

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-28	Growth (1-28 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	27-Jan-26	28-Jan-26	Dec'25	DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	2.542.683	2.542.683	2.321.030	2.324.018	(32.369)	2.989	(218.664)	-8,60%	(218.664)	-8,60%	2.606.320	89,17%	(282.301)
2	Tabungan	14.323.005	14.323.005	13.607.531	13.617.038	156.243	9.507	(705.967)	-4,93%	(705.967)	-4,93%	14.323.005	95,07%	(705.967)
3	Deposito	6.886.586	6.886.586	6.775.712	6.783.419	(327.429)	7.707	(103.167)	-1,50%	(103.167)	-1,50%	6.937.342	97,78%	(153.923)
	Total	23.752.274	23.752.274	22.704.273	22.724.476	(203.555)	20.203	(1.027.798)	-4,33%	(1.027.798)	-4,33%	23.866.667	95,21%	(1.142.191)
	CASA	16.865.688	16.865.688	15.928.561	15.941.057	123.874	12.496	(924.631)	-5,48%	(924.631)	-5,48%	16.929.325	94,16%	(988.268)
	(%) CASA	71,01%	71,01%	70,16%	70,15%									
	FDR	81,34%	81,34%	85,95%	85,87%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-27 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	26-Jan-26	27-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	704.562	704.562	747.675	744.593		(3.082)	40.031	5,68%	40.031	5,68%			
2	Giro ISE	189.207	189.207	231.365	228.587		(2.778)	39.380	20,81%	39.380	20,81%			
3	Tabungan ISE	450.848	450.848	447.302	449.697		2.395	(1.151)	-0,26%	(1.151)	-0,26%			
4	Deposito ISE	64.507	64.507	69.009	66.309		(2.700)	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 (1-28 Dec'25)	Pencairan (1-28 Jan'26)	Pencairan MtM	MtD (1-31 Dec'25)	Growth (1-28 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	28-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	1.636.453	1.636.453	1.580.616	14.185	13.384	-800	-10.155	-55.837	-55.837	69.222	1.644.463	96,12%	(63.847)
	Linkage	896.187	896.187	893.945	3.178	4.627	1.449	-3.319	-2.242	-2.242	6.869	900.487	99,27%	(6.542)
	Non-Linkage	740.266	740.266	686.671	11.007	8.758	-2.249	-6.836	-53.595	-53.595	62.353	743.976	92,30%	(57.305)
	• Local Champion	629.444	629.444	588.555	9.607	7.633	-1.974	-4.437	-40.889	-40.889	48.522	633.004	92,98%	(44.449)
	• Value Chain	110.822	110.822	98.116	1.400	1.125	(275)	-2.399	-12.706	-12.706	13.831	110.972	88,42%	(12.856)
2	MBG	2.437.397	2.437.397	2.418.562	94.274	60.265	-34.009	31.310	-18.835	-18.835	79.100	2.455.387	98,50%	(36.824)
	KUR	2.299.108	2.299.108	2.283.030	91.208	58.679	-32.529	31.224	-16.079	-16.079	74.758	2.312.744	98,72%	(29.714)
	Non KUR	138.289	138.289	135.533	3.066	1.586	-1.480	86	-2.756	-2.756	4.342	142.643	95,02%	(7.110)
3	PWG	2.203.786	2.203.786	2.444.039	365.102	674.514	309.412	127.454	240.253	240.253	434.261	2.299.528	106,28%	144.511
	Cilem	1.340.037	1.340.037	1.498.838	146.547	248.247	101.700	97.350	158.801	158.801	89.447	1.405.660	106,63%	93.178
	Gadai	863.749	863.749	945.202	218.555	426.267	207.712	30.104	81.452	81.452	344.814	893.868	105,74%	51.334
4	CFG	13.043.554	13.043.554	13.070.611	346.771	259.617	-87.154	178.983	27.057	27.057	232.561	13.188.838	99,10%	(118.227)
	CF 1	2.595.513	2.595.513	2.586.912	63.200	30.640	-32.560	34.350	-8.601	-8.601	39.241	2.621.369	98,69%	(34.456)
	Total Griya	1.989.730	1.989.730	1.983.728	37.029	17.191	-19.838	16.347	-6.002	-6.002	23.193	1.999.707	99,20%	(15.979)
	• Total Non Program	1.421.315	1.421.315	1.418.827	34.950	17.031	-17.919	21.179	-2.489	-2.489	19.520			
	• Program	568.415	568.415	564.902	2.079	160	-1.919	-4.832	-3.513	-3.513	3.673			
	Oto	605.783	605.783	603.184	26.171	13.449	-12.722	18.003	-2.599	-2.599	16.048	621.662	97,03%	(18.478)
	CF 2	10.448.041	10.448.041	10.483.698	283.571	228.977	-54.595	144.633	35.657	35.657	193.320	10.567.469	99,21%	(83.770)
	Mitraguna & Others	8.831.925	8.831.925	8.869.552	259.062	212.282	-46.780	133.065	37.626	37.626	174.655	8.932.085	99,30%	(62.534)
	Pensiun	1.616.116	1.616.116	1.614.147	24.510	16.695	-7.815	11.568	-1.969	-1.969	18.665	1.635.383	98,70%	(21.237)
	Total Pembiayaan	19.321.191	19.321.191	19.513.829	820.332	1.007.781	187.449	327.592	192.638	192.638	815.143			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	28-Jan-26	31-Dec-25	31-Dec-25	28-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	2.031	5.631	2.031	36.505	0,12%	0,12%	2,31%	34.474	34.474	30.874			
	Linkage	-	-	-	148	0,00%	0,00%	0,02%	148	148	148			
	Local Champion	231	3.813	231	32.675	0,03%	0,03%	4,76%	32.444	32.444	28.862			
	Value Chain	1.800	1.819	1.800	3.682				1.882	1.882	1.864			
2	MBG	30.128	56.776	30.128	178.143	1,24%	1,24%	7,37%	148.016	148.016	121.368			
	KUR	25.163	47.873	25.163	157.232	1,09%	1,09%	6,89%	132.069	132.069	109.360			
	Non KUR	4.964	8.903	4.964	20.911	3,59%	3,59%	15,43%	15.947	15.947	12.008			
3	PWG	5.230	126	5.230	110.442	0,24%	0,24%	4,52%	105.212	105.212	110.316			
