------|-----|
|     |               | 31-Dec-24 | 31-Oct-25 | 29-Nov-25 | 30-Nov-25 |                  | DtD                  | MtD | %MtD    | YtD | %YtD    | Posisi        | Penc.   | Gap |
| 1   | Giro          | -         | -         | -         | -         | 0                | 0                    | 0   | #DIV/0! | 0   | #DIV/0! | 0             | 0.00%   | 0   |
| 2   | Tabungan      | 35        | 110       | 122       | 135       | (16)             | 13                   | 26  | 23.31%  | 100 | 285.92% | 40            | 341.50% | 96  |
| 3   | Deposito      | -         | -         | -         | -         | 0                | 0                    | 0   | #DIV/0! | 0   | #DIV/0! | 0             | 0.00%   | 0   |
|     | Total         | 35        | 110       | 122       | 135       | (16)             | 13                   | 26  | 23.31%  | 100 | 285.92% | 40            | 341.50% | 96  |
|     | CASA          | 35        | 110       | 122       | 135       | (16)             | 13                   | 26  | 23.31%  | 100 | 285.92% | 40            | 341.50% | 96  |
|     | (%) CASA      | 100.00%   | 100.00%   | 100.00%   | 100.00%   |                  |                      |     |         |     |         |               |         |     |
|     | FDR           | 0.00%     | 0.00%     | 0.00%     | 0.00%     |                  |                      |     |         |     |         |               |         |     |

Kinerja ISE

| No. | Segmen/Produk | Posisi    |           |           |           |  | Growth (1-26 Nov'25) |     |         |     |         | Target Nov'25 |       |     |
|-----|---------------|-----------|-----------|-----------|-----------|--|----------------------|-----|---------|-----|---------|---------------|-------|-----|
|     |               | 31-Dec-24 | 31-Oct-25 | 25-Nov-25 | 26-Nov-25 |  | DtD                  | MtD | %MtD    | YtD | %YtD    | Posisi        | Penc. | Gap |
| 1   | DPK ISE       | -         | -         | -         | -         |  | 0                    | 0   | #DIV/0! | 0   | #DIV/0! | -             | 0.00% | 0   |
| 2   | Giro ISE      | -         | -         | -         | -         |  | 0                    | 0   | #DIV/0! | 0   | #DIV/0! |               | 0.00% | 0   |
| 3   | Tabungan ISE  | -         | -         | -         | -         |  | 0                    | 0   | #DIV/0! | 0   | #DIV/0! |               | 0.00% | 0   |
| 4   | Deposito ISE  | -         | -         | -         | -         |  | 0                    | 0   | #DIV/0! | 0   | #DIV/0! |               | 0.00% | 0   |
| 5   | CIF ISE       | -         | -         | -         | -         |  | 0                    | 0   | #DIV/0! | 0   | #DIV/0! |               | 0.00% | 0   |

Kinerja Pembiayaan

| No. | Segmen/Produk       | Posisi    |           |           | Pencairan (1-31 Oct'25) | Pencairan (1-30 Nov'25) | Pencairan MtM | MtD (1-30 Oct'25 | Growth (1-30 Nov'25) |     | Run Off Nov'25 | Target Nov'25 |       |     |
|-----|---------------------|-----------|-----------|-----------|-------------------------|-------------------------|---------------|------------------|----------------------|-----|----------------|---------------|-------|-----|
|     |                     | 31-Dec-24 | 31-Oct-25 | 30-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                 | -         | -         | -         | -                       | -                       | 0             | 0                | 0                    | 0   | -              | 0             | 0.00% | 0   |
|     | CF 1                | -         | -         | -         | -                       | -                       | 0             | 0                | 0                    | 0   | -              | -             | 0.00% | 0   |
|     | Total Griya         | -         | -         | -         | -                       | -                       | 0             | 0                | 0                    | 0   | -              | 0             | 0.00% | 0   |
|     | • Total Non Program | -         | -         | -         | -                       | -                       | 0             | 0                | 0                    | 0   | -              | 0             | 0.00% | 0   |
|     | • Program           | -         | -         | -         | -                       | -                       | 0             | 0                | 0                    | 0   | -              | 0             | 0.00% | 0   |
|     | Oto                 | -         | -         | -         | -                       | -                       | 0             | 0                | 0                    | 0   | -              | 0             | 0.00% | 0   |
|     | CF 2                | -         | -         | -         | -                       | -                       | 0             | 0                | 0                    | 0   | -              | -             | 0.00% | 0   |
|     | Mitraguna & Others  | -         | -         | -         | -                       | -                       | 0             | 0                | 0                    | 0   | -              | 0             | 0.00% | 0   |
|     | Pensiun             | -         | -         | -         | -                       | -                       | 0             | 0                | 0                    | 0   | -              | 0             | 0.00% | 0   |
|     | Total Pembiayaan    | -         | -         | -         | -                       | -                       | 0             | 0                | 0                    | 0   | -              | 0             | 0.00% | 0   |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |     |     | Target Nov'25 |         |      |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|-----|-----|---------------|---------|------|
|     |                    | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 30-Nov-25 | 31-Dec-24 | 31-Oct-25 | 30-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%     | -             | -   | -   | 0.00%         | #DIV/0! | 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 | 30-Nov-25 | 31-Dec-24 | 31-Oct-25 | 30-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    | 20     | 35     | 125    | 105          |          |
| 2   | Contribution Margin | (210)  | (277)  | (173)  | 37           | 17.6%    |

PHR & Payroll

| Kinerja     | Posisi |        |        | Growth (Mtd) | Growth (YoY) |
|-------------|--------|--------|--------|--------------|--------------|
|             | Sep-24 | Aug-25 | Sep-25 |              |              |
| PHR         | 3.00   | 2.00   | 2.00   | -            | (1.00)       |
| CIF Payroll | 1      | 1      | 1      | -            | -            |

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi    |           |           |           | MtD (1-30 Oct'25 | Growth (1-30 Nov'25) |       |         |     |         | Target Nov'25 |         |     |
|-----|---------------|-----------|-----------|-----------|-----------|------------------|----------------------|-------|---------|-----|---------|---------------|---------|-----|
|     |               | 31-Dec-24 | 31-Oct-25 | 29-Nov-25 | 30-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      | 438       | 693       | 563       | 556       | 75               | (7)                  | (137) | -19.79% | 117 | 26.78%  | 495           | 112.19% | 60  |
| 3   | Deposito      | -         | 550       | 550       | 550       | 0                | 0                    | 0     | 0.00%   | 550 | #DIV/0! | 0             | 0.00%   | 550 |
|     | Total         | 438       | 1,243     | 1,113     | 1,106     | 75               | (7)                  | (137) | -11.03% | 667 | 152.27% | 495           | 223.24% | 610 |
|     | CASA          | 438       | 693       | 563       | 556       | 75               | (7)                  | (137) | -19.79% | 117 | 26.78%  | 495           | 112.19% | 60  |
|     | (%) CASA      | 100.00%   | 55.74%    | 50.57%    | 50.26%    |                  |                      |       |         |     |         |               |         |     |
|     | FDR           | 0.00%     | 0.00%     | 0.00%     | 0.00%     |                  |                      |       |         |     |         |               |         |     |

Kinerja ISE

| No. | Segmen/Produk | Posisi    |           |           |           |  | Growth (1-26 Nov'25) |       |         |     |         | Target Nov'25 |       |     |
|-----|---------------|-----------|-----------|-----------|-----------|--|----------------------|-------|---------|-----|---------|---------------|-------|-----|
|     |               | 31-Dec-24 | 31-Oct-25 | 25-Nov-25 | 26-Nov-25 |  | DtD                  | MtD   | %MtD    | YtD | %YtD    | Posisi        | Penc. | Gap |
| 1   | DPK ISE       | 0         | 195       | 0         | 0         |  | 0                    | (195) | -99.95% | 0   | 0.00%   | -             | 0.00% | 0   |
| 2   | Giro ISE      | -         | -         | -         | -         |  | 0                    | 0     | #DIV/0! | 0   | #DIV/0! | 0             | 0.00% | 0   |
| 3   | Tabungan ISE  | 0         | 195       | 0         | 0         |  | 0                    | (195) | -99.95% | 0   | 0.00%   | 0             | 0.00% | 0   |
| 4   | Deposito ISE  | -         | -         | -         | -         |  | 0                    | 0     | #DIV/0! | 0   | #DIV/0! | 0             | 0.00% | 0   |
| 5   | CIF ISE       | -         | -         | -         | -         |  | 0                    | 0     | #DIV/0! | 0   | #DIV/0! | 0             | 0.00% | 0   |

Kinerja Pembiayaan

| No. | Segmen/Produk       | Posisi    |           |           | Pencairan (1-31 Oct'25) | Pencairan (1-30 Nov'25) | Pencairan MtM | MtD (1-30 Oct'25 | Growth (1-30 Nov'25) |     | Run Off Nov'25 | Target Nov'25 |       |     |
|-----|---------------------|-----------|-----------|-----------|-------------------------|-------------------------|---------------|------------------|----------------------|-----|----------------|---------------|-------|-----|
|     |                     | 31-Dec-24 | 31-Oct-25 | 30-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                 | -         | -         | -         | -                       | -                       | 0             | 0                | 0                    | 0   | -              | 0             | 0.00% | 0   |
|     | CF 1                | -         | -         | -         | -                       | -                       | 0             | 0                | 0                    | 0   | -              | -             | 0.00% | 0   |
|     | Total Griya         | -         | -         | -         | -                       | -                       | 0             | 0                | 0                    | 0   | -              | 0             | 0.00% | 0   |
|     | • Total Non Program | -         | -         | -         | -                       | -                       | 0             | 0                | 0                    | 0   | -              | 0             | 0.00% | 0   |
|     | • Program           | -         | -         | -         | -                       | -                       | 0             | 0                | 0                    | 0   | -              | 0             | 0.00% | 0   |
|     | Oto                 | -         | -         | -         | -                       | -                       | 0             | 0                | 0                    | 0   | -              | 0             | 0.00% | 0   |
|     | CF 2                | -         | -         | -         | -                       | -                       | 0             | 0                | 0                    | 0   | -              | -             | 0.00% | 0   |
|     | Mitraguna & Others  | -         | -         | -         | -                       | -                       | 0             | 0                | 0                    | 0   | -              | 0             | 0.00% | 0   |
|     | Pensiun             | -         | -         | -         | -                       | -                       | 0             | 0                | 0                    | 0   | -              | 0             | 0.00% | 0   |
|     | Total Pembiayaan    | -         | -         | -         | -                       | -                       | 0             | 0                | 0                    | 0   | -              | 0             | 0.00% | 0   |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |     |     | Target Nov'25 |         |      |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|-----|-----|---------------|---------|------|
|     |                    | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 30-Nov-25 | 31-Dec-24 | 31-Oct-25 | 30-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%     | -             | -   | -   | 0.00%         | #DIV/0! | 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 | 30-Nov-25 | 31-Dec-24 | 31-Oct-25 | 30-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    | 258    | 438    | 1,168  | 910          |          |
| 2   | Contribution Margin | (227)  | (280)  | (138)  | 89           | 39.2%    |

