

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31	Growth (1-10 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	9-Nov-25	10-Nov-25	Oct'25	DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.894.366	2.544.286	2.638.185	2.646.255	215.592	8.070	101.969	4,01%	751.889	39,69%	2.739.265	96,60%	(93.010)
2	Tabungan	12.343.531	13.296.434	13.213.450	13.432.200	253.475	218.749	135.766	1,02%	1.088.669	8,82%	13.678.155	98,20%	(245.955)
3	Deposito	6.674.579	6.906.038	7.274.505	7.265.324	433.564	(9.180)	359.286	5,20%	590.746	8,85%	6.755.585	107,55%	509.739
Total		20.912.476	22.746.758	23.126.141	23.343.779	902.631	217.638	597.021	2,62%	2.431.303	11,63%	23.173.005	100,74%	170.774
CASA		14.237.897	15.840.720	15.851.636	16.078.455	469.066	226.819	237.735	1,50%	1.840.558	12,93%	16.417.420	97,94%	(338.965)
(% CASA		68,08%	69,64%	68,54%	68,88%									
FDR		79,95%	81,97%	80,80%	80,04%									

Kinerja ISE

No.	Segmen/Produk	Posisi				Growth (1-9 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	8-Nov-25	9-Nov-25	DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	605.893	649.102	659.585	663.250	3.666	14.148	2,18%	57.357	9,47%	796.175	83,30%	(132.925)
2	Giro ISE	190.259	157.011	159.764	161.784	2.021	4.773	3,04%	(28.475)	-14,97%	305.720	52,92%	(143.935)
3	Tabungan ISE	335.051	402.368	409.988	411.633	1.645	9.265	2,30%	76.582	22,86%	361.290	113,93%	50.343
4	Deposito ISE	80.583	89.723	89.833	89.833	0	111	0,12%	9.251	11,48%	129.166	69,55%	(39.333)
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 (1-10 Oct'25)	Pencairan (1-10 Nov'25)	Pencairan MtM	MtD (1-31 Oct'25	Growth (1-10 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	10-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	1.400.748	1.465.739	1.561.325	3.485	103.892	100.407	-28.183	95.587	160.578	8.305	1.598.900	97,65%	(37.574)
	Linkage	727.269	728.335	728.330	-	-	-	-5.513	-5	1.061	5	813.561	89,52%	(85.231)
	• Non-Linkage	673.478	737.404	832.995	3.485	103.892	100.407	-22.670	95.592	159.517	8.300	785.338	106,07%	47.657
	• Local Champion	584.102	623.875	721.369	2.985	103.640	100.655	-28.360	97.495	137.267	6.145	637.134	113,22%	84.235
	• Value Chain	89.377	113.529	111.626	500	252	(248)	5.690	-1.903	22.250	2.155	148.204	75,32%	(36.578)
2	MBG	2.310.331	2.397.229	2.387.771	16.886	9.335	-7.551	11.797	-9.458	77.440	18.793	2.607.967	91,56%	(220.197)
	KUR	2.171.167	2.257.716	2.249.029	15.821	8.805	-7.016	11.491	-8.687	77.862	17.492	2.453.908	91,65%	(204.879)
	Non KUR	139.164	139.514	138.742	1.065	530	-535	306	-771	-422	1.301	154.060	90,06%	(15.317)
3	PWG	1.161.081	1.975.702	1.991.871	183.913	98.046	-85.867	109.457	16.169	830.790	81.877	2.106.569	94,56%	(114.698)
	Cilem	604.524	1.180.138	1.180.141	80.832	22.372	-58.460	44.313	3	575.617	22.369	1.367.301	86,31%	(187.160)
	Gadai	556.557	795.564	811.730	103.081	75.674	-27.407	65.144	16.166	255.173	59.508	739.268	109,80%	72.462
4	CFG	11.847.954	12.806.437	12.744.514	94.007	46.920	-47.087	124.487	-61.924	896.560	108.844	13.192.499	96,60%	(447.985)
	CF 1	2.410.954	2.561.135	2.553.591	17.303	7.259	-10.044	16.587	-7.544	142.637	14.803	2.634.408	96,93%	(80.817)
	Total Griya	1.954.117	1.983.941	1.976.474	9.368	1.080	-8.288	7.175	-7.467	22.357	8.547	2.064.166	95,75%	(87.692)
	• Total Non Program	1.351.346	1.407.760	1.401.057	8.551	913	-7.638	8.767	-6.703	49.711	7.616	1.399.959	100,08%	1.098
	• Program	602.771	576.181	575.417	817	167	-650	-1.592	-764	-27.354	931	664.207	86,63%	(88.790)
	Oto	456.837	577.194	577.118	7.935	6.179	-1.756	9.412	-77	120.281	6.256	570.242	101,21%	6.875
	CF 2	9.437.000	10.245.302	10.190.922	76.704	39.661	-37.043	107.900	-54.380	753.922	94.041	10.558.091	96,52%	(367.169)
	Mitraguna & Others	7.891.563	8.644.861	8.600.967	69.748	33.906	-35.842	93.621	-43.894	709.404	77.800	8.908.842	96,54%	(307.875)
	Pensiun	1.545.436	1.600.441	1.589.955	6.956	5.755	-1.201	14.278	-10.486	44.519	16.241	1.649.249	96,40%	(59.294)
Total Pembiayaan		16.720.113	18.645.108	18.685.481	298.291	258.193	-40.098	217.558	40.373	1.965.368	217.820	19.505.935	95,79%	(820.454)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	10-Nov-25	31-Dec-24	31-Oct-25	10-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	3.258	1.207	3.873	9.712	0,23%	0,26%	0,62%	5.838	6.453	8.505			
	Linkage	43	6	6	145	0,01%	0,00%	0,02%	139	101	139			
	Local Champion	3.215	1.201	3.867	9.447	0,48%	0,52%	1,13%	5.580	6.232	8.246			
	Value Chain	-	-	-	120				120	120	120			
2	MBG	26.523	48.577	43.850	109.906	1,15%	1,83%	4,60%	66.056	83.383	61.329			
	KUR	21.896	39.713	36.508	96.435	1,01%	1,62%	4,29%	59.927	74.539	56.722			
	Non KUR	4.627	8.864	7.342	13.471	3,33%	5,26%	9,71%	6.128	8.843	4.607			
3	PWG	565	277	29	56.419	0,05%	0,00%	2,83%	56.390	55.854	56.142			
	Cilem	558	-	3	41.630	0,09%	0,00%	3,53%	41.626	41.071	41.630			
