

Kinerja Pendanaan

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	Giro	1.894.366	2.328.695	2.566.790	2.548.418	172.313	(18.372)	219.723	9,44%	654.052	34,53%	2.611.857	97,57%	(63.439)
2	Tabungan	12.343.531	13.042.959	12.991.844	13.098.222	271.345	106.378	55.263	0,42%	754.691	6,11%	13.533.489	96,78%	(435.266)
3	Deposito	6.674.579	6.472.474	6.667.546	6.667.213	(674.761)	(332)	194.740	3,01%	(7.365)	-0,11%	6.742.224	98,89%	(75.010)
Total		20.912.476	21.844.127	22.226.180	22.313.854	(231.104)	87.673	469.726	2,15%	1.401.378	6,70%	22.887.570	97,49%	(573.716)
CASA		14.237.897	15.371.654	15.558.635	15.646.640	443.657	88.005	274.987	1,79%	1.408.743	9,89%	16.145.346	96,91%	(498.706)
(% CASA)		68,08%	70,37%	70,00%	70,12%									
FDR		79,95%	84,36%	83,68%	83,35%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-29 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	28-Oct-25	29-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	605.893	665.943	659.716	658.946		(770)	(6.997)	-1,05%	53.053	8,76%	778.851	92,60%	(119.905)
2	Giro ISE	190.259	177.334	163.992	163.846		(146)	(13.487)	-7,61%	(26.413)	-13,88%	295.220	55,50%	(131.373)
3	Tabungan ISE	335.051	398.841	406.037	405.398		(638)	6.557	1,64%	70.347	21,00%	358.882	112,96%	46.516
4	Deposito ISE	80.583	89.769	89.688	89.702		14	(67)	-0,07%	9.119	11,32%	124.749	71,91%	(35.048)
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 (1-30 Oct'25)	Pencairan MtM	MtD (1-30 Sep'25)	Growth (1-30 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	1.400.748	1.493.922	1.452.561	21.676	26.224	4.548	7.439	-41.360	51.814	67.584	1.574.348	92,26%	(121.786)
	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	724.350	15.990	25.290	9.300	8.566	-35.724	50.871	61.014	771.478	93,89%	(47.129)
	• Local Champion	584.102	652.234	619.474	11.590	21.575	9.985	6.671	-32.760	35.372	54.335	630.563	98,24%	(11.089)
	• Value Chain	89.377	107.839	104.876	4.400	3.715	(685)	1.895	-2.963	15.499	6.678	140.915	74,42%	(36.040)
2	MBG	2.310.331	2.385.432	2.391.299	95.203	92.473	-2.730	8.003	5.867	80.968	86.606	2.573.446	92,92%	(182.146)
	KUR	2.171.167	2.246.224	2.251.592	89.507	86.868	-2.639	7.504	5.367	80.425	81.501	2.421.114	93,00%	(169.522)
	Non KUR	139.164	139.208	139.708	5.696	5.605	-91	499	500	544	5.105	152.332	91,71%	(12.624)
3	PWG	1.161.081	1.866.245	1.969.144	469.418	483.368	13.951	122.601	102.898	808.063	380.470	1.989.358	98,98%	(20.214)
	Cilem	604.524	1.135.825	1.176.355	172.801	129.735	-43.066	89.157	40.530	571.831	89.205	1.265.111	92,98%	(88.756)
	Gadai	556.557	730.420	792.789	296.616	353.633	57.017	33.444	62.369	236.232	291.265	724.247	109,46%	68.542
4	CFG	11.847.954	12.681.951	12.786.395	375.027	349.342	-25.685	113.015	104.444	938.441	244.897	13.046.039	98,01%	(259.644)
	CF 1	2.410.954	2.544.548	2.556.924	46.494	58.282	11.788	-3.167	12.377	145.970	45.905	2.611.485	97,91%	(54.561)
	Total Griya	1.954.117	1.976.765	1.981.495	24.919	32.006	-7.290	4.729	27.377	27.277	27.276	2.053.457	96,50%	(71.962)
	• Total Non Program	1.351.346	1.398.993	1.406.133	22.135	30.219	8.084	-5.694	7.140	54.787	23.078	1.395.228	100,78%	10.905
	• Program	602.771	577.773	575.362	2.785	1.787	-998	-1.596	-2.411	-27.409	4.198	658.228	87,41%	(82.867)
	Oto	456.837	567.782	575.430	21.574	26.276	4.702	4.122	7.647	118.593	18.629	558.028	103,12%	17.401
	CF 2	9.437.000	10.137.403	10.229.470	328.533	291.060	-37.473	116.182	92.068	792.471	198.992	10.434.554	98,03%	(205.083)
	Mitraguna & Others	7.891.563	8.551.240	8.630.343	295.002	258.450	-36.552	106.179	79.103	738.780	179.347	8.801.971	98,05%	(171.628)
	Pensiun	1.545.436	1.586.163	1.599.127	33.531	32.609	-922	10.004	12.965	53.691	19.645	1.632.583	97,95%	(33.455)
Total Pembiayaan		16.720.113	18.427.549	18.599.399	961.324	951.407	-9.917	251.058	171.850	1.879.286	779.557	19.183.190	96,96%	(583.791)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	30-Oct-25	31-Dec-24	30-Sep-25	30-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	3.258	2.400	1.207	7.820	0,23%	0,08%	0,54%	6.613	4.562	5.420			
	Linkage	43	6	6	6	0,01%	0,00%	0,00%	-	(37)	0			
	Local Champion	3.215	2.394	1.201	7.814	0,48%	0,16%	1,08%	6.613	4.599	5.420			
	Value Chain	-	-	-	-				-	-	-			
2	MBG	26.523	51.914	48.577	108.036	1,15%	2,04%	4,52%	59.459	81.513	56.123			
	KUR	21.896	41.598	39.713	92.847	1,01%	1,77%	4,12%	53.134	70.951	51.249			
	Non KUR	4.627	10.316	8.864	15.189	3,33%	6,37%	10,87%	6.325	10.562	4.873			
3	PWG	565	6.680	277	26.247	0,05%	0,01%	1,33%	25.970	25.682	19.567			
	Cilem	558	6.649	-	21.269	0,09%	0,00%	1,81%	21.269	20.711	14.620			
