

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-30 Nov'25)	Growth (1-7 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	6-Dec-25	7-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.894.366	2.447.773	2.531.811	2.534.537	(96.513)	2.727	86.764	3,54%	640.171	33,79%	2.951.802	85,86%	(417.264)
2	Tabungan	12.343.531	13.809.131	13.765.861	13.730.621	512.698	(35.240)	(78.510)	-0,57%	1.387.090	11,24%	13.838.012	99,22%	(107.390)
3	Deposito	6.674.579	7.261.750	7.110.160	7.109.350	355.712	(810)	(152.400)	-2,10%	434.771	6,51%	6.775.272	104,93%	334.078
Total		20.912.476	23.518.654	23.407.831	23.374.509	771.896	(33.323)	(144.146)	-0,61%	2.462.033	11,77%	23.565.085	99,19%	(190.576)
CASA		14.237.897	16.256.904	16.297.672	16.265.159	416.185	(32.513)	8.254	0,05%	2.027.262	14,24%	16.789.813	96,88%	(524.654)
(% CASA)		68,08%	69,12%	69,62%	69,59%									
FDR		79,95%	80,76%	81,10%	81,22%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-4 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	3-Dec-25	4-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	605.893	676.653	664.520	669.689		5.169	(6.964)	-1,03%	63.796	10,53%	813.500	82,32%	(143.811)
2	Giro ISE	190.259	161.992	163.598	158.722		(4.876)	(3.271)	-2,02%	(31.537)	-16,58%	316.220	50,19%	(157.498)
3	Tabungan ISE	335.051	431.528	434.445	444.489		10.044	12.962	3,00%	109.438	32,66%	363.698	122,21%	80.792
4	Deposito ISE	80.583	83.133	66.478	66.478		0	(16.655)	-20,03%	(14.105)	-17,50%	133.583	99,77%	(67.105)
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 (1-7 Nov'25)	Pencairan (1-7 Dec'25)	Pencairan MtM	MtD (1-30 Nov'25)	Growth (1-7 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	1.400.748	1.646.608	1.646.300	3.892	4.617	725	180.870	-309	245.552	4.926	1.648.748	99,85%	(2.448)
	Linkage	727.269	899.506	899.505	-	-	-	171.172	-2	172.235	2	835.269	107,69%	64.235
	• Non-Linkage	673.478	747.102	746.795	3.892	4.617	725	9.698	-307	73.317	4.924	813.478	91,80%	(66.683)
	• Local Champion	584.102	633.881	633.085	3.640	3.407	-233	10.006	-795	48.984	4.202	650.475	97,33%	(17.390)
	• Value Chain	89.377	113.221	113.710	252	1.210	958	-308	489	24.333	721	163.003	69,76%	(49.294)
2	MBG	2.310.331	2.406.087	2.405.756	8.850	9.826	976	8.858	-331	95.425	10.157	2.642.609	91,04%	(236.853)
	KUR	2.171.167	2.267.884	2.267.651	8.320	9.266	946	10.169	-234	96.484	9.500	2.486.816	91,19%	(219.165)
	Non KUR	139.164	138.203	138.106	530	560	30	-1.311	-97	-1.059	657	155.793	88,65%	(17.688)
3	PWG	1.161.081	2.076.332	2.096.709	79.223	74.663	-4.560	100.630	20.376	935.628	54.287	2.221.617	94,38%	(124.908)
	Cilem	604.524	1.242.687	1.257.450	19.078	30.719	11.641	62.549	14.763	652.926	15.956	1.469.491	85,57%	(212.041)
	Gadai	556.557	833.645	839.259	60.145	43.945	-16.200	38.081	5.613	282.702	38.331	752.125	111,58%	87.133
4	CFG	11.847.954	12.864.571	12.835.288	38.312	57.720	19.408	58.133	-29.283	987.334	87.003	13.258.958	96,80%	(423.670)
	CF 1	2.410.954	2.561.163	2.568.711	6.168	14.648	8.480	28	7.548	157.757	7.100	2.653.480	96,81%	(84.769)
	Total Griya	1.954.117	1.973.383	1.981.559	510	12.037	11.527	-10.557	8.176	27.442	3.861	2.074.745	95,51%	(93.186)
	• Total Non Program	1.351.346	1.400.136	1.408.866	343	12.037	11.694	-7.624	8.729	57.519	3.307	1.404.632	100,30%	4.233
	• Program	602.771	573.247	572.694	167	-	-167	-2.934	-553	-30.077	553	670.113	85,46%	(97.419)
	Oto	456.837	587.780	587.152	5.657	2.611	-3.046	10.585	-628	130.315	3.239	578.735	101,45%	8.417
	CF 2	9.437.000	10.303.408	10.266.577	32.145	43.073	10.928	58.105	-36.831	829.577	79.904	10.605.478	96,80%	(338.901)
	Mitraguna & Others	7.891.563	8.698.860	8.671.946	27.264	39.405	12.141	53.999	-26.914	780.383	66.318	8.940.484	97,00%	(268.538)
	Pensiun	1.545.436	1.604.548	1.594.631	4.881	3.668	-1.213	4.107	-9.917	49.195	13.585	1.664.994	95,77%	(70.363)
Total Pembiayaan		16.720.113	18.993.599	18.984.053	130.277	146.827	16.550	348.491	-9.546	2.263.939	156.373	19.771.931	96,02%	(787.879)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	7-Dec-25	31-Dec-24	30-Nov-25	7-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	3.258	3.873	5.631	6.821	0,23%	0,34%	0,41%	1.189	3.563	2.948			
	Linkage	43	6	-	-	0,01%	0,00%	0,00%	-	(43)	(6)			
	Local Champion	3.215	3.867	3.813	6.703	0,48%	0,51%	0,90%	2.891	3.489	2.836			
	Value Chain	-	-	1.819	117				(1.701)	117	117			
2	MBG	26.523	43.850	56.776	103.165	1,15%	2,36%	4,29%	46.390	76.642	59.315			
	KUR	21.896	36.508	47.873	90.572	1,01%	2,11%	3,99%	42.699	68.676	54.064			
	Non KUR	4.627	7.342	8.903	12.593	3,33%	6,44%	9,12%	3.690	7.966	5.251			
