

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-30 Sep'25	Growth (1-23 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	22-Oct-25	23-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.894.366	2.328.695	2.093.740	2.119.223	172.313	25.483	(209.472)	-9,00%	224.857	11,87%	2.611.857	81,14%	(492.634)
2	Tabungan	12.343.531	13.042.959	12.844.388	12.845.567	271.345	1.179	(197.392)	-1,51%	502.036	4,07%	13.533.489	94,92%	(687.921)
3	Deposito	6.674.579	6.472.474	7.151.313	7.148.530	(674.761)	(2.783)	676.056	10,45%	473.951	7,10%	6.742.224	106,03%	406.306
Total		20.912.476	21.844.127	22.089.441	22.113.320	(231.104)	23.879	269.193	1,23%	1.200.844	5,74%	22.887.570	96,62%	(774.250)
CASA		14.237.897	15.371.654	14.938.128	14.964.790	443.657	26.662	(406.863)	-2,65%	726.893	5,11%	16.145.346	92,69%	(1.180.556)
(% CASA)		68,08%	70,37%	67,63%	67,67%									
FDR		79,95%	84,36%	84,00%	83,91%									

Kinerja ISE

No.	Segmen/Produk	Posisi					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	DPK ISE	605.893	665.943	689.269	671.935		(17.333)	5.992	0,90%	66.042	10,90%	778.851	92,27%	(106.916)
2	Giro ISE	190.259	177.334	196.490	179.558		(16.933)	2.224	1,25%	(10.701)	-5,62%	295.220	60,82%	(115.662)
3	Tabungan ISE	335.051	398.841	403.027	402.633		(394)	3.792	0,95%	67.581	20,17%	358.882	112,19%	43.751
4	Deposito ISE	80.583	89.769	89.755	89.745		(6)	(24)	-0,03%	9.162	11,37%	124.749	71,94%	(35.004)
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 (1-23 Sep'25)	Pencairan (1-23 Oct'25)	Pencairan MtM	MtD (1-30 Sep'25	Growth (1-23 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	23-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	1.400.748	1.493.922	1.450.199	8.200	15.590	7.390	7.439	-43.722	49.452	59.312	1.574.348	92,11%	(124.148)
	Linkage	727.269	733.848	730.459	-	-	-	-1.128	-3.389	3.190	3.389	802.869	90,98%	(72.410)
	• Local Champion	673.478	760.073	719.740	8.200	15.590	7.390	8.566	-40.333	46.262	55.923	771.478	93,29%	(51.738)
	• Value Chain	584.102	652.234	613.728	4.050	11.875	7.825	6.671	-38.506	29.626	50.381	630.563	97,33%	(16.835)
		89.377	107.839	106.012	4.150	3.715	(435)	1.895	-1.827	16.636	5.542	140.915	75,23%	(34.903)
2	MBG	2.310.331	2.385.432	2.383.619	57.120	54.131	-2.989	8.003	-1.813	73.288	55.944	2.573.446	92,62%	(189.827)
	KUR	2.171.167	2.246.224	2.245.041	53.969	51.476	-2.493	7.504	-1.183	73.874	52.659	2.421.114	92,73%	(176.073)
	Non KUR	139.164	139.208	138.578	3.151	2.655	-496	499	-630	-586	3.285	152.332	90,97%	(13.754)
3	PWG	1.161.081	1.866.245	1.978.800	322.266	381.606	59.340	122.601	112.554	817.719	269.052	1.989.358	99,47%	(10.558)
	Cilem	604.524	1.135.825	1.203.425	127.520	121.157	-6.363	89.157	67.600	598.901	53.558	1.265.111	95,12%	(61.686)
	Gadai	556.557	730.420	775.375	194.746	260.449	65.703	33.444	44.955	218.818	215.494	724.247	107,06%	51.128
4	CFG	11.847.954	12.681.951	12.742.774	250.543	234.703	-15.840	113.015	60.823	894.820	173.880	13.046.039	97,68%	(303.265)
	CF 1	2.410.954	2.544.548	2.555.311	28.649	37.969	9.320	-3.167	10.764	144.357	27.205	2.611.485	97,85%	(56.174)
	Total Griya	1.954.117	1.976.765	1.983.082	15.530	20.250	4.720	-7.290	6.316	28.964	13.934	2.053.457	96,57%	(70.375)
	• Total Non Program	1.351.346	1.398.993	1.406.612	14.578	18.790	4.212	-5.694	7.620	55.266	11.171	1.395.228	100,82%	11.384
	• Program	602.771	577.773	576.469	952	1.460	508	-1.596	-1.303	-26.302	2.763	658.228	87,58%	(81.759)
	Oto	456.837	567.782	572.230	13.119	17.719	4.600	4.122	4.448	115.393	13.271	558.028	102,54%	14.201