PHR & Payroll

| Kinerja     | Posisi |        |        | Growth (Mtd) | Growth (YoY) |
|-------------|--------|--------|--------|--------------|--------------|
|             | Sep-24 | Aug-25 | Sep-25 |              |              |
| PHR         | 3.75   | 4.25   | 4.25   | -            | 0.50         |
| CIF Payroll | 4      | 8      | 8      | -            | 4            |

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi    |           |           |           | MtD (1-30 Oct'25 | Growth (1-30 Nov'25) |          |         |          |         | Target Nov'25 |         |          |
|-----|---------------|-----------|-----------|-----------|-----------|------------------|----------------------|----------|---------|----------|---------|---------------|---------|----------|
|     |               | 31-Dec-24 | 31-Oct-25 | 29-Nov-25 | 30-Nov-25 |                  | DtD                  | MtD      | %MtD    | YtD      | %YtD    | Posisi        | Penc.   | Gap      |
| 1   | Giro          | 21,452    | 44,415    | 37,819    | 38,326    | 5,703            | 508                  | (6,089)  | -13.71% | 16,874   | 78.66%  | 31,025        | 123.53% | 7,301    |
| 2   | Tabungan      | 103,481   | 122,013   | 115,056   | 115,421   | 7,231            | 365                  | (6,593)  | -5.40%  | 11,940   | 11.54%  | 119,071       | 96.93%  | (3,650)  |
| 3   | Deposito      | 132,303   | 85,939    | 108,795   | 108,795   | (6,648)          | 0                    | 22,857   | 26.60%  | (23,507) | -17.77% | 133,190       | 81.68%  | (24,395) |
|     | Total         | 257,235   | 252,367   | 261,670   | 262,542   | 6,286            | 872                  | 10,175   | 4.03%   | 5,307    | 2.06%   | 283,286       | 92.68%  | (20,744) |
|     | CASA          | 124,933   | 166,428   | 152,874   | 153,747   | 12,934           | 872                  | (12,681) | -7.62%  | 28,814   | 23.06%  | 150,096       | 102.43% | 3,651    |
|     | (%) CASA      | 48.57%    | 65.95%    | 58.42%    | 58.56%    |                  |                      |          |         |          |         |               |         |          |
|     | FDR           | 70.83%    | 83.50%    | 82.76%    | 82.49%    |                  |                      |          |         |          |         |               |         |          |

Kinerja ISE

| No. | Segmen/Produk | Posisi    |           |           |           |  | Growth (1-26 Nov'25) |         |         |         |          | Target Nov'25 |       |       |
|-----|---------------|-----------|-----------|-----------|-----------|--|----------------------|---------|---------|---------|----------|---------------|-------|-------|
|     |               | 31-Dec-24 | 31-Oct-25 | 25-Nov-25 | 26-Nov-25 |  | DtD                  | MtD     | %MtD    | YtD     | %YtD     | Posisi        | Penc. | Gap   |
| 1   | DPK ISE       | 7,936     | 8,471     | 7,149     | 7,389     |  | 240                  | (1,083) | -12.78% | (547)   | -6.89%   | -             | 0.00% | 7,389 |
| 2   | Giro ISE      | 4,026     | 3,734     | 3,655     | 3,681     |  | 25                   | (53)    | -1.43%  | (345)   | -8.58%   |               | 0.00% | 3,681 |
| 3   | Tabungan ISE  | 2,910     | 4,737     | 3,494     | 3,708     |  | 214                  | (1,029) | -21.73% | 798     | 27.43%   |               | 0.00% | 3,708 |
| 4   | Deposito ISE  | 1,000     | -         | -         | -         |  | 0                    | 0       | #DIV/0! | (1,000) | -100.00% |               | 0.00% | 0     |
| 5   | CIF ISE       | 62        | 64        | 65        | 65        |  | 0                    | 1       | 1.56%   | 3       | 4.84%    |               | 0.00% | 65    |

Kinerja Pembiayaan

| No. | Segmen/Produk       | Posisi    |           |           | Pencairan (1-31 Oct'25) | Pencairan (1-30 Nov'25) | Pencairan MtM | MtD (1-30 Oct'25 | Growth (1-30 Nov'25) |         | Run Off Nov'25 | Target Nov'25 |         |          |
|-----|---------------------|-----------|-----------|-----------|-------------------------|-------------------------|---------------|------------------|----------------------|---------|----------------|---------------|---------|----------|
|     |                     | 31-Dec-24 | 31-Oct-25 | 30-Nov-25 |                         |                         |               |                  | MtD                  | YtD     |                | Posisi        | Penc.   | Gap      |
| 1   | SME                 | 45,235    | 38,775    | 39,029    | -                       | 640                     | 640           | (388)            | 254                  | (6,206) | 386            | 54,048        | 72.21%  | (15,019) |
|     | Linkage             | 14,656    | 14,627    | 14,627    | -                       | -                       | -             | 1                | (1)                  | (29)    | 1              | 18,494        | 79.09%  | (3,868)  |
|     | Non-Linkage         | 30,579    | 24,148    | 24,403    | -                       | 640                     | 640           | (390)            | 254                  | (6,176) | 386            | 35,554        | 68.63%  | (11,152) |
|     | • Local Champion    | 28,121    | 21,313    | 21,591    | -                       | 640                     | 640           | (215)            | 278                  | (6,530) | 362            | 30,480        | 70.84%  | (8,889)  |
|     | • Value Chain       | 2,457     | 2,835     | 2,812     | -                       | -                       | -             | (174)            | (23)                 | 354     | 23             | 5,074         | 55.41%  | (2,263)  |
| 2   | MBG                 | 4,919     | 2,874     | 2,752     | -                       | -                       | 0             | (219)            | (122)                | (2,167) | 122            | 4,919         | 55.95%  | (2,167)  |
|     | KUR                 | 4,804     | 2,874     | 2,752     | -                       | -                       | 0             | (219)            | (122)                | (2,052) | 122            | 4,804         | 57.28%  | (2,052)  |
|     | Non KUR             | 115       | -         | -         | -                       | -                       | 0             | 0                | 0                    | (115)   | -              | 115           | 0.00%   | (115)    |
| 3   | PWG                 | 23,337    | 39,533    | 42,468    | 13,306                  | 10,234                  | (3,073)       | 3,166            | 2,935                | 19,131  | 7,299          | 39,389        | 107.82% | 3,079    |
|     | Cilem               | 6,677     | 17,447    | 18,870    | 3,607                   | 2,482                   | (1,125)       | 1,920            | 1,424                | 12,193  | 1,059          | 19,951        | 94.59%  | (1,080)  |
|     | Gadai               | 16,660    | 22,086    | 23,597    | 9,699                   | 7,751                   | (1,948)       | 1,246            | 1,511                | 6,937   | 6,241          | 19,438        | 121.40% | 4,159    |
| 4   | CFG                 | 108,703   | 129,533   | 132,317   | 3,657                   | 5,145                   | 1,488         | 2,647            | 2,784                | 23,614  | 2,361          | 121,184       | 109.19% | 11,132   |
|     | CF 1                | 24,869    | 27,555    | 27,138    | 27                      | 19                      | (8)           | (108)            | (417)                | 2,269   | 436            | 26,405        | 102.78% | 733      |
|     | Total Griya         | 19,873    | 21,431    | 21,234    | -                       | -                       | 0             | 0                | (198)                | 1,361   | 198            | 20,306        | 104.57% | 928      |
|     | • Total Non Program | 19,873    | 21,431    | 21,234    | -                       | -                       | 0             | (424)            | (198)                | 1,361   | 198            | 20,306        | 104.57% | 928      |
|     | • Program           | -         | -         | -         | -                       | -                       | 0             | 0                | 0                    | 0       | -              | 0             | 0.00%   | 0        |
|     | Oto                 | 4,997     | 6,124     | 5,905     | 27                      | 19                      | (8)           | (108)            | (219)                | 908     | 238            | 6,099         | 96.81%  | (194)    |
|     | CF 2                | 83,833    | 101,978   | 105,178   | 3,630                   | 5,126                   | 1,496         | 2,755            | 3,201                | 21,345  | 1,925          | 94,779        | 110.97% | 10,399   |
|     | Mitraguna & Others  | 62,328    | 78,196    | 80,370    | 3,230                   | 3,906                   | 676           | 2,567            | 2,174                | 18,042  | 1,732          | 72,223        | 111.28% | 8,148    |
|     | Pensiun             | 21,505    | 23,782    | 24,808    | 400                     | 1,220                   | 820           | 189              | 1,026                | 3,303   | 194            | 22,557        | 109.98% | 2,251    |
|     | Total Pembiayaan    | 182,193   | 210,715   | 216,565   | 16,963                  | 16,019                  | (945)         | 5,206            | 5,850                | 34,372  | 10,168         | 219,540       | 98.64%  | (2,975)  |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |       |       | Target Nov'25 |          |      |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|-------|-------|---------------|----------|------|
|     |                    | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 30-Nov-25 | 31-Dec-24 | 31-Oct-25 | 30-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                | 121       | 20        | 32        | 73        | 2.46%     | 1.11%     | 2.64%     | 41            | (48)  | 53    |               |          |      |
|     | KUR                | 83        | 20        | 32        | 73        | 1.72%     | 1.11%     | 2.64%     | 41            | (10)  | 53    |               |          |      |
|     | Non KUR            | 38        | -         | -         | -         | 33.52%    | 0.00%     | 0.00%     | -             | (38)  | -     |               |          |      |
| 3   | PWG                | -         | -         | -         | 87        | 0.00%     | 0.00%     | 0.20%     | 87            | 87    | 87    |               |          |      |
|     | Cilem              | -         | -         | -         | 87        | 0.00%     | 0.00%     | 0.46%     | 87            | 87    | 87    |               |          |      |
|     | Gadai              | -         | -         | -         | -         | 0.00%     | 0.00%     | 0.00%     | -             | -     | -     |               |          |      |
| 4   | CFG                | 330       | 1,698     | 1,506     | 1,053     | 0.30%     | 1.16%     | 0.80%     | (453)         | 724   | (645) |               |          |      |
|     | CF 1               | 209       | 63        | -         | 100       | 0.84%     | 0.00%     | 0.37%     | 100           | (110) | 36    |               |          |      |
|     | Total Griya        | -         | -         | -         | -         | 0.00%     | 0.00%     | 0.00%     | -             | -     | -     |               |          |      |
|     | Oto                | 209       | 63        | -         | 100       | 4.19%     | 0.00%     | 1.69%     | 100           | (110) | 36    |               |          |      |
|     | CF 2               | 120       | 1,635     | 1,506     | 954       | 0.14%     | 1.48%     | 0.91%     | (552)         | 833   | (681) |               |          |      |
|     | Mitraguna & Others | -         | 1,495     | 1,506     | 860       | 0.00%     | 1.93%     | 1.07%     | (646)         | 860   | (635) |               |          |      |
|     | Pensiun            | 120       | 140       | -         | 94        | 0.56%     | 0.00%     | 0.38%     | 94            | (27)  | (46)  |               |          |      |
|     | Total Pembiayaan   | 451       | 1,718     | 1,538     | 1,213     | 0.25%     | 0.73%     | 0.56%     | (325)         | 762   | (505) | 3.29%         | -487.03% | 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 | 30-Nov-25 | 31-Dec-24 | 31-Oct-25 | 30-Nov-25 | MtD           | YtD   | MtM   | %             | Penc. | Gap   |
| 1   | SME                | 5,726     | 6,156     | 6,156     | 6,156     | 12.66%    | 15.88%    | 15.77%    | -             | 430   | -     |               |       |       |
|     | Linkage            | 23        | -         | -         | -         | 0.15%     | 0.00%     | 0.00%     | -             | (23)  | -     |               |       |       |
|     | Non-Linkage        | 5,703     | 6,156     | 6,156     | 6,156     | 18.65%    | 25.49%    | 25.23%    | -             | 453   | -     |               |       |       |
|     | Value Chain        | -         | -         | -         | -         | 0.00%     | 0.00%     | 0.00%     | -             | -     | -     |               |       |       |
| 2   | MBG                | 372       | 73        | -         | -         | 7.57%     | 0.00%     | 0.00%     | -             | (372) | (73)  |               |       |       |
|     | KUR                | 296       | 73        | -         | -         | 6.16%     | 0.00%     | 0.00%     | -             | (296) | (73)  |               |       |       |
|     | Non KUR            | 76        | -         | -         | -         | 66.48%    | 0.00%     | 0.00%     | -             | (76)  | -     |               |       |       |
| 3   | PWG                | -         | -         | -         | -         | 0.00%     | 0.00%     | 0.00%     | -             | -     | -     |               |       |       |
|     | Cilem              | -         | -         | -         | -         | 0.00%     | 0.00%     | 0.00%     | -             | -     | -     |               |       |       |
|     | Gadai              | -         | -         | -         | -         | 0.00%     | 0.00%     | 0.00%     | -             | -     | -     |               |       |       |
| 4   | CFG                | 2,684     | 199       | 397       | 1,897     | 2.47%     | 0.31%     | 1.43%     | 1,500         | (788) | 1,698 |               |       |       |
|     | CF 1               | 107       | 199       | 261       | 261       | 0.43%     | 0.95%     | 0.96%     | -             | 153   | 62    |               |       |       |
|     | Total Griya        | -         | -         | -         | -         | 0.00%     | 0.00%     | 0.00%     | -             | -     | -     |               |       |       |
|     | Oto                | 107       | 199       | 261       | 261       | 2.15%     | 4.25%     | 4.41%     | -             | 153   | 62    |               |       |       |
|     | CF 2               | 2,577     | -         | 137       | 1,636     | 3.07%     | 0.13%     | 1.56%     | 1,500         | (941) | 1,636 |               |       |       |
|     | Mitraguna & Others | 2,422     | -         | -         | 1,500     | 3.89%     | 0.00%     | 1.87%     | 1,500         | (922) | 1,500 |               |       |       |
|     | Pensiun            | 155       | -         | 137       | 137       | 0.09%     | 0.06%     | 0.55%     | -             | (19)  | 137   |               |       |       |
|     | Total Pembiayaan   | 8,782     | 6,428     | 6,553     | 8,053     | 4.82%     | 3.11%     | 3.72%     | 1,500         | (729) | 1,625 | 3.38%         | 9.18% | -0.3% |

