

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-30 Nov'25	Growth (1-10 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	9-Dec-25	10-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.894.366	2.447.773	2.544.752	2.533.418	(96.513)	(11.334)	85.645	3,50%	639.052	33,73%	2.951.802	85,83%	(418.384)
2	Tabungan	12.343.531	13.809.131	13.798.872	13.779.831	512.698	(19.041)	(29.300)	-0,21%	1.436.301	11,64%	13.838.012	99,58%	(58.180)
3	Deposito	6.674.579	7.261.750	7.082.933	7.067.784	355.712	(15.149)	(193.966)	-2,67%	393.205	5,89%	6.775.272	104,32%	292.512
Total		20.912.476	23.518.654	23.426.557	23.381.033	771.896	(45.524)	(137.621)	-0,59%	2.468.557	11,80%	23.565.085	99,22%	(184.052)
CASA		14.237.897	16.256.904	16.343.624	16.313.250	416.185	(30.374)	56.345	0,35%	2.075.353	14,58%	16.789.813	97,16%	(476.564)
(% CASA		68,08%	69,12%	69,77%	69,77%									
FDR		79,95%	80,76%	81,24%	81,40%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-8 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25	8-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	605.893	676.653	679.108	676.640		(2.469)	(13)	-0,00%	241.173	11,68%	813.500	99,59%	(136.860)
2	Giro ISE	190.259	161.992	164.468	165.259		791	3.266	2,02%	(25.000)	-13,14%	316.220	52,26%	(150.961)
3	Tabungan ISE	335.051	431.528	448.163	441.903		(6.260)	10.376	2,40%	106.852	31,89%	363.698	121,50%	78.205
4	Deposito ISE	80.583	83.133	66.478	69.478		3.000	(13.655)	-16,43%	(11.105)	-13,78%	133.583	52,01%	(64.105)
5	CIF ISE	11.606	13.008	13.008	13.008		0	0	0,00%	1.402	12,08%	13.520	96,21%	(512)

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-10 Nov'25)	Pencairan (1-10 Dec'25)	Pencairan MtM	MtD (1-30 Nov'25	Growth (1-10 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	10-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	1.400.748	1.646.608	1.641.921	103.892	4.617	-99.275	180.870	-4.688	241.173	9.305	1.648.748	99,59%	(6.827)
	Linkage	727.269	899.506	899.416	-	-	-	171.172	-90	172.147	90	835.269	107,68%	64.147
	Non-Linkage	673.478	747.102	742.504	103.892	4.617	-99.275	9.698	-4.598	69.026	9.215	813.478	91,28%	(70.974)
	• Local Champion	584.102	633.881	628.824	103.640	3.407	-100.233	10.006	-5.057	44.722	8.464	650.475	96,67%	(21.651)
	• Value Chain	89.377	113.221	113.680	252	1.210	958	-308	459	24.304	751	163.003	69,74%	(49.323)
2	MBG	2.310.331	2.406.087	2.409.524	9.335	19.171	9.836	8.858	3.437	99.193	15.734	2.642.609	91,18%	(233.085)
	KUR	2.171.167	2.267.884	2.271.383	8.805	18.351	9.546	10.169	3.498	100.216	14.853	2.486.816	91,34%	(215.433)
	Non KUR	139.164	138.203	138.141	530	820	290	-1.311	-62	-1.023	882	155.793	88,67%	(17.653)
3	PWG	1.161.081	2.076.332	2.117.736	98.046	129.339	31.293	100.630	41.404	956.655	87.934	2.221.617	95,32%	(103.880)
	Cilem	604.524	1.242.687	1.271.815	22.372	52.746	30.373	62.549	29.128	667.291	23.617	1.469.491	86,55%	(197.676)
	Gadai	556.557	833.645	845.921	75.674	76.593	919	38.081	12.276	289.364	64.317	752.125	112,47%	93.796
4	CFG	11.847.954	12.864.571	12.863.223	46.920	104.185	57.265	58.133	-1.348	1.015.269	105.533	13.258.958	97,02%	(395.735)
	CF 1	2.410.954	2.561.163	2.569.666	7.259	19.777	12.518	28	8.503	158.712	11.274	2.653.480	96,84%	(83.814)
	Total Griya	1.954.117	1.973.383	1.982.713	1.080	14.229	13.149	-10.557	9.329	28.595	4.900	2.074.745	95,56%	(92.032)
	• Total Non Program	1.351.346	1.400.136	1.410.129	913	14.072	13.159	-7.624	9.993	58.783	4.079	1.404.632	100,39%	5.497
	• Program	602.771	573.247	572.583	167	158	-9	-2.934	-664	-30.188	821	670.113	85,45%	(97.529)
	Oto	456.837	587.780	586.954	6.179	5.548	-631	10.585	-826	130.117	6.374	578.735	101,42%	8.218
	CF 2	9.437.000	10.303.408	10.293.557	39.661	84.408	44.747	58.105	-9.851	856.557	94.259	10.605.478	97,06%	(311.921)
	Mitraguna & Others	7.891.563	8.698.860	8.696.825	33.906	78.085	44.179	53.999	-2.035	805.261	80.120	8.940.484	97,27%	(243.659)
	Pensiun	1.545.436	1.604.548	1.596.732	5.755	6.323	568	4.107	-7.816	51.296	14.139	1.664.994	95,90%	(68.262)
Total Pembiayaan		16.720.113	18.993.599	19.032.404	258.193	257.312	-882	348.491	38.805	2.312.290	218.507	19.771.931	96,26%	(739.528)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	10-Dec-25	31-Dec-24	30-Nov-25	10-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	3.258	3.873	5.631	29.962	0,23%	0,34%	1,82%	24.331	26.704	26.089			
	Linkage	43	6	-	-	0,01%	0,00%	0,00%	-	(43)	(6)			
	Local Champion	3.215	3.867	3.813	7.510	0,48%	0,51%	1,01%	3.697	4.295	3.643			
	Value Chain	-	-	1.819	22.452				20.634	22.452	22.452			
2	MBG	26.523	43.850	56.776	116.113	1,15%	2,36%	4,82%	59.337	89.590	72.263			
	KUR	21.896	36.508	47.873	103.026	1,01%	2,11%	4,54%	55.153	81.130	66.518			
	Non KUR	4.627	7.342	8.903	13.087	3,33%	6,44%	9,47%	4.184	8.460	5.745			
3	PWG	565	29	126	48.138	0,05%	0,01%	2,27%	48.012	47.573	48.109			
	Cilem	558	3	-	39.314	0,09%	0,00%	3,09%	39.314	38.756	39.310			
	Gadai	7	26	126	8.824	0,00%	0,02%	1,04%	8.698	8.818	8.798			
4	CFG	184.758	219.298	221.829	423.576	1,56%	1,72%	3,29%	201.747	238.819	204.278			
	CF 1	108.284	121.877	125.523	192.771	4,49%	4,90%	7,50%	67.248	84.487	70.894			
	Total Griya	97.865	107.262	108.955	129.735	5,01%	5,52%	6,54%	20.780	31.870	22.473			
	Oto	10.419	14.615	16.567	63.036	2,28%	2,82%	10,74%	46.469	52.617	48.421			
	CF 2	76.474	97.421	96.306	230.805	0,81%	0,93%	2,24%	134.499	154.331	133.384			
	Mitraguna & Others	72.232	89.999	88.979	204.040	0,92%	1,02%	2,35%	115.062	131.808	114.041			
	Pensiun	4.241	7.422	7.328	26.765	0,27%	0,46%	1,68%	19.437	22.524	19.343			
Total Pembiayaan		215.104	267.051	284.362	617.789	1,29%	1,50%	3,25%	333.427	402.685	350.738	1,29%	60,23%	-2,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	10-Dec-25	31-Dec-24	30-Nov-25	10-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	65.676	68.318	67.841	67.841	4,69%	4,12%	4,13%	-	2.165	(477)			
	Linkage	15.065	15.081	15.087	15.087	2,07%	1,68%	1,68%	-	22	6			
	Non-Linkage	50.611	53.237	52.754	52.754	7,51%	7,06%	7,10%	-	2.143	(483)			
	Value Chain	-	-	-	-				-	-	-			
2	MBG	31.069	39.976	42.624	43.406	1,34%	1,77%	1,80%	781	12.337	3.430			
	KUR	22.074	30.304	32.141	32.715	1,02%	1,42%	1,44%	574	10.641	2.411			
	Non KUR	8.995	9.672	10.484	10.691	6,46%	7,59%	7,74%	207	1.696	1.019			
3	PWG	184	191	191	215	0,02%	0,01%	0,01%	25	31	25			
	Cilem	-	-	-	25	0,00%	0,00%	0,00%	25	25	25			
	Gadai	184	191	191	191	0,03%	0,02%	0,02%	-	6	-			
4	CFG	227.463	284.201	270.215	275.978	1,92%	2,10%	2,15%	5.763	48.516	(8.222)			
	CF 1	109.876	141.595	138.885	141.446	4,56%	5,42%	5,50%	2.561	31.571	(148)			
	Total Griya	105.089	134.833	131.421	133.974	5,38%	6,66%	6,76%	2.553	28.885	(859)			
	Oto	4.786	6.761	7.465	7.472	1,05%	1,27%	1,27%	8	2.686	711			
	CF 2	117.587	142.606	131.329	134.532	1,25%	1,27%	1,31%	3.202	16.945	(8.074)			
	Mitraguna & Others	101.881	135.405	125.206	128.703	1,29%	1,44%	1,48%	3.497	26.821	(6.703)			
	Pensiun	15.706	7.201	6.123	5.829	0,09%	0,03%	0,37%	(294)	(9.877)	(1.372)			
Total Pembiayaan		324.392	392.685	380.871	387.440	1,94%	2,01%	2,04%	6.570	63.048	(5.245)	1,77%	13,10%	-0,3%

