

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Oct'25	Growth (1-17 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25	17-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.894.366	2.544.286	2.630.948	2.795.933	215.592	164.985	251.647	9,89%	901.567	47,59%	2.739.265	102,07%	56.668
2	Tabungan	12.343.531	13.296.434	13.395.611	13.415.195	253.475	19.584	118.761	0,89%	1.071.664	8,68%	13.678.155	98,08%	(262.960)
3	Deposito	6.674.579	6.906.038	7.128.614	7.196.143	433.564	67.529	290.105	4,20%	521.564	7,81%	6.755.585	106,52%	440.558
Total		20.912.476	22.746.758	23.155.174	23.407.271	902.631	252.097	660.513	2,90%	2.494.795	11,93%	23.173.005	101,01%	234.266
CASA		14.237.897	15.840.720	16.026.559	16.211.128	469.066	184.568	370.408	2,34%	1.973.231	13,86%	16.417.420	98,74%	(206.292)
(% CASA		68,08%	69,64%	69,21%	69,26%									
FDR		79,95%	81,97%	81,04%	80,16%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-16 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25	16-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	605.893	649.102	674.149	677.450		3.301	28.348	4,37%	71.558	11,81%	796.175	97,82%	(118.725)
2	Giro ISE	190.259	157.011	168.235	166.144		(2.091)	9.132	5,82%	(24.115)	-12,67%	305.720	54,35%	(139.576)
3	Tabungan ISE	335.051	402.368	416.024	421.458		5.434	19.090	4,74%	86.407	25,79%	361.290	116,65%	60.169
4	Deposito ISE	80.583	89.723	89.890	89.848		(42)	126	0,14%	9.265	11,50%	129.166	69,56%	(39.318)
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 (1-17 Oct'25)	Pencairan (1-17 Nov'25)	Pencairan MtM	MtD (1-31 Oct'25	Growth (1-17 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	17-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	1.400.748	1.465.739	1.564.050	8.300	111.082	102.782	-28.183	98.312	163.303	12.770	1.598.900	97,82%	(34.849)
	Linkage	727.269	728.335	827.922	-	100.000	100.000	-5.513	99.587	100.653	413	813.561	101,77%	14.361
	Non-Linkage	673.478	737.404	736.128	8.300	11.082	2.782	-22.670	-1.275	62.650	12.357	785.338	93,73%	(49.210)
	• Local Champion	584.102	623.875	627.587	6.585	10.830	4.245	-28.360	3.713	43.486	7.117	637.134	98,50%	(9.547)
	• Value Chain	89.377	113.529	108.541	1.715	252	(1.463)	5.690	-4.988	19.164	5.240	148.204	73,24%	(39.663)
2	MBG	2.310.331	2.397.229	2.385.233	33.831	21.396	-12.435	11.797	-11.996	74.902	33.392	2.607.967	91,46%	(222.735)
	KUR	2.171.167	2.257.716	2.247.295	31.846	20.866	-10.980	11.491	-10.420	76.129	31.286	2.453.908	91,58%	(206.612)
	Non KUR	139.164	139.514	137.937	1.985	530	-1.455	306	-1.576	-1.227	2.106	154.060	89,54%	(16.122)
3	PWG	1.161.081	1.975.702	2.027.858	289.352	196.799	-92.553	109.457	52.156	866.777	144.643	2.106.569	96,26%	(78.711)
	Cilem	604.524	1.180.138	1.209.410	103.046	62.827	-40.219	44.313	29.272	604.885	33.555	1.367.301	88,45%	(157.891)
	Gadai	556.557	795.564	818.449	186.306	133.972	-52.334	65.144	22.884	261.892	111.088	739.268	110,71%	79.181
4	CFG	11.847.954	12.806.437	12.786.911	160.725	122.885	-37.840	124.487	-19.527	938.957	142.412	13.192.499	96,93%	(405.588)
	CF 1	2.410.954	2.561.135	2.552.929	28.723	13.050	-15.674	16.587	-8.206	141.975	21.255	2.634.408	96,91%	(81.479)
	Total Griya	1.954.117	1.983.941	1.976.752	15.824	3.712	-12.113	7.175	-7.187	22.636	10.899	2.064.166	95,77%	(87.413)
	• Total Non Program	1.351.346	1.407.760	1.401.654	14.692	3.106	-11.586	8.767	-6.105	50.308	9.211	1.399.959	100,12%	1.695
	• Program	602.771	576.181	575.099	1.132	606	-527	-1.592	-1.082	-27.672	1.688	664.207	86,58%	(89.108)
	Oto	456.837	577.194	576.176	12.899	9.338	-3.561	9.412	-1.018	119.339	10.356	570.242	101,04%	5.934
	CF 2	9.437.000	10.245.302	10.233.981	132.001	109.835	-22.166	107.900	-11.321	796.982	121.157	10.558.091	96,93%	(324.110)
	Mitraguna & Others	7.891.563	8.644.861	8.640.726	119.692	98.551	-21.141	93.621	-4.136	749.162	102.687	8.908.842	96,99%	(268.116)
	Pensiun	1.545.436	1.600.441	1.593.255	12.309	11.284	-1.025	14.278	-7.186	47.819	18.470	1.649.249	96,60%	(55.994)
Total Pembiayaan		16.720.113	18.645.108	18.764.052	492.207	452.162	-40.046	217.558	118.944	2.043.939	333.217	19.505.935	96,20%	(741.883)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	17-Nov-25	31-Dec-24	31-Oct-25	17-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	3.258	1.207	3.873	19.427	0,23%	0,26%	1,24%	15.554	16.169	18.221			
	Linkage	43	6	6	-	0,01%	0,00%	0,00%	(6)	(43)	(6)			
	Local Champion	3.215	1.201	3.867	19.307	0,48%	0,52%	2,62%	15.440	16.093	18.107			
	Value Chain	-	-	-	120				120	120	120			
2	MBG	26.523	48.577	43.850	172.020	1,15%	1,83%	7,21%	128.169	145.496	123.443			
