

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-30 Sep'25	Growth (1-31 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25	31-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.894.366	2.328.695	2.548.418	2.544.286	172.313	(4.132)	215.592	9,26%	649.920	34,31%	2.611.857	97,41%	(67.571)
2	Tabungan	12.343.531	13.042.959	13.098.222	13.296.434	271.345	198.211	253.475	1,94%	952.903	7,72%	13.533.489	98,25%	(237.055)
3	Deposito	6.674.579	6.472.474	6.667.213	6.906.038	(674.761)	238.825	433.564	6,70%	231.459	3,47%	6.742.224	102,43%	163.814
Total		20.912.476	21.844.127	22.313.854	22.746.758	(231.104)	432.904	902.631	4,13%	1.834.282	8,77%	22.887.570	99,38%	(140.812)
CASA		14.237.897	15.371.654	15.646.640	15.840.720	443.657	194.080	469.066	3,05%	1.602.823	11,26%	16.145.346	98,11%	(304.626)
(% CASA		68,08%	70,37%	70,12%	69,64%									
FDR		79,95%	84,36%	83,56%	81,97%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-31 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25	31-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	605.893	665.943	659.619	649.102		(10.517)	(16.841)	-2,53%	63.209	7,13%	778.851	93,34%	(129.749)
2	Giro ISE	190.259	177.334	163.641	157.011		(6.629)	(20.322)	-11,46%	(33.247)	-17,47%	295.220	53,18%	(138.208)
3	Tabungan ISE	335.051	398.841	406.242	402.368		(3.874)	3.527	0,88%	67.317	20,09%	358.882	112,12%	43.486
4	Deposito ISE	80.583	89.769	89.737	89.723		(14)	(46)	-0,05%	9.140	11,34%	124.749	71,92%	(35.027)
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 (1-30 Sep'25)	Pencairan (1-31 Oct'25)	Pencairan MtM	MtD (1-30 Sep'25	Growth (1-31 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	31-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	1.400.748	1.493.922	1.465.739	21.676	29.724	8.048	7.439	-28.183	64.991	57.907	1.574.348	93,10%	(108.609)
	Linkage	727.269	733.848	728.335	5.686	934	(4.752)	-1.128	-5.513	1.066	6.447	802.869	90,72%	(74.534)
	Non-Linkage	673.478	760.073	737.404	15.990	28.790	12.800	8.566	-22.670	63.925	51.460	771.478	95,58%	(34.075)
	• Local Champion	584.102	652.234	623.875	11.590	22.075	10.485	6.671	-28.360	39.773	50.435	630.563	98,94%	(6.689)
	• Value Chain	89.377	107.839	113.529	4.400	6.715	2.315	1.895	5.690	24.153	1.025	140.915	80,57%	(27.386)
2	MBG	2.310.331	2.385.432	2.397.229	95.203	100.618	5.415	8.003	11.797	86.898	88.821	2.573.446	93,15%	(176.216)
	KUR	2.171.167	2.246.224	2.257.716	89.507	95.013	5.506	7.504	11.491	86.549	83.522	2.421.114	93,25%	(163.398)
	Non KUR	139.164	139.208	139.514	5.696	5.605	-91	499	306	349	5.299	152.332	91,59%	(12.819)
3	PWG	1.161.081	1.866.245	1.975.702	469.418	501.895	32.477	122.601	109.457	814.621	392.438	1.989.358	99,31%	(13.655)
	Cilem	604.524	1.135.825	1.180.138	172.801	133.734	-39.067	89.157	44.313	575.614	89.421	1.265.111	93,28%	(84.973)
	Gadai	556.557	730.420	795.564	296.616	368.161	71.545	33.444	65.144	239.007	303.017	724.247	109,85%	71.318
4	CFG	11.847.954	12.681.951	12.806.437	375.027	373.798	-1.229	113.015	124.487	958.484	249.311	13.046.039	98,16%	(239.601)
	CF 1	2.410.954	2.544.548	2.561.135	46.494	62.549	16.056	-3.167	16.587	150.181	45.962	2.611.485	98,07%	(50.350)
	Total Griya	1.954.117	1.976.765	1.983.941	24.919	34.506	9.587	-7.290	7.175	29.823	27.331	2.053.457	96,61%	(69.516)
	• Total Non Program	1.351.346	1.398.993	1.407.760	22.135	31.889	9.754	-5.694	8.767	56.414	23.122	1.395.228	100,90%	12.531
	• Program	602.771	577.773	576.181	2.785	2.617	-167	-1.596	-1.592	-26.590	4.209	658.228	87,54%	(82.047)
	Oto	456.837	567.782	577.194	21.574	28.043	6.469	4.122	9.412	120.357	18.631	558.028	103,43%	19.166
	CF 2	9.437.000	10.137.403	10.245.302	328.533	311.249	-17.285	116.182	107.900	808.303	203.349	10.434.554	98,19%	(189.251)
	Mitraguna & Others	7.891.563	8.551.240	8.644.861	295.002	275.808	-19.194	106.179	93.621	753.298	182.187	8.801.971	98,22%	(157.110)
	Pensiun	1.545.436	1.586.163	1.600.441	33.531	35.440	1.909	10.004	14.278	55.005	21.162	1.632.583	98,03%	(32.141)
Total Pembiayaan		16.720.113	18.427.549	18.645.108	961.324	1.006.035	44.712	251.058	217.558	1.924.994	788.477	19.183.190	97,20%	(538.082)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	31-Oct-25	31-Dec-24	30-Sep-25	31-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	3.258	2.400	1.207	3.873	0,23%	0,08%	0,26%	2.667	615	1.473			
	Linkage	43	6	6	6	0,01%	0,00%	0,00%	0	(37)	0			
	Local Champion	3.215	2.394	1.201	3.867	0,48%	0,16%	0,52%	2.666	652	1.473			
	Value Chain	-	-	-	-				-	-	-			
2	MBG	26.523	51.914	48.577	43.850	1,15%	2,04%	1,83%	(4.727)	17.327	(8.063)			
	KUR	21.896	41.598	39.713	36.508	1,01%	1,77%	1,62%	(3.205)	14.612	(5.090)			
	Non KUR	4.627	10.316	8.864	7.342	3,33%	6,37%	5,26%	(1.522)	2.715	(2.973)			
3	PWG	565	6.680	277	29	0,05%	0,01%	0,00%	(247)	(535)	(6.651)			
	Cilem	558	6.649	-	3	0,09%	0,00%	0,00%	3	(555)	(6.646)			
