

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-30 Nov/25	Growth (1-31 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	30-Dec-25	31-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.894.366	2.447.773	2.675.307	2.542.683	(96.513)	(132.624)	94.910	3,88%	648.317	34,22%	2.951.802	86,14%	(409.119)
2	Tabungan	12.343.531	13.809.131	14.126.447	14.332.783	512.698	206.336	523.652	3,79%	1.989.252	16,12%	13.838.012	103,58%	494.771
3	Deposito	6.674.579	7.261.750	6.668.553	6.886.598	355.712	218.046	(375.152)	-5,17%	212.020	3,18%	6.775.272	101,64%	111.327
Total		20.912.476	23.518.654	23.470.307	23.762.064	771.896	291.757	243.410	1,03%	2.849.588	13,63%	23.565.085	100,84%	196.979
CASA		14.237.897	16.256.904	16.801.754	16.875.466	416.185	73.711	618.561	3,80%	2.637.569	18,52%	16.789.813	100,51%	85.653
(% CASA		68,08%	69,12%	71,59%	71,02%									
FDR		79,95%	80,76%	82,31%	81,30%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	605.893	676.653	691.136	681.638		(9.498)	4.985	0,74%	75.745	12,50%	813.500	83,79%	(131.862)
2	Giro ISE	190.259	161.992	175.134	169.365		(5.769)	7.372	4,55%	(20.894)	-10,98%	316.220	53,56%	(146.855)
3	Tabungan ISE	335.051	431.528	451.495	447.766		(3.729)	16.238	3,76%	112.714	33,64%	363.698	123,11%	84.068
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 (1-30 Nov/25)	Pencairan (1-31 Dec'25)	Pencairan MtM	MtD (1-30 Nov/25	Growth (1-31 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	31-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	1.400.748	1.646.608	1.636.253	199.692	26.390	-173.303	180.870	-10.355	235.506	36.745	1.648.748	99,24%	(12.494)
	Linkage	727.269	899.506	896.146	178.110	3.248	(174.863)	171.172	-3.361	168.876	6.608	835.269	107,29%	60.876
	• Non-Linkage	673.478	747.102	740.108	21.582	23.142	1.560	9.698	-6.994	66.629	30.136	813.478	90,98%	(73.371)
	• Local Champion	584.102	633.881	632.494	18.330	20.862	2.532	10.006	-1.386	48.393	22.248	650.475	97,24%	(17.981)
	• Value Chain	89.377	113.221	107.613	3.252	2.280	(972)	-308	-5.608	18.237	7.888	163.003	66,02%	(55.390)
2	MBG	2.310.331	2.406.087	2.435.967	98.037	116.416	18.379	8.858	29.872	125.629	86.544	2.642.609	92,18%	(206.649)
	KUR	2.171.167	2.267.884	2.297.697	93.962	112.085	18.123	10.169	29.813	126.531	82.272	2.486.816	92,40%	(189.118)
	Non KUR	139.164	138.203	138.262	4.075	4.331	256	-1.311	59	-902	4.272	155.793	88,75%	(17.531)
3	PWG	1.161.081	2.076.332	2.203.199	405.949	448.692	42.743	100.630	126.867	1.042.118	321.825	2.221.617	99,17%	(18.418)
	Cilem	604.524	1.242.687	1.339.450	141.906	175.316	33.411	62.549	96.763	734.926	78.553	1.469.491	91,15%	(130.041)
	Gadai	556.557	833.645	863.749	264.043	273.376	9.332	38.081	30.104	307.192	243.272	752.125	114,84%	111.624
4	CFG	11.847.954	12.864.571	13.042.468	334.460	428.773	94.313	58.133	177.897	1.194.514	250.875	13.258.958	98,37%	(216.490)
	CF 1	2.410.954	2.561.163	2.594.566	49.810	80.431	30.621	28	33.403	183.612	47.028	2.653.480	97,78%	(58.914)
	Total Griya	1.954.117	1.973.383	1.989.017	20.508	43.303	22.795	-10.557	15.633	34.900	27.669	2.074.745	95,87%	(85.728)
	• Total Non Program	1.351.346	1.400.136	1.420.726	19.096	41.223	22.127	-7.624	20.590	69.380	20.633	1.404.632	101,15%	16.094
	• Program	602.771	573.247	568.291	1.412	2.079	668	-2.934	-4.957	-34.480	7.036	670.113	84,81%	(101.822)
	Oto	456.837	587.780	605.549	29.302	37.128	7.826	10.585	17.769	148.712	19.359	578.735	104,63%	26.814
	CF 2	9.437.000	10.303.408	10.447.902	284.650	348.342	63.692	58.105	144.495	1.010.903	203.847	10.605.478	98,51%	(157.576)
	Mitraguna & Others	7.891.563	8.698.860	8.831.355	253.418	317.895	64.477	53.999	132.495	939.792	185.400	8.940.484	98,78%	(109.129)
	Pensiun	1.545.436	1.604.548	1.616.547	31.231	30.447	-784	4.107	12.000	71.111	18.447	1.664.994	97,09%	(48.446)
Total Pembiayaan		16.720.113	18.993.599	19.317.880	1.038.138	1.020.271	-17.867	348.491	324.282	2.597.767	695.989	19.771.931	97,70%	(454.051)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	31-Dec-25	31-Dec-24	30-Nov-25	31-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	3.258	3.873	5.631	769	0,23%	0,34%	0,05%	(4.862)	(2.489)	(3.104)			
	Linkage	43	6	-	-	0,01%	0,00%	0,00%	-	(43)	(6)			
	Local Champion	3.215	3.867	3.813	769	0,48%	0,51%	0,10%	(3.043)	(2.445)	(3.098)			
	Value Chain	-	-	1.819	-				(1.819)	-	-			
2	MBG	26.523	43.850	56.776	32.198	1,15%	2,36%	1,32%	(24.577)	5.675	(11.652)			
	KUR	21.896	36.508	47.873	27.132	1,01%	2,11%	1,18%	(20.740)	5.236	(9.376)			
	Non KUR	4.627	7.342	8.903	5.066	3,33%	6,44%	3,66%	(3.837)	439	(2.276)			
3	PWG	565	29	126	5.230	0,05%	0,01%	0,24%	5.104	4.666	5.201			
	Cilem	558	3	-	5.105	0,09%	0,00%	0,38%	5.105	4.547	5.102			
	Gadai	7	26	126	125	0,00%	0,02%	0,01%	(1)	119	99			
