

## REGION 2 MEDAN

### 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							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)	
	Pensiuni	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									Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25							Posisi	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	191	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		
	Pensiuni	4,581	7,328	4,581	19,694	0,28%	0,28%	1,22%	15,114	15,114	12,366		
	Total Pembiayaan	370,973	380,871	370,973	406,923	1,92%	1,92%	2,09%	35,950	35,950	26,053		

### Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi									Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25							MtD	YtD	MtM
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	0,00%	0,00%	0,00%	(0)	(0)	(0)		
	Non-Linkage	52,273	52,754	52,273	57,720	7,06							

## AREA BATAM

Pilih Area

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## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-22 Dec25)	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%			
	<b>Total</b>	<b>3.295.643</b>	<b>3.295.643</b>	<b>3.164.102</b>	<b>3.157.921</b>	<b>(3.273.702)</b>	<b>(6.181)</b>	<b>(137.722)</b>	<b>-4,18%</b>	<b>(137.722)</b>	<b>-4,18%</b>			
	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%			
	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	434.866	434.866	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)
	<b>Total Pembiayaan</b>	<b>2.778.212</b>	<b>2.778.212</b>	<b>2.804.368</b>	<b>106.430</b>	<b>116.914</b>	<b>10.483</b>	<b>35.921</b>	<b>26.156</b>	<b>26.156</b>	<b>90.758</b>			

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif			MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25		31-Dec-25	31-Dec-25	23-Jan-26				%	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	45.622			
	CF 1	9.043	12.737	9.043	21.132	1,70%	1,70%	3,97%	12.090	12.090	12.090			
	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	317	491	317	317	0,01%	0,01%	0,32%	-	-	(174)			
	<b>Total Pembiayaan</b>	<b>28.513</b>	<b>33.182</b>	<b>28.513</b>	<b>31.478</b>	<b>1,03%</b>	<b>1,03%</b>	<b>1,12%</b>	<b>2.965</b>	<b>2.965</b>	<b>(1.704)</b>			

## Asset &amp; Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth	PHR & Payroll			Kinerja	Posisi			Dec-24	Nov-25	Dec-25	Growth (Mtd)	Growth (YoY)
		Dec-24	Dec-24	Dec-25			Dec-24	Dec-25	Dec-25		Dec-24	Dec-25	Dec-25					
1	Asset (Retail) T	2.808.415	2.808.415	3.305.487	497.072	-7,6%				PHR	2.80	3.23	3.20	(0,03)	0,40			
2	Contribution Margin	121.560	121.560	130.836	9.276					CIF Payroll	25.287	21.982	24.565	2.583	(722)			

## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-22 Dec25)	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%			
	<b>Total</b>	<b>6.273.245</b>	<b>6.273.245</b>	<b>5.945.020</b>	<b>5.943.021</b>	<b>(6.158.366)</b>	<b>(1.999)</b>	<b>(330.225)</b>	<b>-5,26%</b>	<b>(330.225)</b>	<b>-5,26%</b>			
	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%			
	FDR	48,57%	48,57%	51,37%	51,39%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-20 Dec25)	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			
	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%	924
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)
	<b>Total Pembiayaan</b>	<b>3.046.880</b>	<b>3.046.880</b>	<b>3.054.084</b>	<b>121.168</b>	<b>138.360</b>	<b>17.192</b>	<b>57.006</b>	<b>7.205</b>	<b>7.205</b>	<b>131.155</b>			

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (31-Dec-25)	MtD (31-Dec-25)	MtD (23-Jan-26)	% Relatif		Net (UG) & DG	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	23-Jan-26				MtD	YTD		%	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	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			
	<b>Total Pembiayaan</b>	<b>32.000</b>	<b>33.703</b>	<b>32.000</b>	<b>40.600</b>	<b>1,05%</b>	<b>1,05%</b>	<b>1,33%</b>	<b>8.600</b>	<b>8.600</b>	<b>6.897</b>			

## Asset &amp; 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 &amp; Payroll

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

## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-22 Dec25)	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%			
	<b>Total</b>	<b>3.015.912</b>	<b>3.015.912</b>	<b>2.973.646</b>	<b>2.967.803</b>	<b>(2.871.948)</b>	<b>(5.843)</b>	<b>(48.109)</b>	<b>-1,60%</b>	<b>(48.109)</b>	<b>-1,60%</b>			
	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%			
	FDR	101,77%	101,77%	104,70%	104,90%									
	(%) CASA	75,28%	75,28%	72,88%	72,81%									

