

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-30 Nov'25	Growth (1-17 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	16-Dec-25	17-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.894.366	2.447.773	2.530.161	2.501.652	(96.513)	(28.508)	53.880	2,20%	607.286	32,06%	2.951.802	84,75%	(450.149)
2	Tabungan	12.343.531	13.809.131	13.775.065	13.784.736	512.698	9.671	(24.395)	-0,18%	1.441.205	11,68%	13.838.012	99,62%	(53.275)
3	Deposito	6.674.579	7.261.750	7.051.631	7.042.243	355.712	(9.388)	(219.507)	-3,02%	367.665	5,51%	6.775.272	103,94%	266.972
Total		20.912.476	23.518.654	23.356.857	23.328.632	771.896	(28.225)	(190.022)	-0,81%	2.416.157	11,55%	23.565.085	99,00%	(236.453)
CASA		14.237.897	16.256.904	16.305.225	16.286.389	416.185	(18.837)	29.485	0,18%	2.048.492	14,39%	16.789.813	97,00%	(503.424)
(% CASA		68,08%	69,12%	69,81%	69,81%									
FDR		79,95%	80,76%	81,94%	82,04%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-16 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25	16-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	605.893	676.653	701.499	706.132		4.633	29.480	4,36%	100.239	16,54%	813.500	86,80%	(107.367)
2	Giro ISE	190.259	161.992	177.194	187.215		10.021	25.222	15,57%	(3.044)	-1,60%	316.220	59,20%	(129.005)
3	Tabungan ISE	335.051	431.528	456.798	451.410		(5.387)	19.883	4,61%	116.359	34,73%	363.698	124,12%	87.713
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 (1-17 Nov'25)	Pencairan (1-17 Dec'25)	Pencairan MtM	MtD (1-30 Nov'25	Growth (1-17 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	17-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	1.400.748	1.646.608	1.639.036	111.082	9.257	-101.825	180.870	-7.572	238.289	16.829	1.648.748	99,41%	(9.711)
	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	739.939	11.082	9.117	-1.965	9.698	-7.162	66.461	16.279	813.478	90,96%	(73.539)
	• Local Champion	584.102	633.881	628.392	10.830	7.907	-2.923	10.006	-5.489	44.290	13.396	650.475	96,61%	(22.083)
	• Value Chain	89.377	113.221	111.547	252	1.210	958	-308	-1.674	22.171	2.884	163.003	68,43%	(51.456)
2	MBG	2.310.331	2.406.087	2.418.767	25.306	47.016	21.710	8.858	12.680	108.436	34.336	2.642.609	91,53%	(223.842)
	KUR	2.171.167	2.267.884	2.280.224	24.581	45.121	20.540	10.169	12.340	109.058	32.781	2.486.816	91,69%	(206.591)
	Non KUR	139.164	138.203	138.543	725	1.895	1.170	-1.311	340	-622	1.555	155.793	88,93%	(17.251)
3	PWG	1.161.081	2.076.332	2.160.059	196.799	224.218	27.419	100.630	83.727	998.978	140.491	2.221.617	97,23%	(61.557)
	Cilem	604.524	1.242.687	1.308.111	62.827	98.491	35.665	62.549	65.424	703.586	33.068	1.469.491	89,02%	(161.381)
	Gadai	556.557	833.645	851.949	133.972	125.727	-8.246	38.081	18.304	295.392	107.423	752.125	113,27%	99.823
4	CFG	11.847.954	12.864.571	12.921.469	122.885	191.584	68.699	58.133	56.898	1.073.515	134.686	13.258.958	97,45%	(337.489)
	CF 1	2.410.954	2.561.163	2.578.568	13.050	35.959	22.909	28	17.404	167.613	18.554	2.653.480	97,18%	(74.913)
	Total Griya	1.954.117	1.973.383	1.987.845	3.712	22.283	18.571	-10.557	14.462	33.728	7.822	2.074.745	95,81%	(86.900)
	• Total Non Program	1.351.346	1.400.136	1.415.227	3.106	21.344	18.238	-7.624	15.091	63.881	6.254	1.404.632	100,75%	10.595
	• Program	602.771	573.247	572.618	606	939	333	-2.934	-629	-30.153	1.568	670.113	85,45%	(97.495)
	Oto	456.837	587.780	590.723	9.338	13.676	4.338	10.585	2.943	133.886	10.733	578.735	102,07%	11.988
	CF 2	9.437.000	10.303.408	10.342.901	109.835	155.625	45.790	58.105	39.493	905.902	116.132	10.605.478	97,52%	(262.577)
	Mitraguna & Others	7.891.563	8.698.860	8.742.463	98.551	144.306	45.754	53.999	43.603	850.900	100.703	8.940.484	97,79%	(198.021)
	Pensiun	1.545.436	1.604.548	1.600.438	11.284	11.320	36	4.107	-4.110	55.002	15.430	1.664.994	96,12%	(64.556)
Total Pembiayaan		16.720.113	18.993.599	19.139.331	456.072	472.075	16.003	348.491	145.733	2.419.218	326.342	19.771.931	96,80%	(632.600)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	17-Dec-25	31-Dec-24	30-Nov-25	17-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	3.258	3.873	5.631	12.151	0,23%	0,34%	0,74%	6.519	8.893	8.278			
	Linkage	43	6	-	-	0,01%	0,00%	0,00%	-	(43)	(6)			
	Local Champion	3.215	3.867	3.813	12.042	0,48%	0,51%	1,63%	8.230	8.828	8.175			
	Value Chain	-	-	1.819	108				(1.710)	108	108			
2	MBG	26.523	43.850	56.776	169.080	1,15%	2,36%	6,99%	112.304	142.556	125.229			
	KUR	21.896	36.508	47.873	150.488	1,01%	2,11%	6,60%	102.616	128.593	113.980			
	Non KUR	4.627	7.342	8.903	18.591	3,33%	6,44%	13,42%	9.688	13.964	11.249			
3	PWG	565	29	126	55.240	0,05%	0,01%	2,56%	55.114	54.675	55.211			
