

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Oct'25	Growth (1-13 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	12-Nov-25	13-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.894.366	2.544.286	2.631.564	2.616.747	215.592	(14.816)	72.461	2,85%	722.381	38,13%	2.739.265	95,53%	(122.517)
2	Tabungan	12.343.531	13.296.434	13.450.986	13.466.258	253.475	15.272	169.825	1,28%	1.122.727	9,10%	13.678.155	98,45%	(211.897)
3	Deposito	6.674.579	6.906.038	7.111.910	7.117.829	433.564	5.919	211.791	3,07%	443.250	6,44%	6.755.585	105,36%	362.243
Total		20.912.476	22.746.758	23.194.460	23.200.834	902.631	6.374	454.076	2,00%	2.288.358	10,94%	23.173.005	100,12%	27.829
CASA		14.237.897	15.840.720	16.082.550	16.083.006	469.066	456	242.286	1,53%	1.845.109	12,96%	16.417.420	97,96%	(334.414)
(% CASA		68,08%	69,64%	69,34%	69,32%									
FDR		79,95%	81,97%	80,79%	80,77%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-11 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	10-Nov-25	11-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	605.893	649.102	665.014	668.834		3.820	19.732	3,04%	165.349	10,39%	796.175	97,91%	(127.341)
2	Giro ISE	190.259	157.011	164.890	165.134		244	8.122	5,17%	(25.125)	-13,21%	305.720	54,01%	(140.586)
3	Tabungan ISE	335.051	402.368	410.339	413.867		3.528	11.499	2,86%	78.816	23,52%	361.290	114,55%	52.577
4	Deposito ISE	80.583	89.723	89.785	89.834		49	111	0,12%	9.251	11,48%	129.166	69,55%	(39.332)
5	CIF ISE	11.606	12.770	12.871	12.871		0	101	0,79%	1.265	10,90%	13.366	96,30%	(495)

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-13 Oct'25)	Pencairan (1-13 Nov'25)	Pencairan MtM	MtD (1-31 Oct'25	Growth (1-13 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	1.400.748	1.465.739	1.566.097	3.485	111.082	107.597	-28.183	100.358	165.349	10.724	1.598.900	97,95%	(32.803)
	Linkage	727.269	728.335	828.322	-	100.000	100.000	-5.513	99.987	101.053	13	813.561	101,81%	14.761
	Non-Linkage	673.478	737.404	737.774	3.485	11.082	7.597	-22.670	371	64.296	10.711	785.338	93,94%	(47.564)
	• Local Champion	584.102	623.875	627.797	2.985	10.830	7.845	-28.360	3.923	43.695	6.907	637.134	98,53%	(9.337)
	• Value Chain	89.377	113.529	109.977	500	252	(248)	5.690	-3.552	20.601	3.804	148.204	74,21%	(38.227)
2	MBG	2.310.331	2.397.229	2.389.499	19.866	18.641	-1.225	11.797	-7.731	79.168	26.372	2.607.967	91,62%	(218.469)
	KUR	2.171.167	2.257.716	2.251.125	18.801	18.111	-690	11.491	-6.591	79.958	24.702	2.453.908	91,74%	(202.783)
	Non KUR	139.164	139.514	138.374	1.065	530	-535	306	-1.140	-790	1.670	154.060	89,82%	(15.686)
3	PWG	1.161.081	1.975.702	2.011.868	208.387	153.494	-54.893	109.457	36.165	850.787	117.329	2.106.569	95,50%	(94.701)
	Cilem	604.524	1.180.138	1.196.843	85.951	43.952	-42.000	44.313	16.705	592.319	27.246	1.367.301	87,53%	(170.458)
	Gadai	556.557	795.564	815.024	122.436	109.543	-12.893	65.144	19.460	258.468	90.083	739.268	110,25%	75.756
4	CFG	11.847.954	12.806.437	12.772.428	110.604	89.768	-20.836	124.487	-34.009	924.474	123.777	13.192.499	96,82%	(420.071)
	CF 1	2.410.954	2.561.135	2.553.381	21.114	9.610	-11.505	16.587	-7.754	142.426	17.364	2.634.408	96,92%	(81.027)
	Total Griya	1.954.117	1.983.941	1.976.214	11.575	1.525	-10.050	7.175	-7.727	22.096	9.252	2.064.166	95,74%	(87.952)
	• Total Non Program	1.351.346	1.407.760	1.400.978	10.758	1.223	-9.535	8.767	-6.782	49.632	8.005	1.399.959	100,07%	1.019
	• Program	602.771	576.181	575.236	817	302	-515	-1.592	-945	-27.535	1.247	664.207	86,60%	(88.971)
	Oto	456.837	577.194	577.167	9.539	8.084	-1.455	9.412	-27	120.330	8.112	570.242	101,21%	6.925
	CF 2	9.437.000	10.245.302	10.219.047	89.490	80.158	-9.332	107.900	-26.255	782.048	106.413	10.558.091	96,79%	(339.044)
	Mitraguna & Others	7.891.563	8.644.861	8.626.752	81.627	70.414	-11.213	93.621	-18.109	735.189	88.524	8.908.842	96,83%	(282.090)
	Pensiun	1.545.436	1.600.441	1.592.295	7.863	9.744	1.881	14.278	-8.146	46.859	17.890	1.649.249	96,55%	(56.954)
Total Pembiayaan		16.720.113	18.645.108	18.739.891	342.342	372.985	30.643	217.558	94.783	2.019.778	278.202	19.505.935	96,07%	(766.044)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	13-Nov-25	31-Dec-24	31-Oct-25	13-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	3.258	1.207	3.873	14.924	0,23%	0,26%	0,95%	11.051	11.666	13.718			
	Linkage	43	6	6	-	0,01%	0,00%	0,00%	(6)	(43)	(6)			
	Local Champion	3.215	1.201	3.867	14.804	0,48%	0,52%	2,01%	10.937	11.590	13.604			
	Value Chain	-	-	-	120				120	120	120			
2	MBG	26.523	48.577	43.850	131.664	1,15%	1,83%	5,51%	87.814	105.141	83.087			
	KUR	21.896	39.713	36.508	116.187	1,01%	1,62%	5,16%	79.679	94.292	76.474			
	Non KUR	4.627	8.864	7.342	15.477	3,33%	5,26%	11,18%	8.134	10.849	6.613			
3	PWG	565	277	29	48.609	0,05%	0,00%	2,42%	48.579	48.044	48.332			
	Cilem	558	-	3	35.316	0,09%	0,00%	2,95%	35.313	34.758	35.316			
	Gadai	7	277	26	13.293	0,00%	0,00%	1,63%	13.267	13.286	13.016			
4	CFG	184.758	217.834	219.298	408.450	1,56%	1,71%	3,20%	189.152	223.693	190.617			
	CF 1	108.284	120.573	121.877	187.121	4,49%	4,76%	7,33%	65.244	78.838	66.549			
	Total Griya	97.865	104.482	107.262	140.307	5,01%	5,41%	7,10%	33.045	42.442	35.825			
	Oto	10.419	16.090	14.615	46.814	2,28%	2,53%	8,11%	32.199	36.395	30.724			
	CF 2	76.474	97.261	97.421	221.329	0,81%	0,95%	2,17%	123.908	144.855	124.068			
	Mitraguna & Others	72.232	90.607	89.999	198.094	0,92%	1,04%	2,30%	108.095	125.861	107.487			
	Pensiun	4.241	6.654	7.422	23.235	0,27%	0,46%	1,46%	15.814	18.994	16.581			
Total Pembiayaan		215.104	267.894	267.051	603.648	1,29%	1,43%	3,22%	336.597	388.544	335.754	1,31%	59,40%	-1,9%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	13-Nov-25	31-Dec-24	31-Oct-25	13-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	65.676	67.732	68.318	68.321	4,69%	4,66%	4,36%	3	2.645	589			
	Linkage	15.065	15.082	15.081	15.087	2,07%	2,07%	1,82%	6	22	6			
	Non-Linkage	50.611	52.650	53.237	53.234	7,51%	7,22%	7,22%	(3)	2.623	584			
	Value Chain	-	-	-	-				-	-	-			
2	MBG	31.069	38.514	39.976	41.553	1,34%	1,67%	1,74%	1.577	10.484	3.039			
	KUR	22.074	29.377	30.304	31.778	1,02%	1,34%	1,41%	1.474	9.704	2.401			
	Non KUR	8.995	9.137	9.672	9.775	6,46%	6,93%	7,06%	103	780	638			
3	PWG	184	191	191	231	0,02%	0,01%	0,01%	41	47	41			
	Cilem	-	-	-	41	0,00%	0,00%	0,00%	41	41	41			
	Gadai	184	191	191	191	0,03%	0,02%	0,02%	-	6	-			
4	CFG	227.463	278.802	284.201	291.512	1,92%	2,22%	2,28%	7.312	64.049	12.710			
	CF 1	109.876	143.958	141.595	145.372	4,56%	5,53%	5,69%	3.777	35.496	1.414			
	Total Griya	105.089	137.329	134.833	137.748	5,38%	6,80%	6,97%	2.915	32.659	420			
	Oto	4.786	6.629	6.761	7.623	1,05%	1,17%	1,32%	862	2.837	994			
	CF 2	117.587	134.844	142.606	146.141	1,25%	1,39%	1,43%	3.535	28.554	11.296			
	Mitraguna & Others	101.881	128.172	135.405	138.818	1,29%	1,57%	1,61%	3.413	36.937	10.646			
	Pensiun	15.706	6.673	7.201	7.323	0,09%	0,04%	0,46%	122	(8.383)	650			
Total Pembiayaan		324.392	385.238	392.685	401.617	1,94%	2,11%	2,14%	8.932	77.225	16.379	1,78%	16,91%	-0,4%

