

REGION 2 MEDAN

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Oct'25	Growth (1-5 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	4-Nov-25	5-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1,894,366	2,544,286	2,731,102	2,718,237	215,592	(12,865)	173,951	6.84%	823,871	43.49%	2,739,265	99.23%	(21,028)
2	Tabungan	12,343,531	13,296,434	13,207,688	13,211,678	253,475	3,989	(84,756)	-0.64%	868,147	7.03%	13,678,155	96.59%	(466,478)
3	Deposito	6,674,579	6,906,038	7,057,617	7,262,433	433,564	204,816	356,395	5.16%	587,854	8.81%	6,755,585	107.50%	506,848
	Total	20,912,476	22,746,758	22,996,407	23,192,347	902,631	195,941	445,590	1.96%	2,279,872	10.90%	23,173,005	100.08%	19,342
	CASA	14,237,897	15,840,720	15,938,790	15,929,915	469,066	(8,875)	89,195	0.56%	1,692,018	11.88%	16,417,420	97.03%	(487,505)
	(%) CASA	68.08%	69.64%	69.31%	68.69%									
	FDR	79.95%	81.97%	80.69%	80.01%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-4 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	3-Nov-25	4-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	605,893	649,102	653,095	646,958		(6,137)	(2,144)	-0.33%	41,065	6.78%	796,175	81.26%	(149,218)
2	Giro ISE	190,259	157,011	151,637	153,679		2,042	(3,332)	-2.12%	(36,579)	-19.23%	305,720	50.27%	(152,040)
3	Tabungan ISE	335,051	402,368	411,700	403,437		(8,263)	1,069	0.27%	68,385	20.41%	361,290	111.67%	42,147
4	Deposito ISE	80,583	89,723	89,758	89,841		84	119	0.13%	9,259	11.49%	129,166	69.55%	(39,325)
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 (1-5 Oct'25)	Pencairan (1-5 Nov'25)	Pencairan MtM	MtD (1-31 Oct'25	Growth (1-5 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	5-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	1,400,748	1,465,739	1,456,748	650	3,140	2,490	(28,183)	(8,991)	56,000	12,131	1,598,900	91.11%	(142,152)
	Linkage	727,269	728,335	728,335	-	-	-	(5,513)	0	1,066	-	813,561	89.52%	(85,226)
	Non-Linkage	673,478	737,404	728,413	650	3,140	2,490	(22,670)	(8,991)	54,935	12,131	785,338	92.75%	(56,925)
	• Local Champion	584,102	623,875	620,815	150	3,140	2,990	(28,360)	(3,059)	36,713	6,199	637,134	97.44%	(16,319)
	• Value Chain	89,377	113,529	107,598	500	-	(500)	5,690	(5,931)	18,222	5,931	148,204	72.60%	(40,606)
2	MBG	2,310,331	2,397,229	2,391,877	3,350	3,645	295	11,797	(5,352)	81,546	8,997	2,607,967	91.71%	(216,090)
	KUR	2,171,167	2,257,716	2,253,100	3,350	3,495	145	11,491	(4,616)	81,933	8,111	2,453,908	91.82%	(200,808)
	Non KUR	139,164	139,514	138,777	-	150	150	306	(736)	(387)	886	154,060	90.08%	(15,283)
3	PWG	1,161,081	1,975,702	1,978,823	65,395	48,031	(17,364)	109,457	3,121	817,742	44,910	2,106,569	93.94%	(127,746)
	Cilem	604,524	1,180,138	1,178,099	31,236	11,021	(20,215)	44,313	(2,039)	573,575	13,060	1,367,301	86.16%	(189,202)
	Gadai	556,557	795,564	800,724	34,159	37,010	2,851	65,144	5,160	244,167	31,850	739,268	108.31%	61,456
4	CFG	11,847,954	12,806,437	12,728,633	25,071	15,939	(9,132)	124,487	(77,805)	880,679	93,744	13,192,499	96.48%	(463,866)
	CF 1	2,410,954	2,561,135	2,555,386	7,876	4,280	(3,595)	16,587	(5,749)	144,432	10,029	2,634,408	97.00%	(79,022)
	Total Griya	1,954,117	1,983,941	1,977,381	2,533	367	(2,165)	7,175	(6,560)	23,264	6,927	2,064,166	95.80%	(86,785)
	• Total Non Program	1,351,346	1,407,760	1,401,540	2,201	200	(2,001)	8,767	(6,220)	50,194	6,420	1,399,959	100.11%	1,581
	• Program	602,771	576,181	575,841	332	167	(164)	(1,592)	(340)	(26,930)	507	664,207	86.70%	(88,366)
	Oto	456,837	577,194	578,005	5,343	3,913	(1,430)	9,412	811	121,168	3,102	570,242	101.36%	7,763
	CF 2	9,437,000	10,245,302	10,173,247	17,196	11,659	(5,537)	107,900	(72,056)	736,247	83,715	10,558,091	96.35%	(384,844)
	Mitraguna & Others	7,891,563	8,644,861	8,584,371	16,101	8,334	(7,767)	93,621	(60,491)	692,807	68,824	8,908,842	96.36%	(324,471)
	Pensiun	1,545,436	1,600,441	1,588,876	1,095	3,325	2,230	14,278	(11,565)	43,439	14,890	1,649,249	96.34%	(60,373)
	Total Pembiayaan	16,720,113	18,645,108	18,556,081	94,467	70,755	(23,711)	217,558	(89,026)	1,835,968	159,781	19,505,935	95.13%	(949,854)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	5-Nov-25	31-Dec-24	31-Oct-25	5-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	3,258	1,207	3,873	6,107	0.23%	0.26%	0.42%	2,234	2,849	4,900			
	Linkage	43	6	6	6	0.01%	0.00%	0.00%	-	(37)	0			
	Local Champion	3,215	1,201	3,867	5,972	0.48%	0.52%	0.82%	2,105	2,757	4,771			
	Value Chain	-	-	-	129				129	129	129			
2	MBG	26,523	48,577	43,850	73,863	1.15%	1.83%	3.09%	30,013	47,340	25,286			
	KUR	21,896	39,713	36,508	63,417	1.01%	1.62%	2.81%	26,909	41,521	23,704			
	Non KUR	4,627	8,864	7,342	10,446	3.33%	5.26%	7.53%	3,104	5,819	1,582			
3	PWG	565	277	29	35,336	0.05%	0.00%	1.79%	35,306	34,771	35,059			
	Cilem	558	-	3	28,351	0.09%	0.00%	2.41%	28,348	27,793	28,351			
