

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Oct'25	Growth (1-14 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25	14-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.894.366	2.544.286	2.616.747	2.622.603	215.592	5.856	78.317	3,08%	728.237	38,44%	2.739.265	95,74%	(116.662)
2	Tabungan	12.343.531	13.296.434	13.466.258	13.484.927	253.475	18.669	188.494	1,42%	1.141.396	9,25%	13.678.155	98,59%	(193.228)
3	Deposito	6.674.579	6.906.038	7.117.829	7.130.144	433.564	12.316	224.106	3,25%	453.566	6,83%	6.755.585	105,54%	374.559
Total		20.912.476	22.746.758	23.200.834	23.237.675	902.631	36.841	490.917	2,16%	2.325.199	11,12%	23.173.005	100,28%	64.669
CASA		14.237.897	15.840.720	16.083.006	16.107.530	469.066	24.525	266.811	1,68%	1.869.633	13,13%	16.417.420	98,11%	(309.889)
(% CASA		68,08%	69,64%	69,32%	69,32%									
FDR		79,95%	81,97%	80,84%	80,72%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-13 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	12-Nov-25	13-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	605.893	649.102	671.598	674.149		2.551	25.047	3,86%	68.256	11,27%	796.175	84,67%	(122.026)
2	Giro ISE	190.259	157.011	167.710	168.235		525	11.224	7,15%	(22.024)	-11,58%	305.720	55,03%	(137.484)
3	Tabungan ISE	335.051	402.368	414.037	416.024		1.987	13.656	3,39%	80.973	24,17%	361.290	115,15%	54.734
4	Deposito ISE	80.583	89.723	89.851	89.890		39	167	0,19%	9.307	11,55%	129.166	69,59%	(39.276)
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 (1-14 Oct'25)	Pencairan (1-14 Nov'25)	Pencairan MtM	MtD (1-31 Oct'25	Growth (1-14 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	14-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	1.400.748	1.465.739	1.566.205	3.835	111.082	107.247	-28.183	100.466	165.457	10.616	1.598.900	97,96%	(32.695)
	Linkage	727.269	728.335	828.322	-	100.000	100.000	-5.513	99.987	101.053	13	813.561	101,81%	14.761
	• Non-Linkage	673.478	737.404	737.883	3.835	11.082	7.247	-22.670	479	64.404	10.603	785.338	93,96%	(47.456)
	• Local Champion	584.102	623.875	627.905	3.335	10.830	7.495	-28.360	4.031	43.803	6.799	637.134	98,55%	(9.229)
	• Value Chain	89.377	113.529	109.977	500	252	(248)	5.690	-3.552	20.601	3.804	148.204	74,21%	(38.227)
2	MBG	2.310.331	2.397.229	2.389.261	22.781	21.396	-1.385	11.797	-7.968	78.930	29.364	2.607.967	91,61%	(218.707)
	KUR	2.171.167	2.257.716	2.251.158	21.516	20.866	-650	11.491	-6.558	79.991	27.424	2.453.908	91,74%	(202.750)
	Non KUR	139.164	139.514	138.103	1.265	530	-735	306	-1.410	-1.061	1.940	154.060	89,64%	(15.956)
3	PWG	1.161.081	1.975.702	2.017.015	228.553	170.152	-58.400	109.457	41.313	855.934	128.839	2.106.569	95,75%	(89.554)
	Cilem	604.524	1.180.138	1.201.514	92.369	50.301	-42.067	44.313	21.376	596.990	28.925	1.367.301	87,87%	(165.787)
	Gadai	556.557	795.564	815.501	136.184	119.851	-16.333	65.144	19.937	258.944	99.914	739.268	110,31%	76.233
4	CFG	11.847.954	12.806.437	12.784.146	121.259	109.522	-11.736	124.487	-22.292	936.192	131.814	13.192.499	96,90%	(408.353)
	CF 1	2.410.954	2.561.135	2.555.618	23.086	12.711	-10.375	16.587	-5.517	144.663	18.229	2.634.408	97,01%	(78.791)
	Total Griya	1.954.117	1.983.941	1.978.075	12.275	3.612	-8.664	7.175	-5.866	23.958	9.477	2.064.166	95,83%	(86.091)
	• Total Non Program	1.351.346	1.407.760	1.402.639	11.458	3.006	-8.452	8.767	-5.121	51.293	8.127	1.399.959	100,19%	2.680
	• Program	602.771	576.181	575.436	817	606	-211	-1.592	-745	-27.335	1.350	664.207	86,64%	(88.770)
	Oto	456.837	577.194	577.542	10.811	9.100	-1.711	9.412	348	120.705	8.751	570.242	101,28%	7.300
	CF 2	9.437.000	10.245.302	10.228.528	98.173	96.811	-1.361	107.900	-16.774	791.529	113.586	10.558.091	96,88%	(329.563)
	Mitraguna & Others	7.891.563	8.644.861	8.635.230	89.693	85.837	-3.856	93.621	-9.631	743.666	95.469	8.908.842	96,93%	(273.612)
	Pensiun	1.545.436	1.600.441	1.593.298	8.479	10.974	2.495	14.278	-7.143	47.862	18.117	1.649.249	96,61%	(55.951)
Total Pembiayaan		16.720.113	18.645.108	18.756.627	376.428	412.153	35.725	217.558	111.519	2.036.514	300.633	19.505.935	96,16%	(749.308)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	14-Nov-25	31-Dec-24	31-Oct-25	14-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	3.258	1.207	3.873	14.923	0,23%	0,26%	0,95%	11.050	11.665	13.716			
	Linkage	43	6	6	-	0,01%	0,00%	0,00%	(6)	(43)	(6)			
	Local Champion	3.215	1.201	3.867	14.803	0,48%	0,52%	2,01%	10.936	11.588	13.602			
	Value Chain	-	-	-	120				120	120	120			
2	MBG	26.523	48.577	43.850	143.493	1,15%	1,83%	6,01%	99.642	116.969	94.916			
	KUR	21.896	39.713	36.508	127.206	1,01%	1,62%	5,65%	90.698	105.310	87.493			
	Non KUR	4.627	8.864	7.342	16.287	3,33%	5,26%	11,79%	8.944	11.659	7.423			
