

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-30 Nov'25)	Growth (1-30 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	29-Dec-25	30-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.894.366	2.447.773	2.491.409	2.675.307	(96.513)	183.898	227.534	9,30%	780.941	41,22%	2.951.802	90,63%	(276.494)
2	Tabungan	12.343.531	13.809.131	13.994.293	14.126.447	512.698	132.154	317.316	2,30%	1.782.916	14,44%	13.838.012	102,08%	288.436
3	Deposito	6.674.579	7.261.750	6.748.240	6.668.553	355.712	(79.687)	(593.197)	-8,17%	(6.026)	-0,09%	6.775.272	98,42%	(106.719)
Total		20.912.476	23.518.654	23.233.942	23.470.307	771.896	236.366	(48.347)	-0,21%	2.557.832	12,23%	23.565.085	99,60%	(94.778)
CASA		14.237.897	16.256.904	16.485.702	16.801.754	416.185	316.053	544.850	3,35%	2.563.857	18,01%	16.789.813	100,07%	11.941
(% CASA)		68,08%	69,12%	70,96%	71,59%									
FDR		79,95%	80,76%	82,95%	82,12%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	605.893	676.653	691.136	681.638		(9.498)	4.985	0,74%	75.745	12,50%	813.500	83,79%	(131.862)
2	Giro ISE	190.259	161.992	175.134	169.365		(5.769)	7.372	4,55%	(20.894)	-10,98%	316.220	53,56%	(146.855)
3	Tabungan ISE	335.051	431.528	451.495	447.766		(3.729)	16.238	3,76%	112.714	33,64%	363.698	123,11%	84.068
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 (1-30 Nov'25)	Pencairan (1-30 Dec'25)	Pencairan MtM	MtD (1-30 Nov'25)	Growth (1-30 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	30-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	1.400.748	1.646.608	1.631.121	199.692	15.480	-184.213	180.870	-15.488	230.373	30.967	1.648.748	98,93%	(17.627)
	Linkage	727.269	899.506	896.146	178.110	3.248	(174.863)	171.172	-3.361	168.876	6.608	835.269	107,29%	60.876
	Non-Linkage	673.478	747.102	734.975	21.582	12.232	-9.350	9.698	-12.127	61.497	24.359	813.478	90,35%	(78.503)
	• Local Champion	584.102	633.881	627.162	18.330	9.952	-8.378	10.006	-6.719	43.060	16.671	650.475	96,42%	(23.313)
	• Value Chain	89.377	113.221	107.813	3.252	2.280	(972)	-308	-5.408	18.437	7.688	163.003	66,14%	(55.190)
2	MBG	2.310.331	2.406.087	2.429.265	98.037	106.971	8.934	8.858	23.178	118.935	83.793	2.642.609	91,93%	(213.344)
	KUR	2.171.167	2.267.884	2.291.775	93.962	103.630	9.668	10.169	23.890	120.608	79.740	2.486.816	92,16%	(195.041)
	Non KUR	139.164	138.203	137.491	4.075	3.341	-734	-1.311	-712	-1.673	4.053	155.793	88,25%	(18.303)
3	PWG	1.161.081	2.076.332	2.193.195	405.949	426.826	20.876	100.630	116.863	1.032.114	309.963	2.221.617	98,72%	(28.422)
	Cilem	604.524	1.242.687	1.332.862	141.906	167.325	25.420	62.549	90.175	728.338	77.150	1.469.491	90,70%	(136.629)
	Gadai	556.557	833.645	860.333	264.043	259.500	-4.543	38.081	26.688	303.776	232.813	752.125	114,39%	108.207
4	CFG	11.847.954	12.864.571	13.019.517	334.460	398.495	64.036	58.133	154.946	1.171.563	243.549	13.258.958	98,19%	(239.441)
	CF 1	2.410.954	2.561.163	2.591.653	49.810	74.682	24.872	28	30.490	180.699	44.192	2.653.480	97,67%	(61.827)
	Total Griya	1.954.117	1.973.383	1.989.610	20.508	41.655	21.147	-10.557	16.226	35.492	25.429	2.074.745	95,90%	(85.135)
	• Total Non Program	1.351.346	1.400.136	1.420.427	19.096	39.576	20.480	-7.624	20.291	69.081	19.285	1.404.632	101,12%	15.795
	• Program	602.771	573.247	569.183	1.412	2.079	668	-2.934	-4.064	-33.588	6.144	670.113	84,94%	(100.930)
	Oto	456.837	587.780	602.043	29.302	33.027	3.724	10.585	14.263	145.206	18.763	578.735	104,03%	23.308
	CF 2	9.437.000	10.303.408	10.427.864	284.650	323.813	39.164	58.105	124.456	990.864	199.357	10.605.478	98,33%	(177.614)
	Mitraguna & Others	7.891.563	8.698.860	8.812.857	253.418	295.380	41.961	53.999	113.997	921.294	181.382	8.940.484	98,57%	(127.627)
	Pensiun	1.545.436	1.604.548	1.615.007	31.231	28.434	-2.797	4.107	10.459	69.570	17.975	1.664.994	97,00%	(49.987)
Total Pembiayaan		16.720.113	18.993.599	19.273.098	1.038.138	947.771	-90.367	348.491	279.499	2.552.985	668.272	19.771.931	97,48%	(498.833)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	30-Dec-25	31-Dec-24	30-Nov-25	30-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	3.258	3.873	5.631	3.277	0,23%	0,34%	0,20%	(2.354)	19	(596)			
	Linkage	43	6	-	-	0,01%	0,00%	0,00%	-	(43)	(6)			
	Local Champion	3.215	3.867	3.813	3.277	0,48%	0,51%	0,45%	(536)	62	(590)			
	Value Chain	-	-	1.819	-				(1.819)	-	-			
2	MBG	26.523	43.850	56.776	77.973	1,15%	2,36%	3,21%	21.197	51.450	34.123			
	KUR	21.896	36.508	47.873	67.126	1,01%	2,11%	2,93%	19.254	45.230	30.618			
	Non KUR	4.627	7.342	8.903	10.847	3,33%	6,44%	7,89%	1.944	6.219	3.505			
3	PWG	565	29	126	32.876	0,05%	0,01%	1,50%	32.750	32.311	32.846			
	Cilem	558	3	-	26.005	0,09%	0,00%	1,95%	26.005	25.447	26.002			
	Gadai	7	26	126	6.871	0,00%	0,02%	0,80%	6.745	6.864	6.845			
