

REGION 2 MEDAN

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-30 Nov'25	Growth (1-21 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	20-Dec-25	21-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.894.366	2.447.773	2.628.538	2.630.424	(96.513)	1.886	182.651	7,46%	736.058	38,86%	2.951.802	89,11%	(321.378)
2	Tabungan	12.343.531	13.809.131	13.780.400	13.735.135	512.698	(45.266)	(73.997)	-0,54%	1.391.604	11,27%	13.838.012	99,26%	(102.877)
3	Deposito	6.674.579	7.261.750	7.032.508	7.032.985	355.712	477	(228.765)	-3,15%	358.407	5,37%	6.775.272	103,80%	257.714
Total		20.912.476	23.518.654	23.441.446	23.398.544	771.896	(42.902)	(120.110)	-0,51%	2.486.068	11,89%	23.565.085	99,29%	(166.541)
CASA		14.237.897	16.256.904	16.408.938	16.365.559	416.185	(43.379)	108.655	0,67%	2.127.662	14,94%	16.789.813	97,47%	(424.254)
(% CASA		68,08%	69,12%	70,00%	69,94%									
FDR		79,95%	80,76%	81,78%	81,93%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	19-Dec-25	20-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	605.893	676.653	701.604	698.734		(2.870)	22.081	3,26%	92.841	15,32%	813.500	85,89%	(114.766)
2	Giro ISE	190.259	161.992	184.604	180.156		(4.449)	18.164	11,21%	(10.103)	-5,31%	316.220	56,97%	(136.064)
3	Tabungan ISE	335.051	431.528	449.493	451.071		1.578	19.543	4,53%	116.019	34,63%	363.698	124,02%	87.373
4	Deposito ISE	80.583	83.133	67.507	67.507		0	(15.626)	-18,80%	(13.075)	-16,23%	133.583	50,54%	(66.075)
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 (1-21 Nov'25)	Pencairan (1-21 Dec'25)	Pencairan MtM	MtD (1-30 Nov'25	Growth (1-21 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	21-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	1.400.748	1.646.608	1.631.185	114.732	10.447	-104.285	180.870	-15.423	230.438	25.870	1.648.748	98,93%	(17.562)
	Linkage	727.269	899.506	896.288	100.000	140	(99.860)	171.172	-3.218	169.019	3.358	835.269	107,31%	61.019
	Non-Linkage	673.478	747.102	734.897	14.732	10.307	-4.425	9.698	-12.205	61.419	22.512	813.478	90,34%	(78.581)
	• Local Champion	584.102	633.881	625.226	14.480	9.097	-5.383	10.006	-8.655	41.124	17.752	650.475	96,12%	(25.249)
	• Value Chain	89.377	113.221	109.672	252	1.210	958	-308	-3.550	20.295	4.760	163.003	67,28%	(53.332)
2	MBG	2.310.331	2.406.087	2.421.023	50.771	60.811	10.040	8.858	14.936	110.692	45.875	2.642.609	91,61%	(221.586)
	KUR	2.171.167	2.267.884	2.282.470	49.041	58.416	9.375	10.169	14.586	111.303	43.830	2.486.816	91,78%	(204.345)
	Non KUR	139.164	138.203	138.553	1.730	2.395	665	-1.311	350	-611	2.045	155.793	88,93%	(17.241)
3	PWG	1.161.081	2.076.332	2.171.167	276.819	268.669	-8.149	100.630	94.835	1.010.086	173.835	2.221.617	97,73%	(50.450)
	Cilem	604.524	1.242.687	1.316.696	100.907	113.614	12.707	62.549	74.009	712.172	39.605	1.469.491	89,60%	(152.795)
	Gadai	556.557	833.645	854.471	175.912	155.055	-20.856	38.081	20.826	297.914	134.230	752.125	113,61%	102.345
4	CFG	11.847.954	12.864.571	12.947.295	203.633	238.175	34.541	58.133	82.724	1.099.341	155.451	13.258.958	97,65%	(311.663)
	CF 1	2.410.954	2.561.163	2.584.499	21.984	45.071	23.088	28	23.336	173.545	21.735	2.653.480	97,40%	(68.981)
	Total Griya	1.954.117	1.973.383	1.991.548	8.006	28.223	20.217	-10.557	18.164	37.430	10.059	2.074.745	95,99%	(83.197)
	• Total Non Program	1.351.346	1.400.136	1.419.113	7.243	26.964	19.721	-7.624	18.977	67.767	7.987	1.404.632	101,03%	14.481
	• Program	602.771	573.247	572.434	763	1.259	496	-2.934	-813	-30.337	2.072	670.113	85,42%	(97.679)
	Oto	456.837	587.780	592.951	13.978	16.849	2.871	10.585	5.172	136.114	11.677	578.735	102,46%	14.216
	CF 2	9.437.000	10.303.408	10.362.796	181.650	193.103	11.454	58.105	59.388	925.796	133.716	10.605.478	97,71%	(242.682)
	Mitraguna & Others	7.891.563	8.698.860	8.759.480	161.211	177.772	16.560	53.999	60.620	867.917	117.151	8.940.484	97,98%	(181.004)
	Pensiun	1.545.436	1.604.548	1.603.315	20.438	15.332	-5.106	4.107	-1.232	57.879	16.564	1.664.994	96,30%	(61.678)
Total Pembiayaan		16.720.113	18.993.599	19.170.669	645.955	578.102	-67.853	348.491	177.071	2.450.556	401.032	19.771.931	96,96%	(601.262)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	21-Dec-25	31-Dec-24	30-Nov-25	21-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	3.258	3.873	5.631	75.478	0,23%	0,34%	4,63%	69.847	72.220	71.605			
	Linkage	43	6	-	23.180	0,01%	0,00%	2,59%	23.180	23.136	23.174			
	Local Champion	3.215	3.867	3.813	45.448	0,48%	0,51%	6,18%	41.635	42.233	41.581			
	Value Chain	-	-	1.819	6.851				5.032	6.851	6.851			
2	MBG	26.523	43.850	56.776	212.284	1,15%	2,36%	8,77%	155.509	185.761	168.434			
	KUR	21.896	36.508	47.873	189.608	1,01%	2,11%	8,31%	141.735	167.712	153.100			
	Non KUR	4.627	7.342	8.903	22.677	3,33%	6,44%	16,37%	13.774	18.049	15.334			
