

## REGION 2 MEDAN

## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-30 Nov'25)	Growth (1-22 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	21-Dec-25	22-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.894.366	2.447.773	2.630.424	2.638.115	(96.513)	7.691	190.342	7,78%	743.749	39,26%	2.951.802	89,37%	(313.686)
2	Tabungan	12.343.531	13.809.131	13.735.135	13.820.018	512.698	84.883	10.886	0,08%	1.476.487	11,96%	13.838.012	99,87%	(17.994)
3	Deposito	6.674.579	7.261.750	7.032.985	7.003.261	355.712	(29.725)	(258.489)	-3,56%	328.682	4,92%	6.775.272	103,37%	227.989
	Total	20.912.476	23.518.654	23.398.544	23.461.393	771.896	62.849	(57.261)	-0,24%	2.548.918	12,19%	23.565.085	99,56%	(103.691)
	CASA	14.237.897	16.256.904	16.365.559	16.458.133	416.185	92.574	201.228	1,24%	2.220.236	15,59%	16.789.813	98,02%	(331.680)
	(%) CASA	68,08%	69,12%	69,94%	70,15%									
	FDR	79,95%	80,76%	82,06%	81,85%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-30 Nov'25)	Growth (1-21 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	20-Dec-25	21-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	605.893	676.653	698.734	699.009		275	22.356	3,30%	93.116	15,37%	813.500	85,93%	(114.491)
2	Giro ISE	190.259	161.992	180.156	181.233		1.077	19.240	11,88%	(9.026)	-4,74%	316.220	57,31%	(134.987)
3	Tabungan ISE	335.051	431.528	451.071	450.269		(802)	18.742	4,34%	115.218	34,39%	363.698	123,80%	86.571
4	Deposito ISE	80.583	83.133	67.507	67.507		0	(15.626)	-18,80%	(13.075)	-16,23%	133.583	50,54%	(66.075)
5	CIF ISE	11.606	13.008	13.008	13.008		0	0,00%	1.402	12,08%		13.520	96,21%	(512)

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-22 Nov'25)	Pencairan (1-22 Dec'25)	Pencairan MtM	MtD (1-30 Nov'25)	Growth (1-22 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	1.400.748	1.646.608	1.631.444	114.732	10.447	-104.285	180.870	-15,165	230.696	25,612	1.648.748	98,95%	(17.304)
	Linkage	727.269	899.506	896.139	100.000	140	(99.860)	171.172	-3.367	168.870	3,507	835.269	107,29%	60.870
	Non-Linkage	673.478	747.102	735.304	14.732	10.307	-4.425	9.698	-11.798	61.826	22.105	813.478	90,39%	(78.174)
	• Local Champion	584.102	633.881	625.577	14.480	8.907	-5.573	10.006	-8.304	41.475	17.211	650.475	96,17%	(24.898)
	• Value Chain	89.377	113.221	109.727	252	1.400	1.148	-308	-3.494	20.351	4,894	163.003	67,32%	(53.276)
2	MBG	2.310.331	2.406.087	2.424.375	52.751	67.868	15.117	8.858	18.287	114.044	49.581	2.642.609	91,74%	(218.234)
	KUR	2.171.167	2.267.884	2.285.732	50.621	65.162	14.541	10.169	17.847	114.565	47.315	2.486.816	91,91%	(201.084)
	Non KUR	139.164	138.203	138.643	2.130	2.706	576	1.311	440	-521	2.266	155.793	88,99%	(17.150)
3	PWG	1.161.081	2.076.332	2.186.908	278.914	301.366	22.452	100.690	110.576	1.025.827	190.791	2.221.617	98,44%	(34.709)
	Cilem	604.524	1.242.687	1.329.453	100.907	127.906	26.999	62.549	86.766	724.929	41.140	1.469.491	90,47%	(140.038)
	Gadai	556.557	833.645	857.454	178.007	173.460	-4.547	38.081	23.809	300.898	149.651	752.125	114,00%	105.329
4	CFG	11.847.954	12.864.571	12.959.274	206.877	261.186	54.309	58.133	94.703	1.111.320	166.483	13.258.958	97,74%	(299.684)
	CF 1	2.410.954	2.561.163	2.587.817	21.984	50.363	28.379	28	26.653	176.862	23.709	2.653.480	97,53%	(65.663)
	Total Griya	1.954.117	1.973.383	1.994.178	8.006	31.173	23.168	-10.557	20.794	40.060	10.379	2.074.745	96,12%	(80.567)
	• Total Non Program	1.351.346	1.400.136	1.421.588	7.243	29.587	22.344	-7.624	21.452	70.242	8.135	1.404.632	101,21%	16.957
	• Program	602.771	573.247	572.589	763	1.587	823	-2.934	-658	-30.182	2.245	670.113	85,45%	(97.523)
	Oto	456.837	587.780	593.639	13.978	19.189	5.211	10.585	5.859	136.802	13.330	578.735	102,58%	14.904
	CF 2	9.437.000	10.303.408	10.371.458	184.893	210.823	25.930	58.105	68.050	934.458	142.773	10.605.478	97,79%	(234.020)
	Mitraguna & Others	7.891.563	8.698.860	8.766.735	164.108	193.689	29.581	53.999	67.875	875.172	125.813	8.940.484	98,06%	(173.749)
	Pensiuni	1.545.436	1.604.548	1.604.722	20.785	17.135	-3.650	4.107	175	59.286	16.960	1.664.994	96,38%	(60.271)
	Total Pembiayaan	16.720.113	18.993.599	19.202.001	653.274	640.868	-12.406	348.491	208.402	2.481.887	432.466	19.771.931	97,12%	(569.931)

