

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-22 Dec'25)	Growth (1-22 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26	22-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	2.542.683	2.542.683	2.203.911	2.311.280	(2.447.773)	107.369	(231.403)	-9.10%	(231.403)	-9.10%			
2	Tabungan	14.323.005	14.323.005	13.680.891	13.663.063	(13.809.131)	(17.829)	(659.943)	-4.61%	(659.943)	-4.61%			
3	Deposito	6.886.586	6.886.586	6.983.641	6.860.153	(7.261.750)	(123.488)	(26.434)	-0.38%	(26.434)	-0.38%			
Total		23.752.274	23.752.274	22.868.443	22.834.495	(23.518.654)	(33.948)	(917.779)	-3.86%	(917.779)	-3.86%			
	CASA	16.865.688	16.865.688	15.884.802	15.974.343	(16.256.904)	89.540	(891.345)	-5.28%	(891.345)	-5.28%			
	(%) CASA	71.01%	71.01%	69.46%	69.96%									
	FDR	81,34%	81,34%	85,16%	85,29%									

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 (1-23 Dec'25)	Pencairan (1-23 Jan'26)	Pencairan MtM	MtD (1-31 Dec'25)	Growth (1-23 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	23-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	1.636.453	1.636.453	1.580.652	13.125	6.298	-6.827	-10.155	-55.801	-55.801	62.099			
	Linkage	896.187	896.187	892.673	2.818	200	(2.618)	-3.319	-3.514	-3.514	3.714			
	Non-Linkage	740.266	740.266	687.979	10.307	6.098	-4.209	-6.836	-52.287	-52.287	58.385			
	• Local Champion	629.444	629.444	588.279	8.907	4.793	-4.114	-4.437	-41.165	-41.165	45.958			
	• Value Chain	110.822	110.822	99.700	1.400	1.305	(95)	-2.399	-11.122	-11.122	12.427			
2	MBG	2.437.397	2.437.397	2.416.281	80.018	33.775	-46.243	31.310	-21.117	-21.117	54.892	2.455.387	98,41%	(39.106)
	KUR	2.299.108	2.299.108	2.280.441	77.232	33.075	-44.157	31.224	-18.667	-18.667	51.742	2.312.744	98,60%	(32.302)
	Non KUR	138.289	138.289	135.839	2.786	700	-2.086	86	-2.450	-2.450	3.150	142.643	95,23%	(6.804)
3	PWG	2.203.786	2.203.786	2.414.991	327.439	536.475	209.037	127.454	211.205	211.205	325.270	2.299.528	105,02%	115.463
	Cilem	1.340.037	1.340.037	1.489.969	137.199	200.995	63.796	97.350	149.932	149.932	51.064	1.405.660	106,00%	84.309
	Gadai	863.749	863.749	925.022	190.239	335.480	145.241	30.104	61.273	61.273	274.207	893.868	103,49%	31.154
4	CFG	13.043.554	13.043.554	13.063.404	292.957	196.932	-96.025	178.983	19.850	19.850	177.082	13.188.838	99,05%	(125.434)
	CF 1	2.595.513	2.595.513	2.592.782	56.545	21.801	-34.743	34.350	-2.731	-2.731	24.532	2.621.369	98,91%	(28.586)
	Total Griya	1.989.730	1.989.730	1.987.656	35.369	10.466	-24.902	16.347	-2.074	-2.074	12.540	1.999.707	99,40%	(12.051)
	• Total Non Program	1.421.315	1.421.315	1.421.732	33.290	10.466	-22.823	21.179	417	417	10.049			
	• Program	568.415	568.415	565.924	2.079	-	-2.079	-4.832	-2.491	-2.491	2.491			
	Oto	605.783	605.783	605.126	21.176	11.335	-9.841	18.003	-657	-657	11.991	621.662	97,34%	(16.535)
	CF 2	10.448.041	10.448.041	10.470.621	236.412	175.131	-61.282	144.633	22.580	22.580	152.550	10.567.469	99,08%	(96.847)
	Mitraguna & Others	8.831.925	8.831.925	8.859.774	215.508	161.889	-53.619	133.065	27.848	27.848	134.040	8.932.085	99,19%	(72.312)
	Pensiun	1.616.116	1.616.116	1.610.848	20.905	13.242	-7.663	11.568	-5.268	-5.268	18.510	1.635.383	98,50%	(24.536)
Total Pembiayaan		19.321.191	19.321.191	19.475.328	713.538	773.480	59.942	327.592	154.137	154.137	619.343			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	23-Jan-26	31-Dec-25	31-Dec-25	23-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	2.031	5.631	2.031	37.615	0,12%	0,12%	2,38%	35.584	35.584	31.983			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	231	3.813	231	33.994	0,03%	0,03%	4,94%	33.763	33.763	30.181			
	Value Chain	1.800	1.819	1.800	3.621				1.821	1.821	1.802			
2	MBG	30.128	56.776	30.128	193.749	1,24%	1,24%	8,02%	163.621	163.621	136.973			
	KUR	25.163	47.873	25.163	172.878	1,09%	1,09%	7,58%	147.714	147.714	125.005			
	Non KUR	4.964	8.903	4.964	20.871	3,59%	3,59%	15,36%	15.907	15.907	11.968			
3	PWG	5.230	126	5.230	82.076	0,24%	0,24%	3,40%	76.845	76.845	81.950			
	Cilem	5.105	-	5.105	59.294	0,38%	0,38%	3,98%	54.189	54.189	59.294			
	Gadai	125	126	125	22.782	0,01%	0,01%	2,46%	22.656	22.656	22.656			
4	CFG	171.412	221.829	171.412	429.421	1,31%	1,31%	3,29%	258.009	258.009	207.592			
	CF 1	105.330	125.523	105.330	204.893	4,06%	4,06%	7,90%	99.563	99.563	79.371			
	Total Griya	92.487	108.955	92.487	157.441	4,65%	4,65%	7,92%	64.953	64.953	48.485			
	Oto	12.843	16.567	12.843	47.453	2,12%	2,12%	7,84%	34.610	34.610	30.885			
	CF 2	66.082	96.306	66.082	224.528	0,63%	0,63%	2,14%	158.445	158.445	128.221			
	Mitraguna & Others	61.502	88.979	61.502	204.833	0,70%	0,70%	2,31%	143.332	143.332	115.855			
	Pensiun	4.581	7.328	4.581	19.694	0,28%	0,28%	1,22%	15.114	15.114	12.366			
Total Pembiayaan		208.801	284.362	208.801	742.860	1,08%	1,08%	3,81%	534.059	534.059	458.499			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	23-Jan-26	31-Dec-25	31-Dec-25	23-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	67.360	67.841	67.360	75.007	4,12%	4,12%	4,75%	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%	8,39%	5.447	5.447	4.966			
	Value Chain	-	-	-	2.200				2.200	2.200	2.200			
2	MBG	42.748	42.624	42.748	48.008	1,75%	1,75%	1,99%	5.260	5.260	5.384			
	KUR	31.921	32.141	31.921	36.953	1,39%	1,39%	1,62%	5.032	5.032	4.812			
	Non KUR	10.827	10.484	10.827	11.055	7,83%	7,83%	8,14%	229	229	572			
3	PWG	8	191	8	50	0,00%	0,00%	0,00%	42	42	(141)			
	Cilem	8	-	8	44	0,00%	0,00%	0,00%	36	36	44			
	Gadai	-	191	-	6	0,00%	0,00%	0,00%	6	6	(185)			
4	CFG	260.858	270.215	260.858	283.859	2,00%	2,00%	2,17%	23.001	23.001	13.644			
	CF 1	131.142	138.885	131.142	148.881	5,05%	5,05%	5,74%	17.739	17.739	9.996			
	Total Griya	123.192	131.421	123.192	140.425	6,19%	6,19%	7,06%	17.233	17.233	9.004			
	Oto	7.951	7.465	7.951	8.456	1,31%	1,31%	1,40%	505	505	991			
	CF 2	129.715	131.329	129.715	134.978	1,24%	1,24%	1,29%	5.263	5.263	3.649			
	Mitraguna & Others	122.179	125.206	122.179	128.336	1,38%	1,38%	1,45%	6.157	6.157	3.130			
	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	406.923	1,92%	1,92%	2,09%	35.950	35.950	26.053			

