

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Oct'25	Growth (1-23 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	22-Nov-25	23-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.894.366	2.544.286	2.699.883	2.704.221	215.592	4.337	159.934	6,29%	809.854	42,75%	2.739.265	98,72%	(35.044)
2	Tabungan	12.343.531	13.296.434	13.403.070	13.358.086	253.475	(44.983)	61.653	0,46%	1.014.555	8,22%	13.678.155	97,66%	(320.069)
3	Deposito	6.674.579	6.906.038	7.334.506	7.333.025	433.564	(1.481)	426.987	6,18%	658.446	9,86%	6.755.585	108,55%	577.440
Total		20.912.476	22.746.758	23.437.459	23.395.332	902.631	(42.127)	648.574	2,85%	2.482.856	11,87%	23.173.005	100,96%	222.327
CASA		14.237.897	15.840.720	16.102.953	16.062.307	469.066	(40.646)	221.587	1,40%	1.824.410	12,81%	16.417.420	97,84%	(355.113)
(% CASA		68,08%	69,64%	68,71%	68,66%									
FDR		79,95%	81,97%	80,42%	80,57%									

Kinerja ISE

No.	Segmen/Produk	Posisi					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	DPK ISE	605.893	649.102	680.006	684.388		4.383	35.286	5,44%	78.495	12,96%	796.175	85,96%	(111.787)
2	Giro ISE	190.259	157.011	171.795	170.791		(1.003)	13.780	8,78%	(19.468)	-10,23%	305.720	55,87%	(134.928)
3	Tabungan ISE	335.051	402.368	418.365	423.698		5.333	21.330	5,30%	88.646	26,46%	361.290	117,27%	62.408
4	Deposito ISE	80.583	89.723	89.846	89.899		53	177	0,20%	9.317	11,56%	129.166	69,60%	(39.267)
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 (1-23 Oct'25)	Pencairan (1-23 Nov'25)	Pencairan MtM	MtD (1-31 Oct'25	Growth (1-23 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	23-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	1.400.748	1.465.739	1.556.364	15.590	114.732	99.142	-28.183	90.626	155.617	24.106	1.598.900	97,34%	(42.535)
	Linkage	727.269	728.335	824.635	-	100.000	100.000	-5.513	96.300	97.365	3.700	813.561	101,36%	11.073
	Non-Linkage	673.478	737.404	731.729	15.590	14.732	-858	-22.670	-5.674	58.251	20.406	785.338	93,17%	(53.609)
	• Local Champion	584.102	623.875	625.064	11.875	14.480	2.605	-28.360	1.190	40.963	13.290	637.134	98,11%	(12.670)
	• Value Chain	89.377	113.529	106.665	3.715	252	(3.463)	5.690	-6.864	17.288	7.116	148.204	71,97%	(41.539)
2	MBG	2.310.331	2.397.229	2.394.434	54.131	52.751	-1.380	11.797	-2.796	84.103	55.547	2.607.967	91,81%	(213.534)
	KUR	2.171.167	2.257.716	2.255.874	51.476	50.621	-855	11.491	-1.842	84.707	52.463	2.453.908	91,93%	(198.034)
	Non KUR	139.164	139.514	138.560	2.655	2.130	-525	306	-954	-604	3.084	154.060	89,94%	(15.500)
3	PWG	1.161.081	1.975.702	2.063.870	381.606	278.914	-102.692	109.457	88.168	902.789	190.746	2.106.569	97,97%	(42.699)
	Cilem	604.524	1.180.138	1.236.774	121.157	100.907	-20.250	44.313	56.636	632.250	44.271	1.367.301	90,45%	(130.527)
	Gadai	556.557	795.564	827.096	260.449	178.007	-82.442	65.144	31.531	270.539	146.476	739.268	111,88%	87.828
4	CFG	11.847.954	12.806.437	12.834.122	234.703	206.877	-27.826	124.487	27.685	986.168	179.192	13.192.499	97,28%	(358.377)
	CF 1	2.410.954	2.561.135	2.556.650	37.969	21.984	-15.985	16.587	-4.485	145.696	26.469	2.634.408	97,05%	(77.758)
	Total Griya	1.954.117	1.983.941	1.978.364	20.250	8.006	-12.244	7.175	-5.577	24.246	13.583	2.064.166	95,84%	(85.802)
	• Total Non Program	1.351.346	1.407.760	1.403.865	18.790	7.243	-11.548	8.767	-3.895	52.518	11.138	1.399.959	100,28%	3.906
	• Program	602.771	576.181	574.499	1.460	763	-697	-1.592	-1.682	-28.272	2.445	664.207	86,49%	(89.708)
