

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31	Growth (1-19 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	18-Nov-25	19-Nov-25	Oct'25	DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.894.366	2.544.286	2.704.988	2.729.854	215.592	24.866	185.567	7,29%	835.487	44,10%	2.739.265	99,66%	(9.411)
2	Tabungan	12.343.531	13.296.434	13.424.389	13.457.151	253.475	32.762	160.718	1,21%	1.113.620	9,02%	13.678.155	98,38%	(221.004)
3	Deposito	6.674.579	6.906.038	7.190.951	7.186.028	433.564	(4.923)	279.990	4,05%	511.449	7,66%	6.755.585	106,37%	430.442
Total		20.912.476	22.746.758	23.320.328	23.373.033	902.631	52.705	626.275	2,75%	2.460.557	11,77%	23.173.005	100,86%	200.027
CASA		14.237.897	15.840.720	16.129.377	16.187.005	469.066	57.628	346.285	2,19%	1.949.108	13,69%	16.417.420	98,60%	(230.415)
(% CASA		68,08%	69,64%	69,16%	69,26%									
FDR		79,95%	81,97%	80,68%	80,50%									

Kinerja ISE

No.	Segmen/Produk	Posisi				Growth (1-18 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	17-Nov-25	18-Nov-25	DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	605.893	649.102	683.713	684.136	423	35.034	5,40%	78.243	12,91%	796.175	85,93%	(112.039)
2	Giro ISE	190.259	157.011	172.655	175.035	2.380	18.024	11,48%	(15.224)	-8,00%	305.720	57,25%	(130.684)
3	Tabungan ISE	335.051	402.368	421.166	419.188	(1.978)	16.820	4,18%	84.137	25,11%	361.290	116,03%	57.898
4	Deposito ISE	80.583	89.723	89.892	89.913	21	190	0,21%	9.330	11,58%	129.166	69,61%	(39.253)
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 (1-19 Oct'25)	Pencairan (1-19 Nov'25)	Pencairan MtM	MtD (1-31 Oct'25	Growth (1-19 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	1.400.748	1.465.739	1.560.977	8.300	111.532	103.232	-28.183	95.238	160.229	16.294	1.598.900	97,63%	(37.923)
	Linkage	727.269	728.335	827.563	-	100.000	100.000	-5.513	99.228	100.294	772	813.561	101,72%	14.002
	Non-Linkage	673.478	737.404	733.414	8.300	11.532	3.232	-22.670	-3.990	59.935	15.522	785.338	93,39%	(51.925)
	• Local Champion	584.102	623.875	625.688	6.585	11.280	4.695	-28.360	1.814	41.587	9.466	637.134	98,20%	(11.446)
	• Value Chain	89.377	113.529	107.725	1.715	252	(1.463)	5.690	-5.804	18.349	6.056	148.204	72,69%	(40.479)
2	MBG	2.310.331	2.397.229	2.388.331	33.831	33.766	-65	11.797	-8.898	78.000	42.664	2.607.967	91,58%	(219.637)
	KUR	2.171.167	2.257.716	2.250.530	31.846	32.891	1.045	11.491	-7.186	79.363	40.077	2.453.908	91,71%	(203.378)
	Non KUR	139.164	139.514	137.801	1.985	875	-1.110	306	-1.713	-1.363	2.588	154.060	89,45%	(16.259)
3	PWG	1.161.081	1.975.702	2.053.744	291.301	243.168	-48.133	109.457	78.042	892.663	165.126	2.106.569	97,49%	(52.825)
	Cilem	604.524	1.180.138	1.231.693	103.046	88.656	-14.390	44.313	51.555	627.168	37.102	1.367.301	90,08%	(135.608)
	Gadai	556.557	795.564	822.051	188.255	154.511	-33.744	65.144	26.487	265.495	128.024	739.268	111,20%	82.783
4	CFG	11.847.954	12.806.437	12.811.232	161.378	159.559	-1.818	124.487	4.794	963.278	154.765	13.192.499	97,11%	(381.267)
	CF 1	2.410.954	2.561.135	2.555.169	28.723	17.140	-11.584	16.587	-5.966	144.215	23.106	2.634.408	96,99%	(79.239)
	Total Griya	1.954.117	1.983.941	1.978.474	15.824	6.033	-9.791	7.175	-5.467	24.357	11.500	2.064.166	95,85%	(85.692)
	• Total Non Program	1.351.346	1.407.760	1.403.614	14.692	5.427	-9.265	8.767	-4.145	52.268	9.573	1.399.959	100,26%	3.655
	• Program	602.771	576.181	574.860	1.132	606	-527	-1.592	-1.321	-27.911	1.927	664.207	86,55%	(89.347)
	Oto	456.837	577.194	576.695	12.899	11.107	-1.792	9.412	-499	119.858	11.606	570.242	101,13%	6.453
	CF 2	9.437.000	10.245.302	10.256.063	132.654	142.420	9.765	107.900	10.760	819.063	131.659	10.558.091	97,14%	(302.028)
	Mitraguna & Others	7.891.563	8.644.861	8.658.835	120.225	126.079	5.854	93.621	13.974	767.271	112.106	8.908.842	97,19%	(250.007)
	Pensiun	1.545.436	1.600.441	1.597.228	12.429	16.340	3.911	14.278	-3.213	51.792	19.554	1.649.249	96,85%	(52.021)
Total Pembiayaan		16.720.113	18.645.108	18.814.283	494.810	548.025	53.215	217.558	169.176	2.094.170	378.849	19.505.935	96,45%	(691.652)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	19-Nov-25	31-Dec-24	31-Oct-25	19-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	3.258	1.207	3.873	32.962	0,23%	0,26%	2,11%	29.089	29.704	31.755			
	Linkage	43	6	6	-	0,01%	0,00%	0,00%	(6)	(43)	(6)			
	Local Champion	3.215	1.201	3.867	12.988	0,48%	0,52%	1,77%	9.121	9.773	11.787			
	Value Chain	-	-	-	19.974				19.974	19.974	19.974			
2	MBG	26.523	48.577	43.850	171.896	1,15%	1,83%	7,20%	128.046	145.373	123.319			
	KUR	21.896	39.713	36.508	152.237	1,01%	1,62%	6,76%	115.729	130.341	112.524			
