

REGION 2 MEDAN

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-30 Sep'25	Growth (1-13 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	12-Oct-25	13-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.894.366	2.328.695	2.188.272	2.163.943	172.313	(24.329)	(164.752)	-7,07%	269.577	14,23%	2.611.857	82,85%	(447.914)
2	Tabungan	12.343.531	13.042.959	12.832.137	12.843.441	271.345	11.304	(199.518)	-1,53%	499.910	4,05%	13.533.489	94,90%	(690.048)
3	Deposito	6.674.579	6.472.474	7.242.669	7.217.935	(674.761)	(24.733)	745.462	11,52%	543.356	8,14%	6.742.224	107,06%	475.712
Total		20.912.476	21.844.127	22.263.078	22.225.319	(231.104)	(37.759)	381.192	1,75%	1.312.843	6,28%	22.887.570	97,11%	(662.251)
CASA		14.237.897	15.371.654	15.020.409	15.007.384	443.657	(13.025)	(364.270)	-2,37%	769.487	5,40%	16.145.346	92,95%	(1.137.962)
(% CASA		68,08%	70,37%	67,47%	67,52%									
FDR		79,95%	84,36%	82,97%	83,11%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-12 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	11-Oct-25	12-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	605.893	665.943	691.522	692.130		608	26.187	3,93%	86.237	14,23%	778.851	88,87%	(86.721)
2	Giro ISE	190.259	177.334	195.361	196.194		833	18.860	10,64%	5.935	3,12%	295.220	66,46%	(99.026)
3	Tabungan ISE	335.051	398.841	406.453	406.229		(224)	7.388	1,85%	71.178	21,24%	358.882	113,19%	47.347
4	Deposito ISE	80.583	89.769	89.708	89.708		0	(61)	-0,07%	9.125	11,32%	124.749	71,91%	(35.042)
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 (1-13 Sep'25)	Pencairan (1-13 Oct'25)	Pencairan MtM	MtD (1-30 Sep'25	Growth (1-13 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	13-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	1.400.748	1.493.922	1.481.262	1.150	3.485	2.335	7.439	-12.660	80.514	16.145	1.574.348	94,09%	(93.086)
	Linkage	727.269	733.848	733.836	-	-	-	-1.128	-12	6.567	12	802.869	91,40%	(69.033)
	Non-Linkage	673.478	760.073	747.426	1.150	3.485	2.335	8.566	-12.648	73.947	16.133	771.478	96,88%	(24.053)
	• Local Champion	584.102	652.234	641.037	1.150	2.985	1.835	6.671	-11.197	56.935	14.182	630.563	101,66%	10.474
	• Value Chain	89.377	107.839	106.389	-	500	500	1.895	-1.450	17.012	1.950	140.915	75,50%	(34.526)
2	MBG	2.310.331	2.385.432	2.380.538	21.707	19.866	-1.841	8.003	-4.894	70.208	24.760	2.573.446	92,50%	(192.907)
	KUR	2.171.167	2.246.224	2.241.678	19.866	18.801	-1.065	7.504	-4.546	70.512	23.347	2.421.114	92,59%	(179.435)
	Non KUR	139.164	139.208	138.860	1.841	1.065	-776	499	-348	-304	1.413	152.332	91,16%	(13.472)
3	PWG	1.161.081	1.866.245	1.940.064	162.926	208.387	45.461	122.601	73.818	778.983	134.569	1.989.358	97,52%	(49.294)
	Cilem	604.524	1.135.825	1.190.657	63.271	85.951	22.681	89.157	54.832	586.133	31.119	1.265.111	94,11%	(74.453)
	Gadai	556.557	730.420	749.406	99.656	122.436	22.780	33.444	18.986	192.849	103.450	724.247	103,47%	25.160
4	CFG	11.847.954	12.681.951	12.669.204	116.586	110.604	-5.982	113.015	-12.746	821.250	123.351	13.046.039	97,11%	(376.835)
	CF 1	2.410.954	2.544.548	2.548.273	12.675	21.114	8.440	-3.167	3.725	137.319	17.389	2.611.485	97,58%	(63.212)
	Total Griya	1.954.117	1.976.765	1.978.672	6.647	11.575	4.929	-7.290	1.906	24.554	9.669	2.053.457	96,36%	(74.785)
	• Total Non Program	1.351.346	1.398.993	1.401.617	5.855	10.758	4.904	-5.694	2.624	50.271	8.134	1.395.228	100,46%	6.388
	• Program	602.771	577.773	577.055	792	817	25	-1.596	-718	-25.716	1.535	658.228	87,67%	(81.174)
	Oto	456.837	567.782	569.601	6.028	9.539	3.511	4.122	1.819	112.764	7.720	558.028	102,07%	11.573
	CF 2	9.437.000	10.137.403	10.120.931	103.912	89.490	-14.422	116.182	-16.472	683.931	105.962	10.434.554	96,99%	(313.622)
	Mitraguna & Others	7.891.563	8.551.240	8.542.559	93.928	81.627	-12.301	106.179	-8.681	650.996	90.308	8.801.971	97,05%	(259.412)
	Pensiun	1.545.436	1.586.163	1.578.372	9.984	7.863	-2.121	10.004	-7.791	32.936	15.654	1.632.583	96,68%	(54.211)
Total Pembiayaan		16.720.113	18.427.549	18.471.068	302.370	342.342	39.973	251.058	43.519	1.750.954	298.824	19.183.190	96,29%	(712.122)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	13-Oct-25	31-Dec-24	30-Sep-25	13-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	3.258	2.400	1.207	11.489	0,23%	0,08%	0,78%	10.283	8.231	9.089			
	Linkage	43	6	6	6	0,01%	0,00%	0,00%	-	(37)	0			
	Local Champion	3.215	2.394	1.201	11.352	0,48%	0,16%	1,52%	10.151	8.137	8.958			
	Value Chain	-	-	-	131				131	131	131			
2	MBG	26.523	51.914	48.577	138.504	1,15%	2,04%	5,82%	89.927	111.980	86.590			
	KUR	21.896	41.598	39.713	122.078	1,01%	1,77%	5,45%	82.365	100.182	80.480			
	Non KUR	4.627	10.316	8.864	16.426	3,33%	6,37%	11,83%	7.562	11.799	6.110			
3	PWG	565	6.680	277	49.174	0,05%	0,01%	2,53%	48.897	48.609	42.493			
	Cilem	558	6.649	-	31.662	0,09%	0,00%	2,66%	31.662	31.104	25.013			
