

REGION 2 MEDAN

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-30 Nov'25	Growth (1-18 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	17-Dec-25	18-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.894.366	2.447.773	2.501.652	2.595.615	(96.513)	93.963	147.843	6,04%	701.249	37,02%	2.951.802	87,93%	(356.186)
2	Tabungan	12.343.531	13.809.131	13.784.736	13.826.310	512.698	41.574	17.179	0,12%	1.482.779	12,01%	13.838.012	99,92%	(11.701)
3	Deposito	6.674.579	7.261.750	7.042.243	7.081.999	355.712	39.756	(179.751)	-2,48%	407.420	6,10%	6.775.272	104,53%	306.727
Total		20.912.476	23.518.654	23.328.632	23.503.925	771.896	175.293	(14.729)	-0,06%	2.591.449	12,39%	23.565.085	99,74%	(61.160)
CASA		14.237.897	16.256.904	16.286.389	16.421.926	416.185	135.537	165.021	1,02%	2.184.029	15,34%	16.789.813	97,81%	(367.887)
(% CASA		68,08%	69,12%	69,81%	69,87%									
FDR		79,95%	80,76%	82,15%	81,54%									

Kinerja ISE

No.	Segmen/Produk	Posisi					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	DPK ISE	605.893	676.653	706.132	701.391		(4.741)	24.739	3,66%	95.498	15,76%	813.500	86,22%	(112.108)
2	Giro ISE	190.259	161.992	187.215	182.135		(5.080)	20.143	12,43%	(8.124)	-4,27%	316.220	57,60%	(134.084)
3	Tabungan ISE	335.051	431.528	451.410	451.749		339	20.221	4,69%	116.698	34,83%	363.698	124,21%	88.051
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 (1-18 Nov'25)	Pencairan (1-18 Dec'25)	Pencairan MtM	MtD (1-30 Nov'25	Growth (1-18 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	18-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	1.400.748	1.646.608	1.638.165	111.532	9.257	-102.275	180.870	-8.443	237.417	17.700	1.648.748	99,36%	(10.583)
	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	739.068	11.532	9.117	-2.415	9.698	-8.034	65.590	17.151	813.478	90,85%	(74.410)
	• Local Champion	584.102	633.881	628.355	11.280	7.907	-3.373	10.006	-5.525	44.254	13.432	650.475	96,60%	(22.120)
	• Value Chain	89.377	113.221	110.713	252	1.210	958	-308	-2.509	21.336	3.719	163.003	67,92%	(52.291)
2	MBG	2.310.331	2.406.087	2.420.087	29.361	51.596	22.235	8.858	14.568	110.324	37.028	2.642.609	91,60%	(221.954)
	KUR	2.171.167	2.267.884	2.282.129	28.636	49.601	20.965	10.169	14.244	110.962	35.357	2.486.816	91,77%	(204.687)
	Non KUR	139.164	138.203	138.958	725	1.995	1.270	-1.311	324	-637	1.671	155.793	88,92%	(17.267)
3	PWG	1.161.081	2.076.332	2.167.341	228.103	244.914	16.811	100.630	91.015	1.006.266	153.898	2.221.617	97,56%	(54.269)
	Cilem	604.524	1.242.687	1.314.974	83.223	107.166	23.942	62.549	72.287	710.450	34.879	1.469.491	89,48%	(154.517)
	Gadai	556.557	833.645	852.374	144.880	137.748	-7.132	38.081	18.728	295.817	119.020	752.125	113,33%	100.248
4	CFG	11.847.954	12.864.571	12.938.159	138.788	214.566	75.778	58.133	73.588	1.090.205	140.978	13.258.958	97,58%	(320.799)
	CF 1	2.410.954	2.561.163	2.583.653	14.453	41.946	27.494	28	22.490	172.699	19.456	2.653.480	97,37%	(69.827)
	Total Griya	1.954.117	1.973.383	1.991.865	4.207	26.795	22.588	-10.557	18.482	37.748	8.313	2.074.745	96,01%	(82.880)
	• Total Non Program	1.351.346	1.400.136	1.419.210	3.601	25.696	22.095	-7.624	19.074	67.864	6.622	1.404.632	101,04%	14.578
	• Program	602.771	573.247	572.655	606	1.099	493	-2.934	-592	-30.116	1.691	670.113	85,46%	(97.458)
	Oto	456.837	587.780	591.788	10.246	15.152	4.905	10.585	4.008	134.951	11.143	578.735	102,26%	13.053
	CF 2	9.437.000	10.303.408	10.354.505	124.335	172.619	48.285	58.105	51.098	917.506	121.522	10.605.478	97,63%	(250.973)
	Mitraguna & Others	7.891.563	8.698.860	8.752.636	110.286	159.305	49.018	53.999	53.776	861.073	105.528	8.940.484	97,90%	(187.848)
	Pensiun	1.545.436	1.604.548	1.601.869	14.048	13.315	-733	4.107	-2.679	56.433	15.994	1.664.994	96,21%	(63.125)
Total Pembiayaan		16.720.113	18.993.599	19.164.326	507.784	520.333	12.549	348.491	170.728	2.444.213	349.605	19.771.931	96,93%	(607.605)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	18-Dec-25	31-Dec-24	30-Nov-25	18-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	3.258	3.873	5.631	11.523	0,23%	0,34%	0,70%	5.891	8.265	7.649			
	Linkage	43	6	-	-	0,01%	0,00%	0,00%	-	(43)	(6)			
	Local Champion	3.215	3.867	3.813	11.469	0,48%	0,51%	1,55%	7.656	8.254	7.602			
	Value Chain	-	-	1.819	54				(1.765)	54	54			
2	MBG	26.523	43.850	56.776	168.904	1,15%	2,36%	6,98%	112.128	142.380	125.053			
