

REGION 2 MEDAN

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Oct'25	Growth (1-25 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	24-Nov-25	25-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.894.366	2.544.286	2.775.448	2.704.930	215.592	(70.518)	160.644	6,31%	810.564	42,79%	2.739.265	98,75%	(34.335)
2	Tabungan	12.343.531	13.296.434	13.386.010	13.517.703	253.475	131.693	221.269	1,66%	1.174.172	9,51%	13.678.155	98,83%	(160.452)
3	Deposito	6.674.579	6.906.038	7.324.370	7.280.377	433.564	(43.993)	374.339	5,42%	605.798	9,08%	6.755.585	107,77%	524.792
Total		20.912.476	22.746.758	23.485.828	23.503.010	902.631	17.181	756.252	3,32%	2.590.534	12,39%	23.173.005	101,42%	330.004
CASA		14.237.897	15.840.720	16.161.458	16.222.633	469.066	61.175	381.913	2,41%	1.984.735	13,94%	16.417.420	98,81%	(194.787)
(% CASA)		68,08%	69,64%	68,81%	69,02%									
FDR		79,95%	81,97%	80,14%	80,08%									

Kinerja ISE

No.	Segmen/Produk	Posisi					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	DPK ISE	605.893	649.102	686.955	687.176		221	38.074	5,87%	81.283	13,42%	796.175	96,31%	(108.999)
2	Giro ISE	190.259	157.011	171.630	172.646		1.016	15.635	9,96%	(17.613)	-9,26%	305.720	56,47%	(133.073)
3	Tabungan ISE	335.051	402.368	425.476	424.681		(795)	22.313	5,55%	89.630	26,75%	361.290	117,55%	63.391
4	Deposito ISE	80.583	89.723	89.849	89.849		0	126	0,14%	9.266	11,50%	129.166	69,56%	(39.317)
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 (1-25 Oct'25)	Pencairan (1-25 Nov'25)	Pencairan MtM	MtD (1-31 Oct'25	Growth (1-25 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	1.400.748	1.465.739	1.550.203	17.890	114.732	96.842	-28.183	84.464	149.455	30.268	1.598.900	96,95%	(48.697)
	Linkage	727.269	728.335	821.709	-	100.000	100.000	-5.513	93.374	94.439	6.626	813.561	101,00%	8.147
	Non-Linkage	673.478	737.404	728.494	17.890	14.732	-3.158	-22.670	-8.909	55.016	23.641	785.338	92,76%	(56.844)
	• Local Champion	584.102	623.875	622.155	14.175	14.480	305	-28.360	-1.720	38.053	16.200	637.134	97,65%	(14.979)
	• Value Chain	89.377	113.529	106.340	3.715	252	(3.463)	5.690	-7.190	16.963	7.442	148.204	71,75%	(41.865)
2	MBG	2.310.331	2.397.229	2.396.858	62.871	69.947	7.076	11.797	-371	86.528	70.318	2.607.967	91,91%	(211.109)
	KUR	2.171.167	2.257.716	2.258.645	59.406	67.482	8.076	11.491	929	87.478	66.553	2.453.908	92,04%	(195.263)
	Non KUR	139.164	139.514	138.213	3.465	2.465	-1.000	306	-1.300	-951	3.765	154.060	89,71%	(15.847)
3	PWG	1.161.081	1.975.702	2.054.481	406.473	327.886	-78.587	109.457	78.779	893.400	249.107	2.106.569	97,53%	(52.088)
	Cilem	604.524	1.180.138	1.222.746	122.823	114.166	-8.657	44.313	42.608	618.222	71.558	1.367.301	89,43%	(144.555)
	Gadai	556.557	795.564	831.735	283.651	213.720	-69.931	65.144	36.171	275.178	177.549	739.268	112,51%	92.467
4	CFG	11.847.954	12.806.437	12.819.927	261.165	245.816	-15.349	124.487	13.490	971.973	232.327	13.192.499	97,18%	(372.572)
	CF 1	2.410.954	2.561.135	2.549.850	40.898	29.378	-11.520	16.587	-11.285	138.896	40.664	2.634.408	96,79%	(84.558)
	Total Griya	1.954.117	1.983.941	1.968.998	22.050	9.832	-12.218	7.175	-14.943	14.881	24.775	2.064.166	95,39%	(95.168)
	• Total Non Program	1.351.346	1.407.760	1.394.916	20.590	8.901	-11.689	8.767	-12.843	43.570	21.745	1.399.959	99,64%	(5.043)
	• Program	602.771	576.181	574.081	1.460	931	-529	-1.592	-2.100	-28.690	3.030	664.207	86,43%	(90.125)
	Oto	456.837	577.194	580.852	18.848	19.547	698	9.412	3.658	124.015	15.889	570.242	101,86%	10.610
	CF 2	9.437.000	10.245.302	10.270.077	220.267	216.438	-3.829	107.900	24.775	833.078	191.663	10.558.091	97,27%	(288.014)
	Mitraguna & Others	7.891.563	8.644.861	8.670.883	195.618	194.225	-1.394	93.621	26.021	779.319	168.203	8.908.842	97,33%	(237.959)
	Pensiun	1.545.436	1.600.441	1.599.195	24.649	22.213	-2.436	14.278	-1.246	53.758	23.460	1.649.249	96,97%	(50.054)
