

REGION 2 MEDAN

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-30 Nov'25)	Growth (1-9 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	8-Dec-25	9-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1,894,366	2,447,773	2,573,654	2,544,752	(96,513)	(28,902)	96,979	3,96%	650,386	34,33%	2,951,802	86,21%	(407,050)
2	Tabungan	12,343,531	13,809,131	13,769,687	13,798,872	512,698	29,185	(10,259)	-0,07%	1,455,341	11,79%	13,838,012	99,72%	(39,140)
3	Deposito	6,674,579	7,261,750	7,103,211	7,082,933	355,712	(20,279)	(178,817)	-2,46%	408,354	6,12%	6,775,272	104,54%	307,661
	Total	20,912,476	23,518,654	23,446,553	23,426,557	771,896	(19,996)	(92,098)	-0,39%	2,514,081	12,02%	23,565,085	99,41%	(138,528)
	CASA	14,237,897	16,256,904	16,343,341	16,343,624	416,185	283	86,720	0,53%	2,105,727	14,79%	16,789,813	97,34%	(446,189)
	(%) CASA	68,08%	69,12%	69,70%	69,77%									
	FDR	79,95%	80,76%	81,09%	81,16%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-30 Nov'25)	Growth (1-8 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25	8-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	605,893	676,653	679,108	676,640	(2,469)	(13)	-0,00%	70,747	11,68%	813,500	83,18%	(136,860)	
2	Giro ISE	190,259	161,992	164,468	165,259	791	3,266	2,02%	(25,000)	-13,14%	316,220	52,26%	(150,961)	
3	Tabungan ISE	335,051	431,528	448,163	441,903	(6,260)	10,376	2,40%	106,852	31,89%	363,698	121,50%	78,205	
4	Deposito ISE	80,583	83,133	66,478	69,478	3,000	(13,655)	-16,43%	(11,105)	-13,78%	133,583	52,01%	(64,105)	
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 (1-9 Nov'25)	Pencairan (1-9 Dec'25)	Pencairan MtM	MtD (1-30 Nov'25)	Growth (1-9 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	9-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	1,400,748	1,646,608	1,641,851	3,892	4,617	725	180,870	-4,757	241,103	9,374	1,648,748	99,58%	(6,897)
	Linkage	727,269	899,506	899,426	-	-	-	171,172	-81	172,156	81	835,269	107,68%	64,156
	Non-Linkage	673,478	747,102	742,425	3,892	4,617	725	9,698	-4,677	68,947	9,294	813,478	91,27%	(71,053)
	• Local Champion	584,102	633,881	628,715	3,640	3,407	-233	10,006	-5,165	44,614	8,572	650,475	96,65%	(21,760)
	• Value Chain	89,377	113,221	113,710	252	1,210	958	-308	489	24,333	721	163,003	69,76%	(49,293)
2	MBG	2,310,331	2,406,087	2,407,197	8,850	15,026	6,176	8,858	1,110	96,866	13,916	2,642,609	91,09%	(235,412)
	KUR	2,171,167	2,267,884	2,269,205	8,320	14,466	6,146	10,169	1,320	98,038	13,146	2,486,816	91,25%	(217,611)
	Non KUR	139,164	138,203	137,992	530	560	30	-1,311	-211	-1,172	771	155,793	88,57%	(17,802)
3	PWG	1,161,081	2,076,332	2,111,242	80,502	110,385	29,883	100,690	34,910	950,161	75,475	2,221,617	95,03%	(110,375)
	Cilem	604,524	1,242,687	1,267,858	19,078	44,277	25,199	62,549	25,171	663,334	19,106	1,469,491	86,28%	(201,633)
	Gadai	556,557	833,645	843,384	61,424	66,108	4,684	38,081	9,739	286,827	56,369	752,125	112,13%	91,258
4	CFG	11,847,954	12,864,571	12,852,534	38,381	85,470	47,089	58,133	-12,037	1,004,581	97,507	13,258,958	96,93%	(406,424)
	CF 1	2,410,954	2,561,163	2,569,506	6,168	18,294	12,127	28	8,343	158,552	9,951	2,653,480	96,84%	(83,974)
	Total Griya	1,954,117	1,973,383	1,983,282	510	14,072	13,562	-10,557	9,899	29,165	4,173	2,074,745	95,59%	(91,463)
	• Total Non Program	1,351,346	1,400,136	1,410,780	343	14,072	13,729	-7,624	10,643	59,433	3,428	1,404,632	100,44%	6,147
	• Program	602,771	573,247	572,503	167	-	-	-167	-2,934	-744	744	670,113	85,43%	(97,610)
	Oto	456,837	587,780	586,224	5,657	4,223	-1,435	10,585	-1,556	129,387	5,779	578,735	101,29%	7,489
	CF 2	9,437,000	10,303,408	10,283,028	32,214	67,176	34,962	58,105	-20,379	846,029	87,555	10,605,478	96,96%	(322,450)
	Mitraguna & Others	7,891,563	8,698,860	8,687,045	27,333	61,728	34,395	53,999	-11,815	795,482	73,542	8,940,484	97,17%	(253,439)
	Pensiuni	1,545,436	1,604,548	1,595,983	4,881	5,448	567	4,107	-8,565	50,547	14,013	1,664,994	95,86%	(69,011)
