

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-30 Nov'25	Growth (1-26 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	25-Dec-25	26-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.894.366	2.447.773	2.406.179	2.411.635	(96.513)	5.456	(36.138)	-1.48%	517.269	27,31%	2.951.802	81,70%	(540.167)
2	Tabungan	12.343.531	13.809.131	14.073.794	14.023.055	512.698	(50.739)	213.923	1,55%	1.679.524	13,61%	13.838.012	101,34%	185.043
3	Deposito	6.674.579	7.261.750	6.935.166	6.935.116	355.712	(50)	(326.634)	-4,50%	260.537	3,90%	6.775.272	102,36%	159.844
Total		20.912.476	23.518.654	23.415.139	23.369.806	771.896	(45.333)	(148.848)	-0,63%	2.457.330	11,75%	23.565.085	99,17%	(195.279)
CASA		14.237.897	16.256.904	16.479.973	16.434.690	416.185	(45.283)	177.786	1,09%	2.196.793	15,43%	16.789.813	97,88%	(355.123)
(% CASA		68,08%	69,12%	70,38%	70,32%									
FDR		79,95%	80,76%	82,01%	82,17%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-23 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25	23-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	605.893	676.653	699.987	694.839		(5.148)	18.187	2,69%	88.946	14,68%	813.500	98,41%	(118.660)
2	Giro ISE	190.259	161.992	176.634	176.287		(347)	14.294	8,82%	(13.972)	-7,34%	316.220	55,75%	(139.933)
3	Tabungan ISE	335.051	431.528	458.846	454.046		(4.801)	22.518	5,22%	118.994	35,52%	363.698	124,84%	90.348
4	Deposito ISE	80.583	83.133	64.507	64.507		0	(18.626)	-22,40%	(16.075)	-19,95%	133.583	48,29%	(69.075)
5	CIF ISE	11.606	13.008	13.008	13.008		0	0	0,00%	1.402	12,08%	13.520	96,21%	(512)

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-26 Nov'25)	Pencairan (1-26 Dec'25)	Pencairan MtM	MtD (1-30 Nov'25	Growth (1-26 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	26-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	1.400.748	1.646.608	1.623.279	15.732	13.125	-2.608	180.870	-23.330	222.531	36.454	1.648.748	98,46%	(25.469)
	Linkage	727.269	899.506	895.777	-	2.818	2.818	171.172	-3.729	168.508	6.547	835.269	107,24%	60.508
	Non-Linkage	673.478	747.102	727.501	15.732	10.307	-5.425	9.698	-19.601	54.023	29.908	813.478	89,43%	(85.977)
	• Local Champion	584.102	633.881	620.573	15.480	8.907	-6.573	10.006	-13.308	36.471	22.215	650.475	95,40%	(29.902)
	• Value Chain	89.377	113.221	106.928	252	1.400	1.148	-308	-6.293	17.552	7.693	163.003	65,60%	(56.075)
2	MBG	2.310.331	2.406.087	2.428.610	75.527	91.103	15.576	8.858	22.523	118.279	68.580	2.642.609	91,90%	(213.999)
	KUR	2.171.167	2.267.884	2.290.537	72.652	88.037	15.385	10.169	22.652	119.370	65.385	2.486.816	92,11%	(196.279)
	Non KUR	139.164	138.203	138.073	2.875	3.066	191	-1.311	-130	-1.091	3.196	155.793	88,63%	(17.720)
3	PWG	1.161.081	2.076.332	2.172.887	364.365	355.912	-8.453	100.630	96.555	1.011.806	259.357	2.221.617	97,81%	(48.730)
	Cilem	604.524	1.242.687	1.317.976	134.740	146.200	11.460	62.549	75.289	713.452	70.910	1.469.491	89,69%	(151.515)
	Gadai	556.557	833.645	854.911	229.626	209.712	-19.913	38.081	21.266	298.354	188.447	752.125	113,67%	102.785
4	CFG	11.847.954	12.864.571	12.979.124	268.417	334.721	66.304	58.133	114.553	1.131.170	220.168	13.258.958	97,89%	(279.834)
	CF 1	2.410.954	2.561.163	2.586.475	31.933	60.954	29.021	28	25.312	175.521	35.642	2.653.480	97,47%	(67.005)
	Total Griya	1.954.117	1.973.383	1.990.861	11.537	37.029	25.492	-10.557	17.478	36.744	19.551	2.074.745	95,96%	(83.884)
	• Total Non Program	1.351.346	1.400.136	1.418.771	10.606	34.950	24.343	-7.624	18.635	67.425	16.315	1.404.632	101,01%	14.138
	• Program	602.771	573.247	572.090	931	2.079	1.149	-2.934	-1.157	-30.681	3.236	670.113	85,37%	(98.022)
	Oto	456.837	587.780	595.614	20.396	23.925	3.529	10.585	7.834	138.777	16.091	578.735	102,92%	16.879
	CF 2	9.437.000	10.303.408	10.392.649	236.484	273.767	37.283	58.105	89.241	955.649	184.527	10.605.478	97,99%	(212.829)
	Mitraguna & Others	7.891.563	8.698.860	8.782.846	211.645	250.745	39.100	53.999	83.986	891.282	166.759	8.940.484	98,24%	(157.639)
	Pensiun	1.545.436	1.604.548	1.609.803	24.839	23.023	-1.816	4.107	5.255	64.367	17.768	1.664.994	96,69%	(55.191)
Total Pembiayaan		16.720.113	18.993.599	19.203.900	724.041	794.861	70.820	348.491	210.301	2.483.786	584.560	19.771.931	97,13%	(568.032)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	26-Dec-25	31-Dec-24	30-Nov-25	26-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	3.258	3.873	5.631	81.898	0,23%	0,34%	5,05%	76.267	78.640	78.025			
	Linkage	43	6	-	44	0,01%	0,00%	0,00%	44	1	38			
	Local Champion	3.215	3.867	3.813	73.534	0,48%	0,51%	10,36%	71.541	72.139	71.487			
	Value Chain	-	-	1.819	6.500				4.681	6.500	6.500			
2	MBG	26.523	43.850	56.776	198.870	1,15%	2,36%	8,19%	142.095	172.347	155.020			
	KUR	21.896	36.508	47.873	175.950	1,01%	2,11%	7,68%	128.078	154.054	139.442			
	Non KUR	4.627	7.342	8.903	22.920	3,33%	6,44%	16,60%	14.017	18.292	15.578			
3	PWG	565	29	126	174.773	0,05%	0,01%	8,04%	174.647	174.209	174.744			
	Cilem	558	3	-	138.807	0,09%	0,00%	10,53%	138.807	138.249	138.804			
	Gadai	7	26	126	35.966	0,00%	0,02%	4,21%	35.840	35.960	35.940			
4	CFG	184.758	219.298	221.829	466.390	1,56%	1,72%	3,59%	244.561	281.633	247.092			
	CF 1	108.284	121.877	125.523	259.632	4,49%	4,90%	10,04%	134.109	151.348	137.754			
	Total Griya	97.865	107.262	108.955	196.021	5,01%	5,52%	9,85%	87.066	98.156	88.759			
	Oto	10.419	14.615	16.567	63.611	2,28%	2,82%	10,68%	47.043	53.192	48.995			
	CF 2	76.474	97.421	96.306	206.759	0,81%	0,93%	1,99%	110.452	130.285	109.338			
	Mitraguna & Others	72.232	89.999	88.979	191.675	0,92%	1,02%	2,18%	102.697	119.443	101.676			
	Pensiun	4.241	7.422	7.328	15.083	0,27%	0,46%	0,94%	7.755	10.842	7.661			
Total Pembiayaan		215.104	267.051	284.362	921.932	1,29%	1,50%	4,80%	637.570	706.829	654.881	1,29%	73,11%	-3,5%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	26-Dec-25	31-Dec-24	30-Nov-25	26-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	65.676	68.318	67.841	70.360	4,69%	4,12%	4,33%	2.519	4.684	2.042			
	Linkage	15.065	15.081	15.087	15.087	2,07%	1,68%	1,68%	(0)	21	5			
	Non-Linkage	50.611	53.237	52.754	52.274	7,51%	7,06%	7,19%	(480)	1.663	(963)			
	Value Chain	-	-	-	3.000				3.000	3.000	3.000			
2	MBG	31.069	39.976	42.624	47.928	1,34%	1,77%	1,97%	5.303	16.859	7.952			
	KUR	22.074	30.304	32.141	36.551	1,02%	1,42%	1,60%	4.411	14.477	6.247			
	Non KUR	8.995	9.672	10.484	11.376	6,46%	7,59%	8,24%	893	2.381	1.704			
3	PWG	184	191	191	221	0,02%	0,01%	0,01%	31	37	31			
	Cilem	-	-	-	31	0,00%	0,00%	0,00%	31	31	31			
	Gadai	184	191	191	191	0,03%	0,02%	0,02%	-	6	-			
4	CFG	227.463	284.201	270.215	277.741	1,92%	2,10%	2,14%	7.526	50.278	(6.459)			
	CF 1	109.876	141.595	138.885	143.472	4,56%	5,42%	5,55%	4.586	33.596	1.877			
	Total Griya	105.089	134.833	131.421	135.481	5,38%	6,66%	6,81%	4.060	30.392	648			
	Oto	4.786	6.761	7.465	7.991	1,05%	1,27%	1,34%	526	3.205	1.229			
	CF 2	117.587	142.606	131.329	134.269	1,25%	1,27%	1,29%	2.940	16.682	(8.337)			
	Mitraguna & Others	101.881	135.405	125.206	128.641	1,29%	1,44%	1,46%	3.436	26.760	(6.764)			
	Pensiun	15.706	7.201	6.123	5.628	0,09%	0,03%	0,35%	(496)	(10.078)	(1.573)			
Total Pembiayaan		324.392	392.685	380.871	396.250	1,94%	2,01%	2,06%	15.380	71.858	3.565	1,77%	14,27%	-0,3%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	18.885.600	19.829.706	22.777.573	3.891.973	
2	Contribution Margin	615.899	787.198	695.632	79.733	12,9%

