

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-30 Sep'25	Growth (1-31 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25	31-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.894.366	2.328.695	2.548.418	2.544.286	172.313	(4.132)	215.592	9,26%	649.920	34,31%	2.611.857	97,41%	(67.571)
2	Tabungan	12.343.531	13.042.959	13.098.222	13.297.795	271.345	199.573	254.836	1,95%	954.264	7,73%	13.533.489	98,26%	(235.693)
3	Deposito	6.674.579	6.472.474	6.667.213	6.906.038	(674.761)	238.825	433.564	6,70%	231.459	3,47%	6.742.224	102,43%	163.814
Total		20.912.476	21.844.127	22.313.854	22.748.119	(231.104)	434.266	903.992	4,14%	1.835.644	8,78%	22.887.570	99,39%	(139.450)
CASA		14.237.897	15.371.654	15.646.640	15.842.081	443.657	195.441	470.428	3,06%	1.604.184	11,27%	16.145.346	98,12%	(303.265)
(% CASA		68,08%	70,37%	70,12%	69,64%									
FDR		79,95%	84,36%	83,55%	81,95%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-30 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	29-Oct-25	30-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	605.893	665.943	658.946	659.619		673	(6.324)	-0,95%	53.726	8,87%	778.851	93,08%	(119.232)
2	Giro ISE	190.259	177.334	163.846	163.641		(205)	(13.693)	-7,72%	(26.618)	-13,99%	295.220	55,43%	(131.579)
3	Tabungan ISE	335.051	398.841	405.398	406.242		844	7.401	1,86%	71.191	21,25%	358.882	113,20%	47.360
4	Deposito ISE	80.583	89.769	89.702	89.737		35	(32)	-0,04%	9.154	11,36%	124.749	71,93%	(35.013)
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 (1-30 Sep'25)	Pencairan (1-31 Oct'25)	Pencairan MtM	MtD (1-30 Sep'25	Growth (1-31 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	31-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	1.400.748	1.493.922	1.465.461	21.676	29.724	8.048	7.439	-28.461	64.713	58.185	1.574.348	93,08%	(108.887)
	Linkage	727.269	733.848	728.212	5.686	934	(4.752)	-1.128	-5.636	942	6.570	802.869	90,70%	(74.658)
	Non-Linkage	673.478	760.073	737.249	15.990	28.790	12.800	8.566	-22.824	63.771	51.614	771.478	95,56%	(34.229)
	• Local Champion	584.102	652.234	623.304	11.590	21.570	9.985	6.671	-28.931	39.202	50.506	630.563	98,85%	(7.259)
	• Value Chain	89.377	107.839	113.945	4.400	7.215	2.815	1.895	6.106	24.569	1.109	140.915	80,86%	(26.970)
2	MBG	2.310.331	2.385.432	2.396.653	95.203	100.618	5.415	8.003	11.221	86.322	89.397	2.573.446	93,13%	(176.793)
	KUR	2.171.167	2.246.224	2.257.192	89.507	95.013	5.506	7.504	10.967	86.025	84.046	2.421.114	93,23%	(163.922)
	Non KUR	139.164	139.208	139.461	5.696	5.605	-91	499	254	297	5.351	152.332	91,55%	(12.871)
3	PWG	1.161.081	1.866.245	1.975.071	469.418	501.839	32.422	122.601	108.826	813.990	393.014	1.989.358	99,28%	(14.287)
	Cilem	604.524	1.135.825	1.179.507	172.801	133.734	-39.067	89.157	43.682	574.982	90.053	1.265.111	93,23%	(85.604)
	Gadai	556.557	730.420	795.564	296.616	368.105	71.489	33.444	65.144	239.007	302.961	724.247	109,85%	71.318
4	CFG	11.847.954	12.681.951	12.805.333	375.027	373.798	-1.229	113.015	123.383	957.380	250.415	13.046.039	98,15%	(240.705)
	CF 1	2.410.954	2.544.548	2.560.411	46.494	62.549	16.056	-3.167	15.864	149.457	46.686	2.611.485	98,04%	(51.074)
	Total Griya	1.954.117	1.976.765	1.983.402	24.919	34.506	9.587	-7.290	6.637	29.285	27.869	2.053.457	96,59%	(70.055)
	• Total Non Program	1.351.346	1.398.993	1.407.406	22.135	31.889	9.754	-5.694	8.413	56.060	23.475	1.395.228	100,87%	12.178
	• Program	602.771	577.773	575.996	2.785	2.617	-167	-1.596	-1.776	-26.775	4.394	658.228	87,51%	(82.232)
	Oto	456.837	567.782	577.009	21.574	28.043	6.469	4.122	9.227	120.172	18.817	558.028	103,40%	18.981
	CF 2	9.437.000	10.137.403	10.244.922	328.533	311.249	-17.285	116.182	107.519	807.922	203.729	10.434.554	98,18%	(189.631)
	Mitraguna & Others	7.891.563	8.551.240	8.644.434	295.002	275.808	-19.194	106.179	93.194	752.871	182.614	8.801.971	98,21%	(157.532)
	Pensiun	1.545.436	1.586.163	1.600.488	33.531	35.440	1.909	10.004	14.325	55.052	21.115	1.632.583	98,03%	(32.094)
Total Pembiayaan		16.720.113	18.427.549	18.642.518	961.324	1.005.980	44.656	251.058	214.969	1.922.405	791.011	19.183.190	97,18%	(540.671)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	31-Oct-25	31-Dec-24	30-Sep-25	31-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	3.258	2.400	1.207	4.438	0,23%	0,08%	0,30%	3.232	1.180	2.038			
	Linkage	43	6	6	6	0,01%	0,00%	0,00%	-	(37)	0			
	Local Champion	3.215	2.394	1.201	4.432	0,48%	0,16%	0,60%	3.232	1.217	2.038			
	Value Chain	-	-	-	-				-	-	-			
2	MBG	26.523	51.914	48.577	48.143	1,15%	2,04%	2,01%	(434)	21.620	(3.771)			
	KUR	21.896	41.598	39.713	40.345	1,01%	1,77%	1,79%	632	18.449	(1.253)			
	Non KUR	4.627	10.316	8.864	7.798	3,33%	6,37%	5,59%	(1.066)	3.171	(2.517)			
3	PWG	565	6.680	277	6.234	0,05%	0,01%	0,32%	5.958	5.669	(446)			
	Cilem	558	6.649	-	6.208	0,09%	0,00%	0,53%	6.208	5.650	(441)			
	Gadai	7	31	277	26	0,00%	0,04%	0,00%	(251)	20	(5)			
4	CFG	184.758	198.852	217.834	223.853	1,56%	1,72%	1,75%	6.020	39.096	25.002			
	CF 1	108.284	115.714	120.573	126.196	4,49%	4,74%	4,93%	5.623	17.912	10.481			
	Total Griya	97.865	99.646	104.482	108.269	5,01%	5,29%	5,46%	3.787	10.405	8.624			
	Oto	10.419	16.068	16.090	17.926	2,28%	2,83%	3,11%	1.836	7.507	1.858			
	CF 2	76.474	83.138	97.261	97.658	0,81%	0,96%	0,95%	397	21.184	14.520			
	Mitraguna & Others	72.232	78.946	90.607	90.388	0,92%	1,06%	1,05%	(219)	18.156	11.442			
	Pensiun	4.241	4.191	6.654	7.270	0,27%	0,42%	0,45%	616	3.028	3.078			
Total Pembiayaan		215.104	259.846	267.894	282.669	1,29%	1,45%	1,52%	14.775	67.565	22.823	1,30%	14,20%	-0,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	31-Oct-25	31-Dec-24	30-Sep-25	31-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	65.676	67.143	67.732	68.220	4,69%	4,53%	4,66%	489	2.544	1.077			
	Linkage	15.065	15.105	15.082	15.081	2,07%	2,06%	2,07%	(0)	16	(23)			
	Non-Linkage	50.611	52.039	52.650	53.139	7,51%	6,93%	7,21%	489	2.528	1.100			
	Value Chain	-	-	-	-				-	-	-			
2	MBG	31.069	38.326	38.514	40.095	1,34%	1,61%	1,67%	1.581	9.026	1.769			
	KUR	22.074	29.574	29.377	30.471	1,02%	1,31%	1,35%	1.095	8.397	898			
	Non KUR	8.995	8.752	9.137	9.624	6,46%	6,56%	6,90%	487	629	871			
3	PWG	184	234	191	203	0,02%	0,01%	0,01%	13	19	(31)			
	Cilem	-	43	-	13	0,00%	0,00%	0,00%	13	13	(31)			
	Gadai	184	191	191	191	0,03%	0,03%	0,02%	-	6	-			
4	CFG	227.463	290.644	278.802	284.844	1,92%	2,20%	2,22%	6.042	57.381	(5.800)			
	CF 1	109.876	148.769	143.958	142.546	4,56%	5,66%	5,57%	(1.412)	32.671	(6.223)			
	Total Griya	105.089	141.842	137.329	136.022	5,38%	6,95%	6,86%	(1.307)	30.933	(5.820)			
	Oto	4.786	6.928	6.629	6.524	1,05%	1,17%	1,13%	(105)	1.738	(403)			
	CF 2	117.587	141.874	134.844	142.298	1,25%	1,33%	1,39%	7.453	24.711	423			
	Mitraguna & Others	101.881	134.039	128.172	135.073	1,29%	1,50%	1,56%	6.901	33.192	1.034			
	Pensiun	15.706	7.835	6.673	7.225	0,09%	0,04%	0,45%	552	(8.481)	(611)			
Total Pembiayaan		324.392	396.347	385.238	393.363	1,94%	2,09%	2,11%	8.125	68.971	(2.984)	1,81%	14,00%	-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%

