

REGION 2 MEDAN

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-30 Sep'25	Growth (1-29 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	28-Oct-25	29-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.894.366	2.328.695	2.526.274	2.566.790	172.313	40.516	238.096	10,22%	672.424	35,50%	2.611.857	98,27%	(45.067)
2	Tabungan	12.343.531	13.042.959	12.994.581	12.991.844	271.345	(2.737)	(51.114)	-0,39%	648.314	5,25%	13.533.489	96,00%	(541.644)
3	Deposito	6.674.579	6.472.474	6.656.185	6.667.546	(674.761)	11.361	195.072	3,01%	(7.033)	-0,11%	6.742.224	98,89%	(74.678)
Total		20.912.476	21.844.127	22.177.040	22.226.180	(231.104)	49.140	382.053	1,75%	1.313.705	6,28%	22.887.570	97,11%	(661.389)
CASA		14.237.897	15.371.654	15.520.855	15.558.635	443.657	37.779	186.981	1,22%	1.320.738	9,28%	16.145.346	96,37%	(586.711)
(% CASA		68,08%	70,37%	69,99%	70,00%									
FDR		79,95%	84,36%	83,66%	83,47%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-28 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25	28-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	605.893	665.943	666.788	659.716		(7.072)	(6.227)	-0,94%	53.823	8,88%	778.851	91,82%	(119.135)
2	Giro ISE	190.259	177.334	170.054	163.992		(6.062)	(13.341)	-7,52%	(26.267)	-13,81%	295.220	55,55%	(131.224)
3	Tabungan ISE	335.051	398.841	407.033	406.037		(997)	7.196	1,80%	70.985	21,19%	358.882	113,14%	47.154
4	Deposito ISE	80.583	89.769	89.701	89.688		(14)	(81)	-0,09%	9.105	11,30%	124.749	91,89%	(35.062)
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 (1-29 Sep'25)	Pencairan (1-29 Oct'25)	Pencairan MtM	MtD (1-30 Sep'25	Growth (1-29 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	29-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	1.400.748	1.493.922	1.445.634	15.844	18.824	2.980	7.439	-48.288	44.886	67.112	1.574.348	91,82%	(128.714)
	Linkage	727.269	733.848	728.212	3.354	934	(2.420)	-1.128	-5.636	942	6.570	802.869	90,70%	(74.658)
	Non-Linkage	673.478	760.073	717.422	12.490	17.890	5.400	8.566	-42.651	43.944	60.541	771.478	92,99%	(54.056)
	• Local Champion	584.102	652.234	612.066	8.090	14.175	6.085	6.671	-40.168	27.965	54.343	630.563	97,07%	(18.497)
	• Value Chain	89.377	107.839	105.355	4.400	3.715	(685)	1.895	-2.484	15.979	6.199	140.915	74,77%	(35.560)
2	MBG	2.310.331	2.385.432	2.384.903	88.223	82.433	-5.790	8.003	-529	74.573	82.962	2.573.446	92,67%	(188.542)
	KUR	2.171.167	2.246.224	2.245.585	82.927	77.428	-5.499	7.504	-640	74.418	78.068	2.421.114	92,75%	(175.529)
	Non KUR	139.164	139.208	139.319	5.296	5.005	-291	499	111	155	4.894	152.332	91,46%	(13.013)
3	PWG	1.161.081	1.866.245	1.963.980	442.820	466.582	23.762	122.601	97.735	802.899	368.847	1.989.358	98,72%	(25.377)
	Cilem	604.524	1.135.825	1.174.574	164.164	126.774	-37.390	89.157	38.749	570.050	88.024	1.265.111	92,84%	(90.536)
	Gadai	556.557	730.420	789.406	278.656	339.809	61.152	33.444	58.986	232.849	280.823	724.247	109,00%	65.159
4	CFG	11.847.954	12.681.951	12.758.719	358.159	316.699	-41.460	113.015	76.768	910.765	239.930	13.046.039	97,80%	(287.320)
	CF 1	2.410.954	2.544.548	2.552.159	40.967	52.359	11.392	-3.167	7.611	141.205	44.748	2.611.485	97,73%	(59.326)
	Total Griya	1.954.117	1.976.765	1.977.909	21.478	27.416	5.938	-7.290	1.144	23.792	26.272	2.053.457	96,32%	(75.548)
	• Total Non Program	1.351.346	1.398.993	1.402.745	20.366	25.957	5.591	-5.694	3.752	51.398	22.205	1.395.228	100,54%	7.516
	• Program	602.771	577.773	575.165	1.112	1.460	348	-1.596	-2.608	-27.606	4.068	658.228	87,38%	(83.064)
	Oto	456.837	567.782	574.250	19.489	24.942	5.454	4.122	6.467	117.413	18.475	558.028	102,91%	16.221
	CF 2	9.437.000	10.137.403	10.206.560	317.192	264.340	-52.852	116.182	69.157	769.560	195.183	10.434.554	97,82%	(227.994)
	Mitraguna & Others	7.891.563	8.551.240	8.611.307	284.736	236.025	-48.711	106.179	60.067	719.744	175.958	8.801.971	97,83%	(190.664)
	Pensiun	1.545.436	1.586.163	1.595.253	32.456	28.314	-4.142	10.004	9.090	49.817	19.224	1.632.583	97,71%	(37.330)
Total Pembiayaan		16.720.113	18.427.549	18.553.236	905.046	884.538	-20.508	251.058	125.687	1.833.123	758.851	19.183.190	96,72%	(629.953)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	29-Oct-25	31-Dec-24	30-Sep-25	29-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	3.258	2.400	1.207	36.562	0,23%	0,08%	2,53%	35.355	33.304	34.162			
	Linkage	43	6	6	6	0,01%	0,00%	0,00%	-	(37)	0			
	Local Champion	3.215	2.394	1.201	12.849	0,48%	0,16%	1,79%	11.648	9.634	10.454			
	Value Chain	-	-	-	23.707				23.707	23.707	23.707			
2	MBG	26.523	51.914	48.577	141.677	1,15%	2,04%	5,94%	93.100	115.154	89.764			
	KUR	21.896	41.598	39.713	123.211	1,01%	1,77%	5,49%	83.498	101.315	81.613			
	Non KUR	4.627	10.316	8.864	18.466	3,33%	6,37%	13,25%	9.602	13.839	8.151			
3	PWG	565	6.680	277	48.511	0,05%	0,01%	2,47%	48.234	47.946	41.830			
	Cilem	558	6.649	-	37.690	0,09%	0,00%	3,21%	37.690	37.132	31.041			
