

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-30 Nov'25	Growth (1-12 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	11-Dec-25	12-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.894.366	2.447.773	2.574.887	2.550.144	(96.513)	(24.744)	102.371	4,18%	655.778	34,62%	2.951.802	86,39%	(401.658)
2	Tabungan	12.343.531	13.809.131	13.793.935	13.842.777	512.698	48.842	33.646	0,24%	1.499.246	12,15%	13.838.012	100,03%	4.766
3	Deposito	6.674.579	7.261.750	7.063.262	7.039.189	355.712	(24.074)	(222.561)	-3,06%	364.610	5,46%	6.775.272	103,90%	263.917
Total		20.912.476	23.518.654	23.432.085	23.432.110	771.896	25	(86.545)	-0,37%	2.519.634	12,05%	23.565.085	99,44%	(132.975)
CASA		14.237.897	16.256.904	16.368.822	16.392.921	416.185	24.099	136.017	0,84%	2.155.024	15,14%	16.789.813	97,64%	(396.892)
(% CASA		68,08%	69,12%	69,86%	69,96%									
FDR		79,95%	80,76%	81,44%	81,44%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-11 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	10-Dec-25	11-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	605.893	676.653	683.097	686.041		2.945	9.389	1,39%	80.148	13,23%	813.500	99,63%	(127.459)
2	Giro ISE	190.259	161.992	165.674	172.642		6.967	10.649	6,57%	(17.617)	-9,26%	316.220	54,60%	(143.578)
3	Tabungan ISE	335.051	431.528	447.945	445.893		(2.052)	14.365	3,33%	110.841	33,08%	363.698	122,60%	82.195
4	Deposito ISE	80.583	83.133	69.478	67.507		(1.971)	(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 (1-12 Nov'25)	Pencairan (1-12 Dec'25)	Pencairan MtM	MtD (1-30 Nov'25	Growth (1-12 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	12-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	1.400.748	1.646.608	1.643.562	110.892	6.757	-104.135	180.870	-3.047	242.814	9.804	1.648.748	99,69%	(5.186)
	Linkage	727.269	899.506	899.518	100.000	140	(99.860)	171.172	11	172.248	129	835.269	107,69%	64.248
	Non-Linkage	673.478	747.102	744.044	10.892	6.617	-4.275	9.698	-3.058	70.566	9.675	813.478	91,46%	(69.434)
	• Local Champion	584.102	633.881	629.519	10.640	5.407	-5.233	10.006	-4.362	45.417	9.769	650.475	96,78%	(20.956)
	• Value Chain	89.377	113.221	114.525	252	1.210	958	-308	1.304	25.149	(94)	163.003	70,26%	(48.478)
2	MBG	2.310.331	2.406.087	2.415.476	14.686	30.226	15.540	8.858	9.388	105.145	20.838	2.642.609	91,40%	(227.133)
	KUR	2.171.167	2.267.884	2.277.129	14.156	29.006	14.850	10.169	9.244	105.962	19.762	2.486.816	91,57%	(209.687)
	Non KUR	139.164	138.203	138.347	530	1.220	690	-1.311	144	-817	1.076	155.793	88,80%	(17.446)
3	PWG	1.161.081	2.076.332	2.134.152	133.194	162.253	29.060	100.630	57.819	973.071	104.434	2.221.617	96,06%	(87.465)
	Cilem	604.524	1.242.687	1.284.284	34.610	67.989	33.379	62.549	41.597	679.760	26.391	1.469.491	87,40%	(185.207)
	Gadai	556.557	833.645	849.867	98.584	94.265	-4.319	38.081	16.222	293.310	78.043	752.125	113,00%	97.742
4	CFG	11.847.954	12.864.571	12.889.488	74.385	143.796	69.411	58.133	24.917	1.041.534	118.879	13.258.958	97,21%	(369.470)
	CF 1	2.410.954	2.561.163	2.570.864	8.711	24.190	15.480	28	9.701	159.910	14.489	2.653.480	96,89%	(82.616)
	Total Griya	1.954.117	1.973.383	1.982.469	1.240	15.373	14.132	-10.557	9.086	28.352	6.287	2.074.745	95,55%	(92.276)
	• Total Non Program	1.351.346	1.400.136	1.409.627	1.073	14.752	13.679	-7.624	9.491	58.281	5.261	1.404.632	100,36%	4.995
	• Program	602.771	573.247	572.842	167	621	454	-2.934	-406	-29.929	1.027	670.113	85,48%	(97.271)
	Oto	456.837	587.780	588.395	7.470	8.817	1.347	10.585	616	131.558	8.202	578.735	101,67%	9.660
	CF 2	9.437.000	10.303.408	10.318.624	65.674	119.606	53.931	58.105	15.216	881.624	104.390	10.605.478	97,30%	(286.854)
	Mitraguna & Others	7.891.563	8.698.860	8.720.661	58.159	111.652	53.999	53.999	21.801	829.098	89.850	8.940.484	97,54%	(219.823)
	Pensiun	1.545.436	1.604.548	1.597.962	7.515	7.954	439	4.107	-6.586	52.526	14.540	1.664.994	95,97%	(67.032)
Total Pembiayaan		16.720.113	18.993.599	19.082.677	333.156	343.032	9.876	348.491	89.078	2.362.564	253.954	19.771.931	96,51%	(689.254)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	12-Dec-25	31-Dec-24	30-Nov-25	12-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	3.258	3.873	5.631	9.610	0,23%	0,34%	0,58%	3.979	6.352	5.737			
	Linkage	43	6	-	-	0,01%	0,00%	0,00%	-	(43)	(6)			
	Local Champion	3.215	3.867	3.813	9.502	0,48%	0,51%	1,28%	5.689	6.287	5.635			
	Value Chain	-	-	1.819	108				(1.710)	108	108			
2	MBG	26.523	43.850	56.776	130.257	1,15%	2,36%	5,39%	73.481	103.733	86.406			
	KUR	21.896	36.508	47.873	115.049	1,01%	2,11%	5,05%	67.176	93.153	78.540			
	Non KUR	4.627	7.342	8.903	15.208	3,33%	6,44%	10,99%	6.305	10.581	7.866			
3	PWG	565	29	126	49.671	0,05%	0,01%	2,33%	49.545	49.106	49.642			