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-26 Nov'25)	Growth (1-26 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	25-Dec-25	26-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	238.297	418.828	428.290	427.634	177.355	(656)	8.806	2,10%	189.337	79,45%	420.906	101,60%	6.729
2	Tabungan	1.732.891	1.903.991	1.959.700	1.948.742	44.961	(10.958)	44.751	2,35%	215.851	12,46%	2.000.816	97,40%	(52.074)
3	Deposito	877.742	950.883	831.032	831.066	(55.963)	34	(119.817)	-12,60%	(46.676)	-5,32%	896.431	92,71%	(65.365)
Total		2.848.930	3.273.702	3.219.021	3.207.442	166.354	(11.580)	(66.260)	-2,02%	358.512	12,58%	3.318.152	96,66%	(110.711)
CASA		1.971.188	2.322.819	2.387.990	2.376.376	222.316	(11.614)	53.557	2,31%	405.188	20,56%	2.421.722	98,13%	(45.345)
(% CASA)		69,19%	70,95%	74,18%	74,09%									
FDR		84,13%	83,44%	85,79%	86,10%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-23 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25	23-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	79.410	87.303	97.396	95.697		(1.699)	8.394	9,62%	16.287	20,51%	118.145	81,00%	(22.447)
2	Giro ISE	37.094	35.022	33.523	34.444		921	(577)	-1,65%	(2.649)	-7,14%	60.551	56,88%	(26.107)
3	Tabungan ISE	39.484	49.856	63.418	60.798		(2.620)	10.942	21,95%	21.314	53,98%	44.877	135,48%	15.921
4	Deposito ISE	2.833	2.426	455	455		0	(1.971)	-81,24%	(2.378)	-83,94%	12.717	3,58%	(12.262)
5	CIF ISE	2.097	2.325	2.325	2.325		0	0	0,00%	228	10,87%		0,00%	2.325