## 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	35.785	0,23%	0,34%	2,19%	30.154	32.527	31.912
	Linkage	43	6	-	-	0,01%	0,00%	0,00%	-	(43)	(6)
	Local Champion	3.215	3.867	3.813	28.935	0,48%	0,51%	3,94%	25.122	25.720	25.068
	Value Chain	-	-	1.819	6.851	3,33%	6,44%	16,27%	5.032	6.851	6.851
2	MBG	26.523	43.850	56.776	204.948	1,15%	2,36%	8,45%	148.172	178.425	161.098
	KUR	21.896	36.508	47.873	182.385	1,01%	2,11%	7,98%	134.512	160.489	145.877
	Non KUR	4.627	7.342	8.903	22.563	0,33%	0,44%	16,27%	13.660	17.936	15.221
3	PWG	565	29	126	74.044	0,056	0,01%	0,01%	73.918	73.479	74.015
	Cilem	558	3	-	54.911	0,09%	0,00%	4,13%	54.911	54.353	54.908
	Gadai	7	26	126	19.133	0,00%	0,02%	2,23%	19.007	19.127	19.107
4	CFG	184.758	219.298	221.829	424.160	1,56%	1,72%	3,27%	203.331	239.402	204.861
	CF 1	108.284	121.877	125.523	216.829	4,49%	4,90%	8,38%	91.306	108.545	94.952
	Total Griya	97.865	107.262	108.955	158.292	5,01%	5,52%	7,94%	49.337	60.427	51.030
	Oto	10.419	14.615	16.567	58.537	2,28%	2,82%	9,86%	41.969	48.118	43.922
	CF 2	76.474	97.421	96.306	207.331	0,819	0,93%	2,00%	111.024	130.857	109.910
	Mitraguna & Others	72.232	89.999	88.979	189.314	0,92%	1,02%	2,16%	100.336	117.082	99.315
	Pensiuni	4.241	7.422	7.328	18.017	0,27%	0,46%	1,12%	10.689	13.775	10.595
	Total Pembiayaan	324.392	392.685	380.871	387.656	1,94%	2,01%	2,02%	6.785	63.264	(5.029)

## Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi			% Relatif	MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25					%	Penc.	Gap
1	SME	65.676	68.318	67.841	67.360	4,69%	4				

## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-22 Nov'25)	Growth (1-22 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	21-Dec-25	22-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	238.297	418.828	399.157	396.910	177.355	(2.247)	(21.918)	-5,23%	158.613	66,56%	420.906	94,30%	(23.995)
2	Tabungan	1.732.891	1.903.991	1.893.119	1.903.568	44.961	10.450	(423)	-0,02%	170.678	9,85%	2.000.816	95,14%	(97.248)
3	Deposito	877.742	950.883	907.950	924.070	(55.963)	16.120	(26.813)	-2,82%	46.328	5,28%	896.431	103,08%	27.639
	<b>Total</b>	<b>2.848.930</b>	<b>3.273.702</b>	<b>3.200.226</b>	<b>3.224.548</b>	<b>166.354</b>	<b>24.323</b>	<b>(49.153)</b>	<b>-1,50%</b>	<b>375.619</b>	<b>13,18%</b>	<b>3.318.152</b>	<b>97,18%</b>	<b>(93.604)</b>
	CASA	1.971.188	2.322.819	2.292.276	2.300.479	222.316	8.203	(22.340)	-0,96%	329.291	16,71%	2.421.722	94,99%	(121.243)
	(%) CASA	69,19%	70,95%	71,63%	71,34%									
	FDR	84,13%	83,44%	86,29%	85,64%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-21 Dec'25)	Growth (1-21 Dec'25)				Target Dec'25			
		31-Dec-24	30-Nov-25	20-Dec-25	21-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	79.410	87.303	94.963	95.069		106	7.766	8,90%	15.658	19,72%	118.145	80,47%	(23.076)
2	Giro ISE	37.094	35.022	33.802	33.848		46	(1.174)	-3,35%	(3.246)	-8,75%	60.551	55,90%	(26.703)
3	Tabungan ISE	39.484	49.856	57.706	57.766		59	7.910	15,87%	18.282	46,30%	44.877	128,72%	12.889
4	Deposito ISE	2.833	2.426	3.455	3.455		0	1.029	42,44%	622	21,96%	12.717	27,17%	(9.262)
5	CIF ISE	2.097	2.325	2.325	2.325		0	0	0,00%	228	10,87%		0,00%	2.325

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-22 Nov'25)	Pencairan (1-22 Dec'25)	Pencairan MtM	MtD (1-22 Nov'25)	Growth (1-22 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	122.962	126.748	122.726	500	140	(360)	1.457	-4.022	-236	4.162	162.236	75,65%	(39.510)
	Linkage	22.750	25.937	25.527	-	140	140	(200)	-410	2.778	550	39.853	64,05%	(14.326)
	Non-Linkage	100.212	100.811	97.199	500	-	(500)	1.657	-3.612	-3.014	3.612	122.383	79,42%	(25.185)
	• Local Champion	83.501	66.595	65.928	500	-	(500)	(804)	-667	-17.573	667	94.012	70,13%	(28.084)
	• Value Chain	16.712	34.216	31.271	-	-	-	2.461	-2.946	14.559	2.946	28.371	110,22%	2.899
2	MBG	310.816	325.767	328.370	8.085	10.155	2.070	1.228	2.602	17.554	7.553	362.288	90,64%	(33.918)
	KUR	291.370	306.564	309.639	7.935	10.130	2.195	1.900	3.075	18.269	7.055	340.266	91,00%	(30.626)
	Non KUR	19.446	19.203	18.730	150	25	(125)	(673)	-473	-716	498	22.022	85,05%	(3.291)
3	PWG	193.140	323.731	339.684	36.061	43.307	7.246	11.995	15.953	146.543	27.354	362.681	93,66%	(22.998)
	Cilem	122.752	218.666	231.517	15.614	21.887	6.273	7.938	12.851	108.765	9.037	262.581	88,17%	(31.064)
	Gadai	70.389	105.064	108.167	20.447	21.420	9.73	4.057	3.102	37.778	18.318	100.101	108,06%	8.066
4	CFG	1.770.026	1.955.435	1.970.800	29.998	40.675	10.677	10.668	15.365	200.774	25.310	2.003.011	98,39%	(32.211)
	CF 1	463.002	520.993	531.858	5.204	14.636	9.432	1.760	10.864	68.856	3.772	503.674	105,60%	28.183
	Total Griya	392.209	436.373	446.643	3.442	12.247	8.805	0	10.270	54.435	1.976	412.745	108,21%	33.898
	• Total Non Program	388.279	424.924	435.051	3.274	12.079	8.805	3.72	10.127	46.777	1.952	397.351	109,49%	37.700
	• Program	3.930	11.449	11.592	167	167	0	302	143	7.663	24	15.395	75,30%	(3.802)
	Oto	70.793	84.620	85.214	1.762	2.390	627	1.760	594	14.421	1.796	90.929	93,72%	(5.714)
	CF 2	1.307.024	1.434.442	1.438.942	24.794	26.039	1.245	8.908	4.501	131.918	21.538	1.499.337	95,97%	(60.395)
	Mitraguna & Others	1.211.757	1.335.736	1.341.318	24.458	25.036	578	9.546	5.582	129.561	19.454	1.384.316	96,89%	(42.998)
	Pensiun	95.268	98.706	97.625	336	1.003	667	(638)	-1.081	2.357	2.084	115.021	84,88%	(17.397)
	<b>Total Pembiayaan</b>	<b>2.396.945</b>	<b>2.731.682</b>	<b>2.761.579</b>	<b>74.644</b>	<b>94.277</b>	<b>19.633</b>	<b>25.347</b>	<b>29.898</b>	<b>364.635</b>	<b>64.379</b>	<b>2.890.216</b>	<b>95,55%</b>	<b>(128.637)</b>

