

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-30 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	Giro	1.894.366	2.447.773	2.415.404	2.491.409	(96.513)	76.004	43.636	1,78%	597.043	31,52%	2.951.802	84,40%	(460.393)
2	Tabungan	12.343.531	13.809.131	13.965.374	13.994.293	512.698	28.919	185.162	1,34%	1.650.762	13,37%	13.838.012	101,13%	156.281
3	Deposito	6.674.579	7.261.750	6.934.321	6.748.240	355.712	(186.081)	(513.510)	-7,07%	73.661	1,10%	6.775.272	99,60%	(27.032)
Total		20.912.476	23.518.654	23.315.100	23.233.942	771.896	(81.158)	(284.713)	-1,21%	2.321.466	11,10%	23.565.085	98,59%	(331.143)
CASA		14.237.897	16.256.904	16.380.779	16.485.702	416.185	104.923	228.797	1,41%	2.247.805	15,79%	16.789.813	98,19%	(304.111)
(% CASA		68,08%	69,12%	70,26%	70,96%									
FDR		79,95%	80,76%	82,51%	82,79%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-28 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	27-Dec-25	28-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	605.893	676.653	693.650	691.136		(2.514)	14.483	2,14%	229.230	14,07%	813.500	98,86%	(122.364)
2	Giro ISE	190.259	161.992	177.081	175.134		(1.948)	13.141	8,11%	(15.125)	-7,95%	316.220	55,38%	(141.086)
3	Tabungan ISE	335.051	431.528	452.061	451.495		(566)	19.968	4,63%	116.444	34,75%	363.698	124,14%	87.798
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 (1-29 Nov'25)	Pencairan (1-29 Dec'25)	Pencairan MtM	MtD (1-30 Nov'25	Growth (1-29 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	29-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	1.400.748	1.646.608	1.630.077	199.692	14.600	-185.093	180.870	-16.531	229.330	31.131	1.648.748	98,87%	(18.670)
	Linkage	727.269	899.506	896.146	151.410	3.248	(148.163)	171.172	-3.361	168.876	6.608	835.269	107,29%	60.876
	Non-Linkage	673.478	747.102	733.932	48.282	11.352	-36.930	9.698	-13.170	60.453	24.522	813.478	90,22%	(79.547)
	• Local Champion	584.102	633.881	627.054	45.030	9.952	-35.078	10.006	-6.827	42.952	16.779	650.475	96,40%	(23.421)
	• Value Chain	89.377	113.221	106.877	3.252	1.400	(1.852)	-308	-6.344	17.501	7.744	163.003	65,57%	(56.126)
2	MBG	2.310.331	2.406.087	2.427.518	94.967	100.449	5.482	8.858	21.431	117.187	79.018	2.642.609	91,86%	(215.091)
	KUR	2.171.167	2.267.884	2.289.919	91.142	97.383	6.241	10.169	22.034	118.752	75.349	2.486.816	92,08%	(196.897)
	Non KUR	139.164	138.203	137.599	3.825	3.066	-759	-1.311	-604	-1.565	3.670	155.793	88,32%	(18.194)
3	PWG	1.161.081	2.076.332	2.181.762	404.929	398.650	-6.279	100.630	105.430	1.020.681	293.220	2.221.617	98,21%	(39.855)
	Cilem	604.524	1.242.687	1.323.409	141.906	155.792	13.886	62.549	80.722	718.885	75.070	1.469.491	90,06%	(146.082)
	Gadai	556.557	833.645	858.353	263.024	242.858	-20.165	38.081	24.708	301.796	218.150	752.125	114,12%	106.227
4	CFG	11.847.954	12.864.571	12.996.982	326.065	367.783	41.719	58.133	132.411	1.149.028	235.372	13.258.958	98,02%	(261.976)
	CF 1	2.410.954	2.561.163	2.586.699	45.421	67.371	21.950	28	25.536	175.745	41.835	2.653.480	97,48%	(66.781)
	Total Griya	1.954.117	1.973.383	1.987.895	20.098	38.071	17.974	-10.557	14.511	33.778	23.560	2.074.745	95,81%	(86.850)
	• Total Non Program	1.351.346	1.400.136	1.418.543	18.846	35.992	17.146	-7.624	18.407	67.197	17.585	1.404.632	100,99%	13.911
	• Program	602.771	573.247	569.352	1.251	2.079	828	-2.934	-3.896	-33.419	5.975	670.113	84,96%	(100.761)
	Oto	456.837	587.780	598.804	25.324	29.299	3.976	10.585	11.024	141.967	18.275	578.735	103,47%	20.069
	CF 2	9.437.000	10.303.408	10.410.283	280.644	300.412	19.769	58.105	106.875	973.284	193.537	10.605.478	98,16%	(195.195)
	Mitraguna & Others	7.891.563	8.698.860	8.798.140	250.631	275.004	24.372	53.999	99.280	906.577	175.723	8.940.484	98,41%	(142.344)
	Pensiun	1.545.436	1.604.548	1.612.143	30.012	25.409	-4.603	4.107	7.595	66.706	17.814	1.664.994	96,83%	(52.851)
Total Pembiayaan		16.720.113	18.993.599	19.236.339	1.025.653	881.481	-144.171	348.491	242.740	2.516.226	638.741	19.771.931	97,29%	(535.592)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	29-Dec-25	31-Dec-24	30-Nov-25	29-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	3.258	3.873	5.631	5.563	0,23%	0,34%	0,34%	(68)	2.305	1.690			
	Linkage	43	6	-	-	0,01%	0,00%	0,00%	-	(43)	(6)			
	Local Champion	3.215	3.867	3.813	5.563	0,48%	0,51%	0,76%	1.751	2.349	1.696			
	Value Chain	-	-	1.819	-				(1.819)	-	-			
2	MBG	26.523	43.850	56.776	118.987	1,15%	2,36%	4,90%	62.211	92.463	75.136			
	KUR	21.896	36.508	47.873	102.287	1,01%	2,11%	4,47%	54.414	80.391	65.779			
	Non KUR	4.627	7.342	8.903	16.700	3,33%	6,44%	12,14%	7.797	12.073	9.358			
3	PWG	565	29	126	73.445	0,05%	0,01%	3,37%	73.319	72.880	73.415			
	Cilem	558	3	-	58.422	0,09%	0,00%	4,41%	58.422	57.864	58.419			
