

REGION 2 MEDAN

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-30 Sep'25	Growth (1-20 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	19-Oct-25	20-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.894.366	2.328.695	2.237.677	2.122.623	172.313	(115.054)	(206.071)	-8,85%	228.257	12,05%	2.611.857	81,27%	(489.234)
2	Tabungan	12.343.531	13.042.959	12.817.697	12.822.647	271.345	4.950	(220.311)	-1,69%	479.117	3,88%	13.533.489	94,75%	(710.841)
3	Deposito	6.674.579	6.472.474	7.153.329	7.135.921	(674.761)	(17.407)	663.448	10,25%	461.343	6,91%	6.742.224	105,84%	393.698
Total		20.912.476	21.844.127	22.208.703	22.081.192	(231.104)	(127.511)	237.065	1,09%	1.168.717	5,59%	22.887.570	96,48%	(806.377)
CASA		14.237.897	15.371.654	15.055.374	14.945.271	443.657	(110.103)	(426.383)	-2,77%	707.374	4,97%	16.145.346	92,57%	(1.200.075)
(% CASA		68,08%	70,37%	67,79%	67,68%									
FDR		79,95%	84,36%	83,34%	83,82%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-16 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	15-Oct-25	16-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	605.893	665.943	684.154	685.595		1.441	19.652	2,95%	79.702	13,15%	778.851	93,03%	(93.256)
2	Giro ISE	190.259	177.334	194.935	195.749		813	18.415	10,38%	5.490	2,89%	295.220	66,31%	(99.471)
3	Tabungan ISE	335.051	398.841	399.490	400.109		619	1.268	0,32%	65.058	19,42%	358.882	111,49%	41.227
4	Deposito ISE	80.583	89.769	89.729	89.737		9	(31)	-0,03%	9.155	11,36%	124.749	71,93%	(35.012)
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 (1-20 Sep'25)	Pencairan (1-20 Oct'25)	Pencairan MtM	MtD (1-30 Sep'25	Growth (1-20 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	20-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	1.400.748	1.493.922	1.464.702	7.950	13.300	5.350	7.439	-29.219	63.955	42.519	1.574.348	93,04%	(109.645)
	Linkage	727.269	733.848	730.669	-	-	-	-1.128	-3.179	3.400	3.179	802.869	91,01%	(72.200)
	• Non-Linkage	673.478	760.073	734.033	7.950	13.300	5.350	8.566	-26.041	60.554	39.341	771.478	95,15%	(37.446)
	• Local Champion	584.102	652.234	625.235	6.800	9.585	2.785	6.671	-26.999	41.134	36.584	630.563	99,16%	(5.328)
	• Value Chain	89.377	107.839	108.797	1.150	3.715	2.565	1.895	958	19.421	2.757	140.915	77,21%	(32.118)
2	MBG	2.310.331	2.385.432	2.377.571	44.545	36.966	-7.579	8.003	-7.861	67.240	44.827	2.573.446	92,39%	(195.874)
	KUR	2.171.167	2.246.224	2.238.982	41.974	34.981	-6.993	7.504	-7.243	67.815	42.224	2.421.114	92,48%	(182.132)
	Non KUR	139.164	139.208	138.590	2.571	1.985	-586	499	-618	-574	2.603	152.332	90,98%	(13.742)
3	PWG	1.161.081	1.866.245	1.961.837	275.868	314.571	38.703	122.601	95.592	800.756	218.979	1.989.358	98,62%	(27.520)
	Cilem	604.524	1.135.825	1.193.724	110.527	104.327	-6.201	89.157	57.899	589.200	46.427	1.265.111	94,36%	(71.386)
	Gadai	556.557	730.420	768.113	165.341	210.244	44.903	33.444	37.693	211.556	172.552	724.247	106,06%	43.866
4	CFG	11.847.954	12.681.951	12.704.500	209.237	179.713	-29.525	113.015	22.550	856.547	157.163	13.046.039	97,38%	(341.538)
	CF 1	2.410.954	2.544.548	2.551.720	23.338	31.213	7.875	-3.167	7.172	140.766	24.041	2.611.485	97,71%	(59.765)
	Total Griya	1.954.117	1.976.765	1.980.980	11.579	17.074	5.496	-7.290	4.214	26.862	12.860	2.053.457	96,47%	(72.477)
	• Total Non Program	1.351.346	1.398.993	1.404.442	10.627	15.942	5.316	-5.694	5.449	53.096	10.493	1.395.228	100,66%	9.213
	• Program	602.771	577.773	576.538	952	1.132	180	-1.596	-1.235	-26.233	2.367	658.228	87,59%	(81.691)
	Oto	456.837	567.782	570.741	11.759	14.139	2.379	4.122	2.958	113.904	11.181	558.028	102,28%	12.712
	CF 2	9.437.000	10.137.403	10.152.780	185.899	148.499	-37.400	116.182	15.377	715.781	133.122	10.434.554	97,30%	(281.773)
	Mitraguna & Others	7.891.563	8.551.240	8.568.789	170.080	133.628	-36.452	106.179	17.549	677.225	116.080	8.801.971	97,35%	(233.182)
	Pensiun	1.545.436	1.586.163	1.583.992	15.819	14.871	-948	10.004	-2.171	38.555	17.042	1.632.583	97,02%	(48.591)
Total Pembiayaan		16.720.113	18.427.549	18.508.611	537.601	544.549	6.949	251.058	81.062	1.788.498	463.488	19.183.190	96,48%	(674.579)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	20-Oct-25	31-Dec-24	30-Sep-25	20-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	3.258	2.400	1.207	162.864	0,23%	0,08%	11,12%	161.657	159.606	160.464			
	Linkage	43	6	6	95.686	0,01%	0,00%	13,10%	95.680	95.643	95.681			
	Local Champion	3.215	2.394	1.201	44.998	0,48%	0,16%	6,13%	43.797	41.783	42.603			
	Value Chain	-	-	-	22.180				22.180	22.180	22.180			
2	MBG	26.523	51.914	48.577	205.112	1,15%	2,04%	8,63%	156.535	178.589	153.198			
	KUR	21.896	41.598	39.713	180.760	1,01%	1,77%	8,07%	141.407	158.864	139.162			
	Non KUR	4.627	10.316	8.864	24.352	3,33%	6,37%	17,57%	15.488	19.725	14.036			
3	PWG	565	6.680	277	74.760	0,05%	0,01%	3,81%	74.484	74.196	68.080			