	Gadai	7	31	277	4.978	0,00%	0,04%	0,63%	4.702	4.972	4.947			
4	CFG	184.758	198.852	217.834	296.570	1,56%	1,72%	2,32%	78.736	111.812	97.718			
	CF 1	108.284	115.714	120.573	168.901	4,49%	4,74%	6,61%	48.328	60.617	53.186			
	Total Griya	97.865	99.646	104.482	144.324	5,01%	5,29%	7,28%	39.842	46.459	44.678			
	Oto	10.419	16.068	16.090	24.576	2,28%	2,83%	4,27%	8.486	14.158	8.508			
	CF 2	76.474	83.138	97.261	127.669	0,81%	0,96%	1,25%	30.408	51.195	44.531			
	Mitraguna & Others	72.232	78.946	90.607	117.279	0,92%	1,06%	1,36%	26.672	45.047	38.333			
	Pensiun	4.241	4.191	6.654	10.390	0,27%	0,42%	0,65%	3.736	6.149	6.199			
Total Pembiayaan		215.104	259.846	267.894	438.673	1,29%	1,45%	2,36%	170.779	223.569	178.827	1,30%	44,84%	-1,1%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	30-Oct-25	31-Dec-24	30-Sep-25	30-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	65.676	67.143	67.732	68.221	4,69%	4,53%	4,70%	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%	7,34%	489	2.528	1.101			
	Value Chain	-	-	-	-				-	-	-			
2	MBG	31.069	38.326	38.514	41.125	1,34%	1,61%	1,72%	2.611	10.056	2.799			
	KUR	22.074	29.574	29.377	31.362	1,02%	1,31%	1,39%	1.985	9.288	1.789			
	Non KUR	8.995	8.752	9.137	9.763	6,46%	6,56%	6,99%	626	768	1.011			
3	PWG	184	234	191	307	0,02%	0,01%	0,02%	117	123	73			
	Cilem	-	43	-	35	0,00%	0,00%	0,00%	35	35	(8)			
	Gadai	184	191	191	272	0,03%	0,03%	0,03%	81	88	81			
4	CFG	227.463	290.644	278.802	288.991	1,92%	2,20%	2,26%	10.189	61.528	(1.653)			
	CF 1	109.876	148.769	143.958	145.563	4,56%	5,66%	5,69%	1.605	35.688	(3.206)			
	Total Griya	105.089	141.842	137.329	139.335	5,38%	6,95%	7,03%	2.006	34.245	(2.507)			
	Oto	4.786	6.928	6.228	6.228	1,05%	1,17%	1,08%	(401)	1.442	(699)			
	CF 2	117.587	141.874	134.844	143.428	1,25%	1,33%	1,40%	8.583	25.841	1.553			
	Mitraguna & Others	101.881	134.039	128.172	136.203	1,29%	1,50%	1,58%	8.031	34.322	2.164			
	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	398.644	1,94%	2,09%	2,14%	13.406	74.252	2.297	1,81%	15,33%	-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 Pendanaan

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	Giro	238.297	244.340	224.941	223.357	(11.391)	(1.584)	(20.983)	-8,59%	(14.940)	-6,27%	362.201	61,67%	(138.844)
2	Tabungan	1.732.891	1.802.856	1.820.232	1.834.413	29.707	14.182	31.558	1,75%	101.523	5,86%	1.946.222	94,26%	(111.809)
3	Deposito	877.742	978.850	1.008.524	1.008.532	(19.602)	8	29.682	3,03%	130.790	14,90%	890.297	113,28%	118.235
Total		2.848.930	3.026.046	3.053.696	3.066.302	(1.285)	12.606	40.256	1,33%	217.372	7,63%	3.198.720	95,86%	(132.418)
CASA		1.971.188	2.047.196	2.045.173	2.057.770	18.317	12.598	10.574	0,52%	86.582	4,39%	2.308.423	89,14%	(250.653)
(% CASA)		69,19%	67,65%	66,97%	67,11%									
FDR		84,13%	88,41%	88,15%	87,79%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-29 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	28-Oct-25	29-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	79.410	86.255	85.182	84.903		(278)	(1.351)	-1,57%	5.493	6,92%	112.606	75,40%	(27.703)
2	Giro ISE	37.094	37.631	38.507	37.814		(693)	184	0,49%	721	1,94%	57.195	66,12%	(19.380)
3	Tabungan ISE	39.484	46.229	44.277	44.691		414	(1.538)	-3,33%	5.208	13,19%	44.107	103,33%	584
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 (1-30 Oct'25)	Pencairan MtM	MtD (1-30 Sep'25)	Growth (1-30 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	122.962	131.303	118.999	2.126	5.719	3.593	3.565	-12.304	-3.963	18.023	150.454	79,09%	(31.455)
	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	92.864	1.650	4.785	3.135	4.169	-12.311	-7.349	17.096	115.732	80,24%	(22.868)
	• Local Champion	83.501	78.669	66.687	1.650	4.420	2.770	660	-11.982	-16.814	16.402	90.858	73,40%	(24.172)
	• Value Chain	16.712	26.506	26.177	-	365	365	3.509	-329	9.466	694	24.874	105,24%	1.304
2	MBG	310.816	320.636	323.005	12.203	14.680	2.477	17	2.369	12.189	12.311	351.574	91,87%	(28.569)
	KUR	291.370	301.323	303.135	11.548	13.295	1.747	75	1.811	11.765	11.484	330.088	91,83%	(26.954)
	Non KUR	19.446	19.312	19.871	655	1.385	730	-59	558	424	827	21.486	92,48%	(1.615)
3	PWG	193.140	299.908	310.711	62.859	65.911	3.052	10.921	10.804	117.571	55.107	325.406	95,48%	(14.695)
	Cilem	122.752	205.802	210.291	25.711	20.373	-5.338	8.216	4.489	87.540	15.884	229.541	91,61%	(19.250)
	Gadai	70.389	94.106	100.420	37.148	45.537	8.390	2.705	6.315	30.031	39.223	95.865	104,75%	4.555
4	CFG	1.770.026	1.923.386	1.939.129	54.420	53.941	-479	13.176	15.742	169.102	38.199	1.967.825	98,54%	(28.696)
