

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-30 Nov'25	Growth (1-22 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	21-Dec-25	22-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.894.366	2.447.773	2.630.424	2.638.115	(96.513)	7.691	190.342	7,78%	743.749	39,26%	2.951.802	89,37%	(313.686)
2	Tabungan	12.343.531	13.809.131	13.735.135	13.820.018	512.698	84.883	10.886	0,08%	1.476.487	11,96%	13.838.012	99,87%	(17.994)
3	Deposito	6.674.579	7.261.750	7.032.985	7.003.261	355.712	(29.725)	(258.489)	-3,56%	328.682	4,92%	6.775.272	103,37%	227.989
Total		20.912.476	23.518.654	23.398.544	23.461.393	771.896	62.849	(57.261)	-0,24%	2.548.918	12,19%	23.565.085	99,56%	(103.691)
CASA		14.237.897	16.256.904	16.365.559	16.458.133	416.185	92.574	201.228	1,24%	2.220.236	15,59%	16.789.813	98,02%	(331.680)
(% CASA		68,08%	69,12%	69,94%	70,15%									
FDR		79,95%	80,76%	82,06%	81,85%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-21 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	20-Dec-25	21-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	605.893	676.653	698.734	699.009		275	22.356	3,30%	93.116	15,37%	813.500	98,93%	(114.491)
2	Giro ISE	190.259	161.992	180.156	181.233		1.077	19.240	11,88%	(9.026)	-4,74%	316.220	57,31%	(134.987)
3	Tabungan ISE	335.051	431.528	451.071	450.269		(802)	18.742	4,34%	115.218	34,39%	363.698	123,80%	86.571
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 (1-22 Nov'25)	Pencairan (1-22 Dec'25)	Pencairan MtM	MtD (1-30 Nov'25	Growth (1-22 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	1.400.748	1.646.608	1.631.444	114.732	10.447	-104.285	180.870	-15.165	230.696	25.612	1.648.748	98,95%	(17.304)
	Linkage	727.269	899.506	896.139	100.000	140	(99.860)	171.172	-3.367	168.870	3.507	835.269	107,29%	60.870
	Non-Linkage	673.478	747.102	735.304	14.732	10.307	-4.425	9.698	-11.798	61.826	22.105	813.478	90,39%	(78.174)
	• Local Champion	584.102	633.881	625.577	14.480	8.907	-5.573	10.006	-8.304	41.475	17.211	650.475	96,17%	(24.898)
	• Value Chain	89.377	113.221	109.727	252	1.400	1.148	-308	-3.494	20.351	4.894	163.003	67,32%	(53.276)
2	MBG	2.310.331	2.406.087	2.424.375	52.751	67.868	15.117	8.858	18.287	114.044	49.581	2.642.609	91,74%	(218.234)
	KUR	2.171.167	2.267.884	2.285.732	50.621	65.162	14.541	10.169	17.847	114.565	47.315	2.486.816	91,91%	(201.084)
	Non KUR	139.164	138.203	138.643	2.130	2.706	576	-1.311	440	-521	2.266	155.793	88,99%	(71.150)
3	PWG	1.161.081	2.076.332	2.186.908	278.914	301.366	22.452	100.630	110.576	1.025.827	190.791	2.221.617	98,44%	(34.709)
	Cilem	604.524	1.242.687	1.329.453	100.907	127.906	26.999	62.549	86.766	724.929	41.140	1.469.491	90,47%	(140.038)
	Gadai	556.557	833.645	857.454	178.007	173.460	-4.547	38.081	23.809	300.898	149.651	752.125	114,00%	105.329
4	CFG	11.847.954	12.864.571	12.959.274	206.877	261.186	54.309	58.133	94.703	1.111.320	166.483	13.258.958	97,74%	(299.684)
	CF 1	2.410.954	2.561.163	2.587.817	21.984	50.363	28.379	28	26.653	176.862	23.709	2.653.480	97,53%	(65.663)
	Total Griya	1.954.117	1.973.383	1.994.178	8.006	31.173	23.168	-10.557	20.794	40.060	10.379	2.074.745	96,12%	(80.567)
	• Total Non Program	1.351.346	1.400.136	1.421.588	7.243	29.587	22.344	-7.624	21.452	70.242	8.135	1.404.632	101,21%	16.956
	• Program	602.771	573.247	572.589	763	1.587	823	-2.934	-658	-30.182	2.245	670.113	85,45%	(97.523)
	Oto	456.837	587.780	593.639	13.978	19.189	5.211	10.585	5.859	136.802	13.330	578.735	102,58%	14.904
	CF 2	9.437.000	10.303.408	10.371.458	184.893	210.823	25.930	58.105	68.050	934.458	142.773	10.605.478	97,79%	(234.020)
	Mitraguna & Others	7.891.563	8.698.860	8.766.735	164.108	193.689	29.581	53.999	67.875	875.172	125.813	8.940.484	98,06%	(173.749)
	Pensiun	1.545.436	1.604.548	1.604.722	20.785	17.135	-3.650	4.107	175	59.286	16.960	1.664.994	96,38%	(60.271)
Total Pembiayaan		16.720.113	18.993.599	19.202.001	653.274	640.868	-12.406	348.491	208.402	2.481.887	432.466	19.771.931	97,12%	(569.931)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	22-Dec-25	31-Dec-24	30-Nov-25	22-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	3.258	3.873	5.631	35.785	0,23%	0,34%	2,19%	30.154	32.527	31.912			
	Linkage	43	6	-	-	0,01%	0,00%	0,00%	-	(43)	(6)			
	Local Champion	3.215	3.867	3.813	28.935	0,48%	0,51%	3,94%	25.122	25.720	25.068			
	Value Chain	-	-	1.819	6.851				5.032	6.851	6.851			
2	MBG	26.523	43.850	56.776	204.948	1,15%	2,36%	8,45%	148.172	178.425	161.098			
	KUR	21.896	36.508	47.873	182.385	1,01%	2,11%	7,98%	134.512	160.489	145.877			
	Non KUR	4.627	7.342	8.903	22.563	3,33%	6,44%	16,27%	13.660	17.936	15.221			
3	PWG	565	29	126	74.044	0,05%	0,01%	3,39%	73.918	73.479	74.015			
	Cilem	558	3	-	54.911	0,09%	0,00%	4,13%	54.911	54.353	54.908			
	Gadai	7	26	126	19.133	0,00%	0,02%	2,23%	19.007	19.127	19.107			
