

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-25 Dec/25)	Growth (1-25 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	24-Jan-26	25-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	2.542.683	2.542.683	2.317.754	2.298.176	(41.594)	(19.578)	(244.507)	-9,62%	(244.507)	-9,62%			
2	Tabungan	14.323.005	14.323.005	13.707.613	13.616.155	264.663	(91.458)	(706.850)	-4,94%	(706.850)	-4,94%			
3	Deposito	6.886.586	6.886.586	6.860.562	6.860.557	(326.584)	(5)	(26.030)	-0,38%	(26.030)	-0,38%			
	Total	23.752.274	23.752.274	22.885.929	22.774.888	(103.515)	(111.041)	(977.386)	-4,11%	(977.386)	-4,11%			
	CASA	16.865.688	16.865.688	16.025.367	15.914.331	223.069	(111.036)	(951.357)	-5,64%	(951.357)	-5,64%			
	(%) CASA	71,01%	71,01%	70,02%	69,88%									
	FDR	81,34%	81,34%	84,81%	85,22%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-24 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	22-Jan-26	24-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	704.562	704.562	744.882	746.536		1.653	41.974	5,96%	41.974	5,96%			
2	Giro ISE	189.207	189.207	223.018	227.266		4.248	38.059	20,11%	38.059	20,11%			
3	Tabungan ISE	450.848	450.848	453.855	450.261		(3.594)	(587)	-0,13%	(587)	-0,13%			
4	Deposito ISE	64.507	64.507	68.009	69.009		1.000	4.502	6,98%	4.502	6,98%			
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 (1-25 Dec'25)	Pencairan (1-25 Jan'26)	Pencairan MtM	MtD (1-31 Dec'25	Growth (1-25 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	25-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	1.636.453	1.636.453	1.575.997	13.125	7.543	-5.582	-10.155	-60.456	-60.456	67.999			
	Linkage	896.187	896.187	890.829	2.818	1.445	(1.373)	-3.319	-5.358	-5.358	6.803			
	Non-Linkage	740.266	740.266	685.168	10.307	6.098	-4.209	-6.836	-55.098	-55.098	61.196			
	• Local Champion	629.444	629.444	585.721	8.907	4.793	-4.114	-4.437	-43.723	-43.723	48.516			
	• Value Chain	110.822	110.822	99.447	1.400	1.305	(95)	-2.399	-11.375	-11.375	12.680			
2	MBG	2.437.397	2.437.397	2.404.389	90.108	33.775	-56.333	31.310	-33.008	-33.008	66.783	2.455.387	97,92%	(50.998)
	KUR	2.299.108	2.299.108	2.269.138	87.042	33.075	-53.967	31.224	-29.970	-29.970	63.045	2.312.744	98,11%	(43.605)
	Non KUR	138.289	138.289	135.251	3.066	700	-2.366	86	-3.038	-3.038	3.738	142.643	94,82%	(7.392)
3	PWG	2.203.786	2.203.786	2.389.930	355.912	544.740	188.828	127.454	186.144	186.144	358.596	2.299.528	103,93%	90.403
	Cilem	1.340.037	1.340.037	1.464.147	146.200	201.552	55.353	97.350	124.110	124.110	77.442	1.405.660	104,16%	58.487
	Gadai	863.749	863.749	925.783	209.712	343.188	133.476	30.104	62.034	62.034	281.154	893.868	103,57%	31.915
4	CFG	13.043.554	13.043.554	13.038.154	334.721	199.491	-135.231	178.983	-5.400	-5.400	204.891	13.188.838	98,86%	(150.684)
	CF 1	2.595.513	2.595.513	2.585.549	60.954	21.801	-39.153	34.350	-9.964	-9.964	31.766	2.621.369	98,63%	(35.820)
	Total Griya	1.989.730	1.989.730	1.980.609	37.029	10.466	-26.562	16.347	-9.121	-9.121	19.588	1.999.707	99,04%	(19.098)
	• Total Non Program	1.421.315	1.421.315	1.415.182	34.950	10.466	-24.483	21.179	-6.133	-6.133	16.600			
	• Program	568.415	568.415	565.427	2.079	-	-2.079	-4.832	-2.988	-2.988	2.988			
	Oto	605.783	605.783	604.940	23.925	11.335	-12.590	18.003	-843	-843	12.178	621.662	97,31%	(16.722)
	CF 2	10.448.041	10.448.041	10.452.605	273.767	177.690	-96.078	144.633	4.564	4.564	173.125	10.567.469	98,91%	(114.863)
	Mitraguna & Others	8.831.925	8.831.925	8.841.774	250.745	164.448	-86.297	133.065	9.848	9.848	154.599	8.932.085	98,99%	(90.312)
	Pensiun	1.616.116	1.616.116	1.610.832	23.023	13.242	-9.781	11.568	-5.284	-5.284	18.526	1.635.383	98,50%	(24.552)
	Total Pembiayaan	19.321.191	19.321.191	19.408.471	793.866	785.549	-8.317	327.592	87.280	87.280	698.269			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	25-Jan-26	31-Dec-25	31-Dec-25	25-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	2.031	5.631	2.031	139.147	0,12%	0,12%	8,83%	137.116	137.116	133.515			
	Linkage	-	-	-	148	0,00%	0,00%	0,02%	148	148	148			
	Local Champion	231	3.813	231	104.927	0,03%	0,03%	15,31%	104.696	104.696	101.114			
	Value Chain	1.800	1.819	1.800	34.072				32.272	32.272	32.253			
2	MBG	30.128	56.776	30.128	280.696	1,24%	1,24%	11,67%	250.569	250.569	223.921			
	KUR	25.163	47.873	25.163	255.619	1,09%	1,09%	11,27%	230.455	230.455	207.746			
	Non KUR	4.964	8.903	4.964	25.077	3,59%	3,59%	18,54%	20.113	20.113	16.174			
3	PWG	5.230	126	5.230	276.690	0,24%	0,24%	11,59%	271.729	271.729	276.834			
	Cilem	5.105	-	5.105	223.925	0,38%	0,38%	15,29%	218.820	218.820	223.925			
	Gadai	125	126	125	53.035	0,01%	0,01%	5,73%	52.910	52.910	52.909			
4	CFG	171.412	221.829	171.412	681.173	1,31%	1,31%	5,22%	509.760	509.760	459.344			
