

## REGION 2 MEDAN

## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Oct'25)	Growth (1-19 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	18-Nov-25	19-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.894.366	2.544.286	2.704.988	2.729.854	215.592	24.866	185.567	7,29%	835.487	44,10%	2.739.265	99,66%	(9,411)
2	Tabungan	12.343.531	13.296.434	13.424.389	13.457.151	253.475	32.762	160.718	1,21%	1.113.620	9,02%	13.678.155	98,38%	(221.004)
3	Deposito	6.674.579	6.906.038	7.190.951	7.186.028	433.564	(4,923)	279.990	4,05%	511.449	7,66%	6.755.585	106,37%	430.442
	Total	20.912.476	22.746.758	23.320.328	23.373.033	902.631	52.705	626.275	2,75%	2.460.557	11,77%	23.173.005	100,86%	200.027
	CASA	14.237.897	15.840.720	16.129.377	16.187.005	469.066	57.628	346.285	2,19%	1.949.108	13,69%	16.417.420	98,60%	(230.415)
	(%) CASA	68,08%	69,64%	69,16%	69,26%									
	FDR	79,95%	81,97%	80,68%	80,50%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-31 Oct'25)	Growth (1-18 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	17-Nov-25	18-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	605.893	649.102	683.713	684.136	423	35.034	5,40%	78.243	12,91%	796.175	85,93%	(112.039)	
2	Giro ISE	190.259	157.011	172.655	175.035	2.380	18.024	11,48%	(15,224)	-8,00%	305.720	57,25%	(130.684)	
3	Tabungan ISE	335.051	402.368	421.166	419.188	(1,978)	16.820	4,18%	84.137	25,11%	361.290	116,03%	57.898	
4	Deposito ISE	80.583	89.723	89.892	89.913	21	190	0,21%	9.330	11,58%	129.166	69,61%	(39.253)	
5	CIF ISE	11.606	12.770	12.871	12.871	0	101	0,79%	1.265	10,90%	13.366	96,30%	(495)	

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-19 Oct'25)	Pencairan (1-19 Nov'25)	Pencairan MtM	MtD (1-31 Oct'25)	Growth (1-19 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	1.400.748	1.465.739	1.560.977	8.300	111.532	103.232	-28.183	95.238	160.229	16.294	1.598.900	97,63%	(37.923)
	Linkage	727.269	728.335	827.563	-	100.000	100.000	-5.513	99.228	100.294	772	813.561	101,72%	14.002
	Non-Linkage	673.478	737.404	733.414	8.300	11.532	3.232	-22.670	-3.990	59.935	15.522	785.338	93,39%	(51.925)
	• Local Champion	584.102	623.875	625.688	6.585	11.280	4.695	-28.360	1.814	41.587	9.466	637.134	98,20%	(11.446)
	• Value Chain	89.377	113.529	107.725	1.715	252	(1.463)	5.690	-5.804	18.349	6.056	148.204	72,69%	(40.479)
2	MBG	2.310.331	2.397.229	2.388.331	33.831	33.766	-65	11.797	-8.898	78.000	42.664	2.607.967	91,58%	(219.637)
	KUR	2.171.167	2.257.716	2.250.530	31.846	32.891	1.045	11.491	-7.186	79.363	40.077	2.453.908	91,71%	(203.378)
	Non KUR	139.164	139.514	137.801	1.985	875	-1.110	306	-1.713	-1.363	2.588	154.060	89,45%	(16.259)
3	PWG	1.161.081	1.975.702	2.053.744	291.301	243.168	-48.133	109.457	78.042	892.663	165.126	2.106.569	97,49%	(52.825)
	Cilem	604.524	1.180.138	1.231.693	103.046	88.656	-14.390	44.313	51.555	627.168	37.102	1.367.301	90,08%	(135.608)
	Gadai	556.557	795.564	822.051	188.255	154.511	-33.744	65.144	26.487	265.495	128.024	739.268	111,20%	82.783
4	CFG	11.847.954	12.806.437	12.811.232	161.378	159.559	-1.818	124.487	4.794	963.278	154.765	13.192.499	97,11%	(381.267)
	CF 1	2.410.954	2.561.135	2.555.169	28.723	17.140	-11.584	16.587	-5.966	144.215	23.106	2.634.408	96,99%	(79.239)
	Total Griya	1.954.117	1.983.941	1.978.474	15.824	6.033	-9.791	7.175	-5.467	24.357	11.500	2.064.166	95,85%	(85.692)
	• Total Non Program	1.351.346	1.407.760	1.403.614	14.692	5.427	-9.265	8.767	-4.145	52.268	9.573	1.399.959	100,26%	3.655
	• Program	602.771	576.181	574.860	1.132	606	-527	-1.592	-1.321	-27.911	1.927	664.207	86,55%	(89.347)
	Oto	456.837	577.194	576.695	12.899	11.107	-1.792	9.412	-499	119.858	11.606	570.242	101,13%	6.453
	CF 2	9.437.000	10.245.302	10.256.063	132.654	142.420	9.765	107.900	10.760	819.063	131.659	10.558.091	97,14%	(302.028)
	Mitraguna & Others	7.891.563	8.644.861	8.658.835	120.225	126.079	5.854	93.621	13.974	767.271	112.106	8.908.842	97,19%	(250.007)
	Pensiuni	1.545.436	1.600.441	1.597.228	12.429	16.340	3.911	14.278	-3.213	51.792	19.554	1.649.249	96,85%	(52.021)
	Total Pembiayaan	16.720.113	18.645.108	18.814.283	494.810	548.025	53.215	217.558	169.176	2.094.170	378.849	19.505.935	96,45%	(691.652)

