

REGION 2 MEDAN

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-30 Nov'25)	Growth (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.894.366	2.447.773	2.415.404	2.491.409	(96.513)	76.004	43.636	1.78%	597.043	31,52%	2.951.802	84,40%	(460.393)
2	Tabungan	12.343.531	13.809.131	13.965.374	13.994.293	512.698	28.919	185.162	1,34%	1.650.762	13,37%	13.838.012	101,13%	156.281
3	Deposito	6.674.579	7.261.750	6.934.321	6.748.240	355.712	(186.081)	(513.510)	-7,07%	73.661	1,10%	6.775.272	99,60%	(27.032)
	Total	20.912.476	23.518.654	23.315.100	23.233.942	771.896	(81.158)	(284.713)	-1,21%	2.321.466	11,10%	23.565.085	98,59%	(331.143)
	CASA	14.237.897	16.256.904	16.380.779	16.485.702	416.185	104.923	228.797	1,41%	2.247.805	15,79%	16.789.813	98,19%	(304.111)
	(%) CASA	68,08%	69,12%	70,26%	70,96%									
	FDR	79,95%	80,76%	82,51%	82,79%									

Kinerja ISE

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	DPK ISE	605.893	676.653	693.650	691.136	(2.514)	14.483	2,14%	85.243	14,07%	813.500	84,96%	(122.364)	
2	Giro ISE	190.259	161.992	177.081	175.134	(1.948)	13.141	8,11%	(15.125)	-7,95%	316.220	55,38%	(141.086)	
3	Tabungan ISE	335.051	431.528	452.061	451.495	(566)	19.968	4,63%	116.444	34,75%	363.698	124,14%	87.798	
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			Pemcairan (1-29 Nov'25)	Pemcairan (1-29 Dec'25)	Pemcairan MtM	MtD (1-30 Nov'25)	Growth (1-29 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	29-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	1.400.748	1.646.608	1.630.077	199.692	14.600	-185.093	180.870	-16.531	229.330	31.131	1.648.748	98,87%	(18.670)
	Linkage	727.269	899.506	896.146	151.410	3.248	(148.163)	171.172	-3.361	168.876	6.608	835.269	107,29%	60.876
	Non-Linkage	673.478	747.102	733.932	48.282	11.352	-36.930	9.698	-13.170	60.453	24.522	813.478	90,22%	(79.547)
	• Local Champion	584.102	633.881	627.054	45.030	9.952	-35.078	10.006	-6.827	42.952	16.779	650.475	96,40%	(23.421)
	• Value Chain	89.377	113.221	106.877	3.252	1.400	(1.852)	-308	-6.344	17.501	7.744	163.003	65,57%	(56.126)
2	MBG	2.310.331	2.406.087	2.427.518	94.967	100.449	5.482	8.858	21.431	117.187	79.018	2.642.609	91,86%	(215.091)
	KUR	2.171.167	2.267.884	2.289.919	91.142	97.383	6.241	10.169	22.034	118.752	75.349	2.486.816	92,08%	(196.897)
	Non KUR	139.164	138.203	137.599	3.825	3.066	-759	-1.311	-604	1.565	3.670	155.793	88,32%	(18.194)
3	PWG	1.161.081	2.076.332	2.181.762	404.929	398.650	-6.279	100.690	105.430	1.020.681	293.220	2.221.617	98,21%	(39.855)
	Cilem	604.524	1.242.687	1.323.409	141.906	155.792	13.886	62.549	80.722	718.885	75.070	1.469.491	90,06%	(146.082)
	Gadai	556.557	833.645	858.353	263.024	242.858	-20.165	38.081	24.708	301.796	218.150	752.125	114,12%	106.227