	Gadai	7	277	26	6,984	0.00%	0.00%	0.87%	6,958	6,978	6,708			
4	CFG	184,758	217,834	219,298	508,580	1.56%	1.71%	4.00%	289,281	323,822	290,746			
	CF 1	108,284	120,573	121,877	196,769	4.49%	4.76%	7.70%	74,892	88,486	76,197			
	Total Griya	97,865	104,482	107,262	132,868	5.01%	5.41%	6.72%	25,606	35,003	28,386			
	Oto	10,419	16,090	14,615	63,901	2.28%	2.53%	11.06%	49,286	53,482	47,811			
	CF 2	76,474	97,261	97,421	311,810	0.81%	0.95%	3.07%	214,389	235,336	214,549			
	Mitraguna & Others	72,232	90,607	89,999	279,271	0.92%	1.04%	3.25%	189,272	207,038	188,664			
	Pensiun	4,241	6,654	7,422	32,539	0.27%	0.46%	2.05%	25,118	28,298	25,885			
	Total Pembiayaan	215,104	267,894	267,051	623,885	1.29%	1.43%	3.36%	356,834	408,781	355,991	1.31%	61.10%	-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	5-Nov-25	31-Dec-24	31-Oct-25	5-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	65,676	67,732	68,318	68,318	4.69%	4.66%	4.69%	(0)	2,642	586			
	Linkage	15,065	15,082	15,081	15,081	2.07%	2.07%	2.07%	-	16	(0)			
	Non-Linkage	50,611	52,650	53,237	53,237	7.51%	7.22%	7.31%	(0)	2,626	587			
	Value Chain	-	-	-	-				-	-	-			
2	MBG	31,069	38,514	39,976	40,113	1.34%	1.67%	1.68%	137	9,044	1,599			
	KUR	22,074	29,377	30,304	30,739	1.02%	1.34%	1.36%	435	8,665	1,362			
	Non KUR	8,995	9,137	9,672	9,374	6.46%	6.93%	6.75%	(298)	379	237			
3	PWG	184	191	191	215	0.02%	0.01%	0.01%	25	31	25			
	Cilem	-	-	-	25	0.00%	0.00%	0.00%	25	25	25			
	Gadai	184	191	191	191	0.03%	0.02%	0.02%	-	6	-			
4	CFG	227,463	278,802	284,201	287,394	1.92%	2.22%	2.26%	3,194	59,932	8,592			
	CF 1	109,876	143,958	141,595	142,327	4.56%	5.53%	5.57%	733	32,452	(1,630)			
	Total Griya	105,089	137,329	134,833	135,249	5.38%	6.80%	6.84%	415	30,159	(2,080)			
	Oto	4,786	6,629	6,761	7,079	1.05%	1.17%	1.22%	317	2,293	450			
	CF 2	117,587	134,844	142,606	145,067	1.25%	1.39%	1.43%	2,461	27,480	10,223			
	Mitraguna & Others	101,881	128,172	135,405	137,471	1.29%	1.57%	1.60%	2,066	35,590	9,299			
	Pensiun	15,706	6,673	7,201	7,596	0.09%	0.04%	0.48%	395	(8,110)	923			
	Total Pembiayaan	324,392	385,238	392,685	396,040	1.94%	2.11%	2.13%	3,355	71,649	10,802	1.78%	16.56%	-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)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2.86	3.15	3.13	(0.02)	0.27
CIF Payroll	120,668	120,669	129,538	8,869	8,870

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-5 Oct'25	Growth (1-5 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	4-Nov-25	5-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	238,297	241,473	442,870	446,441	(2,867)	3,571	204,968	84.88%	208,144	87.35%	384,203	116.20%	62,238
2	Tabungan	1,732,891	1,859,030	1,846,341	1,844,656	56,174	(1,685)	(14,374)	-0.77%	111,766	6.45%	1,972,158	93.53%	(127,501)
3	Deposito	877,742	1,006,845	986,651	986,682	27,995	31	(20,163)	-2.00%	108,940	12.41%	892,777	110.52%	93,906
Total		2,848,930	3,107,348	3,275,862	3,277,780	81,302	1,917	170,432	5.48%	428,850	15.05%	3,249,137	100.88%	28,642
CASA		1,971,188	2,100,503	2,289,211	2,291,097	53,307	1,886	190,594	9.07%	319,909	16.23%	2,356,360	97.23%	(65,263)
(% CASA		69.19%	67.60%	69.88%	69.90%									
FDR		84.13%	87.07%	81.95%	81.90%									

Kinerja ISE

No.	Segmen/Produk	Posisi				Growth (1-4 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	3-Nov-25	4-Nov-25	DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	79,410	83,911	82,850	84,290	1,440	379	0.45%	4,879	6.14%	115,376	73.06%	(31,086)
2	Giro ISE	37,094	35,641	34,510	35,814	1,304	173	0.49%	(1,280)	-3.45%	58,873	60.83%	(23,059)
3	Tabungan ISE	39,484	45,872	45,943	46,053	110	181	0.39%	6,569	16.64%	44,492	103.51%	1,561
4	Deposito ISE	2,833	2,398	2,398	2,423	25	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 (1-5 Oct'25)	Pencairan (1-5 Nov'25)	Pencairan MtM	MtD (1-5 Oct'25	Growth (1-5 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	5-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	122,962	125,291	118,839	-	-	0	(6,011)	(6,452)	(4,123)	6,452	154,342	77.00%	(35,503)
	Linkage	22,750	26,138	26,138	-	-	-	10	0	3,388	-	36,415	71.78%	(10,277)
	Non-Linkage	100,212	99,154	92,701	-	-	0	(6,021)	(6,452)	(7,511)	6,452	117,927	78.61%	(25,226)
	• Local Champion	83,501	67,399	66,676	-	-	0	(11,270)	(422)	(16,525)	422	91,899	72.88%	(24,923)
	• Value Chain	16,712	31,755	25,725	-	-	-	5,249	(6,030)	9,013	6,030	26,028	98.84%	(303)
2	MBG	310,816	324,540	323,812	600	625	25	3,904	(728)	12,996	1,353	356,921	90.72%	(33,110)
	KUR	291,370	304,664	304,052	600	625	25	3,340	(611)	12,683	1,236	335,168	90.72%	(31,116)
	Non KUR	19,446	19,876	19,759	-	-	0	564	(117)	313	117	21,753	90.83%	(1,994)
3	PWG	193,140	311,736	310,279	8,963	4,785	(4,178)	11,829	(1,458)	117,138	6,243	344,208	90.14%	(33,930)
	Cilem	122,752	210,728	209,258	5,021	1,038	(3,982)	4,926	(1,470)	86,507	2,509	246,061	85.04%	(36,803)