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-31 Oct'25)	% Relatif		Net (UG) & DG	Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	19-Nov-25		MtD	YtD		%	Penc.	Gap
1	SME	3.258	1.207	3.873	32.962	0,23%	0,26%	2,11%	29.089	29.704	31.755	
	Linkage	43	6	6	-	0,01%	0,00%	0,00%	(6)	(43)	(6)	
	Local Champion	3.215	1.201	3.867	12.988	0,48%	0,52%	1,77%	9.121	9.773	11.787	
	Value Chain	-	-	-	19.974	-	-	-	19.974	19.974	19.974	
2	MBG	26.523	48.577	43.850	171.896	1,15%	1,83%	7,20%	128.046	145.373	123.319	
	KUR	21.896	39.713	36.508	152.237	1,01%	1,62%	6,76%	115.729	130.341	112.524	
	Non KUR	4.627	8.864	7.342	19.660	3,33%	5,26%	14,27%	12.317	15.032	10.796	
3	PWG	565	277	29	53.057	0,055	0,00%	2,58%	53.028	52.492	52.780	
	Cilem	558	-	3	36.847	0,09%	0,00%	2,99%	36.844	36.289	36.847	
	Gadai	7	277	26	16.210	0,00%	0,00%	1,97%	16.184	16.203	15.933	
4	CFG	184.758	217.834	219.298	377.855	1,56%	1,71%	2,95%	158.557	193.098	160.022	
	CF 1	108.284	120.573	121.877	187.716	4,49%	4,76%	7,35%	65.838	79.432	67.143	
	Total Griya	97.865	104.482	107.262	142.832	5,01%	5,41%	7,22%	35.570	44.968	38.350	
	Oto	10.419	16.090	14.615	44.883	2,28%	2,53%	7,78%	30.268	34.465	28.793	
	CF 2	76.474	97.261	97.421	190.140	0,819	0,95%	1,85%	92.719	113.666	92.879	
	Mitraguna & Others	72.232	90.607	89.999	169.096	0,929	1,04%	1,95%	79.096	96.863	78.488	
	Pensiuni	4.241	6.654	7.422	21.044	0,27%	0,46%	1,32%	13.622	16.803	14.390	
	Total Pembiayaan	324.392	385.238	392.685	406.148	1,94%	2,11%	2,16%	13.463	81.756	20.910	

## Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				MtD (1-31 Oct'25)	% Relatif		Net (UG) & DG	Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	19-Nov-25		MtD	YtD		%	Penc.	Gap
1</												

## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-19 Oct'25)	Growth (1-19 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	18-Nov-25	19-Nov-25		DtD	MtD	%MtD	YTD	%YTD	Posisi	Penc.	Gap
1	Giro	238.297	241.473	446.750	449.462	(2.867)	2.711	207.989	86,13%	211.164	88,61%	384.203	116,99%	65.259
2	Tabungan	1.732.891	1.859.030	1.829.255	1.833.819	56.174	4.564	(25.211)	-1,36%	100.928	5,82%	1.972.158	92,99%	(138.339)
3	Deposito	877.742	1.006.845	961.909	962.361	27.995	452	(44.484)	-4,42%	84.619	9,64%	892.777	107,79%	69.584
	<b>Total</b>	<b>2.848.930</b>	<b>3.107.348</b>	<b>3.237.915</b>	<b>3.245.641</b>	<b>81.302</b>	<b>7.727</b>	<b>138.293</b>	<b>4,45%</b>	<b>396.711</b>	<b>13,92%</b>	<b>3.249.137</b>	<b>99,89%</b>	<b>(3.496)</b>
	CASA	1.971.188	2.100.503	2.276.005	2.283.280	53.307	7.275	182.777	8,70%	312.093	15,83%	2.356.360	96,90%	(70.080)
	(%) CASA	69,19%	67,60%	70,29%	70,35%									
	FDR	84,13%	87,07%	83,46%	83,26%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				DtD	Growth (1-18 Nov'25)				Target Nov'25		
		31-Dec-24	31-Oct-25	17-Nov-25	18-Nov-25		MtD	%MtD	YTD	%YTD	Posisi	Penc.	Gap
1	DPK ISE	79.410	83.911	86.637	85.874	(764)	1.963	2,34%	6.463	8,14%	115.376	74,43%	(29.502)
2	Giro ISE	37.094	35.641	38.685	39.087	402	3.446	9,67%	1.993	5,37%	58.873	66,39%	(19.786)
3	Tabungan ISE	39.484	45.872	45.528	44.362	(1.166)	(1.510)	-3,29%	4.878	12,36%	44.492	99,71%	(130)
4	Deposito ISE	2.833	2.398	2.424	2.424	0	27	1,11%	(409)	-14,42%	12.011	20,19%	(9.586)
5	CIF ISE	2.097	2.253	2.267	2.267	0	14	0,62%	170	8,11%		0,00%	2.267

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-19 Oct'25)	Pencairan (1-19 Nov'25)	Pencairan MtM	MtD (1-19 Oct'25)	Growth (1-19 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25					MtD	YTD		Posisi	Penc.	Gap
1	SME	122.962	125.291	119.315	1.685	500	-1.185	-6.011	-5.977	-3.647	6.477	154.342	77,31%	(35.027)
	Linkage	22.750	26.138	25.366	-	-	-	-	10	-772	2.616	36.415	69,66%	(11.049)
	Non-Linkage	100.212	99.154	93.949	1.685	500	-1.185	-6.021	-5.205	-6.264	5.705	117.927	79,67%	(23.978)
	• Local Champion	83.501	67.399	66.602	1.320	500	-820	-11.270	-797	-16.899	1.297	91.899	72,47%	(25.297)
	• Value Chain	16.712	31.755	27.347	365	-	(365)	5.249	-4.408	10.635	4.408	26.028	105,07%	1.319
2	MBG	310.816	324.540	323.753	5.480	5.345	-135	3.904	-787	12.936	6.132	356.921	90,71%	(33.169)
	KUR	291.370	304.664	304.137	4.940	5.220	280	3.340	-527	12.767	5.747	335.168	90,74%	(31.031)
	Non KUR	19.446	19.876	19.615	540	125	-415	564	-261	169	386	21.753	90,17%	(2.138)
3	PWG	193.140	311.736	320.348	40.441	31.653	-8787	11.829	8.612	127.208	23.041	344.208	93,07%	(23.860)
	Cilem	122.752	210.728	217.299	16.865	13.785	-3.080	4.926	6.570	94.547	7.215	246.061	88,31%	(28.762)
	Gadai	70.389	101.008	103.050	23.576	17.868	-5.708	6.902	2.042	32.661	15.826	98.147	105,00%	4.903
4	CFG	1.770.026	1.944.093	1.938.840	25.856	20.648	-5.208	12.103	-5.253	168.814	25.902	1.992.000	97,33%	(53.161)
	CF 1	463.002	518.559	516.850	9.766	3.738	-6.028	-305	-1.710	53.848	5.448	500.470	103,27%	16.380
	Total Griya	392.209	435.699	434.843	8.584	2.558	-6.026	0	-856	42.634	3.413	410.944	105,82%	23.899
	• Total Non Program	388.279	424.552	423.548	8.085	2.390	-5.695	6.848	-1.004	35.269	3.395	396.555	106,81%	26.993
	• Program	3.930	11.147	11.295	499	167	-332	1.756	148	7.365	19	14.389	78,50%	(3.094)
	Oto	70.793	82.860	82.007	1.182	1.180	-2	-305	-854	11.214	2.034	89.526	91,60%	(7.519)
	CF 2	1.307.024	1.425.534	1.421.990	16.090	16.910	820	12.408	-3.544	114.965	20.454	1.491.530	95,34%	(69.541)
	Mitraguna & Others	1.211.757	1.326.190	1.323.679	15.310	16.718	1.408	11.344	-2.511	111.922	19.229	1.379.110	95,98%	(55.432)
	Pensiun	95.268	99.344	98.311	780	192	-588	1.064	-1.033	3.043	1.225	112.420	87,45%	(14.109)
	<b>Total Pembiayaan</b>	<b>2.396.945</b>	<b>2.705.661</b>	<b>2.702.255</b>	<b>73.462</b>	<b>58.146</b>	<b>-15.316</b>	<b>21.824</b>	<b>-3.405</b>	<b>305.311</b>	<b>61.552</b>	<b>2.847.472</b>	<b>94,90%</b>	<b>(145.217)</b>

