

REGION 2 MEDAN

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-30 Nov'25	Growth (1-9 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	8-Dec-25	9-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.894.366	2.447.773	2.573.654	2.544.752	(96.513)	(28.902)	96.979	3,96%	650.386	34,33%	2.951.802	86,21%	(407.050)
2	Tabungan	12.343.531	13.809.131	13.769.687	13.798.872	512.698	29.185	(10.259)	-0,07%	1.455.341	11,79%	13.838.012	99,72%	(39.140)
3	Deposito	6.674.579	7.261.750	7.103.211	7.082.933	355.712	(20.279)	(178.817)	-2,46%	408.354	6,12%	6.775.272	104,54%	307.661
Total		20.912.476	23.518.654	23.446.553	23.426.557	771.896	(19.996)	(92.098)	-0,39%	2.514.081	12,02%	23.565.085	99,41%	(138.528)
CASA		14.237.897	16.256.904	16.343.341	16.343.624	416.185	283	86.720	0,53%	2.105.727	14,79%	16.789.813	97,34%	(446.189)
(% CASA		68,08%	69,12%	69,70%	69,77%									
FDR		79,95%	80,76%	81,09%	81,16%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-8 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25	8-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	605.893	676.653	679.108	676.640		(2.469)	(13)	-0,00%	241.103	11,68%	813.500	93,18%	(136.860)
2	Giro ISE	190.259	161.992	164.468	165.259		791	3.266	2,02%	(25.000)	-13,14%	316.220	52,26%	(150.961)
3	Tabungan ISE	335.051	431.528	448.163	441.903		(6.260)	10.376	2,40%	106.852	31,89%	363.698	121,50%	78.205
4	Deposito ISE	80.583	83.133	66.478	69.478		3.000	(13.655)	-16,43%	(11.105)	-13,78%	133.583	52,01%	(64.105)
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 (1-9 Nov'25)	Pencairan (1-9 Dec'25)	Pencairan MtM	MtD (1-30 Nov'25	Growth (1-9 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	9-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	1.400.748	1.646.608	1.641.851	3.892	4.617	725	180.870	-4.757	241.103	9.374	1.648.748	99,58%	(6.897)
	Linkage	727.269	899.506	899.426	-	-	-	171.172	-81	172.156	81	835.269	107,68%	64.156
	Non-Linkage	673.478	747.102	742.425	3.892	4.617	725	9.698	-4.677	68.947	9.294	813.478	91,27%	(71.053)
	• Local Champion	584.102	633.881	628.715	3.640	3.407	-233	10.006	-5.165	44.614	8.572	650.475	96,65%	(21.760)
	• Value Chain	89.377	113.221	113.710	252	1.210	958	-308	489	24.333	721	163.003	69,76%	(49.293)
2	MBG	2.310.331	2.406.087	2.407.197	8.850	15.026	6.176	8.858	1.110	96.866	13.916	2.642.609	91,09%	(235.412)
	KUR	2.171.167	2.267.884	2.269.205	8.320	14.466	6.146	10.169	1.320	98.038	13.146	2.486.816	91,25%	(217.611)
	Non KUR	139.164	138.203	137.992	530	560	30	-1.311	-211	-1.172	771	155.793	88,57%	(17.802)
3	PWG	1.161.081	2.076.332	2.111.242	80.502	110.385	29.883	100.630	34.910	950.161	75.475	2.221.617	95,03%	(110.375)
	Cilem	604.524	1.242.687	1.267.858	19.078	44.277	25.199	62.549	25.171	663.334	19.106	1.469.491	86,28%	(201.635)
	Gadai	556.557	833.645	843.384	61.424	66.108	4.684	38.081	9.739	286.827	56.369	752.125	112,13%	91.258
4	CFG	11.847.954	12.864.571	12.852.534	38.381	85.470	47.089	58.133	-12.037	1.004.581	97.507	13.258.958	96,93%	(406.424)
	CF 1	2.410.954	2.561.163	2.569.506	6.168	18.294	12.127	28	8.343	158.552	9.951	2.653.480	96,84%	(83.974)
	Total Griya	1.954.117	1.973.383	1.983.282	510	14.072	13.562	-10.557	9.899	29.165	4.173	2.074.745	95,59%	(91.463)
	• Total Non Program	1.351.346	1.400.136	1.410.780	343	14.072	13.729	-7.624	10.643	59.433	3.428	1.404.632	100,44%	6.147
	• Program	602.771	573.247	572.503	167	-	-167	-2.934	-744	-30.268	744	670.113	85,43%	(97.610)
	Oto	456.837	587.780	586.224	5.657	4.223	-1.435	10.585	-1.556	129.387	5.779	578.735	101,29%	7.489
	CF 2	9.437.000	10.303.408	10.283.028	32.214	67.176	34.962	58.105	-20.379	846.029	87.555	10.605.478	96,96%	(322.450)
	Mitraguna & Others	7.891.563	8.698.860	8.687.045	27.333	61.728	34.395	53.999	-11.815	795.482	73.542	8.940.484	97,17%	(253.439)
	Pensiun	1.545.436	1.604.548	1.595.983	4.881	5.448	567	4.107	-8.565	50.547	14.013	1.664.994	95,86%	(69.011)
Total Pembiayaan		16.720.113	18.993.599	19.012.824	131.625	215.498	83.873	348.491	19.225	2.292.711	196.273	19.771.931	96,16%	(759.107)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	9-Dec-25	31-Dec-24	30-Nov-25	9-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	3.258	3.873	5.631	7.425	0,23%	0,34%	0,45%	1.794	4.167	3.552			
	Linkage	43	6	-	-	0,01%	0,00%	0,00%	-	(43)	(6)			
	Local Champion	3.215	3.867	3.813	7.307	0,48%	0,51%	0,98%	3.495	4.093	3.440			
	Value Chain	-	-	1.819	117				(1.701)	117	117			
2	MBG	26.523	43.850	56.776	111.286	1,15%	2,36%	4,62%	54.510	84.763	67.436			
	KUR	21.896	36.508	47.873	98.191	1,01%	2,11%	4,33%	50.319	76.295	61.683			
	Non KUR	4.627	7.342	8.903	13.095	3,33%	6,44%	9,49%	4.192	8.468	5.753			
3	PWG	565	29	126	37.734	0,05%	0,01%	1,79%	37.608	37.169	37.704			
	Cilem	558	3	-	28.044	0,09%	0,00%	2,21%	28.044	27.486	28.041			
	Gadai	7	26	126	9.689	0,00%	0,02%	1,15%	9.563	9.683	9.663			
4	CFG	184.758	219.298	221.829	411.029	1,56%	1,72%	3,20%	189.200	226.271	191.730			