	KUR	21.896	36.508	47.873	149.295	1,01%	2,11%	6,54%	101.423	127.399	112.787			
	Non KUR	4.627	7.342	8.903	19.609	3,33%	6,44%	14,16%	10.705	14.981	12.266			
3	PWG	565	29	126	53.368	0,05%	0,01%	2,46%	53.242	52.804	53.339			
	Cilem	558	3	-	39.307	0,09%	0,00%	2,99%	39.307	38.749	39.304			
	Gadai	7	26	126	14.061	0,00%	0,02%	1,65%	13.935	14.055	14.035			
4	CFG	184.758	219.298	221.829	366.281	1,56%	1,72%	2,83%	144.452	181.523	146.982			
	CF 1	108.284	121.877	125.523	192.388	4,49%	4,90%	7,45%	66.866	84.104	70.511			
	Total Griya	97.865	107.262	108.955	143.704	5,01%	5,52%	7,21%	34.749	45.839	36.442			
	Oto	10.419	14.615	16.567	48.684	2,28%	2,82%	8,23%	32.116	38.265	34.069			
	CF 2	76.474	97.421	96.306	173.892	0,81%	0,93%	1,68%	77.586	97.419	76.471			
	Mitraguna & Others	72.232	89.999	88.979	154.185	0,92%	1,02%	1,76%	65.206	81.952	64.186			
	Pensiun	4.241	7.422	7.328	19.708	0,27%	0,46%	1,23%	12.380	15.466	12.286			
Total Pembiayaan		215.104	267.051	284.362	600.075	1,29%	1,50%	3,13%	315.714	384.972	333.024	1,29%	58,78%	-1,8%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	18-Dec-25	31-Dec-24	30-Nov-25	18-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	44.303	1,34%	1,77%	1,83%	1.678	13.234	4.327			
	KUR	22.074	30.304	32.141	33.690	1,02%	1,42%	1,48%	1.550	11.616	3.387			
	Non KUR	8.995	9.672	10.484	10.612	6,46%	7,59%	7,66%	128	1.617	940			
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	273.549	1,92%	2,10%	2,11%	3.334	46.086	(10.652)			
	CF 1	109.876	141.595	138.885	141.864	4,56%	5,42%	5,49%	2.979	31.988	269			
	Total Griya	105.089	134.833	131.421	134.076	5,38%	6,66%	6,73%	2.655	28.987	(757)			
	Oto	4.786	6.761	7.465	7.788	1,05%	1,27%	1,32%	323	3.002	1.027			
	CF 2	117.587	142.606	131.329	131.685	1,25%	1,27%	1,27%	356	14.098	(10.921)			
	Mitraguna & Others	101.881	135.405	125.206	126.057	1,29%	1,44%	1,44%	851	24.176	(9.348)			
	Pensiun	15.706	7.201	6.123	5.628	0,09%	0,03%	0,35%	(496)	(10.078)	(1.573)			
Total Pembiayaan		324.392	392.685	380.871	385.214	1,94%	2,01%	2,01%	4.343	60.822	(7.471)	1,77%	11,99%	-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 (1-18 Nov'25)	Growth (1-18 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	17-Dec-25	18-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	238.297	418.828	406.091	402.829	177.355	(3.262)	(15.999)	-3,82%	164.532	69,04%	420.906	95,71%	(18.077)
2	Tabungan	1.732.891	1.903.991	1.886.170	1.903.534	44.961	17.365	(457)	-0,02%	170.644	9,85%	2.000.816	95,14%	(97.282)
3	Deposito	877.742	950.883	909.009	908.930	(55.963)	(79)	(41.953)	-4,41%	31.188	3,55%	896.431	101,39%	12.499
Total		2.848.930	3.273.702	3.201.270	3.215.293	166.354	14.023	(58.408)	-1,78%	366.363	12,86%	3.318.152	96,90%	(102.859)
CASA		1.971.188	2.322.819	2.292.261	2.306.363	222.316	14.102	(16.456)	-0,71%	335.176	17,00%	2.421.722	95,24%	(115.358)
(% CASA)		69,19%	70,95%	71,60%	71,73%									
FDR		84,13%	83,44%	86,07%	85,70%									

Kinerja ISE

No.	Segmen/Produk	Posisi					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	DPK ISE	79.410	87.303	91.749	92.233		484	4.930	5,65%	12.823	16,15%	118.145	78,07%	(25.912)
2	Giro ISE	37.094	35.022	33.254	32.447		(807)	(2.575)	-7,35%	(4.647)	-12,53%	60.551	53,59%	(28.105)
3	Tabungan ISE	39.484	49.856	55.040	56.331		1.291	6.475	12,99%	16.847	42,67%	44.877	125,52%	11.454
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 (1-18 Nov'25)	Pencairan (1-18 Dec'25)	Pencairan MtM	MtD (1-18 Nov'25)	Growth (1-18 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	18-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	122.962	126.748	123.070	500	140	-360	1.457	-3.678	108	3.818	162.236	75,86%	(39.166)
	Linkage	22.750	25.937	25.528	-	140	-200	-200	-409	2.778	549	39.853	64,06%	(14.325)
	Non-Linkage	100.212	100.811	97.542	500	-	-500	1.657	-3.269	-2.670	3.269	122.383	79,70%	(24.841)
	• Local Champion	83.501	66.595	66.141	500	-	-500	-804	-453	-17.359	453	94.012	70,35%	(27.870)
	• Value Chain	16.712	34.216	31.401	-	-	-	2.461	-2.816	14.689	2.816	28.371	110,68%	3.029
2	MBG	310.816	325.767	327.640	4.785	7.510	2.725	1.228	1.873	16.824	5.637	362.288	90,44%	(34.647)
	KUR	291.370	306.564	308.794	4.660	7.485	2.825	1.900	2.230	17.424	5.255	340.266	90,75%	(31.472)
	Non KUR	19.446	19.203	18.846	125	25	-100	-673	-357	-600	382	22.022	85,58%	(3.176)
