

REGION 2 MEDAN

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi | | | | MtD (1-18 Dec'25) | Growth (1-18 Jan'26) | | | | | Target Jan'26 | | |
|-----|---------------|------------|------------|------------|------------|-------------------|----------------------|-----------|---------|-----------|---------|---------------|-------|-----|
| | | 31-Dec-25 | 31-Dec-25 | 17-Jan-26 | 18-Jan-26 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | Giro | 2,542,683 | 2,542,683 | 2,202,702 | 2,207,564 | 147,843 | 4,862 | (335,119) | -13,18% | (335,119) | -13,18% | | | |
| 2 | Tabungan | 14,323,005 | 14,323,005 | 13,759,944 | 13,715,901 | 17,179 | (44,043) | (607,104) | -4,24% | (607,104) | -4,24% | | | |
| 3 | Deposito | 6,886,586 | 6,886,586 | 7,004,187 | 7,003,760 | (179,751) | (427) | 117,173 | 1,70% | 117,173 | 1,70% | | | |
| | Total | 23,752,274 | 23,752,274 | 22,966,833 | 22,927,225 | (14,730) | (39,608) | (825,049) | -3,47% | (825,049) | -3,47% | | | |
| | CASA | 16,865,688 | 16,865,688 | 15,962,646 | 15,923,465 | 165,021 | (39,181) | (942,223) | -5,59% | (942,223) | -5,59% | | | |
| | (% CASA) | 71,01% | 71,01% | 69,50% | 69,45% | | | | | | | | | |
| | FDR | 81,34% | 81,34% | 84,19% | 84,34% | | | | | | | | | |

Kinerja ISE

| No. | Segmen/Produk | Posisi | | | | MtD (1-18 Dec'25) | Growth (1-17 Jan'26) | | | | | Target Jan'26 | | |
|-----|---------------|-----------|-----------|-----------|-----------|-------------------|----------------------|--------|---------|--------|------|---------------|-------|-----|
| | | 31-Dec-25 | 31-Dec-25 | 14-Jan-26 | 17-Jan-26 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | DPK ISE | 704,562 | 704,562 | 722,883 | 726,831 | 3,948 | 22,269 | 3,16% | 22,269 | 3,16% | | | | |
| 2 | Giro ISE | 189,207 | 189,207 | 213,375 | 214,653 | 1,278 | 25,446 | 13,45% | 25,446 | 13,45% | | | | |
| 3 | Tabungan ISE | 450,848 | 450,848 | 442,999 | 444,169 | 1,170 | (6,679) | -1,48% | (6,679) | -1,48% | | | | |
| 4 | Deposito ISE | 64,507 | 64,507 | 66,509 | 68,009 | 1,500 | 3,502 | 5,43% | 3,502 | 5,43% | | | | |
| 5 | CIF ISE | 13,146 | 13,146 | 13,146 | 13,146 | 0 | 0 | 0,00% | 0 | 0,00% | | | | |