4	CFG	184.758	219.298	221.829	178.289	1,56%	1,72%	1,37%	(43.541)	(6.469)	(41.010)			
	CF 1	108.284	121.877	125.523	111.128	4,49%	4,90%	4,28%	(14.394)	2.845	(10.749)			
	Total Griya	97.865	107.262	108.955	93.156	5,01%	5,52%	4,68%	(15.799)	(4.708)	(14.106)			
	Oto	10.419	14.615	16.567	17.972	2,28%	2,82%	2,97%	1.404	7.553	3.357			
	CF 2	76.474	97.421	96.306	67.160	0,81%	0,93%	0,64%	(29.146)	(9.314)	(30.261)			
	Mitraguna & Others	72.232	89.999	88.979	62.569	0,92%	1,02%	0,71%	(26.410)	(9.664)	(27.430)			
	Pensiun	4.241	7.422	7.328	4.591	0,27%	0,46%	0,28%	(2.736)	350	(2.830)			
Total Pembiayaan		215.104	267.051	284.362	216.487	1,29%	1,50%	1,12%	(67.875)	1.383	(50.564)	1,29%	-15,19%	0,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	31-Dec-25	31-Dec-24	30-Nov-25	31-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	65.676	68.318	67.841	67.251	4,69%	4,12%	4,11%	(589)	1.575	(1.066)			
	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	52.165	7,51%	7,06%	7,05%	(589)	1.554	(1.072)			
	Value Chain	-	-	-	-				-	-	-			
2	MBG	31.069	39.976	42.624	42.712	1,34%	1,77%	1,75%	87	11.643	2.736			
	KUR	22.074	30.304	32.141	32.022	1,02%	1,42%	1,39%	(119)	9.948	1.718			
	Non KUR	8.995	9.672	10.484	10.690	6,46%	7,59%	7,73%	206	1.695	1.018			
3	PWG	184	191	191	8	0,02%	0,01%	0,00%	(183)	(176)	(183)			
	Cilem	-	-	-	8	0,00%	0,00%	0,00%	8	8	8			
	Gadai	184	191	191	-	0,03%	0,02%	0,00%	(191)	(184)	(191)			
4	CFG	227.463	284.201	270.215	259.117	1,92%	2,10%	1,99%	(11.098)	31.654	(25.084)			
	CF 1	109.876	141.595	138.885	131.385	4,56%	5,42%	5,06%	(7.500)	21.509	(10.209)			
	Total Griya	105.089	134.833	131.421	123.930	5,38%	6,66%	6,23%	(7.490)	18.841	(10.903)			
	Oto	4.786	6.761	7.465	7.455	1,05%	1,27%	1,23%	(10)	2.668	693			
	CF 2	117.587	142.606	131.329	127.732	1,25%	1,27%	1,22%	(3.598)	10.145	(14.874)			
	Mitraguna & Others	101.881	135.405	125.206	120.451	1,29%	1,44%	1,36%	(4.755)	18.570	(14.954)			
	Pensiun	15.706	7.201	6.123	7.280	0,09%	0,03%	0,45%	1.157	(8.425)	80			
Total Pembiayaan		324.392	392.685	380.871	369.088	1,94%	2,01%	1,91%	(11.783)	44.696	(23.597)	1,77%	7,41%	-0,1%

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%

PHR & Payroll

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Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Nov'25)	Growth (1-31 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	30-Dec-25	31-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	238.297	418.828	434.913	308.694	177.355	(126.219)	(110.134)	-26,30%	70.396	29,54%	420.906	73,34%	(112.212)
2	Tabungan	1.732.891	1.903.991	1.964.146	2.013.016	44.961	48.870	109.025	5,73%	280.125	16,17%	2.000.816	100,61%	12.200
3	Deposito	877.742	950.883	852.237	973.935	(55.963)	121.698	23.053	2,42%	96.193	10,96%	896.431	108,65%	77.505
Total		2.848.930	3.273.702	3.251.296	3.295.645	166.354	44.349	21.943	0,67%	446.715	15,68%	3.318.152	99,32%	(22.508)
CASA		1.971.188	2.322.819	2.399.059	2.321.710	222.316	(77.349)	(1.109)	-0,05%	350.522	17,78%	2.421.722	95,87%	(100.012)
(% CASA)		69,19%	70,95%	73,79%	70,45%									
FDR		84,13%	83,44%	85,43%	84,28%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	79.410	87.303	92.355	90.172		(2.184)	2.869	3,29%	10.761	13,55%	118.145	76,32%	(27.973)
2	Giro ISE	37.094	35.022	32.475	30.638		(1.837)	(4.383)	-12,52%	(6.455)	-17,40%	60.551	50,60%	(29.913)
3	Tabungan ISE	39.484	49.856	59.425	59.078		(347)	9.223	18,50%	19.595	49,63%	44.877	131,65%	14.202
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 (1-30 Nov'25)	Pencairan (1-31 Dec'25)	Pencairan MtM	MtD (1-31 Nov'25)	Growth (1-31 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	31-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	122.962	126.748	122.448	4.410	3.530	-880	1.457	-4.300	-514	7.830	162.236	75,48%	(39.788)
	Linkage	22.750	25.937	25.622	910	570	(340)	-200	-315	2.873	885	39.853	64,29%	(14.230)
	Non-Linkage	100.212	100.811	96.826	3.500	2.960	-540	1.657	-3.985	-3.387	6.945	122.383	79,12%	(25.557)
	• Local Champion	83.501	66.595	66.023	500	2.960	2.460	-804	-571	-17.477	3.531	94.012	70,23%	(27.988)
	• Value Chain	16.712	34.216	30.803	3.000	-	(3.000)	2.461	-3.414	14.091	3.414	28.371	108,57%	2.431
2	MBG	310.816	325.767	328.614	13.920	15.750	1.830	1.228	2.847	17.798	12.903	362.288	90,71%	(33.674)
	KUR	291.370	306.564	310.319	13.660	15.725	2.065	1.900	3.755	18.949	11.970	340.266	91,20%	(29.946)
	Non KUR	19.446	19.203	18.295	260	25	-235	-673	-909	-1.152	934	22.022	83,07%	(3.727)
3	PWG	193.140	323.731	344.187	54.390	62.513	8.123	11.995	20.456	151.047	42.057	362.681	94,90%	(18.494)
	Cilem	122.752	218.666	233.336	22.148	29.821	7.673	7.938	14.670	110.584	15.151	262.581	88,86%	(29.245)