PHR & Payroll

Kinerja
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Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Sep'25)	Growth (1-31 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25	31-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	238.297	244.340	223.357	241.473	(11.391)	18.116	(2.867)	-1,17%	3.176	1,33%	362.201	66,67%	(120.728)
2	Tabungan	1.732.891	1.802.856	1.834.413	1.859.881	29.707	25.468	57.026	3,16%	126.991	7,33%	1.946.222	95,56%	(86.341)
3	Deposito	877.742	978.850	1.008.532	1.006.845	(19.602)	(1.687)	27.995	2,86%	129.103	14,71%	890.297	113,09%	116.548
Total		2.848.930	3.026.046	3.066.302	3.108.200	(1.285)	41.897	82.154	2,71%	259.270	9,10%	3.198.720	97,17%	(90.520)
CASA		1.971.188	2.047.196	2.057.770	2.101.354	18.317	43.584	54.159	2,65%	130.167	6,60%	2.308.423	91,03%	(207.068)
(% CASA)		69,19%	67,65%	67,11%	67,61%									
FDR		84,13%	88,41%	88,22%	87,03%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-30 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	29-Oct-25	30-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	79.410	86.255	84.903	83.987		(917)	(2.268)	-2,63%	4.576	5,76%	112.606	74,58%	(28.620)
2	Giro ISE	37.094	37.631	37.814	37.208		(606)	(423)	-1,12%	114	0,31%	57.195	65,05%	(19.987)
3	Tabungan ISE	39.484	46.229	44.691	44.381		(310)	(1.848)	-4,00%	4.897	12,40%	44.107	100,62%	274
4	Deposito ISE	2.833	2.395	2.398	2.398		0	3	0,12%	(435)	-15,36%	11.305	21,21%	(8.907)
5	CIF ISE	2.097	2.237	2.253	2.253		0	16	0,72%	156	7,44%		0,00%	2.253

