

REGION 2 MEDAN

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	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	22,724,273	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%	0,00%	0,02%	34,474	34,474	30,874			
	Linkage	-	-	-	148	0,00%	0,00%	0,03%	148	148	148			
	Local Champion	231	3,813	231	32,675	0,03%	0,03%	0,03%	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%	1,24%	7,37%	7,37%	148,016	30,126		
	KUR	25,163	47,873	25,163	157,232	1,09%	1,09%	1,09%	6,89%	6,89%	132,069	25,160		
	Non KUR	4,964	8,903	4,964	20,911	3,59%	3,59%	3,59%	15,43%	15,43%	15,947	4,964		
3	PWG	5,230	126	5,230	110,442	0,24%	0,24%	0,24%	4,52%	4,52%	105,212	110,316		
	Cilem	5,105	-	5,105	88,602	0,38%	0,38%	0,38%	5,91%	5,91%	83,497	88,602		
	Gadai	125	126	125	21,841	0,01%	0,01%	0,01%	2,31%	2,31%	21,715	21,715		
4	CFG	171,412	221,829	171,412	443,833	1,31%	1,31%	1,31%	3,40%	3,40%	272,421	272,421		
	CF 1	105,330	125,523	105,330	220,114	4,06%	4,06%	4,06%	8,51%	8,51%	114,784	114,784		
	Total Griya	92,487	108,955	92,487	189,119	4,65%	4,65%	4,65%	9,53%	9,53%	96,632	96,632		
	Oto	12,843	16,567	12,843	30,995	2,12%	2,12%	2,12%	5,14%	5,14%	18,152	18,152		
	CF 2	66,082	96,306	66,082	223,719	0,63%	0,63%	0,63%	2,13%	2,13%	157,637	157,637		
	Mitraguna & Others	61,502	88,979	61,502	208,926	0,70%	0,70%	0,70%	2,36%	2,36%	147,425	147,425		
	Pensiun	4,581	7,328	4,581	14,793	0,28%	0,28%	0,28%	0,92%	0,92%	10,212	10,212		
	Total Pembiayaan	370,973	380,871	370,973	383,762	1,92%	1,92%	1,92%	1,97%	1,97%	12,789	12,789		

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif			Net (UG) & DG			Target Jan'26		

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	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				MtD (1-28 Dec'25)	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 (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	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	12.122	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				MtD (1-28 Dec'25)	% Relatif		MtD	Net (UG) & DG		% Penc.	Target Jan'26
		31-Dec-25	30-Nov-25	31-Dec-25	28-Jan-26		31-Dec-25	31-Dec-25		MtD	YtD		
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	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	PHR & Payroll		
		Dec-24	Dec-24	Dec-25			Posisi	Dec-24	Dec-25
1	Asset (Retail) T	2.808.415	2.808.415	3.305.487	497.072	-7,6%	PHR	2,80	3,23
2	Contribution Margin	121.560	121.560	130.836	9.276	-	CIF Payroll	25.287	21.982

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	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			
	• 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			MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	28-Jan-26		31-Dec-25	31-Dec-25	28-Jan-26				%	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				
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	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	10,0%
2	Contribution Margin	158.691	158.691	142.833	(15.858)	

PHR & Payroll

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

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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%	(595)
	• 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			MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	28-Jan-26		31-Dec-25	31-Dec-25	28-Jan-26				%	Penc.	Gap
1	SME	-	-	-	-	6.354	0,00%	0,00%	5,89%	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				
	Value Chain	1.800	1.819	1.800	2.470		2,50%	2,50%	3,39%	670	670				
2	MBG	4.478	4.478	4.478	31.119		1,14%	1,14%	7,98%	26.641	26.641				
	KUR	3.828	3.828	3.828	27.129		1,04%	1,04%	7,44%	23.301	23.301				
	Non KUR	650	650	650	3.990		2,45%	2,45%	15,54%	3.340	3.340				
3	PWG	593	593	593	15.793		0,15%	0,15%	3,74%	15.199	15.199				
	Cilem	474	474	474	13.613		0,22%	0,22%	5,69%	13.140	13.140				
	Gadai	120	120	120	2.179		0,07%	0,07%	1,19%	2.060	2.060				
4	CFG	18.991	30.393	18.991	67.615		0,87%	0,87%	3,06%	48.624	48.624				
	CF 1	12.478	16.284	12.478	29.597		4,36%	4,36%	10,21%	17.119	17.119				
	Total Griya	11.752	15.217	11.752	26.059		5,03%	5,03%	11,08%	14.307	14.307				
	Oto	726	1.066	726	3.538		1,38%	1,38%	6,46%	2.812	2.812				
	CF 2	6.513	14.110	6.513	38.018		0,34%	0,34%	1,98%	31.505	31.505				
	Mitraguna & Others	5.511	12.494	5.511	35.357		0,34%	0,34%	2,15%	29.846	29.846				
	Pensiun	1.002	1.615	1.002	2.661		0,37%	0,37%	0,99%	1.659	1.659				
	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
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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				MtD (1-28 Dec'25)	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				MtD (1-28 Dec'25)	% Relatif		MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	28-Jan-26		31-Dec-25	31-Dec-25	28-Jan-26			%	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	21.900	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-24	Dec-25		
1	Asset (Retail) T	7.559.654	7.559.654	8.426.969	867.315	-2,7%
2	Contribution Margin	342.067	342.067	351.248	9.181	

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)</th



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	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				MtD (1-28 Dec'25)	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	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 (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	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	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	134.674	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				MtD (1-28 Dec'25)	% Relatif			MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	28-Jan-26		31-Dec-25	31-Dec-25	28-Jan-26				%	Penc.	Gap
1	SME	86	460	86	2.818	0,04%	0,04%	0,04%	1,16%	2.732	2.732	2.358			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	86	460	86	2.818	0,06%	0,06%	0,06%	2,12%	2.732	2.732	2.358			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
2	MBG	5.695	5.695	5.695	37.097	1,26%	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%	1,15%	7,68%	27.381	27.381	27.381			
	Non KUR	784	784	784	4.805	3,14%	3,14%	3,14%	19,48%	4.021	4.021	4.021			
3	PWG	832	832	832	25.063	0,19%	0,19%	0,19%	5,03%	24.231	24.231	24.231			
	Cilem	832	832	832	18.705	0,34%	0,34%	0,34%	6,78%	17.873	17.873	17.873			
	Gadai	-	-	-	6.358	0,00%	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%	2,42%	5,15%	66.426	66.426	54.144			
	CF 1	41.039	45.314	41.039	74.897	8,65%	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%	10,25%	18,56%	31.819	31.819	28.510			
	Oto	1.500	2.467	1.500	3.539	1,70%	1,70%	1,70%	3,91%	2.039	2.039	1.073			
	CF 2	38.008	37.713	38.008	38.484	1,95%	1,95%	1,95%	1,97%	476	476	772			
	Mitraguna & Others	34.527	34.677	34.527	35.105	2,36%	2,36%	2,36%	2,39%	578	578	428			
	Pensiun	3.481	3.036	3.481	3.379	0,10%	0,10%	0,10%	0,70%	(102)	(102)	343			
	Total Pembiayaan	171.830	174.204	171.830	176.484	4,84%	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	-28,2%
2	Contribution Margin	93.445	93.445	119.813	26.368	

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)</