	Cilem	558	6.649	-	53.834	0,09%	0,00%	4,51%	53.834	53.276	47.184			
	Gadai	7	31	277	20.926	0,00%	0,04%	2,72%	20.650	20.920	20.896			
4	CFG	184.758	198.852	217.834	469.166	1,56%	1,72%	3,69%	251.332	284.408	270.314			
	CF 1	108.284	115.714	120.573	220.200	4,49%	4,74%	8,63%	99.628	111.917	104.486			
	Total Griya	97.865	99.646	104.482	159.953	5,01%	5,29%	8,07%	55.471	62.088	60.307			
	Oto	10.419	16.068	16.090	60.247	2,28%	2,83%	10,56%	44.157	49.829	44.179			
	CF 2	76.474	83.138	97.261	248.965	0,81%	0,96%	2,45%	151.704	172.491	165.828			
	Mitraguna & Others	72.232	78.946	90.607	228.799	0,92%	1,06%	2,67%	138.192	156.566	149.852			
	Pensiun	4.241	4.191	6.654	20.166	0,27%	0,42%	1,27%	13.512	15.925	15.975			
Total Pembiayaan		215.104	259.846	267.894	911.902	1,29%	1,45%	4,93%	644.008	696.798	652.056	1,30%	73,60%	-3,6%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	20-Oct-25	31-Dec-24	30-Sep-25	20-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	65.676	67.143	67.732	79.315	4,69%	4,53%	5,42%	11.583	13.639	12.171			
	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	53.597	7,51%	6,93%	7,30%	947	2.986	1.559			
	Value Chain	-	-	-	10.636				10.636	10.636	10.636			
2	MBG	31.069	38.326	38.514	43.099	1,34%	1,61%	1,81%	4.586	12.030	4.773			
	KUR	22.074	29.574	29.377	33.009	1,02%	1,31%	1,47%	3.632	10.935	3.435			
	Non KUR	8.995	8.752	9.137	10.090	6,46%	6,56%	7,28%	953	1.095	1.338			
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%	0,02%	-	6	-			
4	CFG	227.463	290.644	278.802	284.477	1,92%	2,20%	2,24%	5.674	57.014	(6.167)			
	CF 1	109.876	148.769	143.958	148.466	4,56%	5,66%	5,82%	4.508	38.590	(303)			
	Total Griya	105.089	141.842	137.329	141.203	5,38%	6,95%	7,13%	3.874	36.113	(639)			
	Oto	4.786	6.928	6.629	7.263	1,05%	1,17%	1,27%	634	2.477	336			
	CF 2	117.587	141.874	134.844	136.010	1,25%	1,33%	1,34%	1.166	18.423	(5.864)			
	Mitraguna & Others	101.881	134.039	128.172	129.568	1,29%	1,50%	1,51%	1.396	27.687	(4.471)			
	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	407.205	1,94%	2,09%	2,20%	21.967	82.813	10.858	1,81%	17,52%	-0,4%

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 (1-20 Sep'25)	Growth (1-20 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	19-Oct-25	20-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	238.297	244.340	223.700	233.590	(11.391)	9.890	(10.750)	-4,40%	(4.708)	-1,98%	362.201	64,49%	(128.611)
2	Tabungan	1.732.891	1.802.856	1.792.693	1.786.571	29.707	(6.123)	(16.285)	-0,90%	53.680	3,10%	1.946.222	91,80%	(159.651)
3	Deposito	877.742	978.850	1.009.850	1.010.341	(19.602)	489	31.491	3,22%	132.599	15,11%	890.297	113,48%	120.044
Total		2.848.930	3.026.046	3.026.245	3.030.501	(1.285)	4.256	4.455	0,15%	181.571	6,37%	3.198.720	94,74%	(168.219)
CASA		1.971.188	2.047.196	2.016.393	2.020.160	18.317	3.767	(27.035)	-1,32%	48.973	2,48%	2.308.423	87,51%	(288.262)
(% CASA)		69,19%	67,65%	66,63%	66,66%									
FDR		84,13%	88,41%	88,85%	88,72%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-16 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	15-Oct-25	16-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	79.410	86.255	86.854	86.162		(692)	(92)	-0,11%	6.752	8,50%	112.606	76,52%	(26.444)
2	Giro ISE	37.094	37.631	39.425	40.058		633	2.427	6,45%	2.964	7,99%	57.195	70,04%	(17.137)
3	Tabungan ISE	39.484	46.229	45.034	43.708		(1.326)	(2.521)	-5,45%	4.224	10,70%	44.107	99,10%	(399)
4	Deposito ISE	2.833	2.395	2.395	2.396		2	2	0,07%	(436)	-15,41%	11.305	21,20%	(8.908)
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 (1-20 Sep'25)	Pencairan (1-20 Oct'25)	Pencairan MtM	MtD (1-20 Sep'25)	Growth (1-20 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	20-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	122.962	131.303	127.931	1.650	1.685	35	3.565	-3.372	4.969	5.057	150.454	85,03%	(22.523)
	Linkage	22.750	26.128	25.640	-	-	-	-604	-488	2.890	488	34.722	73,84%	(9.082)
	Non-Linkage	100.212	105.175	102.291	1.650	1.685	35	4.169	-2.884	2.079	4.569	115.732	88,39%	(13.441)
	• Local Champion	83.501	78.669	75.862	1.650	1.320	-330	660	-2.808	-7.639	4.128	90.858	83,49%	(14.997)
	• Value Chain	16.712	26.506	26.430	-	365	365	3.509	-76	9.718	441	24.874	106,26%	1.556
2	MBG	310.816	320.636	320.710	7.703	6.460	-1.243	17	74	9.894	6.386	351.574	91,22%	(30.864)
	KUR	291.370	301.323	301.323	7.248	5.920	-1.328	75	-1	9.953	5.921	330.088	91,29%	(28.765)
	Non KUR	19.446	19.312	19.387	455	540	85	-59	75	-59	465	21.486	90,23%	(2.099)
3	PWG	193.140	299.908	310.795	35.944	43.182	7.239	10.921	10.887	117.655	32.295	325.406	95,51%	(14.611)
	Cilem	122.752	205.802	213.842	14.874	16.865	1.991	8.216	8.040	91.090	8.825	229.541	93,16%	(15.699)
	Gadai	70.389	94.106	96.953	21.070	26.318	5.248	2.705	2.847	26.564	23.470	95.865	101,14%	1.088
