

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-21 Dec'25)	Growth (1-21 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	20-Jan-26	21-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	2.542.683	2.542.683	2.188.045	2.203.911	182.651	15.866	(338.772)	-13,32%	(338.772)	-13,32%			
2	Tabungan	14.323.005	14.323.005	13.704.915	13.680.891	(73.997)	(24.024)	(642.114)	-4,48%	(642.114)	-4,48%			
3	Deposito	6.886.586	6.886.586	6.990.231	6.983.641	(228.765)	(6.590)	97.055	1,41%	97.055	1,41%			
	Total	23.752.274	23.752.274	22.883.191	22.868.443	(120.110)	(14.748)	(883.831)	-3,72%	(883.831)	-3,72%			
	CASA	16.865.688	16.865.688	15.892.960	15.884.802	108.654	(8.158)	(980.886)	-5,82%	(980.886)	-5,82%			
	(%) CASA	71,01%	71,01%	69,45%	69,46%									
	FDR	81,34%	81,34%	84,75%	84,81%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	19-Jan-26	20-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	704.562	704.562	733.067	737.153		4.086	32.591	4,63%	32.591	4,63%			
2	Giro ISE	189.207	189.207	215.100	216.909		1.809	27.703	14,64%	27.703	14,64%			
3	Tabungan ISE	450.848	450.848	449.958	452.235		2.277	1.387	0,31%	1.387	0,31%			
4	Deposito ISE	64.507	64.507	68.009	68.009		0	3.502	5,43%	3.502	5,43%			
5	CIF ISE	13.146	13.146	13.146	13.146		0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-21 Dec'25)	Pencairan (1-21 Jan'26)	Pencairan MtM	MtD (1-31 Dec'25)	Growth (1-21 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	1.636.453	1.636.453	1.585.527	10.447	4.880	-5.567	-10.155	-50.926	-50.926	55.806			
	Linkage	896.187	896.187	892.474	140	-	(140)	-3.319	-3.713	-3.713	3.713			
	Non-Linkage	740.266	740.266	693.053	10.307	4.880	-5.427	-6.836	-47.213	-47.213	52.093			
	• Local Champion	629.444	629.444	587.939	9.097	3.700	-5.397	-4.437	-41.505	-41.505	45.205			
	• Value Chain	110.822	110.822	105.114	1.210	1.180	(30)	-2.399	-5.708	-5.708	6.888			
2	MBG	2.437.397	2.437.397	2.415.111	60.811	24.913	-35.898	31.310	-22.286	-22.286	47.199			
	KUR	2.299.108	2.299.108	2.279.146	58.416	24.363	-34.053	31.224	-19.962	-19.962	44.325			
	Non KUR	138.289	138.289	135.965	2.395	550	-1.845	86	-2.324	-2.324	2.874			
3	PWG	2.203.786	2.203.786	2.359.819	268.669	442.820	174.151	127.454	156.033	156.033	286.787	2.299.528	102,62%	60.292
	Cilem	1.340.037	1.340.037	1.451.480	113.614	156.477	42.863	97.350	111.443	111.443	45.034	1.405.660	103,26%	45.820
	Gadai	863.749	863.749	908.339	155.055	286.343	131.288	30.104	44.590	44.590	241.753	893.868	101,62%	14.472
4	CFG	13.043.554	13.043.554	13.033.181	238.175	155.800	-82.374	178.983	-10.374	-10.374	166.174	13.188.838	98,82%	(155.657)
	CF 1	2.595.513	2.595.513	2.590.844	45.071	18.067	-27.004	34.350	-4.669	-4.669	22.736	2.621.369	98,84%	(30.524)
	Total Griya	1.989.730	1.989.730	1.987.269	28.223	9.126	-19.096	16.347	-2.461	-2.461	11.587	1.999.707	99,38%	(12.438)
	• Total Non Program	1.421.315	1.421.315	1.420.976	26.964	9.126	-17.838	21.179	-339	-339	9.466			
	• Program	568.415	568.415	566.293	1.259	-	-1.259	-4.832	-2.121	-2.121	2.121			
	Oto	605.783	605.783	603.575	16.849	8.941	-7.908	18.003	-2.208	-2.208	11.149	621.662	97,09%	(18.087)
	CF 2	10.448.041	10.448.041	10.442.336	193.103	137.733	-55.370	144.633	-5.705	-5.705	143.438	10.567.469	98,82%	(125.132)
	Mitraguna & Others	8.831.925	8.831.925	8.833.083	177.772	127.271	-50.500	133.065	1.158	1.158	126.113	8.932.085	98,89%	(99.002)
	Pensiun	1.616.116	1.616.116	1.609.253	15.332	10.462	-4.870	11.568	-6.863	-6.863	17.325	1.635.383	98,40%	(26.131)
	Total Pembiayaan	19.321.191	19.321.191	19.393.638	578.102	628.414	50.311	327.592	72.447	72.447	555.966			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	21-Jan-26	31-Dec-25	31-Dec-25	21-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	2.031	5.631	2.031	41.278	0,12%	0,12%	2,60%	39.247	39.247	35.646			
	Linkage	-	-	-	825	0,00%	0,00%	0,09%	825	825	825			
	Local Champion	231	3.813	231	36.783	0,03%	0,03%	5,31%	36.552	36.552	32.970			
	Value Chain	1.800	1.819	1.800	3.670				1.870	1.870	1.851			
2	MBG	30.128	56.776	30.128	199.018	1,24%	1,24%	8,24%	168.891	168.891	142.243			
	KUR	25.163	47.873	25.163	178.652	1,09%	1,09%	7,84%	153.489	153.489	130.780			
	Non KUR	4.964	8.903	4.964	20.366	3,59%	3,59%	14,98%	15.402	15.402	11.463			
3	PWG	5.230	126	5.230	90.381	0,24%	0,24%	3,83%	85.151	85.151	90.255			
	Cilem	5.105	-	5.105	69.969	0,38%	0,38%	4,82%	64.864	64.864	69.969			
	Gadai	125	126	125	20.412	0,01%	0,01%	2,25%	20.287	20.287	20.286			