Asset & Contribution Margin

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

PHR & Payroll

Kinerja	Posisi
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Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-10 Nov'25	Growth (1-10 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	9-Dec-25	10-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	238.297	418.828	465.668	465.727	177.355	59	46.899	11,20%	227.430	95,44%	420.906	110,65%	44.822
2	Tabungan	1.732.891	1.903.991	1.882.453	1.904.206	44.961	21.753	215	0,01%	171.316	9,89%	2.000.816	95,17%	(96.610)
3	Deposito	877.742	950.883	923.596	923.622	(55.963)	26	(27.260)	-2,87%	45.880	5,23%	896.431	103,03%	27.192
Total		2.848.930	3.273.702	3.271.717	3.293.556	166.354	21.839	19.854	0,61%	444.626	15,61%	3.318.152	99,26%	(24.597)
CASA		1.971.188	2.322.819	2.348.121	2.369.933	222.316	21.812	47.114	2,03%	398.746	20,23%	2.421.722	97,86%	(51.788)
(% CASA		69,19%	70,95%	71,77%	71,96%									
FDR		84,13%	83,44%	83,78%	83,22%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-8 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25	8-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	79.410	87.303	87.970	89.382		1.412	2.079	2,38%	9.972	12,56%	118.145	75,65%	(28.763)
2	Giro ISE	37.094	35.022	32.615	33.320		705	(1.702)	-4,86%	(3.774)	-10,17%	60.551	55,03%	(27.231)
3	Tabungan ISE	39.484	49.856	52.929	50.636		(2.293)	781	1,57%	11.153	28,25%	44.877	112,83%	5.760
4	Deposito ISE	2.833	2.426	2.426	5.426		3.000	3.000	123,68%	2.593	91,52%	12.717	42,67%	(7.291)
5	CIF ISE	2.097	2.325	2.325	2.325		0	0	0,00%	228	10,87%		0,00%	2.325