	Cilem	5.105	-	5.105	88.602	0,38%	0,38%	5,91%	83.497	83.497	88.602			
	Gadai	125	126	125	21.841	0,01%	0,01%	2,31%	21.715	21.715	21.715			
4	CFG	171.412	221.829	171.412	443.833	1,31%	1,31%	3,40%	272.421	272.421	222.004			
	CF 1	105.330	125.523	105.330	220.114	4,06%	4,06%	8,51%	114.784	114.784	94.591			
	Total Griya	92.487	108.955	92.487	189.119	4,65%	4,65%	9,53%	96.632	96.632	80.164			
	Oto	12.843	16.567	12.843	30.995	2,12%	2,12%	5,14%	18.152	18.152	14.427			
	CF 2	66.082	96.306	66.082	223.719	0,63%	0,63%	2,13%	157.637	157.637	127.413			
	Mitraguna & Others	61.502	88.979	61.502	208.926	0,70%	0,70%	2,36%	147.425	147.425	119.948			
	Pensiun	4.581	7.328	4.581	14.793	0,28%	0,28%	0,92%	10.212	10.212	7.465			
	Total Pembiayaan	208.801	284.362	208.801	768.924	1,08%	1,08%	3,94%	560.122	560.122	484.562			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	28-Jan-26	31-Dec-25	31-Dec-25	28-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	67.360	67.841	67.360	67.315	4,12%	4,12%	4,26%	(45)	(45)	(526)			
	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	52.229	7,06%	7,06%	7,61%	(44)	(44)	(525)			
	Value Chain	-	-	-	-				-	-	-			
2	MBG	42.748	42.624	42.748	48.135	1,75%	1,75%	1,99%	5.387	5.387	5.511			
	KUR	31.921	32.141	31.921	36.894	1,39%	1,39%	1,62%	4.973	4.973	4.754			
	Non KUR	10.827	10.484	10.827	11.241	7,83%	7,83%	8,29%	414	414	757			
3	PWG	8	191	8	42	0,00%	0,00%	0,00%	34	34	(148)			
	Cilem	8	-	8	36	0,00%	0,00%	0,00%	28	28	36			
	Gadai	-	191	-	6	0,00%	0,00%	0,00%	6	6	(185)			
4	CFG	260.858	270.215	260.858	268.270	2,00%	2,00%	2,05%	7.412	7.412	(1.945)			
	CF 1	131.142	138.885	131.142	143.448	5,05%	5,05%	5,55%	12.306	12.306	4.563			
	Total Griya	123.192	131.421	123.192	135.587	6,19%	6,19%	6,83%	12.395	12.395	4.166			
	Oto	7.951	7.465	7.951	7.861	1,31%	1,31%	1,30%	(90)	(90)	397			
	CF 2	129.715	131.329	129.715	124.821	1,24%	1,24%	1,19%	(4.894)	(4.894)	(6.508)			
	Mitraguna & Others	122.179	125.206	122.179	118.179	1,38%	1,38%	1,33%	(3.999)	(3.999)	(7.026)			
	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	383.762	1,92%	1,92%	1,97%	12.789	12.789	2.891			

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 (1-28 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	27-Jan-26	28-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	308.694	308.694	374.817	367.303	2.360	(7.514)	58.609	18,99%	58.609	18,99%	318.801	115,21%	48.502
2	Tabungan	2.013.016	2.013.016	1.869.127	1.873.081	32.079	3.954	(139.935)	-6,95%	(139.935)	-6,95%	2.013.016	93,05%	(139.935)
3	Deposito	973.933	973.933	856.569	856.493	(119.874)	(76)	(117.441)	-12,06%	(117.441)	-12,06%	983.511	87,09%	(127.019)
Total		3.295.643	3.295.643	3.100.513	3.096.876	(85.435)	(3.637)	(198.767)	-6,03%	(198.767)	-6,03%	3.315.328	93,41%	(218.452)
CASA		2.321.710	2.321.710	2.243.944	2.240.383	34.439	(3.561)	(81.326)	-3,50%	(81.326)	-3,50%	2.331.817	96,08%	(91.434)
(% CASA		70,45%	70,45%	72,37%	72,34%									
FDR		84,30%	84,30%	90,64%	90,74%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-27 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	26-Jan-26	27-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	90.565	90.565	89.198	87.407		(1.791)	(3.158)	-3,49%	(3.158)	-3,49%			
2	Giro ISE	28.686	28.686	37.202	35.161		(2.042)	6.474	22,57%	6.474	22,57%			
3	Tabungan ISE	61.424	61.424	51.540	51.791		251	(9.633)	-15,68%	(9.633)	-15,68%			
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 (1-28 Dec'25)	Pencairan (1-28 Jan'26)	Pencairan MtM	MtD Dec'25	Growth (1-28 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	28-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	122.460	122.460	112.376	500	2.747	2.247	-4.288	-10.084	-10.084	12.831	123.514	90,98%	(11.139)
	Linkage	25.627	25.627	26.307	500	1.747	1.247	-310	680	680	1.067	26.193	100,43%	
	Non-Linkage	96.833	96.833	86.069	-	1.000	1.000	-3.978	-10.764	-10.764	11.764	97.321	88,44%	(11.252)
	• Local Champion	66.030	66.030	64.744	-	1.000	1.000	-565	-1.286	-1.286	2.286	66.499	97,36%	(1.754)
	• Value Chain	30.803	30.803	21.325	-	-	-	-3.413	-9.478	-9.478	9.478	30.823	69,18%	(9.498)
2	MBG	328.812	328.812	329.594	13.730	11.909	-1.821	3.045	782	782	11.127	331.703	99,36%	(2.109)
	KUR	310.526	310.526	311.841	13.705	11.859	-1.846	3.962	1.315	1.315	10.544	312.349	99,84%	(508)
	Non KUR	18.286	18.286	17.753	25	50	25	-917	-533	-533	583	19.354	91,73%	(1.601)
3	PWG	344.300	344.300	383.063	52.069	98.143	46.074	20.569	38.763	38.763	59.380	356.049	107,59%	27.014
	Cilem	233.448	233.448	263.843	24.900	46.906	22.006	14.782	30.394	30.394	16.512	242.231	108,92%	21.611
	Gadai	110.851	110.851	119.220	27.169	51.237	24.068	5.787	8.369	8.369	42.868	113.817	104,75%	5.403
