

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Oct'25	Growth (1-24 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	23-Nov-25	24-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.894.366	2.544.286	2.704.221	2.775.448	215.592	71.227	231.162	9,09%	881.082	46,51%	2.739.265	101,32%	36.183
2	Tabungan	12.343.531	13.296.434	13.358.086	13.386.010	253.475	27.924	89.576	0,67%	1.042.479	8,45%	13.678.155	97,86%	(292.145)
3	Deposito	6.674.579	6.906.038	7.333.025	7.324.700	433.564	(8.655)	418.332	6,06%	649.792	9,74%	6.755.585	108,42%	568.785
Total		20.912.476	22.746.758	23.395.332	23.485.828	902.631	90.496	739.070	3,25%	2.573.352	12,31%	23.173.005	101,35%	312.823
CASA		14.237.897	15.840.720	16.062.307	16.161.458	469.066	99.151	320.738	2,02%	1.923.561	13,51%	16.417.420	98,44%	(255.962)
(% CASA		68,08%	69,64%	68,66%	68,81%									
FDR		79,95%	81,97%	80,58%	80,27%									

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	97,29%	(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	96,56%	(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 (1-24 Oct'25)	Pencairan (1-24 Nov'25)	Pencairan MtM	MtD (1-31 Oct'25	Growth (1-24 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	24-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	1.400.748	1.465.739	1.555.561	17.890	114.732	96.842	-28.183	89.823	154.814	24.909	1.598.900	97,29%	(43.338)
	Linkage	727.269	728.335	824.593	-	100.000	100.000	-5.513	96.259	97.324	3.741	813.561	101,36%	11.032
	Non-Linkage	673.478	737.404	730.968	17.890	14.732	-3.158	-22.670	-6.436	57.490	21.168	785.338	93,08%	(54.370)
	• Local Champion	584.102	623.875	624.010	14.175	14.480	305	-28.360	136	39.909	14.344	637.134	97,94%	(13.124)
	• Value Chain	89.377	113.529	106.958	3.715	252	(3.463)	5.690	-6.572	17.581	6.824	148.204	72,17%	(41.247)
2	MBG	2.310.331	2.397.229	2.395.945	61.181	59.907	-1.274	11.797	-1.284	85.615	61.191	2.607.967	91,87%	(212.022)
	KUR	2.171.167	2.257.716	2.257.582	57.716	57.777	61	11.491	-134	86.415	57.911	2.453.908	92,00%	(196.326)
	Non KUR	139.164	139.514	138.364	3.465	2.130	-1.335	306	-1.150	-800	3.280	154.060	89,81%	(15.696)
3	PWG	1.161.081	1.975.702	2.069.413	406.473	299.621	-106.852	109.457	93.711	908.332	205.910	2.106.569	98,24%	(37.156)
	Cilem	604.524	1.180.138	1.239.575	122.823	105.742	-17.080	44.313	59.437	635.051	46.305	1.367.301	90,66%	(127.726)
	Gadai	556.557	795.564	829.838	283.651	193.879	-89.772	65.144	34.274	273.281	159.605	739.268	112,25%	90.570
4	CFG	11.847.954	12.806.437	12.831.698	261.165	226.168	-34.997	124.487	25.261	983.745	200.907	13.192.499	97,27%	(360.800)
	CF 1	2.410.954	2.561.135	2.555.709	40.898	27.383	-13.515	16.587	-5.426	144.754	32.809	2.634.408	97,01%	(78.699)
	Total Griya	1.954.117	1.983.941	1.975.401	22.050	9.332	-12.718	7.175	-8.540	21.283	17.872	2.064.166	95,70%	(88.765)
	• Total Non Program	1.351.346	1.407.760	1.400.935	20.590	8.401	-12.189	8.767	-6.825	49.588	15.227	1.399.959	100,07%	975
	• Program	602.771	576.181	574.466	1.460	931	-529	-1.592	-1.715	-28.305	2.645	664.207	86,49%	(89.741)
	Oto	456.837	577.194	580.308	18.848	18.051	-797	9.412	3.114	123.471	14.938	570.242	101,77%	10.066
	CF 2	9.437.000	10.245.302	10.275.990	220.267	198.785	-21.482	107.900	30.687	838.990	168.098	10.558.091	97,33%	(282.101)
	Mitraguna & Others	7.891.563	8.644.861	8.676.939	195.618	177.157	-18.461	93.621	32.078	785.376	145.079	8.908.842	97,40%	(231.903)
	Pensiun	1.545.436	1.600.441	1.599.051	24.649	21.628	-3.021	14.278	-1.390	53.615	23.019	1.649.249	96,96%	(50.198)
Total Pembiayaan		16.720.113	18.645.108	18.852.618	746.710	700.428	-46.282	217.558	207.511	2.132.505	492.917	19.505.935	96,65%	(653.317)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	24-Nov-25	31-Dec-24	31-Oct-25	24-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	3.258	1.207	3.873	41.238	0,23%	0,26%	2,65%	37.365	37.980	40.032			
	Linkage	43	6	6	-	0,01%	0,00%	0,00%	(6)	(43)	(6)			
	Local Champion	3.215	1.201	3.867	35.605	0,48%	0,52%	4,87%	31.738	32.390	34.404			
	Value Chain	-	-	-	5.633				5.633	5.633	5.633			
2	MBG	26.523	48.577	43.850	202.383	1,15%	1,83%	8,45%	158.533	175.860	153.806			
	KUR	21.896	39.713	36.508	180.152	1,01%	1,62%	7,98%	143.644	158.256	140.439			
	Non KUR	4.627	8.864	7.342	22.232	3,33%	5,26%	16,07%	14.890	17.605	13.368			
