

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-29 Dec'25	Growth (1-29 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	28-Jan-26	29-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	2.542.683	2.542.683	2.324.018	2.457.882	43.636	133.863	(84.801)	-3.34%	(84.801)	-3.34%	2.606.320	94,30%	(148.438)
2	Tabungan	14.323.005	14.323.005	13.617.038	13.603.996	185.162	(13.042)	(719.009)	-5.02%	(719.009)	-5.02%	14.323.005	94,98%	(719.009)
3	Deposito	6.886.586	6.886.586	6.783.419	6.782.210	(513.510)	(1.209)	(104.377)	-1.52%	(104.377)	-1.52%	6.937.342	97,76%	(155.132)
	Total	23.752.274	23.752.274	22.724.476	22.844.088	(284.713)	119.612	(908.186)	-3.82%	(908.186)	-3.82%	23.866.667	95,72%	(1.022.579)
	CASA	16.865.688	16.865.688	15.941.057	16.061.878	228.797	120.821	(803.810)	-4.77%	(803.810)	-4.77%	16.929.325	94,88%	(867.447)
	(%) CASA	71,01%	71,01%	70,15%	70,31%									
	FDR	81,34%	81,34%	86,11%	85,66%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-27 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	26-Jan-26	27-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	704.562	704.562	747.675	744.593		(3.082)	40.031	5,68%	40.031	5,68%			
2	Giro ISE	189.207	189.207	231.365	228.587		(2.778)	39.380	20,81%	39.380	20,81%			
3	Tabungan ISE	450.848	450.848	447.302	449.697		2.395	(1.151)	-0,26%	(1.151)	-0,26%			
4	Deposito ISE	64.507	64.507	69.009	66.309		(2.700)	1.802	2,79%	1.802	2,79%			
5	CIF ISE	13.146	13.146	13.145	13.145		0	(1)	-0,01%	(1)	-0,01%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-29 Dec'25)	Pencairan (1-29 Jan'26)	Pencairan MtM	MtD (1-31 Dec'25	Growth (1-29 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	29-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	1.636.453	1.636.453	1.580.015	14.600	13.384	-1.215	-10.155	-56.438	-56.438	69.822	1.644.463	96,08%	(64.448)
	Linkage	896.187	896.187	893.945	3.248	4.627	1.379	-3.319	-2.242	-2.242	6.869	900.487	99,27%	(6.542)
	Non-Linkage	740.266	740.266	686.070	11.352	8.758	-2.594	-6.836	-54.196	-54.196	62.954	743.976	92,22%	(57.906)
	• Local Champion	629.444	629.444	588.403	9.952	7.633	-2.319	-4.437	-41.041	-41.041	48.673	633.004	92,95%	(44.601)
	• Value Chain	110.822	110.822	97.667	1.400	1.125	(275)	-12.399	-13.155	-13.155	14.280	110.972	88,01%	(13.305)
2	MBG	2.437.397	2.437.397	2.424.537	100.449	69.991	-30.458	31.310	-12.861	-12.861	82.852	2.455.387	98,74%	(30.850)
	KUR	2.299.108	2.299.108	2.289.261	97.383	68.305	-29.078	31.224	-9.848	-9.848	78.153	2.312.744	98,98%	(23.483)
	Non KUR	138.289	138.289	135.276	3.066	1.686	-1.380	86	-3.013	-3.013	4.699	142.643	94,84%	(7.367)
3	PWG	2.203.786	2.203.786	2.471.809	398.650	727.945	329.295	127.454	268.023	268.023	459.921	2.299.528	107,49%	172.282
	Cilem	1.340.037	1.340.037	1.519.652	155.792	272.928	117.136	97.350	179.615	179.615	93.312	1.405.660	108,11%	113.992
	Gadai	863.749	863.749	952.157	242.858	455.017	212.159	30.104	88.408	88.408	366.609	893.868	106,52%	58.290
4	CFG	13.043.554	13.043.554	13.091.263	367.783	285.451	-82.332	178.983	47.708	47.708	237.743	13.188.838	99,26%	(97.575)
	CF 1	2.595.513	2.595.513	2.590.232	67.371	35.176	-32.195	34.350	-5.276	-5.276	40.452	2.621.369	98,81%	(31.132)
	Total Griya	1.989.730	1.989.730	1.984.335	38.071	18.664	-19.407	16.347	-5.395	-5.395	24.059	1.999.707	99,23%	(15.372)
	• Total Non Program	1.421.315	1.421.315	1.419.559	35.992	18.504	-17.488	21.179	-1.756	-1.756	20.260			
	• Program	568.415	568.415	564.776	2.079	160	-1.919	-4.832	-3.639	-3.639	3.799			
	Oto	605.783	605.783	605.902	29.299	16.512	-12.787	18.003	118	118	16.394	621.662	97,46%	(15.760)
	CF 2	10.448.041	10.448.041	10.501.026	300.412	250.275	-50.138	144.633	52.984	52.984	197.290	10.567.469	99,37%	(66.443)
	Mitraguna & Others	8.831.925	8.831.925	8.884.591	275.004	231.014	-43.990	133.065	52.666	52.666	178.347	8.932.085	99,47%	(47.494)
	Pensiun	1.616.116	1.616.116	1.616.434	25.409	19.261	-6.148	11.568	318	318	18.943	1.635.383	98,84%	(18.949)
	Total Pembiayaan	19.321.191	19.321.191	19.567.624	881.481	1.096.771	215.290	327.592	246.433	246.433	850.338	19.588.215		(20.591)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	29-Jan-26	31-Dec-25	31-Dec-25	29-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	2.031	5.631	2.031	23.638	0,12%	0,12%	1,50%	21.607	21.607	18.007			
	Linkage	-	-	-	148	0,00%	0,00%	0,02%	148	148	148			
	Local Champion	231	3.813	231	19.807	0,03%	0,03%	2,89%	19.576	19.576	15.995			
	Value Chain	1.800	1.819	1.800	3.682				1.882	1.882	1.864			
2	MBG	30.128	56.776	30.128	142.242	1,24%	1,24%	5,87%	112.115	112.115	85.467			
	KUR	25.163	47.873	25.163	124.462	1,09%	1,09%	5,44%	99.298	99.298	76.589			
	Non KUR	4.964	8.903	4.964	17.781	3,59%	3,59%	13,14%	12.816	12.816	8.878			
3	PWG	5.230	126	5.230	74.835	0,24%	0,24%	3,03%	69.605	69.605	74.709			
	Cilem	5.105	-	5.105	62.645	0,38%	0,38%	4,12%	57.540	57.540	62.645			
	Gadai	125	126	125	12.190	0,01%	0,01%	1,28%	12.065	12.065	12.064			
4	CFG	171.412	221.829	171.412	383.389	1,31%	1,31%	2,93%	211.976	211.976	161.560			
	CF 1	105.330	125.523	105.330	189.803	4,06%	4,06%	7,33%	84.473	84.473	64.280			
	Total Griya	92.487	108.955	92.487	164.241	4,65%	4,65%	8,28%	71.753	71.753	55.285			
	Oto	12.843	16.567	12.843	25.563	2,12%	2,12%	4,22%	12.720	12.720	8.995			
	CF 2	66.082	96.306	66.082	193.586	0,63%	0,63%	1,84%	127.503	127.503	97.279			
	Mitraguna & Others	61.502	88.979	61.502	179.926	0,70%	0,70%	2,03%	118.424	118.424	90.947			
	Pensiun	4.581	7.328	4.581	13.660	0,28%	0,28%	0,85%	9.079	9.079	6.332			
	Total Pembiayaan	208.801	284.362	208.801	624.104	1,08%	1,08%	3,19%	415.303	415.303	339.742			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	29-Jan-26	31-Dec-25	31-Dec-25	29-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	67.360	67.841	67.360	67.315	4,12%	4,12%	4,26%	(45)	(45)	(526)			
	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	52.229	7,06%	7,06%	7,61%	(44)	(44)	(525)			
	Value Chain	-	-	-	-				-	-	-			
2	MBG	42.748	42.624	42.748	48.089	1,75%	1,75%	1,98%	5.341	5.341	5.465			
	KUR	31.921	32.141	31.921	36.954	1,39%	1,39%	1,61%	5.033	5.033	4.813			
	Non KUR	10.827	10.484	10.827	11.135	7,83%	7,83%	8,23%	308	308	652			
3	PWG	8	191	8	42	0,00%	0,00%	0,00%	34	34	(148)			
	Cilem	8	-	8	36	0,00%	0,00%	0,00%	28	28	36			
	Gadai	-	191	-	6	0,00%	0,00%	0,00%	6	6	(185)			
4	CFG	260.858	270.215	260.858	265.366	2,00%	2,00%	2,03%	4.508	4.508	(4.849)			
	CF 1	131.142	138.885	131.142	140.597	5,05%	5,05%	5,43%	9.455	9.455	1.712			
	Total Griya	123.192	131.421	123.192	132.736	6,19%	6,19%	6,69%	9.544	9.544	1.315			
	Oto	7.951	7.465	7.951	7.861	1,31%	1,31%	1,30%	(90)	(90)	397			
	CF 2	129.715	131.329	129.715	124.769	1,24%	1,24%	1,19%	(4.946)	(4.946)	(6.560)			
	Mitraguna & Others	122.179	125.206	122.179	118.127	1,38%	1,38%	1,33%	(4.052)	(4.052)	(7.079)			
	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	380.812	1,92%	1,92%	1,95%	9.839	9.839	(58)			