4	CFG	171.412	221.829	171.412	487.578	1,31%	1,31%	3,74%	316.166	316.166	265.749			
	CF 1	105.330	125.523	105.330	220.348	4,06%	4,06%	8,50%	115.018	115.018	94.826			
	Total Griya	92.487	108.955	92.487	174.063	4,65%	4,65%	8,76%	81.576	81.576	65.108			
	Oto	12.843	16.567	12.843	46.285	2,12%	2,12%	7,67%	33.442	33.442	29.718			
	CF 2	66.082	96.306	66.082	267.230	0,63%	0,63%	2,56%	201.148	201.148	170.924			
	Mitraguna & Others	61.502	88.979	61.502	245.340	0,70%	0,70%	2,78%	183.838	183.838	156.361			
	Pensiun	4.581	7.328	4.581	21.890	0,28%	0,28%	1,36%	17.310	17.310	14.563			
	Total Pembiayaan	208.801	284.362	208.801	818.256	1,08%	1,08%	4,22%	609.454	609.454	533.894			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	21-Jan-26	31-Dec-25	31-Dec-25	21-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	67.360	67.841	67.360	75.007	4,12%	4,12%	4,73%	7.647	7.647	7.166			
	Linkage	15.087	15.087	15.087	15.087	1,68%	1,68%	1,69%	(0)	(0)	(0)			
	Non-Linkage	52.273	52.754	52.273	57.720	7,06%	7,06%	8,33%	5.447	5.447	4.966			
	Value Chain	-	-	-	2.200				2.200	2.200	2.200			
2	MBG	42.748	42.624	42.748	47.334	1,75%	1,75%	1,96%	4.586	4.586	4.709			
	KUR	31.921	32.141	31.921	36.415	1,39%	1,39%	1,60%	4.494	4.494	4.274			
	Non KUR	10.827	10.484	10.827	10.919	7,83%	7,83%	8,03%	92	92	435			
3	PWG	8	191	8	39	0,00%	0,00%	0,00%	31	31	(152)			
	Cilem	8	-	8	33	0,00%	0,00%	0,00%	25	25	33			
	Gadai	-	191	-	6	0,00%	0,00%	0,00%	6	6	(185)			
4	CFG	260.858	270.215	260.858	269.965	2,00%	2,00%	2,07%	9.107	9.107	(250)			
	CF 1	131.142	138.885	131.142	141.325	5,05%	5,05%	5,45%	10.182	10.182	2.439			
	Total Griya	123.192	131.421	123.192	133.058	6,19%	6,19%	6,70%	9.866	9.866	1.637			
	Oto	7.951	7.465	7.951	8.267	1,31%	1,31%	1,37%	317	317	803			
	CF 2	129.715	131.329	129.715	128.640	1,24%	1,24%	1,23%	(1.075)	(1.075)	(2.689)			
	Mitraguna & Others	122.179	125.206	122.179	121.998	1,38%	1,38%	1,38%	(180)	(180)	(3.208)			
	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	392.344	1,92%	1,92%	2,02%	21.371	21.371	11.473			

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 (1-21 Dec'25)	Growth (1-21 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	20-Jan-26	21-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	308.694	308.694	315.697	315.556	(19.671)	(141)	6.862	2,22%	6.862	2,22%			
2	Tabungan	2.013.016	2.013.016	1.867.604	1.868.030	(10.873)	426	(144.986)	-7,20%	(144.986)	-7,20%			
3	Deposito	973.933	973.933	980.068	980.516	(42.933)	448	6.583	0,68%	6.583	0,68%			
	Total	3.295.643	3.295.643	3.163.368	3.164.102	(73.476)	733	(131.541)	-3,99%	(131.541)	-3,99%			
	CASA	2.321.710	2.321.710	2.183.301	2.183.586	(30.543)	285	(138.124)	-5,95%	(138.124)	-5,95%			
	(%) CASA	70,45%	70,45%	69,02%	69,01%									
	FDR	84,30%	84,30%	88,23%	88,21%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	19-Jan-26	20-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	90.565	90.565	85.600	86.936		1.335	(3.629)	-4,01%	(3.629)	-4,01%			
2	Giro ISE	28.686	28.686	31.260	32.928		1.667	4.241	14,79%	4.241	14,79%			
3	Tabungan ISE	61.424	61.424	53.885	53.553		(332)	(7.871)	-12,81%	(7.871)	-12,81%			
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 (1-21 Dec'25)	Pencairan (1-21 Jan'26)	Pencairan MtM	MtD (1-21 Dec'25)	Growth (1-21 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	122.460	122.460	115.244	140	1.000	860	-4.288	-7.216	-7.216	8.216			
	Linkage	25.627	25.627	24.918	140	-	(140)	-310	-709	-709	709			
	Non-Linkage	96.833	96.833	90.325	-	1.000	1.000	-3.978	-6.508	-6.508	7.508			
	• Local Champion	66.030	66.030	65.291	-	1.000	1.000	-565	-739	-739	1.739			
	• Value Chain	30.803	30.803	25.035	-	-	-	-3.413	-5.768	-5.768	5.768			
2	MBG	328.812	328.812	328.233	9.205	5.615	-3.590	3.045	-579	-579	6.194			
	KUR	310.526	310.526	310.167	9.180	5.565	-3.615	3.962	-359	-359	5.924			
	Non KUR	18.286	18.286	18.066	25	50	25	-917	-220	-220	270			
	PWG	344.300	344.300	369.529	36.338	64.781	28.443	20.569	25.230	25.230	39.552	356.049	103,79%	13.481
	Cilem	233.448	233.448	252.357	18.784	28.673	9.889	14.782	18.909	18.909	9.764	242.231	104,18%	10.126
	Gadai	110.851	110.851	117.172	17.555	36.109	18.554	5.787	6.321	6.321	29.788	113.817	102,95%	3.355
4	CFG	1.982.640	1.982.640	1.978.135	36.488	21.916	-14.571	16.595	-4.505	-4.505	26.421	2.006.944	98,56%	(28.809)
	CF 1	533.103	533.103	532.232	12.814	4.179	-8.634	1.500	-871	-871	5.051	537.405	99,04%	(5.173)
	Total Griya	446.983	446.983	446.866	10.689	3.029	-7.660	0	-116	-116	3.146	448.643	99,60%	(1.776)
