

REGION 2 MEDAN

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-30 Sep'25	Growth (1-28 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25	28-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.894.366	2.328.695	2.280.699	2.526.274	172.313	245.576	197.579	8,48%	631.908	33,36%	2.611.857	96,72%	(85.583)
2	Tabungan	12.343.531	13.042.959	12.941.394	12.994.581	271.345	53.187	(48.378)	-0,37%	651.050	5,27%	13.533.489	96,02%	(538.907)
3	Deposito	6.674.579	6.472.474	6.764.965	6.656.185	(674.761)	(108.780)	183.711	2,84%	(18.394)	-0,28%	6.742.224	98,72%	(86.039)
Total		20.912.476	21.844.127	21.987.058	22.177.040	(231.104)	189.982	332.913	1,52%	1.264.564	6,05%	22.887.570	96,90%	(710.529)
CASA		14.237.897	15.371.654	15.222.093	15.520.855	443.657	298.762	149.202	0,97%	1.282.958	9,01%	16.145.346	96,13%	(624.491)
(% CASA)		68,08%	70,37%	69,23%	69,99%									
FDR		79,95%	84,36%	84,30%	83,58%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-27 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	26-Oct-25	27-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	605.893	665.943	675.555	666.788		(8.766)	845	0,13%	60.895	10,05%	778.851	91,87%	(112.063)
2	Giro ISE	190.259	177.334	173.833	170.054		(3.779)	(7.279)	-4,10%	(20.205)	-10,62%	295.220	97,60%	(125.165)
3	Tabungan ISE	335.051	398.841	411.949	407.033		(4.915)	8.192	2,05%	71.982	21,48%	358.882	113,42%	48.151
4	Deposito ISE	80.583	89.769	89.773	89.701		(72)	(68)	-0,08%	9.118	11,32%	124.749	71,91%	(35.048)
5	CIF ISE	11.606	12.639	12.770	12.770		0	131	1,04%	1.164	10,03%	13.212	96,65%	(442)

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Sep'25)	Pencairan (1-28 Oct'25)	Pencairan MtM	MtD (1-30 Sep'25	Growth (1-28 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	28-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	1.400.748	1.493.922	1.446.336	15.653	18.824	3.171	7.439	-47.585	45.589	66.409	1.574.348	91,87%	(128.011)
	Linkage	727.269	733.848	728.212	3.163	934	(2.229)	-1.128	-5.636	942	6.570	802.869	90,70%	(74.658)
	• Non-Linkage	673.478	760.073	718.125	12.490	17.890	5.400	8.566	-41.949	44.646	59.839	771.478	93,08%	(53.354)
	• Local Champion	584.102	652.234	612.769	8.090	14.175	6.085	6.671	-39.466	28.667	53.641	630.563	97,18%	(17.794)
	• Value Chain	89.377	107.839	105.356	4.400	3.715	(685)	1.895	-2.483	15.979	6.198	140.915	74,77%	(35.559)
2	MBG	2.310.331	2.385.432	2.379.389	85.168	73.317	-11.851	8.003	-6.043	69.058	79.360	2.573.446	92,46%	(194.057)
	KUR	2.171.167	2.246.224	2.240.673	80.022	69.252	-10.770	7.504	-5.551	69.507	74.803	2.421.114	92,55%	(180.440)
	Non KUR	139.164	139.208	138.715	5.146	4.065	-1.081	499	-492	-449	4.557	152.332	91,06%	(13.617)
3	PWG	1.161.081	1.866.245	1.961.330	408.710	448.985	40.275	122.601	95.085	800.249	353.900	1.989.358	98,59%	(28.027)
	Cilem	604.524	1.135.825	1.174.404	156.257	125.085	-31.172	89.157	38.579	569.880	86.506	1.265.111	92,83%	(90.706)
	Gadai	556.557	730.420	786.926	252.453	323.900	71.447	33.444	56.506	230.369	267.394	724.247	108,65%	62.679
4	CFG	11.847.954	12.681.951	12.748.009	341.195	299.365	-41.830	113.015	66.058	900.055	233.306	13.046.039	97,72%	(298.030)
	CF 1	2.410.954	2.544.548	2.549.910	38.243	48.960	10.717	-3.167	5.362	138.956	43.598	2.611.485	97,64%	(61.575)
	Total Griya	1.954.117	1.976.765	1.977.307	19.512	26.422	6.910	-7.290	542	23.190	25.880	2.053.457	96,29%	(76.150)
	• Total Non Program	1.351.346	1.398.993	1.401.953	18.400	24.962	6.562	-5.694	2.960	50.606	22.002	1.395.228	100,48%	6.724
	• Program	602.771	577.773	575.354	1.112	1.460	348	-1.596	-2.418	-27.417	3.878	658.228	87,41%	(82.874)
	Oto	456.837	567.782	572.603	18.731	22.539	3.808	4.122	4.821	115.766	17.718	558.028	102,61%	14.575
	CF 2	9.437.000	10.137.403	10.198.099	302.952	250.404	-52.548	116.182	60.696	761.099	189.709	10.434.554	97,73%	(236.455)
	Mitraguna & Others	7.891.563	8.551.240	8.602.245	273.442	222.530	-50.912	106.179	51.005	710.682	171.525	8.801.971	97,73%	(199.726)
	Pensiun	1.545.436	1.586.163	1.595.853	29.510	27.874	-1.636	10.004	9.690	50.417	18.184	1.632.583	97,75%	(36.729)
Total Pembiayaan		16.720.113	18.427.549	18.535.064	850.726	840.491	-10.235	251.058	107.515	1.814.951	732.976	19.183.190	96,62%	(648.126)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	28-Oct-25	31-Dec-24	30-Sep-25	28-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	3.258	2.400	1.207	59.943	0,23%	0,08%	4,14%	58.736	56.685	57.542			
	Linkage	43	6	6	6	0,01%	0,00%	0,00%	-	(37)	0			
	Local Champion	3.215	2.394	1.201	36.164	0,48%	0,16%	5,04%	34.963	32.949	33.770			
	Value Chain	-	-	-	23.773				34.963	23.773	33.773			
2	MBG	26.523	51.914	48.577	170.550	1,15%	2,04%	7,17%	121.973	144.027	118.636			
	KUR	21.896	41.598	39.713	148.878	1,01%	1,77%	6,64%	109.165	126.982	107.280			
	Non KUR	4.627	10.316	8.864	21.672	3,33%	6,37%	15,62%	12.808	17.045	11.357			
3	PWG	565	6.680	277	73.869	0,05%	0,01%	3,77%	73.592	73.304	67.188			
	Cilem	558	6.649	-	55.969	0,09%	0,00%	4,77%	55.969	55.411	49.320			
	Gadai	7	31	277	17.899	0,00%	0,04%	2,27%	17.623	17.893	17.869			
4	CFG	184.758	198.852	217.834	403.958	1,56%	1,72%	3,17%	186.125	219.201	205.106			
	CF 1	108.284	115.714	120.573	214.000	4,49%	4,74%	8,39%	93.427	105.716	98.286			
	Total Griya	97.865	99.646	104.482	180.487	5,01%	5,29%	9,13%	76.004	82.622	80.841			
	Oto	10.419	16.068	16.090	33.513	2,28%	2,83%	5,85%	17.423	23.094	17.445			
	CF 2	76.474	83.138	97.261	189.958	0,81%	0,96%	1,86%	92.697	113.484	106.821			
	Mitraguna & Others	72.232	78.946	90.607	175.626	0,92%	1,06%	2,04%	85.019	103.394	96.680			
	Pensiun	4.241	4.191	6.654	14.332	0,27%	0,42%	0,90%	7.678	10.091	10.141			
Total Pembiayaan		215.104	259.846	267.894	708.320	1,29%	1,45%	3,82%	440.426	493.216	448.474	1,30%	65,96%	-2,5%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	28-Oct-25	31-Dec-24	30-Sep-25	28-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	65.676	67.143	67.732	68.248	4,69%	4,53%	4,72%	516	2.572	1.104			
	Linkage	15.065	15.105	15.082	15.081	2,07%	2,06%	2,07%	(0)	16	(23)			
	Non-Linkage	50.611	52.039	52.650	53.166	7,51%	6,93%	7,40%	517	2.556	1.128			
	Value Chain	-	-	-	-				-	-	-			
2	MBG	31.069	38.326	38.514	41.744	1,34%	1,61%	1,75%	3.230	10.675	3.418			
	KUR	22.074	29.574	29.377	31.767	1,02%	1,31%	1,42%	2.390	9.693	2.193			
	Non KUR	8.995	8.752	9.137	9.977	6,46%	6,56%	7,19%	841	983	1.225			
3	PWG	184	234	191	299	0,02%	0,01%	0,02%	109	115	65			
	Cilem	-	43	-	27	0,00%	0,00%	0,00%	27	27	(16)			
	Gadai	184	191	191	272	0,03%	0,03%	0,03%	81	88	81			
4	CFG	227.463	290.644	278.802	288.240	1,92%	2,20%	2,26%	9.438	60.778	(2.403)			
	CF 1	109.876	148.769	143.958	148.330	4,56%	5,66%	5,82%	4.372	38.454	(440)			
	Total Griya	105.089	141.842	137.329	141.961	5,38%	6,95%	7,18%	4.633	36.872	119			
	Oto	4.786	6.928	6.629	6.369	1,05%	1,17%	1,11%	(260)	1.583	(559)			
	CF 2	117.587	141.874	134.844	139.910	1,25%	1,33%	1,37%	5.066	22.324	(1.964)			
	Mitraguna & Others	101.881	134.039	128.172	133.479	1,29%	1,50%	1,55%	5.307	31.598	(560)			
	Pensiun	15.706	7.835	6.673	6.432	0,09%	0,04%	0,40%	(241)	(9.274)	(1.404)			
Total Pembiayaan		324.392	396.347	385.238	398.531	1,94%	2,09%	2,15%	13.293	74.140	2.184	1,81%	15,60%	-0,3%

