

REGION 2 MEDAN

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-30 Sep'25	Growth (1-27 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	26-Oct-25	27-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.894.366	2.328.695	2.134.777	2.280.699	172.313	145.922	(47.996)	-2.06%	386.333	20,39%	2.611.857	87.32%	(331.159)
2	Tabungan	12.343.531	13.042.959	12.899.818	12.941.394	271.345	41.576	(101.565)	-0.78%	597.863	4,84%	13.533.489	95.62%	(592.094)
3	Deposito	6.674.579	6.472.474	6.780.168	6.764.965	(674.761)	(15.203)	292.491	4,52%	90.386	1,35%	6.742.224	100,34%	22.741
Total		20.912.476	21.844.127	21.814.763	21.987.058	(231.104)	172.295	142.931	0,65%	1.074.582	5,14%	22.887.570	96,07%	(900.511)
CASA		14.237.897	15.371.654	15.034.595	15.222.093	443.657	187.498	(149.561)	-0.97%	984.196	6,91%	16.145.346	94.28%	(923.253)
(% CASA		68,08%	70,37%	68,92%	69,23%									
FDR		79,95%	84,36%	84,91%	84,25%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-25 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	23-Oct-25	25-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	605.893	665.943	677.739	675.882		(1.857)	9.939	1,49%	69.989	11,55%	778.851	86.78%	(102.969)
2	Giro ISE	190.259	177.334	179.161	175.166		(3.995)	(2.168)	-1.22%	(15.093)	-7,93%	295.220	59.33%	(120.054)
3	Tabungan ISE	335.051	398.841	408.771	410.943		2.172	12.102	3,03%	75.892	22,65%	358.882	114,51%	52.061
4	Deposito ISE	80.583	89.769	89.808	89.773		(35)	4	0,00%	9.190	11,40%	124.749	71.96%	(34.976)
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 (1-27 Sep'25)	Pencairan (1-27 Oct'25)	Pencairan MtM	MtD (1-30 Sep'25	Growth (1-27 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	1.400.748	1.493.922	1.447.154	15.653	18.824	3.171	7.439	-46.767	46.407	65.591	1.574.348	91.92%	(127.193)
	Linkage	727.269	733.848	728.241	3.163	934	(2.229)	-1.128	-5.607	972	6.541	802.869	90.70%	(74.628)
	Non-Linkage	673.478	760.073	718.913	12.490	17.890	5.400	8.566	-41.160	45.435	59.050	771.478	93.19%	(52.565)
	• Local Champion	584.102	652.234	613.160	8.090	14.175	6.085	6.671	-39.075	29.058	53.250	630.563	97.24%	(17.403)
	• Value Chain	89.377	107.839	105.754	4.400	3.715	(685)	1.895	-2.085	16.377	5.800	140.915	75.05%	(35.162)
2	MBG	2.310.331	2.385.432	2.377.806	85.168	66.957	-18.211	8.003	-7.626	67.476	74.583	2.573.446	92.40%	(195.639)
	KUR	2.171.167	2.246.224	2.239.294	80.022	63.292	-16.730	7.504	-6.931	68.127	70.223	2.421.114	92.49%	(181.820)
	Non KUR	139.164	139.208	138.513	5.146	3.665	-1.481	499	-695	-651	4.360	152.332	90.93%	(13.819)
3	PWG	1.161.081	1.866.245	1.959.764	406.514	430.108	23.594	122.601	93.519	798.683	336.589	1.989.358	98.51%	(29.594)
	Cilem	604.524	1.135.825	1.175.428	156.257	123.941	-32.316	89.157	39.602	570.903	84.339	1.265.111	92.91%	(89.683)
	Gadai	556.557	730.420	784.336	250.257	306.167	55.910	33.444	53.916	227.779	252.251	724.247	108,30%	60.090
4	CFG	11.847.954	12.681.951	12.739.108	339.584	279.572	-60.011	113.015	57.157	891.154	222.415	13.046.039	97,65%	(306.931)
	CF 1	2.410.954	2.544.548	2.549.502	36.777	47.106	10.330	-3.167	4.954	138.547	42.152	2.611.485	97,63%	(61.984)
	Total Griya	1.954.117	1.976.765	1.977.500	19.512	25.785	6.273	-7.290	734	23.382	25.051	2.053.457	96,30%	(75.957)
	• Total Non Program	1.351.346	1.398.993	1.401.992	18.400	24.325	5.926	-5.694	3.000	50.646	21.326	1.395.228	100,48%	6.764
	• Program	602.771	577.773	575.507	1.112	1.460	348	-1.596	-2.265	-27.264	3.725	658.228	87,43%	(82.721)
	Oto	456.837	567.782	572.002	17.265	21.321	4.056	4.122	4.220	115.165	17.101	558.028	102,50%	13.974
	CF 2	9.437.000	10.137.403	10.189.606	302.807	232.466	-70.341	116.182	52.203	752.606	180.263	10.434.554	97,65%	(244.948)
	Mitraguna & Others	7.891.563	8.551.240	8.596.302	273.297	207.148	-66.149	106.179	45.062	704.738	162.087	8.801.971	97,66%	(205.669)
	Pensiun	1.545.436	1.586.163	1.593.304	29.510	25.318	-4.192	10.004	7.141	47.868	18.176	1.632.583	97,59%	(39.278)
Total Pembiayaan		16.720.113	18.427.549	18.523.832	846.918	795.461	-51.457	251.058	96.283	1.803.719	699.178	19.183.190	96,56%	(659.357)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	27-Oct-25	31-Dec-24	30-Sep-25	27-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	3.258	2.400	1.207	67.360	0,23%	0,08%	4,65%	66.154	64.102	64.960			
	Linkage	43	6	6	165	0,01%	0,00%	0,02%	159	121	159			
	Local Champion	3.215	2.394	1.201	43.423	0,48%	0,16%	6,04%	42.222	40.208	41.028			
	Value Chain	-	-	-	23.773				23.773	23.773	23.773			
2	MBG	26.523	51.914	48.577	203.546	1,15%	2,04%	8,56%	154.968	177.022	151.632			
	KUR	21.896	41.598	39.713	178.695	1,01%	1,77%	7,98%	138.982	156.799	137.097			
	Non KUR	4.627	10.316	8.864	24.850	3,33%	6,37%	17,94%	15.986	20.223	14.535			
3	PWG	565	6.680	277	112.626	0,05%	0,01%	5,75%	112.349	112.061	105.945			