	• Total Non Program	434.886	434.886	434.789	10.689	3.029	-7.660	9.962	-97	-97	3.127			
	• Program	12.096	12.096	12.077	-	-	0	647	-19	-19	19			
	Oto	86.120	86.120	85.365	2.124	1.150	-975	1.500	-755	-755	1.905	88.763	96,17%	(3.397)
	CF 2	1.449.537	1.449.537	1.445.903	23.674	17.737	-5.937	15.095	-3.634	-3.634	21.371	1.469.539	98,39%	(23.636)
	Mitraguna & Others	1.349.817	1.349.817	1.346.698	22.913	17.358	-5.555	14.081	-3.119	-3.119	20.477	1.368.063	98,44%	(21.365)
	Pensiun	99.720	99.720	99.205	761	379	-382	1.014	-515	-515	894	101.476	97,76%	(2.271)
	Total Pembiayaan	2.778.212	2.778.212	2.791.141	82.171	93.313	11.142	35.921	12.929	12.929	80.384			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	21-Jan-26	31-Dec-25	31-Dec-25	21-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	10.604	0,00%	0,00%	9,20%	10.604	10.604	10.604			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	10.604	0,00%	0,00%	11,74%	10.604	10.604	10.604			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	5.224	5.224	5.224	39.931	1,59%	1,59%	12,17%	34.707	34.707	34.707			
	KUR	4.303	4.303	4.303	35.691	1,39%	1,39%	11,51%	31.388	31.388	31.388			
	Non KUR	921	921	921	4.240	5,04%	5,04%	23,47%	3.318	3.318	3.318			
3	PWG	484	484	484	13.814	0,14%	0,14%	3,74%	13.330	13.330	13.330			
	Cilem	484	484	484	10.528	0,21%	0,21%	4,17%	10.044	10.044	10.044			
	Gadai	-	-	-	3.286	0,00%	0,00%	2,80%	3.286	3.286	3.286			
4	CFG	21.399	27.679	21.399	77.721	1,08%	1,08%	3,93%	56.322	56.322	50.042			
	CF 1	9.043	12.737	9.043	26.622	1,70%	1,70%	5,00%	17.579	17.579	13.885			
	Total Griya	7.715	10.710	7.715	20.576	1,73%	1,73%	4,60%	12.861	12.861	9.866			
	Oto	1.328	2.026	1.328	6.045	1,54%	1,54%	7,08%	4.718	4.718	4.019			
	CF 2	12.357	14.942	12.357	51.100	0,85%	0,85%	3,53%	38.743	38.743	36.158			
	Mitraguna & Others	12.357	14.431	12.357	49.434	0,92%	0,92%	3,67%	37.077	37.077	35.002			
	Pensiun	-	511	-	1.666	0,00%	0,00%	1,68%	1.666	1.666	1.155			
	Total Pembiayaan	27.108	33.387	27.108	142.070	0,98%	0,98%	5,09%	114.962	114.962	108.683			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	21-Jan-26	31-Dec-25	31-Dec-25	21-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.744	1.744	1.744	1.744	1,42%	1,42%	1,51%	0	0	0			
	Linkage	244	244	244	244	0,95%	0,95%	0,98%	0	0	0			
	Non-Linkage	1.500	1.500	1.500	1.500	1,55%	1,55%	1,66%	(0)	(0)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	3.803	5.129	3.803	4.545	1,16%	1,16%	1,38%	741	741	(584)			
	KUR	3.160	4.391	3.160	3.911	1,02%	1,02%	1,26%	750	750	(481)			
	Non KUR	643	737	643	634	3,52%	3,52%	3,51%	(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	24.606	1,16%	1,16%	1,24%	1.641	1.641	(1.703)			
	CF 1	4.913	5.093	4.913	7.176	0,92%	0,92%	1,35%	2.263	2.263	2.083			
	Total Griya	4.477	4.557	4.477	6.573	1,00%	1,00%	1,47%	2.096	2.096	2.016			
	Oto	436	536	436	603	0,51%	0,51%	0,71%	167	167	67			
	CF 2	18.052	21.216	18.052	17.430	1,25%	1,25%	1,21%	(622)	(622)	(3.786)			
	Mitraguna & Others	17.735	20.725	17.735	17.113	1,31%	1,31%	1,27%	(622)	(622)	(3.612)			
	Pensiun	317	491	317	317	0,01%	0,01%	0,32%	-	-	(174)			
	Total Pembiayaan	28.513	33.182	28.513	30.895	1,03%	1,03%	1,11%	2.383	2.383	(2.286)			

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 (1-21 Dec'25	Growth (1-21 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	20-Jan-26	21-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	763.553	763.553	509.437	504.294	182.345	(5.143)	(259.259)	-33,95%	(259.259)	-33,95%			
2	Tabungan	2.589.059	2.589.059	2.531.769	2.522.831	43.230	(8.938)	(66.228)	-2,56%	(66.228)	-2,56%			
3	Deposito	2.920.634	2.920.634	2.924.620	2.917.896	(78.599)	(6.724)	(2.738)	-0,09%	(2.738)	-0,09%			
	Total	6.273.245	6.273.245	5.965.826	5.945.020	146.977	(20.806)	(328.225)	-5,23%	(328.225)	-5,23%			
	CASA	3.352.612	3.352.612	3.041.206	3.027.124	225.576	(14.081)	(325.487)	-9,71%	(325.487)	-9,71%			
	(%) CASA	53,44%	53,44%	50,98%	50,92%									
	FDR	48,57%	48,57%	50,98%	51,16%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	19-Jan-26	20-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	106.796	106.796	110.435	114.288		3.853	7.492	7,02%	7.492	7,02%			
2	Giro ISE	18.995	18.995	24.543	24.904		362	5.909	31,11%	5.909	31,11%			
3	Tabungan ISE	68.468	68.468	64.558	68.049		3.491	(419)	-0,61%	(419)	-0,61%			
4	Deposito ISE	19.332	19.332	21.334	21.334		0	2.002	10,36%	2.002	10,36%			