Total Pembiayaan		16.720.113	18.645.108	18.821.470	748.400	758.381	9.982	217.558	176.362	2.101.356	582.019	19.505.935	96,49%	(684.465)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	25-Nov-25	31-Dec-24	31-Oct-25	25-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	3.258	1.207	3.873	111.557	0,23%	0,26%	7,20%	107.684	108.299	110.350			
	Linkage	43	6	6	2.758	0,01%	0,00%	0,34%	2.752	2.715	2.752			
	Local Champion	3.215	1.201	3.867	99.485	0,48%	0,52%	13,66%	95.618	96.271	98.285			
	Value Chain	-	-	-	9.313				9.313	9.313	9.313			
2	MBG	26.523	48.577	43.850	246.345	1,15%	1,83%	10,28%	202.495	219.822	197.768			
	KUR	21.896	39.713	36.508	222.662	1,01%	1,62%	9,86%	186.154	200.766	182.949			
	Non KUR	4.627	8.864	7.342	23.683	3,33%	5,26%	17,14%	16.341	19.056	14.819			
3	PWG	565	277	29	181.829	0,05%	0,00%	8,85%	181.800	181.264	181.553			
	Cilem	558	-	3	150.116	0,09%	0,00%	12,28%	150.112	149.558	150.116			
	Gadai	7	277	26	31.713	0,00%	0,00%	3,81%	31.687	31.707	31.437			
4	CFG	184.758	217.834	219.298	548.408	1,56%	1,71%	4,28%	329.110	363.651	330.575			
	CF 1	108.284	120.573	121.877	278.229	4,49%	4,76%	10,91%	156.352	169.946	157.657			
	Total Griya	97.865	104.482	107.262	222.282	5,01%	5,41%	11,29%	115.020	124.417	117.799			
	Oto	10.419	16.090	14.615	55.947	2,28%	2,53%	9,63%	41.332	45.529	39.857			
	CF 2	76.474	97.261	97.421	270.179	0,81%	0,95%	2,63%	172.758	193.705	172.918			
	Mitraguna & Others	72.232	90.607	89.999	248.401	0,92%	1,04%	2,86%	158.402	176.168	157.794			
	Pensiun	4.241	6.654	7.422	21.778	0,27%	0,46%	1,36%	14.357	17.537	15.124			
Total Pembiayaan		215.104	267.894	267.051	1.088.140	1,29%	1,43%	5,78%	821.089	873.036	820.246	1,31%	77,38%	-4,5%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	25-Nov-25	31-Dec-24	31-Oct-25	25-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	65.676	67.732	68.318	77.356	4,69%	4,66%	4,99%	9.038	11.680	9.624			
	Linkage	15.065	15.082	15.081	15.087	2,07%	2,07%	1,84%	6	22	6			
	Non-Linkage	50.611	52.650	53.237	56.269	7,51%	7,22%	7,72%	3.032	5.658	3.619			
	Value Chain	-	-	-	6.000				6.000	6.000	6.000			
2	MBG	31.069	38.514	39.976	44.051	1,34%	1,67%	1,84%	4.075	12.982	5.538			
	KUR	22.074	29.377	30.304	33.012	1,02%	1,34%	1,46%	2.708	10.938	3.636			
	Non KUR	8.995	9.137	9.672	11.039	6,46%	6,93%	7,99%	1.367	2.044	1.902			
3	PWG	184	191	191	232	0,02%	0,01%	0,01%	42	48	42			
	Cilem	-	-	-	24	0,00%	0,00%	0,00%	24	24	24			
	Gadai	184	191	191	208	0,03%	0,02%	0,03%	18	24	18			
4	CFG	227.463	278.802	284.201	292.593	1,92%	2,22%	2,28%	8.392	65.130	13.791			
	CF 1	109.876	143.958	141.595	150.450	4,56%	5,53%	5,90%	8.856	40.574	6.492			
	Total Griya	105.089	137.329	134.833	143.099	5,38%	6,80%	7,27%	8.266	38.009	5.770			
	Oto	4.786	6.629	6.761	7.351	1,05%	1,17%	1,27%	590	2.565	722			
	CF 2	117.587	134.844	142.606	142.143	1,25%	1,39%	1,38%	(463)	24.556	7.299			
	Mitraguna & Others	101.881	128.172	135.405	136.935	1,29%	1,57%	1,58%	1.530	35.054	8.764			
	Pensiun	15.706	6.673	7.201	5.207	0,09%	0,04%	0,33%	(1.993)	(10.498)	(1.465)			
Total Pembiayaan		324.392	385.238	392.685	414.233	1,94%	2,11%	2,20%	21.547	89.841	28.995	1,78%	19,09%	-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 (1-25 Oct'25)	Growth (1-25 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	24-Nov-25	25-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	238.297	241.473	436.294	446.515	(2.867)	10.221	205.042	84,91%	208.218	87,38%	384.203	116,22%	62.313
2	Tabungan	1.732.891	1.859.030	1.832.134	1.863.951	56.174	31.817	4.921	0,26%	131.060	7,56%	1.972.158	94,51%	(108.207)
3	Deposito	877.742	1.006.845	955.888	932.466	27.995	(23.422)	(74.379)	-7,39%	54.724	6,23%	892.777	104,45%	39.689
Total		2.848.930	3.107.348	3.224.316	3.242.932	81.302	18.616	135.584	4,36%	394.003	13,83%	3.249.137	99,81%	(6.205)
CASA		1.971.188	2.100.503	2.268.428	2.310.466	53.307	42.038	209.963	10,00%	339.278	17,21%	2.356.360	98,05%	(45.894)
(% CASA)		69,19%	67,60%	70,35%	71,25%									
FDR		84,13%	87,07%	83,98%	83,49%									