	Cilem	558	6.649	-	84.889	0,09%	0,00%	7,22%	84.889	84.331	78.239			
	Gadai	7	31	277	27.737	0,00%	0,04%	3,54%	27.460	27.730	27.706			
4	CFG	184.758	198.852	217.834	463.773	1,56%	1,72%	3,64%	245.940	279.016	264.922			
	CF 1	108.284	115.714	120.573	249.691	4,49%	4,74%	9,79%	129.119	141.408	133.977			
	Total Griya	97.865	99.646	104.482	204.091	5,01%	5,29%	10,32%	99.609	106.226	104.445			
	Oto	10.419	16.068	16.090	45.600	2,28%	2,83%	7,97%	29.510	35.182	29.532			
	CF 2	76.474	83.138	97.261	214.082	0,81%	0,96%	2,10%	116.821	137.608	130.945			
	Mitraguna & Others	72.232	78.946	90.607	197.355	0,92%	1,06%	2,30%	106.748	125.123	118.409			
	Pensiun	4.241	4.191	6.654	16.727	0,27%	0,42%	1,05%	10.073	12.485	12.536			
Total Pembiayaan		215.104	259.846	267.894	847.305	1,29%	1,45%	4,57%	579.411	632.201	587.459	1,30%	71,56%	-3,3%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	27-Oct-25	31-Dec-24	30-Sep-25	27-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	65.676	67.143	67.732	67.715	4,69%	4,53%	4,68%	(17)	2.038	571			
	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	52.633	7,51%	6,93%	7,32%	(17)	2.022	595			
	Value Chain	-	-	-	-				-	-	-			
2	MBG	31.069	38.326	38.514	42.369	1,34%	1,61%	1,78%	3.855	11.300	4.043			
	KUR	22.074	29.574	29.377	32.290	1,02%	1,31%	1,44%	2.913	10.216	2.716			
	Non KUR	8.995	8.752	9.137	10.079	6,46%	6,56%	7,28%	942	1.084	1.327			
3	PWG	184	234	191	299	0,02%	0,01%	0,02%	109	115	65			
	Cilem	-	43	-	27	0,00%	0,00%	0,00%	27	27	(16)			
	Gadai	184	191	191	272	0,03%	0,03%	0,03%	81	88	81			
4	CFG	227.463	290.644	278.802	289.592	1,92%	2,20%	2,27%	10.790	62.130	(1.051)			
	CF 1	109.876	148.769	143.958	149.662	4,56%	5,66%	5,87%	5.704	39.786	893			
	Total Griya	105.089	141.842	137.329	143.342	5,38%	6,95%	7,25%	6.013	38.253	1.500			
	Oto	4.786	6.928	6.320	6.320	1,05%	1,17%	1,10%	(309)	1.534	(607)			
	CF 2	117.587	141.874	134.844	139.930	1,25%	1,33%	1,37%	5.086	22.343	(1.944)			
	Mitraguna & Others	101.881	134.039	128.172	133.499	1,29%	1,50%	1,55%	5.327	31.618	(540)			
	Pensiun	15.706	7.835	6.673	6.432	0,09%	0,04%	0,40%	(241)	(9.274)	(1.404)			
Total Pembiayaan		324.392	396.347	385.238	399.975	1,94%	2,09%	2,16%	14.737	75.583	3.628	1,81%	15,96%	-0,3%

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Sep-24	Dec-24	Sep-25		
1	Asset (Retail) T	18.946.184	19.829.706	21.890.941	2.944.757	
2	Contribution Margin	548.041	787.198	624.410	76.369	13.9%

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-27 Sep'25)	Growth (1-27 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	26-Oct-25	27-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	238.297	244.340	238.772	233.362	(11.391)	(5.410)	(10.978)	-4,49%	(4.935)	-2,07%	362.201	64,43%	(128.839)
2	Tabungan	1.732.891	1.802.856	1.800.668	1.816.551	29.707	15.883	13.695	0,76%	83.660	4,83%	1.946.222	93,34%	(129.672)
3	Deposito	877.742	978.850	1.008.575	1.009.500	(19.602)	925	30.650	3,13%	131.758	15,01%	890.297	113,39%	119.204
Total		2.848.930	3.026.046	3.048.015	3.059.413	(1.285)	11.398	33.367	1,10%	210.483	7,39%	3.198.720	95,64%	(139.307)
CASA		1.971.188	2.047.196	2.039.439	2.049.913	18.317	10.473	2.717	0,13%	78.725	3,99%	2.308.423	88,80%	(258.510)
(% CASA)		69,19%	67,65%	66,91%	67,00%									
FDR		84,13%	88,41%	88,00%	87,67%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-25 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	23-Oct-25	25-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	79.410	86.255	86.291	88.770		2.479	2.515	2,92%	9.360	11,79%	112.606	78,83%	(23.836)
2	Giro ISE	37.094	37.631	39.437	41.016		1.579	3.385	9,00%	3.922	10,57%	57.195	71,71%	(16.179)
3	Tabungan ISE	39.484	46.229	44.458	45.357		899	(873)	-1,89%	5.873	14,87%	44.107	102,83%	1.250
4	Deposito ISE	2.833	2.395	2.397	2.397		0	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 (1-27 Sep'25)	Pencairan (1-27 Oct'25)	Pencairan MtM	MtD (1-27 Sep'25)	Growth (1-27 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	122.962	131.303	119.304	1.935	5.719	3.784	3.565	-11.999	-3.658	17.718	150.454	79,30%	(31.150)
	Linkage	22.750	26.128	26.160	285	934	649	-604	32	3.410	902	34.722	75,34%	(8.562)
	Non-Linkage	100.212	105.175	93.144	1.650	4.785	3.135	4.169	-12.031	-7.068	16.816	115.732	80,48%	(22.588)
	• Local Champion	83.501	78.669	66.967	1.650	4.420	2.770	660	-11.702	-16.534	16.122	90.858	73,70%	(23.892)
	• 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	320.703	11.953	10.880	-1.073	17	67	9.886	10.813	351.574	91,22%	(30.871)
	KUR	291.370	301.323	301.038	11.298	9.795	-1.503	75	-286	9.668	10.081	330.088	91,20%	(29.050)
	Non KUR	19.446	19.312	19.665	655	1.085	430	-59	353	219	732	21.486	91,52%	(1.821)
3	PWG	193.140	299.908	309.976	54.224	58.512	4.287	10.921	10.068	116.836	48.443	325.406	95,26%	(15.430)