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	

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Sep'25)	Growth (1-28 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25	28-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	238.297	244.340	233.362	257.784	(11.391)	24.422	13.444	5,50%	19.487	8,18%	362.201	71,17%	(104.416)
2	Tabungan	1.732.891	1.802.856	1.816.551	1.818.049	29.707	1.499	15.194	0,84%	85.159	4,91%	1.946.222	93,41%	(128.173)
3	Deposito	877.742	978.850	1.009.500	980.944	(19.602)	(28.557)	2.094	0,21%	103.202	11,76%	890.297	110,18%	90.647
Total		2.848.930	3.026.046	3.059.413	3.056.777	(1.285)	(2.636)	30.732	1,02%	207.848	7,30%	3.198.720	95,56%	(141.943)
CASA		1.971.188	2.047.196	2.049.913	2.075.833	18.317	25.921	28.638	1,40%	104.646	5,31%	2.308.423	89,92%	(232.589)
(% CASA)		69,19%	67,65%	67,00%	67,91%									
FDR		84,13%	88,41%	87,64%	87,72%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-27 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	26-Oct-25	27-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	79.410	86.255	88.710	84.640		(4.070)	(1.615)	-1,87%	5.230	6,59%	112.606	75,16%	(27.966)
2	Giro ISE	37.094	37.631	40.924	38.090		(2.834)	459	1,22%	996	2,69%	57.195	66,60%	(19.105)
3	Tabungan ISE	39.484	46.229	45.389	44.153		(1.236)	(2.076)	-4,49%	4.669	11,83%	44.107	100,10%	46
4	Deposito ISE	2.833	2.395	2.397	2.397		0	2	0,10%	(436)	-15,38%	11.305	21,21%	(8.907)
5	CIF ISE	2.097	2.237	2.253	2.253		0	16	0,72%	156	7,44%		0,00%	2.253

