

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-30 Nov'25	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	Giro	1.894.366	2.447.773	2.508.613	2.530.161	(96.513)	21.547	82.388	3,37%	635.794	33,56%	2.951.802	85,72%	(421.641)
2	Tabungan	12.343.531	13.809.131	13.751.864	13.775.065	512.698	23.201	(34.066)	-0,25%	1.431.534	11,60%	13.838.012	99,55%	(62.947)
3	Deposito	6.674.579	7.261.750	7.053.602	7.051.631	355.712	(1.970)	(210.119)	-2,89%	377.053	5,65%	6.775.272	104,08%	276.360
Total		20.912.476	23.518.654	23.314.079	23.356.857	771.896	42.778	(161.797)	-0,69%	2.444.381	11,69%	23.565.085	99,12%	(208.228)
CASA		14.237.897	16.256.904	16.260.477	16.305.225	416.185	44.748	48.321	0,30%	2.067.328	14,52%	16.789.813	97,11%	(484.588)
(% CASA		68,08%	69,12%	69,75%	69,81%									
FDR		79,95%	80,76%	81,99%	81,84%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-15 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	14-Dec-25	15-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	605.893	676.653	697.286	701.499		4.213	24.846	3,67%	95.606	15,78%	813.500	86,23%	(112.001)
2	Giro ISE	190.259	161.992	175.390	177.194		1.804	15.202	9,38%	(13.065)	-6,87%	316.220	56,04%	(139.025)
3	Tabungan ISE	335.051	431.528	454.389	456.798		2.409	25.270	5,68%	121.746	36,34%	363.698	125,60%	93.100
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 (1-16 Nov'25)	Pencairan (1-16 Dec'25)	Pencairan MtM	MtD (1-30 Nov'25	Growth (1-16 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	16-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	1.400.748	1.646.608	1.640.622	111.082	8.257	-102.825	180.870	-5.987	239.874	14.244	1.648.748	99,51%	(8.126)
	Linkage	727.269	899.506	899.097	100.000	140	(99.860)	171.172	-409	171.828	549	835.269	107,64%	63.828
	Non-Linkage	673.478	747.102	741.525	11.082	8.117	-2.965	9.698	-5.577	68.046	13.694	813.478	91,15%	(71.954)
	• Local Champion	584.102	633.881	627.117	10.830	6.907	-3.923	10.006	-6.764	43.015	13.671	650.475	96,41%	(23.359)
	• Value Chain	89.377	113.221	114.408	252	1.210	958	-308	1.187	25.032	23	163.003	70,19%	(48.595)
2	MBG	2.310.331	2.406.087	2.414.536	21.396	39.886	18.490	8.858	8.449	104.205	31.437	2.642.609	91,37%	(228.073)
	KUR	2.171.167	2.267.884	2.276.156	20.866	38.241	17.375	10.169	8.271	104.989	29.970	2.486.816	91,53%	(210.660)
	Non KUR	139.164	138.203	138.380	530	1.645	1.115	-1.311	177	-784	1.468	155.793	88,82%	(17.414)
3	PWG	1.161.081	2.076.332	2.151.273	171.719	205.109	33.390	100.630	74.941	990.192	130.168	2.221.617	96,83%	(70.344)
	Cilem	604.524	1.242.687	1.300.480	50.301	89.497	39.196	62.549	57.793	695.956	31.703	1.469.491	88,50%	(169.011)
	Gadai	556.557	833.645	850.792	121.418	115.612	-5.806	38.081	17.147	294.236	98.465	752.125	113,12%	98.667
4	CFG	11.847.954	12.864.571	12.908.601	109.602	174.882	65.280	58.133	44.030	1.060.647	130.852	13.258.958	97,36%	(350.357)
	CF 1	2.410.954	2.561.163	2.575.624	12.711	32.250	19.539	28	14.461	164.669	17.790	2.653.480	97,07%	(77.856)
	Total Griya	1.954.117	1.973.383	1.985.358	3.612	19.473	15.861	-10.557	11.974	31.241	7.498	2.074.745	95,69%	(89.387)
	• Total Non Program	1.351.346	1.400.136	1.412.793	3.006	18.692	15.686	-7.624	12.657	61.447	6.035	1.404.632	100,58%	8.160
	• Program	602.771	573.247	572.565	606	781	175	-2.934	-682	-30.206	1.463	670.113	85,44%	(97.548)
	Oto	456.837	587.780	590.266	9.100	12.777	3.678	10.585	2.486	133.429	10.291	578.735	101,99%	11.531
	CF 2	9.437.000	10.303.408	10.332.978	96.891	142.632	45.741	58.105	29.570	895.978	113.063	10.605.478	97,43%	(272.500)
	Mitraguna & Others	7.891.563	8.698.860	8.733.210	85.917	131.986	46.068	53.999	34.350	841.646	97.636	8.940.484	97,68%	(207.274)
	Pensiun	1.545.436	1.604.548	1.599.768	10.974	10.647	-327	4.107	-4.780	54.332	15.427	1.664.994	96,08%	(65.226)
Total Pembiayaan		16.720.113	18.993.599	19.115.032	413.799	428.134	14.335	348.491	121.433	2.394.918	306.701	19.771.931	96,68%	(656.900)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	16-Dec-25	31-Dec-24	30-Nov-25	16-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	3.258	3.873	5.631	11.412	0,23%	0,34%	0,70%	5.781	8.154	7.539			
	Linkage	43	6	-	-	0,01%	0,00%	0,00%	-	(43)	(6)			
	Local Champion	3.215	3.867	3.813	11.303	0,48%	0,51%	1,52%	7.491	8.089	7.436			
	Value Chain	-	-	1.819	108				(1.710)	108	108			
2	MBG	26.523	43.850	56.776	168.918	1,15%	2,36%	7,00%	112.142	142.395	125.068			
	KUR	21.896	36.508	47.873	150.809	1,01%	2,11%	6,63%	102.936	128.913	114.301			
	Non KUR	4.627	7.342	8.903	18.109	3,33%	6,44%	13,09%	9.206	13.482	10.767			
