

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Oct'25	Growth (1-9 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	8-Nov-25	9-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.894.366	2.544.286	2.628.186	2.638.185	215.592	10.000	93.899	3,69%	743.819	39,26%	2.739.265	96,31%	(101.079)
2	Tabungan	12.343.531	13.296.434	13.243.172	13.213.450	253.475	(29.722)	(82.983)	-0,62%	869.919	7,05%	13.678.155	96,60%	(464.705)
3	Deposito	6.674.579	6.906.038	7.278.470	7.274.505	433.564	(3.965)	368.467	5,34%	599.926	8,99%	6.755.585	107,68%	518.919
Total		20.912.476	22.746.758	23.149.828	23.126.141	902.631	(23.687)	379.383	1,67%	2.213.665	10,59%	23.173.005	99,80%	(46.865)
CASA		14.237.897	15.840.720	15.871.358	15.851.636	469.066	(19.722)	10.916	0,07%	1.613.739	11,33%	16.417.420	96,55%	(565.784)
(% CASA		68,08%	69,64%	68,56%	68,54%									
FDR		79,95%	81,97%	80,26%	80,34%									

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%	(152.045)
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 (1-9 Oct'25)	Pencairan (1-9 Nov'25)	Pencairan MtM	MtD (1-31 Oct'25	Growth (1-9 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	9-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	1.400.748	1.465.739	1.461.133	2.620	3.892	1.272	-28.183	-4.605	60.386	8.497	1.598.900	91,38%	(137.766)
	Linkage	727.269	728.335	728.333	-	-	-	-5.513	-2	1.064	2	813.561	89,52%	(85.228)
	Non-Linkage	673.478	737.404	732.800	2.620	3.892	1.272	-22.670	-4.604	59.322	8.496	785.338	93,31%	(52.538)
	• Local Champion	584.102	623.875	621.285	2.120	3.640	1.520	-28.360	-2.590	37.183	6.230	637.134	97,51%	(15.849)
	• Value Chain	89.377	113.529	111.515	500	252	(248)	5.690	-2.014	22.139	2.266	148.204	75,24%	(36.689)
2	MBG	2.310.331	2.397.229	2.389.405	12.700	8.850	-3.850	11.797	-7.824	79.074	16.674	2.607.967	91,62%	(218.562)
	KUR	2.171.167	2.257.716	2.250.472	12.335	8.320	-4.015	11.491	-7.244	79.305	15.564	2.453.908	91,71%	(203.436)
	Non KUR	139.164	139.514	138.934	365	530	165	306	-580	-230	1.110	154.060	90,18%	(15.126)
3	PWG	1.161.081	1.975.702	1.987.245	164.703	80.502	-84.201	109.457	11.542	826.164	68.960	2.106.569	94,34%	(119.324)
	Cilem	604.524	1.180.138	1.181.056	76.051	19.078	-56.972	44.313	918	576.532	18.160	1.367.301	86,38%	(186.245)
	Gadai	556.557	795.564	806.188	88.653	61.424	-27.229	65.144	10.624	249.631	50.800	739.268	109,05%	66.920
4	CFG	11.847.954	12.806.437	12.741.429	70.455	38.381	-32.074	124.487	-65.008	893.475	103.390	13.192.499	96,58%	(451.070)
	CF 1	2.410.954	2.561.135	2.554.330	14.497	6.168	-8.330	16.587	-6.805	143.376	12.973	2.634.408	96,96%	(80.078)
	Total Griya	1.954.117	1.983.941	1.976.634	6.784	510	-6.274	7.175	-7.306	22.517	7.817	2.064.166	95,76%	(87.532)
	• Total Non Program	1.351.346	1.407.760	1.401.128	5.967	343	-5.624	8.767	-6.631	49.782	6.974	1.399.959	100,08%	1.169
	• Program	602.771	576.181	575.506	817	167	-650	-1.592	-675	-27.265	842	664.207	86,65%	(88.701)
	Oto	456.837	577.194	577.695	7.713	5.657	-2.056	9.412	501	120.858	5.156	570.242	101,31%	7.453
	CF 2	9.437.000	10.245.302	10.187.099	55.958	32.214	-23.744	107.900	-58.203	750.100	90.417	10.558.091	96,49%	(370.991)
	Mitraguna & Others	7.891.563	8.644.861	8.597.816	50.547	27.333	-23.214	93.621	-47.045	706.253	74.378	8.908.842	96,51%	(311.025)
	Pensiun	1.545.436	1.600.441	1.589.283	5.411	4.881	-530	14.278	-11.158	43.847	16.039	1.649.249	96,36%	(59.966)
Total Pembiayaan		16.720.113	18.645.108	18.579.212	250.479	131.625	-118.853	217.558	-65.895	1.859.099	197.521	19.505.935	95,25%	(926.723)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	9-Nov-25	31-Dec-24	31-Oct-25	9-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	3.258	1.207	3.873	8.317	0,23%	0,26%	0,57%	4.444	5.059	7.111			
	Linkage	43	6	6	-	0,01%	0,00%	0,00%	(6)	(43)	(6)			
	Local Champion	3.215	1.201	3.867	8.189	0,48%	0,52%	1,12%	4.322	4.974	6.988			
	Value Chain	-	-	-	129				129	129	129			
2	MBG	26.523	48.577	43.850	102.396	1,15%	1,83%	4,29%	58.546	75.873	53.819			
	KUR	21.896	39.713	36.508	89.254	1,01%	1,62%	3,97%	52.746	67.358	49.541			
	Non KUR	4.627	8.864	7.342	13.142	3,33%	5,26%	9,46%	5.800	8.515	4.278			
3	PWG	565	277	29	43.207	0,05%	0,00%	2,17%	43.177	42.642	42.930			
	Cilem	558	-	3	29.869	0,09%	0,00%	2,53%	29.865	29.311	29.869			
	Gadai	7	277	26	13.338	0,00%	0,00%	1,65%	13.312	13.331	13.061			
4	CFG	184.758	217.834	219.298	469.257	1,56%	1,71%	3,68%	249.959	284.499	251.423			
