

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-30 Nov'25	Growth (1-15 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	14-Dec-25	15-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.894.366	2.447.773	2.555.299	2.508.613	(96.513)	(46.686)	60.840	2,49%	614.247	32,42%	2.951.802	84,99%	(443.188)
2	Tabungan	12.343.531	13.809.131	13.756.812	13.751.864	512.698	(4.948)	(57.267)	-0,41%	1.408.333	11,41%	13.838.012	99,38%	(86.148)
3	Deposito	6.674.579	7.261.750	7.034.330	7.053.602	355.712	19.272	(208.148)	-2,87%	379.023	5,68%	6.775.272	104,11%	278.330
Total		20.912.476	23.518.654	23.346.441	23.314.079	771.896	(32.362)	(204.575)	-0,87%	2.401.603	11,48%	23.565.085	98,93%	(251.006)
CASA		14.237.897	16.256.904	16.312.111	16.260.477	416.185	(51.633)	3.573	0,02%	2.022.580	14,21%	16.789.813	96,85%	(529.336)
(% CASA		68,08%	69,12%	69,87%	69,75%									
FDR		79,95%	80,76%	81,80%	81,91%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-14 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	13-Dec-25	14-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	605.893	676.653	695.619	697.286		1.667	20.634	3,05%	91.393	15,08%	813.500	85,71%	(116.213)
2	Giro ISE	190.259	161.992	174.408	175.390		982	13.398	8,27%	(14.869)	-7,82%	316.220	55,46%	(140.829)
3	Tabungan ISE	335.051	431.528	453.704	454.389		685	22.862	5,30%	119.338	35,62%	363.698	124,94%	90.691
4	Deposito ISE	80.583	83.133	67.507	67.507		0	(15.626)	-18,80%	(13.075)	-16,23%	133.583	50,54%	(66.075)
5	CIF ISE	11.606	13.008	13.008	13.008		0	0	0,00%	1.402	12,08%	13.520	96,21%	(512)

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-15 Nov'25)	Pencairan (1-15 Dec'25)	Pencairan MtM	MtD (1-30 Nov'25	Growth (1-15 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	1.400.748	1.646.608	1.640.174	111.082	6.757	-104.325	180.870	-6.434	239.427	13.191	1.648.748	99,48%	(8.573)
	Linkage	727.269	899.506	899.097	100.000	140	(99.860)	171.172	-409	171.828	549	835.269	107,64%	63.828
	Non-Linkage	673.478	747.102	741.077	11.082	6.617	-4.465	9.698	-6.024	67.599	12.641	813.478	91,10%	(72.401)
	• Local Champion	584.102	633.881	626.552	10.830	5.407	-5.423	10.006	-7.328	42.451	12.735	650.475	96,32%	(23.923)
	• Value Chain	89.377	113.221	114.525	252	1.210	958	-308	1.304	25.148	(94)	163.003	70,26%	(48.478)
2	MBG	2.310.331	2.406.087	2.411.592	21.396	34.466	13.070	8.858	5.504	101.261	28.962	2.642.609	91,26%	(231.017)
	KUR	2.171.167	2.267.884	2.273.246	20.866	32.921	12.055	10.169	5.361	102.079	27.560	2.486.816	91,41%	(213.570)
	Non KUR	139.164	138.203	138.346	530	1.545	1.015	-1.311	143	-818	1.402	155.793	88,80%	(17.447)
3	PWG	1.161.081	2.076.332	2.146.606	171.719	189.404	17.685	100.630	70.273	985.525	119.131	2.221.617	96,62%	(75.011)
	Cilem	604.524	1.242.687	1.295.291	50.301	82.746	32.445	62.549	52.604	690.767	30.142	1.469.491	88,15%	(174.200)
	Gadai	556.557	833.645	851.314	121.418	106.658	-14.760	38.081	17.669	294.758	88.989	752.125	113,19%	99.189
4	CFG	11.847.954	12.864.571	12.898.475	109.602	160.121	50.519	58.133	33.905	1.050.522	126.216	13.258.958	97,28%	(360.483)
	CF 1	2.410.954	2.561.163	2.574.001	12.711	29.670	16.958	28	12.838	163.047	16.831	2.653.480	97,00%	(79.479)
	Total Griya	1.954.117	1.973.383	1.984.382	3.612	18.285	14.674	-10.557	10.999	30.265	7.286	2.074.745	95,64%	(90.363)
	• Total Non Program	1.351.346	1.400.136	1.411.694	3.006	17.504	14.498	-7.624	11.558	60.348	5.947	1.404.632	100,50%	7.062
	• Program	602.771	573.247	572.688	606	781	175	-2.934	-559	-30.083	1.340	670.113	85,46%	(97.424)
	Oto	456.837	587.780	589.619	9.100	11.384	2.285	10.585	1.839	132.782	9.545	578.735	101,88%	10.884
	CF 2	9.437.000	10.303.408	10.324.474	96.891	130.451	33.560	58.105	21.066	887.474	109.385	10.605.478	97,35%	(281.004)
	Mitraguna & Others	7.891.563	8.698.860	8.725.256	85.917	121.078	35.160	53.999	26.396	833.692	94.682	8.940.484	97,59%	(215.228)
	Pensiun	1.545.436	1.604.548	1.599.218	10.974	9.374	-1.600	4.107	-5.330	53.782	14.704	1.664.994	96,05%	(65.776)
Total Pembiayaan		16.720.113	18.993.599	19.096.847	413.799	390.748	-23.051	348.491	103.249	2.376.734	287.500	19.771.931	96,59%	(675.084)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	15-Dec-25	31-Dec-24	30-Nov-25	15-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	3.258	3.873	5.631	11.854	0,23%	0,34%	0,72%	6.223	8.596	7.981			
	Linkage	43	6	-	-	0,01%	0,00%	0,00%	-	(43)	(6)			
	Local Champion	3.215	3.867	3.813	11.746	0,48%	0,51%	1,58%	7.933	8.531	7.879			
	Value Chain	-	-	1.819	108				(1.710)	108	108			
2	MBG	26.523	43.850	56.776	170.732	1,15%	2,36%	7,08%	113.957	144.209	126.882			
	KUR	21.896	36.508	47.873	152.380	1,01%	2,11%	6,70%	104.508	130.484	115.872			
	Non KUR	4.627	7.342	8.903	18.352	3,33%	6,44%	13,27%	9.449	13.725	11.010			
3	PWG	565	29	126	66.469	0,05%	0,01%	3,10%	66.343	65.904	66.439			
	Cilem	558	3	-	49.024	0,09%	0,00%	3,78%	49.024	48.466	49.021			
	Gadai	7	26	126	17.445	0,00%	0,02%	2,05%	17.319	17.438	17.419			
4	CFG	184.758	219.298	221.829	404.724	1,56%	1,72%	3,14%	182.895	219.967	185.426			
	CF 1	108.284	121.877	125.523	199.236	4,49%	4,90%	7,74%	73.713	90.952	77.358			
	Total Griya	97.865	107.262	108.955	140.385	5,01%	5,52%	7,07%	31.430	42.520	33.123			
	Oto	10.419	14.615	16.567	58.851	2,28%	2,82%	9,98%	42.283	48.432	44.236			
	CF 2	76.474	97.421	96.306	205.489	0,81%	0,93%	1,99%	109.182	129.015	108.068			
	Mitraguna & Others	72.232	89.999	88.979	184.036	0,92%	1,02%	2,11%	95.057	111.803	94.036			
	Pensiun	4.241	7.422	7.328	21.453	0,27%	0,46%	1,34%	14.125	17.212	14.031			
Total Pembiayaan		215.104	267.051	284.362	653.780	1,29%	1,50%	3,42%	369.418	438.676	386.729	1,29%	62,29%	-2,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	15-Dec-25	31-Dec-24	30-Nov-25	15-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	65.676	68.318	67.841	67.147	4,69%	4,12%	4,09%	(693)	1.471	(1.170)			
	Linkage	15.065	15.081	15.087	15.087	2,07%	1,68%	1,68%	-	22	6			
	Non-Linkage	50.611	53.237	52.754	52.061	7,51%	7,06%	7,02%	(693)	1.450	(1.176)			
	Value Chain	-	-	-	-				-	-	-			
2	MBG	31.069	39.976	42.624	43.900	1,34%	1,77%	1,82%	1.275	12.831	3.924			
	KUR	22.074	30.304	32.141	33.237	1,02%	1,42%	1,46%	1.097	11.163	2.933			
	Non KUR	8.995	9.672	10.484	10.662	6,46%	7,59%	7,71%	178	1.667	990			
3	PWG	184	191	191	285	0,02%	0,01%	0,01%	94	101	94			
	Cilem	-	-	-	94	0,00%	0,00%	0,01%	94	94	94			
	Gadai	184	191	191	191	0,03%	0,02%	0,02%	-	6	-			
4	CFG	227.463	284.201	270.215	274.448	1,92%	2,10%	2,13%	4.234	46.986	(9.752)			
	CF 1	109.876	141.595	138.885	142.262	4,56%	5,42%	5,53%	3.376	32.386	667			
	Total Griya	105.089	134.833	131.421	134.618	5,38%	6,66%	6,78%	3.198	29.529	(215)			
	Oto	4.786	6.761	7.465	7.643	1,05%	1,27%	1,30%	179	2.857	882			
	CF 2	117.587	142.606	131.329	132.187	1,25%	1,27%	1,28%	857	14.600	(10.419)			
	Mitraguna & Others	101.881	135.405	125.206	126.198	1,29%	1,44%	1,45%	992	24.317	(9.207)			
	Pensiun	15.706	7.201	6.123	5.988	0,09%	0,03%	0,37%	(135)	(9.718)	(1.213)			
Total Pembiayaan		324.392	392.685	380.871	385.780	1,94%	2,01%	2,02%	4.909	61.388	(6.905)	1,77%	12,43%	-0,3%

