

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-30 Nov'25	Growth (1-23 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25	23-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.894.366	2.447.773	2.638.115	2.717.599	(96.513)	79.484	269.826	11,02%	823.233	43,46%	2.951.802	92,07%	(234.203)
2	Tabungan	12.343.531	13.809.131	13.820.018	13.981.727	512.698	161.709	172.595	1,25%	1.638.196	13,27%	13.838.012	101,04%	143.715
3	Deposito	6.674.579	7.261.750	7.003.261	6.971.760	355.712	(31.500)	(289.990)	-3,99%	297.181	4,45%	6.775.272	102,90%	196.489
Total		20.912.476	23.518.654	23.461.393	23.671.086	771.896	209.692	152.431	0,65%	2.758.610	13,19%	23.565.085	100,45%	106.001
CASA		14.237.897	16.256.904	16.458.133	16.699.325	416.185	241.193	442.421	2,72%	2.461.428	17,29%	16.789.813	99,46%	(90.488)
(% CASA		68,08%	69,12%	70,15%	70,55%									
FDR		79,95%	80,76%	82,00%	81,27%									

Kinerja ISE

No.	Segmen/Produk	Posisi					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	DPK ISE	605.893	676.653	699.009	699.987		979	23.335	3,45%	94.094	15,53%	813.500	99,05%	(113.512)
2	Giro ISE	190.259	161.992	181.233	176.634		(4.599)	14.642	9,04%	(13.625)	-7,16%	316.220	55,86%	(139.586)
3	Tabungan ISE	335.051	431.528	450.269	458.846		8.577	27.319	6,33%	123.795	36,95%	363.698	126,16%	95.149
4	Deposito ISE	80.583	83.133	67.507	64.507		(3.000)	(18.626)	-22,40%	(16.075)	-19,95%	133.583	48,29%	(69.075)
5	CIF ISE	11.606	13.008	13.008	13.008		0	0	0,00%	1.402	12,08%	13.520	96,21%	(512)

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-23 Nov'25)	Pencairan (1-23 Dec'25)	Pencairan MtM	MtD (1-30 Nov'25	Growth (1-23 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	23-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	1.400.748	1.646.608	1.632.301	114.732	13.125	-101.608	180.870	-14.308	231.553	27.432	1.648.748	99,00%	(16.447)
	Linkage	727.269	899.506	898.817	100.000	2.818	(97.183)	171.172	-689	171.548	3.507	835.269	107,61%	63.548
	Non-Linkage	673.478	747.102	733.484	14.732	10.307	-4.425	9.698	-13.618	60.006	23.925	813.478	90,17%	(79.994)
	• Local Champion	584.102	633.881	624.765	14.480	8.907		10.006	-9.116	40.663	18.023	650.475	96,05%	(25.710)
	• Value Chain	89.377	113.221	108.719	252	1.400		1.148	-308	19.342	5.902	163.003	66,70%	(54.284)
2	MBG	2.310.331	2.406.087	2.433.168	52.751	80.018	27.267	8.858	27.080	122.837	52.938	2.642.609	92,07%	(209.441)
	KUR	2.171.167	2.267.884	2.294.588	50.621	77.232	26.611	10.169	26.704	123.422	50.528	2.486.816	92,27%	(192.227)
	Non KUR	139.164	138.203	138.579	2.130	2.786	656	-1.311	376	-585	2.410	155.793	88,95%	(17.214)
3	PWG	1.161.081	2.076.332	2.195.401	278.914	327.439	48.525	100.630	119.069	1.034.320	208.370	2.221.617	98,82%	(26.216)
	Cilem	604.524	1.242.687	1.336.710	100.907	137.199	36.292	62.549	94.023	732.186	43.176	1.469.491	90,96%	(132.781)
	Gadai	556.557	833.645	858.691	178.007	190.239	12.232	38.081	25.046	302.134	165.194	752.125	114,17%	106.565
4	CFG	11.847.954	12.864.571	12.976.540	206.877	292.957	86.080	58.133	111.970	1.128.587	180.987	13.258.958	97,87%	(282.418)
	CF 1	2.410.954	2.561.163	2.592.001	21.984	56.545	34.561	28	30.838	181.047	25.706	2.653.480	97,68%	(61.479)
	Total Griya	1.954.117	1.973.383	1.997.109	8.006	35.369	27.363	-10.557	23.726	42.992	11.643	2.074.745	96,26%	(77.636)
	• Total Non Program	1.351.346	1.400.136	1.424.206	7.243	33.290	26.047	-7.624	24.070	72.860	9.220	1.404.632	101,39%	19.573
	• Program	602.771	573.247	572.903	763	2.079	1.316	-2.934	-344	-29.868	2.423	670.113	85,49%	(97.209)
	Oto	456.837	587.780	594.892	13.978	21.176	7.198	10.585	7.113	138.055	14.063	578.735	102,79%	16.157