	KUR	21.896	39.713	36.508	153.886	1,01%	1,62%	6,85%	117.378	131.990	114.173			
	Non KUR	4.627	8.864	7.342	18.133	3,33%	5,26%	13,15%	10.791	13.506	9.269			
3	PWG	565	277	29	60.588	0,05%	0,00%	2,99%	60.559	60.024	60.312			
	Cilem	558	-	3	41.849	0,09%	0,00%	3,46%	41.845	41.291	41.849			
	Gadai	7	277	26	18.739	0,00%	0,00%	2,29%	18.713	18.733	18.463			
4	CFG	184.758	217.834	219.298	410.023	1,56%	1,71%	3,21%	190.724	225.265	192.189			
	CF 1	108.284	120.573	121.877	201.443	4,49%	4,76%	7,89%	79.565	93.159	80.870			
	Total Griya	97.865	104.482	107.262	147.798	5,01%	5,41%	7,48%	40.535	49.933	43.315			
	Oto	10.419	16.090	14.615	53.645	2,28%	2,53%	9,31%	39.030	43.226	37.555			
	CF 2	76.474	97.261	97.421	208.580	0,81%	0,95%	2,04%	111.159	132.106	111.319			
	Mitraguna & Others	72.232	90.607	89.999	185.225	0,92%	1,04%	2,14%	95.226	112.993	94.618			
	Pensiun	4.241	6.654	7.422	23.355	0,27%	0,46%	1,47%	15.933	19.114	16.701			
Total Pembiayaan		215.104	267.894	267.051	662.058	1,29%	1,43%	3,53%	395.007	446.954	394.164	1,31%	62,93%	-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	17-Nov-25	31-Dec-24	31-Oct-25	17-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	65.676	67.732	68.318	68.321	4,69%	4,66%	4,37%	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%	7,23%	(3)	2.623	584			
	Value Chain	-	-	-	-				-	-	-			
2	MBG	31.069	38.514	39.976	42.098	1,34%	1,67%	1,76%	2.122	11.029	3.584			
	KUR	22.074	29.377	30.304	32.169	1,02%	1,34%	1,43%	1.865	10.095	2.793			
	Non KUR	8.995	9.137	9.672	9.929	6,46%	6,93%	7,20%	257	934	792			
3	PWG	184	191	191	231	0,02%	0,01%	0,01%	40	47	40			
	Cilem	-	-	-	33	0,00%	0,00%	0,00%	33	33	33			
	Gadai	184	191	191	198	0,03%	0,02%	0,02%	7	14	7			
4	CFG	227.463	278.802	284.201	292.869	1,92%	2,22%	2,29%	8.669	65.407	14.067			
	CF 1	109.876	143.958	141.595	146.720	4,56%	5,53%	5,75%	5.125	36.844	2.762			
	Total Griya	105.089	137.329	134.833	138.821	5,38%	6,80%	7,02%	3.988	33.732	1.493			
	Oto	4.786	6.629	6.761	7.898	1,05%	1,17%	1,37%	1.137	3.112	1.269			
	CF 2	117.587	134.844	142.606	146.150	1,25%	1,39%	1,43%	3.544	28.563	11.305			
	Mitraguna & Others	101.881	128.172	135.405	138.827	1,29%	1,57%	1,61%	3.422	36.946	10.655			
	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	403.519	1,94%	2,11%	2,15%	10.834	79.128	18.281	1,78%	17,19%	-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	1

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-17 Oct'25)	Growth (1-17 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25	17-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	238.297	241.473	415.227	438.678	(2.867)	23.451	197.205	81,67%	200.381	84,09%	384.203	114,18%	54.476
2	Tabungan	1.732.891	1.859.030	1.834.164	1.835.655	56.174	1.491	(23.375)	-1,26%	102.764	5,93%	1.972.158	93,08%	(136.503)
3	Deposito	877.742	1.006.845	982.013	961.988	27.995	(20.024)	(44.857)	-4,46%	84.246	9,60%	892.777	103,75%	69.211
Total		2.848.930	3.107.348	3.231.404	3.236.321	81.302	4.917	128.973	4,15%	387.391	13,60%	3.249.137	99,61%	(12.816)
CASA		1.971.188	2.100.503	2.249.391	2.274.333	53.307	24.942	173.830	8,28%	303.145	15,38%	2.356.360	96,52%	(82.027)
(% CASA)		69,19%	67,60%	69,61%	70,28%									
FDR		84,13%	87,07%	83,43%	83,31%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-16 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25	16-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	79.410	83.911	86.083	86.926		843	3.015	3,59%	7.516	9,46%	115.376	75,34%	(28.450)
2	Giro ISE	37.094	35.641	38.224	38.539		315	2.898	8,13%	1.445	3,90%	58.873	65,46%	(20.334)
3	Tabungan ISE	39.484	45.872	45.436	45.963		526	91	0,20%	6.479	16,41%	44.492	103,31%	1.471
4	Deposito ISE	2.833	2.398	2.423	2.424		2	27	1,11%	(409)	-14,42%	12.011	20,19%	(9.586)
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 (1-17 Oct'25)	Pencairan (1-17 Nov'25)	Pencairan MtM	MtD (1-17 Oct'25)	Growth (1-17 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	17-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	122.962	125.291	120.641	1.685	500	-1.185	-6.011	-4.650	-2.321	5.150	154.342	78,16%	(33.701)
	Linkage	22.750	26.138	25.725	-	-	-	10	-413	2.975	413	36.415	70,64%	(10.690)
	Non-Linkage	100.212	99.154	94.916	1.685	500	-1.185	-6.021	-4.237	-5.296	4.737	117.927	80,49%	(23.010)
	• Local Champion	83.501	67.399	66.906	1.320	500	-820	-11.270	-493	-16.595	993	91.899	72,80%	(24.993)
	• Value Chain	16.712	31.755	28.010	365	-	(365)	5.249	-3.745	11.299	3.745	26.028	107,62%	1.983
2	MBG	310.816	324.540	323.496	5.480	3.515	-1.965	3.904	-1.044	12.680	4.559	356.921	90,64%	(33.426)
	KUR	291.370	304.664	303.961	4.940	3.515	-1.425	3.340	-703	12.591	4.218	335.168	90,69%	(31.207)