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Sep'25)	Pencairan (1-31 Oct'25)	Pencairan MtM	MtD (1-31 Sep'25)	Growth (1-31 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	31-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	122.962	131.303	125.286	2.126	5.719	3.593	3.565	-6.017	2.324	11.736	150.454	83,27%	(25.168)
	Linkage	22.750	26.128	26.135	476	934	458	-604	7	3.385	927	34.722	75,27%	(8.587)
	Non-Linkage	100.212	105.175	99.151	1.650	4.785	3.135	4.169	-6.024	-1.061	10.809	115.732	85,67%	(16.581)
	• Local Champion	83.501	78.669	67.394	1.650	4.420	2.770	660	-11.275	-16.107	15.695	90.858	74,17%	(23.465)
	• Value Chain	16.712	26.506	31.757	-	365	365	3.509	5.251	15.046	(4.886)	24.874	127,68%	6.884
2	MBG	310.816	320.636	324.324	12.203	16.230	4.027	17	3.688	13.508	12.542	351.574	92,25%	(27.250)
	KUR	291.370	301.323	304.484	11.548	14.845	3.297	75	3.160	13.114	11.685	330.088	92,24%	(25.605)
	Non KUR	19.446	19.312	19.840	655	1.385	730	-59	528	394	857	21.486	92,34%	(1.645)
3	PWG	193.140	299.908	311.632	62.859	67.816	4.958	10.921	11.724	118.491	56.092	325.406	95,77%	(13.775)
	Cilem	122.752	205.802	210.624	25.711	20.887	-8.824	8.216	4.822	87.872	16.066	229.541	91,76%	(18.917)
	Gadai	70.389	94.106	101.008	37.148	46.929	9.781	2.705	6.902	30.619	40.027	95.865	105,36%	5.143
4	CFG	1.770.026	1.923.386	1.943.797	54.420	59.402	4.982	13.176	20.410	173.770	38.992	1.967.825	98,78%	(24.028)
	CF 1	463.002	510.260	518.288	14.690	19.084	4.393	1.484	8.027	55.286	11.056	496.629	104,36%	21.658
	Total Griya	392.209	427.095	435.455	10.581	16.630	6.049	0	8.360	43.246	8.270	409.121	106,44%	26.334
	• Total Non Program	388.279	417.704	424.444	8.908	14.966	6.058	1.426	6.740	36.166	8.226	395.750	107,25%	28.695
	• Program	3.930	9.391	11.011	1.672	1.664	-9	1.765	1.620	7.081	44	13.371	82,34%	(2.361)
	Oto	70.793	83.165	82.832	4.109	2.454	-1.656	1.484	-333	12.039	2.786	87.508	94,66%	(4.676)
	CF 2	1.307.024	1.413.126	1.425.509	39.730	40.319	589	11.692	12.383	118.485	27.936	1.471.195	96,89%	(45.686)
	Mitraguna & Others	1.211.757	1.314.846	1.326.167	37.314	37.664	350	10.936	11.321	114.410	26.343	1.361.529	97,40%	(35.362)
	Pensium	95.268	98.280	99.342	2.416	2.655	239	755	1.062	4.074	1.593	109.666	90,59%	(10.324)
Total Pembiayaan		2.396.945	2.675.232	2.705.038	131.607	149.168	17.560	27.678	29.806	308.093	119.362	2.795.258	96,77%	(90.220)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	31-Oct-25	31-Dec-24	30-Sep-25	31-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	508	158	6	6	0,41%	0,00%	0,00%	-	(502)	(152)			
	Linkage	43	6	6	6	0,19%	0,02%	0,02%	-	(37)	0			
	Local Champion	465	152	-	-	0,46%	0,00%	0,00%	-	(465)	(152)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	4.441	6.618	6.618	6.805	1,43%	2,06%	2,10%	187	2.365	187			
	KUR	3.770	5.303	5.303	5.237	1,29%	1,76%	1,72%	(67)	1.467	(67)			
	Non KUR	671	1.315	1.315	1.569	3,45%	6,81%	7,91%	254	898	254			
3	PWG	155	86	86	455	0,08%	0,03%	0,15%	369	300	369			
	Cilem	155	-	-	455	0,13%	0,00%	0,22%	455	300	455			
	Gadai	-	86	86	-	0,00%	0,09%	0,00%	(86)	-	(86)			
4	CFG	19.018	22.141	30.183	29.572	1,07%	1,57%	1,52%	(611)	10.555	7.432			
	CF 1	8.456	8.236	11.874	11.714	1,83%	2,33%	2,26%	(160)	3.258	3.478			
	Total Griya	6.832	6.851	10.848	10.205	1,74%	2,54%	2,34%	(643)	3.373	3.353			
	Oto	1.624	1.385	1.027	1.510	2,29%	1,23%	1,82%	483	(114)	125			
	CF 2	10.562	13.905	18.309	17.858	0,81%	1,30%	1,25%	(451)	7.296	3.953			
	Mitraguna & Others	10.315	13.389	17.929	17.670	0,85%	1,36%	1,33%	(259)	7.356	4.281			
	Pensium	247	516	379	188	0,26%	0,39%	0,19%	(192)	(59)	(328)			
Total Pembiayaan		24.121	29.003	36.893	36.839	1,01%	1,38%	1,36%	(55)	12.717	7.835	1,03%	24,13%	-0,3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	31-Oct-25	31-Dec-24	30-Sep-25	31-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.083	1.738	1.738	1.738	0,88%	1,32%	1,39%	-	655	0			
	Linkage	196	238	238	238	0,86%	0,91%	0,91%	-	42	0			
	Non-Linkage	888	1.500	1.500	1.500	0,89%	1,43%	1,51%	-	612	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	3.227	4.853	4.916	4.696	1,04%	1,53%	1,45%	(220)	1.469	(157)			
	KUR	1.952	4.202	4.295	4.087	0,67%	1,43%	1,34%	(208)	2.135	(115)			
	Non KUR	1.274	650	620	609	6,55%	3,21%	3,07%	(12)	(666)	(42)			
3	PWG	-	43	-	-	0,00%	0,00%	0,00%	-	-	(43)			
	Cilem	-	43	-	-	0,00%	0,00%	0,00%	-	-	(43)			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	33.691	37.888	27.581	28.413	1,90%	1,43%	1,46%	832	(5.278)	(9.475)			
	CF 1	5.942	10.689	6.610	5.448	1,28%	1,30%	1,05%	(1.162)	(494)	(5.241)			
	Total Griya	5.028	9.344	6.005	5.012	1,28%	1,41%	1,15%	(993)	(16)	(4.332)			
	Oto	914	1.345	606	436	1,29%	0,73%	0,53%	(170)	(478)	(909)			
	CF 2	27.748	27.199	20.970	22.964	2,12%	1,48%	1,61%	1.994	(4.784)	(4.235)			
	Mitraguna & Others	27.082	26.792	20.709	22.323	2,23%	1,57%	1,68%	1.615	(4.759)	(4.468)			
	Pensium	666	407	262	641	0,03%	0,01%	0,65%	379	(25)	233			
Total Pembiayaan		38.001	44.522	34.235	34.846	1,59%	1,28%	1,29%	612	(3.154)	(9.676)	1,45%	-12,19%	0,2%