	CF 2	9.437.000	10.303.408	10.384.539	184.893	236.412	51.519	58.105	81.131	947.539	155.281	10.605.478	97,92%	(220.939)
	Mitraguna & Others	7.891.563	8.698.860	8.776.483	164.108	215.508	51.400	53.999	77.623	884.920	137.884	8.940.484	98,17%	(164.001)
	Pensiun	1.545.436	1.604.548	1.608.056	20.785	20.905	120	4.107	3.508	62.619	17.397	1.664.994	96,58%	(56.938)
Total Pembiayaan		16.720.113	18.993.599	19.237.410	653.274	713.538	60.264	348.491	243.811	2.517.296	469.727	19.771.931	97,30%	(534.522)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	23-Dec-25	31-Dec-24	30-Nov-25	23-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	3.258	3.873	5.631	34.868	0,23%	0,34%	2,14%	29.237	31.610	30.995			
	Linkage	43	6	-	-	0,01%	0,00%	0,00%	-	(43)	(6)			
	Local Champion	3.215	3.867	3.813	28.076	0,48%	0,51%	3,83%	24.263	24.861	24.209			
	Value Chain	-	-	1.819	6.792				4.793	6.792	6.792			
2	MBG	26.523	43.850	56.776	194.684	1,15%	2,36%	8,00%	137.908	168.160	150.833			
	KUR	21.896	36.508	47.873	173.028	1,01%	2,11%	7,54%	125.155	151.132	136.520			
	Non KUR	4.627	7.342	8.903	21.656	3,33%	6,44%	15,63%	12.753	17.028	14.314			
3	PWG	565	29	126	64.432	0,05%	0,01%	2,93%	64.306	63.867	64.403			
	Cilem	558	3	-	48.363	0,09%	0,00%	3,62%	48.363	47.804	48.359			
	Gadai	7	26	126	16.070	0,00%	0,02%	1,87%	15.943	16.063	16.044			
4	CFG	184.758	219.298	221.829	409.366	1,56%	1,72%	3,15%	187.537	224.609	190.068			
	CF 1	108.284	121.877	125.523	205.179	4,49%	4,90%	7,92%	79.656	96.895	83.301			
	Total Griya	97.865	107.262	108.955	150.678	5,01%	5,52%	7,54%	41.723	52.813	43.416			
	Oto	10.419	14.615	16.567	54.501	2,28%	2,82%	9,16%	37.933	44.082	39.885			
	CF 2	76.474	97.421	96.306	204.187	0,81%	0,93%	1,97%	107.881	127.714	106.767			
	Mitraguna & Others	72.232	89.999	88.979	188.172	0,92%	1,02%	2,14%	99.193	115.939	98.173			
	Pensiun	4.241	7.422	7.328	16.016	0,27%	0,46%	1,00%	8.688	11.774	8.594			
Total Pembiayaan		215.104	267.051	284.362	703.350	1,29%	1,50%	3,66%	418.988	488.246	436.299	1,29%	64,69%	-2,4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	23-Dec-25	31-Dec-24	30-Nov-25	23-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	65.676	68.318	67.841	67.360	4,69%	4,12%	4,13%	(480)	1.684	(957)			
	Linkage	15.065	15.081	15.087	15.087	2,07%	1,68%	1,68%	-	22	6			
	Non-Linkage	50.611	53.237	52.754	52.274	7,51%	7,06%	7,13%	(480)	1.663	(963)			
	Value Chain	-	-	-	-				-	-	-			
2	MBG	31.069	39.976	42.624	46.378	1,34%	1,77%	1,91%	3.753	15.309	6.402			
	KUR	22.074	30.304	32.141	35.360	1,02%	1,42%	1,54%	3.219	13.286	5.056			
	Non KUR	8.995	9.672	10.484	11.018	6,46%	7,59%	7,95%	534	2.023	1.346			
3	PWG	184	191	191	215	0,02%	0,01%	0,01%	25	31	25			
	Cilem	-	-	-	25	0,00%	0,00%	0,00%	25	25	25			
	Gadai	184	191	191	191	0,03%	0,02%	0,02%	-	6	-			
4	CFG	227.463	284.201	270.215	274.562	1,92%	2,10%	2,12%	4.347	47.099	(9.638)			
	CF 1	109.876	141.595	138.885	141.905	4,56%	5,42%	5,47%	3.019	32.029	310			
	Total Griya	105.089	134.833	131.421	134.078	5,38%	6,66%	6,71%	2.657	28.899	(755)			
	Oto	4.786	6.761	7.465	7.827	1,05%	1,27%	1,32%	362	3.041	1.065			
	CF 2	117.587	142.606	131.329	132.657	1,25%	1,27%	1,28%	1.328	15.070	(9.949)			
	Mitraguna & Others	101.881	135.405	125.206	127.029	1,29%	1,44%	1,45%	1.824	25.148	(8.376)			
	Pensiun	15.706	7.201	6.123	5.628	0,09%	0,03%	0,35%	(496)	(10.078)	(1.573)			
Total Pembiayaan		324.392	392.685	380.871	388.515	1,94%	2,01%	2,02%	7.645	64.124	(4.170)	1,77%	12,41%	-0,3%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	18.885.600	19.829.706	22.777.573	3.891.973	
2	Contribution Margin	615.899	787.198	695.632	79.733	12,9%