	Gadai	7	277	26	14.789	0,00%	0,00%	1,82%	14.763	14.783	14.513			
4	CFG	184.758	217.834	219.298	469.585	1,56%	1,71%	3,68%	250.287	284.828	251.752			
	CF 1	108.284	120.573	121.877	210.076	4,49%	4,76%	8,23%	88.199	101.793	89.504			
	Total Griya	97.865	104.482	107.262	144.064	5,01%	5,41%	7,29%	36.801	46.199	39.581			
	Oto	10.419	16.090	14.615	66.013	2,28%	2,53%	11,44%	51.398	55.594	49.923			
	CF 2	76.474	97.261	97.421	259.509	0,81%	0,95%	2,55%	162.088	183.035	162.248			
	Mitraguna & Others	72.232	90.607	89.999	230.808	0,92%	1,04%	2,68%	140.809	158.576	140.201			
	Pensiun	4.241	6.654	7.422	28.701	0,27%	0,46%	1,81%	21.279	24.459	22.047			
Total Pembiayaan		215.104	267.894	267.051	645.622	1,29%	1,43%	3,46%	378.571	430.518	377.728	1,31%	62,15%	-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	10-Nov-25	31-Dec-24	31-Oct-25	10-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	65.676	67.732	68.318	68.324	4,69%	4,66%	4,38%	6	2.648	592			
	Linkage	15.065	15.082	15.081	15.087	2,07%	2,07%	2,07%	6	22	6			
	Non-Linkage	50.611	52.650	53.237	53.237	7,51%	7,22%	6,39%	(0)	2.626	587			
	Value Chain	-	-	-	-				-	-	-			
2	MBG	31.069	38.514	39.976	41.031	1,34%	1,67%	1,72%	1.055	9.962	2.518			
	KUR	22.074	29.377	30.304	31.221	1,02%	1,34%	1,39%	917	9.147	1.844			
	Non KUR	8.995	9.137	9.672	9.811	6,46%	6,93%	7,07%	139	816	674			
3	PWG	184	191	191	224	0,02%	0,01%	0,01%	33	40	33			
	Cilem	-	-	-	33	0,00%	0,00%	0,00%	33	33	33			
	Gadai	184	191	191	191	0,03%	0,02%	0,02%	-	6	-			
4	CFG	227.463	278.802	284.201	289.106	1,92%	2,22%	2,27%	4.905	61.643	10.304			
	CF 1	109.876	143.958	141.595	143.457	4,56%	5,53%	5,62%	1.862	33.581	(501)			
	Total Griya	105.089	137.329	134.833	136.277	5,38%	6,80%	6,89%	1.444	31.187	(1.052)			
	Oto	4.786	6.629	7.180	7.180	1,05%	1,17%	1,24%	418	2.393	550			
	CF 2	117.587	134.844	142.606	145.649	1,25%	1,39%	1,43%	3.043	28.062	10.805			
	Mitraguna & Others	101.881	128.172	135.405	138.325	1,29%	1,57%	1,61%	2.920	36.444	10.154			
	Pensiun	15.706	6.673	7.201	7.324	0,09%	0,04%	0,46%	123	(8.382)	651			
Total Pembiayaan		324.392	385.238	392.685	398.685	1,94%	2,11%	2,13%	6.000	74.293	13.447	1,78%	16,54%	-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	Posisi			Growth (Mtd
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Kinerja Pendanaan

No.	Segmen/Produk	Posisi				Mtd (1-10 Oct'25)	Growth (1-10 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	9-Nov-25	10-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	238.297	241.473	443.964	447.751	(2.867)	3.788	206.278	85,42%	209.454	87,90%	384.203	116,54%	63.549
2	Tabungan	1.732.891	1.859.030	1.842.449	1.862.415	56.174	19.966	3.385	0,18%	129.524	7,47%	1.972.158	94,44%	(109.743)
3	Deposito	877.742	1.006.845	986.435	980.814	27.995	(5.621)	(26.031)	-2,59%	103.072	11,74%	892.777	109,86%	88.037
Total		2.848.930	3.107.348	3.272.848	3.290.980	81.302	18.132	183.632	5,91%	442.050	15,52%	3.249.137	101,29%	41.843
CASA		1.971.188	2.100.503	2.286.413	2.310.166	53.307	23.753	209.663	9,98%	338.978	17,20%	2.356.360	98,04%	(46.194)
(% CASA)		69,19%	67,60%	69,86%	70,20%									
FDR		84,13%	87,07%	82,13%	81,68%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-9 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	8-Nov-25	9-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	79.410	83.911	85.290	86.091		802	2.180	2,60%	6.681	8,41%	115.376	74,62%	(29.284)
2	Giro ISE	37.094	35.641	37.277	37.689		411	2.048	5,75%	595	1,60%	58.873	64,02%	(21.184)
3	Tabungan ISE	39.484	45.872	45.590	45.980		390	108	0,23%	6.496	16,45%	44.492	103,34%	1.488
4	Deposito ISE	2.833	2.398	2.423	2.423		0	25	1,04%	(410)	-14,48%	12.011	20,17%	(9.588)
5	CIF ISE	2.097	2.253	2.267	2.267		0	14	0,62%	170	8,11%		0,00%	2.267

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-10 Oct'25)	Pencairan (1-10 Nov'25)	Pencairan MtM	MtD (1-10 Oct'25)	Growth (1-10 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	10-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	122.962	125.291	123.079	1.335	500	-835	-6.011	-2.212	117	2.712	154.342	79,74%	(31.263)
	Linkage	22.750	26.138	26.133	-	-	-	10	-5	3.383	5	36.415	71,76%	(10.282)
	Non-Linkage	100.212	99.154	96.947	1.335	500	-835	-6.021	-2.207	-3.266	2.707	117.927	82,21%	(20.980)
	• Local Champion	83.501	67.399	67.366	1.335	500	-835	-11.270	-33	-16.135	533	91.899	73,30%	(24.533)
	• Value Chain	16.712	31.755	29.580	-	-	-	5.249	-2.175	12.869	2.175	26.028	113,65%	3.553
2	MBG	310.816	324.540	323.126	2.015	1.035	-980	-8.937	3.904	-1.414	2.449	356.921	90,53%	(33.796)
	KUR	291.370	304.664	303.414	1.815	1.035	-780	-3.340	-1.250	12.044	2.285	335.168	90,53%	(31.754)
	Non KUR	19.446	19.876	19.712	200	-	-200	564	-164	266	164	21.753	90,62%	(2.041)
