

REGION 2 MEDAN

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-30 Sep'25	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	Giro	1.894.366	2.328.695	2.190.016	2.218.839	172.313	28.823	(109.856)	-4,72%	324.473	17,13%	2.611.857	84,95%	(393.018)
2	Tabungan	12.343.531	13.042.959	12.850.631	12.872.316	271.345	21.685	(170.643)	-1,31%	528.785	4,28%	13.533.489	95,11%	(661.172)
3	Deposito	6.674.579	6.472.474	7.228.735	7.195.198	(674.761)	(33.537)	722.724	11,17%	520.619	7,80%	6.742.224	106,72%	452.974
Total		20.912.476	21.844.127	22.269.381	22.286.353	(231.104)	16.971	442.226	2,02%	1.373.877	6,57%	22.887.570	97,37%	(601.217)
CASA		14.237.897	15.371.654	15.040.647	15.091.155	443.657	50.508	(280.498)	-1,82%	853.258	5,99%	16.145.346	93,47%	(1.054.191)
(% CASA		68,08%	70,37%	67,54%	67,71%									
FDR		79,95%	84,36%	83,04%	82,97%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-14 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	13-Oct-25	14-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	605.893	665.943	690.679	684.754		(5.924)	18.811	2,82%	78.861	13,02%	778.851	87,92%	(94.097)
2	Giro ISE	190.259	177.334	193.530	196.385		2.856	19.052	10,74%	6.126	3,22%	295.220	66,52%	(98.834)
3	Tabungan ISE	335.051	398.841	407.428	398.627		(8.801)	(214)	-0,05%	63.575	18,97%	358.882	111,07%	39.745
4	Deposito ISE	80.583	89.769	89.722	89.743		21	(26)	-0,03%	9.160	11,37%	124.749	71,94%	(35.007)
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 (1-15 Sep'25)	Pencairan (1-15 Oct'25)	Pencairan MtM	MtD (1-30 Sep'25	Growth (1-15 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	15-Oct-25						MtD	YtD		Posisi	Penc.	Gap
1	SME	1.400.748	1.493.922	1.478.279	1.150	3.835		2.685	7.439	-15.643	77.531	19.478	1.574.348	93,90%	(96.069)
	Linkage	727.269	733.848	733.435	-	-		-	-1.128	-413	6.166	413	802.869	91,35%	(69.434)
	Non-Linkage	673.478	760.073	744.844	1.150	3.835		2.685	8.566	-15.230	71.365	19.065	771.478	96,55%	(26.635)
	• Local Champion	584.102	652.234	638.044	1.150	2.970		1.820	6.671	-14.191	53.942	17.161	630.563	101,19%	7.481
	• Value Chain	89.377	107.839	106.800	-	865		865	1.895	-1.039	17.423	1.904	140.915	75,79%	(34.115)
2	MBG	2.310.331	2.385.432	2.381.926	25.132	27.166		2.034	8.003	-3.506	71.595	30.672	2.573.446	92,56%	(191.520)
	KUR	2.171.167	2.246.224	2.243.092	23.291	25.761		2.470	7.504	-3.132	71.926	28.893	2.421.114	92,65%	(178.021)
	Non KUR	139.164	139.208	138.834	1.841	1.405		-436	499	-374	-330	1.779	152.332	91,14%	(13.498)
3	PWG	1.161.081	1.866.245	1.949.714	184.638	245.953		61.315	122.601	83.469	788.633	162.484	1.989.358	98,01%	(39.643)
	Cilem	604.524	1.135.825	1.194.991	69.217	96.275		27.058	89.157	59.165	590.466	37.109	1.265.111	94,46%	(70.120)
	Gadai	556.557	730.420	754.724	115.421	149.678		34.258	33.444	24.304	198.167	125.374	724.247	104,21%	30.477
4	CFG	11.847.954	12.681.951	12.681.714	130.652	134.430		3.778	113.015	-236	833.760	134.666	13.046.039	97,21%	(364.325)
	CF 1	2.410.954	2.544.548	2.548.898	13.813	24.084		10.271	-3.167	4.350	137.943	19.734	2.611.485	97,60%	(62.588)
	Total Griya	1.954.117	1.976.765	1.979.038	7.297	12.801		5.504	-7.290	2.273	24.921	10.528	2.053.457	96,38%	(74.419)
	• Total Non Program	1.351.346	1.398.993	1.402.063	6.505	11.826		5.322	-5.694	3.071	50.717	8.756	1.395.228	100,49%	6.835
	• Program	602.771	577.773	576.975	792	975		183	-1.596	-798	-25.796	1.772	658.228	87,66%	(81.253)
	Oto	456.837	567.782	569.859	6.517	11.283		4.767	4.122	2.077	113.022	9.206	558.028	102,12%	11.831
	CF 2	9.437.000	10.137.403	10.132.816	116.838	110.346		-6.493	116.182	-4.586	695.817	114.932	10.434.554	97,11%	(301.737)
	Mitraguna & Others	7.891.563	8.551.240	8.552.993	106.031	100.630		-5.401	106.179	1.753	661.429	98.878	8.801.971	97,17%	(248.978)
	Pensiun	1.545.436	1.586.163	1.579.824	10.807	9.715		-1.092	10.004	-6.339	34.388	16.054	1.632.583	96,77%	(52.759)
Total Pembiayaan		16.720.113	18.427.549	18.491.634	341.571	411.384		69.813	251.058	64.084	1.771.520	347.300	19.183.190	96,39%	(691.556)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	15-Oct-25	31-Dec-24	30-Sep-25	15-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	3.258	2.400	1.207	16.025	0,23%	0,08%	1,08%	14.818	12.767	13.625			
	Linkage	43	6	6	2.348	0,01%	0,00%	0,32%	2.342	2.305	2.343			
	Local Champion	3.215	2.394	1.201	13.545	0,48%	0,16%	1,82%	12.345	10.331	11.151			
	Value Chain	-	-	-	131				131	131	131			
2	MBG	26.523	51.914	48.577	158.530	1,15%	2,04%	6,66%	109.953	132.006	106.616			