5	CIF ISE	1.573	1.573	1.573	1.573		0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-21 Dec'25)	Pencairan (1-21 Jan'26)	Pencairan MtM	MtD (1-21 Dec'25	Growth (1-21 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	209.850	209.850	181.183	4.500	200	-4.300	2.468	-28.667	-28.667	28.867			
	Linkage	17.889	17.889	17.763	-	-	-	-127	-126	-126	126			
	Non-Linkage	191.961	191.961	163.420	4.500	200	-4.300	2.595	-28.541	-28.541	28.741			
	• Local Champion	181.667	181.667	153.230	4.500	200	-4.300	1.541	-28.437	-28.437	28.637			
	• Value Chain	10.294	10.294	10.190	-	-	-	1.054	-104	-104	104			
2	MBG	198.935	198.935	197.101	2.050	993	-1.057	4.200	-1.833	-1.833	2.826			
	KUR	188.785	188.785	187.488	1.950	993	-957	3.747	-1.296	-1.296	2.289			
	Non KUR	10.150	10.150	9.613	100	-	-100	453	-537	-537	537			
3	PWG	459.599	459.599	484.934	55.360	84.847	29.487	25.395	25.335	25.335	59.513	480.684	100,88%	4.251
	Cilem	248.801	248.801	267.780	19.451	26.334	6.883	14.413	18.979	18.979	7.355	262.172	102,14%	5.608
	Gadai	210.799	210.799	217.154	35.909	58.514	22.605	10.982	6.356	6.356	52.158	218.511	99,38%	(1.357)
4	CFG	2.178.496	2.178.496	2.178.082	39.222	26.968	-12.254	24.944	-413	-413	27.381	2.206.489	98,71%	(28.406)
	CF 1	387.334	387.334	387.055	4.227	2.240	-1.987	191	-279	-279	2.519	393.160	98,45%	(6.105)
	Total Griya	317.524	317.524	317.648	3.363	1.800	-1.563	0	123	123	1.677	320.632	99,07%	(2.984)
	• Total Non Program	313.027	313.027	313.163	3.203	1.800	-1.403	4.811	136	136	1.664			
	• Program	4.498	4.498	4.485	160	-	-160	139	-13	-13	13			
	Oto	69.810	69.810	69.407	864	440	-424	191	-403	-403	843	72.528	95,70%	(3.121)
	CF 2	1.791.161	1.791.161	1.791.027	34.995	24.728	-10.267	24.752	-134	-134	24.862	1.813.328	98,77%	(22.301)
	Mitraguna & Others	1.591.167	1.591.167	1.589.967	31.214	21.790	-9.424	21.455	-1.200	-1.200	22.990	1.610.035	98,75%	(20.069)
	Pensiun	199.995	199.995	201.061	3.781	2.938	-843	3.297	1.066	1.066	1.872	203.293	98,90%	(2.232)
	Total Pembiayaan	3.046.880	3.046.880	3.041.301	101.132	113.008	11.876	57.006	-5.579	-5.579	118.587			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	21-Jan-26	31-Dec-25	31-Dec-25	21-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	3.204	-	11.458	0,00%	0,00%	6,32%	11.458	11.458	8.255			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	3.204	-	10.258	0,00%	0,00%	6,28%	10.258	10.258	7.055			
	Value Chain	-	-	-	1.200	0,00%	0,00%	0,78%	1.200	1.200	1.200			
2	MBG	3.329	3.329	3.329	18.384	1,67%	1,67%	9,33%	15.055	15.055	15.055			
	KUR	3.176	3.176	3.176	17.715	1,68%	1,68%	9,45%	14.539	14.539	14.539			
	Non KUR	153	153	153	669	1,51%	1,51%	6,96%	516	516	516			
3	PWG	1.006	1.006	1.006	19.293	0,22%	0,22%	3,98%	18.288	18.288	18.288			
	Cilem	1.006	1.006	1.006	14.813	0,40%	0,40%	5,53%	13.807	13.807	13.807			
	Gadai	-	-	-	4.481	0,00%	0,00%	2,06%	4.481	4.481	4.481			
4	CFG	19.246	26.975	19.246	62.427	0,88%	0,88%	2,87%	43.182	43.182	35.452			
	CF 1	11.417	13.772	11.417	26.545	2,95%	2,95%	6,86%	15.128	15.128	12.774			
	Total Griya	10.491	11.815	10.491	22.923	3,30%	3,30%	7,22%	12.432	12.432	11.108			
	Oto	927	1.957	927	3.623	1,33%	1,33%	5,22%	2.696	2.696	1.666			
	CF 2	7.828	13.204	7.828	35.882	0,44%	0,44%	2,00%	28.054	28.054	22.678			
	Mitraguna & Others	7.229	11.970	7.229	33.991	0,45%	0,45%	2,14%	26.762	26.762	22.021			
	Pensiun	599	1.234	599	1.891	0,30%	0,30%	0,94%	1.292	1.292	657			
	Total Pembiayaan	23.581	34.514	23.581	111.563	0,77%	0,77%	3,67%	87.982	87.982	77.049			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	21-Jan-26	31-Dec-25	31-Dec-25	21-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	7.809	7.813	7.809	9.658	3,72%	3,72%	5,33%	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	9.657	4,07%	4,07%	5,91%	1.850	1.850	1.845			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.779	1.811	1.779	2.690	0,89%	0,89%	1,37%	912	912	879			
	KUR	1.154	1.239	1.154	2.132	0,61%	0,61%	1,14%	977	977	893			
	Non KUR	625	572	625	559	6,15%	6,15%	5,81%	(66)	(66)	(14)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	22.413	24.078	22.413	21.849	1,03%	1,03%	1,00%	(563)	(563)	(2.229)			
	CF 1	4.912	5.995	4.912	4.822	1,27%	1,27%	1,25%	(90)	(90)	(1.172)			
	Total Griya	4.165	5.484	4.165	4.023	1,31%	1,31%	1,27%	(141)	(141)	(1.460)			
	Oto	748	511	748	799	1,07%	1,07%	1,15%	51	51	288			
	CF 2	17.500	18.084	17.500	17.027	0,98%	0,98%	0,95%	(473)	(473)	(1.056)			
	Mitraguna & Others	16.505	17.489	16.505	16.337	1,04%	1,04%	1,03%	(167)	(167)	(1.152)			
