

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Oct'25	Growth (1-20 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25	20-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.894.366	2.544.286	2.729.854	2.682.155	215.592	(47.698)	137.869	5,42%	787.789	41,59%	2.739.265	97,92%	(57.109)
2	Tabungan	12.343.531	13.296.434	13.457.151	13.405.683	253.475	(51.468)	109.249	0,82%	1.062.152	8,60%	13.678.155	98,01%	(272.472)
3	Deposito	6.674.579	6.906.038	7.186.028	7.248.310	433.564	62.282	342.272	4,96%	573.731	8,60%	6.755.585	107,29%	492.725
Total		20.912.476	22.746.758	23.373.033	23.336.148	902.631	(36.884)	589.390	2,59%	2.423.672	11,59%	23.173.005	100,70%	163.143
CASA		14.237.897	15.840.720	16.187.005	16.087.838	469.066	(99.167)	247.118	1,56%	1.849.941	12,99%	16.417.420	97,99%	(329.582)
(% CASA		68,08%	69,64%	69,26%	68,94%									
FDR		79,95%	81,97%	80,52%	80,65%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-19 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	18-Nov-25	19-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	605.893	649.102	684.136	680.006		(4.130)	30.904	4,76%	74.113	12,23%	796.175	85,41%	(116.170)
2	Giro ISE	190.259	157.011	175.035	171.795		(3.241)	14.783	9,42%	(18.464)	-9,70%	305.720	56,19%	(133.925)
3	Tabungan ISE	335.051	402.368	419.188	418.365		(823)	15.997	3,98%	83.313	24,87%	361.290	115,80%	57.075
4	Deposito ISE	80.583	89.723	89.133	89.846		(67)	124	0,14%	9.263	11,50%	129.166	69,56%	(39.320)
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 (1-20 Oct'25)	Pencairan (1-20 Nov'25)	Pencairan MtM	MtD (1-31 Oct'25	Growth (1-20 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	20-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	1.400.748	1.465.739	1.553.235	13.300	111.732	98.432	-28.183	87.496	152.487	24.236	1.598.900	97,14%	(45.665)
	Linkage	727.269	728.335	824.636	-	100.000	100.000	-5.513	96.301	97.366	3.699	813.561	101,36%	11.074
	Non-Linkage	673.478	737.404	728.599	13.300	11.732	-1.568	-22.670	-8.804	55.121	20.536	785.338	92,78%	(56.739)
	• Local Champion	584.102	623.875	621.947	9.585	11.480	1.895	-28.360	-1.928	37.845	13.408	637.134	97,62%	(15.187)
	• Value Chain	89.377	113.529	106.653	3.715	252	(3.463)	5.690	-6.877	17.276	7.129	148.204	71,96%	(41.552)
2	MBG	2.310.331	2.397.229	2.393.845	36.966	43.696	6.730	11.797	-3.384	83.515	47.080	2.607.967	91,79%	(214.122)
	KUR	2.171.167	2.257.716	2.255.760	34.981	42.366	7.385	11.491	-1.956	84.593	44.322	2.453.908	91,93%	(198.148)
	Non KUR	139.164	139.514	138.085	1.985	1.330	-655	306	-1.428	-1.079	2.758	154.060	89,63%	(15.974)
3	PWG	1.161.081	1.975.702	2.058.255	314.571	260.607	-53.964	109.457	82.552	897.173	178.055	2.106.569	97,71%	(48.315)
	Cilem	604.524	1.180.138	1.232.640	104.327	94.702	-9.625	44.313	52.502	628.116	42.200	1.367.301	90,15%	(134.661)
	Gadai	556.557	795.564	825.615	210.244	165.905	-44.339	65.144	30.050	269.058	135.855	739.268	111,68%	86.347
4	CFG	11.847.954	12.806.437	12.814.940	179.713	177.503	-2.210	124.487	8.502	966.986	169.001	13.192.499	97,14%	(377.559)
	CF 1	2.410.954	2.561.135	2.555.219	31.213	19.191	-12.022	16.587	-5.916	144.264	25.107	2.634.408	96,99%	(79.189)
	Total Griya	1.954.117	1.983.941	1.977.734	17.074	6.587	-10.487	7.175	-6.207	23.616	12.794	2.064.166	95,81%	(86.432)
	• Total Non Program	1.351.346	1.407.760	1.403.025	15.942	5.981	-9.961	8.767	-4.735	51.679	10.716	1.399.959	100,22%	3.066
	• Program	602.771	576.181	574.709	1.132	606	-527	-1.592	-1.472	-28.062	2.078	664.207	86,53%	(89.498)
	Oto	456.837	577.194	577.485	14.139	12.604	-1.535	9.412	291	120.648	12.313	570.242	101,27%	7.243
	CF 2	9.437.000	10.245.302	10.259.721	148.499	158.312	9.812	107.900	14.419	822.721	143.893	10.558.091	97,17%	(298.370)
	Mitraguna & Others	7.891.563	8.644.861	8.660.849	133.628	139.069	5.441	93.621	15.987	769.285	123.082	8.908.842	97,22%	(247.993)
	Pensiun	1.545.436	1.600.441	1.598.872	14.871	19.242	4.371	14.278	-1.569	53.436	20.811	1.649.249	96,95%	(50.377)
Total Pembiayaan		16.720.113	18.645.108	18.820.275	544.549	593.538	48.988	217.558	175.167	2.100.161	418.371	19.505.935	96,48%	(685.660)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	20-Nov-25	31-Dec-24	31-Oct-25	20-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	3.258	1.207	3.873	102.851	0,23%	0,26%	6,62%	98.978	99.593	101.644			
	Linkage	43	6	6	42.736	0,01%	0,00%	5,18%	42.730	42.692	42.730			
	Local Champion	3.215	1.201	3.867	53.069	0,48%	0,52%	7,28%	49.202	49.854	51.868			
	Value Chain	-	-	-	7.046				7.046	7.046	7.046			
2	MBG	26.523	48.577	43.850	197.372	1,15%	1,83%	8,24%	153.521	170.848	148.795			
	KUR	21.896	39.713	36.508	175.998	1,01%	1,62%	7,80%	139.490	154.102	136.285			
	Non KUR	4.627	8.864	7.342	21.373	3,33%	5,26%	15,48%	14.031	16.746	12.509			
3	PWG	565	277	29	72.850	0,05%	0,00%	3,54%	72.821	72.285	72.573			