	Total Pembiayaan	16,720,113	18,993,599	19,012,824	131,625	215,498	83,873	348,491	19,225	2,292,711	196,273	19,771,931	96,16%	(759,107)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi			% Relatif	MtD	Net (UG) & DG		Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25			MtD	YtD			
1	SME	3,258	3,873	5,631	7,425	0,23%	0,34%	0,45%	1,794	4,167	3,552
	Linkage	43	6	-	-	0,01%	0,00%	0,00%	-	(43)	(6)
	Local Champion	3,215	3,867	3,813	7,307	0,48%	0,51%	0,98%	3,495	4,093	3,440
	Value Chain	-	-	1,819	117	-	-	-	(1,701)	117	117
2	MBG	26,523	43,850	56,776	111,286	1,15%	2,36%	4,62%	54,510	84,763	67,436
	KUR	21,896	36,508	47,873	98,191	1,01%	2,11%	4,33%	50,319	76,295	61,683
	Non KUR	4,627	7,342	8,903	13,095	3,33%	6,44%	9,49%	4,192	8,468	5,753
3	PWG	565	29	126	37,734	0,059	0,01%	0,01%	37,608	37,169	37,704
	Cilem	558	3	-	28,044	0,09%	0,00%	0,00%	28,044	27,486	28,041
	Gadai	7	26	126	9,689	0,00%	0,02%	0,02%	9,563	9,683	9,663
4	CFG	184,758	219,298	221,829	411,029	1,56%	1,72%	3,20%	189,200	226,271	191,730
	CF 1	108,284	121,877	125,523	169,533	4,49%	4,90%	6,60%	44,011	61,250	47,656
	Total Griya	97,865	107,262	108,955	124,688	5,01%	5,52%	6,29%	15,733	26,823	17,426
	Oto	10,419	14,615	16,567	44,845	2,28%	2,82%	7,65%	28,278	34,426	30,230
	CF 2	76,474	97,421	96,306	241,495	0,819	0,93%	2,35%	145,189	165,022	144,074
	Mitraguna & Others	72,232	89,999	88,979	214,456	0,929	1,02%	2,47%	125,478	142,224	124,457
	Pensiuni	4,241	7,422	7,328	27,039	0,27%	0,27%	1,69%	19,711	22,798	19,617
	Total Pembiayaan	324,392	392,685	380,871	386,315	1,94%	2,01%	2,03%	5,444	61,923	(6,371)
									1,77%	12,94%	-0,3%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth	PHR & Payroll		
		31-Dec-24	Dec-24	Sep-25			Kinerja	Posisi	Growth (Mtd)
1	Asset (Retail) T	18,946,184	19,829,706	21,890,941	2,944,757	13,9%	PHR	2,86	3,15
2	Contribution Margin	548,041	787,198	624,410	76,369	13,9%	CIF Payroll	120,668	129,538

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-9 Nov'25)	Growth (1-9 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	8-Dec-25	9-Dec-25		DtD	MtD	%MtD	Ytd	%Ytd	Posisi	Penc.	Gap
1	Giro	238.297	418.828	464.874	465.668	177.355	795	46.840	11,18%	227.371	95,41%	420.906	110,63%	44.763
2	Tabungan	1.732.891	1.903.991	1.881.483	1.882.453	44.961	970	(21.538)	-1,13%	149.562	8,63%	2.000.816	94,08%	(18.363)
3	Deposito	877.742	950.883	947.472	923.596	(55.963)	(23.876)	(27.287)	-2,87%	45.854	5,22%	896.431	103,03%	27.165
	Total	2.848.930	3.273.702	3.293.828	3.271.717	166.354	(22.111)	(1.985)	-0,06%	422.787	14,84%	3.318.152	98,60%	(46.435)
	CASA	1.971.188	2.322.819	2.346.356	2.348.121	222.316	1.765	25.302	1,09%	376.933	19,12%	2.421.722	96,96%	(73.601)
	(%) CASA	69,19%	70,95%	71,23%	71,77%									
	FDR	84,13%	83,44%	83,12%	83,68%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-9 Nov'25)	Growth (1-8 Dec'25)				Target Dec'25			
		31-Dec-24	30-Nov-25	7-Dec-25	8-Dec-25		DtD	MtD	%MtD	Ytd	%Ytd	Posisi	Penc.	Gap
1	DPK ISE	79.410	87.303	87.970	89.382		1.412	2.079	2,38%	9.972	12,56%	118.145	75,65%	(28.763)
2	Giro ISE	37.094	35.022	32.615	33.320		705	(1.702)	-4,86%	(3.774)	-10,17%	60.551	55,03%	(27.231)
3	Tabungan ISE	39.484	49.856	52.929	50.636		(2.293)	781	1,57%	11.153	28,25%	44.877	112,83%	5.760
4	Deposito ISE	2.833	2.426	2.426	5.426		3.000	3.000	123,68%	2.593	91,52%	12.717	42,67%	(7.291)
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 (1-9 Nov'25)	Pencairan (1-9 Dec'25)	Pencairan MtM	MtD (1-9 Nov'25)	Growth (1-9 Dec'25)		Run Off Dec'25	Target Dec'25			
		31-Dec-24	30-Nov-25	9-Dec-25					MtD	Ytd		Posisi	Penc.	Gap	
1	SME	122.962	126.748	125.239	500	-	-	-500	1.457	-1.509	2.277	1.509	162.236	77,20%	(36.997)
	Linkage	22.750	25.937	25.856	-	-	-	-	(200)	-81	3.107	81	39.853	64,88%	(13.996)
	Non-Linkage	100.212	100.811	99.383	500	-	-	-500	1.657	-1.428	-830	1.428	122.383	81,21%	(23.000)
	• Local Champion	83.501	66.595	66.027	500	-	-	-500	(804)	-568	-17.474	568	94.012	70,23%	(27.985)
	• Value Chain	16.712	34.216	33.356	-	-	-	-	2.461	-860	16.645	860	28.371	117,57%	4.985