Kinerja ISE

No.	Segmen/Produk	Posisi					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	DPK ISE	79.410	83.911	86.837	86.508		(329)	2.597	3,09%	7.097	8,94%	115.376	74,98%	(28.868)
2	Giro ISE	37.094	35.641	39.211	39.332		121	3.691	10,36%	2.238	6,03%	58.873	66,81%	(19.541)
3	Tabungan ISE	39.484	45.872	45.201	44.751		(450)	(1.122)	-2,45%	5.267	13,34%	44.492	100,58%	259
4	Deposito ISE	2.833	2.398	2.425	2.425		0	27	1,14%	(408)	-14,39%	12.011	20,19%	(9.585)
5	CIF ISE	2.097	2.253	2.267	2.267		0	14	0,62%	170	8,11%		0,00%	2.267

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-25 Oct'25)	Pencairan (1-25 Nov'25)	Pencairan MtM	MtD (1-25 Oct'25)	Growth (1-25 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	122.962	125.291	118.355	4.785	500	-4.285	-6.011	-6.936	-4.607	7.436	154.342	76,68%	(35.987)
	Linkage	22.750	26.138	25.069	-	-	-	10	-1.068	2.320	1.068	36.415	68,84%	(11.346)
	Non-Linkage	100.212	99.154	93.285	4.785	500	-4.285	-6.021	-5.868	-6.927	6.368	117.927	79,10%	(24.641)
	• Local Champion	83.501	67.399	65.960	4.420	500	-3.920	-11.270	-1.438	-17.541	1.938	91.899	71,77%	(25.939)
	• Value Chain	16.712	31.755	27.325	365	-	(365)	5.249	-4.430	10.614	4.430	26.028	104,98%	1.297
2	MBG	310.816	324.540	324.993	10.390	11.055	665	3.904	453	14.177	10.602	356.921	91,05%	(31.928)
	KUR	291.370	304.664	305.518	9.305	10.835	1.530	3.340	855	14.149	9.980	335.168	91,15%	(29.650)
	Non KUR	19.446	19.876	19.475	1.085	220	-865	564	-401	28	621	21.753	89,52%	(2.279)
3	PWG	193.140	311.736	319.941	56.384	43.746	-12.637	11.829	8.205	126.801	35.541	344.208	92,95%	(24.267)
	Cilem	122.752	210.728	215.702	20.043	17.806	-2.237	4.926	4.974	92.950	12.832	246.061	87,66%	(30.359)
	Gadai	70.389	101.008	104.239	36.341	25.941	-10.400	6.902	3.231	33.850	22.709	98.147	106,21%	6.092
4	CFG	1.770.026	1.944.093	1.944.340	36.589	35.603	-986	12.103	247	174.314	35.355	1.992.000	97,61%	(47.660)
	CF 1	463.002	518.559	516.000	11.853	6.525	-5.328	-305	-2.559	52.998	9.084	500.470	103,10%	15.530
	Total Griya	392.209	435.699	433.157	10.032	3.968	-6.064	0	-2.542	40.948	6.509	410.944	105,41%	22.213
	• Total Non Program	388.279	424.552	421.706	9.366	3.633	-5.732	6.848	-2.847	33.427	6.480	396.555	106,34%	25.150
	• Program	3.930	11.147	11.452	666	334	-332	1.756	305	7.522	30	14.389	79,59%	(2.938)
	Oto	70.793	82.860	82.843	1.821	2.557	736	-305	-17	12.050	2.574	89.526	92,54%	(6.683)
	CF 2	1.307.024	1.425.534	1.428.340	24.736	29.078	4.342	12.408	2.806	121.316	26.272	1.491.530	95,76%	(63.190)
	Mitraguna & Others	1.211.757	1.326.190	1.329.891	23.132	28.742	5.610	11.344	3.701	118.134	25.041	1.379.110	96,43%	(49.220)
	Pensiun	95.268	99.344	98.449	1.604	336	-1.268	1.064	-894	3.182	1.230	112.420	87,57%	(13.971)
Total Pembiayaan		2.396.945	2.705.661	2.707.629	108.147	90.904	-17.243	21.824	1.969	310.685	88.935	2.847.472	95,09%	(139.843)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	25-Nov-25	31-Dec-24	31-Oct-25	25-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	508	6	6	26.612	0,41%	0,00%	22,49%	26.606	26.104	26.606			
	Linkage	43	6	6	-	0,19%	0,02%	0,00%	(6)	(43)	(6)			
	Local Champion	465	-	-	20.034	0,46%	0,00%	21,48%	20.034	19.569	20.034			
	Value Chain	-	-	-	6.579	0,00%	0,00%	9,97%	6.579	6.579	6.579			
2	MBG	4.441	6.233	6.233	39.719	1,43%	1,92%	12,22%	33.486	35.278	33.486			
	KUR	3.770	4.834	4.834	35.614	1,29%	1,59%	11,66%	30.780	31.844	30.780			
	Non KUR	671	1.399	1.399	4.105	3,45%	7,04%	21,08%	2.706	3.434	2.706			
3	PWG	155	2	2	26.204	0,08%	0,00%	8,19%	26.201	26.048	26.201			
	Cilem	155	2	2	22.937	0,13%	0,00%	10,63%	22.934	22.781	22.934			
	Gadai	-	-	-	3.267	0,00%	0,00%	3,13%	3.267	3.267	3.267			
4	CFG	19.018	30.183	28.147	82.999	1,07%	1,45%	4,27%	54.851	63.981	52.816			
	CF 1	8.456	11.874	11.479	37.405	1,83%	2,21%	7,25%	25.927	28.949	25.531			
	Total Griya	6.832	10.848	10.463	29.756	1,74%	2,40%	6,87%	19.294	22.924	18.909			
	Oto	1.624	1.027	1.016	7.649	2,29%	1,23%	9,23%	6.633	6.025	6.622			
	CF 2	10.562	18.309	16.669	45.593	0,81%	1,17%	3,19%	28.924	35.032	27.284			
	Mitraguna & Others	10.315	17.929	16.481	42.922	0,85%	1,24%	3,23%	26.441	32.607	24.993			
	Pensiun	247	379	188	2.671	0,26%	0,19%	2,71%	2.483	2.424	2.292			
Total Pembiayaan		24.121	36.424	34.388	175.533	1,01%	1,27%	6,48%	141.145	151.412	139.109	1,04%	83,98%	-5,4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	25-Nov-25	31-Dec-24	31-Oct-25	25-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%	0,97%	6	48	6			
	Non-Linkage	888	1.500	1.500	1.500	0,89%	1,51%	1,61%	-	612	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	3.227	4.916	4.684	5.493	1,04%	1,44%	1,69%	809	2.266	577			
	KUR	1.952	4.295	4.075	4.602	0,67%	1,34%	1,51%	527	2.650	307			
	Non KUR	1.274	620	609	890	6,55%	3,06%	4,57%	282	(384)	270			
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	27.241	1,90%	1,43%	1,40%	(525)	(6.449)	(339)			
	CF 1	5.942	6.610	4.809	6.024	1,28%	0,93%	1,17%	1.214	81	(587)			
	Total Griya	5.028	6.005	4.373	5.413	1,28%	1,00%	1,25%	1.040	385	(592)			
	Oto	914	606	436	611	1,29%	0,53%	0,74%	175	(303)	5			
	CF 2	27.748	20.970	22.956	21.217	2,12%	1,61%	1,49%	(1.739)	(6.531)	247			
	Mitraguna & Others	27.082	20.709	22.326	20.591	2,23%	1,68%	1,55%	(1.734)	(6.491)	(117)			
	Pensiun	666	262	631	626	0,03%	0,02%	0,64%	(5)	(40)	365			
Total Pembiayaan		38.001	34.235	34.188	34.478	1,59%	1,26%	1,27%	290	(3.523)	243	1,42%	-11,77%	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 (1-25 Oct'25)	Growth (1-25 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	24-Nov-25	25-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	314.972	599.559	722.967	703.006	245.075	(19.961)	103.447	17,25%	388.034	123,20%	475.089	147,97%	227.917
2	Tabungan	2.242.130	2.422.180	2.393.829	2.397.426	40.155	3.597	(24.754)	-1,02%	155.296	6,93%	2.502.873	95,79%	(105.447)
3	Deposito	2.798.677	2.790.913	3.311.204	3.310.731	460.105	(472)	519.819	18,63%	512.055	18,30%	2.813.322	117,68%	497.409
Total		5.355.779	5.812.652	6.428.000	6.411.163	745.335	(16.837)	598.512	10,30%	1.055.385	19,71%	5.791.284	110,70%	619.879
CASA		2.557.102	3.021.739	3.116.797	3.100.432	285.230	(16.365)	78.693	2,60%	543.330	21,25%	2.977.962	104,11%	122.470
(% CASA)		47,74%	51,99%	48,49%	48,36%									
FDR		47,52%	50,76%	46,17%	46,29%									