4	CFG	184.758	219.298	221.829	424.160	1,56%	1,72%	3,27%	202.331	239.402	204.861			
	CF 1	108.284	121.877	125.523	216.829	4,49%	4,90%	8,38%	91.306	108.545	94.952			
	Total Griya	97.865	107.262	108.955	158.292	5,01%	5,52%	7,94%	49.337	60.427	51.030			
	Oto	10.419	14.615	16.567	58.537	2,28%	2,82%	9,86%	41.969	48.118	43.922			
	CF 2	76.474	97.421	96.306	207.331	0,81%	0,93%	2,00%	111.024	130.857	109.910			
	Mitraguna & Others	72.232	89.999	88.979	189.314	0,92%	1,02%	2,16%	100.336	117.082	99.315			
	Pensiun	4.241	7.422	7.328	18.017	0,27%	0,46%	1,12%	10.689	13.775	10.595			
Total Pembiayaan		215.104	267.051	284.362	738.937	1,29%	1,50%	3,85%	454.575	523.834	471.886	1,29%	66,46%	-2,6%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	22-Dec-25	31-Dec-24	30-Nov-25	22-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	65.676	68.318	67.841	67.360	4,69%	4,12%	4,13%	(480)	1.684	(957)			
	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	52.274	7,51%	7,06%	7,11%	(480)	1.663	(963)			
	Value Chain	-	-	-	-				-	-	-			
2	MBG	31.069	39.976	42.624	45.957	1,34%	1,77%	1,90%	3.333	14.888	5.981			
	KUR	22.074	30.304	32.141	34.921	1,02%	1,42%	1,53%	2.780	12.847	4.617			
	Non KUR	8.995	9.672	10.484	11.036	6,46%	7,59%	7,96%	552	2.041	1.364			
3	PWG	184	191	191	215	0,02%	0,01%	0,01%	25	31	25			
	Cilem	-	-	-	25	0,00%	0,00%	0,00%	25	25	25			
	Gadai	184	191	191	191	0,03%	0,02%	0,02%	-	6	-			
4	CFG	227.463	284.201	270.215	274.123	1,92%	2,10%	2,12%	3.908	46.660	(10.078)			
	CF 1	109.876	141.595	138.885	141.472	4,56%	5,42%	5,47%	2.586	31.596	(123)			
	Total Griya	105.089	134.833	131.421	133.645	5,38%	6,66%	6,70%	2.224	28.556	(1.188)			
	Oto	4.786	6.761	7.465	7.827	1,05%	1,27%	1,32%	362	3.041	1.065			
	CF 2	117.587	142.606	131.329	132.651	1,25%	1,27%	1,28%	1.322	15.064	(9.955)			
	Mitraguna & Others	101.881	135.405	125.206	127.023	1,29%	1,44%	1,45%	1.817	25.142	(8.382)			
	Pensiun	15.706	7.201	6.123	5.628	0,09%	0,03%	0,35%	(496)	(10.078)	(1.573)			
Total Pembiayaan		324.392	392.685	380.871	387.656	1,94%	2,01%	2,02%	6.785	63.264	(5.029)	1,77%	12,38%	-0,2%

Asset & Contribution Margin

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-22 Nov'25	Growth (1-22 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	21-Dec-25	22-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	238.297	418.828	399.157	396.910	177.355	(2.247)	(21.918)	-5,23%	158.613	66,56%	420.906	94,30%	(23.995)
2	Tabungan	1.732.891	1.903.991	1.893.119	1.903.568	44.961	10.450	(423)	-0,02%	170.678	9,85%	2.000.816	95,14%	(97.248)
3	Deposito	877.742	950.883	907.505	924.070	(55.963)	16.120	(26.813)	-2,82%	46.328	5,28%	896.431	103,08%	12.889
Total		2.848.930	3.273.702	3.200.226	3.224.548	166.354	24.323	(49.153)	-1,50%	375.619	13,18%	3.318.152	97,18%	(93.604)
CASA		1.971.188	2.322.819	2.292.276	2.300.479	222.316	8.203	(22.340)	-0,96%	329.291	16,71%	2.421.722	94,99%	(121.243)
(% CASA		69,19%	70,95%	71,63%	71,34%									
FDR		84,13%	83,44%	86,29%	85,64%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-21 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	20-Dec-25	21-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	79.410	87.303	94.963	95.069		106	7.766	8,90%	15.658	19,72%	118.145	80,47%	(23.076)
2	Giro ISE	37.094	35.022	33.802	33.848		46	(1.174)	-3,35%	(3.246)	-8,75%	60.551	55,90%	(26.703)
3	Tabungan ISE	39.484	49.856	57.706	57.766		59	7.910	15,87%	18.282	46,30%	44.877	128,72%	12.889
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 (1-22 Nov'25)	Pencairan (1-22 Dec'25)	Pencairan MtM	MtD (1-22 Nov'25	Growth (1-22 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	122.962	126.748	122.726	500	140	-360	1.457	-4.022	-236	4.162	162.236	75,65%	(39.510)
	Linkage	22.750	25.937	25.527	-	140	140	-200	-410	2.778	550	39.853	64,05%	(14.326)
	Non-Linkage	100.212	100.811	97.199	500	-	-500	1.657	-3.612	-3.014	3.612	122.383	79,42%	(25.185)
	• Local Champion	83.501	66.595	65.928	500	-	-500	-804	-667	-17.573	667	94.012	70,13%	(28.084)
	• Value Chain	16.712	34.216	31.271	-	-	-	2.461	-2.946	14.559	2.946	28.371	110,22%	2.899
2	MBG	310.816	325.767	328.370	8.085	10.155	2.070	1.228	2.602	17.554	7.553	362.288	90,64%	(33.918)
	KUR	291.370	306.564	309.639	7.935	10.130	2.195	1.900	3.075	18.269	7.055	340.266	91,00%	(30.626)
	Non KUR	19.446	19.203	18.730	150	25	-125	-673	-473	-716	498	22.022	85,05%	(3.291)
3	PWG	193.140	323.731	339.684	36.061	43.307	7.246	11.995	15.953	146.543	27.354	362.681	93,66%	(22.998)
	Cilem	122.752	218.666	231.517	15.614	21.887	6.273	7.938	12.851	108.765	9.037	262.581	88,17%	(31.064)
	Gadai	70.389	105.064	108.167	20.447	21.420	973	4.057	3.102	37.778	18.318	100.101	108,06%	8.066
4	CFG	1.770.026	1.955.435	1.970.800	29.998	40.675	10.677	10.668	15.365	200.774	25.310	2.003.011	98,39%	(32.211)
	CF 1	463.002	520.993	531.858	5.204	14.636	9.432	1.760	10.864	68.856	3.772	503.674	105,60%	28.183
