

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 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	Giro	1.894.366	2.544.286	2.795.933	2.704.988	215.592	(90.945)	160.702	6,32%	810.622	42,79%	2.739.265	98,75%	(34.277)
2	Tabungan	12.343.531	13.296.434	13.415.195	13.424.389	253.475	9.194	127.956	0,96%	1.080.858	8,76%	13.678.155	98,14%	(253.766)
3	Deposito	6.674.579	6.906.038	7.196.143	7.190.951	433.564	(5.192)	284.913	4,13%	516.372	7,74%	6.755.585	106,44%	435.365
Total		20.912.476	22.746.758	23.407.271	23.320.328	902.631	(86.943)	573.570	2,52%	2.407.852	11,51%	23.173.005	100,64%	147.323
CASA		14.237.897	15.840.720	16.211.128	16.129.377	469.066	(81.751)	288.657	1,82%	1.891.480	13,28%	16.417.420	98,25%	(288.043)
(% CASA		68,08%	69,64%	69,26%	69,16%									
FDR		79,95%	81,97%	80,30%	80,60%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-17 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25	17-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	605.893	649.102	677.450	683.713		6.262	34.611	5,33%	77.820	12,84%	796.175	85,87%	(112.463)
2	Giro ISE	190.259	157.011	166.144	172.655		6.511	15.644	9,96%	(17.604)	-9,25%	305.720	56,48%	(133.064)
3	Tabungan ISE	335.051	402.368	421.458	421.166		(292)	18.798	4,67%	86.115	25,70%	361.290	116,57%	59.876
4	Deposito ISE	80.583	89.723	89.848	89.892		43	169	0,19%	9.309	11,55%	129.166	69,59%	(39.274)
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 (1-18 Oct'25)	Pencairan (1-18 Nov'25)	Pencairan MtM	MtD (1-31 Oct'25	Growth (1-18 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	18-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	1.400.748	1.465.739	1.562.420	8.300	111.532	103.232	-28.183	96.681	161.672	14.851	1.598.900	97,72%	(36.480)
	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	734.857	8.300	11.532	3.232	-22.670	-2.547	61.378	14.079	785.338	93,57%	(50.482)
	• Local Champion	584.102	623.875	626.985	6.585	11.280	4.695	-28.360	3.110	42.883	8.170	637.134	98,41%	(10.149)
	• Value Chain	89.377	113.529	107.872	1.715	252	(1.463)	5.690	-5.657	18.496	5.909	148.204	72,79%	(40.332)
2	MBG	2.310.331	2.397.229	2.387.123	33.831	29.361	-4.470	11.797	-10.106	76.792	39.467	2.607.967	91,53%	(220.845)
	KUR	2.171.167	2.257.716	2.249.227	31.846	28.636	-3.210	11.491	-8.489	78.060	37.125	2.453.908	91,66%	(204.681)
	Non KUR	139.164	139.514	137.896	1.985	725	-1.260	306	-1.617	-1.268	2.342	154.060	89,51%	(16.163)
3	PWG	1.161.081	1.975.702	2.048.035	291.301	228.103	-63.198	109.457	72.333	886.954	155.770	2.106.569	97,22%	(58.534)
	Cilem	604.524	1.180.138	1.227.186	103.046	83.223	-19.822	44.313	47.048	622.662	36.176	1.367.301	89,75%	(140.115)
	Gadai	556.557	795.564	820.850	188.255	144.880	-43.375	65.144	25.285	264.293	119.594	739.268	111,04%	81.582
4	CFG	11.847.954	12.806.437	12.798.230	161.378	138.788	-22.590	124.487	-8.207	950.276	146.995	13.192.499	97,01%	(394.269)
	CF 1	2.410.954	2.561.135	2.553.409	28.723	14.453	-14.270	16.587	-7.726	142.455	22.179	2.634.408	96,93%	(80.999)
	Total Griya	1.954.117	1.983.941	1.976.879	15.824	4.207	-11.618	7.175	-7.062	22.762	11.268	2.064.166	95,77%	(87.287)
	• Total Non Program	1.351.346	1.407.760	1.401.901	14.692	3.601	-11.091	8.767	-5.859	50.555	9.460	1.399.959	100,14%	1.942
	• Program	602.771	576.181	574.978	1.132	606	-527	-1.592	-1.203	-27.793	1.808	664.207	86,57%	(89.228)
	Oto	456.837	577.194	576.530	12.899	10.246	-2.652	9.412	-664	119.693	10.911	570.242	101,10%	6.288
	CF 2	9.437.000	10.245.302	10.244.821	132.654	124.335	-8.320	107.900	-481	807.821	124.816	10.558.091	97,03%	(313.270)
	Mitraguna & Others	7.891.563	8.644.861	8.648.933	120.225	110.286	-9.939	93.621	4.072	757.370	106.214	8.908.842	97,08%	(259.908)
	Pensiun	1.545.436	1.600.441	1.595.887	12.429	14.048	1.619	14.278	-4.554	50.451	18.602	1.649.249	96,76%	(53.362)
Total Pembiayaan		16.720.113	18.645.108	18.795.808	494.810	507.784	12.974	217.558	150.701	2.075.695	357.083	19.505.935	96,36%	(710.127)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	18-Nov-25	31-Dec-24	31-Oct-25	18-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	3.258	1.207	3.873	35.114	0,23%	0,26%	2,25%	31.241	31.856	33.908			
	Linkage	43	6	6	-	0,01%	0,00%	0,00%	(6)	(43)	(6)			
	Local Champion	3.215	1.201	3.867	15.141	0,48%	0,52%	2,06%	11.274	11.926	13.940			