	CF 1	108.284	121.877	125.523	169.533	4,49%	4,90%	6,60%	44.011	61.250	47.656			
	Total Griya	97.865	107.262	108.955	124.688	5,01%	5,52%	6,29%	15.733	26.823	17.426			
	Oto	10.419	14.615	16.567	44.845	2,28%	2,82%	7,65%	28.278	34.426	30.230			
	CF 2	76.474	97.421	96.306	241.495	0,81%	0,93%	2,35%	145.189	165.022	144.074			
	Mitraguna & Others	72.232	89.999	88.979	214.456	0,92%	1,02%	2,47%	125.478	142.224	124.457			
	Pensiun	4.241	7.422	7.328	27.039	0,27%	0,46%	1,69%	19.711	22.798	19.617			
Total Pembiayaan		215.104	267.051	284.362	567.473	1,29%	1,50%	2,98%	283.111	352.370	300.422	1,29%	56,75%	-1,7%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	9-Dec-25	31-Dec-24	30-Nov-25	9-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	65.676	68.318	67.841	67.841	4,69%	4,12%	4,13%	-	2.165	(477)			
	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	52.754	7,51%	7,06%	7,11%	-	2.143	(483)			
	Value Chain	-	-	-	-				-	-	-			
2	MBG	31.069	39.976	42.624	43.175	1,34%	1,77%	1,79%	550	12.106	3.198			
	KUR	22.074	30.304	32.141	32.481	1,02%	1,42%	1,43%	340	10.407	2.177			
	Non KUR	8.995	9.672	10.484	10.694	6,46%	7,59%	7,75%	210	1.699	1.022			
3	PWG	184	191	191	216	0,02%	0,01%	0,01%	25	32	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	275.084	1,92%	2,10%	2,14%	4.869	47.621	(9.117)			
	CF 1	109.876	141.595	138.885	140.546	4,56%	5,42%	5,47%	1.661	30.671	(1.048)			
	Total Griya	105.089	134.833	131.421	133.074	5,38%	6,66%	6,71%	1.653	27.985	(1.759)			
	Oto	4.786	6.761	7.465	7.472	1,05%	1,27%	1,27%	8	2.686	711			
	CF 2	117.587	142.606	131.329	134.537	1,25%	1,27%	1,31%	3.208	16.950	(8.069)			
	Mitraguna & Others	101.881	135.405	125.206	128.708	1,29%	1,44%	1,48%	3.502	26.827	(6.697)			
	Pensiun	15.706	7.201	6.123	5.829	0,09%	0,03%	0,37%	(294)	(9.877)	(1.372)			
Total Pembiayaan		324.392	392.685	380.871	386.315	1,94%	2,01%	2,03%	5.444	61.923	(6.371)	1,77%	12,94%	-0,3%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	18.946.184	19.829.706	21.890.941	2.944.757	
2	Contribution Margin	548.041	787.198	624.410	76.369	13,9%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)
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Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD Nov'25	Growth (1-9 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	8-Dec-25	9-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	238.297	418.828	464.874	465.668	177.355	795	46.840	11,18%	227.371	95,41%	420.906	110,63%	44.763
2	Tabungan	1.732.891	1.903.991	1.881.483	1.882.453	44.961	970	(21.538)	-1,13%	149.562	8,63%	2.000.816	94,08%	(18.363)
3	Deposito	877.742	950.883	947.472	923.596	(55.963)	(23.876)	(27.287)	-2,87%	45.854	5,22%	896.431	103,03%	27.165
Total		2.848.930	3.273.702	3.293.828	3.271.717	166.354	(22.111)	(1.985)	-0,06%	422.787	14,84%	3.318.152	98,60%	(46.435)
CASA		1.971.188	2.322.819	2.346.356	2.348.121	222.316	1.765	25.302	1,09%	376.933	19,12%	2.421.722	96,96%	(73.601)
(% CASA)		69,19%	70,95%	71,23%	71,77%									
FDR		84,13%	83,44%	83,12%	83,68%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-8 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25	8-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	79.410	87.303	87.970	89.382		1.412	2.079	2,38%	9.972	12,56%	118.145	75,65%	(28.763)
2	Giro ISE	37.094	35.022	32.615	33.320		705	(1.702)	-4,86%	(3.774)	-10,17%	60.551	55,03%	(27.231)
3	Tabungan ISE	39.484	49.856	52.929	50.636		(2.293)	781	1,57%	11.153	28,25%	44.877	112,83%	5.760
4	Deposito ISE	2.833	2.426	2.426	5.426		3.000	3.000	123,68%	2.593	91,52%	12.717	42,67%	(7.291)
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 (1-9 Nov'25)	Pencairan (1-9 Dec'25)	Pencairan MtM	MtD Nov'25	Growth (1-9 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	9-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	122.962	126.748	125.239	500	-	-500	1.457	-1.509	2.277	1.509	162.236	77,20%	(36.997)
	Linkage	22.750	25.937	25.856	-	-	-200	-200	-81	3.107	81	39.853	64,88%	(13.996)
	Non-Linkage	100.212	100.811	99.383	500	-	-500	1.657	-1.428	-830	1.428	122.383	81,21%	(23.000)
	• Local Champion	83.501	66.595	66.027	500	-	-500	-804	-568	-17.474	568	94.012	70,23%	(27.985)
	• Value Chain	16.712	34.216	33.356	-	-	-	2.461	-860	16.645	860	28.371	117,57%	4.985
2	MBG	310.816	325.767	325.362	1.035	1.485	450	1.228	-405	14.546	1.890	362.288	89,81%	(36.925)
	KUR	291.370	306.564	306.409	1.035	1.485	450	1.900	-155	15.040	1.640	340.266	90,05%	(33.856)
	Non KUR	19.446	19.203	18.953	-	-	0	-673	-251	-493	251	22.022	86,06%	(3.069)
3	PWG	193.140	323.731	327.691	8.343	14.616	6.273	11.995	3.960	134.551	10.656	362.681	90,35%	(34.990)
	Cilem	122.752	218.666	221.738	2.191	6.864	4.673	7.938	3.071	98.986	3.793	262.581	84,45%	(40.843)
	Gadai	70.389	105.064	105.954	6.152	7.752	1.600	4.057	889	35.565	6.863	100.101	105,85%	5.853
4	CFG	1.770.026	1.955.435	1.959.594	3.214	17.358	14.144	10.668	4.159	189.568	13.199	2.003.011	97,83%	(43.417)