	Cilem	558	3	-	39.214	0,09%	0,00%	3,00%	39.214	38.656	39.210			
	Gadai	7	26	126	16.026	0,00%	0,02%	1,88%	15.900	16.020	16.000			
4	CFG	184.758	219.298	221.829	373.143	1,56%	1,72%	2,89%	151.314	188.386	153.845			
	CF 1	108.284	121.877	125.523	189.305	4,49%	4,90%	7,34%	63.783	81.022	67.428			
	Total Griya	97.865	107.262	108.955	139.455	5,01%	5,52%	7,02%	30.500	41.590	32.192			
	Oto	10.419	14.615	16.567	49.851	2,28%	2,82%	8,44%	33.283	39.432	35.236			
	CF 2	76.474	97.421	96.306	183.838	0,81%	0,93%	1,78%	87.531	107.364	86.417			
	Mitraguna & Others	72.232	89.999	88.979	163.664	0,92%	1,02%	1,87%	74.685	91.431	73.664			
	Pensiun	4.241	7.422	7.328	20.174	0,27%	0,46%	1,26%	12.846	15.933	12.752			
Total Pembiayaan		215.104	267.051	284.362	609.614	1,29%	1,50%	3,19%	325.252	394.510	342.563	1,29%	59,47%	-1,9%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	17-Dec-25	31-Dec-24	30-Nov-25	17-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	65.676	68.318	67.841	67.147	4,69%	4,12%	4,10%	(694)	1.471	(1.171)			
	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	52.060	7,51%	7,06%	7,04%	(694)	1.449	(1.176)			
	Value Chain	-	-	-	-				-	-	-			
2	MBG	31.069	39.976	42.624	43.754	1,34%	1,77%	1,81%	1.130	12.685	3.778			
	KUR	22.074	30.304	32.141	33.094	1,02%	1,42%	1,45%	953	11.020	2.790			
	Non KUR	8.995	9.672	10.484	10.660	6,46%	7,59%	7,69%	177	1.666	988			
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	273.771	1,92%	2,10%	2,12%	3.556	46.308	(10.430)			
	CF 1	109.876	141.595	138.885	141.798	4,56%	5,42%	5,50%	2.913	31.922	204			
	Total Griya	105.089	134.833	131.421	134.155	5,38%	6,66%	6,75%	2.734	29.066	(678)			
	Oto	4.786	6.761	7.643	7.643	1,05%	1,27%	1,29%	179	2.857	882			
	CF 2	117.587	142.606	131.329	131.973	1,25%	1,27%	1,28%	644	14.386	(10.633)			
	Mitraguna & Others	101.881	135.405	125.206	126.171	1,29%	1,44%	1,44%	965	24.290	(9.234)			
	Pensiun	15.706	7.201	6.123	5.802	0,09%	0,03%	0,36%	(322)	(9.904)	(1.399)			
Total Pembiayaan		324.392	392.685	380.871	384.888	1,94%	2,01%	2,01%	4.017	60.496	(7.797)	1,77%	12,03%	-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 (1-17 Nov'25)	Growth (1-17 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	16-Dec-25	17-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	238.297	418.828	442.590	406.091	177.355	(36.499)	(12.737)	-3,04%	167.794	70,41%	420.906	96,48%	(14.814)
2	Tabungan	1.732.891	1.903.991	1.896.084	1.886.170	44.961	(9.915)	(17.821)	-0,94%	153.279	8,85%	2.000.816	94,27%	(114.646)
3	Deposito	877.742	950.883	919.103	909.009	(55.963)	(10.094)	(41.874)	-4,40%	31.267	3,56%	896.431	101,40%	12.578
Total		2.848.930	3.273.702	3.257.777	3.201.270	166.354	(56.507)	(72.431)	-2,21%	352.340	12,37%	3.318.152	96,48%	(116.882)
CASA		1.971.188	2.322.819	2.338.674	2.292.261	222.316	(46.413)	(30.558)	-1,32%	321.073	16,29%	2.421.722	94,65%	(129.461)
(% CASA)		69,19%	70,95%	71,79%	71,60%									
FDR		84,13%	83,44%	84,50%	85,99%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-16 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25	16-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	79.410	87.303	92.880	91.749		(1.131)	4.446	5,09%	12.338	15,54%	118.145	77,66%	(26.396)
2	Giro ISE	37.094	35.022	33.529	33.254		(276)	(1.768)	-5,05%	(3.840)	-10,35%	60.551	54,92%	(27.298)
3	Tabungan ISE	39.484	49.856	55.895	55.040		(855)	5.184	10,40%	15.556	39,40%	44.877	122,65%	10.163
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 (1-17 Nov'25)	Pencairan (1-17 Dec'25)	Pencairan MtM	MtD (1-17 Nov'25)	Growth (1-17 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	17-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	122.962	126.748	123.837	500	140	-360	1.457	-2.911	875	3.051	162.236	76,33%	(38.399)
	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	98.310	500	-	-500	1.657	-2.501	-1.903	2.501	122.383	80,33%	(24.074)
	• Local Champion	83.501	66.595	66.159	500	-	-500	-804	-436	-17.342	436	94.012	70,37%	(27.853)
	• Value Chain	16.712	34.216	32.151	-	-	-	2.461	-2.066	15.439	2.066	28.371	113,32%	3.779
2	MBG	310.816	325.767	327.928	4.260	7.260	3.000	1.228	2.161	17.112	5.099	362.288	90,52%	(34.359)
	KUR	291.370	306.564	309.075	4.135	7.235	3.100	1.900	2.511	17.705	4.724	340.266	90,83%	(31.191)
	Non KUR	19.446	19.203	18.853	125	25	-100	-673	-350	-593	375	22.022	85,61%	(3.168)
3	PWG	193.140	323.731	334.148	25.619	31.143	5.524	11.995	10.417	141.008	20.726	362.681	92,13%	(28.533)
	Cilem	122.752	218.666	227.635	10.260	16.115	5.855	7.938	8.969	104.884	7.146	262.581	86,69%	(34.946)
	Gadai	70.389	105.064	106.513	15.359	15.028	-331	4.057	1.448	36.124	13.580	100.101	106,41%	6.412