	CF 2	9.437.000	10.137.403	10.187.462	221.894	196.734	-25.160	116.182	50.059	750.463	146.675	10.434.554	97,63%	(247.091)
	Mitraguna & Others	7.891.563	8.551.240	8.596.446	202.402	173.885	-28.517	106.179	45.206	704.882	128.680	8.801.971	97,67%	(205.525)
	Pensiun	1.545.436	1.586.163	1.591.017	19.492	22.849	3.357	10.004	4.854	45.580	17.995	1.632.583	97,45%	(41.566)
Total Pembiayaan		16.720.113	18.427.549	18.555.391	638.129	686.030	47.901	251.058	127.842	1.835.278	558.188	19.183.190	96,73%	(627.798)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	23-Oct-25	31-Dec-24	30-Sep-25	23-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	3.258	2.400	1.207	31.740	0,23%	0,08%	2,19%	30.533	28.481	29.339			
	Linkage	43	6	6	6	0,01%	0,00%	0,00%	-	(37)	0			
	Local Champion	3.215	2.394	1.201	30.890	0,48%	0,16%	4,29%	29.690	27.675	28.496			
	Value Chain	-	-	-	843				843	843	843			
2	MBG	26.523	51.914	48.577	198.614	1,15%	2,04%	8,33%	150.037	172.090	146.700			
	KUR	21.896	41.598	39.713	174.373	1,01%	1,77%	7,77%	134.660	152.477	132.774			
	Non KUR	4.627	10.316	8.864	24.241	3,33%	6,37%	17,49%	15.377	19.614	13.926			
3	PWG	565	6.680	277	58.931	0,05%	0,01%	2,98%	58.655	58.367	52.251			
	Cilem	558	6.649	-	40.243	0,09%	0,00%	3,34%	40.243	39.685	33.594			
	Gadai	7	31	277	18.688	0,00%	0,04%	2,41%	18.412	18.682	18.657			
4	CFG	184.758	198.852	217.834	424.042	1,56%	1,72%	3,33%	206.208	239.284	225.190			
	CF 1	108.284	115.714	120.573	203.801	4,49%	4,74%	7,98%	83.228	95.517	88.087			
	Total Griya	97.865	99.646	104.482	151.555	5,01%	5,29%	7,64%	47.072	53.690	51.909			
	Oto	10.419	16.068	16.090	52.246	2,28%	2,83%	9,13%	36.156	41.827	36.178			
	CF 2	76.474	83.138	97.261	220.241	0,81%	0,96%	2,16%	122.980	143.767	137.103			
	Mitraguna & Others	72.232	78.946	90.607	201.715	0,92%	1,06%	2,35%	111.107	129.482	122.768			
	Pensiun	4.241	4.191	6.654	18.526	0,27%	0,42%	1,16%	11.872	14.285	14.335			
Total Pembiayaan		215.104	259.846	267.894	713.326	1,29%	1,45%	3,84%	445.432	498.223	453.480	1,30%	66,16%	-2,5%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	23-Oct-25	31-Dec-24	30-Sep-25	23-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	65.676	67.143	67.732	72.443	4,69%	4,53%	5,00%	4.712	6.767	5.300			
	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	52.712	7,51%	6,93%	7,32%	62	2.101	673			
	Value Chain	-	-	-	4.650				4.650	4.650	4.650			
2	MBG	31.069	38.326	38.514	43.681	1,34%	1,61%	1,83%	5.168	12.612	5.355			
	KUR	22.074	29.574	29.377	33.451	1,02%	1,31%	1,49%	4.075	11.377	3.878			
	Non KUR	8.995	8.752	9.137	10.230	6,46%	6,56%	7,38%	1.093	1.235	1.478			
3	PWG	184	234	191	327	0,02%	0,01%	0,02%	136	143	93			
	Cilem	-	43	-	136	0,00%	0,00%	0,01%	136	136	93			
	Gadai	184	191	191	191	0,03%	0,03%	0,02%	-	6	-			
4	CFG	227.463	290.644	278.802	295.433	1,92%	2,20%	2,32%	16.631	67.970	4.789			
	CF 1	109.876	148.769	143.958	153.388	4,56%	5,66%	6,00%	9.430	43.512	4.618			
	Total Griya	105.089	141.842	137.329	145.917	5,38%	6,95%	7,36%	8.588	40.827	4.075			
	Oto	4.786	6.928	6.629	7.471	1,05%	1,17%	1,31%	842	2.685	544			
	CF 2	117.587	141.874	134.844	142.045	1,25%	1,33%	1,39%	7.201	24.458	171			
	Mitraguna & Others	101.881	134.039	128.172	135.602	1,29%	1,50%	1,58%	7.431	33.721	1.563			
	Pensiun	15.706	7.835	6.673	6.442	0,09%	0,04%	0,40%	(230)	(9.263)	(1.393)			
Total Pembiayaan		324.392	396.347	385.238	411.884	1,94%	2,09%	2,22%	26.646	87.493	15.537	1,81%	18,25%	-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,