	Gadai	70,389	101,008	101,021	3,943	3,747	(196)	6,902	13	30,632	3,735	98,147	102.93%	2,873
4	CFG	1,770,026	1,944,093	1,931,689	2,139	1,290	(849)	12,103	(12,404)	161,663	13,694	1,992,000	96.97%	(60,312)
	CF 1	463,002	518,559	516,433	629	585	(44)	(305)	(2,126)	53,431	2,711	500,470	103.19%	15,963
	Total Griya	392,209	435,699	433,678	332	167	(164)	0	(2,021)	41,469	2,189	410,944	105.53%	22,733
	• Total Non Program	388,279	424,552	422,370	-	-	0	6,848	(2,182)	34,091	2,182	396,555	106.51%	25,815
	• Program	3,930	11,147	11,307	332	167	(164)	1,756	161	7,377	7	14,389	78.58%	(3,082)
	Oto	70,793	82,860	82,755	297	418	120	(305)	(105)	11,962	523	89,526	92.44%	(6,770)
	CF 2	1,307,024	1,425,534	1,415,256	1,510	705	(805)	12,408	(10,278)	108,232	10,983	1,491,530	94.89%	(76,274)
	Mitraguna & Others	1,211,757	1,326,190	1,316,957	1,350	705	(645)	11,344	(9,233)	105,200	9,938	1,379,110	95.49%	(62,153)
	Pensiun	95,268	99,344	98,299	160	-	(160)	1,064	(1,045)	3,031	1,045	112,420	87.44%	(14,121)
Total Pembiayaan		2,396,945	2,705,661	2,684,618	11,702	6,700	(5,002)	21,824	(21,042)	287,673	27,743	2,847,472	94.28%	(162,854)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	5-Nov-25	31-Dec-24	31-Oct-25	5-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	508	6	6	376	0.41%	0.00%	0.32%	370	(132)	370			
	Linkage	43	6	6	6	0.19%	0.02%	0.02%	-	(37)	0			
	Local Champion	465	-	-	370	0.46%	0.00%	0.40%	370	(95)	370			
	Value Chain	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
2	MBG	4,441	6,233	6,233	10,184	1.43%	1.92%	3.15%	3,951	5,743	3,951			
	KUR	3,770	4,834	4,834	8,696	1.29%	1.59%	2.86%	3,862	4,927	3,862			
	Non KUR	671	1,399	1,399	1,487	3.45%	7.04%	7.53%	89	817	89			
3	PWG	155	2	2	4,642	0.08%	0.00%	1.50%	4,639	4,486	4,639			
	Cilem	155	2	2	3,947	0.13%	0.00%	1.89%	3,944	3,791	3,944			
	Gadai	-	-	-	695	0.00%	0.00%	0.69%	695	695	695			
4	CFG	19,018	30,183	28,147	101,890	1.07%	1.45%	5.27%	73,742	82,872	71,707			
	CF 1	8,456	11,874	11,479	23,489	1.83%	2.21%	4.55%	12,010	15,033	11,615			
	Total Griya	6,832	10,848	10,463	14,801	1.74%	2.40%	3.41%	4,338	7,969	3,953			
	Oto	1,624	1,027	1,016	8,688	2.29%	1.23%	10.50%	7,672	7,064	7,661			
	CF 2	10,562	18,309	16,669	78,401	0.81%	1.17%	5.54%	61,732	67,839	60,092			
	Mitraguna & Others	10,315	17,929	16,481	75,489	0.85%	1.24%	5.73%	59,008	65,174	57,559			
	Pensiun	247	379	188	2,912	0.26%	0.19%	2.96%	2,725	2,665	2,533			
Total Pembiayaan		24,121	36,424	34,388	117,091	1.01%	1.27%	4.36%	82,703	92,970	80,667	1.04%	76.19%	-3.3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	5-Nov-25	31-Dec-24	31-Oct-25	5-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1,083	1,738	1,738	1,738	0.88%	1.39%	1.46%	-	655	0			
	Linkage	196	238	238	238	0.86%	0.91%	0.91%	-	42	0			
	Non-Linkage	888	1,500	1,500	1,500	0.89%	1.51%	1.62%	-	612	-			
	Value Chain	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
2	MBG	3,227	4,916	4,684	4,698	1.04%	1.44%	1.45%	14	1,472	(218)			
	KUR	1,952	4,295	4,075	4,154	0.67%	1.34%	1.37%	78	2,201	(142)			
	Non KUR	1,274	620	609	545	6.55%	3.06%	2.76%	(64)	(729)	(76)			
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	28,803	1.90%	1.43%	1.49%	1,038	(4,887)	1,223			
	CF 1	5,942	6,610	4,809	5,442	1.28%	0.93%	1.05%	632	(501)	(1,169)			
	Total Griya	5,028	6,005	4,373	5,006	1.28%	1.00%	1.15%	632	(23)	(999)			
	Oto	914	606	436	436	1.29%	0.53%	0.53%	-	(478)	(170)			
	CF 2	27,748	20,970	22,956	23,362	2.12%	1.61%	1.65%	405	(4,386)	2,392			
	Mitraguna & Others	27,082	20,709	22,326	22,734	2.23%	1.68%	1.73%	409	(4,348)	2,026			
	Pensiun	666	262	631	627	0.03%	0.02%	0.64%	(3)	(38)	366			
Total Pembiayaan		38,001	34,235	34,188	35,240	1.59%	1.26%	1.31%	1,052	(2,761)	1,005	1.42%	-8.42%	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 (1-5 Oct'25	Growth (1-5 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	4-Nov-25	5-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	314,972	599,559	586,671	574,101	245,075	(12,570)	(25,458)	-4.25%	259,129	82.27%	475,089	120.84%	99,012
2	Tabungan	2,242,130	2,422,180	2,398,024	2,392,246	40,155	(5,778)	(29,934)	-1.24%	150,116	6.70%	2,502,873	95.58%	(110,627)
3	Deposito	2,798,677	2,790,913	2,979,203	3,174,892	460,105	195,690	383,980	13.76%	376,216	13.44%	2,813,322	112.85%	361,570
Total		5,355,779	5,812,652	5,963,897	6,141,240	745,335	177,342	328,588	5.65%	785,461	14.67%	5,791,284	106.04%	349,956
CASA		2,557,102	3,021,739	2,984,695	2,966,347	285,230	(18,347)	(55,392)	-1.83%	409,245	16.00%	2,977,962	99.61%	(11,614)
(% CASA		47.74%	51.99%	50.05%	48.30%									
FDR		47.52%	50.76%	49.26%	47.84%									

Kinerja ISE

No.	Segmen/Produk	Posisi				Growth (1-4 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	3-Nov-25	4-Nov-25	DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	113,657	100,407	99,740	96,738	(3,003)	(3,669)	-3.65%	(16,919)	-14.89%	148,814	65.01%	(52,076)