Kinerja Pembiayaan

| No. | Segmen/Produk | Posisi | | | Pencairan (1-18 Dec'25) | Pencairan (1-18 Jan'26) | Pencairan MtM | MtD (1-31 Dec'25) | Growth (1-18 Jan'26) | Run Off Jan'26 | Target Jan'26 | | |
|-----|---------------------|------------|------------|------------|-------------------------|-------------------------|---------------|-------------------|----------------------|----------------|---------------|-------|-----|
| | | 31-Dec-25 | 31-Dec-25 | 18-Jan-26 | | | | | | | Posisi | Penc. | Gap |
| 1 | SME | 1,636,453 | 1,636,453 | 1,592,835 | 9,257 | 3,480 | -5,777 | -10,155 | -43,618 | -43,618 | 47,098 | | |
| | Linkage | 896,187 | 896,187 | 895,650 | 140 | - | (140) | -3,319 | -537 | -537 | 537 | | |
| | Non-Linkage | 740,266 | 740,266 | 697,185 | 9,117 | 3,480 | -5,637 | -6,836 | -43,081 | -43,081 | 46,561 | | |
| | • Local Champion | 629,444 | 629,444 | 593,010 | 7,907 | 3,300 | -4,607 | -4,437 | -36,434 | -36,434 | 39,734 | | |
| | • Value Chain | 110,822 | 110,822 | 104,176 | 1,210 | 180 | (1,030) | -2,399 | -6,646 | -6,646 | 6,826 | | |
| 2 | MBG | 2,437,397 | 2,437,397 | 2,418,249 | 51,596 | 16,443 | -35,153 | 31,310 | -19,149 | -19,149 | 35,592 | | |
| | KUR | 2,299,108 | 2,299,108 | 2,282,089 | 49,601 | 16,093 | -33,508 | 31,224 | -17,019 | -17,019 | 33,112 | | |
| | Non KUR | 138,289 | 138,289 | 136,160 | 1,995 | 350 | -1,645 | 86 | -2,129 | -2,129 | 2,479 | | |
| 3 | PWG | 2,203,786 | 2,203,786 | 2,312,328 | 244,914 | 332,237 | 87,324 | 127,454 | 108,542 | 108,542 | 223,695 | | |
| | Cilem | 1,340,037 | 1,340,037 | 1,423,210 | 107,166 | 119,173 | 12,008 | 97,350 | 83,173 | 83,173 | 36,000 | | |
| | Gadai | 863,749 | 863,749 | 889,118 | 137,748 | 213,064 | 75,316 | 30,104 | 25,369 | 25,369 | 187,696 | | |
| 4 | CFG | 13,043,554 | 13,043,554 | 13,013,366 | 214,566 | 105,802 | -108,764 | 178,983 | -30,188 | -30,188 | 135,990 | | |
| | CF 1 | 2,595,513 | 2,595,513 | 2,585,772 | 41,946 | 8,392 | -33,554 | 34,350 | -9,741 | -9,741 | 18,133 | | |
| | Total Griya | 1,989,730 | 1,989,730 | 1,982,684 | 26,795 | 2,805 | -23,989 | 16,347 | -7,046 | -7,046 | 9,851 | | |
| | • Total Non Program | 1,421,315 | 1,421,315 | 1,416,000 | 25,696 | 2,805 | -22,891 | 21,179 | -5,316 | -5,316 | 8,121 | | |
| | • Program | 568,415 | 568,415 | 566,684 | 1,099 | - | -1,099 | -4,832 | -1,731 | -1,731 | 1,731 | | |
| | Oto | 605,783 | 605,783 | 603,088 | 15,152 | 5,587 | -9,565 | 18,003 | -2,695 | -2,695 | 8,281 | | |
| | CF 2 | 10,448,041 | 10,448,041 | 10,427,594 | 172,619 | 97,410 | -75,209 | 144,633 | -20,448 | -20,448 | 117,858 | | |
| | Mitraguna & Others | 8,831,925 | 8,831,925 | 8,822,165 | 159,305 | 92,483 | -66,822 | 133,065 | -9,760 | -9,760 | 102,243 | | |
| | Pensiuni | 1,616,116 | 1,616,116 | 1,605,428 | 13,315 | 4,927 | -8,388 | 11,568 | -10,688 | -10,688 | 15,615 | | |
| | Total Pembiayaan | 19,321,191 | 19,321,191 | 19,336,778 | 520,333 | 457,962 | -62,370 | 327,592 | 15,587 | 15,587 | 442,375 | | |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk | Posisi | | | | MtD (1-18 Dec'25) | % Relatif | Net (UG) & DG | MtD | YtD | MtM | Target Jan'26 | | |
|-----|--------------------|-----------|-----------|-----------|-----------|-------------------|-----------|---------------|---------|---------|---------|---------------|-------|-----|
| | | 31-Dec-25 | 30-Nov-25 | 31-Dec-25 | 18-Jan-26 | | | | | | | Posisi | Penc. | Gap |
| 1 | SME | 2,031 | 5,631 | 2,031 | 8,357 | ● 0,12% | ● 0,12% | ● 0,52% | 6,326 | 6,326 | 2,726 | | | |
| | Linkage | - | - | - | - | ● 0,00% | ● 0,00% | ● 0,00% | - | - | - | | | |
| | Local Champion | 231 | 3,813 | 231 | 6,509 | ● 0,03% | ● 0,03% | ● 0,93% | 6,278 | 6,278 | 2,696 | | | |
| | Value Chain | 1,800 | 1,819 | 1,800 | 1,848 | - | - | - | 48 | 48 | 30 | | | |
| 2 | MBG | 30,128 | 56,776 | 30,128 | 185,688 | ● 1,24% | ● 1,24% | ● 7,68% | 155,560 | 155,560 | 128,912 | | | |
| | KUR | 25,163 | 47,873 | 25,163 | 166,580 | ● 1,09% | ● 1,09% | ● 7,30% | 141,416 | 141,416 | 118,707 | | | |
| | Non KUR | 4,964 | 8,903 | 4,964 | 19,108 | ● 3,59% | ● 3,59% | ● 14,03% | 14,143 | 14,143 | 10,205 | | | |
| 3 | PWG | 5,230 | 126 | 5,230 | 81,548 | ● 0,24% | ● 0,24% | ● 3,53% | 76,318 | 76,318 | 81,422 | | | |
| | Cilem | 5,105 | - | 5,105 | 58,513 | ● 0,38% | ● 0,38% | ● 4,11% | 53,408 | 53,408 | 58,513 | | | |
| | Gadai | 125 | 191 | - | 125 | 23,035 | ● 0,01% | ● 0,01% | 2,2910 | 2,2910 | 2,2909 | | | |
| 4 | CFG | 171,412 | 221,829 | 171,412 | 465,365 | ● 1,31% | ● 1,31% | ● 3,58% | 293,953 | 293,953 | 243,536 | | | |
| | CF 1 | 105,330 | 125,523 | 105,330 | 239,698 | ● 4,65% | ● 4,65% | ● 7,81% | 62,421 | 62,421 | 45,953 | | | |
| | Total Griya | 92,487 | 108,955 | 92,487 | 154,908 | ● 4,65% | ● 4,65% | ● 7,81% | 71,947 | 71,947 | 68,223 | | | |
| | Oto | 12,843 | 16,567 | 12,843 | 84,790 | ● 2,12% | ● 2,12% | ● 14,06% | 14,165 | 14,165 | 114,176 | | | |
| | CF 2 | 66,082 | 96,306 | 66,082 | 225,667 | ● 0,63% | ● 0,63% | ● 2,16% | 159,585 | 159,585 | 129,361 | | | |
| | Mitraguna & Others | 61,502 | 88,979 | 61,502 | 203,166 | ● 0,70% | ● 0,70% | ● 2,30% | 141,665 | 141,665 | 114,188 | | | |
| | Pensiuni | 4,581 | 7,328 | - | 4,581 | 22,501 | ● 0,28% | ● 0,28% | ● 1,40% | 17,920 | 17,920 | 15,173 | | |
| | Total Pembiayaan | 370,973 | 380,871 | 370,973 | 382,884 | ● 1,92% | ● 1,92% | ● 1,98% | 11,910 | 11,910 | 2,013 | | | |

Kualitas Pembiayaan (NPF)

| No. | Segmen/Produk | Posisi | | | | MtD (1-18 Dec'25) | % Relatif | Net (UG) & DG | MtD | YtD | MtM | Target Jan'26 | | |
|-----|---------------|-----------|-----------|-----------|-----------|-------------------|-----------|---------------|-------|-------|-------|---------------|-------|-----|
| | | 31-Dec-25 | 30-Nov-25 | 31-Dec-25 | 18-Jan-26 | | | | | | | Posisi | Penc. | Gap |
| 1 | SME | 67,360 | 67,841 | 67,360 | 67,457 | ● 4,12% | ● 4,12% | ● 4,24% | 97 | 97 | (384) | | | |
| | Linkage | 15,087 | 15,087 | 15,087 | 15,087 | ● 1,39% | ● 1,39% | ● 1,52% | 2,707 | 2,707 | 2,487 | | | |
| | Non-Linkage | 52,273 | 52,754 | 52,273 | 52,371 | ● 7,06% | ● 7,06% | | | | | | | |