	Gadai	7	31	277	26	0,00%	0,04%	0,00%	(251)	20	(5)			
4	CFG	184.758	198.852	217.834	219.298	1,56%	1,72%	1,71%	1.465	34.541	20.447			
	CF 1	108.284	115.714	120.573	121.877	4,49%	4,74%	4,76%	1.305	13.594	6.163			
	Total Griya	97.865	99.646	104.482	107.262	5,01%	5,29%	5,41%	2.780	9.397	7.616			
	Oto	10.419	16.068	16.090	14.615	2,28%	2,83%	2,53%	(1.475)	4.196	(1.453)			
	CF 2	76.474	83.138	97.261	97.421	0,81%	0,96%	0,95%	160	20.947	14.283			
	Mitraguna & Others	72.232	78.946	90.607	89.999	0,92%	1,06%	1,04%	(608)	17.767	11.053			
	Pensiun	4.241	4.191	6.654	7.422	0,27%	0,42%	0,46%	768	3.181	3.231			
Total Pembiayaan		215.104	259.846	267.894	267.051	1,29%	1,45%	1,43%	(843)	51.947	7.205	1,30%	9,17%	-0,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	31-Oct-25	31-Dec-24	30-Sep-25	31-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	65.676	67.143	67.732	68.318	4,69%	4,53%	4,66%	586	2.642	1.175			
	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	53.237	7,51%	6,93%	7,22%	587	2.626	1.198			
	Value Chain	-	-	-	-				-	-	-			
2	MBG	31.069	38.326	38.514	39.976	1,34%	1,61%	1,67%	1.462	8.907	1.650			
	KUR	22.074	29.574	29.377	30.304	1,02%	1,31%	1,34%	927	8.230	730			
	Non KUR	8.995	8.752	9.137	9.672	6,46%	6,56%	6,93%	535	677	920			
3	PWG	184	234	191	191	0,02%	0,01%	0,01%	-	6	(43)			
	Cilem	-	43	-	-	0,00%	0,00%	0,00%	-	-	(43)			
	Gadai	184	191	191	191	0,03%	0,03%	0,02%	-	6	-			
4	CFG	227.463	290.644	278.802	284.201	1,92%	2,20%	2,22%	5.398	56.738	(6.443)			
	CF 1	109.876	148.769	143.958	141.595	4,56%	5,66%	5,53%	(2.363)	31.719	(7.175)			
	Total Griya	105.089	141.842	137.329	134.833	5,38%	6,95%	6,80%	(2.495)	29.744	(7.009)			
	Oto	4.786	6.928	6.629	6.761	1,05%	1,17%	1,17%	132	1.975	(166)			
	CF 2	117.587	141.874	134.844	142.606	1,25%	1,33%	1,39%	7.762	25.019	732			
	Mitraguna & Others	101.881	134.039	128.172	135.405	1,29%	1,50%	1,57%	7.233	33.524	1.366			
	Pensiun	15.706	7.835	6.673	7.201	0,09%	0,04%	0,45%	528	(8.505)	(634)			
Total Pembiayaan		324.392	396.347	385.238	392.685	1,94%	2,09%	2,11%	7.447	68.293	(3.662)	1,81%	13,84%	-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	Posisi		
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Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Sep'25	Growth (1-31 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25	31-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	238.297	244.340	223.357	241.473	(11.391)	18.116	(2.867)	-1,17%	3.176	1,33%	362.201	66,67%	(120.728)
2	Tabungan	1.732.891	1.802.856	1.834.413	1.859.030	29.707	24.616	56.174	3,12%	126.139	7,28%	1.946.222	95,52%	(87.192)
3	Deposito	877.742	978.850	1.008.532	1.006.845	(19.602)	(1.687)	27.995	2,86%	129.103	14,71%	890.297	113,09%	116.548
Total		2.848.930	3.026.046	3.066.302	3.107.348	(1.285)	41.046	81.302	2,69%	258.418	9,07%	3.198.720	97,14%	(91.372)
CASA		1.971.188	2.047.196	2.057.770	2.100.503	18.317	42.733	53.307	2,60%	129.315	6,56%	2.308.423	90,99%	(207.920)
(% CASA		69,19%	67,65%	67,11%	67,60%									
FDR		84,13%	88,41%	88,24%	87,07%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-31 Sep'25	Growth (1-31 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25	31-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	79.410	86.255	83.987	83.911		(76)	(2.344)	-2,72%	4.501	5,67%	112.606	74,52%	(28.695)
2	Giro ISE	37.094	37.631	37.208	35.641		(1.567)	(1.990)	-5,29%	(1.453)	-3,92%	57.195	62,32%	(21.554)
3	Tabungan ISE	39.484	46.229	44.381	45.872		1.491	(357)	-0,77%	6.389	16,18%	44.107	104,00%	1.765
4	Deposito ISE	2.833	2.395	2.398	2.398		0	3	0,12%	(435)	-15,36%	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 (1-30 Sep'25)	Pencairan (1-31 Oct'25)	Pencairan MtM	MtD (1-31 Sep'25	Growth (1-31 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	31-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	122.962	131.303	125.291	2.126	5.719	3.593	3.565	-6.011	2.329	11.730	150.454	83,28%	(25.162)
	Linkage	22.750	26.128	26.138	476	934	458	-604	10	3.388	924	34.722	75,28%	(8.584)
	Non-Linkage	100.212	105.175	99.154	1.650	4.785	3.135	4.169	-6.021	-1.059	10.806	115.732	85,68%	(16.578)
	• Local Champion	83.501	78.669	67.399	1.650	4.420	2.770	660	-11.270	-16.102	15.690	90.858	74,18%	(23.460)
	• Value Chain	16.712	26.506	31.755	-	365	365	3.509	5.249	15.043	(4.884)	24.874	127,67%	6.882
2	MBG	310.816	320.636	324.540	12.203	16.230	4.027	17	3.940	13.724	12.326	351.574	92,31%	(27.034)
	KUR	291.370	301.323	304.664	11.548	14.845	3.297	75	3.340	13.294	11.505	330.088	92,30%	(25.424)
	Non KUR	19.446	19.312	19.876	655	1.385	730	-59	564	430	821	21.486	92,51%	(1.610)
3	PWG	193.140	299.908	311.736	62.859	67.816	4.958	10.921	11.829	118.596	55.988	325.406	95,80%	(13.670)
	Cilem	122.752	205.802	210.728	25.711	20.887	-8.824	8.216	4.926	87.977	15.961	229.541	91,80%	(18.813)