	Gadai	7	31	277	17.512	0,00%	0,04%	2,34%	17.235	17.505	17.481			
4	CFG	184.758	198.852	217.834	446.762	1,56%	1,72%	3,53%	228.928	262.004	247.910			
	CF 1	108.284	115.714	120.573	202.216	4,49%	4,74%	7,94%	81.643	93.932	86.502			
	Total Griya	97.865	99.646	104.482	143.657	5,01%	5,29%	7,26%	39.175	45.792	44.011			
	Oto	10.419	16.068	16.090	58.558	2,28%	2,83%	10,28%	42.468	48.140	42.490			
	CF 2	76.474	83.138	97.261	244.546	0,81%	0,96%	2,42%	147.285	168.072	161.408			
	Mitraguna & Others	72.232	78.946	90.607	217.708	0,92%	1,06%	2,55%	127.101	145.475	138.761			
	Pensiun	4.241	4.191	6.654	26.838	0,27%	0,42%	1,70%	20.184	22.597	22.647			
Total Pembiayaan		215.104	259.846	267.894	645.928	1,29%	1,45%	3,50%	378.035	430.825	386.082	1,30%	62,80%	-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	13-Oct-25	31-Dec-24	30-Sep-25	13-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	65.676	67.143	67.732	67.578	4,69%	4,53%	4,56%	(154)	1.902	434			
	Linkage	15.065	15.105	15.082	15.082	2,07%	2,06%	2,06%	-	16	(23)			
	Non-Linkage	50.611	52.039	52.650	52.496	7,51%	6,93%	7,02%	(154)	1.885	457			
	Value Chain	-	-	-	-				-	-	-			
2	MBG	31.069	38.326	38.514	40.563	1,34%	1,61%	1,70%	2.050	9.494	2.237			
	KUR	22.074	29.574	29.377	31.080	1,02%	1,31%	1,39%	1.704	9.006	1.507			
	Non KUR	8.995	8.752	9.137	9.483	6,46%	6,56%	6,83%	346	488	731			
3	PWG	184	234	191	331	0,02%	0,01%	0,02%	140	147	97			
	Cilem	-	43	-	124	0,00%	0,00%	0,01%	124	124	80			
	Gadai	184	191	191	207	0,03%	0,03%	0,03%	16	23	16			
4	CFG	227.463	290.644	278.888	280.888	1,92%	2,20%	2,22%	2.085	53.425	(9.756)			
	CF 1	109.876	148.769	143.958	145.501	4,56%	5,66%	5,71%	1.543	35.625	(3.268)			
	Total Griya	105.089	141.842	137.329	138.294	5,38%	6,95%	6,99%	966	33.205	(3.548)			
	Oto	4.786	6.928	6.629	7.207	1,05%	1,17%	1,27%	577	2.420	279			
	CF 2	117.587	141.874	134.844	135.386	1,25%	1,33%	1,34%	542	17.799	(6.488)			
	Mitraguna & Others	101.881	134.039	128.172	128.944	1,29%	1,50%	1,51%	772	27.063	(5.095)			
	Pensiun	15.706	7.835	6.673	6.442	0,09%	0,04%	0,41%	(230)	(9.263)	(1.393)			
Total Pembiayaan		324.392	396.347	385.238	389.359	1,94%	2,09%	2,11%	4.121	64.967	(6.988)	1,81%	13,91%	-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	13,9%

PHR & Payroll

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Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-13 Sep'25)	Growth (1-13 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	12-Oct-25	13-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	238.297	244.340	247.877	225.103	(11.391)	(22.774)	(19.237)	-7,87%	(13.194)	-5,54%	362.201	62,15%	(137.098)
2	Tabungan	1.732.891	1.802.856	1.803.757	1.806.313	29.707	2.556	3.457	0,19%	73.422	4,24%	1.946.222	92,81%	(139.909)
3	Deposito	877.742	978.850	988.274	987.339	(19.602)	(934)	8.489	0,87%	109.597	12,49%	890.297	110,90%	97.043
Total		2.848.930	3.026.046	3.039.907	3.018.756	(1.285)	(21.152)	(7.290)	-0,24%	169.826	5,96%	3.198.720	94,37%	(179.964)
CASA		1.971.188	2.047.196	2.051.633	2.031.416	18.317	(20.217)	(15.780)	-0,77%	60.228	3,06%	2.308.423	88,00%	(277.007)
(% CASA)		69,19%	67,65%	67,49%	67,29%									
FDR		84,13%	88,41%	88,22%	88,83%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-12 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	11-Oct-25	12-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	79.410	86.255	88.438	88.492		54	2.238	2,59%	9.082	11,44%	112.606	78,59%	(24.114)
2	Giro ISE	37.094	37.631	40.702	40.782		79	3.151	8,37%	3.688	9,94%	57.195	71,30%	(16.413)
3	Tabungan ISE	39.484	46.229	45.341	45.316		(25)	(913)	-1,98%	5.832	14,77%	44.107	102,74%	1.209
4	Deposito ISE	2.833	2.395	2.395	2.395		0	0	0,00%	(438)	-15,47%	11.305	21,18%	(8.910)
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 (1-13 Sep'25)	Pencairan (1-13 Oct'25)	Pencairan MtM	MtD (1-13 Sep'25)	Growth (1-13 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	13-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	122.962	131.303	128.566	100	1.335	-	3.565	-2.736	5.604	4.071	150.454	85,45%	(21.887)
	Linkage	22.750	26.128	26.115	-	-	-	-604	-12	3.366	12	34.722	75,21%	(8.606)
	Non-Linkage	100.212	105.175	102.451	100	1.335	1.235	4.169	-2.724	2.238	4.059	115.732	88,52%	(13.281)
	• Local Champion	83.501	78.669	76.386	100	1.335	1.235	660	-2.283	-7.114	3.618	90.858	84,07%	(14.472)
	• Value Chain	16.712	26.506	26.065	-	-	-	3.509	-441	9.353	441	24.874	104,79%	1.191
2	MBG	310.816	320.636	320.075	2.475	2.565	90	17	-561	9.259	3.126	351.574	91,04%	(31.499)
	KUR	291.370	301.323	300.787	2.250	2.365	115	75	-536	9.417	2.901	330.088	91,12%	(29.301)
	Non KUR	19.446	19.312	19.288	225	200	-25	-59	-24	-158	224	21.486	89,77%	(2.198)
3	PWG	193.140	299.908	310.595	20.985	31.286	10.301	10.921	10.688	117.455	20.598	325.406	95,45%	(14.811)
	Cilem	122.752	205.802	214.775	7.851	15.007	7.157	8.216	8.973	92.023	6.035	229.541	93,57%	(14.766)
