

## REGION 2 MEDAN

## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-26 Dec'25)	Growth (1-26 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	25-Jan-26	26-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	2,542,683	2,542,683	2,298,176	2,399,706	(36,138)	101,530	(142,977)	-5,62%	(142,977)	-5,62%			
2	Tabungan	14,323,005	14,323,005	13,616,155	13,612,635	213,923	(3,520)	(710,370)	-4,96%	(710,370)	-4,96%			
3	Deposito	6,886,586	6,886,586	6,860,557	6,747,140	(326,634)	(113,416)	(139,446)	-2,02%	(139,446)	-2,02%			
	Total	23,752,274	23,752,274	22,774,888	22,759,482	(148,848)	(15,406)	(992,793)	-4,18%	(992,793)	-4,18%			
	CASA	16,865,688	16,865,688	15,914,331	16,012,341	177,786	98,010	(853,347)	-5,06%	(853,347)	-5,06%			
	(%) CASA	71,01%	71,01%	69,88%	70,35%									
	FDR	81,34%	81,34%	85,34%	85,40%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-26 Dec'25)	Growth (1-26 Jan'26)				Target Jan'26			
		31-Dec-25	31-Dec-25	25-Jan-26	26-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	704,562	704,562	746,316	747,676	1,360	43,114	6,12%	43,114	6,12%				
2	Giro ISE	189,207	189,207	227,507	231,365	3,858	42,158	22,28%	42,158	22,28%				
3	Tabungan ISE	450,848	450,848	449,800	447,302	(2,498)	(3,546)	-0,79%	(3,546)	-0,79%				
4	Deposito ISE	64,507	64,507	69,009	69,009	0	4,502	6,98%	4,502	6,98%				
5	CIF ISE	13,146	13,146	13,146	13,146	0	0,00%	0	0,00%	0	0,00%			

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-26 Dec'25)	Pencairan (1-26 Jan'26)	Pencairan MtM	MtD (1-31 Dec'25)	Growth (1-26 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	26-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	1,636,453	1,636,453	1,577,841	13,125	7,845	-5,280	-10,155	-58,612	-58,612	66,457			
	Linkage	896,187	896,187	891,131	2,818	1,747	(1,071)	-3,319	-5,056	-5,056	6,803			
	Non-Linkage	740,266	740,266	686,709	10,307	6,098	-4,209	-6,836	-53,557	-53,557	59,655			
	• Local Champion	629,444	629,444	587,263	8,907	4,793	-4,114	-4,437	-42,181	-42,181	46,974			
	• Value Chain	110,822	110,822	99,447	1,400	1,305	(95)	-2,399	-11,375	-11,375	12,680			
2	MBG	2,437,397	2,437,397	2,406,252	91,103	40,435	-50,668	31,310	-31,145	-31,145	71,580	2,455,387	98,00%	(49,135)
	KUR	2,299,108	2,299,108	2,270,867	88,037	39,385	-48,652	31,224	-28,242	-28,242	67,627	2,312,744	98,19%	(41,877)
	Non KUR	138,289	138,289	135,385	3,066	1,050	-2,016	86	-2,903	-2,903	3,953	142,643	94,91%	(7,258)
3	PWG	2,203,786	2,203,786	2,407,620	355,912	592,286	236,374	127,454	203,834	203,834	388,452	2,299,528	104,70%	108,092
	Cilem	1,340,037	1,340,037	1,475,831	146,200	217,088	70,888	97,350	135,794	135,794	81,294	1,405,660	104,99%	70,171
	Gadai	863,749	863,749	931,789	209,712	375,198	165,486	30,104	68,040	68,040	307,159	893,868	104,24%	37,921
4	CFG	13,043,554	13,043,554	13,043,799	334,721	215,513	-119,208	178,983	245	245	215,268	13,188,838	98,90%	(145,038)
	CF 1	2,595,513	2,595,513	2,585,371	60,954	26,326	-34,628	34,350	-10,142	-10,142	36,468	2,621,369	98,63%	(35,998)
	Total Griya	1,989,730	1,989,730	1,982,390	37,029	14,391	-22,637	16,347	-7,340	-7,340	21,731	621,662	96,99%	(18,681)
	• Total Non Program	1,421,315	1,421,315	1,417,301	34,950	14,391	-20,558	21,179	-4,014	-4,014	18,406			
	• Program	568,415	568,415	565,089	2,079	-	-2,079	-4,832	-3,326	-3,326	3,326			
	Oto	605,783	605,783	602,981	23,925	11,934	-11,991	18,003	-2,802	-2,802	14,737			
	CF 2	10,448,041	10,448,041	10,458,428	273,767	189,188	-84,580	144,633	10,387	10,387	178,800	10,567,469	98,97%	(109,040)
	Mitraguna & Others	8,831,925	8,831,925	8,846,873	250,745	175,212	-75,532	133,065	14,948	14,948	160,264	8,932,085	99,05%	(85,212)
	Pensiun	1,616,116	1,616,116	1,611,555	23,023	13,975	-9,048	11,568	-4,561	-4,561	18,536	1,635,383	98,54%	(23,828)
	Total Pembiayaan	19,321,191	19,321,191	19,435,512	794,861	856,079	61,218	327,592	114,321	114,321	741,758			

