

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-26 Dec'25)	Growth (1-26 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	25-Jan-26	26-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	2.542.683	2.542.683	2.298.176	2.399.706	(36.138)	101.530	(142.977)	-5,62%	(142.977)	-5,62%			
2	Tabungan	14.323.005	14.323.005	13.616.155	13.612.635	213.923	(3.520)	(710.370)	-4,96%	(710.370)	-4,96%			
3	Deposito	6.886.586	6.886.586	6.860.557	6.747.140	(326.634)	(113.416)	(139.446)	-2,02%	(139.446)	-2,02%			
	Total	23.752.274	23.752.274	22.774.888	22.759.482	(148.848)	(15.406)	(992.793)	-4,18%	(992.793)	-4,18%			
	CASA	16.865.688	16.865.688	15.914.331	16.012.341	177.786	98.010	(853.347)	-5,06%	(853.347)	-5,06%			
	(%) CASA	71,01%	71,01%	69,88%	70,35%									
	FDR	81,34%	81,34%	85,34%	85,40%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-26 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	25-Jan-26	26-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	704.562	704.562	746.316	747.676		1.360	43.114	6,12%	43.114	6,12%			
2	Giro ISE	189.207	189.207	227.507	231.365		3.858	42.158	22,28%	42.158	22,28%			
3	Tabungan ISE	450.848	450.848	449.800	447.302		(2.498)	(3.546)	-0,79%	(3.546)	-0,79%			
4	Deposito ISE	64.507	64.507	69.009	69.009		0	4.502	6,98%	4.502	6,98%			
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 (1-26 Dec'25)	Pencairan (1-26 Jan'26)	Pencairan MtM	MtD (1-31 Dec'25)	Growth (1-26 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	26-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	1.636.453	1.636.453	1.577.841	13.125	7.845	-5.280	-10.155	-58.612	-58.612	66.457			
	Linkage	896.187	896.187	891.131	2.818	1.747	(1.071)	-3.319	-5.056	-5.056	6.803			
	Non-Linkage	740.266	740.266	686.709	10.307	6.098	-4.209	-6.836	-53.557	-53.557	59.655			
	• Local Champion	629.444	629.444	587.263	8.907	4.793	-4.114	-4.437	-42.181	-42.181	46.974			
	• Value Chain	110.822	110.822	99.447	1.400	1.305	(95)	-2.399	-11.375	-11.375	12.680			
2	MBG	2.437.397	2.437.397	2.406.252	91.103	40.435	-50.668	31.310	-31.145	-31.145	71.580	2.455.387	98,00%	(49.135)
	KUR	2.299.108	2.299.108	2.270.867	88.037	39.385	-48.652	31.224	-28.242	-28.242	67.627	2.312.744	98,19%	(41.877)
	Non KUR	138.289	138.289	135.385	3.066	1.050	-2.016	86	-2.903	-2.903	3.953	142.643	94,91%	(7.258)
3	PWG	2.203.786	2.203.786	2.407.620	355.912	592.286	236.374	127.454	203.834	203.834	388.452	2.299.528	104,70%	108.092
	Cilem	1.340.037	1.340.037	1.475.831	146.200	217.088	70.888	97.350	135.794	135.794	81.294	1.405.660	104,99%	70.171
	Gadai	863.749	863.749	931.789	209.712	375.198	165.486	30.104	68.040	68.040	307.159	893.868	104,24%	37.921
4	CFG	13.043.554	13.043.554	13.043.799	334.721	215.513	-119.208	178.983	245	245	215.268	13.188.838	98,90%	(145.038)
	CF 1	2.595.513	2.595.513	2.585.371	60.954	26.326	-34.628	34.350	-10.142	-10.142	36.468	2.621.369	98,63%	(35.998)
	Total Griya	1.989.730	1.989.730	1.982.390	37.029	14.391	-22.637	16.347	-7.340	-7.340	21.731	1.999.707	99,13%	(17.317)
	• Total Non Program	1.421.315	1.421.315	1.417.301	34.950	14.391	-20.558	21.179	-4.014	-4.014	18.406			
	• Program	568.415	568.415	565.089	2.079	-	-2.079	-4.832	-3.326	-3.326	3.326			
	Oto	605.783	605.783	602.981	23.925	11.934	-11.991	18.003	-2.802	-2.802	14.737	621.662	96,99%	(18.681)
