

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Oct'25	Growth (1-16 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	15-Nov-25	16-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.894.366	2.544.286	2.630.842	2.630.948	215.592	107	86.662	3,41%	736.582	38,88%	2.739.265	96,05%	(108.316)
2	Tabungan	12.343.531	13.296.434	13.431.686	13.395.611	253.475	(36.076)	99.177	0,75%	1.052.080	8,52%	13.678.155	97,93%	(282.544)
3	Deposito	6.674.579	6.906.038	7.128.785	7.128.614	433.564	(170)	222.576	3,22%	454.036	6,80%	6.755.585	105,52%	373.029
Total		20.912.476	22.746.758	23.191.313	23.155.174	902.631	(36.139)	408.416	1,80%	2.242.698	10,72%	23.173.005	99,92%	(17.831)
CASA		14.237.897	15.840.720	16.062.528	16.026.559	469.066	(35.969)	185.840	1,17%	1.788.662	12,56%	16.417.420	97,62%	(390.860)
(% CASA		68,08%	69,64%	69,26%	69,21%									
FDR		79,95%	81,97%	80,83%	80,96%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-13 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	12-Nov-25	13-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	605.893	649.102	671.598	674.149		2.551	25.047	3,86%	68.256	11,27%	796.175	84,67%	(122.026)
2	Giro ISE	190.259	157.011	167.710	168.235		525	11.224	7,15%	(22.024)	-11,58%	305.720	55,03%	(137.484)
3	Tabungan ISE	335.051	402.368	414.037	416.024		1.987	13.656	3,39%	80.973	24,17%	361.290	115,15%	54.734
4	Deposito ISE	80.583	89.723	89.851	89.890		39	167	0,19%	9.307	11,55%	129.166	69,59%	(39.276)
5	CIF ISE	11.606	12.770	12.871	12.871		0	101	0,79%	1.265	10,90%	13.366	96,30%	(495)

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-16 Oct'25)	Pencairan (1-16 Nov'25)	Pencairan MtM	MtD (1-31 Oct'25	Growth (1-16 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	1.400.748	1.465.739	1.564.050	4.685	111.082	106.397	-28.183	98.312	163.303	12.770	1.598.900	97,82%	(34.849)
	Linkage	727.269	728.335	827.922	-	100.000	100.000	-5.513	99.587	100.653	413	813.561	101,77%	14.361
	Non-Linkage	673.478	737.404	736.128	4.685	11.082	6.397	-22.670	-1.275	62.650	12.357	785.338	93,73%	(49.210)
	• Local Champion	584.102	623.875	627.587	2.970	10.830	7.860	-28.360	3.713	43.486	7.117	637.134	98,50%	(9.547)
	• Value Chain	89.377	113.529	108.541	1.715	252	(1.463)	5.690	-4.988	19.164	5.240	148.204	73,24%	(39.663)
2	MBG	2.310.331	2.397.229	2.385.233	29.976	21.396	-8.580	11.797	-11.996	74.902	33.392	2.607.967	91,46%	(222.735)
	KUR	2.171.167	2.257.716	2.247.295	28.471	20.866	-7.605	11.491	-10.420	76.129	31.286	2.453.908	91,58%	(206.612)
	Non KUR	139.164	139.514	137.937	1.505	530	-975	306	-1.576	-1.227	2.106	154.060	89,54%	(16.122)
3	PWG	1.161.081	1.975.702	2.015.218	265.662	171.719	-93.943	109.457	39.516	854.137	132.203	2.106.569	95,66%	(91.351)
	Cilem	604.524	1.180.138	1.198.991	99.807	50.301	-49.506	44.313	18.853	594.467	31.449	1.367.301	87,69%	(168.310)
	Gadai	556.557	795.564	816.227	165.855	121.418	-44.437	65.144	20.663	259.670	100.755	739.268	110,41%	76.959
4	CFG	11.847.954	12.806.437	12.781.860	146.851	109.602	-37.248	124.487	-24.577	933.906	134.180	13.192.499	96,89%	(410.639)
	CF 1	2.410.954	2.561.135	2.554.761	26.027	12.711	-13.316	16.587	-6.374	143.807	19.085	2.634.408	96,98%	(79.647)
	Total Griya	1.954.117	1.983.941	1.977.229	13.982	3.612	-10.371	7.175	-6.712	23.111	10.324	2.064.166	95,79%	(86.937)
	• Total Non Program	1.351.346	1.407.760	1.402.021	13.007	3.006	-10.001	8.767	-5.739	50.675	8.745	1.399.959	100,15%	2.062
	• Program	602.771	576.181	575.208	975	606	-369	-1.592	-973	-27.563	1.579	664.207	86,60%	(88.999)
	Oto	456.837	577.194	577.532	12.045	9.100	-2.946	9.412	338	120.695	8.761	570.242	101,28%	7.290
	CF 2	9.437.000	10.245.302	10.227.099	120.824	96.891	-23.932	107.900	-18.204	790.099	115.095	10.558.091	96,87%	(330.992)
	Mitraguna & Others	7.891.563	8.644.861	8.633.803	110.324	85.917	-24.407	93.621	-11.059	742.239	96.976	8.908.842	96,91%	(275.039)
	Pensiun	1.545.436	1.600.441	1.593.296	10.499	10.974	475	14.278	-7.145	47.860	18.119	1.649.249	96,61%	(55.953)
Total Pembiayaan		16.720.113	18.645.108	18.746.361	447.174	413.799	-33.375	217.558	101.254	2.026.248	312.546	19.505.935	96,11%	(759.574)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	16-Nov-25	31-Dec-24	31-Oct-25	16-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	3.258	1.207	3.873	19.427	0,23%	0,26%	1,24%	15.554	16.169	18.221			