Asset & Contribution Margin

No.	Neraca	Posisi		Growth (Yoy)	% Growth
		Dec-24	Dec-25		
1	Asset (Retail) T	19.829.706	19.829.706	3.956.460	
2	Contribution Margin	787.198	787.198	854.815	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 (1-29 Dec'25	Growth (1-29 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	28-Jan-26	29-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	308.694	308.694	367.303	360.537	(21.824)	(6.765)	51.844	16,79%	51.844	16,79%	318.801	113,09%	41.737
2	Tabungan	2.013.016	2.013.016	1.873.081	1.881.598	40.326	8.518	(131.418)	-6,53%	(131.418)	-6,53%	2.013.016	93,47%	(131.418)
3	Deposito	973.933	973.933	856.493	856.073	(96.880)	(419)	(117.860)	-12,10%	(117.860)	-12,10%	983.511	87,04%	(127.438)
Total		3.295.643	3.295.643	3.096.876	3.098.209	(78.377)	1.333	(197.434)	-5,99%	(197.434)	-5,99%	3.315.328	93,45%	(217.119)
CASA		2.321.710	2.321.710	2.240.383	2.242.135	18.503	1.752	(79.574)	-3,43%	(79.574)	-3,43%	2.331.817	96,15%	(89.681)
(% CASA		70,45%	70,45%	72,34%	72,37%									
FDR		84,30%	84,30%	91,13%	91,09%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-27 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	26-Jan-26	27-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	90.565	90.565	89.198	87.407		(1.791)	(3.158)	-3,49%	(3.158)	-3,49%			
2	Giro ISE	28.686	28.686	37.202	35.161		(2.042)	6.474	22,57%	6.474	22,57%			
3	Tabungan ISE	61.424	61.424	51.540	51.791		251	(9.633)	-15,68%	(9.633)	-15,68%			
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 (1-29 Dec'25)	Pencairan (1-29 Jan'26)	Pencairan MtM	MtD (1-29 Dec'25	Growth (1-29 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	29-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	122.460	122.460	112.400	570	2.747	2.177	-4.288	-10.060	-10.060	12.807	123.514	91,00%	(11.115)
	Linkage	25.627	25.627	26.307	570	1.747	1.177	-310	680	680	1.067	26.193	100,43%	
	Non-Linkage	96.833	96.833	86.093	-	1.000	1.000	-3.978	-10.740	-10.740	11.740	97.321	88,46%	(11.228)
	• Local Champion	66.030	66.030	64.768	-	1.000	1.000	-565	-1.262	-1.262	2.262	66.499	97,40%	(1.730)
	• Value Chain	30.803	30.803	21.325	-	-	-	-3.413	-9.478	-9.478	9.478	30.823	69,18%	(9.498)
2	MBG	328.812	328.812	330.851	15.575	13.664	-1.911	3.045	2.039	2.039	11.625	331.703	99,74%	(852)
	KUR	310.526	310.526	313.141	15.550	13.614	-1.936	3.962	2.615	2.615	10.999	312.349	100,25%	
	Non KUR	18.286	18.286	17.710	25	50	25	-917	-576	-576	626	19.354	91,51%	(1.644)
3	PWG	344.300	344.300	389.614	55.804	107.542	51.738	20.569	45.315	45.315	62.228	356.049	109,43%	33.565
	Cilem	233.448	233.448	269.683	26.409	53.300	26.891	14.782	36.235	36.235	17.065	242.231	111,33%	27.452
	Gadai	110.851	110.851	119.931	29.395	54.242	24.847	5.787	9.080	9.080	45.162	113.817	105,37%	6.113
4	CFG	1.982.640	1.982.640	1.989.287	58.196	46.908	-11.287	16.595	6.647	6.647	40.262	2.006.944	99,12%	(17.658)
	CF 1	533.103	533.103	531.190	18.914	7.338	-11.575	1.500	-1.913	-1.913	9.251	537.405	98,84%	(6.215)
	Total Griya	446.983	446.983	445.563	15.224	5.190	-10.034	0	-1.420	-1.420	6.610	448.643	99,31%	(3.080)
	• Total Non Program	434.886	434.886	433.507	14.564	5.190	-9.374	9.962	-1.380	-1.380	6.570			
	• Program	12.096	12.096	12.056	660	-	-660	647	-40	-40	40			
	Oto	86.120	86.120	85.627	3.689	2.148	-1.541	1.500	-493	-493	2.641	88.763	96,47%	(3.135)
	CF 2	1.449.537	1.449.537	1.458.097	39.282	39.570	288	15.095	8.560	8.560	31.010	1.469.539	99,22%	(11.443)
	Mitraguna & Others	1.349.817	1.349.817	1.357.650	36.496	37.944	1.448	14.081	7.833	7.833	30.111	1.368.063	99,24%	(10.413)
	Pensiun	99.720	99.720	100.447	2.786	1.626	-1.160	1.014	727	727	899	101.476	98,99%	(1.029)
Total Pembiayaan		2.778.212	2.778.212	2.822.152	130.145	170.861	40.717	35.921	43.940	43.940	126.921	2.818.210		3.942