	Gadai	70.389	105.064	110.851	32.242	32.692	450	4.057	5.787	40.462	26.906	100.101	110,74%	10.751
4	CFG	1.770.026	1.955.435	1.982.251	53.125	68.812	15.687	10.668	26.816	212.225	41.996	2.003.011	98,96%	(20.760)
	CF 1	463.002	520.993	532.784	13.642	20.156	6.514	1.760	11.791	69.783	8.365	503.674	105,78%	29.110
	Total Griya	392.209	436.373	446.694	8.985	15.937	6.952	0	10.320	54.485	5.616	412.745	108,22%	33.948
	• Total Non Program	388.279	424.924	434.639	8.650	15.277	6.627	372	9.715	46.360	5.562	397.355	109,38%	37.288
	• Program	3.930	11.449	12.054	334	660	326	302	605	8.124	55	15.395	78,30%	(3.340)
	Oto	70.793	84.620	86.091	4.658	4.220	-438	1.760	1.471	15.298	2.749	90.929	94,68%	(4.838)
	CF 2	1.307.024	1.434.442	1.449.467	39.483	48.656	9.173	8.908	15.025	142.442	33.631	1.499.337	96,67%	(49.871)
	Mitraguna & Others	1.211.757	1.335.736	1.349.785	38.451	45.350	6.899	9.546	14.049	138.028	31.301	1.384.316	97,51%	(34.531)
	Pensium	95.268	98.706	99.682	1.032	3.306	2.274	-638	976	4.414	2.330	115.021	86,66%	(15.339)
Total Pembiayaan		2.396.945	2.731.682	2.777.501	125.845	150.605	24.760	25.347	45.819	380.556	104.786	2.890.216	96,10%	(112.716)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	31-Dec-25	31-Dec-24	30-Nov-25	31-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	508	6	-	-	0,41%	0,00%	0,00%	-	(508)	(6)			
	Linkage	43	6	-	-	0,19%	0,00%	0,00%	-	(43)	(6)			
	Local Champion	465	-	-	-	0,46%	0,00%	0,00%	-	(465)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	4.441	6.190	6.190	5.135	1,43%	1,90%	1,56%	(1.055)	694	(1.055)			
	KUR	3.770	4.599	4.599	4.215	1,29%	1,50%	1,36%	(384)	445	(384)			
	Non KUR	671	1.590	1.590	920	3,45%	8,28%	5,03%	(670)	249	(670)			
3	PWG	155	-	-	484	0,08%	0,00%	0,14%	484	329	484			
	Cilem	155	-	-	484	0,13%	0,00%	0,21%	484	329	484			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	19.018	28.147	27.679	19.001	1,07%	1,42%	0,96%	(8.678)	(17)	(9.147)			
	CF 1	8.456	11.479	12.737	7.961	1,83%	2,44%	1,49%	(4.776)	(495)	(3.518)			
	Total Griya	6.832	10.463	10.710	6.193	1,74%	2,45%	1,39%	(4.517)	(639)	(4.269)			
	Oto	1.624	1.016	2.026	1.768	2,29%	2,39%	2,05%	(258)	144	752			
	CF 2	10.562	16.669	14.942	11.040	0,81%	1,04%	0,76%	(3.903)	478	(5.629)			
	Mitraguna & Others	10.315	16.481	14.431	11.040	0,85%	1,08%	0,82%	(3.392)	725	(5.441)			
	Pensium	247	188	511	-	0,26%	0,52%	0,00%	(511)	(247)	(188)			
Total Pembiayaan		24.121	34.343	33.868	24.620	1,01%	1,24%	0,89%	(9.249)	499	(9.723)	1,03%	-16,05%	0,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	31-Dec-25	31-Dec-24	30-Nov-25	31-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.083	1.738	1.744	1.744	0,88%	1,38%	1,42%	-	661	6			
	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%	1,55%	-	612	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	3.227	4.684	5.129	3.812	1,04%	1,57%	1,16%	(1.317)	586	(872)			
	KUR	1.952	4.075	4.391	3.166	0,67%	1,43%	1,02%	(1.225)	1.214	(909)			
	Non KUR	1.274	609	737	646	6,55%	3,84%	3,53%	(91)	(628)	37			
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	23.375	1,90%	1,35%	1,18%	(2.934)	(10.316)	(4.391)			
	CF 1	5.942	4.809	5.093	5.554	1,28%	0,98%	1,04%	461	(388)	745			
	Total Griya	5.028	4.373	4.557	5.118	1,28%	1,04%	1,15%	562	90	745			
	Oto	914	436	536	436	1,29%	0,63%	0,51%	(100)	(478)	-			
	CF 2	27.748	22.956	21.216	17.820	2,12%	1,48%	1,23%	(3.395)	(9.928)	(5.136)			
	Mitraguna & Others	27.082	22.326	20.725	17.503	2,23%	1,55%	1,30%	(3.221)	(9.579)	(4.822)			
	Pensium	666	631	491	317	0,03%	0,02%	0,32%	(174)	(349)	(314)			
Total Pembiayaan		38.001	34.188	33.182	28.931	1,59%	1,21%	1,04%	(4.251)	(9.070)	(5.257)	1,41%	-35,04%	0,4%

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 (1-31 Nov'25	Growth (1-31 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	30-Dec-25	31-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	314.972	437.227	771.671	763.553	(162.332)	(8.119)	326.326	74,64%	448.581	142,42%	515.367	148,16%	248.186
2	Tabungan	2.242.130	2.410.328	2.573.060	2.589.123	(11.852)	16.064	178.795	7,42%	346.993	15,48%	2.534.104	102,17%	55.020
3	Deposito	2.798.677	3.310.810	2.928.717	2.921.049	519.898	(7.668)	(389.761)	-11,77%	122.372	4,37%	2.816.881	103,70%	104.168
Total		5.355.779	6.158.366	6.273.448	6.273.725	345.714	277	115.359	1,87%	917.946	17,14%	5.866.352	106,94%	407.373
CASA		2.557.102	2.847.555	3.344.731	3.352.676	(174.184)	7.945	505.121	17,74%	795.574	31,11%	3.049.471	109,94%	303.205
(% CASA		47,74%	46,24%	53,32%	53,44%									
FDR		47,52%	48,47%	48,56%	48,56%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	113.657	99.470	106.039	104.785		(1.254)	5.316	5,34%	(8.871)	-7,81%	151.518	69,16%	(46.732)
2	Giro ISE	31.184	15.875	21.884	18.895		(2.989)	3.020	19,03%	(12.289)	-39,41%	54.128	34,91%	(35.233)