	Cilem	558	3	-	36.945	0,09%	0,00%	2,88%	36.945	36.386	36.941			
	Gadai	7	26	126	12.726	0,00%	0,02%	1,50%	12.600	12.720	12.700			
4	CFG	184.758	219.298	221.829	395.395	1,56%	1,72%	3,07%	173.566	210.637	176.097			
	CF 1	108.284	121.877	125.523	179.447	4,49%	4,90%	6,98%	53.924	71.163	57.569			
	Total Griya	97.865	107.262	108.955	131.140	5,01%	5,52%	6,61%	22.185	33.275	23.878			
	Oto	10.419	14.615	16.567	48.307	2,28%	2,82%	8,21%	31.739	37.888	33.692			
	CF 2	76.474	97.421	96.306	215.948	0,81%	0,93%	2,09%	119.642	139.474	118.527			
	Mitraguna & Others	72.232	89.999	88.979	190.109	0,92%	1,02%	2,18%	101.130	117.876	100.110			
	Pensiun	4.241	7.422	7.328	25.840	0,27%	0,46%	1,62%	18.512	21.598	18.418			
Total Pembiayaan		215.104	267.051	284.362	584.933	1,29%	1,50%	3,07%	300.571	369.829	317.882	1,29%	57,89%	-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	12-Dec-25	31-Dec-24	30-Nov-25	12-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	65.676	68.318	67.841	67.840	4,69%	4,12%	4,13%	(1)	2.164	(478)			
	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	52.753	7,51%	7,06%	7,09%	(1)	2.143	(483)			
	Value Chain	-	-	-	-				-	-	-			
2	MBG	31.069	39.976	42.624	43.668	1,34%	1,77%	1,81%	1.043	12.599	3.692			
	KUR	22.074	30.304	32.141	32.929	1,02%	1,42%	1,45%	788	10.855	2.625			
	Non KUR	8.995	9.672	10.484	10.739	6,46%	7,59%	7,76%	255	1.744	1.067			
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	273.867	1,92%	2,10%	2,12%	3.653	46.405	(10.333)			
	CF 1	109.876	141.595	138.885	140.545	4,56%	5,42%	5,47%	1.660	30.670	(1.049)			
	Total Griya	105.089	134.833	131.421	133.073	5,38%	6,66%	6,71%	1.652	27.983	(1.760)			
	Oto	4.786	6.761	7.465	7.472	1,05%	1,27%	1,27%	8	2.686	711			
	CF 2	117.587	142.606	131.329	133.322	1,25%	1,27%	1,29%	1.993	15.735	(9.284)			
	Mitraguna & Others	101.881	135.405	125.206	127.493	1,29%	1,44%	1,46%	2.287	25.612	(7.912)			
	Pensiun	15.706	7.201	6.123	5.829	0,09%	0,03%	0,36%	(294)	(9.877)	(1.372)			
Total Pembiayaan		324.392	392.685	380.871	385.591	1,94%	2,01%	2,02%	4.720	61.199	(7.095)	1,77%	12,45%	-0,3%

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 & Payroll

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-12 Nov'25)	Growth (1-12 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	11-Dec-25	12-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	238.297	418.828	475.184	483.757	177.355	8.573	64.929	15,50%	245.460	103,01%	420.906	114,93%	62.851
2	Tabungan	1.732.891	1.903.991	1.893.660	1.898.916	44.961	5.255	(5.075)	-0,27%	166.025	9,58%	2.000.816	94,91%	(101.900)
3	Deposito	877.742	950.883	920.682	900.714	(55.963)	(19.968)	(50.169)	-5,28%	22.972	2,62%	896.431	100,48%	4.283
Total		2.848.930	3.273.702	3.289.526	3.283.386	166.354	(6.140)	9.685	0,30%	434.456	15,25%	3.318.152	98,95%	(34.766)
CASA		1.971.188	2.322.819	2.368.844	2.382.673	222.316	13.828	59.853	2,58%	411.485	20,87%	2.421.722	98,39%	(39.049)
(% CASA)		69,19%	70,95%	72,01%	72,57%									
FDR		84,13%	83,44%	83,53%	83,69%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-11 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	10-Dec-25	11-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	79.410	87.303	89.078	88.935		(144)	1.632	1,87%	9.524	11,99%	118.145	75,28%	(29.210)
2	Giro ISE	37.094	35.022	32.714	35.063		2.349	41	0,12%	(2.031)	-5,47%	60.551	57,91%	(25.489)
3	Tabungan ISE	39.484	49.856	50.938	50.417		(522)	561	1,13%	10.933	27,69%	44.877	112,34%	5.540
4	Deposito ISE	2.833	2.426	5.426	3.455		(1.971)	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 (1-12 Nov'25)	Pencairan (1-12 Dec'25)	Pencairan MtM	MtD (1-12 Nov'25)	Growth (1-12 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	12-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	122.962	126.748	126.334	500	140	-360	1.457	-414	3.372	554	162.236	77,87%	(35.902)
	Linkage	22.750	25.937	25.948	-	140	140	-200	11	3.199	129	39.853	65,11%	(13.904)
	Non-Linkage	100.212	100.811	100.386	500	-	-500	1.657	-425	173	425	122.383	82,03%	(21.997)
	• Local Champion	83.501	66.595	66.190	500	-	-500	-804	-405	-17.311	405	94.012	70,41%	(27.822)
	• Value Chain	16.712	34.216	34.196	-	-	-	2.461	-20	17.485	20	28.371	120,53%	5.825
2	MBG	310.816	325.767	327.626	1.305	5.075	3.770	1.228	1.859	16.810	3.216	362.288	90,43%	(34.661)
	KUR	291.370	306.564	308.728	1.305	5.075	3.770	1.900	2.164	17.358	2.911	340.266	90,73%	(31.538)
	Non KUR	19.446	19.203	18.898	-	-	0	-673	-305	-548	305	22.022	85,82%	(3.124)
3	PWG	193.140	323.731	330.663	16.046	21.828	5.781	11.995	6.932	137.523	14.895	362.681	91,17%	(32.018)
	Cilem	122.752	218.666	224.126	5.081	10.869	5.788	7.938	5.460	101.375	5.409	262.581	85,36%	(38.455)