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Dec-24	Dec-24	Dec-25		
1	Asset (Retail) T	19.829.706	19.829.706	23.786.166	3.956.460	
2	Contribution Margin	787.198	787.198	854.815	67.617	8,6%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Dec-24	Nov-25	Dec-25		
PHR	2,89	3,19	3,20	0,01	0,31
CIF Payroll	128.168	128.920	140.978	12.058	

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD Dec'25	Growth (1-22 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26	22-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	308.694	308.694	315.556	428.754	(418.828)	113.198	120.060	38,89%	120.060	38,89%			
2	Tabungan	2.013.016	2.013.016	1.868.030	1.872.605	(1.903.991)	4.575	(140.411)	-6,98%	(140.411)	-6,98%			
3	Deposito	973.933	973.933	980.516	856.562	(950.883)	(123.954)	(117.371)	-12,05%	(117.371)	-12,05%			
	Total	3.295.643	3.295.643	3.164.102	3.157.921	(3.273.702)	(6.181)	(137.722)	-4,18%	(137.722)	-4,18%			
	CASA	2.321.710	2.321.710	2.183.586	2.301.359	(2.322.819)	117.773	(20.351)	-0,88%	(20.351)	-0,88%			
	(%) CASA	70,45%	70,45%	69,01%	72,88%									
	FDR	84,30%	84,30%	88,63%	88,80%									