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-26 Nov'25)	Pencairan (1-26 Dec'25)	Pencairan MtM	MtD (1-26 Nov'25)	Growth (1-26 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	26-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	122.962	126.748	121.262	500	140	-360	1.457	-5.486	-1.700	5.626	162.236	74,74%	(40.974)
	Linkage	22.750	25.937	-	-	140	140	-200	-684	2.504	824	39.853	63,37%	(14.600)
	Non-Linkage	100.212	100.811	96.009	500	-	-500	1.657	-4.802	-4.203	4.802	122.383	78,45%	(26.374)
	• Local Champion	83.501	66.595	65.007	500	-	-500	-804	-1.588	-18.494	1.588	94.012	69,15%	(29.005)
	• Value Chain	16.712	34.216	31.003	-	-	-	2.461	-3.214	14.291	3.214	28.371	109,27%	2.631
2	MBG	310.816	325.767	329.091	12.045	13.730	1.685	1.228	3.324	18.275	10.406	362.288	90,84%	(33.197)
	KUR	291.370	306.564	310.531	11.785	13.705	1.920	1.900	3.967	19.161	9.738	340.266	91,26%	(29.735)
	Non KUR	19.446	19.203	18.560	260	25	-235	-673	-643	-886	668	22.022	84,28%	(3.462)
3	PWG	193.140	323.731	338.586	48.065	51.567	3.501	11.995	14.855	145.446	36.712	362.681	93,36%	(24.095)
	Cilem	122.752	218.666	229.489	20.513	24.900	4.387	7.938	10.823	106.738	14.077	262.581	87,40%	(33.092)
	Gadai	70.389	105.064	109.097	27.552	26.667	-885	4.057	4.032	38.708	22.635	100.101	108,99%	8.996
4	CFG	1.770.026	1.955.435	1.972.758	38.716	53.259	14.543	10.668	17.323	202.732	35.936	2.003.011	98,49%	(30.253)
	CF 1	463.002	520.993	531.408	7.589	17.312	9.723	1.760	10.415	68.406	6.897	503.674	105,51%	27.734
	Total Griya	392.209	436.373	445.810	4.898	14.182	9.284	0	9.437	53.601	4.745	412.745	108,01%	33.065
	• Total Non Program	388.279	424.924	433.739	4.563	13.522	8.959	372	8.815	45.460	4.707	397.355	109,16%	36.388
	• Program	3.930	11.449	12.071	334	660	326	302	622	8.141	38	15.395	78,41%	(3.324)
	Oto	70.793	84.620	85.598	2.691	3.130	438	1.760	978	14.805	2.152	90.929	94,14%	(5.331)
	CF 2	1.307.024	1.434.442	1.441.350	31.127	35.947	4.820	8.908	6.908	134.326	29.039	1.499.337	96,13%	(57.987)
	Mitraguna & Others	1.211.757	1.335.736	1.342.776	30.517	33.824	3.307	9.546	7.040	131.020	26.784	1.384.316	97,00%	(41.540)
	Pensiun	95.268	98.706	98.574	610	2.123	1.513	-638	-132	3.306	2.255	115.021	85,70%	(16.447)
Total Pembiayaan		2.396.945	2.731.682	2.761.698	99.326	118.695	19.369	25.347	30.016	364.753	88.679	2.890.216	95,55%	(128.519)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	26-Dec-25	31-Dec-24	30-Nov-25	26-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	508	6	-	5.750	0,41%	0,00%	4,74%	5.750	5.242	5.744			
	Linkage	43	6	-	44	0,19%	0,00%	0,17%	44	1	38			
	Local Champion	465	-	-	5.706	0,46%	0,00%	5,94%	5.706	5.241	5.706			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	4.441	6.190	6.190	33.591	1,43%	1,90%	10,21%	27.402	29.151	27.402			
	KUR	3.770	4.599	4.599	29.833	1,29%	1,50%	9,61%	25.234	26.064	25.234			
	Non KUR	671	1.590	1.590	3.758	3,45%	8,28%	20,25%	2.168	3.087	2.168			
3	PWG	155	-	-	24.745	0,08%	0,00%	7,31%	24.745	24.590	24.745			
	Cilem	155	-	-	22.743	0,13%	0,00%	9,91%	22.743	22.588	22.743			
	Gadai	-	-	-	2.002	0,00%	0,00%	1,83%	2.002	2.002	2.002			
4	CFG	19.018	28.147	27.679	69.241	1,07%	1,42%	3,51%	41.562	50.223	41.093			
	CF 1	8.456	11.479	12.737	30.380	1,83%	2,44%	5,72%	17.643	21.924	18.901			
	Total Griya	6.832	10.463	10.710	21.981	1,74%	2,45%	4,93%	11.270	15.148	11.518			
	Oto	1.624	1.016	2.026	8.399	2,29%	2,39%	9,81%	6.373	6.775	7.383			
	CF 2	10.562	16.669	14.942	38.861	0,81%	1,04%	2,70%	23.919	28.299	22.192			
	Mitraguna & Others	10.315	16.481	14.431	37.548	0,85%	1,08%	2,80%	23.117	27.234	21.067			
	Pensiun	247	188	511	1.313	0,26%	0,52%	1,33%	802	1.066	1.125			
Total Pembiayaan		24.121	34.343	33.868	133.327	1,01%	1,24%	4,83%	99.458	109.205	98.984	1,03%	78,69%	-3,8%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	26-Dec-25	31-Dec-24	30-Nov-25	26-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.083	1.738	1.744	4.744	0,88%	1,38%	3,91%	3.000	3.661	3.006			
	Linkage	196	238	244	244	0,86%	0,94%	0,97%	-	48	6			
	Non-Linkage	888	1.500	1.500	1.500	0,89%	1,49%	1,56%	-	612	-			
	Value Chain	-	-	-	3.000	0,00%	0,00%	4,61%	3.000	3.000	3.000			
2	MBG	3.227	4.684	5.129	4.811	1,04%	1,57%	1,46%	(318)	1.584	127			
	KUR	1.952	4.075	4.391	4.056	0,67%	1,43%	1,31%	(335)	2.104	(19)			
	Non KUR	1.274	609	737	754	6,55%	3,84%	4,06%	17	(520)	146			
3	PWG	-	-	-	11	0,00%	0,00%	0,00%	11	11	11			
	Cilem	-	-	-	11	0,00%	0,00%	0,00%	11	11	11			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	33.691	27.766	26.309	27.590	1,90%	1,35%	1,40%	1.281	(6.101)	(176)			
	CF 1	5.942	4.809	5.093	6.492	1,28%	0,98%	1,22%	1.399	550	1.683			
	Total Griya	5.028	4.373	4.557	5.587	1,28%	1,04%	1,25%	1.031	559	1.214			
	Oto	914	436	536	905	1,29%	0,63%	1,06%	368	(10)	469			
	CF 2	27.748	22.956	21.216	21.098	2,12%	1,48%	1,46%	(118)	(6.650)	(1.858)			
	Mitraguna & Others	27.082	22.326	20.725	20.781	2,23%	1,55%	1,55%	56	(6.301)	(1.545)			
	Pensiun	666	631	491	317	0,03%	0,02%	0,32%	(174)	(349)	(314)			
Total Pembiayaan		38.001	34.188	33.182	37.156	1,59%	1,21%	1,35%	3.975	(844)	2.968	1,41%	-4,55%	0,1%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	2.631.251	2.808.415	3.116.999	485.748	
2	Contribution Margin	94.855	121.560	104.888	10.033	-10,6%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,82	3,13	3,21	0,07	0,39
CIF Payroll	21.776	22.023	21.254	(769)	(522)

AREA MEDAN KOTA

Pilih Area

Kelas Outlet

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MTD (1-26 Nov'25)	Growth (1-26 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	25-Dec-25	26-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	314.972	437.227	619.281	625.595	(162.332)	6.314	188.368	43,08%	310.624	98,62%	515.367	121,39%	110.228
2	Tabungan	2.242.130	2.410.328	2.526.619	2.525.952	(11.852)	(667)	115.624	4,80%	283.821	12,66%	2.534.104	99,68%	(8.152)
3	Deposito	2.798.677	3.310.810	3.218.070	3.218.228	519.898	158	(92.583)	-2,80%	419.551	14,99%	2.816.881	114,25%	401.346
Total		5.355.779	6.158.366	6.363.970	6.369.775	345.714	5.804	211.409	3,43%	1.013.996	18,93%	5.866.352	108,58%	503.423
CASA		2.557.102	2.847.555	3.145.900	3.151.547	(174.184)	5.647	303.992	10,68%	594.445	23,25%	3.049.471	103,35%	102.077
(% CASA)		47,74%	46,24%	49,43%	49,48%									
FDR		47,52%	48,47%	47,55%	47,51%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-23 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25	23-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	113.657	99.470	111.146	108.681		(2.465)	9.211	9,26%	(4.975)	-4,38%	151.518	71,73%	(42.837)
2	Giro ISE	31.184	15.875	22.852	22.990		138	7.116	44,82%	(8.194)	-26,28%	54.128	42,47%	(31.137)
3	Tabungan ISE	59.057	64.263	68.962	66.359		(2.603)	2.096	3,26%	7.301	12,36%	64.324	103,16%	2.035
4	Deposito ISE	23.415	19.332	19.332	19.332		0	0	0,00%	(4.083)	-17,44%	33.066	58,47%	(13.734)
5	CIF ISE	2.046	1.554	1.554	1.554		0	0	0,00%	(492)	-24,05%		0,00%	1.554