4	CFG	1.982.640	1.982.640	1.985.129	55.197	41.833	-13.364	16.595	2.489	2.489	39.345	2.006.944	98,91%	(21.816)
	CF 1	533.103	533.103	530.289	17.747	6.094	-11.653	1.500	-2.814	-2.814	8.908	537.405	98,68%	(7.116)
	Total Griya	446.983	446.983	445.404	14.182	4.944	-9.238	0	-1.579	-1.579	6.524	448.643	99,28%	(3.239)
	• Total Non Program	434.886	434.886	433.347	13.522	4.944	-8.578	9.962	-1.540	-1.540	6.484			
	• Program	12.096	12.096	12.057	660	-	-660	647	-40	-40	40			
	Oto	86.120	86.120	84.885	3.565	1.150	-2.415	1.500	-1.235	-1.235	2.385	88.763	95,63%	(3.877)
	CF 2	1.449.537	1.449.537	1.454.840	37.450	35.739	-1.711	15.095	5.303	5.303	30.436	1.469.539	99,00%	(14.699)
	Mitraguna & Others	1.349.817	1.349.817	1.354.469	34.774	34.189	-585	14.081	4.652	4.652	29.537	1.368.063	99,01%	(13.594)
	Pensiun	99.720	99.720	100.371	2.676	1.550	-1.126	1.014	651	651	899	101.476	98,91%	(1.105)
Total Pembiayaan		2.778.212	2.778.212	2.810.161	121.496	154.632	33.137	35.921	31.949	31.949	122.683			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	28-Jan-26	31-Dec-25	31-Dec-25	28-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	6.910	0,00%	0,00%	6,15%	6.910	6.910	6.910			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	5.698	0,00%	0,00%	6,62%	5.698	5.698	5.698			
	Value Chain	-	-	-	1.212	0,00%	0,00%	1,87%	1.212	1.212	1.212			
2	MBG	5.224	5.224	5.224	25.938	1,59%	1,59%	7,87%	20.714	20.714	20.714			
	KUR	4.303	4.303	4.303	22.263	1,39%	1,39%	7,14%	17.961	17.961	17.961			
	Non KUR	921	921	921	3.675	5,04%	5,04%	20,70%	2.753	2.753	2.753			
3	PWG	484	484	484	19.525	0,14%	0,14%	5,10%	19.041	19.041	19.041			
	Cilem	484	484	484	15.906	0,21%	0,21%	6,03%	15.422	15.422	15.422			
	Gadai	-	-	-	3.619	0,00%	0,00%	3,04%	3.619	3.619	3.619			
4	CFG	21.399	27.679	21.399	73.201	1,08%	1,08%	3,69%	51.801	51.801	45.522			
	CF 1	9.043	12.737	9.043	27.221	1,70%	1,70%	5,13%	18.178	18.178	14.484			
	Total Griya	7.715	10.710	7.715	22.905	1,73%	1,73%	5,14%	15.190	15.190	12.194			
	Oto	1.328	2.026	1.328	4.316	1,54%	1,54%	5,08%	2.989	2.989	2.290			
	CF 2	12.357	14.942	12.357	45.980	0,85%	0,85%	3,16%	33.623	33.623	31.037			
	Mitraguna & Others	12.357	14.431	12.357	44.351	0,92%	0,92%	3,27%	31.994	31.994	29.920			
	Pensiun	-	511	-	1.628	0,00%	0,00%	1,62%	1.628	1.628	1.118			
Total Pembiayaan		27.108	33.387	27.108	125.574	0,98%	0,98%	4,47%	98.466	98.466	92.187			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	28-Jan-26	31-Dec-25	31-Dec-25	28-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%	0,93%	0	0	0			
	Non-Linkage	1.500	1.500	1.500	1.500	1,55%	1,55%	1,74%	(0)	(0)	-			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	3.803	5.129	3.803	4.360	1,16%	1,16%	1,32%	556	556	(769)			
	KUR	3.160	4.391	3.160	3.726	1,02%	1,02%	1,19%	565	565	(666)			
	Non KUR	643	737	643	634	3,52%	3,52%	3,57%	(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	22.265	1,16%	1,16%	1,12%	(701)	(701)	(4.044)			
	CF 1	4.913	5.093	4.913	6.990	0,92%	0,92%	1,32%	2.077	2.077	1.897			
	Total Griya	4.477	4.557	4.477	6.554	1,00%	1,00%	1,47%	2.077	2.077	1.997			
	Oto	436	536	436	436	0,51%	0,51%	0,51%	-	-	(100)			
	CF 2	18.052	21.216	18.052	15.275	1,25%	1,25%	1,05%	(2.777)	(2.777)	(5.941)			
	Mitraguna & Others	17.735	20.725	17.735	14.958	1,31%	1,31%	1,10%	(2.777)	(2.777)	(5.767)			
	Pensiun	317	491	317	317	0,01%	0,01%	0,32%	-	-	(174)			
Total Pembiayaan		28.513	33.182	28.513	28.369	1,03%	1,03%	1,01%	(144)	(144)	(4.813)			

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 (1-28 Dec'25	Growth (1-28 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	27-Jan-26	28-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	763.553	763.553	523.122	499.508	195.205	(23.614)	(264.044)	-34,58%	(264.044)	-34,58%	779.838	64,05%	(280.330)
2	Tabungan	2.589.059	2.589.059	2.504.450	2.512.940	105.967	8.489	(76.119)	-2,94%	(76.119)	-2,94%	2.589.059	97,06%	(76.119)
3	Deposito	2.920.634	2.920.634	2.818.250	2.818.791	(92.336)	540	(101.843)	-3,49%	(101.843)	-3,49%	2.936.052	96,01%	(117.261)
Total		6.273.245	6.273.245	5.845.822	5.831.238	208.836	(14.584)	(442.007)	-7,05%	(442.007)	-7,05%	6.304.948	92,49%	(473.710)
CASA		3.352.612	3.352.612	3.027.572	3.012.448	301.172	(15.124)	(340.164)	-10,15%	(340.164)	-10,15%	3.368.897	89,42%	(356.449)
(% CASA		53,44%	53,44%	51,79%	51,66%									
FDR		48,57%	48,57%	52,28%	52,41%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-27 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	26-Jan-26	27-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	106.796	106.796	111.830	109.229		(2.600)	2.434	2,28%	2.434	2,28%			
2	Giro ISE	18.995	18.995	24.645	24.033		(612)	5.038	26,52%	5.038	26,52%			
3	Tabungan ISE	68.468	68.468	64.851	65.562		711	(2.906)	-4,24%	(2.906)	-4,24%			