4	CFG	1.770.026	1.955.435	1.966.875	15.551	31.673	16.122	10.668	11.440	196.849	20.233	2.003.011	98,20%	(36.136)
	CF 1	463.002	520.993	530.620	3.052	12.564	9.512	1.760	9.627	67.618	2.937	503.674	105,35%	26.946
	Total Griya	392.209	436.373	445.334	1.871	10.439	8.568	0	8.961	53.125	1.478	412.745	107,90%	32.589
	• Total Non Program	388.279	424.924	433.903	1.704	10.439	8.735	372	8.979	45.624	1.460	397.355	109,20%	36.552
	• Program	3.930	11.449	11.431	167	-	-167	302	-18	7.501	18	15.395	74,25%	(3.964)
	Oto	70.793	84.620	85.286	1.180	2.124	944	1.760	665	14.493	1.459	90.929	93,79%	(5.643)
	CF 2	1.307.024	1.434.442	1.436.255	12.499	19.109	6.610	8.908	1.813	129.231	17.296	1.499.337	95,79%	(63.082)
	Mitraguna & Others	1.211.757	1.335.736	1.338.274	12.399	18.368	5.969	9.546	2.538	126.517	15.830	1.384.316	96,67%	(46.042)
	Pensiun	95.268	98.706	97.981	100	741	641	-638	-725	2.714	1.466	115.021	85,19%	(17.040)
Total Pembiayaan		2.396.945	2.731.682	2.752.789	45.930	70.216	24.286	25.347	21.107	355.844	49.109	2.890.216	95,25%	(137.427)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	17-Dec-25	31-Dec-24	30-Nov-25	17-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	508	6	-	962	0,41%	0,00%	0,78%	962	454	956			
	Linkage	43	6	-	-	0,19%	0,00%	0,00%	-	(43)	(6)			
	Local Champion	465	-	-	962	0,46%	0,00%	0,98%	962	497	962			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	4.441	6.190	6.190	26.694	1,43%	1,90%	8,14%	20.505	22.254	20.505			
	KUR	3.770	4.599	4.599	24.044	1,29%	1,50%	7,78%	19.444	20.274	19.444			
	Non KUR	671	1.590	1.590	2.651	3,45%	8,28%	14,06%	1.061	1.980	1.061			
3	PWG	155	-	-	7.898	0,08%	0,00%	2,36%	7.898	7.743	7.898			
	Cilem	155	-	-	6.639	0,13%	0,00%	2,92%	6.639	6.484	6.639			
	Gadai	-	-	-	1.259	0,00%	0,00%	1,18%	1.259	1.259	1.259			
4	CFG	19.018	28.147	27.679	51.425	1,07%	1,42%	2,61%	23.746	32.407	23.278			
	CF 1	8.456	11.479	12.737	17.964	1,83%	2,44%	3,39%	5.227	9.508	6.485			
	Total Griya	6.832	10.463	10.710	12.540	1,74%	2,45%	2,82%	1.830	5.708	2.078			
	Oto	1.624	1.016	2.026	5.424	2,29%	2,39%	6,36%	3.397	3.800	4.408			
	CF 2	10.562	16.669	14.942	33.461	0,81%	1,04%	2,33%	18.519	22.900	16.792			
	Mitraguna & Others	10.315	16.481	14.431	31.805	0,85%	1,08%	2,38%	17.374	21.491	15.324			
	Pensiun	247	188	511	1.656	0,26%	0,52%	1,69%	1.145	1.409	1.468			
Total Pembiayaan		24.121	34.343	33.868	86.979	1,01%	1,24%	3,16%	53.111	62.858	52.636	1,03%	67,44%	-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	17-Dec-25	31-Dec-24	30-Nov-25	17-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.083	1.738	1.744	1.744	0,88%	1,38%	1,41%	-	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%	1,53%	-	612	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	3.227	4.684	5.129	5.085	1,04%	1,57%	1,55%	(43)	1.859	401			
	KUR	1.952	4.075	4.391	4.354	0,67%	1,43%	1,41%	(37)	2.402	279			
	Non KUR	1.274	609	737	731	6,55%	3,84%	3,88%	(6)	(543)	122			
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	26.922	1,90%	1,35%	1,37%	613	(6.769)	(844)			
	CF 1	5.942	4.809	5.093	6.113	1,28%	0,98%	1,15%	1.020	170	1.303			
	Total Griya	5.028	4.373	4.557	5.208	1,28%	1,04%	1,17%	651	180	835			
	Oto	914	436	536	905	1,29%	0,63%	1,06%	368	(10)	469			
	CF 2	27.748	22.956	21.216	20.809	2,12%	1,48%	1,45%	(407)	(6.939)	(2.147)			
	Mitraguna & Others	27.082	22.326	20.725	20.318	2,23%	1,55%	1,52%	(406)	(6.764)	(2.007)			
	Pensiun	666	631	491	491	0,03%	0,02%	0,50%	(0)	(175)	(140)			
Total Pembiayaan		38.001	34.188	33.182	33.762	1,59%	1,21%	1,23%	581	(4.238)	(425)	1,41%	-14,69%	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 (1-17 Nov'25)	Growth (1-17 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	16-Dec-25	17-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	314.972	437.227	517.216	519.043	(162.332)	1.827	81.816	18,71%	204.071	64,79%	515.367	100,71%	3.676
2	Tabungan	2.242.130	2.410.328	2.434.843	2.447.641	(11.852)	12.798	37.313	1,55%	205.511	9,17%	2.534.104	96,59%	(86.463)
3	Deposito	2.798.677	3.310.810	3.178.977	3.178.770	519.898	(206)	(132.040)	-3,99%	380.094	13,58%	2.816.881	112,85%	361.889
Total		5.355.779	6.158.366	6.131.036	6.145.454	345.714	14.418	(12.911)	-0,21%	789.675	14,74%	5.866.352	104,76%	279.102
CASA		2.557.102	2.847.555	2.952.059	2.966.684	(174.184)	14.625	119.129	4,18%	409.582	16,02%	3.049.471	97,29%	(82.787)
(% CASA)		47,74%	46,24%	48,15%	48,27%									
FDR		47,52%	48,47%	49,08%	48,96%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-16 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25	16-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	113.657	99.470	109.430	110.597		1.167	11.127	11,19%	(3.059)	-2,69%	151.518	72,99%	(40.920)