	Pensiun	995	594	995	690	0,03%	0,03%	0,34%	(306)	(306)	95			
	Total Pembiayaan	32.000	33.703	32.000	34.198	1,05%	1,05%	1,12%	2.198	2.198	495			

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 (1-21 Dec'25	Growth (1-21 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	20-Jan-26	21-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	129.315	129.315	125.096	128.640	29.789	3.544	(675)	-0,52%	(675)	-0,52%			
2	Tabungan	2.141.195	2.141.195	2.050.500	2.038.676	(1.352)	(11.824)	(102.519)	-4,79%	(102.519)	-4,79%			
3	Deposito	745.402	745.402	806.883	806.330	(21.511)	(553)	60.928	8,17%	60.928	8,17%			
	Total	3.015.912	3.015.912	2.982.479	2.973.646	6.926	(8.833)	(42.266)	-1,40%	(42.266)	-1,40%			
	CASA	2.270.510	2.270.510	2.175.596	2.167.316	28.437	(8.280)	(103.194)	-4,54%	(103.194)	-4,54%			
	(%) CASA	75,28%	75,28%	72,95%	72,88%									
	FDR	101,77%	101,77%	103,94%	104,25%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	19-Jan-26	20-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	86.071	86.071	92.179	92.689		510	6.618	7,69%	6.618	7,69%			
2	Giro ISE	18.582	18.582	23.105	22.596		(509)	4.014	21,60%	4.014	21,60%			
3	Tabungan ISE	57.822	57.822	57.906	58.925		1.019	1.104	1,91%	1.104	1,91%			
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 (1-21 Dec'25)	Pencairan (1-21 Jan'26)	Pencairan MtM	MtD (1-21 Dec'25	Growth (1-21 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	104.427	104.427	105.936	907	2.000	1.093	4.516	1.509	1.509	491			
	Linkage	27.073	27.073	27.073	-	-	-	2.664	-0	-0	0			
	Non-Linkage	77.354	77.354	78.863	907	2.000	1.093	1.852	1.509	1.509	491			
	• Local Champion	72.132	72.132	73.681	907	2.000	1.093	-298	1.549	1.549	451			
	• Value Chain	5.222	5.222	5.182	-	-	-	2.150	-40	-40	40			
2	MBG	393.041	393.041	391.177	8.445	5.490	-2.955	4.198	-1.865	-1.865	7.355			
	KUR	366.506	366.506	365.296	8.085	5.490	-2.595	4.207	-1.210	-1.210	6.700			
	Non KUR	26.535	26.535	25.881	360	-	-360	-9	-654	-654	654			
3	PWG	382.996	382.996	408.199	45.882	83.457	37.574	26.064	25.203	25.203	58.253	402.049	101,53%	6.150
	Cilem	213.404	213.404	230.882	18.280	25.962	7.683	18.137	17.478	17.478	8.485	226.000	102,16%	4.881
	Gadai	169.592	169.592	177.318	27.603	57.494	29.892	7.926	7.726	7.726	49.769	176.049	100,72%	1.269
4	CFG	2.188.914	2.188.914	2.194.567	39.041	30.755	-8.286	31.375	5.653	5.653	25.102	2.211.847	99,22%	(17.281)
	CF 1	286.396	286.396	286.939	2.734	2.142	-593	2.168	543	543	1.598	290.666	98,72%	(3.727)
	Total Griya	233.746	233.746	232.851	2.108	-	-2.108	0	-895	-895	895	235.289	98,96%	(2.437)
	• Total Non Program	157.294	157.294	156.748	1.950	-	-1.950	1.697	-545	-545	545			
	• Program	76.452	76.452	76.103	158	-	-158	-527	-349	-349	349			
	Oto	52.650	52.650	54.088	627	2.142	1.515	2.168	1.438	1.438	704	55.377	97,67%	(1.290)
	CF 2	1.902.518	1.902.518	1.907.628	36.307	28.614	-7.694	29.207	5.109	5.109	23.504	1.921.182	99,29%	(13.554)
	Mitraguna & Others	1.631.111	1.631.111	1.637.891	33.749	28.021	-5.729	25.473	6.780	6.780	21.240	1.645.014	99,57%	(7.123)
	Pensiun	271.408	271.408	269.737	2.558	593	-1.965	3.734	-1.671	-1.671	2.264	276.167	97,67%	(6.431)
	Total Pembiayaan	3.069.378	3.069.378	3.099.879	94.276	121.702	27.426	66.153	30.500	30.500	91.201			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif				Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	21-Jan-26	31-Dec-25	31-Dec-25	21-Jan-26		MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	4.002	0,00%	0,00%	3,78%		4.002	4.002	4.002			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%		-	-	-			
	Local Champion	-	-	-	1.532	0,00%	0,00%	1,94%		1.532	1.532	1.532			
	Value Chain	1.800	1.819	1.800	2.470	2,50%	2,50%	3,35%		670	670	651			
2	MBG	4.478	4.478	4.478	37.400	1,14%	1,14%	9,56%		32.922	32.922	32.922			
	KUR	3.828	3.828	3.828	32.741	1,04%	1,04%	8,96%		28.914	28.914	28.914			
	Non KUR	650	650	650	4.658	2,45%	2,45%	18,00%		4.008	4.008	4.008			
3	PWG	593	593	593	19.756	0,15%	0,15%	4,84%		19.163	19.163	19.163			
	Cilem	474	474	474	16.923	0,22%	0,22%	7,33%		16.450	16.450	16.450			
	Gadai	120	120	120	2.833	0,07%	0,07%	1,60%		2.713	2.713	2.713			
4	CFG	18.991	30.393	18.991	61.244	0,87%	0,87%	2,79%		42.253	42.253	30.850			
	CF 1	12.478	16.284	12.478	26.001	4,36%	4,36%	9,06%		13.523	13.523	9.717			
	Total Griya	11.752	15.217	11.752	23.673	5,03%	5,03%	10,17%		11.921	11.921	8.455			
	Oto	726	1.066	726	2.328	1,38%	1,38%	4,30%		1.603	1.603	1.262			
	CF 2	6.513	14.110	6.513	35.243	0,34%	0,34%	1,85%		28.730	28.730	21.133			