3	PWG	565	277	29	49.553	0,05%	0,00%	2,46%	49.523	48.988	49.276			
	Cilem	558	-	3	34.998	0,09%	0,00%	2,91%	34.995	34.440	34.998			
	Gadai	7	277	26	14.554	0,00%	0,00%	1,78%	14.528	14.548	14.278			
4	CFG	184.758	217.834	219.298	403.608	1,56%	1,71%	3,16%	184.309	218.850	185.774			
	CF 1	108.284	120.573	121.877	185.935	4,49%	4,76%	7,28%	64.058	77.652	65.363			
	Total Griya	97.865	104.482	107.262	142.642	5,01%	5,41%	7,21%	35.380	44.778	38.160			
	Oto	10.419	16.090	14.615	43.293	2,28%	2,53%	7,50%	28.678	32.874	27.203			
	CF 2	76.474	97.261	97.421	217.672	0,81%	0,95%	2,13%	120.251	141.199	120.411			
	Mitraguna & Others	72.232	90.607	89.999	194.459	0,92%	1,04%	2,25%	104.460	122.226	103.852			
	Pensiun	4.241	6.654	7.422	23.213	0,27%	0,46%	1,46%	15.792	18.972	16.560			
Total Pembiayaan		215.104	267.894	267.051	611.576	1,29%	1,43%	3,26%	344.525	396.472	343.682	1,31%	59,89%	-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	14-Nov-25	31-Dec-24	31-Oct-25	14-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	65.676	67.732	68.318	68.321	4,69%	4,66%	4,36%	3	2.645	589			
	Linkage	15.065	15.082	15.081	15.087	2,07%	2,07%	1,82%	6	22	6			
	Non-Linkage	50.611	52.650	53.237	53.234	7,51%	7,22%	7,21%	(3)	2.623	584			
	Value Chain	-	-	-	-				-	-	-			
2	MBG	31.069	38.514	39.976	41.661	1,34%	1,67%	1,74%	1.685	10.592	3.148			
	KUR	22.074	29.377	30.304	31.889	1,02%	1,34%	1,42%	1.585	9.815	2.513			
	Non KUR	8.995	9.137	9.672	9.772	6,46%	6,93%	7,08%	100	777	635			
3	PWG	184	191	191	224	0,02%	0,01%	0,01%	33	40	33			
	Cilem	-	-	-	33	0,00%	0,00%	0,00%	33	33	33			
	Gadai	184	191	191	191	0,03%	0,02%	0,02%	-	6	-			
4	CFG	227.463	278.802	284.201	291.397	1,92%	2,22%	2,28%	7.197	63.935	12.595			
	CF 1	109.876	143.958	141.595	145.257	4,56%	5,53%	5,68%	3.663	35.382	1.299			
	Total Griya	105.089	137.329	134.833	137.634	5,38%	6,80%	6,96%	2.801	32.545	306			
	Oto	4.786	6.629	6.761	7.623	1,05%	1,17%	1,32%	862	2.837	994			
	CF 2	117.587	134.844	142.606	146.140	1,25%	1,39%	1,43%	3.534	28.553	11.296			
	Mitraguna & Others	101.881	128.172	135.405	138.818	1,29%	1,57%	1,61%	3.413	36.937	10.646			
	Pensiun	15.706	6.673	7.201	7.323	0,09%	0,04%	0,46%	122	(8.383)	650			
Total Pembiayaan		324.392	385.238	392.685	401.603	1,94%	2,11%	2,14%	8.918	77.211	16.365	1,78%	16,83%	-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 Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-14 Oct'25)	Growth (1-14 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25	14-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	238.297	241.473	416.981	416.004	(2.867)	(977)	174.531	72,28%	177.707	74,57%	384.203	108,28%	31.802
2	Tabungan	1.732.891	1.859.030	1.852.755	1.853.436	56.174	681	(5.594)	-0,30%	120.545	6,96%	1.972.158	93,98%	(118.721)
3	Deposito	877.742	1.006.845	981.442	981.351	27.995	(91)	(25.494)	-2,53%	103.609	11,80%	892.777	109,92%	88.574
Total		2.848.930	3.107.348	3.251.178	3.250.791	81.302	(387)	143.443	4,62%	401.861	14,11%	3.249.137	100,05%	1.654
CASA		1.971.188	2.100.503	2.269.736	2.269.440	53.307	(296)	168.937	8,04%	298.253	15,13%	2.356.360	96,31%	(86.920)
(% CASA)		69,19%	67,60%	69,81%	69,81%									
FDR		84,13%	87,07%	82,92%	82,93%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-13 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	12-Nov-25	13-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	79.410	83.911	86.095	86.083		(12)	2.172	2,59%	6.673	8,40%	115.376	74,61%	(29.292)
2	Giro ISE	37.094	35.641	38.551	38.224		(327)	2.583	7,25%	1.130	3,05%	58.873	64,93%	(20.649)
3	Tabungan ISE	39.484	45.872	45.122	45.436		314	(436)	-0,95%	5.953	15,08%	44.492	102,12%	945
4	Deposito ISE	2.833	2.398	2.423	2.423		0	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 (1-14 Oct'25)	Pencairan (1-14 Nov'25)	Pencairan MtM	MtD (1-14 Oct'25)	Growth (1-14 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	14-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	122.962	125.291	121.067	1.685	500	-1.185	-6.011	-4.224	-1.895	4.724	154.342	78,44%	(33.274)
	Linkage	22.750	26.138	26.125	-	-	-	10	-13	3.375	13	36.415	71,74%	(10.290)
	Non-Linkage	100.212	99.154	94.942	1.685	500	-1.185	-6.021	-4.211	-5.270	4.711	117.927	80,51%	(22.984)
	• Local Champion	83.501	67.399	66.932	1.685	500	-1.185	-11.270	-4.467	-16.569	967	91.899	72,83%	(24.967)
	• Value Chain	16.712	31.755	28.010	-	-	-	5.249	-3.745	11.299	3.745	26.028	107,62%	1.983
2	MBG	310.816	324.540	324.289	3.315	3.515	200	3.904	-250	13.473	3.765	356.921	90,86%	(32.632)
	KUR	291.370	304.664	304.710	3.115	3.515	400	3.340	46	13.340	3.469	335.168	90,91%	(30.458)
	Non KUR	19.446	19.876	19.579	200	-	-200	564	-297	133	297	21.753	90,01%	(2.174)
3	PWG	193.140	311.736	315.456	33.707	21.302	-12.404	11.829	3.720	122.316	17.583	344.208	91,65%	(28.752)
