

REGION 2 MEDAN

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-30 Sep'25	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	Giro	1.894.366	2.328.695	2.218.839	2.210.065	172.313	(8.774)	(118.630)	-5,09%	315.699	16,67%	2.611.857	84,62%	(401.792)
2	Tabungan	12.343.531	13.042.959	12.872.316	12.879.578	271.345	7.262	(163.380)	-1,25%	536.048	4,34%	13.533.489	95,17%	(653.910)
3	Deposito	6.674.579	6.472.474	7.195.198	7.191.621	(674.761)	(3.577)	719.147	11,11%	517.042	7,75%	6.742.224	106,67%	449.397
Total		20.912.476	21.844.127	22.286.353	22.281.264	(231.104)	(5.089)	437.137	2,00%	1.368.789	6,55%	22.887.570	97,35%	(606.305)
CASA		14.237.897	15.371.654	15.091.155	15.089.644	443.657	(1.512)	(282.010)	-1,83%	851.747	5,98%	16.145.346	93,46%	(1.055.702)
(% CASA		68,08%	70,37%	67,71%	67,72%									
FDR		79,95%	84,36%	83,03%	83,05%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-15 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	14-Oct-25	15-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	605.893	665.943	684.754	684.154		(600)	18.211	2,73%	78.261	12,92%	778.851	87,84%	(94.697)
2	Giro ISE	190.259	177.334	196.385	194.935		(1.450)	17.602	9,93%	4.676	2,46%	295.220	66,03%	(100.284)
3	Tabungan ISE	335.051	398.841	398.627	399.490		864	649	0,16%	64.439	19,23%	358.882	111,32%	40.608
4	Deposito ISE	80.583	89.769	89.743	89.729		(14)	(40)	-0,04%	9.146	11,35%	124.749	71,93%	(35.021)
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 (1-16 Sep'25)	Pencairan (1-16 Oct'25)	Pencairan MtM	MtD (1-30 Sep'25	Growth (1-16 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	16-Oct-25						MtD	YtD		Posisi	Penc.	Gap
1	SME	1.400.748	1.493.922	1.476.864	2.050	4.685		2.635	7.439	-17.058	76.116	21.743	1.574.348	93,81%	(97.484)
	Linkage	727.269	733.848	733.360		-		-	-1.128	-488	6.091	488	802.869	91,34%	(69.509)
	Non-Linkage	673.478	760.073	743.504	2.050	4.685		2.635	8.566	-16.570	70.025	21.255	771.478	96,37%	(27.975)
	• Local Champion	584.102	652.234	635.849	2.050	2.970		920	6.671	-16.386	51.747	19.356	630.563	100,84%	5.286
	• Value Chain	89.377	107.839	107.655	-	1.715		1.715	1.895	-184	18.278	1.899	140.915	76,40%	(33.260)
2	MBG	2.310.331	2.385.432	2.381.712	31.677	29.976		-1.701	8.003	-3.720	71.381	33.696	2.573.446	92,55%	(191.734)
	KUR	2.171.167	2.246.224	2.242.868	29.736	28.471		-1.265	7.504	-3.356	71.701	31.827	2.421.114	92,64%	(178.245)
	Non KUR	139.164	139.208	138.844	1.941	1.505		-436	499	-364	-320	1.869	152.332	91,15%	(13.488)
3	PWG	1.161.081	1.866.245	1.954.998	205.744	265.662		59.918	122.601	88.753	793.917	176.910	1.989.358	98,27%	(34.360)
	Cilem	604.524	1.135.825	1.196.792	79.429	99.807		20.378	89.157	60.967	592.268	38.840	1.265.111	94,60%	(68.319)
	Gadai	556.557	730.420	758.206	126.315	165.855		39.540	33.444	27.786	201.649	138.069	724.247	104,69%	33.959
4	CFG	11.847.954	12.681.951	12.690.397	149.373	146.851		-2.522	113.015	8.447	842.443	138.404	13.046.039	97,27%	(355.642)
	CF 1	2.410.954	2.544.548	2.549.843	17.182	26.027		8.845	-3.167	5.295	138.888	20.732	2.611.485	97,64%	(61.643)
	Total Griya	1.954.117	1.976.765	1.979.739	8.981	13.982		5.001	-7.290	2.973	25.622	11.009	2.053.457	96,41%	(73.718)
	• Total Non Program	1.351.346	1.398.993	1.402.899	8.189	13.007		4.819	-5.694	3.907	51.553	9.101	1.395.228	100,55%	7.671
	• Program	602.771	577.773	576.839	792	975		183	-1.596	-933	-25.932	1.908	658.228	87,64%	(81.389)
	Oto	456.837	567.782	570.104	8.201	12.045		3.844	4.122	2.321	113.267	9.724	558.028	102,16%	12.075
	CF 2	9.437.000	10.137.403	10.140.555	132.191	120.824		-11.367	116.182	3.152	703.555	117.672	10.434.554	97,18%	(293.999)
	Mitraguna & Others	7.891.563	8.551.240	8.560.169	120.276	110.324		-9.951	106.179	8.929	668.606	101.395	8.801.971	97,25%	(241.802)
	Pensiun	1.545.436	1.586.163	1.580.385	11.915	10.499		-1.416	10.004	-5.777	34.949	16.277	1.632.583	96,80%	(52.197)
Total Pembiayaan		16.720.113	18.427.549	18.503.971	388.844	447.174		58.330	251.058	76.422	1.783.858	370.752	19.183.190	96,46%	(679.218)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	16-Oct-25	31-Dec-24	30-Sep-25	16-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	3.258	2.400	1.207	12.679	0,23%	0,08%	0,86%	11.473	9.421	10.279			
	Linkage	43	6	6	6	0,01%	0,00%	0,00%	-	(37)	0			
	Local Champion	3.215	2.394	1.201	12.542	0,48%	0,16%	1,69%	11.341	9.327	10.148			
	Value Chain	-	-	-	131				131	131	131			
2	MBG	26.523	51.914	48.577	158.647	1,15%	2,04%	6,66%	110.070	132.123	106.733			
	KUR	21.896	41.598	39.713	140.153	1,01%	1,77%	6,25%	100.440	118.257	98.555			
	Non KUR	4.627	10.316	8.864	18.494	3,33%	6,37%	13,32%	9.630	13.866	8.178			
3	PWG	565	6.680	277	52.180	0,05%	0,01%	2,67%	51.904	51.616	45.500			
	Cilem	558	6.649	-	36.761	0,09%	0,00%	3,07%	36.761	36.203	30.112			
