

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-18 Dec'25)	Growth (1-18 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	17-Jan-26	18-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	2.542.683	2.542.683	2.202.702	2.207.564	147.843	4.862	(335.119)	-13,18%	(335.119)	-13,18%			
2	Tabungan	14.323.005	14.323.005	13.759.944	13.715.901	17.179	(44.043)	(607.104)	-4,24%	(607.104)	-4,24%			
3	Deposito	6.886.586	6.886.586	7.004.187	7.003.760	(179.751)	(427)	117.173	1,70%	117.173	1,70%			
	Total	23.752.274	23.752.274	22.966.833	22.927.225	(14.730)	(39.608)	(825.049)	-3,47%	(825.049)	-3,47%			
	CASA	16.865.688	16.865.688	15.962.646	15.923.465	165.021	(39.181)	(942.223)	-5,59%	(942.223)	-5,59%			
	(%) CASA	71,01%	71,01%	69,50%	69,45%									
	FDR	81,34%	81,34%	84,19%	84,34%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-17 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	14-Jan-26	17-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	704.562	704.562	722.883	726.831		3.948	22.269	3,16%	22.269	3,16%			
2	Giro ISE	189.207	189.207	213.375	214.653		1.278	25.446	13,45%	25.446	13,45%			
3	Tabungan ISE	450.848	450.848	442.999	444.169		1.170	(6.679)	-1,48%	(6.679)	-1,48%			
4	Deposito ISE	64.507	64.507	66.509	68.009		1.500	3.502	5,43%	3.502	5,43%			
5	CIF ISE	13.146	13.146	13.146	13.146		0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-18 Dec'25)	Pencairan (1-18 Jan'26)	Pencairan MtM	MtD (1-31 Dec'25)	Growth (1-18 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	18-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	1.636.453	1.636.453	1.592.835	9.257	3.480	-5.777	-10.155	-43.618	-43.618	47.098			
	Linkage	896.187	896.187	895.650	140	-	(140)	-3.319	-537	-537	537			
	Non-Linkage	740.266	740.266	697.185	9.117	3.480	-5.637	-6.836	-43.081	-43.081	46.561			
	• Local Champion	629.444	629.444	593.010	7.907	3.300	-4.607	-4.437	-36.434	-36.434	39.734			
	• Value Chain	110.822	110.822	104.176	1.210	180	(1.030)	-2.399	-6.646	-6.646	6.826			
2	MBG	2.437.397	2.437.397	2.418.249	51.596	16.443	-35.153	31.310	-19.149	-19.149	35.592			
	KUR	2.299.108	2.299.108	2.282.089	49.601	16.093	-33.508	31.224	-17.019	-17.019	33.112			
	Non KUR	138.289	138.289	136.160	1.995	350	-1.645	86	-2.129	-2.129	2.479			
3	PWG	2.203.786	2.203.786	2.312.328	244.914	332.237	87.324	127.454	108.542	108.542	223.695			
	Cilem	1.340.037	1.340.037	1.423.210	107.166	119.173	12.008	97.350	83.173	83.173	36.000			
	Gadai	863.749	863.749	889.118	137.748	213.064	75.316	30.104	25.369	25.369	187.696			
4	CFG	13.043.554	13.043.554	13.013.366	214.566	105.802	-108.764	178.983	-30.188	-30.188	135.990			
	CF 1	2.595.513	2.595.513	2.585.772	41.946	8.392	-33.554	34.350	-9.741	-9.741	18.133			
	Total Griya	1.989.730	1.989.730	1.982.684	26.795	2.805	-23.989	16.347	-7.046	-7.046	9.851			
	• Total Non Program	1.421.315	1.421.315	1.416.000	25.696	2.805	-22.891	21.179	-5.316	-5.316	8.121			
	• Program	568.415	568.415	566.684	1.099	-	-1.099	-4.832	-1.731	-1.731	1.731			
	Oto	605.783	605.783	603.088	15.152	5.587	-9.565	18.003	-2.695	-2.695	8.281			
	CF 2	10.448.041	10.448.041	10.427.594	172.619	97.410	-75.209	144.633	-20.448	-20.448	117.858			