	Cilem	122.752	205.802	211.182	22.740	20.043	-2.697	8.216	5.380	88.430	14.663	229.541	92,00%	(18.359)
	Gadai	70.389	94.106	98.794	31.485	38.469	6.984	2.705	4.689	28.406	33.781	95.865	103,06%	2.929
4	CFG	1.770.026	1.923.386	1.932.281	48.918	43.785	-5.133	13.176	8.895	162.255	34.891	1.967.825	98,19%	(35.544)
	CF 1	463.002	510.260	516.009	10.996	15.965	4.969	1.484	5.749	53.008	10.216	496.629	103,90%	19.380
	Total Griya	392.209	427.095	433.274	8.157	13.767	5.609	0	6.179	41.065	7.588	409.121	105,90%	24.153
	• Total Non Program	388.279	417.704	423.249	8.157	13.101	4.943	1.426	5.544	34.970	7.556	395.750	106,95%	27.499
	• Program	3.930	9.391	10.026	-	666	666	1.765	635	6.096	31	13.371	74,98%	(3.346)
	Oto	70.793	83.165	82.735	2.838	2.198	-640	1.484	-430	11.942	2.628	87.508	94,55%	(4.773)
	CF 2	1.307.024	1.413.126	1.416.272	37.923	27.821	-10.102	11.692	3.146	109.247	24.675	1.471.195	96,27%	(54.924)
	Mitraguna & Others	1.211.757	1.314.846	1.317.390	35.717	25.882	-9.835	10.936	2.544	105.634	23.338	1.361.529	96,76%	(44.139)
	Pensium	95.268	98.280	98.881	2.206	1.939	-267	755	602	3.614	1.337	109.666	90,17%	(10.785)
Total Pembiayaan		2.396.945	2.675.232	2.682.264	117.031	118.896	1.865	27.678	7.031	285.319	111.865	2.795.258	95,96%	(112.995)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	27-Oct-25	31-Dec-24	30-Sep-25	27-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	30.138	1,43%	2,06%	9,40%	23.520	25.697	23.520			
	KUR	3.770	5.303	5.303	26.167	1,29%	1,76%	8,69%	20.864	22.397	20.864			
	Non KUR	671	1.315	1.315	3.971	3,45%	6,81%	20,19%	2.656	3.300	2.656			
3	PWG	155	86	86	18.287	0,08%	0,03%	5,90%	18.200	18.131	18.200			
	Cilem	155	-	-	14.047	0,13%	0,00%	6,65%	14.047	13.892	14.047			
	Gadai	-	86	86	4.239	0,00%	0,09%	4,29%	4.153	4.239	4.153			
4	CFG	19.018	22.141	30.183	70.109	1,07%	1,57%	3,63%	39.926	51.091	47.968			
	CF 1	8.456	8.236	11.874	31.865	1,83%	2,33%	6,18%	19.991	23.409	23.629			
	Total Griya	6.832	6.851	10.848	26.227	1,74%	2,54%	6,05%	15.379	19.395	19.376			
	Oto	1.624	1.385	1.027	5.638	2,29%	1,23%	6,81%	4.611	4.014	4.253			
	CF 2	10.562	13.905	18.309	38.244	0,81%	1,30%	2,70%	19.935	27.682	24.339			
	Mitraguna & Others	10.315	13.389	17.929	36.998	0,85%	1,36%	2,81%	19.069	26.684	23.609			
	Pensium	247	516	379	1.246	0,26%	0,39%	1,26%	866	999	730			
Total Pembiayaan		24.121	29.003	36.893	118.539	1,01%	1,38%	4,42%	81.646	94.418	89.536	1,03%	76,62%	-3,4%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	27-Oct-25	31-Dec-24	30-Sep-25	27-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%	1,61%	-	612	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	3.227	4.853	4.916	5.250	1,04%	1,53%	1,64%	334	2.023	397			
	KUR	1.952	4.202	4.295	4.636	0,67%	1,43%	1,54%	340	2.683	434			
	Non KUR	1.274	650	620	614	6,55%	3,21%	3,12%	(6)	(660)	(36)			
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	28.141	1,90%	1,43%	1,46%	561	(5.549)	(9.746)			
	CF 1	5.942	10.689	6.610	5.974	1,28%	1,30%	1,16%	(636)	32	(4.715)			
	Total Griya	5.028	9.344	6.005	5.538	1,28%	1,41%	1,28%	(467)	510	(3.806)			
	Oto	914	1.345	606	436	1,29%	0,73%	0,53%	(170)	(478)	(909)			
	CF 2	27.748	27.199	20.970	22.168	2,12%	1,48%	1,57%	1.197	(5.581)	(5.031)			
	Mitraguna & Others	27.082	26.792	20.709	21.906	2,23%	1,57%	1,66%	1.197	(5.176)	(4.886)			
	Pensium	666	407	262	262	0,03%	0,01%	0,26%	-	(404)	(146)			
Total Pembiayaan		38.001	44.522	34.235	35.129	1,59%	1,28%	1,31%	895	(2.871)	(9.393)	1,45%	-10,35%	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 (1-27 Sep'25	Growth (1-27 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	26-Oct-25	27-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	314.972	354.485	378.001	380.874	(6.952)	2.873	26.389	7,44%	65.902	20,92%	450.944	84,46%	(70.070)
2	Tabungan	2.242.130	2.382.025	2.357.993	2.367.513	(93)	9.520	(14.512)	-0,61%	125.382	5,59%	2.474.610	95,67%	(107.097)
3	Deposito	2.798.677	2.330.807	2.599.179	2.577.956	(587.150)	(21.224)	247.148	10,60%	(220.721)	-7,89%	2.810.906	91,71%	(232.951)
Total		5.355.779	5.067.317	5.335.173	5.326.342	(594.195)	(8.831)	259.025	5,11%	(29.437)	-0,55%	5.736.460	92,85%	(410.118)
CASA		2.557.102	2.736.509	2.735.994	2.748.386	(7.045)	12.393	11.877	0,43%	191.284	7,48%	2.925.554	93,94%	(177.167)
(% CASA		47,74%	54,00%	51,28%	51,60%									
FDR		47,52%	57,34%	54,78%	54,88%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-25 Oct'25)	Growth (1-25 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	23-Oct-25	25-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	113.657	102.557	107.584	105.866		(1.718)	3.309	3,23%	(7.791)	-6,85%	146.110	72,46%	(40.244)
2	Giro ISE	31.184	22.084	21.290	18.988		(2.302)	(3.096)	-14,02%	(12.196)	-39,11%	50.850	37,34%	(31.862)
3	Tabungan ISE	59.057	61.141	66.961	67.545		584	6.405	-10,48%	8.488	14,37%	63.572	106,25%	3.973