	CF 1	108.284	120.573	121.877	201.532	4,49%	4,76%	7,89%	79.655	93.248	80.959			
	Total Griya	97.865	104.482	107.262	132.795	5,01%	5,41%	6,72%	25.533	34.930	28.313			
	Oto	10.419	16.090	14.615	68.737	2,28%	2,53%	11,90%	54.122	58.318	52.647			
	CF 2	76.474	97.261	97.421	267.725	0,81%	0,95%	2,63%	170.304	191.251	170.464			
	Mitraguna & Others	72.232	90.607	89.999	238.317	0,92%	1,04%	2,77%	148.318	166.085	147.710			
	Pensiun	4.241	6.654	7.422	29.408	0,27%	0,46%	1,85%	21.986	25.167	22.754			
Total Pembiayaan		215.104	267.894	267.051	623.177	1,29%	1,43%	3,35%	356.126	408.073	355.283	1,31%	61,01%	-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	9-Nov-25	31-Dec-24	31-Oct-25	9-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	65.676	67.732	68.318	68.324	4,69%	4,66%	4,68%	6	2.648	592			
	Linkage	15.065	15.082	15.081	15.087	2,07%	2,07%	2,07%	6	22	6			
	Non-Linkage	50.611	52.650	53.237	53.237	7,51%	7,22%	7,26%	(0)	2.626	587			
	Value Chain	-	-	-	-				-	-	-			
2	MBG	31.069	38.514	39.976	40.974	1,34%	1,67%	1,71%	998	9.905	2.460			
	KUR	22.074	29.377	30.304	31.282	1,02%	1,34%	1,39%	978	9.208	1.905			
	Non KUR	8.995	9.137	9.672	9.692	6,46%	6,93%	6,98%	20	697	555			
3	PWG	184	191	191	215	0,02%	0,01%	0,01%	24	31	24			
	Cilem	-	-	-	24	0,00%	0,00%	0,00%	24	24	24			
	Gadai	184	191	191	191	0,03%	0,02%	0,02%	-	6	-			
4	CFG	227.463	278.802	284.201	289.229	1,92%	2,22%	2,27%	5.029	61.767	10.427			
	CF 1	109.876	143.958	141.595	143.390	4,56%	5,53%	5,61%	1.795	33.514	(568)			
	Total Griya	105.089	137.329	134.833	136.311	5,38%	6,80%	6,90%	1.478	31.221	(1.018)			
	Oto	4.786	6.629	6.761	7.079	1,05%	1,17%	1,23%	317	2.293	450			
	CF 2	117.587	134.844	142.606	145.840	1,25%	1,39%	1,43%	3.234	28.253	10.995			
	Mitraguna & Others	101.881	128.172	135.405	138.516	1,29%	1,57%	1,61%	3.111	36.635	10.344			
	Pensiun	15.706	6.673	7.201	7.324	0,09%	0,04%	0,46%	123	(8.382)	651			
Total Pembiayaan		324.392	385.238	392.685	398.742	1,94%	2,11%	2,15%	6.057	74.350	13.504	1,78%	17,03%	-0,4%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	18.946.184	19.829.706	21.890.941	2.944.757	
2	Contribution Margin	548.041	787.198	624.410	76.369	13,9%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)
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Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD Oct'25	Growth (1-9 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	8-Nov-25	9-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	238.297	241.473	443.541	443.964	(2.867)	423	202.491	83,86%	205.667	86,31%	384.203	115,55%	59.761
2	Tabungan	1.732.891	1.859.030	1.848.160	1.842.449	56.174	(5.711)	(16.581)	-0,89%	109.558	6,32%	1.972.158	93,42%	(129.709)
3	Deposito	877.742	1.006.845	986.451	986.435	27.995	(16)	(20.410)	-2,03%	108.693	12,38%	892.777	110,49%	93.658
Total		2.848.930	3.107.348	3.278.152	3.272.848	81.302	(5.304)	165.500	5,33%	423.918	14,88%	3.249.137	100,73%	23.711
CASA		1.971.188	2.100.503	2.291.701	2.286.413	53.307	(5.288)	185.910	8,85%	315.225	15,99%	2.356.360	97,03%	(69.947)
(% CASA)		69,19%	67,60%	69,91%	69,86%									
FDR		84,13%	87,07%	82,01%	82,15%									

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	110,51%	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 (1-9 Oct'25)	Pencairan (1-9 Nov'25)	Pencairan MtM	MtD Oct'25	Growth (1-9 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	9-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	122.962	125.291	123.141	970	500	-470	-6.011	-2.151	178	2.651	154.342	79,78%	(31.201)
	Linkage	22.750	26.138	26.136	-	-	-	10	-2	3.386	2	36.415	71,77%	(10.279)
	Non-Linkage	100.212	99.154	97.005	970	500	-470	-6.021	-2.149	-3.208	2.649	117.927	82,26%	(20.922)
	• Local Champion	83.501	67.399	67.424	970	500	-470	-11.270	26	-16.077	474	91.899	73,37%	(24.475)
	• Value Chain	16.712	31.755	29.580	-	-	-	5.249	-2.175	12.869	2.175	26.028	113,65%	3.553
2	MBG	310.816	324.540	323.404	1.850	1.035	-815	3.904	-1.136	12.588	2.171	356.921	90,61%	(33.518)
	KUR	291.370	304.664	303.660	1.650	1.035	-615	3.340	-1.004	12.290	2.039	335.168	90,60%	(31.508)
	Non KUR	19.446	19.876	19.744	200	-	-200	564	-132	298	132	21.753	90,76%	(2.009)
3	PWG	193.140	311.736	310.659	25.345	8.343	-17.002	11.829	-1.078	117.518	9.421	344.208	90,25%	(33.550)
	Cilem	122.752	210.728	209.547	13.791	2.191	-11.600	4.926	-1.181	86.796	3.372	246.061	85,16%	(36.514)
	Gadai	70.389	101.008	101.111	11.554	6.152	-5.402	6.902	103	30.722	6.049	98.147	103,02%	2.964