	Non KUR	4.627	8.864	7.342	19.660	3,33%	5,26%	14,27%	12.317	15.032	10.796			
3	PWG	565	277	29	53.057	0,05%	0,00%	2,58%	53.028	52.492	52.780			
	Cilem	558	-	3	36.847	0,09%	0,00%	2,99%	36.844	36.289	36.847			
	Gadai	7	277	26	16.210	0,00%	0,00%	1,97%	16.184	16.203	15.933			
4	CFG	184.758	217.834	219.298	377.855	1,56%	1,71%	2,95%	158.557	193.098	160.022			
	CF 1	108.284	120.573	121.877	187.716	4,49%	4,76%	7,35%	65.838	79.432	67.143			
	Total Griya	97.865	104.482	107.262	142.832	5,01%	5,41%	7,22%	35.570	44.968	38.350			
	Oto	10.419	16.090	14.615	44.883	2,28%	2,53%	7,78%	30.268	34.465	28.793			
	CF 2	76.474	97.261	97.421	190.140	0,81%	0,95%	1,85%	92.719	113.666	92.879			
	Mitraguna & Others	72.232	90.607	89.999	169.096	0,92%	1,04%	1,95%	79.096	96.863	78.488			
	Pensiun	4.241	6.654	7.422	21.044	0,27%	0,46%	1,32%	13.622	16.803	14.390			
Total Pembiayaan		215.104	267.894	267.051	635.770	1,29%	1,43%	3,38%	368.719	420.667	367.877	1,31%	61,30%	-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	19-Nov-25	31-Dec-24	31-Oct-25	19-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	65.676	67.732	68.318	68.258	4,69%	4,66%	4,37%	(60)	2.582	526			
	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	53.170	7,51%	7,22%	7,25%	(66)	2.559	520			
	Value Chain	-	-	-	-				-	-	-			
2	MBG	31.069	38.514	39.976	43.004	1,34%	1,67%	1,80%	3.028	11.935	4.491			
	KUR	22.074	29.377	30.304	32.956	1,02%	1,34%	1,46%	2.652	10.882	3.579			
	Non KUR	8.995	9.137	9.672	10.049	6,46%	6,93%	7,29%	377	1.054	912			
3	PWG	184	191	191	248	0,02%	0,01%	0,01%	58	64	58			
	Cilem	-	-	-	33	0,00%	0,00%	0,00%	33	33	33			
	Gadai	184	191	191	216	0,03%	0,02%	0,03%	25	32	25			
4	CFG	227.463	278.802	284.201	294.638	1,92%	2,22%	2,30%	10.437	67.175	15.835			
	CF 1	109.876	143.958	141.595	148.082	4,56%	5,53%	5,80%	6.487	38.206	4.124			
	Total Griya	105.089	137.329	134.833	140.078	5,38%	6,80%	7,08%	5.245	34.988	2.749			
	Oto	4.786	6.629	6.761	8.004	1,05%	1,17%	1,39%	1.243	3.218	1.375			
	CF 2	117.587	134.844	142.606	146.556	1,25%	1,39%	1,43%	3.950	28.969	11.711			
	Mitraguna & Others	101.881	128.172	135.405	139.233	1,29%	1,57%	1,61%	3.828	37.352	11.061			
	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	406.148	1,94%	2,11%	2,16%	13.463	81.756	20.910	1,78%	17,51%	-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 (1-19 Oct'25)	Growth (1-19 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	18-Nov-25	19-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	238.297	241.473	446.750	449.462	(2.867)	2.711	207.989	86,13%	211.164	88,61%	384.203	116,99%	65.259
2	Tabungan	1.732.891	1.859.030	1.829.255	1.833.819	56.174	4.564	(25.211)	-1,36%	100.928	5,82%	1.972.158	92,99%	(138.339)
3	Deposito	877.742	1.006.845	961.909	962.361	27.995	452	(44.484)	-4,42%	84.619	9,64%	892.777	107,79%	69.584
Total		2.848.930	3.107.348	3.237.915	3.245.641	81.302	7.727	138.293	4,45%	396.711	13,92%	3.249.137	99,89%	(3.496)
CASA		1.971.188	2.100.503	2.276.005	2.283.280	53.307	7.275	182.777	8,70%	312.093	15,83%	2.356.360	96,90%	(73.080)
(% CASA)		69,19%	67,60%	70,29%	70,35%									
FDR		84,13%	87,07%	83,46%	83,26%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-18 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	17-Nov-25	18-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	79.410	83.911	86.637	85.874		(764)	1.963	2,34%	6.463	8,14%	115.376	74,43%	(29.502)
2	Giro ISE	37.094	35.641	38.685	39.087		402	3.446	9,67%	1.993	5,37%	58.873	66,39%	(19.786)
3	Tabungan ISE	39.484	45.872	45.528	44.362		(1.166)	(1.510)	-3,29%	4.878	12,36%	44.492	99,71%	(130)
4	Deposito ISE	2.833	2.398	2.424	2.424		0	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 (1-19 Oct'25)	Pencairan (1-19 Nov'25)	Pencairan MtM	MtD (1-19 Oct'25)	Growth (1-19 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	122.962	125.291	119.315	1.685	500	-1.185	-6.011	-5.977	-3.647	6.477	154.342	77,31%	(35.027)
	Linkage	22.750	26.138	25.366	-	-	-	10	-772	2.616	772	36.415	69,66%	(11.049)
	Non-Linkage	100.212	99.154	93.949	1.685	500	-1.185	-6.021	-5.205	-6.264	5.705	117.927	79,67%	(23.978)
	• Local Champion	83.501	67.399	66.602	1.320	500	-820	-11.270	-797	-16.899	1.297	91.899	72,47%	(25.297)
	• Value Chain	16.712	31.755	27.347	365	-	(365)	5.249	-4.408	10.635	4.408	26.028	105,07%	1.319
2	MBG	310.816	324.540	323.753	5.480	5.345	-135	3.904	-787	12.936	6.132	356.921	90,71%	(33.169)
	KUR	291.370	304.664	304.137	4.940	5.220	280	3.340	-527	12.767	5.747	335.168	90,74%	(31.031)
	Non KUR	19.446	19.876	19.615	540	125	-415	564	-261	169	386	21.753	90,17%	(2.138)