	Oto	456.837	577.194	578.286	17.719	13.978	-3.741	9.412	1.092	121.450	12.886	570.242	101,41%	8.044
	CF 2	9.437.000	10.245.302	10.277.472	196.734	184.893	-11.841	107.900	32.170	840.472	152.724	10.558.091	97,34%	(280.619)
	Mitraguna & Others	7.891.563	8.644.861	8.677.237	173.885	164.108	-9.777	93.621	32.375	785.673	131.733	8.908.842	97,40%	(231.605)
	Pensiun	1.545.436	1.600.441	1.600.235	22.849	20.785	-2.064	14.278	-206	54.799	20.991	1.649.249	97,03%	(49.014)
Total Pembiayaan		16.720.113	18.645.108	18.848.790	686.030	653.274	-32.756	217.558	203.682	2.128.677	449.591	19.505.935	96,63%	(657.145)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	23-Nov-25	31-Dec-24	31-Oct-25	23-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	3.258	1.207	3.873	43.392	0,23%	0,26%	2,79%	39.518	40.133	42.185			
	Linkage	43	6	6	-	0,01%	0,00%	0,00%	(6)	(43)	(6)			
	Local Champion	3.215	1.201	3.867	36.692	0,48%	0,52%	5,01%	32.825	33.477	35.491			
	Value Chain	-	-	-	6.700				6.700	6.700	6.700			
2	MBG	26.523	48.577	43.850	210.928	1,15%	1,83%	8,81%	167.078	184.404	162.351			
	KUR	21.896	39.713	36.508	187.503	1,01%	1,62%	8,31%	150.995	165.607	147.790			
	Non KUR	4.627	8.864	7.342	23.425	3,33%	5,26%	16,91%	16.082	18.797	14.561			
3	PWG	565	277	29	73.175	0,05%	0,00%	3,55%	73.146	72.610	72.899			
	Cilem	558	-	3	50.599	0,09%	0,00%	4,09%	50.595	50.040	50.599			
	Gadai	7	277	26	22.576	0,00%	0,00%	2,73%	22.550	22.570	22.300			
4	CFG	184.758	217.834	219.298	477.415	1,56%	1,71%	3,72%	258.117	292.658	259.582			
	CF 1	108.284	120.573	121.877	232.803	4,49%	4,76%	9,11%	110.926	124.520	112.231			
	Total Griya	97.865	104.482	107.262	152.132	5,01%	5,41%	7,69%	44.870	54.267	47.650			
	Oto	10.419	16.090	14.615	80.671	2,28%	2,53%	13,95%	66.056	70.253	64.581			
	CF 2	76.474	97.261	97.421	244.612	0,81%	0,95%	2,38%	147.191	168.138	147.351			
	Mitraguna & Others	72.232	90.607	89.999	224.863	0,92%	1,04%	2,59%	134.864	152.631	134.256			
	Pensiun	4.241	6.654	7.422	19.749	0,27%	0,46%	1,23%	12.327	15.507	13.095			
Total Pembiayaan		215.104	267.894	267.051	804.910	1,29%	1,43%	4,27%	537.859	589.806	537.016	1,31%	69,37%	-3,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	23-Nov-25	31-Dec-24	31-Oct-25	23-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	65.676	67.732	68.318	71.491	4,69%	4,66%	4,59%	3.173	5.815	3.760			
	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	56.404	7,51%	7,22%	7,71%	3.167	5.793	3.754			
	Value Chain	-	-	-	-				-	-	-			
2	MBG	31.069	38.514	39.976	46.293	1,34%	1,67%	1,93%	6.317	15.224	7.780			
	KUR	22.074	29.377	30.304	35.169	1,02%	1,34%	1,56%	4.865	13.095	5.792			
	Non KUR	8.995	9.137	9.672	11.124	6,46%	6,93%	8,03%	1.452	2.129	1.987			
3	PWG	184	191	191	250	0,02%	0,01%	0,01%	60	66	60			
	Cilem	-	-	-	42	0,00%	0,00%	0,00%	42	42	42			
	Gadai	184	191	191	208	0,03%	0,02%	0,03%	18	24	18			
4	CFG	227.463	278.802	284.201	307.200	1,92%	2,22%	2,39%	23.000	79.738	28.398			
	CF 1	109.876	143.958	141.595	154.334	4,56%	5,53%	6,04%	12.739	44.458	10.376			
	Total Griya	105.089	137.329	134.833	146.316	5,38%	6,80%	7,40%	11.483	41.226	8.987			
	Oto	4.786	6.629	6.761	8.018	1,05%	1,17%	1,39%	1.257	3.232	1.389			
	CF 2	117.587	134.844	142.606	152.867	1,25%	1,39%	1,49%	10.261	35.280	18.022			
	Mitraguna & Others	101.881	128.172	135.405	145.674	1,29%	1,57%	1,68%	10.269	43.793	17.502			
	Pensiun	15.706	6.673	7.201	7.193	0,09%	0,04%	0,45%	(8)	(8.513)	520			
Total Pembiayaan		324.392	385.238	392.685	425.235	1,94%	2,11%	2,26%	32.550	100.843	39.997	1,78%	21,07%	-0,5%