	Mitraguna & Others	8.831.925	8.831.925	8.822.165	159.305	92.483	-66.822	133.065	-9.760	-9.760	102.243			
	Pensiun	1.616.116	1.616.116	1.605.428	13.315	4.927	-8.388	11.568	-10.688	-10.688	15.615			
	Total Pembiayaan	19.321.191	19.321.191	19.336.778	520.333	457.962	-62.370	327.592	15.587	15.587	442.375			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	18-Jan-26	31-Dec-25	31-Dec-25	18-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	2.031	5.631	2.031	8.357	0,12%	0,12%	0,52%	6.326	6.326	2.726			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	231	3.813	231	6.509	0,03%	0,03%	0,93%	6.278	6.278	2.696			
	Value Chain	1.800	1.819	1.800	1.848				48	48	30			
2	MBG	30.128	56.776	30.128	185.688	1,24%	1,24%	7,68%	155.560	155.560	128.912			
	KUR	25.163	47.873	25.163	166.580	1,09%	1,09%	7,30%	141.416	141.416	118.707			
	Non KUR	4.964	8.903	4.964	19.108	3,59%	3,59%	14,03%	14.143	14.143	10.205			
3	PWG	5.230	126	5.230	81.548	0,24%	0,24%	3,53%	76.318	76.318	81.422			
	Cilem	5.105	-	5.105	58.513	0,38%	0,38%	4,11%	53.408	53.408	58.513			
	Gadai	125	126	125	23.035	0,01%	0,01%	2,59%	22.910	22.910	22.909			
4	CFG	171.412	221.829	171.412	465.365	1,31%	1,31%	3,58%	293.953	293.953	243.536			
	CF 1	105.330	125.523	105.330	239.698	4,06%	4,06%	9,27%	134.368	134.368	114.176			
	Total Griya	92.487	108.955	92.487	154.908	4,65%	4,65%	7,81%	62.421	62.421	45.953			
	Oto	12.843	16.567	12.843	84.790	2,12%	2,12%	14,06%	71.947	71.947	68.223			
	CF 2	66.082	96.306	66.082	225.667	0,63%	0,63%	2,16%	159.585	159.585	129.361			
	Mitraguna & Others	61.502	88.979	61.502	203.166	0,70%	0,70%	2,30%	141.665	141.665	114.188			
	Pensiun	4.581	7.328	4.581	22.501	0,28%	0,28%	1,40%	17.920	17.920	15.173			
	Total Pembiayaan	208.801	284.362	208.801	740.958	1,08%	1,08%	3,83%	532.157	532.157	456.596			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	18-Jan-26	31-Dec-25	31-Dec-25	18-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	67.360	67.841	67.360	67.457	4,12%	4,12%	4,24%	97	97	(384)			
	Linkage	15.087	15.087	15.087	15.087	1,68%	1,68%	1,68%	(0)	(0)	(0)			
	Non-Linkage	52.273	52.754	52.273	52.371	7,06%	7,06%	7,51%	98	98	(383)			
	Value Chain	-	-	-	-				-	-	-			
2	MBG	42.748	42.624	42.748	45.539	1,75%	1,75%	1,88%	2.791	2.791	2.914			
	KUR	31.921	32.141	31.921	34.628	1,39%	1,39%	1,52%	2.707	2.707	2.487			
	Non KUR	10.827	10.484	10.827	10.911	7,83%	7,83%	8,01%	84	84	427			
3	PWG	8	191	8	14	0,00%	0,00%	0,00%	6	6	(177)			
	Cilem	8	-	8	8	0,00%	0,00%	0,00%	(0)	(0)	8			
	Gadai	-	191	-	6	0,00%	0,00%	0,00%	6	6	(185)			
4	CFG	260.858	270.215	260.858	269.874	2,00%	2,00%	2,07%	9.017	9.017	(341)			
	CF 1	131.142	138.885	131.142	139.841	5,05%	5,05%	5,41%	8.699	8.699	956			
	Total Griya	123.192	131.421	123.192	131.825	6,19%	6,19%	6,65%	8.634	8.634	405			
	Oto	7.951	7.465	7.951	8.016	1,31%	1,31%	1,33%	65	65	551			
	CF 2	129.715	131.329	129.715	130.033	1,24%	1,24%	1,25%	318	318	(1.296)			
	Mitraguna & Others	122.179	125.206	122.179	123.391	1,38%	1,38%	1,40%	1.212	1.212	(1.815)			
	Pensiun	7.537	6.123	7.537	6.642	0,04%	0,04%	0,41%	(895)	(895)	519			
	Total Pembiayaan	370.973	380.871	370.973	382.884	1,92%	1,92%	1,98%	11.910	11.910	2.013			