	Total Griya	392.209	436.373	446.643	3.442	12.247	8.805	0	10.270	54.435	1.976	412.745	108,21%	33.898
	• Total Non Program	388.279	424.924	435.051	3.274	12.079	8.805	372	10.127	46.772	1.952	397.355	109,49%	37.700
	• Program	3.930	11.449	11.592	167	167	0	302	143	7.663	24	15.395	75,30%	(3.802)
	Oto	70.793	84.620	85.214	1.762	2.390	627	1.760	594	14.421	1.796	90.929	93,72%	(5.714)
	CF 2	1.307.024	1.434.442	1.438.942	24.794	26.039	1.245	8.908	4.501	131.918	21.538	1.499.337	95,97%	(60.395)
	Mitraguna & Others	1.211.757	1.335.736	1.341.318	24.458	25.036	578	9.546	5.582	129.561	19.454	1.384.316	96,89%	(42.998)
	Pensium	95.268	98.706	97.625	336	1.003	667	-638	-1.081	2.357	2.084	115.021	84,88%	(17.397)
Total Pembiayaan		2.396.945	2.731.682	2.761.579	74.644	94.277	19.633	25.347	29.898	364.635	64.379	2.890.216	95,55%	(128.637)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	22-Dec-25	31-Dec-24	30-Nov-25	22-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	508	6	-	12.707	0,41%	0,00%	10,35%	12.707	12.199	12.701			
	Linkage	43	6	-	-	0,19%	0,00%	0,00%	-	(43)	(6)			
	Local Champion	465	-	-	8.057	0,46%	0,00%	8,29%	8.057	7.593	8.057			
	Value Chain	-	-	-	4.650	0,00%	0,00%	7,05%	4.650	4.650	4.650			
2	MBG	4.441	6.190	6.190	34.459	1,43%	1,90%	10,49%	28.269	30.018	28.269			
	KUR	3.770	4.599	4.599	30.894	1,29%	1,50%	9,98%	26.294	27.124	26.294			
	Non KUR	671	1.590	1.590	3.565	3,45%	8,28%	19,04%	1.975	2.895	1.975			
3	PWG	155	-	-	10.787	0,08%	0,00%	3,18%	10.787	10.632	10.787			
	Cilem	155	-	-	9.019	0,13%	0,00%	3,90%	9.019	8.864	9.019			
	Gadai	-	-	-	1.768	0,00%	0,00%	1,63%	1.768	1.768	1.768			
4	CFG	19.018	28.147	27.679	47.624	1,07%	1,42%	2,42%	19.945	28.607	19.477			
	CF 1	8.456	11.479	12.737	19.831	1,83%	2,44%	3,73%	7.094	11.375	8.352			
	Total Griya	6.832	10.463	10.710	13.812	1,74%	2,45%	3,09%	3.101	6.979	3.349			
	Oto	1.624	1.016	2.026	6.019	2,29%	2,39%	7,06%	3.993	4.396	5.003			
	CF 2	10.562	16.669	14.942	27.793	0,81%	1,04%	1,93%	12.851	17.232	11.125			
	Mitraguna & Others	10.315	16.481	14.431	26.656	0,85%	1,08%	1,99%	12.225	16.341	10.175			
	Pensium	247	188	511	1.137	0,26%	0,52%	1,16%	626	890	949			
Total Pembiayaan		24.121	34.343	33.868	105.577	1,01%	1,24%	3,82%	71.709	81.456	71.234	1,03%	73,09%	-2,8%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	22-Dec-25	31-Dec-24	30-Nov-25	22-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.083	1.738	1.744	1.744	0,88%	1,38%	1,42%	-	661	6			
	Linkage	196	238	244	244	0,86%	0,94%	0,96%	-	48	6			
	Non-Linkage	888	1.500	1.500	1.500	0,89%	1,49%	1,54%	-	612	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	3.227	4.684	5.129	4.884	1,04%	1,57%	1,49%	(245)	1.657	200			
	KUR	1.952	4.075	4.391	4.189	0,67%	1,43%	1,35%	(202)	2.236	113			
	Non KUR	1.274	609	737	695	6,55%	3,84%	3,71%	(42)	(579)	86			
3	PWG	-	-	-	11	0,00%	0,00%	0,00%	11	11	11			
	Cilem	-	-	-	11	0,00%	0,00%	0,00%	11	11	11			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	33.691	27.766	26.309	26.578	1,90%	1,35%	1,35%	269	(7.112)	(1.187)			
	CF 1	5.942	4.809	5.093	6.004	1,28%	0,98%	1,13%	911	62	1.195			
	Total Griya	5.028	4.373	4.557	5.100	1,28%	1,04%	1,14%	543	72	727			
	Oto	914	436	536	905	1,29%	0,63%	1,06%	368	(10)	469			
	CF 2	27.748	22.956	21.216	20.574	2,12%	1,48%	1,43%	(642)	(7.174)	(2.382)			
	Mitraguna & Others	27.082	22.326	20.725	20.257	2,23%	1,55%	1,51%	(468)	(6.825)	(2.069)			
	Pensium	666	631	491	317	0,03%	0,02%	0,32%	(174)	(349)	(314)			
Total Pembiayaan		38.001	34.188	33.182	33.218	1,59%	1,21%	1,20%	36	(4.783)	(970)	1,41%	-16,94%	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 (1-22 Nov'25)	Growth (1-22 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	21-Dec-25	22-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	314.972	437.227	619.572	624.049	(162.332)	4.476	186.822	42,73%	309.077	98,13%	515.367	121,09%	108.682
2	Tabungan	2.242.130	2.410.328	2.453.690	2.485.485	(11.852)	31.795	75.157	3,12%	243.355	10,85%	2.534.104	98,08%	(48.619)
3	Deposito	2.798.677	3.310.810	3.232.626	3.207.909	519.898	(24.717)	(102.901)	-3,11%	409.232	14,62%	2.816.881	113,88%	391.028
Total		5.355.779	6.158.366	6.305.889	6.317.443	345.714	11.554	159.077	2,58%	961.664	17,96%	5.866.352	107,69%	451.091
CASA		2.557.102	2.847.555	3.073.263	3.109.534	(174.184)	36.271	261.979	9,20%	552.432	21,60%	3.049.471	101,97%	60.063
(% CASA)		47,74%	46,24%	48,74%	49,22%									
FDR		47,52%	48,47%	48,01%	47,92%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-21 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	20-Dec-25	21-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	113.657	99.470	110.575	110.688		113	11.218	11,28%	(2.969)	-2,61%	151.518	73,05%	(40.830)
2	Giro ISE	31.184	15.875	22.317	22.936		619	7.061	44,48%	(8.248)	-26,45%	54.128	42,37%	(31.192)