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 (1-23 Oct'25)	Growth (1-23 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	22-Nov-25	23-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	238.297	241.473	436.643	436.462	(2.867)	(181)	194.989	80,75%	198.165	83,16%	384.203	113,60%	52.259
2	Tabungan	1.732.891	1.859.030	1.819.839	1.812.547	56.174	(7.292)	(46.483)	-2,50%	79.656	4,60%	1.972.158	91,91%	(159.611)
3	Deposito	877.742	1.006.845	956.321	956.163	27.995	(158)	(50.682)	-5,03%	78.421	8,93%	892.777	107,10%	63.386
Total		2.848.930	3.107.348	3.212.803	3.205.171	81.302	(7.631)	97.823	3,15%	356.242	12,50%	3.249.137	98,65%	(43.966)
CASA		1.971.188	2.100.503	2.256.482	2.249.009	53.307	(7.473)	148.506	7,07%	277.821	14,09%	2.356.360	95,44%	(107.352)
(% CASA)		69,19%	67,60%	70,23%	70,17%									
FDR		84,13%	87,07%	84,35%	84,55%									

Kinerja ISE

No.	Segmen/Produk	Posisi					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	DPK ISE	79.410	83.911	86.478	88.323		1.844	4.412	5,26%	8.913	11,22%	115.376	76,55%	(27.053)
2	Giro ISE	37.094	35.641	38.854	38.937		82	3.296	9,25%	1.843	4,97%	58.873	66,14%	(19.936)
3	Tabungan ISE	39.484	45.872	45.200	46.961		1.761	1.089	2,37%	7.477	18,94%	44.492	105,55%	2.469
4	Deposito ISE	2.833	2.398	2.424	2.425		1	27	1,14%	(408)	-14,39%	12.011	20,19%	(9.585)
5	CIF ISE	2.097	2.253	2.267	2.267		0	14	0,62%	170	8,11%		0,00%	2.267

