

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-30 Nov'25	Growth (1-28 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	27-Dec-25	28-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.894.366	2.447.773	2.417.840	2.415.404	(96.513)	(2.436)	(32.369)	-1,32%	521.038	27,50%	2.951.802	81,83%	(536.397)
2	Tabungan	12.343.531	13.809.131	13.999.768	13.965.374	512.698	(34.394)	156.243	1,13%	1.621.844	13,14%	13.838.012	100,92%	127.363
3	Deposito	6.674.579	7.261.750	6.934.474	6.934.321	355.712	(153)	(327.429)	-4,51%	259.742	3,89%	6.775.272	102,35%	159.049
Total		20.912.476	23.518.654	23.352.082	23.315.100	771.896	(36.983)	(203.555)	-0,87%	2.402.624	11,49%	23.565.085	98,94%	(249.985)
CASA		14.237.897	16.256.904	16.417.608	16.380.779	416.185	(36.829)	123.874	0,76%	2.142.882	15,05%	16.789.813	97,56%	(409.034)
(% CASA		68,08%	69,12%	70,30%	70,26%									
FDR		79,95%	80,76%	82,26%	82,39%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-27 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	23-Dec-25	27-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	605.893	676.653	694.839	693.650		(1.190)	16.997	2,51%	87.757	14,48%	813.500	85,27%	(119.850)
2	Giro ISE	190.259	161.992	176.287	177.081		795	15.089	9,31%	(13.178)	-6,93%	316.220	58,00%	(139.138)
3	Tabungan ISE	335.051	431.528	454.046	452.061		(1.984)	20.534	4,76%	117.010	34,92%	363.698	124,30%	88.364
4	Deposito ISE	80.583	83.133	64.507	64.507		0	(18.626)	-22,40%	(16.075)	-19,95%	133.583	48,29%	(69.075)
5	CIF ISE	11.606	13.008	13.008	13.008		0	0	0,00%	1.402	12,08%	13.520	96,21%	(512)

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Nov'25)	Pencairan (1-28 Dec'25)	Pencairan MtM	MtD (1-30 Nov'25	Growth (1-28 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	1.400.748	1.646.608	1.623.361	199.522	14.185	-185.338	180.870	-23.247	222.614	37.431	1.648.748	98,46%	(25.386)
	Linkage	727.269	899.506	896.092	740	3.178	2.438	171.172	-3.414	168.823	6.592	835.269	107,28%	60.823
	Non-Linkage	673.478	747.102	727.269	198.782	11.007	-187.775	9.698	-19.833	53.791	30.840	813.478	89,40%	(86.209)
	• Local Champion	584.102	633.881	620.341	198.530	9.607	-188.923	10.006	-13.540	36.239	23.147	650.475	95,37%	(30.134)
	• Value Chain	89.377	113.221	106.928	252	1.400	1.148	-308	-6.293	17.552	7.693	163.003	65,60%	(56.075)
2	MBG	2.310.331	2.406.087	2.426.673	90.547	94.274	3.727	8.858	20.585	116.342	73.689	2.642.609	91,83%	(215.936)
	KUR	2.171.167	2.267.884	2.288.815	86.922	91.208	4.286	10.169	20.931	117.649	70.277	2.486.816	92,04%	(198.000)
	Non KUR	139.164	138.203	137.857	3.625	3.066	-559	-1.311	-345	-1.307	3.411	155.793	88,49%	(17.936)
3	PWG	1.161.081	2.076.332	2.172.590	400.549	365.102	-35.447	100.630	96.258	1.011.509	268.844	2.221.617	97,79%	(49.026)
	Cilem	604.524	1.242.687	1.316.501	141.906	146.547	4.642	62.549	73.814	711.976	72.734	1.469.491	89,59%	(152.991)
	Gadai	556.557	833.645	856.090	258.643	218.555	-40.089	38.081	22.445	299.533	196.110	752.125	113,82%	103.964
4	CFG	11.847.954	12.864.571	12.986.671	309.105	346.771	37.666	58.133	122.101	1.138.718	224.671	13.258.958	97,95%	(272.287)
	CF 1	2.410.954	2.561.163	2.586.788	41.266	63.200	21.934	28	25.625	175.834	37.575	2.653.480	97,49%	(66.692)
	Total Griya	1.954.117	1.973.383	1.989.848	16.984	37.029	20.045	-10.557	16.464	35.731	20.565	2.074.745	95,91%	(84.897)
	• Total Non Program	1.351.346	1.400.136	1.418.013	15.893	34.950	19.056	-7.624	17.877	66.667	17.073	1.404.632	100,95%	13.380
	• Program	602.771	573.247	571.835	1.091	2.079	-2.934	-1.412	-30.936	3.492	3.492	670.113	85,33%	(98.278)
	Oto	456.837	587.780	596.941	24.282	26.171	1.889	10.585	9.161	140.104	17.010	578.735	103,15%	18.206
	CF 2	9.437.000	10.303.408	10.399.883	267.840	283.571	15.732	58.105	96.475	962.883	187.096	10.605.478	98,06%	(205.595)
	Mitraguna & Others	7.891.563	8.698.860	8.788.598	240.486	259.062	18.575	53.999	89.738	897.034	169.324	8.940.484	98,30%	(151.886)
	Pensiun	1.545.436	1.604.548	1.611.285	27.353	24.510	-2.843	4.107	6.737	65.849	17.773	1.664.994	96,77%	(53.709)
Total Pembiayaan		16.720.113	18.993.599	19.209.296	999.723	820.332	-179.392	348.491	215.697	2.489.183	604.634	19.771.931	97,15%	(562.635)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	28-Dec-25	31-Dec-24	30-Nov-25	28-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	3.258	3.873	5.631	20.753	0,23%	0,34%	1,28%	15.121	17.494	16.879			
	Linkage	43	6	-	-	0,01%	0,00%	0,00%	-	(43)	(6)			
	Local Champion	3.215	3.867	3.813	20.753	0,48%	0,51%	2,85%	16.940	17.538	16.886			
	Value Chain	-	-	1.819	-	-	-	-	(1.819)	-	-			
2	MBG	26.523	43.850	56.776	163.707	1,15%	2,36%	6,75%	106.932	137.184	119.857			
	KUR	21.896	36.508	47.873	142.599	1,01%	2,11%	6,23%	94.726	120.703	106.091			
	Non KUR	4.627	7.342	8.903	21.109	3,33%	6,44%	15,31%	12.206	16.481	13.766			
3	PWG	565	29	126	119.579	0,05%	0,01%	5,50%	119.453	119.014	119.550			
	Cilem	558	3	-	90.590	0,09%	0,00%	6,88%	90.590	90.031	90.586			
	Gadai	7	26	126	28.989	0,00%	0,02%	3,39%	28.863	28.983	28.963			
4	CFG	184.758	219.298	221.829	402.972	1,56%	1,72%	3,10%	181.143	218.214	183.674			
	CF 1	108.284	121.877	125.523	220.061	4,49%	4,90%	8,51%	94.539	111.778	98.184			
	Total Griya	97.865	107.262	108.955	174.181	5,01%	5,52%	8,75%	65.226	76.316	66.919			
	Oto	10.419	14.615	16.567	45.880	2,28%	2,82%	7,69%	29.313	35.461	31.265			
	CF 2	76.474	97.421	96.306	182.911	0,81%	0,93%	1,76%	86.604	106.437	85.490			
	Mitraguna & Others	72.232	89.999	88.979	168.763	0,92%	1,02%	1,92%	79.784	96.530	78.764			
	Pensiun	4.241	7.422	7.328	14.148	0,27%	0,46%	0,88%	6.820	9.907	6.726			
Total Pembiayaan		215.104	267.051	284.362	707.011	1,29%	1,50%	3,68%	422.649	491.907	439.960	1,29%	64,93%	-2,4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	28-Dec-25	31-Dec-24	30-Nov-25	28-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	65.676	68.318	67.841	70.360	4,69%	4,12%	4,33%	2.519	4.684	2.042			
	Linkage	15.065	15.081	15.087	15.087	2,07%	1,68%	1,68%	(0)	21	5			
	Non-Linkage	50.611	53.237	52.754	52.274	7,51%	7,06%	7,19%	(480)	1.663	(963)			
	Value Chain	-	-	-	3.000	-	-	-	3.000	3.000	3.000			
2	MBG	31.069	39.976	42.624	48.259	1,34%	1,77%	1,99%	5.635	17.190	8.283			
	KUR	22.074	30.304	32.141	36.926	1,02%	1,42%	1,61%	4.786	14.852	6.622			
	Non KUR	8.995	9.672	10.484	11.333	6,46%	7,59%	8,22%	849	2.338	1.661			
3	PWG	184	191	191	221	0,02%	0,01%	0,01%	31	37	31			
	Cilem	-	-	-	31	0,00%	0,00%	0,00%	31	31	31			
	Gadai	184	191	191	191	0,03%	0,02%	0,02%	-	6	-			
4	CFG	227.463	284.201	270.215	275.778	1,92%	2,10%	2,12%	5.564	48.316	(8.422)			
	CF 1	109.876	141.595	138.885	142.394	4,56%	5,42%	5,50%	3.508	32.518	799			
	Total Griya	105.089	134.833	131.421	134.403	5,38%	6,66%	6,75%	2.982	29.314	(430)			
	Oto	4.786	6.761	7.465	7.991	1,05%	1,27%	1,34%	526	3.205	1.229			
	CF 2	117.587	142.606	131.329	133.385	1,25%	1,27%	1,28%	2.055	15.798	(9.221)			
	Mitraguna & Others	101.881	135.405	125.206	127.757	1,29%	1,44%	1,45%	2.551	25.876	(7.648)			
	Pensiun	15.706	7.201	6.123	5.628	0,09%	0,03%	0,35%	(496)	(10.078)	(1.573)			
Total Pembiayaan		324.392	392.685	380.871	394.619	1,94%	2,01%	2,05%	13.748	70.227	1.933	1,77%	13,89%	-0,3%

