

## REGION 2 MEDAN

## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Oct'25)	Growth (1-30 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	29-Nov-25	30-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1,894,366	2,544,286	2,440,750	2,447,773	215,592	7,023	(96,513)	-3.79%	553,407	29.21%	2,739,265	89.36%	(291,492)
2	Tabungan	12,343,531	13,296,434	13,789,785	13,809,131	253,475	19,346	512,698	3.86%	1,465,600	11.87%	13,678,155	100.96%	130,976
3	Deposito	6,674,579	6,906,038	7,262,223	7,262,750	433,564	527	356,712	5.17%	588,171	8.81%	6,755,585	107.51%	507,165
	Total	20,912,476	22,746,758	23,492,757	23,519,654	902,631	26,897	772,896	3.40%	2,607,179	12.47%	23,173,005	101.50%	346,649
	CASA	14,237,897	15,840,720	16,230,535	16,256,904	469,066	26,369	416,185	2.63%	2,019,007	14.18%	16,417,420	99.02%	(160,515)
	(%) CASA	68.08%	69.64%	69.09%	69.12%									
	FDR	79.95%	81.97%	80.85%	80.76%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-31 Oct'25)	Growth (1-26 Nov'25)				Target Nov'25			
		31-Dec-24	31-Oct-25	25-Nov-25	26-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	605,893	649,102	680,244	680,528		285	31,426	4.84%	74,635	12.32%	796,175	85.47%	(15,647)
2	Giro ISE	190,259	157,011	168,555	169,447		892	12,436	7.92%	(20,812)	-10.94%	305,720	55.43%	(136,272)
3	Tabungan ISE	335,051	402,368	421,887	421,329		(558)	18,961	4.71%	86,277	25.75%	361,290	116.62%	60,039
4	Deposito ISE	80,583	89,723	89,801	89,752		(49)	30	0.03%	9,170	11.38%	129,166	69.49%	(39,414)
5	CIF ISE	11,606	12,770	12,871	12,871		0	101	0.79%	1,265	10.90%	13,366	96.30%	(495)

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-31 Oct'25)	Pencairan (1-30 Nov'25)	Pencairan MtM	MtD (1-31 Oct'25)	Growth (1-30 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	30-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	1,400,748	1,465,739	1,646,666	29,724	199,692	169,968	(28,183)	180,927	245,918	18,765	1,598,900	102.99%	47,766
	Linkage	727,269	728,335	899,659	934	178,110	177,176	(5,513)	171,324	172,390	6,786	813,561	110.58%	86,098
	Non-Linkage	673,478	737,404	747,007	28,790	21,582	(7,208)	(22,670)	9,603	73,528	11,979	785,338	95.12%	(38,332)
	• Local Champion	584,102	623,875	633,778	22,075	18,330	(3,745)	(28,360)	9,904	49,676	8,426	637,134	99.47%	(3,356)
	• Value Chain	89,377	113,529	113,228	6,715	3,252	(3,463)	(301)	23,852	3,553	148,204	76.40%	(34,976)	
2	MBG	2,310,331	2,397,229	2,405,967	100,618	98,037	(2,581)	11,797	8,738	95,636	89,299	2,607,967	92.25%	(202,000)
	KUR	2,171,167	2,257,716	2,267,618	95,013	93,962	(1,051)	11,491	9,903	96,452	84,059	2,453,908	92.41%	(186,289)
	Non KUR	139,164	139,514	138,349	5,605	4,075	(1,530)	306	(1,165)	(815)	5,240	154,060	89.80%	(15,711)
3	PWG	1,161,081	1,975,702	2,076,353	501,895	405,936	(95,959)	109,457	100,651	915,272	305,285	2,106,569	98.57%	(30,216)
	Cilem	604,524	1,180,138	1,242,708	133,734	141,906	8,172	44,313	62,570	638,184	79,336	1,367,301	90.89%	(124,593)
	Gadai	556,557	795,564	833,645	368,161	264,030	(104,131)	65,144	38,081	277,088	225,949	739,268	112.77%	94,377
4	CFG	11,847,954	12,806,437	12,865,275	373,798	334,460	(39,338)	124,487	58,838	1,017,321	275,622	13,192,499	97.52%	(327,224)
	CF 1	2,410,954	2,561,135	2,561,175	62,549	49,810	(12,739)	16,587	40	150,221	49,770	2,634,408	97.22%	(73,233)
	Total Griya	1,954,117	1,983,941	1,973,355	34,506	20,508	(13,998)	7,175	(10,586)	19,238	31,093	2,064,166	95.60%	(90,811)
	• Total Non Program	1,351,346	1,407,760	1,400,106	31,889	19,096	(12,792)	8,767	(7,654)	48,760	26,750	1,399,959	100.01%	147
	• Program	602,771	576,181	573,249	2,617	1,412	(1,206)	(1,592)	(2,932)	(29,522)	4,343	664,207	86.31%	(90,958)
	Oto	456,837	577,194	587,820	28,043	29,302	1,259	9,412	10,626	130,983	18,677	570,242	103.08%	17,578
	CF 2	9,437,000	10,245,302	10,304,100	311,249	284,650	(26,599)	107,900	58,798	867,100	225,852	10,558,091	97.59%	(253,991)
	Mitraguna & Others	7,891,563	8,644,861	8,699,270	275,808	253,418	(22,390)	93,621	54,409	807,707	199,009	8,908,842	97.65%	(209,571)
	Pensiun	1,545,436	1,600,441	1,604,830	35,440	31,231	(4,209)	14,278	4,389	59,393	26,843	1,649,249	97.31%	(44,420)
	Total Pembiayaan	16,720,113	18,645,108	18,994,261	1,006,035	1,038,125	32,089	217,558	349,153	2,274,148	688,971	19,505,935	97.38%	(511,674)

