

REGION 2 MEDAN

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-30 Nov'25)	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	Giro	1,894,366	2,447,773	2,417,840	2,415,404	(96,513)	(2,436)	(32,369)	-1,32%	521,038	27,50%	2,951,802	81,83%	(53,397)
2	Tabungan	12,343,531	13,809,131	13,999,768	13,965,374	512,698	(34,394)	156,243	1,13%	1,621,844	13,14%	13,838,012	100,92%	127,363
3	Deposito	6,674,579	7,261,750	6,934,474	6,934,321	355,712	(153)	(327,429)	-4,51%	259,742	3,89%	6,775,272	102,35%	159,049
	Total	20,912,476	23,518,654	23,352,082	23,315,100	771,896	(36,983)	(203,555)	-0,87%	2,402,624	11,49%	23,565,085	98,94%	(249,985)
	CASA	14,237,897	16,256,904	16,417,608	16,380,779	416,185	(36,829)	123,874	0,76%	2,142,882	15,05%	16,789,813	97,56%	(409,034)
	(%) CASA	68,08%	69,12%	70,30%	70,26%									
	FDR	79,95%	80,76%	82,26%	82,39%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-27 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	23-Dec-25	27-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	605,893	676,653	694,839	693,650		(1,190)	16,997	2,51%	87,757	14,48%	813,500	85,27%	(119,850)
2	Giro ISE	190,259	161,992	176,287	177,081		795	15,089	9,31%	(13,178)	-6,93%	316,220	56,00%	(139,138)
3	Tabungan ISE	335,051	431,528	454,046	452,061		(1,984)	20,534	4,76%	117,010	34,92%	363,698	124,30%	88,364
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	0,00%	1,402	12,08%		13,520	96,21%	(512)

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Nov'25)	Pencairan (1-28 Dec'25)	Pencairan MtM	MtD (1-30 Nov'25)	Growth (1-28 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	1,400,748	1,646,608	1,623,361	199,522	14,185	(185,338)	180,870	-23,247	222,614	37,431	1,648,748	98,46%	(25,386)
	Linkage	727,269	899,506	896,092	740	3,178	2,438	171,172	-3,414	168,823	6,592	835,269	107,28%	60,823
	Non-Linkage	673,478	747,102	727,269	198,782	11,007	(187,775)	9,698	-19,833	53,791	30,840	813,478	89,40%	(86,209)
	• Local Champion	584,102	633,881	620,341	198,530	9,607	(188,923)	10,006	-13,540	36,239	23,147	650,475	95,37%	(30,134)
	• Value Chain	89,377	113,221	106,928	252	1,400	1,148	-308	-6,293	17,552	7,693	163,003	65,60%	(56,075)
2	MBG	2,310,331	2,406,087	2,426,673	90,547	94,274	3,727	8,858	20,585	116,342	73,689	2,642,609	91,83%	(215,936)
	KUR	2,171,167	2,267,884	2,288,815	86,922	91,208	4,286	10,169	20,931	117,649	70,277	2,486,816	92,04%	(198,000)
	Non KUR	139,164	138,203	137,857	3,625	3,066	-559	-1,311	-345	-1,307	3,411	155,793	88,49%	(17,936)
3	PWG	1,161,081	2,076,332	2,172,590	400,549	365,102	(35,447)	100,690	96,258	1,011,509	268,844	2,221,617	97,79%	(49,026)
	Cilem	604,524	1,242,687	1,316,501	141,906	146,547	4,642	62,549	73,814	711,976	72,734	1,469,491	89,59%	(152,991)
	Gadai	556,557	833,645	856,090	258,643	218,555	(40,089)	38,081	22,445	299,533	196,110	752,125	113,82%	103,964
4	CFG	11,847,954	12,864,571	12,986,671	309,105	346,771	37,666	58,133	122,101	1,138,718	224,671	13,258,958	97,95%	(272,287)
	CF 1	2,410,954	2,561,163	2,586,788	41,266	63,200	21,934	28	25,625	175,834	37,575	2,653,480	97,49%	(66,692)
	Total Griya	1,954,117	1,973,383	1,989,848	16,984	37,029	20,045	(10,557)	16,464	35,731	20,565	2,074,745	95,91%	(84,897)
	• Total Non Program	1,351,346	1,400,136	1,418,013	15,893	34,950	19,056	(7,624)	17,877	66,667	17,073	1,404,632	100,95%	13,388
	• Program	602,771	573,247	571,835	1,091	2,079	988	(2,934)	-1,412	-30,936	3,492	670,113	85,33%	(98,278)
	Oto	456,837	587,780	596,941	24,282	26,171	1,889	10,585	9,161	140,104	17,010	578,735	103,15%	18,206
	CF 2	9,437,000	10,303,408	10,399,883	267,840	283,571	15,732	58,105	96,475	962,883	187,096	10,605,478	98,06%	(205,595)
	Mitraguna & Others	7,891,563	8,698,860	8,788,598	240,486	259,062	18,575	53,999	89,738	897,034	169,324	8,940,484	98,30%	(151,886)
	Pensiuni	1,545,436	1,604,548	1,611,285	27,353	24,510	(2,843)	4,107	6,737	65,849	17,773	1,664,994	96,77%	(53,709)