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 (1-23 Dec'25)	Pencairan (1-23 Jan'26)	Pencairan MtM	MtD (1-23 Dec'25)	Growth (1-23 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	23-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	122.460	122.460	112.531	140	1.200	1.060	-4.288	-9.929	-9.929	11.129	0	0,00%	
	Linkage	25.627	25.627	25.118	140	200	60	-310	-509	-509	709			
	Non-Linkage	96.833	96.833	87.413	-	1.000	1.000	-3.978	-9.420	-9.420	10.420			
	• Local Champion	66.030	66.030	65.415	-	1.000	1.000	-565	-615	-615	1.615			
	• Value Chain	30.803	30.803	21.997	-	-	-	-3.413	-8.806	-8.806	8.806			
2	MBG	328.812	328.812	329.109	12.165	7.465	-4.700	3.045	297	297	7.168	331.703	99,22%	(2.593)
	KUR	310.526	310.526	311.083	12.140	7.415	-4.725	3.962	557	557	6.858	312.349	99,59%	(1.266)
	Non KUR	18.286	18.286	18.026	25	50	-917	-260	-260	-260	310	19.354	93,14%	(1.327)
3	PWG	344.300	344.300	378.931	47.547	78.575	31.028	20.569	34.632	34.632	43.943	356.049	106,43%	22.883
	Cilem	233.448	233.448	259.954	23.438	36.871	13.433	14.782	26.506	26.506	10.365	242.231	107,32%	17.723
	Gadai	110.851	110.851	118.977	24.109	41.703	17.594	5.787	8.126	8.126	33.577	113.817	104,53%	5.160
4	CFG	1.982.640	1.982.640	1.983.796	46.578	29.674	-16.904	16.595	1.156	1.156	28.518	2.006.944	98,85%	(23.148)
	CF 1	533.103	533.103	532.531	17.014	4.619	-12.395	1.500	-573	-573	5.192	537.405	99,09%	(4.875)
	Total Griya	446.983	446.983	447.247	14.072	3.469	-10.603	0	264	264	3.205	448.643	99,69%	(1.396)
	• Total Non Program	434.886	434.886	435.173	13.412	3.469	-9.943	9.962	287	287	3.183			
	• Program	12.096	12.096	12.074	660	-	-660	647	-22	-22	22			
	Oto	86.120	86.120	85.284	2.943	1.150	-1.793	1.500	-837	-837	1.987	88.763	96,08%	(3.479)
	CF 2	1.449.537	1.449.537	1.451.266	29.564	25.055	-4.509	15.095	1.729	1.729	23.326	1.469.539	98,76%	(18.273)
	Mitraguna & Others	1.349.817	1.349.817	1.351.714	28.239	24.326	-3.913	14.081	1.898	1.898	22.428	1.368.063	98,80%	(16.349)
	Pensiun	99.720	99.720	99.551	1.325	729	-596	1.014	-169	-169	898	101.476	98,10%	(1.925)
	Total Pembiayaan	2.778.212	2.778.212	2.804.368	106.430	116.914	10.483	35.921	26.156	26.156	90.758			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	23-Jan-26	31-Dec-25	31-Dec-25	23-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	9.319	0,00%	0,00%	8,28%	9.319	9.319	9.319			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	9.319	0,00%	0,00%	10,66%	9.319	9.319	9.319			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	5.224	5.224	5.224	36.423	1,59%	1,59%	11,07%	31.199	31.199	31.199			
	KUR	4.303	4.303	4.303	32.665	1,39%	1,39%	10,50%	28.362	28.362	28.362			
	Non KUR	921	921	921	3.758	5,04%	5,04%	20,85%	2.836	2.836	2.836			
3	PWG	484	484	484	12.853	0,14%	0,14%	3,39%	12.369	12.369	12.369			
	Cilem	484	484	484	9.069	0,21%	0,21%	3,49%	8.585	8.585	8.585			
	Gadai	-	-	-	3.784	0,00%	0,00%	3,18%	3.784	3.784	3.784			
4	CFG	21.399	27.679	21.399	67.022	1,08%	1,08%	3,38%	45.622	45.622	39.343			
	CF 1	9.043	12.737	9.043	21.132	1,70%	1,70%	3,97%	12.090	12.090	8.396			
	Total Griya	7.715	10.710	7.715	14.659	1,73%	1,73%	3,28%	6.944	6.944	3.949			
	Oto	1.328	2.026	1.328	6.473	1,54%	1,54%	7,59%	5.145	5.145	4.447			
	CF 2	12.357	14.942	12.357	45.889	0,85%	0,85%	3,16%	33.532	33.532	30.947			
	Mitraguna & Others	12.357	14.431	12.357	44.444	0,92%	0,92%	3,29%	32.087	32.087	30.013			
	Pensiun	-	511	-	1.445	0,00%	0,00%	1,45%	1.445	1.445	934			
	Total Pembiayaan	27.108	33.387	27.108	125.617	0,98%	0,98%	4,48%	98.509	98.509	92.230			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	23-Jan-26	31-Dec-25	31-Dec-25	23-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.744	1.744	1.744	1.744	1,42%	1,42%	1,55%	0	0	0			
	Linkage	244	244	244	244	0,95%	0,95%	0,97%	0	0	0			
	Non-Linkage	1.500	1.500	1.500	1.500	1,55%	1,55%	1,72%	(0)	(0)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	3.803	5.129	3.803	4.621	1,16%	1,16%	1,40%	817	817	(508)			
	KUR	3.160	4.391	3.160	3.956	1,02%	1,02%	1,27%	796	796	(435)			
	Non KUR	643	737	643	665	3,52%	3,52%	3,69%	22	22	(72)			
3	PWG	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
4	CFG	22.965	26.309	22.965	25.113	1,16%	1,16%	1,27%	2.148	2.148	(1.196)			
	CF 1	4.913	5.093	4.913	7.449	0,92%	0,92%	1,40%	2.536	2.536	2.356			
	Total Griya	4.477	4.557	4.477	6.846	1,00%	1,00%	1,53%	2.369	2.369	2.289			
	Oto	436	536	436	603	0,51%	0,51%	0,71%	167	167	67			
	CF 2	18.052	21.216	18.052	17.664	1,25%	1,25%	1,22%	(388)	(388)	(3.552)			
	Mitraguna & Others	17.735	20.725	17.735	17.347	1,31%	1,31%	1,28%	(388)	(388)	(3.378)			
	Pensiun	317	491	317	317	0,01%	0,01%	0,32%	-	-	(174)			
	Total Pembiayaan	28.513	33.182	28.513	31.478	1,03%	1,03%	1,12%	2.965	2.965	(1.704)			

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 (1-22 Dec'25	Growth (1-22 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26	22-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	763.553	763.553	504.294	502.024	(437.227)	(2.269)	(261.528)	-34,25%	(261.528)	-34,25%			
2	Tabungan	2.589.059	2.589.059	2.522.831	2.523.415	(2.410.328)	584	(65.644)	-2,54%	(65.644)	-2,54%			
3	Deposito	2.920.634	2.920.634	2.917.896	2.917.582	(3.310.810)	(314)	(3.052)	-0,10%	(3.052)	-0,10%			
	Total	6.273.245	6.273.245	5.945.020	5.943.021	(6.158.366)	(1.999)	(330.225)	-5,26%	(330.225)	-5,26%			
	CASA	3.352.612	3.352.612	3.027.124	3.025.439	(2.847.555)	(1.685)	(327.172)	-9,76%	(327.172)	-9,76%			
	(%) CASA	53,44%	53,44%	50,92%	50,91%									
	FDR	48,57%	48,57%	51,37%	51,39%									