	Cilem	122.752	210.728	212.926	15.946	7.826	-8.119	4.926	2.197	90.174	5.629	246.061	86,53%	(33.135)
	Gadai	70.389	101.008	102.530	17.761	13.476	-4.285	6.902	1.522	32.141	11.953	98.147	104,47%	4.383
4	CFG	1.770.026	1.944.093	1.935.029	17.311	12.991	-4.320	12.103	-9.064	165.003	22.055	1.992.000	97,14%	(56.971)
	CF 1	463.002	518.559	517.005	7.472	2.952	-4.520	-305	-1.555	54.003	4.506	500.470	103,30%	16.535
	Total Griya	392.209	435.699	434.493	6.581	1.771	-4.810	0	-1.207	42.284	2.978	410.944	105,73%	23.548
	• Total Non Program	388.279	424.552	423.190	6.082	1.604	-4.478	6.848	-1.362	34.911	2.966	396.555	106,72%	26.635
	• Program	3.930	11.147	11.302	499	167	-332	1.756	155	7.372	12	14.389	78,55%	(3.087)
	Oto	70.793	82.860	82.512	891	1.180	290	-305	-348	11.719	1.529	89.526	92,17%	(7.014)
	CF 2	1.307.024	1.425.534	1.418.024	9.839	10.039	200	12.408	-7.509	111.000	17.548	1.491.530	95,07%	(73.506)
	Mitraguna & Others	1.211.757	1.326.190	1.319.800	9.059	9.939	880	11.344	-6.389	108.044	16.328	1.379.110	95,70%	(59.310)
	Pensiun	95.268	99.344	98.224	780	100	-680	1.064	-1.120	2.956	1.220	112.420	87,37%	(14.196)
Total Pembiayaan		2.396.945	2.705.661	2.695.842	56.018	38.308	-17.710	21.824	-9.819	298.897	48.127	2.847.472	94,67%	(151.630)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	14-Nov-25	31-Dec-24	31-Oct-25	14-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	508	6	6	2.316	0,41%	0,00%	1,91%	2.310	1.808	2.310			
	Linkage	43	6	6	-	0,19%	0,02%	0,00%	(6)	(43)	(6)			
	Local Champion	465	-	-	2.316	0,46%	0,00%	2,44%	2.316	1.852	2.316			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	4.441	6.233	6.233	20.468	1,43%	1,92%	6,31%	14.235	16.027	14.235			
	KUR	3.770	4.834	4.834	18.035	1,29%	1,59%	5,92%	13.201	14.265	13.201			
	Non KUR	671	1.399	1.399	2.433	3,45%	7,04%	12,42%	1.034	1.762	1.034			
3	PWG	155	2	2	7.951	0,08%	0,00%	2,52%	7.949	7.796	7.949			
	Cilem	155	2	2	6.597	0,13%	0,00%	3,10%	6.595	6.442	6.595			
	Gadai	-	-	-	1.354	0,00%	0,00%	1,32%	1.354	1.354	1.354			
4	CFG	19.018	30.183	28.147	57.933	1,07%	1,45%	2,99%	29.785	38.915	27.750			
	CF 1	8.456	11.874	11.479	17.438	1,83%	2,21%	3,37%	5.959	8.982	5.564			
	Total Griya	6.832	10.848	10.463	13.172	1,74%	2,40%	3,03%	2.709	6.340	2.324			
	Oto	1.624	1.027	1.016	4.266	2,29%	1,23%	5,17%	3.250	2.643	3.240			
	CF 2	10.562	18.309	16.669	40.495	0,81%	1,17%	2,86%	23.826	29.933	22.186			
	Mitraguna & Others	10.315	17.929	16.481	38.132	0,85%	1,24%	2,89%	21.651	27.817	20.202			
	Pensiun	247	379	188	2.363	0,26%	0,19%	2,41%	2.175	2.116	1.984			
Total Pembiayaan		24.121	36.424	34.388	88.668	1,01%	1,27%	3,29%	54.279	64.546	52.244	1,04%	68,43%	-2,3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	14-Nov-25	31-Dec-24	31-Oct-25	14-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.083	1.738	1.738	1.744	0,88%	1,39%	1,44%	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%	1,58%	-	612	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	3.227	4.916	4.684	4.941	1,04%	1,44%	1,52%	257	1.714	25			
	KUR	1.952	4.295	4.075	4.401	0,67%	1,34%	1,44%	326	2.449	106			
	Non KUR	1.274	620	609	540	6,55%	3,06%	2,76%	(69)	(735)	(81)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	33.691	27.581	27.766	28.219	1,90%	1,43%	1,46%	454	(5.471)	639			
	CF 1	5.942	6.610	4.809	5.654	1,28%	0,93%	1,09%	845	(288)	(956)			
	Total Griya	5.028	6.005	4.373	5.044	1,28%	1,00%	1,16%	670	15	(961)			
	Oto	914	606	436	611	1,29%	0,53%	0,74%	175	(303)	5			
	CF 2	27.748	20.970	22.956	22.565	2,12%	1,61%	1,59%	(391)	(5.183)	1.595			
	Mitraguna & Others	27.082	20.709	22.326	21.939	2,23%	1,68%	1,66%	(387)	(5.143)	1.230			
	Pensiun	666	262	631	626	0,03%	0,02%	0,64%	(5)	(40)	365			
Total Pembiayaan		38.001	34.235	34.188	34.904	1,59%	1,26%	1,29%	716	(3.096)	670	1,42%	-9,92%	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 (1-14 Oct'25	Growth (1-14 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25	14-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	314.972	599.559	597.406	605.246	245.075	7.840	5.687	0,95%	290.274	92,16%	475.089	127,40%	130.157
2	Tabungan	2.242.130	2.422.180	2.396.044	2.398.172	40.155	2.127	(24.008)	-0,99%	156.041	6,96%	2.502.873	95,82%	(104.701)
3	Deposito	2.798.677	2.790.913	3.079.502	3.094.036	460.105	14.534	303.123	10,86%	295.359	10,55%	2.813.322	109,98%	280.714
Total		5.355.779	5.812.652	6.072.952	6.097.453	745.335	24.501	284.802	4,90%	741.675	13,85%	5.791.284	105,29%	306.170
CASA		2.557.102	3.021.739	2.993.450	3.003.418	285.230	9.967	(18.322)	-0,61%	446.315	17,45%	2.977.962	100,85%	25.456
(% CASA		47,74%	51,99%	49,29%	49,26%									
FDR		47,52%	50,76%	48,84%	48,64%									

Kinerja ISE

No.	Segmen/Produk	Posisi				DtD	Growth (1-13 Nov'25)				Target Nov'25		