4	Deposito ISE	19.332	19.332	22.334	19.634		(2.700)	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 (1-28 Dec'25)	Pencairan (1-28 Jan'26)	Pencairan MtM	MtD (1-28 Dec'25	Growth (1-28 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	28-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	209.850	209.850	181.725	4.500	1.760	-2.740	2.468	-28.125	-28.125	29.885	211.995	85,72%	(30.270)
	Linkage	17.889	17.889	17.762	-	-	-	-127	-127	-127	127	19.041	93,29%	(1.278)
	Non-Linkage	191.961	191.961	163.963	4.500	1.760	-2.740	2.595	-27.998	-27.998	29.758	192.955	84,97%	(28.992)
	• Local Champion	181.667	181.667	153.907	4.500	1.760	-2.740	1.541	-27.760	-27.760	29.520	182.620	84,28%	(28.713)
	• Value Chain	10.294	10.294	10.056	-	-	-	1.054	-238	-238	238	10.334	97,30%	(279)
2	MBG	198.935	198.935	199.065	6.935	5.208	-1.727	4.200	131	131	5.077	198.118	100,48%	947
	KUR	188.785	188.785	189.324	6.635	5.008	-1.627	3.747	540	540	4.468	189.874	99,71%	(549)
	Non KUR	10.150	10.150	9.741	300	200	-100	453	-409	-409	609	8.244	118,15%	
3	PWG	459.599	459.599	493.278	77.738	127.739	50.000	25.395	33.678	33.678	94.060	480.684	102,62%	12.594
	Cilem	248.801	248.801	271.695	26.244	42.033	15.789	14.413	22.894	22.894	19.138	262.172	103,63%	9.523
	Gadai	210.799	210.799	221.583	51.494	85.706	34.212	10.982	10.784	10.784	74.922	218.511	101,41%	3.071
4	CFG	2.178.496	2.178.496	2.182.081	55.408	44.172	-11.236	24.944	3.585	3.585	40.586	2.206.489	98,89%	(24.408)
	CF 1	387.334	387.334	384.429	9.055	3.420	-5.635	191	-2.906	-2.906	6.325	393.160	97,78%	(8.731)
	Total Griya	317.524	317.524	315.708	7.886	2.800	-5.086	0	-1.816	-1.816	4.616	320.632	98,46%	(4.924)
	• Total Non Program	313.027	313.027	311.240	7.726	2.800	-4.926	4.811	-1.786	-1.786	4.586			
	• Program	4.498	4.498	4.468	160	-	-160	139	-30	-30	30			
	Oto	69.810	69.810	68.721	1.169	620	-549	191	-1.089	-1.089	1.709	72.528	94,75%	(3.808)
	CF 2	1.791.161	1.791.161	1.797.652	46.353	40.752	-5.601	24.752	6.491	6.491	34.261	1.813.328	99,14%	(15.676)
	Mitraguna & Others	1.591.167	1.591.167	1.596.645	41.670	37.859	-3.811	21.455	5.478	5.478	32.381	1.610.035	99,17%	(13.390)
	Pensiun	199.995	199.995	201.007	4.683	2.893	-1.790	3.297	1.012	1.012	1.881	203.293	98,88%	(2.286)
Total Pembiayaan		3.046.880	3.046.880	3.056.150	144.581	178.878	34.297	57.006	9.270	9.270	169.609			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	28-Jan-26	31-Dec-25	31-Dec-25	28-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	3.204	-	11.060	0,00%	0,00%	6,09%	11.060	11.060	7.856			
	Linkage	-	-	-	148	0,00%	0,00%	0,83%	148	148	148			
	Local Champion	-	3.204	-	10.912	0,00%	0,00%	6,65%	10.912	10.912	7.708			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	3.329	3.329	3.329	25.411	1,67%	1,67%	12,77%	22.081	22.081	22.081			
	KUR	3.176	3.176	3.176	24.283	1,68%	1,68%	12,83%	21.107	21.107	21.107			
	Non KUR	153	153	153	1.128	1,51%	1,51%	11,58%	975	975	975			
3	PWG	1.006	1.006	1.006	27.654	0,22%	0,22%	5,61%	26.648	26.648	26.648			
	Cilem	1.006	1.006	1.006	20.459	0,40%	0,40%	7,53%	19.454	19.454	19.454			
	Gadai	-	-	-	7.194	0,00%	0,00%	3,25%	7.194	7.194	7.194			
4	CFG	19.246	26.975	19.246	52.947	0,88%	0,88%	2,43%	33.701	33.701	25.971			
	CF 1	11.417	13.772	11.417	21.757	2,95%	2,95%	5,66%	10.339	10.339	7.985			
	Total Griya	10.491	11.815	10.491	19.934	3,30%	3,30%	6,31%	9.443	9.443	8.119			
	Oto	927	1.957	927	1.823	1,33%	1,33%	2,65%	896	896	(134)			
	CF 2	7.828	13.204	7.828	31.190	0,44%	0,44%	1,74%	23.362	23.362	17.986			
	Mitraguna & Others	7.229	11.970	7.229	29.678	0,45%	0,45%	1,86%	22.449	22.449	17.708			
	Pensiun	599	1.234	599	1.512	0,30%	0,30%	0,75%	913	913	278			
Total Pembiayaan		23.581	34.514	23.581	117.071	0,77%	0,77%	3,83%	93.490	93.490	82.557			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	28-Jan-26	31-Dec-25	31-Dec-25	28-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	7.809	7.813	7.809	7.809	3,72%	3,72%	4,30%	(0)	(0)	(4)			
	Linkage	2	2	2	2	0,01%	0,01%	0,01%	(0)	(0)	-			
	Non-Linkage	7.807	7.811	7.807	7.807	4,07%	4,07%	4,76%	(0)	(0)	(4)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	1.779	1.811	1.779	3.028	0,89%	0,89%	1,52%	1.249	1.249	1.216			
	KUR	1.154	1.239	1.154	2.287	0,61%	0,61%	1,21%	1.133	1.133	1.048			
	Non KUR	625	572	625	740	6,15%	6,15%	7,60%	116	116	168			
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	27.317	1,03%	1,03%	1,25%	4.904	4.904	3.239			
	CF 1	4.912	5.995	4.912	8.991	1,27%	1,27%	2,34%	4.079	4.079	2.997			
	Total Griya	4.165	5.484	4.165	8.244	1,31%	1,31%	2,61%	4.079	4.079	2.760			
	Oto	748	511	748	748	1,07%	1,07%	1,09%	-	-	237			
	CF 2	17.500	18.084	17.500	18.325	0,98%	0,98%	1,02%	825	825	242			
	Mitraguna & Others	16.505	17.489	16.505	17.636	1,04%	1,04%	1,10%	1.131	1.131	147			