	CF 1	105.330	125.523	105.330	337.212	4,06%	4,06%	13,04%	231.882	231.882	211.689			
	Total Griya	92.487	108.955	92.487	252.682	4,65%	4,65%	12,76%	160.195	160.195	143.727			
	Oto	12.843	16.567	12.843	84.530	2,12%	2,12%	13,97%	71.687	71.687	67.962			
	CF 2	66.082	96.306	66.082	343.961	0,63%	0,63%	3,29%	277.878	277.878	247.654			
	Mitraguna & Others	61.502	88.979	61.502	320.692	0,70%	0,70%	3,63%	259.191	259.191	231.714			
	Pensiun	4.581	7.328	4.581	23.268	0,28%	0,28%	1,44%	18.688	18.688	15.940			
	Total Pembiayaan	208.801	284.362	208.801	1.377.975	1,08%	1,08%	7,10%	1.169.174	1.169.174	1.093.613			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	25-Jan-26	31-Dec-25	31-Dec-25	25-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	67.360	67.841	67.360	75.006	4,12%	4,12%	4,76%	7.646	7.646	7.166			
	Linkage	15.087	15.087	15.087	15.086	1,68%	1,68%	1,69%	(1)	(1)	(1)			
	Non-Linkage	52.273	52.754	52.273	57.720	7,06%	7,06%	8,42%	5.447	5.447	4.966			
	Value Chain	-	-	-	2.200				2.200	2.200	2.200			
2	MBG	42.748	42.624	42.748	48.499	1,75%	1,75%	2,02%	5.751	5.751	5.874			
	KUR	31.921	32.141	31.921	37.328	1,39%	1,39%	1,65%	5.407	5.407	5.187			
	Non KUR	10.827	10.484	10.827	11.171	7,83%	7,83%	8,26%	344	344	687			
3	PWG	8	191	8	59	0,00%	0,00%	0,00%	51	51	(132)			
	Cilem	8	-	8	46	0,00%	0,00%	0,00%	38	38	46			
	Gadai	-	191	-	13	0,00%	0,00%	0,00%	13	13	(178)			
4	CFG	260.858	270.215	260.858	283.932	2,00%	2,00%	2,18%	23.074	23.074	13.717			
	CF 1	131.142	138.885	131.142	148.965	5,05%	5,05%	5,76%	17.823	17.823	10.080			
	Total Griya	123.192	131.421	123.192	140.509	6,19%	6,19%	7,09%	17.317	17.317	9.088			
	Oto	7.951	7.465	7.951	8.456	1,31%	1,31%	1,40%	505	505	991			
	CF 2	129.715	131.329	129.715	134.966	1,24%	1,24%	1,29%	5.251	5.251	3.637			
	Mitraguna & Others	122.179	125.206	122.179	128.324	1,38%	1,38%	1,45%	6.146	6.146	3.118			
	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	407.496	1,92%	1,92%	2,10%	36.522	36.522	26.625			

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 (1-25 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	24-Jan-26	25-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	308.694	308.694	417.961	407.789	9.462	(10.172)	99.095	32,10%	99.095	32,10%			
2	Tabungan	2.013.016	2.013.016	1.880.274	1.866.059	55.709	(14.215)	(146.957)	-7,30%	(146.957)	-7,30%			
3	Deposito	973.933	973.933	850.894	850.963	(119.851)	69	(122.970)	-12,63%	(122.970)	-12,63%			
	Total	3.295.643	3.295.643	3.149.129	3.124.811	(54.680)	(24.318)	(170.832)	-5,18%	(170.832)	-5,18%			
	CASA	2.321.710	2.321.710	2.298.236	2.273.848	65.171	(24.388)	(47.862)	-2,06%	(47.862)	-2,06%			
	(%) CASA	70,45%	70,45%	72,98%	72,77%									
	FDR	84,30%	84,30%	88,74%	89,43%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-24 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	22-Jan-26	24-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	90.565	90.565	89.532	88.581		(951)	(1.984)	-2,19%	(1.984)	-2,19%			
2	Giro ISE	28.686	28.686	34.269	35.751		1.482	7.065	24,63%	7.065	24,63%			
3	Tabungan ISE	61.424	61.424	54.808	52.375		(2.433)	(9.048)	-14,73%	(9.048)	-14,73%			
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 (1-25 Dec'25)	Pencairan (1-25 Jan'26)	Pencairan MtM	MtD (1-25 Dec'25	Growth (1-25 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	25-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	122.460	122.460	112.975	140	2.445	2.305	-4.288	-9.485	-9.485	11.930	0	0,00%	
	Linkage	25.627	25.627	26.070	140	1.445	1.305	-310	443	443	1.002			
	Non-Linkage	96.833	96.833	86.905	-	1.000	1.000	-3.978	-9.928	-9.928	10.928			
	• Local Champion	66.030	66.030	64.928	-	1.000	1.000	-565	-1.102	-1.102	2.102			
	• Value Chain	30.803	30.803	21.977	-	-	-	-3.413	-8.826	-8.826	8.826			
2	MBG	328.812	328.812	327.238	13.730	7.465	-6.265	3.045	-1.574	-1.574	9.039	331.703	98,65%	(4.464)
	KUR	310.526	310.526	309.331	13.705	7.415	-6.290	3.962	-1.195	-1.195	8.610	312.349	99,03%	(3.018)
	Non KUR	18.286	18.286	17.907	25	50	25	-917	-379	-379	429	19.354	92,53%	(1.446)
3	PWG	344.300	344.300	374.667	51.567	80.265	28.698	20.569	30.568	30.568	49.697	356.049	105,29%	18.819
	Cilem	233.448	233.448	255.718	24.900	36.930	12.030	14.782	22.269	22.269	14.660	242.231	105,57%	13.486
	Gadai	110.851	110.851	119.150	26.667	43.336	16.669	5.787	8.298	8.298	35.037	113.817	104,68%	5.332
4	CFG	1.982.640	1.982.640	1.979.355	53.259	29.764	-23.494	16.595	-3.285	-3.285	33.049	2.006.944	98,63%	(27.589)
	CF 1	533.103	533.103	530.507	17.312	4.619	-12.692	1.500	-2.596	-2.596	7.216	537.405	98,72%	(6.899)
	Total Griya	446.983	446.983	445.256	14.182	3.469	-10.713	0	-1.726	-1.726	5.196	448.643	99,25%	(3.386)
	• Total Non Program	434.886	434.886	433.190	13.522	3.469	-10.053	9.962	-1.697	-1.697	5.166			
