

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-31	Growth (1-31 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	30-Jan-26	31-Jan-26	Dec'25	DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	2.542.683	2.542.683	2.484.603	2.495.427	94.910	10.823	(47.256)	-1.86%	(47.256)	-1.86%	2.606.320	95,75%	(110.893)
2	Tabungan	14.323.005	14.323.005	13.784.028	13.855.728	513.874	71.701	(467.277)	-3,26%	(467.277)	-3,26%	14.323.005	96,74%	(467.277)
3	Deposito	6.886.586	6.886.586	6.754.245	6.731.732	(375.164)	(22.513)	(154.854)	-2,25%	(154.854)	-2,25%	6.937.342	97,04%	(205.610)
	Total	23.752.274	23.752.274	23.022.876	23.082.887	233.620	60.011	(669.387)	-2,82%	(669.387)	-2,82%	23.866.667	96,72%	(783.780)
	CASA	16.865.688	16.865.688	16.268.631	16.351.155	608.783	82.524	(514.533)	-3,05%	(514.533)	-3,05%	16.929.325	96,58%	(578.170)
	(%) CASA	71,01%	71,01%	70,66%	70,84%									
	FDR	81,34%	81,34%	85,52%	85,30%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-31 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	30-Jan-26	31-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	704.562	704.562	732.184	731.491		(693)	26.929	3,82%	26.929	3,82%			
2	Giro ISE	189.207	189.207	210.649	208.824		(1.825)	19.617	10,37%	19.617	10,37%			
3	Tabungan ISE	450.848	450.848	455.226	456.357		1.132	5.509	1,22%	5.509	1,22%			
4	Deposito ISE	64.507	64.507	66.309	66.309		0	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 (1-31 Dec'25)	Pencairan (1-31 Jan'26)	Pencairan MtM	MtD (1-31 Dec'25)	Growth (1-31 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	31-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	1.636.453	1.636.453	1.628.847	26.390	75.195	48.805	-10.155	-7.606	-7.606	82.801	1.644.463	99,05%	(15.616)
	Linkage	896.187	896.187	894.697	3.248	14.683	11.435	-3.319	-1.490	-1.490	16.173	900.487	99,36%	(5.790)
	Non-Linkage	740.266	740.266	734.150	23.142	60.512	37.370	-6.836	-6.116	-6.116	66.628	743.976	98,68%	(9.826)
	• Local Champion	629.444	629.444	636.495	17.662	59.387	41.725	-4.437	7.051	7.051	52.336	633.004	100,55%	
	• Value Chain	110.822	110.822	97.655	5.480	1.125	(4.355)	-2.399	-13.167	-13.167	14.292	110.972	88,00%	(13.317)
2	MBG	2.437.397	2.437.397	2.438.330	116.416	90.521	-25.895	31.310	933	933	89.588	2.455.387	99,31%	(17.057)
	KUR	2.299.108	2.299.108	2.303.655	112.085	88.835	-23.250	31.224	4.547	4.547	84.288	2.312.744	99,61%	(9.088)
	Non KUR	138.289	138.289	134.675	4.331	1.686	-2.645	86	-3.614	-3.614	5.300	142.643	94,41%	(7.968)
3	PWG	2.203.786	2.203.786	2.498.115	448.824	782.433	333.609	127.454	294.329	294.329	488.103	2.299.528	108,64%	198.587
	Cilem	1.340.037	1.340.037	1.535.278	175.316	291.058	115.741	97.350	195.241	195.241	95.817	1.405.660	109,22%	129.618
	Gadai	863.749	863.749	962.837	273.507	491.375	217.867	30.104	99.088	99.088	392.287	893.868	107,72%	68.970
4	CFG	13.043.554	13.043.554	13.124.808	428.773	331.428	-97.345	178.983	81.254	81.254	250.174	13.188.838	99,51%	(64.029)
	CF 1	2.595.513	2.595.513	2.598.047	80.431	45.143	-35.287	34.350	2.534	2.534	42.609	2.621.369	99,11%	(23.322)
	Total Griya	1.989.730	1.989.730	1.987.570	43.303	22.721	-20.582	16.347	-2.161	-2.161	24.882	1.999.707	99,39%	(12.137)
	• Total Non Program	1.421.315	1.421.315	1.422.256	41.223	21.788	-19.435	21.179	941	941	20.847			
	• Program	568.415	568.415	565.314	2.079	933	-1.146	-4.832	-3.101	-3.101	4.034			
	Oto	605.783	605.783	610.477	37.128	22.422	-14.706	18.003	4.694	4.694	17.728	621.662	98,20%	(11.184)
	CF 2	10.448.041	10.448.041	10.526.761	348.342	286.285	-62.057	144.633	78.720	78.720	207.565	10.567.469	99,61%	(40.707)
	Mitraguna & Others	8.831.925	8.831.925	8.909.839	317.895	263.377	-54.518	133.065	77.914	77.914	185.464	8.932.085	99,75%	(22.246)
	Pensiun	1.616.116	1.616.116	1.616.922	30.447	22.907	-7.540	11.568	806	806	22.101	1.635.383	98,87%	(18.461)
	Total Pembiayaan	19.321.191	19.321.191	19.690.101	1.020.403	1.279.577	259.174	327.592	368.911	368.911	910.666	19.588.215	100,52%	101.886

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	31-Jan-26	31-Dec-25	31-Dec-25	31-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	2.031	5.631	2.031	2.507	0,12%	0,12%	0,15%	476	476	(3.124)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	231	3.813	231	727	0,03%	0,03%	0,10%	496	496	(3.086)			
	Value Chain	1.800	1.819	1.800	1.780				(20)	(20)	(38)			
2	MBG	30.128	56.776	30.128	37.569	1,24%	1,24%	1,54%	7.441	7.441	(19.207)			
	KUR	25.163	47.873	25.163	29.722	1,09%	1,09%	1,29%	4.559	4.559	(18.150)			
	Non KUR	4.964	8.903	4.964	7.846	3,59%	3,59%	5,83%	2.882	2.882	(1.057)			
3	PWG	5.230	126	5.230	10.541	0,24%	0,24%	0,42%	5.311	5.311	10.415			