Asset & Contribution Margin

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

PHR & Payroll</

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-15 Nov'25	Growth (1-15 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	14-Dec-25	15-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	238.297	418.828	484.234	431.041	177.355	(53.193)	12.214	2,92%	192.744	80,88%	420.906	102,41%	10.136
2	Tabungan	1.732.891	1.903.991	1.885.372	1.885.840	44.961	468	(18.152)	-0,95%	152.949	8,83%	2.000.816	94,25%	(114.977)
3	Deposito	877.742	950.883	900.034	918.594	(55.963)	18.560	(32.289)	-3,40%	40.852	4,65%	896.431	102,47%	22.163
Total		2.848.930	3.273.702	3.269.640	3.235.475	166.354	(34.165)	(38.227)	-1,17%	386.545	13,57%	3.318.152	97,51%	(82.677)
CASA		1.971.188	2.322.819	2.369.606	2.316.881	222.316	(52.725)	(5.938)	-0,26%	345.693	17,54%	2.421.722	95,67%	(104.841)
(% CASA		69,19%	70,95%	72,47%	71,61%									
FDR		84,13%	83,44%	84,07%	84,96%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-14 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	13-Dec-25	14-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	79.410	87.303	90.366	90.618		252	3.315	3,80%	11.208	14,11%	118.145	76,70%	(27.526)
2	Giro ISE	37.094	35.022	35.501	35.600		99	579	1,65%	(1.493)	-4,03%	60.551	58,79%	(24.951)
3	Tabungan ISE	39.484	49.856	51.410	51.563		153	1.707	3,42%	12.079	30,59%	44.877	114,90%	6.686
4	Deposito ISE	2.833	2.426	3.455	3.455		0	1.029	42,44%	622	21,96%	12.717	27,17%	(9.262)
5	CIF ISE	2.097	2.325	2.325	2.325		0	0	0,00%	228	10,87%		0,00%	2.325