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Dec-24	Dec-24	Dec-25		
1	Asset (Retail) T	19.829.706	19.829.706	23.786.166	3.956.460	
2	Contribution Margin	787.198	787.198	854.815	67.617	8,6%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Dec-24	Nov-25	Dec-25		
PHR	2.89	3.19	3.20	0,01	0,31
CIF Payroll	128.168	128.920	140.978	12.058	

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD Dec'25	Growth (1-18 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	17-Jan-26	18-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	308.694	308.694	355.215	355.179	(15.999)	(36)	46.485	15,06%	46.485	15,06%			
2	Tabungan	2.013.016	2.013.016	1.881.890	1.874.108	(457)	(7.781)	(138.908)	-6,90%	(138.908)	-6,90%			
3	Deposito	973.933	973.933	983.485	983.496	(41.953)	10	9.563	0,98%	9.563	0,98%			
	Total	3.295.643	3.295.643	3.220.590	3.212.783	(58.408)	(7.807)	(82.860)	-2,51%	(82.860)	-2,51%			
	CASA	2.321.710	2.321.710	2.237.105	2.229.287	(16.456)	(7.818)	(92.423)	-3,98%	(92.423)	-3,98%			
	(%) CASA	70,45%	70,45%	69,46%	69,39%									
	FDR	84,30%	84,30%	86,39%	86,60%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-17 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	14-Jan-26	17-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	90.565	90.565	83.549	84.179		630	(6.386)	-7,05%	(6.386)	-7,05%			
2	Giro ISE	28.686	28.686	31.032	31.013		(19)	2.326	8,11%	2.326	8,11%			
3	Tabungan ISE	61.424	61.424	52.062	52.711		649	(8.713)	-14,18%	(8.713)	-14,18%			
4	Deposito ISE	455	455	455	455		0	0	0,01%	0	0,01%			
5	CIF ISE	2.343	2.343	2.343	2.343		0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-18 Dec'25)	Pencairan (1-18 Jan'26)	Pencairan MtM	MtD (1-18 Dec'25	Growth (1-18 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	18-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	122.460	122.460	115.141	140	-	-140	-4.288	-7.319	-7.319	7.319			
	Linkage	25.627	25.627	25.091	140	-	(140)	-310	-536	-536	536			
	Non-Linkage	96.833	96.833	90.050	-	-	0	-3.978	-6.783	-6.783	6.783			
	• Local Champion	66.030	66.030	65.015	-	-	0	-565	-1.015	-1.015	1.015			
	• Value Chain	30.803	30.803	25.035	-	-	-	-3.413	-5.768	-5.768	5.768			
2	MBG	328.812	328.812	328.932	7.510	4.355	-3.155	3.045	120	120	4.235			
	KUR	310.526	310.526	310.798	7.485	4.305	-3.180	3.962	272	272	4.033			
	Non KUR	18.286	18.286	18.133	25	50	25	-917	-153	-153	203			
3	PWG	344.300	344.300	360.775	33.552	47.144	13.592	20.569	16.475	16.475	30.669			
	Cilem	233.448	233.448	246.689	17.580	21.639	4.058	14.782	13.240	13.240	8.398			
	Gadai	110.851	110.851	114.086	15.972	25.505	9.533	5.787	3.235	3.235	22.270			
4	CFG	1.982.640	1.982.640	1.977.427	35.118	15.902	-19.216	16.595	-5.213	-5.213	21.115			
	CF 1	533.103	533.103	530.919	12.814	1.833	-10.981	1.500	-2.184	-2.184	4.017			
	Total Griya	446.983	446.983	445.219	10.689	903	-9.786	0	-1.764	-1.764	2.667			
	• Total Non Program	434.886	434.886	433.139	10.689	903	-9.786	9.962	-1.748	-1.748	2.651			
	• Program	12.096	12.096	12.080	-	-	0	647	-16	-16	16			
	Oto	86.120	86.120	85.700	2.124	929	-1.195	1.500	-420	-420	1.350			
	CF 2	1.449.537	1.449.537	1.446.508	22.304	14.069	-8.235	15.095	-3.029	-3.029	17.098			
	Mitraguna & Others	1.349.817	1.349.817	1.347.623	21.563	14.014	-7.549	14.081	-2.193	-2.193	16.207			
	Pensiun	99.720	99.720	98.885	741	55	-686	1.014	-835	-835	890			
	Total Pembiayaan	2.778.212	2.778.212	2.782.274	76.320	67.401	-8.919	35.921	4.062	4.062	63.338			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	18-Jan-26	31-Dec-25	31-Dec-25	18-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	5.224	5.224	5.224	32.818	1,59%	1,59%	9,98%	27.594	27.594	27.594			
	KUR	4.303	4.303	4.303	29.730	1,39%	1,39%	9,57%	25.427	25.427	25.427			
	Non KUR	921	921	921	3.088	5,04%	5,04%	17,03%	2.167	2.167	2.167			
3	PWG	484	484	484	13.998	0,14%	0,14%	3,88%	13.514	13.514	13.514			
	Cilem	484	484	484	9.771	0,21%	0,21%	3,96%	9.287	9.287	9.287			
	Gadai	-	-	-	4.227	0,00%	0,00%	3,71%	4.227	4.227	4.227			
4	CFG	21.399	27.679	21.399	77.973	1,08%	1,08%	3,94%	56.574	56.574	50.294			
	CF 1	9.043	12.737	9.043	27.376	1,70%	1,70%	5,16%	18.333	18.333	14.639			
	Total Griya	7.715	10.710	7.715	15.392	1,73%	1,73%	3,46%	7.677	7.677	4.681			
	Oto	1.328	2.026	1.328	11.984	1,54%	1,54%	13,98%	10.657	10.657	9.958			
	CF 2	12.357	14.942	12.357	50.597	0,85%	0,85%	3,50%	38.240	38.240	35.655			
	Mitraguna & Others	12.357	14.431	12.357	49.006	0,92%	0,92%	3,64%	36.649	36.649	34.575			
	Pensiun	-	511	-	1.591	0,00%	0,00%	1,61%	1.591	1.591	1.080			
	Total Pembiayaan	27.108	33.387	27.108	124.789	0,98%	0,98%	4,49%	97.681	97.681	91.402			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	18-Jan-26	31-Dec-25	31-Dec-25	18-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.744	1.744	1.744	1.744	1,42%	1,42%	1,51%	0	0	0			
	Linkage	244	244	244	244	0,95%	0,95%	0,97%	0	0	0			
	Non-Linkage	1.500	1.500	1.500	1.500	1,55%	1,55%	1,67%	(0)	(0)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	3.803	5.129	3.803	4.324	1,16%	1,16%	1,31%	520	520	(805)			
	KUR	3.160	4.391	3.160	3.687	1,02%	1,02%	1,19%	527	527	(704)			
	Non KUR	643	737	643	636	3,52%	3,52%	3,51%	(7)	(7)	(101)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	22.965	26.309	22.965	24.478	1,16%	1,16%	1,24%	1.513	1.513	(1.831)			
	CF 1	4.913	5.093	4.913	6.984	0,92%	0,92%	1,32%	2.071	2.071	1.891			
	Total Griya	4.477	4.557	4.477	6.381	1,00%	1,00%	1,43%	1.904	1.904	1.824			
	Oto	436	536	436	603	0,51%	0,51%	0,70%	167	167	67			
	CF 2	18.052	21.216	18.052	17.494	1,25%	1,25%	1,21%	(558)	(558)	(3.722)			
	Mitraguna & Others	17.735	20.725	17.735	17.177	1,31%	1,31%	1,27%	(558)	(558)	(3.548)			
	Pensiun	317	491	317	317	0,01%	0,01%	0,32%	-	-	(174)			
	Total Pembiayaan	28.513	33.182	28.513	30.546	1,03%	1,03%	1,10%	2.033	2.033	(2.636)			

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Dec-24	Dec-24	Dec-25		
1	Asset (Retail) T	2.808.415	2.808.415	3.305.487	497.072	
2	Contribution Margin	121.560	121.560	130.836	9.276	-7,6%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Dec-24	Nov-25	Dec-25		
PHR	2,80	3,23	3,20	(0,03)	0,40
CIF Payroll	25.287	21.982	24.565	2.583	(722)