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-23 Nov'25)	Growth (1-23 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25	23-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	238.297	418.828	396.910	405.435	177.355	8.525	(13.392)	-3,20%	167.138	70,14%	420.906	96,32%	(15.470)
2	Tabungan	1.732.891	1.903.991	1.903.568	1.943.860	44.961	40.291	39.868	2,09%	210.969	12,17%	2.000.816	97,15%	(56.957)
3	Deposito	877.742	950.883	924.070	875.738	(55.963)	(48.331)	(75.144)	-7,90%	(2.004)	-0,23%	896.431	97,69%	(20.692)
Total		2.848.930	3.273.702	3.224.548	3.225.033	166.354	485	(48.668)	-1,49%	376.104	13,20%	3.318.152	97,19%	(93.119)
CASA		1.971.188	2.322.819	2.300.479	2.349.295	222.316	48.816	26.476	1,14%	378.107	19,18%	2.421.722	97,01%	(72.427)
(% CASA)		69,19%	70,95%	71,34%	72,85%									
FDR		84,13%	83,44%	85,85%	85,84%									

Kinerja ISE

No.	Segmen/Produk	Posisi					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	DPK ISE	79.410	87.303	95.069	97.396		2.327	10.093	11,56%	17.986	22,65%	118.145	82,44%	(20.749)
2	Giro ISE	37.094	35.022	33.848	33.523		(325)	(1.498)	-4,28%	(3.570)	-9,63%	60.551	55,36%	(27.028)
3	Tabungan ISE	39.484	49.856	57.766	63.418		5.652	13.562	27,20%	23.934	60,62%	44.877	141,32%	18.541
4	Deposito ISE	2.833	2.426	3.455	455		(3.000)	(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 (1-23 Nov'25)	Pencairan (1-23 Dec'25)	Pencairan MtM	MtD (1-23 Nov'25)	Growth (1-23 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	23-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%	(25.184)
	• 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	330.001	8.085	12.165	4.080	1.228	4.234	19.185	7.931	362.288	91,09%	(32.286)
	KUR	291.370	306.564	311.281	7.935	12.140	4.205	1.900	4.717	19.911	7.423	340.266	91,48%	(28.985)
	Non KUR	19.446	19.203	18.720	150	25	-125	-673	-483	-726	508	22.022	85,01%	(3.302)
3	PWG	193.140	323.731	341.022	36.061	47.547	11.486	11.995	17.292	147.882	30.255	362.681	94,03%	(21.659)
	Cilem	122.752	218.666	232.539	15.614	23.438	7.824	7.938	13.873	109.788	9.565	262.581	88,56%	(30.042)
	Gadai	70.389	105.064	108.483	20.447	24.109	3.662	4.057	3.419	38.095	20.690	100.101	108,37%	8.383
4	CFG	1.770.026	1.955.435	1.974.534	29.998	46.578	16.580	10.668	19.098	204.508	27.480	2.003.011	98,58%	(28.478)
	CF 1	463.002	520.993	533.660	5.204	17.014	11.810	1.760	12.667	70.658	4.348	503.674	105,95%	29.986
	Total Griya	392.209	436.373	447.938	3.442	14.072	10.630	0	11.565	55.729	2.507	412.745	108,53%	35.192
	• Total Non Program	388.279	424.924	435.853	3.274	13.412	10.138	372	10.929	47.574	2.483	397.351	109,69%	38.502
	• Program	3.930	11.449	12.085	167	660	493	302	636	8.155	24	15.395	78,50%	(3.310)
	Oto	70.793	84.620	85.722	1.762	2.943	1.180	1.760	1.102	14.929	1.841	90.929	94,27%	(5.207)
	CF 2	1.307.024	1.434.442	1.440.874	24.794	29.564	4.770	8.908	6.432	133.850	23.132	1.499.337	96,10%	(58.463)
	Mitraguna & Others	1.211.757	1.335.736	1.343.098	24.458	28.239	3.781	9.546	7.362	131.341	20.877	1.384.316	97,02%	(41.218)
	Pensiun	95.268	98.706	97.776	336	1.325	989	-638	-930	2.508	2.255	115.021	85,01%	(17.245)
Total Pembiayaan		2.396.945	2.731.682	2.768.283	74.644	106.430	31.786	25.347	36.602	371.339	69.829	2.890.216	95,78%	(121.933)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	23-Dec-25	31-Dec-24	30-Nov-25	23-Dec-25	MtD	YtD	MtM	%	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	31.611	1,43%	1,90%	9,58%	25.422	27.171	25.422			
	KUR	3.770	4.599	4.599	28.032	1,29%	1,50%	9,01%	23.433	24.262	23.433			
	Non KUR	671	1.590	1.590	3.579	3,45%	8,28%	19,12%	1.989	2.909	1.989			
3	PWG	155	-	-	8.813	0,08%	0,00%	2,58%	8.813	8.658	8.813			
	Cilem	155	-	-	7.720	0,13%	0,00%	3,32%	7.720	7.564	7.720			
	Gadai	-	-	-	1.094	0,00%	0,00%	1,01%	1.094	1.094	1.094			
4	CFG	19.018	28.147	27.679	45.344	1,07%	1,42%	2,30%	17.665	26.326	17.196			
	CF 1	8.456	11.479	12.737	18.774	1,83%	2,44%	3,52%	6.037	10.318	7.295			
	Total Griya	6.832	10.463	10.710	12.822	1,74%	2,45%	2,86%	2.111	5.989	2.359			
	Oto	1.624	1.016	2.026	5.952	2,29%	2,39%	6,94%	3.926	4.329	4.936			
	CF 2	10.562	16.669	14.942	26.570	0,81%	1,04%	1,84%	11.628	16.008	9.901			
	Mitraguna & Others	10.315	16.481	14.431	25.736	0,85%	1,08%	1,92%	11.305	15.422	9.255			
	Pensiun	247	188	511	834	0,26%	0,52%	0,85%	323	587	646			
Total Pembiayaan		24.121	34.343	33.868	98.476	1,01%	1,24%	3,56%	64.607	74.355	64.133	1,03%	71,08%	-2,5%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	23-Dec-25	31-Dec-24	30-Nov-25	23-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.083	1.738	1.744	1.744	0,88%	1,38%	1,42%	-	661	6			
	Linkage	196	238	244	244	0,86%	0,94%	0,96%	-	48	6			
	Non-Linkage	888	1.500	1.500	1.500	0,89%	1,49%	1,54%	-	612	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	3.227	4.684	5.129	4.861	1,04%	1,57%	1,47%	(267)	1.635	177			
	KUR	1.952	4.075	4.391	4.166	0,67%	1,43%	1,34%	(225)	2.214	91			
	Non KUR	1.274	609	737	695	6,55%	3,84%	3,71%	(42)	(579)	86			
3	PWG	-	-	-	11	0,00%	0,00%	0,00%	11	11	11			
	Cilem	-	-	-	11	0,00%	0,00%	0,00%	11	11	11			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	33.691	27.766	26.309	26.578	1,90%	1,35%	1,35%	269	(7.112)	(1.187)			
	CF 1	5.942	4.809	5.093	6.004	1,28%	0,98%	1,13%	911	62	1.195			
	Total Griya	5.028	4.373	4.557	5.100	1,28%	1,04%	1,14%	543	72	727			
	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)			
Total Pembiayaan		38.001	34.188	33.182	33.195	1,59%	1,21%	1,20%	14	(4.805)	(992)	1,41%	-17,30%	0,2%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	2.631.251	2.808.415	3.116.999	485.748	
2	Contribution Margin	94.855	121.560	104.888	10.033	-10,6%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,82	3,13	3,21	0,07	0,39
CIF Payroll	21.776	22.023	21.254	(769)	(522)

AREA MEDAN KOTA

Pilih Area

Kelas Outlet

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-23 Nov'25)	Growth (1-23 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25	23-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	314.972	437.227	624.049	640.891	(162.332)	16.843	203.664	46,58%	325.920	103,48%	515.367	124,36%	125.525
2	Tabungan	2.242.130	2.410.328	2.485.485	2.520.372	(11.852)	34.887	110.044	4,57%	278.242	12,41%	2.534.104	99,46%	(13.731)
3	Deposito	2.798.677	3.310.810	3.207.909	3.208.444	519.898	535	(102.366)	-3,09%	409.767	14,64%	2.816.881	113,90%	391.563
Total		5.355.779	6.158.366	6.317.443	6.369.708	345.714	52.265	211.342	3,43%	1.013.929	18,93%	5.866.352	108,58%	503.356
CASA		2.557.102	2.847.555	3.109.534	3.161.264	(174.184)	51.730	313.709	11,02%	604.162	23,63%	3.049.471	103,67%	111.793
(% CASA)		47,74%	46,24%	49,22%	49,63%									
FDR		47,52%	48,47%	47,97%	47,58%									