2	MBG	310.816	325.767	325.362	1.035	1.485	450	1.228	-405	14.546	1.890	362.288	89,81%	(36.925)	
	KUR	291.370	306.564	306.409	1.035	1.485	450	1.900	-155	15.040	1.640	340.266	90,05%	(38.856)	
	Non KUR	19.446	19.203	18.953	-	-	0	0	(673)	-251	-493	251	22.022	86,06%	(3.069)
3	PWG	193.140	323.731	327.691	8.343	14.616	6.273	11.995	3.960	134.551	10.656	362.681	90,35%	(34.990)	
	Cilem	122.752	218.666	221.738	2.191	6.864	4.673	7.938	3.071	98.986	3.793	262.581	84,45%	(40.843)	
	Gadai	70.389	105.064	105.954	6.152	7.752	1.600	4.057	889	35.565	6.863	100.101	105,85%	5.853	
4	CFG	1.770.026	1.955.435	1.959.594	3.214	17.358	14.144	10.668	4.159	189.568	13.199	2.003.011	97,83%	(43.417)	
	CF 1	463.002	520.993	529.465	728	10.073	9.345	1.760	8.472	64.463	1.602	503.674	105,12%	25.791	
	Total Griya	392.209	436.373	444.853	310	9.242	8.932	0	8.480	52.644	762	412.745	107,78%	32.107	
	• Total Non Program	388.279	424.924	433.413	143	9.242	9.099	372	8.489	45.134	753	397.351	109,08%	36.062	
	• Program	3.930	11.449	11.440	167	-	-	-167	302	-9	7.510	9	15.395	74,31%	(3.955)
	Oto	70.793	84.620	84.612	418	831	414	1.760	8.760	-8	13.819	839	90.929	93,05%	(6.316)
	CF 2	1.307.024	1.434.442	1.430.129	2.486	7.285	4.799	8.908	-4.312	123.105	11.597	1.499.337	95,38%	(69.208)	
	Mitraguna & Others	1.211.757	1.335.736	1.332.251	2.410	6.898	4.488	9.546	-3.484	120.495	10.382	1.384.316	96,24%	(52.064)	
	Pensiun	95.268	98.706	97.878	76	387	311	-638	-828	2.610	2.125	115.021	85,10%	(17.143)	
	Total Pembiayaan	2.396.945	2.731.682	2.737.887	13.092	33.459	20.367	25.347	6.206	340.942	27.253	2.890.216	94,73%	(152.329)	

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi			MtD (1-9 Nov'25)	% Relatif			MtD	Net (UG) & DG		Run Off Dec'25	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25		31-Dec-24	30-Nov-25	9-Dec-25		MtD	Ytd	MtM	%	Penc.	Gap
1	SME	508	6	-	364	0,41%	0,00%	0,29%	364	(144)	358				
	Linkage	43	6	-	-	0,19%	0,00%	0,00%	-	(43)	(6)				
	Local Champion	465	-	-	364	0,46%	0,00%	0,37%	364	(101)	364				
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
2	MBG	4.441	6.190	6.190	14.425	1.43%	1.90%	4,43%	8.235	9.984	8.235				
	KUR	3.770	4.599	4.599	12.600	1,29%	1,50%	4,11%	8.000	8.830	8.000				
	Non KUR	671	1.590	1.590	1.825	3,45%	8,28%	9,63%	235	1.154	235				
3	PWG	155	-	-	5.521	0,08%	0,00%	1,68%	5.521	5.366	5.521				
	Cilem	155	-	-	4.716	0,13%	0,00%	2,13%	4.716	4.561	4.716				
	Gadai	-	-	-	805	0,00%	0,00%	0,76%	805	805	805				
4	CFG	19.018	28.147	27.679	65.952	1,07%	1,42%	3,37%	38.273	46.934	37.804				
	CF 1	8.456	11.479	12.737	16.361	1,83%	2,44%	3,09%	3.624	7.905	4.882				
	Total Griya	6.832	10.463	10.710	10.406	1,74%	2,45%	2,34%	(304)	3.574	(56)				
	Oto	1.624	1.016	2.026	5.954	2,29%	2,39%	7,04%	3.928	4.331	4.938				
	CF 2	10.562	16.669	14.942	49.591	0,81%	1,04%	3,47%	34.649	39.029	32.922				
	Mitraguna & Others	10.315	16.481	14.431	47.000	0,85%	1,08%	3,53%	32.569	36.686	30.519				
	Pensiun	247	188	511	2.591	0,26%	0,52%	2,65%	2.080	2.344	2.403				
	Total Pembiayaan	38.001	34.188	33.182	34.651	1,59%	1,21%	1,27%	1.469	(3.350)	463	1,41%	-11,14%	0,1%	

Asset & 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</		

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-9 Nov'25)	Growth (1-9 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	8-Dec-25	9-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	314.972	437.227	512.738	509.573	(162.332)	(3.165)	72.346	16,55%	194.601	61,78%	515.367	98,88%	(5,794)
2	Tabungan	2.242.130	2.410.328	2.382.286	2.393.249	(11.852)	10.962	(17.079)	-0,71%	151.118	6,74%	2.534.104	94,44%	(140.855)
3	Deposito	2.798.677	3.310.810	3.187.117	3.188.948	519.898	1.831	(121.862)	-3,68%	390.271	13,94%	2.816.881	113,21%	372.067
	Total	5.355.779	6.158.366	6.082.142	6.091.770	345.714	9.628	(66.596)	-1,08%	735.991	13,74%	5.866.352	103,84%	225.418
	CASA	2.557.102	2.847.555	2.895.024	2.902.822	(174.184)	7.797	55.267	1,94%	345.720	13,52%	3.049.471	95,19%	(146.649)