	Value Chain	-	-	-	19.974				19.974	19.974	19.974			
2	MBG	26.523	48.577	43.850	168.037	1,15%	1,83%	7,04%	124.187	141.514	119.460			
	KUR	21.896	39.713	36.508	149.289	1,01%	1,62%	6,64%	112.781	127.393	109.576			
	Non KUR	4.627	8.864	7.342	18.748	3,33%	5,26%	13,60%	11.406	14.120	9.884			
3	PWG	565	277	29	55.725	0,05%	0,00%	2,72%	55.695	55.160	55.448			
	Cilem	558	-	3	38.202	0,09%	0,00%	3,11%	38.199	37.644	38.202			
	Gadai	7	277	26	17.522	0,00%	0,00%	2,13%	17.496	17.516	17.246			
4	CFG	184.758	217.834	219.298	387.111	1,56%	1,71%	3,02%	167.813	202.354	169.278			
	CF 1	108.284	120.573	121.877	189.027	4,49%	4,76%	7,40%	67.150	80.744	68.455			
	Total Griya	97.865	104.482	107.262	143.023	5,01%	5,41%	7,23%	35.760	45.158	38.540			
	Oto	10.419	16.090	14.615	46.005	2,28%	2,53%	7,98%	31.390	35.586	29.915			
	CF 2	76.474	97.261	97.421	198.084	0,81%	0,95%	1,93%	100.663	121.610	100.823			
	Mitraguna & Others	72.232	90.607	89.999	175.955	0,92%	1,04%	2,03%	85.956	103.723	85.348			
	Pensiun	4.241	6.654	7.422	22.129	0,27%	0,46%	1,39%	14.707	17.887	15.475			
Total Pembiayaan		215.104	267.894	267.051	645.988	1,29%	1,43%	3,44%	378.936	430.884	378.094	1,31%	61,95%	-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	18-Nov-25	31-Dec-24	31-Oct-25	18-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%	7,24%	(66)	2.559	520			
	Value Chain	-	-	-	-				-	-	-			
2	MBG	31.069	38.514	39.976	42.679	1,34%	1,67%	1,79%	2.703	11.610	4.166			
	KUR	22.074	29.377	30.304	32.694	1,02%	1,34%	1,45%	2.390	10.620	3.317			
	Non KUR	8.995	9.137	9.672	9.985	6,46%	6,93%	7,24%	313	990	848			
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	294.494	1,92%	2,22%	2,30%	10.294	67.032	15.692			
	CF 1	109.876	143.958	141.595	147.936	4,56%	5,53%	5,79%	6.342	38.061	3.978			
	Total Griya	105.089	137.329	134.833	139.932	5,38%	6,80%	7,08%	5.099	34.843	2.604			
	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	146.558	1,25%	1,39%	1,43%	3.952	28.971	11.714			
	Mitraguna & Others	101.881	128.172	135.405	139.235	1,29%	1,57%	1,61%	3.830	37.354	11.064			
	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	405.680	1,94%	2,11%	2,16%	12.995	81.288	20.442	1,78%	17,49%	-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	

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				Mtd (1-18 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	Giro	238.297	241.473	438.678	446.750	(2.867)	8.072	205.277	85,01%	208.453	87,48%	384.203	116,28%	62.548
2	Tabungan	1.732.891	1.859.030	1.835.655	1.829.255	56.174	(6.399)	(29.775)	-1,60%	96.365	5,56%	1.972.158	92,75%	(142.902)
3	Deposito	877.742	1.006.845	961.988	961.909	27.995	(79)	(44.936)	-4,46%	84.167	9,59%	892.777	107,74%	69.132
Total		2.848.930	3.107.348	3.236.321	3.237.915	81.302	1.594	130.567	4,20%	388.985	13,65%	3.249.137	99,65%	(11.222)
CASA		1.971.188	2.100.503	2.274.333	2.276.005	53.307	1.672	175.502	8,36%	304.818	15,46%	2.356.360	96,59%	(80.355)
(% CASA)		69,19%	67,60%	70,28%	70,29%									
FDR		84,13%	87,07%	83,40%	83,36%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-17 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25	17-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	79.410	83.911	86.926	86.637		(289)	2.726	3,25%	7.227	9,10%	115.376	75,09%	(28.738)
2	Giro ISE	37.094	35.641	38.539	38.685		146	3.044	8,54%	1.591	4,29%	58.873	65,71%	(20.188)
3	Tabungan ISE	39.484	45.872	45.872	45.528		(435)	(344)	-0,75%	6.044	15,31%	44.492	102,33%	1.036
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 (1-18 Oct'25)	Pencairan (1-18 Nov'25)	Pencairan MtM	MtD (1-18 Oct'25)	Growth (1-18 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	18-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	122.962	125.291	119.401	1.685	500	-1.185	-6.011	-5.890	-3.561	6.390	154.342	77,36%	(34.941)
	Linkage	22.750	26.138	25.366	-	-	-	10	-772	2.616	772	36.415	69,66%	(11.049)
	Non-Linkage	100.212	99.154	94.035	1.685	500	-1.185	-6.021	-5.119	-6.177	5.619	117.927	79,74%	(23.892)
	• Local Champion	83.501	67.399	66.688	1.320	500	-820	-11.270	-710	-16.812	1.210	91.899	72,57%	(25.211)
	• 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	323.700	5.480	4.785	-695	3.904	-840	12.883	5.625	356.921	90,69%	(33.222)
	KUR	291.370	304.664	304.072	4.940	4.660	-280	3.340	-592	12.702	5.252	335.168	90,72%	(31.096)