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi			31-Dec-24	31-Oct-25	19-Nov-25	MtD	% Relatif		Mt (UG) & DG	Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25					MtD	YTD		%	Penc.	Gap
1	SME	508	6	6	19.854	0,41%	0,00%	16,64%	19.848	19.346	19.848			
	Linkage	43	6	6	-	0,19%	0,02%	0,00%	(6)	(43)	(6)			
	Local Champion	465	-	-	19.854	0,00%	0,00%	29,81%	19.854	19.854	19.854			
	Value Chain	-	-	-	-	-	-	-	(465)					
2	MBG	4.441	6.233	6.233	28.439	1,43%	1,92%	8,78%	22.206	23.999	22.206			
	KUR	3.770	4.834	4.834	24.863	1,29%	1,59%	8,18%	20.029	21.094	20.029			
	Non KUR	671	1.399	1.399	3.576	3,45%	7,04%	18,23%	2.177	2.905	2.177			
3	PWG	155	2	2	8.521	0,08%	0,00%	2,66%	8.519	8.366	8.519			
	Cilem	155	2	2	7.093	0,13%	0,00%	3,26%	7.090	6.937	7.090			
	Gadai	-	-	-	-	-	-	-	-	-	-			
4	CFG	19.018	30.183	28.147	53.379	1,07%	1,45%	2,75%	25.232	34.361	23.196			
	CF 1	8.456	11.874	11.479	18.859	1,83%	2,21%	3,65%	7.380	10.403	6.985			
	Total Griya	6.832	10.848	10.463	13.121	1,74%	2,40%	3,02%	2.658	6.289	2.273			
	Oto	1.624	1.027	1.016	5.738	2,29%	1,23%	7,00%	4.722	4.114	4.711			
	CF 2	10.562	18.309	16.669	34.520	0,81%	1,17%	2,43%	17.851	23.958	16.211			
	Mitraguna & Others	10.315	17.929	16.481	32.495	0,85%	1,24%	2,45%	16.014	22.180	14.565			
	Pensiun	247	379	188	2.025	0,26%	0,01%	2,06%	1.838	1.778	1.646			
	<b>Total Pembiayaan</b>	<b>38.001</b>	<b>34.235</b>	<b>34.188</b>	<b>35.445</b>	<b>1,59%</b>	<b>1,26%</b>	<b>1,31%</b>	<b>1.257</b>	<b>(2.555)</b>	<b>1.210</b>	<b>1.42%</b>	<b>-8,50%</b>	<b>0,1%</b>

## Asset &amp; 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	-10,8%
2	Contribution Margin	84.556	121.560	93.677	9.121	

## PHR &amp; Payroll

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

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## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-19 Oct'25)	Growth (1-19 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	18-Nov-25	19-Nov-25		DtD	MtD	%MtD	YTD	%YTD	Posisi	Penc.	Gap
1	Giro	314.972	599.559	727.741	722.037	245.075	(5.703)	122.478	20,43%	407.066	129,24%	475.089	151,98%	246.948
2	Tabungan	2.242.130	2.422.180	2.405.871	2.413.625	40.155	7.754	(8.555)	-0,35%	171.494	7,65%	2.502.873	96,43%	(89.248)
3	Deposito	2.798.677	2.790.913	3.167.282	3.161.876	460.105	(5.406)	370.964	13,29%	363.200	12,98%	2.813.322	112,39%	348.554
	<b>Total</b>	<b>5.355.779</b>	<b>5.812.652</b>	<b>6.300.894</b>	<b>6.297.538</b>	<b>745.335</b>	<b>(3.356)</b>	<b>484.887</b>	<b>8,34%</b>	<b>941.760</b>	<b>17,58%</b>	<b>5.791.284</b>	<b>108,74%</b>	<b>506.255</b>
	CASA	2.557.102	3.021.739	3.133.612	3.135.662	285.230	2.050	113.923	3,77%	578.560	22,63%	2.977.962	105,30%	157.700
	(%) CASA	47,74%	51,99%	49,73%	49,79%									
	FDR	47,52%	50,76%	47,27%	47,29%									

## Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-18 Nov'25)				Target Nov'25			
		31-Dec-24	31-Oct-25	17-Nov-25	18-Nov-25		DtD	MtD	%MtD	YTD	%YTD	Posisi	Penc.	Gap
1	DPK ISE	113.657	100.407	105.078	104.212		(866)	3.805	3,79%	(9.445)	-8,31%	148.814	70,03%	(44.602)
2	Giro ISE	31.184	14.307	17.416	17.931		515	3.625	25,34%	(13.253)	-42,50%	52.489	34,16%	(34.558)
3	Tabungan ISE	59.057	66.768	68.330	66.949		(1.381)	181	0,27%	7.891	13,36%	63.948	104,69%	3.001
4	Deposito ISE	23.415	19.332	19.332	19.332		0	0	0,00%	(4.083)	-17,44%	32.377	59,71%	(13.045)
5	CIF ISE	2.046	1.532	1.545	1.545		0	13	0,85%	(501)	-24,49%		0,00%	1.545