2	Giro ISE	31.184	15.875	22.089	22.385		296	6.510	41,01%	(8.799)	-28,22%	54.128	41,36%	(31.743)
3	Tabungan ISE	59.057	64.263	68.009	68.880		871	4.617	7,18%	9.823	16,63%	64.324	107,08%	4.556
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 (1-17 Nov'25)	Pencairan (1-17 Dec'25)	Pencairan MtM	MtD (1-17 Nov'25)	Growth (1-17 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	17-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	188.209	207.382	208.267	2.830	3.500	670	513	886	20.058	2.614	244.894	85,04%	(36.626)
	Linkage	19.369	18.016	18.016	-	-	-	-130	0	-1.353	-	44.054	40,89%	(26.038)
	Non-Linkage	168.841	189.366	190.252	2.830	3.500	670	643	886	21.411	2.614	200.840	94,73%	(10.588)
	• Local Champion	162.434	180.126	180.860	2.830	3.500	670	771	734	18.426	2.766	177.604	101,83%	3.255
	• Value Chain	6.407	9.240	9.392	-	-	-	-128	152	2.985	(152)	23.235	40,42%	(13.843)
2	MBG	159.435	194.735	194.146	2.405	1.350	-1.055	2.895	-589	34.711	1.939	210.853	92,08%	(16.707)
	KUR	151.599	185.038	184.463	2.055	1.250	-805	2.836	-575	32.864	1.825	200.443	92,03%	(15.980)
	Non KUR	7.836	9.697	9.683	350	100	-250	60	-14	1.847	114	10.410	99,02%	(727)
3	PWG	252.400	434.205	450.714	39.790	44.521	4.732	21.944	16.509	198.314	28.012	453.213	99,45%	(2.499)
	Cilem	111.797	234.388	244.564	11.222	16.374	5.152	10.815	10.176	132.767	6.198	276.183	88,55%	(31.618)
	Gadai	140.603	199.817	206.150	28.568	28.147	-420	11.129	6.333	65.547	21.814	177.030	116,45%	29.120
4	CFG	1.944.791	2.148.603	2.155.753	27.694	27.843	150	10.856	7.150	210.962	20.693	2.206.447	97,70%	(50.695)
	CF 1	376.842	382.194	381.039	337	1.769	1.433	-2.215	-1.155	4.197	2.924	422.476	90,19%	(41.437)
	Total Griya	311.852	312.755	311.826	150	1.050	900	0	-748	-25	1.798	334.952	93,10%	(23.126)
	• Total Non Program	308.347	308.216	307.479	150	1.050	900	-1.685	-737	-868	1.787	318.551	96,52%	(11.072)
	• Program	3.505	4.359	4.347	-	-	0	136	-11	843	11	16.401	26,51%	(12.053)
	Oto	64.990	69.619	69.213	187	719	533	-2.215	-406	4.223	1.125	87.524	79,08%	(18.311)
	CF 2	1.567.950	1.766.409	1.774.714	27.357	26.074	-1.283	13.071	8.305	206.764	17.769	1.783.972	99,48%	(9.258)
	Mitraguna & Others	1.383.782	1.569.711	1.576.923	24.157	23.492	-665	10.152	7.211	193.141	16.281	1.577.695	99,95%	(772)
	Pensium	184.168	196.697	197.791	3.200	2.582	-618	2.920	1.094	13.623	1.488	206.276	95,89%	(8.485)
Total Pembiayaan		2.544.835	2.984.924	3.008.880	72.718	77.215	4.496	36.209	23.956	464.045	53.258	3.115.406	96,58%	(106.526)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	17-Dec-25	31-Dec-24	30-Nov-25	17-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.267	3.204	3.204	5.162	0,67%	1,54%	2,48%	1.958	3.894	1.958			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	1.267	3.204	3.204	5.053	0,75%	1,69%	2,66%	1.850	3.786	1.850			
	Value Chain	-	-	-	108	0,00%	0,00%	0,06%	108	108	108			
2	MBG	3.453	6.764	6.764	19.269	2,17%	3,47%	9,93%	12.505	15.816	12.505			
	KUR	2.876	6.294	6.294	18.102	1,90%	3,40%	9,81%	11.808	15.226	11.808			
	Non KUR	577	470	470	1.167	7,36%	4,84%	12,05%	697	590	697			
3	PWG	-	-	-	14.975	0,00%	0,00%	3,32%	14.975	14.975	14.975			
	Cilem	-	-	-	9.649	0,00%	0,00%	3,95%	9.649	9.649	9.649			
	Gadai	-	-	-	5.325	0,00%	0,00%	2,58%	5.325	5.325	5.325			
4	CFG	19.268	25.105	26.975	47.581	0,99%	1,26%	2,21%	20.605	28.313	22.476			
	CF 1	8.041	13.170	13.772	23.640	2,13%	3,60%	6,20%	9.869	15.600	10.470			
	Total Griya	6.972	10.986	11.815	17.625	2,24%	3,78%	5,65%	5.810	10.653	6.639			
	Oto	1.069	2.184	1.957	6.016	1,64%	2,81%	8,69%	4.059	4.946	3.831			
	CF 2	11.227	11.934	13.204	23.940	0,72%	0,75%	1,35%	10.737	12.713	12.006			
	Mitraguna & Others	11.107	11.331	11.970	21.665	0,80%	0,76%	1,37%	9.695	10.558	10.334			
	Pensium	120	603	1.234	2.275	0,07%	0,63%	1,15%	1.042	2.155	1.672			
Total Pembiayaan		23.988	35.072	36.943	86.986	0,94%	1,24%	2,89%	50.043	62.998	51.914	0,92%	68,17%	-2,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	17-Dec-25	31-Dec-24	30-Nov-25	17-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	9.021	7.817	7.813	7.813	4,79%	3,77%	3,75%	(1)	(1.209)	(4)			
	Linkage	24	2	-	2	0,13%	0,01%	0,01%	-	(23)	-			
	Non-Linkage	8.997	7.815	7.811	7.811	5,33%	4,13%	4,11%	(1)	(1.186)	(4)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	2.863	1.525	1.811	1.629	1,80%	0,93%	0,84%	(183)	(1.235)	104			
	KUR	1.760	1.021	1.239	1.127	1,16%	0,67%	0,61%	(112)	(632)	107			
	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	22.621	0,93%	1,12%	1,05%	(1.457)	4.498	(1.350)			
	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	17.298	0,81%	1,02%	0,97%	(786)	4.650	(506)			
	Mitraguna & Others	12.330	17.209	17.489	16.704	0,89%	1,11%	1,06%	(786)	4.374	(505)			
