

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Oct'25	Growth (1-27 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	26-Nov-25	27-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.894.366	2.544.286	2.680.893	2.621.247	215.592	(59.646)	76.961	3,02%	726.881	38,37%	2.739.265	95,69%	(118.018)
2	Tabungan	12.343.531	13.296.434	13.450.635	13.514.654	253.475	64.019	218.220	1,64%	1.171.123	9,49%	13.678.155	98,80%	(163.501)
3	Deposito	6.674.579	6.906.038	7.251.315	7.274.253	433.564	22.939	368.215	5,33%	599.675	8,98%	6.755.585	107,68%	518.668
Total		20.912.476	22.746.758	23.382.843	23.410.154	902.631	27.311	663.396	2,92%	2.497.678	11,94%	23.173.005	101,02%	237.149
CASA		14.237.897	15.840.720	16.131.528	16.135.901	469.066	4.372	295.181	1,86%	1.898.004	13,33%	16.417.420	98,29%	(281.519)
(% CASA		68,08%	69,64%	68,99%	68,93%									
FDR		79,95%	81,97%	80,34%	80,24%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-26 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25	26-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	605.893	649.102	680.244	680.528		285	31.426	4,84%	58.230	12,32%	796.175	91,25%	(115.647)
2	Giro ISE	190.259	157.011	168.555	169.447		892	12.436	7,92%	(20.812)	-10,94%	305.720	55,43%	(136.272)
3	Tabungan ISE	335.051	402.368	421.887	421.329		(558)	18.961	4,71%	86.277	25,75%	361.290	116,62%	60.039
4	Deposito ISE	80.583	89.723	89.801	89.752		(49)	30	0,03%	9.170	11,38%	129.166	69,49%	(39.414)
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 (1-27 Oct'25)	Pencairan (1-27 Nov'25)	Pencairan MtM	MtD (1-31 Oct'25	Growth (1-27 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	27-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	1.400.748	1.465.739	1.458.978	18.824	18.582	-242	-28.183	-6.761	58.230	25.343	1.598.900	91,25%	(139.922)
	Linkage	727.269	728.335	721.554	934	-	(934)	-5.513	-6.781	-5.716	6.781	813.561	88,69%	(92.008)
	Non-Linkage	673.478	737.404	737.424	17.890	18.582	692	-22.670	20	63.946	18.562	785.338	93,90%	(47.914)
	• Local Champion	584.102	623.875	630.931	14.175	18.330	4.155	-28.360	7.056	46.829	11.274	637.134	99,03%	(6.203)
	• Value Chain	89.377	113.529	106.493	3.715	252	(3.463)	5.690	-7.036	17.117	7.288	148.204	71,86%	(41.711)
2	MBG	2.310.331	2.397.229	2.402.530	66.957	83.037	16.080	11.797	5.301	92.200	77.736	2.607.967	92,12%	(205.437)
	KUR	2.171.167	2.257.716	2.264.376	63.292	79.862	16.570	11.491	6.660	93.209	73.202	2.453.908	92,28%	(189.532)
	Non KUR	139.164	139.514	138.155	3.665	3.175	-490	306	-1.359	-1.009	4.534	154.060	89,68%	(15.905)
3	PWG	1.161.081	1.975.702	2.073.344	430.108	377.358	-52.750	109.457	97.642	912.263	279.716	2.106.569	98,42%	(33.225)
	Cilem	604.524	1.180.138	1.241.822	123.941	138.173	14.232	44.313	61.684	637.298	76.489	1.367.301	90,82%	(125.479)
	Gadai	556.557	795.564	831.522	306.167	239.184	-66.982	65.144	35.958	274.965	203.226	739.268	112,48%	92.254
4	CFG	11.847.954	12.806.437	12.850.226	279.572	291.472	11.899	124.487	43.788	1.002.272	247.683	13.192.499	97,41%	(342.273)
	CF 1	2.410.954	2.561.135	2.556.048	47.106	39.421	-7.685	16.587	-5.087	145.094	44.508	2.634.408	97,03%	(78.360)
	Total Griya	1.954.117	1.983.941	1.973.557	25.785	16.114	-9.671	7.175	-10.383	19.440	26.497	2.064.166	95,61%	(90.608)
	• Total Non Program	1.351.346	1.407.760	1.400.168	24.325	15.023	-9.302	8.767	-7.591	48.822	22.615	1.399.959	100,01%	209
	• Program	602.771	576.181	573.389	1.460	1.091	-369	-1.592	-2.792	-29.382	3.883	664.207	86,33%	(90.818)
	Oto	456.837	577.194	582.491	21.321	23.307	1.986	9.412	5.297	125.654	18.010	570.242	102,15%	12.249