	Cilem	558	-	3	56.075	0,09%	0,00%	4,55%	56.072	55.517	56.075			
	Gadai	7	277	26	16.775	0,00%	0,00%	2,03%	16.749	16.769	16.498			
4	CFG	184.758	217.834	219.298	450.354	1,56%	1,71%	3,51%	231.055	265.596	232.520			
	CF 1	108.284	120.573	121.877	210.107	4,49%	4,76%	8,22%	88.230	101.823	89.535			
	Total Griya	97.865	104.482	107.262	159.411	5,01%	5,41%	8,06%	52.149	61.546	54.929			
	Oto	10.419	16.090	14.615	50.696	2,28%	2,53%	8,78%	36.081	40.277	34.606			
	CF 2	76.474	97.261	97.421	240.247	0,81%	0,95%	2,34%	142.826	163.773	142.986			
	Mitraguna & Others	72.232	90.607	89.999	219.263	0,92%	1,04%	2,53%	129.264	147.030	128.656			
	Pensiun	4.241	6.654	7.422	20.984	0,27%	0,46%	1,31%	13.562	16.743	14.330			
Total Pembiayaan		215.104	267.894	267.051	823.426	1,29%	1,43%	4,38%	556.375	608.323	555.533	1,31%	70,11%	-3,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	20-Nov-25	31-Dec-24	31-Oct-25	20-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	65.676	67.732	68.318	71.461	4,69%	4,66%	4,60%	3.143	5.785	3.730			
	Linkage	15.065	15.082	15.081	15.087	2,07%	2,07%	1,83%	6	22	6			
	Non-Linkage	50.611	52.650	53.237	56.374	7,51%	7,22%	7,74%	3.137	5.763	3.724			
	Value Chain	-	-	-	-				-	-	-			
2	MBG	31.069	38.514	39.976	43.402	1,34%	1,67%	1,81%	3.426	12.333	4.888			
	KUR	22.074	29.377	30.304	33.041	1,02%	1,34%	1,46%	2.738	10.967	3.665			
	Non KUR	8.995	9.137	9.672	10.360	6,46%	6,93%	7,50%	688	1.365	1.223			
3	PWG	184	191	191	248	0,02%	0,01%	0,01%	58	64	58			
	Cilem	-	-	-	33	0,00%	0,00%	0,00%	33	33	33			
	Gadai	184	191	191	216	0,03%	0,02%	0,03%	25	32	25			
4	CFG	227.463	278.802	284.201	295.973	1,92%	2,22%	2,31%	11.773	68.511	17.171			
	CF 1	109.876	143.958	141.595	148.261	4,56%	5,53%	5,80%	6.667	38.386	4.303			
	Total Griya	105.089	137.329	134.833	140.257	5,38%	6,80%	7,09%	5.424	35.168	2.929			
	Oto	4.786	6.629	6.761	8.004	1,05%	1,17%	1,39%	1.243	3.218	1.375			
	CF 2	117.587	134.844	142.606	147.712	1,25%	1,39%	1,44%	5.106	30.125	12.868			
	Mitraguna & Others	101.881	128.172	135.405	140.390	1,29%	1,57%	1,62%	4.984	38.508	12.218			
	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	411.085	1,94%	2,11%	2,18%	18.400	86.693	25.847	1,78%	18,47%	-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%

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				Mtd (1-20 Oct'25)	Growth (1-20 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25	20-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	238.297	241.473	449.462	442.931	(2.867)	(6.531)	201.458	83,43%	204.634	85,87%	384.203	115,29%	58.728
2	Tabungan	1.732.891	1.859.030	1.833.819	1.827.572	56.174	(6.247)	(31.458)	-1,69%	94.681	5,46%	1.972.158	92,67%	(144.586)
3	Deposito	877.742	1.006.845	962.361	956.597	27.995	(5.764)	(50.248)	-4,99%	78.855	8,98%	892.777	107,15%	63.820
Total		2.848.930	3.107.348	3.245.641	3.227.100	81.302	(18.542)	119.751	3,85%	378.170	13,27%	3.249.137	99,32%	(22.038)
CASA		1.971.188	2.100.503	2.283.280	2.270.503	53.307	(12.777)	170.000	8,09%	299.315	15,18%	2.356.360	96,36%	(85.857)
(% CASA)		69,19%	67,60%	70,35%	70,36%									
FDR		84,13%	87,07%	83,35%	83,83%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-19 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	18-Nov-25	19-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	79.410	83.911	85.874	86.478		605	2.568	3,06%	7.068	8,90%	115.376	74,95%	(28.897)
2	Giro ISE	37.094	35.641	39.087	38.854		(233)	3.213	9,02%	1.761	4,75%	58.873	66,00%	(20.019)
3	Tabungan ISE	39.484	45.872	44.362	45.200		838	(672)	-1,47%	5.716	14,48%	44.492	107,59%	708
4	Deposito ISE	2.833	2.398	2.424	2.424		0	27	1,11%	(409)	-14,42%	12.011	20,19%	(9.586)
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 (1-20 Oct'25)	Pencairan (1-20 Nov'25)	Pencairan MtM	MtD (1-20 Oct'25)	Growth (1-20 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	20-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	122.962	125.291	119.033	1.685	500	-1.185	-6.011	-6.259	-3.930	6.759	154.342	77,12%	(35.309)
	Linkage	22.750	26.138	25.366	-	-	-	-	-772	2.616	772	36.415	69,66%	(11.049)
	Non-Linkage	100.212	99.154	93.667	1.685	500	-1.185	-6.021	-5.487	-6.546	5.987	117.927	79,43%	(24.260)
	• Local Champion	83.501	67.399	66.320	1.320	500	-820	-11.270	-1.079	-17.181	1.579	91.899	72,17%	(25.579)
	• Value Chain	16.712	31.755	27.347	365	-	(365)	5.249	-4.408	10.635	4.408	26.028	105,07%	1.319
2	MBG	310.816	324.540	324.394	6.460	7.020	560	3.904	-146	13.578	7.166	356.921	90,89%	(32.527)
	KUR	291.370	304.664	304.796	5.920	6.870	950	3.340	132	13.426	6.738	335.168	90,94%	(30.372)
	Non KUR	19.446	19.876	19.598	540	150	-390	564	-277	152	427	21.753	90,09%	(2.155)
3	PWG	193.140	311.736	320.970	43.182	34.072	-9.110	11.829	9.233	127.829	24.839	344.208	93,25%	(23.239)
	Cilem	122.752	210.728	217.913	16.865	15.027	-1.838	4.926	7.185	95.162	7.842	246.061	88,56%	(28.148)