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 Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-13 Oct'25)	Growth (1-13 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	12-Nov-25	13-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	238.297	241.473	428.975	416.981	(2.867)	(11.994)	175.508	72,68%	178.684	74,98%	384.203	108,53%	32.778
2	Tabungan	1.732.891	1.859.030	1.851.743	1.852.755	56.174	1.012	(6.275)	-0,34%	119.865	6,92%	1.972.158	93,95%	(119.402)
3	Deposito	877.742	1.006.845	966.201	981.442	27.995	15.241	(25.403)	-2,52%	103.700	11,81%	892.777	109,93%	88.665
Total		2.848.930	3.107.348	3.246.919	3.251.178	81.302	4.259	143.830	4,63%	402.248	14,12%	3.249.137	100,06%	2.041
CASA		1.971.188	2.100.503	2.280.718	2.269.736	53.307	(10.982)	169.233	8,06%	298.548	15,15%	2.356.360	96,32%	(86.624)
(% CASA)		69,19%	67,60%	70,24%	69,81%									
FDR		84,13%	87,07%	82,99%	82,88%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-11 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	10-Nov-25	11-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	79.410	83.911	86.267	85.605		(661)	1.694	2,02%	6.195	7,80%	115.376	74,20%	(29.770)
2	Giro ISE	37.094	35.641	38.061	37.889		(172)	2.249	6,31%	796	2,15%	58.873	64,36%	(20.984)
3	Tabungan ISE	39.484	45.872	45.783	45.293		(489)	(579)	-1,26%	5.809	14,71%	44.492	101,80%	801
4	Deposito ISE	2.833	2.398	2.423	2.423		0	25	1,04%	(410)	-14,48%	12.011	20,17%	(9.588)
5	CIF ISE	2.097	2.253	2.267	2.267		0	14	0,62%	170	8,11%		0,00%	2.267