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-19 Oct'25)	Pencairan (1-19 Nov'25)	Pencairan MtM	MtD (1-19 Oct'25)	Growth (1-19 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25					MtD	YTD		Posisi	Penc.	Gap
1	SME	188.209	206.868	206.844	1.150	2.830	1.680	3.840	-25	18.634	2.855	233.500	88,58%	(26.656)
	Linkage	19.369	18.145	18.145	-	-	-	-	-124	0	-1.224	39.092	46,42%	(20.947)
	Non-Linkage	168.841	188.723	188.698	1.150	2.830	1.680	3.964	-25	19.858	2.855	194.408	97,06%	(5.710)
	• Local Champion	162.434	179.355	179.523	1.150	2.830	1.680	4.242	168	17.089	2.662	174.555	102,85%	4.968
	• Value Chain	6.407	9.368	9.175	-	-	-	-	-277	-192	2.769	19.853	46,22%	(10.677)
2	MBG	159.435	191.840	191.490	230	2.655	2.425	1.349	-350	32.055	3.005	205.492	93,19%	(14.002)
	KUR	151.599	182.202	181.806	230	2.305	2.075	1.585	-396	30.208	2.701	195.351	93,07%	(13.544)
	Non KUR	7.836	9.637	9.683	-	350	350	-236	46	1.847	304	10.141	95,49%	(458)
3	PWG	252.400	412.261	428.919	57.731	50.644	(7.087)	23.624	16.659	176.519	33.985	431.397	99,43%	(2.477)
	Cilem	111.797	223.573	232.953	21.303	16.328	(4.975)	8.750	9.380	121.156	6.948	256.762	90,73%	(23.809)
	Gadai	140.603	188.688	195.966	36.428	34.316	(2.112)	14.874	7.729	55.363	27.037	174.635	112,21%	21.331
4	CFG	1.944.791	2.139.295	2.151.128	27.423	37.968	10.545	19.378	11.832	206.336	26.135	2.194.090	98,04%	(42.963)
	CF 1	376.842	385.958	384.769	1.803	1.477	(326)	235	-1.189	7.927	2.665	418.880	91,86%	(34.111)
	Total Griya	311.852	314.123	314.346	681	1.290	609	0	223	2.494	1.067	332.926	94,42%	(18.580)
	• Total Non Program	308.347	309.901	310.136	681	1.290	609	(3.862)	235	1.789	1.055	317.656	97,63%	(7.520)
	• Program	3.505	4.223	4.210	-	-	-	0	133	-12	706	15.270	27,57%	(11.059)
	Oto	64.990	71.834	70.423	1.122	187	(935)	235	-1.411	5.433	1.598	85.954	81,93%	(15.531)
	CF 2	1.567.950	1.753.337	1.766.358	25.620	36.491	10.871	19.143	13.021	198.409	23.470	1.775.210	99,50%	(8.852)
	Mitraguna & Others	1.383.782	1.559.560	1.571.245	24.252	32.969	8.717	18.462	11.685	187.463	21.284	1.571.846	99,96%	(601)
	Pensiun	184.168	193.778	195.114	1.368	3.522	2.154	681	1.336	10.946	2.186	203.365	95,94%	(8.251)
	<b>Total Pembiayaan</b>	<b>2.544.835</b>	<b>2.950.264</b>	<b>2.978.380</b>	<b>86.534</b>	<b>94.097</b>	<b>7.563</b>	<b>48.191</b>	<b>28.117</b>	<b>433.545</b>	<b>65.980</b>	<b>3.064.479</b>	<b>97,19%</b>	<b>(86.099)</b>

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi							% Relatif			Net (UG) & DG			Target Nov'25			
		31-Dec-24	30-Sep-25	31-Oct-25	19-Nov-25	31-Dec-24	31-Oct-25	19-Nov-25	MtD	YTD	MtM	%	Penc.	Gap				
1	SME	1.267	-	3.204	5.089	0,67%	0,00%	0,00%	1,55%	2,46%	1.885	3.822	5.089					
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-					
	Local Champion	1.267	-	3.204	4.969	0,75%	0,00%	0,00%	1,70%	2,63%	1.765	3.702	4.969					
	Value Chain	-	-	-	120	0,00%	0,00%	0,00%	0,07%	120	120	120						
2	MBG	3.453	4.655	4.655	18.574	2,17%	0,00%	0,00%	2,43%	9,70%	13.919	15.121	13.919					
	KUR	2.876	4.305	4.305	17.160	1,90%	0,00%	0,00%	2,36%	9,44%	12.855	14.284	12.855					
	Non KUR	577	350	350	1.414	7,36%	0,00%	0,00%	3,63%	14,60%	1.064	837	1.064					
3	PWG	-	26	26	13.603	0,00%	0,00%	0,00%	0,01%	3,17%	13.577	13.603	13.577					
	Cilem	-	26	26	8.544	0,00%	0,00%	0,00%	0,00%	2,58	8.544	8.544	8.544					
	Gadai	-	-	-	5.059	0,00%	0,00%	0,00%	0,01%	2,58	5.033	5.033	5.033					
4	CFG	19.268	23.212	25.105	45.335	0,99%	0,00%	0,00%	1,17%	2,11%	20.230	26.067	22.123					
	CF 1	8.041	9.455	13.170	21.401	2,13%	0,00%	0,00%	3,41%	5,56%	8.231	13.360	11.946					
	Total Griya	6.972	7.025	10.986	17.231	2,24%	0,00%	0,00%	3,50%	5,48%	6.245	10.259	10.206					
	Oto	1.069	2.430	2.184	4.170	1,64%	0,00%	0,00%	3,04%	5,92%	1.986	3.101	1.740					
	CF 2	11.227	13.757	11.934	23.933	0,72%	0,00%	0,00%	0,68%	1,35%	11.999	12.706	10.177					
	Mitraguna & Others	11.107	13.302	11.331	21.595	0,80%	0,00%	0,00%	1,37%	1,02%	10.264	10.488	8.293					
	Pensiun	120	455	603	2.339	0,07%	0,01%	0,00%	1,10%	1,17%	1.239	6.118	3.785					
	<b>Total Pembiayaan</b>	<b>30.008</b>	<b>30.694</b>	<b>33.313</b>	<b>35.830</b>	<b>1,18%</b>	<b>0,94%</b>	<b>1,13%</b>	<b>1,20%</b>	<b>2.517</b>	<b>5.821</b>	<b>5.135</b>	<b>0,94%</b>	<b>21,92%</b>	<b>-0,3%</b>			