4	CFG	11.847.954	12.864.571	12.996.982	326.065	367.783	41.719	58.133	132.411	1.149.028	235.372	13.258.958	98,02%	(261.976)
	CF 1	2.410.954	2.561.163	2.586.699	45.421	67.371	21.950	28	25.536	175.745	41.835	2.653.480	97,48%	(66.781)
	Total Griya	1.954.117	1.973.383	1.987.895	20.098	38.071	17.974	-10.557	14.511	33.778	23.560	2.074.745	95,81%	(86.850)
	• Total Non Program	1.351.346	1.400.136	1.418.543	18.846	35.992	17.146	-7.624	18.407	67.197	17.585	1.404.632	100,99%	13.911
	• Program	602.771	573.247	569.352	1.251	2.079	828	-2.934	-3.896	-33.419	5.975	670.113	84,96%	(100.761)
	Oto	456.837	587.780	598.804	25.324	29.299	3.976	10.585	11.024	141.967	18.275	578.735	103,47%	20.069
	CF 2	9.437.000	10.303.408	10.410.283	280.644	300.412	19.769	58.105	106.875	973.284	193.537	10.605.478	98,16%	(195.195)
	Mitraguna & Others	7.891.563	8.698.860	8.798.140	250.631	275.004	24.372	53.999	99.280	906.577	175.723	8.940.484	98,41%	(142.344)
	Pensiuni	1.545.436	1.604.548	1.612.143	30.012	25.409	-4.603	4.107	7.595	66.706	17.814	1.664.994	96,83%	(52.851)
	Total Pembiayaan	16.720.113	18.993.599	19.236.339	1.025.653	881.481	-144.171	348.491	242.740	2.516.226	638.741	19.771.931	97,29%	(535.592)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi			Pemcairan (31-Dec-24)	Pemcairan (30-Nov-25)	Pemcairan (29-Dec-25)	MtD (31-Dec-24)	Net (UG) & DG			Target Dec'25		
		31-Dec-24	30-Nov-25	29-Dec-25					MtD	YtD	MtM	%	Penc.	Gap
1	SME	3.258	3.873	5.631	5.563	0,23%	0,34%	0,34%	(68)	2.305	1.690			
	Linkage	43	6	-	-	0,01%	0,00%	0,00%	-	(43)	(6)			
	Local Champion	3.215	3.867	3.813	5.563	0,48%	0,51%	0,76%	1.751	2.349	1.696			
	Value Chain	-	-	1.819	-	-	-	-	-	-	-			
2	MBG	26.523	43.850	56.776	118.987	1,15%	2,36%	4,90%	62.211	92.463	75.136			
	KUR	21.896	36.508	47.873	102.287	1,01%	2,11%	4,47%	54.414	80.391	65.779			
	Non KUR	4.627	7.342	8.903	16.700	0,33%	0,644	12,14%	7.797	12.073	9.358			
3	PWG	565	29	126	73.445	0,059	0,019	0,01%	73.319	72.880	73.415			
	Cilem	558	3	-	58.422	0,09%	0,00%	0,00%	58.422	57.864	58.419			
	Gadai	7	26	126	15.022	0,00%	0,02%	0,02%	14.896	15.016	14.996			
4	CFG	184.758	219.298	221.829	328.644	1,56%	1,72%	2,53%	106.815	143.886	109.345			
	CF 1	108.284	121.877	125.523	179.108	4,49%	4,90%	6,92%	53.585	70.824	57.230			
	Total Griya	97.865	107.262	108.955	149.555	5,01%	5,52%	7,52%	40.599	51.690	42.292			
	Oto	10.419	14.615	16.567	29.553	2,28%	2,82%	4,94%	12.986	19.134	14.938			
	CF 2	76.474	97.421	96.306	149.536	0,819	0,93%	1,44%	53.229	73.062	52.115			
	Mitraguna & Others	72.232	89.999	88.979	137.044	0,929	1,02%	1,56%	48.065	64.811	47.044			
	Pensiuni	4.241	7.422	7.328	12.492	0,27%	0,46%	0,77%	5.164	8.251	5.070			
	Total Pembiayaan	324.392	392.685	380.871	380.941	1,94%	2,01%	1,98%	70	56.549	(11.744)	1,77%	10,67%	-0,2%