3	PWG	565	277	29	64.652	0,05%	0,00%	3,12%	64.623	64.087	64.376			
	Cilem	558	-	3	44.431	0,09%	0,00%	3,58%	44.427	43.872	44.431			
	Gadai	7	277	26	20.222	0,00%	0,00%	2,44%	20.196	20.215	19.945			
4	CFG	184.758	217.834	219.298	443.063	1,56%	1,71%	3,45%	223.765	258.305	225.229			
	CF 1	108.284	120.573	121.877	211.423	4,49%	4,76%	8,27%	89.546	103.140	90.851			
	Total Griya	97.865	104.482	107.262	154.984	5,01%	5,41%	7,85%	47.722	57.120	50.502			
	Oto	10.419	16.090	14.615	56.439	2,28%	2,53%	9,73%	41.824	46.020	40.349			
	CF 2	76.474	97.261	97.421	231.639	0,81%	0,95%	2,25%	134.219	155.166	134.378			
	Mitraguna & Others	72.232	90.607	89.999	213.062	0,92%	1,04%	2,46%	123.063	140.830	122.455			
	Pensiun	4.241	6.654	7.422	18.577	0,27%	0,46%	1,16%	11.155	14.336	11.923			
Total Pembiayaan		215.104	267.894	267.051	751.337	1,29%	1,43%	3,99%	484.286	536.233	483.443	1,31%	67,18%	-2,7%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	24-Nov-25	31-Dec-24	31-Oct-25	24-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	65.676	67.732	68.318	71.356	4,69%	4,66%	4,59%	3.038	5.680	3.625			
	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	56.269	7,51%	7,22%	7,70%	3.032	5.658	3.619			
	Value Chain	-	-	-	-				-	-	-			
2	MBG	31.069	38.514	39.976	44.334	1,34%	1,67%	1,85%	4.358	13.265	5.820			
	KUR	22.074	29.377	30.304	33.212	1,02%	1,34%	1,47%	2.908	11.138	3.835			
	Non KUR	8.995	9.137	9.672	11.122	6,46%	6,93%	8,04%	1.450	2.127	1.985			
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	294.866	1,92%	2,22%	2,30%	10.665	67.403	16.064			
	CF 1	109.876	143.958	141.595	149.840	4,56%	5,53%	5,86%	8.245	39.964	5.882			
	Total Griya	105.089	137.329	134.833	142.562	5,38%	6,80%	7,22%	7.729	37.473	5.234			
	Oto	4.786	6.629	6.761	7.278	1,05%	1,17%	1,25%	516	2.491	648			
	CF 2	117.587	134.844	142.606	145.026	1,25%	1,39%	1,41%	2.420	27.439	10.182			
	Mitraguna & Others	101.881	128.172	135.405	139.819	1,29%	1,57%	1,61%	4.413	37.938	11.647			
	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	410.788	1,94%	2,11%	2,18%	18.103	86.396	25.550	1,78%	18,27%	-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 (1-24 Oct'25)	Growth (1-24 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	23-Nov-25	24-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	238.297	241.473	436.462	436.294	(2.867)	(168)	194.821	80,68%	197.997	83,09%	384.203	113,56%	52.092
2	Tabungan	1.732.891	1.859.030	1.812.547	1.832.134	56.174	19.587	(26.896)	-1,45%	99.243	5,73%	1.972.158	92,90%	(140.024)
3	Deposito	877.742	1.006.845	956.163	955.888	27.995	(275)	(50.957)	-5,06%	78.146	8,90%	892.777	107,07%	63.111
Total		2.848.930	3.107.348	3.205.171	3.224.316	81.302	19.145	116.968	3,76%	375.386	13,18%	3.249.137	99,24%	(24.821)
CASA		1.971.188	2.100.503	2.249.009	2.268.428	53.307	19.419	167.925	7,99%	297.240	15,08%	2.356.360	96,27%	(87.932)
(% CASA)		69,19%	67,60%	70,17%	70,35%									
FDR		84,13%	87,07%	84,65%	84,14%									

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 (1-24 Oct'25)	Pencairan (1-24 Nov'25)	Pencairan MtM	MtD (1-24 Oct'25)	Growth (1-24 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	24-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	122.962	125.291	119.132	4.785	500	-4.285	-6.011	-6.159	-3.830	6.659	154.342	77,19%	(35.210)
	Linkage	22.750	26.138	25.324	-	-	-	10	-814	2.574	814	36.415	69,54%	(11.091)
	Non-Linkage	100.212	99.154	93.808	4.785	500	-4.285	-6.021	-5.345	-6.404	5.845	117.927	79,55%	(24.119)
	• Local Champion	83.501	67.399	66.462	4.420	500	-3.920	-11.270	-937	-17.039	1.437	91.899	72,32%	(25.437)
	• 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	325.287	10.390	9.685	-705	-4.246	3.904	747	8.938	356.921	91,14%	(31.634)
	KUR	291.370	304.664	305.755	9.305	9.535	230	3.340	1.091	14.385	8.444	335.168	91,22%	(29.413)
	Non KUR	19.446	19.876	19.532	1.085	150	-935	564	-344	86	494	21.753	89,79%	(2.222)
3	PWG	193.140	311.736	322.874	56.384	40.403	-15.981	11.829	11.137	129.733	29.266	344.208	93,80%	(21.335)
	Cilem	122.752	210.728	218.723	20.043	16.683	-3.360	4.926	7.995	95.972	8.688	246.061	88,89%	(27.338)
	Gadai	70.389	101.008	104.150	36.341	23.720	-12.621	6.902	3.142	33.761	20.578	98.147	106,12%	6.003
4	CFG	1.770.026	1.944.093	1.945.758	36.589	32.343	-4.246	12.103	1.665	175.732	30.678	1.992.000	97,68%	(46.242)
