

## REGION 2 MEDAN

## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-30 Nov'25)	Growth (1-31 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	30-Dec-25	31-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1,894,366	2,447,773	2,675,307	2,542,683	(96,513)	(132,624)	94,910	3,88%	648,317	34,22%	2,951,802	86,14%	(409,119)
2	Tabungan	12,343,531	13,809,131	14,126,447	14,332,783	512,698	206,336	523,652	3,79%	1,989,252	16,12%	13,838,012	103,58%	49,771
3	Deposito	6,674,579	7,261,750	6,668,553	6,886,598	355,712	218,046	(375,152)	-5,17%	212,020	3,18%	6,775,272	101,64%	111,327
	Total	20,912,476	23,518,654	23,470,307	23,762,064	771,896	291,757	243,410	1,03%	2,849,588	13,63%	23,565,085	100,84%	196,979
	CASA	14,237,897	16,256,904	16,801,754	16,875,466	416,185	73,711	618,561	3,80%	2,637,569	18,52%	16,789,813	100,51%	85,653
	(%) CASA	68,08%	69,12%	71,59%	71,02%									
	FDR	79,95%	80,76%	82,31%	81,30%									

## Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	605,893	676,653	691,136	681,638	(9,498)	4,985	0,74%	75,745	12,50%	813,500	83,79%	(131,862)	
2	Giro ISE	190,259	161,992	175,134	169,365	(5,769)	7,372	4,55%	(20,894)	-10,98%	316,220	53,56%	(146,855)	
3	Tabungan ISE	335,051	431,528	451,495	447,766	(3,729)	16,238	3,76%	112,714	33,64%	363,698	123,11%	84,068	
4	Deposito ISE	80,583	83,133	64,507	64,507	0	(18,626)	-22,40%	(16,075)	-19,95%	133,583	48,29%	(69,075)	
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 (1-30 Nov'25)	Pencairan (1-31 Dec'25)	Pencairan MtM	MtD (1-30 Nov'25)	Growth (1-31 Dec'25)	Run Off Dec'25	Target Dec'25			
		31-Dec-24	30-Nov-25	31-Dec-25							Posisi	Penc.	Gap	
1	SME	1,400,748	1,646,608	1,636,253	199,692	26,390	(173,303)	180,870	-10,355	235,506	36,745	1,648,748	99,24%	(12,494)
	Linkage	727,269	899,506	896,146	178,110	3,248	(174,863)	171,172	-3,361	168,876	6,608	835,269	107,29%	60,876
	Non-Linkage	673,478	747,102	740,108	21,582	23,142	1,560	9,698	-6,994	66,629	30,136	813,478	90,98%	(73,371)
	• Local Champion	584,102	633,881	632,494	18,330	20,862	2,532	10,006	-1,386	48,393	22,248	650,475	97,24%	(17,981)
	• Value Chain	89,377	113,221	107,613	3,252	2,280	(972)	-308	-5,608	18,237	7,888	163,003	66,02%	(55,390)
2	MBG	2,310,331	2,406,087	2,435,960	98,037	116,416	18,379	8,858	29,872	125,629	86,544	2,642,609	92,18%	(206,649)
	KUR	2,171,167	2,267,884	2,297,697	93,962	112,085	18,123	10,169	29,813	126,531	82,272	2,486,816	92,40%	(189,118)
	Non KUR	139,164	138,203	138,262	4,075	4,331	256	-1,311	59	-902	4,272	155,793	88,75%	(17,531)
3	PWG	1,161,081	2,076,332	2,203,199	405,949	448,692	42,743	100,630	126,867	1,042,118	321,825	2,221,617	99,17%	(18,418)
	Cilem	604,524	1,242,687	1,339,450	141,906	175,316	33,411	62,549	96,763	734,926	78,553	1,469,491	91,15%	(130,041)
	Gadai	556,557	833,645	863,749	264,043	273,376	9,332	38,081	30,104	307,192	243,272	752,125	114,84%	111,624
4	CFG	11,847,954	12,864,571	13,042,468	334,460	428,773	94,313	58,133	177,897	1,194,514	250,875	13,258,958	98,37%	(216,490)
	CF 1	2,410,954	2,561,163	2,594,566	49,810	80,431	30,621	28	33,403	183,612	47,028	2,653,480	97,78%	(58,914)
	Total Griya	1,954,117	1,973,383	1,989,017	20,508	43,303	22,795	(10,557)	15,633	34,900	27,669	2,074,745	95,87%	(85,728)
	• Total Non Program	1,351,346	1,400,136	1,420,726	19,096	41,223	22,127	(7,624)	20,590	69,380	20,633	1,404,632	101,15%	16,094
	• Program	602,771	573,247	568,291	1,412	2,079	668	(2,934)	-4,957	-34,480	7,036	670,113	84,81%	(101,822)
	Oto	456,837	587,780	605,549	29,302	37,128	7,826	10,585	17,769	148,712	19,359	578,735	104,63%	26,814
	CF 2	9,437,000	10,303,408	10,447,902	284,650	348,342	63,692	58,105	144,495	1,010,903	203,847	10,605,478	98,51%	(157,576)
	Mitraguna & Others	7,891,563	8,698,860	8,831,355	253,418	317,895	64,477	53,999	132,495	939,792	185,400	8,940,484	98,78%	(109,129)
	Pensiuni	1,545,436	1,604,548	1,616,547	31,231	30,447	-784	4,107	12,000	71,111	18,447	1,664,994	97,09%	(48,446)
	Total Pembiayaan	16,720,113	18,993,599	19,317,880	1,038,138	1,020,271	(17,867)	348,491	324,282	2,597,767	695,989	19,771,931	97,70%	(454,051)