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 (1-27 Sep'25)	Pencairan (1-27 Oct'25)	Pencairan MtM	MtD (1-27 Sep'25	Growth (1-27 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	188.209	203.028	196.592	1.500	4.250	2.750	-194	-6.436	8.383	10.686	227.888	86,27%	(31.296)
	Linkage	19.369	18.269	18.148	-	-	-	-149	-122	-1.221	122	36.648	49,52%	(18.501)
	Non-Linkage	168.841	184.759	178.445	1.500	4.250	2.750	-45	-6.314	9.604	10.564	191.240	93,31%	(12.795)
	• Local Champion	162.434	175.114	168.947	1.500	4.250	2.750	764	-6.167	6.513	10.417	173.053	97,63%	(4.107)
	• Value Chain	6.407	9.645	9.498	-	-	-	-809	-147	3.091	147	18.187	52,23%	(8.688)
2	MBG	159.435	190.490	188.621	7.630	2.525	-5.105	2.648	-1.869	29.187	4.394	200.150	94,24%	(11.529)
	KUR	151.599	180.617	178.927	6.625	2.450	-4.175	2.039	-1.690	27.328	4.140	190.276	94,04%	(11.349)
	Non KUR	7.836	9.873	9.694	1.005	75	-930	610	-179	1.858	254	9.874	98,18%	(180)
3	PWG	252.400	388.637	409.229	84.911	90.246	5.335	26.609	20.592	156.829	69.653	409.178	100,01%	52
	Cilem	111.797	214.823	222.811	31.563	26.258	-5.306	17.569	7.988	111.014	18.269	237.341	93,88%	(14.529)
	Gadai	140.603	173.814	186.418	53.348	63.988	10.640	9.039	12.604	45.815	51.384	171.837	108,49%	14.581
4	CFG	1.944.791	2.123.646	2.128.391	67.081	45.190	-21.891	25.579	4.744	183.600	40.446	2.166.943	98,22%	(38.552)
	CF 1	376.842	389.452	384.329	4.116	2.080	-2.036	-1.567	-5.123	7.487	7.203	414.571	92,71%	(30.242)
	Total Griya	311.852	317.853	313.785	2.771	938	-1.833	0	-4.067	1.933	5.005	330.875	94,83%	(17.090)
	• Total Non Program	308.347	313.763	309.720	2.771	938	-1.833	-1.919	-4.043	1.373	4.981	316.750	97,78%	(7.031)
	• Program	3.505	4.090	4.066	-	-	0	-32	-24	561	24	14.125	28,78%	(10.059)
	Oto	64.990	71.600	70.544	1.345	1.142	-203	-1.567	-1.056	5.554	2.198	83.696	84,29%	(13.152)
	CF 2	1.567.950	1.734.194	1.744.062	62.965	43.110	-19.855	27.147	9.867	176.112	33.243	1.752.371	99,53%	(8.310)
	Mitraguna & Others	1.383.782	1.541.098	1.550.022	58.335	40.080	-18.255	25.103	8.924	166.240	31.156	1.552.088	99,87%	(2.067)
	Pensium	184.168	193.097	194.040	4.630	3.030	-1.600	2.043	943	9.872	2.087	200.283	96,88%	(6.243)
Total Pembiayaan		2.544.835	2.905.802	2.922.833	161.122	142.211	-18.911	54.642	17.032	377.998	125.179	3.004.159	97,29%	(81.325)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	27-Oct-25	31-Dec-24	30-Sep-25	27-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.267	859	-	5.937	0,67%	0,00%	3,02%	5.937	4.670	5.078			
	Linkage	-	-	-	159	0,00%	0,00%	0,88%	159	159	159			
	Local Champion	1.267	859	-	5.713	0,75%	0,00%	3,20%	5.713	4.446	4.854			
	Value Chain	-	-	-	65	0,00%	0,00%	0,04%	65	65	65			
2	MBG	3.453	5.193	5.193	29.969	2,17%	2,73%	15,89%	24.777	26.517	24.777			
	KUR	2.876	4.782	4.782	28.315	1,90%	2,65%	15,83%	23.533	25.439	23.533			
	Non KUR	577	411	411	1.654	7,36%	4,16%	17,06%	1.244	1.077	1.244			
3	PWG	-	35	35	31.463	0,00%	0,01%	7,69%	31.427	31.463	31.427			
	Cilem	-	-	-	23.109	0,00%	0,00%	10,37%	23.109	23.109	23.109			
	Gadai	-	35	35	8.354	0,00%	0,02%	4,48%	8.319	8.354	8.319			
4	CFG	19.268	20.967	23.212	77.962	0,99%	1,09%	3,66%	54.750	58.694	56.995			
	CF 1	8.041	7.521	9.455	38.677	2,13%	2,43%	10,06%	29.222	30.636	31.157			
	Total Griya	6.972	6.480	7.025	31.531	2,24%	2,21%	10,05%	24.506	24.559	25.051			
	Oto	1.069	1.041	2.430	7.146	1,64%	3,39%	10,13%	4.717	6.077	6.106			
	CF 2	11.227	13.447	13.757	39.285	0,72%	0,79%	2,25%	25.528	28.058	25.838			
	Mitraguna & Others	11.107	12.744	13.302	37.912	0,80%	0,86%	2,45%	24.610	26.806	25.169			
	Pensium	120	703	455	1.373	0,07%	0,24%	0,71%	918	1.252	670			
Total Pembiayaan		23.988	27.054	28.439	145.331	0,94%	0,98%	4,97%	116.892	121.343	118.277	0,93%	81,26%	-4,0%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	27-Oct-25	31-Dec-24	30-Sep-25	27-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	9.021	6.999	7.817	7.817	4,79%	3,85%	3,98%	-	(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%	4,38%	-	(1.182)	840			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	2.863	1.846	1.696	1.954	1,80%	0,89%	1,04%	258	(909)	108			
	KUR	1.760	1.264	1.181	1.326	1,16%	0,65%	0,74%	144	(434)	61			
	Non KUR	1.104	582	515	629	14,08%	5,21%	6,48%	114	(475)	47			
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	24.720	0,93%	1,00%	1,16%	3.538	6.597	2.014			
	CF 1	5.476	7.813	6.060	7.749	1,45%	1,56%	2,02%	1.690	2.274	(64)			
	Total Griya	4.795	7.030	5.611	7.300	1,54%	1,77%	2,33%	1.690	2.506	270			
	Oto	681	783	449	449	1,05%	0,63%	0,64%	-	(232)	(334)			
	CF 2	12.648	14.893	15.122	16.971	0,81%	0,87%	0,97%	1.849	4.323	2.078			
	Mitraguna & Others	12.330	14.676	14.664	16.513	0,89%	0,95%	1,07%	1.849	4.182	1.837			
	Pensium	318	217	458	458	0,01%	0,02%	0,24%	-	141	241			