4	CFG	1.770.026	1.944.093	1.931.289	7.139	3.214	-3.925	12.103	-12.804	161.263	16.018	1.992.000	96,95%	(60.711)
	CF 1	463.002	518.559	515.834	2.588	728	-1.860	-305	-2.725	52.833	3.453	500.470	103,07%	15.364
	Total Griya	392.209	435.699	433.474	2.085	310	-1.775	0	-2.225	41.266	2.535	410.944	105,48%	22.530
	• Total Non Program	388.279	424.552	422.170	1.586	143	-1.443	6.848	-2.383	33.891	2.526	396.555	106,46%	25.614
	• Program	3.930	11.147	11.305	499	167	-332	1.756	158	7.375	9	14.389	78,56%	(3.084)
	Oto	70.793	82.860	82.360	503	418	-85	-305	-500	11.567	918	89.526	92,00%	(7.166)
	CF 2	1.307.024	1.425.534	1.415.455	4.551	2.486	-2.065	12.408	-10.079	108.431	12.565	1.491.530	94,90%	(76.075)
	Mitraguna & Others	1.211.757	1.326.190	1.317.253	4.105	2.410	-1.695	11.344	-8.937	105.496	11.347	1.379.110	95,51%	(61.858)
	Pensiun	95.268	99.344	98.202	446	76	-370	1.064	-1.141	2.935	1.217	112.420	87,35%	(14.218)
Total Pembiayaan		2.396.945	2.705.661	2.688.492	35.304	13.092	-22.212	21.824	-17.168	291.548	30.260	2.847.472	94,42%	(158.979)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	9-Nov-25	31-Dec-24	31-Oct-25	9-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	508	6	6	370	0,41%	0,00%	0,30%	364	(138)	364			
	Linkage	43	6	6	-	0,19%	0,02%	0,00%	(6)	(43)	(6)			
	Local Champion	465	-	-	370	0,46%	0,00%	0,38%	370	(95)	370			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	4.441	6.233	6.233	15.424	1,43%	1,92%	4,77%	9.191	10.984	9.191			
	KUR	3.770	4.834	4.834	13.388	1,29%	1,59%	4,41%	8.554	9.618	8.554			
	Non KUR	671	1.399	1.399	2.036	3,45%	7,04%	10,31%	637	1.365	637			
3	PWG	155	2	2	6.305	0,08%	0,00%	2,03%	6.303	6.150	6.303			
	Cilem	155	2	2	5.086	0,13%	0,00%	2,43%	5.084	4.931	5.084			
	Gadai	-	-	-	1.219	0,00%	0,00%	1,21%	1.219	1.219	1.219			
4	CFG	19.018	30.183	28.147	84.594	1,07%	1,45%	4,38%	56.446	65.576	54.411			
	CF 1	8.456	11.874	11.479	19.504	1,83%	2,21%	3,78%	8.026	11.048	7.630			
	Total Griya	6.832	10.848	10.463	11.830	1,74%	2,40%	2,73%	1.368	4.998	983			
	Oto	1.624	1.027	1.016	7.674	2,29%	1,23%	9,32%	6.658	6.050	6.647			
	CF 2	10.562	18.309	16.669	65.089	0,81%	1,17%	4,60%	48.421	54.528	46.781			
	Mitraguna & Others	10.315	17.929	16.481	62.346	0,85%	1,24%	4,73%	45.865	52.032	44.417			
	Pensiun	247	379	188	2.743	0,26%	0,19%	2,79%	2.555	2.496	2.363			
Total Pembiayaan		24.121	36.424	34.388	106.693	1,01%	1,27%	3,97%	72.305	82.572	70.269	1,04%	73,84%	-2,9%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	9-Nov-25	31-Dec-24	31-Oct-25	9-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.083	1.738	1.738	1.744	0,88%	1,39%	1,42%	6	661	6			
	Linkage	196	238	238	244	0,86%	0,91%	0,93%	6	48	6			
	Non-Linkage	888	1.500	1.500	1.500	0,89%	1,51%	1,55%	-	612	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	3.227	4.916	4.684	4.792	1,04%	1,44%	1,48%	108	1.565	(124)			
	KUR	1.952	4.295	4.075	4.250	0,67%	1,34%	1,40%	175	2.298	(45)			
	Non KUR	1.274	620	609	542	6,55%	3,06%	2,74%	(67)	(733)	(79)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	33.691	27.581	27.766	28.899	1,90%	1,43%	1,50%	1.134	(4.791)	1.319			
	CF 1	5.942	6.610	4.809	5.441	1,28%	0,93%	1,05%	632	(501)	(1.169)			
	Total Griya	5.028	6.005	4.373	5.005	1,28%	1,00%	1,15%	632	(23)	(1.000)			
	Oto	914	606	436	436	1,29%	0,53%	0,53%	-	(478)	(170)			
	CF 2	27.748	20.970	22.956	23.458	2,12%	1,61%	1,66%	502	(4.290)	2.488			
	Mitraguna & Others	27.082	20.709	22.326	22.831	2,23%	1,68%	1,73%	505	(4.251)	2.122			
	Pensiun	666	262	631	627	0,03%	0,02%	0,64%	(3)	(38)	366			
Total Pembiayaan		38.001	34.235	34.188	35.435	1,59%	1,26%	1,32%	1.247	(2.565)	1.201	1,42%	-7,98%	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 Oct'25	Growth (1-9 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	8-Nov-25	9-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	314.972	599.559	583.537	591.424	245.075	7.887	(8.135)	-1,36%	276.452	87,77%	475.089	124,49%	116.335
2	Tabungan	2.242.130	2.422.180	2.388.754	2.383.167	40.155	(5.587)	(39.013)	-1,61%	141.037	6,29%	2.502.873	95,22%	(19.706)
3	Deposito	2.798.677	2.790.913	3.212.817	3.213.165	460.105	348	422.253	15,13%	414.489	14,81%	2.813.322	114,21%	399.843
Total		5.355.779	5.812.652	6.185.109	6.187.757	745.335	2.648	375.105	6,45%	831.978	15,53%	5.791.284	106,85%	396.473
CASA		2.557.102	3.021.739	2.972.292	2.974.591	285.230	2.300	(47.148)	-1,56%	417.489	16,33%	2.977.962	99,89%	(3.370)