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-10 Nov'25)	Pencairan (1-10 Dec'25)	Pencairan MtM	MtD (1-10 Nov'25	Growth (1-10 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	10-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	122.962	126.748	125.253	500	-	-500	1.457	-1.495	2.291	1.495	162.236	77,20%	(36.983)
	Linkage	22.750	25.937	25.847	-	-	-	-200	-90	3.098	90	39.853	64,86%	(14.006)
	Non-Linkage	100.212	100.811	99.406	500	-	-500	1.657	-1.405	-806	1.405	122.383	81,23%	(22.977)
	• Local Champion	83.501	66.595	66.050	500	-	-500	-804	-545	-17.451	545	94.012	70,26%	(27.962)
	• Value Chain	16.712	34.216	33.356	-	-	-	2.461	-860	16.645	860	28.371	117,57%	4.985
2	MBG	310.816	325.767	326.123	1.035	2.535	1.500	1.228	356	15.307	2.179	362.288	90,02%	(36.164)
	KUR	291.370	306.564	307.200	1.035	2.535	1.500	1.900	636	15.830	1.899	340.266	90,28%	(33.066)
	Non KUR	19.446	19.203	18.923	-	-	0	-673	-280	-523	280	22.022	85,93%	(3.099)
3	PWG	193.140	323.731	328.198	10.401	16.839	6.439	11.995	4.468	135.058	12.372	362.681	90,49%	(34.483)
	Cilem	122.752	218.666	221.913	2.532	8.101	5.569	7.938	3.247	99.162	4.854	262.581	84,51%	(40.668)
	Gadai	70.389	105.064	106.285	7.869	8.739	870	4.057	1.221	35.896	7.518	100.101	106,18%	6.185
4	CFG	1.770.026	1.955.435	1.961.445	4.970	19.986	15.016	10.668	6.009	191.419	13.977	2.003.011	97,92%	(41.567)
	CF 1	463.002	520.993	529.488	1.050	10.462	9.412	1.760	8.495	66.486	1.968	503.674	105,13%	25.814
	Total Griya	392.209	436.373	444.553	430	9.242	8.812	0	8.180	52.344	1.062	412.745	107,71%	31.807
	• Total Non Program	388.279	424.924	433.113	263	9.242	8.979	372	8.189	44.834	1.053	397.355	109,00%	35.762
	• Program	3.930	11.449	11.440	167	-	-167	302	-9	7.510	9	15.395	74,31%	(3.955)
	Oto	70.793	84.620	84.935	620	1.221	601	1.760	315	14.142	906	90.929	93,41%	(5.994)
	CF 2	1.307.024	1.434.442	1.431.957	3.920	9.524	5.604	8.908	-2.485	124.932	12.009	1.499.337	95,51%	(67.381)
	Mitraguna & Others	1.211.757	1.335.736	1.333.936	3.844	8.993	5.149	9.546	-1.800	122.179	10.793	1.384.316	96,36%	(50.380)
	Pensium	95.268	98.706	98.021	76	531	455	-638	-685	2.753	1.216	115.021	85,22%	(17.000)
Total Pembiayaan		2.396.945	2.731.682	2.741.020	16.906	39.361	22.455	25.347	9.338	344.075	30.023	2.890.216	94,84%	(149.197)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	10-Dec-25	31-Dec-24	30-Nov-25	10-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	508	6	-	22.708	0,41%	0,00%	18,13%	22.708	22.200	22.702			
	Linkage	43	6	-	-	0,19%	0,00%	0,00%	-	(43)	(6)			
	Local Champion	465	-	-	364	0,46%	0,00%	0,37%	364	(101)	364			
	Value Chain	-	-	-	22.344	0,00%	0,00%	33,83%	22.344	22.344	22.344			
2	MBG	4.441	6.190	6.190	15.932	1,43%	1,90%	4,89%	9.742	11.491	9.742			
	KUR	3.770	4.599	4.599	14.089	1,29%	1,50%	4,59%	9.490	10.319	9.490			
	Non KUR	671	1.590	1.590	1.843	3,45%	8,28%	9,74%	253	1.172	253			
3	PWG	155	-	-	7.400	0,08%	0,00%	2,25%	7.400	7.245	7.400			
	Cilem	155	-	-	6.644	0,13%	0,00%	2,99%	6.644	6.489	6.644			
	Gadai	-	-	-	756	0,00%	0,00%	0,71%	756	756	756			
4	CFG	19.018	28.147	27.679	67.356	1,07%	1,42%	3,43%	39.677	48.338	39.209			
	CF 1	8.456	11.479	12.737	22.673	1,83%	2,44%	4,28%	9.936	14.217	11.194			
	Total Griya	6.832	10.463	10.710	13.136	1,74%	2,45%	2,95%	2.425	6.303	2.673			
	Oto	1.624	1.016	2.026	9.537	2,29%	2,39%	11,23%	7.511	7.913	8.521			
	CF 2	10.562	16.669	14.942	44.683	0,81%	1,04%	3,12%	29.741	34.122	28.015			
	Mitraguna & Others	10.315	16.481	14.431	42.226	0,85%	1,08%	3,17%	27.794	31.911	25.745			
	Pensium	247	188	511	2.458	0,26%	0,52%	2,51%	1.947	2.211	2.270			
Total Pembiayaan		24.121	34.343	33.868	113.396	1,01%	1,24%	4,14%	79.528	89.275	79.053	1,03%	75,13%	-3,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	10-Dec-25	31-Dec-24	30-Nov-25	10-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.083	1.738	1.744	1.744	0,88%	1,38%	1,39%	-	661	6			
	Linkage	196	238	244	244	0,86%	0,94%	0,94%	-	48	6			
	Non-Linkage	888	1.500	1.500	1.500	0,89%	1,49%	1,51%	-	612	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	3.227	4.684	5.129	5.168	1,04%	1,57%	1,58%	39	1.942	484			
	KUR	1.952	4.075	4.391	4.437	0,67%	1,43%	1,44%	46	2.485	362			
	Non KUR	1.274	609	737	731	6,55%	3,84%	3,86%	(6)	(543)	122			
3	PWG	-	-	-	11	0,00%	0,00%	0,00%	11	11	11			
	Cilem	-	-	-	11	0,00%	0,00%	0,01%	11	11	11			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	33.691	27.766	26.309	27.786	1,90%	1,35%	1,42%	1.477	(5.905)	20			
	CF 1	5.942	4.809	5.093	5.827	1,28%	0,98%	1,10%	734	(116)	1.017			
	Total Griya	5.028	4.373	4.557	5.093	1,28%	1,04%	1,15%	536	65	720			
	Oto	914	436	536	734	1,29%	0,63%	0,86%	198	(180)	298			
	CF 2	27.748	22.956	21.216	21.959	2,12%	1,48%	1,53%	743	(5.789)	(997)			
	Mitraguna & Others	27.082	22.326	20.725	21.469	2,23%	1,55%	1,61%	744	(5.614)	(857)			
	Pensium	666	631	491	491	0,03%	0,02%	0,50%	(0)	(175)	(140)			
Total Pembiayaan		38.001	34.188	33.182	34.709	1,59%	1,21%	1,27%	1.528	(3.291)	522	1,41%	-11,08%	0,1%

Asset & Contribution Margin

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

PHR & Payroll

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

AREA MEDAN KOTA

Pilih Area

Kelas Outlet

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-10 Nov'25)	Growth (1-10 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	9-Dec-25	10-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	314.972	437.227	509.573	520.477	(162.332)	10.904	83.250	19,04%	205.505	65,25%	515.367	100,99%	5.110
2	Tabungan	2.242.130	2.410.328	2.393.249	2.394.176	(11.852)	928	(16.152)	-0,67%	152.046	6,78%	2.534.104	94,48%	(139.927)
3	Deposito	2.798.677	3.310.810	3.188.948	3.180.856	519.898	(8.091)	(129.954)	-3,93%	382.180	13,66%	2.816.881	112,92%	363.975
Total		5.355.779	6.158.366	6.091.770	6.095.510	345.714	3.740	(62.856)	-1,02%	739.731	13,81%	5.866.352	103,91%	229.158
CASA		2.557.102	2.847.555	2.902.822	2.914.653	(174.184)	11.832	67.098	2,36%	357.551	13,98%	3.049.471	95,58%	(134.817)
(% CASA)		47,74%	46,24%	47,65%	47,82%									
FDR		47,52%	48,47%	49,15%	49,12%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-8 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25	8-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	113.657	99.470	104.953	105.786		833	6.317	6,35%	(7.870)	-6,92%	151.518	69,82%	(45.731)
2	Giro ISE	31.184	15.875	19.989	20.157		168	4.282	26,98%	(11.027)	-35,36%	54.128	37,24%	(33.971)
3	Tabungan ISE	59.057	64.263	65.632	66.297		665	2.034	3,17%	7.240	12,26%	64.324	103,07%	1.973
4	Deposito ISE	23.415	19.332	19.332	19.332		0	0	0,00%	(4.083)	-17,44%	33.066	58,47%	(13.734)
5	CIF ISE	2.046	1.554	1.554	1.554		0	0	0,00%	(492)	-24,05%		0,00%	1.554