	• Program	12.096	12.096	12.067	660	-	-660	647	-30	-30	30			
	Oto	86.120	86.120	85.250	3.130	1.150	-1.980	1.500	-870	-870	2.020	88.763	96,04%	(3.512)
	CF 2	1.449.537	1.449.537	1.448.849	35.947	25.145	-10.802	15.095	-688	-688	25.833	1.469.539	98,59%	(20.691)
	Mitraguna & Others	1.349.817	1.349.817	1.349.297	33.824	24.416	-9.408	14.081	-519	-519	24.935	1.368.063	98,63%	(18.766)
	Pensiun	99.720	99.720	99.551	2.123	729	-1.394	1.014	-169	-169	898	101.476	98,10%	(1.925)
	Total Pembiayaan	2.778.212	2.778.212	2.794.436	118.695	119.939	1.244	35.921	16.224	16.224	103.715			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	25-Jan-26	31-Dec-25	31-Dec-25	25-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	17.309	0,00%	0,00%	15,32%	17.309	17.309	17.309			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	14.809	0,00%	0,00%	17,04%	14.809	14.809	14.809			
	Value Chain	-	-	-	2.500	0,00%	0,00%	3,85%	2.500	2.500	2.500			
2	MBG	5.224	5.224	5.224	48.740	1,59%	1,59%	14,89%	43.516	43.516	43.516			
	KUR	4.303	4.303	4.303	43.960	1,39%	1,39%	14,21%	39.657	39.657	39.657			
	Non KUR	921	921	921	4.781	5,04%	5,04%	26,70%	3.859	3.859	3.859			
3	PWG	484	484	484	41.973	0,14%	0,14%	11,20%	41.489	41.489	41.489			
	Cilem	484	484	484	34.671	0,21%	0,21%	13,56%	34.187	34.187	34.187			
	Gadai	-	-	-	7.302	0,00%	0,00%	6,13%	7.302	7.302	7.302			
4	CFG	21.399	27.679	21.399	109.549	1,08%	1,08%	5,53%	88.150	88.150	81.870			
	CF 1	9.043	12.737	9.043	46.490	1,70%	1,70%	8,76%	37.448	37.448	33.754			
	Total Griya	7.715	10.710	7.715	34.289	1,73%	1,73%	7,70%	26.574	26.574	23.579			
	Oto	1.328	2.026	1.328	12.201	1,54%	1,54%	14,31%	10.874	10.874	10.175			
	CF 2	12.357	14.942	12.357	63.059	0,85%	0,85%	4,35%	50.702	50.702	48.117			
	Mitraguna & Others	12.357	14.431	12.357	60.694	0,92%	0,92%	4,50%	48.337	48.337	46.263			
	Pensiun	-	511	-	2.365	0,00%	0,00%	2,38%	2.365	2.365	1.854			
	Total Pembiayaan	27.108	33.387	27.108	217.572	0,98%	0,98%	7,79%	190.464	190.464	184.185			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	25-Jan-26	31-Dec-25	31-Dec-25	25-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.744	1.744	1.744	1.744	1,42%	1,42%	1,54%	0	0	0			
	Linkage	244	244	244	244	0,95%	0,95%	0,94%	0	0	0			
	Non-Linkage	1.500	1.500	1.500	1.500	1,55%	1,55%	1,73%	(0)	(0)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	3.803	5.129	3.803	4.620	1,16%	1,16%	1,41%	817	817	(508)			
	KUR	3.160	4.391	3.160	3.955	1,02%	1,02%	1,28%	795	795	(436)			
	Non KUR	643	737	643	665	3,52%	3,52%	3,71%	22	22	(72)			
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	25.377	1,16%	1,16%	1,28%	2.412	2.412	(932)			
	CF 1	4.913	5.093	4.913	7.548	0,92%	0,92%	1,42%	2.635	2.635	2.455			
	Total Griya	4.477	4.557	4.477	6.945	1,00%	1,00%	1,56%	2.468	2.468	2.388			
	Oto	436	536	436	603	0,51%	0,51%	0,71%	167	167	67			
	CF 2	18.052	21.216	18.052	17.829	1,25%	1,25%	1,23%	(223)	(223)	(3.387)			
	Mitraguna & Others	17.735	20.725	17.735	17.512	1,31%	1,31%	1,30%	(223)	(223)	(3.213)			
	Pensiun	317	491	317	317	0,01%	0,01%	0,32%	-	-	(174)			
	Total Pembiayaan	28.513	33.182	28.513	31.742	1,03%	1,03%	1,14%	3.229	3.229	(1.440)			

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 (1-25 Dec'25	Growth (1-25 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	24-Jan-26	25-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	763.553	763.553	523.362	516.586	182.054	(6.776)	(246.967)	-32,34%	(246.967)	-32,34%			
2	Tabungan	2.589.059	2.589.059	2.516.908	2.503.066	116.143	(13.842)	(85.993)	-3,32%	(85.993)	-3,32%			
3	Deposito	2.920.634	2.920.634	2.925.020	2.925.056	(93.155)	36	4.422	0,15%	4.422	0,15%			
	Total	6.273.245	6.273.245	5.965.290	5.944.708	205.043	(20.582)	(328.538)	-5,24%	(328.538)	-5,24%			
	CASA	3.352.612	3.352.612	3.040.270	3.019.652	298.198	(20.618)	(332.960)	-9,93%	(332.960)	-9,93%			
	(%) CASA	53,44%	53,44%	50,97%	50,80%									
	FDR	48,57%	48,57%	50,98%	51,16%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-24 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	22-Jan-26	24-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	106.796	106.796	113.622	111.583		(2.039)	4.788	4,48%	4.788	4,48%			
2	Giro ISE	18.995	18.995	25.207	24.229		(978)	5.234	27,55%	5.234	27,55%			
3	Tabungan ISE	68.468	68.468	67.081	65.020		(2.061)	(3.448)	-5,04%	(3.448)	-5,04%			
4	Deposito ISE	19.332	19.332	21.334	22.334		1.000	3.002	15,53%	3.002	15,53%			
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 (1-25 Dec'25)	Pencairan (1-25 Jan'26)	Pencairan MtM	MtD (1-25 Dec'25	Growth (1-25 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	25-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	209.850	209.850	180.506	4.500	200	-4.300	2.468	-29.344	-29.344	29.544	0	0,00%	