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi			31-Dec-24	31-Oct-25	30-Nov-25	MtD	% Relatif		Net (UG) & DG	Target Nov'25		
		31-Dec-24	31-Oct-25	30-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	3,258	1,207	3,873	6,181	0.23%	0.26%	0.38%	2,308	2,923	4,975			
	Linkage	43	6	6	-	0.01%	0.00%	0.00%	(6)	(43)	(6)			
	Local Champion	3,215	1,201	3,867	4,363	0.48%	0.52%	0.58%	496	1,148	3,162			
	Value Chain	-	-	-	1,819				1,819	1,819	1,819			
2	MBG	26,523	48,577	43,850	62,018	1.15%	1.83%	2.58%	18,168	35,495	13,441			
	KUR	21,896	39,713	36,508	52,517	1.01%	1.62%	2.32%	16,009	30,621	12,804			
	Non KUR	4,627	8,864	7,342	9,502	3.33%	5.26%	6.87%	2,159	4,874	638			
3	PWG	565	277	29	11,008	0.05%	0.00%	0.53%	10,979	10,444	10,732			
	Cilem	558	-	3	10,723	0.09%	0.00%	0.86%	10,719	10,165	10,723			
	Gadai	7	277	26	286	0.00%	0.00%	0.03%	260	279	9			
4	CFG	184,758	217,834	219,298	226,014	1.56%	1.71%	1.76%	6,715	41,256	8,180			
	CF 1	108,284	120,573	121,877	129,767	4.49%	4.76%	5.07%	7,890	21,484	9,195			
	Total Griya	97,865	104,482	107,262	110,649	5.01%	5.41%	5.61%	3,386	12,784	6,166			
	Oto	10,419	16,090	14,615	19,119	2.28%	2.53%	3.25%	4,503	8,700	3,028			
	CF 2	76,474	97,261	97,421	96,247	0.81%	0.95%	0.93%	(1,174)	19,773	(1,015)			
	Mitraguna & Others	72,232	90,607	89,999	88,598	0.92%	1.04%	1.02%	(1,402)	16,365	(2,010)			
	Pensiun	4,241	6,654	7,422	7,649	0.27%	0.46%	0.48%	227	3,408	995			
	Total Pembiayaan	324,392	385,238	392,685	381,033	1.94%	2.11%	2.01%	(11,652)	56,641	(4,205)	1.78%	11.23%	-0.2%

## Asset &amp; Contribution Margin

No.	Neraca	Posisi		
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## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-30 Oct'25)	Growth (1-30 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	29-Nov-25	30-Nov-25		DtD	MtD	% MtD	YtD	% YtD	Posisi	Penc.	Gap
1	Giro	238,297	241,473	418,645	418,828	(2,867)	183	177,355	73.45%	180,531	75.76%	384,203	109.01%	34,625
2	Tabungan	1,732,891	1,859,030	1,903,955	1,903,991	56,174	36	44,961	2.42%	171,100	9.87%	1,972,158	96.54%	(68,167)
3	Deposito	877,742	1,006,845	950,746	950,883	27,995	136	(55,963)	-5.56%	73,141	8.33%	892,777	106.51%	58,106
	Total	2,848,930	3,107,348	3,273,346	3,273,702	81,302	356	166,354	5.35%	424,772	14.91%	3,249,137	100.76%	24,565
	CASA	1,971,188	2,100,503	2,322,600	2,322,819	53,307	219	222,316	10.58%	351,631	17.84%	2,356,360	98.58%	(33,541)
	(%) CASA	69.19%	67.60%	70.95%	70.95%									
	FDR	84.13%	87.07%	83.45%	83.45%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-30 Oct'25)	Growth (1-26 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25	26-Nov-25		DtD	MtD	% MtD	YtD	% YtD	Posisi	Penc.	Gap
1	DPK ISE	79,410	83,911	88,348	87,727	(621)	3,816	4.55%	8,316	10.47%	115,376	76.04%	(27,649)	
2	Giro ISE	37,094	35,641	40,599	40,126	(473)	4,486	12.59%	3,033	8.18%	58,873	68.16%	(18,747)	
3	Tabungan ISE	39,484	45,872	45,324	45,175	(149)	(697)	-1.52%	5,691	14.41%	44,492	101.54%	683	
4	Deposito ISE	2,833	2,398	2,425	2,425	0	27	1.14%	(408)	-14.39%	12,011	20.19%	(9,585)	
5	CIF ISE	2,097	2,253	2,267	2,267	0	14	0.62%	170	8.11%		0.00%	2,267	