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-23 Oct'25)	Pencairan (1-23 Nov'25)	Pencairan MtM	MtD (1-23 Oct'25)	Growth (1-23 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	23-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	122.962	125.291	119.280	2.885	500	-2.385	-6.011	-6.012	-3.682	6.512	154.342	77,28%	(35.062)
	Linkage	22.750	26.138	25.365	-	-	-	10	-772	2.616	772	36.415	69,66%	(11.050)
	Non-Linkage	100.212	99.154	93.914	2.885	500	-2.385	-6.021	-5.240	-6.298	5.740	117.927	79,64%	(24.013)
	• Local Champion	83.501	67.399	66.568	2.520	500	-2.020	-11.270	-831	-16.933	1.331	91.899	72,44%	(25.331)
	• 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	324.416	9.590	8.085	-1.505	3.904	-124	13.600	8.209	356.921	90,89%	(32.506)
	KUR	291.370	304.664	304.868	8.655	7.935	-720	3.340	205	13.499	7.730	335.168	90,96%	(30.300)
	Non KUR	19.446	19.876	19.547	935	150	-785	564	-329	101	479	21.753	89,86%	(2.206)
3	PWG	193.140	311.736	321.071	53.306	36.061	-17.244	11.829	9.334	127.930	26.727	344.208	93,28%	(23.137)
	Cilem	122.752	210.728	217.989	20.043	15.614	-4.429	4.926	7.261	95.238	8.353	246.061	88,59%	(28.072)
	Gadai	70.389	101.008	103.081	33.263	20.447	-12.816	6.902	2.073	32.693	18.374	98.147	105,03%	4.934
4	CFG	1.770.026	1.944.093	1.945.178	33.011	29.998	-3.013	12.103	1.084	175.151	28.914	1.992.000	97,65%	(46.823)
	CF 1	463.002	518.559	517.339	11.535	5.204	-6.331	-305	-1.221	54.337	6.425	500.470	103,37%	16.868
	Total Griya	392.209	435.699	435.026	10.032	3.442	-6.590	0	-673	42.817	4.115	410.944	105,86%	24.082
	• Total Non Program	388.279	424.552	423.735	9.366	3.274	-6.091	6.848	-818	35.456	4.092	396.555	106,85%	27.180
	• Program	3.930	11.147	11.291	666	167	-499	1.756	145	7.361	23	14.389	76,47%	(3.098)
	Oto	70.793	82.860	82.312	1.503	1.762	259	-305	-548	11.519	2.310	89.526	91,94%	(7.213)
	CF 2	1.307.024	1.425.534	1.427.839	21.476	24.794	3.318	12.408	2.305	120.815	22.489	1.491.530	95,73%	(63.691)
	Mitraguna & Others	1.211.757	1.326.190	1.329.386	19.972	24.458	4.486	11.344	3.196	117.629	21.262	1.379.110	96,39%	(49.724)
	Pensiun	95.268	99.344	98.453	1.504	336	-1.168	1.064	-891	3.185	1.227	112.420	87,58%	(13.967)
Total Pembiayaan		2.396.945	2.705.661	2.709.944	98.791	74.644	-24.147	21.824	4.283	312.999	70.361	2.847.472	95,17%	(137.528)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	23-Nov-25	31-Dec-24	31-Oct-25	23-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	508	6	6	15.128	0,41%	0,00%	12,68%	15.122	14.620	15.122			
	Linkage	43	6	6	-	0,19%	0,02%	0,00%	(6)	(43)	(6)			
	Local Champion	465	-	-	10.478	0,46%	0,00%	11,16%	10.478	10.013	10.478			
	Value Chain	-	-	-	4.650	0,00%	0,00%	6,99%	4.650	4.650	4.650			
2	MBG	4.441	6.233	6.233	36.601	1,43%	1,92%	11,28%	30.368	32.160	30.368			
	KUR	3.770	4.834	4.834	32.512	1,29%	1,59%	10,66%	27.677	28.742	27.677			
	Non KUR	671	1.399	1.399	4.089	3,45%	7,04%	20,92%	2.690	3.418	2.690			
3	PWG	155	2	2	9.736	0,08%	0,00%	3,03%	9.734	9.581	9.734			
	Cilem	155	2	2	7.876	0,13%	0,00%	3,61%	7.874	7.721	7.874			
	Gadai	-	-	-	1.860	0,00%	0,00%	1,80%	1.860	1.860	1.860			
4	CFG	19.018	30.183	28.147	57.849	1,07%	1,45%	2,97%	29.702	38.831	27.666			
	CF 1	8.456	11.874	11.479	24.621	1,83%	2,21%	4,76%	13.142	16.165	12.746			
	Total Griya	6.832	10.848	10.463	16.132	1,74%	2,40%	3,71%	5.669	9.300	5.284			
	Oto	1.624	1.027	1.016	8.489	2,29%	1,23%	10,31%	7.472	6.865	7.462			
	CF 2	10.562	18.309	16.669	33.228	0,81%	1,17%	2,33%	16.560	22.667	14.920			
	Mitraguna & Others	10.315	17.929	16.481	31.262	0,85%	1,24%	2,35%	14.781	20.948	13.333			
	Pensiun	247	379	188	1.966	0,26%	0,19%	2,00%	1.778	1.719	1.587			
Total Pembiayaan		24.121	36.424	34.388	119.313	1,01%	1,27%	4,40%	84.925	95.192	82.889	1,04%	76,42%	-3,4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	23-Nov-25	31-Dec-24	31-Oct-25	23-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.083	1.738	1.738	1.744	0,88%	1,39%	1,46%	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	5.723	1,04%	1,44%	1,76%	1.039	2.496	807			
	KUR	1.952	4.295	4.075	4.831	0,67%	1,34%	1,58%	755	2.878	535			
	Non KUR	1.274	620	609	892	6,55%	3,06%	4,56%	283	(382)	271			
3	PWG	-	-	-	9	0,00%	0,00%	0,00%	9	9	9			
	Cilem	-	-	-	9	0,00%	0,00%	0,00%	9	9	9			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	33.691	27.581	27.766	29.073	1,90%	1,43%	1,49%	1.307	(4.618)	1.492			
	CF 1	5.942	6.610	4.809	6.285	1,28%	0,93%	1,21%	1.476	343	(325)			
	Total Griya	5.028	6.005	4.373	5.675	1,28%	1,00%	1,30%	1.301	646	(330)			
	Oto	914	606	436	611	1,29%	0,53%	0,74%	175	(303)	5			
	CF 2	27.748	20.970	22.956	22.787	2,12%	1,61%	1,60%	(169)	(4.961)	1.817			
	Mitraguna & Others	27.082	20.709	22.326	22.161	2,23%	1,68%	1,67%	(164)	(4.921)	1.452			
	Pensiun	666	262	631	626	0,03%	0,02%	0,64%	(5)	(40)	365			
Total Pembiayaan		38.001	34.235	34.188	36.549	1,59%	1,26%	1,35%	2.361	(1.452)	2.314	1,42%	-5,53%	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 (1-23 Oct'25	Growth (1-23 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	22-Nov-25	23-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	314.972	599.559	699.365	703.548	245.075	4.183	103.989	17,34%	388.576	123,37%	475.089	148,09%	228.459
2	Tabungan	2.242.130	2.422.180	2.411.333	2.404.608	40.155	(6.725)	(17.572)	-0,73%	162.478	7,25%	2.502.873	96,07%	(98.265)
3	Deposito	2.798.677	2.790.913	3.314.501	3.315.015	460.105	513	524.102	18,78%	516.338	18,45%	2.813.322	117,83%	501.693
Total		5.355.779	5.812.652	6.425.199	6.423.171	745.335	(2.029)	610.519	10,50%	1.067.392	19,93%	5.791.284	110,91%	631.887
CASA		2.557.102	3.021.739	3.110.698	3.108.156	285.230	(2.542)	86.417	2,86%	551.054	21,55%	2.977.962	104,37%	130.194
(% CASA		47,74%	51,99%	48,41%	48,39%									
FDR		47,52%	50,76%	46,39%	46,40%									

