

REGION 2 MEDAN

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-30 Sep'25	Growth (1-14 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	13-Oct-25	14-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.894.366	2.328.695	2.163.943	2.190.016	172.313	26.073	(138.679)	-5,96%	295.650	15,61%	2.611.857	83,85%	(421.842)
2	Tabungan	12.343.531	13.042.959	12.843.441	12.850.631	271.345	7.190	(192.328)	-1,47%	507.100	4,11%	13.533.489	94,95%	(682.857)
3	Deposito	6.674.579	6.472.474	7.217.935	7.228.735	(674.761)	10.799	756.261	11,68%	554.156	8,30%	6.742.224	107,22%	486.511
Total		20.912.476	21.844.127	22.225.319	22.269.381	(231.104)	44.063	425.254	1,95%	1.356.906	6,49%	22.887.570	97,30%	(618.188)
CASA		14.237.897	15.371.654	15.007.384	15.040.647	443.657	33.263	(331.007)	-2,15%	802.750	5,64%	16.145.346	93,16%	(1.104.699)
(% CASA		68,08%	70,37%	67,52%	67,54%									
FDR		79,95%	84,36%	83,18%	83,01%									

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	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 (1-14 Sep'25)	Pencairan (1-14 Oct'25)	Pencairan MtM	MtD (1-30 Sep'25	Growth (1-14 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	14-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	1.400.748	1.493.922	1.482.008	1.150	3.835	2.685	7.439	-11.913	81.261	15.748	1.574.348	94,13%	(92.339)
	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	748.172	1.150	3.835	2.685	8.566	-11.901	74.694	15.736	771.478	96,98%	(23.306)
	• Local Champion	584.102	652.234	641.730	1.150	3.335	2.185	6.671	-10.504	57.628	13.839	630.563	101,77%	11.167
	• Value Chain	89.377	107.839	106.442	-	500	500	1.895	-1.397	17.066	1.897	140.915	75,54%	(34.473)
2	MBG	2.310.331	2.385.432	2.380.377	21.707	22.781	1.074	8.003	-5.055	70.046	27.836	2.573.446	92,50%	(193.069)
	KUR	2.171.167	2.246.224	2.241.548	19.866	21.516	1.650	7.504	-4.677	70.381	26.193	2.421.114	92,58%	(179.566)
	Non KUR	139.164	139.208	138.830	1.841	1.265	-576	499	-378	-335	1.643	152.332	91,14%	(13.503)
3	PWG	1.161.081	1.866.245	1.948.067	163.841	228.553	64.712	122.601	81.821	786.986	146.731	1.989.358	97,92%	(41.291)
	Cilem	604.524	1.135.825	1.195.333	63.271	92.369	29.098	89.157	59.508	590.809	32.861	1.265.111	94,48%	(69.778)
	Gadai	556.557	730.420	752.734	100.571	136.184	35.614	33.444	22.314	196.177	113.871	724.247	103,93%	28.487
4	CFG	11.847.954	12.681.951	12.676.441	116.596	121.259	4.662	113.015	-5.510	828.487	126.768	13.046.039	97,17%	(369.598)
	CF 1	2.410.954	2.544.548	2.549.123	12.675	23.086	10.412	-3.167	4.575	138.168	18.511	2.611.485	97,61%	(62.363)
	Total Griya	1.954.117	1.976.765	1.979.187	6.647	12.275	5.629	-7.290	2.422	25.070	9.853	2.053.457	96,38%	(74.270)
	• Total Non Program	1.351.346	1.398.993	1.402.244	5.855	11.458	5.604	-5.694	3.251	50.898	8.207	1.395.228	100,50%	7.016
	• Program	602.771	577.773	576.943	792	817	25	-1.596	-829	-25.828	1.646	658.228	87,65%	(81.285)
	Oto	456.837	567.782	569.935	6.028	10.811	4.783	4.122	2.153	113.098	8.658	558.028	102,13%	11.907
	CF 2	9.437.000	10.137.403	10.127.318	103.922	98.173	-5.749	116.182	-10.085	690.319	108.257	10.434.554	97,06%	(307.235)
	Mitraguna & Others	7.891.563	8.551.240	8.548.516	93.938	89.693	-4.244	106.179	-2.724	656.953	92.417	8.801.971	97,12%	(253.455)
	Pensiun	1.545.436	1.586.163	1.578.802	9.984	8.479	-1.505	10.004	-7.360	33.366	15.840	1.632.583	96,71%	(53.780)
Total Pembiayaan		16.720.113	18.427.549	18.486.893	303.295	376.428	73.133	251.058	59.344	1.766.780	317.084	19.183.190	96,37%	(696.297)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	14-Oct-25	31-Dec-24	30-Sep-25	14-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	148.993	1,15%	2,04%	6,26%	100.416	122.469	97.079			
	KUR	21.896	41.598	39.713	131.059	1,01%	1,77%	5,85%	91.346	109.163	89.461			
	Non KUR	4.627	10.316	8.864	17.933	3,33%	6,37%	12,92%	9.069	13.306	7.618			
3	PWG	565	6.680	277	46.720	0,05%	0,01%	2,40%	46.444	46.155	40.040			
	Cilem	558	6.649	-	30.655	0,09%	0,00%	2,56%	30.655	30.096	24.005			
	Gadai	7	31	277	16.066	0,00%	0,04%	2,13%	15.789	16.059	16.035			
4	CFG	184.758	198.852	217.834	416.369	1,56%	1,72%	3,28%	198.535	231.611	217.517			
	CF 1	108.284	115.714	120.573	186.013	4,49%	4,74%	7,30%	65.440	77.729	70.298			
	Total Griya	97.865	99.646	104.482	141.429	5,01%	5,29%	7,15%	36.947	43.564	41.783			
	Oto	10.419	16.068	16.090	44.583	2,28%	2,83%	7,82%	28.493	34.164	28.515			
	CF 2	76.474	83.138	97.261	230.356	0,81%	0,96%	2,27%	133.095	153.883	147.219			
	Mitraguna & Others	72.232	78.946	90.607	204.759	0,92%	1,06%	2,40%	114.152	132.526	125.813			
	Pensiun	4.241	4.191	6.654	25.597	0,27%	0,42%	1,62%	18.943	21.356	21.406			
Total Pembiayaan		215.104	259.846	267.894	623.571	1,29%	1,45%	3,37%	355.677	408.467	363.725	1,30%	61,43%	-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	14-Oct-25	31-Dec-24	30-Sep-25	14-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	65.676	67.143	67.732	67.577	4,69%	4,53%	4,56%	(154)	1.901	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	40.427	1,34%	1,61%	1,70%	1.914	9.358	2.101			
	KUR	22.074	29.574	29.377	31.055	1,02%	1,31%	1,39%	1.679	8.981	1.482			
	Non KUR	8.995	8.752	9.137	9.372	6,46%	6,56%	6,75%	235	377	620			
3	PWG	184	234	191	314	0,02%	0,01%	0,02%	124	130	80			
	Cilem	-	43	-	124	0,00%	0,00%	0,01%	124	124	80			
	Gadai	184	191	191	191	0,03%	0,03%	0,03%	-	6	-			
4	CFG	227.463	290.644	278.802	281.201	1,92%	2,20%	2,22%	2.398	53.738	(9.443)			
	CF 1	109.876	148.769	143.958	145.815	4,56%	5,66%	5,72%	1.857	35.939	(2.955)			
	Total Griya	105.089	141.842	137.329	138.608	5,38%	6,95%	7,00%	1.279	33.518	(3.234)			
	Oto	4.786	6.928	6.629	7.207	1,05%	1,17%	1,26%	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	389.520	1,94%	2,09%	2,11%	4.282	65.128	(6.827)	1,81%	13,87%	-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