3	PWG	565	29	126	83.527	0,05%	0,01%	3,85%	83.401	82.962	83.498			
	Cilem	558	3	-	61.598	0,09%	0,00%	4,68%	61.598	61.040	61.595			
	Gadai	7	26	126	21.929	0,00%	0,02%	2,57%	21.803	21.922	21.903			
4	CFG	184.758	219.298	221.829	466.672	1,56%	1,72%	3,60%	244.843	281.914	247.374			
	CF 1	108.284	121.877	125.523	250.143	4,49%	4,90%	9,68%	124.620	141.859	128.265			
	Total Griya	97.865	107.262	108.955	166.078	5,01%	5,52%	8,34%	57.123	68.213	58.815			
	Oto	10.419	14.615	16.567	84.065	2,28%	2,82%	14,18%	67.498	73.646	69.450			
	CF 2	76.474	97.421	96.306	216.529	0,81%	0,93%	2,09%	120.223	140.055	119.108			
	Mitraguna & Others	72.232	89.999	88.979	197.382	0,92%	1,02%	2,25%	108.403	125.149	107.382			
	Pensiun	4.241	7.422	7.328	19.148	0,27%	0,46%	1,19%	11.820	14.906	11.726			
Total Pembiayaan		215.104	267.051	284.362	837.962	1,29%	1,50%	4,37%	553.600	622.858	570.911	1,29%	70,47%	-3,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	21-Dec-25	31-Dec-24	30-Nov-25	21-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	65.676	68.318	67.841	67.495	4,69%	4,12%	4,14%	(345)	1.819	(822)			
	Linkage	15.065	15.081	15.087	15.087	2,07%	1,68%	1,68%	-	22	6			
	Non-Linkage	50.611	53.237	52.754	52.409	7,51%	7,06%	7,13%	(345)	1.798	(828)			
	Value Chain	-	-	-	-				-	-	-			
2	MBG	31.069	39.976	42.624	45.387	1,34%	1,77%	1,87%	2.763	14.318	5.411			
	KUR	22.074	30.304	32.141	34.472	1,02%	1,42%	1,51%	2.331	12.398	4.168			
	Non KUR	8.995	9.672	10.484	10.915	6,46%	7,59%	7,88%	432	1.920	1.243			
3	PWG	184	191	191	215	0,02%	0,01%	0,01%	25	31	25			
	Cilem	-	-	-	25	0,00%	0,00%	0,00%	25	25	25			
	Gadai	184	191	191	191	0,03%	0,02%	0,02%	-	6	-			
4	CFG	227.463	284.201	270.215	273.580	1,92%	2,10%	2,11%	3.365	46.117	(10.620)			
	CF 1	109.876	141.595	138.885	141.358	4,56%	5,42%	5,47%	2.473	31.482	(237)			
	Total Griya	105.089	134.833	131.421	133.527	5,38%	6,66%	6,70%	2.106	28.437	(1.306)			
	Oto	4.786	6.761	7.465	7.831	1,05%	1,27%	1,32%	367	3.045	1.070			
	CF 2	117.587	142.606	131.329	132.222	1,25%	1,27%	1,28%	893	14.635	(10.384)			
	Mitraguna & Others	101.881	135.405	125.206	126.594	1,29%	1,44%	1,45%	1.388	24.713	(8.811)			
	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	386.678	1,94%	2,01%	2,02%	5.807	62.286	(6.007)	1,77%	12,30%	-0,2%

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 (1-21 Nov'25)	Growth (1-21 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	20-Dec-25	21-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	238.297	418.828	399.173	399.157	177.355	(16)	(19.671)	-4,70%	160.860	67,50%	420.906	94,83%	(21.748)
2	Tabungan	1.732.891	1.903.991	1.902.544	1.893.119	44.961	(9.426)	(10.873)	-0,57%	160.228	9,25%	2.000.816	94,62%	(107.698)
3	Deposito	877.742	950.883	907.896	907.950	(55.963)	54	(42.933)	-4,52%	30.208	3,44%	896.431	101,29%	11.519
	Total	2.848.930	3.273.702	3.209.613	3.200.226	166.354	(9.387)	(73.476)	-2,24%	351.296	12,33%	3.318.152	96,45%	(117.927)
	CASA	1.971.188	2.322.819	2.301.717	2.292.276	222.316	(9.441)	(30.543)	-1,31%	321.088	16,29%	2.421.722	94,65%	(129.446)
	(%) CASA	69,19%	70,95%	71,71%	71,63%									
	FDR	84,13%	83,44%	85,80%	86,05%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	19-Dec-25	20-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	79.410	87.303	95.113	94.963		(150)	7.660	8,77%	15.553	19,59%	118.145	80,38%	(23.182)
2	Giro ISE	37.094	35.022	33.943	33.802		(141)	(1.220)	-3,48%	(3.292)	-8,87%	60.551	55,82%	(26.750)
3	Tabungan ISE	39.484	49.856	57.715	57.706		(9)	7.851	15,75%	18.223	46,15%	44.877	128,59%	12.830
4	Deposito ISE	2.833	2.426	3.455	3.455		0	1.029	42,44%	622	21,96%	12.717	27,17%	(9.262)
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 (1-21 Nov'25)	Pencairan (1-21 Dec'25)	Pencairan MtM	MtD (1-21 Nov'25)	Growth (1-21 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	21-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	122.962	126.748	122.786	500	140	-360	1.457	-3.962	-176	4.102	162.236	75,68%	(39.450)
	Linkage	22.750	25.937	25.528	-	140	140	-200	-409	2.778	549	39.853	64,06%	(14.325)
	Non-Linkage	100.212	100.811	97.258	500	-	-500	1.657	-3.553	-2.954	3.553	122.383	79,47%	(25.125)
	• Local Champion	83.501	66.595	65.857	500	-	-500	-804	-737	-17.643	737	94.012	70,05%	(28.154)
	• Value Chain	16.712	34.216	31.401	-	-	-	2.461	-2.816	14.689	2.816	28.371	110,68%	3.029
2	MBG	310.816	325.767	327.813	8.085	9.205	1.120	1.228	2.046	16.997	7.159	362.288	90,48%	(34.474)
	KUR	291.370	306.564	309.054	7.935	9.180	1.245	1.900	2.490	17.685	6.690	340.266	90,83%	(31.211)
	Non KUR	19.446	19.203	18.759	150	25	-125	-673	-444	-687	469	22.022	85,18%	(3.263)
3	PWG	193.140	323.731	335.545	35.716	36.338	623	11.995	11.814	142.405	24.524	362.681	92,52%	(27.136)
	Cilem	122.752	218.666	228.918	15.614	18.784	3.170	7.938	10.252	106.167	8.532	262.581	87,18%	(33.663)
