

REGION 2 MEDAN

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-30 Nov'25)	Growth (1-4 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	3-Dec-25	4-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.894.366	2.447.773	2.495.156	2.515.763	(96.513)	20.606	67.990	2.78%	621.396	32,80%	2.951.802	85,23%	(436.039)
2	Tabungan	12.343.531	13.809.131	13.765.931	13.767.673	512.698	1.742	(41.458)	-0,30%	1.424.142	11,54%	13.838.012	99,49%	(70.338)
3	Deposito	6.674.579	7.261.750	7.156.907	7.154.669	355.712	(2.237)	(107.080)	-1,47%	480.091	7,19%	6.775.272	105,60%	379.398
Total		20.912.476	23.518.654	23.417.994	23.438.105	771.896	20.111	(80.549)	-0,34%	2.525.629	12,08%	23.565.085	99,46%	(126.980)
CASA		14.237.897	16.256.904	16.261.087	16.283.436	416.185	22.349	26.531	0,16%	2.045.539	14,37%	16.789.813	96,98%	(506.377)
(% CASA)		68,08%	69,12%	69,44%	69,47%									
FDR		79,95%	80,76%	81,01%	80,94%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-30 Nov'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	29-Nov-25	30-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	605.893	676.653	670.153	676.653		6.499	0	0,00%	70.760	11,68%	813.500	83,18%	(136.847)
2	Giro ISE	190.259	161.992	160.411	161.992		1.581	0	0,00%	(28.267)	-14,86%	316.220	51,23%	(70.338)
3	Tabungan ISE	335.051	431.528	426.609	431.528		4.919	0	0,00%	96.476	28,79%	363.698	118,65%	67.830
4	Deposito ISE	80.583	83.133	83.133	83.133		0	0	0,00%	2.550	3,16%	133.583	62,23%	(50.450)
5	CIF ISE	11.606	13.008	12.871	13.008		137	0	0,00%	1.402	12,08%	13.520	96,21%	(512)

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-4 Nov'25)	Pencairan (1-4 Dec'25)	Pencairan MtM	MtD (1-30 Nov'25)	Growth (1-4 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	4-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	1.400.748	1.646.608	1.644.120	3.140	1.107	-2.033	180.870	-2.489	243.372	3.596	1.648.748	99,72%	(4.628)
	Linkage	727.269	899.506	899.506	-	-	-	171.172	0	172.237	-	835.269	107,69%	64.237
	Non-Linkage	673.478	747.102	744.613	3.140	1.107	-2.033	9.698	-2.489	71.135	3.596	813.478	91,53%	(68.865)
	• Local Champion	584.102	633.881	632.163	3.140	1.107	-2.033	10.006	-1.718	48.061	2.825	650.475	97,18%	(18.312)
	• Value Chain	89.377	113.221	112.451	-	-	-	-308	-771	23.074	771	163.003	68,99%	(50.553)
2	MBG	2.310.331	2.406.087	2.406.285	3.645	5.746	2.101	8.858	198	95.954	5.548	2.642.609	91,06%	(236.324)
	KUR	2.171.167	2.267.884	2.268.360	3.495	5.586	2.091	10.169	476	97.193	5.110	2.486.816	91,22%	(218.455)
	Non KUR	139.164	138.203	137.925	150	160	10	-1.311	-278	-1.239	438	155.793	88,53%	(17.869)
3	PWG	1.161.081	2.076.332	2.092.948	32.282	56.187	23.905	100.630	16.616	931.867	39.570	2.221.617	94,21%	(128.668)
	Cilem	604.524	1.242.687	1.254.033	6.799	22.975	16.176	62.549	11.346	649.509	11.629	1.469.491	85,34%	(215.458)
	Gadai	556.557	833.645	838.916	25.483	33.212	7.729	38.081	5.270	282.359	27.942	752.125	111,54%	86.790
4	CFG	11.847.954	12.864.571	12.827.719	11.755	35.063	23.309	58.133	-36.852	979.765	71.916	13.258.958	96,75%	(431.239)
	CF 1	2.410.954	2.561.163	2.563.362	3.691	6.419	2.728	28	2.199	152.408	4.220	2.653.480	96,60%	(90.118)
	Total Griya	1.954.117	1.973.383	1.975.441	367	4.022	3.655	-10.557	2.058	21.324	1.964	2.074.745	95,21%	(99.304)
	• Total Non Program	1.351.346	1.400.136	1.402.526	200	4.022	3.822	-7.624	2.390	51.180	1.632	1.404.632	99,85%	(2.106)
	• Program	602.771	573.247	572.915	167	-	-167	-2.934	-333	-29.856	333	670.113	85,50%	(97.198)
	Oto	456.837	587.780	587.921	3.324	2.398	-926	10.585	142	131.084	2.256	578.735	101,59%	9.186
	CF 2	9.437.000	10.303.408	10.264.356	8.064	28.644	20.580	58.105	-39.051	827.357	67.695	10.605.478	96,78%	(341.122)
	Mitraguna & Others	7.891.563	8.698.860	8.670.414	5.354	26.215	20.861	53.999	-28.446	778.851	54.661	8.940.484	96,98%	(270.070)
	Pensiun	1.545.436	1.604.548	1.593.942	2.710	2.429	-281	4.107	-10.606	48.506	13.035	1.664.994	95,73%	(71.052)
Total Pembiayaan		16.720.113	18.993.599	18.971.072	50.822	98.103	47.281	348.491	-22.527	2.250.958	120.630	19.771.931	95,95%	(800.860)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	4-Dec-25	31-Dec-24	30-Nov-25	4-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	3.258	3.873	5.631	5.868	0,23%	0,34%	0,36%	237	2.610	1.995			
	Linkage	43	6	-	-	0,01%	0,00%	0,00%	-	(43)	(6)			
	Local Champion	3.215	3.867	3.813	5.868	0,48%	0,51%	0,79%	2.055	2.653	2.001			
	Value Chain	-	-	1.819	-	-	-	-	(1.819)	-	-			
2	MBG	26.523	43.850	56.776	73.942	1,15%	2,36%	3,07%	17.166	47.418	30.091			
	KUR	21.896	36.508	47.873	63.824	1,01%	2,11%	2,81%	15.952	41.928	27.316			
	Non KUR	4.627	7.342	8.903	10.117	3,33%	6,44%	7,34%	1.214	5.490	2.775			
3	PWG	565	29	126	23.676	0,05%	0,01%	1,13%	23.550	23.112	23.647			
	Cilem	558	3	-	19.383	0,09%	0,00%	1,55%	19.383	18.825	19.380			
	Gadai	7	26	126	4.293	0,00%	0,02%	0,51%	4.167	4.286	4.267			
4	CFG	184.758	219.298	221.829	410.204	1,56%	1,72%	3,20%	188.375	225.446	190.905			
	CF 1	108.284	121.877	125.523	180.524	4,49%	4,90%	7,04%	55.001	72.240	58.646			
	Total Griya	97.865	107.262	108.955	110.317	5,01%	5,52%	5,58%	1.362	12.452	3.055			
	Oto	10.419	14.615	16.567	70.207	2,28%	2,82%	11,94%	53.639	59.788	55.592			
	CF 2	76.474	97.421	96.306	229.680	0,81%	0,93%	2,24%	133.374	153.206	132.259			
	Mitraguna & Others	72.232	89.999	88.979	208.079	0,92%	1,02%	2,40%	119.100	135.846	118.080			
	Pensiun	4.241	7.422	7.328	21.601	0,27%	0,46%	1,36%	14.274	17.360	14.180			
Total Pembiayaan		215.104	267.051	284.362	513.690	1,29%	1,50%	2,71%	229.328	298.586	246.639	1,29%	52,33%	-1,4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	4-Dec-25	31-Dec-24	30-Nov-25	4-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	65.676	68.318	67.841	67.841	4,69%	4,12%	4,13%	-	2.165	(477)			
	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	52.754	7,51%	7,06%	7,08%	-	2.143	(483)			
	Value Chain	-	-	-	-	-	-	-	-	-	-			
2	MBG	31.069	39.976	42.624	42.758	1,34%	1,77%	1,78%	133	11.689	2.782			
	KUR	22.074	30.304	32.141	32.310	1,02%	1,42%	1,42%	169	10.236	2.006			
	Non KUR	8.995	9.672	10.484	10.448	6,46%	7,59%	7,58%	(36)	1.453	776			
3	PWG	184	191	191	204	0,02%	0,01%	0,01%	14	20	14			
	Cilem	-	-	-	14	0,00%	0,00%	0,00%	14	14	14			
	Gadai	184	191	191	191	0,03%	0,02%	0,02%	-	6	-			
4	CFG	227.463	284.201	270.215	273.118	1,92%	2,10%	2,13%	2.904	45.656	(11.082)			
	CF 1	109.876	141.595	138.885	138.817	4,56%	5,42%	5,42%	(68)	28.941	(2.777)			
	Total Griya	105.089	134.833	131.421	131.542	5,38%	6,66%	6,66%	121	26.453	(3.291)			
	Oto	4.786	6.761	7.465	7.275	1,05%	1,27%	1,24%	(190)	2.489	513			
	CF 2	117.587	142.606	131.329	134.301	1,25%	1,27%	1,31%	2.972	16.714	(8.305)			
	Mitraguna & Others	101.881	135.405	125.206	128.498	1,29%	1,44%	1,48%	3.292	26.617	(6.907)			
	Pensiun	15.706	7.201	6.123	5.803	0,09%	0,03%	0,36%	(320)	(9.903)	(1.398)			
Total Pembiayaan		324.392	392.685	380.871	383.921	1,94%	2,01%	2,02%	3.051	59.529	(8.764)	1,77%	12,59%	-0,3%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	18.946.184	19.829.706	21.890.941	2.944.757	
2	Contribution Margin	548.041	787.198	624.410	76.369	13,9%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth
	Sep-24	Aug-25	Sep-25		(YoY)
PHR	2.86	3.15	3.13	(0,02)	0.27
CIF Payroll	120.668	120.669	129.538	8.869	8.870