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-23 Sep'25)	Growth (1-23 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	22-Oct-25	23-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	238.297	244.340	218.428	232.318	(11.391)	13.891	(12.021)	-4,92%	(5.979)	-2,51%	362.201	64,14%	(129.882)
2	Tabungan	1.732.891	1.802.856	1.789.369	1.784.989	29.707	(4.380)	(17.867)	-0,99%	52.098	3,01%	1.946.222	91,72%	(161.234)
3	Deposito	877.742	978.850	1.007.521	1.007.740	(19.602)	219	28.890	2,95%	129.998	14,81%	890.297	113,19%	117.443
Total		2.848.930	3.026.046	3.015.317	3.025.047	(1.285)	9.730	(999)	-0,03%	176.117	6,18%	3.198.720	94,57%	(173.673)
CASA		1.971.188	2.047.196	2.007.797	2.017.307	18.317	9.510	(29.889)	-1,46%	46.119	2,34%	2.308.423	87,39%	(291.116)
(% CASA)		69,19%	67,65%	66,59%	66,69%									
FDR		84,13%	88,41%	89,11%	88,82%									

Kinerja ISE

No.	Segmen/Produk	Posisi					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	DPK ISE	79.410	86.255	84.574	85.552		978	(702)	-0,81%	6.142	7,73%	112.606	75,97%	(27.054)
2	Giro ISE	37.094	37.631	40.082	39.652		(430)	2.021	5,37%	2.558	6,90%	57.195	69,33%	(17.543)
3	Tabungan ISE	39.484	46.229	42.096	43.503		1.408	(2.726)	-5,90%	4.020	10,18%	44.107	98,63%	(604)
4	Deposito ISE	2.833	2.395	2.396	2.397		1	2	0,10%	(436)	-15,38%	11.305	21,21%	(8.907)
5	CIF ISE	2.097	2.237	2.253	2.253		0	16	0,72%	156	7,44%		0,00%	2.253

