

## REGION 2 MEDAN

## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-30 Nov'25)	Growth (1-16 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25	16-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1,894,366	2,447,773	2,508,613	2,530,161	(96,513)	21,547	82,388	3,37%	635,794	33,56%	2,951,802	85,72%	(421,641)
2	Tabungan	12,343,531	13,809,131	13,751,864	13,775,065	512,698	23,201	(34,066)	-0,25%	1,431,534	11,60%	13,838,012	99,55%	(62,947)
3	Deposito	6,674,579	7,261,750	7,053,602	7,051,631	355,712	(1,970)	(210,119)	-2,89%	377,053	5,65%	6,775,272	104,08%	276,360
	Total	20,912,476	23,518,654	23,314,079	23,356,857	771,896	42,778	(161,197)	-0,69%	2,444,381	11,69%	23,565,085	99,12%	(208,228)
	CASA	14,237,897	16,256,904	16,260,477	16,305,225	416,185	44,748	48,321	0,30%	2,067,328	14,52%	16,789,813	97,11%	(484,588)
	(%) CASA	68,08%	69,12%	69,75%	69,81%									
	FDR	79,95%	80,76%	81,99%	81,84%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-30 Nov'25)	Growth (1-15 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	14-Dec-25	15-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	605,893	676,653	697,286	701,499		4,213	24,846	3,67%	95,606	15,78%	813,500	86,23%	(11,001)
2	Giro ISE	190,259	161,992	175,390	177,194		1,804	15,202	9,38%	(13,065)	-6,87%	316,220	56,04%	(139,025)
3	Tabungan ISE	335,051	431,528	454,389	456,798		2,409	25,270	5,86%	121,746	36,34%	363,698	125,60%	93,100
4	Deposito ISE	80,583	83,133	67,507	67,507		0	(15,626)	-18,80%	(13,075)	-16,23%	133,583	50,54%	(66,075)
5	CIF ISE	11,606	13,008	13,008	13,008		0	0	0,00%	1,402	12,08%	13,520	96,21%	(512)

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-16 Nov'25)	Pencairan (1-16 Dec'25)	Pencairan MtM	MtD (1-30 Nov'25)	Growth (1-16 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	16-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	1,400,748	1,640,608	1,640,622	110,082	8,257	-102,825	180,870	-5,987	239,874	14,244	1,648,748	99,51%	(8,126)
	Linkage	727,269	899,506	899,097	100,000	140	(99,860)	171,172	-409	171,828	549	835,269	107,64%	63,828
	Non-Linkage	673,478	747,102	741,525	11,082	8,117	-2,965	9,698	-5,577	68,046	13,694	813,478	91,15%	(71,954)
	• Local Champion	584,102	633,881	627,117	10,830	6,907	-3,923	10,006	-6,764	43,015	13,671	650,475	96,41%	(23,359)
	• Value Chain	89,377	113,221	114,408	252	1,210	958	-308	1,187	25,032	23	163,003	70,19%	(48,595)
2	MBG	2,310,331	2,406,087	2,414,536	21,396	39,886	18,490	8,858	8,449	104,205	31,437	2,642,609	91,37%	(28,073)
	KUR	2,171,167	2,267,884	2,276,156	20,866	38,241	17,375	10,169	8,271	104,989	29,970	2,486,816	91,53%	(210,660)
	Non KUR	139,164	138,203	138,380	530	1,645	1,115	-1,311	1,177	-784	1,468	155,793	88,82%	(17,414)
3	PWG	1,161,081	2,076,332	2,151,273	171,719	205,109	33,390	100,630	74,941	990,192	130,168	2,221,617	96,83%	(70,344)
	Cilem	604,524	1,242,687	1,300,480	50,301	89,497	39,196	62,549	57,793	695,956	31,703	1,469,491	88,50%	(169,011)
	Gadai	556,557	833,645	850,792	121,418	115,612	-5,806	38,081	17,147	294,236	98,465	752,125	113,12%	(350,357)
4	CFG	11,847,954	12,864,571	12,908,601	109,602	174,882	65,280	58,133	44,030	1,060,647	130,852	13,258,958	97,36%	(77,856)
	CF 1	2,410,954	2,561,163	2,575,624	12,711	32,250	19,539	28	14,461	164,669	17,790	2,653,480	97,07%	(77,856)
	Total Griya	1,954,117	1,973,383	1,985,358	3,612	19,473	15,861	-10,557	11,974	31,241	7,498	2,074,745	95,69%	(89,387)
	• Total Non Program	1,351,346	1,400,136	1,412,793	3,006	18,692	15,686	-7,624	12,657	61,447	6,035	1,404,632	100,58%	8,160
	• Program	602,771	573,247	572,565	606	781	175	-2,934	-682	-30,206	1,463	670,113	85,44%	(97,548)
	Oto	456,837	587,780	590,266	9,100	12,777	3,678	10,585	2,486	133,429	10,291	578,735	101,99%	11,531
	CF 2	9,437,000	10,303,408	10,332,978	96,891	142,632	45,741	58,105	29,570	895,978	113,063	10,605,478	97,43%	(272,500)
	Mitraguna & Others	7,891,563	8,698,860	8,733,210	85,917	131,986	46,068	53,999	34,350	841,646	97,636	8,940,484	97,68%	(207,274)
	Pensiuni	1,545,436	1,604,548	1,599,768	10,974	10,647	-327	4,107	-4,780	54,332	15,427	1,664,994	96,08%	(65,226)
	Total Pembiayaan	16,720,113	18,993,599	19,115,032	413,799	428,134	14,335	348,491	121,433	2,394,918	306,701	19,771,931	96,68%	(656,900)