	Linkage	43	6	6	-	0,01%	0,00%	0,00%	(6)	(43)	(6)			
	Local Champion	3.215	1.201	3.867	19.307	0,48%	0,52%	2,62%	15.440	16.093	18.107			
	Value Chain	-	-	-	120				120	120	120			
2	MBG	26.523	48.577	43.850	172.020	1,15%	1,83%	7,21%	128.169	145.496	123.443			
	KUR	21.896	39.713	36.508	153.886	1,01%	1,62%	6,85%	117.378	131.990	114.173			
	Non KUR	4.627	8.864	7.342	18.133	3,33%	5,26%	13,15%	10.791	13.506	9.269			
3	PWG	565	277	29	66.815	0,05%	0,00%	3,32%	66.786	66.250	66.538			
	Cilem	558	-	3	47.183	0,09%	0,00%	3,94%	47.180	46.625	47.183			
	Gadai	7	277	26	19.632	0,00%	0,00%	2,41%	19.606	19.625	19.355			
4	CFG	184.758	217.834	219.298	454.061	1,56%	1,71%	3,55%	234.763	269.304	236.228			
	CF 1	108.284	120.573	121.877	228.370	4,49%	4,76%	8,94%	106.493	120.086	107.798			
	Total Griya	97.865	104.482	107.262	152.984	5,01%	5,41%	7,74%	45.721	55.119	48.501			
	Oto	10.419	16.090	14.615	75.387	2,28%	2,53%	13,05%	60.771	64.968	59.296			
	CF 2	76.474	97.261	97.421	225.691	0,81%	0,95%	2,21%	128.270	149.217	128.430			
	Mitraguna & Others	72.232	90.607	89.999	201.140	0,92%	1,04%	2,33%	111.141	128.908	110.533			
	Pensiun	4.241	6.654	7.422	24.551	0,27%	0,46%	1,54%	17.129	20.309	17.897			
Total Pembiayaan		215.104	267.894	267.051	712.323	1,29%	1,43%	3,80%	445.272	497.220	444.429	1,31%	65,58%	-2,5%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	16-Nov-25	31-Dec-24	31-Oct-25	16-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	65.676	67.732	68.318	68.321	4,69%	4,66%	4,37%	3	2.645	589			
	Linkage	15.065	15.082	15.081	15.087	2,07%	2,07%	1,82%	6	22	6			
	Non-Linkage	50.611	52.650	53.237	53.234	7,51%	7,22%	7,23%	(3)	2.623	584			
	Value Chain	-	-	-	-				-	-	-			
2	MBG	31.069	38.514	39.976	42.098	1,34%	1,67%	1,76%	2.122	11.029	3.584			
	KUR	22.074	29.377	30.304	32.169	1,02%	1,34%	1,43%	1.865	10.095	2.793			
	Non KUR	8.995	9.137	9.672	9.929	6,46%	6,93%	7,20%	257	934	792			
3	PWG	184	191	191	223	0,02%	0,01%	0,01%	33	39	33			
	Cilem	-	-	-	33	0,00%	0,00%	0,00%	33	33	33			
	Gadai	184	191	191	191	0,03%	0,02%	0,02%	-	6	-			
4	CFG	227.463	278.802	284.201	292.782	1,92%	2,22%	2,29%	8.581	65.319	13.980			
	CF 1	109.876	143.958	141.595	146.632	4,56%	5,53%	5,74%	5.037	36.756	2.674			
	Total Griya	105.089	137.329	134.833	138.728	5,38%	6,80%	7,02%	3.895	33.639	1.400			
	Oto	4.786	6.629	6.761	7.904	1,05%	1,17%	1,37%	1.142	3.117	1.274			
	CF 2	117.587	134.844	142.606	146.150	1,25%	1,39%	1,43%	3.544	28.563	11.306			
	Mitraguna & Others	101.881	128.172	135.405	138.828	1,29%	1,57%	1,61%	3.423	36.947	10.656			
	Pensiun	15.706	6.673	7.201	7.323	0,09%	0,04%	0,46%	122	(8.383)	650			
Total Pembiayaan		324.392	385.238	392.685	403.425	1,94%	2,11%	2,15%	10.739	79.033	18.187	1,78%	17,25%	-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 (1-16 Oct'25)	Growth (1-16 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	15-Nov-25	16-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	238.297	241.473	415.312	415.227	(2.867)	(85)	173.754	71,96%	176.930	74,25%	384.203	108,08%	31.024
2	Tabungan	1.732.891	1.859.030	1.842.553	1.834.164	56.174	(8.389)	(24.866)	-1,34%	101.273	5,84%	1.972.158	93,00%	(137.994)
3	Deposito	877.742	1.006.845	981.717	982.013	27.995	295	(24.833)	-2,47%	104.271	11,88%	892.777	110,00%	89.236
Total		2.848.930	3.107.348	3.239.583	3.231.404	81.302	(8.179)	124.055	3,99%	382.474	13,43%	3.249.137	99,45%	(17.734)
CASA		1.971.188	2.100.503	2.257.865	2.249.391	53.307	(8.474)	148.888	7,09%	278.203	14,11%	2.356.360	95,46%	(106.969)
(% CASA)		69,19%	67,60%	69,70%	69,61%									
FDR		84,13%	87,07%	83,15%	83,36%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-13 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	12-Nov-25	13-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	79.410	83.911	86.095	86.083		(12)	2.172	2,59%	6.673	8,40%	115.376	74,61%	(29.292)
2	Giro ISE	37.094	35.641	38.551	38.224		(327)	2.583	7,25%	1.130	3,05%	58.873	64,93%	(20.649)
3	Tabungan ISE	39.484	45.872	45.122	45.436		314	(436)	-0,95%	5.953	15,08%	44.492	102,12%	945
4	Deposito ISE	2.833	2.398	2.423	2.423		0	25	1,04%	(410)	-14,48%	12.011	20,17%	(9.588)
5	CIF ISE	2.097	2.253	2.267	2.267		0	14	0,62%	170	8,11%		0,00%	2.267