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-31 Oct'25)	Pencairan (1-30 Nov'25)	Pencairan MtM	MtD (1-30 Oct'25)	Growth (1-30 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	30-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	122,962	125,291	126,760	5,719	4,410	(1,309)	(6,011)	1,469	3,798	2,941	154,342	82.13%	(27,582)
	Linkage	22,750	26,138	25,943	934	910	(24)	10	(194)	3,194	1,104	36,415	71.24%	(10,472)
	Non-Linkage	100,212	99,154	100,817	4,785	3,500	(1,285)	(6,021)	1,663	604	1,837	117,927	85.49%	(17,110)
	• Local Champion	83,501	67,399	66,600	4,420	500	(3,920)	(11,270)	(799)	(16,901)	1,299	91,899	72.47%	(25,299)
	• Value Chain	16,712	31,755	34,217	365	3,000	2,635	5,249	2,462	17,505	538	26,028	131.46%	8,189
2	MBG	310,816	324,540	325,757	16,230	13,920	(2,310)	3,904	1,217	14,941	12,703	356,921	91.27%	(31,165)
	KUR	291,370	304,664	306,466	14,845	13,660	(1,185)	3,340	1,802	15,096	11,858	335,168	91.44%	(28,702)
	Non KUR	19,446	19,876	19,291	1,385	260	(1,125)	564	(585)	(155)	845	21,753	88.68%	(2,462)
3	PWG	193,140	311,736	323,736	67,816	54,390	(13,426)	11,829	11,999	130,595	42,391	344,208	94.05%	(20,473)
	Cilem	122,752	210,728	218,671	20,887	22,148	1,260	4,926	7,943	95,920	14,205	246,061	88.87%	(27,390)
	Gadai	70,389	101,008	105,064	46,929	32,242	(14,686)	6,902	4,057	34,676	28,186	98,147	107.05%	6,917
4	CFG	1,770,026	1,944,093	1,955,489	59,402	53,125	(6,277)	12,103	11,396	185,463	41,730	1,992,000	98.17%	(36,512)
	CF 1	463,002	518,559	520,978	19,084	13,642	(5,441)	(305)	2,419	5,976	11,223	500,470	104.10%	20,508
	Total Griya	392,209	435,699	436,351	16,630	8,985	(7,645)	0	652	44,142	8,332	410,944	106.18%	25,407
	• Total Non Program	388,279	424,552	424,923	14,966	8,650	(6,316)	6,848	371	36,644	8,279	396,555	107.15%	28,368
	• Program	3,930	11,147	11,428	1,664	334	(1,329)	1,756	281	7,498	53	14,389	79.42%	(2,961)
	Oto	70,793	82,860	84,627	2,454	4,658	2,204	(305)	1,767	13,834	2,891	89,526	94.53%	(4,899)
	CF 2	1,307,024	1,425,534	1,434,510	40,319	39,483	(836)	12,408	8,977	127,486	30,506	1,491,530	96.18%	(57,020)
	Mitraguna & Others	1,211,757	1,326,190	1,335,796	37,664	38,451	787	11,344	9,606	124,039	28,845	1,379,110	96.86%	(43,315)
	Pensiun	95,268	99,344	98,715	2,655	1,032	(1,623)	1,064	(629)	3,447	1,661	112,420	87.81%	(13,705)
	Total Pembiayaan	2,396,945	2,705,661	2,731,741	149,168	125,845	(23,322)	21,824	26,081	334,796	99,765	2,847,472	95.94%	(115,731)

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi			MtD (1-30 Oct'25)	% Relatif			MtD	YtD	MtM	Target Nov'25		
		31-Dec-24	31-Oct-25	30-Nov-25		31-Dec-24	31-Oct-25	30-Nov-25				%	Penc.	Gap
1	SME	508	6	6	-	0.41%	0.00%	0.00%	(6)	(508)	(6)			
	Linkage	43	6	6	-	0.19%	0.02%	0.00%	(6)	(43)	(6)			
	Local Champion	465	-	-	-	0.46%	0.00%	0.00%	-	-	(465)			
	Value Chain	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
2	MBG	4,441	6,233	6,233	5,826	1.43%	1.92%	1.79%	(407)	1,385	(407)			
	KUR	3,770	4,834	4,834	4,402	1.29%	1.59%	1.44%	(432)	632	(432)			
	Non KUR	671	1,399	1,399	1,424	3.45%	7.04%	7.38%	25	753	25			
3	PWG	155	2	2	948	0.08%	0.00%	0.29%	946	793	946			
	Cilem	155	2	2	948	0.13%	0.00%	0.43%	946	793	946			
	Gadai	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
4	CFG	19,018	30,183	28,147	26,667	1.07%	1.45%	1.36%	(1,480)	7,650	(3,516)			
	CF 1	8,456	11,874	11,479	11,473	1.83%	2.21%	2.20%	(6)	3,017	(402)			
	Total Griya	6,832	10,848	10,463	8,811	1.74%	2.40%	2.02%	(1,652)	1,978	(2,037)			
	Oto	1,624	1,027	1,016	2,662	2.29%	1.23%	3.15%	1,646	1,038	1,635			
	CF 2	27,748	20,970	22,956	21,199	2.12%	1.61%	1.48%	(1,757)	(6,549)	229			
	Mitraguna & Others	10,315	17,929	16,481	14,685	0.85%	1.24%	1.10%	(1,796)	4,370	(3,245)			
	Pensiun	666	262	631	491	0.03%	0.02%	0.50%	(140)	(175)	230			
	Total Pembiayaan	38,001	34,235	34,188	33,910	1.59%	1.26%	1.24%	(278)	(4,091)	(325)	1.42%	-14.65%	0.2%

## Asset &amp; Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	2,638,930	2,808,415	3,038,503	399,573	-10.8%
2	Contribution Margin	84,556	121,560	93,677	9,121	

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)</th
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## Kinerja Pendanaan