3	PWG	565	29	126	41.772	0,05%	0,01%	1,99%	41.646	41.207	41.743			
	Cilem	558	3	-	31.812	0,09%	0,00%	2,53%	31.812	31.254	31.808			
	Gadai	7	26	126	9.960	0,00%	0,02%	1,19%	9.834	9.954	9.934			
4	CFG	184.758	219.298	221.829	485.692	1,56%	1,72%	3,78%	263.863	300.935	266.394			
	CF 1	108.284	121.877	125.523	219.663	4,49%	4,90%	8,55%	94.141	111.380	97.786			
	Total Griya	97.865	107.262	108.955	124.842	5,01%	5,52%	6,30%	15.887	26.977	17.580			
	Oto	10.419	14.615	16.567	94.821	2,28%	2,82%	16,15%	78.254	84.402	80.206			
	CF 2	76.474	97.421	96.306	266.029	0,81%	0,93%	2,59%	169.723	189.555	168.608			
	Mitraguna & Others	72.232	89.999	88.979	238.314	0,92%	1,02%	2,75%	149.335	166.081	148.315			
	Pensiun	4.241	7.422	7.328	27.715	0,27%	0,46%	1,74%	20.387	23.474	20.293			
Total Pembiayaan		215.104	267.051	284.362	637.450	1,29%	1,50%	3,36%	353.088	422.347	370.399	1,29%	61,56%	-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	7-Dec-25	31-Dec-24	30-Nov-25	7-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	65.676	68.318	67.841	67.841	4,69%	4,12%	4,12%	-	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%	7,06%	-	2.143	(483)			
	Value Chain	-	-	-	-				-	-	-			
2	MBG	31.069	39.976	42.624	43.115	1,34%	1,77%	1,79%	490	12.046	3.139			
	KUR	22.074	30.304	32.141	32.529	1,02%	1,42%	1,43%	388	10.455	2.225			
	Non KUR	8.995	9.672	10.484	10.585	6,46%	7,59%	7,66%	102	1.590	913			
3	PWG	184	191	191	204	0,02%	0,01%	0,01%	14	20	14			
	Cilem	-	-	-	14	0,00%	0,00%	0,00%	14	14	14			
	Gadai	184	191	191	191	0,03%	0,02%	0,02%	-	6	-			
4	CFG	227.463	284.201	270.215	273.460	1,92%	2,10%	2,13%	3.245	45.997	(10.741)			
	CF 1	109.876	141.595	138.885	139.800	4,56%	5,42%	5,44%	915	29.925	(1.794)			
	Total Griya	105.089	134.833	131.421	132.525	5,38%	6,66%	6,69%	1.105	27.436	(2.308)			
	Oto	4.786	6.761	7.465	7.275	1,05%	1,27%	1,24%	(190)	2.489	513			
	CF 2	117.587	142.606	131.329	133.660	1,25%	1,27%	1,30%	2.330	16.073	(8.946)			
	Mitraguna & Others	101.881	135.405	125.206	127.831	1,29%	1,44%	1,47%	2.625	25.949	(7.575)			
	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	384.619	1,94%	2,01%	2,03%	3.749	60.228	(8.066)	1,77%	12,69%	-0,3%

Asset & Contribution Margin

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

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2.86	3.15	3.13	(0,02)	0,27
CIF Payroll	120.668	120.669	129.538	8.869	8.870

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD Nov'25	Growth (1-7 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	6-Dec-25	7-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	238.297	418.828	472.541	472.471	177.355	(70)	53.643	12,81%	234.174	98,27%	420.906	112,25%	51.566
2	Tabungan	1.732.891	1.903.991	1.893.986	1.887.680	44.961	(6.306)	(16.311)	-0,86%	154.789	8,93%	2.000.816	94,35%	(113.136)
3	Deposito	877.742	950.883	938.931	938.881	(55.963)	(49)	(12.001)	-1,26%	61.139	6,97%	896.431	103,74%	42.451
Total		2.848.930	3.273.702	3.305.458	3.299.032	166.354	(6.426)	25.331	0,77%	450.103	15,80%	3.318.152	99,42%	(19.120)
CASA		1.971.188	2.322.819	2.366.527	2.360.151	222.316	(6.376)	37.332	1,61%	388.963	19,73%	2.421.722	97,46%	(61.571)
(% CASA)		69,19%	70,95%	71,59%	71,54%									
FDR		84,13%	83,44%	82,67%	82,83%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-4 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	3-Dec-25	4-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	79.410	87.303	87.198	89.740		2.542	2.437	2,79%	10.330	13,01%	118.145	75,96%	(28.405)
2	Giro ISE	37.094	35.022	34.607	32.012		(2.595)	(3.009)	-8,59%	(5.081)	-13,70%	60.551	52,87%	(28.539)
3	Tabungan ISE	39.484	49.856	50.165	55.302		5.137	5.446	10,92%	15.818	40,06%	44.877	52,87%	10.425
4	Deposito ISE	2.833	2.426	2.426	2.426		0	0	0,00%	(407)	-14,38%	12.717	19,07%	(10.291)
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 (1-7 Nov'25)	Pencairan (1-7 Dec'25)	Pencairan MtM	MtD (1-7 Nov'25)	Growth (1-7 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	122.962	126.748	125.517	500	-	-500	1.457	-1.231	2.555	1.231	162.236	77,37%	(36.719)
	Linkage	22.750	25.937	25.935	-	-	-	-200	-2	3.186	2	39.853	65,08%	(13.917)
	Non-Linkage	100.212	100.811	99.581	500	-	-500	1.657	-1.230	-631	1.230	122.383	81,37%	(22.802)
	• Local Champion	83.501	66.595	66.225	500	-	-500	-804	-370	-17.276	370	94.012	70,44%	(27.787)
	• Value Chain	16.712	34.216	33.356	-	-	-	2.461	-860	16.645	860	28.371	117,57%	4.985
2	MBG	310.816	325.767	325.007	1.035	810	-225	1.228	-760	14.191	1.570	362.288	89,71%	(37.280)
	KUR	291.370	306.564	306.049	1.035	810	-225	1.900	-515	14.679	1.325	340.266	89,94%	(34.216)