	Gadai	70.389	94.106	101.008	37.148	46.929	9.781	2.705	6.902	30.619	40.027	95.865	105,36%	5.143
4	CFG	1.770.026	1.923.386	1.944.093	54.420	59.402	4.982	13.176	20.707	174.067	38.695	1.967.825	98,79%	(23.731)
	CF 1	463.002	510.260	518.559	14.690	19.084	4.393	1.484	8.299	55.558	10.784	496.629	104,42%	21.930
	Total Griya	392.209	427.095	435.699	10.581	16.630	6.049	0	8.604	43.490	8.026	409.121	106,50%	26.578
	• Total Non Program	388.279	417.704	424.552	8.908	14.966	6.058	1.426	6.848	36.273	8.118	395.750	107,28%	28.803
	• Program	3.930	9.391	11.147	1.672	1.664	-9	1.765	1.756	7.217	(92)	13.371	83,36%	(2.225)
	Oto	70.793	83.165	82.860	4.109	2.454	-1.656	1.484	-305	12.067	2.759	87.508	94,69%	(4.648)
	CF 2	1.307.024	1.413.126	1.425.534	39.730	40.319	589	11.692	12.408	118.509	27.911	1.471.195	96,90%	(45.661)
	Mitraguna & Others	1.211.757	1.314.846	1.326.190	37.314	37.664	350	10.936	11.344	114.433	26.320	1.361.529	97,40%	(35.339)
	Pensium	95.268	98.280	99.344	2.416	2.655	239	755	1.064	4.076	1.591	109.666	90,59%	(10.323)
Total Pembiayaan		2.396.945	2.675.232	2.705.661	131.607	149.168	17.560	27.678	30.428	308.716	118.739	2.795.258	96,79%	(89.598)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	31-Oct-25	31-Dec-24	30-Sep-25	31-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	508	158	6	6	0,41%	0,00%	0,00%	0	(502)	(152)			
	Linkage	43	6	6	6	0,19%	0,02%	0,02%	0	(37)	0			
	Local Champion	465	152	-	-	0,46%	0,00%	0,00%	-	(465)	(152)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	4.441	6.618	6.618	6.233	1,43%	2,06%	1,92%	(385)	1.792	(385)			
	KUR	3.770	5.303	5.303	4.834	1,29%	1,76%	1,59%	(469)	1.064	(469)			
	Non KUR	671	1.315	1.315	1.399	3,45%	6,81%	7,04%	84	728	84			
3	PWG	155	86	86	2	0,08%	0,03%	0,00%	(84)	(153)	(84)			
	Cilem	155	-	-	2	0,13%	0,00%	0,00%	2	(153)	2			
	Gadai	-	86	86	-	0,00%	0,09%	0,00%	(86)	-	(86)			
4	CFG	19.018	22.141	30.183	28.147	1,07%	1,57%	1,45%	(2.036)	9.130	6.007			
	CF 1	8.456	8.236	11.874	11.479	1,83%	2,33%	2,21%	(396)	3.023	3.243			
	Total Griya	6.832	6.851	10.848	10.463	1,74%	2,54%	2,40%	(385)	3.630	3.611			
	Oto	1.624	1.385	1.027	1.016	2,29%	1,23%	1,23%	(11)	(608)	(368)			
	CF 2	10.562	13.905	18.309	16.669	0,81%	1,30%	1,17%	(1.640)	6.107	2.764			
	Mitraguna & Others	10.315	13.389	17.929	16.481	0,85%	1,36%	1,24%	(1.448)	6.166	3.092			
	Pensium	247	516	379	188	0,26%	0,39%	0,19%	(192)	(59)	(328)			
Total Pembiayaan		24.121	29.003	36.893	34.388	1,01%	1,38%	1,27%	(2.505)	10.267	5.385	1,03%	18,71%	-0,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	31-Oct-25	31-Dec-24	30-Sep-25	31-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.083	1.738	1.738	1.738	0,88%	1,32%	1,39%	0	655	0			
	Linkage	196	238	238	238	0,86%	0,91%	0,91%	0	42	0			
	Non-Linkage	888	1.500	1.500	1.500	0,89%	1,43%	1,51%	-	612	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	3.227	4.853	4.916	4.684	1,04%	1,53%	1,44%	(232)	1.457	(169)			
	KUR	1.952	4.202	4.295	4.075	0,67%	1,43%	1,34%	(220)	2.123	(127)			
	Non KUR	1.274	650	620	609	6,55%	3,21%	3,06%	(12)	(666)	(42)			
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	27.766	1,90%	1,43%	1,43%	185	(5.925)	(10.122)			
	CF 1	5.942	10.689	6.610	4.809	1,28%	1,30%	0,93%	(1.801)	(1.133)	(5.880)			
	Total Griya	5.028	9.344	6.005	4.373	1,28%	1,41%	1,00%	(1.631)	(655)	(4.971)			
	Oto	914	1.345	606	436	1,29%	0,73%	0,53%	(170)	(478)	(909)			
	CF 2	27.748	27.199	20.970	22.956	2,12%	1,48%	1,61%	1.986	(4.792)	(4.243)			
	Mitraguna & Others	27.082	26.792	20.709	22.326	2,23%	1,57%	1,68%	1.617	(4.757)	(4.466)			
	Pensium	666	407	262	631	0,03%	0,01%	0,63%	369	(35)	223			
Total Pembiayaan		38.001	44.522	34.235	34.188	1,59%	1,28%	1,26%	(47)	(3.813)	(10.334)	1,45%	-14,37%	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 (1-31 Sep'25	Growth (1-31 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25	31-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	314.972	354.485	631.646	599.559	(6.952)	(32.087)	245.075	69,14%	284.588	90,35%	450.944	132,96%	148.615
2	Tabungan	2.242.130	2.382.025	2.396.648	2.422.180	(93)	25.532	40.155	1,69%	180.049	8,03%	2.474.610	97,88%	(52.430)
3	Deposito	2.798.677	2.330.807	2.536.257	2.790.913	(587.150)	254.655	460.105	19,74%	(7.764)	-0,28%	2.810.906	99,29%	(19.994)
Total		5.355.779	5.067.317	5.564.552	5.812.652	(594.195)	248.100	745.335	14,71%	456.873	8,53%	5.736.460	101,33%	76.192
CASA		2.557.102	2.736.509	3.028.294	3.021.739	(7.045)	(6.555)	285.230	10,42%	464.637	18,17%	2.925.554	103,29%	96.186
(% CASA		47,74%	54,00%	54,42%	51,99%									
FDR		47,52%	57,34%	53,02%	50,76%									

Kinerja ISE

No.	Segmen/Produk	Posisi				DtD	Growth (1-31 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25	31-Oct-25		MtD	%MtD	YtD	%YtD		Posisi	Penc.	Gap
1	DPK ISE	113.657	102.557	101.672	100.407	(1.265)	(2.150)	-2,10%	(13.250)	-11,66%		146.110	68,72%	(45.703)