	Gadai	70.389	101.008	103.056	26.318	19.045	-7.272	6.902	2.048	32.667	16.997	98.147	105,00%	4.909
4	CFG	1.770.026	1.944.093	1.940.873	27.372	24.107	-3.265	12.103	-3.220	170.847	27.327	1.992.000	97,43%	(51.127)
	CF 1	463.002	518.559	516.741	9.921	4.236	-5.685	-305	-1.819	53.739	6.055	500.470	103,25%	16.270
	Total Griya	392.209	435.699	434.732	8.584	2.862	-5.722	0	-967	42.523	3.829	410.944	105,79%	23.788
	• Total Non Program	388.279	424.552	423.437	8.085	2.694	-5.391	6.848	-1.115	35.158	3.810	396.555	106,78%	26.882
	• Program	3.930	11.147	11.295	499	167	-332	1.756	148	7.365	19	14.389	78,50%	(3.094)
	Oto	70.793	82.860	82.008	1.337	1.375	37	-305	-852	11.215	2.227	89.526	91,60%	(7.517)
	CF 2	1.307.024	1.425.534	1.424.133	17.450	19.871	2.421	12.408	-1.401	117.109	21.272	1.491.530	95,48%	(67.397)
	Mitraguna & Others	1.211.757	1.326.190	1.325.679	16.450	19.535	3.085	11.344	-511	113.922	20.046	1.379.110	96,13%	(53.432)
	Pensiun	95.268	99.344	98.454	1.000	336	-664	1.064	-890	3.187	1.226	112.420	87,58%	(13.966)
Total Pembiayaan		2.396.945	2.705.661	2.705.270	78.699	65.699	-13.000	21.824	-391	308.325	66.090	2.847.472	95,01%	(142.202)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	20-Nov-25	31-Dec-24	31-Oct-25	20-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	508	6	6	15.675	0,41%	0,00%	13,17%	15.669	15.167	15.669			
	Linkage	43	6	6	-	0,19%	0,02%	0,00%	(6)	(43)	(6)			
	Local Champion	465	-	-	11.025	0,46%	0,00%	11,77%	11.025	10.560	11.025			
	Value Chain	-	-	-	4.650	0,00%	0,00%	7,01%	4.650	4.650	4.650			
2	MBG	4.441	6.233	6.233	37.207	1,43%	1,92%	11,47%	30.975	32.767	30.975			
	KUR	3.770	4.834	4.834	33.170	1,29%	1,59%	10,88%	28.336	29.401	28.336			
	Non KUR	671	1.399	1.399	4.037	3,45%	7,04%	20,60%	2.638	3.366	2.638			
3	PWG	155	2	2	10.223	0,08%	0,00%	3,19%	10.221	10.068	10.221			
	Cilem	155	2	2	8.709	0,13%	0,00%	4,00%	8.707	8.554	8.707			
	Gadai	-	-	-	1.514	0,00%	0,00%	1,47%	1.514	1.514	1.514			
4	CFG	19.018	30.183	28.147	62.254	1,07%	1,45%	3,21%	34.107	43.237	32.071			
	CF 1	8.456	11.874	11.479	25.198	1,83%	2,21%	4,88%	13.719	16.742	13.323			
	Total Griya	6.832	10.848	10.463	17.807	1,74%	2,40%	4,10%	7.344	10.975	6.959			
	Oto	1.624	1.027	1.016	7.391	2,29%	1,23%	9,01%	6.375	5.767	6.364			
	CF 2	10.562	18.309	16.669	37.057	0,81%	1,17%	2,60%	20.388	26.495	18.748			
	Mitraguna & Others	10.315	17.929	16.481	35.090	0,85%	1,24%	2,65%	18.609	24.776	17.161			
	Pensiun	247	379	188	1.966	0,26%	0,19%	2,00%	1.779	1.719	1.587			
Total Pembiayaan		24.121	36.424	34.388	125.360	1,01%	1,27%	4,63%	90.971	101.238	88.936	1,04%	77,59%	-3,6%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	20-Nov-25	31-Dec-24	31-Oct-25	20-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.083	1.738	1.738	1.744	0,88%	1,39%	1,47%	6	661	6			
	Linkage	196	238	238	244	0,86%	0,91%	0,96%	6	48	6			
	Non-Linkage	888	1.500	1.500	1.500	0,89%	1,51%	1,60%	-	612	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	3.227	4.916	4.684	5.458	1,04%	1,44%	1,68%	774	2.231	542			
	KUR	1.952	4.295	4.075	4.763	0,67%	1,34%	1,56%	687	2.810	467			
	Non KUR	1.274	620	609	695	6,55%	3,06%	3,55%	87	(579)	75			
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	28.397	1,90%	1,43%	1,46%	632	(5.293)	817			
	CF 1	5.942	6.610	4.809	5.689	1,28%	0,93%	1,10%	880	(253)	(921)			
	Total Griya	5.028	6.005	4.373	5.078	1,28%	1,00%	1,17%	705	50	(926)			
	Oto	914	606	436	611	1,29%	0,53%	0,74%	175	(303)	5			
	CF 2	27.748	20.970	22.956	22.708	2,12%	1,61%	1,59%	(248)	(5.040)	1.738			
	Mitraguna & Others	27.082	20.709	22.326	22.082	2,23%	1,68%	1,67%	(243)	(5.000)	1.374			
	Pensiun	666	262	631	626	0,03%	0,02%	0,64%	(5)	(40)	365			
Total Pembiayaan		38.001	34.235	34.188	35.599	1,59%	1,26%	1,32%	1.412	(2.401)	1.365	1,42%	-8,15%	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 (1-20 Oct'25)	Growth (1-20 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25	20-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	314.972	599.559	722.037	700.250	245.075	(21.787)	100.691	16,79%	385.279	122,32%	475.089	147,39%	225.162
2	Tabungan	2.242.130	2.422.180	2.413.625	2.404.442	40.155	(9.183)	(17.738)	-0,73%	162.311	7,24%	2.502.873	96,07%	(98.431)
3	Deposito	2.798.677	2.790.913	3.161.876	3.211.943	460.105	50.066	421.030	15,09%	413.266	14,77%	2.813.322	114,17%	398.621
Total		5.355.779	5.812.652	6.297.538	6.316.635	745.335	19.096	503.983	8,67%	960.856	17,94%	5.791.284	109,07%	525.351
CASA		2.557.102	3.021.739	3.135.662	3.104.692	285.230	(30.970)	82.953	2,75%	547.590	21,41%	2.977.962	104,26%	126.730
(% CASA)		47,74%	51,99%	49,79%	49,15%									
FDR		47,52%	50,76%	47,30%	47,15%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-19 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	18-Nov-25	19-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	113.657	100.407	104.212	104.324		112	3.917	3,90%	(9.332)	-8,21%	148.814	70,10%	(44.489)