		31-Dec-24	31-Oct-25	12-Nov-25	13-Nov-25		MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	113.657	100.407	101.343	101.964	621	1.557	1,55%	(11.693)	-10,29%	148.814	68,52%	(46.850)
2	Giro ISE	31.184	14.307	16.957	17.420	464	3.114	21,76%	(13.764)	-44,14%	52.489	33,19%	(35.068)
3	Tabungan ISE	59.057	66.768	65.054	65.211	158	(1.557)	-2,33%	6.154	10,42%	63.948	109,98%	1.263
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 (1-14 Oct'25)	Pencairan (1-14 Nov'25)	Pencairan MtM	MtD (1-14 Oct'25	Growth (1-14 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	14-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	188.209	206.868	207.103	1.150	2.830	1.680	3.840	235	18.894	2.595	233.500	88,70%	(26.397)
	Linkage	19.369	18.145	18.145	-	-	-	-124	0	-1.224	-	39.092	46,42%	(20.947)
	Non-Linkage	168.841	188.723	188.958	1.150	2.830	1.680	3.964	235	20.117	2.595	194.408	97,20%	(5.450)
	• Local Champion	162.434	179.355	179.629	1.150	2.830	1.680	4.242	274	17.195	2.556	174.555	102,91%	5.074
	• Value Chain	6.407	9.368	9.329	-	-	-	-277	-39	2.922	39	19.853	46,99%	(10.524)
2	MBG	159.435	191.840	191.255	130	1.855	1.725	1.349	-585	31.820	2.440	205.492	93,07%	(14.237)
	KUR	151.599	182.202	181.555	130	1.505	1.375	1.585	-647	29.957	2.152	195.351	92,94%	(13.796)
	Non KUR	7.836	9.637	9.700	-	350	350	-236	62	1.864	288	10.141	95,64%	(442)
3	PWG	252.400	412.261	422.516	43.113	36.112	-7.000	23.624	10.255	170.116	25.857	431.397	97,94%	(8.881)
	Cilem	111.797	223.573	227.865	18.266	9.509	-8.757	8.750	4.292	116.068	5.217	256.762	88,75%	(28.896)
	Gadai	140.603	188.688	194.650	24.846	26.603	1.757	14.874	5.963	54.047	20.641	174.635	111,46%	20.015
4	CFG	1.944.791	2.139.295	2.145.189	18.176	25.669	7.493	19.378	5.894	200.398	19.775	2.194.090	97,77%	(48.901)
	CF 1	376.842	385.958	384.656	1.326	337	-989	235	-1.302	7.814	1.638	418.880	91,83%	(34.224)
	Total Griya	311.852	314.123	313.503	220	150	-70	0	-621	1.651	771	332.926	94,17%	(19.423)
	• Total Non Program	308.347	309.901	309.290	220	150	-70	-3.862	-611	943	761	317.656	97,37%	(8.366)
	• Program	3.505	4.223	4.213	-	-	0	133	-10	708	10	15.270	27,59%	(11.057)
	Oto	64.990	71.834	71.153	1.106	187	-919	235	-681	6.163	868	85.954	82,78%	(14.801)
	CF 2	1.567.950	1.753.337	1.760.533	16.850	25.332	8.482	19.143	7.196	192.584	18.136	1.775.210	99,17%	(14.677)
	Mitraguna & Others	1.383.782	1.559.560	1.565.640	16.584	22.132	5.548	18.462	6.081	181.859	16.051	1.571.846	99,61%	(6.205)
	Pensiun	184.168	193.778	194.893	266	3.200	2.934	681	1.115	10.725	2.085	203.365	95,83%	(8.472)
Total Pembiayaan		2.544.835	2.950.264	2.966.063	62.569	66.466	3.897	48.191	15.799	421.228	50.667	3.064.479	96,79%	(98.417)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	14-Nov-25	31-Dec-24	31-Oct-25	14-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.267	-	3.204	5.221	0,67%	1,55%	2,52%	2.017	3.954	5.221			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	1.267	-	3.204	5.101	0,75%	1,70%	2,70%	1.897	3.834	5.101			
	Value Chain	-	-	-	120	0,00%	0,00%	0,07%	120	120	120			
2	MBG	3.453	4.655	4.655	15.173	2,17%	2,43%	7,93%	10.519	11.720	10.519			
	KUR	2.876	4.305	4.305	13.856	1,90%	2,36%	7,63%	9.551	10.979	9.551			
	Non KUR	577	350	350	1.318	7,36%	3,63%	13,58%	968	741	968			
3	PWG	-	26	26	12.652	0,00%	0,01%	2,99%	12.626	12.652	12.626			
	Cilem	-	-	-	8.309	0,00%	0,00%	3,65%	8.309	8.309	8.309			
	Gadai	-	26	26	4.343	0,00%	0,01%	2,23%	4.317	4.343	4.317			
4	CFG	19.268	23.212	25.105	48.048	0,99%	1,17%	2,24%	22.943	28.780	24.836			
	CF 1	8.041	9.455	13.170	23.116	2,13%	3,41%	6,01%	9.946	15.075	13.661			
	Total Griya	6.972	7.025	10.986	16.904	2,24%	3,50%	5,39%	5.918	9.932	9.879			
	Oto	1.069	2.430	2.184	6.212	1,64%	3,04%	8,73%	4.028	5.143	3.782			
	CF 2	11.227	13.757	11.934	24.932	0,72%	0,68%	1,42%	12.997	13.705	11.175			
	Mitraguna & Others	11.107	13.302	11.331	22.489	0,80%	0,73%	1,44%	11.157	11.382	9.186			
	Pensiun	120	455	603	2.443	0,07%	0,31%	1,25%	1.840	2.322	1.989			
Total Pembiayaan		23.988	27.892	32.989	81.094	0,94%	1,12%	2,73%	48.105	57.106	53.202	0,93%	65,95%	-1,8%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	14-Nov-25	31-Dec-24	31-Oct-25	14-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	9.021	7.817	7.817	7.817	4,79%	3,78%	3,77%	(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%	4,14%	(0)	(1.182)	0			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	2.863	1.696	1.525	1.724	1,80%	0,79%	0,90%	199	(1.139)	28			
	KUR	1.760	1.181	1.021	1.195	1,16%	0,56%	0,66%	175	(564)	14			
	Non KUR	1.104	515	504	528	14,08%	5,23%	5,45%	24	(575)	14			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	18.124	21.182	23.971	26.205	0,93%	1,12%	1,22%	2.234	8.082	5.024			