Asset & Contribution Margin

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

PHR & Payroll

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

AREA MEDAN KOTA

Pilih Area

Kelas Outlet

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Sep'25	Growth (1-31 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25	31-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	314.972	354.485	631.646	599.559	(6.952)	(32.087)	245.075	69,14%	284.588	90,35%	450.944	132,96%	148.615
2	Tabungan	2.242.130	2.382.025	2.396.648	2.422.180	(93)	25.532	40.155	1,69%	180.049	8,03%	2.474.610	97,88%	(52.430)
3	Deposito	2.798.677	2.330.807	2.536.257	2.790.913	(587.150)	254.655	460.105	19,74%	(7.764)	-0,28%	2.810.906	99,29%	(19.994)
Total		5.355.779	5.067.317	5.564.552	5.812.652	(594.195)	248.100	745.335	14,71%	456.873	8,53%	5.736.460	101,33%	76.192
CASA		2.557.102	2.736.509	3.028.294	3.021.739	(7.045)	(6.555)	285.230	10,42%	464.637	18,17%	2.925.554	103,29%	96.186
(% CASA		47,74%	54,00%	54,42%	51,99%									
FDR		47,52%	57,34%	53,01%	50,75%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-31 Sep'25	Growth (1-30 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	29-Oct-25	30-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	113.657	102.557	102.101	101.672		(429)	(885)	-0,86%	(11.984)	-10,54%	146.110	69,59%	(44.437)
2	Giro ISE	31.184	22.084	15.132	15.063		(69)	(7.021)	-31,79%	(16.121)	-51,70%	50.850	29,62%	(35.787)
3	Tabungan ISE	59.057	61.141	67.637	67.277		(360)	6.136	10,04%	8.220	13,92%	63.572	105,83%	3.705
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 (1-30 Sep'25)	Pencairan (1-31 Oct'25)	Pencairan MtM	MtD (1-31 Sep'25	Growth (1-31 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	31-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	188.209	203.028	206.854	1.500	11.650	10.150	-194	3.826	18.645	7.824	227.888	90,77%	(21.034)
	Linkage	19.369	18.269	18.143	-	-	-	-149	-126	-1.226	126	36.648	49,51%	(18.505)
	Non-Linkage	168.841	184.759	188.711	1.500	11.650	10.150	-45	3.952	19.870	7.698	191.240	98,68%	(2.529)
	• Local Champion	162.434	175.114	179.344	1.500	11.650	10.150	764	4.230	16.910	7.420	173.053	103,63%	6.290
	• Value Chain	6.407	9.645	9.367	-	-	-	-809	-278	2.960	278	18.187	51,50%	(8.820)
2	MBG	159.435	190.490	191.835	10.175	7.385	-2.790	2.648	1.345	32.400	6.041	200.150	95,85%	(8.315)
	KUR	151.599	180.617	182.223	9.070	7.310	-1.760	2.039	1.606	30.624	5.704	190.276	95,77%	(8.053)
	Non KUR	7.836	9.873	9.612	1.105	75	-1.030	610	-261	1.776	336	9.874	97,35%	(262)
3	PWG	252.400	388.637	412.139	101.726	106.859	5.133	26.609	23.502	159.739	83.357	409.178	100,72%	2.961
	Cilem	111.797	214.823	223.451	35.097	28.253	-6.844	17.569	8.628	111.654	19.625	237.341	94,15%	(13.889)
	Gadai	140.603	173.814	188.688	66.628	78.606	11.977	9.039	14.874	48.085	63.732	171.837	109,81%	16.850
4	CFG	1.944.791	2.123.646	2.139.143	73.656	61.377	-12.280	25.579	15.497	194.352	45.879	2.166.943	98,72%	(27.799)
	CF 1	376.842	389.452	385.751	5.709	5.005	-704	-1.567	-3.701	8.910	8.705	414.571	93,05%	(28.820)
	Total Griya	311.852	317.853	313.928	4.336	2.009	-2.327	0	-3.924	2.077	5.933	330.875	94,88%	(16.947)
	• Total Non Program	308.347	313.763	309.714	4.336	1.849	-2.487	-1.919	-4.049	1.367	5.898	316.750	97,78%	(7.036)
	• Program	3.505	4.090	4.214	-	160	-32	160	124	710	36	14.125	29,84%	(9.911)
	Oto	64.990	71.600	71.823	1.373	2.996	1.623	-1.567	224	6.833	2.772	83.696	85,81%	(11.873)
	CF 2	1.567.950	1.734.194	1.753.392	67.948	56.372	-11.576	27.147	19.198	185.443	37.174	1.752.371	100,06%	1.021
	Mitraguna & Others	1.383.782	1.541.098	1.559.501	63.220	52.905	-10.315	25.103	18.404	175.720	34.501	1.552.088	100,48%	7.413
	Pensiun	184.168	193.097	193.891	4.728	3.467	-1.261	2.043	794	9.723	2.673	200.283	96,81%	(6.392)
Total Pembiayaan		2.544.835	2.905.802	2.949.971	187.057	187.271	214	54.642	44.169	405.136	143.101	3.004.159	98,20%	(54.188)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	31-Oct-25	31-Dec-24	30-Sep-25	31-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.267	859	-	3.204	0,67%	0,00%	1,55%	3.204	1.936	2.344			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	1.267	859	-	3.204	0,75%	0,00%	1,70%	3.204	1.936	2.344			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	3.453	5.193	5.193	5.533	2,17%	2,73%	2,88%	341	2.080	341			
	KUR	2.876	4.782	4.782	5.211	1,90%	2,65%	2,86%	430	2.335	430			
	Non KUR	577	411	411	322	7,36%	4,16%	3,35%	(89)	(255)	(89)			
3	PWG	-	35	35	1.224	0,00%	0,01%	0,30%	1.189	1.224	1.189			
	Cilem	-	-	-	1.198	0,00%	0,00%	0,54%	1.198	1.198	1.198			
	Gadai	-	35	35	26	0,00%	0,02%	0,01%	(9)	26	(9)			
4	CFG	19.268	20.967	23.212	25.178	0,99%	1,09%	1,18%	1.967	5.910	4.211			
	CF 1	8.041	7.521	9.455	13.783	2,13%	2,43%	3,57%	4.328	5.742	6.263			
	Total Griya	6.972	6.480	7.025	10.989	2,24%	2,21%	3,50%	3.964	4.017	4.509			
	Oto	1.069	1.041	2.430	2.794	1,64%	3,39%	3,89%	364	1.725	1.753			
	CF 2	11.227	13.447	13.757	11.395	0,72%	0,79%	0,65%	(2.362)	168	(2.051)			
	Mitraguna & Others	11.107	12.744	13.302	10.792	0,80%	0,86%	0,69%	(2.510)	(314)	(1.951)			
	Pensiun	120	703	455	603	0,07%	0,24%	0,31%	148	482	(100)			
Total Pembiayaan		23.988	27.054	28.439	35.139	0,94%	0,98%	1,19%	6.700	11.151	8.085	0,93%	21,79%	-0,3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	31-Oct-25	31-Dec-24	30-Sep-25	31-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	9.021	6.999	7.817	7.817	4,79%	3,85%	3,78%	-	(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%	4,14%	-	(1.182)	840			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	2.863	1.846	1.696	1.527	1,80%	0,89%	0,80%	(169)	(1.336)	(319)			
	KUR	1.760	1.264	1.181	1.023	1,16%	0,65%	0,56%	(158)	(737)	(241)			
	Non KUR	1.104	582	515	504	14,08%	5,21%	5,24%	(10)	(599)	(78)			
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	24.390	0,93%	1,00%	1,14%	3.208	6.266	1.684			
	CF 1	5.476	7.813	6.060	6.549	1,45%	1,56%	1,70%	489	1.074	(1.264)			
	Total Griya	4.795	7.030	5.611	6.037	1,54%	1,77%	1,92%	426	1.242	(993)			
	Oto	681	783	449	513	1,05%	0,63%	0,71%	63	(169)	(271)			
	CF 2	12.648	14.893	15.122	17.841	0,81%	0,87%	1,02%	2.719	5.193	2.948			
	Mitraguna & Others	12.330	14.676	14.664	17.243	0,89%	0,95%	1,11%	2.579	4.913	2.567			
	Pensiun	318	217	458	598	0,01%	0,02%	0,31%	140	280	381			
Total Pembiayaan		30.008	31.551	30.694	33.734	1,18%	1,06%	1,14%	3.039	3.726	2.182	0,96%	15,98%	-0,2%