4	CFG	1.770.026	1.923.386	1.929.333	27.350	27.372	22	13.176	5.947	159.307	21.425	1.967.825	98,04%	(38.492)
	CF 1	463.002	510.260	515.899	5.815	9.921	4.107	1.484	5.638	52.897	4.283	496.629	103,88%	19.269
	Total Griya	392.209	427.095	433.290	4.480	8.584	4.104	0	6.194	41.081	2.390	409.121	105,91%	24.168
	• Total Non Program	388.279	417.704	423.416	4.480	8.085	3.605	1.426	5.712	35.137	2.374	395.750	106,99%	27.666
	• Program	3.930	9.391	9.874	-	499	499	1.765	483	5.944	16	13.371	73,84%	(3.498)
	Oto	70.793	83.165	82.609	1.334	1.337	3	1.484	-556	11.816	1.894	87.508	94,40%	(4.899)
	CF 2	1.307.024	1.413.126	1.413.434	21.536	17.450	-4.085	11.692	308	106.410	17.142	1.471.195	96,07%	(57.761)
	Mitraguna & Others	1.211.757	1.314.846	1.315.487	20.403	16.450	-3.952	10.936	641	103.730	15.810	1.361.529	96,62%	(46.042)
	Pensium	95.268	98.280	97.947	1.133	1.000	-133	755	-332	2.680	1.332	109.666	89,31%	(11.719)
Total Pembiayaan		2.396.945	2.675.232	2.688.769	72.647	78.699	6.052	27.678	13.536	291.824	65.163	2.795.258	96,19%	(106.490)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	20-Oct-25	31-Dec-24	30-Sep-25	20-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	508	158	6	23.230	0,41%	0,00%	18,16%	23.224	22.722	23.072			
	Linkage	43	6	6	6	0,19%	0,02%	0,02%	-	(37)	0			
	Local Champion	465	152	-	6.775	0,46%	0,00%	6,62%	6.775	6.311	6.623			
	Value Chain	-	-	-	16.448	0,00%	0,00%	21,68%	16.448	16.448	16.448			
2	MBG	4.441	6.618	6.618	36.774	1,43%	2,06%	11,47%	30.156	32.333	30.156			
	KUR	3.770	5.303	5.303	32.476	1,29%	1,76%	10,78%	27.173	28.706	27.173			
	Non KUR	671	1.315	1.315	4.298	3,45%	6,81%	22,17%	2.983	3.627	2.983			
3	PWG	155	86	86	10.132	0,08%	0,03%	3,26%	10.046	9.977	10.046			
	Cilem	155	-	-	7.764	0,13%	0,00%	3,63%	7.764	7.608	7.764			
	Gadai	-	86	86	2.368	0,00%	0,09%	2,44%	2.282	2.368	2.282			
4	CFG	19.018	22.141	30.183	72.953	1,07%	1,57%	3,78%	42.770	53.935	50.812			
	CF 1	8.456	8.236	11.874	29.477	1,83%	2,33%	5,71%	17.602	21.021	21.241			
	Total Griya	6.832	6.851	10.848	19.823	1,74%	2,54%	4,58%	8.976	12.991	12.972			
	Oto	1.624	1.385	1.027	9.653	2,29%	1,23%	11,69%	8.627	8.030	8.269			
	CF 2	10.562	13.905	18.309	43.476	0,81%	1,30%	3,08%	25.167	32.914	29.571			
	Mitraguna & Others	10.315	13.389	17.929	42.090	0,85%	1,36%	3,20%	24.161	31.775	28.701			
	Pensium	247	516	379	1.386	0,26%	0,39%	1,42%	1.007	1.139	871			
Total Pembiayaan		24.121	29.003	36.893	143.089	1,01%	1,38%	5,32%	106.196	118.967	114.086	1,03%	80,58%	-4,3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	20-Oct-25	31-Dec-24	30-Sep-25	20-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.083	1.738	1.738	6.388	0,88%	1,32%	4,99%	4.650	5.305	4.650			
	Linkage	196	238	238	238	0,86%	0,91%	0,93%	-	42	0			
	Non-Linkage	888	1.500	1.500	1.500	0,89%	1,43%	1,47%	-	612	-			
	Value Chain	-	-	-	4.650	0,00%	0,00%	6,13%	4.650	4.650	4.650			
2	MBG	3.227	4.853	4.916	5.409	1,04%	1,53%	1,69%	493	2.183	557			
	KUR	1.952	4.202	4.295	4.794	0,67%	1,43%	1,59%	498	2.841	592			
	Non KUR	1.274	650	620	615	6,55%	3,21%	3,17%	(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	28.360	1,90%	1,43%	1,47%	780	(5.330)	(9.528)			
	CF 1	5.942	10.689	6.610	7.345	1,28%	1,30%	1,42%	734	1.402	(3.344)			
	Total Griya	5.028	9.344	6.005	6.561	1,28%	1,41%	1,51%	556	1.532	(2.783)			
	Oto	914	1.345	606	784	1,29%	0,73%	0,95%	178	(130)	(561)			
	CF 2	27.748	27.199	20.970	21.015	2,12%	1,48%	1,49%	45	(6.733)	(6.184)			
	Mitraguna & Others	27.082	26.792	20.709	20.754	2,23%	1,57%	1,58%	45	(6.329)	(6.038)			
	Pensium	666	407	262	262	0,03%	0,01%	0,27%	-	(404)	(146)			
Total Pembiayaan		38.001	44.522	34.235	40.266	1,59%	1,28%	1,50%	6.032	2.266	(4.256)	1,45%	3,50%	-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 Sep'25	Growth (1-20 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	19-Oct-25	20-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	314.972	354.485	368.877	349.019	(6.952)	(19.858)	(5.466)	-1,54%	34.047	10,81%	450.944	77,40%	(101.925)
2	Tabungan	2.242.130	2.382.025	2.317.836	2.309.026	(93)	(8.810)	(72.999)	-3,06%	66.895	2,98%	2.474.610	93,31%	(165.584)
3	Deposito	2.798.677	2.330.807	2.971.663	2.956.168	(587.150)	(15.496)	625.360	26,83%	157.491	5,63%	2.810.906	105,17%	145.261
Total		5.355.779	5.067.317	5.658.376	5.614.212	(594.195)	(44.164)	546.896	10,79%	258.434	4,83%	5.736.460	97,87%	(122.248)
CASA		2.557.102	2.736.509	2.686.713	2.658.045	(7.045)	(28.668)	(78.465)	-2,87%	100.943	3,95%	2.925.554	90,86%	(267.509)
(% CASA)		47,74%	54,00%	47,48%	47,34%									
FDR		47,52%	57,34%	51,67%	52,08%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-16 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	15-Oct-25	16-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	113.657	102.557	106.880	107.041		161	4.484	4,37%	(6.615)	-5,82%	146.110	73,26%	(39.069)