Kinerja ISE

No.	Segmen/Produk	Posisi					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	DPK ISE	113.657	100.407	105.614	105.367		(247)	4.960	4,94%	(8.290)	-7,29%	148.814	70,80%	(43.447)
2	Giro ISE	31.184	14.307	17.569	17.665		95	3.358	23,47%	(13.519)	-43,35%	52.489	33,65%	(34.824)
3	Tabungan ISE	59.057	66.768	68.713	68.370		(343)	1.602	2,40%	9.313	15,77%	63.948	106,91%	4.422
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 (1-25 Oct'25)	Pencairan (1-25 Nov'25)	Pencairan MtM	MtD (1-25 Oct'25)	Growth (1-25 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	188.209	206.868	205.286	4.250	2.830	-1.420	3.840	-1.582	17.077	4.412	233.500	87,92%	(28.214)
	Linkage	19.369	18.145	18.022	-	-	-	-124	-123	-1.347	123	39.092	46,10%	(21.070)
	Non-Linkage	168.841	188.723	187.264	4.250	2.830	-1.420	3.964	-1.459	18.424	4.289	194.408	96,33%	(7.144)
	• Local Champion	162.434	179.355	178.021	4.250	2.830	-1.420	4.242	-1.334	15.587	4.164	174.555	101,99%	3.466
	• Value Chain	6.407	9.368	9.243	-	-	-	-277	-125	2.836	125	19.853	46,56%	(10.610)
2	MBG	159.435	191.840	192.170	2.525	5.170	2.645	1.349	331	32.736	4.839	205.492	93,52%	(13.322)
	KUR	151.599	182.202	182.358	2.450	4.620	2.170	1.585	155	30.759	4.465	195.351	93,35%	(12.993)
	Non KUR	7.836	9.637	9.813	75	550	475	-236	175	1.977	375	10.141	96,76%	(328)
3	PWG	252.400	412.261	429.044	84.176	69.334	-14.843	23.624	16.783	176.644	52.550	431.397	99,45%	(2.353)
	Cilem	111.797	223.573	229.711	26.045	20.551	-5.494	8.750	6.138	117.914	14.413	256.762	89,46%	(27.051)
	Gadai	140.603	188.688	199.333	58.131	48.783	-9.349	14.874	10.645	58.730	38.137	174.635	114,14%	24.698
4	CFG	1.944.791	2.139.295	2.141.525	43.979	48.377	4.397	19.378	2.230	196.734	46.147	2.194.090	97,60%	(52.566)
	CF 1	376.842	385.958	381.217	2.059	2.477	417	235	-4.741	4.375	7.217	418.880	91,01%	(37.663)
	Total Griya	311.852	314.123	311.400	938	2.290	1.352	0	-2.723	-452	5.013	332.926	93,53%	(21.526)
	• Total Non Program	308.347	309.901	307.193	938	2.290	1.352	-3.862	-2.708	-1.154	4.998	317.656	96,71%	(10.463)
	• Program	3.505	4.223	4.207	-	-	0	133	-16	702	16	15.270	27,55%	(11.063)
	Oto	64.990	71.834	69.817	1.122	187	-935	235	-2.017	4.827	2.204	85.954	81,23%	(16.137)
	CF 2	1.567.950	1.753.337	1.760.308	41.920	45.900	3.980	19.143	6.970	192.358	38.930	1.775.210	99,16%	(14.903)
	Mitraguna & Others	1.383.782	1.559.560	1.564.879	38.890	42.010	3.120	18.462	5.320	181.098	36.690	1.571.846	99,56%	(6.966)
	Pensiun	184.168	193.778	195.428	3.030	3.890	860	681	1.650	11.260	2.240	203.365	96,10%	(7.936)
Total Pembiayaan		2.544.835	2.950.264	2.968.025	134.931	125.710	-9.220	48.191	17.762	423.190	107.949	3.064.479	96,85%	(96.454)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	25-Nov-25	31-Dec-24	31-Oct-25	25-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.267	-	3.204	10.303	0,67%	1,55%	5,02%	7.100	9.036	10.303			
	Linkage	-	-	-	155	0,00%	0,00%	0,86%	155	155	155			
	Local Champion	1.267	-	3.204	9.882	0,75%	1,70%	5,28%	6.678	8.614	9.882			
	Value Chain	-	-	-	266	0,00%	0,00%	0,15%	266	266	266			
2	MBG	3.453	4.655	4.655	30.150	2,17%	2,43%	15,69%	25.495	26.697	25.495			
	KUR	2.876	4.305	4.305	28.164	1,90%	2,36%	15,44%	23.859	25.288	23.859			
	Non KUR	577	350	350	1.986	7,36%	3,63%	20,24%	1.636	1.409	1.636			
3	PWG	-	26	26	47.661	0,00%	0,01%	11,11%	47.635	47.661	47.635			
	Cilem	-	-	-	39.019	0,00%	0,00%	16,99%	39.019	39.019	39.019			
	Gadai	-	26	26	8.642	0,00%	0,01%	4,34%	8.616	8.642	8.616			
4	CFG	19.268	23.212	25.105	85.585	0,99%	1,17%	4,00%	60.480	66.317	62.374			
	CF 1	8.041	9.455	13.170	43.392	2,13%	3,41%	11,38%	30.222	35.352	33.938			
	Total Griya	6.972	7.025	10.986	39.201	2,24%	3,50%	12,59%	28.215	32.230	32.176			
	Oto	1.069	2.430	2.184	4.191	1,64%	3,04%	6,00%	2.007	3.122	1.761			
	CF 2	11.227	13.757	11.934	42.193	0,72%	0,68%	2,40%	30.258	30.966	28.436			
	Mitraguna & Others	11.107	13.302	11.331	40.170	0,80%	0,73%	2,57%	28.839	29.063	26.867			
	Pensiun	120	455	603	2.023	0,07%	0,31%	1,04%	1.420	1.903	1.568			
Total Pembiayaan		23.988	27.892	32.989	173.699	0,94%	1,12%	5,85%	140.710	149.711	145.807	0,93%	84,09%	-4,9%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	25-Nov-25	31-Dec-24	31-Oct-25	25-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	9.021	7.817	7.817	11.020	4,79%	3,78%	5,37%	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	1.926	1,80%	0,79%	1,00%	401	(937)	230			
	KUR	1.760	1.181	1.021	1.400	1,16%	0,56%	0,77%	379	(360)	219			
	Non KUR	1.104	515	504	526	14,08%	5,23%	5,36%	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	27.689	0,93%	1,12%	1,29%	3.718	9.566	6.507			
	CF 1	5.476	6.060	6.167	7.346	1,45%	1,60%	1,93%	1.178	1.870	1.286			
	Total Griya	4.795	5.611	5.656	6.835	1,54%	1,80%	2,19%	1.178	2.040	1.224			
	Oto	681	449	511	511	1,05%	0,71%	0,73%	-	(170)	62			
	CF 2	12.648	15.122	17.804	20.343	0,81%	1,02%	1,16%	2.540	7.696	5.221			
	Mitraguna & Others	12.330	14.664	17.209	19.749	0,89%	1,10%	1,26%	2.540	7.419	5.085			
	Pensiun	318	458	595	595	0,01%	0,02%	0,30%	-	277	136			
Total Pembiayaan		30.008	30.694	33.313	40.636	1,18%	1,13%	1,37%	7.323	10.627	9.941	0,94%	31,39%	-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 (1-25 Oct'25)	Growth (1-25 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	24-Nov-25	25-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	155.866	132.926	163.653	143.273	(20.234)	(20.379)	10.347	7,78%	(12.593)	-8,08%	307.972	46,52%	(164.699)
2	Tabungan	1.803.617	1.929.405	1.937.020	1.967.029	8.980	30.009	37.624	1,95%	163.412	9,06%	2.053.217	95,80%	(86.188)
3	Deposito	681.198	794.773	795.194	776.580	13.126	(18.613)	(18.193)	-2,29%	95.383	14,00%	695.719	111,62%	80.861
Total		2.640.681	2.857.104	2.895.866	2.886.883	1.872	(8.983)	29.779	1,04%	246.202	9,32%	3.056.908	94,44%	(170.026)
CASA		1.959.483	2.062.331	2.100.672	2.110.302	(11.254)	9.630	47.971	2,33%	150.819	7,70%	2.361.189	89,37%	(250.887)
(% CASA		74,20%	72,18%	72,54%	73,10%									
FDR		99,99%	103,86%	103,33%	103,65%									