4	CFG	184.758	219.298	221.829	246.738	1,56%	1,72%	1,90%	24.908	61.980	27.439			
	CF 1	108.284	121.877	125.523	145.425	4,49%	4,90%	5,61%	19.903	37.142	23.548			
	Total Griya	97.865	107.262	108.955	122.180	5,01%	5,52%	6,14%	13.225	24.315	14.918			
	Oto	10.419	14.615	16.567	23.245	2,28%	2,82%	3,86%	6.678	12.826	8.630			
	CF 2	76.474	97.421	96.306	101.312	0,81%	0,93%	0,97%	5.006	24.838	3.891			
	Mitraguna & Others	72.232	89.999	88.979	92.265	0,92%	1,02%	1,05%	3.286	20.032	2.266			
	Pensiun	4.241	7.422	7.328	9.047	0,27%	0,46%	0,56%	1.720	4.806	1.626			
Total Pembiayaan		215.104	267.051	284.362	360.863	1,29%	1,50%	1,87%	76.501	145.759	93.812	1,29%	31,06%	-0,6%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	30-Dec-25	31-Dec-24	30-Nov-25	30-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	65.676	68.318	67.841	67.260	4,69%	4,12%	4,12%	(581)	1.584	(1.058)			
	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	52.174	7,51%	7,06%	7,10%	(580)	1.563	(1.063)			
	Value Chain	-	-	-	-				-	-	-			
2	MBG	31.069	39.976	42.624	44.423	1,34%	1,77%	1,83%	1.798	13.354	4.447			
	KUR	22.074	30.304	32.141	33.389	1,02%	1,42%	1,46%	1.249	11.315	3.085			
	Non KUR	8.995	9.672	10.484	11.033	6,46%	7,59%	8,02%	550	2.038	1.361			
3	PWG	184	191	191	22	0,02%	0,01%	0,00%	(168)	(162)	(168)			
	Cilem	-	-	-	16	0,00%	0,00%	0,00%	16	16	16			
	Gadai	184	191	191	7	0,03%	0,02%	0,00%	(184)	(178)	(184)			
4	CFG	227.463	284.201	270.215	270.780	1,92%	2,10%	2,08%	565	43.317	(13.420)			
	CF 1	109.876	141.595	138.885	135.407	4,56%	5,42%	5,22%	(3.478)	25.532	(6.187)			
	Total Griya	105.089	134.833	131.421	128.090	5,38%	6,66%	6,44%	(3.330)	23.001	(6.743)			
	Oto	4.786	6.761	7.465	7.317	1,05%	1,27%	1,22%	(148)	2.531	556			
	CF 2	117.587	142.606	131.329	135.373	1,25%	1,27%	1,30%	4.044	17.786	(7.233)			
	Mitraguna & Others	101.881	135.405	125.206	128.090	1,29%	1,44%	1,45%	2.884	26.209	(7.316)			
	Pensiun	15.706	7.201	6.123	7.283	0,09%	0,03%	0,45%	1.160	(8.423)	82			
Total Pembiayaan		324.392	392.685	380.871	382.485	1,94%	2,01%	1,98%	1.615	58.094	(10.200)	1,77%	10,86%	-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 (1-30 Nov'25)	Growth (1-30 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	29-Dec-25	30-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	238.297	418.828	397.004	434.913	177.355	37.908	16.085	3,84%	196.616	82,51%	420.906	103,33%	14.007
2	Tabungan	1.732.891	1.903.991	1.944.317	1.964.146	44.961	19.829	60.155	3,16%	231.255	13,35%	2.000.816	98,17%	(36.670)
3	Deposito	877.742	950.883	854.003	852.237	(55.963)	(1.766)	(98.646)	-10,37%	(25.505)	-2,91%	896.431	95,07%	(44.194)
Total		2.848.930	3.273.702	3.195.325	3.251.296	166.354	55.971	(22.406)	-0,68%	402.366	14,12%	3.318.152	97,99%	(66.857)
CASA		1.971.188	2.322.819	2.341.322	2.399.059	222.316	57.737	76.240	3,28%	427.871	21,71%	2.421.722	99,06%	(22.663)
(% CASA)		69,19%	70,95%	73,27%	73,79%									
FDR		84,13%	83,44%	86,75%	85,25%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	79.410	87.303	92.355	90.172		(2.184)	2.869	3,29%	10.761	13,55%	118.145	76,32%	(27.973)
2	Giro ISE	37.094	35.022	32.475	30.638		(1.837)	(4.383)	-12,52%	(6.455)	-17,40%	60.551	50,60%	(29.913)
3	Tabungan ISE	39.484	49.856	59.425	59.078		(347)	9.223	18,50%	19.595	49,63%	44.877	131,65%	14.202
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 (1-30 Nov'25)	Pencairan (1-30 Dec'25)	Pencairan MtM	MtD (1-30 Nov'25)	Growth (1-30 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	30-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	122.962	126.748	120.988	4.410	570	-3.840	1.457	-5.760	-1.974	6.330	162.236	74,58%	(41.248)
	Linkage	22.750	25.937	25.622	910	570	(340)	-200	-315	2.873	885	39.853	64,29%	(14.230)
	Non-Linkage	100.212	100.811	95.366	3.500	-	-3.500	1.657	-5.445	-4.847	5.445	122.383	77,92%	(27.017)
	• Local Champion	83.501	66.595	64.363	500	-	-500	-804	-2.231	-19.137	2.231	94.012	68,46%	(29.648)
	• Value Chain	16.712	34.216	31.003	3.000	-	(3.000)	2.461	-3.214	14.291	3.214	28.371	109,27%	2.631
2	MBG	310.816	325.767	328.848	13.920	15.750	1.830	1.228	3.080	18.032	12.670	362.288	90,77%	(33.440)
	KUR	291.370	306.564	310.532	13.660	15.725	2.065	1.900	3.968	19.162	11.757	340.266	91,26%	(29.734)
	Non KUR	19.446	19.203	18.316	260	25	-235	-673	-887	-1.130	912	22.022	83,17%	(3.706)
3	PWG	193.140	323.731	342.702	54.390	59.777	5.387	11.995	18.971	149.561	40.806	362.681	94,49%	(19.980)
	Cilem	122.752	218.666	232.508	22.148	28.837	6.689	7.938	13.842	109.757	14.995	262.581	88,55%	(30.072)
	Gadai	70.389	105.064	110.193	32.242	30.940	-1.303	4.057	5.129	39.804	25.811	100.101	110,08%	10.093
4	CFG	1.770.026	1.955.435	1.979.280	53.125	63.440	10.314	10.668	23.845	209.254	39.595	2.003.011	98,82%	(23.731)
	CF 1	463.002	520.993	532.558	13.642	19.803	6.160	1.760	11.564	69.556	8.238	503.674	105,73%	28.884