3	PWG	193.140	311.736	320.348	40.441	31.653	-8.787	11.829	8.612	127.208	23.041	344.208	93,07%	(23.860)
	Cilem	122.752	210.728	217.299	16.865	13.785	-3.080	4.926	6.570	94.547	7.215	246.061	88,31%	(28.762)
	Gadai	70.389	101.008	103.050	23.576	17.868	-5.708	6.902	2.042	32.661	15.826	98.147	105,00%	4.903
4	CFG	1.770.026	1.944.093	1.938.840	25.856	20.648	-5.208	12.103	-5.253	168.814	25.902	1.992.000	97,33%	(53.161)
	CF 1	463.002	518.559	516.850	9.766	3.738	-6.028	-305	-1.710	53.848	5.448	500.470	103,27%	16.380
	Total Griya	392.209	435.699	434.843	8.584	2.558	-6.026	0	-856	42.634	3.413	410.944	105,82%	23.899
	• Total Non Program	388.279	424.552	423.548	8.085	2.390	-5.695	6.848	-1.004	35.269	3.395	396.555	106,81%	26.993
	• Program	3.930	11.147	11.295	499	167	-332	1.756	148	7.365	19	14.389	78,50%	(3.094)
	Oto	70.793	82.860	82.007	1.182	1.180	-2	-305	-854	11.214	2.034	89.526	91,60%	(7.519)
	CF 2	1.307.024	1.425.534	1.421.990	16.090	16.910	820	12.408	-3.544	114.965	20.454	1.491.530	95,34%	(69.541)
	Mitraguna & Others	1.211.757	1.326.190	1.323.679	15.310	16.718	1.408	11.344	-2.511	111.922	19.229	1.379.110	95,98%	(55.432)
	Pensiun	95.268	99.344	98.311	780	192	-588	1.064	-1.033	3.043	1.225	112.420	87,45%	(14.109)
Total Pembiayaan		2.396.945	2.705.661	2.702.255	73.462	58.146	-15.316	21.824	-3.405	305.311	61.552	2.847.472	94,90%	(145.217)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	19-Nov-25	31-Dec-24	31-Oct-25	19-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	508	6	6	19.854	0,41%	0,00%	16,64%	19.848	19.346	19.848			
	Linkage	43	6	6	-	0,19%	0,02%	0,00%	(6)	(43)	(6)			
	Local Champion	465	-	-	-	0,46%	0,00%	0,00%	-	(465)	-			
	Value Chain	-	-	-	19.854	0,00%	0,00%	29,81%	19.854	19.854	19.854			
2	MBG	4.441	6.233	6.233	28.439	1,43%	1,92%	8,78%	22.206	23.999	22.206			
	KUR	3.770	4.834	4.834	24.863	1,29%	1,59%	8,18%	20.029	21.094	20.029			
	Non KUR	671	1.399	1.399	3.576	3,45%	7,04%	18,23%	2.177	2.905	2.177			
3	PWG	155	2	2	8.521	0,08%	0,00%	2,66%	8.519	8.366	8.519			
	Cilem	155	2	2	7.093	0,13%	0,00%	3,26%	7.090	6.937	7.090			
	Gadai	-	-	-	1.428	0,00%	0,00%	1,39%	1.428	1.428	1.428			
4	CFG	19.018	30.183	28.147	53.379	1,07%	1,45%	2,75%	25.232	34.361	23.196			
	CF 1	8.456	11.874	11.479	18.859	1,83%	2,21%	3,65%	7.380	10.403	6.985			
	Total Griya	6.832	10.848	10.463	13.121	1,74%	2,40%	3,02%	2.658	6.289	2.273			
	Oto	1.624	1.027	1.016	5.738	2,29%	1,23%	7,00%	4.722	4.114	4.711			
	CF 2	10.562	18.309	16.669	34.520	0,81%	1,17%	2,43%	17.851	23.958	16.211			
	Mitraguna & Others	10.315	17.929	16.481	32.495	0,85%	1,24%	2,45%	16.014	22.180	14.565			
	Pensiun	247	379	188	2.025	0,26%	0,19%	2,06%	1.838	1.778	1.646			
Total Pembiayaan		24.121	36.424	34.388	110.193	1,01%	1,27%	4,08%	75.804	86.071	73.769	1,04%	74,54%	-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	19-Nov-25	31-Dec-24	31-Oct-25	19-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.083	1.738	1.738	1.744	0,88%	1,39%	1,46%	6	661	6			
	Linkage	196	238	238	244	0,86%	0,91%	0,96%	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	5.302	1,04%	1,44%	1,64%	618	2.076	386			
	KUR	1.952	4.295	4.075	4.763	0,67%	1,34%	1,57%	687	2.810	467			
	Non KUR	1.274	620	609	540	6,55%	3,06%	2,75%	(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	28.399	1,90%	1,43%	1,46%	633	(5.292)	818			
	CF 1	5.942	6.610	4.809	5.689	1,28%	0,93%	1,10%	880	(253)	(921)			
	Total Griya	5.028	6.005	4.373	5.078	1,28%	1,00%	1,17%	705	50	(926)			
	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	35.445	1,59%	1,26%	1,31%	1.257	(2.555)	1.210	1,42%	-8,50%	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 (1-19 Oct'25	Growth (1-19 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	18-Nov-25	19-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	314.972	599.559	727.741	722.037	245.075	(5.703)	122.478	20,43%	407.066	129,24%	475.089	151,98%	246.948
2	Tabungan	2.242.130	2.422.180	2.405.871	2.413.625	40.155	7.754	(8.555)	-0,35%	171.494	7,65%	2.502.873	96,43%	(89.248)
3	Deposito	2.798.677	2.790.913	3.167.282	3.161.876	2.988.677	(5.406)	370.964	13,29%	363.200	12,98%	2.813.322	112,39%	348.554
Total		5.355.779	5.812.652	6.300.894	6.297.538	745.335	(3.356)	484.887	8,34%	941.760	17,58%	5.791.284	108,74%	506.255
CASA		2.557.102	3.021.739	3.133.612	3.135.662	285.230	2.050	113.923	3,77%	578.560	22,63%	2.977.962	105,30%	157.700
(% CASA		47,74%	51,99%	49,73%	49,79%									
FDR		47,52%	50,76%	47,27%	47,29%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-19 Oct'25	Growth (1-18 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	17-Nov-25	18-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	113.657	100.407	105.078	104.212		(866)	3.805	3,79%	(9.445)	-8,31%	148.814	70,03%	(44.602)