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi			% Relatif	MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25					%	Penc.	Gap
1	SME	3,258	3,873	5,631	769	0,23%	0,34%	0,05%	(4,862)	(2,489)	(3,104)
	Linkage	43	6	-	-	0,01%	0,00%	0,00%	-	(43)	(6)
	Local Champion	3,215	3,867	3,813	769	0,48%	0,51%	0,10%	(3,043)	(2,445)	(3,098)
	Value Chain	-	-	1,819	-	-	-	-	-	-	-
2	MBG	26,523	43,850	56,776	32,198	1,15%	2,36%	1,32%	(24,577)	5,675	(11,652)
	KUR	21,896	36,508	47,873	27,132	1,01%	2,11%	1,18%	(20,740)	5,236	(9,376)
	Non KUR	4,627	7,342	8,903	5,066	3,33%	6,44%	3,66%	(3,837)	439	(2,276)
3	PWG	565	29	126	5,230	0,05%	0,01%	0,00%	5,104	4,666	5,201
	Cilem	558	3	-	5,105	0,09%	0,00%	0,38%	5,105	4,547	5,102
	Gadai	7	26	126	8	0,00%	0,02%	0,01%	(1)	119	99
4	CFG	184,758	219,298	221,829	178,289	1,56%	1,72%	1,37%	(43,541)	(6,469)	(41,010)
	CF 1	108,284	121,877	125,523	111,128	4,49%	4,90%	4,28%	(14,394)	2,845	(10,749)
	Total Griya	97,865	107,262	108,955	93,156	5,01%	5,52%	4,68%	(15,799)	(4,708)	(14,106)
	Oto	10,419	14,615	16,567	17,972	2,28%	2,82%	2,97%	1,404	7,553	3,357
	CF 2	76,474	97,421	96,306	67,160	0,819	0,93%	0,64%	(29,146)	(9,314)	(30,261)
	Mitraguna & Others	72,232	89,999	88,979	62,569	0,92%	1,02%	0,71%	(26,410)	(9,664)	(27,430)
	Pensiuni	4,241	7,422	7,328	4,591	0,27%	0,46%	0,28%	(2,736)	350	(2,830)
	Total Pembiayaan	324,392	392,685	380,871	369,088	1,94%	2,01%	1,91%	(11,783)	44,696	(23,597)

## Asset &amp; Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth	PHR & Payroll			Target Dec'25	
		Oct-24	Dec-24	Oct-25			Kinerja	Posisi	Growth (Mtd)		
1	Asset (Retail) T	18,885,600	19,829,706	22,777,573	3,891,973	12,9%	PHR	2,85	3,13	3,17	0,04
2	Contribution Margin	615,899	787,198	695,632	79,733	12,9%	CIF Payroll	127,083	129,		

## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Nov'25)	Growth (1-31 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	30-Dec-25	31-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	238.297	418.828	434.913	308.694	177.355	(126.219)	(110.134)	-26,30%	70.396	29,54%	420.906	73,34%	(112.212)
2	Tabungan	1.732.891	1.903.991	1.964.146	2.013.016	44.961	48.870	109.025	5,73%	280.125	16,17%	2.000.816	100,61%	12.200
3	Deposito	877.742	950.883	852.237	973.935	(55.963)	121.698	23.053	2,42%	96.193	10,96%	896.431	108,65%	77.505
	<b>Total</b>	<b>2.848.930</b>	<b>3.273.702</b>	<b>3.251.296</b>	<b>3.295.645</b>	<b>166.354</b>	<b>44.349</b>	<b>21.943</b>	<b>0,67%</b>	<b>446.715</b>	<b>15,68%</b>	<b>3.318.152</b>	<b>99,32%</b>	<b>(22.508)</b>
	CASA	1.971.188	2.322.819	2.399.059	2.321.710	222.316	(77.349)	(1.109)	-0,05%	350.522	17,78%	2.421.722	95,87%	(100.012)
	(%) CASA	69,19%	70,95%	73,79%	70,45%									
	FDR	84,13%	83,44%	85,43%	84,28%									

## Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-29 Dec'25)				Target Dec'25			
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	79.410	87.303	92.355	90.172		(2.184)	2.869	3,29%	10.761	13,55%	118.145	76,32%	(27.973)
2	Giro ISE	37.094	35.022	32.475	30.638		(1.837)	(4.383)	-12,52%	(6.455)	-17,40%	60.551	50,60%	(29.913)
3	Tabungan ISE	39.484	49.856	59.425	59.078		(347)	9.223	18,50%	19.595	49,63%	44.877	131,65%	14.202
4	Deposito ISE	2.833	2.426	455	455		0	(1.971)	-81,24%	(2.378)	-83,94%	12.717	3,58%	(12.262)
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 (1-30 Nov'25)	Pencairan (1-31 Dec'25)	Pencairan MtM	MtD (1-31 Nov'25)	Growth (1-31 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	31-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	122.962	126.748	122.448	4.410	3.530	-880	1.457	-4.300	-514	7.830	162.236	75,48%	(39.788)
	Linkage	22.750	25.937	25.622	910	570	(340)	-200	-315	2.873	885	39.853	64,29%	(14.230)
	Non-Linkage	100.212	100.811	96.826	3.500	2.960	-540	1.657	-3.985	-3.387	6.945	122.383	79,12%	(25.557)
	• Local Champion	83.501	66.595	66.023	500	2.960	2.460	-804	-571	-17.477	3.531	94.012	70,23%	(27.988)
	• Value Chain	16.712	34.216	30.803	3.000	-	(3.000)	2.461	-3.414	14.091	3.414	28.371	108,57%	2.431
2	MBG	310.816	325.767	328.614	13.920	15.750	1.830	1.228	2.847	17.798	12.903	362.288	90,71%	(33.674)
	KUR	291.370	306.564	310.319	13.660	15.725	2.065	1.900	3.755	18.949	11.970	340.266	91,20%	(29.946)
	Non KUR	19.446	19.203	18.295	260	25	-235	-673	-909	-1.152	934	22.022	83,07%	(3.727)
3	PWG	193.140	323.731	344.187	54.390	62.513	8.123	11.995	20.456	151.047	42.057	362.681	94,90%	(18.494)
	Cilem	122.752	218.666	233.336	22.148	29.821	7.673	7.938	14.670	110.584	15.151	262.581	88,86%	(29.245)
	Gadai	70.389	105.064	110.851	32.242	32.692	450	4.057	5.787	40.462	26.906	100.101	110,74%	10.751
4	CFG	1.770.026	1.955.435	1.982.251	53.125	68.812	15.687	10.668	26.816	212.225	41.996	2.003.011	98,96%	(20.760)
	CF 1	463.002	520.993	532.784	13.642	20.156	6.514	1.760	11.791	69.783	8.365	503.674	105,78%	29.110
	Total Griya	392.209	436.373	446.694	8.985	15.937	6.952	0	10.320	54.485	5.616	412.745	108,22%	33.948
	• Total Non Program	388.279	424.924	434.639	8.650	15.277	6.627	372	9.715	46.360	5.562	397.351	109,38%	37.288
	• Program	3.930	11.449	12.054	334	660	326	302	605	8.124	55	15.395	78,30%	(3.340)
	Oto	70.793	84.620	86.091	4.658	4.220	-438	1.760	1.471	15.298	2.749	90.929	94,68%	(4.838)
	CF 2	1.307.024	1.434.442	1.449.467	39.483	48.656	9.173	8.908	15.025	142.442	33.631	1.499.337	96,67%	(49.871)
	Mitraguna & Others	1.211.757	1.335.736	1.349.785	38.451	45.350	6.899	9.546	14.049	138.028	31.301	1.384.316	97,51%	(34.531)
	Pensiun	95.268	98.706	99.682	1.032	3.306	2.274	-638	976	4.414	2.330	115.021	86,66%	(15.339)
	<b>Total Pembiayaan</b>	<b>2.396.945</b>	<b>2.731.682</b>	<b>2.777.501</b>	<b>125.845</b>	<b>150.605</b>	<b>24.760</b>	<b>25.347</b>	<b>45.819</b>	<b>380.556</b>	<b>104.786</b>	<b>2.890.216</b>	<b>96,10%</b>	<b>(112.716)</b>