	Gadai	7	31	277	10.820	0,00%	0,04%	1,37%	10.544	10.814	10.789			
4	CFG	184.758	198.852	217.834	351.184	1,56%	1,72%	2,75%	133.350	166.426	152.332			
	CF 1	108.284	115.714	120.573	190.288	4,49%	4,74%	7,46%	69.715	82.004	74.574			
	Total Griya	97.865	99.646	104.482	163.994	5,01%	5,29%	8,29%	59.512	66.130	64.349			
	Oto	10.419	16.068	16.090	26.294	2,28%	2,83%	4,58%	10.203	15.875	10.225			
	CF 2	76.474	83.138	97.261	160.896	0,81%	0,96%	1,58%	63.635	84.422	77.758			
	Mitraguna & Others	72.232	78.946	90.607	148.898	0,92%	1,06%	1,73%	58.290	76.665	69.951			
	Pensiun	4.241	4.191	6.654	11.998	0,27%	0,42%	0,75%	5.344	7.757	7.807			
Total Pembiayaan		215.104	259.846	267.894	577.934	1,29%	1,45%	3,12%	310.040	362.830	318.088	1,30%	58,24%	-1,8%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	29-Oct-25	31-Dec-24	30-Sep-25	29-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	65.676	67.143	67.732	68.246	4,69%	4,53%	4,72%	514	2.569	1.102			
	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	53.164	7,51%	6,93%	7,41%	514	2.553	1.126			
	Value Chain	-	-	-	-				-	-	-			
2	MBG	31.069	38.326	38.514	41.507	1,34%	1,61%	1,74%	2.993	10.438	3.181			
	KUR	22.074	29.574	29.377	31.617	1,02%	1,31%	1,41%	2.240	9.543	2.043			
	Non KUR	8.995	8.752	9.137	9.890	6,46%	6,56%	7,10%	753	895	1.138			
3	PWG	184	234	191	299	0,02%	0,01%	0,02%	109	115	65			
	Cilem	-	43	-	27	0,00%	0,00%	0,00%	27	27	(16)			
	Gadai	184	191	191	272	0,03%	0,03%	0,03%	81	88	81			
4	CFG	227.463	290.644	278.802	285.180	1,92%	2,20%	2,24%	6.378	57.718	(5.463)			
	CF 1	109.876	148.769	143.958	147.171	4,56%	5,66%	5,77%	3.213	37.295	(1.599)			
	Total Griya	105.089	141.842	137.329	140.942	5,38%	6,95%	7,13%	3.614	35.853	(900)			
	Oto	4.786	6.928	6.629	6.228	1,05%	1,17%	1,08%	(401)	1.442	(699)			
	CF 2	117.587	141.874	134.844	138.010	1,25%	1,33%	1,35%	3.165	20.423	(3.865)			
	Mitraguna & Others	101.881	134.039	128.172	131.578	1,29%	1,50%	1,53%	3.406	29.697	(2.461)			
	Pensiun	15.706	7.835	6.673	6.432	0,09%	0,04%	0,40%	(241)	(9.274)	(1.404)			
Total Pembiayaan		324.392	396.347	385.238	395.232	1,94%	2,09%	2,13%	9.994	70.840	(1.115)	1,81%	14,81%	-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%

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-29 Sep'25)	Growth (1-29 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	28-Oct-25	29-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	238.297	244.340	257.784	224.941	(11.391)	(32.843)	(19.399)	-7,94%	(13.356)	-5,60%	362.201	62,10%	(137.260)
2	Tabungan	1.732.891	1.802.856	1.818.049	1.820.232	29.707	2.183	17.376	0,96%	87.341	5,04%	1.946.222	93,53%	(125.990)
3	Deposito	877.742	978.850	980.944	1.008.524	(19.602)	27.580	29.674	3,03%	130.782	14,90%	890.297	113,28%	118.227
Total		2.848.930	3.026.046	3.056.777	3.053.696	(1.285)	(3.081)	27.651	0,91%	204.767	7,19%	3.198.720	95,47%	(145.023)
CASA		1.971.188	2.047.196	2.075.833	2.045.173	18.317	(30.661)	(2.023)	-0,10%	73.985	3,75%	2.308.423	88,60%	(263.250)
(% CASA)		69,19%	67,65%	67,91%	66,97%									
FDR		84,13%	88,41%	87,81%	87,90%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-28 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25	28-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	79.410	86.255	84.640	85.182		542	(1.073)	-1,24%	5.772	7,27%	112.606	75,65%	(27.424)
2	Giro ISE	37.094	37.631	38.090	38.507		417	876	2,33%	1.413	3,81%	57.195	67,33%	(18.688)
3	Tabungan ISE	39.484	46.229	44.153	44.277		124	(1.952)	-4,22%	4.794	12,14%	44.107	100,39%	170
4	Deposito ISE	2.833	2.395	2.397	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 (1-29 Sep'25)	Pencairan (1-29 Oct'25)	Pencairan MtM	MtD (1-29 Sep'25)	Growth (1-29 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	29-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	122.962	131.303	119.183	2.126	5.719	3.593	3.565	-12.120	-3.779	17.839	150.454	79,22%	(31.271)
	Linkage	22.750	26.128	26.135	476	934	458	-604	7	3.385	927	34.722	75,27%	(8.587)
	Non-Linkage	100.212	105.175	93.048	1.650	4.785	3.135	4.169	-12.127	-7.165	16.912	115.732	80,40%	(22.684)
	• Local Champion	83.501	78.669	66.871	1.650	4.420	2.770	660	-11.799	-16.630	16.219	90.858	73,60%	(23.988)
	• Value Chain	16.712	26.506	26.177	-	365	365	3.509	-329	9.466	694	24.874	105,24%	1.304
2	MBG	310.816	320.636	321.182	12.053	12.535	482	17	546	10.366	11.989	351.574	91,36%	(30.392)
	KUR	291.370	301.323	301.273	11.398	11.150	-248	75	-50	9.904	11.200	330.088	91,27%	(28.815)
	Non KUR	19.446	19.312	19.908	655	1.385	730	-59	596	462	789	21.486	92,66%	(1.577)
3	PWG	193.140	299.908	310.338	58.404	63.864	5.460	10.921	10.430	117.197	53.434	325.406	95,37%	(15.069)
	Cilem	122.752	205.802	210.346	24.021	20.117	-3.904	8.216	4.544	87.595	15.573	229.541	91,64%	(19.195)
	Gadai	70.389	94.106	99.991	34.383	43.747	9.364	2.705	5.886	29.603	37.862	95.865	104,30%	4.126
4	CFG	1.770.026	1.923.386	1.933.380	50.708	47.639	-3.069	13.176	9.994	163.354	37.644	1.967.825	98,25%	(34.444)