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-26 Nov'25)	Pencairan (1-26 Dec'25)	Pencairan MtM	MTD (1-26 Nov'25)	Growth (1-26 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	26-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	188.209	207.382	208.661	2.830	4.500	1.670	513	1.279	20.452	3.221	244.894	85,20%	(36.232)
	Linkage	19.369	18.016	17.888	-	-	-	-130	-128	-1.481	128	44.054	40,60%	(26.166)
	Non-Linkage	168.841	189.366	190.774	2.830	4.500	1.670	643	1.408	21.933	3.092	200.840	94,99%	(10.066)
	• Local Champion	162.434	180.126	181.489	2.830	4.500	1.670	771	1.363	19.055	3.137	177.604	102,19%	3.884
	• Value Chain	6.407	9.240	9.285	-	-	-	-128	45	2.878	(45)	23.235	39,96%	(13.950)
2	MBG	159.435	194.735	196.170	5.720	5.710	-10	2.895	1.435	36.736	4.275	210.853	93,04%	(14.682)
	KUR	151.599	185.038	186.355	5.170	5.410	2.400	2.836	1.317	34.756	4.093	200.443	92,97%	(14.088)
	Non KUR	7.836	9.697	9.815	550	300	-250	60	118	1.979	182	10.410	94,29%	(594)
3	PWG	252.400	434.205	455.284	78.369	73.541	-4.828	21.944	21.079	202.884	52.462	453.213	100,46%	2.072
	Cilem	111.797	234.388	246.603	26.708	26.076	-632	10.815	12.215	134.806	13.861	276.183	89,29%	(29.579)
	Gadai	140.603	199.817	208.681	51.661	47.465	-4.196	11.129	8.864	68.078	38.601	177.030	117,88%	31.651
4	CFG	1.944.791	2.148.603	2.165.908	52.359	53.733	1.374	10.856	17.306	221.117	36.427	2.206.447	98,16%	(40.539)
	CF 1	376.842	382.194	384.287	3.095	8.750	5.655	-2.215	2.094	7.446	6.656	422.476	90,96%	(38.189)
	Total Griya	311.852	312.575	315.570	2.815	7.886	5.071	0	2.995	3.718	4.891	334.952	94,21%	(19.382)
	• Total Non Program	308.347	308.216	311.073	2.815	7.726	4.911	-1.685	2.857	2.726	4.869	318.551	97,65%	(7.478)
	• Program	3.505	4.359	4.497	-	160	160	136	138	992	22	16.401	27,42%	(11.904)
	Oto	64.990	69.619	68.718	280	864	584	-2.215	-901	3.728	1.765	87.524	78,51%	(18.806)
	CF 2	1.567.950	1.766.409	1.781.621	49.264	44.983	-4.281	13.071	15.212	213.672	29.771	1.783.972	99,87%	(2.350)
	Mitraguna & Others	1.383.782	1.569.711	1.582.199	44.580	40.300	-4.280	10.152	12.488	198.418	27.812	1.577.695	100,29%	4.504
	Pensium	184.168	196.697	199.422	4.684	4.683	-1	2.920	2.724	15.254	1.959	206.276	96,68%	(6.854)
Total Pembiayaan		2.544.835	2.984.924	3.026.024	139.278	137.484	-1.794	36.209	41.100	481.189	96.384	3.115.406	97,13%	(89.382)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	26-Dec-25	31-Dec-24	30-Nov-25	26-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.267	3.204	3.204	9.489	0,67%	1,54%	4,55%	6.286	8.222	6.286			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	1.267	3.204	3.204	9.489	0,75%	1,69%	4,97%	6.286	8.222	6.286			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	3.453	6.764	6.764	22.616	2,17%	3,47%	11,53%	15.853	19.164	15.853			
	KUR	2.876	6.294	6.294	21.119	1,90%	3,40%	11,33%	14.825	18.243	14.825			
	Non KUR	577	470	470	1.497	7,36%	4,84%	15,26%	1.028	921	1.028			
3	PWG	-	-	-	54.197	0,00%	0,00%	11,90%	54.197	54.197	54.197			
	Cilem	-	-	-	41.243	0,00%	0,00%	16,72%	41.243	41.243	41.243			
	Gadai	-	-	-	12.955	0,00%	0,00%	6,21%	12.955	12.955	12.955			
4	CFG	19.268	25.105	26.975	68.054	0,99%	1,26%	3,14%	41.079	48.786	42.949			
	CF 1	8.041	13.170	13.772	37.077	2,13%	3,60%	9,65%	23.306	29.036	23.907			
	Total Griya	6.972	10.986	11.815	28.198	2,24%	3,78%	8,94%	16.384	21.226	17.212			
	Oto	1.069	2.184	1.957	8.879	1,64%	2,81%	12,92%	6.922	7.810	6.695			
	CF 2	11.227	11.934	13.204	30.977	0,72%	0,75%	1,74%	17.773	19.750	19.042			
	Mitraguna & Others	11.107	11.331	11.970	29.422	0,80%	0,76%	1,86%	17.452	18.315	18.091			
	Pensium	120	603	1.234	1.555	0,07%	0,63%	0,78%	321	1.435	952			
Total Pembiayaan		23.988	35.072	36.943	154.357	0,94%	1,24%	5,10%	117.414	130.369	119.285	0,92%	81,96%	-4,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	26-Dec-25	31-Dec-24	30-Nov-25	26-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	9.021	7.817	7.813	7.813	4,79%	3,77%	3,74%	(1)	(1.209)	(4)			
	Linkage	24	2	2	2	0,13%	0,01%	0,01%	-	(23)	-			
	Non-Linkage	8.997	7.815	7.811	7.811	5,33%	4,13%	4,09%	(1)	(1.186)	(4)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	2.863	1.525	1.811	2.117	1,80%	0,93%	1,08%	306	(746)	592			
	KUR	1.760	1.021	1.239	1.619	1,16%	0,67%	0,87%	380	(141)	598			
	Non KUR	1.104	504	572	498	14,08%	5,90%	5,08%	(74)	(605)	(6)			
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	23.971	24.078	23.494	0,93%	1,12%	1,08%	(585)	5.370	(478)			
	CF 1	5.476	6.167	5.995	5.606	1,45%	1,57%	1,46%	(388)	131	(561)			
	Total Griya	4.795	5.656	5.484	4.950	1,54%	1,75%	1,57%	(533)	156	(706)			
	Oto	681	511	511	656	1,05%	0,73%	0,95%	145	(25)	145			
	CF 2	12.648	17.804	18.084	17.887	0,81%	1,02%	1,00%	(196)	5.239	84			
	Mitraguna & Others	12.330	17.209	17.489	17.293	0,89%	1,11%	1,09%	(196)	4.963	84			
	Pensium	318	595	594	594	0,01%	0,02%	0,30%	-	277	(0)			
Total Pembiayaan		30.008	33.313	33.703	33.423	1,18%	1,13%	1,10%	(279)	3.415	111	0,93%	15,92%	-0,2%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	4.201.697	4.358.798	5.814.785	1.613.088	
2	Contribution Margin	121.739	158.691	112.173	(9.566)	7,9%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	3,04	3,24	3,26	0,02	0,22
CIF Payroll	18.092	19.207	19.186	(21)	1.094