	Non KUR	19.446	19.876	19.535	540	-	-540	564	341	88	341	21.753	89,80%	(2.219)
3	PWG	193.140	311.736	317.228	40.270	25.619	-14.651	11.829	5.492	124.087	20.128	344.208	92,16%	(26.980)
	Cilem	122.752	210.728	214.395	16.865	10.260	-6.604	4.926	3.667	91.644	6.594	246.061	87,13%	(31.666)
	Gadai	70.389	101.008	102.833	23.406	15.359	-8.047	6.902	1.825	32.444	13.534	98.147	104,77%	4.686
4	CFG	1.770.026	1.944.093	1.934.674	25.806	15.551	-10.256	12.103	-9.419	164.648	24.970	1.992.000	97,12%	(57.327)
	CF 1	463.002	518.559	516.529	9.766	3.052	-6.714	-305	-2.031	53.527	5.083	500.470	103,21%	16.058
	Total Griya	392.209	435.699	434.229	8.584	1.871	-6.713	0	-1.470	42.020	3.341	410.944	105,67%	23.284
	• Total Non Program	388.279	424.552	422.933	8.085	1.704	-6.381	6.848	-1.620	34.654	3.324	396.555	106,65%	26.378
	• Program	3.930	11.147	11.296	499	167	-332	1.756	149	7.366	18	14.389	78,50%	(3.093)
	Oto	70.793	82.860	82.300	1.182	1.180	-2	-305	-561	11.507	1.741	89.526	91,93%	(7.226)
	CF 2	1.307.024	1.425.534	1.418.145	16.040	12.499	-3.541	12.408	-7.388	111.121	19.887	1.491.530	95,08%	(73.385)
	Mitraguna & Others	1.211.757	1.326.190	1.319.922	15.260	12.399	-2.861	11.344	-6.268	108.166	18.667	1.379.110	95,71%	(59.188)
	Pensiun	95.268	99.344	98.223	780	100	-680	1.064	-1.121	2.955	1.221	112.420	87,37%	(14.197)
Total Pembiayaan		2.396.945	2.705.661	2.696.039	73.242	45.185	-28.057	21.824	-9.622	299.094	54.807	2.847.472	94,68%	(151.433)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	17-Nov-25	31-Dec-24	31-Oct-25	17-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	508	6	6	3.305	0,41%	0,00%	2,74%	3.299	2.797	3.299			
	Linkage	43	6	6	-	0,19%	0,02%	0,00%	(6)	(43)	(6)			
	Local Champion	465	-	-	3.305	0,46%	0,00%	3,48%	3.305	2.841	3.305			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	4.441	6.233	6.233	29.045	1,43%	1,92%	8,98%	22.812	24.604	22.812			
	KUR	3.770	4.834	4.834	26.319	1,29%	1,59%	8,66%	21.485	22.550	21.485			
	Non KUR	671	1.399	1.399	2.725	3,45%	7,04%	13,95%	1.327	2.054	1.327			
3	PWG	155	2	2	9.740	0,08%	0,00%	3,07%	9.737	9.585	9.737			
	Cilem	155	2	2	7.901	0,13%	0,00%	3,69%	7.899	7.746	7.899			
	Gadai	-	-	-	1.839	0,00%	0,00%	1,79%	1.839	1.839	1.839			
4	CFG	19.018	30.183	28.147	59.198	1,07%	1,45%	3,06%	31.051	40.181	29.015			
	CF 1	8.456	11.874	11.479	20.367	1,83%	2,21%	3,94%	8.889	11.912	8.493			
	Total Griya	6.832	10.848	10.463	14.646	1,74%	2,40%	3,37%	4.184	7.814	3.799			
	Oto	1.624	1.027	1.016	5.721	2,29%	1,23%	6,95%	4.705	4.097	4.694			
	CF 2	10.562	18.309	16.669	38.831	0,81%	1,17%	2,74%	22.162	28.269	20.522			
	Mitraguna & Others	10.315	17.929	16.481	36.628	0,85%	1,24%	2,78%	20.147	26.313	18.699			
	Pensiun	247	379	188	2.203	0,26%	0,19%	2,24%	2.015	1.956	1.823			
Total Pembiayaan		24.121	36.424	34.388	101.288	1,01%	1,27%	3,76%	66.899	77.166	64.864	1,04%	72,36%	-2,7%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	17-Nov-25	31-Dec-24	31-Oct-25	17-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.083	1.738	1.738	1.744	0,88%	1,39%	1,45%	6	661	6			
	Linkage	196	238	238	244	0,86%	0,91%	0,95%	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	4.972	1,04%	1,44%	1,54%	288	1.746	56			
	KUR	1.952	4.295	4.075	4.433	0,67%	1,34%	1,46%	358	2.481	137			
	Non KUR	1.274	620	609	540	6,55%	3,06%	2,76%	(69)	(735)	(81)			
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	28.362	1,90%	1,43%	1,47%	596	(5.329)	781			
	CF 1	5.942	6.610	4.809	5.652	1,28%	0,93%	1,09%	843	(290)	(958)			
	Total Griya	5.028	6.005	4.373	5.042	1,28%	1,00%	1,16%	668	13	(963)			
	Oto	914	606	436	611	1,29%	0,53%	0,74%	175	(303)	5			
	CF 2	27.748	20.970	22.956	22.710	2,12%	1,61%	1,60%	(247)	(5.039)	1.739			
	Mitraguna & Others	27.082	20.709	22.326	22.083	2,23%	1,68%	1,67%	(242)	(4.999)	1.375			
	Pensiun	666	262	631	626	0,03%	0,02%	0,64%	(5)	(40)	365			
Total Pembiayaan		38.001	34.235	34.188	35.079	1,59%	1,26%	1,30%	891	(2.922)	844	1,42%	-9,39%	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 (1-17 Oct'25)	Growth (1-17 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25	17-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	314.972	599.559	615.023	719.949	245.075	104.927	120.390	20,08%	404.978	128,58%	475.089	151,54%	244.861
2	Tabungan	2.242.130	2.422.180	2.389.888	2.394.967	40.155	5.079	(27.213)	-1,12%	152.836	6,82%	2.502.873	95,69%	(107.906)
3	Deposito	2.798.677	2.790.913	3.093.712	3.178.031	460.105	84.319	387.118	13,87%	379.354	13,55%	2.813.322	112,96%	364.709
Total		5.355.779	5.812.652	6.098.623	6.292.947	745.335	194.324	480.295	8,26%	937.168	17,50%	5.791.284	108,66%	501.663