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-15 Nov'25)	Pencairan (1-15 Dec'25)	Pencairan MtM	MtD (1-15 Nov'25	Growth (1-15 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	122.962	126.748	125.924	500	140	-360	1.457	-824	2.962	964	162.236	77,62%	(36.312)
	Linkage	22.750	25.937	25.528	-	140	140	-200	-409	2.778	549	39.853	64,06%	(14.325)
	Non-Linkage	100.212	100.811	100.396	500	-	-500	1.657	-415	184	415	122.383	82,03%	(21.987)
	• Local Champion	83.501	66.595	66.200	500	-	-500	-804	-395	-17.301	395	94.012	70,42%	(27.812)
	• Value Chain	16.712	34.216	34.196	-	-	-	2.461	-20	17.485	20	28.371	120,53%	5.825
2	MBG	310.816	325.767	327.597	3.515	6.230	2.715	1.228	1.829	16.781	4.401	362.288	90,42%	(34.691)
	KUR	291.370	306.564	308.715	3.515	6.205	2.690	1.900	2.151	17.345	4.054	340.266	90,73%	(31.550)
	Non KUR	19.446	19.203	18.881	-	25	25	-673	-322	-565	347	22.022	85,74%	(3.141)
3	PWG	193.140	323.731	332.330	21.466	26.203	4.737	11.995	8.599	139.189	17.604	362.681	91,63%	(30.352)
	Cilem	122.752	218.666	226.136	7.826	13.722	5.895	7.938	7.470	103.385	6.252	262.581	86,12%	(36.445)
	Gadai	70.389	105.064	106.194	13.640	12.481	-1.159	4.057	1.129	35.805	11.352	100.101	106,09%	6.093
4	CFG	1.770.026	1.955.435	1.963.027	12.991	26.261	13.270	10.668	7.592	193.001	18.669	2.003.011	98,00%	(39.984)
	CF 1	463.002	520.993	529.509	2.952	11.183	8.231	1.760	8.516	66.507	2.668	503.674	105,13%	25.835
	Total Griya	392.209	436.373	444.288	1.771	9.302	7.531	0	7.915	52.079	1.387	412.745	107,64%	31.542
	• Total Non Program	388.279	424.924	432.851	1.604	9.302	7.698	372	7.927	44.572	1.375	397.351	108,93%	35.500
	• Program	3.930	11.449	11.437	167	-	-167	302	-12	7.507	12	15.395	74,29%	(3.958)
	Oto	70.793	84.620	85.221	1.180	1.881	701	1.760	601	14.428	1.280	90.929	93,72%	(5.707)
	CF 2	1.307.024	1.434.442	1.433.518	10.039	15.078	5.039	8.908	-924	126.494	16.002	1.499.337	95,61%	(65.819)
	Mitraguna & Others	1.211.757	1.335.736	1.335.340	9.939	14.387	4.448	9.546	-396	123.584	14.783	1.384.316	96,46%	(48.976)
	Pensiun	95.268	98.706	98.178	100	691	591	-638	-528	2.910	1.219	115.021	85,36%	(16.843)
Total Pembiayaan		2.396.945	2.731.682	2.748.877	38.472	58.834	20.362	25.347	17.196	351.933	41.638	2.890.216	95,11%	(141.339)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	15-Dec-25	31-Dec-24	30-Nov-25	15-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	508	6	-	961	0,41%	0,00%	0,76%	961	453	955			
	Linkage	43	6	-	-	0,19%	0,00%	0,00%	-	(43)	(6)			
	Local Champion	465	-	-	961	0,46%	0,00%	0,96%	961	497	961			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	4.441	6.190	6.190	25.836	1,43%	1,90%	7,89%	19.647	21.396	19.647			
	KUR	3.770	4.599	4.599	23.156	1,29%	1,50%	7,50%	18.557	19.387	18.557			
	Non KUR	671	1.590	1.590	2.680	3,45%	8,28%	14,19%	1.090	2.009	1.090			
3	PWG	155	-	-	10.245	0,08%	0,00%	3,08%	10.245	10.090	10.245			
	Cilem	155	-	-	8.419	0,13%	0,00%	3,72%	8.419	8.264	8.419			
	Gadai	-	-	-	1.825	0,00%	0,00%	1,72%	1.825	1.825	1.825			
4	CFG	19.018	28.147	27.679	58.461	1,07%	1,42%	2,98%	30.782	39.444	30.314			
	CF 1	8.456	11.479	12.737	20.024	1,83%	2,44%	3,78%	7.287	11.568	8.546			
	Total Griya	6.832	10.463	10.710	12.005	1,74%	2,45%	2,70%	1.295	5.173	1.543			
	Oto	1.624	1.016	2.026	8.019	2,29%	2,39%	9,41%	5.993	6.395	7.003			
	CF 2	10.562	16.669	14.942	38.437	0,81%	1,04%	2,68%	23.495	27.875	21.768			
	Mitraguna & Others	10.315	16.481	14.431	36.582	0,85%	1,08%	2,74%	22.151	26.267	20.101			
	Pensiun	247	188	511	1.855	0,26%	0,52%	1,89%	1.344	1.608	1.667			
Total Pembiayaan		24.121	34.343	33.868	95.503	1,01%	1,24%	3,47%	61.635	71.382	61.160	1,03%	70,39%	-2,4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	15-Dec-25	31-Dec-24	30-Nov-25	15-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.083	1.738	1.744	1.744	0,88%	1,38%	1,39%	-	661	6			
	Linkage	196	238	244	244	0,86%	0,94%	0,96%	-	48	6			
	Non-Linkage	888	1.500	1.500	1.500	0,89%	1,49%	1,49%	-	612	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	3.227	4.684	5.129	5.051	1,04%	1,57%	1,54%	(78)	1.824	367			
	KUR	1.952	4.075	4.391	4.319	0,67%	1,43%	1,40%	(72)	2.367	244			
	Non KUR	1.274	609	737	731	6,55%	3,84%	3,87%	(6)	(543)	122			
3	PWG	-	-	-	11	0,00%	0,00%	0,00%	11	11	11			
	Cilem	-	-	-	11	0,00%	0,00%	0,01%	11	11	11			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	33.691	27.766	26.309	26.957	1,90%	1,35%	1,37%	648	(6.733)	(808)			
	CF 1	5.942	4.809	5.093	6.136	1,28%	0,98%	1,16%	1.043	194	1.327			
	Total Griya	5.028	4.373	4.557	5.232	1,28%	1,04%	1,18%	675	204	859			
	Oto	914	436	536	905	1,29%	0,63%	1,06%	368	(10)	469			
	CF 2	27.748	22.956	21.216	20.821	2,12%	1,48%	1,45%	(395)	(6.927)	(2.135)			