	Pensium	318	595	594	594	0,01%	0,02%	0,30%	-	277	(0)			
Total Pembiayaan		30.008	33.313	33.703	32.063	1,18%	1,13%	1,07%	(1.640)	2.055	(1.250)	0,93%	12,85%	-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 (1-17 Nov'25)	Growth (1-17 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	16-Dec-25	17-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	155.866	128.866	163.830	161.717	(4.060)	(2.112)	32.852	25,49%	5.851	3,75%	346.235	46,71%	(184.517)
2	Tabungan	1.803.617	1.980.739	1.980.488	1.989.092	51.335	8.604	8.352	0,42%	185.475	10,28%	2.083.113	95,49%	(94.022)
3	Deposito	681.198	762.342	745.629	744.630	(32.431)	(1.000)	(17.713)	-2,32%	63.432	9,31%	699.248	106,49%	45.382
Total		2.640.681	2.871.948	2.889.947	2.895.439	14.844	5.492	23.491	0,82%	254.758	9,65%	3.128.596	92,55%	(233.157)
CASA		1.959.483	2.109.605	2.144.317	2.150.809	47.274	6.492	41.204	1,95%	191.326	9,76%	2.429.348	88,53%	(278.539)
(% CASA)		74,20%	73,46%	74,20%	74,28%									
FDR		99,99%	104,53%	104,83%	104,63%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-16 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25	16-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	65.610	82.670	84.418	84.924		506	2.255	2,73%	19.314	29,44%	95.806	88,64%	(10.882)
2	Giro ISE	23.758	19.536	22.432	23.225		793	3.690	18,89%	(533)	-2,24%	42.060	55,22%	(18.835)
3	Tabungan ISE	30.646	53.467	52.318	52.032		(287)	(1.435)	-2,68%	21.386	69,78%	34.843	149,33%	17.189
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 (1-17 Nov'25)	Pencairan (1-17 Dec'25)	Pencairan MtM	MtD (1-17 Nov'25)	Growth (1-17 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	17-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	80.398	99.911	100.198	5.900	907	-4.993	3.622	287	19.800	620	115.782	86,54%	(15.584)
	Linkage	14.865	24.409	24.409	-	-	-	-2	0	9.544	-	30.274	80,63%	(5.865)
	Non-Linkage	65.533	75.502	75.789	5.900	907	-4.993	3.623	287	10.256	620	85.508	88,63%	(9.719)
	• Local Champion	62.373	72.430	72.756	5.900	907	-4.993	3.655	326	10.383	581	71.843	101,27%	913
	• Value Chain	3.160	3.072	3.033	-	-	-	-32	-39	-128	39	13.665	22,19%	(10.632)
2	MBG	368.059	388.843	389.814	3.900	5.785	1.885	2.543	970	21.755	4.815	422.292	92,31%	(32.478)
	KUR	343.457	362.300	363.091	3.830	5.425	1.595	1.434	791	19.634	4.634	394.978	91,93%	(31.887)
	Non KUR	24.602	26.544	26.723	70	360	290	1.108	179	2.121	181	27.314	97,83%	(592)
3	PWG	200.888	356.932	373.526	38.372	38.360	-12	19.828	16.594	172.638	21.766	371.423	100,57%	2.103
	Cilem	92.590	195.267	205.759	11.750	15.971	4.220	15.699	10.493	113.169	5.478	231.018	89,07%	(25.259)
	Gadai	108.298	161.666	167.767	26.622	22.390	-4.232	4.129	6.102	59.469	16.288	140.405	119,49%	27.362
4	CFG	1.991.066	2.156.369	2.165.865	21.398	31.967	10.569	11.052	9.497	174.800	22.471	2.211.667	97,93%	(45.802)
	CF 1	271.158	283.057	283.607	2.435	1.984	-451	1.942	550	12.449	1.435	309.258	91,71%	(25.651)
	Total Griya	236.939	232.575	233.111	160	1.358	1.197	0	536	-3.828	822	255.971	91,07%	(22.860)
	• Total Non Program	155.508	155.596	156.305	-	1.200	1.200	-2.038	709	797	491	163.915	95,36%	(7.610)
	• Program	81.431	76.979	76.806	160	158	-3	-302	-173	-4.625	331	92.056	83,43%	(15.250)
	Oto	34.219	50.482	50.496	2.275	627	-1.649	1.942	14	16.277	612	53.287	94,76%	(2.791)
	CF 2	1.719.908	1.873.311	1.882.258	18.963	29.983	11.020	9.111	8.947	162.351	21.036	1.902.409	98,94%	(20.150)
	Mitraguna & Others	1.474.657	1.605.638	1.614.991	18.157	27.759	9.602	8.035	9.353	140.334	18.406	1.638.476	98,57%	(23.485)
	Pensium	245.250	267.674	267.268	806	2.224	1.418	1.076	-406	22.017	2.630	263.933	101,26%	3.334
Total Pembiayaan		2.640.411	3.002.055	3.029.403	69.571	77.020	7.449	37.045	27.348	388.992	49.672	3.121.164	97,06%	(91.761)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	17-Dec-25	31-Dec-24	30-Nov-25	17-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	3.154	0,00%	0,00%	3,15%	3.154	3.154	3.154			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	3.154	0,00%	0,00%	4,16%	3.154	3.154	3.154			
	Value Chain	-	-	1.819	-	0,00%	2,51%	0,00%	(1.819)	-	-			
2	MBG	2.275	9.715	9.715	29.417	0,62%	2,50%	7,55%	19.702	27.142	19.702			
	KUR	1.785	8.311	8.311	26.042	0,52%	2,29%	7,17%	17.731	24.257	17.731			
	Non KUR	489	1.404	1.404	3.375	1,99%	5,29%	12,63%	1.971	2.885	1.971			
3	PWG	10	-	-	11.010	0,00%	0,00%	2,95%	11.010	11.000	11.010			
	Cilem	10	-	-	7.798	0,01%	0,00%	3,79%	7.798	7.788	7.798			
	Gadai	-	-	-	3.212	0,00%	0,00%	1,91%	3.212	3.212	3.212			
4	CFG	19.717	28.500	30.393	45.464	0,99%	1,41%	2,10%	15.071	25.747	16.964			
	CF 1	13.249	16.070	16.284	21.251	4,89%	5,75%	7,49%	4.968	8.002	5.181			