	Non KUR	19.446	19.876	19.628	540	125	-415	564	-248	182	373	21.753	90,23%	(2.126)
3	PWG	193.140	311.736	319.547	40.441	29.530	-10.910	11.829	7.810	126.406	21.720	344.208	92,84%	(24.662)
	Cilem	122.752	210.728	216.479	16.865	12.842	-4.022	4.926	5.751	93.728	7.092	246.061	87,98%	(29.582)
	Gadai	70.389	101.008	103.068	23.576	16.688	-6.888	6.902	2.060	32.679	14.629	98.147	105,01%	4.920
4	CFG	1.770.026	1.944.093	1.936.392	25.856	17.861	-7.996	12.103	-7.701	166.366	25.562	1.992.000	97,21%	(55.608)
	CF 1	463.002	518.559	516.415	9.766	3.052	-6.714	-305	-2.144	53.413	5.196	500.470	103,19%	15.945
	Total Griya	392.209	435.699	434.182	8.584	1.871	-6.713	0	-1.517	41.973	3.389	410.944	105,65%	23.237
	• Total Non Program	388.279	424.552	422.887	8.085	1.704	-6.381	6.848	-1.666	34.608	3.370	396.555	106,64%	26.332
	• 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	82.233	1.182	1.180	-2	-305	-627	11.440	1.807	89.526	91,85%	(7.292)
	CF 2	1.307.024	1.425.534	1.419.977	16.090	14.809	-1.281	12.408	-5.557	112.952	20.366	1.491.530	95,20%	(71.554)
	Mitraguna & Others	1.211.757	1.326.190	1.321.662	15.310	14.617	-693	11.344	-4.528	109.905	19.145	1.379.110	95,83%	(57.449)
	Pensiun	95.268	99.344	98.315	780	192	-588	1.064	-1.029	3.047	1.221	112.420	87,45%	(14.105)
Total Pembiayaan		2.396.945	2.705.661	2.699.039	73.462	52.676	-20.786	21.824	-6.622	302.094	59.298	2.847.472	94,79%	(148.433)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	18-Nov-25	31-Dec-24	31-Oct-25	18-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	508	6	6	22.170	0,41%	0,00%	18,57%	22.164	21.662	22.164			
	Linkage	43	6	6	-	0,19%	0,02%	0,00%	(6)	(43)	(6)			
	Local Champion	465	-	-	2.316	0,46%	0,00%	2,46%	2.316	1.852	2.316			
	Value Chain	-	-	-	19.854	0,00%	0,00%	29,77%	19.854	19.854	19.854			
2	MBG	4.441	6.233	6.233	26.710	1,43%	1,92%	8,25%	20.477	22.269	20.477			
	KUR	3.770	4.834	4.834	23.790	1,29%	1,59%	7,82%	18.956	20.020	18.956			
	Non KUR	671	1.399	1.399	2.920	3,45%	7,04%	14,88%	1.521	2.249	1.521			
3	PWG	155	2	2	8.967	0,08%	0,00%	2,81%	8.965	8.812	8.965			
	Cilem	155	2	2	7.287	0,13%	0,00%	3,37%	7.285	7.132	7.285			
	Gadai	-	-	-	1.680	0,00%	0,00%	1,63%	1.680	1.680	1.680			
4	CFG	19.018	30.183	28.147	54.606	1,07%	1,45%	2,82%	26.459	35.588	24.423			
	CF 1	8.456	11.874	11.479	19.227	1,83%	2,21%	3,72%	7.749	10.772	7.353			
	Total Griya	6.832	10.848	10.463	13.524	1,74%	2,40%	3,11%	3.061	6.691	2.676			
	Oto	1.624	1.027	1.016	5.704	2,29%	1,23%	6,94%	4.688	4.080	4.677			
	CF 2	10.562	18.309	16.669	35.379	0,81%	1,17%	2,49%	18.710	24.817	17.070			
	Mitraguna & Others	10.315	17.929	16.481	33.176	0,85%	1,24%	2,51%	16.695	22.861	15.247			
	Pensiun	247	379	188	2.203	0,26%	0,19%	2,24%	2.015	1.956	1.823			
Total Pembiayaan		24.121	36.424	34.388	112.453	1,01%	1,27%	4,17%	78.064	88.332	76.029	1,04%	75,08%	-3,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	18-Nov-25	31-Dec-24	31-Oct-25	18-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	5.276	1,04%	1,44%	1,63%	592	2.049	360			
	KUR	1.952	4.295	4.075	4.736	0,67%	1,34%	1,56%	661	2.784	441			
	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%	1,47%	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	35.419	1,59%	1,26%	1,31%	1.231	(2.582)	1.184	1,42%	-8,46%	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 (1-18 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	Giro	314.972	599.559	719.949	727.741	245.075	7.791	128.181	21,38%	412.769	131,05%	475.089	153,18%	252.652
2	Tabungan	2.242.130	2.422.180	2.394.967	2.405.871	40.155	10.904	(16.309)	-0,67%	163.741	7,30%	2.502.873	96,12%	(97.002)
3	Deposito	2.798.677	2.790.913	3.178.031	3.167.282	460.105	(10.748)	376.370	13,49%	368.606	13,17%	2.813.322	112,58%	353.960
Total		5.355.779	5.812.652	6.292.947	6.300.894	745.335	7.947	488.242	8,40%	945.115	17,65%	5.791.284	108,80%	509.610
CASA		2.557.102	3.021.739	3.114.916	3.133.612	285.230	18.695	111.872	3,70%	576.509	22,55%	2.977.962	105,23%	155.650
(% CASA)		47,74%	51,99%	49,50%	49,73%									
FDR		47,52%	50,76%	47,23%	47,17%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-17 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25	17-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	113.657	100.407	103.106	105.078		1.973	4.671	4,65%	(8.578)	-7,55%	148.814	70,61%	(43.735)