	Gadai	7	31	277	15.419	0,00%	0,04%	2,03%	15.142	15.412	15.388			
4	CFG	184.758	198.852	217.834	401.926	1,56%	1,72%	3,17%	184.093	217.169	203.074			
	CF 1	108.284	115.714	120.573	184.107	4,49%	4,74%	7,22%	63.534	75.823	68.393			
	Total Griya	97.865	99.646	104.482	140.156	5,01%	5,29%	7,08%	35.674	42.291	40.510			
	Oto	10.419	16.068	16.090	43.951	2,28%	2,83%	7,71%	27.861	33.532	27.883			
	CF 2	76.474	83.138	97.261	217.819	0,81%	0,96%	2,15%	120.558	141.345	134.682			
	Mitraguna & Others	72.232	78.946	90.607	193.135	0,92%	1,06%	2,26%	102.528	120.902	114.189			
	Pensiun	4.241	4.191	6.654	24.684	0,27%	0,42%	1,56%	18.030	20.443	20.493			
Total Pembiayaan		215.104	259.846	267.894	625.432	1,29%	1,45%	3,38%	357.538	410.329	365.586	1,30%	61,51%	-2,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	16-Oct-25	31-Dec-24	30-Sep-25	16-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	65.676	67.143	67.732	67.576	4,69%	4,53%	4,58%	(155)	1.900	433			
	Linkage	15.065	15.105	15.082	15.082	2,07%	2,06%	2,06%	-	16	(23)			
	Non-Linkage	50.611	52.039	52.650	52.495	7,51%	6,93%	7,06%	(155)	1.884	456			
	Value Chain	-	-	-	-				-	-	-			
2	MBG	31.069	38.326	38.514	40.691	1,34%	1,61%	1,71%	2.177	9.622	2.365			
	KUR	22.074	29.574	29.377	31.353	1,02%	1,31%	1,40%	1.977	9.279	1.780			
	Non KUR	8.995	8.752	9.137	9.337	6,46%	6,56%	6,73%	201	342	585			
3	PWG	184	234	191	314	0,02%	0,01%	0,02%	124	130	80			
	Cilem	-	43	-	124	0,00%	0,00%	0,01%	124	124	80			
	Gadai	184	191	191	191	0,03%	0,03%	0,03%	-	6	-			
4	CFG	227.463	290.644	278.802	281.089	1,92%	2,20%	2,21%	2.286	53.626	(9.555)			
	CF 1	109.876	148.769	143.958	145.962	4,56%	5,66%	5,72%	2.005	36.087	(2.807)			
	Total Griya	105.089	141.842	137.329	138.752	5,38%	6,95%	7,01%	1.423	33.662	(3.090)			
	Oto	4.786	6.928	6.629	7.211	1,05%	1,17%	1,26%	581	2.424	283			
	CF 2	117.587	141.874	134.844	135.126	1,25%	1,33%	1,33%	282	17.539	(6.748)			
	Mitraguna & Others	101.881	134.039	128.172	128.684	1,29%	1,50%	1,50%	512	26.803	(5.355)			
	Pensiun	15.706	7.835	6.673	6.442	0,09%	0,04%	0,41%	(230)	(9.263)	(1.393)			
Total Pembiayaan		324.392	396.347	385.238	389.670	1,94%	2,09%	2,11%	4.432	65.278	(6.677)	1,81%	13,83%	-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	1

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 Sep'25)	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	Giro	238.297	244.340	225.484	228.384	(11.391)	2.900	(15.956)	-6,53%	(9.913)	-4,16%	362.201	63,05%	(133.817)
2	Tabungan	1.732.891	1.802.856	1.806.012	1.801.123	29.707	(4.889)	(1.733)	-0,10%	68.232	3,94%	1.946.222	92,54%	(145.100)
3	Deposito	877.742	978.850	1.000.679	1.000.591	(19.602)	(87)	21.741	2,22%	122.849	14,00%	890.297	112,39%	110.294
Total		2.848.930	3.026.046	3.032.174	3.030.098	(1.285)	(2.076)	4.052	0,13%	181.168	6,36%	3.198.720	94,73%	(168.622)
CASA		1.971.188	2.047.196	2.031.496	2.029.507	18.317	(1.989)	(17.689)	-0,86%	58.319	2,96%	2.308.423	87,92%	(278.916)
(% CASA)		69,19%	67,65%	67,00%	66,98%									
FDR		84,13%	88,41%	88,61%	88,67%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-15 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	14-Oct-25	15-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	79.410	86.255	87.789	86.854		(934)	599	0,69%	7.444	9,37%	112.606	77,13%	(25.752)
2	Giro ISE	37.094	37.631	40.780	39.425		(1.355)	1.794	4,77%	2.331	6,29%	57.195	68,93%	(17.770)
3	Tabungan ISE	39.484	46.229	44.614	45.034		421	(1.195)	-2,58%	5.551	14,06%	44.107	102,10%	927
4	Deposito ISE	2.833	2.395	2.395	2.395		0	0	0,00%	(438)	-15,47%	11.305	21,18%	(8.910)
5	CIF ISE	2.097	2.237	2.253	2.253		0	16	0,72%	156	7,44%		0,00%	2.253

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-16 Sep'25)	Pencairan (1-16 Oct'25)	Pencairan MtM	MtD (1-16 Sep'25)	Growth (1-16 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	16-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	122.962	131.303	128.233	1.000	1.685	685	3.565	-3.069	5.271	4.754	150.454	85,23%	(22.220)
	Linkage	22.750	26.128	25.640	-	-	-	-604	-488	2.890	488	34.722	73,84%	(9.082)
	Non-Linkage	100.212	105.175	102.593	1.000	1.685	685	4.169	-2.582	2.381	4.267	115.732	88,65%	(13.138)
	• Local Champion	83.501	78.669	76.164	1.000	1.320	320	660	-2.505	-7.337	3.825	90.858	83,83%	(14.694)
	• 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	320.409	4.270	4.465	195	17	-226	9.593	4.691	351.574	91,14%	(31.164)
	KUR	291.370	301.323	301.111	4.045	4.125	80	75	-213	9.741	4.338	330.088	91,22%	(28.977)
	Non KUR	19.446	19.312	19.299	225	340	115	-59	-14	-148	354	21.486	89,82%	(2.187)
3	PWG	193.140	299.908	311.034	27.842	38.116	10.274	10.921	11.127	117.894	26.989	325.406	95,58%	(14.372)
	Cilem	122.752	205.802	214.585	11.009	16.589	5.580	8.216	8.783	91.834	7.805	229.541	93,48%	(14.956)
	Gadai	70.389	94.106	96.449	16.834	21.527	4.694	2.705	2.343	26.060	19.184	95.865	100,61%	584