2	Giro ISE	31.184	22.084	21.942	21.738		(204)	(346)	-1,57%	(9.446)	-30,29%	50.850	42,75%	(29.112)
3	Tabungan ISE	59.057	61.141	65.606	65.971		365	4.831	7,90%	6.914	11,71%	63.572	103,77%	2.399
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 (1-20 Sep'25)	Pencairan (1-20 Oct'25)	Pencairan MtM	MtD (1-20 Sep'25)	Growth (1-20 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	20-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	188.209	203.028	199.847	-	4.150	-	4.150	-194	-3.181	11.637	227.888	87,70%	(28.042)
	Linkage	19.369	18.269	18.148	-	-	-	-	-149	-122	-1.221	36.648	49,52%	(18.501)
	Non-Linkage	168.841	184.759	181.699	-	4.150	4.150	-45	-3.060	12.859	7.210	191.240	95,01%	(9.541)
	• Local Champion	162.434	175.114	172.092	-	4.150	4.150	764	-3.021	9.659	7.171	173.053	99,44%	(961)
	• Value Chain	6.407	9.645	9.607	-	-	-	-	-809	-38	3.200	18.187	52,82%	(8.580)
2	MBG	159.435	190.490	189.070	2.295	730	-1.565	2.648	-1.421	29.635	2.151	200.150	94,46%	(11.080)
	KUR	151.599	180.617	179.333	2.220	730	-1.490	2.039	-1.284	27.734	2.014	190.276	94,25%	(10.944)
	Non KUR	7.836	9.873	9.737	75	-	-75	610	-136	1.901	136	9.874	98,61%	(137)
3	PWG	252.400	388.637	409.869	54.469	64.710	10.241	26.609	21.232	157.469	43.478	409.178	100,17%	691
	Cilem	111.797	214.823	227.721	21.432	22.147	715	17.569	12.898	115.924	9.249	237.341	95,95%	(9.620)
	Gadai	140.603	173.814	182.148	33.037	42.563	9.526	9.039	8.334	41.545	34.229	171.837	105,00%	10.311
4	CFG	1.944.791	2.123.646	2.124.915	38.663	29.748	-8.915	25.579	1.268	180.124	28.479	2.166.943	98,06%	(42.028)
	CF 1	376.842	389.452	387.145	3.707	1.803	-1.904	-1.567	-2.307	10.303	4.110	414.571	93,38%	(27.426)
	Total Griya	311.852	317.853	315.725	2.387	681	-1.706	0	-2.128	3.873	2.809	330.875	95,42%	(15.150)
	• Total Non Program	308.347	313.763	311.649	2.387	681	-1.706	-1.919	-2.114	3.302	2.795	316.750	98,39%	(5.101)
	• Program	3.505	4.090	4.076	-	-	0	-32	-14	571	14	14.125	28,86%	(10.049)
	Oto	64.990	71.600	71.420	1.320	1.122	-199	-1.567	-179	6.430	1.301	83.696	85,33%	(12.276)
	CF 2	1.567.950	1.734.194	1.737.770	34.956	27.945	-7.011	27.147	3.576	169.820	24.369	1.752.371	99,17%	(14.602)
	Mitraguna & Others	1.383.782	1.541.098	1.545.245	32.300	26.457	-5.843	25.103	4.147	161.463	22.310	1.552.088	99,56%	(6.844)
	Pensiun	184.168	193.097	192.525	2.656	1.488	-1.168	2.043	-571	8.357	2.059	200.283	96,13%	(7.758)
Total Pembiayaan		2.544.835	2.905.802	2.923.700	95.427	99.338	3.911	54.642	17.898	378.865	81.439	3.004.159	97,32%	(80.459)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	20-Oct-25	31-Dec-24	30-Sep-25	20-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.267	859	-	18.126	0,67%	0,00%	9,07%	18.126	16.859	17.267			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	1.267	859	-	15.644	0,75%	0,00%	8,61%	15.644	14.377	14.785			
	Value Chain	-	-	-	2.482	0,00%	0,00%	1,44%	2.482	2.482	2.482			
2	MBG	3.453	5.193	5.193	21.442	2,17%	2,73%	11,34%	16.249	17.989	16.249			
	KUR	2.876	4.782	4.782	19.872	1,90%	2,65%	11,08%	15.090	16.996	15.090			
	Non KUR	577	411	411	1.570	7,36%	4,16%	16,12%	1.159	993	1.159			
3	PWG	-	35	35	16.552	0,00%	0,01%	4,04%	16.517	16.552	16.517			
	Cilem	-	-	-	10.186	0,00%	0,00%	4,47%	10.186	10.186	10.186			
	Gadai	-	35	35	6.366	0,00%	0,02%	3,50%	6.331	6.366	6.331			
4	CFG	19.268	20.967	23.212	50.605	0,99%	1,09%	2,38%	27.394	31.338	29.638			
	CF 1	8.041	7.521	9.455	18.324	2,13%	2,43%	4,73%	8.870	10.284	10.804			
	Total Griya	6.972	6.480	7.025	13.621	2,24%	2,21%	4,31%	6.596	6.649	7.141			
	Oto	1.069	1.041	2.430	4.703	1,64%	3,39%	6,59%	2.273	3.634	3.663			
	CF 2	11.227	13.447	13.757	32.281	0,72%	0,79%	1,86%	18.524	21.054	18.834			
	Mitraguna & Others	11.107	12.744	13.302	30.490	0,80%	0,86%	1,97%	17.188	19.383	17.746			
	Pensiun	120	703	455	1.791	0,07%	0,24%	0,93%	1.336	1.671	1.088			
Total Pembiayaan		23.988	27.054	28.439	106.724	0,94%	0,98%	3,65%	78.285	82.736	79.671	0,93%	74,48%	-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	20-Oct-25	31-Dec-24	30-Sep-25	20-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	9.021	6.999	7.817	8.703	4,79%	3,85%	4,35%	886	(319)	1.703			
	Linkage	24	24	-	2	0,13%	0,01%	0,01%	-	(23)	(23)			
	Non-Linkage	8.997	6.975	7.815	8.701	5,33%	4,23%	4,79%	886	(296)	1.726			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	2.863	1.846	1.696	2.349	1,80%	0,89%	1,24%	653	(514)	503			
	KUR	1.760	1.264	1.181	1.790	1,16%	0,65%	1,00%	608	30	525			
	Non KUR	1.104	582	515	559	14,08%	5,21%	5,74%	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	22.668	0,93%	1,00%	1,07%	1.486	4.544	(38)			
	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	16.176	0,81%	0,87%	0,93%	1.055	3.529	1.283			
	Mitraguna & Others	12.330	14.676	14.664	15.718	0,89%	0,95%	1,02%	1.055	3.388	1.042			
	Pensiun	318	217	458	458	0,01%	0,02%	0,24%	-	141	241			