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

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-30 Oct'25)	Growth (1-26 Nov'25)				Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25	26-Nov-25		DtD	MtD	% MtD	YtD	% YtD	Posisi	Penc.
1	DPK ISE	113,657	100,407	102,362	101,975	(388)	1,568	1.56%	(11,682)	-10.28%	148,814	68.53%	(46,839)
2	Giro ISE	31,184	14,307	17,146	17,197	51	2,891	20.20%	(13,987)	-44.85%	52,489	32.76%	(35,292)
3	Tabungan ISE	59,057	66,768	65,884	65,445	(438)	(1,323)	-1.98%	6,388	10.82%	63,948	102.34%	1,497
4	Deposito ISE	23,415	19,332	19,332	19,332	0	0	0.00%	(4,083)	-17.44%	32,377	59.71%	(13,045)
5	CIF ISE	2,046	1,532	1,545	1,545	0	13	0.85%	(501)	-24.49%		0.00%	1,545

## Kinerja Pembiayaan

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

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi			MtD (1-30 Oct'25)	% Relatif			MtD	YtD	MtM	Target Nov'25		
		31-Dec-24	31-Oct-25	30-Nov-25		31-Dec-24	31-Oct-25	30-Nov-25				%	Penc.	Gap
1	SME	1,267	-	3,204	3,204	0.67%	0.55%	1.54%	-	1,936	3,204			
	Linkage	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Local Champion	1,267	-	3,204	3,204	0.75%	1.70%	1.69%	-	1,936	3,204			
	Value Chain	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
2	MBG	3,453	4,655	4,655	7,826	2.17%	2.43%	4.02%	3,171	4,373	3,171			
	KUR	2,876	4,305	4,305	7,073	1.90%	2.36%	3.82%	2,768	4,197	2,768			
	Non KUR	577	350	350	752	7.36%	3.63%	7.74%	402	176	402			
3	PWG	-	26	26	2,178	0.00%	0.01%	0.50%	2,152	2,178	2,152			
	Cilem	-	-	-	2,155	0.00%	0.00%	0.92%	2,155	2,155	2,155			
	Gadai	-	26	26	23	0.00%	0.01%	0.01%	(3)	23	(3)			
4	CFG	19,268	23,212	25,105	26,642	0.99%	1.17%	1.24%	1,537	3,734	3,431			
	CF 1	8,041	9,455	13,170	14,253	2.13%	3.41%	3.73%	1,083	6,212	4,799			
	Total Griya	6,972	7,025	10,986	12,114	2.24%	3.50%	3.88%	1,128	5,143	5,090			
	Oto	1,069	2,430	2,184	2,139	1.64%	3.04%	3.07%	(45)	1,070	(291)			
	CF 2	11,227	13,757	11,934	12,389	0.72%	0.68%	0.70%	454	1,162	(1,368)			
	Mitraguna & Others	11,107	13,302	11,331	11,161	0.80%	0.73%	0.71%	(170)	54	(2,141)			
	Pensiun	318	458	595	595	0.01%	0.02%	0.30%	624	1,107	136			
	Total Pembiayaan	30,008	30,694	33,313	34,103	1.18%	1.13%	1.14%	791	4,095	3,409	0.94%	17.78%	-0.2%

## Asset &amp; Contribution Margin

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

Kinerja	Posisi		
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## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-30 Oct'25)	Growth (1-30 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	29-Nov-25	30-Nov-25		DtD	MtD	% MtD	YtD	% YtD	Posisi	Penc.	Gap
1	Giro	155,866	132,926	128,401	128,866	(20,234)	465	(4,060)	-3.05%	(27,001)	-17.32%	307,972	41.84%	(179,106)
2	Tabungan	1,803,617	1,929,405	1,978,678	1,980,739	8,980	2,061	51,335	2.66%	177,123	9.82%	2,053,217	96.47%	(72,478)
3	Deposito	681,198	794,773	762,501	762,342	13,126	(159)	(32,431)	-4.08%	81,145	11.91%	695,719	109.58%	66,623
	Total	2,640,681	2,857,104	2,869,580	2,871,948	1,872	2,368	14,844	0.52%	231,267	8.76%	3,056,908	93.95%	(184,961)
	CASA	1,959,483	2,062,331	2,107,079	2,109,605	(11,254)	2,527	47,274	2.29%	150,122	7.66%	2,361,189	89.35%	(251,584)
	(%) CASA	74.20%	72.18%	73.43%	73.46%									
	FDR	99.99%	103.86%	104.62%	104.53%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-30 Oct'25)	Growth (1-26 Nov'25)				Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25	26-Nov-25		DtD	MtD	% MtD	YtD	% YtD	Posisi	Penc.
1	DPK ISE	65,610	78,195	81,926	80,682	(1,244)	2,487	3.18%	15,072	22.97%	93,649	86.15%	(12,968)
2	Giro ISE	23,758	19,240	20,840	20,062	(779)	822	4.27%	(3,696)	-15.56%	40,752	49.23%	(20,691)
3	Tabungan ISE	30,646	49,287	51,418	50,952	(465)	1,665	3.38%	20,306	66.26%	34,543	147.50%	16,409
4	Deposito ISE	11,205	9,667	9,667	9,667	0	0	0.00%	(1,538)	-13.73%	18,354	52.67%	(8,686)
5	CIF ISE	1,945	2,780	2,803	2,803	0	23	0.83%	858	44.11%		0.00%	2,803

