

REGION 2 MEDAN

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-14 Dec'25)	Growth (1-14 Jan'26)				Target Jan'26			
		31-Dec-25	31-Dec-25	13-Jan-26	14-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	2,542,683	2,542,683	2,688,101	2,561,147	107,526	(126,954)	18,464	0,73%	18,464	0,73%			
2	Tabungan	14,323,005	14,323,005	13,901,219	13,832,558	(52,320)	(68,661)	(490,447)	-3,42%	(490,447)	-3,42%			
3	Deposito	6,886,586	6,886,586	6,856,311	6,856,350	(227,420)	39	(30,236)	-0,44%	(30,236)	-0,44%			
	Total	23,752,274	23,752,274	23,445,631	23,250,055	(172,214)	(195,576)	(502,219)	-2,11%	(502,219)	-2,11%			
	CASA	16,865,688	16,865,688	16,589,320	16,393,705	55,206	(195,615)	(471,983)	-2,80%	(471,983)	-2,80%			
	(%) CASA	71,01%	71,01%	70,76%	70,51%									
	FDR	81,34%	81,34%	82,35%	83,04%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-11 Jan'26)	Growth (1-11 Jan'26)				Target Jan'26			
		31-Dec-25	31-Dec-25	10-Jan-26	11-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	704,562	704,562	722,272	724,641		2,369	20,079	2,85%	20,079	2,85%			
2	Giro ISE	189,207	189,207	208,175	207,919		(256)	18,712	9,89%	18,712	9,89%			
3	Tabungan ISE	450,848	450,848	447,588	450,212		2,625	(636)	-0,14%	(636)	-0,14%			
4	Deposito ISE	64,507	64,507	66,509	66,509		0	2,002	3,10%	2,002	3,10%			
5	CIF ISE	13,146	13,146	13,146	13,146		0	0,00%	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-14 Dec'25)	Pencairan (1-14 Jan'26)	Pencairan MtM	MtD (1-31 Dec'25)	Growth (1-14 Jan'26)	Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	14-Jan-26							Posisi	Penc.	Gap
1	SME	1,636,453	1,636,453	1,590,415	6,757	300	-6,457	-10,155	-46,038	-46,038	46,338		
	Linkage	896,187	896,187	896,175	140	-	(140)	-3,319	-12	-12	12		
	Non-Linkage	740,266	740,266	694,239	6,617	300	-6,317	-6,836	-46,027	-46,027	46,327		
	• Local Champion	629,444	629,444	590,664	5,407	300	-5,107	-4,437	-38,780	-38,780	39,080		
	• Value Chain	110,822	110,822	103,575	1,210	-	(1,210)	-2,399	-7,247	-7,247	7,247		
2	MBG	2,437,397	2,437,397	2,422,127	30,226	11,208	-19,018	31,310	-15,270	-15,270	26,478		
	KUR	2,299,108	2,299,108	2,285,566	29,006	10,858	-18,148	31,224	-13,543	-13,543	24,401		
	Non KUR	138,289	138,289	136,562	1,220	350	-870	86	-1,727	-1,727	2,077		
3	PWG	2,203,786	2,203,786	2,299,136	163,594	290,368	126,774	127,454	95,350	95,350	195,018		
	Cilem	1,340,037	1,340,037	1,413,533	68,021	104,273	36,252	97,350	73,496	73,496	30,777		
	Gadai	863,749	863,749	885,603	95,573	186,096	90,523	30,104	21,854	21,854	164,242		
4	CFG	13,043,554	13,043,554	12,995,331	143,999	80,697	-63,302	178,983	-48,223	-48,223	128,920		
	CF 1	2,595,513	2,595,513	2,585,330	24,190	6,175	-18,015	34,350	-10,183	-10,183	16,358		
	Total Griya	1,989,730	1,989,730	1,982,573	15,373	1,373	-13,999	16,347	-7,157	-7,157	8,531		
	• Total Non Program	1,421,315	1,421,315	1,415,494	14,752	1,373	-13,378	21,179	-5,821	-5,821	7,195		
	• Program	568,415	568,415	567,079	621	-	-621	-4,832	-1,336	-1,336	1,336		
	Oto	605,783	605,783	602,757	8,817	4,802	-4,016	18,003	-3,026	-3,026	7,828		
	CF 2	10,448,041	10,448,041	10,410,001	119,809	74,522	-45,287	144,633	-38,040	-38,040	112,562		
	Mitraguna & Others	8,831,925	8,831,925	8,805,348	111,855	70,407	-41,448	133,065	-26,577	-26,577	96,984		
	Pensiuni	1,616,116	1,616,116	1,604,653	7,954	4,115	-3,839	11,568	-11,463	-11,463	15,578		
	Total Pembiayaan	19,321,191	19,321,191	19,307,009	344,576	382,573	37,997	327,592	-14,182	-14,182	396,755		