	Mitraguna & Others	27.082	22.326	20.725	20.330	2,23%	1,55%	1,52%	(395)	(6.752)	(1.995)			
	Pensiun	666	631	491	491	0,03%	0,02%	0,50%	(0)	(175)	(140)			
Total Pembiayaan		38.001	34.188	33.182	33.763	1,59%	1,21%	1,23%	582	(4.237)	(424)	1,41%	-14,52%	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 (1-15 Nov'25)	Growth (1-15 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	14-Dec-25	15-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	314.972	437.227	515.755	518.520	(162.332)	2.765	81.293	18,59%	203.548	64,62%	515.367	100,61%	3.153
2	Tabungan	2.242.130	2.410.328	2.406.918	2.419.542	(11.852)	12.623	9.213	0,38%	177.411	7,91%	2.534.104	95,48%	(114.562)
3	Deposito	2.798.677	3.310.810	3.181.928	3.178.534	519.898	(3.394)	(132.276)	-4,00%	379.857	13,57%	2.816.881	112,84%	361.653
Total		5.355.779	6.158.366	6.104.601	6.116.595	345.714	11.994	(41.770)	-0,68%	760.816	14,21%	5.866.352	104,27%	250.244
CASA		2.557.102	2.847.555	2.922.673	2.938.061	(174.184)	15.388	90.506	3,18%	380.959	14,90%	3.049.471	96,35%	(111.409)
(% CASA)		47,74%	46,24%	47,88%	48,03%									
FDR		47,52%	48,47%	49,18%	49,08%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-14 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	13-Dec-25	14-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	113.657	99.470	107.842	108.233		391	8.763	8,81%	(5.424)	-4,77%	151.518	71,43%	(43.285)
2	Giro ISE	31.184	15.875	20.738	20.877		138	5.002	31,51%	(10.307)	-33,05%	54.128	38,57%	(33.251)
3	Tabungan ISE	59.057	64.263	67.772	68.024		252	3.761	5,85%	8.967	15,18%	64.324	105,75%	3.700
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 (1-15 Nov'25)	Pencairan (1-15 Dec'25)	Pencairan MtM	MtD (1-15 Nov'25)	Growth (1-15 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	188.209	207.382	207.279	2.830	2.500	-330	513	-103	19.069	2.603	244.894	84,64%	(37.615)
	Linkage	19.369	18.016	18.016	-	-	-	-130	0	-1.353	-	44.054	40,89%	(26.038)
	Non-Linkage	168.841	189.366	189.263	2.830	2.500	-330	643	-103	20.422	2.603	200.840	94,24%	(11.577)
	• Local Champion	162.434	180.126	179.870	2.830	2.500	-330	771	-256	17.436	2.756	177.604	101,28%	2.265
	• Value Chain	6.407	9.240	9.393	-	-	-	-128	153	2.987	(153)	23.235	40,43%	(13.842)
2	MBG	159.435	194.735	193.424	1.855	400	-1.455	2.895	-1.311	33.990	1.711	210.853	91,73%	(17.428)
	KUR	151.599	185.038	183.741	1.505	300	-1.205	2.836	-1.296	32.143	1.596	200.443	91,67%	(16.702)
	Non KUR	7.836	9.697	9.683	350	100	-250	60	-14	1.847	114	10.410	93,02%	(727)
3	PWG	252.400	434.205	447.652	36.585	37.795	1.209	21.944	13.447	195.252	24.348	453.213	98,77%	(5.561)
	Cilem	111.797	234.388	242.744	9.509	14.047	4.538	10.815	8.356	130.947	5.691	276.183	87,89%	(33.439)
	Gadai	140.603	199.817	204.908	27.076	23.748	-3.328	11.129	5.091	64.305	18.657	177.030	115,75%	27.878
4	CFG	1.944.791	2.148.603	2.153.960	25.749	25.248	-500	10.856	5.357	209.169	19.891	2.206.447	97,62%	(52.488)
	CF 1	376.842	382.194	380.863	337	1.469	1.133	-2.215	-1.330	4.022	2.800	422.476	90,15%	(41.613)
	Total Griya	311.852	312.755	311.551	150	750	600	0	-1.024	-301	1.774	334.952	93,01%	(23.401)
	• Total Non Program	308.347	308.216	307.201	150	750	600	-1.685	-1.014	-1.145	1.764	318.551	96,44%	(11.350)
	• Program	3.505	4.359	4.349	-	-	0	136	-10	844	10	16.401	26,52%	(12.052)
	Oto	64.990	69.619	69.313	187	719	533	-2.215	-306	4.323	1.026	87.524	79,19%	(18.211)
	CF 2	1.567.950	1.766.409	1.773.097	25.412	23.779	-1.633	13.071	6.688	205.147	17.091	1.783.972	99,39%	(10.875)
	Mitraguna & Others	1.383.782	1.569.711	1.575.355	22.212	21.247	-965	10.152	5.644	191.573	15.603	1.577.695	99,85%	(2.340)
	Pensiun	184.168	196.697	197.742	3.200	2.532	-668	2.920	1.044	13.574	1.488	206.276	95,86%	(8.535)
Total Pembiayaan		2.544.835	2.984.924	3.002.315	67.019	65.943	-1.076	36.209	17.391	457.480	48.552	3.115.406	96,37%	(113.092)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	15-Dec-25	31-Dec-24	30-Nov-25	15-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.267	3.204	3.204	4.427	0,67%	1,54%	2,14%	1.224	3.160	1.224			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	1.267	3.204	3.204	4.319	0,75%	1,69%	2,28%	1.115	3.052	1.115			
	Value Chain	-	-	-	108	0,00%	0,00%	0,06%	108	108	108			
2	MBG	3.453	6.764	6.764	18.397	2,17%	3,47%	9,51%	11.633	14.944	11.633			
	KUR	2.876	6.294	6.294	17.088	1,90%	3,40%	9,30%	10.794	14.212	10.794			
	Non KUR	577	470	470	1.309	7,36%	4,84%	13,52%	839	732	839			
3	PWG	-	-	-	17.403	0,00%	0,00%	3,89%	17.403	17.403	17.403			
	Cilem	-	-	-	11.870	0,00%	0,00%	4,89%	11.870	11.870	11.870			
	Gadai	-	-	-	5.532	0,00%	0,00%	2,70%	5.532	5.532	5.532			
4	CFG	19.268	25.105	26.975	49.267	0,99%	1,26%	2,29%	22.292	29.999	24.162			