	FDR	47,52%	48,47%	49,16%	49,08%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-9 Nov'25)	Growth (1-8 Dec'25)				Target Dec'25			
		31-Dec-24	30-Nov-25	7-Dec-25	8-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	113.657	99.470	104.953	105.786		833	6.317	6,35%	(7.870)	-6,92%	151.518	69,82%	(45.731)
2	Giro ISE	31.184	15.875	19.989	20.157		168	4.282	26,98%	(11.027)	-35,36%	54.128	37,24%	(33.971)
3	Tabungan ISE	59.057	64.263	65.632	66.297		665	2.034	3,17%	7.240	12,26%	64.324	103,07%	1.973
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 (1-9 Nov'25)	Pencairan (1-9 Dec'25)	Pencairan MtM	MtD (1-9 Nov'25)	Growth (1-9 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	9-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	188.209	207.382	207.473	640	2.500	1.860	513	92	19.264	2.408	244.894	84,72%	(37.420)
	Linkage	19.369	18.016	18.016	-	-	-	-130	0	-1.353	-	44.054	40,89%	(26.038)
	Non-Linkage	168.841	189.366	189.458	640	2.500	1.860	643	92	20.617	2.408	200.840	94,33%	(11.382)
	• Local Champion	162.434	180.126	180.060	640	2.500	1.860	771	-66	17.626	2.566	177.604	101,38%	2.455
	• Value Chain	6.407	9.240	9.398	-	-	-	-128	158	2.991	(158)	23.235	40,45%	(13.837)
2	MBG	159.435	194.735	194.287	1.200	100	-1.100	2.895	-448	34.853	548	210.853	92,14%	(16.565)
	KUR	151.599	185.038	184.529	850	-	-850	2.836	-509	32.931	509	200.443	92,06%	(15.914)
	Non KUR	7.836	9.697	9.758	350	100	-250	60	61	1.922	39	10.410	93,74%	(652)
3	PWG	252.400	434.205	441.455	18.912	24.056	5.144	21.944	7.251	189.055	16.805	453.213	97,41%	(11.757)
	Cilem	111.797	234.388	237.871	3.671	7.662	3.991	10.815	3.483	126.074	4.179	276.183	86,13%	(38.312)
	Gadai	140.603	199.817	203.584	15.241	16.394	1.153	11.129	3.768	62.981	12.626	177.030	115,00%	26.555
4	CFG	1.944.791	2.148.603	2.146.544	9.147	12.181	3.034	10.856	-2.058	201.753	14.239	2.206.447	97,29%	(59.903)
	CF 1	376.842	382.194	381.856	19	844	825	-2.215	-337	5.015	1.181	422.476	90,39%	(40.620)
	Total Griya	311.852	312.575	312.372	-	350	350	0	-203	520	553	334.952	93,26%	(22.580)
	• Total Non Program	308.347	308.216	308.020	-	350	350	-1.685	-195	-327	545	318.551	96,69%	(10.531)
	• Program	3.505	4.359	4.351	-	0	136	-8	846	8	16.401	26,53%	(12.049)	
	Oto	64.990	69.619	69.485	19	494	475	-2.215	-134	4.495	628	87.524	79,39%	(18.039)
	CF 2	1.567.950	1.766.409	1.764.688	9.128	11.337	2.209	13.071	-1.721	196.739	13.058	1.783.972	98,92%	(19.283)
	Mitraguna & Others	1.383.782	1.569.711	1.568.991	7.872	10.857	2.985	10.152	-721	185.209	11.578	1.577.695	99,45%	(8.705)
	Pensiun	184.168	196.697	195.697	1.256	480	-776	2.920	-1.000	11.529	1.480	206.276	94,87%	(10.579)
	Total Pembiayaan	2.544.835	2.984.924	2.989.760	29.899	38.837	8.938	36.209	4.836	444.925	34.001	3.115.406	95,97%	(125.646)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi			MtD (1-9 Nov'25)	% Relatif			MtD	Net (UG) & DG		Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25		31-Dec-24	30-Nov-25	9-Dec-25		MtD	YtD	MtM	%	Penc.
1	SME	1.267	3.204	3.204	4.463	0,67%	1,54%	2,15%	1.259	3.195	1.259			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	1.267	3.204	3.204	4.345	0,75%	1,69%	2,29%	1.142	3.078	1.142			
	Value Chain	-	-	-	-	0,00%	0,00%	0,07%	-	117	117	117		
2	MBG	3.453	6.764	6.764	11.421	2,17%	3,47%	5,88%	4.657	7.968	4.657			
	KUR	2.876	6.294	6.294	11.000	1,90%	3,40%	5,96%	4.705	8.123	4.705			
	Non KUR	577	470	470	421	7,36%	4,84%	4,32%	(48)	(155)	(48)			
3	PWG	-	-	-	-	10.405	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	7.217	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	3.188	0,00%	0,00%	-	-	-			
4	CFG	19.268	25.105	26.975	46.224	0,99%	1,26%	2,15%	19.248	26.956	21.119			
	CF 1	8.041	13.170	13.772	21.883	2,13%	3,60%	5,73%	8.111	13.842	8.712			
	Total Griya	6.972	10.986	11.815	16.635	2,24%	3,78%	5,33%	4.821	9.663	5.649			
	Oto	1.069	2.184	1.957	5.247	1,64%	2,81%	7,55%	3.290	4.178	3.063			
	CF 2	11.227	11.934	13.204	24.341	0,72%	0,75%	1,38%	11.137	13.114	12.407			