	Total Griya	392.209	436.373	446.575	8.985	15.769	6.785	0	10.202	54.366	5.568	412.745	108,20%	33.829
	• Total Non Program	388.279	424.924	434.516	8.650	15.109	6.459	372	9.592	46.237	5.518	397.355	109,35%	37.165
	• Program	3.930	11.449	12.059	334	660	326	302	610	8.129	50	15.395	78,33%	(3.335)
	Oto	70.793	84.620	85.983	4.658	4.033	-624	1.760	1.363	15.190	2.671	90.929	94,56%	(4.946)
	CF 2	1.307.024	1.434.442	1.446.722	39.483	43.637	4.154	8.908	12.280	139.698	31.357	1.499.337	96,49%	(52.615)
	Mitraguna & Others	1.211.757	1.335.736	1.347.040	38.451	40.331	1.880	9.546	11.304	135.284	29.027	1.384.316	97,31%	(37.276)
	Pensium	95.268	98.706	99.682	1.032	3.306	2.274	-638	976	4.414	2.330	115.021	86,66%	(15.339)
Total Pembiayaan		2.396.945	2.731.682	2.771.818	125.845	139.536	13.691	25.347	40.136	374.873	99.400	2.890.216	95,90%	(118.399)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	30-Dec-25	31-Dec-24	30-Nov-25	30-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	508	6	-	-	0,41%	0,00%	0,00%	-	(508)	(6)			
	Linkage	43	6	-	-	0,19%	0,00%	0,00%	-	(43)	(6)			
	Local Champion	465	-	-	-	0,46%	0,00%	0,00%	-	(465)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	4.441	6.190	6.190	10.729	1,43%	1,90%	3,26%	4.539	6.288	4.539			
	KUR	3.770	4.599	4.599	9.315	1,29%	1,50%	3,00%	4.715	5.545	4.715			
	Non KUR	671	1.590	1.590	1.414	3,45%	8,28%	7,72%	(176)	743	(176)			
3	PWG	155	-	-	5.697	0,08%	0,00%	1,66%	5.697	5.542	5.697			
	Cilem	155	-	-	5.138	0,13%	0,00%	2,21%	5.138	4.983	5.138			
	Gadai	-	-	-	559	0,00%	0,00%	0,51%	559	559	559			
4	CFG	19.018	28.147	27.679	30.139	1,07%	1,42%	1,52%	2.460	11.122	1.992			
	CF 1	8.456	11.479	12.737	13.065	1,83%	2,44%	2,45%	328	4.609	1.586			
	Total Griya	6.832	10.463	10.710	10.826	1,74%	2,45%	2,42%	116	3.994	364			
	Oto	1.624	1.016	2.026	2.239	2,29%	2,39%	2,60%	212	615	1.223			
	CF 2	10.562	16.669	14.942	17.074	0,81%	1,04%	1,18%	2.132	6.513	406			
	Mitraguna & Others	10.315	16.481	14.431	16.650	0,85%	1,08%	1,24%	2.219	6.336	169			
	Pensium	247	188	511	424	0,26%	0,52%	0,43%	(87)	177	236			
Total Pembiayaan		24.121	34.343	33.868	46.565	1,01%	1,24%	1,68%	12.697	22.444	12.222	1,03%	38,77%	-0,7%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	30-Dec-25	31-Dec-24	30-Nov-25	30-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.083	1.738	1.744	1.744	0,88%	1,38%	1,44%	-	661	6			
	Linkage	196	238	244	244	0,86%	0,94%	0,95%	-	48	6			
	Non-Linkage	888	1.500	1.500	1.500	0,89%	1,49%	1,57%	-	612	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	3.227	4.684	5.129	3.892	1,04%	1,57%	1,18%	(1.237)	665	(792)			
	KUR	1.952	4.075	4.391	3.245	0,67%	1,43%	1,04%	(1.146)	1.293	(830)			
	Non KUR	1.274	609	737	646	6,55%	3,84%	3,53%	(91)	(628)	38			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	33.691	27.766	26.309	27.450	1,90%	1,35%	1,39%	1.141	(6.240)	(316)			
	CF 1	5.942	4.809	5.093	5.624	1,28%	0,98%	1,06%	531	(319)	814			
	Total Griya	5.028	4.373	4.557	5.188	1,28%	1,04%	1,16%	631	159	814			
	Oto	914	436	536	436	1,29%	0,63%	0,51%	(100)	(478)	-			
	CF 2	27.748	22.956	21.216	21.827	2,12%	1,48%	1,51%	611	(5.922)	(1.130)			
	Mitraguna & Others	27.082	22.326	20.725	21.510	2,23%	1,55%	1,60%	785	(5.573)	(816)			
	Pensium	666	631	491	317	0,03%	0,02%	0,32%	(174)	(349)	(314)			
Total Pembiayaan		38.001	34.188	33.182	33.086	1,59%	1,21%	1,19%	(96)	(4.915)	(1.102)	1,41%	-17,84%	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 (1-30 Nov'25	Growth (1-30 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	29-Dec-25	30-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	314.972	437.227	605.045	771.671	(162.332)	166.627	334.444	76,49%	456.700	145,00%	515.367	149,73%	256.305
2	Tabungan	2.242.130	2.410.328	2.547.994	2.573.060	(11.852)	25.065	162.731	6,75%	330.929	14,76%	2.534.104	101,54%	38.956
3	Deposito	2.798.677	3.310.810	3.008.846	2.928.717	519.898	(80.129)	(382.093)	-11,54%	130.040	4,65%	2.816.881	103,97%	111.836
	Total	5.355.779	6.158.366	6.161.885	6.273.448	345.714	111.563	115.082	1,87%	917.669	17,13%	5.866.352	106,94%	407.096
	CASA	2.557.102	2.847.555	3.153.039	3.344.731	(174.184)	191.692	497.176	17,46%	787.629	30,80%	3.049.471	109,68%	295.260
	(%) CASA	47,74%	46,24%	51,17%	53,32%									
	FDR	47,52%	48,47%	49,29%	48,41%									

Kinerja ISE

No.	Segmen/Produk	Posisi				Growth (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25	DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	113.657	99.470	106.039	104.785	(1.254)	5.316	5,34%	(8.871)	-7,81%	151.518	69,16%	(46.732)
2	Giro ISE	31.184	15.875	21.884	18.895	(2.989)	3.020	19,03%	(12.289)	-39,41%	54.128	34,91%	(35.233)
3	Tabungan ISE	59.057	64.263	64.823	66.558	1.736	2.295	3,57%	7.501	12,70%	64.324	103,47%	2.235