4	CFG	1.770.026	1.923.386	1.927.044	21.007	22.756	1.750	13.176	3.657	157.017	19.099	1.967.825	97,93%	(40.781)
	CF 1	463.002	510.260	514.978	4.551	8.386	3.836	1.484	4.718	51.977	3.668	496.629	103,69%	18.349
	Total Griya	392.209	427.095	432.476	3.555	7.369	3.814	0	5.381	40.267	1.988	409.121	105,71%	23.355
	• Total Non Program	388.279	417.704	422.600	3.555	6.870	3.315	1.426	4.896	34.321	1.975	395.750	106,78%	26.850
	• Program	3.930	9.391	9.876	-	499	499	1.765	485	5.946	14	13.371	73,86%	(3.495)
	Oto	70.793	83.165	82.502	995	1.017	22	1.484	-663	11.709	1.680	87.508	94,28%	(5.006)
	CF 2	1.307.024	1.413.126	1.412.065	16.456	14.370	-2.086	11.692	-1.061	105.041	15.431	1.471.195	95,98%	(59.130)
	Mitraguna & Others	1.211.757	1.314.846	1.314.196	15.323	13.590	-1.733	10.936	-650	102.439	14.241	1.361.529	96,52%	(47.333)
	Pensium	95.268	98.280	97.869	1.133	780	-353	755	-410	2.602	1.190	109.666	89,24%	(11.797)
Total Pembiayaan		2.396.945	2.675.232	2.686.721	54.119	67.022	12.903	27.678	11.488	289.776	55.534	2.795.258	96,12%	(108.538)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	16-Oct-25	31-Dec-24	30-Sep-25	16-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	508	158	6	3.735	0,41%	0,00%	2,91%	3.729	3.227	3.577			
	Linkage	43	6	6	6	0,19%	0,02%	0,02%	-	(37)	0			
	Local Champion	465	152	-	3.729	0,46%	0,00%	3,64%	3.729	3.265	3.577			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	4.441	6.618	6.618	25.845	1,43%	2,06%	8,07%	19.227	21.404	19.227			
	KUR	3.770	5.303	5.303	22.916	1,29%	1,76%	7,61%	17.613	19.146	17.613			
	Non KUR	671	1.315	1.315	2.929	3,45%	6,81%	15,18%	1.614	2.258	1.614			
3	PWG	155	86	86	7.525	0,08%	0,03%	2,42%	7.439	7.370	7.439			
	Cilem	155	-	-	5.950	0,13%	0,00%	2,77%	5.950	5.795	5.950			
	Gadai	-	86	86	1.575	0,00%	0,09%	1,63%	1.489	1.575	1.489			
4	CFG	19.018	22.141	30.183	65.732	1,07%	1,57%	3,41%	35.549	46.715	43.592			
	CF 1	8.456	8.236	11.874	21.554	1,83%	2,33%	4,19%	9.680	13.098	13.318			
	Total Griya	6.832	6.851	10.848	15.167	1,74%	2,54%	3,51%	4.319	8.335	8.315			
	Oto	1.624	1.385	1.027	6.388	2,29%	1,23%	7,74%	5.361	4.764	5.003			
	CF 2	10.562	13.905	18.309	44.178	0,81%	1,30%	3,13%	25.869	33.616	30.273			
	Mitraguna & Others	10.315	13.389	17.929	42.631	0,85%	1,36%	3,24%	24.702	32.316	29.242			
	Pensium	247	516	379	1.547	0,26%	0,39%	1,58%	1.168	1.300	1.032			
Total Pembiayaan		24.121	29.003	36.893	102.838	1,01%	1,38%	3,83%	65.945	78.717	73.835	1,03%	73,01%	-2,8%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	16-Oct-25	31-Dec-24	30-Sep-25	16-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.083	1.738	1.738	1.738	0,88%	1,32%	1,36%	-	655	0			
	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%	1,46%	-	612	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	3.227	4.853	4.916	5.409	1,04%	1,53%	1,69%	494	2.183	557			
	KUR	1.952	4.202	4.295	4.794	0,67%	1,43%	1,59%	499	2.842	592			
	Non KUR	1.274	650	620	615	6,55%	3,21%	3,19%	(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	28.322	1,90%	1,43%	1,47%	741	(5.369)	(9.566)			
	CF 1	5.942	10.689	6.610	7.305	1,28%	1,30%	1,42%	695	1.363	(3.384)			
	Total Griya	5.028	9.344	6.005	6.521	1,28%	1,41%	1,51%	516	1.493	(2.823)			
	Oto	914	1.345	606	784	1,29%	0,73%	0,95%	178	(130)	(561)			
	CF 2	27.748	27.199	20.970	21.017	2,12%	1,48%	1,49%	46	(6.732)	(6.182)			
	Mitraguna & Others	27.082	26.792	20.709	20.755	2,23%	1,57%	1,58%	46	(6.327)	(6.036)			
	Pensium	666	407	262	262	0,03%	0,01%	0,27%	-	(404)	(146)			
Total Pembiayaan		38.001	44.522	34.235	35.578	1,59%	1,28%	1,32%	1.344	(2.422)	(8.944)	1,45%	-9,13%	0,1%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	2.638.930	2.808.415	3.038.503	399.573	
2	Contribution Margin	84.556	121.560	93.677	9.121	-10,8%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,87	3,17	3,13	(0,03)	0,26
CIF Payroll	20.080	19.145	22.023	2.878	1.943

AREA MEDAN KOTA

Pilih Area

Kelas Outlet

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-16 Sep'25)	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	Giro	314.972	354.485	356.286	348.674	(6.952)	(7.612)	(5.811)	-1,64%	33.702	10,70%	450.944	77,32%	(102.270)
2	Tabungan	2.242.130	2.382.025	2.312.284	2.329.766	(93)	17.482	(52.258)	-2,19%	87.636	3,91%	2.474.610	94,15%	(144.844)
3	Deposito	2.798.677	2.330.807	3.013.919	3.011.586	(587.150)	(2.333)	680.778	29,21%	212.909	7,61%	2.810.906	107,14%	200.679
	Total	5.355.779	5.067.317	5.682.489	5.690.026	(594.195)	7.537	622.709	12,29%	334.247	6,24%	5.736.460	99,19%	(46.434)
	CASA	2.557.102	2.736.509	2.668.570	2.678.440	(7.045)	9.870	(58.069)	-2,12%	121.338	4,75%	2.925.554	91,55%	(247.114)
	(%) CASA	47,74%	54,00%	46,96%	47,07%									
	FDR	47,52%	57,34%	51,40%	51,34%									

Kinerja ISE

No.	Segmen/Produk	Posisi				Growth (1-15 Oct'25)						Target Oct'25		