2	Giro ISE	31.184	14.307	17.152	17.416		264	3.110	21,74%	(13.768)	-44,15%	52.489	33,18%	(35.072)
3	Tabungan ISE	59.057	66.768	66.621	68.330		1.708	1.562	2,34%	9.272	15,70%	63.948	106,85%	4.382
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 (1-18 Oct'25)	Pencairan (1-18 Nov'25)	Pencairan MtM	MtD (1-18 Oct'25)	Growth (1-18 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	18-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	188.209	206.868	206.991	1.150	2.830	1.680	3.840	122	18.781	2.708	233.500	88,65%	(26.509)
	Linkage	19.369	18.145	18.145	-	-	-	-124	0	-1.224	-	39.092	46,42%	(20.947)
	Non-Linkage	168.841	188.723	188.845	1.150	2.830	1.680	3.964	122	20.005	2.708	194.408	97,14%	(5.563)
	• 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	9.322	-	-	-	-277	-45	2.916	45	19.853	46,96%	(10.530)
2	MBG	159.435	191.840	191.367	230	2.405	2.175	1.349	-472	31.933	2.877	205.492	93,13%	(14.125)
	KUR	151.599	182.202	181.679	230	2.055	1.825	1.585	-523	30.081	2.578	195.351	93,00%	(13.672)
	Non KUR	7.836	9.637	9.688	-	350	350	-236	51	1.852	299	10.141	95,53%	(453)
3	PWG	252.400	412.261	427.459	57.731	47.089	-10.642	23.624	15.198	175.059	31.891	431.397	99,09%	(3.938)
	Cilem	111.797	223.573	231.965	21.303	15.137	-6.166	8.750	8.392	120.168	6.745	256.762	90,34%	(24.796)
	Gadai	140.603	188.688	195.493	36.428	31.952	-4.476	14.874	6.806	54.890	25.146	174.635	111,94%	20.858
4	CFG	1.944.791	2.139.295	2.146.306	27.423	31.301	3.878	19.378	7.011	201.515	24.290	2.194.090	97,82%	(47.784)
	CF 1	376.842	385.958	383.701	1.803	337	-1.466	235	-2.257	6.859	2.594	418.880	91,60%	(35.179)
	Total Griya	311.852	314.123	313.225	681	150	-531	0	-899	1.373	1.049	332.926	94,08%	(19.701)
	• Total Non Program	308.347	309.901	309.013	681	150	-531	-3.862	-888	666	1.038	317.656	97,28%	(8.643)
	• Program	3.505	4.223	4.212	-	-	0	133	-11	707	11	15.270	27,58%	(11.058)
	Oto	64.990	71.834	70.476	1.122	187	-935	235	-1.358	5.486	1.545	85.954	81,99%	(15.478)
	CF 2	1.567.950	1.753.337	1.762.606	25.620	30.964	5.344	19.143	9.268	194.656	21.696	1.775.210	99,29%	(12.605)
	Mitraguna & Others	1.383.782	1.559.560	1.567.813	24.252	27.764	3.512	18.462	8.254	184.032	19.510	1.571.846	99,74%	(4.032)
	Pensiun	184.168	193.778	194.792	1.368	3.200	1.832	681	1.015	10.624	2.185	203.365	95,78%	(8.572)
Total Pembiayaan		2.544.835	2.950.264	2.972.123	86.534	83.625	-2.909	48.191	21.859	427.288	61.766	3.064.479	96,99%	(92.357)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	18-Nov-25	31-Dec-24	31-Oct-25	18-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	16.962	2,17%	2,43%	8,86%	12.307	13.509	12.307			
	KUR	2.876	4.305	4.305	15.616	1,90%	2,36%	8,60%	11.311	12.740	11.311			
	Non KUR	577	350	350	1.346	7,36%	3,63%	13,89%	996	769	996			
3	PWG	-	26	26	14.441	0,00%	0,01%	3,38%	14.415	14.441	14.415			
	Cilem	-	-	-	8.882	0,00%	0,00%	3,83%	8.882	8.882	8.882			
	Gadai	-	26	26	5.558	0,00%	0,01%	2,84%	5.532	5.558	5.532			
4	CFG	19.268	23.212	25.105	45.995	0,99%	1,17%	2,14%	20.890	26.727	22.783			
	CF 1	8.041	9.455	13.170	21.395	2,13%	3,41%	5,58%	8.224	13.354	11.940			
	Total Griya	6.972	7.025	10.986	17.401	2,24%	3,50%	5,56%	6.415	10.429	10.376			
	Oto	1.069	2.430	2.184	3.994	1,64%	3,04%	5,67%	1.809	2.925	1.564			
	CF 2	11.227	13.757	11.934	24.600	0,72%	0,68%	1,40%	12.666	13.373	10.844			
	Mitraguna & Others	11.107	13.302	11.331	22.262	0,80%	0,73%	1,42%	10.931	11.155	8.960			
	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	82.486	0,94%	1,12%	2,78%	49.497	58.498	54.594	0,93%	66,46%	-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	18-Nov-25	31-Dec-24	31-Oct-25	18-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	(1.055)	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	8.082	5.024			
	CF 1	5.476	6.060	6.167	7.162	1,45%	1,60%	1,87%	995	1.686	1.102			
	Total Griya	4.795	5.611	5.656	6.651	1,54%	1,80%	2,12%	995	1.857	1.040			
	Oto	681	449	511	511	1,05%	0,71%	0,73%	-	(170)	62			
	CF 2	12.648	15.122	17.804	19.043	0,81%	1,02%	1,08%	1.240	6.395	3.921			
	Mitraguna & Others	12.330	14.664	17.209	18.449	0,89%	1,10%	1,18%	1.240	6.119	3.785			
	Pensiun	318	458	595	595	0,01%	0,02%	0,31%	-	277	136			