	CF 2	10.448.041	10.448.041	10.458.428	273.767	189.188	-84.580	144.633	10.387	10.387	178.800	10.567.469	98,97%	(109.040)
	Mitraguna & Others	8.831.925	8.831.925	8.846.873	250.745	175.212	-75.532	133.065	14.948	14.948	160.264	8.932.085	99,05%	(85.212)
	Pensiun	1.616.116	1.616.116	1.611.555	23.023	13.975	-9.048	11.568	-4.561	-4.561	18.536	1.635.383	98,54%	(23.828)
	Total Pembiayaan	19.321.191	19.321.191	19.435.512	794.861	856.079	61.218	327.592	114.321	114.321	741.758			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	26-Jan-26	31-Dec-25	31-Dec-25	26-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	2.031	5.631	2.031	87.396	0,12%	0,12%	5,54%	85.365	85.365	81.765			
	Linkage	-	-	-	148	0,00%	0,00%	0,02%	148	148	148			
	Local Champion	231	3.813	231	51.465	0,03%	0,03%	7,49%	51.234	51.234	47.652			
	Value Chain	1.800	1.819	1.800	35.784				33.984	33.984	33.965			
2	MBG	30.128	56.776	30.128	240.448	1,24%	1,24%	9,99%	210.320	210.320	183.673			
	KUR	25.163	47.873	25.163	216.456	1,09%	1,09%	9,53%	191.293	191.293	168.583			
	Non KUR	4.964	8.903	4.964	23.992	3,59%	3,59%	17,72%	19.028	19.028	15.089			
3	PWG	5.230	126	5.230	208.268	0,24%	0,24%	8,65%	203.038	203.038	208.142			
	Cilem	5.105	-	5.105	169.103	0,38%	0,38%	11,46%	163.998	163.998	169.103			
	Gadai	125	126	125	39.165	0,01%	0,01%	4,20%	39.040	39.040	39.039			
4	CFG	171.412	221.829	171.412	571.776	1,31%	1,31%	4,38%	400.364	400.364	349.947			
	CF 1	105.330	125.523	105.330	270.899	4,06%	4,06%	10,48%	165.569	165.569	145.377			
	Total Griya	92.487	108.955	92.487	224.990	4,65%	4,65%	11,35%	132.503	132.503	116.035			
	Oto	12.843	16.567	12.843	45.909	2,12%	2,12%	7,61%	33.067	33.067	29.342			
	CF 2	66.082	96.306	66.082	300.877	0,63%	0,63%	2,88%	234.795	234.795	204.571			
	Mitraguna & Others	61.502	88.979	61.502	280.061	0,70%	0,70%	3,17%	218.559	218.559	191.082			
	Pensiun	4.581	7.328	4.581	20.817	0,28%	0,28%	1,29%	16.236	16.236	13.489			
	Total Pembiayaan	208.801	284.362	208.801	1.107.889	1,08%	1,08%	5,70%	899.088	899.088	823.527			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	26-Jan-26	31-Dec-25	31-Dec-25	26-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	67.360	67.841	67.360	75.006	4,12%	4,12%	4,75%	7.646	7.646	7.166			
	Linkage	15.087	15.087	15.087	15.086	1,68%	1,68%	1,69%	(1)	(1)	(1)			
	Non-Linkage	52.273	52.754	52.273	57.720	7,06%	7,06%	8,41%	5.447	5.447	4.966			
	Value Chain	-	-	-	2.200				2.200	2.200	2.200			
2	MBG	42.748	42.624	42.748	48.009	1,75%	1,75%	2,00%	5.262	5.262	5.385			
	KUR	31.921	32.141	31.921	36.779	1,39%	1,39%	1,62%	4.858	4.858	4.639			
	Non KUR	10.827	10.484	10.827	11.230	7,83%	7,83%	8,29%	403	403	746			
3	PWG	8	191	8	57	0,00%	0,00%	0,00%	49	49	(134)			
	Cilem	8	-	8	44	0,00%	0,00%	0,00%	36	36	44			
	Gadai	-	191	-	13	0,00%	0,00%	0,00%	13	13	(178)			
4	CFG	260.858	270.215	260.858	277.294	2,00%	2,00%	2,13%	16.436	16.436	7.079			
	CF 1	131.142	138.885	131.142	146.769	5,05%	5,05%	5,68%	15.626	15.626	7.883			
	Total Griya	123.192	131.421	123.192	139.120	6,19%	6,19%	7,02%	15.928	15.928	7.699			
	Oto	7.951	7.465	7.951	7.649	1,31%	1,31%	1,27%	(302)	(302)	184			
	CF 2	129.715	131.329	129.715	130.525	1,24%	1,24%	1,25%	810	810	(804)			
	Mitraguna & Others	122.179	125.206	122.179	123.883	1,38%	1,38%	1,40%	1.704	1.704	(1.323)			
	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	400.366	1,92%	1,92%	2,06%	29.393	29.393	19.496			

