

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Oct'25	Growth (1-28 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	27-Nov-25	28-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.894.366	2.544.286	2.621.247	2.446.944	215.592	(174.303)	(97.342)	-3.83%	552.578	29.17%	2.739.265	89.33%	(292.321)
2	Tabungan	12.343.531	13.296.434	13.514.654	13.814.013	253.475	299.360	517.580	3.89%	1.470.482	11.91%	13.678.155	100.99%	135.858
3	Deposito	6.674.579	6.906.038	7.274.253	7.262.090	433.564	(12.163)	356.052	5.16%	587.511	8.80%	6.755.585	107.50%	506.504
Total		20.912.476	22.746.758	23.410.154	23.523.047	902.631	112.893	776.289	3.41%	2.610.571	12.48%	23.173.005	101.51%	350.042
CASA		14.237.897	15.840.720	16.135.901	16.260.957	469.066	125.056	420.237	2.65%	2.023.060	14.21%	16.417.420	99.05%	(156.463)
(% CASA		68,08%	69,64%	68,93%	69,13%									
FDR		79,95%	81,97%	81,08%	80,69%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-26 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25	26-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	605.893	649.102	680.244	680.528		285	31.426	4.84%	74.635	12,32%	796.175	85.47%	(115.647)
2	Giro ISE	190.259	157.011	168.555	169.447		892	12.436	7.92%	(20.812)	-10,94%	305.720	55.43%	(136.272)
3	Tabungan ISE	335.051	402.368	421.887	421.329		(558)	18.961	4.71%	86.277	25,75%	361.290	116.62%	60.039
4	Deposito ISE	80.583	89.723	89.801	89.752		(49)	30	0.03%	9.170	11,38%	129.166	69.49%	(39.414)
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 (1-28 Oct'25)	Pencairan (1-28 Nov'25)	Pencairan MtM	MtD (1-31 Oct'25	Growth (1-28 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	28-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	1.400.748	1.465.739	1.647.516	18.824	199.522	180.698	-28.183	181.777	246.768	17.745	1.598.900	103.04%	48.616
	Linkage	727.269	728.335	722.289	934	740	(194)	-5.513	-6.046	-4.980	6.786	813.561	88.78%	(91.272)
	Non-Linkage	673.478	737.404	925.227	17.890	198.782	180.892	-22.670	187.823	251.748	10.959	785.338	117.81%	139.888
	• Local Champion	584.102	623.875	814.990	14.175	198.530	184.355	-28.360	191.116	230.888	7.414	637.134	127.92%	177.856
	• Value Chain	89.377	113.529	110.236	3.715	252	(3.463)	5.690	-3.293	20.860	3.545	148.204	74.38%	(37.968)
2	MBG	2.310.331	2.397.229	2.405.888	73.317	90.547	17.230	11.797	8.658	95.557	81.889	2.607.967	92.25%	(202.080)
	KUR	2.171.167	2.257.716	2.267.534	69.252	86.922	17.670	11.491	9.818	96.367	77.104	2.453.908	92.41%	(186.374)
	Non KUR	139.164	139.514	138.354	4.065	3.625	-440	306	-1.160	-810	4.785	154.060	89.81%	(15.706)
3	PWG	1.161.081	1.975.702	2.077.675	448.985	400.549	-48.436	109.457	101.973	916.594	298.576	2.106.569	98.63%	(28.894)
	Cilem	604.524	1.180.138	1.243.825	125.085	141.906	16.821	44.313	63.687	639.301	78.219	1.367.301	90.97%	(123.476)
	Gadai	556.557	795.564	833.850	323.900	258.643	-65.257	65.144	38.286	277.294	220.357	739.268	112.79%	94.582
4	CFG	11.847.954	12.806.437	12.848.987	299.365	309.105	9.741	124.487	42.550	1.001.033	266.556	13.192.499	97.40%	(343.512)
	CF 1	2.410.954	2.561.135	2.554.610	48.960	41.266	-7.694	16.587	-6.525	143.656	47.791	2.634.408	96.97%	(79.798)
	Total Griya	1.954.117	1.983.941	1.971.438	26.422	16.984	-9.437	7.175	-12.502	17.321	29.487	2.064.166	95.51%	(92.728)
	• Total Non Program	1.351.346	1.407.760	1.398.225	24.962	15.893	-9.068	8.767	-9.534	46.879	25.428	1.399.959	99.88%	(1.734)
	• Program	602.771	576.181	573.213	1.460	1.091	-369	-1.592	-2.968	-29.558	4.059	664.207	86.30%	(90.994)
	Oto	456.837	577.194	583.172	22.539	24.282	1.743	9.412	5.978	126.335	18.304	570.242	102.27%	12.930
	CF 2	9.437.000	10.245.302	10.294.377	250.404	267.840	17.435	107.900	49.074	857.377	218.765	10.558.091	97.50%	(263.714)
	Mitraguna & Others	7.891.563	8.644.861	8.692.559	222.530	240.486	17.956	93.621	47.698	800.996	192.788	8.908.842	97.57%	(216.283)
	Pensiun	1.545.436	1.600.441	1.601.818	27.874	27.353	-521	14.278	1.377	56.381	25.977	1.649.249	97.12%	(47.431)
Total Pembiayaan		16.720.113	18.645.108	18.980.066	840.491	999.723	159.233	217.558	334.958	2.259.952	664.765	19.505.935	97.30%	(525.869)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	28-Nov-25	31-Dec-24	31-Oct-25	28-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	3.258	1.207	3.873	31.049	0.23%	0.26%	1.88%	27.176	27.791	29.842			
	Linkage	43	6	6	152	0.01%	0.00%	0.02%	146	108	146			
	Local Champion	3.215	1.201	3.867	28.368	0.48%	0.52%	3.07%	24.501	25.154	27.168			
	Value Chain	-	-	-	2.529				2.529	2.529	2.529			
2	MBG	26.523	48.577	43.850	140.758	1.15%	1.83%	5.85%	96.908	114.235	92.181			
	KUR	21.896	39.713	36.508	124.273	1.01%	1.62%	5.48%	87.765	102.377	84.560			
	Non KUR	4.627	8.864	7.342	16.486	3.33%	5.26%	11.92%	9.143	11.858	7.622			
3	PWG	565	277	29	49.848	0.05%	0.00%	2.40%	49.819	49.284	49.572			
	Cilem	558	-	3	44.881	0.09%	0.00%	3.61%	44.878	44.323	44.881			