	Gadai	7	26	126	15.022	0,00%	0,02%	1,75%	14.896	15.016	14.996			
4	CFG	184.758	219.298	221.829	328.644	1,56%	1,72%	2,53%	106.815	143.886	109.345			
	CF 1	108.284	121.877	125.523	179.108	4,49%	4,90%	6,92%	53.585	70.824	57.230			
	Total Griya	97.865	107.262	108.955	149.555	5,01%	5,52%	7,52%	40.599	51.690	42.292			
	Oto	10.419	14.615	16.567	29.553	2,28%	2,82%	4,94%	12.986	19.134	14.938			
	CF 2	76.474	97.421	96.306	149.536	0,81%	0,93%	1,44%	53.229	73.062	52.115			
	Mitraguna & Others	72.232	89.999	88.979	137.044	0,92%	1,02%	1,56%	48.065	64.811	47.044			
	Pensiun	4.241	7.422	7.328	12.492	0,27%	0,46%	0,77%	5.164	8.251	5.070			
Total Pembiayaan		215.104	267.051	284.362	526.638	1,29%	1,50%	2,74%	242.276	311.534	259.587	1,29%	52,85%	-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	29-Dec-25	31-Dec-24	30-Nov-25	29-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	65.676	68.318	67.841	67.360	4,69%	4,12%	4,13%	(481)	1.684	(958)			
	Linkage	15.065	15.081	15.087	15.087	2,07%	1,68%	1,68%	(0)	21	5			
	Non-Linkage	50.611	53.237	52.754	52.274	7,51%	7,06%	7,12%	(480)	1.663	(963)			
	Value Chain	-	-	-	-				-	-	-			
2	MBG	31.069	39.976	42.624	46.574	1,34%	1,77%	1,92%	3.950	15.505	6.598			
	KUR	22.074	30.304	32.141	35.205	1,02%	1,42%	1,54%	3.064	13.131	4.901			
	Non KUR	8.995	9.672	10.484	11.369	6,46%	7,59%	8,26%	886	2.375	1.697			
3	PWG	184	191	191	221	0,02%	0,01%	0,01%	31	37	31			
	Cilem	-	-	-	31	0,00%	0,00%	0,00%	31	31	31			
	Gadai	184	191	191	191	0,03%	0,02%	0,02%	-	6	-			
4	CFG	227.463	284.201	270.215	266.785	1,92%	2,10%	2,05%	(3.429)	39.323	(17.415)			
	CF 1	109.876	141.595	138.885	138.395	4,56%	5,42%	5,35%	(490)	28.520	(3.199)			
	Total Griya	105.089	134.833	131.421	131.078	5,38%	6,66%	6,59%	(343)	25.899	(3.755)			
	Oto	4.786	6.761	7.465	7.317	1,05%	1,27%	1,22%	(148)	2.531	556			
	CF 2	117.587	142.606	131.329	128.390	1,25%	1,27%	1,23%	(2.939)	10.803	(14.216)			
	Mitraguna & Others	101.881	135.405	125.206	122.762	1,29%	1,44%	1,40%	(2.444)	20.881	(12.643)			
	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	380.941	1,94%	2,01%	1,98%	70	56.549	(11.744)	1,77%	10,67%	-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%

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Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-29 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	Giro	238.297	418.828	421.188	397.004	177.355	(24.183)	(21.824)	-5,21%	158.707	66,60%	420.906	94,32%	(23.901)
2	Tabungan	1.732.891	1.903.991	1.936.070	1.944.317	44.961	8.248	40.326	2,12%	211.427	12,20%	2.000.816	97,18%	(56.499)
3	Deposito	877.742	950.883	831.009	854.003	(55.963)	22.994	(96.880)	-10,19%	(23.739)	-2,70%	896.431	95,27%	(42.428)
Total		2.848.930	3.273.702	3.188.266	3.195.325	166.354	7.058	(78.377)	-2,39%	346.395	12,16%	3.318.152	96,30%	(122.828)
CASA		1.971.188	2.322.819	2.357.258	2.341.322	222.316	(15.936)	18.503	0,80%	370.134	18,78%	2.421.722	96,68%	(80.400)
(% CASA)		69,19%	70,95%	73,94%	73,27%									
FDR		84,13%	83,44%	86,73%	86,54%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-28 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	27-Dec-25	28-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	79.410	87.303	94.197	92.355		(1.841)	5.052	5,79%	12.945	16,30%	118.145	78,17%	(25.789)
2	Giro ISE	37.094	35.022	33.084	32.475		(609)	(2.546)	-7,27%	(4.618)	-12,45%	60.551	53,63%	(28.076)
3	Tabungan ISE	39.484	49.856	60.658	59.425		(1.232)	9.569	19,19%	19.941	50,51%	44.877	132,42%	14.548
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 (1-29 Nov'25)	Pencairan (1-29 Dec'25)	Pencairan MtM	MtD (1-29 Nov'25)	Growth (1-29 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	29-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	122.962	126.748	120.845	4.410	570	-3.840	1.457	-5.903	-2.117	6.473	162.236	74,49%	(41.391)
	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	95.223	3.500	-	-3.500	1.657	-5.588	-4.990	5.588	122.383	77,81%	(27.160)
	• Local Champion	83.501	66.595	64.220	500	-	-500	-804	-2.374	-19.280	2.374	94.012	68,31%	(29.791)
	• Value Chain	16.712	34.216	31.003	3.000	-	(3.000)	2.461	-3.214	14.291	3.214	28.371	109,27%	2.631
2	MBG	310.816	325.767	329.149	13.920	15.575	1.655	1.228	3.382	18.333	12.193	362.288	90,85%	(33.138)
	KUR	291.370	306.564	310.657	13.660	15.550	1.890	1.900	4.093	19.288	11.457	340.266	91,30%	(29.608)
	Non KUR	19.446	19.203	18.492	260	25	-235	-673	-711	-954	736	22.022	83,97%	(3.530)
3	PWG	193.140	323.731	340.597	54.380	55.804	1.424	11.995	16.866	147.456	38.938	362.681	93,91%	(22.085)
	Cilem	122.752	218.666	230.427	22.148	26.409	4.261	7.938	11.761	107.676	14.648	262.581	87,75%	(32.154)