Kinerja ISE

No.	Segmen/Produk	Posisi					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	DPK ISE	65.610	78.195	88.130	88.384		254	10.189	13,03%	22.774	34,71%	93.649	94,38%	(5.265)
2	Giro ISE	23.758	19.240	24.186	24.462		275	5.221	27,14%	703	2,96%	40.752	60,02%	(16.291)
3	Tabungan ISE	30.646	49.287	54.276	54.255		(22)	4.967	10,08%	23.609	77,04%	34.543	92,53%	(19.712)
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 (1-25 Oct'25)	Pencairan (1-25 Nov'25)	Pencairan MtM	MtD (1-25 Oct'25)	Growth (1-25 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	80.398	96.289	100.054	3.115	5.900	2.785	1.646	3.765	19.656	2.135	108.670	92,07%	(8.615)
	Linkage	14.865	24.410	24.410	-	-	-	54	-0	9.545	0	27.177	89,82%	(2.767)
	Non-Linkage	65.533	71.879	75.644	3.115	5.900	2.785	1.592	3.766	10.111	2.134	81.493	92,82%	(5.849)
	• Local Champion	62.373	68.775	72.572	3.115	5.900	2.785	1.923	3.797	10.199	2.103	69.939	103,76%	2.633
	• Value Chain	3.160	3.104	3.072	-	-	-	-330	-32	-88	32	11.554	26,59%	(8.481)
2	MBG	368.059	386.301	386.353	11.550	10.840	-710	2.427	52	18.295	10.788	416.638	92,73%	(30.285)
	KUR	343.457	360.866	360.507	10.450	10.050	-400	2.172	-359	17.050	10.409	389.607	92,53%	(29.100)
	Non KUR	24.602	25.435	25.846	1.100	790	-310	255	411	1.245	379	27.031	95,62%	(1.185)
3	PWG	200.888	337.104	351.738	70.092	63.736	-6.356	15.679	14.634	150.850	49.102	352.958	99,65%	(1.219)
	Cilem	92.590	179.567	191.138	16.823	22.869	6.046	5.131	11.570	98.547	11.298	214.664	89,04%	(23.526)
	Gadai	108.298	157.537	160.601	53.268	40.867	-12.401	10.549	3.064	52.303	37.803	138.294	116,13%	22.307
4	CFG	1.991.066	2.147.657	2.154.214	42.682	39.929	-2.753	24.686	6.557	163.148	33.372	2.201.267	97,86%	(47.053)
	CF 1	271.158	283.456	282.669	3.662	2.715	-947	1.344	-787	11.511	3.502	306.261	92,30%	(23.591)
	Total Griya	236.939	234.916	232.650	850	160	-690	0	-2.266	-4.289	2.426	254.302	91,49%	(21.652)
	• Total Non Program	155.508	157.635	155.676	850	-	-850	-522	-1.958	168	1.958	163.178	95,40%	(7.502)
	• Program	81.431	77.281	76.974	-	160	-763	-308	-4.457	-4.457	468	91.124	84,47%	(14.150)
	Oto	34.219	48.540	50.019	2.812	2.555	-258	1.344	1.479	15.800	1.075	51.959	96,27%	(1.939)
	CF 2	1.719.908	1.864.201	1.871.545	39.020	37.214	-1.806	23.342	7.344	151.637	29.870	1.895.007	98,76%	(23.462)
	Mitraguna & Others	1.474.657	1.597.603	1.604.722	34.339	34.186	-153	17.258	7.119	130.065	27.067	1.633.534	98,24%	(28.811)
	Pensiun	245.250	266.598	266.822	4.681	3.028	-1.653	6.084	225	21.572	2.803	261.473	102,05%	5.349
Total Pembiayaan		2.640.411	2.967.351	2.992.360	127.438	120.405	-7.034	44.438	25.009	351.950	95.395	3.079.533	97,17%	(87.173)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	25-Nov-25	31-Dec-24	31-Oct-25	25-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	602	-	9.336	0,00%	0,00%	9,33%	9.336	9.336	8.734			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	602	-	7.517	0,00%	0,00%	9,94%	7.517	7.517	6.915			
	Value Chain	-	-	-	1.819	0,00%	0,00%	2,51%	1.819	1.819	1.819			
2	MBG	2.275	5.444	5.444	42.533	0,62%	1,41%	11,01%	37.089	40.258	37.089			
	KUR	1.785	4.476	4.476	37.750	0,52%	1,24%	10,47%	33.275	35.965	33.275			
	Non KUR	489	968	968	4.783	1,99%	3,81%	18,50%	3.815	4.293	3.815			
3	PWG	10	-	-	28.436	0,00%	0,00%	8,08%	28.436	28.426	28.436			
	Cilem	10	-	-	21.184	0,01%	0,00%	11,08%	21.184	21.174	21.184			
	Gadai	-	-	-	7.252	0,00%	0,00%	4,52%	7.252	7.252	7.252			
4	CFG	19.717	27.801	28.500	72.674	0,99%	1,33%	3,37%	44.174	52.957	44.873			
	CF 1	13.249	15.216	16.070	33.430	4,89%	5,67%	11,83%	17.360	20.181	18.214			
	Total Griya	12.780	14.475	15.301	29.369	5,39%	6,51%	12,62%	14.068	16.589	14.894			
	Oto	469	742	769	4.061	1,37%	1,58%	8,12%	3.292	3.592	3.320			
	CF 2	6.468	12.585	12.430	39.244	0,38%	0,67%	2,10%	26.814	32.776	26.659			
	Mitraguna & Others	5.999	11.277	11.068	35.801	0,41%	0,69%	2,23%	24.732	29.802	24.523			
	Pensiun	470	1.308	1.361	3.443	0,19%	0,51%	1,29%	2.082	2.974	2.135			
Total Pembiayaan		22.002	33.847	33.943	152.979	0,83%	1,14%	5,11%	119.035	130.977	119.132	0,88%	82,79%	-4,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	25-Nov-25	31-Dec-24	31-Oct-25	25-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	18.159	23.973	24.522	24.108	22,59%	25,47%	24,09%	(414)	5.949	135			
	Linkage	14.845	14.842	14.841	14.841	99,87%	60,80%	60,80%	(0)	(4)	(1)			
	Non-Linkage	3.314	9.131	9.681	9.267	5,06%	13,47%	12,25%	(414)	5.953	136			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	2.573	2.310	2.733	3.080	0,70%	0,71%	0,80%	347	508	771			
	KUR	1.118	1.018	1.434	1.604	0,33%	0,40%	0,45%	171	486	586			
	Non KUR	1.455	1.292	1.300	1.476	5,91%	5,11%	5,71%	176	21	184			
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	24.711	1,29%	1,09%	1,15%	1.220	(956)	1.662			
	CF 1	9.750	10.411	9.855	11.270	3,60%	3,48%	3,99%	1.415	1.520	859			
	Total Griya	9.274	9.871	9.315	10.553	3,91%	3,97%	4,54%	1.238	1.279	682			
	Oto	476	540	540	717	1,39%	1,11%	1,43%	177	241	177			
	CF 2	15.917	12.639	13.636	13.442	0,93%	0,73%	0,72%	(195)	(2.476)	803			
	Mitraguna & Others	14.983	11.801	12.664	12.469	1,02%	0,79%	0,78%	(195)	(2.514)	669			
	Pensiun	934	838	972	972	0,04%	0,03%	0,36%	-	38	134			
Total Pembiayaan		46.399	49.332	50.747	51.900	1,76%	1,71%	1,73%	1.153	5.501	2.568	1,79%	-3,02%	0,1%