	Gadai	7	277	26	4.967	0.00%	0.00%	0.60%	4.941	4.961	4.691			
4	CFG	184.758	217.834	219.298	317.651	1.56%	1.71%	2.47%	98.353	132.894	99.818			
	CF 1	108.284	120.573	121.877	176.011	4.49%	4.76%	6.89%	54.134	67.728	55.439			
	Total Griya	97.865	104.482	107.262	148.256	5.01%	5.41%	7.52%	40.994	50.391	43.774			
	Oto	10.419	16.090	14.615	27.755	2.28%	2.53%	4.76%	13.140	17.336	11.665			
	CF 2	76.474	97.261	97.421	141.640	0.81%	0.95%	1.38%	44.219	65.166	44.379			
	Mitraguna & Others	72.232	90.607	89.999	128.591	0.92%	1.04%	1.48%	38.592	56.358	37.984			
	Pensiun	4.241	6.654	7.422	13.049	0.27%	0.46%	0.81%	5.627	8.808	6.395			
Total Pembiayaan		215.104	267.894	267.051	539.307	1.29%	1.43%	2.84%	272.256	324.204	271.413	1,31%	53,97%	-1,5%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	28-Nov-25	31-Dec-24	31-Oct-25	28-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	65.676	67.732	68.318	68.102	4,69%	4,66%	4,13%	(216)	2.426	371			
	Linkage	15.065	15.082	15.081	15.087	2,07%	2,07%	2,09%	6	22	5			
	Non-Linkage	50.611	52.650	53.237	53.015	7,51%	7,22%	5,73%	(222)	2.404	365			
	Value Chain	-	-	-	-				-	-	-			
2	MBG	31.069	38.514	39.976	43.544	1,34%	1,67%	1,81%	3.568	12.475	5.030			
	KUR	22.074	29.377	30.304	32.814	1,02%	1,34%	1,45%	2.510	10.739	3.437			
	Non KUR	8.995	9.137	9.672	10.730	6,46%	6,93%	7,76%	1.058	1.735	1.593			
3	PWG	184	191	191	203	0,02%	0,01%	0,01%	13	19	13			
	Cilem	-	-	-	13	0,00%	0,00%	0,00%	13	13	13			
	Gadai	184	191	191	191	0,03%	0,02%	0,02%	-	6	-			
4	CFG	227.463	278.802	284.201	274.723	1,92%	2,22%	2,14%	(9.477)	47.261	(4.079)			
	CF 1	109.876	143.958	141.595	145.050	4,56%	5,53%	5,68%	3.455	35.174	1.092			
	Total Griya	105.089	137.329	134.833	137.799	5,38%	6,80%	6,99%	2.966	32.709	470			
	Oto	4.786	6.629	6.751	7.251	1,05%	1,17%	1,24%	490	2.465	622			
	CF 2	117.587	134.844	142.606	129.673	1,25%	1,39%	1,26%	(12.933)	12.086	(5.171)			
	Mitraguna & Others	101.881	128.172	135.405	125.031	1,29%	1,57%	1,44%	(10.374)	23.150	(3.141)			
	Pensiun	15.706	6.673	7.201	4.642	0,09%	0,04%	0,29%	(2.558)	(11.064)	(2.030)			
Total Pembiayaan		324.392	385.238	392.685	386.573	1,94%	2,11%	2,04%	(6.113)	62.181	1.335	1,78%	12,57%	-0,3%

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%

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Oct'25)	Growth (1-28 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	27-Nov-25	28-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	238.297	241.473	418.939	421.099	(2.867)	2.160	179.626	74,39%	182.802	76,71%	384.203	109,60%	36.897
2	Tabungan	1.732.891	1.859.030	1.856.457	1.906.497	56.174	50.041	47.467	2,55%	173.607	10,02%	1.972.158	96,67%	(65.660)
3	Deposito	877.742	1.006.845	951.801	950.740	27.995	(1.061)	(56.105)	-5,57%	72.998	8,32%	892.777	106,49%	57.963
Total		2.848.930	3.107.348	3.227.197	3.278.337	81.302	51.140	170.989	5,50%	429.407	15,07%	3.249.137	100,90%	29.200
CASA		1.971.188	2.100.503	2.275.396	2.327.596	53.307	52.201	227.093	10,81%	356.409	18,08%	2.356.360	98,78%	(28.764)
(% CASA)		69,19%	67,60%	70,51%	71,00%									
FDR		84,13%	87,07%	84,55%	83,23%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-26 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25	26-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	79.410	83.911	88.348	87.727		(621)	3.816	4,55%	8.316	10,47%	115.376	76,04%	(27.649)
2	Giro ISE	37.094	35.641	40.599	40.126		(473)	4.486	12,59%	3.033	8,18%	58.873	68,16%	(18.747)
3	Tabungan ISE	39.484	45.872	45.324	45.175		(149)	(697)	-1,52%	5.691	14,41%	44.492	101,54%	683
4	Deposito ISE	2.833	2.398	2.425	2.425		0	27	1,14%	(408)	-14,39%	12.011	20,19%	(9.585)
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 (1-28 Oct'25)	Pencairan (1-28 Nov'25)	Pencairan MtM	MtD (1-28 Oct'25)	Growth (1-28 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	28-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	122.962	125.291	126.590	5.719	4.240	-1.479	-6.011	1.298	3.628	2.942	154.342	82,02%	(27.752)
	Linkage	22.750	26.138	25.773	934	740	(194)	10	-364	3.024	1.104	36.415	70,78%	(10.642)
	Non-Linkage	100.212	99.154	100.817	4.785	3.500	-1.285	-6.021	1.663	604	1.837	117.927	85,49%	(17.110)
	• Local Champion	83.501	67.399	69.600	4.420	3.500	-920	-11.270	2.201	-13.901	1.299	91.899	75,74%	(22.299)
	• Value Chain	16.712	31.755	31.217	365	-	(365)	5.249	-538	14.505	538	26.028	119,94%	5.189
2	MBG	310.816	324.540	326.355	11.130	13.920	2.790	3.904	1.815	15.539	12.105	356.921	91,44%	(30.566)
	KUR	291.370	304.664	307.011	10.045	13.660	3.615	3.340	2.347	15.641	11.313	335.168	91,60%	(28.157)
	Non KUR	19.446	19.876	19.344	1.085	260	-825	564	-532	-102	792	21.753	88,92%	(2.410)
3	PWG	193.140	311.736	323.920	60.464	54.304	-6.160	11.829	12.183	130.779	42.120	344.208	94,11%	(20.288)
	Cilem	122.752	210.728	218.864	20.117	22.148	2.031	4.926	8.135	96.112	14.013	246.061	88,95%	(27.197)