2	Giro ISE	31.184	22.084	15.063	14.307	(756)	(7.778)	-35,22%	(16.877)	-54,12%		50.850	28,13%	(36.543)
3	Tabungan ISE	59.057	61.141	67.277	66.768	(509)	5.628	9,20%	7.711	13,06%		63.572	105,03%	3.196
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 (1-30 Sep'25)	Pencairan (1-31 Oct'25)	Pencairan MtM	MtD (1-31 Sep'25	Growth (1-31 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	31-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	188.209	203.028	206.868	1.500	11.650	10.150	-194	3.840	18.659	7.810	227.888	90,78%	(21.020)
	Linkage	19.369	18.269	18.145	-	-	-	-149	-124	-1.224	124	36.648	49,51%	(18.503)
	Non-Linkage	168.841	184.759	188.723	1.500	11.650	10.150	-45	3.964	19.882	7.686	191.240	98,68%	(2.517)
	• Local Champion	162.434	175.114	179.355	1.500	11.650	10.150	764	4.242	16.921	7.408	173.053	103,64%	6.302
	• Value Chain	6.407	9.645	9.368	-	-	-	-809	-277	2.961	277	18.187	51,51%	(8.819)
2	MBG	159.435	190.490	191.840	10.175	7.385	-2.790	2.648	1.349	32.405	6.036	200.150	95,85%	(8.310)
	KUR	151.599	180.617	182.202	9.070	7.310	-1.760	2.039	1.585	30.604	5.725	190.276	95,76%	(8.074)
	Non KUR	7.836	9.873	9.637	1.105	75	-1.030	610	-236	1.802	311	9.874	97,61%	(236)
3	PWG	252.400	388.637	412.261	101.726	106.903	5.177	26.609	23.624	159.861	83.279	409.178	100,75%	3.083
	Cilem	111.797	214.823	223.573	35.097	28.253	-6.844	17.569	8.750	111.776	19.503	237.341	94,20%	(13.767)
	Gadai	140.603	173.814	188.688	66.628	78.650	12.022	9.039	14.874	48.085	63.776	171.837	109,81%	16.850
4	CFG	1.944.791	2.123.646	2.139.295	73.656	61.377	-12.280	25.579	15.649	194.504	45.728	2.166.943	98,72%	(27.648)
	CF 1	376.842	389.452	385.958	5.709	5.005	-704	-1.567	-3.495	9.116	8.499	414.571	93,10%	(28.614)
	Total Griya	311.852	317.853	314.123	4.336	2.009	-2.327	0	-3.729	2.272	5.738	330.875	94,94%	(16.752)
	• Total Non Program	308.347	313.763	309.901	4.336	1.849	-2.487	-1.919	-3.862	1.554	5.711	316.750	97,84%	(6.849)
	• Program	3.505	4.090	4.223	-	160	160	-32	133	718	27	14.125	29,89%	(9.902)
	Oto	64.990	71.600	71.834	1.373	2.996	1.623	-1.567	235	6.844	2.761	83.696	85,83%	(11.862)
	CF 2	1.567.950	1.734.194	1.753.337	67.948	56.372	-11.576	27.147	19.143	185.388	37.229	1.752.371	100,06%	966
	Mitraguna & Others	1.383.782	1.541.098	1.559.560	63.220	52.905	-10.315	25.103	18.462	175.778	34.443	1.552.088	100,48%	7.471
	Pensiun	184.168	193.097	193.778	4.728	3.467	-1.261	2.043	681	9.610	2.786	200.283	96,75%	(6.505)
Total Pembiayaan		2.544.835	2.905.802	2.950.264	187.057	187.315	258	54.642	44.462	405.428	142.853	3.004.159	98,21%	(53.895)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	31-Oct-25	31-Dec-24	30-Sep-25	31-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.267	859	-	3.204	0,67%	0,00%	1,55%	3.204	1.936	2.344			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	1.267	859	-	3.204	0,75%	0,00%	1,70%	3.204	1.936	2.344			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	3.453	5.193	5.193	4.655	2,17%	2,73%	2,43%	(538)	1.202	(538)			
	KUR	2.876	4.782	4.782	4.305	1,90%	2,65%	2,36%	(477)	1.429	(477)			
	Non KUR	577	411	411	350	7,36%	4,16%	3,63%	(61)	(227)	(61)			
3	PWG	-	35	35	26	0,00%	0,01%	0,01%	(9)	26	(9)			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	35	35	26	0,00%	0,02%	0,01%	(9)	26	(9)			
4	CFG	19.268	20.967	23.212	25.105	0,99%	1,09%	1,17%	1.893	5.837	4.138			
	CF 1	8.041	7.521	9.455	13.170	2,13%	2,43%	3,41%	3.716	5.129	5.650			
	Total Griya	6.972	6.480	7.025	10.986	2,24%	2,21%	3,50%	3.961	4.014	4.506			
	Oto	1.069	1.041	2.430	2.184	1,64%	3,39%	3,04%	(245)	1.115	1.144			
	CF 2	11.227	13.447	13.757	11.934	0,72%	0,79%	0,68%	(1.822)	707	(1.512)			
	Mitraguna & Others	11.107	12.744	13.302	11.331	0,80%	0,86%	0,73%	(1.971)	225	(1.412)			
	Pensiun	120	703	455	603	0,07%	0,24%	0,31%	149	483	(100)			
Total Pembiayaan		23.988	27.054	28.439	32.989	0,94%	0,98%	1,12%	4.550	9.001	5.935	0,93%	16,69%	-0,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	31-Oct-25	31-Dec-24	30-Sep-25	31-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	9.021	6.999	7.817	7.817	4,79%	3,85%	3,78%	0	(1.204)	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%	4,14%	0	(1.182)	840			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	2.863	1.846	1.696	1.525	1,80%	0,89%	0,79%	(171)	(1.338)	(321)			
	KUR	1.760	1.264	1.181	1.021	1,16%	0,65%	0,56%	(160)	(739)	(243)			
	Non KUR	1.104	582	515	504	14,08%	5,21%	5,23%	(10)	(599)	(78)			
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	23.971	0,93%	1,00%	1,12%	2.789	5.848	1.265			
	CF 1	5.476	7.813	6.060	6.167	1,45%	1,56%	1,60%	108	692	(1.646)			
	Total Griya	4.795	7.030	5.611	5.656	1,54%	1,77%	1,80%	46	862	(1.374)			
	Oto	681	783	449	511	1,05%	0,63%	0,71%	62	(170)	(272)			
	CF 2	12.648	14.893	15.122	17.804	0,81%	0,87%	1,02%	2.682	5.156	2.911			