(% CASA)		47,74%	51,99%	48,06%	48,07%									
FDR		47,52%	50,76%	47,61%	47,59%									

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 (1-9 Oct'25)	Pencairan (1-9 Nov'25)	Pencairan MtM	MtD Oct'25	Growth (1-9 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	9-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	188.209	206.868	205.073	1.150	640	-510	3.840	-1.796	16.863	2.436	233.500	87,83%	(28.427)
	Linkage	19.369	18.145	18.145	-	-	-	-124	0	-1.224	-	39.092	46,42%	(20.947)
	Non-Linkage	168.841	188.723	186.927	1.150	640	-510	3.964	-1.796	18.087	2.436	194.408	96,15%	(7.480)
	• Local Champion	162.434	179.355	177.651	1.150	640	-510	4.242	-1.704	15.217	2.344	174.555	101,77%	3.096
	• Value Chain	6.407	9.368	9.277	-	-	-	-277	-91	2.870	91	19.853	46,73%	(10.576)
2	MBG	159.435	191.840	191.483	130	1.200	1.070	1.349	-357	32.048	1.557	205.492	93,18%	(14.010)
	KUR	151.599	182.202	181.733	130	850	720	1.585	-469	30.135	1.319	195.351	93,03%	(13.618)
	Non KUR	7.836	9.637	9.749	-	350	350	-236	112	1.913	238	10.141	96,14%	(392)
3	PWG	252.400	412.261	417.258	31.324	18.912	-12.412	23.624	4.997	164.858	13.914	431.397	96,72%	(14.139)
	Cilem	111.797	223.573	224.022	15.055	3.671	-11.384	8.750	449	112.225	3.222	256.762	87,25%	(32.740)
	Gadai	140.603	188.688	193.236	16.269	15.241	-1.028	14.874	4.549	52.633	10.692	174.635	110,65%	18.601
4	CFG	1.944.791	2.139.295	2.131.206	12.000	9.147	-2.853	19.378	-8.089	186.415	17.236	2.194.090	97,13%	(62.885)
	CF 1	376.842	385.958	384.857	806	19	-787	235	-1.101	8.015	1.120	418.880	91,88%	(34.023)
	Total Griya	311.852	314.123	313.502	-	-	0	0	-622	1.650	622	332.926	94,17%	(19.424)
	• Total Non Program	308.347	309.901	309.286	-	-	0	-3.862	-615	939	615	317.656	97,37%	(8.370)
	• Program	3.505	4.223	4.215	-	-	0	133	-7	711	7	15.270	27,61%	(11.054)
	Oto	64.990	71.834	71.355	806	19	-787	235	-479	6.365	498	85.954	83,02%	(14.599)
	CF 2	1.567.950	1.753.337	1.746.349	11.194	9.128	-2.066	19.143	-6.988	178.400	16.116	1.775.210	98,37%	(28.861)
	Mitraguna & Others	1.383.782	1.559.560	1.552.971	10.978	7.872	-3.106	18.462	-6.589	169.189	14.461	1.571.846	98,80%	(18.875)
	Pensium	184.168	193.778	193.378	216	1.256	1.040	681	-400	9.210	1.656	203.365	95,09%	(9.987)
Total Pembiayaan		2.544.835	2.950.264	2.945.019	44.604	29.899	-14.705	48.191	-5.245	400.184	35.143	3.064.479	96,10%	(119.460)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	9-Nov-25	31-Dec-24	31-Oct-25	9-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.267	-	3.204	5.247	0,67%	1,55%	2,56%	2.044	3.980	5.247			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	1.267	-	3.204	5.118	0,75%	1,70%	2,74%	1.915	3.851	5.118			
	Value Chain	-	-	-	129	0,00%	0,00%	0,07%	129	129	129			
2	MBG	3.453	4.655	4.655	9.192	2,17%	2,43%	4,80%	4.537	5.739	4.537			
	KUR	2.876	4.305	4.305	8.698	1,90%	2,36%	4,79%	4.394	5.822	4.394			
	Non KUR	577	350	350	494	7,36%	3,63%	5,06%	144	(83)	144			
3	PWG	-	26	26	10.980	0,00%	0,01%	2,63%	10.954	10.980	10.954			
	Cilem	-	-	-	7.349	0,00%	0,00%	3,28%	7.349	7.349	7.349			
	Gadai	-	26	26	3.631	0,00%	0,01%	1,88%	3.605	3.631	3.605			
4	CFG	19.268	23.212	25.105	49.862	0,99%	1,17%	2,34%	24.758	30.595	26.651			
	CF 1	8.041	9.455	13.170	23.947	2,13%	3,41%	6,22%	10.777	15.907	14.493			
	Total Griya	6.972	7.025	10.986	14.477	2,24%	3,50%	4,62%	3.491	7.505	7.452			
	Oto	1.069	2.430	2.184	9.470	1,64%	3,04%	13,27%	7.286	8.401	7.041			
	CF 2	11.227	13.757	11.934	25.915	0,72%	0,68%	1,48%	13.981	14.688	12.158			
	Mitraguna & Others	11.107	13.302	11.331	22.966	0,80%	0,73%	1,48%	11.635	11.859	9.663			
	Pensium	120	455	603	2.949	0,07%	0,31%	1,53%	2.346	2.829	2.495			
Total Pembiayaan		23.988	27.892	32.989	75.282	0,94%	1,12%	2,56%	42.293	51.294	47.389	0,93%	63,58%	-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	9-Nov-25	31-Dec-24	31-Oct-25	9-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	9.021	7.817	7.817	7.817	4,79%	3,78%	3,81%	(0)	(1.204)	0			
	Linkage	24	2	-	2	0,13%	0,01%	0,01%	-	(23)	-			
	Non-Linkage	8.997	7.815	7.815	7.815	5,33%	4,14%	4,18%	(0)	(1.182)	0			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	2.863	1.696	1.525	1.622	1,80%	0,79%	0,85%	98	(1.241)	(73)			
	KUR	1.760	1.181	1.021	1.167	1,16%	0,56%	0,64%	147	(592)	(14)			
	Non KUR	1.104	515	504	455	14,08%	5,23%	4,67%	(49)	(649)	(60)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	18.124	21.182	23.971	24.432	0,93%	1,12%	1,15%	461	6.309	3.250			