	Mitraguna & Others	11.107	11.331	11.970	21.518	0,80%	0,76%	1,37%	9.548	10.412	10.187			
	Pensiun	120	603	1.234	2.823	0,07%	0,63%	1,44%	1.589	2.703	2.220			
	Total Pembiayaan	30.008	33.313	33.703	34.087	1,18%	1,13%	1,14%	384	4.078	774	0,93%	18,55%	-0,2%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	4.145.414	4.358.798	5.069.354	923.940	5,9%
2	Contribution Margin	108.606	158.691	102.148	(6.458)	

Kinerja	Posisi			Growth (Mtd
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Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-9 Nov'25)	Growth (1-9 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	8-Dec-25	9-Dec-25		DtD	MtD	%MtD	YTD	%YTD	Posisi	Penc.	Gap
1	Giro	155.866	128.866	126.969	125.777	(4.060)	(1.192)	(3.089)	-2,40%	(30.089)	-19,30%	346.235	36,33%	(220.457)
2	Tabungan	1.803.617	1.980.739	1.992.760	1.991.459	51.335	(1.301)	10.720	0,54%	187.842	10,41%	2.083.113	95,60%	(91.655)
3	Deposito	681.198	762.342	764.061	763.648	(32.431)	(413)	1.305	0,17%	82.450	12,10%	699.248	109,21%	64.400
	Total	2.640.681	2.871.948	2.883.791	2.880.884	14.844	(2.907)	8.936	0,31%	240.203	9,10%	3.128.596	92,08%	(247.712)
	CASA	1.959.483	2.109.605	2.119.730	2.117.236	47.274	(2.494)	7.631	0,36%	157.753	8,05%	2.429.348	87,15%	(312.112)
	(%) CASA	74,20%	73,46%	73,50%	73,49%									
	FDR	99,99%	104,53%	104,16%	104,26%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-8 Dec'25)				Target Dec'25			
		31-Dec-24	30-Nov-25	7-Dec-25	8-Dec-25		DtD	MtD	%MtD	YTD	%YTD	Posisi	Penc.	Gap
1	DPK ISE	65.610	82.670	86.830	81.538		(5.292)	(1.132)	-1,37%	15.928	24,28%	95.806	85,11%	(14.268)
2	Giro ISE	23.758	19.536	20.310	19.904		(406)	369	1,89%	(3.854)	-16,22%	42.060	47,32%	(22.155)
3	Tabungan ISE	30.646	53.467	56.853	51.966		(4.887)	(1.500)	-2,81%	21.320	69,57%	34.843	149,14%	17.123
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 (1-9 Nov'25)	Pencairan (1-9 Dec'25)	Pencairan MtM	MtD (1-9 Nov'25)	Growth (1-9 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	9-Dec-25					MtD	YTD		Posisi	Penc.	Gap
1	SME	80.398	99.911	100.200	900	907	7	3.622	289	19.802	618	115.782	86,54%	(15.582)
	Linkage	14.865	24.409	24.409	-	-	-	-2	0	9.544	-	30.274	80,63%	(5.865)
	Non-Linkage	65.533	75.502	75.791	900	907	7	3.623	289	10.258	618	85.508	88,64%	(9.717)
	• Local Champion	62.373	72.430	72.738	900	907	7	3.655	308	10.365	599	71.843	101,25%	895
	• Value Chain	3.160	3.072	3.053	-	-	-	-32	-19	-107	19	13.665	22,34%	(10.612)
2	MBG	368.059	388.843	388.479	895	1.640	745	2.543	-364	20.421	2.004	422.292	91,99%	(33.813)
	KUR	343.457	362.300	361.928	895	1.580	685	1.434	-372	18.471	1.952	394.978	91,63%	(33.050)
3	PWG	200.888	356.932	362.804	15.214	18.239	3.025	19.828	5.872	161.916	12.367	371.423	97,68%	(8.619)
	Cilem	92.590	195.267	198.330	3.119	6.264	3.144	15.699	3.063	105.739	3.201	231.018	85,85%	(32.689)
	Gadai	108.298	161.666	164.475	12.095	11.976	-119	4.129	2.809	56.177	52	140.405	117,14%	24.070
4	CFG	1.991.066	2.156.369	2.152.143	7.053	11.695	4.643	11.052	-4225	161.078	15.921	2.211.667	97,31%	(59.524)
	CF 1	271.158	283.057	282.839	1.306	720	-585	1.942	-218	11.681	938	309.258	91,46%	(26.419)
	Total Griya	236.939	232.575	232.712	-	700	700	0	136	-4.227	564	255.971	90,91%	(23.259)
	• Total Non Program	155.508	155.596	155.898	-	700	700	-2.038	302	390	398	163.915	95,11%	(8.017)
	• Program	81.431	76.979	76.813	-	-	0	-302	-165	-4.617	165	92.056	83,44%	(15.242)
	Oto	34.219	50.482	50.128	1.306	20	-1.285	1.942	-354	15.909	374	53.287	94,07%	(3.160)
	CF 2	1.719.908	1.873.311	1.869.304	5.747	10.975	5.228	9.111	-4.008	149.396	14.983	1.902.409	98,26%	(33.105)
	Mitraguna & Others	1.474.657	1.605.638	1.602.542	5.035	9.730	4.695	8.035	-3.096	127.885	12.826	1.638.476	97,81%	(35.934)
	Pensiun	245.250	267.674	266.762	712	1.245	533	1.076	-912	21.512	2.157	263.933	101,07%	2.829
	Total Pembiayaan	2.640.411	3.002.055	3.003.626	24.062	32.482	8.420	37.045	1.571	363.216	30.910	3.121.164	96,23%	(117.538)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			MtD (UG) & DG	Run Off Dec'25	Target Dec'25			