Asset & Contribution Margin

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Nov'25)	Growth (1-28 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	27-Dec-25	28-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	238.297	418.828	422.172	421.188	177.355	(984)	2.360	0,56%	182.891	76,75%	420.906	100,07%	282
2	Tabungan	1.732.891	1.903.991	1.944.142	1.936.070	44.961	(8.072)	32.079	1,68%	203.179	11,72%	2.000.816	96,76%	(64.746)
3	Deposito	877.742	950.883	831.079	831.009	(55.963)	(70)	(119.874)	-12,61%	(46.733)	-5,32%	896.431	92,70%	(65.422)
Total		2.848.930	3.273.702	3.197.392	3.188.266	166.354	(9.125)	(85.435)	-2,61%	339.337	11,91%	3.318.152	96,09%	(129.886)
CASA		1.971.188	2.322.819	2.366.313	2.357.258	222.316	(9.056)	34.439	1,48%	386.070	19,59%	2.421.722	97,34%	(64.464)
(% CASA)		69,19%	70,95%	74,01%	73,94%									
FDR		84,13%	83,44%	86,37%	86,62%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-27 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	23-Dec-25	27-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	79.410	87.303	95.697	94.197		(1.500)	6.894	7,90%	14.787	18,62%	118.145	79,73%	(23.948)
2	Giro ISE	37.094	35.022	34.444	33.084		(1.360)	(1.937)	-5,53%	(4.009)	-10,81%	60.551	54,64%	(27.467)
3	Tabungan ISE	39.484	49.856	60.798	60.658		(140)	10.802	21,67%	21.174	53,63%	44.877	135,16%	15.781
4	Deposito ISE	2.833	2.426	455	455		0	(1.971)	-81,24%	(2.378)	-83,94%	12.717	3,58%	(12.262)
5	CIF ISE	2.097	2.325	2.325	2.325		0	0	0,00%	228	10,87%		0,00%	2.325