	CF 1	463.002	510.260	515.987	12.303	16.491	4.188	1.484	5.727	52.985	10.764	496.629	103,90%	19.358
	Total Griya	392.209	427.095	433.353	8.704	14.293	5.589	0	6.258	41.144	8.035	409.121	105,92%	24.232
	• Total Non Program	388.279	417.704	423.329	8.704	13.627	4.923	1.426	5.625	35.050	8.002	395.750	106,97%	27.579
	• Program	3.930	9.391	10.024	-	666	666	1.765	633	6.094	33	13.371	74,97%	(3.348)
	Oto	70.793	83.165	82.634	3.599	2.198	-1.401	1.484	-531	11.841	2.729	87.508	94,43%	(4.874)
	CF 2	1.307.024	1.413.126	1.417.393	38.405	31.148	-7.257	11.692	4.267	110.369	26.880	1.471.195	96,34%	(53.802)
	Mitraguna & Others	1.211.757	1.314.846	1.318.624	36.099	29.209	-6.890	10.936	3.778	106.867	25.431	1.361.529	96,85%	(42.905)
	Pensium	95.268	98.280	98.769	2.306	1.939	-367	755	489	3.502	1.450	109.666	90,06%	(10.897)
Total Pembiayaan		2.396.945	2.675.232	2.684.083	123.291	129.757	6.465	27.678	8.850	287.138	120.907	2.795.258	96,02%	(111.176)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	29-Oct-25	31-Dec-24	30-Sep-25	29-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	508	158	6	6	0,41%	0,00%	0,01%	-	(502)	(152)			
	Linkage	43	6	6	6	0,19%	0,02%	0,02%	-	(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	19.686	1,43%	2,06%	6,13%	13.068	15.246	13.068			
	KUR	3.770	5.303	5.303	16.665	1,29%	1,76%	5,53%	11.361	12.895	11.361			
	Non KUR	671	1.315	1.315	3.022	3,45%	6,81%	15,18%	1.707	2.351	1.707			
3	PWG	155	86	86	7.431	0,08%	0,03%	2,39%	7.345	7.276	7.345			
	Cilem	155	-	-	6.131	0,13%	0,00%	2,91%	6.131	5.976	6.131			
	Gadai	-	86	86	1.300	0,00%	0,09%	1,30%	1.214	1.300	1.214			
4	CFG	19.018	22.141	30.183	51.515	1,07%	1,57%	2,66%	21.332	32.498	29.375			
	CF 1	8.456	8.236	11.874	20.517	1,83%	2,33%	3,98%	8.643	12.061	12.281			
	Total Griya	6.832	6.851	10.848	17.489	1,74%	2,54%	4,04%	6.642	10.657	10.638			
	Oto	1.624	1.385	1.027	3.028	2,29%	1,23%	3,66%	2.001	1.404	1.644			
	CF 2	10.562	13.905	18.309	30.998	0,81%	1,30%	2,19%	12.689	20.436	17.094			
	Mitraguna & Others	10.315	13.389	17.929	29.753	0,85%	1,36%	2,26%	11.823	19.438	16.364			
	Pensium	247	516	379	1.246	0,26%	0,39%	1,26%	866	999	730			
Total Pembiayaan		24.121	29.003	36.893	78.639	1,01%	1,38%	2,93%	41.745	54.517	49.636	1,03%	64,73%	-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	29-Oct-25	31-Dec-24	30-Sep-25	29-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.083	1.738	1.738	1.738	0,88%	1,32%	1,46%	-	655	0			
	Linkage	196	238	238	238	0,86%	0,91%	0,91%	-	42	0			
	Non-Linkage	888	1.500	1.500	1.500	0,89%	1,43%	1,61%	-	612	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	3.227	4.853	4.916	4.701	1,04%	1,53%	1,46%	(215)	1.475	(151)			
	KUR	1.952	4.202	4.295	4.091	0,67%	1,43%	1,36%	(205)	2.138	(112)			
	Non KUR	1.274	650	620	611	6,55%	3,21%	3,07%	(10)	(664)	(40)			
3	PWG	-	43	-	-	0,00%	0,00%	0,00%	-	-	(43)			
	Cilem	-	43	-	-	0,00%	0,00%	0,00%	-	-	(43)			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	33.691	37.888	27.581	27.262	1,90%	1,43%	1,41%	(319)	(6.429)	(10.626)			
	CF 1	5.942	10.689	6.610	5.748	1,28%	1,30%	1,11%	(862)	(194)	(4.941)			
	Total Griya	5.028	9.344	6.005	5.312	1,28%	1,41%	1,23%	(693)	284	(4.032)			
	Oto	914	1.345	606	436	1,29%	0,73%	0,53%	(170)	(478)	(909)			
	CF 2	27.748	27.199	20.970	21.514	2,12%	1,48%	1,52%	543	(6.235)	(5.685)			
	Mitraguna & Others	27.082	26.792	20.709	21.252	2,23%	1,57%	1,61%	543	(5.830)	(5.539)			
	Pensium	666	407	262	262	0,03%	0,01%	0,26%	-	(404)	(146)			
Total Pembiayaan		38.001	44.522	34.235	33.701	1,59%	1,28%	1,26%	(534)	(4.299)	(10.821)	1,45%	-15,10%	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 (1-29 Sep'25	Growth (1-29 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	28-Oct-25	29-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	314.972	354.485	625.574	630.312	(6.952)	4.739	275.828	77,81%	315.341	100,12%	450.944	139,78%	179.369
2	Tabungan	2.242.130	2.382.025	2.391.087	2.379.636	(93)	(11.451)	(2.388)	-0,10%	137.506	6,13%	2.474.610	96,16%	(94.973)
3	Deposito	2.798.677	2.330.807	2.547.952	2.534.831	(587.150)	(13.121)	204.024	8,75%	(263.846)	-9,43%	2.810.906	90,18%	(276.075)
Total		5.355.779	5.067.317	5.564.613	5.544.780	(594.195)	(19.833)	477.463	9,42%	189.001	3,53%	5.736.460	96,66%	(191.680)
CASA		2.557.102	2.736.509	3.016.661	3.009.949	(7.045)	(6.712)	273.440	9,99%	452.847	17,71%	2.925.554	102,88%	84.395
(% CASA		47,74%	54,00%	54,21%	54,28%									
FDR		47,52%	57,34%	52,68%	52,87%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-29 Sep'25	Growth (1-28 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25	28-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	113.657	102.557	104.799	102.255		(2.544)	(302)	-0,29%	(11.401)	-10,03%	146.110	69,99%	(43.854)
2	Giro ISE	31.184	22.084	18.080	15.129		(2.950)	(6.955)	-31,49%	(16.054)	-51,48%	50.850	29,75%	(35.720)
3	Tabungan ISE	59.057	61.141	67.387	67.794		406	6.653	10,88%	8.736	14,79%	63.572	106,64%	4.221