CASA		2.557.102	3.021.739	3.004.911	3.114.916	285.230	110.006	93.177	3,08%	557.814	21,81%	2.977.962	104,60%	136.955
(% CASA)		47,74%	51,99%	49,27%	49,50%									
FDR		47,52%	50,76%	48,61%	47,11%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-16 Nov'25)	Growth (1-16 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25	16-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	113.657	100.407	101.964	103.106		1.142	2.699	2,69%	(10.551)	-9,28%	148.814	69,29%	(45.708)
2	Giro ISE	31.184	14.307	17.420	17.152		(268)	2.846	19,89%	(14.032)	-45,00%	52.489	32,68%	(35.337)
3	Tabungan ISE	59.057	66.768	65.211	66.621		1.410	(147)	-0,22%	7.564	12,81%	63.948	104,18%	2.673
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 (1-17 Oct'25)	Pencairan (1-17 Nov'25)	Pencairan MtM	MtD (1-17 Oct'25)	Growth (1-17 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	17-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	188.209	206.868	207.017	1.150	2.830	1.680	3.840	148	18.807	2.682	233.500	88,66%	(26.483)
	Linkage	19.369	18.145	18.145	-	-	-	-124	0	-1.224	-	39.092	46,42%	(20.947)
	Non-Linkage	168.841	188.723	188.871	1.150	2.830	1.680	3.964	148	20.031	2.682	194.408	97,15%	(5.536)
	• Local Champion	162.434	179.355	179.544	1.150	2.830	1.680	4.242	189	17.110	2.641	174.555	102,86%	4.989
	• Value Chain	6.407	9.368	9.327	-	-	-	-277	-40	2.921	40	19.853	46,98%	(10.525)
2	MBG	159.435	191.840	191.072	230	1.855	1.625	1.349	-768	31.637	2.623	205.492	92,98%	(14.420)
	KUR	151.599	182.202	181.374	230	1.505	1.275	1.585	-828	29.776	2.333	195.351	92,85%	(13.976)
	Non KUR	7.836	9.637	9.697	-	350	350	-236	0	1.861	290	10.141	95,62%	(444)
3	PWG	252.400	412.261	422.653	57.118	39.790	-17.328	23.624	10.392	170.253	29.397	431.397	97,97%	(8.744)
	Cilem	111.797	223.573	228.594	21.303	11.222	-10.081	8.750	5.020	116.797	6.201	256.762	89,03%	(28.168)
	Gadai	140.603	188.688	194.059	35.815	28.568	-7.247	14.874	5.372	53.456	23.196	174.635	111,12%	19.424
4	CFG	1.944.791	2.139.295	2.144.081	27.423	27.694	271	19.378	4.786	199.290	22.907	2.194.090	97,72%	(50.009)
	CF 1	376.842	385.958	383.945	1.803	337	-1.466	235	-2.013	7.103	2.349	418.880	91,66%	(34.935)
	Total Griya	311.852	314.123	313.373	681	130	-531	0	-751	1.521	901	332.926	94,13%	(19.553)
	• Total Non Program	308.347	309.901	309.161	681	150	-531	-3.862	-740	814	890	317.656	97,33%	(8.495)
	• Program	3.505	4.223	4.212	-	-	0	133	-11	707	11	15.270	27,58%	(11.058)
	Oto	64.990	71.834	70.572	1.122	187	-935	235	-1.262	5.582	1.449	85.954	82,10%	(15.382)
	CF 2	1.567.950	1.753.337	1.760.136	25.620	27.357	1.737	19.143	6.799	192.187	20.558	1.775.210	99,15%	(15.074)
	Mitraguna & Others	1.383.782	1.559.560	1.565.245	24.252	24.157	-95	18.462	5.686	181.464	18.471	1.571.846	99,58%	(6.600)
	Pensiun	184.168	193.778	194.891	1.368	3.200	1.832	681	1.113	10.723	2.087	203.365	95,83%	(8.474)
Total Pembiayaan		2.544.835	2.950.264	2.964.822	85.920	72.168	-13.752	48.191	14.559	419.987	57.609	3.064.479	96,75%	(99.657)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	17-Nov-25	31-Dec-24	31-Oct-25	17-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	17.712	2,17%	2,43%	9,27%	13.057	14.259	13.057			
	KUR	2.876	4.305	4.305	16.291	1,90%	2,36%	8,98%	11.986	13.415	11.986			
	Non KUR	577	350	350	1.421	7,36%	3,63%	14,65%	1.071	844	1.071			
3	PWG	-	26	26	16.116	0,00%	0,01%	3,81%	16.090	16.116	16.090			
	Cilem	-	-	-	10.173	0,00%	0,00%	4,45%	10.173	10.173	10.173			
	Gadai	-	26	26	5.943	0,00%	0,01%	3,06%	5.917	5.943	5.917			
4	CFG	19.268	23.212	25.105	50.204	0,99%	1,17%	2,34%	25.100	30.937	26.993			
	CF 1	8.041	9.455	13.170	24.881	2,13%	3,41%	6,48%	11.711	16.840	15.426			
	Total Griya	6.972	7.025	10.986	18.238	2,24%	3,50%	5,82%	7.252	11.266	11.213			
	Oto	1.069	2.430	2.184	6.643	1,64%	3,04%	9,41%	4.459	5.574	4.213			
	CF 2	11.227	13.757	11.934	25.323	0,72%	0,68%	1,44%	13.389	14.096	11.566			
	Mitraguna & Others	11.107	13.302	11.331	22.880	0,80%	0,73%	1,46%	11.549	11.773	9.578			
	Pensiun	120	455	603	2.443	0,07%	0,31%	1,25%	1.840	3.323	1.989			
Total Pembiayaan		23.988	27.892	32.989	89.254	0,94%	1,12%	3,01%	56.265	65.266	61.362	0,93%	69,08%	-2,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	17-Nov-25	31-Dec-24	31-Oct-25	17-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	9.021	7.817	7.817	7.817	4,79%	3,78%	3,78%	(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%	4,14%	(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%	5,45%	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	26.205	0,93%	1,12%	1,22%	2.234	8.082	5.024			
	CF 1	5.476	6.060	6.167	7.162	1,45%	1,60%	1,87%	995	1.686	1.102			