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Nov'25)	Pencairan (1-28 Dec'25)	Pencairan MtM	MtD (1-28 Nov'25)	Growth (1-28 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	122.962	126.748	121.167	4.240	500	-3.740	1.457	-5.581	-1.795	6.081	162.236	74,69%	(41.069)
	Linkage	22.750	25.937	25.569	740	500	(240)	-200	-368	2.819	868	39.853	64,16%	(14.284)
	Non-Linkage	100.212	100.811	95.598	3.500	-	-3.500	1.657	-5.213	-4.615	5.213	122.383	78,11%	(26.785)
	• Local Champion	83.501	66.595	64.595	3.500	-	-3.500	-804	-1.999	-18.905	1.999	94.012	68,71%	(29.416)
	• Value Chain	16.712	34.216	31.003	-	-	-	2.461	-3.214	14.291	3.214	28.371	109,27%	2.631
2	MBG	310.816	325.767	328.558	13.920	13.730	-190	1.228	2.791	17.742	10.939	362.288	90,69%	(33.729)
	KUR	291.370	306.564	310.027	13.660	13.705	45	1.900	3.463	18.657	10.242	340.266	91,11%	(30.239)
	Non KUR	19.446	19.203	18.531	260	25	-235	-673	-672	-915	697	22.022	84,15%	(3.491)
3	PWG	193.140	323.731	338.314	54.304	52.069	-2.235	11.995	14.583	145.174	37.486	362.681	93,28%	(24.368)
	Cilem	122.752	218.666	229.178	22.148	24.900	2.752	7.938	10.511	106.426	14.388	262.581	87,28%	(33.403)
	Gadai	70.389	105.064	109.136	32.156	27.169	-4.987	4.057	4.072	38.747	23.097	100.101	109,03%	9.036
4	CFG	1.770.026	1.955.435	1.973.626	47.219	55.197	7.978	10.668	18.191	203.600	37.006	2.003.011	98,53%	(29.385)
	CF 1	463.002	520.993	531.254	11.486	17.747	6.261	1.760	10.261	68.252	7.486	503.674	105,48%	27.580
	Total Griya	392.209	436.373	445.355	7.592	14.182	6.590	0	8.982	53.146	5.200	412.745	107,90%	32.609
	• Total Non Program	388.279	424.924	433.285	7.257	13.522	6.265	372	8.361	45.006	5.161	397.351	109,04%	35.934
	• Program	3.930	11.449	12.070	334	660	326	302	621	8.140	39	15.395	78,40%	(3.325)
	Oto	70.793	84.620	85.899	3.894	3.565	-329	1.760	1.279	15.106	2.286	90.929	94,47%	(5.029)
	CF 2	1.307.024	1.434.442	1.442.372	35.733	37.450	1.717	8.908	7.930	135.348	29.520	1.499.337	96,20%	(56.965)
	Mitraguna & Others	1.211.757	1.335.736	1.343.245	34.901	34.774	-127	9.546	7.509	131.488	27.265	1.384.316	97,03%	(41.071)
	Pensium	95.268	98.706	99.127	832	2.676	1.844	-638	421	3.859	2.255	115.021	86,18%	(15.894)
Total Pembiayaan		2.396.945	2.731.682	2.761.665	119.683	121.496	1.813	25.347	29.983	364.720	91.512	2.890.216	95,55%	(128.551)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	28-Dec-25	31-Dec-24	30-Nov-25	28-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	508	6	-	3.574	0,41%	0,00%	2,95%	3.574	3.066	3.568			
	Linkage	43	6	-	-	0,19%	0,00%	0,00%	-	(43)	(6)			
	Local Champion	465	-	-	3.574	0,46%	0,00%	3,74%	3.574	3.110	3.574			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	4.441	6.190	6.190	27.030	1,43%	1,90%	8,23%	20.840	22.589	20.840			
	KUR	3.770	4.599	4.599	23.793	1,29%	1,50%	7,67%	19.194	20.024	19.194			
	Non KUR	671	1.590	1.590	3.236	3,45%	8,28%	17,46%	1.646	2.565	1.646			
3	PWG	155	-	-	18.427	0,08%	0,00%	5,45%	18.427	18.272	18.427			
	Cilem	155	-	-	16.649	0,13%	0,00%	7,26%	16.649	16.494	16.649			
	Gadai	-	-	-	1.777	0,00%	0,00%	1,63%	1.777	1.777	1.777			
4	CFG	19.018	28.147	27.679	59.461	1,07%	1,42%	3,01%	31.783	40.444	31.314			
	CF 1	8.456	11.479	12.737	24.204	1,83%	2,44%	4,56%	11.467	15.748	12.725			
	Total Griya	6.832	10.463	10.710	18.961	1,74%	2,45%	4,26%	8.250	12.128	8.498			
	Oto	1.624	1.016	2.026	5.243	2,29%	2,39%	6,10%	3.217	3.619	4.227			
	CF 2	10.562	16.669	14.942	35.258	0,81%	1,04%	2,44%	20.316	24.696	18.589			
	Mitraguna & Others	10.315	16.481	14.431	33.945	0,85%	1,08%	2,53%	19.514	23.631	17.464			
	Pensium	247	188	511	1.313	0,26%	0,52%	1,32%	802	1.066	1.125			
Total Pembiayaan		24.121	34.343	33.868	108.492	1,01%	1,24%	3,93%	74.624	84.371	74.149	1,03%	73,82%	-2,9%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	28-Dec-25	31-Dec-24	30-Nov-25	28-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.083	1.738	1.744	4.744	0,88%	1,38%	3,92%	3.000	3.661	3.006			
	Linkage	196	238	244	244	0,86%	0,94%	0,95%	-	48	6			
	Non-Linkage	888	1.500	1.500	1.500	0,89%	1,49%	1,57%	-	612	-			
	Value Chain	-	-	-	3.000	0,00%	0,00%	4,64%	3.000	3.000	3.000			
2	MBG	3.227	4.684	5.129	4.798	1,04%	1,57%	1,46%	(331)	1.571	114			
	KUR	1.952	4.075	4.391	4.043	0,67%	1,43%	1,30%	(348)	2.091	(32)			
	Non KUR	1.274	609	737	754	6,55%	3,84%	4,07%	17	(520)	146			
3	PWG	-	-	-	11	0,00%	0,00%	0,00%	11	11	11			
	Cilem	-	-	-	11	0,00%	0,00%	0,00%	11	11	11			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	33.691	27.766	26.309	27.314	1,90%	1,35%	1,38%	1.005	(6.377)	(452)			
	CF 1	5.942	4.809	5.093	6.317	1,28%	0,98%	1,19%	1.224	375	1.508			
	Total Griya	5.028	4.373	4.557	5.412	1,28%	1,04%	1,22%	855	384	1.039			
	Oto	914	436	536	905	1,29%	0,63%	1,05%	368	(10)	469			
	CF 2	27.748	22.956	21.216	20.997	2,12%	1,48%	1,46%	(219)	(6.751)	(1.960)			
	Mitraguna & Others	27.082	22.326	20.725	20.680	2,23%	1,55%	1,54%	(45)	(6.402)	(1.646)			
	Pensium	666	631	491	317	0,03%	0,02%	0,32%	(174)	(349)	(314)			
Total Pembiayaan		38.001	34.188	33.182	36.867	1,59%	1,21%	1,33%	3.685	(1.133)	2.679	1,41%	-5,37%	0,1%

Asset & Contribution Margin

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

PHR & Payroll

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

AREA MEDAN KOTA

Pilih Area

Kelas Outlet

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Nov'25	Growth (1-28 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	27-Dec-25	28-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	314.972	437.227	634.501	632.433	(162.332)	(2.069)	195.205	44,65%	317.461	100,79%	515.367	122,72%	117.066
2	Tabungan	2.242.130	2.410.328	2.522.984	2.516.429	(11.852)	(6.555)	106.101	4,40%	274.299	12,23%	2.534.104	99,30%	(17.675)
3	Deposito	2.798.677	3.310.810	3.218.975	3.218.889	519.898	(86)	(91.921)	-2,78%	420.212	15,01%	2.816.881	114,27%	402.008
Total		5.355.779	6.158.366	6.376.461	6.367.751	345.714	(8.710)	209.385	3,40%	1.011.972	18,89%	5.866.352	108,55%	501.399
CASA		2.557.102	2.847.555	3.157.485	3.148.862	(174.184)	(8.624)	301.306	10,58%	591.760	23,14%	3.049.471	103,26%	99.391
(% CASA		47,74%	46,24%	49,52%	49,45%									
FDR		47,52%	48,47%	47,49%	47,56%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-27 Dec'25)	Growth (1-27 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	23-Dec-25	27-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	113.657	99.470	108.681	106.854		(1.827)	7.384	7,42%	(6.803)	-5,99%	151.518	70,52%	(44.664)
2	Giro ISE	31.184	15.875	22.990	23.200		209	7.325	46,14%	(7.984)	-25,60%	54.128	42,86%	(30.928)
3	Tabungan ISE	59.057	64.263	66.359	64.322		(2.037)	59	0,09%	5.264	8,91%	64.324	100,00%	(2)
4	Deposito ISE	23.415	19.332	19.332	19.332		0	0	0,00%	(4.083)	-17,44%	33.066	58,47%	(13.734)
5	CIF ISE	2.046	1.554	1.554	1.554		0	0	0,00%	(492)	-24,05%		0,00%	1.554