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 (1-30 Nov'25)	Pencairan (1-30 Dec'25)	Pencairan MtM	MtD (1-30 Nov'25	Growth (1-30 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	30-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	188.209	207.382	208.414	5.680	4.500	-1.180	513	1.032	20.204	3.468	244.894	85,10%	(36.480)
	Linkage	19.369	18.016	17.887	-	-	-	-130	-129	-1.482	129	44.054	40,60%	(26.167)
	Non-Linkage	168.841	189.366	190.527	5.680	4.500	-1.180	643	1.161	21.686	3.339	200.840	94,87%	(10.313)
	• Local Champion	162.434	180.126	181.237	5.680	4.500	-1.180	771	1.111	18.803	3.389	177.604	102,05%	3.632
	• Value Chain	6.407	9.240	9.290	-	-	-	-128	50	2.883	(50)	23.235	39,98%	(13.945)
2	MBG	159.435	194.735	197.859	9.695	8.935	-760	2.895	3.124	38.425	5.811	210.853	93,84%	(12.994)
	KUR	151.599	185.038	188.113	9.145	8.635	-510	2.836	3.075	36.514	5.560	200.443	93,85%	(12.331)
	Non KUR	7.836	9.697	9.747	550	300	-250	60	49	1.911	251	10.410	93,63%	(663)
3	PWG	252.400	434.205	458.131	87.135	91.879	4.744	21.944	23.926	205.731	67.953	453.213	101,09%	4.918
	Cilem	111.797	234.388	248.227	27.287	29.340	2.053	10.815	13.839	136.430	15.501	276.183	89,88%	(27.955)
	Gadai	140.603	199.817	209.903	59.848	62.539	2.691	11.129	10.087	69.300	52.452	177.030	118,57%	32.873
4	CFG	1.944.791	2.148.603	2.172.832	61.413	64.693	3.280	10.856	24.229	228.041	40.464	2.206.447	98,48%	(33.616)
	CF 1	376.842	382.194	386.261	4.624	11.662	7.038	-2.215	4.068	9.420	7.594	422.476	91,43%	(36.215)
	Total Griya	311.852	312.755	317.125	3.880	9.686	5.806	0	4.550	5.273	5.136	334.952	94,68%	(17.827)
	• Total Non Program	308.347	308.216	312.638	3.720	9.526	5.806	-1.685	4.423	4.291	5.103	318.551	98,14%	(5.913)
	• Program	3.505	4.359	4.486	160	160	0	136	128	982	33	16.401	27,36%	(11.914)
	Oto	64.990	69.619	69.137	744	1.976	1.233	-2.215	-482	4.147	2.459	87.524	78,99%	(18.387)
	CF 2	1.567.950	1.766.409	1.786.570	56.789	53.031	-3.758	13.071	20.161	218.621	32.870	1.783.972	100,15%	2.599
	Mitraguna & Others	1.383.782	1.569.711	1.586.736	51.357	47.873	-3.484	10.152	17.025	202.955	30.848	1.577.695	100,57%	9.041
	Pensiun	184.168	196.697	199.834	5.432	5.158	-274	2.920	3.137	15.666	2.021	206.276	96,88%	(6.442)
Total Pembiayaan		2.544.835	2.984.924	3.037.235	163.923	170.007	6.084	36.209	52.311	492.400	117.696	3.115.406	97,49%	(78.171)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	30-Dec-25	31-Dec-24	30-Nov-25	30-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.267	3.204	3.204	730	0,67%	1,54%	0,35%	(2.473)	(537)	(2.473)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	1.267	3.204	3.204	730	0,75%	1,69%	0,38%	(2.473)	(537)	(2.473)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	3.453	6.764	6.764	9.898	2,17%	3,47%	5,00%	3.134	6.445	3.134			
	KUR	2.876	6.294	6.294	9.469	1,90%	3,40%	5,03%	3.174	6.593	3.174			
	Non KUR	577	470	470	430	7,36%	4,84%	4,41%	(40)	(147)	(40)			
3	PWG	-	-	-	9.188	0,00%	0,00%	2,01%	9.188	9.188	9.188			
	Cilem	-	-	-	7.310	0,00%	0,00%	2,94%	7.310	7.310	7.310			
	Gadai	-	-	-	1.878	0,00%	0,00%	0,89%	1.878	1.878	1.878			
4	CFG	19.268	25.105	26.975	30.698	0,99%	1,26%	1,41%	3.722	11.430	5.593			
	CF 1	8.041	13.170	13.772	19.212	2,13%	3,60%	4,97%	5.441	11.171	6.042			
	Total Griya	6.972	10.986	11.815	16.718	2,24%	3,78%	5,27%	4.903	9.746	5.732			
	Oto	1.069	2.184	1.957	2.494	1,64%	2,81%	3,61%	537	1.425	310			
	CF 2	11.227	11.934	13.204	11.486	0,72%	0,75%	0,64%	(1.718)	259	(449)			
	Mitraguna & Others	11.107	11.331	11.970	10.215	0,80%	0,76%	0,64%	(1.755)	(891)	(1.116)			
	Pensiun	120	603	1.234	1.270	0,07%	0,63%	0,64%	36	1.150	667			
Total Pembiayaan		23.988	35.072	36.943	50.515	0,94%	1,24%	1,66%	13.572	26.526	15.442	0,92%	44,67%	-0,7%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	30-Dec-25	31-Dec-24	30-Nov-25	30-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	9.021	7.817	7.813	7.813	4,79%	3,77%	3,75%	(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%	4,10%	(1)	(1.186)	(4)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	2.863	1.525	1.811	2.115	1,80%	0,93%	1,07%	303	(748)	590			
	KUR	1.760	1.021	1.239	1.552	1,16%	0,67%	0,83%	313	(208)	531			
	Non KUR	1.104	504	572	563	14,08%	5,90%	5,77%	(10)	(541)	59			
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	22.112	0,93%	1,12%	1,02%	(1.966)	3.988	(1.859)			
	CF 1	5.476	6.167	5.995	5.193	1,45%	1,57%	1,34%	(801)	(282)	(974)			
	Total Griya	4.795	5.656	5.484	4.682	1,54%	1,75%	1,48%	(801)	(112)	(974)			
	Oto	681	511	511	511	1,05%	0,73%	0,74%	-	(170)	-			
	CF 2	12.648	17.804	18.084	16.919	0,81%	1,02%	0,95%	(1.165)	4.271	(885)			
	Mitraguna & Others	12.330	17.209	17.489	16.226	0,89%	1,11%	1,02%	(1.264)	3.896	(983)			
	Pensiun	318	595	594	693	0,01%	0,02%	0,35%	99	375	98			