Total Pembiayaan		30.008	31.551	30.694	34.491	1,18%	1,06%	1,18%	3.797	4.483	2.940	0,96%	18,58%	-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 (1-27 Sep'25	Growth (1-27 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	26-Oct-25	27-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	155.866	153.160	150.835	147.670	18.896	(3.166)	(5.490)	-3,58%	(8.197)	-5,26%	285.035	51,81%	(137.365)
2	Tabungan	1.803.617	1.920.425	1.907.718	1.907.998	73.106	281	(12.427)	-0,65%	104.382	5,79%	2.026.162	94,17%	(118.164)
3	Deposito	681.198	781.647	810.438	812.558	(10.210)	2.119	30.911	3,95%	131.360	19,28%	693.324	117,20%	119.234
Total		2.640.681	2.855.231	2.868.991	2.868.226	81.792	(766)	12.994	0,46%	227.545	8,62%	3.004.521	95,46%	(136.295)
CASA		1.959.483	2.073.585	2.058.553	2.055.668	92.002	(2.885)	(17.917)	-0,86%	96.185	4,91%	2.311.197	88,94%	(255.529)
(% CASA		74,20%	72,62%	71,75%	71,67%									
FDR		99,99%	102,42%	102,94%	102,97%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-25 Oct'25	Growth (1-25 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	23-Oct-25	25-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	65.610	76.129	86.172	84.528		(1.643)	8.399	11,03%	18.918	28,83%	91.492	92,39%	(6.964)
2	Giro ISE	23.758	18.808	22.929	20.865		(2.065)	2.057	10,93%	(2.893)	-12,18%	39.445	52,90%	(18.580)
3	Tabungan ISE	30.646	47.654	53.475	53.896		421	6.243	13,10%	23.250	75,87%	34.243	117,39%	19.653
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 (1-27 Sep'25)	Pencairan (1-27 Oct'25)	Pencairan MtM	MtD (1-27 Sep'25	Growth (1-27 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	80.398	94.643	96.868	3.128	3.115	-13	8.098	2.225	16.470	890	105.167	92,11%	(8.298)
	Linkage	14.865	24.357	24.354	2.878	-	(2.878)	5.166	-2	9.490	2	25.651	94,94%	(1.297)
	Non-Linkage	65.533	70.286	72.514	250	3.115	2.865	2.932	2.228	6.981	887	79.516	91,19%	(7.002)
	• Local Champion	62.373	66.852	69.125		3.115	3.115	2.714	2.273	6.752	842	69.002	100,18%	123
	• Value Chain	3.160	3.434	3.389	250	-	(250)	218	-46	228	46	10.514	32,23%	(7.125)
2	MBG	368.059	383.874	384.071	13.728	12.521	-1.207	2.339	197	16.012	12.324	411.003	93,45%	(26.933)
	KUR	343.457	358.694	358.618	13.333	11.421	-1.912	2.561	-76	15.161	11.497	384.254	93,33%	(25.636)
	Non KUR	24.602	25.180	25.452	395	1.100	705	-222	272	851	828	26.750	95,15%	(1.297)
3	PWG	200.888	321.425	335.634	75.870	74.983	-887	23.304	14.209	134.746	60.774	334.137	100,45%	1.497
	Cilem	92.590	174.437	178.138	25.587	16.851	-8.736	15.815	3.701	85.547	13.150	198.310	89,83%	(20.172)
	Gadai	108.298	146.988	157.496	50.283	58.132	7.849	7.489	10.508	49.198	47.624	135.828	115,95%	21.668
4	CFG	1.991.066	2.124.255	2.136.705	56.494	44.947	-11.546	19.608	12.450	145.640	32.497	2.178.372	98,09%	(41.667)
	CF 1	271.158	283.996	282.657	2.048	3.866	1.818	-887	-739	11.499	4.605	302.660	93,39%	(20.004)
	Total Griya	236.939	236.200	234.056	1.436	850	-586	0	-2.144	-2.883	2.994	252.612	92,65%	(18.556)
	• Total Non Program	155.508	158.157	156.607	643	850	208	-785	-1.549	1.099	2.399	162.432	96,41%	(5.824)
	• Program	81.431	78.044	77.449	794	-	-794	154	-594	-3.982	594	90.181	85,88%	(12.731)
	Oto	34.219	47.196	48.600	612	3.016	2.404	-887	1.405	14.381	1.611	50.048	97,11%	(1.448)
	CF 2	1.719.908	1.840.859	1.854.048	54.446	41.082	-13.364	20.495	13.190	134.141	27.892	1.875.711	98,85%	(21.663)
	Mitraguna & Others	1.474.657	1.580.345	1.591.351	48.958	36.331	-12.627	16.923	11.006	116.694	25.325	1.616.843	98,42%	(25.492)
	Pensiun	245.250	260.513	262.697	5.488	4.751	-738	3.572	2.184	17.447	2.567	258.868	101,48%	3.829
Total Pembiayaan		2.640.411	2.924.197	2.953.278	149.219	135.567	-13.653	53.349	29.081	312.868	106.485	3.028.679	97,51%	(75.401)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	27-Oct-25	31-Dec-24	30-Sep-25	27-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	602	602	4.628	0,00%	0,64%	4,78%	4.026	4.628	4.025			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	602	602	3.916	0,00%	0,86%	5,40%	3.314	3.916	3.313			
	Value Chain	-	-	-	712	0,00%	0,00%	1,03%	712	712	712			
2	MBG	2.275	6.441	6.441	36.798	0,62%	1,68%	9,58%	30.357	34.523	30.357			
	KUR	1.785	4.983	4.983	31.165	0,52%	1,39%	8,69%	26.181	29.379	26.181			
	Non KUR	489	1.458	1.458	5.633	1,99%	5,79%	22,13%	4.176	5.144	4.176			
3	PWG	10	-	-	16.758	0,00%	0,00%	4,99%	16.758	16.748	16.758			
	Cilem	10	-	-	12.343	0,01%	0,00%	6,93%	12.343	12.333	12.343			
	Gadai	-	-	-	4.415	0,00%	0,00%	2,80%	4.415	4.415	4.415			
4	CFG	19.717	25.753	27.801	57.666	0,99%	1,31%	2,70%	29.864	37.949	31.913			
	CF 1	13.249	13.763	15.216	32.211	4,89%	5,37%	11,40%	16.994	18.962	18.447			
	Total Griya	12.780	13.116	14.475	28.174	5,39%	6,13%	12,04%	13.699	15.394	15.058			
	Oto	469	648	742	4.037	1,37%	1,57%	8,31%	3.295	3.568	3.389			
	CF 2	6.468	11.990	12.585	25.455	0,38%	0,68%	1,37%	12.870	18.987	13.465			