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-23 Sep'25)	Pencairan (1-23 Oct'25)	Pencairan MtM	MtD (1-23 Sep'25)	Growth (1-23 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	23-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	122.962	131.303	117.355	1.650	2.885	1.235	3.565	-13.948	-5.607	16.833	150.454	78,00%	(33.099)
	Linkage	22.750	26.128	25.639	-	-	-	-604	-489	2.890	489	34.722	73,84%	(9.082)
	Non-Linkage	100.212	105.175	91.716	1.650	2.885	1.235	4.169	-13.459	-8.497	16.344	115.732	79,25%	(24.016)
	• Local Champion	83.501	78.669	65.527	1.650	2.520	870	660	-13.142	-17.974	15.662	90.858	72,12%	(25.331)
	• Value Chain	16.712	26.506	26.188	-	365	365	3.509	-318	9.477	683	24.874	105,29%	1.315
2	MBG	310.816	320.636	322.256	9.103	9.590	487	17	1.621	11.440	7.969	351.574	91,66%	(29.317)
	KUR	291.370	301.323	302.538	8.648	8.655	7	75	1.215	11.168	7.440	330.088	91,65%	(27.550)
	Non KUR	19.446	19.312	19.718	455	935	480	-59	406	272	529	21.486	91,77%	(1.768)
3	PWG	193.140	299.908	313.905	42.021	53.306	11.285	10.921	13.998	120.765	39.308	325.406	96,47%	(11.501)
	Cilem	122.752	205.802	216.273	17.393	20.043	2.650	8.216	10.471	93.521	9.572	229.541	94,22%	(13.268)
	Gadai	70.389	94.106	97.632	24.628	33.263	8.635	2.705	3.527	27.244	29.736	95.865	101,84%	1.767
4	CFG	1.770.026	1.923.386	1.933.480	31.738	33.011	1.273	13.176	10.094	163.454	22.917	1.967.825	98,25%	(34.344)
	CF 1	463.002	510.260	517.052	7.828	11.535	3.708	1.484	6.792	54.050	4.743	496.629	104,11%	20.423
	Total Griya	392.209	427.095	434.470	6.268	10.032	3.764	0	7.374	42.261	2.657	409.121	106,20%	25.348
	• Total Non Program	388.279	417.704	424.431	6.268	9.366	3.098	1.426	6.727	36.153	2.639	395.750	107,25%	28.682
	• Program	3.930	9.391	10.038	-	666	666	1.765	648	6.108	19	13.371	75,07%	(3.333)
	Oto	70.793	83.165	82.583	1.560	1.503	-57	1.484	-582	11.790	2.086	87.508	94,37%	(4.926)
	CF 2	1.307.024	1.413.126	1.416.428	23.911	21.476	-2.435	11.692	3.302	109.404	18.174	1.471.195	96,28%	(54.767)
	Mitraguna & Others	1.211.757	1.314.846	1.317.978	22.778	19.972	-2.806	10.936	3.132	106.221	16.840	1.361.529	96,80%	(43.551)
	Pensium	95.268	98.280	98.450	1.133	1.504	371	755	170	3.182	1.334	109.666	89,77%	(11.216)
Total Pembiayaan		2.396.945	2.675.232	2.686.997	84.512	98.791	14.279	27.678	11.764	290.052	87.027	2.795.258	96,13%	(108.261)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	23-Oct-25	31-Dec-24	30-Sep-25	23-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	508	158	6	5.426	0,41%	0,00%	4,62%	5.420	4.918	5.267			
	Linkage	43	6	6	6	0,19%	0,02%	0,02%	-	(37)	0			
	Local Champion	465	152	-	5.420	0,46%	0,00%	5,91%	5.420	4.955	5.267			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	4.441	6.618	6.618	33.385	1,43%	2,06%	10,36%	26.768	28.945	26.768			
	KUR	3.770	5.303	5.303	28.878	1,29%	1,76%	9,55%	23.575	25.108	23.575			
	Non KUR	671	1.315	1.315	4.507	3,45%	6,81%	22,86%	3.193	3.837	3.193			
3	PWG	155	86	86	7.807	0,08%	0,03%	2,49%	7.721	7.652	7.721			
	Cilem	155	-	-	5.961	0,13%	0,00%	2,76%	5.961	5.806	5.961			
	Gadai	-	86	86	1.846	0,00%	0,09%	1,89%	1.760	1.846	1.760			
4	CFG	19.018	22.141	30.183	61.313	1,07%	1,57%	3,17%	31.130	42.295	39.172			
	CF 1	8.456	8.236	11.874	23.841	1,83%	2,33%	4,61%	11.967	15.385	15.605			
	Total Griya	6.832	6.851	10.848	17.638	1,74%	2,54%	4,06%	6.790	10.805	10.786			
	Oto	1.624	1.385	1.027	6.204	2,29%	1,23%	7,51%	5.177	4.580	4.819			
	CF 2	10.562	13.905	18.309	37.471	0,81%	1,30%	2,65%	19.163	26.910	23.567			
	Mitraguna & Others	10.315	13.389	17.929	36.114	0,85%	1,36%	2,74%	18.185	25.800	22.726			
	Pensium	247	516	379	1.357	0,26%	0,39%	1,38%	978	1.110	841			
Total Pembiayaan		24.121	29.003	36.893	107.931	1,01%	1,38%	4,02%	71.038	83.810	78.928	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	23-Oct-25	31-Dec-24	30-Sep-25	23-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.083	1.738	1.738	6.388	0,88%	1,32%	5,44%	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%	1,64%	-	612	-			
	Value Chain	-	-	-	4.650	0,00%	0,00%	7,10%	4.650	4.650	4.650			
2	MBG	3.227	4.853	4.916	5.302	1,04%	1,53%	1,65%	386	2.076	450			
	KUR	1.952	4.202	4.295	4.662	0,67%	1,43%	1,54%	367	2.710	460			
	Non KUR	1.274	650	620	640	6,55%	3,21%	3,24%	19	(634)	(11)			
3	PWG	-	43	-	109	0,00%	0,00%	0,03%	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	28.794	1,90%	1,43%	1,49%	1.213	(4.897)	(9.094)			
	CF 1	5.942	10.689	6.610	7.609	1,28%	1,30%	1,47%	998	1.667	(3.080)			
	Total Griya	5.028	9.344	6.005	6.825	1,28%	1,41%	1,57%	820	1.796	(2.519)			
	Oto	914	1.345	606	784	1,29%	0,73%	0,95%	178	(130)	(561)			
	CF 2	27.748	27.199	20.970	21.185	2,12%	1,48%	1,50%	215	(6.563)	(6.014)			
	Mitraguna & Others	27.082	26.792	20.709	20.923	2,23%	1,57%	1,59%	215	(6.159)	(5.868)			
	Pensium	666	407	262	262	0,03%	0,01%	0,27%	-	(404)	(146)			
Total Pembiayaan		38.001	44.522	34.235	40.593	1,59%	1,28%	1,51%	6.359	2.593	(3.929)	1,45%	4,34%	-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 (1-23 Sep'25	Growth (1-23 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	22-Oct-25	23-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	314.972	354.485	347.314	361.241	(6.952)	13.927	6.756	1,91%	46.269	14,69%	450.944	80,11%	(89.703)
2	Tabungan	2.242.130	2.382.025	2.332.442	2.334.335	(93)	1.893	(47.690)	-2,00%	92.205	4,11%	2.474.610	94,33%	(140.275)
3	Deposito	2.798.677	2.330.807	2.952.986	2.948.913	(587.150)	(4.073)	618.106	26,52%	150.237	5,37%	2.810.906	104,91%	138.007
Total		5.355.779	5.067.317	5.632.742	5.644.489	(594.195)	11.747	577.172	11,39%	288.710	5,39%	5.736.460	98,40%	(91.971)
CASA		2.557.102	2.736.509	2.679.756	2.695.576	(7.045)	15.820	(40.934)	-1,50%	138.473	5,42%	2.925.554	92,14%	(229.978)
(% CASA		47,74%	54,00%	47,57%	47,76%									
FDR		47,52%	57,34%	52,07%	51,96%									