		31-Dec-24	31-Oct-25	30-Nov-25		31-Dec-24	30-Nov-25	9-Dec-25			%	Penc.	Gap	
1	SME	-	-	-	683	0,00%	0,00%	0,68%	683	683	683			
	Linkage	-	-	-	683	0,00%	0,00%	0,00%	683	683	683			
	Local Champion	-	-	1.819	683	0,00%	0,00%	0,90%	683	683	683			
	Value Chain	-	-	-	683	0,00%	0,00%	0,00%	(1.819)	-	-			
2	MBG	2.275	9.715	9.715	18.966	0,62%	0,52%	2,50%	4,88%	9.251	16.691	9.251		
	KUR	1.785	8.311	8.311	16.747	0,52%	0,52%	2,29%	4,63%	8.435	14.961	8.435		
	Non KUR	489	1.404	1.404	2.219	1,99%	1,99%	5,29%	8,36%	815	815	815		
3	PWG	10	-	-	6.797	0,00%	0,00%	1,87%	6.797	6.797	6.797			
	Cilem	10	-	-	4.870	0,01%	0,00%	2,46%	4.870	4.870	4.870			
	Gadai	-	-	-	1.926	0,00%	0,00%	1,17%	1.926	1.926	1.926			
4	CFG	19.717	28.500	30.393	60.954	0,99%	1,41%	2,83%	30.561	41.237	32.455			
	CF 1	13.249	16.070	16.284	20.811	4,89%	5,75%	7,36%	4.528	7.563	4.741			
	Total Griya	12.780	15.301	15.217	16.778	5,39%	6,54%	7,21%	1.560	3.998	1.476			
	Oto	469	769	1.066	4.034	1,37%	1,37%	2,11%	8.05%	2.968	3.565	3.265		
	CF 2	15.917	13.636	12.603	13.045	0,93%	0,67%	0,70%	442	(2.873)	(591)			
	Mitraguna & Others	14.983	12.664	11.647	12.089	1,02%	0,73%	0,75%	442	(2.894)	(575)			
	Pensiun	934	972	956	956	0,04%	0,03%	0,36%	-	21	(17)			
	Total Pembiayaan	46.399	50.747	49.786	50.707	1,76%	1,66%	1,69%	921	4.309	(39)	1,79%	-5,85%	0,1%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	2.501.032	2.588.183	3.007.016	505.984	
2	Contribution Margin	70.252	103.725	107.274	37.022	-52,7%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,90	3,20	3,11	(0,09)	0,21

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-9 Nov'25)	Growth (1-9 Dec'25)				Target Dec'25			
		31-Dec-24	30-Nov-25	8-Dec-25	9-Dec-25		DtD	MtD	%MtD	YTD	%YTD	Posisi	Penc.	Gap
1	Giro	1.111.061	1.414.109	1.421.984	1.400.597	(97.170)	(21.388)	(13.512)	-0,96%	289.535	26,06%	1.422.021	98,49%	(21.425)
2	Tabungan	4.778.169	5.505.119	5.500.091	5.504.757	387.504	4.666	(361)	-0,01%	726.588	15,21%	5.182.062	106,23%	322.695
3	Deposito	1.667.902	1.627.216	1.605.957	1.607.978	(70.429)	2.022	(19.238)	-1,18%	(59.924)	-3,59%	1.695.532	94,84%	(87.554)
	Total	7.557.133	8.546.444	8.528.032	8.513.332	219.905	(14.700)	(33.112)	-0,39%	956.200	12,65%	8.299.616	102,58%	213.716
	CASA	5.889.231	6.919.228	6.922.075	6.905.354	290.334	(16.722)	(13.874)	-0,20%	1.016.123	17,25%	6.604.083	104,56%	301.270
	(%) CASA	77,93%	80,96%	81,17%	81,11%									
	FDR	79,28%	79,23%	79,44%	79,58%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-9 Nov'25)	Growth (1-8 Dec'25)				Target Dec'25			
		31-Dec-24	30-Nov-25	7-Dec-25	8-Dec-25		DtD	MtD	%MtD	YTD	%YTD	Posisi	Penc.	Gap
1	DPK ISE	304.377	365.768	357.873	357.631		(241)	(8.137)	-2,22%	53.254	17,50%	399.069	89,62%	(41.438)
2	Giro ISE	93.275	88.775	88.439	88.450		12	(324)	-0,37%	(4.824)	-5,17%	150.822	58,65%	(62.371)
3	Tabungan ISE	174.173	229.504	238.600	238.347		(253)	8.843	3,85%	64.174	36,84%	187.112	127,38%	51.235
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 (1-9 Nov'25)	Pencairan (1-9 Dec'25)	Pencairan MtM	MtD (1-9 Nov'25)	Growth (1-9 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	9-Dec-25	DtD					MtD	YTD		Posisi	Penc.	Gap
1	SME	824.608	969.288	965.731	1.852	1.210	-	-642	174.663	-3,557	141.123	4,767	901.947	107,07%	63.784
	Linkage	583.855	720.364	720.364	-	-	-	-	172.022	0	136.508	-	617.271	116,70%	103.092
	Non-Linkage	240.753	248.924	245.368	1.852	1.210	-	-642	2.641	-3,557	4.615	4,767	284.676	86,19%	(39.308)
	• Local Champion	177.655	182.232	177.465	1.600	-	-	-1.600	5.250	-4,767	-190	-	190.795	93,01%	(13.330)
	• Value Chain	63.098	66.692	67.902	252	1.210	-	-958	-2.610	1.210	4.805	-	93.880	72,33%	(25.978)
2	MBG	1.025.144	1.051.900	1.054.380	4.720	9.630	4.910	1.690	2.480	29.235	7.150		1.139.485	92,53%	(85.105)
	KUR	965.396	993.508	995.937	4.540	9.230	4.690	2.886	2.429	30.541	6.801		1.074.013	92,73%	(78.076)
3	PWG	255.819	538.581	549.652	15.863	29.033	13.170	30.241	11.071	293.833	17.962		601.092	91,44%	(51.439)