Kinerja ISE

No.	Segmen/Produk	Posisi					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	DPK ISE	113.657	99.470	110.688	111.146		458	11.676	11,74%	(2.511)	-2,21%	151.518	73,36%	(40.372)
2	Giro ISE	31.184	15.875	22.936	22.852		(84)	6.977	43,95%	(8.332)	-26,72%	54.128	42,22%	(31.276)
3	Tabungan ISE	59.057	64.263	68.420	68.962		542	4.699	7,31%	9.904	16,77%	64.324	107,21%	4.638
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 (1-23 Nov'25)	Pencairan (1-23 Dec'25)	Pencairan MtM	MtD (1-23 Nov'25)	Growth (1-23 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	23-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	188.209	207.382	209.014	2.830	4.500	1.670	513	1.633	20.805	2.867	244.894	85,35%	(35.879)
	Linkage	19.369	18.016	17.891	-	-	-	-130	-125	-1.478	125	44.054	40,61%	(26.163)
	Non-Linkage	168.841	189.366	191.123	2.830	4.500	1.670	643	1.757	22.283	2.743	200.840	95,16%	(9.717)
	• Local Champion	162.434	180.126	181.771	2.830	4.500	1.670	771	1.645	19.337	2.855	177.604	102,35%	4.166
	• Value Chain	6.407	9.240	9.352	-	-	-	-128	112	2.946	(112)	23.235	40,25%	(13.883)
2	MBG	159.435	194.735	195.817	4.620	4.300	-320	2.895	1.082	36.382	3.218	210.853	92,87%	(15.036)
	KUR	151.599	185.038	186.171	4.070	4.200	130	2.836	1.134	34.573	3.066	200.443	92,88%	(14.272)
	Non KUR	7.836	9.697	9.645	550	100	-450	60	-52	1.810	152	10.410	92,66%	(764)
3	PWG	252.400	434.205	459.716	58.383	66.986	8.603	21.944	25.512	207.316	41.474	453.213	101,44%	6.504
	Cilem	111.797	234.388	251.228	18.429	24.592	6.163	10.815	16.840	139.431	7.752	276.183	90,96%	(24.955)
	Gadai	140.603	199.817	208.489	39.954	42.394	2.440	11.129	8.672	67.886	33.722	177.030	117,77%	31.459
4	CFG	1.944.791	2.148.603	2.166.010	44.229	45.382	1.153	10.856	17.408	221.219	27.974	2.206.447	98,17%	(40.437)
	CF 1	376.842	382.194	385.377	1.727	7.450	5.723	-2.215	3.183	8.535	4.267	422.476	91,22%	(37.099)
	Total Griya	311.852	312.575	316.291	1.540	6.586	5.046	0	3.716	4.439	2.870	334.952	94,43%	(18.661)
	• Total Non Program	308.347	308.216	311.789	1.540	6.426	4.886	-1.685	3.573	3.442	2.852	318.551	97,88%	(6.762)
	• Program	3.505	4.359	4.501	-	160	160	136	143	997	18	16.401	27,45%	(11.899)
	Oto	64.990	69.619	69.086	187	864	677	-2.215	-532	4.096	1.397	87.524	78,93%	(18.438)
	CF 2	1.567.950	1.766.409	1.780.633	42.502	37.932	-4.570	13.071	14.224	212.684	23.708	1.783.972	99,81%	(3.338)
	Mitraguna & Others	1.383.782	1.569.711	1.581.456	38.770	33.499	-5.271	10.152	11.744	197.674	21.755	1.577.695	100,24%	3.760
	Pensium	184.168	196.697	199.178	3.732	4.433	701	2.920	2.480	15.010	1.953	206.276	96,56%	(7.099)
Total Pembiayaan		2.544.835	2.984.924	3.030.558	110.061	121.168	11.106	36.209	45.634	485.723	75.534	3.115.406	97,28%	(84.848)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	23-Dec-25	31-Dec-24	30-Nov-25	23-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.267	3.204	3.204	11.578	0,67%	1,54%	5,54%	8.374	10.310	8.374			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	1.267	3.204	3.204	9.436	0,75%	1,69%	4,94%	6.232	8.169	6.232			
	Value Chain	-	-	-	2.142	0,00%	0,00%	1,18%	2.142	2.142	2.142			
2	MBG	3.453	6.764	6.764	22.571	2,17%	3,47%	11,53%	15.807	19.119	15.807			
	KUR	2.876	6.294	6.294	21.203	1,90%	3,40%	11,39%	14.908	18.327	14.908			
	Non KUR	577	470	470	1.369	7,36%	4,84%	14,19%	899	792	899			
3	PWG	-	-	-	15.578	0,00%	0,00%	3,39%	15.578	15.578	15.578			
	Cilem	-	-	-	10.047	0,00%	0,00%	4,00%	10.047	10.047	10.047			
	Gadai	-	-	-	5.531	0,00%	0,00%	2,65%	5.531	5.531	5.531			
4	CFG	19.268	25.105	26.975	43.801	0,99%	1,26%	2,02%	16.825	24.533	18.696			
	CF 1	8.041	13.170	13.772	21.698	2,13%	3,60%	5,63%	7.927	13.657	8.528			
	Total Griya	6.972	10.986	11.815	15.482	2,24%	3,78%	4,89%	3.668	8.510	4.496			
	Oto	1.069	2.184	1.957	6.216	1,64%	2,81%	9,00%	4.259	5.147	4.032			
	CF 2	11.227	11.934	13.204	22.102	0,72%	0,75%	1,24%	8.898	10.875	10.168			
	Mitraguna & Others	11.107	11.331	11.970	20.334	0,80%	0,76%	1,29%	8.364	9.228	9.003			
	Pensium	120	603	1.234	1.768	0,07%	0,63%	0,89%	534	1.648	1.165			
Total Pembiayaan		23.988	35.072	36.943	93.528	0,94%	1,24%	3,09%	56.585	69.540	58.455	0,92%	70,18%	-2,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	23-Dec-25	31-Dec-24	30-Nov-25	23-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	9.021	7.817	7.813	7.813	4,79%	3,77%	3,74%	(1)	(1.209)	(4)			
	Linkage	24	2	-	2	0,13%	0,01%	0,01%	-	(23)	-			
	Non-Linkage	8.997	7.815	7.811	7.811	5,33%	4,13%	4,09%	(1)	(1.186)	(4)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	2.863	1.525	1.811	1.920	1,80%	0,93%	0,98%	109	(943)	395			
	KUR	1.760	1.021	1.239	1.420	1,16%	0,67%	0,76%	181	(340)	399			
	Non KUR	1.104	504	572	500	14,08%	5,90%	5,18%	(72)	(604)	(4)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	18.124	23.971	24.078	22.599	0,93%	1,12%	1,04%	(1.479)	4.476	(1.372)			
	CF 1	5.476	6.167	5.995	5.348	1,45%	1,57%	1,39%	(646)	(127)	(819)			
	Total Griya	4.795	5.656	5.484	4.692	1,54%	1,75%	1,48%	(791)	(102)	(964)			
	Oto	681	511	511	656	1,05%	0,73%	0,95%	145	(25)	145			
	CF 2	12.648	17.804	18.084	17.251	0,81%	1,02%	0,97%	(832)	4.603	(552)			
	Mitraguna & Others	12.330	17.209	17.489	16.657	0,89%	1,11%	1,05%	(832)	4.327	(552)			
	Pensium	318	595	594	594	0,01%	0,02%	0,30%	-	277	(0)			
Total Pembiayaan		30.008	33.313	33.703	32.332	1,18%	1,13%	1,07%	(1.371)	2.324	(981)	0,93%	12,96%	-0,1%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	4.201.697	4.358.798	5.814.785	1.613.088	
2	Contribution Margin	121.739	158.691	112.173	(9.566)	7,9%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	3,04	3,24	3,26	0,02	0,22
CIF Payroll	18.092	19.207	19.186	(21)	1.094