Kinerja

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-14 Sep'25)	Growth (1-14 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	13-Oct-25	14-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	238.297	244.340	225.103	230.463	(11.391)	5.360	(13.877)	-5,68%	(7.834)	-3,29%	362.201	63,63%	(131.738)
2	Tabungan	1.732.891	1.802.856	1.806.313	1.799.559	29.707	(6.754)	(3.297)	-0,18%	66.668	3,85%	1.946.222	92,46%	(146.663)
3	Deposito	877.742	978.850	987.339	1.002.095	(19.602)	14.756	23.245	2,37%	124.353	14,17%	890.297	112,56%	111.798
Total		2.848.930	3.026.046	3.018.756	3.032.117	(1.285)	13.361	6.071	0,20%	183.187	6,43%	3.198.720	94,79%	(166.603)
CASA		1.971.188	2.047.196	2.031.416	2.030.022	18.317	(1.394)	(17.174)	-0,84%	58.834	2,98%	2.308.423	87,94%	(278.401)
(% CASA)		69,19%	67,65%	67,29%	66,95%									
FDR		84,13%	88,41%	88,91%	88,52%									

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 (1-14 Sep'25)	Pencairan (1-14 Oct'25)	Pencairan MtM	MtD (1-14 Sep'25)	Growth (1-14 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	14-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	122.962	131.303	129.270	100	1.685	1.585	3.565	-2.032	6.308	3.717	150.454	85,92%	(21.183)
	Linkage	22.750	26.128	26.115	-	-	-	-604	-12	3.366	12	34.722	75,21%	(8.606)
	Non-Linkage	100.212	105.175	103.155	100	1.685	1.585	4.169	-2.020	2.942	3.705	115.732	89,13%	(12.577)
	• Local Champion	83.501	78.669	77.090	100	1.685	1.585	660	-1.579	-6.410	3.264	90.858	84,85%	(13.768)
	• 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	320.341	2.475	3.315	840	17	-295	9.525	3.610	351.574	91,12%	(31.233)
	KUR	291.370	301.323	301.140	2.250	3.115	865	75	-183	9.771	3.298	330.088	91,23%	(28.948)
	Non KUR	19.446	19.312	19.200	225	200	-25	-59	-112	-246	312	21.486	89,36%	(2.286)
3	PWG	193.140	299.908	310.622	21.220	33.707	12.487	10.921	10.715	117.482	22.992	325.406	95,46%	(14.784)
	Cilem	122.752	205.802	215.116	7.851	15.946	8.095	8.216	9.314	92.364	6.632	229.541	93,72%	(14.426)
	Gadai	70.389	94.106	95.507	13.369	17.761	4.392	2.705	1.401	25.118	16.360	95.865	99,63%	(358)
4	CFG	1.770.026	1.923.386	1.923.789	16.695	17.311	6192	13.176	403	153.763	16.908	1.967.825	97,76%	(44.035)
	CF 1	463.002	510.260	514.583	2.764	7.472	4.708	1.484	4.323	51.581	3.149	496.629	103,62%	17.954
	Total Griya	392.209	427.095	432.006	1.905	6.581	4.676	0	4.911	39.797	1.670	409.121	105,59%	22.885
	• Total Non Program	388.279	417.704	422.125	1.905	6.082	4.177	1.426	4.421	33.847	1.662	395.750	106,66%	26.376
	• Program	3.930	9.391	9.881	-	499	499	1.765	490	5.951	9	13.371	73,89%	(3.491)
	Oto	70.793	83.165	82.577	858	891	32	1.484	-588	11.784	1.479	87.508	94,36%	(4.931)
	CF 2	1.307.024	1.413.126	1.409.206	13.931	9.839	-4.092	11.692	-3.920	102.182	13.759	1.471.195	95,79%	(61.989)
	Mitraguna & Others	1.211.757	1.314.846	1.311.290	12.798	9.059	-3.739	10.936	-3.556	99.533	12.615	1.361.529	96,31%	(50.239)
	Pensiun	95.268	98.280	97.916	1.133	780	-353	755	-363	2.649	1.143	109.666	89,29%	(11.750)
Total Pembiayaan		2.396.945	2.675.232	2.684.023	40.489	56.018	15.528	27.678	8.791	287.078	47.227	2.795.258	96,02%	(111.235)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	14-Oct-25	31-Dec-24	30-Sep-25	14-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	508	158	6	2.730	0,41%	0,00%	2,11%	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%	2,64%	2.724	2.259	2.571			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	4.441	6.618	6.618	19.284	1,43%	2,06%	6,02%	12.666	14.843	12.666			