Total Pembiayaan		30.008	30.694	33.313	35.830	1,18%	1,13%	1,21%	2.517	5.822	5.136	0,94%	22,08%	-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 (1-18 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	Giro	155.866	132.926	132.307	132.713	(20.234)	406	(213)	-0,16%	(23.153)	-14,85%	307.972	43,09%	(175.259)
2	Tabungan	1.803.617	1.929.405	1.948.846	1.931.916	8.980	(16.930)	2.512	0,13%	128.300	7,11%	2.053.217	94,09%	(121.301)
3	Deposito	681.198	794.773	779.907	790.303	13.126	10.397	(4.470)	-0,56%	109.105	16,02%	695.719	113,60%	94.584
Total		2.640.681	2.857.104	2.861.060	2.854.933	1.872	(6.128)	(2.171)	-0,08%	214.252	8,11%	3.056.908	93,39%	(201.976)
CASA		1.959.483	2.062.331	2.081.154	2.064.629	(11.254)	(16.524)	2.299	0,11%	105.146	5,37%	2.361.189	87,44%	(296.560)
(% CASA		74,20%	72,18%	72,74%	72,32%									
FDR		99,99%	103,86%	104,42%	104,65%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-17 Nov'25)	Growth (1-17 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25	17-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	65.610	78.195	84.295	83.869		(426)	5.674	7,26%	18.259	27,83%	93.649	89,56%	(9.780)
2	Giro ISE	23.758	19.240	20.975	20.827		(148)	1.587	8,25%	(2.931)	-12,34%	40.752	51,11%	(19.925)
3	Tabungan ISE	30.646	49.287	53.653	53.375		(278)	4.087	8,29%	22.728	74,16%	34.543	113,60%	18.832
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 (1-18 Oct'25)	Pencairan (1-18 Nov'25)	Pencairan MtM	MtD (1-18 Oct'25	Growth (1-18 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	18-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	80.398	96.289	101.681	3.115	5.900	2.785	1.646	5.392	21.283	508	108.670	93,57%	(6.989)
	Linkage	14.865	24.410	24.410	-	-	-	54	0	9.545	-	27.177	89,82%	(2.766)
	Non-Linkage	65.533	71.879	77.271	3.115	5.900	2.785	1.592	5.392	11.737	508	81.493	94,82%	(4.223)
	• Local Champion	62.373	68.775	74.187	3.115	5.900	2.785	1.923	5.412	11.814	488	69.939	106,07%	4.247
	• Value Chain	3.160	3.104	3.084	-	-	-	-330	-20	-77	20	11.554	26,69%	(8.470)
2	MBG	368.059	386.301	384.668	6.815	4.150	-2.665	2.427	-1.633	16.609	5.783	416.638	92,33%	(31.970)
	KUR	343.457	360.866	359.368	5.815	4.080	-1.735	2.172	-1.497	15.911	5.577	389.607	92,24%	(30.238)
	Non KUR	24.602	25.435	25.300	1.000	70	-930	255	-135	698	205	27.031	93,59%	(1.732)
3	PWG	200.888	337.104	351.974	48.696	46.512	-2.184	15.679	14.870	151.086	31.642	352.958	99,72%	(983)
	Cilem	92.590	179.567	191.708	13.400	18.219	4.819	5.131	12.141	99.118	6.078	214.664	89,31%	(22.955)
	Gadai	108.298	157.537	160.266	35.296	28.293	-7.003	10.549	2.729	51.968	25.564	138.294	115,89%	21.972
4	CFG	1.991.066	2.147.657	2.149.294	26.178	22.870	-3.308	24.686	1.638	158.229	21.233	2.201.267	97,64%	(51.973)
	CF 1	271.158	283.456	284.057	2.929	2.435	-494	1.344	601	12.899	1.835	306.261	92,75%	(22.204)
	Total Griya	236.939	234.916	233.829	850	160	-690	0	-1.087	-3.110	1.247	254.302	91,95%	(20.473)
	• Total Non Program	155.508	157.635	156.674	850	-	-850	-522	-960	1.166	960	163.178	96,01%	(6.504)
	• Program	81.431	77.281	77.154	-	160	-763	-127	-4.276	287	287	91.124	84,67%	(13.969)
	Oto	34.219	48.540	50.228	2.079	2.275	196	1.344	1.688	16.009	588	51.959	96,67%	(1.731)
	CF 2	1.719.908	1.864.201	1.865.238	23.249	20.435	-2.814	23.342	1.037	145.330	19.398	1.895.007	98,43%	(29.769)
	Mitraguna & Others	1.474.657	1.597.603	1.599.468	21.300	19.042	-2.258	17.258	1.865	124.811	17.177	1.633.534	97,91%	(34.065)
	Pensiun	245.250	266.598	265.770	1.950	1.393	-557	6.084	-828	20.519	2.221	261.473	101,64%	4.297
Total Pembiayaan		2.640.411	2.967.351	2.987.618	84.805	79.432	-5.372	44.438	20.267	347.207	59.166	3.079.533	97,02%	(91.915)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	18-Nov-25	31-Dec-24	31-Oct-25	18-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	602	-	5.289	0,00%	0,00%	5,20%	5.289	5.289	4.687			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	602	-	5.289	0,00%	0,00%	6,84%	5.289	5.289	4.687			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	2.275	5.444	5.444	28.501	0,62%	1,41%	7,41%	23.058	26.226	23.058			
	KUR	1.785	4.476	4.476	24.432	0,52%	1,24%	6,80%	19.956	22.646	19.956			
	Non KUR	489	968	968	4.070	1,99%	3,81%	16,09%	3.102	3.580	3.102			
3	PWG	10	-	-	8.623	0,00%	0,00%	2,45%	8.623	8.613	8.623			
	Cilem	10	-	-	5.375	0,01%	0,00%	2,80%	5.375	5.365	5.375			