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	29-Jan-26	31-Dec-25	31-Dec-25	29-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	3.532	0,00%	0,00%	3,14%	3.532	3.532	3.532			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	2.319	0,00%	0,00%	2,69%	2.319	2.319	2.319			
	Value Chain	-	-	-	1.212	0,00%	0,00%	1,87%	1.212	1.212	1.212			
2	MBG	5.224	5.224	5.224	19.637	1,59%	1,59%	5,94%	14.413	14.413	14.413			
	KUR	4.303	4.303	4.303	16.745	1,39%	1,39%	5,35%	12.442	12.442	12.442			
	Non KUR	921	921	921	2.892	5,04%	5,04%	16,33%	1.971	1.971	1.971			
3	PWG	484	484	484	14.934	0,14%	0,14%	3,83%	14.450	14.450	14.450			
	Cilem	484	484	484	12.408	0,21%	0,21%	4,60%	11.924	11.924	11.924			
	Gadai	-	-	-	2.526	0,00%	0,00%	2,11%	2.526	2.526	2.526			
4	CFG	21.399	27.679	21.399	60.301	1,08%	1,08%	3,03%	38.901	38.901	32.622			
	CF 1	9.043	12.737	9.043	21.984	1,70%	1,70%	4,14%	12.942	12.942	9.248			
	Total Griya	7.715	10.710	7.715	18.863	1,73%	1,73%	4,23%	11.148	11.148	8.153			
	Oto	1.328	2.026	1.328	3.121	1,54%	1,54%	3,65%	1.794	1.794	1.095			
	CF 2	12.357	14.942	12.357	38.316	0,85%	0,85%	2,63%	25.959	25.959	23.374			
	Mitraguna & Others	12.357	14.431	12.357	36.688	0,92%	0,92%	2,70%	24.331	24.331	22.257			
	Pensiun	-	511	-	1.628	0,00%	0,00%	1,62%	1.628	1.628	1.118			
Total Pembiayaan		27.108	33.387	27.108	98.403	0,98%	0,98%	3,49%	71.295	71.295	65.016			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	29-Jan-26	31-Dec-25	31-Dec-25	29-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.744	1.744	1.744	1.744	1,42%	1,42%	1,55%	0	0	0			
	Linkage	244	244	244	244	0,95%	0,95%	0,93%	0	0	0			
	Non-Linkage	1.500	1.500	1.500	1.500	1,55%	1,55%	1,74%	(0)	(0)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	3.803	5.129	3.803	4.278	1,16%	1,16%	1,29%	474	474	(851)			
	KUR	3.160	4.391	3.160	3.643	1,02%	1,02%	1,16%	483	483	(748)			
	Non KUR	643	737	643	634	3,52%	3,52%	3,58%	(9)	(9)	(103)			
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	20.661	1,16%	1,16%	1,04%	(2.304)	(2.304)	(5.648)			
	CF 1	4.913	5.093	4.913	5.388	0,92%	0,92%	1,01%	475	475	295			
	Total Griya	4.477	4.557	4.477	4.952	1,00%	1,00%	1,11%	475	475	395			
	Oto	436	536	436	436	0,51%	0,51%	0,51%	-	-	(100)			
	CF 2	18.052	21.216	18.052	15.273	1,25%	1,25%	1,05%	(2.779)	(2.779)	(5.943)			
	Mitraguna & Others	17.735	20.725	17.735	14.956	1,31%	1,31%	1,10%	(2.779)	(2.779)	(5.769)			
	Pensiun	317	491	317	317	0,01%	0,01%	0,32%	-	-	(174)			
Total Pembiayaan		28.513	33.182	28.513	26.683	1,03%	1,03%	0,95%	(1.830)	(1.830)	(6.499)			