Asset & Contribution Margin

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

PHR & Payroll

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

AREA MEDAN RAYA

Pilih Area

Kelas Outlet

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31 Sep'25	Growth (1-31 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25	31-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	155.866	153.160	135.668	132.926	18.896	(2.742)	(20.234)	-13,21%	(22.940)	-14,72%	285.035	46,64%	(152.109)
2	Tabungan	1.803.617	1.920.425	1.911.327	1.929.415	73.106	18.088	8.990	0,47%	125.798	6,97%	2.026.162	95,23%	(96.747)
3	Deposito	681.198	781.647	808.487	794.773	(10.210)	(13.714)	13.126	1,68%	113.575	16,67%	693.324	114,63%	101.449
Total		2.640.681	2.855.231	2.855.482	2.857.114	81.792	1.631	1.882	0,07%	216.433	8,20%	3.004.521	95,09%	(147.407)
CASA		1.959.483	2.073.585	2.046.995	2.062.341	92.002	15.345	(11.244)	-0,54%	102.858	5,25%	2.311.197	89,23%	(248.856)
(% CASA		74,20%	72,62%	71,69%	72,18%									
FDR		99,99%	102,42%	103,91%	103,85%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-30 Sep'25	Growth (1-30 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	29-Oct-25	30-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	65.610	76.129	78.805	77.123		(1.682)	994	1,31%	11.513	17,55%	91.492	84,29%	(14.369)
2	Giro ISE	23.758	18.808	18.537	18.279		(258)	(529)	-2,81%	(5.479)	-23,06%	39.445	46,34%	(21.166)
3	Tabungan ISE	30.646	47.654	50.601	49.177		(1.424)	1.523	3,20%	18.531	60,47%	34.243	93,88%	(23.518)
4	Deposito ISE	11.205	9.667	9.667	9.667		0	0	0,00%	(1.538)	-13,73%	17.804	54,30%	(8.137)
5	CIF ISE	1.945	2.756	2.780	2.780		0	24	0,87%	835	42,93%		0,00%	2.780

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-30 Sep'25)	Pencairan (1-31 Oct'25)	Pencairan MtM	MtD (1-31 Sep'25	Growth (1-31 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	31-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	80.398	94.643	96.238	8.960	3.115	-5.845	8.098	1.595	15.840	1.520	105.167	91,51%	(8.929)
	Linkage	14.865	24.357	24.354	5.210	-	(5.210)	5.166	-2	9.490	2	25.651	94,94%	(1.297)
	Non-Linkage	65.533	70.286	71.884	3.750	3.115	-635	2.932	1.597	6.351	1.518	79.516	90,40%	(7.632)
	• Local Champion	62.373	66.852	68.780	3.500	3.115	-385	2.714	1.928	6.407	1.187	69.002	99,68%	(222)
	• Value Chain	3.160	3.434	3.103	250	-	(250)	218	-331	-57	331	10.514	29,52%	(7.410)
2	MBG	368.059	383.874	386.175	16.568	17.901	1.333	2.339	2.301	18.117	15.600	411.003	93,96%	(24.828)
	KUR	343.457	358.694	360.736	15.823	16.601	778	2.561	2.042	17.279	14.559	384.254	93,88%	(23.518)
	Non KUR	24.602	25.180	25.440	745	1.300	555	-222	260	838	1.040	26.750	95,10%	(1.310)
3	PWG	200.888	321.425	337.006	86.935	88.175	1.241	23.304	15.581	136.118	72.594	334.137	100,86%	2.869
	Cilem	92.590	174.437	179.469	27.456	18.937	-8.520	15.815	5.033	86.879	13.904	198.310	90,50%	(18.840)
	Gadai	108.298	146.988	157.537	59.478	69.239	9.760	7.489	10.549	49.239	58.690	135.828	115,98%	21.709
4	CFG	1.991.066	2.124.255	2.147.590	60.109	62.808	2.699	19.608	23.335	156.525	39.473	2.178.372	98,59%	(30.781)
	CF 1	271.158	283.936	283.431	2.988	5.065	-2.077	-887	35	12.273	5.030	302.660	93,65%	(19.229)
	Total Griya	236.939	236.200	234.915	2.376	2.024	-352	0	-1.286	-2.024	3.309	252.612	92,99%	(17.697)
	• Total Non Program	155.508	158.157	157.636	1.583	2.024	441	-785	-521	2.128	2.545	162.432	97,05%	(4.796)
	• Program	81.431	78.044	77.279	794	-	-794	154	-765	-4.152	765	90.181	85,69%	(12.902)
	Oto	34.219	47.196	48.516	612	3.041	2.429	-887	1.320	14.297	1.721	50.048	96,94%	(1.532)
	CF 2	1.719.908	1.840.859	1.864.159	57.121	57.743	623	20.495	23.300	144.252	34.443	1.875.711	99,38%	(11.552)