Asset & Contribution Margin

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

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Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-29 Nov'25)	Growth (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	238.297	418.828	421.188	397.004	177.355	(24.183)	(21.824)	-5,21%	158.707	66,60%	420.906	94,32%	(23.901)
2	Tabungan	1.732.891	1.903.991	1.936.070	1.944.317	44.961	8.248	40.326	2,12%	211.427	12,20%	2.000.816	97,18%	(56.499)
3	Deposito	877.742	950.883	831.009	854.003	(55.963)	22.994	(96.880)	-10,19%	(23.739)	-2,70%	896.431	95,27%	(42.428)
	Total	2.848.930	3.273.702	3.188.266	3.195.325	166.354	7.058	(78.377)	-2,39%	346.395	12,16%	3.318.152	96,30%	(122.828)
	CASA	1.971.188	2.322.819	2.357.258	2.341.322	222.316	(15.936)	18.503	0,80%	370.134	18,78%	2.421.722	96,68%	(80.400)
	(%) CASA	69,19%	70,95%	73,94%	73,27%									
	FDR	84,13%	83,44%	86,73%	86,54%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-29 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.
1	DPK ISE	79.410	87.303	94.197	92.355	(1.841)	5.052	5,79%	12.945	16,30%	118.145	78,17%	(25.789)
2	Giro ISE	37.094	35.022	33.084	32.475	(609)	(2.546)	-7,27%	(4.618)	-12,45%	60.551	53,63%	(28.076)
3	Tabungan ISE	39.484	49.856	60.658	59.425	(1.232)	9.569	19,19%	19.941	50,51%	44.877	132,42%	14.548
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 (1-29 Nov'25)	Pencairan (1-29 Dec'25)	Pencairan MtM	MtD (1-29 Nov'25)	Growth (1-29 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	29-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	122.962	126.748	120.845	4.410	570	-3.840	1.457	-5.903	-2.117	6.473	162.236	74,49%	(41.391)
	Linkage	22.750	25.937	25.622	910	570	(340)	-200	-315	2.873	885	39.853	64,29%	(14.230)
	Non-Linkage	100.212	100.811	95.223	3.500	-	-3.500	1.657	-5.588	-4.990	5.588	122.383	77,81%	(27.160)
	• Local Champion	83.501	66.595	64.220	500	-	-500	-804	-2.374	-19.280	2.374	94.012	68,31%	(29.791)
	• Value Chain	16.712	34.216	31.003	3.000	-	(3.000)	2.461	-3.214	14.291	3.214	28.371	109,27%	2.631
2	MBG	310.816	325.767	329.149	13.920	15.575	1.655	1.228	3.382	18.333	12.193	362.288	90,85%	(33.138)
	KUR	291.370	306.564	310.657	13.660	15.550	1.890	1.900	4.093	19.288	11.457	340.266	91,30%	(29.608)
	Non KUR	19.446	19.203	18.492	260	25	-235	-673	-711	-954	736	22.022	83,97%	(3.530)
3	PWG	193.140	323.731	340.597	54.380	55.804	1.424	11.995	16.866	147.456	38.938	362.681	93,91%	(22.085)
	Cilem	122.752	218.666	230.427	22.148	26.409	4.261	7.938	11.761	107.676	14.648	262.581	87,75%	(32.154)
	Gadai	70.389	105.064	110.170	32.232	29.395	-2.837	4.057	5.105	39.781	24.290	100.101	110,06%	10.069
4	CFG	1.770.026	1.955.435	1.974.667	52.162	58.196	6.034	10.668	19.232	204.641	38.964	2.003.011	98,58%	(28.344)
	CF 1	463.002	520.993	531.762	12.879	18.914	6.035	1.760	10.768	68.760	8.145	503.674	105,58%	28.088
	Total Griya	392.209	436.373	446.110	8.985	15.224	6.240	0	9.737	53.901	5.487	412.745	108,08%	33.365
	• Total Non Program	388.279	424.924	434.041	8.650	14.564	5.914	3.72	9.117	45.762	5.448	397.351	109,23%	36.690
	• Program	3.930	11.449	12.069	334	660	326	302	620	8.139	40	15.395	78,40%	(3.326)
	Oto	70.793	84.620	85.652	3.894	3.689	-205	1.760	1.031	14.859	2.658	90.929	94,20%	(5.277)
	CF 2	1.307.024	1.434.442	1.442.906	39.283	39.282	-1	8.908	8.464	135.881	30.818	1.499.337	96,24%	(56.432)
	Mitraguna & Others	1.211.757	1.335.736	1.343.669	38.451	36.496	-1.955	9.546	7.933	131.913	28.563	1.384.316	97,06%	(40.647)
	Pensiun	95.268	98.706	99.236	832	2.786	1.954	653	530	3.969	2.256	115.021	86,28%	(15.785)
	Total Pembiayaan	2.396.945	2.731.682	2.765.259	124.871	130.145	5.273	25.347	33.577	368.314	96.568	2.890.216	95,68%	(124.958)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi			MtD (1-29 Nov'25)	% Relatif		MtD	Net (UG) & DG		Run Off Dec'25	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25		31-Dec-24	30-Nov-25		MtD	YtD		%	Penc.	Gap
1	SME	508	6	-	-	0,41%	0,00%	0,00%	-	(508)	(6)			
	Linkage	43	6	-	-	0,19%	0,00%	0,00%	-	(43)	(6)			
	Local Champion	465	-	-	-	0,46%	0,00%	0,00%	-	(465)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	4.441	6.190	6.190	18.983	1.43%	1,90%	5.77%	12.793	14.542	12.793			
	KUR	3.770	4.599	4.599	16.456	1.29%	1,50%	5.30%	11.856	12.686	11.856			
	Non KUR	671	1.590	1.590	2.527	3.45%	8.28%	13.67%	937	1.856	937			
3	PWG	155	-	-	-	12.704	0,08%	0,00%	-	12.704	12.704			
	Cilem	155	-	-	-	11.678	0,13%	0,00%	-	11.678	11.523	11.678		
	Gadai	-	-	-	-	1.026	0,00%	0,00%	-	1.026	1.026	1.026		
4	CFG	19.018	28.147	27.679	44.459	1.07%	1,42%	2,25%	16.780	25.441	16.311			
	CF 1	8.456	11.479	12.737	17.592	1.83%	2.44%	3.31%	4.855	9.136	6.114			
	Total Griya	6.832	10.463	10.710	14.980	1.74%	2.45%	3.36%	4.269	8.147	4.517			
	Oto	1.624	1.016	2.026	2.613	2.29%	2.39%	3.05%	586	989	1.596			
	CF 2	10.562	16.669	14.942	26.866	0,81%	1,04%	1,86%	11.924	16.305	10.198			
	Mitraguna & Others	10.315	16.481	14.431	25.703	0,85%	1,08%	1,91%	11.271	15.388	9.222			
	Pensiun	247	188	511	317	0,26%	0,52%	1,17%	653	917	976			
	Total Pembiayaan	38.001	34.188	33.182	30.935	1,59%	1,21%	1,12%	(2.247)	(7.066)	(3.253)	1,41%	-25,74%	0,3%