Asset & Contribution Margin

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

PHR & Payroll

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



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-25 Oct'25	Growth (1-25 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	24-Nov-25	25-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.111.061	1.511.279	1.392.072	1.350.536	79.856	(41.536)	(160.743)	-10,64%	239.475	21,55%	1.359.521	99,34%	(8.985)
2	Tabungan	4.778.169	5.117.615	5.278.806	5.328.777	111.728	49.972	211.163	4,13%	550.608	11,52%	5.138.860	103,70%	189.918
3	Deposito	1.667.902	1.697.645	1.640.405	1.640.712	(31.178)	306	(56.934)	-3,35%	(27.190)	-1,63%	1.690.130	97,08%	(49.419)
Total		7.557.133	8.326.539	8.311.283	8.320.025	160.406	8.742	(6.514)	-0,08%	762.892	10,09%	8.188.511	101,61%	131.514
CASA		5.889.231	6.628.894	6.670.877	6.679.313	191.584	8.436	50.420	0,76%	790.083	13,42%	6.498.380	102,78%	180.933
(% CASA		77,93%	79,61%	80,26%	80,28%									
FDR		79,28%	78,62%	80,08%	80,00%									

Kinerja ISE

No.	Segmen/Produk	Posisi					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	DPK ISE	304.377	344.571	365.018	365.518		499	20.946	6,08%	61.140	20,09%	392.287	93,18%	(26.769)
2	Giro ISE	93.275	83.083	86.698	87.212		515	4.130	4,97%	(6.063)	-6,50%	146.711	59,45%	(59.499)
3	Tabungan ISE	174.173	207.373	224.115	224.100		(15)	16.727	8,07%	49.926	28,66%	186.170	120,37%	37.930
4	Deposito ISE	36.929	54.116	54.206	54.206		0	90	0,17%	17.277	46,78%	59.406	91,25%	(5.200)
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 (1-25 Oct'25)	Pencairan (1-25 Nov'25)	Pencairan MtM	MtD (1-25 Oct'25	Growth (1-25 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	824.608	794.625	883.899	5.240	102.302	97.062	-22.040	89.273	59.291	13.029	886.402	99,72%	(2.503)
	Linkage	583.855	548.341	643.293	-	100.000	100.000	-4.965	94.952	59.438	5.048	610.555	105,36%	32.739
	Non-Linkage	240.753	246.284	240.605	5.240	2.302	-2.938	-17.075	-5.678	-147	7.980	275.847	87,22%	(35.242)
	• Local Champion	177.655	176.981	173.906	1.890	2.050	160	-18.124	-3.075	-3.748	5.125	188.154	92,43%	(14.248)
	• Value Chain	63.098	69.302	66.699	3.350	252	(3.098)	1.049	-2.603	3.601	2.855	87.693	76,06%	(20.994)
2	MBG	1.025.144	1.050.210	1.051.408	27.206	31.962	4.756	4.277	1.198	26.264	30.764	1.127.564	93,25%	(76.156)
	KUR	965.396	990.622	992.686	26.651	31.302	4.651	4.147	2.063	27.289	29.239	1.062.689	93,41%	(70.004)
	Non KUR	59.748	59.587	58.723	555	660	105	130	-865	-1.025	1.525	64.875	90,52%	(6.152)
3	PWG	255.819	508.340	530.767	104.738	72.321	-32.417	31.058	22.426	274.947	49.895	563.574	94,18%	(32.807)
	Cilem	149.863	346.578	359.401	35.912	32.065	-3.847	16.151	12.823	209.537	19.242	399.246	90,02%	(39.846)
	Gadai	105.956	161.762	171.366	68.826	40.256	-28.570	14.906	9.603	65.410	30.653	164.327	104,28%	7.038
4	CFG	3.885.901	4.193.178	4.189.262	88.400	79.963	-8.438	38.816	-3.251	304.025	83.214	4.332.277	96,71%	(142.350)
	CF 1	838.535	901.570	897.007	15.792	12.160	-3.633	2.382	-4.562	58.473	16.722	913.053	98,24%	(16.046)
	Total Griya	595.912	605.944	599.775	7.154	2.626	-4.528	0	-6.170	3.862	8.796	633.024	94,94%	(33.249)
	• Total Non Program	435.065	456.344	451.098	6.676	2.468	-4.208	4.223	-5.246	16.033	7.714	451.458	99,92%	(360)
	• Program	160.848	149.601	148.676	478	158	-321	-929	-924	-12.171	1.082	181.566	81,89%	(32.889)
	Oto	242.622	295.625	297.233	8.638	9.534	896	2.382	1.608	54.610	7.926	280.029	106,14%	17.204
	CF 2	3.047.367	3.291.608	3.292.919	72.608	67.803	-4.805	36.434	1.311	245.552	66.492	3.419.224	96,31%	(126.305)
	Mitraguna & Others	2.497.673	2.730.485	2.733.885	66.095	59.962	-6.132	33.809	3.400	236.212	56.562	2.835.118	96,43%	(101.233)