	Gadai	70.389	105.064	106.537	10.965	10.958	-7	4.057	1.473	36.148	9.486	100.101	106,43%	6.436
4	CFG	1.770.026	1.955.435	1.963.236	8.680	24.370	15.690	10.668	7.801	193.210	16.569	2.003.011	98,01%	(39.775)
	CF 1	463.002	520.993	529.407	1.276	10.688	9.412	1.760	8.413	66.405	2.275	503.674	105,11%	25.732
	Total Griya	392.209	436.373	444.526	430	9.302	8.872	0	8.153	52.317	1.149	412.745	107,70%	31.780
	• Total Non Program	388.279	424.924	433.086	263	9.302	9.039	372	8.162	44.807	1.140	397.355	108,99%	35.735
	• Program	3.930	11.449	11.440	167	-	-167	302	-9	7.510	9	15.395	74,31%	(3.955)
	Oto	70.793	84.620	84.881	846	1.386	541	1.760	261	14.088	1.126	90.929	93,35%	(6.048)
	CF 2	1.307.024	1.434.442	1.433.830	7.404	13.682	6.278	8.908	-612	126.805	14.294	1.499.337	95,63%	(65.508)
	Mitraguna & Others	1.211.757	1.335.736	1.335.809	7.328	13.151	5.823	9.546	74	124.053	13.077	1.384.316	96,50%	(48.506)
	Pensiun	95.268	98.706	98.020	76	531	455	-638	-686	2.752	1.217	115.021	85,22%	(17.001)
Total Pembiayaan		2.396.945	2.731.682	2.747.860	26.531	51.413	24.882	25.347	16.178	350.915	35.234	2.890.216	95,07%	(142.356)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	12-Dec-25	31-Dec-24	30-Nov-25	12-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%	0,36%	364	(101)	364			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	4.441	6.190	6.190	17.025	1,43%	1,90%	5,20%	10.836	12.585	10.836			
	KUR	3.770	4.599	4.599	14.947	1,29%	1,50%	4,84%	10.347	11.177	10.347			
	Non KUR	671	1.590	1.590	2.079	3,45%	8,28%	11,00%	488	1.408	488			
3	PWG	155	-	-	6.815	0,08%	0,00%	2,06%	6.815	6.660	6.815			
	Cilem	155	-	-	5.914	0,13%	0,00%	2,64%	5.914	5.758	5.914			
	Gadai	-	-	-	902	0,00%	0,00%	0,85%	902	902	902			
4	CFG	19.018	28.147	27.679	59.290	1,07%	1,42%	3,02%	31.611	40.272	31.143			
	CF 1	8.456	11.479	12.737	18.668	1,83%	2,44%	3,53%	5.931	10.212	7.189			
	Total Griya	6.832	10.463	10.710	11.752	1,74%	2,45%	2,64%	1.042	4.920	1.290			
	Oto	1.624	1.016	2.026	6.915	2,29%	2,39%	8,15%	4.889	5.291	5.899			
	CF 2	10.562	16.669	14.942	40.622	0,81%	1,04%	2,83%	25.680	30.061	23.954			
	Mitraguna & Others	10.315	16.481	14.431	38.223	0,85%	1,08%	2,86%	23.791	27.908	21.742			
	Pensiun	247	188	511	2.400	0,26%	0,52%	2,45%	1.889	2.153	2.212			
Total Pembiayaan		24.121	34.343	33.868	83.495	1,01%	1,24%	3,04%	49.626	59.373	49.151	1,03%	66,15%	-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	12-Dec-25	31-Dec-24	30-Nov-25	12-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.083	1.738	1.744	1.744	0,88%	1,38%	1,38%	-	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%	1,49%	-	612	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	3.227	4.684	5.129	4.935	1,04%	1,57%	1,51%	(194)	1.708	251			
	KUR	1.952	4.075	4.391	4.203	0,67%	1,43%	1,36%	(188)	2.251	128			
	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	27.362	1,90%	1,35%	1,39%	1.053	(6.329)	(404)			
	CF 1	5.942	4.809	5.093	5.863	1,28%	0,98%	1,11%	770	(80)	1.054			
	Total Griya	5.028	4.373	4.557	5.129	1,28%	1,04%	1,15%	572	101	756			
	Oto	914	436	536	734	1,29%	0,63%	0,86%	198	(180)	298			
	CF 2	27.748	22.956	21.216	21.499	2,12%	1,48%	1,50%	283	(6.249)	(1.457)			
	Mitraguna & Others	27.082	22.326	20.725	21.008	2,23%	1,55%	1,57%	284	(6.074)	(1.317)			
	Pensiun	666	631	491	491	0,03%	0,02%	0,50%	(0)	(175)	(140)			
Total Pembiayaan		38.001	34.188	33.182	34.052	1,59%	1,21%	1,24%	870	(3.949)	(136)	1,41%	-13,51%	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 (1-12 Nov'25)	Growth (1-12 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	11-Dec-25	12-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	314.972	437.227	515.362	511.729	(162.332)	(3.633)	74.502	17,04%	196.758	62,47%	515.367	99,29%	(3.637)
2	Tabungan	2.242.130	2.410.328	2.403.930	2.415.475	(11.852)	11.545	5.147	0,21%	173.344	7,73%	2.534.104	95,32%	(118.629)
3	Deposito	2.798.677	3.310.810	3.179.199	3.181.849	519.898	2.650	(128.961)	-3,90%	383.172	13,69%	2.816.881	112,96%	364.968
Total		5.355.779	6.158.366	6.098.491	6.109.053	345.714	10.562	(49.312)	-0,80%	753.274	14,06%	5.866.352	104,14%	242.701
CASA		2.557.102	2.847.555	2.919.292	2.927.204	(174.184)	7.912	79.649	2,80%	370.102	14,47%	3.049.471	95,99%	(122.266)
(% CASA)		47,74%	46,24%	47,87%	47,92%									
FDR		47,52%	48,47%	49,18%	49,09%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-11 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	10-Dec-25	11-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	113.657	99.470	108.313	108.075		(238)	8.605	8,65%	(5.582)	-4,91%	151.518	71,33%	(43.443)
2	Giro ISE	31.184	15.875	20.512	20.783		271	4.908	30,92%	(10.401)	-33,35%	54.128	38,40%	(33.345)