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 (1-29 Sep'25)	Pencairan (1-29 Oct'25)	Pencairan MtM	MtD (1-29 Sep'25	Growth (1-29 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	29-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	188.209	203.028	196.341	1.500	4.250	2.750	-194	-6.687	8.131	10.937	227.888	86,16%	(31.547)
	Linkage	19.369	18.269	18.143	-	-	-	-149	-126	-1.226	126	36.648	49,51%	(18.505)
	Non-Linkage	168.841	184.759	178.198	1.500	4.250	2.750	-45	-6.561	9.357	10.811	191.240	93,18%	(13.042)
	• Local Champion	162.434	175.114	168.820	1.500	4.250	2.750	764	-6.294	6.386	10.544	173.053	97,55%	(4.233)
	• Value Chain	6.407	9.645	9.378	-	-	-	-809	-268	2.971	268	18.187	51,56%	(8.809)
2	MBG	159.435	190.490	190.579	8.150	5.175	2.648	-2.975	2.648	89	5.086	200.150	95,22%	(9.571)
	KUR	151.599	180.617	180.944	7.145	5.100	2.039	-2.045	2.039	327	29.345	190.276	95,10%	(9.332)
	Non KUR	7.836	9.873	9.635	1.005	75	-930	610	-238	1.799	313	9.874	97,58%	(239)
3	PWG	252.400	388.637	410.528	95.422	99.320	3.898	26.609	21.891	158.128	77.429	409.178	100,33%	1.350
	Cilem	111.797	214.823	223.164	33.201	27.471	-5.730	17.569	8.341	111.367	19.129	237.341	94,03%	(14.176)
	Gadai	140.603	173.814	187.364	62.221	71.849	9.628	9.039	13.550	46.761	58.299	171.837	109,04%	15.527
4	CFG	1.944.791	2.123.646	2.134.078	69.334	53.249	-16.085	25.579	10.432	189.287	42.817	2.166.943	98,48%	(32.864)
	CF 1	376.842	389.452	385.445	4.116	3.897	-219	-1.567	-4.007	8.604	7.904	414.571	92,97%	(29.126)
	Total Griya	311.852	317.853	313.772	2.771	1.108	-1.663	0	-4.081	1.920	5.188	330.875	94,83%	(7.103)
	• Total Non Program	308.347	313.763	309.716	2.771	1.108	-1.663	-1.919	-4.047	1.369	5.155	316.750	97,78%	(7.035)
	• Program	3.505	4.090	4.056	-	-	0	-32	-34	551	34	14.125	28,72%	(10.069)
	Oto	64.990	71.600	71.673	1.345	2.789	1.444	-1.567	74	6.683	2.715	83.696	85,64%	(12.023)
	CF 2	1.567.950	1.734.194	1.748.633	65.218	49.352	-15.866	27.147	14.439	180.684	34.913	1.752.371	99,79%	(3.738)
	Mitraguna & Others	1.383.782	1.541.098	1.554.978	60.490	46.222	-14.268	25.103	13.880	171.196	32.342	1.552.088	100,19%	2.889
	Pensiun	184.168	193.097	193.655	4.728	3.130	-1.598	2.043	559	9.488	2.571	200.283	96,69%	(6.627)
Total Pembiayaan		2.544.835	2.905.802	2.931.526	174.406	161.994	-12.412	54.642	25.724	386.691	136.269	3.004.159	97,58%	(72.633)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	29-Oct-25	31-Dec-24	30-Sep-25	29-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.267	859	-	3.268	0,67%	0,00%	1,66%	3.268	2.001	2.409			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	1.267	859	-	3.268	0,75%	0,00%	1,83%	3.268	2.001	2.409			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	3.453	5.193	5.193	21.724	2,17%	2,73%	11,40%	16.531	18.271	16.531			
	KUR	2.876	4.782	4.782	20.873	1,90%	2,65%	11,54%	16.091	17.997	16.091			
	Non KUR	577	411	411	851	7,36%	4,16%	8,83%	441	274	441			
3	PWG	-	35	35	13.460	0,00%	0,01%	3,28%	13.425	13.460	13.425			
	Cilem	-	-	-	9.913	0,00%	0,00%	4,44%	9.913	9.913	9.913			
	Gadai	-	35	35	3.546	0,00%	0,02%	1,89%	3.511	3.546	3.511			
4	CFG	19.268	20.967	23.212	52.307	0,99%	1,09%	2,45%	29.095	33.039	31.340			
	CF 1	8.041	7.521	9.455	22.293	2,13%	2,43%	5,78%	12.838	14.252	14.772			
	Total Griya	6.972	6.480	7.025	19.490	2,24%	2,21%	6,21%	12.465	12.518	13.010			
	Oto	1.069	1.041	2.430	2.803	1,64%	3,39%	3,91%	373	1.734	1.762			
	CF 2	11.227	13.447	13.577	30.014	0,72%	0,79%	1,72%	16.257	18.787	16.567			
	Mitraguna & Others	11.107	12.744	13.302	28.641	0,80%	0,86%	1,84%	15.339	17.535	15.898			
	Pensiun	120	703	455	1.373	0,07%	0,24%	0,71%	918	1.252	670			
Total Pembiayaan		23.988	27.054	28.439	90.759	0,94%	0,98%	3,10%	62.319	66.770	63.705	0,93%	69,91%	-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	29-Oct-25	31-Dec-24	30-Sep-25	29-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	9.021	6.999	7.817	7.817	4,79%	3,85%	3,98%	-	(1.205)	817			
	Linkage	24	24	2	2	0,13%	0,01%	0,01%	-	(23)	(23)			
	Non-Linkage	8.997	6.975	7.815	7.815	5,33%	4,23%	4,39%	-	(1.182)	840			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	2.863	1.846	1.696	1.784	1,80%	0,89%	0,94%	88	(1.080)	(62)			
	KUR	1.760	1.264	1.181	1.231	1,16%	0,65%	0,68%	50	(529)	(33)			
	Non KUR	1.104	582	515	553	14,08%	5,21%	5,74%	38	(551)	(29)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	18.124	22.706	21.182	24.559	0,93%	1,00%	1,15%	3.377	6.436	1.853			
	CF 1	5.476	7.813	6.060	7.591	1,45%	1,56%	1,97%	1.531	2.116	(222)			
	Total Griya	4.795	7.030	5.611	7.079	1,54%	1,77%	2,26%	1.468	2.284	49			
	Oto	681	783	449	513	1,05%	0,63%	0,72%	63	(169)	(271)			
	CF 2	12.648	14.893	15.122	16.968	0,81%	0,87%	0,97%	1.846	4.320	2.075			
	Mitraguna & Others	12.330	14.676	14.664	16.510	0,89%	0,95%	1,06%	1.846	4.180	1.834			
	Pensiun	318	217	458	458	0,01%	0,02%	0,24%	-	141	241			