	Mitraguna & Others	5.511	12.494	5.511	31.712	0,34%	0,34%	1,94%		26.201	26.201	19.217			
	Pensiun	1.002	1.615	1.002	3.531	0,37%	0,37%	1,31%		2.529	2.529	1.916			
	Total Pembiayaan	24.062	35.465	24.062	122.401	0,78%	0,78%	3,95%		98.339	98.339	86.937			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	21-Jan-26	31-Dec-25	31-Dec-25	21-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	23.984	24.090	23.984	29.683	22,97%	22,97%	28,02%	5.699	5.699	5.593			
	Linkage	14.841	14.841	14.841	14.841	54,82%	54,82%	54,82%	(0)	(0)	(0)			
	Non-Linkage	9.143	9.249	9.143	12.643	11,82%	11,82%	16,03%	3.500	3.500	3.394			
	Value Chain	-	-	-	2.200	0,00%	0,00%	2,99%	2.200	2.200	2.200			
2	MBG	3.541	2.942	3.541	4.177	0,90%	0,90%	1,07%	636	636	1.235			
	KUR	1.861	1.463	1.861	2.615	0,51%	0,51%	0,72%	754	754	1.152			
	Non KUR	1.680	1.478	1.680	1.562	6,33%	6,33%	6,04%	(118)	(118)	84			
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	24.475	1,04%	1,04%	1,12%	1.729	1.729	1.720			
	CF 1	9.490	10.152	9.490	11.162	3,31%	3,31%	3,89%	1.672	1.672	1.011			
	Total Griya	8.777	9.438	8.777	10.325	3,76%	3,76%	4,43%	1.548	1.548	887			
	Oto	713	714	713	837	1,35%	1,35%	1,55%	124	124	123			
	CF 2	13.255	12.603	13.255	13.312	0,70%	0,70%	0,70%	58	58	709			
	Mitraguna & Others	12.362	11.647	12.362	12.544	0,76%	0,76%	0,77%	182	182	896			
	Pensiun	893	956	893	769	0,03%	0,03%	0,29%	(124)	(124)	(187)			
	Total Pembiayaan	50.271	49.786	50.271	58.335	1,64%	1,64%	1,88%	8.064	8.064	8.549			

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 (1-21 Dec'25	Growth (1-21 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	20-Jan-26	21-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.306.271	1.306.271	1.197.811	1.215.264	6.060	17.453	(91.007)	-6,97%	(91.007)	-6,97%			
2	Tabungan	5.489.217	5.489.217	5.271.993	5.271.615	(102.983)	(378)	(217.602)	-3,96%	(217.602)	-3,96%			
3	Deposito	1.616.443	1.616.443	1.647.914	1.647.750	(16.427)	(163)	31.307	1,94%	31.307	1,94%			
	Total	8.411.932	8.411.932	8.117.717	8.134.629	(113.349)	16.912	(277.303)	-3,30%	(277.303)	-3,30%			
	CASA	6.795.488	6.795.488	6.469.804	6.486.879	(96.923)	17.075	(308.610)	-4,54%	(308.610)	-4,54%			
	(%) CASA	80,78%	80,78%	79,70%	79,74%									
	FDR	81,75%	81,75%	84,75%	84,57%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	19-Jan-26	20-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	378.652	378.652	399.634	397.674		(1.960)	19.023	5,02%	19.023	5,02%			
2	Giro ISE	119.292	119.292	129.936	129.421		(516)	10.128	8,49%	10.128	8,49%			
3	Tabungan ISE	228.526	228.526	238.864	237.420		(1.444)	8.894	3,89%	8.894	3,89%			
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 (1-21 Dec'25)	Pencairan (1-21 Jan'26)	Pencairan MtM	MtD (1-21 Dec'25	Growth (1-21 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	955.229	955.229	940.740	1.400	1.180	-220	-14.059	-14.489	-14.489	15.669			
	Linkage	715.312	715.312	712.783	-	-	-	-5.052	-2.529	-2.529	2.529			
	Non-Linkage	239.917	239.917	227.957	1.400	1.180	-220	-9.007	-11.960	-11.960	13.140			
	• Local Champion	175.414	175.414	163.249	190	-	-190	-6.818	-12.165	-12.165	12.165			
	• Value Chain	64.503	64.503	64.708	1.210	1.180	(30)	-2.189	205	205	975			
2	MBG	1.065.809	1.065.809	1.052.375	31.520	9.365	-22.155	13.909	-13.434	-13.434	22.799			
	KUR	1.007.447	1.007.447	994.758	30.010	8.965	-21.045	13.938	-12.689	-12.689	21.654			
	Non KUR	58.362	58.362	57.617	1.510	400	-1.110	-29	-745	-745	1.145			
3	PWG	580.990	580.990	622.850	69.430	108.725	39.295	42.409	41.860	41.860	66.865	610.368	102,04%	12.482
	Cilem	401.351	401.351	435.236	37.187	44.959	7.772	35.178	33.885	33.885	11.074	422.492	103,02%	12.744
	Gadai	179.639	179.639	187.614	32.243	63.766	31.523	7.231	7.975	7.975	55.792	187.876	99,86%	(262)
4	CFG	4.274.955	4.274.955	4.263.764	87.253	47.618	-39.635	58.138	-11.192	-11.192	58.809	4.330.044	98,47%	(66.280)
	CF 1	914.408	914.408	910.119	21.032	6.887	-14.145	8.567	-4.289	-4.289	11.176	923.115	98,59%	(12.996)
	Total Griya	605.660	605.660	604.973	11.381	3.982	-7.399	0	-687	-687	4.669	609.020	99,34%	(4.047)
	• Total Non Program	457.747	457.747	457.851	10.902	3.982	-6.920	5.519	103	103	3.879			
	• Program	147.912	147.912	147.122	478	-	-478	-570	-790	-790	790			
	Oto	308.748	308.748	305.146	9.652	2.905	-6.746	8.567	-3.602	-3.602	6.507	314.095	97,15%	(8.949)
	CF 2	3.360.547	3.360.547	3.353.645	66.221	40.731	-25.490	49.571	-6.902	-6.902	47.633	3.406.929	98,44%	(53.284)