	Gadai	-	-	-	3.248	0,00%	0,00%	2,03%	3.248	3.248	3.248			
4	CFG	19.717	27.801	28.500	54.967	0,99%	1,33%	2,56%	26.467	35.250	27.165			
	CF 1	13.249	15.216	16.070	25.146	4,89%	5,67%	8,85%	9.075	11.897	9.929			
	Total Griya	12.780	14.475	15.301	19.000	5,39%	6,51%	8,13%	3.699	6.220	4.525			
	Oto	469	742	769	6.146	1,37%	1,58%	12,24%	5.377	5.677	5.404			
	CF 2	6.468	12.585	12.430	29.821	0,38%	0,67%	1,60%	17.392	23.353	17.236			
	Mitraguna & Others	5.999	11.277	11.068	26.351	0,41%	0,69%	1,65%	15.282	20.352	15.073			
	Pensiun	470	1.308	1.361	3.471	0,19%	0,51%	1,31%	2.109	3.001	2.163			
Total Pembiayaan		22.002	33.847	33.943	97.380	0,83%	1,14%	3,26%	63.437	75.378	63.533	0,88%	73,01%	-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	18-Nov-25	31-Dec-24	31-Oct-25	18-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	18.159	23.973	24.522	24.108	22,59%	25,47%	23,71%	(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%	11,99%	(414)	5.953	136			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	2.573	2.310	2.733	3.064	0,70%	0,71%	0,80%	330	491	754			
	KUR	1.118	1.018	1.434	1.675	0,33%	0,40%	0,47%	241	557	657			
	Non KUR	1.455	1.292	1.300	1.389	5,91%	5,11%	5,49%	89	(66)	97			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	25.667	23.049	23.491	25.116	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			
	Pensiun	934	838	972	1.102	0,04%	0,03%	0,41%	130	168	264			
Total Pembiayaan		46.399	49.332	50.747	52.288	1,76%	1,71%	1,75%	1.542	5.890	2.956	1,79%	-2,10%	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 (1-18 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	Giro	1.111.061	1.511.279	1.444.426	1.342.450	79.856	(101.976)	(168.829)	-11,17%	231.388	20,83%	1.359.521	98,74%	(17.071)
2	Tabungan	4.778.169	5.117.615	5.297.909	5.310.785	111.728	12.876	193.171	3,77%	532.616	11,15%	5.138.860	103,35%	171.925
3	Deposito	1.667.902	1.697.645	1.648.413	1.644.719	(31.178)	(3.694)	(52.926)	-3,12%	(23.183)	-1,39%	1.690.130	97,31%	(45.411)
Total		7.557.133	8.326.539	8.390.748	8.297.954	160.406	(92.793)	(28.585)	-0,34%	740.822	9,80%	8.188.511	101,34%	109.444
CASA		5.889.231	6.628.894	6.742.335	6.653.235	191.584	(89.100)	24.342	0,37%	764.005	12,97%	6.498.380	102,38%	154.855
(% CASA)		77,93%	79,61%	80,35%	80,18%									
FDR		79,28%	78,62%	79,27%	80,16%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-17 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25	17-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	304.377	344.571	360.868	366.136		5.268	21.564	6,26%	61.758	20,29%	392.287	93,33%	(26.151)
2	Giro ISE	93.275	83.083	83.158	89.621		6.463	6.538	7,87%	(3.654)	-3,92%	146.711	61,09%	(57.090)
3	Tabungan ISE	174.173	207.373	223.504	222.266		(1.239)	14.893	7,18%	48.092	27,61%	186.170	119,39%	36.096
4	Deposito ISE	36.929	54.116	54.206	54.249		43	133	0,25%	17.320	46,90%	59.406	91,32%	(5.157)
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 (1-18 Oct'25)	Pencairan (1-18 Nov'25)	Pencairan MtM	MtD (1-18 Oct'25)	Growth (1-18 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	18-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	824.608	794.625	892.798	1.850	102.302	100.452	-22.040	98.173	68.190	4.129	886.402	100,72%	6.396
	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	244.456	1.850	2.302	452	-17.075	-1.827	3.704	4.129	275.847	88,62%	(31.391)
	• Local Champion	177.655	176.981	176.337	500	2.050	1.550	-18.124	-644	-1.318	2.694	188.154	93,72%	(11.817)
	• 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	1.045.895	15.201	13.526	-1.675	4.277	-4.315	20.751	17.841	1.127.564	92,76%	(81.669)
	KUR	965.396	990.622	987.000	14.856	13.346	-1.510	4.147	-3.622	21.604	16.968	1.062.689	92,88%	(75.689)
	Non KUR	59.748	59.587	58.895	345	180	-165	130	-693	-853	873	64.875	90,78%	(5.980)
3	PWG	255.819	508.340	529.623	77.168	50.198	-26.969	31.058	21.283	273.804	28.915	563.574	93,98%	(33.951)
	Cilem	149.863	346.578	360.263	31.063	22.092	-8.971	16.151	13.685	210.400	8.407	399.246	90,24%	(38.983)
	Gadai	105.956	161.762	169.360	46.104	28.106	-17.998	14.906	7.598	63.404	20.509	164.327	103,06%	5.033
4	CFG	3.885.901	4.193.178	4.183.358	50.812	43.501	-7.311	38.816	-9.820	297.456	53.321	4.332.277	96,56%	(148.919)
	CF 1	838.535	901.570	897.016	9.973	5.454	-4.519	2.382	-4.554	58.481	10.007	913.053	98,24%	(16.037)