3	Tabungan ISE	59.057	64.263	68.468	67.960		(509)	3.697	5,75%	8.902	15,07%	64.324	105,65%	3.366
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 (1-12 Nov'25)	Pencairan (1-12 Dec'25)	Pencairan MtM	MtD (1-12 Nov'25)	Growth (1-12 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	12-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	188.209	207.382	207.467	2.640	2.500	-140	513	85	19.258	2.415	244.894	84,72%	(37.426)
	Linkage	19.369	18.016	18.016	-	-	-	-130	0	-1.353	-	44.054	40,89%	(26.038)
	Non-Linkage	168.841	189.366	189.451	2.640	2.500	-140	643	85	20.611	2.415	200.840	94,33%	(11.388)
	• Local Champion	162.434	180.126	180.057	2.640	2.500	-140	771	-68	17.624	2.568	177.604	101,38%	2.453
	• Value Chain	6.407	9.240	9.394	-	-	-	-128	154	2.987	(154)	23.235	40,43%	(13.841)
2	MBG	159.435	194.735	194.236	1.455	400	-1.055	2.895	-499	34.802	899	210.853	92,12%	(16.616)
	KUR	151.599	185.038	184.507	1.105	300	-805	2.836	-531	32.909	831	200.443	92,05%	(15.936)
	Non KUR	7.836	9.697	9.729	350	100	-250	60	32	1.893	68	10.410	93,47%	(680)
3	PWG	252.400	434.205	444.549	27.495	32.008	4.513	21.944	10.344	192.149	21.663	453.213	98,09%	(8.663)
	Cilem	111.797	234.388	240.134	6.181	10.927	4.747	10.815	5.745	128.337	5.182	276.183	86,95%	(36.049)
	Gadai	140.603	199.817	204.416	21.314	21.080	-234	11.129	4.599	63.813	16.482	177.030	115,47%	27.386
4	CFG	1.944.791	2.148.603	2.152.702	16.998	22.547	5.549	10.856	4.099	207.911	18.448	2.206.447	97,56%	(53.746)
	CF 1	376.842	382.194	381.105	68	1.469	1.401	-2.215	-1.088	4.264	2.557	422.476	90,21%	(41.370)
	Total Griya	311.852	312.575	311.668	-	750	750	0	-907	-184	1.657	334.952	93,05%	(23.284)
	• Total Non Program	308.347	308.216	307.318	-	750	750	-1.685	-898	-1.029	1.648	318.551	96,47%	(11.233)
	• Program	3.505	4.359	4.350	-	-	0	136	-9	846	9	16.401	26,53%	(12.050)
	Oto	64.990	69.619	69.437	68	719	651	-2.215	-182	4.447	901	87.524	79,34%	(18.087)
	CF 2	1.567.950	1.766.409	1.771.596	16.930	21.078	4.148	13.071	5.187	203.647	15.891	1.783.972	99,31%	(12.375)
	Mitraguna & Others	1.383.782	1.569.711	1.574.440	14.667	19.136	4.469	10.152	4.729	190.659	14.407	1.577.695	99,79%	(3.255)
	Pensium	184.168	196.697	197.156	2.263	1.942	-321	2.920	459	12.988	1.483	206.276	95,58%	(9.120)
Total Pembiayaan		2.544.835	2.984.924	2.998.955	48.588	57.455	8.867	36.209	14.031	454.120	43.424	3.115.406	96,26%	(116.452)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	12-Dec-25	31-Dec-24	30-Nov-25	12-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.267	3.204	3.204	4.454	0,67%	1,54%	2,15%	1.250	3.186	1.250			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	1.267	3.204	3.204	4.345	0,75%	1,69%	2,29%	1.142	3.078	1.142			
	Value Chain	-	-	-	108	0,00%	0,00%	0,06%	108	108	108			
2	MBG	3.453	6.764	6.764	13.240	2,17%	3,47%	6,82%	6.476	9.787	6.476			
	KUR	2.876	6.294	6.294	12.357	1,90%	3,40%	6,70%	6.063	9.481	6.063			
	Non KUR	577	470	470	883	7,36%	4,84%	9,08%	414	306	414			
3	PWG	-	-	-	13.804	0,00%	0,00%	3,11%	13.804	13.804	13.804			
	Cilem	-	-	-	9.260	0,00%	0,00%	3,86%	9.260	9.260	9.260			
	Gadai	-	-	-	4.544	0,00%	0,00%	2,22%	4.544	4.544	4.544			
4	CFG	19.268	25.105	26.975	47.705	0,99%	1,26%	2,22%	20.730	28.437	22.600			
	CF 1	8.041	13.170	13.772	22.189	2,13%	3,60%	5,82%	8.418	14.148	9.019			
	Total Griya	6.972	10.986	11.815	16.038	2,24%	3,78%	5,15%	4.224	9.066	5.052			
	Oto	1.069	2.184	1.957	6.151	1,64%	2,81%	8,86%	4.194	5.082	3.967			
	CF 2	11.227	11.934	13.204	25.516	0,72%	0,75%	1,44%	12.312	14.289	13.581			
	Mitraguna & Others	11.107	11.331	11.970	22.727	0,80%	0,76%	1,44%	10.757	11.621	11.396			
	Pensium	120	603	1.234	2.789	0,07%	0,63%	1,41%	1.555	2.668	2.185			
Total Pembiayaan		23.988	35.072	36.943	79.203	0,94%	1,24%	2,64%	42.260	55.215	44.131	0,92%	65,15%	-1,7%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	12-Dec-25	31-Dec-24	30-Nov-25	12-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%	4,12%	(1)	(1.186)	(4)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	2.863	1.525	1.811	1.838	1,80%	0,93%	0,95%	27	(1.025)	314			
	KUR	1.760	1.021	1.239	1.269	1,16%	0,67%	0,69%	30	(490)	249			
	Non KUR	1.104	504	572	569	14,08%	5,90%	5,85%	(4)	(535)	65			
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	23.041	0,93%	1,12%	1,07%	(1.037)	4.917	(930)			
	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	17.717	0,81%	1,02%	1,00%	(366)	5.070	(86)			
	Mitraguna & Others	12.330	17.209	17.489	17.123	0,89%	1,11%	1,09%	(366)	4.793	(86)			
	Pensium	318	595	594	594	0,01%	0,02%	0,30%	-	277	(0)			
Total Pembiayaan		30.008	33.313	33.703	32.692	1,18%	1,13%	1,09%	(1.011)	2.684	(621)	0,93%	14,81%	-0,2%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	4.201.697	4.358.798	5.814.785	1.613.088	