	CF 1	463.002	510.260	517.139	14.690	17.743	3.053	1.484	6.879	54.137	10.865	496.629	104,13%	20.510
	Total Griya	392.209	427.095	434.288	10.581	15.289	4.709	0	7.193	42.079	8.097	409.121	106,15%	25.167
	• Total Non Program	388.279	417.704	424.106	8.908	14.456	5.548	1.426	6.401	35.827	8.055	395.750	107,17%	28.356
	• Program	3.930	9.391	10.182	1.672	833	-839	1.765	791	6.252	42	13.371	76,15%	(3.189)
	Oto	70.793	83.165	82.851	4.109	2.454	-1.656	1.484	-314	12.058	2.768	87.508	94,68%	(4.657)
	CF 2	1.307.024	1.413.126	1.421.990	39.730	36.198	-3.532	11.692	8.864	114.965	27.334	1.471.195	96,66%	(49.206)
	Mitraguna & Others	1.211.757	1.314.846	1.323.060	37.314	34.099	-3.215	10.936	8.214	111.304	25.884	1.361.529	97,17%	(38.468)
	Pensium	95.268	98.280	98.929	2.416	2.099	-317	755	649	3.662	1.450	109.666	90,21%	(10.737)
Total Pembiayaan		2.396.945	2.675.232	2.691.844	131.607	140.251	8.643	27.678	16.611	294.899	123.639	2.795.258	96,30%	(103.414)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	30-Oct-25	31-Dec-24	30-Sep-25	30-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	508	158	6	6	0,41%	0,00%	0,01%	-	(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	13.924	1,43%	2,06%	4,31%	7.306	9.483	7.306			
	KUR	3.770	5.303	5.303	11.397	1,29%	1,76%	3,76%	6.093	7.627	6.093			
	Non KUR	671	1.315	1.315	2.527	3,45%	6,81%	12,72%	1.213	1.857	1.213			
3	PWG	155	86	86	4.105	0,08%	0,03%	1,32%	4.018	3.950	4.018			
	Cilem	155	-	-	3.648	0,13%	0,00%	1,73%	3.648	3.492	3.648			
	Gadai	-	86	86	457	0,00%	0,09%	0,46%	371	457	371			
4	CFG	19.018	22.141	30.183	42.473	1,07%	1,57%	2,19%	12.290	23.455	20.332			
	CF 1	8.456	8.236	11.874	18.283	1,83%	2,33%	3,54%	6.409	9.827	10.047			
	Total Griya	6.832	6.851	10.848	16.110	1,74%	2,54%	3,71%	5.263	9.278	9.259			
	Oto	1.624	1.385	1.027	2.173	2,29%	1,23%	2,62%	1.146	549	788			
	CF 2	10.562	13.905	18.309	24.190	0,81%	1,30%	1,70%	5.881	13.628	10.285			
	Mitraguna & Others	10.315	13.389	17.929	23.574	0,85%	1,36%	1,78%	5.645	13.260	10.186			
	Pensium	247	516	379	615	0,26%	0,39%	0,62%	236	368	99			
Total Pembiayaan		24.121	29.003	36.893	60.507	1,01%	1,38%	2,25%	23.614	36.386	31.504	1,03%	54,03%	-1,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	30-Oct-25	31-Dec-24	30-Sep-25	30-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.083	1.738	1.738	1.738	0,88%	1,32%	1,46%	-	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%	1,62%	-	612	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	3.227	4.853	4.916	4.699	1,04%	1,53%	1,45%	(217)	1.473	(153)			
	KUR	1.952	4.202	4.295	4.091	0,67%	1,43%	1,35%	(205)	2.138	(112)			
	Non KUR	1.274	650	620	609	6,55%	3,21%	3,06%	(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	28.638	1,90%	1,43%	1,48%	1.057	(5.053)	(9.250)			
	CF 1	5.942	10.689	6.610	5.673	1,28%	1,30%	1,10%	(937)	(269)	(5.016)			
	Total Griya	5.028	9.344	6.005	5.237	1,28%	1,41%	1,21%	(767)	209	(4.107)			
	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%	1,69%	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	35.075	1,59%	1,28%	1,30%	840	(2.926)	(9.447)	1,45%	-10,91%	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 (1-30 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	Giro	314.972	354.485	630.312	631.646	(6.952)	1.334	277.161	78,19%	316.674	100,54%	450.944	140,07%	180.702
2	Tabungan	2.242.130	2.382.025	2.379.636	2.396.648	(93)	17.012	14.624	0,61%	154.518	6,89%	2.474.610	96,85%	(77.962)
3	Deposito	2.798.677	2.330.807	2.534.831	2.536.257	(587.150)	1.427	205.450	8,81%	(262.419)	-9,38%	2.810.906	90,23%	(274.649)
Total		5.355.779	5.067.317	5.544.780	5.564.552	(594.195)	19.772	497.235	9,81%	208.773	3,90%	5.736.460	97,00%	(171.908)
CASA		2.557.102	2.736.509	3.009.949	3.028.294	(7.045)	18.346	291.785	10,66%	471.192	18,43%	2.925.554	103,51%	102.741
(% CASA		47,74%	54,00%	54,28%	54,42%									
FDR		47,52%	57,34%	53,09%	52,90%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-29 Oct'25)	Growth (1-29 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	28-Oct-25	29-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	113.657	102.557	102.255	102.101		(154)	(456)	-0,44%	(11.556)	-10,17%	146.110	69,88%	(44.009)
2	Giro ISE	31.184	22.084	15.129	15.132		2	(6.952)	-31,48%	(16.052)	-51,48%	50.850	29,76%	(35.718)
3	Tabungan ISE	59.057	61.141	67.794	67.637		(157)	6.496	10,63%	8.580	14,53%	63.572	106,39%	4.065
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 (1-30 Oct'25)	Pencairan MtM	MtD (1-30 Sep'25	Growth (1-30 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	188.209	203.028	203.701	1.500	11.650	10.150	-194	673	15.492	10.977	227.888	89,39%	(24.187)