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25		31-Dec-24	30-Nov-25	31-Dec-25				%	Penc.	Gap
1	SME	508	6	-	-	0,41%	0,00%	0,00%	-	(508)	(6)			
	Linkage	43	6	-	-	0,19%	0,00%	0,00%	-	(43)	(6)			
	Local Champion	465	-	-	-	0,46%	0,00%	0,00%	-	(465)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	4.441	6.190	6.190	5.135	1,43%	1,90%	1,56%	(1.055)	694	(1.055)			
	KUR	3.770	4.599	4.599	4.215	1,29%	1,50%	1,36%	(384)	445	(384)			
	Non KUR	671	1.590	1.590	920	3,45%	8,28%	5,03%	(670)	249	(670)			
3	PWG	155	-	-	-	0,08%	0,00%	0,14%	-	484	329	484		
	Cilem	155	-	-	-	0,13%	0,00%	0,21%	-	484	329	484		
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	19.018	28.147	27.679	19.001	1,07%	1,42%	0,96%	(8.678)	(17)	(9.147)			
	CF 1	8.456	11.479	12.737	7.961	1,83%	2,44%	1,49%	(4.776)	(495)	(3.518)			
	Total Griya	6.832	10.463	10.710	6.193	1,74%	2,45%	1,39%	(4.517)	(639)	(4.269)			
	Oto	1.624	1.016	2.026	1.768	2,29%	2,39%	2,05%	(258)	144	752			
	CF 2	10.562	16.669	14.942	11.040	0,81%	1,04%	0,76%	(3.903)	478	(5.629)			
	Mitraguna & Others	10.315	16.481	14.431	11.040	0,85%	1,08%	0,82%	(3.392)	725	(5.441)			
	Pensiun	247	188	511	-	0,26%	0,02%	0,32%	(174)	(349)	(314)			
	<b>Total Pembiayaan</b>	<b>38.001</b>	<b>34.188</b>	<b>33.182</b>	<b>28.931</b>	<b>1,59%</b>	<b>1,21%</b>	<b>1,04%</b>	<b>(4.251)</b>	<b>(9.070)</b>	<b>(5.257)</b>	<b>1,41%</b>	<b>-35,04%</b>	<b>0,4%</b>

## Asset &amp; 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 &amp; Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
Oct-24	Sep-25	Oct-25			