3	PWG	565	29	126	59.451	0,05%	0,01%	2,76%	59.325	58.887	59.422			
	Cilem	558	3	-	42.870	0,09%	0,00%	3,30%	42.870	42.312	42.867			
	Gadai	7	26	126	16.581	0,00%	0,02%	1,95%	16.455	16.575	16.555			
4	CFG	184.758	219.298	221.829	378.497	1,56%	1,72%	2,93%	156.668	193.739	159.199			
	CF 1	108.284	121.877	125.523	187.003	4,49%	4,90%	7,26%	61.480	78.719	65.126			
	Total Griya	97.865	107.262	108.955	141.188	5,01%	5,52%	7,11%	32.233	43.323	33.926			
	Oto	10.419	14.615	16.567	45.815	2,28%	2,82%	7,76%	29.248	35.396	31.200			
	CF 2	76.474	97.421	96.306	191.494	0,81%	0,93%	1,85%	95.188	115.020	94.073			
	Mitraguna & Others	72.232	89.999	88.979	170.763	0,92%	1,02%	1,96%	81.784	98.531	80.764			
	Pensiun	4.241	7.422	7.328	20.731	0,27%	0,46%	1,30%	13.403	16.490	13.309			
Total Pembiayaan		215.104	267.051	284.362	618.278	1,29%	1,50%	3,23%	333.916	403.174	351.227	1,29%	60,09%	-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	16-Dec-25	31-Dec-24	30-Nov-25	16-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	65.676	68.318	67.841	67.147	4,69%	4,12%	4,09%	(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%	7,02%	(694)	1.449	(1.176)			
	Value Chain	-	-	-	-				-	-	-			
2	MBG	31.069	39.976	42.624	43.744	1,34%	1,77%	1,81%	1.119	12.675	3.767			
	KUR	22.074	30.304	32.141	33.081	1,02%	1,42%	1,45%	941	11.007	2.777			
	Non KUR	8.995	9.672	10.484	10.662	6,46%	7,59%	7,70%	178	1.667	990			
3	PWG	184	191	191	284	0,02%	0,01%	0,01%	94	100	94			
	Cilem	-	-	-	94	0,00%	0,00%	0,01%	94	94	94			
	Gadai	184	191	191	191	0,03%	0,02%	0,02%	-	6	-			
4	CFG	227.463	284.201	270.215	273.855	1,92%	2,10%	2,12%	3.640	46.392	(10.346)			
	CF 1	109.876	141.595	138.885	141.855	4,56%	5,42%	5,51%	2.969	31.979	260			
	Total Griya	105.089	134.833	131.421	134.212	5,38%	6,66%	6,76%	2.791	29.122	(622)			
	Oto	4.786	6.761	7.465	7.643	1,05%	1,27%	1,29%	179	2.857	882			
	CF 2	117.587	142.606	131.329	132.000	1,25%	1,27%	1,28%	671	14.413	(10.606)			
	Mitraguna & Others	101.881	135.405	125.206	126.198	1,29%	1,44%	1,45%	992	24.317	(9.207)			
	Pensiun	15.706	7.201	6.123	5.802	0,09%	0,03%	0,36%	(322)	(9.904)	(1.399)			
Total Pembiayaan		324.392	392.685	380.871	385.030	1,94%	2,01%	2,01%	4.159	60.638	(7.655)	1,77%	12,18%	-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%

PHR &

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 Nov'25)	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	Giro	238.297	418.828	431.041	442.590	177.355	11.548	23.762	5,67%	204.293	85,73%	420.906	105,15%	21.684
2	Tabungan	1.732.891	1.903.991	1.885.840	1.896.084	44.961	10.245	(7.907)	-0,42%	163.194	9,42%	2.000.816	94,77%	(104.732)
3	Deposito	877.742	950.883	918.594	919.103	(55.963)	509	(31.780)	-3,34%	41.361	4,71%	896.431	102,53%	22.672
Total		2.848.930	3.273.702	3.235.475	3.257.777	166.354	22.302	(15.924)	-0,49%	408.847	14,35%	3.318.152	98,18%	(60.375)
CASA		1.971.188	2.322.819	2.316.881	2.338.674	222.316	21.793	15.855	0,68%	367.487	18,64%	2.421.722	96,57%	(83.047)
(% CASA)		69,19%	70,95%	71,61%	71,79%									
FDR		84,13%	83,44%	85,08%	84,49%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-15 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	14-Dec-25	15-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	79.410	87.303	90.618	92.880		2.261	5.577	6,39%	13.469	16,96%	118.145	78,62%	(25.265)
2	Giro ISE	37.094	35.022	35.600	33.529		(2.071)	(1.492)	-4,26%	(3.564)	-9,61%	60.551	55,37%	(27.022)
3	Tabungan ISE	39.484	49.856	51.563	55.895		4.332	6.039	12,11%	16.411	41,57%	44.877	124,55%	11.019
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 (1-16 Nov'25)	Pencairan (1-16 Dec'25)	Pencairan MtM	MtD (1-16 Nov'25)	Growth (1-16 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	16-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	122.962	126.748	125.797	500	140	-360	1.457	-951	2.835	1.091	162.236	77,54%	(36.439)
	Linkage	22.750	25.937	25.528	-	140	140	-200	-409	2.778	549	39.853	64,06%	(14.325)
	Non-Linkage	100.212	100.811	100.269	500	-	-500	1.657	-542	57	542	122.383	81,93%	(22.114)
	• Local Champion	83.501	66.595	66.188	500	-	-500	-804	-406	-17.312	406	94.012	70,40%	(27.823)
	• Value Chain	16.712	34.216	34.081	-	-	-	2.461	-136	17.369	136	28.371	120,12%	5.709
2	MBG	310.816	325.767	328.196	3.515	7.210	3.695	1.228	2.428	17.380	4.782	362.288	90,59%	(34.092)
	KUR	291.370	306.564	309.326	3.515	7.185	3.670	1.900	2.762	17.956	4.423	340.266	90,91%	(30.940)
	Non KUR	19.446	19.203	18.870	-	25	25	-673	-333	-576	358	22.022	85,69%	(3.152)