2	Contribution Margin	121.739	158.691	112.173	(9.566)	7,9%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	3,04	3,24	3,26	0,02	0,22
CIF Payroll	18.092	19.207	19.186	(21)	1.094

AREA MEDAN RAYA

Pilih Area

Kelas Outlet

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-12 Nov'25)	Growth (1-12 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	11-Dec-25	12-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	155.866	128.866	178.926	168.524	(4.060)	(10.403)	39.658	30,77%	12.657	8,12%	346.235	48,67%	(177.711)
2	Tabungan	1.803.617	1.980.739	1.999.343	2.003.968	51.335	4.625	23.229	1,17%	200.352	11,11%	2.083.113	96,20%	(79.145)
3	Deposito	681.198	762.341	755.557	746.241	(32.431)	(9.315)	(16.101)	-2,11%	65.044	9,55%	699.248	106,72%	46.993
Total		2.640.681	2.871.948	2.933.826	2.918.734	14.844	(15.092)	46.786	1,63%	278.053	10,53%	3.128.596	93,29%	(209.863)
CASA		1.959.483	2.109.605	2.178.269	2.172.492	47.274	(5.777)	62.887	2,98%	213.009	10,87%	2.429.348	89,43%	(256.856)
(% CASA)		74,20%	73,46%	74,25%	74,43%									
FDR		99,99%	104,53%	102,83%	103,36%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-11 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	10-Dec-25	11-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	65.610	82.670	82.410	84.369		1.959	1.699	2,06%	18.759	28,59%	95.806	88,06%	(11.437)
2	Giro ISE	23.758	19.536	19.889	20.742		853	1.206	6,17%	(3.017)	-12,70%	42.060	49,31%	(21.318)
3	Tabungan ISE	30.646	53.467	52.854	53.960		1.106	493	0,92%	23.314	76,07%	34.843	154,87%	19.117
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 (1-12 Nov'25)	Pencairan (1-12 Dec'25)	Pencairan MtM	MtD (1-12 Nov'25)	Growth (1-12 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	12-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	80.398	99.911	100.163	5.900	907	-4.993	3.622	253	19.766	654	115.782	86,51%	(15.618)
	Linkage	14.865	24.409	24.409	-	-	-	-2	0	9.544	-	30.274	80,63%	(5.865)
	Non-Linkage	65.533	75.502	75.755	5.900	907	-4.993	3.623	253	10.222	654	85.508	88,59%	(9.753)
	• Local Champion	62.373	72.430	72.722	5.900	907	-4.993	3.655	292	10.349	615	71.843	101,22%	879
	• Value Chain	3.160	3.072	3.033	-	-	-	-32	-39	-128	39	13.665	22,19%	(10.632)
2	MBG	368.059	388.843	389.698	2.455	3.860	1.405	2.543	854	21.639	3.006	422.292	92,28%	(32.594)
	KUR	343.457	362.300	363.100	2.455	3.700	1.245	1.434	800	19.643	2.900	394.978	91,93%	(31.878)
	Non KUR	24.602	26.544	26.598	-	160	160	1.108	54	1.996	106	27.314	97,38%	(717)
3	PWG	200.888	356.932	367.752	26.185	27.507	1.322	19.828	10.820	166.864	16.688	371.423	99,01%	(3.671)
	Cilem	92.590	195.267	201.107	6.107	10.196	4.089	15.699	5.840	108.516	4.357	231.018	87,05%	(29.912)
	Gadai	108.298	161.666	166.646	20.078	17.311	-2.767	4.129	4.980	58.348	12.331	140.405	118,69%	26.241
4	CFG	1.991.066	2.156.639	2.159.328	14.259	23.325	9.066	11.052	2.959	168.262	20.366	2.211.667	97,63%	(52.339)
	CF 1	271.158	283.057	282.609	1.843	720	-1.123	1.942	-449	11.451	1.169	309.258	91,38%	(26.650)
	Total Griya	236.939	232.575	232.596	-	700	700	0	21	-4.343	679	255.971	90,87%	(23.375)
	• Total Non Program	155.508	155.596	155.849	-	700	700	-2.038	252	341	448	163.915	95,08%	(8.067)
	• Program	81.431	76.979	75.747	-	-	0	-302	-232	-4.683	232	92.056	83,37%	(15.308)
	Oto	34.219	50.482	50.012	1.843	20	-1.823	1.942	-469	15.794	490	53.287	93,85%	(3.275)
	CF 2	1.719.908	1.873.311	1.876.719	12.416	22.605	10.189	9.111	3.408	156.812	19.197	1.902.409	98,65%	(25.690)
	Mitraguna & Others	1.474.657	1.605.638	1.609.768	11.704	21.022	9.318	8.035	4.131	135.111	16.891	1.638.476	98,25%	(28.707)
	Pensiun	245.250	267.674	266.951	712	1.583	871	1.076	-723	21.701	2.306	263.933	101,14%	3.018
Total Pembiayaan		2.640.411	3.002.055	3.016.941	48.800	55.600	6.800	37.045	14.886	376.531	40.714	3.121.164	96,66%	(104.223)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	12-Dec-25	31-Dec-24	30-Nov-25	12-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	683	0,00%	0,00%	0,68%	683	683	683			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	683	0,00%	0,00%	0,90%	683	683	683			
	Value Chain	-	-	1.819	-	0,00%	2,51%	0,00%	(1.819)	-	-			
2	MBG	2.275	9.715	9.715	23.612	0,62%	2,50%	6,06%	13.897	21.337	13.897			
	KUR	1.785	8.311	8.311	20.914	0,52%	2,29%	5,76%	12.602	19.128	12.602			
	Non KUR	489	1.404	1.404	2.698	1,99%	5,29%	10,15%	1.295	2.209	1.295			
3	PWG	10	-	-	8.308	0,00%	0,00%	2,26%	8.308	8.298	8.308			
	Cilem	10	-	-	6.295	0,01%	0,00%	3,13%	6.295	6.285	6.295			
	Gadai	-	-	-	2.013	0,00%	0,00%	1,21%	2.013	2.013	2.013			
4	CFG	19.717	28.500	30.393	56.133	0,99%	1,41%	2,60%	25.740	36.416	27.633			
	CF 1	13.249	16.070	16.284	21.377	4,89%	5,75%	7,56%	5.094	8.129	5.307			