2	Giro ISE	31,184	14,307	15,472	16,030	559	1,724	12.05%	(15,153)	-48.59%	52,489	30.54%	(36,458)
3	Tabungan ISE	59,057	66,768	64,936	61,375	(3,561)	(5,393)	-8.08%	2,318	3.92%	63,948	95.98%	(2,573)
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 (1-5 Oct'25)	Pencairan (1-5 Nov'25)	Pencairan MtM	MtD (1-5 Oct'25	Growth (1-5 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	5-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	188,209	206,868	205,266	150	640	490	3,840	(1,602)	17,057	2,242	233,500	87.91%	(28,234)
	Linkage	19,369	18,145	18,145	-	-	-	(124)	0	(1,224)	-	39,092	46.42%	(20,947)
	Non-Linkage	168,841	188,723	187,121	150	640	490	3,964	(1,602)	18,280	2,242	194,408	96.25%	(7,287)
	• Local Champion	162,434	179,355	177,654	150	640	490	4,242	(1,701)	15,221	2,341	174,555	101.78%	3,099
	• Value Chain	6,407	9,368	9,467	-	-	-	(277)	99	3,060	(99)	19,853	47.68%	(10,386)
2	MBG	159,435	191,840	191,131	100	300	200	1,349	(709)	31,696	1,009	205,492	93.01%	(14,361)
	KUR	151,599	182,202	181,569	100	150	50	1,585	(633)	29,971	783	195,351	92.95%	(13,782)
	Non KUR	7,836	9,637	9,562	-	150	150	(236)	(76)	1,726	226	10,141	94.28%	(580)
3	PWG	252,400	412,261	414,938	12,304	11,401	(903)	23,624	2,678	162,538	8,724	431,397	96.18%	(16,459)
	Cilem	111,797	223,573	223,236	6,749	1,985	(4,765)	8,750	(337)	111,439	2,322	256,762	86.94%	(33,526)
	Gadai	140,603	188,688	191,702	5,555	9,416	3,862	14,874	3,015	51,099	6,402	174,635	109.77%	17,067
4	CFG	1,944,791	2,139,295	2,126,464	3,480	3,066	(414)	19,378	(12,831)	181,673	15,898	2,194,090	96.92%	(67,627)
	CF 1	376,842	385,958	385,064	785	19	(766)	235	(893)	8,223	913	418,880	91.93%	(33,816)
	Total Griya	311,852	314,123	313,532	-	-	0	0	(591)	1,680	591	332,926	94.17%	(19,394)
	• Total Non Program	308,347	309,901	309,313	-	-	0	(3,862)	(588)	966	588	317,656	97.37%	(8,344)
	• Program	3,505	4,223	4,219	-	-	0	133	(3)	715	3	15,270	27.63%	(11,050)
	Oto	64,990	71,834	71,532	785	19	(766)	235	(302)	6,542	321	85,954	83.22%	(14,422)
	CF 2	1,567,950	1,753,337	1,741,399	2,695	3,047	352	19,143	(11,938)	173,450	14,985	1,775,210	98.10%	(33,811)
	Mitraguna & Others	1,383,782	1,559,560	1,547,878	2,695	1,853	(842)	18,462	(11,681)	164,097	13,534	1,571,846	98.48%	(23,967)
	Pensiun	184,168	193,778	193,521	-	1,194	1,194	681	(257)	9,353	1,451	203,365	95.16%	(9,844)
Total Pembiayaan		2,544,835	2,950,264	2,937,799	16,034	15,407	(627)	48,191	(12,465)	392,964	27,872	3,064,479	95.87%	(126,680)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	5-Nov-25	31-Dec-24	31-Oct-25	5-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1,267	-	3,204	4,491	0.67%	1.55%	2.19%	1,288	3,224	4,491			
	Linkage	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Local Champion	1,267	-	3,204	4,363	0.75%	1.70%	2.33%	1,159	3,095	4,363			
	Value Chain	-	-	-	129	0.00%	0.00%	0.07%	129	129	129			
2	MBG	3,453	4,655	4,655	7,548	2.17%	2.43%	3.95%	2,893	4,095	2,893			
	KUR	2,876	4,305	4,305	7,138	1.90%	2.36%	3.93%	2,833	4,262	2,833			
	Non KUR	577	350	350	410	7.36%	3.63%	4.29%	60	(167)	60			
3	PWG	-	26	26	8,373	0.00%	0.01%	2.02%	8,347	8,373	8,347			
	Cilem	-	-	-	6,372	0.00%	0.00%	2.85%	6,372	6,372	6,372			
	Gadai	-	26	26	2,000	0.00%	0.01%	1.04%	1,974	2,000	1,974			
4	CFG	19,268	23,212	25,105	55,925	0.99%	1.17%	2.63%	30,820	36,657	32,714			
	CF 1	8,041	9,455	13,170	25,020	2.13%	3.41%	6.50%	11,850	16,979	15,565			
	Total Griya	6,972	7,025	10,986	15,632	2.24%	3.50%	4.99%	4,646	8,661	8,608			
	Oto	1,069	2,430	2,184	9,387	1.64%	3.04%	13.12%	7,203	8,318	6,958			
	CF 2	11,227	13,757	11,934	30,905	0.72%	0.68%	1.77%	18,971	19,678	17,148			
	Mitraguna & Others	11,107	13,302	11,331	28,004	0.80%	0.73%	1.81%	16,673	16,898	14,702			
	Pensiun	120	455	603	2,901	0.07%	0.31%	1.50%	2,298	2,781	2,447			
Total Pembiayaan		23,988	27,892	32,989	76,337	0.94%	1.12%	2.60%	43,348	52,349	48,445	0.93%	64.17%	-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	5-Nov-25	31-Dec-24	31-Oct-25	5-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	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	1,625	1.80%	0.79%	0.85%	100	(1,238)	(71)			
	KUR	1,760	1,181	1,021	1,167	1.16%	0.56%	0.64%	147	(592)	(14)			
	Non KUR	1,104	515	504	457	14.08%	5.23%	4.78%	(47)	(646)	(57)			
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	24,198	0.93%	1.12%	1.14%	227	6,075	3,016			
	CF 1	5,476	6,060	6,167	6,693	1.45%	1.60%	1.74%	525	1,217	633			
	Total Griya	4,795	5,611	5,656	6,181	1.54%	1.80%	1.97%	525	1,387	571			
	Oto	681	449	511	511	1.05%	0.71%	0.71%	-	(170)	62			
	CF 2	12,648	15,122	17,804	17,506	0.81%	1.02%	1.01%	(298)	4,858	2,384			
	Mitraguna & Others	12,330	14,664	17,209	16,911	0.89%	1.10%	1.09%	(298)	4,581	2,247			