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-4 Nov'25	Growth (1-4 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	3-Dec-25	4-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	238.297	418.828	428.125	461.375	177.355	33.251	42.548	10,16%	223.078	93,61%	420.906	109,61%	40.470
2	Tabungan	1.732.891	1.903.991	1.880.883	1.887.104	44.961	6.221	(16.887)	-0,89%	154.214	8,90%	2.000.816	94,32%	(113.712)
3	Deposito	877.742	950.883	950.755	950.699	(55.963)	(57)	(184)	-0,02%	72.957	8,31%	896.431	106,05%	54.268
Total		2.848.930	3.273.702	3.259.763	3.299.178	166.354	39.415	25.477	0,78%	450.249	15,80%	3.318.152	99,43%	(18.974)
CASA		1.971.188	2.322.819	2.309.008	2.348.480	222.316	39.472	25.661	1,10%	377.292	19,14%	2.421.722	96,98%	(73.242)
(% CASA		69,19%	70,95%	70,83%	71,18%									
FDR		84,13%	83,44%	83,55%	82,55%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-30 Nov'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	29-Nov-25	30-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	79.410	87.303	85.924	87.303		1.379	0	0,00%	7.893	9,94%	118.145	73,89%	(30.842)
2	Giro ISE	37.094	35.022	34.984	35.022		38	0	0,00%	(2.072)	-5,59%	60.551	57,84%	(25.530)
3	Tabungan ISE	39.484	49.856	48.514	49.856		1.342	0	0,00%	10.372	26,27%	44.877	111,10%	4.979
4	Deposito ISE	2.833	2.426	2.426	2.426		(0)	0	0,00%	(407)	-14,38%	12.717	19,07%	(10.291)
5	CIF ISE	2.097	2.325	2.267	2.325		58	0	0,00%	228	10,87%		0,00%	2.325