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi			MtD (31-Dec-24)	MtD (30-Nov-25)	MtD (22-Dec-25)	MtD (31-Dec-24)	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	508	6	-	12.707	0.41%	0,00%	10,35%	12.707	12.199	12.701			
	Linkage	43	6	-	-	0.19%	0,00%	0,00%	-	-	(43)	(6)		
	Local Champion	465	-	-	8.057	0.46%	0,00%	8,29%	8.057	7.593	8.057			
	Value Chain	-	-	-	4.650	0,00%	0,00%	7,05%	4.650	4.650	4.650			
2	MBG	4.441	6.190	6.190	34.459	1.43%	1.90%	10,49%	28.269	30.018	28.269			
	KUR	3.770	4.599	4.599	30.894	1.29%	1.50%	9,98%	26.294	27.124	26.294			
	Non KUR	671	1.590	1.590	3.565	3.45%	8,28%	19,04%	1.904	1.975	1.975			
3	PWG	155	-	-	10.787	0,08%	0,00%	3,18%	10.787	10.632	10.787			
	Cilem	155	-	-	9.019	0,13%	0,00%	3,90%	9.019	8.864	9.019			
	Gadai	-	-	-	1.768	0,00%	0,00%	1.768	1.768	1.768	1.768			
4	CFG	19.018	28.147	27.679	47.624	1.07%	1.42%	2,42%	19.945	28.607	19.477			
	CF 1	8.456	11.479	12.737	19.831	1.83%	2.44%	3,73%	7.094	11.375	8.352			
	Total Griya	5.028	4.373	4.557	5.100	1.28%	1.04%	1,14%	543	72	72			
	Oto	914	436	536	905	1.29%	0.63%	1,06%	368	(10)	469			
	CF 2	27.748	22.956	21.216	20.574	2.12%	1.48%	1,43%	(642)	(7.174)	(2.382)			
	Mitraguna & Others	27.082	22.326	20.725	20.257	2.23%	1.55%	1,51%	(468)	(6.825)	(2.069)			
	Pensiun	666	631	491	317	0,03%	0,02%	0,32%	(174)	(349)	(314)			
	<b>Total Pembiayaan</b>	<b>38.001</b>	<b>34.188</b>	<b>33.182</b>	<b>33.218</b>	<b>1,59%</b>	<b>1,21%</b>	<b>1,20%</b>	<b>36</b>	<b>(4.783)</b>	<b>(970)</b>	<b>1,41%</b>	<b>-16,94%</b>	<b>0,2%</b>

## Asset &amp; Contribution Margin

No.	Neraca	Posisi			Growth (Oct-24)	Growth (Dec-24)	Growth (Oct-25)	% Growth	PHR & Payroll		
		Oct-24	Dec-24	Oct-25					Posisi	Posisi	Posisi
1	Asset (Retail) T										

## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-22 Nov'25)	Growth (1-22 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	21-Dec-25	22-Dec-25		DtD	MtD	%MtD	YTD	%YTD	Posisi	Penc.	Gap
1	Giro	314.972	437.227	619.572	624.049	(162.332)	4.476	186.822	42,73%	309.077	98,13%	515.367	71,09%	108.682
2	Tabungan	2.242.130	2.410.328	2.453.690	2.485.485	(11.852)	31.795	75.157	3,12%	243.355	10,85%	2.534.104	98,08%	(48.619)
3	Deposito	2.798.677	3.310.810	3.232.626	3.207.909	519.898	(24.717)	(102.901)	-3,11%	409.232	14,62%	2.816.881	113,88%	391.028
	<b>Total</b>	<b>5.355.779</b>	<b>6.158.366</b>	<b>6.305.889</b>	<b>6.317.443</b>	<b>345.714</b>	<b>11.554</b>	<b>159.077</b>	<b>2,58%</b>	<b>961.664</b>	<b>17,96%</b>	<b>5.866.352</b>	<b>107,69%</b>	<b>451.091</b>
	CASA	2.557.102	2.847.555	3.073.263	3.109.534	(174.184)	36.271	261.979	9,20%	552.432	21,60%	3.049.471	101,97%	60.063
	FDR	47,52%	48,47%	48,01%	47,92%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-22 Nov'25)	Growth (1-21 Dec'25)				Target Dec'25			
		31-Dec-24	30-Nov-25	20-Dec-25	21-Dec-25		DtD	MtD	%MtD	YTD	%YTD	Posisi	Penc.	Gap
1	DPK ISE	113.657	99.470	110.575	110.688		113	11.218	11,28%	(2.969)	-2,61%	151.518	73,05%	(40.830)
2	Giro ISE	31.184	15.875	22.317	22.936		619	7.061	44,48%	(8.248)	-26,45%	54.128	42,37%	(31.192)
3	Tabungan ISE	59.057	64.263	68.925	68.420		(506)	4.157	6,47%	9.362	15,85%	64.324	106,37%	4.096
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 (1-22 Nov'25)	Pencairan (1-22 Dec'25)	Pencairan MtM	MtD (1-22 Nov'25)	Growth (1-22 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25					MtD	YTD		Posisi	Penc.	Gap
1	SME	188.209	207.382	209.080	2.830	4.500	1.670	513	1.698	20.870	2.802	244.894	85,38%	(35.814)
	Linkage	19.369	18.016	17.891	-	-	-	-130	-125	-1.478	125	44.054	40,61%	(26.163)
	Non-Linkage	168.841	189.366	191.188	2.830	4.500	1.670	643	1.822	22.348	2.678	200.840	95,19%	(9.651)
	• Local Champion	162.434	180.126	181.828	2.830	4.500	1.670	771	1.702	19.394	2.798	177.604	102,38%	4.223
	• Value Chain	6.407	9.240	9.361	-	-	-	-128	120	2.954	(120)	23.235	40,29%	(13.875)
2	MBG	159.435	194.735	195.245	4.620	3.450	-1.170	2.895	510	35.811	2.940	210.853	92,60%	(15.607)
	KUR	151.599	185.038	185.593	4.070	3.350	-720	2.836	555	33.994	2.795	200.443	92,59%	(14.850)
	Non KUR	7.836	9.697	9.652	550	100	-450	60	-45	1.816	145	10.410	92,73%	(757)
3	PWG	252.400	434.205	458.230	58.383	61.900	3.517	21.944	24.026	205.830	37.875	453.213	101,11%	5.018
	Cilem	111.797	234.388	250.201	18.429	23.167	4.739	10.815	15.813	138.404	7.354	276.183	90,59%	(25.981)
	Gadai	140.603	199.817	208.029	39.954	38.733	-1.222	11.129	8.212	67.426	30.520	177.030	117,51%	30.999
4	CFG	1.944.791	2.148.603	2.164.602	44.229	41.951	-2.278	10.856	15.999	219.811	25.952	2.206.447	98,10%	(41.846)
	CF 1	376.842	382.194	383.915	1.727	5.460	3.733	-2.215	1.721	7.073	3.739	422.476	90,87%	(38.561)
	Total Griya	311.852	312.575	314.774	1.540	4.596	3.056	0	2.199	2.923	2.396	334.952	93,98%	(20.178)
	• Total Non Program	308.347	308.216	310.271	1.540	4.436	2.896	-1.685	2.056	1.925	2.380	318.551	97,40%	(8.280)
	• Program	3.505	4.359	4.503	-	160	160	136	144	998	17	16.401	27,45%	(11.898)
	Oto	64.990	69.619	69.141	187	864	677	-2.215	4.151	1.342	87.524	79,00%	(18.383)	
	CF 2	1.567.950	1.766.409	1.780.687	42.502	36.491	-6.011	13.071	14.278	212.737	22.213	1.783.972	99,82%	(3.285)
	Mitraguna & Others	1.383.782	1.569.711	1.581.739	38.770	32.460	-6.310	10.152	12.027	197.957	20.433	1.577.695	100,26%	4.043
	Pensiun	184.168	196.697	198.948	3.732	4.031	299	2.920	2.251	14.780	1.780	206.276	96,45%	(7.328)
	<b>Total Pembiayaan</b>	<b>2.544.835</b>	<b>2.984.924</b>	<b>3.027.157</b>	<b>110.061</b>	<b>111.801</b>	<b>1.740</b>	<b>36.209</b>	<b>42.233</b>	<b>482.322</b>	<b>69.568</b>	<b>3.115.406</b>	<b>97,17%</b>	<b>(88.250)</b>

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi			MtD (1-22 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-24	30-Nov-25		MtD	YTD		%	Penc.	Gap
1	SME	1.267	3.204	3.204	11.677	0,67%	1,54%	5,59%	8.474	10.410	8.474			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	1.267	3.204	3.204	9.477	0,75%	1,69%	4,96%	6.273	8.209	6.273			
	Value Chain	-	-	-	2.201	0,00%	0,00%	1,21%	2.201	2.201	2.201			
2	MBG	3.453	6.764	6.764	21.729	2,17%	3,47%	11,13%	14.965	18.276	14.965			
	KUR	2.876	6.294	6.294	20.361	1,90%	3,40%	10,97%	14.066	17.484	14.066			
	Non KUR	577	470	470	1.369	7,36%	4,84%	14,18%	899	792	899			
3	PWG	-	-	-	17.770	0,00%	0,00%	3,88%	17.770	17.770	17.770			
	Cilem	-	-	-	6.313	0,00%	0,00%	0,00%	6.313	6.313	6.313			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	19.268	25.105	26.975	53.782	0,99%	1,26%	2,48%	26.807	34.515	28.678			
	CF 1	8.041	13.170	13.772	29.104	2,13%	3,60%	7,58%	15.332	21.063	15.934			
	Total Griya	6.972	10.986	11.815	22.275	2,24%	3,78%	7,08%	10.461	15.303	11.289			
	Oto	1.069	2.184	1.957	6.829	1,64%	2,81%	9,88%	4.872	5.760	4.644			
	CF 2	11.227	11.934	13.204	24.678	0,72%	0,75%	1,39%	11.475	13.451	12.744			
	Mitraguna & Others	11.107	11.331	11.970	22.908	0,80%	0,76%	1,45%	10.938	11.802	11.577			
	Pensiun	120	603	1.234	1.770	0,07%	0,63%	0,89%	537	1.650	1.167			
	<b>Total Pembiayaan</b>	<b>30.008</b>	<b>33.313</b>	<b>33.703</b>	<b>32.710</b>	<b>1,18%</b>	<b>1,13%</b>	<b>1,08%</b>	<b>(993)</b>	<b>2.701</b>	<b>(603)</b>	<b>0,93%</b>	<b>14,06%</b>	<b>-0,2%</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)	