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-16 Oct'25)	Pencairan (1-16 Nov'25)	Pencairan MtM	MTD (1-16 Oct'25)	Growth (1-16 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	122.962	125.291	120.641	1.685	500	-1.185	-6.011	-4.650	-2.321	5.150	154.342	78,16%	(33.701)
	Linkage	22.750	26.138	25.725	-	-	-	10	-413	2.975	413	36.415	70,64%	(10.690)
	Non-Linkage	100.212	99.154	94.916	1.685	500	-1.185	-6.021	-4.237	-5.296	4.737	117.927	80,49%	(23.010)
	• Local Champion	83.501	67.399	66.906	1.320	500	-820	-11.270	-493	-16.595	993	91.899	72,80%	(24.993)
	• Value Chain	16.712	31.755	28.010	365	-	(365)	5.249	-3.745	11.299	3.745	26.028	107,62%	1.983
2	MBG	310.816	324.540	323.496	4.465	3.515	-950	-9.766	-3.904	-1.044	4.559	356.921	90,64%	(33.426)
	KUR	291.370	304.664	303.961	4.125	3.515	-610	-3.340	-703	12.591	4.218	335.168	90,69%	(31.207)
	Non KUR	19.446	19.876	19.535	340	-	-340	564	-341	88	341	21.753	89,80%	(2.219)
3	PWG	193.140	311.736	314.966	38.116	21.466	-16.650	11.829	3.230	121.825	18.237	344.208	91,50%	(29.242)
	Cilem	122.752	210.728	212.370	16.589	7.826	-8.762	4.926	1.641	89.618	6.185	246.061	86,31%	(33.691)
	Gadai	70.389	101.008	102.596	21.527	13.640	-7.888	6.902	1.588	32.207	12.051	98.147	104,53%	4.449
4	CFG	1.770.026	1.944.093	1.934.476	22.756	12.991	-9.766	12.103	-9.617	164.450	22.608	1.992.000	97,11%	(57.525)
	CF 1	463.002	518.559	516.786	8.386	2.952	-5.435	-305	-1.773	53.784	4.725	500.470	103,26%	16.316
	Total Griya	392.209	435.699	434.284	7.369	1.771	-5.598	0	-1.415	42.075	3.186	410.944	105,68%	23.340
	• Total Non Program	388.279	424.552	422.987	6.870	1.604	-5.266	6.848	-1.565	34.708	3.169	396.555	106,67%	26.432
	• Program	3.930	11.147	11.297	499	167	-332	1.756	150	7.367	17	14.389	77,51%	(3.092)
	Oto	70.793	82.860	82.502	1.017	1.180	164	-305	-358	11.709	1.539	89.526	92,15%	(7.024)
	CF 2	1.307.024	1.425.534	1.417.689	14.370	10.039	-4.331	12.408	-7.844	110.665	17.883	1.491.530	95,05%	(73.841)
	Mitraguna & Others	1.211.757	1.326.190	1.319.466	13.590	9.939	-3.651	11.344	-6.724	107.709	16.663	1.379.110	95,68%	(59.645)
	Pensiun	95.268	99.344	98.224	780	100	-680	1.064	-1.120	2.956	1.220	112.420	87,37%	(14.196)
Total Pembiayaan		2.396.945	2.705.661	2.693.579	67.022	38.472	-28.550	21.824	-12.082	296.634	50.554	2.847.472	94,60%	(153.893)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	16-Nov-25	31-Dec-24	31-Oct-25	16-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	508	6	6	3.305	0,41%	0,00%	2,74%	3.299	2.797	3.299			
	Linkage	43	6	6	-	0,19%	0,02%	0,00%	(6)	(43)	(6)			
	Local Champion	465	-	-	3.305	0,46%	0,00%	3,48%	3.305	2.841	3.305			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	4.441	6.233	6.233	29.045	1,43%	1,92%	8,98%	22.812	24.604	22.812			
	KUR	3.770	4.834	4.834	26.319	1,29%	1,59%	8,66%	21.485	22.550	21.485			
	Non KUR	671	1.399	1.399	2.725	3,45%	7,04%	13,95%	1.327	2.054	1.327			
3	PWG	155	2	2	11.075	0,08%	0,00%	3,52%	11.073	10.920	11.073			
	Cilem	155	2	2	8.916	0,13%	0,00%	4,20%	8.913	8.760	8.913			
	Gadai	-	-	-	2.160	0,00%	0,00%	2,11%	2.160	2.160	2.160			
4	CFG	19.018	30.183	28.147	67.513	1,07%	1,45%	3,49%	39.366	48.495	37.330			
	CF 1	8.456	11.874	11.479	24.543	1,83%	2,21%	4,75%	13.064	16.087	12.669			
	Total Griya	6.832	10.848	10.463	14.501	1,74%	2,40%	3,34%	4.038	7.669	3.653			
	Oto	1.624	1.027	1.016	10.042	2,29%	1,23%	12,17%	9.026	8.418	9.015			
	CF 2	10.562	18.309	16.669	42.970	0,81%	1,17%	3,03%	26.301	32.409	24.661			
	Mitraguna & Others	10.315	17.929	16.481	40.607	0,85%	1,24%	3,08%	24.126	30.292	22.678			
	Pensiun	247	379	188	2.363	0,26%	0,19%	2,41%	2.175	2.116	1.984			
Total Pembiayaan		24.121	36.424	34.388	110.938	1,01%	1,27%	4,12%	76.550	86.817	74.514	1,04%	74,79%	-3,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	16-Nov-25	31-Dec-24	31-Oct-25	16-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.083	1.738	1.738	1.744	0,88%	1,39%	1,45%	6	661	6			
	Linkage	196	238	238	244	0,86%	0,91%	0,95%	6	48	6			
	Non-Linkage	888	1.500	1.500	1.500	0,89%	1,51%	1,58%	-	612	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	3.227	4.916	4.684	4.972	1,04%	1,44%	1,54%	288	1.746	56			
	KUR	1.952	4.295	4.075	4.433	0,67%	1,34%	1,46%	358	2.481	137			
	Non KUR	1.274	620	609	540	6,55%	3,06%	2,76%	(69)	(735)	(81)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	33.691	27.581	27.766	28.362	1,90%	1,43%	1,47%	596	(5.329)	781			
	CF 1	5.942	6.610	4.809	5.652	1,28%	0,93%	1,09%	843	(290)	(958)			
	Total Griya	5.028	6.005	4.373	5.042	1,28%	1,00%	1,16%	668	13	(963)			
	Oto	914	606	436	611	1,29%	0,53%	0,74%	175	(303)	5			
	CF 2	27.748	20.970	22.956	22.710	2,12%	1,61%	1,60%	(247)	(5.039)	1.739			
	Mitraguna & Others	27.082	20.709	22.326	22.084	2,23%	1,68%	1,67%	(242)	(4.999)	1.375			
	Pensiun	666	262	631	626	0,03%	0,02%	0,64%	(5)	(40)	365			
Total Pembiayaan		38.001	34.235	34.188	35.079	1,59%	1,26%	1,30%	891	(2.922)	844	1,42%	-9,29%	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 (1-16 Oct'25)	Growth (1-16 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	15-Nov-25	16-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	314.972	599.559	614.918	615.023	245.075	105	15.464	2,58%	300.051	95,26%	475.089	129,45%	139.934
2	Tabungan	2.242.130	2.422.180	2.394.108	2.389.888	40.155	(4.220)	(32.292)	-1,33%	147.757	6,59%	2.502.873	95,49%	(112.985)
3	Deposito	2.798.677	2.790.913	3.093.835	3.093.712	460.105	(123)	302.800	10,85%	295.036	10,54%	2.813.322	109,97%	280.390
Total		5.355.779	5.812.652	6.102.862	6.098.623	745.335	(4.239)	285.971	4,92%	742.844	13,87%	5.791.284	105,31%	307.339
CASA		2.557.102	3.021.739	3.009.026	3.004.911	285.230	(4.116)	(16.828)	-0,56%	447.809	17,51%	2.977.962	100,90%	26.949
(% CASA)		47,74%	51,99%	49,31%	49,27%									
FDR		47,52%	50,76%	48,59%	48,62%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-13 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	12-Nov-25	13-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	113.657	100.407	101.343	101.964		621	1.557	1,55%	(11.693)	-10,29%	148.814	68,52%	(46.850)
2	Giro ISE	31.184	14.307	16.957	17.420		464	3.114	21,76%	(13.764)	-44,14%	52.489	33,19%	(35.068)
3	Tabungan ISE	59.057	66.768	65.054	65.211		158	(1.557)	-2,33%	6.154	10,42%	63.948	109,98%	1.263
4	Deposito ISE	23.415	19.332	19.332	19.332		0	0	0,00%	(4.083)	-17,44%	32.377	59,71%	(13.045)
5	CIF ISE	2.046	1.532	1.545	1.545		0	13	0,85%	(501)	-24,49%		0,00%	1.545