	Mitraguna & Others	1.474.657	1.580.345	1.597.546	49.829	48.547	-1.282	16.923	17.201	122.889	31.346	1.616.843	98,81%	(19.297)
	Pensiun	245.250	260.513	266.613	7.292	9.197	1.905	3.572	6.100	21.363	3.097	258.868	102,99%	7.745
Total Pembiayaan		2.640.411	2.924.197	2.967.010	172.572	171.999	-572	53.349	42.813	326.599	129.186	3.028.679	97,96%	(61.670)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	31-Oct-25	31-Dec-24	30-Sep-25	31-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	602	602	-	0,00%	0,64%	0,00%	(602)	-	(602)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	602	602	-	0,00%	0,86%	0,00%	(602)	-	(602)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	2.275	6.441	6.441	6.097	0,62%	1,68%	1,58%	(344)	3.822	(344)			
	KUR	1.785	4.983	4.983	4.863	0,52%	1,39%	1,35%	(120)	3.078	(120)			
	Non KUR	489	1.458	1.458	1.234	1,99%	5,79%	4,85%	(224)	744	(224)			
3	PWG	10	-	-	540	0,00%	0,00%	0,16%	540	530	540			
	Cilem	10	-	-	540	0,01%	0,00%	0,30%	540	530	540			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	19.717	25.753	27.801	29.280	0,99%	1,31%	1,36%	1.479	9.563	3.527			
	CF 1	13.249	13.763	15.216	17.332	4,89%	5,37%	6,12%	2.116	4.083	3.569			
	Total Griya	12.780	13.116	14.475	15.745	5,39%	6,13%	6,70%	1.270	2.965	2.629			
	Oto	469	648	742	1.588	1,37%	1,57%	3,27%	846	1.119	940			
	CF 2	6.468	11.990	12.585	11.948	0,38%	0,68%	0,64%	(637)	5.480	(42)			
	Mitraguna & Others	5.999	11.313	11.277	10.592	0,41%	0,71%	0,66%	(685)	4.593	(721)			
	Pensiun	470	677	1.308	1.356	0,19%	0,50%	0,51%	48	886	679			
Total Pembiayaan		22.002	32.797	34.844	35.917	0,83%	1,19%	1,21%	1.073	13.915	3.121	0,88%	27,18%	-0,3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	31-Oct-25	31-Dec-24	30-Sep-25	31-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	18.159	23.987	23.973	24.540	22,59%	25,33%	25,50%	567	6.381	553			
	Linkage	14.845	14.842	14.842	14.841	99,87%	60,93%	60,94%	(0)	(3)	(1)			
	Non-Linkage	3.314	9.145	9.131	9.699	5,06%	12,99%	13,49%	568	6.385	554			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	2.573	2.838	2.310	2.733	0,70%	0,60%	0,71%	423	160	(106)			
	KUR	1.118	1.467	1.018	1.528	0,33%	0,28%	0,42%	510	409	60			
	Non KUR	1.455	1.371	1.292	1.205	5,91%	5,13%	4,74%	(87)	(250)	(166)			
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	23.844	1,29%	1,09%	1,11%	795	(1.823)	1.580			
	CF 1	9.750	9.970	10.411	10.178	3,60%	3,67%	3,59%	(232)	429	208			
	Total Griya	9.274	9.581	9.871	9.639	3,91%	4,18%	4,10%	(232)	365	57			
	Oto	476	389	540	540	1,39%	1,14%	1,11%	-	64	151			
	CF 2	15.917	12.294	12.639	13.666	0,93%	0,69%	0,73%	1.027	(2.252)	1.372			
	Mitraguna & Others	14.983	11.599	11.801	12.689	1,02%	0,75%	0,79%	888	(2.294)	1.089			
	Pensiun	934	695	838	977	0,04%	0,03%	0,37%	139	43	282			
Total Pembiayaan		46.399	49.090	49.332	51.117	1,76%	1,69%	1,72%	1.785	4.718	2.027	1,83%	-6,13%	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 (1-31 Sep'25	Growth (1-31 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25	31-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.111.061	1.431.423	1.503.260	1.511.279	74.764	8.019	79.856	5,58%	400.217	36,02%	1.322.054	114,31%	189.225
2	Tabungan	4.778.169	5.005.887	5.021.918	5.118.115	85.418	96.196	112.228	2,24%	339.946	7,11%	5.099.763	100,36%	18.352
3	Deposito	1.667.902	1.728.824	1.698.150	1.697.645	405	(504)	(31.178)	-1,80%	29.743	1,78%	1.686.464	100,66%	11.182
Total		7.557.133	8.166.133	8.223.328	8.327.039	160.587	103.711	160.906	1,97%	769.906	10,19%	8.108.281	102,70%	218.758
CASA		5.889.231	6.437.309	6.525.178	6.629.394	160.182	104.215	192.084	2,98%	740.163	12,57%	6.421.817	103,23%	207.577
(% CASA		77,93%	78,83%	79,35%	79,61%									
FDR		79,28%	79,49%	79,60%	78,61%									