	Cilem	5.105	-	5.105	10.471	0,38%	0,38%	0,68%	5.366	5.366	10.471			
	Gadai	125	126	125	70	0,01%	0,01%	0,01%	(55)	(55)	(56)			
4	CFG	171.412	221.829	171.412	223.533	1,31%	1,31%	1,70%	52.121	52.121	1.704			
	CF 1	105.330	125.523	105.330	123.947	4,06%	4,06%	4,77%	18.616	18.616	(1.576)			
	Total Griya	92.487	108.955	92.487	104.322	4,65%	4,65%	5,25%	11.835	11.835	(4.633)			
	Oto	12.843	16.567	12.843	19.625	2,12%	2,12%	3,21%	6.782	6.782	3.057			
	CF 2	66.082	96.306	66.082	99.586	0,63%	0,63%	0,95%	33.504	33.504	3.280			
	Mitraguna & Others	61.502	88.979	61.502	92.065	0,70%	0,70%	1,03%	30.563	30.563	3.086			
	Pensiun	4.581	7.328	4.581	7.522	0,28%	0,28%	0,47%	2.941	2.941	194			
	Total Pembiayaan	208.801	284.362	208.801	274.150	1,08%	1,08%	1,39%	65.348	65.348	(10.212)			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	31-Jan-26	31-Dec-25	31-Dec-25	31-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	67.360	67.841	67.360	58.001	4,12%	4,12%	3,56%	(9.359)	(9.359)	(9.839)			
	Linkage	15.087	15.087	15.087	5.785	1,68%	1,68%	0,65%	(9.302)	(9.302)	(9.302)			
	Non-Linkage	52.273	52.754	52.273	52.216	7,06%	7,06%	7,11%	(57)	(57)	(538)			
	Value Chain	-	-	-	-				-	-	-			
2	MBG	42.748	42.624	42.748	42.967	1,75%	1,75%	1,76%	219	219	343			
	KUR	31.921	32.141	31.921	32.174	1,39%	1,39%	1,40%	253	253	33			
	Non KUR	10.827	10.484	10.827	10.793	7,83%	7,83%	8,01%	(34)	(34)	309			
3	PWG	8	191	8	46	0,00%	0,00%	0,00%	39	39	144			
	Cilem	8	-	8	46	0,00%	0,00%	0,00%	39	39	46			
	Gadai	-	191	-	-	0,00%	0,00%	0,00%	-	-	(191)			
4	CFG	260.858	270.215	260.858	263.360	2,00%	2,00%	2,01%	2.502	2.502	(6.855)			
	CF 1	131.142	138.885	131.142	137.366	5,05%	5,05%	5,29%	6.224	6.224	(1.519)			
	Total Griya	123.192	131.421	123.192	129.899	6,19%	6,19%	6,54%	6.707	6.707	(1.522)			
	Oto	7.951	7.465	7.951	7.467	1,31%	1,31%	1,22%	(484)	(484)	2			
	CF 2	129.715	131.329	129.715	125.993	1,24%	1,24%	1,20%	(3.722)	(3.722)	(5.336)			
	Mitraguna & Others	122.179	125.206	122.179	119.318	1,38%	1,38%	1,34%	(2.860)	(2.860)	(5.888)			
	Pensiun	7.537	6.123	7.537	6.675	0,04%	0,04%	0,41%	(862)	(862)	552			
	Total Pembiayaan	370.973	380.871	370.973	364.374	1,92%	1,92%	1,85%	(6.599)	(6.599)	(16.496)			

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 (1-31 Dec'25)	Growth (1-31 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	30-Jan-26	31-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	308.694	308.694	393.718	394.251	(110.134)	533	85.557	27,72%	85.557	27,72%	318.801	123,67%	75.450
2	Tabungan	2.013.016	2.013.016	1.924.456	1.923.479	109.025	(977)	(89.537)	-4,45%	(89.537)	-4,45%	2.013.016	95,55%	(89.537)
3	Deposito	973.933	973.933	856.654	856.662	23.051	8	(117.271)	-12,04%	(117.271)	-12,04%	983.511	87,10%	(126.849)
Total		3.295.643	3.295.643	3.174.828	3.174.391	21.941	(437)	(121.251)	-3,68%	(121.251)	-3,68%	3.315.328	95,75%	(140.937)
CASA		2.321.710	2.321.710	2.318.174	2.317.729	(1.109)	(445)	(3.980)	-0,17%	(3.980)	-0,17%	2.331.817	99,40%	(14.088)
(% CASA		70,45%	70,45%	73,02%	73,01%									
FDR		84,30%	84,30%	89,25%	89,26%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-31 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	30-Jan-26	31-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	90.565	90.565	88.656	88.532		(124)	(2.033)	-2,25%	(2.033)	-2,25%			
2	Giro ISE	28.686	28.686	28.960	29.415		455	729	2,54%	729	2,54%			
3	Tabungan ISE	61.424	61.424	59.241	58.662		(579)	(2.762)	-4,50%	(2.762)	-4,50%			
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 (1-31 Dec'25)	Pencairan (1-31 Jan'26)	Pencairan MtM	MtD (1-31 Dec'25)	Growth (1-31 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	31-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	122.460	122.460	115.480	3.530	5.747	2.217	-4.288	-6.980	-6.980	12.727	123.514	93,50%	(8.034)
	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	89.174	2.960	4.000	1.040	-3.978	-7.659	-7.659	11.659	97.321	91,63%	(8.148)
	• Local Champion	66.030	66.030	67.849	2.960	4.000	1.040	-565	1.819	1.819	2.181	66.499	102,03%	
	• Value Chain	30.803	30.803	21.325	-	-	-	-3.413	-9.478	-9.478	9.478	30.823	69,19%	(9.498)
2	MBG	328.812	328.812	331.490	15.750	14.894	-856	3.045	2.678	2.678	12.216	331.703	99,94%	(213)
	KUR	310.526	310.526	313.840	15.725	14.844	-881	3.962	3.314	3.314	11.530	312.349	100,48%	
	Non KUR	18.286	18.286	17.649	25	50	25	-917	-637	-637	687	19.354	91,19%	(1.704)
3	PWG	344.300	344.300	392.477	62.513	114.805	52.292	20.569	48.177	48.177	66.629	356.049	110,23%	36.428
	Cilem	233.448	233.448	272.452	29.821	56.573	26.752	14.782	39.004	39.004	17.569	242.231	112,48%	30.221
	Gadai	110.851	110.851	120.024	32.692	58.233	25.540	5.787	9.173	9.173	49.060	113.817	105,45%	6.207