	Mitraguna & Others	2.797.690	2.797.690	2.792.988	60.828	36.800	-24.029	47.189	-4.702	-4.702	41.502	2.837.584	98,43%	(44.596)
	Pensiun	562.857	562.857	560.657	5.393	3.931	-1.462	2.382	-2.200	-2.200	6.131	569.345	98,47%	(8.688)
	Total Pembiayaan	6.876.983	6.876.983	6.879.728	189.603	166.888	-22.715	100.397	2.745	2.745	164.143			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif				Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	21-Jan-26	31-Dec-25	31-Dec-25	21-Jan-26		MtD	YtD	MtM	%	Penc.	Gap
1	SME	145	149	145	8.086	0,02%	0,02%	0,86%		7.941	7.941	7.937			
	Linkage	-	-	-	825	0,00%	0,00%	0,12%		825	825	825			
	Local Champion	145	149	145	7.261	0,06%	0,06%	3,19%		7.116	7.116	7.112			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%		-	-	-			
2	MBG	11.401	11.401	11.401	63.345	1,07%	1,07%	6,02%		51.944	51.944	51.944			
	KUR	8.946	8.946	8.946	55.984	0,89%	0,89%	5,63%		47.038	47.038	47.038			
	Non KUR	2.456	2.456	2.456	7.362	4,21%	4,21%	12,78%		4.906	4.906	4.906			
3	PWG	2.316	2.316	2.316	15.126	0,40%	0,40%	2,43%		12.811	12.811	12.811			
	Cilem	2.310	2.310	2.310	11.866	0,58%	0,58%	2,73%		9.556	9.556	9.556			
	Gadai	6	6	6	3.260	0,00%	0,00%	1,74%		3.254	3.254	3.254			
4	CFG	53.253	65.976	53.253	142.906	1,25%	1,25%	3,35%		89.652	89.652	76.930			
	CF 1	31.353	37.416	31.353	66.946	3,43%	3,43%	7,36%		35.593	35.593	29.530			
	Total Griya	22.990	28.365	22.990	38.949	3,80%	3,80%	6,44%		15.959	15.959	10.584			
	Oto	8.363	9.051	8.363	27.996	2,71%	2,71%	9,17%		19.634	19.634	18.945			
	CF 2	21.900	28.560	21.900	75.960	0,65%	0,65%	2,26%		54.060	54.060	47.400			
	Mitraguna & Others	20.262	26.523	20.262	66.121	0,72%	0,72%	2,37%		45.860	45.860	39.599			
	Pensiun	1.638	2.037	1.638	9.839	0,29%	0,29%	1,75%		8.200	8.200	7.802			
	Total Pembiayaan	67.115	79.841	67.115	229.463	0,98%	0,98%	3,34%		162.348	162.348	149.622			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif				Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	21-Jan-26	31-Dec-25	31-Dec-25	21-Jan-26		MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.152	1.153	1.152	1.171	0,12%	0,12%	0,12%		19	19	18			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%		-	-	-			
	Non-Linkage	1.152	1.153	1.152	1.171	0,48%	0,48%	0,51%		19	19	18			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%		-	-	-			
2	MBG	23.449	23.989	23.449	24.975	2,20%	2,20%	2,37%		1.526	1.526	987			
	KUR	18.480	19.071	18.480	19.723	1,83%	1,83%	1,98%		1.243	1.243	652			
	Non KUR	4.969	4.918	4.969	5.252	8,51%	8,51%	9,12%		284	284	334			
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	66.260	1,49%	1,49%	1,55%		2.501	2.501	1.412			
	CF 1	20.859	23.133	20.859	23.324	2,28%	2,28%	2,56%		2.465	2.465	191			
	Total Griya	16.535	19.164	16.535	19.025	2,73%	2,73%	3,14%		2.491	2.491	(138)			
	Oto	4.324	3.970	4.324	4.298	1,40%	1,40%	1,41%		(25)	(25)	329			
	CF 2	42.900	41.714	42.900	42.936	1,28%	1,28%	1,28%		36	36	1.222			
	Mitraguna & Others	41.050	40.668	41.050	41.448	1,47%	1,47%	1,48%		398	398	780			
	Pensiun	1.851	1.047	1.851	1.488	0,03%	0,03%	0,27%		(363)	(363)	441			
	Total Pembiayaan	88.360	89.996	88.360	92.412	1,28%	1,28%	1,34%		4.052	4.052	2.416			

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 (1-21 Dec'25	Growth (1-21 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	20-Jan-26	21-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	34.851	34.851	40.005	40.158	(15.872)	153	5.307	15,23%	5.307	15,23%			
2	Tabungan	2.090.518	2.090.518	1.983.048	1.979.740	(2.021)	(3.309)	(110.778)	-5,30%	(110.778)	-5,30%			
3	Deposito	630.174	630.174	630.747	631.149	(69.295)	402	975	0,15%	975	0,15%			
	Total	2.755.543	2.755.543	2.653.800	2.651.047	(87.188)	(2.754)	(104.496)	-3,79%	(104.496)	-3,79%			
	CASA	2.125.368	2.125.368	2.023.053	2.019.897	(17.893)	(3.156)	(105.471)	-4,96%	(105.471)	-4,96%			
	(%) CASA	77,13%	77,13%	76,23%	76,19%									
	FDR	128,82%	128,82%	134,96%	135,10%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-20 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	19-Jan-26	20-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	42.479	42.479	45.219	45.567		348	3.088	7,27%	3.088	7,27%			
2	Giro ISE	3.651	3.651	6.256	7.061		805	3.409	93,37%	3.409	93,37%			
3	Tabungan ISE	34.609	34.609	34.745	34.287		(457)	(321)	-0,93%	(321)	-0,93%			
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 (1-21 Dec'25)	Pencairan (1-21 Jan'26)	Pencairan MtM	MtD (1-21 Dec'25	Growth (1-21 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	244.487	244.487	242.424	3.500	500	-3.000	1.207	-2.063	-2.063	2.563			