Kinerja ISE

No.	Segmen/Produk	Posisi					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	DPK ISE	113.657	102.557	106.851	106.306		(545)	3.749	3,66%	(7.351)	-6,47%	146.110	72,76%	(39.804)
2	Giro ISE	31.184	22.084	22.450	22.332		(118)	248	1,12%	(8.852)	-28,39%	50.850	43,92%	(28.518)
3	Tabungan ISE	59.057	61.141	65.068	64.641		(427)	3.501	5,73%	5.584	9,46%	63.572	104,68%	1.069
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 (1-23 Sep'25)	Pencairan (1-23 Oct'25)	Pencairan MtM	MtD (1-23 Sep'25	Growth (1-23 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	23-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	188.209	203.028	198.025	-	4.250	4.250	-194	-5.003	9.816	9.253	227.888	86,90%	(29.863)
	Linkage	19.369	18.269	18.148	-	-	-	-149	-122	-1.221	122	36.648	49,52%	(18.501)
	Non-Linkage	168.841	184.759	179.878	-	4.250	4.250	-45	-4.881	11.037	9.131	191.240	94,06%	(11.362)
	• Local Champion	162.434	175.114	170.346	-	4.250	4.250	764	-4.768	7.912	9.018	173.053	98,44%	(2.707)
	• Value Chain	6.407	9.645	9.532	-	-	-	-809	-113	3.125	113	18.187	52,41%	(8.655)
2	MBG	159.435	190.490	189.472	3.775	2.025	-1.750	2.648	-1.018	30.038	3.043	200.150	94,67%	(10.678)
	KUR	151.599	180.617	179.725	3.320	1.950	-1.370	2.039	-892	28.126	2.842	190.276	94,45%	(10.551)
	Non KUR	7.836	9.873	9.748	455	75	-380	610	-126	1.912	201	9.874	98,72%	(126)
3	PWG	252.400	388.637	413.555	64.299	78.591	14.292	26.609	24.918	161.154	53.674	409.178	101,07%	4.377
	Cilem	111.797	214.823	229.697	24.797	25.536	738	17.569	14.874	117.900	10.662	237.341	96,78%	(7.644)
	Gadai	140.603	173.814	183.858	39.501	53.055	13.554	9.039	10.044	43.255	43.012	171.837	107,00%	12.020
4	CFG	1.944.791	2.123.646	2.131.688	49.204	38.212	-10.991	25.579	8.041	186.897	30.171	2.166.943	98,37%	(35.255)
	CF 1	376.842	389.452	387.119	3.707	2.059	-1.648	-1.567	-2.333	10.277	4.393	414.571	93,38%	(27.453)
	Total Griya	311.852	317.853	315.960	2.387	938	-1.449	0	-1.892	4.109	2.830	330.875	95,49%	(14.915)
	• Total Non Program	308.347	313.763	311.887	2.387	938	-1.449	-1.919	-1.876	3.540	2.814	316.750	98,46%	(4.864)
	• Program	3.505	4.090	4.074	-	-	0	-32	-16	569	16	14.125	28,84%	(10.051)
	Oto	64.990	71.600	71.159	1.320	1.122	-199	-1.567	-441	6.169	1.563	83.696	85,02%	(12.538)
	CF 2	1.567.950	1.734.194	1.744.569	45.497	36.153	-9.344	27.147	10.375	176.619	25.778	1.752.371	99,55%	(7.803)
	Mitraguna & Others	1.383.782	1.541.098	1.550.646	42.527	33.247	-9.280	25.103	9.549	166.865	23.698	1.552.088	99,91%	(1.442)
	Pensiun	184.168	193.097	193.922	2.970	2.906	-64	2.043	826	9.754	2.080	200.283	96,82%	(6.361)
Total Pembiayaan		2.544.835	2.905.802	2.932.740	117.277	123.079	5.801	54.642	26.938	387.905	96.140	3.004.159	97,62%	(71.419)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	23-Oct-25	31-Dec-24	30-Sep-25	23-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.267	859	-	9.883	0,67%	0,00%	4,99%	9.883	8.616	9.024			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	1.267	859	-	9.752	0,75%	0,00%	5,42%	9.752	8.485	8.893			
	Value Chain	-	-	-	131	0,00%	0,00%	0,08%	131	131	131			
2	MBG	3.453	5.193	5.193	24.720	2,17%	2,73%	13,05%	19.528	21.267	19.528			
	KUR	2.876	4.782	4.782	23.736	1,90%	2,65%	13,21%	18.954	20.859	18.954			
	Non KUR	577	411	411	985	7,36%	4,16%	10,10%	574	408	574			
3	PWG	-	35	35	14.273	0,00%	0,01%	3,45%	14.238	14.273	14.238			
	Cilem	-	-	-	8.795	0,00%	0,00%	3,83%	8.795	8.795	8.795			
	Gadai	-	35	35	5.479	0,00%	0,02%	2,98%	5.444	5.479	5.444			
4	CFG	19.268	20.967	23.212	40.813	0,99%	1,09%	1,91%	17.601	21.545	19.846			
	CF 1	8.041	7.521	9.455	16.253	2,13%	2,43%	4,20%	6.799	8.213	8.733			
	Total Griya	6.972	6.480	7.025	11.162	2,24%	2,21%	3,53%	4.137	4.190	4.682			
	Oto	1.069	1.041	2.430	5.091	1,64%	3,39%	7,15%	2.662	4.022	4.051			
	CF 2	11.227	13.447	13.757	24.560	0,72%	0,79%	1,41%	10.803	13.333	11.113			
	Mitraguna & Others	11.107	12.744	13.302	23.018	0,80%	0,86%	1,48%	9.715	11.911	10.274			
	Pensiun	120	703	455	1.542	0,07%	0,24%	0,80%	1.087	1.421	839			
Total Pembiayaan		23.988	27.054	28.439	89.690	0,94%	0,98%	3,06%	61.251	65.702	62.636	0,93%	69,54%	-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	23-Oct-25	31-Dec-24	30-Sep-25	23-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	9.021	6.999	7.817	7.817	4,79%	3,85%	3,95%	0	(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%	4,34%	0	(1.182)	840			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	2.863	1.846	1.696	2.179	1,80%	0,89%	1,15%	483	(684)	333			
	KUR	1.760	1.264	1.181	1.621	1,16%	0,65%	0,90%	439	(139)	356			
	Non KUR	1.104	582	515	558	14,08%	5,21%	5,73%	44	(545)	(23)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	18.124	22.706	21.182	24.924	0,93%	1,00%	1,17%	3.743	6.801	2.218			
	CF 1	5.476	7.813	6.060	7.969	1,45%	1,56%	2,06%	1.909	2.493	156			
	Total Griya	4.795	7.030	5.611	7.520	1,54%	1,77%	2,38%	1.909	2.725	490			
	Oto	681	783	449	449	1,05%	0,63%	0,63%	-	(232)	(334)			
	CF 2	12.648	14.893	15.122	16.955	0,81%	0,87%	0,97%	1.833	4.307	2.062			
	Mitraguna & Others	12.330	14.676	14.664	16.497	0,89%	0,95%	1,06%	1.833	4.167	1.821			
	Pensiun	318	217	458	458	0,01%	0,02%	0,24%	-	141	241			
Total Pembiayaan		30.008	31.551	30.694	34.920	1,18%	1,06%	1,19%	4.226	4.912	3.369	0,96%	19,31%	-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 (1-23 Sep'25	Growth (1-23 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	22-Oct-25	23-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	155.866	153.160	133.577	134.853	18.896	1.276	(18.306)	-11,95%	(21.013)	-13,48%	285.035	47,31%	(150.182)
2	Tabungan	1.803.617	1.920.425	1.882.391	1.886.420	73.106	4.029	(34.004)	-1,77%	82.804	4,59%	2.026.162	93,10%	(139.741)
3	Deposito	681.198	781.647	830.609	831.944	(10.210)	1.335	50.297	6,43%	150.746	22,13%	693.324	119,99%	138.620
Total		2.640.681	2.855.231	2.846.577	2.853.218	81.792	6.641	(2.014)	-0,07%	212.537	8,05%	3.004.521	94,96%	(151.303)
CASA		1.959.483	2.073.585	2.015.969	2.021.274	92.002	5.305	(52.311)	-2,52%	61.791	3,15%	2.311.197	87,46%	(289.923)
(% CASA		74,20%	72,62%	70,82%	70,84%									
FDR		99,99%	102,42%	103,78%	103,54%									