	KUR	3.770	5.303	5.303	16.727	1,29%	1,76%	5,55%	11.424	12.957	11.424			
	Non KUR	671	1.315	1.315	2.557	3,45%	6,81%	13,32%	1.242	1.886	1.242			
3	PWG	155	86	86	7.118	0,08%	0,03%	2,29%	7.032	6.963	7.032			
	Cilem	155	-	-	5.043	0,13%	0,00%	2,34%	5.043	4.888	5.043			
	Gadai	-	86	86	2.075	0,00%	0,09%	2,17%	1.989	2.075	1.989			
4	CFG	19.018	22.141	30.183	71.267	1,07%	1,57%	3,70%	41.084	52.249	49.126			
	CF 1	8.456	8.236	11.874	21.741	1,83%	2,33%	4,22%	9.866	13.285	13.505			
	Total Griya	6.832	6.851	10.848	16.306	1,74%	2,54%	3,77%	5.459	9.474	9.455			
	Oto	1.624	1.385	1.027	5.435	2,29%	1,23%	6,58%	4.408	3.811	4.050			
	CF 2	10.562	13.905	18.309	49.526	0,81%	1,30%	3,51%	31.218	38.965	35.622			
	Mitraguna & Others	10.315	13.389	17.929	47.979	0,85%	1,36%	3,66%	30.050	37.664	34.590			
	Pensiun	247	516	379	1.547	0,26%	0,39%	1,58%	1.168	1.300	1.032			
Total Pembiayaan		24.121	29.003	36.893	100.398	1,01%	1,38%	3,74%	63.505	76.277	71.395	1,03%	72,38%	-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	14-Oct-25	31-Dec-24	30-Sep-25	14-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.083	1.738	1.738	1.738	0,88%	1,32%	1,34%	-	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%	1,45%	-	612	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	3.227	4.853	4.916	5.384	1,04%	1,53%	1,68%	468	2.158	532			
	KUR	1.952	4.202	4.295	4.769	0,67%	1,43%	1,58%	473	2.816	567			
	Non KUR	1.274	650	620	615	6,55%	3,21%	3,20%	(5)	(659)	(35)			
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	35.626	1,59%	1,28%	1,33%	1.391	(2.375)	(8.896)	1,45%	-8,88%	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 (1-14 Sep'25	Growth (1-14 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	13-Oct-25	14-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	314.972	354.485	330.604	325.467	(6.952)	(5.137)	(29.018)	-8,19%	10.495	3,33%	450.944	72,17%	(125.477)
2	Tabungan	2.242.130	2.382.025	2.329.301	2.325.652	(93)	(3.648)	(56.372)	-2,37%	83.522	3,73%	2.474.610	93,98%	(148.957)
3	Deposito	2.798.677	2.330.807	3.051.250	3.049.064	(587.150)	(2.186)	718.257	30,82%	250.387	8,95%	2.810.906	108,47%	238.158
Total		5.355.779	5.067.317	5.711.154	5.700.183	(594.195)	(10.971)	632.867	12,49%	344.404	6,43%	5.736.460	99,37%	(36.277)
CASA		2.557.102	2.736.509	2.659.904	2.651.119	(7.045)	(8.785)	(85.390)	-3,12%	94.017	3,68%	2.925.554	90,62%	(274.434)
(% CASA		47,74%	54,00%	46,57%	46,51%									
FDR		47,52%	57,34%	51,05%	51,15%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-12 Oct'25)	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	108,48%	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 (1-14 Sep'25)	Pencairan (1-14 Oct'25)	Pencairan MtM	MtD (1-14 Sep'25	Growth (1-14 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	14-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	188.209	203.028	202.456	-	1.150	1.150	-194	-572	14.246	1.722	227.888	88,84%	(25.433)
	Linkage	19.369	18.269	18.269	-	-	-	-149	0	-1.099	-	36.648	49,85%	(18.379)
	Non-Linkage	168.841	184.759	184.186	-	1.150	1.150	-45	-572	15.346	1.722	191.240	96,31%	(7.054)