3	PWG	193.140	323.731	335.236	29.530	33.552	4.022	11.995	11.505	142.096	22.047	362.681	92,43%	(27.445)
	Cilem	122.752	218.666	228.547	12.842	17.580	4.738	7.938	9.881	105.796	7.700	262.581	87,04%	(34.034)
	Gadai	70.389	105.064	106.689	16.688	15.972	-716	4.057	1.624	36.300	14.347	100.101	106,58%	6.588
4	CFG	1.770.026	1.955.435	1.969.442	17.861	35.118	17.257	10.668	14.006	199.416	21.111	2.003.011	98,32%	(33.570)
	CF 1	463.002	520.993	530.760	3.052	12.814	9.762	1.760	9.766	67.758	3.047	503.674	105,38%	27.086
	Total Griya	392.209	436.373	445.537	1.871	10.689	8.818	0	9.164	53.329	1.525	412.745	107,94%	32.792
	• Total Non Program	388.279	424.924	434.108	1.704	10.689	8.985	372	9.184	45.829	1.506	397.351	109,25%	36.757
	• Program	3.930	11.449	11.430	167	-	-167	302	-19	7.500	19	15.395	74,25%	(3.965)
	Oto	70.793	84.620	85.222	1.180	2.124	944	1.760	602	14.429	1.523	90.929	93,72%	(5.706)
	CF 2	1.307.024	1.434.442	1.438.682	14.809	22.304	7.495	8.908	4.240	131.658	18.064	1.499.337	95,95%	(60.655)
	Mitraguna & Others	1.211.757	1.335.736	1.340.876	14.617	21.563	6.946	9.546	5.140	129.120	16.423	1.384.316	96,86%	(43.440)
	Pensium	95.268	98.706	97.806	192	741	549	-638	-900	2.538	1.641	115.021	85,03%	(17.216)
Total Pembiayaan		2.396.945	2.731.682	2.755.388	52.676	76.320	23.644	25.347	23.706	358.443	52.614	2.890.216	95,34%	(134.829)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	18-Dec-25	31-Dec-24	30-Nov-25	18-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	508	6	-	963	0,41%	0,00%	0,78%	963	455	957			
	Linkage	43	6	-	-	0,19%	0,00%	0,00%	-	(43)	(6)			
	Local Champion	465	-	-	963	0,46%	0,00%	0,99%	963	498	963			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	4.441	6.190	6.190	26.022	1,43%	1,90%	7,94%	19.833	21.582	19.833			
	KUR	3.770	4.599	4.599	23.129	1,29%	1,50%	7,49%	18.529	19.359	18.529			
	Non KUR	671	1.590	1.590	2.894	3,45%	8,28%	15,35%	1.304	2.223	1.304			
3	PWG	155	-	-	7.493	0,08%	0,00%	2,24%	7.493	7.338	7.493			
	Cilem	155	-	-	6.724	0,13%	0,00%	2,94%	6.724	6.568	6.724			
	Gadai	-	-	-	769	0,00%	0,00%	0,72%	769	769	769			
4	CFG	19.018	28.147	27.679	49.610	1,07%	1,42%	2,52%	21.931	30.592	21.463			
	CF 1	8.456	11.479	12.737	18.389	1,83%	2,44%	3,46%	5.652	9.933	6.910			
	Total Griya	6.832	10.463	10.710	12.331	1,74%	2,45%	2,77%	1.620	5.498	1.868			
	Oto	1.624	1.016	2.026	6.058	2,29%	2,39%	7,11%	4.032	4.434	5.042			
	CF 2	10.562	16.669	14.942	31.221	0,81%	1,04%	2,17%	16.279	20.660	14.553			
	Mitraguna & Others	10.315	16.481	14.431	29.838	0,85%	1,08%	2,23%	15.406	19.523	13.357			
	Pensium	247	188	511	1.384	0,26%	0,52%	1,41%	873	1.137	1.196			
Total Pembiayaan		24.121	34.343	33.868	84.088	1,01%	1,24%	3,05%	50.219	59.967	49.745	1,03%	66,29%	-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	18-Dec-25	31-Dec-24	30-Nov-25	18-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.083	1.738	1.744	1.744	0,88%	1,38%	1,42%	-	661	6			
	Linkage	196	238	244	244	0,86%	0,94%	0,96%	-	48	6			
	Non-Linkage	888	1.500	1.500	1.500	0,89%	1,49%	1,54%	-	612	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	3.227	4.684	5.129	4.882	1,04%	1,57%	1,49%	(247)	1.656	198			
	KUR	1.952	4.075	4.391	4.151	0,67%	1,43%	1,34%	(240)	2.199	76			
	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	26.688	1,90%	1,35%	1,36%	379	(7.003)	(1.078)			
	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	20.575	2,12%	1,48%	1,43%	(641)	(7.173)	(2.381)			
	Mitraguna & Others	27.082	22.326	20.725	20.258	2,23%	1,55%	1,51%	(466)	(6.824)	(2.067)			
	Pensium	666	631	491	317	0,03%	0,02%	0,32%	(174)	(349)	(314)			
Total Pembiayaan		38.001	34.188	33.182	33.325	1,59%	1,21%	1,21%	144	(4.675)	(862)	1,41%	-16,30%	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 (1-18 Nov'25)	Growth (1-18 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	17-Dec-25	18-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	314.972	437.227	519.043	607.235	(162.332)	88.192	170.008	38,88%	292.263	92,79%	515.367	117,83%	91.868
2	Tabungan	2.242.130	2.410.328	2.447.641	2.449.721	(11.852)	2.080	39.393	1,63%	207.590	9,26%	2.534.104	96,67%	(84.383)
3	Deposito	2.798.677	3.310.810	3.178.700	3.230.002	519.898	51.232	(80.808)	-2,44%	431.326	15,41%	2.816.881	114,67%	413.121
Total		5.355.779	6.158.366	6.145.454	6.286.958	345.714	141.504	128.593	2,09%	931.180	17,39%	5.866.352	107,17%	420.607