	Gadai	70.389	101.008	105.056	40.347	32.156	-8.191	6.902	4.048	34.667	28.108	98.147	107,04%	6.909
4	CFG	1.770.026	1.944.093	1.951.578	45.282	47.219	1.937	12.103	7.485	181.552	39.734	1.992.000	97,97%	(40.422)
	CF 1	463.002	518.559	519.931	16.431	11.486	-4.945	-305	1.371	56.929	10.114	500.470	103,89%	19.461
	Total Griya	392.209	435.699	436.012	14.233	7.592	-6.641	0	313	43.803	7.279	410.944	106,10%	25.068
	• Total Non Program	388.279	424.552	424.569	13.567	7.257	-6.310	6.848	17	36.290	7.240	396.555	107,06%	28.014
	• Program	3.930	11.147	11.443	666	334	-332	1.756	296	7.513	38	14.389	79,52%	(2.946)
	Oto	70.793	82.860	83.919	2.198	3.894	1.696	-305	1.058	13.126	2.836	89.526	93,74%	(5.607)
	CF 2	1.307.024	1.425.534	1.431.647	28.851	35.733	6.882	12.408	6.113	124.623	29.620	1.491.530	95,99%	(59.883)
	Mitraguna & Others	1.211.757	1.326.190	1.333.130	26.912	34.901	7.989	11.344	6.940	121.373	27.961	1.379.110	96,67%	(45.980)
	Pensiun	95.268	99.344	98.517	1.939	832	-1.107	1.064	-827	3.249	1.659	112.420	87,63%	(13.903)
Total Pembiayaan		2.396.945	2.705.661	2.728.443	122.595	119.683	-2.912	21.824	22.782	331.498	96.901	2.847.472	95,82%	(119.029)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	28-Nov-25	31-Dec-24	31-Oct-25	28-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	508	6	6	-	0,41%	0,00%	0,00%	(6)	(508)	(6)			
	Linkage	43	6	6	-	0,19%	0,02%	0,00%	(6)	(43)	(6)			
	Local Champion	465	-	-	-	0,46%	0,00%	0,00%	-	(465)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	4.441	6.233	6.233	14.556	1,43%	1,92%	4,46%	8.323	10.116	8.323			
	KUR	3.770	4.834	4.834	12.323	1,29%	1,59%	4,01%	7.488	8.553	7.488			
	Non KUR	671	1.399	1.399	2.234	3,45%	7,04%	11,55%	835	1.563	835			
3	PWG	155	2	2	8.551	0,08%	0,00%	2,64%	8.549	8.396	8.549			
	Cilem	155	2	2	8.513	0,13%	0,00%	3,89%	8.511	8.358	8.511			
	Gadai	-	-	-	38	0,00%	0,00%	0,04%	38	38	38			
4	CFG	19.018	30.183	28.147	47.363	1,07%	1,45%	2,43%	19.216	28.345	17.180			
	CF 1	8.456	11.874	11.479	22.236	1,83%	2,21%	4,28%	10.757	13.780	10.361			
	Total Griya	6.832	10.848	10.463	18.640	1,74%	2,40%	4,28%	8.178	11.808	7.793			
	Oto	1.624	1.027	1.016	3.596	2,29%	1,23%	4,28%	2.580	1.972	2.569			
	CF 2	10.562	18.309	16.669	25.127	0,81%	1,17%	1,76%	8.459	14.566	6.819			
	Mitraguna & Others	10.315	17.929	16.481	23.597	0,85%	1,24%	1,77%	7.116	13.282	5.668			
	Pensiun	247	379	188	1.530	0,26%	0,19%	1,55%	1.343	1.284	1.151			
Total Pembiayaan		24.121	36.424	34.388	70.471	1,01%	1,27%	2,58%	36.082	46.349	34.047	1,04%	59,80%	-1,5%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	28-Nov-25	31-Dec-24	31-Oct-25	28-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.083	1.738	1.738	1.744	0,88%	1,39%	1,38%	6	661	6			
	Linkage	196	238	238	244	0,86%	0,91%	0,95%	6	48	6			
	Non-Linkage	888	1.500	1.500	1.500	0,89%	1,51%	1,49%	-	612	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	3.227	4.916	4.684	5.228	1,04%	1,44%	1,60%	544	2.001	312			
	KUR	1.952	4.295	4.075	4.411	0,67%	1,34%	1,44%	335	2.458	115			
	Non KUR	1.274	620	609	817	6,55%	3,06%	4,22%	208	(457)	197			
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	26.952	1,90%	1,43%	1,38%	(814)	(6.739)	(629)			
	CF 1	5.942	6.610	4.809	5.926	1,28%	0,93%	1,14%	1.117	(17)	(685)			
	Total Griya	5.028	6.005	4.373	5.213	1,28%	1,00%	1,20%	839	184	(792)			
	Oto	914	606	436	713	1,29%	0,53%	0,85%	277	(201)	108			
	CF 2	27.748	20.970	22.956	21.026	2,12%	1,61%	1,47%	(1.931)	(6.722)	56			
	Mitraguna & Others	27.082	20.709	22.326	20.535	2,23%	1,68%	1,54%	(1.791)	(6.548)	(174)			
	Pensiun	666	262	631	491	0,03%	0,02%	0,50%	(140)	(175)	230			
Total Pembiayaan		38.001	34.235	34.188	33.923	1,59%	1,26%	1,24%	(264)	(4.077)	(311)	1,42%	-14,47%	0,2%

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 (1-28 Oct'25)	Growth (1-28 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	27-Nov-25	28-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	314.972	599.559	700.503	429.525	245.075	(270.978)	(170.034)	-28,36%	114.554	36,37%	475.089	90,41%	(45.564)
2	Tabungan	2.242.130	2.422.180	2.387.571	2.405.306	40.155	17.735	(16.874)	-0,70%	163.175	7,28%	2.502.873	96,10%	(97.567)
3	Deposito	2.798.677	2.790.913	3.294.316	3.310.892	460.105	16.576	519.979	18,63%	512.215	18,30%	2.813.322	117,69%	497.570
Total		5.355.779	5.812.652	6.382.390	6.145.723	745.335	(236.668)	333.071	5,73%	789.944	14,75%	5.791.284	106,12%	354.439
CASA		2.557.102	3.021.739	3.088.074	2.834.831	285.230	(253.243)	(186.908)	-6,19%	277.729	10,86%	2.977.962	95,19%	(143.131)
(% CASA)		47,74%	51,99%	48,38%	46,13%									
FDR		47,52%	50,76%	46,74%	48,54%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-26 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25	26-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	113.657	100.407	102.362	101.975		(388)	1.568	1,56%	(11.682)	-10,28%	148.814	68,53%	(46.839)
2	Giro ISE	31.184	14.307	17.146	17.197		51	2.891	20,20%	(13.987)	-44,85%	52.489	32,76%	(35.292)