	• Local Champion	162.434	175.114	174.548	-	1.150	1.150	764	-566	12.114	1.716	173.053	100,86%	1.494
	• Value Chain	6.407	9.645	9.639	-	-	-	-809	-7	3.232	7	18.187	53,00%	(8.548)
2	MBG	159.435	190.490	189.456	1.365	130	-1.235	2.648	-1.034	30.021	1.164	200.150	94,66%	(10.694)
	KUR	151.599	180.617	179.692	1.290	130	-1.160	2.039	-925	28.094	1.055	190.276	94,44%	(10.584)
	Non KUR	7.836	9.873	9.764	75	-	-75	610	-110	1.928	110	9.874	98,88%	(110)
3	PWG	252.400	388.637	404.263	33.327	43.113	9.786	26.609	15.626	151.863	27.486	409.178	98,80%	(4.914)
	Cilem	111.797	214.823	225.665	11.953	18.266	6.314	17.569	10.842	113.868	7.425	237.341	95,08%	(11.676)
	Gadai	140.603	173.814	178.598	21.374	24.846	3.472	9.039	4.785	37.995	20.062	171.837	103,93%	6.761
4	CFG	1.944.791	2.123.646	2.119.257	21.088	18.176	-2.912	25.579	-4.389	174.466	22.565	2.166.943	97,80%	(47.685)
	CF 1	376.842	389.452	387.505	1.962	1.326	-636	-1.567	-1.947	10.664	3.273	414.571	93,47%	(27.066)
	Total Griya	311.852	317.853	315.798	1.703	220	-1.483	0	-2.054	3.947	2.274	330.875	95,44%	(15.077)
	• Total Non Program	308.347	313.763	311.719	1.703	220	-1.483	-1.919	-2.043	3.373	2.263	316.750	98,41%	(5.031)
	• Program	3.505	4.090	4.079	-	-	0	-32	-11	574	11	14.125	28,88%	(10.046)
	Oto	64.990	71.600	71.707	259	1.106	847	-1.567	107	6.717	999	83.696	85,68%	(11.989)
	CF 2	1.567.950	1.734.194	1.731.752	19.127	16.850	-2.277	27.147	-2.442	163.803	19.292	1.752.371	98,82%	(20.619)
	Mitraguna & Others	1.383.782	1.541.098	1.540.445	17.602	16.584	-1.018	25.103	-653	156.663	17.237	1.552.088	99,25%	(11.643)
	Pensiun	184.168	193.097	191.307	1.525	266	-1.259	2.043	-1.789	7.139	2.055	200.283	95,52%	(8.976)
Total Pembiayaan		2.544.835	2.905.802	2.915.432	55.780	62.569	6.789	54.642	9.631	370.597	52.938	3.004.159	97,05%	(88.726)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	14-Oct-25	31-Dec-24	30-Sep-25	14-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	17.396	2,17%	2,73%	9,18%	12.203	13.943	12.203			
	KUR	2.876	4.782	4.782	16.076	1,90%	2,65%	8,95%	11.294	13.200	11.294			
	Non KUR	577	411	411	1.320	7,36%	4,16%	13,52%	909	743	909			
3	PWG	-	35	35	11.598	0,00%	0,01%	2,87%	11.563	11.598	11.563			
	Cilem	-	-	-	6.473	0,00%	0,00%	2,87%	6.473	6.473	6.473			
	Gadai	-	35	35	5.125	0,00%	0,02%	2,87%	5.090	5.125	5.090			
4	CFG	19.268	20.967	23.212	46.568	0,99%	1,09%	2,20%	23.356	27.300	25.601			
	CF 1	8.041	7.521	9.455	17.934	2,13%	2,43%	4,63%	8.479	9.893	10.413			
	Total Griya	6.972	6.480	7.025	13.377	2,24%	2,21%	4,24%	6.352	6.405	6.897			
	Oto	1.069	1.041	2.430	4.557	1,64%	3,39%	6,36%	2.128	3.488	3.517			
	CF 2	11.227	13.447	13.757	28.634	0,72%	0,79%	1,65%	14.877	17.407	15.187			
	Mitraguna & Others	11.107	12.744	13.302	26.843	0,80%	0,86%	1,74%	13.540	15.736	14.099			
	Pensiun	120	703	455	1.791	0,07%	0,24%	0,94%	1.336	1.671	1.088			
Total Pembiayaan		23.988	27.054	28.439	76.901	0,94%	0,98%	2,64%	48.462	52.913	49.847	0,93%	64,68%	-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	14-Oct-25	31-Dec-24	30-Sep-25	14-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%	1,68%	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			
	Pensiun	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	2.439	896	0,96%	13,67%	-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