	Mitraguna & Others	12.330	14.676	14.664	17.209	0,89%	0,95%	1,10%	2.545	4.879	2.533			
	Pensiun	318	217	458	595	0,01%	0,02%	0,31%	136	277	377			
Total Pembiayaan		30.008	31.551	30.694	33.313	1,18%	1,06%	1,13%	2.618	3.305	1.761	0,96%	14,91%	-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 (1-31 Sep'25	Growth (1-31 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25	31-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	155.866	153.160	135.668	132.926	18.896	(2.742)	(20.234)	-13,21%	(22.940)	-14,72%	285.035	46,64%	(152.109)
2	Tabungan	1.803.617	1.920.425	1.911.327	1.929.405	73.106	18.078	8.980	0,47%	125.788	6,97%	2.026.162	95,22%	(96.757)
3	Deposito	681.198	781.647	808.487	794.773	(10.210)	(13.714)	13.126	1,68%	113.575	16,67%	693.324	114,63%	101.449
Total		2.640.681	2.855.231	2.855.482	2.857.104	81.792	1.621	1.872	0,07%	216.423	8,20%	3.004.521	95,09%	(147.417)
CASA		1.959.483	2.073.585	2.046.995	2.062.331	92.002	15.335	(11.254)	-0,54%	102.848	5,25%	2.311.197	89,23%	(248.866)
(% CASA		74,20%	72,62%	71,69%	72,18%									
FDR		99,99%	102,42%	103,92%	103,86%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-31 Sep'25	Growth (1-31 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25	31-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	65.610	76.129	77.123	78.195		1.072	2.066	2,71%	12.585	19,18%	91.492	85,47%	(13.297)
2	Giro ISE	23.758	18.808	18.279	19.240		961	432	2,30%	(4.518)	-19,02%	39.445	48,78%	(20.205)
3	Tabungan ISE	30.646	47.654	49.177	49.287		111	1.634	3,43%	18.641	60,83%	34.243	93,91%	(23.388)
4	Deposito ISE	11.205	9.667	9.667	9.667		0	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 (1-30 Sep'25)	Pencairan (1-31 Oct'25)	Pencairan MtM	MtD (1-31 Sep'25	Growth (1-31 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	31-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	80.398	94.643	96.289	8.960	3.115	-5.845	8.098	1.646	15.891	1.469	105.167	91,56%	(8.878)
	Linkage	14.865	24.357	24.410	5.210	-	(5.210)	5.166	54	9.545	(54)	25.651	95,16%	(1.241)
	Non-Linkage	65.533	70.286	71.879	3.750	3.115	-635	2.932	1.592	6.345	1.523	79.516	90,40%	(7.637)
	• Local Champion	62.373	66.852	68.775	3.500	3.115	-385	2.714	1.923	6.402	1.192	69.002	99,67%	(227)
	• Value Chain	3.160	3.434	3.104	250	-	(250)	218	-330	-56	330	10.514	29,52%	(7.410)
2	MBG	368.059	383.874	386.301	16.568	17.901	1.333	2.339	2.427	18.242	15.474	411.003	93,99%	(24.703)
	KUR	343.457	358.694	360.866	15.823	16.601	778	2.561	2.172	17.409	14.429	384.254	93,91%	(23.388)
	Non KUR	24.602	25.180	25.435	745	1.300	555	-222	255	833	1.045	26.750	95,09%	(1.314)
3	PWG	200.888	321.425	337.104	86.935	88.186	1.252	23.304	15.679	136.216	72.507	334.137	100,89%	2.967
	Cilem	92.590	174.437	179.567	27.456	18.937	-8.520	15.815	5.131	86.977	13.806	198.310	90,55%	(18.742)
	Gadai	108.298	146.988	157.537	59.478	69.250	9.772	7.489	10.549	49.239	58.701	135.828	115,98%	21.709
4	CFG	1.991.066	2.124.255	2.147.657	60.109	62.808	2.699	19.608	23.401	156.591	39.407	2.178.372	98,59%	(30.715)
	CF 1	271.158	283.396	283.456	2.988	5.065	2.077	-887	60	12.298	5.005	302.660	93,65%	(19.205)
	Total Griya	236.939	236.200	234.916	2.376	2.024	-352	0	-1.285	-2.023	3.308	252.612	92,99%	(17.696)
	• Total Non Program	155.508	158.157	157.635	1.583	2.024	441	-785	-522	2.127	2.546	162.432	97,05%	(4.797)
	• Program	81.431	78.044	77.281	794	-	-794	154	-763	-4.150	763	90.181	85,70%	(12.900)
	Oto	34.219	47.196	48.540	612	3.041	2.429	-887	1.344	14.321	1.697	50.048	96,99%	(1.508)
	CF 2	1.719.908	1.840.859	1.864.201	57.121	57.743	623	20.495	23.342	144.293	34.401	1.875.711	99,39%	(11.511)
	Mitraguna & Others	1.474.657	1.580.345	1.597.603	49.829	48.547	-1.282	16.923	17.258	122.946	31.289	1.616.843	98,81%	(19.240)
	Pensiun	245.250	260.513	266.598	7.292	9.197	1.905	3.572	6.084	21.347	3.112	258.868	102,99%	7.729
Total Pembiayaan		2.640.411	2.924.197	2.967.351	172.572	172.010	-561	53.349	43.154	326.940	128.857	3.028.679	97,98%	(61.329)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	31-Oct-25	31-Dec-24	30-Sep-25	31-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	602	602	-	0,00%	0,64%	0,00%	(602)	-	(602)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	602	602	-	0,00%	0,86%	0,00%	(602)	-	(602)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	2.275	6.441	6.441	5.444	0,62%	1,68%	1,41%	(997)	3.169	(997)			
	KUR	1.785	4.983	4.983	4.476	0,52%	1,39%	1,24%	(507)	2.690	(507)			
	Non KUR	489	1.458	1.458	968	1,99%	5,79%	3,81%	(490)	478	(490)			
3	PWG	10	-	-	-	0,00%	0,00%	0,00%	-	(10)	-			
	Cilem	10	-	-	-	0,01%	0,00%	0,00%	-	(10)	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	19.717	25.753	27.801	28.500	0,99%	1,31%	1,33%	698	8.783	2.747			
	CF 1	13.249	13.763	15.216	16.070	4,89%	5,37%	5,67%	854	2.821	2.307			
	Total Griya	12.780	13.116	14.475	15.301	5,39%	6,13%	6,51%	827	2.521	2.186			