3	Tabungan ISE	59.057	66.768	65.884	65.445		(438)	(1.323)	-1,98%	6.388	10,82%	63.948	102,34%	1.497
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 (1-28 Oct'25)	Pencairan (1-28 Nov'25)	Pencairan MtM	MtD (1-28 Oct'25)	Growth (1-28 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	28-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	188.209	206.868	208.079	4.250	5.680	1.430	3.840	1.210	19.869	4.470	233.500	89,11%	(25.421)
	Linkage	19.369	18.145	18.018	-	-	-	-124	-128	-1.351	128	39.092	46,09%	(21.074)
	Non-Linkage	168.841	188.723	190.061	4.250	5.680	1.430	3.964	1.338	21.220	4.342	194.408	97,76%	(4.347)
	• Local Champion	162.434	179.355	180.812	4.250	5.680	1.430	4.242	1.457	18.379	4.223	174.555	103,58%	6.257
	• Value Chain	6.407	9.368	9.248	-	-	-	-277	-119	2.842	119	19.853	46,59%	(10.604)
2	MBG	159.435	191.840	193.750	4.115	7.625	3.510	1.349	1.910	34.316	5.715	205.492	94,29%	(11.742)
	KUR	151.599	182.202	183.979	4.040	7.075	3.035	1.585	1.777	32.380	5.298	195.351	94,18%	(11.372)
	Non KUR	7.836	9.637	9.771	75	550	475	-236	134	1.935	416	10.141	96,35%	(370)
3	PWG	252.400	412.261	434.855	94.515	85.073	-9.442	23.624	22.594	182.454	62.479	431.397	100,80%	3.458
	Cilem	111.797	223.573	234.845	26.663	27.287	624	8.750	11.272	123.048	16.015	256.762	91,46%	(21.916)
	Gadai	140.603	188.688	200.009	67.852	57.786	-10.066	14.874	11.322	59.406	46.464	174.635	114,53%	25.374
4	CFG	1.944.791	2.139.295	2.146.480	49.063	57.544	8.481	19.378	7.185	201.689	50.359	2.194.090	97,83%	(47.610)
	CF 1	376.842	385.958	381.349	2.437	3.700	1.263	235	-4.609	4.507	8.309	418.880	91,04%	(37.531)
	Total Griya	311.852	314.123	312.112	1.108	3.420	2.312	0	-2.012	260	5.432	332.926	93,75%	(20.814)
	• Total Non Program	308.347	309.901	307.919	1.108	3.420	2.312	-3.862	-1.982	-428	5.402	317.656	96,93%	(9.737)
	• Program	3.505	4.223	-	-	-	0	133	-30	688	30	15.270	27,46%	(11.077)
	Oto	64.990	71.834	69.237	1.329	280	-1.049	235	-2.597	4.247	2.877	85.954	80,55%	(16.717)
	CF 2	1.567.950	1.753.337	1.765.131	46.626	53.844	7.218	19.143	11.794	197.182	42.050	1.775.210	99,43%	(10.079)
	Mitraguna & Others	1.383.782	1.559.560	1.568.828	43.596	48.920	5.324	18.462	9.269	185.047	39.651	1.571.846	99,81%	(3.017)
	Pensiun	184.168	193.778	196.303	3.030	4.924	1.894	681	2.525	12.135	2.399	203.365	96,53%	(7.062)
Total Pembiayaan		2.544.835	2.950.264	2.983.163	151.942	155.922	3.980	48.191	32.900	438.328	123.022	3.064.479	97,35%	(81.316)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	28-Nov-25	31-Dec-24	31-Oct-25	28-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.267	-	3.204	8.611	0,67%	1,55%	4,14%	5.407	7.343	8.611			
	Linkage	-	-	-	152	0,00%	0,00%	0,84%	152	152	152			
	Local Champion	1.267	-	3.204	8.399	0,75%	1,70%	4,42%	5.195	7.132	8.399			
	Value Chain	-	-	-	60	0,00%	0,00%	0,03%	60	60	60			
2	MBG	3.453	4.655	4.655	24.917	2,17%	2,43%	12,86%	20.262	21.464	20.262			
	KUR	2.876	4.305	4.305	23.216	1,90%	2,36%	12,62%	18.911	20.339	18.911			
	Non KUR	577	350	350	1.702	7,36%	3,63%	17,41%	1.351	1.125	1.351			
3	PWG	-	26	26	15.430	0,00%	0,01%	3,55%	15.404	15.430	15.404			
	Cilem	-	-	-	13.407	0,00%	0,00%	5,71%	13.407	13.407	13.407			
	Gadai	-	26	26	2.023	0,00%	0,01%	1,01%	1.997	2.023	1.997			
4	CFG	19.268	23.212	25.105	39.922	0,99%	1,17%	1,86%	14.817	20.654	16.710			
	CF 1	8.041	9.455	13.170	21.986	2,13%	3,41%	5,77%	8.815	13.945	12.531			
	Total Griya	6.972	7.025	10.986	18.768	2,24%	3,50%	6,01%	7.782	11.797	11.743			
	Oto	1.069	2.430	2.184	3.217	1,64%	3,04%	4,65%	1.033	2.148	788			
	CF 2	11.227	13.575	11.934	17.936	0,72%	0,68%	1,02%	6.002	6.709	4.179			
	Mitraguna & Others	11.107	13.302	11.331	16.407	0,80%	0,73%	1,05%	5.076	5.301	3.105			
	Pensiun	120	455	603	1.529	0,07%	0,31%	0,78%	926	1.408	1.074			
Total Pembiayaan		23.988	27.892	32.989	88.880	0,94%	1,12%	2,98%	55.891	64.892	60.987	0,93%	68,75%	-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	28-Nov-25	31-Dec-24	31-Oct-25	28-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	9.021	7.817	7.817	7.817	4,79%	3,78%	3,76%	(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%	4,11%	(0)	(1.182)	0			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	2.863	1.696	1.525	2.053	1,80%	0,79%	1,06%	528	(811)	357			
	KUR	1.760	1.181	1.021	1.448	1,16%	0,56%	0,79%	428	(311)	267			
	Non KUR	1.104	515	504	604	14,08%	5,23%	6,19%	100	(499)	90			
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	25.584	0,93%	1,12%	1,19%	1.613	7.461	4.402			
	CF 1	5.476	6.060	6.167	7.125	1,45%	1,60%	1,87%	957	1.649	1.065			
	Total Griya	4.795	5.611	5.656	6.614	1,54%	1,80%	2,12%	957	1.819	1.003			
	Oto	681	449	511	511	1,05%	0,71%	0,74%	-	(170)	62			
	CF 2	12.648	15.122	17.804	18.459	0,81%	1,02%	1,05%	656	5.812	3.337			
	Mitraguna & Others	12.330	14.664	17.209	17.865	0,89%	1,10%	1,14%	656	5.535	3.201			
	Pensiun	318	458	595	595	0,01%	0,02%	0,30%	-	277	136			