	Gadai	70.389	105.064	110.170	32.232	29.395	-2.837	4.057	5.105	39.781	24.290	100.101	110,06%	10.069
4	CFG	1.770.026	1.955.435	1.974.667	52.162	58.196	6.034	10.668	19.232	204.641	38.964	2.003.011	98,58%	(28.344)
	CF 1	463.002	520.993	531.762	12.879	18.914	6.035	1.760	10.768	68.760	8.145	503.674	105,58%	28.088
	Total Griya	392.209	436.373	446.110	8.985	15.224	6.240	0	9.737	53.901	5.487	412.745	108,08%	33.365
	• Total Non Program	388.279	424.924	434.041	8.650	14.564	5.914	372	9.117	45.762	5.448	397.355	109,23%	36.690
	• Program	3.930	11.449	12.069	334	660	326	302	620	8.139	40	15.395	78,40%	(3.326)
	Oto	70.793	84.620	85.652	3.894	3.689	-205	1.760	1.031	14.859	2.658	90.929	94,20%	(5.277)
	CF 2	1.307.024	1.434.442	1.442.906	39.283	39.282	-1	8.908	8.464	135.881	30.818	1.499.337	96,24%	(56.432)
	Mitraguna & Others	1.211.757	1.335.736	1.343.669	38.451	36.496	-1.955	9.546	7.933	131.913	28.563	1.384.316	97,06%	(40.647)
	Pensium	95.268	98.706	99.236	832	2.786	1.954	-638	530	3.969	2.256	115.021	86,28%	(15.785)
Total Pembiayaan		2.396.945	2.731.682	2.765.259	124.871	130.145	5.273	25.347	33.577	368.314	96.568	2.890.216	95,68%	(124.958)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	29-Dec-25	31-Dec-24	30-Nov-25	29-Dec-25	MtD	YtD	MtM	%	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	18.983	1,43%	1,90%	5,77%	12.793	14.542	12.793			
	KUR	3.770	4.599	4.599	16.456	1,29%	1,50%	5,30%	11.856	12.686	11.856			
	Non KUR	671	1.590	1.590	2.527	3,45%	8,28%	13,67%	937	1.856	937			
3	PWG	155	-	-	12.704	0,08%	0,00%	3,73%	12.704	12.549	12.704			
	Cilem	155	-	-	11.678	0,13%	0,00%	5,07%	11.678	11.523	11.678			
	Gadai	-	-	-	1.026	0,00%	0,00%	0,93%	1.026	1.026	1.026			
4	CFG	19.018	28.147	27.679	44.459	1,07%	1,42%	2,25%	16.780	25.441	16.311			
	CF 1	8.456	11.479	12.737	17.592	1,83%	2,44%	3,31%	4.855	9.136	6.114			
	Total Griya	6.832	10.463	10.710	14.980	1,74%	2,45%	3,36%	4.269	8.147	4.517			
	Oto	1.624	1.016	2.026	2.613	2,29%	2,39%	3,05%	586	989	1.596			
	CF 2	10.562	16.669	14.942	26.866	0,81%	1,04%	1,86%	11.924	16.305	10.198			
	Mitraguna & Others	10.315	16.481	14.431	25.703	0,85%	1,08%	1,91%	11.271	15.388	9.222			
	Pensium	247	188	511	1.164	0,26%	0,52%	1,17%	653	917	976			
Total Pembiayaan		24.121	34.343	33.868	76.145	1,01%	1,24%	2,75%	42.277	52.024	41.802	1,03%	62,64%	-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	29-Dec-25	31-Dec-24	30-Nov-25	29-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.083	1.738	1.744	1.744	0,88%	1,38%	1,44%	-	661	6			
	Linkage	196	238	244	244	0,86%	0,94%	0,95%	-	48	6			
	Non-Linkage	888	1.500	1.500	1.500	0,89%	1,49%	1,58%	-	612	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	3.227	4.684	5.129	4.043	1,04%	1,57%	1,23%	(1.086)	817	(641)			
	KUR	1.952	4.075	4.391	3.289	0,67%	1,43%	1,06%	(1.103)	1.336	(787)			
	Non KUR	1.274	609	737	754	6,55%	3,84%	4,08%	17	(520)	146			
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	25.136	1,90%	1,35%	1,27%	(1.173)	(8.554)	(2.629)			
	CF 1	5.942	4.809	5.093	5.666	1,28%	0,98%	1,07%	573	(276)	857			
	Total Griya	5.028	4.373	4.557	5.230	1,28%	1,04%	1,17%	673	202	857			
	Oto	914	436	536	436	1,29%	0,63%	0,51%	(100)	(478)	-			
	CF 2	27.748	22.956	21.216	19.470	2,12%	1,48%	1,35%	(1.746)	(8.278)	(3.486)			
	Mitraguna & Others	27.082	22.326	20.725	19.153	2,23%	1,55%	1,43%	(1.571)	(7.929)	(3.172)			
	Pensium	666	631	491	317	0,03%	0,02%	0,32%	(174)	(349)	(314)			
Total Pembiayaan		38.001	34.188	33.182	30.935	1,59%	1,21%	1,12%	(2.247)	(7.066)	(3.253)	1,41%	-25,74%	0,3%

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 (1-29 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	Giro	314.972	437.227	632.433	605.045	(162.332)	(27.388)	167.818	38,38%	290.073	92,10%	515.367	117,40%	89.678
2	Tabungan	2.242.130	2.410.328	2.516.429	2.547.994	(11.852)	31.565	137.666	5,71%	305.864	13,64%	2.534.104	100,55%	13.891
3	Deposito	2.798.677	3.310.810	3.218.889	3.008.846	519.898	(210.043)	(301.964)	-9,12%	210.169	7,51%	2.816.881	106,81%	191.965
Total		5.355.779	6.158.366	6.367.751	6.161.885	345.714	(205.865)	3.520	0,06%	806.106	15,05%	5.866.352	105,04%	295.533
CASA		2.557.102	2.847.555	3.148.862	3.153.039	(174.184)	4.178	305.484	10,73%	595.937	23,31%	3.049.471	103,40%	103.569
(% CASA)		47,74%	46,24%	49,45%	51,17%									
FDR		47,52%	48,47%	47,60%	49,19%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-28 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	27-Dec-25	28-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	113.657	99.470	106.854	106.039		(815)	6.569	6,60%	(7.617)	-6,70%	151.518	69,98%	(45.479)
2	Giro ISE	31.184	15.875	23.200	21.884		(1.316)	6.009	37,86%	(9.300)	-29,82%	54.128	40,43%	(32.244)
3	Tabungan ISE	59.057	64.263	64.322	64.823		501	560	0,87%	5.766	9,76%	64.324	100,78%	499