AREA MEDAN RAYA

Pilih Area

Kelas Outlet

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-26 Nov'25	Growth (1-26 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	25-Dec-25	26-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	155.866	128.866	121.076	119.331	(4.060)	(1.745)	(9.535)	-7,40%	(36.536)	-23,44%	346.235	34,47%	(226.904)
2	Tabungan	1.803.617	1.980.739	2.037.109	2.030.649	51.335	(6.460)	49.910	2,52%	227.033	12,59%	2.083.113	97,48%	(52.464)
3	Deposito	681.198	762.342	741.706	741.598	(32.431)	(109)	(20.745)	-2,72%	60.400	8,87%	699.248	106,06%	42.350
Total		2.640.681	2.871.948	2.899.891	2.891.578	14.844	(8.314)	19.630	0,68%	250.897	9,50%	3.128.596	92,42%	(237.018)
CASA		1.959.483	2.109.605	2.158.185	2.149.980	47.274	(8.205)	40.375	1,91%	190.497	9,72%	2.429.348	88,50%	(279.368)
(% CASA		74,20%	73,46%	74,42%	74,35%									
FDR		99,99%	104,53%	104,98%	105,28%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-23 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25	23-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	65.610	82.670	87.169	86.554		(616)	3.884	4,70%	20.944	31,92%	95.806	90,34%	(9.253)
2	Giro ISE	23.758	19.536	23.084	22.509		(575)	2.973	15,22%	(1.249)	-5,26%	42.060	53,52%	(19.551)
3	Tabungan ISE	30.646	53.467	54.418	54.377		(41)	910	1,70%	23.731	77,44%	34.843	156,06%	19.534
4	Deposito ISE	11.205	9.667	9.667	9.667		0	0	0,00%	(1.538)	-13,73%	18.904	51,14%	(9.236)
5	CIF ISE	1.945	2.824	2.824	2.824		0	0	0,00%	879	45,19%		0,00%	2.824

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-26 Nov'25)	Pencairan (1-26 Dec'25)	Pencairan MtM	MtD (1-26 Nov'25	Growth (1-26 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	26-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	80.398	99.911	101.904	5.900	3.585	-2.316	3.622	1.993	21.506	1.591	115.782	88,01%	(13.878)
	Linkage	14.865	24.409	27.086	-	2.678	2.678	-2	2.677	12.221	0	30.274	89,47%	(3.188)
	Non-Linkage	65.533	75.502	74.818	5.900	907	-4.993	3.623	-684	9.285	1.591	85.508	87,50%	(10.690)
	• Local Champion	62.373	72.430	71.797	5.900	907	-4.993	3.655	-633	9.424	1.540	71.843	99,94%	(46)
	• Value Chain	3.160	3.072	3.021	-	-	-	-32	-51	-139	51	13.665	22,11%	(10.644)
2	MBG	368.059	388.843	389.959	12.070	11.641	-429	2.543	1.116	21.900	10.525	422.292	92,34%	(32.333)
	KUR	343.457	362.300	363.388	10.910	11.171	261	1.434	1.088	19.931	10.083	394.978	92,00%	(31.590)
	Non KUR	24.602	26.544	26.571	1.160	470	-690	1.108	27	1.969	443	27.314	97,28%	(743)
3	PWG	200.888	356.932	375.978	72.880	62.711	-10.168	19.828	19.045	175.089	43.666	371.423	101,23%	4.555
	Cilem	92.590	195.267	208.398	27.814	24.334	-3.480	15.699	13.132	115.808	11.202	231.018	90,21%	(22.620)
	Gadai	108.298	161.666	167.579	45.066	38.378	-6.688	4.129	5.914	59.281	32.464	140.405	119,35%	27.174
4	CFG	1.991.066	2.156.369	2.176.509	42.023	56.541	14.518	11.052	20.140	185.443	36.401	2.211.667	98,41%	(35.158)
	CF 1	271.158	283.057	283.573	2.965	4.216	1.251	1.942	516	12.415	3.700	309.258	91,69%	(25.685)
	Total Griya	236.939	232.575	232.943	410	2.488	2.077	0	367	-3.996	2.121	255.971	91,00%	(23.028)
	• Total Non Program	155.508	155.596	156.387	250	2.330	2.080	-2.038	791	879	1.539	163.915	95,41%	(7.528)
	• Program	81.431	76.979	76.555	160	158	-3	-302	-424	-4.876	581	92.056	83,16%	(15.501)
	Oto	34.219	50.482	50.631	2.555	1.728	-827	1.942	149	16.412	1.579	53.287	95,01%	(2.657)
	CF 2	1.719.908	1.873.311	1.892.935	39.058	52.325	13.267	9.111	19.624	173.028	32.701	1.902.409	99,50%	(9.473)
	Mitraguna & Others	1.474.657	1.605.638	1.622.981	35.730	47.363	11.633	8.035	17.344	148.324	30.019	1.638.476	99,05%	(15.494)
	Pensiun	245.250	267.674	269.954	3.328	4.962	1.634	1.076	2.280	24.704	2.682	263.933	102,28%	6.021
Total Pembiayaan		2.640.411	3.002.055	3.044.350	132.873	134.478	1.605	37.045	42.295	403.939	92.183	3.121.164	97,54%	(76.814)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	26-Dec-25	31-Dec-24	30-Nov-25	26-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	7.261	0,00%	0,00%	7,13%	7.261	7.261	7.261			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	7.261	0,00%	0,00%	9,70%	7.261	7.261	7.261			
	Value Chain	-	-	1.819	-	0,00%	2,51%	0,00%	(1.819)	-	-			
2	MBG	2.275	9.715	9.715	37.473	0,62%	2,50%	9,61%	27.758	35.198	27.758			
	KUR	1.785	8.311	8.311	32.354	0,52%	2,29%	8,90%	24.043	30.568	24.043			
	Non KUR	489	1.404	1.404	5.119	1,99%	5,29%	19,27%	3.715	4.630	3.715			
3	PWG	10	-	-	29.619	0,00%	0,00%	7,88%	29.619	29.609	29.619			
	Cilem	10	-	-	22.484	0,01%	0,00%	10,79%	22.484	22.474	22.484			
	Gadai	-	-	-	7.135	0,00%	0,00%	4,26%	7.135	7.135	7.135			
4	CFG	19.717	28.500	30.393	56.791	0,99%	1,41%	2,61%	26.398	37.074	28.292			
	CF 1	13.249	16.070	16.284	31.523	4,89%	5,75%	11,12%	15.240	18.275	15.453			
	Total Griya	12.780	15.301	15.217	26.057	5,39%	6,54%	11,19%	10.840	13.277	10.756			
	Oto	469	769	1.066	5.466	1,37%	2,11%	10,80%	4.400	4.997	4.697			
	CF 2	6.468	12.430	14.110	25.268	0,38%	0,75%	1,33%	11.158	18.800	12.838			
	Mitraguna & Others	5.999	11.068	12.494	22.710	0,41%	0,78%	1,40%	10.215	16.711	11.641			
	Pensiun	470	1.361	1.615	2.558	0,19%	0,60%	0,95%	943	2.089	1.197			
Total Pembiayaan		22.002	38.215	40.108	131.144	0,83%	1,34%	4,31%	91.036	109.142	92.929	0,87%	79,74%	-3,4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	26-Dec-25	31-Dec-24	30-Nov-25	26-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	18.159	24.522	24.090	24.089	22,59%	24,11%	23,64%	(1)	5.930	(433)			
	Linkage	14.845	14.841	14.841	14.841	99,87%	60,80%	54,79%	(0)	(4)	(1)			
	Non-Linkage	3.314	9.681	9.249	9.248	5,06%	12,25%	12,36%	(0)	5.934	(433)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	2.573	2.733	2.942	4.012	0,70%	0,76%	1,03%	1.070	1.439	1.278			
	KUR	1.118	1.434	1.463	2.460	0,33%	0,40%	0,68%	996	1.341	1.026			
	Non KUR	1.455	1.300	1.478	1.552	5,91%	5,57%	5,84%	74	98	253			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	25.667	23.491	22.755	23.831	1,29%	1,06%	1,09%	1.077	(1.836)	340			
	CF 1	9.750	9.855	10.152	10.249	3,60%	3,59%	3,61%	98	500	395			
	Total Griya	9.274	9.315	9.438	9.536	3,91%	4,06%	4,09%	98	263	221			
	Oto	476	540	714	713	1,39%	1,41%	1,41%	(0)	237	173			
	CF 2	15.917	13.636	12.603	13.582	0,93%	0,67%	0,72%	979	(2.335)	(54)			
	Mitraguna & Others	14.983	12.664	11.647	12.813	1,02%	0,73%	0,79%	1.166	(2.170)	149			
	Pensiun	934	972	956	769	0,04%	0,03%	0,28%	(187)	(166)	(203)			
Total Pembiayaan		46.399	50.747	49.786	51.932	1,76%	1,66%	1,71%	2.146	5.533	1.185	1,79%	-4,76%	0,1%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	2.522.835	2.588.183	3.049.921	527.086	
2	Contribution Margin	79.761	103.725	119.501	39.740	-49,8%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,91	3,11	3,14	0,03	0,23
CIF Payroll	21.514	23.171	23.486	315	1.972