	Total Griya	595.912	605.944	602.592	4.294	1.237	-3.057	0	-3.352	6.680	4.589	633.024	95,19%	(30.432)
	• Total Non Program	435.065	456.344	453.664	3.976	1.237	-2.739	4.223	-2.679	18.600	3.916	451.458	100,49%	2.206
	• Program	160.848	149.601	148.928	318	-	-318	-929	-673	-11.920	673	181.566	82,02%	(32.638)
	Oto	242.622	295.625	294.424	5.679	4.217	-1.462	2.382	-1.201	51.801	5.418	280.029	105,14%	14.395
	CF 2	3.047.367	3.291.608	3.286.341	40.840	38.047	-2.792	36.434	-5.267	238.975	43.314	3.419.224	96,11%	(132.882)
	Mitraguna & Others	2.497.673	2.730.485	2.726.895	38.093	32.791	-5.301	33.809	-3.591	229.222	36.382	2.835.118	96,18%	(108.224)
	Pensium	549.694	561.123	559.447	2.747	5.256	2.509	2.625	-1.676	9.753	6.932	584.105	95,78%	(24.659)
Total Pembiayaan		5.991.472	6.546.353	6.651.673	145.031	209.527	64.497	52.110	105.320	660.201	104.207	6.909.817	96,26%	(258.144)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	18-Nov-25	31-Dec-24	31-Oct-25	18-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	58.680	1,12%	1,86%	5,61%	39.161	47.205	39.161			
	KUR	9.838	16.517	16.517	51.800	1,02%	1,67%	5,25%	35.283	41.962	35.283			
	Non KUR	1.638	3.003	3.003	6.881	2,74%	5,04%	11,68%	3.877	5.243	3.877			
3	PWG	124	-	-	9.957	0,05%	0,00%	1,88%	9.957	9.833	9.957			
	Cilem	118	-	-	8.030	0,08%	0,00%	2,23%	8.030	7.912	8.030			
	Gadai	7	-	-	1.927	0,01%	0,00%	1,14%	1.927	1.921	1.927			
4	CFG	59.411	71.220	72.096	126.004	1,53%	1,72%	3,01%	53.909	66.593	54.785			
	CF 1	35.165	42.144	39.232	60.667	4,19%	4,35%	6,76%	21.435	25.502	18.523			
	Total Griya	29.490	31.633	30.424	37.650	4,95%	5,02%	6,25%	7.226	8.160	6.017			
	Oto	5.675	10.511	8.808	23.016	2,34%	2,98%	7,82%	14.209	17.342	12.505			
	CF 2	24.246	29.076	32.864	65.338	0,80%	1,00%	1,99%	32.474	41.091	36.262			
	Mitraguna & Others	22.605	26.760	29.933	56.069	0,91%	1,10%	2,06%	26.136	33.464	29.309			
	Pensium	1.642	2.316	2.931	9.269	0,30%	0,52%	1,66%	6.338	7.628	6.954			
Total Pembiayaan		72.302	90.990	91.804	195.441	1,21%	1,40%	2,94%	103.637	123.138	104.451	1,25%	57,53%	-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	18-Nov-25	31-Dec-24	31-Oct-25	18-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	23.582	1,84%	2,14%	2,25%	1.056	4.705	1.833			
	KUR	14.751	16.970	17.487	18.541	1,53%	1,77%	1,88%	1.054	3.790	1.570			
	Non KUR	4.126	4.778	5.039	5.041	6,91%	8,46%	8,56%	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	76.698	1,31%	1,74%	1,83%	3.628	25.986	4.314			
	CF 1	15.203	26.269	26.509	28.346	1,81%	2,94%	3,16%	1.837	13.143	2.077			
	Total Griya	12.941	22.853	22.897	23.834	2,17%	3,78%	3,96%	937	10.893	981			
	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	101.497	1,19%	1,48%	1,53%	4.718	30.186	6.236	1,14%	25,31%	-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 (1-18 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	Giro	74.169	59.049	60.573	55.334	(86.238)	(5.238)	(3.715)	-6,29%	(18.835)	-25,39%	212.481	26,04%	(157.147)
2	Tabungan	1.786.724	1.968.204	1.937.818	1.946.561	36.437	8.744	(21.643)	-1,10%	159.837	8,95%	2.011.047	96,79%	(64.486)
3	Deposito	649.060	615.862	627.805	626.737	(36.484)	(1.068)	10.875	1,77%	(22.324)	-3,44%	663.637	94,44%	(36.900)
Total		2.509.954	2.643.115	2.626.195	2.628.632	(86.285)	2.437	(14.483)	-0,55%	118.678	4,73%	2.887.165	91,05%	(258.533)
CASA		1.860.893	2.027.253	1.998.390	2.001.896	(49.801)	3.505	(25.358)	-1,25%	141.002	7,58%	2.223.528	90,03%	(221.633)
(% CASA)		74,14%	76,70%	76,09%	76,16%									
FDR		125,36%	131,49%	132,72%	132,59%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-17 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25	17-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	42.839	42.018	42.256	41.992		(264)	(25)	-0,06%	(846)	-1,98%	80.699	52,04%	(38.707)
2	Giro ISE	4.948	4.741	6.321	6.106		(214)	1.365	28,79%	1.158	23,40%	27.894	21,89%	(21.788)
3	Tabungan ISE	31.691	33.067	31.717	31.668		(49)	(1.400)	-4,23%	(23)	-0,07%	36.953	85,70%	(5.285)
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 (1-18 Oct'25)	Pencairan (1-18 Nov'25)	Pencairan MtM	MtD (1-18 Oct'25)	Growth (1-18 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	18-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	184.570	242.665	241.550	500	-	-500	-5.617	-1.115	56.980	1.115	215.986	111,84%	25.564