	CF 1	463.002	518.559	517.864	11.853	6.265	-5.588	-305	-695	54.862	6.960	500.470	103,48%	17.394
	Total Griya	392.209	435.699	435.124	10.032	3.968	-6.064	0	-575	42.915	4.543	410.944	105,88%	24.180
	• Total Non Program	388.279	424.552	423.668	9.366	3.633	-5.732	6.848	-884	35.389	4.518	396.555	106,84%	27.113
	• Program	3.930	11.147	11.456	666	334	-332	1.756	309	7.526	25	14.389	79,62%	(2.933)
	Oto	70.793	82.860	82.740	1.821	2.297	476	-305	-120	11.947	2.418	89.526	92,42%	(6.786)
	CF 2	1.307.024	1.425.534	1.427.894	24.736	26.078	1.342	12.408	2.361	120.870	23.717	1.491.530	95,73%	(63.636)
	Mitraguna & Others	1.211.757	1.326.190	1.329.442	23.132	25.742	2.610	11.344	3.252	117.685	22.490	1.379.110	96,40%	(49.669)
	Pensiun	95.268	99.344	98.452	1.604	336	-1.268	1.064	-891	3.185	1.227	112.420	87,58%	(13.968)
Total Pembiayaan		2.396.945	2.705.661	2.713.051	108.147	82.931	-25.217	21.824	7.391	316.107	75.540	2.847.472	95,28%	(134.421)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	24-Nov-25	31-Dec-24	31-Oct-25	24-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	508	6	6	15.118	0,41%	0,00%	12,69%	15.112	14.610	15.112			
	Linkage	43	6	6	-	0,19%	0,02%	0,00%	(6)	(43)	(6)			
	Local Champion	465	-	-	10.468	0,46%	0,00%	11,16%	10.468	10.003	10.468			
	Value Chain	-	-	-	4.650	0,00%	0,00%	7,00%	4.650	4.650	4.650			
2	MBG	4.441	6.233	6.233	35.011	1,43%	1,92%	10,76%	28.778	30.570	28.778			
	KUR	3.770	4.834	4.834	31.130	1,29%	1,59%	10,18%	26.296	27.360	26.296			
	Non KUR	671	1.399	1.399	3.881	3,45%	7,04%	19,87%	2.482	3.210	2.482			
3	PWG	155	2	2	9.044	0,08%	0,00%	2,80%	9.042	8.889	9.042			
	Cilem	155	2	2	7.163	0,13%	0,00%	3,28%	7.161	7.008	7.161			
	Gadai	-	-	-	1.880	0,00%	0,00%	1,81%	1.880	1.880	1.880			
4	CFG	19.018	30.183	28.147	50.622	1,07%	1,45%	2,60%	22.475	31.605	20.439			
	CF 1	8.456	11.874	11.479	20.371	1,83%	2,21%	3,93%	8.892	11.915	8.497			
	Total Griya	6.832	10.848	10.463	13.177	1,74%	2,40%	3,03%	2.714	6.345	2.329			
	Oto	1.624	1.027	1.016	7.194	2,29%	1,23%	8,69%	6.178	5.570	6.167			
	CF 2	10.562	18.309	16.669	30.251	0,81%	1,17%	2,12%	13.583	19.690	11.943			
	Mitraguna & Others	10.315	17.929	16.481	28.479	0,85%	1,24%	2,14%	11.998	18.165	10.550			
	Pensiun	247	379	188	1.772	0,26%	0,19%	1,80%	1.584	1.525	1.393			
Total Pembiayaan		24.121	36.424	34.388	109.795	1,01%	1,27%	4,05%	75.407	85.674	73.371	1,04%	74,34%	-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	24-Nov-25	31-Dec-24	31-Oct-25	24-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	5.499	1,04%	1,44%	1,69%	815	2.272	583			
	KUR	1.952	4.295	4.075	4.607	0,67%	1,34%	1,51%	532	2.655	311			
	Non KUR	1.274	620	609	892	6,55%	3,06%	4,57%	283	(382)	271			
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	28.465	1,90%	1,43%	1,46%	699	(5.225)	885			
	CF 1	5.942	6.610	4.809	6.024	1,28%	0,93%	1,16%	1.215	82	(586)			
	Total Griya	5.028	6.005	4.373	5.414	1,28%	1,00%	1,24%	1.040	385	(591)			
	Oto	914	606	436	611	1,29%	0,53%	0,74%	175	(303)	5			
	CF 2	27.748	20.970	22.956	22.441	2,12%	1,61%	1,57%	(516)	(5.307)	1.471			
	Mitraguna & Others	27.082	20.709	22.326	21.815	2,23%	1,68%	1,64%	(511)	(5.268)	1.106			
	Pensiun	666	262	631	626	0,03%	0,02%	0,64%	(5)	(40)	365			
Total Pembiayaan		38.001	34.235	34.188	35.708	1,59%	1,26%	1,32%	1.520	(2.292)	1.473	1,42%	-8,14%	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 (1-24 Oct'25)	Growth (1-24 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	23-Nov-25	24-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	314.972	599.559	703.548	722.967	245.075	19.419	123.408	20,58%	407.996	129,53%	475.089	152,18%	247.879
2	Tabungan	2.242.130	2.422.180	2.404.608	2.393.829	40.155	(10.779)	(28.350)	-1,17%	151.699	6,77%	2.502.873	95,64%	(109.043)
3	Deposito	2.798.677	2.790.913	3.315.015	3.311.204	460.105	(3.811)	520.291	18,64%	512.527	18,31%	2.813.322	117,70%	497.882
Total		5.355.779	5.812.652	6.423.171	6.428.000	745.335	4.830	615.349	10,59%	1.072.222	20,02%	5.791.284	110,99%	636.717
CASA		2.557.102	3.021.739	3.108.156	3.116.797	285.230	8.641	95.058	3,15%	559.695	21,89%	2.977.962	104,66%	138.835
(% CASA)		47,74%	51,99%	48,39%	48,49%									
FDR		47,52%	50,76%	46,38%	46,35%									