	Non KUR	19.446	19.203	18.958	-	-	0	-673	-245	-488	245	22.022	86,09%	(3.064)
3	PWG	193.140	323.731	325.635	7.923	9.698	1.776	11.995	1.904	132.495	7.794	362.681	89,79%	(37.046)
	Cilem	122.752	218.666	220.545	2.191	5.002	2.811	7.938	1.879	97.794	3.123	262.581	83,99%	(42.036)
	Gadai	70.389	105.064	105.090	5.732	4.696	-1.036	4.057	25	34.701	4.671	100.101	104,98%	4.989
4	CFG	1.770.026	1.955.435	1.956.495	3.214	12.885	9.672	10.668	1.060	186.469	11.826	2.003.011	97,68%	(46.516)
	CF 1	463.002	520.993	528.515	728	8.764	8.037	1.760	7.522	65.513	1.243	503.674	104,93%	24.841
	Total Griya	392.209	436.373	443.880	310	8.222	7.912	0	7.507	51.672	714	412.745	107,54%	31.135
	• Total Non Program	388.279	424.924	432.439	143	8.222	8.079	372	7.515	44.160	707	397.355	108,83%	35.088
	• Program	3.930	11.449	11.442	167	-	-167	302	-7	7.512	7	15.395	74,32%	(3.953)
	Oto	70.793	84.620	84.635	418	543	125	1.760	14	13.841	528	90.929	93,08%	(6.294)
	CF 2	1.307.024	1.434.442	1.427.980	2.486	4.121	1.635	8.908	-6.462	120.956	10.583	1.499.337	95,24%	(71.357)
	Mitraguna & Others	1.211.757	1.335.736	1.330.147	2.410	3.929	1.519	9.546	-5.589	118.391	9.518	1.384.316	96,09%	(54.169)
	Pensium	95.268	98.706	97.833	76	192	116	-638	-873	2.565	1.065	115.021	85,06%	(17.189)
Total Pembiayaan		2.396.945	2.731.682	2.732.654	12.671	23.394	10.722	25.347	973	335.709	22.421	2.890.216	94,55%	(157.562)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	7-Dec-25	31-Dec-24	30-Nov-25	7-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	508	6	-	364	0,41%	0,00%	0,29%	364	(144)	358			
	Linkage	43	6	-	-	0,19%	0,00%	0,00%	-	(43)	(6)			
	Local Champion	465	-	-	364	0,46%	0,00%	0,37%	364	(101)	364			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	4.441	6.190	6.190	12.640	1,43%	1,90%	3,89%	6.451	8.200	6.451			
	KUR	3.770	4.599	4.599	10.965	1,29%	1,50%	3,58%	6.365	7.195	6.365			
	Non KUR	671	1.590	1.590	1.676	3,45%	8,28%	8,84%	86	1.005	86			
3	PWG	155	-	-	6.536	0,08%	0,00%	2,01%	6.536	6.381	6.536			
	Cilem	155	-	-	5.631	0,13%	0,00%	2,55%	5.631	5.476	5.631			
	Gadai	-	-	-	905	0,00%	0,00%	0,86%	905	905	905			
4	CFG	19.018	28.147	27.679	77.752	1,07%	1,42%	3,97%	50.074	58.735	49.605			
	CF 1	8.456	11.479	12.737	23.206	1,83%	2,44%	4,39%	10.469	14.750	11.728			
	Total Griya	6.832	10.463	10.710	10.943	1,74%	2,45%	2,47%	233	4.111	481			
	Oto	1.624	1.016	2.026	12.263	2,29%	2,39%	14,49%	10.237	10.639	11.247			
	CF 2	10.562	16.669	14.942	54.546	0,81%	1,04%	3,82%	39.604	43.985	37.878			
	Mitraguna & Others	10.315	16.481	14.431	51.688	0,85%	1,08%	3,89%	37.256	41.373	35.207			
	Pensium	247	188	511	2.858	0,26%	0,52%	2,92%	2.348	2.612	2.671			
Total Pembiayaan		24.121	34.343	33.868	97.293	1,01%	1,24%	3,56%	63.425	73.172	62.950	1,03%	71,11%	-2,5%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	7-Dec-25	31-Dec-24	30-Nov-25	7-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	5.085	1,04%	1,57%	1,56%	(43)	1.859	401			
	KUR	1.952	4.075	4.391	4.352	0,67%	1,43%	1,42%	(39)	2.400	277			
	Non KUR	1.274	609	737	733	6,55%	3,84%	3,87%	(4)	(541)	124			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	33.691	27.766	26.309	27.500	1,90%	1,35%	1,41%	1.192	(6.190)	(265)			
	CF 1	5.942	4.809	5.093	5.630	1,28%	0,98%	1,07%	537	(312)	821			
	Total Griya	5.028	4.373	4.557	5.094	1,28%	1,04%	1,15%	537	66	721			
	Oto	914	436	536	536	1,29%	0,63%	0,63%	-	(378)	100			
	CF 2	27.748	22.956	21.216	21.870	2,12%	1,48%	1,53%	654	(5.878)	(1.086)			
	Mitraguna & Others	27.082	22.326	20.725	21.379	2,23%	1,55%	1,61%	655	(5.703)	(946)			
	Pensium	666	631	491	491	0,03%	0,02%	0,50%	(0)	(175)	(140)			
Total Pembiayaan		38.001	34.188	33.182	34.330	1,59%	1,21%	1,26%	1.148	(3.671)	142	1,41%	-11,97%	0,2%

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 Nov'25	Growth (1-7 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	6-Dec-25	7-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	314.972	437.227	485.783	486.408	(162.332)	624	49.181	11,25%	171.436	54,43%	515.367	94,38%	(28.959)
2	Tabungan	2.242.130	2.410.328	2.359.968	2.356.533	(11.852)	(3.434)	(53.795)	-2,23%	114.403	5,10%	2.534.104	92,99%	(177.571)
3	Deposito	2.798.677	3.310.810	3.195.301	3.195.400	519.898	100	(115.410)	-3,49%	396.724	14,18%	2.816.881	113,44%	378.519
Total		5.355.779	6.158.366	6.041.052	6.038.341	345.714	(2.711)	(120.024)	-1,95%	682.562	12,74%	5.866.352	102,93%	171.989
CASA		2.557.102	2.847.555	2.845.751	2.842.941	(174.184)	(2.810)	(4.614)	-0,16%	285.839	11,18%	3.049.471	93,23%	(206.530)