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-26 Nov'25)	Growth (1-26 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	25-Dec-25	26-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.111.061	1.414.109	1.205.002	1.204.133	(97.170)	(870)	(209.976)	-14,85%	93.071	8,38%	1.422.021	84,68%	(217.889)
2	Tabungan	4.778.169	5.505.119	5.507.375	5.487.017	387.504	(20.357)	(18.102)	-0,33%	708.848	14,84%	5.182.062	105,88%	304.955
3	Deposito	1.667.902	1.627.216	1.598.201	1.598.116	(70.429)	(84)	(29.100)	-1,79%	(69.786)	-4,18%	1.695.532	94,25%	(97.416)
Total		7.557.133	8.546.444	8.310.577	8.289.266	219.905	(21.311)	(257.178)	-3,01%	732.133	9,69%	8.299.616	99,88%	(10.350)
CASA		5.889.231	6.919.228	6.712.377	6.691.150	290.334	(21.227)	(228.078)	-3,30%	801.919	13,62%	6.604.083	101,32%	87.066
(% CASA)		77,93%	80,96%	80,77%	80,72%									
FDR		79,28%	79,23%	82,28%	82,49%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-23 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25	23-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	304.377	365.768	362.276	362.274		(2)	(3.494)	-0,96%	57.897	19,02%	399.069	90,78%	(36.795)
2	Giro ISE	93.275	88.775	93.861	92.988		(874)	4.213	4,75%	(287)	-0,31%	150.822	61,65%	(57.834)
3	Tabungan ISE	174.173	229.504	237.581	238.452		872	8.948	3,90%	64.279	36,91%	187.112	127,44%	51.340
4	Deposito ISE	36.929	47.489	30.834	30.834		0	(16.655)	-35,07%	(6.095)	-16,50%	61.135	50,44%	(30.301)
5	CIF ISE	3.133	3.694	3.694	3.694		0	0	0,00%	561	17,91%		0,00%	3.694