	Total Griya	12.780	15.301	15.217	17.771	5,39%	6,54%	7,62%	2.554	4.991	2.470			
	Oto	469	769	1.066	3.480	1,37%	2,11%	6,89%	2.414	3.011	2.711			
	CF 2	6.468	12.430	14.110	24.213	0,38%	0,75%	1,29%	10.103	17.745	11.784			
	Mitraguna & Others	5.999	11.068	12.494	20.853	0,41%	0,78%	1,29%	8.358	14.854	9.784			
	Pensium	470	1.361	1.615	3.360	0,19%	0,60%	1,26%	1.745	2.891	1.999			
Total Pembiayaan		22.002	38.215	40.108	89.045	0,83%	1,34%	2,94%	48.937	67.043	50.831	0,87%	70,31%	-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	17-Dec-25	31-Dec-24	30-Nov-25	17-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	18.159	24.522	24.090	24.089	22,59%	24,11%	24,04%	(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%	12,20%	(0)	5.934	(433)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	2.573	2.733	2.942	3.502	0,70%	0,76%	0,90%	560	929	768			
	KUR	1.118	1.434	1.463	1.817	0,33%	0,40%	0,50%	354	699	383			
	Non KUR	1.455	1.300	1.478	1.685	5,91%	5,57%	6,30%	206	230	385			
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	23.318	1,29%	1,06%	1,08%	563	(2.349)	(173)			
	CF 1	9.750	9.855	10.152	10.619	3,60%	3,59%	3,74%	467	869	764			
	Total Griya	9.274	9.315	9.438	9.906	3,91%	4,06%	4,25%	467	632	591			
	Oto	476	540	714	713	1,39%	1,41%	1,41%	(0)	237	173			
	CF 2	15.917	13.636	12.603	12.699	0,93%	0,67%	0,67%	96	(3.218)	(937)			
	Mitraguna & Others	14.983	12.664	11.647	11.930	1,02%	0,73%	0,74%	283	(3.053)	(733)			
	Pensium	934	972	956	769	0,04%	0,03%	0,29%	(187)	(166)	(203)			
Total Pembiayaan		46.399	50.747	49.786	50.909	1,76%	1,66%	1,68%	1.123	4.510	162	1,79%	-6,34%	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 (1-17 Nov'25)	Growth (1-17 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	16-Dec-25	17-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.111.061	1.414.109	1.370.116	1.364.427	(97.170)	(5.689)	(49.682)	-3,51%	253.365	22,80%	1.422.021	95,95%	(57.594)
2	Tabungan	4.778.169	5.505.119	5.438.838	5.440.910	387.504	2.072	(64.209)	-1,17%	662.741	13,87%	5.182.062	105,00%	258.848
3	Deposito	1.667.902	1.627.216	1.606.020	1.607.565	(70.429)	1.545	(19.652)	-1,21%	(60.338)	-3,62%	1.695.532	94,81%	(87.968)
Total		7.557.133	8.546.444	8.414.974	8.412.901	219.905	(2.072)	(133.543)	-1,56%	855.769	11,32%	8.299.616	101,36%	113.286
CASA		5.889.231	6.919.228	6.808.954	6.805.337	290.334	(3.617)	(113.891)	-1,65%	916.106	15,56%	6.604.083	103,05%	201.253
(% CASA)		77,93%	80,96%	80,91%	80,89%									
FDR		79,28%	79,23%	81,05%	81,07%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-16 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25	16-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	304.377	365.768	370.968	375.614		4.646	9.846	2,69%	71.237	23,40%	399.069	94,12%	(23.455)
2	Giro ISE	93.275	88.775	94.285	102.911		8.625	14.136	15,92%	9.636	10,33%	150.822	68,23%	(47.911)
3	Tabungan ISE	174.173	229.504	245.849	241.869		(3.980)	12.365	5,39%	67.696	38,87%	187.112	129,26%	54.757
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 (1-17 Nov'25)	Pencairan (1-17 Dec'25)	Pencairan MtM	MtD (1-17 Nov'25)	Growth (1-17 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	17-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	824.608	969.288	960.806	101.852	1.210	-100.642	174.663	-8.482	136.198	9.692	901.947	106,53%	58.859
	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	240.443	1.852	1.210	-642	2.641	-8.482	-310	9.692	284.676	84,46%	(44.233)
	• Local Champion	177.655	182.232	173.471	1.600	-	-1.600	5.250	-8.761	-4.184	8.761	190.795	90,92%	(17.325)
	• Value Chain	63.098	66.692	66.972	252	1.210	958	-2.610	280	3.874	931	93.880	71,34%	(26.908)
2	MBG	1.025.144	1.051.900	1.060.301	10.966	25.170	14.204	1.690	8.401	35.156	16.769	1.139.485	93,05%	(79.184)
	KUR	965.396	993.508	1.001.510	10.786	24.060	13.274	2.886	8.002	36.114	16.058	1.074.013	93,25%	(72.503)
	Non KUR	59.748	58.392	58.790	180	1.110	930	-1.196	399	-958	711	65.472	89,79%	(6.682)
3	PWG	255.819	538.581	566.232	43.210	59.327	16.117	30.241	27.651	310.413	31.676	601.092	94,20%	(34.860)
	Cilem	149.863	366.173	390.842	16.575	32.591	16.016	19.595	24.669	240.979	7.922	432.657	90,34%	(41.815)
	Gadai	105.956	172.408	175.390	26.635	26.736	101	10.646	2.982	69.434	23.754	168.435	104,13%	6.955
4	CFG	3.885.901	4.211.869	4.233.389	38.346	71.500	33.154	23.924	21.520	347.488	49.979	4.354.361	97,22%	(120.972)
	CF 1	838.535	900.893	907.760	4.546	15.886	11.340	4.556	6.868	69.225	9.018	919.422	98,73%	(11.662)
	Total Griya	595.912	600.711	606.897	1.052	8.914	7.862	0	6.187	10.985	2.727	636.591	95,34%	(29.694)