2	Giro ISE	31.184	14.307	17.931	18.248		317	3.942	27,55%	(12.936)	-41,48%	52.489	34,77%	(34.241)
3	Tabungan ISE	59.057	66.768	66.949	66.744		(205)	(24)	-0,04%	7.687	13,02%	63.948	104,37%	2.796
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 (1-20 Oct'25)	Pencairan (1-20 Nov'25)	Pencairan MtM	MtD (1-20 Oct'25)	Growth (1-20 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	20-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	188.209	206.868	205.513	4.150	2.830	-1.320	3.840	-1.356	17.303	4.186	233.500	88,01%	(27.988)
	Linkage	19.369	18.145	18.022	-	-	-	-124	-123	-1.347	123	39.092	46,10%	(21.070)
	Non-Linkage	168.841	188.723	187.490	4.150	2.830	-1.320	3.964	-1.232	18.650	4.062	194.408	96,44%	(6.917)
	• Local Champion	162.434	179.355	178.544	4.150	2.830	-1.320	4.242	-811	16.110	3.641	174.555	102,29%	3.989
	• Value Chain	6.407	9.368	8.946	-	-	-	-277	-421	2.540	421	19.853	45,06%	(10.906)
2	MBG	159.435	191.840	191.996	730	3.350	2.620	1.349	156	32.561	3.194	205.492	93,43%	(13.496)
	KUR	151.599	182.202	182.323	730	3.000	2.270	1.585	121	30.725	2.879	195.351	93,33%	(13.027)
	Non KUR	7.836	9.637	9.672	-	350	350	-236	35	1.836	315	10.141	95,38%	(469)
3	PWG	252.400	412.261	429.945	64.710	54.744	-9.966	23.624	17.685	177.545	37.059	431.397	99,66%	(1.451)
	Cilem	111.797	223.573	233.062	22.147	17.279	-4.868	8.750	9.489	121.265	7.790	256.762	90,77%	(23.700)
	Gadai	140.603	188.688	196.883	42.563	37.465	-5.098	14.874	8.196	56.280	29.270	174.635	112,74%	22.248
4	CFG	1.944.791	2.139.295	2.151.066	29.748	39.903	10.155	19.378	11.771	206.275	28.132	2.194.090	98,04%	(43.025)
	CF 1	376.842	385.958	384.664	1.803	1.727	-76	235	-1.293	7.823	3.020	418.880	91,83%	(34.216)
	Total Griya	311.852	314.123	314.390	681	1.540	859	0	266	2.538	1.274	332.926	94,43%	(18.536)
	• Total Non Program	308.347	309.901	310.180	681	1.540	859	-3.862	279	1.833	1.261	317.656	97,65%	(7.476)
	• Program	3.505	4.223	4.209	-	-	0	133	-13	705	13	15.270	27,57%	(11.060)
	Oto	64.990	71.834	70.275	1.122	187	-935	235	-1.560	5.285	1.746	85.954	81,76%	(15.679)
	CF 2	1.567.950	1.753.337	1.766.402	27.945	38.176	10.231	19.143	13.064	198.452	25.112	1.775.210	99,50%	(8.809)
	Mitraguna & Others	1.383.782	1.559.560	1.571.289	26.457	34.654	8.197	18.462	11.729	187.507	22.925	1.571.846	99,96%	(557)
	Pensiun	184.168	193.778	195.113	1.488	3.522	2.034	681	1.335	10.945	2.187	203.365	95,94%	(8.252)
Total Pembiayaan		2.544.835	2.950.264	2.978.519	99.338	100.827	1.489	48.191	28.256	433.684	72.571	3.064.479	97,19%	(85.960)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	20-Nov-25	31-Dec-24	31-Oct-25	20-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.267	-	3.204	17.282	0,67%	1,55%	8,41%	14.079	16.015	17.282			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	1.267	-	3.204	14.886	0,75%	1,70%	7,94%	11.683	13.619	14.886			
	Value Chain	-	-	-	2.396	0,00%	0,00%	1,34%	2.396	2.396	2.396			
2	MBG	3.453	4.655	4.655	19.948	2,17%	2,43%	10,39%	15.293	16.495	15.293			
	KUR	2.876	4.305	4.305	18.465	1,90%	2,36%	10,13%	14.160	15.589	14.160			
	Non KUR	577	350	350	1.483	7,36%	3,63%	15,33%	1.133	906	1.133			
3	PWG	-	26	26	16.345	0,00%	0,01%	3,80%	16.319	16.345	16.319			
	Cilem	-	-	-	11.368	0,00%	0,00%	4,88%	11.368	11.368	11.368			
	Gadai	-	26	26	4.977	0,00%	0,01%	2,53%	4.951	4.977	4.951			
4	CFG	19.268	23.212	25.105	50.407	0,99%	1,17%	2,34%	25.302	31.139	27.195			
	CF 1	8.041	9.455	13.170	24.017	2,13%	3,41%	6,24%	10.847	15.976	14.562			
	Total Griya	6.972	7.025	10.986	20.730	2,24%	3,50%	6,59%	9.744	13.758	13.705			
	Oto	1.069	2.430	2.184	3.287	1,64%	3,04%	4,68%	1.103	2.218	857			
	CF 2	11.227	13.757	11.934	26.390	0,72%	0,68%	1,49%	14.456	15.163	12.633			
	Mitraguna & Others	11.107	13.302	11.331	24.051	0,80%	0,73%	1,53%	12.720	12.945	10.749			
	Pensiun	120	455	603	2.339	0,07%	0,31%	1,20%	1.735	2.218	1.884			
Total Pembiayaan		23.988	27.892	32.989	103.982	0,94%	1,12%	3,49%	70.993	79.994	76.090	0,93%	73,33%	-2,6%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	20-Nov-25	31-Dec-24	31-Oct-25	20-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	9.021	7.817	7.817	11.020	4,79%	3,78%	5,36%	3.204	1.999	3.204			
	Linkage	24	2	-	2	0,13%	0,01%	0,01%	-	(23)	-			
	Non-Linkage	8.997	7.815	7.815	11.019	5,33%	4,14%	5,88%	3.204	2.022	3.204			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	2.863	1.696	1.525	1.883	1,80%	0,79%	0,98%	358	(981)	187			
	KUR	1.760	1.181	1.021	1.355	1,16%	0,56%	0,74%	335	(404)	174			
	Non KUR	1.104	515	504	527	14,08%	5,23%	5,45%	23	(576)	13			
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	27.066	0,93%	1,12%	1,26%	3.095	8.943	5.885			
	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%	0,73%	-	(170)	62			
	CF 2	12.648	15.122	17.804	19.904	0,81%	1,02%	1,13%	2.101	7.256	4.782			