AREA BATAM

Pilih Area

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Kinerja Pendanaan

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

Kinerja ISE

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

Kinerja Pembiayaan

| No. | Segmen/Produk | Posisi | | | Pencairan (1-18 Dec'25) | Pencairan (1-18 Jan'26) | Pencairan MtM | MtD (1-18 Dec'25) | Growth (1-18 Jan'26) | | Run Off Jan'26 | Target Jan'26 | | |
|-----|-------------------------|------------------|------------------|------------------|-------------------------|-------------------------|---------------|-------------------|----------------------|--------------|----------------|---------------|-------|-----|
| | | 31-Dec-25 | 31-Dec-25 | 18-Jan-26 | | | | | MtD | YtD | | Posisi | Penc. | Gap |
| 1 | SME | 122.460 | 122.460 | 115.141 | 140 | - | -140 | -4.288 | -7.319 | -7.319 | 7.319 | | | |
| | Linkage | 25.627 | 25.627 | 25.091 | 140 | - | (140) | -310 | -536 | -536 | 536 | | | |
| | Non-Linkage | 96.833 | 96.833 | 90.050 | - | - | 0 | -3.978 | -6.783 | -6.783 | 6.783 | | | |
| | • Local Champion | 66.030 | 66.030 | 65.015 | - | - | 0 | -565 | -1.015 | -1.015 | 1.015 | | | |
| | • Value Chain | 30.803 | 30.803 | 25.035 | - | - | - | -3.413 | -5.768 | -5.768 | 5.768 | | | |
| 2 | MBG | 328.812 | 328.812 | 328.932 | 7.510 | 4.355 | -3.155 | 3.045 | 120 | 120 | 4.235 | | | |
| | KUR | 310.526 | 310.526 | 310.798 | 7.485 | 4.305 | -3.180 | 3.962 | 272 | 272 | 4.033 | | | |
| | Non KUR | 18.286 | 18.286 | 18.133 | 25 | 50 | 25 | -917 | -153 | -153 | 203 | | | |
| 3 | PWG | 344.300 | 344.300 | 360.775 | 33.552 | 47.144 | 13.592 | 20.569 | 16.475 | 16.475 | 30.669 | | | |
| | Cilem | 233.448 | 233.448 | 246.689 | 17.580 | 21.639 | 4.058 | 14.782 | 13.240 | 13.240 | 8.398 | | | |
| | Gadai | 110.851 | 110.851 | 114.086 | 15.972 | 25.505 | 9.533 | 5.787 | 3.235 | 3.235 | 22.270 | | | |
| 4 | CFG | 1.982.640 | 1.982.640 | 1.977.427 | 35.118 | 15.902 | -19.216 | 16.595 | -5.213 | -5.213 | 21.115 | | | |
| | CF 1 | 533.103 | 533.103 | 530.919 | 12.814 | 1.833 | -10.981 | 1.500 | -2.184 | -2.184 | 4.017 | | | |
| | Total Griya | 446.983 | 446.983 | 445.219 | 10.689 | 903 | -9.786 | 0 | -1.764 | -1.764 | 2.667 | | | |
| | • Total Non Program | 434.866 | 434.866 | 433.139 | 10.689 | 903 | -9.786 | 9.962 | -1.748 | -1.748 | 2.651 | | | |
| | • Program | 12.096 | 12.096 | 12.080 | - | - | 0 | 647 | -16 | -16 | 16 | | | |
| | Oto | 86.120 | 86.120 | 85.700 | 2.124 | 929 | -1.195 | 1.500 | -420 | -420 | 1.350 | | | |
| | CF 2 | 1.449.537 | 1.449.537 | 1.446.508 | 22.304 | 14.069 | -8.235 | 15.095 | -3.029 | -3.029 | 17.098 | | | |
| | Mitraguna & Others | 1.349.817 | 1.349.817 | 1.347.623 | 21.563 | 14.014 | -7.549 | 14.081 | -2.193 | -2.193 | 16.207 | | | |
| | Pensiun | 99.720 | 99.720 | 98.885 | 741 | 55 | -686 | 1.014 | -835 | -835 | 890 | | | |
| | Total Pembiayaan | 2.778.212 | 2.778.212 | 2.782.274 | 76.320 | 67.401 | -8.919 | 35.921 | 4.062 | 4.062 | 63.338 | | | |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk | Posisi | | | MtD (1-18 Dec'25) | % Relatif | | | MtD | YtD | MtM | Target Jan'26 | | |
|-----|-------------------------|---------------|---------------|---------------|-------------------|--------------|--------------|--------------|--------------|--------------|--------------|----------------|-------|-----|
| | | 31-Dec-25 | 30-Nov-25 | 31-Dec-25 | | 31-Dec-25 | 31-Dec-25 | 18-Jan-26 | | | | % | Penc. | Gap |
| 1 | SME | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | | |
| | Linkage | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | | |
| | Local Champion | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | | |
| | Value Chain | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | - | | |
| 2 | MBG | 5.224 | 5.224 | 5.224 | 32.818 | 1,59% | 1,59% | 1,59% | 9,98% | 27.594 | 27.594 | 27.594 | | |
| | KUR | 4.303 | 4.303 | 4.303 | 29.730 | 1,39% | 1,39% | 1,39% | 9,57% | 25.427 | 25.427 | 25.427 | | |
| | Non KUR | 921 | 921 | 921 | 3.088 | 5,04% | 5,04% | 5,04% | 17,03% | 2.167 | 2.167 | 2.167 | | |
| 3 | PWG | 484 | 484 | 484 | 13.998 | 0,14% | 0,14% | 0,14% | 3,88% | 13.514 | 13.514 | 13.514 | | |
| | Cilem | 484 | 484 | 484 | 9.771 | 0,21% | 0,21% | 0,21% | 3,96% | 9.287 | 9.287 | 9.287 | | |
| | Gadai | - | - | - | 4.227 | 0,00% | 0,00% | 0,00% | 3,71% | 4.227 | 4.227 | 4.227 | | |
| 4 | CFG | 21.399 | 27.679 | 21.399 | 77.973 | 1,08% | 1,08% | 1,08% | 3,94% | 56.574 | 56.574 | 50.294 | | |
| | CF 1 | 9.043 | 12.737 | 9.043 | 27.376 | 1,70% | 1,70% | 1,70% | 5,16% | 18.333 | 18.333 | 14.639 | | |
| | Total Griya | 7.715 | 10.710 | 7.715 | 15.392 | 1,73% | 1,73% | 1,73% | 3,46% | 7.677 | 7.677 | 4.681 | | |
| | Oto | 1.328 | 2.026 | 1.328 | 11.984 | 1,54% | 1,54% | 1,54% | 13,98% | 10.657 | 10.657 | 9.958 | | |
| | CF 2 | 12.357 | 14.942 | 12.357 | 50.597 | 0,85% | 0,85% | 0,85% | 3,50% | 38.240 | 38.240 | 35.655 | | |
| | Mitraguna & Others | 12.357 | 14.431 | 12.357 | 49.006 | 0,92% | 0,92% | 0,92% | 3,64% | 36.649 | 36.649 | 34.575 | | |
| | Pensiun | - | 511 | - | 1.591 | 0,00% | 0,00% | 0,00% | 1,61% | 1.591 | 1.591 | 1.080 | | |
| | Total Pembiayaan | 28.513 | 33.182 | 28.513 | 30.546 | 1,03% | 1,03% | 1,03% | 1,10% | 2.033 | 2.033 | (2.636) | | |