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-4 Nov'25)	Pencairan (1-4 Dec'25)	Pencairan MtM	MtD (1-4 Nov'25	Growth (1-4 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	4-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	122.962	126.748	125.394	-	-	0	1.457	-1.354	2.432	1.354	162.236	77,29%	(36.842)
	Linkage	22.750	25.937	25.937	-	-	-	-200	0	3.188	-	39.853	65,08%	(13.916)
	Non-Linkage	100.212	100.811	99.457	-	-	0	1.657	-1.354	-755	1.354	122.383	81,27%	(22.926)
	• Local Champion	83.501	66.595	66.101	-	-	0	-804	-494	-17.400	494	94.012	70,31%	(27.911)
	• Value Chain	16.712	34.216	33.356	-	-	-	2.461	-860	16.645	860	28.371	117,57%	4.985
2	MBG	310.816	325.767	324.672	625	-	-625	1.228	-1.095	13.856	1.095	362.288	89,62%	(37.615)
	KUR	291.370	306.564	305.672	625	-	-625	1.900	-892	14.302	892	340.266	89,83%	(34.593)
	Non KUR	19.446	19.203	19.000	-	-	0	-673	-203	-446	203	22.022	86,28%	(3.022)
3	PWG	193.140	323.731	324.571	3.711	6.728	3.018	11.995	840	131.431	5.888	362.681	89,49%	(38.110)
	Cilem	122.752	218.666	219.916	767	3.424	2.657	7.938	1.249	97.164	2.175	262.581	83,75%	(42.665)
	Gadai	70.389	105.064	104.656	2.944	3.304	360	4.057	-409	34.267	3.713	100.101	104,55%	4.555
4	CFG	1.770.026	1.955.435	1.948.902	1.290	2.824	1.534	10.668	-6.533	178.876	9.357	2.003.011	97,30%	(54.109)
	CF 1	463.002	520.993	520.942	585	651	66	1.760	-51	57.940	702	503.674	103,43%	17.268
	Total Griya	392.209	436.373	436.382	167	322	155	0	9	44.173	313	412.745	105,73%	23.636
	• Total Non Program	388.279	424.924	424.937	-	322	322	372	13	36.658	309	397.355	106,94%	27.586
	• Program	3.930	11.449	11.445	167	-	-167	302	-4	7.515	4	15.395	74,34%	(3.950)
	Oto	70.793	84.620	84.560	418	329	-88	1.760	-60	13.767	389	90.929	93,00%	(6.368)
	CF 2	1.307.024	1.434.442	1.427.960	705	2.173	1.468	8.908	-6.482	120.936	8.655	1.499.337	95,24%	(71.377)
	Mitraguna & Others	1.211.757	1.335.736	1.329.998	705	1.981	1.276	9.546	-5.738	118.242	7.719	1.384.316	96,08%	(54.318)
	Pensiun	95.268	98.706	97.962	-	192	192	-638	-744	2.694	936	115.021	85,17%	(17.060)
Total Pembiayaan		2.396.945	2.731.682	2.723.540	5.626	9.553	3.927	25.347	-8.141	326.595	17.694	2.890.216	94,23%	(166.676)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	4-Dec-25	31-Dec-24	30-Nov-25	4-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	508	6	-	364	0,41%	0,00%	0,29%	364	(144)	358			
	Linkage	43	6	-	-	0,19%	0,00%	0,00%	-	(43)	(6)			
	Local Champion	465	-	-	364	0,46%	0,00%	0,37%	364	(101)	364			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	4.441	6.190	6.190	9.437	1,43%	1,90%	2,91%	3.247	4.996	3.247			
	KUR	3.770	4.599	4.599	8.066	1,29%	1,50%	2,64%	3.467	4.296	3.467			
	Non KUR	671	1.590	1.590	1.371	3,45%	8,28%	7,21%	(219)	700	(219)			
3	PWG	155	-	-	2.943	0,08%	0,00%	0,91%	2.943	2.788	2.943			
	Cilem	155	-	-	2.352	0,13%	0,00%	1,07%	2.352	2.197	2.352			
	Gadai	-	-	-	591	0,00%	0,00%	0,56%	591	591	591			
4	CFG	19.018	28.147	27.679	78.063	1,07%	1,42%	4,01%	50.385	59.046	49.916			
	CF 1	8.456	11.479	12.737	22.212	1,83%	2,44%	4,26%	9.475	13.756	10.733			
	Total Griya	6.832	10.463	10.710	11.660	1,74%	2,45%	2,67%	949	4.828	1.197			
	Oto	1.624	1.016	2.026	10.552	2,29%	2,39%	12,48%	8.526	8.928	9.536			
	CF 2	10.562	16.669	14.942	55.852	0,81%	1,04%	3,91%	40.910	45.290	39.183			
	Mitraguna & Others	10.315	16.481	14.431	52.976	0,85%	1,08%	3,98%	38.545	42.662	36.495			
	Pensiun	247	188	511	2.875	0,26%	0,52%	2,94%	2.365	2.629	2.688			
Total Pembiayaan		24.121	34.343	33.868	90.807	1,01%	1,24%	3,33%	56.939	66.686	56.464	1,03%	69,15%	-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	4-Dec-25	31-Dec-24	30-Nov-25	4-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%	0,94%	-	48	6			
	Non-Linkage	888	1.500	1.500	1.500	0,89%	1,49%	1,51%	-	612	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	3.227	4.684	5.129	5.127	1,04%	1,57%	1,58%	(2)	1.901	443			
	KUR	1.952	4.075	4.391	4.390	0,67%	1,43%	1,44%	(2)	2.437	314			
	Non KUR	1.274	609	737	737	6,55%	3,84%	3,88%	-	(537)	129			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	33.691	27.766	26.309	28.141	1,90%	1,35%	1,44%	1.832	(5.549)	376			
	CF 1	5.942	4.809	5.093	5.730	1,28%	0,98%	1,10%	637	(213)	921			
	Total Griya	5.028	4.373	4.557	5.194	1,28%	1,04%	1,19%	637	165	820			
	Oto	914	436	536	536	1,29%	0,63%	0,63%	-	(378)	100			
	CF 2	27.748	22.956	21.216	22.411	2,12%	1,48%	1,57%	1.195	(5.337)	(545)			
	Mitraguna & Others	27.082	22.326	20.725	21.920	2,23%	1,55%	1,65%	1.195	(5.162)	(405)			
	Pensiun	666	631	491	491	0,03%	0,02%	0,50%	-	(175)	(140)			
Total Pembiayaan		38.001	34.188	33.182	35.012	1,59%	1,21%	1,29%	1.831	(2.988)	825	1,41%	-9,42%	0,1%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	2.638.930	2.808.415	3.038.503	399.573	
2	Contribution Margin	84.556	121.560	93.677	9.121	-10,8%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,87	3,17	3,13	(0,03)	0,26
CIF Payroll	20.080	19.145	22.023	2.878	1.943

AREA MEDAN KOTA

Pilih Area

Kelas Outlet

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD Nov'25	Growth (1-4 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	3-Dec-25	4-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	314.972	437.227	450.129	446.022	(162.332)	(4.108)	8.795	2,01%	131.050	41,61%	515.367	86,54%	(69.345)
2	Tabungan	2.242.130	2.410.328	2.376.552	2.373.802	(11.852)	(2.750)	(36.526)	-1,52%	131.672	5,87%	2.534.104	93,67%	(160.301)
3	Deposito	2.798.677	3.310.810	3.230.736	3.227.752	519.898	(2.984)	(83.058)	-2,51%	429.075	15,33%	2.816.881	114,59%	410.871
Total		5.355.779	6.158.366	6.057.417	6.047.576	345.714	(9.842)	(110.790)	-1,80%	691.797	12,92%	5.866.352	103,09%	181.224
CASA		2.557.102	2.847.555	2.826.681	2.819.824	(174.184)	(6.857)	(27.731)	-0,97%	262.722	10,27%	3.049.471	92,47%	(229.647)
(% CASA)		47,74%	46,24%	46,66%	46,63%									
FDR		47,52%	48,47%	49,27%	49,35%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-30 Nov'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	29-Nov-25	30-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	113.657	99.470	96.386	99.470		3.083	0	0,00%	(14.187)	-12,48%	151.518	65,65%	(52.048)
2	Giro ISE	31.184	15.875	15.185	15.875		690	0	0,00%	(15.309)	-49,09%	54.128	29,33%	(38.253)
3	Tabungan ISE	59.057	64.263	61.870	64.263		2.393	0	0,00%	5.206	8,81%	64.324	99,91%	(61)
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	1.545	1.554		9	0	0,00%	(492)	-24,05%		0,00%	1.554