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 (1-23 Dec'25)	Pencairan (1-23 Jan'26)	Pencairan MtM	MtD (1-23 Dec'25	Growth (1-23 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	23-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	209.850	209.850	180.766	4.500	200	-4.300	2.468	-29.084	-29.084	29.284	0	0,00%	
	Linkage	17.889	17.889	17.763	-	-	-	-127	-126	-126	126			
	Non-Linkage	191.961	191.961	163.003	4.500	200	-4.300	2.595	-28.958	-28.958	29.158			
	• Local Champion	181.667	181.667	152.814	4.500	200	-4.300	1.541	-28.853	-28.853	29.053			
	• Value Chain	10.294	10.294	10.189	-	-	-	1.054	-105	-105	105			
2	MBG	198.935	198.935	196.735	4.300	1.093	-3.207	4.200	-2.199	-2.199	3.292	198.118	99,30%	(1.383)
	KUR	188.785	188.785	187.137	4.200	1.093	-3.107	3.747	-1.647	-1.647	2.740	189.874	98,56%	(2.736)
	Non KUR	10.150	10.150	9.598	100	-	-100	453	-552	-552	552	8.244	116,42%	
3	PWG	459.599	459.599	494.347	66.986	104.137	37.151	25.395	34.748	34.748	69.389	480.684	102,84%	13.664
	Cilem	248.801	248.801	274.912	24.592	35.338	10.746	14.413	26.111	26.111	9.227	262.172	104,86%	12.740
	Gadai	210.799	210.799	219.435	42.394	68.799	26.405	10.982	8.636	8.636	60.162	218.511	100,42%	924
4	CFG	2.178.496	2.178.496	2.182.236	45.382	32.930	-12.452	24.944	3.740	3.740	29.190	2.206.489	98,90%	(24.253)
	CF 1	387.334	387.334	386.942	7.450	2.240	-5.210	191	-392	-392	2.632	393.160	98,42%	(6.218)
	Total Griya	317.524	317.524	317.609	6.586	1.800	-4.786	0	84	84	1.716	320.632	99,06%	(3.023)
	• Total Non Program	313.027	313.027	313.124	6.426	1.800	-4.626	4.811	97	97	1.703			
	• Program	4.498	4.498	4.484	160	-	-160	139	-13	-13	13			
	Oto	69.810	69.810	69.333	864	440	-424	191	-477	-477	916	72.528	95,59%	(3.195)
	CF 2	1.791.161	1.791.161	1.795.294	37.932	30.690	-7.242	24.752	4.133	4.133	26.557	1.813.328	99,01%	(18.034)
	Mitraguna & Others	1.591.167	1.591.167	1.594.320	33.499	27.837	-5.662	21.455	3.153	3.153	24.684	1.610.035	99,02%	(15.716)
	Pensiun	199.995	199.995	200.974	4.433	2.853	-1.580	3.297	980	980	1.873	203.293	98,86%	(2.319)
	Total Pembiayaan	3.046.880	3.046.880	3.054.084	121.168	138.360	17.192	57.006	7.205	7.205	131.155			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	23-Jan-26	31-Dec-25	31-Dec-25	23-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	3.204	-	12.822	0,00%	0,00%	7,09%	12.822	12.822	9.618			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	3.204	-	11.671	0,00%	0,00%	7,16%	11.671	11.671	8.467			
	Value Chain	-	-	-	1.151	0,00%	0,00%	0,75%	1.151	1.151	1.151			
2	MBG	3.329	3.329	3.329	21.442	1,67%	1,67%	10,90%	18.113	18.113	18.113			
	KUR	3.176	3.176	3.176	20.940	1,68%	1,68%	11,19%	17.764	17.764	17.764			
	Non KUR	153	153	153	503	1,51%	1,51%	5,24%	349	349	349			
3	PWG	1.006	1.006	1.006	19.458	0,22%	0,22%	3,94%	18.452	18.452	18.452			
	Cilem	1.006	1.006	1.006	13.633	0,40%	0,40%	4,96%	12.628	12.628	12.628			
	Gadai	-	-	-	5.824	0,00%	0,00%	2,65%	5.824	5.824	5.824			
4	CFG	19.246	26.975	19.246	47.822	0,88%	0,88%	2,19%	28.576	28.576	20.847			
	CF 1	11.417	13.772	11.417	19.223	2,95%	2,95%	4,97%	7.806	7.806	5.452			
	Total Griya	10.491	11.815	10.491	15.772	3,30%	3,30%	4,97%	5.281	5.281	3.957			
	Oto	927	1.957	927	3.451	1,33%	1,33%	4,98%	2.524	2.524	1.494			
	CF 2	7.828	13.204	7.828	28.599	0,44%	0,44%	1,59%	20.771	20.771	15.395			
	Mitraguna & Others	7.229	11.970	7.229	26.708	0,45%	0,45%	1,68%	19.479	19.479	14.738			
	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	101.544	0,77%	0,77%	3,32%	77.963	77.963	67.030			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	23-Jan-26	31-Dec-25	31-Dec-25	23-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	7.809	7.813	7.809	9.658	3,72%	3,72%	5,34%	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%	5,92%	1.850	1.850	1.845			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.779	1.811	1.779	2.777	0,89%	0,89%	1,41%	998	998	965			
	KUR	1.154	1.239	1.154	2.218	0,61%	0,61%	1,19%	1.064	1.064	979			
	Non KUR	625	572	625	559	6,15%	6,15%	5,82%	(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	28.165	1,03%	1,03%	1,29%	5.753	5.753	4.087			
	CF 1	4.912	5.995	4.912	10.012	1,27%	1,27%	2,59%	5.099	5.099	4.017			
	Total Griya	4.165	5.484	4.165	9.111	1,31%	1,31%	2,87%	4.946	4.946	3.627			
	Oto	748	511	748	901	1,07%	1,07%	1,30%	153	153	390			
	CF 2	17.500	18.084	17.500	18.153	0,98%	0,98%	1,01%	653	653	70			
	Mitraguna & Others	16.505	17.489	16.505	17.464	1,04%	1,04%	1,10%	959	959	(25)			
	Pensiun	995	594	995	690	0,03%	0,03%	0,34%	(306)	(306)	95			
	Total Pembiayaan	32.000	33.703	32.000	40.600	1,05%	1,05%	1,33%	8.600	8.600	6.897			