Total Pembiayaan		30.008	31.551	30.694	34.160	1,18%	1,06%	1,17%	3.465	4.152	2.608	0,96%	17,55%	-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 (1-29 Sep'25	Growth (1-29 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	28-Oct-25	29-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	155.866	153.160	145.585	142.549	18.896	(3.036)	(10.611)	-6,93%	(13.318)	-8,54%	285.035	50,01%	(142.486)
2	Tabungan	1.803.617	1.920.425	1.899.072	1.897.727	73.106	(1.345)	(22.698)	-1,18%	94.110	5,22%	2.026.162	93,66%	(128.435)
3	Deposito	681.198	781.647	811.852	810.290	(10.210)	(1.562)	28.643	3,66%	129.092	18,95%	693.324	116,87%	116.966
Total		2.640.681	2.855.231	2.856.509	2.850.566	81.792	(5.943)	(4.666)	-0,16%	209.885	7,95%	3.004.521	94,88%	(153.955)
CASA		1.959.483	2.073.585	2.044.657	2.040.276	92.002	(4.381)	(33.309)	-1,61%	80.793	4,12%	2.311.197	88,28%	(270.921)
(% CASA		74,20%	72,62%	71,58%	71,57%									
FDR		99,99%	102,42%	103,52%	103,73%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-28 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25	28-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	65.610	76.129	80.181	78.375		(1.806)	2.245	2,95%	12.765	19,46%	91.492	85,66%	(13.118)
2	Giro ISE	23.758	18.808	19.448	18.545		(904)	(264)	-1,40%	(5.214)	-21,94%	39.445	47,01%	(20.901)
3	Tabungan ISE	30.646	47.654	51.065	50.163		(902)	2.509	5,27%	19.516	63,68%	34.243	146,49%	15.919
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 (1-29 Sep'25)	Pencairan (1-29 Oct'25)	Pencairan MtM	MtD (1-29 Sep'25	Growth (1-29 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	29-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	80.398	94.643	96.334	3.128	3.115	-13	8.098	1.691	15.936	1.424	105.167	91,60%	(8.833)
	Linkage	14.865	24.357	24.354	2.878	-	(2.878)	5.166	-2	9.490	2	25.651	94,94%	(1.297)
	Non-Linkage	65.533	70.286	71.980	250	3.115	2.865	2.932	1.694	6.447	1.421	79.516	90,52%	(7.536)
	• Local Champion	62.373	66.852	68.689		3.115	3.115	2.714	2.017	6.496	1.098	69.002	99,81%	(133)
	• Value Chain	3.160	3.434	3.111	250	-	(250)	218	-323	-49	323	10.514	29,59%	(7.403)
2	MBG	368.059	383.874	385.229	14.328	15.696	1.368	2.339	1.355	17.170	14.341	411.003	93,73%	(25.774)
	KUR	343.457	358.694	359.655	13.783	14.396	613	2.561	961	16.198	13.435	384.254	93,60%	(24.599)
	Non KUR	24.602	25.180	25.575	545	1.300	755	-222	394	973	906	26.750	95,61%	(1.175)
3	PWG	200.888	321.425	335.734	81.887	81.209	-678	23.304	14.309	134.846	66.900	334.137	100,48%	1.597
	Cilem	92.590	174.437	178.069	26.283	17.280	-9.004	15.815	3.633	85.479	13.647	198.310	89,79%	(20.240)
	Gadai	108.298	146.988	157.665	55.604	63.929	8.326	7.489	10.677	49.367	53.253	135.828	116,08%	21.837
4	CFG	1.991.066	2.124.255	2.139.624	59.146	53.636	-5.510	19.608	15.369	148.559	38.267	2.178.372	98,22%	(38.747)
	CF 1	271.158	283.396	282.735	2.988	4.241	1.253	-887	-662	11.577	4.903	302.660	93,42%	(19.926)
	Total Griya	236.939	236.200	234.193	2.376	1.200	-1.176	0	-2.007	-2.746	3.207	252.612	92,71%	(18.419)
	• Total Non Program	155.508	158.157	156.872	1.583	1.200	-383	-785	-1.284	1.364	2.484	162.432	96,58%	(5.559)
	• Program	81.431	78.044	77.321	794	-	-794	154	-723	-4.110	723	90.181	85,74%	(12.860)
	Oto	34.219	47.196	48.541	612	3.041	2.429	-887	1.346	14.323	1.695	50.048	96,99%	(1.507)
	CF 2	1.719.908	1.840.859	1.856.890	56.158	49.395	-6.762	20.495	16.031	136.982	33.364	1.875.711	99,00%	(18.822)
	Mitraguna & Others	1.474.657	1.580.345	1.592.661	49.439	42.795	-6.644	16.923	12.316	118.004	30.479	1.616.843	98,50%	(24.182)
	Pensiun	245.250	260.513	264.229	6.719	6.601	-119	3.572	3.715	18.978	2.885	258.868	102,07%	5.360
Total Pembiayaan		2.640.411	2.924.197	2.956.922	158.489	153.656	-4.832	53.349	32.725	316.511	120.931	3.028.679	97,63%	(71.757)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	29-Oct-25	31-Dec-24	30-Sep-25	29-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	602	602	1.301	0,00%	0,64%	1,35%	699	1.301	698			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	602	602	589	0,00%	0,86%	0,82%	(13)	589	(14)			
	Value Chain	-	-	-	712	0,00%	0,00%	1,03%	712	712	712			
2	MBG	2.275	6.441	6.441	25.891	0,62%	1,68%	6,72%	19.450	23.616	19.450			
	KUR	1.785	4.983	4.983	21.096	0,52%	1,39%	5,87%	16.113	19.311	16.113			
	Non KUR	489	1.458	1.458	4.795	1,99%	5,79%	18,75%	3.337	4.305	3.337			
3	PWG	10	-	-	7.141	0,00%	0,00%	2,13%	7.141	7.141	7.141			
	Cilem	10	-	-	5.224	0,01%	0,00%	2,93%	5.224	5.214	5.224			
	Gadai	-	-	-	1.917	0,00%	0,00%	1,22%	1.917	1.917	1.917			
4	CFG	19.717	25.753	27.801	46.248	0,99%	1,31%	2,16%	18.447	26.531	20.495			
	CF 1	13.249	13.763	15.216	27.555	4,89%	5,37%	9,75%	12.338	14.306	13.791			
	Total Griya	12.780	13.116	14.475	25.207	5,39%	6,13%	10,76%	10.732	12.427	12.092			
	Oto	469	648	742	2.347	1,37%	1,57%	4,84%	1.606	1.879	1.700			
	CF 2	6.468	11.990	12.585	18.694	0,38%	0,68%	1,01%	6.109	12.226	6.704			
	Mitraguna & Others	5.999	11.313	11.277	16.877	0,41%	0,71%	1,06%	5.599	10.878	5.563			