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## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Nov'25)	Growth (1-31 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	30-Dec-25	31-Dec-25		DtD	MtD	%MtD	YTD	%YTD	Posisi	Penc.	Gap
1	Giro	314.972	437.227	771.671	763.553	(162.332)	(8.119)	326.326	74,64%	448.581	142,42%	515.367	148,16%	248.186
2	Tabungan	2.242.130	2.410.328	2.573.060	2.589.123	(11.852)	16.064	178.795	7,42%	346.993	15,48%	2.534.104	102,17%	55.020
3	Deposito	2.798.677	3.310.810	2.928.717	2.921.049	519.898	(7.668)	(389.761)	-11,77%	122.372	4,37%	2.816.881	103,70%	104.168
	<b>Total</b>	<b>5.355.779</b>	<b>6.158.366</b>	<b>6.273.448</b>	<b>6.273.725</b>	<b>345.714</b>	<b>277</b>	<b>115.359</b>	<b>1,87%</b>	<b>917.946</b>	<b>17,14%</b>	<b>5.866.352</b>	<b>106,94%</b>	<b>407.373</b>
	CASA	2.557.102	2.847.555	3.344.731	3.352.676	(174.184)	7.945	505.121	17,74%	795.574	31,11%	3.049.471	109,94%	303.205
	FDR	47,52%	48,47%	48,56%	48,56%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-31 Nov'25)	Growth (1-29 Dec'25)				Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YTD	%YTD	Posisi	Penc.
1	DPK ISE	113.657	99.470	106.039	104.785	(1.254)	5.316	5,34%	(8.871)	-7,81%	151.518	69,16%	(46.732)
2	Giro ISE	31.184	15.875	21.884	18.895	(2.989)	3.020	19,03%	(12.289)	-39,41%	54.128	34,91%	(35.233)
3	Tabungan ISE	59.057	64.263	64.823	66.558	1.736	2.295	3,57%	7.501	12,70%	64.324	103,47%	2.235
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 (1-30 Nov'25)	Pencairan (1-31 Dec'25)	Pencairan MtM	MtD (1-31 Nov'25)	Growth (1-31 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	31-Dec-25					MtD	YTD		Posisi	Penc.	Gap
1	SME	188.209	207.382	209.842	5.680	6.100	420	513	2.460	21.633	3.640	244.894	85,69%	(35.052)
	Linkage	19.369	18.016	17.887	-	-	-	-	-130	-129	129	44.054	40,60%	(26.167)
	Non-Linkage	168.841	189.366	191.955	5.680	6.100	420	643	2.589	23.115	3.511	200.840	95,58%	(8.885)
	• Local Champion	162.434	180.126	182.665	5.680	6.100	420	771	2.539	20.231	3.561	177.604	102,85%	5.061
	• Value Chain	6.407	9.240	9.290	-	-	-	-	-128	50	(50)	23.235	39,98%	(13.945)
2	MBG	159.435	194.735	198.768	9.695	10.175	480	2.895	4.033	39.334	6.142	210.853	94,27%	(12.084)
	KUR	151.599	185.038	188.646	9.145	9.485	340	2.836	3.608	37.047	5.877	200.443	94,11%	(11.797)
	Non KUR	7.836	9.697	10.123	550	690	140	60	425	2.287	265	10.410	97,24%	(287)
3	PWG	252.400	434.205	459.530	87.135	96.391	9.256	21.944	25.326	207.130	71.066	453.213	101,39%	6.318
	Cilem	111.797	234.388	248.732	27.287	30.283	2.996	10.815	14.343	136.935	15.939	276.183	90,06%	(27.451)
	Gadai	140.603	199.817	210.799	59.848	66.109	6.260	11.129	10.982	70.196	55.126	177.030	119,08%	33.769
4	CFG	1.944.791	2.148.603	2.178.303	61.413	70.499	9.086	10.856	29.700	233.512	40.798	2.206.447	98,72%	(28.145)
	CF 1	376.842	382.194	387.071	4.624	12.726	8.102	-2.215	4.878	10.230	7.848	422.476	91,62%	(35.404)
	Total Griya	311.852	312.575	317.273	3.880	10.076	6.196	0	4.698	5.421	5.377	334.952	94,72%	(17.679)
	• Total Non Program	308.347	308.216	312.787	3.720	9.916	6.196	-1.685	4.571	4.440	5.344	318.551	98,19%	(5.764)
	• Program	3.505	4.359	4.486	160	160	0	136	127	981	33	16.401	27,35%	(11.915)
	Oto	64.990	69.619	69.798	744	2.650	1.906	-2.215	179	4.808	2.470	87.524	79,75%	(17.726)
	CF 2	1.567.950	1.766.409	1.791.231	56.789	57.773	984	13.071	24.822	223.282	32.951	1.783.972	100,41%	7.260
	Mitraguna & Others	1.383.782	1.569.711	1.591.108	51.357	52.324	967	10.152	21.397	207.327	30.927	1.577.695	100,85%	13.413
	Pensiun	184.168	196.697	200.123	5.432	5.449	17	2.920	3.426	15.955	2.023	206.276	97,02%	(6.153)
	<b>Total Pembiayaan</b>	<b>2.544.835</b>	<b>2.984.924</b>	<b>3.046.444</b>	<b>163.923</b>	<b>183.165</b>	<b>19.242</b>	<b>36.209</b>	<b>61.520</b>	<b>501.608</b>	<b>121.646</b>	<b>3.115.406</b>	<b>97,79%</b>	<b>(68.963)</b>

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi			MtD (1-31 Nov'25)	% Relatif		MtD	Net (UG) & DG		Run Off Dec'25	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	31-Dec-25	31-Dec-24	30-Nov-25	31-Dec-25	MtD	YTD	MtM	%	Penc.	Gap
1	SME	1.267	3.204	3.204	-	0,67%	1,54%	0,00%	(3.204)	(1.267)	(3.204)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	1.267	3.204	3.204	-	0,75%	1,69%	0,00%	(3.204)	(1.267)	(3.204)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	3.453	6.764	6.764	3.593	2,17%	3,47%	1,81%	(3.171)	140	(3.171)			
	KUR	2.876	6.294	6.294	3.371	1,90%	3,40%	1,79%	(2.923)	495	(2.923)			
	Non KUR	577	470	470	222	7,36%	4,84%	2,19%	(247)	(355)	(247)			
3	PWG	-	-	-	-	1.006	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	1.006	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	19.268	25.105	26.975	20.944	0,99%	1,26%	0,96%	(6.031)	1.677	(4.160)			
	CF 1	8.041	13.170	13.772	13.359	2,13%	3,60%	3,45%	(413)	5.318	188			
	Total Griya	6.972	10.986	11.815	11.183	2,24%	3,78%	3,52%	(632)	4.211	197			
	Oto	1.069	2.184	1.957	2.176	1,64%	2,81%	3,12%	(5.618)	219	1.107	(9)		
	CF 2	11.227	11.934	13.204	7.586	0,72%	0,75%	0,42%	(5.618)	(3.641)	(4.349)			
	Mitraguna & Others	11.107	11.331	11.970	6.677	0,80%	0,76%	0,42%	(5.293)	(4.430)	(4.654)			
	Pensiun	120	603	1.234	909	0,07%	0,63%	0,45%	(324)	789	306			
	<b>Total Pembiayaan</b>	<b>30.008</b>	<b>33.313</b>	<b>33.703</b>	<b>31.518</b>	<b>1,18%</b>	<b>1,13%</b>	<b>1,03%</b>	<b>(2.185)</b>	<b>1.509</b>	<b>(1.795)</b>	<b>0,93%</b>	<b>10,24%</b>	<b>-0,1%</b>

## Asset &amp; 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	7,9%
2	Contribution Margin	121.739	158.691	112.173	(9.566)	7,9%