Total Pembiayaan		30.008	33.313	33.703	32.039	1,18%	1,13%	1,05%	(1.663)	2.031	(1.273)	0,93%	11,97%	-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

AREA MEDAN RAYA

Pilih Area

Kelas Outlet

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-30 Nov'25	Growth (1-30 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	29-Dec-25	30-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	155.866	128.866	143.119	140.024	(4.060)	(3.095)	11.158	8,66%	(15.842)	-10,16%	346.235	40,44%	(206.210)
2	Tabungan	1.803.617	1.980.739	2.038.089	2.058.180	51.335	20.091	77.441	3,91%	254.564	14,11%	2.083.113	98,80%	(24.933)
3	Deposito	681.198	762.342	743.280	744.066	(32.431)	786	(18.277)	-2,40%	62.868	9,23%	699.248	106,41%	44.818
Total		2.640.681	2.871.948	2.924.489	2.942.270	14.844	17.781	70.323	2,45%	301.589	11,42%	3.128.596	94,04%	(186.326)
CASA		1.959.483	2.109.605	2.181.209	2.198.205	47.274	16.996	88.599	4,20%	238.722	12,18%	2.429.348	90,49%	(231.143)
(% CASA		74,20%	73,46%	74,58%	74,71%									
FDR		99,99%	104,53%	104,60%	103,97%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-29 Dec'25)	Growth (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	65.610	82.670	88.971	84.200		(4.771)	1.530	1,85%	18.590	28,33%	95.806	87,89%	(11.606)
2	Giro ISE	23.758	19.536	22.501	18.260		(4.241)	(1.276)	-6,53%	(5.498)	-23,14%	42.060	43,41%	(23.800)
3	Tabungan ISE	30.646	53.467	56.802	56.272		(530)	2.806	5,25%	25.626	83,62%	34.843	106,50%	21.430
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 (1-30 Nov'25)	Pencairan (1-30 Dec'25)	Pencairan MtM	MtD (1-30 Nov'25	Growth (1-30 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	30-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	80.398	99.911	101.637	5.900	3.585	-2.316	3.622	1.726	21.239	1.858	115.782	87,78%	(14.145)
	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	74.551	5.900	907	-4.993	3.623	-951	9.018	1.858	85.508	87,19%	(10.957)
	• Local Champion	62.373	72.430	71.530	5.900	907	-4.993	3.655	-900	9.157	1.807	71.843	99,56%	(313)
	• Value Chain	3.160	3.072	3.021	-	-	-	-32	-51	-139	51	13.665	22,11%	(10.644)
2	MBG	368.059	388.843	391.151	17.020	15.577	-1.443	2.543	2.308	23.092	13.269	422.292	92,63%	(31.141)
	KUR	343.457	362.300	364.564	15.160	14.932	-228	1.434	2.264	21.107	12.668	394.978	92,30%	(30.414)
	Non KUR	24.602	26.544	26.587	1.860	645	-1.215	1.108	44	1.985	601	27.314	97,34%	(727)
3	PWG	200.888	356.932	380.150	80.571	75.029	-5.543	19.828	23.217	179.261	51.811	371.423	102,35%	8.727
	Cilem	92.590	195.267	211.140	28.093	27.866	-227	15.699	15.873	118.549	11.992	231.018	91,40%	(19.878)
	Gadai	108.298	161.666	169.010	52.479	47.163	-5.316	4.129	7.344	60.712	39.819	140.405	120,37%	28.605
4	CFG	1.991.066	2.156.639	2.186.217	49.085	69.614	20.529	11.052	29.849	195.152	39.765	2.211.667	98,85%	(25.450)
	CF 1	271.158	283.057	285.549	4.117	6.587	2.470	1.942	2.902	14.391	4.094	309.258	92,33%	(23.709)
	Total Griya	236.939	232.575	233.476	821	3.277	2.456	0	900	-3.463	2.376	255.971	91,21%	(22.495)
	• Total Non Program	155.508	155.596	157.018	500	3.119	-2.038	1.421	1.509	1.698	1.698	163.915	95,79%	(6.898)
	• Program	81.431	76.979	76.458	321	158	-163	-302	-521	-4.973	678	92.056	83,06%	(15.598)
	Oto	34.219	50.482	52.074	3.296	3.310	13	1.942	1.592	17.855	1.718	53.287	97,72%	(1.214)
	CF 2	1.719.908	1.873.311	1.900.668	44.968	63.027	18.059	9.111	27.356	180.760	35.671	1.902.409	99,91%	(1.741)
	Mitraguna & Others	1.474.657	1.605.638	1.629.416	40.015	56.763	16.748	8.035	23.778	154.759	32.985	1.638.476	99,45%	(9.060)
	Pensium	245.250	267.674	271.252	4.953	6.264	1.311	1.076	3.578	26.002	2.686	263.933	102,77%	7.319
Total Pembiayaan		2.640.411	3.002.055	3.059.155	152.576	163.804	11.227	37.045	57.100	418.744	106.704	3.121.164	98,01%	(62.009)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	30-Dec-25	31-Dec-24	30-Nov-25	30-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	1.173	0,00%	0,00%	1,15%	1.173	1.173	1.173			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	1.173	0,00%	0,00%	1,57%	1.173	1.173	1.173			
	Value Chain	-	-	1.819	-	0,00%	2,51%	0,00%	(1.819)	-	-			
2	MBG	2.275	9.715	9.715	17.869	0,62%	2,50%	4,57%	8.154	15.594	8.154			
	KUR	1.785	8.311	8.311	15.434	0,52%	2,29%	4,23%	7.123	13.649	7.123			
	Non KUR	489	1.404	1.404	2.435	1,99%	5,29%	9,16%	1.031	1.945	1.031			
3	PWG	10	-	-	6.071	0,00%	0,00%	1,60%	6.071	6.061	6.071			
	Cilem	10	-	-	4.526	0,01%	0,00%	2,14%	4.526	4.516	4.526			
	Gadai	-	-	-	1.545	0,00%	0,00%	0,91%	1.545	1.545	1.545			
4	CFG	19.717	28.500	30.393	28.691	0,99%	1,41%	1,31%	(1.703)	8.974	191			
	CF 1	13.249	16.070	16.284	17.602	4,89%	5,75%	6,16%	1.318	4.353	1.531			
	Total Griya	12.780	15.301	15.217	15.273	5,39%	6,54%	6,54%	55	2.493	(28)			
	Oto	469	769	1.066	2.329	1,37%	2,11%	4,47%	1.262	1.860	1.560			