	Mitraguna & Others	12.330	14.664	17.209	19.310	0,89%	1,10%	1,23%	2.101	6.980	4.646			
	Pensiun	318	458	595	595	0,01%	0,02%	0,30%	-	277	136			
Total Pembiayaan		30.008	30.694	33.313	39.969	1,18%	1,13%	1,34%	6.657	9.961	9.275	0,94%	30,00%	-0,4%

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 (1-20 Oct'25)	Growth (1-20 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25	20-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	155.866	132.926	156.393	153.541	(20.234)	(2.852)	20.615	15,51%	(2.326)	-1,49%	307.972	49,86%	(154.431)
2	Tabungan	1.803.617	1.929.405	1.932.508	1.925.988	8.980	(6.520)	(3.416)	-0,18%	122.372	6,78%	2.053.217	93,80%	(127.229)
3	Deposito	681.198	794.773	794.238	812.681	13.126	18.443	17.908	2,25%	131.483	19,30%	695.719	116,81%	116.962
Total		2.640.681	2.857.104	2.883.139	2.892.210	1.872	9.071	35.106	1,23%	251.529	9,53%	3.056.908	94,61%	(164.699)
CASA		1.959.483	2.062.331	2.088.901	2.079.529	(11.254)	(9.372)	17.198	0,83%	120.046	6,13%	2.361.189	88,07%	(281.660)
(% CASA		74,20%	72,18%	72,45%	71,90%									
FDR		99,99%	103,86%	103,69%	103,36%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-19 Nov'25)	Growth (1-19 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	18-Nov-25	19-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	65.610	78.195	85.698	84.158		(1.540)	5.963	7,63%	18.548	28,27%	93.649	89,87%	(9.491)
2	Giro ISE	23.758	19.240	21.973	22.195		222	2.954	15,36%	(1.564)	-6,58%	40.752	54,46%	(18.558)
3	Tabungan ISE	30.646	49.287	54.058	52.296		(1.762)	3.009	6,10%	21.650	70,64%	34.543	116,39%	17.753
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 (1-20 Oct'25)	Pencairan (1-20 Nov'25)	Pencairan MtM	MtD (1-20 Oct'25)	Growth (1-20 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	20-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	80.398	96.289	100.432	3.115	5.900	2.785	1.646	4.143	20.034	1.757	108.670	92,42%	(8.238)
	Linkage	14.865	24.410	24.410	-	-	-	54	0	9.545	-	27.177	89,82%	(2.766)
	Non-Linkage	65.533	71.879	76.022	3.115	5.900	2.785	1.592	4.143	10.489	1.757	81.493	93,29%	(5.471)
	• Local Champion	62.373	68.775	72.946	3.115	5.900	2.785	1.923	4.171	10.573	1.729	69.939	104,30%	3.006
	• Value Chain	3.160	3.104	3.076	-	-	-	-330	-28	-84	28	11.554	26,62%	(8.478)
2	MBG	368.059	386.301	385.449	7.045	6.395	-650	2.427	-852	17.390	7.247	416.638	92,51%	(31.189)
	KUR	343.457	360.866	359.748	6.045	5.905	5.905	2.172	-1.117	16.291	7.022	389.607	92,34%	(29.858)
	Non KUR	24.602	25.435	25.701	1.000	490	-510	255	265	1.099	225	27.031	95,08%	(1.331)
3	PWG	200.888	337.104	352.847	51.783	52.752	969	15.679	15.743	151.959	37.009	352.958	99,97%	(111)
	Cilem	92.590	179.567	192.246	13.539	19.964	6.424	5.131	12.679	99.656	7.285	214.664	89,56%	(22.418)
	Gadai	108.298	157.537	160.601	38.244	32.788	-5.456	10.549	3.064	52.303	29.724	138.294	116,13%	22.307
4	CFG	1.991.066	2.147.657	2.150.657	28.174	28.954	780	24.686	3.000	159.591	25.954	2.201.267	97,70%	(50.610)
	CF 1	271.158	283.456	283.746	2.929	2.435	-494	1.344	290	12.588	2.145	306.261	92,65%	(22.515)
	Total Griya	236.939	234.916	233.648	850	160	-690	0	-1.268	-3.291	1.428	254.302	91,88%	(20.654)
	• Total Non Program	155.508	157.635	156.530	850	-	-850	-522	-1.105	1.022	1.105	163.178	95,93%	(6.648)
	• Program	81.431	77.281	77.118	-	160	-763	-163	-4.313	-4.313	324	91.124	84,63%	(14.006)
	Oto	34.219	48.540	50.098	2.079	2.275	196	1.344	1.558	15.879	717	51.959	96,42%	(1.861)
	CF 2	1.719.908	1.864.201	1.866.911	25.245	26.519	1.274	23.342	2.710	147.003	23.809	1.895.007	98,52%	(28.096)
	Mitraguna & Others	1.474.657	1.597.603	1.600.727	23.269	24.213	945	17.258	3.124	126.070	21.089	1.633.534	97,99%	(32.806)
	Pensiun	245.250	266.598	266.184	1.977	2.306	330	6.084	-414	20.933	2.720	261.473	101,80%	4.711
Total Pembiayaan		2.640.411	2.967.351	2.989.385	90.118	94.001	3.884	44.438	22.034	348.974	71.967	3.079.533	97,07%	(90.148)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	20-Nov-25	31-Dec-24	31-Oct-25	20-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	602	-	8.250	0,00%	0,00%	8,21%	8.250	8.250	7.648			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	602	-	8.250	0,00%	0,00%	10,85%	8.250	8.250	7.648			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	2.275	5.444	5.444	32.963	0,62%	1,41%	8,55%	27.519	30.688	27.519			
	KUR	1.785	4.476	4.476	28.421	0,52%	1,24%	7,90%	23.945	26.635	23.945			
	Non KUR	489	968	968	4.542	1,99%	3,81%	17,67%	3.574	4.052	3.574			
3	PWG	10	-	-	13.797	0,00%	0,00%	3,91%	13.797	13.797	13.797			
	Cilem	10	-	-	10.852	0,01%	0,00%	5,64%	10.852	10.842	10.852			
	Gadai	-	-	-	2.945	0,00%	0,00%	1,83%	2.945	2.945	2.945			
4	CFG	19.717	27.801	28.500	56.585	0,99%	1,33%	2,63%	28.085	36.868	28.784			
	CF 1	13.249	15.216	16.070	26.342	4,89%	5,67%	9,28%	10.272	13.093	11.126			
	Total Griya	12.780	14.475	15.301	20.809	5,39%	6,51%	8,91%	5.508	8.029	6.335			