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 Dec'25	Growth (1-29 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	28-Jan-26	29-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	763.553	763.553	499.508	511.421	167.818	11.913	(252.131)	-33,02%	(252.131)	-33,02%	779.838	65,58%	(268.416)
2	Tabungan	2.589.059	2.589.059	2.512.940	2.511.062	137.606	(1.878)	(77.997)	-3,01%	(77.997)	-3,01%	2.589.059	96,99%	(77.997)
3	Deposito	2.920.634	2.920.634	2.818.791	2.820.064	(302.379)	1.274	(100.570)	-3,44%	(100.570)	-3,44%	2.936.052	96,05%	(115.987)
Total		6.273.245	6.273.245	5.831.238	5.842.547	3.044	11.309	(430.698)	-6,87%	(430.698)	-6,87%	6.304.948	92,67%	(462.401)
CASA		3.352.612	3.352.612	3.012.448	3.022.483	305.424	10.035	(330.128)	-9,85%	(330.128)	-9,85%	3.368.897	89,72%	(346.414)
(% CASA		53,44%	53,44%	51,66%	51,73%									
FDR		48,57%	48,57%	52,57%	52,46%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-27 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	26-Jan-26	27-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	106.796	106.796	111.830	109.229		(2.600)	2.434	2,28%	2.434	2,28%			
2	Giro ISE	18.995	18.995	24.645	24.033		(612)	5.038	26,52%	5.038	26,52%			
3	Tabungan ISE	68.468	68.468	64.851	65.562		711	(2.906)	-4,24%	(2.906)	-4,24%			
4	Deposito ISE	19.332	19.332	22.334	19.634		(2.700)	302	1,56%	302	1,56%			
5	CIF ISE	1.573	1.573	1.577	1.577		0	4	0,25%	4	0,25%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-29 Dec'25)	Pencairan (1-29 Jan'26)	Pencairan MtM	MtD Dec'25	Growth (1-29 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	29-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	209.850	209.850	181.698	4.500	1.760	-2.740	2.468	-28.152	-28.152	29.912	211.995	85,71%	(30.297)
	Linkage	17.889	17.889	17.762	-	-	-	-127	-127	-127	127	19.041	93,29%	(1.278)
	Non-Linkage	191.961	191.961	163.935	4.500	1.760	-2.740	2.595	-28.026	-28.026	29.786	192.955	84,96%	(29.019)
	• Local Champion	181.667	181.667	153.881	4.500	1.760	-2.740	1.541	-27.786	-27.786	29.546	182.620	84,26%	(28.739)
	• Value Chain	10.294	10.294	10.054	-	-	-	1.054	-240	-240	240	10.334	97,29%	(280)
2	MBG	198.935	198.935	199.680	7.485	6.263	-1.222	4.200	745	745	5.518	198.118	100,79%	1.562
	KUR	188.785	188.785	189.967	7.185	6.063	-1.122	3.747	1.182	1.182	4.881	189.874	100,05%	
	Non KUR	10.150	10.150	9.713	300	200	-100	453	-437	-437	637	8.244	117,81%	
3	PWG	459.599	459.599	497.650	85.594	137.797	52.204	25.395	38.051	38.051	99.746	480.684	103,53%	16.967
	Cilem	248.801	248.801	274.602	27.340	45.724	18.384	14.413	25.801	25.801	19.923	262.172	104,74%	12.429
	Gadai	210.799	210.799	223.049	58.254	92.073	33.819	10.982	12.250	12.250	79.823	218.511	102,08%	4.537
4	CFG	2.178.496	2.178.496	2.186.240	59.051	49.082	-9.969	24.944	7.744	7.744	41.338	2.206.489	99,08%	(20.249)
	CF 1	387.334	387.334	384.912	9.708	4.397	-5.311	191	-2.423	-2.423	6.819	393.160	97,90%	(8.249)
	Total Griya	317.524	317.524	316.208	7.886	3.777	-4.109	0	-1.317	-1.317	5.094	320.632	98,62%	(4.424)
	• Total Non Program	313.027	313.027	311.741	7.726	3.777	-3.949	4.811	-1.286	-1.286	5.063			
	• Program	4.498	4.498	4.467	160	-	-160	139	-31	-31	31			
	Oto	69.810	69.810	68.704	1.822	620	-1.203	191	-1.106	-1.106	1.726	72.528	94,73%	(3.824)
	CF 2	1.791.161	1.791.161	1.801.328	49.343	44.685	-4.658	24.752	10.167	10.167	34.518	1.813.328	99,34%	(12.000)
	Mitraguna & Others	1.591.167	1.591.167	1.600.380	44.660	41.792	-2.868	21.455	9.213	9.213	32.579	1.610.035	99,40%	(9.655)
	Pensiun	199.995	199.995	200.948	4.683	2.893	-1.790	3.297	953	953	1.940	203.293	98,85%	(2.345)
Total Pembiayaan		3.046.880	3.046.880	3.065.267	156.630	194.902	38.272	57.006	18.387	18.387	176.514	3.097.285		(32.018)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	29-Jan-26	31-Dec-25	31-Dec-25	29-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	3.204	-	9.595	0,00%	0,00%	5,28%	9.595	9.595	6.392			
	Linkage	-	-	-	148	0,00%	0,00%	0,83%	148	148	148			
	Local Champion	-	3.204	-	9.447	0,00%	0,00%	5,76%	9.447	9.447	6.244			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	3.329	3.329	3.329	20.583	1,67%	1,67%	10,31%	17.253	17.253	17.253			
	KUR	3.176	3.176	3.176	19.648	1,68%	1,68%	10,34%	16.472	16.472	16.472			
	Non KUR	153	153	153	935	1,51%	1,51%	9,63%	782	782	782			
3	PWG	1.006	1.006	1.006	18.649	0,22%	0,22%	3,75%	17.644	17.644	17.644			
	Cilem	1.006	1.006	1.006	14.623	0,40%	0,40%	5,32%	13.617	13.617	13.617			
	Gadai	-	-	-	4.027	0,00%	0,00%	1,81%	4.027	4.027	4.027			
4	CFG	19.246	26.975	19.246	43.443	0,88%	0,88%	1,99%	24.197	24.197	16.468			
	CF 1	11.417	13.772	11.417	18.154	2,95%	2,95%	4,72%	6.737	6.737	4.383			
	Total Griya	10.491	11.815	10.491	16.469	3,30%	3,30%	5,21%	5.978	5.978	4.654			
	Oto	927	1.957	927	1.685	1,33%	1,33%	2,45%	759	759	(272)			
	CF 2	7.828	13.204	7.828	25.289	0,44%	0,44%	1,40%	17.460	17.460	12.085			
	Mitraguna & Others	7.229	11.970	7.229	23.682	0,45%	0,45%	1,48%	16.453	16.453	11.712			
	Pensiun	599	1.234	599	1.607	0,30%	0,30%	0,80%	1.008	1.008	373			
Total Pembiayaan		23.581	34.514	23.581	92.270	0,77%	0,77%	3,01%	68.689	68.689	57.756			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	29-Jan-26	31-Dec-25	31-Dec-25	29-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	7.809	7.813	7.809	7.809	3,72%	3,72%	4,30%	(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%	4,76%	(0)	(0)	(4)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.779	1.811	1.779	2.891	0,89%	0,89%	1,45%	1.112	1.112	1.080			
	KUR	1.154	1.239	1.154	2.213	0,61%	0,61%	1,16%	1.059	1.059	974			
	Non KUR	625	572	625	678	6,15%	6,15%	6,98%	54	54	106			
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	27.016	1,03%	1,03%	1,24%	4.604	4.604	2.938			
	CF 1	4.912	5.995	4.912	8.691	1,27%	1,27%	2,26%	3.778	3.778	2.696			
	Total Griya	4.165	5.484	4.165	7.943	1,31%	1,31%	2,51%	3.778	3.778	2.459			
	Oto	748	511	748	748	1,07%	1,07%	1,09%	-	-	237			
	CF 2	17.500	18.084	17.500	18.325	0,98%	0,98%	1,02%	825	825	242			
	Mitraguna & Others	16.505	17.489	16.505	17.636	1,04%	1,04%	1,10%	1.131	1.131	147			
	Pensiun	995	594	995	690	0,03%	0,03%	0,34%	(306)	(306)	95			
Total Pembiayaan		32.000	33.703	32.000	37.716	1,05%	1,05%	1,23%	5.716	5.716	4.013			