	KUR	21.896	41.598	39.713	140.202	1,01%	1,77%	6,25%	100.489	118.306	98.604			
	Non KUR	4.627	10.316	8.864	18.327	3,33%	6,37%	13,20%	9.463	13.700	8.012			
3	PWG	565	6.680	277	53.892	0,05%	0,01%	2,76%	53.615	53.327	47.211			
	Cilem	558	6.649	-	38.911	0,09%	0,00%	3,26%	38.911	38.353	32.262			
	Gadai	7	31	277	14.981	0,00%	0,04%	1,98%	14.704	14.974	14.950			
4	CFG	184.758	198.852	217.834	418.563	1,56%	1,72%	3,30%	200.729	233.805	219.711			
	CF 1	108.284	115.714	120.573	193.069	4,49%	4,74%	7,57%	72.496	84.785	77.355			
	Total Griya	97.865	99.646	104.482	144.587	5,01%	5,29%	7,31%	40.104	46.722	44.941			
	Oto	10.419	16.068	16.090	48.482	2,28%	2,83%	8,51%	32.392	38.063	32.414			
	CF 2	76.474	83.138	97.261	225.494	0,81%	0,96%	2,23%	128.233	149.020	142.357			
	Mitraguna & Others	72.232	78.946	90.607	200.413	0,92%	1,06%	2,34%	109.806	128.180	121.466			
	Pensiun	4.241	4.191	6.654	25.082	0,27%	0,42%	1,59%	18.428	20.840	20.890			
Total Pembiayaan		215.104	259.846	267.894	647.009	1,29%	1,45%	3,50%	379.115	431.906	387.163	1,30%	62,82%	-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	15-Oct-25	31-Dec-24	30-Sep-25	15-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	65.676	67.143	67.732	67.577	4,69%	4,53%	4,57%	(154)	1.901	434			
	Linkage	15.065	15.105	15.082	15.082	2,07%	2,06%	2,06%	-	16	(23)			
	Non-Linkage	50.611	52.039	52.650	52.496	7,51%	6,93%	7,05%	(154)	1.885	457			
	Value Chain	-	-	-	-				-	-	-			
2	MBG	31.069	38.326	38.514	40.561	1,34%	1,61%	1,70%	2.048	9.492	2.235			
	KUR	22.074	29.574	29.377	31.191	1,02%	1,31%	1,39%	1.814	9.117	1.617			
	Non KUR	8.995	8.752	9.137	9.370	6,46%	6,56%	6,75%	233	375	618			
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	281.401	1,92%	2,20%	2,22%	2.599	53.398	(9.243)			
	CF 1	109.876	148.769	143.958	146.083	4,56%	5,66%	5,73%	2.125	36.208	(2.686)			
	Total Griya	105.089	141.842	137.329	138.877	5,38%	6,95%	7,02%	1.548	33.787	(2.965)			
	Oto	4.786	6.928	6.629	7.207	1,05%	1,17%	1,26%	577	2.420	279			
	CF 2	117.587	141.874	134.844	135.317	1,25%	1,33%	1,34%	473	17.731	(6.557)			
	Mitraguna & Others	101.881	134.039	128.172	128.875	1,29%	1,50%	1,51%	703	26.994	(5.164)			
	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	389.854	1,94%	2,09%	2,11%	4.616	65.462	(6.493)	1,81%	13,93%	-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 (1-15 Sep'25)	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	Giro	238.297	244.340	230.463	225.484	(11.391)	(4.979)	(18.856)	-7,72%	(12.813)	-5,38%	362.201	62,25%	(136.717)
2	Tabungan	1.732.891	1.802.856	1.799.559	1.806.012	29.707	6.453	3.156	0,18%	73.121	4,22%	1.946.222	92,80%	(140.210)
3	Deposito	877.742	978.850	1.002.095	1.000.679	(19.602)	(1.417)	21.828	2,23%	122.937	14,01%	890.297	112,40%	110.382
Total		2.848.930	3.026.046	3.032.117	3.032.174	(1.285)	57	6.129	0,20%	183.245	6,43%	3.198.720	94,79%	(166.546)
CASA		1.971.188	2.047.196	2.030.022	2.031.496	18.317	1.474	(15.700)	-0,77%	60.308	3,06%	2.308.423	88,00%	(276.927)
(% CASA)		69,19%	67,65%	66,95%	67,00%									
FDR		84,13%	88,41%	88,55%	88,55%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-14 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	13-Oct-25	14-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	79.410	86.255	88.505	87.789		(716)	1.534	1,78%	8.378	10,55%	112.606	77,96%	(24.818)
2	Giro ISE	37.094	37.631	40.276	40.780		504	3.150	8,37%	3.687	9,94%	57.195	71,30%	(16.414)
3	Tabungan ISE	39.484	46.229	45.833	44.614		(1.220)	(1.616)	-3,49%	5.130	12,99%	44.107	91,22%	(28.995)
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 (1-15 Sep'25)	Pencairan (1-15 Oct'25)	Pencairan MtM	MtD (1-15 Sep'25)	Growth (1-15 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	15-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	122.962	131.303	128.336	100	1.685	1.585	3.565	-2.967	5.374	4.652	150.454	85,30%	(22.118)
	Linkage	22.750	26.128	25.715	-	-	-	-604	-413	2.965	413	34.722	74,06%	(9.007)
	Non-Linkage	100.212	105.175	102.621	100	1.685	1.585	4.169	-2.554	2.409	4.239	115.732	88,67%	(13.111)
	• Local Champion	83.501	78.669	76.192	100	1.320	1.220	660	-2.477	-7.309	3.797	90.858	83,86%	(14.667)
	• 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	320.397	3.335	3.965	630	17	-238	9.581	4.203	351.574	91,13%	(31.177)
	KUR	291.370	301.323	301.093	3.110	3.625	515	75	-230	9.723	3.855	330.088	91,22%	(28.995)
	Non KUR	19.446	19.312	19.304	225	340	115	-59	-8	-142	348	21.486	89,85%	(2.182)