## PHR &amp; Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
Oct-24	Sep-25	Oct-25			



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## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Nov'25)	Growth (1-31 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	30-Dec-25	31-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	155.866	128.866	140.024	129.315	(4.060)	(10.709)	449	0,35%	(26.552)	-17,03%	346.235	37,35%	(216.920)
2	Tabungan	1.803.617	1.980.739	2.058.180	2.141.195	51.335	83.015	160.456	8,10%	337.579	18,72%	2.083.113	102,79%	58.082
3	Deposito	681.198	762.342	744.066	745.402	(32.431)	1.336	(16.941)	-2,22%	64.204	9,43%	699.248	106,60%	46.154
	<b>Total</b>	<b>2.640.681</b>	<b>2.871.948</b>	<b>2.942.270</b>	<b>3.015.912</b>	<b>14.844</b>	<b>73.642</b>	<b>143.964</b>	<b>5,01%</b>	<b>375.231</b>	<b>14,21%</b>	<b>3.128.596</b>	<b>96,40%</b>	<b>(112.684)</b>
	<b>CASA</b>	<b>1.959.483</b>	<b>2.109.605</b>	<b>2.198.205</b>	<b>2.270.510</b>	<b>47.274</b>	<b>72.306</b>	<b>160.905</b>	<b>7,63%</b>	<b>311.027</b>	<b>15,87%</b>	<b>2.429.348</b>	<b>93,46%</b>	<b>(158.838)</b>
	<b>(%) CASA</b>	<b>74,20%</b>	<b>73,46%</b>	<b>74,71%</b>	<b>75,28%</b>									
	<b>FDR</b>	<b>99,99%</b>	<b>104,53%</b>	<b>104,31%</b>	<b>101,76%</b>									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-31 Nov'25)	Growth (1-29 Dec'25)				Target Dec'25			
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	65.610	82.670	88.971	84.200		(4.771)	1.530	1,85%	18.590	28,33%	95.806	87,89%	(11.606)
2	Giro ISE	23.758	19.536	22.501	18.260		(4.241)	(1.276)	-6,53%	(5.498)	-23,14%	42.060	43,41%	(23.800)
3	Tabungan ISE	30.646	53.467	56.802	56.272		(530)	2.806	5,25%	25.626	83,62%	34.843	161,50%	21.430
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 (1-30 Nov'25)	Pencairan (1-31 Dec'25)	Pencairan MtM	MtD (1-31 Nov'25)	Growth (1-31 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	31-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	80.398	99.911	104.438	5.900	9.935	4.035	3.622	4.527	24.040	5.407	115.782	90,20%	(11.344)
	Linkage	14.865	24.409	27.086	-	2.678	2.678	-2	2.677	12.221	0	30.274	89,47%	(3.188)
	Non-Linkage	65.533	75.502	77.352	5.900	7.257	1.357	3.623	1.850	11.819	5.407	85.508	90,46%	(8.156)
	• Local Champion	62.373	72.430	74.331	5.900	7.257	1.357	3.655	1.901	11.958	5.356	71.843	103,46%	2.488
	• Value Chain	3.160	3.072	3.021	-	-	-	-32	-51	-139	51	13.665	22,11%	(10.644)
2	MBG	368.059	388.843	392.883	17.020	17.902	882	2.543	4.039	24.824	13.863	422.292	93,04%	(29.409)
	KUR	343.457	362.300	366.341	15.160	17.257	2.097	1.434	4.041	22.884	13.216	394.978	92,75%	(28.637)
3	PWG	200.888	356.932	382.896	80.571	79.610	-961	19.828	25.963	182.007	53.647	371.423	103,09%	11.473
	Cilem	92.590	195.267	213.304	28.093	30.178	2.085	15.699	18.037	120.713	12.141	231.018	92,33%	(17.715)
	Gadai	108.298	161.666	169.592	52.479	49.432	-3.046	4.129	7.926	61.294	41.506	140.405	120,79%	29.187
4	CFG	1.991.066	2.156.369	2.188.883	49.085	72.968	23.883	11.052	32.514	197.817	40.454	2.211.667	98,97%	(22.784)
	CF 1	271.158	283.057	286.354	4.117	7.450	3.333	1.942	3.297	15.197	4.153	309.258	92,59%	(22.904)
	Total Griya	236.939	232.575	233.726	821	3.567	2.746	0	1.150	-3.213	2.416	255.971	91,31%	(22.245)
	• Total Non Program	155.508	155.596	157.288	500	3.409	2.909	-2.038	1.691	1.780	1.718	163.915	95,96%	(6.628)
	• Program	81.431	76.979	76.438	321	158	-163	-302	-541	-4.993	699	92.056	83,03%	(15.618)
	Oto	34.219	50.482	52.629	3.296	3.883	587	1.942	2.147	18.410	1.736	53.287	98,76%	(659)
	CF 2	1.719.908	1.873.311	1.902.528	44.968	65.519	20.551	9.111	29.217	182.621	36.302	1.902.409	100,01%	120
	Mitraguna & Others	1.474.657	1.605.638	1.631.047	40.015	58.765	18.750	8.035	25.410	156.390	33.355	1.638.476	99,55%	(7.428)
	Pensiun	245.250	267.674	271.481	4.953	6.754	1.801	1.076	3.807	26.231	2.947	263.933	102,86%	7.548
	<b>Total Pembiayaan</b>	<b>2.640.411</b>	<b>3.002.055</b>	<b>3.069.099</b>	<b>152.576</b>	<b>180.415</b>	<b>27.839</b>	<b>37.045</b>	<b>67.044</b>	<b>428.688</b>	<b>113.372</b>	<b>3.121.164</b>	<b>98,33%</b>	<b>(52.065)</b>