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 (1-22 Dec'25	Growth (1-22 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26	22-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	129.315	129.315	128.640	130.252	(128.866)	1.612	937	0,72%	937	0,72%			
2	Tabungan	2.141.195	2.141.195	2.038.676	2.030.651	(1.980.739)	(8.025)	(110.544)	-5,16%	(110.544)	-5,16%			
3	Deposito	745.402	745.402	806.330	806.899	(762.342)	569	61.498	8,25%	61.498	8,25%			
	Total	3.015.912	3.015.912	2.973.646	2.967.803	(2.871.948)	(5.843)	(48.109)	-1,60%	(48.109)	-1,60%			
	CASA	2.270.510	2.270.510	2.167.316	2.160.903	(2.109.605)	(6.413)	(109.607)	-4,83%	(109.607)	-4,83%			
	(%) CASA	75,28%	75,28%	72,88%	72,81%									
	FDR	101,77%	101,77%	104,70%	104,90%									

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 (1-23 Dec'25)	Pencairan (1-23 Jan'26)	Pencairan MtM	MtD (1-23 Dec'25	Growth (1-23 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	23-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	104.427	104.427	105.639	3.585	2.000	-1.585	4.516	1.212	1.212	788	0	0,00%	
	Linkage	27.073	27.073	27.073	2.678	-	(2.678)	2.664	-0	-0	0			
	Non-Linkage	77.354	77.354	78.566	907	2.000	1.093	1.852	1.212	1.212	788			
	• Local Champion	72.132	72.132	73.385	907	2.000	1.093	-298	1.253	1.253	747			
	• Value Chain	5.222	5.222	5.182	-	-	-	2.150	-40	-40	40			
2	MBG	393.041	393.041	391.746	10.321	7.146	-3.175	4.198	-1.295	-1.295	8.441	394.545	99,29%	(2.799)
	KUR	366.506	366.506	365.916	9.851	7.146	-2.705	4.207	-590	-590	7.736	368.767	99,23%	(2.851)
	Non KUR	26.535	26.535	25.830	470	-	-470	-9	-705	-705	705	25.778	100,20%	
3	PWG	382.996	382.996	416.984	57.201	101.054	43.852	26.064	33.988	33.988	67.065	402.049	103,71%	14.935
	Cilem	213.404	213.404	237.597	23.196	33.434	10.238	18.137	24.193	24.193	9.242	226.000	105,13%	11.597
	Gadai	169.592	169.592	179.387	34.005	67.619	33.614	7.926	9.795	9.795	57.824	176.049	101,90%	3.338
4	CFG	2.188.914	2.188.914	2.198.949	50.522	36.132	-14.390	31.375	10.036	10.036	26.097	2.211.847	99,42%	(12.898)
	CF 1	286.396	286.396	287.275	3.702	2.615	-1.087	2.168	879	879	1.736	290.666	98,83%	(3.391)
	Total Griya	233.746	233.746	232.756	2.488	-	-2.488	0	-990	-990	990	235.289	98,92%	(2.533)
	• Total Non Program	157.294	157.294	156.707	2.330	-	-2.330	1.697	-587	-587	587			
	• Program	76.452	76.452	76.049	158	-	-158	-527	-403	-403	403			
	Oto	52.650	52.650	54.519	1.214	2.615	1.400	2.168	1.869	1.869	746	55.377	98,45%	(858)
	CF 2	1.902.518	1.902.518	1.911.675	46.820	33.518	-13.303	29.207	9.156	9.156	24.361	1.921.182	99,51%	(9.507)
	Mitraguna & Others	1.631.111	1.631.111	1.641.921	42.008	32.905	-9.104	25.473	10.810	10.810	22.094	1.645.014	99,81%	(3.093)
	Pensiun	271.408	271.408	269.753	4.812	613	-4.199	3.734	-1.654	-1.654	2.267	276.167	97,68%	(6.414)
	Total Pembiayaan	3.069.378	3.069.378	3.113.319	121.629	146.332	24.703	66.153	43.941	43.941	102.391			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	23-Jan-26	31-Dec-25	31-Dec-25	23-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	4.002	0,00%	0,00%	3,79%	4.002	4.002	4.002			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	1.532	0,00%	0,00%	1,95%	1.532	1.532	1.532			
	Value Chain	1.800	1.819	1.800	2.470	2,50%	2,50%	3,37%	670	670	651			
2	MBG	4.478	4.478	4.478	34.138	1,14%	1,14%	8,71%	29.660	29.660	29.660			
	KUR	3.828	3.828	3.828	29.443	1,04%	1,04%	8,05%	25.615	25.615	25.615			
	Non KUR	650	650	650	4.694	2,45%	2,45%	18,17%	4.044	4.044	4.044			
3	PWG	593	593	593	16.580	0,15%	0,15%	3,98%	15.987	15.987	15.987			
	Cilem	474	474	474	13.699	0,22%	0,22%	5,77%	13.226	13.226	13.226			
	Gadai	120	120	120	2.881	0,07%	0,07%	1,61%	2.761	2.761	2.761			
4	CFG	18.991	30.393	18.991	56.421	0,87%	0,87%	2,57%	37.430	37.430	26.028			
	CF 1	12.478	16.284	12.478	23.053	4,36%	4,36%	8,02%	10.575	10.575	6.769			
	Total Griya	11.752	15.217	11.752	20.385	5,03%	5,03%	8,76%	8.632	8.632	5.167			
	Oto	726	1.066	726	2.668	1,38%	1,38%	4,89%	1.942	1.942	1.602			
	CF 2	6.513	14.110	6.513	33.368	0,34%	0,34%	1,75%	26.856	26.856	19.259			
	Mitraguna & Others	5.511	12.494	5.511	30.059	0,34%	0,34%	1,83%	24.548	24.548	17.565			
	Pensiun	1.002	1.615	1.002	3.310	0,37%	0,37%	1,23%	2.308	2.308	1.694			
	Total Pembiayaan	24.062	35.465	24.062	111.140	0,78%	0,78%	3,57%	87.078	87.078	75.676			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	23-Jan-26	31-Dec-25	31-Dec-25	23-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	23.984	24.090	23.984	29.683	22,97%	22,97%	28,10%	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%	16,09%	3.500	3.500	3.394			
	Value Chain	-	-	-	2.200	0,00%	0,00%	3,00%	2.200	2.200	2.200			
2	MBG	3.541	2.942	3.541	4.263	0,90%	0,90%	1,09%	722	722	1.322			
	KUR	1.861	1.463	1.861	2.701	0,51%	0,51%	0,74%	840	840	1.238			
	Non KUR	1.680	1.478	1.680	1.562	6,33%	6,33%	6,05%	(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	25.485	1,04%	1,04%	1,16%	2.740	2.740	2.730			
	CF 1	9.490	10.152	9.490	11.746	3,31%	3,31%	4,09%	2.256	2.256	1.595			
	Total Griya	8.777	9.438	8.777	10.909	3,76%	3,76%	4,69%	2.132	2.132	1.471			
	Oto	713	714	713	837	1,35%	1,35%	1,54%	124	124	123			
	CF 2	13.255	12.603	13.255	13.739	0,70%	0,70%	0,72%	484	484	1.136			
	Mitraguna & Others	12.362	11.647	12.362	12.970	0,76%	0,76%	0,79%	608	608	1.322			
	Pensiun	893	956	893	769	0,03%	0,03%	0,29%	(124)	(124)	(187)			
	Total Pembiayaan	50.271	49.786	50.271	59.432	1,64%	1,64%	1,91%	9.161	9.161	9.645			