Asset & Contribution Margin

| No. | Neraca              | Posisi  |         |         | Growth (Yoy) | % Growth |
|-----|---------------------|---------|---------|---------|--------------|----------|
|     |                     | Sep-24  | Dec-24  | Sep-25  |              |          |
| 1   | Asset (Retail) T    | 247,014 | 257,235 | 246,081 | (933)        |          |
| 2   | Contribution Margin | 8,048   | 11,577  | 5,603   | (2,445)      | 30.4%    |

PHR & Payroll

| Kinerja     | Posisi |        |        | Growth (Mtd) | Growth (YoY) |
|-------------|--------|--------|--------|--------------|--------------|
|             | Sep-24 | Aug-25 | Sep-25 |              |              |
| PHR         | 2.88   | 3.01   | 3.01   | (0.00)       | 0.13         |
| CIF Payroll | 650    | 671    | 674    | 3            | 24           |



Kinerja Pendanaan

| No. | Segmen/Produk | Posisi    |           |           |           | MtD (1-30 Oct'25 | Growth (1-30 Nov'25) |          |         |        |        | Target Nov'25 |         |          |
|-----|---------------|-----------|-----------|-----------|-----------|------------------|----------------------|----------|---------|--------|--------|---------------|---------|----------|
|     |               | 31-Dec-24 | 31-Oct-25 | 29-Nov-25 | 30-Nov-25 |                  | DtD                  | MtD      | %MtD    | YtD    | %YtD   | Posisi        | Penc.   | Gap      |
| 1   | Giro          | 17,704    | 40,076    | 22,479    | 23,510    | 16,346           | 1,031                | (16,565) | -41.34% | 5,806  | 32.80% | 27,730        | 84.78%  | (4,220)  |
| 2   | Tabungan      | 74,047    | 76,608    | 78,743    | 78,794    | 1,205            | 50                   | 2,185    | 2.85%   | 4,747  | 6.41%  | 90,374        | 87.19%  | (11,581) |
| 3   | Deposito      | 177,676   | 159,231   | 188,557   | 188,557   | (2,193)          | 0                    | 29,326   | 18.42%  | 10,881 | 6.12%  | 178,593       | 105.58% | 9,964    |
|     | Total         | 269,427   | 275,916   | 289,780   | 290,861   | 15,359           | 1,081                | 14,945   | 5.42%   | 21,434 | 7.96%  | 296,698       | 98.03%  | (5,837)  |
|     | CASA          | 91,751    | 116,684   | 101,223   | 102,304   | 17,551           | 1,081                | (14,380) | -12.32% | 10,553 | 11.50% | 118,105       | 86.62%  | (15,800) |
|     | (%) CASA      | 34.05%    | 42.29%    | 34.93%    | 35.17%    |                  |                      |          |         |        |        |               |         |          |
|     | FDR           | 66.93%    | 75.15%    | 72.57%    | 72.30%    |                  |                      |          |         |        |        |               |         |          |

Kinerja ISE

| No. | Segmen/Produk | Posisi    |           |           |           |  | Growth (1-26 Nov'25) |     |         |         |         | Target Nov'25 |       |       |
|-----|---------------|-----------|-----------|-----------|-----------|--|----------------------|-----|---------|---------|---------|---------------|-------|-------|
|     |               | 31-Dec-24 | 31-Oct-25 | 25-Nov-25 | 26-Nov-25 |  | DtD                  | MtD | %MtD    | YtD     | %YtD    | Posisi        | Penc. | Gap   |
| 1   | DPK ISE       | 3,699     | 1,827     | 2,054     | 2,146     |  | 92                   | 319 | 17.44%  | (1,553) | -41.98% | -             | 0.00% | 2,146 |
| 2   | Giro ISE      | 1,245     | 198       | 405       | 480       |  | 75                   | 282 | 142.53% | (765)   | -61.44% |               | 0.00% | 480   |
| 3   | Tabungan ISE  | 2,454     | 1,630     | 1,649     | 1,666     |  | 17                   | 37  | 2.24%   | (788)   | -32.11% |               | 0.00% | 1,666 |
| 4   | Deposito ISE  | -         | -         | -         | -         |  | 0                    | 0   | #DIV/0! | 0       | #DIV/0! |               | 0.00% | 0     |
| 5   | CIF ISE       | 78        | 83        | 84        | 84        |  | 0                    | 1   | 1.20%   | 6       | 7.69%   |               | 0.00% | 84    |