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif	MtD	YtD	MtM	Target Dec'25				
		31-Dec-24	31-Oct-25	30-Nov-25	16-Dec-25					%	Penc.	Gap		
1	SME	3,258	3,873	5,631	11,412	0,23%	0,34%	0,70%	5,781	8,154	7,539			
	Linkage	43	6	-	-	0,01%	0,00%	0,00%	-	(43)	(6)			
	Local Champion	3,215	3,867	3,813	11,303	0,48%	0,51%	1,52%	7,491	8,089	7,436			
	Value Chain	-	-	1,819	108	-	-	-	(1,710)	108	108			
2	MBG	26,523	43,850	56,776	168,918	1,15%	2,36%	7,00%	112,142	142,395	125,068			
	KUR	21,896	36,508	47,873	150,809	1,01%	2,11%	6,63%	102,936	128,913	114,301			
	Non KUR	4,627	7,342	8,903	18,109	3,33%	6,44%	13,09%	9,206	13,482	10,767			
3	PWG	565	29	126	126	0,059	0,01%	0,01%	59,325	58,887	59,422			
	Cilem	558	3	-	42,870	0,09%	0,00%	3,30%	42,870	42,312	42,867			
	Gadai	7	26	126	16,581	0,00%	0,02%	1,95%	16,455	16,575	16,555			
4	CFG	184,758	219,298	221,829	378,497	1,56%	1,72%	2,93%	156,668	193,739	159,199			
	CF 1	108,284	121,877	125,523	187,003	4,49%	4,90%	7,26%	61,480	78,719	65,126			
	Total Griya	97,865	107,262	108,955	141,188	5,01%	5,52%	7,11%	32,233	43,323	33,926			
	Oto	10,419	14,615	16,567	45,815	2,28%	2,82%	7,76%	29,248	35,396	31,200			
	CF 2	76,474	97,421	96,306	191,494	0,819	0,93%	1,85%	95,188	115,020	94,073			
	Mitraguna & Others	72,232	89,999	88,979	170,763	0,929	1,02%	1,96%	81,784	98,531	80,764			
	Pensiuni	4,241	7,422	7,328	20,731	0,27%	0,46%	1,30%	13,403	16,490	13,309			
	Total Pembiayaan	215,104	267,051	284,362	618,278	1,29%	1,50%	3,23%	333,916	403,174	351,227	1,29%	60,09%	-1,9%

## Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif	MtD	YtD	MtM	Target Dec'25		

## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 Nov'25)	Growth (1-16 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25	16-Dec-25		DtD	MtD	%MtD	YTD	%YTD	Posisi	Penc.	Gap
1	Giro	238.297	418.828	431.001	442.590	177.355	11.548	23.762	5,67%	204.293	85,73%	420.906	105,15%	21.684
2	Tabungan	1.732.891	1.903.991	1.885.840	1.896.084	44.961	10.245	(7.907)	-0,42%	163.194	9,42%	2.000.816	94,77%	(104.732)
3	Deposito	877.742	950.883	918.594	919.103	(55.963)	509	(31.780)	-3,34%	41.361	4,71%	896.431	102,53%	22.672
	<b>Total</b>	<b>2.848.930</b>	<b>3.273.702</b>	<b>3.235.475</b>	<b>3.257.777</b>	<b>166.354</b>	<b>22.302</b>	<b>(15.924)</b>	<b>-0,49%</b>	<b>408.847</b>	<b>14,35%</b>	<b>3.318.152</b>	<b>98,18%</b>	<b>(60.375)</b>
	CASA	1.971.188	2.322.819	2.316.881	2.338.674	222.316	21.793	15.855	0,68%	367.487	18,64%	2.421.722	96,57%	(83.047)
	(%) CASA	69,19%	70,95%	71,61%	71,79%									
	FDR	84,13%	83,44%	85,08%	84,49%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-15 Dec'25)	Growth (1-15 Dec'25)				Target Dec'25			
		31-Dec-24	30-Nov-25	14-Dec-25	15-Dec-25		DtD	MtD	%MtD	YTD	%YTD	Posisi	Penc.	Gap
1	DPK ISE	79.410	87.303	90.618	92.880		2.261	5.577	6,39%	13.469	16,96%	118.145	78,62%	(25.265)
2	Giro ISE	37.094	35.022	35.600	33.529		(2.071)	(1.492)	-4,26%	(3.564)	-9,61%	60.551	55,37%	(27.022)
3	Tabungan ISE	39.484	49.856	51.563	55.895		4.332	6.039	12,11%	16.411	41,57%	44.877	124,55%	11.019
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 (1-16 Nov'25)	Pencairan (1-16 Dec'25)	Pencairan MtM	MtD (1-16 Nov'25)	Growth (1-16 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	16-Dec-25					MtD	YTD		Posisi	Penc.	Gap
1	SME	122.962	126.748	125.797	500	140	-360	1.457	-951	2.835	1.091	162.236	77,54%	(36.439)
	Linkage	22.750	25.937	25.528	-	140	140	-200	-409	2.778	549	39.853	64,06%	(14.325)
	Non-Linkage	100.212	100.811	100.269	500	-	-500	1.657	-542	57	542	122.383	81,93%	(22.114)
	• Local Champion	83.501	66.595	66.188	500	-	-500	-804	-406	-17.312	406	94.012	70,40%	(27.823)
	• Value Chain	16.712	34.216	34.081	-	-	-	2.461	-136	17.369	136	28.371	120,12%	5.709
2	MBG	310.816	325.767	328.196	3.515	7.210	3.695	1.228	2.428	17.380	4.782	362.288	90,59%	(34.902)
	KUR	291.370	306.564	309.326	3.515	7.185	3.670	1.900	2.762	17.956	4.423	340.266	90,91%	(30.940)
	Non KUR	19.446	19.203	18.870	-	25	25	-673	-333	-576	358	22.022	85,69%	(3.152)
3	PWG	193.140	323.731	333.167	21.466	28.485	7.019	11.995	9.436	140.026	19.050	362.681	91,86%	(29.515)
	Cilem	122.752	218.666	226.989	7.826	14.986	7.160	7.938	8.323	104.238	6.663	262.581	86,45%	(35.592)
	Gadai	70.389	105.064	106.177	13.640	13.499	-140	4.057	1.113	35.788	12.387	100.101	106,07%	6.077
4	CFG	1.770.026	1.955.435	1.965.475	12.991	30.102	17.111	10.668	10.040	195.449	20.061	2.003.011	98,13%	(37.536)
	CF 1	463.002	520.993	530.491	2.952	12.314	9.362	1.760	9.497	67.489	2.816	503.674	105,32%	26.816
	Total Griya	392.209	436.373	445.134	1.771	10.189	8.418	0	8.761	52.925	1.428	412.745	107,85%	32.388
	• Total Non Program	388.279	424.924	433.702	1.604	10.189	8.585	372	8.778	45.423	1.411	397.351	109,15%	36.351
	• Program	3.930	11.449	11.432	167	-	-167	302	-17	7.502	17	15.395	74,26%	(3.963)
	Oto	70.793	84.620	85.357	1.180	2.124	944	1.760	736	14.564	1.388	90.929	93,87%	(5.572)
	CF 2	1.307.024	1.434.442	1.434.985	10.039	17.788	7.749	8.908	543	127.961	17.245	1.499.337	95,71%	(64.352)
	Mitraguna & Others	1.211.757	1.335.736	1.337.053	9.939	17.097	7.158	9.546	1.317	125.297	15.780	1.384.316	96,59%	(47.263)
	Pensiun	95.268	98.706	97.932	100	691	591	-638	-774	2.664	1.465	115.021	85,14%	(17.090)
	<b>Total Pembiayaan</b>	<b>2.396.945</b>	<b>2.731.682</b>	<b>2.752.635</b>	<b>38.472</b>	<b>65.937</b>	<b>27.465</b>	<b>25.347</b>	<b>20.953</b>	<b>355.690</b>	<b>44.984</b>	<b>2.890.216</b>	<b>95,24%</b>	<b>(137.582)</b>