Total Pembiayaan		30.008	31.551	30.694	33.719	1,18%	1,06%	1,15%	3.025	3.711	2.168	0,96%	16,69%	-0,2%

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-20 Sep'25)	Growth (1-20 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	19-Oct-25	20-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	155.866	153.160	161.865	135.449	18.896	(26.415)	(17.711)	-11,56%	(20.417)	-13,10%	285.035	47,52%	(149.586)
2	Tabungan	1.803.617	1.920.425	1.889.948	1.894.669	73.106	4.722	(25.755)	-1,34%	91.053	5,05%	2.026.162	93,51%	(131.492)
3	Deposito	681.198	781.647	807.383	807.824	(10.210)	440	26.177	3,35%	126.626	18,59%	693.324	116,51%	114.500
Total		2.640.681	2.855.231	2.859.196	2.837.943	81.792	(21.253)	(17.289)	-0,61%	197.262	7,47%	3.004.521	94,46%	(166.578)
CASA		1.959.483	2.073.585	2.051.812	2.030.119	92.002	(21.694)	(43.466)	-2,10%	70.636	3,60%	2.311.197	87,84%	(281.078)
(% CASA)		74,20%	72,62%	71,76%	71,53%									
FDR		99,99%	102,42%	102,94%	103,71%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-16 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	15-Oct-25	16-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	65.610	76.129	84.362	84.398		37	8.269	10,86%	18.789	28,64%	91.492	92,25%	(7.094)
2	Giro ISE	23.758	18.808	22.499	22.105		(393)	3.297	17,53%	(1.653)	-6,96%	39.445	56,04%	(17.340)
3	Tabungan ISE	30.646	47.654	52.096	52.526		430	4.872	10,22%	21.880	71,39%	34.243	153,39%	114.500
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 (1-20 Sep'25)	Pencairan (1-20 Oct'25)	Pencairan MtM	MtD (1-20 Sep'25)	Growth (1-20 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	20-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	80.398	94.643	97.227	-	3.115	3.115	8.098	2.584	16.829	531	105.167	92,45%	(7.940)
	Linkage	14.865	24.357	24.357	-	-	-	5.166	0	9.492	-	25.651	94,95%	(1.294)
	Non-Linkage	65.533	70.286	72.871	-	3.115	3.115	2.932	2.584	7.337	531	79.516	91,64%	(6.645)
	• Local Champion	62.373	66.852	69.456	-	3.115	3.115	2.714	2.604	7.083	511	69.002	100,66%	454
	• Value Chain	3.160	3.434	3.414	-	-	-	218	-20	254	20	10.514	32,47%	(7.099)
2	MBG	368.059	383.874	383.607	5.630	7.045	1.415	2.339	-266	15.549	7.311	411.003	93,33%	(27.396)
	KUR	343.457	358.694	357.741	5.530	6.045	515	2.561	-953	14.284	6.998	384.254	93,10%	(26.513)
	Non KUR	24.602	25.180	25.867	100	1.000	900	-222	687	1.265	313	26.750	96,70%	(883)
3	PWG	200.888	321.425	333.105	51.274	51.783	509	23.304	11.680	132.217	40.103	334.137	99,69%	(1.032)
	Cilem	92.590	174.437	179.965	17.621	13.539	-4.081	15.815	5.528	87.374	8.011	198.310	90,75%	(18.345)
	Gadai	108.298	146.988	153.140	33.654	38.244	4.590	7.489	6.152	44.842	32.092	135.828	112,75%	17.312
4	CFG	1.991.066	2.124.255	2.129.346	34.359	28.174	-6.184	19.608	5.091	138.281	23.083	2.178.372	97,75%	(49.025)
	CF 1	271.158	283.396	283.482	1.477	2.929	1.452	-887	86	12.324	2.843	302.660	93,66%	(19.178)
	Total Griya	236.939	236.200	235.111	1.236	850	-386	0	-1.089	-1.828	1.939	252.612	93,07%	(17.501)
	• Total Non Program	155.508	158.157	157.433	443	850	408	-785	-724	1.925	1.574	162.432	96,92%	(4.999)
	• Program	81.431	78.044	77.678	794	-	-794	154	-365	-3.752	365	90.181	86,14%	(12.502)
	Oto	34.219	47.196	48.371	241	2.079	1.838	-887	1.175	14.152	904	50.048	96,65%	(1.677)
	CF 2	1.719.908	1.840.859	1.845.864	32.882	25.245	-7.637	20.495	5.005	125.957	20.240	1.875.711	98,41%	(29.847)
	Mitraguna & Others	1.474.657	1.580.345	1.585.327	30.255	23.269	-6.986	16.923	4.981	110.670	18.287	1.616.843	98,05%	(31.516)
	Pensiun	245.250	260.513	260.537	2.627	1.977	-651	3.572	24	15.287	1.953	258.868	100,64%	1.669
Total Pembiayaan		2.640.411	2.924.197	2.943.286	91.263	90.118	-1.145	53.349	19.089	302.875	71.029	3.028.679	97,18%	(85.393)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	20-Oct-25	31-Dec-24	30-Sep-25	20-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	602	602	5.184	0,00%	0,64%	5,33%	4.582	5.184	4.581			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	602	602	4.472	0,00%	0,86%	6,14%	3.870	4.472	3.869			
	Value Chain	-	-	-	712	0,00%	0,00%	1,03%	712	712	712			
2	MBG	2.275	6.441	6.441	36.282	0,62%	1,68%	9,46%	29.841	34.007	29.841			
	KUR	1.785	4.983	4.983	31.263	0,52%	1,39%	8,74%	26.280	29.477	26.280			
	Non KUR	489	1.458	1.458	5.020	1,99%	5,79%	19,41%	3.562	4.530	3.562			
3	PWG	10	-	-	14.469	0,00%	0,00%	4,34%	14.469	14.459	14.469			
	Cilem	10	-	-	10.757	0,01%	0,00%	5,98%	10.757	10.747	10.757			
	Gadai	-	-	-	3.712	0,00%	0,00%	2,42%	3.712	3.712	3.712			
4	CFG	19.717	25.753	27.801	62.336	0,99%	1,31%	2,93%	34.535	42.619	36.583			
	CF 1	13.249	13.763	15.216	28.807	4,89%	5,37%	10,16%	13.591	15.559	15.044			
	Total Griya	12.780	13.116	14.475	22.082	5,39%	6,13%	9,39%	7.607	9.302	8.966			
	Oto	469	648	742	6.726	1,37%	1,57%	13,90%	5.984	6.257	6.078			
	CF 2	6.468	11.990	12.585	33.529	0,38%	0,68%	1,82%	20.944	27.061	21.539			