(% CASA)		47,74%	46,24%	47,11%	47,08%									
FDR		47,52%	48,47%	49,43%	49,46%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-4 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	3-Dec-25	4-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	113.657	99.470	101.379	102.361		982	2.891	2,91%	(11.296)	-9,94%	151.518	67,56%	(49.157)
2	Giro ISE	31.184	15.875	19.112	19.422		311	3.548	22,35%	(11.761)	-37,72%	54.128	35,88%	(34.705)
3	Tabungan ISE	59.057	64.263	62.936	63.606		671	(657)	-1,02%	4.549	7,70%	64.324	98,88%	(718)
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 (1-7 Nov'25)	Pencairan (1-7 Dec'25)	Pencairan MtM	MtD (1-7 Nov'25)	Growth (1-7 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	188.209	207.382	207.473	640	2.500	1.860	513	92	19.264	2.408	244.894	84,72%	(37.420)
	Linkage	19.369	18.016	18.016	-	-	-	-130	0	-1.353	-	44.054	40,89%	(26.038)
	Non-Linkage	168.841	189.366	189.457	640	2.500	1.860	643	92	20.617	2.408	200.840	94,33%	(11.382)
	• Local Champion	162.434	180.126	180.060	640	2.500	1.860	771	-66	17.626	2.566	177.604	101,38%	2.455
	• Value Chain	6.407	9.240	9.398	-	-	-	-128	158	2.991	(158)	23.235	40,45%	(13.837)
2	MBG	159.435	194.735	194.437	1.200	100	-1.100	2.895	-298	35.003	398	210.853	92,21%	(16.415)
	KUR	151.599	185.038	184.665	850	-	-850	2.836	-372	33.067	372	200.443	92,13%	(15.778)
	Non KUR	7.836	9.697	9.772	350	100	-250	60	75	1.936	25	10.410	93,87%	(638)
3	PWG	252.400	434.205	439.685	18.676	16.926	-1.750	21.944	5.480	187.285	11.446	453.213	97,02%	(13.528)
	Cilem	111.797	234.388	236.562	3.671	5.537	1.866	10.815	2.174	124.765	3.363	276.183	85,65%	(39.620)
	Gadai	140.603	199.817	203.122	15.005	11.389	-3.616	11.129	3.306	62.519	8.083	177.030	114,74%	26.093
4	CFG	1.944.791	2.148.603	2.144.713	9.147	9.057	-90	10.856	-3.890	199.922	12.947	2.206.447	97,20%	(61.735)
	CF 1	376.842	382.194	382.228	19	844	825	-2.215	35	5.387	809	422.476	90,47%	(40.248)
	Total Griya	311.852	312.575	312.392	-	350	350	0	-183	540	533	334.952	93,26%	(22.560)
	• Total Non Program	308.347	308.216	308.039	-	350	350	-1.685	-177	-308	527	318.551	96,70%	(10.512)
	• Program	3.505	4.359	4.353	-	-	0	136	-6	848	6	16.401	26,54%	(12.048)
	Oto	64.990	69.619	69.837	19	494	475	-2.215	218	4.847	276	87.524	79,79%	(17.687)
	CF 2	1.567.950	1.766.409	1.762.484	9.128	8.213	-915	13.071	-3.925	194.535	12.138	1.783.972	98,80%	(21.487)
	Mitraguna & Others	1.383.782	1.569.711	1.566.998	7.872	7.945	73	10.152	-2.714	183.216	10.659	1.577.695	99,32%	(10.697)
	Pensiun	184.168	196.697	195.487	1.256	268	-988	2.920	-1.211	11.319	1.479	206.276	94,77%	(10.790)
Total Pembiayaan		2.544.835	2.984.924	2.986.308	29.663	28.583	-1.080	36.209	1.384	441.473	27.199	3.115.406	95,86%	(129.098)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	7-Dec-25	31-Dec-24	30-Nov-25	7-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.267	3.204	3.204	4.463	0,67%	1,54%	2,15%	1.259	3.195	1.259			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	1.267	3.204	3.204	4.345	0,75%	1,69%	2,29%	1.142	3.078	1.142			
	Value Chain	-	-	-	117	0,00%	0,00%	0,07%	117	117	117			
2	MBG	3.453	6.764	6.764	11.298	2,17%	3,47%	5,81%	4.535	7.846	4.535			
	KUR	2.876	6.294	6.294	10.631	1,90%	3,40%	5,76%	4.337	7.755	4.337			
	Non KUR	577	470	470	667	7,36%	4,84%	6,83%	198	90	198			
3	PWG	-	-	-	10.579	0,00%	0,00%	2,41%	10.579	10.579	10.579			
	Cilem	-	-	-	7.369	0,00%	0,00%	3,12%	7.369	7.369	7.369			
	Gadai	-	-	-	3.210	0,00%	0,00%	1,58%	3.210	3.210	3.210			
4	CFG	19.268	25.105	26.975	58.372	0,99%	1,26%	2,72%	31.397	39.104	33.267			
	CF 1	8.041	13.170	13.772	29.562	2,13%	3,60%	7,73%	15.790	21.521	16.391			
	Total Griya	6.972	10.986	11.815	17.548	2,24%	3,78%	5,62%	5.733	10.576	6.562			
	Oto	1.069	2.184	1.957	12.014	1,64%	2,81%	17,20%	10.057	10.945	9.829			
	CF 2	11.227	11.934	13.204	28.810	0,72%	0,75%	1,63%	15.607	17.583	16.876			
	Mitraguna & Others	11.107	11.331	11.970	26.139	0,80%	0,76%	1,67%	14.169	15.033	14.808			
	Pensiun	120	603	1.234	2.671	0,07%	0,63%	1,37%	1.437	2.550	2.067			
Total Pembiayaan		23.988	35.072	36.943	84.712	0,94%	1,24%	2,84%	47.769	60.724	49.640	0,92%	67,56%	-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	7-Dec-25	31-Dec-24	30-Nov-25	7-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	1.915	1,80%	0,93%	0,99%	104	(948)	390			
	KUR	1.760	1.021	1.239	1.343	1,16%	0,67%	0,73%	104	(417)	322			
	Non KUR	1.104	504	572	572	14,08%	5,90%	5,85%	(0)	(531)	68			
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	24.436	0,93%	1,12%	1,14%	358	6.313	465			
	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%	0,73%	-	(170)	-			