	Gadai	70.389	105.064	106.627	20.102	17.555	-2.547	4.057	1.562	36.238	15.992	100.101	106,52%	6.526
4	CFG	1.770.026	1.955.435	1.967.683	29.598	36.488	6.890	10.668	12.247	197.656	24.240	2.003.011	98,24%	(35.329)
	CF 1	463.002	520.993	530.259	5.204	12.814	7.610	1.760	9.266	67.257	3.548	503.674	105,28%	26.585
	Total Griya	392.209	436.373	445.120	3.442	10.689	7.248	0	8.747	52.911	1.942	412.745	107,84%	32.375
	• Total Non Program	388.279	424.924	433.694	3.274	10.689	7.415	372	8.770	45.415	1.920	397.355	109,15%	36.343
	• Program	3.930	11.449	11.427	167	-	-167	302	-22	7.497	22	15.395	74,22%	(3.968)
	Oto	70.793	84.620	85.139	1.762	2.124	362	1.760	518	14.346	1.606	90.929	93,63%	(5.790)
	CF 2	1.307.024	1.434.442	1.437.424	24.394	23.674	-720	8.908	2.982	130.399	20.692	1.499.337	95,87%	(61.914)
	Mitraguna & Others	1.211.757	1.335.736	1.339.690	24.058	22.913	-1.145	9.546	3.954	127.933	18.959	1.384.316	96,78%	(44.626)
	Pensiun	95.268	98.706	97.734	336	761	425	-638	-972	2.466	1.733	115.021	84,97%	(17.288)
	Total Pembiayaan	2.396.945	2.731.682	2.753.827	73.899	82.171	8.272	25.347	22.145	356.882	60.026	2.890.216	95,28%	(136.389)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	21-Dec-25	31-Dec-24	30-Nov-25	21-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	508	6	-	12.707	0,41%	0,00%	10,35%	12.707	12.199	12.701			
	Linkage	43	6	-	-	0,19%	0,00%	0,00%	-	(43)	(6)			
	Local Champion	465	-	-	8.057	0,46%	0,00%	8,28%	8.057	7.593	8.057			
	Value Chain	-	-	-	4.650	0,00%	0,00%	7,06%	4.650	4.650	4.650			
2	MBG	4.441	6.190	6.190	37.559	1,43%	1,90%	11,46%	31.370	33.118	31.370			
	KUR	3.770	4.599	4.599	33.554	1,29%	1,50%	10,86%	28.955	29.784	28.955			
	Non KUR	671	1.590	1.590	4.005	3,45%	8,28%	21,35%	2.415	3.334	2.415			
3	PWG	155	-	-	11.735	0,08%	0,00%	3,50%	11.735	11.580	11.735			
	Cilem	155	-	-	9.695	0,13%	0,00%	4,24%	9.695	9.540	9.695			
	Gadai	-	-	-	2.040	0,00%	0,00%	1,91%	2.040	2.040	2.040			
4	CFG	19.018	28.147	27.679	61.501	1,07%	1,42%	3,13%	33.822	42.484	33.354			
	CF 1	8.456	11.479	12.737	28.670	1,83%	2,44%	5,41%	15.933	20.214	17.191			
	Total Griya	6.832	10.463	10.710	17.377	1,74%	2,45%	3,90%	6.667	10.545	6.914			
	Oto	1.624	1.016	2.026	11.293	2,29%	2,39%	13,26%	9.267	9.669	10.277			
	CF 2	10.562	16.669	14.942	32.831	0,81%	1,04%	2,28%	17.889	22.270	16.163			
	Mitraguna & Others	10.315	16.481	14.431	31.448	0,85%	1,08%	2,35%	17.016	21.133	14.967			
	Pensiun	247	188	511	1.384	0,26%	0,52%	1,42%	873	1.137	1.196			
	Total Pembiayaan	24.121	34.343	33.868	123.502	1,01%	1,24%	4,48%	89.634	99.381	89.159	1,03%	77,06%	-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	21-Dec-25	31-Dec-24	30-Nov-25	21-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.083	1.738	1.744	1.744	0,88%	1,38%	1,42%	-	661	6			
	Linkage	196	238	244	244	0,86%	0,94%	0,96%	-	48	6			
	Non-Linkage	888	1.500	1.500	1.500	0,89%	1,49%	1,54%	-	612	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	3.227	4.684	5.129	4.845	1,04%	1,57%	1,48%	(283)	1.619	162			
	KUR	1.952	4.075	4.391	4.150	0,67%	1,43%	1,34%	(241)	2.198	75			
	Non KUR	1.274	609	737	695	6,55%	3,84%	3,71%	(42)	(579)	86			
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	26.684	1,90%	1,35%	1,36%	375	(7.007)	(1.082)			
	CF 1	5.942	4.809	5.093	6.110	1,28%	0,98%	1,15%	1.017	167	1.300			
	Total Griya	5.028	4.373	4.557	5.205	1,28%	1,04%	1,17%	648	177	832			
	Oto	914	436	536	905	1,29%	0,63%	1,06%	368	(10)	469			
	CF 2	27.748	22.956	21.216	20.574	2,12%	1,48%	1,43%	(642)	(7.174)	(2.382)			
	Mitraguna & Others	27.082	22.326	20.725	20.257	2,23%	1,55%	1,51%	(468)	(6.825)	(2.069)			
	Pensiun	666	631	491	317	0,03%	0,02%	0,32%	(174)	(349)	(314)			
	Total Pembiayaan	38.001	34.188	33.182	33.285	1,59%	1,21%	1,21%	103	(4.716)	(903)	1,41%	-16,38%	0,2%

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 (1-21 Nov'25	Growth (1-21 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	20-Dec-25	21-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	314.972	437.227	616.629	619.572	(162.332)	2.944	182.345	41,70%	304.601	96,71%	515.367	120,22%	104.206
2	Tabungan	2.242.130	2.410.328	2.457.783	2.453.690	(11.852)	(4.093)	43.362	1,80%	211.560	9,44%	2.534.104	96,83%	(80.414)
3	Deposito	2.798.677	3.310.810	3.232.625	3.232.626	519.898	1	(78.184)	-2,36%	433.950	15,51%	2.816.881	114,76%	415.745
Total		5.355.779	6.158.366	6.307.037	6.305.889	345.714	(1.148)	147.523	2,40%	950.110	17,74%	5.866.352	107,49%	439.537
CASA		2.557.102	2.847.555	3.074.412	3.073.263	(174.184)	(1.150)	225.707	7,93%	516.160	20,19%	3.049.471	100,78%	23.792
(% CASA		47,74%	46,24%	48,75%	48,74%									
FDR		47,52%	48,47%	47,89%	47,90%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-21 Nov'25	Growth (1-20 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	19-Dec-25	20-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	113.657	99.470	111.057	110.575		(482)	11.105	11,16%	(3.082)	-2,71%	151.518	72,98%	(40.943)