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Nov'25)	Pencairan (1-28 Dec'25)	Pencairan MtM	MtD (1-28 Nov'25	Growth (1-28 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	188.209	207.382	208.540	5.680	4.500	-1.180	513	1.158	20.330	3.342	244.894	85,16%	(36.354)
	Linkage	19.369	18.016	17.887	-	-	-	-130	-129	-1.482	129	44.054	40,60%	(26.167)
	Non-Linkage	168.841	189.366	190.653	5.680	4.500	-1.180	643	1.287	21.812	3.213	200.840	94,93%	(10.187)
	• Local Champion	162.434	180.126	181.368	5.680	4.500	-1.180	771	1.242	18.934	3.258	177.604	102,12%	3.763
	• Value Chain	6.407	9.240	9.285	-	-	-	-128	45	2.878	(45)	23.235	39,96%	(13.950)
2	MBG	159.435	194.735	196.895	7.625	6.935	-690	2.895	2.160	37.461	4.775	210.853	93,38%	(13.958)
	KUR	151.599	185.038	187.107	7.075	6.635	-440	2.836	2.069	35.509	4.566	200.443	93,35%	(13.336)
	Non KUR	7.836	9.697	9.788	550	300	-250	60	91	1.952	209	10.410	94,03%	(622)
3	PWG	252.400	434.205	455.850	85.073	77.738	-7.334	21.944	21.645	203.450	56.093	453.213	100,58%	2.637
	Cilem	111.797	234.388	246.289	27.287	26.244	-1.043	10.815	11.901	134.492	14.343	276.183	89,18%	(29.894)
	Gadai	140.603	199.817	209.561	57.786	51.494	-6.291	11.129	9.745	68.958	41.750	177.030	118,38%	32.531
4	CFG	1.944.791	2.148.603	2.166.949	57.544	55.408	-2.136	10.856	18.347	222.158	37.061	2.206.447	98,21%	(39.498)
	CF 1	376.842	382.194	384.275	3.700	9.055	5.355	-2.215	2.082	7.434	6.973	422.476	90,96%	(38.201)
	Total Griya	311.852	312.575	315.452	3.420	7.886	4.466	0	2.877	3.600	5.009	334.952	94,18%	(19.500)
	• Total Non Program	308.347	308.216	310.964	3.420	7.726	4.306	-1.685	2.748	2.617	4.978	318.551	97,62%	(7.588)
	• Program	3.505	4.359	4.488	-	160	160	136	129	984	31	16.401	27,37%	(11.912)
	Oto	64.990	69.619	68.823	280	1.169	889	-2.215	-796	3.833	1.965	87.524	78,63%	(18.701)
	CF 2	1.567.950	1.766.409	1.782.674	53.844	46.353	-7.491	13.071	16.265	214.724	30.088	1.783.972	99,93%	(1.298)
	Mitraguna & Others	1.383.782	1.569.711	1.583.253	48.920	41.670	-7.250	10.152	13.542	199.471	28.128	1.577.695	100,35%	5.558
	Pensiun	184.168	196.697	199.421	4.924	4.683	-241	2.920	2.723	15.253	1.960	206.276	96,68%	(6.855)
Total Pembiayaan		2.544.835	2.984.924	3.028.234	155.922	144.581	-11.341	36.209	43.310	483.399	101.272	3.115.406	97,20%	(87.173)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	28-Dec-25	31-Dec-24	30-Nov-25	28-Dec-25	MtD	YtD	MtM		Penc.	Gap
1	SME	1.267	3.204	3.204	4.307	0,67%	1,54%	2,07%	1.103	3.040	1.103			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	1.267	3.204	3.204	4.307	0,75%	1,69%	2,26%	1.103	3.040	1.103			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	3.453	6.764	6.764	20.019	2,17%	3,47%	10,17%	13.255	16.566	13.255			
	KUR	2.876	6.294	6.294	18.217	1,90%	3,40%	9,74%	11.923	15.341	11.923			
	Non KUR	577	470	470	1.802	7,36%	4,84%	18,41%	1.333	1.226	1.333			
3	PWG	-	-	-	37.084	0,00%	0,00%	8,14%	37.084	37.084	37.084			
	Cilem	-	-	-	26.934	0,00%	0,00%	10,94%	26.934	26.934	26.934			
	Gadai	-	-	-	10.150	0,00%	0,00%	4,84%	10.150	10.150	10.150			
4	CFG	19.268	25.105	26.975	58.671	0,99%	1,26%	2,71%	31.695	39.403	33.566			
	CF 1	8.041	13.170	13.772	31.142	2,13%	3,60%	8,10%	17.370	23.101	17.972			
	Total Griya	6.972	10.986	11.815	22.826	2,24%	3,78%	7,24%	11.011	15.854	11.840			
	Oto	1.069	2.184	1.957	8.316	1,64%	2,81%	12,08%	6.359	7.247	6.132			
	CF 2	11.227	11.934	13.204	27.529	0,72%	0,75%	1,54%	14.325	16.302	15.595			
	Mitraguna & Others	11.107	11.331	11.970	26.083	0,80%	0,76%	1,65%	14.113	14.977	14.752			
	Pensiun	120	603	1.234	1.446	0,07%	0,63%	0,73%	212	1.325	843			
Total Pembiayaan		23.988	35.072	36.943	120.081	0,94%	1,24%	3,97%	83.139	96.093	85.009	0,92%	76,79%	-3,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	28-Dec-25	31-Dec-24	30-Nov-25	28-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	9.021	7.817	7.813	7.813	4,79%	3,77%	3,75%	(1)	(1.209)	(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%	4,10%	(1)	(1.186)	(4)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	2.863	1.525	1.811	2.345	1,80%	0,93%	1,19%	533	(519)	820			
	KUR	1.760	1.021	1.239	1.779	1,16%	0,67%	0,95%	540	20	759			
	Non KUR	1.104	504	572	565	14,08%	5,90%	5,78%	(7)	(538)	61			
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	23.314	0,93%	1,12%	1,08%	(765)	5.190	(657)			
	CF 1	5.476	6.167	5.995	5.515	1,45%	1,57%	1,44%	(480)	39	(652)			
	Total Griya	4.795	5.656	5.484	4.859	1,54%	1,75%	1,54%	(625)	65	(797)			
	Oto	681	511	511	656	1,05%	0,73%	0,95%	145	(25)	145			
	CF 2	12.648	17.804	18.084	17.799	0,81%	1,02%	1,00%	(285)	5.151	(5)			
	Mitraguna & Others	12.330	17.209	17.489	17.204	0,89%	1,11%	1,09%	(285)	4.874	(5)			
	Pensiun	318	595	594	594	0,01%	0,02%	0,30%	-	277	(0)			
Total Pembiayaan		30.008	33.313	33.703	33.471	1,18%	1,13%	1,11%	(232)	3.463	158	0,93%	15,98%	-0,2%