	Mitraguna & Others	5.999	11.313	11.277	23.002	0,41%	0,71%	1,45%	11.725	17.004	11.689			
	Pensiun	470	677	1.308	2.453	0,19%	0,50%	0,93%	1.145	1.983	1.776			
Total Pembiayaan		22.002	32.797	34.844	115.850	0,83%	1,19%	3,92%	81.005	93.848	83.053	0,88%	77,53%	-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	27-Oct-25	31-Dec-24	30-Sep-25	27-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	18.159	23.987	23.973	24.784	22,59%	25,33%	25,59%	812	6.626	797			
	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	9.943	5,06%	12,99%	13,71%	812	6.629	798			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	2.573	2.838	2.310	3.020	0,70%	0,60%	0,79%	710	447	182			
	KUR	1.118	1.467	1.018	1.588	0,33%	0,28%	0,44%	571	470	121			
	Non KUR	1.455	1.371	1.292	1.432	5,91%	5,13%	5,62%	140	(23)	61			
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	24.248	1,29%	1,09%	1,13%	1.198	(1.419)	1.984			
	CF 1	9.750	9.970	10.411	10.824	3,60%	3,67%	3,83%	413	1.074	854			
	Total Griya	9.274	9.581	9.871	10.280	3,91%	4,18%	4,39%	409	1.006	699			
	Oto	476	389	540	544	1,39%	1,14%	1,12%	4	68	155			
	CF 2	15.917	12.294	12.639	13.424	0,93%	0,69%	0,72%	785	(2.493)	1.130			
	Mitraguna & Others	14.983	11.599	11.801	12.597	1,02%	0,75%	0,79%	796	(2.386)	997			
	Pensiun	934	695	838	828	0,04%	0,03%	0,32%	(11)	(107)	133			
Total Pembiayaan		46.399	49.090	49.332	52.052	1,76%	1,69%	1,76%	2.720	5.654	2.963	1,83%	-3,74%	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 (1-27 Sep'25	Growth (1-27 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	26-Oct-25	27-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.111.061	1.431.423	1.319.842	1.462.855	74.764	143.013	31.432	2,20%	351.794	31,66%	1.322.054	110,65%	140.801
2	Tabungan	4.778.169	5.005.887	4.918.782	4.930.031	85.418	11.249	(75.856)	-1,52%	151.862	3,18%	5.099.763	96,67%	(169.732)
3	Deposito	1.667.902	1.728.824	1.746.197	1.749.259	405	3.062	20.435	1,18%	81.357	4,88%	1.686.464	103,72%	62.795
Total		7.557.133	8.166.133	7.984.821	8.142.145	160.587	157.324	(23.988)	-0,29%	585.012	7,74%	8.108.281	100,42%	33.864
CASA		5.889.231	6.437.309	6.238.625	6.392.886	160.182	154.261	(44.424)	-0,69%	503.655	8,55%	6.421.817	99,55%	(28.931)
(% CASA		77,93%	78,83%	78,13%	78,52%									
FDR		79,28%	79,49%	81,45%	79,88%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-25 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	23-Oct-25	25-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	304.377	358.473	352.313	353.485		1.171	(4.989)	-1,39%	49.107	16,13%	385.505	91,69%	(32.020)
2	Giro ISE	93.275	92.040	87.452	88.345		892	(3.695)	-4,01%	(4.930)	-5,29%	142.601	61,95%	(54.256)
3	Tabungan ISE	174.173	212.269	210.759	211.073		314	(1.196)	-0,56%	36.900	21,19%	185.227	103,95%	25.846
4	Deposito ISE	36.929	54.165	54.102	54.067		(35)	(98)	-0,18%	17.138	46,41%	57.677	93,74%	(3.610)
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 (1-27 Sep'25)	Pencairan (1-27 Oct'25)	Pencairan MtM	MtD (1-27 Sep'25	Growth (1-27 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	824.608	816.665	791.530	4.500	5.240		-4.795	-25.136	-33.078	30.376	878.745	90,07%	(87.216)
	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	243.237	4.500	5.240	740	234	-20.122	2.485	25.362	271.499	89,59%	(28.262)
	• Local Champion	177.655	195.105	176.548	350	1.890	1.540	1.257	-18.558	-1.107	20.448	186.853	94,48%	(10.305)
	• Value Chain	63.098	68.253	66.689	4.150	3.350	(800)	-1.023	-1.564	3.592	4.914	84.646	78,79%	(17.956)
2	MBG	1.025.144	1.045.933	1.041.868	36.812	29.016	-7.796	2.841	-4.065	16.724	33.081	1.115.685	93,38%	(73.817)
	KUR	965.396	986.476	983.101	34.761	28.261	-6.500	2.859	-3.374	17.705	31.635	1.051.405	93,50%	(68.303)
	Non KUR	59.748	59.457	58.766	2.051	755	-1.296	-18	-691	-982	1.446	64.280	91,42%	(5.514)
3	PWG	255.819	477.283	504.707	105.672	109.011	3.339	46.636	27.424	248.888	81.587	525.365	96,07%	(20.658)
	Cilem	149.863	330.427	345.259	52.032	36.545	-15.487	38.110	14.832	195.395	21.713	365.836	94,38%	(20.578)
	Gadai	105.956	146.856	159.448	53.640	72.466	18.826	8.526	12.592	53.492	59.874	159.528	99,95%	(81)
4	CFG	3.885.901	4.151.068	4.165.517	110.851	93.758	-17.093	38.714	14.449	279.616	79.309	4.283.662	97,24%	(118.144)
	CF 1	838.535	895.893	896.623	14.653	16.243	1.590	1.926	729	58.088	15.514	905.413	99,03%	(8.790)
	Total Griya	595.912	602.650	603.049	6.047	7.154	1.108	0	398	7.137	6.756	629.412	95,81%	(26.364)
	• Total Non Program	435.065	452.121	453.292	5.888	6.676	788	-4.251	1.171	18.227	5.505	449.863	100,76%	3.429
	• Program	160.848	150.530	149.757	159	478	320	-1.380	-773	-11.091	1.251	179.549	83,41%	(29.793)
	Oto	242.622	293.243	293.574	8.606	9.089	482	1.926	331	50.951	8.758	276.000	106,37%	17.573
	CF 2	3.047.367	3.255.175	3.268.894	96.198	77.515	-18.683	36.788	13.720	221.528	63.795	3.378.249	96,76%	(109.354)