AREA MEDAN KOTA

Pilih Area

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-18 Dec'25	Growth (1-18 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	17-Jan-26	18-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	763.553	763.553	514.831	516.945	170.008	2.114	(246.608)	-32,30%	(246.608)	-32,30%			
2	Tabungan	2.589.059	2.589.059	2.532.551	2.526.808	39.263	(5.744)	(62.251)	-2,40%	(62.251)	-2,40%			
3	Deposito	2.920.634	2.920.634	2.931.898	2.931.898	(81.223)	(9)	11.256	0,39%	11.256	0,39%			
	Total	6.273.245	6.273.245	5.979.280	5.975.642	128.048	(3.638)	(297.603)	-4,74%	(297.603)	-4,74%			
	CASA	3.352.612	3.352.612	3.047.382	3.043.753	209.271	(3.629)	(308.859)	-9,21%	(308.859)	-9,21%			
	(%) CASA	53,44%	53,44%	50,97%	50,94%									
	FDR	48,57%	48,57%	50,69%	50,72%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-17 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	14-Jan-26	17-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	106.796	106.796	110.421	111.730		1.309	4.934	4,62%	4.934	4,62%			
2	Giro ISE	18.995	18.995	24.184	24.397		213	5.402	28,44%	5.402	28,44%			
3	Tabungan ISE	68.468	68.468	64.903	65.999		1.096	(2.470)	-3,61%	(2.470)	-3,61%			
4	Deposito ISE	19.332	19.332	21.334	21.334		0	2.002	10,36%	2.002	10,36%			
5	CIF ISE	1.573	1.573	1.573	1.573		0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-18 Dec'25)	Pencairan (1-18 Jan'26)	Pencairan MtM	MtD (1-18 Dec'25	Growth (1-18 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	18-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	209.850	209.850	183.192	3.500	100	-3.400	2.468	-26.658	-26.658	26.758			
	Linkage	17.889	17.889	17.889	-	-	-	-127	-0	-0	0			
	Non-Linkage	191.961	191.961	165.304	3.500	100	-3.400	2.595	-26.657	-26.657	26.757			
	• Local Champion	181.667	181.667	155.106	3.500	100	-3.400	1.541	-26.561	-26.561	26.661			
	• Value Chain	10.294	10.294	10.198	-	-	-	1.054	-96	-96	96			
2	MBG	198.935	198.935	197.132	1.450	468	-982	4.200	-1.803	-1.803	2.271			
	KUR	188.785	188.785	187.501	1.350	468	-882	3.747	-1.284	-1.284	1.752			
	Non KUR	10.150	10.150	9.631	100	-	-100	453	-519	-519	519			
3	PWG	459.599	459.599	476.245	49.502	62.770	13.268	25.395	16.645	16.645	46.125			
	Cilem	248.801	248.801	263.271	17.961	20.308	2.347	14.413	14.470	14.470	5.838			
	Gadai	210.799	210.799	212.974	31.540	42.462	10.921	10.982	2.175	2.175	40.287			
4	CFG	2.178.496	2.178.496	2.174.034	33.301	16.655	-16.646	24.944	-4.462	-4.462	21.117			
	CF 1	387.334	387.334	386.293	3.897	1.023	-2.874	191	-1.042	-1.042	2.064			
	Total Griya	317.524	317.524	317.117	3.033	1.000	-2.033	0	-408	-408	1.408			
	• Total Non Program	313.027	313.027	312.628	2.873	1.000	-1.873	4.811	-399	-399	1.399			
	• Program	4.498	4.498	4.489	160	-	-160	139	-8	-8	8			
	Oto	69.810	69.810	69.176	864	23	-842	191	-634	-634	657			
	CF 2	1.791.161	1.791.161	1.787.741	29.404	15.632	-13.772	24.752	-3.420	-3.420	19.052			
	Mitraguna & Others	1.591.167	1.591.167	1.588.019	25.977	14.037	-11.940	21.455	-3.148	-3.148	17.185			
	Pensiun	199.995	199.995	199.722	3.427	1.595	-1.832	3.297	-272	-272	1.867			
	Total Pembiayaan	3.046.880	3.046.880	3.030.602	87.753	79.992	-7.760	57.006	-16.277	-16.277	96.270			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	18-Jan-26	31-Dec-25	31-Dec-25	18-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	3.204	-	1.334	0,00%	0,00%	0,73%	1.334	1.334	(1.870)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	3.204	-	1.285	0,00%	0,00%	0,78%	1.285	1.285	(1.918)			
	Value Chain	-	-	-	49	0,00%	0,00%	0,03%	49	49	49			
2	MBG	3.329	3.329	3.329	17.776	1,67%	1,67%	9,02%	14.447	14.447	14.447			
	KUR	3.176	3.176	3.176	17.107	1,68%	1,68%	9,12%	13.931	13.931	13.931			
	Non KUR	153	153	153	669	1,51%	1,51%	6,95%	516	516	516			
3	PWG	1.006	1.006	1.006	18.137	0,22%	0,22%	3,81%	17.131	17.131	17.131			
	Cilem	1.006	1.006	1.006	12.491	0,40%	0,40%	4,74%	11.486	11.486	11.486			
	Gadai	-	-	-	5.646	0,00%	0,00%	2,65%	5.646	5.646	5.646			
4	CFG	19.246	26.975	19.246	56.465	0,88%	0,88%	2,60%	37.219	37.219	29.490			
	CF 1	11.417	13.772	11.417	28.547	2,95%	2,95%	7,39%	17.130	17.130	14.775			
	Total Griya	10.491	11.815	10.491	23.219	3,30%	3,30%	7,32%	12.728	12.728	11.405			
	Oto	927	1.957	927	5.328	1,33%	1,33%	7,70%	4.401	4.401	3.371			
	CF 2	7.828	13.204	7.828	27.918	0,44%	0,44%	1,56%	20.090	20.090	14.714			
	Mitraguna & Others	7.229	11.970	7.229	26.227	0,45%	0,45%	1,65%	18.998	18.998	14.257			
	Pensiun	599	1.234	599	1.691	0,30%	0,30%	0,85%	1.092	1.092	457			
	Total Pembiayaan	23.581	34.514	23.581	93.712	0,77%	0,77%	3,09%	70.131	70.131	59.198			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	18-Jan-26	31-Dec-25	31-Dec-25	18-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	7.809	7.813	7.809	7.809	3,72%	3,72%	4,26%	(0)	(0)	(4)			
	Linkage	2	2	2	2	0,01%	0,01%	0,01%	(0)	(0)	-			
	Non-Linkage	7.807	7.811	7.807	7.807	4,07%	4,07%	4,72%	(0)	(0)	(4)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.779	1.811	1.779	2.171	0,89%	0,89%	1,10%	392	392	359			
	KUR	1.154	1.239	1.154	1.612	0,61%	0,61%	0,86%	458	458	373			
	Non KUR	625	572	625	559	6,15%	6,15%	5,80%	(66)	(66)	(13)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	22.413	24.078	22.413	21.733	1,03%	1,03%	1,00%	(680)	(680)	(2.345)			
	CF 1	4.912	5.995	4.912	4.822	1,27%	1,27%	1,25%	(90)	(90)	(1.172)			
	Total Griya	4.165	5.484	4.165	4.023	1,31%	1,31%	1,27%	(141)	(141)	(1.460)			
	Oto	748	511	748	799	1,07%	1,07%	1,15%	51	51	288			
	CF 2	17.500	18.084	17.500	16.910	0,98%	0,98%	0,95%	(590)	(590)	(1.173)			
	Mitraguna & Others	16.505	17.489	16.505	16.221	1,04%	1,04%	1,02%	(284)	(284)	(1.269)			
	Pensiun	995	594	995	690	0,03%	0,03%	0,35%	(306)	(306)	95			
	Total Pembiayaan	32.000	33.703	32.000	31.712	1,05%	1,05%	(288)	(288)	(1.990)				

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Dec-24	Dec-24	Dec-25		
1	Asset (Retail) T	4.358.798	4.358.798	6.274.559	1.915.761	
2	Contribution Margin	158.691	158.691	142.833	(15.858)	10,0%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Dec-24	Nov-25	Dec-25		
PHR	3,10	3,27	3,28	0,00	0,18
CIF Payroll	18.110	19.067	20.569	1.502	2.459