	CF 2	12.648	17.804	18.084	18.091	0,81%	1,02%	1,03%	7	5.443	287			
	Mitraguna & Others	12.330	17.209	17.489	17.497	0,89%	1,11%	1,12%	7	5.167	288			
	Pensiun	318	595	594	594	0,01%	0,02%	0,30%	-	277	(0)			
Total Pembiayaan		30.008	33.313	33.703	34.165	1,18%	1,13%	1,14%	462	4.157	852	0,93%	18,83%	-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 (1-7 Nov'25	Growth (1-7 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	6-Dec-25	7-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	155.866	128.866	126.882	127.843	(4.060)	962	(1.022)	-0,79%	(28.023)	-17,98%	346.235	36,92%	(218.391)
2	Tabungan	1.803.617	1.980.739	1.990.928	1.985.383	51.335	(5.545)	4.643	0,23%	181.766	10,08%	2.083.113	95,31%	(97.731)
3	Deposito	681.198	762.342	766.078	766.182	(32.431)	105	3.840	0,50%	84.985	12,48%	699.248	109,57%	66.934
Total		2.640.681	2.871.948	2.883.887	2.879.409	14.844	(4.479)	7.461	0,26%	238.728	9,04%	3.128.596	92,04%	(249.187)
CASA		1.959.483	2.109.605	2.117.810	2.113.226	47.274	(4.583)	3.621	0,17%	153.743	7,85%	2.429.348	86,99%	(316.122)
(% CASA		74,20%	73,46%	73,44%	73,39%									
FDR		99,99%	104,53%	103,92%	104,08%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-4 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	3-Dec-25	4-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	65.610	82.670	81.536	85.036		3.501	2.367	2,86%	19.427	29,61%	95.806	88,76%	(10.770)
2	Giro ISE	23.758	19.536	18.559	18.925		366	(610)	-3,12%	(4.833)	-20,34%	42.060	45,00%	(23.134)
3	Tabungan ISE	30.646	53.467	53.309	56.444		3.134	2.977	5,57%	25.798	84,18%	34.843	91,64%	21.601
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 (1-7 Nov'25)	Pencairan (1-7 Dec'25)	Pencairan MtM	MtD (1-7 Nov'25	Growth (1-7 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	80.398	99.911	100.220	900	907	7	3.622	309	19.822	598	115.782	86,56%	(15.562)
	Linkage	14.865	24.409	24.409	-	-	-	-2	0	9.544	-	30.274	80,63%	(5.865)
	Non-Linkage	65.533	75.502	75.811	900	907	7	3.623	309	10.278	598	85.508	88,66%	(9.697)
	• Local Champion	62.373	72.430	72.758	900	907	7	3.655	328	10.385	579	71.843	101,27%	915
	• Value Chain	3.160	3.072	3.053	-	-	-	-32	-19	-107	19	13.665	22,34%	(10.612)
2	MBG	368.059	388.843	388.510	895	1.040	145	2.543	-333	20.452	1.373	422.292	92,00%	(33.782)
	KUR	343.457	362.300	361.942	895	980	85	1.434	-358	18.485	1.338	394.978	91,64%	(33.036)
	Non KUR	24.602	26.544	26.568	-	60	60	1.108	25	1.967	35	27.314	97,27%	(746)
3	PWG	200.888	356.932	358.926	15.000	11.114	-3.886	19.828	1.993	158.037	9.121	371.423	96,64%	(12.497)
	Cilem	92.590	195.267	196.174	3.119	3.595	476	15.699	908	103.584	2.687	231.018	84,92%	(34.844)
	Gadai	108.298	161.666	162.751	11.881	7.519	-4.361	4.129	1.086	54.453	6.434	140.405	115,92%	22.346
4	CFG	1.991.066	2.156.369	2.149.375	7.029	7.888	860	11.052	-6.994	158.309	14.882	2.211.667	97,18%	(62.293)
	CF 1	271.158	283.057	282.793	1.306	470	-835	1.942	-264	11.636	734	309.258	91,44%	(26.465)
	Total Griya	236.939	232.575	232.506	-	450	450	0	-70	-4.433	520	255.971	90,83%	(23.465)
	• Total Non Program	155.508	155.596	155.665	-	450	450	-2.038	69	157	381	163.915	94,97%	(8.250)
	• Program	81.431	76.979	76.840	-	-	0	-302	-139	-4.591	139	92.056	83,47%	(15.215)
	Oto	34.219	50.482	50.288	1.306	20	-1.285	1.942	-194	16.069	214	53.287	94,37%	(3.000)
	CF 2	1.719.908	1.873.311	1.866.581	5.723	7.418	1.695	9.111	-6.730	146.674	14.148	1.902.409	98,12%	(35.828)
	Mitraguna & Others	1.474.657	1.605.638	1.600.374	5.011	6.728	1.717	8.035	-5.264	125.717	11.992	1.638.476	97,67%	(38.102)
	Pensium	245.250	267.674	266.207	712	690	-22	1.076	-1.467	20.957	2.157	263.933	100,86%	2.274
Total Pembiayaan		2.640.411	3.002.055	2.997.030	23.824	20.950	-2.874	37.045	-5.025	356.619	25.975	3.121.164	96,02%	(124.134)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	7-Dec-25	31-Dec-24	30-Nov-25	7-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	683	0,00%	0,00%	0,68%	683	683	683			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	683	0,00%	0,00%	0,90%	683	683	683			
	Value Chain	-	-	1.819	-	0,00%	2,51%	0,00%	(1.819)	-	-			
2	MBG	2.275	9.715	9.715	18.399	0,62%	2,50%	4,74%	8.684	16.124	8.684			
	KUR	1.785	8.311	8.311	15.818	0,52%	2,29%	4,37%	7.507	14.033	7.507			
	Non KUR	489	1.404	1.404	2.581	1,99%	5,29%	9,71%	1.177	2.091	1.177			
3	PWG	10	-	-	8.298	0,00%	0,00%	2,31%	8.298	8.288	8.298			
	Cilem	10	-	-	6.258	0,01%	0,00%	3,19%	6.258	6.248	6.258			
	Gadai	-	-	-	2.040	0,00%	0,00%	1,25%	2.040	2.040	2.040			
4	CFG	19.717	28.500	30.393	65.856	0,99%	1,41%	3,06%	35.462	46.139	37.356			