Kinerja ISE

No.	Segmen/Produk	Posisi					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	DPK ISE	113.657	100.407	104.324	105.176		852	4.769	4,75%	(8.481)	-7,46%	148.814	70,68%	(43.638)
2	Giro ISE	31.184	14.307	18.248	17.485		(763)	3.178	22,22%	(13.699)	-43,93%	52.489	33,31%	(35.004)
3	Tabungan ISE	59.057	66.768	66.744	68.359		1.615	1.591	2,38%	9.302	15,75%	63.948	106,90%	4.411
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 (1-23 Oct'25)	Pencairan (1-23 Nov'25)	Pencairan MtM	MtD (1-23 Oct'25	Growth (1-23 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	23-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	188.209	206.868	205.469	4.250	2.830	-1.420	3.840	-1.399	17.260	4.229	233.500	88,00%	(28.031)
	Linkage	19.369	18.145	18.022	-	-	-	-124	-123	-1.347	123	39.092	46,10%	(21.070)
	Non-Linkage	168.841	188.723	187.447	4.250	2.830	-1.420	3.964	-1.276	18.607	4.106	194.408	96,42%	(6.960)
	• Local Champion	162.434	179.355	178.489	4.250	2.830	-1.420	4.242	-867	16.055	3.697	174.555	102,25%	3.933
	• Value Chain	6.407	9.368	8.959	-	-	-	-277	-409	2.552	409	19.853	45,13%	(10.894)
2	MBG	159.435	191.840	192.749	2.025	4.620	2.595	1.349	909	33.315	3.711	205.492	93,80%	(12.743)
	KUR	151.599	182.202	182.891	1.950	4.070	2.120	1.585	689	31.292	3.381	195.351	93,62%	(12.460)
	Non KUR	7.836	9.637	9.858	75	550	475	-236	221	2.022	329	10.141	97,21%	(283)
3	PWG	252.400	412.261	431.503	78.591	58.383	-20.209	23.624	19.242	179.103	39.140	431.397	100,02%	106
	Cilem	111.797	223.573	233.911	25.536	18.429	-7.107	8.750	10.338	122.114	8.091	256.762	91,10%	(22.851)
	Gadai	140.603	188.688	197.592	53.055	39.954	-13.101	14.874	8.905	56.989	31.049	174.635	113,15%	22.957
4	CFG	1.944.791	2.139.295	2.150.858	38.212	44.229	6.016	19.378	11.563	206.066	32.666	2.194.090	98,03%	(43.233)
	CF 1	376.842	385.958	384.621	2.059	1.727	-333	235	-1.337	7.779	3.063	418.880	91,82%	(34.259)
	Total Griya	311.852	314.123	314.372	938	1.540	602	0	249	2.521	1.291	332.926	94,43%	(18.554)
	• Total Non Program	308.347	309.901	310.164	938	1.540	602	-3.862	263	1.817	1.277	317.656	97,64%	(7.492)
	• Program	3.505	4.223	4.208	-	-	0	133	-14	703	14	15.270	27,56%	(11.062)
	Oto	64.990	71.834	70.249	1.122	187	-935	235	-1.586	5.259	1.772	85.954	81,73%	(15.705)
	CF 2	1.567.950	1.753.337	1.766.237	36.153	42.502	6.349	19.143	12.899	198.287	29.603	1.775.210	99,49%	(8.974)
	Mitraguna & Others	1.383.782	1.559.560	1.570.918	33.247	38.770	5.523	18.462	11.358	187.136	27.412	1.571.846	99,94%	(928)
	Pensiun	184.168	193.778	195.319	2.906	3.732	826	681	1.541	11.151	2.191	203.365	96,04%	(8.046)
Total Pembiayaan		2.544.835	2.950.264	2.980.579	123.079	110.061	-13.017	48.191	30.316	435.744	79.746	3.064.479	97,26%	(83.900)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	23-Nov-25	31-Dec-24	31-Oct-25	23-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.267	-	3.204	9.535	0,67%	1,55%	4,64%	6.331	8.267	9.535			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	1.267	-	3.204	8.135	0,75%	1,70%	4,34%	4.932	6.868	8.135			
	Value Chain	-	-	-	1.400	0,00%	0,00%	0,78%	1.400	1.400	1.400			
2	MBG	3.453	4.655	4.655	23.404	2,17%	2,43%	12,14%	18.749	19.951	18.749			
	KUR	2.876	4.305	4.305	21.736	1,90%	2,36%	11,88%	17.431	18.860	17.431			
	Non KUR	577	350	350	1.668	7,36%	3,63%	16,92%	1.318	1.091	1.318			
3	PWG	-	26	26	19.372	0,00%	0,01%	4,49%	19.346	19.372	19.346			
	Cilem	-	-	-	11.458	0,00%	0,00%	4,90%	11.458	11.458	11.458			
	Gadai	-	26	26	7.914	0,00%	0,01%	4,01%	7.888	7.914	7.888			
4	CFG	19.268	23.212	25.105	44.106	0,99%	1,17%	2,05%	19.001	24.838	20.894			
	CF 1	8.041	9.455	13.170	22.399	2,13%	3,41%	5,82%	9.229	14.358	12.944			
	Total Griya	6.972	7.025	10.986	14.470	2,24%	3,50%	4,60%	3.484	7.498	7.445			
	Oto	1.069	2.430	2.184	7.929	1,64%	3,04%	11,29%	5.745	6.860	5.499			
	CF 2	11.227	13.757	11.934	21.707	0,72%	0,68%	1,23%	9.772	10.480	7.950			
	Mitraguna & Others	11.107	13.302	11.331	19.303	0,80%	0,73%	1,23%	7.972	8.196	6.000			
	Pensiun	120	455	603	2.404	0,07%	0,31%	1,23%	1.801	2.284	1.950			
Total Pembiayaan		23.988	27.892	32.989	96.417	0,94%	1,12%	3,23%	63.428	72.428	68.524	0,93%	71,22%	-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	23-Nov-25	31-Dec-24	31-Oct-25	23-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	2.565	1,80%	0,79%	1,33%	1.040	(298)	870			
	KUR	1.760	1.181	1.021	2.039	1,16%	0,56%	1,12%	1.019	280	858			
	Non KUR	1.104	515	504	526	14,08%	5,23%	5,34%	22	(578)	11			
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	31.708	0,93%	1,12%	1,47%	7.737	13.584	10.526			
	CF 1	5.476	6.060	6.167	8.637	0,45%	1,60%	2,25%	2.469	3.161	2.577			
	Total Griya	4.795	5.611	5.656	8.125	1,54%	1,80%	2,58%	2.469	3.331	2.515			
	Oto	681	449	511	511	1,05%	0,71%	0,73%	-	(170)	62			
	CF 2	12.648	15.122	17.804	23.071	0,81%	1,02%	1,31%	5.267	10.423	7.949			
	Mitraguna & Others	12.330	14.664	17.209	22.477	0,89%	1,10%	1,43%	5.267	10.146	7.813			
	Pensiun	318	458	595	595	0,01%	0,02%	0,30%	-	277	136			
Total Pembiayaan		30.008	30.694	33.313	45.293	1,18%	1,13%	1,52%	11.981	15.285	14.599	0,94%	38,19%	-0,6%