3	Tabungan ISE	59.057	64.263	68.925	68.420		(506)	4.157	6,47%	9.362	15,85%	64.324	106,37%	4.096
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 (1-22 Nov'25)	Pencairan (1-22 Dec'25)	Pencairan MtM	MtD (1-22 Nov'25)	Growth (1-22 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	188.209	207.382	209.080	2.830	4.500	1.670	513	1.698	20.870	2.802	244.894	85,38%	(35.814)
	Linkage	19.369	18.016	17.891	-	-	-	-130	-125	-1.478	125	44.054	40,61%	(26.163)
	Non-Linkage	168.841	189.366	191.188	2.830	4.500	1.670	643	1.822	22.348	2.678	200.840	95,19%	(9.651)
	• Local Champion	162.434	180.126	181.828	2.830	4.500	1.670	771	1.702	19.394	2.798	177.604	102,38%	4.223
	• Value Chain	6.407	9.240	9.361	-	-	-	-128	120	2.954	(120)	23.235	40,29%	(13.875)
2	MBG	159.435	194.735	195.245	4.620	3.450	-1.170	2.895	510	35.811	2.940	210.853	92,60%	(15.607)
	KUR	151.599	185.038	185.593	4.070	3.350	-720	2.836	555	33.994	2.795	200.443	92,59%	(14.850)
	Non KUR	7.836	9.697	9.652	550	100	-450	60	-45	1.816	145	10.410	92,73%	(757)
3	PWG	252.400	434.205	458.230	58.383	61.900	3.517	21.944	24.026	205.830	37.875	453.213	101,11%	5.018
	Cilem	111.797	234.388	250.201	18.429	23.167	4.739	10.815	15.813	138.404	7.354	276.183	90,59%	(25.981)
	Gadai	140.603	199.817	208.029	39.954	38.733	-1.222	11.129	8.212	67.426	30.520	177.030	117,51%	30.999
4	CFG	1.944.791	2.148.603	2.164.602	44.229	41.951	-2.278	10.856	15.999	219.811	25.952	2.206.447	98,10%	(41.846)
	CF 1	376.842	382.194	383.915	1.727	5.460	3.733	-2.215	1.721	7.073	3.739	422.476	90,87%	(38.561)
	Total Griya	311.852	312.755	314.774	1.540	4.596	3.056	0	2.199	2.923	2.396	334.952	93,98%	(20.178)
	• Total Non Program	308.347	308.216	310.271	1.540	4.436	2.896	-1.685	2.056	1.925	2.380	318.551	97,40%	(8.280)
	• Program	3.505	4.359	4.503	-	160	160	136	144	998	17	16.401	27,45%	(11.898)
	Oto	64.990	69.619	69.141	187	864	677	-2.215	-478	4.151	1.342	87.524	79,00%	(18.383)
	CF 2	1.567.950	1.766.409	1.780.687	42.502	36.491	-6.011	13.071	14.278	212.737	22.213	1.783.972	99,82%	(3.285)
	Mitraguna & Others	1.383.782	1.569.711	1.581.739	38.770	32.460	-6.310	10.152	12.027	197.957	20.433	1.577.695	100,26%	4.043
	Pensiun	184.168	196.697	198.948	3.732	4.031	299	2.920	2.251	14.780	1.780	206.276	96,45%	(7.328)
Total Pembiayaan		2.544.835	2.984.924	3.027.157	110.061	111.801	1.740	36.209	42.233	482.322	69.568	3.115.406	97,17%	(88.250)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	22-Dec-25	31-Dec-24	30-Nov-25	22-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.267	3.204	3.204	11.677	0,67%	1,54%	5,59%	8.474	10.410	8.474			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	1.267	3.204	3.204	9.477	0,75%	1,69%	4,96%	6.273	8.209	6.273			
	Value Chain	-	-	-	2.201	0,00%	0,00%	1,21%	2.201	2.201	2.201			
2	MBG	3.453	6.764	6.764	21.729	2,17%	3,47%	11,13%	14.965	18.276	14.965			
	KUR	2.876	6.294	6.294	20.361	1,90%	3,40%	10,97%	14.066	17.484	14.066			
	Non KUR	577	470	470	1.369	7,36%	4,84%	14,18%	899	792	899			
3	PWG	-	-	-	17.770	0,00%	0,00%	3,88%	17.770	17.770	17.770			
	Cilem	-	-	-	11.457	0,00%	0,00%	4,58%	11.457	11.457	11.457			
	Gadai	-	-	-	6.313	0,00%	0,00%	3,03%	6.313	6.313	6.313			
4	CFG	19.268	25.105	26.975	53.782	0,99%	1,26%	2,48%	26.807	34.515	28.678			
	CF 1	8.041	13.170	13.772	29.104	2,13%	3,60%	7,58%	15.332	21.063	15.934			
	Total Griya	6.972	10.986	11.815	22.275	2,24%	3,78%	7,08%	10.461	15.303	11.289			
	Oto	1.069	2.184	1.957	6.829	1,64%	2,81%	9,88%	4.872	5.760	4.644			
	CF 2	11.227	11.934	13.204	24.678	0,72%	0,75%	1,39%	11.475	13.451	12.744			
	Mitraguna & Others	11.107	11.331	11.970	22.908	0,80%	0,76%	1,45%	10.938	11.802	11.577			
	Pensiun	120	603	1.234	1.770	0,07%	0,63%	0,89%	537	1.650	1.167			
Total Pembiayaan		23.988	35.072	36.943	104.959	0,94%	1,24%	3,47%	68.016	80.971	69.886	0,92%	73,46%	-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	22-Dec-25	31-Dec-24	30-Nov-25	22-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	9.021	7.817	7.813	7.813	4,79%	3,77%	3,74%	(1)	(1.209)	(4)			
	Linkage	24	2	2	2	0,13%	0,01%	0,01%	-	(23)	-			
	Non-Linkage	8.997	7.815	7.811	7.811	5,33%	4,13%	4,09%	(1)	(1.186)	(4)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	2.863	1.525	1.811	1.921	1,80%	0,93%	0,98%	110	(942)	396			
	KUR	1.760	1.021	1.239	1.420	1,16%	0,67%	0,77%	181	(340)	399			
	Non KUR	1.104	504	572	501	14,08%	5,90%	5,19%	(71)	(602)	(3)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	18.124	23.971	24.078	22.976	0,93%	1,12%	1,06%	(1.102)	4.852	(995)			
	CF 1	5.476	6.167	5.995	5.349	1,45%	1,57%	1,39%	(645)	(126)	(818)			
	Total Griya	4.795	5.656	5.484	4.693	1,54%	1,75%	1,49%	(790)	(101)	(963)			
	Oto	681	511	511	656	1,05%	0,73%	0,95%	145	(25)	145			
	CF 2	12.648	17.804	18.084	17.626	0,81%	1,02%	0,99%	(457)	4.979	(177)			
	Mitraguna & Others	12.330	17.209	17.489	17.032	0,89%	1,11%	1,08%	(457)	4.702	(177)			