	Mitraguna & Others	5.999	11.313	11.277	30.797	0,41%	0,71%	1,94%	19.520	24.798	19.484			
	Pensiun	470	677	1.308	2.732	0,19%	0,50%	1,05%	1.424	2.262	2.055			
Total Pembiayaan		22.002	32.797	34.844	118.271	0,83%	1,19%	4,02%	83.427	96.269	85.474	0,88%	78,06%	-3,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	20-Oct-25	31-Dec-24	30-Sep-25	20-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	18.159	23.987	23.973	24.785	22,59%	25,33%	25,49%	812	6.626	798			
	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	9.943	5,06%	12,99%	13,64%	812	6.629	798			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	2.573	2.838	2.310	3.155	0,70%	0,60%	0,82%	846	583	317			
	KUR	1.118	1.467	1.018	1.529	0,33%	0,28%	0,43%	511	411	62			
	Non KUR	1.455	1.371	1.292	1.626	5,91%	5,13%	6,29%	334	171	255			
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	23.755	1,29%	1,09%	1,12%	706	(1.912)	1.491			
	CF 1	9.750	9.970	10.411	11.283	3,60%	3,67%	3,98%	872	1.533	1.312			
	Total Griya	9.274	9.581	9.871	10.739	3,91%	4,18%	4,57%	868	1.465	1.158			
	Oto	476	389	540	544	1,39%	1,14%	1,12%	4	68	155			
	CF 2	15.917	12.294	12.639	12.473	0,93%	0,69%	0,68%	(166)	(3.445)	179			
	Mitraguna & Others	14.983	11.599	11.801	11.634	1,02%	0,75%	0,73%	(166)	(3.349)	35			
	Pensiun	934	695	838	838	0,04%	0,03%	0,32%	-	(96)	144			
Total Pembiayaan		46.399	49.090	49.332	51.695	1,76%	1,69%	1,76%	2.363	5.297	2.606	1,83%	-4,10%	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 (1-20 Sep'25	Growth (1-20 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	19-Oct-25	20-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.111.061	1.431.423	1.429.689	1.350.682	74.764	(79.007)	(80.741)	-5,64%	239.620	21,57%	1.322.054	102,17%	28.628
2	Tabungan	4.778.169	5.005.887	4.914.400	4.913.622	85.418	(778)	(92.265)	-1,84%	135.453	2,83%	5.099.763	96,35%	(186.141)
3	Deposito	1.667.902	1.728.824	1.748.010	1.744.579	405	(3.431)	15.756	0,91%	76.677	4,60%	1.686.464	103,45%	58.115
Total		7.557.133	8.166.133	8.092.099	8.008.883	160.587	(83.216)	(157.250)	-1,93%	451.750	5,98%	8.108.281	98,77%	(99.398)
CASA		5.889.231	6.437.309	6.344.090	6.264.304	160.182	(79.786)	(173.005)	-2,69%	375.073	6,37%	6.421.817	97,55%	(157.513)
(% CASA		77,93%	78,83%	78,40%	78,22%									
FDR		79,28%	79,49%	80,30%	81,14%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-16 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	15-Oct-25	16-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	304.377	358.473	362.464	364.092		1.628	5.619	1,57%	59.715	19,62%	385.505	94,45%	(21.413)
2	Giro ISE	93.275	92.040	103.379	104.118		739	12.079	13,12%	10.844	11,63%	142.601	73,01%	(38.482)
3	Tabungan ISE	174.173	212.269	205.060	205.942		882	(6.327)	-2,98%	31.768	18,24%	185.227	111,18%	20.715
4	Deposito ISE	36.929	54.165	54.025	54.032		7	(133)	-0,25%	17.103	46,31%	57.677	93,68%	(3.645)
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 (1-20 Sep'25)	Pencairan (1-20 Oct'25)	Pencairan MtM	MtD (1-20 Sep'25	Growth (1-20 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	20-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	824.608	816.665	796.184	4.150	3.850	-	-4.795	-20.481	-28.423	24.331	878.745	90,60%	(82.561)
	Linkage	583.855	553.306	551.079	-	-	-	-5.029	-2.227	-32.776	2.227	607.246	90,75%	(56.167)
	Non-Linkage	240.753	263.359	245.105	4.150	3.850	-300	234	-18.253	4.353	22.103	271.499	90,28%	(26.393)
	• Local Champion	177.655	195.105	175.578	3.000	500	-2.500	1.257	-19.347	-1.896	19.847	186.853	94,06%	(11.095)
	• Value Chain	63.098	68.253	69.347	1.150	3.350	2.200	-1.023	1.093	6.249	2.257	84.646	81,93%	(15.299)
2	MBG	1.025.144	1.045.933	1.041.641	21.717	16.376	-5.341	2.841	-4.292	16.497	20.668	1.115.685	93,36%	(74.044)
	KUR	965.396	986.476	982.744	20.266	16.031	-4.235	2.859	-3.732	17.347	19.763	1.051.405	93,47%	(68.661)
	Non KUR	59.748	59.457	58.898	1.451	345	-1.106	-18	-560	-850	905	64.280	91,63%	(5.383)
3	PWG	255.819	477.283	507.579	73.635	82.942	9.308	46.636	30.296	251.760	52.646	525.365	96,61%	(17.786)
	Cilem	149.863	330.427	351.372	37.773	31.117	-6.656	38.110	20.945	201.508	10.172	365.836	96,05%	(14.465)
	Gadai	105.956	146.856	156.207	35.862	51.825	15.963	8.526	9.351	50.252	42.474	159.528	97,92%	(3.321)
4	CFG	3.885.901	4.151.068	4.152.659	71.986	58.032	-13.953	38.714	1.591	266.758	56.441	4.283.662	96,94%	(131.002)
	CF 1	838.535	895.893	897.583	8.961	11.893	2.932	1.926	1.690	59.048	10.203	905.413	99,14%	(7.830)
	Total Griya	595.912	602.650	603.921	2.535	5.544	3.010	0	1.271	8.009	4.273	629.412	95,95%	(25.491)
	• Total Non Program	435.065	452.121	453.844	2.376	5.226	2.850	-4.251	1.724	18.780	3.502	449.863	100,89%	3.981
	• Program	160.848	150.530	150.077	159	318	160	-1.380	-453	-10.771	771	179.549	83,59%	(29.473)