	Linkage	110.286	110.286	109.936	-	-	-	-495	-350	-350	350			
	Non-Linkage	134.201	134.201	132.488	3.500	500	-3.000	1.702	-1.713	-1.713	2.213			
	• Local Champion	134.201	134.201	132.488	3.500	500	-3.000	1.702	-1.713	-1.713	2.213			
	• Value Chain	-	-	-	-	-	-	0	0	0	-			
2	MBG	450.800	450.800	446.226	9.591	3.450	-6.141	5.959	-4.575	-4.575	8.025			
	KUR	425.845	425.845	421.437	9.191	3.350	-5.841	5.371	-4.408	-4.408	7.758			
	Non KUR	24.956	24.956	24.789	400	100	-300	589	-167	-167	267			
3	PWG	435.901	435.901	474.307	61.659	101.010	39.351	13.018	38.406	38.406	62.604	450.379	105,31%	23.928
	Cilem	243.033	243.033	265.226	19.913	30.549	10.636	14.840	22.193	22.193	8.357	252.765	104,93%	12.461
	Gadai	192.868	192.868	209.081	41.746	70.460	28.714	-1.823	16.213	16.213	54.247	197.614	105,80%	11.467
4	CFG	2.418.549	2.418.549	2.418.633	36.171	28.544	-7.627	31.585	84	84	28.460	2.433.514	99,39%	(14.881)
	CF 1	474.272	474.272	474.500	4.264	2.619	-1.645	5.578	228	228	2.391	477.023	99,47%	(2.523)
	Total Griya	385.817	385.817	384.931	683	315	-368	0	-886	-886	1.201	386.124	99,69%	(1.193)
	• Total Non Program	58.361	58.361	58.425	220	315	95	-810	64	64	251			
	• Program	327.456	327.456	326.506	463	-	-463	-4.522	-950	-950	950			
	Oto	88.455	88.455	89.569	3.582	2.304	-1.278	5.578	1.114	1.114	1.190	90.898	98,54%	(1.330)
	CF 2	1.944.277	1.944.277	1.944.133	31.907	25.924	-5.982	26.008	-144	-144	26.068	1.956.491	99,37%	(12.358)
	Mitraguna & Others	1.462.141	1.462.141	1.465.540	29.068	23.303	-5.764	24.867	3.399	3.399	19.904	1.471.389	99,60%	(5.849)
	Pensiun	482.136	482.136	478.593	2.839	2.621	-218	1.140	-3.543	-3.543	6.164	485.102	98,66%	(6.509)
	Total Pembiayaan	3.549.737	3.549.737	3.581.589	110.921	133.503	22.583	51.769	31.852	31.852	101.652			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	21-Jan-26	31-Dec-25	31-Dec-25	21-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	86	460	86	7.128	0,04%	0,04%	2,94%	7.042	7.042	6.668			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	86	460	86	7.128	0,06%	0,06%	5,38%	7.042	7.042	6.668			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	5.695	5.695	5.695	39.959	1,26%	1,26%	8,95%	34.264	34.264	34.264			
	KUR	4.911	4.911	4.911	36.521	1,15%	1,15%	8,67%	31.610	31.610	31.610			
	Non KUR	784	784	784	3.437	3,14%	3,14%	13,87%	2.654	2.654	2.654			
3	PWG	832	832	832	22.392	0,19%	0,19%	4,72%	21.560	21.560	21.560			
	Cilem	832	832	832	15.839	0,34%	0,34%	5,97%	15.007	15.007	15.007			
	Gadai	-	-	-	6.553	0,00%	0,00%	3,13%	6.553	6.553	6.553			
4	CFG	58.523	70.806	58.523	143.280	2,42%	2,42%	5,92%	84.757	84.757	72.474			
	CF 1	41.039	45.314	41.039	74.234	8,65%	8,65%	15,64%	33.195	33.195	28.920			
	Total Griya	39.539	42.848	39.539	67.942	10,25%	10,25%	17,65%	28.403	28.403	25.094			
	Oto	1.500	2.467	1.500	6.292	1,70%	1,70%	7,03%	4.792	4.792	3.825			
	CF 2	17.484	25.491	17.484	69.046	0,90%	0,90%	3,55%	51.562	51.562	43.555			
	Mitraguna & Others	16.143	23.560	16.143	64.082	1,10%	1,10%	4,37%	47.939	47.939	40.522			
	Pensiun	1.341	1.931	1.341	4.964	0,28%	0,28%	1,04%	3.623	3.623	3.033			
	Total Pembiayaan	65.136	77.793	65.136	212.759	1,83%	1,83%	5,94%	147.622	147.622	134.966			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	21-Jan-26	31-Dec-25	31-Dec-25	21-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	32.671	33.041	32.671	32.750	13,36%	13,36%	13,51%	79	79	(291)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	32.671	33.041	32.671	32.750	24,34%	24,34%	24,72%	79	79	(291)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	10.175	8.754	10.175	10.946	2,26%	2,26%	2,45%	770	770	2.192			
	KUR	7.265	5.977	7.265	8.035	1,71%	1,71%	1,91%	770	770	2.059			
	Non KUR	2.910	2.777	2.910	2.911	11,66%	11,66%	11,74%	1	1	133			
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	132.775	5,33%	5,33%	5,49%	3.799	3.799	549			
	CF 1	90.968	94.513	90.968	94.840	19,18%	19,18%	19,99%	3.872	3.872	327			
	Total Griya	89.238	92.778	89.238	93.110	23,13%	23,13%	24,19%	3.872	3.872	332			
	Oto	1.730	1.734	1.730	1.730	1,96%	1,96%	1,93%	-	-	(4)			
	CF 2	38.008	37.713	38.008	37.935	1,95%	1,95%	1,95%	(73)	(73)	222			
	Mitraguna & Others	34.527	34.677	34.527	34.556	2,36%	2,36%	2,36%	29	29	(121)			
	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	176.504	4,84%	4,84%	4,93%	4.674	4.674	2.300			

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