	Mitraguna & Others	2.497.673	2.696.677	2.709.992	85.575	70.738	-14.838	33.940	13.316	212.320	57.422	2.799.668	96,80%	(89.675)
	Pensiun	549.694	558.498	558.902	10.623	6.778	-3.845	2.848	404	9.208	6.373	578.581	96,60%	(19.679)
Total Pembiayaan		5.991.472	6.490.949	6.503.621	257.835	237.025	-20.809	83.397	12.672	512.149	224.353	6.803.457	95,59%	(299.836)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	27-Oct-25	31-Dec-24	30-Sep-25	27-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.291	435	250	38.828	0,16%	0,03%	4,91%	38.577	37.537	38.393			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	1.291	435	250	15.832	0,54%	0,10%	6,51%	15.582	14.541	15.398			
	Value Chain	-	-	-	22.995	0,00%	0,00%	13,02%	22.995	22.995	22.995			
2	MBG	11.476	21.446	21.446	61.381	1,12%	2,05%	5,89%	39.934	49.905	39.934			
	KUR	9.838	17.677	17.677	53.320	1,02%	1,79%	5,42%	35.643	43.483	35.643			
	Non KUR	1.638	3.769	3.769	8.060	2,74%	6,34%	13,72%	4.291	6.422	4.291			
3	PWG	124	155	155	25.047	0,05%	0,03%	4,96%	24.892	24.923	24.892			
	Cilem	118	-	-	20.385	0,08%	0,00%	5,90%	20.385	20.267	20.385			
	Gadai	7	155	155	4.662	0,01%	0,11%	2,92%	4.507	4.656	4.507			
4	CFG	59.411	64.056	71.220	142.154	1,53%	1,72%	3,41%	70.934	82.743	78.098			
	CF 1	35.165	40.591	42.144	75.638	4,19%	4,70%	8,44%	33.494	40.473	35.047			
	Total Griya	29.490	29.495	31.633	53.131	4,95%	5,25%	8,81%	21.498	23.641	23.636			
	Oto	5.675	11.095	10.511	22.507	2,34%	3,58%	7,67%	11.996	16.833	11.412			
	CF 2	24.246	23.465	29.076	66.516	0,80%	0,89%	2,03%	37.440	42.270	43.051			
	Mitraguna & Others	22.605	22.227	26.760	59.366	0,91%	0,99%	2,19%	32.606	36.761	37.139			
	Pensiun	1.642	1.239	2.316	7.150	0,30%	0,41%	1,28%	4.834	5.508	5.911			
Total Pembiayaan		72.302	86.092	93.072	267.410	1,21%	1,43%	4,11%	174.338	195.108	181.317	1,24%	69,80%	-2,9%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	27-Oct-25	31-Dec-24	30-Sep-25	27-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.722	372	1.122	428	0,21%	0,14%	0,05%	(694)	(1.293)	56			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	1.722	372	1.122	428	0,72%	0,43%	0,18%	(694)	(1.293)	56			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	18.877	21.722	21.749	23.288	1,84%	2,08%	2,24%	1.539	4.411	1.566			
	KUR	14.751	17.344	16.970	18.232	1,53%	1,72%	1,85%	1.261	3.480	888			
	Non KUR	4.126	4.378	4.778	5.056	6,91%	8,04%	8,60%	278	930	678			
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%	0,06%	81	88	81			
4	CFG	50.713	74.420	72.384	74.104	1,31%	1,74%	1,78%	1.720	23.391	(316)			
	CF 1	15.203	26.703	26.269	28.047	1,81%	2,93%	3,13%	1.778	12.844	1.343			
	Total Griya	12.941	23.250	22.853	24.840	2,17%	3,79%	4,12%	1.987	11.899	1.590			
	Oto	2.262	3.453	3.416	3.206	0,93%	1,16%	1,09%	(210)	945	(247)			
	CF 2	35.510	47.717	46.115	46.058	1,17%	1,42%	1,41%	(58)	10.548	(1.659)			
	Mitraguna & Others	25.071	43.487	43.079	43.022	1,00%	1,60%	1,59%	(56)	17.951	(465)			
	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	97.908	1,19%	1,47%	1,51%	2.647	26.597	1.387	1,16%	22,81%	-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	3.5

AREA PEMATANGSIANTAR

Pilih Area

Kelas Outlet

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-27 Sep'25	Growth (1-27 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	26-Oct-25	27-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	74.169	145.287	47.326	55.938	96.995	8.612	(89.349)	-61,50%	(18.231)	-24,58%	191.624	29,19%	(135.686)
2	Tabungan	1.786.724	1.931.767	1.914.658	1.919.302	83.206	4.644	(12.465)	-0,65%	132.578	7,42%	1.986.732	96,61%	(67.430)
3	Deposito	649.060	652.346	615.778	615.692	(58.204)	(86)	(36.654)	-5,62%	(33.368)	-5,14%	661.233	93,11%	(45.540)
Total		2.509.954	2.729.400	2.577.763	2.590.933	121.998	13.170	(138.468)	-5,07%	80.979	3,23%	2.839.589	91,24%	(248.656)
CASA		1.860.893	2.077.054	1.961.984	1.975.240	180.202	13.256	(101.814)	-4,90%	114.347	6,14%	2.178.356	90,68%	(203.116)
(% CASA		74,14%	76,10%	76,11%	76,24%									
FDR		125,36%	125,72%	134,30%	133,61%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-25 Oct'25)	Growth (1-25 Oct'25)					Target Oct'25		
		31-Dec-24	30-Sep-25	23-Oct-25	25-Oct-25		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	42.839	42.529	45.379	43.233		(2.145)	705	1,66%	394	0,92%	77.787	55,58%	(34.553)
2	Giro ISE	4.948	6.771	8.052	5.952		(2.100)	(819)	-12,09%	1.004	20,29%	26.129	22,78%	(20.177)
3	Tabungan ISE	31.691	31.549	33.118	33.072		(46)	1.523	4,83%	1.381	4,36%	36.548	90,49%	(3.476)
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 (1-27 Sep'25)	Pencairan (1-27 Oct'25)	Pencairan MtM	MtD (1-27 Sep'25	Growth (1-27 Oct'25)		Run Off Oct'25	Target Oct'25		
		31-Dec-24	30-Sep-25	27-Oct-25					MtD	YtD		Posisi	Penc.	Gap