	CF 1	463.002	520.993	529.465	728	10.073	9.345	1.760	8.472	66.463	1.602	503.674	105,12%	25.791
	Total Griya	392.209	436.373	444.853	310	9.242	8.932	0	8.480	52.644	762	412.745	107,78%	32.107
	• Total Non Program	388.279	424.924	433.413	143	9.242	9.099	372	8.489	45.134	753	397.355	109,08%	36.062
	• Program	3.930	11.449	11.440	167	-	-167	302	-9	7.510	9	15.395	74,31%	(3.955)
	Oto	70.793	84.620	84.612	418	831	414	1.760	-8	13.819	839	90.929	93,05%	(6.316)
	CF 2	1.307.024	1.434.442	1.430.129	2.486	7.285	4.799	8.908	-4.312	123.105	11.597	1.499.337	95,38%	(69.208)
	Mitraguna & Others	1.211.757	1.335.736	1.332.251	2.410	6.898	4.488	9.546	-3.484	120.495	10.382	1.384.316	96,24%	(52.064)
	Pensiun	95.268	98.706	97.878	76	387	311	-638	-828	2.610	1.215	115.021	85,10%	(17.143)
Total Pembiayaan		2.396.945	2.731.682	2.737.887	13.092	33.459	20.367	25.347	6.206	340.942	27.253	2.890.216	94,73%	(152.329)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	9-Dec-25	31-Dec-24	30-Nov-25	9-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	508	6	-	364	0,41%	0,00%	0,29%	364	(144)	358			
	Linkage	43	6	-	-	0,19%	0,00%	0,00%	-	(43)	(6)			
	Local Champion	465	-	-	364	0,46%	0,00%	0,37%	364	(101)	364			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	4.441	6.190	6.190	14.425	1,43%	1,90%	4,43%	8.235	9.984	8.235			
	KUR	3.770	4.599	4.599	12.600	1,29%	1,50%	4,11%	8.000	8.830	8.000			
	Non KUR	671	1.590	1.590	1.825	3,45%	8,28%	9,63%	235	1.154	235			
3	PWG	155	-	-	5.521	0,08%	0,00%	1,68%	5.521	5.366	5.521			
	Cilem	155	-	-	4.716	0,13%	0,00%	2,13%	4.716	4.561	4.716			
	Gadai	-	-	-	805	0,00%	0,00%	0,76%	805	805	805			
4	CFG	19.018	28.147	27.679	65.952	1,07%	1,42%	3,37%	38.273	46.934	37.804			
	CF 1	8.456	11.479	12.737	16.361	1,83%	2,44%	3,09%	3.624	7.905	4.882			
	Total Griya	6.832	10.463	10.710	10.406	1,74%	2,45%	2,34%	(304)	3.574	(56)			
	Oto	1.624	1.016	2.026	5.954	2,29%	2,39%	7,04%	3.928	4.331	4.938			
	CF 2	10.562	16.669	14.942	49.591	0,81%	1,04%	3,47%	34.649	39.029	32.922			
	Mitraguna & Others	10.315	16.481	14.431	47.000	0,85%	1,08%	3,53%	32.569	36.686	30.519			
	Pensiun	247	188	511	2.591	0,26%	0,52%	2,65%	2.080	2.344	2.403			
Total Pembiayaan		24.121	34.343	33.868	86.262	1,01%	1,24%	3,15%	52.393	62.140	51.919	1,03%	67,35%	-2,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	9-Dec-25	31-Dec-24	30-Nov-25	9-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.083	1.738	1.744	1.744	0,88%	1,38%	1,39%	-	661	6			
	Linkage	196	238	244	244	0,86%	0,94%	0,94%	-	48	6			
	Non-Linkage	888	1.500	1.500	1.500	0,89%	1,49%	1,51%	-	612	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	3.227	4.684	5.129	5.108	1,04%	1,57%	1,57%	(21)	1.881	424			
	KUR	1.952	4.075	4.391	4.374	0,67%	1,43%	1,43%	(17)	2.422	299			
	Non KUR	1.274	609	737	733	6,55%	3,84%	3,87%	(4)	(541)	124			
3	PWG	-	-	-	12	0,00%	0,00%	0,00%	12	12	12			
	Cilem	-	-	-	12	0,00%	0,00%	0,01%	12	12	12			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	33.691	27.766	26.309	27.787	1,90%	1,35%	1,42%	1.478	(5.903)	22			
	CF 1	5.942	4.809	5.093	5.828	1,28%	0,98%	1,10%	735	(114)	1.019			
	Total Griya	5.028	4.373	4.557	5.094	1,28%	1,04%	1,15%	537	66	721			
	Oto	914	436	536	734	1,29%	0,63%	0,87%	198	(180)	298			
	CF 2	27.748	22.956	21.216	21.959	2,12%	1,48%	1,54%	743	(5.789)	(997)			
	Mitraguna & Others	27.082	22.326	20.725	21.469	2,23%	1,55%	1,61%	744	(5.614)	(857)			
	Pensiun	666	631	491	491	0,03%	0,02%	0,50%	(0)	(175)	(140)			
Total Pembiayaan		38.001	34.188	33.182	34.651	1,59%	1,21%	1,27%	1.469	(3.350)	463	1,41%	-11,14%	0,1%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	2.638.930	2.808.415	3.038.503	399.573	
2	Contribution Margin	84.556	121.560	93.677	9.121	-10,8%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,87	3,17	3,13	(0,03)	0,26
CIF Payroll	20.080	19.145	22.023	2.878	1.943

AREA MEDAN KOTA

Pilih Area

Kelas Outlet

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-9 Nov'25)	Growth (1-9 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	8-Dec-25	9-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	314.972	437.227	512.738	509.573	(162.332)	(3.165)	72.346	16,55%	194.601	61,78%	515.367	98,88%	(5.794)
2	Tabungan	2.242.130	2.410.328	2.382.286	2.393.249	(11.852)	10.962	(17.079)	-0,71%	151.118	6,74%	2.534.104	94,44%	(140.855)
3	Deposito	2.798.677	3.310.810	3.187.117	3.188.948	519.898	1.831	(121.862)	-3,68%	390.271	13,94%	2.816.881	113,21%	372.067
Total		5.355.779	6.158.366	6.082.142	6.091.770	345.714	9.628	(66.596)	-1,08%	735.991	13,74%	5.866.352	103,84%	225.418
CASA		2.557.102	2.847.555	2.895.024	2.902.822	(174.184)	7.797	55.267	1,94%	345.720	13,52%	3.049.471	95,19%	(146.649)
(% CASA)		47,74%	46,24%	47,60%	47,65%									
FDR		47,52%	48,47%	49,16%	49,08%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-8 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25	8-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	113.657	99.470	104.953	105.786		833	6.317	6,35%	(7.870)	-6,92%	151.518	69,82%	(45.731)