3	Tabungan ISE	59.057	64.263	64.823	66.558		1.736	2.295	3,57%	7.501	12,70%	64.324	103,47%	2.235
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 (1-30 Nov'25)	Pencairan (1-31 Dec'25)	Pencairan MtM	MtD (1-31 Nov'25	Growth (1-31 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	31-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	188.209	207.382	209.842	5.680	6.100	420	513	2.460	21.633	3.640	244.894	85,69%	(35.052)
	Linkage	19.369	18.016	17.887	-	-	-	-130	-129	-1.482	129	44.054	40,60%	(26.167)
	Non-Linkage	168.841	189.366	191.955	5.680	6.100	420	643	2.589	23.115	3.511	200.840	95,58%	(8.885)
	• Local Champion	162.434	180.126	182.665	5.680	6.100	420	771	2.539	20.231	3.561	177.604	102,85%	5.061
	• Value Chain	6.407	9.240	9.290	-	-	-	-128	50	2.883	(50)	23.235	39,98%	(13.945)
2	MBG	159.435	194.735	198.768	9.695	10.175	480	2.895	4.033	39.334	6.142	210.853	94,27%	(12.084)
	KUR	151.599	185.038	188.646	9.145	9.485	340	2.836	3.608	37.047	5.877	200.443	94,11%	(11.797)
	Non KUR	7.836	9.697	10.123	550	690	140	60	425	2.287	265	10.410	97,24%	(287)
3	PWG	252.400	434.205	459.530	87.135	96.391	9.256	21.944	25.326	207.130	71.066	453.213	101,39%	6.318
	Cilem	111.797	234.388	248.732	27.287	30.283	2.996	10.815	14.343	136.935	15.939	276.183	90,06%	(27.451)
	Gadai	140.603	199.817	210.799	59.848	66.109	6.260	11.129	10.982	70.196	55.126	177.030	119,08%	33.769
4	CFG	1.944.791	2.148.603	2.178.303	61.413	70.499	9.086	10.856	29.700	233.512	40.798	2.206.447	98,72%	(28.145)
	CF 1	376.842	382.194	387.071	4.624	12.726	8.102	-2.215	4.878	10.230	7.848	422.476	91,62%	(35.404)
	Total Griya	311.852	312.755	317.273	3.880	10.076	6.196	0	4.698	5.421	5.377	334.952	94,72%	(17.679)
	• Total Non Program	308.347	308.216	312.787	3.720	9.916	6.196	-1.685	4.571	4.440	5.344	318.551	98,19%	(5.764)
	• Program	3.505	4.359	4.486	160	160	0	136	127	981	33	16.401	27,35%	(11.915)
	Oto	64.990	69.619	69.798	744	2.650	1.906	-2.215	179	4.808	2.470	87.524	79,75%	(17.726)
	CF 2	1.567.950	1.766.409	1.791.231	56.789	57.773	984	13.071	24.822	223.282	32.951	1.783.972	100,41%	7.260
	Mitraguna & Others	1.383.782	1.569.711	1.591.108	51.357	52.324	967	10.152	21.397	207.327	30.927	1.577.695	100,85%	13.413
	Pensiun	184.168	196.697	200.123	5.432	5.449	17	2.920	3.426	15.955	2.023	206.276	97,02%	(6.153)
Total Pembiayaan		2.544.835	2.984.924	3.046.444	163.923	183.165	19.242	36.209	61.520	501.608	121.646	3.115.406	97,79%	(68.963)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	31-Dec-25	31-Dec-24	30-Nov-25	31-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.267	3.204	3.204	-	0,67%	1,54%	0,00%	(3.204)	(1.267)	(3.204)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	1.267	3.204	3.204	-	0,75%	1,69%	0,00%	(3.204)	(1.267)	(3.204)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	3.453	6.764	6.764	3.593	2,17%	3,47%	1,81%	(3.171)	140	(3.171)			
	KUR	2.876	6.294	6.294	3.371	1,90%	3,40%	1,79%	(2.923)	495	(2.923)			
	Non KUR	577	470	470	222	7,36%	4,84%	2,19%	(247)	(355)	(247)			
3	PWG	-	-	-	1.006	0,00%	0,00%	0,22%	1.006	1.006	1.006			
	Cilem	-	-	-	1.006	0,00%	0,00%	0,40%	1.006	1.006	1.006			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	19.268	25.105	26.975	20.944	0,99%	1,26%	0,96%	(6.031)	1.677	(4.160)			
	CF 1	8.041	13.170	13.772	13.359	2,13%	3,60%	3,45%	(413)	5.318	188			
	Total Griya	6.972	10.986	11.815	11.183	2,24%	3,78%	3,52%	(632)	4.211	197			
	Oto	1.069	2.184	1.957	2.176	1,64%	2,81%	3,12%	219	1.107	(9)			
	CF 2	11.227	11.934	13.204	7.586	0,72%	0,75%	0,42%	(5.618)	(3.641)	(4.349)			
	Mitraguna & Others	11.107	11.331	11.970	6.677	0,80%	0,76%	0,42%	(5.293)	(4.430)	(4.654)			
	Pensiun	120	603	1.234	909	0,07%	0,63%	0,45%	(324)	789	306			
Total Pembiayaan		23.988	35.072	36.943	25.543	0,94%	1,24%	0,84%	(11.399)	1.555	(9.529)	0,92%	-9,76%	0,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	31-Dec-25	31-Dec-24	30-Nov-25	31-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	9.021	7.817	7.813	7.809	4,79%	3,77%	3,72%	(4)	(1.213)	(8)			
	Linkage	24	2	-	2	0,13%	0,01%	0,01%	-	(23)	-			
	Non-Linkage	8.997	7.815	7.811	7.807	5,33%	4,13%	4,07%	(4)	(1.190)	(8)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	2.863	1.525	1.811	1.723	1,80%	0,93%	0,87%	(89)	(1.141)	198			
	KUR	1.760	1.021	1.239	1.160	1,16%	0,67%	0,61%	(79)	(600)	139			
	Non KUR	1.104	504	572	563	14,08%	5,90%	5,56%	(10)	(541)	59			
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	21.986	0,93%	1,12%	1,01%	(2.092)	3.862	(1.985)			
	CF 1	5.476	6.167	5.995	5.067	1,45%	1,57%	1,31%	(927)	(408)	(1.100)			
	Total Griya	4.795	5.656	5.484	4.418	1,54%	1,75%	1,39%	(1.065)	(376)	(1.238)			
	Oto	681	511	511	649	1,05%	0,73%	0,93%	138	(32)	138			
	CF 2	12.648	17.804	18.084	16.919	0,81%	1,02%	0,94%	(1.165)	4.271	(885)			