	Oto	469	742	769	5.533	1,37%	1,58%	11,04%	4.764	5.064	4.791			
	CF 2	6.468	12.585	12.430	30.243	0,38%	0,67%	1,62%	17.813	23.775	17.658			
	Mitraguna & Others	5.999	11.277	11.068	26.967	0,41%	0,69%	1,68%	15.899	20.969	15.690			
	Pensiun	470	1.308	1.361	3.276	0,19%	0,51%	1,23%	1.914	2.806	1.968			
Total Pembiayaan		22.002	33.847	33.943	111.594	0,83%	1,14%	3,73%	77.651	89.592	77.748	0,88%	76,43%	-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	20-Nov-25	31-Dec-24	31-Oct-25	20-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	18.159	23.973	24.522	24.108	22,59%	25,47%	24,00%	(414)	5.949	135			
	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	9.267	5,06%	13,47%	12,19%	(414)	5.953	136			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	2.573	2.310	2.733	3.053	0,70%	0,71%	0,79%	319	480	743			
	KUR	1.118	1.018	1.434	1.601	0,33%	0,40%	0,44%	167	482	583			
	Non KUR	1.455	1.292	1.300	1.452	5,91%	5,11%	5,65%	153	(2)	160			
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	25.113	1,29%	1,09%	1,17%	1.622	(554)	2.064			
	CF 1	9.750	10.411	9.855	10.852	3,60%	3,48%	3,82%	997	1.102	441			
	Total Griya	9.274	9.871	9.315	10.135	3,91%	3,97%	4,34%	820	861	264			
	Oto	476	540	540	717	1,39%	1,11%	1,43%	177	241	177			
	CF 2	15.917	12.639	13.636	14.262	0,93%	0,73%	0,76%	626	(1.656)	1.623			
	Mitraguna & Others	14.983	11.801	12.664	13.160	1,02%	0,79%	0,82%	496	(1.823)	1.359			
	Pensiun	934	838	972	1.102	0,04%	0,03%	0,41%	130	168	264			
Total Pembiayaan		46.399	49.332	50.747	52.274	1,76%	1,71%	1,75%	1.528	5.876	2.942	1,79%	-2,18%	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

AREA PEKANBARU

Pilih Area

Kelas Outlet

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-20 Oct'25	Growth (1-20 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25	20-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.111.061	1.511.279	1.347.240	1.332.637	79.856	(14.603)	(178.642)	-11,82%	221.576	19,94%	1.359.521	98,02%	(26.884)
2	Tabungan	4.778.169	5.117.615	5.329.335	5.307.877	111.728	(21.457)	190.263	3,72%	529.708	11,09%	5.138.860	103,29%	169.018
3	Deposito	1.667.902	1.697.645	1.642.846	1.642.591	(31.178)	(255)	(55.055)	-3,24%	(25.311)	-1,52%	1.690.130	97,19%	(47.539)
Total		7.557.133	8.326.539	8.319.422	8.283.105	160.406	(36.316)	(43.434)	-0,52%	725.973	9,61%	8.188.511	101,16%	94.595
CASA		5.889.231	6.628.894	6.676.575	6.640.515	191.584	(36.061)	11.621	0,18%	751.284	12,76%	6.498.380	102,19%	142.134
(% CASA		77,93%	79,61%	80,25%	80,17%									
FDR		79,28%	78,62%	80,02%	80,37%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-19 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	18-Nov-25	19-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	304.377	344.571	366.555	363.582		(2.974)	19.010	5,52%	59.204	19,45%	392.287	92,68%	(28.705)
2	Giro ISE	93.275	83.083	90.304	87.808		(2.496)	4.726	5,69%	(5.467)	-5,86%	146.711	59,85%	(58.903)
3	Tabungan ISE	174.173	207.373	221.981	221.570		(411)	14.197	6,85%	47.397	27,21%	186.170	119,01%	35.400
4	Deposito ISE	36.929	54.116	54.270	54.204		(67)	88	0,16%	17.275	46,78%	59.406	91,24%	(5.203)
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 (1-20 Oct'25)	Pencairan (1-20 Nov'25)	Pencairan MtM	MtD (1-20 Oct'25	Growth (1-20 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	20-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	824.608	794.625	888.139	3.850	102.302	98.452	-22.040	93.513	63.531	8.789	886.402	100,20%	1.737
	Linkage	583.855	548.341	645.881	-	100.000	100.000	-4.965	97.540	62.026	2.460	610.555	105,79%	35.326
	Non-Linkage	240.753	246.284	242.258	3.850	2.302	-1.548	-17.075	-4.026	1.505	6.328	275.847	87,82%	(33.590)
	• Local Champion	177.655	176.981	174.974	500	2.050	1.550	-18.124	-2.007	-2.680	4.057	188.154	93,00%	(13.180)
	• Value Chain	63.098	69.302	67.283	3.350	252	(3.098)	1.049	-2.019	4.185	2.271	87.693	76,73%	(20.410)
2	MBG	1.025.144	1.050.210	1.049.391	16.376	19.906	3.530	4.277	-819	24.246	20.725	1.127.564	93,07%	(78.174)
	KUR	965.396	990.622	990.720	16.031	19.726	3.695	4.147	98	25.324	19.628	1.062.689	93,23%	(71.969)
	Non KUR	59.748	59.587	58.671	345	180	-165	130	-917	-1.077	1.097	64.875	90,44%	(6.205)
3	PWG	255.819	508.340	531.913	82.942	55.877	-27.065	31.058	23.573	276.094	32.304	563.574	94,38%	(31.661)
	Cilem	149.863	346.578	361.672	31.117	24.856	-6.262	16.151	15.094	211.808	9.762	399.246	90,59%	(37.575)
	Gadai	105.956	161.762	170.241	51.825	31.021	-20.804	14.906	8.479	64.286	22.542	164.327	103,60%	5.914
4	CFG	3.885.901	4.193.178	4.187.371	58.032	53.797	-4.236	38.816	-5.807	301.470	59.603	4.332.277	96,66%	(144.906)
	CF 1	838.535	901.570	897.969	11.893	7.408	-4.485	2.382	-3.601	59.434	11.009	913.053	98,35%	(15.084)
	Total Griya	595.912	605.944	602.138	5.544	1.237	-4.307	0	-3.806	6.226	5.043	633.024	95,12%	(30.886)