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi			MtD (31-Dec-24)	MtD (30-Nov-25)	MtD (16-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	-	962	0,41%	0,00%	0,76%	962	454	956			
	Linkage	43	6	-	-	0,19%	0,00%	0,00%	-	-	(43)	(6)		
	Local Champion	465	-	-	962	0,46%	0,00%	0,96%	962	497	962			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	4.441	6.190	6.190	24.385	1,43%	1,90%	7,43%	18.196	19.945	18.196			
	KUR	3.770	4.599	4.599	21.868	1,29%	1,50%	7,07%	17.269	18.098	17.269			
	Non KUR	671	1.590	1.590	2.517	3,45%	8,28%	13,34%	927	1.846	927			
3	PWG	155	-	-	8.954	0,08%	0,00%	2,69%	8.954	8.799	8.954			
	Cilem	155	-	-	7.262	0,13%	0,00%	3,20%	7.262	7.106	7.262			
	Gadai	-	-	-	1.692	0,00%	0,00%	1,59%	1.692	1.692	1.692			
4	CFG	19.018	28.147	27.679	52.865	1,07%	1,42%	2,69%	25.186	33.847	24.717			
	CF 1	8.456	11.479	12.737	17.723	1,83%	2,44%	3,34%	4.986	9.267	6.244			
	Total Griya	6.832	10.463	10.710	12.356	1,74%	2,45%	2,78%	1.645	5.523	1.893			
	Oto	1.624	1.016	2.026	5.367	2,29%	2,39%	6,29%	3.341	3.744	4.351			
	CF 2	10.562	16.669	14.942	35.141	0,81%	1,04%	2,45%	20.199	24.580	18.473			
	Mitraguna & Others	10.315	16.481	14.431	33.361	0,85%	1,08%	2,50%	18.930	23.046	16.880			
	Pensiun	247	188	511	1.780	0,26%	0,52%	1,82%	1.270	1.534	1.593			
	<b>Total Pembiayaan</b>	<b>38.001</b>	<b>54.188</b>	<b>33.182</b>	<b>33.807</b>	<b>1,59%</b>	<b>1,21%</b>	<b>1,23%</b>	<b>625</b>	<b>(4.194)</b>	<b>(381)</b>	<b>1,41%</b>	<b>-14,53%</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	2.631.251	2.808.415	3.116.999	485.748	-10,6%
2	Contribution Margin	94.855	121.560	104.888	10.033	