2	Giro ISE	31.184	15.875	19.989	20.157		168	4.282	26,98%	(11.027)	-35,36%	54.128	37,24%	(33.971)
3	Tabungan ISE	59.057	64.263	65.632	66.297		665	2.034	3,17%	7.240	12,26%	64.324	103,07%	1.973
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 (1-9 Nov'25)	Pencairan (1-9 Dec'25)	Pencairan MtM	MtD (1-9 Nov'25)	Growth (1-9 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	9-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	188.209	207.382	207.473	640	2.500	1.860	513	92	19.264	2.408	244.894	84,72%	(37.420)
	Linkage	19.369	18.016	18.016	-	-	-	-130	0	-1.353	-	44.054	40,89%	(26.038)
	Non-Linkage	168.841	189.366	189.458	640	2.500	1.860	643	92	20.617	2.408	200.840	94,33%	(11.382)
	• Local Champion	162.434	180.126	180.060	640	2.500	1.860	771	-66	17.626	2.566	177.604	101,38%	2.455
	• Value Chain	6.407	9.240	9.398	-	-	-	-128	158	2.991	(158)	23.235	40,45%	(13.837)
2	MBG	159.435	194.735	194.287	1.200	100	-1.100	2.895	-448	34.853	548	210.853	92,14%	(16.565)
	KUR	151.599	185.038	184.529	850	-	-850	2.836	-509	32.931	509	200.443	92,06%	(15.914)
	Non KUR	7.836	9.697	9.758	350	100	-250	60	61	1.922	39	10.410	93,74%	(652)
3	PWG	252.400	434.205	441.455	18.912	24.056	5.144	21.944	7.251	189.055	16.805	453.213	97,41%	(11.757)
	Cilem	111.797	234.388	237.871	3.671	7.662	3.991	10.815	3.483	126.074	4.179	276.183	86,13%	(38.312)
	Gadai	140.603	199.817	203.584	15.241	16.394	1.153	11.129	3.768	62.981	12.626	177.030	115,00%	26.555
4	CFG	1.944.791	2.148.603	2.146.544	9.147	12.181	3.034	10.856	-2.058	201.753	14.239	2.206.447	97,29%	(59.903)
	CF 1	376.842	382.194	381.856	19	844	825	-2.215	-337	5.015	1.181	422.476	90,39%	(40.620)
	Total Griya	311.852	312.575	312.372	-	350	350	0	-203	520	553	334.952	93,26%	(22.580)
	• Total Non Program	308.347	308.216	308.020	-	350	350	-1.685	-195	-327	545	318.551	96,69%	(10.531)
	• Program	3.505	4.359	4.351	-	-	0	136	-8	846	8	16.401	26,53%	(12.049)
	Oto	64.990	69.619	69.485	19	494	475	-2.215	-134	4.495	628	87.524	79,39%	(18.039)
	CF 2	1.567.950	1.766.409	1.764.688	9.128	11.337	2.209	13.071	-1.721	196.739	13.058	1.783.972	98,92%	(19.283)
	Mitraguna & Others	1.383.782	1.569.711	1.568.991	7.872	10.857	2.985	10.152	-721	185.209	11.578	1.577.695	99,45%	(8.705)
	Pensium	184.168	196.697	195.697	1.256	480	-776	2.920	-1.000	11.529	1.480	206.276	94,87%	(10.579)
Total Pembiayaan		2.544.835	2.984.924	2.989.760	29.899	38.837	8.938	36.209	4.836	444.925	34.001	3.115.406	95,97%	(125.646)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	9-Dec-25	31-Dec-24	30-Nov-25	9-Dec-25	MtD	YtD	MtM		Penc.	Gap
1	SME	1.267	3.204	3.204	4.463	0,67%	1,54%	2,15%	1.259	3.195	1.259			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	1.267	3.204	3.204	4.345	0,75%	1,69%	2,29%	1.142	3.078	1.142			
	Value Chain	-	-	-	117	0,00%	0,00%	0,07%	117	117	117			
2	MBG	3.453	6.764	6.764	11.421	2,17%	3,47%	5,88%	4.657	7.968	4.657			
	KUR	2.876	6.294	6.294	11.000	1,90%	3,40%	5,96%	4.705	8.123	4.705			
	Non KUR	577	470	470	421	7,36%	4,84%	4,32%	(48)	(155)	(48)			
3	PWG	-	-	-	10.405	0,00%	0,00%	2,36%	10.405	10.405	10.405			
	Cilem	-	-	-	7.217	0,00%	0,00%	3,03%	7.217	7.217	7.217			
	Gadai	-	-	-	3.188	0,00%	0,00%	1,57%	3.188	3.188	3.188			
4	CFG	19.268	25.105	26.975	46.224	0,99%	1,26%	2,15%	19.248	26.956	21.119			
	CF 1	8.041	13.170	13.772	21.883	2,13%	3,60%	5,73%	8.111	13.842	8.712			
	Total Griya	6.972	10.986	11.815	16.635	2,24%	3,78%	5,33%	4.821	9.663	5.649			
	Oto	1.069	2.184	1.957	5.247	1,64%	2,81%	7,55%	3.290	4.178	3.063			
	CF 2	11.227	11.934	13.204	24.341	0,72%	0,75%	1,38%	11.137	13.114	12.407			
	Mitraguna & Others	11.107	11.331	11.970	21.518	0,80%	0,76%	1,37%	9.548	10.412	10.187			
	Pensium	120	603	1.234	2.823	0,07%	0,63%	1,44%	1.589	2.703	2.220			
Total Pembiayaan		23.988	35.072	36.943	72.512	0,94%	1,24%	2,43%	35.569	48.524	37.440	0,92%	62,06%	-1,5%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	9-Dec-25	31-Dec-24	30-Nov-25	9-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	9.021	7.817	7.813	7.813	4,79%	3,77%	3,77%	-	(1.208)	(4)			
	Linkage	24	2	2	2	0,13%	0,01%	0,01%	-	(23)	-			
	Non-Linkage	8.997	7.815	7.811	7.811	5,33%	4,13%	4,12%	-	(1.186)	(4)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	2.863	1.525	1.811	1.913	1,80%	0,93%	0,98%	101	(951)	388			
	KUR	1.760	1.021	1.239	1.343	1,16%	0,67%	0,73%	104	(417)	322			
	Non KUR	1.104	504	572	569	14,08%	5,90%	5,84%	(3)	(534)	65			
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	24.361	0,93%	1,12%	1,13%	283	6.237	390			
	CF 1	5.476	6.167	5.995	6.345	1,45%	1,57%	1,66%	351	870	178			
	Total Griya	4.795	5.656	5.484	5.834	1,54%	1,75%	1,87%	351	1.040	178			
	Oto	681	511	511	511	1,05%	0,73%	0,74%	-	(170)	-			
	CF 2	12.648	17.804	18.084	18.015	0,81%	1,02%	1,02%	(68)	5.368	212			
	Mitraguna & Others	12.330	17.209	17.489	17.421	0,89%	1,11%	1,11%	(68)	5.091	212			