	Total Pembiayaan	16,720,113	18,993,599	19,209,296	999,723	820,332	(179,392)	348,491	215,697	2,489,183	604,634	19,771,931	97,15%	(562,635)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi					Relatif			Net (UG) & DG	Target Dec'25			
		31-Dec-24	31-Oct-25	30-Nov-25	28-Dec-25		MtD	YtD	MtM		%	Penc.	Gap	
1	SME	3,258	3,873	5,631	20,753	0,23%	0,34%	1,28%	15,121	17,494	16,879			
	Linkage	43	6	-	-	0,01%	0,00%	0,00%	-	(43)	(6)			
	Local Champion	3,215	3,867	3,813	20,753	0,48%	0,51%	2,85%	16,940	17,538	16,886			
	Value Chain	-	-	1,819	-	-	-	-	-	-	-			
2	MBG	26,523	43,850	56,776	163,707	1,15%	2,36%	6,75%	106,932	137,184	119,857			
	KUR	21,896	36,508	47,873	142,599	1,01%	2,11%	6,23%	94,726	120,703	106,091			
	Non KUR	4,627	7,342	8,903	21,109	3,33%	6,44%	15,31%	12,206	16,481	13,766			
3	PWG	565	29	126	119,579	0,059	0,01%	5,50%	119,453	119,014	119,550			
	Cilem	558	3	-	90,590	0,09%	0,00%	6,88%	90,590	90,031	90,586			
	Gadai	7	26	126	28,989	0,00%	0,02%	3,39%	28,863	28,983	28,963			
4	CFG	184,758	219,298	221,829	402,972	1,56%	1,72%	3,10%	181,143	218,214	183,674			
	CF 1	108,284	121,877	125,523	220,061	4,49%	4,90%	8,51%	94,539	111,778	98,184			
	Total Griya	97,865	107,262	108,955	174,181	5,01%	5,52%	8,75%	65,226	76,316	66,919			
	Oto	10,419	14,615	16,567	45,880	2,28%	2,82%	7,69%	29,313	35,461	31,265			
	CF 2	76,474	97,421	96,306	182,911	0,819	0,93%	1,76%	86,604	106,437	85,490			
	Mitraguna & Others	72,232	89,999	88,979	168,763	0,92%	1,02%	1,92%	79,784	96,530	78,764			
	Pensiuni	4,241	7,422	7,328	14,148	0,27%	0,46%	0,88%	6,820	9,907	6,726			
	Total Pembiayaan	324,392	392,685	380,871	394,619	1,94%	2,01%	2,05%	13,748	70,227	1,933	1,77%	13,89%	-0,3%

Asset & Contribution Margin

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Nov'25)	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	Giro	238.297	418.828	422.172	421.188	177.355	(984)	2.360	0,56%	182.891	76,75%	420.906	100,07%	282
2	Tabungan	1.732.891	1.903.991	1.944.142	1.936.070	44.961	(8.072)	32.079	1,68%	203.179	11,72%	2.000.816	96,76%	(64.746)
3	Deposito	877.742	950.883	831.079	831.009	(55.963)	(70)	(119.874)	-12,61%	(46.733)	-5,32%	896.431	92,70%	(65.422)
	Total	2.848.930	3.273.702	3.197.392	3.188.266	166.354	(9.125)	(85.435)	-2,61%	339.337	11,91%	3.318.152	96,09%	(129.886)
	CASA	1.971.188	2.322.819	2.366.313	2.357.258	222.316	(9.056)	34.439	1,48%	386.070	19,59%	2.421.722	97,34%	(64.464)
	(%) CASA	69,19%	70,95%	74,01%	73,94%									
	FDR	84,13%	83,44%	86,37%	86,62%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-27 Dec'25)	Growth (1-27 Dec'25)				Target Dec'25			
		31-Dec-24	30-Nov-25	23-Dec-25	27-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	79.410	87.303	95.697	94.197		(1.500)	6.894	7,90%	14.787	18,62%	118.145	79,73%	(23.948)
2	Giro ISE	37.094	35.022	34.444	33.084		(1.360)	(1.937)	-5,53%	(4.009)	-10,81%	60.551	54,64%	(27.467)
3	Tabungan ISE	39.484	49.856	60.798	60.658		(140)	10.802	21,67%	21.174	53,63%	44.877	135,16%	15.781
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 (1-28 Nov'25)	Pencairan (1-28 Dec'25)	Pencairan MtM	MtD (1-28 Nov'25)	Growth (1-28 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	122.962	126.748	121.167	4.240	500	-3.740	1.457	-5,581	-1.795	6.081	162.236	74,69%	(41.069)
	Linkage	22.750	25.937	25.569	740	500	(240)	-200	-368	2.819	868	39.853	64,16%	(14.284)
	Non-Linkage	100.212	100.811	95.598	3.500	-	-3.500	1.657	-5,213	-4.615	5.213	122.383	78,11%	(26.785)
	• Local Champion	83.501	66.595	64.595	3.500	-	-3.500	-804	-1.999	-18.905	1.999	94.012	68,71%	(29.416)
	• Value Chain	16.712	34.216	31.003	-	-	-	2.461	-3.214	14.291	3.214	28.371	109,27%	2.631
2	MBG	310.816	325.767	328.558	13.920	13.730	-190	1.228	2.791	17.742	10.939	362.288	90,69%	(33.729)
	KUR	291.370	306.564	310.027	13.660	13.705	45	1.900	3.463	18.657	10.242	340.266	91,11%	(30.239)