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (31-Dec-25)	MtD (31-Dec-25)	MtD (14-Jan-26)	Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	14-Jan-26				Posisi	Penc.	Gap	Posisi	Penc.	Gap
1	SME	2,031	5,631	2,031	6,369	● 0,12%	● 0,12%	● 0,40%	4,338	4,338	738			
	Linkage	-	-	-	-	● 0,00%	● 0,00%	● 0,00%	-	-	-			
	Local Champion	231	3,813	231	4,521	● 0,03%	● 0,03%	● 0,65%	4,290	4,290	709			
	Value Chain	1,800	1,819	1,800	1,848	-	-	-	48	48	30			
2	MBG	30,128	56,776	30,128	140,385	● 1,24%	● 1,24%	● 5,80%	110,258	110,258	83,610			
	KUR	25,163	47,873	25,163	124,516	● 1,09%	● 1,09%	● 5,45%	99,353	99,353	76,644			
	Non KUR	4,964	8,903	4,964	15,869	● 3,59%	● 3,59%	● 11,62%	10,905	10,905	6,966			
3	PWG	5,230	126	5,230	52,929	● 0,24%	● 0,24%	● 2,30%	47,698	47,698	52,803			
	Cilem	5,105	-	5,105	40,279	● 0,38%	● 0,38%	● 2,85%	35,173	35,173	40,279			
	Gadai	125	191	125	12,650	● 0,01%	● 0,01%	● 1,43%	12,525	12,525	12,524			
4	CFG	171,412	221,829	171,412	396,058	● 1,31%	● 1,31%	● 3,05%	224,646	224,646	174,229			
	CF 1	105,330	125,523	105,330	173,279	● 4,65%	● 4,65%	● 6,80%	42,424	42,424	25,956			
	Total Griya	92,487	108,955	92,487	134,911	● 4,65%	● 4,65%	● 6,80%	42,424	42,424	25,956			
	Oto	12,843	16,567	12,843	38,368	● 2,12%	● 2,12%	● 6,37%	25,525	25,525	21,800			
	CF 2	66,082	96,306	66,082	222,779	● 0,63%	● 0,63%	● 2,14%	156,697	156,697	126,473			
	Mitraguna & Others	61,502	88,979	61,502	200,438	● 0,70%	● 0,70%	● 2,28%	138,937	138,937	111,460			
	Pensiuni	4,581	7,328	4,581	22,340	● 0,28%	● 0,28%	● 1,39%	17,760	17,760	15,013			
	Total Pembiayaan	370,973	380,871	370,973	379,233	● 1,92%	● 1,92%	● 1,96%	8,260	8,260	(1,637)			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				MtD (31-Dec-25)	MtD (31-Dec-25)	MtD (14-Jan-26)	Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	14-Jan-26				Posisi	Penc.	Gap	Posisi	Penc.	Gap
1	SME	67,360	67,841	67,360	67,377	● 4,12%	● 4,12%	● 4,24%	17	17	(464)			
	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	52,290	● 7,06%	● 7,06%	● 7,53%	17	17	(464)			
2	MBG	42,748	42,624	42,748	44,639	● 1,75%</td								