AREA MEDAN RAYA

Pilih Area

Kelas Outlet

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-14 Sep'25	Growth (1-14 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	13-Oct-25	14-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	155.866	153.160	135.754	142.400	18.896	6.646	(10.760)	-7,03%	(13.467)	-8,64%	285.035	49,96%	(142.635)
2	Tabungan	1.803.617	1.920.425	1.893.748	1.889.951	73.106	(3.797)	(30.474)	-1,59%	86.334	4,79%	2.026.162	93,28%	(136.211)
3	Deposito	681.198	781.647	815.012	814.140	(10.210)	(872)	32.494	4,16%	132.943	19,52%	693.324	117,43%	120.818
Total		2.640.681	2.855.231	2.844.515	2.846.491	81.792	1.977	(8.740)	-0,31%	205.810	7,79%	3.004.521	94,74%	(158.029)
CASA		1.959.483	2.073.585	2.029.503	2.032.351	92.002	2.848	(41.234)	-1,99%	72.868	3,72%	2.311.197	87,93%	(278.846)
(% CASA		74,20%	72,62%	71,35%	71,40%									
FDR		99,99%	102,42%	103,25%	103,18%									

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 (1-14 Sep'25)	Pencairan (1-14 Oct'25)	Pencairan MtM	MtD (1-14 Sep'25	Growth (1-14 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	14-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	80.398	94.643	94.504	-	-	0	8.098	-139	14.106	139	105.167	89,86%	(10.662)
	Linkage	14.865	24.357	24.357	-	-	-	5.166	0	9.492	-	25.651	94,95%	(1.294)
	Non-Linkage	65.533	70.286	70.148	-	-	0	2.932	-139	4.614	139	79.516	88,22%	(9.368)
	• Local Champion	62.373	66.852	66.734	-	-	0	2.714	-118	4.361	118	69.002	96,71%	(2.268)
	• Value Chain	3.160	3.434	3.414	-	-	-	218	-20	254	20	10.514	32,47%	(7.099)
2	MBG	368.059	383.874	384.078	2.940	4.705	1.765	2.339	204	16.019	4.501	411.003	93,45%	(26.925)
	KUR	343.457	358.694	358.246	2.840	3.805	965	2.561	-448	14.789	4.253	384.254	93,23%	(26.008)
	Non KUR	24.602	25.180	25.832	100	900	800	-222	652	1.230	248	26.750	96,57%	(918)
3	PWG	200.888	321.425	332.161	29.530	38.560	9.030	23.304	10.737	131.273	27.823	334.137	99,41%	(1.976)
	Cilem	92.590	174.437	181.076	9.386	11.560	2.174	15.815	6.640	88.486	4.920	198.310	91,31%	(17.233)
	Gadai	108.298	146.988	151.085	20.144	27.001	6.856	7.489	4.097	42.788	22.904	135.828	111,23%	15.257
4	CFG	1.991.066	2.124.255	2.126.154	18.258	21.384	3.125	19.608	1.899	135.088	19.485	2.178.372	97,60%	(52.218)
	CF 1	271.158	283.396	283.757	1.127	2.572	1.444	-887	361	12.599	2.211	302.660	93,75%	(18.904)
	Total Griya	236.939	236.200	235.503	1.076	650	-426	0	-851	-1.589	1.501	252.612	93,17%	(17.263)
	• Total Non Program	155.508	158.157	157.548	443	650	208	-785	-609	2.040	1.259	162.432	96,99%	(4.884)
	• Program	81.431	78.044	77.802	633	-	-633	154	-242	-3.629	242	90.181	86,27%	(12.379)
	Oto	34.219	47.196	48.407	51	1.922	1.870	-887	1.211	14.188	710	50.048	96,72%	(1.641)
	CF 2	1.719.908	1.840.859	1.842.397	17.131	18.812	1.681	20.495	1.538	122.490	17.274	1.875.711	98,22%	(33.314)
	Mitraguna & Others	1.474.657	1.580.345	1.582.011	15.462	17.028	1.566	16.923	1.666	107.354	15.362	1.616.843	97,85%	(34.832)