	CF 1	5.476	6.060	6.167	7.162	1,45%	1,60%	1,86%	995	1.686	1.102			
	Total Griya	4.795	5.611	5.656	6.651	1,54%	1,80%	2,12%	995	1.857	1.040			
	Oto	681	449	511	511	1,05%	0,71%	0,72%	-	(170)	62			
	CF 2	12.648	15.122	17.804	19.043	0,81%	1,02%	1,08%	1.240	6.395	3.921			
	Mitraguna & Others	12.330	14.664	17.209	18.449	0,89%	1,10%	1,18%	1.240	6.119	3.785			
	Pensiun	318	458	595	595	0,01%	0,02%	0,31%	-	277	136			
Total Pembiayaan		30.008	30.694	33.313	35.746	1,18%	1,13%	1,21%	2.433	5.738	5.052	0,94%	22,06%	-0,3%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	4.145.414	4.358.798	5.069.354	923.940	
2	Contribution Margin	108.606	158.691	102.148	(6.458)	5,9%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	3,04	3,23	3,24	0,01	0,20
CIF Payroll	17.616	18.726	19.207	481	1.591

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-14 Oct'25)	Growth (1-14 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25	14-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	155.866	132.926	135.468	135.159	(20.234)	(309)	2.233	1,68%	(20.708)	-13,29%	307.972	43,89%	(172.813)
2	Tabungan	1.803.617	1.929.405	1.949.055	1.954.970	8.980	5.915	25.565	1,33%	151.353	8,39%	2.053.217	95,21%	(98.247)
3	Deposito	681.198	794.773	781.508	780.101	13.126	(1.407)	(14.672)	-1,85%	98.903	14,52%	695.719	112,13%	84.382
Total		2.640.681	2.857.104	2.866.030	2.870.230	1.872	4.199	13.126	0,46%	229.549	8,69%	3.056.908	93,89%	(186.679)
CASA		1.959.483	2.062.331	2.084.522	2.090.128	(11.254)	5.606	27.798	1,35%	130.645	6,67%	2.361.189	88,52%	(271.061)
(% CASA		74,20%	72,18%	72,73%	72,82%									
FDR		99,99%	103,86%	103,97%	103,82%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-13 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	12-Nov-25	13-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	65.610	78.195	82.564	83.038		474	4.843	6,19%	17.428	26,56%	93.649	88,67%	(10.612)
2	Giro ISE	23.758	19.240	20.277	20.431		154	1.190	6,19%	(3.328)	-14,01%	40.752	50,13%	(20.322)
3	Tabungan ISE	30.646	49.287	52.619	52.940		320	3.652	7,41%	22.293	72,74%	34.543	153,26%	18.397
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 (1-14 Oct'25)	Pencairan (1-14 Nov'25)	Pencairan MtM	MtD (1-14 Oct'25)	Growth (1-14 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	14-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	80.398	96.289	102.167	-	5.900	5.900	1.646	5.878	21.769	22	108.670	94,02%	(6.502)
	Linkage	14.865	24.410	24.410	-	-	-	54	0	9.545	-	27.177	89,82%	(2.766)
	Non-Linkage	65.533	71.879	77.757	-	5.900	5.900	1.592	5.878	12.224	22	81.493	95,42%	(3.736)
	• Local Champion	62.373	68.775	74.674	-	5.900	5.900	1.923	5.899	12.301	1	69.939	106,77%	4.734
	• Value Chain	3.160	3.104	3.084	-	-	-	-330	-20	-77	20	11.554	26,69%	(8.470)
2	MBG	368.059	386.301	385.287	4.705	3.305	-1.400	2.427	-1.014	17.228	4.319	416.638	92,48%	(31.351)
	KUR	343.457	360.866	360.000	3.805	3.305	-500	2.172	-866	16.543	4.171	389.607	92,40%	(29.607)
	Non KUR	24.602	25.435	25.287	900	-	-900	255	-148	685	148	27.031	93,55%	(1.744)
3	PWG	200.888	337.104	343.605	38.560	32.258	-6.302	15.679	6.500	142.716	25.758	352.958	97,35%	(9.353)
	Cilem	92.590	179.567	183.594	11.560	8.947	-2.613	5.131	4.027	91.004	4.920	214.664	85,53%	(31.070)
	Gadai	108.298	157.537	160.010	27.001	23.312	-3.689	10.549	2.473	51.713	20.838	138.294	115,70%	21.716
4	CFG	1.991.066	2.147.657	2.148.763	21.384	20.768	-615	24.686	1.106	157.697	19.662	2.201.267	97,61%	(52.504)
	CF 1	271.158	283.456	284.277	2.572	2.435	-136	1.344	821	13.119	1.615	306.261	92,82%	(21.984)
	Total Griya	236.939	234.916	233.947	650	160	-490	0	-968	-2.992	1.129	254.302	92,00%	(20.355)
	• Total Non Program	155.508	157.635	156.719	650	-	-650	-522	-916	1.210	916	163.178	96,04%	(6.459)
	• Program	81.431	77.281	77.229	-	160	-763	-52	-4.202	213	213	91.124	84,75%	(13.895)
	Oto	34.219	48.540	50.329	1.922	2.275	354	1.344	1.789	16.111	486	51.959	96,86%	(1.629)
	CF 2	1.719.908	1.864.201	1.864.486	18.812	18.333	-479	23.342	286	144.579	18.047	1.895.007	98,39%	(30.520)
	Mitraguna & Others	1.474.657	1.597.603	1.599.129	17.028	17.527	499	17.258	1.526	124.472	16.001	1.633.534	97,89%	(34.405)
	Pensiun	245.250	266.598	265.357	1.785	806	-979	6.084	-1.240	20.107	2.046	261.473	101,49%	3.884
Total Pembiayaan		2.640.411	2.967.351	2.979.822	64.649	62.232	-2.417	44.438	12.471	339.411	49.760	3.079.533	96,76%	(99.711)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	14-Nov-25	31-Dec-24	31-Oct-25	14-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	602	-	2.780	0,00%	0,00%	2,72%	2.780	2.780	2.178			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	602	-	2.780	0,00%	0,00%	3,57%	2.780	2.780	2.178			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	2.275	5.444	5.444	25.146	0,62%	1,41%	6,53%	19.702	22.871	19.702			