Asset & Contribution Margin

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

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Dec-24	Nov-25	Dec-25		
PHR	2,98	3,18	3,18	0,00	0,20
CIF Payroll	21.797	22.639	24.689	2.050	2.892

AREA PEKANBARU

Pilih Area

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD Dec'25	Growth (1-22 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26	22-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.306.271	1.306.271	1.215.264	1.201.102	(1.414.109)	(14.162)	(105.169)	-8,05%	(105.169)	-8,05%			
2	Tabungan	5.489.217	5.489.217	5.271.615	5.260.745	(5.505.119)	(10.870)	(228.473)	-4,16%	(228.473)	-4,16%			
3	Deposito	1.616.443	1.616.443	1.647.750	1.646.709	(1.627.216)	(1.042)	30.265	1,87%	30.265	1,87%			
	Total	8.411.932	8.411.932	8.134.629	8.108.555	(8.546.444)	(26.074)	(303.376)	-3,61%	(303.376)	-3,61%			
	CASA	6.795.488	6.795.488	6.486.879	6.461.846	(6.919.228)	(25.032)	(333.642)	-4,91%	(333.642)	-4,91%			
	(%) CASA	80,78%	80,78%	79,74%	79,69%									
	FDR	81,75%	81,75%	84,86%	85,14%									