Total Pembiayaan		30.008	30.694	33.313	35.454	1,18%	1,13%	1,19%	2.141	5.446	4.759	0,94%	20,96%	-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 (1-28 Oct'25	Growth (1-28 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	27-Nov-25	28-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	155.866	132.926	131.020	131.322	(20.234)	302	(1.604)	-1,21%	(24.545)	-15,75%	307.972	42,64%	(176.650)
2	Tabungan	1.803.617	1.929.405	1.976.458	1.990.567	8.980	14.110	61.163	3,17%	186.951	10,37%	2.053.217	96,95%	(62.650)
3	Deposito	681.198	794.773	772.964	762.439	13.126	(10.524)	(32.334)	-4,07%	81.241	11,93%	695.719	109,59%	66.720
Total		2.640.681	2.857.104	2.880.441	2.884.328	1.872	3.887	27.224	0,95%	243.647	9,23%	3.056.908	94,35%	(172.580)
CASA		1.959.483	2.062.331	2.107.478	2.121.889	(11.254)	14.411	59.558	2,89%	162.406	8,29%	2.361.189	89,87%	(239.300)
(% CASA		74,20%	72,18%	73,17%	73,57%									
FDR		99,99%	103,86%	104,15%	104,01%									

Kinerja ISE

No.	Segmen/Produk	Posisi				Mtd (1-26 Nov'25)	Growth (1-26 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25	26-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	65.610	78.195	81.926	80.682		(1.244)	2.487	3,18%	15.072	22,97%	93.649	86,15%	(12.968)
2	Giro ISE	23.758	19.240	20.840	20.062		(779)	822	4,27%	(3.696)	-15,56%	40.752	49,23%	(20.691)
3	Tabungan ISE	30.646	49.287	51.418	50.952		(465)	1.665	3,38%	20.306	66,26%	34.543	147,50%	16.409
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 (1-28 Oct'25)	Pencairan (1-28 Nov'25)	Pencairan MtM	MtD (1-28 Oct'25	Growth (1-28 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	28-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	80.398	96.289	100.022	3.115	5.900	2.785	1.646	3.733	19.624	2.167	108.670	92,04%	(8.647)
	Linkage	14.865	24.410	24.410	-	-	-	54	-0	9.545	0	27.177	89,82%	(2.767)
	Non-Linkage	65.533	71.879	75.612	3.115	5.900	2.785	1.592	3.734	10.079	2.166	81.493	92,78%	(5.881)
	• Local Champion	62.373	68.775	72.540	3.115	5.900	2.785	1.923	3.765	10.167	2.135	69.939	103,72%	2.601
	• Value Chain	3.160	3.104	3.072	-	-	-	-330	-32	-88	32	11.554	26,59%	(8.481)
2	MBG	368.059	386.301	386.911	14.021	13.450	-571	2.427	611	18.853	12.839	416.638	92,87%	(29.727)
	KUR	343.457	360.866	360.711	12.721	12.040	-681	2.172	-155	17.254	12.195	389.607	92,58%	(28.896)
	Non KUR	24.602	25.435	26.201	1.300	1.410	110	255	766	1.599	644	27.031	96,93%	(831)
3	PWG	200.888	337.104	357.216	78.483	79.181	699	15.679	20.111	156.327	59.070	352.958	101,21%	4.258
	Cilem	92.590	179.567	195.456	17.087	28.093	11.006	5.131	15.889	102.866	12.203	214.664	91,05%	(19.207)
	Gadai	108.298	157.537	161.759	61.396	51.089	-10.307	10.549	4.222	53.461	46.867	138.294	116,97%	23.465
4	CFG	1.991.066	2.147.657	2.155.797	51.515	46.416	-5.099	24.686	8.140	164.731	38.276	2.201.267	97,93%	(45.470)
	CF 1	271.158	283.456	282.548	3.891	3.483	-408	1.344	-908	11.390	4.391	306.261	92,26%	(23.713)
	Total Griya	236.939	234.916	232.433	850	571	-279	0	-2.483	-4.506	3.053	254.302	91,40%	(21.869)
	• Total Non Program	155.508	157.635	155.426	850	250	-600	-522	-2.209	-82	2.459	163.178	95,25%	(7.752)
	• Program	81.431	77.281	77.007	-	321	-763	-274	-4.424	-4.424	595	91.124	84,51%	(14.117)
	Oto	34.219	48.540	50.115	3.041	2.913	-128	1.344	1.575	15.896	1.338	51.959	96,45%	(1.844)
	CF 2	1.719.908	1.864.201	1.873.249	47.624	42.933	-4.691	23.342	9.048	153.341	33.885	1.895.007	98,85%	(21.758)
	Mitraguna & Others	1.474.657	1.597.603	1.606.558	41.364	39.605	-1.759	17.258	8.955	131.901	30.650	1.633.534	98,35%	(26.976)
	Pensiun	245.250	266.598	266.691	6.261	3.328	-2.933	6.084	93	21.441	3.235	261.473	102,00%	5.218
Total Pembiayaan		2.640.411	2.967.351	2.999.946	147.134	144.948	-2.186	44.438	32.596	359.536	112.352	3.079.533	97,42%	(79.587)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	28-Nov-25	31-Dec-24	31-Oct-25	28-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	602	-	2.646	0,00%	0,00%	2,65%	2.646	2.646	2.044			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	602	-	827	0,00%	0,00%	1,09%	827	827	225			
	Value Chain	-	-	-	1.819	0,00%	0,00%	2,51%	1.819	1.819	1.819			
2	MBG	2.275	5.444	5.444	29.968	0,62%	1,41%	7,75%	24.524	27.693	24.524			
	KUR	1.785	4.476	4.476	25.893	0,52%	1,24%	7,18%	21.418	24.108	21.418			
	Non KUR	489	968	968	4.074	1,99%	3,81%	15,55%	3.106	3.585	3.106			
3	PWG	10	-	-	7.281	0,00%	0,00%	2,04%	7.271	7.271	7.281			
	Cilem	10	-	-	5.992	0,01%	0,00%	3,07%	5.992	5.982	5.992			
	Gadai	-	-	-	1.289	0,00%	0,00%	0,80%	1.289	1.289	1.289			
4	CFG	19.717	27.801	28.500	44.555	0,99%	1,33%	2,07%	16.056	24.838	16.754			
	CF 1	13.249	15.216	16.070	21.916	4,89%	5,67%	7,76%	5.846	8.667	6.700			
	Total Griya	12.780	14.475	15.301	20.627	5,39%	6,51%	8,87%	5.325	7.847	6.152			
	Oto	469	742	769	1.289	1,37%	1,58%	2,57%	521	821	548			
	CF 2	6.468	12.585	12.430	22.639	0,38%	0,67%	1,21%	10.210	16.171	10.054			