Asset & Contribution Margin

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

AREA MEDAN KOTA

Pilih Area

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi | | | | MtD (1-18 Dec'25) | Growth (1-18 Jan'26) | | | | Target Jan'26 | | | |
|-----|---------------|------------------|------------------|------------------|------------------|-------------------|----------------------|------------------|---------------|------------------|---------------|--------|-------|-----|
| | | 31-Dec-25 | 31-Dec-25 | 17-Jan-26 | 18-Jan-26 | | DtD | MtD | %MtD | YTD | %YTD | Posisi | Penc. | Gap |
| 1 | Giro | 763.553 | 763.553 | 514.831 | 516.945 | 170.008 | 2.114 | (246.608) | -32,30% | (246.608) | -32,30% | | | |
| 2 | Tabungan | 2.589.059 | 2.589.059 | 2.532.551 | 2.526.808 | 39.263 | (5.744) | (62.251) | -2,40% | (62.251) | -2,40% | | | |
| 3 | Deposito | 2.920.634 | 2.920.634 | 2.931.898 | 2.931.889 | (81.223) | (9) | 11.256 | 0,39% | 11.256 | 0,39% | | | |
| | Total | 6.273.245 | 6.273.245 | 5.979.280 | 5.975.642 | 128.048 | (3.638) | (297.603) | -4,74% | (297.603) | -4,74% | | | |
| | CASA | 3.352.612 | 3.352.612 | 3.047.382 | 3.043.753 | 209.271 | (3.629) | (308.859) | -9,21% | (308.859) | -9,21% | | | |
| | FDR | 48,57% | 48,57% | 50,69% | 50,72% | | | | | | | | | |