3	PWG	193.140	323.731	333.167	21.466	28.485	7.019	11.995	9.436	140.026	19.050	362.681	91,86%	(29.515)
	Cilem	122.752	218.666	226.989	7.826	14.986	7.160	7.938	8.323	104.238	6.663	262.581	86,45%	(35.592)
	Gadai	70.389	105.064	106.177	13.640	13.499	-140	4.057	1.113	35.788	12.387	100.101	106,07%	6.077
4	CFG	1.770.026	1.955.435	1.965.475	12.991	30.102	17.111	10.668	10.040	195.449	20.061	2.003.011	98,13%	(37.536)
	CF 1	463.002	520.993	530.491	2.952	12.314	9.362	1.760	9.497	67.489	2.816	503.674	105,32%	26.816
	Total Griya	392.209	436.373	445.134	1.771	10.189	8.418	0	8.761	52.925	1.428	412.745	107,85%	32.388
	• Total Non Program	388.279	424.924	433.702	1.604	10.189	8.585	372	8.778	45.423	1.411	397.355	109,15%	36.351
	• Program	3.930	11.449	11.432	167	-	-167	302	-17	7.502	17	15.395	74,26%	(3.963)
	Oto	70.793	84.620	85.357	1.180	2.124	944	1.760	736	14.564	1.388	90.929	93,87%	(5.572)
	CF 2	1.307.024	1.434.442	1.434.985	10.039	17.788	7.749	8.908	543	127.961	17.245	1.499.337	95,71%	(64.352)
	Mitraguna & Others	1.211.757	1.335.736	1.337.053	9.939	17.097	7.158	9.546	1.317	125.297	15.780	1.384.316	96,59%	(47.263)
	Pensium	95.268	98.706	97.932	100	691	591	-638	-774	2.664	1.465	115.021	85,14%	(17.090)
Total Pembiayaan		2.396.945	2.731.682	2.752.635	38.472	65.937	27.465	25.347	20.953	355.690	44.984	2.890.216	95,24%	(137.582)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	16-Dec-25	31-Dec-24	30-Nov-25	16-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	508	6	-	962	0,41%	0,00%	0,76%	962	454	956			
	Linkage	43	6	-	-	0,19%	0,00%	0,00%	-	(43)	(6)			
	Local Champion	465	-	-	962	0,46%	0,00%	0,96%	962	497	962			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	4.441	6.190	6.190	24.385	1,43%	1,90%	7,43%	18.196	19.945	18.196			
	KUR	3.770	4.599	4.599	21.868	1,29%	1,50%	7,07%	17.269	18.098	17.269			
	Non KUR	671	1.590	1.590	2.517	3,45%	8,28%	13,34%	927	1.846	927			
3	PWG	155	-	-	8.954	0,08%	0,00%	2,69%	8.954	8.799	8.954			
	Cilem	155	-	-	7.262	0,13%	0,00%	3,20%	7.262	7.106	7.262			
	Gadai	-	-	-	1.692	0,00%	0,00%	1,59%	1.692	1.692	1.692			
4	CFG	19.018	28.147	27.679	52.865	1,07%	1,42%	2,69%	25.186	33.847	24.717			
	CF 1	8.456	11.479	12.737	17.723	1,83%	2,44%	3,34%	4.986	9.267	6.244			
	Total Griya	6.832	10.463	10.710	12.356	1,74%	2,45%	2,78%	1.645	5.523	1.893			
	Oto	1.624	1.016	2.026	5.367	2,29%	2,39%	6,29%	3.341	3.744	4.351			
	CF 2	10.562	16.669	14.942	35.141	0,81%	1,04%	2,45%	20.199	24.580	18.473			
	Mitraguna & Others	10.315	16.481	14.431	33.361	0,85%	1,08%	2,50%	18.930	23.046	16.880			
	Pensium	247	188	511	1.780	0,26%	0,52%	1,82%	1.270	1.534	1.593			
Total Pembiayaan		24.121	34.343	33.868	87.166	1,01%	1,24%	3,17%	53.297	63.044	52.823	1,03%	67,52%	-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	16-Dec-25	31-Dec-24	30-Nov-25	16-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.083	1.738	1.744	1.744	0,88%	1,38%	1,39%	-	661	6			
	Linkage	196	238	244	244	0,86%	0,94%	0,96%	-	48	6			
	Non-Linkage	888	1.500	1.500	1.500	0,89%	1,49%	1,50%	-	612	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	3.227	4.684	5.129	5.094	1,04%	1,57%	1,55%	(34)	1.868	410			
	KUR	1.952	4.075	4.391	4.363	0,67%	1,43%	1,41%	(28)	2.411	288			
	Non KUR	1.274	609	737	731	6,55%	3,84%	3,87%	(6)	(543)	122			
3	PWG	-	-	-	11	0,00%	0,00%	0,00%	11	11	11			
	Cilem	-	-	-	11	0,00%	0,00%	0,01%	11	11	11			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	33.691	27.766	26.309	26.957	1,90%	1,35%	1,37%	648	(6.733)	(808)			
	CF 1	5.942	4.809	5.093	6.136	1,28%	0,98%	1,16%	1.043	194	1.327			
	Total Griya	5.028	4.373	4.557	5.232	1,28%	1,04%	1,18%	675	204	859			
	Oto	914	436	536	905	1,29%	0,63%	1,06%	368	(10)	469			
	CF 2	27.748	22.956	21.216	20.821	2,12%	1,48%	1,45%	(395)	(6.927)	(2.135)			
	Mitraguna & Others	27.082	22.326	20.725	20.330	2,23%	1,55%	1,52%	(395)	(6.752)	(1.995)			
	Pensium	666	631	491	491	0,03%	0,02%	0,50%	(0)	(175)	(140)			
Total Pembiayaan		38.001	34.188	33.182	33.807	1,59%	1,21%	1,23%	625	(4.194)	(381)	1,41%	-14,53%	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 (1-16 Nov'25)	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	Giro	314.972	437.227	518.520	517.216	(162.332)	(1.304)	79.989	18,29%	202.244	64,21%	515.367	100,36%	1.849
2	Tabungan	2.242.130	2.410.328	2.419.542	2.434.843	(11.852)	15.302	24.515	1,02%	192.713	8,60%	2.534.104	96,08%	(99.260)
3	Deposito	2.798.677	3.310.810	3.178.534	3.178.977	519.898	443	(131.834)	-3,98%	380.300	13,59%	2.816.881	112,85%	362.095