	Oto	469	648	742	769	1,37%	1,57%	1,58%	27	300	121			
	CF 2	6.468	11.990	12.585	12.430	0,38%	0,68%	0,67%	(156)	5.961	439			
	Mitraguna & Others	5.999	11.313	11.277	11.068	0,41%	0,71%	0,69%	(209)	5.070	(245)			
	Pensiun	470	677	1.308	1.361	0,19%	0,50%	0,51%	53	892	684			
Total Pembiayaan		22.002	32.797	34.844	33.943	0,83%	1,19%	1,14%	(901)	11.941	1.147	0,88%	22,94%	-0,3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	31-Oct-25	31-Dec-24	30-Sep-25	31-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	18.159	23.987	23.973	24.522	22,59%	25,33%	25,47%	550	6.364	535			
	Linkage	14.845	14.842	14.842	14.841	99,87%	60,93%	60,80%	(0)	(3)	(1)			
	Non-Linkage	3.314	9.145	9.131	9.681	5,06%	12,99%	13,47%	550	6.367	536			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	2.573	2.838	2.310	2.733	0,70%	0,60%	0,71%	424	161	(105)			
	KUR	1.118	1.467	1.018	1.434	0,33%	0,28%	0,40%	416	316	(34)			
	Non KUR	1.455	1.371	1.292	1.300	5,91%	5,13%	5,11%	8	(155)	(71)			
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	23.491	1,29%	1,09%	1,09%	441	(2.176)	1.227			
	CF 1	9.750	9.970	10.411	9.855	3,60%	3,67%	3,48%	(556)	105	(115)			
	Total Griya	9.274	9.581	9.871	9.315	3,91%	4,18%	3,97%	(556)	41	(266)			
	Oto	476	389	540	540	1,39%	1,14%	1,11%	-	64	151			
	CF 2	15.917	12.294	12.639	13.636	0,93%	0,69%	0,73%	997	(2.281)	1.342			
	Mitraguna & Others	14.983	11.599	11.801	12.664	1,02%	0,75%	0,79%	863	(2.319)	1.064			
	Pensiun	934	695	838	972	0,04%	0,03%	0,36%	134	38	278			
Total Pembiayaan		46.399	49.090	49.332	50.747	1,76%	1,69%	1,71%	1.415	4.348	1.657	1,83%	-6,92%	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 (1-31 Sep'25	Growth (1-31 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25	31-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.111.061	1.431.423	1.503.260	1.511.279	74.764	8.019	79.856	5,58%	400.217	36,02%	1.322.054	114,31%	189.225
2	Tabungan	4.778.169	5.005.887	5.021.918	5.117.615	85.418	95.696	111.728	2,23%	339.446	7,10%	5.099.763	100,35%	17.852
3	Deposito	1.667.902	1.728.824	1.698.150	1.697.645	405	(504)	(31.178)	-1,80%	29.743	1,78%	1.686.464	100,66%	11.182
Total		7.557.133	8.166.133	8.223.328	8.326.539	160.587	103.211	160.406	1,96%	769.406	10,18%	8.108.281	102,69%	218.258
CASA		5.889.231	6.437.309	6.525.178	6.628.894	160.182	103.715	191.584	2,98%	739.663	12,56%	6.421.817	103,22%	207.077
(% CASA		77,93%	78,83%	79,35%	79,61%									
FDR		79,28%	79,49%	79,61%	78,62%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-31 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25	31-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	304.377	358.473	353.827	344.571		(9.256)	(13.902)	-3,88%	40.194	13,21%	385.505	89,38%	(40.933)
2	Giro ISE	93.275	92.040	86.426	83.083		(3.343)	(8.957)	-9,73%	(10.192)	-10,93%	142.601	58,26%	(59.518)
3	Tabungan ISE	174.173	212.269	213.271	207.373		(5.898)	(4.896)	-2,31%	33.200	19,06%	185.227	111,96%	22.146
4	Deposito ISE	36.929	54.165	54.130	54.116		(14)	(49)	-0,09%	17.187	46,54%	57.677	93,83%	(3.561)
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 (1-30 Sep'25)	Pencairan (1-31 Oct'25)	Pencairan MtM	MtD (1-31 Sep'25	Growth (1-31 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	31-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	824.608	816.665	794.625	4.500	8.740	4.240	-4.795	-22.040	-29.983	30.780	878.745	90,43%	(84.120)
	Linkage	583.855	553.306	548.341	-	-	-	-5.029	-4.965	-35.514	4.965	607.246	90,30%	(58.905)
	Non-Linkage	240.753	263.359	246.284	4.500	8.740	4.240	234	-17.075	5.531	25.815	271.499	90,71%	(25.215)
	• Local Champion	177.655	195.105	176.981	350	2.390	2.040	1.257	-18.124	-673	20.514	186.855	94,72%	(9.872)
	• Value Chain	63.098	68.253	69.302	4.150	6.350	2.200	-1.023	1.049	6.205	5.301	84.646	81,87%	(15.343)
2	MBG	1.025.144	1.045.933	1.050.210	40.612	42.232	1.620	2.841	4.277	25.066	37.955	1.115.685	94,13%	(65.475)
	KUR	965.396	986.476	990.622	38.461	40.237	1.776	2.859	4.147	25.226	36.090	1.051.405	94,22%	(60.782)
	Non KUR	59.748	59.457	59.587	2.151	1.995	-156	-18	130	-160	1.865	64.280	92,70%	(4.693)
3	PWG	255.819	477.283	508.340	120.462	122.634	2.172	46.636	31.058	252.521	91.576	525.365	96,76%	(17.025)
	Cilem	149.863	330.427	346.578	57.770	39.118	-18.653	38.110	16.151	196.714	22.966	365.836	94,74%	(19.258)
	Gadai	105.956	146.856	161.762	62.692	83.516	20.824	8.526	14.906	55.807	68.610	159.528	101,40%	2.234
4	CFG	3.885.901	4.151.068	4.193.178	127.281	127.471	190	38.714	42.110	307.276	85.361	4.283.662	97,89%	(90.484)
	CF 1	838.535	895.893	901.570	17.120	22.328	5.207	1.926	5.676	63.035	16.651	905.413	99,58%	(3.843)
	Total Griya	595.912	602.650	605.944	6.526	10.517	3.992	0	3.294	10.032	7.223	629.412	96,27%	(23.468)
	• Total Non Program	435.065	452.121	456.344	6.367	10.039	3.672	-4.251	4.223	21.279	5.816	449.863	101,44%	6.481