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 (1-24 Oct'25)	Pencairan (1-24 Nov'25)	Pencairan MtM	MtD (1-24 Oct'25)	Growth (1-24 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	24-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	188.209	206.868	205.560	4.250	2.830	-1.420	3.840	-1.308	17.351	4.138	233.500	88,03%	(27.940)
	Linkage	19.369	18.145	18.022	-	-	-	-124	-123	-1.347	123	39.092	46,10%	(21.070)
	Non-Linkage	168.841	188.723	187.538	4.250	2.830	-1.420	3.964	-1.185	18.698	4.015	194.408	96,47%	(6.869)
	• Local Champion	162.434	179.355	178.287	4.250	2.830	-1.420	4.242	-1.068	15.853	3.898	174.555	102,14%	3.732
	• Value Chain	6.407	9.368	9.251	-	-	-	-277	-116	2.845	116	19.853	46,60%	(10.601)
2	MBG	159.435	191.840	192.512	2.025	4.920	2.895	1.349	672	33.077	4.248	205.492	93,68%	(12.980)
	KUR	151.599	182.202	182.660	1.950	4.370	2.420	1.585	457	31.061	3.913	195.351	93,50%	(12.691)
	Non KUR	7.836	9.637	9.852	75	550	475	-236	215	2.016	335	10.141	97,15%	(289)
3	PWG	252.400	412.261	432.758	84.176	62.640	-21.536	23.624	20.498	180.358	42.143	431.397	100,32%	1.362
	Cilem	111.797	223.573	234.340	26.045	19.312	-6.733	8.750	10.767	122.543	8.545	256.762	91,27%	(22.422)
	Gadai	140.603	188.688	198.418	58.131	43.328	-14.803	14.874	9.731	57.815	33.597	174.635	113,62%	23.783
4	CFG	1.944.791	2.139.295	2.148.330	43.979	47.127	3.147	19.378	9.035	203.539	38.092	2.194.090	97,91%	(45.761)
	CF 1	376.842	385.958	382.796	2.059	1.977	-83	235	-3.162	5.954	5.139	418.880	91,39%	(36.084)
	Total Griya	311.852	314.123	312.790	938	1.790	852	0	-1.333	939	3.123	332.926	93,95%	(20.136)
	• Total Non Program	308.347	309.901	308.584	938	1.790	852	-3.862	-1.317	237	3.107	317.656	97,15%	(9.073)
	• Program	3.505	4.223	4.207	-	-	0	133	-16	702	16	15.270	27,55%	(11.063)
	Oto	64.990	71.834	70.005	1.122	187	-935	235	-1.829	5.015	2.016	85.954	81,45%	(15.949)
	CF 2	1.567.950	1.753.337	1.765.534	41.920	45.150	3.230	19.143	12.197	197.585	32.953	1.775.210	99,45%	(9.676)
	Mitraguna & Others	1.383.782	1.559.560	1.570.059	38.890	41.260	2.370	18.462	10.499	186.277	30.761	1.571.846	99,89%	(1.787)
	Pensium	184.168	193.778	195.475	3.030	3.890	860	681	1.698	11.307	2.192	203.365	96,12%	(7.889)
Total Pembiayaan		2.544.835	2.950.264	2.979.160	134.431	117.517	-16.914	48.191	28.897	434.325	88.620	3.064.479	97,22%	(85.319)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	24-Nov-25	31-Dec-24	31-Oct-25	24-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.267	-	3.204	9.076	0,67%	1,55%	4,42%	5.873	7.809	9.076			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	1.267	-	3.204	8.743	0,75%	1,70%	4,66%	5.539	7.476	8.743			
	Value Chain	-	-	-	333	0,00%	0,00%	0,19%	333	333	333			
2	MBG	3.453	4.655	4.655	23.876	2,17%	2,43%	12,40%	19.222	20.423	19.222			
	KUR	2.876	4.305	4.305	21.730	1,90%	2,36%	11,90%	17.425	18.854	17.425			
	Non KUR	577	350	350	2.146	7,36%	3,63%	21,79%	1.796	1.570	1.796			
3	PWG	-	26	26	16.529	0,00%	0,01%	3,82%	16.503	16.529	16.503			
	Cilem	-	-	-	9.750	0,00%	0,00%	4,16%	9.750	9.750	9.750			
	Gadai	-	26	26	6.779	0,00%	0,01%	3,42%	6.753	6.779	6.753			
4	CFG	19.268	23.212	25.105	41.809	0,99%	1,17%	1,95%	16.704	22.541	18.597			
	CF 1	8.041	9.455	13.170	18.970	2,13%	3,41%	4,96%	5.800	10.930	9.516			
	Total Griya	6.972	7.025	10.986	12.932	2,24%	3,50%	4,13%	1.946	5.960	5.907			
	Oto	1.069	2.430	2.184	6.039	1,64%	3,04%	8,63%	3.854	4.970	3.609			
	CF 2	11.227	13.757	11.934	22.838	0,72%	0,68%	1,29%	10.904	11.611	9.082			
	Mitraguna & Others	11.107	13.302	11.331	20.375	0,80%	0,73%	1,30%	9.044	9.268	7.073			
	Pensium	120	455	603	2.463	0,07%	0,31%	1,26%	1.860	2.343	2.009			
Total Pembiayaan		23.988	27.892	32.989	91.291	0,94%	1,12%	3,06%	58.302	67.303	63.398	0,93%	69,62%	-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	24-Nov-25	31-Dec-24	31-Oct-25	24-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	1.973	1,80%	0,79%	1,02%	448	(890)	277			
	KUR	1.760	1.181	1.021	1.447	1,16%	0,56%	0,79%	426	(313)	266			
	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	27.884	0,93%	1,12%	1,30%	3.913	9.761	6.702			
	CF 1	5.476	6.060	6.167	6.944	1,45%	1,60%	1,81%	776	1.468	884			
	Total Griya	4.795	5.611	5.656	6.433	1,54%	1,80%	2,06%	776	1.638	822			
	Oto	681	449	511	511	1,05%	0,71%	0,73%	-	(170)	62			
	CF 2	12.648	15.122	17.804	20.941	0,81%	1,02%	1,19%	3.137	8.293	5.819			
	Mitraguna & Others	12.330	14.664	17.209	20.346	0,89%	1,10%	1,30%	3.137	8.016	5.682			
	Pensium	318	458	595	595	0,01%	0,02%	0,30%	-	277	136			