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Sep'25)	Pencairan (1-28 Oct'25)	Pencairan MtM	MtD (1-28 Sep'25)	Growth (1-28 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	28-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	122.962	131.303	119.190	1.935	5.719	3.784	3.565	-12.112	-3.772	17.831	150.454	79,22%	(31.263)
	Linkage	22.750	26.128	26.135	285	934	649	-604		7	3.385	34.722	75,27%	(8.587)
	Non-Linkage	100.212	105.175	93.056	1.650	4.785	3.135	4.169	-12.119	-7.157	16.904	115.732	80,41%	(22.676)
	• Local Champion	83.501	78.669	66.878	1.650	4.420	2.770	660	-11.791	-16.623	16.211	90.858	73,61%	(23.980)
	• Value Chain	16.712	26.506	26.177	-	365	365	3.509	-329	9.466	694	24.874	105,24%	1.304
2	MBG	310.816	320.636	320.205	11.953	11.130	-823	17	-430	9.389	11.560	351.574	91,08%	(31.369)
	KUR	291.370	301.323	300.566	11.298	10.045	-1.253	75	-757	9.197	10.802	330.088	91,06%	(29.522)
	Non KUR	19.446	19.312	19.639	655	1.085	430	-59	327	193	758	21.486	91,40%	(1.847)
3	PWG	193.140	299.908	309.609	54.682	60.464	5.782	10.921	9.701	116.469	50.763	325.406	95,15%	(15.797)
	Cilem	122.752	205.802	210.771	22.740	20.117	-2.623	8.216	4.969	88.019	15.148	229.541	91,82%	(18.770)
	Gadai	70.389	94.106	98.838	31.943	40.347	8.405	2.705	4.733	28.450	35.614	95.865	103,10%	2.973
4	CFG	1.770.026	1.923.386	1.932.395	49.577	45.282	-4.295	13.176	9.009	162.369	36.273	1.967.825	98,20%	(35.430)
	CF 1	463.002	510.260	516.032	11.554	16.431	4.877	1.484	5.772	53.030	10.659	496.629	103,91%	19.403
	Total Griya	392.209	427.095	433.364	8.157	14.233	6.076	0	6.268	41.155	7.965	409.121	105,93%	24.242
	• Total Non Program	388.279	417.704	423.339	8.157	13.567	5.410	1.426	5.635	35.060	7.932	395.750	106,97%	27.589
	• Program	3.930	9.391	10.025	-	666	666	1.765	634	6.095	32	13.371	74,97%	(3.347)
	Oto	70.793	83.165	82.668	3.397	2.198	-1.199	1.484	-497	11.875	2.694	87.508	94,47%	(4.840)
	CF 2	1.307.024	1.413.126	1.416.363	38.023	28.851	-9.172	11.692	3.237	109.339	25.614	1.471.195	96,27%	(54.832)
	Mitraguna & Others	1.211.757	1.314.846	1.317.481	35.817	26.912	-8.905	10.936	2.635	105.725	24.276	1.361.529	96,76%	(44.047)
	Pensium	95.268	98.280	98.881	2.206	1.939	-267	755	602	3.614	1.337	109.666	90,17%	(10.785)
Total Pembiayaan		2.396.945	2.675.232	2.681.400	118.147	122.595	4.448	27.678	6.167	284.455	116.428	2.795.258	95,93%	(113.859)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	28-Oct-25	31-Dec-24	30-Sep-25	28-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	508	158	6	1.300	0,41%	0,00%	1,09%	1.294	792	1.142			
	Linkage	43	6	6	6	0,19%	0,02%	0,02%	-	(37)	0			
	Local Champion	465	152	-	1.294	0,46%	0,00%	1,39%	1.294	830	1.142			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	4.441	6.618	6.618	23.524	1,43%	2,06%	7,35%	16.907	19.084	16.907			
	KUR	3.770	5.303	5.303	20.358	1,29%	1,76%	6,77%	15.055	16.588	15.055			
	Non KUR	671	1.315	1.315	3.167	3,45%	6,81%	16,12%	1.852	2.496	1.852			
3	PWG	155	86	86	12.122	0,08%	0,03%	3,92%	12.036	11.967	12.036			
	Cilem	155	-	-	8.957	0,13%	0,00%	4,25%	8.957	8.802	8.957			
	Gadai	-	86	86	3.165	0,00%	0,09%	3,20%	3.079	3.165	3.079			
4	CFG	19.018	22.141	30.183	61.203	1,07%	1,57%	3,17%	31.020	42.186	39.063			
	CF 1	8.456	8.236	11.874	26.200	1,83%	2,33%	5,08%	14.326	17.744	17.964			
	Total Griya	6.832	6.851	10.848	22.605	1,74%	2,54%	5,22%	11.758	15.773	15.754			
	Oto	1.624	1.385	1.027	3.595	2,29%	1,23%	4,35%	2.568	1.971	2.210			
	CF 2	10.562	13.905	18.309	35.003	0,81%	1,30%	2,47%	16.694	24.441	21.098			
	Mitraguna & Others	10.315	13.389	17.929	33.757	0,85%	1,36%	2,56%	15.828	23.443	20.368			
	Pensium	247	516	379	1.246	0,26%	0,39%	1,26%	866	999	730			
Total Pembiayaan		24.121	29.003	36.893	98.150	1,01%	1,38%	3,66%	61.256	74.028	69.146	1,03%	71,77%	-2,6%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	28-Oct-25	31-Dec-24	30-Sep-25	28-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.083	1.738	1.738	1.738	0,88%	1,32%	1,46%	-	655	0			
	Linkage	196	238	238	238	0,86%	0,91%	0,91%	-	42	0			
	Non-Linkage	888	1.500	1.500	1.500	0,89%	1,43%	1,61%	-	612	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	3.227	4.853	4.916	4.855	1,04%	1,53%	1,52%	(61)	1.628	2			
	KUR	1.952	4.202	4.295	4.244	0,67%	1,43%	1,41%	(51)	2.292	42			
	Non KUR	1.274	650	620	611	6,55%	3,21%	3,11%	(10)	(664)	(40)			
3	PWG	-	43	-	-	0,00%	0,00%	0,00%	-	-	(43)			
	Cilem	-	43	-	-	0,00%	0,00%	0,00%	-	-	(43)			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	33.691	37.888	27.581	28.057	1,90%	1,43%	1,45%	476	(5.634)	(9.831)			
	CF 1	5.942	10.689	6.610	5.890	1,28%	1,30%	1,14%	(721)	(53)	(4.799)			
	Total Griya	5.028	9.344	6.005	5.454	1,28%	1,41%	1,26%	(551)	426	(3.890)			
	Oto	914	1.345	606	436	1,29%	0,73%	0,53%	(170)	(478)	(909)			
	CF 2	27.748	27.199	20.970	22.167	2,12%	1,48%	1,57%	1.197	(5.581)	(5.032)			
	Mitraguna & Others	27.082	26.792	20.709	21.906	2,23%	1,57%	1,66%	1.197	(5.177)	(4.886)			
	Pensium	666	407	262	262	0,03%	0,01%	0,26%	-	(404)	(146)			
Total Pembiayaan		38.001	44.522	34.235	34.650	1,59%	1,28%	1,29%	415	(3.351)	(9.872)	1,45%	-11,84%	0,2%

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 (1-28 Sep'25)	Growth (1-28 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25	28-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	314.972	354.485	380.874	625.574	(6.952)	244.700	271.089	76,47%	310.602	98,61%	450.944	138,73%	174.630
2	Tabungan	2.242.130	2.382.025	2.367.513	2.391.087	(93)	23.575	9.063	0,38%	148.957	6,64%	2.474.610	96,62%	(83.522)
3	Deposito	2.798.677	2.330.807	2.577.956	2.547.952	(587.150)	(30.004)	217.145	9,32%	(250.725)	-8,96%	2.810.906	90,65%	(262.955)
Total		5.355.779	5.067.317	5.326.342	5.564.613	(594.195)	238.271	497.296	9,81%	208.834	3,90%	5.736.460	97,00%	(171.847)
CASA		2.557.102	2.736.509	2.748.386	3.016.661	(7.045)	268.275	280.152	10,24%	459.559	17,97%	2.925.554	103,11%	91.108
(% CASA)		47,74%	54,00%	51,60%	54,21%									
FDR		47,52%	57,34%	54,95%	52,60%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-27 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	26-Oct-25	27-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	113.657	102.557	104.317	104.799		483	2.242	2,19%	(8.857)	-7,79%	146.110	71,73%	(41.310)
2	Giro ISE	31.184	22.084	17.711	18.080		369	(4.004)	-18,13%	(13.104)	-42,02%	50.850	35,56%	(32.770)
3	Tabungan ISE	59.057	61.141	67.273	67.387		114	6.247	10,22%	8.330	14,10%	63.572	106,00%	3.815
4	Deposito ISE	23.415	19.332	19.332	19.332		0	0	0,00%	(4.083)	-17,44%	31.688	61,01%	(12.355)
5	CIF ISE	2.046	1.519	1.532	1.532		0	13	0,86%	(514)	-25,12%		0,00%	1.532