	Gadai	70.389	94.106	95.821	13.134	16.278	3.144	2.705	1.715	25.432	14.563	95.865	99,95%	(44)
4	CFG	1.770.026	1.923.386	1.922.423	16.695	15.718	-976	13.176	-963	152.397	16.682	1.967.825	97,69%	(45.402)
	CF 1	463.002	510.260	513.941	2.764	6.653	3.889	1.484	3.680	50.939	2.973	496.629	103,49%	17.311
	Total Griya	392.209	427.095	431.345	1.905	5.881	3.976	0	4.250	39.136	1.631	409.121	105,43%	22.224
	• Total Non Program	388.279	417.704	421.463	1.905	5.382	3.477	1.426	3.759	33.184	1.624	395.750	106,50%	25.713
	• Program	3.930	9.391	9.882	-	499	499	1.765	491	5.952	8	13.371	73,90%	(3.489)
	Oto	70.793	83.165	82.596	858	772	-87	1.484	-569	11.803	1.341	87.508	94,39%	(4.913)
	CF 2	1.307.024	1.413.126	1.408.482	13.931	9.065	-4.866	11.692	-4.644	101.458	13.709	1.471.195	95,74%	(62.713)
	Mitraguna & Others	1.211.757	1.314.846	1.310.788	12.798	8.449	-4.349	10.936	-4.118	98.972	12.567	1.361.529	96,27%	(50.801)
	Pensiun	95.268	98.280	97.754	1.133	616	-517	755	-526	2.486	1.142	109.666	89,14%	(11.912)
Total Pembiayaan		2.396.945	2.675.232	2.681.660	40.254	50.904	10.650	27.678	6.427	284.715	44.477	2.795.258	95,94%	(113.599)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	13-Oct-25	31-Dec-24	30-Sep-25	13-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	508	158	6	2.730	0,41%	0,00%	2,12%	2.724	2.222	2.571			
	Linkage	43	6	6	6	0,19%	0,02%	0,02%	-	(37)	0			
	Local Champion	465	152	-	2.724	0,46%	0,00%	2,66%	2.724	2.259	2.571			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	4.441	6.618	6.618	17.390	1,43%	2,06%	5,43%	10.772	12.950	10.772			
	KUR	3.770	5.303	5.303	15.035	1,29%	1,76%	5,00%	9.732	11.265	9.732			
	Non KUR	671	1.315	1.315	2.355	3,45%	6,81%	12,21%	1.041	1.684	1.041			
3	PWG	155	86	86	7.369	0,08%	0,03%	2,37%	7.283	7.214	7.283			
	Cilem	155	-	-	5.345	0,13%	0,00%	2,49%	5.345	5.190	5.345			
	Gadai	-	86	86	2.023	0,00%	0,09%	2,11%	1.937	2.023	1.937			
4	CFG	19.018	22.141	30.183	79.384	1,07%	1,57%	4,13%	49.201	60.367	57.244			
	CF 1	8.456	8.236	11.874	24.370	1,83%	2,33%	4,74%	12.496	15.914	16.134			
	Total Griya	6.832	6.851	10.848	18.628	1,74%	2,54%	4,32%	7.780	11.796	11.776			
	Oto	1.624	1.385	1.027	5.742	2,29%	1,23%	6,95%	4.716	4.119	4.358			
	CF 2	10.562	13.905	18.309	55.014	0,81%	1,30%	3,91%	36.705	44.452	41.109			
	Mitraguna & Others	10.315	13.389	17.929	53.419	0,85%	1,36%	4,08%	35.490	43.104	40.030			
	Pensiun	247	516	379	1.595	0,26%	0,39%	1,63%	1.215	1.348	1.079			
Total Pembiayaan		24.121	29.003	36.893	106.873	1,01%	1,38%	3,99%	69.980	82.752	77.870	1,03%	74,07%	-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	13-Oct-25	31-Dec-24	30-Sep-25	13-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.083	1.738	1.738	1.738	0,88%	1,32%	1,35%	-	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%	1,46%	-	612	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	3.227	4.853	4.916	5.386	1,04%	1,53%	1,68%	470	2.160	534			
	KUR	1.952	4.202	4.295	4.769	0,67%	1,43%	1,59%	473	2.816	567			
	Non KUR	1.274	650	620	617	6,55%	3,21%	3,20%	(3)	(657)	(33)			
3	PWG	-	43	-	109	0,00%	0,00%	0,04%	109	109	66			
	Cilem	-	43	-	109	0,00%	0,00%	0,05%	109	109	66			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	33.691	37.888	27.581	28.394	1,90%	1,43%	1,48%	814	(5.296)	(9.493)			
	CF 1	5.942	10.689	6.610	7.309	1,28%	1,30%	1,42%	698	1.366	(3.380)			
	Total Griya	5.028	9.344	6.005	6.524	1,28%	1,41%	1,51%	520	1.496	(2.820)			
	Oto	914	1.345	606	784	1,29%	0,73%	0,95%	178	(130)	(561)			
	CF 2	27.748	27.199	20.970	21.086	2,12%	1,48%	1,50%	116	(6.662)	(6.113)			
	Mitraguna & Others	27.082	26.792	20.709	20.824	2,23%	1,57%	1,59%	116	(6.258)	(5.967)			
	Pensiun	666	407	262	262	0,03%	0,01%	0,27%	-	(404)	(146)			
Total Pembiayaan		38.001	44.522	34.235	35.628	1,59%	1,28%	1,33%	1.393	(2.373)	(8.894)	1,45%	-8,78%	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 (1-13 Sep'25)	Growth (1-13 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	12-Oct-25	13-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	314.972	354.485	340.220	330.604	(6.952)	(9.617)	(23.881)	-6,74%	15.632	4,96%	450.944	73,31%	(120.340)
2	Tabungan	2.242.130	2.382.025	2.320.644	2.329.301	(93)	8.657	(52.724)	-2,21%	87.170	3,89%	2.474.610	94,13%	(145.309)
3	Deposito	2.798.677	2.330.807	3.080.636	3.051.250	(587.150)	(29.386)	720.443	30,91%	252.574	9,02%	2.810.906	108,55%	240.344
Total		5.355.779	5.067.317	5.741.500	5.711.154	(594.195)	(30.346)	643.838	12,71%	355.376	6,64%	5.736.460	99,56%	(25.305)
CASA		2.557.102	2.736.509	2.660.864	2.659.904	(7.045)	(960)	(76.605)	-2,80%	102.802	4,02%	2.925.554	90,92%	(265.649)
(% CASA)		47,74%	54,00%	46,34%	46,57%									
FDR		47,52%	57,34%	50,74%	51,01%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-12 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	11-Oct-25	12-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	113.657	102.557	106.322	105.981		(341)	3.424	3,34%	(7.676)	-6,75%	146.110	72,54%	(40.129)