	CF 1	13.249	16.070	16.284	23.565	4,89%	5,75%	8,33%	7.281	10.316	7.494			
	Total Griya	12.780	15.301	15.217	16.754	5,39%	6,54%	7,21%	1.536	3.974	1.452			
	Oto	469	769	1.066	6.811	1,37%	2,11%	13,54%	5.745	6.342	6.042			
	CF 2	6.468	12.430	14.110	42.291	0,38%	0,75%	2,27%	28.182	35.823	29.862			
	Mitraguna & Others	5.999	11.068	12.494	38.726	0,41%	0,78%	2,42%	26.231	32.727	27.657			
	Pensium	470	1.361	1.615	3.565	0,19%	0,60%	1,34%	1.950	3.096	2.204			
Total Pembiayaan		22.002	38.215	40.108	93.236	0,83%	1,34%	3,11%	53.128	71.234	55.021	0,87%	71,95%	-2,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	7-Dec-25	31-Dec-24	30-Nov-25	7-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	18.159	24.522	24.090	24.090	22,59%	24,11%	24,04%	-	5.931	(433)			
	Linkage	14.845	14.841	14.841	14.841	99,87%	60,80%	60,80%	-	(4)	(0)			
	Non-Linkage	3.314	9.681	9.249	9.249	5,06%	12,25%	12,20%	-	5.935	(432)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	2.573	2.733	2.942	3.137	0,70%	0,76%	0,81%	196	564	404			
	KUR	1.118	1.434	1.463	1.638	0,33%	0,40%	0,45%	174	519	204			
	Non KUR	1.455	1.300	1.478	1.500	5,91%	5,57%	5,64%	21	45	200			
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	23.236	1,29%	1,06%	1,08%	481	(2.431)	(255)			
	CF 1	9.750	9.855	10.152	10.191	3,60%	3,59%	3,60%	39	441	336			
	Total Griya	9.274	9.315	9.438	9.478	3,91%	4,06%	4,08%	40	204	163			
	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%	0,76%	442	(2.894)	(575)			
	Pensium	934	972	956	956	0,04%	0,03%	0,36%	-	21	(17)			
Total Pembiayaan		46.399	50.747	49.786	50.463	1,76%	1,66%	1,68%	677	4.064	(284)	1,79%	-6,13%	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 (1-7 Nov'25	Growth (1-7 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	6-Dec-25	7-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.111.061	1.414.109	1.401.942	1.403.087	(97.170)	1.145	(11.022)	-0,78%	292.025	26,28%	1.422.021	98,67%	(18.934)
2	Tabungan	4.778.169	5.505.119	5.513.779	5.501.591	387.504	(12.189)	(3.528)	-0,06%	723.422	15,14%	5.182.062	106,17%	319.529
3	Deposito	1.667.902	1.627.216	1.609.554	1.608.588	(70.429)	(966)	(18.628)	-1,14%	(59.314)	-3,56%	1.695.532	94,87%	(86.944)
Total		7.557.133	8.546.444	8.525.275	8.513.266	219.905	(12.009)	(33.178)	-0,39%	956.133	12,65%	8.299.616	102,57%	213.650
CASA		5.889.231	6.919.228	6.915.721	6.904.678	290.334	(11.044)	(14.550)	-0,21%	1.015.447	17,24%	6.604.083	104,55%	300.594
(% CASA		77,93%	80,96%	81,12%	81,10%									
FDR		79,28%	79,23%	79,41%	79,52%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-4 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	3-Dec-25	4-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	304.377	365.768	353.192	351.371		(1.821)	(14.397)	-3,94%	46.994	15,44%	399.069	88,05%	(47.698)
2	Giro ISE	93.275	88.775	88.181	84.996		(3.186)	(3.779)	-4,26%	(8.279)	-8,88%	150.822	56,36%	(65.826)
3	Tabungan ISE	174.173	229.504	234.177	235.541		1.365	6.037	2,63%	61.368	35,23%	187.112	125,88%	48.429
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 (1-7 Nov'25)	Pencairan (1-7 Dec'25)	Pencairan MtM	MtD (1-7 Nov'25	Growth (1-7 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	824.608	969.288	969.883	1.852	1.210	-642	174.663	595	145.275	615	901.947	107,53%	67.935
	Linkage	583.855	720.364	720.364	-	-	-	172.022	0	136.508	-	617.271	116,70%	103.092
	Non-Linkage	240.753	248.924	249.519	1.852	1.210	-642	2.641	595	8.767	615	284.676	87,65%	(35.157)
	• Local Champion	177.655	182.232	181.617	1.600	-	-1.600	5.250	-615	3.962	615	190.795	95,19%	(9.179)
	• 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	1.053.852	4.720	7.175	2.455	1.690	1.952	28.708	5.223	1.139.485	92,48%	(85.632)
	KUR	965.396	993.508	995.348	4.540	6.775	2.235	2.886	1.839	29.951	4.936	1.074.013	92,68%	(78.666)
	Non KUR	59.748	58.392	58.505	180	400	220	-1.196	113	-1.243	287	65.472	89,36%	(6.967)
3	PWG	255.819	538.581	546.030	15.704	19.505	3.801	30.241	7.449	290.211	12.056	601.092	90,84%	(55.062)
	Cilem	149.863	366.173	372.713	4.527	10.432	5.905	19.595	6.540	222.849	3.893	432.657	86,15%	(59.944)
	Gadai	105.956	172.408	173.318	11.177	9.073	-2.104	10.646	909	67.362	8.163	168.435	102,90%	4.883
4	CFG	3.885.901	4.211.869	4.199.770	12.759	19.146	6.388	23.924	-12.098	313.869	31.245	4.354.361	96,45%	(154.591)
	CF 1	838.535	900.893	901.619	2.232	4.195	1.963	4.556	727	63.084	3.468	919.422	98,06%	(17.803)
	Total Griya	595.912	600.711	602.105	-	3.015	3.015	0	1.394	6.192	1.621	636.591	94,58%	(34.487)
	• Total Non Program	435.065	452.228	453.766	-	3.015	3.015	-4.115	1.537	18.701	1.478	453.034	100,16%	731