## PHR &amp; Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)

## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-22 Nov'25)	Growth (1-22 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	21-Dec-25	22-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	155.866	128.866	158.655	156.615	(4.060)	(2.039)	27.750	21,53%	749	0,48%	346.235	45,23%	(18.619)
2	Tabungan	1.803.617	1.980.739	1.979.388	1.979.070	51.335	(318)	(1.670)	-0,08%	175.453	9,73%	2.083.113	95,01%	(104.044)
3	Deposito	681.198	762.342	740.831	740.608	(32.431)	(223)	(21.734)	-2,85%	59.410	8,72%	699.248	105,91%	41.360
	<b>Total</b>	<b>2.640.681</b>	<b>2.871.948</b>	<b>2.878.873</b>	<b>2.876.293</b>	<b>14.844</b>	<b>(2.580)</b>	<b>4.346</b>	<b>0,15%</b>	<b>235.612</b>	<b>8,92%</b>	<b>3.128.596</b>	<b>91,94%</b>	<b>(252.303)</b>
	CASA	1.959.483	2.109.605	2.138.042	2.135.685	47.274	(2.357)	26.080	1,24%	176.202	8,99%	2.429.348	87,91%	(293.663)
	(%) CASA	74,20%	73,46%	74,27%	74,25%									
	FDR	99,99%	104,53%	105,56%	105,65%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-21 Dec'25)	Growth (1-21 Dec'25)				Target Dec'25			
		31-Dec-24	30-Nov-25	20-Dec-25	21-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	65.610	82.670	85.796	86.429		633	3.759	4,55%	20.819	31,73%	95.806	90,21%	(9.377)
2	Giro ISE	23.758	19.536	23.029	23.191		162	3.656	18,71%	(567)	-2,39%	42.060	55,14%	(18.868)
3	Tabungan ISE	30.646	53.467	53.100	53.570		471	103	0,19%	22.924	74,80%	34.843	153,75%	18.727
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 (1-22 Nov'25)	Pencairan (1-22 Dec'25)	Pencairan MtM	MtD (1-22 Nov'25)	Growth (1-22 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	80.398	99.911	99.874	5.900	907	(4.993)	3.622	-37	19.476	944	115.782	86,26%	(15.908)
	Linkage	14.865	24.409	24.409	-	-	-	-	-2	0	9.544	30.274	80,63%	(5.865)
	Non-Linkage	65.533	75.502	75.465	5.900	907	(4.993)	3.623	-37	9.932	944	85.508	88,26%	(10.043)
	• Local Champion	62.373	72.430	72.440	5.900	907	(4.993)	3.655	10	10.067	897	71.843	100,83%	597
	• Value Chain	3.160	3.072	3.025	-	-	-	-	-32	-47	47	13.665	22,14%	(10.640)
2	MBG	368.059	388.843	391.527	8.675	9.761	1.086	2.543	2.684	23.468	7.077	422.292	92,71%	(30.765)
	KUR	343.457	362.300	364.770	7.885	9.291	1.406	1.434	2.470	21.313	6.821	394.978	92,35%	(30.208)
	Non KUR	24.602	26.544	26.757	790	470	(320)	1.108	214	2.155	256	27.314	97,96%	(557)
3	PWG	200.888	356.932	377.209	56.396	52.385	(4.011)	19.828	20.277	176.321	32.108	371.423	101,56%	5.786
	Cilem	92.590	195.267	209.759	20.857	21.674	817	15.699	14.493	117.169	7.182	231.018	90,80%	(21.259)
	Gadai	108.298	161.666	167.450	35.539	30.710	(4.829)	4.129	5.784	59.152	24.926	140.405	119,26%	27.045
4	CFG	1.991.066	2.156.369	2.170.327	33.571	41.620	8.049	11.052	13.958	179.261	27.662	2.211.667	98,13%	(41.341)
	CF 1	271.158	283.057	283.425	2.435	2.769	334	1.942	368	12.267	2.401	309.258	91,65%	(25.833)
	Total Griya	236.939	232.575	233.480	160	2.108	1.947	0	904	-3.459	1.203	255.971	91,21%	(22.491)
	• Total Non Program	155.508	155.596	156.765	-	1.950	1.950	(2.038)	1.169	1.257	781	163.915	95,64%	(7.150)
	• Program	81.431	76.979	76.715	160	158	-3	(302)	-264	-4.716	422	92.056	83,33%	(15.341)
	Oto	34.219	50.482	49.946	2.275	662	(1.613)	1.942	536	15.727	1.198	53.287	93,73%	(3.342)
	CF 2	1.719.908	1.873.311	1.886.901	31.136	38.851	7.715	9.111	13.590	166.994	25.261	1.902.409	99,18%	(15.508)
	Mitraguna & Others	1.474.657	1.605.638	1.618.692	28.268	35.644	7.376	8.035	13.055	144.035	22.589	1.638.476	98,79%	(19.783)
	Pensiun	245.250	267.674	268.209	2.868	3.207	339	1.076	535	22.958	2.672	263.933	101,62%	4.276
	<b>Total Pembiayaan</b>	<b>2.640.411</b>	<b>3.002.055</b>	<b>3.038.937</b>	<b>104.543</b>	<b>104.673</b>	<b>130</b>	<b>37.045</b>	<b>36.881</b>	<b>398.526</b>	<b>67.792</b>	<b>3.121.164</b>	<b>97,37%</b>	<b>(82.228)</b>