Asset & Contribution Margin

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

PHR & Payroll

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

AREA MEDAN RAYA

Pilih Area

Kelas Outlet

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Nov'25	Growth (1-28 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	27-Dec-25	28-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	155.866	128.866	119.202	119.390	(4.060)	188	(9.476)	-7,35%	(36.476)	-23,40%	346.235	34,48%	(226.844)
2	Tabungan	1.803.617	1.980.739	2.028.411	2.019.893	51.335	(8.518)	39.154	1,98%	216.277	11,99%	2.083.113	96,97%	(63.220)
3	Deposito	681.198	762.342	742.133	742.135	(32.431)	1	(20.208)	-2,65%	60.937	8,95%	699.248	106,13%	42.887
Total		2.640.681	2.871.948	2.889.747	2.881.418	14.844	(8.328)	9.471	0,33%	240.737	9,12%	3.128.596	92,10%	(247.178)
CASA		1.959.483	2.109.605	2.147.614	2.139.284	47.274	(8.330)	29.679	1,41%	179.801	9,18%	2.429.348	88,06%	(290.064)
(% CASA		74,20%	73,46%	74,32%	74,24%									
FDR		99,99%	104,53%	105,40%	105,71%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-27 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	23-Dec-25	27-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	65.610	82.670	86.554	88.679		2.125	6.009	7,27%	23.069	35,16%	95.806	92,56%	(7.127)
2	Giro ISE	23.758	19.536	22.509	22.706		197	3.170	16,23%	(1.053)	-4,43%	42.060	53,98%	(19.354)
3	Tabungan ISE	30.646	53.467	54.377	56.306		1.929	2.839	5,31%	25.660	83,73%	34.843	106,60%	21.463
4	Deposito ISE	11.205	9.667	9.667	9.667		0	0	0,00%	(1.538)	-13,73%	18.904	51,14%	(9.236)
5	CIF ISE	1.945	2.824	2.824	2.824		0	0	0,00%	879	45,19%		0,00%	2.824