	Mitraguna & Others	12.330	17.209	17.489	16.226	0,89%	1,11%	1,02%	(1.264)	3.896	(983)			
	Pensiun	318	595	594	693	0,01%	0,02%	0,35%	99	375	98			
Total Pembiayaan		30.008	33.313	33.703	31.518	1,18%	1,13%	1,03%	(2.185)	1.509	(1.795)	0,93%	10,24%	-0,1%

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Nov'25	Growth (1-31 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	30-Dec-25	31-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	155.866	128.866	140.024	129.315	(4.060)	(10.709)	449	0,35%	(26.552)	-17,03%	346.235	37,35%	(216.920)
2	Tabungan	1.803.617	1.980.739	2.058.180	2.141.195	51.335	83.015	160.456	8,10%	337.579	18,72%	2.083.113	102,79%	58.082
3	Deposito	681.198	762.342	744.066	745.402	(32.431)	1.336	(16.941)	-2,22%	64.204	9,43%	699.248	106,60%	46.154
Total		2.640.681	2.871.948	2.942.270	3.015.912	14.844	73.642	143.964	5,01%	375.231	14,21%	3.128.596	96,40%	(112.684)
CASA		1.959.483	2.109.605	2.198.205	2.270.510	47.274	72.306	160.905	7,63%	311.027	15,87%	2.429.348	93,46%	(158.838)
(% CASA		74,20%	73,46%	74,71%	75,28%									
FDR		99,99%	104,53%	104,31%	101,76%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	65.610	82.670	88.971	84.200		(4.771)	1.530	1,85%	18.590	28,33%	95.806	87,89%	(11.606)
2	Giro ISE	23.758	19.536	22.501	18.260		(4.241)	(1.276)	-6,53%	(5.498)	-23,14%	42.060	43,41%	(23.800)
3	Tabungan ISE	30.646	53.467	56.802	56.272		(530)	2.806	5,25%	25.626	83,62%	34.843	161,50%	21.430
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 (1-30 Nov'25)	Pencairan (1-31 Dec'25)	Pencairan MtM	MtD (1-31 Nov'25	Growth (1-31 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	31-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	80.398	99.911	104.438	5.900	9.935	4.035	3.622	4.527	24.040	5.407	115.782	90,20%	(11.344)
	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	77.352	5.900	7.257	1.357	3.623	1.850	11.819	5.407	85.508	90,46%	(8.156)
	• Local Champion	62.373	72.430	74.331	5.900	7.257	1.357	3.655	1.901	11.958	5.356	71.843	103,46%	2.488
	• Value Chain	3.160	3.072	3.021	-	-	-	-32	-51	-139	51	13.665	22,11%	(10.644)
2	MBG	368.059	388.843	392.883	17.020	17.902	882	2.543	4.039	24.824	13.863	422.292	93,04%	(29.409)
	KUR	343.457	362.300	366.341	15.160	17.257	2.097	1.434	4.041	22.884	13.216	394.978	92,75%	(28.637)
	Non KUR	24.602	26.544	26.542	1.860	645	-1.215	1.108	-2	1.940	647	27.314	97,17%	(772)
3	PWG	200.888	356.932	382.896	80.571	79.610	-961	19.828	25.963	182.007	53.647	371.423	103,09%	11.473
	Cilem	92.590	195.267	213.304	28.093	30.178	2.085	15.699	18.037	120.713	12.141	231.018	92,33%	(17.715)
	Gadai	108.298	161.666	169.592	52.479	49.432	-3.046	4.129	7.926	61.294	41.506	140.405	120,79%	29.187
4	CFG	1.991.066	2.156.369	2.188.883	49.085	72.968	23.883	11.052	32.514	197.817	40.454	2.211.667	98,97%	(22.784)
	CF 1	271.158	283.057	286.354	4.117	7.450	3.333	1.942	3.297	15.197	4.153	309.258	92,59%	(22.904)
	Total Griya	236.939	232.575	233.726	821	3.567	2.746	0	1.150	-3.213	2.416	255.971	91,31%	(22.245)
	• Total Non Program	155.508	155.596	157.288	500	3.409	2.909	-2.038	1.691	1.780	1.718	163.915	95,96%	(6.628)
	• Program	81.431	76.979	76.438	321	158	-163	-302	-541	-4.993	699	92.056	83,03%	(15.618)
	Oto	34.219	50.482	52.629	3.296	3.883	587	1.942	2.147	18.410	1.736	53.287	98,76%	(659)
	CF 2	1.719.908	1.873.311	1.902.528	44.968	65.519	20.551	9.111	29.217	182.621	36.302	1.902.409	100,01%	120
	Mitraguna & Others	1.474.657	1.605.638	1.631.047	40.015	58.765	18.750	8.035	25.410	156.390	33.355	1.638.476	99,55%	(7.428)
	Pensiun	245.250	267.674	271.481	4.953	6.754	1.801	1.076	3.807	26.231	2.947	263.933	102,86%	7.548
Total Pembiayaan		2.640.411	3.002.055	3.069.099	152.576	180.415	27.839	37.045	67.044	428.688	113.372	3.121.164	98,33%	(52.065)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	31-Dec-25	31-Dec-24	30-Nov-25	31-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	1.819	-	0,00%	2,51%	0,00%	(1.819)	-	-			
2	MBG	2.275	9.715	9.715	6.040	0,62%	2,50%	1,54%	(3.675)	3.765	(3.675)			
	KUR	1.785	8.311	8.311	5.195	0,52%	2,29%	1,42%	(3.116)	3.410	(3.116)			
	Non KUR	489	1.404	1.404	844	1,99%	5,29%	3,18%	(559)	355	(559)			
3	PWG	10	-	-	593	0,00%	0,00%	0,15%	593	583	593			
	Cilem	10	-	-	474	0,01%	0,00%	0,22%	474	464	474			
	Gadai	-	-	-	120	0,00%	0,00%	0,07%	120	120	120			
4	CFG	19.717	28.500	30.393	19.771	0,99%	1,41%	0,90%	(10.623)	54	(8.729)			
	CF 1	13.249	16.070	16.284	13.673	4,89%	5,75%	4,77%	(2.611)	424	(2.398)			
	Total Griya	12.780	15.301	15.217	12.153	5,39%	6,54%	5,20%	(3.065)	(627)	(3.149)			
	Oto	469	769	1.066	1.520	1,37%	2,11%	2,89%	454	1.051	751			
	CF 2	6.468	12.430	14.110	6.098	0,38%	0,75%	0,32%	(8.011)	(370)	(6.331)			