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

## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 Nov'25)	Growth (1-16 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25	16-Dec-25		DtD	MtD	%MtD	YTD	%YTD	Posisi	Penc.	Gap
1	Giro	314.972	437.227	518.520	517.216	(162.332)	(1.304)	79.989	18,29%	202.244	64,21%	515.367	100,36%	1.849
2	Tabungan	2.242.130	2.410.328	2.419.542	2.434.843	(11.852)	15.302	24.515	1,02%	192.713	8,60%	2.534.104	96,08%	(99,260)
3	Deposito	2.798.677	3.310.810	3.178.534	3.178.977	519.898	443	(131.834)	-3,98%	380.300	13,59%	2.816.881	112,85%	362.095
	<b>Total</b>	<b>5.355.779</b>	<b>6.158.366</b>	<b>6.116.595</b>	<b>6.131.036</b>	<b>345.714</b>	<b>14.440</b>	<b>(27.330)</b>	<b>-0,44%</b>	<b>775.257</b>	<b>14,48%</b>	<b>5.866.352</b>	<b>104,51%</b>	<b>264.684</b>
	CASA	2.557.102	2.847.555	2.938.061	2.952.059	(174.184)	13.998	104.504	3,67%	394.957	15,45%	3.049.471	96,81%	(97,411)
	FDR	47,52%	48,47%	49,14%	49,03%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-15 Dec'25)	Growth (1-15 Dec'25)				Target Dec'25			
		31-Dec-24	30-Nov-25	14-Dec-25	15-Dec-25		DtD	MtD	%MtD	YTD	%YTD	Posisi	Penc.	Gap
1	DPK ISE	113.657	99.470	108.233	109.430		1.197	9.960	10,01%	(4.227)	-3,72%	151.518	72,22%	(42.088)
2	Giro ISE	31.184	15.875	20.877	22.089		1.213	6.215	39,15%	(9.095)	-29,16%	54.128	40,81%	(32.038)
3	Tabungan ISE	59.057	64.263	68.024	68.009		(15)	3.746	5,83%	8.951	15,16%	64.324	105,73%	3.685
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 (1-16 Nov'25)	Pencairan (1-16 Dec'25)	Pencairan MtM	MtD (1-16 Nov'25)	Growth (1-16 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	16-Dec-25					MtD	YTD		Posisi	Penc.	Gap
1	SME	188.209	207.382	207.278	2.830	2.500	-330	513	-104	19.068	2.604	244.894	84,64%	(37.616)
	Linkage	19.369	18.016	18.016	-	-	-	-130	0	-1.353	-	44.054	40,89%	(26.038)
	Non-Linkage	168.841	189.366	189.262	2.830	2.500	-330	643	-104	20.421	2.604	200.840	94,24%	(11.578)
	• Local Champion	162.434	180.126	179.870	2.830	2.500	-330	771	-256	17.436	2.756	177.604	101,28%	2.265
	• Value Chain	6.407	9.240	9.392	-	-	-	-128	152	2.986	(152)	23.235	40,42%	(13.843)
2	MBG	159.435	194.735	194.304	1.855	1.350	-505	2.895	-431	34.870	1.781	210.853	92,15%	(16.548)
	KUR	151.599	185.038	184.621	1.505	1.250	-255	2.836	-417	33.023	1.667	200.443	92,11%	(15.822)
	Non KUR	7.836	9.697	9.683	350	100	-250	60	-14	1.847	114	10.410	93,02%	(727)
3	PWG	252.400	434.205	449.453	36.585	41.072	4.487	21.944	15.249	197.053	25.824	453.213	99,17%	(3.759)
	Cilem	111.797	234.388	243.268	9.509	14.875	5.366	10.815	8.880	131.471	5.995	276.183	88,08%	(32.914)
	Gadai	140.603	199.817	206.185	27.076	26.197	-879	11.129	6.368	65.582	19.829	177.030	116,47%	29.155
4	CFG	1.944.791	2.148.603	2.154.746	25.749	26.138	390	10.856	6.144	209.955	19.994	2.206.447	97,66%	(51.701)
	CF 1	376.842	382.194	381.080	337	1.769	1.433	-2.215	-1.114	4.238	2.883	422.476	90,20%	(41.396)
	Total Griya	311.852	312.575	311.830	150	1.050	900	0	-744	-21	1.794	334.952	93,10%	(23.122)
	• Total Non Program	308.347	308.216	307.482	150	1.050	900	-1.685	-734	-865	1.784	318.551	96,53%	(11.069)
	• Program	3.505	4.359	4.348	-	-	0	136	-10	844	10	16.401	26,51%	(12.052)
	Oto	64.990	69.619	69.250	187	719	533	-2.215	-369	4.260	1.088	87.524	79,12%	(18.274)
	CF 2	1.567.950	1.766.409	1.773.666	25.412	24.369	-1.043	13.071	7.258	205.717	17.111	1.783.972	99,42%	(10.305)
	Mitraguna & Others	1.383.782	1.569.711	1.575.925	22.212	21.837	-375	10.152	6.213	192.143	15.624	1.577.695	99,89%	(1.771)
	Pensiun	184.168	196.697	197.742	3.200	2.532	-668	2.920	1.044	13.574	1.488	206.276	95,86%	(8.535)
	<b>Total Pembiayaan</b>	<b>2.544.835</b>	<b>2.984.924</b>	<b>3.005.782</b>	<b>67.019</b>	<b>71.060</b>	<b>4.041</b>	<b>36.209</b>	<b>20.858</b>	<b>460.947</b>	<b>50.203</b>	<b>3.115.406</b>	<b>96,48%</b>	<b>(109.625)</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					%	Penc.	Gap			
1	SME	1.267	3.204	3.204	5.162	0,67%	1,54%	2,49%	1.958	3.894	1.958			
	Linkage	-	-	-	5.053	0,75%	1,69%	2,67%	-	-	-			
	Local Champion	1.267	3.204	3.204	108	0,00%	0,00%	0,06%	108	108	108			
2	MBG	3.453	6.764	6.764	19.681	2,17%	3,47%	10,13%	12.917	16.228	12.917			
	KUR	2.876	6.294	6.294	18.514	1,90%	3,40%	10,03%	12.219	15.638	12.219			
	Non KUR	577	470	470	1.167	7,36%	4,84%	12,05%	697	590	697			
3	PWG	-	-	-	16.174	0,00%	0,00%	0,00%	16.174	16.174	16.174			
	Cilem	-	-	-	11.059	0,00%	0,00%	0,00%	11.059	11.059	11.059			
	Gadai	-	-	-	5.115	0,00%	0,00%	0,00%	5.115	5.115	5.115			
4	CFG	19.268	25.105	26.975	48.027	0,99%	1,26%	2,23%	21.052	28.759	22.922			
	CF 1	8.041	13.170	13.772	22.822	2,13%	3,60%	5,99%	9.050	14.781	9.651			
	Total Griya	6.972	10.986	11.815	17.655	2,24%	3,78%	5,66%	5.840	10.683	6.669			
	Oto	1.069	2.184	1.957	5.167	1,64%	2,81%	7,46%	3.210	4.098	2.982			
	CF 2	11.227	11.934	13.204	25.205	0,72%	0,75%	1,42%	12.002	13.978	13.271			
	Mitraguna & Others	11.107	11.331	11.970	22.703	0,80%	0,76%	1,44%	10.733	11.596	11.371			
	Pensiun	120	603	1.234	2.503	0,07%	0,63%	1,27%	1.269	2.382	1.900			
	<b>Total Pembiayaan</b>	<b>30.008</b>	<b>33.313</b>	<b>33.703</b>	<b>32.077</b>	<b>1,18%</b>	<b>1,13%</b>	<b>1,07%</b>	<b>(1.626)</b>	<b>2.069</b>	<b>(1.236)</b>	<b>0,93%</b>	<b>12,98%</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)	