	Non KUR	19.446	19.203	18.531	260	25	-235	-673	-672	-915	697	22.022	84,15%	(3.491)
3	PWG	193.140	323.731	338.314	54.304	52.069	-2.235	11.995	14.583	145.174	37.486	362.681	93,28%	(24.368)
	Cilem	122.752	218.666	229.178	22.148	24.900	2.752	7.938	10.511	106.426	14.388	262.581	87,28%	(33.403)
	Gadai	70.389	105.064	109.136	32.156	27.169	-4.987	4.057	4.072	38.747	23.097	100.101	109,03%	9.036
4	CFG	1.770.026	1.955.435	1.973.626	47.219	55.197	7.978	10.668	18.191	203.600	37.006	2.003.011	98,53%	(29.385)
	CF 1	463.002	520.993	531.254	11.486	17.747	6.261	1.760	10.261	68.252	7.486	503.674	105,48%	27.580
	Total Griya	392.209	436.373	445.355	7.592	14.182	6.590	0	8.982	53.146	5.200	412.745	107,90%	32.609
	• Total Non Program	388.279	424.924	433.285	7.257	13.522	6.265	3.72	8.361	45.006	5.161	397.351	109,04%	35.934
	• Program	3.930	11.449	12.070	334	660	326	302	621	8.140	39	15.395	78,40%	(3.325)
	Oto	70.793	84.620	85.899	3.894	3.565	-329	1.760	1.279	15.106	2.286	90.929	94,47%	(5.029)
	CF 2	1.307.024	1.434.442	1.442.372	35.733	37.450	1.717	8.908	7.930	135.348	29.520	1.499.337	96,20%	(56.965)
	Mitraguna & Others	1.211.757	1.335.736	1.343.245	34.901	34.774	-127	9.546	7.509	131.488	27.265	1.384.316	97,03%	(41.071)
	Pensiun	95.268	98.706	99.127	832	2.676	1.844	-638	421	3.859	2.255	115.021	86,18%	(15.894)
	Total Pembiayaan	2.396.945	2.731.682	2.761.665	119.683	121.496	1.813	25.347	29.983	364.720	91.512	2.890.216	95,55%	(128.551)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi			31-Dec-24	30-Nov-25	28-Dec-25	MtD	Net (UG) & DG			Run Off Dec'25	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25					YtD	MtM	%		Penc.	Gap	
1	SME	508	6	-	3.574	0,41%	0,00%	2,95%	3.574	3.066	3.568				
	Linkage	43	6	-	-	0,19%	0,00%	0,00%	-	-	(6)				
	Local Champion	465	-	-	3.574	0,46%	0,00%	3,74%	3.574	3.110	3.574				
	Value Chain	-	-	-	-	0,00%	0,00%	-	-	-	-				
2	MBG	4.441	6.190	6.190	27.030	1,43%	1,90%	8,23%	20.840	22.589	20.840				
	KUR	3.770	4.599	4.599	23.793	1,29%	1,50%	7,67%	19.194	20.024	19.194				
	Non KUR	671	1.590	1.590	3.236	3,45%	8,28%	17,46%	1.646	2.565	1.646				
3	PWG	155	-	-	18.427	0,08%	0,00%	5,45%	18.427	18.272	18.427				
	Cilem	155	-	-	16.649	0,13%	0,00%	7,26%	16.649	16.494	16.649				
	Gadai	-	-	-	1.777	0,00%	0,00%	-	1.777	1.777	1.777				
4	CFG	19.018	28.147	27.679	59.461	1,07%	1,42%	3,01%	31.783	40.444	31.314				
	CF 1	8.456	11.479	12.737	24.204	1,83%	2,44%	4,56%	11.467	15.748	12.725				
	Total Griya	6.832	10.463	10.710	18.961	1,74%	2,45%	4,26%	8.250	12.128	8.498				
	Oto	1.624	1.016	2.026	5.243	2,29%	2,39%	6,10%	3.217	3.619	4.227				
	CF 2	10.562	16.669	14.942	35.258	0,81%	1,04%	2,44%	20.316	24.696	18.589				
	Mitraguna & Others	10.315	16.481	14.431	33.945	0,85%	1,08%	2,53%	19.514	23.631	17.464				
	Pensiun	247	188	511	1.313	0,26%	0,52%	1,32%	802	1.066	1.125				
	Total Pembiayaan	38.001	34.188	33.182	36.867	1,59%	1,21%	1,33%	3.685	(1.133)	2.679	1.41%	-5,37%	0,1%	

Asset & Contribution Margin

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Nov'25)	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	Giro	314.972	437.227	634.501	632.433	(162.332)	(2.069)	195.205	44,65%	317.461	100,79%	515.367	122,72%	117.066
2	Tabungan	2.242.130	2.410.328	2.522.984	2.516.429	(11.852)	(6.555)	106.101	4,40%	274.299	12,23%	2.534.104	99,30%	(17.675)
3	Deposito	2.798.677	3.310.810	3.218.975	3.218.889	519.898	(86)	(91.921)	-2,78%	420.212	15,01%	2.816.881	114,27%	402.008
	Total	5.355.779	6.158.366	6.376.461	6.367.751	345.714	(8.710)	209.385	3,40%	1.011.972	18,89%	5.866.352	108,55%	501.399
	CASA	2.557.102	2.847.555	3.157.485	3.148.862	(174.184)	(8.624)	301.306	10,58%	591.760	23,14%	3.049.471	103,26%	99.391
	FDR	47,52%	48,47%	47,49%	47,56%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-27 Dec'25)	Growth (1-27 Dec'25)				Target Dec'25		
		31-Dec-24	30-Nov-25	23-Dec-25	27-Dec-25		DtD	MtD	%MtD	YTD	%YTD	Posisi	Penc.