3	PWG	193.140	299.908	310.932	25.333	36.077	10.744	10.921	11.024	117.792	25.053	325.406	95,55%	(14.474)
	Cilem	122.752	205.802	214.986	9.500	16.458	6.958	8.216	9.184	92.235	7.274	229.541	93,66%	(14.555)
	Gadai	70.389	94.106	95.946	15.833	19.619	3.786	2.705	1.840	25.557	17.779	95.865	100,08%	81
4	CFG	1.770.026	1.923.386	1.925.395	18.355	19.525	1.170	13.176	2.009	155.369	17.516	1.967.825	97,84%	(42.430)
	CF 1	463.002	510.260	514.676	3.414	7.840	4.426	1.484	4.416	51.674	3.424	496.629	103,63%	18.047
	Total Griya	392.209	427.095	432.203	2.555	6.949	4.394	0	5.107	39.994	1.842	409.121	105,64%	23.081
	• Total Non Program	388.279	417.704	422.322	2.555	6.450	3.895	1.426	4.617	34.043	1.833	395.750	106,71%	26.572
	• Program	3.930	9.391	9.881	-	499	499	1.765	490	5.951	9	13.371	73,89%	(3.491)
	Oto	70.793	83.165	82.474	858	891	32	1.484	-691	11.681	1.582	87.508	94,25%	(5.035)
	CF 2	1.307.024	1.413.126	1.410.719	14.941	11.685	-3.256	11.692	-2.407	103.694	14.092	1.471.195	95,89%	(60.476)
	Mitraguna & Others	1.211.757	1.314.846	1.312.802	13.808	10.905	-2.903	10.936	-2.044	101.046	12.949	1.361.529	96,42%	(48.727)
	Pensium	95.268	98.280	97.916	1.133	780	-353	755	-363	2.649	1.143	109.666	89,29%	(11.750)
Total Pembiayaan		2.396.945	2.675.232	2.685.060	47.123	61.252	14.129	27.678	9.828	288.116	51.424	2.795.258	96,06%	(110.198)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	15-Oct-25	31-Dec-24	30-Sep-25	15-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	508	158	6	6.078	0,41%	0,00%	4,74%	6.072	5.570	5.919			
	Linkage	43	6	6	2.348	0,19%	0,02%	9,13%	2.342	2.305	2.343			
	Local Champion	465	152	-	3.729	0,46%	0,00%	3,63%	3.729	3.265	3.577			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	4.441	6.618	6.618	25.203	1,43%	2,06%	7,87%	18.585	20.763	18.585			
	KUR	3.770	5.303	5.303	22.339	1,29%	1,76%	7,42%	17.036	18.569	17.036			
	Non KUR	671	1.315	1.315	2.864	3,45%	6,81%	14,84%	1.549	2.193	1.549			
3	PWG	155	86	86	8.195	0,08%	0,03%	2,64%	8.109	8.040	8.109			
	Cilem	155	-	-	6.314	0,13%	0,00%	2,94%	6.314	6.159	6.314			
	Gadai	-	86	86	1.881	0,00%	0,09%	1,96%	1.795	1.881	1.795			
4	CFG	19.018	22.141	30.183	68.392	1,07%	1,57%	3,55%	38.209	49.374	46.251			
	CF 1	8.456	8.236	11.874	23.370	1,83%	2,33%	4,54%	11.496	14.914	15.134			
	Total Griya	6.832	6.851	10.848	15.298	1,74%	2,54%	3,54%	4.450	8.465	8.446			
	Oto	1.624	1.385	1.027	8.073	2,29%	1,23%	9,79%	7.046	6.449	6.688			
	CF 2	10.562	13.905	18.309	45.021	0,81%	1,30%	3,19%	26.713	34.460	31.117			
	Mitraguna & Others	10.315	13.389	17.929	43.400	0,85%	1,36%	3,31%	25.470	33.085	30.011			
	Pensium	247	516	379	1.622	0,26%	0,39%	1,66%	1.242	1.375	1.106			
Total Pembiayaan		24.121	29.003	36.893	107.867	1,01%	1,38%	4,02%	70.974	83.746	78.864	1,03%	74,28%	-3,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	15-Oct-25	31-Dec-24	30-Sep-25	15-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.083	1.738	1.738	1.738	0,88%	1,32%	1,35%	-	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	28.326	1,90%	1,43%	1,47%	745	(5.365)	(9.562)			
	CF 1	5.942	10.689	6.610	7.309	1,28%	1,30%	1,42%	698	1.366	(3.380)			
	Total Griya	5.028	9.344	6.005	6.524	1,28%	1,41%	1,51%	520	1.496	(2.820)			
	Oto	914	1.345	606	784	1,29%	0,73%	0,95%	178	(130)	(561)			
	CF 2	27.748	27.199	20.970	21.017	2,12%	1,48%	1,49%	47	(6.731)	(6.182)			
	Mitraguna & Others	27.082	26.792	20.709	20.756	2,23%	1,57%	1,58%	47	(6.326)	(6.036)			
	Pensium	666	407	262	262	0,03%	0,01%	0,27%	-	(404)	(146)			
Total Pembiayaan		38.001	44.522	34.235	35.583	1,59%	1,28%	1,33%	1.348	(2.418)	(8.939)	1,45%	-9,05%	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 (1-15 Sep'25	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	Giro	314.972	354.485	325.467	356.286	(6.952)	30.819	1.801	0,51%	41.314	13,12%	450.944	79,01%	(94.658)
2	Tabungan	2.242.130	2.382.025	2.325.652	2.312.284	(93)	(13.369)	(69.741)	-2,93%	70.153	3,13%	2.474.610	93,44%	(162.326)
3	Deposito	2.798.677	2.330.807	3.049.064	3.013.919	(587.150)	(35.145)	683.111	29,31%	215.242	7,69%	2.810.906	107,22%	203.012
Total		5.355.779	5.067.317	5.700.183	5.682.489	(594.195)	(17.695)	615.172	12,14%	326.710	6,10%	5.736.460	99,06%	(53.971)
CASA		2.557.102	2.736.509	2.651.119	2.668.570	(7.045)	17.451	(67.939)	-2,48%	111.468	4,36%	2.925.554	91,22%	(256.984)
(% CASA		47,74%	54,00%	46,51%	46,96%									