	CF 2	9.437.000	10.245.302	10.294.177	232.466	252.051	19.584	107.900	48.875	857.178	203.176	10.558.091	97,50%	(263.914)
	Mitraguna & Others	7.891.563	8.644.861	8.692.335	207.148	226.044	18.896	93.621	47.474	800.772	178.570	8.908.842	97,57%	(216.507)
	Pensiun	1.545.436	1.600.441	1.601.842	25.318	26.006	688	14.278	1.401	56.406	24.605	1.649.249	97,13%	(47.407)
Total Pembiayaan		16.720.113	18.645.108	18.785.078	795.461	770.448	-25.013	217.558	139.970	2.064.965	630.478	19.505.935	96,30%	(720.857)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	27-Nov-25	31-Dec-24	31-Oct-25	27-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	3.258	1.207	3.873	46.614	0,23%	0,26%	3,19%	42.741	43.356	45.408			
	Linkage	43	6	6	155	0,01%	0,00%	0,02%	149	112	149			
	Local Champion	3.215	1.201	3.867	43.784	0,48%	0,52%	5,94%	39.917	40.569	42.583			
	Value Chain	-	-	-	2.675				2.675	2.675	2.675			
2	MBG	26.523	48.577	43.850	177.813	1,15%	1,83%	7,40%	133.963	151.290	129.236			
	KUR	21.896	39.713	36.508	157.369	1,01%	1,62%	6,95%	120.861	135.473	117.656			
	Non KUR	4.627	8.864	7.342	20.444	3,33%	5,26%	14,80%	13.102	15.817	11.580			
3	PWG	565	277	29	89.904	0,05%	0,00%	4,34%	89.874	89.339	89.627			
	Cilem	558	-	3	72.466	0,09%	0,00%	5,84%	72.463	71.908	72.466			
	Gadai	7	277	26	17.438	0,00%	0,00%	2,10%	17.412	17.431	17.161			
4	CFG	184.758	217.834	219.298	398.392	1,56%	1,71%	3,10%	179.094	213.635	180.559			
	CF 1	108.284	120.573	121.877	211.849	4,49%	4,76%	8,29%	89.972	103.566	91.277			
	Total Griya	97.865	104.482	107.262	180.336	5,01%	5,41%	9,14%	73.074	82.472	75.854			
	Oto	10.419	16.090	14.615	31.513	2,28%	2,53%	5,41%	16.898	21.094	15.423			
	CF 2	76.474	97.261	97.421	186.543	0,81%	0,95%	1,81%	89.122	110.069	89.282			
	Mitraguna & Others	72.232	90.607	89.999	171.179	0,92%	1,04%	1,97%	81.180	98.947	80.572			
	Pensiun	4.241	6.654	7.422	15.364	0,27%	0,46%	0,96%	7.942	11.122	8.710			
Total Pembiayaan		215.104	267.894	267.051	712.723	1,29%	1,43%	3,79%	445.672	497.619	444.829	1,31%	65,53%	-2,5%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	27-Nov-25	31-Dec-24	31-Oct-25	27-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	65.676	67.732	68.318	68.152	4,69%	4,66%	4,67%	(166)	2.476	421			
	Linkage	15.065	15.082	15.081	15.087	2,07%	2,07%	2,09%	6	22	6			
	Non-Linkage	50.611	52.650	53.237	53.065	7,51%	7,22%	7,20%	(171)	2.454	415			
	Value Chain	-	-	-	-				-	-	-			
2	MBG	31.069	38.514	39.976	43.931	1,34%	1,67%	1,83%	3.955	12.862	5.417			
	KUR	22.074	29.377	30.304	33.105	1,02%	1,34%	1,46%	2.801	11.031	3.728			
	Non KUR	8.995	9.137	9.672	10.826	6,46%	6,93%	7,84%	1.154	1.831	1.689			
3	PWG	184	191	191	203	0,02%	0,01%	0,01%	13	19	13			
	Cilem	-	-	-	13	0,00%	0,00%	0,00%	13	13	13			
	Gadai	184	191	191	191	0,03%	0,02%	0,02%	-	6	-			
4	CFG	227.463	278.802	284.201	288.421	1,92%	2,22%	2,24%	4.220	60.958	9.619			
	CF 1	109.876	143.958	141.595	148.217	4,56%	5,53%	5,80%	6.622	38.341	4.259			
	Total Griya	105.089	137.329	134.833	140.965	5,38%	6,80%	7,14%	6.132	35.876	3.637			
	Oto	4.786	6.629	6.761	7.251	1,05%	1,17%	1,24%	490	2.465	622			
	CF 2	117.587	134.844	142.606	140.204	1,25%	1,39%	1,36%	(2.402)	22.617	5.360			
	Mitraguna & Others	101.881	128.172	135.405	135.132	1,29%	1,57%	1,55%	(274)	33.251	6.960			
	Pensiun	15.706	6.673	7.201	5.072	0,09%	0,04%	0,32%	(2.128)	(10.633)	(1.600)			
Total Pembiayaan		324.392	385.238	392.685	400.707	1,94%	2,11%	2,13%	8.022	76.315	15.469	1,78%	16,52%	-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%