	Total Griya	4.795	5.611	5.656	6.651	1,54%	1,80%	2,12%	995	1.857	1.040			
	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	35.746	1,18%	1,13%	1,21%	2.433	5.738	5.052	0,94%	22,09%	-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 (1-17 Oct'25)	Growth (1-17 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25	17-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	155.866	132.926	135.730	132.307	(20.234)	(3.423)	(619)	-0,47%	(23.559)	-15,11%	307.972	42,96%	(175.665)
2	Tabungan	1.803.617	1.929.405	1.945.660	1.948.846	8.980	3.186	19.442	1,01%	145.230	8,05%	2.053.217	94,92%	(104.371)
3	Deposito	681.198	794.773	777.913	779.907	13.126	1.993	(14.866)	-1,87%	98.709	14,49%	695.719	112,10%	84.188
Total		2.640.681	2.857.104	2.859.303	2.861.060	1.872	1.757	3.957	0,14%	220.380	8,35%	3.056.908	93,59%	(195.848)
CASA		1.959.483	2.062.331	2.081.390	2.081.154	(11.254)	(236)	18.823	0,91%	121.671	6,21%	2.361.189	88,14%	(280.035)
(% CASA		74,20%	72,18%	72,79%	72,74%									
FDR		99,99%	103,86%	104,27%	104,20%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-16 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25	16-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	65.610	78.195	83.038	84.295		1.257	6.100	7,80%	18.685	28,48%	93.649	90,01%	(9.354)
2	Giro ISE	23.758	19.240	20.431	20.975		544	1.735	9,02%	(2.783)	-11,72%	40.752	51,47%	(19.778)
3	Tabungan ISE	30.646	49.287	52.940	53.653		713	4.365	8,86%	23.007	75,07%	34.543	155,32%	19.110
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 (1-17 Oct'25)	Pencairan (1-17 Nov'25)	Pencairan MtM	MtD (1-17 Oct'25)	Growth (1-17 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	17-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	80.398	96.289	102.105	3.115	5.900	2.785	1.646	5.816	21.707	84	108.670	93,96%	(6.565)
	Linkage	14.865	24.410	24.410	-	-	-	54	0	9.545	-	27.177	89,82%	(2.766)
	Non-Linkage	65.533	71.879	77.695	3.115	5.900	2.785	1.592	5.816	12.162	84	81.493	95,34%	(3.798)
	• Local Champion	62.373	68.775	74.611	3.115	5.900	2.785	1.923	5.836	12.238	64	69.939	106,68%	4.672
	• Value Chain	3.160	3.104	3.084	-	-	-	-330	-20	-77	20	11.554	26,69%	(8.470)
2	MBG	368.059	386.301	384.726	6.815	3.305	-3.510	2.427	-1.575	16.667	4.880	416.638	92,34%	(31.912)
	KUR	343.457	360.866	359.467	5.815	3.305	-2.510	2.172	-1.399	16.010	4.704	389.607	92,26%	(30.140)
	Non KUR	24.602	25.435	25.259	1.000	-	-1.000	255	-176	658	176	27.031	93,44%	(1.772)
3	PWG	200.888	337.104	346.133	48.090	38.372	-9.718	15.679	9.029	145.245	29.343	352.958	98,07%	(6.824)
	Cilem	92.590	179.567	185.680	13.400	11.750	-1.650	5.131	6.113	93.090	5.637	214.664	86,50%	(28.983)
	Gadai	108.298	157.537	160.453	34.690	26.622	-8.068	10.549	2.916	52.155	23.706	138.294	116,02%	22.159
4	CFG	1.991.066	2.147.657	2.148.376	26.178	21.398	-4.780	24.686	719	157.310	20.679	2.201.267	97,60%	(52.892)
	CF 1	271.158	283.456	284.127	2.929	2.435	-494	1.344	671	12.970	1.764	306.261	92,77%	(22.133)
	Total Griya	236.939	234.916	233.857	850	160	-690	0	-1.059	-3.082	1.219	254.302	91,96%	(20.445)
	• Total Non Program	155.508	157.635	156.688	850	-	-850	-522	-947	1.179	947	163.178	96,02%	(6.490)
	• Program	81.431	77.281	77.170	-	160	-763	-112	-112	-4.261	272	91.124	84,69%	(13.954)
	Oto	34.219	48.540	50.270	2.079	2.275	196	1.344	1.730	16.051	545	51.959	96,75%	(1.688)
	CF 2	1.719.908	1.864.201	1.864.248	23.249	18.963	-4.286	23.342	48	144.341	18.915	1.895.007	98,38%	(30.758)
	Mitraguna & Others	1.474.657	1.597.603	1.599.063	21.300	18.157	-3.143	17.258	1.460	124.405	16.697	1.633.534	97,89%	(34.471)
	Pensium	245.250	266.598	265.186	1.950	806	-1.144	6.084	-1.412	19.935	2.218	261.473	101,42%	3.713
Total Pembiayaan		2.640.411	2.967.351	2.981.340	84.199	68.976	-15.223	44.438	13.989	340.930	54.986	3.079.533	96,81%	(98.193)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	17-Nov-25	31-Dec-24	31-Oct-25	17-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	602	-	3.612	0,00%	0,00%	3,54%	3.612	3.612	3.010			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	602	-	3.612	0,00%	0,00%	4,65%	3.612	3.612	3.010			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	2.275	5.444	5.444	27.611	0,62%	1,41%	7,18%	22.167	25.336	22.167			
	KUR	1.785	4.476	4.476	24.377	0,52%	1,24%	6,78%	19.901	22.591	19.901			
	Non KUR	489	968	968	3.234	1,99%	3,81%	12,80%	2.266	2.745	2.266			
3	PWG	10	-	-	9.953	0,00%	0,00%	2,88%	9.953	9.943	9.953			
	Cilem	10	-	-	6.483	0,01%	0,00%	3,49%	6.483	6.473	6.483			
	Gadai	-	-	-	3.470	0,00%	0,00%	2,16%	3.470	3.470	3.470			
4	CFG	19.717	27.801	28.500	57.956	0,99%	1,33%	2,70%	29.456	38.239	30.155			