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD	YtD	MtM	Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	26-Jan-26				31-Dec-25	31-Dec-25	26-Jan-26	%	Penc.	Gap
1	SME	2,031	5,631	2,031	87,396	0,12%	0,12%	5,54%	85,365	85,365	81,765			
	Linkage	-	-	-	148	0,00%	0,00%	0,02%	148	148	148			
	Local Champion	231	3,813	231	51,465	0,03%	0,03%	7,49%	51,234	51,234	47,652			
	Value Chain	1,800	1,819	1,800	35,784				33,984	33,984	33,965			
2	MBG	30,128	56,776	30,128	240,448	1,24%	1,24%	9,99%	210,320	210,320	183,673			
	KUR	25,163	47,873	25,163	216,456	1,09%	1,09%	9,53%	191,293	191,293	168,583			
	Non KUR	4,964	8,903	4,964	23,992	3,59%	3,59%	17,72%	19,028	19,028	15,089			
3	PWG	5,230	126	5,230	208,268	0,24%	0,24%	8,65%	203,038	203,038	208,142			
	Cilem	5,105	-	5,105	169,103	0,38%	0,38%	11,46%	163,998	163,998	169,103			
	Gadai	125	126	125	39,165	0,01%	0,01%	4,20%	39,040	39,040	39,039			
4	CFG	171,412	221,829	171,412	571,776	1,31%	1,31%	4,38%	400,364	400,364	349,947			
	CF 1	105,330	125,523	105,330	270,899	4,06%	4,06%	10,48%	165,569	165,569	145,377			
	Total Griya	92,487	108,955	92,487	224,990	4,65%	4,65%	11,35%	132,503	132,503	116,035			
	Oto	12,843	16,567	12,843	45,909	2,12%	2,12%	7,61%	33,067	33,067	29,342			
	CF 2	66,082	96,306	66,082	300,877	0,63%	0,63%	2,88%	234,795	234,795	204,571			
	Mitraguna & Others	61,502	88,979	61,502	280,061	0,70%	0,70%	3,17%	218,559	218,559	191,082			
	Pensiun	4,581	7,328	4,581	20,817	0,28%	0,28%	1,29%	16,236	16,236	13,489			
	Total Pembiayaan	370,973	380,871	370,973	400,366	1,92%	1,92%	2,06%	29,393	29,393	19,496			

## Asset &amp; Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth	PHR & Payroll			Growth (Mtd)	Growth (YoY)	
		Dec-24	Dec-24	Dec-25			Posisi	Dec-24	Nov-25	Dec-25		
1	Asset (Retail) T	19,829,706	19,829,706	23,786,166	3,956,460			2,89	3,19	3,20	0,01	0,31
2	Contribution Margin	787,198	787									