	Pensium	549.694	561.123	559.034	6.514	7.841	1.327	2.625	-2.089	9.340	9.930	584.105	95,71%	(25.072)
Total Pembiayaan		5.991.472	6.546.353	6.656.000	225.585	286.548	60.963	52.110	109.647	664.527	176.902	6.909.817	96,33%	(253.817)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	25-Nov-25	31-Dec-24	31-Oct-25	25-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.291	250	188	18.073	0,16%	0,02%	2,04%	17.885	16.782	17.823			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	1.291	250	188	17.423	0,54%	0,08%	7,24%	17.235	16.132	17.173			
	Value Chain	-	-	-	650	0,00%	0,00%	0,37%	650	650	650			
2	MBG	11.476	19.520	19.520	78.825	1,12%	1,86%	7,50%	59.306	67.350	59.306			
	KUR	9.838	16.517	16.517	70.451	1,02%	1,67%	7,10%	53.935	60.614	53.935			
	Non KUR	1.638	3.003	3.003	8.374	2,74%	5,04%	14,26%	5.371	6.736	5.371			
3	PWG	124	-	-	42.505	0,05%	0,00%	8,01%	42.505	42.381	42.505			
	Cilem	118	-	-	37.437	0,08%	0,00%	10,42%	37.437	37.319	37.437			
	Gadai	7	-	-	5.068	0,01%	0,00%	2,96%	5.068	5.061	5.068			
4	CFG	59.411	71.220	72.096	159.110	1,53%	1,72%	3,80%	87.014	99.699	87.890			
	CF 1	35.165	42.144	39.232	84.235	4,19%	4,35%	9,39%	45.003	49.070	42.091			
	Total Griya	29.490	31.633	30.424	52.834	4,95%	5,02%	8,81%	22.410	23.344	21.201			
	Oto	5.675	10.511	8.808	31.401	2,34%	2,98%	10,56%	22.593	25.726	20.890			
	CF 2	24.246	29.076	32.864	74.875	0,80%	1,00%	2,27%	42.011	50.628	45.799			
	Mitraguna & Others	22.605	26.760	29.933	66.593	0,91%	1,10%	2,44%	36.660	43.988	39.833			
	Pensium	1.642	2.316	2.931	8.282	0,30%	0,52%	1,48%	5.351	6.640	5.966			
Total Pembiayaan		72.302	90.990	91.804	298.513	1,21%	1,40%	4,48%	206.710	226.211	207.523	1,25%	72,18%	-3,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	25-Nov-25	31-Dec-24	31-Oct-25	25-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.722	1.122	1.177	7.204	0,21%	0,15%	0,82%	6.027	5.483	6.082			
	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	-	-	-	6.000	0,00%	0,00%	3,45%	6.000	6.000	6.000			
2	MBG	18.877	21.749	22.526	24.405	1,84%	2,14%	2,32%	1.879	5.528	2.656			
	KUR	14.751	16.970	17.487	19.075	1,53%	1,77%	1,92%	1.588	4.323	2.104			
	Non KUR	4.126	4.778	5.039	5.330	6,91%	8,46%	9,08%	291	1.204	552			
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	72.968	1,31%	1,74%	1,74%	(102)	22.255	583			
	CF 1	15.203	26.269	26.509	28.068	1,81%	2,94%	3,13%	1.559	12.865	1.799			
	Total Griya	12.941	22.853	22.897	24.117	2,17%	3,78%	4,02%	1.219	11.175	1.264			
	Oto	2.262	3.416	3.611	3.951	0,93%	1,22%	1,33%	340	1.690	535			
	CF 2	35.510	46.115	46.561	44.900	1,17%	1,41%	1,36%	(1.661)	9.390	(1.215)			
	Mitraguna & Others	25.071	43.079	43.527	43.853	1,00%	1,59%	1,60%	325	18.781	774			
	Pensium	10.439	3.036	3.034	1.047	0,17%	0,05%	0,19%	(1.986)	(9.392)	(1.989)			
Total Pembiayaan		71.311	95.261	96.779	104.612	1,19%	1,48%	1,57%	7.832	33.301	9.350	1,14%	27,49%	-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 (1-25 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	24-Nov-25	25-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	74.169	59.049	60.462	61.599	(86.238)	1.137	2.550	4,32%	(12.570)	-16,95%	212.481	28,99%	(150.882)
2	Tabungan	1.786.724	1.968.204	1.944.221	1.960.519	36.437	16.299	(7.685)	-0,39%	173.795	9,73%	2.011.047	97,49%	(50.528)
3	Deposito	649.060	615.862	621.680	619.887	(36.484)	(1.793)	4.026	0,65%	(29.173)	-4,49%	663.637	93,41%	(43.750)
Total		2.509.954	2.643.115	2.626.363	2.642.006	(86.285)	15.643	(1.109)	-0,04%	132.052	5,26%	2.887.165	91,51%	(245.159)
CASA		1.860.893	2.027.253	2.004.683	2.022.119	(49.801)	17.436	(5.135)	-0,25%	161.225	8,66%	2.223.528	90,94%	(201.410)
(% CASA)		74,14%	76,70%	76,33%	76,54%									
FDR		125,36%	131,49%	133,17%	132,38%									