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Nov'25)	Pencairan (1-28 Dec'25)	Pencairan MtM	MtD (1-28 Nov'25	Growth (1-28 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	80.398	99.911	101.884	5.900	3.585	-2.316	3.622	1.973	21.486	1.611	115.782	88,00%	(13.898)
	Linkage	14.865	24.409	27.086	-	2.678	2.678	-2	2.677	12.221	0	30.274	89,47%	(3.188)
	Non-Linkage	65.533	75.502	74.798	5.900	907	-4.993	3.623	-704	9.265	1.611	85.508	87,48%	(10.710)
	• Local Champion	62.373	72.430	71.777	5.900	907	-4.993	3.655	-653	9.404	1.560	71.843	99,91%	(66)
	• Value Chain	3.160	3.072	3.021	-	-	-	-32	-51	-139	51	13.665	22,11%	(10.644)
2	MBG	368.059	388.843	390.059	13.450	12.862	-588	2.543	1.216	22.001	11.646	422.292	92,37%	(32.233)
	KUR	343.457	362.300	363.513	12.040	12.392	352	1.434	1.213	20.056	11.179	394.978	92,03%	(31.465)
	Non KUR	24.602	26.544	26.546	1.410	470	-940	1.108	3	1.945	467	27.314	97,19%	(768)
3	PWG	200.888	356.932	375.762	79.181	64.762	-14.419	19.828	18.830	174.874	45.933	371.423	101,17%	4.339
	Cilem	92.590	195.267	208.130	28.093	24.346	-3.746	15.699	12.864	115.540	11.483	231.018	90,09%	(22.888)
	Gadai	108.298	161.666	167.632	51.089	40.416	-10.673	4.129	5.966	59.334	34.450	140.405	119,39%	27.227
4	CFG	1.991.066	2.156.369	2.178.213	46.416	58.811	12.395	11.052	21.844	187.147	36.967	2.211.667	98,49%	(33.454)
	CF 1	271.158	283.057	283.819	3.483	4.666	1.183	1.942	762	12.661	3.904	309.258	91,77%	(25.439)
	Total Griya	236.939	232.575	232.814	571	2.488	1.917	0	238	-4.125	2.249	255.971	90,95%	(23.157)
	• Total Non Program	155.508	155.596	156.320	250	2.330	-2.038	724	812	1.606	1.606	163.915	95,37%	(7.595)
	• Program	81.431	76.979	76.494	321	158	-163	-302	-485	-4.937	643	92.056	83,09%	(15.562)
	Oto	34.219	50.482	51.005	2.913	2.178	-734	1.942	524	16.786	1.655	53.287	95,72%	(2.282)
	CF 2	1.719.908	1.873.311	1.894.394	42.933	54.145	11.212	9.111	21.082	174.486	33.063	1.902.409	99,58%	(8.015)
	Mitraguna & Others	1.474.657	1.605.638	1.624.441	39.605	49.183	9.578	8.035	18.803	149.784	30.380	1.638.476	99,14%	(14.035)
	Pensiun	245.250	267.674	269.953	3.328	4.962	1.634	1.076	2.279	24.702	2.683	263.933	102,28%	6.019
Total Pembiayaan		2.640.411	3.002.055	3.045.918	144.948	140.020	-4.928	37.045	43.863	405.508	96.156	3.121.164	97,59%	(75.246)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	28-Dec-25	31-Dec-24	30-Nov-25	28-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	3.910	0,00%	0,00%	3,84%	3.910	3.910	3.910			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	3.910	0,00%	0,00%	5,23%	3.910	3.910	3.910			
	Value Chain	-	-	1.819	-	0,00%	2,51%	0,00%	(1.819)	-	-			
2	MBG	2.275	9.715	9.715	30.024	0,62%	2,50%	7,70%	20.309	27.749	20.309			
	KUR	1.785	8.311	8.311	25.409	0,52%	2,29%	6,99%	17.098	23.624	17.098			
	Non KUR	489	1.404	1.404	4.614	1,99%	5,29%	17,38%	3.211	4.125	3.211			
3	PWG	10	-	-	19.380	0,00%	0,00%	5,16%	19.380	19.370	19.380			
	Cilem	10	-	-	14.130	0,01%	0,00%	6,79%	14.130	14.120	14.130			
	Gadai	-	-	-	5.250	0,00%	0,00%	3,13%	5.250	5.250	5.250			
4	CFG	19.717	28.500	30.393	52.091	0,99%	1,41%	2,39%	21.698	32.374	23.592			
	CF 1	13.249	16.070	16.284	29.836	4,89%	5,75%	10,51%	13.553	16.588	13.766			
	Total Griya	12.780	15.301	15.217	24.085	5,39%	6,54%	10,35%	8.868	11.305	8.784			
	Oto	469	769	1.066	5.751	1,37%	2,11%	11,28%	4.685	5.283	4.982			
	CF 2	6.468	12.430	14.110	22.255	0,38%	0,75%	1,17%	8.145	15.787	9.826			
	Mitraguna & Others	5.999	11.068	12.494	19.979	0,41%	0,78%	1,23%	7.485	13.980	8.911			
	Pensiun	470	1.361	1.615	2.276	0,19%	0,60%	0,84%	661	1.807	915			
Total Pembiayaan		22.002	38.215	40.108	105.404	0,83%	1,34%	3,46%	65.296	83.402	67.190	0,87%	74,78%	-2,6%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	28-Dec-25	31-Dec-24	30-Nov-25	28-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	18.159	24.522	24.090	24.089	22,59%	24,11%	23,64%	(1)	5.930	(433)			
	Linkage	14.845	14.841	14.841	14.841	99,87%	60,80%	54,79%	(0)	(4)	(1)			
	Non-Linkage	3.314	9.681	9.249	9.248	5,06%	12,25%	12,36%	(0)	5.934	(433)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	2.573	2.733	2.942	4.009	0,70%	0,76%	1,03%	1.068	1.436	1.276			
	KUR	1.118	1.434	1.463	2.458	0,33%	0,40%	0,68%	995	1.340	1.024			
	Non KUR	1.455	1.300	1.478	1.551	5,91%	5,57%	5,84%	73	97	252			
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	23.739	1,29%	1,06%	1,09%	985	(1.928)	248			
	CF 1	9.750	9.855	10.152	10.157	3,60%	3,59%	3,58%	6	408	303			
	Total Griya	9.274	9.315	9.438	9.444	3,91%	4,06%	4,06%	6	171	129			
	Oto	476	540	714	713	1,39%	1,41%	1,40%	(0)	237	173			
	CF 2	15.917	13.636	12.603	13.582	0,93%	0,67%	0,72%	979	(2.335)	(54)			
	Mitraguna & Others	14.983	12.664	11.647	12.813	1,02%	0,73%	0,79%	1.166	(2.170)	149			
	Pensiun	934	972	956	769	0,04%	0,03%	0,28%	(187)	(166)	(203)			
Total Pembiayaan		46.399	50.747	49.786	51.837	1,76%	1,66%	1,70%	2.051	5.439	1.091	1,79%	-5,00%	0,1%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Nov'25	Growth (1-28 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	27-Dec-25	28-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.111.061	1.414.109	1.207.227	1.207.780	(97.170)	552	(206.329)	-14,59%	96.718	8,71%	1.422.021	84,93%	(214.242)
2	Tabungan	4.778.169	5.505.119	5.473.188	5.468.877	387.504	(4.311)	(36.242)	-0,66%	690.708	14,46%	5.182.062	105,53%	286.815
3	Deposito	1.667.902	1.627.216	1.595.676	1.595.675	(70.429)	(1)	(31.542)	-1,94%	(72.227)	-4,33%	1.695.532	94,11%	(99.858)
Total		7.557.133	8.546.444	8.276.091	8.272.331	219.905	(3.760)	(274.113)	-3,21%	715.199	9,46%	8.299.616	99,67%	(27.284)
CASA		5.889.231	6.919.228	6.680.416	6.676.657	290.334	(3.759)	(242.571)	-3,51%	787.426	13,37%	6.604.083	101,10%	72.573
(% CASA		77,93%	80,96%	80,72%	80,71%									
FDR		79,28%	79,23%	82,63%	82,67%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-27 Dec'25)	Growth (1-27 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	23-Dec-25	27-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	304.377	365.768	362.274	362.096	-	(178)	(3.673)	-1,00%	57.718	18,96%	399.069	90,74%	(36.973)
2	Giro ISE	93.275	88.775	92.988	94.801	-	1.813	6.026	6,79%	1.526	1,64%	150.822	62,86%	(56.021)
3	Tabungan ISE	174.173	229.504	238.452	236.461	-	(1.992)	6.956	3,03%	62.287	35,76%	187.112	126,37%	49.348
4	Deposito ISE	36.929	47.489	30.834	30.834	-	0	(16.655)	-35,07%	(6.095)	-16,50%	61.135	50,44%	(30.301)
5	CIF ISE	3.133	3.694	3.694	3.694	-	0	0	0,00%	561	17,91%		0,00%	3.694