Total Pembiayaan		30.008	30.694	33.313	40.877	1,18%	1,13%	1,37%	7.565	10.869	10.183	0,94%	31,54%	-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 (1-24 Oct'25)	Growth (1-24 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	23-Nov-25	24-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	155.866	132.926	151.808	163.653	(20.234)	11.844	30.726	23,12%	7.786	5,00%	307.972	53,14%	(144.319)
2	Tabungan	1.803.617	1.929.405	1.935.286	1.937.020	8.980	1.734	7.615	0,39%	133.403	7,40%	2.053.217	94,34%	(116.197)
3	Deposito	681.198	794.773	797.751	795.194	13.126	(2.557)	421	0,05%	113.996	16,73%	695.719	114,30%	99.475
Total		2.640.681	2.857.104	2.884.845	2.895.866	1.872	11.021	38.762	1,36%	255.185	9,66%	3.056.908	94,73%	(161.042)
CASA		1.959.483	2.062.331	2.087.094	2.100.672	(11.254)	13.578	38.342	1,86%	141.189	7,21%	2.361.189	88,97%	(260.517)
(% CASA		74,20%	72,18%	72,35%	72,54%									
FDR		99,99%	103,86%	103,85%	103,45%									

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		(272)	4.967	10,08%	23.609	77,04%	34.543	92,73%	(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 (1-24 Oct'25)	Pencairan (1-24 Nov'25)	Pencairan MtM	MtD (1-24 Oct'25)	Growth (1-24 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	24-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	80.398	96.289	100.396	3.115	5.900	2.785	1.646	4.107	19.998	1.793	108.670	92,39%	(8.274)
	Linkage	14.865	24.410	24.410	-	-	-	54	0	9.545	-	27.177	89,82%	(2.766)
	Non-Linkage	65.533	71.879	75.986	3.115	5.900	2.785	1.592	4.107	10.453	1.793	81.493	93,24%	(5.507)
	• Local Champion	62.373	68.775	72.910	3.115	5.900	2.785	1.923	4.135	10.537	1.765	69.939	104,25%	2.970
	• Value Chain	3.160	3.104	3.076	-	-	-	-330	-28	-84	28	11.554	26,62%	(8.478)
2	MBG	368.059	386.301	387.209	10.640	10.140	-500	2.427	908	19.150	9.232	416.638	92,94%	(29.429)
	KUR	343.457	360.866	361.300	9.540	9.350	-190	2.172	434	17.843	8.916	389.607	92,73%	(28.307)
	Non KUR	24.602	25.435	25.909	1.100	790	-310	255	473	1.307	317	27.031	95,85%	(1.123)
3	PWG	200.888	337.104	353.836	70.092	59.087	-11.004	15.679	16.732	152.948	42.355	352.958	100,25%	879
	Cilem	92.590	179.567	192.803	16.823	21.274	4.451	5.131	13.236	100.212	8.038	214.664	89,82%	(21.861)
	Gadai	108.298	157.537	161.034	53.268	37.813	-15.455	10.549	3.497	52.736	34.317	138.294	116,44%	22.740
4	CFG	1.991.066	2.147.657	2.154.477	42.682	36.406	-6.275	24.686	6.821	163.412	29.586	2.201.267	97,87%	(46.790)
	CF 1	271.158	283.456	283.199	3.662	2.435	-1.227	1.344	-257	12.041	2.693	306.261	92,47%	(23.062)
	Total Griya	236.939	234.916	233.376	850	160	-690	0	-1.540	-3.563	1.700	254.302	91,77%	(20.926)
	• Total Non Program	155.508	157.635	156.364	850	-	-850	-522	-1.271	856	1.271	163.178	95,82%	(6.814)
	• Program	81.431	77.281	77.012	-	160	-160	-763	-269	-4.419	430	91.124	84,51%	(14.112)
	Oto	34.219	48.540	49.823	2.812	2.275	-537	1.344	1.283	15.604	992	51.959	95,89%	(2.136)
	CF 2	1.719.908	1.864.201	1.871.278	39.020	33.971	-5.049	23.342	7.078	151.371	26.893	1.895.007	98,75%	(23.728)
	Mitraguna & Others	1.474.657	1.597.603	1.604.485	34.339	30.973	-3.366	17.258	6.882	129.828	24.091	1.633.534	98,22%	(29.049)
	Pensiun	245.250	266.598	266.793	4.681	2.998	-1.683	6.084	196	21.543	2.802	261.473	102,03%	5.321
Total Pembiayaan		2.640.411	2.967.351	2.995.918	126.528	111.534	-14.995	44.438	28.568	355.508	82.966	3.079.533	97,28%	(83.614)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	24-Nov-25	31-Dec-24	31-Oct-25	24-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	602	-	4.789	0,00%	0,00%	4,77%	4.789	4.789	4.187			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	602	-	4.789	0,00%	0,00%	6,30%	4.789	4.789	4.187			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	2.275	5.444	5.444	33.629	0,62%	1,41%	8,68%	28.185	31.354	28.185			
	KUR	1.785	4.476	4.476	29.688	0,52%	1,24%	8,22%	25.212	27.903	25.212			
	Non KUR	489	968	968	3.940	1,99%	3,81%	15,21%	2.972	3.451	2.972			
3	PWG	10	-	-	11.618	0,00%	0,00%	3,28%	11.618	11.608	11.618			
	Cilem	10	-	-	7.684	0,01%	0,00%	3,99%	7.684	7.674	7.684			
	Gadai	-	-	-	3.933	0,00%	0,00%	2,44%	3.933	3.933	3.933			
4	CFG	19.717	27.801	28.500	63.651	0,99%	1,33%	2,95%	35.151	43.934	35.850			
	CF 1	13.249	15.216	16.070	25.336	4,89%	5,67%	8,95%	9.265	12.087	10.119			