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-31 Oct'25)	Pencairan (1-30 Nov'25)	Pencairan MtM	MtD (1-30 Oct'25)	Growth (1-30 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	30-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	80,398	96,289	99,909	3,115	5,900	2,785	1,646	3,620	19,511	2,280	108,670	91.94%	(8,760)
	Linkage	14,865	24,410	24,410	-	-	-	54	(0)	9,545	0	27,177	89.82%	(2,767)
	Non-Linkage	65,533	71,879	75,499	3,115	5,900	2,785	1,592	3,621	9,966	2,279	81,493	92.65%	(5,994)
	• Local Champion	62,373	68,775	72,427	3,115	5,900	2,785	1,923	3,652	10,054	2,248	69,939	103.56%	2,488
	• Value Chain	3,160	3,104	3,072	-	-	-	(330)	(32)	(88)	32	11,554	26.59%	(8,481)
2	MBG	368,059	386,301	388,768	17,901	17,020	(881)	2,427	2,467	20,710	14,553	416,638	93.31%	(27,870)
	KUR	343,457	360,866	362,243	16,601	15,160	(1,441)	2,172	1,377	18,786	13,783	389,607	92.98%	(27,363)
	Non KUR	24,602	25,435	26,525	1,300	1,860	560	255	1,090	1,923	770	27,031	98.13%	(506)
3	PWG	200,888	337,104	356,918	88,186	80,571	(7,615)	15,679	19,813	156,029	60,758	352,958	101.12%	3,960
	Cilem	92,590	179,567	195,252	18,937	28,093	9,156	5,131	15,685	102,662	12,408	214,664	90.96%	(19,412)
	Gadai	108,298	157,537	161,666	69,250	52,479	(16,771)	10,549	4,129	53,368	48,350	138,294	116.90%	23,372
4	CFG	1,991,066	2,147,657	2,156,508	62,808	49,085	(13,723)	24,686	8,852	165,443	40,233	2,201,267	97.97%	(44,759)
	CF 1	271,158	283,456	283,074	5,065	4,117	(948)	1,344	(382)	11,916	4,499	306,261	92.43%	(23,187)
	Total Griya	236,939	234,916	232,593	2,024	821	(1,203)	0	(2,323)	(4,346)	3,144	254,302	91.46%	(21,709)
	• Total Non Program	155,508	157,635	155,627	2,024	500	(1,524)	(522)	(2,008)	119	163,178	95.37%	(7,551)	
	• Program	81,431	77,281	76,966	-	321	321	(763)	(315)	(4,465)	636	91,124	84.46%	(14,158)
	CF 2	1,719,908	1,864,201	1,873,434	57,743	44,968	(12,775)	23,342	9,233	153,527	35,735	1,895,007	98.86%	(21,572)
	Mitraguna & Others	1,474,657	1,597,603	1,605,674	48,547	40,015	(8,532)	17,258	8,071	131,016	31,944	1,633,534	98.29%	(27,860)
	Pensiun	245,250	266,598	267,761	9,197	4,953	(4,244)	6,084	1,163	22,510	3,790	261,473	102.40%	6,288
	Total Pembiayaan	2,640,411	2,967,351	3,002,103	172,010	152,576	(19,434)	44,438	34,753	361,693	117,824	3,079,533	97.49%	(77,429)

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi			MtD (1-30 Oct'25)	% Relatif			MtD	YtD	MtM	Target Nov'25		
		31-Dec-24	31-Oct-25	30-Nov-25		0.00%	0.00%	1.82%				%	Penc.	Gap
1	SME	-	602	-	1,819	0.00%	0.00%	1.82%	1,819	1,819	1,217			
	Linkage	-	-	-	1,819	0.00%	0.00%	0.00%	0.00%	0.00%	-	-	-	
	Local Champion	-	602	-	1,819	0.00%	0.00%	0.00%	0.00%	0.00%	-	-	(602)	
	Value Chain	-	-	-	1,819	0.00%	0.00%	0.00%	2.51%	1,819	1,819			
2	MBG	2,275	5,444	5,444	12,104	0.62%	1.41%	3.11%	6,660	9,829	6,660			
	KUR	1,785	4,476	4,476	10,242	0.52%	1.24%	2.83%	5,766	8,456	5,766			
	Non KUR	489	968	968	1,862	1.99%	3.81%	7.02%	894	1,372	894			
3	PWG	10	-	-	1,014	0.00%	0.00%	0.28%	1,014	1,004	1,014			
	Cilem	10	-	-	1,014	0.01%	0.00%	0.52%	1,014	1,004	1,014			
	Gadai	-	-	-	1,014	0.00%	0.00%	0.00%	-	-	-			
4	CFG	19,717	27,801	28,500	31,111	0.99%	1.33%	1.44%	2,612	11,394	3,310			
	CF 1	13,249	15,216	16,070	17,574	4.89%	5.67%	6.21%	1,503	4,325	2,357			
	Total Griya	12,780	14,475	15,301	16,296	5.39%	6.51%	7.01%	994	3,516	1,821			
	Oto	469	742	769	1,278	1.37%	1.58%	2.53%	509	809	537			
	CF 2	6,468	12,585	12,430	13,538	0.38%	0.67%	0.72%	1,108	7,069	953			
	Mitraguna & Others	5,999	11,277	11,068	11,928	0.41%	0.69%	0.74%	859	5,929	650			
	Pensiun	934	1,308	1,361	1,610	0.19%	0.51%	0.60%	249	1,140	302			
	Total Pembiayaan	46,399	49,332	50,747	49,671	1.76%	1.71%	1.65%	(1,076)	3,272	339	1.79%	-8.00%	0.1%

## Asset &amp; Contribution Margin

No.	Neraca	Posisi	Growth (YoY)	% Growth
1	Asset (Retail) T	2,501,032	2,588,183	3,007,016
2	Contribution Margin	70,252	103,725	107,274