Total		5.355.779	6.158.366	6.116.595	6.131.036	345.714	14.440	(27.330)	-0,44%	775.257	14,48%	5.866.352	104,51%	264.684
CASA		2.557.102	2.847.555	2.938.061	2.952.059	(174.184)	13.998	104.504	3,67%	394.957	15,45%	3.049.471	96,81%	(97.411)
(% CASA)		47,74%	46,24%	48,03%	48,15%									
FDR		47,52%	48,47%	49,14%	49,03%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-15 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	14-Dec-25	15-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	113.657	99.470	108.233	109.430		1.197	9.960	10,01%	(4.227)	-3,72%	151.518	72,22%	(42.088)
2	Giro ISE	31.184	15.875	20.877	22.089		1.213	6.215	39,15%	(9.095)	-29,16%	54.128	40,81%	(32.038)
3	Tabungan ISE	59.057	64.263	68.024	68.009		(15)	3.746	5,83%	8.951	15,16%	64.324	105,73%	3.685
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 (1-16 Nov'25)	Pencairan (1-16 Dec'25)	Pencairan MtM	MtD (1-16 Nov'25)	Growth (1-16 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	16-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	188.209	207.382	207.278	2.830	2.500	-330	513	-104	19.068	2.604	244.894	84,64%	(37.616)
	Linkage	19.369	18.016	18.016	-	-	-	-130	0	-1.353	-	44.054	40,89%	(26.038)
	Non-Linkage	168.841	189.366	189.262	2.830	2.500	-330	643	-104	20.421	2.604	200.840	94,24%	(11.578)
	• Local Champion	162.434	180.126	179.870	2.830	2.500	-330	771	-256	17.436	2.756	177.604	101,28%	2.265
	• Value Chain	6.407	9.240	9.392	-	-	-	-128	152	2.986	(152)	23.235	40,42%	(13.843)
2	MBG	159.435	194.735	194.304	1.855	1.350	-505	2.895	-431	34.870	1.781	210.853	92,15%	(16.548)
	KUR	151.599	185.038	184.621	1.505	1.250	-255	2.836	-417	33.023	1.667	200.443	92,11%	(15.822)
	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	449.453	36.585	41.072	4.487	21.944	15.249	197.053	25.824	453.213	99,17%	(3.759)
	Cilem	111.797	234.388	243.268	9.509	14.875	5.366	10.815	8.880	131.471	5.995	276.183	88,08%	(32.914)
	Gadai	140.603	199.817	206.185	27.076	26.197	-879	11.129	6.368	65.582	19.829	177.030	116,47%	29.155
4	CFG	1.944.791	2.148.603	2.154.746	25.749	26.138	390	10.856	6.144	209.955	19.994	2.206.447	97,66%	(51.701)
	CF 1	376.842	382.194	381.080	337	1.769	1.433	-2.215	-1.114	4.238	2.883	422.476	90,20%	(41.396)
	Total Griya	311.852	312.575	311.830	150	1.050	900	0	-744	-21	1.794	334.952	93,10%	(23.122)
	• Total Non Program	308.347	308.216	307.482	150	1.050	900	-1.685	-734	-865	1.784	318.551	96,53%	(11.069)
	• Program	3.505	4.359	4.348	-	-	0	136	-10	844	10	16.401	26,51%	(12.052)
	Oto	64.990	69.619	69.250	187	719	533	-2.215	-369	4.260	1.088	87.524	79,12%	(18.274)
	CF 2	1.567.950	1.766.409	1.773.666	25.412	24.369	-1.043	13.071	7.258	205.717	17.111	1.783.972	99,42%	(10.305)
	Mitraguna & Others	1.383.782	1.569.711	1.575.925	22.212	21.837	-375	10.152	6.213	192.143	15.624	1.577.695	99,89%	(1.771)
	Pensiun	184.168	196.697	197.742	3.200	2.532	-668	2.920	1.044	13.574	1.488	206.276	95,86%	(8.535)
Total Pembiayaan		2.544.835	2.984.924	3.005.782	67.019	71.060	4.041	36.209	20.858	460.947	50.203	3.115.406	96,48%	(109.625)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	16-Dec-25	31-Dec-24	30-Nov-25	16-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.267	3.204	3.204	5.162	0,67%	1,54%	2,49%	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%	2,67%	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	19.681	2,17%	3,47%	10,13%	12.917	16.228	12.917			
	KUR	2.876	6.294	6.294	18.514	1,90%	3,40%	10,03%	12.219	15.638	12.219			
	Non KUR	577	470	470	1.167	7,36%	4,84%	12,05%	697	590	697			
3	PWG	-	-	-	16.174	0,00%	0,00%	3,60%	16.174	16.174	16.174			
	Cilem	-	-	-	11.059	0,00%	0,00%	4,55%	11.059	11.059	11.059			
	Gadai	-	-	-	5.115	0,00%	0,00%	2,48%	5.115	5.115	5.115			
4	CFG	19.268	25.105	26.975	48.027	0,99%	1,26%	2,23%	21.052	28.759	22.922			
	CF 1	8.041	13.170	13.772	22.822	2,13%	3,60%	5,99%	9.050	14.781	9.651			
	Total Griya	6.972	10.986	11.815	17.655	2,24%	3,78%	5,66%	5.840	10.683	6.669			
	Oto	1.069	2.184	1.957	5.167	1,64%	2,81%	7,46%	3.210	4.098	2.982			
	CF 2	11.227	11.934	13.204	25.205	0,72%	0,75%	1,42%	12.002	13.978	13.271			
	Mitraguna & Others	11.107	11.331	11.970	22.703	0,80%	0,76%	1,44%	10.733	11.596	11.371			
	Pensiun	120	603	1.234	2.503	0,07%	0,63%	1,27%	1.269	2.382	1.900			
Total Pembiayaan		23.988	35.072	36.943	89.044	0,94%	1,24%	2,96%	52.101	65.056	53.971	0,92%	68,93%	-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	16-Dec-25	31-Dec-24	30-Nov-25	16-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	9.021	7.817	7.813	7.813	4,79%	3,77%	3,77%	(1)	(1.209)	(4)			