		31-Dec-24	30-Sep-25	14-Oct-25	15-Oct-25	DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap	
1	DPK ISE	113.657	102.557	106.734	106.880	146	4.323	4,22%	(6.776)	-5,96%	146.110	73,15%	(39.230)	
2	Giro ISE	31.184	22.084	22.087	21.942	(145)	(143)	-0,65%	(9.242)	-29,64%	50.850	43,15%	(28.908)	
3	Tabungan ISE	59.057	61.141	65.315	65.606	291	4.466	7,30%	6.549	11,09%	63.572	103,20%	2.034	
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 (1-16 Sep'25)	Pencairan (1-16 Oct'25)	Pencairan MtM	MtD (1-16 Sep'25)	Growth (1-16 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	16-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	188.209	203.028	200.871	-	1.150	1.150	-194	-2.158	12.661	3.308	227.888	88,14%	(27.018)
	Linkage	19.369	18.269	18.269	-	-	-	-149	0	-1.099	-	36.648	49,85%	(18.379)
	Non-Linkage	168.841	184.759	182.601	-	1.150	1.150	-45	-2.158	13.761	3.308	191.240	95,48%	(8.639)
	• Local Champion	162.434	175.114	172.965	-	1.150	1.150	764	-2.149	10.531	3.299	173.053	99,95%	(89)
	• Value Chain	6.407	9.645	9.636	-	-	-	-809	-9	3.230	9	18.187	52,99%	(8.550)
2	MBG	159.435	190.490	189.128	1.740	230	-1.510	2.648	-1.363	29.693	1.593	200.150	94,49%	(11.022)
	KUR	151.599	180.617	179.367	1.665	230	-1.435	2.039	-1.250	27.768	1.480	190.276	94,27%	(10.909)
	Non KUR	7.836	9.873	9.761	75	-	-75	610	-113	1.925	113	9.874	98,85%	(113)
3	PWG	252.400	388.637	407.555	40.504	52.376	11.872	26.609	18.918	155.155	33.459	409.178	99,60%	(1.623)
	Cilem	111.797	214.823	226.847	14.489	20.318	5.828	17.569	12.024	115.050	8.294	237.341	95,58%	(10.494)
	Gadai	140.603	173.814	180.708	26.015	32.059	6.044	9.039	6.894	40.105	25.165	171.837	105,16%	8.870
4	CFG	1.944.791	2.123.646	2.123.646	28.318	24.443	-3.875	25.579	-183	178.672	24.625	2.166.943	97,99%	(43.479)
	CF 1	376.842	389.452	387.751	2.646	1.803	-843	-1.567	-1.702	10.909	3.504	414.571	93,53%	(26.821)
	Total Griya	311.852	317.853	316.143	2.387	681	-1.706	0	-1.709	4.292	2.390	330.875	95,55%	(14.732)
	• Total Non Program	308.347	313.763	312.066	2.387	681	-1.706	-1.919	-1.697	3.719	2.378	316.750	98,52%	(4.684)
	• Program	3.505	4.090	4.077	-	-	0	-32	-13	572	13	14.125	28,87%	(10.048)
	Oto	64.990	71.600	71.607	259	1.122	863	-1.567	8	6.617	1.114	83.696	85,56%	(12.089)
	CF 2	1.567.950	1.734.194	1.735.713	25.673	22.640	-3.033	27.147	1.519	167.763	21.121	1.752.371	99,05%	(16.658)
	Mitraguna & Others	1.383.782	1.541.098	1.543.786	23.033	21.752	-1.281	25.103	2.688	160.004	19.064	1.552.088	99,47%	(8.303)
	Pensium	184.168	193.097	191.927	2.640	888	-1.752	2.043	-1.169	7.759	2.057	200.283	95,83%	(8.355)
Total Pembiayaan		2.544.835	2.905.802	2.921.016	70.562	78.199	7.636	54.642	15.214	376.181	62.984	3.004.159	97,23%	(83.143)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	16-Oct-25	31-Dec-24	30-Sep-25	16-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.267	859	-	2.057	0,67%	0,00%	1,02%	2.057	790	1.198			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	1.267	859	-	1.926	0,75%	0,00%	1,05%	1.926	659	1.067			
	Value Chain	-	-	-	131	0,00%	0,00%	0,08%	131	131	131			
2	MBG	3.453	5.193	5.193	18.669	2,17%	2,73%	9,87%	13.477	15.216	13.477			
	KUR	2.876	4.782	4.782	17.404	1,90%	2,65%	9,70%	12.622	14.528	12.622			
	Non KUR	577	411	411	1.265	7,36%	4,16%	12,96%	854	688	854			
3	PWG	-	35	35	13.399	0,00%	0,01%	3,29%	13.364	13.399	13.364			
	Cilem	-	-	-	8.286	0,00%	0,00%	3,65%	8.286	8.286	8.286			
	Gadai	-	35	35	5.112	0,00%	0,02%	2,83%	5.077	5.112	5.077			
4	CFG	19.268	20.967	23.212	47.174	0,99%	1,09%	2,22%	23.963	27.906	26.207			
	CF 1	8.041	7.521	9.455	18.982	2,13%	2,43%	4,90%	9.528	10.942	11.462			
	Total Griya	6.972	6.480	7.025	14.471	2,24%	2,21%	4,58%	7.446	7.499	7.991			
	Oto	1.069	1.041	2.430	4.511	1,64%	3,39%	6,30%	2.081	3.442	3.471			
	CF 2	11.227	13.447	13.757	28.192	0,72%	0,79%	1,62%	14.435	16.965	14.745			
	Mitraguna & Others	11.107	12.744	13.302	26.401	0,80%	0,86%	1,71%	13.098	15.294	13.657			
	Pensium	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	81.299	0,94%	0,98%	2,78%	52.860	57.311	54.246	0,93%	66,53%	-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	16-Oct-25	31-Dec-24	30-Sep-25	16-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	9.021	6.999	7.817	7.817	4,79%	3,85%	3,89%	-	(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%	4,28%	-	(1.182)	840			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	2.863	1.846	1.696	1.944	1,80%	0,89%	1,03%	249	(919)	99			
	KUR	1.760	1.264	1.181	1.385	1,16%	0,65%	0,77%	204	(375)	121			
	Non KUR	1.104	582	515	560	14,08%	5,21%	5,73%	45	(544)	(22)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	18.124	22.706	21.182	22.686	0,93%	1,00%	1,07%	1.504	4.563	(20)			
	CF 1	5.476	7.813	6.060	6.491	1,45%	1,56%	1,67%	432	1.016	(1.322)			
	Total Griya	4.795	7.030	5.611	6.042	1,54%	1,77%	1,91%	432	1.248	(988)			