	Pensiun	318	458	595	595	0.01%	0.02%	0.31%	-	277	136			
Total Pembiayaan		30,008	30,694	33,313	33,640	1.18%	1.13%	1.15%	327	3,632	2,946	0.94%	17.97%	-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 (1-5 Oct'25	Growth (1-5 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	4-Nov-25	5-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	155,866	132,926	129,021	130,150	(20,234)	1,128	(2,776)	-2.09%	(25,717)	-16.50%	307,972	42.26%	(177,822)
2	Tabungan	1,803,617	1,929,405	1,938,366	1,928,076	8,980	(10,290)	(1,329)	-0.07%	124,459	6.90%	2,053,217	93.91%	(125,141)
3	Deposito	681,198	794,773	788,815	786,405	13,126	(2,410)	(8,368)	-1.05%	105,207	15.44%	695,719	113.03%	90,686
Total		2,640,681	2,857,104	2,856,203	2,844,631	1,872	(11,572)	(12,473)	-0.44%	203,950	7.72%	3,056,908	93.06%	(212,278)
CASA		1,959,483	2,062,331	2,067,387	2,058,225	(11,254)	(9,162)	(4,105)	-0.20%	98,742	5.04%	2,361,189	87.17%	(302,964)
(% CASA		74.20%	72.18%	72.38%	72.35%									
FDR		99.99%	103.86%	103.47%	103.89%									

Kinerja ISE

No.	Segmen/Produk	Posisi				Growth (1-4 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	3-Nov-25	4-Nov-25	DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	65,610	78,195	76,985	78,160	1,175	(35)	-0.04%	12,550	19.13%	93,649	83.46%	(11,489)
2	Giro ISE	23,758	19,240	18,387	18,358	(29)	(883)	-4.59%	(5,401)	-22.73%	40,752	45.05%	(22,395)
3	Tabungan ISE	30,646	49,287	48,931	50,135	1,204	847	1.72%	19,489	63.59%	34,543	145.14%	15,592
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 (1-5 Oct'25)	Pencairan (1-5 Nov'25)	Pencairan MtM	MtD (1-5 Oct'25	Growth (1-5 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	5-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	80,398	96,289	97,166	-	900	900	1,646	877	16,768	23	108,670	89.41%	(11,504)
	Linkage	14,865	24,410	24,410	-	-	-	54	0	9,545	-	27,177	89.82%	(2,766)
	Non-Linkage	65,533	71,879	72,755	-	900	900	1,592	877	7,222	23	81,493	89.28%	(8,738)
	• 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	3,104	-	-	-	(330)	0	(56)	-	11,554	26.87%	(8,450)
2	MBG	368,059	386,301	386,037	750	700	(50)	2,427	(264)	17,978	964	416,638	92.66%	(30,601)
	KUR	343,457	360,866	360,636	750	700	(50)	2,172	(230)	17,179	930	389,607	92.56%	(28,970)
	Non KUR	24,602	25,435	25,401	-	-	0	255	(35)	799	35	27,031	93.97%	(1,631)
3	PWG	200,888	337,104	335,982	10,678	8,778	(1,901)	15,679	(1,122)	135,094	9,900	352,958	95.19%	(16,975)
	Cilem	92,590	179,567	178,534	3,792	1,528	(2,264)	5,131	(1,034)	85,943	2,562	214,664	83.17%	(36,130)
	Gadai	108,298	157,537	157,449	6,886	7,249	363	10,549	(88)	49,151	7,338	138,294	113.85%	19,155
4	CFG	1,991,066	2,147,657	2,136,022	5,129	2,259	(2,870)	24,686	(11,635)	144,956	13,894	2,201,267	97.04%	(65,245)
	CF 1	271,158	283,456	283,167	1,036	764	(271)	1,344	(289)	12,009	1,053	306,261	92.46%	(23,093)
	Total Griya	236,939	234,916	234,054	-	-	0	0	(862)	(2,885)	862	254,302	92.04%	(20,248)
	• Total Non Program	155,508	157,635	156,831	-	-	0	(522)	(803)	1,323	803	163,178	96.11%	(6,347)
	• Program	81,431	77,281	77,223	-	-	0	(763)	(59)	(4,208)	59	91,124	84.74%	(13,901)
	Oto	34,219	48,540	49,113	1,036	764	(271)	1,344	573	14,894	191	51,959	94.52%	(2,845)
	CF 2	1,719,908	1,864,201	1,852,855	4,094	1,495	(2,599)	23,342	(11,346)	132,947	12,841	1,895,007	97.78%	(42,152)
	Mitraguna & Others	1,474,657	1,597,603	1,587,886	4,094	1,083	(3,011)	17,258	(9,717)	113,229	10,800	1,633,534	97.21%	(45,648)
	Pensiun	245,250	266,598	264,969	-	412	412	6,084	(1,629)	19,718	2,041	261,473	101.34%	3,496
Total Pembiayaan		2,640,411	2,967,351	2,955,207	16,557	12,637	(3,921)	44,438	(12,144)	314,796	24,781	3,079,533	95.96%	(124,326)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif				Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	5-Nov-25	31-Dec-24	31-Oct-25	5-Nov-25		MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	602	-	-	0.00%	0.00%	0.00%		-	-	(602)			
	Linkage	-	-	-	-	0.00%	0.00%	0.00%		-	-	-			
	Local Champion	-	602	-	-	0.00%	0.00%	0.00%		-	-	(602)			
	Value Chain	-	-	-	-	0.00%	0.00%	0.00%		-	-	-			
2	MBG	2,275	5,444	5,444	11,157	0.62%	1.41%	2.89%		5,714	8,882	5,714			
	KUR	1,785	4,476	4,476	8,891	0.52%	1.24%	2.47%		4,415	7,105	4,415			
	Non KUR	489	968	968	2,267	1.99%	3.81%	8.92%		1,299	1,777	1,299			
3	PWG	10	-	-	6,878	0.00%	0.00%	2.05%		6,878	6,868	6,878			
	Cilem	10	-	-	4,961	0.01%	0.00%	2.78%		4,961	4,951	4,961			
	Gadai	-	-	-	1,917	0.00%	0.00%	1.22%		1,917	1,917	1,917			
4	CFG	19,717	27,801	28,500	64,569	0.99%	1.33%	3.02%		36,069	44,852	36,767			
	CF 1	13,249	15,216	16,070	20,436	4.89%	5.67%	7.22%		4,365	7,187	5,219			
	Total Griya	12,780	14,475	15,301	17,245	5.39%	6.51%	7.37%		1,944	4,465	2,770			
	Oto	469	742	769	3,191	1.37%	1.58%	6.50%		2,422	2,722	2,449			
	CF 2	6,468	12,585	12,430	44,133	0.38%	0.67%	2.38%		31,704	37,665	31,548			