FDR		47,52%	57,34%	51,18%	51,34%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-15 Sep'25	Growth (1-14 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	13-Oct-25	14-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	113.657	102.557	107.322	106.734		(588)	4.177	4,07%	(6.923)	-6,09%	146.110	73,05%	(39.376)
2	Giro ISE	31.184	22.084	22.364	22.087		(277)	3	0,01%	(9.097)	-29,17%	50.850	43,44%	(28.763)
3	Tabungan ISE	59.057	61.141	65.626	65.315		(311)	4.174	6,83%	6.257	10,60%	63.572	107,24%	1.743
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 (1-15 Sep'25)	Pencairan (1-15 Oct'25)	Pencairan MtM	MtD (1-15 Sep'25	Growth (1-15 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	15-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	188.209	203.028	202.364	-	1.150	1.150	-194	-664	14.154	1.814	227.888	88,80%	(25.524)
	Linkage	19.369	18.269	18.269	-	-	-	-149	0	-1.099	-	36.648	49,85%	(18.379)
	Non-Linkage	168.841	184.759	184.095	-	1.150	1.150	-45	-664	15.254	1.814	191.240	96,26%	(7.145)
	• Local Champion	162.434	175.114	174.463	-	1.150	1.150	764	-650	12.029	1.800	173.053	100,81%	1.410
	• Value Chain	6.407	9.645	9.631	-	-	-	-809	-14	3.225	14	18.187	52,96%	(8.555)
2	MBG	159.435	190.490	189.414	1.440	230	-1.210	2.648	-1.076	29.980	1.306	200.150	94,64%	(10.736)
	KUR	151.599	180.617	179.653	1.365	230	-1.135	2.039	-964	28.054	1.194	190.276	94,42%	(10.623)
	Non KUR	7.836	9.873	9.761	75	-	-75	610	-112	1.925	112	9.874	98,86%	(112)
3	PWG	252.400	388.637	406.000	36.538	47.839	11.302	26.609	17.363	153.600	30.476	409.178	99,22%	(3.178)
	Cilem	111.797	214.823	226.354	12.644	19.670	7.026	17.569	11.531	114.557	8.139	237.341	95,37%	(10.987)
	Gadai	140.603	173.814	179.646	23.894	28.169	4.275	9.039	5.832	39.043	22.337	171.837	104,54%	7.809
4	CFG	1.944.791	2.123.646	2.119.516	24.183	20.368	-3.815	25.579	-4.130	174.725	24.498	2.166.943	97,81%	(47.427)
	CF 1	376.842	389.452	387.350	1.962	1.326	-636	-1.567	-2.102	10.508	3.428	414.571	93,43%	(27.221)
	Total Griya	311.852	317.853	315.697	1.703	220	-1.483	0	-2.155	3.846	2.375	330.875	95,41%	(15.178)
	• Total Non Program	308.347	313.763	311.619	1.703	220	-1.483	-1.919	-2.144	3.272	2.364	316.750	98,38%	(5.132)
	• Program	3.505	4.090	4.079	-	-	0	-32	-11	574	11	14.125	28,88%	(10.046)
	Oto	64.990	71.600	71.652	259	1.106	847	-1.567	53	6.662	1.053	83.696	85,61%	(12.044)
	CF 2	1.567.950	1.734.194	1.732.166	22.222	19.042	-3.180	27.147	-2.028	164.217	21.070	1.752.371	98,85%	(20.205)
	Mitraguna & Others	1.383.782	1.541.098	1.540.309	20.022	18.224	-1.798	25.103	-789	156.527	19.013	1.552.088	99,24%	(11.780)
	Pensium	184.168	193.097	191.857	2.200	818	-1.382	2.043	-1.239	7.689	2.057	200.283	95,79%	(8.425)
Total Pembiayaan		2.544.835	2.905.802	2.917.294	62.161	69.587	7.427	54.642	11.492	372.459	58.095	3.004.159	97,11%	(86.865)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	15-Oct-25	31-Dec-24	30-Sep-25	15-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.267	859	-	1.338	0,67%	0,00%	0,66%	1.338	71	479			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	1.267	859	-	1.207	0,75%	0,00%	0,66%	1.207	(60)	348			
	Value Chain	-	-	-	131	0,00%	0,00%	0,08%	131	131	131			
2	MBG	3.453	5.193	5.193	17.698	2,17%	2,73%	9,34%	12.506	14.245	12.506			
	KUR	2.876	4.782	4.782	16.463	1,90%	2,65%	9,16%	11.681	13.587	11.681			
	Non KUR	577	411	411	1.235	7,36%	4,16%	12,66%	825	659	825			
3	PWG	-	35	35	12.803	0,00%	0,01%	3,15%	12.768	12.803	12.768			
	Cilem	-	-	-	8.020	0,00%	0,00%	3,54%	8.020	8.020	8.020			
	Gadai	-	35	35	4.783	0,00%	0,02%	2,66%	4.748	4.783	4.748			
4	CFG	19.268	20.967	23.212	49.180	0,99%	1,09%	2,32%	25.969	29.912	28.213			
	CF 1	8.041	7.521	9.455	20.386	2,13%	2,43%	5,26%	10.931	12.345	12.865			
	Total Griya	6.972	6.480	7.025	14.869	2,24%	2,21%	4,71%	7.844	7.898	8.390			
	Oto	1.069	1.041	2.430	5.516	1,64%	3,39%	7,70%	3.086	4.447	4.476			
	CF 2	11.227	13.447	13.757	28.795	0,72%	0,79%	1,66%	15.038	17.568	15.348			
	Mitraguna & Others	11.107	12.744	13.302	27.004	0,80%	0,86%	1,75%	13.701	15.897	14.260			
	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	81.020	0,94%	0,98%	2,78%	52.581	57.032	53.966	0,93%	66,46%	-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	15-Oct-25	31-Dec-24	30-Sep-25	15-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	9.021	6.999	7.817	7.817	4,79%	3,85%	3,86%	-	(1.205)	817			
	Linkage	24	24	2	2	0,13%	0,01%	0,01%	-	(23)	(23)			
	Non-Linkage	8.997	6.975	7.815	7.815	5,33%	4,23%	4,25%	-	(1.182)	840			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	2.863	1.846	1.696	1.944	1,80%	0,89%	1,03%	249	(919)	99			