	• Total Non Program	435.065	452.228	458.404	1.052	8.435	7.383	-4.115	6.176	23.340	2.259	453.034	101,19%	5.370
	• Program	160.848	148.482	148.493	-	478	478	-1.118	11	-12.355	468	183.557	80,90%	(35.064)
	Oto	242.622	300.182	300.863	3.494	6.972	3.478	4.556	681	58.240	6.291	282.830	106,38%	18.032
	CF 2	3.047.367	3.310.976	3.325.629	33.800	55.614	21.814	19.368	14.653	278.262	40.961	3.434.939	96,82%	(109.310)
	Mitraguna & Others	2.497.673	2.750.501	2.766.922	29.738	51.915	22.177	20.016	16.421	269.249	35.494	2.845.615	97,23%	(78.692)
	Pensiun	549.694	560.475	558.707	4.062	3.699	-363	-648	-1.768	9.013	5.467	589.324	94,80%	(30.618)
Total Pembiayaan		5.991.472	6.771.638	6.820.728	194.374	157.206	-37.167	230.518	49.090	829.255	108.116	6.996.885	97,48%	(176.157)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	17-Dec-25	31-Dec-24	30-Nov-25	17-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.291	188	149	1.146	0,16%	0,02%	0,12%	997	(145)	958			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	1.291	188	149	1.146	0,54%	0,06%	0,48%	997	(145)	958			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	11.476	19.334	19.334	52.053	1,12%	1,84%	4,91%	32.719	40.578	32.719			
	KUR	9.838	15.519	15.519	44.672	1,02%	1,56%	4,46%	29.153	34.835	29.153			
	Non KUR	1.638	3.815	3.815	7.381	2,74%	6,53%	12,55%	3.566	5.743	3.566			
3	PWG	124	4	4	8.010	0,05%	0,00%	1,41%	8.006	7.886	8.006			
	Cilem	118	-	-	5.896	0,08%	0,00%	1,51%	5.896	5.778	5.896			
	Gadai	7	4	4	2.114	0,01%	0,00%	1,21%	2.110	2.107	2.110			
4	CFG	59.411	72.096	65.976	123.285	1,53%	1,57%	2,91%	57.309	63.874	51.189			
	CF 1	35.165	39.232	37.416	62.307	4,19%	4,15%	6,86%	24.891	27.142	23.075			
	Total Griya	29.490	30.424	28.365	35.151	4,95%	4,72%	5,79%	6.786	5.660	4.726			
	Oto	5.675	8.808	9.051	27.156	2,34%	3,02%	9,03%	18.105	21.481	18.348			
	CF 2	24.246	32.864	28.560	60.978	0,80%	0,86%	1,83%	32.419	36.732	28.115			
	Mitraguna & Others	22.605	29.933	26.523	51.465	0,91%	0,96%	1,86%	24.943	28.860	21.533			
	Pensiun	1.642	2.931	2.037	9.513	0,30%	0,36%	1,70%	7.476	7.872	6.582			
Total Pembiayaan		72.302	91.622	85.462	184.494	1,21%	1,26%	2,70%	99.032	112.192	92.873	1,24%	54,18%	-1,5%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	17-Dec-25	31-Dec-24	30-Nov-25	17-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	24.191	1,84%	2,28%	2,28%	202	5.314	1.665			
	KUR	14.751	17.487	19.071	19.213	1,53%	1,92%	1,92%	142	4.462	1.726			
	Non KUR	4.126	5.039	4.918	4.978	6,91%	8,42%	8,47%	59	852	(61)			
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	67.977	1,31%	1,54%	1,61%	3.129	17.264	(5.093)			
	CF 1	15.203	26.509	23.133	24.773	1,81%	2,57%	2,73%	1.640	9.570	(1.736)			
	Total Griya	12.941	22.897	19.164	20.820	2,17%	3,19%	3,43%	1.656	7.878	(2.078)			
	Oto	2.262	3.611	3.970	3.953	0,93%	1,32%	1,31%	(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)			
	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	93.327	1,19%	1,33%	1,37%	3.331	22.016	(3.453)	1,12%	17,80%	-0,2%

Asset & Contribution Margin

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

PHR & Payroll

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

AREA PEMATANGSIANTAR

Pilih Area

Kelas Outlet

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-17 Nov'25)	Growth (1-17 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	16-Dec-25	17-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	74.169	48.743	36.409	50.374	(10.306)	13.965	1.631	3,35%	(23.795)	-32,08%	247.274	20,37%	(196.899)
2	Tabungan	1.786.724	2.008.954	2.024.811	2.020.924	40.750	(3.888)	11.969	0,60%	234.200	13,11%	2.037.916	99,17%	(16.992)
3	Deposito	649.060	610.498	601.903	602.270	(5.364)	367	(8.228)	-1,35%	(46.791)	-7,21%	667.179	90,27%	(64.910)
Total		2.509.954	2.668.196	2.663.123	2.673.568	25.080	10.444	5.372	0,20%	163.614	6,52%	2.952.369	90,56%	(278.801)
CASA		1.860.893	2.057.697	2.061.221	2.071.298	30.444	10.078	13.601	0,66%	210.405	11,31%	2.285.190	90,64%	(213.891)
(% CASA)		74,14%	77,12%	77,40%	77,47%									
FDR		125,36%	131,30%	132,46%	131,94%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-16 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25	16-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	42.839	41.442	43.803	43.249		(555)	1.806	4,36%	410	0,96%	83.611	51,73%	(40.363)
2	Giro ISE	4.948	2.786	4.858	5.440		582	2.654	95,28%	492	9,95%	29.659	18,34%	(24.219)
3	Tabungan ISE	31.691	34.438	34.727	33.590		(1.137)	(848)	-2,46%	1.899	5,99%	37.357	89,91%	(3.768)
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 (1-17 Nov'25)	Pencairan (1-17 Dec'25)	Pencairan MtM	MtD (1-17 Nov'25)	Growth (1-17 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	17-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	184.570	243.280	245.928	-	3.500	3.500	615	2.648	61.358	852	223.889	109,84%	22.039