AREA MEDAN RAYA

Pilih Area

Kelas Outlet

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-23 Nov'25	Growth (1-23 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25	23-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	155.866	128.866	156.615	119.551	(4.060)	(37.064)	(9.315)	-7,23%	(36.315)	-23,30%	346.235	34,53%	(226.683)
2	Tabungan	1.803.617	1.980.739	1.979.070	1.996.770	51.335	17.701	16.031	0,81%	193.154	10,71%	2.083.113	95,86%	(86.343)
3	Deposito	681.198	762.342	740.608	741.987	(32.431)	1.379	(20.356)	-2,67%	60.789	8,92%	699.248	106,11%	42.739
Total		2.640.681	2.871.948	2.876.293	2.858.308	14.844	(17.985)	(13.639)	-0,47%	217.627	8,24%	3.128.596	91,36%	(270.288)
CASA		1.959.483	2.109.605	2.135.685	2.116.321	47.274	(19.364)	6.716	0,32%	156.838	8,00%	2.429.348	87,11%	(313.027)
(% CASA		74,20%	73,46%	74,25%	74,04%									
FDR		99,99%	104,53%	106,01%	106,67%									

Kinerja ISE

No.	Segmen/Produk	Posisi					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	DPK ISE	65.610	82.670	86.429	87.169		740	4.500	5,44%	21.559	32,86%	95.806	90,99%	(8.637)
2	Giro ISE	23.758	19.536	23.191	23.084		(107)	3.548	18,16%	(674)	-2,84%	42.060	54,88%	(18.976)
3	Tabungan ISE	30.646	53.467	53.570	54.418		848	951	1,78%	23.772	77,57%	34.843	156,18%	19.575
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 (1-23 Nov'25)	Pencairan (1-23 Dec'25)	Pencairan MtM	MtD (1-23 Nov'25	Growth (1-23 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	23-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	80.398	99.911	102.542	5.900	3.585	-2.316	3.622	2.631	22.144	953	115.782	88,56%	(13.240)
	Linkage	14.865	24.409	27.086	-	2.678	2.678	-2	2.678	12.221	-	30.274	89,47%	(3.188)
	Non-Linkage	65.533	75.502	75.456	5.900	907	-4.993	3.623	-46	9.922	953	85.508	88,24%	(10.052)
	• Local Champion	62.373	72.430	72.431	5.900	907	-4.993	3.655	1	10.058	906	71.843	100,82%	588
	• Value Chain	3.160	3.072	3.025	-	-	-	-32	-47	-135	47	13.665	22,14%	(10.640)
2	MBG	368.059	388.843	391.441	8.675	10.321	1.646	2.543	2.597	23.382	7.724	422.292	92,69%	(30.851)
	KUR	343.457	362.300	364.713	7.885	9.851	1.966	1.434	2.413	21.256	7.438	394.978	92,34%	(30.265)
	Non KUR	24.602	26.544	26.728	790	470	-320	1.108	184	2.126	286	27.314	97,85%	(586)
3	PWG	200.888	356.932	378.772	56.396	57.201	805	19.828	21.839	177.883	35.362	371.423	101,98%	7.349
	Cilem	92.590	195.267	210.837	20.857	23.196	2.339	15.699	15.570	118.246	7.626	231.018	91,26%	(20.182)
	Gadai	108.298	161.666	167.935	35.539	34.005	-1.534	4.129	6.270	59.637	27.735	140.405	119,61%	27.530
4	CFG	1.991.066	2.156.369	2.176.339	33.571	50.522	16.951	11.052	19.970	185.273	30.552	2.211.667	98,40%	(35.328)
	CF 1	271.158	283.057	284.211	2.435	3.702	1.267	1.942	1.154	13.053	2.549	309.258	91,90%	(25.048)
	Total Griya	236.939	232.575	233.800	160	2.488	2.327	0	1.225	-3.139	1.263	255.971	91,34%	(22.171)
	• Total Non Program	155.508	155.596	157.117	-	2.330	2.330	-2.038	1.520	1.608	810	163.915	95,85%	(6.799)
	• Program	81.431	76.979	76.684	160	158	-3	-302	-295	-4.747	453	92.056	83,30%	(15.372)
	Oto	34.219	50.482	50.411	2.275	1.214	-1.061	1.942	-71	16.192	1.286	53.287	94,60%	(2.877)
	CF 2	1.719.908	1.873.311	1.892.128	31.136	46.820	15.684	9.111	18.816	172.220	28.004	1.902.409	99,46%	(10.281)
	Mitraguna & Others	1.474.657	1.605.638	1.622.318	28.268	42.008	13.740	8.035	16.680	147.661	25.328	1.638.476	99,01%	(16.158)
	Pensiun	245.250	267.674	269.810	2.868	4.812	1.944	1.076	2.136	24.560	2.676	263.933	102,23%	5.877
Total Pembiayaan		2.640.411	3.002.055	3.049.093	104.543	121.629	17.086	37.045	47.038	408.682	74.591	3.121.164	97,69%	(72.071)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	23-Dec-25	31-Dec-24	30-Nov-25	23-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	3.387	0,00%	0,00%	3,30%	3.387	3.387	3.387			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	3.387	0,00%	0,00%	4,49%	3.387	3.387	3.387			
	Value Chain	-	-	1.819	-	0,00%	2,51%	0,00%	(1.819)	-	-			
2	MBG	2.275	9.715	9.715	32.296	0,62%	2,50%	8,25%	22.581	30.021	22.581			
	KUR	1.785	8.311	8.311	27.974	0,52%	2,29%	7,67%	19.663	26.189	19.663			
	Non KUR	489	1.404	1.404	4.322	1,99%	5,29%	16,17%	2.918	3.833	2.918			
3	PWG	10	-	-	15.985	0,00%	0,00%	4,22%	15.985	15.975	15.985			
	Cilem	10	-	-	11.334	0,01%	0,00%	5,38%	11.334	11.324	11.334			
	Gadai	-	-	-	4.651	0,00%	0,00%	2,77%	4.651	4.651	4.651			
4	CFG	19.717	28.500	30.393	58.555	0,99%	1,41%	2,69%	28.162	38.838	30.055			
	CF 1	13.249	16.070	16.284	26.254	4,89%	5,75%	9,24%	9.971	13.005	10.184			
	Total Griya	12.780	15.301	15.217	21.261	5,39%	6,54%	9,09%	6.044	8.481	5.960			
	Oto	469	769	1.066	4.993	1,37%	2,11%	9,90%	3.927	4.524	4.224			
	CF 2	6.468	12.430	14.110	32.301	0,38%	0,75%	1,71%	18.191	25.832	19.871			
	Mitraguna & Others	5.999	11.068	12.494	29.189	0,41%	0,78%	1,80%	16.695	23.190	18.121			
	Pensiun	470	1.361	1.615	3.112	0,19%	0,60%	1,15%	1.497	2.642	1.751			
Total Pembiayaan		22.002	38.215	40.108	110.223	0,83%	1,34%	3,61%	70.115	88.221	72.008	0,87%	75,86%	-2,7%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	23-Dec-25	31-Dec-24	30-Nov-25	23-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	18.159	24.522	24.090	24.089	22,59%	24,11%	23,49%	(0)	5.931	(433)			
	Linkage	14.845	14.841	14.841	14.841	99,87%	60,80%	54,79%	-	(4)	(0)			
	Non-Linkage	3.314	9.681	9.249	9.248	5,06%	12,25%	12,26%	(0)	5.934	(433)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	2.573	2.733	2.942	3.670	0,70%	0,76%	0,94%	728	1.097	937			
	KUR	1.118	1.434	1.463	2.117	0,33%	0,40%	0,58%	654	998	683			
	Non KUR	1.455	1.300	1.478	1.553	5,91%	5,57%	5,81%	75	99	254			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	25.667	23.491	22.755	24.150	1,29%	1,06%	1,11%	1.395	(1.517)	659			
	CF 1	9.750	9.855	10.152	10.320	3,60%	3,59%	3,63%	169	571	466			
	Total Griya	9.274	9.315	9.438	9.607	3,91%	4,06%	4,11%	169	334	292			
	Oto	476	540	714	713	1,39%	1,41%	1,41%	(0)	237	173			
	CF 2	15.917	13.636	12.603	13.829	0,93%	0,67%	0,73%	1.226	(2.088)	193			
	Mitraguna & Others	14.983	12.664	11.647	13.060	1,02%	0,73%	0,81%	1.413	(1.923)	397			
	Pensiun	934	972	956	769	0,04%	0,03%	0,28%	(187)	(166)	(203)			
Total Pembiayaan		46.399	50.747	49.786	51.909	1,76%	1,66%	1,70%	2.123	5.510	1.162	1,79%	-4,97%	0,1%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	2.522.835	2.588.183	3.049.921	527.086	
2	Contribution Margin	79.761	103.725	119.501	39.740	-49,8%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,91	3,11	3,14	0,03	0,23
CIF Payroll	21.514	23.171	23.486	315	1.972