	Linkage	19.369	18.269	18.143	-	-	-	-149	-126	-1.226	126	36.648	49,51%	(18.505)
	Non-Linkage	168.841	184.759	185.558	1.500	11.650	10.150	-45	799	16.717	10.851	191.240	97,03%	(5.682)
	• Local Champion	162.434	175.114	176.181	1.500	11.650	10.150	764	1.067	13.747	10.583	173.053	101,81%	3.127
	• Value Chain	6.407	9.645	9.377	-	-	-	-809	-268	2.971	268	18.187	51,56%	(8.809)
2	MBG	159.435	190.490	190.697	10.175	5.835	-4.340	2.648	207	31.263	5.628	200.150	95,28%	(9.453)
	KUR	151.599	180.617	181.073	9.070	5.760	-3.310	2.039	456	29.474	5.304	190.276	95,16%	(9.203)
	Non KUR	7.836	9.873	9.624	1.105	75	-1.030	610	-249	1.788	324	9.874	97,47%	(249)
3	PWG	252.400	388.637	411.464	101.726	102.828	1.102	26.609	22.827	159.064	80.001	409.178	100,56%	2.286
	Cilem	111.797	214.823	223.215	35.097	27.828	-7.269	17.569	8.392	111.418	19.436	237.341	94,05%	(14.125)
	Gadai	140.603	173.814	188.248	66.628	74.999	8.371	9.039	14.435	47.645	60.565	171.837	109,55%	16.411
4	CFG	1.944.791	2.123.646	2.137.802	73.656	58.213	-15.443	25.579	14.156	193.011	44.057	2.166.943	98,66%	(29.140)
	CF 1	376.842	389.452	385.633	5.709	4.798	-911	-1.567	-3.820	8.791	8.618	414.571	93,02%	(28.939)
	Total Griya	311.852	317.853	313.995	4.336	2.009	-2.327	0	-3.858	2.143	5.867	330.875	94,90%	(16.881)
	• Total Non Program	308.347	313.763	309.779	4.336	1.849	-2.487	-1.919	-3.984	1.432	5.832	316.750	97,80%	(6.971)
	• Program	3.505	4.090	4.215	-	160	160	-32	126	711	34	14.125	29,84%	(9.909)
	Oto	64.990	71.600	71.638	1.373	2.789	1.416	-1.567	38	6.648	2.751	83.696	85,59%	(12.058)
	CF 2	1.567.950	1.734.194	1.752.170	67.948	53.415	-14.533	27.147	17.976	184.220	35.439	1.752.371	99,99%	(202)
	Mitraguna & Others	1.383.782	1.541.098	1.558.498	63.220	50.268	-12.952	25.103	17.400	174.716	32.868	1.552.088	100,41%	6.410
	Pensiun	184.168	193.097	193.672	4.728	3.147	-1.581	2.043	575	9.504	2.572	200.283	96,70%	(6.611)
Total Pembiayaan		2.544.835	2.905.802	2.943.664	187.057	178.526	-8.531	54.642	37.863	398.829	140.663	3.004.159	97,99%	(60.494)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	30-Oct-25	31-Dec-24	30-Sep-25	30-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.267	859	-	3.231	0,67%	0,00%	1,59%	3.231	1.964	2.372			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	1.267	859	-	3.231	0,75%	0,00%	1,74%	3.231	1.964	2.372			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	3.453	5.193	5.193	17.005	2,17%	2,73%	8,92%	11.813	13.552	11.813			
	KUR	2.876	4.782	4.782	16.518	1,90%	2,65%	9,12%	11.737	13.642	11.737			
	Non KUR	577	411	411	487	7,36%	4,16%	5,06%	76	(90)	76			
3	PWG	-	35	35	7.069	0,00%	0,01%	1,72%	7.034	7.069	7.034			
	Cilem	-	-	-	5.265	0,00%	0,00%	2,36%	5.265	5.265	5.265			
	Gadai	-	35	35	1.804	0,00%	0,02%	0,96%	1.769	1.804	1.769			
4	CFG	19.268	20.967	23.212	41.416	0,99%	1,09%	1,94%	18.204	22.148	20.449			
	CF 1	8.041	7.521	9.455	19.132	2,13%	2,43%	4,96%	9.677	11.091	11.612			
	Total Griya	6.972	6.480	7.025	15.138	2,24%	2,21%	4,82%	8.113	8.166	8.658			
	Oto	1.069	1.041	2.430	3.994	1,64%	3,39%	5,58%	1.565	2.925	2.954			
	CF 2	11.227	13.447	13.757	22.284	0,72%	0,79%	1,27%	8.527	11.057	8.837			
	Mitraguna & Others	11.107	12.744	13.302	21.246	0,80%	0,86%	1,36%	7.944	10.139	8.502			
	Pensiun	120	703	455	1.038	0,07%	0,24%	0,54%	583	917	335			
Total Pembiayaan		23.988	27.054	28.439	68.721	0,94%	0,98%	2,33%	40.282	44.733	41.667	0,93%	60,10%	-1,4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	30-Oct-25	31-Dec-24	30-Sep-25	30-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	9.021	6.999	7.817	7.817	4,79%	3,85%	3,84%	-	(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%	4,21%	-	(1.182)	840			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	2.863	1.846	1.696	1.778	1,80%	0,89%	0,93%	83	(1.085)	(67)			
	KUR	1.760	1.264	1.181	1.227	1,16%	0,65%	0,68%	46	(533)	(37)			
	Non KUR	1.104	582	515	551	14,08%	5,21%	5,73%	37	(552)	(30)			
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	25.781	0,93%	1,00%	1,21%	4.599	7.658	3.075			
	CF 1	5.476	7.813	6.060	7.640	1,45%	1,56%	1,98%	1.580	2.164	(173)			
	Total Griya	4.795	7.030	5.611	7.128	1,54%	1,77%	2,27%	1.517	2.333	98			
	Oto	681	783	449	513	1,05%	0,63%	0,72%	63	(169)	(271)			
	CF 2	12.648	14.893	15.122	18.141	0,81%	0,87%	1,04%	3.019	5.493	3.248			
	Mitraguna & Others	12.330	14.676	14.664	17.543	0,89%	0,95%	1,13%	2.879	5.213	2.867			
	Pensiun	318	217	458	598	0,01%	0,02%	0,31%	140	280	381			