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi			Pencairan (1-22 Nov'25)	Pencairan (1-22 Dec'25)	Pencairan MtM	MtD (1-22 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	-	-	-	3.387	0,00%	0,00%	3.387	3,387	3,387	-				
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	-				
	Local Champion	-	-	-	3.387	0,00%	0,00%	3.387	0,00%	0,00%	-				
	Value Chain	-	-	-	1.819	0,00%	0,00%	1.819	0,00%	0,00%	-				
2	MBG	2.275	9.715	9.715	33.696	0,62%	2,50%	2.543	8,61%	23.981	31.421	23.981			
	KUR	1.785	8.311	8.311	29.193	0,52%	2,29%	2.543	8,00%	20.882	27.408	20.882			
	Non KUR	489	1.404	1.404	4.503	1,99%	5,29%	2.543	16,83%	3.099	4.013	3.099			
3	PWG	10	-	-	18.225	0,00%	0,00%	18.225	0,00%	0,00%	-				
	Cilem	10	-	-	13.067	0,01%	0,00%	13.067	0,00%	0,00%	-				
	Gadai	-	-	-	5.158	0,00%	0,00%	5.158	0,00%	0,00%	-				
4	CFG	19.717	28.500	30.393	53.785	0,99%	1,41%	2.48%	23.392	34.068	25.285				
	CF 1	13.249	16.070	16.284	28.064	0,89%	5,75%	2.48%	9,90%	11.780	14.815	11.780			
	Total Griya	9.274	9.315	9.438	9.409	3,91%	4,06%	4.03%	(29)	136	94				
	Oto	476	540	714	713	1,39%	1,41%	1,43%	(0)	237	173				
	CF 2	15.917	13.636	12.603	13.405	0,93%	0,67%	0,71%	802	(2.513)	(231)				
	Mitraguna & Others	14.983	12.664	11.647	12.636	1,02%	0,73%	0,78%	989	(2.347)	(28)				
	Pensiun	934	972	956	769	0,04%	0,03%	0,29%	(187)	(166)	(203)				
	<b>Total Pembiayaan</b>	<b>46.399</b>	<b>50.747</b>	<b>49.786</b>	<b>51.288</b>	<b>1,76%</b>	<b>1,66%</b>	<b>1,69%</b>	<b>1.502</b>	<b>4.889</b>	<b>541</b>	<b>1,79%</b>	<b>-5,88%</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	2.522.835	2.588.183	3.049.921	527.086	-49,8%
2	Contribution Margin	79.761	103.725	119.501	39.740	

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
Oct-2					

## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-22 Nov'25)	Growth (1-22 Dec'25)				Target Dec'25			
		31-Dec-24	30-Nov-25	21-Dec-25	22-Dec-25		DtD	MtD	%MtD	YTD	%YTD	Posisi	Penc.	Gap
1	Giro	1.111.061	1.414.109	1.420.169	1.428.289	(97.170)	8.120	14.180	1,00%	317.227	28,55%	1.422.021	100,44%	6.268
2	Tabungan	4.778.169	5.505.119	5.402.005	5.425.412	387.504	23.407	(79.707)	-1,45%	647.242	13,55%	5.182.062	104,70%	243.349
3	Deposito	1.667.902	1.627.216	1.610.375	1.594.084	(70.429)	(16.291)	(33.133)	-2,04%	(73.818)	-4,43%	1.695.532	94,02%	(101.449)
	<b>Total</b>	<b>7.557.133</b>	<b>8.546.444</b>	<b>8.432.548</b>	<b>8.447.784</b>	<b>219.905</b>	<b>15.236</b>	<b>(98.660)</b>	<b>-1,15%</b>	<b>890.651</b>	<b>11,79%</b>	<b>8.299.616</b>	<b>101,79%</b>	<b>148.168</b>
	CASA	5.889.231	6.919.228	6.822.174	6.853.700	290.334	31.527	(65.527)	-0,95%	964.470	16,38%	6.604.083	103,78%	249.617
	(%) CASA	77,93%	80,96%	80,90%	81,13%									
	FDR	79,28%	79,23%	81,09%	80,94%									

## Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-21 Dec'25)				Target Dec'25			
		31-Dec-24	30-Nov-25	20-Dec-25	21-Dec-25		DtD	MtD	%MtD	YTD	%YTD	Posisi	Penc.	Gap
1	DPK ISE	304.377	365.768	365.651	364.853		(798)	(916)	-0,25%	60.475	19,87%	399.069	91,43%	(34,216)
2	Giro ISE	93.275	88.775	97.841	98.085		244	9.311	10,49%	4.810	5,16%	150.822	65,03%	(52,736)
3	Tabungan ISE	174.173	229.504	236.975	235.933		(1.042)	6.429	2,80%	61.760	35,46%	187.112	126,09%	48,821
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				Pemcairan (1-22 Nov'25)	Pemcairan (1-22 Dec'25)	Pemcairan MtM	MtD (1-22 Nov'25)	Growth (1-22 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25	DtD					MtD	YTD		Posisi	Penc.	Gap
1	SME	824.608	969.288	955.689	102.302	1.400	-100.902	174.663	-13,598	131.082	14.998		901.947	105,96%	53.742
	Linkage	583.855	720.364	717.878	100.000	-	(100.000)	172.022	-2,486	134.023	2,486		617.271	116,30%	100.606
	Non-Linkage	240.753	248.924	237.812	2.302	1.400	-902	2.641	-11,113	-2,941	12.513		284.676	83,54%	(46,864)
	• Local Champion	177.655	182.232	171.741	2.050	-	-2.050	5.250	-10,491	-5,914	10.491		190.795	90,01%	(19,054)
	• Value Chain	63.098	66.692	66.071	252	1.400	1.148	-2.610	-622	2.973	2.022		93.880	70,38%	(27,810)
2	MBG	1.025.144	1.051.900	1.061.980	22.456	33.736	11.280	1.690	10.080	36.836	23.656		1.139.485	93,20%	(77,505)
	KUR	965.396	993.508	1.003.124	21.976	32.175	10.199	2.886	9.615	37.728	22.560		1.074.013	93,40%	(70,889)
	Non KUR	59.748	58.392	58.856	480	1.561	1.081	-1.196	464	-892	1.097		65.472	89,90%	(6,616)
3	PWG	255.819	538.581	573.856	59.833	75.774	15.942	30.241	35.275	318.037	40.500		601.092	95,47%	(27,236)
	Cilem	149.863	366.173	396.543	27.219	40.182	12.963	19.595	30.370	246.680	9.812		432.657	91,65%	(36,113)
	Gadai	105.956	172.408	177.312	32.614	35.592	2.978	10.646	4.904	71.357	30.688		168.435	105,27%	8,877
4	CFG	3.885.901	4.211.869	4.246.434	64.369	94.077	29.708	23.924	34.565	360.533	59.512		4.354.361	97,52%	(107,927)
	CF 1	838.535	900.893	912.768	9.206	22.727	13.521	4.556	11.876	74.233	10.852		919.422	99,28%	(6,654)
	Total Griya	595.912	600.711	608.889	2.076	11.541	9.465	0	8.178	12.977	3.363		636.591	95,65%	(27,702)
	• Total Non Program	435.065	452.228	460.467	1.918	10.902	8.984	-4.115	8.239	25.403	2.663		453.034	101,64%	7,433
	• Program	160.848	148.482	148.422	158	639	481	-1.118	-61	-12.426	699		183.557	80,86%	(35,135)
	Oto	242.622	300.182	303.879	7.130	11.186	4.056	4.556	3.697	61.257	7,489		282.830	107,44%	21,049
	CF 2	3.047.367	3.310.976	3.333.666	55.163	71.350	16.187	19.368	22.690	286.299	48.660		3.434.939	97,05%	(101,273)
	Mitraguna & Others	2.497.673	2.750.501	2.773.207	47.577	65.365	17.788	20.016	22.706	275.535	42.659		2.845.615	97,46%	(72,407)
	Pensiun	549.694	560.475	560.458	7.586	5.985	-1.601	-648	-16	10.764	6.001		589.324	95,10%	(28,866)
	<b>Total Pembiayaan</b>	<b>5.991.472</b>	<b>6.771.638</b>	<b>6.837.959</b>	<b>248.960</b>	<b>204.988</b>	<b>-43.972</b>	<b>230.518</b>	<b>66.321</b>	<b>846.487</b>	<b>138.666</b>		<b>6.996.885</b>	<b>97,73%</b>	<b>(158,926)</b>