Kinerja ISE

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

Kinerja Pembiayaan

| No. | Segmen/Produk | Posisi | | | Pencairan (1-18 Dec'25) | Pencairan (1-18 Jan'26) | Pencairan MtM | MtD (1-18 Dec'25) | Growth (1-18 Jan'26) | | Run Off Jan'26 | Target Jan'26 | | |
|-----|-------------------------|------------------|------------------|------------------|-------------------------|-------------------------|---------------|-------------------|----------------------|----------------|----------------|---------------|-------|-----|
| | | 31-Dec-25 | 31-Dec-25 | 18-Jan-26 | | | | | MtD | YTD | | Posisi | Penc. | Gap |
| 1 | SME | 209.850 | 209.850 | 183.192 | 3.500 | 100 | -3.400 | 2.468 | -26,658 | -26,658 | 26.758 | | | |
| | Linkage | 17.889 | 17.889 | 17.889 | - | - | - | -127 | -0 | -0 | 0 | | | |
| | Non-Linkage | 191.961 | 191.961 | 165.304 | 3.500 | 100 | -3.400 | 2.595 | -26,657 | -26,657 | 26.757 | | | |
| | • Local Champion | 181.667 | 181.667 | 155.106 | 3.500 | 100 | -3.400 | 1.541 | -26,561 | -26,561 | 26.661 | | | |
| | • Value Chain | 10.294 | 10.294 | 10.198 | - | - | - | 1.054 | -96 | -96 | 96 | | | |
| 2 | MBG | 198.935 | 198.935 | 197.132 | 1.450 | 468 | -982 | 4.200 | -1.803 | -1.803 | 2.271 | | | |
| | KUR | 188.785 | 188.785 | 187.501 | 1.350 | 468 | -882 | 3.747 | -1.284 | -1.284 | 1.752 | | | |
| | Non KUR | 10.150 | 10.150 | 9.631 | 100 | - | -100 | 453 | -519 | -519 | 519 | | | |
| 3 | PWG | 459.599 | 459.599 | 476.245 | 49.502 | 62.770 | 13.268 | 25.395 | 16.645 | 16.645 | 46.125 | | | |
| | Cilem | 248.801 | 248.801 | 263.271 | 17.961 | 20.308 | 2.347 | 14.413 | 14.470 | 14.470 | 5.838 | | | |
| | Gadai | 210.799 | 210.799 | 212.974 | 31.540 | 42.462 | 10.921 | 10.982 | 2.175 | 2.175 | 40.287 | | | |
| 4 | CFG | 2.178.496 | 2.178.496 | 2.174.034 | 33.301 | 16.655 | -16.646 | 24.944 | -4.462 | -4.462 | 21.117 | | | |
| | CF 1 | 387.334 | 387.334 | 386.293 | 3.897 | 1.023 | -2.874 | 191 | -1.042 | -1.042 | 2.064 | | | |
| | Total Griya | 317.524 | 317.524 | 317.117 | 3.033 | 1.000 | -2.033 | 0 | -408 | -408 | 1.408 | | | |
| | • Total Non Program | 313.027 | 313.027 | 312.628 | 2.873 | 1.000 | -1.873 | 4.811 | -399 | -399 | 1.399 | | | |
| | • Program | 4.498 | 4.498 | 4.489 | 160 | - | -160 | 139 | -8 | -8 | 8 | | | |
| | Oto | 69.810 | 69.810 | 69.176 | 864 | 23 | -842 | 191 | -634 | -634 | 657 | | | |
| | CF 2 | 1.791.161 | 1.791.161 | 1.787.741 | 29.404 | 15.632 | -13.772 | 24.752 | -3.420 | -3.420 | 19.052 | | | |
| | Mitraguna & Others | 1.591.167 | 1.591.167 | 1.588.019 | 25.977 | 14.037 | -11.940 | 21.455 | -3.148 | -3.148 | 17.185 | | | |
| | Pensiun | 199.995 | 199.995 | 199.722 | 3.427 | 1.595 | -1.832 | 3.297 | -272 | -272 | 1.867 | | | |
| | Total Pembiayaan | 3.046.880 | 3.046.880 | 3.030.602 | 87.753 | 79.992 | -7.760 | 57.006 | -16.277 | -16.277 | 96.270 | | | |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk | Posisi | | | | MtD (31-Dec-25) | MtD (31-Dec-25) | MtD (18-Jan-26) | Net (UG) & DG | | | Target Jan'26 | | |
|-----|-------------------------|---------------|---------------|---------------|---------------|-----------------|-----------------|-----------------|---------------|--------------|----------------|---------------|-------|-----|
| | | 31-Dec-25 | 30-Nov-25 | 31-Dec-25 | 18-Jan-26 | | | | MtD | YTD | MtM | % | Penc. | Gap |
| 1 | SME | - | 3.204 | - | 1.334 | 0,00% | 0,00% | 0,73% | 1.334 | 1.334 | (1.870) | | | |
| | Linkage | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| | Local Champion | - | 3.204 | - | 1.285 | 0,00% | 0,00% | 0,78% | 1.285 | 1.285 | (1.918) | | | |
| | Value Chain | - | - | - | 49 | 0,00% | 0,00% | 0,03% | 49 | 49 | 49 | | | |
| 2 | MBG | 3.329 | 3.329 | 3.329 | 17.776 | 1.67% | 1.67% | 9,02% | 14.447 | 14.447 | 14.447 | | | |
| | KUR | 3.176 | 3.176 | 3.176 | 17.107 | 1.68% | 1.68% | 9,12% | 13.931 | 13.931 | 13.931 | | | |
| | Non KUR | 153 | 153 | 153 | 669 | 1,51% | 1,51% | 6,95% | 516 | 516 | 516 | | | |
| 3 | PWG | 1.006 | 1.006 | 1.006 | 18.137 | 0,22% | 0,22% | 3,81% | 17.131 | 17.131 | 17.131 | | | |
| | Cilem | 1.006 | 1.006 | 1.006 | 12.491 | 0,40% | 0,40% | 4,74% | 11.486 | 11.486 | 11.486 | | | |
| | Gadai | - | - | - | 5.646 | 0,00% | 0,00% | 2,65% | 5.646 | 5.646 | 5.646 | | | |
| 4 | CFG | 19.246 | 26.975 | 19.246 | 56.465 | 0,88% | 0,88% | 2,60% | 37.219 | 37.219 | 29.490 | | | |
| | CF 1 | 11.417 | 13.772 | 11.417 | 28.547 | 2,95% | 2,95% | 7,39% | 17.130 | 17.130 | 14.775 | | | |
| | Total Griya | 10.491 | 11.815 | 10.491 | 23.219 | 3,30% | 3,30% | 7,32% | 12.728 | 12.728 | 11.405 | | | |
| | Oto | 927 | 1.957 | 927 | 5.328 | 1,33% | 1,33% | 7,70% | 4.401 | 4.401 | 3.371 | | | |
| | CF 2 | 7.828 | 13.204 | 7.828 | 27.918 | 0,44% | 0,44% | 1,56% | 20.090 | 20.090 | 14.714 | | | |
| | Mitraguna & Others | 7.229 | 11.970 | 7.229 | 26.227 | 0,45% | 0,45% | 1,65% | 18.998 | 18.998 | 14.257 | | | |
| | Pensiun | 599 | 1.234 | 599 | 690 | 0,03% | 0,03% | 0,35% | 306 | 306 | 95 | | | |
| | Total Pembiayaan | 32.000 | 33.703 | 32.000 | 31.712 | 1,05% | 1,05% | 1,05% | (288) | (288) | (1.990) | | | |