	Linkage	24	2	2	2	0,13%	0,01%	0,01%	-	(23)	-			
	Non-Linkage	8.997	7.815	7.811	7.811	5,33%	4,13%	4,13%	(1)	(1.186)	(4)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	2.863	1.525	1.811	1.629	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	22.636	0,93%	1,12%	1,05%	(1.443)	4.512	(1.335)			
	CF 1	5.476	6.167	5.995	5.323	1,45%	1,57%	1,40%	(671)	(152)	(844)			
	Total Griya	4.795	5.656	5.484	4.812	1,54%	1,75%	1,54%	(671)	18	(844)			
	Oto	681	511	511	511	1,05%	0,73%	0,74%	-	(170)	-			
	CF 2	12.648	17.804	18.084	17.312	0,81%	1,02%	0,98%	(771)	4.664	(491)			
	Mitraguna & Others	12.330	17.209	17.489	16.718	0,89%	1,11%	1,06%	(771)	4.388	(491)			
	Pensiun	318	595	594	594	0,01%	0,02%	0,30%	-	277	(0)			
Total Pembiayaan		30.008	33.313	33.703	32.077	1,18%	1,13%	1,07%	(1.626)	2.069	(1.236)	0,93%	12,98%	-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 (1-16 Nov'25)	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	Giro	155.866	128.866	165.466	163.830	(4.060)	(1.636)	34.964	27,13%	7.963	5,11%	346.235	47,32%	(182.405)
2	Tabungan	1.803.617	1.980.739	1.984.996	1.980.488	51.335	(4.508)	(252)	-0,01%	176.871	9,81%	2.083.113	95,07%	(102.626)
3	Deposito	681.198	762.342	743.703	745.629	(32.431)	1.927	(16.713)	-2,19%	64.432	9,46%	699.248	106,63%	46.381
Total		2.640.681	2.871.948	2.894.164	2.889.947	14.844	(4.217)	17.999	0,63%	249.266	9,44%	3.128.596	92,37%	(238.649)
CASA		1.959.483	2.109.605	2.150.461	2.144.317	47.274	(6.144)	34.712	1,65%	184.834	9,43%	2.429.348	88,27%	(285.031)
(% CASA)		74,20%	73,46%	74,30%	74,20%									
FDR		99,99%	104,53%	104,51%	104,66%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-15 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	14-Dec-25	15-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	65.610	82.670	86.920	84.418		(2.503)	1.748	2,11%	18.808	28,67%	95.806	88,11%	(11.388)
2	Giro ISE	23.758	19.536	21.444	22.432		988	2.897	14,83%	(1.326)	-5,58%	42.060	53,33%	(19.628)
3	Tabungan ISE	30.646	53.467	55.809	52.318		(3.490)	(1.148)	-2,15%	21.672	70,72%	34.843	91,95%	(17.476)
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 (1-16 Nov'25)	Pencairan (1-16 Dec'25)	Pencairan MtM	MtD (1-16 Nov'25)	Growth (1-16 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	16-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	80.398	99.911	100.199	5.900	907	-4.993	3.622	289	19.801	618	115.782	86,54%	(15.582)
	Linkage	14.865	24.409	24.409	-	-	-	-2	0	9.544	-	30.274	80,63%	(5.865)
	Non-Linkage	65.533	75.502	75.791	5.900	907	-4.993	3.623	289	10.258	618	85.508	88,64%	(9.717)
	• Local Champion	62.373	72.430	72.758	5.900	907	-4.993	3.655	328	10.385	579	71.843	101,27%	915
	• Value Chain	3.160	3.072	3.033	-	-	-	-32	-39	-128	39	13.665	22,19%	(10.632)
2	MBG	368.059	388.843	389.915	3.305	5.445	2.140	2.543	1.072	21.857	4.373	422.292	92,33%	(32.377)
	KUR	343.457	362.300	363.178	3.305	5.085	1.780	1.434	878	19.721	4.207	394.978	91,95%	(31.800)
	Non KUR	24.602	26.544	26.738	-	360	360	1.108	194	2.136	166	27.314	97,89%	(576)
3	PWG	200.888	356.932	371.550	32.457	34.600	2.143	19.828	14.618	170.662	19.982	371.423	100,03%	127
	Cilem	92.590	195.267	204.086	8.947	14.155	5.209	15.699	8.820	111.496	5.335	231.018	88,34%	(26.932)
	Gadai	108.298	161.666	167.464	23.510	20.445	-3.065	4.129	5.798	59.166	14.647	140.405	119,27%	27.059
4	CFG	1.991.066	2.156.369	2.162.966	20.768	28.236	7.468	11.052	6.598	171.901	21.638	2.211.667	97,80%	(48.701)
	CF 1	271.158	283.057	282.668	2.435	997	-1.438	1.942	-389	11.510	1.386	309.258	91,40%	(26.590)
	Total Griya	236.939	232.575	232.473	160	700	540	0	-103	-4.466	803	255.971	90,82%	(23.498)
	• Total Non Program	155.508	155.596	155.810	-	700	700	-2.038	214	302	486	163.915	95,06%	(8.105)
	• Program	81.431	76.979	76.663	160	-	-160	-302	-316	-4.768	316	92.056	83,28%	(15.393)
	Oto	34.219	50.482	50.195	2.275	297	-1.978	1.942	-286	15.977	583	53.287	94,20%	(3.092)
	CF 2	1.719.908	1.873.311	1.880.298	18.333	27.239	8.906	9.111	6.986	160.390	20.253	1.902.409	98,84%	(22.111)
	Mitraguna & Others	1.474.657	1.605.638	1.613.170	17.527	25.155	7.628	8.035	7.532	138.513	17.623	1.638.476	98,46%	(25.305)
	Pensiun	245.250	267.674	267.128	806	2.084	1.278	1.076	-546	21.877	2.630	263.933	101,21%	3.194
Total Pembiayaan		2.640.411	3.002.055	3.024.631	62.430	69.188	6.758	37.045	22.576	384.221	46.612	3.121.164	96,91%	(96.533)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	16-Dec-25	31-Dec-24	30-Nov-25	16-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	1.510	0,00%	0,00%	1,51%	1.510	1.510	1.510			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	1.510	0,00%	0,00%	1,99%	1.510	1.510	1.510			