2	Giro ISE	31.184	22.084	22.626	22.774		148	689	3,12%	(8.410)	-26,97%	50.850	44,79%	(28.076)
3	Tabungan ISE	59.057	61.141	64.364	63.875		(489)	2.735	4,47%	4.818	8,16%	63.572	100,48%	303
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 (1-13 Sep'25)	Pencairan (1-13 Oct'25)	Pencairan MtM	MtD (1-13 Sep'25)	Growth (1-13 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	13-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	188.209	203.028	202.422	-	1.150	1.150	-194	-607	14.212	1.757	227.888	88,82%	(25.467)
	Linkage	19.369	18.269	18.269	-	-	-	-149	0	-1.099	-	36.648	49,85%	(18.379)
	Non-Linkage	168.841	184.759	184.152	-	1.150	1.150	-45	-607	15.312	1.757	191.240	96,29%	(7.088)
	• Local Champion	162.434	175.114	174.567	-	1.150	1.150	764	-547	12.133	1.697	173.053	100,87%	1.514
	• Value Chain	6.407	9.645	9.585	-	-	-	-809	-60	3.179	60	18.187	52,71%	(8.601)
2	MBG	159.435	190.490	189.569	1.365	130	-1.235	2.648	-921	30.134	1.051	200.150	94,71%	(10.581)
	KUR	151.599	180.617	179.795	1.290	130	-1.160	2.039	-822	28.197	952	190.276	94,49%	(10.481)
	Non KUR	7.836	9.873	9.774	75	-	-75	610	-100	1.938	100	9.874	98,98%	(100)
3	PWG	252.400	388.637	402.900	33.419	38.995	5.576	26.609	14.263	150.500	24.732	409.178	98,47%	(6.278)
	Cilem	111.797	214.823	224.802	11.953	17.011	5.059	17.569	9.979	113.005	7.033	237.341	94,72%	(12.539)
	Gadai	140.603	173.814	178.098	21.466	21.983	517	9.039	4.285	37.495	17.699	171.837	103,64%	6.261
4	CFG	1.944.791	2.123.646	2.118.476	21.088	17.130	-3.958	25.579	-5.170	173.685	22.300	2.166.943	97,76%	(48.466)
	CF 1	376.842	389.452	387.598	1.962	1.310	-651	-1.567	-1.854	10.756	3.164	414.571	93,49%	(26.973)
	Total Griya	311.852	318.531	315.812	1.703	220	-1.483	0	-2.041	3.960	2.261	330.875	95,45%	(15.063)
	• Total Non Program	308.347	313.763	311.732	1.703	220	-1.483	-1.919	-2.031	3.385	2.251	316.750	98,42%	(5.018)
	• Program	3.505	4.090	4.080	-	-	0	-32	-10	575	10	14.125	28,88%	(10.045)
	Oto	64.990	71.600	71.786	259	1.090	831	-1.567	187	6.796	904	83.696	85,77%	(11.910)
	CF 2	1.567.950	1.734.194	1.730.878	19.127	15.820	-3.307	27.147	-3.316	162.929	19.136	1.752.371	98,77%	(21.493)
	Mitraguna & Others	1.383.782	1.541.098	1.539.570	17.602	15.554	-2.048	25.103	-1.527	155.789	17.081	1.552.088	99,19%	(12.518)
	Pensium	184.168	193.097	191.308	1.525	266	-1.259	2.043	-1.788	7.140	2.054	200.283	95,52%	(8.975)
Total Pembiayaan		2.544.835	2.905.802	2.913.367	55.872	57.405	1.533	54.642	7.565	368.532	49.840	3.004.159	96,98%	(90.792)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	13-Oct-25	31-Dec-24	30-Sep-25	13-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.267	859	-	1.339	0,67%	0,00%	0,66%	1.339	72	480			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	1.267	859	-	1.207	0,75%	0,00%	0,66%	1.207	(60)	348			
	Value Chain	-	-	-	131	0,00%	0,00%	0,08%	131	131	131			
2	MBG	3.453	5.193	5.193	15.335	2,17%	2,73%	8,09%	10.143	11.882	10.143			
	KUR	2.876	4.782	4.782	14.219	1,90%	2,65%	7,91%	9.437	11.343	9.437			
	Non KUR	577	411	411	1.116	7,36%	4,16%	11,42%	706	540	706			
3	PWG	-	35	35	11.880	0,00%	0,01%	2,95%	11.845	11.880	11.845			
	Cilem	-	-	-	6.549	0,00%	0,00%	2,91%	6.549	6.549	6.549			
	Gadai	-	35	35	5.331	0,00%	0,02%	2,99%	5.295	5.331	5.295			
4	CFG	19.268	20.967	23.212	49.531	0,99%	1,09%	2,34%	26.319	30.263	28.564			
	CF 1	8.041	7.521	9.455	19.551	2,13%	2,43%	5,04%	10.096	11.510	12.030			
	Total Griya	6.972	6.480	7.025	13.375	2,24%	2,21%	4,24%	6.350	6.403	6.895			
	Oto	1.069	1.041	2.430	6.176	1,64%	3,39%	8,60%	3.746	5.107	5.136			
	CF 2	11.227	13.447	13.757	29.980	0,72%	0,79%	1,73%	16.223	18.753	16.533			
	Mitraguna & Others	11.107	12.744	13.302	27.938	0,80%	0,86%	1,81%	14.636	16.832	15.195			
	Pensium	120	703	455	2.041	0,07%	0,24%	1,07%	1.587	1.921	1.338			
Total Pembiayaan		23.988	27.054	28.439	78.084	0,94%	0,98%	2,68%	49.645	54.096	51.031	0,93%	65,24%	-1,7%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	13-Oct-25	31-Dec-24	30-Sep-25	13-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	9.021	6.999	7.817	7.817	4,79%	3,85%	3,86%	-	(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%	4,24%	-	(1.182)	840			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	2.863	1.846	1.696	1.944	1,80%	0,89%	1,03%	249	(919)	99			
	KUR	1.760	1.264	1.181	1.385	1,16%	0,65%	0,77%	204	(375)	121			
	Non KUR	1.104	582	515	560	14,08%	5,21%	5,73%	45	(544)	(22)			
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	22.686	0,93%	1,00%	1,07%	1.505	4.563	(20)			
	CF 1	5.476	7.813	6.060	6.491	1,45%	1,56%	1,67%	432	1.016	(1.322)			
	Total Griya	4.795	7.030	5.611	6.042	1,54%	1,77%	1,91%	432	1.248	(988)			
	Oto	681	783	449	449	1,05%	0,63%	0,63%	-	(232)	(334)			
	CF 2	12.648	14.893	15.122	16.195	0,81%	0,87%	0,94%	1.073	3.547	1.302			