3	PWG	193.140	311.736	310.444	27.864	10.401	-17.463	11.829	-1.293	117.303	11.693	344.208	90,19%	(33.764)
	Cilem	122.752	210.728	208.828	14.238	2.532	-11.706	4.926	-1.901	86.076	4.433	246.061	84,87%	(37.233)
	Gadai	70.389	101.008	101.616	13.626	7.869	-5.757	6.902	608	31.227	7.261	98.147	103,53%	3.469
4	CFG	1.770.026	1.944.093	1.931.383	13.907	4.970	-8.937	12.103	-12.710	161.357	17.680	1.992.000	96,96%	(60.617)
	CF 1	463.002	518.559	515.732	5.172	1.050	-4.122	-305	-2.827	52.730	3.877	500.470	103,05%	15.262
	Total Griya	392.209	435.699	433.297	4.669	430	-4.239	0	-2.402	41.089	2.832	410.944	105,44%	22.353
	• Total Non Program	388.279	424.552	421.993	4.170	263	-3.907	6.848	-2.560	33.714	2.823	396.555	106,41%	25.437
	• Program	3.930	11.147	11.305	499	167	-332	1.756	158	7.375	9	14.389	73,56%	(3.084)
	Oto	70.793	82.860	82.435	503	620	117	-305	-425	11.642	1.045	89.526	92,08%	(7.091)
	CF 2	1.307.024	1.425.534	1.415.651	8.735	3.920	-4.815	12.408	-9.883	108.627	13.803	1.491.530	94,91%	(75.879)
	Mitraguna & Others	1.211.757	1.326.190	1.317.449	8.119	3.844	-4.275	11.344	-8.741	105.692	12.585	1.379.110	95,53%	(61.662)
	Pensiun	95.268	99.344	98.202	616	76	-540	1.064	-1.141	2.935	1.217	112.420	87,35%	(14.218)
Total Pembiayaan		2.396.945	2.705.661	2.688.032	45.121	16.906	-28.215	21.824	-17.629	291.087	34.535	2.847.472	94,40%	(159.440)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	10-Nov-25	31-Dec-24	31-Oct-25	10-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	508	6	6	145	0,41%	0,00%	0,12%	139	(363)	139			
	Linkage	43	6	6	145	0,19%	0,02%	0,55%	139	101	139			
	Local Champion	465	-	-	-	0,46%	0,00%	0,00%	-	(465)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	4.441	6.233	6.233	17.443	1,43%	1,92%	5,40%	11.210	13.002	11.210			
	KUR	3.770	4.834	4.834	15.477	1,29%	1,59%	5,10%	10.643	11.707	10.643			
	Non KUR	671	1.399	1.399	1.966	3,45%	7,04%	9,97%	567	1.295	567			
3	PWG	155	2	2	8.835	0,08%	0,00%	2,85%	8.833	8.680	8.833			
	Cilem	155	2	2	7.668	0,13%	0,00%	3,67%	7.666	7.513	7.666			
	Gadai	-	-	-	1.167	0,00%	0,00%	1,15%	1.167	1.167	1.167			
4	CFG	19.018	30.183	28.147	81.222	1,07%	1,45%	4,21%	53.075	62.205	51.039			
	CF 1	8.456	11.874	11.479	23.753	1,83%	2,21%	4,61%	12.274	15.297	11.878			
	Total Griya	6.832	10.848	10.463	14.194	1,74%	2,40%	3,28%	3.731	7.361	3.346			
	Oto	1.624	1.027	1.016	9.559	2,29%	1,23%	11,60%	8.543	7.935	8.532			
	CF 2	10.562	18.309	16.669	57.470	0,81%	1,17%	4,06%	40.801	46.908	39.161			
	Mitraguna & Others	10.315	17.929	16.481	54.727	0,85%	1,24%	4,15%	38.246	44.412	36.798			
	Pensiun	247	379	188	2.743	0,26%	0,19%	2,79%	2.555	2.496	2.363			
Total Pembiayaan		24.121	36.424	34.388	107.645	1,01%	1,27%	4,00%	73.257	83.524	71.221	1,04%	74,07%	-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	10-Nov-25	31-Dec-24	31-Oct-25	10-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.083	1.738	1.738	1.744	0,88%	1,39%	1,42%	6	661	6			
	Linkage	196	238	238	244	0,86%	0,91%	0,93%	6	48	6			
	Non-Linkage	888	1.500	1.500	1.500	0,89%	1,51%	1,55%	-	612	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	3.227	4.916	4.684	4.791	1,04%	1,44%	1,48%	107	1.564	(125)			
	KUR	1.952	4.295	4.075	4.249	0,67%	1,34%	1,40%	174	2.297	(46)			
	Non KUR	1.274	620	609	542	6,55%	3,06%	2,75%	(67)	(733)	(79)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	33.691	27.581	27.766	28.938	1,90%	1,43%	1,50%	1.172	(4.753)	1.357			
	CF 1	5.942	6.610	4.809	5.480	1,28%	0,93%	1,06%	670	(463)	(1.131)			
	Total Griya	5.028	6.005	4.373	5.044	1,28%	1,00%	1,16%	670	15	(961)			
	Oto	914	606	436	436	1,29%	0,53%	0,53%	-	(478)	(170)			
	CF 2	27.748	20.970	22.956	23.458	2,12%	1,61%	1,66%	502	(4.290)	2.488			
	Mitraguna & Others	27.082	20.709	22.326	22.831	2,23%	1,68%	1,73%	505	(4.252)	2.122			
	Pensiun	666	262	631	627	0,03%	0,02%	0,64%	(3)	(38)	366			
Total Pembiayaan		38.001	34.235	34.188	35.473	1,59%	1,26%	1,32%	1.285	(2.528)	1.238	1,42%	-7,85%	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 (1-10 Oct'25	Growth (1-10 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	9-Nov-25	10-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	314.972	599.559	591.424	595.223	245.075	3.799	(4.336)	-0,72%	280.251	88,98%	475.089	125,29%	120.134
2	Tabungan	2.242.130	2.422.180	2.383.167	2.405.303	40.155	22.136	(16.877)	-0,70%	163.172	7,28%	2.502.873	96,10%	(97.570)
3	Deposito	2.798.677	2.790.913	3.213.165	3.201.374	460.105	(11.791)	410.462	14,71%	402.698	14,39%	2.813.322	113,79%	388.052
Total		5.355.779	5.812.652	6.187.757	6.201.900	745.335	14.143	389.248	6,70%	846.121	15,80%	5.791.284	107,09%	410.616
CASA		2.557.102	3.021.739	2.974.591	3.000.526	285.230	25.934	(21.214)	-0,70%	443.424	17,34%	2.977.962	100,76%	22.564
(% CASA		47,74%	51,99%	48,07%	48,38%									
FDR		47,52%	50,76%	47,61%	47,51%									

Kinerja ISE