	CF 1	8.041	13.170	13.772	24.662	2,13%	3,60%	6,48%	10.890	16.621	11.492			
	Total Griya	6.972	10.986	11.815	17.864	2,24%	3,78%	5,73%	6.050	10.893	6.878			
	Oto	1.069	2.184	1.957	6.798	1,64%	2,81%	9,81%	4.841	5.729	4.613			
	CF 2	11.227	11.934	13.204	24.605	0,72%	0,75%	1,39%	11.401	13.378	12.671			
	Mitraguna & Others	11.107	11.331	11.970	22.102	0,80%	0,76%	1,40%	10.132	10.996	10.771			
	Pensiun	120	603	1.234	2.503	0,07%	0,63%	1,27%	1.269	2.382	1.900			
Total Pembiayaan		23.988	35.072	36.943	89.494	0,94%	1,24%	2,98%	52.551	65.506	54.422	0,92%	69,13%	-2,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	15-Dec-25	31-Dec-24	30-Nov-25	15-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	9.021	7.817	7.813	7.813	4,79%	3,77%	3,77%	(1)	(1.209)	(4)			
	Linkage	24	2	-	2	0,13%	0,01%	0,01%	-	(23)	-			
	Non-Linkage	8.997	7.815	7.811	7.811	5,33%	4,13%	4,13%	(1)	(1.186)	(4)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	2.863	1.525	1.811	1.853	1,80%	0,93%	0,96%	42	(1.010)	328			
	KUR	1.760	1.021	1.239	1.352	1,16%	0,67%	0,74%	113	(408)	331			
	Non KUR	1.104	504	572	501	14,08%	5,90%	5,18%	(71)	(602)	(3)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	18.124	23.971	24.078	22.636	0,93%	1,12%	1,05%	(1.443)	4.512	(1.335)			
	CF 1	5.476	6.167	5.995	5.323	1,45%	1,57%	1,40%	(671)	(152)	(844)			
	Total Griya	4.795	5.656	5.484	4.812	1,54%	1,75%	1,54%	(671)	18	(844)			
	Oto	681	511	511	511	1,05%	0,73%	0,74%	-	(170)	-			
	CF 2	12.648	17.804	18.084	17.312	0,81%	1,02%	0,98%	(771)	4.664	(491)			
	Mitraguna & Others	12.330	17.209	17.489	16.718	0,89%	1,11%	1,06%	(771)	4.388	(491)			
	Pensiun	318	595	594	594	0,01%	0,02%	0,30%	-	277	(0)			
Total Pembiayaan		30.008	33.313	33.703	32.302	1,18%	1,13%	1,08%	(1.401)	2.293	(1.011)	0,93%	13,69%	-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 (1-15 Nov'25	Growth (1-15 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	14-Dec-25	15-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	155.866	128.866	169.658	165.466	(4.060)	(4.192)	36.600	28,40%	9.599	6,16%	346.235	47,79%	(180.769)
2	Tabungan	1.803.617	1.980.739	1.984.618	1.984.996	51.335	377	4.256	0,21%	181.379	10,06%	2.083.113	95,29%	(98.118)
3	Deposito	681.198	762.342	746.339	743.703	(32.431)	(2.637)	(18.640)	-2,45%	62.505	9,18%	699.248	106,36%	44.454
Total		2.640.681	2.871.948	2.900.616	2.894.164	14.844	(6.452)	22.216	0,77%	253.483	9,60%	3.128.596	92,51%	(234.432)
CASA		1.959.483	2.109.605	2.154.277	2.150.461	47.274	(3.815)	40.856	1,94%	190.978	9,75%	2.429.348	88,52%	(278.887)
(% CASA		74,20%	73,46%	74,27%	74,30%									
FDR		99,99%	104,53%	104,15%	104,38%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-14 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	13-Dec-25	14-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	65.610	82.670	86.570	86.920		351	4.251	5,14%	21.310	32,48%	95.806	90,73%	(8.886)
2	Giro ISE	23.758	19.536	21.182	21.444		263	1.909	9,77%	(2.314)	-9,74%	42.060	50,99%	(20.615)
3	Tabungan ISE	30.646	53.467	55.721	55.809		88	2.342	4,38%	25.163	82,11%	34.843	160,17%	20.966
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 (1-15 Nov'25)	Pencairan (1-15 Dec'25)	Pencairan MtM	MtD (1-15 Nov'25	Growth (1-15 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	80.398	99.911	100.218	5.900	907	-4.993	3.622	308	19.820	599	115.782	86,56%	(15.564)
	Linkage	14.865	24.409	24.409	-	-	-	-2	0	9.544	-	30.274	80,63%	(5.865)
	Non-Linkage	65.533	75.502	75.810	5.900	907	-4.993	3.623	308	10.277	599	85.508	88,66%	(9.698)
	• Local Champion	62.373	72.430	72.777	5.900	907	-4.993	3.655	347	10.404	560	71.843	101,30%	934
	• Value Chain	3.160	3.072	3.033	-	-	-	-32	-39	-128	39	13.665	22,19%	(10.632)
2	MBG	368.059	388.843	389.589	3.305	4.760	1.455	2.543	746	21.531	4.014	422.292	92,26%	(32.703)
	KUR	343.457	362.300	362.841	3.305	4.400	1.095	1.434	541	19.384	3.859	394.978	91,86%	(32.137)
	Non KUR	24.602	26.544	26.748	-	360	360	1.108	205	2.147	155	27.314	97,93%	(566)
3	PWG	200.888	356.932	371.043	32.457	32.897	440	19.828	14.111	170.155	18.786	371.423	99,90%	(380)
	Cilem	92.590	195.267	203.437	8.947	13.246	4.299	15.699	8.170	110.847	5.075	231.018	88,06%	(27.581)
	Gadai	108.298	161.666	167.606	23.510	19.651	-3.859	4.129	5.940	59.308	13.711	140.405	119,37%	27.201
4	CFG	1.991.066	2.156.369	2.160.078	20.768	24.979	4.211	11.052	3.709	169.012	21.270	2.211.667	97,67%	(51.589)
	CF 1	271.158	283.057	282.446	2.435	720	-1.715	1.942	-611	11.288	1.332	309.258	91,33%	(26.812)
	Total Griya	236.939	232.575	232.494	160	700	540	0	-82	-4.445	782	255.971	90,83%	(23.477)
	• Total Non Program	155.508	155.596	155.815	-	700	700	-2.038	218	307	482	163.915	95,06%	(8.101)