	Pensiun	995	594	995	690	0,03%	0,03%	0,34%	(306)	(306)	95			
Total Pembiayaan		32.000	33.703	32.000	38.153	1,05%	1,05%	1,25%	6.153	6.153	4.450			

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 (1-28 Dec'25)	Growth (1-28 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	27-Jan-26	28-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	129.315	129.315	141.377	141.598	(9.476)	221	12.283	9,50%	12.283	9,50%	138.143	102,50%	3.455
2	Tabungan	2.141.195	2.141.195	2.032.102	2.043.064	39.154	10.962	(98.131)	-4,58%	(98.131)	-4,58%	2.141.195	95,42%	(98.131)
3	Deposito	745.402	745.402	816.565	823.322	(20.208)	6.758	77.920	10,45%	77.920	10,45%	757.006	108,76%	66.316
Total		3.015.912	3.015.912	2.990.044	3.007.984	9.471	17.940	(7.928)	-0,26%	(7.928)	-0,26%	3.036.344	99,07%	(28.360)
CASA		2.270.510	2.270.510	2.173.479	2.184.662	29.679	11.183	(85.848)	-3,78%	(85.848)	-3,78%	2.279.338	95,85%	(94.676)
(% CASA		75,28%	75,28%	72,69%	72,63%									
FDR		101,77%	101,77%	104,57%	103,95%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-27 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	26-Jan-26	27-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	86.071	86.071	95.246	94.580		(666)	8.510	9,89%	8.510	9,89%			
2	Giro ISE	18.582	18.582	24.738	24.372		(366)	5.791	31,16%	5.791	31,16%			
3	Tabungan ISE	57.822	57.822	59.341	59.041		(301)	1.219	2,11%	1.219	2,11%			
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 (1-28 Dec'25)	Pencairan (1-28 Jan'26)	Pencairan MtM	MtD (1-28 Dec'25)	Growth (1-28 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	28-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	104.427	104.427	107.935	3.585	5.380	1.795	4.516	3.508	3.508	1.871	105.681	102,13%	
	Linkage	27.073	27.073	29.952	2.678	2.880	202	2.664	2.879	2.879	1	27.746	107,95%	
	Non-Linkage	77.354	77.354	77.983	907	2.500	1.593	1.852	629	629	1.871	77.935	100,06%	
	• Local Champion	72.132	72.132	72.805	907	2.500	1.593	-298	673	673	1.827	72.690	100,16%	
	• Value Chain	5.222	5.222	5.178	-	-	-	2.150	-44	-44	44	5.246	98,71%	(68)
2	MBG	393.041	393.041	390.158	12.862	9.961	-2.901	4.198	-2.884	-2.884	12.845	394.545	98,89%	(4.387)
	KUR	366.506	366.506	364.481	12.392	9.911	-2.481	4.207	-2.025	-2.025	11.936	368.767	98,84%	(4.286)
	Non KUR	26.535	26.535	25.676	470	50	-420	-9	-859	-859	909	25.778	99,61%	(102)
3	PWG	382.996	382.996	422.601	64.762	127.763	63.001	26.064	39.605	39.605	88.158	402.049	105,11%	20.552
	Cilem	213.404	213.404	239.259	24.346	40.364	16.018	18.137	25.855	25.855	14.509	226.000	105,87%	13.259
	Gadai	169.592	169.592	183.342	40.416	87.399	46.983	7.926	13.750	13.750	73.649	176.049	104,14%	7.293
4	CFG	2.188.914	2.188.914	2.206.117	58.811	50.286	-8.525	31.375	17.203	17.203	33.083	2.211.847	99,74%	(5.730)
	CF 1	286.396	286.396	289.932	4.666	6.838	2.172	2.168	3.536	3.536	3.301	290.666	99,75%	(734)
	Total Griya	233.746	233.746	235.149	2.488	3.590	1.102	0	1.403	1.403	2.186	235.289	99,94%	(139)
	• Total Non Program	157.294	157.294	159.376	2.330	3.590	1.260	1.697	2.083	2.083	1.507			
	• Program	76.452	76.452	75.773	158	-	-158	-527	-679	-679	679			
	Oto	52.650	52.650	54.783	2.178	3.248	1.070	2.168	2.133	2.133	1.115	55.377	98,93%	(595)
	CF 2	1.902.518	1.902.518	1.916.185	54.145	43.449	-10.697	29.207	13.667	13.667	29.782	1.921.182	99,74%	(4.996)
	Mitraguna & Others	1.631.111	1.631.111	1.646.130	49.183	42.427	-6.757	25.473	15.019	15.019	27.407	1.645.014	100,07%	1.116
	Pensiun	271.408	271.408	270.055	4.962	1.022	-3.940	3.734	-1.353	-1.353	2.375	276.167	97,79%	(6.112)
Total Pembiayaan		3.069.378	3.069.378	3.126.811	140.020	193.390	53.370	66.153	57.433	57.433	135.957			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	28-Jan-26	31-Dec-25	31-Dec-25	28-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	6.354	0,00%	0,00%	5,89%	6.354	6.354	6.354			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	3.884	0,00%	0,00%	4,98%	3.884	3.884	3.884			
	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	31.119	1,14%	1,14%	7,98%	26.641	26.641	26.641			
	KUR	3.828	3.828	3.828	27.129	1,04%	1,04%	7,44%	23.301	23.301	23.301			
	Non KUR	650	650	650	3.990	2,45%	2,45%	15,54%	3.340	3.340	3.340			
3	PWG	593	593	593	15.793	0,15%	0,15%	3,74%	15.199	15.199	15.199			
	Cilem	474	474	474	13.613	0,22%	0,22%	5,69%	13.140	13.140	13.140			
	Gadai	120	120	120	2.179	0,07%	0,07%	1,19%	2.060	2.060	2.060			
4	CFG	18.991	30.393	18.991	67.615	0,87%	0,87%	3,06%	48.624	48.624	37.221			
	CF 1	12.478	16.284	12.478	29.597	4,36%	4,36%	10,21%	17.119	17.119	13.313			
	Total Griya	11.752	15.217	11.752	26.059	5,03%	5,03%	11,08%	14.307	14.307	10.842			
	Oto	726	1.066	726	3.538	1,38%	1,38%	6,46%	2.812	2.812	2.472			