2	Giro ISE	31.184	15.875	22.161	22.317		157	6.443	40,58%	(8.867)	-28,43%	54.128	41,23%	(31.810)
3	Tabungan ISE	59.057	64.263	69.564	68.925		(638)	4.662	7,26%	9.868	16,71%	64.324	107,15%	4.602
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 (1-21 Nov'25)	Pencairan (1-21 Dec'25)	Pencairan MtM	MtD (1-21 Nov'25	Growth (1-21 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	21-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	188.209	207.382	208.656	2.830	4.500	1.670	513	1.274	20.446	3.226	244.894	85,20%	(36.238)
	Linkage	19.369	18.016	17.891	-	-	-	-130	-125	-1.478	125	44.054	40,61%	(26.163)
	Non-Linkage	168.841	189.366	190.765	2.830	4.500	1.670	643	1.399	21.924	3.101	200.840	94,98%	(10.075)
	• Local Champion	162.434	180.126	181.400	2.830	4.500	1.670	771	1.274	18.966	3.226	177.604	102,14%	3.795
	• Value Chain	6.407	9.240	9.365	-	-	-	-128	125	2.958	(125)	23.235	40,31%	(13.870)
2	MBG	159.435	194.735	194.271	3.440	2.050	-1.390	2.895	-464	34.837	2.514	210.853	92,14%	(16.581)
	KUR	151.599	185.038	184.610	3.090	1.950	-1.140	2.836	-428	33.011	2.378	200.443	92,10%	(15.834)
	Non KUR	7.836	9.697	9.662	350	100	-250	60	-35	1.826	135	10.410	92,82%	(748)
3	PWG	252.400	434.205	455.094	57.981	55.360	-2.621	21.944	20.889	202.694	34.471	453.213	100,42%	1.881
	Cilem	111.797	234.388	246.744	18.429	19.451	1.023	10.815	12.356	134.947	7.095	276.183	89,34%	(29.439)
	Gadai	140.603	199.817	208.350	39.553	35.909	-3.644	11.129	8.533	67.747	27.376	177.030	117,69%	31.320
4	CFG	1.944.791	2.148.603	2.162.718	42.879	39.222	-3.657	10.856	14.115	217.927	25.106	2.206.447	98,02%	(43.730)
	CF 1	376.842	382.194	382.863	1.727	4.227	2.500	-2.215	669	6.021	3.557	422.476	90,62%	(39.613)
	Total Griya	311.852	312.575	313.613	1.540	3.363	1.823	0	1.039	1.762	2.324	334.952	93,63%	(21.339)
	• Total Non Program	308.347	308.216	309.111	1.540	3.203	1.663	-1.685	895	764	2.308	318.551	97,04%	(9.441)
	• Program	3.505	4.359	4.503	-	160	160	136	144	998	17	16.401	27,45%	(11.898)
	Oto	64.990	69.619	69.250	187	864	677	-2.215	-369	4.260	1.233	87.524	79,12%	(18.274)
	CF 2	1.567.950	1.766.409	1.779.855	41.152	34.995	-6.157	13.071	13.446	211.905	21.549	1.783.972	99,77%	(4.117)
	Mitraguna & Others	1.383.782	1.569.711	1.581.156	37.420	31.214	-6.206	10.152	11.444	197.374	19.770	1.577.695	100,22%	3.460
	Pensiun	184.168	196.697	198.699	3.732	3.781	49	2.920	2.002	14.531	1.779	206.276	96,33%	(7.577)
Total Pembiayaan		2.544.835	2.984.924	3.020.739	107.130	101.132	-5.998	36.209	35.815	475.904	65.317	3.115.406	96,96%	(94.667)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	21-Dec-25	31-Dec-24	30-Nov-25	21-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.267	3.204	3.204	20.888	0,67%	1,54%	10,01%	17.685	19.621	17.685			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	1.267	3.204	3.204	18.688	0,75%	1,69%	9,80%	15.484	17.420	15.484			
	Value Chain	-	-	-	2.201	0,00%	0,00%	1,21%	2.201	2.201	2.201			
2	MBG	3.453	6.764	6.764	21.401	2,17%	3,47%	11,02%	14.637	17.948	14.637			
	KUR	2.876	6.294	6.294	20.032	1,90%	3,40%	10,85%	13.738	17.156	13.738			
	Non KUR	577	470	470	1.369	7,36%	4,84%	14,17%	899	792	899			
3	PWG	-	-	-	19.710	0,00%	0,00%	4,33%	19.710	19.710	19.710			
	Cilem	-	-	-	12.403	0,00%	0,00%	5,03%	12.403	12.403	12.403			
	Gadai	-	-	-	7.307	0,00%	0,00%	3,51%	7.307	7.307	7.307			
4	CFG	19.268	25.105	26.975	55.654	0,99%	1,26%	2,57%	28.678	36.386	30.549			
	CF 1	8.041	13.170	13.772	31.794	2,13%	3,60%	8,30%	18.023	23.753	18.624			
	Total Griya	6.972	10.986	11.815	23.207	2,24%	3,78%	7,40%	11.393	16.236	12.221			
	Oto	1.069	2.184	1.957	8.587	1,64%	2,81%	12,40%	6.630	7.518	6.403			
	CF 2	11.227	11.934	13.204	23.859	0,72%	0,75%	1,34%	10.655	12.632	11.925			
	Mitraguna & Others	11.107	11.331	11.970	22.089	0,80%	0,76%	1,40%	10.119	10.982	10.758			
	Pensiun	120	603	1.234	1.770	0,07%	0,63%	0,89%	537	1.650	1.167			
Total Pembiayaan		23.988	35.072	36.943	117.653	0,94%	1,24%	3,89%	80.710	93.665	82.581	0,92%	76,37%	-3,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	21-Dec-25	31-Dec-24	30-Nov-25	21-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	1.701	1,80%	0,93%	0,88%	(111)	(1.163)	176			
	KUR	1.760	1.021	1.239	1.200	1,16%	0,67%	0,65%	(40)	(560)	179			
	Non KUR	1.104	504	572	501	14,08%	5,90%	5,19%	(71)	(602)	(3)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	18.124	23.971	24.078	23.021	0,93%	1,12%	1,06%	(1.057)	4.898	(950)			
	CF 1	5.476	6.167	5.995	5.395	1,45%	1,57%	1,41%	(600)	(81)	(773)			
	Total Griya	4.795	5.656	5.484	4.739	1,54%	1,75%	1,51%	(745)	(56)	(917)			
	Oto	681	511	511	656	1,05%	0,73%	0,95%	145	(25)	145			
	CF 2	12.648	17.804	18.084	17.626	0,81%	1,02%	0,99%	(457)	4.979	(177)			