Kinerja Pembiayaan

| No. | Segmen/Produk       | Posisi    |           |           | Pencairan (1-31 Oct'25) | Pencairan (1-30 Nov'25) | Pencairan MtM | MtD (1-30 Oct'25 | Growth (1-30 Nov'25) |         | Run Off Nov'25 | Target Nov'25 |         |         |
|-----|---------------------|-----------|-----------|-----------|-------------------------|-------------------------|---------------|------------------|----------------------|---------|----------------|---------------|---------|---------|
|     |                     | 31-Dec-24 | 31-Oct-25 | 30-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                 | 7,500     | 10,464    | 11,317    | 560                     | 1,200                   | 640           | 214              | 853                  | 3,817   | 347            | 10,279        | 110.09% | 1,038   |
|     | KUR                 | 5,814     | 8,922     | 9,807     | 560                     | 1,200                   | 640           | 252              | 885                  | 3,993   | 315            | 8,593         | 114.13% | 1,214   |
|     | Non KUR             | 1,686     | 1,542     | 1,510     | -                       | -                       | 0             | (38)             | (32)                 | (176)   | 32             | 1,686         | 89.54%  | (176)   |
| 3   | PWG                 | 25,637    | 37,586    | 39,505    | 9,042                   | 9,228                   | 186           | 2,015            | 1,918                | 13,867  | 7,310          | 37,092        | 106.50% | 2,413   |
|     | Cilem               | 7,478     | 16,013    | 16,995    | 2,819                   | 2,018                   | (801)         | 1,735            | 982                  | 9,518   | 1,036          | 17,536        | 96.92%  | (541)   |
|     | Gadai               | 18,160    | 21,573    | 22,509    | 6,223                   | 7,210                   | 987           | 280              | 936                  | 4,350   | 6,274          | 19,556        | 115.10% | 2,953   |
| 4   | CFG                 | 147,202   | 159,308   | 159,481   | 3,608                   | 4,057                   | 449           | 1,851            | 173                  | 12,279  | 3,884          | 161,418       | 98.80%  | (1,937) |
|     | CF 1                | 16,107    | 19,021    | 20,860    | 278                     | 2,195                   | 1,917         | (201)            | 1,839                | 4,753   | 356            | 18,142        | 114.98% | 2,717   |
|     | Total Griya         | 8,451     | 13,214    | 15,338    | 257                     | 2,195                   | 1,938         | 0                | 2,124                | 6,887   | 71             | 8,981         | 170.78% | 6,357   |
|     | • Total Non Program | 8,451     | 13,214    | 15,338    | 257                     | 2,195                   | 1,938         | 189              | 2,124                | 6,887   | 71             | 8,981         | 170.78% | 6,357   |
|     | • Program           | -         | -         | -         | -                       | -                       | 0             | 0                | 0                    | 0       | -              | 0             | 0.00%   | 0       |
|     | Oto                 | 7,656     | 5,807     | 5,522     | 21                      | -                       | (21)          | (201)            | (285)                | (2,134) | 285            | 9,161         | 60.28%  | (3,639) |
|     | CF 2                | 131,096   | 140,287   | 138,621   | 3,330                   | 1,862                   | (1,468)       | 2,052            | (1,665)              | 7,526   | 3,527          | 143,276       | 96.75%  | (4,654) |
|     | Mitraguna & Others  | 128,138   | 136,656   | 134,803   | 3,095                   | 1,647                   | (1,448)       | 1,845            | (1,853)              | 6,665   | 3,500          | 138,882       | 97.06%  | (4,078) |
|     | Pensiun             | 2,957     | 3,631     | 3,818     | 235                     | 215                     | (20)          | 208              | 188                  | 861     | 27             | 4,394         | 86.89%  | (576)   |
|     | Total Pembiayaan    | 180,340   | 207,358   | 210,302   | 13,210                  | 14,485                  | 1,276         | 4,080            | 2,944                | 29,963  | 11,541         | 208,789       | 100.72% | 1,513   |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |       |       | Target Nov'25 |        |       |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|-------|-------|---------------|--------|-------|
|     |                    | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 30-Nov-25 | 31-Dec-24 | 31-Oct-25 | 30-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                | 453       | 156       | 151       | 377       | 6.04%     | 1.44%     | 3.34%     | 227           | (75)  | 221   |               |        |       |
|     | KUR                | 363       | 83        | 80        | 229       | 6.24%     | 0.90%     | 2.33%     | 148           | (134) | 145   |               |        |       |
|     | Non KUR            | 90        | 73        | 70        | 149       | 5.33%     | 4.57%     | 9.86%     | 78            | 59    | 76    |               |        |       |
| 3   | PWG                | -         | -         | -         | 194       | 0.00%     | 0.00%     | 0.49%     | 194           | 194   | 194   |               |        |       |
|     | Cilem              | -         | -         | -         | 194       | 0.00%     | 0.00%     | 1.14%     | 194           | 194   | 194   |               |        |       |
|     | Gadai              | -         | -         | -         | -         | 0.00%     | 0.00%     | 0.00%     | -             | -     | -     |               |        |       |
| 4   | CFG                | 537       | 1,372     | 1,213     | 2,430     | 0.36%     | 0.76%     | 1.52%     | 1,217         | 1,893 | 1,058 |               |        |       |
|     | CF 1               | 200       | 783       | 336       | 817       | 1.24%     | 1.77%     | 3.91%     | 480           | 617   | 33    |               |        |       |
|     | Total Griya        | -         | -         | -         | -         | 0.00%     | 0.00%     | 0.00%     | -             | -     | -     |               |        |       |
|     | Oto                | 200       | 783       | 336       | 817       | 2.61%     | 5.79%     | 14.79%    | 480           | 617   | 33    |               |        |       |
|     | CF 2               | 337       | 589       | 876       | 1,613     | 0.26%     | 0.62%     | 1.16%     | 737           | 1,276 | 1,025 |               |        |       |
|     | Mitraguna & Others | 337       | 589       | 876       | 1,613     | 0.26%     | 0.64%     | 1.20%     | 737           | 1,276 | 1,025 |               |        |       |
|     | Pensiun            | -         | -         | -         | -         | 0.00%     | 0.00%     | 0.00%     | -             | -     | -     |               |        |       |
|     | Total Pembiayaan   | 990       | 1,528     | 1,364     | 3,002     | 0.55%     | 0.66%     | 1.43%     | 1,638         | 2,012 | 1,474 | 0.61%         | 57.33% | -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 | 30-Nov-25 | 31-Dec-24 | 31-Oct-25 | 30-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                | 70        | 199       | 198       | 269       | 0.93%     | 1.90%     | 2.37%     | 70            | 199   | 70  |               |        |       |
|     | KUR                | -         | 199       | 198       | 198       | 0.00%     | 2.22%     | 2.02%     | (0)           | 198   | (0) |               |        |       |
|     | Non KUR            | 70        | -         | -         | 70        | 4.15%     | 0.00%     | 4.66%     | 70            | 0     | 70  |               |        |       |
| 3   | PWG                | -         | -         | -         | -         | 0.00%     | 0.00%     | 0.00%     | -             | -     | -   |               |        |       |
|     | Cilem              | -         | -         | -         | -         | 0.00%     | 0.00%     | 0.00%     | -             | -     | -   |               |        |       |
|     | Gadai              | -         | -         | -         | -         | 0.00%     | 0.00%     | 0.00%     | -             | -     | -   |               |        |       |
| 4   | CFG                | 1,150     | 2,625     | 2,669     | 2,801     | 0.78%     | 1.68%     | 1.76%     | 132           | 1,651 | 176 |               |        |       |
|     | CF 1               | 107       | 35        | 35        | 35        | 0.67%     | 0.18%     | 0.17%     | -             | (72)  | -   |               |        |       |
|     | Total Griya        | 107       | 35        | 35        | 35        | 1.27%     | 0.26%     | 0.23%     | -             | (72)  | -   |               |        |       |
|     | Oto                | -         | -         | -         | -         | 0.00%     | 0.00%     | 0.00%     | -             | -     | -   |               |        |       |
|     | CF 2               | 1,042     | 2,590     | 2,634     | 2,766     | 0.80%     | 1.88%     | 2.00%     | 132           | 1,724 | 176 |               |        |       |
|     | Mitraguna & Others | 1,042     | 2,590     | 2,634     | 2,766     | 0.81%     | 1.93%     | 2.05%     | 132           | 1,724 | 176 |               |        |       |
|     | Pensiun            | -         | -         | -         | -         | 0.00%     | 0.00%     | 0.00%     | -             | -     | -   |               |        |       |
|     | Total Pembiayaan   | 1,219     | 2,824     | 2,867     | 3,069     | 0.68%     | 1.38%     | 1.46%     | 202           | 1,850 | 246 | 0.06%         | 95.60% | -1.4% |

Asset & Contribution Margin

| No. | Neraca              | Posisi  |         |         | Growth (Yoy) | % Growth |
|-----|---------------------|---------|---------|---------|--------------|----------|
|     |                     | Sep-24  | Dec-24  | Sep-25  |              |          |
| 1   | Asset (Retail) T    | 262,535 | 269,409 | 260,557 | (1,978)      |          |
| 2   | Contribution Margin | 5,976   | 8,606   | 5,452   | (524)        | 8.8%     |

PHR & Payroll

| Kinerja     | Posisi |        |        | Growth (Mtd) | Growth (YoY) |
|-------------|--------|--------|--------|--------------|--------------|
|             | Sep-24 | Aug-25 | Sep-25 |              |              |
| PHR         | 3.66   | 3.78   | 3.81   | 0.03         | 0.15         |
| CIF Payroll | 609    | 697    | 732    | 35           | 123          |

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi    |           |           |           | MtD (1-30 Oct'25) | Growth (1-30 Nov'25) |         |        |       |        | Target Nov'25 |        |         |
|-----|---------------|-----------|-----------|-----------|-----------|-------------------|----------------------|---------|--------|-------|--------|---------------|--------|---------|
|     |               | 31-Dec-24 | 31-Oct-25 | 29-Nov-25 | 30-Nov-25 |                   | DtD                  | MtD     | %MtD   | YtD   | %YtD   | Posisi        | Penc.  | Gap     |
| 1   | Giro          | 12,950    | 14,546    | 14,329    | 14,521    | (614)             | 193                  | (24)    | -0.17% | 1,572 | 12.14% | 17,890        | 81.17% | (3,369) |
| 2   | Tabungan      | 76,505    | 85,359    | 82,270    | 82,083    | 6,313             | (187)                | (3,276) | -3.84% | 5,579 | 7.29%  | 85,927        | 95.53% | (3,844) |
| 3   | Deposito      | 21,770    | 21,261    | 21,010    | 21,010    | 72                | 0                    | (250)   | -1.18% | (760) | -3.49% | 22,258        | 94.39% | (1,248) |
|     | Total         | 111,225   | 121,166   | 117,609   | 117,615   | 5,771             | 6                    | (3,551) | -2.93% | 6,390 | 5.75%  | 126,075       | 93.29% | (8,460) |
|     | CASA          | 89,454    | 99,905    | 96,599    | 96,605    | 5,700             | 6                    | (3,300) | -3.30% | 7,150 | 7.99%  | 103,817       | 93.05% | (7,213) |
|     | (%) CASA      | 80.43%    | 82.45%    | 82.14%    | 82.14%    |                   |                      |         |        |       |        |               |        |         |
|     | FDR           | 45.34%    | 58.33%    | 61.61%    | 61.61%    |                   |                      |         |        |       |        |               |        |         |