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-27 Oct'25)	Growth (1-27 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	26-Nov-25	27-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	238.297	241.473	446.336	418.939	(2.867)	(27.397)	177.466	73,49%	180.642	75,81%	384.203	109,04%	34.736
2	Tabungan	1.732.891	1.859.030	1.853.383	1.856.457	56.174	3.074	(2.573)	-0,14%	123.566	7,13%	1.972.158	94,13%	(115.701)
3	Deposito	877.742	1.006.845	932.038	951.801	27.995	19.763	(55.044)	-5,47%	74.059	8,44%	892.777	106,61%	59.024
Total		2.848.930	3.107.348	3.231.757	3.227.197	81.302	(4.561)	119.849	3,86%	378.267	13,28%	3.249.137	99,32%	(21.940)
CASA		1.971.188	2.100.503	2.299.719	2.275.396	53.307	(24.324)	174.893	8,33%	304.208	15,43%	2.356.360	96,56%	(80.964)
(% CASA)		69,19%	67,60%	71,16%	70,51%									
FDR		84,13%	87,07%	84,09%	84,20%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-26 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25	26-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	79.410	83.911	88.348	87.727		(621)	3.816	4,55%	8.316	10,47%	115.376	76,04%	(27.649)
2	Giro ISE	37.094	35.641	40.599	40.126		(473)	4.486	12,59%	3.033	8,18%	58.873	68,16%	(18.747)
3	Tabungan ISE	39.484	45.872	45.324	45.175		(149)	(697)	-1,52%	5.691	14,41%	44.492	106,54%	683
4	Deposito ISE	2.833	2.398	2.425	2.425		0	27	1,14%	(408)	-14,39%	12.011	20,19%	(9.585)
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 (1-27 Oct'25)	Pencairan (1-27 Nov'25)	Pencairan MtM	MtD (1-27 Oct'25)	Growth (1-27 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	27-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	122.962	125.291	118.848	5.719	500	-5.219	-6.011	-6.443	-4.114	6.943	154.342	77,00%	(35.494)
	Linkage	22.750	26.138	25.033	934	-	(934)	10	-1.104	2.284	1.104	36.415	68,74%	(11.382)
	Non-Linkage	100.212	99.154	93.815	4.785	500	-4.285	-6.021	-5.339	-6.398	5.839	117.927	79,55%	(24.112)
	• Local Champion	83.501	67.399	66.488	4.420	500	-3.920	-11.270	-911	-17.013	1.411	91.899	72,35%	(25.411)
	• Value Chain	16.712	31.755	27.327	365	-	(365)	5.249	-4.428	10.615	4.428	26.028	104,99%	1.299
2	MBG	310.816	324.540	325.882	10.880	12.870	1.990	3.904	1.342	15.066	11.528	356.921	91,30%	(31.040)
	KUR	291.370	304.664	306.490	9.795	12.610	2.815	3.340	1.826	15.120	10.784	335.168	91,44%	(28.678)
	Non KUR	19.446	19.876	19.392	1.085	260	-825	564	-484	-54	744	21.753	89,15%	(2.361)
3	PWG	193.140	311.736	322.701	58.512	50.825	-7.686	11.829	10.965	129.561	39.861	344.208	93,75%	(21.507)
	Cilem	122.752	210.728	218.246	20.043	21.240	1.197	4.926	7.517	95.494	13.723	246.061	88,70%	(27.815)
	Gadai	70.389	101.008	104.456	38.469	29.585	-8.884	6.902	3.448	34.067	26.138	98.147	106,43%	6.308
4	CFG	1.770.026	1.944.093	1.950.021	43.785	43.979	194	12.103	5.928	179.995	38.051	1.992.000	97,89%	(41.979)
	CF 1	463.002	518.559	519.283	15.965	10.372	-5.593	-305	723	56.281	9.649	500.470	103,76%	18.813
	Total Griya	392.209	435.699	435.705	13.767	6.842	-6.925	0	6	43.496	6.836	410.944	106,03%	24.761
	• Total Non Program	388.279	424.552	424.262	13.101	6.507	-6.593	6.848	-291	35.983	6.798	396.555	106,99%	27.706
	• Program	3.930	11.147	11.444	666	334	-332	1.756	297	7.514	38	14.389	79,53%	(2.946)
	Oto	70.793	82.860	83.578	2.198	3.530	1.333	-305	717	12.785	2.813	89.526	93,36%	(5.948)
	CF 2	1.307.024	1.425.534	1.430.738	27.821	33.607	5.786	12.408	5.205	123.714	28.402	1.491.530	95,92%	(60.792)
	Mitraguna & Others	1.211.757	1.326.190	1.332.153	25.882	32.997	7.115	11.344	5.963	120.396	27.034	1.379.110	96,60%	(46.957)
	Pensiun	95.268	99.344	98.585	1.939	610	-1.329	1.064	-758	3.318	1.368	112.420	87,69%	(13.835)
Total Pembiayaan		2.396.945	2.705.661	2.717.452	118.896	108.175	-10.722	21.824	11.792	320.508	96.383	2.847.472	95,43%	(130.020)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	27-Nov-25	31-Dec-24	31-Oct-25	27-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	508	6	6	7.847	0,41%	0,00%	6,60%	7.841	7.339	7.841			
	Linkage	43	6	6	-	0,19%	0,02%	0,00%	(6)	(43)	(6)			
	Local Champion	465	-	-	7.847	0,46%	0,00%	8,36%	7.847	7.382	7.847			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	4.441	6.233	6.233	24.182	1,43%	1,92%	7,42%	17.949	19.741	17.949			
	KUR	3.770	4.834	4.834	20.908	1,29%	1,59%	6,82%	16.074	17.138	16.074			
	Non KUR	671	1.399	1.399	3.274	3,45%	7,04%	16,88%	1.875	2.603	1.875			
3	PWG	155	2	2	13.795	0,08%	0,00%	4,27%	13.793	13.640	13.793			
	Cilem	155	2	2	12.431	0,13%	0,00%	5,70%	12.428	12.276	12.428			
	Gadai	-	-	-	1.364	0,00%	0,00%	1,31%	1.364	1.364	1.364			
4	CFG	19.018	30.183	28.147	56.798	1,07%	1,45%	2,91%	28.651	37.781	26.615			
	CF 1	8.456	11.874	11.479	26.181	1,83%	2,21%	5,04%	14.702	17.725	14.306			
	Total Griya	6.832	10.848	10.463	22.310	1,74%	2,40%	5,12%	11.847	15.478	11.462			
	Oto	1.624	1.027	1.016	3.871	2,29%	1,23%	4,63%	2.855	2.247	2.844			
	CF 2	10.562	18.309	16.669	30.618	0,81%	1,17%	2,14%	13.949	20.056	12.309			
	Mitraguna & Others	10.315	17.929	16.481	28.885	0,85%	1,24%	2,17%	12.404	18.570	10.956			
	Pensiun	247	379	188	1.733	0,26%	0,19%	1,76%	1.545	1.486	1.353			
Total Pembiayaan		24.121	36.424	34.388	102.622	1,01%	1,27%	3,78%	68.233	78.500	66.198	1,04%	72,50%	-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	27-Nov-25	31-Dec-24	31-Oct-25	27-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.083	1.738	1.738	1.744	0,88%	1,39%	1,47%	6	661	6			
	Linkage	196	238	238	244	0,86%	0,91%	0,98%	6	48	6			
	Non-Linkage	888	1.500	1.500	1.500	0,89%	1,51%	1,60%	-	612	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	3.227	4.916	4.684	5.363	1,04%	1,44%	1,65%	679	2.137	447			
	KUR	1.952	4.295	4.075	4.543	0,67%	1,34%	1,48%	468	2.591	247			
	Non KUR	1.274	620	609	820	6,55%	3,06%	4,23%	212	(454)	200			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	33.691	27.581	27.766	27.099	1,90%	1,43%	1,39%	(667)	(6.592)	(482)			
	CF 1	5.942	6.610	4.809	6.073	1,28%	0,93%	1,17%	1.263	130	(538)			
	Total Griya	5.028	6.005	4.373	5.359	1,28%	1,00%	1,23%	986	331	(645)			
	Oto	914	606	436	713	1,29%	0,53%	0,85%	277	(201)	108			
	CF 2	27.748	20.970	22.956	21.026	2,12%	1,61%	1,47%	(1.930)	(6.722)	56			
	Mitraguna & Others	27.082	20.709	22.326	20.535	2,23%	1,68%	1,54%	(1.791)	(6.547)	(174)			
	Pensiun	666	262	631	491	0,03%	0,02%	0,50%	(140)	(175)	230			
Total Pembiayaan		38.001	34.235	34.188	34.206	1,59%	1,26%	1,26%	19	(3.794)	(28)	1,42%	-13,07%	0,2%