	Linkage	17.889	17.889	17.763	-	-	-	-127	-126	-126	126			
	Non-Linkage	191.961	191.961	162.743	4.500	200	-4.300	2.595	-29.218	-29.218	29.418			
	• Local Champion	181.667	181.667	152.554	4.500	200	-4.300	1.541	-29.113	-29.113	29.313			
	• Value Chain	10.294	10.294	10.189	-	-	-	1.054	-105	-105	105			
2	MBG	198.935	198.935	196.014	5.060	1.093	-3.967	4.200	-2.920	-2.920	4.013	198.118	98,94%	(2.104)
	KUR	188.785	188.785	186.438	4.760	1.093	-3.667	3.747	-2.347	-2.347	3.440	189.874	98,19%	(3.436)
	Non KUR	10.150	10.150	9.576	300	-	-300	453	-574	-574	574	8.244	116,16%	
3	PWG	459.599	459.599	488.636	73.541	104.692	31.151	25.395	29.036	29.036	75.656	480.684	101,65%	7.952
	Cilem	248.801	248.801	269.128	26.076	35.365	9.289	14.413	20.328	20.328	15.038	262.172	102,65%	6.956
	Gadai	210.799	210.799	219.507	47.465	69.327	21.862	10.982	8.709	8.709	60.618	218.511	100,46%	996
4	CFG	2.178.496	2.178.496	2.175.893	53.733	34.055	-19.678	24.944	-2.603	-2.603	36.658	2.206.489	98,61%	(30.596)
	CF 1	387.334	387.334	384.959	8.750	2.240	-6.510	191	-2.376	-2.376	4.615	393.160	97,91%	(8.201)
	Total Griya	317.524	317.524	315.689	7.886	1.800	-6.086	0	-1.836	-1.836	3.636	320.632	98,46%	(4.943)
	• Total Non Program	313.027	313.027	311.205	7.726	1.800	-5.926	4.811	-1.821	-1.821	3.621			
	• Program	4.498	4.498	4.483	160	-	-160	139	-14	-14	14			
	Oto	69.810	69.810	69.270	864	440	-424	191	-540	-540	979	72.528	95,51%	(3.258)
	CF 2	1.791.161	1.791.161	1.790.934	44.983	31.815	-13.168	24.752	-228	-228	32.043	1.813.328	98,76%	(22.395)
	Mitraguna & Others	1.591.167	1.591.167	1.589.962	40.300	28.962	-11.338	21.455	-1.205	-1.205	30.167	1.610.035	98,75%	(20.074)
	Pensiun	199.995	199.995	200.972	4.683	2.853	-1.830	3.297	978	978	1.875	203.293	98,86%	(2.321)
	Total Pembiayaan	3.046.880	3.046.880	3.041.048	136.834	140.040	3.206	57.006	-5.832	-5.832	145.871			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif				Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	25-Jan-26	31-Dec-25	31-Dec-25	25-Jan-26		MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	3.204	-	15.396	0,00%	0,00%	8,53%		15.396	15.396	12.193			
	Linkage	-	-	-	148	0,00%	0,00%	0,83%		148	148	148			
	Local Champion	-	3.204	-	14.097	0,00%	0,00%	8,66%		14.097	14.097	10.894			
	Value Chain	-	-	-	1.151	0,00%	0,00%	0,75%		1.151	1.151	1.151			
2	MBG	3.329	3.329	3.329	32.617	1,67%	1,67%	16,64%		29.288	29.288	29.288			
	KUR	3.176	3.176	3.176	31.942	1,68%	1,68%	17,13%		28.766	28.766	28.766			
	Non KUR	153	153	153	674	1,51%	1,51%	7,04%		521	521	521			
3	PWG	1.006	1.006	1.006	75.543	0,22%	0,22%	15,46%		74.538	74.538	74.538			
	Cilem	1.006	1.006	1.006	60.337	0,40%	0,40%	22,42%		59.332	59.332	59.332			
	Gadai	-	-	-	15.206	0,00%	0,00%	6,93%		15.206	15.206	15.206			
4	CFG	19.246	26.975	19.246	105.803	0,88%	0,88%	4,86%		86.557	86.557	78.828			
	CF 1	11.417	13.772	11.417	48.859	2,95%	2,95%	12,69%		37.442	37.442	35.088			
	Total Griya	10.491	11.815	10.491	42.797	3,30%	3,30%	13,56%		32.306	32.306	30.982			
	Oto	927	1.957	927	6.062	1,33%	1,33%	8,75%		5.136	5.136	4.105			
	CF 2	7.828	13.204	7.828	56.944	0,44%	0,44%	3,18%		49.115	49.115	43.740			
	Mitraguna & Others	7.229	11.970	7.229	54.622	0,45%	0,45%	3,44%		47.393	47.393	42.652			
	Pensiun	599	1.234	599	2.322	0,30%	0,30%	1,16%		1.722	1.722	1.088			
	Total Pembiayaan	23.581	34.514	23.581	229.360	0,77%	0,77%	7,54%		205.779	205.779	194.846			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif				Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	25-Jan-26	31-Dec-25	31-Dec-25	25-Jan-26		MtD	YtD	MtM	%	Penc.	Gap
1	SME	7.809	7.813	7.809	9.658	3,72%	3,72%	5,35%		1.849	1.849	1.845			
	Linkage	2	2	2	2	0,01%	0,01%	0,01%		(0)	(0)	-			
	Non-Linkage	7.807	7.811	7.807	9.656	4,07%	4,07%	5,93%		1.849	1.849	1.845			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%		-	-	-			
2	MBG	1.779	1.811	1.779	3.011	0,89%	0,89%	1,54%		1.232	1.232	1.200			
	KUR	1.154	1.239	1.154	2.330	0,61%	0,61%	1,25%		1.176	1.176	1.091			
	Non KUR	625	572	625	681	6,15%	6,15%	7,11%		57	57	109			
3	PWG	-	-	-	7	0,00%	0,00%	0,00%		7	7	7			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%		-	-	-			
	Gadai	-	-	-	7	0,00%	0,00%	0,00%		7	7	7			
4	CFG	22.413	24.078	22.413	28.417	1,03%	1,03%	1,31%		6.005	6.005	4.339			
	CF 1	4.912	5.995	4.912	10.090	1,27%	1,27%	2,62%		5.177	5.177	4.095			
	Total Griya	4.165	5.484	4.165	9.189	1,31%	1,31%	2,91%		5.024	5.024	3.705			
	Oto	748	511	748	901	1,07%	1,07%	1,30%		153	153	390			
	CF 2	17.500	18.084	17.500	18.328	0,98%	0,98%	1,02%		828	828	244			
	Mitraguna & Others	16.505	17.489	16.505	17.638	1,04%	1,04%	1,11%		1.133	1.133	149			
	Pensiun	995	594	995	690	0,03%	0,03%	0,34%		(306)	(306)	95			