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				Pemcairan (1-22 Nov'25)	Pemcairan (1-22 Dec'25)	Pemcairan MtM	MtD (1-22 Nov'25)	Net (UG) & DG		Run Off Dec'25	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	22-Dec-25					MtD	YTD		Posisi	Penc.	Gap
1	SME	1.291	188	149	5.457	0,16%	0,02%	0,57%	5.308	4.166	5.269				
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
	Local Champion	1.291	188	149	5.457	0,54%	0,06%	2,29%	5.308	4.166	5.269				
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
2	MBG	11.476	19.334	19.334	62.784	1,12%	1,84%	5,91%	43.450	51.308	43.450				
	KUR	9.838	15.519	15.519	54.710	1,02%	1,56%	5,45%	39.191	44.872	39.191				
	Non KUR	1.638	3.815	3.815	8.074	2,74%	6,53%	13,72%	4.259	6.436	4.259				
3	PWG	124	4	4	10.245	0,05%	0,00%	1,79%	10.241	10.120	10.241				
	Cilem	118	-	-	8.556	0,08%	0,01%	0,95%	1.685	1.682	1.685				
	Gadai	7	4	4	1.688	0,01%	0,00%	0,95%	-	-	-				
4	CFG	59.411	72.096	65.976	125.741	1,53%	1,57%	2,96%	59.765	66.329	53.645				
	CF 1	35.165	39.232	37.416	67.106	4,19%	4,15%	7,35%	29.690	31.942	27.874				
	Total Griya	29.490	30.424	28.365	37.460	4,95%	4,72%	6,15%	9.095	7.970	7.035				
	Oto	5.675	8.808	9.051	29.647	2,34%	3,02%	9,76%	20.596	23.972	20.839				
	CF 2	24.246	32.864	28.560	58.634	0,80%	0,86%	1,76%	30.075	34.388	25.770				
	Mitraguna & Others	22.605	29.933	26.523	51.665	0,91%	0,96%	1,86%	25.142	29.060	21.733				
	Pensiun	1.642	2.931	2.037	1.231	0,17%	0,02%	0,22%	184	4.932	5.327				
	<b>Total Pembiayaan</b>	<b>71.311</b>	<b>96.779</b>	<b>89.996</b>	<b>93.458</b>	<b>1,19%</b>	<b>1,33%</b>	<b>1,37%</b>	<b>3.462</b>	<b>22.147</b>	<b>(3.322)</b>		<b>1,12%</b>	<b>17,70%</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	Growth (Yoy)	Oct-24	Sep-25	Oct-25	Growth (Mtd)	Oct-24	Sep-25	Oct-25	Growth (YoY					

## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-22 Nov'25)	Growth (1-22 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	21-Dec-25	22-Dec-25		DtD	MtD	%MtD	YTD	%YTD	Posisi	Penc.	Gap
1	Giro	74.169	48.743	32.871	32.252	(10.306)	(619)	(16.491)	-33,83%	(41.917)	-56,52%	247.274	13,04%	(215.021)
2	Tabungan	1.786.724	2.008.954	2.006.934	2.026.483	40.750	19.549	17.529	0,87%	239.759	13,42%	2.037.916	99,44%	(11.433)
3	Deposito	649.060	610.498	541.203	536.590	(5.364)	(4.613)	(73.908)	-12,11%	(112.470)	-17,33%	667.179	80,43%	(130.589)
	<b>Total</b>	<b>2.509.954</b>	<b>2.668.196</b>	<b>2.581.008</b>	<b>2.595.325</b>	<b>25.080</b>	<b>14.317</b>	<b>(72.871)</b>	<b>-2,73%</b>	<b>85.371</b>	<b>3,40%</b>	<b>2.952.369</b>	<b>87,91%</b>	<b>(357.044)</b>
	CASA	1.860.893	2.057.697	2.039.805	2.058.735	30.444	18.930	1.038	0,05%	197.842	10,63%	2.285.190	90,09%	(226.455)
	(%) CASA	74,14%	77,12%	79,03%	79,32%									
	FDR	125,36%	131,30%	137,02%	136,26%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-22 Nov'25)	Growth (1-21 Dec'25)				Target Dec'25			
		31-Dec-24	30-Nov-25	20-Dec-25	21-Dec-25		DtD	MtD	%MtD	YTD	%YTD	Posisi	Penc.	Gap
1	DPK ISE	42.839	41.442	41.749	41.971		222	529	1,28%	(868)	-2,03%	83.611	50,20%	(41.640)
2	Giro ISE	4.948	2.786	3.167	3.172		6	386	13,86%	(1.776)	-35,89%	29.659	10,70%	(26.487)
3	Tabungan ISE	31.691	34.438	34.364	34.580		216	143	0,41%	2.890	9,12%	37.357	92,57%	(2.777)
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 (1-22 Nov'25)	Pencairan (1-22 Dec'25)	Pencairan MtM	MtD (1-22 Nov'25)	Growth (1-22 Dec'25)		Run Off Dec'25	Target Dec'25			
		31-Dec-24	30-Nov-25	22-Dec-25					MtD	YTD		Posisi	Penc.	Gap	
1	SME	184.570	243.280	244.075	3.200	3.500	300	615	795	59.505	2.705	223.889	109,02%	20.186	
	Linkage	86.431	110.781	110.435	-	-	-	-	(519)	(346)	24.004	346	103.818	106,37%	6.617
	Non-Linkage	98.139	132.499	133.640	3.200	3.500	300	1.134	1.142	35.501	2.358	120.072	111,30%	13.569	
	• Local Champion	98.139	132.499	133.640	3.200	3.500	300	1.134	1.142	35.501	2.358	116.221	114,99%	17.420	
	• Value Chain	-	-	-	-	-	-	0	0	0	-	3.851	0,00%	(3.851)	
2	MBG	446.877	444.841	447.253	8.915	10.766	1.851	502	2.411	376	8.355	507.692	88,10%	(60.439)	
	KUR	419.345	420.474	422.606	8.755	10.216	1.461	1.113	2.131	3.261	8.085	477.116	88,58%	(54.510)	
	Non KUR	27.532	24.367	24.647	160	550	390	-610	280	-2.885	270	30.576	80,61%	(5.929)	
3	PWG	258.833	422.883	437.929	68.241	68.000	(241)	16.622	15.046	179.096	52.954	433.208	101,09%	4.721	
	Cilem	127.522	228.193	241.433	18.788	20.995	2.207	8.501	13.240	113.911	7.755	267.053	90,41%	(25.620)	
	Gadai	131.312	194.690	196.496	49.452	47.005	(2447)	8.121	1.806	65.185	45.199	166.155	118,26%	30.341	
4	CFG	2.256.170	2.392.296	2.407.112	34.710	42.862	8.153	12.190	14.816	150.942	28.046	2.483.471	96,93%	(76.359)	
	CF 1	461.418	474.026	475.851	3.412	4.770	1.358	4.543	1.824	14.433	2.946	498.650	95,43%	(22.799)	
	Total Griya	417.205	391.149	390.391	788	683	(106)	0	(758)	-26.814	1.441	434.485	89,85%	(44.094)	
	• Total Non Program	64.148	59.172	59.033	510	220	(290)	(157)	(138)	-5.114	358	71.781	82,24%	(12.747)	
	• Program	353.058	331.978	331.358	278	463	185	(1.952)	(620)	-21.700	1.083	362.704	91,36%	(31.347)	
	Oto	44.213	82.877	85.460	2.624	4.087	1.464	4.543	2.583	41.247	1.505	64.165	133,19%	21.295	
	CF 2	1.794.752	1.918.270	1.931.262	31.298	38.093	6.795	7.647	12.992	136.510	25.101	1.984.822	97,30%	(53.560)	
	Mitraguna & Others	1.323.695	1.437.274	1.451.779	25.035	35.184	10.149	6.250	14.506	128.084	20.678	1.494.383	97,15%	(42.603)	
	Pensiun	471.056	480.996	479.482	6.263	2.909	(3.354)	1.397	(1.514)	8.426	4.423	490.439	97,77%	(10.956)	
	<b>Total Pembiayaan</b>	<b>3.146.451</b>	<b>3.503.301</b>	<b>3.536.369</b>	<b>115.065</b>	<b>125.128</b>	<b>10.063</b>	<b>29.929</b>	<b>33.068</b>	<b>389.918</b>	<b>92.060</b>	<b>3.648.260</b>	<b>96,93%</b>	<b>(111.891)</b>	

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi			MtD (1-22 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-24	30-Nov-25		MtD	YTD		Posisi	Penc.	Gap
1	SME	192	475	460	2.557	0,10%	0,19%	1,05%	2.097	2.365	2.082			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	192	475	460	2.557	0,20%	0,35%	1,91%	2.097	2.365	2.082			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	4.879	14.773	14.773	52.280	1,09%	3,32%	11,69%	37.507	47.401	37.507			
	KUR	3.627	13.148	13.148	47.227	0,86%	3,13%	11,18%	34.079	43.600	34.079			
	Non KUR	1.252	1.625	1.625	5.053	4,55%	6,67%	20,50%	3.428	3.801	3.428			
3	PWG	275	122	122	17.018	0,11%	0,03%	3,89%	16.896	16.742	16.896			
	Cilem	275	-	-	12.812	0,22%	0,00%	5,31%	12.812	12.537	12.812			
	Gadai	-	122	122	4.206	0,00%	0,06%	2,14%	4.083	4.206	4.083			
4	CFG	67.344	65.451	70.806	143.228	2,98%	2,96%	5,95%	72.422	75.884	77.777			
	CF 1	43.373	41.926	45.314	72.724	9,40%	9,56%	15,28%	27.410	29.351	30.798			
	Total Griya	41.791	40.088	42.848	63.596	10,02%	10,95%	16,29%	20.748	21.806	23.508			
	Oto	1.583	1.838	2.467	9.128	3,58%	2,98%	10,68%	6.661	7.545	7.290			
	CF 2	23.971	23.525	25.491	70.504	1,34%	1,33%	3,65%	45.012	46.533	46.979			
	Mitraguna & Others	22.208	21.186	23.560	66.453	1,68%	1,64%	4,58%	42.893	44.245	45.266			
	Pensiun	1.763	2.338	1.931	4.051	0,37%	0,40%	0,84%	2.120	2.288	1.713			
	<b>Total Pembiayaan</b>	<b>138.673</b>	<b>177.658</b>	<b>174.204</b>	<b>176.983</b>	<b>4,41%</b>	<b>4,97%</b>	<b>5,00%</b>	<b>2.779</b>	<b>38.310</b>	<b>(675)</b>	<b>3.999</b>	<b>20,25%</b>	<b>-1,0%</b>

## Asset &amp; Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth	PHR & Payroll			Kinerja	Target Dec'25		
		Oct-24	Dec-24	Oct-25									