## AREA BATAM

Pilih Area

## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-26 Dec'25)	Growth (1-26 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	25-Jan-26	26-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	308.694	308.694	407.789	441.593	8.806	33.804	132.899	43,05%	132.899	43,05%			
2	Tabungan	2.013.016	2.013.016	1.866.059	1.865.929	44.751	(130)	(147.087)	-7,31%	(147.087)	-7,31%			
3	Deposito	973.933	973.933	850.963	830.679	(119.817)	(20.284)	(143.254)	-14,71%	(143.254)	-14,71%			
	<b>Total</b>	<b>3.295.643</b>	<b>3.295.643</b>	<b>3.124.811</b>	<b>3.138.201</b>	<b>(66.260)</b>	<b>13.390</b>	<b>(157.442)</b>	<b>-4,78%</b>	<b>(157.442)</b>	<b>-4,78%</b>			
	CASA	2.321.710	2.321.710	2.273.848	2.307.521	53.557	33.674	(14.188)	-0,61%	(14.188)	-0,61%			
	(%) CASA	70,45%	70,45%	72,77%	73,53%									
	FDR	84,30%	84,30%	89,47%	89,09%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-26 Dec'25)	Growth (1-26 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	25-Jan-26	26-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	90.565	90.565	88.059	89.198	1.139	(1.367)	-1,51%	(1.367)	-1,51%				
2	Giro ISE	28.686	28.686	35.754	37.202	1.449	8.516	29,69%	8.516	29,69%				
3	Tabungan ISE	61.424	61.424	51.850	51.540	(310)	(9.883)	-16,09%	(9.883)	-16,09%				
4	Deposito ISE	455	455	455	455	0	0	0,01%	0	0,01%				
5	CIF ISE	2.343	2.343	2.343	2.343	0	0	0,00%	0	0,00%				

## Kinerja Pembiayaan

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

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-26 Dec'25)	% Relatif		Net (UG) & DG			Target Jan'26			
		31-Dec-25	30-Nov-25	31-Dec-25	26-Jan-26		31-Dec-25	31-Dec-25	26-Jan-26	MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	19.021	0	0,00%	0	16,79%	19.021	19.021	19.021			
	Linkage	-	-	-	-	0	0,00%	0	0,00%	-	-	-			
	Local Champion	-	-	-	14.808	0	0,00%	0	17,04%	14.808	14.808	14.808			
	Value Chain	-	-	-	4.212	0	0,00%	0	6,49%	4.212	4.212	4.212			
2	MBG	5.224	5.224	5.224	40.311	1,59%	1,59%	1,59%	12,31%	35.087	35.087	35.087			
	KUR	4.303	4.303	4.303	35.663	1,39%	1,39%	1,39%	11,52%	31.361	31.361	31.361			
	Non KUR	921	921	921	4.647	0,04%	0,04%	0,04%	26,00%	3.726	3.726	3.726			
3	PWG	484	484	484	32.428	0,14%	0,14%	0,14%	8,58%	31.944	31.944	31.944			
	Cilem	484	484	484	27.174	0,21%	0,21%	0,21%	10,52%	26.690	26.690	26.690			
	Gadai	-	-	-	5.253	0	0,00%	0	4,40%	5.253	5.253	5.253			
4	CFG	21.399	27.679	21.399	91.123	1,08%	1,08%	1,08%	4,61%	69.724	69.724	63.444			
	CF 1	9.043	12.737	9.043	33.871	1,70%	1,70%	1,70%	6,40%	24.829	24.829	21.134			
	Total Griya	7.715	10.710	7.715	27.927	1,73%	1,73%	1,73%	6,28%	20.212	20.212	17.216			
	Oto	1.328	2.026	1.328	5.945	1,54%	1,54%	1,54%	6,99%	4.617	4.617	3.918			
	CF 2	18.052	21.216	18.052	15.375	1,25%	1,25%	1,25%	1,06%	(2.677)	(2.677)	(5.841)			
	Mitraguna & Others	17.735	20.725	17.735	15.058	1,31%	1,31%	1,31%	1,12%	(2.677)	(2.677)	(5.667)			
	Pensiun	317	491	317	317	0,01%	0,01%	0,01%	0,32%	-	-	(174)			
	<b>Total Pembiayaan</b>	<b>28.513</b>	<b>33.182</b>	<b>28.513</b>	<b>28.879</b>	<b>1,03%</b>	<b>1,03%</b>	<b>1,03%</b>	<b>366</b>	<b>366</b>	<b>(4.303)</b>				

## Asset &amp; 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	-7,6%
2	Contribution Margin	121.560	121.560	130.836	9.276	