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-4 Nov'25)	Pencairan (1-4 Dec'25)	Pencairan MtM	MtD (1-4 Nov'25)	Growth (1-4 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	4-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	188.209	207.382	207.089	640	200	-440	513	-292	18.880	492	244.894	84,56%	(37.804)
	Linkage	19.369	18.016	18.016	-	-	-	-130	0	-1.353	-	44.054	40,89%	(26.038)
	Non-Linkage	168.841	189.366	189.074	640	200	-440	643	-292	20.233	492	200.840	94,14%	(11.766)
	• Local Champion	162.434	180.126	179.725	640	200	-440	771	-401	17.291	601	177.604	101,19%	2.121
	• Value Chain	6.407	9.240	9.349	-	-	-	-128	109	2.942	(109)	23.235	40,23%	(13.887)
2	MBG	159.435	194.735	194.616	300	100	-200	2.895	-119	35.181	219	210.853	92,30%	(16.237)
	KUR	151.599	185.038	184.835	150	-	-	2.836	-203	33.237	203	200.443	92,21%	(15.608)
	Non KUR	7.836	9.697	9.781	150	100	-50	60	84	1.945	16	10.410	93,96%	(629)
3	PWG	252.400	434.205	438.781	7.249	13.301	6.051	21.944	4.576	186.381	8.724	453.213	96,82%	(14.432)
	Cilem	111.797	234.388	235.965	1.146	4.220	3.074	10.815	1.576	124.168	2.643	276.183	85,44%	(40.218)
	Gadai	140.603	199.817	202.816	6.103	9.081	2.978	11.129	3.000	62.213	6.081	177.030	114,57%	25.787
4	CFG	1.944.791	2.148.603	2.144.087	2.826	6.522	3.696	10.856	-4.516	199.296	11.038	2.206.447	97,17%	(62.361)
	CF 1	376.842	382.194	382.541	19	844	825	-2.215	348	5.700	496	422.476	90,55%	(39.935)
	Total Griya	311.852	312.575	312.670	-	350	350	0	96	819	254	334.952	93,35%	(22.281)
	• Total Non Program	308.347	308.216	308.315	-	350	350	-1.685	99	-32	251	318.551	96,79%	(10.236)
	• Program	3.505	4.359	4.355	-	-	0	136	-4	850	4	16.401	26,55%	(12.046)
	Oto	64.990	69.619	69.871	19	494	475	-2.215	252	4.881	242	87.524	79,83%	(17.653)
	CF 2	1.567.950	1.766.409	1.761.546	2.807	5.678	2.871	13.071	-4.863	193.596	10.541	1.783.972	98,74%	(22.426)
	Mitraguna & Others	1.383.782	1.569.711	1.566.054	1.741	5.410	3.669	10.152	-3.657	182.273	9.067	1.577.695	99,26%	(11.641)
	Pensiun	184.168	196.697	195.491	1.066	268	-798	2.920	-1.206	11.323	1.474	206.276	94,77%	(10.785)
Total Pembiayaan		2.544.835	2.984.924	2.984.573	11.015	20.123	9.107	36.209	-351	439.738	20.473	3.115.406	95,80%	(130.833)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	4-Dec-25	31-Dec-24	30-Nov-25	4-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.267	3.204	3.204	4.345	0,67%	1,54%	2,10%	1.142	3.078	1.142			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	1.267	3.204	3.204	4.345	0,75%	1,69%	2,30%	1.142	3.078	1.142			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	3.453	6.764	6.764	8.511	2,17%	3,47%	4,37%	1.748	5.059	1.748			
	KUR	2.876	6.294	6.294	8.134	1,90%	3,40%	4,40%	1.840	5.258	1.840			
	Non KUR	577	470	470	377	7,36%	4,84%	3,86%	(92)	(199)	(92)			
3	PWG	-	-	-	6.559	0,00%	0,00%	1,49%	6.559	6.559	6.559			
	Cilem	-	-	-	5.048	0,00%	0,00%	2,14%	5.048	5.048	5.048			
	Gadai	-	-	-	1.511	0,00%	0,00%	0,74%	1.511	1.511	1.511			
4	CFG	19.268	25.105	26.975	38.844	0,99%	1,26%	1,81%	11.869	19.576	13.739			
	CF 1	8.041	13.170	13.772	18.508	2,13%	3,60%	4,84%	4.737	10.467	5.338			
	Total Griya	6.972	10.986	11.815	14.639	2,24%	3,78%	4,68%	2.824	7.667	3.653			
	Oto	1.069	2.184	1.957	3.869	1,64%	2,81%	5,54%	1.912	2.800	1.685			
	CF 2	11.227	11.934	13.204	20.336	0,72%	0,75%	1,15%	7.132	9.109	8.401			
	Mitraguna & Others	11.107	11.331	11.970	17.530	0,80%	0,76%	1,12%	5.560	6.423	6.199			
	Pensiun	120	603	1.234	2.806	0,07%	0,63%	1,44%	1.572	2.685	2.203			
Total Pembiayaan		23.988	35.072	36.943	58.260	0,94%	1,24%	1,95%	21.317	34.272	23.188	0,92%	52,85%	-1,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	4-Dec-25	31-Dec-24	30-Nov-25	4-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	9.021	7.817	7.813	7.813	4,79%	3,77%	3,77%	-	(1.208)	(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%	4,13%	-	(1.186)	(4)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	2.863	1.525	1.811	1.811	1,80%	0,93%	0,93%	(0)	(1.052)	286			
	KUR	1.760	1.021	1.239	1.239	1,16%	0,67%	0,67%	-	(521)	218			
	Non KUR	1.104	504	572	572	14,08%	5,90%	5,85%	(0)	(531)	68			
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	24.437	0,93%	1,12%	1,14%	359	6.314	466			
	CF 1	5.476	6.167	5.995	6.346	1,45%	1,57%	1,66%	351	870	179			
	Total Griya	4.795	5.656	5.484	5.835	1,54%	1,75%	1,87%	351	1.040	179			
	Oto	681	511	511	511	1,05%	0,73%	0,73%	-	(170)	-			
	CF 2	12.648	17.804	18.084	18.091	0,81%	1,02%	1,03%	8	5.443	288			
	Mitraguna & Others	12.330	17.209	17.489	17.497	0,89%	1,11%	1,12%	8	5.167	288			
	Pensiun	318	595	594	594	0,01%	0,02%	0,30%	-	277	(0)			
Total Pembiayaan		30.008	33.313	33.703	34.062	1,18%	1,13%	1,14%	359	4.053	749	0,93%	18,63%	-0,2%