	Pensiun	245.250	260.513	260.386	1.669	1.785	116	3.572	-127	15.136	1.912	258.868	100,59%	1.518
Total Pembiayaan		2.640.411	2.924.197	2.936.898	50.728	64.649	13.920	53.349	12.701	296.487	51.948	3.028.679	96,97%	(91.781)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	14-Oct-25	31-Dec-24	30-Sep-25	14-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	25.490	0,62%	1,68%	6,64%	19.049	23.215	19.049			
	KUR	1.785	4.983	4.983	22.374	0,52%	1,39%	6,25%	17.390	20.588	17.390			
	Non KUR	489	1.458	1.458	3.117	1,99%	5,79%	12,07%	1.659	2.627	1.659			
3	PWG	10	-	-	8.155	0,00%	0,00%	2,46%	8.155	8.145	8.155			
	Cilem	10	-	-	5.139	0,01%	0,00%	2,84%	5.139	5.129	5.139			
	Gadai	-	-	-	3.015	0,00%	0,00%	2,00%	3.015	3.015	3.015			
4	CFG	19.717	25.753	27.801	52.004	0,99%	1,31%	2,45%	24.203	32.287	26.251			
	CF 1	13.249	13.763	15.216	20.364	4,89%	5,37%	7,18%	5.148	7.115	6.601			
	Total Griya	12.780	13.116	14.475	18.419	5,39%	6,13%	7,83%	3.944	5.639	5.304			
	Oto	469	648	742	1.945	1,37%	1,57%	4,02%	1.203	1.476	1.297			
	CF 2	6.468	11.990	12.585	31.640	0,38%	0,68%	1,72%	19.055	25.172	19.650			
	Mitraguna & Others	5.999	11.313	11.277	29.019	0,41%	0,71%	1,83%	17.742	23.020	17.706			
	Pensiun	470	677	1.308	2.621	0,19%	0,50%	1,01%	1.313	2.151	1.944			
Total Pembiayaan		22.002	32.797	34.844	87.758	0,83%	1,19%	2,99%	52.914	65.756	54.961	0,88%	70,50%	-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	14-Oct-25	31-Dec-24	30-Sep-25	14-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	2.980	0,70%	0,60%	0,78%	671	408	142			
	KUR	1.118	1.467	1.018	1.354	0,33%	0,28%	0,38%	336	235	(114)			
	Non KUR	1.455	1.371	1.292	1.627	5,91%	5,13%	6,30%	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	23.436	1,29%	1,09%	1,10%	386	(2.231)	1.172			
	CF 1	9.750	9.970	10.411	10.828	3,60%	3,67%	3,82%	418	1.079	858			
	Total Griya	9.274	9.581	9.871	10.288	3,91%	4,18%	4,37%	418	1.015	707			
	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	50.985	1,76%	1,69%	1,74%	1.653	4.586	1.895	1,83%	-5,33%	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 (1-14 Sep'25	Growth (1-14 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	13-Oct-25	14-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.111.061	1.431.423	1.427.907	1.437.259	74.764	9.352	5.836	0,41%	326.198	29,36%	1.322.054	108,71%	115.205
2	Tabungan	4.778.169	5.005.887	4.931.302	4.928.512	85.418	(2.790)	(77.374)	-1,55%	150.343	3,15%	5.099.763	96,64%	(171.251)
3	Deposito	1.667.902	1.728.824	1.747.313	1.746.835	405	(478)	18.012	1,04%	78.933	4,73%	1.686.464	103,58%	60.371
Total		7.557.133	8.166.133	8.106.522	8.112.606	160.587	6.084	(53.527)	-0,66%	555.474	7,35%	8.108.281	100,05%	4.326
CASA		5.889.231	6.437.309	6.359.209	6.365.771	160.182	6.562	(71.538)	-1,11%	476.541	8,09%	6.421.817	99,13%	(56.046)
(% CASA		77,93%	78,83%	78,45%	78,47%									
FDR		79,28%	79,49%	80,23%	80,17%									