	Mitraguna & Others	12.330	14.676	14.664	15.737	0,89%	0,95%	1,02%	1.073	3.407	1.061			
	Pensium	318	217	458	458	0,01%	0,02%	0,24%	-	141	241			
Total Pembiayaan		30.008	31.551	30.694	32.448	1,18%	1,06%	1,11%	1.753	2.440	896	0,96%	13,73%	-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 (1-13 Sep'25	Growth (1-13 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	12-Oct-25	13-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	155.866	153.160	134.796	135.754	18.896	958	(17.406)	-11,36%	(20.112)	-12,90%	285.035	47,63%	(149.281)
2	Tabungan	1.803.617	1.920.425	1.883.872	1.893.748	73.106	9.877	(26.676)	-1,39%	90.132	5,00%	2.026.162	93,46%	(132.413)
3	Deposito	681.198	781.647	806.696	815.012	(10.210)	8.316	33.365	4,27%	133.814	19,64%	693.324	117,55%	121.688
Total		2.640.681	2.855.231	2.825.364	2.844.515	81.792	19.150	(10.717)	-0,38%	203.834	7,72%	3.004.521	94,67%	(160.006)
CASA		1.959.483	2.073.585	2.018.668	2.029.503	92.002	10.834	(44.082)	-2,13%	70.019	3,57%	2.311.197	87,81%	(281.694)
(% CASA		74,20%	72,62%	71,45%	71,35%									
FDR		99,99%	102,42%	103,84%	103,14%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-12 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	11-Oct-25	12-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	65.610	76.129	84.499	84.602		102	8.473	11,13%	18.992	28,95%	91.492	92,47%	(6.891)
2	Giro ISE	23.758	18.808	22.024	22.073		49	3.265	17,36%	(1.686)	-7,09%	39.445	55,96%	(17.372)
3	Tabungan ISE	30.646	47.654	52.708	52.762		53	5.108	10,72%	22.115	72,16%	34.243	154,08%	18.518
4	Deposito ISE	11.205	9.667	9.767	9.767		0	100	1,03%	(1.438)	-12,83%	17.804	54,86%	(8.037)
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 (1-13 Sep'25)	Pencairan (1-13 Oct'25)	Pencairan MtM	MtD (1-13 Sep'25	Growth (1-13 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	13-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	80.398	94.643	94.511	-	-	0	8.098	-132	14.113	132	105.167	89,87%	(10.656)
	Linkage	14.865	24.357	24.357	-	-	-	5.166	0	9.492	-	25.651	94,95%	(1.294)
	Non-Linkage	65.533	70.286	70.154	-	-	0	2.932	-132	4.621	132	79.516	88,23%	(9.361)
	• Local Champion	62.373	66.852	66.740	-	-	0	2.714	-112	4.367	112	69.002	96,72%	(2.262)
	• Value Chain	3.160	3.434	3.414	-	-	-	218	-20	254	20	10.514	32,47%	(7.099)
2	MBG	368.059	383.874	384.141	2.940	4.290	1.350	2.339	267	16.082	4.023	411.003	93,46%	(26.863)
	KUR	343.457	358.694	358.489	2.840	3.590	750	2.561	-205	15.032	3.795	384.254	93,29%	(25.765)
	Non KUR	24.602	25.180	25.652	100	700	600	-222	472	1.050	228	26.750	95,90%	(1.098)
3	PWG	200.888	321.425	329.912	29.222	33.801	4.579	23.304	8.487	129.024	25.314	334.137	98,74%	(4.225)
	Cilem	92.590	174.437	180.203	9.386	10.441	1.056	15.815	5.767	87.613	4.675	198.310	90,87%	(18.106)
	Gadai	108.298	146.988	149.708	19.837	23.360	3.523	7.489	2.720	41.411	20.640	135.828	110,22%	13.881
4	CFG	1.991.066	2.124.255	2.125.234	18.258	18.777	519	19.608	979	134.169	17.798	2.178.372	97,56%	(53.138)
	CF 1	271.158	283.396	283.602	1.127	2.361	1.234	-887	206	12.445	2.155	302.660	93,70%	(19.058)
	Total Griya	236.939	236.200	235.379	1.076	650	-426	0	-821	-1.560	1.471	252.612	97,18%	(17.233)
	• Total Non Program	155.508	158.157	157.557	443	650	208	-785	-599	2.049	1.249	162.432	97,00%	(4.874)
	• Program	81.431	78.044	77.822	633	-	-633	154	-222	-3.609	222	90.181	86,30%	(12.359)
	Oto	34.219	47.196	48.223	51	1.711	1.660	-887	1.027	14.004	684	50.048	96,35%	(1.825)
	CF 2	1.719.908	1.840.859	1.841.632	17.131	16.416	-715	20.495	773	121.724	15.643	1.875.711	98,18%	(34.080)
	Mitraguna & Others	1.474.657	1.580.345	1.581.505	15.462	14.892	5.700	16.923	1.160	106.848	13.732	1.616.843	97,81%	(35.337)
	Pensiun	245.250	260.513	260.126	1.669	1.525	-145	3.572	-387	14.876	1.912	258.868	100,49%	1.258
Total Pembiayaan		2.640.411	2.924.197	2.933.798	50.421	56.869	6.448	53.349	9.601	293.387	47.268	3.028.679	96,87%	(94.882)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	13-Oct-25	31-Dec-24	30-Sep-25	13-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	602	602	2.108	0,00%	0,64%	2,23%	1.507	2.108	1.506			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	602	602	2.108	0,00%	0,86%	3,01%	1.507	2.108	1.506			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	2.275	6.441	6.441	23.749	0,62%	1,68%	6,18%	17.308	21.474	17.308			
	KUR	1.785	4.983	4.983	21.122	0,52%	1,39%	5,89%	16.138	19.336	16.138			
	Non KUR	489	1.458	1.458	2.627	1,99%	5,79%	10,24%	1.169	2.138	1.169			
3	PWG	10	-	-	8.593	0,00%	0,00%	2,60%	8.593	8.583	8.593			
	Cilem	10	-	-	5.376	0,01%	0,00%	2,98%	5.376	5.366	5.376			
	Gadai	-	-	-	3.217	0,00%	0,00%	2,15%	3.217	3.217	3.217			
4	CFG	19.717	25.753	27.801	53.548	0,99%	1,31%	2,52%	25.747	33.831	27.795			
	CF 1	13.249	13.763	15.216	20.735	4,89%	5,37%	7,31%	5.518	7.486	6.971			
	Total Griya	12.780	13.116	14.475	17.852	5,39%	6,13%	7,58%	3.378	5.072	4.737			