	CF 1	5.476	6.060	6.167	6.771	1,45%	1,60%	1,76%	604	1.296	712			
	Total Griya	4.795	5.611	5.656	6.260	1,54%	1,80%	2,00%	604	1.466	650			
	Oto	681	449	511	511	1,05%	0,71%	0,72%	-	(170)	62			
	CF 2	12.648	15.122	17.804	17.661	0,81%	1,02%	1,01%	(143)	5.013	2.539			
	Mitraguna & Others	12.330	14.664	17.209	17.066	0,89%	1,10%	1,10%	(143)	4.736	2.402			
	Pensium	318	458	595	595	0,01%	0,02%	0,31%	-	277	136			
Total Pembiayaan		30.008	30.694	33.313	33.871	1,18%	1,13%	1,15%	559	3.863	3.177	0,94%	18,33%	-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 (1-9 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	8-Nov-25	9-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	155.866	132.926	128.040	128.693	(20.234)	653	(4.233)	-3,18%	(27.174)	-17,43%	307.972	41,79%	(179.279)
2	Tabungan	1.803.617	1.929.405	1.921.728	1.922.012	8.980	284	(7.392)	-0,38%	118.396	6,56%	2.053.217	93,61%	(131.205)
3	Deposito	681.198	794.773	784.529	780.482	13.126	(4.047)	(14.291)	-1,80%	99.284	14,57%	695.719	112,18%	84.763
Total		2.640.681	2.857.104	2.834.297	2.831.187	1.872	(3.110)	(25.917)	-0,91%	190.506	7,21%	3.056.908	92,62%	(225.721)
CASA		1.959.483	2.062.331	2.049.769	2.050.705	(11.254)	937	(11.625)	-0,56%	91.222	4,66%	2.361.189	86,85%	(310.484)
(% CASA)		74,20%	72,18%	72,32%	72,43%									
FDR		99,99%	103,86%	104,42%	104,54%									

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 (1-9 Oct'25)	Pencairan (1-9 Nov'25)	Pencairan MtM	MtD (1-9 Oct'25)	Growth (1-9 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	9-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	384.839	2.345	895	-1.450	2.427	-1.462	16.780	2.357	416.638	92,37%	(31.799)
	KUR	343.457	360.866	359.459	2.345	895	-1.450	2.172	-1.406	16.002	2.301	389.607	92,26%	(30.147)
	Non KUR	24.602	25.435	25.380	-	-	0	255	-56	778	56	27.031	93,89%	(1.652)
3	PWG	200.888	337.104	337.782	26.354	15.214	-11.140	15.679	678	136.894	14.536	352.958	95,70%	(15.175)
	Cilem	92.590	179.567	179.249	9.007	3.119	-5.888	5.131	-318	86.659	3.437	214.664	83,50%	(35.415)
	Gadai	108.298	157.537	158.533	17.347	12.095	-5.252	10.549	996	50.236	11.098	138.294	114,64%	20.239
4	CFG	1.991.066	2.147.657	2.139.861	13.049	7.053	-5.997	24.686	-7.796	148.795	14.848	2.201.267	97,21%	(61.406)
	CF 1	271.158	283.456	283.537	1.582	1.306	-277	1.344	81	12.379	1.224	306.261	92,58%	(22.723)
	Total Griya	236.939	234.916	233.956	-	-	0	0	-960	-2.983	960	254.302	92,00%	(20.346)
	• Total Non Program	155.508	157.635	156.782	-	-	0	-522	-853	1.274	853	163.178	96,08%	(6.396)
	• Program	81.431	77.281	77.174	-	-	0	-763	-107	-4.257	107	91.124	84,69%	(13.950)
	Oto	34.219	48.540	49.581	1.582	1.306	-277	1.344	1.041	15.362	265	51.959	95,42%	(2.378)
	CF 2	1.719.908	1.864.201	1.856.324	11.467	5.747	-5.720	23.342	-7.877	136.416	13.624	1.895.007	97,96%	(38.683)
	Mitraguna & Others	1.474.657	1.597.603	1.591.056	10.623	5.035	-5.588	17.258	-6.547	116.399	11.582	1.633.534	97,40%	(42.477)
	Pensiun	245.250	266.598	265.267	845	712	-133	6.084	-1.330	20.017	2.042	261.473	101,45%	3.794
Total Pembiayaan		2.640.411	2.967.351	2.959.648	41.748	24.062	-17.687	44.438	-7.703	319.237	31.765	3.079.533	96,11%	(119.885)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	9-Nov-25	31-Dec-24	31-Oct-25	9-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	602	-	691	0,00%	0,00%	0,71%	691	691	89			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	602	-	691	0,00%	0,00%	0,95%	691	691	89			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	2.275	5.444	5.444	16.266	0,62%	1,41%	4,23%	10.822	13.991	10.822			
	KUR	1.785	4.476	4.476	13.499	0,52%	1,24%	3,76%	9.023	11.713	9.023			
	Non KUR	489	968	968	2.767	1,99%	3,81%	10,90%	1.799	2.277	1.799			
3	PWG	10	-	-	7.843	0,00%	0,00%	2,32%	7.843	7.833	7.843			
	Cilem	10	-	-	4.694	0,01%	0,00%	2,62%	4.694	4.684	4.694			
	Gadai	-	-	-	3.149	0,00%	0,00%	1,99%	3.149	3.149	3.149			
4	CFG	19.717	27.801	28.500	64.700	0,99%	1,33%	3,02%	36.201	44.983	36.899			
	CF 1	13.249	15.216	16.070	24.852	4,89%	5,67%	8,77%	8.782	11.603	9.636			
	Total Griya	12.780	14.475	15.301	19.671	5,39%	6,51%	8,41%	4.370	6.891	5.196			
	Oto	469	742	769	5.181	1,37%	1,58%	10,45%	4.412	4.712	4.439			
	CF 2	6.468	12.585	12.430	39.848	0,38%	0,67%	2,15%	27.419	33.380	27.263			
	Mitraguna & Others	5.999	11.277	11.068	35.397	0,41%	0,69%	2,22%	24.328	29.398	24.119			
	Pensiun	470	1.308	1.361	4.451	0,19%	0,51%	1,68%	3.090	3.982	3.144			