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-16 Oct'25)	Pencairan (1-16 Nov'25)	Pencairan MtM	MtD (1-16 Oct'25)	Growth (1-16 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	188.209	206.868	207.017	1.150	2.830	1.680	3.840	148	18.807	2.682	233.500	88,66%	(26.483)
	Linkage	19.369	18.145	18.145	-	-	-	-124	0	-1.224	-	39.092	46,42%	(20.947)
	Non-Linkage	168.841	188.723	188.871	1.150	2.830	1.680	3.964	148	20.031	2.682	194.408	97,15%	(5.536)
	• Local Champion	162.434	179.355	179.544	1.150	2.830	1.680	4.242	189	17.110	2.641	174.555	102,86%	4.989
	• Value Chain	6.407	9.368	9.327	-	-	-	-277	-40	2.921	40	19.853	46,98%	(10.525)
2	MBG	159.435	191.840	191.072	230	1.855	1.625	1.349	-768	31.637	2.623	205.492	92,98%	(14.420)
	KUR	151.599	182.202	181.374	230	1.505	1.275	1.585	-828	29.776	2.333	195.351	92,85%	(13.976)
	Non KUR	7.836	9.637	9.697	-	350	-	-236	60	1.861	290	10.141	95,62%	(444)
3	PWG	252.400	412.261	422.514	52.376	36.585	-15.791	23.624	10.254	170.114	26.332	431.397	97,94%	(8.882)
	Cilem	111.797	223.573	227.561	20.318	9.509	-10.809	8.750	3.988	115.764	5.521	256.762	88,63%	(29.201)
	Gadai	140.603	188.688	194.953	32.059	27.076	-4.982	14.874	6.266	54.350	20.811	174.635	111,63%	20.318
4	CFG	1.944.791	2.139.295	2.144.719	24.443	25.749	1.306	19.378	5.424	199.928	20.325	2.194.090	97,75%	(49.371)
	CF 1	376.842	385.958	384.550	1.803	337	-1.466	235	-1.408	7.708	1.745	418.880	91,80%	(34.330)
	Total Griya	311.852	314.123	313.396	681	150	-531	0	-727	1.545	877	332.926	94,13%	(19.530)
	• Total Non Program	308.347	309.901	309.185	681	150	-531	-3.862	-716	838	866	317.656	97,33%	(8.472)
	• Program	3.505	4.223	4.212	-	-	0	133	-11	707	11	15.270	27,58%	(11.058)
	Oto	64.990	71.834	71.153	1.122	187	-935	235	-681	6.163	868	85.954	82,78%	(14.801)
	CF 2	1.567.950	1.753.337	1.760.169	22.640	25.412	2.772	19.143	6.832	192.220	18.580	1.775.210	99,15%	(15.041)
	Mitraguna & Others	1.383.782	1.559.560	1.565.278	21.752	22.212	460	18.462	5.719	181.497	16.493	1.571.846	99,58%	(6.567)
	Pensiun	184.168	193.778	194.891	888	3.200	2.312	681	1.113	10.723	2.087	203.365	95,83%	(8.474)
Total Pembiayaan		2.544.835	2.950.264	2.965.321	78.199	67.019	-11.180	48.191	15.058	420.486	51.961	3.064.479	96,76%	(99.158)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	16-Nov-25	31-Dec-24	31-Oct-25	16-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.267	-	3.204	5.221	0,67%	1,55%	2,52%	2.017	3.954	5.221			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	1.267	-	3.204	5.101	0,75%	1,70%	2,70%	1.897	3.834	5.101			
	Value Chain	-	-	-	120	0,00%	0,00%	0,07%	120	120	120			
2	MBG	3.453	4.655	4.655	17.712	2,17%	2,43%	9,27%	13.057	14.259	13.057			
	KUR	2.876	4.305	4.305	16.291	1,90%	2,36%	8,98%	11.986	13.415	11.986			
	Non KUR	577	350	350	1.421	7,36%	3,63%	14,65%	1.071	844	1.071			
3	PWG	-	26	26	16.939	0,00%	0,01%	4,01%	16.913	16.939	16.913			
	Cilem	-	-	-	11.106	0,00%	0,00%	4,88%	11.106	11.106	11.106			
	Gadai	-	26	26	5.833	0,00%	0,01%	2,99%	5.807	5.833	5.807			
4	CFG	19.268	23.212	25.105	54.161	0,99%	1,17%	2,53%	29.056	34.893	30.949			
	CF 1	8.041	9.455	13.170	28.395	2,13%	3,41%	7,38%	15.224	20.354	18.940			
	Total Griya	6.972	7.025	10.986	18.448	2,24%	3,50%	5,89%	7.462	11.476	11.423			
	Oto	1.069	2.430	2.184	9.947	1,64%	3,04%	13,98%	7.763	8.878	7.517			
	CF 2	11.227	13.757	11.934	25.766	0,72%	0,68%	1,46%	13.832	14.539	12.010			
	Mitraguna & Others	11.107	13.302	11.331	23.323	0,80%	0,73%	1,49%	11.992	12.216	10.021			
	Pensiun	120	455	603	2.443	0,07%	0,31%	1,25%	1.840	2.323	1.989			
Total Pembiayaan		23.988	27.892	32.989	94.034	0,94%	1,12%	3,17%	61.045	70.046	66.141	0,93%	70,64%	-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	16-Nov-25	31-Dec-24	31-Oct-25	16-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	9.021	7.817	7.817	7.817	4,79%	3,78%	3,78%	(0)	(1.204)	0			
	Linkage	24	2	-	2	0,13%	0,01%	0,01%	-	(23)	-			
	Non-Linkage	8.997	7.815	7.815	7.815	5,33%	4,14%	4,14%	(0)	(1.182)	0			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	2.863	1.696	1.525	1.724	1,80%	0,79%	0,90%	199	(1.139)	28			
	KUR	1.760	1.181	1.021	1.195	1,16%	0,56%	0,66%	175	(564)	14			
	Non KUR	1.104	515	504	528	14,08%	5,23%	5,45%	24	(575)	14			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	18.124	21.182	23.971	26.205	0,93%	1,12%	1,22%	2.234	8.082	5.024			
	CF 1	5.476	6.060	6.167	7.162	1,45%	1,60%	1,86%	995	1.686	1.102			
	Total Griya	4.795	5.611	5.656	6.651	1,54%	1,80%	2,12%	995	1.857	1.040			
	Oto	681	449	511	511	1,05%	0,71%	0,72%	-	(170)	62			
	CF 2	12.648	15.122	17.804	19.043	0,81%	1,02%	1,08%	1.240	6.395	3.921			
	Mitraguna & Others	12.330	14.664	17.209	18.449	0,89%	1,10%	1,18%	1.240	6.119	3.785			
	Pensiun	318	458	595	595	0,01%	0,02%	0,31%	-	277	136			
Total Pembiayaan		30.008	30.694	33.313	35.746	1,18%	1,13%	1,21%	2.433	5.738	5.052	0,94%	22,08%	-0,3%