Asset & Contribution Margin

No.	Neraca	Posisi		Growth (Yoy)	% Growth
		Dec-24	Dec-24		
1	Asset (Retail) T	4.358.798	4.358.798	1.915.761	
2	Contribution Margin	158.691	158.691	142.833	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 Dec'25	Growth (1-29 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	28-Jan-26	29-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	129.315	129.315	141.598	139.495	14.254	(2.103)	10.180	7,87%	10.180	7,87%	138.143	100,98%	1.352
2	Tabungan	2.141.195	2.141.195	2.043.064	2.029.256	57.350	(13.808)	(111.940)	-5,23%	(111.940)	-5,23%	2.141.195	94,77%	(111.940)
3	Deposito	745.402	745.402	823.322	822.373	(19.062)	(950)	76.971	10,33%	76.971	10,33%	757.006	108,63%	65.367
Total		3.015.912	3.015.912	3.007.984	2.991.123	52.541	(16.861)	(24.789)	-0,82%	(24.789)	-0,82%	3.036.344	98,51%	(45.221)
CASA		2.270.510	2.270.510	2.184.662	2.168.750	71.604	(15.911)	(101.760)	-4,48%	(101.760)	-4,48%	2.279.338	95,15%	(110.588)
(% CASA		75,28%	75,28%	72,63%	72,51%									
FDR		101,77%	101,77%	104,11%	104,69%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-27 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	26-Jan-26	27-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	86.071	86.071	95.246	94.580		(666)	8.510	9,89%	8.510	9,89%			
2	Giro ISE	18.582	18.582	24.738	24.372		(366)	5.791	31,16%	5.791	31,16%			
3	Tabungan ISE	57.822	57.822	59.341	59.041		(301)	1.219	2,11%	1.219	2,11%			
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	2.851	2.851		0	(8)	-0,28%	(8)	-0,28%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-29 Dec'25)	Pencairan (1-29 Jan'26)	Pencairan MtM	MtD Dec'25	Growth (1-29 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	29-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	104.427	104.427	107.817	3.585	5.380	1.795	4.516	3.390	3.390	1.989	105.681	102,02%	
	Linkage	27.073	27.073	29.952	2.678	2.880	202	2.664	2.879	2.879	1	27.746	107,95%	
	Non-Linkage	77.354	77.354	77.865	907	2.500	1.593	1.852	511	511	1.989	77.935	99,91%	(70)
	• Local Champion	72.132	72.132	72.688	907	2.500	1.593	-298	556	556	1.944	72.690	100,00%	(2)
	• Value Chain	5.222	5.222	5.178	-	-	-	2.150	-44	-44	44	5.246	98,71%	(68)
2	MBG	393.041	393.041	390.100	14.752	10.611	-4.141	4.198	-2.941	-2.941	13.552	394.545	98,87%	(4.445)
	KUR	366.506	366.506	364.397	14.282	10.461	-3.821	4.207	-2.109	-2.109	12.570	368.767	98,82%	(4.370)
	Non KUR	26.535	26.535	25.703	470	150	-320	-9	-832	-832	982	25.778	99,71%	(75)
3	PWG	382.996	382.996	425.972	71.175	134.965	63.789	26.064	42.976	42.976	91.989	402.049	105,95%	23.923
	Cilem	213.404	213.404	241.075	26.242	43.130	16.888	18.137	27.670	27.670	15.459	226.000	106,67%	15.074
	Gadai	169.592	169.592	184.897	44.933	91.835	46.902	7.926	15.305	15.305	76.530	176.049	105,03%	8.848
4	CFG	2.188.914	2.188.914	2.207.656	63.296	53.017	-10.279	31.375	18.742	18.742	34.275	2.211.847	99,81%	(4.192)
	CF 1	286.396	286.396	290.004	5.223	6.980	1.757	2.168	3.608	3.608	3.372	290.666	99,77%	(662)
	Total Griya	233.746	233.746	235.089	2.488	3.590	1.102	0	1.343	1.343	2.247	235.289	99,92%	(199)
	• Total Non Program	157.294	157.294	159.334	2.330	3.590	1.260	1.697	2.040	2.040	1.549			
	• Program	76.452	76.452	75.755	158	-	-158	-527	-697	-697	697			
	Oto	52.650	52.650	54.915	2.735	3.391	655	2.168	2.265	2.265	1.125	55.377	99,16%	(462)
	CF 2	1.902.518	1.902.518	1.917.652	58.073	46.037	-12.037	29.207	15.133	15.133	30.903	1.921.182	99,82%	(3.530)
	Mitraguna & Others	1.631.111	1.631.111	1.646.727	53.111	44.117	-8.995	25.473	15.616	15.616	28.501	1.645.014	100,10%	1.712
	Pensiun	271.408	271.408	270.925	4.962	1.920	-3.042	3.734	-482	-482	2.402	276.167	98,10%	(5.242)
Total Pembiayaan		3.069.378	3.069.378	3.131.545	152.808	203.972	51.164	66.153	62.167	62.167	141.805	3.114.123		17.423