Asset & Contribution Margin

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-29 Nov'25)	Growth (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	314.972	437.227	632.433	605.045	(162.332)	(27.388)	167.818	38,38%	290.073	92,10%	515.367	117,40%	89.678
2	Tabungan	2.242.130	2.410.328	2.516.429	2.547.994	(11.852)	31.565	137.666	5,71%	305.864	13,64%	2.534.104	100,55%	13.891
3	Deposito	2.798.677	3.310.810	3.218.889	3.008.846	519.898	(210.043)	(301.964)	-9,12%	210.169	7,51%	2.816.881	106,81%	191.965
	Total	5.355.779	6.158.366	6.367.751	6.161.885	345.714	(205.865)	3.520	0,06%	806.106	15,05%	5.866.352	105,04%	295.533
	CASA	2.557.102	2.847.555	3.148.862	3.153.039	(174.184)	4.178	305.484	10,73%	595.937	23,31%	3.049.471	103,40%	103.569
	(%) CASA	47,74%	46,24%	49,45%	51,17%									
	FDR	47,52%	48,47%	47,60%	49,19%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-28 Dec'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	DPK ISE	113.657	99.470	106.854	106.039		(815)	6.569	6,60%	(7.617)	-6,70%	151.518	69,98%	(45.479)
2	Giro ISE	31.184	15.875	23.200	21.884		(1.316)	6.009	37,86%	(9.300)	-29,82%	54.128	40,43%	(32.244)
3	Tabungan ISE	59.057	64.263	64.322	64.823		501	560	0,87%	5.766	9,76%	64.324	100,78%	499
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 (1-29 Nov'25)	Pencairan (1-29 Dec'25)	Pencairan MtM	MtD (1-29 Nov'25)	Growth (1-29 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	29-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	188.209	207.382	208.395	5.680	4.500	-1.180	513	1.013	20.185	3.487	244.894	85,10%	(36.499)
	Linkage	19.369	18.016	17.887	-	-	-	-130	-129	-1.482	129	44.054	40,60%	(26.167)
	Non-Linkage	168.841	189.366	190.508	5.680	4.500	-1.180	643	1.142	21.667	3.358	200.840	94,86%	(10.332)
	• Local Champion	162.434	180.126	181.274	5.680	4.500	-1.180	771	1.148	18.840	3.352	177.604	102,07%	3.669
	• Value Chain	6.407	9.240	9.234	-	-	-	-128	-6	2.827	6	23.235	39,74%	(14.001)
2	MBG	159.435	194.735	197.129	8.815	7.485	-1.330	2.895	2.394	37.695	5.091	210.853	93,49%	(13.723)
	KUR	151.599	185.038	187.349	8.265	7.185	-1.080	2.836	2.311	35.750	4.874	200.443	93,47%	(13.095)
	Non KUR	7.836	9.697	9.781	550	300	-250	60	84	1.945	216	10.410	93,96%	(6.229)
3	PWG	252.400	434.205	456.831	87.007	85.594	-1.413	21.944	22.626	204.431	62.967	453.213	100,80%	3.618
	Cilem	111.797	234.388	246.751	27.287	27.340	53	10.815	12.363	134.954	14.977	276.183	89,34%	(29.432)
	Gadai	140.603	199.817	210.080	59.720	58.254	-1.466	11.129	10.264	69.477	47.990	177.030	118,67%	33.050
4	CFG	1.944.791	2.148.603	2.168.839	59.463	59.051	-412	10.856	20.237	224.048	38.815	2.206.447	98,30%	(37.608)
	CF 1	376.842	382.194	384.471	4.277	9.708	5.431	-2.215	2.278	7.630	7.430	422.476	91,00%	(38.004)
	Total Griya	311.852	312.575	315.393	3.720	7.886	4.166	0	2.819	3.542	5.067	334.952	94,16%	(19.558)
	• Total Non Program	308.347	308.216	310.906	3.720	7.726	4.006	-1.685	2.690	2.559	5.035	318.551	97,60%	(7.645)
	• Program	3.505	4.359	4.488	-	160	160	136	129	983	32	16.401	27,36%	(11.913)
	Oto	64.990	69.619	69.078	557	1.822	1.266	-2.215	-541	4.088	2.363	87.524	78,92%	(18.446)
	CF 2	1.567.950	1.766.409	1.784.368	55.186	49.343	-5843	13.071	17.959	216.418	31.384	1.783.972	100,02%	396
	Mitraguna & Others	1.383.782	1.569.711	1.584.950	49.977	44.660	-5317	10.152	15.238	201.168	29.422	1.577.695	100,46%	7.255
	Pensiun	184.168	196.697	199.418	5.209	4.683	-526	2.920	2.720	15.250	1.963	206.276	96,68%	(6.858)
	Total Pembiayaan	2.544.835	2.984.924	3.031.194	160.964	156.630	-4.335	36.209	46.270	486.359	110.359	3.115.406	97,30%	(84.212)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi			MtD (1-29 Nov'25)	% Relatif		MtD	Net (UG) & DG		Run Off Dec'25	Target Dec'25			
		31-Dec-24	31-Oct-25	30-Nov-25		0,67%	1,54%		0,35%	(2.469)	(533)	%	Penc.	Gap	
1	SME	1.267	3.204	3.204	734	0,00%	0,00%	0,00%	-	-	-				
	Linkage	-	-	-	-	0,75%	1,69%	0,39%	(2.469)	(533)	(2.469)				
	Local Champion	1.267	3.204	3.204	734	0,00%	0,00%	0,00%	-	-	-				
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
2	MBG	3.453	6.764	6.764	14.946	2,17%	3,47%	7,58%	8.182	11.493	8.182				
	KUR	2.876	6.294	6.294	13.291	1,90%	3,40%	7,09%	6.997	10.415	6.997				
	Non KUR	577	470	470	1.655	3,76%	4,84%	16,92%	1.185	1.078	1.185				
3	PWG	-	-	-	-	20.737	0,00%	0,00%	1,45%	2.056	20.737	20.737			
	Cilem	-	-	-	-	15.616	0,00%	0,00%	6,33%	15.616	15.616	15.616			
	Gadai	-	-	-	-	5.121	0,00%	0,00%	5.121	5.121	5.121	5.121			
4	CFG	19.268	25.105	26.975	44.411	0,99%	1,26%	2,05%	17.436	25.143	19.306				
	CF 1	8.041	13.170	13.772	23.262	2,13%	3,60%	6,05%	9.490	15.221	10.091				
	Total Griya	6.972	10.986	11.815	19.121	2,24%	3,78%	6,06%	7.307	12.149	8.135				
	Oto	1.069	2.184	1.957	4.140	1,64%	2,81%	5,99%	2.183	3.071	1.956				
	CF 2	11.227	11.934	13.204	21.150	0,72%	0,75%	1,19%	7.946	9.923	9.215				
	Mitraguna & Others	11.107	11.331	11.970	19.781	0,80%	0,76%	1,25%	7.811	8.674	8.450				
	Pensiun	120	603	1.234	1.369	0,07%	0,63%	0,69%	135	1.248	766				
	Total Pembiayaan	30.008	33.313	33.703	32.110	1,18%	1,13%	1,06%	(1.593)	2.102	(1.202)	0,93%	12,34%	-0,1%	