Kinerja ISE

No.	Segmen/Produk	Posisi					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	DPK ISE	42.839	42.018	41.356	41.400		44	(618)	-1,47%	(1.439)	-3,36%	80.699	51,30%	(39.299)
2	Giro ISE	4.948	4.741	3.965	3.975		10	(766)	-16,15%	(973)	-19,66%	27.894	14,25%	(23.919)
3	Tabungan ISE	31.691	33.067	33.172	33.206		34	139	0,65%	1.515	4,78%	36.953	89,86%	(3.747)
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 (1-25 Oct'25)	Pencairan (1-25 Nov'25)	Pencairan MtM	MtD (1-25 Oct'25)	Growth (1-25 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	25-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	184.570	242.665	242.609	500	3.200	2.700	-5.617	-56	58.039	3.256	215.986	112,33%	26.623
	Linkage	86.431	111.300	110.914	-	-	-	-488	-386	24.483	386	100.323	110,56%	10.591
	Non-Linkage	98.139	131.365	131.695	500	3.200	2.700	-5.130	330	33.556	2.870	115.663	113,86%	16.032
	• Local Champion	98.139	131.365	131.695	500	3.200	2.700	-5.130	330	33.556	2.870	112.586	116,97%	19.109
	• Value Chain	-	-	-	-	-	-	0	0	0	-	3.077	0,00%	(3.077)
2	MBG	446.877	444.339	441.933	11.200	10.920	-280	-160	-2.406	-4.944	13.326	501.352	88,15%	(59.418)
	KUR	419.345	419.362	417.577	10.550	10.675	125	247	-1.785	-1.768	12.460	471.093	88,64%	(53.516)
	Non KUR	27.532	24.977	24.357	650	245	-405	-407	-621	-3.175	866	30.259	80,50%	(5.902)
3	PWG	258.833	406.261	422.991	91.083	78.749	-12.334	27.268	16.730	164.158	62.019	414.433	102,07%	8.559
	Cilem	127.522	219.691	226.795	24.000	20.875	-3.124	9.355	7.103	99.273	13.772	250.568	90,51%	(23.773)
	Gadai	131.312	186.659	196.196	67.084	57.874	-9.210	17.913	9.627	64.885	48.247	163.864	119,73%	32.332
4	CFG	2.256.170	2.382.215	2.389.922	49.515	41.945	-7.570	22.329	7.707	133.752	34.238	2.472.864	96,65%	(82.942)
	CF 1	461.418	471.592	472.956	7.531	5.502	-2.029	5.755	1.363	11.538	4.139	495.744	95,40%	(22.788)
	Total Griya	417.205	393.258	392.016	3.076	788	-2.288	0	-1.242	-25.189	2.030	432.970	90,54%	(40.954)
	• Total Non Program	64.148	59.328	59.243	2.761	510	-2.251	2.080	-85	-4.905	595	71.111	83,31%	(11.868)
	• Program	353.058	333.930	332.773	315	278	-37	-1.789	-1.157	-20.285	1.435	361.858	91,96%	(29.085)
	Oto	44.213	78.334	80.940	4.455	4.714	259	5.755	2.605	36.727	2.109	62.775	128,94%	18.165
	CF 2	1.794.752	1.910.623	1.916.966	41.984	36.443	-5.541	16.573	6.344	122.214	30.099	1.977.120	96,96%	(60.154)
	Mitraguna & Others	1.323.695	1.431.023	1.437.505	33.163	29.325	-3.839	12.749	6.482	113.810	22.843	1.489.234	96,53%	(51.729)
	Pensiun	471.056	479.599	479.461	8.821	7.118	-1.702	3.824	-138	8.405	7.257	487.886	98,27%	(8.425)
Total Pembiayaan		3.146.451	3.475.480	3.497.456	152.299	134.814	-17.484	43.819	21.976	351.005	112.838	3.604.634	97,03%	(107.179)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	25-Nov-25	31-Dec-24	31-Oct-25	25-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	192	348	475	47.233	0,10%	0,20%	19,47%	46.758	47.041	46.885			
	Linkage	-	-	-	2.603	0,00%	0,00%	2,35%	2.603	2.603	2.603			
	Local Champion	192	348	475	44.630	0,20%	0,36%	33,89%	44.155	44.438	44.282			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	4.879	7.999	7.999	55.118	1,09%	1,80%	12,47%	47.119	50.239	47.119			
	KUR	3.627	6.377	6.377	50.682	0,86%	1,52%	12,14%	44.305	47.055	44.305			
	Non KUR	1.252	1.623	1.623	4.436	4,55%	6,50%	18,21%	2.814	3.184	2.814			
3	PWG	275	1	1	37.023	0,11%	0,00%	8,75%	37.022	36.748	37.022			
	Cilem	275	1	1	29.539	0,22%	0,00%	13,02%	29.538	29.264	29.538			
	Gadai	-	-	-	7.484	0,00%	0,00%	3,81%	7.484	7.484	7.484			
4	CFG	67.344	65.418	65.451	148.041	2,98%	2,75%	6,19%	82.590	80.697	82.623			
	CF 1	43.373	41.883	41.926	79.766	9,40%	8,89%	16,87%	37.840	36.393	37.883			
	Total Griya	41.791	40.502	40.088	71.121	10,02%	10,19%	18,14%	31.033	29.330	30.619			
	Oto	1.583	1.381	1.838	8.645	3,58%	2,35%	10,68%	6.807	7.063	7.264			
	CF 2	23.971	23.535	23.525	68.275	1,34%	1,23%	3,56%	44.750	44.304	44.740			
	Mitraguna & Others	22.208	21.338	21.186	62.916	1,68%	1,48%	4,38%	41.729	40.708	41.577			
	Pensiun	1.763	2.197	2.338	5.359	0,37%	0,49%	1,12%	3.021	3.596	3.163			
Total Pembiayaan		72.690	73.767	73.927	287.415	2,31%	2,13%	8,22%	213.489	214.725	213.649	2,29%	72,19%	-5,9%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	25-Nov-25	31-Dec-24	31-Oct-25	25-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	35.691	33.082	33.063	33.279	19,34%	13,63%	13,72%	216	(2.412)	197			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	35.691	33.082	33.063	33.279	36,37%	25,17%	25,27%	216	(2.412)	197			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	3.530	7.844	8.508	9.148	0,79%	1,91%	2,07%	640	5.618	1.304			
	KUR	2.493	5.912	6.287	6.331	0,59%	1,50%	1,52%	44	3.839	420			
	Non KUR	1.037	1.932	2.221	2.817	3,77%	8,89%	11,56%	596	1.780	885			
3	PWG	184	184	184	197	0,07%	0,05%	0,05%	13	13	13			
	Cilem	-	-	-	13	0,00%	0,00%	0,01%	13	13	13			
	Gadai	184	184	184	184	0,14%	0,10%	0,09%	-	(0)	-			
4	CFG	99.269	134.606	135.903	139.984	4,40%	5,70%	5,86%	4.081	40.715	5.378			
	CF 1	73.505	94.608	94.254	97.743	15,93%	19,99%	20,67%	3.489	24.238	3.135			
	Total Griya	73.052	92.989	92.591	96.181	17,51%	23,54%	24,54%	3.590	23.129	3.192			
	Oto	453	1.619	1.663	1.562	1,03%	2,12%	1,93%	(102)	1.108	(57)			
	CF 2	25.764	39.998	41.649	42.241	1,44%	2,18%	2,20%	592	16.477	2.242			
	Mitraguna & Others	22.415	37.920	39.679	40.273	1,69%	2,77%	2,80%	594	17.859	2.353			
	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	182.608	4,41%	5,11%	5,22%	4.949	43.934	6.892	4,00%	23,40%	-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)