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 Dec'25	Growth (1-26 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	25-Jan-26	26-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	308.694	308.694	407.789	441.593	8.806	33.804	132.899	43,05%	132.899	43,05%			
2	Tabungan	2.013.016	2.013.016	1.866.059	1.865.929	44.751	(130)	(147.087)	-7,31%	(147.087)	-7,31%			
3	Deposito	973.933	973.933	850.963	830.679	(119.817)	(20.284)	(143.254)	-14,71%	(143.254)	-14,71%			
Total		3.295.643	3.295.643	3.124.811	3.138.201	(66.260)	13.390	(157.442)	-4,78%	(157.442)	-4,78%			
CASA		2.321.710	2.321.710	2.273.848	2.307.521	53.557	33.674	(14.188)	-0,61%	(14.188)	-0,61%			
(% CASA		70,45%	70,45%	72,77%	73,53%									
FDR		84,30%	84,30%	89,47%	89,09%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-26 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	25-Jan-26	26-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	90.565	90.565	88.059	89.198		1.139	(1.367)	-1,51%	(1.367)	-1,51%			
2	Giro ISE	28.686	28.686	35.754	37.202		1.449	8.516	29,69%	8.516	29,69%			
3	Tabungan ISE	61.424	61.424	51.850	51.540		(310)	(9.883)	-16,09%	(9.883)	-16,09%			
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 (1-26 Dec'25)	Pencairan (1-26 Jan'26)	Pencairan MtM	MtD Dec'25	Growth (1-26 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	26-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	122.460	122.460	113.255	140	2.747	2.607	-4.288	-9.205	-9.205	11.952	0	0,00%	
	Linkage	25.627	25.627	26.372	140	1.747	1.607	-310	745	745	1.002			
	Non-Linkage	96.833	96.833	86.883	-	1.000	1.000	-3.978	-9.950	-9.950	10.950			
	• Local Champion	66.030	66.030	64.906	-	1.000	1.000	-565	-1.124	-1.124	2.124			
	• Value Chain	30.803	30.803	21.977	-	-	-	-3.413	-8.826	-8.826	8.826			
2	MBG	328.812	328.812	327.357	13.730	8.265	-5.465	3.045	-1.455	-1.455	9.720	331.703	98,69%	(4.345)
	KUR	310.526	310.526	309.482	13.705	8.215	-5.490	3.962	-1.044	-1.044	9.259	312.349	99,08%	(2.867)
	Non KUR	18.286	18.286	17.876	25	50	25	-917	-410	-410	460	19.354	92,36%	(1.478)
3	PWG	344.300	344.300	377.748	51.567	87.601	36.035	20.569	33.448	33.448	54.153	356.049	106,09%	21.699
	Cilem	233.448	233.448	258.426	24.900	40.475	15.575	14.782	24.977	24.977	15.497	242.231	106,69%	16.194
	Gadai	110.851	110.851	119.322	26.667	47.127	20.460	5.787	8.471	8.471	38.656	113.817	104,84%	5.505
4	CFG	1.982.640	1.982.640	1.977.488	53.259	31.992	-21.266	16.595	-5.153	-5.153	37.145	2.006.944	98,53%	(29.457)
	CF 1	533.103	533.103	529.449	17.312	4.619	-12.692	1.500	-3.654	-3.654	8.274	537.405	98,52%	(7.957)
	Total Griya	446.983	446.983	444.433	14.182	3.469	-10.713	0	-2.550	-2.550	6.019	448.643	99,06%	(4.209)
	• Total Non Program	434.886	434.886	432.373	13.522	3.469	-10.053	9.962	-2.513	-2.513	5.982			
	• Program	12.096	12.096	12.060	660	-	-660	647	-37	-37	37			
	Oto	86.120	86.120	85.016	3.130	1.150	-1.980	1.500	-1.105	-1.105	2.255	88.763	95,78%	(3.747)
	CF 2	1.449.537	1.449.537	1.448.039	35.947	27.373	-8.574	15.095	-1.498	-1.498	28.871	1.469.539	98,54%	(21.500)
	Mitraguna & Others	1.349.817	1.349.817	1.348.087	33.824	26.244	-7.580	14.081	-1.729	-1.729	27.973	1.368.063	98,54%	(19.975)
	Pensiun	99.720	99.720	99.951	2.123	1.129	-994	1.014	231	231	898	101.476	98,50%	(1.525)
Total Pembiayaan		2.778.212	2.778.212	2.795.848	118.695	130.606	11.910	35.921	17.636	17.636	112.970			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	26-Jan-26	31-Dec-25	31-Dec-25	26-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	19.021	0,00%	0,00%	16,79%	19.021	19.021	19.021			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	14.808	0,00%	0,00%	17,04%	14.808	14.808	14.808			
	Value Chain	-	-	-	4.212	0,00%	0,00%	6,49%	4.212	4.212	4.212			
2	MBG	5.224	5.224	5.224	40.311	1,59%	1,59%	12,31%	35.087	35.087	35.087			
	KUR	4.303	4.303	4.303	35.663	1,39%	1,39%	11,52%	31.361	31.361	31.361			
	Non KUR	921	921	921	4.647	5,04%	5,04%	26,00%	3.726	3.726	3.726			
3	PWG	484	484	484	32.428	0,14%	0,14%	8,58%	31.944	31.944	31.944			
	Cilem	484	484	484	27.174	0,21%	0,21%	10,52%	26.690	26.690	26.690			
	Gadai	-	-	-	5.253	0,00%	0,00%	4,40%	5.253	5.253	5.253			
4	CFG	21.399	27.679	21.399	91.123	1,08%	1,08%	4,61%	69.724	69.724	63.444			
	CF 1	9.043	12.737	9.043	33.871	1,70%	1,70%	6,40%	24.829	24.829	21.134			
	Total Griya	7.715	10.710	7.715	27.927	1,73%	1,73%	6,28%	20.212	20.212	17.216			
	Oto	1.328	2.026	1.328	5.945	1,54%	1,54%	6,99%	4.617	4.617	3.918			
	CF 2	12.357	14.942	12.357	57.252	0,85%	0,85%	3,95%	44.895	44.895	42.310			
	Mitraguna & Others	12.357	14.431	12.357	55.325	0,92%	0,92%	4,10%	42.968	42.968	40.893			
	Pensiun	-	511	-	1.927	0,00%	0,00%	1,93%	1.927	1.927	1.417			
Total Pembiayaan		27.108	33.387	27.108	182.882	0,98%	0,98%	6,54%	155.774	155.774	149.495			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	26-Jan-26	31-Dec-25	31-Dec-25	26-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.744	1.744	1.744	1.744	1,42%	1,42%	1,54%	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%	1,73%	(0)	(0)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	3.803	5.129	3.803	4.452	1,16%	1,16%	1,36%	648	648	(677)			
	KUR	3.160	4.391	3.160	3.787	1,02%	1,02%	1,22%	626	626	(604)			
	Non KUR	643	737	643	665	3,52%	3,52%	3,72%	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	22.683	1,16%	1,16%	1,15%	(282)	(282)	(3.626)			
	CF 1	4.913	5.093	4.913	7.308	0,92%	0,92%	1,38%	2.395	2.395	2.215			
	Total Griya	4.477	4.557	4.477	6.706	1,00%	1,00%	1,51%	2.228	2.228	2.149			
	Oto	436	536	436	603	0,51%	0,51%	0,71%	167	167	67			
	CF 2	18.052	21.216	18.052	15.375	1,25%	1,25%	1,06%	(2.677)	(2.677)	(5.841)			
	Mitraguna & Others	17.735	20.725	17.735	15.058	1,31%	1,31%	1,12%	(2.677)	(2.677)	(5.667)			
	Pensiun	317	491	317	317	0,01%	0,01%	0,32%	-	-	(174)			
Total Pembiayaan		28.513	33.182	28.513	28.879	1,03%	1,03%	1,03%	366	366	(4.303)			