Total Pembiayaan		22.002	33.847	33.943	89.499	0,83%	1,14%	3,02%	55.556	67.497	55.653	0,88%	70,91%	-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	9-Nov-25	31-Dec-24	31-Oct-25	9-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	2.874	0,70%	0,71%	0,75%	141	302	565			
	KUR	1.118	1.041	1.434	1.604	0,33%	0,40%	0,45%	170	485	586			
	Non KUR	1.455	1.292	1.300	1.271	5,91%	5,11%	5,01%	(29)	(184)	(21)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	25.667	23.049	23.491	24.137	1,29%	1,09%	1,13%	646	(1.530)	1.088			
	CF 1	9.750	10.411	9.855	9.872	3,60%	3,48%	3,48%	18	123	(538)			
	Total Griya	9.274	9.871	9.315	9.332	3,91%	3,97%	3,99%	18	59	(538)			
	Oto	476	540	540	540	1,39%	1,11%	1,09%	-	64	-			
	CF 2	15.917	12.639	13.636	14.265	0,93%	0,73%	0,77%	629	(1.653)	1.626			
	Mitraguna & Others	14.983	11.801	12.664	13.163	1,02%	0,79%	0,83%	499	(1.820)	1.362			
	Pensiun	934	838	972	1.102	0,04%	0,03%	0,42%	130	168	264			
Total Pembiayaan		46.399	49.332	50.747	51.534	1,76%	1,71%	1,74%	787	5.135	2.202	1,79%	-2,62%	0,0%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	2.501.032	2.588.183	3.007.016	505.984	
2	Contribution Margin	70.252	103.725	107.274	37.022	-52,7%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,90	3,20	3,11	(0,09)	0,21
CIF Payroll	20.693	19.750	23.171	3.421	2.478



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD Oct'25	Growth (1-9 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	8-Nov-25	9-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.111.061	1.511.279	1.412.658	1.413.525	79.856	866	(97.754)	-6,47%	302.463	27,22%	1.359.521	103,97%	54.004
2	Tabungan	4.778.169	5.117.615	5.140.635	5.127.268	111.728	(13.366)	9.654	0,19%	349.099	7,31%	5.138.860	99,77%	(11.591)
3	Deposito	1.667.902	1.697.645	1.670.481	1.670.349	(31.178)	(131)	(27.296)	-1,61%	2.447	0,15%	1.690.130	98,83%	(19.781)
Total		7.557.133	8.326.539	8.223.774	8.211.142	160.406	(12.631)	(115.397)	-1,39%	654.010	8,65%	8.188.511	100,28%	22.632
CASA		5.889.231	6.628.894	6.553.293	6.540.793	191.584	(12.500)	(88.100)	-1,33%	651.562	11,06%	6.498.380	100,65%	42.413
(% CASA)		77,93%	79,61%	79,69%	79,66%									
FDR		79,28%	78,62%	79,28%	79,40%									

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 (1-9 Oct'25)	Pencairan (1-9 Nov'25)	Pencairan MtM	MtD Oct'25	Growth (1-9 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	9-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	824.608	794.625	794.161	500	1.852	-	-22.040	-464	-30.447	2.316	886.402	89,59%	(92.241)
	Linkage	583.855	548.341	548.341	-	-	-	-4.965	0	-35.514	-	610.555	89,81%	(62.213)
	Non-Linkage	240.753	246.284	245.820	500	1.852	1.352	-17.075	-464	5.067	2.316	275.847	89,11%	(30.028)
	• Local Champion	177.655	176.981	176.265	-	1.600	1.600	-18.124	-716	-1.389	2.316	188.154	93,68%	(11.889)
	• Value Chain	63.098	69.302	69.554	500	252	(248)	1.049	252	6.457	-	87.693	79,32%	(18.139)
2	MBG	1.025.144	1.050.210	1.047.650	6.715	4.720	-1.995	4.277	-2.560	22.506	7.280	1.127.564	92,91%	(79.914)
	KUR	965.396	990.622	988.112	6.550	4.540	-2.010	4.147	-2.510	22.716	7.050	1.062.689	92,98%	(74.577)
	Non KUR	59.748	59.587	59.538	165	180	15	130	-50	-210	230	64.875	91,77%	(5.337)
3	PWG	255.819	508.340	510.257	43.329	15.863	-27.465	31.058	1.917	254.438	13.947	563.574	90,54%	(53.317)
	Cilem	149.863	346.578	346.672	22.239	4.527	-17.711	16.151	94	196.809	4.433	399.246	86,83%	(52.574)
	Gadai	105.956	161.762	163.585	21.090	11.336	-9.754	14.906	1.822	57.629	9.514	164.327	99,55%	(743)
4	CFG	3.885.901	4.193.178	4.167.701	24.267	12.804	-11.463	38.816	-25.477	281.800	38.280	4.332.277	96,20%	(164.576)
	CF 1	838.535	901.570	898.052	7.111	2.232	-4.879	2.382	-3.517	59.517	5.749	913.053	98,36%	(15.001)
	Total Griya	595.912	605.944	602.735	3.899	-	-3.899	0	-3.209	6.823	3.209	633.024	95,22%	(30.289)
	• Total Non Program	435.065	456.344	453.498	3.581	-	-3.581	4.223	-2.846	18.433	2.846	451.458	100,45%	2.039
	• Program	160.848	149.601	149.238	318	-	-318	-929	-363	-11.610	363	181.566	82,19%	(32.328)
	Oto	242.622	295.625	295.317	3.212	2.232	-980	2.382	-308	52.694	2.540	280.029	105,46%	15.288
	CF 2	3.047.367	3.291.608	3.269.649	17.156	10.572	-6.584	36.434	-21.959	222.282	32.531	3.419.224	95,63%	(149.575)
	Mitraguna & Others	2.497.673	2.730.485	2.712.814	16.282	8.509	-7.773	33.809	-17.672	215.141	26.180	2.835.118	95,69%	(122.305)
	Pensiun	549.694	561.123	556.835	874	2.063	1.189	2.625	-4.287	7.141	6.350	584.105	95,33%	(27.270)