AREA BATAM

Pilih Area

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Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-14 Dec'25)	Growth (1-14 Jan'26)				Target Jan'26			
		31-Dec-25	31-Dec-25	13-Jan-26	14-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	308.694	308.694	473.379	473.379	65.406	1.285	164.686	53,35%	164.686	53,35%			
2	Tabungan	2.013.016	2.013.016	1.894.595	1.890.436	(18.620)	(4.159)	(122.580)	-6,09%	(122.580)	-6,09%			
3	Deposito	973.933	973.933	857.380	857.307	(50.848)	(73)	(116.626)	-11,97%	(116.626)	-11,97%			
	Total	3.295.643	3.295.643	3.224.069	3.221.122	(4.062)	(2.947)	(74.520)	-2,26%	(74.520)	-2,26%			
	CASA	2.321.710	2.321.710	2.366.689	2.363.815	46.787	(2.874)	42.106	1,81%	42.106	1,81%			
	(%) CASA	70,45%	70,45%	73,41%	73,38%									
	FDR	84,30%	84,30%	86,16%	86,24%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-11 Jan'26)				Target Jan'26			
		31-Dec-25	31-Dec-25	10-Jan-26	11-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	90.565	90.565	86.711	86.981		270	(3.584)	-3,96%	(3.584)	-3,96%			
2	Giro ISE	28.686	28.686	30.988	31.235		247	2.549	8,88%	2.549	8,88%			
3	Tabungan ISE	61.424	61.424	55.268	55.291		23	(6.133)	-9,98%	(6.133)	-9,98%			
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 (1-14 Dec'25)	Pencairan (1-14 Jan'26)	Pencairan MtM	MtD (1-14 Dec'25)	Growth (1-14 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	14-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	122.460	122.460	115.751	140	-	-140	-4.288	-6,709	-6,709	6.709			
	Linkage	25.627	25.627	25.616	140	-	(140)	-310	-11	-11	11			
	Non-Linkage	96.833	96.833	90.135	-	-	0	-3.978	-6.698	-6.698	6.698			
	• Local Champion	66.030	66.030	65.100	-	-	0	-565	-930	-930	930			
	• Value Chain	30.803	30.803	25.035	-	-	-	-3.413	-5.768	-5.768	5.768			
2	MBG	328.812	328.812	329.108	5.075	3.065	-2.010	3.045	296	296	2.769			
	KUR	310.526	310.526	310.916	5.075	3.015	-2.060	3.962	390	390	2.625			
	Non KUR	18.286	18.286	18.192	-	50	50	-917	-94	-94	144			
3	PWG	344.300	344.300	359.109	22.107	41.830	19.723	20.569	14.810	14.810	27.021			
	Cilem	233.448	233.448	245.585	10.869	19.485	8.616	14.782	12.136	12.136	7.348			
	Gadai	110.851	110.851	113.524	11.238	22.346	11.108	5.787	2.673	2.673	19.673			
4	CFG	1.982.640	1.982.640	1.973.819	24.380	11.447	-12.933	16.595	-8.821	-8.821	20.268			
	CF 1	533.103	533.103	531.327	10.688	1.833	-8.855	1.500	-1.776	-1.776	3.609			
	Total Griya	446.983	446.983	445.510	9.302	903	-8.398	0	-1.473	-1.473	2.377			