1	DPK ISE	113.657	99.470	108.681	106.854	(1.827)	7.394	7.42%	(6.803)	-5,99%	151.518	70,52%	(44.664)
2	Giro ISE	31.184	15.875	22.990	23.200	209	7.325	46,14%	(7.984)	-25,60%	54.128	42,86%	(30.928)
3	Tabungan ISE	59.057	64.263	66.359	64.322	(2.037)	59	0,09%	5.264	8,91%	64.324	100,00%	(2)
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 (1-28 Nov'25)	Pencairan (1-28 Dec'25)	Pencairan MtM	MtD (1-28 Nov'25)	Growth (1-28 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25					MtD	YTD		Posisi	Penc.	Gap
1	SME	188.209	207.382	208.540	5.680	4.500	-1.180	513	1.158	20.330	3.342	244.894	85,16%	(36.354)
	Linkage	19.369	18.016	17.887	-	-	-	-130	-129	-1.482	129	44.054	40,60%	(26.167)
	Non-Linkage	168.841	189.366	190.653	5.680	4.500	-1.180	643	1.287	21.812	3.213	200.840	94,93%	(10.187)
	• Local Champion	162.434	180.126	181.368	5.680	4.500	-1.180	771	1.242	18.934	3.258	177.604	102,12%	3.763
	• Value Chain	6.407	9.240	9.285	-	-	-	-128	45	2.878	(45)	23.235	39,96%	(13.950)
2	MBG	159.435	194.735	196.895	7.625	6.935	-690	2.895	2.160	37.461	4.775	210.853	93,38%	(13.958)
	KUR	151.599	185.038	187.107	7.075	6.635	-440	2.836	2.069	35.509	4.566	200.443	93,35%	(13.336)
3	PWG	252.400	434.205	455.850	85.073	77.738	-7.334	21.944	21.645	203.450	56.093	453.213	100,58%	2.637
	Cilem	111.797	234.388	246.289	27.287	26.244	-1.043	10.815	11.901	134.492	14.343	276.183	89,18%	(29.894)
	Gadai	140.603	199.817	209.561	57.786	51.494	-6.291	11.129	9.745	69.958	41.750	177.030	118,38%	32.531
4	CFG	1.944.791	2.148.603	2.166.949	57.544	55.408	-2.136	10.856	18.347	222.158	37.061	2.206.447	98,21%	(39.498)
	CF 1	376.842	382.194	384.275	3.700	9.055	5.355	-2.215	2.082	7.434	6.973	422.476	90,96%	(38.201)
	Total Griya	311.852	312.575	315.452	3.420	7.886	4.466	0	2.877	3.600	5.009	334.952	94,18%	(19.500)
	• Total Non Program	308.347	308.216	310.964	3.420	7.726	4.306	-1.685	2.748	2.617	4.978	318.551	97,62%	(7.588)
	• Program	3.505	4.359	4.488	-	160	160	136	129	984	31	16.401	27,37%	(11.912)
	Oto	64.990	69.619	68.823	280	1.169	889	-2.215	-796	3.833	1.965	87.524	78,63%	(18.701)
	CF 2	1.567.950	1.766.409	1.782.674	53.844	46.353	-7.491	13.071	16.265	214.724	30.088	1.783.972	99,93%	(1.298)
	Mitraguna & Others	1.383.782	1.569.711	1.583.253	48.920	41.670	-7.250	10.152	13.542	199.471	28.128	1.577.695	100,35%	5.558
	Pensiun	184.168	196.697	199.421	4.924	4.683	-241	2.920	2.723	15.253	1.960	206.276	96,68%	(6.855)
	Total Pembiayaan	2.544.835	2.984.924	3.028.234	155.922	144.581	-11.341	36.209	43.310	483.399	101.272	3.115.406	97,20%	(87.173)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi			MtD (1-28 Nov'25)	% Relatif			MtD	YTD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25		31-Dec-24	30-Nov-25	28-Dec-25				%	Penc.	Gap
1	SME	1.267	3.204	3.204	4.307	0,67%	1,54%	2,07%	1.103	3.040	1.103			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	1.267	3.204	3.204	4.307	0,75%	1,69%	2,26%	1.103	3.040	1.103			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	3.453	6.764	6.764	20.019	2,17%	3,47%	10,17%	13.255	16.566	13.255			
	KUR	2.876	6.294	6.294	18.217	1,90%	3,40%	9,74%	11.923	15.341	11.923			
	Non KUR	577	470	470	1.802	7,36%	4,84%	18,41%	1.333	1.226	1.333			
3	PWG	-	-	-	37.084	0,00%	0,00%	0,00%	8.14%	37.084	37.084			
	Cilem	-	-	-	26.934	0,00%	0,00%	0,00%	10,94%	26.934	26.934			
	Gadai	-	-	-	10.150	0,00%	0,00%	0,00%	4,84%	10.150	10.150			
4	CFG	19.268	25.105	26.975	58.671	0,99%	1,26%	2,71%	31.695	39.403	33.566			
	CF 1	8.041	13.170	13.772	31.142	2,13%	3,60%	8,10%	17.370	23.101	17.972			
	Total Griya	6.972	10.986	11.815	22.826	2,24%	3,78%	7,24%	11.011	15.854	11.840			
	Oto	1.069	2.184	1.957	8.316	1,64%	2,81%	12,08%	6.359	7.247	6.132			
	CF 2	11.227	11.934	13.204	27.529	0,72%	0,75%	1,54%	14.325	16.302	15.595			
	Mitraguna & Others	11.107	11.331	11.970	26.083	0,80%	0,76%	1,65%	14.113	14.977	14.752			
	Pensiun	120	603	1.234	1.446	0,07%	0,63%	0,73%	212	1.325	843			