No.	Segmen/Produk	Posisi				DtD	Growth (1-9 Nov'25)				Target Nov'25		
		31-Dec-24	31-Oct-25	8-Nov-25	9-Nov-25		MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	113.657	100.407	96.889	97.890	1.001	(2.517)	-2,51%	(15.767)	-13,87%	148.814	65,78%	(50.924)
2	Giro ISE	31.184	14.307	16.540	16.965	425	2.659	18,58%	(14.219)	-45,60%	52.489	32,32%	(35.523)
3	Tabungan ISE	59.057	66.768	61.017	61.592	576	(5.176)	-7,75%	2.535	4,29%	63.948	96,32%	(2.356)
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 (1-10 Oct'25)	Pencairan (1-10 Nov'25)	Pencairan MtM	MtD (1-10 Oct'25	Growth (1-10 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	10-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	188.209	206.868	205.202	1.150	640	-510	3.840	-1.666	16.993	2.306	233.500	87,88%	(28.298)
	Linkage	19.369	18.145	18.145	-	-	-	-124	0	-1.224	-	39.092	46,42%	(20.947)
	Non-Linkage	168.841	188.723	187.057	1.150	640	-510	3.964	-1.666	18.216	2.306	194.408	96,22%	(7.351)
	• Local Champion	162.434	179.355	177.649	1.150	640	-510	4.242	-1.706	15.215	2.346	174.555	101,77%	3.094
	• Value Chain	6.407	9.368	9.408	-	-	-	-277	40	3.001	(40)	19.853	47,39%	(10.445)
2	MBG	159.435	191.840	191.385	130	1.305	1.175	1.349	-455	31.950	1.760	205.492	93,13%	(14.107)
	KUR	151.599	182.202	181.643	130	955	825	1.585	-560	30.044	1.515	195.351	92,98%	(13.708)
	Non KUR	7.836	9.637	9.742	-	350	350	-236	105	1.906	245	10.141	96,07%	(399)
3	PWG	252.400	412.261	418.241	34.355	21.905	-12.449	23.624	5.980	165.841	15.925	431.397	96,95%	(13.156)
	Cilem	111.797	223.573	224.511	15.921	4.692	-11.229	8.750	938	112.714	3.754	256.762	87,44%	(32.251)
	Gadai	140.603	188.688	193.730	18.434	17.214	-1.220	14.874	5.043	53.127	12.171	174.635	110,93%	19.095
4	CFG	1.944.791	2.139.295	2.131.407	15.227	10.234	-4.993	19.378	-7.889	186.615	18.123	2.194.090	97,14%	(62.684)
	CF 1	376.842	385.958	384.653	806	19	-787	235	-1.305	7.811	1.324	418.880	91,83%	(34.227)
	Total Griya	311.852	314.123	313.441	-	-	0	0	-682	1.590	682	332.926	94,15%	(19.485)
	• Total Non Program	308.347	309.901	309.227	-	-	0	-3.862	-674	880	674	317.656	97,35%	(8.430)
	• Program	3.505	4.223	4.215	-	-	0	133	-8	710	8	15.270	27,60%	(11.055)
	Oto	64.990	71.834	71.211	806	19	-787	235	-623	6.222	642	85.954	82,85%	(14.743)
	CF 2	1.567.950	1.753.337	1.746.754	14.421	10.215	-4.206	19.143	-6.584	178.804	16.799	1.775.210	98,40%	(28.457)
	Mitraguna & Others	1.383.782	1.559.560	1.552.926	14.155	8.507	-5.648	18.462	-6.633	169.145	15.140	1.571.846	98,80%	(18.919)
	Pensium	184.168	193.778	193.828	266	1.708	1.442	681	50	9.660	1.658	203.365	95,31%	(9.537)
Total Pembiayaan		2.544.835	2.950.264	2.946.235	50.862	34.085	-16.777	48.191	-4.029	401.399	38.114	3.064.479	96,14%	(118.245)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	10-Nov-25	31-Dec-24	31-Oct-25	10-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.267	-	3.204	5.238	0,67%	1,55%	2,55%	2.035	3.971	5.238			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	1.267	-	3.204	5.118	0,75%	1,70%	2,74%	1.915	3.851	5.118			
	Value Chain	-	-	-	120	0,00%	0,00%	0,07%	120	120	120			
2	MBG	3.453	4.655	4.655	9.361	2,17%	2,43%	4,89%	4.706	5.908	4.706			
	KUR	2.876	4.305	4.305	8.776	1,90%	2,36%	4,83%	4.471	5.899	4.471			
	Non KUR	577	350	350	585	7,36%	3,63%	6,01%	235	9	235			
3	PWG	-	26	26	12.874	0,00%	0,01%	3,08%	12.848	12.874	12.848			
	Cilem	-	-	-	9.442	0,00%	0,00%	4,21%	9.442	9.442	9.442			
	Gadai	-	26	26	3.432	0,00%	0,01%	1,77%	3.406	3.432	3.406			
4	CFG	19.268	23.212	25.105	51.967	0,99%	1,17%	2,44%	26.863	32.700	28.756			
	CF 1	8.041	9.455	13.170	25.135	2,13%	3,41%	6,53%	11.964	17.094	15.680			
	Total Griya	6.972	7.025	10.986	17.607	2,24%	3,50%	5,62%	6.621	10.635	10.582			
	Oto	1.069	2.430	2.184	7.528	1,64%	3,04%	10,57%	5.344	6.459	5.098			
	CF 2	11.227	13.757	11.934	26.833	0,72%	0,68%	1,54%	14.898	15.606	13.076			
	Mitraguna & Others	11.107	13.302	11.331	24.214	0,80%	0,73%	1,56%	12.883	13.108	10.912			
	Pensium	120	455	603	2.618	0,07%	0,31%	1,35%	2.015	2.498	2.164			
Total Pembiayaan		23.988	27.892	32.989	79.441	0,94%	1,12%	2,70%	46.452	55.453	51.549	0,93%	65,47%	-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	10-Nov-25	31-Dec-24	31-Oct-25	10-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	9.021	7.817	7.817	7.817	4,79%	3,78%	3,81%	(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%	4,18%	(0)	(1.182)	0			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	2.863	1.696	1.525	1.622	1,80%	0,79%	0,85%	98	(1.241)	(73)			
	KUR	1.760	1.181	1.021	1.167	1,16%	0,56%	0,64%	147	(592)	(14)			
	Non KUR	1.104	515	504	455	14,08%	5,23%	4,67%	(49)	(649)	(60)			
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	24.432	0,93%	1,12%	1,15%	461	6.309	3.250			
	CF 1	5.476	6.060	6.167	6.771	1,45%	1,60%	1,76%	604	1.296	712			