	Mitraguna & Others	12.330	17.209	17.489	17.032	0,89%	1,11%	1,08%	(457)	4.702	(177)			
	Pensiun	318	595	594	594	0,01%	0,02%	0,30%	-	277	(0)			
Total Pembiayaan		30.008	33.313	33.703	32.535	1,18%	1,13%	1,08%	(1.168)	2.526	(778)	0,93%	13,78%	-0,1%

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-21 Nov'25)	Growth (1-21 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	20-Dec-25	21-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	155.866	128.866	158.446	158.655	(4.060)	208	29.789	23,12%	2.788	1,79%	346.235	45,82%	(187.580)
2	Tabungan	1.803.617	1.980.739	1.986.879	1.979.388	51.335	(7.491)	(1.352)	-0,07%	175.771	9,75%	2.083.113	95,02%	(103.726)
3	Deposito	681.198	762.342	740.467	740.831	(32.431)	364	(21.511)	-2,82%	59.633	8,75%	699.248	105,95%	41.583
Total		2.640.681	2.871.948	2.885.793	2.878.873	14.844	(6.919)	6.926	0,24%	238.193	9,02%	3.128.596	92,02%	(249.723)
CASA		1.959.483	2.109.605	2.145.325	2.138.042	47.274	(7.283)	28.437	1,35%	178.559	9,11%	2.429.348	88,01%	(291.306)
(% CASA)		74,20%	73,46%	74,34%	74,27%									
FDR		99,99%	104,53%	105,20%	105,45%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	19-Dec-25	20-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	65.610	82.670	87.852	85.796		(2.056)	3.126	3,78%	20.186	30,77%	95.806	89,55%	(10.010)
2	Giro ISE	23.758	19.536	25.509	23.029		(2.480)	3.494	17,88%	(729)	-3,07%	42.060	54,75%	(19.031)
3	Tabungan ISE	30.646	53.467	52.675	53.100		424	(367)	-0,69%	22.453	73,27%	34.843	105,40%	18.257
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 (1-21 Nov'25)	Pencairan (1-21 Dec'25)	Pencairan MtM	MtD (1-21 Nov'25)	Growth (1-21 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	21-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	80.398	99.911	99.885	5.900	907	-4.993	3.622	-26	19.487	933	115.782	86,27%	(15.897)
	Linkage	14.865	24.409	24.409	-	-	-	-2	0	9.544	-	30.274	80,63%	(5.865)
	Non-Linkage	65.533	75.502	75.476	5.900	907	-4.993	3.623	-26	9.943	933	85.508	88,27%	(10.032)
	• Local Champion	62.373	72.430	72.451	5.900	907	-4.993	3.655	21	10.078	886	71.843	100,85%	608
	• Value Chain	3.160	3.072	3.025	-	-	-	-32	-47	-135	47	13.665	22,14%	(10.640)
2	MBG	368.059	388.843	390.711	7.975	8.445	470	2.543	1.868	22.653	6.577	422.292	92,52%	(31.581)
	KUR	343.457	362.300	364.042	7.385	8.085	700	1.434	1.742	20.585	6.343	394.978	92,17%	(30.936)
	Non KUR	24.602	26.544	26.669	590	360	-230	1.108	126	2.067	234	27.314	97,64%	(645)
3	PWG	200.888	356.932	374.501	55.802	45.882	-9.920	19.828	17.569	173.613	28.314	371.423	100,83%	3.078
	Cilem	92.590	195.267	206.775	20.857	18.280	-2.578	15.699	11.508	114.184	6.772	231.018	89,51%	(24.244)
	Gadai	108.298	161.666	167.726	34.945	27.603	-7.342	4.129	6.061	59.428	21.542	140.405	119,46%	27.321
4	CFG	1.991.066	2.156.369	2.170.613	32.928	39.041	6.113	11.052	14.244	179.547	24.797	2.211.667	98,14%	(41.055)
	CF 1	271.158	283.057	283.909	2.435	2.734	299	1.942	852	12.751	1.883	309.258	91,80%	(25.350)
	Total Griya	236.939	232.575	233.513	160	2.108	1.947	0	938	-3.426	1.170	255.971	91,23%	(22.458)
	• Total Non Program	155.508	155.596	156.776	-	1.950	1.950	-2.038	1.180	1.268	770	163.915	95,64%	(7.139)
	• Program	81.431	76.979	76.737	160	158	-3	-302	-242	-4.694	399	92.056	83,36%	(15.318)
	Oto	34.219	50.482	50.395	2.275	627	-1.649	1.942	-86	16.176	713	53.287	94,57%	(2.892)
	CF 2	1.719.908	1.873.311	1.886.704	30.493	36.307	5.814	9.111	13.392	166.796	22.915	1.902.409	99,17%	(15.705)
	Mitraguna & Others	1.474.657	1.605.638	1.619.108	27.625	33.749	6.124	8.035	13.470	144.451	20.279	1.638.476	98,82%	(19.368)
	Pensiun	245.250	267.674	267.596	2.868	2.558	-310	1.076	-78	22.346	2.636	263.933	101,39%	3.663
Total Pembiayaan		2.640.411	3.002.055	3.035.710	102.606	94.276	-8.330	37.045	33.655	395.299	60.621	3.121.164	97,26%	(85.454)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	21-Dec-25	31-Dec-24	30-Nov-25	21-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	3.463	0,00%	0,00%	3,47%	3.463	3.463	3.463			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	3.463	0,00%	0,00%	4,59%	3.463	3.463	3.463			
	Value Chain	-	-	1.819	-	0,00%	2,51%	0,00%	(1.819)	-	-			
2	MBG	2.275	9.715	9.715	36.624	0,62%	2,50%	9,37%	26.909	34.349	26.909			
	KUR	1.785	8.311	8.311	31.861	0,52%	2,29%	8,75%	23.549	30.075	23.549			
	Non KUR	489	1.404	1.404	4.763	1,99%	5,29%	17,86%	3.359	4.273	3.359			
3	PWG	10	-	-	21.614	0,00%	0,00%	5,77%	21.614	21.604	21.614			
	Cilem	10	-	-	15.620	0,01%	0,00%	7,55%	15.620	15.610	15.620			
	Gadai	-	-	-	5.994	0,00%	0,00%	3,57%	5.994	5.994	5.994			
4	CFG	19.717	28.500	30.393	55.017	0,99%	1,41%	2,53%	24.624	35.300	26.518			
	CF 1	13.249	16.070	16.284	30.748	4,89%	5,75%	10,83%	14.464	17.499	14.678			
	Total Griya	12.780	15.301	15.217	20.987	5,39%	6,54%	8,99%	5.769	8.207	5.685			