	Value Chain	-	-	1.819	-	0,00%	2,51%	0,00%	(1.819)	-	-			
2	MBG	2.275	9.715	9.715	30.228	0,62%	2,50%	7,75%	20.513	27.953	20.513			
	KUR	1.785	8.311	8.311	26.851	0,52%	2,29%	7,39%	18.540	25.066	18.540			
	Non KUR	489	1.404	1.404	3.377	1,99%	5,29%	12,63%	1.973	2.887	1.973			
3	PWG	10	-	-	11.224	0,00%	0,00%	3,02%	11.224	11.214	11.224			
	Cilem	10	-	-	8.256	0,01%	0,00%	4,05%	8.256	8.246	8.256			
	Gadai	-	-	-	2.967	0,00%	0,00%	1,77%	2.967	2.967	2.967			
4	CFG	19.717	28.500	30.393	50.221	0,99%	1,41%	2,32%	19.827	30.503	21.721			
	CF 1	13.249	16.070	16.284	22.655	4,89%	5,75%	8,01%	6.371	9.406	6.585			
	Total Griya	12.780	15.301	15.217	19.191	5,39%	6,54%	8,26%	3.974	6.411	3.890			
	Oto	469	769	1.066	3.464	1,37%	2,11%	6,90%	2.397	2.995	2.695			
	CF 2	6.468	12.430	14.110	27.566	0,38%	0,75%	1,47%	13.456	21.097	15.136			
	Mitraguna & Others	5.999	11.068	12.494	24.205	0,41%	0,78%	1,50%	11.711	18.207	13.137			
	Pensiun	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	93.183	0,83%	1,34%	3,08%	53.074	71.180	54.968	0,87%	71,67%	-2,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	16-Dec-25	31-Dec-24	30-Nov-25	16-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	3.503	0,70%	0,76%	0,90%	562	930	770			
	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	1.686	5,91%	5,57%	6,31%	208	232	387			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	25.667	23.491	22.755	23.319	1,29%	1,06%	1,08%	564	(2.348)	(172)			
	CF 1	9.750	9.855	10.152	10.619	3,60%	3,59%	3,76%	467	869	764			
	Total Griya	9.274	9.315	9.438	9.906	3,91%	4,06%	4,26%	467	632	591			
	Oto	476	540	714	713	1,39%	1,41%	1,42%	(0)	237	173			
	CF 2	15.917	13.636	12.603	12.700	0,93%	0,67%	0,68%	97	(3.217)	(936)			
	Mitraguna & Others	14.983	12.664	11.647	11.932	1,02%	0,73%	0,74%	284	(3.051)	(732)			
	Pensiun	934	972	956	769	0,04%	0,03%	0,29%	(187)	(166)	(203)			
Total Pembiayaan		46.399	50.747	49.786	50.912	1,76%	1,66%	1,68%	1.126	4.513	165	1,79%	-6,16%	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 (1-16 Nov'25)	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	Giro	1.111.061	1.414.109	1.357.123	1.370.116	(97.170)	12.992	(43.993)	-3,11%	259.054	23,32%	1.422.021	96,35%	(51.905)
2	Tabungan	4.778.169	5.505.119	5.440.902	5.438.838	387.504	(2.064)	(66.280)	-1,20%	660.669	13,83%	5.182.062	104,96%	256.776
3	Deposito	1.667.902	1.627.216	1.611.091	1.606.020	(70.429)	(5.071)	(21.197)	-1,30%	(61.882)	-3,71%	1.695.532	94,72%	(89.513)
Total		7.557.133	8.546.444	8.409.116	8.414.974	219.905	5.858	(131.470)	-1,54%	857.841	11,35%	8.299.616	101,39%	115.358
CASA		5.889.231	6.919.228	6.798.025	6.808.954	290.334	10.929	(110.274)	-1,59%	919.723	15,62%	6.604.083	103,10%	204.871
(% CASA)		77,93%	80,96%	80,84%	80,91%									
FDR		79,28%	79,23%	80,98%	80,92%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-15 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	14-Dec-25	15-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	304.377	365.768	367.843	370.968		3.125	5.200	1,42%	66.591	21,88%	399.069	92,96%	(28.101)
2	Giro ISE	93.275	88.775	92.920	94.285		1.365	5.511	6,21%	1.011	1,08%	150.822	62,51%	(56.536)
3	Tabungan ISE	174.173	229.504	244.089	245.849		1.760	16.344	7,12%	71.675	41,15%	187.112	131,39%	58.736
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 (1-16 Nov'25)	Pencairan (1-16 Dec'25)	Pencairan MtM	MtD (1-16 Nov'25)	Growth (1-16 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	16-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	824.608	969.288	961.420	101.852	1.210	-100.642	174.663	-7.868	136.812	9.078	901.947	106,59%	59.473
	Linkage	583.855	720.364	720.364	100.000	-	(100.000)	172.022	0	136.508	-	617.271	116,70%	103.092
	Non-Linkage	240.753	248.924	241.056	1.852	1.210	-642	2.641	-7.868	304	9.078	284.676	84,68%	(43.620)
	• Local Champion	177.655	182.232	173.154	1.600	-	-1.600	5.250	-9.078	-4.501	9.078	190.795	90,75%	(17.642)
	• Value Chain	63.098	66.692	67.902	252	1.210	958	-2.610	1.210	4.805	-	93.880	72,33%	(25.978)
2	MBG	1.025.144	1.051.900	1.057.355	9.666	20.760	11.094	1.690	5.455	32.211	15.305	1.139.485	92,79%	(82.129)
	KUR	965.396	993.508	998.670	9.486	19.800	10.314	2.886	5.162	33.274	14.638	1.074.013	92,98%	(75.343)
	Non KUR	59.748	58.392	58.685	180	960	780	-1.196	293	-1.063	667	65.472	89,63%	(6.787)
3	PWG	255.819	538.581	563.020	36.855	54.312	17.458	30.241	24.439	307.201	29.874	601.092	93,67%	(38.072)