	• Program	160.848	150.530	149.601	159	478	320	-1.380	-929	-11.247	1.407	179.549	83,32%	(29.949)
	Oto	242.622	293.243	295.625	10.595	11.810	1.215	1.926	2.382	53.003	9.428	276.000	107,11%	19.625
	CF 2	3.047.367	3.255.175	3.291.608	110.160	105.143	-5.017	36.788	36.434	244.241	68.710	3.378.249	97,44%	(86.641)
	Mitraguna & Others	2.497.673	2.696.677	2.730.485	97.988	95.229	-2.760	33.940	33.809	232.813	61.420	2.799.668	97,53%	(69.182)
	Pensium	549.694	558.498	561.123	12.172	9.915	-2.257	2.848	2.625	11.429	7.290	578.581	96,98%	(17.458)
Total Pembiayaan		5.991.472	6.490.949	6.546.353	292.855	301.077	8.222	83.397	55.404	554.880	245.672	6.803.457	96,22%	(257.104)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	31-Oct-25	31-Dec-24	30-Sep-25	31-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.291	435	250	188	0,16%	0,03%	0,02%	(62)	(1.103)	(247)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	1.291	435	250	188	0,54%	0,10%	0,08%	(62)	(1.103)	(247)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	11.476	21.446	21.446	19.520	1,12%	2,05%	1,86%	(1.927)	8.044	(1.927)			
	KUR	9.838	17.677	17.677	16.517	1,02%	1,79%	1,67%	(1.161)	6.679	(1.161)			
	Non KUR	1.638	3.769	3.769	3.003	2,74%	6,34%	5,04%	(766)	1.365	(766)			
3	PWG	124	155	155	-	0,05%	0,03%	0,00%	(155)	(124)	(155)			
	Cilem	118	-	-	-	0,08%	0,00%	0,00%	-	(118)	-			
	Gadai	7	155	155	-	0,01%	0,11%	0,00%	(155)	(7)	(155)			
4	CFG	59.411	64.056	71.220	72.096	1,53%	1,72%	1,72%	876	12.685	8.040			
	CF 1	35.165	40.591	42.144	39.232	4,19%	4,70%	4,35%	(2.912)	4.067	(1.359)			
	Total Griya	29.490	29.495	31.633	30.424	4,95%	5,25%	5,02%	(1.209)	934	929			
	Oto	5.675	11.095	10.511	8.808	2,34%	3,58%	2,98%	(1.703)	3.133	(2.288)			
	CF 2	24.246	23.465	29.076	32.864	0,80%	0,89%	1,00%	3.788	8.617	9.398			
	Mitraguna & Others	22.605	22.227	26.760	29.933	0,91%	0,99%	1,10%	3.173	7.328	7.706			
	Pensium	1.642	1.239	2.316	2.931	0,30%	0,41%	0,52%	616	1.290	1.693			
Total Pembiayaan		72.302	86.092	93.072	91.804	1,21%	1,43%	1,40%	(1.268)	19.501	5.711	1,24%	11,46%	-0,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	31-Oct-25	31-Dec-24	30-Sep-25	31-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.722	372	1.122	1.177	0,21%	0,14%	0,15%	55	(544)	805			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	1.722	372	1.122	1.177	0,72%	0,43%	0,48%	55	(544)	805			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	18.877	21.722	21.749	22.526	1,84%	2,08%	2,14%	777	3.649	804			
	KUR	14.751	17.344	16.970	17.487	1,53%	1,72%	1,77%	516	2.736	143			
	Non KUR	4.126	4.378	4.778	5.039	6,91%	8,04%	8,46%	261	913	661			
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	73.070	1,31%	1,74%	1,74%	686	22.357	(1.350)			
	CF 1	15.203	26.703	26.269	26.509	1,81%	2,93%	2,94%	240	11.306	(195)			
	Total Griya	12.941	23.250	22.853	22.897	2,17%	3,79%	3,78%	44	9.956	(353)			
	Oto	2.262	3.453	3.416	3.611	0,93%	1,16%	1,22%	195	1.350	158			
	CF 2	35.510	47.717	46.115	46.561	1,17%	1,42%	1,41%	446	11.051	(1.156)			
	Mitraguna & Others	25.071	43.487	43.079	43.527	1,00%	1,60%	1,59%	449	18.456	40			
	Pensium	10.439	4.229	3.036	3.034	0,17%	0,05%	0,54%	(3)	(7.405)	(1.196)			
Total Pembiayaan		71.311	96.521	95.261	96.779	1,19%	1,47%	1,48%	1.518	25.468	259	1,16%	21,40%	-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 (1-31 Sep'25	Growth (1-31 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25	31-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	74.169	145.287	54.487	59.049	96.995	4.562	(86.238)	-59,36%	(15.120)	-20,39%	191.624	30,82%	(132.575)
2	Tabungan	1.786.724	1.931.767	1.933.915	1.968.204	83.206	34.289	36.437	1,89%	181.480	10,16%	1.986.732	99,07%	(18.527)
3	Deposito	649.060	652.346	615.788	615.862	(58.204)	74	(36.484)	-5,59%	(33.198)	-5,11%	661.233	93,14%	(45.371)
Total		2.509.954	2.729.400	2.604.189	2.643.115	121.998	38.926	(86.285)	-3,16%	133.162	5,31%	2.839.589	93,08%	(196.473)
CASA		1.860.893	2.077.054	1.988.402	2.027.253	180.202	38.852	(49.801)	-2,40%	166.360	8,94%	2.178.356	93,06%	(151.102)
(% CASA		74,14%	76,10%	76,35%	76,70%									
FDR		125,36%	125,72%	133,46%	131,49%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-31 Sep'25	Growth (1-31 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25	31-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	42.839	42.529	43.010	42.018		(992)	(511)	-1,20%	(821)	-1,92%	77.787	54,02%	(35.769)
2	Giro ISE	4.948	6.771	6.665	4.741		(1.924)	(2.030)	-29,98%	(207)	-4,18%	26.129	18,15%	(21.388)
3	Tabungan ISE	31.691	31.549	32.136	33.067		931	1.519	4,81%	1.377	4,34%	36.548	90,48%	(3.481)
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 (1-30 Sep'25)	Pencairan (1-31 Oct'25)	Pencairan MtM	MtD (1-31 Sep'25	Growth (1-31 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	31-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	184.570	248.282	242.665	4.590	500	-4.090	765	-5.617	58.095	6.117	212.093	114,41%	30.572