	• Program	81.431	76.979	76.679	160	-	-160	-302	-300	-4.752	300	92.056	83,30%	(15.377)
	Oto	34.219	50.482	49.952	2.275	20	-2.255	1.942	-530	15.733	550	53.287	93,74%	(3.335)
	CF 2	1.719.908	1.873.311	1.877.632	18.333	24.259	5.926	9.111	4.321	157.724	19.938	1.902.409	98,70%	(24.777)
	Mitraguna & Others	1.474.657	1.605.638	1.610.343	17.527	22.200	4.673	8.035	4.705	135.686	17.495	1.638.476	98,28%	(28.133)
	Pensium	245.250	267.674	267.289	806	2.059	1.253	1.076	-384	22.039	2.443	263.933	101,27%	3.356
Total Pembiayaan		2.640.411	3.002.055	3.020.928	62.430	63.543	1.113	37.045	18.873	380.518	44.670	3.121.164	96,79%	(100.236)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	15-Dec-25	31-Dec-24	30-Nov-25	15-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	683	0,00%	0,00%	0,68%	683	683	683			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	683	0,00%	0,00%	0,90%	683	683	683			
	Value Chain	-	-	1.819	-	0,00%	2,51%	0,00%	(1.819)	-	-			
2	MBG	2.275	9.715	9.715	31.618	0,62%	2,50%	8,12%	21.903	29.343	21.903			
	KUR	1.785	8.311	8.311	28.099	0,52%	2,29%	7,74%	19.787	26.313	19.787			
	Non KUR	489	1.404	1.404	3.519	1,99%	5,29%	13,16%	2.116	3.030	2.116			
3	PWG	10	-	-	12.882	0,00%	0,00%	3,47%	12.882	12.872	12.882			
	Cilem	10	-	-	9.913	0,01%	0,00%	4,87%	9.913	9.903	9.913			
	Gadai	-	-	-	2.970	0,00%	0,00%	1,77%	2.970	2.970	2.970			
4	CFG	19.717	28.500	30.393	58.073	0,99%	1,41%	2,69%	27.680	38.356	29.573			
	CF 1	13.249	16.070	16.284	23.604	4,89%	5,75%	8,36%	7.320	10.355	7.534			
	Total Griya	12.780	15.301	15.217	19.244	5,39%	6,54%	8,28%	4.027	6.464	3.943			
	Oto	469	769	1.066	4.360	1,37%	2,11%	8,73%	3.293	3.891	3.591			
	CF 2	6.468	12.430	14.110	34.469	0,38%	0,75%	1,84%	20.359	28.001	22.040			
	Mitraguna & Others	5.999	11.068	12.494	30.994	0,41%	0,78%	1,92%	18.499	24.995	19.925			
	Pensium	470	1.361	1.615	3.476	0,19%	0,60%	1,30%	1.860	3.006	2.114			
Total Pembiayaan		22.002	38.215	40.108	103.257	0,83%	1,34%	3,42%	63.148	81.255	65.042	0,87%	74,47%	-2,5%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	15-Dec-25	31-Dec-24	30-Nov-25	15-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	18.159	24.522	24.090	24.090	22,59%	24,11%	24,04%	-	5.931	(433)			
	Linkage	14.845	14.841	14.841	14.841	99,87%	60,80%	60,80%	-	(4)	(0)			
	Non-Linkage	3.314	9.681	9.249	9.249	5,06%	12,25%	12,20%	-	5.935	(432)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	2.573	2.733	2.942	3.429	0,70%	0,76%	0,88%	487	856	696			
	KUR	1.118	1.434	1.463	1.743	0,33%	0,40%	0,48%	280	625	309			
	Non KUR	1.455	1.300	1.478	1.686	5,91%	5,57%	6,30%	208	232	387			
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	23.423	1,29%	1,06%	1,08%	668	(2.245)	(68)			
	CF 1	9.750	9.855	10.152	10.535	3,60%	3,59%	3,73%	384	786	681			
	Total Griya	9.274	9.315	9.438	9.822	3,91%	4,06%	4,22%	384	549	507			
	Oto	476	540	714	713	1,39%	1,41%	1,43%	(0)	237	173			
	CF 2	15.917	13.636	12.603	12.887	0,93%	0,67%	0,69%	284	(3.030)	(749)			
	Mitraguna & Others	14.983	12.664	11.647	11.932	1,02%	0,73%	0,74%	284	(3.051)	(732)			
	Pensium	934	972	956	956	0,04%	0,03%	0,36%	-	21	(17)			
Total Pembiayaan		46.399	50.747	49.786	50.941	1,76%	1,66%	1,69%	1.155	4.543	195	1,79%	-5,97%	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 (1-15 Nov'25)	Growth (1-15 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	14-Dec-25	15-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.111.061	1.414.109	1.349.523	1.357.123	(97.170)	7.601	(56.986)	-4,03%	246.062	22,15%	1.422.021	95,44%	(64.898)
2	Tabungan	4.778.169	5.505.119	5.462.516	5.440.902	387.504	(21.614)	(64.217)	-1,17%	662.733	13,87%	5.182.062	104,99%	258.840
3	Deposito	1.667.902	1.627.216	1.607.893	1.611.091	(70.429)	3.198	(16.126)	-0,99%	(56.811)	-3,41%	1.695.532	95,02%	(84.442)
Total		7.557.133	8.546.444	8.419.932	8.409.116	219.905	(10.816)	(137.328)	-1,61%	851.984	11,27%	8.299.616	101,32%	109.500
CASA		5.889.231	6.919.228	6.812.039	6.798.025	290.334	(14.014)	(121.202)	-1,75%	908.795	15,43%	6.604.083	102,94%	193.942
(% CASA)		77,93%	80,96%	80,90%	80,84%									
FDR		79,28%	79,23%	80,82%	80,92%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-14 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	13-Dec-25	14-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	304.377	365.768	367.163	367.843		680	2.075	0,57%	63.466	20,85%	399.069	92,18%	(31.226)
2	Giro ISE	93.275	88.775	92.451	92.920		469	4.145	4,67%	(355)	-0,38%	150.822	61,61%	(57.901)
3	Tabungan ISE	174.173	229.504	243.878	244.089		211	14.585	6,35%	69.916	40,14%	187.112	130,45%	56.977
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 (1-15 Nov'25)	Pencairan (1-15 Dec'25)	Pencairan MtM	MtD (1-15 Nov'25)	Growth (1-15 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	824.608	969.288	962.319	101.852	1.210	-100.642	174.663	-6.968	137.712	8.178	901.947	106,69%	60.372