	Mitraguna & Others	5,999	11,277	11,068	39,850	0.41%	0.69%	2.51%		28,782	33,851	28,573			
	Pensiun	470	1,308	1,361	4,283	0.19%	0.51%	1.62%		2,922	3,814	2,975			
Total Pembiayaan		22,002	33,847	33,943	82,604	0.83%	1.14%	2.80%		48,661	60,602	48,757	0.88%	68.53%	-1.9%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	5-Nov-25	31-Dec-24	31-Oct-25	5-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	2,539	0.70%	0.71%	0.66%	(195)	(34)	229			
	KUR	1,118	1,018	1,434	1,490	0.33%	0.40%	0.41%	57	372	472			
	Non KUR	1,455	1,292	1,300	1,048	5.91%	5.11%	4.13%	(251)	(406)	(243)			
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	24,236	1.29%	1.09%	1.13%	745	(1,431)	1,186			
	CF 1	9,750	10,411	9,855	9,970	3.60%	3.48%	3.52%	116	221	(440)			
	Total Griya	9,274	9,871	9,315	9,431	3.91%	3.97%	4.03%	116	157	(440)			
	Oto	476	540	540	540	1.39%	1.11%	1.10%	-	64	-			
	CF 2	15,917	12,639	13,636	14,265	0.93%	0.73%	0.77%	629	(1,652)	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	51,297	1.76%	1.71%	1.74%	550	4,898	1,965	1.79%	-2.94%	0.1%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	2,501,032	2,588,183	3,007,016	505,984	
2	Contribution Margin	70,252	103,725	107,274	37,022	-52.7%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2.90	3.20	3.11	(0.09)	0.21
CIF Payroll	20,693	19,750	23,171	3,421	2,478

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-5 Oct'25	Growth (1-5 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	4-Nov-25	5-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1,111,061	1,511,279	1,512,430	1,506,015	79,856	(6,415)	(5,264)	-0.35%	394,953	35.55%	1,359,521	88.17%	146,494
2	Tabungan	4,778,169	5,117,615	5,080,399	5,105,088	111,728	24,689	(12,527)	-0.24%	326,919	6.84%	5,138,860	99.34%	(33,772)
3	Deposito	1,667,902	1,697,645	1,684,908	1,686,422	(31,178)	1,514	(11,224)	-0.66%	18,520	1.11%	1,690,130	99.78%	(3,709)
Total		7,557,133	8,326,539	8,277,737	8,297,525	160,406	19,788	(29,014)	-0.35%	740,392	9.80%	8,188,511	101.33%	109,014
CASA		5,889,231	6,628,894	6,592,829	6,611,103	191,584	18,274	(17,791)	-0.27%	721,872	12.26%	6,498,380	101.73%	112,722
(% CASA		77.93%	79.61%	79.65%	79.68%									
FDR		79.28%	78.62%	78.72%	78.53%									

Kinerja ISE

No.	Segmen/Produk	Posisi				Growth (1-4 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	3-Nov-25	4-Nov-25	DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	304,377	344,571	351,541	345,892	(5,649)	1,320	0.38%	41,514	13.64%	392,287	88.17%	(46,395)
2	Giro ISE	93,275	83,083	79,256	79,171	(85)	(3,912)	-4.71%	(14,104)	-15.12%	146,711	53.96%	(67,540)
3	Tabungan ISE	174,173	207,373	218,134	212,511	(5,623)	5,138	2.48%	38,338	22.01%	186,170	114.15%	26,341
4	Deposito ISE	36,929	54,116	54,151	54,210	59	94	0.17%	17,281	46.79%	59,406	91.25%	(5,196)
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 (1-5 Oct'25)	Pencairan (1-5 Nov'25)	Pencairan MtM	MtD (1-5 Oct'25	Growth (1-5 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	5-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	824,608	794,625	793,859	500	1,600	1,100	(22,040)	(766)	(30,749)	2,366	886,402	89.56%	(92,543)
	Linkage	583,855	548,341	548,341	-	-	-	(4,965)	0	(35,514)	-	610,555	89.81%	(62,213)
	Non-Linkage	240,753	246,284	245,518	500	1,600	1,100	(17,075)	(766)	4,765	2,366	275,847	89.00%	(30,330)
	• Local Champion	177,655	176,981	176,215	-	1,600	1,600	(18,124)	(766)	(1,439)	2,366	188,154	93.65%	(11,939)
	• Value Chain	63,098	69,302	69,302	500	-	(500)	1,049	0	6,205	-	87,693	79.03%	(18,391)
2	MBG	1,025,144	1,050,210	1,048,171	1,550	1,620	70	4,277	(2,039)	23,026	3,659	1,127,564	92.96%	(79,394)
	KUR	965,396	990,622	988,690	1,550	1,620	70	4,147	(1,932)	23,294	3,552	1,062,689	93.04%	(73,999)
	Non KUR	59,748	59,587	59,481	-	-	0	130	(107)	(267)	107	64,875	91.68%	(5,394)
3	PWG	255,819	508,340	509,482	18,115	10,716	(7,399)	31,058	1,142	253,663	9,574	563,574	90.40%	(54,092)
	Cilem	149,863	346,578	346,284	10,079	2,849	(7,230)	16,151	(294)	196,420	3,143	399,246	86.73%	(52,963)
	Gadai	105,956	161,762	163,198	8,036	7,867	(169)	14,906	1,436	57,242	6,431	164,327	99.31%	(1,129)
4	CFG	3,885,901	4,193,178	4,164,799	8,281	6,789	(1,491)	38,816	(28,379)	278,897	35,168	4,332,277	96.13%	(167,478)
	CF 1	838,535	901,570	898,375	4,356	1,549	(2,807)	2,382	(3,195)	59,840	4,744	913,053	98.39%	(14,678)
	Total Griya	595,912	605,944	602,959	2,201	-	(2,201)	0	(2,986)	7,046	2,986	633,024	95.25%	(30,065)
	• Total Non Program	435,065	456,344	453,627	2,201	-	(2,201)	4,223	(2,716)	18,563	2,716	451,458	100.48%	2,169
	• Program	160,848	149,601	149,331	-	-	0	(929)	(270)	(11,517)	270	181,566	82.25%	(32,234)
	Oto	242,622	295,625	295,416	2,155	1,549	(606)	2,382	(209)	52,793	1,758	280,029	105.49%	15,387
	CF 2	3,047,367	3,291,608	3,266,424	3,925	5,241	1,316	36,434	(25,184)	219,058	30,425	3,419,224	95.53%	(152,800)