Asset & Contribution Margin

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

PHR & Payroll

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

AREA MEDAN RAYA

Pilih Area

Kelas Outlet

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 Oct'25	Growth (1-16 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	15-Nov-25	16-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	155.866	132.926	135.576	135.730	(20.234)	155	2.804	2,11%	(20.136)	-12,92%	307.972	44,07%	(172.242)
2	Tabungan	1.803.617	1.929.405	1.949.546	1.945.660	8.980	(3.886)	16.255	0,84%	142.043	7,88%	2.053.217	94,76%	(107.557)
3	Deposito	681.198	794.773	777.915	777.913	13.126	(2)	(16.860)	-2,12%	96.716	14,20%	695.719	111,81%	82.194
Total		2.640.681	2.857.104	2.863.037	2.859.303	1.872	(3.733)	2.200	0,08%	218.623	8,28%	3.056.908	93,54%	(197.605)
CASA		1.959.483	2.062.331	2.085.122	2.081.390	(11.254)	(3.731)	19.059	0,92%	121.907	6,22%	2.361.189	88,15%	(279.799)
(% CASA		74,20%	72,18%	72,83%	72,79%									
FDR		99,99%	103,86%	104,04%	104,17%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-13 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	12-Nov-25	13-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	65.610	78.195	82.564	83.038		474	4.843	6,19%	17.428	26,56%	93.649	88,67%	(10.612)
2	Giro ISE	23.758	19.240	20.277	20.431		154	1.190	6,19%	(3.328)	-14,01%	40.752	50,13%	(20.322)
3	Tabungan ISE	30.646	49.287	52.619	52.940		320	3.652	7,41%	22.293	72,74%	34.543	153,26%	18.397
4	Deposito ISE	11.205	9.667	9.667	9.667		0	0	0,00%	(1.538)	-13,73%	18.354	52,67%	(8.686)
5	CIF ISE	1.945	2.780	2.803	2.803		0	23	0,83%	858	44,11%		0,00%	2.803

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-16 Oct'25)	Pencairan (1-16 Nov'25)	Pencairan MtM	MtD (1-16 Oct'25	Growth (1-16 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	80.398	96.289	102.105	-	5.900	5.900	1.646	5.816	21.707	84	108.670	93,96%	(6.565)
	Linkage	14.865	24.410	24.410	-	-	-	54	0	9.545	-	27.177	89,82%	(2.766)
	Non-Linkage	65.533	71.879	77.695	-	5.900	5.900	1.592	5.816	12.162	84	81.493	95,34%	(3.798)
	• Local Champion	62.373	68.775	74.611	-	5.900	5.900	1.923	5.836	12.238	64	69.939	106,68%	4.672
	• Value Chain	3.160	3.104	3.084	-	-	-	-330	-20	-77	20	11.554	26,69%	(8.470)
2	MBG	368.059	386.301	384.726	6.500	3.305	-3.195	2.427	-1.575	16.667	4.880	416.638	92,34%	(31.912)
	KUR	343.457	360.866	359.467	5.600	3.305	-2.295	2.172	-1.399	16.010	4.704	389.607	92,26%	(30.140)
	Non KUR	24.602	25.435	25.259	900	-	-900	255	-176	658	176	27.031	93,44%	(1.772)
3	PWG	200.888	337.104	343.203	43.602	32.457	-11.146	15.679	6.099	142.315	26.358	352.958	97,24%	(9.755)
	Cilem	92.590	179.567	183.128	12.567	8.947	-3.621	5.131	3.561	90.538	5.385	214.664	85,31%	(31.535)
	Gadai	108.298	157.537	160.075	31.035	23.510	-7.525	10.549	2.538	51.777	20.972	138.294	115,75%	21.781
4	CFG	1.991.066	2.147.657	2.148.597	25.192	20.768	-4.424	24.686	940	157.531	19.828	2.201.267	97,61%	(52.670)
	CF 1	271.158	283.456	284.214	2.729	2.435	-294	1.344	758	13.056	1.677	306.261	92,80%	(22.047)
	Total Griya	236.939	234.916	233.885	650	160	-490	0	-1.031	-3.054	1.191	254.302	91,97%	(20.417)
	• Total Non Program	155.508	157.635	156.702	650	-	-650	-522	-933	1.194	933	163.178	96,03%	(6.476)
	• Program	81.431	77.281	77.183	-	160	-763	-98	-4.248	259	91.124	84,70%	(13.941)	
	Oto	34.219	48.540	50.329	2.079	2.275	196	1.344	1.789	16.111	486	51.959	96,86%	(1.629)
	CF 2	1.719.908	1.864.201	1.864.383	22.463	18.333	-4.130	23.342	182	144.475	18.151	1.895.007	98,38%	(30.624)
	Mitraguna & Others	1.474.657	1.597.603	1.599.026	20.629	17.527	-3.102	17.258	1.423	124.369	16.104	1.633.534	97,89%	(34.507)