	CF 2	6.468	12.430	14.110	11.089	0,38%	0,75%	0,58%	(3.020)	4.621	(1.340)			
	Mitraguna & Others	5.999	11.068	12.944	9.336	0,41%	0,78%	0,57%	(3.158)	3.337	(1.732)			
	Pensium	470	1.361	1.615	1.753	0,19%	0,60%	0,65%	138	1.284	392			
Total Pembiayaan		22.002	38.215	40.108	53.804	0,83%	1,34%	1,76%	13.696	31.802	15.589	0,87%	50,38%	-0,9%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	30-Dec-25	31-Dec-24	30-Nov-25	30-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	18.159	24.522	24.090	23.989	22,59%	24,11%	23,60%	(101)	5.830	(533)			
	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	9.149	5,06%	12,25%	12,27%	(100)	5.835	(532)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	2.573	2.733	2.942	3.658	0,70%	0,76%	0,94%	717	1.086	925			
	KUR	1.118	1.434	1.463	2.080	0,33%	0,40%	0,57%	617	962	646			
	Non KUR	1.455	1.300	1.478	1.579	5,91%	5,57%	5,94%	100	124	279			
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	23.742	1,29%	1,06%	1,09%	987	(1.925)	251			
	CF 1	9.750	9.855	10.152	9.814	3,60%	3,59%	3,44%	(337)	65	(40)			
	Total Griya	9.274	9.315	9.438	9.101	3,91%	4,06%	3,90%	(337)	(172)	(214)			
	Oto	476	540	714	713	1,39%	1,41%	1,37%	(0)	237	173			
	CF 2	15.917	13.636	12.603	13.927	0,93%	0,67%	0,73%	1.324	(1.990)	291			
	Mitraguna & Others	14.983	12.664	11.647	13.032	1,02%	0,73%	0,80%	1.385	(1.951)	368			
	Pensium	934	972	956	896	0,04%	0,03%	0,33%	(60)	(39)	(77)			
Total Pembiayaan		46.399	50.747	49.786	51.390	1,76%	1,66%	1,68%	1.603	4.991	643	1,79%	-6,38%	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 (1-30 Nov'25)	Growth (1-30 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	29-Dec-25	30-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.111.061	1.414.109	1.294.295	1.289.545	(97.170)	(4.750)	(124.564)	-8,81%	178.483	16,06%	1.422.021	90,68%	(132.477)
2	Tabungan	4.778.169	5.505.119	5.429.604	5.482.481	387.504	52.876	(22.638)	-0,41%	704.312	14,74%	5.182.062	105,80%	300.419
3	Deposito	1.667.902	1.627.216	1.595.168	1.596.944	(70.429)	1.776	(30.273)	-1,86%	(70.958)	-4,25%	1.695.532	94,19%	(98.589)
Total		7.557.133	8.546.444	8.319.067	8.368.969	219.905	49.902	(177.475)	-2,08%	811.836	10,74%	8.299.616	100,84%	69.353
CASA		5.889.231	6.919.228	6.723.899	6.772.025	290.334	48.126	(147.202)	-2,13%	882.795	14,99%	6.604.083	102,54%	167.942
(% CASA)		77,93%	80,96%	80,83%	80,92%									
FDR		79,28%	79,23%	82,49%	82,00%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	304.377	365.768	362.242	360.471		(1.772)	(5.297)	-1,45%	56.093	18,43%	399.069	90,33%	(38.598)
2	Giro ISE	93.275	88.775	94.977	97.929		2.951	9.154	10,31%	4.654	4,99%	150.822	64,93%	(52.893)
3	Tabungan ISE	174.173	229.504	236.431	231.708		(4.723)	2.204	0,96%	57.535	33,03%	187.112	123,83%	44.596
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 (1-30 Nov'25)	Pencairan (1-30 Dec'25)	Pencairan MtM	MtD (1-30 Nov'25)	Growth (1-30 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	30-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	824.608	969.288	955.589	179.502	2.280	-177.222	174.663	-13,69%	130.982	15.979	901.947	105,95%	53.642
	Linkage	583.855	720.364	715.279	177.200	-	(177.200)	172.022	-5,08%	131.424	5.085	617.271	115,88%	98.008
	Non-Linkage	240.753	248.924	240.310	2.302	2.280	-22	2.641	-8,614	-442	10.894	284.672	84,42%	(44.365)
	• Local Champion	177.655	182.232	175.811	2.050	-	-2.050	5.250	-6,421	-1.844	6.421	190.795	92,15%	(14.984)
	• Value Chain	63.098	66.692	64.499	252	2.280	2.028	-2.610	-2,193	1.402	4.473	93.880	68,70%	(29.381)
2	MBG	1.025.144	1.051.900	1.063.515	40.097	49.708	9.611	1.690	11,615	38.371	38.093	1.139.485	93,33%	(75.970)
	KUR	965.396	993.508	1.005.159	39.137	47.967	8.830	2.886	11,650	39.762	36.317	1.074.013	93,59%	(68.855)
	Non KUR	59.748	58.392	58.357	960	1.741	781	-1.196	-35	-1.391	1.776	65.472	89,13%	(7.115)
3	PWG	255.819	538.581	577.972	90.693	105.999	15.306	30.241	39.390	322.153	66.608	601.092	96,15%	(23.120)
	Cilem	149.863	366.173	398.938	40.820	54.079	13.259	19.595	32,765	249.074	21.314	432.657	92,21%	(33.719)
	Gadai	105.956	172.408	179.034	49.873	51.920	2.047	10.646	6.626	73.078	45.294	168.435	106,29%	10.599
4	CFG	3.885.901	4.211.869	4.265.472	116.001	138.929	22.927	23.924	53,603	379.571	85.325	4.354.361	97,96%	(88.889)
	CF 1	838.535	900.893	913.080	19.775	29.289	9.513	4.556	12,188	74.545	17.101	919.422	99,31%	(6.342)
	Total Griya	595.912	600.711	605.784	6.034	12.241	6.207	0	5.074	9.872	7.167	636.591	95,16%	(30.807)
	• Total Non Program	435.065	452.228	457.886	5.716	11.602	5.886	-4.115	5,658	22.822	5.944	453.034	101,07%	4.852
	• Program	160.848	148.482	147.898	318	639	321	-1.118	-584	-12.950	1.223	183.557	88,57%	(35.659)
	Oto	242.622	300.182	307.296	13.741	17.048	3.307	4.556	7,114	64.673	9.933	282.830	108,65%	24.465