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 (1-26 Dec'25	Growth (1-26 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	25-Jan-26	26-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	763.553	763.553	516.586	533.040	188.368	16.454	(230.513)	-30,19%	(230.513)	-30,19%			
2	Tabungan	2.589.059	2.589.059	2.503.066	2.504.561	115.490	1.495	(84.498)	-3,26%	(84.498)	-3,26%			
3	Deposito	2.920.634	2.920.634	2.925.056	2.820.640	(92.998)	(104.416)	(99.994)	-3,42%	(99.994)	-3,42%			
Total		6.273.245	6.273.245	5.944.708	5.858.240	210.861	(86.467)	(415.005)	-6,62%	(415.005)	-6,62%			
CASA		3.352.612	3.352.612	3.019.652	3.037.600	303.859	17.949	(315.011)	-9,40%	(315.011)	-9,40%			
(% CASA		53,44%	53,44%	50,80%	51,85%									
FDR		48,57%	48,57%	51,21%	51,96%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-26 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	25-Jan-26	26-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	106.796	106.796	111.412	111.246		(166)	4.450	4,17%	4.450	4,17%			
2	Giro ISE	18.995	18.995	24.518	24.645		127	5.650	29,74%	5.650	29,74%			
3	Tabungan ISE	68.468	68.468	64.560	64.267		(293)	(4.201)	-6,14%	(4.201)	-6,14%			
4	Deposito ISE	19.332	19.332	22.334	22.334		0	3.002	15,53%	3.002	15,53%			
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 (1-26 Dec'25)	Pencairan (1-26 Jan'26)	Pencairan MtM	MtD (1-26 Dec'25	Growth (1-26 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	26-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	209.850	209.850	180.493	4.500	200	-4.300	2.468	-29.357	-29.357	29.557	0	0,00%	
	Linkage	17.889	17.889	17.763	-	-	-	-127	-126	-126	126			
	Non-Linkage	191.961	191.961	162.730	4.500	200	-4.300	2.595	-29.231	-29.231	29.431			
	• Local Champion	181.667	181.667	152.541	4.500	200	-4.300	1.541	-29.126	-29.126	29.326			
	• Value Chain	10.294	10.294	10.189	-	-	-	1.054	-105	-105	105			
2	MBG	198.935	198.935	196.437	5.710	1.993	-3.717	4.200	-2.498	-2.498	4.491	198.118	99,15%	(1.681)
	KUR	188.785	188.785	186.868	5.410	1.993	-3.417	3.747	-1.917	-1.917	3.910	189.874	98,42%	(3.006)
	Non KUR	10.150	10.150	9.569	300	-	-300	453	-581	-581	581	8.244	116,07%	
3	PWG	459.599	459.599	489.296	73.541	112.637	39.096	25.395	29.697	29.697	82.940	480.684	101,79%	8.613
	Cilem	248.801	248.801	270.109	26.076	37.480	11.404	14.413	21.309	21.309	16.172	262.172	103,03%	7.937
	Gadai	210.799	210.799	219.187	47.465	75.157	27.692	10.982	8.388	8.388	66.769	218.511	100,31%	675
4	CFG	2.178.496	2.178.496	2.177.983	53.733	37.382	-16.351	24.944	-513	-513	37.895	2.206.489	98,71%	(28.506)
	CF 1	387.334	387.334	384.797	8.750	3.279	-5.471	191	-2.537	-2.537	5.816	393.160	97,87%	(8.363)
	Total Griya	317.524	317.524	316.021	7.886	2.800	-5.086	0	-1.503	-1.503	4.303	320.632	98,56%	(4.611)
	• Total Non Program	313.027	313.027	311.544	7.726	2.800	-4.926	4.811	-1.483	-1.483	4.283			
	• Program	4.498	4.498	4.478	160	-	-160	139	-20	-20	20			
	Oto	69.810	69.810	68.776	864	479	-385	191	-1.034	-1.034	1.513	72.528	94,83%	(3.752)