	Pensiun	470	677	1.308	1.817	0,19%	0,50%	0,69%	509	1.348	1.140			
Total Pembiayaan		22.002	32.797	34.844	80.581	0,83%	1,19%	2,73%	45.737	58.579	47.784	0,88%	67,65%	-1,8%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	29-Oct-25	31-Dec-24	30-Sep-25	29-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	18.159	23.987	23.973	24.565	22,59%	25,33%	25,50%	592	6.406	578			
	Linkage	14.845	14.842	14.842	14.841	99,87%	60,93%	60,94%	(0)	(3)	(1)			
	Non-Linkage	3.314	9.145	9.131	9.724	5,06%	12,99%	13,51%	593	6.410	579			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	2.573	2.838	2.310	3.007	0,70%	0,60%	0,78%	698	435	169			
	KUR	1.118	1.467	1.018	1.673	0,33%	0,28%	0,47%	655	555	206			
	Non KUR	1.455	1.371	1.292	1.334	5,91%	5,13%	5,22%	42	(121)	(37)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	25.667	22.264	23.049	24.024	1,29%	1,09%	1,12%	974	(1.643)	1.760			
	CF 1	9.750	9.970	10.411	10.455	3,60%	3,67%	3,70%	44	705	485			
	Total Griya	9.274	9.581	9.871	9.915	3,91%	4,18%	4,23%	44	642	334			
	Oto	476	389	540	540	1,39%	1,14%	1,11%	-	64	151			
	CF 2	15.917	12.294	12.639	13.569	0,93%	0,69%	0,73%	930	(2.349)	1.275			
	Mitraguna & Others	14.983	11.599	11.801	12.741	1,02%	0,75%	0,80%	941	(2.242)	1.142			
	Pensiun	934	695	838	828	0,04%	0,03%	0,31%	(11)	(107)	133			
Total Pembiayaan		46.399	49.090	49.332	51.596	1,76%	1,69%	1,74%	2.264	5.198	2.507	1,83%	-4,79%	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 (1-29 Sep'25)	Growth (1-29 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	28-Oct-25	29-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.111.061	1.431.423	1.433.720	1.507.127	74.764	73.408	75.705	5,29%	396.066	35,65%	1.322.054	114,00%	185.074
2	Tabungan	4.778.169	5.005.887	4.960.526	4.971.112	85.418	10.585	(34.775)	-0,69%	192.942	4,04%	5.099.763	97,48%	(128.651)
3	Deposito	1.667.902	1.728.824	1.700.025	1.697.949	405	(2.076)	(30.875)	-1,79%	30.047	1,80%	1.686.464	100,68%	11.485
Total		7.557.133	8.166.133	8.094.271	8.176.188	160.587	81.917	10.055	0,12%	619.055	8,19%	8.108.281	100,84%	67.907
CASA		5.889.231	6.437.309	6.394.246	6.478.239	160.182	83.993	40.930	0,64%	589.008	10,00%	6.421.817	100,88%	56.422
(% CASA)		77,93%	78,83%	79,00%	79,23%									
FDR		79,28%	79,49%	80,48%	79,67%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-28 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25	28-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	304.377	358.473	354.518	350.788		(3.730)	(7.686)	-2,14%	46.410	15,25%	385.505	90,99%	(34.717)
2	Giro ISE	93.275	92.040	88.724	85.186		(3.538)	(6.853)	-7,45%	(8.089)	-8,67%	142.601	59,74%	(57.414)
3	Tabungan ISE	174.173	212.269	211.698	211.521		(178)	(748)	-0,35%	37.347	21,44%	185.227	114,20%	26.293
4	Deposito ISE	36.929	54.165	54.095	54.081		(14)	(84)	-0,16%	17.152	46,45%	57.677	93,77%	(3.596)
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 (1-29 Sep'25)	Pencairan (1-29 Oct'25)	Pencairan MtM	MtD (1-29 Sep'25)	Growth (1-29 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	29-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	824.608	816.665	791.213	4.500	5.240	740	-4.795	-25.452	-33.395	30.692	878.745	90,04%	(87.532)
	Linkage	583.855	553.306	548.392	-	-	-	-5.029	-5.014	-35.563	5.014	607.246	90,29%	(58.954)
	Non-Linkage	240.753	263.359	242.921	4.500	5.240	740	234	-20.438	2.168	25.678	271.499	89,47%	(28.578)
	• Local Champion	177.655	195.105	176.231	350	1.890	1.540	1.257	-18.874	-1.424	20.764	186.853	94,32%	(10.622)
	• Value Chain	63.098	68.253	66.689	4.150	3.350	(800)	-1.023	-1.564	3.592	4.914	84.646	78,79%	(17.956)
2	MBG	1.025.144	1.045.933	1.044.701	38.347	34.772	-3.575	2.841	-1.231	19.557	36.003	1.115.685	93,64%	(70.984)
	KUR	965.396	986.476	985.360	36.296	33.177	-3.119	2.859	-1.115	19.964	34.292	1.051.405	93,72%	(66.044)
	Non KUR	59.748	59.457	59.341	2.051	1.595	-456	-18	-116	-407	1.711	64.280	92,32%	(4.939)
3	PWG	255.819	477.283	505.200	115.683	114.722	-962	46.636	27.917	249.381	86.804	525.365	96,16%	(20.165)
	Cilem	149.863	330.427	345.191	55.323	37.310	-18.013	38.110	14.765	195.328	22.545	365.836	94,36%	(20.645)
	Gadai	105.956	146.856	160.009	60.360	77.412	17.052	8.526	13.152	54.053	64.259	159.528	100,30%	480
4	CFG	3.885.901	4.151.068	4.172.833	121.005	105.176	-15.829	38.714	21.765	286.931	83.411	4.283.662	97,41%	(110.829)
	CF 1	838.535	895.893	897.489	16.128	17.933	1.804	1.926	1.596	58.955	16.337	905.413	99,12%	(7.924)
	Total Griya	595.912	602.650	603.386	6.526	7.739	1.214	0	735	7.473	7.004	629.412	95,86%	(26.027)
	• Total Non Program	435.065	452.121	453.713	6.367	7.261	894	-4.251	1.592	18.648	5.669	449.863	100,86%	3.850
	• Program	160.848	150.530	149.673	159	478	320	-1.380	-857	-11.175	1.336	179.549	83,36%	(29.877)
	Oto	242.622	293.243	294.104	9.603	10.193	590	1.926	861	51.481	9.333	276.000	106,56%	18.103
	CF 2	3.047.367	3.255.175	3.275.343	104.876	87.243	-17.633	36.788	20.169	227.977	67.074	3.378.249	96,95%	(102.905)