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-26 Nov'25)	Pencairan (1-26 Dec'25)	Pencairan MtM	MtD (1-26 Nov'25)	Growth (1-26 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	26-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	824.608	969.288	947.801	2.302	1.400	-902	174.663	-21.487	123.193	22.887	901.947	105,08%	45.854
	Linkage	583.855	720.364	715.279	-	-	-	172.022	-5.085	131.424	5.085	617.271	115,88%	98.008
	Non-Linkage	240.753	248.924	232.522	2.302	1.400	-902	2.641	-16.402	-8.230	17.802	284.676	81,68%	(52.154)
	• Local Champion	177.655	182.232	168.903	2.050	-	-2.050	5.250	-13.329	-8.752	13.329	190.795	88,53%	(21.893)
	• Value Chain	63.098	66.692	63.619	252	1.400	1.148	-2.610	-3.073	522	4.473	93.880	67,77%	(30.261)
2	MBG	1.025.144	1.051.900	1.065.372	33.642	45.126	11.484	1.690	13.472	40.228	31.654	1.139.485	93,50%	(74.112)
	KUR	965.396	993.508	1.006.839	32.982	43.485	10.503	2.886	13.331	41.443	30.154	1.074.013	93,75%	(67.174)
	Non KUR	59.748	58.392	58.533	660	1.641	981	-1.196	142	-1.215	1.499	65.472	89,40%	(6.938)
3	PWG	255.819	538.581	571.279	80.528	90.357	9.829	30.241	32.698	315.460	57.659	601.092	95,04%	(29.813)
	Cilem	149.863	366.173	393.465	37.200	46.950	9.749	19.595	27.292	243.602	19.657	432.657	90,94%	(39.192)
	Gadai	105.956	172.408	177.814	43.328	43.408	80	10.646	5.406	71.858	38.002	168.435	105,57%	9.379
4	CFG	3.885.901	4.211.869	4.253.472	90.882	119.184	28.302	23.924	41.603	367.570	77.581	4.354.361	97,68%	(100.889)
	CF 1	838.535	900.893	911.844	12.160	25.324	13.164	4.556	10.952	73.309	14.372	919.422	99,18%	(7.578)
	Total Griya	595.912	600.711	606.934	2.626	11.791	9.165	0	6.223	11.021	5.568	636.591	95,34%	(29.658)
	• Total Non Program	435.065	452.228	458.854	2.468	11.152	8.684	-4.115	6.625	23.789	4.527	453.034	101,28%	5.819
	• Program	160.848	148.482	148.080	158	639	481	-1.118	-402	-12.768	1.041	183.557	80,67%	(35.477)
	Oto	242.622	300.182	304.911	9.534	13.533	3.999	4.556	4.729	62.288	8.804	282.830	107,81%	22.080
	CF 2	3.047.367	3.310.976	3.341.627	78.722	93.860	15.138	19.368	30.651	294.261	63.209	3.434.939	97,28%	(93.312)
	Mitraguna & Others	2.497.673	2.780.501	2.780.002	70.201	86.597	16.396	20.016	29.501	282.329	57.096	2.845.615	97,69%	(65.613)
	Pensium	549.694	560.475	561.625	8.521	7.263	-1.258	-648	1.150	11.931	6.112	589.324	95,30%	(27.699)
Total Pembiayaan		5.991.472	6.771.638	6.837.924	207.354	256.067	48.713	230.518	66.287	846.452	189.780	6.996.885	97,73%	(158.961)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	26-Dec-25	31-Dec-24	30-Nov-25	26-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.291	188	149	23.579	0,16%	0,02%	2,49%	23.430	22.288	23.391			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	1.291	188	149	17.079	0,54%	0,06%	7,35%	16.930	15.788	16.891			
	Value Chain	-	-	-	6.500	0,00%	0,00%	3,85%	6.500	6.500	6.500			
2	MBG	11.476	19.334	19.334	63.744	1,12%	1,84%	5,98%	44.410	52.268	44.410			
	KUR	9.838	15.519	15.519	55.831	1,02%	1,56%	5,55%	40.312	45.993	40.312			
	Non KUR	1.638	3.815	3.815	7.913	2,74%	6,53%	13,52%	4.098	6.275	4.098			
3	PWG	124	4	4	38.798	0,05%	0,00%	6,79%	38.794	38.674	38.794			
	Cilem	118	-	-	32.889	0,08%	0,00%	8,36%	32.889	32.771	32.889			
	Gadai	7	4	4	5.909	0,01%	0,00%	3,32%	5.905	5.902	5.905			
4	CFG	59.411	72.096	65.976	141.223	1,53%	1,57%	3,32%	75.247	81.812	69.127			
	CF 1	35.165	39.232	37.416	80.374	4,19%	4,15%	8,81%	42.958	45.209	41.142			
	Total Griya	29.490	30.424	28.365	48.869	4,95%	4,72%	8,05%	20.504	19.379	18.445			
	Oto	5.675	8.808	9.051	31.505	2,34%	3,02%	10,33%	22.454	25.830	22.697			
	CF 2	24.246	32.864	28.560	60.849	0,80%	0,86%	1,82%	32.290	36.603	27.985			
	Mitraguna & Others	22.605	29.933	26.523	55.758	0,91%	0,96%	2,01%	29.235	33.153	25.825			
	Pensium	1.642	2.931	2.037	5.092	0,30%	0,36%	0,91%	3.055	3.450	2.160			
Total Pembiayaan		72.302	91.622	85.462	267.344	1,21%	1,26%	3,91%	181.881	195.442	175.722	1,24%	68,30%	-2,7%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	26-Dec-25	31-Dec-24	30-Nov-25	26-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.722	1.177	1.153	1.153	0,21%	0,12%	0,12%	-	(569)	(24)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	1.722	1.177	1.153	1.153	0,72%	0,46%	0,50%	-	(569)	(24)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	18.877	22.526	23.989	26.335	1,84%	2,28%	2,47%	2.346	7.458	3.809			
	KUR	14.751	17.487	19.071	20.765	1,53%	1,92%	2,06%	1.694	6.014	3.278			
	Non KUR	4.126	5.039	4.918	5.569	6,91%	8,42%	9,51%	651	1.444	530			
3	PWG	-	7	7	7	0,00%	0,00%	0,00%	-	7	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	7	7	7	0,00%	0,00%	0,00%	-	7	-			
4	CFG	50.713	73.070	64.848	67.930	1,31%	1,54%	1,60%	3.082	17.217	(5.140)			
	CF 1	15.203	26.509	23.133	24.473	1,81%	2,57%	2,68%	1.340	9.271	(2.035)			
	Total Griya	12.941	22.897	19.164	20.324	2,17%	3,19%	3,35%	1.161	7.383	(2.573)			
	Oto	2.262	3.611	3.970	4.149	0,93%	1,32%	1,36%	179	1.887	538			
	CF 2	35.510	46.561	41.714	43.456	1,17%	1,26%	1,30%	1.742	7.947	(3.105)			
	Mitraguna & Others	25.071	43.527	40.668	42.225	1,00%	1,48%	1,52%	1.558	17.154	(1.302)			
	Pensium	10.439	3.034	1.047	1.231	0,17%	0,02%	0,22%	184	(9.208)	(1.803)			
Total Pembiayaan		71.311	96.779	89.996	95.424	1,19%	1,33%	1,40%	5.428	24.113	(1.356)	1,12%	19,40%	-0,3%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	7.191.310	7.559.654	8.339.832	1.148.522	
2	Contribution Margin	269.206	342.067	285.343	16.137	-6,0%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,98	3,33	3,36	0,03	0,38
CIF Payroll	36.642	37.599	38.339	740	1.697

AREA PEMATANGSIANTAR

Pilih Area

Kelas Outlet

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-26 Nov'25)	Growth (1-26 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	25-Dec-25	26-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	74.169	48.743	32.530	34.942	(10.306)	2.413	(13.801)	-28,31%	(39.227)	-52,89%	247.274	14,13%	(212.331)
2	Tabungan	1.786.724	2.008.954	2.042.992	2.030.695	40.750	(12.297)	21.740	1,08%	243.971	13,65%	2.037.916	99,65%	(7.221)
3	Deposito	649.060	610.498	546.157	546.109	(5.364)	(48)	(64.390)	-10,55%	(102.952)	-15,86%	667.179	81,85%	(121.071)
Total		2.509.954	2.668.196	2.621.679	2.611.746	25.080	(9.933)	(56.450)	-2,12%	101.792	4,06%	2.952.369	88,46%	(340.623)
CASA		1.860.893	2.057.697	2.075.522	2.065.637	30.444	(9.884)	7.940	0,39%	204.744	11,00%	2.285.190	90,39%	(219.552)
(% CASA)		74,14%	77,12%	79,17%	79,09%									
FDR		125,36%	131,30%	134,80%	135,31%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-23 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25	23-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	42.839	41.442	42.000	41.634		(367)	191	0,46%	(1.205)	-2,81%	83.611	49,79%	(41.978)
2	Giro ISE	4.948	2.786	3.313	3.355		42	570	20,44%	(1.593)	-32,19%	29.659	11,31%	(26.304)
3	Tabungan ISE	31.691	34.438	34.469	34.060		(409)	(378)	-1,10%	2.369	7,47%	37.357	91,17%	(3.298)
4	Deposito ISE	6.200	4.219	4.219	4.219		0	(0)	-0,00%	(1.981)	-31,96%	16.594	25,42%	(12.376)
5	CIF ISE	2.385	2.611	2.611	2.611		0	0	0,00%	226	9,48%		0,00%	2.611