	Linkage	86.431	111.300	111.300	-	-	-	-488	0	24.870	-	100.323	110,94%	10.978
	Non-Linkage	98.139	131.365	130.249	500	-	-500	-5.130	-1.115	32.110	1.115	115.663	112,61%	14.586
	• Local Champion	98.139	131.365	130.249	500	-	-500	-5.130	-1.115	32.110	1.115	112.586	115,69%	17.663
	• Value Chain	-	-	-	-	-	-	0	0	0	-	3.077	0,00%	(3.077)
2	MBG	446.877	444.339	441.493	6.105	4.495	-1.610	-160	-2.846	-5.384	7.341	501.352	88,06%	(59.859)
	KUR	419.345	419.362	417.107	6.005	4.495	-1.510	247	-2.255	-2.238	6.750	471.093	88,54%	(53.986)
	Non KUR	27.532	24.977	24.386	100	-	-100	-407	-592	-3.146	592	30.259	80,59%	(5.873)
3	PWG	258.833	406.261	419.433	67.266	54.773	-12.492	27.268	13.172	160.600	41.601	414.433	101,21%	5.000
	Cilem	127.522	219.691	226.770	20.415	14.933	-5.482	9.355	7.079	99.248	7.855	250.568	90,50%	(23.798)
	Gadai	131.312	186.659	192.663	46.851	39.840	-7.011	17.913	6.093	61.351	33.747	163.864	117,57%	28.798
4	CFG	2.256.170	2.382.215	2.382.880	31.108	23.255	-7.854	22.329	665	126.710	22.589	2.472.864	96,36%	(89.984)
	CF 1	461.418	471.592	472.221	4.252	3.175	-1.077	5.755	628	10.803	2.547	495.744	95,25%	(23.523)
	Total Griya	417.205	393.258	393.052	1.415	788	-627	0	-206	-24.154	994	432.970	90,78%	(39.918)
	• Total Non Program	64.148	59.328	59.662	1.100	510	-590	2.080	334	-4.485	176	71.111	83,90%	(11.449)
	• Program	353.058	333.930	333.389	315	278	-37	-1.789	-540	-19.669	818	361.858	92,13%	(28.469)
	Oto	44.213	78.334	79.169	2.837	2.387	-450	5.755	835	34.957	1.552	62.775	126,12%	16.395
	CF 2	1.794.752	1.910.623	1.910.659	26.856	20.079	-6.776	16.573	37	115.908	20.043	1.977.120	96,64%	(66.461)
	Mitraguna & Others	1.323.695	1.431.023	1.433.096	21.271	16.072	-5.199	12.749	2.072	109.400	14.000	1.489.234	96,23%	(56.138)
	Pensium	471.056	479.599	477.564	5.585	4.007	-1.577	3.824	-2.036	6.507	6.043	487.886	97,88%	(10.322)
Total Pembiayaan		3.146.451	3.475.480	3.485.356	104.979	82.523	-22.456	43.819	9.876	338.905	72.647	3.604.634	96,69%	(119.278)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	18-Nov-25	31-Dec-24	31-Oct-25	18-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	37.184	1,09%	1,80%	8,42%	29.184	32.305	29.184			
	KUR	3.627	6.377	6.377	33.652	0,86%	1,52%	8,07%	27.275	30.025	27.275			
	Non KUR	1.252	1.623	1.623	3.532	4,55%	6,50%	14,48%	1.909	2.279	1.909			
3	PWG	275	1	1	13.737	0,11%	0,00%	3,28%	13.736	13.462	13.736			
	Cilem	275	1	1	8.628	0,22%	0,00%	3,80%	8.626	8.352	8.626			
	Gadai	-	-	-	5.109	0,00%	0,00%	2,65%	5.109	5.109	5.109			
4	CFG	67.344	65.418	65.451	105.539	2,98%	2,75%	4,43%	40.089	38.195	40.121			
	CF 1	43.373	41.883	41.926	62.593	9,40%	8,89%	13,26%	20.667	19.220	20.710			
	Total Griya	41.791	40.502	40.088	55.448	10,02%	10,19%	14,11%	15.360	13.657	14.946			
	Oto	1.583	1.381	1.838	7.145	3,58%	2,35%	9,03%	5.307	5.563	5.764			
	CF 2	23.971	23.535	23.525	42.946	1,34%	1,23%	2,25%	19.421	18.976	19.411			
	Mitraguna & Others	22.208	21.338	21.186	38.098	1,68%	1,48%	2,66%	16.912	15.891	16.760			
	Pensium	1.763	2.197	2.338	4.848	0,37%	0,49%	1,02%	2.509	3.085	2.651			
Total Pembiayaan		72.690	73.767	73.927	158.228	2,31%	2,13%	4,54%	84.301	85.537	84.461	2,29%	49,66%	-2,3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	18-Nov-25	31-Dec-24	31-Oct-25	18-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%	25,65%	351	(2.277)	332			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	3.530	7.844	8.508	8.950	0,79%	1,91%	2,03%	442	5.420	1.106			
	KUR	2.493	5.912	6.287	6.461	0,59%	1,50%	1,55%	174	3.969	550			
	Non KUR	1.037	1.932	2.221	2.489	3,77%	8,89%	10,21%	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	138.076	4,40%	5,70%	5,79%	2.173	38.807	3.470			
	CF 1	73.505	94.608	94.254	95.888	15,93%	19,99%	20,31%	1.633	22.382	1.280			
	Total Griya	73.052	92.989	92.591	94.234	17,51%	23,54%	23,97%	1.643	21.182	1.245			
	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	42.188	1,44%	2,18%	2,21%	539	16.424	2.190			
	Mitraguna & Others	22.415	37.920	39.679	40.221	1,69%	2,77%	2,81%	542	17.806	2.301			
	Pensium	3.349	2.078	1.969	1.967	0,11%	0,06%	0,41%	(2)	(1.382)	(111)			
Total Pembiayaan		138.673	175.716	177.658	180.646	4,41%	5,11%	5,18%	2.987	41.972	4.930	4,00%	22,84%	-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)