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	29-Jan-26	31-Dec-25	31-Dec-25	29-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	2.576	0,00%	0,00%	2,39%	2.576	2.576	2.576			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	106	0,00%	0,00%	0,14%	106	106	106			
	Value Chain	1.800	1.819	1.800	2.470	2,50%	2,50%	3,40%	670	670	651			
2	MBG	4.478	4.478	4.478	24.805	1,14%	1,14%	6,36%	20.327	20.327	20.327			
	KUR	3.828	3.828	3.828	21.066	1,04%	1,04%	5,78%	17.238	17.238	17.238			
	Non KUR	650	650	650	3.739	2,45%	2,45%	14,55%	3.088	3.088	3.088			
3	PWG	593	593	593	9.773	0,15%	0,15%	2,29%	9.180	9.180	9.180			
	Cilem	474	474	474	8.696	0,22%	0,22%	3,61%	8.223	8.223	8.223			
	Gadai	120	120	120	1.077	0,07%	0,07%	0,58%	957	957	957			
4	CFG	18.991	30.393	18.991	56.151	0,87%	0,87%	2,54%	37.161	37.161	25.758			
	CF 1	12.478	16.284	12.478	23.462	4,36%	4,36%	8,09%	10.984	10.984	7.178			
	Total Griya	11.752	15.217	11.752	22.417	5,03%	5,03%	9,54%	10.665	10.665	7.200			
	Oto	726	1.066	726	1.045	1,38%	1,38%	1,90%	319	319	(22)			
	CF 2	6.513	14.110	6.513	32.690	0,34%	0,34%	1,70%	26.177	26.177	18.580			
	Mitraguna & Others	5.511	12.494	5.511	30.278	0,34%	0,34%	1,84%	24.767	24.767	17.784			
	Pensiun	1.002	1.615	1.002	2.411	0,37%	0,37%	0,89%	1.409	1.409	796			
Total Pembiayaan		24.062	35.465	24.062	93.305	0,78%	0,78%	2,98%	69.243	69.243	57.840			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	29-Jan-26	31-Dec-25	31-Dec-25	29-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	23.984	24.090	23.984	23.983	22,97%	22,97%	22,24%	(1)	(1)	(107)			
	Linkage	14.841	14.841	14.841	14.840	54,82%	54,82%	49,55%	(1)	(1)	(1)			
	Non-Linkage	9.143	9.249	9.143	9.143	11,82%	11,82%	11,74%	(0)	(0)	(106)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	3.541	2.942	3.541	4.503	0,90%	0,90%	1,15%	962	962	1.561			
	KUR	1.861	1.463	1.861	2.919	0,51%	0,51%	0,80%	1.058	1.058	1.456			
	Non KUR	1.680	1.478	1.680	1.584	6,33%	6,33%	6,16%	(96)	(96)	105			
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	24.450	1,04%	1,04%	1,11%	1.704	1.704	1.695			
	CF 1	9.490	10.152	9.490	10.702	3,31%	3,31%	3,69%	1.212	1.212	550			
	Total Griya	8.777	9.438	8.777	9.850	3,76%	3,76%	4,19%	1.073	1.073	412			
	Oto	713	714	713	852	1,35%	1,35%	1,55%	139	139	138			
	CF 2	13.255	12.603	13.255	13.747	0,70%	0,70%	0,72%	492	492	1.144			
	Mitraguna & Others	12.362	11.647	12.362	12.979	0,76%	0,76%	0,79%	617	617	1.331			
	Pensiun	893	956	893	769	0,03%	0,03%	0,28%	(124)	(124)	(187)			
Total Pembiayaan		50.271	49.786	50.271	52.935	1,64%	1,64%	1,69%	2.665	2.665	3.149			

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 (1-29 Dec'25	Growth (1-29 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	28-Jan-26	29-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.306.271	1.306.271	1.255.343	1.385.260	(119.814)	129.918	78.989	6,05%	78.989	6,05%	1.328.008	104,31%	57.252
2	Tabungan	5.489.217	5.489.217	5.253.901	5.248.561	(75.454)	(5.339)	(240.656)	-4,38%	(240.656)	-4,38%	5.489.217	95,62%	(240.656)
3	Deposito	1.616.443	1.616.443	1.655.262	1.655.470	(31.634)	208	39.027	2,41%	39.027	2,41%	1.624.927	101,88%	30.542
Total		8.411.932	8.411.932	8.164.505	8.289.292	(226.902)	124.787	(122.640)	-1,46%	(122.640)	-1,46%	8.442.153	98,19%	(152.861)
CASA		6.795.488	6.795.488	6.509.243	6.633.822	(195.268)	124.579	(161.667)	-2,38%	(161.667)	-2,38%	6.817.225	97,31%	(183.404)
(% CASA		80,78%	80,78%	79,73%	80,03%									
FDR		81,75%	81,75%	84,86%	83,58%									

Kinerja ISE

No.	Segmen/Produk	Posisi				Growth (1-27 Jan'26)	Target Jan'26		
		31-Dec-25	31-Dec-25	26-Jan-26	27-Jan-26		Posisi	Penc.	Gap
1	DPK ISE	378.652	378.652	410.144	412.893	2.749	34.241	9,04%	9,04%
2	Giro ISE	119.292	119.292	139.424	140.379	955	21.087	17,68%	17,68%
3	Tabungan ISE	228.526	228.526	239.886	241.680	1.794	13.155	5,76%	5,76%
4	Deposito ISE	30.834	30.834	30.834	30.834	0	0	0,00%	0,00%
5	CIF ISE	3.739	3.739	3.739	3.739	0	0	0,00%	0,00%