	Total Griya	12.780	15.301	15.217	18.414	5,39%	6,54%	7,92%	3.197	5.634	3.113			
	Oto	469	769	1.066	2.963	1,37%	2,11%	5,92%	1.897	2.494	2.194			
	CF 2	6.468	12.430	14.110	34.756	0,38%	0,75%	1,85%	20.646	28.287	22.326			
	Mitraguna & Others	5.999	11.068	12.494	31.277	0,41%	0,78%	1,94%	18.782	25.278	20.208			
	Pensiun	470	1.361	1.615	3.479	0,19%	0,60%	1,30%	1.863	3.009	2.118			
Total Pembiayaan		22.002	38.215	40.108	88.737	0,83%	1,34%	2,94%	48.628	66.735	50.522	0,87%	70,33%	-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	12-Dec-25	31-Dec-24	30-Nov-25	12-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	18.159	24.522	24.090	24.090	22,59%	24,11%	24,05%	-	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%	12,21%	-	5.935	(432)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	2.573	2.733	2.942	3.431	0,70%	0,76%	0,88%	489	858	697			
	KUR	1.118	1.434	1.463	1.743	0,33%	0,40%	0,48%	280	625	309			
	Non KUR	1.455	1.300	1.478	1.688	5,91%	5,57%	6,35%	209	233	388			
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	23.115	1,29%	1,06%	1,07%	360	(2.553)	(376)			
	CF 1	9.750	9.855	10.152	10.227	3,60%	3,59%	3,62%	76	478	373			
	Total Griya	9.274	9.315	9.438	9.514	3,91%	4,06%	4,09%	76	241	199			
	Oto	476	540	714	713	1,39%	1,41%	1,43%	(0)	237	173			
	CF 2	15.917	13.636	12.603	12.887	0,93%	0,67%	0,69%	284	(3.030)	(749)			
	Mitraguna & Others	14.983	12.664	11.647	11.932	1,02%	0,73%	0,74%	284	(3.051)	(732)			
	Pensiun	934	972	956	956	0,04%	0,03%	0,36%	-	21	(17)			
Total Pembiayaan		46.399	50.747	49.786	50.635	1,76%	1,66%	1,68%	849	4.236	(112)	1,79%	-6,47%	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

AREA PEKANBARU

Pilih Area

Kelas Outlet

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-12 Nov'25)	Growth (1-12 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	11-Dec-25	12-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.111.061	1.414.109	1.367.244	1.350.294	(97.170)	(16.949)	(63.815)	-4,51%	239.233	21,53%	1.422.021	94,96%	(71.727)
2	Tabungan	4.778.169	5.505.119	5.469.279	5.489.030	387.504	19.751	(16.089)	-0,29%	710.861	14,88%	5.182.062	105,92%	306.967
3	Deposito	1.667.902	1.627.216	1.609.679	1.612.276	(70.429)	2.597	(14.941)	-0,92%	(55.626)	-3,34%	1.695.532	95,09%	(83.257)
Total		7.557.133	8.546.444	8.446.202	8.451.600	219.905	5.398	(94.844)	-1,11%	894.467	11,84%	8.299.616	101,83%	151.984
CASA		5.889.231	6.919.228	6.836.523	6.839.324	290.334	2.801	(79.904)	-1,15%	950.093	16,13%	6.604.083	103,56%	235.241
(% CASA)		77,93%	80,96%	80,94%	80,92%									
FDR		79,28%	79,23%	80,53%	80,48%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-11 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	10-Dec-25	11-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	304.377	365.768	360.484	361.876		1.392	(3.892)	-1,06%	57.499	18,89%	399.069	90,68%	(37.193)
2	Giro ISE	93.275	88.775	88.573	91.739		3.166	2.964	3,34%	(1.536)	-1,65%	150.822	60,83%	(59.083)
3	Tabungan ISE	174.173	229.504	241.077	239.303		(1.774)	9.799	4,27%	65.130	37,39%	187.112	127,89%	52.191
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 (1-12 Nov'25)	Pencairan (1-12 Dec'25)	Pencairan MtM	MtD (1-12 Nov'25)	Growth (1-12 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	12-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	824.608	969.288	964.428	101.852	1.210	-100.642	174.663	-4.860	139.820	6.070	901.947	106,93%	62.481
	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	244.065	1.852	1.210	-642	2.641	-4.860	3.312	6.070	284.676	85,73%	(40.611)
	• Local Champion	177.655	182.232	176.162	1.600	-	-1.600	5.250	-6.070	-1.493	6.070	190.795	92,33%	(14.633)
	• 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	1.058.828	7.871	16.940	9.069	1.690	6.928	33.684	10.012	1.139.485	92,92%	(80.657)
	KUR	965.396	993.508	1.000.165	7.691	16.180	8.489	2.886	6.657	34.769	9.523	1.074.013	93,12%	(73.848)
	Non KUR	59.748	58.392	58.663	180	760	580	-1.196	271	-1.085	489	65.472	89,60%	(6.809)
3	PWG	255.819	538.581	558.082	28.238	43.575	15.337	30.241	19.500	302.262	24.075	601.092	92,84%	(43.010)
	Cilem	149.863	366.173	382.655	8.604	22.738	14.134	19.595	16.482	232.791	6.256	432.657	88,44%	(50.002)
	Gadai	105.956	172.408	175.427	19.634	20.837	1.203	10.646	3.019	69.471	17.819	168.435	104,15%	6.992
4	CFG	3.885.901	4.211.869	4.220.104	23.009	52.107	29.098	23.924	8.236	334.203	43.872	4.354.361	96,92%	(134.257)
	CF 1	838.535	900.893	903.311	3.435	9.307	5.872	4.556	2.419	64.776	6.888	919.422	98,25%	(16.111)
	Total Griya	595.912	600.711	602.897	610	4.258	3.648	0	2.186	6.984	2.072	636.591	94,71%	(33.695)
	• Total Non Program	435.065	452.228	454.213	610	3.780	3.170	-4.115	1.985	19.148	1.795	453.034	100,26%	1.179