Asset & Contribution Margin

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

PHR & Payroll

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

AREA MEDAN KOTA

Pilih Area

Kelas Outlet

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-27 Oct'25	Growth (1-27 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	26-Nov-25	27-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	314.972	599.559	694.468	700.503	245.075	6.036	100.944	16,84%	385.532	122,40%	475.089	147,45%	225.414
2	Tabungan	2.242.130	2.422.180	2.382.676	2.387.571	40.155	4.894	(34.609)	-1,43%	145.440	6,49%	2.502.873	95,39%	(115.302)
3	Deposito	2.798.677	2.790.913	3.290.455	3.294.316	460.105	3.861	503.404	18,04%	495.640	17,71%	2.813.322	117,10%	480.994
Total		5.355.779	5.812.652	6.367.599	6.382.390	745.335	14.791	569.739	9,80%	1.026.612	19,17%	5.791.284	110,21%	591.107
CASA		2.557.102	3.021.739	3.077.144	3.088.074	285.230	10.930	66.335	2,20%	530.972	20,76%	2.977.962	103,70%	110.112
(% CASA		47,74%	51,99%	48,33%	48,38%									
FDR		47,52%	50,76%	46,85%	46,74%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-26 Nov'25)	Growth (1-26 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25	26-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	113.657	100.407	102.362	101.975		(388)	1.568	1,56%	(11.682)	-10,28%	148.814	68,53%	(46.839)
2	Giro ISE	31.184	14.307	17.146	17.197		51	2.891	20,20%	(13.987)	-44,85%	52.489	32,76%	(35.292)
3	Tabungan ISE	59.057	66.768	65.884	65.445		(438)	(1.323)	-1,98%	6.388	10,82%	63.948	102,34%	1.497
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 (1-27 Oct'25)	Pencairan (1-27 Nov'25)	Pencairan MtM	MtD (1-27 Oct'25	Growth (1-27 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	27-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	188.209	206.868	208.254	4.250	5.680	1.430	3.840	1.386	20.044	4.294	233.500	89,19%	(25.246)
	Linkage	19.369	18.145	18.022	-	-	-	-124	-123	-1.347	123	39.092	46,10%	(21.070)
	Non-Linkage	168.841	188.723	190.232	4.250	5.680	1.430	3.964	1.509	21.391	4.171	194.408	97,85%	(4.176)
	• Local Champion	162.434	179.355	180.836	4.250	5.680	1.430	4.242	1.481	18.402	4.199	174.555	103,60%	6.281
	• Value Chain	6.407	9.368	9.395	-	-	-	-277	28	2.989	(28)	19.853	47,33%	(10.457)
2	MBG	159.435	191.840	193.972	2.525	7.520	4.995	1.349	2.133	34.538	5.387	205.492	94,39%	(11.520)
	KUR	151.599	182.202	184.178	2.450	6.970	4.520	1.585	1.975	32.579	4.995	195.351	94,28%	(11.173)
	Non KUR	7.836	9.637	9.795	75	550	475	-236	157	1.959	393	10.141	96,58%	(346)
3	PWG	252.400	412.261	434.404	90.246	79.625	-10.621	23.624	22.144	182.004	57.481	431.397	100,70%	3.007
	Cilem	111.797	223.573	234.982	26.258	26.959	701	8.750	11.409	123.185	15.550	256.762	91,52%	(21.780)
	Gadai	140.603	188.688	199.422	63.988	52.666	-11.322	14.874	10.735	58.819	41.931	174.635	114,19%	24.787
4	CFG	1.944.791	2.139.295	2.146.742	45.190	55.491	10.301	19.378	7.447	201.951	48.044	2.194.090	97,84%	(47.349)
	CF 1	376.842	385.958	381.678	2.080	3.700	1.620	235	-4.279	4.837	7.980	418.880	91,12%	(37.202)
	Total Griya	311.852	314.123	312.281	938	3.420	2.482	0	-1.842	430	5.262	332.926	93,80%	(20.645)
	• Total Non Program	308.347	309.901	308.082	938	3.420	2.482	-3.862	-1.819	-265	5.239	317.656	96,99%	(9.574)
	• Program	3.505	4.223	4.199	-	-	0	133	-23	695	23	15.270	27,50%	(11.070)
	Oto	64.990	71.834	69.397	1.142	280	-862	235	-2.437	4.407	2.717	85.954	80,74%	(16.557)
	CF 2	1.567.950	1.753.337	1.765.064	43.110	51.791	8.681	19.143	11.726	197.114	40.065	1.775.210	99,43%	(10.147)
	Mitraguna & Others	1.383.782	1.559.560	1.568.841	40.080	46.947	6.867	18.462	9.281	185.059	37.666	1.571.846	99,81%	(3.005)
	Pensium	184.168	193.778	196.223	3.030	4.844	1.814	681	2.445	12.055	2.399	203.365	96,49%	(7.142)
Total Pembiayaan		2.544.835	2.950.264	2.983.372	142.211	148.316	6.105	48.191	33.108	438.537	115.208	3.064.479	97,35%	(81.107)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	27-Nov-25	31-Dec-24	31-Oct-25	27-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.267	-	3.204	10.210	0,67%	1,55%	4,90%	7.006	8.942	10.210			
	Linkage	-	-	-	155	0,00%	0,00%	0,86%	155	155	155			
	Local Champion	1.267	-	3.204	9.848	0,75%	1,70%	5,18%	6.644	8.580	9.848			
	Value Chain	-	-	-	207	0,00%	0,00%	0,11%	207	207	207			