## Asset &amp; Contribution Margin

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

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## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-19 Oct'25)	Growth (1-19 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	18-Nov-25	19-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	155.866	132.926	132.713	156.393	(20.234)	23.680	23.467	17,65%	526	0,34%	307.972	50,78%	(151.579)
2	Tabungan	1.803.617	1.929.405	1.931.916	1.932.508	8.980	592	3.104	0,16%	128.892	7,15%	2.053.217	94,12%	(120.709)
3	Deposito	681.198	794.773	790.303	794.238	13.126	3.935	(535)	-0,07%	113.040	16,59%	695.719	114,16%	98.519
	<b>Total</b>	<b>2.640.681</b>	<b>2.857.104</b>	<b>2.854.933</b>	<b>2.883.139</b>	<b>1.872</b>	<b>28.206</b>	<b>26.035</b>	<b>0,91%</b>	<b>242.458</b>	<b>9,18%</b>	<b>3.056.908</b>	<b>94,32%</b>	<b>(173.769)</b>
	CASA	1.959.483	2.062.331	2.064.629	2.088.901	(11.254)	24.272	26.570	1,29%	129.418	6,60%	2.361.189	88,47%	(272.288)
	(%) CASA	74,20%	72,18%	72,32%	72,45%									
	FDR	99,99%	103,86%	104,68%	103,66%									

## Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-18 Nov'25)				Target Nov'25			
		31-Dec-24	31-Oct-25	17-Nov-25	18-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	65.610	78.195	83.869	85.698		1.829	7.503	9,59%	20.088	30,62%	93.649	91,51%	(7.951)
2	Giro ISE	23.758	19.240	20.827	21.973		1.146	2.732	14,20%	(1.786)	-7,52%	40.752	53,92%	(18.780)
3	Tabungan ISE	30.646	49.287	53.375	54.058		683	4.770	9,68%	23.412	76,39%	34.543	156,49%	19.515
4	Deposito ISE	11.205	9.667	9.667	9.667		0	0	0,00%	(1.538)	-13,73%	18.354	52,67%	(8.686)
5	CIF ISE	1.945	2.780	2.803	2.803		0	23	0,83%	858	44,11%		0,00%	2.803

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-19 Oct'25)	Pencairan (1-19 Nov'25)	Pencairan MtM	MtD (1-19 Oct'25)	Growth (1-19 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	80.398	96.289	100.730	3.115	5.900	2.785	1.646	4.441	20.332	1.459	108.670	92,69%	(7.939)
	Linkage	14.865	24.410	24.410	-	-	-	54	0	9.545	-	27.177	89,82%	(2.766)
	Non-Linkage	65.533	71.879	76.320	3.115	5.900	2.785	1.592	4.441	10.787	1.459	81.493	93,65%	(5.173)
	• Local Champion	62.373	68.775	73.237	3.115	5.900	2.785	1.923	4.462	10.864	1.438	69.939	104,71%	3.297
	• Value Chain	3.160	3.104	3.084	-	-	-	-330	-20	-77	20	11.554	26,69%	(8.470)
2	MBG	368.059	386.301	384.964	6.815	5.125	-1.690	2.427	-1.337	16.906	6.462	416.638	92,40%	(31.674)
	KUR	343.457	360.866	359.525	5.815	4.905	-910	2.172	-1.341	16.068	6.246	389.607	92,28%	(30.082)
	Non KUR	24.602	25.435	25.439	1.000	220	-780	255	4	838	216	27.031	94,11%	(1.592)
3	PWG	200.888	337.104	352.955	48.696	49.289	593	15.679	15.851	152.067	33.438	352.958	100,00%	(3)
	Cilem	92.590	179.567	192.374	13.400	18.990	5.590	5.131	12.807	99.783	6.183	214.664	89,62%	(22.290)
	Gadai	108.298	157.537	160.581	35.296	30.299	-4.997	10.549	3.044	52.283	27.255	138.294	116,12%	22.287
4	CFG	1.991.066	2.147.657	2.149.990	26.178	26.391	213	24.686	2.333	158.924	24.058	2.201.267	97,67%	(51.278)
	CF 1	271.158	283.456	283.956	2.929	2.435	-494	1.344	500	12.798	1.936	306.261	92,72%	(22.305)
	Total Griya	236.939	234.916	233.801	850	160	-690	0	-1.115	-3.138	1.275	254.302	91,94%	(20.501)
	• Total Non Program	155.508	157.635	156.669	850	-	-850	-522	-966	1.161	966	163.178	96,01%	(6.509)
	• Program	81.431	77.281	77.132	-	160	160	-763	-149	-4.299	309	91.124	84,65%	(13.992)
	Oto	34.219	48.540	50.155	2.079	2.275	196	1.344	1.614	15.936	661	51.959	96,53%	(1.804)
	CF 2	1.719.908	1.864.201	1.866.034	23.249	23.956	707	23.342	1.833	146.126	22.123	1.895.007	98,47%	(28.973)
	Mitraguna & Others	1.474.657	1.597.603	1.599.552	21.300	21.745	446	17.258	1.949	124.895	19.796	1.633.534	97,92%	(33.982)
	Pensiun	245.250	266.598	266.482	1.950	2.211	262	6.084	-116	21.232	2.327	261.473	101,92%	5.009
	<b>Total Pembiayaan</b>	<b>2.640.411</b>	<b>2.967.351</b>	<b>2.988.640</b>	<b>84.805</b>	<b>86.706</b>	<b>1.901</b>	<b>44.438</b>	<b>21.289</b>	<b>348.229</b>	<b>65.417</b>	<b>3.079.533</b>	<b>97,05%</b>	<b>(90.893)</b>