	Oto	469	769	1.066	9.761	1,37%	2,11%	19,37%	8.695	9.292	8.992			
	CF 2	6.468	12.430	14.110	24.269	0,38%	0,75%	1,29%	10.160	17.801	11.840			
	Mitraguna & Others	5.999	11.068	12.494	20.180	0,41%	0,78%	1,25%	7.686	14.182	9.112			
	Pensiun	470	1.361	1.615	4.089	0,19%	0,60%	1,53%	2.474	3.620	2.728			
Total Pembiayaan		22.002	38.215	40.108	116.718	0,83%	1,34%	3,84%	76.609	94.716	78.503	0,87%	77,30%	-3,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	21-Dec-25	31-Dec-24	30-Nov-25	21-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	18.159	24.522	24.090	24.089	22,59%	24,11%	24,12%	(0)	5.931	(433)			
	Linkage	14.845	14.841	14.841	14.841	99,87%	60,80%	60,80%	-	(4)	(0)			
	Non-Linkage	3.314	9.681	9.249	9.248	5,06%	12,25%	12,25%	(0)	5.934	(433)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	2.573	2.733	2.942	3.671	0,70%	0,76%	0,94%	730	1.098	938			
	KUR	1.118	1.434	1.463	2.118	0,33%	0,40%	0,58%	655	1.000	684			
	Non KUR	1.455	1.300	1.478	1.553	5,91%	5,57%	5,82%	75	99	254			
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	23.199	1,29%	1,06%	1,07%	444	(2.468)	(292)			
	CF 1	9.750	9.855	10.152	10.124	3,60%	3,59%	3,57%	(28)	374	269			
	Total Griya	9.274	9.315	9.438	9.411	3,91%	4,06%	4,03%	(27)	137	96			
	Oto	476	540	714	713	1,39%	1,41%	1,41%	(0)	237	173			
	CF 2	15.917	13.636	12.603	13.075	0,93%	0,67%	0,69%	472	(2.842)	(561)			
	Mitraguna & Others	14.983	12.664	11.647	12.306	1,02%	0,73%	0,76%	659	(2.677)	(358)			
	Pensiun	934	972	956	769	0,04%	0,03%	0,29%	(187)	(166)	(203)			
Total Pembiayaan		46.399	50.747	49.786	50.959	1,76%	1,66%	1,68%	1.173	4.561	213	1,79%	-6,45%	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 (1-21 Nov'25)	Growth (1-21 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	20-Dec-25	21-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.111.061	1.414.109	1.421.183	1.420.169	(97.170)	(1.014)	6.060	0,43%	309.108	27,82%	1.422.021	99,87%	(1.852)
2	Tabungan	4.778.169	5.505.119	5.418.509	5.402.005	387.504	(16.505)	(103.114)	-1,87%	623.835	13,06%	5.182.062	104,24%	219.942
3	Deposito	1.667.902	1.627.216	1.610.117	1.610.375	(70.429)	257	(16.842)	-1,03%	(57.527)	-3,45%	1.695.532	94,98%	(85.158)
Total		7.557.133	8.546.444	8.449.810	8.432.548	219.905	(17.262)	(113.896)	-1,33%	875.416	11,58%	8.299.616	101,60%	132.933
CASA		5.889.231	6.919.228	6.839.693	6.822.174	290.334	(17.519)	(97.054)	-1,40%	932.943	15,84%	6.604.083	103,30%	218.090
(% CASA)		77,93%	80,96%	80,94%	80,90%									
FDR		79,28%	79,23%	80,83%	81,00%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	19-Dec-25	20-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	304.377	365.768	366.100	365.651		(449)	(117)	-0,03%	61.274	20,13%	399.069	91,63%	(33.418)
2	Giro ISE	93.275	88.775	98.901	97.841		(1.059)	9.067	10,21%	4.567	4,90%	150.822	64,87%	(52.980)
3	Tabungan ISE	174.173	229.504	236.365	236.975		611	7.471	3,26%	62.802	36,06%	187.112	126,65%	49.863
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 (1-21 Nov'25)	Pencairan (1-21 Dec'25)	Pencairan MtM	MtD (1-21 Nov'25)	Growth (1-21 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	21-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	824.608	969.288	955.593	102.302	1.400	-100.902	174.663	-13.694	130.986	15.094	901.947	105,95%	53.646
	Linkage	583.855	720.364	718.026	100.000	-	(100.000)	172.022	-2.338	134.170	2.338	617.271	116,32%	100.754
	Non-Linkage	240.753	248.924	237.568	2.302	1.400	-902	2.641	-11.356	-3.185	12.756	284.676	83,45%	(47.108)
	• Local Champion	177.655	182.232	171.687	2.050	190	-1.860	5.250	-10.545	-5.968	10.735	190.795	89,98%	(19.108)
	• Value Chain	63.098	66.692	65.881	252	1.210	958	-2.610	-812	2.783	2.022	93.880	70,18%	(28.000)
2	MBG	1.025.144	1.051.900	1.061.508	22.356	31.520	9.164	1.690	9.608	36.364	21.912	1.139.485	93,16%	(77.977)
	KUR	965.396	993.508	1.002.562	21.876	30.010	8.134	2.886	9.054	37.166	20.956	1.074.013	93,35%	(71.451)
	Non KUR	59.748	58.392	58.946	480	1.510	1.030	-1.196	554	-802	956	65.472	90,03%	(6.526)
3	PWG	255.819	538.581	570.493	59.519	69.430	9.911	30.241	31.912	314.674	37.518	601.092	94,91%	(30.599)
	Cilem	149.863	366.173	393.750	27.219	37.187	9.968	19.595	27.577	243.887	9.610	432.657	91,01%	(38.906)
	Gadai	105.956	172.408	176.743	32.300	32.243	-57	10.646	4.334	70.787	27.908	168.435	104,93%	8.308
4	CFG	3.885.901	4.211.869	4.242.735	63.944	87.253	23.309	23.924	30.866	356.833	56.387	4.354.361	97,44%	(111.626)
	CF 1	838.535	900.893	911.870	9.206	21.032	11.826	4.556	10.978	73.335	10.054	919.422	99,18%	(7.552)
	Total Griya	595.912	600.711	608.808	2.076	11.381	9.305	0	8.098	12.896	3.283	636.591	95,64%	(27.783)
	• Total Non Program	435.065	452.228	460.498	1.918	10.902	8.984	-4.115	8.269	25.433	2.633	453.034	101,65%	7.464