	Oto	681	783	449	449	1,05%	0,63%	0,63%	-	(232)	(334)			
	CF 2	12.648	14.893	15.122	16.195	0,81%	0,87%	0,93%	1.073	3.547	1.302			
	Mitraguna & Others	12.330	14.676	14.664	15.737	0,89%	0,95%	1,02%	1.073	3.406	1.061			
	Pensium	318	217	458	458	0,01%	0,02%	0,24%	-	141	241			
Total Pembiayaan		30.008	31.551	30.694	32.447	1,18%	1,06%	1,11%	1.753	2.439	896	0,96%	13,51%	-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 (1-16 Sep'25)	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	Giro	155.866	153.160	160.167	160.829	18.896	662	7.669	5,01%	4.963	3,18%	285.035	56,42%	(124.206)
2	Tabungan	1.803.617	1.920.425	1.891.523	1.897.328	73.106	5.805	(23.097)	-1,20%	93.711	5,20%	2.026.162	93,64%	(128.834)
3	Deposito	681.198	781.647	815.564	811.751	(10.210)	(3.812)	30.105	3,85%	130.554	19,17%	693.324	117,08%	118.428
Total		2.640.681	2.855.231	2.867.254	2.869.908	81.792	2.654	14.677	0,51%	229.228	8,68%	3.004.521	95,52%	(134.612)
CASA		1.959.483	2.073.585	2.051.690	2.058.157	92.002	6.467	(15.428)	-0,74%	98.674	5,04%	2.311.197	89,05%	(253.040)
(% CASA)		74,20%	72,62%	71,56%	71,72%									
FDR		99,99%	102,42%	102,54%	102,45%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-15 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	14-Oct-25	15-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	65.610	76.129	84.593	84.362		(231)	8.232	10,81%	18.752	28,58%	91.492	92,21%	(7.131)
2	Giro ISE	23.758	18.808	23.024	22.499		(525)	3.690	19,62%	(1.260)	-5,30%	39.445	57,04%	(16.946)
3	Tabungan ISE	30.646	47.654	51.802	52.096		294	4.442	9,32%	21.449	69,99%	34.243	152,13%	17.852
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 (1-16 Sep'25)	Pencairan (1-16 Oct'25)	Pencairan MtM	MtD (1-16 Sep'25)	Growth (1-16 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	16-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	80.398	94.643	94.406	-	-	0	8.098	-237	14.008	237	105.167	89,77%	(10.761)
	Linkage	14.865	24.357	24.357	-	-	-	5.166	0	9.492	-	25.651	94,95%	(1.294)
	Non-Linkage	65.533	70.286	70.049	-	-	0	2.932	-237	4.516	237	79.516	88,09%	(9.467)
	• Local Champion	62.373	66.852	66.635	-	-	0	2.714	-217	4.262	217	69.002	96,57%	(2.367)
	• Value Chain	3.160	3.434	3.414	-	-	-	218	-20	254	20	10.514	32,47%	(7.099)
2	MBG	368.059	383.874	384.949	4.330	6.500	2.170	2.339	1.075	16.890	5.425	411.003	93,66%	(26.054)
	KUR	343.457	358.694	359.151	4.230	5.600	1.370	2.561	458	15.694	5.142	384.254	93,47%	(25.102)
	Non KUR	24.602	25.180	25.798	100	900	800	-222	618	1.196	282	26.750	96,44%	(952)
3	PWG	200.888	321.425	332.102	38.024	43.602	5.578	23.304	10.677	131.214	32.925	334.137	99,39%	(2.035)
	Cilem	92.590	174.437	181.114	11.700	12.567	867	15.815	6.677	88.523	5.890	198.310	91,33%	(17.196)
	Gadai	108.298	146.988	150.988	26.324	31.035	4.711	7.489	4.000	42.691	27.035	135.828	111,16%	15.161
4	CFG	1.991.066	2.124.255	2.128.629	22.750	25.192	2.442	19.608	4.374	137.563	20.819	2.178.372	97,72%	(49.743)
	CF 1	271.158	283.396	283.660	1.295	2.729	1.434	-887	264	12.502	2.465	302.660	93,72%	(19.000)
	Total Griya	236.939	236.200	235.135	1.076	650	-426	0	-1.066	-1.804	1.716	252.612	96,90%	(17.478)
	• Total Non Program	155.508	158.157	157.389	443	650	208	-785	-768	1.881	1.418	162.432	96,90%	(5.043)
	• Program	81.431	78.044	77.746	633	-	-633	154	-298	-3.685	298	90.181	86,21%	(12.435)
	Oto	34.219	47.196	48.526	219	2.079	1.860	-887	1.330	14.307	749	50.048	96,96%	(1.522)
	CF 2	1.719.908	1.840.859	1.844.968	21.455	22.463	1.008	20.495	4.110	125.061	18.354	1.875.711	98,36%	(30.743)
	Mitraguna & Others	1.474.657	1.580.345	1.584.533	19.786	20.629	843	16.923	4.187	109.876	16.441	1.616.843	98,00%	(32.310)
	Pensiun	245.250	260.513	260.436	1.669	1.835	166	3.572	-78	15.185	1.912	258.868	100,61%	1.567
Total Pembiayaan		2.640.411	2.924.197	2.940.086	65.105	75.295	10.190	53.349	15.889	299.675	59.406	3.028.679	97,07%	(88.594)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	16-Oct-25	31-Dec-24	30-Sep-25	16-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	602	602	2.945	0,00%	0,64%	3,12%	2.343	2.945	2.343			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	602	602	2.945	0,00%	0,86%	4,20%	2.343	2.945	2.343			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	2.275	6.441	6.441	24.986	0,62%	1,68%	6,49%	18.545	22.711	18.545			
	KUR	1.785	4.983	4.983	21.935	0,52%	1,39%	6,11%	16.951	20.149	16.951			
	Non KUR	489	1.458	1.458	3.051	1,99%	5,79%	11,83%	1.593	2.562	1.593			
3	PWG	10	-	-	9.691	0,00%	0,00%	2,92%	9.691	9.681	9.691			
	Cilem	10	-	-	6.808	0,01%	0,00%	3,76%	6.808	6.798	6.808			
	Gadai	-	-	-	2.883	0,00%	0,00%	1,91%	2.883	2.883	2.883			
4	CFG	19.717	25.753	27.801	53.160	0,99%	1,31%	2,50%	25.359	33.443	27.407			
	CF 1	13.249	13.763	15.216	21.418	4,89%	5,37%	7,55%	6.202	8.170	7.655			