Total Pembiayaan		30.008	31.551	30.694	35.376	1,18%	1,06%	1,20%	4.682	5.368	3.825	0,96%	20,05%	-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 (1-30 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	Giro	155.866	153.160	142.549	135.668	18.896	(6.880)	(17.491)	-11,42%	(20.198)	-12,96%	285.035	47,60%	(149.367)
2	Tabungan	1.803.617	1.920.425	1.897.727	1.911.327	73.106	13.600	(9.098)	-0,47%	107.710	5,97%	2.026.162	94,33%	(114.835)
3	Deposito	681.198	781.647	810.290	808.487	(10.210)	(1.803)	26.840	3,43%	127.289	18,69%	693.324	116,61%	115.163
Total		2.640.681	2.855.231	2.850.566	2.855.482	81.792	4.917	251	0,01%	214.801	8,13%	3.004.521	95,04%	(149.038)
CASA		1.959.483	2.073.585	2.040.276	2.046.995	92.002	6.720	(26.589)	-1,28%	87.512	4,47%	2.311.197	88,57%	(264.201)
(% CASA		74,20%	72,62%	71,57%	71,69%									
FDR		99,99%	102,42%	103,93%	103,75%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-29 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	28-Oct-25	29-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	65.610	76.129	78.375	78.805		431	2.676	3,52%	13.195	20,11%	91.492	86,13%	(12.687)
2	Giro ISE	23.758	18.808	18.545	18.537		(7)	(271)	-1,44%	(5.221)	-21,98%	39.445	47,00%	(20.908)
3	Tabungan ISE	30.646	47.654	50.163	50.601		438	2.947	6,18%	19.954	65,11%	34.243	147,77%	16.357
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 (1-30 Oct'25)	Pencairan MtM	MtD (1-30 Sep'25	Growth (1-30 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	80.398	94.643	96.210	8.960	3.115	-5.845	8.098	1.567	15.812	1.548	105.167	91,48%	(8.957)
	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	71.856	3.750	3.115	-635	2.932	1.570	6.323	1.545	79.516	90,37%	(7.660)
	• Local Champion	62.373	66.852	68.752	3.500	3.115	-385	2.714	1.900	6.379	1.215	69.002	99,64%	(250)
	• 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	385.838	16.568	16.966	398	2.339	1.965	17.780	15.001	411.003	93,88%	(25.165)
	KUR	343.457	358.694	360.330	15.823	15.666	-157	2.561	1.637	16.873	14.029	384.254	93,77%	(23.923)
	Non KUR	24.602	25.180	25.508	745	1.300	555	-222	328	906	972	26.750	95,36%	(1.242)
3	PWG	200.888	321.425	336.266	86.935	84.710	-2.225	23.304	14.841	135.377	69.869	334.137	100,64%	2.128
	Cilem	92.590	174.437	178.531	27.456	17.885	-9.572	15.815	4.095	85.941	13.790	198.310	90,03%	(19.778)
	Gadai	108.298	146.988	157.734	59.478	66.825	7.347	7.489	10.746	49.437	56.079	135.828	116,13%	21.907
4	CFG	1.991.066	2.124.255	2.144.330	60.109	59.168	-941	19.608	20.075	153.265	39.093	2.178.372	98,44%	(34.042)
	CF 1	271.158	283.396	283.092	2.988	4.665	1.677	-887	-304	11.934	4.969	302.660	93,53%	(19.568)
	Total Griya	236.939	236.200	234.564	2.376	1.624	-752	0	-1.636	-2.375	3.260	252.612	92,86%	(18.048)
	• Total Non Program	155.508	158.157	157.264	1.583	1.624	41	-785	-892	1.756	2.516	162.432	96,82%	(5.167)
	• Program	81.431	78.044	77.300	794	-	-794	154	-744	-4.131	744	90.181	85,72%	(12.881)
	Oto	34.219	47.196	48.528	612	3.041	2.429	-887	1.332	14.309	1.709	50.048	96,96%	(1.520)
	CF 2	1.719.908	1.840.859	1.861.238	57.121	54.503	-2.617	20.495	20.379	141.330	34.124	1.875.711	99,23%	(14.473)
	Mitraguna & Others	1.474.657	1.580.345	1.595.114	49.829	46.008	-3.821	16.923	14.769	120.457	31.239	1.616.843	98,66%	(21.729)
	Pensiun	245.250	260.513	266.124	7.292	8.496	1.204	3.572	5.610	20.873	2.885	258.868	102,80%	7.255
Total Pembiayaan		2.640.411	2.924.197	2.962.644	172.572	163.959	-8.613	53.349	38.448	322.234	125.511	3.028.679	97,82%	(66.035)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	30-Oct-25	31-Dec-24	30-Sep-25	30-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	20.823	0,62%	1,68%	5,40%	14.382	18.548	14.382			
	KUR	1.785	4.983	4.983	17.077	0,52%	1,39%	4,74%	12.094	15.292	12.094			
	Non KUR	489	1.458	1.458	3.746	1,99%	5,79%	14,68%	2.288	3.256	2.288			
3	PWG	10	-	-	3.503	0,00%	0,00%	1,04%	3.503	3.493	3.503			
	Cilem	10	-	-	2.964	0,01%	0,00%	1,66%	2.964	2.954	2.964			
	Gadai	-	-	-	538	0,00%	0,00%	0,34%	538	538	538			
4	CFG	19.717	25.753	27.801	37.772	0,99%	1,31%	1,76%	9.971	18.055	12.019			
	CF 1	13.249	13.763	15.216	23.570	4,89%	5,37%	8,33%	8.353	10.321	9.806			
	Total Griya	12.780	13.116	14.475	21.552	5,39%	6,13%	9,19%	7.077	8.772	8.436			
	Oto	469	648	742	2.018	1,37%	1,57%	4,16%	1.276	1.549	1.370			
	CF 2	6.468	11.990	12.585	14.203	0,38%	0,68%	0,76%	1.618	7.734	2.213			
	Mitraguna & Others	5.999	11.313	11.277	12.535	0,41%	0,71%	0,79%	1.258	6.536	1.222			
	Pensiun	470	677	1.308	1.668	0,19%	0,50%	0,63%	360	1.198	991			