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Nov'25)	Pencairan (1-28 Dec'25)	Pencairan MtM	MtD (1-28 Nov'25	Growth (1-28 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	824.608	969.288	947.543	179.502	1.400	-178.102	174.663	-21.745	122.935	23.145	901.947	105,06%	45.596
	Linkage	583.855	720.364	715.279	-	-	-	172.022	-5.085	131.424	5.085	617.271	115,88%	98.008
	Non-Linkage	240.753	248.924	232.264	179.502	1.400	-178.102	2.641	-16.660	-8.488	18.060	284.672	81,59%	(52.411)
	• Local Champion	177.655	182.232	168.645	179.250	-	-179.250	5.250	-13.587	-9.010	13.587	190.795	88,39%	(22.150)
	• Value Chain	63.098	66.692	63.619	252	1.400	1.148	-2.610	-3.073	522	4.473	93.880	67,77%	(30.261)
2	MBG	1.025.144	1.051.900	1.063.839	38.847	45.676	6.829	1.690	11.939	38.694	33.737	1.139.485	93,36%	(75.646)
	KUR	965.396	993.508	1.005.411	37.887	44.035	6.148	2.886	11.902	40.015	32.133	1.074.013	93,61%	(68.602)
	Non KUR	59.748	58.392	58.428	960	1.641	681	-1.196	36	-1.320	1.605	65.472	89,24%	(7.044)
3	PWG	255.819	538.581	571.168	90.236	91.539	1.303	30.241	32.587	315.349	58.951	601.092	95,02%	(29.923)
	Cilem	149.863	366.173	393.172	40.820	47.117	6.297	19.595	26.999	243.308	20.118	432.657	90,87%	(39.485)
	Gadai	105.956	172.408	177.997	49.416	44.422	-4.994	10.646	5.589	72.041	38.833	168.435	105,68%	9.562
4	CFG	3.885.901	4.211.869	4.256.284	106.557	123.459	16.902	23.924	44.415	370.383	79.044	4.354.361	97,75%	(98.077)
	CF 1	838.535	900.893	912.147	15.819	26.221	10.402	4.556	11.255	73.612	14.967	919.422	99,21%	(7.275)
	Total Griya	595.912	600.711	606.740	4.614	11.791	7.177	0	6.029	10.828	5.762	636.591	95,31%	(29.851)
	• Total Non Program	435.065	452.228	458.754	4.456	11.152	6.696	-4.115	6.526	23.689	4.627	453.034	101,26%	5.720
	• Program	160.848	148.482	147.986	158	639	481	-1.118	-496	-12.862	1.135	183.557	80,62%	(35.571)
	Oto	242.622	300.182	305.407	11.206	14.431	3.225	4.556	5.225	62.785	9.205	282.830	107,98%	22.577
	CF 2	3.047.367	3.310.976	3.344.137	90.738	97.238	6.500	19.368	33.161	296.770	64.077	3.434.939	97,36%	(90.802)
	Mitraguna & Others	2.497.673	2.750.501	2.782.098	81.633	89.559	7.926	20.016	31.596	284.425	57.963	2.845.615	97,77%	(63.517)
	Pensiun	549.694	560.475	562.039	9.105	7.679	-1.426	-648	1.564	12.345	6.115	589.324	95,37%	(27.285)
Total Pembiayaan		5.991.472	6.771.638	6.838.834	415.142	262.074	-153.068	230.518	67.197	847.362	194.878	6.996.885	97,74%	(158.051)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	28-Dec-25	31-Dec-24	30-Nov-25	28-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.291	188	149	6.835	0,16%	0,02%	0,72%	6.686	5.544	6.647			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	1.291	188	149	6.835	0,54%	0,06%	2,94%	6.686	5.544	6.647			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	11.476	19.334	19.334	54.021	1,12%	1,84%	5,08%	34.687	42.545	34.687			
	KUR	9.838	15.519	15.519	46.668	1,02%	1,56%	4,64%	31.149	36.830	31.149			
	Non KUR	1.638	3.815	3.815	7.353	2,74%	6,53%	12,58%	3.538	5.715	3.538			
3	PWG	124	4	4	23.936	0,05%	0,00%	4,19%	23.932	23.812	23.932			
	Cilem	118	-	-	18.983	0,08%	0,00%	4,83%	18.983	18.865	18.983			
	Gadai	7	4	4	4.953	0,01%	0,00%	2,78%	4.949	4.947	4.949			
4	CFG	59.411	72.096	65.976	117.090	1,53%	1,57%	2,75%	51.114	57.678	44.994			
	CF 1	35.165	39.232	37.416	63.816	4,19%	4,15%	7,00%	26.400	28.651	24.584			
	Total Griya	29.490	30.424	28.365	44.024	4,95%	4,72%	7,26%	15.659	14.534	13.600			
	Oto	5.675	8.808	9.051	19.792	2,34%	3,02%	6,48%	10.741	14.117	10.984			
	CF 2	24.246	32.864	28.560	53.273	0,80%	0,86%	1,59%	24.714	29.027	20.410			
	Mitraguna & Others	22.605	29.933	26.523	48.601	0,91%	0,96%	1,75%	22.079	25.997	18.669			
	Pensiun	1.642	2.931	2.037	4.672	0,30%	0,36%	0,83%	2.635	3.030	1.741			
Total Pembiayaan		72.302	91.622	85.462	201.881	1,21%	1,26%	2,95%	116.419	129.579	110.260	1,24%	58,02%	-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	28-Dec-25	31-Dec-24	30-Nov-25	28-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%	0,50%	-	(569)	(24)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	18.877	22.526	23.989	26.370	1,84%	2,28%	2,48%	2.381	7.493	3.844			
	KUR	14.751	17.487	19.071	20.906	1,53%	1,92%	2,08%	1.835	6.155	3.419			
	Non KUR	4.126	5.039	4.918	5.464	6,91%	8,42%	9,35%	546	1.338	425			
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	67.495	1,31%	1,54%	1,59%	2.647	16.782	(5.575)			
	CF 1	15.203	26.509	23.133	24.478	1,81%	2,57%	2,68%	1.345	9.275	(2.031)			
	Total Griya	12.941	22.897	19.164	20.329	2,17%	3,19%	3,35%	1.165	7.388	(2.568)			
	Oto	2.262	3.611	3.970	4.149	0,93%	1,32%	1,36%	179	1.887	538			
	CF 2	35.510	46.561	41.714	43.017	1,17%	1,26%	1,29%	1.302	7.507	(3.545)			
	Mitraguna & Others	25.071	43.527	40.668	41.786	1,00%	1,48%	1,50%	1.118	16.715	(1.742)			
	Pensiun	10.439	3.034	1.047	1.231	0,17%	0,02%	0,22%	184	(9.208)	(1.803)			
Total Pembiayaan		71.311	96.779	89.996	95.024	1,19%	1,33%	1,39%	5.028	23.713	(1.756)	1,12%	19,05%	-0,3%

Asset & Contribution Margin

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

PHR & Payroll

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

AREA PEMATANGSIANTAR

Pilih Area

Kelas Outlet

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Nov'25)	Growth (1-28 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	27-Dec-25	28-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	74.169	48.743	34.737	34.614	(10.306)	(123)	(14.129)	-28,99%	(39.555)	-53,33%	247.274	14,00%	(212.659)
2	Tabungan	1.786.724	2.008.954	2.031.043	2.024.105	40.750	(6.938)	15.151	0,75%	237.381	13,29%	2.037.916	99,32%	(13.811)
3	Deposito	649.060	610.498	546.611	546.614	(5.364)	2	(63.884)	-10,46%	(102.447)	-15,78%	667.179	81,93%	(120.566)
Total		2.509.954	2.668.196	2.612.392	2.605.333	25.080	(7.059)	(62.863)	-2,36%	95.379	3,80%	2.952.369	88,25%	(347.036)
CASA		1.860.893	2.057.697	2.065.781	2.058.719	30.444	(7.061)	1.022	0,05%	197.826	10,63%	2.285.190	90,09%	(226.470)
(% CASA)		74,14%	77,12%	79,08%	79,02%									
FDR		125,36%	131,30%	135,30%	135,67%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-27 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	23-Dec-25	27-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	42.839	41.442	41.634	41.825		191	383	0,92%	(1.014)	-2,37%	83.611	50,02%	(41.786)
2	Giro ISE	4.948	2.786	3.355	3.291		(65)	505	18,12%	(1.657)	-33,49%	29.659	11,10%	(26.369)
3	Tabungan ISE	31.691	34.438	34.060	34.316		256	(122)	-0,35%	2.625	8,28%	37.357	81,86%	(3.042)
4	Deposito ISE	6.200	4.219	4.219	4.219		0	(0)	-0,00%	(1.981)	-31,96%	16.594	25,42%	(12.376)
5	CIF ISE	2.385	2.611	2.611	2.611		0	0	0,00%	226	9,48%		0,00%	2.611