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 (1-14 Sep'25)	Pencairan (1-14 Oct'25)	Pencairan MtM	MtD (1-14 Sep'25	Growth (1-14 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	14-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	824.608	816.665	810.603	-	500	500	-4.795	-6.062	-14.004	6.562	878.745	92,25%	(68.142)
	Linkage	583.855	553.306	553.306	-	-	-	-5.029	0	-30.549	-	607.246	91,12%	(53.940)
	Non-Linkage	240.753	263.359	257.297	-	500	500	-6.062	-6.062	16.545	6.562	271.499	94,77%	(14.202)
	• Local Champion	177.655	195.105	189.972	-	-	0	1.257	-5.133	12.318	5.133	186.853	101,67%	3.119
	• 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	1.043.344	11.067	10.806	-261	2.841	-2.588	18.200	13.394	1.115.685	93,52%	(72.341)
	KUR	965.396	986.476	984.286	9.816	10.641	825	2.859	-2.189	18.890	12.830	1.051.405	93,62%	(67.118)
	Non KUR	59.748	59.457	59.058	1.251	165	-1.086	-18	-399	-690	564	64.280	91,88%	(5.222)
3	PWG	255.819	477.283	503.125	44.849	59.673	14.825	46.636	25.842	247.306	33.831	525.365	95,77%	(22.240)
	Cilem	149.863	330.427	352.014	21.600	28.639	7.039	38.110	21.588	202.151	7.051	365.836	96,22%	(13.822)
	Gadai	105.956	146.856	151.111	23.249	31.034	7.785	8.526	4.254	45.155	26.780	159.528	94,72%	(8.418)
4	CFG	3.885.901	4.151.068	4.146.703	40.620	41.076	456	38.714	-4.365	260.801	45.442	4.283.662	96,80%	(136.959)
	CF 1	838.535	895.893	896.955	6.060	9.083	3.023	1.926	1.061	58.420	8.021	905.413	99,07%	(8.458)
	Total Griya	595.912	602.650	603.286	1.963	4.024	2.062	0	635	7.373	3.389	629.412	95,85%	(26.127)
	• Total Non Program	435.065	452.121	452.956	1.804	3.706	1.902	-4.251	835	17.891	2.871	449.863	100,69%	3.093
	• Program	160.848	150.530	150.330	159	318	160	-1.380	-200	-10.518	518	179.549	83,73%	(29.219)
	Oto	242.622	293.243	293.669	4.098	5.059	961	1.926	426	51.047	4.633	276.000	106,40%	17.669
	CF 2	3.047.367	3.255.175	3.249.748	34.560	31.994	-2.566	36.788	-5.427	202.381	37.420	3.378.249	96,20%	(128.501)
	Mitraguna & Others	2.497.673	2.696.677	2.695.258	30.872	30.414	-458	33.940	-1.419	197.585	31.832	2.799.668	96,27%	(104.410)
	Pensium	549.694	558.498	554.490	3.688	1.580	-2.108	2.848	-4.008	4.796	5.588	578.581	95,84%	(24.091)
Total Pembiayaan		5.991.472	6.490.949	6.503.776	96.536	112.056	15.520	83.397	12.827	512.303	99.229	6.803.457	95,60%	(299.681)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	14-Oct-25	31-Dec-24	30-Sep-25	14-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	54.062	1,12%	2,05%	5,18%	32.616	42.587	32.616			
	KUR	9.838	17.677	17.677	46.818	1,02%	1,79%	4,76%	29.141	36.980	29.141			
	Non KUR	1.638	3.769	3.769	7.244	2,74%	6,34%	12,27%	3.475	5.606	3.475			
3	PWG	124	155	155	9.866	0,05%	0,03%	1,96%	9.710	9.742	9.710			
	Cilem	118	-	-	6.571	0,08%	0,00%	1,87%	6.571	6.453	6.571			
	Gadai	7	155	155	3.295	0,01%	0,11%	2,18%	3.140	3.289	3.140			
4	CFG	59.411	64.056	71.220	138.191	1,53%	1,72%	3,33%	66.971	78.780	74.135			
	CF 1	35.165	40.591	42.144	63.484	4,19%	4,70%	7,08%	21.340	28.319	22.893			
	Total Griya	29.490	29.495	31.633	37.355	4,95%	5,25%	6,19%	5.721	7.865	7.860			
	Oto	5.675	11.095	10.511	26.129	2,34%	3,58%	8,90%	15.618	20.454	15.034			
	CF 2	24.246	23.465	29.076	74.707	0,80%	0,89%	2,30%	45.631	50.461	51.242			
	Mitraguna & Others	22.605	22.227	26.760	59.863	0,91%	0,99%	2,22%	33.103	37.258	37.636			
	Pensium	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	206.491	1,21%	1,43%	3,17%	113.419	134.189	120.399	1,24%	60,89%	-1,9%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	14-Oct-25	31-Dec-24	30-Sep-25	14-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	22.200	1,84%	2,08%	2,13%	451	3.323	478			
	KUR	14.751	17.344	16.970	17.441	1,53%	1,72%	1,77%	471	2.690	97			
	Non KUR	4.126	4.378	4.778	4.758	6,91%	8,04%	8,06%	(20)	633	381			
3	PWG	-	7	7	7	0,00%	0,00%	0,00%	-	7	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	7	7	7	0,00%	0,00%	0,00%	-	7	-			
4	CFG	50.713	74.420	72.384	73.335	1,31%	1,74%	1,77%	951	22.622	(1.085)			
	CF 1	15.203	26.703	26.269	26.959	1,81%	2,93%	3,01%	690	11.757	256			
	Total Griya	12.941	23.250	22.853	23.376	2,17%	3,79%	3,87%	523	10.435	125			
	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%	260	10.866	(1.341)			
	Mitraguna & Others	25.071	43.487	43.079	43.340	1,00%	1,60%	1,61%	262	18.269	(147)			
	Pensium	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	95.913	1,19%	1,47%	1,47%	652	24.602	(607)	1,16%	21,20%	-0,3%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	7.368.354	7.559.654	8.193.145	824.791	
2	Contribution Margin	241.520	342.067	258.273	16.753	-6,9%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,98	3,31	3,33	0,02	0,35
CIF Payroll	34.088	37.485	37.599	114	3.511