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-13 Oct'25)	Pencairan (1-13 Nov'25)	Pencairan MtM	MtD (1-13 Oct'25)	Growth (1-13 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	122.962	125.291	120.930	1.335	500	-835	-6.011	-4.362	-2.032	4.862	154.342	78,35%	(33.412)
	Linkage	22.750	26.138	26.125	-	-	-	10	-13	3.375	13	36.415	71,74%	(10.290)
	Non-Linkage	100.212	99.154	94.805	1.335	500	-835	-6.021	-4.349	-5.408	4.849	117.927	80,39%	(23.122)
	• Local Champion	83.501	67.399	66.794	1.335	500	-835	-11.270	-604	-16.706	1.104	91.899	72,68%	(25.105)
	• Value Chain	16.712	31.755	28.010	-	-	-	5.249	-3.745	11.299	3.745	26.028	107,62%	1.983
2	MBG	310.816	324.540	324.495	2.565	3.415	850	3.904	-45	13.679	3.460	356.921	90,92%	(32.426)
	KUR	291.370	304.664	304.908	2.365	3.415	1.050	3.340	244	13.538	3.171	335.168	90,97%	(30.260)
	Non KUR	19.446	19.876	19.588	200	-	-200	564	-288	141	288	21.753	90,04%	(2.166)
3	PWG	193.140	311.736	314.959	31.286	19.367	-11.919	11.829	3.222	121.818	16.145	344.208	91,50%	(29.250)
	Cilem	122.752	210.728	212.519	15.007	7.088	-7.919	4.926	1.790	89.767	5.298	246.061	86,37%	(33.542)
	Gadai	70.389	101.008	102.440	16.278	12.279	-3.999	6.902	1.432	32.051	10.847	98.147	104,37%	4.293
4	CFG	1.770.026	1.944.093	1.934.309	15.718	10.412	-5.306	12.103	-9.784	164.283	20.196	1.992.000	97,10%	(57.691)
	CF 1	463.002	518.559	515.714	6.653	1.433	-5.220	-305	-2.846	52.712	4.279	500.470	103,05%	15.243
	Total Griya	392.209	435.699	433.200	5.881	430	-5.451	0	-2.499	40.992	2.929	410.944	105,42%	22.256
	• Total Non Program	388.279	424.552	421.896	5.382	263	-5.119	6.848	-2.656	33.617	2.919	396.555	106,39%	25.341
	• Program	3.930	11.147	11.304	499	167	-332	1.756	158	7.374	10	14.389	78,56%	(3.085)
	Oto	70.793	82.860	82.513	772	1.003	231	-305	-347	11.720	1.350	89.526	92,17%	(7.013)
	CF 2	1.307.024	1.425.534	1.418.595	9.065	8.979	-86	12.408	-6.938	111.571	15.917	1.491.530	95,11%	(72.935)
	Mitraguna & Others	1.211.757	1.326.190	1.320.395	8.449	8.903	454	11.344	-5.795	108.638	14.698	1.379.110	95,74%	(58.716)
	Pensiun	95.268	99.344	98.201	616	76	-540	1.064	-1.143	2.933	1.219	112.420	87,35%	(14.219)
Total Pembiayaan		2.396.945	2.705.661	2.694.693	50.904	33.694	-17.210	21.824	-10.968	297.748	44.662	2.847.472	94,63%	(152.779)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	13-Nov-25	31-Dec-24	31-Oct-25	13-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	508	6	6	2.318	0,41%	0,00%	1,92%	2.311	1.810	2.311			
	Linkage	43	6	6	-	0,19%	0,02%	0,00%	(6)	(43)	(6)			
	Local Champion	465	-	-	2.318	0,46%	0,00%	2,44%	2.318	1.853	2.318			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	4.441	6.233	6.233	19.176	1,43%	1,92%	5,91%	12.943	14.735	12.943			
	KUR	3.770	4.834	4.834	16.968	1,29%	1,59%	5,56%	12.134	13.198	12.134			
	Non KUR	671	1.399	1.399	2.208	3,45%	7,04%	11,27%	809	1.537	809			
3	PWG	155	2	2	7.769	0,08%	0,00%	2,47%	7.767	7.614	7.767			
	Cilem	155	2	2	6.471	0,13%	0,00%	3,04%	6.468	6.315	6.468			
	Gadai	-	-	-	1.299	0,00%	0,00%	1,27%	1.299	1.299	1.299			
4	CFG	19.018	30.183	28.147	60.409	1,07%	1,45%	3,12%	32.262	41.391	30.226			
	CF 1	8.456	11.874	11.479	16.213	1,83%	2,21%	3,14%	4.734	7.757	4.338			
	Total Griya	6.832	10.848	10.463	12.495	1,74%	2,40%	2,88%	2.032	5.662	1.647			
	Oto	1.624	1.027	1.016	3.718	2,29%	1,23%	4,51%	2.702	2.094	2.691			
	CF 2	10.562	18.309	16.669	44.196	0,81%	1,17%	3,12%	27.528	33.635	25.888			
	Mitraguna & Others	10.315	17.929	16.481	41.562	0,85%	1,24%	3,15%	25.081	31.247	23.633			
	Pensiun	247	379	188	2.634	0,26%	0,19%	2,68%	2.447	2.388	2.255			
Total Pembiayaan		24.121	36.424	34.388	89.672	1,01%	1,27%	3,33%	55.283	65.550	53.248	1,04%	68,80%	-2,3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	13-Nov-25	31-Dec-24	31-Oct-25	13-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.083	1.738	1.738	1.744	0,88%	1,39%	1,44%	6	661	6			
	Linkage	196	238	238	244	0,86%	0,91%	0,93%	6	48	6			
	Non-Linkage	888	1.500	1.500	1.500	0,89%	1,51%	1,58%	-	612	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	3.227	4.916	4.684	4.944	1,04%	1,44%	1,52%	260	1.717	28			
	KUR	1.952	4.295	4.075	4.402	0,67%	1,34%	1,44%	327	2.450	107			
	Non KUR	1.274	620	609	542	6,55%	3,06%	2,76%	(67)	(733)	(79)			
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	27.581	27.766	28.219	1,90%	1,43%	1,46%	454	(5.471)	639			
	CF 1	5.942	6.610	4.809	5.654	1,28%	0,93%	1,10%	845	(288)	(956)			
	Total Griya	5.028	6.005	4.373	5.044	1,28%	1,00%	1,16%	670	15	(961)			
	Oto	914	606	436	611	1,29%	0,53%	0,74%	175	(303)	5			
	CF 2	27.748	20.970	22.956	22.565	2,12%	1,61%	1,59%	(391)	(5.183)	1.595			
	Mitraguna & Others	27.082	20.709	22.326	21.939	2,23%	1,68%	1,66%	(387)	(5.143)	1.230			
	Pensiun	666	262	631	626	0,03%	0,02%	0,64%	(5)	(40)	365			
Total Pembiayaan		38.001	34.235	34.188	34.907	1,59%	1,26%	1,30%	720	(3.093)	673	1,42%	-9,87%	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 (1-13 Oct'25	Growth (1-13 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	12-Nov-25	13-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	314.972	599.559	595.073	597.406	245.075	2.333	(2.153)	-0,36%	282.434	89,67%	475.089	125,75%	122.317
2	Tabungan	2.242.130	2.422.180	2.403.683	2.396.044	40.155	(7.639)	(26.136)	-1,08%	153.914	6,86%	2.502.873	95,73%	(106.829)
3	Deposito	2.798.677	2.790.913	3.079.731	3.079.502	460.105	(229)	288.589	10,34%	280.825	10,03%	2.813.322	109,46%	266.180
Total		5.355.779	5.812.652	6.078.487	6.072.952	745.335	(5.534)	260.301	4,48%	717.174	13,39%	5.791.284	104,86%	281.669
CASA		2.557.102	3.021.739	2.998.756	2.993.450	285.230	(5.306)	(28.289)	-0,94%	436.348	17,06%	2.977.962	100,52%	15.488
(% CASA		47,74%	51,99%	49,33%	49,29%									
FDR		47,52%	50,76%	48,70%	48,74%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-11 Nov'25)	Growth (1-11 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	10-Nov-25	11-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	113.657	100.407	100.705	101.217		512	810	0,81%	(12.440)	-10,94%	148.814	68,02%	(47.597)
2	Giro ISE	31.184	14.307	17.490	16.638		(852)	2.332	16,30%	(14.546)	-46,65%	52.489	31,70%	(35.851)
3	Tabungan ISE	59.057	66.768	63.882	65.247		1.364	(1.522)	-2,28%	6.189	10,48%	63.948	102,03%	1.299
4	Deposito ISE	23.415	19.332	19.332	19.332		0	0	0,00%	(4.083)	-17,44%	32.377	59,71%	(13.045)
5	CIF ISE	2.046	1.532	1.545	1.545		0	13	0,85%	(501)	-24,49%		0,00%	1.545