Kinerja ISE

| No. | Segmen/Produk | Posisi    |           |           |           |  | Growth (1-26 Nov'25) |      |         |       |         | Target Nov'25 |       |       |
|-----|---------------|-----------|-----------|-----------|-----------|--|----------------------|------|---------|-------|---------|---------------|-------|-------|
|     |               | 31-Dec-24 | 31-Oct-25 | 25-Nov-25 | 26-Nov-25 |  | DtD                  | MtD  | %MtD    | YtD   | %YtD    | Posisi        | Penc. | Gap   |
| 1   | DPK ISE       | 1,158     | 1,451     | 1,451     | 1,371     |  | (79)                 | (80) | -5.52%  | 213   | 18.40%  | -             | 0.00% | 1,371 |
| 2   | Giro ISE      | 199       | 118       | 138       | 90        |  | (48)                 | (28) | -23.73% | (109) | -54.89% |               | 0.00% | 90    |
| 3   | Tabungan ISE  | 959       | 1,334     | 1,312     | 1,281     |  | (31)                 | (52) | -3.92%  | 322   | 33.63%  |               | 0.00% | 1,281 |
| 4   | Deposito ISE  | -         | -         | -         | -         |  | 0                    | 0    | #DIV/0! | 0     | #DIV/0! |               | 0.00% | 0     |
| 5   | CIF ISE       | 50        | 55        | 55        | 55        |  | 0                    | 0    | 0.00%   | 5     | 10.00%  |               | 0.00% | 55    |

Kinerja Pembiayaan

| No. | Segmen/Produk       | Posisi    |           |           | Pencairan (1-31 Oct'25) | Pencairan (1-30 Nov'25) | Pencairan MtM | MtD (1-30 Oct'25) | Growth (1-30 Nov'25) |        | Run Off Nov'25 | Target Nov'25 |         |         |
|-----|---------------------|-----------|-----------|-----------|-------------------------|-------------------------|---------------|-------------------|----------------------|--------|----------------|---------------|---------|---------|
|     |                     | 31-Dec-24 | 31-Oct-25 | 30-Nov-25 |                         |                         |               |                   | MtD                  | YtD    |                | Posisi        | Penc.   | Gap     |
| 1   | SME                 | 2         | 2         | 2         | -                       | -                       | 0             | 0                 | 0                    | 0      | -              | 2             | 100.00% | 0       |
|     | Linkage             | 2         | 2         | 2         | -                       | -                       | -             | 0                 | 0                    | 0      | -              | 2             | 100.00% | 0       |
|     | Non-Linkage         | -         | -         | -         | -                       | -                       | 0             | 0                 | 0                    | 0      | -              | 0             | 0.00%   | 0       |
|     | • Local Champion    | -         | -         | -         | -                       | -                       | 0             | 0                 | 0                    | 0      | -              | 0             | 0.00%   | 0       |
|     | • Value Chain       | -         | -         | -         | -                       | -                       | -             | 0                 | 0                    | 0      | -              | 0             | 0.00%   | 0       |
| 2   | MBG                 | 103       | 4,767     | 5,680     | 320                     | 1,000                   | 680           | 232               | 912                  | 5,577  | 88             | 3,735         | 152.08% | 1,945   |
|     | KUR                 | 103       | 4,563     | 5,478     | 320                     | 1,000                   | 680           | 234               | 914                  | 5,375  | 86             | 3,547         | 154.44% | 1,931   |
|     | Non KUR             | -         | 204       | 202       | -                       | -                       | 0             | (2)               | (2)                  | 202    | 2              | 188           | 107.47% | 14      |
| 3   | PWG                 | 12,227    | 18,330    | 19,477    | 4,198                   | 4,132                   | (66)          | 1,055             | 1,147                | 7,250  | 2,985          | 27,410        | 71.06%  | (7,932) |
|     | Cilem               | 5,118     | 10,278    | 11,041    | 856                     | 1,521                   | 665           | 284               | 763                  | 5,923  | 757            | 17,009        | 64.91%  | (5,968) |
|     | Gadai               | 7,109     | 8,052     | 8,436     | 3,342                   | 2,611                   | (731)         | 771               | 384                  | 1,327  | 2,227          | 10,400        | 81.11%  | (1,964) |
| 4   | CFG                 | 38,093    | 47,576    | 47,306    | 2,134                   | 1,430                   | (704)         | 614               | (270)                | 9,213  | 1,700          | 46,389        | 101.98% | 918     |
|     | CF 1                | 11,280    | 11,393    | 11,207    | 175                     | 160                     | (15)          | (341)             | (185)                | (72)   | 346            | 12,354        | 90.72%  | (1,146) |
|     | Total Griya         | 5,847     | 6,704     | 6,705     | 160                     | 160                     | 0             | 0                 | 1                    | 858    | 160            | 6,132         | 109.34% | 573     |
|     | • Total Non Program | 5,847     | 6,026     | 5,869     | -                       | -                       | 0             | (84)              | (157)                | 22     | 157            | 6,132         | 95.71%  | (263)   |
|     | • Program           | -         | 678       | 836       | 160                     | 160                     | 0             | 166               | 157                  | 836    | 3              | 0             | 0.00%   | 836     |
|     | Oto                 | 5,433     | 4,688     | 4,502     | 15                      | -                       | (15)          | (341)             | (186)                | (931)  | 186            | 6,221         | 72.37%  | (1,719) |
|     | CF 2                | 26,814    | 36,184    | 36,099    | 1,959                   | 1,270                   | (689)         | 955               | (85)                 | 9,285  | 1,355          | 34,035        | 106.06% | 2,064   |
|     | Mitraguna & Others  | 24,934    | 33,989    | 33,724    | 1,893                   | 1,070                   | (823)         | 910               | (264)                | 8,791  | 1,334          | 31,461        | 107.20% | 2,264   |
|     | Pensiun             | 1,880     | 2,195     | 2,375     | 66                      | 200                     | 134           | 45                | 179                  | 495    | 21             | 2,574         | 92.25%  | (199)   |
|     | Total Pembiayaan    | 50,425    | 70,675    | 72,465    | 6,652                   | 6,562                   | (90)          | 1,900             | 1,790                | 22,040 | 4,773          | 77,535        | 93.46%  | (5,070) |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |      |       | Target Nov'25 |         |       |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|------|-------|---------------|---------|-------|
|     |                    | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 30-Nov-25 | 31-Dec-24 | 31-Oct-25 | 30-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                | -         | -         | -         | 609       | 0.00%     | 0.00%     | 10.72%    | 609           | 609  | 609   |               |         |       |
|     | KUR                | -         | -         | -         | 407       | 0.00%     | 0.00%     | 7.43%     | 407           | 407  | 407   |               |         |       |
|     | Non KUR            | -         | -         | -         | 202       | 0.00%     | 0.00%     | 100.00%   | 202           | 202  | 202   |               |         |       |
| 3   | PWG                | -         | -         | -         | -         | 0.00%     | 0.00%     | 0.00%     | -             | -    | -     |               |         |       |
|     | Cilem              | -         | -         | -         | -         | 0.00%     | 0.00%     | 0.00%     | -             | -    | -     |               |         |       |
|     | Gadai              | -         | -         | -         | -         | 0.00%     | 0.00%     | 0.00%     | -             | -    | -     |               |         |       |
| 4   | CFG                | 182       | 943       | 361       | 273       | 0.48%     | 0.76%     | 0.58%     | (88)          | 91   | (670) |               |         |       |
|     | CF 1               | 77        | 348       | 272       | 184       | 0.68%     | 2.39%     | 1.64%     | (88)          | 107  | (164) |               |         |       |
|     | Total Griya        | 1         | -         | -         | -         | 0.02%     | 0.00%     | 0.00%     | -             | (1)  | -     |               |         |       |
|     | Oto                | 76        | 348       | 272       | 184       | 1.39%     | 5.80%     | 4.09%     | (88)          | 108  | (164) |               |         |       |
|     | CF 2               | 105       | 595       | 89        | 89        | 0.39%     | 0.25%     | 0.25%     | (0)           | (16) | (506) |               |         |       |
|     | Mitraguna & Others | 105       | 595       | 89        | 89        | 0.42%     | 0.26%     | 0.26%     | (0)           | (16) | (506) |               |         |       |
|     | Pensiun            | -         | -         | -         | -         | 0.00%     | 0.00%     | 0.00%     | -             | -    | -     |               |         |       |
|     | Total Pembiayaan   | 182       | 943       | 361       | 881       | 0.36%     | 0.51%     | 1.22%     | 521           | 700  | (62)  | 0.00%         | 100.00% | -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 | 30-Nov-25 | 31-Dec-24 | 31-Oct-25 | 30-Nov-25 | MtD           | YtD  | MtM | %             | Penc.   | Gap   |
| 1   | SME                | 2         | 2         | 2         | 2         | 100.00%   | 100.00%   | 100.00%   | -             | -    | -   |               |         |       |
|     | Linkage            | 2         | 2         | 2         | 2         | 100.00%   | 100.00%   | 100.00%   | -             | -    | -   |               |         |       |
|     | 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                | 188       | 511       | 1,007     | 683       | 0.49%     | 2.12%     | 1.44%     | (324)         | 494  | 172 |               |         |       |
|     | CF 1               | 182       | 115       | 115       | 115       | 1.61%     | 1.01%     | 1.03%     | -             | (66) | -   |               |         |       |
|     | Total Griya        | 66        | -         | -         | -         | 1.14%     | 0.00%     | 0.00%     | -             | (66) | -   |               |         |       |
|     | Oto                | 115       | 115       | 115       | 115       | 2.12%     | 2.46%     | 2.56%     | -             | -    | -   |               |         |       |
|     | CF 2               | 7         | 396       | 891       | 568       | 0.03%     | 2.46%     | 1.57%     | (324)         | 561  | 172 |               |         |       |
|     | Mitraguna & Others | 7         | 396       | 891       | 568       | 0.03%     | 2.62%     | 1.68%     | (324)         | 561  | 172 |               |         |       |
|     | Pensiun            | -         | -         | -         | -         | 0.00%     | 0.00%     | 0.00%     | -             | -    | -   |               |         |       |
|     | Total Pembiayaan   | 190       | 513       | 1,008     | 685       | 0.38%     | 1.43%     | 0.94%     | (324)         | 494  | 172 | 0.00%         | 100.00% | -0.9% |