	Total Griya	12.780	13.116	14.475	19.085	5,39%	6,13%	8,12%	4.611	6.305	5.970			
	Oto	469	648	742	2.333	1,37%	1,57%	4,81%	1.592	1.864	1.685			
	CF 2	6.468	11.990	12.585	31.742	0,38%	0,68%	1,72%	19.157	25.274	19.752			
	Mitraguna & Others	5.999	11.313	11.277	28.757	0,41%	0,71%	1,81%	17.480	22.758	17.444			
	Pensiun	470	677	1.308	2.985	0,19%	0,50%	1,15%	1.677	2.515	2.308			
Total Pembiayaan		22.002	32.797	34.844	90.782	0,83%	1,19%	3,09%	55.938	68.780	57.986	0,88%	71,45%	-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	16-Oct-25	31-Dec-24	30-Sep-25	16-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	18.159	23.987	23.973	24.568	22,59%	25,33%	26,02%	595	6.409	581			
	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	9.726	5,06%	12,99%	13,88%	595	6.412	581			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	2.573	2.838	2.310	3.057	0,70%	0,60%	0,79%	748	484	219			
	KUR	1.118	1.467	1.018	1.430	0,33%	0,28%	0,40%	412	312	(37)			
	Non KUR	1.455	1.371	1.292	1.627	5,91%	5,13%	6,31%	335	172	256			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	25.667	22.264	23.049	23.450	1,29%	1,09%	1,10%	401	(2.217)	1.186			
	CF 1	9.750	9.970	10.411	11.032	3,60%	3,67%	3,89%	621	1.282	1.061			
	Total Griya	9.274	9.581	9.871	10.488	3,91%	4,18%	4,46%	617	1.214	907			
	Oto	476	389	540	544	1,39%	1,14%	1,12%	4	68	155			
	CF 2	15.917	12.294	12.639	12.419	0,93%	0,69%	0,67%	(220)	(3.499)	124			
	Mitraguna & Others	14.983	11.599	11.801	11.580	1,02%	0,75%	0,73%	(220)	(3.403)	(19)			
	Pensiun	934	695	838	838	0,04%	0,03%	0,32%	-	(96)	144			
Total Pembiayaan		46.399	49.090	49.332	51.075	1,76%	1,69%	1,74%	1.743	4.676	1.985	1,83%	-5,25%	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 (1-16 Sep'25	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	Giro	1.111.061	1.431.423	1.421.956	1.418.036	74.764	(3.920)	(13.387)	-0,94%	306.975	27,63%	1.322.054	107,26%	95.982
2	Tabungan	4.778.169	5.005.887	4.946.164	4.934.736	85.418	(11.428)	(71.151)	-1,42%	156.567	3,28%	5.099.763	96,76%	(165.027)
3	Deposito	1.667.902	1.728.824	1.748.598	1.751.051	405	2.453	22.227	1,29%	83.149	4,99%	1.686.464	103,83%	64.587
Total		7.557.133	8.166.133	8.116.718	8.103.823	160.587	(12.896)	(62.310)	-0,76%	546.690	7,23%	8.108.281	99,95%	(4.458)
CASA		5.889.231	6.437.309	6.368.120	6.352.772	160.182	(15.348)	(84.538)	-1,31%	463.541	7,87%	6.421.817	98,92%	(69.045)
(% CASA		77,93%	78,83%	78,46%	78,39%									
FDR		79,28%	79,49%	80,16%	80,29%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-15 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	14-Oct-25	15-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	304.377	358.473	362.100	362.464		364	3.991	1,11%	58.087	19,08%	385.505	94,02%	(23.041)
2	Giro ISE	93.275	92.040	102.826	103.379		553	11.339	12,32%	10.104	10,83%	142.601	72,50%	(39.222)
3	Tabungan ISE	174.173	212.269	205.236	205.060		(176)	(7.208)	-3,40%	30.887	17,73%	185.227	110,71%	19.833
4	Deposito ISE	36.929	54.165	54.039	54.025		(14)	(140)	-0,26%	17.096	46,29%	57.677	93,67%	(3.652)
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 (1-16 Sep'25)	Pencairan (1-16 Oct'25)	Pencairan MtM	MtD (1-16 Sep'25	Growth (1-16 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	16-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	824.608	816.665	808.221	-	1.350	1.350	-4.795	-8.444	-16.386	9.794	878.745	91,97%	(70.524)
	Linkage	583.855	553.306	553.306	-	-	-	-5.029	0	-30.549	-	607.246	91,12%	(53.940)
	Non-Linkage	240.753	263.359	254.915	-	1.350	1.350	234	-8.444	14.163	9.794	271.499	93,89%	(16.584)
	• Local Champion	177.655	195.105	186.740	-	-	0	1.257	-8.365	9.086	8.365	186.855	99,94%	(113)
	• Value Chain	63.098	68.253	68.175	-	1.350	1.350	-1.023	-79	5.077	1.429	84.646	80,54%	(16.471)
2	MBG	1.025.144	1.045.933	1.043.445	16.367	13.466	-2.901	2.841	-2.488	18.301	15.954	1.115.685	93,53%	(72.240)
	KUR	965.396	986.476	984.479	15.116	13.301	-1.815	2.859	-1.996	19.083	15.297	1.051.405	93,63%	(66.925)
	Non KUR	59.748	59.457	58.965	1.251	165	-1.086	-18	-492	-783	657	64.280	91,73%	(5.315)
3	PWG	255.819	477.283	506.120	55.584	70.975	15.391	46.636	28.838	250.301	42.137	525.365	96,34%	(19.244)
	Cilem	149.863	330.427	352.602	27.296	30.479	3.183	38.110	22.176	202.739	8.304	365.836	96,38%	(13.234)
	Gadai	105.956	146.856	153.518	28.288	40.495	12.207	8.526	6.662	47.563	33.833	159.528	96,23%	(6.010)
4	CFG	3.885.901	4.151.068	4.148.678	51.173	47.648	-3.525	38.714	-2.390	262.777	50.038	4.283.662	96,85%	(134.983)
	CF 1	838.535	895.893	896.671	6.855	9.703	2.848	1.926	778	58.136	8.925	905.413	99,03%	(8.742)
	Total Griya	595.912	602.650	602.009	1.963	4.024	2.062	0	259	6.997	3.765	629.412	95,79%	(26.503)
	• Total Non Program	435.065	452.121	452.664	1.804	3.706	1.902	-4.251	543	17.599	3.163	449.863	100,62%	2.801
	• Program	160.848	150.530	150.245	159	318	160	-1.380	-284	-10.602	603	179.549	83,68%	(29.304)