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-13 Oct'25)	Pencairan (1-13 Nov'25)	Pencairan MtM	MtD (1-13 Oct'25	Growth (1-13 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	188.209	206.868	207.162	1.150	2.830	1.680	3.840	294	18.953	2.536	233.500	88,72%	(26.338)
	Linkage	19.369	18.145	18.145	-	-	-	-124	0	-1.224	-	39.092	46,42%	(20.947)
	Non-Linkage	168.841	188.723	189.017	1.150	2.830	1.680	3.964	294	20.176	2.536	194.408	97,23%	(5.391)
	• Local Champion	162.434	179.355	179.688	1.150	2.830	1.680	4.242	333	17.254	2.497	174.555	102,94%	5.133
	• Value Chain	6.407	9.368	9.329	-	-	-	-277	-39	2.922	39	19.853	46,99%	(10.524)
2	MBG	159.435	191.840	191.280	130	1.755	1.625	1.349	-559	31.846	2.314	205.492	93,08%	(14.212)
	KUR	151.599	182.202	181.571	130	1.405	1.275	1.585	-631	29.973	2.036	195.351	92,95%	(13.780)
	Non KUR	7.836	9.637	9.709	-	350	350	-236	72	1.873	278	10.141	95,74%	(432)
3	PWG	252.400	412.261	421.058	38.995	32.283	-6.711	23.624	8.798	168.658	23.486	431.397	97,60%	(10.338)
	Cilem	111.797	223.573	226.869	17.011	8.253	-8.759	8.750	3.296	115.072	4.957	256.762	88,36%	(29.893)
	Gadai	140.603	188.688	194.189	21.983	24.031	2.048	14.874	5.502	53.586	18.529	174.635	111,20%	19.554
4	CFG	1.944.791	2.139.295	2.140.710	17.130	20.787	3.657	19.378	1.415	195.919	19.372	2.194.090	97,57%	(53.380)
	CF 1	376.842	385.958	384.634	1.310	218	-1.092	235	-1.323	7.793	1.541	418.880	91,82%	(34.246)
	Total Griya	311.852	314.123	313.554	220	150	-70	0	-570	1.702	720	332.926	94,18%	(19.372)
	• Total Non Program	308.347	309.901	309.340	220	150	-70	-3.862	-561	993	711	317.656	97,38%	(8.316)
	• Program	3.505	4.223	4.213	-	-	0	133	-9	709	9	15.270	27,59%	(11.056)
	Oto	64.990	71.834	71.081	1.090	68	-1.022	235	-753	6.091	821	85.954	82,70%	(14.873)
	CF 2	1.567.950	1.753.337	1.756.076	15.820	20.569	4.749	19.143	2.739	188.126	17.830	1.775.210	98,92%	(19.134)
	Mitraguna & Others	1.383.782	1.559.560	1.561.631	15.554	18.042	2.488	18.462	2.071	177.849	15.971	1.571.846	99,35%	(10.215)
	Pensiun	184.168	193.778	194.445	266	2.527	2.261	681	668	10.278	1.859	203.365	95,61%	(8.919)
Total Pembiayaan		2.544.835	2.950.264	2.960.211	57.405	57.656	251	48.191	9.948	415.376	47.708	3.064.479	96,60%	(104.268)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	13-Nov-25	31-Dec-24	31-Oct-25	13-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.267	-	3.204	5.221	0,67%	1,55%	2,52%	2.017	3.954	5.221			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	1.267	-	3.204	5.101	0,75%	1,70%	2,70%	1.897	3.834	5.101			
	Value Chain	-	-	-	120	0,00%	0,00%	0,07%	120	120	120			
2	MBG	3.453	4.655	4.655	13.752	2,17%	2,43%	7,19%	9.097	10.299	9.097			
	KUR	2.876	4.305	4.305	12.641	1,90%	2,36%	6,96%	8.336	9.765	8.336			
	Non KUR	577	350	350	1.111	7,36%	3,63%	11,44%	761	534	761			
3	PWG	-	26	26	11.980	0,00%	0,01%	2,85%	11.954	11.980	11.954			
	Cilem	-	-	-	8.401	0,00%	0,00%	3,70%	8.401	8.401	8.401			
	Gadai	-	26	26	3.579	0,00%	0,01%	1,84%	3.553	3.579	3.553			
4	CFG	19.268	23.212	25.105	47.456	0,99%	1,17%	2,22%	22.351	28.188	24.244			
	CF 1	8.041	9.455	13.170	22.880	2,13%	3,41%	5,95%	9.709	14.839	13.425			
	Total Griya	6.972	7.025	10.986	17.013	2,24%	3,50%	5,43%	6.027	10.042	9.989			
	Oto	1.069	2.430	2.184	5.866	1,64%	3,04%	8,25%	3.682	4.797	3.436			
	CF 2	11.227	13.757	11.934	24.576	0,72%	0,68%	1,40%	12.642	13.349	10.819			
	Mitraguna & Others	11.107	13.302	11.331	22.240	0,80%	0,73%	1,42%	10.909	11.134	8.938			
	Pensiun	120	455	603	2.336	0,07%	0,31%	1,20%	1.732	2.215	1.881			
Total Pembiayaan		23.988	27.892	32.989	78.408	0,94%	1,12%	2,65%	45.419	54.420	50.516	0,93%	64,85%	-1,7%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	13-Nov-25	31-Dec-24	31-Oct-25	13-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	9.021	7.817	7.817	7.817	4,79%	3,78%	3,77%	(0)	(1.204)	0			
	Linkage	24	2	-	2	0,13%	0,01%	0,01%	-	(23)	-			
	Non-Linkage	8.997	7.815	7.815	7.815	5,33%	4,14%	4,13%	(0)	(1.182)	0			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	2.863	1.696	1.525	1.724	1,80%	0,79%	0,90%	199	(1.139)	28			
	KUR	1.760	1.181	1.021	1.195	1,16%	0,56%	0,66%	175	(564)	14			
	Non KUR	1.104	515	504	528	14,08%	5,23%	5,44%	24	(575)	14			
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	21.182	23.971	26.569	0,93%	1,12%	1,24%	2.598	8.445	5.387			
	CF 1	5.476	6.060	6.167	7.526	1,45%	1,60%	1,96%	1.358	2.050	1.466			
	Total Griya	4.795	5.611	5.656	7.015	1,54%	1,80%	2,24%	1.358	2.220	1.404			
	Oto	681	449	511	511	1,05%	0,71%	0,72%	-	(170)	62			
	CF 2	12.648	15.122	17.804	19.043	0,81%	1,02%	1,08%	1.240	6.395	3.921			
	Mitraguna & Others	12.330	14.664	17.209	18.449	0,89%	1,10%	1,18%	1.240	6.119	3.785			
	Pensiun	318	458	595	595	0,01%	0,02%	0,31%	-	277	136			
Total Pembiayaan		30.008	30.694	33.313	36.110	1,18%	1,13%	1,22%	2.797	6.102	5.415	0,94%	23,00%	-0,3%