2	Giro ISE	31.184	14.307	17.416	17.931		515	3.625	25,34%	(13.253)	-42,50%	52.489	34,16%	(34.558)
3	Tabungan ISE	59.057	66.768	68.330	66.949		(1.381)	181	0,27%	7.891	13,36%	63.948	104,69%	3.001
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 (1-19 Oct'25)	Pencairan (1-19 Nov'25)	Pencairan MtM	MtD (1-19 Oct'25	Growth (1-19 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	188.209	206.868	206.844	1.150	2.830	1.680	3.840	-25	18.634	2.855	233.500	88,58%	(26.656)
	Linkage	19.369	18.145	18.145	-	-	-	-124	0	-1.224	-	39.092	46,42%	(20.947)
	Non-Linkage	168.841	188.723	188.698	1.150	2.830	1.680	3.964	-25	19.858	2.855	194.408	97,06%	(5.710)
	• Local Champion	162.434	179.355	179.523	1.150	2.830	1.680	4.242	168	17.089	2.662	174.555	102,85%	4.968
	• Value Chain	6.407	9.368	9.175	-	-	-	-277	-192	2.769	192	19.853	46,22%	(10.677)
2	MBG	159.435	191.840	191.490	230	2.655	2.425	1.349	-350	32.055	3.005	205.492	93,19%	(14.002)
	KUR	151.599	182.202	181.806	230	2.305	2.075	1.585	-396	30.208	2.701	195.351	93,07%	(13.544)
	Non KUR	7.836	9.637	9.683	-	350	350	-236	46	1.847	304	10.141	95,49%	(458)
3	PWG	252.400	412.261	428.919	57.731	50.644	-7.087	23.624	16.659	176.519	33.985	431.397	99,43%	(2.477)
	Cilem	111.797	223.573	232.953	21.303	16.328	-4.975	8.750	9.380	121.156	6.948	256.762	90,73%	(23.809)
	Gadai	140.603	188.688	195.966	36.428	34.316	-2.112	14.874	7.279	55.363	27.037	174.635	112,21%	21.331
4	CFG	1.944.791	2.139.295	2.151.128	27.423	37.968	10.545	19.378	11.832	206.336	26.135	2.194.090	98,04%	(42.963)
	CF 1	376.842	385.958	384.769	1.803	1.477	-326	235	-1.189	7.927	2.665	418.880	91,86%	(34.111)
	Total Griya	311.852	314.123	314.346	681	1.290	609	0	223	2.494	1.067	332.926	94,42%	(18.580)
	• Total Non Program	308.347	309.901	310.136	681	1.290	609	-3.862	235	1.789	1.055	317.656	97,63%	(7.520)
	• Program	3.505	4.223	4.210	-	-	0	133	-12	706	12	15.270	27,57%	(11.059)
	Oto	64.990	71.834	70.423	1.122	187	-935	235	-1.411	5.433	1.598	85.954	81,93%	(15.531)
	CF 2	1.567.950	1.753.337	1.766.358	25.620	36.491	10.871	19.143	13.021	198.409	23.470	1.775.210	99,50%	(8.852)
	Mitraguna & Others	1.383.782	1.559.560	1.571.245	24.252	32.969	8.717	18.462	11.685	187.463	21.284	1.571.846	99,96%	(601)
	Pensiun	184.168	193.778	195.114	1.368	3.522	2.154	681	1.336	10.946	2.186	203.365	95,94%	(8.251)
Total Pembiayaan		2.544.835	2.950.264	2.978.380	86.534	94.097	7.563	48.191	28.117	433.545	65.980	3.064.479	97,19%	(86.099)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	19-Nov-25	31-Dec-24	31-Oct-25	19-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.267	-	3.204	5.089	0,67%	1,55%	2,46%	1.885	3.822	5.089			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	1.267	-	3.204	4.969	0,75%	1,70%	2,63%	1.765	3.702	4.969			
	Value Chain	-	-	-	120	0,00%	0,00%	0,07%	120	120	120			
2	MBG	3.453	4.655	4.655	18.574	2,17%	2,43%	9,70%	13.919	15.121	13.919			
	KUR	2.876	4.305	4.305	17.160	1,90%	2,36%	9,44%	12.855	14.284	12.855			
	Non KUR	577	350	350	1.414	7,36%	3,63%	14,60%	1.064	837	1.064			
3	PWG	-	26	26	13.603	0,00%	0,01%	3,17%	13.577	13.603	13.577			
	Cilem	-	-	-	8.544	0,00%	0,00%	3,67%	8.544	8.544	8.544			
	Gadai	-	26	26	5.059	0,00%	0,01%	2,58%	5.033	5.059	5.033			
4	CFG	19.268	23.212	25.105	45.335	0,99%	1,17%	2,11%	20.230	26.067	22.123			
	CF 1	8.041	9.455	13.170	21.401	2,13%	3,41%	5,56%	8.231	13.360	11.946			
	Total Griya	6.972	7.025	10.986	17.231	2,24%	3,50%	5,48%	6.245	10.259	10.206			
	Oto	1.069	2.430	2.184	4.170	1,64%	3,04%	5,92%	1.986	3.101	1.740			
	CF 2	11.227	13.757	11.934	23.933	0,72%	0,68%	1,35%	11.999	12.706	10.177			
	Mitraguna & Others	11.107	13.302	11.331	21.595	0,80%	0,73%	1,37%	10.264	10.488	8.293			
	Pensiun	120	455	603	2.339	0,07%	0,31%	1,20%	1.735	2.218	1.884			
Total Pembiayaan		23.988	27.892	32.989	82.600	0,94%	1,12%	2,77%	49.611	58.612	54.708	0,93%	66,43%	-1,8%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	19-Nov-25	31-Dec-24	31-Oct-25	19-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	1.808	1,80%	0,79%	0,94%	283	(1.056)	112			
	KUR	1.760	1.181	1.021	1.281	1,16%	0,56%	0,70%	260	(479)	99			
	Non KUR	1.104	515	504	527	14,08%	5,23%	5,44%	23	(576)	13			
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	8.081	5.023			
	CF 1	5.476	6.060	6.167	7.162	1,45%	1,60%	1,86%	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%	0,73%	-	(170)	62			
	CF 2	12.648	15.122	17.804	19.043	0,81%	1,02%	1,08%	1.239	6.395	3.921			
	Mitraguna & Others	12.330	14.664	17.209	18.448	0,89%	1,10%	1,17%	1.239	6.118	3.785			