AREA MEDAN RAYA

Pilih Area

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-18 Dec'25	Growth (1-18 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	17-Jan-26	18-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	129.315	129.315	122.686	123.274	31.936	588	(6.041)	-4,67%	(6.041)	-4,67%			
2	Tabungan	2.141.195	2.141.195	2.051.411	2.045.580	15.244	(5.831)	(95.615)	-4,47%	(95.615)	-4,47%			
3	Deposito	745.402	745.402	806.651	806.708	(18.856)	57	61.306	8,22%	61.306	8,22%			
Total		3.015.912	3.015.912	2.980.748	2.975.562	28.323	(5.186)	(40.350)	-1,34%	(40.350)	-1,34%			
CASA		2.270.510	2.270.510	2.174.097	2.168.854	47.179	(5.243)	(101.656)	-4,48%	(101.656)	-4,48%			
(% CASA		75,28%	75,28%	72,94%	72,89%									
FDR		101,77%	101,77%	103,62%	103,80%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-17 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	14-Jan-26	17-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	86.071	86.071	87.390	89.566		2.176	3.496	4,06%	3.496	4,06%			
2	Giro ISE	18.582	18.582	24.672	23.446		(1.226)	4.864	26,18%	4.864	26,18%			
3	Tabungan ISE	57.822	57.822	53.051	54.953		1.903	(2.869)	-4,96%	(2.869)	-4,96%			
4	Deposito ISE	9.667	9.667	9.667	11.167		1.500	1.500	15,52%	1.500	15,52%			
5	CIF ISE	2.859	2.859	2.859	2.859		0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-18 Dec'25)	Pencairan (1-18 Jan'26)	Pencairan MtM	MtD (1-18 Dec'25	Growth (1-18 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	18-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	104.427	104.427	106.295	907	2.000	1.093	4.516	1.868	1.868	132			
	Linkage	27.073	27.073	27.073	-	-	-	2.664	-0	-0	0			
	Non-Linkage	77.354	77.354	79.222	907	2.000	1.093	1.852	1.868	1.868	132			
	• Local Champion	72.132	72.132	74.021	907	2.000	1.093	-298	1.889	1.889	111			
	• Value Chain	5.222	5.222	5.201	-	-	-	2.150	-21	-21	21			
2	MBG	393.041	393.041	390.362	6.485	2.760	-3.725	4.198	-2.679	-2.679	5.439			
	KUR	366.506	366.506	364.433	6.125	2.760	-3.365	4.207	-2.073	-2.073	4.833			
	Non KUR	26.535	26.535	25.929	360	-	-360	-9	-606	-606	606			
3	PWG	382.996	382.996	402.507	42.134	64.065	21.931	26.064	19.511	19.511	44.554			
	Cilem	213.404	213.404	227.124	17.408	20.398	2.991	18.137	13.720	13.720	6.678			
	Gadai	169.592	169.592	175.382	24.726	43.667	18.940	7.926	5.790	5.790	37.876			
4	CFG	2.188.914	2.188.914	2.189.458	33.947	22.423	-11.524	31.375	544	544	21.879			
	CF 1	286.396	286.396	286.309	2.734	1.022	-1.713	2.168	-86	-86	1.108			
	Total Griya	233.746	233.746	233.060	2.108	-	-2.108	0	-686	-686	686			
	• Total Non Program	157.294	157.294	156.913	1.950	-	-1.950	1.697	-381	-381	381			
	• Program	76.452	76.452	76.147	158	-	-158	-527	-305	-305	305			
	Oto	52.650	52.650	53.249	627	1.022	395	2.168	600	600	422			
	CF 2	1.902.518	1.902.518	1.903.148	31.213	21.402	-9.812	29.207	630	630	20.771			
	Mitraguna & Others	1.631.111	1.631.111	1.633.406	28.989	20.809	-8.181	25.473	2.295	2.295	18.514			
	Pensiun	271.408	271.408	269.743	2.224	593	-1.631	3.734	-1.665	-1.665	2.258			
Total Pembiayaan		3.069.378	3.069.378	3.088.621	83.473	91.248	7.775	66.153	19.243	19.243	72.005			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	18-Jan-26	31-Dec-25	31-Dec-25	18-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	4.012	0,00%	0,00%	3,77%	4.012	4.012	4.012			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	2.213	0,00%	0,00%	2,79%	2.213	2.213	2.213			
	Value Chain	1.800	1.819	1.800	1.800	2,50%	2,50%	2,43%	(0)	(0)	(19)			
2	MBG	4.478	4.478	4.478	34.433	1,14%	1,14%	8,82%	29.955	29.955	29.955			
	KUR	3.828	3.828	3.828	29.607	1,04%	1,04%	8,12%	25.780	25.780	25.780			
	Non KUR	650	650	650	4.825	2,45%	2,45%	18,61%	4.175	4.175	4.175			
3	PWG	593	593	593	18.299	0,15%	0,15%	4,55%	17.705	17.705	17.705			
	Cilem	474	474	474	14.290	0,22%	0,22%	6,29%	13.816	13.816	13.816			
	Gadai	120	120	120	4.009	0,07%	0,07%	2,29%	3.889	3.889	3.889			
4	CFG	18.991	30.393	18.991	64.798	0,87%	0,87%	2,96%	45.807	45.807	34.405			
	CF 1	12.478	16.284	12.478	30.209	4,36%	4,36%	10,55%	17.731	17.731	13.925			
	Total Griya	11.752	15.217	11.752	21.143	5,03%	5,03%	9,07%	9.390	9.390	5.925			
	Oto	726	1.066	726	9.066	1,38%	1,38%	17,03%	8.341	8.341	8.000			
	CF 2	6.513	14.110	6.513	34.589	0,34%	0,34%	1,82%	28.077	28.077	20.480			
	Mitraguna & Others	5.511	12.494	5.511	30.695	0,34%	0,34%	1,88%	25.184	25.184	18.201			
	Pensiun	1.002	1.615	1.002	3.894	0,37%	0,37%	1,44%	2.893	2.893	2.279			
Total Pembiayaan		24.062	35.465	24.062	121.542	0,78%	0,78%	3,94%	97.480	97.480	86.078			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	18-Jan-26	31-Dec-25	31-Dec-25	18-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	23.984	24.090	23.984	23.983	22,97%	22,97%	22,56%	(1)	(1)	(107)			
	Linkage	14.841	14.841	14.841	14.841	54,82%	54,82%	54,82%	(0)	(0)	(0)			
	Non-Linkage	9.143	9.249	9.143	9.143	11,82%	11,82%	11,54%	(0)	(0)	(106)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	3.541	2.942	3.541	4.024	0,90%	0,90%	1,03%	483	483	1.083			
	KUR	1.861	1.463	1.861	2.337	0,51%	0,51%	0,64%	476	476	874			
	Non KUR	1.680	1.478	1.680	1.688	6,33%	6,33%	6,51%	7	7	209			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	22.745	22.755	22.745	24.068	1,04%	1,04%	1,10%	1.323	1.323	1.314			
	CF 1	9.490	10.152	9.490	10.955	3,31%	3,31%	3,83%	1.464	1.464	803			
	Total Griya	8.777	9.438	8.777	10.118	3,76%	3,76%	4,34%	1.340	1.340	679			
	Oto	713	714	713	837	1,35%	1,35%	1,57%	124	124	123			
	CF 2	13.255	12.603	13.255	13.114	0,70%	0,70%	0,69%	(141)	(141)	511			
	Mitraguna & Others	12.362	11.647	12.362	12.345	0,76%	0,76%	0,76%	(17)	(17)	697			
	Pensiun	893	956	893	769	0,03%	0,03%	0,29%	(124)	(124)	(187)			
Total Pembiayaan		50.271	49.786	50.271	52.076	1,64%	1,64%	1,69%	1.805	1.805	2.290			