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-23 Nov'25	Growth (1-23 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25	23-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.111.061	1.414.109	1.428.289	1.518.988	(97.170)	90.699	104.879	7,42%	407.926	36,72%	1.422.021	106,82%	96.967
2	Tabungan	4.778.169	5.505.119	5.425.412	5.485.329	387.504	59.917	(19.790)	-0,36%	707.160	14,80%	5.182.062	105,85%	303.267
3	Deposito	1.667.902	1.627.216	1.594.084	1.599.711	(70.429)	5.627	(27.506)	-1,69%	(68.191)	-4,09%	1.695.532	94,35%	(95.822)
Total		7.557.133	8.546.444	8.447.784	8.604.028	219.905	156.244	57.584	0,67%	1.046.895	13,85%	8.299.616	103,67%	304.412
CASA		5.889.231	6.919.228	6.853.700	7.004.317	290.334	150.616	85.089	1,23%	1.115.086	18,93%	6.604.083	106,06%	400.233
(% CASA		77,93%	80,96%	81,13%	81,41%									
FDR		79,28%	79,23%	81,07%	79,59%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-22 Dec'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	DPK ISE	304.377	365.768	364.853	362.276	-	(2.577)	(3.492)	-0,95%	57.899	19,02%	399.069	90,78%	(36.793)
2	Giro ISE	93.275	88.775	98.085	93.861	-	(4.224)	5.087	5,73%	586	0,63%	150.822	62,23%	(56.960)
3	Tabungan ISE	174.173	229.504	235.933	237.581	-	1.647	8.076	3,52%	63.407	36,40%	187.112	126,97%	50.468
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 (1-23 Nov'25)	Pencairan (1-23 Dec'25)	Pencairan MtM	MtD (1-23 Nov'25	Growth (1-23 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	23-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	824.608	969.288	953.976	102.302	1.400	-100.902	174.663	-15.312	129.368	16.712	901.947	105,77%	52.029
	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	236.098	2.302	1.400	-902	2.641	-12.826	-4.654	14.226	284.676	82,94%	(48.578)
	• Local Champion	177.655	182.232	171.027	2.050	-	-2.050	5.250	-11.204	-6.627	11.204	190.795	89,64%	(19.768)
	• Value Chain	63.098	66.692	65.071	252	1.400	1.148	-2.610	-1.622	1.973	3.022	93.880	69,31%	(28.810)
2	MBG	1.025.144	1.051.900	1.067.112	22.456	40.336	17.880	1.690	15.212	41.968	25.124	1.139.485	93,65%	(72.372)
	KUR	965.396	993.508	1.008.335	21.976	38.775	16.799	2.886	14.827	42.939	23.948	1.074.013	93,88%	(65.678)
	Non KUR	59.748	58.392	58.777	480	1.561	1.081	-1.196	386	-971	1.175	65.472	89,78%	(6.694)
3	PWG	255.819	538.581	577.416	59.833	83.324	23.491	30.241	38.835	321.597	44.489	601.092	96,06%	(23.676)
	Cilem	149.863	366.173	399.481	27.219	43.395	16.175	19.595	33.308	249.617	10.087	432.657	92,33%	(33.176)
	Gadai	105.956	172.408	177.935	32.614	39.929	7.315	10.646	5.527	71.979	34.402	168.435	105,64%	9.500
4	CFG	3.885.901	4.211.869	4.249.798	64.369	102.440	38.071	23.924	37.929	363.896	64.511	4.354.361	97,60%	(104.563)
	CF 1	838.535	900.893	912.688	9.206	23.241	14.036	4.556	11.796	74.154	11.446	919.422	99,27%	(6.734)
	Total Griya	595.912	600.711	608.773	2.076	11.541	9.465	0	8.062	12.860	3.479	636.591	95,63%	(27.819)
	• Total Non Program	435.065	452.228	460.420	1.918	10.902	8.984	-4.115	8.192	25.356	2.710	453.034	101,63%	7.386
	• Program	160.848	148.482	148.352	158	639	481	-1.118	-130	-12.495	769	183.557	80,82%	(35.205)
	Oto	242.622	300.182	303.916	7.130	11.701	4.571	4.556	3.734	61.293	7.967	282.830	107,46%	21.085
	CF 2	3.047.367	3.310.976	3.337.109	55.163	79.199	24.036	19.368	26.133	289.743	53.066	3.434.939	97,15%	(97.830)
	Mitraguna & Others	2.497.673	2.750.501	2.775.780	47.577	72.254	24.677	20.016	25.279	278.108	46.975	2.845.615	97,55%	(69.834)
	Pensium	549.694	560.475	561.329	7.586	6.945	-641	-648	854	11.635	6.091	589.324	95,25%	(27.996)
Total Pembiayaan		5.991.472	6.771.638	6.848.302	248.960	227.500	-21.460	230.518	76.664	856.829	150.836	6.996.885	97,88%	(148.583)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	23-Dec-25	31-Dec-24	30-Nov-25	23-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.291	188	149	4.707	0,16%	0,02%	0,49%	4.558	3.417	4.519			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	1.291	188	149	4.707	0,54%	0,06%	1,99%	4.558	3.417	4.519			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	11.476	19.334	19.334	56.924	1,12%	1,84%	5,33%	37.590	45.448	37.590			
	KUR	9.838	15.519	15.519	49.061	1,02%	1,56%	4,87%	33.542	39.224	33.542			
	Non KUR	1.638	3.815	3.815	7.863	2,74%	6,53%	13,38%	4.048	6.225	4.048			
3	PWG	124	4	4	8.814	0,05%	0,00%	1,53%	8.810	8.689	8.810			
	Cilem	118	-	-	7.533	0,08%	0,00%	1,89%	7.533	7.416	7.533			
	Gadai	7	4	4	1.280	0,01%	0,00%	0,72%	1.277	1.274	1.277			
4	CFG	59.411	72.096	65.976	122.718	1,53%	1,57%	2,89%	56.743	63.307	50.622			
	CF 1	35.165	39.232	37.416	63.424	4,19%	4,15%	6,95%	26.008	28.259	24.192			
	Total Griya	29.490	30.424	28.365	36.939	4,95%	4,72%	6,07%	8.574	7.448	6.514			
	Oto	5.675	8.808	9.051	26.486	2,34%	3,02%	8,71%	17.435	20.811	17.678			
	CF 2	24.246	32.864	28.560	59.294	0,80%	0,86%	1,78%	30.734	35.048	26.430			
	Mitraguna & Others	22.605	29.933	26.523	53.043	0,91%	0,96%	1,91%	26.520	30.438	23.110			
	Pensium	1.642	2.931	2.037	6.251	0,30%	0,36%	1,11%	4.214	4.609	3.320			
Total Pembiayaan		72.302	91.622	85.462	193.163	1,21%	1,26%	2,82%	107.701	120.861	101.542	1,24%	56,06%	-1,6%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	23-Dec-25	31-Dec-24	30-Nov-25	23-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.722	1.177	1.153	1.153	0,21%	0,12%	0,12%	-	(569)	(24)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	1.722	1.177	1.153	1.153	0,72%	0,46%	0,49%	-	(569)	(24)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	18.877	22.526	23.989	25.613	1,84%	2,28%	2,40%	1.624	6.736	3.087			
	KUR	14.751	17.487	19.071	20.256	1,53%	1,92%	2,01%	1.186	5.505	2.769			
	Non KUR	4.126	5.039	4.918	5.356	6,91%	8,42%	9,11%	438	1.231	317			
3	PWG	-	7	7	7	0,00%	0,00%	0,00%	-	7	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	7	7	7	0,00%	0,00%	0,00%	-	7	-			
4	CFG	50.713	73.070	64.848	67.274	1,31%	1,54%	1,58%	2.427	16.561	(5.796)			
	CF 1	15.203	26.509	23.133	24.386	1,81%	2,57%	2,67%	1.253	9.184	(2.122)			
	Total Griya	12.941	22.897	19.164	20.390	2,17%	3,19%	3,35%	1.226	7.449	(2.507)			
	Oto	2.262	3.611	3.970	3.996	0,93%	1,32%	1,31%	27	1.735	385			
	CF 2	35.510	46.561	41.714	42.888	1,17%	1,26%	1,29%	1.174	7.378	(3.673)			
	Mitraguna & Others	25.071	43.527	40.668	41.657	1,00%	1,48%	1,50%	989	16.586	(1.871)			
	Pensium	10.439	3.034	1.047	1.231	0,17%	0,02%	0,22%	184	(9.208)	(1.803)			
Total Pembiayaan		71.311	96.779	89.996	94.046	1,19%	1,33%	1,37%	4.050	22.735	(2.733)	1,12%	18,10%	-0,2%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	7.191.310	7.559.654	8.339.832	1.148.522	
2	Contribution Margin	269.206	342.067	285.343	16.137	-6,0%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,98	3,33	3,36	0,03	0,38
CIF Payroll	36.642	37.599	38.339	740	1.697