	Pensiun	318	458	595	595	0,01%	0,02%	0,30%	-	277	136			
Total Pembiayaan		30.008	30.694	33.313	35.830	1,18%	1,13%	1,20%	2.517	5.821	5.135	0,94%	21,92%	-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 (1-19 Oct'25	Growth (1-19 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	18-Nov-25	19-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	155.866	132.926	132.713	156.393	(20.234)	23.680	23.467	17,65%	526	0,34%	307.972	50,78%	(151.579)
2	Tabungan	1.803.617	1.929.405	1.931.916	1.932.508	8.980	592	3.104	0,16%	128.892	7,15%	2.053.217	94,12%	(120.709)
3	Deposito	681.198	794.773	790.303	794.238	13.126	3.935	(535)	-0,07%	113.040	16,59%	695.719	114,16%	98.519
Total		2.640.681	2.857.104	2.854.933	2.883.139	1.872	28.206	26.035	0,91%	242.458	9,18%	3.056.908	94,32%	(173.769)
CASA		1.959.483	2.062.331	2.064.629	2.088.901	(11.254)	24.272	26.570	1,29%	129.418	6,60%	2.361.189	88,47%	(272.288)
(% CASA		74,20%	72,18%	72,32%	72,45%									
FDR		99,99%	103,86%	104,68%	103,66%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-18 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	17-Nov-25	18-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	65.610	78.195	83.869	85.698		1.829	7.503	9,59%	20.088	30,62%	93.649	91,51%	(7.951)
2	Giro ISE	23.758	19.240	20.827	21.973		1.146	2.732	14,20%	(1.786)	-7,52%	40.752	53,92%	(18.780)
3	Tabungan ISE	30.646	49.287	53.375	54.058		683	4.770	9,68%	23.412	76,39%	34.543	156,49%	19.515
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 (1-19 Oct'25)	Pencairan (1-19 Nov'25)	Pencairan MtM	MtD (1-19 Oct'25	Growth (1-19 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	80.398	96.289	100.730	3.115	5.900	2.785	1.646	4.441	20.332	1.459	108.670	92,69%	(7.939)
	Linkage	14.865	24.410	24.410	-	-	-	54	0	9.545	-	27.177	89,82%	(2.766)
	Non-Linkage	65.533	71.879	76.320	3.115	5.900	2.785	1.592	4.441	10.787	1.459	81.493	93,65%	(5.173)
	• Local Champion	62.373	68.775	73.327	3.115	5.900	2.785	1.923	4.462	10.864	1.438	69.939	104,71%	3.297
	• Value Chain	3.160	3.104	3.084	-	-	-	-330	-20	-77	20	11.554	26,69%	(8.470)
2	MBG	368.059	386.301	384.964	6.815	5.125	-1.690	2.427	-1.337	16.906	6.462	416.638	92,40%	(31.674)
	KUR	343.457	360.866	359.525	5.815	4.905	-910	2.172	-1.341	16.068	6.246	389.607	92,28%	(30.082)
	Non KUR	24.602	25.435	25.439	1.000	220	-780	255	4	838	216	27.031	94,11%	(1.592)
3	PWG	200.888	337.104	352.955	48.696	49.289	593	15.679	15.851	152.067	33.438	352.958	100,00%	(3)
	Cilem	92.590	179.567	192.374	13.400	18.990	5.590	5.131	12.807	99.783	6.183	214.664	89,62%	(22.290)
	Gadai	108.298	157.537	160.581	35.296	30.299	-4.997	10.549	3.044	52.283	27.255	138.294	116,12%	22.287
4	CFG	1.991.066	2.147.657	2.149.990	26.178	26.391	213	24.686	2.333	158.924	24.058	2.201.267	97,67%	(51.278)
	CF 1	271.158	283.456	283.956	2.929	2.435	-494	1.344	500	12.798	1.936	306.261	92,72%	(22.305)
	Total Griya	236.939	234.916	233.801	850	160	-690	0	-1.115	-3.138	1.275	254.302	91,94%	(20.501)
	• Total Non Program	155.508	157.635	156.669	850	-	-850	-522	-966	1.161	966	163.178	96,01%	(6.509)
	• Program	81.431	77.281	77.132	-	160	-763	-149	-4.299	309	309	91.124	84,65%	(13.992)
	Oto	34.219	48.540	50.155	2.079	2.275	196	1.344	1.614	15.936	661	51.959	96,53%	(1.804)
	CF 2	1.719.908	1.864.201	1.866.034	23.249	23.956	707	23.342	1.833	146.126	22.123	1.895.007	98,47%	(28.973)
	Mitraguna & Others	1.474.657	1.597.603	1.599.552	21.300	21.745	447	17.258	1.949	124.895	19.796	1.633.534	97,92%	(33.982)
	Pensium	245.250	266.598	266.482	1.950	2.211	262	6.084	-116	21.232	2.327	261.473	101,92%	5.009
Total Pembiayaan		2.640.411	2.967.351	2.988.640	84.805	86.706	1.901	44.438	21.289	348.229	65.417	3.079.533	97,05%	(90.893)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	19-Nov-25	31-Dec-24	31-Oct-25	19-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	602	-	5.452	0,00%	0,00%	5,41%	5.452	5.452	4.850			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	602	-	5.452	0,00%	0,00%	7,14%	5.452	5.452	4.850			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	2.275	5.444	5.444	30.915	0,62%	1,41%	8,03%	25.472	28.640	25.472			
	KUR	1.785	4.476	4.476	26.652	0,52%	1,24%	7,41%	22.176	24.866	22.176			
	Non KUR	489	968	968	4.263	1,99%	3,81%	16,76%	3.295	3.774	3.295			
3	PWG	10	-	-	8.365	0,00%	0,00%	2,37%	8.365	8.355	8.365			
	Cilem	10	-	-	5.332	0,01%	0,00%	2,77%	5.332	5.322	5.332			
	Gadai	-	-	-	3.034	0,00%	0,00%	1,89%	3.034	3.034	3.034			
4	CFG	19.717	27.801	28.500	53.644	0,99%	1,33%	2,50%	25.144	33.927	25.843			
	CF 1	13.249	15.216	16.070	24.600	4,89%	5,67%	8,66%	8.529	11.351	9.384			