## PHR &amp; 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

## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 Nov'25)	Growth (1-16 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25	16-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	155.866	128.866	165.466	163.830	(4.060)	(1.636)	34.964	27,13%	7.963	5,11%	346.235	47,32%	(182.405)
2	Tabungan	1.803.617	1.980.739	1.984.996	1.980.488	51.335	(4.508)	(252)	-0,01%	176.871	9,81%	2.083.113	95,07%	(102.626)
3	Deposito	681.198	762.342	743.703	745.629	(32.431)	1.927	(16.713)	-2,19%	64.432	9,46%	699.248	106,63%	46.381
	<b>Total</b>	<b>2.640.681</b>	<b>2.871.948</b>	<b>2.894.164</b>	<b>2.889.947</b>	<b>14.844</b>	<b>(4.217)</b>	<b>17.999</b>	<b>0,63%</b>	<b>249.266</b>	<b>9,44%</b>	<b>3.128.596</b>	<b>92,37%</b>	<b>(238.649)</b>
	CASA	1.959.483	2.109.605	2.150.461	2.144.317	47.274	(6.144)	34.712	1,65%	184.834	9,43%	2.429.348	88,27%	(285.031)
	(%) CASA	74,20%	73,46%	74,30%	74,20%									
	FDR	99,99%	104,53%	104,51%	104,66%									

## Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-15 Dec'25)				Target Dec'25			
		31-Dec-24	30-Nov-25	14-Dec-25	15-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	65.610	82.670	86.920	84.418		(2.503)	1.748	2,11%	18.808	28,67%	95.806	88,11%	(11.388)
2	Giro ISE	23.758	19.536	21.444	22.432		988	2.897	14,83%	(1.326)	-5,58%	42.060	53,33%	(19.628)
3	Tabungan ISE	30.646	53.467	55.809	52.318		(3.490)	(1.148)	-2,15%	21.672	70,72%	34.843	150,16%	17.476
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 (1-16 Nov'25)	Pencairan (1-16 Dec'25)	Pencairan MtM	MtD (1-16 Nov'25)	Growth (1-16 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	16-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	80.398	99.911	100.199	5.900	907	(4.993)	3.622	289	19.801	618	115.782	86,54%	(15.582)
	Linkage	14.865	24.409	24.409	-	-	-	-	-2	0	9.544	30.274	80,63%	(5.865)
	Non-Linkage	65.533	75.502	75.791	5.900	907	(4.993)	3.623	289	10.258	618	85.508	88,64%	(9.717)
	• Local Champion	62.373	72.430	72.758	5.900	907	(4.993)	3.655	328	10.385	579	71.843	101,27%	915
	• Value Chain	3.160	3.072	3.033	-	-	-	-	-32	-39	39	13.665	22,19%	(10.632)
2	MBG	368.059	388.843	389.915	3.305	5.445	2.140	2.543	1.072	21.857	4.373	422.292	92,33%	(32.377)
	KUR	343.457	362.300	363.178	3.305	5.085	1.780	1.434	878	19.721	4.207	394.978	91,95%	(31.800)
	Non KUR	24.602	26.544	26.738	-	360	360	1.108	194	2.136	166	27.314	79,89%	(576)
3	PWG	200.888	356.932	371.550	32.457	34.600	2.143	19.828	14.618	170.662	19.982	371.423	100,03%	127
	Cilem	92.590	195.267	204.086	8.947	14.155	5.209	15.699	8.820	111.496	5.335	231.018	88,34%	(26.932)
	Gadai	108.298	161.666	167.464	23.510	20.445	(3.065)	4.129	5.798	59.166	14.647	140.405	119,27%	27.059
4	CFG	1.991.066	2.156.369	2.162.966	20.768	28.236	7.468	11.052	6.598	171.901	21.638	2.211.667	97,80%	(48.701)
	CF 1	271.158	283.057	282.668	2.435	997	(1.438)	1.942	-389	11.510	1.386	309.258	91,40%	(26.590)
	Total Griya	236.939	232.575	232.473	160	700	540	0	-103	-4.466	803	255.971	90,82%	(23.498)
	• Total Non Program	155.508	155.596	155.810	-	700	700	(2.038)	214	302	486	163.915	95,06%	(8.105)
	• Program	81.431	76.979	76.663	160	-	-	-160	-302	-316	316	92.056	83,28%	(15.393)
	Oto	34.219	50.482	50.195	2.275	297	(1.978)	1.942	-286	15.977	583	53.287	94,20%	(3.092)
	CF 2	1.719.908	1.873.311	1.880.298	18.333	27.239	8.906	9.111	6.986	160.390	20.253	1.902.409	98,84%	(22.111)
	Mitraguna & Others	1.474.657	1.605.638	1.613.170	17.527	25.155	7.628	8.035	7.532	138.513	17.623	1.638.476	98,46%	(25.305)
	Pensiun	245.250	267.674	267.128	806	2.084	1.278	1.076	-546	21.877	2.630	263.933	101,21%	3.194
	<b>Total Pembiayaan</b>	<b>2.640.411</b>	<b>3.002.055</b>	<b>3.024.631</b>	<b>62.430</b>	<b>69.188</b>	<b>6.758</b>	<b>37.045</b>	<b>22.576</b>	<b>384.221</b>	<b>46.612</b>	<b>3.121.164</b>	<b>96,91%</b>	<b>(96.533)</b>

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi			31-Dec-24	30-Nov-25	16-Dec-25	MtD	Net (UG) & DG		Run Off Dec'25	Target Dec'25			
		31-Dec-24	31-Oct-25	30-Nov-25					YtD	MtM		Posisi	Penc.	Gap	
1	SME	-	-	-	1.510	0,00%	0,00%	1,51%	1.510	1.510	1.510				
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
	Local Champion	-	-	-	1.510	0,00%	0,00%	1,99%	1.510	1.510	1.510				
	Value Chain	-	-	-	1.819	0,00%	0,00%	2,51%	0,00%	(1.819)	-				
2	MBG	2.275	9.715	9.715	30.228	0,62%	0,62%	2,50%	7,75%	20.513	27.953	20.513			
	KUR	1.785	8.311	8.311	26.851	0,52%	0,52%	2,29%	7,39%	18.540	25.066	18.540			
	Non KUR	489	1.404	1.404	3.377	1,99%	1,99%	5,29%	12,63%	1.973	1.973	1.973			
3	PWG	10	-	-	11.224	0,00%	0,00%	3,02%	12,24%	11.224	11.224	11.224			
	Cilem	10	-	-	2.856	0,01%	0,00%	4,05%	8,256	2.846	2.846	2.846			
	Gadai	-	-	-	2.967	0,00%	0,00%	1,77%	2.967	2.967	2.967				
4	CFG	19.717	28.500	30.393	50.221	0,99%	1,41%	2,32%	19.827	30.503	21.721				
	CF 1	13.249	16.070	16.284	22.655	4,89%	5,75%	8,01%	6.371	9.406	6.585				
	Total Griya	12.780	15.301	15.217	19.191	5,39%	6,54%	8,26%	3.974	6.411	3.890				
	Oto	469	769	1.066	3.464	1,37%	1,21%	6,90%	2.397	2.995	2.695				
	CF 2	15.917	13.636	12.603	12.700	0,93%	0,67%	0,68%	97	(3.217)	(936)				
	Mitraguna & Others	14.983	12.664	11.647	11.932	1,02%	0,73%	0,74%	284	(3.051)	(732)				
	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>50.912</b>	<b>1,76%</b>	<b>1,66%</b>	<b>1,68%</b>	<b>1.126</b>	<b>4.513</b>	<b>165</b>	<b>1.79%</b>	<b>-6,16%</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	