	Total Pembiayaan	32.000	33.703	32.000	41.094	1,05%	1,05%	1,35%		9.093	9.093	7.391			

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 (1-25 Dec'25)	Growth (1-25 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	24-Jan-26	25-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	129.315	129.315	130.184	129.633	(7.790)	(551)	318	0,25%	318	0,25%			
2	Tabungan	2.141.195	2.141.195	2.058.089	2.046.358	56.370	(11.731)	(94.837)	-4,43%	(94.837)	-4,43%			
3	Deposito	745.402	745.402	806.143	806.186	(20.636)	43	60.784	8,15%	60.784	8,15%			
Total		3.015.912	3.015.912	2.994.416	2.982.177	27.944	(12.239)	(33.735)	-1,12%	(33.735)	-1,12%			
CASA		2.270.510	2.270.510	2.188.273	2.175.991	48.580	(12.282)	(94.519)	-4,16%	(94.519)	-4,16%			
(% CASA)		75,28%	75,28%	73,08%	72,97%									
FDR		101,77%	101,77%	103,70%	104,12%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-24 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	22-Jan-26	24-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	86.071	86.071	91.904	94.704		2.800	8.633	10,03%	8.633	10,03%			
2	Giro ISE	18.582	18.582	24.411	25.787		1.376	7.206	38,78%	7.206	38,78%			
3	Tabungan ISE	57.822	57.822	56.325	57.749		1.424	(72)	-0,13%	(72)	-0,13%			
4	Deposito ISE	9.667	9.667	11.167	11.167		0	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 (1-25 Dec'25)	Pencairan (1-25 Jan'26)	Pencairan MtM	MtD (1-25 Dec'25)	Growth (1-25 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	25-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	104.427	104.427	105.008	3.585	2.000	-1.585	4.516	581	581	1.419	0	0,00%	
	Linkage	27.073	27.073	27.073	2.678	-	(2.678)	2.664	-0	-0	0			
	Non-Linkage	77.354	77.354	77.935	907	2.000	1.093	1.852	581	581	1.419			
	• Local Champion	72.132	72.132	72.758	907	2.000	1.093	-298	626	626	1.374			
	• Value Chain	5.222	5.222	5.178	-	-	-	2.150	-44	-44	44			
2	MBG	393.041	393.041	389.643	11.296	7.146	-4.150	4.198	-3.398	-3.398	10.544	394.545	98,76%	(4.902)
	KUR	366.506	366.506	363.921	10.826	7.146	-3.680	4.207	-2.585	-2.585	9.731	368.767	98,69%	(4.846)
	Non KUR	26.535	26.535	25.722	470	-	-470	-9	-813	-813	813	25.778	99,78%	(56)
3	PWG	382.996	382.996	413.959	62.711	104.207	41.495	26.064	30.963	30.963	73.244	402.049	102,96%	11.910
	Cilem	213.404	213.404	234.302	24.334	33.551	9.217	18.137	20.898	20.898	12.652	226.000	103,67%	8.302
	Gadai	169.592	169.592	179.656	38.378	70.656	32.278	7.926	10.064	10.064	60.592	176.049	102,05%	3.607
4	CFG	2.188.914	2.188.914	2.196.578	56.541	37.271	-19.269	31.375	7.664	7.664	29.608	2.211.847	99,31%	(15.270)
	CF 1	286.396	286.396	286.509	4.216	2.615	-1.601	2.168	114	114	2.501	290.666	98,57%	(4.157)
	Total Griya	233.746	233.746	232.019	2.488	-	-2.488	0	-1.727	-1.727	1.727	235.289	98,61%	(3.270)
	• Total Non Program	157.294	157.294	156.035	2.330	-	-2.330	1.697	-1.259	-1.259	1.259			
	• Program	76.452	76.452	75.984	158	-	-158	-527	-469	-469	469			
	Oto	52.650	52.650	54.491	1.728	2.615	887	2.168	1.841	1.841	774	55.377	98,40%	(887)
	CF 2	1.902.518	1.902.518	1.910.069	52.325	34.657	-17.669	29.207	7.550	7.550	27.106	1.921.182	99,42%	(11.113)
	Mitraguna & Others	1.631.111	1.631.111	1.640.316	47.363	34.044	-13.320	25.473	9.205	9.205	24.838	1.645.014	99,71%	(4.698)
	Pensiun	271.408	271.408	269.752	4.962	613	-4.349	3.734	-1.655	-1.655	2.268	276.167	97,68%	(6.415)
Total Pembiayaan		3.069.378	3.069.378	3.105.187	134.133	150.624	16.492	66.153	35.809	35.809	114.815			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif				Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	25-Jan-26	31-Dec-25	31-Dec-25	25-Jan-26		MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	10.185	0,00%	0,00%	9,70%		10.185	10.185	10.185			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%		-	-	-			
	Local Champion	-	-	-	7.715	0,00%	0,00%	9,90%		7.715	7.715	7.715			
	Value Chain	1.800	1.819	1.800	2.470	2,50%	2,50%	3,39%		670	670	651			
2	MBG	4.478	4.478	4.478	48.767	1,14%	1,14%	12,52%		44.290	44.290	44.290			
	KUR	3.828	3.828	3.828	43.253	1,04%	1,04%	11,89%		39.425	39.425	39.425			
	Non KUR	650	650	650	5.515	2,45%	2,45%	21,44%		4.864	4.864	4.864			
3	PWG	593	593	593	46.516	0,15%	0,15%	11,24%		45.923	45.923	45.923			
	Cilem	474	474	474	37.799	0,22%	0,22%	16,13%		37.325	37.325	37.325			
	Gadai	120	120	120	8.717	0,07%	0,07%	4,85%		8.598	8.598	8.598			
4	CFG	18.991	30.393	18.991	88.833	0,87%	0,87%	4,04%		69.842	69.842	58.439			
	CF 1	12.478	16.284	12.478	36.562	4,36%	4,36%	12,76%		24.084	24.084	20.279			
	Total Griya	11.752	15.217	11.752	31.562	5,03%	5,03%	13,60%		19.810	19.810	16.345			
	Oto	726	1.066	726	5.000	1,38%	1,38%	9,18%		4.275	4.275	3.934			
	CF 2	6.513	14.110	6.513	52.270	0,34%	0,34%	2,74%		45.758	45.758	38.161			