	Total Griya	12.780	14.475	15.301	18.672	5,39%	6,51%	7,99%	3.370	5.892	4.197			
	Oto	469	742	769	5.928	1,37%	1,58%	11,82%	5.159	5.459	5.186			
	CF 2	6.468	12.585	12.430	29.044	0,38%	0,67%	1,56%	16.615	22.576	16.459			
	Mitraguna & Others	5.999	11.277	11.068	25.769	0,41%	0,69%	1,61%	14.701	19.770	14.492			
	Pensium	470	1.308	1.361	3.276	0,19%	0,51%	1,23%	1.914	2.806	1.968			
Total Pembiayaan		22.002	33.847	33.943	98.377	0,83%	1,14%	3,29%	64.434	76.375	64.531	0,88%	73,27%	-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	19-Nov-25	31-Dec-24	31-Oct-25	19-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	18.159	23.973	24.522	24.108	22,59%	25,47%	23,93%	(414)	5.949	135			
	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	9.267	5,06%	13,47%	12,14%	(414)	5.953	136			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	2.573	2.310	2.733	3.127	0,70%	0,71%	0,81%	393	554	817			
	KUR	1.118	1.018	1.434	1.675	0,33%	0,40%	0,47%	241	556	657			
	Non KUR	1.455	1.292	1.300	1.452	5,91%	5,11%	5,71%	153	(2)	160			
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	25.116	1,29%	1,09%	1,17%	1.625	(551)	2.067			
	CF 1	9.750	10.411	9.855	10.852	3,60%	3,48%	3,82%	997	1.102	441			
	Total Griya	9.274	9.871	9.315	10.135	3,91%	3,97%	4,33%	820	861	264			
	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%	0,76%	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%	0,41%	130	168	264			
Total Pembiayaan		46.399	49.332	50.747	52.351	1,76%	1,71%	1,75%	1.605	5.953	3.019	1,79%	-2,01%	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 (1-19 Oct'25	Growth (1-19 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	18-Nov-25	19-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.111.061	1.511.279	1.342.450	1.347.240	79.856	4.791	(164.038)	-10,85%	236.179	21,26%	1.359.521	99,10%	(12.280)
2	Tabungan	4.778.169	5.117.615	5.310.785	5.329.335	111.728	18.549	211.720	4,14%	551.166	11,54%	5.138.860	103,71%	190.475
3	Deposito	1.667.902	1.697.645	1.644.719	1.642.846	(31.178)	(1.873)	(54.799)	-3,23%	(25.056)	-1,50%	1.690.130	97,20%	(47.284)
Total		7.557.133	8.326.539	8.297.954	8.319.422	160.406	21.467	(7.117)	-0,09%	762.289	10,09%	8.188.511	101,60%	130.911
CASA		5.889.231	6.628.894	6.653.235	6.676.575	191.584	23.340	47.682	0,72%	787.345	13,37%	6.498.380	102,74%	178.195
(% CASA		77,93%	79,61%	80,18%	80,25%									
FDR		79,28%	78,62%	80,22%	80,01%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-18 Nov'25)	Growth (1-18 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	17-Nov-25	18-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	304.377	344.571	366.136	366.555		420	21.984	6,38%	62.178	20,43%	392.287	93,44%	(25.732)
2	Giro ISE	93.275	83.083	89.621	90.304		683	7.222	8,69%	(2.971)	-3,19%	146.711	61,55%	(56.407)
3	Tabungan ISE	174.173	207.373	222.266	221.981		(284)	14.608	7,04%	47.808	27,45%	186.170	119,24%	35.812
4	Deposito ISE	36.929	54.116	54.249	54.270		21	154	0,28%	17.341	46,96%	59.406	91,35%	(5.136)
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 (1-19 Oct'25)	Pencairan (1-19 Nov'25)	Pencairan MtM	MtD (1-19 Oct'25	Growth (1-19 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	824.608	794.625	892.552	1.850	102.302	100.452	-22.040	97.927	67.944	4.375	886.402	100,69%	6.150
	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	244.210	1.850	2.302	452	-17.075	-2.073	3.458	4.375	275.847	88,53%	(31.637)
	• Local Champion	177.655	176.981	176.091	500	2.050	1.550	-18.124	-890	-1.564	2.940	188.154	93,59%	(12.063)
	• 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	1.046.267	15.201	15.276	75	4.277	-3.942	21.123	19.218	1.127.564	92,79%	(81.297)
	KUR	965.396	990.622	987.515	14.856	15.096	240	4.147	-3.108	22.118	18.204	1.062.689	92,93%	(75.175)
	Non KUR	59.748	59.587	58.753	345	180	-165	130	-835	-995	1.015	64.875	90,56%	(6.122)
3	PWG	255.819	508.340	530.407	77.168	52.730	-24.437	31.058	22.067	274.588	30.663	563.574	94,11%	(33.167)
	Cilem	149.863	346.578	361.193	31.063	23.326	-7.738	16.151	14.615	211.330	8.710	399.246	90,47%	(38.053)
	Gadai	105.956	161.762	169.214	46.104	29.404	-16.700	14.906	7.451	63.258	21.953	164.327	102,97%	4.886
4	CFG	3.885.901	4.193.178	4.187.113	50.812	48.486	-2.327	38.816	-6.065	301.211	54.550	4.332.277	96,65%	(145.164)
	CF 1	838.535	901.570	897.491	9.973	6.314	-3.658	2.382	-4.079	58.956	10.393	913.053	98,30%	(15.562)
	Total Griya	595.912	605.944	602.482	4.294	1.237	-3.057	0	-3.463	6.569	4.700	633.024	95,18%	(30.542)
	• Total Non Program	435.065	456.344	453.604	3.976	1.237	-2.739	4.223	-2.740	18.539	3.977	451.458	100,48%	2.145