Asset & Contribution Margin

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

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,04	3,23	3,24	0,01	0,20
CIF Payroll	17.616	18.726	19.207	481	1.591

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-4 Nov'25	Growth (1-4 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	3-Dec-25	4-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	155.866	128.866	127.603	131.849	(4.060)	4.246	2.983	2,31%	(24.017)	-15,41%	346.235	38,08%	(214.385)
2	Tabungan	1.803.617	1.980.739	1.992.517	1.993.416	51.335	899	12.677	0,64%	189.799	10,52%	2.083.113	95,69%	(89.698)
3	Deposito	681.198	762.342	766.697	766.130	(32.431)	(567)	3.787	0,50%	84.932	12,47%	699.248	109,56%	66.881
Total		2.640.681	2.871.948	2.886.817	2.891.394	14.844	4.577	19.447	0,68%	250.714	9,49%	3.128.596	92,42%	(237.202)
CASA		1.959.483	2.109.605	2.120.120	2.125.265	47.274	5.145	15.660	0,74%	165.782	8,46%	2.429.348	87,48%	(304.083)
(% CASA		74,20%	73,46%	73,44%	73,50%									
FDR		99,99%	104,53%	103,82%	103,66%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-30 Nov'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	29-Nov-25	30-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	65.610	82.670	81.793	82.670		877	0	0,00%	17.060	26,00%	95.806	86,29%	(13.137)
2	Giro ISE	23.758	19.536	19.389	19.536		146	0	0,00%	(4.223)	-17,77%	42.060	46,45%	(22.524)
3	Tabungan ISE	30.646	53.467	52.736	53.467		731	0	0,00%	22.821	74,46%	34.843	153,45%	18.624
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	2.803	2.824		21	0	0,00%	879	45,19%		0,00%	2.824

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-4 Nov'25)	Pencairan (1-4 Dec'25)	Pencairan MtM	MtD (1-4 Nov'25	Growth (1-4 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	4-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	80.398	99.911	100.203	900	907	7	3.622	292	19.805	615	115.782	86,54%	(15.579)
	Linkage	14.865	24.409	24.409	-	-	-	-2	0	9.544	-	30.274	80,63%	(5.865)
	Non-Linkage	65.533	75.502	75.795	900	907	7	3.623	292	10.261	615	85.508	88,64%	(9.714)
	• Local Champion	62.373	72.430	72.741	900	907	7	3.655	311	10.368	596	71.843	101,25%	899
	• Value Chain	3.160	3.072	3.053	-	-	-	-32	-19	-107	19	13.665	22,34%	(10.612)
2	MBG	368.059	388.843	389.160	700	1.040	340	2.543	317	21.101	723	422.292	92,15%	(33.132)
	KUR	343.457	362.300	362.568	700	980	280	1.434	268	19.111	712	394.978	91,79%	(32.410)
	Non KUR	24.602	26.544	26.592	-	60	60	1.108	49	1.990	11	27.314	97,36%	(722)
3	PWG	200.888	356.932	358.902	6.198	8.311	2.113	19.828	1.970	158.014	6.341	371.423	96,63%	(12.521)
	Cilem	92.590	195.267	195.784	1.048	2.305	1.258	15.699	517	103.193	1.788	231.018	84,75%	(35.235)
	Gadai	108.298	161.666	163.118	5.151	6.006	855	4.129	1.453	54.821	4.553	140.405	116,18%	22.714
4	CFG	1.991.066	2.156.369	2.148.869	1.339	5.135	3.796	11.052	-7.500	157.803	12.635	2.211.667	97,16%	(62.798)
	CF 1	271.158	283.057	283.050	764	470	-294	1.942	-7	11.892	477	309.258	91,53%	(26.208)
	Total Griya	236.939	232.575	232.683	-	450	450	0	108	-4.256	342	255.971	90,90%	(23.288)
	• Total Non Program	155.508	155.596	155.804	-	450	450	-2.038	207	296	243	163.915	95,05%	(8.111)
	• Program	81.431	76.979	76.880	-	-	0	-302	-99	-4.551	99	92.056	83,51%	(15.176)
	Oto	34.219	50.482	50.367	764	20	-744	1.942	-115	16.148	135	53.287	94,52%	(2.920)
	CF 2	1.719.908	1.873.311	1.865.819	575	4.665	4.090	9.111	-7.493	145.911	12.158	1.902.409	98,08%	(36.590)
	Mitraguna & Others	1.474.657	1.605.638	1.599.605	263	3.975	3.712	8.035	-6.033	124.948	10.008	1.638.476	97,63%	(38.871)
	Pensiun	245.250	267.674	266.214	312	690	378	1.076	-1.460	20.964	2.150	263.933	100,86%	2.281
Total Pembiayaan		2.640.411	3.002.055	2.997.134	9.137	15.393	6.256	37.045	-4.921	356.724	20.314	3.121.164	96,03%	(124.030)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	4-Dec-25	31-Dec-24	30-Nov-25	4-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	1.819	-	0,00%	2,51%	0,00%	(1.819)	-	-			
2	MBG	2.275	9.715	9.715	12.375	0,62%	2,50%	3,18%	2.661	10.101	2.661			
	KUR	1.785	8.311	8.311	10.335	0,52%	2,29%	2,85%	2.023	8.549	2.023			
	Non KUR	489	1.404	1.404	2.041	1,99%	5,29%	7,67%	637	1.551	637			
3	PWG	10	-	-	3.481	0,00%	0,00%	0,97%	3.481	3.471	3.481			
	Cilem	10	-	-	2.733	0,01%	0,00%	1,40%	2.733	2.723	2.733			
	Gadai	-	-	-	748	0,00%	0,00%	0,46%	748	748	748			
4	CFG	19.717	28.500	30.393	57.664	0,99%	1,41%	2,68%	27.270	37.947	29.164			
	CF 1	13.249	16.070	16.284	18.940	4,89%	5,75%	6,69%	2.656	5.691	2.870			
	Total Griya	12.780	15.301	15.217	14.814	5,39%	6,54%	6,37%	(403)	2.034	(487)			
	Oto	469	769	1.066	4.126	1,37%	2,11%	8,19%	3.060	3.657	3.357			
	CF 2	6.468	12.430	14.110	38.723	0,38%	0,75%	2,08%	24.614	32.255	26.294			
	Mitraguna & Others	5.999	11.068	12.494	34.906	0,41%	0,78%	2,18%	22.411	28.907	23.837			
	Pensiun	470	1.361	1.615	3.818	0,19%	0,60%	1,43%	2.203	3.348	2.457			
Total Pembiayaan		22.002	38.215	40.108	73.520	0,83%	1,34%	2,45%	33.412	51.518	35.305	0,87%	64,42%	-1,6%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	4-Dec-25	31-Dec-24	30-Nov-25	4-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	3.004	0,70%	0,76%	0,77%	63	431	271			
	KUR	1.118	1.434	1.463	1.638	0,33%	0,40%	0,45%	174	519	204			
	Non KUR	1.455	1.300	1.478	1.367	5,91%	5,57%	5,14%	(112)	(88)	67			
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	22.988	1,29%	1,06%	1,07%	233	(2.679)	(503)			
	CF 1	9.750	9.855	10.152	9.942	3,60%	3,59%	3,51%	(210)	192	87			
	Total Griya	9.274	9.315	9.438	9.229	3,91%	4,06%	3,97%	(209)	(45)	(86)			
	Oto	476	540	714	713	1,39%	1,41%	1,42%	(0)	237	173			
	CF 2	15.917	13.636	12.603	13.046	0,93%	0,67%	0,70%	443	(2.872)	(590)			
	Mitraguna & Others	14.983	12.664	11.647	12.090	1,02%	0,73%	0,76%	443	(2.893)	(574)			
	Pensiun	934	972	956	956	0,04%	0,03%	0,36%	-	21	(17)			
Total Pembiayaan		46.399	50.747	49.786	50.082	1,76%	1,66%	1,67%	296	3.683	(665)	1,79%	-6,94%	0,1%