2	MBG	3.453	4.655	4.655	25.903	2,17%	2,43%	13,35%	21.249	22.450	21.249			
	KUR	2.876	4.305	4.305	24.299	1,90%	2,36%	13,19%	19.994	21.423	19.994			
	Non KUR	577	350	350	1.604	7,36%	3,63%	16,38%	1.254	1.027	1.254			
3	PWG	-	26	26	27.192	0,00%	0,01%	6,26%	27.166	27.192	27.166			
	Cilem	-	-	-	21.148	0,00%	0,00%	9,00%	21.148	21.148	21.148			
	Gadai	-	26	26	6.044	0,00%	0,01%	3,03%	6.018	6.044	6.018			
4	CFG	19.268	23.212	25.105	62.985	0,99%	1,17%	2,93%	37.881	43.717	39.774			
	CF 1	8.041	9.455	13.170	31.067	2,13%	3,41%	8,14%	17.896	23.026	21.612			
	Total Griya	6.972	7.025	10.986	26.917	2,24%	3,50%	8,62%	15.931	19.945	19.892			
	Oto	1.069	2.430	2.184	4.150	1,64%	3,04%	5,98%	1.965	3.081	1.720			
	CF 2	11.227	13.757	11.934	31.919	0,72%	0,68%	1,81%	19.984	20.692	18.162			
	Mitraguna & Others	11.107	13.302	11.331	29.896	0,80%	0,73%	1,91%	18.565	18.789	16.593			
	Pensium	120	455	603	2.023	0,07%	0,31%	1,03%	1.420	1.903	1.568			
Total Pembiayaan		23.988	27.892	32.989	126.290	0,94%	1,12%	4,23%	93.301	102.302	98.398	0,93%	78,01%	-3,3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	27-Nov-25	31-Dec-24	31-Oct-25	27-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	9.021	7.817	7.817	7.817	4,79%	3,78%	3,75%	(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%	4,11%	(0)	(1.182)	0			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	2.863	1.696	1.525	2.045	1,80%	0,79%	1,05%	520	(818)	349			
	KUR	1.760	1.181	1.021	1.449	1,16%	0,56%	0,79%	429	(310)	268			
	Non KUR	1.104	515	504	596	14,08%	5,23%	6,08%	92	(508)	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	18.124	21.182	23.971	27.470	0,93%	1,12%	1,28%	3.499	9.347	6.288			
	CF 1	5.476	6.060	6.167	7.129	1,45%	1,60%	1,87%	962	1.654	1.069			
	Total Griya	4.795	5.611	5.656	6.618	1,54%	1,80%	2,12%	962	1.824	1.008			
	Oto	681	449	511	511	1,05%	0,71%	0,74%	-	(170)	62			
	CF 2	12.648	15.122	17.804	20.341	0,81%	1,02%	1,15%	2.537	7.693	5.219			
	Mitraguna & Others	12.330	14.664	17.209	19.746	0,89%	1,10%	1,26%	2.537	7.416	5.083			
	Pensium	318	458	595	595	0,01%	0,02%	0,30%	-	277	136			
Total Pembiayaan		30.008	30.694	33.313	37.332	1,18%	1,13%	1,25%	4.019	7.324	6.638	0,94%	24,94%	-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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-27 Oct'25)	Growth (1-27 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	26-Nov-25	27-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	155.866	132.926	134.349	131.020	(20.234)	(3.329)	(1.906)	-1,43%	(24.846)	-15,94%	307.972	42,54%	(176.952)
2	Tabungan	1.803.617	1.929.405	1.971.899	1.976.458	8.980	4.559	47.053	2,44%	172.841	9,58%	2.053.217	96,26%	(76.760)
3	Deposito	681.198	794.773	772.964	772.964	13.126	128	(21.809)	-2,74%	91.766	13,47%	695.719	111,10%	77.245
Total		2.640.681	2.857.104	2.879.083	2.880.441	1.872	1.358	23.338	0,82%	239.761	9,08%	3.056.908	94,23%	(176.467)
CASA		1.959.483	2.062.331	2.106.247	2.107.478	(11.254)	1.230	45.147	2,19%	147.995	7,55%	2.361.189	89,25%	(253.711)
(% CASA		74,20%	72,18%	73,16%	73,17%									
FDR		99,99%	103,86%	104,19%	104,14%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-26 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25	26-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	65.610	78.195	81.926	80.682		(1.244)	2.487	3,18%	15.072	22,97%	93.649	86,15%	(12.968)
2	Giro ISE	23.758	19.240	20.840	20.062		(779)	822	4,27%	(3.696)	-15,56%	40.752	49,23%	(20.691)
3	Tabungan ISE	30.646	49.287	51.418	50.952		(465)	1.665	3,38%	20.306	66,26%	34.543	147,50%	16.409
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 (1-27 Oct'25)	Pencairan (1-27 Nov'25)	Pencairan MtM	MtD (1-27 Oct'25)	Growth (1-27 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	27-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	80.398	96.289	100.030	3.115	5.900	2.785	1.646	3.741	19.632	2.159	108.670	92,05%	(8.640)
	Linkage	14.865	24.410	24.410	-	-	-	54	-0	9.545	0	27.177	89,82%	(2.767)
	Non-Linkage	65.533	71.879	75.620	3.115	5.900	2.785	1.592	3.741	10.087	2.159	81.493	92,79%	(5.873)
	• Local Champion	62.373	68.775	72.548	3.115	5.900	2.785	1.923	3.773	10.175	2.127	69.939	103,73%	2.608
	• Value Chain	3.160	3.104	3.072	-	-	-	-330	-32	-88	32	11.554	26,59%	(8.481)