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Sep'25)	Pencairan (1-28 Oct'25)	Pencairan MtM	MtD (1-28 Sep'25)	Growth (1-28 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	28-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	188.209	203.028	196.441	1.500	4.250	2.750	-194	-6.587	8.231	10.837	227.888	86,20%	(31.447)
	Linkage	19.369	18.269	18.143	-	-	-	-149	-126	-1.226	126	36.648	49,51%	(18.505)
	Non-Linkage	168.841	184.759	178.298	1.500	4.250	2.750	-45	-6.461	9.457	10.711	191.240	93,23%	(12.942)
	• Local Champion	162.434	175.114	168.919	1.500	4.250	2.750	764	-6.194	6.486	10.444	173.053	97,61%	(4.134)
	• Value Chain	6.407	9.645	9.378	-	-	-	-809	-267	2.971	267	18.187	51,57%	(8.808)
2	MBG	159.435	190.490	189.787	7.630	4.115	-3.515	2.648	-703	30.353	4.818	200.150	94,82%	(10.363)
	KUR	151.599	180.617	180.123	6.625	4.040	-2.585	2.039	-494	28.524	4.534	190.276	94,66%	(10.153)
	Non KUR	7.836	9.873	9.664	1.005	75	-930	610	-209	1.828	284	9.874	97,88%	(210)
3	PWG	252.400	388.637	409.728	85.313	94.515	9.202	26.609	21.091	157.328	73.424	409.178	100,13%	550
	Cilem	111.797	214.823	222.687	31.563	26.663	-4.901	17.569	7.864	110.890	18.799	237.341	93,83%	(14.654)
	Gadai	140.603	173.814	187.041	53.749	67.852	14.103	9.039	13.227	46.438	54.624	171.837	108,85%	15.204
4	CFG	1.944.791	2.123.646	2.131.108	67.081	49.063	-18.018	25.579	7.462	186.317	41.601	2.166.943	98,35%	(35.834)
	CF 1	376.842	389.452	384.361	4.116	2.437	-1.679	-1.567	-5.091	7.519	7.528	414.571	92,71%	(30.211)
	Total Griya	311.852	317.853	313.803	2.771	1.108	-1.663	0	-4.049	1.951	5.157	330.875	94,84%	(17.072)
	• Total Non Program	308.347	313.763	309.747	2.771	1.108	-1.663	-1.919	-4.016	1.400	5.124	316.750	97,79%	(7.003)
	• Program	3.505	4.090	4.056	-	-	0	-32	-34	551	34	14.125	28,72%	(10.069)
	Oto	64.990	71.600	70.557	1.345	1.329	-16	-1.567	-1.042	5.568	2.371	83.696	84,30%	(13.139)
	CF 2	1.567.950	1.734.194	1.746.748	62.965	46.626	-16.339	27.147	12.553	178.798	34.073	1.752.371	99,68%	(5.624)
	Mitraguna & Others	1.383.782	1.541.098	1.552.708	58.335	43.596	-14.739	25.103	11.610	168.926	31.986	1.552.088	100,04%	619
	Pensium	184.168	193.097	194.040	4.630	3.030	-1.600	2.043	943	9.872	2.087	200.283	96,88%	(6.243)
Total Pembiayaan		2.544.835	2.905.802	2.927.064	161.523	151.942	-9.581	54.642	21.263	382.229	130.680	3.004.159	97,43%	(77.094)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	28-Oct-25	31-Dec-24	30-Sep-25	28-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.267	859	-	5.184	0,67%	0,00%	2,64%	5.184	3.917	4.325			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	1.267	859	-	5.119	0,75%	0,00%	2,87%	5.119	3.851	4.260			
	Value Chain	-	-	-	65	0,00%	0,00%	0,04%	65	65	65			
2	MBG	3.453	5.193	5.193	25.389	2,17%	2,73%	13,38%	20.196	21.936	20.196			
	KUR	2.876	4.782	4.782	23.676	1,90%	2,65%	13,14%	18.894	20.800	18.894			
	Non KUR	577	411	411	1.712	7,36%	4,16%	17,72%	1.302	1.136	1.302			
3	PWG	-	35	35	22.000	0,00%	0,01%	5,37%	21.965	22.000	21.965			
	Cilem	-	-	-	15.775	0,00%	0,00%	7,08%	15.775	15.775	15.775			
	Gadai	-	35	35	6.225	0,00%	0,02%	3,33%	6.190	6.225	6.190			
4	CFG	19.268	20.967	23.212	62.610	0,99%	1,09%	2,94%	39.398	43.342	41.643			
	CF 1	8.041	7.521	9.455	27.150	2,13%	2,43%	7,06%	17.695	19.109	19.629			
	Total Griya	6.972	6.480	7.025	22.395	2,24%	2,21%	7,14%	15.370	15.423	15.915			
	Oto	1.069	1.041	2.430	4.755	1,64%	3,39%	6,74%	2.325	3.686	3.715			
	CF 2	11.227	13.447	13.757	35.460	0,72%	0,79%	2,03%	21.703	24.233	22.013			
	Mitraguna & Others	11.107	12.744	13.302	34.087	0,80%	0,86%	2,20%	20.785	22.981	21.344			
	Pensium	120	703	455	1.373	0,07%	0,24%	0,71%	918	1.252	670			
Total Pembiayaan		23.988	27.054	28.439	115.182	0,94%	0,98%	3,94%	86.743	91.194	88.128	0,93%	76,33%	-3,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	28-Oct-25	31-Dec-24	30-Sep-25	28-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	9.021	6.999	7.817	7.817	4,79%	3,85%	3,98%	-	(1.205)	817			
	Linkage	24	24	2	2	0,13%	0,01%	0,01%	-	(23)	(23)			
	Non-Linkage	8.997	6.975	7.815	7.815	5,33%	4,23%	4,38%	-	(1.182)	840			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	2.863	1.846	1.696	1.954	1,80%	0,89%	1,03%	258	(909)	108			
	KUR	1.760	1.264	1.181	1.326	1,16%	0,65%	0,74%	144	(434)	61			
	Non KUR	1.104	582	515	629	14,08%	5,21%	6,50%	114	(475)	47			
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	22.706	21.182	24.562	0,93%	1,00%	1,15%	3.380	6.438	1.856			
	CF 1	5.476	7.813	6.060	7.591	1,45%	1,56%	1,98%	1.531	2.116	(222)			
	Total Griya	4.795	7.030	5.611	7.079	1,54%	1,77%	2,26%	1.468	2.284	49			
	Oto	681	783	449	513	1,05%	0,63%	0,73%	63	(169)	(271)			
	CF 2	12.648	14.893	15.122	16.971	0,81%	0,87%	0,97%	1.849	4.323	2.078			
	Mitraguna & Others	12.330	14.676	14.664	16.513	0,89%	0,95%	1,06%	1.849	4.182	1.837			
	Pensium	318	217	458	458	0,01%	0,02%	0,24%	-	141	241			
Total Pembiayaan		30.008	31.551	30.694	34.333	1,18%	1,06%	1,17%	3.639	4.325	2.781	0,96%	18,09%	-0,2%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Sep'25	Growth (1-28 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25	28-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	155.866	153.160	147.670	145.585	18.896	(2.085)	(7.575)	-4,95%	(10.281)	-6,60%	285.035	51,08%	(139.450)
2	Tabungan	1.803.617	1.920.425	1.907.998	1.899.072	73.106	(8.926)	(21.353)	-1,11%	95.455	5,29%	2.026.162	93,73%	(127.090)
3	Deposito	681.198	781.647	812.558	811.852	(10.210)	(706)	30.205	3,86%	130.654	19,18%	693.324	117,10%	118.528
Total		2.640.681	2.855.231	2.868.226	2.856.509	81.792	(11.717)	1.277	0,04%	215.828	8,17%	3.004.521	95,07%	(148.012)
CASA		1.959.483	2.073.585	2.055.668	2.044.657	92.002	(11.011)	(28.928)	-1,40%	85.174	4,35%	2.311.197	88,47%	(266.540)
(% CASA		74,20%	72,62%	71,67%	71,58%									
FDR		99,99%	102,42%	103,03%	103,45%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-27 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	26-Oct-25	27-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	65.610	76.129	85.081	80.181		(4.900)	4.052	5,32%	14.571	22,21%	91.492	87,64%	(11.312)
2	Giro ISE	23.758	18.808	20.580	19.448		(1.131)	640	3,40%	(4.310)	-18,14%	39.445	49,30%	(19.997)
3	Tabungan ISE	30.646	47.654	54.734	51.065		(3.669)	3.411	7,16%	20.419	66,63%	34.243	149,12%	16.822
4	Deposito ISE	11.205	9.667	9.767	9.667		(100)	0	0,00%	(1.538)	-13,73%	17.804	54,30%	(8.137)
5	CIF ISE	1.945	2.756	2.780	2.780		0	24	0,87%	835	42,93%		0,00%	2.780