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-10 Nov'25)	Pencairan (1-10 Dec'25)	Pencairan MtM	MtD (1-10 Nov'25)	Growth (1-10 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	10-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	188.209	207.382	207.463	640	2.500	1.860	513	81	19.253	2.419	244.894	84,72%	(37.431)
	Linkage	19.369	18.016	18.016	-	-	-	-130	0	-1.353	-	44.054	40,89%	(26.038)
	Non-Linkage	168.841	189.366	189.447	640	2.500	1.860	643	81	20.606	2.419	200.840	94,33%	(11.393)
	• Local Champion	162.434	180.126	180.058	640	2.500	1.860	771	-68	17.624	2.568	177.604	101,38%	2.454
	• Value Chain	6.407	9.240	9.389	-	-	-	-128	149	2.982	(149)	23.235	40,41%	(13.846)
2	MBG	159.435	194.735	194.323	1.305	200	-1.105	2.895	-412	34.888	612	210.853	92,16%	(16.530)
	KUR	151.599	185.038	184.570	955	100	-855	2.836	-468	32.972	568	200.443	92,08%	(15.873)
	Non KUR	7.836	9.697	9.753	350	100	-250	60	56	1.917	44	10.410	93,69%	(657)
3	PWG	252.400	434.205	442.940	21.905	27.528	5.623	21.944	8.735	190.540	18.793	453.213	97,73%	(10.273)
	Cilem	111.797	234.388	238.753	4.692	9.134	4.443	10.815	4.365	126.956	4.770	276.183	86,45%	(37.430)
	Gadai	140.603	199.817	204.187	17.214	18.394	1.180	11.129	4.370	63.584	14.023	177.030	115,34%	27.157
4	CFG	1.944.791	2.148.603	2.149.121	10.234	15.539	5.305	10.856	519	204.330	15.020	2.206.447	97,40%	(57.326)
	CF 1	376.842	382.194	381.745	19	844	825	-2.215	-448	4.904	1.292	422.476	90,36%	(40.731)
	Total Griya	311.852	312.575	312.306	-	350	350	0	-269	454	619	334.952	93,24%	(22.646)
	• Total Non Program	308.347	308.216	307.955	-	350	350	-1.685	-261	-392	611	318.551	96,67%	(10.596)
	• Program	3.505	4.359	4.350	-	-	0	136	-9	846	9	16.401	26,53%	(12.050)
	Oto	64.990	69.619	69.440	19	494	475	-2.215	-179	4.450	673	87.524	79,34%	(18.085)
	CF 2	1.567.950	1.766.409	1.767.376	10.215	14.695	4.480	13.071	967	199.427	13.728	1.783.972	99,07%	(16.595)
	Mitraguna & Others	1.383.782	1.569.711	1.571.145	8.507	13.680	5.173	10.152	1.434	187.364	12.246	1.577.695	99,58%	(6.550)
	Pensium	184.168	196.697	196.231	1.708	1.015	-693	2.920	-467	12.063	1.482	206.276	95,13%	(10.045)
Total Pembiayaan		2.544.835	2.984.924	2.993.847	34.085	45.767	11.683	36.209	8.923	449.012	36.844	3.115.406	96,10%	(121.559)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	10-Dec-25	31-Dec-24	30-Nov-25	10-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.267	3.204	3.204	4.454	0,67%	1,54%	2,15%	1.250	3.186	1.250			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	1.267	3.204	3.204	4.345	0,75%	1,69%	2,29%	1.142	3.078	1.142			
	Value Chain	-	-	-	108	0,00%	0,00%	0,06%	108	108	108			
2	MBG	3.453	6.764	6.764	12.273	2,17%	3,47%	6,32%	5.509	8.820	5.509			
	KUR	2.876	6.294	6.294	11.710	1,90%	3,40%	6,34%	5.415	8.833	5.415			
	Non KUR	577	470	470	563	7,36%	4,84%	5,77%	93	(14)	93			
3	PWG	-	-	-	12.719	0,00%	0,00%	2,87%	12.719	12.719	12.719			
	Cilem	-	-	-	9.783	0,00%	0,00%	4,10%	9.783	9.783	9.783			
	Gadai	-	-	-	2.937	0,00%	0,00%	1,44%	2.937	2.937	2.937			
4	CFG	19.268	25.105	26.975	48.391	0,99%	1,26%	2,25%	21.416	29.123	23.287			
	CF 1	8.041	13.170	13.772	23.248	2,13%	3,60%	6,09%	9.476	15.207	10.078			
	Total Griya	6.972	10.986	11.815	16.501	2,24%	3,78%	5,28%	4.686	9.529	5.515			
	Oto	1.069	2.184	1.957	6.747	1,64%	2,81%	9,72%	4.790	5.678	4.563			
	CF 2	11.227	11.934	13.204	25.143	0,72%	0,75%	1,42%	11.940	13.916	13.209			
	Mitraguna & Others	11.107	11.331	11.970	22.320	0,80%	0,76%	1,42%	10.350	11.214	10.989			
	Pensium	120	603	1.234	2.823	0,07%	0,63%	1,44%	1.589	2.703	2.220			
Total Pembiayaan		23.988	35.072	36.943	77.837	0,94%	1,24%	2,60%	40.894	53.849	42.765	0,92%	64,60%	-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	10-Dec-25	31-Dec-24	30-Nov-25	10-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	9.021	7.817	7.813	7.813	4,79%	3,77%	3,77%	-	(1.208)	(4)			
	Linkage	24	2	2	2	0,13%	0,01%	0,01%	-	(23)	-			
	Non-Linkage	8.997	7.815	7.811	7.811	5,33%	4,13%	4,12%	-	(1.186)	(4)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	2.863	1.525	1.811	1.839	1,80%	0,93%	0,95%	27	(1.024)	314			
	KUR	1.760	1.021	1.239	1.269	1,16%	0,67%	0,69%	30	(490)	249			
	Non KUR	1.104	504	572	569	14,08%	5,90%	5,84%	(3)	(534)	65			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	18.124	23.971	24.078	24.361	0,93%	1,12%	1,13%	283	6.237	390			
	CF 1	5.476	6.167	5.995	6.345	1,45%	1,57%	1,66%	351	870	178			
	Total Griya	4.795	5.656	5.484	5.834	1,54%	1,75%	1,87%	351	1.040	178			
	Oto	681	511	511	511	1,05%	0,73%	0,74%	-	(170)	-			
	CF 2	12.648	17.804	18.084	18.015	0,81%	1,02%	1,02%	(68)	5.368	212			
	Mitraguna & Others	12.330	17.209	17.489	17.421	0,89%	1,11%	1,11%	(68)	5.091	212			
	Pensium	318	595	594	594	0,01%	0,02%	0,30%	-	277	(0)			
Total Pembiayaan		30.008	33.313	33.703	34.013	1,18%	1,13%	1,14%	310	4.005	700	0,93%	18,26%	-0,2%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-10 Nov'25	Growth (1-10 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	9-Dec-25	10-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	155.866	128.866	125.777	132.878	(4.060)	7.101	4.013	3,11%	(22.988)	-14,75%	346.235	38,38%	(213.356)
2	Tabungan	1.803.617	1.980.739	1.991.459	1.992.590	51.335	1.131	11.851	0,60%	188.973	10,48%	2.083.113	95,65%	(90.524)
3	Deposito	681.198	762.342	763.648	755.997	(32.431)	(7.651)	(6.345)	-0,83%	74.800	10,98%	699.248	108,12%	56.749
Total		2.640.681	2.871.948	2.880.884	2.881.466	14.844	582	9.518	0,33%	240.785	9,12%	3.128.596	92,10%	(247.130)
CASA		1.959.483	2.109.605	2.117.236	2.125.468	47.274	8.232	15.863	0,75%	165.985	8,47%	2.429.348	87,49%	(303.880)
(% CASA		74,20%	73,46%	73,49%	73,76%									
FDR		99,99%	104,53%	104,37%	104,35%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-10 Nov'25	Growth (1-8 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25	8-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	65.610	82.670	86.830	81.538		(5.292)	(1.132)	-1,37%	15.928	24,28%	95.806	85,11%	(14.268)
2	Giro ISE	23.758	19.536	20.310	19.904		(406)	369	1,89%	(3.854)	-16,22%	42.060	47,32%	(22.155)
3	Tabungan ISE	30.646	53.467	56.853	51.966		(4.887)	(1.500)	-2,81%	21.320	69,57%	34.843	149,14%	17.123
4	Deposito ISE	11.205	9.667	9.667	9.667		0	0	0,00%	(1.538)	-13,73%	18.904	51,14%	(9.236)
5	CIF ISE	1.945	2.824	2.824	2.824		0	0	0,00%	879	45,19%		0,00%	2.824