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Dec-24	Dec-24	Dec-25		
1	Asset (Retail) T	2.588.183	2.588.183	3.155.969	567.786	
2	Contribution Margin	103.725	103.725	141.288	37.563	-36,2%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Dec-24	Nov-25	Dec-25		
PHR	2,98	3,18	3,18	0,00	0,20
CIF Payroll	21.797	22.639	24.689	2.050	2.892

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-18 Dec'25	Growth (1-18 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	17-Jan-26	18-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.306.271	1.306.271	1.171.814	1.173.917	(40.700)	2.103	(132.354)	-10,13%	(132.354)	-10,13%			
2	Tabungan	5.489.217	5.489.217	5.301.174	5.284.046	(48.358)	(17.128)	(205.171)	-3,74%	(205.171)	-3,74%			
3	Deposito	1.616.443	1.616.443	1.646.208	1.646.029	(19.832)	(180)	29.585	1,83%	29.585	1,83%			
	Total	8.411.932	8.411.932	8.119.197	8.103.992	(108.889)	(15.205)	(307.940)	-3,66%	(307.940)	-3,66%			
	CASA	6.795.488	6.795.488	6.472.988	6.457.963	(89.058)	(15.025)	(337.525)	-4,97%	(337.525)	-4,97%			
	(%) CASA	80,78%	80,78%	79,72%	79,69%									
	FDR	81,75%	81,75%	84,57%	84,72%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-17 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	14-Jan-26	17-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	378.652	378.652	399.417	397.261		(2.156)	18.609	4,91%	18.609	4,91%			
2	Giro ISE	119.292	119.292	129.164	130.303		1.139	11.011	9,23%	11.011	9,23%			
3	Tabungan ISE	228.526	228.526	239.419	236.124		(3.295)	7.598	3,32%	7.598	3,32%			
4	Deposito ISE	30.834	30.834	30.834	30.834		0	0	0,00%	0	0,00%			
5	CIF ISE	3.739	3.739	3.739	3.739		0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-18 Dec'25)	Pencairan (1-18 Jan'26)	Pencairan MtM	MtD (1-18 Dec'25	Growth (1-18 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	18-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	955.229	955.229	944.364	1.210	1.180	-30	-14.059	-10.865	-10.865	12.045			
	Linkage	715.312	715.312	715.312	-	-	-	-5.052	0	0	(0)			
	Non-Linkage	239.917	239.917	229.052	1.210	1.180	-30	-9.007	-10.865	-10.865	12.045			
	• Local Champion	175.414	175.414	165.309	-	1.000	-	-6.818	-10.105	-10.105	11.105			
	• Value Chain	64.503	64.503	63.743	1.210	180	(1.030)	-2.189	-760	-760	940			
2	MBG	1.065.809	1.065.809	1.054.562	27.640	6.640	-21.000	13.909	-11.247	-11.247	17.887			
	KUR	1.007.447	1.007.447	996.947	26.530	6.440	-20.090	13.938	-10.500	-10.500	16.940			
	Non KUR	58.362	58.362	57.614	1.110	200	-910	-29	-748	-748	948			
3	PWG	580.990	580.990	610.595	64.555	82.016	17.461	42.409	29.605	29.605	52.411			
	Cilem	401.351	401.351	425.616	35.479	32.859	-2.620	35.178	24.265	24.265	8.594			
	Gadai	179.639	179.639	184.979	29.076	49.156	20.080	7.231	5.340	5.340	43.816			
4	CFG	4.274.955	4.274.955	4.256.586	78.196	31.343	-46.853	58.138	-18.369	-18.369	49.712			
	CF 1	914.408	914.408	908.146	18.397	2.840	-15.557	8.567	-6.262	-6.262	9.103			
	Total Griya	605.660	605.660	602.388	10.443	902	-9.541	0	-3.271	-3.271	4.173			
	• Total Non Program	457.747	457.747	455.121	9.964	902	-9.062	5.519	-2.627	-2.627	3.529			
	• Program	147.912	147.912	147.268	478	-	-478	-570	-645	-645	645			
	Oto	308.748	308.748	305.757	7.955	1.938	-6.016	8.567	-2.991	-2.991	4.929			
	CF 2	3.360.547	3.360.547	3.348.441	59.799	28.503	-31.296	49.571	-12.107	-12.107	40.609			
	Mitraguna & Others	2.797.690	2.797.690	2.789.571	55.550	27.131	-28.420	47.189	-8.119	-8.119	35.250			
	Pensiun	562.857	562.857	558.870	4.249	1.372	-2.877	2.382	-3.987	-3.987	5.359			
	Total Pembiayaan	6.876.983	6.876.983	6.866.106	171.601	121.178	-50.423	100.397	-10.877	-10.877	132.055			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	18-Jan-26	31-Dec-25	31-Dec-25	18-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	145	149	145	886	0,02%	0,02%	0,09%	741	741	737			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	145	149	145	886	0,06%	0,06%	0,39%	741	741	737			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	11.401	11.401	11.401	66.346	1,07%	1,07%	6,29%	54.945	54.945	54.945			
	KUR	8.946	8.946	8.946	58.715	0,89%	0,89%	5,89%	49.769	49.769	49.769			
	Non KUR	2.456	2.456	2.456	7.632	4,21%	4,21%	13,25%	5.176	5.176	5.176			
3	PWG	2.316	2.316	2.316	13.343	0,40%	0,40%	2,19%	11.028	11.028	11.028			
	Cilem	2.310	2.310	2.310	10.097	0,58%	0,58%	2,37%	7.787	7.787	7.787			
	Gadai	6	6	6	3.246	0,00%	0,00%	1,75%	3.240	3.240	3.240			
4	CFG	53.253	65.976	53.253	153.193	1,25%	1,25%	3,60%	99.940	99.940	87.217			
	CF 1	31.353	37.416	31.353	83.830	3,43%	3,43%	9,23%	52.477	52.477	46.414			
	Total Griya	22.990	28.365	22.990	35.148	3,80%	3,80%	5,83%	12.157	12.157	6.783			
	Oto	8.363	9.051	8.363	48.683	2,71%	2,71%	15,92%	40.320	40.320	39.632			
	CF 2	21.900	28.560	21.900	69.363	0,65%	0,65%	2,07%	47.462	47.462	40.803			
	Mitraguna & Others	20.262	26.523	20.262	58.832	0,72%	0,72%	2,11%	38.570	38.570	32.309			
	Pensiun	1.638	2.037	1.638	10.531	0,29%	0,29%	1,88%	8.892	8.892	8.494			
	Total Pembiayaan	67.115	79.841	67.115	233.769	0,98%	0,98%	3,40%	166.654	166.654	153.927			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	18-Jan-26	31-Dec-25	31-Dec-25	18-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.152	1.153	1.152	1.171	0,12%	0,12%	0,12%	19	19	18			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	1.152	1.153	1.152	1.171	0,48%	0,48%	0,51%	19	19	18			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	23.449	23.989	23.449	24.294	2,20%	2,20%	2,30%	845	845	305			
	KUR	18.480	19.071	18.480	19.181	1,83%	1,83%	1,92%	701	701	110			
	Non KUR	4.969	4.918	4.969	5.113	8,51%	8,51%	8,88%	145	145	195			
3	PWG	-	7	-	6	0,00%	0,00%	0,00%	6	6	(1)			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	7	-	6	0,00%	0,00%	0,00%	6	6	(1)			
4	CFG	63.759	64.848	63.759	67.926	1,49%	1,49%	1,60%	4.167	4.167	3.078			
	CF 1	20.859	23.133	20.859	23.313	2,28%	2,28%	2,57%	2.454	2.454	179			
	Total Griya	16.535	19.164	16.535	19.093	2,73%	2,73%	3,17%	2.558	2.558	(71)			
	Oto	4.324	3.970	4.324	4.220	1,40%	1,40%	1,38%	(104)	(104)	250			
	CF 2	42.900	41.714	42.900	44.613	1,28%	1,28%	1,33%	1.713	1.713	2.899			
	Mitraguna & Others	41.050	40.668	41.050	43.125	1,47%	1,47%	1,55%	2.076	2.076	2.458			
	Pensiun	1.851	1.047	1.851	1.488	0,03%	0,03%	0,27%	(363)	(363)	441			
	Total Pembiayaan	88.360	89.996	88.360	93.397	1,28%	1,28%	1,36%	5.037	5.037	3.401			