	Pensium	318	595	594	594	0,01%	0,02%	0,30%	-	277	(0)			
Total Pembiayaan		30.008	33.313	33.703	34.087	1,18%	1,13%	1,14%	384	4.078	774	0,93%	18,55%	-0,2%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	4.145.414	4.358.798	5.069.354	923.940	
2	Contribution Margin	108.606	158.691	102.148	(6.458)	5,9%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,04	3,23	3,24	0,01	0,20
CIF Payroll	17.616	18.726	19.207	481	1.591

AREA MEDAN RAYA

Pilih Area

Kelas Outlet

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-9 Nov'25	Growth (1-9 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	8-Dec-25	9-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	155.866	128.866	126.969	125.777	(4.060)	(1.192)	(3.089)	-2,40%	(30.089)	-19,30%	346.235	36,33%	(220.457)
2	Tabungan	1.803.617	1.980.739	1.992.760	1.991.459	51.335	(1.301)	10.720	0,54%	187.842	10,41%	2.083.113	95,60%	(91.655)
3	Deposito	681.198	762.342	764.061	763.648	(32.431)	(413)	1.305	0,17%	82.450	12,10%	699.248	109,21%	64.400
Total		2.640.681	2.871.948	2.883.791	2.880.884	14.844	(2.907)	8.936	0,31%	240.203	9,10%	3.128.596	92,08%	(247.712)
CASA		1.959.483	2.109.605	2.119.730	2.117.236	47.274	(2.494)	7.631	0,36%	157.753	8,05%	2.429.348	87,15%	(312.112)
(% CASA		74,20%	73,46%	73,50%	73,49%									
FDR		99,99%	104,53%	104,16%	104,26%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-8 Dec'25)	Growth (1-8 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25	8-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	65.610	82.670	86.830	81.538		(5.292)	(1.132)	-1,37%	15.928	24,28%	95.806	85,11%	(14.268)
2	Giro ISE	23.758	19.536	20.310	19.904		(406)	369	1,89%	(3.854)	-16,22%	42.060	47,32%	(22.155)
3	Tabungan ISE	30.646	53.467	56.853	51.966		(4.887)	(1.500)	-2,81%	21.320	69,57%	34.843	149,14%	17.123
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 (1-9 Nov'25)	Pencairan (1-9 Dec'25)	Pencairan MtM	MtD (1-9 Nov'25	Growth (1-9 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	9-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	80.398	99.911	100.200	900	907	7	3.622	289	19.802	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	900	907	7	3.623	289	10.258	618	85.508	88,64%	(9.717)
	• Local Champion	62.373	72.430	72.738	900	907	7	3.655	308	10.365	599	71.843	101,25%	895
	• Value Chain	3.160	3.072	3.053	-	-	-	-32	-19	-107	19	13.665	22,34%	(10.612)
2	MBG	368.059	388.843	388.479	895	1.640	745	2.543	-364	20.421	2.004	422.292	91,99%	(33.813)
	KUR	343.457	362.300	361.928	895	1.580	685	1.434	-372	18.471	1.952	394.978	91,63%	(33.050)
	Non KUR	24.602	26.544	26.552	-	60	60	1.108	8	1.950	52	27.314	97,21%	(763)
3	PWG	200.888	356.932	362.804	15.214	18.239	3.025	19.828	5.872	161.916	12.367	371.423	97,68%	(8.619)
	Cilem	92.590	195.267	198.330	3.119	6.264	3.144	15.699	3.063	105.739	3.201	231.018	85,85%	(32.689)
	Gadai	108.298	161.666	164.475	12.095	11.976	-119	4.129	2.809	56.177	9.167	140.405	117,14%	24.070
4	CFG	1.991.066	2.156.639	2.152.143	7.053	11.695	4.643	11.052	-4.225	161.078	15.921	2.211.667	97,31%	(59.524)
	CF 1	271.158	283.057	282.839	1.306	720	-585	1.942	-218	11.681	938	309.258	91,46%	(26.419)
	Total Griya	236.939	232.575	232.712	-	700	700	0	136	-4.227	564	255.971	90,91%	(23.259)
	• Total Non Program	155.508	155.596	155.898	-	700	700	-2.038	-302	390	398	163.915	95,11%	(8.017)
	• Program	81.431	76.979	76.813	-	-	0	-302	165	-4.617	165	92.056	83,44%	(15.242)
	Oto	34.219	50.482	50.128	1.306	20	-1.285	1.942	-354	15.909	374	53.287	94,07%	(3.160)
	CF 2	1.719.908	1.873.311	1.869.304	5.747	10.975	5.228	9.111	-4.008	149.396	14.983	1.902.409	98,26%	(33.105)
	Mitraguna & Others	1.474.657	1.605.638	1.602.542	5.035	9.730	4.695	8.035	-3.096	127.885	12.826	1.638.476	97,81%	(35.934)
	Pensiun	245.250	267.674	266.762	712	1.245	533	1.076	-912	21.512	2.157	263.933	101,07%	2.829
Total Pembiayaan		2.640.411	3.002.055	3.003.626	24.062	32.482	8.420	37.045	1.571	363.216	30.910	3.121.164	96,23%	(117.538)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	9-Dec-25	31-Dec-24	30-Nov-25	9-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	683	0,00%	0,00%	0,68%	683	683	683			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	683	0,00%	0,00%	0,90%	683	683	683			
	Value Chain	-	-	1.819	-	0,00%	2,51%	0,00%	(1.819)	-	-			
2	MBG	2.275	9.715	9.715	18.966	0,62%	2,50%	4,88%	9.251	16.691	9.251			
	KUR	1.785	8.311	8.311	16.747	0,52%	2,29%	4,63%	8.435	14.961	8.435			
	Non KUR	489	1.404	1.404	2.219	1,99%	5,29%	8,36%	815	1.730	815			
3	PWG	10	-	-	6.797	0,00%	0,00%	1,87%	6.797	6.787	6.797			
	Cilem	10	-	-	4.870	0,01%	0,00%	2,46%	4.870	4.860	4.870			
	Gadai	-	-	-	1.926	0,00%	0,00%	1,17%	1.926	1.926	1.926			
4	CFG	19.717	28.500	30.393	60.954	0,99%	1,41%	2,83%	30.561	41.237	32.455			
	CF 1	13.249	16.070	16.284	20.811	4,89%	5,75%	7,36%	4.528	7.563	4.741			
	Total Griya	12.780	15.301	15.217	16.778	5,39%	6,54%	7,21%	1.560	3.998	1.476			