	CF 1	13.249	15.216	16.070	25.555	4,89%	5,67%	8,99%	9.485	12.306	10.339			
	Total Griya	12.780	14.475	15.301	20.098	5,39%	6,51%	8,59%	4.796	7.318	5.623			
	Oto	469	742	769	5.457	1,37%	1,58%	10,86%	4.688	4.988	4.716			
	CF 2	6.468	12.585	12.430	32.401	0,38%	0,67%	1,74%	19.972	25.933	19.816			
	Mitraguna & Others	5.999	11.277	11.068	28.791	0,41%	0,69%	1,80%	17.722	22.792	17.513			
	Pensium	470	1.308	1.361	3.611	0,19%	0,51%	1,36%	2.249	3.141	2.303			
Total Pembiayaan		22.002	33.847	33.943	99.132	0,83%	1,14%	3,33%	65.188	77.130	65.285	0,88%	73,54%	-2,4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	17-Nov-25	31-Dec-24	31-Oct-25	17-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	18.159	23.973	24.522	24.522	22,59%	25,47%	24,02%	-	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	3.073	0,70%	0,71%	0,80%	340	500	763			
	KUR	1.118	1.018	1.434	1.685	0,33%	0,40%	0,47%	251	566	667			
	Non KUR	1.455	1.292	1.300	1.389	5,91%	5,11%	5,50%	89	(66)	97			
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	25.022	1,29%	1,09%	1,16%	1.531	(645)	1.973			
	CF 1	9.750	10.411	9.855	10.758	3,60%	3,48%	3,79%	903	1.008	347			
	Total Griya	9.274	9.871	9.315	10.041	3,91%	3,97%	4,29%	726	767	170			
	Oto	476	540	540	717	1,39%	1,11%	1,43%	177	241	177			
	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			
	Pensium	934	838	972	1.102	0,04%	0,03%	0,42%	130	168	264			
Total Pembiayaan		46.399	49.332	50.747	52.618	1,76%	1,71%	1,76%	1.871	6.219	3.286	1,79%	-1,24%	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 (1-17 Oct'25	Growth (1-17 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25	17-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.111.061	1.511.279	1.406.604	1.444.426	79.856	37.822	(66.853)	-4,42%	333.364	30,00%	1.359.521	106,25%	84.905
2	Tabungan	4.778.169	5.117.615	5.290.146	5.297.909	111.728	7.763	180.294	3,52%	519.740	10,88%	5.138.860	103,10%	159.049
3	Deposito	1.667.902	1.697.645	1.647.405	1.648.413	(31.178)	1.008	(49.232)	-2,90%	(19.489)	-1,17%	1.690.130	97,53%	(41.717)
Total		7.557.133	8.326.539	8.344.155	8.390.748	160.406	46.593	64.209	0,77%	833.615	11,03%	8.188.511	102,47%	202.237
CASA		5.889.231	6.628.894	6.696.750	6.742.335	191.584	45.585	113.441	1,71%	853.104	14,49%	6.498.380	103,75%	243.954
(% CASA		77,93%	79,61%	80,26%	80,35%									
FDR		79,28%	78,62%	79,60%	79,15%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-16 Nov'25)	Growth (1-16 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25	16-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	304.377	344.571	361.624	360.868		(756)	16.297	4,73%	56.491	18,56%	392.287	91,99%	(31.419)
2	Giro ISE	93.275	83.083	87.047	83.158		(3.889)	75	0,09%	(10.117)	-10,85%	146.711	56,68%	(63.553)
3	Tabungan ISE	174.173	207.373	220.328	223.504		3.176	16.132	7,78%	49.331	28,32%	186.170	120,05%	37.335
4	Deposito ISE	36.929	54.116	54.249	54.206		(43)	90	0,17%	17.277	46,78%	59.406	91,25%	(5.200)
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 (1-17 Oct'25)	Pencairan (1-17 Nov'25)	Pencairan MtM	MtD (1-17 Oct'25	Growth (1-17 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	17-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	824.608	794.625	892.736	1.850	101.852	100.002	-22.040	98.111	68.128	3.741	886.402	100,71%	6.334
	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	244.395	1.850	1.852	2	-17.075	-1.889	3.642	3.741	275.847	88,60%	(31.453)
	• Local Champion	177.655	176.981	176.275	500	1.600	1.100	-18.124	-706	-1.380	2.306	188.154	93,69%	(11.879)
	• Value Chain	63.098	69.302	68.119	1.350	252	(1.098)	1.049	-1.183	5.022	1.435	87.693	77,68%	(19.574)
2	MBG	1.025.144	1.050.210	1.044.946	15.201	9.666	-5.535	4.277	-5.264	19.802	14.930	1.127.564	92,67%	(82.618)
	KUR	965.396	990.622	985.936	14.856	9.486	-5.370	4.147	-4.686	20.540	14.172	1.062.689	92,78%	(76.753)
	Non KUR	59.748	59.587	59.010	345	180	-165	130	-578	-738	758	64.875	90,96%	(5.865)
3	PWG	255.819	508.340	524.370	77.061	43.210	-33.851	31.058	16.029	268.551	27.180	563.574	93,04%	(39.204)
	Cilem	149.863	346.578	355.618	31.063	16.575	-14.488	16.151	9.040	205.755	7.535	399.246	89,07%	(43.628)
	Gadai	105.956	161.762	168.752	45.998	26.635	-19.363	14.906	6.989	62.796	19.646	164.327	102,69%	4.424
4	CFG	3.885.901	4.193.178	4.179.543	50.512	38.346	-12.166	38.816	-13.635	293.641	51.981	4.332.277	96,47%	(152.734)
	CF 1	838.535	901.570	896.437	9.973	4.546	-5.427	2.382	-5.133	57.902	9.679	913.053	98,18%	(16.616)
	Total Griya	595.912	605.944	602.481	4.294	1.052	-3.242	0	-3.463	6.569	4.515	633.024	95,18%	(30.543)