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Sep'25)	Pencairan (1-28 Oct'25)	Pencairan MtM	MtD (1-28 Sep'25	Growth (1-28 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	28-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	80.398	94.643	96.371	3.128	3.115	-13	8.098	1.728	15.973	1.387	105.167	91,64%	(8.796)
	Linkage	14.865	24.357	24.354	2.878	-	(2.878)	5.166	-2	9.490	2	25.651	94,94%	(1.297)
	Non-Linkage	65.533	70.286	72.017	250	3.115	2.865	2.932	1.730	6.483	1.385	79.516	90,57%	(7.499)
	• Local Champion	62.373	66.852	68.906		3.115	3.115	2.714	2.054	6.533	1.061	69.002	99,86%	(96)
	• Value Chain	3.160	3.434	3.111	250	-	(250)	218	-323	-49	323	10.514	29,59%	(7.403)
2	MBG	368.059	383.874	384.578	13.728	14.021	293	2.339	704	16.519	13.317	411.003	93,57%	(26.426)
	KUR	343.457	358.694	358.966	13.333	12.721	-612	2.561	272	15.509	12.449	384.254	93,42%	(25.288)
	Non KUR	24.602	25.180	25.611	395	1.300	905	-222	431	1.010	869	26.750	95,75%	(1.138)
3	PWG	200.888	321.425	335.797	76.429	78.483	2.054	23.304	14.372	134.908	64.111	334.137	100,50%	1.659
	Cilem	92.590	174.437	178.085	25.587	17.087	-8.500	15.815	3.648	85.494	13.439	198.310	89,80%	(20.225)
	Gadai	108.298	146.988	157.712	50.841	61.396	10.554	7.489	10.723	49.414	50.672	135.828	116,11%	21.884
4	CFG	1.991.066	2.124.255	2.138.393	56.514	51.515	-4.999	19.608	14.138	147.328	37.377	2.178.372	98,16%	(39.979)
	CF 1	271.158	283.396	282.560	2.048	3.891	1.843	-887	-836	11.402	4.727	302.660	93,36%	(20.100)
	Total Griya	236.939	236.200	233.989	1.436	850	-586	0	-2.211	-2.950	3.061	252.612	92,63%	(18.623)
	• Total Non Program	155.508	158.157	156.568	643	850	208	-785	-1.589	1.060	2.439	162.432	96,39%	(5.864)
	• Program	81.431	78.044	77.421	794	-	-794	154	-623	-4.010	623	90.181	85,85%	(12.760)
	Oto	34.219	47.196	48.571	612	3.041	2.429	-887	1.375	14.352	1.666	50.048	97,05%	(1.477)
	CF 2	1.719.908	1.840.859	1.855.833	54.466	47.624	-6.841	20.495	14.974	135.925	32.650	1.875.711	98,94%	(19.878)
	Mitraguna & Others	1.474.657	1.580.345	1.591.627	48.978	41.364	-7.614	16.923	11.282	116.970	30.082	1.616.843	98,44%	(25.216)
	Pensiun	245.250	260.513	264.206	5.488	6.261	773	3.572	3.692	18.956	2.568	258.868	102,06%	5.337
Total Pembiayaan		2.640.411	2.924.197	2.955.138	149.798	147.134	-2.664	53.349	30.941	314.728	116.193	3.028.679	97,57%	(73.541)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	28-Oct-25	31-Dec-24	30-Sep-25	28-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	602	602	1.566	0,00%	0,64%	1,63%	964	1.566	964			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	602	602	854	0,00%	0,86%	1,19%	252	854	252			
	Value Chain	-	-	-	712	0,00%	0,00%	1,03%	712	712	712			
2	MBG	2.275	6.441	6.441	31.732	0,62%	1,68%	8,25%	25.291	29.457	25.291			
	KUR	1.785	4.983	4.983	26.860	0,52%	1,39%	7,48%	21.877	25.074	21.877			
	Non KUR	489	1.458	1.458	4.872	1,99%	5,79%	19,02%	3.414	4.383	3.414			
3	PWG	10	-	-	11.205	0,00%	0,00%	3,34%	11.205	11.195	11.205			
	Cilem	10	-	-	8.455	0,01%	0,00%	4,75%	8.455	8.445	8.455			
	Gadai	-	-	-	2.750	0,00%	0,00%	1,74%	2.750	2.750	2.750			
4	CFG	19.717	25.753	27.801	53.103	0,99%	1,31%	2,48%	25.301	33.385	27.349			
	CF 1	13.249	13.763	15.216	30.617	4,89%	5,37%	10,84%	15.401	17.368	16.854			
	Total Griya	12.780	13.116	14.475	27.614	5,39%	6,13%	11,80%	13.140	14.834	14.499			
	Oto	469	648	742	3.003	1,37%	1,57%	6,18%	2.261	2.534	2.355			
	CF 2	6.468	11.990	12.585	22.485	0,38%	0,68%	1,21%	9.900	16.017	10.495			
	Mitraguna & Others	5.999	11.313	11.277	20.388	0,41%	0,71%	1,28%	9.110	14.389	9.075			
	Pensiun	470	677	1.308	2.098	0,19%	0,50%	0,79%	790	1.628	1.421			
Total Pembiayaan		22.002	32.797	34.844	97.606	0,83%	1,19%	3,30%	62.762	75.604	64.810	0,88%	73,31%	-2,4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	28-Oct-25	31-Dec-24	30-Sep-25	28-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	18.159	23.987	23.973	24.567	22,59%	25,33%	25,49%	595	6.409	580			
	Linkage	14.845	14.842	14.842	14.841	99,87%	60,93%	60,94%	(0)	(3)	(1)			
	Non-Linkage	3.314	9.145	9.131	9.726	5,06%	12,99%	13,51%	595	6.412	581			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	2.573	2.838	2.310	2.923	0,70%	0,60%	0,76%	613	350	84			
	KUR	1.118	1.467	1.018	1.587	0,33%	0,28%	0,44%	569	469	119			
	Non KUR	1.455	1.371	1.292	1.336	5,91%	5,13%	5,22%	44	(119)	(35)			
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	22.264	23.049	24.229	1,29%	1,09%	1,13%	1.180	(1.438)	1.965			
	CF 1	9.750	9.970	10.411	10.659	3,60%	3,67%	3,77%	248	909	689			
	Total Griya	9.274	9.581	9.871	10.115	3,91%	4,18%	4,32%	244	841	534			
	Oto	476	389	540	544	1,39%	1,14%	1,12%	4	68	155			
	CF 2	15.917	12.294	12.639	13.570	0,93%	0,69%	0,73%	931	(2.347)	1.276			
	Mitraguna & Others	14.983	11.599	11.801	12.743	1,02%	0,75%	0,80%	942	(2.240)	1.143			
	Pensiun	934	695	838	828	0,04%	0,03%	0,31%	(11)	(107)	133			
Total Pembiayaan		46.399	49.090	49.332	51.719	1,76%	1,69%	1,75%	2.387	5.321	2.630	1,83%	-4,48%	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