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Dec-24	Dec-24	Dec-25		
1	Asset (Retail) T	7.559.654	7.559.654	8.426.969	867.315	
2	Contribution Margin	342.067	342.067	351.248	9.181	-2,7%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Dec-24	Nov-25	Dec-25		
PHR	3,01	3,39	3,40	0,01	0,40
CIF Payroll	35.571	36.895	41.693	4.798	6.122

AREA PEMATANGSIANTAR

Pilih Area

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-18 Dec'25	Growth (1-18 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	17-Jan-26	18-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	34.851	34.851	38.157	38.250	2.598	93	3.399	9,75%	3.399	9,75%			
2	Tabungan	2.090.518	2.090.518	1.992.918	1.985.358	11.486	(7.559)	(105.159)	-5,03%	(105.159)	-5,03%			
3	Deposito	630.174	630.174	635.944	635.638	(17.887)	(306)	5.464	0,87%	5.464	0,87%			
	Total	2.755.543	2.755.543	2.667.018	2.659.246	(3.804)	(7.772)	(96.296)	-3,49%	(96.296)	-3,49%			
	CASA	2.125.368	2.125.368	2.031.074	2.023.608	14.084	(7.466)	(101.760)	-4,79%	(101.760)	-4,79%			
	(%) CASA	77,13%	77,13%	76,16%	76,10%									
	FDR	128,82%	128,82%	133,83%	134,22%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-17 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	14-Jan-26	17-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	42.479	42.479	42.106	44.094		1.989	1.616	3,80%	1.616	3,80%			
2	Giro ISE	3.651	3.651	4.322	5.494		1.171	1.842	50,46%	1.842	50,46%			
3	Tabungan ISE	34.609	34.609	33.565	34.382		817	(227)	-0,65%	(227)	-0,65%			
4	Deposito ISE	4.219	4.219	4.219	4.219		0	(0)	-0,00%	(0)	-0,00%			
5	CIF ISE	2.632	2.632	2.632	2.632		0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-18 Dec'25)	Pencairan (1-18 Jan'26)	Pencairan MtM	MtD (1-18 Dec'25	Growth (1-18 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	18-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	244.487	244.487	243.844	3.500	200	-3.300	1.207	-643	-643	843			
	Linkage	110.286	110.286	110.285	-	-	-	-495	-1	-1	1			
	Non-Linkage	134.201	134.201	133.559	3.500	200	-3.300	1.702	-642	-642	842			
	• Local Champion	134.201	134.201	133.559	3.500	200	-3.300	1.702	-642	-642	842			
	• Value Chain	-	-	-	-	-	-	0	0	0	-			
2	MBG	450.800	450.800	447.262	8.511	2.220	-6.291	5.959	-3.539	-3.539	5.759			
	KUR	425.845	425.845	422.410	8.111	2.120	-5.991	5.371	-3.435	-3.435	5.555			
	Non KUR	24.956	24.956	24.852	400	100	-300	589	-104	-104	204			
3	PWG	435.901	435.901	462.207	55.171	76.243	21.072	13.018	26.306	26.306	49.937			
	Cilem	243.033	243.033	260.511	18.737	23.969	5.231	14.840	17.478	17.478	6.491			
	Gadai	192.868	192.868	201.696	36.434	52.274	15.841	-1.823	8.829	8.829	43.446			
4	CFG	2.418.549	2.418.549	2.415.861	34.004	19.480	-14.524	31.585	-2.688	-2.688	22.168			
	CF 1	474.272	474.272	474.106	4.104	1.675	-2.430	5.578	-166	-166	1.841			
	Total Griya	385.817	385.817	384.900	523	-	-523	0	-917	-917	917			
	• Total Non Program	58.361	58.361	58.200	220	-	-220	-810	-161	-161	161			
	• Program	327.456	327.456	326.700	303	-	-303	-4.522	-756	-756	756			
	Oto	88.455	88.455	89.206	3.582	1.675	-1.907	5.578	751	751	924			
	CF 2	1.944.277	1.944.277	1.941.755	29.900	17.805	-12.095	26.008	-2.522	-2.522	20.327			
	Mitraguna & Others	1.462.141	1.462.141	1.463.547	27.226	16.493	-10.733	24.867	1.406	1.406	15.087			