Kinerja ISE

No.	Segmen/Produk	Posisi				DtD	MtD	%MtD	YtD	%YtD	Target Oct'25		
		31-Dec-24	30-Sep-25	29-Oct-25	30-Oct-25						Posisi	Penc.	Gap
1	DPK ISE	304.377	358.473	350.939	353.827	2.889	(4.646)	-1,30%	49.450	16,25%	385.505	91,78%	(31.678)
2	Giro ISE	93.275	92.040	86.179	86.426	247	(5.614)	-6,10%	(6.849)	-7,34%	142.601	60,61%	(56.175)
3	Tabungan ISE	174.173	212.269	210.665	213.271	2.607	1.003	0,47%	39.098	22,45%	185.227	115,14%	28.044
4	Deposito ISE	36.929	54.165	54.095	54.130	35	(35)	-0,06%	17.201	46,58%	57.677	93,85%	(3.547)
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 (1-30 Sep'25)	Pencairan (1-31 Oct'25)	Pencairan MtM	MtD (1-31 Sep'25	Growth (1-31 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	31-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	824.608	816.665	794.565	4.500	8.740	4.240	-4.795	-22.100	-30.042	30.840	878.745	90,42%	(84.180)
	Linkage	583.855	553.306	548.292	-	-	-	-5.029	-5.014	-35.563	5.014	607.246	90,29%	(58.954)
	Non-Linkage	240.753	263.359	246.273	4.500	8.740	4.240	234	-17.086	5.520	25.826	271.499	90,71%	(25.226)
	• Local Champion	177.655	195.105	176.556	350	1.890	1.540	1.257	-18.550	-1.099	20.440	186.853	94,49%	(10.298)
	• Value Chain	63.098	68.253	69.717	4.150	6.850	2.700	-1.023	1.464	6.620	5.386	84.646	82,36%	(14.928)
2	MBG	1.025.144	1.045.933	1.050.025	40.612	42.232	1.620	2.841	4.092	24.880	38.140	1.115.685	94,11%	(65.660)
	KUR	965.396	986.476	990.433	38.461	40.237	1.776	2.859	3.958	25.037	36.279	1.051.405	94,20%	(60.971)
	Non KUR	59.748	59.457	59.591	2.151	1.995	-156	-18	134	-157	1.861	64.280	92,71%	(4.689)
3	PWG	255.819	477.283	508.164	120.462	122.634	2.172	46.636	30.882	252.345	91.752	525.365	96,73%	(17.201)
	Cilem	149.863	330.427	346.402	57.770	39.118	-18.653	38.110	15.975	196.538	23.142	365.836	94,69%	(19.434)
	Gadai	105.956	146.856	161.762	62.692	83.516	20.824	8.526	14.906	55.807	68.610	159.528	101,40%	2.234
4	CFG	3.885.901	4.151.068	4.192.783	127.281	127.471	190	38.714	41.715	306.881	85.756	4.283.662	97,88%	(90.879)
	CF 1	838.535	895.893	901.375	17.120	22.328	5.207	1.926	5.482	62.841	16.846	905.413	99,55%	(4.037)
	Total Griya	595.912	602.650	605.833	6.526	10.517	3.992	0	3.183	9.921	7.335	629.412	96,25%	(23.579)
	• Total Non Program	435.065	452.121	456.284	6.367	10.039	3.672	-4.251	4.163	21.219	5.876	449.863	101,43%	6.421
	• Program	160.848	150.530	149.549	159	478	320	-1.380	-980	-11.298	1.459	179.549	83,29%	(30.000)
	Oto	242.622	293.243	295.542	10.595	11.810	1.215	1.926	2.299	52.920	9.511	276.000	107,08%	19.542
	CF 2	3.047.367	3.255.175	3.291.407	110.160	105.143	-5.017	36.788	36.233	244.041	68.911	3.378.249	97,43%	(86.842)
	Mitraguna & Others	2.497.673	2.696.677	2.730.273	97.988	95.229	-2.760	33.940	33.596	232.600	61.633	2.799.668	97,52%	(69.395)
	Pensiun	549.694	558.498	561.135	12.172	9.915	-2.257	2.848	2.637	11.441	7.278	578.581	96,98%	(17.446)
Total Pembiayaan		5.991.472	6.490.949	6.545.537	292.855	301.077	8.222	83.397	54.588	554.064	246.489	6.803.457	96,21%	(257.920)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	31-Oct-25	31-Dec-24	30-Sep-25	31-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.291	435	250	188	0,16%	0,03%	0,02%	(63)	(1.103)	(247)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	1.291	435	250	188	0,54%	0,10%	0,08%	(63)	(1.103)	(247)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	11.476	21.446	21.446	21.012	1,12%	2,05%	2,00%	(434)	9.536	(434)			
	KUR	9.838	17.677	17.677	18.014	1,02%	1,79%	1,82%	336	8.176	336			
	Non KUR	1.638	3.769	3.769	2.999	2,74%	6,34%	5,03%	(771)	1.361	(771)			
3	PWG	124	155	155	2.776	0,05%	0,03%	0,55%	2.620	2.651	2.620			
	Cilem	118	-	-	2.776	0,08%	0,00%	0,80%	2.776	2.658	2.776			
	Gadai	7	155	155	-	0,01%	0,11%	0,00%	(155)	(7)	(155)			
4	CFG	59.411	64.056	71.220	72.285	1,53%	1,72%	1,72%	1.065	12.873	8.229			
	CF 1	35.165	40.591	42.144	40.108	4,19%	4,70%	4,45%	(2.036)	4.943	(483)			
	Total Griya	29.490	29.495	31.633	30.366	4,95%	5,25%	5,01%	(1.267)	876	871			
	Oto	5.675	11.095	10.511	9.742	2,34%	3,58%	3,30%	(769)	4.067	(1.354)			
	CF 2	24.246	23.465	29.076	32.177	0,80%	0,89%	0,98%	3.101	7.930	8.711			
	Mitraguna & Others	22.605	22.227	26.760	29.577	0,91%	0,99%	1,08%	2.817	6.972	7.350			
	Pensiun	1.642	1.239	2.316	2.600	0,30%	0,41%	0,46%	284	958	1.361			
Total Pembiayaan		72.302	86.092	93.072	96.260	1,21%	1,43%	1,47%	3.188	23.958	10.168	1,24%	15,57%	-0,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	31-Oct-25	31-Dec-24	30-Sep-25	31-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.722	372	1.122	1.179	0,21%	0,14%	0,15%	57	(543)	807			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	1.722	372	1.122	1.179	0,72%	0,43%	0,48%	57	(543)	807			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	18.877	21.722	21.749	22.585	1,84%	2,08%	2,15%	836	3.708	863			
	KUR	14.751	17.344	16.970	17.524	1,53%	1,72%	1,77%	554	2.773	180			
	Non KUR	4.126	4.378	4.778	5.061	6,91%	8,04%	8,49%	282	935	683			
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	72.334	1,31%	1,74%	1,73%	(51)	21.621	(2.087)			
	CF 1	15.203	26.703	26.269	26.059	1,81%	2,93%	2,89%	(210)	10.856	(644)			
	Total Griya	12.941	23.250	22.853	22.693	2,17%	3,79%	3,75%	(160)	9.752	(557)			
	Oto	2.262	3.453	3.416	3.366	0,93%	1,16%	1,14%	(50)	1.104	(87)			
	CF 2	35.510	47.717	46.115	46.275	1,17%	1,42%	1,41%	159	10.765	(1.442)			
	Mitraguna & Others	25.071	43.487	43.079	43.240	1,00%	1,60%	1,58%	161	18.168	(248)			
	Pensiun	10.439	4.229	3.036	3.035	0,17%	0,05%	0,54%	(1)	(7.404)	(1.194)			
Total Pembiayaan		71.311	96.521	95.261	96.104	1,19%	1,47%	1,47%	842	24.792	(417)	1,16%	20,85%	-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 (1-31 Sep'25	Growth (1-31 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25	31-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	74.169	145.287	54.487	59.049	96.995	4.562	(86.238)	-59,36%	(15.120)	-20,39%	191.624	30,82%	(132.575)
2	Tabungan	1.786.724	1.931.767	1.933.915	1.968.204	83.206	34.289	36.437	1,89%	181.480	10,16%	1.986.732	99,07%	(18.527)
3	Deposito	649.060	652.346	615.788	615.862	(58.204)	74	(36.484)	-5,59%	(33.198)	-5,11%	661.233	93,14%	(45.371)
Total		2.509.954	2.729.400	2.604.189	2.643.115	121.998	38.926	(86.285)	-3,16%	133.162	5,31%	2.839.589	93,08%	(196.473)
CASA		1.860.893	2.077.054	1.988.402	2.027.253	180.202	38.852	(49.801)	-2,40%	166.360	8,94%	2.178.356	93,06%	(151.102)
(% CASA		74,14%	76,10%	76,35%	76,70%									
FDR		125,36%	125,72%	133,44%	131,47%									