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth	PHR & Payroll			Target Dec'25
		Oct-24	Dec-24	Oct-25			Kinerja	Posisi	Growth (Mtd)	
1	Asset (Retail) T	4.2								

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-29 Nov'25)	Growth (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	155.866	128.866	119.390	143.119	(4.060)	23.729	14.254	11,06%	(12.747)	-8,18%	346.235	41,34%	(203.115)
2	Tabungan	1.803.617	1.980.739	2.019.893	2.038.089	51.335	18.196	57.350	2,90%	234.473	13,00%	2.083.113	97,84%	(45.024)
3	Deposito	681.198	762.342	742.135	743.280	(32.431)	1.145	(19.062)	-2,50%	62.082	9,11%	699.248	106,30%	44.032
	Total	2.640.681	2.871.948	2.881.418	2.924.489	14.844	43.071	52.541	1,83%	283.808	10,75%	3.128.596	93,48%	(204.107)
	CASA	1.959.483	2.109.605	2.139.284	2.181.209	47.274	41.925	71.604	3,39%	221.726	11,32%	2.429.348	89,79%	(248.139)
	(%) CASA	74,20%	73,46%	74,24%	74,58%									
	FDR	99,99%	104,53%	105,93%	104,37%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-29 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	DPK ISE	65.610	82.670	88.679	88.971		292	6.301	7,62%	23.361	35,61%	95.806	92,87%	(6.835)
2	Giro ISE	23.758	19.536	22.706	22.501		(205)	2.965	15,18%	(1.257)	-5,29%	42.060	53,50%	(19.559)
3	Tabungan ISE	30.646	53.467	56.306	56.802		496	3.336	6,24%	26.156	85,35%	34.843	163,02%	21.960
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 (1-29 Nov'25)	Pencairan (1-29 Dec'25)	Pencairan MtM	MtD (1-29 Nov'25)	Growth (1-29 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	29-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	80.398	99.911	101.793	5.900	3.585	-2.316	3.622	1.882	21.395	1.703	115.782	87,92%	(13.989)
	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	74.707	5.900	907	-4.993	3.623	-795	9.174	1.702	85.508	87,37%	(10.801)
	• Local Champion	62.373	72.430	71.686	5.900	907	-4.993	3.655	-744	9.313	1.651	71.843	99,78%	(157)
	• Value Chain	3.160	3.072	3.021	-	-	-	-32	-51	-139	51	13.665	22,11%	(10.644)
2	MBG	368.059	388.843	391.001	14.830	14.752	-78	2.543	2.158	22.943	12.594	422.292	92,59%	(31.291)
	KUR	343.457	362.300	364.534	13.220	14.282	1.062	1.434	2.234	21.077	12.048	394.978	92,29%	(30.444)
3	PWG	200.888	356.932	378.328	80.265	71.175	-9.089	19.828	21.396	177.440	49.779	371.423	101,86%	6.905
	Cilem	92.590	195.267	209.767	28.093	26.242	-1.850	15.699	14.500	117.177	11.742	231.018	90,80%	(21.251)
	Gadai	108.298	161.666	168.561	52.172	44.933	-7.239	4.129	6.896	60.263	38.038	140.405	120,05%	28.157
4	CFG	1.991.066	2.156.369	2.181.250	47.655	63.296	15.641	11.052	24.882	190.185	38.414	2.211.667	98,62%	(30.417)
	CF 1	271.158	283.057	284.259	3.483	5.223	1.740	1.942	1.202	13.101	4.021	309.258	91,92%	(25.000)
	Total Griya	236.939	232.575	232.750	571	2.488	1.917	0	174	-4.189	2.313	255.971	90,93%	(23.221)
	• Total Non Program	155.508	155.596	156.272	250	2.330	2.080	-2.038	676	764	1.654	163.915	95,34%	(7.643)
	• Program	81.431	76.979	76.477	321	158	-163	-302	-502	-4.953	659	92.056	83,08%	(15.578)
	Oto	34.219	50.482	51.509	2.913	2.735	-177	1.942	1.027	17.290	1.708	53.287	96,66%	(1.778)
	CF 2	1.719.908	1.873.311	1.896.991	44.172	58.073	13.901	9.111	23.680	177.084	34.393	1.902.409	99,72%	(5.417)
	Mitraguna & Others	1.474.657	1.605.638	1.627.041	40.015	53.111	13.096	8.035	21.403	152.384	31.708	1.638.476	99,30%	(11.435)
	Pensiun	245.250	267.674	269.951	4.157	4.962	805	1.076	2.277	24.700	2.685	263.933	102,28%	6.017
	Total Pembiayaan	2.640.411	3.002.055	3.052.373	148.650	152.808	4.158	37.045	50.318	411.962	102.490	3.121.164	97,80%	(68.792)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi			MtD (1-29 Nov'25)	% Relatif			MtD	YtD	MtM	Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25		31-Dec-24	30-Nov-25	29-Dec-25				%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	1.819	-	0,00%	0,00%	2,51%	0,00%	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	2.275	9.715	9.715	25.001	0,62%	2,50%	6,39%	15.287	22.726	15.287			
	KUR	1.785	8.311	8.311	21.183	0,52%	2,29%	5,81%	12.872	19.397	12.872			
	Non KUR	489	1.404	1.404	3.818	1,99%	5,29%	14,43%	4.215	3.329	4.215			
3	PWG	10	-	-	12.192	0,00%	0,00%	0,00%	12.192	12.182	12.192			
	Cilem	10	-	-	9.451	0,01%	0,00%	0,00%	9.451	9.441	9.451			
	Gadai	-	-	-	2.742	0,00%	0,00%	0,00%	2.742	2.742	2.742			
4	CFG	19.717	28.500	30.393	39.734	0,99%	1,41%	1,82%	9.341	20.017	11.234			
	CF 1	13.249	16.070	16.284	22.017	4,89%	5,75%	7,75%	5.734	8.769	5.947			
	Total Griya	9.274	9.315	9.438	9.243	3,91%	4,06%	3,97%	195	(30)	(72)			
	Oto	476	540	714	713	1,39%	1,41%	1,38%	(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	51.386	1,76%	1,66%	1,68%	1.600	4.987	639	1,79%	-6,15%	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	-49,8%
2	Contribution Margin	79.761	103.725	119.501	39.740	