	CF 2	1.791.161	1.791.161	1.793.185	44.983	34.103	-10.880	24.752	2.024	2.024	32.079	1.813.328	98,89%	(20.143)
	Mitraguna & Others	1.591.167	1.591.167	1.592.177	40.300	31.210	-9.090	21.455	1.011	1.011	30.199	1.610.035	98,89%	(17.858)
	Pensiun	199.995	199.995	201.008	4.683	2.893	-1.790	3.297	1.013	1.013	1.880	203.293	98,88%	(2.285)
Total Pembiayaan		3.046.880	3.046.880	3.044.209	137.484	152.212	14.728	57.006	-2.671	-2.671	154.883			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	26-Jan-26	31-Dec-25	31-Dec-25	26-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	3.204	-	14.893	0,00%	0,00%	8,25%	14.893	14.893	11.689			
	Linkage	-	-	-	148	0,00%	0,00%	0,83%	148	148	148			
	Local Champion	-	3.204	-	13.594	0,00%	0,00%	8,35%	13.594	13.594	10.390			
	Value Chain	-	-	-	1.151	0,00%	0,00%	0,75%	1.151	1.151	1.151			
2	MBG	3.329	3.329	3.329	30.678	1,67%	1,67%	15,62%	27.348	27.348	27.348			
	KUR	3.176	3.176	3.176	29.852	1,68%	1,68%	15,97%	26.676	26.676	26.676			
	Non KUR	153	153	153	826	1,51%	1,51%	8,63%	673	673	673			
3	PWG	1.006	1.006	1.006	57.210	0,22%	0,22%	11,69%	56.205	56.205	56.205			
	Cilem	1.006	1.006	1.006	45.046	0,40%	0,40%	16,68%	44.040	44.040	44.040			
	Gadai	-	-	-	12.165	0,00%	0,00%	5,55%	12.165	12.165	12.165			
4	CFG	19.246	26.975	19.246	86.446	0,88%	0,88%	3,97%	67.200	67.200	59.470			
	CF 1	11.417	13.772	11.417	37.874	2,95%	2,95%	9,84%	26.457	26.457	24.103			
	Total Griya	10.491	11.815	10.491	33.785	3,30%	3,30%	10,69%	23.294	23.294	21.970			
	Oto	927	1.957	927	4.089	1,33%	1,33%	5,95%	3.163	3.163	2.132			
	CF 2	7.828	13.204	7.828	48.571	0,44%	0,44%	2,71%	40.743	40.743	35.368			
	Mitraguna & Others	7.229	11.970	7.229	46.387	0,45%	0,45%	2,91%	39.158	39.158	34.417			
	Pensiun	599	1.234	599	2.184	0,30%	0,30%	1,09%	1.585	1.585	950			
Total Pembiayaan		23.581	34.514	23.581	189.226	0,77%	0,77%	6,22%	165.645	165.645	154.712			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	26-Jan-26	31-Dec-25	31-Dec-25	26-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	7.809	7.813	7.809	9.658	3,72%	3,72%	5,35%	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	9.656	4,07%	4,07%	5,93%	1.849	1.849	1.845			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.779	1.811	1.779	3.098	0,89%	0,89%	1,58%	1.320	1.320	1.287			
	KUR	1.154	1.239	1.154	2.417	0,61%	0,61%	1,29%	1.263	1.263	1.178			
	Non KUR	625	572	625	681	6,15%	6,15%	7,12%	57	57	109			
3	PWG	-	-	-	7	0,00%	0,00%	0,00%	7	7	7			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	-	-	7	0,00%	0,00%	0,00%	7	7	7			
4	CFG	22.413	24.078	22.413	27.673	1,03%	1,03%	1,27%	5.261	5.261	3.595			
	CF 1	4.912	5.995	4.912	9.345	1,27%	1,27%	2,43%	4.433	4.433	3.351			
	Total Griya	4.165	5.484	4.165	8.597	1,31%	1,31%	2,72%	4.433	4.433	3.114			
	Oto	748	511	748	748	1,07%	1,07%	1,09%	-	-	237			
	CF 2	17.500	18.084	17.500	18.328	0,98%	0,98%	1,02%	828	828	244			
	Mitraguna & Others	16.505	17.489	16.505	17.638	1,04%	1,04%	1,11%	1.133	1.133	149			
	Pensiun	995	594	995	690	0,03%	0,03%	0,34%	(306)	(306)	95			
Total Pembiayaan		32.000	33.703	32.000	40.437	1,05%	1,05%	1,33%	8.436	8.436	6.734			