2	MBG	368.059	386.301	386.719	12.521	12.550	29	2.427	418	18.660	12.132	416.638	92,82%	(29.919)
	KUR	343.457	360.866	360.642	11.421	11.290	-131	2.172	-224	17.185	11.514	389.607	92,57%	(28.965)
	Non KUR	24.602	25.435	26.077	1.100	1.260	160	255	642	1.476	618	27.031	96,47%	(954)
3	PWG	200.888	337.104	357.092	74.983	75.323	340	15.679	19.988	156.204	55.335	352.958	101,17%	4.134
	Cilem	92.590	179.567	195.565	16.851	28.081	11.230	5.131	15.998	102.975	12.083	214.664	91,10%	(19.099)
	Gadai	108.298	157.537	161.527	58.132	47.241	-10.891	10.549	3.989	53.229	43.252	138.294	116,80%	23.233
4	CFG	1.991.066	2.147.657	2.155.926	44.947	44.455	-492	24.686	8.269	164.860	36.185	2.201.267	97,94%	(45.341)
	CF 1	271.158	283.456	282.753	3.866	3.275	-591	1.344	-703	11.595	3.978	306.261	92,32%	(23.508)
	Total Griya	236.939	234.916	232.828	850	571	-279	0	-2.088	-4.111	2.659	254.302	91,56%	(21.474)
	• Total Non Program	155.508	157.635	155.791	850	250	-600	-522	-1.843	283	2.093	163.178	95,47%	(7.387)
	• Program	81.431	77.281	77.036	-	321	321	-763	-245	-4.394	565	91.124	84,54%	(14.087)
	Oto	34.219	48.540	49.925	3.016	2.704	-312	1.344	1.385	15.706	1.319	51.959	96,09%	(2.034)
	CF 2	1.719.908	1.864.201	1.873.173	41.082	41.180	99	23.342	8.973	153.266	32.207	1.895.007	98,85%	(21.833)
	Mitraguna & Others	1.474.657	1.597.603	1.606.075	36.331	37.852	1.521	17.258	8.472	131.418	29.380	1.633.534	98,32%	(27.459)
	Pensium	245.250	266.598	267.098	4.751	3.328	-1.423	6.084	501	21.848	2.827	261.473	102,15%	5.625
Total Pembiayaan		2.640.411	2.967.351	2.999.767	135.567	138.228	2.661	44.438	32.416	359.356	105.812	3.079.533	97,41%	(79.766)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	27-Nov-25	31-Dec-24	31-Oct-25	27-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	602	-	2.651	0,00%	0,00%	2,65%	2.651	2.651	2.049			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	602	-	832	0,00%	0,00%	1,10%	832	832	230			
	Value Chain	-	-	-	1.819	0,00%	0,00%	2,51%	1.819	1.819	1.819			
2	MBG	2.275	5.444	5.444	33.434	0,62%	1,41%	8,65%	27.991	31.159	27.991			
	KUR	1.785	4.476	4.476	28.970	0,52%	1,24%	8,03%	24.494	27.184	24.494			
	Non KUR	489	968	968	4.465	1,99%	3,81%	17,12%	3.497	3.975	3.497			
3	PWG	10	-	-	13.262	0,00%	0,00%	3,71%	13.262	13.252	13.262			
	Cilem	10	-	-	9.752	0,01%	0,00%	4,99%	9.752	9.742	9.752			
	Gadai	-	-	-	3.510	0,00%	0,00%	2,17%	3.510	3.510	3.510			
4	CFG	19.717	27.801	28.500	55.651	0,99%	1,33%	2,58%	27.151	35.934	27.849			
	CF 1	13.249	15.216	16.070	25.730	4,89%	5,67%	9,10%	9.660	12.481	10.514			
	Total Griya	12.780	14.475	15.301	24.358	5,39%	6,51%	10,46%	9.056	11.578	9.883			
	Oto	469	742	769	1.372	1,37%	1,58%	2,75%	603	903	631			
	CF 2	6.468	12.585	12.430	29.921	0,38%	0,67%	1,60%	17.491	23.453	17.336			
	Mitraguna & Others	5.999	11.277	11.068	27.154	0,41%	0,69%	1,69%	16.086	21.156	15.877			
	Pensium	470	1.308	1.361	2.766	0,19%	0,51%	1,04%	1.405	2.297	1.459			
Total Pembiayaan		22.002	33.847	33.943	104.997	0,83%	1,14%	3,50%	71.054	82.995	71.150	0,88%	74,86%	-2,6%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	27-Nov-25	31-Dec-24	31-Oct-25	27-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	18.159	23.973	24.522	24.108	22,59%	25,47%	24,10%	(414)	5.949	135			
	Linkage	14.845	14.842	14.841	14.841	99,87%	60,80%	60,80%	(0)	(4)	(1)			
	Non-Linkage	3.314	9.131	9.681	9.267	5,06%	13,47%	12,25%	(414)	5.953	136			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	2.573	2.310	2.733	3.079	0,70%	0,71%	0,80%	346	507	770			
	KUR	1.118	1.018	1.434	1.604	0,33%	0,40%	0,44%	171	486	586			
	Non KUR	1.455	1.292	1.300	1.475	5,91%	5,11%	5,66%	176	21	183			
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	24.651	1,29%	1,09%	1,14%	1.160	(1.017)	1.601			
	CF 1	9.750	10.411	9.855	11.269	3,60%	3,48%	3,99%	1.414	1.519	858			
	Total Griya	9.274	9.871	9.315	10.552	3,91%	3,97%	4,53%	1.237	1.278	681			
	Oto	476	540	540	717	1,39%	1,11%	1,44%	177	241	177			
	CF 2	15.917	12.639	13.636	13.382	0,93%	0,73%	0,71%	(254)	(2.536)	743			
	Mitraguna & Others	14.983	11.801	12.664	12.410	1,02%	0,79%	0,77%	(254)	(2.573)	609			
	Pensium	934	838	972	972	0,04%	0,03%	0,36%	-	38	134			
Total Pembiayaan		46.399	49.332	50.747	51.838	1,76%	1,71%	1,73%	1.091	5.439	2.506	1,79%	-3,40%	0,1%