	Total Griya	12.780	14.475	15.301	21.391	5,39%	6,51%	9,17%	6.089	8.611	6.916			
	Oto	469	742	769	3.945	1,37%	1,58%	7,92%	3.176	3.476	3.203			
	CF 2	6.468	12.585	12.430	38.315	0,38%	0,67%	2,05%	25.886	31.847	25.730			
	Mitraguna & Others	5.999	11.277	11.068	35.523	0,41%	0,69%	2,21%	24.454	29.524	24.245			
	Pensiun	470	1.308	1.361	2.793	0,19%	0,51%	1,05%	1.431	2.323	1.485			
Total Pembiayaan		22.002	33.847	33.943	113.686	0,83%	1,14%	3,79%	79.743	91.684	79.840	0,88%	76,82%	-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	24-Nov-25	31-Dec-24	31-Oct-25	24-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%	12,20%	(414)	5.953	136			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	2.573	2.310	2.733	3.275	0,70%	0,71%	0,85%	541	702	965			
	KUR	1.118	1.018	1.434	1.673	0,33%	0,40%	0,46%	239	554	655			
	Non KUR	1.455	1.292	1.300	1.602	5,91%	5,11%	6,18%	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	25.143	1,29%	1,09%	1,17%	1.652	(524)	2.093			
	CF 1	9.750	10.411	9.855	11.217	3,60%	3,48%	3,96%	1.362	1.467	806			
	Total Griya	9.274	9.871	9.315	10.500	3,91%	3,97%	4,50%	1.185	1.227	630			
	Oto	476	540	540	717	1,39%	1,11%	1,44%	177	241	177			
	CF 2	15.917	12.639	13.636	13.926	0,93%	0,73%	0,74%	289	(1.992)	1.287			
	Mitraguna & Others	14.983	11.801	12.664	12.953	1,02%	0,79%	0,81%	289	(2.030)	1.153			
	Pensiun	934	838	972	972	0,04%	0,03%	0,36%	-	38	134			
Total Pembiayaan		46.399	49.332	50.747	52.526	1,76%	1,71%	1,75%	1.779	6.127	3.194	1,79%	-1,92%	0,0%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-24 Oct'25	Growth (1-24 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	23-Nov-25	24-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.111.061	1.511.279	1.363.182	1.392.072	79.856	28.889	(119.207)	-7,89%	281.010	25,29%	1.359.521	102,39%	32.551
2	Tabungan	4.778.169	5.117.615	5.267.630	5.278.806	111.728	11.176	161.191	3,15%	500.637	10,48%	5.138.860	102,72%	139.946
3	Deposito	1.667.902	1.697.645	1.642.899	1.640.405	(31.178)	(2.494)	(57.240)	-3,37%	(27.497)	-1,65%	1.690.130	97,06%	(49.725)
Total		7.557.133	8.326.539	8.273.712	8.311.283	160.406	37.571	(15.256)	-0,18%	754.150	9,98%	8.188.511	101,50%	122.772
CASA		5.889.231	6.628.894	6.630.813	6.670.877	191.584	40.065	41.984	0,63%	781.647	13,27%	6.498.380	102,65%	172.497
(% CASA		77,93%	79,61%	80,14%	80,26%									
FDR		79,28%	78,62%	80,56%	80,19%									

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 (1-24 Oct'25)	Pencairan (1-24 Nov'25)	Pencairan MtM	MtD (1-24 Oct'25	Growth (1-24 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	24-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	824.608	794.625	887.545	5.240	102.302	97.062	-22.040	92.920	62.937	9.382	886.402	100,13%	1.143
	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	241.664	5.240	2.302	-2.938	-17.075	-4.620	911	6.922	275.847	87,61%	(34.183)
	• Local Champion	177.655	176.981	174.381	1.890	2.050	160	-18.124	-2.601	-3.274	4.651	188.154	92,68%	(13.773)
	• 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	1.048.316	26.926	25.357	-1.569	4.277	-1.894	23.171	27.251	1.127.564	92,97%	(79.249)
	KUR	965.396	990.622	989.610	26.371	24.877	-1.494	4.147	-1.012	24.214	25.889	1.062.689	93,12%	(73.079)
	Non KUR	59.748	59.587	58.705	555	480	-75	130	-882	-1.043	1.362	64.875	90,49%	(6.170)
3	PWG	255.819	508.340	535.275	104.738	64.129	-40.610	31.058	26.934	279.456	37.194	563.574	94,98%	(28.299)
	Cilem	149.863	346.578	364.565	35.912	28.488	-7.424	16.151	17.987	214.701	10.501	399.246	91,31%	(34.682)
	Gadai	105.956	161.762	170.710	68.826	35.641	-33.185	14.906	8.948	64.754	26.693	164.327	103,88%	6.383
4	CFG	3.885.901	4.193.178	4.193.963	88.400	72.176	-16.224	38.816	786	308.062	71.390	4.332.277	96,81%	(138.313)
	CF 1	838.535	901.570	898.632	15.792	11.566	-4.227	2.382	-2.937	60.097	14.503	913.053	98,42%	(14.421)
	Total Griya	595.912	605.944	601.555	7.154	2.626	-4.528	0	-4.389	5.643	7.015	633.024	95,03%	(31.469)
	• Total Non Program	435.065	456.344	452.779	6.676	2.468	-4.208	4.223	-3.565	17.714	6.033	451.558	100,29%	1.321
	• Program	160.848	149.601	148.776	478	158	-321	-929	-825	-12.072	982	181.566	81,94%	(32.789)
	Oto	242.622	295.625	297.077	8.638	8.940	302	2.382	1.452	54.455	7.488	280.029	106,09%	17.048
	CF 2	3.047.367	3.291.608	3.295.331	72.608	60.610	-11.998	36.634	3.723	247.965	56.887	3.419.224	96,38%	(123.893)