	Total Pembiayaan	30.008	33.313	33.703	33.471	1,18%	1,13%	1,11%	(232)	3.463	158	0,93%	15,98%	-0,2%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth	PHR & Payroll			Kinerja	Posisi		
		Oct-24	Dec-24	Oct-25			Oct-24	Sep-25	Oct-25		Growth (Mtd)	Growth (YoY)	
1	Asset (Retail) T	4.201.697	4.358.798	5.814.785	1.613.088	7,9%	3.04	3,24	3,26	19.299	0,02	0,22	
2	Contribution Margin	121.739	158.691	112.173	(9.566)	7,9%	18.092						

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Nov'25)	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	Giro	155.866	128.866	119.202	119.390	(4.060)	188	(9.476)	-7,35%	(36.476)	-23,40%	346.235	34,48%	(226.844)
2	Tabungan	1.803.617	1.980.739	2.028.411	2.019.893	51.335	(8.518)	39.154	1,98%	216.277	11,99%	2.083.113	96,97%	(63.220)
3	Deposito	681.198	762.342	742.133	742.135	(32.431)	1	(20.208)	-2,65%	60.937	8,95%	699.248	106,13%	42.887
	Total	2.640.681	2.871.948	2.889.747	2.881.418	14.844	(8.328)	9.471	0,33%	240.737	9,12%	3.128.596	92,10%	(247.178)
	CASA	1.959.483	2.109.605	2.147.614	2.139.284	47.274	(8.330)	29.679	1,41%	179.801	9,18%	2.429.348	88,06%	(290.064)
	(%) CASA	74,20%	73,46%	74,32%	74,24%									
	FDR	99,99%	104,53%	105,40%	105,71%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-27 Dec'25)	Growth (1-27 Dec'25)				Target Dec'25		
		31-Dec-24	30-Nov-25	23-Dec-25	27-Dec-25		DtD	MtD	%MtD	YTD	%YTD	Posisi	Penc.
1	DPK ISE	65.610	82.670	86.554	88.679	2.125	6.009	7,27%	23.069	35,16%	95.806	92,56%	(7.127)
2	Giro ISE	23.758	19.536	22.509	22.706	197	3.170	16,23%	(1.053)	-4,43%	42.060	53,98%	(19.354)
3	Tabungan ISE	30.646	53.467	54.377	56.306	1.929	2.839	5,31%	25.660	83,73%	34.843	161,60%	21.463
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 (1-28 Nov'25)	Pencairan (1-28 Dec'25)	Pencairan MtM	MtD (1-28 Nov'25)	Growth (1-28 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25					MtD	YTD		Posisi	Penc.	Gap
1	SME	80.398	99.911	101.884	5.900	3.585	-2.316	3.622	1.973	21.486	1.611	115.782	88,00%	(18.898)
	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	74.798	5.900	907	-4.993	3.623	-704	9.265	1.611	85.508	87,48%	(10.710)
	• Local Champion	62.373	72.430	71.777	5.900	907	-4.993	3.655	-653	9.404	1.560	71.843	99,91%	(66)
	• Value Chain	3.160	3.072	3.021	-	-	-	-32	-51	-139	51	13.665	22,11%	(10.644)
2	MBG	368.059	388.843	390.059	13.450	12.862	-588	2.543	1.216	22.001	11.646	422.292	92,37%	(32.233)
	KUR	343.457	362.300	363.513	12.040	12.392	352	1.434	1.213	20.056	11.179	394.978	92,03%	(31.465)
	Non KUR	24.602	26.544	26.547	1.410	470	-940	1.108	3	1.945	467	27.314	97,19%	(768)
3	PWG	200.888	356.932	375.762	79.181	64.762	-14.419	19.828	18.830	174.874	45.933	371.423	101,17%	4.339
	Cilem	92.590	195.267	208.130	28.093	24.346	-3.746	15.699	12.864	115.540	11.483	231.018	90,09%	(22.888)
	Gadai	108.298	161.666	167.632	51.089	40.416	-10.673	4.129	5.966	59.334	34.450	140.405	119,39%	27.227
4	CFG	1.991.066	2.156.369	2.178.213	46.416	58.811	12.395	11.052	21.844	187.147	36.967	2.211.667	98,49%	(33.454)
	CF 1	271.158	283.057	283.819	3.483	4.666	1.183	1.942	762	12.661	3.904	309.258	91,77%	(25.439)
	Total Griya	236.939	232.575	232.814	571	2.488	1.917	0	238	-4.125	2.249	255.971	90,95%	(23.157)
	• Total Non Program	155.508	155.596	156.320	250	2.330	2.080	-2.038	724	812	1.606	163.915	95,37%	(7.595)
	• Program	81.431	76.979	76.494	321	158	-163	-302	-485	-4.937	643	92.056	83,09%	(15.562)
	Oto	34.219	50.482	51.005	2.913	2.178	-734	1.942	524	16.786	1.655	53.287	95,72%	(2.282)
	CF 2	1.719.908	1.873.311	1.894.394	42.933	54.145	11.212	9.111	21.082	174.486	33.063	1.902.409	99,58%	(8.015)
	Mitraguna & Others	1.474.657	1.605.638	1.624.441	39.605	49.183	9.578	8.035	18.803	149.784	30.380	1.638.476	99,14%	(14.035)
	Pensiun	245.250	267.674	269.953	3.328	4.962	1.634	1.076	2.279	24.702	2.683	263.933	102,28%	6.019