Asset & Contribution Margin

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

PHR & Payroll

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

AREA MEDAN RAYA

Pilih Area

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD Dec'25	Growth (1-26 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	25-Jan-26	26-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	129.315	129.315	129.633	140.857	(9.535)	11.224	11.542	8,93%	11.542	8,93%			
2	Tabungan	2.141.195	2.141.195	2.046.358	2.043.291	49.910	(3.068)	(97.904)	-4,57%	(97.904)	-4,57%			
3	Deposito	745.402	745.402	806.186	815.995	(20.745)	9.809	70.593	9,47%	70.593	9,47%			
Total		3.015.912	3.015.912	2.982.177	3.000.142	19.630	17.966	(15.770)	-0,52%	(15.770)	-0,52%			
CASA		2.270.510	2.270.510	2.175.991	2.184.147	40.375	8.156	(86.363)	-3,80%	(86.363)	-3,80%			
(% CASA		75,28%	75,28%	72,97%	72,80%									
FDR		101,77%	101,77%	104,37%	103,74%									

Kinerja ISE

No.	Segmen/Produk	Posisi				DtD	Growth (1-26 Jan'26)				Target Jan'26		
		31-Dec-25	31-Dec-25	25-Jan-26	26-Jan-26		MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	86.071	86.071	95.240	95.303	63	9.233	10,73%	9.233	10,73%			
2	Giro ISE	18.582	18.582	25.663	24.738	(925)	6.156	33,13%	6.156	33,13%			
3	Tabungan ISE	57.822	57.822	58.410	59.398	988	1.576	2,73%	1.576	2,73%			
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 (1-26 Dec'25)	Pencairan (1-26 Jan'26)	Pencairan MtM	MtD (1-26 Dec'25	Growth (1-26 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	26-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	104.427	104.427	105.007	3.585	2.000	-1.585	4.516	580	580	1.420	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	77.934	907	2.000	1.093	1.852	580	580	1.420			
	• Local Champion	72.132	72.132	72.757	907	2.000	1.093	-298	625	625	1.375			
	• Value Chain	5.222	5.222	5.178	-	-	-	2.150	-44	-44	44			
2	MBG	393.041	393.041	390.471	11.641	8.846	-2.795	4.198	-2.570	-2.570	11.416	394.545	98,97%	(4.074)
	KUR	366.506	366.506	364.758	11.171	8.796	-2.375	4.207	-1.748	-1.748	10.544	368.767	98,91%	(4.009)
	Non KUR	26.535	26.535	25.713	470	50	-420	-9	-822	-822	872	25.778	99,75%	(65)
3	PWG	382.996	382.996	416.912	62.711	113.329	50.617	26.064	33.916	33.916	79.412	402.049	103,70%	14.863
	Cilem	213.404	213.404	236.253	24.334	35.908	11.574	18.137	22.849	22.849	13.059	226.000	104,54%	10.253
	Gadai	169.592	169.592	180.659	38.378	77.421	39.043	7.926	11.067	11.067	66.354	176.049	102,62%	4.610
4	CFG	2.188.914	2.188.914	2.200.017	56.541	41.313	-15.228	31.375	11.103	11.103	30.209	2.211.847	99,47%	(11.830)
	CF 1	286.396	286.396	288.608	4.216	5.247	1.031	2.168	2.213	2.213	3.034	290.666	99,29%	(2.057)
	Total Griya	233.746	233.746	234.174	2.488	2.425	-63	0	428	428	1.997	235.289	99,53%	(1.114)
	• Total Non Program	157.294	157.294	158.336	2.330	2.425	95	1.697	1.042	1.042	1.383			
	• Program	76.452	76.452	75.838	158	-	-158	-527	-614	-614	614			
	Oto	52.650	52.650	54.434	1.728	2.822	1.094	2.168	1.785	1.785	1.038	55.377	98,30%	(943)
	CF 2	1.902.518	1.902.518	1.911.409	52.325	36.066	-16.260	29.207	8.890	8.890	27.175	1.921.182	99,49%	(9.773)
	Mitraguna & Others	1.631.111	1.631.111	1.641.659	47.363	35.453	-11.911	25.473	10.548	10.548	24.904	1.645.014	99,80%	(3.355)
	Pensiun	271.408	271.408	269.749	4.962	613	-4.349	3.734	-1.658	-1.658	2.271	276.167	97,68%	(6.418)
Total Pembiayaan		3.069.378	3.069.378	3.112.407	134.478	165.487	31.010	66.153	43.029	43.029	122.459			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	26-Jan-26	31-Dec-25	31-Dec-25	26-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	8.418	0,00%	0,00%	8,02%	8.418	8.418	8.418			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	5.947	0,00%	0,00%	7,63%	5.947	5.947	5.947			
	Value Chain	1.800	1.819	1.800	2.470	2,50%	2,50%	3,39%	670	670	651			
2	MBG	4.478	4.478	4.478	42.162	1,14%	1,14%	10,80%	37.684	37.684	37.684			
	KUR	3.828	3.828	3.828	37.073	1,04%	1,04%	10,16%	33.246	33.246	33.246			
	Non KUR	650	650	650	5.089	2,45%	2,45%	19,79%	4.439	4.439	4.439			
3	PWG	593	593	593	33.811	0,15%	0,15%	8,11%	33.218	33.218	33.218			
	Cilem	474	474	474	28.055	0,22%	0,22%	11,87%	27.581	27.581	27.581			
	Gadai	120	120	120	5.757	0,07%	0,07%	3,19%	5.637	5.637	5.637			
4	CFG	18.991	30.393	18.991	74.850	0,87%	0,87%	3,40%	55.860	55.860	44.457			
	CF 1	12.478	16.284	12.478	30.728	4,36%	4,36%	10,65%	18.250	18.250	14.444			
	Total Griya	11.752	15.217	11.752	28.422	5,03%	5,03%	12,14%	16.669	16.669	13.204			
	Oto	726	1.066	726	2.306	1,38%	1,38%	4,24%	1.580	1.580	1.240			
	CF 2	6.513	14.110	6.513	44.123	0,34%	0,34%	2,31%	37.610	37.610	30.013			
	Mitraguna & Others	5.511	12.494	5.511	40.367	0,34%	0,34%	2,46%	34.856	34.856	27.873			
	Pensiun	1.002	1.615	1.002	3.756	0,37%	0,37%	1,39%	2.754	2.754	2.140			
Total Pembiayaan		24.062	35.465	24.062	159.241	0,78%	0,78%	5,12%	135.180	135.180	123.777			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	26-Jan-26	31-Dec-25	31-Dec-25	26-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	23.984	24.090	23.984	29.683	22,97%	22,97%	28,27%	5.699	5.699	5.593			
	Linkage	14.841	14.841	14.841	14.840	54,82%	54,82%	54,82%	(1)	(1)	(1)			
	Non-Linkage	9.143	9.249	9.143	12.643	11,82%	11,82%	16,22%	3.500	3.500	3.394			
	Value Chain	-	-	-	2.200	0,00%	0,00%	3,02%	2.200	2.200	2.200			
2	MBG	3.541	2.942	3.541	4.365	0,90%	0,90%	1,12%	824	824	1.423			
	KUR	1.861	1.463	1.861	2.742	0,51%	0,51%	0,75%	881	881	1.279			
	Non KUR	1.680	1.478	1.680	1.623	6,33%	6,33%	6,31%	(58)	(58)	144			
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	25.306	1,04%	1,04%	1,15%	2.560	2.560	2.551			
	CF 1	9.490	10.152	9.490	11.363	3,31%	3,31%	3,94%	1.872	1.872	1.211			
	Total Griya	8.777	9.438	8.777	10.650	3,76%	3,76%	4,55%	1.873	1.873	1.212			
	Oto	713	714	713	713	1,35%	1,35%	1,31%	(0)	(0)	(1)			
	CF 2	13.255	12.603	13.255	13.943	0,70%	0,70%	0,73%	688	688	1.340			
	Mitraguna & Others	12.362	11.647	12.362	13.174	0,76%	0,76%	0,80%	812	812	1.527			
	Pensiun	893	956	893	769	0,03%	0,03%	0,29%	(124)	(124)	(187)			
Total Pembiayaan		50.271	49.786	50.271	59.354	1,64%	1,64%	1,91%	9.083	9.083	9.568			