Kinerja	Posisi
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Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-29 Nov'25)	Growth (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.111.061	1.414.109	1.207.780	1.294.295	(97.170)	86.515	(119.814)	-8,47%	183.233	16,49%	1.422.021	91,02%	(127.727)
2	Tabungan	4.778.169	5.505.119	5.468.877	5.429.604	387.504	(39.272)	(75.514)	-1,37%	651.435	13,63%	5.182.062	104,78%	247.542
3	Deposito	1.667.902	1.627.216	1.595.675	1.595.168	(70.429)	(507)	(32.049)	-1,97%	(72.734)	-4,36%	1.695.532	94,08%	(100.365)
	Total	7.557.133	8.546.444	8.272.331	8.319.067	219.905	46.736	(227.377)	-2,66%	761.934	10,08%	8.299.616	100,23%	19.451
	CASA	5.889.231	6.919.228	6.676.657	6.723.899	290.334	47.242	(195.329)	-2,82%	834.668	14,17%	6.604.083	101,81%	119.816
	(%) CASA	77,93%	80,96%	80,71%	80,83%									
	FDR	79,28%	79,23%	82,81%	82,35%									

Kinerja ISE

No.	Segmen/Produk	Posisi					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	DPK ISE	304.377	365.768	362.096	362.242		147	(3.526)	-0,96%	57.865	19,01%	399.069	90,77%	(36.827)
2	Giro ISE	93.275	88.775	94.801	94.977		176	6.203	6,99%	1.702	1,83%	150.822	62,97%	(55.844)
3	Tabungan ISE	174.173	229.504	236.461	236.431		(29)	6.927	3,02%	62.258	35,74%	187.112	126,36%	49.319
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 (1-29 Nov'25)	Pencairan (1-29 Dec'25)	Pencairan MtM	MtD (1-29 Nov'25)	Growth (1-29 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	29-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	824.608	969.288	954.497	179.502	1.400	(178.102)	174.663	-14,79%	129.890	16,190	901.947	105,83%	52.550
	Linkage	583.855	720.364	715.279	150.500	-	(150.500)	172.022	-5,08%	131.424	5,085	617.271	115,88%	98.008
	Non-Linkage	240.753	248.924	239.219	29.002	1.400	(27.602)	2.641	-9,706	-1.534	11.106	284.676	84,03%	(45.457)
	• Local Champion	177.655	182.232	175.599	28.750	-	(28.750)	5.250	-6,633	-2.056	6.633	190.795	92,04%	(15.196)
	• Value Chain	63.098	66.692	63.619	252	1.400	1.148	(2.610)	-3.073	522	4.473	93.880	67,77%	(30.261)
2	MBG	1.025.144	1.051.900	1.062.599	40.097	46.556	6.459	1.690	10.699	37.454	35.857	1.139.485	93,25%	(76.886)
	KUR	965.396	993.508	1.004.259	39.137	44.915	5.778	2.886	10.750	38.862	34.165	1.074.013	93,51%	(69.755)
	Non KUR	59.748	58.392	58.340	960	1.641	681	(1.196)	-51	-1.408	1.692	65.472	89,11%	(7.132)
3	PWG	255.819	538.581	573.965	90.676	99.330	8.654	30.241	35.384	318.146	63.946	601.092	95,49%	(27.127)
	Cilem	149.863	366.173	395.645	40.820	50.263	9.443	19.595	29.472	245.781	20.791	432.657	91,45%	(37.012)
	Gadai	105.956	172.408	178.320	49.856	49.067	(789)	10.646	5.912	72.365	43.155	168.435	105,87%	9.885
4	CFG	3.885.901	4.211.869	4.259.394	113.499	129.522	16.023	23.924	47.525	373.492	81.997	4.354.361	97,82%	(94.967)
	CF 1	838.535	900.893	912.363	18.005	26.913	8.908	4.556	11.471	73.829	15.442	919.422	99,23%	(7.058)
	Total Griya	595.912	600.711	606.640	6.034	11.791	5.575	0	5.929	10.728	5.862	636.591	95,30%	(29.951)
	• Total Non Program	435.065	452.228	458.691	5.716	11.152	5.436	(4.115)	6.463	23.626	4.690	453.034	101,25%	5.657
	• Program	160.848	148.482	147.949	318	639	321	(1.118)	(533)	(12.899)	1.172	183.557	80,60%	(36.608)