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-10 Nov'25)	Pencairan (1-10 Dec'25)	Pencairan MtM	MtD (1-10 Nov'25	Growth (1-10 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	10-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	80.398	99.911	100.179	900	907	7	3.622	268	19.781	639	115.782	86,52%	(15.603)
	Linkage	14.865	24.409	24.409	-	-	-	-2	0	9.544	-	30.274	80,63%	(5.865)
	Non-Linkage	65.533	75.502	75.771	900	907	7	3.623	268	10.237	639	85.508	88,61%	(9.738)
	• Local Champion	62.373	72.430	72.738	900	907	7	3.655	308	10.365	599	71.843	101,25%	895
	• Value Chain	3.160	3.072	3.033	-	-	-	-32	-39	-128	39	13.665	22,19%	(10.632)
2	MBG	368.059	388.843	388.945	1.015	2.390	1.375	2.543	101	20.886	2.289	422.292	92,10%	(33.347)
	KUR	343.457	362.300	362.421	1.015	2.330	1.315	1.434	121	18.964	2.209	394.978	91,76%	(32.557)
	Non KUR	24.602	26.544	26.524	-	60	60	1.108	-20	1.922	80	27.314	97,11%	(790)
3	PWG	200.888	356.932	364.440	19.356	22.219	2.864	19.828	7.508	163.552	14.711	371.423	98,12%	(6.983)
	Cilem	92.590	195.267	198.993	3.773	7.536	3.763	15.699	3.727	106.403	3.809	231.018	86,14%	(32.025)
	Gadai	108.298	161.666	165.447	15.583	14.683	-899	4.129	3.781	57.149	10.902	140.405	117,84%	25.042
4	CFG	1.991.066	2.156.369	2.153.318	9.123	14.893	5.771	11.052	-3.050	162.253	17.944	2.211.667	97,36%	(58.349)
	CF 1	271.158	283.057	282.738	1.306	720	-585	1.942	-319	11.580	1.039	309.258	91,42%	(26.520)
	Total Griya	236.939	232.575	232.660	-	700	700	0	84	-4.279	616	255.971	90,89%	(23.311)
	• Total Non Program	155.508	155.596	155.866	-	700	700	-2.038	269	358	431	163.915	95,09%	(8.050)
	• Program	81.431	76.979	76.974	-	-	0	-302	-185	-4.637	185	92.056	83,42%	(15.262)
	Oto	34.219	50.482	50.078	1.306	20	-1.285	1.942	-403	15.860	424	53.287	93,98%	(3.209)
	CF 2	1.719.908	1.873.311	1.870.580	7.817	14.173	6.356	9.111	-2.731	150.672	16.904	1.902.409	98,33%	(31.829)
	Mitraguna & Others	1.474.657	1.605.638	1.603.819	7.105	12.928	5.823	8.035	-1.819	129.162	14.747	1.638.476	97,88%	(34.657)
	Pensiun	245.250	267.674	266.761	712	1.245	533	1.076	-912	21.511	2.157	263.933	101,07%	2.828
Total Pembiayaan		2.640.411	3.002.055	3.006.882	30.393	40.410	10.016	37.045	4.827	366.472	35.582	3.121.164	96,34%	(114.282)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	10-Dec-25	31-Dec-24	30-Nov-25	10-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	683	0,00%	0,00%	0,68%	683	683	683			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	683	0,00%	0,00%	0,90%	683	683	683			
	Value Chain	-	-	1.819	-	0,00%	2,51%	0,00%	(1.819)	-	-			
2	MBG	2.275	9.715	9.715	19.772	0,62%	2,50%	5,08%	10.057	17.497	10.057			
	KUR	1.785	8.311	8.311	17.599	0,52%	2,29%	4,86%	9.288	15.814	9.288			
	Non KUR	489	1.404	1.404	2.173	1,99%	5,29%	8,19%	769	1.683	769			
3	PWG	10	-	-	8.631	0,00%	0,00%	2,37%	8.631	8.621	8.631			
	Cilem	10	-	-	7.207	0,01%	0,00%	3,62%	7.207	7.197	7.207			
	Gadai	-	-	-	1.423	0,00%	0,00%	0,86%	1.423	1.423	1.423			
4	CFG	19.717	28.500	30.393	59.486	0,99%	1,41%	2,76%	29.093	39.769	30.986			
	CF 1	13.249	16.070	16.284	20.760	4,89%	5,75%	7,34%	4.476	7.511	4.689			
	Total Griya	12.780	15.301	15.217	16.826	5,39%	6,54%	7,23%	1.608	4.046	1.524			
	Oto	469	769	1.066	3.934	1,37%	2,11%	7,86%	2.868	3.465	3.165			
	CF 2	6.468	12.430	14.110	38.727	0,38%	0,75%	2,07%	24.617	32.258	26.297			
	Mitraguna & Others	5.999	11.068	12.494	34.909	0,41%	0,78%	2,18%	22.415	28.910	23.841			
	Pensiun	470	1.361	1.615	3.818	0,19%	0,60%	1,43%	2.203	3.348	2.457			
Total Pembiayaan		22.002	38.215	40.108	88.572	0,83%	1,34%	2,95%	48.464	66.570	50.358	0,87%	70,37%	-2,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	10-Dec-25	31-Dec-24	30-Nov-25	10-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	18.159	24.522	24.090	24.090	22,59%	24,11%	24,05%	-	5.931	(433)			
	Linkage	14.845	14.841	14.841	14.841	99,87%	60,80%	60,80%	-	(4)	(0)			
	Non-Linkage	3.314	9.681	9.249	9.249	5,06%	12,25%	12,21%	-	5.935	(432)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	2.573	2.733	2.942	3.335	0,70%	0,76%	0,86%	394	763	602			
	KUR	1.118	1.434	1.463	1.744	0,33%	0,40%	0,48%	281	626	311			
	Non KUR	1.455	1.300	1.478	1.591	5,91%	5,57%	6,00%	112	136	291			
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	23.585	1,29%	1,06%	1,10%	830	(2.082)	94			
	CF 1	9.750	9.855	10.152	10.540	3,60%	3,59%	3,73%	388	790	685			
	Total Griya	9.274	9.315	9.438	9.827	3,91%	4,06%	4,22%	389	553	512			
	Oto	476	540	714	713	1,39%	1,41%	1,42%	(0)	237	173			
	CF 2	15.917	13.636	12.603	13.045	0,93%	0,67%	0,70%	442	(2.873)	(591)			
	Mitraguna & Others	14.983	12.664	11.647	12.089	1,02%	0,73%	0,75%	442	(2.894)	(575)			
	Pensiun	934	972	956	956	0,04%	0,03%	0,36%	-	21	(17)			
Total Pembiayaan		46.399	50.747	49.786	51.010	1,76%	1,66%	1,70%	1.224	4.611	263	1,79%	-5,34%	0,1%