	Pensiun	318	595	594	594	0,01%	0,02%	0,30%	-	277	(0)			
Total Pembiayaan		30.008	33.313	33.703	32.710	1,18%	1,13%	1,08%	(993)	2.701	(603)	0,93%	14,06%	-0,2%

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 (1-22 Nov'25	Growth (1-22 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	21-Dec-25	22-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	155.866	128.866	158.655	156.615	(4.060)	(2.039)	27.750	21,53%	749	0,48%	346.235	45,23%	(189.619)
2	Tabungan	1.803.617	1.980.739	1.979.388	1.979.070	51.335	(318)	(1.670)	-0,08%	175.453	9,73%	2.083.113	95,01%	(104.044)
3	Deposito	681.198	762.342	740.831	740.608	(32.431)	(223)	(21.734)	-2,85%	59.410	8,72%	699.248	105,91%	41.360
Total		2.640.681	2.871.948	2.878.873	2.876.293	14.844	(2.580)	4.346	0,15%	235.612	8,92%	3.128.596	91,94%	(252.303)
CASA		1.959.483	2.109.605	2.138.042	2.135.685	47.274	(2.357)	26.080	1,24%	176.202	8,99%	2.429.348	87,91%	(293.663)
(% CASA		74,20%	73,46%	74,27%	74,25%									
FDR		99,99%	104,53%	105,56%	105,65%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-21 Dec'25)	Growth (1-21 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	20-Dec-25	21-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	65.610	82.670	85.796	86.429		633	3.759	4,55%	20.819	31,73%	95.806	90,21%	(9.377)
2	Giro ISE	23.758	19.536	23.029	23.191		162	3.656	18,71%	(567)	-2,39%	42.060	55,14%	(18.868)
3	Tabungan ISE	30.646	53.467	53.100	53.570		471	103	0,19%	22.924	74,80%	34.843	105,75%	18.727
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 (1-22 Nov'25)	Pencairan (1-22 Dec'25)	Pencairan MtM	MtD (1-22 Nov'25	Growth (1-22 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	80.398	99.911	99.874	5.900	907	-4.993	3.622	-37	19.476	944	115.782	86,26%	(15.908)
	Linkage	14.865	24.409	24.409	-	-	-	-2	0	9.544	-	30.274	80,63%	(5.865)
	Non-Linkage	65.533	75.502	75.465	5.900	907	-4.993	3.623	-37	9.932	944	85.508	88,26%	(10.043)
	• Local Champion	62.373	72.430	72.440	5.900	907	-4.993	3.655	10	10.067	897	71.843	100,83%	597
	• Value Chain	3.160	3.072	3.025	-	-	-	-32	-47	-135	47	13.665	22,14%	(10.640)
2	MBG	368.059	388.843	391.527	8.675	9.761	1.086	2.543	2.684	23.468	7.077	422.292	92,71%	(30.765)
	KUR	343.457	362.300	364.770	7.885	9.291	1.406	1.434	2.470	21.313	6.821	394.978	92,35%	(30.208)
	Non KUR	24.602	26.544	26.757	790	470	-320	1.108	214	2.155	256	27.314	97,96%	(557)
3	PWG	200.888	356.932	377.209	56.396	52.385	-4.011	19.828	20.277	176.321	32.108	371.423	101,56%	5.786
	Cilem	92.590	195.267	209.759	20.857	21.674	817	15.699	14.493	117.169	7.182	231.018	90,80%	(21.259)
	Gadai	108.298	161.666	167.450	35.539	30.710	-4.829	4.129	5.784	59.152	24.926	140.405	119,26%	27.045
4	CFG	1.991.066	2.156.369	2.170.327	33.571	41.620	8.049	11.052	13.958	179.261	27.662	2.211.667	98,13%	(41.341)
	CF 1	271.158	283.057	283.425	2.435	2.769	334	1.942	368	12.267	2.401	309.258	91,65%	(25.833)
	Total Griya	236.939	232.575	233.480	160	2.108	1.947	0	904	-3.459	1.203	255.971	91,21%	(22.491)
	• Total Non Program	155.508	155.596	156.765	-	1.950	1.950	-2.038	1.169	1.257	781	163.915	95,64%	(7.150)
	• Program	81.431	76.979	76.715	160	158	-3	-302	-264	-4.716	422	92.056	83,33%	(15.341)
	Oto	34.219	50.482	49.946	2.275	662	-1.613	1.942	-536	15.727	1.198	53.287	93,73%	(3.342)
	CF 2	1.719.908	1.873.311	1.886.901	31.136	38.851	7.715	9.111	13.590	166.994	25.261	1.902.409	99,18%	(15.508)
	Mitraguna & Others	1.474.657	1.605.638	1.618.692	28.268	35.644	7.376	8.035	13.055	144.035	22.589	1.638.476	98,79%	(19.783)
	Pensiun	245.250	267.674	268.209	2.868	3.207	339	1.076	535	22.958	2.672	263.933	101,62%	4.276
Total Pembiayaan		2.640.411	3.002.055	3.038.937	104.543	104.673	130	37.045	36.881	398.526	67.792	3.121.164	97,37%	(82.228)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	22-Dec-25	31-Dec-24	30-Nov-25	22-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	3.387	0,00%	0,00%	3,39%	3.387	3.387	3.387			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	3.387	0,00%	0,00%	4,49%	3.387	3.387	3.387			
	Value Chain	-	-	1.819	-	0,00%	2,51%	0,00%	(1.819)	-	-			
2	MBG	2.275	9.715	9.715	33.696	0,62%	2,50%	8,61%	23.981	31.421	23.981			
	KUR	1.785	8.311	8.311	29.193	0,52%	2,29%	8,00%	20.882	27.408	20.882			
	Non KUR	489	1.404	1.404	4.503	1,99%	5,29%	16,83%	3.099	4.013	3.099			
3	PWG	10	-	-	18.225	0,00%	0,00%	4,83%	18.225	18.215	18.225			
	Cilem	10	-	-	13.067	0,01%	0,00%	6,23%	13.067	13.057	13.067			
	Gadai	-	-	-	5.158	0,00%	0,00%	3,08%	5.158	5.158	5.158			
4	CFG	19.717	28.500	30.393	53.785	0,99%	1,41%	2,48%	23.392	34.068	25.285			
	CF 1	13.249	16.070	16.284	28.064	4,89%	5,75%	9,90%	11.780	14.815	11.993			
	Total Griya	12.780	15.301	15.217	21.149	5,39%	6,54%	9,06%	5.932	8.369	5.848			
	Oto	469	769	1.066	6.914	1,37%	2,11%	13,84%	5.848	6.445	6.145			
	CF 2	6.468	12.430	14.110	25.721	0,38%	0,75%	1,36%	11.612	19.253	13.292			