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 (1-26 Dec'25	Growth (1-26 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	25-Jan-26	26-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.306.271	1.306.271	1.206.298	1.238.392	(209.976)	32.094	(67.879)	-5,20%	(67.879)	-5,20%			
2	Tabungan	5.489.217	5.489.217	5.236.861	5.232.552	(17.968)	(4.309)	(256.666)	-4,68%	(256.666)	-4,68%			
3	Deposito	1.616.443	1.616.443	1.646.107	1.647.596	(28.685)	1.489	31.153	1,93%	31.153	1,93%			
Total		8.411.932	8.411.932	8.089.265	8.118.540	(256.630)	29.274	(293.392)	-3,49%	(293.392)	-3,49%			
CASA		6.795.488	6.795.488	6.443.159	6.470.943	(227.945)	27.785	(324.545)	-4,78%	(324.545)	-4,78%			
(% CASA		80,78%	80,78%	79,65%	79,71%									
FDR		81,75%	81,75%	85,10%	84,79%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-26 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	25-Jan-26	26-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	378.652	378.652	407.385	410.144		2.759	31.492	8,32%	31.492	8,32%			
2	Giro ISE	119.292	119.292	136.030	139.424		3.394	20.132	16,88%	20.132	16,88%			
3	Tabungan ISE	228.526	228.526	240.521	239.886		(635)	11.360	4,97%	11.360	4,97%			
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 (1-26 Dec'25)	Pencairan (1-26 Jan'26)	Pencairan MtM	MtD (1-26 Dec'25	Growth (1-26 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	26-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	955.229	955.229	936.114	1.400	1.305	-95	-14.059	-19.115	-19.115	20.420	0	0,00%	
	Linkage	715.312	715.312	710.153	-	-	-	-5.052	-5.159	-5.159	5.159			
	Non-Linkage	239.917	239.917	225.961	1.400	1.305	-95	-9.007	-13.956	-13.956	15.261			
	• Local Champion	175.414	175.414	163.858	-	-	0	-6.818	-11.556	-11.556	11.556			
	• Value Chain	64.503	64.503	62.103	1.400	1.305	(95)	-2.189	-2.400	-2.400	3.705			
2	MBG	1.065.809	1.065.809	1.047.595	45.126	15.196	-29.930	13.909	-18.214	-18.214	33.410	1.074.791	97,47%	(27.195)
	KUR	1.007.447	1.007.447	990.007	43.485	14.346	-29.139	13.938	-17.440	-17.440	31.786	1.013.359	97,70%	(23.353)
	Non KUR	58.362	58.362	57.589	1.641	850	-791	-29	-773	-773	1.623	61.431	93,75%	(3.842)
3	PWG	580.990	580.990	634.057	90.357	143.123	52.766	42.409	53.067	53.067	90.056	610.368	103,88%	23.689
	Cilem	401.351	401.351	440.535	46.950	62.229	15.279	35.178	39.184	39.184	23.044	422.492	104,27%	18.043
	Gadai	179.639	179.639	193.522	43.408	80.894	37.487	7.231	13.883	13.883	67.011	187.876	103,01%	5.646
4	CFG	4.274.955	4.274.955	4.266.194	119.184	67.914	-51.270	58.138	-8.761	-8.761	76.676	4.330.044	98,53%	(63.849)
	CF 1	914.408	914.408	907.459	25.324	8.508	-16.816	8.567	-6.949	-6.949	15.457	923.115	98,30%	(15.656)
	Total Griya	605.660	605.660	603.170	11.791	4.482	-7.309	0	-2.490	-2.490	6.972	609.020	99,04%	(5.850)
	• Total Non Program	457.747	457.747	456.417	11.152	4.482	-6.670	5.519	-1.330	-1.330	5.812			
	• Program	147.912	147.912	146.752	639	-	-639	-570	-1.160	-1.160	1.160			
	Oto	308.748	308.748	304.289	13.533	4.026	-9.507	8.567	-4.459	-4.459	8.485	314.095	96,88%	(9.806)
	CF 2	3.360.547	3.360.547	3.358.735	93.860	59.407	-34.453	49.571	-1.812	-1.812	61.219	3.406.929	98,59%	(48.194)
	Mitraguna & Others	2.797.690	2.797.690	2.796.629	86.597	53.327	-33.271	47.189	-1.061	-1.061	54.388	2.837.584	98,56%	(40.955)
	Pensiun	562.857	562.857	562.106	7.263	6.080	-1.183	2.382	-751	-751	6.831	569.345	98,73%	(7.239)
Total Pembiayaan		6.876.983	6.876.983	6.883.961	256.067	227.538	-28.529	100.397	6.978	6.978	220.561			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	26-Jan-26	31-Dec-25	31-Dec-25	26-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	145	149	145	39.859	0,02%	0,02%	4,26%	39.714	39.714	39.710			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	145	149	145	11.908	0,06%	0,06%	5,27%	11.763	11.763	11.759			
	Value Chain	-	-	-	27.951	0,00%	0,00%	17,06%	27.951	27.951	27.951			
2	MBG	11.401	11.401	11.401	76.930	1,07%	1,07%	7,34%	65.529	65.529	65.529			
	KUR	8.946	8.946	8.946	68.611	0,89%	0,89%	6,93%	59.665	59.665	59.665			
	Non KUR	2.456	2.456	2.456	8.319	4,21%	4,21%	14,45%	5.864	5.864	5.864			
3	PWG	2.316	2.316	2.316	43.757	0,40%	0,40%	6,90%	41.442	41.442	41.442			
	Cilem	2.310	2.310	2.310	38.048	0,58%	0,58%	8,64%	35.738	35.738	35.738			
	Gadai	6	6	6	5.709	0,00%	0,00%	2,95%	5.703	5.703	5.703			
4	CFG	53.253	65.976	53.253	175.296	1,25%	1,25%	4,11%	122.043	122.043	109.320			
	CF 1	31.353	37.416	31.353	85.314	3,43%	3,43%	9,40%	53.961	53.961	47.898			
	Total Griya	22.990	28.365	22.990	57.308	3,80%	3,80%	9,50%	34.318	34.318	28.943			
	Oto	8.363	9.051	8.363	28.005	2,71%	2,71%	9,20%	19.643	19.643	18.954			
	CF 2	21.900	28.560	21.900	89.982	0,65%	0,65%	2,68%	68.082	68.082	61.423			
	Mitraguna & Others	20.262	26.523	20.262	81.921	0,72%	0,72%	2,93%	61.659	61.659	55.398			
	Pensiun	1.638	2.037	1.638	8.061	0,29%	0,29%	1,43%	6.423	6.423	6.024			
Total Pembiayaan		67.115	79.841	67.115	335.842	0,98%	0,98%	4,88%	268.727	268.727	256.001			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	26-Jan-26	31-Dec-25	31-Dec-25	26-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	1.152	1.153	1.152	1.171	0,12%	0,12%	0,13%	19	19	18			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	1.152	1.153	1.152	1.171	0,48%	0,48%	0,52%	19	19	18			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	23.449	23.989	23.449	25.129	2,20%	2,20%	2,40%	1.680	1.680	1.140			
	KUR	18.480	19.071	18.480	19.777	1,83%	1,83%	2,00%	1.297	1.297	706			
	Non KUR	4.969	4.918	4.969	5.352	8,51%	8,51%	9,29%	384	384	434			
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	67.644	1,49%	1,49%	1,59%	3.886	3.886	2.797			
	CF 1	20.859	23.133	20.859	23.252	2,28%	2,28%	2,56%	2.394	2.394	119			
	Total Griya	16.535	19.164	16.535	19.406	2,73%	2,73%	3,22%	2.872	2.872	243			
	Oto	4.324	3.970	4.324	3.846	1,40%	1,40%	1,26%	(478)	(478)	(124)			
	CF 2	42.900	41.714	42.900	44.392	1,28%	1,28%	1,32%	1.492	1.492	2.678			
	Mitraguna & Others	41.050	40.668	41.050	42.904	1,47%	1,47%	1,53%	1.855	1.855	2.237			
	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	93.961	1,28%	1,28%	1,36%	5.602	5.602	3.966			