Asset & Contribution Margin

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

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2.90	3.20	3.11	(0,09)	0,21
CIF Payroll	20.693	19.750	23.171	3.421	2.478

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-10 Nov'25)	Growth (1-10 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	9-Dec-25	10-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.111.061	1.414.109	1.400.597	1.367.223	(97.170)	(33.374)	(46.886)	-3,32%	256.161	23,06%	1.422.021	96,15%	(54.798)
2	Tabungan	4.778.169	5.505.119	5.504.757	5.461.516	387.504	(43.241)	(43.603)	-0,79%	683.347	14,30%	5.182.062	105,39%	279.454
3	Deposito	1.667.902	1.627.216	1.607.978	1.609.198	(70.429)	1.219	(18.019)	-1,11%	(58.705)	-3,52%	1.695.532	94,91%	(86.335)
Total		7.557.133	8.546.444	8.513.332	8.437.936	219.905	(75.396)	(108.508)	-1,27%	880.804	11,66%	8.299.616	101,67%	138.321
CASA		5.889.231	6.919.228	6.905.354	6.828.739	290.334	(76.615)	(90.489)	-1,31%	939.508	15,95%	6.604.083	103,40%	224.656
(% CASA)		77,93%	80,96%	81,11%	80,93%									
FDR		79,28%	79,23%	79,65%	80,37%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-8 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25	8-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	304.377	365.768	357.873	357.631		(241)	(8.137)	-2,22%	53.254	17,50%	399.069	89,62%	(41.438)
2	Giro ISE	93.275	88.775	88.439	88.450		12	(324)	-0,37%	(4.824)	-5,17%	150.822	58,65%	(62.371)
3	Tabungan ISE	174.173	229.504	238.600	238.347		(253)	8.843	3,85%	64.174	36,84%	187.112	127,38%	51.235
4	Deposito ISE	36.929	47.489	30.834	30.834		0	(16.655)	-35,07%	(6.095)	-16,50%	61.135	50,44%	(30.301)
5	CIF ISE	3.133	3.694	3.694	3.694		0	0	0,00%	561	17,91%		0,00%	3.694