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			MtD	Net (UG) & DG		Target Nov'25			
		31-Dec-24	30-Sep-25	31-Oct-25		31-Dec-24	31-Oct-25	19-Nov-25		MtD	YtD		%	Penc.	Gap
1	SME	-	602	-	5.452	0,00%	0,00%	5,41%	(414)	5.949	135				
	Linkage	-	-	-	5.452	0,00%	0,00%	0,00%	-	-	(0)				
	Local Champion	-	602	-	5.452	0,00%	0,00%	7,14%	(414)	5.953	136				
	Value Chain	-	-	-	5.452	0,00%	0,00%	0,00%	-	-	-				
2	MBG	2.275	5.444	5.444	30.915	0,62%	1,41%	8,03%	25.472	28.640	25.472				
	KUR	1.785	4.476	4.476	26.652	0,52%	1,24%	7,41%	22.176	24.866	22.176				
	Non KUR	489	968	968	4.263	1,99%	3,81%	16,76%	3.295	3.774	3.295				
3	PWG	10	-	-	8.365	0,00%	0,00%	2,37%	8.365	8.355	8.365				
	Cilem	10	-	-	5.332	0,01%	0,00%	2,77%	5.332	5.322	5.332				
	Gadai	-	-	-	3.034	0,00%	0,00%	1,89%	3.034	3.034	3.034				
4	CFG	19.717	27.801	28.500	53.644	0,99%	1,33%	2,50%	25.144	33.927	25.843				
	CF 1	13.249	15.216	16.070	24.600	4,89%	5,67%	8,66%	8.529	11.351	9.384				
	Total Griya	12.780	14.475	15.301	18.672	5,39%	6,51%	7,99%	3.370	5.892	4.197				
	Oto	469	742	769	5.928	1,37%	1,58%	11,82%	5.159	5.459	5.186				
	CF 2	6.468	12.585	12.430	29.044	0,38%	0,67%	1,56%	16.615	22.576	16.459				
	Mitraguna & Others	5.999	11.277	11.068	25.769	0,41%	0,69%	1,61%	14.701	19.770	14.492				
	Pensiun	934	838	972	1.102	0,04%	0,03%	0,41%	130	168	168				
	<b>Total Pembiayaan</b>	<b>46.399</b>	<b>49.332</b>	<b>50.747</b>	<b>52.351</b>	<b>1,76%</b>	<b>1,71%</b>	<b>1,75%</b>	<b>1.605</b>	<b>5.953</b>	<b>3.019</b>	<b>1,79%</b>	<b>-2,01%</b>	<b>0,0%</b>	

## Asset &amp; 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%

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

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## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-19 Oct'25)	Growth (1-19 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	18-Nov-25	19-Nov-25		DtD	MtD	%MtD	YTD	%YTD	Posisi	Penc.	Gap
1	Giro	1.111.061	1.511.279	1.342.450	1.347.240	79.856	4.791	(164.038)	-10,85%	236.179	21,26%	1.359.521	99,10%	(12.280)
2	Tabungan	4.778.169	5.117.615	5.310.785	5.329.335	111.728	18.549	211.720	4,14%	551.166	11,54%	5.138.860	103,71%	190.475
3	Deposito	1.667.902	1.697.645	1.644.719	1.642.846	(31.178)	(1.873)	(54.799)	-3,23%	(25.056)	-1,50%	1.690.130	97,20%	(47.284)
	<b>Total</b>	<b>7.557.133</b>	<b>8.326.539</b>	<b>8.297.954</b>	<b>8.319.422</b>	<b>160.406</b>	<b>21.467</b>	<b>(7.117)</b>	<b>-0,09%</b>	<b>762.289</b>	<b>10,09%</b>	<b>8.188.511</b>	<b>101,60%</b>	<b>130.911</b>
	CASA	5.889.231	6.628.894	6.653.235	6.676.575	191.584	23.340	47.682	0,72%	787.345	13,37%	6.498.380	102,74%	178.195
	(%) CASA	77,93%	79,61%	80,18%	80,25%									
	FDR	79,28%	78,62%	80,22%	80,01%									

## Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-18 Nov'25)				Target Nov'25			
		31-Dec-24	31-Oct-25	17-Nov-25	18-Nov-25		DtD	MtD	%MtD	YTD	%YTD	Posisi	Penc.	Gap
1	DPK ISE	304.377	344.571	366.136	366.555		420	21.994	6,38%	62.178	20,43%	392.287	93,44%	(25.732)
2	Giro ISE	93.275	83.083	89.621	90.304		683	7.222	8,69%	(2.971)	-3,19%	146.711	61,55%	(56.407)
3	Tabungan ISE	174.173	207.373	222.266	221.981		(284)	14.608	7,04%	47.808	27,45%	186.170	119,24%	35.812
4	Deposito ISE	36.929	54.116	54.249	54.270		21	154	0,28%	17.341	46,96%	59.406	91,35%	(5.136)
5	CIF ISE	3.133	3.630	3.662	3.662		0	32	0,88%	529	16,88%		0,00%	3.662

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-19 Oct'25)	Pencairan (1-19 Nov'25)	Pencairan MtM	MtD (1-19 Oct'25)	Growth (1-19 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25					MtD	YTD		Posisi	Penc.	Gap
1	SME	824.608	794.625	892.552	1.850	102.302	100.452	-22.040	97.927	67.944	4.375	886.402	100,69%	6.150
	Linkage	583.855	548.341	648.341	-	100.000	100.000	-4.965	100.000	64.486	-	610.555	106,19%	37.787
	Non-Linkage	240.753	246.284	244.210	1.850	2.302	452	-17.075	-2.073	3.458	4.375	275.847	88,53%	(31.637)
	• Local Champion	177.655	176.981	176.091	500	2.050	1.550	-18.124	-890	2.940	188.154	93,59%	(12.063)	
	• Value Chain	63.098	69.302	68.119	1.350	252	(1.098)	1.049	-1.183	5.022	87.693	77,68%	(19.574)	
2	MBG	1.025.144	1.050.210	1.046.267	15.201	15.276	75	4.277	-3.942	21.123	19,218	1.127.564	92,79%	(81.297)
	KUR	965.396	990.622	987.515	14.856	15.096	240	4.147	-3.108	22.118	18.204	1.062.689	92,93%	(75.175)
	Non KUR	59.748	59.587	58.753	345	180	-165	130	-835	1.015	64.875	90,56%	(6.122)	
3	PWG	255.819	508.340	530.407	77.168	52.730	-24.437	31.058	22.067	274.588	30.663	563.574	94,11%	(33.167)
	Cilem	149.863	346.578	361.193	31.063	23.326	-7.738	16.151	14.615	211.330	8.710	399.246	90,47%	(38.053)
	Gadai	105.956	161.762	169.214	46.104	29.404	-16.700	14.906	7.451	63.258	21.953	164.327	102,97%	4.886
4	CFG	3.885.901	4.193.178	4.187.113	50.812	48.486	-2.327	38.816	-6.065	301.211	54.550	4.332.277	96,65%	(145.164)
	CF 1	838.535	901.570	897.491	9.973	6.314	-3.658	2.382	-4.079	58.956	10.393	913.053	98,30%	(15.562)
	Total Griya	595.912	605.944	602.482	4.294	1.237	-3.057	0	-3.463	6.569	4.700	633.024	95,18%	(30.542)
	• Total Non Program	435.065	456.344	453.604	3.976	1.237	-2.739	4.223	-2.740	18.539	3.977	451.458	100,48%	2.145
	• Program	160.848	149.601	148.878	318	-	-318	-929	-723	-11.970	723	181.566	82,00%	(32.687)
	Oto	242.622	295.625	295.009	5.679	5.077	-601	2.382	-616	52.387	5.693	280.029	105,35%	14.980
	CF 2	3.047.367	3.291.608	3.289.622	40.840	42.171	1.332	36.434	-1.986	242.255	44.157	3.419.224	96,21%	(129.602)
	Mitraguna & Others	2.497.673	2.730.485	2.729.984	38.093	36.448	-1.644	33.809	-502	232.311	36.950	2.835.118	96,29%	(105.135)
	Pensiun	569.694	561.123	559.638	2.747	5.723	2.976	2.625	-1.485	9.944	7.208	584.105	95,81%	(24.467)
	<b>Total Pembiayaan</b>	<b>5.991.472</b>	<b>6.546.353</b>	<b>6.656.339</b>	<b>145.031</b>	<b>218.794</b>	<b>73.763</b>	<b>52.110</b>	<b>109.986</b>	<b>664.866</b>	<b>108.808</b>	<b>6.909.817</b>	<b>96,33%</b>	<b>(253.478)</b>