AREA PEKANBARU

Pilih Area

Kelas Outlet

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28 Sep'25	Growth (1-28 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25	28-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.111.061	1.431.423	1.462.855	1.433.720	74.764	(29.136)	2.297	0,16%	322.658	29,04%	1.322.054	108,45%	111.666
2	Tabungan	4.778.169	5.005.887	4.930.031	4.960.526	85.418	30.496	(45.360)	-0,91%	182.357	3,82%	5.099.763	97,27%	(139.236)
3	Deposito	1.667.902	1.728.824	1.749.259	1.700.025	405	(49.234)	(28.799)	-1,67%	32.123	1,93%	1.686.464	100,80%	13.561
Total		7.557.133	8.166.133	8.142.145	8.094.271	160.587	(47.874)	(71.862)	-0,88%	537.138	7,11%	8.108.281	99,83%	(14.010)
CASA		5.889.231	6.437.309	6.392.886	6.394.246	160.182	1.360	(43.064)	-0,67%	505.015	8,58%	6.421.817	99,57%	(27.571)
(% CASA		77,93%	78,83%	78,52%	79,00%									
FDR		79,28%	79,49%	79,91%	80,38%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-27 Oct'25)	Growth (1-27 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	26-Oct-25	27-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	304.377	358.473	354.192	354.518		325	(3.956)	-1,10%	50.140	16,47%	385.505	91,96%	(30.987)
2	Giro ISE	93.275	92.040	88.716	88.724		8	(3.315)	-3,60%	(4.550)	-4,88%	142.601	62,22%	(53.876)
3	Tabungan ISE	174.173	212.269	211.409	211.698		289	(571)	-0,27%	37.525	21,54%	185.227	114,29%	26.471
4	Deposito ISE	36.929	54.165	54.067	54.095		28	(70)	-0,13%	17.166	46,48%	57.677	93,79%	(3.582)
5	CIF ISE	3.133	3.575	3.630	3.630		0	55	1,54%	497	15,86%		0,00%	3.630