	• Total Non Program	435.065	456.344	453.309	5.226	1.237	-3.989	4.223	-3.034	18.245	4.271	451.458	100,41%	1.851
	• Program	160.848	149.601	148.829	318	-	-318	-929	-772	-12.019	772	181.566	81,97%	(32.737)
	Oto	242.622	295.625	295.831	6.349	6.171	-178	2.382	206	53.208	5.966	280.029	105,64%	15.802
	CF 2	3.047.367	3.291.608	3.289.402	46.140	46.388	249	36.434	-2.206	242.035	48.594	3.419.224	96,20%	(129.822)
	Mitraguna & Others	2.497.673	2.730.485	2.728.403	42.935	38.802	-4.132	33.809	-2.083	230.730	40.885	2.835.118	96,24%	(106.716)
	Pensium	549.694	561.123	560.999	3.205	7.586	4.381	2.625	-123	11.305	7.709	584.105	96,04%	(23.106)
Total Pembiayaan		5.991.472	6.546.353	6.656.813	161.201	231.881	70.681	52.110	110.460	665.341	121.421	6.909.817	96,34%	(253.004)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	20-Nov-25	31-Dec-24	31-Oct-25	20-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.291	250	188	10.965	0,16%	0,02%	1,23%	10.777	9.674	10.715			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	1.291	250	188	10.965	0,54%	0,08%	4,53%	10.777	9.674	10.715			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	11.476	19.520	19.520	63.106	1,12%	1,86%	6,01%	43.586	51.630	43.586			
	KUR	9.838	16.517	16.517	56.108	1,02%	1,67%	5,66%	39.591	46.270	39.591			
	Non KUR	1.638	3.003	3.003	6.998	2,74%	5,04%	11,93%	3.995	5.360	3.995			
3	PWG	124	-	-	13.530	0,05%	0,00%	2,54%	13.530	13.406	13.530			
	Cilem	118	-	-	11.533	0,08%	0,00%	3,19%	11.533	11.415	11.533			
	Gadai	7	-	-	1.997	0,01%	0,00%	1,17%	1.997	1.990	1.997			
4	CFG	59.411	71.220	72.096	137.626	1,53%	1,72%	3,29%	65.531	78.215	66.407			
	CF 1	35.165	42.144	39.232	67.253	4,19%	4,35%	7,49%	28.021	32.088	25.109			
	Total Griya	29.490	31.633	30.424	40.801	4,95%	5,02%	6,78%	10.377	11.311	9.168			
	Oto	5.675	10.511	8.808	26.452	2,34%	2,98%	8,94%	17.644	20.777	15.941			
	CF 2	24.246	29.076	32.864	70.373	0,80%	1,00%	2,14%	37.509	46.127	41.298			
	Mitraguna & Others	22.605	26.760	29.933	61.342	0,91%	1,10%	2,25%	31.410	38.737	34.582			
	Pensium	1.642	2.316	2.931	9.031	0,30%	0,52%	1,61%	6.100	7.390	6.715			
Total Pembiayaan		72.302	90.990	91.804	225.227	1,21%	1,40%	3,38%	133.424	152.925	134.237	1,25%	63,12%	-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	20-Nov-25	31-Dec-24	31-Oct-25	20-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	24.142	1,84%	2,14%	2,30%	1.616	5.265	2.393			
	KUR	14.751	16.970	17.487	18.945	1,53%	1,77%	1,91%	1.458	4.194	1.974			
	Non KUR	4.126	4.778	5.039	5.197	6,91%	8,46%	8,86%	158	1.071	419			
3	PWG	-	7	7	43	0,00%	0,00%	0,01%	36	43	36			
	Cilem	-	-	-	11	0,00%	0,00%	0,00%	11	11	11			
	Gadai	-	7	7	32	0,00%	0,00%	0,02%	25	32	25			
4	CFG	50.713	72.384	73.070	77.060	1,31%	1,74%	1,84%	3.990	26.347	4.675			
	CF 1	15.203	26.269	26.509	28.366	1,81%	2,94%	3,16%	1.858	13.164	2.097			
	Total Griya	12.941	22.853	22.897	23.854	2,17%	3,78%	3,96%	957	10.913	1.001			
	Oto	2.262	3.416	3.611	4.512	0,93%	1,22%	1,53%	901	2.250	1.096			
	CF 2	35.510	46.115	46.561	48.693	1,17%	1,41%	1,48%	2.132	13.183	2.578			
	Mitraguna & Others	25.071	43.079	43.527	45.661	1,00%	1,59%	1,67%	2.133	20.590	2.582			
	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	102.418	1,19%	1,48%	1,54%	5.639	31.107	7.157	1,14%	25,92%	-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 (1-20 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	19-Nov-25	20-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	74.169	59.049	54.721	52.796	(86.238)	(1.925)	(6.253)	-10,59%	(21.373)	-28,82%	212.481	24,85%	(159.685)
2	Tabungan	1.786.724	1.968.204	1.947.865	1.939.804	36.437	(8.061)	(28.401)	-1,44%	153.080	8,57%	2.011.047	96,46%	(71.244)
3	Deposito	649.060	615.862	624.706	624.499	(36.484)	(207)	8.637	1,40%	(24.561)	-3,78%	663.637	94,10%	(39.138)
Total		2.509.954	2.643.115	2.627.293	2.617.099	(86.285)	(10.194)	(26.017)	-0,98%	107.145	4,27%	2.887.165	90,65%	(270.066)
CASA		1.860.893	2.027.253	2.002.586	1.992.600	(49.801)	(9.986)	(34.654)	-1,71%	131.706	7,08%	2.223.528	89,61%	(230.929)
(% CASA)		74,14%	76,70%	76,22%	76,14%									
FDR		125,36%	131,49%	132,85%	133,36%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-19 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	18-Nov-25	19-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	42.839	42.018	41.797	41.463		(334)	(555)	-1,32%	(1.376)	-3,21%	80.699	51,38%	(39.236)
2	Giro ISE	4.948	4.741	5.740	4.689		(1.051)	(52)	-1,09%	(259)	-5,23%	27.894	16,81%	(23.205)
3	Tabungan ISE	31.691	33.067	31.838	32.555		717	(513)	-1,55%	864	2,73%	36.953	88,77%	(4.398)
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 (1-20 Oct'25)	Pencairan (1-20 Nov'25)	Pencairan MtM	MtD (1-20 Oct'25	Growth (1-20 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	20-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	184.570	242.665	240.119	500	200	-300	-5.617	-2.546	55.549	2.746	215.986	111,17%	24.133