4	CFG	1.982.640	1.982.640	1.993.960	68.812	53.845	-14.967	16.595	11.320	11.320	42.525	2.006.944	99,35%	(12.984)
	CF 1	533.103	533.103	533.696	20.156	10.015	-10.141	1.500	593	593	9.423	537.405	99,31%	(3.709)
	Total Griya	446.983	446.983	447.720	15.937	7.484	-8.452	0	738	738	6.747	448.643	99,79%	(922)
	• Total Non Program	434.886	434.886	435.540	15.277	7.344	-7.932	9.962	653	653	6.691			
	• Program	12.096	12.096	12.181	660	140	-520	647	84	84	56			
	Oto	86.120	86.120	85.976	4.220	2.531	-1.688	1.500	-145	-145	2.676	88.763	96,86%	(2.787)
	CF 2	1.449.537	1.449.537	1.460.264	48.656	43.830	-4.826	15.095	10.727	10.727	33.103	1.469.539	99,37%	(9.275)
	Mitraguna & Others	1.349.817	1.349.817	1.359.968	45.350	42.104	-3.246	14.081	10.152	10.152	31.952	1.368.063	99,41%	(8.095)
	Pensiun	99.720	99.720	100.296	3.306	1.726	-1.580	1.014	576	576	1.150	101.476	98,84%	(1.180)
Total Pembiayaan		2.778.212	2.778.212	2.833.407	150.605	189.292	38.686	35.921	55.195	55.195	134.097	2.818.210	100,54%	15.197

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	31-Jan-26	31-Dec-25	31-Dec-25	31-Jan-26	MtD	YtD	MtM	%	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	6.364	1,59%	1,59%	1,92%	1.139	1.139	1.139			
	KUR	4.303	4.303	4.303	4.926	1,39%	1,39%	1,57%	623	623	623			
	Non KUR	921	921	921	1.438	5,04%	5,04%	8,15%	516	516	516			
3	PWG	484	484	484	1.773	0,14%	0,14%	0,45%	1.289	1.289	1.289			
	Cilem	484	484	484	1.773	0,21%	0,21%	0,65%	1.289	1.289	1.289			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	21.399	27.679	21.399	30.152	1,08%	1,08%	1,51%	8.753	8.753	2.473			
	CF 1	9.043	12.737	9.043	9.098	1,70%	1,70%	1,70%	56	56	(3.638)			
	Total Griya	7.715	10.710	7.715	7.042	1,73%	1,73%	1,57%	(673)	(673)	(3.669)			
	Oto	1.328	2.026	1.328	2.057	1,54%	1,54%	2,39%	729	729	30			
	CF 2	12.357	14.942	12.357	21.054	0,85%	0,85%	1,44%	8.697	8.697	6.112			
	Mitraguna & Others	12.357	14.431	12.357	20.409	0,92%	0,92%	1,50%	8.052	8.052	5.977			
	Pensiun	-	511	-	645	0,00%	0,00%	0,64%	645	645	134			
Total Pembiayaan		27.108	33.387	27.108	38.289	0,98%	0,98%	1,35%	11.182	11.182	4.902			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	31-Jan-26	31-Dec-25	31-Dec-25	31-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%	0,93%	0	0	0			
	Non-Linkage	1.500	1.500	1.500	1.500	1,55%	1,55%	1,68%	(0)	(0)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	3.803	5.129	3.803	4.187	1,16%	1,16%	1,26%	384	384	(941)			
	KUR	3.160	4.391	3.160	3.553	1,02%	1,02%	1,13%	393	393	(838)			
	Non KUR	643	737	643	634	3,52%	3,52%	3,59%	(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	21.655	1,16%	1,16%	1,09%	(1.310)	(1.310)	(4.654)			
	CF 1	4.913	5.093	4.913	4.704	0,92%	0,92%	0,88%	(210)	(210)	(389)			
	Total Griya	4.477	4.557	4.477	4.268	1,00%	1,00%	0,95%	(210)	(210)	(289)			
	Oto	436	536	436	436	0,51%	0,51%	0,51%	-	-	(100)			
	CF 2	18.052	21.216	18.052	16.951	1,25%	1,25%	1,16%	(1.101)	(1.101)	(4.265)			
	Mitraguna & Others	17.735	20.725	17.735	16.634	1,31%	1,31%	1,22%	(1.101)	(1.101)	(4.090)			
	Pensiun	317	491	317	317	0,01%	0,01%	0,32%	-	-	(174)			
Total Pembiayaan		28.513	33.182	28.513	27.586	1,03%	1,03%	0,97%	(926)	(926)	(5.595)			

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 (1-31 Dec'25	Growth (1-31 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	30-Jan-26	31-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	763.553	763.553	512.213	519.744	326.326	7.532	(243.808)	-31,93%	(243.808)	-31,93%	779.838	66,65%	(260.093)
2	Tabungan	2.589.059	2.589.059	2.520.622	2.527.878	178.731	7.256	(61.181)	-2,36%	(61.181)	-2,36%	2.589.059	97,64%	(61.181)
3	Deposito	2.920.634	2.920.634	2.810.921	2.810.932	(390.176)	10	(109.702)	-3,76%	(109.702)	-3,76%	2.936.052	95,74%	(125.120)
Total		6.273.245	6.273.245	5.843.756	5.858.554	114.880	14.798	(414.692)	-6,61%	(414.692)	-6,61%	6.304.948	92,92%	(446.395)
CASA		3.352.612	3.352.612	3.032.835	3.047.622	505.056	14.787	(304.989)	-9,10%	(304.989)	-9,10%	3.368.897	90,46%	(321.275)
(% CASA		53,44%	53,44%	51,90%	52,02%									
FDR		48,57%	48,57%	52,76%	52,62%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-31 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	30-Jan-26	31-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	106.796	106.796	119.542	119.461		(81)	12.665	11,86%	12.665	11,86%			
2	Giro ISE	18.995	18.995	23.022	22.797		(226)	3.802	20,01%	3.802	20,01%			
3	Tabungan ISE	68.468	68.468	76.886	77.030		144	8.562	12,50%	8.562	12,50%			