	Oto	469	769	1.066	4.034	1,37%	2,11%	8,05%	2.968	3.565	3.265			
	CF 2	6.468	12.430	14.110	40.143	0,38%	0,75%	2,15%	26.033	33.675	27.713			
	Mitraguna & Others	5.999	11.068	12.494	36.462	0,41%	0,78%	2,28%	23.968	30.464	25.394			
	Pensiun	470	1.361	1.615	3.681	0,19%	0,60%	1,38%	2.065	3.211	2.319			
Total Pembiayaan		22.002	38.215	40.108	87.400	0,83%	1,34%	2,91%	47.292	65.398	49.185	0,87%	70,01%	-2,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	9-Dec-25	31-Dec-24	30-Nov-25	9-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	18.159	24.522	24.090	24.090	22,59%	24,11%	24,04%	-	5.931	(433)			
	Linkage	14.845	14.841	14.841	14.841	99,87%	60,80%	60,80%	-	(4)	(0)			
	Non-Linkage	3.314	9.681	9.249	9.249	5,06%	12,25%	12,20%	-	5.935	(432)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	2.573	2.733	2.942	3.229	0,70%	0,76%	0,83%	287	656	495			
	KUR	1.118	1.434	1.463	1.638	0,33%	0,40%	0,45%	174	519	204			
	Non KUR	1.455	1.300	1.478	1.591	5,91%	5,57%	5,99%	113	137	292			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	25.667	23.491	22.755	23.389	1,29%	1,06%	1,09%	634	(2.278)	(102)			
	CF 1	9.750	9.855	10.152	10.344	3,60%	3,59%	3,66%	192	594	489			
	Total Griya	9.274	9.315	9.438	9.631	3,91%	4,06%	4,14%	193	357	316			
	Oto	476	540	714	713	1,39%	1,41%	1,42%	(0)	237	173			
	CF 2	15.917	13.636	12.603	13.045	0,93%	0,67%	0,70%	442	(2.873)	(591)			
	Mitraguna & Others	14.983	12.664	11.647	12.089	1,02%	0,73%	0,75%	442	(2.894)	(575)			
	Pensiun	934	972		956	0,04%	0,03%	0,36%	-	21	(17)			
Total Pembiayaan		46.399	50.747	49.786	50.707	1,76%	1,66%	1,69%	921	4.309	(39)	1,79%	-5,85%	0,1%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	2.501.032	2.588.183	3.007.016	505.984	
2	Contribution Margin	70.252	103.725	107.274	37.022	-52,7%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,90	3,20	3,11	(0,09)	0,21
CIF Payroll	20.693	19.750	23.171	3.421	2.478

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-9 Nov'25	Growth (1-9 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	8-Dec-25	9-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.111.061	1.414.109	1.421.984	1.400.597	(97.170)	(21.388)	(13.512)	-0,96%	289.535	26,06%	1.422.021	98,49%	(21.425)
2	Tabungan	4.778.169	5.505.119	5.500.091	5.504.757	387.504	4.666	(361)	-0,01%	726.588	15,21%	5.182.062	106,23%	322.695
3	Deposito	1.667.902	1.627.216	1.605.957	1.607.978	(70.429)	2.022	(19.238)	-1,18%	(59.924)	-3,59%	1.695.532	94,84%	(87.554)
Total		7.557.133	8.546.444	8.528.032	8.513.332	219.905	(14.700)	(33.112)	-0,39%	956.200	12,65%	8.299.616	102,58%	213.716
CASA		5.889.231	6.919.228	6.922.075	6.905.354	290.334	(16.722)	(13.874)	-0,20%	1.016.123	17,25%	6.604.083	104,56%	301.270
(% CASA		77,93%	80,96%	81,17%	81,11%									
FDR		79,28%	79,23%	79,44%	79,58%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-8 Dec'25)	Growth (1-8 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25	8-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	304.377	365.768	357.873	357.631		(241)	(8.137)	-2,22%	53.254	17,50%	399.069	89,62%	(41.438)
2	Giro ISE	93.275	88.775	88.439	88.450		12	(324)	-0,37%	(4.824)	-5,17%	150.822	58,65%	(62.371)
3	Tabungan ISE	174.173	229.504	238.600	238.347		(253)	8.843	3,85%	64.174	36,84%	187.112	127,38%	51.235
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 (1-9 Nov'25)	Pencairan (1-9 Dec'25)	Pencairan MtM	MtD (1-9 Nov'25	Growth (1-9 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	9-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	824.608	969.288	965.731	1.852	1.210	-642	174.663	-3.557	141.123	4.767	901.947	107,07%	63.784
	Linkage	583.855	720.364	720.364	-	-	-	172.022	0	136.508	-	617.271	116,70%	103.092
	Non-Linkage	240.753	248.924	245.368	1.852	1.210	-642	2.641	-3.557	4.615	4.767	284.676	86,19%	(39.308)
	• Local Champion	177.655	182.232	177.465	1.600	-	-1.600	5.250	-4.767	-190	4.767	190.795	93,01%	(13.330)
	• 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	1.054.380	4.720	9.630	4.910	1.690	2.480	29.235	7.150	1.139.485	92,53%	(85.105)
	KUR	965.396	993.508	995.937	4.540	9.230	4.690	2.886	2.429	30.541	6.801	1.074.013	92,73%	(78.076)
	Non KUR	59.748	58.392	58.442	180	400	220	-1.196	51	-1.306	349	65.472	89,26%	(7.029)
3	PWG	255.819	538.581	549.652	15.863	29.033	13.170	30.241	11.071	293.833	17.962	601.092	91,44%	(51.439)
	Cilem	149.863	366.173	376.140	4.527	14.422	9.895	19.595	9.967	226.277	4.455	432.657	86,94%	(56.516)
	Gadai	105.956	172.408	173.512	11.336	14.611	3.275	10.646	1.104	67.557	13.507	168.435	103,01%	5.077
4	CFG	3.885.901	4.211.869	4.205.216	12.804	29.438	16.635	23.924	-6.653	319.314	36.091	4.354.361	96,57%	(149.145)
	CF 1	838.535	900.893	901.868	2.232	5.948	3.716	4.556	975	63.333	4.973	919.422	98,09%	(17.554)
	Total Griya	595.912	600.711	602.782	-	3.780	3.780	0	2.071	6.870	1.709	636.591	94,69%	(33.809)
	• Total Non Program	435.065	452.228	454.494	-	3.780	3.780	-4.115	2.265	19.429	1.515	453.034	100,32%	1.459