	Linkage	86.431	111.300	110.956	-	-	-	-488	-344	24.526	344	100.323	110,60%	10.634
	Non-Linkage	98.139	131.365	129.163	500	200	-300	-5.130	-2.202	31.023	2.402	115.663	111,67%	13.500
	• Local Champion	98.139	131.365	129.163	500	200	-300	-5.130	-2.202	31.023	2.402	112.586	114,72%	16.577
	• Value Chain	-	-	-	-	-	-	0	0	0	-	3.077	0,00%	(3.077)
2	MBG	446.877	444.339	442.616	6.355	7.025	670	-160	-1.723	-4.261	8.748	501.352	88,28%	(58.735)
	KUR	419.345	419.362	418.173	6.255	6.865	610	247	-1.189	-1.172	8.054	471.093	88,77%	(52.920)
	Non KUR	27.532	24.977	24.443	100	160	60	-407	-534	-3.089	694	30.259	80,78%	(5.815)
3	PWG	258.833	406.261	422.579	71.953	63.162	-8.791	27.268	16.318	163.746	46.844	414.433	101,97%	8.147
	Cilem	127.522	219.691	227.747	20.658	17.577	-3.081	9.355	8.055	100.225	9.522	250.568	90,89%	(22.821)
	Gadai	131.312	186.669	194.833	51.295	45.585	-5.710	17.913	8.263	63.521	37.322	163.864	118,90%	30.968
4	CFG	2.256.170	2.382.215	2.384.973	36.386	30.742	-5.644	22.329	2.758	128.803	27.984	2.472.864	96,45%	(87.891)
	CF 1	461.418	471.592	472.099	4.667	3.385	-1.282	5.755	507	10.681	2.878	495.744	95,23%	(23.645)
	Total Griya	417.205	393.258	392.826	1.415	788	-627	0	-432	-24.380	1.220	432.970	90,73%	(40.144)
	• Total Non Program	64.148	59.328	59.568	1.100	510	-590	2.080	240	-4.580	270	71.111	83,77%	(11.543)
	• Program	353.058	333.930	333.258	315	278	-37	-1.789	-672	-19.800	950	361.858	92,10%	(28.601)
	Oto	44.213	78.334	79.273	3.251	2.597	-655	5.755	939	35.061	1.658	62.775	126,28%	16.499
	CF 2	1.794.752	1.910.623	1.912.874	31.720	27.357	-4.362	16.573	2.251	118.122	25.106	1.977.120	96,75%	(64.246)
	Mitraguna & Others	1.323.695	1.431.023	1.434.751	24.518	21.865	-2.653	12.749	3.728	111.055	18.137	1.489.234	96,34%	(54.483)
	Pensium	471.056	479.599	478.123	7.202	5.492	-1.709	3.824	-1.476	7.067	6.969	487.886	98,00%	(9.763)
Total Pembiayaan		3.146.451	3.475.480	3.490.288	115.194	101.129	-14.065	43.819	14.808	343.837	86.321	3.604.634	96,83%	(114.347)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	20-Nov-25	31-Dec-24	31-Oct-25	20-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	192	348	475	50.679	0,10%	0,20%	21,11%	50.204	50.487	50.331			
	Linkage	-	-	-	42.736	0,00%	0,00%	38,52%	42.736	42.736	42.736			
	Local Champion	192	348	475	7.943	0,20%	0,36%	6,15%	7.468	7.751	7.595			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	4.879	7.999	7.999	44.148	1,09%	1,80%	9,97%	36.149	39.269	36.149			
	KUR	3.627	6.377	6.377	39.834	0,86%	1,52%	9,53%	33.458	36.208	33.458			
	Non KUR	1.252	1.623	1.623	4.314	4,55%	6,50%	17,65%	2.691	3.062	2.691			
3	PWG	275	1	1	18.955	0,11%	0,00%	4,49%	18.954	18.680	18.954			
	Cilem	275	1	1	13.613	0,22%	0,00%	5,98%	13.612	13.338	13.612			
	Gadai	-	-	-	5.342	0,00%	0,00%	2,74%	5.342	5.342	5.342			
4	CFG	67.344	65.418	65.451	143.481	2,98%	2,75%	6,02%	78.030	76.137	78.063			
	CF 1	43.373	41.883	41.926	67.297	9,40%	8,89%	14,25%	25.371	23.924	25.414			
	Total Griya	41.791	40.502	40.088	59.264	10,02%	10,19%	15,09%	19.176	17.473	18.762			
	Oto	1.583	1.381	1.838	8.033	3,58%	2,35%	10,13%	6.195	6.451	6.652			
	CF 2	23.971	23.535	23.525	76.184	1,34%	1,23%	3,98%	52.659	52.213	52.649			
	Mitraguna & Others	22.208	21.338	21.186	71.811	1,68%	1,48%	5,01%	50.625	49.604	50.473			
	Pensium	1.763	2.197	2.338	4.372	0,37%	0,49%	0,91%	2.034	2.610	2.176			
Total Pembiayaan		72.690	73.767	73.927	257.263	2,31%	2,13%	7,37%	183.336	184.573	183.496	2,29%	69,00%	-5,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	20-Nov-25	31-Dec-24	31-Oct-25	20-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	35.691	33.082	33.063	33.414	19,34%	13,63%	13,92%	351	(2.277)	332			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	35.691	33.082	33.063	33.414	36,37%	25,17%	25,87%	351	(2.277)	332			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	3.530	7.844	8.508	8.867	0,79%	1,91%	2,00%	359	5.337	1.023			
	KUR	2.493	5.912	6.287	6.378	0,59%	1,50%	1,53%	91	3.885	466			
	Non KUR	1.037	1.932	2.221	2.489	3,77%	8,89%	10,18%	268	1.452	557			
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%	0,09%	-	(0)	-			
4	CFG	99.269	134.606	135.903	138.337	4,40%	5,70%	5,80%	2.434	39.068	3.731			
	CF 1	73.505	94.608	94.254	96.192	15,93%	19,99%	20,38%	1.938	22.687	1.584			
	Total Griya	73.052	92.989	92.591	94.538	17,51%	23,54%	24,07%	1.947	21.487	1.549			
	Oto	453	1.619	1.663	1.654	1,03%	2,12%	2,09%	(10)	1.200	35			
	CF 2	25.764	39.998	41.649	42.145	1,44%	2,18%	2,20%	496	16.381	2.146			
	Mitraguna & Others	22.415	37.920	39.679	40.177	1,69%	2,77%	2,80%	498	17.763	2.257			
	Pensium	3.349	2.078	1.969	1.967	0,11%	0,06%	0,41%	(2)	(1.382)	(111)			
Total Pembiayaan		138.673	175.716	177.658	180.823	4,41%	5,11%	5,18%	3.165	42.150	5.108	4,00%	22,81%	-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)