## 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)
	<b>Total Pembiayaan</b>	<b>3.069.378</b>	<b>3.069.378</b>	<b>3.113.319</b>	<b>121.629</b>	<b>146.332</b>	<b>24.703</b>	<b>66.153</b>	<b>43.941</b>	<b>43.941</b>	<b>102.391</b>			

## 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	0,00%	0	0,00%	0	4.002	4.002	4.002				
	Linkage	-	-	-	-	0	0,00%	0	0,00%	0	-	-	-				
	Local Champion	-	-	-	1.532	0	0,00%	0	0,00%	0	1.532	1.532	1.532				
	Value Chain	1.800	1.819	1.800	2.470	0	2.50%	0	2.50%	0	670	670	651				
2	MBG	4.478	4.478	4.478	34.138	0	1,14%	0	1,14%	0	8.71%	29.660	29.660	29.660			
	KUR	3.828	3.828	3.828	29.443	0	1,04%	0	1,04%	0	8.05%	25.615	25.615	25.615			
	Non KUR	650	650	650	4.694	0	2.45%	0	2.45%	0	18,17%	4.044	4.044	4.044			
3	PWG	593	593	593	16.580	0	0,15%	0	0,15%	0	3,98%	15.987	15.987	15.987			
	Cilem	474	474	474	13.699	0	0,22%	0	0,22%	0	5,77%	13.226	13.226	13.226			
	Gadai	120	120	120	2.881	0	0,07%	0	0,07%	0	1,61%	2.761	2.761	2.761			
4	CFG	18.991	30.393	18.991	56.421	0	0,87%	0	0,87%	0	2,57%	37.430	37.430	26.028			
	CF 1	12.478	16.284	12.478	23.053	0	4,36%	0	4,36%	0	8,02%	10.575	10.575	6,769			
	Total Griya	11.752	15.217	11.752	20.385	0	5,03%	0	5,03%	0	8,76%	8.632	8.632	5,167			
	Oto	726	1.066	726	2.668	0	1,38%	0	1,38%	0	4,89%	1.942	1.942	1.602			
	CF 2	6.513	14.110	6.513	33.368	0	0,34%	0	0,34%	0	1,75%	26.856	26.856	19.259			
	Mitraguna & Others	5.511	12.494	5.511	30.059	0	0,34%	0	0,34%	0	1,83%	24.548	24.548	17.565			
	Pensiun	1.002	1.615	1.002	3.310	0	0,37%	0	0,37%	0	1,23%	2.308	2.308	1.694			
	<b>Total Pembiayaan</b>	<b>50.271</b>	<b>49.786</b>	<b>50.271</b>	<b>59.432</b>	<b>0</b>	<b>1,64%</b>	<b>0</b>	<b>1,64%</b>	<b>0</b>	<b>1,91%</b>	<b>9.161</b>	<b>9.161</b>	<b>9.645</b>			

## Asset &amp; Contribution Margin

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

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
Dec-24	Nov-25	Dec-25			




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## 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	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%			
	<b>Total</b>	<b>8.411.932</b>	<b>8.411.932</b>	<b>8.134.629</b>	<b>8.108.555</b>	<b>(8.546.444)</b>	<b>(26.074)</b>	<b>(303.376)</b>	<b>-3,61%</b>	<b>(303.376)</b>	<b>-3,61%</b>			
	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%			
	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	-5.259	-5.259	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)
	<b>Total Pembiayaan</b>	<b>6.876.983</b>	<b>6.876.983</b>	<b>6.903.432</b>	<b>227.500</b>	<b>208.073</b>	<b>-19.427</b>	<b>100.397</b>	<b>26.448</b>	<b>26.448</b>	<b>181.624</b>			

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi					% Relatif			MtD	YTD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	23-Jan-26		31-Dec-25	31-Dec-25	23-Jan-26				%	Penc.	Gap
1	SME	145	149	145	145	5.412	0,02%	0,02%	0,58%	5.267	5.267	5.263			
	Linkage	-	-	-	-	5.412	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	145	149	145	145	5.412	0,06%	0,06%	2,40%	5.267	5.267	5.263			
	Value Chain	-	-	-	-	5.412	0,00%	0,00%	0,00%	-	-	-			
2	MBG	11.401	11.401	11.401	61.780	1.07%	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%	0,89%	5,38%	44.577	44.577	44.577			
	Non KUR	2.456	2.456	2.456	8.258	4,21%	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%	0,40%	2,03%	10.597	10.597	10.597			
	Cilem	2.310	2.310	2.310	9.660	0,58%	0,58%	0,58%	2,17%	7.350	7.350	7.350			
	Gadai	6	6	6	3.253	0,00%	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%	1,25%	3,06%	77.700	77.700	64.978			
	CF 1	31.353	37.416	31.353	65.899	3,43%	3,43%	3,43%	7,24%	34.546	34.546	28.483			
	Total Griya	16.535	19.164	16.535	19.225	2,73%	2,73%	2,73%	3,18%	2.690	2.690	61			
	Oto	4.324	3.970	4.324	4.376	1,40%	1,40%	1,40%	1,43%	52	52	406			
	CF 2	42.900	41.714	42.900	46.765	1,28%	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%	1,47%	1,62%	4.227	4.227	4.609			
	Pensiun	1.851	1.047	1.851	1.488	0,03%	0,03%	0,03%	0,26%	(363)	(363)	441			
	<b>Total Pembiayaan</b>	<b>88.360</b>	<b>89.996</b>	<b>88.360</b>	<b>96.722</b>	<b>1,28%</b>	<b>1,28%</b>	<b>1,28%</b>	<b>1,40%</b>	<b>8.363</b>	<b>8.363</b>	<b>6.727</b>			