	• Program	160.848	149.601	148.878	318	-	-318	-929	-723	-11.970	723	181.566	82,00%	(32.687)
	Oto	242.622	295.625	295.009	5.679	5.077	-601	2.382	-616	52.387	5.693	280.029	105,35%	14.980
	CF 2	3.047.367	3.291.608	3.289.622	40.840	42.171	1.332	36.434	-1.986	242.255	44.157	3.419.224	96,21%	(129.602)
	Mitraguna & Others	2.497.673	2.730.485	2.729.984	38.093	36.448	-1.644	33.809	-502	232.311	36.950	2.835.118	96,29%	(105.135)
	Pensium	549.694	561.123	559.638	2.747	5.723	2.976	2.625	-1.485	9.944	7.208	584.105	95,81%	(24.467)
Total Pembiayaan		5.991.472	6.546.353	6.656.339	145.031	218.794	73.763	52.110	109.986	664.866	108.808	6.909.817	96,33%	(253.478)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	19-Nov-25	31-Dec-24	31-Oct-25	19-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.291	250	188	799	0,16%	0,02%	0,09%	611	(492)	549			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	1.291	250	188	799	0,54%	0,08%	0,33%	611	(492)	549			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	11.476	19.520	19.520	56.225	1,12%	1,86%	5,37%	36.705	44.749	36.705			
	KUR	9.838	16.517	16.517	49.658	1,02%	1,67%	5,03%	33.141	39.820	33.141			
	Non KUR	1.638	3.003	3.003	6.567	2,74%	5,04%	11,18%	3.564	4.929	3.564			
3	PWG	124	-	-	9.477	0,05%	0,00%	1,79%	9.477	9.352	9.477			
	Cilem	118	-	-	7.742	0,08%	0,00%	2,14%	7.742	7.624	7.742			
	Gadai	7	-	-	1.735	0,01%	0,00%	1,03%	1.735	1.728	1.735			
4	CFG	59.411	71.220	72.096	123.086	1,53%	1,72%	2,94%	50.990	63.675	51.866			
	CF 1	35.165	42.144	39.232	61.537	4,19%	4,35%	6,86%	22.305	26.372	19.393			
	Total Griya	29.490	31.633	30.424	38.458	4,95%	5,02%	6,38%	8.034	8.968	6.825			
	Oto	5.675	10.511	8.808	23.079	2,34%	2,98%	7,82%	14.271	17.405	12.568			
	CF 2	24.246	29.076	32.864	61.549	0,80%	1,00%	1,87%	28.685	37.302	32.473			
	Mitraguna & Others	22.605	26.760	29.933	52.517	0,91%	1,10%	1,92%	22.584	29.912	25.756			
	Pensium	1.642	2.316	2.931	9.032	0,30%	0,52%	1,61%	6.101	7.391	6.717			
Total Pembiayaan		72.302	90.990	91.804	189.586	1,21%	1,40%	2,85%	97.783	117.284	98.596	1,25%	56,19%	-1,6%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	19-Nov-25	31-Dec-24	31-Oct-25	19-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	23.889	1,84%	2,14%	2,28%	1.363	5.012	2.140			
	KUR	14.751	16.970	17.487	18.848	1,53%	1,77%	1,91%	1.361	4.097	1.877			
	Non KUR	4.126	4.778	5.039	5.041	6,91%	8,46%	8,58%	2	915	263			
3	PWG	-	7	7	43	0,00%	0,00%	0,01%	36	43	36			
	Cilem	-	-	-	11	0,00%	0,00%	0,00%	11	11	11			
	Gadai	-	7	7	32	0,00%	0,00%	0,02%	25	32	25			
4	CFG	50.713	72.384	73.070	76.609	1,31%	1,74%	1,83%	3.539	25.896	4.224			
	CF 1	15.203	26.269	26.509	28.256	1,81%	2,94%	3,15%	1.748	13.053	1.987			
	Total Griya	12.941	22.853	22.897	23.744	2,17%	3,78%	3,94%	847	10.803	891			
	Oto	2.262	3.416	3.611	4.512	0,93%	1,22%	1,53%	901	2.250	1.096			
	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	101.715	1,19%	1,48%	1,53%	4.935	30.404	6.453	1,14%	25,42%	-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

AREA PEMATANGSIANTAR

Pilih Area

Kelas Outlet

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD Oct'25	Growth (1-19 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	18-Nov-25	19-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	74.169	59.049	55.334	54.721	(86.238)	(613)	(4.328)	-7,33%	(19.448)	-26,22%	212.481	25,75%	(157.760)
2	Tabungan	1.786.724	1.968.204	1.946.561	1.947.865	36.437	1.303	(20.340)	-1,03%	161.141	9,02%	2.011.047	96,86%	(63.183)
3	Deposito	649.060	615.862	626.737	624.706	(36.484)	(2.030)	8.845	1,44%	(24.354)	-3,75%	663.637	94,13%	(38.931)
Total		2.509.954	2.643.115	2.628.632	2.627.293	(86.285)	(1.340)	(15.823)	-0,60%	117.339	4,67%	2.887.165	91,00%	(259.873)
CASA		1.860.893	2.027.253	2.001.896	2.002.586	(49.801)	691	(24.667)	-1,22%	141.693	7,61%	2.223.528	90,06%	(220.942)
(% CASA)		74,14%	76,70%	76,16%	76,22%									
FDR		125,36%	131,49%	132,72%	132,79%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD Oct'25	Growth (1-18 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	17-Nov-25	18-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	42.839	42.018	41.992	41.797		(195)	(221)	-0,53%	(1.042)	-2,43%	80.699	51,79%	(38.902)
2	Giro ISE	4.948	4.741	6.106	5.740		(366)	999	21,07%	792	16,01%	27.894	20,58%	(22.154)
3	Tabungan ISE	31.691	33.067	31.668	31.838		170	(1.229)	-3,72%	147	0,47%	36.953	86,16%	(5.114)
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 (1-19 Oct'25)	Pencairan (1-19 Nov'25)	Pencairan MtM	MtD (1-19 Oct'25)	Growth (1-19 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	184.570	242.665	241.536	500	-	-500	-5.617	-1.128	56.966	1.128	215.986	111,83%	25.550