	• Program	160.848	148.482	148.339	-	-	0	-1.118	-143	-12.508	143	183.557	80,81%	(35.218)
	Oto	242.622	300.182	299.514	2.232	1.180	-1.052	4.556	-667	56.892	1.848	282.830	105,90%	16.684
	CF 2	3.047.367	3.310.976	3.298.151	10.527	14.951	4.424	19.368	-12.825	250.784	27.776	3.434.939	96,02%	(136.788)
	Mitraguna & Others	2.497.673	2.750.501	2.740.855	8.464	13.386	4.922	20.016	-9.647	243.182	23.033	2.845.615	96,32%	(104.760)
	Pensium	549.694	560.475	557.296	2.063	1.565	-498	-648	-3.178	7.603	4.743	589.324	94,57%	(32.028)
Total Pembiayaan		5.991.472	6.771.638	6.769.536	35.035	47.036	12.001	230.518	-2.102	778.063	49.138	6.996.885	96,75%	(227.349)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	7-Dec-25	31-Dec-24	30-Nov-25	7-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.291	188	149	154	0,16%	0,02%	0,02%	5	(1.137)	(34)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	1.291	188	149	154	0,54%	0,06%	0,06%	5	(1.137)	(34)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	11.476	19.334	19.334	38.081	1,12%	1,84%	3,61%	18.747	26.605	18.747			
	KUR	9.838	15.519	15.519	32.613	1,02%	1,56%	3,28%	17.094	22.775	17.094			
	Non KUR	1.638	3.815	3.815	5.468	2,74%	6,53%	9,35%	1.653	3.830	1.653			
3	PWG	124	4	4	7.674	0,05%	0,00%	1,41%	7.671	7.550	7.671			
	Cilem	118	-	-	5.882	0,08%	0,00%	1,58%	5.882	5.764	5.882			
	Gadai	7	4	4	1.792	0,01%	0,00%	1,03%	1.789	1.786	1.789			
4	CFG	59.411	72.096	65.976	175.075	1,53%	1,57%	4,17%	109.099	115.664	102.979			
	CF 1	35.165	39.232	37.416	83.656	4,19%	4,15%	9,28%	46.240	48.491	44.424			
	Total Griya	29.490	30.424	28.365	35.111	4,95%	4,72%	5,83%	6.746	5.621	4.687			
	Oto	5.675	8.808	9.051	48.544	2,34%	3,02%	16,21%	39.493	42.870	39.737			
	CF 2	24.246	32.864	28.560	91.419	0,80%	0,86%	2,77%	62.860	67.173	58.556			
	Mitraguna & Others	22.605	29.933	26.523	76.626	0,91%	0,96%	2,80%	50.104	54.021	46.694			
	Pensium	1.642	2.931	2.037	14.793	0,30%	0,36%	2,65%	12.756	13.152	11.862			
Total Pembiayaan		72.302	91.622	85.462	220.984	1,21%	1,26%	3,26%	135.522	148.682	129.363	1,24%	62,04%	-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	7-Dec-25	31-Dec-24	30-Nov-25	7-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%	0,46%	-	(569)	(24)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	18.877	22.526	23.989	24.042	1,84%	2,28%	2,28%	53	5.165	1.516			
	KUR	14.751	17.487	19.071	19.039	1,53%	1,92%	1,91%	(32)	4.288	1.552			
	Non KUR	4.126	5.039	4.918	5.003	6,91%	8,42%	8,55%	85	878	(36)			
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	65.939	1,31%	1,54%	1,57%	1.091	15.226	(7.131)			
	CF 1	15.203	26.509	23.133	23.539	1,81%	2,57%	2,61%	406	8.337	(2.969)			
	Total Griya	12.941	22.897	19.164	19.586	2,17%	3,19%	3,25%	423	6.645	(3.311)			
	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	42.399	1,17%	1,26%	1,29%	685	6.889	(4.162)			
	Mitraguna & Others	25.071	43.527	40.668	41.327	1,00%	1,48%	1,51%	660	16.256	(2.200)			
	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	91.140	1,19%	1,33%	1,35%	1.144	19.829	(5.640)	1,12%	16,46%	-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 (1-7 Nov'25	Growth (1-7 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	6-Dec-25	7-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	74.169	48.743	44.662	44.728	(10.306)	66	(4.015)	-8,24%	(29.441)	-39,69%	247.274	18,09%	(202.545)
2	Tabungan	1.786.724	2.008.954	2.007.200	1.999.435	40.750	(7.765)	(9.519)	-0,47%	212.711	11,91%	2.037.916	98,11%	(38.481)
3	Deposito	649.060	610.498	600.296	600.298	(5.364)	1	(10.201)	-1,67%	(48.763)	-7,51%	667.179	89,98%	(66.882)
Total		2.509.954	2.668.196	2.652.159	2.644.461	25.080	(7.698)	(23.735)	-0,89%	134.507	5,36%	2.952.369	89,57%	(307.908)
CASA		1.860.893	2.057.697	2.051.863	2.044.164	30.444	(7.699)	(13.534)	-0,66%	183.270	9,85%	2.285.190	89,45%	(241.026)
(% CASA		74,14%	77,12%	77,37%	77,30%									
FDR		125,36%	131,30%	131,91%	132,30%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-4 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	3-Dec-25	4-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	42.839	41.442	41.215	41.180		(35)	(262)	-0,63%	(1.658)	-3,87%	83.611	49,25%	(42.431)
2	Giro ISE	4.948	2.786	3.139	3.366		227	580	20,83%	(1.582)	-31,97%	29.659	11,35%	(26.293)
3	Tabungan ISE	31.691	34.438	33.858	33.596		(262)	(842)	-2,44%	1.905	6,01%	37.357	89,93%	(3.762)
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 (1-7 Nov'25)	Pencairan (1-7 Dec'25)	Pencairan MtM	MtD (1-7 Nov'25	Growth (1-7 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	7-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	184.570	243.280	243.208	-	-	0	615	-73	58.637	73	223.889	108,63%	19.318