	• Total Non Program	434.866	434.866	433.423	9.302	903	-8.398	9.962	-1.463	-1.463	2.367			
	• Program	12.096	12.096	12.087	-	-	0	647	-10	-10	10			
	Oto	86.120	86.120	85.818	1.386	929	-457	1.500	-303	-303	1.232			
	CF 2	1.449.537	1.449.537	1.442.491	13.692	9.614	-4.078	15.095	-7.045	-7.045	16.659			
	Mitraguna & Others	1.349.817	1.349.817	1.343.606	13.161	9.559	-3.602	14.081	-6.210	-6.210	15.769			
	Pensiun	99.720	99.720	98.885	531	55	-476	1.014	-835	-835	890			
	Total Pembiayaan	2.778.212	2.778.212	2.777.787	51.702	56.342	4.640	35.921	-425	-425	56.767			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi					% Relatif			MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	14-Jan-26		31-Dec-25	31-Dec-25	14-Jan-26				%	Penc.	Gap
1	SME	-	-	-	-	357	0,00%	0,00%	0,31%	357	357	357			
	Linkage	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	357	0,00%	0,00%	0,40%	357	357	357			
	Value Chain	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	5.224	5.224	5.224	22.120	1.59%	1.59%	1.59%	6,72%	16.896	16.896	16.896			
	KUR	4.303	4.303	4.303	19.577	1,39%	1,39%	1,39%	6,30%	15.275	15.275	15.275			
	Non KUR	921	921	921	2.543	5,04%	5,04%	5,04%	13,98%	1.621	1.621	1.621			
3	PWG	484	484	484	9.946	0,14%	0,14%	0,14%	2,77%	9.462	9.462	9.462			
	Cilem	484	484	484	7.045	0,21%	0,21%	0,21%	2,87%	6.561	6.561	6.561			
	Gadai	-	-	-	-	2.901	0,00%	0,00%	2,56%	2.901	2.901	2.901			
4	CFG	21.399	27.679	21.399	68.617	1,08%	1,08%	1,08%	3,48%	47.217	47.217	40.938			
	CF 1	9.043	12.737	9.043	17.682	1,70%	1,70%	1,70%	3,33%	8.639	8.639	4.945			
	Total Griya	7.715	10.710	7.715	12.690	1,73%	1,73%	1,73%	2,85%	4.975	4.975	1.980			
	Oto	1.328	2.026	1.328	4.992	1,54%	1,54%	1,54%	5,82%	3.664	3.664	2.965			
	CF 2	12.357	14.942	12.357	50.935	0,85%	0,85%	0,85%	3,53%	38.578	38.578	35.993			
	Mitraguna & Others	12.357	14.431	12.357	49.344	0,92%	0,92%	0,92%	3,67%	36.987	36.987	34.912			
	Pensiun	-	511	-	1.591	0,00%	0,00%	0,00%	1,61%	1.591	1.591	1.080			
	Total Pembiayaan	28.513	33.182	28.513	31.273	1,03%	1,03%	1,03%	1,13%	2.760	2.760	(1.909)			

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth	PHR & Payroll			Kinerja	Posisi			Dec-24	Nov-25	Dec-25	Growth (Mtd)	Growth (YoY)
		Dec-24	Dec-24	Dec-25			Dec-24	Nov-25	Dec-25		Dec-24	Nov-25	Dec-25					
1	Asset (Retail) T	2.808.415	2.808.415	3.305.487	497.072	7,6%	2.80	3,23	3,20	(0,03)	0,40							
2	Contribution Margin	121.560	121.560	130.836	9.276	-7,6%	25.287	21.982	24.565	2.583	(722)							