	Mitraguna & Others	5.999	11.277	11.068	20.264	0,41%	0,69%	1,26%	9.195	14.265	8.986			
	Pensiun	470	1.308	1.361	2.376	0,19%	0,51%	0,89%	1.014	1.906	1.068			
Total Pembiayaan		22.002	33.847	33.943	84.450	0,83%	1,14%	2,82%	50.507	62.448	50.604	0,88%	68,75%	-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	28-Nov-25	31-Dec-24	31-Oct-25	28-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	18.159	23.973	24.522	24.108	22,59%	25,47%	24,10%	(415)	5.949	135			
	Linkage	14.845	14.842	14.841	14.841	99,87%	60,80%	60,80%	(0)	(4)	(1)			
	Non-Linkage	3.314	9.131	9.681	9.267	5,06%	13,47%	12,26%	(414)	5.953	136			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	2.573	2.310	2.733	3.075	0,70%	0,71%	0,79%	341	502	765			
	KUR	1.118	1.018	1.434	1.604	0,33%	0,40%	0,44%	171	486	586			
	Non KUR	1.455	1.292	1.300	1.470	5,91%	5,11%	5,61%	171	16	178			
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	22.848	1,29%	1,09%	1,06%	(643)	(2.819)	(201)			
	CF 1	9.750	10.411	9.855	10.680	3,60%	3,48%	3,78%	825	930	269			
	Total Griya	9.274	9.871	9.315	9.963	3,91%	3,97%	4,29%	648	690	93			
	Oto	476	540	540	717	1,39%	1,11%	1,43%	177	241	177			
	CF 2	15.917	12.639	13.636	12.168	0,93%	0,73%	0,65%	(1.468)	(3.749)	(471)			
	Mitraguna & Others	14.983	11.801	12.664	11.601	1,02%	0,79%	0,72%	(1.063)	(3.382)	(200)			
	Pensiun	934	838	972	567	0,04%	0,03%	0,21%	(405)	(367)	(271)			
Total Pembiayaan		46.399	49.332	50.747	50.030	1,76%	1,71%	1,67%	(716)	3.632	698	1,79%	-7,14%	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 (1-28 Oct'25	Growth (1-28 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	27-Nov-25	28-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.111.061	1.511.279	1.326.463	1.412.825	79.856	86.362	(98.454)	-6,51%	301.763	27,16%	1.359.521	103,92%	53.304
2	Tabungan	4.778.169	5.117.615	5.322.544	5.510.744	111.728	188.200	393.129	7,68%	732.575	15,33%	5.138.860	107,24%	371.884
3	Deposito	1.667.902	1.697.645	1.635.402	1.626.075	(31.178)	(9.327)	(71.570)	-4,22%	(41.827)	-2,51%	1.690.130	96,21%	(64.055)
Total		7.557.133	8.326.539	8.284.409	8.549.644	160.406	265.235	223.105	2,68%	992.511	13,13%	8.188.511	104,41%	361.133
CASA		5.889.231	6.628.894	6.649.007	6.923.569	191.584	274.562	294.675	4,45%	1.034.338	17,56%	6.498.380	106,54%	425.189
(% CASA		77,93%	79,61%	80,26%	80,98%									
FDR		79,28%	78,62%	81,68%	79,14%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-26 Nov'25)	Growth (1-26 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25	26-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	304.377	344.571	367.210	368.999		1.789	24.427	7,09%	64.621	21,23%	392.287	94,06%	(23.288)
2	Giro ISE	93.275	83.083	86.231	87.882		1.652	4.800	5,78%	(5.392)	-5,78%	146.711	59,90%	(58.829)
3	Tabungan ISE	174.173	207.373	226.821	227.007		186	19.634	9,47%	52.834	30,33%	186.170	121,94%	40.837
4	Deposito ISE	36.929	54.116	54.158	54.109		(49)	(7)	-0,01%	17.180	46,52%	59.406	91,08%	(5.297)
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 (1-28 Oct'25)	Pencairan (1-28 Nov'25)	Pencairan MtM	MtD (1-28 Oct'25	Growth (1-28 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	28-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	824.608	794.625	969.595	5.240	179.502	174.262	-22.040	174.970	144.988	4.532	886.402	109,39%	83.193
	Linkage	583.855	548.341	543.293	-	-	-	-4.965	-5.048	-40.562	5.048	610.555	88,98%	(67.261)
	Non-Linkage	240.753	246.284	426.302	5.240	179.502	174.262	-17.075	180.018	185.550	(516)	275.847	154,54%	150.455
	• Local Champion	177.655	176.981	359.603	1.890	179.250	177.360	-18.124	182.622	181.948	(3.372)	188.154	191,12%	171.449
	• Value Chain	63.098	69.302	66.699	3.350	252	(3.098)	1.049	-2.603	3.601	2.855	87.693	76,06%	(20.994)
2	MBG	1.025.144	1.050.210	1.053.106	30.376	38.847	8.471	4.277	2.897	27.962	33.950	1.127.564	93,40%	(74.458)
	KUR	965.396	990.622	994.551	29.421	37.887	8.466	4.147	3.929	29.155	33.958	1.062.689	93,59%	(68.138)
	Non KUR	59.748	59.587	58.555	955	960	5	130	-1.033	-1.193	1.993	64.875	90,26%	(6.320)
3	PWG	255.819	508.340	538.674	112.487	90.236	-22.251	31.058	30.334	282.855	59.902	563.574	95,58%	(24.899)
	Cilem	149.863	346.578	366.340	36.867	40.820	3.952	16.151	19.762	216.477	21.058	399.246	91,76%	(32.906)
	Gadai	105.956	161.762	172.334	75.619	49.416	-26.203	14.906	10.572	66.379	38.844	164.327	104,87%	8.007
4	CFG	3.885.901	4.193.178	4.205.077	98.796	106.557	7.761	38.816	11.900	319.176	94.658	4.332.277	97,06%	(127.199)
	CF 1	838.535	901.570	897.432	16.741	15.819	-922	2.382	-4.138	58.897	19.957	913.053	98,29%	(15.621)
	Total Griya	595.912	605.944	599.538	7.154	4.614	-2.540	0	-6.406	3.626	11.020	633.024	94,91%	(33.486)
	• Total Non Program	435.065	456.344	451.107	6.676	4.456	-2.220	4.223	-5.237	16.042	9.693	451.458	99,92%	(352)
	• Program	160.848	149.601	148.431	478	158	-321	-929	-1.169	-12.416	1.327	181.566	81,75%	(33.134)