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif	MtD	YTD	MtM	Target Nov'25				
		31-Dec-24	30-Sep-25	31-Oct-25						Posisi	Penc.	Gap		
1	SME	1.291	250	188	799	0,16%	0,02%	0,09%	611	(492)	549			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	1.291	250	188	799	0,54%	0,08%	0,33%	611	(492)	549			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	11.476	19.520	19.520	56.225	1,12%	1,86%	5,37%	36.705	44.749	36.705			
	KUR	9.838	16.517	16.517	49.658	1,02%	1,67%	5,03%	33.141	39.820	33.141			
	Non KUR	1.638	3.003	3.003	6.567	2,74%	5,04%	11,18%	3.564	3.564	3.564			
3	PWG	124	-	-	9.477	0,05%	0,00%	1,79%	9.477	9.352	9.477			
	Cilem	118	-	-	7.742	0,08%	0,00%	2,14%	7.742	7.624	7.742			
	Gadai	7	-	-	1.735	0,01%	0,00%	1,03%	1.735	1.728	1.735			
4	CFG	59.411	71.220	72.096	123.086	1,53%	2,14%	2,94%	50.990	63.675	51.866			
	CF 1	35.165	42.144	39.232	61.537	4,19%	4,35%	6,86%	22.305	26.372	19.393			
	Total Griya	29.490	31.633	30.424	38.458	4,95%	5,02%	6,38%	8.034	8.968	6.825			
	Oto	5.675	10.511	8.808	23.079	2,34%	2,98%	7,82%	14.271	17.405	12.568			
	CF 2	24.246	29.076	32.864	61.549	0,80%	1,00%	1,87%	28.685	37.302	32.473			
	Mitraguna & Others	22.605	26.760	29.933	52.517	0,91%	1,10%	1,92%	22.584	29.912	25.756			
	Pensiun	1.642	2.316	2.931	9.032	0,30%	0,52%	1,61%	6.101	7.391	6.717			
	<b>Total Pembiayaan</b>	<b>72.302</b>	<b>90.990</b>	<b>91.804</b>	<b>189.586</b>	<b>1,21%</b>	<b>1,40%</b>	<b>1,53%</b>	<b>97.783</b>	<b>117.284</b>	<b>98.596</b>	<b>1,12%</b>	<b>56,19%</b>	<b>-1,6%</b>

## Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif	MtD	YTD	MtM	Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25						Posisi	Penc.	Gap
1	SME	1.722	1.122	1.177	1.174	0,21%						

## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-19 Oct'25)	Growth (1-19 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	18-Nov-25	19-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	74.169	59.049	55.334	54.721	(86.238)	(613)	(4.328)	-7,33%	(19.448)	-26,22%	212.481	55,75%	(157.760)
2	Tabungan	1.786.724	1.968.204	1.946.561	1.947.865	36.437	1.303	(20.340)	-1,03%	161.141	9,02%	2.011.047	96,86%	(63.183)
3	Deposito	649.060	615.862	626.737	624.706	(36.484)	(2.030)	8.845	1,44%	(24.354)	-3,75%	663.637	94,13%	(38.931)
	<b>Total</b>	<b>2.509.954</b>	<b>2.643.115</b>	<b>2.628.632</b>	<b>2.627.293</b>	<b>(86.285)</b>	<b>(1.340)</b>	<b>(15.823)</b>	<b>-0,60%</b>	<b>117.339</b>	<b>4,67%</b>	<b>2.887.165</b>	<b>91,00%</b>	<b>(259.873)</b>
	CASA	1.860.893	2.027.253	2.001.896	2.002.586	(49.801)	691	(24.667)	-1,22%	141.693	7,61%	2.223.528	90,06%	(220.942)
	(%) CASA	74,14%	76,70%	76,16%	76,22%									
	FDR	125,36%	131,49%	132,72%	132,79%									

## Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-18 Nov'25)				Target Nov'25			
		31-Dec-24	31-Oct-25	17-Nov-25	18-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	42.839	42.018	41.992	41.797		(195)	(221)	-0,53%	(1.042)	-2,43%	80.699	51,79%	(38.902)
2	Giro ISE	4.948	4.741	6.106	5.740		(366)	999	21,07%	792	16,01%	27.894	20,58%	(22.154)
3	Tabungan ISE	31.691	33.067	31.668	31.838		170	(1.229)	-3,72%	147	0,47%	36.953	86,16%	(5.114)
4	Deposito ISE	6.200	4.209	4.219	4.219		0	9	0,22%	(1.981)	-31,96%	15.852	26,61%	(11.633)
5	CIF ISE	2.385	2.575	2.594	2.594		0	19	0,74%	209	8,76%		0,00%	2.594