CASA		2.557.102	2.847.555	2.966.684	3.056.956	(174.184)	90.272	209.401	7,35%	499.854	19,55%	3.049.471	100,25%	7.486
(% CASA)		47,74%	46,24%	48,27%	48,62%									
FDR		47,52%	48,47%	49,04%	47,94%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-17 Dec'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	DPK ISE	113.657	99.470	110.597	110.553		(44)	11.083	11,14%	(3.103)	-2,73%	151.518	72,96%	(40.964)
2	Giro ISE	31.184	15.875	22.385	22.451		66	6.576	41,42%	(8.733)	-28,01%	54.128	41,48%	(31.677)
3	Tabungan ISE	59.057	64.263	68.880	68.770		(109)	4.508	7,01%	9.713	16,45%	64.324	106,91%	4.447
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 (1-18 Nov'25)	Pencairan (1-18 Dec'25)	Pencairan MtM	MtD (1-18 Nov'25)	Growth (1-18 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	18-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	188.209	207.382	208.833	2.830	3.500	670	513	1.451	20.623	2.049	244.894	85,27%	(36.061)
	Linkage	19.369	18.016	18.016	-	-	-	-130	0	-1.353	-	44.054	40,89%	(26.038)
	Non-Linkage	168.841	189.366	190.817	2.830	3.500	670	643	1.451	21.976	2.049	200.840	95,01%	(10.023)
	• Local Champion	162.434	180.126	181.510	2.830	3.500	670	771	1.384	19.076	2.116	177.604	102,20%	3.905
	• Value Chain	6.407	9.240	9.307	-	-	-	-128	67	2.900	(67)	23.235	40,06%	(13.928)
2	MBG	159.435	194.735	194.142	2.405	1.450	-955	2.895	-593	34.707	2.043	210.853	92,07%	(16.711)
	KUR	151.599	185.038	184.462	2.055	1.350	-705	2.836	-576	32.863	1.926	200.443	92,03%	(15.981)
	Non KUR	7.836	9.697	9.680	350	100	-250	60	-17	1.844	117	10.410	92,99%	(730)
3	PWG	252.400	434.205	452.315	47.089	49.502	2.412	21.944	18.111	199.915	31.391	453.213	99,80%	(897)
	Cilem	111.797	234.388	245.837	15.137	17.961	2.824	10.815	11.449	134.040	6.513	276.183	89,01%	(30.346)
	Gadai	140.603	199.817	206.478	31.952	31.540	-412	11.129	6.662	65.876	24.878	177.030	116,63%	29.449
4	CFG	1.944.791	2.148.603	2.158.747	31.301	33.301	2.000	10.856	10.145	213.956	23.156	2.206.447	97,84%	(47.700)
	CF 1	376.842	382.194	382.800	337	3.897	3.560	-2.215	606	5.958	3.291	422.476	90,61%	(39.676)
	Total Griya	311.852	312.575	313.518	150	3.033	2.883	0	944	1.667	2.089	334.952	92,03%	(21.433)
	• Total Non Program	308.347	308.216	309.011	150	2.873	2.723	-1.685	795	664	2.077	318.551	97,01%	(9.540)
	• Program	3.505	4.359	4.508	-	160	160	136	149	1.003	12	16.401	27,48%	(11.893)
	Oto	64.990	69.619	69.281	187	864	677	-2.215	-338	4.291	1.202	87.524	79,16%	(18.243)
	CF 2	1.567.950	1.766.409	1.775.947	30.964	29.404	-1.560	13.071	9.538	207.998	19.866	1.783.972	99,55%	(8.024)
	Mitraguna & Others	1.383.782	1.569.711	1.577.996	27.764	25.977	-1.787	10.152	7.885	193.815	18.092	1.577.695	99,99%	(99)
	Pensium	184.168	196.697	198.351	3.200	3.427	227	2.920	1.653	14.183	1.774	206.276	96,16%	(7.925)
Total Pembiayaan		2.544.835	2.984.924	3.014.037	83.625	87.753	4.127	36.209	29.113	469.202	58.640	3.115.406	96,75%	(101.369)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	18-Dec-25	31-Dec-24	30-Nov-25	18-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.267	3.204	3.204	5.107	0,67%	1,54%	2,45%	1.904	3.840	1.904			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	1.267	3.204	3.204	5.053	0,75%	1,69%	2,65%	1.850	3.786	1.850			
	Value Chain	-	-	-	54	0,00%	0,00%	0,03%	54	54	54			
2	MBG	3.453	6.764	6.764	19.482	2,17%	3,47%	10,03%	12.718	16.029	12.718			
	KUR	2.876	6.294	6.294	18.315	1,90%	3,40%	9,93%	12.020	15.438	12.020			
	Non KUR	577	470	470	1.167	7,36%	4,84%	12,06%	697	590	697			
3	PWG	-	-	-	13.637	0,00%	0,00%	3,01%	13.637	13.637	13.637			
	Cilem	-	-	-	8.514	0,00%	0,00%	3,46%	8.514	8.514	8.514			
	Gadai	-	-	-	5.123	0,00%	0,00%	2,48%	5.123	5.123	5.123			
4	CFG	19.268	25.105	26.975	46.187	0,99%	1,26%	2,14%	19.211	26.919	21.082			
	CF 1	8.041	13.170	13.772	24.246	2,13%	3,60%	6,33%	10.474	16.205	11.075			
	Total Griya	6.972	10.986	11.815	20.084	2,24%	3,78%	6,41%	8.270	13.112	9.098			
	Oto	1.069	2.184	1.957	4.161	1,64%	2,81%	6,01%	2.204	3.092	1.977			
	CF 2	11.227	11.934	13.204	21.941	0,72%	0,75%	1,24%	8.737	10.714	10.007			
	Mitraguna & Others	11.107	11.331	11.970	20.009	0,80%	0,76%	1,27%	8.039	8.902	8.678			
	Pensium	120	603	1.234	1.932	0,07%	0,63%	0,97%	699	1.812	1.329			