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-14 Dec'25)	Growth (1-14 Jan'26)				Target Jan'26			
		31-Dec-25	31-Dec-25	13-Jan-26	14-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	763.553	763.553	762.163	758.324	78.528	(3.839)	(5.229)	-0,68%	(5.229)	-0,68%			
2	Tabungan	2.589.059	2.589.059	2.555.903	2.535.467	(3.545)	(20.435)	(53.592)	-2,07%	(53.592)	-2,07%			
3	Deposito	2.920.634	2.920.634	2.914.434	2.912.362	(129.297)	(2.072)	(8.272)	-0,28%	(8.272)	-0,28%			
	Total	6.273.245	6.273.245	6.232.500	6.206.153	(54.314)	(26.346)	(67.092)	-1,07%	(67.092)	-1,07%			
	CASA	3.352.612	3.352.612	3.318.066	3.293.791	74.983	(24.275)	(58.821)	-1,75%	(58.821)	-1,75%			
	(%) CASA	53,44%	53,44%	53,24%	53,07%									
	FDR	48,57%	48,57%	48,57%	48,77%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-14 Dec'25)	Growth (1-11 Jan'26)				Target Jan'26			
		31-Dec-25	31-Dec-25	10-Jan-26	11-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	106.796	106.796	109.951	111.486		1.535	4.690	4,39%	4.690	4,39%			
2	Giro ISE	18.995	18.995	22.218	22.457		239	3.462	18,23%	3.462	18,23%			
3	Tabungan ISE	68.468	68.468	66.399	67.694		1.295	(774)	-1,13%	(774)	-1,13%			
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 (1-14 Dec'25)	Pencairan (1-14 Jan'26)	Pencairan MtM	MtD (1-14 Dec'25)	Growth (1-14 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	14-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	209.850	209.850	183.317	2.500	100	-2.400	2.468	-26.533	-26.533	26.633			
	Linkage	17.889	17.889	17.889	-	-	-	-127	-0	-0	0			
	Non-Linkage	191.961	191.961	165.428	2.500	100	-2.400	2.595	-26.533	-26.533	26.633			
	• Local Champion	181.667	181.667	155.202	2.500	100	-2.400	1.541	-26.465	-26.465	26.565			
	• Value Chain	10.294	10.294	10.226	-	-	-	1.054	-68	-68	68			
2	MBG	198.935	198.935	197.280	400	148	-252	4.200	-1.655	-1.655	1.803			
	KUR	188.785	188.785	187.640	300	148	-152	3.747	-1.144	-1.144	1.292			
	Non KUR	10.150	10.150	9.639	100	-	-100	453	-511	-511	511			
3	PWG	459.599	459.599	474.216	32.556	55.411	22.855	25.395	14.616	14.616	40.795			
	Cilem	248.801	248.801	261.751	10.927	17.989	7.061	14.413	12.950	12.950	5.039			
	Gadai	210.799	210.799	212.465	21.629	37.423	15.794	10.982	1.666	1.666	35.756			
4	CFG	2.178.496	2.178.496	2.172.102	22.547	13.152	-9.396	24.944	-6.394	-6.394	19.545			
	CF 1	387.334	387.334	385.489	1.469	23	-1.447	191	-1.846	-1.846	1.868			
	Total Griya	317.524	317.524	316.298	750	-	-750	0	-1.226	-1.226	1.226			
	• Total Non Program	313.027	313.027	311.808	750	-	-750	4.811	-1.219	-1.219	1.219			
	• Program	4.498	4.498	4.490	-	-	0	139	-8	-8	8			
	Oto	69.810	69.810	69.191	719	23	-697	191	-619	-619	642			
	CF 2	1.791.161	1.791.161	1.786.613	21.078	13.129	-7.949	24.752	-4.548	-4.548	17.677			
	Mitraguna & Others	1.591.167	1.591.167	1.587.064	19.136	11.709	-7.427	21.455	-4.103	-4.103	15.812			
	Pensiun	199.995	199.995	199.549	1.942	1.420	-522	3.297	-445	-445	1.865			
	Total Pembiayaan	3.046.880	3.046.880	3.026.914	58.003	68.811	10.808	57.006	-19.966	-19.966	88.776			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-14 Dec'25)	% Relatif			Net (UG) & DG	Target Jan'26			
		31-Dec-25	30-Nov-25	31-Dec-25	14-Jan-26		31-Dec-25	31-Dec-25	14-Jan-26		%	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	13.428	1,67%	1,67%	6,81%	10.099	10.099	10.099			
	KUR	3.176	3.176	3.176	12.645	1,68%	1,68%	6,74%	9.469	9.469	9.469			
	Non KUR	153	153	153	783	1,51%	1,51%	8,13%	630	630	630			
3	PWG	1.006	1.006	1.006	12.529	0,22%	0,22%	2,64%	11.523	11.523	11.523			
	Cilem	1.006	1.006	1.006	9.481	0,40%	0,40%	3,62%	8.475	8.475	8.475			
	Gadai	-	-	-	3.048	0,00%	0,00%	1,43%	3.048	3.048	3.048			
4	CFG	19.246	26.975	19.246	48.586	0,88%	0,88%	2,24%	29.340	29.340	21.611			
	CF 1	11.417	13.772	11.417	21.415	2,95%	2,95%	5,56%	9.997	9.997	7.643			
	Total Griya	10.491	11.815	10.491	19.531	3,30%	3,30%	6,17%	9.041	9.041	7.717			
	Oto	927	1.957	927	1.884	1,33%	1,33%	2,72%	957	957	(73)			
	CF 2	7.828	13.204	7.828	27.171	0,44%	0,44%	1,52%	19.343	19.343	13.967			
	Mitraguna & Others	7.229	11.970	7.229	25.480	0,45%	0,45%	1,61%	18.251	18.251	13.510			
	Pensiun	599	1.234	599	1.691	0,30%	0,30%	0,85%	1.092	1.092	457			
	Total Pembiayaan	32.000	33.703	32.000	31.706	1,05%	1,05%	1,05%	(294)	(294)	(1.997)			