	CF 2	6.513	14.110	6.513	38.018	0,34%	0,34%	1,98%	31.505	31.505	23.908			
	Mitraguna & Others	5.511	12.494	5.511	35.357	0,34%	0,34%	2,15%	29.846	29.846	22.863			
	Pensiun	1.002	1.615	1.002	2.661	0,37%	0,37%	0,99%	1.659	1.659	1.045			
Total Pembiayaan		24.062	35.465	24.062	120.880	0,78%	0,78%	3,87%	96.818	96.818	85.416			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	28-Jan-26	31-Dec-25	31-Dec-25	28-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	23.984	24.090	23.984	23.983	22,97%	22,97%	22,22%	(1)	(1)	(107)			
	Linkage	14.841	14.841	14.841	14.840	54,82%	54,82%	49,55%	(1)	(1)	(1)			
	Non-Linkage	9.143	9.249	9.143	9.143	11,82%	11,82%	11,72%	(0)	(0)	(106)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	3.541	2.942	3.541	4.271	0,90%	0,90%	1,09%	730	730	1.329			
	KUR	1.861	1.463	1.861	2.648	0,51%	0,51%	0,73%	787	787	1.185			
	Non KUR	1.680	1.478	1.680	1.623	6,33%	6,33%	6,32%	(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	24.564	1,04%	1,04%	1,11%	1.819	1.819	1.810			
	CF 1	9.490	10.152	9.490	10.816	3,31%	3,31%	3,73%	1.326	1.326	665			
	Total Griya	8.777	9.438	8.777	9.965	3,76%	3,76%	4,24%	1.187	1.187	527			
	Oto	713	714	713	852	1,35%	1,35%	1,55%	139	139	138			
	CF 2	13.255	12.603	13.255	13.748	0,70%	0,70%	0,72%	493	493	1.145			
	Mitraguna & Others	12.362	11.647	12.362	12.979	0,76%	0,76%	0,79%	617	617	1.332			
	Pensiun	893	956	893	769	0,03%	0,03%	0,28%	(124)	(124)	(187)			
Total Pembiayaan		50.271	49.786	50.271	52.818	1,64%	1,64%	1,69%	2.548	2.548	3.032			

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 (1-28 Dec'25)	Growth (1-28 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	27-Jan-26	28-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.306.271	1.306.271	1.237.843	1.255.343	(206.329)	17.499	(50.928)	-3,90%	(50.928)	-3,90%	1.328.008	94,53%	(72.665)
2	Tabungan	5.489.217	5.489.217	5.230.865	5.253.901	(36.108)	23.036	(235.317)	-4,29%	(235.317)	-4,29%	5.489.217	95,71%	(235.317)
3	Deposito	1.616.443	1.616.443	1.653.515	1.655.262	(31.127)	1.746	38.819	2,40%	38.819	2,40%	1.624.927	101,87%	30.334
Total		8.411.932	8.411.932	8.122.224	8.164.505	(273.564)	42.281	(247.427)	-2,94%	(247.427)	-2,94%	8.442.153	96,71%	(277.648)
CASA		6.795.488	6.795.488	6.468.708	6.509.243	(242.437)	40.535	(286.245)	-4,21%	(286.245)	-4,21%	6.817.225	95,48%	(307.982)
(% CASA		80,78%	80,78%	79,64%	79,73%									
FDR		81,75%	81,75%	85,06%	84,62%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-27 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	26-Jan-26	27-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	378.652	378.652	410.144	412.893		2.749	34.241	9,04%	34.241	9,04%			
2	Giro ISE	119.292	119.292	139.424	140.379		955	21.087	17,68%	21.087	17,68%			
3	Tabungan ISE	228.526	228.526	239.886	241.680		1.794	13.155	5,76%	13.155	5,76%			
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 (1-28 Dec'25)	Pencairan (1-28 Jan'26)	Pencairan MtM	MtD (1-28 Dec'25)	Growth (1-28 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	28-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	955.229	955.229	935.828	1.400	1.905	505	-14.059	-19.401	-19.401	21.306	957.716	97,71%	(21.889)
	Linkage	715.312	715.312	710.153	-	-	-	-5.052	-5.159	-5.159	5.159	716.647	99,09%	(6.494)
	Non-Linkage	239.917	239.917	225.675	1.400	1.905	505	-9.007	-14.242	-14.242	16.147	241.069	93,61%	(15.394)
	• Local Champion	175.414	175.414	164.117	-	780	780	-6.818	-11.297	-11.297	12.077	176.520	92,97%	(12.403)
	• Value Chain	64.503	64.503	61.558	1.400	1.125	(275)	-2.189	-2.945	-2.945	4.070	64.550	95,37%	(2.991)
2	MBG	1.065.809	1.065.809	1.054.367	45.676	24.412	-21.264	13.909	-11.442	-11.442	35.854	1.074.791	98,10%	(20.424)
	KUR	1.007.447	1.007.447	996.665	44.035	23.311	-20.724	13.938	-10.782	-10.782	34.093	1.013.359	98,35%	(16.695)
	Non KUR	58.362	58.362	57.702	1.641	1.101	-540	-29	-660	-660	1.761	61.431	93,93%	(3.729)
3	PWG	580.990	580.990	647.198	91.539	164.617	73.078	42.409	66.208	66.208	98.409	610.368	106,03%	36.830
	Cilem	401.351	401.351	448.273	47.117	71.658	24.541	35.178	46.923	46.923	24.735	422.492	106,10%	25.782
	Gadai	179.639	179.639	198.925	44.422	92.959	48.537	7.231	19.285	19.285	73.674	187.876	105,88%	11.049
4	CFG	4.274.955	4.274.955	4.271.600	123.459	81.244	-42.215	58.138	-3.355	-3.355	84.599	4.330.044	98,65%	(58.443)
	CF 1	914.408	914.408	907.218	26.221	9.349	-16.872	8.567	-7.190	-7.190	16.539	923.115	98,28%	(15.896)
	Total Griya	605.660	605.660	602.901	11.791	4.482	-7.309	0	-2.759	-2.759	7.241	609.020	99,00%	(6.119)
	• Total Non Program	457.747	457.747	456.260	11.152	4.482	-6.670	5.519	-1.487	-1.487	5.969			
	• Program	147.912	147.912	146.641	639	-	-639	-570	-1.271	-1.271	1.271			