Asset & Contribution Margin

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

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,90	3,20	3,11	(0,09)	0,21
CIF Payroll	20.693	19.750	23.171	3.421	2.478



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-27 Oct'25	Growth (1-27 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	26-Nov-25	27-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.111.061	1.511.279	1.349.859	1.326.463	79.856	(23.396)	(184.816)	-12,23%	215.401	19,39%	1.359.521	97,57%	(33.058)
2	Tabungan	4.778.169	5.117.615	5.278.903	5.322.544	111.728	43.642	204.929	4,00%	544.375	11,39%	5.138.860	103,57%	183.684
3	Deposito	1.667.902	1.697.645	1.636.211	1.635.402	(31.178)	(809)	(62.244)	-3,67%	(32.500)	-1,95%	1.690.130	96,76%	(54.729)
Total		7.557.133	8.326.539	8.264.972	8.284.409	160.406	19.437	(42.130)	-0,51%	727.276	9,62%	8.188.511	101,17%	95.898
CASA		5.889.231	6.628.894	6.628.894	6.649.007	191.584	20.246	20.114	0,30%	759.777	12,90%	6.498.380	102,32%	150.627
(% CASA		77,93%	79,61%	80,20%	80,26%									
FDR		79,28%	78,62%	79,65%	79,47%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-26 Nov'25)	Growth (1-26 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25	26-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	304.377	344.571	367.210	368.999		1.789	24.427	7,09%	64.621	21,23%	392.287	94,06%	(23.288)
2	Giro ISE	93.275	83.083	86.231	87.882		1.652	4.800	5,78%	(5.392)	-5,78%	146.711	59,90%	(58.829)
3	Tabungan ISE	174.173	207.373	226.821	227.007		186	19.634	9,47%	52.834	30,33%	186.170	121,94%	40.837
4	Deposito ISE	36.929	54.116	54.158	54.109		(49)	(7)	-0,01%	17.180	46,52%	59.406	91,08%	(5.297)
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 (1-27 Oct'25)	Pencairan (1-27 Nov'25)	Pencairan MtM	MtD (1-27 Oct'25	Growth (1-27 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	27-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	824.608	794.625	788.385	5.240	2.302	-2.938	-22.040	-6.240	-36.223	8.542	886.402	88,94%	(98.017)
	Linkage	583.855	548.341	543.293	-	-	-	-4.965	-5.048	-40.562	5.048	610.555	88,98%	(67.261)
	Non-Linkage	240.753	246.284	245.092	5.240	2.302	-2.938	-17.075	-1.192	4.339	3.494	275.847	88,85%	(30.756)
	• Local Champion	177.655	176.981	178.391	1.890	2.050	160	-18.124	1.411	738	639	188.154	94,81%	(9.761)
	• Value Chain	63.098	69.302	66.699	3.350	252	(3.098)	1.049	-2.603	3.601	2.855	87.693	76,06%	(20.994)
2	MBG	1.025.144	1.050.210	1.052.797	29.016	36.807	7.791	4.277	2.588	27.653	34.219	1.127.564	93,37%	(74.767)
	KUR	965.396	990.622	994.222	28.261	35.947	7.686	4.147	3.600	28.826	32.347	1.062.689	93,56%	(68.467)
	Non KUR	59.748	59.587	58.575	755	860	105	130	-1.012	-1.173	1.872	64.875	90,29%	(6.300)
3	PWG	255.819	508.340	536.861	109.011	84.613	-24.398	31.058	28.521	281.042	56.092	563.574	95,26%	(26.713)
	Cilem	149.863	346.578	364.828	36.545	38.780	2.234	16.151	18.250	214.965	20.529	399.246	91,38%	(34.418)
	Gadai	105.956	161.762	172.033	72.466	45.834	-26.632	14.906	10.271	66.077	35.563	164.327	104,69%	7.706
4	CFG	3.885.901	4.193.178	4.205.309	93.758	100.183	6.424	38.816	12.131	319.407	88.052	4.332.277	97,07%	(126.968)
	CF 1	838.535	901.570	898.868	16.243	15.297	-946	2.382	-2.702	60.333	17.999	913.053	98,45%	(14.185)
	Total Griya	595.912	605.944	601.307	7.154	4.494	-2.660	0	-4.638	5.394	9.132	633.024	94,99%	(31.717)
	• Total Non Program	435.065	456.344	452.818	6.676	4.336	-2.340	4.223	-3.525	17.753	7.862	451.458	100,30%	1.360
	• Program	160.848	149.601	148.489	478	158	-321	-929	-1.112	-12.359	1.270	181.566	81,78%	(33.077)
	Oto	242.622	295.625	297.561	9.089	10.803	1.714	2.382	1.936	54.938	8.867	280.029	106,26%	17.532
	CF 2	3.047.367	3.291.608	3.306.441	77.515	84.886	7.371	36.434	14.833	259.075	70.053	3.419.224	96,70%	(112.783)
	Mitraguna & Others	2.497.673	2.730.485	2.747.367	70.738	76.186	5.448	33.809	16.881	249.694	59.305	2.835.118	96,90%	(87.752)
	Pensiun	549.694	561.123	559.075	6.778	8.700	1.922	2.625	-2.048	9.381	10.748	584.105	95,71%	(25.031)
Total Pembiayaan		5.991.472	6.546.353	6.583.352	237.025	223.905	-13.121	52.110	36.999	591.880	186.905	6.909.817	95,28%	(326.465)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	27-Nov-25	31-Dec-24	31-Oct-25	27-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.291	250	188	15.871	0,16%	0,02%	2,01%	15.683	14.580	15.621			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	1.291	250	188	15.221	0,54%	0,08%	6,21%	15.033	13.930	14.971			
	Value Chain	-	-	-	650	0,00%	0,00%	0,36%	650	650	650			
2	MBG	11.476	19.520	19.520	49.951	1,12%	1,86%	4,74%	30.431	38.475	30.431			
	KUR	9.838	16.517	16.517	43.233	1,02%	1,67%	4,35%	26.717	33.395	26.717			
	Non KUR	1.638	3.003	3.003	6.718	2,74%	5,04%	11,47%	3.715	5.080	3.715			
3	PWG	124	-	-	18.402	0,05%	0,00%	3,43%	18.402	18.278	18.402			
	Cilem	118	-	-	15.638	0,08%	0,00%	4,29%	15.638	15.520	15.638			
	Gadai	7	-	-	2.764	0,01%	0,00%	1,61%	2.764	2.758	2.764			
4	CFG	59.411	71.220	72.096	109.971	1,53%	1,72%	2,62%	37.875	50.559	38.751			
	CF 1	35.165	42.144	39.232	61.138	4,19%	4,35%	6,80%	21.906	25.973	18.994			
	Total Griya	29.490	31.633	30.424	43.670	4,95%	5,02%	7,26%	13.246	14.180	12.037			
	Oto	5.675	10.511	8.808	17.468	2,34%	2,98%	5,87%	8.660	11.793	6.957			
	CF 2	24.246	29.076	32.864	48.832	0,80%	1,00%	1,48%	15.969	24.586	19.757			
	Mitraguna & Others	22.605	26.760	29.933	44.278	0,91%	1,10%	1,61%	14.346	21.673	17.518			
	Pensiun	1.642	2.316	2.931	4.554	0,30%	0,52%	0,81%	1.623	2.913	2.239			
Total Pembiayaan		72.302	90.990	91.804	194.195	1,21%	1,40%	2,95%	102.391	121.893	103.205	1,25%	57,70%	-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	27-Nov-25	31-Dec-24	31-Oct-25	27-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.722	1.122	1.177	1.204	0,21%	0,15%	0,15%	27	(517)	82			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	1.722	1.122	1.177	1.204	0,72%	0,48%	0,49%	27	(517)	82			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	18.877	21.749	22.526	24.445	1,84%	2,14%	2,32%	1.920	5.569	2.697			
	KUR	14.751	16.970	17.487	19.317	1,53%	1,77%	1,94%	1.830	4.566	2.347			
	Non KUR	4.126	4.778	5.039	5.128	6,91%	8,46%	8,76%	89	1.003	350			
3	PWG	-	7	7	7	0,00%	0,00%	0,00%	-	7	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	7	7	7	0,00%	0,00%	0,00%	-	7	-			
4	CFG	50.713	72.384	73.070	70.849	1,31%	1,74%	1,68%	(2.220)	20.137	(1.535)			
	CF 1	15.203	26.269	26.509	27.434	1,81%	2,94%	3,05%	926	12.231	1.165			
	Total Griya	12.941	22.853	22.897	23.686	2,17%	3,78%	3,94%	788	10.745	833			
	Oto	2.262	3.416	3.611	3.748	0,93%	1,22%	1,26%	137	1.487	332			
	CF 2	35.510	46.115	46.561	43.415	1,17%	1,41%	1,31%	(3.146)	7.905	(2.700)			
	Mitraguna & Others	25.071	43.079	43.527	42.368	1,00%	1,59%	1,54%	(1.160)	17.297	(7.11)			
	Pensiun	10.439	3.036	3.034	1.047	0,17%	0,05%	0,19%	(1.986)	(9.392)	(1.989)			
Total Pembiayaan		71.311	95.261	96.779	96.505	1,19%	1,48%	1,47%	(274)	25.194	1.244	1,14%	22,25%	-0,3%