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

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-14 Dec'25)	Growth (1-14 Jan'26)				Target Jan'26			
		31-Dec-25	31-Dec-25	13-Jan-26	14-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	129.315	129.315	115.151	124.405	40.792	9.254	(4.910)	-3,80%	(4.910)	-3,80%			
2	Tabungan	2.141.195	2.141.195	2.079.540	2.052.237	3.879	(27.303)	(88.958)	-4,15%	(88.958)	-4,15%			
3	Deposito	745.402	745.402	806.274	805.583	(16.003)	(691)	60.182	8,07%	60.182	8,07%			
	Total	3.015.912	3.015.912	3.000.965	2.982.226	28.668	(18.740)	(33.686)	-1,12%	(33.686)	-1,12%			
	CASA	2.270.510	2.270.510	2.194.691	2.176.642	44.671	(18.049)	(93.868)	-4,13%	(93.868)	-4,13%			
	FDR	101.77%	101.77%	102.70%	103.35%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-11 Jan'26)	Growth (1-11 Jan'26)				Target Jan'26		
		31-Dec-25	31-Dec-25	10-Jan-26	11-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	86.071	86.071	86.663	87.492	829	1.421	1.65%	1.421	1.65%			
2	Giro ISE	18.582	18.582	23.475	23.658	183	5.076	27,32%	5.076	27,32%			
3	Tabungan ISE	57.822	57.822	53.521	54.167	646	(3.655)	-6,32%	(3.655)	-6,32%			
4	Deposito ISE	9.667	9.667	9.667	9.667	0	0	0,00%	0	0,00%			
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 (1-14 Dec'25)	Pencairan (1-14 Jan'26)	Pencairan MtM	MtD (1-14 Dec'25)	Growth (1-14 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	14-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	104.427	104.427	104.367	907	-	-907	4.516	-60	-60	60			
	Linkage	27.073	27.073	27.073	-	-	-	2.664	-0	-0	0			
	Non-Linkage	77.354	77.354	77.294	907	-	-907	1.852	-60	-60	60			
	• Local Champion	72.132	72.132	72.094	907	-	-907	-298	-38	-38	38			
	• Value Chain	5.222	5.222	5.201	-	-	-	2.150	-21	-21	21			
2	MBG	393.041	393.041	391.121	3.860	2.190	-1.670	4.198	-1.921	-1.921	4.111			
	KUR	366.506	366.506	365.144	3.700	2.190	-1.510	4.207	-1.363	-1.363	3.553			
	Non KUR	26.535	26.535	25.977	160	-	-160	-9	-558	-558	558			
3	PWG	382.996	382.996	400.067	27.646	55.145	27.499	26.064	17.071	17.071	38.074			
	Cilem	213.404	213.404	225.487	10.196	17.620	7.423	18.137	12.083	12.083	5.536			
	Gadai	169.592	169.592	174.579	17.450	37.526	20.076	7.926	4.987	4.987	32.538			
4	CFG	2.188.914	2.188.914	2.186.452	23.390	17.587	-5.803	31.375	-2.462	-2.462	20.050			
	CF 1	286.396	286.396	286.035	720	634	-86	2.168	-360	-360	994			
	Total Griya	233.746	233.746	233.149	700	-	-700	0	-597	-597	597			
	• Total Non Program	157.294	157.294	156.940	700	-	-700	1.697	-354	-354	354			
	• Program	76.452	76.452	76.209	-	-	-	0	-527	-243	-243	243		
	Oto	52.650	52.650	52.886	20	634	614	2.168	237	237	397			
	CF 2	1.902.518	1.902.518	1.900.416	22.670	16.954	-5.717	29.207	-2.102	-2.102	19.056			
	Mitraguna & Others	1.631.111	1.631.111	1.630.671	21.087	16.361	-4.727	25.473	-440	-440	16.800			
	Pensiun	271.408	271.408	269.745	1.583	593	-990	3.734	-1.662	-1.662	2.255			
	Total Pembiayaan	3.069.378	3.069.378	3.082.006	55.804	74.923	19.119	66.153	12.628	12.628	62.294			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-14 Dec'25)	% Relatif		Net (UG) & DG			Target Jan'26			
		31-Dec-25	30-Nov-25	31-Dec-25	14-Jan-26		31-Dec-25	31-Dec-25	14-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	-	3.190	0,00%	0,00%	3,06%	3.190	3.190	3.190			
	Linkage	-	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	1.391	0,00%	0,00%	1,80%	1.391	1.391	1.391			
	Value Chain	1.800	1.819	1.800	1.800	2.500	2,50%	2,50%	2,50%	(0)	(0)	(19)			
2	MBG	4.478	4.478	4.478	24.491	1.14%	1,14%	1,14%	6,26%	20.013	20.013	20.013			
	KUR	3.828	3.828	3.828	21.119	1,04%	1,04%	1,04%	5,78%	17.291	17.291	17.291			
	Non KUR	650	650	650	3.372	2,45%	2,45%	2,45%	12,98%	2.722	2.722	2.722			
3	PWG	593	593	593	9.894	0,15%	0,15%	0,15%	2,47%	9.300	9.300	9.300			
	Cilem	474	474	474	7.414	0,22%	0,22%	0,22%	3,29%	6.940	6.940	6.940			
	Gadai	120	120	120	2.480	0,07%	0,07%	0,07%	1,42%	2.360	2.360	2.360			
4	CFG	18.991	30.393	18.991	53.263	0,87%	0,87%	0,87%	2,44%	34.273	34.273	22.870			
	CF 1	12.478	16.284	12.478	20.097	4,36%	4,36%	4,36%	7,03%	7.620	7.620	3.814			
	Total Griya	11.752	15.217	11.752	18.479	5,03%	5,03%	5,03%	7,93%	6.726	6.726	3.261			
	Oto	726	1.066	726	1.619	1,38%	1,38%	1,38%	3,06%	893	893	553			
	CF 2	6.513	14.110	6.513	33.166	0,34%	0,34%	0,34%	1,75%	26.653	26.653	19.056			
	Mitraguna & Others	5.511	12.494	5.511	29.179	0,34%	0,34%	0,34%	1,75%	23.668	23.668	16.685			
	Pensiun	1.002	1.615	1.002	3.987	0,37%	0,37%	0,37%	1,48%	2.985	2.985	2.372			
	Total Pembiayaan	50.271	49.786	50.271	51.549	1,64%	1,64%	1,64%	1,67%	1.278	1.278	1.763			