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

AREA MEDAN RAYA

Pilih Area

Kelas Outlet

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-13 Oct'25)	Growth (1-13 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	12-Nov-25	13-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	155.866	132.926	135.780	135.468	(20.234)	(313)	2.541	1,91%	(20.399)	-13,09%	307.972	43,99%	(172.504)
2	Tabungan	1.803.617	1.929.405	1.941.859	1.949.055	8.980	7.195	19.650	1,02%	145.438	8,06%	2.053.217	94,93%	(104.163)
3	Deposito	681.198	794.773	789.692	781.508	13.126	(8.184)	(13.265)	-1,67%	100.310	14,73%	695.719	112,33%	85.789
Total		2.640.681	2.857.104	2.867.332	2.866.030	1.872	(1.302)	8.926	0,31%	225.349	8,53%	3.056.908	93,76%	(190.878)
CASA		1.959.483	2.062.331	2.077.640	2.084.522	(11.254)	6.883	22.191	1,08%	125.039	6,38%	2.361.189	88,28%	(276.667)
(% CASA)		74,20%	72,18%	72,46%	72,73%									
FDR		99,99%	103,86%	103,83%	103,88%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-11 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	10-Nov-25	11-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	65.610	78.195	81.123	83.144		2.021	4.949	6,33%	17.534	26,72%	93.649	88,78%	(10.505)
2	Giro ISE	23.758	19.240	19.007	20.356		1.349	1.116	5,80%	(3.402)	-14,32%	40.752	49,95%	(20.396)
3	Tabungan ISE	30.646	49.287	52.448	53.121		672	3.833	7,78%	22.475	73,34%	34.543	153,78%	18.578
4	Deposito ISE	11.205	9.667	9.667	9.667		0	0	0,00%	(1.538)	-13,73%	18.354	52,67%	(8.686)
5	CIF ISE	1.945	2.780	2.803	2.803		0	23	0,83%	858	44,11%		0,00%	2.803

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-13 Oct'25)	Pencairan (1-13 Nov'25)	Pencairan MtM	MtD (1-13 Oct'25)	Growth (1-13 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	80.398	96.289	102.137	-	5.900	5.900	1.646	5.848	21.739	52	108.670	93,99%	(6.532)
	Linkage	14.865	24.410	24.410	-	-	-	54	0	9.545	-	27.177	89,82%	(2.766)
	Non-Linkage	65.533	71.879	77.727	-	5.900	5.900	1.592	5.848	12.194	52	81.493	95,38%	(3.766)
	• Local Champion	62.373	68.775	74.644	-	5.900	5.900	1.923	5.869	12.271	31	69.939	106,73%	4.704
	• Value Chain	3.160	3.104	3.084	-	-	-	-330	-20	-77	20	11.554	26,69%	(8.470)
2	MBG	368.059	386.301	385.053	4.290	2.705	-1.585	2.427	-1.248	16.994	3.953	416.638	92,42%	(31.585)
	KUR	343.457	360.866	359.743	3.590	2.705	-885	2.172	-1.122	16.286	3.827	389.607	92,34%	(29.863)
	Non KUR	24.602	25.435	25.310	700	-	-700	255	-126	708	126	27.031	93,63%	(1.722)
3	PWG	200.888	337.104	342.598	33.801	29.007	-4.795	15.679	5.494	141.710	23.512	352.958	97,06%	(10.359)
	Cilem	92.590	179.567	182.765	10.441	7.923	-2.519	5.131	3.198	90.175	4.725	214.664	85,14%	(31.899)
	Gadai	108.298	157.537	159.833	23.360	21.084	-2.276	10.549	2.296	51.535	18.788	138.294	115,57%	21.539
4	CFG	1.991.066	2.147.657	2.147.333	18.777	17.916	-861	24.686	-324	156.267	18.240	2.201.267	97,55%	(53.935)
	CF 1	271.158	283.456	284.169	2.361	2.275	-86	1.344	713	13.011	1.562	306.261	92,79%	(22.091)
	Total Griya	236.939	234.916	233.813	650	-	-650	0	-1.103	-3.126	1.103	254.302	91,94%	(20.489)
	• Total Non Program	155.508	157.635	156.726	650	-	-650	-522	-909	1.218	909	163.178	96,05%	(6.452)
	• Program	81.431	77.281	77.087	-	-	0	-763	-194	-4.344	194	91.124	84,60%	(14.037)
	Oto	34.219	48.540	50.356	1.711	2.275	564	1.344	1.816	16.137	459	51.959	96,92%	(1.603)
	CF 2	1.719.908	1.864.201	1.863.163	16.416	15.641	-775	23.342	-1.037	143.256	16.678	1.895.007	98,32%	(31.843)
	Mitraguna & Others	1.474.657	1.597.603	1.597.825	14.892	14.854	-38	17.258	222	123.168	14.632	1.633.534	97,81%	(35.708)
	Pensiun	245.250	266.598	265.338	1.525	787	-738	6.084	-1.259	20.088	2.046	261.473	101,48%	3.865
Total Pembiayaan		2.640.411	2.967.351	2.977.121	56.869	55.528	-1.341	44.438	9.770	336.711	45.757	3.079.533	96,67%	(102.412)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	13-Nov-25	31-Dec-24	31-Oct-25	13-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	602	-	2.780	0,00%	0,00%	2,72%	2.780	2.780	2.178			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	602	-	2.780	0,00%	0,00%	3,58%	2.780	2.780	2.178			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	2.275	5.444	5.444	21.692	0,62%	1,41%	5,63%	16.248	19.417	16.248			
	KUR	1.785	4.476	4.476	19.059	0,52%	1,24%	5,30%	14.583	17.273	14.583			
	Non KUR	489	968	968	2.633	1,99%	3,81%	10,40%	1.665	2.143	1.665			
3	PWG	10	-	-	8.403	0,00%	0,00%	2,45%	8.403	8.393	8.403			
	Cilem	10	-	-	5.377	0,01%	0,00%	2,94%	5.377	5.367	5.377			
	Gadai	-	-	-	3.026	0,00%	0,00%	1,89%	3.026	3.026	3.026			
4	CFG	19.717	27.801	28.500	57.568	0,99%	1,33%	2,68%	29.068	37.851	29.766			
	CF 1	13.249	15.216	16.070	22.294	4,89%	5,67%	7,85%	6.223	9.045	7.077			
	Total Griya	12.780	14.475	15.301	20.037	5,39%	6,51%	8,57%	4.736	7.257	5.562			
	Oto	469	742	769	2.257	1,37%	1,58%	4,48%	1.488	1.788	1.515			
	CF 2	6.468	12.585	12.430	35.274	0,38%	0,67%	1,89%	22.844	28.806	22.689			
	Mitraguna & Others	5.999	11.277	11.068	31.633	0,41%	0,69%	1,98%	20.564	25.634	20.355			
	Pensiun	470	1.308	1.361	3.641	0,19%	0,51%	1,37%	2.280	3.172	2.333			
Total Pembiayaan		22.002	33.847	33.943	90.442	0,83%	1,14%	3,04%	56.499	68.440	56.596	0,88%	71,04%	-2,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	13-Nov-25	31-Dec-24	31-Oct-25	13-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	18.159	23.973	24.522	24.522	22,59%	25,47%	24,01%	-	6.364	550			
	Linkage	14.845	14.842	14.841	14.841	99,87%	60,80%	60,80%	-	(3)	(0)			
	Non-Linkage	3.314	9.131	9.681	9.681	5,06%	13,47%	12,46%	-	6.367	550			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	2.573	2.310	2.733	2.879	0,70%	0,71%	0,75%	146	306	570			
	KUR	1.118	1.018	1.434	1.490	0,33%	0,40%	0,41%	56	371	472			
	Non KUR	1.455	1.292	1.300	1.390	5,91%	5,11%	5,49%	90	(65)	98			
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	23.049	23.491	24.433	1,29%	1,09%	1,14%	942	(1.235)	1.383			
	CF 1	9.750	10.411	9.855	10.168	3,60%	3,48%	3,58%	313	418	(243)			
	Total Griya	9.274	9.871	9.315	9.628	3,91%	3,97%	4,12%	313	354	(243)			
	Oto	476	540	540	540	1,39%	1,11%	1,07%	-	64	-			
	CF 2	15.917	12.639	13.636	14.265	0,93%	0,73%	0,77%	629	(1.653)	1.626			
	Mitraguna & Others	14.983	11.801	12.664	13.163	1,02%	0,79%	0,82%	499	(1.820)	1.362			
	Pensiun	934	838	972	1.102	0,04%	0,03%	0,42%	130	168	264			
Total Pembiayaan		46.399	49.332	50.747	51.834	1,76%	1,71%	1,74%	1.087	5.435	2.502	1,79%	-2,63%	0,0%