	Total Griya	4.795	5.611	5.656	6.260	1,54%	1,80%	2,00%	604	1.466	650			
	Oto	681	449	511	511	1,05%	0,71%	0,72%	-	(170)	62			
	CF 2	12.648	15.122	17.804	17.661	0,81%	1,02%	1,01%	(143)	5.013	2.539			
	Mitraguna & Others	12.330	14.664	17.209	17.066	0,89%	1,10%	1,10%	(143)	4.736	2.402			
	Pensium	318	458	595	595	0,01%	0,02%	0,31%	-	277	136			
Total Pembiayaan		30.008	30.694	33.313	33.871	1,18%	1,13%	1,15%	559	3.863	3.177	0,94%	18,30%	-0,2%

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 (1-10 Oct'25)	Growth (1-10 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	9-Nov-25	10-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	155.866	132.926	128.693	130.306	(20.234)	1.613	(2.620)	-1,97%	(25.560)	-16,40%	307.972	42,31%	(177.666)
2	Tabungan	1.803.617	1.929.405	1.922.012	1.928.897	8.980	6.885	(507)	-0,03%	125.281	6,95%	2.053.217	93,95%	(124.320)
3	Deposito	681.198	794.773	780.482	784.744	13.126	4.262	(10.029)	-1,26%	103.546	15,20%	695.719	112,80%	89.025
	Total	2.640.681	2.857.104	2.831.187	2.843.948	1.872	12.761	(13.156)	-0,46%	203.267	7,70%	3.056.908	93,03%	(212.961)
	CASA	1.959.483	2.062.331	2.050.705	2.059.203	(11.254)	8.498	(3.127)	-0,15%	99.720	5,09%	2.361.189	87,21%	(301.986)
	(%) CASA	74,20%	72,18%	72,43%	72,41%									
	FDR	99,99%	103,86%	104,61%	104,14%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-9 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	8-Nov-25	9-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	65.610	78.195	82.471	83.869		1.398	5.674	7,26%	18.259	27,83%	93.649	89,56%	(9.780)
2	Giro ISE	23.758	19.240	18.694	19.202		508	(39)	-0,20%	(4.557)	-19,18%	40.752	47,12%	(21.551)
3	Tabungan ISE	30.646	49.287	54.110	55.000		890	5.713	11,59%	24.354	79,47%	34.543	159,22%	20.457
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 (1-10 Oct'25)	Pencairan (1-10 Nov'25)	Pencairan MtM	MtD (1-10 Oct'25)	Growth (1-10 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	10-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	80.398	96.289	97.145	-	900	900	1.646	856	16.747	44	108.670	89,39%	(11.524)
	Linkage	14.865	24.410	24.410	-	-	-	54	0	9.545	-	27.177	89,82%	(2.766)
	Non-Linkage	65.533	71.879	72.735	-	900	900	1.592	856	7.202	44	81.493	89,25%	(8.758)
	• Local Champion	62.373	68.775	69.651	-	900	900	1.923	877	7.278	23	69.939	99,59%	(288)
	• Value Chain	3.160	3.104	3.084	-	-	-	-330	-20	-77	20	11.554	26,69%	(8.470)
2	MBG	368.059	386.301	384.554	3.790	1.015	-2.775	2.427	-1.746	16.496	2.761	416.638	92,30%	(32.084)
	KUR	343.457	360.866	359.192	3.090	1.015	-2.075	2.172	-1.673	15.735	2.688	389.607	92,19%	(30.414)
	Non KUR	24.602	25.435	25.362	700	-	-700	255	-73	760	73	27.031	93,82%	(1.669)
3	PWG	200.888	337.104	338.950	30.206	19.356	-10.850	15.679	1.846	138.062	17.510	352.958	96,03%	(14.008)
	Cilem	92.590	179.567	179.353	10.101	3.773	-6.328	5.131	-214	86.763	3.988	214.664	83,55%	(35.311)
	Gadai	108.298	157.537	159.597	20.104	15.583	-4.522	10.549	2.060	51.299	13.523	138.294	115,40%	21.303
4	CFG	1.991.066	2.147.657	2.141.156	17.279	9.123	-8.157	24.686	-6.500	150.091	15.623	2.201.267	97,27%	(60.111)
	CF 1	271.158	283.456	283.387	1.711	1.306	-405	1.344	-69	12.229	1.375	306.261	92,53%	(22.874)
	Total Griya	236.939	234.916	233.908	-	-	0	0	-1.007	-3.031	1.007	254.302	91,98%	(20.394)
	• Total Non Program	155.508	157.635	156.751	-	-	0	-522	-884	1.243	884	163.178	96,06%	(6.427)
	• Program	81.431	77.281	77.157	-	-	0	-763	-124	-4.273	124	91.124	84,67%	(13.966)
	Oto	34.219	48.540	49.478	1.711	1.306	-405	1.344	938	15.259	367	51.959	95,23%	(2.480)
	CF 2	1.719.908	1.864.201	1.857.770	15.568	7.817	-7.751	23.342	-6.431	137.862	14.248	1.895.007	98,04%	(37.237)
	Mitraguna & Others	1.474.657	1.597.603	1.592.504	14.044	7.105	-6.939	17.258	-5.099	117.847	12.204	1.633.534	97,49%	(41.030)
	Pensiun	245.250	266.598	265.266	1.525	712	-813	6.084	-1.331	20.016	2.043	261.473	101,45%	3.793
	Total Pembiayaan	2.640.411	2.967.351	2.961.806	51.275	30.393	-20.881	44.438	-5.545	321.396	35.938	3.079.533	96,18%	(117.727)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	10-Nov-25	31-Dec-24	31-Oct-25	10-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	602	-	2.101	0,00%	0,00%	2,16%	2.101	2.101	1.499			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	602	-	2.101	0,00%	0,00%	2,89%	2.101	2.101	1.499			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	2.275	5.444	5.444	17.071	0,62%	1,41%	4,44%	11.628	14.796	11.628			
	KUR	1.785	4.476	4.476	14.371	0,52%	1,24%	4,00%	9.895	12.585	9.895			
	Non KUR	489	968	968	2.700	1,99%	3,81%	10,65%	1.732	2.211	1.732			
3	PWG	10	-	-	9.835	0,00%	0,00%	2,90%	9.835	9.825	9.835			
	Cilem	10	-	-	6.591	0,01%	0,00%	3,67%	6.591	6.581	6.591			
	Gadai	-	-	-	3.244	0,00%	0,00%	2,03%	3.244	3.244	3.244			