AREA PEMATANGSIANTAR

Pilih Area

Kelas Outlet

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-14 Sep'25	Growth (1-14 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	13-Oct-25	14-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	74.169	145.287	44.575	54.427	96.995	9.852	(90.860)	-62,54%	(19.742)	-26,62%	191.624	28,40%	(137.197)
2	Tabungan	1.786.724	1.931.767	1.882.776	1.906.956	83.206	24.180	(24.810)	-1,28%	120.232	6,73%	1.986.732	95,98%	(79.775)
3	Deposito	649.060	652.346	617.021	616.600	(58.204)	(421)	(35.746)	-5,48%	(32.460)	-5,00%	661.233	93,25%	(44.632)
Total		2.509.954	2.729.400	2.544.372	2.577.984	121.998	33.612	(151.416)	-5,55%	68.030	2,71%	2.839.589	90,79%	(261.605)
CASA		1.860.893	2.077.054	1.927.351	1.961.384	180.202	34.032	(115.671)	-5,57%	100.490	5,40%	2.178.356	90,04%	(216.972)
(% CASA		74,14%	76,10%	75,75%	76,08%									
FDR		125,36%	125,72%	135,47%	133,70%									

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 (1-14 Sep'25)	Pencairan (1-14 Oct'25)	Pencairan MtM	MtD (1-14 Sep'25	Growth (1-14 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	14-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	443.158	3.860	3.825	-35	158	-1.341	-3.719	5.166	495.033	89,52%	(51.875)
	KUR	419.345	419.115	418.183	3.670	3.825	155	-30	-932	-1.163	4.757	465.091	89,91%	(46.908)
	Non KUR	27.532	25.384	24.975	190	-	-190	188	-409	-2.557	409	29.942	83,41%	(4.967)
3	PWG	258.833	378.993	397.995	34.916	53.500	18.584	15.132	18.902	139.061	34.599	395.272	100,66%	2.623
	Cilem	127.522	210.337	221.462	12.481	17.958	5.476	9.447	11.125	93.940	6.832	234.083	94,61%	(12.621)
	Gadai	131.312	168.656	176.432	22.435	35.542	13.108	5.685	7.776	45.121	27.766	161.188	109,46%	15.244
4	CFG	2.256.170	2.359.595	2.360.537	19.935	23.312	3.377	23.227	942	104.368	22.369	2.449.238	96,38%	(88.701)
	CF 1	461.418	465.546	466.322	762	2.634	1.872	3.166	777	4.905	1.857	492.211	94,74%	(25.889)
	Total Griya	417.205	392.967	392.747	-	800	800	0	-219	-24.458	1.019	431.436	91,03%	(38.688)
	• Total Non Program	64.148	57.248	57.896	-	800	800	-166	648	-6.252	152	70.434	82,20%	(12.538)
	• Program	353.058	335.719	334.851	-	-	0	-2.103	-867	-18.206	867	361.002	92,76%	(26.150)
	Oto	44.213	72.579	73.575	762	1.834	1.072	3.166	996	29.363	838	60.775	121,06%	12.800
	CF 2	1.794.752	1.894.050	1.894.215	19.174	20.678	1.504	20.061	165	99.463	20.512	1.957.027	96,79%	(62.812)
	Mitraguna & Others	1.323.695	1.418.274	1.419.512	17.205	16.609	-596	19.276	1.238	95.817	15.371	1.471.843	96,44%	(52.331)
	Pensiun	471.056	475.775	474.703	1.969	4.069	2.100	785	-1.072	3.646	5.141	485.184	97,84%	(10.481)
Total Pembiayaan		3.146.451	3.431.370	3.446.764	59.761	81.137	21.375	39.282	15.394	300.313	65.742	3.551.637	97,05%	(104.872)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	14-Oct-25	31-Dec-24	30-Sep-25	14-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	32.761	1,09%	2,00%	7,39%	23.881	27.881	23.881			
	KUR	3.627	6.968	6.968	29.065	0,86%	1,66%	6,95%	22.097	25.438	22.097			
	Non KUR	1.252	1.912	1.912	3.696	4,55%	7,53%	14,80%	1.784	2.443	1.784			
3	PWG	275	-	-	9.983	0,11%	0,00%	0,00%	1.784	9.708	9.983			
	Cilem	275	-	-	7.428	0,22%	0,00%	0,00%	7.428	7.153	7.428			
	Gadai	-	-	-	2.555	0,00%	0,00%	1,45%	2.555	2.555	2.555			
4	CFG	67.344	65.935	65.418	108.339	2,98%	2,77%	4,59%	42.921	40.995	42.404			
	CF 1	43.373	45.604	41.883	62.490	9,40%	9,00%	13,40%	20.607	19.117	16.886			
	Total Griya	41.791	43.704	40.502	55.973	10,02%	10,31%	14,25%	15.471	14.182	12.269			
	Oto	1.583	1.900	1.381	6.517	3,58%	1,90%	8,86%	5.136	4.935	4.617			
	CF 2	23.971	20.331	23.535	45.849	1,34%	1,24%	2,42%	22.314	21.879	25.518			
	Mitraguna & Others	22.208	19.274	21.338	41.055	1,68%	1,50%	2,89%	19.717	18.848	21.781			
	Pensiun	1.763	1.057	2.197	4.794	0,37%	0,46%	1,01%	2.597	3.031	3.737			
Total Pembiayaan		72.690	75.160	74.645	152.023	2,31%	2,18%	4,41%	77.377	79.333	76.863	2,29%	47,99%	-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	14-Oct-25	31-Dec-24	30-Sep-25	14-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	7.919	0,79%	1,76%	1,79%	75	4.389	851			
	KUR	2.493	5.296	5.912	6.107	0,59%	1,41%	1,46%	195	3.614	811			
	Non KUR	1.037	1.772	1.932	1.812	3,77%	7,61%	7,25%	(120)	775	40			
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%	0,10%	-	(0)	-			
4	CFG	99.269	133.365	134.606	133.349	4,40%	5,70%	5,65%	(1.257)	34.080	(16)			
	CF 1	73.505	93.594	94.608	94.227	15,93%	20,32%	20,21%	(381)	20.722	633			
	Total Griya	73.052	92.636	92.989	92.377	17,51%	23,66%	23,52%	(612)	19.325	(260)			
	Oto	453	957	1.619	1.850	1,03%	2,23%	2,51%	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)			
	Pensiun	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	174.548	4,41%	5,12%	5,06%	(1.168)	35.875	(115)	4,06%	19,75%	-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)