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	-36,2%
2	Contribution Margin	103.725	103.725	141.288	37.563	

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 (1-14 Dec'25)	Growth (1-14 Jan'26)				Target Jan'26			
		31-Dec-25	31-Dec-25	13-Jan-26	14-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.306.271	1.306.271	1.297.883	1.169.265	(64.586)	(128.618)	(137.006)	-10,49%	(137.006)	-10,49%			
2	Tabungan	5.489.217	5.489.217	5.362.995	5.347.475	(42.467)	(15.520)	(141.743)	-2,58%	(141.743)	-2,58%			
3	Deposito	1.616.443	1.616.443	1.639.621	1.643.405	(18.909)	3.784	26.962	1,67%	26.962	1,67%			
	Total	8.411.932	8.411.932	8.300.499	8.160.144	(125.962)	(140.354)	(251.787)	-2,99%	(251.787)	-2,99%			
	CASA	6.795.488	6.795.488	6.660.878	6.516.740	(107.054)	(144.138)	(278.749)	-4,10%	(278.749)	-4,10%			
	FDR	81,75%	81,75%	82,62%	84,04%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-11 Jan'26)				Target Jan'26			
		31-Dec-25	31-Dec-25	10-Jan-26	11-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	378.652	378.652	398.220	397.753		(467)	19.101	5,04%	19.101	5,04%			
2	Giro ISE	119.292	119.292	128.009	127.173		(836)	7.881	6,61%	7.881	6,61%			
3	Tabungan ISE	228.526	228.526	239.377	239.746		368	11.220	4,91%	11.220	4,91%			
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 (1-14 Dec'25)	Pencairan (1-14 Jan'26)	Pencairan MtM	MtD (1-14 Dec'25)	Growth (1-14 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	14-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	955.229	955.229	943.092	1.210	-	-1.210	-14.059	-12.137	-12.137	12.137			
	Linkage	715.312	715.312	715.312	-	-	-	-5.052	0	0	(0)			
	Non-Linkage	239.917	239.917	227.780	1.210	-	-1.210	-9.007	-12.137	-12.137	12.137			
	• Local Champion	175.414	175.414	164.666	-	-	0	-6.818	-10.748	-10.748	10.748			
	• Value Chain	64.503	64.503	63.114	1.210	-	(1.210)	-2.189	-1.389	-1.389	1.389			
2	MBG	1.065.809	1.065.809	1.056.262	16.940	3.935	-13.005	13.909	9.547	9.547	13.482			
	KUR	1.007.447	1.007.447	998.415	16.180	3.735	-12.445	13.938	-9.032	-9.032	12.767			
3	PWG	580.990	580.990	605.990	43.677	71.377	27.700	42.409	25.000	25.000	46.378			
	Cilem	401.351	401.351	422.343	22.749	28.305	5.556	35.178	20.993	20.993	7.312			
	Gadai	179.639	179.639	183.646	20.928	43.073	22.144	7.231	4.007	4.007	39.066			
4	CFG	4.274.955	4.274.955	4.252.249	52.183	24.569	-27.614	58.138	-22.707	-22.707	47.276			
	CF 1	914.408	914.408	908.412	9.307	2.288	-7.019	8.567	-5.996	-5.996	8.284			
	Total Griya	605.660	605.660	602.520	4.258	470	-3.788	0	-3.140	-3.140	3.610			
	• Total Non Program	457.747	457.747	455.107	3.780	470	-3.310	5.519	-2.641	-2.641	3.111			
	• Program	147.912	147.912	147.413	478	-	-478	-570	-499	-499	499			
	Oto	308.748	308.748	305.892	5.049	1.818	-3.231	8.567	-2.856	-2.856	4.674			
	CF 2	3.360.547	3.360.547	3.343.837	42.876	22.282	-20.595	49.571	-16.711	-16.711	38.992			
	Mitraguna & Others	2.797.690	2.797.690	2.785.422	40.819	21.397	-19.423	47.189	-12.268	-12.268	33.665			
	Pensiun	562.857	562.857	558.415	2.057	885	-1.172	2.382	-4.442	-4.442	5.327			
	Total Pembiayaan	6.876.983	6.876.983	6.857.593	114.011	99.882	-14.129	100.397	-19.390	-19.390	119.272			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25		31-Dec-25	31-Dec-25	14-Jan-26				%	Penc.	Gap
1	SME	145	149	145	727	0,02%	0,02%	0,08%	582	582	578			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	145	149	145	727	0,06%	0,06%	0,32%	582	582	578			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	11.401	11.401	11.401	52.533	1,07%	1,07%	4,97%	41.132	41.132	41.132			
	KUR	8.946	8.946	8.946	45.644	0,89%	0,89%	4,57%	36.698	36.698	36.698			
	Non KUR	2.456	2.456	2.456	6.889	4,21%	4,21%	11,91%	4.433	4.433	4.433			
3	PWG	2.316	2.316	2.316	9.578	0,40%	0,40%	1,58%	7.262	7.262	7.262			
	Cilem	2.310	2.310	2.310	7.689	0,58%	0,58%	1,82%	5.379	5.379	5.379			
	Gadai	6	6	6	1.889	0,00%	0,00%	1,03%	1.884	1.884	1.884			
4	CFG	53.253	65.976	53.253	120.747	1,25%	1,25%	2,84%	67.494	67.494	54.772			
	CF 1	31.353	37.416	31.353	53.918	3,43%	3,43%	5,94%	22.565	22.565	16.502			
	Total Griya	22.990	28.365	22.990	29.816	3,80%	3,80%	4,95%	6.825	6.825	1.451			
	Oto	8.363	9.051	8.363	24.102	2,71%	2,71%	7,88%	15.740	15.740	15.051			
	CF 2	21.900	28.560	21.900	66.829	0,65%	0,65%	2,00%	44.929	44.929	38.270			
	Mitraguna & Others	20.262	26.523	20.262	56.251	0,72%	0,72%	2,02%	35.990	35.990	29.729			
	Pensiun	1.638	2.037	1.638	10.578	0,29%	0,29%	1,89%	8.939	8.939	8.541			
	Total Pembiayaan	88.360	89.996	88.360	92.181	1,28%	1,28%	1,34%	3.821	3.821	2.185			

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	-2,7%
2	Contribution Margin	342.067	342.067	351.248	9.181	-