	CF 2	3.047.367	3.310.976	3.352.392	96.226	109.640	13.414	19.368	41,416	305.025	68.224	3.434.939	97,60%	(82.547)
	Mitraguna & Others	2.497.673	2.750.501	2.789.385	85.626	100.955	15.329	20.016	38,883	291.712	62.072	2.845.615	98,02%	(56.230)
	Pensium	549.694	560.475	563.007	10.600	8.685	-1.915	-648	2.532	13.313	6.153	589.324	95,53%	(26.317)
Total Pembiayaan		5.991.472	6.771.638	6.862.548	426.293	296.915	-129.377	230.518	90.911	871.076	206.005	6.996.885	98,08%	(134.337)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	30-Dec-25	31-Dec-24	30-Nov-25	30-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.291	188	149	748	0,16%	0,02%	0,08%	599	(543)	560			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	1.291	188	149	748	0,54%	0,06%	0,31%	599	(543)	560			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	11.476	19.334	19.334	24.549	1,12%	1,84%	2,31%	5.215	13.073	5.215			
	KUR	9.838	15.519	15.519	20.310	1,02%	1,56%	2,02%	4.791	10.472	4.791			
	Non KUR	1.638	3.815	3.815	4.239	2,74%	6,53%	7,26%	424	2.601	424			
3	PWG	124	4	4	7.077	0,05%	0,00%	1,22%	7.073	6.952	7.073			
	Cilem	118	-	-	6.036	0,08%	0,00%	1,51%	6.036	5.919	6.036			
	Gadai	7	4	4	1.040	0,01%	0,00%	0,58%	1.037	1.034	1.037			
4	CFG	59.411	72.096	65.976	76.623	1,53%	1,57%	1,80%	10.648	17.212	4.527			
	CF 1	35.165	39.232	37.416	43.526	4,19%	4,15%	4,77%	6.110	8.361	4.294			
	Total Griya	29.490	30.424	28.365	31.466	4,95%	4,72%	5,19%	3.101	1.976	1.042			
	Oto	5.675	8.808	9.051	12.060	2,34%	3,02%	3,92%	3.009	6.386	3.253			
	CF 2	24.246	32.864	28.560	33.097	0,80%	0,86%	0,99%	4.538	8.851	233			
	Mitraguna & Others	22.605	29.933	26.523	30.119	0,91%	0,96%	1,08%	3.596	7.514	186			
	Pensium	1.642	2.931	2.037	2.978	0,30%	0,36%	0,53%	942	1.337	47			
Total Pembiayaan		72.302	91.622	85.462	108.997	1,21%	1,26%	1,59%	23.534	36.695	17.375	1,24%	21,97%	-0,3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	30-Dec-25	31-Dec-24	30-Nov-25	30-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.722	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%	0,48%	-	(569)	(24)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	18.877	22.526	23.989	24.259	1,84%	2,28%	2,28%	270	5.382	1.733			
	KUR	14.751	17.487	19.071	19.012	1,53%	1,92%	1,89%	(59)	4.261	1.525			
	Non KUR	4.126	5.039	4.918	5.247	6,91%	8,42%	8,99%	329	1.122	208			
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	64.968	1,31%	1,54%	1,52%	120	14.255	(8.102)			
	CF 1	15.203	26.509	23.133	22.379	1,81%	2,57%	2,45%	(755)	7.176	(4.130)			
	Total Griya	12.941	22.897	19.164	18.279	2,17%	3,19%	3,02%	(885)	5.337	(4.619)			
	Oto	2.262	3.611	3.970	4.100	0,93%	1,32%	1,33%	130	1.838	489			
	CF 2	35.510	46.561	41.714	42.589	1,17%	1,26%	1,27%	875	7.079	(3.972)			
	Mitraguna & Others	25.071	43.527	40.668	40.715	1,00%	1,48%	1,46%	47	15.644	(2.813)			
	Pensium	10.439	3.034	1.047	1.875	0,17%	0,02%	0,33%	828	(8.564)	(1.159)			
Total Pembiayaan		71.311	96.779	89.996	90.386	1,19%	1,33%	1,32%	390	19.075	(6.393)	1,12%	14,60%	-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 (1-30 Nov'25)	Growth (1-30 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	29-Dec-25	30-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	74.169	48.743	51.946	39.154	(10.306)	(12.791)	(9.589)	-19,67%	(35.015)	-47,21%	247.274	15,83%	(208.119)
2	Tabungan	1.786.724	2.008.954	2.034.287	2.048.581	40.750	14.293	39.626	1,97%	261.857	14,66%	2.037.916	100,52%	10.665
3	Deposito	649.060	610.498	546.943	546.590	(5.364)	(354)	(63.909)	-10,47%	(102.471)	-15,79%	667.179	81,93%	(120.590)
Total		2.509.954	2.668.196	2.633.176	2.634.324	25.080	1.148	(33.871)	-1,27%	124.371	4,96%	2.952.369	89,23%	(318.045)
CASA		1.860.893	2.057.697	2.086.233	2.087.735	30.444	1.502	30.037	1,46%	226.841	12,19%	2.285.190	91,36%	(197.455)
(% CASA)		74,14%	77,12%	79,23%	79,25%									
FDR		125,36%	131,30%	134,53%	134,47%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	42.839	41.442	41.529	42.010		482	568	1,37%	(829)	-1,93%	83.611	50,24%	(41.601)
2	Giro ISE	4.948	2.786	3.296	3.643		347	857	30,77%	(1.305)	-26,38%	29.659	12,28%	(26.016)
3	Tabungan ISE	31.691	34.438	34.014	34.148		135	(289)	-0,84%	2.458	7,75%	37.537	91,41%	(3.209)
4	Deposito ISE	6.200	4.219	4.219	4.219		0	(0)	-0,00%	(1.981)	-31,96%	16.594	25,42%	(12.376)
5	CIF ISE	2.385	2.611	2.611	2.611		0	0	0,00%	226	9,48%		0,00%	2.611

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Nov'25)	Pencairan (1-30 Dec'25)	Pencairan MtM	MtD (1-30 Nov'25)	Growth (1-30 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	30-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	184.570	243.280	244.493	4.200	4.545	345	615	1.213	59.923	3.332	223.889	109,20%	20.604
	Linkage	86.431	110.781	110.272	-	-	-	-519	-509	23.841	509	103.818	106,22%	6.454