	Mitraguna & Others	2.497.673	2.696.677	2.716.070	92.754	79.966	-12.789	33.940	19.393	218.397	60.572	2.799.668	97,01%	(83.598)
	Pensiun	549.694	558.498	559.273	12.122	7.278	-4.844	2.848	776	9.580	6.502	578.581	96,66%	(19.307)
Total Pembiayaan		5.991.472	6.490.949	6.513.947	279.535	259.910	-19.625	83.397	22.998	522.474	236.911	6.803.457	95,74%	(289.510)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	29-Oct-25	31-Dec-24	30-Sep-25	29-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.291	435	250	30.592	0,16%	0,03%	3,87%	30.342	29.302	30.158			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	1.291	435	250	7.597	0,54%	0,10%	3,13%	7.347	6.306	7.163			
	Value Chain	-	-	-	22.995	0,00%	0,00%	13,05%	22.995	22.995	22.995			
2	MBG	11.476	21.446	21.446	44.415	1,12%	2,05%	4,25%	22.969	32.940	22.969			
	KUR	9.838	17.677	17.677	38.469	1,02%	1,79%	3,90%	20.791	28.631	20.791			
	Non KUR	1.638	3.769	3.769	5.947	2,74%	6,34%	10,02%	2.177	4.309	2.177			
3	PWG	124	155	155	12.328	0,05%	0,03%	2,44%	12.173	12.204	12.173			
	Cilem	118	-	-	10.361	0,08%	0,00%	3,00%	10.361	10.243	10.361			
	Gadai	7	155	155	1.967	0,01%	0,11%	1,23%	1.812	1.961	1.812			
4	CFG	59.411	64.056	71.220	107.715	1,53%	1,72%	2,58%	36.495	48.304	43.659			
	CF 1	35.165	40.591	42.144	60.165	4,19%	4,70%	6,70%	18.021	25.000	19.575			
	Total Griya	29.490	29.495	31.633	45.394	4,95%	5,25%	7,52%	13.760	15.903	15.898			
	Oto	5.675	11.095	10.511	14.772	2,34%	3,58%	5,02%	4.261	9.097	3.676			
	CF 2	24.246	23.465	29.076	47.549	0,80%	0,89%	1,45%	18.474	23.303	24.084			
	Mitraguna & Others	22.605	22.227	26.760	43.050	0,91%	0,99%	1,59%	16.290	20.445	20.823			
	Pensiun	1.642	1.239	2.316	4.500	0,30%	0,41%	0,80%	2.184	2.858	3.261			
Total Pembiayaan		72.302	86.092	93.072	195.051	1,21%	1,43%	2,99%	101.979	122.479	108.958	1,24%	58,53%	-1,8%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	29-Oct-25	31-Dec-24	30-Sep-25	29-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.722	372	1.122	1.179	0,21%	0,14%	0,15%	57	(543)	807			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	1.722	372	1.122	1.179	0,72%	0,43%	0,49%	57	(543)	807			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	18.877	21.722	21.749	23.186	1,84%	2,08%	2,22%	1.437	4.309	1.464			
	KUR	14.751	17.344	16.970	18.117	1,53%	1,72%	1,84%	1.147	3.366	773			
	Non KUR	4.126	4.378	4.778	5.068	6,91%	8,04%	8,54%	290	943	690			
3	PWG	-	7	7	88	0,00%	0,00%	0,02%	81	88	81			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	7	7	88	0,00%	0,00%	0,05%	81	88	81			
4	CFG	50.713	74.420	72.384	72.699	1,31%	1,74%	1,74%	315	21.986	(1.721)			
	CF 1	15.203	26.703	26.269	27.333	1,81%	2,93%	3,05%	1.064	12.130	629			
	Total Griya	12.941	23.250	22.853	24.263	2,17%	3,79%	4,02%	1.410	11.322	1.012			
	Oto	2.262	3.453	3.416	3.070	0,93%	1,16%	1,04%	(346)	808	(383)			
	CF 2	35.510	47.717	46.115	45.366	1,17%	1,42%	1,39%	(749)	9.856	(2.351)			
	Mitraguna & Others	25.071	43.487	43.079	42.331	1,00%	1,60%	1,56%	(748)	17.260	(1.156)			
	Pensiun	10.439	4.229	3.036	3.035	0,17%	0,05%	0,54%	(1)	(7.404)	(1.194)			
Total Pembiayaan		71.311	96.521	95.261	97.151	1,19%	1,47%	1,49%	1.890	25.840	630	1,16%	22,08%	-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	3.5

AREA PEMATANGSIANTAR

Pilih Area

Kelas Outlet

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-29 Sep'25	Growth (1-29 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	28-Oct-25	29-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	74.169	145.287	63.612	61.861	96.995	(1.751)	(83.426)	-57,42%	(12.308)	-16,60%	191.624	32,28%	(129.763)
2	Tabungan	1.786.724	1.931.767	1.925.846	1.923.138	83.206	(2.709)	(8.629)	-0,45%	136.414	7,63%	1.986.732	96,80%	(63.594)
3	Deposito	649.060	652.346	615.413	615.952	(58.204)	540	(36.394)	-5,58%	(33.108)	-5,10%	661.233	93,15%	(45.280)
Total		2.509.954	2.729.400	2.604.871	2.600.951	121.998	(3.920)	(128.450)	-4,71%	90.997	3,63%	2.839.589	91,60%	(238.638)
CASA		1.860.893	2.077.054	1.989.458	1.984.999	180.202	(4.459)	(92.056)	-4,43%	124.105	6,67%	2.178.356	91,12%	(193.357)
(% CASA		74,14%	76,10%	76,37%	76,32%									
FDR		125,36%	125,72%	133,09%	133,29%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-28 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25	28-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	42.839	42.529	42.651	43.117		466	588	1,38%	278	0,65%	77.787	55,43%	(34.670)
2	Giro ISE	4.948	6.771	5.711	6.625		914	(146)	-2,15%	1.677	33,89%	26.129	25,36%	(19.504)
3	Tabungan ISE	31.691	31.549	32.730	32.283		(447)	734	2,33%	592	1,87%	36.548	88,33%	(4.265)
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 (1-29 Sep'25)	Pencairan (1-29 Oct'25)	Pencairan MtM	MtD (1-29 Sep'25	Growth (1-29 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	29-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	184.570	248.282	242.563	4.590	500	-4.090	765	-5.719	57.993	6.219	212.093	114,37%	30.470