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-29 Dec'25)	Pencairan (1-29 Jan'26)	Pencairan MtM	MtD (1-29 Dec'25	Growth (1-29 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	29-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	955.229	955.229	935.545	1.400	1.905	505	-14.059	-19.684	-19.684	21.589	957.716	97,68%	(22.172)
	Linkage	715.312	715.312	710.153	-	-	-	-5.052	-5.159	-5.159	5.159	716.647	99,09%	(6.494)
	Non-Linkage	239.917	239.917	225.392	1.400	1.905	505	-9.007	-14.525	-14.525	16.430	241.069	93,50%	(15.677)
	• Local Champion	175.414	175.414	164.282	-	780	780	-6.818	-11.132	-11.132	11.912	176.520	93,07%	(12.238)
	• Value Chain	64.503	64.503	61.110	1.400	1.125	(275)	-2.189	-3.393	-3.393	4.518	64.550	94,67%	(3.439)
2	MBG	1.065.809	1.065.809	1.057.690	46.556	29.193	-17.363	13.909	-8.119	-8.119	37.312	1.074.791	98,41%	(17.101)
	KUR	1.007.447	1.007.447	1.000.162	44.915	28.092	-16.823	13.938	-7.285	-7.285	35.377	1.013.359	98,70%	(13.198)
	Non KUR	58.362	58.362	57.528	1.641	1.101	-540	-29	-834	-834	1.935	61.431	93,65%	(3.903)
3	PWG	580.990	580.990	655.104	99.330	177.571	78.241	42.409	74.114	74.114	103.457	610.368	107,33%	44.736
	Cilem	401.351	401.351	454.943	50.263	79.061	28.798	35.178	53.593	53.593	25.469	422.492	107,68%	32.452
	Gadai	179.639	179.639	200.161	49.067	98.510	49.443	7.231	20.521	20.521	77.988	187.876	106,54%	12.285
4	CFG	4.274.955	4.274.955	4.280.236	129.522	91.462	-38.060	58.138	5.280	5.280	86.181	4.330.044	98,85%	(49.808)
	CF 1	914.408	914.408	908.619	26.913	10.966	-15.947	8.567	-5.789	-5.789	16.755	923.115	98,43%	(14.496)
	Total Griya	605.660	605.660	602.989	11.791	4.732	-7.059	0	-2.671	-2.671	7.403	609.020	99,01%	(6.031)
	• Total Non Program	457.747	457.747	456.382	11.152	4.732	-6.420	5.519	-1.365	-1.365	6.097			
	• Program	147.912	147.912	146.606	639	-	-639	-570	-1.306	-1.306	1.306			
	Oto	308.748	308.748	305.630	15.122	6.234	-8.888	8.567	-3.118	-3.118	9.352	314.095	97,30%	(8.465)
	CF 2	3.360.547	3.360.547	3.371.617	102.609	80.496	-22.113	49.571	11.069	11.069	69.426	3.406.927	98,96%	(35.312)
	Mitraguna & Others	2.797.690	2.797.690	2.807.790	94.594	72.591	-22.003	47.189	10.100	10.100	62.491	2.837.524	98,95%	(29.794)
	Pensiun	562.857	562.857	563.827	8.015	7.905	-110	2.382	970	970	6.935	569.345	99,03%	(5.518)
Total Pembiayaan		6.876.983	6.876.983	6.928.574	276.808	300.130	23.322	100.397	51.591	51.591	248.540	6.972.918		(44.344)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	29-Jan-26	31-Dec-25	31-Dec-25	29-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	145	149	145	7.252	0,02%	0,02%	0,78%	7.107	7.107	7.103			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	145	149	145	7.252	0,06%	0,06%	3,22%	7.107	7.107	7.103			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	11.401	11.401	11.401	45.572	1,07%	1,07%	4,31%	34.171	34.171	34.171			
	KUR	8.946	8.946	8.946	39.566	0,89%	0,89%	3,96%	30.620	30.620	30.620			
	Non KUR	2.456	2.456	2.456	6.007	4,21%	4,21%	10,44%	3.551	3.551	3.551			
3	PWG	2.316	2.316	2.316	14.607	0,40%	0,40%	2,23%	12.291	12.291	12.291			
	Cilem	2.310	2.310	2.310	13.144	0,58%	0,58%	2,89%	10.834	10.834	10.834			
	Gadai	6	6	6	1.463	0,00%	0,00%	0,73%	1.457	1.457	1.457			
4	CFG	53.253	65.976	53.253	112.066	1,25%	1,25%	2,62%	58.813	58.813	46.090			
	CF 1	31.353	37.416	31.353	60.402	3,43%	3,43%	6,65%	29.049	29.049	22.986			
	Total Griya	22.990	28.365	22.990	43.856	3,80%	3,80%	7,27%	20.865	20.865	15.491			
	Oto	8.363	9.051	8.363	16.546	2,71%	2,71%	5,41%	8.183	8.183	7.495			
	CF 2	21.900	28.560	21.900	51.664	0,65%	0,65%	1,53%	29.764	29.764	23.105			
	Mitraguna & Others	20.262	26.523	20.262	46.930	0,72%	0,72%	1,67%	26.668	26.668	20.407			
	Pensiun	1.638	2.037	1.638	4.734	0,29%	0,29%	0,84%	3.096	3.096	2.698			
Total Pembiayaan		67.115	79.841	67.115	179.497	0,98%	0,98%	2,59%	112.382	112.382	99.655			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	29-Jan-26	31-Dec-25	31-Dec-25	29-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	25.278	2,20%	2,20%	2,39%	1.829	1.829	1.289			
	KUR	18.480	19.071	18.480	19.946	1,83%	1,83%	1,99%	1.466	1.466	875			
	Non KUR	4.969	4.918	4.969	5.332	8,51%	8,51%	9,27%	363	363	414			
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	61.056	1,49%	1,49%	1,43%	(2.702)	(2.702)	(3.791)			
	CF 1	20.859	23.133	20.859	22.117	2,28%	2,28%	2,43%	1.259	1.259	(1.016)			
	Total Griya	16.535	19.164	16.535	18.175	2,73%	2,73%	3,01%	1.641	1.641	(988)			
	Oto	4.324	3.970	4.324	3.942	1,40%	1,40%	1,29%	(382)	(382)	(28)			
	CF 2	42.900	41.714	42.900	38.939	1,28%	1,28%	1,15%	(3.961)	(3.961)	(2.775)			
	Mitraguna & Others	41.050	40.668	41.050	37.451	1,47%	1,47%	1,33%	(3.599)	(3.599)	(3.216)			
	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	87.510	1,28%	1,28%	1,26%	(849)	(849)	(2.485)			