4	Deposito ISE	19.332	19.332	19.634	19.634		0	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 (1-31 Dec'25)	Pencairan (1-31 Jan'26)	Pencairan MtM	MtD (1-31 Dec'25	Growth (1-31 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	31-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	209.850	209.850	187.429	6.100	8.234	2.134	2.468	-22.421	-22.421	30.655	211.995	88,41%	(24.566)
	Linkage	17.889	17.889	17.759	-	-	-	-127	-130	-130	130	19.041	93,27%	(1.282)
	Non-Linkage	191.961	191.961	169.671	6.100	8.234	2.134	2.595	-22.290	-22.290	30.524	192.955	87,93%	(23.284)
	• Local Champion	181.667	181.667	159.620	5.100	8.234	3.134	1.541	-22.047	-22.047	30.281	182.620	87,41%	(23.000)
	• Value Chain	10.294	10.294	10.050	1.000	-	(1.000)	1.054	-244	-244	244	10.334	97,25%	(284)
2	MBG	198.935	198.935	201.418	10.175	9.158	-1.017	4.200	2.483	2.483	6.675	198.118	101,67%	3.300
	KUR	188.785	188.785	191.877	9.485	8.958	-527	3.747	3.093	3.093	5.865	189.874	101,06%	
	Non KUR	10.150	10.150	9.540	690	200	-490	453	-610	-610	810	8.244	115,72%	
3	PWG	459.599	459.599	501.866	96.391	149.619	53.228	25.395	42.266	42.266	107.353	480.684	104,41%	21.182
	Cilem	248.801	248.801	277.203	30.283	48.930	18.647	14.413	28.402	28.402	20.528	262.172	105,73%	15.031
	Gadai	210.799	210.799	224.663	66.109	100.689	34.581	10.982	13.864	13.864	86.825	218.511	102,82%	6.151
4	CFG	2.178.496	2.178.496	2.192.304	70.499	56.769	-13.730	24.944	13.808	13.808	42.960	2.206.489	99,36%	(14.185)
	CF 1	387.334	387.334	386.286	12.726	6.057	-6.669	191	-1.048	-1.048	7.105	393.160	98,25%	(6.874)
	Total Griya	317.524	317.524	317.360	10.076	5.062	-5.014	0	-165	-165	5.227	320.632	98,98%	(3.273)
	• Total Non Program	313.027	313.027	312.738	9.916	4.907	-5.009	4.811	-289	-289	5.196			
	• Program	4.498	4.498	4.621	160	155	-5	139	124	124	31			
	Oto	69.810	69.810	68.927	2.650	995	-1.655	191	-883	-883	1.878	72.528	95,03%	(3.601)
	CF 2	1.791.161	1.791.161	1.806.018	57.773	50.712	-7.061	24.752	14.856	14.856	35.856	1.813.328	99,60%	(7.311)
	Mitraguna & Others	1.591.167	1.591.167	1.605.174	52.324	47.396	-4.928	21.455	14.007	14.007	33.389	1.610.035	99,70%	(4.861)
	Pensiun	199.995	199.995	200.844	5.449	3.316	-2.133	3.297	849	849	2.467	203.293	98,80%	(2.449)
Total Pembiayaan		3.046.880	3.046.880	3.083.016	183.165	223.780	40.615	57.006	36.137	36.137	187.643	3.097.285	99,54%	(14.269)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	31-Jan-26	31-Dec-25	31-Dec-25	31-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	3.204	-	-	0,00%	0,00%	0,00%	-	-	(3.204)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	3.204	-	-	0,00%	0,00%	0,00%	-	-	(3.204)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	3.329	3.329	3.329	3.310	1,67%	1,67%	1,64%	(20)	(20)	(20)			
	KUR	3.176	3.176	3.176	3.102	1,68%	1,68%	1,62%	(74)	(74)	(74)			
	Non KUR	153	153	153	207	1,51%	1,51%	2,17%	54	54	54			
3	PWG	1.006	1.006	1.006	1.770	0,22%	0,22%	0,35%	765	765	765			
	Cilem	1.006	1.006	1.006	1.770	0,40%	0,40%	0,64%	765	765	765			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	19.246	26.975	19.246	19.960	0,88%	0,88%	0,91%	714	714	(7.015)			
	CF 1	11.417	13.772	11.417	8.531	2,95%	2,95%	2,21%	(2.887)	(2.887)	(5.241)			
	Total Griya	10.491	11.815	10.491	7.687	3,30%	3,30%	2,42%	(2.804)	(2.804)	(4.128)			
	Oto	927	1.957	927	844	1,33%	1,33%	1,22%	(83)	(83)	(1.113)			
	CF 2	7.828	13.204	7.828	11.430	0,44%	0,44%	0,63%	3.601	3.601	(1.774)			
	Mitraguna & Others	7.229	11.970	7.229	10.199	0,45%	0,45%	0,64%	2.969	2.969	(1.771)			
	Pensiun	599	1.234	599	1.231	0,30%	0,30%	0,61%	632	632	(3)			
Total Pembiayaan		23.581	34.514	23.581	25.040	0,77%	0,77%	0,81%	1.459	1.459	(9.474)			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	31-Jan-26	31-Dec-25	31-Dec-25	31-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	7.809	7.813	7.809	7.805	3,72%	3,72%	4,16%	(4)	(4)	(8)			
	Linkage	2	2	2	2	0,01%	0,01%	0,01%	(0)	(0)	-			
	Non-Linkage	7.807	7.811	7.807	7.803	4,07%	4,07%	4,60%	(4)	(4)	(8)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.779	1.811	1.779	1.701	0,89%	0,89%	0,84%	(77)	(77)	(110)			
	KUR	1.154	1.239	1.154	1.146	0,61%	0,61%	0,60%	(9)	(9)	(93)			
	Non KUR	625	572	625	556	6,15%	6,15%	5,83%	(69)	(69)	(17)			
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	26.974	1,03%	1,03%	1,23%	4.561	4.561	2.896			
	CF 1	4.912	5.995	4.912	9.051	1,27%	1,27%	2,34%	4.138	4.138	3.056			
	Total Griya	4.165	5.484	4.165	8.303	1,31%	1,31%	2,62%	4.138	4.138	2.819			
	Oto	748	511	748	748	1,07%	1,07%	1,09%	-	-	237			
	CF 2	17.500	18.084	17.500	17.923	0,98%	0,98%	0,99%	423	423	(160)			
	Mitraguna & Others	16.505	17.489	16.505	17.152	1,04%	1,04%	1,07%	647	647	(337)			
	Pensiun	995	594	995	771	0,03%	0,03%	0,38%	(224)	(224)	177			
Total Pembiayaan		32.000	33.703	32.000	36.480	1,05%	1,05%	1,18%	4.480	4.480	2.777			