## PHR &amp; Payroll

Kinerja	Posisi			Growth (Mtd)
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## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-26 Dec'25)	Growth (1-26 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	25-Jan-26	26-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	763.553	763.553	516.586	533.040	188.368	16.454	(230.513)	-30,19%	(230.513)	-30,19%			
2	Tabungan	2.589.059	2.589.059	2.503.066	2.504.561	115.490	1.495	(84.498)	-3,26%	(84.498)	-3,26%			
3	Deposito	2.920.634	2.920.634	2.925.056	2.820.640	(92.998)	(104.416)	(99.994)	-3,42%	(99.994)	-3,42%			
	<b>Total</b>	<b>6.273.245</b>	<b>6.273.245</b>	<b>5.944.708</b>	<b>5.858.240</b>	<b>210.861</b>	<b>(86.467)</b>	<b>(415.005)</b>	<b>-6,62%</b>	<b>(415.005)</b>	<b>-6,62%</b>			
	CASA	3.352.612	3.352.612	3.019.652	3.037.600	303.859	17.949	(315.011)	-9,40%	(315.011)	-9,40%			
	(%) CASA	53,44%	53,44%	50,80%	51,85%									
	FDR	48,57%	48,57%	51,21%	51,96%									

## Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-26 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	25-Jan-26	26-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	106.796	106.796	111.412	111.246		(166)	4.450	4,17%	4.450	4,17%			
2	Giro ISE	18.995	18.995	24.518	24.645		127	5.650	29,74%	5.650	29,74%			
3	Tabungan ISE	68.468	68.468	64.560	64.267		(293)	(4.201)	-6,14%	(4.201)	-6,14%			
4	Deposito ISE	19.332	19.332	22.334	22.334		0	3.002	15,53%	3.002	15,53%			
5	CIF ISE	1.573	1.573	1.573	1.573		0	0	0,00%	0	0,00%			