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-10 Nov'25)	Pencairan (1-10 Dec'25)	Pencairan MtM	MtD (1-10 Nov'25)	Growth (1-10 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	10-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	824.608	969.288	965.822	101.852	1.210	-100.642	174.663	-3.466	141.214	4.676	901.947	107,08%	63.875
	Linkage	583.855	720.364	720.364	-	-	-	172.022	0	136.508	-	617.271	116,70%	103.092
	Non-Linkage	240.753	248.924	245.458	101.852	1.210	-100.642	2.641	-3.466	4.706	4.676	284.676	86,22%	(39.217)
	• Local Champion	177.655	182.232	177.556	101.600	-	-101.600	5.250	-4.676	-99	4.676	190.795	93,06%	(13.239)
	• Value Chain	63.098	66.692	67.902	252	1.210	958	-2.610	1.210	4.805	-	93.880	72,33%	(25.978)
2	MBG	1.025.144	1.051.900	1.055.282	4.980	11.290	6.310	1.690	3.382	30.138	7.908	1.139.485	92,61%	(84.203)
	KUR	965.396	993.508	996.617	4.800	10.630	5.830	2.886	3.109	31.221	7.521	1.074.013	92,79%	(77.396)
	Non KUR	59.748	58.392	58.665	180	660	480	-1.196	273	-1.083	387	65.472	89,60%	(6.807)
3	PWG	255.819	538.581	551.291	19.594	33.550	13.956	30.241	12.710	295.472	20.840	601.092	91,71%	(49.801)
	Cilem	149.863	366.173	377.499	5.307	16.967	11.659	19.595	11.326	227.636	5.640	432.657	87,25%	(55.157)
	Gadai	105.956	172.408	173.791	14.287	16.583	2.296	10.646	1.383	67.836	15.200	168.435	103,18%	5.356
4	CFG	3.885.901	4.211.869	4.208.809	15.538	37.002	21.464	23.924	-3.060	322.907	40.062	4.354.361	96,66%	(145.552)
	CF 1	838.535	900.893	902.326	3.001	7.042	4.040	4.556	1.433	63.791	5.608	919.422	98,14%	(17.096)
	Total Griya	595.912	600.711	602.686	450	3.938	3.488	0	1.975	6.773	1.963	636.591	94,67%	(33.906)
	• Total Non Program	435.065	452.228	454.253	450	3.780	3.330	-4.115	2.025	19.188	1.755	453.034	100,27%	1.219
	• Program	160.848	148.482	148.433	-	158	158	-1.118	-50	-12.415	208	183.557	80,86%	(35.125)
	Oto	242.622	300.182	299.640	2.551	3.104	552	4.556	-541	57.018	3.645	282.830	105,94%	16.810
	CF 2	3.047.367	3.310.976	3.306.483	12.537	29.960	17.423	19.368	-4.494	259.116	34.454	3.434.939	96,26%	(128.457)
	Mitraguna & Others	2.497.673	2.750.501	2.749.159	10.182	28.023	17.841	20.016	-1.342	251.486	29.365	2.845.615	96,61%	(96.456)
	Pensium	549.694	560.475	557.323	2.355	1.937	-418	-648	-3.151	7.630	5.088	589.324	94,57%	(32.001)
Total Pembiayaan		5.991.472	6.771.638	6.781.204	141.965	83.052	-58.913	230.518	9.566	789.731	73.486	6.996.885	96,92%	(215.681)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	10-Dec-25	31-Dec-24	30-Nov-25	10-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.291	188	149	969	0,16%	0,02%	0,10%	820	(322)	781			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	1.291	188	149	969	0,54%	0,06%	0,39%	820	(322)	781			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	11.476	19.334	19.334	40.311	1,12%	1,84%	3,82%	20.977	28.836	20.977			
	KUR	9.838	15.519	15.519	34.810	1,02%	1,56%	3,49%	19.291	24.972	19.291			
	Non KUR	1.638	3.815	3.815	5.502	2,74%	6,53%	9,38%	1.687	3.864	1.687			
3	PWG	124	4	4	7.150	0,05%	0,00%	1,30%	7.146	7.026	7.146			
	Cilem	118	-	-	6.484	0,08%	0,00%	1,72%	6.484	6.366	6.484			
	Gadai	7	4	4	666	0,01%	0,00%	0,38%	663	660	663			
4	CFG	59.411	72.096	65.976	144.945	1,53%	1,57%	3,44%	78.969	85.533	72.849			
	CF 1	35.165	39.232	37.416	67.573	4,19%	4,15%	7,49%	30.157	32.408	28.341			
	Total Griya	29.490	30.424	28.365	35.820	4,95%	4,72%	5,94%	7.455	6.330	5.396			
	Oto	5.675	8.808	9.051	31.753	2,34%	3,02%	10,60%	22.702	26.078	22.945			
	CF 2	24.246	32.864	28.560	77.372	0,80%	0,86%	2,34%	48.812	53.125	44.508			
	Mitraguna & Others	22.605	29.933	26.523	63.002	0,91%	0,96%	2,29%	36.479	40.397	33.069			
	Pensium	1.642	2.931	2.037	14.370	0,30%	0,36%	2,58%	12.333	12.729	11.439			
Total Pembiayaan		72.302	91.622	85.462	193.375	1,21%	1,26%	2,85%	107.913	121.073	101.753	1,24%	56,54%	-1,6%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	10-Dec-25	31-Dec-24	30-Nov-25	10-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.722	1.177	1.153	1.153	0,21%	0,12%	0,12%	-	(569)	(24)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	1.722	1.177	1.153	1.153	0,72%	0,46%	0,47%	-	(569)	(24)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	18.877	22.526	23.989	24.107	1,84%	2,28%	2,28%	118	5.230	1.581			
	KUR	14.751	17.487	19.071	19.084	1,53%	1,92%	1,91%	13	4.333	1.597			
	Non KUR	4.126	5.039	4.918	5.023	6,91%	8,42%	8,56%	104	897	(16)			
3	PWG	-	7	7	7	0,00%	0,00%	0,00%	-	7	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	7	7	7	0,00%	0,00%	0,00%	-	7	-			
4	CFG	50.713	73.070	64.848	67.332	1,31%	1,54%	1,60%	2.484	16.619	(5.738)			
	CF 1	15.203	26.509	23.133	24.073	1,81%	2,57%	2,67%	940	8.871	(2.435)			
	Total Griya	12.941	22.897	19.164	20.120	2,17%	3,19%	3,34%	957	7.179	(2.777)			
	Oto	2.262	3.611	3.970	3.953	0,93%	1,32%	1,32%	(17)	1.692	342			
	CF 2	35.510	46.561	41.714	43.259	1,17%	1,26%	1,31%	1.544	7.749	(3.303)			
	Mitraguna & Others	25.071	43.527	40.668	42.187	1,00%	1,48%	1,53%	1.519	17.116	(1.341)			
	Pensium	10.439	3.034	1.047	1.072	0,17%	0,02%	0,19%	25	(9.367)	(1.962)			
Total Pembiayaan		71.311	96.779	89.996	92.598	1,19%	1,33%	1,37%	2.602	21.287	(4.181)	1,12%	17,63%	-0,2%

Asset & Contribution Margin

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

PHR & Payroll

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

AREA PEMATANGSIANTAR

Pilih Area

Kelas Outlet

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-10 Nov'25	Growth (1-10 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	9-Dec-25	10-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	74.169	48.743	43.137	47.112	(10.306)	3.975	(1.631)	-3,35%	(27.057)	-36,48%	247.274	19,05%	(200.161)
2	Tabungan	1.786.724	2.008.954	2.026.954	2.027.343	40.750	389	18.389	0,92%	240.619	13,47%	2.037.916	99,48%	(10.573)
3	Deposito	649.060	610.498	598.763	598.110	(5.364)	(653)	(12.388)	-2,03%	(50.950)	-7,85%	667.179	89,65%	(69.069)
Total		2.509.954	2.668.196	2.668.854	2.672.565	25.080	3.711	4.370	0,16%	162.612	6,48%	2.952.369	90,52%	(279.804)
CASA		1.860.893	2.057.697	2.070.091	2.074.455	30.444	4.364	16.758	0,81%	213.562	11,48%	2.285.190	90,78%	(210.734)
(% CASA		74,14%	77,12%	77,56%	77,62%									
FDR		125,36%	131,30%	131,50%	131,31%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-8 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25	8-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	42.839	41.442	41.482	42.302		820	860	2,07%	(537)	-1,25%	83.611	50,59%	(41.310)
2	Giro ISE	4.948	2.786	3.115	3.427		312	641	23,01%	(1.521)	-30,75%	29.659	11,55%	(26.233)
3	Tabungan ISE	31.691	34.438	34.149	34.656		507	219	0,63%	2.965	9,36%	37.357	82,77%	(2.701)
4	Deposito ISE	6.200	4.219	4.219	4.219		0	(0)	-0,00%	(1.981)	-31,96%	16.594	25,42%	(12.376)
5	CIF ISE	2.385	2.611	2.611	2.611		0	0	0,00%	226	9,48%		0,00%	2.611