	Mitraguna & Others	5.511	12.494	5.511	48.515	0,34%	0,34%	2,96%		43.004	43.004	36.020			
	Pensiun	1.002	1.615	1.002	3.756	0,37%	0,37%	1,39%		2.754	2.754	2.140			
Total Pembiayaan		24.062	35.465	24.062	194.301	0,78%	0,78%	6,26%		170.239	170.239	158.837			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif				Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	25-Jan-26	31-Dec-25	31-Dec-25	25-Jan-26		MtD	YtD	MtM	%	Penc.	Gap
1	SME	23.984	24.090	23.984	29.683	22,97%	22,97%	28,27%		5.699	5.699	5.593			
	Linkage	14.841	14.841	14.841	14.840	54,82%	54,82%	54,82%		(1)	(1)	(1)			
	Non-Linkage	9.143	9.249	9.143	12.643	11,82%	11,82%	16,22%		3.500	3.500	3.394			
	Value Chain	-	-	-	2.200	0,00%	0,00%	3,02%		2.200	2.200	2.200			
2	MBG	3.541	2.942	3.541	4.303	0,90%	0,90%	1,10%		762	762	1.361			
	KUR	1.861	1.463	1.861	2.747	0,51%	0,51%	0,75%		886	886	1.284			
	Non KUR	1.680	1.478	1.680	1.555	6,33%	6,33%	6,05%		(125)	(125)	77			
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	25.541	1,04%	1,04%	1,16%		2.796	2.796	2.787			
	CF 1	9.490	10.152	9.490	11.588	3,31%	3,31%	4,04%		2.098	2.098	1.437			
	Total Griya	8.777	9.438	8.777	10.751	3,76%	3,76%	4,63%		1.974	1.974	1.313			
	Oto	713	714	713	837	1,35%	1,35%	1,54%		124	124	123			
	CF 2	13.255	12.603	13.255	13.953	0,70%	0,70%	0,73%		698	698	1.350			
	Mitraguna & Others	12.362	11.647	12.362	13.184	0,76%	0,76%	0,80%		822	822	1.537			
	Pensiun	893	956	893	769	0,03%	0,03%	0,29%		(124)	(124)	(187)			
Total Pembiayaan		50.271	49.786	50.271	59.527	1,64%	1,64%	1,92%		9.256	9.256	9.741			

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

AREA PEKANBARU

Pilih Area

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD Dec'25	Growth (1-25 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	24-Jan-26	25-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.306.271	1.306.271	1.207.639	1.206.298	(209.107)	(1.341)	(99.973)	-7,65%	(99.973)	-7,65%			
2	Tabungan	5.489.217	5.489.217	5.276.472	5.236.861	2.403	(39.611)	(252.357)	-4,60%	(252.357)	-4,60%			
3	Deposito	1.616.443	1.616.443	1.646.181	1.646.107	(28.601)	(74)	29.664	1,84%	29.664	1,84%			
	Total	8.411.932	8.411.932	8.130.292	8.089.265	(235.304)	(41.026)	(322.666)	-3,84%	(322.666)	-3,84%			
	CASA	6.795.488	6.795.488	6.484.111	6.443.159	(206.703)	(40.953)	(352.330)	-5,18%	(352.330)	-5,18%			
	(%) CASA	80,78%	80,78%	79,75%	79,65%									
	FDR	81,75%	81,75%	84,57%	85,00%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-24 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	22-Jan-26	24-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	378.652	378.652	405.398	406.998		1.601	28.346	7,49%	28.346	7,49%			
2	Giro ISE	119.292	119.292	133.583	135.434		1.850	16.141	13,53%	16.141	13,53%			
3	Tabungan ISE	228.526	228.526	240.980	240.731		(249)	12.205	5,34%	12.205	5,34%			
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 (1-25 Dec'25)	Pencairan (1-25 Jan'26)	Pencairan MtM	MtD (1-25 Dec'25)	Growth (1-25 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	25-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	955.229	955.229	934.442	1.400	1.305	-95	-14.059	-20.787	-20.787	22.092	0	0,00%	
	Linkage	715.312	715.312	710.153	-	-	-	-5.052	-5.159	-5.159	5.159			
	Non-Linkage	239.917	239.917	224.289	1.400	1.305	-95	-9.007	-15.628	-15.628	16.933			
	• Local Champion	175.414	175.414	162.185			0	-6.818	-13.229	-13.229	13.229			
	• Value Chain	64.503	64.503	62.103	1.400	1.305	(95)	-2.189	-2.400	-2.400	3.705			
2	MBG	1.065.809	1.065.809	1.047.108	45.126	12.746	-32.380	13.909	-18.701	-18.701	31.447	1.074.791	97,42%	(27.683)
	KUR	1.007.447	1.007.447	989.729	43.485	12.196	-31.289	13.938	-17.718	-17.718	29.914	1.013.359	97,67%	(23.631)
	Non KUR	58.362	58.362	57.379	1.641	550	-1.091	-29	-983	-983	1.533	61.431	93,40%	(4.052)
3	PWG	580.990	580.990	628.460	90.357	132.215	41.858	42.409	47.470	47.470	84.745	610.368	102,96%	18.092
	Cilem	401.351	401.351	436.897	46.950	57.564	10.615	35.178	35.547	35.547	22.018	422.492	103,41%	14.406
	Gadai	179.639	179.639	191.562	43.408	74.651	31.243	7.231	11.923	11.923	62.728	187.876	101,96%	3.686
4	CFG	4.274.955	4.274.955	4.265.628	119.184	63.476	-55.708	58.138	-9.327	-9.327	72.803	4.330.044	98,51%	(64.415)
	CF 1	914.408	914.408	908.662	25.324	8.008	-17.316	8.567	-5.746	-5.746	13.754	923.115	98,43%	(14.453)
	Total Griya	605.660	605.660	602.981	11.791	3.982	-7.809	0	-2.679	-2.679	6.661	609.020	99,01%	(6.039)
	• Total Non Program	457.747	457.747	456.115	11.152	3.982	-7.170	5.519	-1.633	-1.633	5.615			
	• Program	147.912	147.912	146.866	639	-	-639	-570	-1.046	-1.046	1.046			
	Oto	308.748	308.748	305.681	13.533	4.026	-9.507	8.567	-3.067	-3.067	7.093	314.095	97,32%	(8.414)