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 (1-23 Oct'25)	Growth (1-23 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	22-Nov-25	23-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	155.866	132.926	151.315	151.808	(20.234)	493	18.882	14,20%	(4.058)	-2,60%	307.972	49,29%	(156.164)
2	Tabungan	1.803.617	1.929.405	1.940.216	1.935.286	8.980	(4.930)	5.881	0,30%	131.670	7,30%	2.053.217	94,26%	(117.931)
3	Deposito	681.198	794.773	799.101	797.751	13.126	(1.350)	2.978	0,37%	116.553	17,11%	695.719	114,67%	102.032
Total		2.640.681	2.857.104	2.890.632	2.884.845	1.872	(5.787)	27.741	0,97%	244.164	9,25%	3.056.908	94,37%	(172.063)
CASA		1.959.483	2.062.331	2.091.531	2.087.094	(11.254)	(4.437)	24.763	1,20%	127.611	6,51%	2.361.189	88,39%	(274.095)
(% CASA)		74,20%	72,18%	72,36%	72,35%									
FDR		99,99%	103,86%	103,56%	103,77%									

Kinerja ISE

No.	Segmen/Produk	Posisi					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	DPK ISE	65.610	78.195	84.158	86.444		2.286	8.249	10,55%	20.834	31,75%	93.649	92,31%	(7.205)
2	Giro ISE	23.758	19.240	22.195	23.539		1.344	4.298	22,34%	(220)	-0,93%	40.752	57,76%	(17.214)
3	Tabungan ISE	30.646	49.287	52.296	53.238		942	3.951	8,02%	22.592	73,72%	34.543	154,12%	18.695
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 (1-23 Oct'25)	Pencairan (1-23 Nov'25)	Pencairan MtM	MtD (1-23 Oct'25)	Growth (1-23 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	23-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	80.398	96.289	100.410	3.115	5.900	2.785	1.646	4.122	20.013	1.778	108.670	92,40%	(8.259)
	Linkage	14.865	24.410	24.410	-	-	-	54	0	9.545	-	27.177	89,82%	(2.766)
	Non-Linkage	65.533	71.879	76.000	3.115	5.900	2.785	1.592	4.122	10.467	1.778	81.493	93,26%	(5.493)
	• Local Champion	62.373	68.775	72.924	3.115	5.900	2.785	1.923	4.149	10.551	1.751	69.939	104,27%	2.985
	• Value Chain	3.160	3.104	3.076	-	-	-	-330	-28	-84	28	11.554	26,62%	(8.478)
2	MBG	368.059	386.301	386.362	9.705	8.675	-1.030	2.427	62	18.304	8.613	416.638	92,73%	(30.276)
	KUR	343.457	360.866	360.402	8.605	7.885	-720	2.172	-464	16.945	8.349	389.607	92,50%	(29.204)
	Non KUR	24.602	25.435	25.960	1.100	790	-310	255	525	1.358	265	27.031	96,04%	(1.071)
3	PWG	200.888	337.104	353.229	64.046	56.396	-7.650	15.679	16.124	152.340	40.272	352.958	100,08%	271
	Cilem	92.590	179.567	192.705	16.309	20.857	4.548	5.131	13.138	100.114	7.720	214.664	89,77%	(21.959)
	Gadai	108.298	157.537	160.524	47.737	35.539	-12.197	10.549	5.942	52.226	32.553	138.294	116,07%	22.330
4	CFG	1.991.066	2.147.657	2.153.599	38.537	33.571	-4.966	24.686	2.987	162.533	27.629	2.201.267	97,83%	(47.669)
	CF 1	271.158	283.456	283.465	3.645	2.435	-1.209	1.344	9	12.307	2.427	306.261	92,56%	(22.796)
	Total Griya	236.939	234.916	233.531	850	160	-690	0	-1.385	-3.408	1.545	254.302	91,83%	(20.771)
	• Total Non Program	155.508	157.635	156.482	850	-	-850	-522	-1.153	974	1.153	163.178	95,90%	(6.696)
	• Program	81.431	77.281	77.049	-	160	-160	-763	-232	-4.382	393	91.124	84,55%	(14.075)
	Oto	34.219	48.540	49.934	2.795	2.275	-520	1.344	1.394	15.715	881	51.959	96,10%	(2.025)
	CF 2	1.719.908	1.864.201	1.870.134	34.893	31.136	-3.757	23.342	5.933	150.226	25.203	1.895.007	98,69%	(24.873)
	Mitraguna & Others	1.474.657	1.597.603	1.603.470	30.850	28.268	-2.582	17.258	5.867	128.813	22.401	1.633.534	98,16%	(30.064)
	Pensiun	245.250	266.598	266.664	4.043	2.868	-1.175	6.084	66	21.413	2.802	261.473	101,99%	5.191
Total Pembiayaan		2.640.411	2.967.351	2.993.600	115.403	104.543	-10.861	44.438	26.250	353.190	78.293	3.079.533	97,21%	(85.932)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	23-Nov-25	31-Dec-24	31-Oct-25	23-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	602	-	6.767	0,00%	0,00%	6,74%	6.767	6.767	6.165			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	602	-	6.767	0,00%	0,00%	8,90%	6.767	6.767	6.165			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	2.275	5.444	5.444	35.711	0,62%	1,41%	9,24%	30.267	33.436	30.267			
	KUR	1.785	4.476	4.476	30.953	0,52%	1,24%	8,59%	26.478	29.168	26.478			
	Non KUR	489	968	968	4.757	1,99%	3,81%	18,32%	3.789	4.268	3.789			
3	PWG	10	-	-	13.541	0,00%	0,00%	3,83%	13.541	13.531	13.541			
	Cilem	10	-	-	9.244	0,01%	0,00%	4,80%	9.244	9.234	9.244			
	Gadai	-	-	-	4.297	0,00%	0,00%	2,68%	4.297	4.297	4.297			
4	CFG	19.717	27.801	28.500	68.334	0,99%	1,33%	3,17%	39.834	48.617	40.532			
	CF 1	13.249	15.216	16.070	26.216	4,89%	5,67%	9,25%	10.145	12.967	10.999			
	Total Griya	12.780	14.475	15.301	20.061	5,39%	6,51%	8,59%	4.759	7.281	5.586			
	Oto	469	742	769	6.155	1,37%	1,58%	12,33%	5.386	5.686	5.413			
	CF 2	6.468	12.585	12.430	42.118	0,38%	0,67%	2,25%	29.689	35.650	29.533			
	Mitraguna & Others	5.999	11.277	11.068	39.202	0,41%	0,69%	2,44%	28.134	33.203	27.925			
	Pensiun	470	1.308	1.361	2.916	0,19%	0,51%	1,09%	1.555	2.447	1.609			
Total Pembiayaan		22.002	33.847	33.943	124.352	0,83%	1,14%	4,15%	90.409	102.350	90.506	0,88%	78,82%	-3,3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	23-Nov-25	31-Dec-24	31-Oct-25	23-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	18.159	23.973	24.522	24.108	22,59%	25,47%	24,01%	(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	3.254	0,70%	0,71%	0,84%	520	681	944			
	KUR	1.118	1.018	1.434	1.651	0,33%	0,40%	0,46%	218	533	634			
	Non KUR	1.455	1.292	1.300	1.602	5,91%	5,11%	6,17%	303	148	310			
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	25.397	1,29%	1,09%	1,18%	1.906	(270)	2.348			
	CF 1	9.750	10.411	9.855	11.088	3,60%	3,48%	3,91%	1.233	1.339	678			
	Total Griya	9.274	9.871	9.315	10.371	3,91%	3,97%	4,44%	1.057	1.098	501			
	Oto	476	540	540	717	1,39%	1,11%	1,44%	177	241	177			
	CF 2	15.917	12.639	13.636	14.309	0,93%	0,73%	0,77%	673	(1.608)	1.670			
	Mitraguna & Others	14.983	11.801	12.664	13.337	1,02%	0,79%	0,83%	673	(1.646)	1.536			
	Pensiun	934	838	972	972	0,04%	0,03%	0,36%	-	38	134			
Total Pembiayaan		46.399	49.332	50.747	52.759	1,76%	1,71%	1,76%	2.012	6.360	3.427	1,79%	-1,39%	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 (1-23 Oct'25	Growth (1-23 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	22-Nov-25	23-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.111.061	1.511.279	1.363.338	1.363.182	79.856	(156)	(148.096)	-9,80%	252.121	22,69%	1.359.521	100,27%	3.662
2	Tabungan	4.778.169	5.117.615	5.286.366	5.267.630	111.728	(18.736)	150.015	2,93%	489.461	10,24%	5.138.860	102,51%	128.770
3	Deposito	1.667.902	1.697.645	1.643.389	1.642.899	(31.178)	(490)	(54.746)	-3,22%	(25.003)	-1,50%	1.690.130	97,21%	(47.231)
Total		7.557.133	8.326.539	8.293.093	8.273.712	160.406	(19.381)	(52.827)	-0,63%	716.579	9,48%	8.188.511	101,04%	85.201
CASA		5.889.231	6.628.894	6.649.704	6.630.813	191.584	(18.892)	1.919	0,03%	741.582	12,59%	6.498.380	102,04%	132.432
(% CASA		77,93%	79,61%	80,18%	80,14%									
FDR		79,28%	78,62%	80,39%	80,57%									