Kinerja ISE

No.	Segmen/Produk	Posisi					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	DPK ISE	65.610	76.129	87.662	85.731		(1.931)	9.602	12,61%	20.121	30,67%	91.492	93,70%	(5.761)
2	Giro ISE	23.758	18.808	24.686	22.951		(1.735)	4.143	22,03%	(807)	-3,40%	39.445	58,18%	(16.494)
3	Tabungan ISE	30.646	47.654	53.209	53.013		(196)	5.359	11,25%	22.367	72,98%	34.243	154,81%	18.769
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 (1-23 Sep'25)	Pencairan (1-23 Oct'25)	Pencairan MtM	MtD (1-23 Sep'25	Growth (1-23 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	23-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	80.398	94.643	97.202	250	3.115	2.865	8.098	2.559	16.804	556	105.167	92,43%	(7.965)
	Linkage	14.865	24.357	24.357	-	-	-	5.166	0	9.492	-	25.651	94,95%	(1.294)
	Non-Linkage	65.533	70.286	72.845	250	3.115	2.865	2.932	2.559	7.312	556	79.516	91,61%	(6.670)
	• Local Champion	62.373	66.852	69.431	250	3.115	2.865	2.714	2.579	7.058	536	69.002	100,62%	429
	• Value Chain	3.160	3.434	3.414	-	-	-	218	-20	254	20	10.514	32,47%	(7.099)
2	MBG	368.059	383.874	384.459	8.920	9.705	785	2.339	585	16.400	9.120	411.003	93,54%	(26.545)
	KUR	343.457	358.694	358.672	8.820	8.605	-215	2.561	-22	15.215	8.627	384.254	93,34%	(25.582)
	Non KUR	24.602	25.180	25.787	100	1.100	1.000	-222	607	1.185	493	26.750	96,40%	(963)
3	PWG	200.888	321.425	336.474	60.792	64.046	3.255	23.304	15.049	135.586	48.997	334.137	100,70%	2.337
	Cilem	92.590	174.437	181.318	21.363	16.309	-5.054	15.815	6.881	88.727	9.428	198.310	91,43%	(16.992)
	Gadai	108.298	146.988	155.157	39.428	47.737	8.308	7.489	8.168	46.859	39.568	135.828	114,23%	19.329
4	CFG	1.991.066	2.124.255	2.136.179	43.386	38.537	-4.849	19.608	11.924	145.113	26.614	2.178.372	98,06%	(42.193)
	CF 1	271.158	283.936	283.661	1.578	3.645	2.067	-887	265	12.503	3.380	302.660	93,72%	(19.000)
	Total Griya	236.939	236.200	234.986	1.236	850	-386	0	-1.214	-1.953	2.064	252.612	93,02%	(17.626)
	• Total Non Program	155.508	158.157	157.374	443	850	408	-785	-783	1.866	1.633	162.432	96,89%	(5.057)
	• Program	81.431	78.044	77.612	794	-	-794	154	-432	-3.819	432	90.181	86,06%	(12.569)
	Oto	34.219	47.196	48.675	341	2.795	2.454	-887	1.479	14.456	1.316	50.048	97,26%	(1.374)
	CF 2	1.719.908	1.840.859	1.852.518	41.809	34.893	-6.916	20.495	11.659	132.610	23.233	1.875.711	98,76%	(23.193)
	Mitraguna & Others	1.474.657	1.580.345	1.590.500	38.091	30.850	-7.241	16.923	10.155	115.843	20.695	1.616.843	98,37%	(26.343)
	Pensiun	245.250	260.513	262.018	3.718	4.043	325	3.572	1.504	16.767	2.538	258.868	101,22%	3.149
Total Pembiayaan		2.640.411	2.924.197	2.954.313	113.348	115.403	2.056	53.349	30.117	313.903	85.287	3.028.679	97,54%	(74.366)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	23-Oct-25	31-Dec-24	30-Sep-25	23-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	602	602	4.434	0,00%	0,64%	4,56%	3.832	4.434	3.832			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	602	602	3.722	0,00%	0,86%	5,11%	3.120	3.722	3.120			
	Value Chain	-	-	-	712	0,00%	0,00%	1,03%	712	712	712			
2	MBG	2.275	6.441	6.441	31.681	0,62%	1,68%	8,24%	25.240	29.406	25.240			
	KUR	1.785	4.983	4.983	26.504	0,52%	1,39%	7,39%	21.520	24.718	21.520			
	Non KUR	489	1.458	1.458	5.178	1,99%	5,79%	20,08%	3.720	4.688	3.720			
3	PWG	10	-	-	10.451	0,00%	0,00%	3,11%	10.451	10.441	10.451			
	Cilem	10	-	-	6.802	0,01%	0,00%	3,75%	6.802	6.792	6.802			
	Gadai	-	-	-	3.649	0,00%	0,00%	2,35%	3.649	3.649	3.649			
4	CFG	19.717	25.753	27.801	67.375	0,99%	1,31%	3,15%	39.574	47.658	41.622			
	CF 1	13.249	13.763	15.216	28.600	4,89%	5,37%	10,08%	13.384	15.351	14.837			
	Total Griya	12.780	13.116	14.475	21.858	5,39%	6,13%	9,30%	7.384	9.078	8.743			
	Oto	469	648	742	6.742	1,37%	1,57%	13,85%	6.000	6.273	6.094			
	CF 2	6.468	11.990	12.585	38.775	0,38%	0,68%	2,09%	26.190	32.307	26.785			
	Mitraguna & Others	5.999	11.313	11.277	36.352	0,41%	0,71%	2,29%	25.075	30.353	25.039			
	Pensiun	470	677	1.308	2.423	0,19%	0,50%	0,92%	1.116	1.954	1.746			
Total Pembiayaan		22.002	32.797	34.844	113.942	0,83%	1,19%	3,86%	79.098	91.940	81.146	0,88%	77,14%	-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	23-Oct-25	31-Dec-24	30-Sep-25	23-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	18.159	23.987	23.973	24.785	22,59%	25,33%	25,50%	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%	13,65%	812	6.629	798			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	2.573	2.838	2.310	3.298	0,70%	0,60%	0,86%	988	725	460			
	KUR	1.118	1.467	1.018	1.677	0,33%	0,28%	0,47%	659	559	210			
	Non KUR	1.455	1.371	1.292	1.621	5,91%	5,13%	6,28%	329	166	250			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	25.667	22.264	23.049	24.636	1,29%	1,09%	1,15%	1.586	(1.031)	2.372			
	CF 1	9.750	9.970	10.411	11.194	3,60%	3,67%	3,95%	784	1.445	1.224			
	Total Griya	9.274	9.581	9.871	10.650	3,91%	4,18%	4,53%	780	1.377	1.069			
	Oto	476	389	540	544	1,39%	1,14%	1,12%	4	68	155			
	CF 2	15.917	12.294	12.639	13.442	0,93%	0,69%	0,73%	803	(2.476)	1.147			
	Mitraguna & Others	14.983	11.599	11.801	12.603	1,02%	0,75%	0,79%	803	(2.380)	1.004			
	Pensiun	934	695	838	838	0,04%	0,03%	0,32%	-	(96)	144			
Total Pembiayaan		46.399	49.090	49.332	52.719	1,76%	1,69%	1,78%	3.387	6.320	3.629	1,83%	-2,47%	0,0%