	Oto	469	648	742	2.882	1,37%	1,57%	5,98%	2.141	2.414	2.235			
	CF 2	6.468	11.990	12.585	32.813	0,38%	0,68%	1,78%	20.228	26.345	20.823			
	Mitraguna & Others	5.999	11.313	11.277	29.536	0,41%	0,71%	1,87%	18.258	23.537	18.222			
	Pensiun	470	677	1.308	3.278	0,19%	0,50%	1,26%	1.970	2.808	2.601			
Total Pembiayaan		22.002	32.797	34.844	87.999	0,83%	1,19%	3,00%	53.154	65.997	55.202	0,88%	70,61%	-2,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	13-Oct-25	31-Dec-24	30-Sep-25	13-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	18.159	23.987	23.973	24.569	22,59%	25,33%	26,00%	596	6.410	582			
	Linkage	14.845	14.842	14.842	14.842	99,87%	60,93%	60,93%	-	(3)	(0)			
	Non-Linkage	3.314	9.145	9.131	9.727	5,06%	12,99%	13,87%	596	6.413	582			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	2.573	2.838	2.310	2.974	0,70%	0,60%	0,77%	664	401	135			
	KUR	1.118	1.467	1.018	1.347	0,33%	0,28%	0,38%	329	229	(121)			
	Non KUR	1.455	1.371	1.292	1.627	5,91%	5,13%	6,34%	335	172	256			
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	23.336	1,29%	1,09%	1,10%	286	(2.332)	1.071			
	CF 1	9.750	9.970	10.411	10.728	3,60%	3,67%	3,78%	317	978	758			
	Total Griya	9.274	9.581	9.871	10.188	3,91%	4,18%	4,33%	317	914	607			
	Oto	476	389	540	540	1,39%	1,14%	1,12%	-	64	151			
	CF 2	15.917	12.294	12.639	12.608	0,93%	0,69%	0,68%	(31)	(3.310)	314			
	Mitraguna & Others	14.983	11.599	11.801	11.769	1,02%	0,75%	0,74%	(31)	(3.214)	170			
	Pensiun	934	695	838	838	0,04%	0,03%	0,32%	-	(96)	144			
Total Pembiayaan		46.399	49.090	49.332	50.878	1,76%	1,69%	1,73%	1.546	4.480	1.789	1,83%	-5,44%	0,1%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-13 Sep'25	Growth (1-13 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	12-Oct-25	13-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.111.061	1.431.423	1.419.773	1.427.907	74.764	8.134	(3.516)	-0,25%	316.845	28,52%	1.322.054	108,01%	105.853
2	Tabungan	4.778.169	5.005.887	4.934.962	4.931.302	85.418	(3.659)	(74.584)	-1,49%	153.133	3,20%	5.099.763	96,70%	(168.460)
3	Deposito	1.667.902	1.728.824	1.747.566	1.747.313	405	(253)	18.489	1,07%	79.411	4,76%	1.686.464	103,61%	60.849
Total		7.557.133	8.166.133	8.102.301	8.106.522	160.587	4.221	(59.611)	-0,73%	549.389	7,27%	8.108.281	99,98%	(1.759)
CASA		5.889.231	6.437.309	6.354.735	6.359.209	160.182	4.474	(78.100)	-1,21%	469.979	7,98%	6.421.817	99,03%	(62.607)
(% CASA		77,93%	78,83%	78,43%	78,45%									
FDR		79,28%	79,49%	80,20%	80,16%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-12 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	11-Oct-25	12-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	304.377	358.473	368.864	369.465		601	10.992	3,07%	65.088	21,38%	385.505	95,84%	(16.040)
2	Giro ISE	93.275	92.040	102.903	103.327		424	11.287	12,26%	10.052	10,78%	142.601	72,46%	(39.274)
3	Tabungan ISE	174.173	212.269	211.957	212.134		177	(135)	-0,06%	37.961	21,79%	185.227	114,53%	26.907
4	Deposito ISE	36.929	54.165	54.004	54.004		0	(161)	-0,30%	17.075	46,24%	57.677	93,63%	(3.673)
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 (1-13 Sep'25)	Pencairan (1-13 Oct'25)	Pencairan MtM	MtD (1-13 Sep'25	Growth (1-13 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	13-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	824.608	816.665	810.588	-	500	500	-4.795	-6.077	-14.019	6.577	878.745	92,24%	(68.157)
	Linkage	583.855	553.306	553.306	-	-	-	-5.029	0	-30.549	-	607.246	91,12%	(53.940)
	Non-Linkage	240.753	263.359	257.282	-	500	500	234	-6.077	16.530	6.577	271.499	94,76%	(14.217)
	• Local Champion	177.655	195.105	189.957	-	-	0	1.257	-5.148	12.303	5.148	186.853	101,66%	3.104
	• Value Chain	63.098	68.253	67.325	-	500	500	-1.023	-929	4.227	1.429	84.646	79,54%	(17.321)
2	MBG	1.025.144	1.045.933	1.043.536	11.067	9.606	-1.461	2.841	-2.397	18.392	12.003	1.115.685	93,53%	(72.149)
	KUR	965.396	986.476	984.397	9.816	9.441	-375	2.859	-2.079	19.001	11.520	1.051.405	93,63%	(67.008)
	Non KUR	59.748	59.457	59.140	1.251	165	-1.086	-18	-318	-608	483	64.280	92,00%	(5.141)
3	PWG	255.819	477.283	500.262	44.569	54.468	9.898	46.636	22.979	244.443	31.488	525.365	95,22%	(25.103)
	Cilem	149.863	330.427	349.753	21.600	26.043	4.443	38.110	19.327	199.890	6.716	365.836	95,60%	(16.083)
	Gadai	105.956	146.856	150.509	22.969	28.425	5.455	8.526	3.652	44.553	24.772	159.528	94,35%	(9.020)
4	CFG	3.885.901	4.151.068	4.143.624	40.610	37.088	-3.522	38.714	-7.444	257.723	44.532	4.283.662	96,73%	(140.037)
	CF 1	838.535	895.893	896.889	6.060	8.380	2.320	1.926	995	58.354	7.385	905.413	99,06%	(8.524)
	Total Griya	595.912	602.650	603.337	1.963	4.024	2.062	0	686	7.424	3.338	629.412	95,86%	(26.076)
	• Total Non Program	435.065	452.121	452.968	1.804	3.706	1.902	-4.251	847	17.903	2.859	449.863	100,69%	3.105
	• Program	160.848	150.530	150.369	159	318	160	-1.380	-161	-10.479	479	179.549	83,75%	(29.181)