	Oto	308.748	308.748	304.317	14.431	4.867	-9.563	8.567	-4.431	-4.431	9.298	314.095	96,89%	(9.778)
	CF 2	3.360.547	3.360.547	3.364.382	97.238	71.895	-25.343	49.571	3.835	3.835	68.060	3.406.929	98,75%	(42.547)
	Mitraguna & Others	2.797.690	2.797.690	2.801.030	89.559	64.551	-25.008	47.189	3.340	3.340	61.211	2.837.584	98,71%	(36.553)
	Pensiun	562.857	562.857	563.352	7.679	7.344	-335	2.382	494	494	6.850	569.345	98,95%	(5.994)
Total Pembiayaan		6.876.983	6.876.983	6.908.993	262.074	272.179	10.104	100.397	32.009	32.009	240.169			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	28-Jan-26	31-Dec-25	31-Dec-25	28-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	145	149	145	9.364	0,02%	0,02%	1,00%	9.219	9.219	9.214			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	145	149	145	9.364	0,06%	0,06%	4,15%	9.219	9.219	9.214			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	11.401	11.401	11.401	58.579	1,07%	1,07%	5,56%	47.178	47.178	47.178			
	KUR	8.946	8.946	8.946	51.266	0,89%	0,89%	5,14%	42.320	42.320	42.320			
	Non KUR	2.456	2.456	2.456	7.313	4,21%	4,21%	12,67%	4.857	4.857	4.857			
3	PWG	2.316	2.316	2.316	22.408	0,40%	0,40%	3,46%	20.092	20.092	20.092			
	Cilem	2.310	2.310	2.310	19.918	0,58%	0,58%	4,44%	17.608	17.608	17.608			
	Gadai	6	6	6	2.489	0,00%	0,00%	1,25%	2.484	2.484	2.484			
4	CFG	53.253	65.976	53.253	125.122	1,25%	1,25%	2,93%	71.868	71.868	59.146			
	CF 1	31.353	37.416	31.353	66.642	3,43%	3,43%	7,35%	35.289	35.289	29.226			
	Total Griya	22.990	28.365	22.990	48.863	3,80%	3,80%	8,10%	25.873	25.873	20.498			
	Oto	8.363	9.051	8.363	17.779	2,71%	2,71%	5,84%	9.416	9.416	8.727			
	CF 2	21.900	28.560	21.900	58.480	0,65%	0,65%	1,74%	36.580	36.580	29.920			
	Mitraguna & Others	20.262	26.523	20.262	53.311	0,72%	0,72%	1,90%	33.049	33.049	26.788			
	Pensiun	1.638	2.037	1.638	5.169	0,29%	0,29%	0,92%	3.531	3.531	3.132			
Total Pembiayaan		67.115	79.841	67.115	215.472	0,98%	0,98%	3,12%	148.357	148.357	135.630			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	28-Jan-26	31-Dec-25	31-Dec-25	28-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	25.342	2,20%	2,20%	2,40%	1.893	1.893	1.353			
	KUR	18.480	19.071	18.480	20.005	1,83%	1,83%	2,01%	1.525	1.525	934			
	Non KUR	4.969	4.918	4.969	5.337	8,51%	8,51%	9,25%	368	368	419			
3	PWG	-	7	-	6	0,00%	0,00%	0,00%	6	6	(1)			
	Cilem	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Gadai	-	7	-	6	0,00%	0,00%	0,00%	6	6	(1)			
4	CFG	63.759	64.848	63.759	61.420	1,49%	1,49%	1,44%	(2.339)	(2.339)	(3.428)			
	CF 1	20.859	23.133	20.859	22.431	2,28%	2,28%	2,47%	1.572	1.572	(703)			
	Total Griya	16.535	19.164	16.535	18.488	2,73%	2,73%	3,07%	1.954	1.954	(675)			
	Oto	4.324	3.970	4.324	3.942	1,40%	1,40%	1,30%	(382)	(382)	(28)			
	CF 2	42.900	41.714	42.900	38.989	1,28%	1,28%	1,16%	(3.911)	(3.911)	(2.725)			
	Mitraguna & Others	41.050	40.668	41.050	37.501	1,47%	1,47%	1,34%	(3.548)	(3.548)	(3.166)			
	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	87.938	1,28%	1,28%	1,27%	(422)	(422)	(2.058)			

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
		Dec-24	Dec-25	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 Dec'25	Growth (1-28 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	27-Jan-26	28-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	34.851	34.851	43.871	60.267	(14.129)	16.396	25.416	72,93%	25.416	72,93%	41.530	145,12%	18.737
2	Tabungan	2.090.518	2.090.518	1.970.987	1.934.054	15.151	(36.933)	(156.464)	-7,48%	(156.464)	-7,48%	2.090.518	92,52%	(156.464)
3	Deposito	630.174	630.174	630.813	629.552	(63.884)	(1.261)	(622)	-0,10%	(622)	-0,10%	635.846	99,01%	(6.294)
Total		2.755.543	2.755.543	2.645.671	2.623.873	(62.863)	(21.798)	(131.670)	-4,78%	(131.670)	-4,78%	2.767.894	94,80%	(144.021)
CASA		2.125.368	2.125.368	2.014.858	1.994.321	1.022	(20.537)	(131.048)	-6,17%	(131.048)	-6,17%	2.132.048	93,54%	(137.727)
(% CASA		77,13%	77,13%	76,16%	76,01%									
FDR		128,82%	128,82%	136,51%	137,65%									

Kinerja ISE

No.	Segmen/Produk	Posisi				DtD	Growth (1-27 Jan'26)				Target Jan'26		
		31-Dec-25	31-Dec-25	26-Jan-26	27-Jan-26		MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	42.479	42.479	41.257	40.483	(774)	(1.995)	-4,70%	(1.995)	-4,70%			
2	Giro ISE	3.651	3.651	5.355	4.641	(714)	990	27,11%	990	27,11%			
3	Tabungan ISE	34.609	34.609	31.684	31.623	(60)	(2.985)	-8,63%	(2.985)	-8,63%			
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 (1-28 Dec'25)	Pencairan (1-28 Jan'26)	Pencairan MtM	MtD Dec'25	Growth (1-28 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	28-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	244.487	244.487	242.752	4.200	1.593	-2.607	1.207	-1.735	-1.735	3.327	245.556	98,86%	(2.804)
	Linkage	110.286	110.286	109.771	-	-	-	-495	-515	-515	515	110.860	99,02%	(1.089)