	Oto	242.622	300.182	305.723	11.971	15.122	3.151	4.556	5.542	63.101	9.581	282.830	108,09%	22.893
	CF 2	3.047.367	3.310.976	3.347.030	95.494	102.609	7.115	19.368	36.054	299.664	66.555	3.434.939	97,44%	(87.909)
	Mitraguna & Others	2.497.673	2.750.501	2.784.691	84.894	94.594	9.700	20.016	34.189	287.018	60.405	2.845.615	97,86%	(60.924)
	Pensiun	549.694	560.475	562.339	10.600	8.015	(2.585)	(648)	1.865	12.646	6.150	589.324	95,42%	(26.985)
	Total Pembiayaan	5.991.472	6.771.638	6.850.455	423.774	276.808	-146.966	230.518	78.817	858.982	197.991	6.996.885	97,91%	(146.430)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi			31-Dec-24	30-Nov-25	29-Dec-25	% Relatif	Net (UG) & DG			MtM	Target Dec'25			
		31-Dec-24	31-Oct-25	30-Nov-25					MtD	YtD	MtM		%	Penc.	Gap	
1	SME	1.291	188	149	3.294	0,16%	0,02%	0,35%	3.144	2.003	3.105					
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-					
	Local Champion	1.291	188	149	3.294	0,54%	0,06%	1,38%	3.144	2.003	3.105					
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-					
2	MBG	11.476	19.334	19.334	35.434	1,12%	1,84%	3,33%	16.100	23.959	16.100					
	KUR	9.838	15.519	15.519	30.095	1,02%	1,56%	3,00%	14.576	20.258	14.576					
	Non KUR	1.638	3.815	3.815	5.339	2,74%	6,53%	9,15%	1.524	3.701	1.524					
3	PWG	124	4	4	13.552	0,05%	0,00%	2,36%	13.549	13.428	13.549					
	Cilem	118	-	-	-	11.652	0,08%	0,00%	2,95%	11.652	11.534	11.652				
	Gadai	7	4	4	1.901	0,01%	0,00%	1,07%	1.897	1.894	1.897					
4	CFG	59.411	72.096	65.976	99.252	1,53%	1,57%	2,33%	33.276	39.841	27.156					
	CF 1	35.165	39.232	37.416	54.649	4,19%	4,15%	5,99%	17.233	19.484	15.417					
	Total Griya	29.490	30.424	28.365	39.078	4,95%	4,72%	6,44%	10.713	9.588	8.653					
	Oto	5.675	8.808	9.051	15.571	2,34%	3,02%	5,09%	6.520	9.897	6.764					
	CF 2	24.246	32.864	28.560	44.603	0,80%	0,86%	1,33%	16.043	20.356	11.739					
	Mitraguna & Others	22.605	29.933	26.523	40.665	0,91%	0,96%	1,46%	14.142	18.060	10.732					
	Pensiun	1.642	2.931	2.037	3.938	0,30%	0,36%	0,70%	1.901	2.297	1.007					
	Total Pembiayaan	72.302	91.622	85.462	151.532	1,21%	1,26%	1,34%	66.070	79.230	59.911	1,24%	43,97%	-1,0%		

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi			31-Dec-24	30-Nov-25	29-Dec-25	% Relatif	Net (UG) & DG			MtM	Target Dec'25		
31-Dec-24	31-Oct-25	30-Nov-25	MtD	YtD	Posisi	Penc.	Gap								

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Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-29 Nov'25)	Growth (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	74.169	48.743	34.614	51.946	(10.306)	17.331	3.202	6,57%	(22.224)	-29,96%	247.274	21,01%	(195.328)
2	Tabungan	1.786.724	2.008.954	2.024.105	2.034.287	40.750	10.182	25.333	1,26%	247.563	13,86%	2.037.916	99,82%	(3.629)
3	Deposito	649.060	610.498	546.614	546.943	(5.364)	330	(63.555)	-10,41%	(102.117)	-15,73%	667.179	81,98%	(120.236)
	Total	2.509.954	2.668.196	2.605.333	2.633.176	25.080	27.843	(35.019)	-1,31%	123.222	4,91%	2.952.369	89,19%	(319.193)
	CASA	1.860.893	2.057.697	2.058.719	2.086.233	30.444	27.514	28.535	1,39%	225.339	12,11%	2.285.190	91,29%	(198.957)
	(%) CASA	74,14%	77,12%	79,02%	79,23%									
	FDR	125,36%	131,30%	135,76%	134,33%									