	• Total Non Program	435.065	456.344	453.516	3.976	1.052	-2.924	4.223	-2.828	18.451	3.880	451.458	100,46%	2.058
	• Program	160.848	149.601	148.965	318	-	-918	-929	-636	-11.883	636	181.566	82,04%	(32.601)
	Oto	242.622	295.625	293.956	5.679	3.494	-2.185	2.382	-1.670	51.333	5.163	280.029	104,97%	13.927
	CF 2	3.047.367	3.291.608	3.283.106	40.540	33.800	-6.739	36.434	-8.502	235.740	42.302	3.419.224	96,02%	(136.118)
	Mitraguna & Others	2.497.673	2.730.485	2.724.823	37.793	29.738	-8.054	33.809	-5.662	227.151	35.401	2.835.118	96,11%	(110.295)
	Pensium	549.694	561.123	558.283	2.747	4.062	1.315	2.625	-2.840	8.589	6.902	584.105	95,58%	(25.822)
Total Pembiayaan		5.991.472	6.546.353	6.641.594	144.624	193.074	48.450	52.110	95.241	650.122	97.832	6.909.817	96,12%	(268.223)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	17-Nov-25	31-Dec-24	31-Oct-25	17-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.291	250	188	5.169	0,16%	0,02%	0,58%	4.981	3.879	4.919			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	1.291	250	188	5.169	0,54%	0,08%	2,12%	4.981	3.879	4.919			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	11.476	19.520	19.520	62.558	1,12%	1,86%	5,99%	43.038	51.082	43.038			
	KUR	9.838	16.517	16.517	55.172	1,02%	1,67%	5,60%	38.655	45.334	38.655			
	Non KUR	1.638	3.003	3.003	7.386	2,74%	5,04%	12,52%	4.383	5.748	4.383			
3	PWG	124	-	-	9.736	0,05%	0,00%	1,86%	9.736	9.612	9.736			
	Cilem	118	-	-	7.876	0,08%	0,00%	2,21%	7.876	7.758	7.876			
	Gadai	7	-	-	1.860	0,01%	0,00%	1,10%	1.860	1.853	1.860			
4	CFG	59.411	71.220	72.096	134.627	1,53%	1,72%	3,22%	62.531	75.215	63.407			
	CF 1	35.165	42.144	39.232	66.428	4,19%	4,35%	7,41%	27.196	31.263	24.284			
	Total Griya	29.490	31.633	30.424	39.097	4,95%	5,02%	6,49%	8.673	9.607	7.464			
	Oto	5.675	10.511	8.808	27.331	2,34%	2,98%	9,30%	18.523	21.657	16.820			
	CF 2	24.246	29.076	32.864	68.199	0,80%	1,00%	2,08%	35.335	43.952	39.123			
	Mitraguna & Others	22.605	26.760	29.933	57.679	0,91%	1,10%	2,12%	27.746	35.074	30.919			
	Pensium	1.642	2.316	2.931	10.520	0,30%	0,52%	1,88%	7.589	8.879	8.204			
Total Pembiayaan		72.302	90.990	91.804	212.090	1,21%	1,40%	3,19%	120.287	139.788	121.100	1,25%	60,93%	-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	17-Nov-25	31-Dec-24	31-Oct-25	17-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	23.398	1,84%	2,14%	2,24%	873	4.522	1.650			
	KUR	14.751	16.970	17.487	18.406	1,53%	1,77%	1,87%	919	3.654	1.435			
	Non KUR	4.126	4.778	5.039	4.993	6,91%	8,46%	8,46%	(46)	867	215			
3	PWG	-	7	7	25	0,00%	0,00%	0,00%	19	25	19			
	Cilem	-	-	-	11	0,00%	0,00%	0,00%	11	11	11			
	Gadai	-	7	7	14	0,00%	0,00%	0,01%	7	14	7			
4	CFG	50.713	72.384	73.070	76.681	1,31%	1,74%	1,83%	3.612	25.969	4.297			
	CF 1	15.203	26.269	26.509	28.329	1,81%	2,94%	3,16%	1.820	13.126	2.060			
	Total Griya	12.941	22.853	22.897	23.923	2,17%	3,78%	3,97%	1.026	10.982	1.070			
	Oto	2.262	3.416	3.611	4.406	0,93%	1,22%	1,50%	795	2.145	990			
	CF 2	35.510	46.115	46.561	48.352	1,17%	1,41%	1,47%	1.791	12.842	2.237			
	Mitraguna & Others	25.071	43.079	43.527	45.320	1,00%	1,59%	1,66%	1.792	20.249	2.241			
	Pensium	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	101.279	1,19%	1,48%	1,52%	4.500	29.968	6.018	1,14%	25,26%	-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 (1-17 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25	17-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	74.169	59.049	58.365	60.573	(86.238)	2.208	1.523	2,58%	(13.597)	-18,33%	212.481	28,51%	(151.908)
2	Tabungan	1.786.724	1.968.204	1.935.753	1.937.818	36.437	2.065	(30.387)	-1,54%	151.094	8,46%	2.011.047	96,36%	(73.230)
3	Deposito	649.060	615.862	627.572	627.805	(36.484)	233	11.943	1,94%	(21.256)	-3,27%	663.637	94,60%	(35.832)
Total		2.509.954	2.643.115	2.621.689	2.626.195	(86.285)	4.505	(16.920)	-0,64%	116.241	4,63%	2.887.165	90,96%	(260.970)
CASA		1.860.893	2.027.253	1.994.118	1.998.390	(49.801)	4.273	(28.863)	-1,42%	137.497	7,39%	2.223.528	89,87%	(225.138)
(% CASA)		74,14%	76,70%	76,06%	76,09%									
FDR		125,36%	131,49%	132,75%	132,52%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-16 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25	16-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	42.839	42.018	41.440	42.256		816	238	0,57%	(583)	-1,36%	80.699	52,36%	(38.443)
2	Giro ISE	4.948	4.741	5.113	6.321		1.207	1.579	33,31%	1.372	27,74%	27.894	22,66%	(21.574)
3	Tabungan ISE	31.691	33.067	32.108	31.717		(391)	(1.350)	-4,08%	26	0,08%	36.953	85,83%	(5.236)