	Mitraguna & Others	2,497,673	2,730,485	2,709,646	3,925	3,822	(103)	33,809	(20,839)	211,973	24,661	2,835,118	95.57%	(125,472)
	Pensiun	549,694	561,123	556,778	-	1,419	1,419	2,625	(4,344)	7,084	5,763	584,105	95.32%	(27,327)
Total Pembiayaan		5,991,472	6,546,353	6,516,310	28,446	20,725	(7,720)	52,110	(30,042)	524,838	50,768	6,909,817	94.31%	(393,507)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	5-Nov-25	31-Dec-24	31-Oct-25	5-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1,291	250	188	194	0.16%	0.02%	0.02%	6	(1,097)	(56)			
	Linkage	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Local Champion	1,291	250	188	194	0.54%	0.08%	0.08%	6	(1,097)	(56)			
	Value Chain	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
2	MBG	11,476	19,520	19,520	31,151	1.12%	1.86%	2.97%	11,632	19,676	11,632			
	KUR	9,838	16,517	16,517	26,872	1.02%	1.67%	2.72%	10,355	17,034	10,355			
	Non KUR	1,638	3,003	3,003	4,279	2.74%	5.04%	7.19%	1,276	2,642	1,276			
3	PWG	124	-	-	6,698	0.05%	0.00%	1.31%	6,698	6,574	6,698			
	Cilem	118	-	-	6,341	0.08%	0.00%	1.83%	6,341	6,223	6,341			
	Gadai	7	-	-	357	0.01%	0.00%	0.22%	357	350	357			
4	CFG	59,411	71,220	72,096	175,430	1.53%	1.72%	4.21%	103,334	116,019	104,210			
	CF 1	35,165	42,144	39,232	73,018	4.19%	4.35%	8.13%	33,786	37,854	30,874			
	Total Griya	29,490	31,633	30,424	40,904	4.95%	5.02%	6.78%	10,479	11,414	9,270			
	Oto	5,675	10,511	8,808	32,115	2.34%	2.98%	10.87%	23,307	26,440	21,604			
	CF 2	24,246	29,076	32,864	102,412	0.80%	1.00%	3.14%	69,548	78,165	73,336			
	Mitraguna & Others	22,605	26,760	29,933	84,801	0.91%	1.10%	3.13%	54,869	62,196	58,041			
	Pensiun	1,642	2,316	2,931	17,610	0.30%	0.52%	3.16%	14,679	15,969	15,295			
Total Pembiayaan		72,302	90,990	91,804	213,474	1.21%	1.40%	3.28%	121,670	141,172	122,484	1.25%	61.91%	-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	5-Nov-25	31-Dec-24	31-Oct-25	5-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1,722	1,122	1,177	1,177	0.21%	0.15%	0.15%	-	(544)	55			
	Linkage	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Non-Linkage	1,722	1,122	1,177	1,177	0.72%	0.48%	0.48%	-	(544)	55			
	Value Chain	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
2	MBG	18,877	21,749	22,526	22,635	1.84%	2.14%	2.16%	109	3,758	886			
	KUR	14,751	16,970	17,487	17,635	1.53%	1.77%	1.78%	148	2,884	665			
	Non KUR	4,126	4,778	5,039	5,000	6.91%	8.46%	8.41%	(39)	874	221			
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	73,950	1.31%	1.74%	1.78%	880	23,238	1,566			
	CF 1	15,203	26,269	26,509	26,184	1.81%	2.94%	2.91%	(325)	10,981	(85)			
	Total Griya	12,941	22,853	22,897	22,255	2.17%	3.78%	3.69%	(642)	9,314	(598)			
	Oto	2,262	3,416	3,611	3,929	0.93%	1.22%	1.33%	317	1,667	513			
	CF 2	35,510	46,115	46,561	47,766	1.17%	1.41%	1.46%	1,205	12,257	1,651			
	Mitraguna & Others	25,071	43,079	43,527	44,462	1.00%	1.59%	1.64%	935	19,391	1,383			
	Pensiun	10,439	3,036	3,034	3,305	0.17%	0.05%	0.59%	271	(7,134)	268			
Total Pembiayaan		71,311	95,261	96,779	97,780	1.19%	1.48%	1.50%	1,001	26,469	2,519	1.14%	24.05%	-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 (1-5 Oct'25	Growth (1-5 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	4-Nov-25	5-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	74,169	59,049	60,110	61,530	(86,238)	1,421	2,481	4.20%	(12,639)	-17.04%	212,481	28.96%	(150,950)
2	Tabungan	1,786,724	1,968,204	1,944,558	1,941,611	36,437	(2,946)	(26,593)	-1.35%	154,887	8.67%	2,011,047	96.55%	(69,436)
3	Deposito	649,060	615,862	618,040	628,031	(36,484)	9,991	12,169	1.98%	(21,029)	-3.24%	663,637	94.63%	(35,606)
Total		2,509,954	2,643,115	2,622,708	2,631,173	(86,285)	8,465	(11,942)	-0.45%	121,219	4.83%	2,887,165	91.13%	(255,992)
CASA		1,860,893	2,027,253	2,004,668	2,003,142	(49,801)	(1,526)	(24,112)	-1.19%	142,248	7.64%	2,223,528	90.09%	(220,386)
(% CASA		74.14%	76.70%	76.44%	76.13%									
FDR		125.36%	131.49%	132.01%	131.58%									

Kinerja ISE

No.	Segmen/Produk	Posisi				Growth (1-4 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	3-Nov-25	4-Nov-25	DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	42,839	42,018	41,978	41,879	(99)	(139)	-0.33%	(960)	-2.24%	80,699	51.90%	(38,820)
2	Giro ISE	4,948	4,741	4,013	4,306	294	(435)	-9.17%	(642)	-12.97%	27,894	15.44%	(23,588)
3	Tabungan ISE	31,691	33,067	33,756	33,363	(393)	296	0.89%	1,672	5.28%	36,953	90.29%	(3,589)
4	Deposito ISE	6,200	4,209	4,209	4,209	0	0	0.00%	(1,991)	-32.11%	15,852	26.55%	(11,643)
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 (1-5 Oct'25)	Pencairan (1-5 Nov'25)	Pencairan MtM	MtD (1-5 Oct'25	Growth (1-5 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	5-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	184,570	242,665	241,618	-	-	0	(5,617)	(1,047)	57,048	1,047	215,986	111.87%	25,632