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 (1-23 Dec'25)	Pencairan (1-23 Jan'26)	Pencairan MtM	MtD (1-23 Dec'25)	Growth (1-23 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	23-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	955.229	955.229	938.268	1.400	1.305	-95	-14.059	-16.961	-16.961	18.266	0	0,00%	
	Linkage	715.312	715.312	712.783	-	-	-	-5.052	-2.529	-2.529	2.529			
	Non-Linkage	239.917	239.917	225.485	1.400	1.305	-95	-9.007	-14.432	-14.432	15.737			
	• Local Champion	175.414	175.414	163.153			0	-6.818	-12.261	-12.261	12.261			
	• Value Chain	64.503	64.503	62.332	1.400	1.305	(95)	-2.189	-2.171	-2.171	3.476			
2	MBG	1.065.809	1.065.809	1.052.097	40.336	12.746	-27.590	13.909	-13.712	-13.712	26.458	1.074.791	97,89%	(22.694)
	KUR	1.007.447	1.007.447	994.469	38.775	12.196	-26.579	13.938	-12.978	-12.978	25.174	1.013.359	98,14%	(18.891)
	Non KUR	58.362	58.362	57.628	1.561	550	-1.011	-29	-734	-734	1.284	61.431	93,81%	(3.803)
3	PWG	580.990	580.990	637.547	83.324	130.725	47.402	42.409	56.557	56.557	74.168	610.368	104,45%	27.179
	Cilem	401.351	401.351	446.114	43.395	57.223	13.829	35.178	44.764	44.764	12.460	422.492	105,59%	23.623
	Gadai	179.639	179.639	191.433	39.929	73.502	33.573	7.231	11.794	11.794	61.708	187.876	101,89%	3.557
4	CFG	4.274.955	4.274.955	4.275.519	102.440	63.296	-39.144	58.138	564	564	62.732	4.330.044	98,74%	(54.524)
	CF 1	914.408	914.408	910.532	23.241	8.008	-15.233	8.567	-3.876	-3.876	11.883	923.115	98,64%	(12.582)
	Total Griya	605.660	605.660	604.799	11.541	3.982	-7.559	0	-861	-861	4.843	609.020	99,31%	(4.221)
	• Total Non Program	457.747	457.747	457.786	10.902	3.982	-6.920	5.519	38	38	3.944			
	• Program	147.912	147.912	147.013	639	-	-639	-570	-899	-899	899			
	Oto	308.748	308.748	305.733	11.701	4.026	-7.675	8.567	-3.015	-3.015	7.041	314.095	97,34%	(8.362)
	CF 2	3.360.547	3.360.547	3.364.987	79.199	55.289	-23.910	49.571	4.440	4.440	50.849	3.406.929	98,77%	(41.942)
	Mitraguna & Others	2.797.690	2.797.690	2.803.097	72.254	49.439	-22.816	47.189	5.406	5.406	44.032	2.837.584	98,78%	(34.487)
	Pensiun	562.857	562.857	561.890	6.945	5.850	-1.095	2.382	-967	-967	6.817	569.345	98,69%	(7.455)
	Total Pembiayaan	6.876.983	6.876.983	6.903.432	227.500	208.073	-19.427	100.397	26.448	26.448	181.624			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	23-Jan-26	31-Dec-25	31-Dec-25	23-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	145	149	145	5.412	0,02%	0,02%	0,58%	5.267	5.267	5.263			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	145	149	145	5.412	0,06%	0,06%	2,40%	5.267	5.267	5.263			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	11.401	11.401	11.401	61.780	1,07%	1,07%	5,87%	50.379	50.379	50.379			
	KUR	8.946	8.946	8.946	53.522	0,89%	0,89%	5,38%	44.577	44.577	44.577			
	Non KUR	2.456	2.456	2.456	8.258	4,21%	4,21%	14,33%	5.803	5.803	5.803			
3	PWG	2.316	2.316	2.316	12.913	0,40%	0,40%	2,03%	10.597	10.597	10.597			
	Cilem	2.310	2.310	2.310	9.660	0,58%	0,58%	2,17%	7.350	7.350	7.350			
	Gadai	6	6	6	3.253	0,00%	0,00%	1,70%	3.247	3.247	3.247			
4	CFG	53.253	65.976	53.253	130.953	1,25%	1,25%	3,06%	77.700	77.700	64.978			
	CF 1	31.353	37.416	31.353	65.899	3,43%	3,43%	7,24%	34.546	34.546	28.483			
	Total Griya	22.990	28.365	22.990	38.276	3,80%	3,80%	6,33%	15.286	15.286	9.911			
	Oto	8.363	9.051	8.363	27.623	2,71%	2,71%	9,03%	19.260	19.260	18.572			
	CF 2	21.900	28.560	21.900	65.054	0,65%	0,65%	1,93%	43.154	43.154	36.495			
	Mitraguna & Others	20.262	26.523	20.262	56.932	0,72%	0,72%	2,03%	36.670	36.670	30.409			
	Pensiun	1.638	2.037	1.638	8.123	0,29%	0,29%	1,45%	6.484	6.484	6.086			
	Total Pembiayaan	67.115	79.841	67.115	211.059	0,98%	0,98%	3,06%	143.944	143.944	131.217			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	23-Jan-26	31-Dec-25	31-Dec-25	23-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	25.169	2,20%	2,20%	2,39%	1.720	1.720	1.180			
	KUR	18.480	19.071	18.480	19.810	1,83%	1,83%	1,99%	1.330	1.330	739			
	Non KUR	4.969	4.918	4.969	5.360	8,51%	8,51%	9,30%	391	391	442			
3	PWG	-	7	-	17	0,00%	0,00%	0,00%	17	17	11			
	Cilem	-	-	-	11	0,00%	0,00%	0,00%	11	11	11			
	Gadai	-	7	-	6	0,00%	0,00%	0,00%	6	6	(1)			
4	CFG	63.759	64.848	63.759	70.365	1,49%	1,49%	1,65%	6.606	6.606	5.518			
	CF 1	20.859	23.133	20.859	23.601	2,28%	2,28%	2,59%	2.742	2.742	467			
	Total Griya	16.535	19.164	16.535	19.225	2,73%	2,73%	3,18%	2.690	2.690	61			
	Oto	4.324	3.970	4.324	4.376	1,40%	1,40%	1,43%	52	52	406			
	CF 2	42.900	41.714	42.900	46.765	1,28%	1,28%	1,39%	3.864	3.864	5.050			
	Mitraguna & Others	41.050	40.668	41.050	45.277	1,47%	1,47%	1,62%	4.227	4.227	4.609			
	Pensiun	1.851	1.047	1.851	1.488	0,03%	0,03%	0,26%	(363)	(363)	441			
	Total Pembiayaan	88.360	89.996	88.360	96.722	1,28%	1,28%	1,40%	8.363	8.363	6.727			

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 (1-22 Dec'25	Growth (1-22 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	21-Jan-26	22-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	34.851	34.851	40.158	49.148	(48.743)	8.990	14.298	41,03%	14.298	41,03%			
2	Tabungan	2.090.518	2.090.518	1.979.740	1.975.646	(2.008.954)	(4.093)	(114.871)	-5,49%	(114.871)	-5,49%			
3	Deposito	630.174	630.174	631.149	632.401	(610.498)	1.252	2.227	0,35%	2.227	0,35%			
	Total	2.755.543	2.755.543	2.651.047	2.657.196	(2.668.196)	6.149	(98.347)	-3,57%	(98.347)	-3,57%			
	CASA	2.125.368	2.125.368	2.019.897	2.024.795	(2.057.697)	4.897	(100.574)	-4,73%	(100.574)	-4,73%			
	(%) CASA	77,13%	77,13%	76,19%	76,20%									
	FDR	128,82%	128,82%	135,80%	135,49%									