Asset & Contribution Margin

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

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,90	3,20	3,11	(0,09)	0,21
CIF Payroll	20.693	19.750	23.171	3.421	2.478

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-4 Nov'25	Growth (1-4 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	3-Dec-25	4-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.111.061	1.414.109	1.440.420	1.426.897	(97.170)	(13.524)	12.788	0,90%	315.835	28,43%	1.422.021	100,34%	4.875
2	Tabungan	4.778.169	5.505.119	5.511.883	5.505.868	387.504	(6.015)	749	0,01%	727.699	15,23%	5.182.062	106,25%	323.806
3	Deposito	1.667.902	1.627.216	1.608.855	1.610.131	(70.429)	1.276	(17.086)	-1,05%	(57.771)	-3,46%	1.695.532	94,96%	(85.402)
Total		7.557.133	8.546.444	8.561.158	8.542.895	219.905	(18.262)	(3.549)	-0,04%	985.763	13,04%	8.299.616	102,93%	243.280
CASA		5.889.231	6.919.228	6.952.303	6.932.765	290.334	(19.539)	13.537	0,20%	1.043.534	17,72%	6.604.083	104,98%	328.681
(% CASA		77,93%	80,96%	81,21%	81,15%									
FDR		79,28%	79,23%	79,06%	79,23%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-30 Nov'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	29-Nov-25	30-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	304.377	365.768	365.334	365.768		434	0	0,00%	61.391	20,17%	399.069	91,66%	(33.301)
2	Giro ISE	93.275	88.775	88.182	88.775		593	0	0,00%	(4.500)	-4,82%	150.822	58,86%	(62.047)
3	Tabungan ISE	174.173	229.504	229.663	229.504		(159)	0	0,00%	55.331	31,77%	187.112	122,66%	42.392
4	Deposito ISE	36.929	47.489	47.489	47.489		0	0	0,00%	10.560	28,60%	61.135	77,68%	(13.646)
5	CIF ISE	3.133	3.694	3.662	3.694		32	0	0,00%	561	17,91%		0,00%	3.694