	Oto	242.622	293.243	293.662	6.427	6.349	-78	1.926	419	51.040	5.930	276.000	106,40%	17.662
	CF 2	3.047.367	3.255.175	3.255.076	63.024	46.140	-16.885	36.788	-99	207.709	46.238	3.378.249	96,35%	(123.173)
	Mitraguna & Others	2.497.673	2.696.677	2.699.474	57.364	42.935	-14.430	33.940	2.797	201.801	40.137	2.799.668	96,42%	(100.194)
	Pensiun	549.694	558.498	555.602	5.660	3.205	-2.455	2.848	-2.896	5.908	6.101	578.581	96,03%	(22.979)
Total Pembiayaan		5.991.472	6.490.949	6.498.064	171.487	161.201	-10.286	83.397	7.115	506.591	154.085	6.803.457	95,51%	(305.393)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	20-Oct-25	31-Dec-24	30-Sep-25	20-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.291	435	250	67.203	0,16%	0,03%	8,44%	66.953	65.912	66.768			
	Linkage	-	-	-	52.746	0,00%	0,00%	9,57%	52.746	52.746	52.746			
	Local Champion	1.291	435	250	11.919	0,54%	0,10%	4,86%	11.669	10.628	11.485			
	Value Chain	-	-	-	2.538	0,00%	0,00%	1,44%	2.538	2.538	2.538			
2	MBG	11.476	21.446	21.446	66.645	1,12%	2,05%	6,40%	45.199	55.170	45.199			
	KUR	9.838	17.677	17.677	57.877	1,02%	1,79%	5,89%	40.200	48.040	40.200			
	Non KUR	1.638	3.769	3.769	8.768	2,74%	6,34%	14,89%	4.999	7.130	4.999			
3	PWG	124	155	155	15.468	0,05%	0,03%	3,05%	15.313	15.344	15.313			
	Cilem	118	-	-	11.070	0,08%	0,00%	3,15%	11.070	10.952	11.070			
	Gadai	7	155	155	4.398	0,01%	0,11%	2,82%	4.243	4.392	4.243			
4	CFG	59.411	64.056	71.220	135.775	1,53%	1,72%	3,27%	64.555	76.364	71.719			
	CF 1	35.165	40.591	42.144	72.551	4,19%	4,70%	8,08%	30.406	37.386	31.960			
	Total Griya	29.490	29.495	31.633	42.072	4,95%	5,25%	6,97%	10.439	12.582	12.577			
	Oto	5.675	11.095	10.511	30.479	2,34%	3,58%	10,38%	19.968	24.804	19.383			
	CF 2	24.246	23.465	29.076	63.224	0,80%	0,89%	1,94%	34.149	38.978	39.759			
	Mitraguna & Others	22.605	22.227	26.760	53.604	0,91%	0,99%	1,99%	26.844	31.000	31.378			
	Pensiun	1.642	1.239	2.316	9.620	0,30%	0,41%	1,73%	7.304	7.978	8.381			
Total Pembiayaan		72.302	86.092	93.072	285.091	1,21%	1,43%	4,39%	192.019	212.789	198.999	1,24%	71,70%	-3,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	20-Oct-25	31-Dec-24	30-Sep-25	20-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.722	372	1.122	6.358	0,21%	0,14%	0,80%	5.236	4.636	5.986			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	1.722	372	1.122	372	0,72%	0,43%	0,15%	(750)	(1.350)	(0)			
	Value Chain	-	-	-	5.986	0,00%	0,00%	3,41%	5.986	5.986	5.986			
2	MBG	18.877	21.722	21.749	23.272	1,84%	2,08%	2,23%	1.523	4.395	1.550			
	KUR	14.751	17.344	16.970	18.263	1,53%	1,72%	1,86%	1.293	3.512	919			
	Non KUR	4.126	4.378	4.778	5.009	6,91%	8,04%	8,50%	231	883	631			
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	74.475	1,31%	1,74%	1,79%	2.091	23.762	55			
	CF 1	15.203	26.703	26.269	27.418	1,81%	2,93%	3,05%	1.149	12.215	715			
	Total Griya	12.941	23.250	22.853	23.782	2,17%	3,79%	3,94%	929	10.841	532			
	Oto	2.262	3.453	3.416	3.636	0,93%	1,16%	1,24%	220	1.374	183			
	CF 2	35.510	47.717	46.115	47.057	1,17%	1,42%	1,45%	942	11.547	(660)			
	Mitraguna & Others	25.071	43.487	43.079	44.022	1,00%	1,60%	1,63%	943	18.951	534			
	Pensiun	10.439	4.229	3.036	3.035	0,17%	0,05%	0,55%	(1)	(7.404)	(1.194)			
Total Pembiayaan		71.311	96.521	95.261	104.111	1,19%	1,47%	1,60%	8.849	32.800	7.590	1,16%	27,47%	-0,4%

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 (1-20 Sep'25	Growth (1-20 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	19-Oct-25	20-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	74.169	145.287	53.547	53.884	96.995	337	(91.404)	-62,91%	(20.286)	-27,35%	191.624	28,12%	(137.740)
2	Tabungan	1.786.724	1.931.767	1.902.820	1.918.759	83.206	15.939	(13.008)	-0,67%	132.035	7,39%	1.986.732	96,58%	(67.973)
3	Deposito	649.060	652.346	616.421	617.010	(58.204)	590	(35.336)	-5,42%	(32.050)	-4,94%	661.233	93,31%	(44.222)
Total		2.509.954	2.729.400	2.572.787	2.589.653	121.998	16.866	(139.747)	-5,12%	79.699	3,18%	2.839.589	91,20%	(249.935)
CASA		1.860.893	2.077.054	1.956.367	1.972.643	180.202	16.276	(104.411)	-5,03%	111.750	6,01%	2.178.356	90,56%	(205.713)
(% CASA		74,14%	76,10%	76,04%	76,17%									
FDR		125,36%	125,72%	134,28%	133,41%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-16 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	15-Oct-25	16-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	42.839	42.529	43.594	43.901		307	1.372	3,23%	1.062	2,48%	77.787	56,44%	(33.886)
2	Giro ISE	4.948	6.771	7.691	7.730		38	959	14,16%	2.781	56,21%	26.129	29,58%	(18.400)
3	Tabungan ISE	31.691	31.549	31.694	31.962		269	414	1,31%	271	0,86%	36.548	87,45%	(4.586)
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 (1-20 Sep'25)	Pencairan (1-20 Oct'25)	Pencairan MtM	MtD (1-20 Sep'25	Growth (1-20 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	20-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	184.570	248.282	243.513	2.150	500	-1.650	765	-4.770	58.943	5.270	212.093	114,81%	31.419