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 (1-29 Dec'25	Growth (1-29 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	28-Jan-26	29-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	34.851	34.851	60.267	61.168	3.202	901	26.317	75,51%	26.317	75,51%	41.530	147,28%	19.637
2	Tabungan	2.090.518	2.090.518	1.934.054	1.933.519	25.333	(534)	(156.998)	-7,51%	(156.998)	-7,51%	2.090.518	92,49%	(156.998)
3	Deposito	630.174	630.174	629.552	628.230	(63.555)	(1.322)	(1.944)	-0,31%	(1.944)	-0,31%	635.846	98,80%	(7.616)
Total		2.755.543	2.755.543	2.623.873	2.622.917	(35.019)	(955)	(132.625)	-4,81%	(132.625)	-4,81%	2.767.894	94,76%	(144.976)
CASA		2.125.368	2.125.368	1.994.321	1.994.687	28.535	367	(130.681)	-6,15%	(130.681)	-6,15%	2.132.048	93,56%	(137.361)
(% CASA		77,13%	77,13%	76,01%	76,05%									
FDR		128,82%	128,82%	137,97%	138,02%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-27 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	26-Jan-26	27-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	42.479	42.479	41.257	40.483		(774)	(1.995)	-4,70%	(1.995)	-4,70%			
2	Giro ISE	3.651	3.651	5.355	4.641		(714)	990	27,11%	990	27,11%			
3	Tabungan ISE	34.609	34.609	31.684	31.623		(60)	(2.985)	-8,63%	(2.985)	-8,63%			
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	2.635	2.635		0	3	0,11%	3	0,11%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-29 Dec'25)	Pencairan (1-29 Jan'26)	Pencairan MtM	MtD (1-29 Dec'25	Growth (1-29 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	29-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	244.487	244.487	242.556	4.545	1.593	-2.952	1.207	-1.931	-1.931	3.524	245.556	98,78%	(3.000)
	Linkage	110.286	110.286	109.771	-	-	-	-495	-515	-515	515	110.860	99,02%	(1.089)
	Non-Linkage	134.201	134.201	132.785	4.545	1.593	-2.952	1.702	-1.416	-1.416	3.009	134.696	98,58%	(1.912)
	• Local Champion	134.201	134.201	132.785	4.545	1.593	-2.952	1.702	-1.416	-1.416	3.009	134.676	98,60%	(1.892)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	20		(20)
2	MBG	450.800	450.800	446.216	16.081	10.260	-5.821	5.959	-4.585	-4.585	14.845	456.230	97,80%	(10.015)
	KUR	425.845	425.845	421.593	15.451	10.075	-5.376	5.371	-4.252	-4.252	14.327	428.394	98,41%	(6.801)
	Non KUR	24.956	24.956	24.623	630	185	-445	589	-333	-333	518	27.836	88,46%	(3.214)
3	PWG	435.901	435.901	503.669	86.747	170.070	83.323	13.018	67.568	67.568	102.502	450.379	111,79%	53.091
	Cilem	243.033	243.033	279.349	25.538	51.712	26.175	14.840	36.316	36.316	15.396	252.765	110,52%	26.584
	Gadai	192.868	192.868	224.120	61.209	118.358	57.149	-1.823	31.252	31.252	87.106	197.614	113,41%	26.506
4	CFG	2.418.549	2.418.549	2.427.845	57.718	44.983	-12.736	31.585	9.296	9.296	35.687	2.433.514	99,77%	(5.669)
	CF 1	474.272	474.272	475.512	6.613	5.495	-1.118	5.578	1.240	1.240	4.255	477.023	99,68%	(1.510)
	Total Griya	385.817	385.817	384.487	683	1.375	693	0	-1.330	-1.330	2.705	386.124	99,58%	(1.637)
	• Total Non Program	58.361	58.361	58.595	220	1.215	995	-810	234	234	981			
	• Program	327.456	327.456	325.892	463	160	-303	-4.522	-1.564	-1.564	1.724			
	Oto	88.455	88.455	91.025	5.930	4.120	-1.810	5.578	2.570	2.570	1.550	90.898	100,14%	127
	CF 2	1.944.277	1.944.277	1.952.333	51.106	39.488	-11.618	26.008	8.055	8.055	31.432	1.956.491	99,79%	(4.158)
	Mitraguna & Others	1.462.141	1.462.141	1.472.045	46.143	34.570	-11.572	24.867	9.904	9.904	24.666	1.471.389	100,04%	656
	Pensiun	482.136	482.136	480.288	4.963	4.917	-46	1.140	-1.849	-1.849	6.766	485.102	99,01%	(4.814)
Total Pembiayaan		3.549.737	3.549.737	3.620.086	165.091	226.906	61.815	51.769	70.348	70.348	156.558	3.585.679		34.407

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	29-Jan-26	31-Dec-25	31-Dec-25	29-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	86	460	86	683	0,04%	0,04%	0,28%	597	597	223			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	86	460	86	683	0,06%	0,06%	0,51%	597	597	223			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	5.695	5.695	5.695	31.646	1,26%	1,26%	7,09%	25.951	25.951	25.951			
	KUR	4.911	4.911	4.911	27.438	1,15%	1,15%	6,51%	22.526	22.526	22.526			
	Non KUR	784	784	784	4.208	3,14%	3,14%	17,09%	3.424	3.424	3.424			
3	PWG	832	832	832	16.873	0,19%	0,19%	3,35%	16.041	16.041	16.041			
	Cilem	832	832	832	13.775	0,34%	0,34%	4,93%	12.943	12.943	12.943			
	Gadai	-	-	-	3.098	0,00%	0,00%	1,38%	3.098	3.098	3.098			
4	CFG	58.523	70.806	58.523	111.428	2,42%	2,42%	4,59%	52.905	52.905	40.622			
	CF 1	41.039	45.314	41.039	65.801	8,65%	8,65%	13,84%	24.762	24.762	20.486			
	Total Griya	39.539	42.848	39.539	62.635	10,25%	10,25%	16,29%	23.097	23.097	19.788			
	Oto	1.500	2.467	1.500	3.165	1,70%	1,70%	3,48%	1.665	1.665	698			
	CF 2	17.484	25.491	17.484	45.627	0,90%	0,90%	2,34%	28.143	28.143	20.136			
	Mitraguna & Others	16.143	23.560	16.143	42.348	1,10%	1,10%	2,88%	26.205	26.205	18.788			
	Pensiun	1.341	1.931	1.341	3.279	0,28%	0,28%	0,68%	1.938	1.938	1.348			
Total Pembiayaan		65.136	77.793	65.136	160.629	1,83%	1,83%	4,44%	95.493	95.493	82.836			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	29-Jan-26	31-Dec-25	31-Dec-25	29-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	32.671	33.041	32.671	32.609	13,36%	13,36%	13,44%	(62)	(62)	(432)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	32.671	33.041	32.671	32.609	24,34%	24,34%	24,56%	(62)	(62)	(432)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	10.175	8.754	10.175	11.140	2,26%	2,26%	2,50%	965	965	2.386			
	KUR	7.265	5.977	7.265	8.233	1,71%	1,71%	1,95%	967	967	2.256			
	Non KUR	2.910	2.777	2.910	2.907	11,66%	11,66%	11,81%	(3)	(3)	130			
3	PWG	8	184	8	36	0,00%	0,00%	0,01%	28	28	(148)			
	Cilem	8	-	8	36	0,00%	0,00%	0,01%	28	28	36			
	Gadai	-	184	-	-	0,00%	0,00%	0,00%	-	-	(184)			
4	CFG	128.976	132.225	128.976	132.183	5,33%	5,33%	5,44%	3.207	3.207	(42)			
	CF 1	90.968	94.513	90.968	93.699	19,18%	19,18%	19,70%	2.731	2.731	(814)			
	Total Griya	89.238	92.778	89.238	91.815	23,13%	23,13%	23,88%	2.577	2.577	(963)			
	Oto	1.730	1.734	1.730	1.884	1,96%	1,96%	2,07%	154	154	149			
	CF 2	38.008	37.713	38.008	38.484	1,95%	1,95%	1,97%	476	476	772			
	Mitraguna & Others	34.527	34.677	34.527	35.105	2,36%	2,36%	2,38%	578	578	428			
	Pensiun	3.481	3.036	3.481	3.379	0,10%	0,10%	0,70%	(102)	(102)	343			
Total Pembiayaan		171.830	174.204	171.830	175.968	4,84%	4,84%	4,86%	4.138	4.138	1.764			

Asset & Contribution Margin

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