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 (1-13 Oct'25	Growth (1-13 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	12-Nov-25	13-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.111.061	1.511.279	1.408.627	1.407.204	79.856	(1.423)	(104.075)	-6,89%	296.142	26,65%	1.359.521	103,51%	47.683
2	Tabungan	4.778.169	5.117.615	5.312.850	5.322.056	111.728	9.206	204.441	3,99%	543.887	11,38%	5.138.860	103,56%	183.196
3	Deposito	1.667.902	1.697.645	1.649.283	1.648.394	(31.178)	(889)	(49.252)	-2,90%	(19.508)	-1,17%	1.690.130	97,53%	(41.737)
Total		7.557.133	8.326.539	8.370.760	8.377.653	160.406	6.894	51.114	0,61%	820.521	10,86%	8.188.511	102,31%	189.142
CASA		5.889.231	6.628.894	6.721.477	6.729.260	191.584	7.783	100.366	1,51%	840.029	14,26%	6.498.380	103,55%	230.879
(% CASA		77,93%	79,61%	80,30%	80,32%									
FDR		79,28%	78,62%	79,23%	79,16%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-11 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	10-Nov-25	11-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	304.377	344.571	355.456	357.637		2.181	13.065	3,79%	53.259	17,50%	392.287	91,17%	(34.650)
2	Giro ISE	93.275	83.083	84.993	85.499		506	2.416	2,91%	(7.776)	-8,34%	146.711	58,28%	(61.212)
3	Tabungan ISE	174.173	207.373	216.319	217.945		1.626	10.572	5,10%	43.772	25,13%	186.170	117,07%	31.775
4	Deposito ISE	36.929	54.116	54.144	54.193		49	77	0,14%	17.264	46,75%	59.406	91,22%	(5.213)
5	CIF ISE	3.133	3.630	3.662	3.662		0	32	0,88%	529	16,88%		0,00%	3.662