	Linkage	86.431	110.781	110.781	-	-	-	-519	0	24.350	-	103.818	106,71%	6.964
	Non-Linkage	98.139	132.499	132.426	-	-	0	1.134	-73	34.287	73	120.072	110,29%	12.355
	• Local Champion	98.139	132.499	132.426	-	-	0	1.134	-73	34.287	73	116.221	113,94%	16.206
	• Value Chain	-	-	-	-	-	-	0	0	0	-	3.851	0,00%	(3.851)
2	MBG	446.877	444.841	443.949	1.000	701	-299	502	-893	-2.929	1.594	507.692	87,44%	(63.743)
	KUR	419.345	420.474	419.647	1.000	701	-299	1.113	-828	301	1.529	477.116	87,95%	(57.469)
	Non KUR	27.532	24.367	24.302	-	-	0	-610	-65	-3.230	65	30.576	79,48%	(6.274)
3	PWG	258.833	422.883	426.433	21.920	17.420	-4.500	16.622	3.550	167.600	13.870	433.208	98,44%	(6.775)
	Cilem	127.522	228.193	231.455	5.570	6.153	583	8.501	3.263	103.934	2.890	267.053	86,67%	(35.597)
	Gadai	131.312	194.690	194.978	16.350	11.267	-5.083	8.121	287	63.666	10.980	166.155	117,35%	28.822
4	CFG	2.256.170	2.392.296	2.384.936	6.164	8.743	2.579	12.190	-7.360	128.766	16.104	2.483.471	96,03%	(98.535)
	CF 1	461.418	474.026	473.555	1.883	374	-1.509	4.543	-471	12.138	845	498.650	94,97%	(25.094)
	Total Griya	417.205	391.149	390.677	200	-	-200	0	-473	-26.529	473	434.485	89,92%	(43.808)
	• Total Non Program	64.148	59.172	58.957	200	-	-200	-157	-215	-5.191	215	71.781	82,13%	(12.824)
	• Program	353.058	331.978	331.720	-	-	0	-1.952	-258	-21.338	258	362.704	91,46%	(30.984)
	Oto	44.213	82.877	82.879	1.683	374	-1.309	4.543	2	38.666	372	64.165	129,17%	18.714
	CF 2	1.794.752	1.918.270	1.911.380	4.281	8.370	4.089	7.647	-6.889	116.628	15.259	1.984.822	96,30%	(73.441)
	Mitraguna & Others	1.323.695	1.437.274	1.433.572	3.507	7.417	3.910	6.250	-3.701	109.877	11.118	1.494.383	95,93%	(60.811)
	Pensiusn	471.056	480.996	477.808	774	953	179	1.397	-3.188	6.751	4.141	490.439	97,42%	(12.631)
Total Pembiayaan		3.146.451	3.503.301	3.498.525	29.084	26.864	-2.220	29.929	-4.776	352.074	31.640	3.648.260	95,90%	(149.735)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	7-Dec-25	31-Dec-24	30-Nov-25	7-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	192	475	460	1.157	0,10%	0,19%	0,48%	697	965	681			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	192	475	460	1.157	0,20%	0,35%	0,87%	697	965	681			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	4.879	14.773	14.773	22.746	1,09%	3,32%	5,12%	7.973	17.867	7.973			
	KUR	3.627	13.148	13.148	20.545	0,86%	3,13%	4,90%	7.396	16.918	7.396			
	Non KUR	1.252	1.625	1.625	2.201	4,55%	6,67%	9,06%	577	949	577			
3	PWG	275	122	122	8.685	0,11%	0,03%	2,04%	8.563	8.410	8.563			
	Cilem	275	-	-	6.672	0,22%	0,00%	2,88%	6.672	6.397	6.672			
	Gadai	-	122	122	2.013	0,00%	0,06%	1,03%	1.891	2.013	1.891			
4	CFG	67.344	65.451	70.806	108.637	2,98%	2,96%	4,56%	37.831	41.293	43.187			
	CF 1	43.373	41.926	45.314	59.675	9,40%	9,56%	12,60%	14.361	16.302	17.749			
	Total Griya	41.791	40.088	42.848	44.486	10,02%	10,95%	11,39%	1.638	2.695	4.398			
	Oto	1.583	1.838	2.467	15.189	3,58%	2,98%	18,33%	12.722	13.606	13.351			
	CF 2	23.971	23.525	25.491	48.962	1,34%	1,33%	2,56%	23.471	24.991	25.437			
	Mitraguna & Others	22.208	21.186	23.560	45.135	1,68%	1,64%	3,15%	21.575	22.927	23.949			
	Pensiusn	1.763	2.338	1.931	3.827	0,37%	0,40%	0,80%	1.896	2.064	1.489			
Total Pembiayaan		72.690	80.822	86.161	141.225	2,31%	2,46%	4,04%	55.064	68.535	60.404	2,27%	43,75%	-1,8%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	7-Dec-25	31-Dec-24	30-Nov-25	7-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	8.935	0,79%	1,97%	2,01%	181	5.405	427			
	KUR	2.493	6.287	5.977	6.158	0,59%	1,42%	1,47%	181	3.665	(130)			
	Non KUR	1.037	2.221	2.777	2.777	3,77%	11,40%	11,43%	-	1.740	556			
3	PWG	184	184	184	198	0,07%	0,04%	0,05%	14	14	14			
	Cilem	-	-	-	14	0,00%	0,00%	0,01%	14	14	14			
	Gadai	184	184	184	184	0,14%	0,09%	0,09%	-	(0)	-			
4	CFG	99.269	135.903	132.225	132.349	4,40%	5,53%	5,55%	123	33.080	(3.554)			
	CF 1	73.505	94.254	94.513	94.094	15,93%	19,94%	19,87%	(419)	20.589	(160)			
	Total Griya	73.052	92.591	92.778	92.533	17,51%	23,72%	23,69%	(246)	19.481	(58)			
	Oto	453	1.663	1.734	1.561	1,03%	2,09%	1,88%	(173)	1.108	(102)			
	CF 2	25.764	41.649	37.713	38.255	1,44%	1,97%	2,00%	542	12.491	(3.394)			
	Mitraguna & Others	22.415	39.679	34.677	35.538	1,69%	2,41%	2,48%	861	13.123	(4.141)			
	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	174.522	4,41%	4,97%	4,99%	318	35.849	(3.136)	3,99%	19,99%	-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)