	Non-Linkage	98.139	132.499	134.221	4.200	4.545	345	1.134	1.722	36.082	2.823	120.072	111,78%	14.149
	• Local Champion	98.139	132.499	134.221	4.200	4.545	345	1.134	1.722	36.082	2.823	116.221	115,49%	18.000
	• Value Chain	-	-	-	-	-	-	0	0	0	-	3.851	0,00%	(3.851)
2	MBG	446.877	444.841	447.892	17.305	17.001	-304	502	3.051	1.015	13.950	507.692	88,22%	(59.800)
	KUR	419.345	420.474	423.408	16.860	16.371	-489	1.113	2.934	4.063	13.437	477.116	88,74%	(53.708)
	Non KUR	27.532	24.367	24.484	445	630	185	-610	117	-3.048	513	30.576	80,08%	(6.092)
3	PWG	258.833	422.883	434.242	93.160	94.142	982	16.622	11.358	175.408	82.784	433.208	100,24%	1.034
	Cilem	127.522	228.193	242.049	23.559	27.204	3.645	8.501	13.856	114.527	13.347	267.053	90,64%	(25.004)
	Gadai	131.312	194.690	192.192	69.601	66.939	-2.663	8.121	-2.498	60.881	69.437	166.155	115,67%	26.037
4	CFG	2.256.170	2.392.296	2.415.716	54.835	61.820	6.985	12.190	23.420	159.546	38.400	2.483.471	97,27%	(67.755)
	CF 1	461.418	474.026	474.204	7.651	7.342	-309	4.543	178	12.786	7.164	498.650	95,10%	(24.446)
	Total Griya	417.205	391.149	386.650	788	683	-106	0	-4.499	-30.555	5.182	434.485	88,99%	(47.835)
	• Total Non Program	64.148	59.172	58.369	510	220	-290	-157	-802	-5.778	1.022	71.781	81,32%	(13.411)
	• Program	353.058	331.978	328.281	278	463	185	-1.952	-3.697	-24.777	4.160	362.704	90,51%	(34.424)
	Oto	44.213	82.877	87.554	6.863	6.659	-204	4.543	4.677	43.342	1.982	64.165	136,45%	23.389
	CF 2	1.794.752	1.918.270	1.941.512	47.184	54.479	7.295	7.647	23.242	146.760	31.236	1.984.822	97,82%	(43.309)
	Mitraguna & Others	1.323.695	1.437.274	1.460.280	37.970	49.458	11.488	6.250	23.007	136.585	26.451	1.494.383	97,72%	(34.103)
	Pensiun	471.056	480.996	481.232	9.214	5.021	-4.193	1.397	236	10.175	4.785	490.439	98,12%	(9.207)
Total Pembiayaan		3.146.451	3.503.301	3.542.343	169.500	177.509	8.009	29.929	39.042	395.892	138.467	3.648.260	97,10%	(105.917)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	30-Dec-25	31-Dec-24	30-Nov-25	30-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	192	475	460	625	0,10%	0,19%	0,26%	166	434	150			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	192	475	460	625	0,20%	0,35%	0,47%	166	434	150			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	4.879	14.773	14.773	14.928	1,09%	3,32%	3,33%	155	10.049	155			
	KUR	3.627	13.148	13.148	12.598	0,86%	3,13%	2,98%	(550)	8.972	(550)			
	Non KUR	1.252	1.625	1.625	2.330	4,55%	6,67%	9,52%	705	1.078	705			
3	PWG	275	122	122	4.842	0,11%	0,03%	1,12%	4.720	4.567	4.720			
	Cilem	275	-	-	2.995	0,22%	0,00%	1,24%	2.995	2.719	2.995			
	Gadai	-	122	122	1.848	0,00%	0,06%	0,96%	1.726	1.848	1.726			
4	CFG	67.344	65.451	70.806	80.586	2,98%	2,96%	3,34%	9.781	13.243	15.136			
	CF 1	43.373	41.926	45.314	52.020	9,40%	9,56%	10,97%	6.706	8.647	10.094			
	Total Griya	41.791	40.088	42.848	47.897	10,02%	10,95%	12,39%	5.050	6.107	7.809			
	Oto	1.583	1.838	2.467	4.123	3,58%	2,98%	4,71%	1.656	2.540	2.285			
	CF 2	23.971	23.525	25.491	28.566	1,34%	1,33%	1,47%	3.075	4.596	5.041			
	Mitraguna & Others	22.208	21.186	23.560	25.944	1,68%	1,64%	1,78%	2.384	3.737	4.758			
	Pensiun	1.763	2.338	1.931	2.622	0,37%	0,40%	0,54%	690	859	283			
Total Pembiayaan		72.690	80.822	86.161	100.983	2,31%	2,46%	2,85%	14.821	28.292	20.161	2,27%	20,36%	-0,6%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	30-Dec-25	31-Dec-24	30-Nov-25	30-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	35.691	33.063	33.041	32.562	19,34%	13,58%	13,32%	(479)	(3.129)	(502)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	35.691	33.063	33.041	32.562	36,37%	24,94%	24,26%	(479)	(3.129)	(502)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	3.530	8.508	8.754	10.499	0,79%	1,97%	2,34%	1.745	6.969	1.991			
	KUR	2.493	6.287	5.977	7.500	0,59%	1,42%	1,77%	1.524	5.008	1.213			
	Non KUR	1.037	2.221	2.777	2.998	3,77%	11,40%	12,25%	221	1.961	778			
3	PWG	184	184	184	16	0,07%	0,04%	0,00%	(168)	(168)	(168)			
	Cilem	-	-	-	16	0,00%	0,00%	0,01%	16	16	16			
	Gadai	184	184	184	-	0,14%	0,09%	0,00%	(184)	(184)	(184)			
4	CFG	99.269	135.903	132.225	132.508	4,40%	5,53%	5,49%	283	33.240	(3.395)			
	CF 1	73.505	94.254	94.513	92.398	15,93%	19,94%	19,48%	(2.115)	18.892	(1.857)			
	Total Griya	73.052	92.591	92.778	90.841	17,51%	23,72%	23,49%	(1.938)	17.789	(1.751)			
	Oto	453	1.663	1.734	1.557	1,03%	2,09%	1,78%	(177)	1.104	(106)			
	CF 2	25.764	41.649	37.713	40.111	1,44%	1,97%	2,07%	2.398	14.347	(1.538)			
	Mitraguna & Others	22.415	39.679	34.677	36.608	1,69%	2,41%	2,51%	1.931	14.193	(3.072)			
	Pensiun	3.349	1.969	3.036	3.503	0,11%	0,09%	0,73%	467	154	1.534			
Total Pembiayaan		138.673	177.658	174.204	175.585	4,41%	4,97%	4,96%	1.380	36.911	(2.074)	3,99%	19,48%	-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)