	Total Pembiayaan	2.640.411	3.002.055	3.045.918	144.948	140.020	-4.928	37.045	43.863	405.508	96.156	3.121.164	97,59%	(75.246)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi			MtD (31-Dec-24)	MtD (30-Nov-25)	MtD (28-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	-	-	-	3.910	0,00%	0,00%	3.910	3.84%	3.910	3.910			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	-	-		
	Local Champion	-	-	-	3.910	0,00%	0,00%	3.910	5,23%	3.910	3.910			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	(1.819)	-	-			
2	MBG	2.275	9.715	9.715	30.024	0,62%	2,50%	7,70%	20.309	27.749	20.309			
	KUR	1.785	8.311	8.311	25.409	0,52%	2,29%	6,99%	17.098	23.624	17.098			
	Non KUR	489	1.404	1.404	4.614	1,99%	5,29%	17,38%	3.211	4.125	3.211			
3	PWG	10	-	-	19.380	0,00%	0,00%	0,00%	5,16%	19.380	19.380			
	Cilem	10	-	-	14.130	0,01%	0,00%	0,00%	6,79%	14.130	14.130			
	Gadai	-	-	-	5.250	0,00%	0,00%	0,00%	3,13%	5.250	5.250			
4	CFG	19.717	28.500	30.393	52.091	0,99%	1,41%	2,39%	21.698	32.374	23.592			
	CF 1	13.249	16.070	16.284	29.836	4,89%	5,75%	10,51%	13.553	16.588	13.766			
	Total Griya	9.274	9.315	9.438	9.444	3,91%	4,06%	4,06%	6	171	129			
	Oto	476	540	714	713	1,39%	1,41%	1,40%	(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	51.837	1,76%	1,66%	1,70%	2.051	5.439	1.091	1,79%	-5,00%	0,1%

Asset & Contribution Margin

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

No.	Segmen/Produk	Posisi				MtD (1-28 Nov'25)	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	Giro	1.111.061	1.414.109	1.207.227	1.207.780	(97.170)	552	(206.329)	-14,59%	96.718	8,71%	1.422.021	84,93%	(214.242)
2	Tabungan	4.778.169	5.505.119	5.473.188	5.468.877	387.504	(4.311)	(36.242)	-0,66%	690.708	14,46%	5.182.062	105,53%	286.815
3	Deposito	1.667.902	1.627.216	1.595.676	1.595.675	(70.429)	(1)	(31.542)	-1,94%	(72.227)	-4,33%	1.695.532	94,11%	(99.858)
	Total	7.557.133	8.546.444	8.276.091	8.272.331	219.905	(3.760)	(274.113)	-3,21%	715.199	9,46%	8.299.616	99,67%	(27.284)
	CASA	5.889.231	6.919.228	6.680.416	6.676.657	290.334	(3.759)	(242.571)	-3,51%	787.426	13,37%	6.604.083	101,10%	72.573
	(%) CASA	77,93%	80,96%	80,72%	80,71%									
	FDR	79,28%	79,23%	82,63%	82,67%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-28 Dec'25)	Growth (1-27 Dec'25)				Target Dec'25			
		31-Dec-24	30-Nov-25	23-Dec-25	27-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	304.377	365.768	362.274	362.096		(178)	(3.673)	-1,00%	57.718	18,96%	399.069	90,74%	(36.973)
2	Giro ISE	93.275	88.775	92.988	94.801		1.813	6.026	6,79%	1.526	1,64%	150.822	62,86%	(56.021)
3	Tabungan ISE	174.173	229.504	238.452	236.461		(1.992)	6.956	3,03%	62.287	35,76%	187.112	126,37%	49.348
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 (1-28 Nov'25)	Pencairan (1-28 Dec'25)	Pencairan MtM	MtD (1-28 Nov'25)	Growth (1-28 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	MtD					MtD	YtD		Posisi	Penc.	Gap
1	SME	824.608	969.288	947.543	179.502	1.400	(-178.102)	174.663	-21,745	122.935	23.145		901.947	105,06%	45.596
	Linkage	583.855	720.364	715.279	-	-	-	172.022	-5,085	131.424	5.085		617.271	115,88%	98.008
	Non-Linkage	240.753	248.924	232.264	179.502	1.400	(-178.102)	2.641	-16,660	8.488	18.060		284.676	81,59%	(52.411)
	• Local Champion	177.655	182.232	168.645	179.250	-	(-179.250)	5.250	-13,587	-9.010	13.587		190.795	88,39%	(22.150)
	• Value Chain	63.098	66.692	63.619	252	1.400	(-2.610)	5.22	-3,073	522	4.473		93.880	67,77%	(30.261)
2	MBG	1.025.144	1.051.900	1.063.839	38.847	45.676	6.829	1.690	11.939	38.694	33.737		1.139.485	93,36%	(75.646)
	KUR	965.396	993.508	1.005.411	37.887	44.035	6.148	2.886	11.902	40.015	32.133		1.074.013	93,61%	(68.602)
3	PWG	255.819	538.581	571.168	90.236	91.539	1.303	30.241	32.587	315.349	58.951		65.472	89,24%	(7.044)
	Cilem	149.863	366.173	393.172	40.820	47.117	6.297	19.595	26.999	243.308	20.118		432.657	90,87%	(39.485)
	Gadai	105.956	172.408	177.997	49.416	44.422	(-4.994)	10.646	5.589	72.041	38.833		168.435	105,68%	9.562
4	CFG	3.885.901	4.211.869	4.256.284	106.557	123.459	16.902	23.924	44.415	370.383	79.044		4.354.361	97,75%	(98.077)
	CF 1	838.535	900.893	912.147	15.819	26.221	10.402	4.556	11.255	73.612	14.967		919.422	99,21%	(7.275)