	CF 2	3.360.547	3.360.547	3.356.967	93.860	55.469	-38.391	49.571	-3.581	-3.581	59.049	3.406.929	98,53%	(49.962)
	Mitraguna & Others	2.797.690	2.797.690	2.795.089	86.597	49.619	-36.979	47.189	-2.601	-2.601	52.219	2.837.584	98,50%	(42.494)
	Pensiun	562.857	562.857	561.877	7.263	5.850	-1.413	2.382	-980	-980	6.830	569.345	98,69%	(7.468)
	Total Pembiayaan	6.876.983	6.876.983	6.875.637	256.067	209.743	-46.325	100.397	-1.346	-1.346	211.088			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif				Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	25-Jan-26	31-Dec-25	31-Dec-25	25-Jan-26		MtD	YtD	MtM	%	Penc.	Gap
1	SME	145	149	145	56.352	0,02%	0,02%	6,03%		56.207	56.207	56.203			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%		-	-	-			
	Local Champion	145	149	145	28.401	0,06%	0,06%	12,66%		28.256	28.256	28.252			
	Value Chain	-	-	-	27.951	0,00%	0,00%	17,23%		27.951	27.951	27.951			
2	MBG	11.401	11.401	11.401	94.426	1,07%	1,07%	9,02%		83.025	83.025	83.025			
	KUR	8.946	8.946	8.946	85.716	0,89%	0,89%	8,66%		76.770	76.770	76.770			
	Non KUR	2.456	2.456	2.456	8.711	4,21%	4,21%	15,18%		6.255	6.255	6.255			
3	PWG	2.316	2.316	2.316	60.495	0,40%	0,40%	9,63%		58.179	58.179	58.179			
	Cilem	2.310	2.310	2.310	52.199	0,58%	0,58%	11,95%		49.889	49.889	49.889			
	Gadai	6	6	6	8.296	0,00%	0,00%	4,33%		8.290	8.290	8.290			
4	CFG	53.253	65.976	53.253	213.744	1,25%	1,25%	5,01%		160.491	160.491	147.769			
	CF 1	31.353	37.416	31.353	113.674	3,43%	3,43%	12,51%		82.321	82.321	76.258			
	Total Griya	22.990	28.365	22.990	63.048	3,80%	3,80%	10,46%		40.058	40.058	34.683			
	Oto	8.363	9.051	8.363	50.626	2,71%	2,71%	16,56%		42.263	42.263	41.575			
	CF 2	21.900	28.560	21.900	100.070	0,65%	0,65%	2,98%		78.170	78.170	71.510			
	Mitraguna & Others	20.262	26.523	20.262	91.319	0,72%	0,72%	3,27%		71.057	71.057	64.796			
	Pensiun	1.638	2.037	1.638	8.751	0,29%	0,29%	1,56%		7.112	7.112	6.714			
	Total Pembiayaan	67.115	79.841	67.115	425.018	0,98%	0,98%	6,18%		357.903	357.903	345.176			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif				Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	25-Jan-26	31-Dec-25	31-Dec-25	25-Jan-26		MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.152	1.153	1.152	1.171	0,12%	0,12%	0,13%		19	19	18			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%		-	-	-			
	Non-Linkage	1.152	1.153	1.152	1.171	0,48%	0,48%	0,52%		19	19	18			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%		-	-	-			
2	MBG	23.449	23.989	23.449	25.308	2,20%	2,20%	2,42%		1.859	1.859	1.319			
	KUR	18.480	19.071	18.480	19.948	1,83%	1,83%	2,02%		1.468	1.468	877			
	Non KUR	4.969	4.918	4.969	5.360	8,51%	8,51%	9,34%		391	391	442			
3	PWG	-	7	-	20	0,00%	0,00%	0,00%		20	20	13			
	Cilem	-	-	-	14	0,00%	0,00%	0,00%		14	14	14			
	Gadai	-	7	-	6	0,00%	0,00%	0,00%		6	6	(1)			
4	CFG	63.759	64.848	63.759	69.973	1,49%	1,49%	1,64%		6.214	6.214	5.125			
	CF 1	20.859	23.133	20.859	23.767	2,28%	2,28%	2,62%		2.908	2.908	633			
	Total Griya	16.535	19.164	16.535	19.391	2,73%	2,73%	3,22%		2.856	2.856	227			
	Oto	4.324	3.970	4.324	4.376	1,40%	1,40%	1,43%		52	52	406			
	CF 2	42.900	41.714	42.900	46.206	1,28%	1,28%	1,38%		3.306	3.306	4.492			
	Mitraguna & Others	41.050	40.668	41.050	44.718	1,47%	1,47%	1,60%		3.669	3.669	4.051			
	Pensiun	1.851	1.047	1.851	1.488	0,03%	0,03%	0,26%		(363)	(363)	441			
	Total Pembiayaan	88.360	89.996	88.360	96.471	1,28%	1,28%	1,40%		8.111	8.111	6.475			

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 Dec'25	Growth (1-25 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	24-Jan-26	25-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	34.851	34.851	38.608	37.871	(16.213)	(737)	3.020	8,67%	3.020	8,67%			
2	Tabungan	2.090.518	2.090.518	1.975.870	1.963.811	34.038	(12.059)	(126.706)	-0,06%	(126.706)	-0,06%			
3	Deposito	630.174	630.174	632.325	632.245	(64.341)	(80)	2.071	0,33%	2.071	0,33%			
	Total	2.755.543	2.755.543	2.646.803	2.633.927	(46.517)	(12.875)	(121.615)	-4,41%	(121.615)	-4,41%			
	CASA	2.125.368	2.125.368	2.014.478	2.001.682	17.824	(12.796)	(123.686)	-5,82%	(123.686)	-5,82%			
	(%) CASA	77,13%	77,13%	76,11%	76,00%									
	FDR	128,82%	128,82%	135,72%	136,38%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-24 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	22-Jan-26	24-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	42.479	42.479	44.426	44.669		243	2.190	5,16%	2.190	5,16%			
2	Giro ISE	3.651	3.651	5.548	6.065		517	2.414	66,10%	2.414	66,10%			
3	Tabungan ISE	34.609	34.609	34.659	34.385		(274)	(224)	-0,65%	(224)	-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 (1-25 Dec'25)	Pencairan (1-25 Jan'26)	Pencairan MtM	MtD (1-25 Dec'25	Growth (1-25 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	25-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	244.487	244.487	243.067	3.500	1.593	-1.907	1.207	-1.420	-1.420	3.012	0	0,00%	