AREA PEMATANGSIANTAR

Pilih Area

Kelas Outlet

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-23 Nov'25)	Growth (1-23 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	22-Dec-25	23-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	74.169	48.743	32.252	32.733	(10.306)	481	(16.010)	-32,85%	(41.436)	-55,87%	247.274	13,24%	(214.540)
2	Tabungan	1.786.724	2.008.954	2.026.483	2.035.395	40.750	8.912	26.441	1,32%	248.671	13,92%	2.037.916	99,88%	(2.521)
3	Deposito	649.060	610.498	536.590	545.880	(5.364)	9.290	(64.618)	-10,58%	(103.180)	-15,90%	667.179	81,82%	(121.299)
Total		2.509.954	2.668.196	2.595.325	2.614.009	25.080	18.684	(54.187)	-2,03%	104.055	4,15%	2.952.369	88,54%	(338.360)
CASA		1.860.893	2.057.697	2.058.735	2.068.129	30.444	9.394	10.431	0,51%	207.235	11,14%	2.285.190	90,50%	(217.061)
(% CASA)		74,14%	77,12%	79,32%	79,12%									
FDR		125,36%	131,30%	136,44%	135,47%									

Kinerja ISE

No.	Segmen/Produk	Posisi					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	DPK ISE	42.839	41.442	41.971	42.000		29	558	1,35%	(839)	-1,96%	83.611	50,23%	(41.611)
2	Giro ISE	4.948	2.786	3.172	3.313		141	527	18,93%	(1.635)	-33,04%	29.659	11,17%	(26.346)
3	Tabungan ISE	31.691	34.438	34.580	34.469		(112)	31	0,09%	2.778	8,77%	37.559	92,27%	(2.889)
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 (1-23 Nov'25)	Pencairan (1-23 Dec'25)	Pencairan MtM	MtD (1-23 Nov'25)	Growth (1-23 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	23-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	184.570	243.280	244.043	3.200	3.500	300	615	763	59.473	2.737	223.889	109,00%	20.154
	Linkage	86.431	110.781	110.435	-	-	-	-519	-346	24.004	346	103.818	106,37%	6.617
	Non-Linkage	98.139	132.499	133.608	3.200	3.500	300	1.134	1.109	35.469	2.391	120.072	111,27%	13.537
	• Local Champion	98.139	132.499	133.608	3.200	3.500	300	1.134	1.109	35.469	2.391	116.221	114,96%	17.388
	• Value Chain	-	-	-	-	-	-	0	0	0	-	3.851	0,00%	(3.851)
2	MBG	446.877	444.841	448.796	8.915	12.896	3.981	502	3.955	1.919	8.941	507.692	88,40%	(58.896)
	KUR	419.345	420.474	424.088	8.755	12.266	3.511	1.113	3.614	4.743	8.652	477.116	88,89%	(53.028)
	Non KUR	27.532	24.367	24.708	160	630	470	-610	341	-2.824	289	30.576	80,81%	(5.868)
3	PWG	258.833	422.883	438.474	68.241	72.381	4.140	16.622	15.591	179.641	56.790	433.208	101,22%	5.267
	Cilem	127.522	228.193	242.626	18.788	22.579	3.790	8.501	14.433	115.104	8.145	267.053	90,85%	(24.427)
	Gadai	131.312	194.690	195.848	49.452	49.802	350	8.121	1.158	64.537	48.644	166.155	117,87%	29.693
4	CFG	2.256.170	2.392.296	2.409.861	34.710	48.034	13.325	12.190	17.564	153.691	30.470	2.483.471	97,04%	(73.611)
	CF 1	461.418	474.026	476.065	3.412	5.137	1.725	4.543	2.039	14.647	3.098	498.650	95,47%	(22.584)
	Total Griya	417.205	391.149	390.308	788	683	-106	0	-842	-26.898	1.524	434.485	97,83%	(44.177)
	• Total Non Program	64.148	59.172	59.027	510	220	-290	-157	-145	-5.121	365	71.781	82,23%	(12.754)
	• Program	353.058	331.978	331.281	278	463	185	-1.952	-697	-21.777	1.160	362.704	91,34%	(31.423)
	Oto	44.213	82.877	85.758	2.624	4.454	1.830	4.543	2.881	41.545	1.573	64.165	133,65%	21.593
	CF 2	1.794.752	1.918.270	1.933.795	31.298	42.898	11.600	7.647	15.525	139.043	27.372	1.984.822	97,43%	(51.026)
	Mitraguna & Others	1.323.695	1.437.274	1.453.832	25.035	39.508	14.473	6.250	16.558	130.137	22.949	1.494.383	97,29%	(40.551)