	Mitraguna & Others	5.999	11.068	12.944	5.209	0,41%	0,78%	0,32%	(7.285)	(789)	(5.859)			
	Pensiun	470	1.361	1.615	889	0,19%	0,60%	0,33%	(726)	419	(472)			
Total Pembiayaan		22.002	38.215	40.108	26.404	0,83%	1,34%	0,86%	(13.705)	4.402	(11.811)	0,87%	-1,44%	0,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	31-Dec-25	31-Dec-24	30-Nov-25	31-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	18.159	24.522	24.090	23.984	22,59%	24,11%	22,97%	(106)	5.825	(538)			
	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	9.144	5,06%	12,25%	11,82%	(105)	5.830	(537)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	2.573	2.733	2.942	3.453	0,70%	0,76%	0,88%	511	880	720			
	KUR	1.118	1.434	1.463	1.874	0,33%	0,40%	0,51%	411	756	441			
	Non KUR	1.455	1.300	1.478	1.579	5,91%	5,57%	5,95%	100	124	279			
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	22.706	1,29%	1,06%	1,04%	(49)	(2.961)	(785)			
	CF 1	9.750	9.855	10.152	9.491	3,60%	3,59%	3,31%	(661)	(259)	(364)			
	Total Griya	9.274	9.315	9.438	8.778	3,91%	4,06%	3,76%	(660)	(496)	(537)			
	Oto	476	540	714	713	1,39%	1,41%	1,35%	(0)	237	173			
	CF 2	15.917	13.636	12.603	13.215	0,93%	0,67%	0,69%	612	(2.702)	(421)			
	Mitraguna & Others	14.983	12.664	11.647	12.319	1,02%	0,73%	0,76%	672	(2.664)	(344)			
	Pensiun	934	972	956	896	0,04%	0,03%	0,33%	(60)	(39)	(77)			
Total Pembiayaan		46.399	50.747	49.786	50.143	1,76%	1,66%	1,63%	357	3.745	(603)	1,79%	-9,37%	0,2%

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 (1-31 Nov'25)	Growth (1-31 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	30-Dec-25	31-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.111.061	1.414.109	1.289.545	1.306.271	(97.170)	16.726	(107.838)	-7,63%	195.209	17,57%	1.422.021	91,86%	(115.750)
2	Tabungan	4.778.169	5.505.119	5.482.481	5.497.179	387.504	14.698	(7.940)	-0,14%	719.010	15,05%	5.182.062	106,08%	315.117
3	Deposito	1.667.902	1.627.216	1.596.944	1.616.038	(70.429)	19.094	(11.178)	-0,69%	(51.864)	-3,11%	1.695.532	95,31%	(79.494)
Total		7.557.133	8.546.444	8.368.969	8.419.488	219.905	50.519	(126.956)	-1,49%	862.355	11,41%	8.299.616	101,44%	119.872
CASA		5.889.231	6.919.228	6.772.025	6.803.450	290.334	31.425	(115.778)	-1,67%	914.219	15,52%	6.604.083	103,02%	199.367
(% CASA)		77,93%	80,96%	80,92%	80,81%									
FDR		79,28%	79,23%	82,16%	81,66%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	304.377	365.768	362.242	360.471		(1.772)	(5.297)	-1,45%	56.093	18,43%	399.069	90,33%	(38.598)
2	Giro ISE	93.275	88.775	94.977	97.929		2.951	9.154	10,31%	4.654	4,99%	150.822	64,93%	(52.893)
3	Tabungan ISE	174.173	229.504	236.431	231.708		(4.723)	2.204	0,96%	57.535	33,03%	187.112	123,83%	44.596
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 (1-30 Nov'25)	Pencairan (1-31 Dec'25)	Pencairan MtM	MtD (1-31 Nov'25)	Growth (1-31 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	31-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	824.608	969.288	955.178	179.502	2.280	-177.222	174.663	-14.110	130.570	16.390	901.947	105,90%	53.230
	Linkage	583.855	720.364	715.279	177.200	-	(177.200)	172.022	-5.085	131.424	5.085	617.271	115,88%	98.008
	Non-Linkage	240.753	248.924	239.899	2.302	2.280	-22	2.641	-9.025	-854	11.305	284.672	84,27%	(44.777)
	• Local Champion	177.655	182.232	175.399	2.050	-	-2.050	5.250	-6.832	-2.255	6.832	190.795	91,93%	(15.396)
	• Value Chain	63.098	66.692	64.499	252	2.280	2.028	-2.610	-2.193	1.402	4.473	93.880	68,70%	(29.381)
2	MBG	1.025.144	1.051.900	1.065.148	40.097	52.458	12.361	1.690	13.248	40.004	39.210	1.139.485	93,48%	(74.337)
	KUR	965.396	993.508	1.006.780	39.137	50.617	11.480	2.886	13.272	41.384	37.345	1.074.013	93,74%	(67.233)
	Non KUR	59.748	58.392	58.368	960	1.841	881	-1.196	-24	-1.380	1.865	65.472	89,15%	(7.104)
3	PWG	255.819	538.581	580.791	90.693	111.300	20.607	30.241	42.210	324.972	69.090	601.092	96,62%	(20.301)
	Cilem	149.863	366.173	401.152	40.820	56.737	15.917	19.595	34.979	251.289	21.758	432.657	92,72%	(31.505)
	Gadai	105.956	172.408	179.639	49.873	54.563	4.690	10.646	7.231	73.684	47.332	168.435	106,65%	11.204
4	CFG	3.885.901	4.211.869	4.274.626	116.001	150.979	34.978	23.924	62.757	388.724	88.222	4.354.361	98,17%	(79.735)
	CF 1	838.535	900.893	914.153	19.775	31.892	12.117	4.556	13.261	75.618	18.632	919.422	99,43%	(5.269)
	Total Griya	595.912	600.711	605.522	6.034	13.041	7.007	0	4.811	9.610	8.230	636.591	95,12%	(31.069)
	• Total Non Program	435.065	452.228	457.655	5.716	12.402	6.686	-4.115	5.427	22.590	6.975	453.034	101,02%	4.621
	• Program	160.848	148.482	147.867	318	639	321	-1.118	-615	-12.981	1.254	183.557	80,56%	(35.690)
	Oto	242.622	300.182	308.631	13.741	18.852	5.110	4.556	8.449	66.008	10.402	282.830	109,12%	25.800