## PHR &amp; Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)</th

## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 Nov'25)	Growth (1-16 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	15-Dec-25	16-Dec-25		DtD	MtD	%MtD	YTD	%YTD	Posisi	Penc.	Gap
1	Giro	1.111.061	1.414.109	1.357.123	1.370.818	(97.170)	12.992	(43.993)	-3,1%	259.054	23,32%	1.422.021	96,35%	(51.905)
2	Tabungan	4.778.169	5.505.119	5.440.902	5.438.838	387.504	(2.064)	(66.280)	-1,20%	660.669	13,83%	5.182.062	104,96%	256.776
3	Deposito	1.667.902	1.627.216	1.611.091	1.606.020	(70.429)	(5.071)	(21.197)	-1,30%	(61.882)	-3,71%	1.695.532	94,72%	(89.513)
	<b>Total</b>	<b>7.557.133</b>	<b>8.546.444</b>	<b>8.409.116</b>	<b>8.414.974</b>	<b>219.905</b>	<b>5.858</b>	<b>(131.470)</b>	<b>-1,54%</b>	<b>857.841</b>	<b>11,35%</b>	<b>8.299.616</b>	<b>101,39%</b>	<b>115.358</b>
	CASA	5.889.231	6.919.228	6.798.025	6.808.954	290.334	10.929	(110.274)	-1,59%	919.723	15,62%	6.604.083	103,10%	204.871
	(%) CASA	77,93%	80,96%	80,84%	80,91%									
	FDR	79,28%	79,23%	80,98%	80,92%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-15 Dec'25)	Growth (1-15 Dec'25)				Target Dec'25			
		31-Dec-24	30-Nov-25	14-Dec-25	15-Dec-25		DtD	MtD	%MtD	YTD	%YTD	Posisi	Penc.	Gap
1	DPK ISE	304.377	365.768	367.843	370.968		3.125	5.200	1,42%	66.591	21,88%	399.069	92,96%	(28.101)
2	Giro ISE	93.275	88.775	92.920	94.285		1.365	5.511	6,21%	1.011	1,08%	150.822	62,51%	(56.536)
3	Tabungan ISE	174.173	229.504	244.089	245.849		1.760	16.344	7,12%	71.675	41,15%	187.112	131,39%	58.736
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 (1-16 Nov'25)	Pemcairan (1-16 Dec'25)	Pemcairan MtM	MtD (1-16 Nov'25)	Growth (1-16 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	16-Dec-25	DtD					MtD	YTD		Posisi	Penc.	Gap
1	SME	824.608	969.288	961.420	101.852	1.210	-100.642	174.663	-7.868	136.812	9.078		901.947	106,59%	59.473
	Linkage	583.855	720.364	720.364	100.000	-	(100.000)	172.022	0	136.508	-		617.271	116,70%	103.092
	Non-Linkage	240.753	248.924	241.056	1.852	1.210	-642	2.641	-7.868	304	9.078		284.676	84,68%	(43.620)
	• Local Champion	177.655	182.232	173.154	1.600	-	-1.600	5.250	-9.078	-4.501	9.078		190.795	90,75%	(17.642)
	• Value Chain	63.098	66.692	67.902	252	1.210	958	-2.610	1.210	4.805	-		93.880	72,33%	(25.978)
2	MBG	1.025.144	1.051.900	1.057.355	9.666	20.760	11.094	1.690	5.455	32.211	15.305		1.139.485	92,79%	(82.129)
	KUR	965.396	993.508	998.670	9.486	19.800	10.314	2.886	5.162	33.274	14.638		1.074.013	92,98%	(75.343)
3	PWG	255.819	538.581	563.020	36.855	54.312	17.458	30.241	24.439	307.201	29.874		65.472	89,63%	(6.787)
	Cilem	149.863	366.173	388.219	12.482	29.543	17.062	19.595	22.046	238.355	7.498		432.657	89,73%	(44.438)
	Gadai	105.956	172.408	174.801	24.373	24.769	396	10.646	2.393	68.845	22.376		168.435	103,78%	6.366
4	CFG	3.885.901	4.211.869	4.227.933	32.158	64.420	32.261	23.924	16.065	342.032	48.355		4.354.361	97,10%	(126.427)
	CF 1	838.535	900.893	905.749	4.448	13.436	8.987	4.556	4.856	67.214	8.579		919.422	98,51%	(13.673)
	Total Griya	595.912	600.711	605.205	1.052	7.011	5.959	0	4.494	9.293	2.517		636.591	95,07%	(31.387)
	• Total Non Program	435.065	452.228	456.663	1.052	6.533	5.481	-4.115	4.435	21.599	2.098		453.034	100,80%	3.629
	• Program	160.848	148.482	148.541	-	478	478	-1.118	59	-12.306	419		183.557	80,92%	(35.016)
	Oto	242.622	300.182	300.544	3.396	6.424	3.028	4.556	362	57.922	6.062		282.830	106,26%	17.714
	CF 2	3.047.367	3.310.976	3.322.184	27.710	50.984	23.274	19.368	11.208	274.818	39.776		3.434.939	96,72%	(112.755)
	Mitraguna & Others	2.497.673	2.750.501	2.763.676	23.928	47.485	23.557	20.016	13.175	266.004	34.310		2.845.615	97,12%	(81.938)
	Pensiun	549.694	560.475	558.508	3.782	3.499	-283	-648	-1.967	8.814	5.465		589.324	94,77%	(30.816)
	<b>Total Pembiayaan</b>	<b>5.991.472</b>	<b>6.771.638</b>	<b>6.809.728</b>	<b>180.531</b>	<b>140.702</b>	<b>-39.829</b>	<b>230.518</b>	<b>38.091</b>	<b>818.256</b>	<b>102.611</b>		<b>6.996.885</b>	<b>97,33%</b>	<b>(187.156)</b>