	Pensium	471.056	480.996	479.963	6.263	3.390	-2.873	1.397	-1.033	8.907	4.423	490.439	97,86%	(10.475)
Total Pembiayaan		3.146.451	3.503.301	3.541.174	115.065	136.811	21.746	29.929	37.873	394.723	98.938	3.648.260	97,06%	(107.086)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	23-Dec-25	31-Dec-24	30-Nov-25	23-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	192	475	460	2.489	0,10%	0,19%	1,02%	2.029	2.297	2.013			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	192	475	460	2.489	0,20%	0,35%	1,86%	2.029	2.297	2.013			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	4.879	14.773	14.773	51.281	1,09%	3,32%	11,43%	36.507	46.401	36.507			
	KUR	3.627	13.148	13.148	46.757	0,86%	3,13%	11,03%	33.609	43.131	33.609			
	Non KUR	1.252	1.625	1.625	4.523	4,55%	6,67%	18,31%	2.898	3.271	2.898			
3	PWG	275	122	122	15.242	0,11%	0,03%	3,48%	15.120	14.967	15.120			
	Cilem	275	-	-	11.729	0,22%	0,00%	4,83%	11.729	11.453	11.729			
	Gadai	-	122	122	3.514	0,00%	0,06%	1,79%	3.392	3.514	3.392			
4	CFG	67.344	65.451	70.806	138.949	2,98%	2,96%	5,77%	68.143	71.605	73.498			
	CF 1	43.373	41.926	45.314	75.028	9,40%	9,56%	15,76%	29.714	31.655	33.102			
	Total Griya	41.791	40.088	42.848	64.174	10,02%	10,95%	16,44%	21.327	22.384	24.086			
	Oto	1.583	1.838	2.467	10.854	3,58%	2,98%	12,66%	8.387	9.271	9.016			
	CF 2	23.971	23.525	25.491	63.921	1,34%	1,33%	3,31%	38.429	39.950	40.396			
	Mitraguna & Others	22.208	21.186	23.560	59.869	1,68%	1,64%	4,12%	36.309	37.662	38.683			
	Pensium	1.763	2.338	1.931	4.051	0,37%	0,40%	0,84%	2.120	2.288	1.713			
Total Pembiayaan		72.690	80.822	86.161	207.960	2,31%	2,46%	5,87%	121.799	135.270	127.139	2,27%	61,34%	-3,6%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	23-Dec-25	31-Dec-24	30-Nov-25	23-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	35.691	33.063	33.041	32.562	19,34%	13,58%	13,34%	(479)	(3.129)	(502)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	35.691	33.063	33.041	32.562	36,37%	24,94%	24,37%	(479)	(3.129)	(502)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	3.530	8.508	8.754	10.313	0,79%	1,97%	2,30%	1.559	6.784	1.805			
	KUR	2.493	6.287	5.977	7.401	0,59%	1,42%	1,75%	1.424	4.908	1.113			
	Non KUR	1.037	2.221	2.777	2.913	3,77%	11,40%	11,79%	135	1.876	692			
3	PWG	184	184	184	197	0,07%	0,04%	0,05%	13	13	13			
	Cilem	-	-	-	13	0,00%	0,00%	0,01%	13	13	13			
	Gadai	184	184	184	184	0,14%	0,09%	0,09%	-	(0)	-			
4	CFG	99.269	135.903	132.225	133.960	4,40%	5,53%	5,56%	1.735	34.692	(1.943)			
	CF 1	73.505	94.254	94.513	95.846	15,93%	19,94%	20,13%	1.333	22.340	1.591			
	Total Griya	73.052	92.591	92.778	94.288	17,51%	23,72%	24,16%	1.510	21.237	1.697			
	Oto	453	1.663	1.734	1.557	1,03%	2,09%	1,82%	(177)	1.104	(106)			
	CF 2	25.764	41.649	37.713	38.115	1,44%	1,97%	1,97%	402	12.351	(3.534)			
	Mitraguna & Others	22.415	39.679	34.677	35.398	1,69%	2,41%	2,43%	721	12.984	(4.281)			
	Pensium	3.349	1.969	3.036	2.717	0,11%	0,09%	0,57%	(319)	(632)	747			
Total Pembiayaan		138.673	177.658	174.204	177.033	4,41%	4,97%	5,00%	2.829	38.359	(626)	3,99%	20,16%	-1,0%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Oct-24	Dec-24	Oct-25		
1	Asset (Retail) T	3.177.084	3.261.982	3.569.956	392.872	
2	Contribution Margin	77.127	93.445	100.014	22.887	-29,7%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Oct-24	Sep-25	Oct-25		
PHR	2,57	2,81	2,84	0,04	0,27
CIF Payroll	29.059	27.538	28.224	686	(835)