	Linkage	86.431	111.300	111.300	-	-	-	-488	0	24.870	-	100.323	110,94%	10.978
	Non-Linkage	98.139	131.365	130.236	500	-	-500	-5.130	-1.128	32.097	1.128	115.663	112,60%	14.573
	• Local Champion	98.139	131.365	130.236	500	-	-500	-5.130	-1.128	32.097	1.128	112.568	115,68%	17.650
	• Value Chain	-	-	-	-	-	-	0	0	0	-	3.077	0,00%	(3.077)
2	MBG	446.877	444.339	441.857	6.105	5.365	-740	-160	-2.482	-5.021	7.847	501.352	88,13%	(59.495)
	KUR	419.345	419.362	417.547	6.005	5.365	-640	-247	-1.815	-1.798	7.180	471.093	88,63%	(53.546)
	Non KUR	27.532	24.977	24.310	100	-	-100	-407	-667	-3.222	667	30.259	80,34%	(5.949)
3	PWG	258.833	406.261	421.114	67.266	58.851	-8.415	27.268	14.853	162.281	43.998	414.433	101,61%	6.682
	Cilem	127.522	219.691	227.874	20.415	16.228	-4.187	9.355	8.182	100.352	8.046	250.568	90,94%	(22.695)
	Gadai	131.312	186.669	193.241	46.851	42.623	-4.227	17.913	6.671	61.929	35.952	163.864	117,93%	29.376
4	CFG	2.256.170	2.382.215	2.384.162	31.108	26.067	-5.042	22.329	1.947	127.992	24.119	2.472.864	96,41%	(88.702)
	CF 1	461.418	471.592	472.103	4.252	3.175	-1.077	5.755	511	10.685	2.664	495.744	95,23%	(23.641)
	Total Griya	417.205	393.258	393.002	1.415	788	-627	0	-256	-24.204	1.044	432.970	90,77%	(39.968)
	• Total Non Program	64.148	59.328	59.658	1.100	510	-590	2.080	329	-4.490	181	71.111	83,89%	(11.454)
	• Program	353.058	333.930	333.344	315	278	-37	-1.789	-586	-19.714	864	361.858	92,12%	(28.514)
	Oto	44.213	78.334	79.102	2.837	2.387	-450	5.755	767	34.889	1.620	62.775	126,01%	16.327
	CF 2	1.794.752	1.910.623	1.912.059	26.856	22.891	-3.964	16.573	1.436	117.307	21.455	1.977.120	96,71%	(65.061)
	Mitraguna & Others	1.323.695	1.431.023	1.434.376	21.271	18.199	-3.072	12.749	3.352	110.680	14.847	1.489.234	96,32%	(54.858)
	Pensiun	471.056	479.599	477.683	5.585	4.692	-892	3.824	-1.916	6.627	6.609	487.886	97,91%	(10.203)
Total Pembiayaan		3.146.451	3.475.480	3.488.669	104.979	90.282	-14.696	43.819	13.189	342.219	77.093	3.604.634	96,78%	(115.965)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	19-Nov-25	31-Dec-24	31-Oct-25	19-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	192	348	475	1.768	0,10%	0,20%	0,73%	1.292	1.576	1.419			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	192	348	475	1.768	0,20%	0,36%	1,36%	1.292	1.576	1.419			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	4.879	7.999	7.999	37.743	1,09%	1,80%	8,54%	29.744	32.864	29.744			
	KUR	3.627	6.377	6.377	33.903	0,86%	1,52%	8,12%	27.526	30.276	27.526			
	Non KUR	1.252	1.623	1.623	3.840	4,55%	6,50%	15,80%	2.217	2.588	2.217			
3	PWG	275	1	1	13.091	0,11%	0,00%	3,11%	13.090	12.816	13.090			
	Cilem	275	1	1	8.137	0,22%	0,00%	3,57%	8.136	7.862	8.136			
	Gadai	-	-	-	4.954	0,00%	0,00%	2,56%	4.954	4.954	4.954			
4	CFG	67.344	65.418	65.451	102.412	2,98%	2,75%	4,30%	36.961	35.068	36.994			
	CF 1	43.373	41.883	41.926	61.319	9,40%	8,89%	12,99%	19.393	17.945	19.436			
	Total Griya	41.791	40.502	40.088	55.351	10,02%	10,19%	14,08%	15.263	13.560	14.849			
	Oto	1.583	1.381	1.838	5.968	3,58%	2,35%	7,54%	4.130	4.385	4.587			
	CF 2	23.971	23.535	23.525	41.093	1,34%	1,23%	2,15%	17.569	17.123	17.558			
	Mitraguna & Others	22.208	21.338	21.186	36.721	1,68%	1,48%	2,56%	15.535	14.513	15.383			
	Pensiun	1.763	2.197	2.338	4.372	0,37%	0,49%	0,92%	2.034	2.610	2.176			
Total Pembiayaan		72.690	73.767	73.927	155.014	2,31%	2,13%	4,44%	81.087	82.324	81.247	2,29%	48,57%	-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	19-Nov-25	31-Dec-24	31-Oct-25	19-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	35.691	33.082	33.063	33.414	19,34%	13,63%	13,83%	351	(2.277)	332			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	35.691	33.082	33.063	33.414	36,37%	25,17%	25,66%	351	(2.277)	332			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	3.530	7.844	8.508	8.879	0,79%	1,91%	2,01%	371	5.349	1.035			
	KUR	2.493	5.912	6.287	6.390	0,59%	1,50%	1,53%	103	3.897	478			
	Non KUR	1.037	1.932	2.221	2.489	3,77%	8,89%	10,24%	268	1.452	557			
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	138.309	4,40%	5,70%	5,80%	2.406	39.040	3.703			
	CF 1	73.505	94.608	94.254	96.123	15,93%	19,99%	20,36%	1.868	22.618	1.515			
	Total Griya	73.052	92.989	92.591	94.469	17,51%	23,54%	24,04%	1.878	21.417	1.480			
	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	42.186	1,44%	2,18%	2,21%	538	16.423	2.188			
	Mitraguna & Others	22.415	37.920	39.679	40.219	1,69%	2,77%	2,80%	540	17.804	2.299			
	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	180.807	4,41%	5,11%	5,18%	3.149	42.134	5.092	4,00%	22,83%	-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)