	Mitraguna & Others	2.497.673	2.730.485	2.736.315	66.095	52.969	-13.125	33.809	5.830	238.643	47.139	2.835.118	96,52%	(98.803)
	Pensiun	549.694	561.123	559.016	6.514	7.641	1.127	2.625	-2.107	9.322	9.748	584.105	95,70%	(25.090)
Total Pembiayaan		5.991.472	6.546.353	6.665.099	225.305	263.964	38.659	52.110	118.746	673.626	145.218	6.909.817	96,46%	(244.718)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	24-Nov-25	31-Dec-24	31-Oct-25	24-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.291	250	188	10.060	0,16%	0,02%	1,13%	9.872	8.769	9.809			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	1.291	250	188	9.410	0,54%	0,08%	3,89%	9.222	8.119	9.159			
	Value Chain	-	-	-	650	0,00%	0,00%	0,37%	650	650	650			
2	MBG	11.476	19.520	19.520	62.807	1,12%	1,86%	5,99%	43.287	51.331	43.287			
	KUR	9.838	16.517	16.517	54.327	1,02%	1,67%	5,49%	37.810	44.489	37.810			
	Non KUR	1.638	3.003	3.003	8.480	2,74%	5,04%	14,45%	5.477	6.842	5.477			
3	PWG	124	-	-	11.290	0,05%	0,00%	2,11%	11.290	11.165	11.290			
	Cilem	118	-	-	8.782	0,08%	0,00%	2,41%	8.782	8.664	8.782			
	Gadai	7	-	-	2.508	0,01%	0,00%	1,47%	2.508	2.501	2.508			
4	CFG	59.411	71.220	72.096	144.509	1,53%	1,72%	3,45%	72.413	85.098	73.289			
	CF 1	35.165	42.144	39.232	75.792	4,19%	4,35%	8,43%	36.560	40.627	33.648			
	Total Griya	29.490	31.633	30.424	44.899	4,95%	5,02%	7,46%	14.475	15.409	13.266			
	Oto	5.675	10.511	8.808	30.893	2,34%	2,98%	10,40%	22.085	25.218	20.382			
	CF 2	24.246	29.076	32.864	68.717	0,80%	1,00%	2,09%	35.853	44.470	39.641			
	Mitraguna & Others	22.605	26.760	29.933	61.768	0,91%	1,10%	2,26%	31.836	39.164	35.008			
	Pensiun	1.642	2.316	2.931	6.948	0,30%	0,52%	1,24%	4.017	5.307	4.633			
Total Pembiayaan		72.302	90.990	91.804	228.665	1,21%	1,40%	3,43%	136.862	156.363	137.675	1,25%	63,63%	-2,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	24-Nov-25	31-Dec-24	31-Oct-25	24-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	24.485	1,84%	2,14%	2,34%	1.959	5.608	2.737			
	KUR	14.751	16.970	17.487	19.204	1,53%	1,77%	1,94%	1.717	4.453	2.233			
	Non KUR	4.126	4.778	5.039	5.281	6,91%	8,46%	9,00%	242	1.156	503			
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	73.179	1,31%	1,74%	1,74%	109	22.466	795			
	CF 1	15.203	26.269	26.509	27.785	1,81%	2,94%	3,09%	1.276	12.582	1.516			
	Total Griya	12.941	22.853	22.897	23.907	2,17%	3,78%	3,97%	1.010	10.966	1.054			
	Oto	2.262	3.416	3.611	3.877	0,93%	1,22%	1,31%	266	1.616	461			
	CF 2	35.510	46.115	46.561	45.394	1,17%	1,41%	1,38%	(1.167)	9.885	(721)			
	Mitraguna & Others	25.071	43.079	43.527	44.347	1,00%	1,59%	1,62%	820	19.276	1.268			
	Pensiun	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	98.904	1,19%	1,48%	1,48%	2.124	27.593	3.642	1,14%	23,20%	-0,3%

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 (1-24 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	23-Nov-25	24-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	74.169	59.049	49.220	60.462	(86.238)	11.242	1.413	2,39%	(13.707)	-18,48%	212.481	28,46%	(152.019)
2	Tabungan	1.786.724	1.968.204	1.938.015	1.944.221	36.437	6.205	(23.984)	-1,22%	157.496	8,81%	2.011.047	96,68%	(66.827)
3	Deposito	649.060	615.862	621.198	621.680	(36.484)	483	5.818	0,94%	(27.380)	-4,22%	663.637	93,68%	(41.957)
Total		2.509.954	2.643.115	2.608.433	2.626.363	(86.285)	17.930	(16.752)	-0,63%	116.409	4,64%	2.887.165	90,97%	(260.802)
CASA		1.860.893	2.027.253	1.987.235	2.004.683	(49.801)	17.448	(22.571)	-1,11%	143.789	7,73%	2.223.528	90,16%	(218.845)
(% CASA)		74,14%	76,70%	76,19%	76,33%									
FDR		125,36%	131,49%	134,16%	133,24%									

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	0,94%	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 (1-24 Oct'25)	Pencairan (1-24 Nov'25)	Pencairan MtM	MtD (1-24 Oct'25)	Growth (1-24 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	24-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	184.570	242.665	242.927	500	3.200	2.700	-5.617	263	58.357	2.937	215.986	112,47%	26.941
	Linkage	86.431	111.300	110.956	-	-	-	-488	-344	24.525	344	100.323	110,60%	10.633
	Non-Linkage	98.139	131.365	131.971	500	3.200	2.700	-5.130	607	33.832	2.593	115.663	114,10%	16.308
	• Local Champion	98.139	131.365	131.971	500	3.200	2.700	-5.130	607	33.832	2.593	112.586	117,22%	19.385