	Oto	242.622	293.243	293.762	4.893	5.679	786	1.926	519	51.140	5.160	276.000	106,44%	17.762
	CF 2	3.047.367	3.255.175	3.252.007	44.318	37.946	-6.372	36.788	-3.168	204.640	41.113	3.378.249	96,26%	(126.242)
	Mitraguna & Others	2.497.673	2.696.677	2.696.802	40.130	35.265	-4.865	33.940	125	199.129	35.139	2.799.668	96,33%	(102.866)
	Pensium	549.694	558.498	555.205	4.188	2.681	-1.507	2.848	-3.293	5.511	5.974	578.581	95,96%	(23.376)
Total Pembiayaan		5.991.472	6.490.949	6.506.465	123.124	133.439	10.315	83.397	15.516	514.993	117.922	6.803.457	95,63%	(296.992)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	16-Oct-25	31-Dec-24	30-Sep-25	16-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.291	435	250	2.080	0,16%	0,03%	0,26%	1.829	789	1.645			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	1.291	435	250	2.080	0,54%	0,10%	0,82%	1.829	789	1.645			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	11.476	21.446	21.446	55.228	1,12%	2,05%	5,29%	33.782	43.752	33.782			
	KUR	9.838	17.677	17.677	48.107	1,02%	1,79%	4,89%	30.430	38.270	30.430			
	Non KUR	1.638	3.769	3.769	7.121	2,74%	6,34%	12,08%	3.351	5.483	3.351			
3	PWG	124	155	155	10.174	0,05%	0,03%	2,01%	10.019	10.050	10.019			
	Cilem	118	-	-	7.034	0,08%	0,00%	1,99%	7.034	6.916	7.034			
	Gadai	7	155	155	3.140	0,01%	0,11%	2,05%	2.985	3.134	2.985			
4	CFG	59.411	64.056	71.220	132.556	1,53%	1,72%	3,20%	61.337	73.145	68.500			
	CF 1	35.165	40.591	42.144	62.479	4,19%	4,70%	6,97%	20.334	27.314	21.888			
	Total Griya	29.490	29.495	31.633	36.969	4,95%	5,25%	6,13%	5.336	7.479	7.474			
	Oto	5.675	11.095	10.511	25.510	2,34%	3,58%	8,68%	14.999	19.835	14.414			
	CF 2	24.246	23.465	29.076	70.078	0,80%	0,89%	2,15%	41.002	45.831	46.612			
	Mitraguna & Others	22.605	22.227	26.760	55.943	0,91%	0,99%	2,07%	29.183	33.338	33.717			
	Pensium	1.642	1.239	2.316	14.135	0,30%	0,41%	2,55%	11.819	12.493	12.896			
Total Pembiayaan		72.302	86.092	93.072	200.038	1,21%	1,43%	3,07%	106.966	127.736	113.946	1,24%	59,61%	-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	16-Oct-25	31-Dec-24	30-Sep-25	16-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.722	372	1.122	372	0,21%	0,14%	0,05%	(750)	(1.350)	(0)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	1.722	372	1.122	372	0,72%	0,43%	0,15%	(750)	(1.350)	(0)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	18.877	21.722	21.749	22.209	1,84%	2,08%	2,13%	460	3.332	487			
	KUR	14.751	17.344	16.970	17.454	1,53%	1,72%	1,77%	483	2.703	110			
	Non KUR	4.126	4.378	4.778	4.755	6,91%	8,04%	8,06%	(23)	629	377			
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	73.167	1,31%	1,74%	1,76%	782	22.454	(1.253)			
	CF 1	15.203	26.703	26.269	26.791	1,81%	2,93%	2,99%	522	11.588	88			
	Total Griya	12.941	23.250	22.853	23.208	2,17%	3,79%	3,85%	355	10.266	(43)			
	Oto	2.262	3.453	3.416	3.584	0,93%	1,16%	1,22%	167	1.322	130			
	CF 2	35.510	47.717	46.115	46.376	1,17%	1,42%	1,43%	260	10.866	(1.341)			
	Mitraguna & Others	25.071	43.487	43.079	43.340	1,00%	1,60%	1,61%	262	18.269	(147)			
	Pensium	10.439	4.229	3.036	3.035	0,17%	0,05%	0,55%	(1)	(7.404)	(1.194)			
Total Pembiayaan		71.311	96.521	95.261	95.754	1,19%	1,47%	1,47%	492	24.443	(767)	1,16%	21,04%	-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 (1-16 Sep'25)	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	Giro	74.169	145.287	54.946	54.142	96.995	(804)	(91.145)	-62,73%	(20.027)	-27,00%	191.624	28,25%	(137.482)
2	Tabungan	1.786.724	1.931.767	1.916.333	1.916.626	83.206	293	(15.141)	-0,78%	129.902	7,27%	1.986.732	96,47%	(70.106)
3	Deposito	649.060	652.346	616.439	616.642	(58.204)	203	(35.704)	-5,47%	(32.419)	-4,99%	661.233	93,26%	(44.591)
Total		2.509.954	2.729.400	2.587.718	2.587.410	121.998	(308)	(141.991)	-5,20%	77.456	3,09%	2.839.589	91,12%	(252.179)
CASA		1.860.893	2.077.054	1.971.279	1.970.768	180.202	(511)	(106.286)	-5,12%	109.874	5,90%	2.178.356	90,47%	(207.588)
(% CASA)		74,14%	76,10%	76,18%	76,17%									
FDR		125,36%	125,72%	133,31%	133,33%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-15 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	14-Oct-25	15-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	42.839	42.529	43.539	43.594		55	1.065	2,50%	755	1,76%	77.787	56,04%	(34.193)
2	Giro ISE	4.948	6.771	7.669	7.691		23	920	13,59%	2.743	55,43%	26.129	29,43%	(18.438)
3	Tabungan ISE	31.691	31.549	31.661	31.694		33	145	0,46%	3	0,01%	36.548	86,72%	(4.854)
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 (1-16 Sep'25)	Pencairan (1-16 Oct'25)	Pencairan MtM	MtD (1-16 Sep'25)	Growth (1-16 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	16-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	184.570	248.282	245.133	1.050	500	-550	765	-3.150	60.562	3.650	212.093	115,58%	33.039