	Linkage	583.855	720.364	720.364	100.000	-	(100.000)	172.022	0	136.508	-	617.271	116,70%	103.092
	Non-Linkage	240.753	248.924	241.956	1.852	1.210	-642	2.641	-6.968	1.203	8.178	284.676	84,99%	(42.720)
	• Local Champion	177.655	182.232	174.053	1.600	-	-1.600	5.250	-8.178	-3.601	8.178	190.795	91,23%	(16.742)
	• 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	1.056.411	9.666	18.505	8.839	1.690	4.511	31.267	13.994	1.139.485	92,71%	(83.074)
	KUR	965.396	993.508	997.795	9.486	17.645	8.159	2.886	4.287	32.399	13.358	1.074.013	92,90%	(76.218)
	Non KUR	59.748	58.392	58.616	180	860	680	-1.196	225	-1.132	635	65.472	89,53%	(6.855)
3	PWG	255.819	538.581	560.899	36.855	50.100	13.245	30.241	22.318	305.080	27.782	601.092	93,31%	(40.193)
	Cilem	149.863	366.173	386.209	12.482	27.207	14.725	19.595	20.036	236.345	7.171	432.657	89,26%	(46.448)
	Gadai	105.956	172.408	174.690	24.373	22.893	-1.480	10.646	2.282	68.735	20.611	168.435	103,71%	6.255
4	CFG	3.885.901	4.211.869	4.225.446	32.158	59.789	27.630	23.924	13.578	339.545	46.211	4.354.361	97,04%	(128.915)
	CF 1	838.535	900.893	905.887	4.448	13.111	8.663	4.556	4.994	67.352	8.117	919.422	98,53%	(13.535)
	Total Griya	595.912	600.711	605.276	1.052	7.011	5.959	0	4.565	9.363	2.446	636.591	95,08%	(31.316)
	• Total Non Program	435.065	452.228	456.683	1.052	6.533	5.481	-4.115	4.455	21.619	2.078	453.034	100,81%	3.649
	• Program	160.848	148.482	148.592	-	478	478	-1.118	110	-12.255	369	183.557	80,95%	(34.965)
	Oto	242.622	300.182	300.611	3.396	6.100	2.703	4.556	429	57.988	5.670	282.830	106,29%	17.780
	CF 2	3.047.367	3.310.976	3.319.560	27.710	46.678	18.968	19.368	8.584	272.193	38.094	3.434.939	96,64%	(115.379)
	Mitraguna & Others	2.497.673	2.750.501	2.762.009	23.928	44.427	20.499	20.016	11.508	264.337	32.919	2.845.615	97,06%	(83.605)
	Pensium	549.694	560.475	557.550	3.782	2.251	-1.531	-648	-2.924	7.857	5.175	589.324	94,61%	(31.774)
Total Pembiayaan		5.991.472	6.771.638	6.805.076	180.531	129.603	-50.928	230.518	33.439	813.604	96.165	6.996.885	97,26%	(191.808)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	15-Dec-25	31-Dec-24	30-Nov-25	15-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.291	188	149	3.145	0,16%	0,02%	0,33%	2.996	1.854	2.957			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	1.291	188	149	3.145	0,54%	0,06%	1,30%	2.996	1.854	2.957			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	11.476	19.334	19.334	56.048	1,12%	1,84%	5,31%	36.714	44.572	36.714			
	KUR	9.838	15.519	15.519	49.148	1,02%	1,56%	4,93%	33.629	39.310	33.629			
	Non KUR	1.638	3.815	3.815	6.901	2,74%	6,53%	11,77%	3.086	5.263	3.086			
3	PWG	124	4	4	10.386	0,05%	0,00%	1,85%	10.382	10.261	10.382			
	Cilem	118	-	-	7.922	0,08%	0,00%	2,05%	7.922	7.805	7.922			
	Gadai	7	4	4	2.463	0,01%	0,00%	1,41%	2.459	2.457	2.459			
4	CFG	59.411	72.096	65.976	131.012	1,53%	1,57%	3,10%	65.036	71.601	58.916			
	CF 1	35.165	39.232	37.416	65.518	4,19%	4,15%	7,23%	28.102	30.353	26.286			
	Total Griya	29.490	30.424	28.365	36.070	4,95%	4,72%	5,96%	7.705	6.579	5.645			
	Oto	5.675	8.808	9.051	29.448	2,34%	3,02%	9,80%	20.397	23.773	20.640			
	CF 2	24.246	32.864	28.560	65.494	0,80%	0,86%	1,97%	36.935	41.248	32.631			
	Mitraguna & Others	22.605	29.933	26.523	55.094	0,91%	0,96%	1,99%	28.571	32.489	25.162			
	Pensium	1.642	2.931	2.037	10.400	0,30%	0,36%	1,87%	8.363	8.759	7.469			
Total Pembiayaan		72.302	91.622	85.462	200.591	1,21%	1,26%	2,95%	115.128	128.289	108.969	1,24%	57,96%	-1,7%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	15-Dec-25	31-Dec-24	30-Nov-25	15-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	24.282	1,84%	2,28%	2,30%	293	5.405	1.756			
	KUR	14.751	17.487	19.071	19.304	1,53%	1,92%	1,93%	233	4.553	1.817			
	Non KUR	4.126	5.039	4.918	4.978	6,91%	8,42%	8,49%	59	852	(61)			
3	PWG	-	7	7	76	0,00%	0,00%	0,01%	69	76	69			
	Cilem	-	-	-	69	0,00%	0,00%	0,02%	69	69	69			
	Gadai	-	7	7	7	0,00%	0,00%	0,00%	-	7	-			
4	CFG	50.713	73.070	64.848	68.284	1,31%	1,54%	1,62%	3.436	17.571	(4.786)			
	CF 1	15.203	26.509	23.133	25.080	1,81%	2,57%	2,77%	1.946	9.877	(1.429)			
	Total Griya	12.941	22.897	19.164	21.127	2,17%	3,19%	3,49%	1.963	8.185	(1.771)			
	Oto	2.262	3.611	3.970	3.953	0,93%	1,32%	1,32%	(17)	1.692	342			
	CF 2	35.510	46.561	41.714	43.204	1,17%	1,26%	1,30%	1.490	7.694	(3.357)			
	Mitraguna & Others	25.071	43.527	40.668	41.973	1,00%	1,48%	1,52%	1.305	16.902	(1.554)			
	Pensium	10.439	3.034	1.047	1.231	0,17%	0,02%	0,22%	184	(9.208)	(1.803)			
Total Pembiayaan		71.311	96.779	89.996	93.794	1,19%	1,33%	1,38%	3.798	22.483	(2.985)	1,12%	18,39%	-0,3%