Asset & Contribution Margin

| No. | Neraca              | Posisi |         |         | Growth (Yoy) | % Growth |
|-----|---------------------|--------|---------|---------|--------------|----------|
|     |                     | Sep-24 | Dec-24  | Sep-25  |              |          |
| 1   | Asset (Retail) T    | 99,167 | 111,225 | 115,395 | 16,228       |          |
| 2   | Contribution Margin | 2,958  | 4,726   | 3,088   | 130          | -4.4%    |

PHR & Payroll

| Kinerja     | Posisi |        |        | Growth (Mtd) | Growth (YoY) |
|-------------|--------|--------|--------|--------------|--------------|
|             | Sep-24 | Aug-25 | Sep-25 |              |              |
| PHR         | 3.16   | 3.28   | 3.26   | (0.02)       | 0.09         |
| CIF Payroll | 375    | 432    | 452    | 20           | 77           |

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi    |           |           |           | MtD (1-30 Oct'25 | Growth (1-30 Nov'25) |         |        |          |         | Target Nov'25 |         |          |
|-----|---------------|-----------|-----------|-----------|-----------|------------------|----------------------|---------|--------|----------|---------|---------------|---------|----------|
|     |               | 31-Dec-24 | 31-Oct-25 | 29-Nov-25 | 30-Nov-25 |                  | DtD                  | MtD     | %MtD   | YtD      | %YtD    | Posisi        | Penc.   | Gap      |
| 1   | Giro          | 17,434    | 5,366     | 5,533     | 5,624     | 199              | 91                   | 258     | 4.80%  | (11,811) | -67.74% | 22,385        | 25.12%  | (16,761) |
| 2   | Tabungan      | 88,077    | 86,195    | 81,553    | 82,380    | (7,659)          | 827                  | (3,815) | -4.43% | (5,697)  | -6.47%  | 97,031        | 84.90%  | (14,651) |
| 3   | Deposito      | 27,462    | 48,947    | 49,623    | 49,623    | 9,993            | 0                    | 677     | 1.38%  | 22,161   | 80.70%  | 27,903        | 177.84% | 21,720   |
|     | Total         | 132,974   | 140,508   | 136,709   | 137,627   | 2,533            | 918                  | (2,881) | -2.05% | 4,653    | 3.50%   | 147,320       | 93.42%  | (9,692)  |
|     | CASA          | 105,512   | 91,561    | 87,086    | 88,004    | (7,460)          | 918                  | (3,557) | -3.89% | (17,508) | -16.59% | 119,416       | 73.69%  | (31,413) |
|     | (%) CASA      | 79.35%    | 65.16%    | 63.70%    | 63.94%    |                  |                      |         |        |          |         |               |         |          |
|     | FDR           | 8.88%     | 16.51%    | 18.75%    | 18.62%    |                  |                      |         |        |          |         |               |         |          |

Kinerja ISE

| No. | Segmen/Produk | Posisi    |           |           |           |  | Growth (1-26 Nov'25) |         |         |         |         | Target Nov'25 |       |       |
|-----|---------------|-----------|-----------|-----------|-----------|--|----------------------|---------|---------|---------|---------|---------------|-------|-------|
|     |               | 31-Dec-24 | 31-Oct-25 | 25-Nov-25 | 26-Nov-25 |  | DtD                  | MtD     | %MtD    | YtD     | %YtD    | Posisi        | Penc. | Gap   |
| 1   | DPK ISE       | 12,730    | 7,799     | 4,449     | 4,566     |  | 117                  | (3,232) | -41.44% | (8,163) | -64.13% | -             | 0.00% | 4,566 |
| 2   | Giro ISE      | 9,787     | 158       | 1,196     | 1,315     |  | 119                  | 1,157   | 731.09% | (8,472) | -86.56% |               | 0.00% | 1,315 |
| 3   | Tabungan ISE  | 2,943     | 7,140     | 2,753     | 2,751     |  | (2)                  | (4,389) | -61.47% | (192)   | -6.51%  |               | 0.00% | 2,751 |
| 4   | Deposito ISE  | -         | 500       | 500       | 500       |  | 0                    | 0       | 0.00%   | 500     | #DIV/0! |               | 0.00% | 500   |
| 5   | CIF ISE       | 32        | 36        | 36        | 36        |  | 0                    | 0       | 0.00%   | 4       | 12.50%  |               | 0.00% | 36    |

Kinerja Pembiayaan

| No. | Segmen/Produk       | Posisi    |           |           | Pencairan (1-31 Oct'25) | Pencairan (1-30 Nov'25) | Pencairan MtM | MtD (1-30 Oct'25 | Growth (1-30 Nov'25) |        | Run Off Nov'25 | Target Nov'25 |         |         |
|-----|---------------------|-----------|-----------|-----------|-------------------------|-------------------------|---------------|------------------|----------------------|--------|----------------|---------------|---------|---------|
|     |                     | 31-Dec-24 | 31-Oct-25 | 30-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                 | 3,072     | 5,385     | 5,374     | 305                     | 318                     | 13            | (32)             | (11)                 | 2,302  | 329            | 3,201         | 167.86% | 2,172   |
|     | Cilem               | 3,072     | 5,385     | 5,374     | 305                     | 318                     | 13            | (32)             | (11)                 | 2,302  | 329            | 3,201         | 167.86% | 2,172   |
|     | Gadai               | -         | -         | -         | -                       | -                       | 0             | 0                | 0                    | 0      | -              | 0             | 0.00%   | 0       |
| 4   | CFG                 | 8,743     | 17,820    | 20,257    | 1,230                   | 2,605                   | 1,375         | 973              | 2,437                | 11,515 | 168            | 17,590        | 115.16% | 2,667   |
|     | CF 1                | 1,694     | 1,865     | 1,835     | -                       | -                       | 0             | (24)             | (29)                 | 141    | 29             | 2,718         | 67.53%  | (882)   |
|     | Total Griya         | 398       | 867       | 863       | -                       | -                       | 0             | 0                | (3)                  | 465    | 3              | 696           | 124.03% | 167     |
|     | • Total Non Program | 398       | 867       | 863       | -                       | -                       | 0             | (3)              | (3)                  | 465    | 3              | 696           | 124.03% | 167     |
|     | • Program           | -         | -         | -         | -                       | -                       | 0             | 0                | 0                    | 0      | -              | 0             | 0.00%   | 0       |
|     | Oto                 | 1,296     | 998       | 972       | -                       | -                       | 0             | (24)             | (26)                 | (324)  | 26             | 2,022         | 48.08%  | (1,050) |
|     | CF 2                | 7,049     | 15,955    | 18,422    | 1,230                   | 2,605                   | 1,375         | 997              | 2,467                | 11,373 | 138            | 14,872        | 123.87% | 3,549   |
|     | Mitraguna & Others  | 6,955     | 15,863    | 18,330    | 1,230                   | 2,605                   | 1,375         | 997              | 2,467                | 11,375 | 138            | 14,204        | 129.05% | 4,126   |
|     | Pensiun             | 94        | 92        | 92        | -                       | -                       | 0             | (0)              | (0)                  | (2)    | 0              | 668           | 13.70%  | (577)   |
|     | Total Pembiayaan    | 11,815    | 23,204    | 25,631    | 1,535                   | 2,923                   | 1,388         | 941              | 2,427                | 13,816 | 496            | 20,791        | 123.28% | 4,839   |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |      |     | Target Nov'25 |        |       |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|------|-----|---------------|--------|-------|
|     |                    | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 30-Nov-25 | 31-Dec-24 | 31-Oct-25 | 30-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                | -         | -         | -         | 200       | 0.00%     | 0.00%     | 3.71%     | 200           | 200  | 200 |               |        |       |
|     | Cilem              | -         | -         | -         | 200       | 0.00%     | 0.00%     | 3.71%     | 200           | 200  | 200 |               |        |       |
|     | Gadai              | -         | -         | -         | -         | 0.00%     | 0.00%     | 0.00%     | -             | -    | -   |               |        |       |
| 4   | CFG                | 223       | -         | 339       | 426       | 2.55%     | 1.90%     | 2.10%     | 87            | 203  | 426 |               |        |       |
|     | CF 1               | 223       | -         | 184       | 184       | 13.18%    | 9.86%     | 10.02%    | -             | (39) | 184 |               |        |       |
|     | Total Griya        | -         | -         | -         | -         | 0.00%     | 0.00%     | 0.00%     | -             | -    | -   |               |        |       |
|     | Oto                | 223       | -         | 184       | 184       | 17.22%    | 18.42%    | 18.91%    | -             | (39) | 184 |               |        |       |
|     | CF 2               | -         | -         | 155       | 242       | 0.00%     | 0.97%     | 1.32%     | 87            | 242  | 242 |               |        |       |
|     | Mitraguna & Others | -         | -         | 155       | 242       | 0.00%     | 0.98%     | 1.32%     | 87            | 242  | 242 |               |        |       |
|     | Pensiun            | -         | -         | -         | -         | 0.00%     | 0.00%     | 0.00%     | -             | -    | -   |               |        |       |
|     | Total Pembiayaan   | 223       | -         | 339       | 626       | 1.89%     | 1.46%     | 2.44%     | 287           | 403  | 626 | 2.14%         | 12.55% | -0.3% |