	Pensiun	482.136	482.136	478.208	2.674	1.312	-1.362	1.140	-3.928	-3.928	5.240			
	Total Pembiayaan	3.549.737	3.549.737	3.569.174	101.186	98.143	-3.043	51.769	19.436	19.436	78.707			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	18-Jan-26	31-Dec-25	31-Dec-25	18-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	86	460	86	2.124	0,04%	0,04%	0,87%	2.038	2.038	1.665			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	86	460	86	2.124	0,06%	0,06%	1,59%	2.038	2.038	1.665			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	5.695	5.695	5.695	34.314	1,26%	1,26%	7,67%	28.619	28.619	28.619			
	KUR	4.911	4.911	4.911	31.421	1,15%	1,15%	7,44%	26.510	26.510	26.510			
	Non KUR	784	784	784	2.893	3,14%	3,14%	11,64%	2.109	2.109	2.109			
3	PWG	832	832	832	17.772	0,19%	0,19%	3,85%	16.940	16.940	16.940			
	Cilem	832	832	832	11.864	0,34%	0,34%	4,55%	11.032	11.032	11.032			
	Gadai	-	-	-	5.908	0,00%	0,00%	2,93%	5.908	5.908	5.908			
4	CFG	58.523	70.806	58.523	112.936	2,42%	2,42%	4,67%	54.413	54.413	42.130			
	CF 1	41.039	45.314	41.039	69.736	8,65%	8,65%	14,71%	28.697	28.697	24.422			
	Total Griya	39.539	42.848	39.539	60.007	10,25%	10,25%	15,59%	20.468	20.468	17.159			
	Oto	1.500	2.467	1.500	9.729	1,70%	1,70%	10,91%	8.229	8.229	7.262			
	CF 2	17.484	25.491	17.484	43.200	0,90%	0,90%	2,22%	25.716	25.716	17.709			
	Mitraguna & Others	16.143	23.560	16.143	38.407	1,10%	1,10%	2,62%	22.264	22.264	14.847			
	Pensiun	1.341	1.931	1.341	4.793	0,28%	0,28%	1,00%	3.452	3.452	2.862			
	Total Pembiayaan	65.136	77.793	65.136	167.147	1,83%	1,83%	4,68%	102.011	102.011	89.354			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	18-Jan-26	31-Dec-25	31-Dec-25	18-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	32.671	33.041	32.671	32.750	13,36%	13,36%	13,43%	79	79	(291)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	32.671	33.041	32.671	32.750	24,34%	24,34%	24,52%	79	79	(291)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	10.175	8.754	10.175	10.726	2,26%	2,26%	2,40%	550	550	1.972			
	KUR	7.265	5.977	7.265	7.812	1,71%	1,71%	1,85%	546	546	1.835			
	Non KUR	2.910	2.777	2.910	2.914	11,66%	11,66%	11,73%	4	4	137			
3	PWG	8	184	8	8	0,00%	0,00%	0,00%	(0)	(0)	(176)			
	Cilem	8	-	8	8	0,00%	0,00%	0,00%	(0)	(0)	8			
	Gadai	-	184	-	-	0,00%	0,00%	0,00%	-	-	(184)			
4	CFG	128.976	132.225	128.976	131.669	5,33%	5,33%	5,45%	2.693	2.693	(556)			
	CF 1	90.968	94.513	90.968	93.767	19,18%	19,18%	19,78%	2.799	2.799	(746)			
	Total Griya	89.238	92.778	89.238	92.210	23,13%	23,13%	23,96%	2.972	2.972	(568)			
	Oto	1.730	1.734	1.730	1.557	1,96%	1,96%	1,75%	(173)	(173)	(177)			
	CF 2	38.008	37.713	38.008	37.902	1,95%	1,95%	1,95%	(106)	(106)	189			
	Mitraguna & Others	34.527	34.677	34.527	34.523	2,36%	2,36%	2,36%	(4)	(4)	(154)			
	Pensiun	3.481	3.036	3.481	3.379	0,10%	0,10%	0,71%	(102)	(102)	343			
	Total Pembiayaan	171.830	174.204	171.830	175.153	4,84%	4,84%	4,91%	3.323	3.323	949			

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Dec-24	Dec-24	Dec-25		
1	Asset (Retail) T	3.261.982	3.261.982	3.686.640	424.658	
2	Contribution Margin	93.445	93.445	119.813	26.368	-28,2%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Dec-24	Nov-25	Dec-25		
PHR	2,59	2,85	2,88	0,02	0,29
CIF Payroll	27.403	28.337	29.462	1.125	2.059