	Cilem	149.863	366.173	376.140	4.527	14.422	9.895	19.595	9.967	226.277	4.455		432.657	86,94%	(56.516)
	Gadai	105.956	172.408	173.512	11.336	14.611	3.275	10.646	1.104	67.557	13.507		168.433	103,01%	5.077
4	CFG	3.885.901	4.211.869	4.205.216	12.804	29.438	16.635	23.924	-6.653	319.314	36.091		4.354.361	96,57%	(149.145)
	CF 1	838.535	900.893	901.868	2.232	5.948	3.716	4.556	975	63.333	4.973		919.422	98,09%	(17.554)
	Total Griya	595.912	600.711	602.782	-	3.780	3.780	0	2.071	6.870	1.709		636.591	94,69%	(33.809)
	• Total Non Program	435.065	452.228	454.494	-	3.780	3.780	-4.115	2.265	19.429	1.515		453.034	100,32%	1.459
	• Program	160.848	148.482	148.289	-	-	-	0	-1.118	-194	-12.559		183.557	80,79%	(35.268)
	Oto	242.622	300.182	299.085	2.232	2.168	-64	4.556	-1.096	56.463	3.264		282.830	105,75%	16.255
	CF 2	3.047.367	3.310.976	3.303.348	10.572	23.490	12.918	19.368	-7.628	255.981	31.118		3.434.939	96,17%	(131.591)
	Mitraguna & Others	2.497.673	2.750.501	2.746.017	8.509	21.667	13.158	20.016	-4.484	248.345	26.151		2.845.615	96,50%	(99.597)
	Pensiun	549.694	560.475	557.331	2.063	1.823	-240	-648	-3.144	7.637	4.967		589.324	94,57%	(31.994)
	Total Pembiayaan	5.991.472	6.771.638	6.774.979	35.239	69.312	34.072	230.518	3.341	783.506	65.970		6.996.885	96,83%	(221.906)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-9 Nov'25)	% Relatif		MtD	Net (UG) & DG		Run Off Dec'25	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	9-Dec-25		31-Dec-24	30-Nov-25		MtD	YTD		%	Penc.	Gap
1	SME	1.291	188	149	758	0,16%	0,02%	0,08%	609	(533)	570				
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
	Local Champion	1.291	188	149	758	0,54%	0,06%	0,31%	609	(533)	570				
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
2	MBG	11.476	19.334	19.334	40.772	1.12%	1,84%	3,87%	21.438	29.296	21.438				
	KUR	9.838	15.519	15.519	34.934	1,02%	1,56%	3,51%	19.415	25.096	19.415				
	Non KUR	1.638	3.815	3.815	5.838	2,74%	6,53%	9,99%	2.023	4.200	2.023				
3	PWG	124	4	4	6.164	0,05%	0,00%	1,12%	6.160	6.040	6.160				
	Cilem	118	-	-	5.338	0,08%	0,00%	1,42%	5.338	5.221	5.338				
	Gadai	7	4	4	826	0,01%	0,00%	0,48%	822	819	822				
4	CFG	59.411	72.096	65.976	138.760	1,53%	1,57%	3,30%	72.785	79.349	66.664				
	CF 1	35.165	39.232	37.416	57.255	4,19%	4,15%	6,35%	19.839	22.090	18.023				
	Total Griya	29.490	30.424	28.365	34.759	4,95%	4,72%	5,77%	6.394	5.269	4.335				
	Oto	5.675	8.808	9.051	22.495	2,34%	3,02%	7,52%	13.444	16.821	13.688				
	CF 2	24.246	32.864	28.560	81.505	0,80%	0,86%	2,47%	52.946	57.259	48.642				
	Mitraguna & Others	22.605	29.933	26.523	66.903	0,91%	0,96%	2,44%	40.380	44.298	36.970				
	Pensiun	1.642	2.931	2.037	14.602	0,30%	0,36%	2,62%	12.565	12.961	11.671				
	Total Pembiayaan	72.302	91.622	85.462	186.454	1,21%	1,26%	2,75%	100.992	114.152	94.832		1,24%	54,97%	-1,5%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi		
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Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-9 Nov'25)	Growth (1-9 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	8-Dec-25	9-Dec-25		DtD	MtD	%MtD	YTD	%YTD	Posisi	Penc.	Gap
1	Giro	74.169	48.743	47.089	43.137	(10.306)	(3.951)	(5.606)	-11,50%	(31.032)	-41,84%	247.274	17,45%	(204.137)
2	Tabungan	1.786.724	2.008.954	2.013.067	2.026.954	40.750	13.887	18.000	0,90%	240.230	13,45%	2.037.916	99,46%	(10.962)
3	Deposito	649.060	610.498	598.604	598.763	(5.364)	158	(11.735)	-1,92%	(50.298)	-7,75%	667.179	89,75%	(68.417)
	Total	2.509.954	2.668.196	2.658.760	2.668.854	25.080	10.094	658	0,02%	158.900	6,33%	2.952.369	90,40%	(283.515)
	CASA	1.860.893	2.057.697	2.060.155	2.070.091	30.444	9.936	12.394	0,60%	209.198	11,24%	2.285.190	90,59%	(215.098)
	(%) CASA	74,14%	77,12%	77,49%	77,56%									
	FDR	125,36%	131,30%	131,89%	131,39%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-8 Dec'25)				Target Dec'25			
		31-Dec-24	30-Nov-25	7-Dec-25	8-Dec-25		DtD	MtD	%MtD	YTD	%YTD	Posisi	Penc.	Gap