	Oto	242.622	293.243	293.552	4.098	4.356	258	1.926	309	50.929	4.047	276.000	106,36%	17.552
	CF 2	3.047.367	3.255.175	3.246.736	34.550	28.708	-5.842	36.788	-8.439	199.369	37.147	3.378.249	96,11%	(131.513)
	Mitraguna & Others	2.497.673	2.696.677	2.692.225	30.862	27.290	-3.572	33.940	-4.452	194.552	31.742	2.799.668	96,16%	(107.443)
	Pensiun	549.694	558.498	554.511	3.688	1.418	-2.270	2.848	-3.987	4.817	5.405	578.581	95,84%	(24.070)
Total Pembiayaan		5.991.472	6.490.949	6.498.011	96.246	101.661	5.415	83.397	7.062	506.538	94.599	6.803.457	95,51%	(305.446)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	13-Oct-25	31-Dec-24	30-Sep-25	13-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.291	435	250	4.372	0,16%	0,03%	0,54%	4.122	3.081	3.938			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	1.291	435	250	4.372	0,54%	0,10%	1,70%	4.122	3.081	3.938			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	11.476	21.446	21.446	52.439	1,12%	2,05%	5,03%	30.992	40.963	30.992			
	KUR	9.838	17.677	17.677	45.447	1,02%	1,79%	4,62%	27.770	35.610	27.770			
	Non KUR	1.638	3.769	3.769	6.991	2,74%	6,34%	11,82%	3.222	5.353	3.222			
3	PWG	124	155	155	11.311	0,05%	0,03%	2,26%	11.156	11.187	11.156			
	Cilem	118	-	-	7.119	0,08%	0,00%	2,04%	7.119	7.002	7.119			
	Gadai	7	155	155	4.192	0,01%	0,11%	2,79%	4.037	4.185	4.037			
4	CFG	59.411	64.056	71.220	153.725	1,53%	1,72%	3,71%	82.505	94.314	89.669			
	CF 1	35.165	40.591	42.144	73.982	4,19%	4,70%	8,25%	31.838	38.818	33.392			
	Total Griya	29.490	29.495	31.633	37.504	4,95%	5,25%	6,22%	5.871	8.014	8.009			
	Oto	5.675	11.095	10.511	36.478	2,34%	3,58%	12,43%	25.967	30.804	25.383			
	CF 2	24.246	23.465	29.076	79.743	0,80%	0,89%	2,46%	50.667	55.496	56.277			
	Mitraguna & Others	22.605	22.227	26.760	64.898	0,91%	0,99%	2,41%	38.138	42.293	42.671			
	Pensiun	1.642	1.239	2.316	14.844	0,30%	0,41%	2,68%	12.529	13.203	13.606			
Total Pembiayaan		72.302	86.092	93.072	221.847	1,21%	1,43%	3,41%	128.775	149.545	135.754	1,24%	63,63%	-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	13-Oct-25	31-Dec-24	30-Sep-25	13-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.722	372	1.122	372	0,21%	0,14%	0,05%	(750)	(1.350)	(0)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	1.722	372	1.122	372	0,72%	0,43%	0,14%	(750)	(1.350)	(0)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	18.877	21.722	21.749	22.229	1,84%	2,08%	2,13%	480	3.352	507			
	KUR	14.751	17.344	16.970	17.471	1,53%	1,72%	1,77%	500	2.720	127			
	Non KUR	4.126	4.378	4.778	4.758	6,91%	8,04%	8,05%	(20)	633	381			
3	PWG	-	7	7	23	0,00%	0,00%	0,00%	16	23	16			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	7	7	23	0,00%	0,00%	0,02%	16	23	16			
4	CFG	50.713	74.420	72.384	73.119	1,31%	1,74%	1,76%	734	22.406	(1.302)			
	CF 1	15.203	26.703	26.269	26.743	1,81%	2,93%	2,98%	474	11.540	39			
	Total Griya	12.941	23.550	22.853	23.159	2,17%	3,79%	3,84%	306	10.218	(91)			
	Oto	2.262	3.453	3.416	3.584	0,93%	1,16%	1,22%	167	1.322	130			
	CF 2	35.510	47.717	46.115	46.376	1,17%	1,42%	1,43%	261	10.866	(1.341)			
	Mitraguna & Others	25.071	43.487	43.079	43.341	1,00%	1,60%	1,61%	262	18.270	(147)			
	Pensiun	10.439	4.229	3.036	3.035	0,17%	0,05%	0,55%	(1)	(7.404)	(1.194)			
Total Pembiayaan		71.311	96.521	95.261	95.743	1,19%	1,47%	1,47%	481	24.432	(778)	1,16%	21,13%	-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 (1-13 Sep'25	Growth (1-13 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	12-Oct-25	13-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	74.169	145.287	45.606	44.575	96.995	(1.030)	(100.712)	-69,32%	(29.594)	-39,90%	191.624	23,26%	(147.049)
2	Tabungan	1.786.724	1.931.767	1.888.903	1.882.776	83.206	(6.126)	(48.991)	-2,54%	96.052	5,38%	1.986.732	94,77%	(103.956)
3	Deposito	649.060	652.346	619.497	617.021	(58.204)	(2.476)	(35.325)	-5,42%	(32.039)	-4,94%	661.233	93,31%	(44.212)
Total		2.509.954	2.729.400	2.554.005	2.544.372	121.998	(9.633)	(185.028)	-6,78%	34.418	1,37%	2.839.589	89,60%	(295.216)
CASA		1.860.893	2.077.054	1.934.508	1.927.351	180.202	(7.157)	(149.703)	-7,21%	66.458	3,57%	2.178.356	88,48%	(251.005)
(% CASA		74,14%	76,10%	75,74%	75,75%									
FDR		125,36%	125,72%	134,86%	135,37%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-12 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	11-Oct-25	12-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	42.839	42.529	43.399	43.590		192	1.061	2,50%	751	1,75%	77.787	56,04%	(34.197)
2	Giro ISE	4.948	6.771	7.106	7.238		132	468	6,91%	2.290	46,29%	26.129	27,70%	(18.891)
3	Tabungan ISE	31.691	31.549	32.083	32.142		59	594	1,88%	452	1,43%	36.548	87,95%	(4.405)
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 (1-13 Sep'25)	Pencairan (1-13 Oct'25)	Pencairan MtM	MtD (1-13 Sep'25	Growth (1-13 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	13-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	184.570	248.282	245.174	1.050	500	-550	765	-3.108	60.604	3.608	212.093	115,60%	33.081