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 (1-29 Nov'25)	Pencairan (1-29 Dec'25)	Pencairan MtM	MtD (1-29 Nov'25)	Growth (1-29 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	29-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	188.209	207.382	208.395	5.680	4.500	-1.180	513	1.013	20.185	3.487	244.894	85,10%	(36.499)
	Linkage	19.369	18.016	17.887	-	-	-	-130	-129	-1.482	129	44.054	40,60%	(26.167)
	Non-Linkage	168.841	189.366	190.508	5.680	4.500	-1.180	643	1.142	21.667	3.358	200.840	94,86%	(10.332)
	• Local Champion	162.434	180.126	181.274	5.680	4.500	-1.180	771	1.148	18.840	3.352	177.604	102,07%	3.669
	• Value Chain	6.407	9.240	9.234	-	-	-	-128	-6	2.827	6	23.235	39,74%	(14.001)
2	MBG	159.435	194.735	197.129	8.815	7.485	-1.330	2.895	2.394	37.695	5.091	210.853	93,49%	(13.723)
	KUR	151.599	185.038	187.349	8.265	7.185	-1.080	2.836	2.311	35.750	4.874	200.443	93,47%	(13.095)
	Non KUR	7.836	9.697	9.781	550	300	-250	60	84	1.945	216	10.410	93,96%	(629)
3	PWG	252.400	434.205	456.831	87.007	85.594	-1.413	21.944	22.626	204.431	62.967	453.213	100,80%	3.618
	Cilem	111.797	234.388	246.751	27.287	27.340	53	10.815	12.363	134.954	14.977	276.183	89,34%	(29.432)
	Gadai	140.603	199.817	210.080	59.720	58.254	-1.466	11.129	10.264	69.477	47.990	177.030	118,67%	33.050
4	CFG	1.944.791	2.148.603	2.168.839	59.463	59.051	-412	10.856	20.237	224.048	38.815	2.206.447	98,30%	(37.608)
	CF 1	376.842	382.194	384.471	4.277	9.708	5.431	-2.215	2.278	7.630	7.430	422.476	91,00%	(38.004)
	Total Griya	311.852	312.575	315.393	3.720	7.886	4.166	0	2.819	3.542	5.067	334.952	94,16%	(19.558)
	• Total Non Program	308.347	308.216	310.906	3.720	7.726	4.006	-1.685	2.690	2.559	5.035	318.551	97,60%	(7.645)
	• Program	3.505	4.359	4.488	-	160	160	136	129	983	32	16.401	27,36%	(11.913)
	Oto	64.990	69.619	69.078	557	1.822	1.266	-2.215	-541	4.088	2.363	87.524	78,92%	(18.446)
	CF 2	1.567.950	1.766.409	1.784.368	55.186	49.343	-5.843	13.071	17.959	216.418	31.384	1.783.972	100,02%	396
	Mitraguna & Others	1.383.782	1.569.711	1.584.950	49.977	44.660	-5.317	10.152	15.238	201.168	29.422	1.577.695	100,46%	7.255
	Pensium	184.168	196.697	199.418	5.209	4.683	-526	2.920	2.720	15.250	1.963	206.276	96,68%	(6.858)
Total Pembiayaan		2.544.835	2.984.924	3.031.194	160.964	156.630	-4.335	36.209	46.270	486.359	110.359	3.115.406	97,30%	(84.212)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	29-Dec-25	31-Dec-24	30-Nov-25	29-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.267	3.204	3.204	734	0,67%	1,54%	0,35%	(2.469)	(533)	(2.469)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	1.267	3.204	3.204	734	0,75%	1,69%	0,39%	(2.469)	(533)	(2.469)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	3.453	6.764	6.764	14.946	2,17%	3,47%	7,58%	8.182	11.493	8.182			
	KUR	2.876	6.294	6.294	13.291	1,90%	3,40%	7,09%	6.997	10.415	6.997			
	Non KUR	577	470	470	1.655	7,36%	4,84%	16,92%	1.185	1.078	1.185			
3	PWG	-	-	-	20.737	0,00%	0,00%	4,54%	20.737	20.737	20.737			
	Cilem	-	-	-	15.616	0,00%	0,00%	6,33%	15.616	15.616	15.616			
	Gadai	-	-	-	5.121	0,00%	0,00%	2,44%	5.121	5.121	5.121			
4	CFG	19.268	25.105	26.975	44.411	0,99%	1,26%	2,05%	17.436	25.143	19.306			
	CF 1	8.041	13.170	13.772	23.262	2,13%	3,60%	6,05%	9.490	15.221	10.091			
	Total Griya	6.972	10.986	11.815	19.121	2,24%	3,78%	6,06%	7.307	12.149	8.135			
	Oto	1.069	2.184	1.957	4.140	1,64%	2,81%	5,99%	2.183	3.071	1.956			
	CF 2	11.227	11.934	13.204	21.150	0,72%	0,75%	1,19%	7.946	9.923	9.215			
	Mitraguna & Others	11.107	11.331	11.970	19.781	0,80%	0,76%	1,25%	7.811	8.674	8.450			
	Pensium	120	603	1.234	1.369	0,07%	0,63%	0,69%	135	1.248	766			
Total Pembiayaan		23.988	35.072	36.943	80.829	0,94%	1,24%	2,67%	43.886	56.841	45.757	0,92%	65,49%	-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	29-Dec-25	31-Dec-24	30-Nov-25	29-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	9.021	7.817	7.813	7.813	4,79%	3,77%	3,75%	(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%	4,10%	(1)	(1.186)	(4)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	2.863	1.525	1.811	2.318	1,80%	0,93%	1,18%	506	(546)	793			
	KUR	1.760	1.021	1.239	1.688	1,16%	0,67%	0,90%	449	(72)	667			
	Non KUR	1.104	504	572	630	14,08%	5,90%	6,44%	58	(473)	126			
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	21.980	0,93%	1,12%	1,01%	(2.098)	3.857	(1.991)			
	CF 1	5.476	6.167	5.995	5.370	1,45%	1,57%	1,40%	(625)	(106)	(797)			
	Total Griya	4.795	5.656	5.484	4.859	1,54%	1,75%	1,54%	(625)	65	(797)			
	Oto	681	511	511	511	1,05%	0,73%	0,74%	-	(170)	-			
	CF 2	12.648	17.804	18.084	16.610	0,81%	1,02%	0,93%	(1.474)	3.962	(1.194)			