	Linkage	86.431	111.788	111.287	-	-	-	-511	-501	24.856	501	98.602	112,87%	12.686
	Non-Linkage	98.139	136.494	131.276	4.590	500	-4.090	1.275	-5.218	33.136	5.718	113.492	115,67%	17.784
	• Local Champion	98.139	136.494	131.276	4.590	500	-4.090	1.275	-5.218	33.136	5.718	110.796	118,48%	20.480
	• Value Chain	-	-	-	-	-	-	0	0	0	-	2.696	0,00%	(2.696)
2	MBG	446.877	444.499	443.212	15.345	14.255	-1.090	158	-1.287	-3.665	15.542	495.033	89,53%	(51.821)
	KUR	419.345	419.115	418.353	14.305	13.605	-700	-30	-762	-993	14.367	465.091	89,95%	(46.738)
	Non KUR	27.532	25.384	24.859	1.040	650	-390	188	-525	-2.673	1.175	29.942	83,02%	(5.083)
3	PWG	258.833	378.993	402.181	91.423	107.468	16.044	15.132	23.188	143.347	84.280	395.272	101,75%	6.909
	Cilem	127.522	210.337	217.803	25.335	24.596	-739	9.447	7.466	90.282	17.130	234.083	93,05%	(16.280)
	Gadai	131.312	168.656	184.377	66.088	82.871	16.783	5.685	15.721	53.066	67.150	161.188	114,39%	23.189
4	CFG	2.256.170	2.359.595	2.378.803	57.966	56.999	-968	23.227	19.208	122.633	37.791	2.449.238	97,12%	(70.435)
	CF 1	461.418	465.546	470.502	5.430	9.797	4.367	3.166	4.957	9.084	4.840	492.211	95,59%	(21.709)
	Total Griya	417.205	392.967	393.206	1.101	3.076	1.975	0	239	-24.000	2.837	431.436	91,14%	(38.230)
	• Total Non Program	64.148	57.248	59.115	941	2.761	1.820	-166	1.866	-5.033	895	70.434	83,93%	(11.319)
	• Program	353.058	335.719	334.091	160	315	155	-2.103	-1.627	-18.967	1.943	361.002	92,55%	(26.911)
	Oto	44.213	72.579	77.297	4.329	6.721	2.392	3.166	4.718	33.084	2.003	60.775	127,18%	16.521
	CF 2	1.794.752	1.894.050	1.908.301	52.536	47.202	-5.335	20.061	14.251	113.549	32.950	1.957.027	97,51%	(48.726)
	Mitraguna & Others	1.323.695	1.418.274	1.428.975	45.955	37.834	-8.121	19.276	10.700	105.279	27.134	1.471.843	97,09%	(42.868)
	Pensium	471.056	475.775	479.326	6.581	9.367	2.786	785	3.551	8.270	5.816	485.184	98,79%	(5.858)
Total Pembiayaan		3.146.451	3.431.370	3.466.759	169.325	179.222	9.897	39.282	35.389	320.308	143.832	3.551.637	97,61%	(84.878)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	29-Oct-25	31-Dec-24	30-Sep-25	29-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	192	346	348	1.394	0,10%	0,14%	0,57%	1.046	1.202	1.048			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	192	346	348	1.394	0,20%	0,26%	1,06%	1.046	1.202	1.048			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	4.879	8.879	8.879	29.961	1,09%	2,00%	6,76%	21.082	25.082	21.082			
	KUR	3.627	6.968	6.968	26.109	0,86%	1,66%	6,24%	19.141	22.482	19.141			
	Non KUR	1.252	1.912	1.912	3.852	4,55%	7,53%	15,50%	1.941	2.600	1.941			
3	PWG	275	-	-	8.151	0,11%	0,00%	2,03%	1.941	7.875	8.151			
	Cilem	275	-	-	6.061	0,22%	0,00%	2,78%	6.061	5.786	6.061			
	Gadai	-	-	-	2.089	0,00%	0,00%	1,13%	2.089	2.089	2.089			
4	CFG	67.344	65.935	65.418	93.399	2,98%	2,77%	3,93%	27.981	26.055	27.464			
	CF 1	43.373	45.604	41.883	59.758	9,40%	9,00%	12,70%	17.875	16.385	14.154			
	Total Griya	41.791	43.704	40.502	56.415	10,02%	10,31%	14,35%	15.913	14.624	12.711			
	Oto	1.583	1.900	1.381	3.343	3,58%	1,90%	4,33%	1.962	1.761	1.443			
	CF 2	23.971	20.331	23.535	33.641	1,34%	1,24%	1,76%	10.106	9.670	13.310			
	Mitraguna & Others	22.208	19.274	21.338	30.577	1,68%	1,50%	2,14%	9.239	8.370	11.303			
	Pensium	1.763	1.057	2.197	3.063	0,37%	0,46%	0,64%	867	1.300	2.006			
Total Pembiayaan		72.690	75.160	74.645	132.905	2,31%	2,18%	3,83%	58.260	60.215	57.745	2,29%	40,16%	-1,5%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	29-Oct-25	31-Dec-24	30-Sep-25	29-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	35.691	34.047	33.082	32.947	19,34%	13,32%	13,58%	(135)	(2.744)	(1.100)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	35.691	34.047	33.082	32.947	36,37%	24,24%	25,10%	(135)	(2.744)	(1.100)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	3.530	7.067	7.844	8.829	0,79%	1,76%	1,99%	985	5.299	1.761			
	KUR	2.493	5.296	5.912	6.504	0,59%	1,41%	1,55%	593	4.012	1.209			
	Non KUR	1.037	1.772	1.932	2.324	3,77%	7,61%	9,35%	392	1.287	553			
3	PWG	184	184	184	211	0,07%	0,05%	0,05%	27	27	27			
	Cilem	-	-	-	27	0,00%	0,00%	0,01%	27	27	27			
	Gadai	184	184	184	184	0,14%	0,11%	0,10%	-	(0)	-			
4	CFG	99.269	133.365	134.606	136.636	4,40%	5,70%	5,74%	2.030	37.368	3.271			
	CF 1	73.505	93.594	94.608	96.043	15,93%	20,32%	20,41%	1.435	22.538	2.450			
	Total Griya	73.052	92.636	92.989	94.373	17,51%	23,66%	24,00%	1.384	21.321	1.737			
	Oto	453	957	1.619	1.670	1,03%	2,23%	2,16%	52	1.217	713			
	CF 2	25.764	39.771	39.998	40.593	1,44%	2,11%	2,13%	595	14.829	822			
	Mitraguna & Others	22.415	37.485	37.920	38.744	1,69%	2,67%	2,71%	824	16.329	1.259			
	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	178.623	4,41%	5,12%	5,15%	2.908	39.950	3.960	4,06%	21,13%	-1,1%

Asset & Contribution Margin

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

PHR & Payroll

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