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				Pemcairan (1-16 Nov'25)	Pemcairan (1-16 Dec'25)	Pemcairan MtM	MtD (1-16 Nov'25)	Net (UG) & DG		Run Off Dec'25	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	16-Dec-25					MtD	YTD		%	Penc.	Gap
1	SME	1.291	188	149	1.146	0,16%	0,02%	0,12%	997	(145)	958				
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
	Local Champion	1.291	188	149	1.146	0,54%	0,06%	0,48%	997	(145)	958				
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
2	MBG	11.476	19.334	19.334	55.110	1.12%	1,84%	5,21%	35.776	43.634	35.776				
	KUR	9.838	15.519	15.519	48.199	1,02%	1,56%	4,83%	32.680	38.361	32.680				
	Non KUR	1.638	3.815	3.815	6.911	2,74%	6,53%	5,273	3.096	5,273	3.096				
3	PWG	124	4	4	8.911	0,05%	0,00%	1,58%	8.908	8.787	8.908				
	Cilem	118	-	-	6.530	0,08%	0,00%	1,68%	6.530	6.412	6.530				
	Gadai	7	4	4	2.382	0,01%	0,00%	1,36%	2.378	2.375	2.378				
4	CFG	59.411	72.096	65.976	122.513	1,53%	1,57%	2,90%	56.538	63.102	50.418				
	CF 1	35.165	39.232	37.416	60.251	4,19%	4,19%	6,65%	22.835	25.086	21.019				
	Total Griya	29.490	30.424	28.365	35.922	4,95%	4,72%	5,94%	7.557	6.432	5.498				
	Oto	5.675	8.808	9.051	24.329	2,34%	3,02%	8,09%	15.277	18.654	15.521				
	CF 2	24.246	32.864	28.560	62.262	0,80%	0,86%	1,87%	33.703	38.016	29.399				
	Mitraguna & Others	22.605	29.933	26.523	52.648	0,91%	0,96%	1,90%	26.125	30.043	22.715				
	Pensiun	1.642	2.931	2.037	9.615	0,30%	0,36%	1,72%	7.578	7.973	6.684				
	<b>Total Pembiayaan</b>	<b>71.311</b>	<b>96.779</b>	<b>89.996</b>	<b>93.351</b>	<b>1,19%</b>	<b>1,33%</b>	<b>1,37%</b>	<b>3.355</b>	<b>22.040</b>	<b>(3.429)</b>	<b>1,12%</b>	<b>17,95%</b>	<b>-0,2%</b>	

## Asset &amp; Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth	PHR & Payroll			Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
Oct-24	Dec-24	Oct-25	Oct-24	Sep-25	Oct-25	YTD	MtM	Oct-24	Sep-25	Oct-25					