Asset & Contribution Margin

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

PHR & Payroll

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

Kinerja Pendanaan

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

Kinerja ISE

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

Kinerja Pembiayaan

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

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk | Posisi | | | | MtD (1-18 Dec'25) | % Relatif | | Net (UG) & DG | | MtM | Target Jan'26 | | | |
|-----|-------------------------|---------------|---------------|---------------|---------------|-------------------|--------------|--------------|---------------|--------------|--------------|---------------|---|-------|-----|
| | | 31-Dec-25 | 30-Nov-25 | 31-Dec-25 | 18-Jan-26 | | 31-Dec-25 | 31-Dec-25 | 18-Jan-26 | MtD | YtD | MtM | % | Penc. | Gap |
| 1 | SME | - | - | - | - | 4.012 | 0,00% | 0,00% | 3,77% | 4.012 | 4.012 | 4.012 | | | |
| | Linkage | - | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| | Local Champion | - | - | - | - | 2.213 | 0,00% | 0,00% | 2,79% | 2.213 | 2.213 | 2.213 | | | |
| | Value Chain | 1.800 | 1.819 | 1.800 | 1.800 | 2.500 | 2,50% | 2,50% | 2,43% | (0) | (0) | (19) | | | |
| 2 | MBG | 4.478 | 4.478 | 4.478 | 34.433 | 1.14% | 1,14% | 8,82% | 29.955 | 29.955 | 29.955 | | | | |
| | KUR | 3.828 | 3.828 | 3.828 | 29.607 | 1,04% | 1,04% | 8,12% | 25.780 | 25.780 | 25.780 | | | | |
| | Non KUR | 650 | 650 | 650 | 4.825 | 2,45% | 2,45% | 18,61% | 4.175 | 4.175 | 4.175 | | | | |
| 3 | PWG | 593 | 593 | 593 | 18.299 | 0,15% | 0,15% | 4,55% | 17.705 | 17.705 | 17.705 | | | | |
| | Cilem | 474 | 474 | 474 | 14.290 | 0,22% | 0,22% | 6,29% | 13.816 | 13.816 | 13.816 | | | | |
| | Gadai | 120 | 120 | 120 | 4.009 | 0,07% | 0,07% | 2,29% | 3.889 | 3.889 | 3.889 | | | | |
| 4 | CFG | 18.991 | 30.393 | 18.991 | 64.798 | 0,87% | 0,87% | 2,96% | 45.807 | 45.807 | 45.807 | | | | |
| | CF 1 | 12.478 | 16.284 | 12.478 | 30.209 | 4,36% | 4,36% | 10,55% | 17.731 | 17.731 | 17.731 | | | | |
| | Total Griya | 11.752 | 15.217 | 11.752 | 21.143 | 5,03% | 5,03% | 9,07% | 9.390 | 9.390 | 9.390 | | | | |
| | Oto | 726 | 1.066 | 726 | 9.066 | 1,38% | 1,38% | 17,03% | 8.341 | 8.341 | 8.341 | | | | |
| | CF 2 | 13.255 | 12.603 | 13.255 | 13.114 | 0,70% | 0,70% | 0,69% | 14.111 | 14.111 | 14.111 | | | | |
| | Mitraguna & Others | 12.362 | 11.647 | 12.362 | 12.345 | 0,76% | 0,76% | 0,76% | (17) | (17) | (17) | | | | |
| | Pensiun | 893 | 956 | 893 | 769 | 0,03% | 0,03% | 0,29% | (124) | (124) | (124) | | | | |
| | Total Pembiayaan | 50.271 | 49.786 | 50.271 | 52.076 | 1,64% | 1,64% | 1,69% | 1.805 | 1.805 | 1.805 | 2.290 | | | |

Asset & Contribution Margin

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

PHR & Payroll

| Kinerja | Posisi | | | Growth (Mtd) | Growth (YoY) |
|-------------|--------|--------|--------|--------------|--------------|
| | Dec-24 | Nov-25 | Dec-25 | | |
| PHR | 2.98 | 3.18 | 3.18 | 0,00 | 0,20 |
| CIF Payroll | 21.797 | 22.639 | 24.689 | 2.050 | 2.892 |