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Sep'25)	Pencairan (1-28 Oct'25)	Pencairan MtM	MtD (1-28 Sep'25	Growth (1-28 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	28-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	824.608	816.665	791.585	4.500	5.240		-4.795	-25.080	-33.023	30.320	878.745	90,08%	(87.161)
	Linkage	583.855	553.306	548.292	-	-	-	-5.029	-5.014	-35.563	5.014	607.246	90,29%	(58.954)
	Non-Linkage	240.753	263.359	243.292	4.500	5.240	740	234	-20.067	2.540	25.307	271.499	89,61%	(28.207)
	• Local Champion	177.655	195.105	176.603	350	1.890	1.540	1.257	-18.503	-1.052	20.393	186.853	94,51%	(10.250)
	• Value Chain	63.098	68.253	66.689	4.150	3.350	(800)	-1.023	-1.564	3.592	4.914	84.646	78,79%	(17.956)
2	MBG	1.025.144	1.045.933	1.041.601	36.812	30.376	-6.436	2.841	-4.332	16.457	34.708	1.115.685	93,36%	(74.084)
	KUR	965.396	986.476	982.706	34.761	29.421	-5.340	2.859	-3.770	17.309	33.191	1.051.405	93,47%	(68.699)
	Non KUR	59.748	59.457	58.895	2.051	955	-1.096	-18	-562	-853	1.517	64.280	91,62%	(5.385)
3	PWG	255.819	477.283	505.136	106.251	112.487	6.236	46.636	27.853	249.317	84.633	525.365	96,15%	(20.229)
	Cilem	149.863	330.427	345.076	52.032	36.867	-15.165	38.110	14.650	195.213	22.218	365.836	94,33%	(20.760)
	Gadai	105.956	146.856	160.600	54.219	75.619	21.401	8.526	13.204	54.104	62.416	159.528	100,33%	531
4	CFG	3.885.901	4.151.068	4.168.185	111.448	98.796	-12.652	38.714	17.117	282.284	81.679	4.283.662	97,30%	(115.476)
	CF 1	838.535	895.893	896.687	15.240	16.741	1.501	1.926	794	58.152	15.948	905.413	99,04%	(8.726)
	Total Griya	595.912	602.650	602.883	6.047	7.154	1.108	0	233	6.971	6.922	629.412	95,79%	(26.529)
	• Total Non Program	435.065	452.121	453.178	5.888	6.676	788	-4.251	1.057	18.113	5.619	449.863	100,74%	3.315
	• Program	160.848	150.530	149.706	159	478	320	-1.380	-824	-11.142	1.303	179.549	83,38%	(29.844)
	Oto	242.622	293.243	293.804	9.194	9.587	393	1.926	561	51.181	9.026	276.000	106,45%	17.803
	CF 2	3.047.367	3.255.175	3.271.498	96.208	82.055	-14.153	36.788	16.324	224.132	65.731	3.378.249	96,84%	(106.750)
	Mitraguna & Others	2.497.673	2.696.677	2.712.099	85.585	74.778	-10.808	33.940	15.423	214.427	59.355	2.799.668	96,87%	(87.568)
	Pensiun	549.694	558.498	559.399	10.623	7.278	-3.345	2.848	901	9.705	6.377	578.581	96,68%	(19.182)
Total Pembiayaan		5.991.472	6.490.949	6.506.507	259.011	246.899	-12.112	83.397	15.559	515.035	231.340	6.803.457	95,64%	(296.949)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	28-Oct-25	31-Dec-24	30-Sep-25	28-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.291	435	250	35.180	0,16%	0,03%	4,44%	34.929	33.889	34.745			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	1.291	435	250	12.185	0,54%	0,10%	5,01%	11.934	10.894	11.750			
	Value Chain	-	-	-	22.995	0,00%	0,00%	13,02%	22.995	22.995	22.995			
2	MBG	11.476	21.446	21.446	52.686	1,12%	2,05%	5,06%	31.240	41.211	31.240			
	KUR	9.838	17.677	17.677	45.372	1,02%	1,79%	4,62%	27.695	35.534	27.695			
	Non KUR	1.638	3.769	3.769	7.314	2,74%	6,34%	12,42%	3.545	5.676	3.545			
3	PWG	124	155	155	16.229	0,05%	0,03%	3,21%	16.073	16.105	16.073			
	Cilem	118	-	-	13.674	0,08%	0,00%	3,96%	13.674	13.556	13.674			
	Gadai	7	155	155	2.555	0,01%	0,11%	1,60%	2.399	2.548	2.399			
4	CFG	59.411	64.056	71.220	121.198	1,53%	1,72%	2,91%	49.978	61.786	57.142			
	CF 1	35.165	40.591	42.144	65.159	4,19%	4,70%	7,27%	23.015	29.994	24.568			
	Total Griya	29.490	29.495	31.633	48.232	4,95%	5,25%	8,00%	16.598	18.741	18.736			
	Oto	5.675	11.095	10.511	16.927	2,34%	3,58%	5,76%	6.416	11.253	5.832			
	CF 2	24.246	23.465	29.076	56.039	0,80%	0,89%	1,71%	26.963	31.792	32.573			
	Mitraguna & Others	22.605	22.227	26.760	50.188	0,91%	0,99%	1,85%	23.428	27.583	27.961			
	Pensiun	1.642	1.239	2.316	5.851	0,30%	0,41%	1,05%	3.536	4.210	4.613			
Total Pembiayaan		72.302	86.092	93.072	225.292	1,21%	1,43%	3,46%	132.221	152.990	139.200	1,24%	64,14%	-2,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	28-Oct-25	31-Dec-24	30-Sep-25	28-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.722	372	1.122	1.179	0,21%	0,14%	0,15%	57	(543)	807			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	1.722	372	1.122	1.179	0,72%	0,43%	0,48%	57	(543)	807			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	18.877	21.722	21.749	23.240	1,84%	2,08%	2,23%	1.491	4.363	1.518			
	KUR	14.751	17.344	16.970	18.187	1,53%	1,72%	1,85%	1.216	3.435	843			
	Non KUR	4.126	4.378	4.778	5.054	6,91%	8,04%	8,58%	275	928	676			
3	PWG	-	7	7	88	0,00%	0,00%	0,02%	81	88	81			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	7	7	88	0,00%	0,00%	0,05%	81	88	81			
4	CFG	50.713	74.420	72.384	73.459	1,31%	1,74%	1,76%	1.075	22.747	(961)			
	CF 1	15.203	26.703	26.269	27.563	1,81%	2,93%	3,07%	1.294	12.360	860			
	Total Griya	12.941	23.550	22.853	24.357	2,17%	3,79%	4,04%	1.504	11.415	1.106			
	Oto	2.262	3.453	3.416	3.206	0,93%	1,16%	1,09%	(210)	945	(247)			
	CF 2	35.510	47.717	46.115	45.896	1,17%	1,42%	1,40%	(219)	10.386	(1.821)			
	Mitraguna & Others	25.071	43.487	43.079	42.861	1,00%	1,60%	1,58%	(218)	17.790	(626)			
	Pensiun	10.439	4.229	3.036	3.035	0,17%	0,05%	0,54%	(1)	(7.404)	(1.194)			
Total Pembiayaan		71.311	96.521	95.261	97.966	1,19%	1,47%	1,51%	2.704	26.655	1.445	1,16%	22,82%	-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 Sep'25	Growth (1-28 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25	28-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	74.169	145.287	55.938	63.612	96.995	7.674	(81.676)	-56,22%	(10.558)	-14,23%	191.624	33,20%	(128.012)
2	Tabungan	1.786.724	1.931.767	1.919.302	1.925.846	83.206	6.544	(5.921)	-0,31%	139.122	7,79%	1.986.732	96,94%	(60.886)
3	Deposito	649.060	652.346	615.692	615.413	(58.204)	(280)	(36.933)	-5,66%	(33.648)	-5,18%	661.233	93,07%	(45.820)
Total		2.509.954	2.729.400	2.590.933	2.604.871	121.998	13.938	(124.530)	-4,56%	94.917	3,78%	2.839.589	91,73%	(234.718)
CASA		1.860.893	2.077.054	1.975.240	1.989.458	180.202	14.218	(87.596)	-4,22%	128.565	6,91%	2.178.356	91,33%	(188.898)
(% CASA)		74,14%	76,10%	76,24%	76,37%									
FDR		125,36%	125,72%	133,73%	133,02%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-27 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	26-Oct-25	27-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	42.839	42.529	43.255	42.651		(605)	122	0,29%	(188)	-0,44%	77.787	54,83%	(35.136)
2	Giro ISE	4.948	6.771	5.903	5.711		(192)	(1.059)	-15,65%	763	15,43%	26.129	21,86%	(20.418)
3	Tabungan ISE	31.691	31.549	33.143	32.730		(413)	1.181	3,74%	1.039	3,28%	66.548	89,55%	(3.818)
4	Deposito ISE	6.200	4.209	4.209	4.209		0	0	0,00%	(1.991)	-32,11%	15.110	27,86%	(10.900)
5	CIF ISE	2.385	2.552	2.575	2.575		0	23	0,90%	190	7,97%		0,00%	2.575