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-10 Nov'25)	Pencairan (1-10 Dec'25)	Pencairan MtM	MtD (1-10 Nov'25	Growth (1-10 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	10-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	184.570	243.280	243.203	-	-	0	615	-77	58.633	77	223.889	108,63%	19.314
	Linkage	86.431	110.781	110.781	-	-	-	-519	0	24.350	-	103.818	106,71%	6.964
	Non-Linkage	98.139	132.499	132.422	-	-	0	1.134	-77	34.283	77	120.072	110,29%	12.351
	• Local Champion	98.139	132.499	132.422	-	-	0	1.134	-77	34.283	77	116.221	113,94%	16.201
	• Value Chain	-	-	-	-	-	-	0	0	0	-	3.851	0,00%	(3.851)
2	MBG	446.877	444.841	444.851	1.000	2.756	1.756	502	9	-2.026	2.747	507.692	87,62%	(62.841)
	KUR	419.345	420.474	420.575	1.000	2.756	1.756	1.113	101	1.230	2.655	477.116	88,15%	(56.541)
	Non KUR	27.532	24.367	24.276	-	-	0	-610	-91	-3.256	91	30.576	79,39%	(6.300)
3	PWG	258.833	422.883	430.867	26.790	29.202	2.412	16.622	7.984	172.033	21.218	433.208	99,46%	(2.341)
	Cilem	127.522	228.193	234.656	6.068	11.007	4.939	8.501	6.463	107.134	4.544	267.053	87,87%	(32.397)
	Gadai	131.312	194.690	196.211	20.722	18.194	-2.527	8.121	1.520	64.899	16.674	166.155	118,09%	30.056
4	CFG	2.256.170	2.392.296	2.390.530	7.055	16.764	9.709	12.190	-1.766	134.360	18.530	2.483.471	96,26%	(92.941)
	CF 1	461.418	474.026	473.369	1.883	709	-1.174	4.543	-658	11.951	1.367	498.650	94,93%	(25.281)
	Total Griya	417.205	391.149	390.509	200	-	-200	0	-641	-26.697	641	434.485	89,88%	(43.976)
	• Total Non Program	64.148	59.172	58.942	200	-	-200	-157	-230	-5.206	230	71.781	82,11%	(12.839)
	• Program	353.058	331.978	331.567	-	-	0	-1.952	-411	-21.491	411	362.704	91,42%	(31.138)
	Oto	44.213	82.877	82.860	1.683	709	-974	4.543	-17	38.647	726	64.165	129,14%	18.695
	CF 2	1.794.752	1.918.270	1.917.161	5.172	16.056	10.884	7.647	-1.108	122.409	17.164	1.984.822	96,59%	(67.660)
	Mitraguna & Others	1.323.695	1.437.274	1.438.766	4.268	14.461	10.193	6.250	1.492	115.070	12.968	1.494.383	96,28%	(55.617)
	Pensiun	471.056	480.996	478.395	904	1.595	691	1.397	-2.601	7.339	4.196	490.439	97,54%	(12.043)
Total Pembiayaan		3.146.451	3.503.301	3.509.451	34.845	48.722	13.877	29.929	6.150	363.000	42.572	3.648.260	96,20%	(138.809)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	10-Dec-25	31-Dec-24	30-Nov-25	10-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	192	475	460	1.148	0,10%	0,19%	0,47%	688	956	673			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	192	475	460	1.148	0,20%	0,35%	0,87%	688	956	673			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	4.879	14.773	14.773	27.825	1,09%	3,32%	6,25%	13.052	22.946	13.052			
	KUR	3.627	13.148	13.148	24.818	0,86%	3,13%	5,90%	11.670	21.192	11.670			
	Non KUR	1.252	1.625	1.625	3.007	4,55%	6,67%	12,39%	1.382	1.755	1.382			
3	PWG	275	122	122	12.237	0,11%	0,03%	2,84%	12.115	11.962	12.115			
	Cilem	275	-	-	9.196	0,22%	0,00%	3,92%	9.196	8.921	9.196			
	Gadai	-	122	122	3.041	0,00%	0,06%	1,55%	2.919	3.041	2.919			
4	CFG	67.344	65.451	70.806	103.398	2,98%	2,96%	4,33%	32.592	36.054	37.947			
	CF 1	43.373	41.926	45.314	58.518	9,40%	9,56%	12,36%	13.203	15.145	16.592			
	Total Griya	41.791	40.088	42.848	47.453	10,02%	10,95%	12,15%	4.605	5.662	7.365			
	Oto	1.583	1.838	2.467	11.065	3,58%	2,98%	13,35%	8.599	9.483	9.227			
	CF 2	23.971	23.525	25.491	44.880	1,34%	1,33%	2,34%	19.389	20.909	21.355			
	Mitraguna & Others	22.208	21.186	23.560	41.584	1,68%	1,64%	2,89%	18.024	19.376	20.398			
	Pensiun	1.763	2.338	1.931	3.296	0,37%	0,40%	0,69%	1.365	1.533	958			
Total Pembiayaan		72.690	80.822	86.161	144.609	2,31%	2,46%	4,12%	58.448	71.919	63.787	2,27%	44,90%	-1,9%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	10-Dec-25	31-Dec-24	30-Nov-25	10-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	35.691	33.063	33.041	33.041	19,34%	13,58%	13,59%	-	(2.650)	(22)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	35.691	33.063	33.041	33.041	36,37%	24,94%	24,95%	-	(2.650)	(22)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	3.530	8.508	8.754	8.957	0,79%	1,97%	2,01%	203	5.427	449			
	KUR	2.493	6.287	5.977	6.180	0,59%	1,42%	1,47%	203	3.687	(108)			
	Non KUR	1.037	2.221	2.777	2.777	3,77%	11,40%	11,44%	-	1.740	556			
3	PWG	184	184	184	198	0,07%	0,04%	0,05%	13	13	13			
	Cilem	-	-	-	13	0,00%	0,00%	0,01%	13	13	13			
	Gadai	184	184	184	184	0,14%	0,09%	0,09%	-	(0)	-			
4	CFG	99.269	135.903	132.225	132.915	4,40%	5,53%	5,56%	689	33.646	(2.988)			
	CF 1	73.505	94.254	94.513	94.661	15,93%	19,94%	20,00%	148	21.156	407			
	Total Griya	73.052	92.591	92.778	93.100	17,51%	23,72%	23,84%	321	20.048	509			
	Oto	453	1.663	1.734	1.561	1,03%	2,09%	1,88%	(173)	1.108	(102)			
	CF 2	25.764	41.649	37.713	38.254	1,44%	1,97%	2,00%	541	12.490	(3.395)			
	Mitraguna & Others	22.415	39.679	34.677	35.537	1,69%	2,41%	2,47%	860	13.122	(4.142)			
	Pensiun	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	175.110	4,41%	4,97%	4,99%	906	36.437	(2.548)	3,99%	20,01%	-1,0%

Asset & Contribution Margin

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

PHR & Payroll

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