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 (1-31 Dec'25	Growth (1-31 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	30-Jan-26	31-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	129.315	129.315	135.298	134.950	449	(347)	5.635	4,36%	5.635	4,36%	138.143	97,69%	(3.192)
2	Tabungan	2.141.195	2.141.195	2.084.409	2.086.151	160.456	1.741	(55.045)	-2,57%	(55.045)	-2,57%	2.141.195	97,43%	(55.045)
3	Deposito	745.402	745.402	824.577	824.173	(16.941)	(404)	78.771	10,57%	78.771	10,57%	757.006	108,87%	67.167
Total		3.015.912	3.015.912	3.044.284	3.045.274	143.964	990	29.362	0,97%	29.362	0,97%	3.036.344	100,29%	8.930
CASA		2.270.510	2.270.510	2.219.707	2.221.101	160.905	1.394	(49.409)	-2,18%	(49.409)	-2,18%	2.279.338	97,44%	(58.237)
(% CASA		75,28%	75,28%	72,91%	72,94%									
FDR		101,77%	101,77%	102,96%	102,93%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-31 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	30-Jan-26	31-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	86.071	86.071	95.862	95.662		(199)	9.592	11,14%	9.592	11,14%			
2	Giro ISE	18.582	18.582	24.582	24.711		129	6.129	32,98%	6.129	32,98%			
3	Tabungan ISE	57.822	57.822	60.112	59.784		(328)	1.962	3,39%	1.962	3,39%			
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 (1-31 Dec'25)	Pencairan (1-31 Jan'26)	Pencairan MtM	MtD (1-31 Dec'25	Growth (1-31 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	31-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	104.427	104.427	98.341	9.935	5.380	-4.555	4.516	-6.086	-6.086	11.465	105.681	93,05%	(7.340)
	Linkage	27.073	27.073	20.651	2.678	2.880	202	2.664	-6.422	-6.422	9.301	27.746	74,43%	(7.095)
	Non-Linkage	77.354	77.354	77.690	7.257	2.500	-4.757	1.852	336	336	2.164	77.935	99,69%	(245)
	• Local Champion	72.132	72.132	72.520	5.057	2.500	-2.557	-298	388	388	2.112	72.690	99,77%	(169)
	• Value Chain	5.222	5.222	5.170	2.200	-	(2.200)	2.150	-52	-52	52	5.246	98,56%	(75)
2	MBG	393.041	393.041	392.112	17.902	14.721	-3.181	4.198	-129	-129	14.850	394.545	99,59%	(1.633)
	KUR	366.506	366.506	367.606	17.257	14.571	-2.686	4.207	854	854	13.717	368.767	99,62%	(1.407)
	Non KUR	26.535	26.535	25.552	645	150	-495	-9	-983	-983	1.133	25.778	99,12%	(226)
3	PWG	382.996	382.996	431.570	79.610	144.479	64.869	26.064	48.574	48.574	95.906	402.049	107,34%	29.520
	Cilem	213.404	213.404	243.304	30.178	45.656	15.478	18.137	29.900	29.900	15.756	226.000	107,66%	17.304
	Gadai	169.592	169.592	188.265	49.432	98.823	49.391	7.926	18.673	18.673	80.150	176.049	106,94%	12.216
4	CFG	2.188.914	2.188.914	2.211.653	72.968	59.732	-13.236	31.375	22.739	22.739	36.993	2.211.847	99,99%	(195)
	CF 1	286.396	286.396	290.579	7.450	7.938	489	2.168	4.184	4.184	3.755	290.666	99,97%	(87)
	Total Griya	233.746	233.746	234.966	3.567	3.590	23	0	1.220	1.220	2.370	235.289	99,86%	(323)
	• Total Non Program	157.294	157.294	159.242	3.409	3.590	181	1.697	1.948	1.948	1.642			
	• Program	76.452	76.452	75.724	158	-	-158	-527	-728	-728	728			
	Oto	52.650	52.650	55.613	3.883	4.349	466	2.168	2.964	2.964	1.385	55.377	100,43%	236
	CF 2	1.902.518	1.902.518	1.921.074	65.519	51.794	-13.725	29.207	18.555	18.555	33.238	1.921.182	99,99%	(108)
	Mitraguna & Others	1.631.111	1.631.111	1.650.332	58.765	49.474	-9.291	25.473	19.221	19.221	30.252	1.645.014	100,32%	5.318
	Pensiun	271.408	271.408	270.742	6.754	2.320	-4.434	3.734	-666	-666	2.986	276.167	98,04%	(5.426)
Total Pembiayaan		3.069.378	3.069.378	3.134.476	180.416	224.312	43.896	66.153	65.098	65.098	159.214	3.114.123	100,65%	20.353

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	31-Jan-26	31-Dec-25	31-Dec-25	31-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	1.780	0,00%	0,00%	1,81%	1.780	1.780	1.780			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Value Chain	1.800	1.819	1.800	1.780	2,50%	2,50%	2,45%	(20)	(20)	(38)			
2	MBG	4.478	4.478	4.478	4.925	1,14%	1,14%	1,25%	447	447	447			
	KUR	3.828	3.828	3.828	4.031	1,04%	1,04%	1,10%	203	203	203			
	Non KUR	650	650	650	894	2,45%	2,45%	3,50%	244	244	244			
3	PWG	593	593	593	696	0,15%	0,15%	0,16%	103	103	103			
	Cilem	474	474	474	696	0,22%	0,22%	0,29%	222	222	222			
	Gadai	120	120	120	-	0,07%	0,07%	0,00%	(120)	(120)	(120)			
4	CFG	18.991	30.393	18.991	28.666	0,87%	0,87%	1,30%	9.675	9.675	(1.728)			
	CF 1	12.478	16.284	12.478	15.640	4,36%	4,36%	5,38%	3.162	3.162	(644)			
	Total Griya	11.752	15.217	11.752	14.643	5,03%	5,03%	6,23%	2.891	2.891	(574)			
	Oto	726	1.066	726	997	1,38%	1,38%	1,79%	271	271	(69)			
	CF 2	6.513	14.110	6.513	13.026	0,34%	0,34%	0,68%	6.513	6.513	(1.084)			
	Mitraguna & Others	5.511	12.494	5.511	11.210	0,34%	0,34%	0,68%	5.699	5.699	(1.284)			