	Linkage	86.431	111.788	111.788	-	-	-	-511	0	25.357	-	98.602	113,37%	13.187
	Non-Linkage	98.139	136.494	133.386	1.050	500	-550	1.275	-3.108	35.247	3.608	113.492	117,53%	19.894
	• Local Champion	98.139	136.494	133.386	1.050	500	-550	1.275	-3.108	35.247	3.608	110.796	120,39%	22.590
	• Value Chain	-	-	-	-	-	-	0	0	0	-	2.696	0,00%	(2.696)
2	MBG	446.877	444.499	443.218	3.860	3.275	-585	158	-1.281	-3.659	4.556	495.033	89,53%	(51.816)
	KUR	419.345	419.115	418.210	3.670	3.275	-395	-30	-904	-1.135	4.179	465.091	89,92%	(46.881)
	Non KUR	27.532	25.384	25.007	190	-	-190	188	-377	-2.525	377	29.942	83,52%	(4.935)
3	PWG	258.833	378.993	396.395	34.731	49.838	15.107	15.132	17.402	137.561	32.436	395.272	100,28%	1.123
	Cilem	127.522	210.337	221.124	12.481	17.448	4.966	9.447	10.788	93.603	6.660	234.083	94,46%	(12.959)
	Gadai	131.312	168.656	175.270	22.250	32.390	10.140	5.685	6.614	43.959	25.776	161.188	108,74%	14.082
4	CFG	2.256.170	2.359.595	2.359.446	19.935	21.891	1.956	23.227	-149	103.276	22.040	2.449.238	96,33%	(89.792)
	CF 1	461.418	465.546	466.243	762	2.410	1.648	3.166	698	4.825	1.713	492.211	94,72%	(25.968)
	Total Griya	417.205	392.967	392.798	-	800	800	0	-168	-24.407	968	431.436	91,04%	(38.637)
	• Total Non Program	64.148	57.248	57.896	-	800	800	-166	648	-6.251	152	70.434	82,20%	(12.537)
	• Program	353.058	335.719	334.902	-	-	0	-2.103	-817	-18.156	817	361.002	92,77%	(26.100)
	Oto	44.213	72.579	73.445	762	1.610	848	3.166	866	29.232	744	60.775	120,85%	12.669
	CF 2	1.794.752	1.894.050	1.893.203	19.174	19.481	307	20.061	-846	98.451	20.327	1.957.027	96,74%	(63.824)
	Mitraguna & Others	1.323.695	1.418.274	1.418.530	17.205	15.442	-1.763	19.276	256	94.835	15.186	1.471.843	96,38%	(53.313)
	Pensium	471.056	475.775	474.673	1.969	4.039	2.070	785	-1.102	3.616	5.141	485.184	97,83%	(10.511)
Total Pembiayaan		3.146.451	3.431.370	3.444.233	59.576	75.504	15.927	39.282	12.863	297.782	62.640	3.551.637	96,98%	(107.404)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	13-Oct-25	31-Dec-24	30-Sep-25	13-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	192	346	348	940	0,10%	0,14%	0,38%	592	748	594			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	192	346	348	940	0,20%	0,26%	0,70%	592	748	594			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	4.879	8.879	8.879	29.591	1,09%	2,00%	6,68%	20.712	24.712	20.712			
	KUR	3.627	6.968	6.968	26.255	0,86%	1,66%	6,28%	19.287	22.628	19.287			
	Non KUR	1.252	1.912	1.912	3.336	4,55%	7,53%	13,34%	1.424	2.084	1.424			
3	PWG	275	-	-	10.021	0,11%	0,00%	2,53%	10.021	9.745	10.021			
	Cilem	275	-	-	7.272	0,22%	0,00%	3,29%	7.272	6.997	7.272			
	Gadai	-	-	-	2.748	0,00%	0,00%	1,57%	2.748	2.748	2.748			
4	CFG	67.344	65.935	65.418	110.574	2,98%	2,77%	4,69%	45.156	43.230	44.640			
	CF 1	43.373	45.604	41.883	63.578	9,40%	9,00%	13,64%	21.695	20.204	17.974			
	Total Griya	41.791	43.704	40.502	56.298	10,02%	10,31%	14,33%	15.797	14.508	12.595			
	Oto	1.583	1.900	1.381	7.279	3,58%	1,90%	9,91%	5.898	5.697	5.379			
	CF 2	23.971	20.331	23.535	46.997	1,34%	1,24%	2,48%	23.462	23.026	26.666			
	Mitraguna & Others	22.208	19.274	21.338	41.917	1,68%	1,50%	2,95%	20.578	19.709	22.643			
	Pensium	1.763	1.057	2.197	5.080	0,37%	0,46%	1,07%	2.883	3.317	4.023			
Total Pembiayaan		72.690	75.160	74.645	151.126	2,31%	2,18%	4,39%	76.480	78.436	75.966	2,29%	47,72%	-2,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	13-Oct-25	31-Dec-24	30-Sep-25	13-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	35.691	34.047	33.082	33.082	19,34%	13,32%	13,49%	-	(2.609)	(965)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	35.691	34.047	33.082	33.082	36,37%	24,24%	24,80%	-	(2.609)	(965)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	3.530	7.067	7.844	8.030	0,79%	1,76%	1,81%	186	4.500	963			
	KUR	2.493	5.296	5.912	6.109	0,59%	1,41%	1,46%	197	3.617	814			
	Non KUR	1.037	1.772	1.932	1.921	3,77%	7,61%	7,68%	(11)	884	149			
3	PWG	184	184	184	199	0,07%	0,05%	0,05%	15	15	15			
	Cilem	-	-	-	15	0,00%	0,00%	0,01%	15	15	15			
	Gadai	184	184	184	184	0,14%	0,11%	0,11%	-	(0)	-			
4	CFG	99.269	133.365	134.606	133.353	4,40%	5,70%	5,65%	(1.254)	34.084	(13)			
	CF 1	73.505	93.594	94.608	94.231	15,93%	20,32%	20,21%	(377)	20.726	637			
	Total Griya	73.052	92.636	92.989	92.380	17,51%	23,66%	23,52%	(609)	19.329	(256)			
	Oto	453	957	1.619	1.850	1,03%	2,23%	2,52%	232	1.397	893			
	CF 2	25.764	39.771	39.998	39.122	1,44%	2,11%	2,07%	(876)	13.358	(649)			
	Mitraguna & Others	22.415	37.485	37.920	37.273	1,69%	2,67%	2,63%	(647)	14.858	(212)			
	Pensium	3.349	2.286	2.078	1.849	0,11%	0,06%	0,39%	(229)	(1.500)	(437)			
Total Pembiayaan		138.673	174.663	175.716	174.663	4,41%	5,12%	5,07%	(1.053)	35.990	(0)	4,06%	19,86%	-1,0%

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)