	Oto	242.622	295.625	297.894	9.587	11.206	1.619	2.382	2.268	55.271	8.937	280.029	106,38%	17.864
	CF 2	3.047.367	3.291.608	3.307.646	82.055	90.738	8.683	36.434	16.038	260.279	74.700	3.419.224	96,74%	(111.578)
	Mitraguna & Others	2.497.673	2.730.485	2.748.282	74.778	81.633	6.855	33.809	17.797	250.609	63.836	2.835.118	96,94%	(86.836)
	Pensiun	549.694	561.123	559.364	7.278	9.105	1.827	2.625	-1.759	9.670	10.864	584.105	95,76%	(24.742)
Total Pembiayaan		5.991.472	6.546.353	6.766.453	246.899	415.142	168.243	52.110	220.101	774.981	195.042	6.909.817	97,93%	(143.364)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	28-Nov-25	31-Dec-24	31-Oct-25	28-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.291	250	188	10.734	0,16%	0,02%	1,11%	10.546	9.443	10.483			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	1.291	250	188	10.084	0,54%	0,08%	2,37%	9.896	8.793	9.833			
	Value Chain	-	-	-	650	0,00%	0,00%	0,18%	650	650	650			
2	MBG	11.476	19.520	19.520	33.859	1,12%	1,86%	3,22%	14.339	22.383	14.339			
	KUR	9.838	16.517	16.517	29.508	1,02%	1,67%	2,97%	12.992	19.671	12.992			
	Non KUR	1.638	3.003	3.003	4.351	2,74%	5,04%	7,43%	1.347	2.713	1.347			
3	PWG	124	-	-	7.954	0,05%	0,00%	1,48%	7.954	7.829	7.954			
	Cilem	118	-	-	7.677	0,08%	0,00%	2,10%	7.677	7.559	7.677			
	Gadai	7	-	-	277	0,01%	0,00%	0,16%	277	270	277			
4	CFG	59.411	71.220	72.096	91.072	1,53%	1,72%	2,17%	18.976	31.661	19.852			
	CF 1	35.165	42.144	39.232	51.475	4,19%	4,35%	5,74%	12.243	16.310	9.331			
	Total Griya	29.490	31.633	30.242	36.296	4,95%	5,02%	6,05%	5.872	6.806	4.663			
	Oto	5.675	10.511	8.808	15.179	2,34%	2,98%	5,10%	6.371	9.504	4.668			
	CF 2	24.246	29.076	32.864	39.597	0,80%	1,00%	1,20%	6.733	15.350	10.521			
	Mitraguna & Others	22.605	26.760	29.933	36.270	0,91%	1,10%	1,32%	6.337	13.665	9.510			
	Pensiun	1.642	2.316	2.931	3.327	0,30%	0,52%	0,59%	396	1.685	1.011			
Total Pembiayaan		72.302	90.990	91.804	143.618	1,21%	1,40%	2,12%	51.814	71.316	52.628	1,25%	41,21%	-0,9%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	28-Nov-25	31-Dec-24	31-Oct-25	28-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.722	1.122	1.177	1.154	0,21%	0,15%	0,12%	(23)	(568)	32			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	1.722	1.122	1.177	1.154	0,72%	0,48%	0,27%	(23)	(568)	32			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	18.877	21.749	22.526	24.243	1,84%	2,14%	2,30%	1.717	5.366	2.494			
	KUR	14.751	16.970	17.487	19.206	1,53%	1,77%	1,93%	1.719	4.455	2.236			
	Non KUR	4.126	4.778	5.039	5.037	6,91%	8,46%	8,60%	(2)	911	259			
3	PWG	-	7	7	7	0,00%	0,00%	0,00%	-	7	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	7	7	7	0,00%	0,00%	0,00%	-	7	-			
4	CFG	50.713	72.384	73.070	66.724	1,31%	1,74%	1,59%	(6.346)	16.012	(5.660)			
	CF 1	15.203	26.269	26.509	25.468	1,81%	2,94%	2,84%	(1.040)	10.265	(801)			
	Total Griya	12.941	22.853	22.897	21.720	2,17%	3,78%	3,62%	(1.178)	8.779	(1.133)			
	Oto	2.262	3.416	3.611	3.748	0,93%	1,22%	1,26%	137	1.487	332			
	CF 2	35.510	46.115	46.561	41.256	1,17%	1,41%	1,25%	(5.305)	5.746	(4.859)			
	Mitraguna & Others	25.071	43.079	43.527	40.209	1,00%	1,59%	1,46%	(3.319)	15.138	(2.870)			
	Pensiun	10.439	3.036	3.034	1.047	0,17%	0,05%	0,19%	(1.986)	(9.392)	(1.989)			
Total Pembiayaan		71.311	95.261	96.779	92.128	1,19%	1,48%	1,36%	(4.652)	20.817	(3.134)	1,14%	16,29%	-0,2%

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 (1-28 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	27-Nov-25	28-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	74.169	59.049	44.322	52.173	(86.238)	7.851	(6.876)	-11,64%	(21.996)	-29,66%	212.481	24,55%	(160.308)
2	Tabungan	1.786.724	1.968.204	1.971.624	2.000.899	36.437	29.275	32.694	1,66%	214.175	11,99%	2.011.047	99,50%	(10.149)
3	Deposito	649.060	615.862	619.771	611.943	(36.484)	(7.827)	(3.918)	-0,64%	(37.117)	-5,72%	663.637	92,21%	(51.694)
Total		2.509.954	2.643.115	2.635.717	2.665.015	(86.285)	29.299	21.900	0,83%	155.061	6,18%	2.887.165	92,31%	(222.150)
CASA		1.860.893	2.027.253	2.015.946	2.053.072	(49.801)	37.126	25.818	1,27%	192.178	10,33%	2.223.528	92,33%	(170.456)
(% CASA)		74,14%	76,70%	76,49%	77,04%									
FDR		125,36%	131,49%	132,87%	131,41%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-26 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25	26-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	42.839	42.018	40.398	41.147		749	(871)	-2,07%	(1.692)	-3,95%	80.699	50,99%	(39.552)
2	Giro ISE	4.948	4.741	3.738	4.179		441	(562)	-11,85%	(769)	-15,53%	27.894	14,98%	(23.715)
3	Tabungan ISE	31.691	33.067	32.441	32.749		308	(318)	-0,34%	1.058	3,34%	36.953	88,62%	(4.204)
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 (1-28 Oct'25)	Pencairan (1-28 Nov'25)	Pencairan MtM	MtD (1-28 Oct'25)	Growth (1-28 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	28-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	184.570	242.665	243.230	500	4.200	3.700	-5.617	565	58.659	3.635	215.986	112,61%	27.244