Total Pembiayaan		5.991.472	6.546.353	6.519.769	74.811	35.239	-39.571	52.110	-26.584	528.296	61.823	6.909.817	94,36%	(390.048)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	9-Nov-25	31-Dec-24	31-Oct-25	9-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.291	250	188	805	0,16%	0,02%	0,10%	617	(486)	555			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	1.291	250	188	805	0,54%	0,08%	0,33%	617	(486)	555			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	11.476	19.520	19.520	40.509	1,12%	1,86%	3,87%	20.989	29.033	20.989			
	KUR	9.838	16.517	16.517	34.804	1,02%	1,67%	3,52%	18.288	24.966	18.288			
	Non KUR	1.638	3.003	3.003	5.705	2,74%	5,04%	9,58%	2.702	4.067	2.702			
3	PWG	124	-	-	7.978	0,05%	0,00%	1,56%	7.978	7.854	7.978			
	Cilem	118	-	-	6.476	0,08%	0,00%	1,87%	6.476	6.359	6.476			
	Gadai	7	-	-	1.502	0,01%	0,00%	0,92%	1.502	1.495	1.502			
4	CFG	59.411	71.220	72.096	164.816	1,53%	1,72%	3,95%	92.720	105.405	93.596			
	CF 1	35.165	42.144	39.232	77.625	4,19%	4,35%	8,64%	38.393	42.460	35.481			
	Total Griya	29.490	31.633	30.424	38.285	4,95%	5,02%	6,35%	7.861	8.795	6.651			
	Oto	5.675	10.511	8.808	39.340	2,34%	2,98%	13,32%	30.533	33.666	28.829			
	CF 2	24.246	29.076	32.864	87.191	0,80%	1,00%	2,67%	54.327	62.945	58.115			
	Mitraguna & Others	22.605	26.760	29.933	72.495	0,91%	1,10%	2,67%	42.563	49.890	45.735			
	Pensiun	1.642	2.316	2.931	14.696	0,30%	0,52%	2,64%	11.765	13.054	12.380			
Total Pembiayaan		72.302	90.990	91.804	214.108	1,21%	1,40%	3,28%	122.305	141.806	123.118	1,25%	62,01%	-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	9-Nov-25	31-Dec-24	31-Oct-25	9-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	23.054	1,84%	2,14%	2,20%	528	4.178	1.306			
	KUR	14.751	16.970	17.487	17.953	1,53%	1,77%	1,82%	466	3.202	983			
	Non KUR	4.126	4.778	5.039	5.101	6,91%	8,46%	8,57%	62	975	323			
3	PWG	-	7	7	18	0,00%	0,00%	0,00%	11	18	11			
	Cilem	-	-	-	11	0,00%	0,00%	0,00%	11	11	11			
	Gadai	-	7	7	7	0,00%	0,00%	0,00%	-	7	-			
4	CFG	50.713	72.384	73.070	75.146	1,31%	1,74%	1,80%	2.076	24.433	2.762			
	CF 1	15.203	26.269	26.509	26.786	1,81%	2,94%	2,98%	278	11.584	517			
	Total Griya	12.941	22.853	22.897	22.858	2,17%	3,78%	3,79%	(40)	9.917	5			
	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	48.360	1,17%	1,41%	1,48%	1.798	12.850	2.244			
	Mitraguna & Others	25.071	43.079	43.527	45.327	1,00%	1,59%	1,67%	1.800	20.256	2.248			
	Pensiun	10.439	3.036	3.034	3.032	0,17%	0,05%	0,54%	(1)	(7.406)	(4)			
Total Pembiayaan		71.311	95.261	96.779	99.395	1,19%	1,48%	1,52%	2.616	28.084	4.134	1,14%	25,24%	-0,4%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	7.368.354	7.559.654	8.193.145	824.791	
2	Contribution Margin	241.520	342.067	258.273	16.753	-6,9%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,98	3,31	3,33	0,02	0,35
CIF Payroll	34.088	37.485	37.599	114	3.511

AREA PEMATANGSIANTAR

Pilih Area

Kelas Outlet

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD Oct'25	Growth (1-9 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	8-Nov-25	9-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	74.169	59.049	60.409	60.580	(86.238)	171	1.531	2,59%	(13.589)	-18,32%	212.481	28,51%	(151.901)
2	Tabungan	1.786.724	1.968.204	1.943.895	1.938.553	36.437	(5.342)	(29.651)	-1,51%	151.829	8,50%	2.011.047	96,40%	(72.494)
3	Deposito	649.060	615.862	624.193	624.073	(36.484)	(120)	8.211	1,33%	(24.987)	-3,85%	663.637	94,04%	(39.564)
Total		2.509.954	2.643.115	2.628.496	2.623.206	(86.285)	(5.290)	(19.909)	-0,75%	113.253	4,51%	2.887.165	90,86%	(263.959)
CASA		1.860.893	2.027.253	2.004.304	1.999.133	(49.801)	(5.170)	(28.120)	-1,39%	138.240	7,43%	2.223.528	89,91%	(224.395)
(% CASA)		74,14%	76,70%	76,25%	76,21%									
FDR		125,36%	131,49%	131,87%	132,14%									

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 (1-9 Oct'25)	Pencairan (1-9 Nov'25)	Pencairan MtM	MtD (1-9 Oct'25)	Growth (1-9 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	9-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	184.570	242.665	241.593	-	-	0	-5.617	-1.071	57.023	1.071	215.986	111,86%	25.607
	Linkage	86.431	111.300	111.300	-	-	-	-488	0	24.870	-	100.323	110,94%	10.978
	Non-Linkage	98.139	131.365	130.293	-	-	0	-5.130	-1.071	32.154	1.071	115.663	112,65%	14.630
	• Local Champion	98.139	131.365	130.293	-	-	0	-5.130	-1.071	32.154	1.071	112.586	115,73%	17.707
	• Value Chain	-	-	-	-	-	-	0	0	0	-	3.077	0,00%	(3.077)