Total Pembiayaan		22.002	32.797	34.844	62.097	0,83%	1,19%	2,10%	27.253	40.095	29.301	0,88%	57,94%	-1,2%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	30-Oct-25	31-Dec-24	30-Sep-25	30-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	18.159	23.987	23.973	24.540	22,59%	25,33%	25,51%	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%	13,50%	568	6.385	554			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	2.573	2.838	2.310	2.884	0,70%	0,60%	0,75%	574	311	45			
	KUR	1.118	1.467	1.018	1.671	0,33%	0,28%	0,46%	653	552	203			
	Non KUR	1.455	1.371	1.292	1.213	5,91%	5,13%	4,76%	(79)	(242)	(158)			
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	24.430	1,29%	1,09%	1,14%	1.380	(1.237)	2.165			
	CF 1	9.750	9.970	10.411	10.306	3,60%	3,67%	3,64%	(104)	557	336			
	Total Griya	9.274	9.581	9.871	9.767	3,91%	4,18%	4,16%	(104)	493	185			
	Oto	476	389	540	540	1,39%	1,14%	1,11%	-	64	151			
	CF 2	15.917	12.294	12.639	14.123	0,93%	0,69%	0,76%	1.484	(1.794)	1.829			
	Mitraguna & Others	14.983	11.599	11.801	13.146	1,02%	0,75%	0,82%	1.346	(1.837)	1.547			
	Pensiun	934	695	838	977	0,04%	0,03%	0,37%	139	43	282			
Total Pembiayaan		46.399	49.090	49.332	51.854	1,76%	1,69%	1,75%	2.522	5.455	2.764	1,83%	-4,47%	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 (1-30 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	Giro	1.111.061	1.431.423	1.507.127	1.503.260	74.764	(3.867)	71.837	5,02%	392.199	35,30%	1.322.054	113,71%	181.206
2	Tabungan	4.778.169	5.005.887	4.971.112	5.021.918	85.418	50.807	16.032	0,32%	243.749	5,10%	5.099.763	98,47%	(77.844)
3	Deposito	1.667.902	1.728.824	1.697.949	1.698.150	405	201	(30.674)	-1,77%	30.247	1,81%	1.686.464	100,69%	11.686
Total		7.557.133	8.166.133	8.176.188	8.223.328	160.587	47.140	57.195	0,70%	666.195	8,82%	8.108.281	101,42%	115.047
CASA		5.889.231	6.437.309	6.478.239	6.525.178	160.182	46.939	87.869	1,36%	635.948	10,80%	6.421.817	101,61%	103.362
(% CASA		77,93%	78,83%	79,23%	79,35%									
FDR		79,28%	79,49%	79,86%	79,40%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-30 Sep'25	Growth (1-29 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	28-Oct-25	29-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	304.377	358.473	350.788	350.939		151	(7.535)	-2,10%	46.561	15,30%	385.505	91,03%	(34.566)
2	Giro ISE	93.275	92.040	85.186	86.179		993	(5.861)	-6,37%	(7.096)	-7,61%	142.601	60,43%	(56.422)
3	Tabungan ISE	174.173	212.269	211.521	210.665		(856)	(1.604)	-0,76%	36.491	20,95%	185.227	113,73%	25.438
4	Deposito ISE	36.929	54.165	54.081	54.095		14	(70)	-0,13%	17.166	46,48%	57.677	93,79%	(3.582)
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 (1-30 Oct'25)	Pencairan MtM	MtD (1-30 Sep'25	Growth (1-30 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	824.608	816.665	791.129	4.500	5.240	740	-4.795	-25.536	-33.478	30.776	878.745	90,03%	(87.616)
	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	242.837	4.500	5.240	740	234	-20.522	2.084	25.762	271.499	89,44%	(28.662)
	• Local Champion	177.655	195.105	176.619	350	1.890	1.540	1.257	-18.486	-1.035	20.376	186.853	94,52%	(10.234)
	• Value Chain	63.098	68.253	66.217	4.150	3.350	(800)	-1.023	-2.036	3.120	5.386	84.646	78,23%	(18.428)
2	MBG	1.025.144	1.045.933	1.048.369	40.612	39.647	-965	2.841	2.436	23.224	37.211	1.115.685	93,97%	(67.316)
	KUR	965.396	986.476	988.701	38.461	37.652	-809	2.859	2.226	23.305	35.426	1.051.405	94,04%	(62.704)
	Non KUR	59.748	59.457	59.668	2.151	1.995	-156	-18	210	-80	1.785	64.280	92,82%	(4.613)
3	PWG	255.819	477.283	506.659	120.462	118.343	-2.119	46.636	29.376	250.840	88.967	525.365	96,44%	(18.706)
	Cilem	149.863	330.427	345.802	57.770	38.250	-19.520	38.110	15.376	195.939	22.875	365.836	94,52%	(20.034)
	Gadai	105.956	146.856	160.857	62.692	80.093	17.401	8.526	14.000	54.901	66.092	159.528	100,83%	1.328
4	CFG	3.885.901	4.151.068	4.183.558	127.281	116.618	-10.663	38.714	32.490	297.656	84.128	4.283.662	97,66%	(100.104)
	CF 1	838.535	895.893	900.338	17.120	20.982	3.862	1.926	4.445	61.804	16.537	905.413	99,44%	(5.075)
	Total Griya	595.912	602.650	605.507	6.526	10.007	3.482	0	2.856	9.594	7.151	629.412	96,20%	(23.906)
	• Total Non Program	435.065	452.121	455.877	6.367	9.529	3.162	-4.251	3.756	20.812	5.773	449.863	101,34%	6.014
	• Program	160.848	150.530	149.630	159	478	320	-1.380	-900	-11.218	1.379	179.549	83,34%	(29.920)
	Oto	242.622	293.243	294.832	10.595	10.975	380	1.926	1.589	52.209	9.386	276.000	106,82%	18.831
	CF 2	3.047.367	3.255.175	3.283.220	110.160	95.635	-14.525	36.788	28.045	235.853	67.590	3.378.249	97,19%	(95.029)
	Mitraguna & Others	2.497.673	2.696.677	2.722.863	97.988	86.975	-11.014	33.940	26.186	225.190	60.789	2.799.668	97,26%	(76.805)