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-28 Sep'25)	Pencairan (1-28 Oct'25)	Pencairan MtM	MtD (1-28 Sep'25)	Growth (1-28 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	28-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	184.570	248.282	242.750	4.590	500	-4.090	765	-5.533	58.179	6.033	212.093	114,45%	30.656
	Linkage	86.431	111.788	111.287	-	-	-	-511	-501	24.856	501	98.602	112,87%	12.686
	Non-Linkage	98.139	136.494	131.463	4.590	500	-4.090	1.275	-5.032	33.323	5.532	113.492	115,83%	17.971
	• Local Champion	98.139	136.494	131.463	4.590	500	-4.090	1.275	-5.032	33.323	5.532	110.796	118,65%	20.666
	• Value Chain	-	-	-	-	-	-	0	0	0	-	2.696	0,00%	(2.696)
2	MBG	446.877	444.499	443.217	15.045	13.675	-1.370	158	-1.282	-3.660	14.957	495.033	89,53%	(51.816)
	KUR	419.345	419.115	418.312	14.005	13.025	-980	-30	-803	-1.033	13.828	465.091	89,94%	(46.779)
	Non KUR	27.532	25.384	24.905	1.040	650	-390	188	-479	-2.627	1.129	29.942	83,18%	(5.037)
3	PWG	258.833	378.993	401.060	86.036	103.037	17.000	15.132	22.067	142.227	80.969	395.272	101,46%	5.789
	Cilem	127.522	210.337	217.786	24.335	24.351	16	9.447	7.449	90.264	16.902	234.083	93,04%	(16.297)
	Gadai	131.312	168.656	183.274	61.702	78.686	16.984	5.685	14.618	51.963	64.068	161.188	113,70%	22.086
4	CFG	2.256.170	2.359.595	2.377.927	56.575	54.708	-1.867	23.227	18.332	121.757	36.376	2.449.238	97,09%	(71.311)
	CF 1	461.418	465.546	470.270	5.284	9.460	4.176	3.166	4.725	8.852	4.735	492.211	95,54%	(21.941)
	Total Griya	417.205	392.967	393.268	1.101	3.076	1.975	0	301	-23.937	2.775	431.436	91,15%	(38.168)
	• Total Non Program	64.148	57.248	59.121	941	2.761	1.820	-166	1.873	-5.027	888	70.434	83,94%	(11.313)
	• Program	353.058	335.719	334.147	160	315	155	-2.103	-1.572	-18.911	1.887	361.002	92,56%	(26.855)
	Oto	44.213	72.579	77.002	4.183	6.384	2.201	3.166	4.424	32.790	1.960	60.775	126,70%	16.227
	CF 2	1.794.752	1.894.050	1.907.657	51.291	45.248	-6.043	20.061	13.607	112.905	31.641	1.957.027	97,48%	(49.371)
	Mitraguna & Others	1.323.695	1.418.274	1.428.330	44.728	35.881	-8.847	19.276	10.055	104.634	25.826	1.471.843	97,04%	(43.513)
	Pensium	471.056	475.775	479.327	6.563	9.367	2.804	785	3.552	8.271	5.815	485.184	98,79%	(5.857)
Total Pembiayaan		3.146.451	3.431.370	3.464.954	162.247	171.920	9.674	39.282	33.585	318.504	138.335	3.551.637	97,56%	(86.682)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	28-Oct-25	31-Dec-24	30-Sep-25	28-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	192	346	348	16.712	0,10%	0,14%	6,88%	16.364	16.521	16.367			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	192	346	348	16.712	0,20%	0,26%	12,71%	16.364	16.521	16.367			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	4.879	8.879	8.879	37.219	1,09%	2,00%	8,40%	28.340	32.340	28.340			
	KUR	3.627	6.968	6.968	32.612	0,86%	1,66%	7,80%	25.644	28.985	25.644			
	Non KUR	1.252	1.912	1.912	4.607	4,55%	7,53%	18,50%	2.695	3.355	2.695			
3	PWG	275	-	-	12.313	0,11%	0,00%	3,07%	12.313	12.038	12.313			
	Cilem	275	-	-	9.108	0,22%	0,00%	4,18%	9.108	8.833	9.108			
	Gadai	-	-	-	3.205	0,00%	0,00%	1,75%	3.205	3.205	3.205			
4	CFG	67.344	65.935	65.418	105.845	2,98%	2,77%	4,45%	40.427	38.501	39.910			
	CF 1	43.373	45.604	41.883	64.874	9,40%	9,00%	13,79%	22.991	21.500	19.270			
	Total Griya	41.791	43.704	40.502	59.640	10,02%	10,31%	15,17%	19.139	17.850	15.937			
	Oto	1.583	1.900	1.381	5.233	3,58%	1,90%	6,80%	3.852	3.651	3.333			
	CF 2	23.971	20.331	23.535	40.971	1,34%	1,24%	2,15%	17.437	17.001	20.640			
	Mitraguna & Others	22.208	19.274	21.338	37.206	1,68%	1,50%	2,60%	15.868	14.999	17.932			
	Pensium	1.763	1.057	2.197	3.765	0,37%	0,46%	0,79%	1.568	2.002	2.708			
Total Pembiayaan		72.690	75.160	74.645	172.089	2,31%	2,18%	4,97%	97.444	99.399	96.930	2,29%	53,81%	-2,7%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	28-Oct-25	31-Dec-24	30-Sep-25	28-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	35.691	34.047	33.082	32.947	19,34%	13,32%	13,57%	(135)	(2.744)	(1.100)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	35.691	34.047	33.082	32.947	36,37%	24,24%	25,06%	(135)	(2.744)	(1.100)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	3.530	7.067	7.844	8.773	0,79%	1,76%	1,98%	929	5.243	1.705			
	KUR	2.493	5.296	5.912	6.424	0,59%	1,41%	1,54%	512	3.931	1.128			
	Non KUR	1.037	1.772	1.932	2.349	3,77%	7,61%	9,43%	417	1.312	577			
3	PWG	184	184	184	211	0,07%	0,05%	0,05%	27	27	27			
	Cilem	-	-	-	27	0,00%	0,00%	0,01%	27	27	27			
	Gadai	184	184	184	184	0,14%	0,11%	0,10%	-	(0)	-			
4	CFG	99.269	133.365	134.606	137.933	4,40%	5,70%	5,80%	3.327	38.664	4.568			
	CF 1	73.505	93.594	94.608	96.627	15,93%	20,32%	20,55%	2.019	23.122	3.033			
	Total Griya	73.052	92.636	92.989	94.957	17,51%	23,66%	24,15%	1.968	21.905	2.320			
	Oto	453	957	1.619	1.670	1,03%	2,23%	2,17%	52	1.217	713			
	CF 2	25.764	39.771	39.998	41.306	1,44%	2,11%	2,17%	1.308	15.542	1.535			
	Mitraguna & Others	22.415	37.485	37.920	39.457	1,69%	2,67%	2,76%	1.537	17.042	1.972			
	Pensium	3.349	2.886	2.078	1.849	0,11%	0,06%	0,39%	(229)	(1.500)	(437)			
Total Pembiayaan		138.673	174.663	175.716	179.864	4,41%	5,12%	5,19%	4.148	41.190	5.201	4,06%	21,71%	-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)