	KUR	1.760	1.264	1.181	1.385	1,16%	0,65%	0,77%	204	(375)	121			
	Non KUR	1.104	582	515	560	14,08%	5,21%	5,73%	45	(544)	(22)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	18.124	22.706	21.182	22.686	0,93%	1,00%	1,07%	1.505	4.563	(20)			
	CF 1	5.476	7.813	6.060	6.491	1,45%	1,56%	1,68%	432	1.016	(1.322)			
	Total Griya	4.795	7.030	5.611	6.042	1,54%	1,77%	1,91%	432	1.248	(988)			
	Oto	681	783	449	449	1,05%	0,63%	0,63%	-	(232)	(334)			
	CF 2	12.648	14.893	15.122	16.195	0,81%	0,87%	0,93%	1.073	3.547	1.302			
	Mitraguna & Others	12.330	14.676	14.664	15.737	0,89%	0,95%	1,02%	1.073	3.407	1.061			
	Pensium	318	217	458	458	0,01%	0,02%	0,24%	-	141	241			
Total Pembiayaan		30.008	31.551	30.694	32.448	1,18%	1,06%	1,11%	1.753	2.439	896	0,96%	13,62%	-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 (1-15 Sep'25)	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	Giro	155.866	153.160	142.400	160.167	18.896	17.767	7.007	4,58%	4.301	2,76%	285.035	56,19%	(124.868)
2	Tabungan	1.803.617	1.920.425	1.889.951	1.891.523	73.106	1.572	(28.902)	-1,50%	87.907	4,87%	2.026.162	93,36%	(134.638)
3	Deposito	681.198	781.647	814.140	815.564	(10.210)	1.423	33.917	4,34%	134.366	19,72%	693.324	117,63%	122.240
Total		2.640.681	2.855.231	2.846.491	2.867.254	81.792	20.763	12.023	0,42%	226.573	8,58%	3.004.521	95,43%	(137.266)
CASA		1.959.483	2.073.585	2.032.351	2.051.690	92.002	19.340	(21.894)	-1,06%	92.207	4,71%	2.311.197	88,77%	(259.506)
(% CASA)		74,20%	72,62%	71,40%	71,56%									
FDR		99,99%	102,42%	103,26%	102,51%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-14 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	13-Oct-25	14-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	65.610	76.129	83.986	84.593		607	8.464	11,12%	18.983	28,93%	91.492	92,46%	(6.899)
2	Giro ISE	23.758	18.808	22.405	23.024		620	4.216	22,41%	(734)	-3,09%	39.445	58,37%	(16.421)
3	Tabungan ISE	30.646	47.654	51.814	51.802		(12)	4.148	8,70%	21.155	69,03%	34.243	151,27%	17.558
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 (1-15 Sep'25)	Pencairan (1-15 Oct'25)	Pencairan MtM	MtD (1-15 Sep'25)	Growth (1-15 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	15-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	80.398	94.643	94.439	-	-	0	8.098	-204	14.041	204	105.167	89,80%	(10.727)
	Linkage	14.865	24.357	24.357	-	-	-	5.166	0	9.492	-	25.651	94,95%	(1.294)
	Non-Linkage	65.533	70.286	70.083	-	-	0	2.932	-204	4.550	204	79.516	88,14%	(9.433)
	• Local Champion	62.373	66.852	66.669	-	-	0	2.714	-183	4.296	183	69.002	96,62%	(2.333)
	• Value Chain	3.160	3.434	3.414	-	-	-	218	-20	254	20	10.514	32,47%	(7.099)
2	MBG	368.059	383.874	385.147	3.330	6.195	2.865	2.339	1.273	17.088	4.922	411.003	93,71%	(25.856)
	KUR	343.457	358.694	359.338	3.230	5.295	2.065	2.561	644	15.881	4.651	384.254	93,52%	(24.916)
	Non KUR	24.602	25.180	25.809	100	900	800	-222	629	1.207	271	26.750	96,48%	(941)
3	PWG	200.888	321.425	331.789	33.265	40.405	7.139	23.304	10.364	130.900	30.041	334.137	99,30%	(2.349)
	Cilem	92.590	174.437	180.834	10.187	11.988	1.801	15.815	6.398	88.244	5.590	198.310	91,19%	(17.475)
	Gadai	108.298	146.988	150.954	23.079	28.417	5.338	7.489	3.966	42.656	24.451	135.828	111,14%	15.126
4	CFG	1.991.066	2.124.255	2.127.894	21.264	24.095	2.831	19.608	3.639	136.828	20.457	2.178.372	97,68%	(50.478)
	CF 1	271.158	283.396	283.846	1.127	2.729	1.602	-887	450	12.688	2.279	302.660	93,78%	(18.814)
	Total Griya	236.939	236.200	235.303	1.076	650	-426	0	-897	-1.636	1.547	252.612	93,15%	(17.309)
	• Total Non Program	155.508	158.157	157.536	443	650	208	-785	-621	2.028	1.271	162.432	96,99%	(4.896)
	• Program	81.431	78.044	77.767	633	-	-633	154	-276	-3.664	276	90.181	86,23%	(12.413)
	Oto	34.219	47.196	48.543	51	2.079	2.028	-887	1.347	14.324	732	50.048	96,99%	(1.505)
	CF 2	1.719.908	1.840.859	1.844.048	20.137	21.366	1.229	20.495	3.189	124.140	18.177	1.875.711	98,31%	(31.663)
	Mitraguna & Others	1.474.657	1.580.345	1.583.662	18.468	19.582	1.114	16.923	3.317	109.005	16.265	1.616.843	97,95%	(33.180)
	Pensiun	245.250	260.513	260.386	1.669	1.785	116	3.572	-128	15.135	1.912	258.868	100,59%	1.517
Total Pembiayaan		2.640.411	2.924.197	2.939.269	57.860	70.695	12.836	53.349	15.072	298.859	55.623	3.028.679	97,05%	(89.410)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	15-Oct-25	31-Dec-24	30-Sep-25	15-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	602	602	2.108	0,00%	0,64%	2,23%	1.507	2.108	1.506			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	602	602	2.108	0,00%	0,86%	3,01%	1.507	2.108	1.506			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	2.275	6.441	6.441	26.263	0,62%	1,68%	6,82%	19.822	23.988	19.822			