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 (1-17 Oct'25)	Pencairan (1-17 Nov'25)	Pencairan MtM	MtD (1-17 Oct'25)	Growth (1-17 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	17-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	184.570	242.665	241.552	500	-	-500	-5.617	-1.113	56.981	1.113	215.986	111,84%	25.566
	Linkage	86.431	111.300	111.300	-	-	-	-488	0	24.870	-	100.323	110,94%	10.978
	Non-Linkage	98.139	131.365	130.251	500	-	-500	-5.130	-1.113	32.112	1.113	115.663	112,61%	14.588
	• Local Champion	98.139	131.365	130.251	500	-	-500	-5.130	-1.113	32.112	1.113	112.586	115,69%	17.665
	• Value Chain	-	-	-	-	-	-	0	0	0	-	3.077	0,00%	(3.077)
2	MBG	446.877	444.339	440.993	6.105	3.055	-3.055	-160	-3.346	-5.884	6.401	501.352	87,96%	(60.358)
	KUR	419.345	419.362	416.357	6.005	3.055	-2.950	247	-2.805	-2.788	5.860	471.093	88,42%	(54.536)
	Non KUR	27.532	24.977	24.636	100	-	-100	-407	-541	-3.096	541	30.259	80,76%	(5.822)
3	PWG	258.833	406.261	417.475	66.813	49.808	-17.004	27.268	11.214	158.641	38.594	414.433	100,73%	3.042
	Cilem	127.522	219.691	225.122	20.415	13.020	-7.395	9.355	5.431	97.601	7.589	250.568	89,84%	(25.446)
	Gadai	131.312	186.659	192.352	46.398	36.789	-9.609	17.913	5.783	61.041	31.006	163.864	117,38%	28.488
4	CFG	2.256.170	2.382.215	2.380.237	30.805	19.896	-10.909	22.329	-1.978	124.067	21.874	2.472.864	96,25%	(92.627)
	CF 1	461.418	471.592	471.892	4.252	2.680	-1.572	5.755	299	10.474	2.381	495.744	95,19%	(23.853)
	Total Griya	417.205	393.258	392.813	1.415	478	-937	0	-445	-24.392	923	432.970	90,73%	(40.156)
	• Total Non Program	64.148	59.328	59.357	1.100	200	-900	2.080	29	-4.791	171	71.111	83,47%	(11.754)
	• Program	353.058	333.930	333.456	315	278	-37	-1.789	-473	-19.601	751	361.858	92,15%	(28.402)
	Oto	44.213	78.334	79.078	2.837	2.202	-635	5.755	744	34.866	1.458	62.775	125,97%	16.304
	CF 2	1.794.752	1.910.623	1.908.345	26.553	17.216	-9.337	16.573	-2.277	113.594	19.493	1.977.120	96,52%	(68.775)
	Mitraguna & Others	1.323.695	1.431.023	1.431.672	21.088	14.100	-6.988	12.749	649	107.977	13.451	1.489.234	96,13%	(57.561)
	Pensium	471.056	479.599	476.673	5.465	3.116	-2.349	3.824	-2.926	5.617	6.042	487.886	97,70%	(11.213)
Total Pembiayaan		3.146.451	3.475.480	3.480.256	104.223	72.759	-31.464	43.819	4.777	333.806	67.983	3.604.634	96,55%	(124.378)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	17-Nov-25	31-Dec-24	31-Oct-25	17-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	192	348	475	2.120	0,10%	0,20%	0,88%	1.645	1.928	1.772			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	192	348	475	2.120	0,20%	0,36%	1,63%	1.645	1.928	1.772			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	4.879	7.999	7.999	35.094	1,09%	1,80%	7,96%	27.095	30.215	27.095			
	KUR	3.627	6.377	6.377	31.727	0,86%	1,52%	7,62%	25.351	28.101	25.351			
	Non KUR	1.252	1.623	1.623	3.367	4,55%	6,50%	13,78%	1.744	2.114	1.744			
3	PWG	275	1	1	15.043	0,11%	0,00%	3,60%	15.042	14.768	15.042			
	Cilem	275	1	1	9.415	0,22%	0,00%	4,18%	9.414	9.140	9.414			
	Gadai	-	-	-	5.628	0,00%	0,00%	2,93%	5.628	5.628	5.628			
4	CFG	67.344	65.418	65.451	108.037	2,98%	2,75%	4,54%	42.586	40.693	42.619			
	CF 1	43.373	41.883	41.926	64.211	9,40%	8,89%	13,61%	22.285	20.838	22.328			
	Total Griya	41.791	40.502	40.088	55.719	10,02%	10,19%	14,18%	15.631	13.928	15.217			
	Oto	1.583	1.381	1.838	8.492	3,58%	2,35%	10,74%	6.654	6.910	7.111			
	CF 2	23.971	23.535	23.525	43.826	1,34%	1,23%	2,30%	20.301	19.856	20.291			
	Mitraguna & Others	22.208	21.338	21.186	39.248	1,68%	1,48%	2,74%	18.062	17.040	17.910			
	Pensium	1.763	2.197	2.338	4.578	0,37%	0,49%	0,96%	2.240	2.815	2.382			
Total Pembiayaan		72.690	73.767	73.927	160.295	2,31%	2,13%	4,61%	86.368	87.604	86.528	2,29%	50,39%	-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	17-Nov-25	31-Dec-24	31-Oct-25	17-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	8.930	0,79%	1,91%	2,03%	422	5.401	1.087			
	KUR	2.493	5.912	6.287	6.451	0,59%	1,50%	1,55%	164	3.958	539			
	Non KUR	1.037	1.932	2.221	2.479	3,77%	8,89%	10,15%	259	1.442	547			
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	136.598	4,40%	5,70%	5,74%	695	37.329	1.992			
	CF 1	73.505	94.608	94.254	94.818	15,93%	19,99%	20,09%	564	21.313	210			
	Total Griya	73.052	92.989	92.591	93.165	17,51%	23,54%	23,72%	574	20.113	175			
	Oto	453	1.619	1.663	1.654	1,03%	2,12%	2,09%	(10)	1.200	35			
	CF 2	25.764	39.998	41.649	41.780	1,44%	2,18%	2,19%	131	16.016	1.782			
	Mitraguna & Others	22.415	37.920	39.679	39.813	1,69%	2,77%	2,78%	133	17.398	1.893			
	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	178.797	4,41%	5,11%	5,14%	1.139	40.124	3.082	4,00%	22,15%	-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)