	• Program	160.848	148.482	148.289	-	-	0	-1.118	-194	-12.559	194	183.557	80,79%	(35.268)
	Oto	242.622	300.182	299.085	2.232	2.168	-64	4.556	-1.096	56.463	3.264	282.830	105,75%	16.255
	CF 2	3.047.367	3.310.976	3.303.348	10.572	23.490	12.918	19.368	-7.628	255.981	31.118	3.434.939	96,17%	(131.591)
	Mitraguna & Others	2.497.673	2.750.501	2.746.017	8.509	21.667	13.158	20.016	-4.484	248.345	26.151	2.845.615	96,50%	(99.597)
	Pensiun	549.694	560.475	557.331	2.063	1.823	-240	-648	-3.144	7.637	4.967	589.324	94,57%	(31.994)
Total Pembiayaan		5.991.472	6.771.638	6.774.979	35.239	69.312	34.072	230.518	3.341	783.506	65.970	6.996.885	96,83%	(221.906)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	9-Dec-25	31-Dec-24	30-Nov-25	9-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.291	188	149	758	0,16%	0,02%	0,08%	609	(533)	570			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	1.291	188	149	758	0,54%	0,06%	0,31%	609	(533)	570			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	11.476	19.334	19.334	40.772	1,12%	1,84%	3,87%	21.438	29.296	21.438			
	KUR	9.838	15.519	15.519	34.934	1,02%	1,56%	3,51%	19.415	25.096	19.415			
	Non KUR	1.638	3.815	3.815	5.838	2,74%	6,53%	9,99%	2.023	4.200	2.023			
3	PWG	124	4	4	6.164	0,05%	0,00%	1,12%	6.160	6.040	6.160			
	Cilem	118	-	-	5.338	0,08%	0,00%	1,42%	5.338	5.221	5.338			
	Gadai	7	4	4	826	0,01%	0,00%	0,48%	822	819	822			
4	CFG	59.411	72.096	65.976	138.760	1,53%	1,57%	3,30%	72.785	79.349	66.664			
	CF 1	35.165	39.232	37.416	57.255	4,19%	4,15%	6,35%	19.839	22.090	18.023			
	Total Griya	29.490	30.424	28.365	34.759	4,95%	4,72%	5,77%	6.394	5.269	4.335			
	Oto	5.675	8.808	9.051	22.495	2,34%	3,02%	7,52%	13.444	16.821	13.688			
	CF 2	24.246	32.864	28.560	81.505	0,80%	0,86%	2,47%	52.946	57.259	48.642			
	Mitraguna & Others	22.605	29.933	26.523	66.903	0,91%	0,96%	2,44%	40.380	44.298	36.970			
	Pensiun	1.642	2.931	2.037	14.602	0,30%	0,36%	2,62%	12.565	12.961	11.671			
Total Pembiayaan		72.302	91.622	85.462	186.454	1,21%	1,26%	2,75%	100.992	114.152	94.832	1,24%	54,97%	-1,5%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	9-Dec-25	31-Dec-24	30-Nov-25	9-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%	0,47%	-	(569)	(24)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	18.877	22.526	23.989	24.015	1,84%	2,28%	2,28%	26	5.138	1.489			
	KUR	14.751	17.487	19.071	18.992	1,53%	1,92%	1,91%	(78)	4.241	1.506			
	Non KUR	4.126	5.039	4.918	5.023	6,91%	8,42%	8,59%	104	897	(16)			
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	67.022	1,31%	1,54%	1,59%	2.174	16.309	(6.048)			
	CF 1	15.203	26.509	23.133	23.759	1,81%	2,57%	2,63%	625	8.556	(2.750)			
	Total Griya	12.941	22.897	19.164	19.805	2,17%	3,19%	3,29%	642	6.864	(3.092)			
	Oto	2.262	3.611	3.970	3.953	0,93%	1,32%	1,32%	(17)	1.692	342			
	CF 2	35.510	46.561	41.714	43.263	1,17%	1,26%	1,31%	1.549	7.753	(3.298)			
	Mitraguna & Others	25.071	43.527	40.668	42.191	1,00%	1,48%	1,54%	1.524	17.120	(1.336)			
	Pensiun	10.439	3.034	1.047	1.072	0,17%	0,02%	0,19%	25	(9.367)	(1.962)			
Total Pembiayaan		71.311	96.779	89.996	92.196	1,19%	1,33%	1,36%	2.200	20.885	(4.584)	1,12%	17,35%	-0,2%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	7.368.354	7.559.654	8.193.145	824.791	
2	Contribution Margin	241.520	342.067	258.273	16.753	-6,9%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,98	3,31	3,33	0,02	0,35
CIF Payroll	34.088	37.485	37.599	114	3.511

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD Nov'25	Growth (1-9 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	8-Dec-25	9-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	74.169	48.743	47.089	43.137	(10.306)	(3.951)	(5.606)	-11,50%	(31.032)	-41,84%	247.274	17,45%	(204.137)
2	Tabungan	1.786.724	2.008.954	2.013.067	2.026.954	40.750	13.887	18.000	0,90%	240.230	13,45%	2.037.916	99,46%	(10.962)
3	Deposito	649.060	610.498	598.604	598.763	(5.364)	158	(11.735)	-1,92%	(50.298)	-7,75%	667.179	89,75%	(68.417)
Total		2.509.954	2.668.196	2.658.760	2.668.854	25.080	10.094	658	0,02%	158.900	6,33%	2.952.369	90,40%	(283.515)
CASA		1.860.893	2.057.697	2.060.155	2.070.091	30.444	9.936	12.394	0,60%	209.198	11,24%	2.285.190	90,59%	(215.098)
(% CASA)		74,14%	77,12%	77,49%	77,56%									
FDR		125,36%	131,30%	131,89%	131,39%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-8 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25	8-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	42.839	41.442	41.482	42.302		820	860	2,07%	(537)	-1,25%	83.611	50,59%	(41.310)
2	Giro ISE	4.948	2.786	3.115	3.427		312	641	23,01%	(1.521)	-30,75%	29.659	11,55%	(26.233)
3	Tabungan ISE	31.691	34.438	34.149	34.656		507	219	0,63%	2.965	9,36%	37.579	92,77%	(2.701)
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 (1-9 Nov'25)	Pencairan (1-9 Dec'25)	Pencairan MtM	MtD Nov'25	Growth (1-9 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	9-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	184.570	243.280	243.208	-	-	0	615	-73	58.637	73	223.889	108,63%	19.318