	CF 2	3.047.367	3.310.976	3.360.473	96.226	119.087	22.861	19.368	49.497	313.106	69.590	3.434.939	97,83%	(74.466)
	Mitraguna & Others	2.497.673	2.750.501	2.797.436	85.626	110.170	24.544	20.016	46.935	299.763	63.235	2.845.615	98,31%	(48.179)
	Pensium	549.694	560.475	563.037	10.600	8.917	-1.683	-648	2.562	13.343	6.355	589.324	95,54%	(26.288)
Total Pembiayaan		5.991.472	6.771.638	6.875.743	426.293	317.017	-109.275	230.518	104.105	884.270	212.912	6.996.885	98,27%	(121.142)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	31-Dec-25	31-Dec-24	30-Nov-25	31-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.291	188	149	144	0,16%	0,02%	0,02%	(5)	(1.147)	(44)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	1.291	188	149	144	0,54%	0,06%	0,06%	(5)	(1.147)	(44)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	11.476	19.334	19.334	12.405	1,12%	1,84%	1,16%	(6.929)	929	(6.929)			
	KUR	9.838	15.519	15.519	9.961	1,02%	1,56%	0,99%	(5.558)	123	(5.558)			
	Non KUR	1.638	3.815	3.815	2.444	2,74%	6,53%	4,19%	(1.371)	806	(1.371)			
3	PWG	124	4	4	2.316	0,05%	0,00%	0,40%	2.312	2.191	2.312			
	Cilem	118	-	-	2.310	0,08%	0,00%	0,58%	2.310	2.192	2.310			
	Gadai	7	4	4	6	0,01%	0,00%	0,00%	2	(1)	2			
4	CFG	59.411	72.096	65.976	55.721	1,53%	1,57%	1,30%	(10.254)	(3.690)	(16.375)			
	CF 1	35.165	39.232	37.416	32.533	4,19%	4,15%	3,56%	(4.883)	(2.632)	(6.699)			
	Total Griya	29.490	30.424	28.365	23.462	4,95%	4,72%	3,87%	(4.903)	(6.029)	(6.963)			
	Oto	5.675	8.808	9.051	9.071	2,34%	3,02%	2,94%	20	3.397	264			
	CF 2	24.246	32.864	28.560	23.188	0,80%	0,86%	0,69%	(5.371)	(1.058)	(9.676)			
	Mitraguna & Others	22.605	29.933	26.523	21.727	0,91%	0,96%	0,78%	(4.796)	(878)	(8.205)			
	Pensium	1.642	2.931	2.037	1.461	0,30%	0,36%	0,26%	(576)	(181)	(1.470)			
Total Pembiayaan		72.302	91.622	85.462	70.586	1,21%	1,26%	1,03%	(14.877)	(1.716)	(21.036)	1,24%	-20,72%	0,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	31-Dec-25	31-Dec-24	30-Nov-25	31-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%	0,48%	-	(569)	(24)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	18.877	22.526	23.989	23.510	1,84%	2,28%	2,21%	(479)	4.633	984			
	KUR	14.751	17.487	19.071	18.522	1,53%	1,92%	1,84%	(548)	3.771	1.036			
	Non KUR	4.126	5.039	4.918	4.987	6,91%	8,42%	8,54%	69	862	(52)			
3	PWG	-	7	7	-	0,00%	0,00%	0,00%	(7)	-	(7)			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	7	7	-	0,00%	0,00%	0,00%	(7)	-	(7)			
4	CFG	50.713	73.070	64.848	62.745	1,31%	1,54%	1,47%	(2.102)	12.032	(10.325)			
	CF 1	15.203	26.509	23.133	20.446	1,81%	2,57%	2,24%	(2.687)	5.243	(6.063)			
	Total Griya	12.941	22.897	19.164	16.346	2,17%	3,19%	2,70%	(2.818)	3.405	(6.551)			
	Oto	2.262	3.611	3.970	4.100	0,93%	1,32%	1,33%	130	1.838	489			
	CF 2	35.510	46.561	41.714	42.299	1,17%	1,26%	1,26%	585	6.789	(4.262)			
	Mitraguna & Others	25.071	43.527	40.668	40.425	1,00%	1,48%	1,45%	(243)	15.353	(3.103)			
	Pensium	10.439	3.034	1.047	1.875	0,17%	0,02%	0,33%	828	(8.564)	(1.159)			
Total Pembiayaan		71.311	96.779	89.996	87.408	1,19%	1,33%	1,27%	(2.588)	16.097	(9.372)	1,12%	11,52%	-0,1%

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 (1-31 Nov'25	Growth (1-31 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	30-Dec-25	31-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	74.169	48.743	39.154	34.851	(10.306)	(4.303)	(13.892)	-28,50%	(39.319)	-53,01%	247.274	14,09%	(212.423)
2	Tabungan	1.786.724	2.008.954	2.048.581	2.092.270	40.750	43.689	83.315	4,15%	305.545	17,10%	2.037.916	102,67%	54.354
3	Deposito	649.060	610.498	546.590	630.174	(5.364)	83.585	19.676	3,22%	(18.886)	-2,91%	667.179	94,45%	(37.005)
Total		2.509.954	2.668.196	2.634.324	2.757.295	25.080	122.970	89.099	3,34%	247.341	9,85%	2.952.369	93,39%	(195.074)
CASA		1.860.893	2.057.697	2.087.735	2.127.120	30.444	39.385	69.423	3,37%	266.227	14,31%	2.285.190	93,08%	(158.069)
(% CASA		74,14%	77,12%	79,25%	77,15%									
FDR		125,36%	131,30%	134,73%	128,72%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-29 Dec'25)	Growth (1-29 Dec'25)					Target Dec'25		
		31-Dec-24	30-Nov-25	28-Dec-25	29-Dec-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	42.839	41.442	41.529	42.010		482	568	1,37%	(829)	-1,93%	83.611	50,24%	(41.601)
2	Giro ISE	4.948	2.786	3.296	3.643		347	857	30,77%	(1.305)	-26,38%	29.659	12,28%	(26.016)
3	Tabungan ISE	31.691	34.438	34.014	34.148		135	(289)	-0,84%	2.458	7,75%	37.357	91,41%	(3.209)
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 (1-30 Nov'25)	Pencairan (1-31 Dec'25)	Pencairan MtM	MtD (1-31 Nov'25	Growth (1-31 Dec'25)		Run Off Dec'25	Target Dec'25		
		31-Dec-24	30-Nov-25	31-Dec-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	184.570	243.280	244.348	4.200	4.545	345	615	1.068	59.777	3.477	223.889	109,14%	20.459