Asset & Contribution Margin

No.	Neraca	Posisi		Growth (Yoy)	% Growth
		Dec-24	Dec-25		
1	Asset (Retail) T	7.559.654	8.426.969	867.315	
2	Contribution Margin	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 Dec'25	Growth (1-26 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	25-Jan-26	26-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	34.851	34.851	37.871	45.825	(13.801)	7.954	10.975	31,49%	10.975	31,49%			
2	Tabungan	2.090.518	2.090.518	1.963.811	1.966.303	21.740	2.492	(124.214)	-5,94%	(124.214)	-5,94%			
3	Deposito	630.174	630.174	632.245	632.230	(64.390)	(15)	2.056	0,33%	2.056	0,33%			
Total		2.755.543	2.755.543	2.633.927	2.644.358	(56.450)	10.431	(111.184)	-4,03%	(111.184)	-4,03%			
CASA		2.125.368	2.125.368	2.001.682	2.012.129	7.940	10.446	(113.240)	-5,33%	(113.240)	-5,33%			
(% CASA		77,13%	77,13%		76,00%									
FDR		128,82%	128,82%	136,64%	136,10%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-26 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	25-Jan-26	26-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	42.479	42.479	44.220	41.785		(2.435)	(694)	-1,63%	(694)	-1,63%			
2	Giro ISE	3.651	3.651	5.543	5.355		(188)	1.704	46,66%	1.704	46,66%			
3	Tabungan ISE	34.609	34.609	34.459	32.211		(2.248)	(2.397)	-6,93%	(2.397)	-6,93%			
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 (1-26 Dec'25)	Pencairan (1-26 Jan'26)	Pencairan MtM	MtD (1-26 Dec'25	Growth (1-26 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	26-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	244.487	244.487	242.972	3.500	1.593	-1.907	1.207	-1.515	-1.515	3.108	0	0,00%	
	Linkage	110.286	110.286	109.771	-	-	-	-495	-515	-515	515			
	Non-Linkage	134.201	134.201	133.201	3.500	1.593	-1.907	1.702	-1.000	-1.000	2.593			
	• Local Champion	134.201	134.201	133.201	3.500	1.593	-1.907	1.702	-1.000	-1.000	2.593			
	• Value Chain	-	-	-	-	-	-	0	0	0	-			
2	MBG	450.800	450.800	444.392	14.896	6.135	-8.761	5.959	-6.409	-6.409	12.544	456.230	97,41%	(11.839)
	KUR	425.845	425.845	419.753	14.266	6.035	-8.231	5.371	-6.092	-6.092	12.127	428.394	97,98%	(8.642)
	Non KUR	24.956	24.956	24.639	630	100	-530	589	-317	-317	417	27.836	88,51%	(3.197)
3	PWG	435.901	435.901	489.606	77.736	135.596	57.860	13.018	53.705	53.705	81.890	450.379	108,71%	39.228
	Cilem	243.033	243.033	270.508	23.941	40.996	17.056	14.840	27.475	27.475	13.522	252.765	107,02%	17.743
	Gadai	192.868	192.868	219.099	53.795	94.599	40.804	-1.823	26.231	26.231	68.369	197.614	110,87%	21.485
4	CFG	2.418.549	2.418.549	2.422.118	52.005	36.912	-15.093	31.585	3.569	3.569	33.344	2.433.514	99,53%	(11.396)
	CF 1	474.272	474.272	475.058	5.352	4.673	-680	5.578	786	786	3.887	477.023	99,59%	(1.965)
	Total Griya	385.817	385.817	384.591	683	1.215	533	0	-1.226	-1.226	2.441	386.124	99,60%	(1.533)
	• Total Non Program	58.361	58.361	58.631	220	1.215	995	-810	270	270	945			
	• Program	327.456	327.456	325.961	463	-	-463	-4.522	-1.495	-1.495	1.495			
	Oto	88.455	88.455	90.466	4.670	3.458	-1.212	5.578	2.011	2.011	1.446	90.898	99,52%	(432)
	CF 2	1.944.277	1.944.277	1.947.060	46.653	32.240	-14.413	26.008	2.783	2.783	29.456	1.956.491	99,52%	(9.431)
	Mitraguna & Others	1.462.141	1.462.141	1.468.320	42.661	28.979	-13.681	24.867	6.179	6.179	22.800	1.471.389	99,79%	(3.069)
	Pensiun	482.136	482.136	478.740	3.992	3.260	-732	1.140	-3.396	-3.396	6.656	485.102	98,69%	(6.361)
Total Pembiayaan		3.549.737	3.549.737	3.599.087	148.136	180.236	32.100	51.769	49.350	49.350	130.886			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	26-Jan-26	31-Dec-25	31-Dec-25	26-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	86	460	86	5.207	0,04%	0,04%	2,14%	5.121	5.121	4.747			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	86	460	86	5.207	0,06%	0,06%	3,91%	5.121	5.121	4.747			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	5.695	5.695	5.695	50.367	1,26%	1,26%	11,33%	44.672	44.672	44.672			
	KUR	4.911	4.911	4.911	45.256	1,15%	1,15%	10,78%	40.345	40.345	40.345			
	Non KUR	784	784	784	5.111	3,14%	3,14%	20,74%	4.327	4.327	4.327			
3	PWG	832	832	832	41.062	0,19%	0,19%	8,39%	40.230	40.230	40.230			
	Cilem	832	832	832	30.781	0,34%	0,34%	11,38%	29.948	29.948	29.948			
	Gadai	-	-	-	10.281	0,00%	0,00%	4,69%	10.281	10.281	10.281			
4	CFG	58.523	70.806	58.523	144.061	2,42%	2,42%	5,95%	85.538	85.538	73.256			
	CF 1	41.039	45.314	41.039	83.112	8,65%	8,65%	17,50%	42.073	42.073	37.798			
	Total Griya	39.539	42.848	39.539	77.548	10,25%	10,25%	20,16%	38.009	38.009	34.701			
	Oto	1.500	2.467	1.500	5.564	1,70%	1,70%	6,15%	4.064	4.064	3.097			
	CF 2	17.484	25.491	17.484	60.949	0,90%	0,90%	3,13%	43.465	43.465	35.458			
	Mitraguna & Others	16.143	23.560	16.143	56.061	1,10%	1,10%	3,82%	39.918	39.918	32.501			
	Pensiun	1.341	1.931	1.341	4.888	0,28%	0,28%	1,02%	3.547	3.547	2.957			
Total Pembiayaan		65.136	77.793	65.136	240.698	1,83%	1,83%	6,69%	175.562	175.562	162.905			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	26-Jan-26	31-Dec-25	31-Dec-25	26-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	32.671	33.041	32.671	32.750	13,36%	13,36%	13,48%	79	79	(291)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	32.671	33.041	32.671	32.750	24,34%	24,34%	24,59%	79	79	(291)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	10.175	8.754	10.175	10.965	2,26%	2,26%	2,47%	790	790	2.211			
	KUR	7.265	5.977	7.265	8.056	1,71%	1,71%	1,92%	791	791	2.080			
	Non KUR	2.910	2.777	2.910	2.909	11,66%	11,66%	11,81%	(1)	(1)	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	133.987	5,33%	5,33%	5,53%	5.011	5.011	1.762			
	CF 1	90.968	94.513	90.968	95.500	19,18%	19,18%	20,10%	4.532	4.532	987			
	Total Griya	89.238	92.778	89.238	93.760	23,13%	23,13%	24,38%	4.523	4.523	982			
	Oto	1.730	1.734	1.730	1.740	1,96%	1,96%	1,92%	10	10	5			
	CF 2	38.008	37.713	38.008	38.487	1,95%	1,95%	1,98%	479	479	774			
	Mitraguna & Others	34.527	34.677	34.527	35.108	2,36%	2,36%	2,39%	581	581	431			
	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	177.735	4,84%	4,84%	4,94%	5.905	5.905	3.531			

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