	Mitraguna & Others	12.330	17.209	17.489	16.016	0,89%	1,11%	1,01%	(1.474)	3.686	(1.193)			
	Pensium	318	595	594	594	0,01%	0,02%	0,30%	-	277	(0)			
Total Pembiayaan		30.008	33.313	33.703	32.110	1,18%	1,13%	1,06%	(1.593)	2.102	(1.202)	0,93%	12,34%	-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 (1-29 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	Giro	155.866	128.866	119.390	143.119	(4.060)	23.729	14.254	11,06%	(12.747)	-8,18%	346.235	41,34%	(203.115)
2	Tabungan	1.803.617	1.980.739	2.019.893	2.038.089	51.335	18.196	57.350	2,90%	234.473	13,00%	2.083.113	97,84%	(45.024)
3	Deposito	681.198	762.342	742.135	743.280	(32.431)	1.145	(19.062)	-2,50%	62.082	9,11%	699.248	106,30%	44.032
Total		2.640.681	2.871.948	2.881.418	2.924.489	14.844	43.071	52.541	1,83%	283.808	10,75%	3.128.596	93,48%	(204.107)
CASA		1.959.483	2.109.605	2.139.284	2.181.209	47.274	41.925	71.604	3,39%	221.726	11,32%	2.429.348	89,79%	(248.139)
(% CASA)		74,20%	73,46%	74,24%	74,58%									
FDR		99,99%	104,53%	105,93%	104,37%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-28 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	27-Dec-25	28-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	65.610	82.670	88.679	88.971		292	6.301	7,62%	23.361	35,61%	95.806	92,87%	(6.835)
2	Giro ISE	23.758	19.536	22.706	22.501		(205)	2.965	15,18%	(1.257)	-5,29%	42.060	53,50%	(19.559)
3	Tabungan ISE	30.646	53.467	56.306	56.802		496	3.336	6,24%	26.156	85,35%	34.843	106,02%	21.960
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 (1-29 Nov'25)	Pencairan (1-29 Dec'25)	Pencairan MtM	MtD (1-29 Nov'25)	Growth (1-29 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	29-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	80.398	99.911	101.793	5.900	3.585	-2.316	3.622	1.882	21.395	1.703	115.782	87,92%	(13.989)
	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	74.707	5.900	907	-4.993	3.623	-795	9.174	1.702	85.508	87,37%	(10.801)
	• Local Champion	62.373	72.430	71.686	5.900	907	-4.993	3.655	-744	9.313	1.651	71.843	99,78%	(157)
	• Value Chain	3.160	3.072	3.021	-	-	-	-32	-51	-139	51	13.665	22,11%	(10.644)
2	MBG	368.059	388.843	391.001	14.830	14.752	-78	2.543	2.158	22.943	12.594	422.292	92,59%	(31.291)
	KUR	343.457	362.300	364.534	13.220	14.282	1.062	1.434	2.234	21.077	12.048	394.978	92,29%	(30.444)
	Non KUR	24.602	26.544	26.468	1.610	470	-1.140	1.108	-76	1.866	546	27.314	96,90%	(847)
3	PWG	200.888	356.932	378.328	80.265	71.175	-9.089	19.828	21.396	177.440	49.779	371.423	101,86%	6.905
	Cilem	92.590	195.267	209.767	28.093	26.242	-1.850	15.699	14.500	117.177	11.742	231.018	90,80%	(21.251)
	Gadai	108.298	161.666	168.561	52.172	44.933	-7.239	4.129	6.896	60.263	38.038	140.405	120,05%	28.157
4	CFG	1.991.066	2.156.369	2.181.250	47.655	63.296	15.641	11.052	24.882	190.185	38.414	2.211.667	98,62%	(30.417)
	CF 1	271.158	283.057	284.259	3.483	5.223	1.740	1.942	1.202	13.101	4.021	309.258	91,92%	(25.000)
	Total Griya	236.939	232.575	232.750	571	2.488	1.917	0	174	-4.189	2.313	255.971	90,93%	(23.221)
	• Total Non Program	155.508	155.596	156.272	250	2.330	2.080	-2.038	676	764	1.654	163.915	95,34%	(7.643)
	• Program	81.431	76.979	76.477	321	158	-163	-302	-502	-4.953	659	92.056	83,08%	(15.578)
	Oto	34.219	50.482	51.509	2.913	2.735	-177	1.942	1.027	17.290	1.708	53.287	96,66%	(1.778)
	CF 2	1.719.908	1.873.311	1.896.991	44.172	58.073	13.901	9.111	23.680	177.084	34.393	1.902.409	99,72%	(5.417)
	Mitraguna & Others	1.474.657	1.605.638	1.627.041	40.015	53.111	13.096	8.035	21.403	152.384	31.708	1.638.476	99,30%	(11.435)
	Pensiun	245.250	267.674	269.951	4.157	4.962	805	1.076	2.277	24.700	2.685	263.933	102,28%	6.017
Total Pembiayaan		2.640.411	3.002.055	3.052.373	148.650	152.808	4.158	37.045	50.318	411.962	102.490	3.121.164	97,80%	(68.792)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	29-Dec-25	31-Dec-24	30-Nov-25	29-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	1.819	-	0,00%	2,51%	0,00%	(1.819)	-	-			
2	MBG	2.275	9.715	9.715	25.001	0,62%	2,50%	6,39%	15.287	22.726	15.287			
	KUR	1.785	8.311	8.311	21.183	0,52%	2,29%	5,81%	12.872	19.397	12.872			
	Non KUR	489	1.404	1.404	3.818	1,99%	5,29%	14,43%	2.415	3.329	2.415			
3	PWG	10	-	-	12.192	0,00%	0,00%	3,22%	12.192	12.182	12.192			
	Cilem	10	-	-	9.451	0,01%	0,00%	4,51%	9.451	9.441	9.451			
	Gadai	-	-	-	2.742	0,00%	0,00%	1,63%	2.742	2.742	2.742			
4	CFG	19.717	28.500	30.393	39.734	0,99%	1,41%	1,82%	9.341	20.017	11.234			
	CF 1	13.249	16.070	16.284	22.017	4,89%	5,75%	7,75%	5.734	8.769	5.947			
	Total Griya	12.780	15.301	15.217	19.619	5,39%	6,54%	8,43%	4.401	6.839	4.317			
	Oto	469	769	1.066	2.399	1,37%	2,11%	4,66%	1.333	1.930	1.630			
	CF 2	6.468	12.430	14.110	17.716	0,38%	0,75%	0,93%	3.607	11.248	5.287			