	• Program	160.848	148.482	148.684	-	478	478	-1.118	201	-12.164	277	183.557	81,00%	(34.873)
	Oto	242.622	300.182	300.414	2.825	5.049	2.224	4.556	233	57.792	4.816	282.830	106,22%	17.584
	CF 2	3.047.367	3.310.976	3.316.793	19.574	42.800	23.226	19.368	5.817	269.427	36.983	3.434.939	96,56%	(118.146)
	Mitraguna & Others	2.497.673	2.750.501	2.759.418	16.264	40.743	24.750	20.016	8.916	261.745	31.827	2.845.615	96,97%	(86.197)
	Pensiun	549.694	560.475	557.376	3.310	2.057	-1.253	-648	-3.099	7.682	5.156	589.324	94,58%	(31.949)
Total Pembiayaan		5.991.472	6.771.638	6.801.442	160.970	113.833	-47.138	230.518	29.805	809.970	84.028	6.996.885	97,21%	(195.443)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	12-Dec-25	31-Dec-24	30-Nov-25	12-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.291	188	149	2.961	0,16%	0,02%	0,31%	2.812	1.670	2.773			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	1.291	188	149	2.961	0,54%	0,06%	1,21%	2.812	1.670	2.773			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	11.476	19.334	19.334	45.647	1,12%	1,84%	4,31%	26.313	34.172	26.313			
	KUR	9.838	15.519	15.519	39.433	1,02%	1,56%	3,94%	23.914	29.595	23.914			
	Non KUR	1.638	3.815	3.815	6.215	2,74%	6,53%	10,59%	2.400	4.577	2.400			
3	PWG	124	4	4	8.350	0,05%	0,00%	1,50%	8.347	8.226	8.347			
	Cilem	118	-	-	7.025	0,08%	0,00%	1,84%	7.025	6.907	7.025			
	Gadai	7	4	4	1.326	0,01%	0,00%	0,76%	1.322	1.319	1.322			
4	CFG	59.411	72.096	65.976	132.534	1,53%	1,57%	3,14%	66.558	73.123	60.438			
	CF 1	35.165	39.232	37.416	59.534	4,19%	4,15%	6,59%	22.118	24.369	20.302			
	Total Griya	29.490	30.424	28.365	34.796	4,95%	4,72%	5,77%	6.431	5.306	4.372			
	Oto	5.675	8.808	9.051	24.738	2,34%	3,02%	8,23%	15.687	19.064	15.931			
	CF 2	24.246	32.864	28.560	73.000	0,80%	0,86%	2,20%	44.440	48.753	40.136			
	Mitraguna & Others	22.605	29.933	26.523	58.794	0,91%	0,96%	2,13%	32.272	36.189	28.862			
	Pensiun	1.642	2.931	2.037	14.206	0,30%	0,36%	2,55%	12.169	12.564	11.274			
Total Pembiayaan		72.302	91.622	85.462	189.493	1,21%	1,26%	2,79%	104.030	117.191	97.871	1,24%	55,52%	-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	12-Dec-25	31-Dec-24	30-Nov-25	12-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	24.228	1,84%	2,28%	2,29%	239	5.351	1.702			
	KUR	14.751	17.487	19.071	19.245	1,53%	1,92%	1,92%	174	4.494	1.758			
	Non KUR	4.126	5.039	4.918	4.983	6,91%	8,42%	8,49%	65	87	(56)			
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	67.391	1,31%	1,54%	1,60%	2.543	16.678	(5.679)			
	CF 1	15.203	26.509	23.133	24.132	1,81%	2,57%	2,67%	999	8.930	(2.376)			
	Total Griya	12.941	22.897	19.164	20.179	2,17%	3,19%	3,35%	1.016	7.238	(2.718)			
	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	43.259	1,17%	1,26%	1,30%	1.544	7.749	(3.303)			
	Mitraguna & Others	25.071	43.527	40.668	42.187	1,00%	1,48%	1,53%	1.519	17.116	(1.341)			
	Pensiun	10.439	3.034	1.047	1.072	0,17%	0,02%	0,19%	25	(9.367)	(1.962)			
Total Pembiayaan		71.311	96.779	89.996	92.778	1,19%	1,33%	1,36%	2.783	21.467	(4.001)	1,12%	17,54%	-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 (1-12 Nov'25)	Growth (1-12 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	11-Dec-25	12-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	74.169	48.743	38.172	35.839	(10.306)	(2.332)	(12.904)	-26,47%	(38.330)	-51,68%	247.274	14,49%	(211.434)
2	Tabungan	1.786.724	2.008.954	2.027.723	2.035.389	40.750	7.666	26.435	1,32%	248.665	13,92%	2.037.916	99,88%	(2.527)
3	Deposito	649.060	610.498	598.146	598.109	(5.364)	(37)	(12.389)	-2,03%	(50.951)	-7,85%	667.179	89,65%	(69.070)
Total		2.509.954	2.668.196	2.664.040	2.669.337	25.080	5.297	1.142	0,04%	159.384	6,35%	2.952.369	90,41%	(283.032)
CASA		1.860.893	2.057.697	2.065.894	2.071.228	30.444	5.334	13.531	0,66%	210.335	11,30%	2.285.190	90,64%	(213.961)
(% CASA)		74,14%	77,12%	77,55%	77,59%									
FDR		125,36%	131,30%	132,04%	131,77%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-11 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	10-Dec-25	11-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	42.839	41.442	42.811	42.787		(24)	1.345	3,25%	(52)	-0,12%	83.611	51,17%	(40.824)
2	Giro ISE	4.948	2.786	3.986	4.316		329	1.530	54,91%	(633)	-12,78%	29.659	14,55%	(25.344)
3	Tabungan ISE	31.691	34.438	34.607	34.253		(354)	(185)	-0,54%	2.562	8,08%	37.357	91,69%	(3.104)
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 (1-12 Nov'25)	Pencairan (1-12 Dec'25)	Pencairan MtM	MtD (1-12 Nov'25)	Growth (1-12 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	12-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	184.570	243.280	245.169	-	2.000	2.000	615	1.889	60.598	111	223.889	109,50%	21.280