## PHR &amp; Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		

## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-30 Oct'25)	Growth (1-30 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	29-Nov-25	30-Nov-25		DtD	MtD	% MtD	YtD	% YtD	Posisi	Penc.	Gap
1	Giro	1,111,061	1,511,279	1,411,912	1,414,109	79,856	2,197	(9,170)	-6.43%	303,048	27.28%	1,359,521	104.02%	54,588
2	Tabungan	4,778,169	5,117,615	5,499,253	5,505,119	111,728	5,866	387,504	7.57%	726,949	15.21%	5,138,860	107.13%	366,259
3	Deposito	1,667,902	1,697,645	1,626,337	1,627,216	(3,178)	879	(70,429)	-4.15%	(40,686)	-2.44%	1,690,130	96.28%	(62,914)
	Total	7,557,133	8,326,539	8,537,502	8,546,444	160,406	8,942	219,905	2.64%	989,311	13.09%	8,188,511	104.37%	357,933
	CASA	5,889,231	6,628,894	6,911,165	6,919,228	191,584	8,063	290,334	4.38%	1,029,997	17.49%	6,498,380	106.48%	420,847
	(%) CASA	77.93%	79.61%	80.95%	80.96%									
	FDR	79.28%	78.62%	79.32%	79.24%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-30 Oct'25)	Growth (1-26 Nov'25)				Target Nov'25			
		31-Dec-24	31-Oct-25	25-Nov-25	26-Nov-25		DtD	MtD	% MtD	YtD	% YtD	Posisi	Penc.	Gap
1	DPK ISE	304,377	344,571	367,210	368,999		1,789	24,427	7.09%	64,621	21.23%	392,287	94.06%	(23,288)
2	Giro ISE	93,275	83,083	86,231	87,882		1,652	4,800	5.78%	(5,392)	-5.78%	146,711	59.90%	(58,829)
3	Tabungan ISE	174,173	207,373	226,821	227,007		186	19,634	9.47%	52,834	30.33%	186,170	121.94%	40,837
4	Deposito ISE	36,929	54,116	54,158	54,109		(49)	(7)	-0.01%	17,180	46.52%	59,406	91.08%	(5,297)
5	CIF ISE	3,133	3,630	3,662	3,662		0	32	0.88%	529	16.88%		0.00%	3,662

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-31 Oct'25)	Pencairan (1-30 Nov'25)	Pencairan MtM	MtD (1-30 Oct'25)	Growth (1-30 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	30-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	824,608	794,625	969,436	8,740	179,502	170,762	(22,040)	174,811	144,828	4,691	886,402	109.37%	83,034
	Linkage	583,855	548,341	720,493	-	177,200	177,200	(4,965)	172,152	136,638	5,048	610,555	118.01%	109,939
	Non-Linkage	240,753	246,284	248,943	8,740	2,302	(6,438)	(17,075)	2,659	8,190	(357)	275,847	90.25%	(26,905)
	• Local Champion	177,655	176,981	182,244	2,390	2,050	(340)	(18,124)	5,262	4,589	(3,212)	188,154	96.86%	(5,911)
	• Value Chain	63,098	69,302	66,699	6,350	252	(6,098)	1,049	(2,603)	3,601	2,855	87,693	76.06%	(20,994)
2	MBG	1,025,144	1,050,210	1,051,886	42,232	40,097	(2,135)	4,277	1,676	26,741	38,421	1,127,564	93.29%	(75,679)
	KUR	965,396	990,622	993,465	40,237	39,137	(1,100)	4,147	2,842	28,068	36,295	1,062,689	93.49%	(69,225)
	Non KUR	59,748	59,587	58,421	1,995	960	(1,035)	130	(1,166)	(1,327)	2,126	64,875	90.05%	(6,454)
3	PWG	255,819	508,340	538,603	122,634	90,693	(31,941)	31,058	30,263	282,784	60,430	563,574	95.57%	(24,971)
	Cilem	149,863	346,578	366,195	39,118	40,820	1,702	16,151	19,617	21,332	21,202	399,246	91.72%	(33,051)
	Gadai	105,956	161,762	172,408	83,516	49,873	(33,643)	14,906	10,646	66,453	39,227	164,327	104.92%	8,081
4	CFG	3,885,901	4,193,178	4,212,089	127,471	116,001	(11,470)	38,816	18,912	326,188	97,089	4,332,277	97.23%	(120,187)
	CF 1	838,535	901,570	900,974	22,328	19,775	(2,552)	2,382	(595)	62,439	20,371	913,053	98.68%	(12,079)
	Total Griya	595,912	605,944	600,751	10,517	6,034	(4,483)	0	(5,193)	4,839	11,228	633,024	94.90%	(32,273)
	• Total Non Program	435,065	456,344	452,273	10,099	5,716	(4,323)	4,223	(4,070)	17,209	9,787	451,458	100.18%	815
	• Program	160,848	149,601	148,478	478	318	(160)	(929)	(1,123)	(12,370)	1,441	181,566	81.78%	(33,088)
	Oto	242,622	295,625	300,223	11,810	13,741	1,931	2,382	4,598	57,601	9,143	280,029	107.21%	20,194
	CF 2	3,047,367	3,291,608	3,311,115	105,143	96,226	(8,918)	36,434	19,507	263,748	76,719	3,419,224	96.84%	(108,109)
	Mitraguna & Others	2,497,673	2,730,485	2,750,557	95,229	85,626	(9,603)	33,809	20,072	252,885	65,554	2,835,118	97.02%	(84,561)
	Pensiun	549,694	561,123	560,558	9,915	10,600	685	2,625	(565)	10,864	11,165	584,105	95.97%	(23,548)
	Total Pembiayaan	5,991,472	6,546,353	6,772,014	301,077	426,293	125,216	52,110	225,661	780,542	200,631	6,909,817	98.01%	(137,803)