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Nov'25)	Pencairan (1-28 Dec'25)	Pencairan MtM	MtD (1-28 Nov'25)	Growth (1-28 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	184.570	243.280	244.228	4.200	4.200	0	615	948	59.657	3.252	223.889	109,08%	20.339
	Linkage	86.431	110.781	110.272	-	-	-	-519	-509	23.841	509	103.818	106,22%	6.454
	Non-Linkage	98.139	132.499	133.956	4.200	4.200	0	1.134	1.457	35.816	2.743	120.072	111,56%	13.884
	• Local Champion	98.139	132.499	133.956	4.200	4.200	0	1.134	1.457	35.816	2.743	116.221	115,26%	17.735
	• Value Chain	-	-	-	-	-	-	0	0	0	-	3.851	0,00%	(3.851)
2	MBG	446.877	444.841	447.322	16.705	15.071	-1.634	502	2.480	444	12.591	507.692	88,11%	(60.370)
	KUR	419.345	420.474	422.577	16.260	14.441	-1.819	1.113	2.283	3.412	12.158	477.116	88,61%	(54.358)
	Non KUR	27.532	24.367	24.564	445	630	185	-610	197	-2.968	433	30.576	80,34%	(6.012)
3	PWG	258.833	422.883	431.496	91.755	78.994	-12.761	16.622	8.613	172.663	70.381	433.208	99,60%	(1.712)
	Cilem	127.522	228.193	239.732	23.559	23.941	382	8.501	11.539	112.210	12.401	267.053	89,77%	(27.321)
	Gadai	131.312	194.690	191.764	68.196	55.053	-13.143	8.121	-2.926	60.453	57.979	166.155	115,41%	25.609
4	CFG	2.256.170	2.392.296	2.411.599	51.369	53.896	2.527	12.190	19.303	155.430	34.593	2.483.471	97,11%	(71.872)
	CF 1	461.418	474.026	475.293	6.777	5.511	-1.266	4.543	1.266	13.875	4.244	498.650	95,32%	(23.357)
	Total Griya	417.205	391.149	389.487	788	683	-106	0	-1.662	-27.718	2.345	434.485	89,64%	(44.998)
	• Total Non Program	64.148	59.172	58.690	510	220	-290	-157	-481	-5.457	701	71.781	81,76%	(13.091)
	• Program	353.058	331.978	330.797	278	463	185	-1.952	-1.181	-22.261	1.643	362.704	91,20%	(31.907)
	Oto	44.213	82.877	85.806	5.989	4.828	-1.161	4.543	2.929	41.593	1.899	64.165	133,73%	21.641
	CF 2	1.794.752	1.918.270	1.936.307	44.592	48.386	3.794	7.647	18.037	141.555	30.348	1.984.822	97,56%	(48.515)
	Mitraguna & Others	1.323.695	1.437.274	1.455.561	35.428	43.876	8.448	6.250	18.287	131.866	25.588	1.494.383	97,40%	(38.822)
	Pensiusn	471.056	480.996	480.746	9.164	4.510	-4.654	1.397	-250	9.689	4.760	490.439	98,02%	(9.693)
Total Pembiayaan		3.146.451	3.503.301	3.534.645	164.029	152.161	-11.868	29.929	31.344	388.194	120.816	3.648.260	96,89%	(113.615)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	28-Dec-25	31-Dec-24	30-Nov-25	28-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	192	475	460	2.127	0,10%	0,19%	0,87%	1.667	1.935	1.651			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	192	475	460	2.127	0,20%	0,35%	1,59%	1.667	1.935	1.651			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	4.879	14.773	14.773	32.614	1,09%	3,32%	7,29%	17.841	27.735	17.841			
	KUR	3.627	13.148	13.148	28.511	0,86%	3,13%	6,74%	15.363	24.884	15.363			
	Non KUR	1.252	1.625	1.625	4.103	4,55%	6,67%	16,70%	2.478	2.851	2.478			
3	PWG	275	122	122	20.753	0,11%	0,03%	4,81%	20.630	20.477	20.630			
	Cilem	275	-	-	13.894	0,22%	0,00%	5,80%	13.894	13.618	13.894			
	Gadai	-	122	122	6.859	0,00%	0,06%	3,58%	6.737	6.859	6.737			
4	CFG	67.344	65.451	70.806	115.659	2,98%	2,96%	4,80%	44.853	48.315	50.208			
	CF 1	43.373	41.926	45.314	71.063	9,40%	9,56%	14,95%	25.749	27.690	29.137			
	Total Griya	41.791	40.088	42.848	64.286	10,02%	10,95%	16,51%	21.438	22.495	24.198			
	Oto	1.583	1.838	2.467	6.778	3,58%	2,98%	7,90%	4.311	5.195	4.940			
	CF 2	23.971	23.525	25.491	44.595	1,34%	1,33%	2,30%	19.104	20.625	21.071			
	Mitraguna & Others	22.208	21.186	23.560	40.154	1,68%	1,64%	2,76%	16.594	17.946	18.968			
	Pensiusn	1.763	2.338	1.931	4.441	0,37%	0,40%	0,92%	2.510	2.679	2.103			
Total Pembiayaan		72.690	80.822	86.161	171.152	2,31%	2,46%	4,84%	84.991	98.462	90.330	2,27%	53,11%	-2,6%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	28-Dec-25	31-Dec-24	30-Nov-25	28-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	35.691	33.063	33.041	32.562	19,34%	13,58%	13,33%	(479)	(3.129)	(502)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	35.691	33.063	33.041	32.562	36,37%	24,94%	24,31%	(479)	(3.129)	(502)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	3.530	8.508	8.754	10.738	0,79%	1,97%	2,40%	1.984	7.208	2.230			
	KUR	2.493	6.287	5.977	7.739	0,59%	1,42%	1,83%	1.763	5.247	1.452			
	Non KUR	1.037	2.221	2.777	2.998	3,77%	11,40%	12,21%	221	1.961	778			
3	PWG	184	184	184	203	0,07%	0,04%	0,05%	19	19	19			
	Cilem	-	-	-	19	0,00%	0,00%	0,01%	19	19	19			
	Gadai	184	184	184	184	0,14%	0,09%	0,10%	-	(0)	-			
4	CFG	99.269	135.903	132.225	133.917	4,40%	5,53%	5,55%	1.692	34.648	(1.986)			
	CF 1	73.505	94.254	94.513	95.927	15,93%	19,94%	20,18%	1.414	22.421	1.672			
	Total Griya	73.052	92.591	92.778	94.358	17,51%	23,72%	24,23%	1.580	21.306	1.767			
	Oto	453	1.663	1.734	1.568	1,03%	2,09%	1,83%	(166)	1.115	(95)			
	CF 2	25.764	41.649	37.713	37.990	1,44%	1,97%	1,96%	278	12.227	(3.658)			
	Mitraguna & Others	22.415	39.679	34.677	35.274	1,69%	2,41%	2,42%	597	12.859	(4.405)			
	Pensiusn	3.349	1.969	3.036	2.717	0,11%	0,09%	0,57%	(319)	(632)	747			
Total Pembiayaan		138.673	177.658	174.204	177.420	4,41%	4,97%	5,02%	3.215	38.746	(239)	3,99%	20,48%	-1,0%

Asset & Contribution Margin

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

PHR & Payroll

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