Kinerja ISE

No.	Segmen/Produk	Posisi					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	DPK ISE	304.377	344.571	363.582	362.334		(1.247)	17.763	5,16%	57.957	19,04%	392.287	92,36%	(29.953)
2	Giro ISE	93.275	83.083	87.808	85.812		(1.997)	2.729	3,29%	(7.463)	-8,00%	146.711	58,49%	(60.899)
3	Tabungan ISE	174.173	207.373	221.570	222.266		697	14.894	7,18%	48.093	27,61%	186.170	119,39%	36.097
4	Deposito ISE	36.929	54.116	54.204	54.256		53	140	0,26%	17.327	46,92%	59.406	91,33%	(5.150)
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 (1-23 Oct'25)	Pencairan (1-23 Nov'25)	Pencairan MtM	MtD (1-23 Oct'25	Growth (1-23 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	23-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	824.608	794.625	888.139	4.840	102.302	97.462	-22.040	93.514	63.532	8.788	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	4.840	2.302	-2.538	-17.075	-4.025	1.506	6.327	275.847	87,82%	(33.589)
	• Local Champion	177.655	176.981	174.975	1.490	2.050	560	-18.124	-2.006	-2.680	4.056	188.154	93,00%	(13.179)
	• 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	1.047.978	23.541	22.456	-1.085	4.277	-2.232	22.833	24.688	1.127.564	92,94%	(79.587)
	KUR	965.396	990.622	989.182	23.096	21.976	-1.120	4.147	-1.441	23.785	23.417	1.062.689	93,08%	(73.508)
	Non KUR	59.748	59.587	58.796	445	480	35	130	-791	-952	1.271	64.875	90,63%	(6.079)
3	PWG	255.819	508.340	534.054	100.315	59.833	-40.483	31.058	25.714	278.235	34.119	563.574	94,76%	(29.520)
	Cilem	149.863	346.578	363.509	35.751	27.219	-8.532	16.151	16.931	213.645	10.288	399.246	91,05%	(35.738)
	Gadai	105.956	161.762	170.546	64.564	32.614	-31.950	14.906	8.783	64.590	23.831	164.327	103,78%	6.218
4	CFG	3.885.901	4.193.178	4.196.362	79.395	64.369	-15.026	38.816	3.184	310.460	61.185	4.332.277	96,86%	(135.915)
	CF 1	838.535	901.570	899.323	14.953	9.206	-5.747	2.382	-2.247	60.788	11.452	913.053	98,50%	(13.730)
	Total Griya	595.912	605.944	602.773	6.804	2.076	-4.728	0	-3.172	6.860	5.248	633.024	95,22%	(30.251)
	• Total Non Program	435.065	456.344	453.924	6.326	1.918	-4.408	4.223	-2.420	18.859	4.338	451.458	100,55%	2.466
	• Program	160.848	149.601	148.849	478	158	-321	-929	-752	-11.999	910	181.566	81,98%	(32.717)
	Oto	242.622	295.625	296.551	8.149	7.130	-1.019	2.382	925	53.928	6.205	280.029	105,90%	16.521
	CF 2	3.047.367	3.291.608	3.297.039	64.442	55.163	-9.279	36.434	5.430	249.672	49.733	3.419.224	96,43%	(122.185)
	Mitraguna & Others	2.497.673	2.730.485	2.736.052	58.689	47.577	-11.111	33.809	5.567	238.380	42.010	2.835.118	96,51%	(99.066)
	Pensium	549.694	561.123	560.986	5.754	7.586	1.832	2.625	-136	11.292	7.722	584.105	96,04%	(23.119)
Total Pembiayaan		5.991.472	6.546.353	6.666.533	208.092	248.960	40.868	52.110	120.180	675.060	128.780	6.909.817	96,48%	(243.284)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	23-Nov-25	31-Dec-24	31-Oct-25	23-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.291	250	188	9.559	0,16%	0,02%	1,08%	9.371	8.269	9.309			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	1.291	250	188	8.909	0,54%	0,08%	3,68%	8.721	7.619	8.659			
	Value Chain	-	-	-	650	0,00%	0,00%	0,37%	650	650	650			
2	MBG	11.476	19.520	19.520	67.281	1,12%	1,86%	6,42%	47.761	55.805	47.761			
	KUR	9.838	16.517	16.517	58.390	1,02%	1,67%	5,90%	41.874	48.552	41.874			
	Non KUR	1.638	3.003	3.003	8.891	2,74%	5,04%	15,12%	5.887	7.253	5.887			
3	PWG	124	-	-	12.930	0,05%	0,00%	2,42%	12.930	12.805	12.930			
	Cilem	118	-	-	10.186	0,08%	0,00%	2,80%	10.186	10.069	10.186			
	Gadai	7	-	-	2.743	0,01%	0,00%	1,61%	2.743	2.737	2.743			
4	CFG	59.411	71.220	72.096	155.895	1,53%	1,72%	3,72%	83.799	96.484	84.675			
	CF 1	35.165	42.144	39.232	83.123	4,19%	4,35%	9,24%	43.891	47.958	40.978			
	Total Griya	29.490	31.633	30.424	39.866	4,95%	5,02%	6,61%	9.441	10.376	8.232			
	Oto	5.675	10.511	8.808	43.257	2,34%	2,98%	14,59%	34.449	37.582	32.746			
	CF 2	24.246	29.076	32.864	72.772	0,80%	1,00%	2,21%	39.909	48.526	43.697			
	Mitraguna & Others	22.605	26.760	29.933	64.771	0,91%	1,10%	2,37%	34.838	42.166	38.011			
	Pensium	1.642	2.316	2.931	8.002	0,30%	0,52%	1,43%	5.070	6.360	5.686			
Total Pembiayaan		72.302	90.990	91.804	245.665	1,21%	1,40%	3,69%	153.861	173.363	154.675	1,25%	66,14%	-2,4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	23-Nov-25	31-Dec-24	31-Oct-25	23-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.722	1.122	1.177	1.204	0,21%	0,15%	0,14%	27	(517)	82			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	1.722	1.122	1.177	1.204	0,72%	0,48%	0,50%	27	(517)	82			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	18.877	21.749	22.526	25.382	1,84%	2,14%	2,42%	2.856	6.506	3.634			
	KUR	14.751	16.970	17.487	20.100	1,53%	1,77%	2,03%	2.613	5.349	3.130			
	Non KUR	4.126	4.778	5.039	5.282	6,91%	8,46%	8,98%	243	1.157	504			
3	PWG	-	7	7	35	0,00%	0,00%	0,01%	29	35	29			
	Cilem	-	-	-	11	0,00%	0,00%	0,00%	11	11	11			
	Gadai	-	7	7	24	0,00%	0,00%	0,01%	18	24	18			
4	CFG	50.713	72.384	73.070	78.873	1,31%	1,74%	1,88%	5.803	28.160	6.489			
	CF 1	15.203	26.269	26.509	29.892	1,81%	2,94%	3,32%	3.384	14.690	3.623			
	Total Griya	12.941	22.853	22.897	25.380	2,17%	3,78%	4,21%	2.483	12.439	2.527			
	Oto	2.262	3.416	3.611	4.512	0,93%	1,22%	1,52%	901	2.250	1.096			
	CF 2	35.510	46.115	46.561	48.981	1,17%	1,41%	1,49%	2.420	13.471	2.866			
	Mitraguna & Others	25.071	43.079	43.527	45.948	1,00%	1,59%	1,68%	2.421	20.877	2.869			
	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	105.495	1,19%	1,48%	1,58%	8.716	34.184	10.234	1,14%	27,98%	-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 (1-23 Oct'25	Growth (1-23 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	22-Nov-25	23-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	74.169	59.049	49.222	49.220	(86.238)	(3)	(9.829)	-16,65%	(24.949)	-33,64%	212.481	23,16%	(163.261)