	• Program	160.848	148.482	148.311	158	478	321	-1.118	-172	-12.537	650	183.557	80,80%	(35.247)
	Oto	242.622	300.182	303.062	7.130	9.652	2.522	4.556	2.880	60.439	6.771	282.830	107,15%	20.231
	CF 2	3.047.367	3.310.976	3.330.864	54.738	66.221	11.483	19.368	19.888	283.498	46.333	3.434.939	96,97%	(104.075)
	Mitraguna & Others	2.497.673	2.750.501	2.770.990	47.152	60.828	13.671	20.016	20.489	273.317	40.339	2.845.615	97,38%	(74.625)
	Pensiun	549.694	560.475	559.874	7.586	5.393	-2.193	-648	-600	10.180	5.993	589.324	95,00%	(29.450)
Total Pembiayaan		5.991.472	6.771.638	6.830.329	248.121	189.603	-58.518	230.518	58.691	838.856	130.912	6.996.885	97,62%	(166.556)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	21-Dec-25	31-Dec-24	30-Nov-25	21-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.291	188	149	32.272	0,16%	0,02%	3,38%	32.123	30.981	32.084			
	Linkage	-	-	-	23.180	0,00%	0,00%	3,23%	23.180	23.180	23.180			
	Local Champion	1.291	188	149	9.093	0,54%	0,06%	3,83%	8.943	7.802	8.905			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	11.476	19.334	19.334	63.560	1,12%	1,84%	5,99%	44.226	52.084	44.226			
	KUR	9.838	15.519	15.519	55.890	1,02%	1,56%	5,57%	40.371	46.053	40.371			
	Non KUR	1.638	3.815	3.815	7.669	2,74%	6,53%	13,01%	3.854	6.031	3.854			
3	PWG	124	4	4	11.838	0,05%	0,00%	2,07%	11.834	11.713	11.834			
	Cilem	118	-	-	10.092	0,08%	0,00%	2,56%	10.092	9.974	10.092			
	Gadai	7	4	4	1.746	0,01%	0,00%	0,99%	1.742	1.739	1.742			
4	CFG	59.411	72.096	65.976	145.605	1,53%	1,57%	3,43%	79.629	86.194	73.509			
	CF 1	35.165	39.232	37.416	81.037	4,19%	4,15%	8,89%	43.621	45.873	41.805			
	Total Griya	29.490	30.424	28.365	39.400	4,95%	4,72%	6,47%	11.039	9.913	8.979			
	Oto	5.675	8.808	9.051	41.634	2,34%	3,02%	13,74%	32.583	35.959	32.826			
	CF 2	24.246	32.864	28.560	64.567	0,80%	0,86%	1,94%	36.008	40.321	31.704			
	Mitraguna & Others	22.605	29.933	26.523	56.714	0,91%	0,96%	2,05%	30.191	34.109	26.781			
	Pensiun	1.642	2.931	2.037	7.854	0,30%	0,36%	1,40%	5.817	6.212	4.922			
Total Pembiayaan		72.302	91.622	85.462	253.274	1,21%	1,26%	3,71%	167.812	180.972	161.653	1,24%	66,58%	-2,5%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	21-Dec-25	31-Dec-24	30-Nov-25	21-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%	0,49%	-	(569)	(24)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	18.877	22.526	23.989	25.132	1,84%	2,28%	2,37%	1.143	6.255	2.606			
	KUR	14.751	17.487	19.071	19.756	1,53%	1,92%	1,97%	685	5.005	2.269			
	Non KUR	4.126	5.039	4.918	5.376	6,91%	8,42%	9,12%	458	1.250	337			
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	66.995	1,31%	1,54%	1,58%	2.147	16.282	(6.075)			
	CF 1	15.203	26.509	23.133	24.266	1,81%	2,57%	2,66%	1.133	9.063	(2.243)			
	Total Griya	12.941	22.897	19.164	20.265	2,17%	3,19%	3,33%	1.101	7.324	(2.632)			
	Oto	2.262	3.611	3.970	4.001	0,93%	1,32%	1,32%	31	1.739	390			
	CF 2	35.510	46.561	41.714	42.729	1,17%	1,26%	1,28%	1.015	7.219	(3.832)			
	Mitraguna & Others	25.071	43.527	40.668	41.498	1,00%	1,48%	1,50%	831	16.427	(2.029)			
	Pensiun	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	93.286	1,19%	1,33%	1,37%	3.290	21.975	(3.493)	1,12%	17,64%	-0,2%

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 (1-21 Nov'25)	Growth (1-21 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	20-Dec-25	21-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	74.169	48.743	33.106	32.871	(10.306)	(235)	(15.872)	-32,56%	(41.299)	-55,68%	247.274	13,29%	(214.403)
2	Tabungan	1.786.724	2.008.954	2.014.685	2.006.934	40.750	(7.751)	(2.020)	-0,10%	220.210	12,32%	2.037.916	98,48%	(30.982)
3	Deposito	649.060	610.498	541.403	541.203	(5.364)	(200)	(69.295)	-11,35%	(107.857)	-16,62%	667.179	81,12%	(125.976)
Total		2.509.954	2.668.196	2.589.193	2.581.008	25.080	(8.185)	(87.188)	-3,27%	71.054	2,83%	2.952.369	87,42%	(371.361)
CASA		1.860.893	2.057.697	2.047.791	2.039.805	30.444	(7.986)	(17.893)	-0,87%	178.911	9,61%	2.285.190	89,26%	(245.385)
(% CASA)		74,14%	77,12%	79,09%	79,03%									
FDR		125,36%	131,30%	136,34%	136,77%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	19-Dec-25	20-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	42.839	41.442	41.484	41.749		266	307	0,74%	(1.090)	-2,54%	83.611	49,93%	(41.862)
2	Giro ISE	4.948	2.786	4.091	3.167		(925)	381	13,66%	(1.782)	-36,01%	29.659	10,68%	(26.493)
3	Tabungan ISE	31.691	34.438	33.174	34.364		1.190	(73)	-0,21%	2.673	8,44%	37.357	91,99%	(2.993)
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 (1-21 Nov'25)	Pencairan (1-21 Dec'25)	Pencairan MtM	MtD (1-21 Nov'25)	Growth (1-21 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	21-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	184.570	243.280	244.265	3.200	3.500	300	615	985	59.695	2.515	223.889	109,10%	20.376