1	SME	184.570	248.282	242.860	4.590	500	-4.090	765	-5.422	58.290	5.922	212.093	114,51%	30.767
	Linkage	86.431	111.788	111.287	-	-	-	-511	-501	24.856	501	98.602	112,87%	12.686
	Non-Linkage	98.139	136.494	131.573	4.590	500	-4.090	1.275	-4.921	33.434	5.421	113.492	115,93%	18.081
	• Local Champion	98.139	136.494	131.573	4.590	500	-4.090	1.275	-4.921	33.434	5.421	110.796	118,75%	20.777
	• Value Chain	-	-	-	-	-	-	0	0	0	-	2.696	0,00%	(2.696)
2	MBG	446.877	444.499	442.544	15.045	12.015	-3.030	158	-1.955	-4.333	13.970	495.033	89,40%	(52.489)
	KUR	419.345	419.115	417.609	14.005	11.365	-2.640	-30	-1.506	-1.736	12.871	465.091	89,79%	(47.482)
	Non KUR	27.532	25.384	24.935	1.040	650	-390	188	-449	-2.597	1.099	29.942	83,28%	(5.007)
3	PWG	258.833	378.993	400.218	85.837	97.356	11.520	15.132	21.225	141.384	76.131	395.272	101,25%	4.946
	Cilem	127.522	210.337	218.038	24.335	24.245	-90	9.447	7.701	90.516	16.544	234.083	93,15%	(16.046)
	Gadai	131.312	168.656	182.180	61.502	73.112	11.610	5.685	13.524	50.868	59.588	161.188	113,02%	20.992
4	CFG	2.256.170	2.359.595	2.376.214	56.240	51.891	-4.349	23.227	16.619	120.044	35.273	2.449.238	97,02%	(73.025)
	CF 1	461.418	465.546	469.884	4.963	8.952	3.989	3.166	4.338	8.466	4.614	492.211	95,46%	(22.327)
	Total Griya	417.205	392.967	393.335	1.101	3.076	1.975	0	368	-23.871	2.708	431.436	91,17%	(38.101)
	• Total Non Program	64.148	57.248	59.125	941	2.761	1.820	-166	1.877	-5.023	884	70.434	83,94%	(11.309)
	• Program	353.058	335.719	334.210	160	315	155	-2.103	-1.509	-18.848	1.824	361.002	92,58%	(26.792)
	Oto	44.213	72.579	76.549	3.862	5.876	2.014	3.166	3.970	32.336	1.906	60.775	125,95%	15.773
	CF 2	1.794.752	1.894.050	1.906.330	51.276	42.939	-8.338	20.061	12.280	111.578	30.658	1.957.027	97,41%	(50.697)
	Mitraguna & Others	1.323.695	1.418.274	1.427.546	44.713	34.118	-10.595	19.276	9.272	103.851	24.846	1.471.843	96,99%	(44.297)
	Pensium	471.056	475.775	478.784	6.563	8.821	2.258	785	3.009	7.727	5.812	485.184	98,68%	(6.400)
Total Pembiayaan		3.146.451	3.431.370	3.461.836	161.711	161.762	51	39.282	30.466	315.385	131.296	3.551.637	97,47%	(89.801)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	27-Oct-25	31-Dec-24	30-Sep-25	27-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	192	346	348	17.962	0,10%	0,14%	7,40%	17.614	17.770	17.616			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	192	346	348	17.962	0,20%	0,26%	13,65%	17.614	17.770	17.616			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	4.879	8.879	8.879	45.260	1,09%	2,00%	10,23%	36.381	40.381	36.381			
	KUR	3.627	6.968	6.968	39.728	0,86%	1,66%	9,51%	32.760	36.101	32.760			
	Non KUR	1.252	1.912	1.912	5.532	4,55%	7,53%	22,18%	3.620	4.280	3.620			
3	PWG	275	-	-	21.071	0,11%	0,00%	5,26%	21.071	20.796	21.071			
	Cilem	275	-	-	15.005	0,22%	0,00%	6,88%	15.005	14.730	15.005			
	Gadai	-	-	-	6.066	0,00%	0,00%	3,33%	6.066	6.066	6.066			
4	CFG	67.344	65.935	65.418	115.883	2,98%	2,77%	4,88%	50.465	48.539	49.948			
	CF 1	43.373	45.604	41.883	71.301	9,40%	9,00%	15,17%	29.418	27.927	25.697			
	Total Griya	41.791	43.704	40.502	65.029	10,02%	10,31%	16,53%	24.527	23.238	21.325			
	Oto	1.583	1.900	1.381	6.272	3,58%	1,90%	8,19%	4.891	4.690	4.372			
	CF 2	23.971	20.331	23.535	44.582	1,34%	1,24%	2,34%	21.047	20.612	24.251			
	Mitraguna & Others	22.208	19.274	21.338	40.076	1,68%	1,50%	2,81%	18.738	17.869	20.802			
	Pensium	1.763	1.057	2.197	4.506	0,37%	0,46%	0,94%	2.309	2.743	3.449			
Total Pembiayaan		72.690	75.160	74.645	200.176	2,31%	2,18%	5,78%	125.530	127.486	125.016	2,29%	60,32%	-3,5%

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Oct'25		
		31-Dec-24	31-Aug-25	30-Sep-25	27-Oct-25	31-Dec-24	30-Sep-25	27-Oct-25	MtD	YtD	MtM	%	Penc.	Gap
1	SME	35.691	34.047	33.082	32.947	19,34%	13,32%	13,57%	(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%	25,04%	(135)	(2.744)	(1.100)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	3.530	7.067	7.844	8.857	0,79%	1,76%	2,00%	1.014	5.328	1.790			
	KUR	2.493	5.296	5.912	6.508	0,59%	1,41%	1,56%	597	4.016	1.213			
	Non KUR	1.037	1.772	1.932	2.349	3,77%	7,61%	9,42%	417	1.312	577			
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	138.379	4,40%	5,70%	5,82%	3.773	39.110	5.014			
	CF 1	73.505	93.594	94.608	97.069	15,93%	20,32%	20,66%	2.461	23.563	3.475			
	Total Griya	73.052	92.636	92.989	95.384	17,51%	23,66%	24,25%	2.394	22.332	2.747			
	Oto	453	957	1.619	1.685	1,03%	2,23%	2,20%	66	1.231	728			
	CF 2	25.764	39.771	39.998	41.310	1,44%	2,11%	2,17%	1.312	15.547	1.539			
	Mitraguna & Others	22.415	37.485	37.920	39.461	1,69%	2,67%	2,76%	1.541	17.046	1.976			
	Pensium	3.349	2.286	2.078	1.849	0,11%	0,06%	0,09%	(229)	(1.500)	(437)			
Total Pembiayaan		138.673	174.663	175.716	180.394	4,41%	5,12%	5,21%	4.679	41.721	5.731	4,06%	22,01%	-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)