	• Value Chain	-	-	-	-	-	-	0	0	0	-	3.077	0,00%	(3.077)
2	MBG	446.877	444.339	442.622	11.200	9.805	-1.395	-160	-1.717	-4.255	11.522	501.352	88,29%	(58.729)
	KUR	419.345	419.362	418.257	10.550	9.645	-905	-247	-1.105	-1.088	10.750	471.093	88,78%	(52.836)
	Non KUR	27.532	24.977	24.366	650	160	-490	-407	-612	-3.166	772	30.259	80,52%	(5.893)
3	PWG	258.833	406.261	424.670	91.083	73.362	-17.722	27.268	18.409	165.836	54.953	414.433	102,47%	10.237
	Cilem	127.522	219.691	229.144	24.000	19.985	-4.014	9.355	9.453	101.622	10.533	250.568	91,45%	(21.424)
	Gadai	131.312	186.659	195.526	67.084	53.376	-13.708	17.913	8.956	64.214	44.420	163.864	119,32%	31.661
4	CFG	2.256.170	2.382.215	2.389.170	49.515	38.116	-11.399	22.329	6.955	133.000	31.162	2.472.864	96,62%	(83.694)
	CF 1	461.418	471.592	473.218	7.531	5.141	-2.391	5.755	1.626	11.800	3.515	495.744	95,46%	(22.526)
	Total Griya	417.205	393.258	392.555	3.076	788	-2.288	0	-703	-24.650	1.491	432.970	90,67%	(40.415)
	• Total Non Program	64.148	59.328	59.540	2.761	510	-2.251	2.080	212	-4.608	298	71.111	83,73%	(11.571)
	• Program	353.058	333.930	333.015	315	278	-37	-1.789	-915	-20.043	1.193	361.858	92,03%	(28.843)
	Oto	44.213	78.334	80.663	4.455	4.353	-103	5.755	2.328	36.450	2.024	62.775	128,50%	17.888
	CF 2	1.794.752	1.910.623	1.915.952	41.984	32.976	-9.008	16.573	5.329	121.200	27.647	1.977.120	96,91%	(61.168)
	Mitraguna & Others	1.323.695	1.431.023	1.436.638	33.163	26.213	-6.951	12.749	5.615	112.943	20.598	1.489.234	96,47%	(52.596)
	Pensium	471.056	479.599	479.314	8.821	6.763	-2.057	3.824	-286	8.257	7.049	487.886	98,24%	(8.573)
Total Pembiayaan		3.146.451	3.475.480	3.499.390	152.299	124.483	-27.816	43.819	23.910	352.939	100.573	3.604.634	97,08%	(105.245)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	24-Nov-25	31-Dec-24	31-Oct-25	24-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	192	348	475	2.195	0,10%	0,20%	0,90%	1.720	2.004	1.847			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	192	348	475	2.195	0,20%	0,36%	1,66%	1.720	2.004	1.847			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	4.879	7.999	7.999	47.061	1,09%	1,80%	10,63%	39.061	42.181	39.061			
	KUR	3.627	6.377	6.377	43.277	0,86%	1,52%	10,35%	36.900	39.650	36.900			
	Non KUR	1.252	1.623	1.623	3.784	4,55%	6,50%	15,53%	2.161	2.532	2.161			
3	PWG	275	1	1	16.172	0,11%	0,00%	3,81%	16.170	15.896	16.170			
	Cilem	275	1	1	11.051	0,22%	0,00%	4,82%	11.049	10.775	11.049			
	Gadai	-	-	-	5.121	0,00%	0,00%	2,62%	5.121	5.121	5.121			
4	CFG	67.344	65.418	65.451	142.472	2,98%	2,75%	5,96%	77.021	75.128	77.054			
	CF 1	43.373	41.883	41.926	70.954	9,40%	8,89%	14,99%	29.028	27.581	29.071			
	Total Griya	41.791	40.502	40.088	62.586	10,02%	10,19%	15,94%	22.498	20.795	22.084			
	Oto	1.583	1.381	1.838	8.369	3,58%	2,35%	10,38%	6.531	6.786	6.988			
	CF 2	23.971	23.535	23.525	71.518	1,34%	1,23%	3,73%	47.993	47.547	47.983			
	Mitraguna & Others	22.208	21.338	21.186	66.917	1,68%	1,48%	4,66%	45.731	44.709	45.579			
	Pensium	1.763	2.197	2.338	4.601	0,37%	0,49%	0,96%	2.262	2.838	2.404			
Total Pembiayaan		72.690	73.767	73.927	207.900	2,31%	2,13%	5,94%	133.973	135.209	134.133	2,29%	61,54%	-3,7%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	24-Nov-25	31-Dec-24	31-Oct-25	24-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	35.691	33.082	33.063	33.279	19,34%	13,63%	13,70%	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%	25,22%	216	(2.412)	197			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	3.530	7.844	8.508	9.102	0,79%	1,91%	2,06%	594	5.573	1.259			
	KUR	2.493	5.912	6.287	6.282	0,59%	1,50%	1,50%	(5)	3.789	370			
	Non KUR	1.037	1.932	2.221	2.820	3,77%	8,89%	11,58%	600	1.783	888			
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	140.195	4,40%	5,70%	5,87%	4.292	40.926	5.589			
	CF 1	73.505	94.608	94.254	97.870	15,93%	19,99%	20,68%	3.616	24.365	3.262			
	Total Griya	73.052	92.989	92.591	96.308	17,51%	23,54%	24,53%	3.717	23.257	3.319			
	Oto	453	1.619	1.663	1.562	1,03%	2,12%	1,94%	(102)	1.108	(57)			
	CF 2	25.764	39.998	41.649	42.325	1,44%	2,18%	2,21%	676	16.561	2.327			
	Mitraguna & Others	22.415	37.920	39.679	40.357	1,69%	2,77%	2,81%	678	17.943	2.438			
	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	182.773	4,41%	5,11%	5,22%	5.115	44.100	7.058	4,00%	23,43%	-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)