	Pensiun	1.002	1.615	1.002	1.815	0,37%	0,37%	0,67%	813	813	200			
Total Pembiayaan		24.062	35.465	24.062	36.067	0,78%	0,78%	1,15%	12.005	12.005	602			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	31-Jan-26	31-Dec-25	31-Dec-25	31-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	23.984	24.090	23.984	14.673	22,97%	22,97%	14,92%	(9.311)	(9.311)	(9.416)			
	Linkage	14.841	14.841	14.841	5.539	54,82%	54,82%	26,82%	(9.302)	(9.302)	(9.302)			
	Non-Linkage	9.143	9.249	9.143	9.134	11,82%	11,82%	11,76%	(9)	(9)	(115)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	3.541	2.942	3.541	3.350	0,90%	0,90%	0,85%	(192)	(192)	408			
	KUR	1.861	1.463	1.861	1.791	0,51%	0,51%	0,49%	(70)	(70)	328			
	Non KUR	1.680	1.478	1.680	1.558	6,33%	6,33%	6,10%	(122)	(122)	80			
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	24.123	1,04%	1,04%	1,09%	1.378	1.378	1.368			
	CF 1	9.490	10.152	9.490	9.982	3,31%	3,31%	3,44%	491	491	(170)			
	Total Griya	8.777	9.438	8.777	9.269	3,76%	3,76%	3,94%	492	492	(169)			
	Oto	713	714	713	713	1,35%	1,35%	1,28%	(0)	(0)	(1)			
	CF 2	13.255	12.603	13.255	14.141	0,70%	0,70%	0,74%	886	886	1.538			
	Mitraguna & Others	12.362	11.647	12.362	13.413	0,76%	0,76%	0,81%	1.050	1.050	1.765			
	Pensiun	893	956	893	729	0,03%	0,03%	0,27%	(164)	(164)	(227)			
Total Pembiayaan		50.271	49.786	50.271	42.146	1,64%	1,64%	1,34%	(8.125)	(8.125)	(7.640)			

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 (1-31 Dec'25	Growth (1-31 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	30-Jan-26	31-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.306.271	1.306.271	1.384.657	1.389.040	(107.838)	4.383	82.769	6,34%	82.769	6,34%	1.328.008	104,60%	61.032
2	Tabungan	5.489.217	5.489.217	5.296.110	5.307.073	(15.901)	10.963	(182.144)	-3,32%	(182.144)	-3,32%	5.489.217	96,68%	(182.144)
3	Deposito	1.616.443	1.616.443	1.649.724	1.628.966	(10.773)	(20.758)	12.523	0,77%	12.523	0,77%	1.624.927	100,25%	4.039
Total		8.411.932	8.411.932	8.330.491	8.325.079	(134.512)	(5.412)	(86.853)	-1,03%	(86.853)	-1,03%	8.442.153	98,61%	(117.074)
CASA		6.795.488	6.795.488	6.680.767	6.696.113	(123.739)	15.346	(99.376)	-1,46%	(99.376)	-1,46%	6.817.225	98,22%	(121.113)
(% CASA		80,78%	80,78%	80,20%	80,43%									
FDR		81,75%	81,75%	83,58%	83,63%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-31 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	30-Jan-26	31-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	378.652	378.652	389.381	388.912		(469)	10.260	2,71%	10.260	2,71%			
2	Giro ISE	119.292	119.292	129.766	128.732		(1.034)	9.440	7,91%	9.440	7,91%			
3	Tabungan ISE	228.526	228.526	228.781	229.346		565	820	0,36%	820	0,36%			
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 (1-31 Dec'25)	Pencairan (1-31 Jan'26)	Pencairan MtM	MtD (1-31 Dec'25	Growth (1-31 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	31-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	955.229	955.229	945.998	2.280	12.422	10.142	-14.059	-9.231	-9.231	21.652	957.716	98,78%	(11.718)
	Linkage	715.312	715.312	720.209	-	10.057	10.057	-5.052	4.897	4.897	5.159	716.647	100,50%	
	Non-Linkage	239.917	239.917	225.789	2.280	2.365	85	-9.007	-14.128	-14.128	16.493	241.069	93,66%	(15.280)
	• Local Champion	175.414	175.414	164.679	-	1.240	1.240	-6.818	-10.735	-10.735	11.975	176.520	93,29%	(11.841)
	• Value Chain	64.503	64.503	61.110	2.280	1.125	(1.155)	-2.189	-3.393	-3.393	4.518	64.550	94,67%	(3.439)
2	MBG	1.065.809	1.065.809	1.061.517	52.458	35.338	-17.120	13.909	-4.292	-4.292	39.630	1.074.791	98,76%	(13.274)
	KUR	1.007.447	1.007.447	1.004.125	50.617	34.237	-16.380	13.938	-3.322	-3.322	37.559	1.013.359	99,09%	(9.235)
	Non KUR	58.362	58.362	57.392	1.841	1.101	-740	-29	-970	-970	2.071	61.431	93,43%	(4.039)
3	PWG	580.990	580.990	662.704	111.300	190.588	79.288	42.409	81.714	81.714	108.874	610.368	108,57%	52.336
	Cilem	401.351	401.351	460.606	56.737	85.404	28.666	35.178	59.256	59.256	26.148	422.492	109,02%	38.115
	Gadai	179.639	179.639	202.097	54.563	105.184	50.621	7.231	22.458	22.458	82.726	187.876	107,57%	14.221
4	CFG	4.274.955	4.274.955	4.292.356	150.979	108.215	-42.764	58.138	17.401	17.401	90.814	4.330.044	99,13%	(37.687)
	CF 1	914.408	914.408	910.554	31.892	13.880	-18.012	8.567	-3.854	-3.854	17.734	923.115	98,64%	(12.561)
	Total Griya	605.660	605.660	602.723	13.041	4.732	-8.309	0	-2.937	-2.937	7.669	609.020	98,97%	(6.297)
	• Total Non Program	457.747	457.747	456.190	12.402	4.732	-7.670	5.519	-1.557	-1.557	6.289			
	• Program	147.912	147.912	146.533	639	-	-639	-570	-1.380	-1.380	1.380			
	Oto	308.748	308.748	307.832	18.852	9.148	-9.703	8.567	-917	-917	10.065	314.095	98,01%	(6.264)