	Linkage	86.431	111.788	111.446	-	-	-	-511	-342	25.016	342	98.602	113,03%	12.845
	Non-Linkage	98.139	136.494	132.066	2.150	500	-1.650	1.275	-4.428	33.927	4.928	113.492	116,37%	18.575
	• Local Champion	98.139	136.494	132.066	2.150	500	-1.650	1.275	-4.428	33.927	4.928	110.796	119,20%	21.270
	• Value Chain	-	-	-	-	-	-	0	0	0	-	2.696	0,00%	(2.696)
2	MBG	446.877	444.499	442.543	7.200	6.355	-845	158	-1.956	-4.334	8.311	495.033	89,40%	(52.490)
	KUR	419.345	419.115	417.842	6.710	6.255	-455	-30	-1.273	-1.503	7.528	465.091	89,84%	(47.249)
	Non KUR	27.532	25.384	24.701	490	100	-390	188	-683	-2.831	783	29.942	82,50%	(5.241)
3	PWG	258.833	378.993	400.489	60.546	71.953	-494	11.407	15.132	21.496	50.457	395.272	101,32%	5.218
	Cilem	127.522	210.337	220.825	18.827	20.658	1.831	9.447	10.489	93.304	10.170	234.083	94,34%	(13.258)
	Gadai	131.312	168.656	179.664	41.719	51.295	9.576	5.685	11.008	48.352	40.287	161.188	111,46%	18.476
4	CFG	2.256.170	2.359.595	2.368.247	36.880	36.386	-494	23.227	8.652	112.078	27.734	2.449.238	96,69%	(80.991)
	CF 1	461.418	465.546	467.611	3.378	4.667	1.289	3.166	2.065	6.193	2.601	492.211	95,00%	(24.600)
	Total Griya	417.205	392.967	392.933	941	1.415	474	0	-34	-24.272	1.449	431.436	91,08%	(38.503)
	• Total Non Program	64.148	57.248	58.100	941	1.100	159	-166	852	-6.048	248	70.434	82,49%	(12.334)
	• Program	353.058	335.719	334.833	-	315	315	-2.103	-885	-18.225	1.201	361.002	92,75%	(26.169)
	Oto	44.213	72.579	74.678	2.437	3.251	814	3.166	2.099	30.465	1.152	60.775	122,88%	13.903
	CF 2	1.794.752	1.894.050	1.900.636	33.503	31.720	-1.783	20.061	6.587	105.885	25.133	1.957.027	97,12%	(56.391)
	Mitraguna & Others	1.323.695	1.418.274	1.423.257	29.760	24.518	-5.242	19.276	4.982	99.561	19.536	1.471.843	96,70%	(48.586)
	Pensium	471.056	475.775	477.380	3.743	7.202	3.459	785	1.604	6.323	5.597	485.184	98,39%	(7.805)
Total Pembiayaan		3.146.451	3.431.370	3.454.792	106.776	115.194	8.418	39.282	23.423	308.342	91.771	3.551.637	97,27%	(96.844)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	20-Oct-25	31-Dec-24	30-Sep-25	20-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	192	346	348	49.122	0,10%	0,14%	20,17%	48.773	48.930	48.776			
	Linkage	-	-	-	42.935	0,00%	0,00%	38,52%	42.935	42.935	42.935			
	Local Champion	192	346	348	6.187	0,20%	0,26%	4,68%	5.839	5.995	5.841			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	4.879	8.879	8.879	43.969	1,09%	2,00%	9,94%	35.089	39.090	35.089			
	KUR	3.627	6.968	6.968	39.272	0,86%	1,66%	9,40%	32.304	35.645	32.304			
	Non KUR	1.252	1.912	1.912	4.697	4,55%	7,53%	19,01%	2.785	3.445	2.785			
3	PWG	275	-	-	18.140	0,11%	0,00%	4,53%	18.140	17.865	18.140			
	Cilem	275	-	-	14.058	0,22%	0,00%	6,37%	14.058	13.783	14.058			
	Gadai	-	-	-	4.082	0,00%	0,00%	2,27%	4.082	4.082	4.082			
4	CFG	67.344	65.935	65.418	147.496	2,98%	2,77%	6,23%	82.078	80.153	81.562			
	CF 1	43.373	45.604	41.883	71.041	9,40%	9,00%	15,19%	29.158	27.668	25.437			
	Total Griya	41.791	43.704	40.502	62.355	10,02%	10,31%	15,87%	21.853	20.564	18.651			
	Oto	1.583	1.900	1.381	8.687	3,58%	1,90%	11,63%	7.305	7.104	6.787			
	CF 2	23.971	20.331	23.535	76.455	1,34%	1,24%	4,02%	52.920	52.485	56.124			
	Mitraguna & Others	22.208	19.274	21.338	71.817	1,68%	1,50%	5,05%	50.479	49.610	52.543			
	Pensium	1.763	1.057	2.197	4.638	0,37%	0,46%	0,97%	2.441	2.875	3.581			
Total Pembiayaan		72.690	75.160	74.645	258.727	2,31%	2,18%	7,49%	184.081	186.037	183.567	2,29%	69,37%	-5,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	20-Oct-25	31-Dec-24	30-Sep-25	20-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	35.691	34.047	33.082	33.082	19,34%	13,32%	13,59%	-	(2.609)	(965)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	35.691	34.047	33.082	33.082	36,37%	24,24%	25,05%	-	(2.609)	(965)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	3.530	7.067	7.844	8.914	0,79%	1,76%	2,01%	1.070	5.384	1.847			
	KUR	2.493	5.296	5.912	6.633	0,59%	1,41%	1,59%	722	4.141	1.338			
	Non KUR	1.037	1.772	1.932	2.281	3,77%	7,61%	9,23%	349	1.244	509			
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	135.218	4,40%	5,70%	5,71%	612	35.949	1.853			
	CF 1	73.505	93.594	94.608	95.929	15,93%	20,32%	20,51%	1.321	22.424	2.335			
	Total Griya	73.052	92.636	92.989	94.079	17,51%	23,66%	23,94%	1.090	21.027	1.442			
	Oto	453	957	1.619	1.850	1,03%	2,23%	2,48%	232	1.397	893			
	CF 2	25.764	39.771	39.998	39.289	1,44%	2,11%	2,07%	(709)	13.525	(482)			
	Mitraguna & Others	22.415	37.485	37.920	37.440	1,69%	2,67%	2,63%	(480)	15.025	(45)			
	Pensium	3.349	2.886	2.078	1.849	0,11%	0,06%	0,39%	(229)	(1.500)	(437)			
Total Pembiayaan		138.673	174.663	175.716	177.413	4,41%	5,12%	5,14%	1.697	38.739	2.749	4,06%	20,86%	-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)