	KUR	1.785	4.476	4.476	22.073	0,52%	1,24%	6,13%	17.598	20.288	17.598			
	Non KUR	489	968	968	3.072	1,99%	3,81%	12,15%	2.104	2.583	2.104			
3	PWG	10	-	-	8.504	0,00%	0,00%	2,47%	8.504	8.494	8.504			
	Cilem	10	-	-	5.194	0,01%	0,00%	2,83%	5.194	5.184	5.194			
	Gadai	-	-	-	3.310	0,00%	0,00%	2,07%	3.310	3.310	3.310			
4	CFG	19.717	27.801	28.500	57.726	0,99%	1,33%	2,69%	29.226	38.009	29.924			
	CF 1	13.249	15.216	16.070	22.618	4,89%	5,67%	7,96%	6.548	9.369	7.402			
	Total Griya	12.780	14.475	15.301	20.863	5,39%	6,51%	8,92%	5.561	8.083	6.388			
	Oto	469	742	769	1.755	1,37%	1,58%	3,49%	986	1.286	1.014			
	CF 2	6.468	12.585	12.430	35.107	0,38%	0,67%	1,88%	22.678	28.639	22.522			
	Mitraguna & Others	5.999	11.277	11.068	31.466	0,41%	0,69%	1,97%	20.398	25.468	20.189			
	Pensiun	470	1.308	1.361	3.641	0,19%	0,51%	1,37%	2.280	3.172	2.333			
Total Pembiayaan		22.002	33.847	33.943	94.155	0,83%	1,14%	3,16%	60.211	72.153	60.308	0,88%	72,16%	-2,3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	14-Nov-25	31-Dec-24	31-Oct-25	14-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	18.159	23.973	24.522	24.522	22,59%	25,47%	24,00%	-	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%	12,45%	-	6.367	550			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	2.573	2.310	2.733	3.000	0,70%	0,71%	0,78%	266	427	690			
	KUR	1.118	1.018	1.434	1.611	0,33%	0,40%	0,45%	177	493	593			
	Non KUR	1.455	1.292	1.300	1.389	5,91%	5,11%	5,49%	89	(66)	97			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	25.667	23.049	23.491	24.532	1,29%	1,09%	1,14%	1.041	(1.135)	1.483			
	CF 1	9.750	10.411	9.855	10.267	3,60%	3,48%	3,61%	413	518	(143)			
	Total Griya	9.274	9.871	9.315	9.728	3,91%	3,97%	4,16%	413	454	(143)			
	Oto	476	540	540	540	1,39%	1,11%	1,07%	-	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%	0,82%	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	52.054	1,76%	1,71%	1,75%	1.308	5.656	2.722	1,79%	-2,29%	0,0%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-14 Oct'25	Growth (1-14 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25	14-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.111.061	1.511.279	1.407.204	1.408.045	79.856	842	(103.233)	-6,83%	296.984	26,73%	1.359.521	103,57%	48.525
2	Tabungan	4.778.169	5.117.615	5.322.056	5.325.644	111.728	3.588	208.029	4,06%	547.475	11,46%	5.138.860	103,63%	186.784
3	Deposito	1.667.902	1.697.645	1.648.394	1.647.250	(31.178)	(1.143)	(50.395)	-2,97%	(20.652)	-1,24%	1.690.130	97,46%	(42.880)
Total		7.557.133	8.326.539	8.377.653	8.380.940	160.406	3.286	54.401	0,65%	823.807	10,90%	8.188.511	102,35%	192.429
CASA		5.889.231	6.628.894	6.729.260	6.733.689	191.584	4.430	104.796	1,58%	844.459	14,34%	6.498.380	103,62%	235.309
(% CASA		77,93%	79,61%	80,32%	80,35%									
FDR		79,28%	78,62%	79,23%	79,20%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-13 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	12-Nov-25	13-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	304.377	344.571	360.738	361.624		886	17.052	4,95%	57.247	18,81%	392.287	92,18%	(30.663)
2	Giro ISE	93.275	83.083	87.166	87.047		(119)	3.964	4,77%	(6.228)	-6,68%	146.711	59,33%	(59.664)
3	Tabungan ISE	174.173	207.373	219.362	220.328		966	12.955	6,25%	46.155	26,50%	186.170	118,35%	34.158
4	Deposito ISE	36.929	54.116	54.210	54.249		39	133	0,25%	17.320	46,90%	59.406	91,32%	(5.157)
5	CIF ISE	3.133	3.630	3.662	3.662		0	32	0,88%	529	16,88%		0,00%	3.662

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-14 Oct'25)	Pencairan (1-14 Nov'25)	Pencairan MtM	MtD (1-14 Oct'25	Growth (1-14 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	14-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	824.608	794.625	894.274	500	101.852	101.352	-22.040	99.649	69.666	2.203	886.402	100,89%	7.872
	Linkage	583.855	548.341	648.341	-	100.000	100.000	-4.965	100.000	64.486	-	610.555	106,19%	37.787
	Non-Linkage	240.753	246.284	245.932	500	1.852	1.352	-17.075	-351	5.180	2.203	275.847	89,16%	(29.915)
	• Local Champion	177.655	176.981	176.378	-	1.600	1.600	-18.124	-603	-1.277	2.203	188.154	93,74%	(11.776)
	• 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	1.046.774	10.806	9.666	-1.140	4.277	-3.436	21.629	13.102	1.127.564	92,83%	(80.791)
	KUR	965.396	990.622	987.695	10.641	9.486	-1.155	4.147	-2.927	22.299	12.413	1.062.689	92,94%	(74.994)
	Non KUR	59.748	59.587	59.078	165	180	15	130	-509	-670	689	64.875	91,07%	(5.797)
3	PWG	255.819	508.340	520.366	59.673	36.437	-23.236	31.058	12.026	264.547	24.411	563.574	92,33%	(43.207)
	Cilem	149.863	346.578	352.494	28.639	12.482	-16.157	16.151	5.916	202.630	6.566	399.246	88,29%	(46.753)
	Gadai	105.956	161.762	167.873	31.034	23.955	-7.079	14.906	6.110	61.917	17.845	164.327	102,16%	3.545