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi			MtD (1-31 Nov'25)	% Relatif			MtD	YtD	MtM	Target Dec'25			
		31-Dec-24	31-Oct-25	30-Nov-25	31-Dec-25	31-Dec-24	30-Nov-25	31-Dec-25				%	Penc.	Gap	
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
2	MBG	2.275	9.715	9.715	6.040	0,62%	2,50%	1,54%	(3.675)	3.765	(3.675)				
	KUR	1.785	8.311	8.311	5.195	0,52%	2,29%	1,42%	(3.116)	3.410	(3.116)				
	Non KUR	489	1.404	1.404	844	1,99%	5,29%	3,18%	(559)	355	(559)				
3	PWG	10	-	-	-	593	0,00%	0,00%	0,15%	593	583	593			
	Cilem	10	-	-	-	474	0,01%	0,00%	0,22%	474	464	474			
	Gadai	-	-	-	-	120	0,00%	0,00%	0,07%	120	120	120			
4	CFG	19.717	28.500	30.393	19.771	0,99%	1,41%	0,90%	(10.623)	54	(8.729)				
	CF 1	13.249	16.070	16.284	13.673	4,89%	5,75%	4,77%	(2.611)	424	(2.398)				
	Total Griya	12.780	15.301	15.217	12.153	5,39%	6,54%	5,20%	(3.065)	(627)	(3.149)				
	Oto	469	769	1.066	1.520	1,37%	2,11%	2,89%	454	1.051	751				
	CF 2	6.468	12.430	14.110	6.098	0,38%	0,75%	0,32%	(8.011)	(370)	(6.331)				
	Mitraguna & Others	5.999	11.068	12.494	5.209	0,41%	0,78%	0,32%	(7.285)	(789)	(5.859)				
	Pensiun	470	1.361	1.615	896	0,19%	0,60%	0,33%	(726)	419	(472)				
	<b>Total Pembiayaan</b>	<b>46.399</b>	<b>50.747</b>	<b>49.786</b>	<b>50.143</b>	<b>1,76%</b>	<b>1,66%</b>	<b>1,63%</b>	<b>357</b>	<b>3.745</b>	<b>(603)</b>	<b>1.79%</b>	<b>-9,37%</b>	<b>0,2%</b>	

## Asset &amp; Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth	PHR & Payroll			Kinerja	Target Dec'25		
		Oct-24	Dec-24	Oct-25			Oct-24	Sep-25	Oct-25		Growth (Mtd)	Growth (YoY)	
1	Asset (Retail) T	2.522.835	2.588.183	3.049.921	527.086		2.91	3.11	3.14	4			

## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Nov'25)	Growth (1-31 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	30-Dec-25	31-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.111.061	1.414.109	1.289.545	1.306.271	(97.170)	16.726	(107.838)	-7,63%	195.209	17,57%	1.422.021	91,86%	(115.750)
2	Tabungan	4.778.169	5.505.119	5.482.481	5.497.179	387.504	14.698	(7.940)	-0,14%	719.010	15,05%	5.182.062	106,08%	315.117
3	Deposito	1.667.902	1.627.216	1.596.944	1.616.038	(70.429)	19.094	(11.178)	-0,69%	(51.864)	-3,11%	1.695.532	95,31%	(79.494)
	<b>Total</b>	<b>7.557.133</b>	<b>8.546.444</b>	<b>8.368.969</b>	<b>8.419.488</b>	<b>219.905</b>	<b>50.519</b>	<b>(126.956)</b>	<b>-1,49%</b>	<b>862.355</b>	<b>11,41%</b>	<b>8.299.616</b>	<b>101,44%</b>	<b>119.872</b>
	CASA	5.889.231	6.919.228	6.772.025	6.803.450	290.334	31.425	(15.778)	-1,67%	914.219	15,52%	6.604.083	103,02%	199.367
	(%) CASA	77,93%	80,96%	80,92%	80,81%									
	FDR	79,28%	79,23%	82,16%	81,66%									

## Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-29 Dec'25)				Target Dec'25			
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	304.377	365.768	362.242	360.471		(1.772)	(5.297)	-1,45%	56.093	18,43%	399.069	90,33%	(38.598)
2	Giro ISE	93.275	88.775	94.977	97.929		2.951	9.154	10,31%	4.654	4,99%	150.822	64,93%	(52.893)
3	Tabungan ISE	174.173	229.504	236.431	231.708		(4.723)	2.204	0,96%	57.535	33,03%	187.112	123,83%	44.596
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 (1-30 Nov'25)	Pencairan (1-31 Dec'25)	Pencairan MtM	MtD (1-31 Nov'25)	Growth (1-31 Dec'25)		Run Off Dec'25	Target Dec'25			
		31-Dec-24	30-Nov-25	31-Dec-25					MtD	YtD		Posisi	Penc.	Gap	
1	SME	824.608	969.288	955.178	179.502	2.280	(177.222)	174.663	-14,110	130.570	16,390	901.947	105,90%	53.230	
	Linkage	583.855	720.364	715.279	177.200	-	(177.200)	172.022	-5.085	131.424	5,085	617.271	115,88%	98.008	
	Non-Linkage	240.753	248.924	239.899	2.302	2.280	-22	2.641	-9.025	-854	11.305	284.676	84,27%	(44.777)	
	• Local Champion	177.655	182.232	175.399	2.050	-	(2.050)	5.250	-6.832	-2.255	6.832	190.795	91,93%	(15.396)	
	• Value Chain	63.098	66.692	64.499	252	2.280	2.028	(2.610)	-1.196	-24	1.402	4.473	93.880	68,70%	(29.381)
2	MBG	1.025.144	1.051.900	1.065.148	40.097	52.458	12.361	1.690	13.248	40.004	39.210	1.139.485	93,48%	(74.337)	
	KUR	965.396	993.508	1.006.780	39.137	50.617	11.480	2.886	13.272	41.384	37.345	1.074.013	93,74%	(67.233)	
3	PWG	255.819	538.581	580.791	90.693	111.300	20.607	30.241	42.210	324.972	69.090	65.472	168.435	106,65%	(31.069)
	Cilem	149.863	366.173	401.152	40.820	56.737	15.917	19.595	34.979	251.289	21.758	432.657	92,72%	(31.505)	
	Gadai	105.956	172.408	179.639	49.873	54.563	4.690	10.646	7.231	73.684	47.332	282.830	109,12%	25.800	
4	CFG	3.885.901	4.211.869	4.274.626	116.001	150.979	34.978	23.924	62.757	388.724	88.222	4.354.361	98,17%	(79.735)	
	CF 1	838.535	900.893	914.153	19.775	31.892	12.117	4.556	13.261	75.618	18.632	919.422	99,43%	(5.269)	
	Total Griya	595.912	600.711	605.522	6.034	13.041	7.007	0	4.811	9.610	8.230	636.591	95,12%	(31.069)	
	• Total Non Program	435.065	452.228	457.655	5.716	12.402	6.686	(4.115)	5.427	22.590	6.975	453.034	101,02%	4.621	
	• Program	160.848	148.482	147.867	318	639	321	(1.118)	(615)	-12.981	1.254	183.557	80,56%	(36.590)	
	Oto	242.622	300.182	308.631	13.741	18.852	5.110	4.556	8.449	66.008	10.402	284.615	98,31%	(48.179)	
	CF 2	3.047.367	3.310.976	3.360.473	96.226	119.087	22.861	19.368	49.497	313.106	69.590	3.434.939	97,83%	(74.466)	
	Mitraguna & Others	2.497.673	2.750.501	2.797.436	85.626	110.170	24.544	20.016	46.935	299.763	63.235	2.845.615	98,31%	(48.179)	
	Pensiun	549.694	560.475	563.037	10.600	8.917	(1.683)	(648)	2.562	13.343	6.355	589.324	95,54%	(26.288)	
	<b>Total Pembiayaan</b>	<b>5.991.472</b>	<b>6.771.638</b>	<b>6.875.743</b>	<b>426.293</b>	<b>317.017</b>	<b>(-109.275)</b>	<b>230.518</b>	<b>104.105</b>	<b>884.270</b>	<b>212.912</b>	<b>6.996.885</b>	<b>98,27%</b>	<b>(121.142)</b>	