4	CFG	19.717	27.801	28.500	63.183	0,99%	1,33%	2,95%	34.684	43.466	35.382			
	CF 1	13.249	15.216	16.070	24.473	4,89%	5,67%	8,64%	8.402	11.224	9.256			
	Total Griya	12.780	14.475	15.301	20.940	5,39%	6,51%	8,95%	5.638	8.160	6.465			
	Oto	469	742	769	3.533	1,37%	1,58%	7,14%	2.764	3.064	2.791			
	CF 2	6.468	12.585	12.430	38.711	0,38%	0,67%	2,08%	26.281	32.243	26.126			
	Mitraguna & Others	5.999	11.277	11.068	34.574	0,41%	0,69%	2,17%	23.505	28.575	23.296			
	Pensiun	470	1.308	1.361	4.137	0,19%	0,51%	1,56%	2.776	3.668	2.829			
	Total Pembiayaan	22.002	33.847	33.943	92.191	0,83%	1,14%	3,11%	58.247	70.189	58.344	0,88%	71,74%	-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	10-Nov-25	31-Dec-24	31-Oct-25	10-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	18.159	23.973	24.522	24.522	22,59%	25,47%	25,24%	-	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%	13,31%	-	6.367	550			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	2.573	2.310	2.733	2.833	0,70%	0,71%	0,74%	100	260	523			
	KUR	1.118	1.011	1.434	1.441	0,33%	0,40%	0,40%	8	323	424			
	Non KUR	1.455	1.292	1.300	1.391	5,91%	5,11%	5,49%	92	(63)	100			
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	24.137	1,29%	1,09%	1,13%	646	(1.531)	1.087			
	CF 1	9.750	10.411	9.855	9.872	3,60%	3,48%	3,48%	17	122	(539)			
	Total Griya	9.274	9.871	9.315	9.332	3,91%	3,97%	3,99%	17	58	(539)			
	Oto	476	540	540	540	1,39%	1,11%	1,09%	-	64	-			
	CF 2	15.917	12.639	13.636	14.265	0,93%	0,73%	0,77%	629	(1.653)	1.626			
	Mitraguna & Others	14.983	11.801	12.664	13.163	1,02%	0,79%	0,83%	499	(1.820)	1.362			
	Pensiun	934	838	972	1.102	0,04%	0,03%	0,42%	130	168	264			
	Total Pembiayaan	46.399	49.332	50.747	51.492	1,76%	1,71%	1,74%	745	5.093	2.160	1,79%	-2,78%	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 (1-10 Oct'25)	Growth (1-10 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	9-Nov-25	10-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.111.061	1.511.279	1.413.525	1.410.844	79.856	(2.681)	(100.435)	-6,65%	299.782	26,98%	1.359.521	103,78%	51.323
2	Tabungan	4.778.169	5.117.615	5.127.268	5.293.300	111.728	166.032	175.685	3,43%	515.131	10,78%	5.138.860	103,01%	154.440
3	Deposito	1.667.902	1.697.645	1.670.349	1.669.865	(31.178)	(485)	(27.781)	-1,64%	1.963	0,12%	1.690.130	98,80%	(20.266)
Total		7.557.133	8.326.539	8.211.142	8.374.008	160.406	162.866	47.469	0,57%	816.876	10,81%	8.188.511	102,27%	185.498
CASA		5.889.231	6.628.894	6.540.792	6.704.144	191.584	163.351	75.250	1,14%	814.913	13,84%	6.498.380	103,17%	205.763
(% CASA)		77,93%	79,61%	79,66%	80,06%									
FDR		79,28%	78,62%	80,64%	79,07%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-9 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	8-Nov-25	9-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	304.377	344.571	353.980	354.530		550	9.958	2,89%	50.152	16,48%	392.287	90,38%	(37.757)
2	Giro ISE	93.275	83.083	83.192	83.845		652	762	0,92%	(9.430)	-10,11%	146.711	57,15%	(62.866)
3	Tabungan ISE	174.173	207.373	216.595	216.493		(102)	9.120	4,40%	42.319	24,30%	186.170	116,29%	30.323
4	Deposito ISE	36.929	54.116	54.192	54.192		0	76	0,14%	17.263	46,75%	59.406	91,22%	(5.214)
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 (1-10 Oct'25)	Pencairan (1-10 Nov'25)	Pencairan MtM	MtD (1-10 Oct'25)	Growth (1-10 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	10-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	824.608	794.625	894.305	500	101.852	101.352	-22.040	99.680	69.698	2.172	886.402	100,89%	7.903
	Linkage	583.855	548.341	548.341	-	-	-	-4.965	0	-35.514	-	610.555	89,81%	(62.213)
	Non-Linkage	240.753	246.284	345.964	500	101.852	101.352	-17.075	99.680	105.211	2.172	275.847	125,42%	70.117
	• Local Champion	177.655	176.981	276.410	-	101.600	101.600	-18.124	99.428	98.755	2.172	188.154	146,91%	88.256
	• Value Chain	63.098	69.302	69.554	500	252	(248)	1.049	252	6.457	-	87.693	79,32%	(18.139)
2	MBG	1.025.144	1.050.210	1.047.038	8.416	4.980	-3.436	4.277	-3.172	21.894	8.152	1.127.564	92,86%	(80.527)
	KUR	965.396	990.622	987.624	8.251	4.800	-3.451	4.147	-2.999	22.227	7.799	1.062.689	92,94%	(75.066)
	Non KUR	59.748	59.587	59.414	165	180	15	130	-173	-334	353	64.875	91,58%	(5.461)
3	PWG	255.819	508.340	511.090	48.510	19.594	-28.915	31.058	2.749	255.271	16.845	563.574	90,69%	(52.484)
	Cilem	149.863	346.578	346.297	23.974	5.307	-18.667	16.151	-281	196.434	5.588	399.246	86,74%	(52.949)
	Gadai	105.956	161.762	164.792	24.536	14.287	-10.249	14.906	3.030	58.837	11.257	164.327	100,28%	465
4	CFG	3.885.901	4.193.178	4.168.802	30.105	15.538	-14.567	38.816	-24.375	282.901	39.914	4.332.277	96,23%	(163.474)
	CF 1	838.535	901.570	897.900	7.204	3.001	-4.203	2.382	-3.670	59.365	6.671	913.053	98,34%	(15.153)
	Total Griya	595.912	605.944	602.923	3.899	450	-3.449	0	-3.021	7.011	3.471	633.024	95,24%	(30.101)