	Linkage	86.431	110.781	110.781	-	-	-	-519	0	24.350	-	103.818	106,71%	6.964
	Non-Linkage	98.139	132.499	132.426	-	-	0	1.134	-73	34.287	73	120.072	110,29%	12.355
	• Local Champion	98.139	132.499	132.426	-	-	0	1.134	-73	34.287	73	116.221	113,94%	16.206
	• Value Chain	-	-	-	-	-	-	0	0	0	-	3.851	0,00%	(3.851)
2	MBG	446.877	444.841	444.688	1.000	2.171	1.171	502	-153	-2.189	2.324	507.692	87,59%	(63.004)
	KUR	419.345	420.474	420.401	1.000	2.171	1.171	1.113	-73	1.056	2.244	477.116	88,11%	(56.715)
	Non KUR	27.532	24.367	24.287	-	-	0	-610	-80	-3.245	80	30.576	79,43%	(6.289)
3	PWG	258.833	422.883	429.639	22.170	24.441	2.271	16.622	6.756	170.805	17.685	433.208	99,18%	(3.569)
	Cilem	127.522	228.193	233.780	5.570	9.066	3.496	8.501	5.587	106.258	3.479	267.053	87,54%	(33.273)
	Gadai	131.312	194.690	195.859	16.600	15.375	-1.225	8.121	1.168	64.547	14.207	166.155	117,88%	29.703
4	CFG	2.256.170	2.392.296	2.389.037	6.164	14.797	8.633	12.190	-3.259	132.867	18.056	2.483.471	96,20%	(94.434)
	CF 1	461.418	474.026	473.478	1.883	709	-1.174	4.543	-548	12.060	1.257	498.650	94,95%	(25.172)
	Total Griya	417.205	391.149	390.564	200	-	-200	0	-585	-26.641	585	434.485	89,89%	(43.921)
	• Total Non Program	64.148	59.172	58.954	200	-	-200	-157	-217	-5.193	217	71.781	82,13%	(12.826)
	• Program	353.058	331.978	331.610	-	-	0	-1.952	-368	-21.448	368	362.704	91,43%	(31.095)
	Oto	44.213	82.877	82.914	1.683	709	-974	4.543	37	38.701	672	64.165	129,22%	18.749
	CF 2	1.794.752	1.918.270	1.915.559	4.281	14.089	9.808	7.647	-2.711	120.807	16.799	1.984.822	96,51%	(69.263)
	Mitraguna & Others	1.323.695	1.437.274	1.437.244	3.507	12.576	9.069	6.250	-30	113.548	12.606	1.494.383	96,18%	(57.139)
	Pensium	471.056	480.996	478.315	774	1.513	739	1.397	-2.681	7.259	4.194	490.439	97,53%	(12.123)
Total Pembiayaan		3.146.451	3.503.301	3.506.571	29.334	41.409	12.075	29.929	3.271	360.121	38.138	3.648.260	96,12%	(141.689)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	9-Dec-25	31-Dec-24	30-Nov-25	9-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	192	475	460	1.157	0,10%	0,19%	0,48%	697	965	681			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	192	475	460	1.157	0,20%	0,35%	0,87%	697	965	681			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	4.879	14.773	14.773	25.702	1,09%	3,32%	5,78%	10.929	20.823	10.929			
	KUR	3.627	13.148	13.148	22.911	0,86%	3,13%	5,45%	9.763	19.284	9.763			
	Non KUR	1.252	1.625	1.625	2.791	4,55%	6,67%	11,49%	1.167	1.539	1.167			
3	PWG	275	122	122	8.847	0,11%	0,03%	2,06%	5.902	8.572	8.725			
	Cilem	275	-	-	5.902	0,22%	0,00%	2,52%	5.902	5.627	5.902			
	Gadai	-	122	122	2.945	0,00%	0,06%	1,50%	2.823	2.945	2.823			
4	CFG	67.344	65.451	70.806	99.139	2,98%	2,96%	4,15%	28.333	31.795	33.688			
	CF 1	43.373	41.926	45.314	53.224	9,40%	9,56%	11,24%	7.909	9.851	11.298			
	Total Griya	41.791	40.088	42.848	46.110	10,02%	10,95%	11,81%	3.262	4.319	6.022			
	Oto	1.583	1.838	2.467	7.114	3,58%	2,98%	8,58%	4.647	5.531	5.276			
	CF 2	23.971	23.525	25.491	45.915	1,34%	1,33%	2,40%	20.424	21.944	22.390			
	Mitraguna & Others	22.208	21.186	23.560	42.572	1,68%	1,64%	2,96%	19.012	20.365	21.386			
	Pensium	1.763	2.338	1.931	3.343	0,37%	0,40%	0,70%	1.411	1.580	1.004			
Total Pembiayaan		72.690	80.822	86.161	134.846	2,31%	2,46%	3,85%	48.684	62.155	54.024	2,27%	40,96%	-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	9-Dec-25	31-Dec-24	30-Nov-25	9-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	35.691	33.063	33.041	33.041	19,34%	13,58%	13,59%	-	(2.650)	(22)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	35.691	33.063	33.041	33.041	36,37%	24,94%	24,95%	-	(2.650)	(22)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	3.530	8.508	8.754	8.911	0,79%	1,97%	2,00%	157	5.381	403			
	KUR	2.493	6.287	5.977	6.133	0,59%	1,42%	1,46%	157	3.641	(154)			
	Non KUR	1.037	2.221	2.777	2.777	3,77%	11,40%	11,44%	-	1.740	556			
3	PWG	184	184	184	198	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	132.525	4,40%	5,53%	5,55%	300	33.256	(3.378)			
	CF 1	73.505	94.254	94.513	94.271	15,93%	19,94%	19,91%	(242)	20.765	16			
	Total Griya	73.052	92.591	92.778	92.709	17,51%	23,72%	23,74%	(69)	19.657	118			
	Oto	453	1.663	1.734	1.561	1,03%	2,09%	1,88%	(173)	1.108	(102)			
	CF 2	25.764	41.649	37.713	38.255	1,44%	1,97%	2,00%	542	12.491	(3.394)			
	Mitraguna & Others	22.415	39.679	34.677	35.538	1,69%	2,41%	2,47%	861	13.123	(4.141)			
	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	174.674	4,41%	4,97%	4,98%	470	36.001	(2.984)	3,99%	19,87%	-1,0%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	3.150.621	3.261.982	3.549.038	398.417	
2	Contribution Margin	66.836	93.445	87.044	20.208	-30,2%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,56	2,81	2,81	(0,01)	0,24
CIF Payroll	28.191	25.563	27.538	1.975	(653)