	Total Griya	595.912	600.711	606.740	4.614	11.791	7.177	0	6.029	10.828	5.762		636.591	95,31%	(29.851)
	• Total Non Program	435.065	452.228	458.754	4.456	11.152	6.696	(-4.115)	6.526	23.689	4.627		453.034	101,26%	5.720
	• Program	160.848	148.482	147.986	158	639	481	(-1.118)	(-496)	(-12.862)	1.135		183.557	80,62%	(35.571)
	Oto	242.622	300.182	305.407	11.206	14.431	3.225	4.556	5.225	26.400	28.651		282.830	107,98%	22.577
	CF 2	3.047.367	3.310.976	3.344.137	90.738	97.238	6.500	19.368	33.161	296.770	64.077		3.434.939	97,36%	(90.802)
	Mitraguna & Others	2.497.673	2.750.501	2.782.098	81.633	89.559	7.926	20.016	31.596	284.425	57.963		2.845.615	97,77%	(63.517)
	Pensiun	549.694	560.475	562.039	9.105	7.679	(-1.426)	(-648)	1.564	12.345	6.115		589.324	95,37%	(27.285)
	Total Pembiayaan	5.991.472	6.771.638	6.838.834	415.142	262.074	(-153.068)	230.518	67.197	847.362	194.878		6.996.885	97,74%	(158.051)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-28 Nov'25)	% Relatif		MtD	Net (UG) & DG		Run Off Dec'25	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	28-Dec-25		31-Dec-24	30-Nov-25		MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.291	188	149	6.835	0,16%	0,02%	0,72%	6.686	5.544	6.647				
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
	Local Champion	1.291	188	149	6.835	0,54%	0,06%	2,94%	6.686	5.544	6.647				
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
2	MBG	11.476	19.334	19.334	54.021	1,12%	1,84%	5,08%	34.687	42.545	34.687				
	KUR	9.838	15.519	15.519	46.668	1,02%	1,56%	4,64%	31.149	36.830	31.149				
	Non KUR	1.638	3.815	3.815	7.353	2,74%	6,53%	12,58%	3.538	5.715	3.538				
3	PWG	124	4	4	23.936	0,05%	0,00%	4,19%	12.593	23.932	23.932				
	Cilem	118	-	-	18.983	0,08%	0,00%	4,83%	18.983	18.865	18.865				
	Gadai	7	4	4	4.953	0,01%	0,00%	2,78%	4.949	4.947	4.949				
4	CFG	59.411	72.096	65.976	117.090	1,53%	1,57%	2,75%	51.114	57.678	44.994				
	CF 1	35.165	39.232	37.416	63.816	4,19%	4,15%	7,00%	26.400	28.651	24.584				
	Total Griya	29.490	30.424	28.365	44.024	4,95%	4,72%	7,26%	15.659	14.534	13.600				
	Oto	5.675	8.808	9.051	19.792	2,34%	3,02%	6,48%	10.741	14.117	10.984				
	CF 2	24.246	32.864	28.560	53.273	0,80%	0,86%	1,59%	24.714	29.027	20.410				
	Mitraguna & Others	22.605	29.933	26.523	48.601	0,91%	0,96%	1,75%	22.079	25.997	18.669				
	Pensiun	1.642	2.931	2.037	4.672	0,30%	0,36%	0,83%	2.635	3.030	1.741				
	Total Pembiayaan	71.311	96.779	89.996	95.024	1,19%	1,33%	1,39%	5.028	23.713	(1.756)				

Asset & 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	Growth (Mtd)	Growth (YoY)								

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Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Nov'25)	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	Giro	74.169	48.743	34.737	34.614	(10.306)	(123)	(14.129)	-28,99%	(39.555)	-53,33%	247.274	14,00%	(212.659)
2	Tabungan	1.786.724	2.008.954	2.031.043	2.024.105	40.750	(6.938)	15.151	0,75%	237.381	13,29%	2.037.916	99,32%	(13.811)
3	Deposito	649.060	610.498	546.611	546.614	(5.364)	2	(63.884)	-10,46%	(102.447)	-15,78%	667.179	81,93%	(120.566)
	Total	2.509.954	2.668.196	2.612.392	2.605.333	25.080	(7.059)	(62.863)	-2,36%	95.379	3,80%	2.952.369	88,25%	(347.036)
	CASA	1.860.893	2.057.697	2.065.781	2.058.719	30.444	(7.061)	1.022	0,05%	197.826	10,63%	2.285.190	90,09%	(226.470)
	(%) CASA	74,14%	77,12%	79,08%	79,02%									
	FDR	125,36%	131,30%	135,30%	135,67%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-28 Nov'25)	Growth (1-27 Dec'25)				Target Dec'25			
		31-Dec-24	30-Nov-25	23-Dec-25	27-Dec-25		DtD	MtD	%MtD	YTD	%YTD	Posisi	Penc.	Gap
1	DPK ISE	42.839	41.442	41.634	41.825		191	383	0,92%	(1.014)	-2,37%	83.611	50,02%	(41.786)
2	Giro ISE	4.948	2.786	3.355	3.291		(65)	505	18,12%	(1.657)	-33,49%	29.659	11,10%	(26.369)
3	Tabungan ISE	31.691	34.438	34.060	34.316		256	(122)	-0,35%	2.625	8,28%	37.357	91,86%	(3.042)