	• Total Non Program	435.065	456.344	453.705	3.581	450	-3.131	4.223	-2.638	18.641	3.088	451.458	100,50%	2.247
	• Program	160.848	149.601	149.218	318	-	-318	-929	-383	-11.630	383	181.566	82,18%	(32.348)
	Oto	242.622	295.625	294.977	3.305	2.551	-754	2.382	-648	52.354	3.200	280.029	105,34%	14.948
	CF 2	3.047.367	3.291.608	3.270.902	22.901	12.537	-10.364	36.434	-20.706	223.536	33.243	3.419.224	95,66%	(148.321)
	Mitraguna & Others	2.497.673	2.730.485	2.713.778	21.892	10.182	-11.710	33.809	-16.707	216.106	26.889	2.835.118	95,72%	(121.340)
	Pensium	549.694	561.123	557.124	1.009	2.355	1.346	2.625	-3.999	7.430	6.354	584.105	95,38%	(26.982)
Total Pembiayaan		5.991.472	6.546.353	6.621.235	87.531	141.965	54.434	52.110	74.882	629.763	67.082	6.909.817	95,82%	(288.582)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	10-Nov-25	31-Dec-24	31-Oct-25	10-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.291	250	188	1.023	0,16%	0,02%	0,11%	835	(268)	773			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	1.291	250	188	1.023	0,54%	0,08%	0,30%	835	(268)	773			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	11.476	19.520	19.520	42.388	1,12%	1,86%	4,05%	22.868	30.912	22.868			
	KUR	9.838	16.517	16.517	36.615	1,02%	1,67%	3,71%	20.098	26.777	20.098			
	Non KUR	1.638	3.003	3.003	5.773	2,74%	5,04%	9,72%	2.770	4.135	2.770			
3	PWG	124	-	-	9.716	0,05%	0,00%	1,90%	9.716	9.591	9.716			
	Cilem	118	-	-	7.972	0,08%	0,00%	2,30%	7.972	7.854	7.972			
	Gadai	7	-	-	1.744	0,01%	0,00%	1,06%	1.744	1.737	1.744			
4	CFG	59.411	71.220	72.096	163.465	1,53%	1,72%	3,92%	91.370	104.054	92.246			
	CF 1	35.165	42.144	39.232	75.995	4,19%	4,35%	8,46%	36.763	40.830	33.851			
	Total Griya	29.490	31.633	30.424	40.220	4,95%	5,02%	6,67%	9.795	10.730	8.586			
	Oto	5.675	10.511	8.808	35.775	2,34%	2,98%	12,13%	26.967	30.101	25.264			
	CF 2	24.246	29.076	32.864	87.470	0,80%	1,00%	2,67%	54.607	63.224	58.395			
	Mitraguna & Others	22.605	26.760	29.933	72.979	0,91%	1,10%	2,69%	43.047	50.375	46.219			
	Pensium	1.642	2.316	2.931	14.491	0,30%	0,52%	2,60%	11.560	12.850	12.175			
Total Pembiayaan		72.302	90.990	91.804	216.592	1,21%	1,40%	3,27%	124.788	144.290	125.602	1,25%	61,86%	-2,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	10-Nov-25	31-Dec-24	31-Oct-25	10-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.722	1.122	1.177	1.177	0,21%	0,15%	0,13%	-	(544)	55			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	1.722	1.122	1.177	1.177	0,72%	0,48%	0,34%	-	(544)	55			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	18.877	21.749	22.526	23.158	1,84%	2,14%	2,21%	632	4.281	1.409			
	KUR	14.751	16.970	17.487	18.057	1,53%	1,77%	1,83%	570	3.306	1.086			
	Non KUR	4.126	4.778	5.039	5.101	6,91%	8,46%	8,59%	62	975	323			
3	PWG	-	7	7	18	0,00%	0,00%	0,00%	11	18	11			
	Cilem	-	-	-	11	0,00%	0,00%	0,00%	11	11	11			
	Gadai	-	7	7	7	0,00%	0,00%	0,00%	-	7	-			
4	CFG	50.713	72.384	73.070	74.991	1,31%	1,74%	1,80%	1.921	24.279	2.607			
	CF 1	15.203	26.269	26.509	26.636	1,81%	2,94%	2,97%	127	11.433	366			
	Total Griya	12.941	22.853	22.897	22.606	2,17%	3,78%	3,75%	(291)	9.665	(247)			
	Oto	2.262	3.416	3.611	4.030	0,93%	1,22%	1,37%	418	1.768	613			
	CF 2	35.510	46.115	46.561	48.356	1,17%	1,41%	1,48%	1.795	12.846	2.241			
	Mitraguna & Others	25.071	43.079	43.527	45.323	1,00%	1,59%	1,67%	1.796	20.252	2.244			
	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	99.344	1,19%	1,48%	1,50%	2.565	28.033	4.083	1,14%	24,04%	-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 (1-10 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	9-Nov-25	10-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	74.169	59.049	60.580	62.131	(86.238)	1.551	3.082	5,22%	(12.038)	-16,23%	212.481	29,24%	(150.350)
2	Tabungan	1.786.724	1.968.204	1.938.553	1.942.285	36.437	3.732	(25.919)	-1,32%	155.561	8,71%	2.011.047	96,58%	(68.762)
3	Deposito	649.060	615.862	624.073	628.527	(36.484)	4.454	12.665	2,06%	(20.533)	-3,16%	663.637	94,71%	(35.110)
Total		2.509.954	2.643.115	2.623.206	2.632.943	(86.285)	9.737	(10.172)	-0,38%	122.989	4,90%	2.887.165	91,19%	(254.222)
CASA		1.860.893	2.027.253	1.999.133	2.004.416	(49.801)	5.283	(22.837)	-1,13%	143.523	7,71%	2.223.528	90,15%	(219.112)
(% CASA)		74,14%	76,70%	76,21%	76,13%									
FDR		125,36%	131,49%	132,21%	131,72%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-9 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	8-Nov-25	9-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	42.839	42.018	40.955	40.871		(85)	(1.147)	-2,73%	(1.968)	-4,60%	80.699	50,65%	(39.828)
2	Giro ISE	4.948	4.741	4.061	4.084		23	(657)	-13,86%	(864)	-17,47%	27.894	14,64%	(23.810)
3	Tabungan ISE	31.691	33.067	32.676	32.568		(108)	(499)	-1,51%	877	2,77%	36.953	88,13%	(4.385)