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-4 Nov'25)	Pencairan (1-4 Dec'25)	Pencairan MtM	MtD (1-4 Nov'25	Growth (1-4 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	4-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	824.608	969.288	968.187	1.600	-	-1.600	174.663	-1.101	143.579	1.101	901.947	107,34%	66.240
	Linkage	583.855	720.364	720.364	-	-	-	172.022	0	136.508	-	617.271	116,70%	103.092
	Non-Linkage	240.753	248.924	247.823	1.600	-	-1.600	2.641	-1.101	7.071	1.101	284.676	87,05%	(36.852)
	• Local Champion	177.655	182.232	181.131	1.600	-	-1.600	5.250	-1.101	3.476	1.101	190.795	94,93%	(9.664)
	• Value Chain	63.098	66.692	66.692	-	-	-	-2.610	0	3.595	-	93.880	71,04%	(27.188)
2	MBG	1.025.144	1.051.900	1.053.247	1.620	3.955	2.335	1.690	1.347	28.102	2.608	1.139.485	92,43%	(86.238)
	KUR	965.396	993.508	995.044	1.620	3.955	2.335	2.886	1.535	29.647	2.420	1.074.013	92,65%	(78.969)
	Non KUR	59.748	58.392	58.203	-	-	0	-1.196	-189	-1.545	189	65.472	88,90%	(7.269)
3	PWG	255.819	538.581	544.853	6.878	14.522	7.644	30.241	6.272	289.034	8.250	601.092	90,64%	(56.239)
	Cilem	149.863	366.173	371.477	1.606	8.255	6.649	19.595	5.304	221.614	2.951	432.657	85,86%	(61.180)
	Gadai	105.956	172.408	173.376	5.272	6.267	996	10.646	968	67.420	5.300	168.435	102,93%	4.941
4	CFG	3.885.901	4.211.869	4.202.195	4.558	15.639	11.081	23.924	-9.674	316.293	25.313	4.354.361	96,51%	(152.166)
	CF 1	838.535	900.893	903.029	1.304	4.080	2.776	4.556	2.136	64.494	1.944	919.422	98,22%	(16.393)
	Total Griya	595.912	600.711	602.886	-	2.900	2.900	0	2.175	6.973	725	636.591	94,71%	(33.706)
	• Total Non Program	435.065	452.228	454.480	-	2.900	2.900	-4.115	2.252	19.416	648	453.034	100,32%	1.446
	• Program	160.848	148.482	148.405	-	-	0	-1.118	-77	-12.442	77	183.557	80,85%	(35.152)
	Oto	242.622	300.182	300.143	1.304	1.180	-124	4.556	-39	57.520	1.219	282.830	106,12%	17.312
	CF 2	3.047.367	3.310.976	3.299.166	3.254	11.559	8.305	19.368	-11.810	251.800	23.369	3.434.939	96,05%	(135.773)
	Mitraguna & Others	2.497.673	2.750.501	2.741.959	2.222	10.489	8.267	20.016	-8.543	244.286	19.032	2.845.615	96,36%	(103.656)
	Pensiun	549.694	560.475	557.208	1.032	1.070	38	-648	-3.267	7.514	4.337	589.324	94,55%	(32.117)
Total Pembiayaan		5.991.472	6.771.638	6.768.482	14.655	34.116	19.461	230.518	-3.156	777.009	37.272	6.996.885	96,74%	(228.403)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	4-Dec-25	31-Dec-24	30-Nov-25	4-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.291	188	149	149	0,16%	0,02%	0,02%	-	(1.142)	(39)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	1.291	188	149	149	0,54%	0,06%	0,06%	-	(1.142)	(39)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	11.476	19.334	19.334	26.165	1,12%	1,84%	2,48%	6.831	14.689	6.831			
	KUR	9.838	15.519	15.519	21.931	1,02%	1,56%	2,20%	6.412	12.093	6.412			
	Non KUR	1.638	3.815	3.815	4.234	2,74%	6,53%	7,27%	419	2.596	419			
3	PWG	124	4	4	4.625	0,05%	0,00%	0,85%	4.622	4.501	4.622			
	Cilem	118	-	-	4.086	0,08%	0,00%	1,10%	4.086	3.968	4.086			
	Gadai	7	4	4	539	0,01%	0,00%	0,31%	535	533	535			
4	CFG	59.411	72.096	65.976	133.424	1,53%	1,57%	3,18%	67.448	74.012	61.328			
	CF 1	35.165	39.232	37.416	67.235	4,19%	4,15%	7,45%	29.819	32.070	28.003			
	Total Griya	29.490	30.424	28.365	27.867	4,95%	4,72%	4,62%	(498)	(1.623)	(2.557)			
	Oto	5.675	8.808	9.051	39.368	2,34%	3,02%	13,12%	30.317	33.693	30.560			
	CF 2	24.246	32.864	28.560	66.189	0,80%	0,86%	2,01%	37.629	41.942	33.325			
	Mitraguna & Others	22.605	29.933	26.523	57.914	0,91%	0,96%	2,11%	31.391	35.309	27.981			
	Pensiun	1.642	2.931	2.037	8.275	0,30%	0,36%	1,49%	6.238	6.633	5.344			
Total Pembiayaan		72.302	91.622	85.462	164.363	1,21%	1,26%	2,43%	78.900	92.061	72.741	1,24%	48,97%	-1,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	4-Dec-25	31-Dec-24	30-Nov-25	4-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%	0,47%	-	(569)	(24)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	18.877	22.526	23.989	23.879	1,84%	2,28%	2,27%	(110)	5.002	1.353			
	KUR	14.751	17.487	19.071	18.885	1,53%	1,92%	1,90%	(186)	4.134	1.398			
	Non KUR	4.126	5.039	4.918	4.994	6,91%	8,42%	8,58%	76	8.69	(45)			
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	65.522	1,31%	1,54%	1,56%	674	14.809	(7.548)			
	CF 1	15.203	26.509	23.133	23.148	1,81%	2,57%	2,56%	15	7.945	(3.361)			
	Total Griya	12.941	22.897	19.164	19.195	2,17%	3,19%	3,18%	31	6.253	(3.703)			
	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	42.374	1,17%	1,26%	1,28%	660	6.864	(4.187)			
	Mitraguna & Others	25.071	43.527	40.668	41.329	1,00%	1,48%	1,51%	661	16.257	(2.199)			
	Pensiun	10.439	3.034	1.047	1.045	0,17%	0,02%	0,19%	(1)	(9.393)	(1.988)			
Total Pembiayaan		71.311	96.779	89.996	90.560	1,19%	1,33%	1,34%	564	19.249	(6.219)	1,12%	15,93%	-0,2%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	7.368.354	7.559.654	8.193.145	824.791	
2	Contribution Margin	241.520	342.067	258.273	16.753	-6,9%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,98	3,31	3,33	0,02	0,35
CIF Payroll	34.088	37.485	37.599	114	3.511

AREA PEMATANGSIANTAR

Pilih Area

Kelas Outlet

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-4 Nov'25	Growth (1-4 Dec'25)				Target Dec'25			
		31-Dec-24	30-Nov-25	3-Dec-25	4-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	74.169	48.743	48.879	49.620	(10.306)	741	877	1,80%	(24.550)	-33,10%	247.274	20,07%	(197.654)
2	Tabungan	1.786.724	2.008.954	2.004.096	2.007.483	40.750	3.387	(1.472)	-0,07%	220.759	12,36%	2.037.916	98,51%	(30.433)
3	Deposito	649.060	610.498	599.863	599.959	(5.364)	95	(10.539)	-1,73%	(49.102)	-7,57%	667.179	89,92%	(67.221)
	Total	2.509.954	2.668.196	2.652.838	2.657.061	25.080	4.223	(11.134)	-0,42%	147.108	5,86%	2.952.369	90,00%	(295.308)
	CASA	1.860.893	2.057.697	2.052.975	2.057.103	30.444	4.128	(595)	-0,03%	196.209	10,54%	2.285.190	90,02%	(228.087)
	(%) CASA	74,14%	77,12%	77,39%	77,42%									
	FDR	125,36%	131,30%	131,83%	131,62%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-30 Nov'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	29-Nov-25	30-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	42.839	41.442	40.716	41.442	726	0	0,00%	(1.397)	-3,26%	83.611	49,57%	(42.169)	
2	Giro ISE	4.948	2.786	2.672	2.786	114	0	0,00%	(2.162)	-43,70%	29.659	9,39%	(26.874)	
3	Tabungan ISE	31.691	34.438	33.826	34.438	612	0	0,00%	2.747	8,67%	37.357	92,18%	(2.920)	
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	2.594	2.611	17	0	0,00%	226	9,48%		0,00%	2.611	