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-13 Oct'25)	Pencairan (1-13 Nov'25)	Pencairan MtM	MtD (1-13 Oct'25	Growth (1-13 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	824.608	794.625	894.274	500	101.852	101.352	-22.040	99.649	69.666	2.203	886.402	100,89%	7.872
	Linkage	583.855	548.341	648.341	-	100.000	100.000	-4.965	100.000	64.486	-	610.555	106,19%	37.787
	Non-Linkage	240.753	246.284	245.933	500	1.852	1.352	-17.075	-351	5.180	2.203	275.847	89,16%	(29.915)
	• Local Champion	177.655	176.981	176.378	-	1.600	1.600	-18.124	-603	-1.276	2.203	188.154	93,74%	(11.776)
	• Value Chain	63.098	69.302	69.554	500	252	(248)	1.049	252	6.457	-	87.693	79,32%	(18.139)
2	MBG	1.025.144	1.050.210	1.047.179	9.606	8.471	-1.135	4.277	-3.030	22.035	11.501	1.127.564	92,87%	(80.385)
	KUR	965.396	990.622	987.891	9.441	8.291	-1.150	4.147	-2.732	22.494	11.023	1.062.689	92,96%	(74.799)
	Non KUR	59.748	59.587	59.289	165	180	15	130	-299	-459	479	64.875	91,39%	(5.586)
3	PWG	255.819	508.340	518.544	54.468	32.611	-21.856	31.058	10.204	262.725	22.407	563.574	92,01%	(45.030)
	Cilem	149.863	346.578	350.541	26.043	10.273	-15.770	16.151	3.963	200.677	6.310	399.246	87,80%	(48.706)
	Gadai	105.956	161.762	168.004	28.425	22.338	-6.087	14.906	6.241	62.048	16.097	164.327	102,24%	3.676
4	CFG	3.885.901	4.193.178	4.171.970	37.088	24.422	-12.666	38.816	-21.208	286.068	45.630	4.332.277	96,30%	(160.307)
	CF 1	838.535	901.570	896.903	8.380	3.435	-4.945	2.382	-4.667	58.368	8.102	913.053	98,23%	(16.150)
	Total Griya	595.912	605.944	602.760	4.024	610	-3.414	0	-3.184	6.848	3.794	633.024	95,22%	(30.264)
	• Total Non Program	435.065	456.344	453.641	3.706	610	-3.096	4.223	-2.702	18.577	3.312	451.458	100,48%	2.183
	• Program	160.848	149.601	149.119	318	-	-318	-929	-482	-11.729	482	181.566	82,13%	(32.447)
	Oto	242.622	295.625	294.143	4.356	2.825	-1.531	2.382	-1.482	51.520	4.307	280.029	105,04%	14.114
	CF 2	3.047.367	3.291.608	3.275.067	28.708	20.987	-7.721	36.434	-16.541	227.700	37.529	3.419.224	95,78%	(144.157)
	Mitraguna & Others	2.497.673	2.730.485	2.717.244	27.290	17.564	-9.726	33.809	-13.241	219.571	30.806	2.835.118	95,84%	(117.874)
	Pensiun	549.694	561.123	557.823	1.418	3.423	2.005	2.625	-3.300	8.129	6.723	584.105	95,50%	(26.283)
Total Pembiayaan		5.991.472	6.546.353	6.631.967	101.661	167.356	65.695	52.110	85.615	640.495	81.742	6.909.817	95,98%	(277.850)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	13-Nov-25	31-Dec-24	31-Oct-25	13-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.291	250	188	3.402	0,16%	0,02%	0,38%	3.214	2.111	3.152			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	1.291	250	188	3.402	0,54%	0,08%	1,38%	3.214	2.111	3.152			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	11.476	19.520	19.520	50.039	1,12%	1,86%	4,78%	30.519	38.563	30.519			
	KUR	9.838	16.517	16.517	43.246	1,02%	1,67%	4,38%	26.729	33.408	26.729			
	Non KUR	1.638	3.003	3.003	6.793	2,74%	5,04%	11,46%	3.790	5.155	3.790			
3	PWG	124	-	-	8.750	0,05%	0,00%	1,69%	8.750	8.626	8.750			
	Cilem	118	-	-	7.578	0,08%	0,00%	2,16%	7.578	7.461	7.578			
	Gadai	7	-	-	1.172	0,01%	0,00%	0,70%	1.172	1.165	1.172			
4	CFG	59.411	71.220	72.096	134.930	1,53%	1,72%	3,23%	62.835	75.519	63.711			
	CF 1	35.165	42.144	39.232	62.396	4,19%	4,35%	6,96%	23.164	27.232	20.252			
	Total Griya	29.490	31.633	30.424	36.240	4,95%	5,02%	6,01%	5.816	6.750	4.607			
	Oto	5.675	10.511	8.808	26.156	2,34%	2,98%	8,89%	17.349	20.482	15.645			
	CF 2	24.246	29.076	32.864	72.534	0,80%	1,00%	2,21%	39.670	48.288	43.458			
	Mitraguna & Others	22.605	26.760	29.933	61.955	0,91%	1,10%	2,28%	32.022	39.350	35.195			
	Pensiun	1.642	2.316	2.931	10.579	0,30%	0,52%	1,90%	7.648	8.938	8.263			
Total Pembiayaan		72.302	90.990	91.804	197.171	1,21%	1,40%	2,97%	105.318	124.819	106.131	1,25%	58,02%	-1,7%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	13-Nov-25	31-Dec-24	31-Oct-25	13-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.722	1.122	1.177	1.174	0,21%	0,15%	0,13%	(3)	(547)	52			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	1.722	1.122	1.177	1.174	0,72%	0,48%	0,48%	(3)	(547)	52			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	18.877	21.749	22.526	23.325	1,84%	2,14%	2,23%	799	4.448	1.576			
	KUR	14.751	16.970	17.487	18.331	1,53%	1,77%	1,86%	845	3.580	1.361			
	Non KUR	4.126	4.778	5.039	4.994	6,91%	8,46%	8,42%	(45)	868	215			
3	PWG	-	7	7	26	0,00%	0,00%	0,00%	19	26	19			
	Cilem	-	-	-	19	0,00%	0,00%	0,01%	19	19	19			
	Gadai	-	7	7	7	0,00%	0,00%	0,00%	-	7	-			
4	CFG	50.713	72.384	73.070	75.664	1,31%	1,74%	1,81%	2.595	24.952	3.280			
	CF 1	15.203	26.269	26.509	27.311	1,81%	2,94%	3,05%	802	12.108	1.042			
	Total Griya	12.941	22.853	22.897	23.009	2,17%	3,78%	3,82%	111	10.067	156			
	Oto	2.262	3.416	3.611	4.303	0,93%	1,22%	1,46%	691	2.041	887			
	CF 2	35.510	46.115	46.561	48.353	1,17%	1,41%	1,48%	1.792	12.843	2.238			
	Mitraguna & Others	25.071	43.079	43.527	45.321	1,00%	1,59%	1,67%	1.793	20.250	2.242			
	Pensiun	10.439	3.036	3.034	3.032	0,17%	0,05%	0,54%	(1)	(7.406)	(4)			
Total Pembiayaan		71.311	95.261	96.779	100.189	1,19%	1,48%	1,51%	3.410	28.878	4.928	1,14%	24,56%	-0,4%

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD Oct'25	Growth (1-13 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	12-Nov-25	13-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	74.169	59.049	63.109	59.689	(86.238)	(3.420)	640	1,08%	(14.480)	-19,52%	212.481	28,09%	(152.792)
2	Tabungan	1.786.724	1.968.204	1.940.851	1.946.348	36.437	5.497	(21.856)	-1,11%	159.624	8,93%	2.011.047	96,78%	(64.699)
3	Deposito	649.060	615.862	627.003	626.983	(36.484)	(20)	11.121	1,81%	(22.077)	-3,40%	663.637	94,48%	(36.654)
Total		2.509.954	2.643.115	2.630.963	2.633.021	(86.285)	2.058	(10.095)	-0,38%	123.067	4,90%	2.887.165	91,20%	(254.145)
CASA		1.860.893	2.027.253	2.003.960	2.006.038	(49.801)	2.078	(21.216)	-1,05%	145.144	7,80%	2.223.528	90,22%	(217.491)
(% CASA)		74,14%	76,70%	76,17%	76,19%									
FDR		125,36%	131,49%	132,12%	132,01%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-11 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	10-Nov-25	11-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	42.839	42.018	41.463	41.232		(232)	(786)	-1,87%	(1.607)	-3,75%	80.699	51,09%	(39.467)
2	Giro ISE	4.948	4.741	5.338	4.751		(586)	10	0,22%	(197)	-3,97%	27.894	17,03%	(23.143)
3	Tabungan ISE	31.691	33.067	31.907	32.262		354	(806)	-2,44%	571	1,80%	36.953	87,30%	(4.691)
4	Deposito ISE	6.200	4.209	4.219	4.219		0	9	0,22%	(1.981)	-31,96%	15.852	26,61%	(11.633)
5	CIF ISE	2.385	2.575	2.594	2.594		0	19	0,74%	209	8,76%		0,00%	2.594