	CF 2	3.360.547	3.360.547	3.381.802	119.087	94.335	-24.752	49.571	21.255	21.255	73.080	3.406.929	99,26%	(25.127)
	Mitraguna & Others	2.797.690	2.797.690	2.818.123	110.170	85.479	-24.691	47.189	20.432	20.432	65.047	2.837.584	99,31%	(19.461)
	Pensiun	562.857	562.857	563.680	8.917	8.856	-61	2.382	823	823	8.033	569.345	99,00%	(5.666)
Total Pembiayaan		6.876.983	6.876.983	6.962.575	317.017	346.562	29.545	100.397	85.592	85.592	260.970	6.972.918	99,85%	(10.343)

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	31-Jan-26	31-Dec-25	31-Dec-25	31-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	145	149	145	127	0,02%	0,02%	0,01%	(18)	(18)	(22)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	145	149	145	127	0,06%	0,06%	0,06%	(18)	(18)	(22)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	11.401	11.401	11.401	15.990	1,07%	1,07%	1,51%	4.589	4.589	4.589			
	KUR	8.946	8.946	8.946	12.078	0,89%	0,89%	1,20%	3.133	3.133	3.133			
	Non KUR	2.456	2.456	2.456	3.912	4,21%	4,21%	6,82%	1.457	1.457	1.457			
3	PWG	2.316	2.316	2.316	5.063	0,40%	0,40%	0,76%	2.747	2.747	2.747			
	Cilem	2.310	2.310	2.310	4.993	0,58%	0,58%	1,08%	2.683	2.683	2.683			
	Gadai	6	6	6	70	0,00%	0,00%	0,03%	64	64	64			
4	CFG	53.253	65.976	53.253	69.939	1,25%	1,25%	1,63%	16.685	16.685	3.963			
	CF 1	31.353	37.416	31.353	41.621	3,43%	3,43%	4,57%	10.268	10.268	4.205			
	Total Griya	22.990	28.365	22.990	28.568	3,80%	3,80%	4,74%	5.578	5.578	203			
	Oto	8.363	9.051	8.363	13.052	2,71%	2,71%	4,24%	4.690	4.690	4.001			
	CF 2	21.900	28.560	21.900	28.318	0,65%	0,65%	0,84%	6.418	6.418	(242)			
	Mitraguna & Others	20.262	26.523	20.262	25.765	0,72%	0,72%	0,91%	5.503	5.503	(758)			
	Pensiun	1.638	2.037	1.638	2.553	0,29%	0,29%	0,45%	915	915	516			
Total Pembiayaan		67.115	79.841	67.115	91.119	0,98%	0,98%	1,31%	24.004	24.004	11.277			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	31-Jan-26	31-Dec-25	31-Dec-25	31-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%	0,52%	19	19	18			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	23.449	23.989	23.449	24.017	2,20%	2,20%	2,26%	568	568	28			
	KUR	18.480	19.071	18.480	18.821	1,83%	1,83%	1,87%	340	340	(250)			
	Non KUR	4.969	4.918	4.969	5.197	8,51%	8,51%	9,05%	228	228	279			
3	PWG	-	7	-	18	0,00%	0,00%	0,00%	18	18	11			
	Cilem	-	-	-	18	0,00%	0,00%	0,00%	18	18	18			
	Gadai	-	7	-	-	0,00%	0,00%	0,00%	-	-	(7)			
4	CFG	63.759	64.848	63.759	60.976	1,49%	1,49%	1,42%	(2.782)	(2.782)	(3.871)			
	CF 1	20.859	23.133	20.859	20.757	2,28%	2,28%	2,28%	(101)	(101)	(2.376)			
	Total Griya	16.535	19.164	16.535	16.926	2,73%	2,73%	2,81%	392	392	(2.237)			
	Oto	4.324	3.970	4.324	3.831	1,40%	1,40%	1,24%	(493)	(493)	(139)			
	CF 2	42.900	41.714	42.900	40.219	1,28%	1,28%	1,19%	(2.681)	(2.681)	(1.495)			
	Mitraguna & Others	41.050	40.668	41.050	39.188	1,47%	1,47%	1,39%	(1.861)	(1.861)	(1.479)			
	Pensiun	1.851	1.047	1.851	1.031	0,03%	0,03%	0,18%	(820)	(820)	(16)			
Total Pembiayaan		88.360	89.996	88.360	86.182	1,28%	1,28%	1,24%	(2.178)	(2.178)	(3.814)			

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 (1-31 Dec'25	Growth (1-31 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	30-Jan-26	31-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	34.851	34.851	58.718	57.442	(13.892)	(1.277)	22.591	64,82%	22.591	64,82%	41.530	138,31%	15.911
2	Tabungan	2.090.518	2.090.518	1.958.430	2.011.148	81.563	52.719	(79.369)	-3,80%	(79.369)	-3,80%	2.090.518	96,20%	(79.369)
3	Deposito	630.174	630.174	612.368	610.999	19.676	(1.369)	(19.175)	-3,04%	(19.175)	-3,04%	635.846	96,09%	(24.847)
Total		2.755.543	2.755.543	2.629.516	2.679.589	87.347	50.073	(75.954)	-2,76%	(75.954)	-2,76%	2.767.894	96,81%	(88.305)
CASA		2.125.368	2.125.368	2.017.148	2.068.590	67.671	51.442	(56.778)	-2,67%	(56.778)	-2,67%	2.132.048	97,02%	(63.458)
(% CASA		77,13%	77,13%	76,71%	77,20%									
FDR		128,82%	128,82%	139,82%	137,21%									

Kinerja ISE

No.	Segmen/Produk	Posisi				DtD	Growth (1-31 Jan'26)				Target Jan'26		
		31-Dec-25	31-Dec-25	30-Jan-26	31-Jan-26		MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	42.479	42.479	38.744	38.924	180	(3.554)	-8,37%	(3.554)	-8,37%			
2	Giro ISE	3.651	3.651	4.320	3.170	(1.150)	(482)	-13,19%	(482)	-13,19%			
3	Tabungan ISE	34.609	34.609	30.206	31.536	1.330	(3.073)	-8,88%	(3.073)	-8,88%			
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 (1-31 Dec'25)	Pencairan (1-31 Jan'26)	Pencairan MtM	MtD (1-31 Dec'25	Growth (1-31 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	31-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	244.487	244.487	281.598	4.545	43.413	38.868	1.207	37.111	37.111	6.302	245.556	114,68%	(5.237)