	Non-Linkage	134.201	134.201	132.981	4.200	1.593	-2.607	1.702	-1.220	-1.220	2.813	134.696	98,73%	(1.715)
	• Local Champion	134.201	134.201	132.981	4.200	1.593	-2.607	1.702	-1.220	-1.220	2.813	134.676	98,74%	(1.695)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	20		(20)
2	MBG	450.800	450.800	445.379	15.071	8.775	-6.296	5.959	-5.422	-5.422	14.197	456.230	97,62%	(10.852)
	KUR	425.845	425.845	420.719	14.441	8.590	-5.851	5.371	-5.126	-5.126	13.716	428.394	98,21%	(7.676)
	Non KUR	24.956	24.956	24.660	630	185	-445	589	-295	-295	480	27.836	88,59%	(3.176)
3	PWG	435.901	435.901	497.899	78.994	156.253	77.259	13.018	61.998	61.998	94.254	450.379	110,55%	47.521
	Cilem	243.033	243.033	275.768	23.941	47.287	23.347	14.840	32.735	32.735	14.552	252.765	109,10%	23.003
	Gadai	192.868	192.868	222.131	55.053	108.965	53.912	-1.823	29.263	29.263	79.702	197.614	112,41%	24.517
4	CFG	2.418.549	2.418.549	2.425.684	53.896	42.082	-11.814	31.585	7.134	7.134	34.947	2.433.514	99,68%	(7.830)
	CF 1	474.272	474.272	475.044	5.511	4.939	-571	5.578	772	772	4.167	477.023	99,59%	(1.979)
	Total Griya	385.817	385.817	384.566	683	1.375	693	0	-1.251	-1.251	2.626	386.124	99,60%	(1.558)
	• Total Non Program	58.361	58.361	58.603	220	1.215	995	-810	242	242	973			
	• Program	327.456	327.456	325.962	463	160	-303	-4.522	-1.494	-1.494	1.654			
	Oto	88.455	88.455	90.478	4.828	3.564	-1.264	5.578	2.023	2.023	1.541	90.898	99,54%	(420)
	CF 2	1.944.277	1.944.277	1.950.639	48.386	37.143	-11.243	26.008	6.362	6.362	30.780	1.956.491	99,70%	(5.851)
	Mitraguna & Others	1.462.141	1.462.141	1.471.277	43.876	33.256	-10.619	24.867	9.136	9.136	24.120	1.471.389	99,99%	(112)
	Pensiun	482.136	482.136	479.363	4.510	3.886	-624	1.140	-2.774	-2.774	6.660	485.102	98,82%	(5.739)
Total Pembiayaan		3.549.737	3.549.737	3.611.714	152.161	208.702	56.541	51.769	61.977	61.977	146.725			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	28-Jan-26	31-Dec-25	31-Dec-25	28-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	86	460	86	2.818	0,04%	0,04%	1,16%	2.732	2.732	2.358			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	86	460	86	2.818	0,06%	0,06%	2,12%	2.732	2.732	2.358			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	5.695	5.695	5.695	37.097	1,26%	1,26%	8,33%	31.402	31.402	31.402			
	KUR	4.911	4.911	4.911	32.292	1,15%	1,15%	7,68%	27.381	27.381	27.381			
	Non KUR	784	784	784	4.805	3,14%	3,14%	19,48%	4.021	4.021	4.021			
3	PWG	832	832	832	25.063	0,19%	0,19%	5,03%	24.231	24.231	24.231			
	Cilem	832	832	832	18.705	0,34%	0,34%	6,78%	17.873	17.873	17.873			
	Gadai	-	-	-	6.358	0,00%	0,00%	2,86%	6.358	6.358	6.358			
4	CFG	58.523	70.806	58.523	124.950	2,42%	2,42%	5,15%	66.426	66.426	54.144			
	CF 1	41.039	45.314	41.039	74.897	8,65%	8,65%	15,77%	33.858	33.858	29.583			
	Total Griya	39.539	42.848	39.539	71.358	10,25%	10,25%	18,56%	31.819	31.819	28.510			
	Oto	1.500	2.467	1.500	3.539	1,70%	1,70%	3,91%	2.039	2.039	1.073			
	CF 2	17.484	25.491	17.484	50.052	0,90%	0,90%	2,57%	32.568	32.568	24.561			
	Mitraguna & Others	16.143	23.560	16.143	46.229	1,10%	1,10%	3,14%	30.087	30.087	22.669			
	Pensiun	1.341	1.931	1.341	3.823	0,28%	0,28%	0,80%	2.482	2.482	1.892			
Total Pembiayaan		65.136	77.793	65.136	189.927	1,83%	1,83%	5,26%	124.791	124.791	112.135			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	28-Jan-26	31-Dec-25	31-Dec-25	28-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	32.671	33.041	32.671	32.609	13,36%	13,36%	13,43%	(62)	(62)	(432)			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
	Non-Linkage	32.671	33.041	32.671	32.609	24,34%	24,34%	24,52%	(62)	(62)	(432)			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	-	-	-			
2	MBG	10.175	8.754	10.175	11.135	2,26%	2,26%	2,50%	959	959	2.381			
	KUR	7.265	5.977	7.265	8.228	1,71%	1,71%	1,96%	962	962	2.251			
	Non KUR	2.910	2.777	2.910	2.907	11,66%	11,66%	11,79%	(3)	(3)	130			
3	PWG	8	184	8	36	0,00%	0,00%	0,01%	28	28	(148)			
	Cilem	8	-	8	36	0,00%	0,00%	0,01%	28	28	36			
	Gadai	-	184	-	-	0,00%	0,00%	0,00%	-	-	(184)			
4	CFG	128.976	132.225	128.976	132.704	5,33%	5,33%	5,47%	3.728	3.728	479			
	CF 1	90.968	94.513	90.968	94.220	19,18%	19,18%	19,83%	3.252	3.252	(293)			
	Total Griya	89.238	92.778	89.238	92.336	23,13%	23,13%	24,01%	3.098	3.098	(442)			
	Oto	1.730	1.734	1.730	1.884	1,96%	1,96%	2,08%	154	154	149			
	CF 2	38.008	37.713	38.008	38.484	1,95%	1,95%	1,97%	476	476	772			
	Mitraguna & Others	34.527	34.677	34.527	35.105	2,36%	2,36%	2,39%	578	578	428			
	Pensiun	3.481	3.036	3.481	3.379	0,10%	0,10%	0,70%	(102)	(102)	343			
Total Pembiayaan		171.830	174.204	171.830	176.484	4,84%	4,84%	4,89%	4.654	4.654	2.280			

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