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-13 Oct'25)	Pencairan (1-13 Nov'25)	Pencairan MtM	MtD (1-13 Oct'25)	Growth (1-13 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	184.570	242.665	241.593	500	-	-500	-5.617	-1.071	57.023	1.071	215.986	111,86%	25.607
	Linkage	86.431	111.300	111.300	-	-	-	-488	0	24.870	-	100.323	110,94%	10.978
	Non-Linkage	98.139	131.365	130.293	500	-	-500	-5.130	-1.071	32.154	1.071	115.663	112,65%	14.630
	• Local Champion	98.139	131.365	130.293	500	-	-500	-5.130	-1.071	32.154	1.071	112.586	115,73%	17.707
	• Value Chain	-	-	-	-	-	-	0	0	0	-	3.077	0,00%	(3.077)
2	MBG	446.877	444.339	441.491	3.275	2.295	-980	-160	-2.849	-5.387	5.144	501.352	88,06%	(59.861)
	KUR	419.345	419.362	417.012	3.275	2.295	-980	247	-2.350	-2.333	4.645	471.093	88,52%	(54.081)
	Non KUR	27.532	24.977	24.479	-	-	-	-407	-499	-3.053	499	30.259	80,90%	(5.780)
3	PWG	258.833	406.261	414.708	49.838	40.226	-9.612	27.268	8.448	155.875	31.779	414.433	100,07%	276
	Cilem	127.522	219.691	224.150	17.448	10.415	-7.033	9.355	4.458	96.628	5.957	250.568	89,46%	(26.418)
	Gadai	131.312	186.569	190.559	32.390	29.811	-2.579	17.913	3.989	59.247	25.822	163.864	116,29%	26.694
4	CFG	2.256.170	2.382.215	2.378.106	21.891	16.231	-5.660	22.329	-4.109	121.936	20.339	2.472.864	96,17%	(94.758)
	CF 1	461.418	471.592	471.960	2.410	2.249	-162	5.755	368	10.542	1.880	495.744	95,20%	(23.784)
	Total Griya	417.205	393.258	392.886	800	335	-465	0	-372	-24.319	707	432.970	90,74%	(40.084)
	• Total Non Program	64.148	59.328	59.374	800	200	-600	2.080	46	-4.773	154	71.111	83,49%	(11.737)
	• Program	353.058	333.930	333.512	-	135	-1.789	-418	-19.546	553	361.858	92,17%	(28.347)	
	Oto	44.213	78.334	79.074	1.610	1.914	303	5.755	740	34.862	1.174	62.775	125,97%	16.300
	CF 2	1.794.752	1.910.623	1.906.146	19.481	13.982	-5.499	16.573	-4.477	111.394	18.459	1.977.120	96,41%	(70.974)
	Mitraguna & Others	1.323.695	1.431.023	1.429.658	15.442	11.051	-4.391	12.749	-1.366	105.962	12.417	1.489.234	96,00%	(59.576)
	Pensium	471.056	479.599	476.488	4.039	2.931	-1.108	3.824	-3.111	5.432	6.042	487.886	97,66%	(11.398)
Total Pembiayaan		3.146.451	3.475.480	3.475.899	75.504	58.752	-16.752	43.819	419	329.448	58.333	3.604.634	96,43%	(128.736)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	13-Nov-25	31-Dec-24	31-Oct-25	13-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	192	348	475	1.204	0,10%	0,20%	0,50%	729	1.012	856			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	192	348	475	1.204	0,20%	0,36%	0,92%	729	1.012	856			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	4.879	7.999	7.999	27.006	1,09%	1,80%	6,12%	19.007	22.127	19.007			
	KUR	3.627	6.377	6.377	24.274	0,86%	1,52%	5,82%	17.897	20.647	17.897			
	Non KUR	1.252	1.623	1.623	2.732	4,55%	6,50%	11,16%	1.110	1.480	1.110			
3	PWG	275	1	1	11.706	0,11%	0,00%	2,82%	11.705	11.431	11.705			
	Cilem	275	1	1	7.489	0,22%	0,00%	3,34%	7.488	7.214	7.488			
	Gadai	-	-	-	4.217	0,00%	0,00%	2,21%	4.217	4.217	4.217			
4	CFG	67.344	65.418	65.451	108.088	2,98%	2,75%	4,55%	42.637	40.744	42.670			
	CF 1	43.373	41.883	41.926	63.339	9,40%	8,89%	13,42%	21.413	19.966	21.456			
	Total Griya	41.791	40.502	40.088	54.522	10,02%	10,19%	13,88%	14.434	12.731	14.020			
	Oto	1.583	1.381	1.838	8.817	3,58%	2,35%	11,15%	6.979	7.234	7.436			
	CF 2	23.971	23.535	23.525	44.749	1,34%	1,23%	2,35%	21.224	20.778	21.214			
	Mitraguna & Others	22.208	21.338	21.186	40.704	1,68%	1,48%	2,85%	19.518	18.496	19.366			
	Pensium	1.763	2.197	2.338	4.045	0,37%	0,49%	0,85%	1.707	2.282	1.848			
Total Pembiayaan		72.690	73.767	73.927	148.004	2,31%	2,13%	4,26%	74.077	75.314	74.237	2,29%	46,33%	-2,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	13-Nov-25	31-Dec-24	31-Oct-25	13-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	35.691	33.082	33.063	33.063	19,34%	13,63%	13,69%	-	(2.628)	(18)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	35.691	33.082	33.063	33.063	36,37%	25,17%	25,38%	-	(2.628)	(18)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	3.530	7.844	8.508	8.681	0,79%	1,91%	1,97%	173	5.151	837			
	KUR	2.493	5.912	6.287	6.359	0,59%	1,50%	1,52%	72	3.867	447			
	Non KUR	1.037	1.932	2.221	2.322	3,77%	8,89%	9,48%	101	1.285	390			
3	PWG	184	184	184	206	0,07%	0,05%	0,05%	22	22	22			
	Cilem	-	-	-	22	0,00%	0,00%	0,01%	22	22	22			
	Gadai	184	184	184	184	0,14%	0,10%	0,10%	-	(0)	-			
4	CFG	99.269	134.606	135.903	136.627	4,40%	5,70%	5,75%	724	37.358	2.021			
	CF 1	73.505	94.608	94.254	94.713	15,93%	19,99%	20,07%	458	21.208	105			
	Total Griya	73.052	92.989	92.591	93.054	17,51%	23,54%	23,68%	463	20.002	64			
	Oto	453	1.619	1.663	1.659	1,03%	2,12%	2,10%	(4)	1.206	40			
	CF 2	25.764	39.998	41.649	41.914	1,44%	2,18%	2,20%	266	16.151	1.916			
	Mitraguna & Others	22.415	37.920	39.679	39.947	1,69%	2,77%	2,79%	268	17.532	2.027			
	Pensium	3.349	2.078	1.969	1.967	0,11%	0,06%	0,41%	(2)	(1.382)	(111)			
Total Pembiayaan		138.673	175.716	177.658	178.577	4,41%	5,11%	5,14%	918	39.903	2.861	4,00%	22,16%	-1,1%

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)