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 (1-10 Oct'25)	Pencairan (1-10 Nov'25)	Pencairan MtM	MtD (1-10 Oct'25)	Growth (1-10 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	10-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	184.570	242.665	241.593	500	-	-500	-5.617	-1.071	57.023	1.071	215.986	111,86%	25.607
	Linkage	86.431	111.300	111.300	-	-	-	-488	0	24.870	-	100.323	110,94%	10.978
	Non-Linkage	98.139	131.365	130.293	500	-	-500	-5.130	-1.071	32.154	1.071	115.663	112,65%	14.630
	• Local Champion	98.139	131.365	130.293	500	-	-500	-5.130	-1.071	32.154	1.071	112.586	115,73%	17.707
	• Value Chain	-	-	-	-	-	-	0	0	0	-	3.077	0,00%	(3.077)
2	MBG	446.877	444.339	441.668	2.535	1.000	-1.535	-160	-2.671	-5.209	3.671	501.352	88,10%	(59.684)
	KUR	419.345	419.362	417.156	2.535	1.000	-1.535	247	-2.206	-2.189	3.206	471.093	88,55%	(53.937)
	Non KUR	27.532	24.977	24.512	-	-	-	-407	-466	-3.020	466	30.259	81,01%	(5.747)
3	PWG	258.833	406.261	413.147	42.979	26.790	-16.190	27.268	6.886	154.314	19.903	414.433	99,69%	(1.285)
	Cilem	127.522	219.691	221.153	16.598	6.068	-10.530	9.355	1.461	93.631	4.607	250.568	88,26%	(29.415)
	Gadai	131.312	186.669	191.995	26.381	20.722	-6.569	17.913	5.425	60.683	15.296	163.864	117,17%	28.130
4	CFG	2.256.170	2.382.215	2.371.765	17.489	7.055	-10.434	22.329	-10.450	115.595	17.505	2.472.864	95,91%	(101.099)
	CF 1	461.418	471.592	471.920	2.410	1.883	-527	5.755	327	10.502	1.556	495.744	95,19%	(23.824)
	Total Griya	417.205	393.258	392.904	800	200	-600	0	-354	-24.302	554	432.970	90,75%	(40.066)
	• Total Non Program	64.148	59.328	59.381	800	200	-600	2.080	53	-4.766	147	71.111	83,50%	(11.730)
	• Program	353.058	333.930	333.522	-	-	0	-1.789	-407	-19.535	407	361.858	92,17%	(28.336)
	Oto	44.213	78.334	79.016	1.610	1.683	73	5.755	682	34.804	1.001	62.775	125,87%	16.242
	CF 2	1.794.752	1.910.623	1.899.845	15.079	5.172	-9.907	16.573	-10.778	105.093	15.950	1.977.120	96,09%	(77.275)
	Mitraguna & Others	1.323.695	1.431.023	1.424.310	11.538	4.268	-7.270	12.749	-6.713	100.615	10.981	1.489.234	95,64%	(64.924)
	Pensiun	471.056	479.599	475.535	3.541	904	-2.637	3.824	-4.065	4.478	4.969	487.886	97,47%	(12.351)
Total Pembiayaan		3.146.451	3.475.480	3.468.173	63.503	34.845	-28.658	43.819	-7.306	321.723	42.151	3.604.634	96,21%	(136.461)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	10-Nov-25	31-Dec-24	31-Oct-25	10-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	192	348	475	1.204	0,10%	0,20%	0,50%	729	1.012	856			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	192	348	475	1.204	0,20%	0,36%	0,92%	729	1.012	856			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	4.879	7.999	7.999	23.643	1,09%	1,80%	5,35%	15.644	18.764	15.644			
	KUR	3.627	6.377	6.377	21.197	0,86%	1,52%	5,08%	14.820	17.570	14.820			
	Non KUR	1.252	1.623	1.623	2.446	4,55%	6,50%	9,98%	824	1.194	824			
3	PWG	275	1	1	15.159	0,11%	0,00%	3,67%	15.158	14.884	15.158			
	Cilem	275	1	1	9.957	0,22%	0,00%	4,50%	9.956	9.682	9.956			
	Gadai	-	-	-	5.202	0,00%	0,00%	2,71%	5.202	5.202	5.202			
4	CFG	67.344	65.418	65.451	109.747	2,98%	2,75%	4,63%	44.296	42.403	44.329			
	CF 1	43.373	41.883	41.926	60.722	9,40%	8,89%	12,87%	18.796	17.349	18.839			
	Total Griya	41.791	40.502	40.088	51.104	10,02%	10,19%	13,01%	11.016	9.313	10.602			
	Oto	1.583	1.381	1.838	9.618	3,58%	2,35%	12,17%	7.780	8.036	8.237			
	CF 2	23.971	23.535	23.525	49.025	1,34%	1,23%	2,58%	25.500	25.054	25.490			
	Mitraguna & Others	22.208	21.338	21.186	44.314	1,68%	1,48%	3,11%	23.127	22.106	22.975			
	Pensiun	1.763	2.197	2.338	4.711	0,37%	0,49%	0,99%	2.373	2.948	2.515			
Total Pembiayaan		72.690	73.767	73.927	149.753	2,31%	2,13%	4,32%	75.826	77.063	75.986	2,29%	47,08%	-2,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	10-Nov-25	31-Dec-24	31-Oct-25	10-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	8.628	0,79%	1,91%	1,95%	120	5.098	784			
	KUR	2.493	5.912	6.287	6.306	0,59%	1,50%	1,51%	19	3.813	394			
	Non KUR	1.037	1.932	2.221	2.322	3,77%	8,89%	9,47%	101	1.285	390			
3	PWG	184	184	184	206	0,07%	0,05%	0,05%	22	22	22			
	Cilem	-	-	-	22	0,00%	0,00%	0,01%	22	22	22			
	Gadai	184	184	184	184	0,14%	0,10%	0,10%	-	(0)	-			
4	CFG	99.269	134.606	135.903	136.608	4,40%	5,70%	5,76%	705	37.339	2.002			
	CF 1	73.505	94.608	94.254	94.698	15,93%	19,99%	20,07%	444	21.193	90			
	Total Griya	73.052	92.989	92.591	93.035	17,51%	23,54%	23,68%	444	19.983	46			
	Oto	453	1.619	1.663	1.663	1,03%	2,12%	2,11%	-	1.210	45			
	CF 2	25.764	39.998	41.649	41.910	1,44%	2,18%	2,21%	261	16.146	1.912			
	Mitraguna & Others	22.415	37.920	39.679	39.943	1,69%	2,77%	2,80%	263	17.528	2.023			
	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	178.505	4,41%	5,11%	5,15%	846	39.831	2.789	4,00%	22,30%	-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)