Kualitas Pembiayaan (NPF)

| No. | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |     |     | Target Nov'25 |          |      |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|-----|-----|---------------|----------|------|
|     |                    | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 30-Nov-25 | 31-Dec-24 | 31-Oct-25 | 30-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                | -         | 76        | 76        | 230       | 0.00%     | 0.42%     | 1.13%     | 154           | 230 | 154 |               |          |      |
|     | 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               | -         | 76        | 76        | 230       | 0.00%     | 0.47%     | 1.25%     | 154           | 230 | 154 |               |          |      |
|     | Mitraguna & Others | -         | 76        | 76        | 230       | 0.00%     | 0.48%     | 1.25%     | 154           | 230 | 154 |               |          |      |
|     | Pensiun            | -         | -         | -         | -         | 0.00%     | 0.00%     | 0.00%     | -             | -   | -   |               |          |      |
|     | Total Pembiayaan   | -         | 76        | 76        | 230       | 0.00%     | 0.33%     | 0.90%     | 154           | 230 | 154 | 5.99%         | -569.25% | 5.1% |

Asset & Contribution Margin

| No. | Neraca              | Posisi  |         |         | Growth (Yoy) | % Growth |
|-----|---------------------|---------|---------|---------|--------------|----------|
|     |                     | Sep-24  | Dec-24  | Sep-25  |              |          |
| 1   | Asset (Retail) T    | 137,177 | 132,974 | 137,975 | 798          |          |
| 2   | Contribution Margin | 1,985   | 2,841   | 2,227   | 242          | -12.2%   |

PHR & Payroll

| Kinerja     | Posisi |        |        | Growth (Mtd) | Growth (YoY) |
|-------------|--------|--------|--------|--------------|--------------|
|             | Sep-24 | Aug-25 | Sep-25 |              |              |
| PHR         | 2.90   | 3.15   | 3.16   | 0.01         | 0.26         |
| CIF Payroll | 250    | 268    | 278    | 10           | 28           |

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi    |           |           |           | MtD (1-30 Oct'25 | Growth (1-30 Nov'25) |         |        |        |        | Target Nov'25 |         |        |
|-----|---------------|-----------|-----------|-----------|-----------|------------------|----------------------|---------|--------|--------|--------|---------------|---------|--------|
|     |               | 31-Dec-24 | 31-Oct-25 | 29-Nov-25 | 30-Nov-25 |                  | DtD                  | MtD     | %MtD   | YtD    | %YtD   | Posisi        | Penc.   | Gap    |
| 1   | Giro          | 19,025    | 36,420    | 36,752    | 36,771    | (4,985)          | 19                   | 351     | 0.96%  | 17,745 | 93.27% | 24,527        | 149.92% | 12,244 |
| 2   | Tabungan      | 42,453    | 54,176    | 51,898    | 51,742    | 2,399            | (156)                | (2,433) | -4.49% | 9,289  | 21.88% | 50,594        | 102.27% | 1,148  |
| 3   | Deposito      | 43,338    | 45,527    | 45,108    | 45,108    | 1,425            | 0                    | (418)   | -0.92% | 1,770  | 4.08%  | 43,913        | 102.72% | 1,195  |
|     | Total         | 104,817   | 136,122   | 133,758   | 133,621   | (1,161)          | (137)                | (2,501) | -1.84% | 28,804 | 27.48% | 119,034       | 112.25% | 14,587 |
|     | CASA          | 61,479    | 90,595    | 88,650    | 88,513    | (2,586)          | (137)                | (2,082) | -2.30% | 27,034 | 43.97% | 75,121        | 117.83% | 13,392 |
|     | (%) CASA      | 58.65%    | 66.55%    | 66.28%    | 66.24%    |                  |                      |         |        |        |        |               |         |        |
|     | FDR           | 25.79%    | 41.74%    | 43.56%    | 43.61%    |                  |                      |         |        |        |        |               |         |        |

Kinerja ISE

| No. | Segmen/Produk | Posisi    |           |           |           |  | Growth (1-26 Nov'25) |     |         |       |         | Target Nov'25 |       |       |
|-----|---------------|-----------|-----------|-----------|-----------|--|----------------------|-----|---------|-------|---------|---------------|-------|-------|
|     |               | 31-Dec-24 | 31-Oct-25 | 25-Nov-25 | 26-Nov-25 |  | DtD                  | MtD | %MtD    | YtD   | %YtD    | Posisi        | Penc. | Gap   |
| 1   | DPK ISE       | 1,382     | 1,683     | 1,938     | 1,943     |  | 5                    | 260 | 15.44%  | 561   | 40.63%  | -             | 0.00% | 1,943 |
| 2   | Giro ISE      | 167       | 58        | 53        | 54        |  | 1                    | (5) | -7.99%  | (114) | -67.87% |               | 0.00% | 54    |
| 3   | Tabungan ISE  | 1,214     | 1,625     | 1,885     | 1,889     |  | 5                    | 265 | 16.29%  | 675   | 55.58%  |               | 0.00% | 1,889 |
| 4   | Deposito ISE  | -         | -         | -         | -         |  | 0                    | 0   | #DIV/0! | 0     | #DIV/0! |               | 0.00% | 0     |
| 5   | CIF ISE       | 26        | 33        | 36        | 36        |  | 0                    | 3   | 9.09%   | 10    | 38.46%  |               | 0.00% | 36    |

Kinerja Pembiayaan

| No. | Segmen/Produk       | Posisi    |           |           | Pencairan (1-31 Oct'25) | Pencairan (1-30 Nov'25) | Pencairan MtM | MtD (1-30 Oct'25 | Growth (1-30 Nov'25) |        | Run Off Nov'25 | Target Nov'25 |         |        |
|-----|---------------------|-----------|-----------|-----------|-------------------------|-------------------------|---------------|------------------|----------------------|--------|----------------|---------------|---------|--------|
|     |                     | 31-Dec-24 | 31-Oct-25 | 30-Nov-25 |                         |                         |               |                  | MtD                  | YtD    |                | Posisi        | Penc.   | Gap    |
| 1   | SME                 | -         | -         | 2,000     | -                       | 2,000                   | 2,000         | 0                | 2,000                | 2,000  | -              | 0             | 0.00%   | 2,000  |
|     | Linkage             | -         | -         | -         | -                       | -                       | -             | 0                | 0                    | 0      | -              | 0             | 0.00%   | 0      |
|     | Non-Linkage         | -         | -         | 2,000     | -                       | 2,000                   | 2,000         | 0                | 2,000                | 2,000  | -              | 0             | 0.00%   | 2,000  |
|     | • Local Champion    | -         | -         | 2,000     | -                       | 2,000                   | 2,000         | 0                | 2,000                | 2,000  | -              | 0             | 0.00%   | 2,000  |
|     | • Value Chain       | -         | -         | -         | -                       | -                       | -             | 0                | 0                    | 0      | -              | 0             | 0.00%   | 0      |
| 2   | MBG                 | -         | -         | -         | -                       | -                       | 0             | 0                | 0                    | 0      | -              | 0             | 0.00%   | 0      |
|     | KUR                 | -         | -         | -         | -                       | -                       | 0             | 0                | 0                    | 0      | -              | 0             | 0.00%   | 0      |
|     | Non KUR             | -         | -         | -         | -                       | -                       | 0             | 0                | 0                    | 0      | -              | 0             | 0.00%   | 0      |
| 3   | PWG                 | 4,744     | 10,868    | 10,335    | 1,349                   | 416                     | (934)         | 358              | (534)                | 5,591  | 949            | 5,399         | 191.42% | 4,936  |
|     | Cilem               | 4,744     | 10,868    | 10,335    | 1,349                   | 416                     | (934)         | 358              | (534)                | 5,591  | 949            | 5,399         | 191.42% | 4,936  |
|     | Gadai               | -         | -         | -         | -                       | -                       | 0             | 0                | 0                    | 0      | -              | 0             | 0.00%   | 0      |
| 4   | CFG                 | 22,287    | 45,946    | 45,934    | 4,235                   | 1,478                   | (2,757)       | 1,685            | (12)                 | 23,647 | 1,490          | 31,309        | 146.71% | 14,625 |
|     | CF 1                | 3,598     | 7,925     | 7,777     | 1,589                   | -                       | (1,589)       | 906              | (147)                | 4,179  | 147            | 4,708         | 165.19% | 3,069  |
|     | Total Griya         | 1,186     | 3,167     | 3,129     | 591                     | -                       | (591)         | 0                | (38)                 | 1,943  | 38             | 1,499         | 208.76% | 1,630  |
|     | • Total Non Program | 1,186     | 3,167     | 3,129     | 591                     | -                       | (591)         | 555              | (38)                 | 1,943  | 38             | 1,499         | 208.76% | 1,630  |
|     | • Program           | -         | -         | -         | -                       | -                       | 0             | 0                | 0                    | 0      | -              | 0             | 0.00%   | 0      |
|     | Oto                 | 2,412     | 4,758     | 4,649     | 998                     | -                       | (998)         | 906              | (109)                | 2,236  | 109            | 3,209         | 144.84% | 1,439  |
|     | CF 2                | 18,689    | 38,021    | 38,157    | 2,646                   | 1,478                   | (1,168)       | 779              | 136                  | 19,468 | 1,342          | 26,601        | 143.44% | 11,556 |
|     | Mitraguna & Others  | 17,983    | 37,214    | 37,354    | 2,559                   | 1,478                   | (1,081)       | 681              | 140                  | 19,371 | 1,338          | 25,135        | 148.61% | 12,219 |
|     | Pensiun             | 705       | 807       | 803       | 87                      | -                       | (87)          | 99               | (4)                  | 97     | 4              | 1,466         | 54.75%  | (663)  |
|     | Total Pembiayaan    | 27,031    | 56,814    | 58,269    | 5,584                   | 3,894                   | (1,690)       | 2,043            | 1,455                | 31,238 | 2,439          | 36,708        | 158.74% | 21,560 |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |     |     | Target Nov'25 |         |      |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|-----|-----|---------------|---------|------|
|     |                    | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 30-Nov-25 | 31-Dec-24 | 31-Oct-25 | 30-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%     | -             | -   | -   | 0.00%         | #DIV/0! | 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 | 30-Nov-25 | 31-Dec-24 | 31-Oct-25 | 30-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    | 105,426 | 104,817 | 137,283 | 31,857       |          |
| 2   | Contribution Margin | 1,061   | 1,727   | 2,257   | 1,196        | -112.7%  |