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 (1-23 Sep'25	Growth (1-23 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	22-Oct-25	23-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.111.061	1.431.423	1.336.137	1.343.002	74.764	6.865	(88.421)	-6,18%	231.940	20,88%	1.322.054	101,58%	20.948
2	Tabungan	4.778.169	5.005.887	4.924.531	4.915.959	85.418	(8.573)	(89.928)	-1,80%	137.789	2,88%	5.099.763	96,40%	(183.804)
3	Deposito	1.667.902	1.728.824	1.744.674	1.743.476	405	(1.198)	14.652	0,85%	75.573	4,53%	1.686.464	112,38%	57.012
Total		7.557.133	8.166.133	8.005.342	8.002.436	160.587	(2.906)	(163.697)	-2,00%	445.303	5,89%	8.108.281	98,69%	(105.845)
CASA		5.889.231	6.437.309	6.260.668	6.258.960	160.182	(1.708)	(178.349)	-2,77%	369.730	6,28%	6.421.817	97,46%	(162.856)
(% CASA		77,93%	78,83%	78,21%	78,21%									
FDR		79,28%	79,49%	81,42%	81,45%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-23 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	DPK ISE	304.377	358.473	364.704	348.595		(16.109)	(9.878)	-2,76%	44.218	14,53%	385.505	90,43%	(36.910)
2	Giro ISE	93.275	92.040	101.117	86.162		(14.955)	(5.877)	-6,39%	(7.112)	-7,63%	142.601	60,42%	(56.438)
3	Tabungan ISE	174.173	212.269	209.541	208.394		(1.147)	(3.875)	-1,83%	34.220	19,65%	185.227	93,71%	23.166
4	Deposito ISE	36.929	54.165	54.046	54.039		(7)	(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 (1-23 Sep'25)	Pencairan (1-23 Oct'25)	Pencairan MtM	MtD (1-23 Sep'25	Growth (1-23 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	23-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	824.608	816.665	794.158	4.150	4.840	690	-4.795	-22.507	-30.449	27.347	878.745	90,37%	(84.587)
	Linkage	583.855	553.306	550.869	-	-	-	-5.029	-2.437	-32.986	2.437	607.246	90,72%	(56.377)
	Non-Linkage	240.753	263.359	243.289	4.150	4.840	690	234	-20.070	2.537	24.910	271.499	89,61%	(28.210)
	• Local Champion	177.655	195.105	176.411		1.490	1.490	1.257	-18.694	-1.244	20.184	186.853	94,41%	(10.442)
	• Value Chain	63.098	68.253	66.878	4.150	3.350	(800)	-1.023	-1.376	3.780	4.726	84.646	79,01%	(17.768)
2	MBG	1.025.144	1.045.933	1.044.066	25.992	23.541	2.451	2.841	-1.867	18.921	25.408	1.115.685	93,58%	(71.619)
	KUR	965.396	986.476	985.271	24.341	23.096	1.245	2.859	-1.204	19.875	24.300	1.051.405	93,71%	(66.134)
	Non KUR	59.748	59.457	58.795	1.651	445	-1.206	-18	-663	-953	1.108	64.280	91,47%	(5.486)
3	PWG	255.819	477.283	512.792	85.590	100.315	14.725	46.636	35.509	256.973	64.806	525.365	97,61%	(12.573)
	Cilem	149.863	330.427	354.013	43.653	35.751	-7.901	38.110	23.586	204.149	12.165	365.836	96,77%	(11.823)
	Gadai	105.956	146.856	158.779	41.938	64.564	22.626	8.526	11.923	52.823	52.641	159.528	99,53%	(749)
4	CFG	3.885.901	4.151.068	4.167.174	83.217	79.395	-3.822	38.714	16.106	281.272	63.290	4.283.662	97,28%	(116.488)
	CF 1	838.535	895.893	899.436	11.775	14.953	3.178	1.926	3.543	60.901	11.410	905.413	99,34%	(5.977)
	Total Griya	595.912	602.650	604.961	4.699	6.804	2.106	0	2.310	9.048	4.494	629.412	96,12%	(24.452)
	• Total Non Program	435.065	452.121	454.867	4.540	6.326	1.786	-4.251	2.746	19.802	3.580	449.863	101,11%	5.004
	• Program	160.848	150.530	150.094	159	478	320	-1.380	-436	-10.754	914	179.549	83,59%	(29.456)
	Oto	242.622	293.243	294.476	7.076	8.149	1.072	1.926	1.233	51.853	6.916	276.000	106,69%	18.475
	CF 2	3.047.367	3.255.175	3.267.737	71.442	64.442	-7.000	36.788	12.563	220.371	51.879	3.378.249	96,73%	(110.511)
	Mitraguna & Others	2.497.673	2.696.677	2.709.833	64.318	58.689	-5.630	33.940	13.156	212.160	45.532	2.799.668	96,79%	(89.835)
	Pensium	549.694	558.498	557.905	7.124	5.754	-1.370	2.848	-593	8.211	6.347	578.581	96,43%	(20.676)
Total Pembiayaan		5.991.472	6.490.949	6.518.190	198.950	208.092	9.142	83.397	27.241	526.717	180.851	6.803.457	95,81%	(285.267)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	23-Oct-25	31-Dec-24	30-Sep-25	23-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.291	435	250	7.450	0,16%	0,03%	0,94%	7.200	6.159	7.016			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	1.291	435	250	7.450	0,54%	0,10%	3,06%	7.200	6.159	7.016			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	11.476	21.446	21.446	63.915	1,12%	2,05%	6,12%	42.469	52.439	42.469			
	KUR	9.838	17.677	17.677	54.912	1,02%	1,79%	5,57%	37.235	45.074	37.235			
	Non KUR	1.638	3.769	3.769	9.003	2,74%	6,34%	15,31%	5.234	7.365	5.234			
3	PWG	124	155	155	11.752	0,05%	0,03%	2,29%	11.597	11.628	11.597			
	Cilem	118	-	-	8.581	0,08%	0,00%	2,42%	8.581	8.464	8.581			
	Gadai	7	155	155	3.171	0,01%	0,11%	2,00%	3.015	3.164	3.015			
4	CFG	59.411	64.056	71.220	128.459	1,53%	1,72%	3,08%	57.239	69.048	64.403			
	CF 1	35.165	40.591	42.144	67.598	4,19%	4,70%	7,52%	25.454	32.433	27.007			
	Total Griya	29.490	29.495	31.633	41.154	4,95%	5,25%	6,80%	9.521	11.664	11.659			
	Oto	5.675	11.095	10.511	26.444	2,34%	3,58%	8,98%	15.933	20.769	15.348			
	CF 2	24.246	23.465	29.076	60.861	0,80%	0,89%	1,86%	31.786	36.615	37.396			
	Mitraguna & Others	22.605	22.227	26.760	51.960	0,91%	0,99%	1,92%	25.200	29.356	29.734			
	Pensium	1.642	1.239	2.316	8.901	0,30%	0,41%	1,60%	6.585	7.259	7.662			
Total Pembiayaan		72.302	86.092	93.072	211.576	1,21%	1,43%	3,25%	118.505	139.274	125.484	1,24%	61,75%	-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	23-Oct-25	31-Dec-24	30-Sep-25	23-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	23.835	1,84%	2,08%	2,28%	2.086	4.958	2.113			
	KUR	14.751	17.344	16.970	18.775	1,53%	1,72%	1,91%	1.805	4.024	1.431			
	Non KUR	4.126	4.378	4.778	5.059	6,91%	8,04%	8,61%	281	934	681			
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	77.405	1,31%	1,74%	1,86%	5.020	26.692	2.984			
	CF 1	15.203	26.703	26.269	28.646	1,81%	2,93%	3,18%	2.377	13.443	1.942			
	Total Griya	12.941	23.250	22.853	24.816	2,17%	3,79%	4,10%	1.963	11.875	1.566			
	Oto	2.262	3.453	3.416	3.829	0,93%	1,16%	1,30%	413	1.568	376			
	CF 2	35.510	47.717	46.115	48.759	1,17%	1,42%	1,49%	2.644	13.249	1.042			
	Mitraguna & Others	25.071	43.487	43.079	45.724	1,00%	1,60%	1,69%	2.645	20.653	2.236			
	Pensium	10.439	4.229	3.036	3.035	0,17%	0,05%	0,54%	(1)	(7.404)	(1.194)			
Total Pembiayaan		71.311	96.521	95.261	101.618	1,19%	1,47%	1,56%	6.356	30.307	5.097	1,16%	25,46%	-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 (1-23 Sep'25	Growth (1-23 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	22-Oct-25	23-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	74.169	145.287	58.285	47.809	96.995	(10.476)	(97.478)	-67,09%	(26.360)	-35,54%	191.624	24,95%	(143.815)
2	Tabungan	1.786.724	1.931.767	1.915.654	1.923.864	83.206	8.210	(7.903)	-0,41%	137.140	7,68%	1.986.732	96,84%	(62.867)
3	Deposito	649.060	652.346	615.524	616.457	(58.204)	933	(35.889)	-5,50%	(32.603)	-5,02%	661.233	93,23%	(44.776)
Total		2.509.954	2.729.400	2.589.463	2.588.130	121.998	(1.333)	(141.270)	-5,18%	78.177	3,11%	2.839.589	91,14%	(251.458)
CASA		1.860.893	2.077.054	1.973.939	1.971.673	180.202	(2.266)	(105.381)	-5,07%	110.780	5,95%	2.178.356	90,51%	(206.683)
(% CASA		74,14%	76,10%	76,23%	76,18%									
FDR		125,36%	125,72%	133,74%	133,81%									