	Linkage	86,431	111,300	111,300	-	-	-	(488)	0	24,870	-	100,323	110.94%	10,978
	Non-Linkage	98,139	131,365	130,318	-	-	0	(5,130)	(1,047)	32,178	1,047	115,663	112.67%	14,655
	• Local Champion	98,139	131,365	130,318	-	-	0	(5,130)	(1,047)	32,178	1,047	112,586	115.75%	17,731
	• Value Chain	-	-	-	-	-	-	0	0	0	-	3,077	0.00%	(3,077)
2	MBG	446,877	444,339	442,727	350	400	50	(160)	(1,612)	(4,150)	2,012	501,352	88.31%	(58,624)
	KUR	419,345	419,362	418,152	350	400	50	247	(1,210)	(1,193)	1,610	471,093	88.76%	(52,941)
	Non KUR	27,532	24,977	24,575	-	-	0	(407)	(402)	(2,957)	402	30,259	81.22%	(5,684)
3	PWG	258,833	406,261	408,142	15,334	12,351	(2,984)	27,268	1,881	149,309	10,470	414,433	98.48%	(6,290)
	Cilem	127,522	219,691	220,788	5,595	3,621	(1,974)	9,355	1,096	93,266	2,525	250,568	88.11%	(29,780)
	Gadai	131,312	186,569	187,354	9,739	8,730	(1,009)	17,913	785	56,043	7,945	163,864	114.33%	23,490
4	CFG	2,256,170	2,382,215	2,369,660	6,042	2,534	(3,508)	22,329	(12,555)	113,490	15,090	2,472,864	95.83%	(103,205)
	CF 1	461,418	471,592	472,347	1,070	1,363	293	5,755	755	10,929	608	495,744	95.28%	(23,397)
	Total Griya	417,205	393,258	393,158	-	200	200	0	(99)	(24,047)	299	432,970	90.81%	(39,811)
	• Total Non Program	64,148	59,328	59,398	-	200	200	2,080	70	(4,750)	130	71,111	83.53%	(11,713)
	• Program	353,058	333,930	333,760	-	-	0	(1,789)	(169)	(19,297)	169	361,858	92.24%	(28,098)
	Oto	44,213	78,334	79,189	1,070	1,163	93	5,755	854	34,976	309	62,775	126.15%	16,414
	CF 2	1,794,752	1,910,623	1,897,312	4,972	1,171	(3,801)	16,573	(13,310)	102,561	14,481	1,977,120	95.96%	(79,808)
	Mitraguna & Others	1,323,695	1,431,023	1,422,003	4,037	871	(3,166)	12,749	(9,020)	98,308	9,891	1,489,234	95.49%	(67,230)
	Pensiun	471,056	479,599	475,309	935	300	(635)	3,824	(4,290)	4,253	4,590	487,886	97.42%	(12,577)
Total Pembiayaan		3,146,451	3,475,480	3,462,147	21,726	15,285	(6,441)	43,819	(13,333)	315,696	28,618	3,604,634	96.05%	(142,487)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	5-Nov-25	31-Dec-24	31-Oct-25	5-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	192	348	475	1,045	0.10%	0.20%	0.43%	569	853	697			
	Linkage	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Local Champion	192	348	475	1,045	0.20%	0.36%	0.80%	569	853	697			
	Value Chain	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
2	MBG	4,879	7,999	7,999	13,823	1.09%	1.80%	3.12%	5,823	8,944	5,823			
	KUR	3,627	6,377	6,377	11,820	0.86%	1.52%	2.83%	5,444	8,194	5,444			
	Non KUR	1,252	1,623	1,623	2,002	4.55%	6.50%	8.15%	380	750	380			
3	PWG	275	1	1	8,745	0.11%	0.00%	2.14%	8,744	8,470	8,744			
	Cilem	275	1	1	6,731	0.22%	0.00%	3.05%	6,729	6,455	6,729			
	Gadai	-	-	-	2,015	0.00%	0.00%	1.08%	2,015	2,015	2,015			
4	CFG	67,344	65,418	65,451	110,766	2.98%	2.75%	4.67%	45,315	43,422	45,348			
	CF 1	43,373	41,883	41,926	54,806	9.40%	8.89%	11.60%	12,880	11,433	12,923			
	Total Griya	41,791	40,502	40,088	44,286	10.02%	10.19%	11.26%	4,198	2,496	3,784			
	Oto	1,583	1,381	1,838	10,520	3.58%	2.35%	13.28%	8,682	8,938	9,139			
	CF 2	23,971	23,535	23,525	55,959	1.34%	1.23%	2.95%	32,435	31,989	32,425			
	Mitraguna & Others	22,208	21,338	21,186	51,127	1.68%	1.48%	3.60%	29,941	28,919	29,789			
	Pensiun	1,763	2,197	2,338	4,832	0.37%	0.49%	1.02%	2,494	3,069	2,636			
Total Pembiayaan		72,690	73,767	73,927	134,379	2.31%	2.13%	3.88%	60,452	61,689	60,612	2.29%	41.13%	-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	5-Nov-25	31-Dec-24	31-Oct-25	5-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	35,691	33,082	33,063	33,063	19.34%	13.63%	13.68%	-	(2,628)	(18)			
	Linkage	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
	Non-Linkage	35,691	33,082	33,063	33,063	36.37%	25.17%	25.37%	-	(2,628)	(18)			
	Value Chain	-	-	-	-	0.00%	0.00%	0.00%	-	-	-			
2	MBG	3,530	7,844	8,508	8,616	0.79%	1.91%	1.95%	108	5,087	773			
	KUR	2,493	5,912	6,287	6,292	0.59%	1.50%	1.50%	5	3,800	380			
	Non KUR	1,037	1,932	2,221	2,324	3.77%	8.89%	9.46%	103	1,287	392			
3	PWG	184	184	184	197	0.07%	0.05%	0.05%	13	13	13			
	Cilem	-	-	-	13	0.00%	0.00%	0.01%	13	13	13			
	Gadai	184	184	184	184	0.14%	0.10%	0.10%	-	(0)	-			
4	CFG	99,269	134,606	135,903	136,207	4.40%	5.70%	5.75%	304	36,938	1,601			
	CF 1	73,505	94,608	94,254	94,039	15.93%	19.99%	19.91%	(215)	20,534	(569)			
	Total Griya	73,052	92,989	92,591	92,376	17.51%	23.54%	23.50%	(215)	19,324	(614)			
	Oto	453	1,619	1,663	1,663	1.03%	2.12%	2.10%	-	1,210	45			
	CF 2	25,764	39,998	41,649	42,168	1.44%	2.18%	2.22%	519	16,404	2,170			
	Mitraguna & Others	22,415	37,920	39,679	40,201	1.69%	2.77%	2.83%	521	17,786	2,281			
	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	178,084	4.41%	5.11%	5.14%	425	39,410	2,368	4.00%	22.25%	-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)