PHR & Payroll

| Kinerja     | Posisi |        |        | Growth (Mtd) | Growth (YoY) |
|-------------|--------|--------|--------|--------------|--------------|
|             | Sep-24 | Aug-25 | Sep-25 |              |              |
| PHR         | 2.99   | 3.26   | 3.32   | 0.06         | 0.34         |
| CIF Payroll | 240    | 434    | 396    | (38)         | 156          |



Kinerja Pendanaan

| No. | Segmen/Produk | Posisi    |           |           |           | MtD (1-30 Oct'25 | Growth (1-30 Nov'25) |       |         |        |         | Target Nov'25 |        |         |
|-----|---------------|-----------|-----------|-----------|-----------|------------------|----------------------|-------|---------|--------|---------|---------------|--------|---------|
|     |               | 31-Dec-24 | 31-Oct-25 | 29-Nov-25 | 30-Nov-25 |                  | DtD                  | MtD   | %MtD    | YtD    | %YtD    | Posisi        | Penc.  | Gap     |
| 1   | Giro          | -         | -         | -         | -         | 0                | 0                    | 0     | #DIV/0! | 0      | #DIV/0! | 6,752         | 0.00%  | (6,752) |
| 2   | Tabungan      | 2,113     | 10,577    | 11,582    | 12,096    | (1,709)          | 514                  | 1,519 | 14.36%  | 9,984  | 472.55% | 13,107        | 92.29% | (1,011) |
| 3   | Deposito      | 750       | 1,116     | 802       | 802       | 1                | 0                    | (314) | -28.12% | 52     | 6.96%   | 1,367         | 58.67% | (565)   |
|     | Total         | 2,863     | 11,693    | 12,384    | 12,898    | (1,708)          | 514                  | 1,205 | 10.31%  | 10,036 | 350.57% | 21,226        | 60.77% | (8,328) |
|     | CASA          | 2,113     | 10,577    | 11,582    | 12,096    | (1,709)          | 514                  | 1,519 | 14.36%  | 9,984  | 472.55% | 19,859        | 60.91% | (7,762) |
|     | (%) CASA      | 73.80%    | 90.46%    | 93.52%    | 93.78%    |                  |                      |       |         |        |         |               |        |         |
|     | FDR           | 44.75%    | 142.80%   | 145.00%   | 139.21%   |                  |                      |       |         |        |         |               |        |         |

Kinerja ISE

| No. | Segmen/Produk | Posisi    |           |           |           |  | Growth (1-26 Nov'25) |      |         |      |         | Target Nov'25 |       |     |
|-----|---------------|-----------|-----------|-----------|-----------|--|----------------------|------|---------|------|---------|---------------|-------|-----|
|     |               | 31-Dec-24 | 31-Oct-25 | 25-Nov-25 | 26-Nov-25 |  | DtD                  | MtD  | %MtD    | YtD  | %YtD    | Posisi        | Penc. | Gap |
| 1   | DPK ISE       | -         | 135       | 86        | 86        |  | 0                    | (49) | -36.30% | 86   | #DIV/0! | -             | 0.00% | 86  |
| 2   | Giro ISE      | -         | -         | -         | -         |  | 0                    | 0    | #DIV/0! | 0    | #DIV/0! | 0             | 0.00% | 0   |
| 3   | Tabungan ISE  | -         | 135       | 86        | 86        |  | 0                    | (49) | -36.30% | 86   | #DIV/0! | 0             | 0.00% | 86  |
| 4   | Deposito ISE  | -         | -         | -         | -         |  | 0                    | 0    | #DIV/0! | 0    | #DIV/0! | 0             | 0.00% | 0   |
| 5   | CIF ISE       | 89        | 3         | 3         | 3         |  | 0                    | 0    | 0.00%   | (86) | -96.63% | 3             | 0.00% | 3   |

Kinerja Pembiayaan

| No. | Segmen/Produk       | Posisi    |           |           | Pencairan (1-31 Oct'25) | Pencairan (1-30 Nov'25) | Pencairan MtM | MtD (1-30 Oct'25 | Growth (1-30 Nov'25) |        | Run Off Nov'25 | Target Nov'25 |         |         |
|-----|---------------------|-----------|-----------|-----------|-------------------------|-------------------------|---------------|------------------|----------------------|--------|----------------|---------------|---------|---------|
|     |                     | 31-Dec-24 | 31-Oct-25 | 30-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                 | -         | -         | 500       | -                       | 500                     | 500           | 0                | 500                  | 500    | -              | 0             | 0.00%   | 500     |
|     | KUR                 | -         | -         | 500       | -                       | 500                     | 500           | 0                | 500                  | 500    | -              | 0             | 0.00%   | 500     |
|     | Non KUR             | -         | -         | -         | -                       | -                       | 0             | 0                | 0                    | 0      | -              | 0             | 0.00%   | 0       |
| 3   | PWG                 | 1,201     | 11,296    | 12,124    | 2,323                   | 2,173                   | (151)         | 909              | 829                  | 10,923 | 1,344          | 8,970         | 135.17% | 3,155   |
|     | Cilem               | 1,026     | 8,054     | 8,863     | 887                     | 1,616                   | 730           | 195              | 809                  | 7,837  | 807            | 6,281         | 141.11% | 2,582   |
|     | Gadai               | 175       | 3,242     | 3,262     | 1,437                   | 556                     | (881)         | 714              | 20                   | 3,086  | 536            | 2,689         | 121.29% | 573     |
| 4   | CFG                 | 80        | 5,403     | 5,332     | 50                      | -                       | (50)          | (10)             | (71)                 | 5,252  | 71             | 9,385         | 56.81%  | (4,053) |
|     | CF 1                | -         | 2,553     | 2,512     | -                       | -                       | 0             | (31)             | (41)                 | 2,512  | 41             | 1,107         | 226.94% | 1,405   |
|     | Total Griya         | -         | 1,031     | 1,021     | -                       | -                       | 0             | 0                | (10)                 | 1,021  | 10             | 268           | 381.00% | 753     |
|     | • Total Non Program | -         | 1,031     | 1,021     | -                       | -                       | 0             | (10)             | (10)                 | 1,021  | 10             | 268           | 381.00% | 753     |
|     | • Program           | -         | -         | -         | -                       | -                       | 0             | 0                | 0                    | 0      | -              | 0             | 0.00%   | 0       |
|     | Oto                 | -         | 1,522     | 1,492     | -                       | -                       | 0             | (31)             | (31)                 | 1,492  | 31             | 839           | 177.74% | 652     |
|     | CF 2                | 80        | 2,849     | 2,820     | 50                      | -                       | (50)          | 21               | (30)                 | 2,740  | 30             | 8,278         | 34.06%  | (5,459) |
|     | Mitraguna & Others  | 80        | 2,577     | 2,550     | -                       | -                       | 0             | (27)             | (28)                 | 2,470  | 28             | 7,607         | 33.52%  | (5,058) |
|     | Pensiun             | -         | 272       | 270       | 50                      | -                       | (50)          | 48               | (2)                  | 270    | 2              | 671           | 40.21%  | (401)   |
|     | Total Pembiayaan    | 1,281     | 16,698    | 17,956    | 2,373                   | 2,673                   | 299           | 899              | 1,258                | 16,675 | 1,414          | 18,355        | 97.83%  | (399)   |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk      | Posisi    |           |           |           | % Relatif |           |           | Net (UG) & DG |     |      | Target Nov'25 |          |      |
|-----|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|-----|------|---------------|----------|------|
|     |                    | 31-Dec-24 | 30-Sep-25 | 31-Oct-25 | 30-Nov-25 | 31-Dec-24 | 31-Oct-25 | 30-Nov-25 | MtD           | YtD | MtM  | %             | Penc.    | Gap  |
| 1   | SME                | -         | -         | -         | -         | 0.00%     | 0.00%     | 0.00%     | -             | -   | -    |               |          |      |
|     | Linkage            | -         | -         | -         | -         | 0.00%     | 0.00%     | 0.00%     | -             | -   | -    |               |          |      |
|     | Local Champion     | -         | -         | -         | -         | 0.00%     | 0.00%     | 0.00%     | -             | -   | -    |               |          |      |
|     | Value Chain        | -         | -         | -         | -         | 0.00%     | 0.00%     | 0.00%     | -             | -   | -    |               |          |      |
| 2   | MBG                | -         | -         | -         | -         | 0.00%     | 0.00%     | 0.00%     | -             | -   | -    |               |          |      |
|     | KUR                | -         | -         | -         | -         | 0.00%     | 0.00%     | 0.00%     | -             | -   | -    |               |          |      |
|     | Non KUR            | -         | -         | -         | -         | 0.00%     | 0.00%     | 0.00%     | -             | -   | -    |               |          |      |
| 3   | PWG                | -         | 35        | -         | 34        | 0.00%     | 0.00%     | 0.28%     | 34            | 34  | (1)  |               |          |      |
|     | Cilem              | -         | -         | -         | 34        | 0.00%     | 0.00%     | 0.39%     | 34            | 34  | 34   |               |          |      |
|     | Gadai              | -         | 35        | -         | -         | 0.00%     | 0.00%     | 0.00%     | -             | -   | (35) |               |          |      |
| 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   | -         | 35        | -         | 34        | 0.00%     | 0.00%     | 0.19%     | 34            | 34  | (1)  | 1.20%         | -528.36% | 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 | 30-Nov-25 | 31-Dec-24 | 31-Oct-25 | 30-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%     | -             | -   | -   | 1.22%         | #DIV/0! | 1.2% |

Asset & Contribution Margin

| No. | Neraca              | Posisi |        |        | Growth (Yoy) | % Growth |
|-----|---------------------|--------|--------|--------|--------------|----------|
|     |                     | Sep-24 | Dec-24 | Sep-25 |              |          |
| 1   | Asset (Retail) T    | -      | 2,863  | 19,235 | 19,235       |          |
| 2   | Contribution Margin | -      | (222)  | (763)  | (763)        | #DIV/0!  |

PHR & Payroll

| Kinerja     | Posisi  |        |        | Growth (Mtd) | Growth (YoY) |
|-------------|---------|--------|--------|--------------|--------------|
|             | Sep-24  | Aug-25 | Sep-25 |              |              |
| PHR         | #DIV/0! | 3.08   | 3.23   | 0.15         | #DIV/0!      |
| CIF Payroll | -       | 12     | 13     | 1            | 13           |