	Mitraguna & Others	5.999	11.068	12.944	15.677	0,41%	0,78%	0,96%	3.182	9.678	4.608			
	Pensiun	470	1.361	1.615	2.040	0,19%	0,60%	0,76%	424	1.570	679			
Total Pembiayaan		22.002	38.215	40.108	76.927	0,83%	1,34%	2,52%	36.819	54.925	38.713	0,87%	65,37%	-1,6%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	29-Dec-25	31-Dec-24	30-Nov-25	29-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	18.159	24.522	24.090	24.089	22,59%	24,11%	23,66%	(1)	5.930	(433)			
	Linkage	14.845	14.841	14.841	14.841	99,87%	60,80%	54,79%	(0)	(4)	(1)			
	Non-Linkage	3.314	9.681	9.249	9.248	5,06%	12,25%	12,38%	(0)	5.934	(433)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	2.573	2.733	2.942	3.759	0,70%	0,76%	0,96%	817	1.186	1.025			
	KUR	1.118	1.434	1.463	2.180	0,33%	0,40%	0,60%	717	1.062	746			
	Non KUR	1.455	1.300	1.478	1.579	5,91%	5,57%	5,96%	100	124	279			
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	23.538	1,29%	1,06%	1,08%	784	(2.129)	47			
	CF 1	9.750	9.855	10.152	9.956	3,60%	3,59%	3,50%	(195)	207	102			
	Total Griya	9.274	9.315	9.438	9.243	3,91%	4,06%	3,97%	(195)	(30)	(72)			
	Oto	476	540	714	713	1,39%	1,41%	1,38%	(0)	237	173			
	CF 2	15.917	13.636	12.603	13.582	0,93%	0,67%	0,72%	979	(2.335)	(54)			
	Mitraguna & Others	14.983	12.664	11.647	12.813	1,02%	0,73%	0,79%	1.166	(2.170)	149			
	Pensiun	934	972	956	769	0,04%	0,03%	0,28%	(187)	(166)	(203)			
Total Pembiayaan		46.399	50.747	49.786	51.386	1,76%	1,66%	1,68%	1.600	4.987	639	1,79%	-6,15%	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 (1-29 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	Giro	1.111.061	1.414.109	1.207.780	1.294.295	(97.170)	86.515	(119.814)	-8,47%	183.233	16,49%	1.422.021	91,02%	(127.727)
2	Tabungan	4.778.169	5.505.119	5.468.877	5.429.604	387.504	(39.272)	(75.514)	-1,37%	651.435	13,63%	5.182.062	104,78%	247.542
3	Deposito	1.667.902	1.627.216	1.595.675	1.595.168	(70.429)	(507)	(32.049)	-1,97%	(72.734)	-4,36%	1.695.532	94,08%	(100.365)
Total		7.557.133	8.546.444	8.272.331	8.319.067	219.905	46.736	(227.377)	-2,66%	761.934	10,08%	8.299.616	100,23%	19.451
CASA		5.889.231	6.919.228	6.676.657	6.723.899	290.334	47.242	(195.329)	-2,82%	834.668	14,17%	6.604.083	101,81%	119.816
(% CASA)		77,93%	80,96%	80,71%	80,83%									
FDR		79,28%	79,23%	82,81%	82,35%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-28 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	27-Dec-25	28-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	304.377	365.768	362.096	362.242		147	(3.526)	-0,96%	57.865	19,01%	399.069	90,77%	(36.827)
2	Giro ISE	93.275	88.775	94.801	94.977		176	6.203	6,99%	1.702	1,83%	150.822	62,97%	(55.844)
3	Tabungan ISE	174.173	229.504	236.461	236.431		(29)	6.927	3,02%	62.258	35,74%	187.112	126,36%	49.319
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 (1-29 Nov'25)	Pencairan (1-29 Dec'25)	Pencairan MtM	MtD (1-29 Nov'25)	Growth (1-29 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	29-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	824.608	969.288	954.497	179.502	1.400	-178.102	174.663	-14.790	129.890	16.190	901.947	105,83%	52.550
	Linkage	583.855	720.364	715.279	150.500	-	(150.500)	172.022	-5.085	131.424	5.085	617.271	115,88%	98.008
	Non-Linkage	240.753	248.924	239.219	29.002	1.400	-27.602	2.641	-9.706	-1.534	11.106	284.676	84,03%	(45.457)
	• Local Champion	177.655	182.232	175.599	28.750	-	-28.750	5.250	-6.633	-2.056	6.633	190.795	92,04%	(15.196)
	• Value Chain	63.098	66.692	63.619	252	1.400	1.148	-2.610	-3.073		4.473	93.880	67,77%	(30.261)
2	MBG	1.025.144	1.051.900	1.062.599	40.097	46.556	6.459	1.690	10.699	37.454	35.857	1.139.485	93,25%	(76.886)
	KUR	965.396	993.508	1.004.259	39.137	44.915	5.778	2.886	10.750	38.862	34.165	1.074.013	93,51%	(69.755)
	Non KUR	59.748	58.392	58.340	960	1.641	681	-1.196	-51	-1.408	1.692	65.472	89,11%	(7.132)
3	PWG	255.819	538.581	573.965	90.676	99.330	8.654	30.241	35.384	318.146	63.946	601.092	95,49%	(27.127)
	Cilem	149.863	366.173	395.645	40.820	50.263	9.443	19.595	29.472	245.781	20.791	432.657	91,45%	(37.012)
	Gadai	105.956	172.408	178.320	49.856	49.067	-789	10.646	5.912	72.365	43.155	168.435	105,87%	9.885
4	CFG	3.885.901	4.211.869	4.259.394	113.499	129.522	16.023	23.924	47.525	373.492	81.997	4.354.361	97,82%	(94.967)
	CF 1	838.535	900.893	912.363	18.005	26.913	8.908	4.556	11.471	73.829	15.442	919.422	99,23%	(7.058)
	Total Griya	595.912	600.711	606.640	6.034	11.791	5.757	0	5.929	10.728	5.862	636.591	95,30%	(29.951)
	• Total Non Program	435.065	452.228	458.691	5.716	11.152	5.436	-4.115	6.463	23.626	4.690	453.034	101,25%	5.657
	• Program	160.848	148.482	147.949	318	639	321	-1.118	-533	-12.899	1.172	183.557	80,60%	(35.608)