	Mitraguna & Others	5.999	11.068	12.494	21.632	0,41%	0,78%	1,34%	9.138	15.633	10.564			
	Pensiun	470	1.361	1.615	4.089	0,19%	0,60%	1,52%	2.474	3.620	2.728			
Total Pembiayaan		22.002	38.215	40.108	109.092	0,83%	1,34%	3,59%	68.984	87.090	70.878	0,87%	75,69%	-2,7%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	22-Dec-25	31-Dec-24	30-Nov-25	22-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	18.159	24.522	24.090	24.089	22,59%	24,11%	24,12%	(0)	5.931	(433)			
	Linkage	14.845	14.841	14.841	14.841	99,87%	60,80%	60,80%	-	(4)	(0)			
	Non-Linkage	3.314	9.681	9.249	9.248	5,06%	12,25%	12,26%	(0)	5.934	(433)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	2.573	2.733	2.942	3.671	0,70%	0,76%	0,94%	730	1.098	938			
	KUR	1.118	1.434	1.463	2.118	0,33%	0,40%	0,58%	655	1.000	684			
	Non KUR	1.455	1.300	1.478	1.553	5,91%	5,57%	5,81%	75	99	254			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	25.667	23.491	22.755	23.527	1,29%	1,06%	1,08%	772	(2.140)	36			
	CF 1	9.750	9.855	10.152	10.122	3,60%	3,59%	3,57%	(29)	373	268			
	Total Griya	9.274	9.315	9.438	9.409	3,91%	4,06%	4,03%	(29)	136	94			
	Oto	476	540	714	713	1,39%	1,41%	1,43%	(0)	237	173			
	CF 2	15.917	13.636	12.603	13.405	0,93%	0,67%	0,71%	802	(2.513)	(231)			
	Mitraguna & Others	14.983	12.664	11.647	12.636	1,02%	0,73%	0,78%	989	(2.347)	(28)			
	Pensiun	934	972	956	769	0,04%	0,03%	0,29%	(187)	(166)	(203)			
Total Pembiayaan		46.399	50.747	49.786	51.288	1,76%	1,66%	1,69%	1.502	4.889	541	1,79%	-5,88%	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 (1-22 Nov'25)	Growth (1-22 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	21-Dec-25	22-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.111.061	1.414.109	1.420.169	1.428.289	(97.170)	8.120	14.180	1,00%	317.227	28,55%	1.422.021	100,44%	6.268
2	Tabungan	4.778.169	5.505.119	5.402.005	5.425.412	387.504	23.407	(79.707)	-1,45%	647.242	13,55%	5.182.062	104,70%	243.349
3	Deposito	1.667.902	1.627.216	1.610.375	1.594.084	(70.429)	(16.291)	(33.133)	-2,04%	(73.818)	-4,43%	1.695.532	94,02%	(101.449)
Total		7.557.133	8.546.444	8.432.548	8.447.784	219.905	15.236	(98.660)	-1,15%	890.651	11,79%	8.299.616	101,79%	148.168
CASA		5.889.231	6.919.228	6.822.174	6.853.700	290.334	31.527	(65.527)	-0,95%	964.470	16,38%	6.604.083	103,78%	249.617
(% CASA)		77,93%	80,96%	80,90%	81,13%									
FDR		79,28%	79,23%	81,09%	80,94%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-21 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	20-Dec-25	21-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	304.377	365.768	365.651	364.853		(798)	(916)	-0,25%	60.475	19,87%	399.069	91,43%	(34.216)
2	Giro ISE	93.275	88.775	97.841	98.085		244	9.311	10,49%	4.810	5,16%	150.822	65,03%	(52.736)
3	Tabungan ISE	174.173	229.504	236.975	235.933		(1.042)	6.429	2,80%	61.760	35,46%	187.112	126,09%	48.821
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 (1-22 Nov'25)	Pencairan (1-22 Dec'25)	Pencairan MtM	MtD (1-22 Nov'25)	Growth (1-22 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	824.608	969.288	955.689	102.302	1.400	-100.902	174.663	-13.598	131.082	14.998	901.947	105,96%	53.742
	Linkage	583.855	720.364	717.878	100.000	-	(100.000)	172.022	-2.486	134.023	2.486	617.271	116,30%	100.606
	Non-Linkage	240.753	248.924	237.812	2.302	1.400	-902	2.641	-11.113	-2.941	12.513	284.676	83,54%	(46.864)
	• Local Champion	177.655	182.232	171.741	2.050	-	-2.050	5.250	-10.491	-5.914	10.491	190.795	90,01%	(19.054)
	• Value Chain	63.098	66.692	66.071	252	1.400	1.148	-2.610	-622	2.973	2.022	93.880	70,38%	(27.810)
2	MBG	1.025.144	1.051.900	1.061.980	22.456	33.736	11.280	1.690	10.080	36.836	23.656	1.139.485	93,20%	(77.505)
	KUR	965.396	993.508	1.003.124	21.976	32.175	10.199	2.886	9.615	37.728	22.560	1.074.013	93,40%	(70.889)
	Non KUR	59.748	58.392	58.856	480	1.561	1.081	-1.196	464	-892	1.097	65.472	89,90%	(6.616)
3	PWG	255.819	538.581	573.856	59.833	75.774	15.942	30.241	35.275	318.037	40.500	601.092	95,47%	(27.236)
	Cilem	149.863	366.173	396.543	27.219	40.182	12.963	19.595	30.370	246.680	9.812	432.657	91,65%	(36.113)
	Gadai	105.956	172.408	177.312	32.614	35.592	2.978	10.646	4.904	71.357	30.688	168.435	105,27%	8.877
4	CFG	3.885.901	4.211.869	4.246.434	64.369	94.077	29.708	23.924	34.565	360.533	59.512	4.354.361	97,52%	(107.927)
	CF 1	838.535	900.893	912.768	9.206	22.727	13.521	4.556	11.876	74.233	10.852	919.422	99,28%	(6.654)
	Total Griya	595.912	600.711	608.889	2.076	11.541	9.465	0	8.178	12.977	3.363	636.591	95,65%	(27.702)
	• Total Non Program	435.065	452.228	460.467	1.918	10.902	8.984	-4.115	8.239	25.403	2.663	453.034	101,64%	7.433
	• Program	160.848	148.482	148.422	158	639	481	-1.118	-61	-12.426	699	183.557	80,86%	(35.135)
	Oto	242.622	300.182	303.879	7.130	11.186	4.056	4.556	3.697	61.257	7.489	282.830	107,44%	21.049