Kinerja ISE

No.	Segmen/Produk	Posisi				DtD	Growth (1-30 Oct'25)				Target Oct'25		
		31-Dec-24	30-Sep-25	29-Oct-25	30-Oct-25		MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	42.839	42.529	42.198	43.010	812	481	1,13%	171	0,40%	77.787	55,29%	(34.777)
2	Giro ISE	4.948	6.771	6.184	6.665	481	(106)	-1,57%	1.717	34,70%	26.129	25,51%	(19.464)
3	Tabungan ISE	31.691	31.549	31.804	32.136	332	587	1,86%	445	1,40%	36.548	87,93%	(4.412)
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 (1-30 Sep'25)	Pencairan (1-31 Oct'25)	Pencairan MtM	MtD (1-31 Sep'25	Growth (1-31 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	31-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	184.570	248.282	242.517	4.590	500	-4.090	765	-5.765	57.947	6.265	212.093	114,34%	30.424
	Linkage	86.431	111.788	111.287	-	-	-	-511	-501	24.856	501	98.602	112,87%	12.686
	Non-Linkage	98.139	136.494	131.230	4.590	500	-4.090	1.275	-5.264	33.091	5.764	113.492	115,63%	17.738
	• Local Champion	98.139	136.494	131.230	4.590	500	-4.090	1.275	-5.264	33.091	5.764	110.796	118,44%	20.434
	• Value Chain	-	-	-	-	-	-	0	0	0	-	2.696	0,00%	(2.696)
2	MBG	446.877	444.499	444.294	15.645	16.870	1.225	158	-205	-2.583	17.075	495.033	89,75%	(50.739)
	KUR	419.345	419.115	419.317	14.605	16.020	1.415	-30	202	-29	15.818	465.091	90,16%	(45.774)
	Non KUR	27.532	25.384	24.978	1.040	850	-190	188	-407	-2.555	1.257	29.942	83,42%	(4.965)
3	PWG	258.833	378.993	406.130	97.437	116.355	18.919	15.132	27.137	147.297	89.218	395.272	102,75%	10.859
	Cilem	127.522	210.337	219.561	26.767	26.539	-227	9.447	9.224	92.039	17.315	234.083	93,80%	(14.523)
	Gadai	131.312	168.656	186.569	70.670	89.816	19.146	5.685	17.913	55.258	71.903	161.188	115,75%	25.381
4	CFG	2.256.170	2.359.595	2.382.021	59.561	62.740	3.179	23.227	22.426	125.851	40.315	2.449.238	97,26%	(67.218)
	CF 1	461.418	465.546	471.566	5.986	11.069	5.083	3.166	6.020	10.148	5.049	492.211	95,81%	(20.645)
	Total Griya	417.205	392.967	393.271	1.101	3.326	2.225	0	304	-23.934	3.022	431.436	91,15%	(38.165)
	• Total Non Program	64.148	57.248	59.328	941	3.011	2.070	-166	2.080	-4.819	931	70.434	84,23%	(11.105)
	• Program	353.058	335.719	333.943	160	315	155	-2.103	-1.776	-19.115	2.091	361.002	92,50%	(27.059)
	Oto	44.213	72.579	78.295	4.885	7.742	2.857	3.166	5.716	34.082	2.026	60.775	128,83%	17.519
	CF 2	1.794.752	1.894.050	1.910.455	53.575	51.672	-1.904	20.061	16.405	115.703	35.266	1.957.027	97,62%	(46.572)
	Mitraguna & Others	1.323.695	1.418.274	1.430.947	46.652	41.464	-5.188	19.276	12.673	107.252	28.792	1.471.843	97,22%	(40.896)
	Pensiun	471.056	475.775	479.508	6.923	10.207	3.284	785	3.733	8.451	6.475	485.184	98,83%	(5.676)
Total Pembiayaan		3.146.451	3.431.370	3.474.962	177.233	196.466	19.233	39.282	43.593	328.512	152.873	3.551.637	97,84%	(76.674)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	31-Oct-25	31-Dec-24	30-Sep-25	31-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	192	346	348	1.041	0,10%	0,14%	0,43%	693	849	695			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	192	346	348	1.041	0,20%	0,26%	0,79%	693	849	695			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	4.879	8.879	8.879	8.695	1,09%	2,00%	1,96%	(184)	3.816	(184)			
	KUR	3.627	6.968	6.968	7.020	0,86%	1,66%	1,67%	52	3.393	52			
	Non KUR	1.252	1.912	1.912	1.675	4,55%	7,53%	6,71%	(236)	423	(236)			
3	PWG	275	-	-	1.240	0,11%	0,00%	0,31%	1.240	965	1.240			
	Cilem	275	-	-	1.240	0,22%	0,00%	0,56%	1.240	965	1.240			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	67.344	65.935	65.418	67.538	2,98%	2,77%	2,84%	2.120	194	1.603			
	CF 1	43.373	45.604	41.883	43.258	9,40%	9,00%	9,17%	1.375	(116)	(2.346)			
	Total Griya	41.791	43.704	40.502	40.965	10,02%	10,31%	10,42%	463	(826)	(2.739)			
	Oto	1.583	1.900	1.381	2.293	3,58%	1,90%	2,93%	912	710	393			
	CF 2	23.971	20.331	23.535	24.280	1,34%	1,24%	1,27%	746	310	3.949			
	Mitraguna & Others	22.208	19.274	21.338	21.757	1,68%	1,50%	1,52%	419	(451)	2.483			
	Pensiun	1.763	1.057	2.197	2.524	0,37%	0,46%	0,53%	327	761	1.467			
Total Pembiayaan		72.690	75.160	74.645	78.514	2,31%	2,18%	2,26%	3.868	5.824	3.354	2,29%	-1,54%	0,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	31-Oct-25	31-Dec-24	30-Sep-25	31-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	35.691	34.047	33.082	32.947	19,34%	13,32%	13,59%	(135)	(2.744)	(1.100)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	35.691	34.047	33.082	32.947	36,37%	24,24%	25,11%	(135)	(2.744)	(1.100)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	3.530	7.067	7.844	8.555	0,79%	1,76%	1,93%	711	5.025	1.488			
	KUR	2.493	5.296	5.912	6.310	0,59%	1,41%	1,50%	398	3.817	1.014			
	Non KUR	1.037	1.772	1.932	2.245	3,77%	7,61%	8,99%	313	1.208	474			
3	PWG	184	184	184	197	0,07%	0,05%	0,05%	13	13	13			
	Cilem	-	-	-	13	0,00%	0,00%	0,01%	13	13	13			
	Gadai	184	184	184	184	0,14%	0,11%	0,10%	-	(0)	-			
4	CFG	99.269	133.365	134.606	135.864	4,40%	5,70%	5,70%	1.258	36.595	2.499			
	CF 1	73.505	93.594	94.608	94.312	15,93%	20,32%	20,00%	(296)	20.807	718			
	Total Griya	73.052	92.636	92.989	92.641	17,51%	23,66%	23,56%	(348)	19.590	5			
	Oto	453	957	1.619	1.670	1,03%	2,23%	2,13%	52	1.217	713			
	CF 2	25.764	39.771	39.998	41.552	1,44%	2,11%	2,17%	1.554	15.788	1.781			
	Mitraguna & Others	22.415	37.485	37.920	39.578	1,69%	2,67%	2,77%	1.658	17.164	2.093			
	Pensiun	3.349	2.286	2.078	1.974	0,11%	0,06%	0,41%	(105)	(1.375)	(313)			
Total Pembiayaan		138.673	174.663	175.716	177.562	4,41%	5,12%	5,11%	1.846	38.889	2.899	4,06%	20,47%	-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)