Total Pembiayaan		23.988	35.072	36.943	84.412	0,94%	1,24%	2,80%	47.469	60.424	49.340	0,92%	67,14%	-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	18-Dec-25	31-Dec-24	30-Nov-25	18-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	9.021	7.817	7.813	7.813	4,79%	3,77%	3,74%	(1)	(1.209)	(4)			
	Linkage	24	2	-	2	0,13%	0,01%	0,01%	-	(23)	-			
	Non-Linkage	8.997	7.815	7.811	7.811	5,33%	4,13%	4,09%	(1)	(1.186)	(4)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	2.863	1.525	1.811	1.629	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	22.766	0,93%	1,12%	1,05%	(1.312)	4.643	(1.205)			
	CF 1	5.476	6.167	5.995	5.468	1,45%	1,57%	1,43%	(526)	(8)	(699)			
	Total Griya	4.795	5.656	5.484	4.812	1,54%	1,75%	1,53%	(671)	18	(844)			
	Oto	681	511	511	656	1,05%	0,73%	0,95%	145	(25)	145			
	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	32.207	1,18%	1,13%	1,07%	(1.495)	2.199	(1.105)	0,93%	13,10%	-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 (1-18 Nov'25)	Growth (1-18 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	17-Dec-25	18-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	155.866	128.866	161.717	160.801	(4.060)	(916)	31.936	24,78%	4.935	3,17%	346.235	46,44%	(185.433)
2	Tabungan	1.803.617	1.980.739	1.989.092	1.995.983	51.335	6.891	15.244	0,77%	192.366	10,67%	2.083.113	95,82%	(87.131)
3	Deposito	681.198	762.342	744.630	743.486	(32.431)	(1.144)	(18.856)	-2,47%	62.288	9,14%	699.248	106,33%	44.238
Total		2.640.681	2.871.948	2.895.439	2.900.271	14.844	4.832	28.323	0,99%	259.590	9,83%	3.128.596	92,70%	(228.325)
CASA		1.959.483	2.109.605	2.150.809	2.156.784	47.274	5.975	47.179	2,24%	197.301	10,07%	2.429.348	88,78%	(272.564)
(% CASA)		74,20%	73,46%	74,28%	74,36%									
FDR		99,99%	104,53%	104,71%	104,53%									

Kinerja ISE

No.	Segmen/Produk	Posisi					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	DPK ISE	65.610	82.670	84.924	87.148		2.224	4.479	5,42%	21.538	32,83%	95.806	90,96%	(8.658)
2	Giro ISE	23.758	19.536	23.225	24.134		909	4.599	23,54%	376	1,58%	42.060	57,38%	(17.926)
3	Tabungan ISE	30.646	53.467	52.032	53.347		1.315	(120)	-0,22%	22.701	74,07%	34.843	95,57%	18.504
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 (1-18 Nov'25)	Pencairan (1-18 Dec'25)	Pencairan MtM	MtD (1-18 Nov'25)	Growth (1-18 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	18-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	80.398	99.911	100.189	5.900	907	-4.993	3.622	278	19.791	629	115.782	86,53%	(15.593)
	Linkage	14.865	24.409	24.409	-	-	-	-2	0	9.544	-	30.274	80,63%	(5.865)
	Non-Linkage	65.533	75.502	75.780	5.900	907	-4.993	3.623	278	10.247	629	85.508	88,62%	(9.728)
	• Local Champion	62.373	72.430	72.747	5.900	907	-4.993	3.655	317	10.375	590	71.843	101,26%	905
	• Value Chain	3.160	3.072	3.033	-	-	-	-32	-39	-128	39	13.665	22,19%	(10.632)
2	MBG	368.059	388.843	389.998	4.150	6.485	2.335	2.543	1.155	21.939	5.330	422.292	92,35%	(32.294)
	KUR	343.457	362.300	363.298	4.080	6.125	2.045	1.434	998	19.841	5.127	394.978	91,98%	(31.680)
	Non KUR	24.602	26.544	26.700	70	360	290	1.108	156	2.098	204	27.314	97,75%	(614)
3	PWG	200.888	356.932	374.845	46.512	42.134	-4.378	19.828	17.913	173.957	24.221	371.423	100,92%	3.422
	Cilem	92.590	195.267	206.913	18.219	17.408	-811	15.699	11.646	114.323	5.761	231.018	89,57%	(24.105)
	Gadai	108.298	161.666	167.932	28.293	24.726	-3.567	4.129	6.266	59.634	18.460	140.405	119,61%	27.527
4	CFG	1.991.066	2.156.369	2.166.684	22.870	33.947	11.077	11.052	10.315	175.618	23.632	2.211.667	97,97%	(44.983)
	CF 1	271.158	283.057	284.300	2.435	2.734	299	1.942	1.243	13.142	1.491	309.258	91,93%	(24.958)
	Total Griya	236.939	232.575	233.833	160	2.108	1.947	0	1.258	-3.106	850	255.971	91,35%	(22.138)
	• Total Non Program	155.508	155.596	157.046	-	1.950	1.950	-2.038	1.449	1.538	501	163.915	95,81%	(6.870)
	• Program	81.431	76.979	76.787	160	158	-3	-302	-192	-4.643	349	92.056	83,41%	(15.268)
	Oto	34.219	50.482	50.467	2.275	627	-1.649	1.942	-14	16.248	641	53.287	94,71%	(2.820)
	CF 2	1.719.908	1.873.311	1.882.383	20.435	31.213	10.778	9.111	9.072	162.476	22.141	1.902.409	98,95%	(20.025)
	Mitraguna & Others	1.474.657	1.605.638	1.615.118	19.042	28.989	9.947	8.035	9.480	140.461	19.509	1.638.476	98,57%	(23.358)
	Pensiun	245.250	267.674	267.266	1.393	2.224	831	1.076	-408	22.015	2.632	263.933	101,26%	3.332