## Asset &amp; Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth	PHR & Payroll			Kinerja	Posisi			Dec-24	Nov-25	Dec-25	Growth (Mtd)	Growth (YoY)
		Dec-24	Dec-24	Dec-25			Dec-24	Dec-25	Dec-25		Dec-24	Dec-25	Dec-25					
1	Asset (Retail) T	7.559.654	7.559.654	8.426.969	867.315</													

## AREA PEMATANGSIANTAR

Pilih Area

## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-22 Dec25)	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	49.186	(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%			
	<b>Total</b>	<b>2.755.543</b>	<b>2.755.543</b>	<b>2.651.047</b>	<b>2.657.196</b>	<b>(2.668.196)</b>	<b>6.149</b>	<b>(98.347)</b>	<b>-3,57%</b>	<b>(98.347)</b>	<b>-3,57%</b>			
	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%			
	FDR	128,82%	128,82%	135,80%	135,49%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-20 Dec25)	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				
	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	2.443.514	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%	(8.879)	
	• 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)	
	<b>Total Pembiayaan</b>	<b>3.549.737</b>	<b>3.549.737</b>	<b>3.600.125</b>	<b>136.811</b>	<b>163.802</b>	<b>26.991</b>	<b>51.769</b>	<b>50.388</b>	<b>50.388</b>	<b>113.414</b>				

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi			MtD (1-23 Dec'25)	MtD (1-23 Jan'26)	% Relatif		Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25			31-Dec-25	31-Dec-25	31-Dec-25	31-Dec-25	31-Dec-25	%	Penc.	Gap
1	SME	86	460	86	6.060	1.593	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	1.593	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	1.593	1,26%	1,26%	8,95%	34.271	34.271	34.271		
	KUR	4.911	4.911	4.911	36.308	1.593	1,15%	1,15%	8,61%	31.396	31.396	31.396		
	Non KUR	784	784	784	3.658	1.593	3,14%	3,14%	14,78%	2.874	2.874	2.874		
3	PWG	832	832	832	20.272	1.593	0,19%	0,19%	4,16%	19.440	19.440	19.440		
	Cilem	832	832	832	13.232	1.593	0,34%	0,34%	4,88%	12.400	12.400	12.400		
	Gadai	-	-	-	7.040	1.593	0,00%	0,00%	3,26%	7.040	7.040	7.040		
4	CFG	58.523	70.806	58.523	127.202	1.593	2,42%	2,42%	5,25%	68.679	68.679	56.397		
	CF 1	41.039	45.314	41.039	75.586	1.593	8,65%	8,65%	15,90%	34.547	34.547	30.272		
	Total Griya	39.539	42.848	39.539	68.349	1.593	10,25%	10,25%	17,74%	28.810	28.810	25.501		
	Oto	1.500	2.467	1.500	7.238	1.593	1,70%	1,70%	8,02%	5.738	5.738	4.771		
	CF 2	17.484	25.491	17.484	51.616	1.593	0,90%	0,90%	2,65%	34.132	34.132	26.125		
	Mitraguna & Others	16.143	23.560	16.143	46.690	1.593	1,10%	1,10%	3,18%	30.547	30.547	23.130		
	Pensiun	1.341	1.931	1.341	4.926	1.593	0,28%	0,28%	1,03%	3.585	3.585	2.995		
	<b>Total Pembiayaan</b>	<b>171.830</b>	<b>174.204</b>	<b>171.830</b>	<b>178.691</b>	<b>1.593</b>	<b>4,84%</b>	<b>4,84%</b>	<b>4,96%</b>	<b>6.861</b>	<b>6.861</b>	<b>4.487</b>		

## Asset &amp; 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 &amp; Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)