	Linkage	86.431	111.300	110.795	-	-	-	-488	-505	24.364	505	100.323	110,44%	10.472
	Non-Linkage	98.139	131.365	132.434	500	4.200	3.700	-5.130	1.070	34.295	3.130	115.663	114,50%	16.771
	• Local Champion	98.139	131.365	132.434	500	4.200	3.700	-5.130	1.070	34.295	3.130	112.586	117,63%	19.848
	• Value Chain	-	-	-	-	-	-	0	0	0	-	3.077	0,00%	(3.077)
2	MBG	446.877	444.339	445.765	13.675	16.705	3.030	-160	1.426	-1.112	15.279	501.352	88,91%	(55.587)
	KUR	419.345	419.362	421.282	13.025	16.260	3.235	247	1.920	1.937	14.340	471.093	89,43%	(49.811)
	Non KUR	27.532	24.977	24.483	650	445	-205	-407	-494	-3.049	939	30.259	80,91%	(5.776)
3	PWG	258.833	406.261	423.011	103.037	91.755	-11.282	27.268	16.750	164.177	75.005	414.433	102,07%	8.578
	Cilem	127.522	219.691	228.319	24.351	23.559	-792	9.355	8.628	100.798	14.931	250.568	91,12%	(22.249)
	Gadai	131.312	186.659	194.691	78.686	68.196	-10.489	17.913	8.122	63.380	60.074	163.864	118,81%	30.827
4	CFG	2.256.170	2.382.215	2.390.055	54.708	51.369	-3.340	22.329	7.840	133.885	43.529	2.472.864	96,65%	(82.809)
	CF 1	461.418	471.592	473.351	9.460	6.777	-2.683	5.755	1.759	11.933	5.018	495.744	95,48%	(22.393)
	Total Griya	417.205	393.258	391.343	3.076	788	-2.288	0	-1.915	-25.862	2.703	432.970	90,39%	(41.626)
	• Total Non Program	64.148	59.328	59.205	2.761	510	-2.251	2.080	-124	-4.943	634	71.111	83,26%	(11.907)
	• Program	353.058	333.930	332.139	315	278	-37	-1.789	-1.791	-20.919	2.069	361.858	91,79%	(29.720)
	Oto	44.213	78.334	82.008	6.384	5.989	-395	5.755	3.673	37.795	2.316	62.775	130,64%	19.233
	CF 2	1.794.752	1.910.623	1.916.704	45.248	44.592	-656	16.573	6.081	121.952	38.511	1.977.120	96,94%	(60.416)
	Mitraguna & Others	1.323.695	1.431.023	1.435.761	35.881	35.428	-454	12.749	4.737	112.065	30.690	1.489.234	96,41%	(53.473)
	Pensiun	471.056	479.599	480.943	9.367	9.164	-203	3.824	1.344	9.887	7.821	487.886	98,58%	(6.943)
Total Pembiayaan		3.146.451	3.475.480	3.502.060	171.920	164.029	-7.891	43.819	26.580	355.609	137.449	3.604.634	97,15%	(102.574)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	28-Nov-25	31-Dec-24	31-Oct-25	28-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	192	348	475	9.059	0,10%	0,20%	3,72%	8.584	8.867	8.711			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	192	348	475	9.059	0,20%	0,36%	6,84%	8.584	8.867	8.711			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	4.879	7.999	7.999	37.458	1,09%	1,80%	8,40%	29.459	32.579	29.459			
	KUR	3.627	6.377	6.377	33.333	0,86%	1,52%	7,91%	26.956	29.706	26.956			
	Non KUR	1.252	1.623	1.623	4.125	4,55%	6,50%	16,85%	2.503	2.873	2.503			
3	PWG	275	1	1	10.632	0,11%	0,00%	2,51%	10.631	10.357	10.631			
	Cilem	275	1	1	9.291	0,22%	0,00%	4,07%	9.290	9.016	9.290			
	Gadai	-	-	-	1.341	0,00%	0,00%	0,69%	1.341	1.341	1.341			
4	CFG	67.344	65.418	65.451	94.739	2,98%	2,75%	3,96%	29.289	27.396	29.321			
	CF 1	43.373	41.883	41.926	58.399	9,40%	8,89%	12,34%	16.472	15.025	16.515			
	Total Griya	41.791	40.502	40.088	53.924	10,02%	10,19%	13,78%	13.836	12.134	13.423			
	Oto	1.583	1.381	1.838	4.474	3,58%	2,35%	5,46%	2.636	2.892	3.093			
	CF 2	23.971	23.535	23.525	36.341	1,34%	1,23%	1,90%	12.816	12.370	12.806			
	Mitraguna & Others	22.208	21.338	21.186	32.054	1,68%	1,48%	2,23%	10.867	9.846	10.715			
	Pensiun	1.763	2.197	2.338	4.287	0,37%	0,49%	0,89%	1.949	2.524	2.091			
Total Pembiayaan		72.690	73.767	73.927	151.889	2,31%	2,13%	4,34%	77.962	79.198	78.122	2,29%	47,31%	-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	28-Nov-25	31-Dec-24	31-Oct-25	28-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	35.691	33.082	33.063	33.279	19,34%	13,63%	13,68%	216	(2.412)	197			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	35.691	33.082	33.063	33.279	36,37%	25,17%	25,13%	216	(2.412)	197			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	3.530	7.844	8.508	8.946	0,79%	1,91%	2,01%	438	5.416	1.102			
	KUR	2.493	5.912	6.287	6.144	0,59%	1,50%	1,46%	(143)	3.652	233			
	Non KUR	1.037	1.932	2.221	2.801	3,77%	8,89%	11,44%	581	1.764	870			
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%	0,09%	-	(0)	-			
4	CFG	99.269	134.606	135.903	132.616	4,40%	5,70%	5,55%	(3.288)	33.347	(1.991)			
	CF 1	73.505	94.608	94.254	95.851	15,93%	19,99%	20,25%	1.597	22.346	1.243			
	Total Griya	73.052	92.989	92.591	94.290	17,51%	23,54%	24,09%	1.698	21.238	1.300			
	Oto	453	1.619	1.663	1.562	1,03%	2,12%	1,90%	(102)	1.108	(57)			
	CF 2	25.764	39.998	41.649	36.764	1,44%	2,18%	1,92%	(4.884)	11.000	(3.234)			
	Mitraguna & Others	22.415	37.920	39.679	34.822	1,69%	2,77%	2,43%	(4.857)	12.407	(3.098)			
	Pensiun	3.349	2.078	1.969	1.942	0,11%	0,06%	0,40%	(27)	(1.407)	(136)			
Total Pembiayaan		138.673	175.716	177.658	175.037	4,41%	5,11%	5,00%	(2.621)	36.364	(678)	4,00%	19,98%	-1,0%

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)