	Linkage	86.431	110.781	110.781	-	-	-	-519	0	24.350	-	103.818	106,71%	6.964
	Non-Linkage	98.139	132.499	134.387	-	2.000	2.000	1.134	1.889	36.248	111	120.072	111,92%	14.316
	• Local Champion	98.139	132.499	134.387	-	2.000	2.000	1.134	1.889	36.248	111	116.221	115,63%	18.167
	• Value Chain	-	-	-	-	-	-	0	0	0	-	3.851	0,00%	(3.851)
2	MBG	446.877	444.841	445.087	1.600	3.951	2.351	502	246	-1.790	3.705	507.692	87,67%	(62.605)
	KUR	419.345	420.474	420.628	1.600	3.751	2.151	1.113	154	1.283	3.597	477.116	88,16%	(56.488)
	Non KUR	27.532	24.367	24.459	-	200	200	-610	92	-3.073	108	30.576	79,99%	(6.117)
3	PWG	258.833	422.883	433.105	35.229	37.335	2.106	16.622	10.222	174.272	27.113	433.208	99,98%	(102)
	Cilem	127.522	228.193	236.263	8.637	13.258	4.621	8.501	8.071	108.741	5.187	267.053	88,47%	(30.790)
	Gadai	131.312	194.690	196.842	26.592	24.077	-2.515	8.121	2.152	65.531	21.925	166.155	118,47%	30.687
4	CFG	2.256.170	2.392.296	2.394.118	11.439	21.446	10.007	12.190	1.822	137.948	19.624	2.483.471	96,40%	(89.353)
	CF 1	461.418	474.026	474.432	2.089	2.005	-83	4.543	406	13.015	1.599	498.650	95,14%	(24.217)
	Total Griya	417.205	391.149	390.782	200	363	163	0	-367	-26.423	730	434.485	99,94%	(43.703)
	• Total Non Program	64.148	59.172	59.162	200	220	20	-157	-10	-4.986	230	71.781	82,42%	(12.619)
	• Program	353.058	331.978	331.620	-	143	143	-1.952	-358	-21.437	500	362.704	91,43%	(31.084)
	Oto	44.213	82.877	83.650	1.889	1.643	-246	4.543	773	39.438	870	64.165	130,37%	19.486
	CF 2	1.794.752	1.918.270	1.919.685	9.350	19.441	10.091	7.647	1.416	124.934	18.025	1.984.822	96,72%	(65.136)
	Mitraguna & Others	1.323.695	1.437.274	1.441.226	8.196	17.600	9.404	6.250	3.952	117.531	13.647	1.494.383	96,44%	(53.157)
	Pensiun	471.056	480.996	478.460	1.154	1.841	687	1.397	-2.536	7.403	4.377	490.439	97,56%	(11.979)
Total Pembiayaan		3.146.451	3.503.301	3.517.479	48.268	64.732	16.464	29.929	14.178	371.028	50.554	3.648.260	96,42%	(130.781)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	12-Dec-25	31-Dec-24	30-Nov-25	12-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	192	475	460	1.148	0,10%	0,19%	0,47%	688	956	673			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	192	475	460	1.148	0,20%	0,35%	0,85%	688	956	673			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	4.879	14.773	14.773	30.732	1,09%	3,32%	6,90%	15.959	25.853	15.959			
	KUR	3.627	13.148	13.148	27.399	0,86%	3,13%	6,51%	14.250	23.772	14.250			
	Non KUR	1.252	1.625	1.625	3.333	4,55%	6,67%	13,63%	1.708	2.081	1.708			
3	PWG	275	122	122	12.393	0,11%	0,03%	2,86%	12.270	12.117	12.270			
	Cilem	275	-	-	8.451	0,22%	0,00%	3,58%	8.451	8.175	8.451			
	Gadai	-	122	122	3.942	0,00%	0,06%	2,00%	3.820	3.942	3.820			
4	CFG	67.344	65.451	70.806	99.733	2,98%	2,96%	4,17%	28.927	32.389	34.282			
	CF 1	43.373	41.926	45.314	57.678	9,40%	9,56%	12,16%	12.364	14.305	15.752			
	Total Griya	41.791	40.088	42.848	50.139	10,02%	10,95%	12,83%	7.291	8.348	10.051			
	Oto	1.583	1.838	2.467	7.539	3,58%	2,98%	9,01%	5.073	5.957	5.701			
	CF 2	23.971	23.525	25.491	42.055	1,34%	1,33%	2,19%	16.563	18.084	18.530			
	Mitraguna & Others	22.208	21.186	23.560	39.088	1,68%	1,64%	2,71%	15.528	16.880	17.902			
	Pensiun	1.763	2.338	1.931	2.967	0,37%	0,40%	0,62%	1.036	1.204	628			
Total Pembiayaan		72.690	80.822	86.161	144.006	2,31%	2,46%	4,09%	57.844	71.315	63.184	2,27%	44,54%	-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	12-Dec-25	31-Dec-24	30-Nov-25	12-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	35.691	33.063	33.041	33.041	19,34%	13,58%	13,48%	-	(2.650)	(22)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	35.691	33.063	33.041	33.041	36,37%	24,94%	24,59%	-	(2.650)	(22)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	3.530	8.508	8.754	9.236	0,79%	1,97%	2,08%	482	5.706	728			
	KUR	2.493	6.287	5.977	6.468	0,59%	1,42%	1,54%	492	3.976	181			
	Non KUR	1.037	2.221	2.777	2.768	3,77%	11,40%	11,32%	(9)	1.731	547			
3	PWG	184	184	184	198	0,07%	0,04%	0,05%	13	13	13			
	Cilem	-	-	-	13	0,00%	0,00%	0,01%	13	13	13			
	Gadai	184	184	184	184	0,14%	0,09%	0,09%	-	(0)	-			
4	CFG	99.269	135.903	132.225	132.959	4,40%	5,53%	5,55%	734	33.690	(2.944)			
	CF 1	73.505	94.254	94.513	94.999	15,93%	19,94%	20,02%	487	21.494	745			
	Total Griya	73.052	92.591	92.778	93.438	17,51%	23,72%	23,91%	659	20.386	847			
	Oto	453	1.663	1.734	1.561	1,03%	2,09%	1,87%	(173)	1.108	(102)			
	CF 2	25.764	41.649	37.713	37.960	1,44%	1,97%	1,98%	247	12.196	(3.689)			
	Mitraguna & Others	22.415	39.679	34.677	35.243	1,69%	2,41%	2,45%	566	12.828	(4.436)			
	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	175.434	4,41%	4,97%	4,99%	1.230	36.760	(2.225)	3,99%	19,97%	-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)