4	CFG	3.885.901	4.193.178	4.175.987	41.076	32.158	-8.918	38.816	-17.191	290.086	49.349	4.332.277	96,39%	(156.290)
	CF 1	838.535	901.570	897.558	9.083	4.448	-4.635	2.382	-4.012	59.023	8.460	913.053	98,30%	(15.495)
	Total Griya	595.912	605.944	603.151	4.024	1.052	-2.972	0	-2.794	7.238	3.846	633.024	95,28%	(29.873)
	• Total Non Program	435.065	456.344	454.066	3.706	1.052	-2.654	4.223	-2.277	19.002	3.329	451.458	100,58%	2.608
	• Program	160.848	149.601	149.084	318	-	-318	-929	-516	-11.763	516	181.566	82,11%	(32.481)
	Oto	242.622	295.625	294.407	5.059	3.396	-1.663	2.382	-1.218	51.785	4.614	280.029	105,13%	14.378
	CF 2	3.047.367	3.291.608	3.278.429	31.994	27.710	-4.283	36.434	-13.179	231.063	40.889	3.419.224	95,88%	(140.795)
	Mitraguna & Others	2.497.673	2.730.485	2.720.247	30.414	23.928	-6.485	33.809	-10.238	222.575	34.166	2.835.118	95,95%	(114.871)
	Pensium	549.694	561.123	558.182	1.580	3.782	2.202	2.625	-2.941	8.488	6.723	584.105	95,56%	(25.924)
Total Pembiayaan		5.991.472	6.546.353	6.637.401	112.056	180.114	68.058	52.110	91.048	645.928	89.066	6.909.817	96,06%	(272.416)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	14-Nov-25	31-Dec-24	31-Oct-25	14-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.291	250	188	3.402	0,16%	0,02%	0,38%	3.214	2.111	3.151			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	1.291	250	188	3.402	0,54%	0,08%	1,38%	3.214	2.111	3.151			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	11.476	19.520	19.520	52.522	1,12%	1,86%	5,02%	33.002	41.047	33.002			
	KUR	9.838	16.517	16.517	45.997	1,02%	1,67%	4,66%	29.481	36.159	29.481			
	Non KUR	1.638	3.003	3.003	6.525	2,74%	5,04%	11,04%	3.522	4.887	3.522			
3	PWG	124	-	-	8.441	0,05%	0,00%	1,62%	8.441	8.317	8.441			
	Cilem	118	-	-	7.410	0,08%	0,00%	2,10%	7.410	7.292	7.410			
	Gadai	7	-	-	1.031	0,01%	0,00%	0,61%	1.031	1.025	1.031			
4	CFG	59.411	71.220	72.096	131.645	1,53%	1,72%	3,15%	59.549	72.234	60.425			
	CF 1	35.165	42.144	39.232	59.901	4,19%	4,35%	6,67%	20.669	24.737	17.757			
	Total Griya	29.490	31.633	30.244	36.531	4,95%	5,02%	6,06%	6.107	7.041	4.898			
	Oto	5.675	10.511	8.808	23.370	2,34%	2,98%	7,94%	14.562	17.696	12.859			
	CF 2	24.246	29.076	32.864	71.743	0,80%	1,00%	2,19%	38.880	47.497	42.668			
	Mitraguna & Others	22.605	26.760	29.933	61.436	0,91%	1,10%	2,26%	31.503	38.831	34.676			
	Pensium	1.642	2.316	2.931	10.308	0,30%	0,52%	1,85%	7.376	8.666	7.992			
Total Pembiayaan		72.302	90.990	91.804	196.010	1,21%	1,40%	2,95%	104.206	123.708	105.020	1,25%	57,75%	-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	14-Nov-25	31-Dec-24	31-Oct-25	14-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.722	1.122	1.177	1.174	0,21%	0,15%	0,13%	(3)	(547)	52			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	1.722	1.122	1.177	1.174	0,72%	0,48%	0,48%	(3)	(547)	52			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	18.877	21.749	22.526	23.301	1,84%	2,14%	2,23%	775	4.424	1.552			
	KUR	14.751	16.970	17.487	18.307	1,53%	1,77%	1,85%	820	3.556	1.337			
	Non KUR	4.126	4.778	5.039	4.994	6,91%	8,46%	8,45%	(45)	868	215			
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	75.965	1,31%	1,74%	1,82%	2.895	25.252	3.581			
	CF 1	15.203	26.269	26.509	27.612	1,81%	2,94%	3,08%	1.103	12.409	1.343			
	Total Griya	12.941	22.853	22.897	23.309	2,17%	3,78%	3,86%	412	10.368	456			
	Oto	2.262	3.416	3.611	4.303	0,93%	1,22%	1,46%	691	2.041	887			
	CF 2	35.510	46.115	46.561	48.353	1,17%	1,41%	1,47%	1.792	12.843	2.238			
	Mitraguna & Others	25.071	43.079	43.527	45.320	1,00%	1,59%	1,67%	1.793	20.249	2.242			
	Pensium	10.439	3.036	3.034	3.032	0,17%	0,05%	0,54%	(1)	(7.406)	(4)			
Total Pembiayaan		71.311	95.261	96.779	100.458	1,19%	1,48%	1,51%	3.678	29.147	5.196	1,14%	24,70%	-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 (1-14 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	13-Nov-25	14-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	74.169	59.049	59.689	58.149	(86.238)	(1.540)	(900)	-1,52%	(16.020)	-21,60%	212.481	27,37%	(154.332)
2	Tabungan	1.786.724	1.968.204	1.946.348	1.952.706	36.437	6.358	(15.498)	-0,79%	165.982	9,29%	2.011.047	97,10%	(58.341)
3	Deposito	649.060	615.862	626.983	627.406	(36.484)	423	11.544	1,87%	(21.654)	-3,34%	663.637	94,54%	(36.231)
Total		2.509.954	2.643.115	2.633.021	2.638.261	(86.285)	5.241	(4.854)	-0,18%	128.307	5,11%	2.887.165	91,38%	(248.904)
CASA		1.860.893	2.027.253	2.006.038	2.010.855	(49.801)	4.817	(16.399)	-0,81%	149.961	8,06%	2.223.528	90,44%	(212.673)
(% CASA)		74,14%	76,70%	76,19%	76,22%									