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-19 Oct'25)	Pencairan (1-19 Nov'25)	Pencairan MtM	MtD (1-19 Oct'25)	Growth (1-19 Nov'25)		Run Off Nov'25	Target Nov'25			
		31-Dec-24	31-Oct-25	19-Nov-25					MtD	YtD		Posisi	Penc.	Gap	
1	SME	184.570	242.665	241.536	500	-	-	-500	-5.617	-1,128	56.966	1.128	215.986	111,83%	25.550
	Linkage	86.431	111.300	111.300	-	-	-	-	-488	0	24.870	-	100.323	110,94%	10.978
	Non-Linkage	98.139	131.365	130.236	500	-	-	-500	-5.130	-1,128	32.097	1.128	115.663	112,60%	14.573
	• Local Champion	98.139	131.365	130.236	500	-	-	-500	-5.130	-1,128	32.097	1.128	112.586	115,68%	17.650
	• Value Chain	-	-	-	-	-	-	-	0	0	-	-	3.077	0,00%	(3.077)
2	MBG	446.877	444.339	441.857	6.105	5.365	-740	-160	-2.482	-5.021	7.847		501.352	88,13%	(59.495)
	KUR	419.345	419.362	417.547	6.005	5.365	-640	247	-1.815	-1.798	7.180		471.093	88,63%	(53.546)
	Non KUR	27.532	24.977	24.310	100	-	-100	-407	-667	-3.222	667		30.259	80,34%	(5.949)
3	PWG	258.833	406.261	421.114	67.266	58.851	-8.415	27.268	14.853	162.281	43.998		414.433	101,61%	6.682
	Cilem	127.522	219.691	227.874	20.415	16.228	-4.187	9.355	8.182	100.352	8.046		250.568	90,94%	(22.695)
	Gadai	131.312	186.569	193.241	46.851	42.623	-4.227	17.913	6.671	61.929	35.952		163.864	117,93%	29.376
4	CFG	2.256.170	2.382.215	2.384.162	31.108	26.067	-5.042	22.329	1.947	127.992	24.119		2.472.864	96,41%	(88.702)
	CF 1	461.418	471.592	472.103	4.252	3.175	-1.077	5.755	511	10.685	2.664		495.744	95,23%	(23.641)
	Total Griya	417.205	393.258	393.002	1.415	788	-627	0	-256	-24.204	1.044		432.970	90,77%	(39.968)
	• Total Non Program	64.148	59.328	59.658	1.100	510	-590	2.080	329	-4.490	181		71.111	83,89%	(11.454)
	• Program	353.058	333.930	333.344	315	278	-37	-1.789	-586	-19.714	864		361.858	92,12%	(28.514)
	Oto	44.213	78.334	79.102	2.837	2.387	-450	5.755	767	34.889	1.620		62.775	126,01%	16.327
	CF 2	1.794.752	1.910.623	1.912.059	26.856	22.891	-3.964	16.573	1.436	117.307	21.455		1.977.120	96,71%	(65.061)
	Mitraguna & Others	1.323.695	1.431.023	1.434.376	21.271	18.199	-3.072	12.749	3.352	110.680	14.847		1.489.234	96,32%	(54.858)
	Pensiun	471.056	479.599	477.683	5.585	4.692	-892	3.824	-1.916	6.627	6.609		487.886	97,91%	(10.203)
	<b>Total Pembiayaan</b>	<b>3.146.451</b>	<b>3.475.480</b>	<b>3.488.669</b>	<b>104.979</b>	<b>90.282</b>	<b>-14.696</b>	<b>43.819</b>	<b>13.189</b>	<b>342.219</b>	<b>77.093</b>		<b>3.604.634</b>	<b>96,78%</b>	<b>(115.965)</b>

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			MtD	YtD	MtM	Target Nov'25			
		31-Dec-24	30-Sep-25	31-Oct-25		31-Dec-24	31-Oct-25	19-Nov-25				%	Penc.	Gap	
1	SME	192	348	475	1.768	0,10%	0,20%	0,73%	1.292	1.576	1.419				
	Linkage	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-				
	Local Champion	192	348	475	1.768	0,20%	0,36%	1,36%	1.292	1.576	1.419				
	Value Chain	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-				
2	MBG	4.879	7.999	7.999	37.743	1,09%	1,80%	8,54%	29.744	32.864	29.744				
	KUR	3.627	6.377	6.377	33.903	0,86%	1,52%	8,12%	27.526	30.276	27.526				
	Non KUR	1.252	1.623	1.623	3.840	4,55%	6,50%	15,80%	2.217	2.588	2.217				
3	PWG	275	1	1	13.091	0,11%	0,00%	0,00%	3,11%	13.090	12.816	13.090			
	Cilem	275	1	1	8.137	0,22%	0,00%	0,00%	3,11%	8.136	7.862	8.136			
	Gadai	-	-	-	4.954	0,00%	0,00%	0,00%	2,56%	4.954	4.954	4.954			
4	CFG	67.344	65.418	65.451	102.412	2,98%	2,75%	4,30%	36.961	35.068	36.994				
	CF 1	43.373	41.883	41.926	61.319	9,40%	8,89%	12,99%	19.393	17.945	19.436				
	Total Griya	41.791	40.502	40.088	55.351	10,02%	10,19%	14,08%	15.263	13.560	14.849				
	Oto	1.583	1.381	1.838	5.968	3,58%	2,35%	7,54%	4.130	4.385	4.587				
	CF 2	23.971	23.535	23.525	41.093	1,34%	1,23%	2,15%	17.569	17.123	17.558				
	Mitraguna & Others	22.208	21.338	21.186	36.721	1,68%	1,48%	2,56%	15.535	14.513	15.383				
	Pensiun	1.763	2.197	2.338	4.372	0,37%	0,49%	0,92%	2.034	2.610	2.176				
	<b>Total Pembiayaan</b>	<b>138.673</b>	<b>175.716</b>	<b>177.658</b>	<b>180.807</b>	<b>4,41%</b>	<b>5,11%</b>	<b>5,18%</b>	<b>3.149</b>	<b>42.134</b>	<b>5.092</b>		<b>4,00%</b>	<b>22,83%</b>	<b>-1,2%</b>

## Asset &amp; Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth	PHR & Payroll			Target Nov'25
		Sep-24	Dec-24	Sep-25			Kinerja	Posisi	Growth (Mtd)	
1	Asset (Retail) T	3.150.621	3.261.982	3.549.038						