	Pensiun	245.250	266.598	265.357	1.835	806	-1.029	6.084	-1.241	20.106	2.047	261.473	101,49%	3.884
	Total Pembiayaan	2.640.411	2.967.351	2.978.631	75.295	62.430	-12.865	44.438	11.281	338.221	51.150	3.079.533	96,72%	(100.902)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	16-Nov-25	31-Dec-24	31-Oct-25	16-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	602	-	3.612	0,00%	0,00%	3,54%	3.612	3.612	3.010			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	602	-	3.612	0,00%	0,00%	4,65%	3.612	3.612	3.010			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	2.275	5.444	5.444	27.611	0,62%	1,41%	7,18%	22.167	25.336	22.167			
	KUR	1.785	4.476	4.476	24.377	0,52%	1,24%	6,78%	19.901	22.591	19.901			
	Non KUR	489	968	968	3.234	1,99%	3,81%	12,80%	2.266	2.745	2.266			
3	PWG	10	-	-	12.040	0,00%	0,00%	3,51%	12.040	12.030	12.040			
	Cilem	10	-	-	7.632	0,01%	0,00%	4,17%	7.632	7.622	7.632			
	Gadai	-	-	-	4.408	0,00%	0,00%	2,75%	4.408	4.408	4.408			
4	CFG	19.717	27.801	28.500	64.012	0,99%	1,33%	2,98%	35.512	44.295	36.210			
	CF 1	13.249	15.216	16.070	27.127	4,89%	5,67%	9,54%	11.057	13.878	11.911			
	Total Griya	12.780	14.475	15.301	22.566	5,39%	6,51%	9,65%	7.264	9.786	8.091			
	Oto	469	742	769	4.562	1,37%	1,58%	9,06%	3.793	4.093	3.820			
	CF 2	6.468	12.585	12.430	36.885	0,38%	0,67%	1,98%	24.455	30.416	24.299			
	Mitraguna & Others	5.999	11.277	11.068	33.001	0,41%	0,69%	2,06%	21.933	27.003	21.724			
	Pensiun	470	1.308	1.361	3.883	0,19%	0,51%	1,46%	2.522	3.414	2.575			
Total Pembiayaan		22.002	33.847	33.943	107.274	0,83%	1,14%	3,60%	73.330	85.272	73.427	0,88%	75,57%	-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	16-Nov-25	31-Dec-24	31-Oct-25	16-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	18.159	23.973	24.522	24.522	22,59%	25,47%	24,02%	-	6.364	550			
	Linkage	14.845	14.842	14.841	14.841	99,87%	60,80%	60,80%	-	(3)	(0)			
	Non-Linkage	3.314	9.131	9.681	9.681	5,06%	13,47%	12,46%	-	6.367	550			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	2.573	2.310	2.733	3.073	0,70%	0,71%	0,80%	340	500	763			
	KUR	1.118	1.018	1.434	1.685	0,33%	0,40%	0,47%	251	566	667			
	Non KUR	1.455	1.292	1.300	1.389	5,91%	5,11%	5,50%	89	(66)	97			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	25.667	23.049	23.491	24.910	1,29%	1,09%	1,16%	1.419	(757)	1.860			
	CF 1	9.750	10.411	9.855	10.645	3,60%	3,48%	3,75%	790	895	234			
	Total Griya	9.274	9.871	9.315	9.928	3,91%	3,97%	4,24%	613	655	58			
	Oto	476	540	540	717	1,39%	1,11%	1,42%	177	241	177			
	CF 2	15.917	12.639	13.636	14.265	0,93%	0,73%	0,77%	629	(1.653)	1.626			
	Mitraguna & Others	14.983	11.801	12.664	13.163	1,02%	0,79%	0,82%	499	(1.820)	1.362			
	Pensiun	934	838	972	1.102	0,04%	0,03%	0,42%	130	168	264			
Total Pembiayaan		46.399	49.332	50.747	52.505	1,76%	1,71%	1,76%	1.759	6.107	3.173	1,79%	-1,37%	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 (1-16 Oct'25	Growth (1-16 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	15-Nov-25	16-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.111.061	1.511.279	1.406.709	1.406.604	79.856	(106)	(104.675)	-6,93%	295.542	26,60%	1.359.521	103,46%	47.083
2	Tabungan	4.778.169	5.117.615	5.304.451	5.290.146	111.728	(14.305)	172.532	3,37%	511.977	10,71%	5.138.860	102,94%	151.286
3	Deposito	1.667.902	1.697.645	1.647.685	1.647.405	(31.178)	(281)	(50.241)	-2,96%	(20.497)	-1,23%	1.690.130	97,47%	(42.726)
Total		7.557.133	8.326.539	8.358.846	8.344.155	160.406	(14.691)	17.616	0,21%	787.022	10,41%	8.188.511	101,90%	155.644
CASA		5.889.231	6.628.894	6.711.161	6.696.750	191.584	(14.411)	67.856	1,02%	807.519	13,71%	6.498.380	103,05%	198.370
(% CASA		77,93%	79,61%	80,29%	80,26%									
FDR		79,28%	78,62%	79,35%	79,49%									