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-4 Nov'25)	Pencairan (1-4 Dec'25)	Pencairan MtM	MtD (1-4 Nov'25	Growth (1-4 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	4-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	184.570	243.280	243.246	-	-	0	615	-34	58.676	34	223.889	108,65%	19.357
	Linkage	86.431	110.781	110.781	-	-	-	-519	0	24.350	-	103.818	106,71%	6.964
	Non-Linkage	98.139	132.499	132.464	-	-	0	1.134	-34	34.325	34	120.072	110,32%	12.393
	• Local Champion	98.139	132.499	132.464	-	-	0	1.134	-34	34.325	34	116.221	113,98%	16.244
	• Value Chain	-	-	-	-	-	-	0	0	0	-	3.851	0,00%	(3.851)
2	MBG	446.877	444.841	444.590	400	651	251	502	-251	-2.287	902	507.692	87,57%	(63.102)
	KUR	419.345	420.474	420.241	400	651	251	1.113	-233	896	884	477.116	88,08%	(56.875)
	Non KUR	27.532	24.367	24.349	-	-	0	-610	-18	-3.183	18	30.576	79,63%	(6.227)
3	PWG	258.833	422.883	425.841	8.246	13.325	5.079	16.622	2.958	167.008	10.366	433.208	98,30%	(7.367)
	Cilem	127.522	228.193	230.892	2.232	4.771	2.539	8.501	2.699	103.370	2.072	267.053	86,46%	(36.161)
	Gadai	131.312	194.690	194.949	6.014	8.554	2.540	8.121	259	63.638	8.295	166.155	117,33%	28.794
4	CFG	2.256.170	2.392.296	2.383.666	1.742	4.943	3.201	12.190	-8.630	127.496	13.573	2.483.471	95,98%	(99.805)
	CF 1	461.418	474.026	473.800	1.019	374	-645	4.543	-227	12.382	601	498.650	95,02%	(24.850)
	Total Griya	417.205	391.149	390.819	200	-	-200	0	-330	-26.386	330	434.485	89,95%	(43.666)
	• Total Non Program	64.148	59.172	58.990	200	-	-200	-157	-182	-5.158	182	71.781	82,18%	(12.791)
	• Program	353.058	331.978	331.830	-	-	0	-1.952	-148	-21.228	148	362.704	91,49%	(30.875)
	Oto	44.213	82.877	82.980	819	374	-445	4.543	103	38.768	271	64.165	129,32%	18.816
	CF 2	1.794.752	1.918.270	1.909.866	723	4.569	3.846	7.647	-8.404	115.114	12.973	1.984.822	96,22%	(74.956)
	Mitraguna & Others	1.323.695	1.437.274	1.432.798	423	4.360	3.937	6.250	-4.475	109.103	8.835	1.494.383	95,88%	(61.584)
	Pensiun	471.056	480.996	477.067	300	209	-91	1.397	-3.928	6.011	4.137	490.439	97,27%	(13.371)
Total Pembiayaan		3.146.451	3.503.301	3.497.343	10.388	18.918	8.530	29.929	-5.958	350.892	24.876	3.648.260	95,86%	(150.917)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	4-Dec-25	31-Dec-24	30-Nov-25	4-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	192	475	460	1.010	0,10%	0,19%	0,42%	550	818	534			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	192	475	460	1.010	0,20%	0,35%	0,76%	550	818	534			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	4.879	14.773	14.773	17.453	1,09%	3,32%	3,93%	2.680	12.574	2.680			
	KUR	3.627	13.148	13.148	15.359	0,86%	3,13%	3,65%	2.211	11.732	2.211			
	Non KUR	1.252	1.625	1.625	2.094	4,55%	6,67%	8,60%	469	842	469			
3	PWG	275	122	122	6.068	0,11%	0,03%	1,42%	5.946	5.793	5.946			
	Cilem	275	-	-	5.164	0,22%	0,00%	2,24%	5.164	4.889	5.164			
	Gadai	-	122	122	904	0,00%	0,06%	0,46%	782	904	782			
4	CFG	67.344	65.451	70.806	102.209	2,98%	2,96%	4,29%	31.403	34.865	36.758			
	CF 1	43.373	41.926	45.314	53.629	9,40%	9,56%	11,32%	8.314	10.255	11.703			
	Total Griya	41.791	40.088	42.848	41.337	10,02%	10,95%	10,58%	(1.511)	(454)	1.249			
	Oto	1.583	1.838	2.467	12.292	3,58%	2,98%	14,81%	9.825	10.709	10.454			
	CF 2	23.971	23.525	25.491	48.580	1,34%	1,33%	2,54%	23.089	24.610	25.056			
	Mitraguna & Others	22.208	21.186	23.560	44.753	1,68%	1,64%	3,12%	21.193	22.545	23.567			
	Pensiun	1.763	2.338	1.931	3.827	0,37%	0,40%	0,80%	1.896	2.064	1.489			
Total Pembiayaan		72.690	80.822	86.161	126.740	2,31%	2,46%	3,62%	40.579	54.050	45.918	2,27%	37,35%	-1,4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	4-Dec-25	31-Dec-24	30-Nov-25	4-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	35.691	33.063	33.041	33.041	19,34%	13,58%	13,58%	-	(2.650)	(22)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	35.691	33.063	33.041	33.041	36,37%	24,94%	24,94%	-	(2.650)	(22)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	3.530	8.508	8.754	8.936	0,79%	1,97%	2,01%	182	5.407	428			
	KUR	2.493	6.287	5.977	6.159	0,59%	1,42%	1,47%	182	3.666	(128)			
	Non KUR	1.037	2.221	2.777	2.777	3,77%	11,40%	11,41%	-	1.740	556			
3	PWG	184	184	184	198	0,07%	0,04%	0,05%	14	14	14			
	Cilem	-	-	-	14	0,00%	0,00%	0,01%	14	14	14			
	Gadai	184	184	184	184	0,14%	0,09%	0,09%	-	(0)	-			
4	CFG	99.269	135.903	132.225	132.030	4,40%	5,53%	5,54%	(195)	32.762	(3.873)			
	CF 1	73.505	94.254	94.513	93.651	15,93%	19,94%	19,77%	(862)	20.146	(603)			
	Total Griya	73.052	92.591	92.778	92.090	17,51%	23,72%	23,56%	(689)	19.038	(501)			
	Oto	453	1.663	1.734	1.561	1,03%	2,09%	1,88%	(173)	1.108	(102)			
	CF 2	25.764	41.649	37.713	38.379	1,44%	1,97%	2,01%	667	12.615	(3.269)			
	Mitraguna & Others	22.415	39.679	34.677	35.662	1,69%	2,41%	2,49%	986	13.248	(4.017)			
	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	174.205	4,41%	4,97%	4,98%	1	35.532	(3.453)	3,99%	19,87%	-1,0%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	3.150.621	3.261.982	3.549.038	398.417	
2	Contribution Margin	66.836	93.445	87.044	20.208	-30,2%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,56	2,81	2,81	(0,01)	0,24
CIF Payroll	28.191	25.563	27.538	1.975	(653)