	Linkage	86.431	111.788	111.300	-	-	-	-511	-488	24.870	488	98.602	112,88%	12.699
	Non-Linkage	98.139	136.494	131.365	4.590	500	-4.090	1.275	-5.130	33.225	5.630	113.492	115,75%	17.873
	• Local Champion	98.139	136.494	131.365	4.590	500	-4.090	1.275	-5.130	33.225	5.630	110.796	118,56%	20.568
	• Value Chain	-	-	-	-	-	-	0	0	0	-	2.696	0,00%	(2.696)
2	MBG	446.877	444.499	444.339	15.645	16.870	1.225	158	-160	-2.538	17.030	495.033	89,76%	(50.694)
	KUR	419.345	419.115	419.362	14.605	16.020	1.415	-30	247	17	15.773	465.091	90,17%	(45.729)
	Non KUR	27.532	25.384	24.977	1.040	850	-190	188	-407	-2.555	1.257	29.942	83,42%	(4.965)
3	PWG	258.833	378.993	406.261	97.437	116.355	18.919	15.132	27.268	147.427	89.088	395.272	102,78%	10.989
	Cilem	127.522	210.337	219.691	26.767	26.539	-227	9.447	9.355	92.170	17.185	234.083	93,85%	(14.392)
	Gadai	131.312	168.656	186.569	70.670	89.816	19.146	5.685	17.913	55.258	71.903	161.188	115,75%	25.381
4	CFG	2.256.170	2.359.595	2.382.215	59.561	62.740	3.179	23.227	22.620	126.045	40.120	2.449.238	97,26%	(67.023)
	CF 1	461.418	465.546	471.592	5.986	11.069	5.083	3.166	6.047	10.174	5.022	492.211	95,81%	(20.619)
	Total Griya	417.205	392.967	393.258	1.101	3.326	2.225	0	291	-23.947	3.035	431.436	91,15%	(38.178)
	• Total Non Program	64.148	57.248	59.328	941	3.011	2.070	-166	2.080	-4.819	931	70.434	84,23%	(11.105)
	• Program	353.058	335.719	333.930	160	315	155	-2.103	-1.789	-19.128	2.104	361.002	92,50%	(27.072)
	Oto	44.213	72.579	78.334	4.885	7.742	2.857	3.166	5.755	34.122	1.987	60.775	128,89%	17.559
	CF 2	1.794.752	1.894.050	1.910.623	53.575	51.672	-1.904	20.061	16.573	115.871	35.098	1.957.027	97,63%	(46.405)
	Mitraguna & Others	1.323.695	1.418.274	1.431.023	46.652	41.464	-5.188	19.276	12.749	107.328	28.715	1.471.843	97,23%	(40.820)
	Pensium	471.056	475.775	479.599	6.923	10.207	3.284	785	3.824	8.543	6.383	485.184	98,85%	(5.585)
Total Pembiayaan		3.146.451	3.431.370	3.475.480	177.233	196.466	19.233	39.282	44.110	329.029	152.356	3.551.637	97,86%	(76.157)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	31-Oct-25	31-Dec-24	30-Sep-25	31-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	192	346	348	475	0,10%	0,14%	0,20%	127	284	130			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	192	346	348	475	0,20%	0,26%	0,36%	127	284	130			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	4.879	8.879	8.879	7.999	1,09%	2,00%	1,80%	(880)	3.120	(880)			
	KUR	3.627	6.968	6.968	6.377	0,86%	1,66%	1,52%	(591)	2.750	(591)			
	Non KUR	1.252	1.912	1.912	1.623	4,55%	7,53%	6,50%	(289)	370	(289)			
3	PWG	275	-	-	1	0,11%	0,00%	0,00%	1	(274)	1			
	Cilem	275	-	-	1	0,22%	0,00%	0,00%	1	(274)	1			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	67.344	65.935	65.418	65.451	2,98%	2,77%	2,75%	33	(1.893)	(484)			
	CF 1	43.373	45.604	41.883	41.926	9,40%	9,00%	8,89%	43	(1.447)	(3.678)			
	Total Griya	41.791	43.704	40.088	40.088	10,02%	10,31%	10,19%	(414)	(1.703)	(3.616)			
	Oto	1.583	1.900	1.381	1.838	3,58%	1,90%	2,35%	457	255	(62)			
	CF 2	23.971	20.331	23.535	23.525	1,34%	1,24%	1,23%	(10)	(446)	3.193			
	Mitraguna & Others	22.208	19.274	21.338	21.186	1,68%	1,50%	1,48%	(152)	(1.021)	1.912			
	Pensium	1.763	1.057	2.197	2.338	0,37%	0,46%	0,49%	142	576	1.281			
Total Pembiayaan		72.690	75.160	74.645	73.927	2,31%	2,18%	2,13%	(719)	1.237	(1.233)	2,29%	-7,85%	0,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	31-Oct-25	31-Dec-24	30-Sep-25	31-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	35.691	34.047	33.082	33.063	19,34%	13,32%	13,63%	(18)	(2.628)	(983)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	35.691	34.047	33.082	33.063	36,37%	24,24%	25,17%	(18)	(2.628)	(983)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	3.530	7.067	7.844	8.508	0,79%	1,76%	1,91%	664	4.978	1.441			
	KUR	2.493	5.296	5.912	6.287	0,59%	1,41%	1,50%	375	3.795	991			
	Non KUR	1.037	1.772	1.932	2.221	3,77%	7,61%	8,89%	289	1.184	449			
3	PWG	184	184	184	184	0,07%	0,05%	0,05%	-	(0)	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	184	184	184	184	0,14%	0,11%	0,10%	-	(0)	-			
4	CFG	99.269	133.365	134.606	135.903	4,40%	5,70%	5,70%	1.297	36.634	2.538			
	CF 1	73.505	93.594	94.608	94.254	15,93%	20,32%	19,99%	(353)	20.749	661			
	Total Griya	73.052	92.636	92.989	92.591	17,51%	23,66%	23,54%	(398)	19.539	(45)			
	Oto	453	957	1.619	1.663	1,03%	2,23%	2,12%	45	1.210	706			
	CF 2	25.764	39.771	39.998	41.649	1,44%	2,11%	2,18%	1.650	15.885	1.877			
	Mitraguna & Others	22.415	37.485	37.920	39.679	1,69%	2,67%	2,77%	1.759	17.265	2.194			
	Pensium	3.349	2.286	2.078	1.969	0,11%	0,06%	0,41%	(109)	(1.380)	(317)			
Total Pembiayaan		138.673	174.663	175.716	177.658	4,41%	5,12%	5,11%	1.943	38.985	2.995	4,06%	20,50%	-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)