	Cilem	149.863	366.173	388.219	12.482	29.543	17.062	19.595	22.046	238.355	7.498	432.657	89,73%	(44.438)
	Gadai	105.956	172.408	174.801	24.373	24.769	396	10.646	2.393	68.845	22.376	168.435	103,78%	6.366
4	CFG	3.885.901	4.211.869	4.227.933	32.158	64.420	32.261	23.924	16.065	342.032	48.355	4.354.361	97,10%	(126.427)
	CF 1	838.535	900.893	905.749	4.448	13.436	8.987	4.556	4.856	67.214	8.579	919.422	98,51%	(13.673)
	Total Griya	595.912	600.711	605.205	1.052	7.011	5.959	0	4.494	9.293	2.517	636.591	95,07%	(31.387)
	• Total Non Program	435.065	452.228	456.663	1.052	6.533	5.481	-4.115	4.435	21.599	2.098	453.034	100,80%	3.629
	• Program	160.848	148.482	148.541	-	478	478	-1.118	59	-12.306	419	183.557	80,92%	(35.016)
	Oto	242.622	300.182	300.544	3.396	6.424	3.028	4.556	362	57.922	6.062	282.830	106,26%	17.714
	CF 2	3.047.367	3.310.976	3.322.184	27.710	50.984	23.274	19.368	11.208	274.818	39.776	3.434.939	96,72%	(112.755)
	Mitraguna & Others	2.497.673	2.750.501	2.763.676	23.928	47.485	23.557	20.016	13.175	266.004	34.310	2.845.615	97,12%	(81.938)
	Pensium	549.694	560.475	558.508	3.782	3.499	-283	-648	-1.967	8.814	5.465	589.324	94,77%	(30.816)
Total Pembiayaan		5.991.472	6.771.638	6.809.728	180.531	140.702	-39.829	230.518	38.091	818.256	102.611	6.996.885	97,33%	(187.156)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	16-Dec-25	31-Dec-24	30-Nov-25	16-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	55.110	1,12%	1,84%	5,21%	35.776	43.634	35.776			
	KUR	9.838	15.519	15.519	48.199	1,02%	1,56%	4,83%	32.680	38.361	32.680			
	Non KUR	1.638	3.815	3.815	6.911	2,74%	6,53%	11,78%	3.096	5.273	3.096			
3	PWG	124	4	4	8.911	0,05%	0,00%	1,58%	8.908	8.787	8.908			
	Cilem	118	-	-	6.530	0,08%	0,00%	1,68%	6.530	6.412	6.530			
	Gadai	7	4	4	2.382	0,01%	0,00%	1,36%	2.378	2.375	2.378			
4	CFG	59.411	72.096	65.976	122.513	1,53%	1,57%	2,90%	56.538	63.102	50.418			
	CF 1	35.165	39.232	37.416	60.251	4,19%	4,15%	6,65%	22.835	25.086	21.019			
	Total Griya	29.490	30.424	28.365	35.922	4,95%	4,72%	5,94%	7.557	6.432	5.498			
	Oto	5.675	8.808	9.051	24.329	2,34%	3,02%	8,09%	15.277	18.654	15.521			
	CF 2	24.246	32.864	28.560	62.262	0,80%	0,86%	1,87%	33.703	38.016	29.399			
	Mitraguna & Others	22.605	29.933	26.523	52.648	0,91%	0,96%	1,90%	26.125	30.043	22.715			
	Pensium	1.642	2.931	2.037	9.615	0,30%	0,36%	1,72%	7.578	7.973	6.684			
Total Pembiayaan		72.302	91.622	85.462	187.681	1,21%	1,26%	2,76%	102.218	115.379	96.059	1,24%	55,03%	-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	16-Dec-25	31-Dec-24	30-Nov-25	16-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	24.233	1,84%	2,28%	2,29%	244	5.356	1.707			
	KUR	14.751	17.487	19.071	19.255	1,53%	1,92%	1,93%	184	4.504	1.768			
	Non KUR	4.126	5.039	4.918	4.978	6,91%	8,42%	8,48%	59	852	(61)			
3	PWG	-	7	7	76	0,00%	0,00%	0,01%	69	76	69			
	Cilem	-	-	-	69	0,00%	0,00%	0,02%	69	69	69			
	Gadai	-	7	7	7	0,00%	0,00%	0,00%	-	7	-			
4	CFG	50.713	73.070	64.848	67.890	1,31%	1,54%	1,61%	3.042	17.177	(5.180)			
	CF 1	15.203	26.509	23.133	24.686	1,81%	2,57%	2,73%	1.552	9.483	(1.823)			
	Total Griya	12.941	22.897	19.164	20.733	2,17%	3,19%	3,43%	1.569	7.791	(2.165)			
	Oto	2.262	3.611	3.970	3.953	0,93%	1,32%	1,32%	(17)	1.692	342			
	CF 2	35.510	46.561	41.714	43.204	1,17%	1,26%	1,30%	1.490	7.694	(3.357)			
	Mitraguna & Others	25.071	43.527	40.668	41.973	1,00%	1,48%	1,52%	1.305	16.902	(1.554)			
	Pensium	10.439	3.034	1.047	1.231	0,17%	0,02%	0,22%	184	(9.208)	(1.803)			
Total Pembiayaan		71.311	96.779	89.996	93.351	1,19%	1,33%	1,37%	3.355	22.040	(3.429)	1,12%	17,95%	-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 (1-16 Nov'25)	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	Giro	74.169	48.743	36.463	36.409	(10.306)	(54)	(12.334)	-25,30%	(37.760)	-50,91%	247.274	14,72%	(210.864)
2	Tabungan	1.786.724	2.008.954	2.020.585	2.024.811	40.750	4.226	15.857	0,79%	238.087	13,33%	2.037.916	99,36%	(13.105)
3	Deposito	649.060	610.498	601.681	601.903	(5.364)	222	(8.595)	-1,41%	(47.157)	-7,27%	667.179	90,22%	(65.277)
Total		2.509.954	2.668.196	2.658.729	2.663.123	25.080	4.395	(5.072)	-0,19%	153.170	6,10%	2.952.369	90,20%	(289.246)
CASA		1.860.893	2.057.697	2.057.048	2.061.221	30.444	4.173	3.523	0,17%	200.327	10,77%	2.285.190	90,20%	(223.969)
(% CASA)		74,14%	77,12%	77,37%	77,40%									
FDR		125,36%	131,30%	132,48%	132,26%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-15 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	14-Dec-25	15-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	42.839	41.442	43.672	43.803		132	2.361	5,70%	964	2,25%	83.611	52,39%	(39.808)