Asset & Contribution Margin

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

PHR & Payroll

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

AREA PEMATANGSIANTAR

Pilih Area

Kelas Outlet

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-15 Nov'25	Growth (1-15 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	14-Dec-25	15-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	74.169	48.743	36.129	36.463	(10.306)	334	(12.280)	-25,19%	(37.706)	-50,84%	247.274	14,75%	(210.811)
2	Tabungan	1.786.724	2.008.954	2.017.387	2.020.585	40.750	3.198	11.631	0,58%	233.861	13,09%	2.037.916	99,15%	(17.331)
3	Deposito	649.060	610.498	598.135	601.681	(5.364)	3.546	(8.818)	-1,44%	(47.380)	-7,30%	667.179	90,18%	(65.499)
Total		2.509.954	2.668.196	2.651.651	2.658.729	25.080	7.077	(9.467)	-0,35%	148.775	5,93%	2.952.369	90,05%	(293.640)
CASA		1.860.893	2.057.697	2.053.516	2.057.048	30.444	3.532	(649)	-0,03%	196.155	10,54%	2.285.190	90,02%	(228.142)
(% CASA		74,14%	77,12%	77,44%	77,37%									
FDR		125,36%	131,30%	132,73%	132,38%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-15 Nov'25	Growth (1-14 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	13-Dec-25	14-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	42.839	41.442	43.678	43.672		(7)	2.230	5,38%	833	1,94%	83.611	52,23%	(39.940)
2	Giro ISE	4.948	2.786	4.536	4.549		13	1.763	63,28%	(399)	-8,07%	29.659	15,34%	(25.111)
3	Tabungan ISE	31.691	34.438	34.924	34.904		(19)	467	1,36%	3.213	10,14%	37.357	93,43%	(2.453)
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 (1-15 Nov'25)	Pencairan (1-15 Dec'25)	Pencairan MtM	MtD (1-15 Nov'25	Growth (1-15 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	184.570	243.280	244.434	-	2.000	2.000	615	1.154	59.864	846	223.889	109,18%	20.545
	Linkage	86.431	110.781	110.781	-	-	-	-519	0	24.350	-	103.818	106,71%	6.964
	Non-Linkage	98.139	132.499	133.653	-	2.000	2.000	1.134	1.154	35.513	846	120.072	111,31%	13.581
	• Local Champion	98.139	132.499	133.653	-	2.000	2.000	1.134	1.154	35.513	846	116.221	115,00%	17.432
	• Value Chain	-	-	-	-	-	-	0	0	0	-	3.851	0,00%	(3.851)
2	MBG	446.877	444.841	444.570	3.055	4.571	1.516	502	-271	-2.307	4.842	507.692	87,57%	(63.122)
	KUR	419.345	420.474	420.153	3.055	4.371	1.316	1.113	-321	808	4.692	477.116	88,06%	(56.963)
	Non KUR	27.532	24.367	24.417	-	200	200	-610	50	-3.115	150	30.576	79,86%	(6.159)
3	PWG	258.833	422.883	434.682	44.356	42.410	-1.946	16.622	11.799	175.849	30.611	433.208	100,34%	1.474
	Cilem	127.522	228.193	236.765	11.538	14.525	2.988	8.501	8.573	109.243	5.953	267.053	88,66%	(30.288)
	Gadai	131.312	194.690	197.917	32.819	27.885	-9.344	8.121	3.227	66.606	24.658	166.155	119,12%	31.762
4	CFG	2.256.170	2.392.296	2.395.964	17.936	23.844	5.907	12.190	3.668	139.794	20.175	2.483.471	96,48%	(87.507)
	CF 1	461.418	474.026	475.297	2.539	3.186	647	4.543	1.270	13.879	1.916	498.650	95,32%	(23.353)
	Total Griya	417.205	391.149	390.775	478	523	45	0	-375	-26.431	897	434.485	89,94%	(43.710)
	• Total Non Program	64.148	59.172	59.144	200	220	20	-157	-28	-5.004	248	71.781	82,39%	(12.637)
	• Program	353.058	331.978	331.631	278	303	25	-1.952	-347	-21.426	649	362.704	91,43%	(31.073)
	Oto	44.213	82.877	84.522	2.061	2.664	602	4.543	1.645	40.309	1.019	64.165	131,73%	20.357
	CF 2	1.794.752	1.918.270	1.920.667	15.397	20.658	5.261	7.647	2.398	125.916	18.260	1.984.822	96,77%	(64.154)
	Mitraguna & Others	1.323.695	1.437.274	1.442.209	12.311	18.817	6.506	6.250	4.935	118.513	13.881	1.494.383	96,51%	(52.174)
	Pensium	471.056	480.996	478.459	3.086	1.841	-1.245	1.397	-2.537	7.402	4.378	490.439	97,56%	(11.980)
Total Pembiayaan		3.146.451	3.503.301	3.519.650	65.347	72.825	7.478	29.929	16.350	373.200	56.475	3.648.260	96,47%	(128.609)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	15-Dec-25	31-Dec-24	30-Nov-25	15-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	192	475	460	2.638	0,10%	0,19%	1,08%	2.178	2.446	2.162			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	192	475	460	2.638	0,20%	0,35%	1,97%	2.178	2.446	2.162			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	4.879	14.773	14.773	38.833	1,09%	3,32%	8,73%	24.060	33.954	24.060			
	KUR	3.627	13.148	13.148	34.890	0,86%	3,13%	8,30%	21.741	31.263	21.741			
	Non KUR	1.252	1.625	1.625	3.944	4,55%	6,67%	16,15%	2.319	2.691	2.319			
3	PWG	275	122	122	15.553	0,11%	0,03%	3,58%	15.431	15.278	15.431			
	Cilem	275	-	-	10.899	0,22%	0,00%	4,60%	10.899	10.624	10.899			
	Gadai	-	122	122	4.654	0,00%	0,06%	2,35%	4.532	4.654	4.532			
4	CFG	67.344	65.451	70.806	107.911	2,98%	2,96%	4,50%	37.105	40.567	42.460			
	CF 1	43.373	41.926	45.314	65.428	9,40%	9,56%	13,77%	20.114	22.055	23.502			
	Total Griya	41.791	40.088	42.848	55.202	10,02%	10,95%	14,13%	12.354	13.411	15.114			
	Oto	1.583	1.838	2.467	10.227	3,58%	2,98%	12,10%	7.760	8.644	8.388			
	CF 2	23.971	23.525	25.491	42.483	1,34%	1,33%	2,21%	16.992	18.512	18.958			
	Mitraguna & Others	22.208	21.186	23.560	39.263	1,68%	1,64%	2,72%	15.703	17.056	18.077			
	Pensium	1.763	2.338	1.931	3.220	0,37%	0,40%	0,67%	1.288	1.457	881			
Total Pembiayaan		72.690	80.822	86.161	164.935	2,31%	2,46%	4,69%	78.773	92.245	84.113	2,27%	51,55%	-2,4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	15-Dec-25	31-Dec-24	30-Nov-25	15-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	35.691	33.063	33.041	32.348	19,34%	13,58%	13,23%	(693)	(3.343)	(715)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	35.691	33.063	33.041	32.348	36,37%	24,94%	24,20%	(693)	(3.343)	(715)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	3.530	8.508	8.754	9.285	0,79%	1,97%	2,09%	531	5.755	777			
	KUR	2.493	6.287	5.977	6.519	0,59%	1,42%	1,55%	542	4.026	232			
	Non KUR	1.037	2.221	2.777	2.766	3,77%	11,40%	11,33%	(11)	1.729	545			
3	PWG	184	184	184	198	0,07%	0,04%	0,05%	13	13	13			
	Cilem	-	-	-	13	0,00%	0,00%	0,01%	13	13	13			
	Gadai	184	184	184	184	0,14%	0,09%	0,09%	-	(0)	-			
4	CFG	99.269	135.903	132.225	133.149	4,40%	5,53%	5,56%	924	33.880	(2.754)			
	CF 1	73.505	94.254	94.513	95.187	15,93%	19,94%	20,03%	674	21.682	932			
	Total Griya	73.052	92.591	92.778	93.625	17,51%	23,72%	23,96%	847	20.574	1.034			
	Oto	453	1.663	1.734	1.561	1,03%	2,09%	1,85%	(173)	1.108	(102)			
	CF 2	25.764	41.649	37.713	37.962	1,44%	1,97%	1,98%	250	12.199	(3.686)			
	Mitraguna & Others	22.415	39.679	34.677	35.246	1,69%	2,41%	2,44%	569	12.831	(4.434)			
	Pensium	3.349	1.969	3.036	2.717	0,11%	0,09%	0,57%	(319)	(632)	747			
Total Pembiayaan		138.673	177.658	174.204	174.980	4,41%	4,97%	4,97%	776	36.306	(2.679)	3,99%	19,71%	-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)