	KUR	1.785	4.983	4.983	23.136	0,52%	1,39%	6,44%	18.153	21.351	18.153			
	Non KUR	489	1.458	1.458	3.126	1,99%	5,79%	12,11%	1.669	2.637	1.669			
3	PWG	10	-	-	10.504	0,00%	0,00%	3,17%	10.504	10.494	10.504			
	Cilem	10	-	-	7.546	0,01%	0,00%	4,17%	7.546	7.536	7.546			
	Gadai	-	-	-	2.958	0,00%	0,00%	1,96%	2.958	2.958	2.958			
4	CFG	19.717	25.753	27.801	54.986	0,99%	1,31%	2,58%	27.184	35.269	29.232			
	CF 1	13.249	13.763	15.216	23.436	4,89%	5,37%	8,26%	8.220	10.187	9.673			
	Total Griya	12.780	13.116	14.475	20.003	5,39%	6,13%	8,50%	5.528	7.223	6.888			
	Oto	469	648	742	3.433	1,37%	1,57%	7,07%	2.691	2.964	2.785			
	CF 2	6.468	11.990	12.585	31.550	0,38%	0,68%	1,71%	18.965	25.082	19.560			
	Mitraguna & Others	5.999	11.313	11.277	28.792	0,41%	0,71%	1,82%	17.515	22.793	17.479			
	Pensiun	470	677	1.308	2.758	0,19%	0,50%	1,06%	1.450	2.288	2.081			
Total Pembiayaan		22.002	32.797	34.844	93.861	0,83%	1,19%	3,19%	59.016	71.858	61.064	0,88%	72,40%	-2,3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	15-Oct-25	31-Dec-24	30-Sep-25	15-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	18.159	23.987	23.973	24.569	22,59%	25,33%	26,02%	596	6.410	582			
	Linkage	14.845	14.842	14.842	14.842	99,87%	60,93%	60,93%	-	(3)	(0)			
	Non-Linkage	3.314	9.145	9.131	9.727	5,06%	12,99%	13,88%	596	6.413	582			
	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%	6,30%	335	172	256			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	25.667	22.264	23.049	23.639	1,29%	1,09%	1,11%	590	(2.028)	1.375			
	CF 1	9.750	9.970	10.411	11.032	3,60%	3,67%	3,89%	621	1.282	1.062			
	Total Griya	9.274	9.581	9.871	10.492	3,91%	4,18%	4,46%	621	1.218	911			
	Oto	476	389	540	540	1,39%	1,14%	1,11%	-	64	151			
	CF 2	15.917	12.294	12.639	12.608	0,93%	0,69%	0,68%	(31)	(3.310)	314			
	Mitraguna & Others	14.983	11.599	11.801	11.769	1,02%	0,75%	0,74%	(31)	(3.214)	170			
	Pensiun	934	695	838	838	0,04%	0,03%	0,32%	-	(96)	144			
Total Pembiayaan		46.399	49.090	49.332	51.266	1,76%	1,69%	1,74%	1.934	4.867	2.176	1,83%	-4,83%	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 (1-15 Sep'25)	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	Giro	1.111.061	1.431.423	1.437.259	1.421.956	74.764	(15.303)	(9.467)	-0,66%	310.895	27,98%	1.322.054	107,56%	99.902
2	Tabungan	4.778.169	5.005.887	4.928.512	4.946.164	85.418	17.652	(59.723)	-1,19%	167.995	3,52%	5.099.763	96,99%	(153.599)
3	Deposito	1.667.902	1.728.835	1.746.835	1.748.598	405	1.763	19.775	1,14%	80.696	4,84%	1.686.464	103,68%	62.134
Total		7.557.133	8.166.133	8.112.606	8.116.718	160.587	4.112	(49.415)	-0,61%	559.586	7,40%	8.108.281	100,10%	8.438
CASA		5.889.231	6.437.309	6.365.771	6.368.120	160.182	2.349	(69.189)	-1,07%	478.890	8,13%	6.421.817	99,16%	(53.697)
(% CASA)		77,93%	78,83%	78,47%	78,46%									
FDR		79,28%	79,49%	80,15%	80,11%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-14 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	13-Oct-25	14-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	304.377	358.473	367.598	362.100		(5.497)	3.627	1,01%	57.723	18,96%	385.505	93,93%	(23.404)
2	Giro ISE	93.275	92.040	101.106	102.826		1.719	10.786	11,72%	9.551	10,24%	142.601	72,11%	(39.775)
3	Tabungan ISE	174.173	212.269	212.473	205.236		(7.237)	(7.033)	-3,31%	31.062	17,83%	185.227	110,80%	20.009
4	Deposito ISE	36.929	54.165	54.018	54.039		21	(126)	-0,23%	17.110	46,33%	57.677	93,69%	(3.638)
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 (1-15 Sep'25)	Pencairan (1-15 Oct'25)	Pencairan MtM	MtD (1-15 Sep'25)	Growth (1-15 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	15-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	824.608	816.665	808.007	-	500	500	-4.795	-8.658	-16.601	9.158	878.745	91,95%	(70.739)
	Linkage	583.855	553.306	553.306	-	-	-	-5.029	0	-30.549	-	607.246	91,12%	(53.940)
	Non-Linkage	240.753	263.359	254.700	-	500	500	234	-8.658	13.948	9.158	271.499	93,81%	(16.798)
	• Local Champion	177.655	195.105	187.376	-	-	0	1.257	-7.730	9.721	7.730	186.853	100,28%	522
	• Value Chain	63.098	68.253	67.325	-	500	500	-1.023	-929	4.227	1.429	84.646	79,54%	(17.321)
2	MBG	1.025.144	1.045.933	1.043.242	13.017	11.996	-1.021	2.841	-2.691	18.098	14.687	1.115.685	93,51%	(72.443)
	KUR	965.396	986.476	984.245	11.766	11.831	65	2.859	-2.230	18.849	14.061	1.051.405	93,61%	(67.160)