FDR		125,36%	131,49%	132,07%	131,81%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-13 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	12-Nov-25	13-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	42.839	42.018	40.858	41.440		582	(578)	-1,37%	(1.399)	-3,27%	80.699	51,35%	(39.259)
2	Giro ISE	4.948	4.741	4.760	5.113		354	372	7,85%	165	3,34%	27.894	18,33%	(22.781)
3	Tabungan ISE	31.691	33.067	31.880	32.108		228	(959)	-2,90%	417	1,32%	36.953	88,89%	(4.844)
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 (1-14 Oct'25)	Pencairan (1-14 Nov'25)	Pencairan MtM	MtD (1-14 Oct'25)	Growth (1-14 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	14-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	184.570	242.665	241.593	500	-	-500	-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	500	-	-500	-5.130	-1.071	32.154	1.071	115.663	112,65%	14.630
	• Local Champion	98.139	131.365	130.293	500	-	-500	-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	441.656	3.825	3.055	-770	-160	-2.683	-5.221	5.738	501.352	88,09%	(59.695)
	KUR	419.345	419.362	417.198	3.825	3.055	-770	247	-2.164	-2.147	5.219	471.093	88,56%	(53.895)
	Non KUR	27.532	24.977	24.459	-	-	0	-407	-519	-3.074	519	30.259	80,83%	(5.800)
3	PWG	258.833	406.261	415.072	53.500	44.042	-9.458	27.268	8.811	156.239	35.231	414.433	100,15%	640
	Cilem	127.522	219.691	224.635	17.958	11.538	-6.420	9.355	4.944	97.113	6.594	250.568	89,65%	(25.933)
	Gadai	131.312	186.669	190.437	35.542	32.505	-3.038	17.913	3.868	59.126	28.637	163.864	116,22%	26.573
4	CFG	2.256.170	2.382.215	2.379.178	23.312	17.936	-5.376	22.329	-3.037	123.008	20.973	2.472.864	96,21%	(93.686)
	CF 1	461.418	471.592	472.122	2.634	2.539	-95	5.755	530	10.704	2.009	495.744	95,23%	(23.622)
	Total Griya	417.205	393.258	392.982	800	478	-322	0	-276	-24.224	754	432.970	90,76%	(39.988)
	• Total Non Program	64.148	59.328	59.374	800	200	-600	2.080	45	-4.774	155	71.111	83,49%	(11.738)
	• Program	353.058	333.930	333.608	-	278	-1.789	-322	-19.450	600		361.858	92,19%	(28.250)
	Oto	44.213	78.334	79.140	1.834	2.061	227	5.755	806	34.928	1.255	62.775	126,07%	16.366
	CF 2	1.794.752	1.910.623	1.907.056	20.678	15.397	-5.281	16.573	-3.567	112.304	18.964	1.977.120	96,46%	(70.064)
	Mitraguna & Others	1.323.695	1.431.023	1.430.413	16.609	12.311	-4.298	12.749	-611	106.717	12.922	1.489.234	96,05%	(58.821)
	Pensiun	471.056	479.599	476.643	4.069	3.086	-983	3.824	-2.956	5.587	6.042	487.886	97,70%	(11.243)
Total Pembiayaan		3.146.451	3.475.480	3.477.500	81.137	65.033	-16.103	43.819	2.020	331.049	63.014	3.604.634	96,47%	(127.135)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	14-Nov-25	31-Dec-24	31-Oct-25	14-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	30.184	1,09%	1,80%	6,83%	22.184	25.305	22.184			
	KUR	3.627	6.377	6.377	27.245	0,86%	1,52%	6,53%	20.868	23.618	20.868			
	Non KUR	1.252	1.623	1.623	2.939	4,55%	6,50%	12,02%	1.317	1.687	1.317			
3	PWG	275	1	1	12.005	0,11%	0,00%	2,89%	12.004	11.730	12.004			
	Cilem	275	1	1	7.489	0,22%	0,00%	3,33%	7.488	7.214	7.488			
	Gadai	-	-	-	4.516	0,00%	0,00%	2,37%	4.516	4.516	4.516			
4	CFG	67.344	65.418	65.451	108.257	2,98%	2,75%	4,55%	42.806	40.913	42.839			
	CF 1	43.373	41.883	41.926	62.862	9,40%	8,89%	13,31%	20.936	19.488	20.979			
	Total Griya	41.791	40.502	40.088	55.173	10,02%	10,19%	14,04%	15.085	13.382	14.671			
	Oto	1.583	1.381	1.838	7.689	3,58%	2,35%	9,72%	5.851	6.106	6.308			
	CF 2	23.971	23.535	23.525	45.395	1,34%	1,23%	2,38%	21.870	21.424	21.860			
	Mitraguna & Others	22.208	21.338	21.186	40.937	1,68%	1,48%	2,86%	19.750	18.729	19.598			
	Pensiun	1.763	2.197	2.338	4.458	0,37%	0,49%	0,94%	2.120	2.695	2.262			
Total Pembiayaan		72.690	73.767	73.927	151.650	2,31%	2,13%	4,36%	77.723	78.960	77.883	2,29%	47,60%	-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	14-Nov-25	31-Dec-24	31-Oct-25	14-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	8.697	0,79%	1,91%	1,97%	189	5.167	853			
	KUR	2.493	5.912	6.287	6.375	0,59%	1,50%	1,53%	88	3.882	463			
	Non KUR	1.037	1.932	2.221	2.322	3,77%	8,89%	9,49%	101	1.285	390			
3	PWG	184	184	184	206	0,07%	0,05%	0,05%	22	22	22			
	Cilem	-	-	-	22	0,00%	0,00%	0,01%	22	22	22			
	Gadai	184	184	184	184	0,14%	0,10%	0,10%	-	(0)	-			
4	CFG	99.269	134.606	135.903	136.475	4,40%	5,70%	5,74%	572	37.207	1.869			
	CF 1	73.505	94.608	94.254	94.561	15,93%	19,99%	20,03%	307	21.056	(47)			
	Total Griya	73.052	92.989	92.591	92.902	17,51%	23,54%	23,64%	311	19.850	(87)			
	Oto	453	1.619	1.663	1.659	1,03%	2,12%	2,10%	(4)	1.206	40			
	CF 2	25.764	39.998	41.649	41.914	1,44%	2,18%	2,20%	266	16.151	1.916			
	Mitraguna & Others	22.415	37.920	39.679	39.947	1,69%	2,77%	2,79%	268	17.532	2.027			
	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	178.441	4,41%	5,11%	5,13%	783	39.768	2.725	4,00%	22,06%	-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)