Kinerja Pendanaan

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

Kinerja ISE

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

Kinerja Pembiayaan

| No. | Segmen/Produk | Posisi | | | Pencairan (1-18 Dec'25) | Pencairan (1-18 Jan'26) | Pencairan MtM | MtD (1-18 Dec'25) | Growth (1-18 Jan'26) | | Run Off Jan'26 | Target Jan'26 | | |
|-----|-------------------------|------------------|------------------|------------------|-------------------------|-------------------------|----------------|-------------------|----------------------|----------------|----------------|---------------|-------|-----|
| | | 31-Dec-25 | 31-Dec-25 | 18-Jan-26 | | | | | MtD | YtD | | Posisi | Penc. | Gap |
| 1 | SME | 955.229 | 955.229 | 944.364 | 1.210 | 1.180 | -30 | -14.059 | -10,865 | -10,865 | 12.045 | | | |
| | Linkage | 715.312 | 715.312 | 715.312 | - | - | - | -5.052 | 0 | 0 | (0) | | | |
| | Non-Linkage | 239.917 | 239.917 | 229.052 | 1.210 | 1.180 | -30 | -9.007 | -10,865 | -10,865 | 12.045 | | | |
| | • Local Champion | 175.414 | 175.414 | 165.309 | - | 1.000 | 1.000 | -6.818 | -10,105 | -10,105 | 11.105 | | | |
| | • Value Chain | 64.503 | 64.503 | 63.743 | 1.210 | 180 | (1.030) | -2.189 | -760 | -760 | 940 | | | |
| 2 | MBG | 1.065.809 | 1.065.809 | 1.054.562 | 27.640 | 6.640 | -21.000 | 13.909 | -11,247 | -11,247 | 17.887 | | | |
| | KUR | 1.007.447 | 1.007.447 | 996.947 | 26.530 | 6.440 | -20.090 | 13.938 | -10,500 | -10,500 | 16.940 | | | |
| | Non KUR | 58.362 | 58.362 | 57.614 | 1.110 | 200 | -910 | -29 | -748 | -748 | 948 | | | |
| 3 | PWG | 580.990 | 580.990 | 610.595 | 64.555 | 82.016 | 17.461 | 42.409 | 29.605 | 29.605 | 52.411 | | | |
| | Cilem | 401.351 | 401.351 | 425.616 | 35.479 | 32.859 | -2.620 | 35.178 | 24.265 | 24.265 | 8.594 | | | |
| | Gadai | 179.639 | 179.639 | 184.979 | 29.076 | 49.156 | 20.080 | 7.231 | 5.340 | 5.340 | 43.816 | | | |
| 4 | CFG | 4.274.955 | 4.274.955 | 4.256.586 | 78.196 | 31.343 | -46.853 | 58.138 | -18.369 | -18.369 | 49.712 | | | |
| | CF 1 | 914.408 | 914.408 | 908.146 | 18.397 | 2.840 | -15.557 | 8.567 | -6.262 | -6.262 | 9.103 | | | |
| | Total Griya | 605.660 | 605.660 | 602.388 | 10.443 | 902 | -9.541 | 0 | -3.271 | -3.271 | 4.173 | | | |
| | • Total Non Program | 457.747 | 457.747 | 455.121 | 9.964 | 902 | -9.062 | 5.519 | -2.627 | -2.627 | 3.529 | | | |
| | • Program | 147.912 | 147.912 | 147.268 | 478 | - | -478 | -570 | -645 | -645 | 645 | | | |
| | Oto | 308.748 | 308.748 | 305.757 | 7.955 | 1.938 | -6.016 | 8.567 | -2.991 | -2.991 | 4.929 | | | |
| | CF 2 | 3.360.547 | 3.360.547 | 3.348.441 | 59.799 | 28.503 | -31.296 | 49.571 | -12.107 | -12.107 | 40.609 | | | |
| | Mitraguna & Others | 2.797.690 | 2.797.690 | 2.789.571 | 55.550 | 27.131 | -28.420 | 47.189 | -8.119 | -8.119 | 35.250 | | | |
| | Pensiun | 562.857 | 562.857 | 558.870 | 4.249 | 1.372 | -2.877 | 2.382 | -3.987 | -3.987 | 5.359 | | | |
| | Total Pembiayaan | 6.876.983 | 6.876.983 | 6.866.106 | 171.601 | 121.178 | -50.423 | 100.397 | -10.877 | -10.877 | 132.055 | | | |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk | Posisi | | | | | % Relatif | | | MtD | YtD | MtM | Target Jan'26 | | |
|-----|-------------------------|---------------|---------------|---------------|---------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|---------------|-------|-----|
| | | 31-Dec-25 | 30-Nov-25 | 31-Dec-25 | 18-Jan-26 | | 31-Dec-25 | 31-Dec-25 | 18-Jan-26 | | | | % | Penc. | Gap |
| 1 | SME | 145 | 149 | 145 | 145 | 886 | 0,02% | 0,02% | 0,09% | 741 | 741 | 737 | | | |
| | Linkage | - | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| | Local Champion | 145 | 149 | 145 | 145 | 886 | 0,06% | 0,06% | 0,39% | 741 | 741 | 737 | | | |
| | Value Chain | - | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| 2 | MBG | 11.401 | 11.401 | 11.401 | 66.346 | 1.07% | 1,07% | 1,07% | 6,29% | 54.945 | 54.945 | 54.945 | | | |
| | KUR | 8.946 | 8.946 | 8.946 | 58.715 | 0,89% | 0,89% | 0,89% | 5,89% | 49.769 | 49.769 | 49.769 | | | |
| | Non KUR | 2.456 | 2.456 | 2.456 | 7.632 | 4,21% | 4,21% | 4,21% | 13,25% | 5,176 | 5,176 | 5,176 | | | |
| 3 | PWG | 2.316 | 2.316 | 2.316 | 13.343 | 0,40% | 0,40% | 0,40% | 2,19% | 11.028 | 11.028 | 11.028 | | | |
| | Cilem | 2.310 | 2.310 | 2.310 | 10.097 | 0,58% | 0,58% | 0,58% | 2,37% | 7.787 | 7.787 | 7.787 | | | |
| | Gadai | 6 | 6 | 6 | 3.246 | 0,00% | 0,00% | 0,00% | 1,75% | 3.240 | 3.240 | 3.240 | | | |
| 4 | CFG | 53.253 | 65.976 | 53.253 | 153.193 | 1,25% | 1,25% | 1,25% | 3,60% | 99.940 | 99.940 | 87.217 | | | |
| | CF 1 | 31.353 | 37.416 | 31.353 | 83.830 | 3,43% | 3,43% | 3,43% | 9,23% | 52.477 | 52.477 | 46.414 | | | |
| | Total Griya | 22.990 | 28.365 | 22.990 | 35.148 | 3,80% | 3,80% | 3,80% | 5,83% | 12.157 | 12.157 | 6.783 | | | |
| | Oto | 8.363 | 9.051 | 8.363 | 48.683 | 2,71% | 2,71% | 2,71% | 15,92% | 40.320 | 40.320 | 39.632 | | | |
| | CF 2 | 21.900 | 28.560 | 21.900 | 69.363 | 0,65% | 0,65% | 0,65% | 2,07% | 47.462 | 47.462 | 40.803 | | | |
| | Mitraguna & Others | 20.262 | 26.523 | 20.262 | 58.832 | 0,72% | 0,72% | 0,72% | 2,11% | 38.570 | 38.570 | 32.309 | | | |
| | Pensiun | 1.638 | 2.037 | 1.638 | 10.531 | 0,29% | 0,29% | 0,29% | 1,88% | 8.892 | 8.892 | 8.494 | | | |
| | Total Pembiayaan | 88.360 | 89.996 | 88.360 | 93.397 | 1,28% | 1,28% | 1,28% | 1,36% | 5.037 | 5.037 | 3.401 | | | |