	Linkage	86.431	111.788	111.788	-	-	-	-511	0	25.357	-	98.602	113,37%	13.187
	Non-Linkage	98.139	136.494	133.345	1.050	500	-550	1.275	-3.150	35.205	3.650	113.492	117,49%	19.853
	• Local Champion	98.139	136.494	133.345	1.050	500	-550	1.275	-3.150	35.205	3.650	110.796	120,35%	22.548
	• Value Chain	-	-	-	-	-	-	0	0	0	-	2.696	0,00%	(2.696)
2	MBG	446.877	444.499	443.781	4.970	5.315	345	158	-718	-3.096	6.033	495.033	89,65%	(51.252)
	KUR	419.345	419.115	418.760	4.680	5.215	535	-30	-355	-585	5.570	465.091	90,04%	(46.331)
	Non KUR	27.532	25.384	25.021	290	100	-190	188	-363	-2.511	463	29.942	83,57%	(4.921)
3	PWG	258.833	378.993	398.187	43.789	60.593	16.804	15.132	19.194	139.353	41.400	395.272	100,74%	2.915
	Cilem	127.522	210.337	221.644	14.935	19.855	4.920	9.447	11.307	94.122	8.548	234.083	94,69%	(12.440)
	Gadai	131.312	168.656	176.543	28.855	40.739	11.884	5.685	7.887	45.231	32.852	161.188	109,53%	15.354
4	CFG	2.256.170	2.359.595	2.362.583	26.125	26.811	686	23.227	2.988	106.413	23.823	2.449.238	96,46%	(86.655)
	CF 1	461.418	465.546	466.782	1.835	3.406	1.571	3.166	1.236	5.364	2.170	492.211	94,83%	(25.429)
	Total Griya	417.205	392.967	393.075	-	1.258	1.258	0	109	-24.130	1.149	431.436	91,11%	(38.360)
	• Total Non Program	64.148	57.248	58.180	-	1.100	1.100	-166	932	-5.968	168	70.434	82,60%	(12.254)
	• Program	353.058	335.719	334.895	-	158	158	-2.103	-823	-18.162	981	361.002	92,77%	(26.107)
	Oto	44.213	72.579	73.706	1.835	2.149	313	3.166	1.127	29.494	1.021	60.775	121,28%	12.931
	CF 2	1.794.752	1.894.050	1.895.801	24.290	23.405	-885	20.061	1.752	101.050	21.653	1.957.027	96,87%	(61.226)
	Mitraguna & Others	1.323.695	1.418.274	1.420.853	22.005	19.089	-2.916	19.276	2.579	97.158	16.510	1.471.843	96,54%	(50.990)
	Pensium	471.056	475.775	474.948	2.285	4.316	2.031	785	-827	3.892	5.143	485.184	97,89%	(10.236)
Total Pembiayaan		3.146.451	3.431.370	3.449.683	75.934	93.219	17.285	39.282	18.314	303.233	74.905	3.551.637	97,13%	(101.953)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	16-Oct-25	31-Dec-24	30-Sep-25	16-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	192	346	348	1.862	0,10%	0,14%	0,76%	1.513	1.670	1.516			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	192	346	348	1.862	0,20%	0,26%	1,40%	1.513	1.670	1.516			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	4.879	8.879	8.879	33.919	1,09%	2,00%	7,64%	25.039	29.039	25.039			
	KUR	3.627	6.968	6.968	29.791	0,86%	1,66%	7,11%	22.823	26.164	22.823			
	Non KUR	1.252	1.912	1.912	4.128	4,55%	7,53%	16,50%	2.216	2.875	2.216			
3	PWG	275	-	-	11.391	0,11%	0,00%	2,86%	11.391	11.116	11.391			
	Cilem	275	-	-	8.683	0,22%	0,00%	3,92%	8.683	8.408	8.683			
	Gadai	-	-	-	2.708	0,00%	0,00%	1,53%	2.708	2.708	2.708			
4	CFG	67.344	65.935	65.418	103.303	2,98%	2,77%	4,37%	37.885	35.959	37.368			
	CF 1	43.373	45.604	41.883	59.673	9,40%	9,00%	12,78%	17.790	16.300	14.069			
	Total Griya	41.791	43.704	40.502	54.464	10,02%	10,31%	13,86%	13.962	12.673	10.760			
	Oto	1.583	1.900	1.381	5.209	3,58%	1,90%	7,07%	3.828	3.626	3.309			
	CF 2	23.971	20.331	23.535	43.630	1,34%	1,24%	2,30%	20.095	19.659	23.299			
	Mitraguna & Others	22.208	19.274	21.338	39.403	1,68%	1,50%	2,77%	18.065	17.196	20.129			
	Pensium	1.763	1.057	2.197	4.227	0,37%	0,46%	0,89%	2.030	2.464	3.170			
Total Pembiayaan		72.690	75.160	74.645	150.475	2,31%	2,18%	4,36%	75.829	77.784	75.315	2,29%	47,41%	-2,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	16-Oct-25	31-Dec-24	30-Sep-25	16-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	35.691	34.047	33.082	33.082	19,34%	13,32%	13,50%	-	(2.609)	(965)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	35.691	34.047	33.082	33.082	36,37%	24,24%	24,81%	-	(2.609)	(965)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	3.530	7.067	7.844	8.071	0,79%	1,76%	1,82%	228	4.542	1.004			
	KUR	2.493	5.296	5.912	6.290	0,59%	1,41%	1,50%	379	3.798	995			
	Non KUR	1.037	1.772	1.932	1.781	3,77%	7,61%	7,12%	(151)	744	9			
3	PWG	184	184	184	199	0,07%	0,05%	0,05%	15	15	15			
	Cilem	-	-	-	15	0,00%	0,00%	0,01%	15	15	15			
	Gadai	184	184	184	184	0,14%	0,11%	0,10%	-	(0)	-			
4	CFG	99.269	133.365	134.606	133.464	4,40%	5,70%	5,65%	(1.142)	34.195	99			
	CF 1	73.505	93.594	94.608	94.343	15,93%	20,32%	20,21%	(265)	20.838	749			
	Total Griya	73.052	92.636	92.989	92.493	17,51%	23,66%	23,53%	(496)	19.441	(143)			
	Oto	453	957	1.619	1.850	1,03%	2,23%	2,51%	232	1.397	893			
	CF 2	25.764	39.771	39.998	39.121	1,44%	2,11%	2,06%	(877)	13.357	(651)			
	Mitraguna & Others	22.415	37.485	37.920	37.271	1,69%	2,67%	2,62%	(649)	14.857	(214)			
	Pensium	3.349	2.286	2.078	1.849	0,11%	0,06%	0,03%	(229)	(1.500)	(437)			
Total Pembiayaan		138.673	174.663	175.716	174.815	4,41%	5,12%	5,07%	(900)	36.142	152	4,06%	19,81%	-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)