	Oto	242.622	300.182	305.723	11.971	15.122	3.151	4.556	5.542	63.101	9.581	282.830	108,09%	22.893
	CF 2	3.047.367	3.310.976	3.347.030	95.494	102.609	7.115	19.368	36.054	299.664	66.555	3.434.939	97,44%	(87.909)
	Mitraguna & Others	2.497.673	2.750.501	2.784.691	84.894	94.594	9.700	20.016	34.189	287.018	60.405	2.845.615	97,86%	(60.924)
	Pensiun	549.694	560.475	562.339	10.600	8.015	-2.585	-648	1.865	12.646	6.150	589.324	95,42%	(26.985)
Total Pembiayaan		5.991.472	6.771.638	6.850.455	423.774	276.808	-146.966	230.518	78.817	858.982	197.991	6.996.885	97,91%	(146.430)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	29-Dec-25	31-Dec-24	30-Nov-25	29-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.291	188	149	3.294	0,16%	0,02%	0,35%	3.144	2.003	3.105			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	1.291	188	149	3.294	0,54%	0,06%	1,38%	3.144	2.003	3.105			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	11.476	19.334	19.334	35.434	1,12%	1,84%	3,33%	16.100	23.959	16.100			
	KUR	9.838	15.519	15.519	30.095	1,02%	1,56%	3,00%	14.576	20.258	14.576			
	Non KUR	1.638	3.815	3.815	5.339	2,74%	6,53%	9,15%	1.524	3.701	1.524			
3	PWG	124	4	4	13.552	0,05%	0,00%	2,36%	13.549	13.428	13.549			
	Cilem	118	-	-	11.652	0,08%	0,00%	2,95%	11.652	11.534	11.652			
	Gadai	7	4	4	1.901	0,01%	0,00%	1,07%	1.897	1.894	1.897			
4	CFG	59.411	72.096	65.976	99.252	1,53%	1,57%	2,33%	33.276	39.841	27.156			
	CF 1	35.165	39.232	37.416	54.649	4,19%	4,15%	5,99%	17.233	19.484	15.417			
	Total Griya	29.490	30.424	28.365	39.078	4,95%	4,72%	6,44%	10.713	9.588	8.653			
	Oto	5.675	8.808	9.051	15.571	2,34%	3,02%	5,09%	6.520	9.897	6.764			
	CF 2	24.246	32.864	28.560	44.603	0,80%	0,86%	1,33%	16.043	20.356	11.739			
	Mitraguna & Others	22.605	29.933	26.523	40.665	0,91%	0,96%	1,46%	14.142	18.060	10.732			
	Pensiun	1.642	2.931	2.037	3.938	0,30%	0,36%	0,70%	1.901	2.297	1.007			
Total Pembiayaan		72.302	91.622	85.462	151.532	1,21%	1,26%	2,21%	66.070	79.230	59.911	1,24%	43,97%	-1,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	29-Dec-25	31-Dec-24	30-Nov-25	29-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	25.763	1,84%	2,28%	2,42%	1.774	6.886	3.237			
	KUR	14.751	17.487	19.071	20.355	1,53%	1,92%	2,03%	1.284	5.604	2.868			
	Non KUR	4.126	5.039	4.918	5.408	6,91%	8,42%	9,27%	490	1.282	369			
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	64.944	1,31%	1,54%	1,52%	97	14.232	(8.125)			
	CF 1	15.203	26.509	23.133	24.207	1,81%	2,57%	2,65%	1.074	9.004	(2.302)			
	Total Griya	12.941	22.897	19.164	20.107	2,17%	3,19%	3,31%	943	7.166	(2.791)			
	Oto	2.262	3.611	3.970	4.100	0,93%	1,32%	1,34%	130	1.838	489			
	CF 2	35.510	46.561	41.714	40.738	1,17%	1,26%	1,22%	(977)	5.228	(5.824)			
	Mitraguna & Others	25.071	43.527	40.668	39.507	1,00%	1,48%	1,42%	(1.161)	14.435	(4.021)			
	Pensiun	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	91.867	1,19%	1,33%	1,34%	1.871	20.556	(4.913)	1,12%	16,13%	-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	1.69

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-29 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	Giro	74.169	48.743	34.614	51.946	(10.306)	17.331	3.202	6,57%	(22.224)	-29,96%	247.274	21,01%	(195.328)
2	Tabungan	1.786.724	2.008.954	2.024.105	2.034.287	40.750	10.182	25.333	1,26%	247.563	13,86%	2.037.916	99,82%	(3.629)
3	Deposito	649.060	610.498	546.614	546.943	(5.364)	330	(63.555)	-10,41%	(102.117)	-15,73%	667.179	81,98%	(120.236)
Total		2.509.954	2.668.196	2.605.333	2.633.176	25.080	27.843	(35.019)	-1,31%	123.222	4,91%	2.952.369	89,19%	(319.193)
CASA		1.860.893	2.057.697	2.058.719	2.086.233	30.444	27.514	28.535	1,39%	225.339	12,11%	2.285.190	91,29%	(198.957)
(% CASA)		74,14%	77,12%	79,02%	79,23%									
FDR		125,36%	131,30%	135,76%	134,33%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-28 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	27-Dec-25	28-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	42.839	41.442	41.825	41.529		(296)	86	0,21%	(1.310)	-3,06%	83.611	49,67%	(42.083)
2	Giro ISE	4.948	2.786	3.291	3.296		5	510	18,32%	(1.652)	-33,38%	29.659	11,11%	(26.363)
3	Tabungan ISE	31.691	34.438	34.316	34.014		(302)	(424)	-1,23%	2.323	7,33%	37.357	91,05%	(3.344)
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 (1-29 Nov'25)	Pencairan (1-29 Dec'25)	Pencairan MtM	MtD (1-29 Nov'25)	Growth (1-29 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	29-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	184.570	243.280	244.547	4.200	4.545	345	615	1.267	59.977	3.278	223.889	109,23%	20.658
	Linkage	86.431	110.781	110.272	-	-	-	-519	-509	23.841	509	103.818	106,22%	6.454
	Non-Linkage	98.139	132.499	134.275	4.200	4.545	345	1.134	1.776	36.136	2.769	120.072	111,83%	14.204