Total Pembiayaan		2.640.411	3.002.055	3.031.715	79.432	83.473	4.041	37.045	29.660	391.305	53.813	3.121.164	97,13%	(89.449)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	18-Dec-25	31-Dec-24	30-Nov-25	18-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	29.934	0,62%	2,50%	7,68%	20.219	27.659	20.219			
	KUR	1.785	8.311	8.311	25.694	0,52%	2,29%	7,07%	17.382	23.908	17.382			
	Non KUR	489	1.404	1.404	4.240	1,99%	5,29%	15,88%	2.837	3.751	2.837			
3	PWG	10	-	-	12.359	0,00%	0,00%	3,30%	12.359	12.349	12.359			
	Cilem	10	-	-	9.227	0,01%	0,00%	4,46%	9.227	9.217	9.227			
	Gadai	-	-	-	3.133	0,00%	0,00%	1,87%	3.133	3.133	3.133			
4	CFG	19.717	28.500	30.393	44.821	0,99%	1,41%	2,07%	14.427	25.103	16.321			
	CF 1	13.249	16.070	16.284	22.635	4,89%	5,75%	7,96%	6.352	9.387	6.565			
	Total Griya	12.780	15.301	15.217	18.228	5,39%	6,54%	7,80%	3.010	5.448	2.926			
	Oto	469	769	1.066	4.408	1,37%	2,11%	8,73%	3.341	3.939	3.639			
	CF 2	6.468	12.430	14.110	22.185	0,38%	0,75%	1,18%	8.076	15.717	9.756			
	Mitraguna & Others	5.999	11.068	12.494	18.676	0,41%	0,78%	1,16%	6.182	12.677	7.608			
	Pensiun	470	1.361	1.615	3.509	0,19%	0,60%	1,31%	1.894	3.040	2.148			
Total Pembiayaan		22.002	38.215	40.108	90.268	0,83%	1,34%	2,98%	50.160	68.266	52.053	0,87%	70,69%	-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	18-Dec-25	31-Dec-24	30-Nov-25	18-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	3.498	0,70%	0,76%	0,90%	556	925	764			
	KUR	1.118	1.434	1.463	1.814	0,33%	0,40%	0,50%	351	696	381			
	Non KUR	1.455	1.300	1.478	1.683	5,91%	5,57%	6,30%	205	229	384			
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	23.088	1,29%	1,06%	1,07%	333	(2.579)	(403)			
	CF 1	9.750	9.855	10.152	10.389	3,60%	3,59%	3,65%	237	639	534			
	Total Griya	9.274	9.315	9.438	9.676	3,91%	4,06%	4,14%	237	402	361			
	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)			
	Pensiun	934	972	956	769	0,04%	0,03%	0,29%	(187)	(166)	(203)			
Total Pembiayaan		46.399	50.747	49.786	50.675	1,76%	1,66%	1,67%	889	4.276	(72)	1,79%	-6,91%	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 (1-18 Nov'25)	Growth (1-18 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	17-Dec-25	18-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.111.061	1.414.109	1.364.427	1.373.409	(97.170)	8.982	(40.700)	-2,88%	262.348	23,61%	1.422.021	96,58%	(48.612)
2	Tabungan	4.778.169	5.505.119	5.440.910	5.456.631	387.504	15.721	(48.487)	-0,88%	678.462	14,20%	5.182.062	105,30%	274.569
3	Deposito	1.667.902	1.627.216	1.607.565	1.606.970	(70.429)	(595)	(20.247)	-1,24%	(60.932)	-3,65%	1.695.532	94,78%	(88.563)
Total		7.557.133	8.546.444	8.412.901	8.437.010	219.905	24.109	(109.434)	-1,28%	879.878	11,64%	8.299.616	101,66%	137.394
CASA		5.889.231	6.919.228	6.805.337	6.830.040	290.334	24.704	(89.187)	-1,29%	940.810	15,98%	6.604.083	103,42%	225.957
(% CASA)		77,93%	80,96%	80,89%	80,95%									
FDR		79,28%	79,23%	81,19%	80,96%									

Kinerja ISE

No.	Segmen/Produk	Posisi					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	DPK ISE	304.377	365.768	375.614	369.812		(5.802)	4.044	1,11%	65.435	21,50%	399.069	92,67%	(29.257)
2	Giro ISE	93.275	88.775	102.911	99.109		(3.802)	10.334	11,64%	5.834	6,25%	150.822	65,71%	(51.713)
3	Tabungan ISE	174.173	229.504	241.869	239.869		(2.000)	10.365	4,52%	65.696	37,72%	187.112	128,20%	52.757
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 (1-18 Nov'25)	Pencairan (1-18 Dec'25)	Pencairan MtM	MtD (1-18 Nov'25)	Growth (1-18 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	18-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	824.608	969.288	960.146	102.302	1.210	-101.092	174.663	-9.142	135.538	10.352	901.947	106,45%	58.199
	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	239.782	2.302	1.210	-1.092	2.641	-9.142	-970	10.352	284.676	84,23%	(44.894)
	• Local Champion	177.655	182.232	172.810	2.050	-	-2.050	5.250	-9.421	-4.844	9.421	190.795	90,57%	(17.985)
	• 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	1.061.625	13.526	27.640	14.114	1.690	9.725	36.481	17.915	1.139.485	93,17%	(77.860)
	KUR	965.396	993.508	1.002.894	13.346	26.530	13.184	2.886	9.386	37.498	17.144	1.074.013	93,38%	(71.119)
	Non KUR	59.748	58.392	58.731	180	1.110	930	-1.196	339	-1.017	771	65.472	89,70%	(6.741)
3	PWG	255.819	538.581	569.399	50.198	64.555	14.357	30.241	30.818	313.580	33.737	601.092	94,73%	(31.693)