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AREA PEMATANGSIANTAR										Pilih Area			Kelas Outlet			
Kinerja Pendanaan																
No.	Segmen/Produk	Posisi				MtD (1-16 Nov'25)	Growth (1-16 Dec'25)				Target Dec'25					
		31-Dec-24	30-Nov-25	15-Dec-25	16-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap		
1	Giro	74.169	48.743	36.463	36.409	(10.306)	(54)	(12.334)	-25,30%	(37.760)	-50,91%	247.274	14,72%	(210.864)		
2	Tabungan	1.786.724	2.008.954	2.020.585	2.024.811	40.750	4.226	15.857	0,79%	238.087	13,33%	2.037.916	99,36%	(13.105)		
3	Deposito	649.060	610.498	601.681	601.903	(5.364)	222	(8.595)	-1,41%	(47.157)	-7,27%	667.179	90,22%	(65.277)		
	<b>Total</b>	<b>2.509.954</b>	<b>2.668.196</b>	<b>2.658.729</b>	<b>2.663.123</b>	<b>25.080</b>	<b>4.395</b>	<b>(5.072)</b>	<b>-0,19%</b>	<b>153.170</b>	<b>6,10%</b>	<b>2.952.369</b>	<b>90,20%</b>	<b>(289.246)</b>		
	CASA	1.860.893	2.057.697	2.057.048	2.061.221	30.444	4.173	3.523	0,17%	200.327	10,77%	2.285.190	90,20%	(223.969)		
	(%) CASA	74,14%	77,12%	77,37%	77,40%											
	FDR	125,36%	131,30%	132,48%	132,26%											
Kinerja ISE																
No.	Segmen/Produk	Posisi					Growth (1-15 Dec'25)				Target Dec'25					
		31-Dec-24	30-Nov-25	14-Dec-25	15-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap		
1	DPK ISE	42.839	41.442	43.672	43.803		132	2.361	5,70%	964	2,25%	83.611	52,39%	(39.808)		
2	Giro ISE	4.948	2.786	4.549	4.858		309	2.072	74,38%	(90)	-1,82%	29.659	16,38%	(24.801)		
3	Tabungan ISE	31.691	34.438	34.904	34.727		(178)	289	0,84%	3.036	9,58%	37.357	92,96%	(2.631)		
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 (1-16 Nov'25)		Pencairan (1-16 Dec'25)	Pencairan MtM	MtD (1-16 Nov'25)	Growth (1-16 Dec'25)		Run Off Dec'25		Target Dec'25		
		31-Dec-24	30-Nov-25	16-Dec-25						MtD	YtD			Posisi	Penc.	Gap
1	SME	184.570	243.280	245.928			-	3.500	3.500	615	2.648	61.358	852	223.889	109,84%	22.039
	Linkage	86.431	110.781	110.781			-	-	-	(519)	0	24.350	-	103.818	106,71%	6.964
	Non-Linkage	98.139	132.499	135.147			-	3.500	3.500	1.134	2.648	37.007	852	120.072	112,56%	15.075
	• Local Champion	98.139	132.499	135.147			-	3.500	3.500	1.134	2.648	37.007	852	116.221	116,28%	18.926
	• Value Chain	-	-	-			-	-	-	0	0	0	-	3.851	0,00%	(3.851)
2	MBG	446.877	444.841	444.765	3.055	5.121	2.066	502	(76)	-2.112	5.197			507.692	87,61%	(62.927)
	KUR	419.345	420.474	420.361	3.055	4.921	1.866	1.113	(114)	1.016	5.035			477.116	88,10%	(56.755)
	Non KUR	27.532	24.367	24.404	-	200	200	(610)	37	(3.128)	163			30.576	79,81%	(6.172)
3	PWG	258.833	422.883	434.083	44.356	46.639	2.282	16.622	11.200	175.250	35.439			433.208	100,20%	875
	Cilem	127.522	228.193	237.918	11.538	15.937	4.399	8.501	9.725	110.396	6.212			267.053	89,09%	(29.135)
	Gadai	131.312	194.690	196.165	32.819	30.702	(2.117)	8.121	1.475	64.854	29.227			166.155	118,06%	30.010
4	CFG	2.256.170	2.392.296	2.397.480	17.936	25.987	8.051	12.190	5.184	141.310	20.803			2.483.471	96,54%	(85.991)
	CF 1	461.418	474.026	475.636	2.539	3.734	1.195	4.543	1.609	14.218	2.125			498.650	95,38%	(23.014)
	Total Griya	417.205	391.149	390.716	478	523	45	0	(434)	(26.489)	956			434.485	89,93%	(43.769)
	• Total Non Program	64.148	59.172	59.135	200	220	20	(157)	(36)	(5.012)	256			71.781	82,38%	(12.645)
	• Program	353.058	331.978	331.581	278	303	25	(1.952)	(397)	(21.477)	700			362.704	91,42%	(31.124)
	Oto	44.213	82.877	84.920	2.061	3.212	1.151	4.543	2.043	40.707	1.169			64.165	132,35%	20.755
	CF 2	1.794.752	1.918.270	1.921.844	15.397	22.253	6.856	7.647	3.575	127.092	18.678			1.984.822	96,83%	(62.977)
	Mitraguna & Others	1.323.695	1.437.274	1.443.386	12.311	20.412	8.101	6.250	6.112	119.690	14.300			1.494.383	96,59%	(50.997)
	Pensiun	471.056	480.996	478.459	3.086	1.841	(1.245)	1.397	(2.537)	7.402	4.378			490.439	97,56%	(11.980)
	<b>Total Pembiayaan</b>	<b>3.146.451</b>	<b>3.503.301</b>	<b>3.522.256</b>	<b>65.347</b>	<b>81.247</b>	<b>15.899</b>	<b>29.929</b>	<b>18.955</b>	<b>375.805</b>	<b>62.291</b>	<b>3.648.260</b>	<b>96,55%</b>	<b>(126.004)</b>		
Kualitas Pembiayaan (Kol 2)																
No.	Segmen/Produk	Posisi			% Relatif		Net (UG) & DG		Target Dec'25							
		31-Dec-24	31-Oct-25	30-Nov-25	16-Dec-25		31-Dec-24	30-Nov-25	16-Dec-25	MtD	YtD	MtM	%	Penc.	Gap	
1	SME	192	475	460	2.632	0,10%	0,19%	1,07%		2.172	2.440	2.156				
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-				
	Local Champion	192	475	460	2.632	0,20%	0,35%	1,95%		2.172	2.440	2.156				
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-	-				
2	MBG	4.879	14.773	14.773	39.514	1,09%	3,32%	8,88%		24.741	34.635	24.741				
	KUR	3.627	13.148	13.148	35.377	0,86%	3,13%	8,42%		22.229	31.750	22.229				
	Non KUR	1.252	1.625	1.625	4.137	4,55%	6,67%	16,95%		2.512	2.885	2.512				
3	PWG	275	122	122	14.188	0,11%	0,03%	3,27%		14.066	13.913	14.066				
	Cilem	275	-	-	9.763	0,22%	0,00%	4,10%		9.763	9.488	9.763				
	Gadai	-	122	122	4.425	0,00%	0,06%	2,26%		4.303	4.425	4.303				
4	CFG	67.344	65.451	70.806	104.871	2,98%	2,96%	4,37%		34.066	37.528	39.421				
	CF 1	43.373	41.926	45.314	63.552	0,90%	0,96%	9,56%		13.366	18.238	20.179				
	Total Griya	41.791	40.088	42.848	56.064	10,02%	10,95%	14,35%		13.216	14.273	15.976				
	Oto	1.583	1.838	2.467	7.489	3,58%	2,98%	8,82%		5.022	5.906	5.651				
	CF 2	23.971	23.525	25.491	41.319	1,34%	1,33%	2,15%		15.828	17.349	17.794				
	Mitraguna & Others	22.208	21.186	23.560	37.846	1,68%	1,64%	2,62%		14.286	15.639	16.660				
	Pensiun	1.763	2.338	1.931	3.473	0,37%	0,40%	0,73%		1.541	1.710	1.134				
	<b>Total Pembiayaan</b>	<b>138.673</b>	<b>177.658</b>	<b>174.204</b>	<b>174.883</b>	<b>4,41%</b>	<b>4,97%</b>	<b>4,97%</b>	<b>679</b>	<b>36.210</b>	<b>(2.775)</b>	<b>3.99%</b>	<b>19.61%</b>	<b>-1,0%</b>		
Asset & Contribution Margin																
No.	Neraca	Posisi			Growth (YoY)	% Growth	Kinerja			PHR & Payroll			Target Dec'25			
		Oct-24	Dec-24	Oct-25						Oct-24	Sep-25	Oct-25	Growth (Mtd)	Growth (YoY)		
1	Asset (Retail) T	3.177.084	3.261.982	3.369.956	392.872					2.57	2.81	2.84	0,04	0,27		
2	Contribution Margin	77.127	93.445	100.014	22.887	-29,7%				29.059	27.538	28.224	686	(835)		