2	Giro ISE	4.948	2.786	4.549	4.858		309	2.072	74,38%	(90)	-1,82%	29.659	16,38%	(24.801)
3	Tabungan ISE	31.691	34.438	34.904	34.727		(178)	289	0,84%	3.036	9,58%	37.357	92,96%	(2.631)
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 (1-16 Nov'25)	Pencairan (1-16 Dec'25)	Pencairan MtM	MtD (1-16 Nov'25)	Growth (1-16 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	16-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	444.765	3.055	5.121	2.066	502	-76	-2.112	5.197	507.692	87,61%	(62.927)
	KUR	419.345	420.474	420.361	3.055	4.921	1.866	1.113	-114	1.016	5.035	477.116	88,10%	(56.755)
	Non KUR	27.532	24.367	24.404	-	200	200	-610	37	-3.128	163	30.576	79,81%	(6.172)
3	PWG	258.833	422.883	434.083	44.356	46.639	2.282	16.622	11.200	175.250	35.439	433.208	100,20%	875
	Cilem	127.522	228.193	237.918	11.538	15.937	4.399	8.501	9.725	110.396	6.212	267.053	89,09%	(29.135)
	Gadai	131.312	194.690	196.165	32.819	30.702	-2.117	8.121	1.475	64.854	29.227	166.155	118,06%	30.010
4	CFG	2.256.170	2.392.296	2.397.480	17.936	25.987	8.051	12.190	5.184	141.310	20.803	2.483.471	96,54%	(85.991)
	CF 1	461.418	474.026	475.636	2.539	3.734	1.195	4.543	1.609	14.218	2.125	498.650	95,38%	(23.014)
	Total Griya	417.205	391.149	390.716	478	523	45	0	-434	-26.489	956	434.485	82,38%	(43.769)
	• 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	331.581	278	303	25	-1.952	-397	-21.477	700	362.704	91,42%	(31.124)
	Oto	44.213	82.877	84.920	2.061	3.212	1.151	4.543	2.043	40.707	1.169	64.165	132,35%	20.755
	CF 2	1.794.752	1.918.270	1.921.844	15.397	22.253	6.856	7.647	3.575	127.092	18.678	1.984.822	96,83%	(62.977)
	Mitraguna & Others	1.323.695	1.437.274	1.443.386	12.311	20.412	8.101	6.250	6.112	119.690	14.300	1.494.383	96,59%	(50.997)
	Pensium	471.056	480.996	478.459	3.086	1.841	-1.245	1.397	-2.537	7.402	4.378	490.439	97,56%	(11.980)
Total Pembiayaan		3.146.451	3.503.301	3.522.256	65.347	81.247	15.899	29.929	18.955	375.805	62.291	3.648.260	96,55%	(126.004)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	16-Dec-25	31-Dec-24	30-Nov-25	16-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	192	475	460	2.632	0,10%	0,19%	1,07%	2.172	2.440	2.156			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	192	475	460	2.632	0,20%	0,35%	1,95%	2.172	2.440	2.156			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	4.879	14.773	14.773	39.514	1,09%	3,32%	8,88%	24.741	34.635	24.741			
	KUR	3.627	13.148	13.148	35.377	0,86%	3,13%	8,42%	22.229	31.750	22.229			
	Non KUR	1.252	1.625	1.625	4.137	4,55%	6,67%	16,95%	2.512	2.885	2.512			
3	PWG	275	122	122	14.188	0,11%	0,03%	3,27%	14.066	13.913	14.066			
	Cilem	275	-	-	9.763	0,22%	0,00%	4,10%	9.763	9.488	9.763			
	Gadai	-	122	122	4.425	0,00%	0,06%	2,26%	4.303	4.425	4.303			
4	CFG	67.344	65.451	70.806	104.871	2,98%	2,96%	4,37%	34.066	37.528	39.421			
	CF 1	43.373	41.926	45.314	63.552	9,40%	9,56%	13,36%	18.238	20.179	21.626			
	Total Griya	41.791	40.088	42.848	56.064	10,02%	10,95%	14,35%	13.216	14.273	15.976			
	Oto	1.583	1.838	2.467	7.489	3,58%	2,98%	8,82%	5.022	5.906	5.651			
	CF 2	23.971	23.525	25.491	41.319	1,34%	1,33%	2,15%	15.828	17.349	17.794			
	Mitraguna & Others	22.208	21.186	23.560	37.846	1,68%	1,64%	2,62%	14.286	15.639	16.660			
	Pensium	1.763	2.338	1.931	3.473	0,37%	0,40%	0,73%	1.541	1.710	1.134			
Total Pembiayaan		72.690	80.822	86.161	161.206	2,31%	2,46%	4,58%	75.044	88.515	80.384	2,27%	50,39%	-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	16-Dec-25	31-Dec-24	30-Nov-25	16-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	9.285	0,79%	1,97%	2,09%	531	5.755	777			
	KUR	2.493	6.287	5.977	6.519	0,59%	1,42%	1,55%	542	4.026	232			
	Non KUR	1.037	2.221	2.777	2.766	3,77%	11,40%	11,33%	(11)	1.729	545			
3	PWG	184	184	184	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	133.053	4,40%	5,53%	5,55%	828	33.784	(2.850)			
	CF 1	73.505	94.254	94.513	95.091	15,93%	19,94%	19,99%	578	21.586	836			
	Total Griya	73.052	92.591	92.778	93.529	17,51%	23,72%	23,94%	751	20.478	938			
	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%	1,98%	250	12.199	(3.686)			
	Mitraguna & Others	22.415	39.679	34.677	35.246	1,69%	2,41%	2,44%	569	12.831	(4.434)			
	Pensium	3.349	1.969	3.036	2.717	0,11%	0,09%	0,57%	(319)	(632)	747			
Total Pembiayaan		138.673	177.658	174.204	174.883	4,41%	4,97%	4,97%	679	36.210	(2.775)	3,99%	19,61%	-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)