	• Local Champion	98.139	132.499	134.275	4.200	4.545	345	1.134	1.776	36.136	2.769	116.221	115,53%	18.055
	• Value Chain	-	-	-	-	-	-	0	0	0	-	3.851	0,00%	(3.851)
2	MBG	446.877	444.841	447.639	17.305	16.081	-1.224	502	2.798	762	13.283	507.692	88,17%	(60.053)
	KUR	419.345	420.474	423.121	16.860	15.451	-1.409	1.113	2.646	3.775	12.805	477.116	88,68%	(53.995)
	Non KUR	27.532	24.367	24.518	445	630	185	-610	151	-3.014	479	30.576	80,19%	(6.058)
3	PWG	258.833	422.883	432.041	92.602	86.747	-5.855	16.622	9.158	173.207	77.589	433.208	99,73%	(1.167)
	Cilem	127.522	228.193	240.819	23.559	25.538	1.979	8.501	12.626	113.297	12.911	267.053	90,18%	(26.234)
	Gadai	131.312	194.690	191.222	69.044	61.209	-7.834	8.121	-3.469	59.910	64.678	166.155	115,09%	25.066
4	CFG	2.256.170	2.392.296	2.412.832	53.286	57.718	4.432	12.190	20.536	156.662	37.182	2.483.471	97,16%	(70.639)
	CF 1	461.418	474.026	473.844	6.777	6.613	-164	4.543	-183	12.426	6.796	498.650	95,03%	(24.806)
	Total Griya	417.205	391.149	387.001	788	683	-106	0	-4.148	-30.204	4.831	434.485	89,07%	(47.484)
	• Total Non Program	64.148	59.172	58.633	510	220	-290	-157	-538	-5.515	758	71.781	81,68%	(13.148)
	• Program	353.058	331.978	328.368	278	463	185	-1.952	-3.610	-24.689	4.072	362.704	90,53%	(34.336)
	Oto	44.213	82.877	86.842	5.989	5.930	-59	4.543	3.965	42.630	1.965	64.165	135,34%	22.678
	CF 2	1.794.752	1.918.270	1.938.988	46.509	51.106	4.597	7.647	20.719	144.237	30.387	1.984.822	97,69%	(45.833)
	Mitraguna & Others	1.323.695	1.437.274	1.457.790	37.295	46.143	8.848	6.250	20.516	134.094	25.626	1.494.383	97,55%	(36.593)
	Pensium	471.056	480.996	481.199	9.214	4.963	-4.251	1.397	203	10.142	4.760	490.439	98,12%	(9.240)
Total Pembiayaan		3.146.451	3.503.301	3.537.058	167.393	165.091	-2.302	29.929	33.758	390.608	131.333	3.648.260	96,95%	(111.201)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	29-Dec-25	31-Dec-24	30-Nov-25	29-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	192	475	460	1.535	0,10%	0,19%	0,63%	1.075	1.343	1.060			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	192	475	460	1.535	0,20%	0,35%	1,14%	1.075	1.343	1.060			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	4.879	14.773	14.773	24.622	1,09%	3,32%	5,50%	9.849	19.743	9.849			
	KUR	3.627	13.148	13.148	21.262	0,86%	3,13%	5,03%	8.113	17.635	8.113			
	Non KUR	1.252	1.625	1.625	3.360	4,55%	6,67%	13,71%	1.736	2.108	1.736			
3	PWG	275	122	122	14.259	0,11%	0,03%	3,30%	14.136	13.983	14.136			
	Cilem	275	-	-	10.026	0,22%	0,00%	4,16%	10.026	9.751	10.026			
	Gadai	-	122	122	4.232	0,00%	0,06%	2,21%	4.110	4.232	4.110			
4	CFG	67.344	65.451	70.806	100.788	2,98%	2,96%	4,18%	29.982	33.444	35.337			
	CF 1	43.373	41.926	45.314	61.587	9,40%	9,56%	13,00%	16.273	18.214	19.661			
	Total Griya	41.791	40.088	42.848	56.758	10,02%	10,95%	14,67%	13.910	14.967	16.670			
	Oto	1.583	1.838	2.467	4.830	3,58%	2,98%	5,56%	2.363	3.247	2.992			
	CF 2	23.971	23.525	25.491	39.201	1,34%	1,33%	2,02%	13.709	15.230	15.676			
	Mitraguna & Others	22.208	21.186	23.560	35.219	1,68%	1,64%	2,42%	11.659	13.011	14.033			
	Pensium	1.763	2.338	1.931	3.982	0,37%	0,40%	0,83%	2.051	2.219	1.643			
Total Pembiayaan		72.690	80.822	86.161	141.204	2,31%	2,46%	3,99%	55.043	68.514	60.383	2,27%	43,13%	-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	29-Dec-25	31-Dec-24	30-Nov-25	29-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	35.691	33.063	33.041	32.562	19,34%	13,58%	13,32%	(479)	(3.129)	(502)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	35.691	33.063	33.041	32.562	36,37%	24,94%	24,25%	(479)	(3.129)	(502)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	3.530	8.508	8.754	10.692	0,79%	1,97%	2,39%	1.938	7.162	2.184			
	KUR	2.493	6.287	5.977	7.693	0,59%	1,42%	1,82%	1.717	5.201	1.406			
	Non KUR	1.037	2.221	2.777	2.998	3,77%	11,40%	12,23%	221	1.961	778			
3	PWG	184	184	184	203	0,07%	0,04%	0,05%	19	19	19			
	Cilem	-	-	-	19	0,00%	0,00%	0,01%	19	19	19			
	Gadai	184	184	184	184	0,14%	0,09%	0,10%	-	(0)	-			
4	CFG	99.269	135.903	132.225	131.186	4,40%	5,53%	5,44%	(1.039)	31.917	(4.717)			
	CF 1	73.505	94.254	94.513	93.196	15,93%	19,94%	19,67%	(1.317)	19.691	(1.059)			
	Total Griya	73.052	92.591	92.778	91.639	17,51%	23,72%	23,68%	(1.140)	18.587	(952)			
	Oto	453	1.663	1.734	1.557	1,03%	2,09%	1,79%	(177)	1.104	(106)			
	CF 2	25.764	41.649	37.713	37.990	1,44%	1,97%	1,96%	278	12.227	(3.658)			
	Mitraguna & Others	22.415	39.679	34.677	35.274	1,69%	2,41%	2,42%	597	12.859	(4.405)			
	Pensium	3.349	1.969	3.036	2.717	0,11%	0,09%	0,56%	(319)	(632)	747			
Total Pembiayaan		138.673	177.658	174.204	174.643	4,41%	4,97%	4,94%	438	35.969	(3.016)	3,99%	19,16%	-0,9%

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)