	Linkage	110.286	110.286	109.771	-	-	-	-495	-515	-515	515	110.860	99,02%	(1.089)
	Non-Linkage	134.201	134.201	171.827	4.545	43.413	38.868	1.702	37.626	37.626	5.787	134.696	127,57%	
	• Local Champion	134.201	134.201	171.827	4.545	43.413	38.868	1.702	37.626	37.626	5.787	134.676	127,59%	
	• Value Chain	-	-	-	-	-	-	0	0	0	0	20		(20)
2	MBG	450.800	450.800	450.993	20.131	16.410	-3.721	5.959	193	193	16.217	456.230	98,85%	(5.237)
	KUR	425.845	425.845	426.453	19.001	16.225	-2.776	5.371	608	608	15.617	428.394	99,55%	(1.942)
	Non KUR	24.956	24.956	24.541	1.130	185	-945	589	-415	-415	600	27.836	88,16%	(3.295)
3	PWG	435.901	435.901	509.500	99.009	182.941	83.932	13.018	73.599	73.599	109.342	450.379	113,13%	59.121
	Cilem	243.033	243.033	281.712	28.298	54.496	26.198	14.840	38.679	38.679	15.816	252.765	111,45%	28.947
	Gadai	192.868	192.868	227.788	70.711	128.445	57.734	-1.823	34.920	34.920	93.525	197.614	115,27%	30.174
4	CFG	2.418.549	2.418.549	2.434.535	65.514	52.867	-12.647	31.585	15.986	15.986	36.881	2.433.514	100,04%	1.021
	CF 1	474.272	474.272	476.931	8.206	7.253	-954	5.578	2.659	2.659	4.594	477.023	99,98%	(92)
	Total Griya	385.817	385.817	384.801	683	1.853	1.171	0	-1.016	-1.016	2.869	386.124	99,66%	(1.323)
	• Total Non Program	58.361	58.361	58.546	220	1.215	995	-810	185	185	1.030			
	• Program	327.456	327.456	326.255	463	638	176	-4.522	-1.201	-1.201	1.839			
	Oto	88.455	88.455	92.130	7.524	5.400	-2.124	5.578	3.675	3.675	1.725	90.898	101,35%	1.232
	CF 2	1.944.277	1.944.277	1.957.604	57.308	45.614	-11.693	26.008	13.327	13.327	32.288	1.956.491	100,06%	1.113
	Mitraguna & Others	1.462.141	1.462.141	1.476.243	51.287	38.925	-12.362	24.867	14.102	14.102	24.823	1.471.389	100,33%	4.853
	Pensiun	482.136	482.136	481.361	6.021	6.689	668	1.140	-775	-775	7.465	485.102	99,23%	(3.740)
Total Pembiayaan		3.549.737	3.549.737	3.676.627	189.199	295.631	106.432	51.769	126.889	126.889	168.742	3.585.679	102,54%	90.948

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	31-Jan-26	31-Dec-25	31-Dec-25	31-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	86	460	86	600	0,04%	0,04%	0,21%	514	514	140			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	86	460	86	600	0,06%	0,06%	0,35%	514	514	140			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	5.695	5.695	5.695	6.980	1,26%	1,26%	1,55%	1.285	1.285	1.285			
	KUR	4.911	4.911	4.911	5.585	1,15%	1,15%	1,31%	674	674	674			
	Non KUR	784	784	784	1.395	3,14%	3,14%	5,68%	611	611	611			
3	PWG	832	832	832	1.239	0,19%	0,19%	0,24%	407	407	407			
	Cilem	832	832	832	1.239	0,34%	0,34%	0,44%	407	407	407			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	58.523	70.806	58.523	74.816	2,42%	2,42%	3,07%	16.293	16.293	4.010			
	CF 1	41.039	45.314	41.039	49.057	8,65%	8,65%	10,29%	8.018	8.018	3.742			
	Total Griya	39.539	42.848	39.539	46.382	10,25%	10,25%	12,05%	6.843	6.843	3.534			
	Oto	1.500	2.467	1.500	2.675	1,70%	1,70%	2,90%	1.175	1.175	208			
	CF 2	17.484	25.491	17.484	25.759	0,90%	0,90%	1,32%	8.275	8.275	268			
	Mitraguna & Others	16.143	23.560	16.143	24.483	1,10%	1,10%	1,66%	8.340	8.340	923			
	Pensiun	1.341	1.931	1.341	1.277	0,28%	0,28%	0,27%	(65)	(65)	(655)			
Total Pembiayaan		65.136	77.793	65.136	83.636	1,83%	1,83%	2,27%	18.499	18.499	5.843			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	31-Jan-26	31-Dec-25	31-Dec-25	31-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	32.671	33.041	32.671	32.608	13,36%	13,36%	11,58%	(63)	(63)	(433)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	32.671	33.041	32.671	32.608	24,34%	24,34%	18,98%	(63)	(63)	(433)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	10.175	8.754	10.175	9.711	2,26%	2,26%	2,15%	(464)	(464)	958			
	KUR	7.265	5.977	7.265	6.864	1,71%	1,71%	1,61%	(402)	(402)	887			
	Non KUR	2.910	2.777	2.910	2.848	11,66%	11,66%	11,60%	(62)	(62)	70			
3	PWG	8	184	8	29	0,00%	0,00%	0,01%	21	21	(155)			
	Cilem	8	-	8	29	0,00%	0,00%	0,01%	21	21	29			
	Gadai	-	184	-	-	0,00%	0,00%	0,00%	-	-	(184)			
4	CFG	128.976	132.225	128.976	129.631	5,33%	5,33%	5,32%	655	655	(2.594)			
	CF 1	90.968	94.513	90.968	92.873	19,18%	19,18%	19,47%	1.905	1.905	(1.640)			
	Total Griya	89.238	92.778	89.238	91.133	23,13%	23,13%	23,68%	1.895	1.895	(1.646)			
	Oto	1.730	1.734	1.730	1.740	1,96%	1,96%	1,89%	10	10	5			
	CF 2	38.008	37.713	38.008	36.759	1,95%	1,95%	1,88%	(1.249)	(1.249)	(954)			
	Mitraguna & Others	34.527	34.677	34.527	32.931	2,36%	2,36%	2,23%	(1.596)	(1.596)	(1.746)			
	Pensiun	3.481	3.036	3.481	3.827	0,10%	0,10%	0,80%	346	346	792			
Total Pembiayaan		171.830	174.204	171.830	171.980	4,84%	4,84%	4,68%	150	150	(2.224)			

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