	CF 2	3.047.367	3.310.976	3.333.666	55.163	71.350	16.187	19.368	22.690	286.299	48.660	3.434.939	97,05%	(101.273)
	Mitraguna & Others	2.497.673	2.750.501	2.773.207	47.577	65.365	17.788	20.016	22.706	275.535	42.659	2.845.615	97,46%	(72.407)
	Pensiun	549.694	560.475	560.458	7.586	5.985	-1.601	-648	-16	10.764	6.001	589.324	95,10%	(28.866)
Total Pembiayaan		5.991.472	6.771.638	6.837.959	248.960	204.988	-43.972	230.518	66.321	846.487	138.666	6.996.885	97,73%	(158.926)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	22-Dec-25	31-Dec-24	30-Nov-25	22-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.291	188	149	5.457	0,16%	0,02%	0,57%	5.308	4.166	5.269			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	1.291	188	149	5.457	0,54%	0,06%	2,29%	5.308	4.166	5.269			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	11.476	19.334	19.334	62.784	1,12%	1,84%	5,91%	43.450	51.308	43.450			
	KUR	9.838	15.519	15.519	54.710	1,02%	1,56%	5,45%	39.191	44.872	39.191			
	Non KUR	1.638	3.815	3.815	8.074	2,74%	6,53%	13,72%	4.259	6.436	4.259			
3	PWG	124	4	4	10.245	0,05%	0,00%	1,79%	10.241	10.120	10.241			
	Cilem	118	-	-	8.556	0,08%	0,00%	2,16%	8.556	8.438	8.556			
	Gadai	7	4	4	1.688	0,01%	0,00%	0,95%	1.685	1.682	1.685			
4	CFG	59.411	72.096	65.976	125.741	1,53%	1,57%	2,96%	59.765	66.329	53.645			
	CF 1	35.165	39.232	37.416	67.106	4,19%	4,15%	7,35%	29.690	31.942	27.874			
	Total Griya	29.490	30.424	28.365	37.460	4,95%	4,72%	6,15%	9.095	7.970	7.035			
	Oto	5.675	8.808	9.051	29.647	2,34%	3,02%	9,76%	20.596	23.972	20.839			
	CF 2	24.246	32.864	28.560	58.634	0,80%	0,86%	1,76%	30.075	34.388	25.770			
	Mitraguna & Others	22.605	29.933	26.523	51.665	0,91%	0,96%	1,86%	25.142	29.060	21.733			
	Pensiun	1.642	2.931	2.037	6.969	0,30%	0,36%	1,24%	4.932	5.327	4.038			
Total Pembiayaan		72.302	91.622	85.462	204.226	1,21%	1,26%	2,99%	118.764	131.924	112.604	1,24%	58,51%	-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	22-Dec-25	31-Dec-24	30-Nov-25	22-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	25.240	1,84%	2,28%	2,38%	1.252	6.364	2.715			
	KUR	14.751	17.487	19.071	19.867	1,53%	1,92%	1,98%	796	5.116	2.380			
	Non KUR	4.126	5.039	4.918	5.374	6,91%	8,42%	9,13%	456	1.248	335			
3	PWG	-	7	7	7	0,00%	0,00%	0,00%	-	7	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	7	7	7	0,00%	0,00%	0,00%	-	7	-			
4	CFG	50.713	73.070	64.848	67.058	1,31%	1,54%	1,58%	2.210	16.345	(6.012)			
	CF 1	15.203	26.509	23.133	24.127	1,81%	2,57%	2,64%	994	8.924	(2.382)			
	Total Griya	12.941	22.897	19.164	20.131	2,17%	3,19%	3,31%	967	7.189	(2.767)			
	Oto	2.262	3.611	3.970	3.996	0,93%	1,32%	1,32%	27	1.735	385			
	CF 2	35.510	46.561	41.714	42.931	1,17%	1,26%	1,29%	1.217	7.421	(3.630)			
	Mitraguna & Others	25.071	43.527	40.668	41.700	1,00%	1,48%	1,50%	1.032	16.629	(1.828)			
	Pensiun	10.439	3.034	1.047	1.231	0,17%	0,02%	0,22%	184	(9.208)	(1.803)			
Total Pembiayaan		71.311	96.779	89.996	93.458	1,19%	1,33%	1,37%	3.462	22.147	(3.322)	1,12%	17,70%	-0,2%

Asset & Contribution Margin

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

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,98	3,33	3,36	0,03	0,38
CIF Payroll	36.642	37.599	38.339	740	1

AREA PEMATANGSIANTAR

Pilih Area

Kelas Outlet

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-22 Nov'25)	Growth (1-22 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	21-Dec-25	22-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	74.169	48.743	32.871	32.252	(10.306)	(619)	(16.491)	-33,83%	(41.917)	-56,52%	247.274	13,04%	(215.021)
2	Tabungan	1.786.724	2.008.954	2.006.934	2.026.483	40.750	19.549	17.529	0,87%	239.759	13,42%	2.037.916	99,44%	(11.433)
3	Deposito	649.060	610.498	541.203	536.590	(5.364)	(4.613)	(73.908)	-12,11%	(112.470)	-17,33%	667.179	80,43%	(130.589)
Total		2.509.954	2.668.196	2.581.008	2.595.325	25.080	14.317	(72.871)	-2,73%	85.371	3,40%	2.952.369	87,91%	(357.044)
CASA		1.860.893	2.057.697	2.039.805	2.058.735	30.444	18.930	1.038	0,05%	197.842	10,63%	2.285.190	90,09%	(226.455)
(% CASA)		74,14%	77,12%	79,03%	79,32%									
FDR		125,36%	131,30%	137,02%	136,26%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-21 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	20-Dec-25	21-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	42.839	41.442	41.749	41.971		222	529	1,28%	(868)	-2,03%	83.611	50,20%	(41.640)
2	Giro ISE	4.948	2.786	3.167	3.172		6	386	13,86%	(1.776)	-35,89%	29.659	10,70%	(26.487)
3	Tabungan ISE	31.691	34.438	34.364	34.580		216	143	0,81%	2.890	9,12%	37.357	92,57%	(2.777)
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 (1-22 Nov'25)	Pencairan (1-22 Dec'25)	Pencairan MtM	MtD (1-22 Nov'25)	Growth (1-22 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	184.570	243.280	244.075	3.200	3.500	300	615	795	59.505	2.705	223.889	109,02%	20.186
	Linkage	86.431	110.781	110.435	-	-	-	-519	-346	24.004	346	103.818	106,37%	6.617