Asset & Contribution Margin

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

PHR & Payroll

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

AREA PEMATANGSIANTAR

Pilih Area

Kelas Outlet

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD Oct'25	Growth (1-27 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	26-Nov-25	27-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	74.169	59.049	55.882	44.322	(86.238)	(11.560)	(14.727)	-24,94%	(29.848)	-40,24%	212.481	20,86%	(168.159)
2	Tabungan	1.786.724	1.968.204	1.963.774	1.971.624	36.437	7.850	3.420	0,17%	184.900	10,35%	2.011.047	98,04%	(39.423)
3	Deposito	649.060	615.862	619.775	619.771	(36.484)	(4)	3.909	0,63%	(29.289)	-4,51%	663.637	93,39%	(43.866)
Total		2.509.954	2.643.115	2.639.431	2.635.717	(86.285)	(3.714)	(7.399)	-0,28%	125.763	5,01%	2.887.165	91,29%	(251.449)
CASA		1.860.893	2.027.253	2.019.656	2.015.946	(49.801)	(3.710)	(11.308)	-0,56%	155.052	8,33%	2.223.528	90,66%	(207.583)
(% CASA)		74,14%	76,70%	76,52%	76,49%									
FDR		125,36%	131,49%	132,65%	132,83%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-26 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25	26-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	42.839	42.018	40.398	41.147		749	(871)	-2,07%	(1.692)	-3,95%	80.699	50,99%	(39.552)
2	Giro ISE	4.948	4.741	3.738	4.179		441	(562)	-11,85%	(769)	-15,53%	27.894	14,98%	(23.715)
3	Tabungan ISE	31.691	33.067	32.441	32.749		308	(318)	-0,34%	1.058	3,34%	36.953	88,62%	(4.204)
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 (1-27 Oct'25)	Pencairan (1-27 Nov'25)	Pencairan MtM	MtD (1-27 Oct'25	Growth (1-27 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	27-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	184.570	242.665	243.461	500	4.200	3.700	-5.617	796	58.891	3.404	215.986	112,72%	27.475
	Linkage	86.431	111.300	110.795	-	-	-	-488	-505	24.364	505	100.323	110,44%	10.472
	Non-Linkage	98.139	131.365	132.666	500	4.200	3.700	-5.130	1.301	34.526	2.899	115.663	114,70%	17.003
	• Local Champion	98.139	131.365	132.666	500	4.200	3.700	-5.130	1.301	34.526	2.899	112.586	117,83%	20.080
	• Value Chain	-	-	-	-	-	-	0	0	0	-	3.077	0,00%	(3.077)
2	MBG	446.877	444.339	443.160	12.015	13.290	1.275	-160	-1.179	-3.717	14.469	501.352	88,39%	(58.192)
	KUR	419.345	419.362	418.845	11.365	13.045	1.680	247	-517	-500	13.562	471.093	88,91%	(52.248)
	Non KUR	27.532	24.977	24.315	650	245	-405	-407	-662	-3.217	907	30.259	80,36%	(5.943)
3	PWG	258.833	406.261	422.286	97.356	86.971	-10.385	27.268	16.025	163.453	70.946	414.433	101,90%	7.854
	Cilem	127.522	219.691	228.201	24.245	23.113	-1.131	9.355	8.510	100.679	14.604	250.568	91,07%	(22.367)
	Gadai	131.312	186.659	194.085	73.112	63.858	-9.254	17.913	7.515	62.773	56.342	163.864	118,44%	30.220
4	CFG	2.256.170	2.382.215	2.392.228	51.891	47.364	-4.527	22.329	10.013	136.058	37.351	2.472.864	96,74%	(80.636)
	CF 1	461.418	471.592	473.467	8.952	6.777	-2.175	5.755	1.874	12.049	4.903	495.744	95,51%	(22.277)
	Total Griya	417.205	393.258	391.436	3.076	788	-2.288	0	-1.821	-25.769	2.609	432.970	90,41%	(41.533)
	• Total Non Program	64.148	59.328	59.215	2.761	510	-2.251	2.080	-113	-4.932	623	71.111	83,27%	(11.896)
	• Program	353.058	333.930	332.221	315	278	-37	-1.789	-1.709	-20.837	1.987	361.858	91,81%	(29.637)
	Oto	44.213	78.334	82.030	5.876	5.989	113	5.755	3.696	37.818	2.293	62.775	130,67%	19.256
	CF 2	1.794.752	1.910.623	1.918.761	42.939	40.587	-2.352	16.573	8.138	124.009	32.448	1.977.120	97,05%	(58.359)
	Mitraguna & Others	1.323.695	1.431.023	1.437.900	34.118	32.063	-2.056	12.749	6.877	114.205	25.186	1.489.234	96,55%	(51.334)
	Pensiun	471.056	479.599	480.861	8.821	8.524	-296	3.824	1.262	9.805	7.263	487.886	98,56%	(7.025)
Total Pembiayaan		3.146.451	3.475.480	3.501.135	161.762	151.825	-9.937	43.819	25.655	354.684	126.170	3.604.634	97,13%	(103.499)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	27-Nov-25	31-Dec-24	31-Oct-25	27-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	192	348	475	10.036	0,10%	0,20%	4,12%	9.561	9.844	9.688			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	192	348	475	10.036	0,20%	0,36%	7,57%	9.561	9.844	9.688			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	4.879	7.999	7.999	44.343	1,09%	1,80%	10,01%	36.343	39.463	36.343			
	KUR	3.627	6.377	6.377	39.959	0,86%	1,52%	9,54%	33.582	36.332	33.582			
	Non KUR	1.252	1.623	1.623	4.383	4,55%	6,50%	18,03%	2.761	3.131	2.761			
3	PWG	275	1	1	17.253	0,11%	0,00%	4,09%	17.252	16.978	17.252			
	Cilem	275	1	1	13.497	0,22%	0,00%	5,91%	13.496	13.222	13.496			
	Gadai	-	-	-	3.756	0,00%	0,00%	1,94%	3.756	3.756	3.756			
4	CFG	67.344	65.418	65.451	112.987	2,98%	2,75%	4,72%	47.537	45.643	47.569			
	CF 1	43.373	41.883	41.926	67.734	9,40%	8,89%	14,31%	25.808	24.361	25.851			
	Total Griya	41.791	40.502	40.088	63.082	10,02%	10,19%	16,12%	22.994	21.291	22.580			
	Oto	1.583	1.381	1.838	4.652	3,58%	2,35%	5,67%	2.814	3.069	3.271			
	CF 2	23.971	23.535	23.525	45.253	1,34%	1,23%	2,36%	21.729	21.283	21.718			
	Mitraguna & Others	22.208	21.338	21.186	40.966	1,68%	1,48%	2,85%	19.780	18.758	19.628			
	Pensiun	1.763	2.197	2.338	4.287	0,37%	0,49%	0,89%	1.949	2.524	2.091			
Total Pembiayaan		72.690	73.767	73.927	184.619	2,31%	2,13%	5,27%	110.693	111.929	110.853	2,29%	56,66%	-3,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	27-Nov-25	31-Dec-24	31-Oct-25	27-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	35.691	33.082	33.063	33.279	19,34%	13,63%	13,67%	216	(2.412)	197			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	35.691	33.082	33.063	33.279	36,37%	25,17%	25,09%	216	(2.412)	197			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	3.530	7.844	8.508	8.997	0,79%	1,91%	2,03%	489	5.468	1.154			
	KUR	2.493	5.912	6.287	6.191	0,59%	1,50%	1,48%	(96)	3.699	280			
	Non KUR	1.037	1.932	2.221	2.806	3,77%	8,89%	11,54%	585	1.769	874			
3	PWG	184	184	184	197	0,07%	0,05%	0,05%	13	13	13			
	Cilem	-	-	-	13	0,00%	0,00%	0,01%	13	13	13			
	Gadai	184	184	184	184	0,14%	0,10%	0,09%	-	(0)	-			
4	CFG	99.269	134.606	135.903	138.352	4,40%	5,70%	5,78%	2.449	39.083	3.746			
	CF 1	73.505	94.608	94.254	96.312	15,93%	19,99%	20,34%	2.057	22.807	1.704			
	Total Griya	73.052	92.989	92.591	94.750	17,51%	23,54%	24,21%	2.159	21.698	1.761			
	Oto	453	1.619	1.663	1.562	1,03%	2,12%	1,90%	(102)	1.108	(57)			
	CF 2	25.764	39.998	41.649	42.040	1,44%	2,18%	2,19%	391	16.276	2.042			
	Mitraguna & Others	22.415	37.920	39.679	40.073	1,69%	2,77%	2,79%	394	17.658	2.153			
	Pensiun	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	180.825	4,41%	5,11%	5,16%	3.167	42.152	5.110	4,00%	22,57%	-1,2%

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)