1	DPK ISE	42.839	41.442	41.482	42.302		820	860	2,07%	(537)	-1,25%	83.611	50,59%	(41.310)
2	Giro ISE	4.948	2.786	3.115	3.427		312	641	23,01%	(1.521)	-30,75%	29.659	11,55%	(26.233)
3	Tabungan ISE	31.691	34.438	34.149	34.656		507	219	0,63%	2.965	9,36%	37.357	92,77%	(2.701)
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 (1-9 Nov'25)	Pencairan (1-9 Dec'25)	Pencairan MtM	MtD (1-9 Nov'25)	Growth (1-9 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	9-Dec-25					MtD	YTD		Posisi	Penc.	Gap
1	SME	184.570	243.280	243.208	-	-	0	615	-73	58.637	73	223.889	108,63%	19.318
	Linkage	86.431	110.781	110.781	-	-	-	-519	0	24.350	-	103.818	106,71%	6.964
	Non-Linkage	98.139	132.499	132.426	-	-	0	1.134	-73	34.287	73	120.072	110,29%	12.355
	• Local Champion	98.139	132.499	132.426	-	-	0	1.134	-73	34.287	73	116.221	113,94%	16.206
	• Value Chain	-	-	-	-	-	-	0	0	0	-	3.851	0,00%	(3.851)
2	MBG	446.877	444.841	444.688	1.000	2.171	1.171	502	-153	-2.189	2.324	507.692	87,59%	(63.004)
	KUR	419.345	420.474	420.401	1.000	2.171	1.171	1.113	-73	1.056	2.244	477.116	88,11%	(56.715)
	Non KUR	27.532	24.367	24.287	-	-	0	-610	-80	-3.245	80	30.576	79,43%	(6.289)
3	PWG	258.833	422.883	429.639	22.170	24.441	2.271	16.622	6.756	170.805	17,685	433.208	99,18%	(3.569)
	Cilem	127.522	228.193	233.780	5.570	9.066	3.496	8.501	5.587	106.258	3.479	267.053	87,54%	(33.273)
	Gadai	131.312	194.690	195.859	16.600	15.375	-1.225	8.121	1.168	64.547	14.207	166.155	117,88%	29.703
4	CFG	2.256.170	2.392.296	2.389.037	6.164	14.797	8.633	12.190	-3.259	132.867	18.056	2.483.471	96,20%	(94.434)
	CF 1	461.418	474.026	473.478	1.883	709	-1.174	4.543	-548	12.060	1.257	498.650	94,95%	(25.172)
	Total Griya	417.205	391.149	390.564	200	-	-200	0	-585	-26.641	585	434.485	89,89%	(43.921)
	• Total Non Program	64.148	59.172	58.954	200	-	-200	-157	-217	-5.193	217	71.781	82,13%	(12.826)
	• Program	353.058	331.978	331.610	-	-	0	-1.952	-368	-21.448	368	362.704	91,43%	(31.095)
	Oto	44.213	82.877	82.914	1.683	709	-974	4.543	37	38.701	672	64.165	129,22%	18.749
	CF 2	1.794.752	1.918.270	1.915.559	4.281	14.089	9.808	7.647	-2.711	120.807	16.799	1.984.822	96,51%	(69.263)
	Mitraguna & Others	1.323.695	1.437.274	1.437.244	3.507	12.576	9.069	6.250	-30	113.548	12.606	1.494.383	96,18%	(57.139)
	Pensiun	471.056	480.996	478.315	774	1.513	739	1.397	-2.681	7.259	4.194	490.439	97,53%	(12.123)
	Total Pembiayaan	3.146.451	3.503.301	3.506.571	29.334	41.409	12.075	29.929	3.271	360.121	38.138	3.648.260	96,12%	(141.689)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			MtD	YTD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25		31-Dec-24	30-Nov-25	9-Dec-25				%	Penc.	Gap
1	SME	192	475	460	1.157	0,10%	0,19%	0,48%	697	965	681			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	192	475	460	1.157	0,20%	0,35%	0,87%	697	965	681			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	4.879	14.773	14.773	25.702	1,09%	3,32%	5,78%	10.929	20.823	10.929			
	KUR	3.627	13.148	13.148	22.911	0,86%	3,13%	5,45%	9.763	19.284	9.763			
	Non KUR	1.252	1.625	1.625	2.791	4,55%	6,67%	11,49%	1.167	1.539	1.167			
3	PWG	275	122	122	8.847	0,11%	0,03%	2,06%	8.725	8.572	8.725			
	Cilem	275	-	-	5.902	0,22%	0,00%	2,52%	5.902	5.627	5.902			
	Gadai	-	122	122	2.945	0,00%	0,06%	1,50%	2.823	2.945	2.823			
4	CFG	67.344	65.451	70.806	99.139	2,98%	2,96%	4,15%	157	5.381	403			
	CF 1	43.373	41.926	45.314	53.224	9,40%	9,56%	11,24%	157	3.641	(154)			
	Total Griya	41.791	40.088	42.848	46.110	10,02%	10,95%	11,81%	13	3.262	4.319	6.022		
	Oto	1.583	1.838	2.467	7.114	3,58%	2,98%	8,58%	4.647	5.531	5.276			
	CF 2	23.971	23.525	25.491	45.915	1,34%	1,33%	2,40%	20.424	21.944	22.390			
	Mitraguna & Others	22.208	21.186	23.560	42.572	1,68%	1,64%	2,96%	19.012	20.365	21.386			
	Pensiun	1.763	2.338	1.931	3.343	0,37%	0,40%	0,70%	1.411	1.580	1.004			
	Total Pembiayaan	138.673	177.658	174.204	174.674	4,41%	4,97%	4,98%	470	36.001	(2.984)	3.99%	19,87%	-1,0%

Asset & 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%

PHR & Payroll

Kinerja