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi			MtD (1-30 Oct'25)	% Relatif			MtD	YtD	MtM	Target Nov'25		
		31-Dec-24	31-Oct-25	30-Nov-25		MtD	YtD	Posisi				%	Penc.	Gap
1	SME	1,291	250	188	149	0.16%	0.02%	0.02%	(39)	(1,142)	(101)			
	Linkage	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Local Champion	1,291	250	188	149	0.54%	0.08%	0.06%	(39)	(1,142)	(101)			
	Value Chain	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
2	MBG	11,476	19,520	19,520	20,480	1.12%	1.86%	1.95%	960	9,004	960			
	KUR	9,838	16,517	16,517	16,686	1.02%	1.67%	1.68%	170	6,849	170			
	Non KUR	1,638	3,003	3,003	3,793	2.74%	5.04%	6.49%	790	2,155	790			
3	PWG	124	-	-	4,016	0.05%	0.00%	0.75%	4,016	3,892	4,016			
	Cilem	118	-	-	4,012	0.08%	0.00%	1.10%	4,012	3,894	4,012			
	Gadai	7	-	-	7	0.01%	0.00%	0.00%	7	7	7			
4	CFG	59,411	71,220	72,096	67,862	1.53%	1.72%	1.61%	(4,234)	8,450	(3,358)			
	CF 1	35,165	42,144	39,232	38,659	4.19%	4.35%	4.29%	(573)	3,494	(3,486)			
	Total Griya	12,941	31,633	30,424	29,054	4.95%	5.02%	4.84%	(1,371)	(437)	(2,580)			
	Oto	5,675	10,511	8,808	9,605	2.34%	2.98%	3.20%	797	3,930	(906)			
	CF 2	35,510	46,115	46,561	41,468	1.17%	1.41%	1.25%	(5,093)	5,958	(4,647)			
	Mitraguna & Others	25,071	43,079	43,527	40,421	1.00%	1.59%	1.47%	(3,107)	15,350	(2,658)			
	Pensiun	10,439	3,036	3,034	1,047	0.17%	0.05%	0.19%	(1,986)	(9,392)	(1,989)			
	Total Pembiayaan	71,311	95,261	96,779	89,412	1.19%	1.48%	1.32%	(7,367)	18,101	(5,849)	1.14%	13.68%	-0.2%

## Asset &amp; Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	7,368,354	7,559,654	8,193,145	824,791	-6.9%
2	Contribution Margin	241,520	342,067	258,273	16,753	

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
Sep-24	Aug-25	Sep-25			
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## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-30 Oct'25)	Growth (1-30 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	29-Nov-25	30-Nov-25		DtD	MtD	% MtD	YtD	% YtD	Posisi	Penc.	Gap
1	Giro	74,169	59,049	48,482	48,743	(86,238)	262	(10,306)	-17.45%	(25,426)	-34.28%	212,481	22.94%	(163,738)
2	Tabungan	1,786,724	1,968,204	1,998,988	2,008,954	36,437	9,966	40,750	2.07%	222,230	12.44%	2,011,047	99.90%	(2,093)
3	Deposito	649,060	615,862	611,746	611,498	(36,484)	(248)	(4,364)	-0.71%	(37,562)	-5.79%	663,637	92.14%	(52,139)
	Total	2,509,954	2,643,115	2,659,216	2,669,196	(86,285)	9,980	26,080	0.99%	159,242	6.34%	2,887,165	92.45%	(217,970)
	CASA	1,860,893	2,027,253	2,047,470	2,057,697	(49,801)	10,228	30,444	1.50%	196,804	10.58%	2,223,528	92.54%	(165,831)
	(%) CASA	74.14%	76.70%	77.00%	77.09%									
	FDR	125.36%	131.49%	131.74%	131.25%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-30 Oct'25)	Growth (1-26 Nov'25)				Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25	26-Nov-25		DtD	MtD	% MtD	YtD	% YtD	Posisi	Penc.
1	DPK ISE	42,839	42,018	40,398	41,147	749	(871)	-2.07%	(1,692)	-3.95%	80,699	50.99%	(39,552)
2	Giro ISE	4,948	4,741	3,738	4,179	441	(562)	-11.85%	(769)	-15.53%	27,894	14.98%	(23,715)
3	Tabungan ISE	31,691	33,067	32,441	32,749	308	(318)	-0.96%	1,058	3.34%	36,953	88.62%	(4,204)
4	Deposito ISE	6,200	4,209	4,219	4,219	0	9	0.22%	(1,981)	-31.96%	15,852	26.61%	(11,633)
5	CIF ISE	2,385	2,575	2,594	2,594	0	19	0.74%	209	8.76%		0.00%	2,594