	Pensium	549.694	558.498	560.357	12.172	8.661	-3.511	2.848	1.859	10.663	6.802	578.581	96,85%	(18.224)
Total Pembiayaan		5.991.472	6.490.949	6.529.715	292.855	279.847	-13.007	83.397	38.766	538.242	241.081	6.803.457	95,98%	(273.742)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	30-Oct-25	31-Dec-24	30-Sep-25	30-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.291	435	250	3.538	0,16%	0,03%	0,45%	3.287	2.247	3.103			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	1.291	435	250	3.538	0,54%	0,10%	1,46%	3.287	2.247	3.103			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	11.476	21.446	21.446	34.583	1,12%	2,05%	3,30%	13.136	23.107	13.136			
	KUR	9.838	17.677	17.677	29.752	1,02%	1,79%	3,01%	12.075	19.914	12.075			
	Non KUR	1.638	3.769	3.769	4.831	2,74%	6,34%	8,10%	1.061	3.193	1.061			
3	PWG	124	155	155	7.716	0,05%	0,03%	1,52%	7.561	7.592	7.561			
	Cilem	118	-	-	6.434	0,08%	0,00%	1,86%	6.434	6.316	6.434			
	Gadai	7	155	155	1.282	0,01%	0,11%	0,80%	1.127	1.276	1.127			
4	CFG	59.411	64.056	71.220	91.701	1,53%	1,72%	2,19%	20.481	32.290	27.645			
	CF 1	35.165	40.591	42.144	52.525	4,19%	4,70%	5,83%	10.381	17.360	11.934			
	Total Griya	29.490	29.495	31.633	38.936	4,95%	5,25%	6,43%	7.303	9.446	9.441			
	Oto	5.675	11.095	10.511	13.588	2,34%	3,58%	4,61%	3.078	7.914	2.493			
	CF 2	24.246	23.465	29.076	39.176	0,80%	0,89%	1,19%	10.101	14.930	15.711			
	Mitraguna & Others	22.605	22.227	26.760	35.046	0,91%	0,99%	1,29%	8.286	12.441	12.819			
	Pensium	1.642	1.239	2.316	4.131	0,30%	0,41%	0,74%	1.815	2.489	2.892			
Total Pembiayaan		72.302	86.092	93.072	137.538	1,21%	1,43%	2,11%	44.466	65.236	51.445	1,24%	41,05%	-0,9%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	30-Oct-25	31-Dec-24	30-Sep-25	30-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%	0,49%	57	(543)	807			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	18.877	21.722	21.749	23.039	1,84%	2,08%	2,20%	1.290	4.162	1.317			
	KUR	14.751	17.344	16.970	17.973	1,53%	1,72%	1,82%	1.003	3.222	629			
	Non KUR	4.126	4.378	4.778	5.066	6,91%	8,04%	8,49%	287	940	688			
3	PWG	-	7	7	88	0,00%	0,00%	0,02%	81	88	81			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	7	7	88	0,00%	0,00%	0,05%	81	88	81			
4	CFG	50.713	74.420	72.384	73.099	1,31%	1,74%	1,75%	715	22.387	(1.321)			
	CF 1	15.203	26.703	26.269	26.820	1,81%	2,93%	2,98%	551	11.618	117			
	Total Griya	12.941	23.250	22.853	23.750	2,17%	3,79%	3,92%	897	10.809	500			
	Oto	2.262	3.453	3.416	3.070	0,93%	1,16%	1,04%	(346)	808	(383)			
	CF 2	35.510	47.717	46.115	46.279	1,17%	1,42%	1,41%	164	10.769	(1.438)			
	Mitraguna & Others	25.071	43.487	43.079	43.244	1,00%	1,60%	1,59%	165	18.173	(243)			
	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	97.405	1,19%	1,47%	1,49%	2.143	26.094	884	1,16%	22,10%	-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 (1-30 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	Giro	74.169	145.287	61.861	54.487	96.995	(7.374)	(90.801)	-62,50%	(19.683)	-26,54%	191.624	28,43%	(137.137)
2	Tabungan	1.786.724	1.931.767	1.923.138	1.933.915	83.206	10.778	2.148	0,11%	147.191	8,24%	1.986.732	97,34%	(52.817)
3	Deposito	649.060	652.346	615.952	615.788	(58.204)	(165)	(36.558)	-5,60%	(33.273)	-5,13%	661.233	93,13%	(45.445)
Total		2.509.954	2.729.400	2.600.951	2.604.189	121.998	3.238	(125.211)	-4,59%	94.236	3,75%	2.839.589	91,71%	(235.399)
CASA		1.860.893	2.077.054	1.984.999	1.988.402	180.202	3.403	(88.653)	-4,27%	127.508	6,85%	2.178.356	91,28%	(189.954)
(% CASA		74,14%	76,10%	76,32%	76,35%									
FDR		125,36%	125,72%	133,47%	133,31%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-29 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	28-Oct-25	29-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	42.839	42.529	43.117	42.198		(919)	(331)	-0,78%	(641)	-1,50%	77.787	54,25%	(35.589)
2	Giro ISE	4.948	6.771	6.625	6.184		(441)	(587)	-8,67%	1.236	24,98%	26.129	23,67%	(19.945)
3	Tabungan ISE	31.691	31.549	32.283	31.804		(478)	256	0,81%	113	0,36%	36.548	87,02%	(4.744)
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 (1-30 Oct'25)	Pencairan MtM	MtD (1-30 Sep'25	Growth (1-30 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	30-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	184.570	248.282	242.522	4.590	500	-4.090	765	-5.760	57.952	6.260	212.093	114,35%	30.429
	Linkage	86.431	111.788	111.287	-	-	-	-511	-501	24.856	501	98.602	112,87%	12.686
	Non-Linkage	98.139	136.494	131.235	4.590	500	-4.090	1.275	-5.259	33.095	5.759	113.492	115,63%	17.743