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 (1-28 Nov'25)	Pencairan (1-28 Dec'25)	Pencairan MtM	MtD (1-28 Nov'25)	Growth (1-28 Dec'25)		Run Off Dec'25	Target Dec'25			
		31-Dec-24	30-Nov-25	28-Dec-25					MtD	YTD		Posisi	Penc.	Gap	
1	SME	184.570	243.280	244.228	4.200	4.200	0	615	948	59.657	3.252	223.889	109,08%	20.339	
	Linkage	86.431	110.781	110.272	-	-	-	-	(519)	(509)	23.841	509	103.818	106,22%	6.454
	Non-Linkage	98.139	132.499	133.956	4.200	4.200	0	1.134	1.457	35.816	2.743	120.072	111,56%	13.884	
	• Local Champion	98.139	132.499	133.956	4.200	4.200	0	1.134	1.457	35.816	2.743	116.221	115,26%	17.735	
	• Value Chain	-	-	-	-	-	-	0	0	0	-	3.851	0,00%	(3.851)	
2	MBG	446.877	444.841	447.322	16.705	15.071	(-1.634)	502	2.480	444	12.591	507.692	88,11%	(60.370)	
	KUR	419.345	420.474	422.757	16.260	14.441	(-1.819)	1.113	2.283	3.412	12.158	477.116	88,61%	(54.358)	
	Non KUR	27.532	24.367	24.564	445	630	185	-610	197	2.968	433	30.576	80,34%	(6.012)	
3	PWG	258.833	422.883	431.496	91.755	78.994	(-12.761)	16.622	8.613	172.663	70.381	433.208	99,60%	(1.712)	
	Cilem	127.522	228.193	239.732	23.559	23.941	382	8.501	11.539	112.210	12.401	267.053	89,77%	(27.321)	
	Gadai	131.312	194.690	191.764	68.196	55.053	(-13.143)	8.121	12.296	60.453	57.799	166.155	115,41%	25.609	
4	CFG	2.256.170	2.392.296	2.411.599	51.369	53.896	2.527	12.190	19.303	155.430	34.593	2.483.471	97,11%	(71.872)	
	CF 1	461.418	474.026	475.293	6.777	5.511	(-1.266)	4.543	1.266	13.875	4.244	498.650	95,32%	(23.357)	
	Total Griya	417.205	391.149	389.487	788	683	(-106)	0	(-1.662)	(-27.718)	2.345	434.485	89,64%	(44.998)	
	• Total Non Program	64.148	59.172	58.690	510	220	(-290)	(-157)	(-481)	(-5.457)	701	71.781	81,76%	(13.091)	
	• Program	353.058	331.978	330.797	278	463	185	(-1.952)	(-1.181)	(-22.261)	1.643	362.704	91,20%	(31.907)	
	Oto	44.213	82.877	85.806	5.989	4.828	(-1.161)	4.543	2.929	41.593	1.899	64.165	133,73%	21.641	
	CF 2	1.794.752	1.918.270	1.936.307	44.592	48.386	3.794	7.647	18.037	141.555	30.348	1.984.822	97,56%	(48.515)	
	Mitraguna & Others	1.323.695	1.437.274	1.455.561	35.428	43.876	8.448	6.250	18.287	131.866	25.588	1.494.383	97,40%	(38.822)	
	Pensiun	471.056	480.996	480.746	9.164	4.510	(-4.654)	1.397	(-250)	9.689	4.760	490.439	98,02%	(9.693)	
	Total Pembiayaan	3.146.451	3.503.301	3.534.645	164.029	152.161	(-11.868)	29.929	31.344	388.194	120.816	3.648.260	96,89%	(113.615)	

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi			MtD (31-Dec-24)	MtD (30-Nov-25)	MtD (28-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	192	475	460	2.127	0,10%	0,19%	0,87%	1.667	1.935	1.651			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	192	475	460	2.127	0,20%	0,35%	1,59%	1.667	1.935	1.651			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	4.879	14.773	14.773	32.614	1,09%	3,32%	7,29%	17.841	27.735	17.841			
	KUR	3.627	13.148	13.148	28.511	0,86%	3,13%	6,74%	15.363	24.884	15.363			
	Non KUR	1.252	1.625	1.625	4.103	4,55%	6,67%	16,70%	2.478	2.851	2.478			
3	PWG	275	122	122	20.753	0,11%	0,03%	4,81%	20.630	20.477	20.630			
	Cilem	275	-	-	13.894	0,22%	0,00%	0,58%	13.894	13.618	13.894			
	Gadai	-	122	122	6.859	0,00%	0,06%	3,58%	6.737	6.859	6.737			
4	CFG	67.344	65.451	70.806	115.659	2,98%	2,96%	4,80%	44.853	48.315	50.208			
	CF 1	43.373	41.926	45.314	71.063	9,40%	9,56%	14,95%	25.749	27.690	29.137			
	Total Griya	41.791	40.088	42.848	64.286	10,02%	10,95%	16,51%	21.438	22.495	24.198			
	Oto	1.583	1.838	2.467	6.778	3,58%	2,98%	7,90%	4.311	5.195	4.940			
	CF 2	23.971	23.525	25.491	44.595	1,34%	1,33%	2,30%	19.104	20.625	21.071			
	Mitraguna & Others	22.208	21.186	23.560	40.154	1,68%	1,64%	2,76%	16.594	17.946	18.968			
	Pensiun	1.763	2.338	1.931	4.441	0,37%	0,40%	0,92%	2.510	2.679	2.103			
	Total Pembiayaan	138.673	177.658	174.204	177.420	4,41%	4,97%	5,02%	3.215	38.746	(239)	3.99%	20,48%	-1,0%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Oct-24)	Growth (Dec-24)	Growth (Oct-25)	Kinerja	Posisi			Growth (Oct-2
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