Asset & Contribution Margin

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

PHR & Payroll

| Kinerja | Posisi | | | Growth (Mtd) | Growth (YoY) |
|-------------|--------|--------|--------|--------------|--------------|
| | Dec-24 | Nov-25 | Dec-25 | | |
| PHR | 3,01 | 3,39 | 3,40 | 0,01 | 0,40 |
| CIF Payroll | 35.571 | 36.895 | 41.693 | 4,798 | 6.122 |

AREA PEMATANGSIANTAR

Pilih Area

Kinerja Pendanaan

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

Kinerja ISE

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

Kinerja Pembiayaan

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

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk | Posisi | | | MtD (1-18 Dec'25) | MtD (1-18 Jan'26) | MtM | Net (UG) & DG | | | Target Jan'26 | |
|-----|-------------------------|---------------|---------------|---------------|-------------------|-------------------|--------------|---------------|----------------|----------------|---------------|--|
| | | 31-Dec-25 | 30-Nov-25 | 31-Dec-25 | | | | MtD | YtD | MtM | | |
| 1 | SME | 86 | 460 | 86 | 2.124 | 0,04% | 0,87% | 2.038 | 2.038 | 1.665 | | |
| | Linkage | - | - | - | - | 0,00% | 0,00% | - | - | - | | |
| | Local Champion | 86 | 460 | 86 | 2.124 | 0,06% | 1,59% | 2.038 | 2.038 | 1.665 | | |
| | Value Chain | - | - | - | - | 0,00% | 0,00% | - | - | - | | |
| 2 | MBG | 5.695 | 5.695 | 5.695 | 34.314 | 1,26% | 1,26% | 7,67% | 28.619 | 28.619 | 28.619 | |
| | KUR | 4.911 | 4.911 | 4.911 | 31.421 | 1,15% | 1,15% | 7,44% | 26.510 | 26.510 | 26.510 | |
| | Non KUR | 784 | 784 | 784 | 2.893 | 3,14% | 3,14% | 11,64% | 2.109 | 2.109 | 2.109 | |
| 3 | PWG | 832 | 832 | 832 | 17.772 | 0,19% | 0,19% | 3,85% | 16.940 | 16.940 | 16.940 | |
| | Cilem | 832 | 832 | 832 | 11.864 | 0,34% | 0,34% | 4,55% | 11.032 | 11.032 | 11.032 | |
| | Gadai | - | - | - | - | 0,00% | 0,00% | - | - | - | | |
| 4 | CFG | 58.523 | 70.806 | 58.523 | 112.936 | 2,42% | 2,42% | 4,67% | 54.413 | 54.413 | 42.130 | |
| | CF 1 | 41.039 | 45.314 | 41.039 | 69.736 | 8,65% | 8,65% | 14,71% | 28.697 | 28.697 | 24.422 | |
| | Total Griya | 39.539 | 42.848 | 39.539 | 60.007 | 10,25% | 10,25% | 15,59% | 20.468 | 20.468 | 17.159 | |
| | Oto | 1.500 | 2.467 | 1.500 | 9.729 | 1,70% | 1,70% | 10,91% | 8.229 | 8.229 | 7.262 | |
| | CF 2 | 17.484 | 25.491 | 17.484 | 43.200 | 0,90% | 0,90% | 2,22% | 25.716 | 25.716 | 17.709 | |
| | Mitraguna & Others | 16.143 | 23.560 | 16.143 | 38.407 | 1,10% | 1,10% | 2,62% | 22.264 | 22.264 | 14.847 | |
| | Pensiun | 1.341 | 1.931 | 1.341 | 3.481 | 0,28% | 0,28% | 1,00% | 3.452 | 3.452 | 2.862 | |
| | Total Pembiayaan | 65.136 | 77.793 | 65.136 | 167.147 | 1,83% | 1,83% | 4,68% | 102.011 | 102.011 | 89.354 | |

Kualitas Pembiayaan (NPF)

| No. | Segmen/Produk | Posisi | | | MtD (1-18 Dec'25) | MtD (1-18 Jan'26) | MtM | Net (UG) & DG | | | Target Jan'26 |
|-----|---------------|-----------|-----------|-----------|-------------------|-------------------|--------|---------------|-------|-------|---------------|
| | | 31-Dec-25 | 30-Nov-25 | 31-Dec-25 | | | | MtD | YtD | MtM | |
| 1 | SME | 32.671 | 33.041 | 32.671 | 32.750 | 13,36% | 13,36% | 13,43% | 79 | 79 | (291) |
| | Linkage | - | - | - | - | 0,00% | 0,00% | - | - | - | |
| | Non-Linkage | 32.671 | 33.041 | 32.671 | 32.750 | 24,34% | 24,34% | 24,52% | 79 | 79 | (291) |
| | Value Chain | - | - | - | - | 0,00% | 0,00% | - | - | - | |
| 2 | MBG | 10.175 | 8.754 | 10.175 | 10.726 | 2,26% | 2,26% | 2,40% | 550 | 550 | 1.972 |
| | KUR | 7.265 | 5.977 | 7.265 | 7.812 | 1,71% | 1,71% | 1,85% | 546 | 546 | 1.835 |
| | Non KUR | 2.910 | 2.777 | 2.910 | 2.914 | 11,66% | 11,66% | 11,73% | 4 | 4 | 137 |
| 3 | PWG | 8 | 184 | 8 | 8 | 0,00% | 0,00% | 0,00% | (0) | (0) | (176) |
| | Cilem | 8 | - | 8 | 8 | 0,00% | 0,00% | 0,00% | (0) | (0) | 8 |
| | Gadai | - | 184 | - | - | 0,00% | 0,00% | - | - | - | (184) |
| 4 | CFG | 128.976 | 132.225 | 128.976 | 131.669 | 5,33% | 5,33% | 5,45% | 2.693 | 2.693 | (556) |
| | CF 1 | 90.968 | | | | | | | | | |