Kinerja ISE

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

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-16 Oct'25)	Pencairan (1-16 Nov'25)	Pencairan MtM	MtD (1-16 Oct'25	Growth (1-16 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	824.608	794.625	892.736	1.350	101.852	100.502	-22.040	98.111	68.128	3.741	886.402	100,71%	6.334
	Linkage	583.855	548.341	648.341	-	100.000	100.000	-4.965	100.000	64.486	-	610.555	106,19%	37.787
	Non-Linkage	240.753	246.284	244.395	1.350	1.852	502	-17.075	-1.889	3.642	3.741	275.847	88,60%	(31.453)
	• Local Champion	177.655	176.981	176.275	-	1.600	1.600	-18.124	-706	-1.380	2.306	188.154	93,69%	(11.879)
	• Value Chain	63.098	69.302	68.119	1.350	252	(1.098)	1.049	-1.183	5.022	1.435	87.693	77,68%	(19.574)
2	MBG	1.025.144	1.050.210	1.044.946	13.466	9.666	-3.800	4.277	-5.264	19.802	14.930	1.127.564	92,67%	(82.618)
	KUR	965.396	990.622	985.936	13.301	9.486	-3.815	4.147	-4.686	20.540	14.172	1.062.689	92,78%	(76.753)
	Non KUR	59.748	59.587	59.010	165	180	15	130	-578	-738	758	64.875	90,96%	(5.865)
3	PWG	255.819	508.340	519.919	70.975	36.855	-34.120	31.058	11.579	264.100	25.275	563.574	92,25%	(43.654)
	Cilem	149.863	346.578	351.848	30.479	12.482	-17.998	16.151	5.270	201.984	7.212	399.246	88,13%	(47.399)
	Gadai	105.956	161.762	168.072	40.495	24.373	-16.122	14.906	6.309	62.116	18.063	164.327	102,28%	3.745
4	CFG	3.885.901	4.193.178	4.175.122	47.648	32.158	-15.490	38.816	-18.056	289.220	50.214	4.332.277	96,37%	(157.155)
	CF 1	838.535	901.570	897.201	9.703	4.448	-5.254	2.382	-3.369	58.666	8.817	913.053	98,26%	(15.852)
	Total Griya	595.912	605.944	602.793	4.024	1.052	-2.972	0	-3.151	6.881	4.203	633.024	95,22%	(30.230)
	• Total Non Program	435.065	456.344	453.788	3.706	1.052	-2.654	4.223	-2.556	18.723	3.608	451.458	100,52%	2.329
	• Program	160.848	149.601	149.006	318	-	-318	-929	-595	-11.842	595	181.566	82,07%	(32.560)
	Oto	242.622	295.625	294.407	5.679	3.396	-2.282	2.382	-1.218	51.785	4.614	280.029	105,13%	14.378
	CF 2	3.047.367	3.291.608	3.277.921	37.946	27.710	-10.235	36.434	-13.687	230.555	41.397	3.419.224	95,87%	(141.303)
	Mitraguna & Others	2.497.673	2.730.485	2.719.739	35.265	23.928	-11.336	33.809	-10.746	222.067	34.674	2.835.118	95,93%	(115.379)
	Pensium	549.694	561.123	558.182	2.681	3.782	1.101	2.625	-2.941	8.488	6.723	584.105	95,56%	(25.924)
Total Pembiayaan		5.991.472	6.546.353	6.632.723	133.439	180.531	47.092	52.110	86.370	641.251	94.161	6.909.817	95,99%	(277.094)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	16-Nov-25	31-Dec-24	31-Oct-25	16-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.291	250	188	5.169	0,16%	0,02%	0,58%	4.981	3.879	4.919			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	1.291	250	188	5.169	0,54%	0,08%	2,12%	4.981	3.879	4.919			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	11.476	19.520	19.520	62.558	1,12%	1,86%	5,99%	43.038	51.082	43.038			
	KUR	9.838	16.517	16.517	55.172	1,02%	1,67%	5,60%	38.655	45.334	38.655			
	Non KUR	1.638	3.003	3.003	7.386	2,74%	5,04%	12,52%	4.383	5.748	4.383			
3	PWG	124	-	-	10.557	0,05%	0,00%	2,03%	10.557	10.433	10.557			
	Cilem	118	-	-	8.928	0,08%	0,00%	2,54%	8.928	8.810	8.928			
	Gadai	7	-	-	1.630	0,01%	0,00%	0,97%	1.630	1.623	1.630			
4	CFG	59.411	71.220	72.096	153.082	1,53%	1,72%	3,67%	80.986	93.670	81.862			
	CF 1	35.165	42.144	39.232	79.070	4,19%	4,35%	8,81%	39.838	43.905	36.926			
	Total Griya	29.490	31.633	30.424	41.641	4,95%	5,02%	6,91%	11.217	12.151	10.008			
	Oto	5.675	10.511	8.808	37.428	2,34%	2,98%	12,71%	28.621	31.754	26.918			
	CF 2	24.246	29.076	32.864	74.012	0,80%	1,00%	2,26%	41.148	49.765	44.936			
	Mitraguna & Others	22.605	26.760	29.933	63.361	0,91%	1,10%	2,33%	33.428	40.756	36.600			
	Pensium	1.642	2.316	2.931	10.651	0,30%	0,52%	1,91%	7.720	9.010	8.336			
Total Pembiayaan		72.302	90.990	91.804	231.366	1,21%	1,40%	3,49%	139.563	159.064	140.376	1,25%	64,23%	-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	16-Nov-25	31-Dec-24	31-Oct-25	16-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.722	1.122	1.177	1.174	0,21%	0,15%	0,13%	(3)	(547)	52			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	1.722	1.122	1.177	1.174	0,72%	0,48%	0,48%	(3)	(547)	52			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	18.877	21.749	22.526	23.398	1,84%	2,14%	2,24%	873	4.522	1.650			
	KUR	14.751	16.970	17.487	18.406	1,53%	1,77%	1,87%	919	3.654	1.435			
	Non KUR	4.126	4.778	5.039	4.993	6,91%	8,46%	8,46%	(46)	867	215			
3	PWG	-	7	7	18	0,00%	0,00%	0,00%	11	18	11			
	Cilem	-	-	-	11	0,00%	0,00%	0,00%	11	11	11			
	Gadai	-	7	7	7	0,00%	0,00%	0,00%	-	7	-			
4	CFG	50.713	72.384	73.070	76.568	1,31%	1,74%	1,83%	3.498	25.855	4.184			
	CF 1	15.203	26.269	26.509	28.215	1,81%	2,94%	3,14%	1.707	13.012	1.946			
	Total Griya	12.941	22.853	22.897	23.809	2,17%	3,78%	3,95%	912	10.868	956			
	Oto	2.262	3.416	3.611	4.406	0,93%	1,22%	1,50%	795	2.145	990			
	CF 2	35.510	46.115	46.561	48.353	1,17%	1,41%	1,48%	1.792	12.843	2.238			
	Mitraguna & Others	25.071	43.079	43.527	45.320	1,00%	1,59%	1,67%	1.793	20.249	2.242			
	Pensium	10.439	3.036	3.034	3.032	0,17%	0,05%	0,54%	(1)	(7.406)	(4)			
Total Pembiayaan		71.311	95.261	96.779	101.159	1,19%	1,48%	1,53%	4.379	29.848	5.897	1,14%	25,27%	-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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD Oct'25	Growth (1-16 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	15-Nov-25	16-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	74.169	59.049	58.327	58.365	(86.238)	38	(684)	-1,16%	(15.805)	-21,31%	212.481	27,47%	(154.116)
2	Tabungan	1.786.724	1.968.204	1.941.028	1.935.753	36.437	(5.275)	(32.451)	-1,65%	149.029	8,34%	2.011.047	96,26%	(75.294)
3	Deposito	649.060	615.862	627.631	627.572	(36.484)	(60)	11.710	1,90%	(21.488)	-3,31%	663.637	94,57%	(36.065)
Total		2.509.954	2.643.115	2.626.986	2.621.689	(86.285)	(5.297)	(21.426)	-0,81%	111.736	4,45%	2.887.165	90,80%	(265.476)
CASA		1.860.893	2.027.253	1.999.355	1.994.118	(49.801)	(5.237)	(33.136)	-1,63%	133.224	7,16%	2.223.528	89,68%	(229.411)
(% CASA)		74,14%	76,70%	76,11%	76,06%									
FDR		125,36%	131,49%	132,32%	132,59%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD Oct'25	Growth (1-13 Nov'25)					Target Nov'25		
		31-Dec-24	31-Oct-25	12-Nov-25	13-Nov-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	42.839	42.018	40.858	41.440		582	(578)	-1,37%	(1.399)	-3,27%	80.699	51,35%	(39.259)
2	Giro ISE	4.948	4.741	4.760	5.113		354	372	7,85%	165	3,34%	27.894	18,33%	(22.781)
3	Tabungan ISE	31.691	33.067	31.880	32.108		228	(959)	-2,90%	417	1,32%	36.953	88,89%	(4.844)
4	Deposito ISE	6.200	4.209	4.219	4.219		0	9	0,22%	(1.981)	-31,96%	15.852	26,61%	(11.633)
5	CIF ISE	2.385	2.575	2.594	2.594		0	19	0,74%	209	8,76%		0,00%	2.594