	Non KUR	59.748	59.457	58.997	1.251	165	-1.086	-18	-461	-751	626	64.280	91,78%	(5.284)
3	PWG	255.819	477.283	504.258	50.432	65.148	14.716	46.636	26.975	248.439	38.173	525.365	95,98%	(21.107)
	Cilem	149.863	330.427	352.129	23.595	29.573	5.979	38.110	21.702	202.266	7.871	365.836	96,25%	(13.707)
	Gadai	105.956	146.856	152.129	26.837	35.575	8.737	8.526	5.273	46.174	30.302	159.528	95,36%	(7.399)
4	CFG	3.885.901	4.151.068	4.146.548	45.074	44.564	-510	38.714	-4.520	260.646	49.085	4.283.662	96,80%	(137.114)
	CF 1	838.535	895.893	896.381	6.240	9.083	2.843	1.926	488	57.847	8.595	905.413	99,00%	(9.031)
	Total Griya	595.912	602.650	603.004	1.963	4.024	2.062	0	354	7.092	3.670	629.412	95,80%	(26.408)
	• Total Non Program	435.065	452.121	452.705	1.804	3.706	1.902	-4.251	584	17.640	3.122	449.863	100,63%	2.842
	• Program	160.848	150.530	150.299	159	318	160	-1.380	-230	-10.548	549	179.549	83,71%	(29.250)
	Oto	242.622	293.243	293.377	4.277	5.059	781	1.926	134	50.755	4.925	276.000	106,30%	17.377
	CF 2	3.047.367	3.255.175	3.250.166	38.834	35.482	-3.353	36.788	-5.008	202.800	40.490	3.378.249	96,21%	(128.082)
	Mitraguna & Others	2.497.673	2.696.677	2.695.358	35.146	33.373	-1.774	33.940	-1.319	197.685	34.691	2.799.668	96,27%	(104.310)
	Pensiuon	549.694	558.498	554.808	3.688	2.109	-1.579	2.848	-3.689	5.114	5.798	578.581	95,89%	(23.772)
Total Pembiayaan		5.991.472	6.490.949	6.502.054	108.523	122.208	13.685	83.397	11.106	510.582	111.103	6.803.457	95,57%	(301.402)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	15-Oct-25	31-Dec-24	30-Sep-25	15-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.291	435	250	4.639	0,16%	0,03%	0,57%	4.388	3.348	4.204			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	1.291	435	250	4.639	0,54%	0,10%	1,82%	4.388	3.348	4.204			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	11.476	21.446	21.446	55.167	1,12%	2,05%	5,29%	33.721	43.692	33.721			
	KUR	9.838	17.677	17.677	47.896	1,02%	1,79%	4,87%	30.219	38.059	30.219			
	Non KUR	1.638	3.769	3.769	7.271	2,74%	6,34%	12,32%	3.502	5.633	3.502			
3	PWG	124	155	155	10.559	0,05%	0,03%	2,09%	10.404	10.435	10.404			
	Cilem	118	-	-	7.621	0,08%	0,00%	2,16%	7.621	7.503	7.621			
	Gadai	7	155	155	2.939	0,01%	0,11%	1,93%	2.783	2.932	2.783			
4	CFG	59.411	64.056	71.220	141.895	1,53%	1,72%	3,42%	70.675	82.484	77.839			
	CF 1	35.165	40.591	42.144	66.258	4,19%	4,70%	7,39%	24.114	31.094	25.668			
	Total Griya	29.490	29.495	31.633	40.942	4,95%	5,25%	6,79%	9.309	11.452	11.447			
	Oto	5.675	11.095	10.511	25.316	2,34%	3,58%	8,63%	14.805	19.642	14.221			
	CF 2	24.246	23.465	29.076	75.636	0,80%	0,89%	2,33%	46.561	51.390	52.171			
	Mitraguna & Others	22.605	22.227	26.760	61.501	0,91%	0,99%	2,28%	34.741	38.896	39.274			
	Pensiuon	1.642	1.239	2.316	14.136	0,30%	0,41%	2,55%	11.820	12.494	12.897			
Total Pembiayaan		72.302	86.092	93.072	212.260	1,21%	1,43%	3,26%	119.188	139.958	126.168	1,24%	61,96%	-2,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	15-Oct-25	31-Dec-24	30-Sep-25	15-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	22.222	1,84%	2,08%	2,13%	473	3.345	500			
	KUR	14.751	17.344	16.970	17.465	1,53%	1,72%	1,77%	494	2.714	121			
	Non KUR	4.126	4.378	4.778	4.757	6,91%	8,04%	8,06%	(21)	632	380			
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	73.291	1,31%	1,74%	1,77%	907	22.578	(1.129)			
	CF 1	15.203	26.703	26.269	26.915	1,81%	2,93%	3,00%	646	11.713	212			
	Total Griya	12.941	23.250	22.853	23.332	2,17%	3,79%	3,87%	479	10.391	82			
	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)			
	Pensiuon	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	95.891	1,19%	1,47%	1,47%	630	24.580	(629)	1,16%	21,21%	-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 (1-15 Sep'25	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	Giro	74.169	145.287	54.427	54.946	96.995	519	(90.341)	-62,18%	(19.223)	-25,92%	191.624	28,67%	(136.678)
2	Tabungan	1.786.724	1.931.767	1.906.956	1.916.333	83.206	9.376	(15.434)	-0,80%	129.609	7,25%	1.986.732	96,46%	(70.399)
3	Deposito	649.060	652.346	616.600	616.439	(58.204)	(162)	(35.907)	-5,50%	(32.622)	-5,03%	661.233	93,23%	(44.794)
Total		2.509.954	2.729.400	2.577.984	2.587.718	121.998	9.734	(141.683)	-5,19%	77.764	3,10%	2.839.589	91,13%	(251.871)
CASA		1.860.893	2.077.054	1.961.384	1.971.279	180.202	9.895	(105.775)	-5,09%	110.385	5,93%	2.178.356	90,49%	(207.077)
(% CASA		74,14%	76,10%	76,08%	76,18%									