	Linkage	110.286	110.286	109.771	-	-	-	-495	-515	-515	515			
	Non-Linkage	134.201	134.201	133.296	3.500	1.593	-1.907	1.702	-905	-905	2.498			
	• Local Champion	134.201	134.201	133.296	3.500	1.593	-1.907	1.702	-905	-905	2.498			
	• Value Chain	-	-	-	-	-	-	0	0	0	-			
2	MBG	450.800	450.800	444.386	14.896	5.325	-9.571	5.959	-6.415	-6.415	11.740	456.230	97,40%	(11.845)
	KUR	425.845	425.845	419.720	14.266	5.225	-9.041	5.371	-6.125	-6.125	11.350	428.394	97,98%	(8.675)
	Non KUR	24.956	24.956	24.666	630	100	-530	589	-290	-290	390	27.836	88,61%	(3.170)
3	PWG	435.901	435.901	484.009	77.736	123.361	45.626	13.018	48.108	48.108	75.253	450.379	107,47%	33.630
	Cilem	243.033	243.033	268.101	23.941	38.142	14.202	14.840	25.068	25.068	13.074	252.765	106,07%	15.336
	Gadai	192.868	192.868	215.908	53.795	85.219	31.424	-1.823	23.040	23.040	62.179	197.614	109,26%	18.294
4	CFG	2.418.549	2.418.549	2.420.700	52.005	34.924	-17.081	31.585	2.151	2.151	32.773	2.433.514	99,47%	(12.814)
	CF 1	474.272	474.272	474.912	5.352	4.319	-1.033	5.578	640	640	3.679	477.023	99,56%	(2.110)
	Total Griya	385.817	385.817	384.664	683	1.215	533	0	-1.153	-1.153	2.368	386.124	99,62%	(1.460)
	• Total Non Program	58.361	58.361	58.638	220	1.215	995	-810	276	276	939			
	• Program	327.456	327.456	326.027	463	-	-463	-4.522	-1.429	-1.429	1.429			
	Oto	88.455	88.455	90.248	4.670	3.104	-1.566	5.578	1.793	1.793	1.311	90.898	99,28%	(650)
	CF 2	1.944.277	1.944.277	1.945.788	46.653	30.605	-16.048	26.008	1.510	1.510	29.094	1.956.491	99,45%	(10.703)
	Mitraguna & Others	1.462.141	1.462.141	1.467.109	42.661	27.408	-15.253	24.867	4.968	4.968	22.439	1.471.389	99,71%	(4.280)
	Pensiun	482.136	482.136	478.678	3.992	3.197	-795	1.140	-3.458	-3.458	6.655	485.102	98,68%	(6.423)
	Total Pembiayaan	3.549.737	3.549.737	3.592.162	148.136	165.203	17.066	51.769	42.425	42.425	122.778			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	25-Jan-26	31-Dec-25	31-Dec-25	25-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	86	460	86	39.904	0,04%	0,04%	16,42%	39.818	39.818	39.444			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	86	460	86	39.904	0,06%	0,06%	29,94%	39.818	39.818	39.444			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	5.695	5.695	5.695	56.145	1,26%	1,26%	12,63%	50.450	50.450	50.450			
	KUR	4.911	4.911	4.911	50.748	1,15%	1,15%	12,09%	45.837	45.837	45.837			
	Non KUR	784	784	784	5.397	3,14%	3,14%	21,88%	4.613	4.613	4.613			
3	PWG	832	832	832	52.433	0,19%	0,19%	10,83%	51.600	51.600	51.600			
	Cilem	832	832	832	38.919	0,34%	0,34%	14,52%	38.087	38.087	38.087			
	Gadai	-	-	-	13.513	0,00%	0,00%	6,26%	13.513	13.513	13.513			
4	CFG	58.523	70.806	58.523	163.244	2,42%	2,42%	6,74%	104.721	104.721	92.438			
	CF 1	41.039	45.314	41.039	91.626	8,65%	8,65%	19,29%	50.587	50.587	46.311			
	Total Griya	39.539	42.848	39.539	80.986	10,25%	10,25%	21,05%	41.447	41.447	38.138			
	Oto	1.500	2.467	1.500	10.640	1,70%	1,70%	11,79%	9.140	9.140	8.173			
	CF 2	17.484	25.491	17.484	71.618	0,90%	0,90%	3,68%	54.134	54.134	46.127			
	Mitraguna & Others	16.143	23.560	16.143	65.542	1,10%	1,10%	4,47%	49.400	49.400	41.982			
	Pensiun	1.341	1.931	1.341	6.076	0,28%	0,28%	1,27%	4.734	4.734	4.144			
	Total Pembiayaan	65.136	77.793	65.136	311.725	1,83%	1,83%	8,68%	246.589	246.589	233.932			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	25-Jan-26	31-Dec-25	31-Dec-25	25-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	32.671	33.041	32.671	32.750	13,36%	13,36%	13,47%	79	79	(291)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	32.671	33.041	32.671	32.750	24,34%	24,34%	24,57%	79	79	(291)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	10.175	8.754	10.175	11.256	2,26%	2,26%	2,53%	1.081	1.081	2.503			
	KUR	7.265	5.977	7.265	8.347	1,71%	1,71%	1,99%	1.081	1.081	2.370			
	Non KUR	2.910	2.777	2.910	2.910	11,66%	11,66%	11,80%	(0)	(0)	132			
3	PWG	8	184	8	33	0,00%	0,00%	0,01%	25	25	(151)			
	Cilem	8	-	8	33	0,00%	0,00%	0,01%	25	25	33			
	Gadai	-	184	-	-	0,00%	0,00%	0,00%	-	-	(184)			
4	CFG	128.976	132.225	128.976	134.623	5,33%	5,33%	5,56%	5.647	5.647	2.397			
	CF 1	90.968	94.513	90.968	95.972	19,18%	19,18%	20,21%	5.004	5.004	1.459			
	Total Griya	89.238	92.778	89.238	94.232	23,13%	23,13%	24,50%	4.995	4.995	1.454			
	Oto	1.730	1.734	1.730	1.730	1,96%	1,96%	1,93%	10	10	5			
	CF 2	38.008	37.713	38.008	38.650	1,95%	1,95%	1,99%	642	642	938			
	Mitraguna & Others	34.527	34.677	34.527	35.272	2,36%	2,36%	2,40%	745	745	595			
	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	178.662	4,84%	4,84%	4,97%	6.832	6.832	4.458			

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