	• Local Champion	98.139	136.494	131.235	4.590	500	-4.090	1.275	-5.259	33.095	5.759	110.796	118,45%	20.439
	• Value Chain	-	-	-	-	-	-	0	0	0	-	2.696	0,00%	(2.696)
2	MBG	446.877	444.499	443.390	15.645	15.345	-300	158	-1.109	-3.488	16.454	495.033	89,57%	(51.644)
	KUR	419.345	419.115	418.353	14.605	14.495	-110	-30	-762	-992	15.257	465.091	89,95%	(46.738)
	Non KUR	27.532	25.384	25.037	1.040	850	-190	188	-347	-2.495	1.197	29.942	83,62%	(4.905)
3	PWG	258.833	378.993	404.044	97.437	111.578	14.141	15.132	25.051	145.211	86.526	395.272	102,22%	8.773
	Cilem	127.522	210.337	218.515	26.767	25.398	-1.368	9.447	8.178	90.993	17.220	234.083	93,35%	(15.569)
	Gadai	131.312	168.656	185.529	70.670	86.179	15.509	5.685	16.873	54.218	69.306	161.188	115,10%	24.341
4	CFG	2.256.170	2.359.595	2.381.576	59.561	61.402	1.841	23.227	21.981	125.406	39.421	2.449.238	97,24%	(67.662)
	CF 1	461.418	465.546	470.722	5.986	10.094	4.108	3.166	5.176	9.304	4.917	492.211	95,63%	(21.489)
	Total Griya	417.205	392.967	393.142	1.101	3.076	1.975	0	175	-24.064	2.901	431.436	91,12%	(38.294)
	• Total Non Program	64.148	57.248	59.107	941	2.761	1.820	-166	1.859	-5.041	902	70.434	83,92%	(11.327)
	• Program	353.058	335.719	334.034	160	315	155	-2.103	-1.684	-19.023	1.999	361.002	92,53%	(26.967)
	Oto	44.213	72.579	77.580	4.885	7.017	2.132	3.166	5.002	33.368	2.016	60.775	127,65%	16.805
	CF 2	1.794.752	1.894.050	1.910.854	53.575	51.309	-2.267	20.061	16.804	116.102	34.504	1.957.027	97,64%	(46.173)
	Mitraguna & Others	1.323.695	1.418.274	1.430.808	46.652	41.101	-5.551	19.276	12.533	107.112	28.568	1.471.843	97,21%	(41.035)
	Pensium	471.056	475.775	480.046	6.923	10.207	3.284	785	4.271	8.990	5.936	485.184	98,94%	(5.138)
Total Pembiayaan		3.146.451	3.431.370	3.471.532	177.233	188.825	11.592	39.282	40.162	325.081	148.663	3.551.637	97,74%	(80.105)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	30-Oct-25	31-Dec-24	30-Sep-25	30-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	192	346	348	1.045	0,10%	0,14%	0,43%	697	853	699			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	192	346	348	1.045	0,20%	0,26%	0,80%	697	853	699			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	4.879	8.879	8.879	21.701	1,09%	2,00%	4,89%	12.822	16.822	12.822			
	KUR	3.627	6.968	6.968	18.103	0,86%	1,66%	4,33%	11.136	14.476	11.136			
	Non KUR	1.252	1.912	1.912	3.598	4,55%	7,53%	14,37%	1.686	2.346	1.686			
3	PWG	275	-	-	3.855	0,11%	0,00%	0,95%	1.686	3.580	3.855			
	Cilem	275	-	-	2.959	0,22%	0,00%	1,35%	2.959	2.684	2.959			
	Gadai	-	-	-	896	0,00%	0,00%	0,48%	896	896	896			
4	CFG	67.344	65.935	65.418	83.208	2,98%	2,77%	3,49%	17.790	15.864	17.273			
	CF 1	43.373	45.604	41.883	55.391	9,40%	9,00%	11,77%	13.508	12.018	9.788			
	Total Griya	41.791	43.704	40.502	52.588	10,02%	10,31%	13,38%	12.086	10.797	8.884			
	Oto	1.583	1.900	1.381	2.803	3,58%	1,90%	3,61%	1.422	1.221	903			
	CF 2	23.971	20.331	23.535	27.817	1,34%	1,24%	1,46%	4.282	3.846	7.486			
	Mitraguna & Others	22.208	19.274	21.338	24.878	1,68%	1,50%	1,74%	3.540	2.671	5.604			
	Pensium	1.763	1.057	2.197	2.939	0,37%	0,46%	0,61%	742	1.176	1.882			
Total Pembiayaan		72.690	75.160	74.645	109.810	2,31%	2,18%	3,16%	35.164	37.120	34.650	2,29%	27,47%	-0,9%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	30-Oct-25	31-Dec-24	30-Sep-25	30-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	8.725	0,79%	1,76%	1,97%	881	5.195	1.657			
	KUR	2.493	5.296	5.912	6.401	0,59%	1,41%	1,53%	489	3.908	1.105			
	Non KUR	1.037	1.772	1.932	2.324	3,77%	7,61%	9,28%	392	1.287	553			
3	PWG	184	184	184	219	0,07%	0,05%	0,05%	35	35	35			
	Cilem	-	-	-	35	0,00%	0,00%	0,02%	35	35	35			
	Gadai	184	184	184	184	0,14%	0,11%	0,10%	-	(0)	-			
4	CFG	99.269	133.365	134.606	137.043	4,40%	5,70%	5,75%	2.437	37.774	3.678			
	CF 1	73.505	93.594	94.608	95.123	15,93%	20,32%	20,21%	515	21.618	1.529			
	Total Griya	73.052	92.636	92.989	93.453	17,51%	23,66%	23,77%	464	20.401	816			
	Oto	453	957	1.619	1.670	1,03%	2,23%	2,15%	52	1.217	713			
	CF 2	25.764	39.771	39.998	41.920	1,44%	2,11%	2,19%	1.922	16.156	2.149			
	Mitraguna & Others	22.415	37.485	37.920	39.946	1,69%	2,67%	2,79%	2.026	17.532	2.461			
	Pensium	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	178.934	4,41%	5,12%	5,15%	3.218	40.260	4.270	4,06%	21,16%	-1,1%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	3.150.621	3.261.982	3.549.038	398.417	
2	Contribution Margin	66.836	93.445	87.044	20.208	-30,2%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Sep-24	Aug-25	Sep-25		
PHR	2,56	2,81	2,81	(0,01)	0,24
CIF Payroll	28.191	25.563	27.538	1.975	(653)