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 (1-14 Dec'25)	Growth (1-14 Jan'26)				Target Jan'26			
		31-Dec-25	31-Dec-25	13-Jan-26	14-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	34.851	34.851	40.810	35.774	(12.614)	(5.036)	923	2,65%	923	2,65%			
2	Tabungan	2.090.518	2.090.518	2.008.186	2.006.943	8.432	(1.243)	(83.575)	-4,00%	(83.575)	-4,00%			
3	Deposito	630.174	630.174	638.602	637.693	(12.363)	(909)	7.518	1,19%	7.518	1,19%			
	Total	2.755.543	2.755.543	2.687.598	2.680.409	(16.545)	(7.189)	(75.133)	-2,73%	(75.133)	-2,73%			
	CASA	2.125.368	2.125.368	2.048.996	2.042.717	(4.181)	(6.280)	(82.652)	-3,89%	(82.652)	-3,89%			
	FDR	128,82%	128,82%	132,56%	132,92%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-11 Jan'26)	Growth (1-11 Jan'26)				Target Jan'26			
		31-Dec-25	31-Dec-25	10-Jan-26	11-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	42.479	42.479	40.726	40.929		203	(1.549)	-3,65%	(1.549)	-3,65%			
2	Giro ISE	3.651	3.651	3.485	3.396		(89)	(256)	-7,00%	(256)	-7,00%			
3	Tabungan ISE	34.609	34.609	33.023	33.315		292	(1.293)	-3,74%	(1.293)	-3,74%			
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 (1-14 Dec'25)	Pencairan (1-14 Jan'26)	Pencairan MtM	MtD (1-14 Dec'25)	Growth (1-14 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	14-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	244.487	244.487	243.887	2.000	200	-1.800	1.207	-600	-600	800			
	Linkage	110.286	110.286	110.285	-	-	-	-	-495	-1	-1	1		
	Non-Linkage	134.201	134.201	133.602	2.000	200	-1.800	1.702	-599	-599	799			
	• Local Champion	134.201	134.201	133.602	2.000	200	-1.800	1.702	-599	-599	799			
	• Value Chain	-	-	-	-	-	-	0	0	0	-			
2	MBG	450.800	450.800	448.357	3.951	1.870	-2.081	5.959	-2.444	-2.444	4.314			
	KUR	425.845	425.845	423.451	3.751	1.770	-1.981	5.371	-2.394	-2.394	4.164			
	Non KUR	24.956	24.956	24.906	200	100	-100	589	-50	-50	150			
3	PWG	435.901	435.901	459.755	37.608	66.604	28.997	13.018	23.854	23.854	42.750			
	Cilem	243.033	243.033	258.366	13.279	20.875	7.595	14.840	15.333	15.333	5.542			
	Gadai	192.868	192.868	201.388	24.328	45.729	21.401	-1.823	8.520	8.520	37.209			
4	CFG	2.418.549	2.418.549	2.410.710	21.498	13.942	-7.556	31.585	-7.839	-7.839	21.781			
	CF 1	474.272	474.272	474.067	2.005	1.398	-607	5.578	-205	-205	1.603			
	Total Griya	385.817	385.817	385.097	363	-	-363	0	-721	-721	721			
	• Total Non Program	58.361	58.361	58.216	220	-	-220	-810	-145	-145	145			
	• Program	327.456	327.456	326.880	143	-	-143	-4.522	-576	-576	576			
	Oto	88.455	88.455	88.970	1.643	1.398	-245	5.578	515	515	883			
	CF 2	1.944.277	1.944.277	1.936.643	19.493	12.544	-6.949	26.008	-7.634	-7.634	20.178			
	Mitraguna & Others	1.462.141	1.462.141	1.458.585	17.652	11.382	-6.270	24.867	-3.556	-3.556	14.938			
	Pensiun	482.136	482.136	478.058	1.841	1.162	-679	1.140	-4.078	-4.078	5.240			
	Total Pembiayaan	3.549.737	3.549.737	3.562.708	65.056	82.616	17.559	51.769	12.971	12.971	69.645			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi			MtD (1-14 Dec'25)	% Relatif			MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25		31-Dec-25	31-Dec-25	14-Jan-26				Posisi	Penc.	Gap
1	SME	86	460	86	760	0,04%	0,04%	0,31%	674	674	301			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	86	460	86	760	0,06%	0,06%	0,57%	674	674	301			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	5.695	5.695	5.695	27.813	1,26%	1,26%	6,20%	22.118	22.118	22.118			
	KUR	4.911	4.911	4.911	25.531	1,15%	1,15%	6,03%	20.620	20.620	20.620			
	Non KUR	784	784	784	2.282	3,14%	3,14%	9,16%	1.498	1.498	1.498			
3	PWG	832	832	832	10.982	0,19%	0,19%	2,39%	10.150	10.150	10.150			
	Cilem	832	832	832	8.651	0,34%	0,34%	3,35%	7.818	7.818	7.818			
	Gadai	-	-	-	2.332	0,00%	0,00%	1,16%	2.332	2.332	2.332			
4	CFG	58.523	70.806	58.523	104.845	2,42%	2,42%	4,35%	46.322	46.322	34.039			
	CF 1	41.039	45.314	41.039	60.167	8,65%	8,65%	12,69%	19.128	19.128	14.852			
	Total Griya	39.539	42.848	39.539	54.396	10,25%	10,25%	14,13%	14.857	14.857	11.548			
	Oto	1.500	2.467	1.500	5.771	1,70%	1,70%	6,49%	4.271	4.271	3.305			
	CF 2	17.484	25.491	17.484	44.678	0,90%	0,90%	2,31%	27.194	27.194	19.187			
	Mitraguna & Others	16.143	23.560	16.143	40.184	1,10%	1,10%	2,76%	24.042	24.042	16.624			
	Pensiun	1.341	1.931	1.341	4.494	0,28%	0,28%	0,94%	3.152	3.152	2.562			
	Total Pembiayaan	171.830	174.204	171.830	172.525	4,84%	4,84%	4,84%	695	695	(1.679)			

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