	Cilem	149.863	366.173	393.347	22.092	35.479	13.387	19.595	27.174	243.483	8.305	432.657	90,91%	(39.310)
	Gadai	105.956	172.408	176.053	28.106	29.076	970	10.646	3.644	70.097	25.432	168.435	104,52%	7.617
4	CFG	3.885.901	4.211.869	4.239.206	43.501	78.196	34.695	23.924	27.337	353.304	50.859	4.354.361	97,36%	(115.155)
	CF 1	838.535	900.893	909.998	5.454	18.397	12.943	4.556	9.106	71.464	9.291	919.422	98,98%	(9.423)
	Total Griya	595.912	600.711	608.370	1.237	10.443	9.206	0	7.660	12.458	2.783	636.591	95,57%	(28.221)
	• Total Non Program	435.065	452.228	459.915	1.237	9.964	8.727	-4.115	7.687	24.851	2.277	453.034	101,52%	6.881
	• Program	160.848	148.482	148.455	-	478	478	-1.118	-27	-12.393	506	183.557	80,88%	(35.102)
	Oto	242.622	300.182	301.628	4.217	7.955	3.738	4.556	1.446	59.006	6.508	282.830	106,65%	18.798
	CF 2	3.047.367	3.310.976	3.329.207	38.047	59.799	21.752	19.368	18.231	281.841	41.568	3.434.939	96,92%	(105.732)
	Mitraguna & Others	2.497.673	2.750.501	2.770.008	32.791	55.550	22.759	20.016	19.506	272.335	36.044	2.845.615	97,34%	(75.607)
	Pensium	549.694	560.475	559.200	5.256	4.249	-1.007	-648	-1.275	9.506	5.524	589.324	94,89%	(30.125)
Total Pembiayaan		5.991.472	6.771.638	6.830.376	209.527	171.601	-37.926	230.518	58.738	838.903	112.863	6.996.885	97,62%	(166.509)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	18-Dec-25	31-Dec-24	30-Nov-25	18-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	50.708	1,12%	1,84%	4,78%	31.374	39.232	31.374			
	KUR	9.838	15.519	15.519	43.664	1,02%	1,56%	4,35%	28.145	33.826	28.145			
	Non KUR	1.638	3.815	3.815	7.044	2,74%	6,53%	11,99%	3.229	5.406	3.229			
3	PWG	124	4	4	7.203	0,05%	0,00%	1,26%	7.199	7.078	7.199			
	Cilem	118	-	-	6.080	0,08%	0,00%	1,55%	6.080	5.962	6.080			
	Gadai	7	4	4	1.123	0,01%	0,00%	0,64%	1.119	1.116	1.119			
4	CFG	59.411	72.096	65.976	118.176	1,53%	1,57%	2,79%	52.200	58.765	46.080			
	CF 1	35.165	39.232	37.416	60.456	4,19%	4,15%	6,64%	23.040	25.291	21.224			
	Total Griya	29.490	30.424	28.365	35.100	4,95%	4,72%	5,77%	6.735	5.609	4.675			
	Oto	5.675	8.808	9.051	25.356	2,34%	3,02%	8,41%	16.305	19.682	16.548			
	CF 2	24.246	32.864	28.560	57.720	0,80%	0,86%	1,73%	29.161	33.474	24.856			
	Mitraguna & Others	22.605	29.933	26.523	48.207	0,91%	0,96%	1,74%	21.684	25.602	18.274			
	Pensium	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	177.232	1,21%	1,26%	2,59%	91.770	104.930	85.611	1,24%	52,24%	-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	18-Dec-25	31-Dec-24	30-Nov-25	18-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	24.656	1,84%	2,28%	2,32%	667	5.779	2.130			
	KUR	14.751	17.487	19.071	19.629	1,53%	1,92%	1,96%	558	4.878	2.142			
	Non KUR	4.126	5.039	4.918	5.027	6,91%	8,42%	8,56%	109	902	(12)			
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	67.880	1,31%	1,54%	1,60%	3.033	17.168	(5.190)			
	CF 1	15.203	26.509	23.133	24.730	1,81%	2,57%	2,72%	1.597	9.528	(1.778)			
	Total Griya	12.941	22.897	19.164	20.777	2,17%	3,19%	3,42%	1.614	7.836	(2.120)			
	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	43.150	1,17%	1,26%	1,30%	1.436	7.640	(3.411)			
	Mitraguna & Others	25.071	43.527	40.668	41.919	1,00%	1,48%	1,51%	1.251	16.848	(1.609)			
	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	93.696	1,19%	1,33%	1,37%	3.700	22.385	(3.084)	1,12%	18,00%	-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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-18 Nov'25)	Growth (1-18 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	17-Dec-25	18-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	74.169	48.743	50.374	51.341	(10.306)	967	2.598	5,33%	(22.828)	-30,78%	247.274	20,76%	(195.933)
2	Tabungan	1.786.724	2.008.954	2.020.924	2.020.441	40.750	(483)	11.486	0,57%	233.717	13,08%	2.037.916	99,14%	(17.475)
3	Deposito	649.060	610.498	602.270	592.611	(5.364)	(9.659)	(17.887)	-2,93%	(56.450)	-8,70%	667.179	88,82%	(74.569)
Total		2.509.954	2.668.196	2.673.568	2.664.392	25.080	(9.175)	(3.803)	-0,14%	154.439	6,15%	2.952.369	90,25%	(287.977)
CASA		1.860.893	2.057.697	2.071.298	2.071.782	30.444	484	14.084	0,68%	210.888	11,33%	2.285.190	90,66%	(213.408)
(% CASA)		74,14%	77,12%	77,47%	77,76%									
FDR		125,36%	131,30%	132,14%	132,59%									

Kinerja ISE

No.	Segmen/Produk	Posisi					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	DPK ISE	42.839	41.442	43.249	41.645		(1.604)	203	0,49%	(1.194)	-2,79%	83.611	49,81%	(41.966)