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-26 Nov'25)	Pencairan (1-26 Dec'25)	Pencairan MtM	MtD (1-26 Nov'25)	Growth (1-26 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	26-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	184.570	243.280	243.650	4.200	3.500	-700	615	370	59.080	3.130	223.889	108,83%	19.761
	Linkage	86.431	110.781	110.272	-	-	-	-519	-509	23.841	509	103.818	106,22%	6.454
	Non-Linkage	98.139	132.499	133.378	4.200	3.500	-700	1.134	879	35.239	2.621	120.072	111,08%	13.307
	• Local Champion	98.139	132.499	133.378	4.200	3.500	-700	1.134	879	35.239	2.621	116.221	114,76%	17.158
	• Value Chain	-	-	-	-	-	-	0	0	0	-	3.851	0,00%	(3.851)
2	MBG	446.877	444.841	448.017	12.050	14.896	2.846	502	3.176	1.140	11.720	507.692	88,25%	(59.675)
	KUR	419.345	420.474	423.423	11.805	14.266	2.461	1.113	2.949	4.078	11.317	477.116	88,75%	(53.692)
	Non KUR	27.532	24.367	24.594	245	630	385	-610	227	-2.939	403	30.576	80,43%	(5.982)
3	PWG	258.833	422.883	431.760	84.523	77.736	-6.788	16.622	8.877	172.927	68.858	433.208	99,67%	(1.448)
	Cilem	127.522	228.193	240.020	22.505	23.941	1.436	8.501	11.827	112.498	12.113	267.053	89,88%	(27.033)
	Gadai	131.312	194.690	191.740	62.019	53.795	-8.224	8.121	-2.950	60.429	56.745	166.155	115,40%	25.585
4	CFG	2.256.170	2.392.296	2.410.477	44.437	52.005	7.568	12.190	18.181	154.307	33.824	2.483.471	97,06%	(72.994)
	CF 1	461.418	474.026	475.362	6.124	5.352	-772	4.543	1.336	13.945	4.016	498.650	95,33%	(23.287)
	Total Griya	417.205	391.149	389.605	788	683	-106	0	-1.544	-27.600	2.227	434.485	89,67%	(44.880)
	• Total Non Program	64.148	59.172	58.718	510	220	-290	-157	-454	-5.430	674	71.781	81,80%	(13.063)
	• Program	353.058	331.978	330.887	278	463	185	-1.952	-1.091	-22.171	1.553	362.704	91,23%	(31.817)
	Oto	44.213	82.877	85.757	5.336	4.670	-666	4.543	2.880	41.545	1.790	64.165	133,65%	21.593
	CF 2	1.794.752	1.918.270	1.935.115	38.313	46.653	8.340	7.647	16.845	140.363	29.807	1.984.822	97,50%	(49.707)
	Mitraguna & Others	1.323.695	1.437.274	1.454.887	30.617	42.661	12.044	6.250	17.613	131.191	25.048	1.494.383	97,36%	(39.496)
	Pensium	471.056	480.996	480.228	7.696	3.992	-3.704	1.397	-768	9.172	4.760	490.439	97,92%	(10.210)
Total Pembiayaan		3.146.451	3.503.301	3.533.904	145.210	148.136	2.926	29.929	30.604	387.454	117.532	3.648.260	96,87%	(114.356)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	26-Dec-25	31-Dec-24	30-Nov-25	26-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	192	475	460	35.820	0,10%	0,19%	14,70%	35.360	35.628	35.344			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	192	475	460	35.820	0,20%	0,35%	26,86%	35.360	35.628	35.344			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	4.879	14.773	14.773	41.446	1,09%	3,32%	9,25%	26.672	36.566	26.672			
	KUR	3.627	13.148	13.148	36.813	0,86%	3,13%	8,69%	23.665	33.187	23.665			
	Non KUR	1.252	1.625	1.625	4.632	4,55%	6,67%	18,83%	3.007	3.380	3.007			
3	PWG	275	122	122	27.415	0,11%	0,03%	6,35%	27.292	27.139	27.292			
	Cilem	275	-	-	19.449	0,22%	0,00%	8,10%	19.449	19.173	19.449			
	Gadai	-	122	122	7.966	0,00%	0,06%	4,15%	7.844	7.966	7.844			
4	CFG	67.344	65.451	70.806	131.081	2,98%	2,96%	5,44%	60.275	63.738	65.631			
	CF 1	43.373	41.926	45.314	80.277	9,40%	9,56%	16,89%	34.963	36.904	38.351			
	Total Griya	41.791	40.088	42.848	70.916	10,02%	10,95%	18,20%	28.069	29.126	30.828			
	Oto	1.583	1.838	2.467	9.361	3,58%	2,98%	10,92%	6.894	7.779	7.523			
	CF 2	23.971	23.525	25.491	50.804	1,34%	1,33%	2,63%	25.312	26.833	27.279			
	Mitraguna & Others	22.208	21.186	23.560	46.238	1,68%	1,64%	3,18%	22.678	24.030	25.052			
	Pensium	1.763	2.338	1.931	4.566	0,37%	0,40%	0,95%	2.635	2.803	2.227			
Total Pembiayaan		72.690	80.822	86.161	235.761	2,31%	2,46%	6,67%	149.600	163.071	154.939	2,27%	65,97%	-4,4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	26-Dec-25	31-Dec-24	30-Nov-25	26-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	35.691	33.063	33.041	32.562	19,34%	13,58%	13,36%	(479)	(3.129)	(502)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	35.691	33.063	33.041	32.562	36,37%	24,94%	24,41%	(479)	(3.129)	(502)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	3.530	8.508	8.754	10.653	0,79%	1,97%	2,38%	1.900	7.124	2.146			
	KUR	2.493	6.287	5.977	7.651	0,59%	1,42%	1,81%	1.675	5.159	1.364			
	Non KUR	1.037	2.221	2.777	3.002	3,77%	11,40%	12,21%	225	1.965	781			
3	PWG	184	184	184	203	0,07%	0,04%	0,05%	19	19	19			
	Cilem	-	-	-	19	0,00%	0,00%	0,01%	19	19	19			
	Gadai	184	184	184	184	0,14%	0,09%	0,10%	-	(0)	-			
4	CFG	99.269	135.903	132.225	134.896	4,40%	5,53%	5,60%	2.671	35.628	(1.007)			
	CF 1	73.505	94.254	94.513	96.651	15,93%	19,94%	20,33%	2.138	23.146	2.396			
	Total Griya	73.052	92.591	92.778	95.082	17,51%	23,72%	24,40%	2.304	22.031	2.491			
	Oto	453	1.663	1.734	1.568	1,03%	2,09%	1,83%	(166)	1.115	(95)			
	CF 2	25.764	41.649	37.713	38.246	1,44%	1,97%	1,98%	533	12.482	(3.403)			
	Mitraguna & Others	22.415	39.679	34.677	35.529	1,69%	2,41%	2,44%	852	13.114	(4.150)			
	Pensium	3.349	1.969	3.036	2.717	0,11%	0,09%	0,57%	(319)	(632)	747			
Total Pembiayaan		138.673	177.658	174.204	178.315	4,41%	4,97%	5,05%	4.110	39.641	656	3,99%	20,90%	-1,1%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	3.177.084	3.261.982	3.569.956	392.872	
2	Contribution Margin	77.127	93.445	100.014	22.887	-29,7%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,57	2,81	2,84	0,04	0,27
CIF Payroll	29.059	27.538	28.224	686	(835)