	Linkage	86.431	110.781	110.272	-	-	-	-519	-509	23.841	509	103.818	106,22%	6.454
	Non-Linkage	98.139	132.499	134.076	4.200	4.545	345	1.134	1.577	35.936	2.968	120.072	111,66%	14.004
	• Local Champion	98.139	132.499	134.076	4.200	4.545	345	1.134	1.577	35.936	2.968	116.221	115,36%	17.855
	• Value Chain	-	-	-	-	-	-	0	0	0	-	3.851	0,00%	(3.851)
2	MBG	446.877	444.841	450.547	17.305	20.131	2.826	502	5.705	3.670	14.426	507.692	88,74%	(57.145)
	KUR	419.345	420.474	425.612	16.860	19.001	2.141	1.113	5.137	6.266	13.864	477.116	89,21%	(51.504)
	Non KUR	27.532	24.367	24.935	445	1.130	685	-610	568	-2.597	562	30.576	81,55%	(5.641)
3	PWG	258.833	422.883	435.955	93.160	98.877	5.718	16.622	12.912	176.961	85.966	433.208	100,60%	2.587
	Cilem	127.522	228.193	242.927	23.559	28.298	4.739	8.501	14.734	115.405	13.563	267.053	90,97%	(24.126)
	Gadai	131.312	194.690	192.868	69.601	70.580	979	8.121	-1.823	61.556	72.403	166.155	116,08%	26.712
4	CFG	2.256.170	2.392.296	2.418.406	54.835	65.514	10.679	12.190	26.110	162.236	39.404	2.483.471	97,38%	(65.065)
	CF 1	461.418	474.026	474.202	7.651	8.206	555	4.543	176	12.784	8.031	498.650	95,10%	(24.447)
	Total Griya	417.205	391.149	385.802	788	683	-106	0	-5.347	-31.403	6.030	434.485	88,80%	(48.683)
	• Total Non Program	64.148	59.172	58.357	510	220	-290	-157	-815	-5.791	1.035	71.781	81,30%	(13.424)
	• Program	353.058	331.978	327.445	278	463	185	-1.952	-4.533	-25.612	4.995	362.704	90,28%	(35.259)
	Oto	44.213	82.877	88.400	6.863	7.524	661	4.543	5.523	44.188	2.001	64.165	137,77%	24.236
	CF 2	1.794.752	1.918.270	1.944.203	47.184	57.308	10.124	7.647	25.934	149.451	31.374	1.984.822	97,95%	(40.618)
	Mitraguna & Others	1.323.695	1.437.274	1.461.979	37.970	37.970	13.317	6.250	24.705	138.283	26.581	1.494.383	97,83%	(32.404)
	Pensium	471.056	480.996	482.225	9.214	6.021	-3.193	1.397	1.229	11.168	4.792	490.439	98,33%	(8.214)
Total Pembiayaan		3.146.451	3.503.301	3.549.095	169.500	189.067	19.567	29.929	45.794	402.644	143.273	3.648.260	97,28%	(99.165)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	31-Dec-25	31-Dec-24	30-Nov-25	31-Dec-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	192	475	460	625	0,10%	0,19%	0,26%	166	434	150			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	192	475	460	625	0,20%	0,35%	0,47%	166	434	150			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	4.879	14.773	14.773	5.025	1,09%	3,32%	1,12%	(9.748)	146	(9.748)			
	KUR	3.627	13.148	13.148	4.389	0,86%	3,13%	1,03%	(8.759)	763	(8.759)			
	Non KUR	1.252	1.625	1.625	636	4,55%	6,67%	2,55%	(989)	(617)	(989)			
3	PWG	275	122	122	832	0,11%	0,03%	0,19%	710	557	710			
	Cilem	275	-	-	832	0,22%	0,00%	0,34%	832	557	832			
	Gadai	-	122	122	-	0,00%	0,06%	0,00%	(122)	-	(122)			
4	CFG	67.344	65.451	70.806	62.851	2,98%	2,96%	2,60%	(7.954)	(4.492)	(2.599)			
	CF 1	43.373	41.926	45.314	43.603	9,40%	9,56%	9,20%	(1.711)	230	1.677			
	Total Griya	41.791	40.088	42.848	40.166	10,02%	10,95%	10,41%	(2.681)	(1.624)	78			
	Oto	1.583	1.838	2.467	3.437	3,58%	2,98%	3,89%	970	1.854	1.599			
	CF 2	23.971	23.525	25.491	19.248	1,34%	1,33%	0,99%	(6.243)	(4.722)	(4.276)			
	Mitraguna & Others	22.208	21.186	23.560	17.916	1,68%	1,64%	1,23%	(5.644)	(4.292)	(3.270)			
	Pensium	1.763	2.338	1.931	1.332	0,37%	0,40%	0,28%	(599)	(431)	(1.006)			
Total Pembiayaan		72.690	80.822	86.161	69.334	2,31%	2,46%	1,95%	(16.827)	(3.356)	(11.487)	2,27%	-16,22%	0,3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Dec'25		
		31-Dec-24	31-Oct-25	30-Nov-25	31-Dec-25	31-Dec-24	30-Nov-25	31-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%	24,29%	(479)	(3.129)	(502)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	3.530	8.508	8.754	10.214	0,79%	1,97%	2,27%	1.460	6.685	1.706			
	KUR	2.493	6.287	5.977	7.299	0,59%	1,42%	1,71%	1.322	4.806	1.012			
	Non KUR	1.037	2.221	2.777	2.915	3,77%	11,40%	11,69%	138	1.878	695			
3	PWG	184	184	184	8	0,07%	0,04%	0,00%	(176)	(176)	(176)			
	Cilem	-	-	-	8	0,00%	0,00%	0,00%	8	8	8			
	Gadai	184	184	184	-	0,14%	0,09%	0,00%	(184)	(184)	(184)			
4	CFG	99.269	135.903	132.225	128.305	4,40%	5,53%	5,31%	(3.920)	29.036	(7.598)			
	CF 1	73.505	94.254	94.513	90.827	15,93%	19,94%	19,15%	(3.686)	17.321	(3.428)			
	Total Griya	73.052	92.591	92.778	89.269	17,51%	23,72%	23,14%	(3.509)	16.218	(3.322)			
	Oto	453	1.663	1.734	1.557	1,03%	2,09%	1,76%	(177)	1.104	(106)			
	CF 2	25.764	41.649	37.713	37.478	1,44%	1,97%	1,93%	(234)	11.715	(4.170)			
	Mitraguna & Others	22.415	39.679	34.677	33.978	1,69%	2,41%	2,32%	(699)	11.563	(5.701)			
	Pensium	3.349	1.969	3.036	3.501	0,11%	0,09%	0,73%	465	151	1.531			
Total Pembiayaan		138.673	177.658	174.204	171.089	4,41%	4,97%	4,82%	(3.116)	32.415	(6.570)	3,99%	17,20%	-0,8%

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)