2	MBG	446.877	444.339	442.030	1.660	1.000	-660	-160	-2.309	-4.847	3.309	501.352	88,17%	(59.322)
	KUR	419.345	419.362	417.307	1.660	1.000	-660	-247	-1.855	-1.838	2.855	471.093	88,63%	(53.586)
	Non KUR	27.532	24.977	24.523	-	-	0	-407	-455	-3.009	455	30.259	81,04%	(5.736)
3	PWG	258.833	406.261	411.289	38.352	22.170	-16.183	27.268	5.028	152.455	17.142	414.433	99,24%	(3.144)
	Cilem	127.522	219.691	221.566	15.960	5.570	-10.390	9.355	1.874	94.044	3.696	250.568	88,43%	(29.002)
	Gadai	131.312	186.669	189.723	22.393	16.600	-5.793	17.913	3.154	58.411	13.446	163.864	115,78%	25.858
4	CFG	2.256.170	2.382.215	2.371.372	14.000	6.164	-7.836	22.329	-10.843	115.202	17.007	2.472.864	95,90%	(101.492)
	CF 1	461.418	471.592	472.049	2.410	1.883	-527	5.755	457	10.631	1.426	495.744	95,22%	(23.695)
	Total Griya	417.205	393.258	392.967	800	200	-600	0	-291	-24.239	491	432.970	90,76%	(40.003)
	• Total Non Program	64.148	59.328	59.393	800	200	-600	2.080	65	-4.754	135	71.111	83,52%	(11.718)
	• Program	353.058	333.930	333.574	-	-	0	-1.789	-356	-19.484	356	361.858	92,18%	(28.285)
	Oto	44.213	78.334	79.082	1.610	1.683	73	5.755	748	34.870	935	62.775	125,98%	16.308
	CF 2	1.794.752	1.910.623	1.899.323	11.590	4.281	-7.309	16.573	-11.300	104.571	15.581	1.977.120	96,07%	(77.797)
	Mitraguna & Others	1.323.695	1.431.023	1.423.723	8.559	3.507	-5.052	12.749	-7.301	100.027	10.808	1.489.234	95,60%	(65.511)
	Pensiun	471.056	479.599	475.600	3.031	774	-2.257	3.824	-3.999	4.544	4.773	487.886	97,48%	(12.286)
Total Pembiayaan		3.146.451	3.475.480	3.466.284	54.012	29.334	-24.678	43.819	-9.196	319.834	38.529	3.604.634	96,16%	(138.350)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	9-Nov-25	31-Dec-24	31-Oct-25	9-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	192	348	475	1.204	0,10%	0,20%	0,50%	729	1.012	856			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	192	348	475	1.204	0,20%	0,36%	0,92%	729	1.012	856			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	4.879	7.999	7.999	21.005	1,09%	1,80%	4,75%	13.006	16.126	13.006			
	KUR	3.627	6.377	6.377	18.865	0,86%	1,52%	4,52%	12.488	15.238	12.488			
	Non KUR	1.252	1.623	1.623	2.140	4,55%	6,50%	8,73%	518	888	518			
3	PWG	275	1	1	10.101	0,11%	0,00%	2,46%	10.099	9.825	10.099			
	Cilem	275	1	1	6.264	0,22%	0,00%	2,83%	6.263	5.989	6.263			
	Gadai	-	-	-	3.836	0,00%	0,00%	2,02%	3.836	3.836	3.836			
4	CFG	67.344	65.418	65.451	105.284	2,98%	2,75%	4,44%	39.834	37.941	39.866			
	CF 1	43.373	41.883	41.926	55.603	9,40%	8,89%	11,78%	13.677	12.230	13.720			
	Total Griya	41.791	40.502	40.088	48.532	10,02%	10,19%	12,35%	8.444	6.741	8.030			
	Oto	1.583	1.381	1.838	7.071	3,58%	2,35%	8,94%	5.233	5.489	5.690			
	CF 2	23.971	23.535	23.525	49.682	1,34%	1,23%	2,62%	26.157	25.711	26.147			
	Mitraguna & Others	22.208	21.338	21.186	45.113	1,68%	1,48%	3,17%	23.927	22.905	23.775			
	Pensiun	1.763	2.197	2.338	4.569	0,37%	0,49%	0,96%	2.230	2.806	2.372			
Total Pembiayaan		72.690	73.767	73.927	137.594	2,31%	2,13%	3,97%	63.668	64.904	63.828	2,29%	42,43%	-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	9-Nov-25	31-Dec-24	31-Oct-25	9-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	35.691	33.082	33.063	33.063	19,34%	13,63%	13,69%	-	(2.628)	(18)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	35.691	33.082	33.063	33.063	36,37%	25,17%	25,38%	-	(2.628)	(18)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	3.530	7.844	8.508	8.631	0,79%	1,91%	1,95%	123	5.101	787			
	KUR	2.493	5.912	6.287	6.308	0,59%	1,50%	1,51%	20	3.815	396			
	Non KUR	1.037	1.932	2.221	2.323	3,77%	8,89%	9,47%	102	1.286	391			
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	136.615	4,40%	5,70%	5,76%	712	37.346	2.009			
	CF 1	73.505	94.608	94.254	94.518	15,93%	19,99%	20,02%	264	21.013	(90)			
	Total Griya	73.052	92.989	92.591	92.855	17,51%	23,54%	23,63%	264	19.803	(134)			
	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	42.096	1,44%	2,18%	2,22%	448	16.333	2.098			
	Mitraguna & Others	22.415	37.920	39.679	40.129	1,69%	2,77%	2,82%	450	17.715	2.209			
	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	178.506	4,41%	5,11%	5,15%	848	39.833	2.791	4,00%	22,34%	-1,2%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	3.150.621	3.261.982	3.549.038	398.417	
2	Contribution Margin	66.836	93.445	87.044	20.208	-30,2%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,56	2,81	2,81	(0,01)	0,24
CIF Payroll	28.191	25.563	27.538	1.975	(653)