	Non-Linkage	98.139	132.499	133.640	3.200	3.500	300	1.134	1.142	35.501	2.358	120.072	111,30%	13.569
	• Local Champion	98.139	132.499	133.640	3.200	3.500	300	1.134	1.142	35.501	2.358	116.221	114,99%	17.420
	• Value Chain	-	-	-	-	-	-	0	0	0	-	3.851	0,00%	(3.851)
2	MBG	446.877	444.841	447.253	8.915	10.766	1.851	502	2.411	376	8.355	507.692	88,10%	(60.439)
	KUR	419.345	420.474	422.606	8.755	10.216	1.461	1.113	2.131	3.261	8.085	477.116	88,58%	(54.510)
	Non KUR	27.532	24.367	24.647	160	550	390	-610	280	-2.885	270	30.576	80,61%	(5.929)
3	PWG	258.833	422.883	437.929	68.241	68.000	-241	16.622	15.046	179.096	52.954	433.208	101,09%	4.721
	Cilem	127.522	228.193	241.433	18.788	20.995	2.207	8.501	13.240	113.911	7.755	267.053	90,41%	(25.620)
	Gadai	131.312	194.690	196.496	49.452	47.005	-2.447	8.121	1.806	65.185	45.199	166.155	118,26%	30.341
4	CFG	2.256.170	2.392.296	2.407.112	34.710	42.862	8.153	12.190	14.816	150.942	28.046	2.483.471	96,93%	(76.359)
	CF 1	461.418	474.026	475.851	3.412	4.770	1.358	4.543	1.824	14.433	2.946	498.650	95,43%	(22.799)
	Total Griya	417.205	391.149	390.391	788	683	-106	0	-758	-26.814	1.441	434.485	89,85%	(44.094)
	• Total Non Program	64.148	59.172	59.033	510	220	-290	-157	-138	-5.114	358	71.781	82,24%	(12.747)
	• Program	353.058	331.978	331.358	278	463	185	-1.952	-620	-21.700	1.083	362.704	91,36%	(31.347)
	Oto	44.213	82.877	85.460	2.624	4.087	1.464	4.543	2.583	41.247	1.505	64.165	133,19%	21.295
	CF 2	1.794.752	1.918.270	1.931.262	31.298	38.093	6.795	7.647	12.992	136.510	25.101	1.984.822	97,30%	(53.560)
	Mitraguna & Others	1.323.695	1.437.274	1.451.779	25.035	35.184	10.149	6.250	14.506	128.084	20.678	1.494.383	97,15%	(42.603)
	Pensiun	471.056	480.996	479.482	6.263	2.909	-3.354	1.397	-1.514	8.426	4.423	490.439	97,77%	(10.956)
Total Pembiayaan		3.146.451	3.503.301	3.536.369	115.065	125.128	10.063	29.929	33.068	389.918	92.060	3.648.260	96,93%	(111.891)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	22-Dec-25	31-Dec-24	30-Nov-25	22-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	192	475	460	2.557	0,10%	0,19%	1,05%	2.097	2.365	2.082			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	192	475	460	2.557	0,20%	0,35%	1,91%	2.097	2.365	2.082			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	4.879	14.773	14.773	52.280	1,09%	3,32%	11,69%	37.507	47.401	37.507			
	KUR	3.627	13.148	13.148	47.227	0,86%	3,13%	11,18%	34.079	43.600	34.079			
	Non KUR	1.252	1.625	1.625	5.053	4,55%	6,67%	20,50%	3.428	3.801	3.428			
3	PWG	275	122	122	17.018	0,11%	0,03%	3,89%	16.896	16.742	16.896			
	Cilem	275	-	-	12.812	0,22%	0,00%	5,31%	12.812	12.537	12.812			
	Gadai	-	122	122	4.206	0,00%	0,06%	2,14%	4.083	4.206	4.083			
4	CFG	67.344	65.451	70.806	143.228	2,98%	2,96%	5,95%	72.422	75.884	77.777			
	CF 1	43.373	41.926	45.314	72.724	9,40%	9,56%	15,28%	27.410	29.351	30.798			
	Total Griya	41.791	40.088	42.848	63.596	10,02%	10,95%	16,29%	20.748	21.806	23.508			
	Oto	1.583	1.838	2.467	9.128	3,58%	2,98%	10,68%	6.661	7.545	7.290			
	CF 2	23.971	23.525	25.491	70.504	1,34%	1,33%	3,65%	45.012	46.533	46.979			
	Mitraguna & Others	22.208	21.186	23.560	66.453	1,68%	1,64%	4,58%	42.893	44.245	45.266			
	Pensiun	1.763	2.338	1.931	4.051	0,37%	0,40%	0,84%	2.120	2.288	1.713			
Total Pembiayaan		72.690	80.822	86.161	215.083	2,31%	2,46%	6,08%	128.922	142.393	134.261	2,27%	62,67%	-3,8%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	22-Dec-25	31-Dec-24	30-Nov-25	22-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	35.691	33.063	33.041	32.562	19,34%	13,58%	13,34%	(479)	(3.129)	(502)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	35.691	33.063	33.041	32.562	36,37%	24,94%	24,37%	(479)	(3.129)	(502)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	3.530	8.508	8.754	10.240	0,79%	1,97%	2,29%	1.487	6.711	1.732			
	KUR	2.493	6.287	5.977	7.328	0,59%	1,42%	1,73%	1.351	4.835	1.040			
	Non KUR	1.037	2.221	2.777	2.913	3,77%	11,40%	11,82%	135	1.876	692			
3	PWG	184	184	184	197	0,07%	0,04%	0,05%	13	13	13			
	Cilem	-	-	-	13	0,00%	0,00%	0,01%	13	13	13			
	Gadai	184	184	184	184	0,14%	0,09%	0,09%	-	(0)	-			
4	CFG	99.269	135.903	132.225	133.984	4,40%	5,53%	5,57%	1.758	34.715	(1.919)			
	CF 1	73.505	94.254	94.513	95.869	15,93%	19,94%	20,15%	1.356	22.363	1.614			
	Total Griya	73.052	92.591	92.778	94.312	17,51%	23,72%	24,16%	1.533	21.260	1.721			
	Oto	453	1.663	1.734	1.557	1,03%	2,09%	1,82%	(177)	1.104	(106)			
	CF 2	25.764	41.649	37.713	38.115	1,44%	1,97%	1,97%	402	12.351	(3.534)			
	Mitraguna & Others	22.415	39.679	34.677	35.398	1,69%	2,41%	2,44%	721	12.984	(4.281)			
	Pensiun	3.349	1.969	3.036	2.717	0,11%	0,09%	0,57%	(319)	(632)	747			
Total Pembiayaan		138.673	177.658	174.204	176.983	4,41%	4,97%	5,00%	2.779	38.310	(675)	3,99%	20,25%	-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)