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 (1-23 Dec'25)	Pencairan (1-23 Jan'26)	Pencairan MtM	MtD (1-23 Dec'25	Growth (1-23 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	23-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	244.487	244.487	243.448	3.500	1.593	-1.907	1.207	-1.039	-1.039	2.632	0	0,00%	
	Linkage	110.286	110.286	109.936	-	-	-	-495	-350	-350	350			
	Non-Linkage	134.201	134.201	133.512	3.500	1.593	-1.907	1.702	-689	-689	2.282			
	• Local Champion	134.201	134.201	133.512	3.500	1.593	-1.907	1.702	-689	-689	2.282			
	• Value Chain	-	-	-	-	-	-	0	0	0	-			
2	MBG	450.800	450.800	446.593	12.896	5.325	-7.571	5.959	-4.208	-4.208	9.533	456.230	97,89%	(9.637)
	KUR	425.845	425.845	421.836	12.266	5.225	-7.041	5.371	-4.009	-4.009	9.234	428.394	98,47%	(6.558)
	Non KUR	24.956	24.956	24.757	630	100	-530	589	-199	-199	299	27.836	88,94%	(3.079)
3	PWG	435.901	435.901	487.181	72.381	121.985	49.604	13.018	51.280	51.280	70.705	450.379	108,17%	36.802
	Cilem	243.033	243.033	271.391	22.579	38.128	15.550	14.840	28.358	28.358	9.770	252.765	107,37%	18.626
	Gadai	192.868	192.868	215.790	49.802	83.857	34.054	-1.823	22.922	22.922	60.935	197.614	109,20%	18.176
4	CFG	2.418.549	2.418.549	2.422.903	48.034	34.899	-13.135	31.585	4.354	4.354	30.545	2.433.514	99,56%	(10.611)
	CF 1	474.272	474.272	475.502	5.137	4.319	-817	5.578	1.230	1.230	3.089	477.023	99,68%	(1.520)
	Total Griya	385.817	385.817	385.246	683	1.215	533	0	-572	-572	1.787	386.124	99,77%	(879)
	• Total Non Program	58.361	58.361	58.943	220	1.215	995	-810	582	582	633			
	• Program	327.456	327.456	326.303	463	-	-463	-4.522	-1.153	-1.153	1.153			
	Oto	88.455	88.455	90.257	4.454	3.104	-1.350	5.578	1.802	1.802	1.302	90.898	99,29%	(642)
	CF 2	1.944.277	1.944.277	1.947.400	42.898	30.580	-12.318	26.008	3.123	3.123	27.456	1.956.491	99,54%	(9.090)
	Mitraguna & Others	1.462.141	1.462.141	1.468.722	39.508	27.383	-12.125	24.867	6.581	6.581	20.801	1.471.389	99,82%	(2.667)
	Pensiun	482.136	482.136	478.678	3.390	3.197	-193	1.140	-3.458	-3.458	6.655	485.102	98,68%	(6.423)
	Total Pembiayaan	3.549.737	3.549.737	3.600.125	136.811	163.802	26.991	51.769	50.388	50.388	113.414			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	23-Jan-26	31-Dec-25	31-Dec-25	23-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	86	460	86	6.060	0,04%	0,04%	2,49%	5.974	5.974	5.600			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	86	460	86	6.060	0,06%	0,06%	4,54%	5.974	5.974	5.600			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	5.695	5.695	5.695	39.966	1,26%	1,26%	8,95%	34.271	34.271	34.271			
	KUR	4.911	4.911	4.911	36.308	1,15%	1,15%	8,61%	31.396	31.396	31.396			
	Non KUR	784	784	784	3.658	3,14%	3,14%	14,78%	2.874	2.874	2.874			
3	PWG	832	832	832	20.272	0,19%	0,19%	4,16%	19.440	19.440	19.440			
	Cilem	832	832	832	13.232	0,34%	0,34%	4,88%	12.400	12.400	12.400			
	Gadai	-	-	-	7.040	0,00%	0,00%	3,26%	7.040	7.040	7.040			
4	CFG	58.523	70.806	58.523	127.202	2,42%	2,42%	5,25%	68.679	68.679	56.397			
	CF 1	41.039	45.314	41.039	75.586	8,65%	8,65%	15,90%	34.547	34.547	30.272			
	Total Griya	39.539	42.848	39.539	68.349	10,25%	10,25%	17,74%	28.810	28.810	25.501			
	Oto	1.500	2.467	1.500	7.238	1,70%	1,70%	8,02%	5.738	5.738	4.771			
	CF 2	17.484	25.491	17.484	51.616	0,90%	0,90%	2,65%	34.132	34.132	26.125			
	Mitraguna & Others	16.143	23.560	16.143	46.690	1,10%	1,10%	3,18%	30.547	30.547	23.130			
	Pensiun	1.341	1.931	1.341	4.926	0,28%	0,28%	1,03%	3.585	3.585	2.995			
	Total Pembiayaan	65.136	77.793	65.136	193.501	1,83%	1,83%	5,37%	128.364	128.364	115.708			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	23-Jan-26	31-Dec-25	31-Dec-25	23-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	32.671	33.041	32.671	32.750	13,36%	13,36%	13,45%	79	79	(291)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	32.671	33.041	32.671	32.750	24,34%	24,34%	24,53%	79	79	(291)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	10.175	8.754	10.175	11.178	2,26%	2,26%	2,50%	1.002	1.002	2.424			
	KUR	7.265	5.977	7.265	8.268	1,71%	1,71%	1,96%	1.003	1.003	2.292			
	Non KUR	2.910	2.777	2.910	2.910	11,66%	11,66%	11,75%	(0)	(0)	132			
3	PWG	8	184	8	33	0,00%	0,00%	0,01%	25	25	(151)			
	Cilem	8	-	8	33	0,00%	0,00%	0,01%	25	25	33			
	Gadai	-	184	-	-	0,00%	0,00%	0,00%	-	-	(184)			
4	CFG	128.976	132.225	128.976	134.730	5,33%	5,33%	5,56%	5.754	5.754	2.505			
	CF 1	90.968	94.513	90.968	96.073	19,18%	19,18%	20,20%	5.105	5.105	1.560			
	Total Griya	89.238	92.778	89.238	94.333	23,13%	23,13%	24,49%	5.096	5.096	1.555			
	Oto	1.730	1.734	1.730	1.730	1,96%	1,96%	1,93%	10	10	5			
	CF 2	38.008	37.713	38.008	38.657	1,95%	1,95%	1,99%	649	649	944			
	Mitraguna & Others	34.527	34.677	34.527	35.278	2,36%	2,36%	2,40%	751	751	601			
	Pensiun	3.481	3.036	3.481	3.379	0,10%	0,10%	0,71%	(102)	(102)	343			
	Total Pembiayaan	171.830	174.204	171.830	178.691	4,84%	4,84%	4,96%	6.861	6.861	4.487			

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