2	Tabungan	1.786.724	1.968.204	1.945.315	1.938.015	36.437	(7.300)	(30.189)	-1,53%	151.291	8,47%	2.011.047	96,37%	(73.032)
3	Deposito	649.060	615.862	621.194	621.198	(36.484)	3	5.336	0,87%	(27.863)	-4,29%	663.637	93,61%	(42.439)
Total		2.509.954	2.643.115	2.615.732	2.608.433	(86.285)	(7.299)	(34.683)	-1,31%	98.479	3,92%	2.887.165	90,35%	(278.732)
CASA		1.860.893	2.027.253	1.994.537	1.987.235	(49.801)	(7.302)	(40.018)	-1,97%	126.342	6,79%	2.223.528	89,37%	(236.293)
(% CASA		74,14%	76,70%	76,25%	76,19%									
FDR		125,36%	131,49%	133,73%	134,11%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-20 Nov'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	DPK ISE	42.839	42.018	41.463	42.111		649	94	0,22%	(728)	-1,70%	80.699	52,18%	(38.588)
2	Giro ISE	4.948	4.741	4.689	5.019		330	278	5,87%	71	1,44%	27.894	17,99%	(22.875)
3	Tabungan ISE	31.691	33.067	32.555	32.873		318	(194)	-0,59%	1.182	3,73%	36.953	88,96%	(4.079)
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 (1-23 Oct'25)	Pencairan (1-23 Nov'25)	Pencairan MtM	MtD (1-23 Oct'25	Growth (1-23 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	23-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	184.570	242.665	243.065	500	3.200	2.700	-5.617	400	58.495	2.800	215.986	112,54%	27.079
	Linkage	86.431	111.300	110.956	-	-	-	-488	-344	24.525	344	100.323	110,60%	10.633
	Non-Linkage	98.139	131.365	132.109	500	3.200	2.700	-5.130	744	33.970	2.456	115.663	114,22%	16.446
	• Local Champion	98.139	131.365	132.109	500	3.200	2.700	-5.130	744	33.970	2.456	112.586	117,34%	19.523
	• Value Chain	-	-	-	-	-	-	0	0	0	-	3.077	0,00%	(3.077)
2	MBG	446.877	444.339	442.928	9.270	8.915	-355	-160	-1.411	-3.949	10.326	501.352	88,35%	(58.423)
	KUR	419.345	419.362	418.531	9.170	8.755	-415	-247	-831	-814	9.586	471.093	88,84%	(52.562)
	Non KUR	27.532	24.977	24.398	100	160	60	-407	-580	-3.135	740	30.259	80,63%	(5.861)
3	PWG	258.833	406.261	424.014	85.348	68.241	-17.107	27.268	17.753	165.180	50.488	414.433	102,31%	9.581
	Cilem	127.522	219.691	228.661	23.518	18.788	-4.730	9.355	8.969	101.139	9.819	250.568	91,26%	(21.907)
	Gadai	131.312	186.659	195.353	61.830	49.452	-12.377	17.913	8.784	64.041	40.669	163.864	119,22%	31.488
4	CFG	2.256.170	2.382.215	2.388.127	45.547	34.710	-10.838	22.329	5.912	131.957	28.798	2.472.864	96,57%	(84.737)
	CF 1	461.418	471.592	471.903	5.776	3.412	-2.365	5.755	310	10.485	3.101	495.744	95,19%	(23.842)
	Total Griya	417.205	393.258	392.662	1.626	788	-838	0	-596	-24.544	1.384	432.970	90,69%	(40.308)
	• Total Non Program	64.148	59.328	59.560	1.311	510	-801	2.080	231	-4.588	279	71.111	83,76%	(11.552)
	• Program	353.058	333.930	333.102	315	278	-37	-1.789	-828	-19.956	1.106	361.858	92,05%	(28.756)
	Oto	44.213	78.334	79.241	4.150	2.624	-1.526	5.755	906	35.028	1.717	62.775	126,23%	16.466
	CF 2	1.794.752	1.910.623	1.916.224	39.771	31.298	-8.473	16.573	5.601	121.472	25.696	1.977.120	96,92%	(60.896)
	Mitraguna & Others	1.323.695	1.431.023	1.437.411	31.128	25.035	-6.094	12.749	6.387	113.715	18.647	1.489.234	96,52%	(51.823)
	Pensiun	471.056	479.599	478.814	8.643	6.263	-2.379	3.824	-786	7.757	7.049	487.886	98,14%	(9.073)
Total Pembiayaan		3.146.451	3.475.480	3.498.134	140.665	115.065	-25.599	43.819	22.654	351.684	92.411	3.604.634	97,05%	(106.500)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	23-Nov-25	31-Dec-24	31-Oct-25	23-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	192	348	475	2.403	0,10%	0,20%	0,99%	1.927	2.211	2.054			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	192	348	475	2.403	0,20%	0,36%	1,82%	1.927	2.211	2.054			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	4.879	7.999	7.999	47.932	1,09%	1,80%	10,82%	39.933	43.053	39.933			
	KUR	3.627	6.377	6.377	43.912	0,86%	1,52%	10,49%	37.535	40.285	37.535			
	Non KUR	1.252	1.623	1.623	4.020	4,55%	6,50%	16,48%	2.397	2.768	2.397			
3	PWG	275	1	1	17.596	0,11%	0,00%	4,15%	17.595	17.321	17.595			
	Cilem	275	1	1	11.834	0,22%	0,00%	5,18%	11.833	11.559	11.833			
	Gadai	-	-	-	5.762	0,00%	0,00%	2,95%	5.762	5.762	5.762			
4	CFG	67.344	65.418	65.451	151.232	2,98%	2,75%	6,33%	85.781	83.888	85.814			
	CF 1	43.373	41.883	41.926	76.446	9,40%	8,89%	16,20%	34.520	33.073	34.563			
	Total Griya	41.791	40.502	40.088	61.604	10,02%	10,19%	15,69%	21.516	19.813	21.102			
	Oto	1.583	1.381	1.838	14.842	3,58%	2,35%	18,73%	13.004	13.259	13.461			
	CF 2	23.971	23.535	23.525	74.786	1,34%	1,23%	3,90%	51.261	50.815	51.251			
	Mitraguna & Others	22.208	21.338	21.186	70.326	1,68%	1,48%	4,89%	49.139	48.118	48.987			
	Pensiun	1.763	2.197	2.338	4.460	0,37%	0,49%	0,93%	2.122	2.697	2.264			
Total Pembiayaan		72.690	73.767	73.927	219.163	2,31%	2,13%	6,27%	145.236	146.473	145.396	2,29%	63,53%	-4,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	23-Nov-25	31-Dec-24	31-Oct-25	23-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	35.691	33.082	33.063	33.414	19,34%	13,63%	13,75%	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%	25,29%	351	(2.277)	332			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	3.530	7.844	8.508	9.369	0,79%	1,91%	2,12%	861	5.840	1.526			
	KUR	2.493	5.912	6.287	6.548	0,59%	1,50%	1,56%	260	4.055	636			
	Non KUR	1.037	1.932	2.221	2.822	3,77%	8,89%	11,57%	601	1.785	890			
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	142.150	4,40%	5,70%	5,95%	6.247	42.881	7.544			
	CF 1	73.505	94.608	94.254	98.431	15,93%	19,99%	20,86%	4.177	24.926	3.823			
	Total Griya	73.052	92.989	92.591	96.764	17,51%	23,54%	24,64%	4.173	23.712	3.774			
	Oto	453	1.619	1.663	1.668	1,03%	2,12%	2,10%	4	1.214	49			
	CF 2	25.764	39.998	41.649	43.718	1,44%	2,18%	2,28%	2.070	17.955	3.720			
	Mitraguna & Others	22.415	37.920	39.679	41.751	1,69%	2,77%	2,90%	2.072	19.337	3.831			
	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	185.139	4,41%	5,11%	5,29%	7.481	46.466	9.423	4,00%	24,44%	-1,3%

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)