2	Giro ISE	4.948	2.786	5.440	3.995		(1.445)	1.209	43,40%	(953)	-19,26%	29.659	13,47%	(25.664)
3	Tabungan ISE	31.691	34.438	33.590	33.431		(158)	(1.006)	-2,92%	1.741	5,49%	37.357	89,49%	(3.926)
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 (1-18 Nov'25)	Pencairan (1-18 Dec'25)	Pencairan MtM	MtD (1-18 Nov'25)	Growth (1-18 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	18-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	447.250	4.495	8.511	4.016	502	2.409	373	6.102	507.692	88,09%	(60.441)
	KUR	419.345	420.474	422.681	4.495	8.111	3.616	1.113	2.206	3.336	5.905	477.116	88,59%	(54.435)
	Non KUR	27.532	24.367	24.570	-	400	400	-610	203	-2.962	197	30.576	80,36%	(6.006)
3	PWG	258.833	422.883	435.552	54.773	55.171	398	16.622	12.669	176.719	42.502	433.208	100,54%	2.344
	Cilem	127.522	228.193	240.330	14.933	18.737	3.804	8.501	12.137	112.808	6.600	267.053	89,99%	(26.723)
	Gadai	131.312	194.690	195.222	39.840	36.434	-3.406	8.121	532	63.910	35.902	166.155	117,49%	29.067
4	CFG	2.256.170	2.392.296	2.404.080	23.255	34.004	10.749	12.190	11.784	147.911	22.220	2.483.471	96,80%	(79.391)
	CF 1	461.418	474.026	475.795	3.175	4.104	929	4.543	1.768	14.377	2.336	498.650	95,42%	(22.855)
	Total Griya	417.205	391.149	390.606	788	523	-266	0	-544	-26.600	1.066	434.485	89,90%	(43.879)
	• Total Non Program	64.148	59.172	59.131	510	220	-290	-157	-41	-5.017	261	71.781	82,38%	(12.650)
	• Program	353.058	331.978	331.475	278	303	25	-1.952	-503	-21.583	805	362.704	91,39%	(31.229)
	Oto	44.213	82.877	85.189	2.387	3.582	1.195	4.543	2.312	40.977	1.270	64.165	132,77%	21.024
	CF 2	1.794.752	1.918.270	1.928.286	20.079	29.900	9.820	7.647	10.016	133.534	19.884	1.984.822	97,15%	(56.536)
	Mitraguna & Others	1.323.695	1.437.274	1.449.038	16.072	27.226	11.154	6.250	11.765	125.343	15.461	1.494.383	96,97%	(45.345)
	Pensiun	471.056	480.996	479.247	4.007	2.674	-1.333	1.397	-1.749	8.191	4.423	490.439	97,72%	(11.191)
Total Pembiayaan		3.146.451	3.503.301	3.532.811	82.523	101.186	18.663	29.929	29.510	386.360	71.676	3.648.260	96,84%	(115.449)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	18-Dec-25	31-Dec-24	30-Nov-25	18-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	192	475	460	1.153	0,10%	0,19%	0,47%	693	961	677			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	192	475	460	1.153	0,20%	0,35%	0,85%	693	961	677			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	4.879	14.773	14.773	42.758	1,09%	3,32%	9,56%	27.985	37.879	27.985			
	KUR	3.627	13.148	13.148	38.494	0,86%	3,13%	9,11%	25.346	34.868	25.346			
	Non KUR	1.252	1.625	1.625	4.264	4,55%	6,67%	17,35%	2.639	3.011	2.639			
3	PWG	275	122	122	12.677	0,11%	0,03%	2,91%	12.555	12.402	12.555			
	Cilem	275	-	-	8.763	0,22%	0,00%	3,65%	8.763	8.488	8.763			
	Gadai	-	122	122	3.914	0,00%	0,06%	2,00%	3.792	3.914	3.792			
4	CFG	67.344	65.451	70.806	107.488	2,98%	2,96%	4,47%	36.682	40.144	42.037			
	CF 1	43.373	41.926	45.314	66.663	9,40%	9,56%	14,01%	21.348	23.290	24.737			
	Total Griya	41.791	40.088	42.848	57.962	10,02%	10,95%	14,84%	15.115	16.172	17.874			
	Oto	1.583	1.838	2.467	8.701	3,58%	2,98%	10,21%	6.234	7.118	6.862			
	CF 2	23.971	23.525	25.491	40.825	1,34%	1,33%	2,12%	15.333	16.854	17.300			
	Mitraguna & Others	22.208	21.186	23.560	37.455	1,68%	1,64%	2,58%	13.895	15.248	16.269			
	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	164.075	2,31%	2,46%	4,64%	77.914	91.385	83.254	2,27%	51,11%	-2,4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	18-Dec-25	31-Dec-24	30-Nov-25	18-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	9.638	0,79%	1,97%	2,15%	884	6.108	1.130			
	KUR	2.493	6.287	5.977	6.969	0,59%	1,42%	1,65%	992	4.476	682			
	Non KUR	1.037	2.221	2.777	2.669	3,77%	11,40%	10,86%	(108)	1.632	448			
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	133.126	4,40%	5,53%	5,54%	901	33.858	(2.777)			
	CF 1	73.505	94.254	94.513	95.164	15,93%	19,94%	20,00%	651	21.659	910			
	Total Griya	73.052	92.591	92.778	93.603	17,51%	23,72%	23,96%	824	20.551	1.012			
	Oto	453	1.663	1.734	1.561	1,03%	2,09%	1,83%	(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%	2,43%	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	175.310	4,41%	4,97%	4,96%	1.106	36.637	(2.348)	3,99%	19,57%	-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)