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-31 Oct'25)	Pencairan (1-30 Nov'25)	Pencairan MtM	MtD (1-30 Oct'25)	Growth (1-30 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	30-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	184,570	242,665	243,191	500	4,200	3,700	(5,617)	526	58,621	3,674	215,986	112.60%	27,205
	Linkage	86,431	111,300	110,795	-	-	-	(488)	(505)	24,364	505	100,323	110.44%	10,472
	Non-Linkage	98,139	131,365	132,396	500	4,200	3,700	(5,130)	1,031	34,256	3,169	115,663	114.47%	16,733
	• Local Champion	98,139	131,365	132,396	500	4,200	3,700	(5,130)	1,031	34,256	3,169	112,586	117.60%	19,810
	• Value Chain	-	-	-	-	-	-	0	0	0	-	3,077	0.00%	(3,077)
2	MBG	446,877	444,339	444,851	16,870	17,305	435	(160)	512	(2,026)	16,793	501,352	88.73%	(56,501)
	KUR	419,345	419,362	420,458	16,020	16,860	840	247	1,096	1,113	15,764	471,093	89.25%	(50,635)
	Non KUR	27,532	24,977	24,393	850	445	(405)	(407)	(584)	(3,139)	1,029	30,259	80.62%	(5,865)
3	PWG	258,833	406,261	422,871	116,355	93,160	(23,196)	27,268	16,610	164,037	76,550	414,433	102.04%	8,438
	Cilem	127,522	219,691	228,180	26,539	23,559	(2,981)	9,355	8,489	100,658	15,070	250,568	91.07%	(22,388)
	Gadai	131,312	186,569	194,690	89,816	69,601	(20,215)	17,913	8,121	63,379	61,480	163,864	118.81%	30,826
4	CFG	2,256,170	2,382,215	2,392,387	62,740	54,835	(7,905)	22,329	10,172	136,217	44,664	2,472,864	96.75%	(80,478)
	CF 1	461,418	471,592	474,066	11,069	7,651	(3,417)	5,755	2,474	12,648	5,178	495,744	95.63%	(21,678)
	Total Griya	417,205	393,258	391,210	3,326	788	(2,538)	0	(2,048)	(25,995)	2,836	432,970	90.36%	(41,760)
	• Total Non Program	64,148	59,328	59,184	3,011	510	(2,501)	2,080	(145)	(4,964)	655	71,111	83.23%	(11,928)
	• Program	353,058	333,930	332,026	315	278	(37)	(1,789)	(1,903)	(21,031)	2,181	361,858	91.76%	(29,832)
	Oto	44,213	78,334	82,856	7,742	6,863	(879)	5,755	4,522	38,644	2,342	62,775	131.99%	20,082
	CF 2	1,794,752	1,910,623	1,918,320	51,672	47,184	(4,488)	16,573	7,698	123,569	39,486	1,977,120	97.03%	(58,800)
	Mitraguna & Others	1,323,695	1,431,023	1,437,330	41,464	37,970	(3,495)	12,749	6,306	113,634	31,663	1,489,234	96.51%	(51,904)
	Pensiun	471,056	479,599	480,991	10,207	9,214	(993)	3,824	1,391	9,934	7,823	487,886	98.59%	(6,896)
	Total Pembiayaan	3,146,451	3,475,480	3,503,299	196,466	169,500	(26,966)	43,819	27,819	356,848	141,681	3,604,634	97.19%	(101,335)

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi			MtD (1-30 Oct'25)	% Relatif			MtD	YtD	MtM	Target Nov'25		
		31-Dec-24	31-Oct-25	30-Nov-25		MtD	YtD	Posisi				%	Penc.	Gap
1	SME	192	348	475	1,010	0.10%	0.20%	0.42%	534	818	662			
	Linkage	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Local Champion	192	348	475	1,010	0.20%	0.36%	0.76%	534	818	662			
	Value Chain	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
2	MBG	4,879	7,999	7,999	15,784	1.09%	1.80%	3.55%	7,784	10,905	7,784			
	KUR	3,627	6,377	6,377	14,113	0.86%	1.52%	3.36%	7,736	10,486	7,736			
	Non KUR	1,252	1,623	1,623	1,670	4.55%	6.50%	6.85%	48	418	48			
3	PWG	275	1	1	2,853	0.11%	0.00%	0.67%	2,852	2,578	2,852			
	Cilem	275	1	1	2,594	0.22%	0.00%	1.14%	2,593	2,319	2,593			
	Gadai	-	-	-	259	0.00%	0.00%	0.13%	259	259	259			
4	CFG	67,344	65,418	65,451	73,731	2.98%	2.75%	3.08%	8,281	6,388	8,314			
	CF 1	43,373	41,883	41,926	47,809	9.40%	8.89%	10.08%	5,883	4,436	5,926			
	Total Griya	41,791	40,502	40,088	44,374	10.02%	10.19%	11.34%	4,286	2,584	3,872			
	Oto	1,583	1,381	1,838	3,435	3.58%	2.35%	4.15%	1,597	1,852	2,053			
	CF 2	23,971	23,535	23,525	25,922	1.34%	1.23%	1.35%	2,398	1,952	2,388			
	Mitraguna & Others	22,208	21,338	21,186	23,657	1.68%	1.48%	1.65%	2,471	1,449	2,319			
	Pensiun	1,763	2,197	2,338	2,056	0.11%	0.06%	0.64%	1,087	(293)	978			
	Total Pembiayaan	138,673	175,716	177,658	173,937	4.41%	5.11%	4.96%	(3,721)	35,264	(1,779)	4.00%	19.45%	-1.0%

## Asset &amp; Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	3,150,621	3,261,982	3,549,038	398,417	
2	Contribution Margin	66,836	93,445	87,044	20,208	-30.2%

Kinerja	Posisi			Growth (Mtd)
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