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-16 Oct'25)	Pencairan (1-16 Nov'25)	Pencairan MtM	MtD (1-16 Oct'25)	Growth (1-16 Nov'25)		Run Off Nov'25	Target Nov'25		
		31-Dec-24	31-Oct-25	16-Nov-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	184.570	242.665	241.552	500	-	-500	-5.617	-1.113	56.981	1.113	215.986	111,84%	25.566
	Linkage	86.431	111.300	111.300	-	-	-	-488	0	24.870	-	100.323	110,94%	10.978
	Non-Linkage	98.139	131.365	130.251	500	-	-500	-5.130	-1.113	32.112	1.113	115.663	112,61%	14.588
	• Local Champion	98.139	131.365	130.251	500	-	-500	-5.130	-1.113	32.112	1.113	112.586	115,69%	17.665
	• Value Chain	-	-	-	-	-	-	0	0	0	-	3.077	0,00%	(3.077)
2	MBG	446.877	444.339	440.993	5.315	3.055	-2.260	-160	-3.346	-5.884	6.401	501.352	87,96%	(60.358)
	KUR	419.345	419.362	416.357	5.215	3.055	-2.160	247	-2.805	-2.788	5.860	471.093	88,42%	(54.536)
	Non KUR	27.532	24.977	24.436	100	-	-100	-407	-541	-3.096	541	30.259	80,76%	(5.822)
3	PWG	258.833	406.261	414.615	60.593	44.356	-16.237	27.268	8.354	155.782	36.002	414.433	100,04%	183
	Cilem	127.522	219.691	224.084	19.855	11.538	-8.317	9.355	4.392	96.562	7.145	250.568	89,43%	(26.484)
	Gadai	131.312	186.659	190.531	40.739	32.819	-7.920	17.913	3.962	59.220	28.857	163.864	116,27%	26.667
4	CFG	2.256.170	2.382.215	2.378.947	26.811	17.936	-8.875	22.329	-3.268	122.777	21.204	2.472.864	96,20%	(93.918)
	CF 1	461.418	471.592	472.010	3.406	2.539	-867	5.755	418	10.592	2.121	495.744	95,21%	(23.734)
	Total Griya	417.205	393.258	392.870	1.258	478	-780	0	-388	-24.335	866	432.970	90,74%	(40.100)
	• Total Non Program	64.148	59.328	59.360	1.100	200	-900	2.080	31	-4.788	169	71.111	83,47%	(11.752)
	• Program	353.058	333.930	333.511	158	278	120	-1.789	-419	-19.547	697	361.858	92,17%	(28.348)
	Oto	44.213	78.334	79.140	2.149	2.061	-88	5.755	806	34.928	1.255	62.775	126,07%	16.366
	CF 2	1.794.752	1.910.623	1.906.936	23.405	15.397	-8.008	16.573	-3.686	112.184	19.083	1.977.120	96,45%	(70.184)
	Mitraguna & Others	1.323.695	1.431.023	1.430.293	19.089	12.311	-6.778	12.749	-730	106.598	13.041	1.489.234	96,04%	(58.941)
	Pensium	471.056	479.599	476.643	4.316	3.086	-1.230	3.824	-2.956	5.587	6.042	487.886	97,70%	(11.243)
Total Pembiayaan		3.146.451	3.475.480	3.476.107	93.219	65.347	-27.872	43.819	627	329.656	64.721	3.604.634	96,43%	(128.527)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	16-Nov-25	31-Dec-24	31-Oct-25	16-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	192	348	475	2.120	0,10%	0,20%	0,88%	1.645	1.928	1.772			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	192	348	475	2.120	0,20%	0,36%	1,63%	1.645	1.928	1.772			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	4.879	7.999	7.999	35.094	1,09%	1,80%	7,96%	27.095	30.215	27.095			
	KUR	3.627	6.377	6.377	31.727	0,86%	1,52%	7,62%	25.351	28.101	25.351			
	Non KUR	1.252	1.623	1.623	3.367	4,55%	6,50%	13,78%	1.744	2.114	1.744			
3	PWG	275	1	1	16.203	0,11%	0,00%	3,91%	16.202	15.928	16.202			
	Cilem	275	1	1	10.602	0,22%	0,00%	4,73%	10.601	10.327	10.601			
	Gadai	-	-	-	5.601	0,00%	0,00%	2,94%	5.601	5.601	5.601			
4	CFG	67.344	65.418	65.451	115.294	2,98%	2,75%	4,85%	49.843	47.950	49.876			
	CF 1	43.373	41.883	41.926	69.236	9,40%	8,89%	14,67%	27.310	25.863	27.353			
	Total Griya	41.791	40.502	40.088	55.828	10,02%	10,19%	14,21%	15.740	14.038	15.326			
	Oto	1.583	1.381	1.838	13.408	3,58%	2,35%	16,94%	11.569	11.825	12.026			
	CF 2	23.971	23.535	23.525	46.058	1,34%	1,23%	2,42%	22.533	22.088	22.523			
	Mitraguna & Others	22.208	21.338	21.186	40.848	1,68%	1,48%	2,86%	19.662	18.641	19.510			
	Pensium	1.763	2.197	2.338	5.210	0,37%	0,49%	1,09%	2.871	3.447	3.013			
Total Pembiayaan		72.690	73.767	73.927	168.711	2,31%	2,13%	4,85%	94.785	96.021	94.945	2,29%	52,92%	-2,6%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Nov'25		
		31-Dec-24	30-Sep-25	31-Oct-25	16-Nov-25	31-Dec-24	31-Oct-25	16-Nov-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	35.691	33.082	33.063	33.063	19,34%	13,63%	13,69%	-	(2.628)	(18)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	35.691	33.082	33.063	33.063	36,37%	25,17%	25,38%	-	(2.628)	(18)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	3.530	7.844	8.508	8.930	0,79%	1,91%	2,03%	422	5.401	1.087			
	KUR	2.493	5.912	6.287	6.451	0,59%	1,50%	1,55%	164	3.958	539			
	Non KUR	1.037	1.932	2.221	2.479	3,77%	8,89%	10,15%	259	1.442	547			
3	PWG	184	184	184	206	0,07%	0,05%	0,05%	22	22	22			
	Cilem	-	-	-	22	0,00%	0,00%	0,01%	22	22	22			
	Gadai	184	184	184	184	0,14%	0,10%	0,10%	-	(0)	-			
4	CFG	99.269	134.606	135.903	136.737	4,40%	5,70%	5,75%	834	37.468	2.131			
	CF 1	73.505	94.608	94.254	94.957	15,93%	19,99%	20,12%	702	21.452	349			
	Total Griya	73.052	92.989	92.591	93.298	17,51%	23,54%	23,75%	707	20.246	308			
	Oto	453	1.619	1.663	1.659	1,03%	2,12%	2,10%	(4)	1.206	40			
	CF 2	25.764	39.998	41.649	41.780	1,44%	2,18%	2,19%	131	16.016	1.782			
	Mitraguna & Others	22.415	37.920	39.679	39.813	1,69%	2,77%	2,78%	133	17.398	1.893			
	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	178.936	4,41%	5,11%	5,15%	1.277	40.262	3.220	4,00%	22,31%	-1,1%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	3.150.621	3.261.982	3.549.038	398.417	
2	Contribution Margin	66.836	93.445	87.044	20.208	-30,2%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,56	2,81	2,81	(0,01)	0,24
CIF Payroll	28.191	25.563	27.538	1.975	(653)