	Linkage	86.431	110.781	110.435	-	-	-	-519	-346	24.004	346	103.818	106,37%	6.617
	Non-Linkage	98.139	132.499	133.830	3.200	3.500	300	1.134	1.332	35.691	2.168	120.072	111,46%	13.759
	• Local Champion	98.139	132.499	133.830	3.200	3.500	300	1.134	1.332	35.691	2.168	116.221	115,15%	17.610
	• Value Chain	-	-	-	-	-	-	0	0	0	-	3.851	0,00%	(3.851)
2	MBG	446.877	444.841	446.719	8.915	9.591	676	502	1.877	-158	7.714	507.692	87,99%	(60.973)
	KUR	419.345	420.474	422.202	8.755	9.191	436	1.113	1.728	2.857	7.463	477.116	88,49%	(54.914)
	Non KUR	27.532	24.367	24.517	160	400	240	-610	150	-3.015	250	30.576	80,18%	(6.059)
3	PWG	258.833	422.883	435.534	67.801	61.659	-6.142	16.622	12.651	176.701	49.008	433.208	100,54%	2.326
	Cilem	127.522	228.193	240.509	18.788	19.913	1.125	8.501	12.316	112.987	7.597	267.053	90,06%	(26.544)
	Gadai	131.312	194.690	195.025	49.012	41.746	-7.266	8.121	335	63.714	41.411	166.155	117,38%	28.870
4	CFG	2.256.170	2.392.296	2.403.547	34.284	36.171	1.887	12.190	11.251	147.377	24.920	2.483.471	96,78%	(79.924)
	CF 1	461.418	474.026	475.598	3.412	4.264	853	4.543	1.571	14.180	2.693	498.650	95,38%	(23.052)
	Total Griya	417.205	391.149	390.492	788	683	-106	0	-657	-26.713	1.340	434.485	82,18%	(43.993)
	• Total Non Program	64.148	59.172	59.035	510	220	-290	-157	-136	-5.112	356	71.781	82,24%	(12.745)
	• Program	353.058	331.978	331.457	278	463	185	-1.952	-521	-21.601	984	362.704	91,38%	(31.248)
	Oto	44.213	82.877	85.106	2.624	3.582	958	4.543	2.229	40.893	1.353	64.165	132,64%	20.941
	CF 2	1.794.752	1.918.270	1.927.949	30.872	31.907	1.034	7.647	9.679	133.197	22.227	1.984.822	97,13%	(56.872)
	Mitraguna & Others	1.323.695	1.437.274	1.448.537	24.956	29.068	4.112	6.250	11.263	124.842	17.804	1.494.383	96,93%	(45.846)
	Pensiun	471.056	480.996	479.412	5.916	2.839	-3.077	1.397	-1.584	8.356	4.423	490.439	97,75%	(11.026)
Total Pembiayaan		3.146.451	3.503.301	3.530.065	114.200	110.921	-3.279	29.929	26.764	383.614	84.156	3.648.260	96,76%	(118.195)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	21-Dec-25	31-Dec-24	30-Nov-25	21-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	192	475	460	6.148	0,10%	0,19%	2,52%	5.688	5.956	5.672			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	192	475	460	6.148	0,20%	0,35%	4,59%	5.688	5.956	5.672			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	4.879	14.773	14.773	53.141	1,09%	3,32%	11,90%	38.368	48.262	38.368			
	KUR	3.627	13.148	13.148	48.270	0,86%	3,13%	11,43%	35.122	44.643	35.122			
	Non KUR	1.252	1.625	1.625	4.871	4,55%	6,67%	19,87%	3.246	3.619	3.246			
3	PWG	275	122	122	18.631	0,11%	0,03%	4,28%	18.508	18.355	18.508			
	Cilem	275	-	-	13.788	0,22%	0,00%	5,73%	13.788	13.513	13.788			
	Gadai	-	122	122	4.843	0,00%	0,06%	2,48%	4.720	4.843	4.720			
4	CFG	67.344	65.451	70.806	148.895	2,98%	2,96%	6,19%	78.089	81.551	83.444			
	CF 1	43.373	41.926	45.314	77.893	9,40%	9,56%	16,38%	32.579	34.520	35.967			
	Total Griya	41.791	40.088	42.848	65.103	10,02%	10,95%	16,67%	22.255	23.312	25.015			
	Oto	1.583	1.838	2.467	12.790	3,58%	2,98%	15,03%	10.323	11.208	10.952			
	CF 2	23.971	23.525	25.491	71.002	1,34%	1,33%	3,68%	45.511	47.031	47.477			
	Mitraguna & Others	22.208	21.186	23.560	66.951	1,68%	1,64%	4,62%	43.391	44.743	45.765			
	Pensiun	1.763	2.338	1.931	4.051	0,37%	0,40%	0,85%	2.120	2.288	1.713			
Total Pembiayaan		72.690	80.822	86.161	226.814	2,31%	2,46%	6,43%	140.653	154.124	145.993	2,27%	64,66%	-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	21-Dec-25	31-Dec-24	30-Nov-25	21-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	35.691	33.063	33.041	32.697	19,34%	13,58%	13,39%	(344)	(2.994)	(367)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	35.691	33.063	33.041	32.697	36,37%	24,94%	24,43%	(344)	(2.994)	(367)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	3.530	8.508	8.754	10.038	0,79%	1,97%	2,25%	1.284	6.508	1.530			
	KUR	2.493	6.287	5.977	7.248	0,59%	1,42%	1,72%	1.272	4.756	961			
	Non KUR	1.037	2.221	2.777	2.790	3,77%	11,40%	11,38%	13	1.753	569			
3	PWG	184	184	184	197	0,07%	0,04%	0,05%	13	13	13			
	Cilem	-	-	-	13	0,00%	0,00%	0,01%	13	13	13			
	Gadai	184	184	184	184	0,14%	0,09%	0,09%	-	(0)	-			
4	CFG	99.269	135.903	132.225	133.682	4,40%	5,53%	5,56%	1.456	34.413	(2.222)			
	CF 1	73.505	94.254	94.513	95.464	15,93%	19,94%	20,07%	951	21.959	1.210			
	Total Griya	73.052	92.591	92.778	93.907	17,51%	23,72%	24,05%	1.128	20.855	1.316			
	Oto	453	1.663	1.734	1.557	1,03%	2,09%	1,83%	(177)	1.104	(106)			
	CF 2	25.764	41.649	37.713	38.217	1,44%	1,97%	1,98%	505	12.454	(3.431)			
	Mitraguna & Others	22.415	39.679	34.677	35.501	1,69%	2,41%	2,45%	824	13.086	(4.178)			
	Pensiun	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	176.613	4,41%	4,97%	5,00%	2.409	37.940	(1.045)	3,99%	20,22%	-1,0%

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)