Kinerja ISE

No.	Segmen/Produk	Posisi					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	DPK ISE	42.839	42.529	45.478	45.751		274	3.223	7,58%	2.912	6,80%	77.787	58,82%	(32.035)
2	Giro ISE	4.948	6.771	8.155	8.461		306	1.690	24,96%	3.513	70,99%	26.129	32,38%	(17.669)
3	Tabungan ISE	31.691	31.549	33.113	33.081		(32)	1.533	4,86%	1.391	4,39%	36.548	90,52%	(3.466)
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 (1-23 Sep'25)	Pencairan (1-23 Oct'25)	Pencairan MtM	MtD (1-23 Sep'25	Growth (1-23 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	23-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	184.570	248.282	243.459	2.150	500	-1.650	765	-4.824	58.888	5.324	212.093	114,79%	31.365
	Linkage	86.431	111.788	111.446	-	-	-	-511	-342	25.015	342	98.602	113,03%	12.845
	Non-Linkage	98.139	136.494	132.013	2.150	500	-1.650	1.275	-4.482	33.873	4.982	113.492	116,32%	18.521
	• Local Champion	98.139	136.494	132.013	2.150	500	-1.650	1.275	-4.482	33.873	4.982	110.796	119,15%	21.216
	• Value Chain	-	-	-	-	-	-	0	0	0	-	2.696	0,00%	(2.696)
2	MBG	446.877	444.499	443.366	9.330	9.270	-60	158	-1.133	-3.512	10.403	495.033	89,56%	(51.668)
	KUR	419.345	419.115	418.835	8.840	9.170	330	-30	-280	-510	9.450	465.091	90,05%	(46.256)
	Non KUR	27.532	25.384	24.531	490	100	-390	188	-854	-3.001	954	29.942	81,93%	(5.412)
3	PWG	258.833	378.993	402.074	69.564	85.348	15.783	15.132	23.081	143.240	62.267	395.272	101,72%	6.802
	Cilem	127.522	210.337	222.125	20.314	23.518	3.204	9.447	11.788	94.603	11.730	234.083	94,89%	(11.959)
	Gadai	131.312	168.656	179.949	49.250	61.830	12.579	5.685	11.293	48.638	50.537	161.188	111,64%	18.761
4	CFG	2.256.170	2.359.595	2.374.253	42.998	45.547	2.549	23.227	14.658	118.084	30.889	2.449.238	96,94%	(74.985)
	CF 1	461.418	465.546	468.043	3.762	5.776	2.015	3.166	2.498	6.625	3.279	492.211	95,09%	(24.168)
	Total Griya	417.205	392.967	392.705	941	1.626	685	0	-262	-24.501	1.888	431.436	91,02%	(38.731)
	• Total Non Program	64.148	57.248	58.053	941	1.311	370	-166	805	-6.094	506	70.434	82,42%	(12.380)
	• Program	353.058	335.719	334.652	-	315	315	-2.103	-1.067	-18.406	1.382	361.002	92,70%	(26.350)
	Oto	44.213	72.579	75.338	2.821	4.150	1.329	3.166	2.760	31.126	1.390	60.775	123,96%	14.563
	CF 2	1.794.752	1.894.050	1.906.210	39.237	39.771	534	20.061	12.161	111.458	27.610	1.957.027	97,40%	(50.817)
	Mitraguna & Others	1.323.695	1.418.274	1.427.488	34.690	31.128	-3.562	19.276	9.214	103.793	21.914	1.471.843	96,99%	(44.355)
	Pensium	471.056	475.775	478.722	4.547	8.643	4.096	785	2.947	7.665	5.696	485.184	98,67%	(6.462)
Total Pembiayaan		3.146.451	3.431.370	3.463.151	124.043	140.665	16.622	39.282	31.782	316.701	108.883	3.551.637	97,51%	(88.485)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	23-Oct-25	31-Dec-24	30-Sep-25	23-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	192	346	348	4.546	0,10%	0,14%	1,87%	4.198	4.354	4.200			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	192	346	348	4.546	0,20%	0,26%	3,44%	4.198	4.354	4.200			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	4.879	8.879	8.879	44.912	1,09%	2,00%	10,13%	36.032	40.033	36.032			
	KUR	3.627	6.968	6.968	40.344	0,86%	1,66%	9,63%	33.376	36.717	33.376			
	Non KUR	1.252	1.912	1.912	4.568	4,55%	7,53%	18,62%	2.656	3.316	2.656			
3	PWG	275	-	-	14.648	0,11%	0,00%	3,64%	14.648	14.373	14.648			
	Cilem	275	-	-	10.104	0,22%	0,00%	4,55%	10.104	9.829	10.104			
	Gadai	-	-	-	4.544	0,00%	0,00%	2,53%	4.544	4.544	4.544			
4	CFG	67.344	65.935	65.418	126.081	2,98%	2,77%	5,31%	60.663	58.737	60.147			
	CF 1	43.373	45.604	41.883	67.508	9,40%	9,00%	14,42%	25.625	24.135	21.905			
	Total Griya	41.791	43.704	40.502	59.743	10,02%	10,31%	15,21%	19.241	17.952	16.039			
	Oto	1.583	1.900	1.381	7.766	3,58%	1,90%	10,31%	6.384	6.183	5.866			
	CF 2	23.971	20.331	23.535	58.573	1,34%	1,24%	3,07%	35.038	34.602	38.242			
	Mitraguna & Others	22.208	19.274	21.338	54.270	1,68%	1,50%	3,80%	32.932	32.062	34.996			
	Pensium	1.763	1.057	2.197	4.303	0,37%	0,46%	0,90%	2.107	2.540	3.246			
Total Pembiayaan		72.690	75.160	74.645	190.187	2,31%	2,18%	5,49%	115.541	117.497	115.027	2,29%	58,23%	-3,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	23-Oct-25	31-Dec-24	30-Sep-25	23-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%	25,06%	-	(2.609)	(965)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	3.530	7.067	7.844	9.068	0,79%	1,76%	2,05%	1.224	5.538	2.000			
	KUR	2.493	5.296	5.912	6.716	0,59%	1,41%	1,60%	804	4.223	1.420			
	Non KUR	1.037	1.772	1.932	2.352	3,77%	7,61%	9,59%	420	1.315	580			
3	PWG	184	184	184	211	0,07%	0,05%	0,05%	27	27	27			
	Cilem	-	-	-	27	0,00%	0,00%	0,01%	27	27	27			
	Gadai	184	184	184	184	0,14%	0,11%	0,10%	-	(0)	-			
4	CFG	99.269	133.365	134.606	139.674	4,40%	5,70%	5,88%	5.068	40.405	6.309			
	CF 1	73.505	93.594	94.608	97.970	15,93%	20,32%	20,93%	3.362	24.465	4.376			
	Total Griya	73.052	92.636	92.989	96.105	17,51%	23,66%	24,47%	3.116	23.053	3.469			
	Oto	453	957	1.619	1.865	1,03%	2,23%	2,48%	246	1.411	907			
	CF 2	25.764	39.771	39.998	41.704	1,44%	2,11%	2,19%	1.706	15.941	1.933			
	Mitraguna & Others	22.415	37.485	37.920	39.855	1,69%	2,67%	2,79%	1.935	17.440	2.370			
	Pensium	3.349	2.286	2.078	1.849	0,11%	0,06%	0,39%	(229)	(1.500)	(437)			
Total Pembiayaan		138.673	174.663	175.716	182.035	4,41%	5,12%	5,26%	6.319	43.361	7.371	4,06%	22,69%	-1,2%

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)