

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Oct'25	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	Giro	1.894.366	2.544.286	2.567.050	2.731.102	215.592	164.052	186.816	7,34%	836.736	44,17%	2.739.265	99,70%	(8.163)
2	Tabungan	12.343.531	13.296.434	13.235.159	13.207.688	253.475	(27.471)	(88.746)	-0,67%	864.157	7,00%	13.678.155	96,56%	(470.467)
3	Deposito	6.674.579	6.906.038	7.089.658	7.057.617	433.564	(32.041)	151.579	2,19%	383.038	5,74%	6.755.585	104,47%	302.032
Total		20.912.476	22.746.758	22.891.868	22.996.407	902.631	104.539	249.649	1,10%	2.083.931	9,97%	23.173.005	99,24%	(176.598)
CASA		14.237.897	15.840.720	15.802.210	15.938.790	469.066	136.580	98.070	0,62%	1.700.893	11,95%	16.417.420	97,08%	(478.630)
(% CASA		68,08%	69,64%	69,03%	69,31%									
FDR		79,95%	81,97%	81,06%	80,69%									

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	91,26%	(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%	(152.047)
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 (1-4 Oct'25	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	Giro	238.297	241.473	236.797	442.870	(2.867)	206.072	201.397	83,40%	204.573	85,85%	384.203	115,27%	58.667
2	Tabungan	1.732.891	1.859.030	1.844.952	1.846.341	56.174	1.390	(12.689)	-0,68%	113.451	6,55%	1.972.158	93,62%	(125.816)
3	Deposito	877.742	1.006.845	1.007.570	986.651	27.995	(20.919)	(20.194)	-2,01%	108.909	12,41%	892.777	110,51%	93.874
Total		2.848.930	3.107.348	3.089.319	3.275.862	81.302	186.543	168.514	5,42%	426.933	14,99%	3.249.137	100,82%	26.725
CASA		1.971.188	2.100.503	2.081.749	2.289.211	53.307	207.462	188.708	8,98%	318.023	16,13%	2.356.360	97,15%	(67.149)
(% CASA		69,19%	67,60%	67,39%	69,88%									
FDR		84,13%	87,07%	86,90%	81,95%									

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	66.976	-	-	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 (1-4 Oct'25	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	Giro	314.972	599.559	614.165	586.671	245.075	(27.494)	(12.888)	-2,15%	271.699	86,26%	475.089	123,49%	111.582
2	Tabungan	2.242.130	2.422.180	2.403.294	2.398.024	40.155	(5.270)	(24.156)	-1,00%	155.893	6,95%	2.502.873	95,81%	(104.849)
3	Deposito	2.298.677	2.790.913	2.989.350	2.979.203	460.105	(10.147)	188.290	6,75%	180.526	6,45%	2.813.322	105,90%	165.881
Total		5.355.779	5.812.652	6.006.808	5.963.897	745.335	(42.911)	151.246	2,60%	608.119	11,35%	5.791.284	102,98%	172.614
CASA		2.557.102	3.021.739	3.017.459	2.984.695	285.230	(32.764)	(37.044)	-1,23%	427.593	16,72%	2.977.962	100,23%	6.733
(% CASA		47,74%	51,99%	50,23%	50,05%									
FDR		47,52%	50,76%	48,91%	49,26%									

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	92,95%	(13.782)
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	52.439	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 Oct'25	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	Giro	155.866	132.926	133.409	129.021	(20.234)	(4.387)	(3.905)	-2,94%	(26.845)	-17,22%	307.972	41,89%	(178.951)
2	Tabungan	1.803.617	1.929.405	1.923.042	1.938.366	8.980	15.324	8.961	0,46%	134.750	7,47%	2.053.217	94,41%	(114.851)
3	Deposito	681.198	794.773	788.430	788.815	13.126	385	(5.958)	-0,75%	107.617	15,80%	695.719	113,38%	93.096
Total		2.640.681	2.857.104	2.844.881	2.856.203	1.872	11.321	(901)	-0,03%	215.522	8,16%	3.056.908	93,43%	(200.706)
CASA		1.959.483	2.062.331	2.056.451	2.067.387	(11.254)	10.936	5.057	0,25%	107.904	5,51%	2.361.189	87,56%	(293.802)
(% CASA)		74,20%	72,18%	72,29%	72,38%									
FDR		99,99%	103,86%	103,88%	103,47%									

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%	(15.489)
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	14.745	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 Oct'25	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	Giro	1.111.061	1.511.279	1.522.130	1.512.430	79.856	(9.699)	1.152	0,08%	401.369	36,12%	1.359.521	111,25%	152.910
2	Tabungan	4.778.169	5.117.615	5.113.684	5.080.399	111.728	(33.286)	(37.216)	-0,73%	302.230	6,33%	5.138.860	98,86%	(58.461)
3	Deposito	1.667.902	1.697.645	1.686.831	1.684.908	(31.178)	(1.923)	(12.738)	-0,75%	17.006	1,02%	1.690.130	99,69%	(5.223)
Total		7.557.133	8.326.539	8.322.645	8.277.737	160.406	(44.908)	(48.802)	-0,59%	720.604	9,54%	8.188.511	101,09%	89.226
CASA		5.889.231	6.628.894	6.635.814	6.592.829	191.584	(42.985)	(36.064)	-0,54%	703.599	11,95%	6.498.380	101,45%	94.449
(% CASA)		77,93%	79,61%	79,73%	79,65%									
FDR		79,28%	78,62%	78,30%	78,72%									

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	176.251	-	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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD Oct'25	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	Giro	74.169	59.049	60.550	60.110	(86.238)	(440)	1.061	1,80%	(14.060)	-18,96%	212.481	28,29%	(152.371)
2	Tabungan	1.786.724	1.968.204	1.950.187	1.944.558	36.437	(5.629)	(23.647)	-1,20%	157.834	8,83%	2.011.047	96,69%	(66.490)
3	Deposito	649.060	615.862	617.477	618.040	(36.484)	563	2.178	0,35%	(31.020)	-4,78%	663.637	93,13%	(45.597)
Total		2.509.954	2.643.115	2.628.214	2.622.708	(86.285)	(5.506)	(20.407)	-0,77%	112.754	4,49%	2.887.165	90,84%	(264.457)
CASA		1.860.893	2.027.253	2.010.736	2.004.668	(49.801)	(6.069)	(22.586)	-1,11%	143.774	7,73%	2.223.528	90,16%	(218.861)
(% CASA)		74,14%	76,70%	76,51%	76,44%									
FDR		125,36%	131,49%	131,73%	132,01%									

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	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	418.660	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	186.669	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)
	Pensium	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	8.740	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			
	Pensium	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			
	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	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)