FDR		125,36%	125,72%	133,75%	133,24%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-14 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	13-Oct-25	14-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	42.839	42.529	43.269	43.539		270	1.010	2,37%	700	1,63%	77.787	55,97%	(34.248)
2	Giro ISE	4.948	6.771	7.378	7.669		291	898	13,26%	2.720	54,98%	26.129	29,35%	(18.461)
3	Tabungan ISE	31.691	31.549	31.682	31.661		(21)	112	0,36%	(30)	-0,09%	36.548	86,63%	(4.887)
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 (1-15 Sep'25)	Pencairan (1-15 Oct'25)	Pencairan MtM	MtD (1-15 Sep'25	Growth (1-15 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	15-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	443.726	4.010	4.780	770	158	-773	-3.151	5.553	495.033	89,64%	(51.308)
	KUR	419.345	419.115	418.763	3.820	4.780	960	-30	-351	-582	5.131	465.091	90,04%	(46.327)
	Non KUR	27.532	25.384	24.962	190	-	-190	188	-422	-2.570	422	29.942	83,37%	(4.980)
3	PWG	258.833	378.993	396.736	39.069	56.484	17.414	15.132	17.743	137.902	38.741	395.272	100,37%	1.464
	Cilem	127.522	210.337	220.687	13.292	18.585	5.293	9.447	10.350	93.165	8.235	234.083	94,28%	(13.396)
	Gadai	131.312	168.656	176.049	25.777	37.898	12.121	5.685	7.393	44.737	30.506	161.188	109,22%	14.860
4	CFG	2.256.170	2.359.595	2.362.361	21.775	25.877	4.102	23.227	2.766	106.192	23.111	2.449.238	96,45%	(86.877)
	CF 1	461.418	465.546	466.644	1.071	3.106	2.036	3.166	1.098	5.226	2.008	492.211	94,81%	(25.567)
	Total Griya	417.205	392.967	392.830	-	958	958	0	-136	-24.375	1.094	431.436	91,05%	(38.605)
	• Total Non Program	64.148	57.248	57.882	-	800	800	-166	633	-6.266	167	70.434	82,18%	(12.552)
	• Program	353.058	335.719	334.949	-	158	158	-2.103	-770	-18.109	927	361.002	92,78%	(26.053)
	Oto	44.213	72.579	73.813	1.071	2.149	1.078	3.166	1.234	29.601	914	60.775	121,45%	13.038
	CF 2	1.794.752	1.894.050	1.895.718	20.705	22.771	2.066	20.061	1.668	100.966	21.103	1.957.027	96,87%	(61.310)
	Mitraguna & Others	1.323.695	1.418.274	1.420.861	18.588	18.547	-41	19.276	2.587	97.166	15.960	1.471.843	96,54%	(50.982)
	Pensiun	471.056	475.775	474.856	2.117	4.224	2.107	785	-919	3.800	5.143	485.184	97,87%	(10.328)
Total Pembiayaan		3.146.451	3.431.370	3.447.956	65.904	87.641	21.736	39.282	16.586	301.505	71.055	3.551.637	97,08%	(103.681)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	15-Oct-25	31-Dec-24	30-Sep-25	15-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	34.198	1,09%	2,00%	7,71%	25.319	29.319	25.319			
	KUR	3.627	6.968	6.968	30.368	0,86%	1,66%	7,25%	23.400	26.741	23.400			
	Non KUR	1.252	1.912	1.912	3.830	4,55%	7,53%	15,35%	1.919	2.578	1.919			
3	PWG	275	-	-	11.831	0,11%	0,00%	2,98%	11.831	11.556	11.831			
	Cilem	275	-	-	9.411	0,22%	0,00%	4,26%	9.411	9.135	9.411			
	Gadai	-	-	-	2.420	0,00%	0,00%	1,37%	2.420	2.420	2.420			
4	CFG	67.344	65.935	65.418	104.111	2,98%	2,77%	4,41%	38.693	36.767	38.176			
	CF 1	43.373	45.604	41.883	59.619	9,40%	9,00%	12,78%	17.735	16.245	14.015			
	Total Griya	41.791	43.704	40.502	53.474	10,02%	10,31%	13,61%	12.973	11.684	9.771			
	Oto	1.583	1.900	1.381	6.144	3,58%	1,90%	8,32%	4.763	4.562	4.244			
	CF 2	23.971	20.331	23.535	44.492	1,34%	1,24%	2,35%	20.957	20.522	24.161			
	Mitraguna & Others	22.208	19.274	21.338	39.717	1,68%	1,50%	2,80%	18.379	17.509	20.443			
	Pensiun	1.763	1.057	2.197	4.775	0,37%	0,46%	1,01%	2.579	3.012	3.718			
Total Pembiayaan		72.690	75.160	74.645	152.001	2,31%	2,18%	4,41%	77.356	79.311	76.841	2,29%	47,96%	-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	15-Oct-25	31-Dec-24	30-Sep-25	15-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	7.928	0,79%	1,76%	1,79%	84	4.398	861			
	KUR	2.493	5.296	5.912	6.117	0,59%	1,41%	1,46%	205	3.624	821			
	Non KUR	1.037	1.772	1.932	1.811	3,77%	7,61%	7,25%	(121)	774	39			
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	133.458	4,40%	5,70%	5,65%	(1.148)	34.189	93			
	CF 1	73.505	93.594	94.608	94.336	15,93%	20,32%	20,22%	(272)	20.831	742			
	Total Griya	73.052	92.636	92.989	92.486	17,51%	23,66%	23,54%	(503)	19.434	(151)			
	Oto	453	957	1.619	1.850	1,03%	2,23%	2,51%	232	1.397	893			
	CF 2	25.764	39.771	39.998	39.122	1,44%	2,11%	2,06%	(876)	13.358	(649)			
	Mitraguna & Others	22.415	37.485	37.920	37.273	1,69%	2,67%	2,62%	(647)	14.858	(212)			
	Pensiun	3.349	2.286	2.078	1.849	0,11%	0,06%	0,39%	(229)	(1.500)	(437)			
Total Pembiayaan		138.673	174.663	175.716	174.667	4,41%	5,12%	5,07%	(1.049)	35.993	3	4,06%	19,78%	-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)