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi						MtD (1-31 Nov'25)	Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25					MtD	YtD		%	Penc.	Gap
1	SME	1.291	188	149	144	0,16%	0,02%	0,02%	(5)	(1.147)	(44)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	1.291	188	149	144	0,54%	0,06%	0,06%	(5)	(1.147)	(44)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	11.476	19.334	19.334	12.405	1,12%	1,84%	1,16%	(6.929)	929	(6.929)			
	KUR	9.838	15.519	15.519	9.961	1,02%	1,56%	0,99%	(5.558)	123	(5.558)			
	Non KUR	1.638	3.815	3.815	2.444	2,74%	6,53%	4,19%	(1.371)	806	(1.371)			
3	PWG	124	4	4	2.316	0,05%	0,00%	0,40%	2.312	2.191	2.312			
	Cilem	118	-	-	-	0,08%	0,00%	0,58%	2.310	2.192	2.310			
	Gadai	7	4	4	6	0,01%	0,00%	0,00%	2	(1)	2			
4	CFG	59.411	72.096	65.976	55.721	1,53%	1,57%	1,30%	(10.254)	(3.690)	(16.375)			
	CF 1	35.165	39.232	37.416	32.533	4,19%	4,15%	3,56%	(4.883)	(2.632)	(6.699)			
	Total Griya	29.490	30.424	28.365	23.462	4,95%	4,72%	3,87%	(4.903)	(6.029)	(6.963)			
	Oto	5.675	8.808	9.051	9.071	2,34%	3,02%	2,94%	20	3.397	264			
	CF 2	24.246	32.864	28.560	23.188	0,80%	0,86%	0,69%	(5.371)	(1.058)	(9.676)			
	Mitraguna & Others	22.605	29.933	26.523	21.727	0,91%	0,96%	0,78%	(4.796)	(878)	(8.205)			
	Pensiun	1.642	2.931	2.037	1.461	0,30%	0,00%	0,26%	(576)	(181)	(1.470)			
	<b>Total Pembiayaan</b>	<b>72.302</b>	<b>91.622</b>	<b>85.462</b>	<b>70.586</b>	<b>1,21%</b>	<b>1,26%</b>	<b>1,03%</b>	<b>(14.877)</b>	<b>(1.716)</b>	<b>(21.036)</b>	<b>1,24%</b>	<b>-20,72%</b>	<b>0,2%</b>

## Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi						MtD (1-31 Nov'25)	% Relatif			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25										

## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Nov'25)	Growth (1-31 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	30-Dec-25	31-Dec-25		DtD	MtD	%MtD	YTD	%YTD	Posisi	Penc.	Gap
1	Giro	74.169	48.743	39.154	34.851	(10.306)	(4.303)	(13.892)	-28,50%	(39.319)	-53,01%	247.274	14,09%	(212.423)
2	Tabungan	1.786.724	2.008.954	2.048.581	2.092.270	40.750	43.689	83.315	4,15%	305.545	17,10%	2.037.916	102,67%	54.354
3	Deposito	649.060	610.498	546.590	630.174	(5.364)	83.585	19.676	3,22%	(18.886)	-2,91%	667.179	94,45%	(37.005)
	<b>Total</b>	<b>2.509.954</b>	<b>2.668.196</b>	<b>2.634.324</b>	<b>2.757.295</b>	<b>25.080</b>	<b>122.970</b>	<b>89.099</b>	<b>3,34%</b>	<b>247.341</b>	<b>9,85%</b>	<b>2.952.369</b>	<b>93,39%</b>	<b>(195.074)</b>
	CASA	1.860.893	2.057.697	2.087.735	2.127.120	30.444	39.385	69.423	3,37%	266.227	14,31%	2.285.190	93,08%	(158.069)
	(%) CASA	74,14%	77,12%	79,25%	77,15%									
	FDR	125,36%	131,30%	134,73%	128,72%									

## Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-29 Dec'25)				Target Dec'25			
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YTD	%YTD	Posisi	Penc.	Gap
1	DPK ISE	42.839	41.442	41.529	42.010		482	568	1,37%	(829)	-1,93%	83.611	50,24%	(41.601)
2	Giro ISE	4.948	2.786	3.296	3.643		347	857	30,77%	(1.305)	-26,38%	29.659	12,28%	(26.016)
3	Tabungan ISE	31.691	34.438	34.014	34.148		135	(289)	-0,84%	2.458	7,75%	37.357	91,41%	(3.209)
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 (1-30 Nov'25)	Pencairan (1-31 Dec'25)	Pencairan MtM	MtD (1-31 Nov'25)	Growth (1-31 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	31-Dec-25					MtD	YTD		Posisi	Penc.	Gap
1	SME	184.570	243.280	244.348	4.200	4.545	345	615	1.068	59.777	3.477	223.889	109,14%	20.459
	Linkage	86.431	110.781	110.272	-	-	-	-	(519)	(509)	509	103.818	106,22%	6.454
	Non-Linkage	98.139	132.499	134.076	4.200	4.545	345	1.134	1.577	35.936	2.968	120.072	111,66%	14.004
	• Local Champion	98.139	132.499	134.076	4.200	4.545	345	1.134	1.577	35.936	2.968	116.221	115,36%	17.855
	• Value Chain	-	-	-	-	-	-	0	0	0	-	3.851	0,00%	(3.851)
2	MBG	446.877	444.841	450.547	17.305	20.131	2.826	502	5.705	3.670	14.426	507.692	88,74%	(57.145)
	KUR	419.345	420.474	425.612	16.860	19.001	2.141	1.113	5.137	6.266	13.864	477.116	89,21%	(51.504)
	Non KUR	27.532	24.367	24.935	445	1.130	685	(610)	568	5.297	562	30.576	81,55%	(5.641)
3	PWG	258.833	422.883	435.795	93.160	98.877	5.718	16.622	12.912	176.961	85.966	433.208	100,60%	2.587
	Cilem	127.522	228.193	242.927	23.559	28.298	4.739	8.501	14.734	115.405	13.563	267.053	90,97%	(24.126)
	Gadai	131.312	194.690	192.868	69.601	70.580	979	8.121	(1.823)	61.556	72.403	166.155	116,08%	26.712
4	CFG	2.256.170	2.392.296	2.418.406	54.835	65.514	10.679	12.190	26.110	162.236	39.404	2.483.471	97,38%	(65.065)
	CF 1	461.418	474.026	474.202	7.651	8.206	555	4.543	176	12.784	8.031	498.650	95,10%	(24.447)
	Total Griya	417.205	391.149	385.802	788	683	(106)	0	(5.347)	(31.403)	6.030	434.485	88,80%	(48.683)
	• Total Non Program	64.148	59.172	58.357	510	220	(290)	(157)	(81.952)	1.035	71.781	81,30%	(13.424)	
	• Program	353.058	331.978	327.445	278	463	185	(1.952)	(4.533)	(25.612)	4.995	362.704	90,28%	(35.259)
	Oto	44.213	82.877	88.400	6.863	7.524	661	4.543	5.523	44.188	2.001	64.165	137,77%	24.236
	CF 2	1.794.752	1.918.270	1.944.203	47.184	57.308	10.124	7.647	25.934	149.451	31.374	1.984.822	97,95%	(40.618)
	Mitraguna & Others	1.323.695	1.437.274	1.461.979	37.970	51.287	13.317	6.250	24.705	138.283	26.581	1.494.383	97,83%	(32.404)
	Pensiun	471.056	480.996	482.225	9.214	6.021	(3.193)	1.397	1.229	11.168	4.792	490.439	98,33%	(8.214)
	<b>Total Pembiayaan</b>	<b>3.146.451</b>	<b>3.503.301</b>	<b>3.549.095</b>	<b>169.500</b>	<b>189.067</b>	<b>19.567</b>	<b>29.929</b>	<b>45.794</b>	<b>402.644</b>	<b>143.273</b>	<b>3.648.260</b>	<b>97,28%</b>	<b>(99.165)</b>

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi			Pencairan (1-30 Nov'25)	Pencairan (1-31 Dec'25)	Pencairan MtM	MtD (1-31 Nov'25)	Net (UG) & DG		Run Off Dec'25	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25					MtD	YTD		%	Penc.	Gap
1	SME	192	475	460	625	0,10%	0,19%	0,26%	166	434	150			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	192	475	460	625	0,20%	0,35%	0,47%	166	434	150			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	4.879	14.773	14.773	5.025	1,09%	3,32%	1,12%	(9.748)	146	(9.748)			
	KUR	3.627	13.148	13.148	4.389	0,86%	3,13%	1,03%	(8.759)	763	(8.759)			
	Non KUR	1.252	1.625	1.625	636	4,55%	6,67%	2,55%	(989)	(617)	(989)			
3	PWG	275	122	122	832	0,11%	0,03%	0,19%	710	557	710			
	Cilem	275	-	-	832	0,22%	0,00%	0,00%	832	557	832			
	Gadai	-	122	122	-	0,00%	0,06%	0,00%	(122)	-	-			
4	CFG	67.344	65.451	70.806	62.851	2,98%	2,96%	2,60%	(7.954)	(4.492)	(2.599)			
	CF 1	43.373	41.926	45.314	43.603	9,40%	9,56%	9,20%	(1.711)	230	1.677			
	Total Griya	41.791	40.088	42.848	40.166	10,02%	10,95%	10,41%	(2.681)	(1.624)	78			
	Oto	1.583	1.838	2.467	3.437	3,58%	2,98%	3,89%	970	1.854	1.599			
	CF 2	23.971	23.525	25.491	19.248	1,34%	1,33%	0,99%	(6.243)	(4.722)	(4.276)			
	Mitraguna & Others	22.208	21.186	23.560	17.916	1,68%	1,64%	1,23%	(5.644)	(4.292)	(3.270)			
	Pensiun	1.763	2.338	1.931	3.501	0,11%	0,09%	0,00%	(599)	(431)	(1.006)			
	<b>Total Pembiayaan</b>	<b>138.673</b>	<b>177.658</b>	<b>174.204</b>	<b>171.089</b>	<b>4,41%</b>	<b>4,97%</b>	<b>4,82%</b>	<b>(3.116)</b>	<b>32.415</b>	<b>(6.570)</b>	<b>3.99%</b>	<b>17,20%</b>	<b>-0,8%</b>

## Asset &amp; Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth	PHR & Payroll			Target Dec'25	
		Oct-24	Dec-24	Oct-25			Kinerja	Posisi	Growth (Mtd)		
1	Asset (Retail) T	3.177.084	3.261.982	3.569.956	392.872		PHR	2,57	2,81	2,84	0,04
2	Contribution Margin	77.127	93.								