	Linkage	86.431	110.781	110.781	-	-	-	-519	0	24.350	-	103.818	106,71%	6.964
	Non-Linkage	98.139	132.499	135.147	-	3.500	3.500	1.134	2.648	37.007	852	120.072	112,56%	15.075
	• Local Champion	98.139	132.499	135.147	-	3.500	3.500	1.134	2.648	37.007	852	116.221	116,28%	18.926
	• Value Chain	-	-	-	-	-	-	0	0	0	-	3.851	0,00%	(3.851)
2	MBG	446.877	444.841	446.579	3.775	7.451	3.676	502	1.737	-299	5.714	507.692	87,96%	(61.113)
	KUR	419.345	420.474	422.085	3.775	7.151	3.376	1.113	1.611	2.740	5.540	477.116	88,47%	(55.031)
	Non KUR	27.532	24.367	24.494	-	300	300	-610	127	-3.038	173	30.576	80,11%	(6.082)
3	PWG	258.833	422.883	435.338	49.808	50.866	1.058	16.622	12.555	176.605	38.311	433.208	100,51%	2.231
	Cilem	127.522	228.193	239.310	13.020	17.441	4.421	8.501	11.117	111.788	6.324	267.053	89,61%	(27.743)
	Gadai	131.312	194.690	196.129	36.789	33.425	-3.363	8.121	1.439	64.817	31.987	166.155	118,04%	29.974
4	CFG	2.256.170	2.392.296	2.399.587	19.896	28.601	8.705	12.190	7.290	143.417	21.311	2.483.471	96,62%	(83.885)
	CF 1	461.418	474.026	475.541	2.680	3.756	1.076	4.543	1.515	14.123	2.241	498.650	95,37%	(23.108)
	Total Griya	417.205	391.149	390.676	478	523	45	0	-473	-26.529	996	434.485	96,72%	(43.809)
	• Total Non Program	64.148	59.172	59.135	200	220	20	-157	-36	-5.012	256	71.781	82,38%	(12.645)
	• Program	353.058	331.978	331.541	278	303	25	-1.952	-437	-21.517	740	362.704	91,41%	(31.164)
	Oto	44.213	82.877	84.865	2.202	3.233	1.031	4.543	1.988	40.653	1.245	64.165	132,26%	20.701
	CF 2	1.794.752	1.918.270	1.924.045	17.216	24.846	7.630	7.647	5.776	129.293	19.070	1.984.822	96,94%	(60.776)
	Mitraguna & Others	1.323.695	1.437.274	1.445.353	14.100	22.772	8.672	6.250	8.080	121.658	14.692	1.494.383	96,72%	(49.029)
	Pensiun	471.056	480.996	478.692	3.116	2.074	-1.042	1.397	-2.304	7.635	4.378	490.439	97,60%	(11.747)
Total Pembiayaan		3.146.451	3.503.301	3.527.532	73.479	90.418	16.939	29.929	24.231	381.081	66.187	3.648.260	96,69%	(120.728)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	17-Dec-25	31-Dec-24	30-Nov-25	17-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	192	475	460	1.727	0,10%	0,19%	0,70%	1.267	1.535	1.252			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	192	475	460	1.727	0,20%	0,35%	1,28%	1.267	1.535	1.252			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	4.879	14.773	14.773	41.646	1,09%	3,32%	9,33%	26.873	36.767	26.873			
	KUR	3.627	13.148	13.148	37.628	0,86%	3,13%	8,91%	24.480	34.001	24.480			
	Non KUR	1.252	1.625	1.625	4.018	4,55%	6,67%	16,40%	2.393	2.765	2.393			
3	PWG	275	122	122	13.348	0,11%	0,03%	3,07%	13.225	13.072	13.225			
	Cilem	275	-	-	9.231	0,22%	0,00%	3,86%	9.231	8.956	9.231			
	Gadai	-	122	122	4.117	0,00%	0,06%	2,10%	3.995	4.117	3.995			
4	CFG	67.344	65.451	70.806	105.388	2,98%	2,96%	4,39%	34.582	38.044	39.937			
	CF 1	43.373	41.926	45.314	64.143	9,40%	9,56%	13,49%	18.829	20.770	22.217			
	Total Griya	41.791	40.088	42.848	56.368	10,02%	10,95%	14,43%	13.520	14.577	16.280			
	Oto	1.583	1.838	2.467	7.776	3,58%	2,98%	9,16%	5.309	6.193	5.938			
	CF 2	23.971	23.525	25.491	41.245	1,34%	1,33%	2,14%	15.754	17.274	17.720			
	Mitraguna & Others	22.208	21.186	23.560	37.875	1,68%	1,64%	2,62%	14.315	15.668	16.689			
	Pensiun	1.763	2.338	1.931	3.369	0,37%	0,40%	0,70%	1.438	1.607	1.031			
Total Pembiayaan		72.690	80.822	86.161	162.109	2,31%	2,46%	4,60%	75.948	89.419	81.287	2,27%	50,59%	-2,3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	17-Dec-25	31-Dec-24	30-Nov-25	17-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	35.691	33.063	33.041	32.348	19,34%	13,58%	13,15%	(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%	23,94%	(693)	(3.343)	(715)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	3.530	8.508	8.754	9.348	0,79%	1,97%	2,09%	595	5.819	840			
	KUR	2.493	6.287	5.977	6.583	0,59%	1,42%	1,56%	606	4.090	295			
	Non KUR	1.037	2.221	2.777	2.766	3,77%	11,40%	11,29%	(11)	1.729	545			
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	132.933	4,40%	5,53%	5,54%	708	33.664	(2.970)			
	CF 1	73.505	94.254	94.513	94.971	15,93%	19,94%	19,97%	458	21.466	716			
	Total Griya	73.052	92.591	92.778	93.409	17,51%	23,72%	23,91%	631	20.358	818			
	Oto	453	1.663	1.734	1.561	1,03%	2,09%	1,84%	(173)	1.108	(102)			
	CF 2	25.764	41.649	37.713	37.962	1,44%	1,97%	1,97%	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)			
	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	174.827	4,41%	4,97%	4,96%	623	36.154	(2.831)	3,99%	19,46%	-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)