Kinerja ISE

No.	Segmen/Produk	Posisi					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	DPK ISE	42.839	41.442	41.825	41.529		(296)	86	0,21%	(1.310)	-3,06%	83.611	49,67%	(42.083)
2	Giro ISE	4.948	2.786	3.291	3.296		5	510	18,32%	(1.652)	-33,38%	29.659	11,11%	(26.363)
3	Tabungan ISE	31.691	34.438	34.316	34.014		(302)	(424)	-1,23%	2.323	7,33%	37.357	91,05%	(3.344)
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 (1-29 Nov'25)	Pencairan (1-29 Dec'25)	Pencairan MtM	MtD (1-29 Nov'25)	Growth (1-29 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	29-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	184.570	243.280	244.547	4.200	4.545	345	615	1.267	59.977	3.278	223.889	109,23%	20.658
	Linkage	86.431	110.781	110.272	-	-	-	-	(519)	(509)	23.841	105.818	106,22%	6.454
	Non-Linkage	98.139	132.499	134.275	4.200	4.545	345	1.134	1.776	36.136	2.769	120.072	111,83%	14.204
	• Local Champion	98.139	132.499	134.275	4.200	4.545	345	1.134	1.776	36.136	2.769	116.221	115,53%	18.055
	• Value Chain	-	-	-	-	-	-	0	0	0	-	3.851	0,00%	(3.851)
2	MBG	446.877	444.841	447.639	17.305	16.081	(1.224)	502	2.798	762	13.283	507.692	88,17%	(60.053)
	KUR	419.345	420.474	423.121	16.860	15.451	(1.409)	1.113	2.646	3.775	12.805	477.116	88,68%	(53.995)
	Non KUR	27.532	24.367	24.518	445	630	185	(610)	151	(3.014)	479	30.576	80,19%	(6.058)
3	PWG	258.833	422.883	432.041	92.602	86.747	(5.855)	16.622	9.158	173.207	77.589	433.208	99,73%	(1.167)
	Cilem	127.522	228.193	240.819	23.559	25.538	1.979	8.501	12.626	113.297	12.911	267.053	90,18%	(26.234)
	Gadai	131.312	194.690	191.222	69.044	61.209	(7.834)	8.121	(3.469)	59.910	64.678	166.155	115,09%	25.066
4	CFG	2.256.170	2.392.296	2.412.832	53.286	57.718	4.432	12.190	20.536	156.662	37.182	2.483.471	97,16%	(70.639)
	CF 1	461.418	474.026	473.844	6.777	6.613	(164)	4.543	(183)	12.426	6.796	498.650	95,03%	(24.806)
	Total Griya	417.205	391.149	387.001	788	683	(106)	0	(4.148)	(30.204)	4.831	434.485	89,07%	(47.484)
	• Total Non Program	64.148	59.172	58.633	510	220	(290)	(157)	(538)	(5.515)	758	71.781	81,68%	(13.148)
	• Program	353.058	331.978	328.368	278	463	185	(1.952)	(3.610)	(24.689)	4.072	362.704	90,53%	(34.336)
	CF 2	1.794.752	1.918.270	1.938.988	46.509	51.106	4.597	7.647	20.719	144.237	30.387	1.984.822	97,69%	(45.833)
	Mitraguna & Others	1.323.695	1.437.274	1.457.790	37.295	46.143	8.848	6.250	20.516	134.094	25.626	1.494.383	97,55%	(36.593)
	Pensiun	471.056	480.996	481.199	9.214	9.463	(4.251)	1.397	203	10.142	4.760	490.439	98,12%	(9.240)
	Total Pembiayaan	3.146.451	3.503.301	3.537.058	167.393	165.091	(2.302)	29.929	33.758	390.608	131.333	3.648.260	96,95%	(111.201)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif				Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25		31-Dec-24	30-Nov-25	29-Dec-25		MtD	YtD	MtM	%	Penc.	Gap
1	SME	192	475	460	1.535	0,10%	0,19%	0,63%	1.075	1.343	1.060				
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
	Local Champion	192	475	460	1.535	0,20%	0,35%	1,14%	1.075	1.343	1.060				
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-				
2	MBG	4.879	14.773	14.773	24.622	1,09%	3,32%	5,50%	9.849	19.743	9.849				
	KUR	3.627	13.148	13.148	21.262	0,86%	3,13%	5,03%	8.113	17.635	8.113				
	Non KUR	1.252	1.625	1.625	3.360	4,55%	6,67%	13,71%	1.736	2.108	1.736				
3	PWG	275	122	122	14.259	0,11%	0,03%	0,30%	14.136	13.983	14.136				
	Cilem	275	-	-	10.026	0,22%	0,00%	0,00%	2.211	4.110	4.110				
	Gadai	-	122	122	4.232	0,00%	0,06%	0,22%	4.232	4.232	4.232				
4	CFG	67.344	65.451	70.806	100.788	2,98%	2,96%	4,18%	29.982	33.444	35.337				
	CF 1	43.373	41.926	45.314	61.587	9,40%	9,56%	13,00%	16.273	18.214	19.661				
	Total Griya	41.791	40.088	42.848	56.758	10,02%	10,95%	14,67%	13.910	14.967	16.670				
	Oto	1.583	1.838	2.467	4.830	3,58%	2,98%	5,56%	2.363	3.247	2.992				
	CF 2	23.971	23.525	25.491	39.201	1,34%	1,33%	2,02%	13.709	15.230	15.676				
	Mitraguna & Others	22.208	21.186	23.560	35.219	1,68%	1,64%	2,42%	11.659	13.011	14.033				
	Pensiun	1.763	2.338	1.931	3.982	0,37%	0,40%	0,83%	2.051	2.219	1.643				
	Total Pembiayaan	138.673	177.658	174.204	174.643	4,41%	4,97%	4,94%	438	35.969	(3.016)	3.999	19,16%	-0,9%	

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth	PHR & Payroll		
		Oct-24	Dec-24	Oct-25			Kinerja	Posisi	Growth (Mtd)
1	Asset (Retail) T	3.177.084	3.261.982	3.569.956	392.872		PHR	2,57	2,81
2	Contribution Margin	77.127	93.445	100.014	22.887	-29,7%	CIF Payroll	29.059	27.538