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-26 Dec'25)	Pencairan (1-26 Jan'26)	Pencairan MtM	MtD (1-26 Dec'25)	Growth (1-26 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	26-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	209.850	209.850	180.493	4.500	200	-4.300	2.468	-29.357	-29.357	29.557	0	0,00%	
	Linkage	17.889	17.889	17.763	-	-	-	-	-127	-126	-126			
	Non-Linkage	191.961	191.961	162.730	4.500	200	-4.300	2.595	-29.231	-29.231	29.431			
	• Local Champion	181.667	181.667	152.541	4.500	200	-4.300	1.541	-29.126	-29.126	29.326			
	• Value Chain	10.294	10.294	10.189	-	-	-	1.054	-105	-105	105			
2	MBG	198.935	198.935	196.437	5.710	1.993	-3.717	4.200	-2.498	-2.498	4.491	198.118	99,15%	(1.681)
	KUR	188.785	188.785	186.868	5.410	1.993	-3.417	3.747	-1.917	-1.917	3.910	189.874	98,42%	(3.006)
	Non KUR	10.150	10.150	9.569	300	-	-300	453	-581	-581	581	8.244	116,07%	675
3	PWG	459.599	459.599	489.296	73.541	112.637	39.096	25.395	29.697	29.697	82.940	480.684	101,79%	8.613
	Cilem	248.801	248.801	270.109	26.076	37.480	11.404	14.413	21.309	21.309	16.172	262.172	103,03%	7.937
	Gadai	210.799	210.799	219.187	47.465	75.157	27.692	10.982	8.388	8.388	66.769	218.511	100,31%	675
4	CFG	2.178.496	2.178.496	2.177.983	53.733	37.382	-16.351	24.944	-513	-513	37.895	2.206.489	98,71%	(28.506)
	CF 1	387.334	387.334	384.797	8.750	3.279	-5.471	191	-2.537	-2.537	5.816	393.160	97,87%	(8.363)
	Total Griya	317.524	317.524	316.021	7.886	2.800	-5.086	0	-1.503	-1.503	4.303	320.632	98,56%	(4.611)
	• Total Non Program	313.027	313.027	311.544	7.726	2.800	-4.926	4.811	-1.483	-1.483	4.283			
	• Program	4.498	4.498	4.478	160	-	-160	139	-20	-20	20			
	Oto	69.810	69.810	68.776	864	479	-385	191	-1.034	-1.034	1.513	72.528	94,83%	(3.752)
	CF 2	1.791.161	1.791.161	1.793.185	44.983	34.103	-10.880	24.752	2.024	2.024	32.079	1.813.328	98,89%	(20.143)
	Mitraguna & Others	1.591.167	1.591.167	1.592.177	40.300	31.210	-9.090	21.455	1.011	1.011	30.199	1.610.035	98,89%	(17.858)
	Pensiun	199.995	199.995	201.008	4.683	2.893	-1.790	3.297	1.013	1.013	1.880	203.293	98,88%	(2.285)
	<b>Total Pembiayaan</b>	<b>3.046.880</b>	<b>3.046.880</b>	<b>3.044.209</b>	<b>137.484</b>	<b>152.212</b>	<b>14.728</b>	<b>57.006</b>	<b>-2.671</b>	<b>-2.671</b>	<b>154.883</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	26-Jan-26		31-Dec-25	31-Dec-25	26-Jan-26				Posisi	Penc.	Gap
1	SME	-	-	3.204	-	14.893	0,00%	0,00%	8,25%	14.893	14.893	11.689			
	Linkage	-	-	-	-	148	0,00%	0,00%	0,83%	148	148	148			
	Local Champion	-	-	3.204	-	13.594	0,00%	0,00%	8,35%	13.594	13.594	10.390			
	Value Chain	-	-	-	-	1.151	0,00%	0,00%	0,75%	1.151	1.151	1.151			
2	MBG	3.329	3.329	3.329	-	30.678	1,67%	1,67%	15,62%	27.348	27.348	27.348			
	KUR	3.176	3.176	3.176	-	29.852	1,68%	1,68%	15,97%	26.676	26.676	26.676			
	Non KUR	153	153	153	-	826	1,51%	1,51%	8,63%	673	673	673			
3	PWG	1.006	1.006	1.006	-	57.210	0,22%	0,22%	11,69%	56.205	56.205	56.205			
	Cilem	1.006	1.006	1.006	-	45.046	0,40%	0,40%	16,68%	44.040	44.040	44.040			
	Gadai	-	-	-	-	12.165	0,00%	0,00%	5,55%	12.165	12.165	12.165			
4	CFG	19.246	19.246	19.246	-	86.446	0,88%	0,88%	3,97%	67.200	67.200	59.470			
	CF 1	11.417	11.417	11.417	-	37.874	2,95%	2,95%	9,84%	26.457	26.457	24.103			
	Total Griya	10.491	11.815	10.491	-	33.785	3,30%	3,30%	10,69%	23.294	23.294	21.970			
	Oto	927	1.957	927	-	4.089	1,33%	1,33%	5,95%	3.163	3.163	2.132			
	CF 2	7.828	13.204	7.828	-	48.571	0,44%	0,44%	2,71%	40.743	40.743	35.368			
	Mitraguna & Others	7.229	11.970	7.229	-	46.387	0,45%	0,45%	2,91%	39.158	39.158	34.417			
	Pensiun	599	1.234	599	-	2.184	0,30%	0,30%	1,09%	1.585	1.585	950			
	<b>Total Pembiayaan</b>	<b>32.000</b>	<b>33.703</b>	<b>32.000</b>	<b>40.437</b>	<b>1.05%</b>	<b>1.05%</b>	<b>1.33%</b>	<b>8.436</b>	<b>8.436</b>	<b>6.734</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	10,0%
2	Contribution Margin	158.691	158.691	142.833	(15.858)	

## PHR &amp; Payroll

Kinerja	Posisi			Growth (Mtd)
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## Kinerja Pendanaan

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

## Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-26 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	25-Jan-26	26-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	86.071	86.071	95.240	95.303		63	9.233	10,73%	9.233	10,73%			
2	Giro ISE	18.582	18.582	25.663	24.738		(925)	6.156	33,13%	6.156	33,13%			
3	Tabungan ISE	57.822	57.822	58.410	59.398		988	1.576	2,73%	1.576	2,73%			
4	Deposito ISE	9.667	9.667	11.167	11.167		0	1.500	15,52%	1.500	15,52%			
5	CIF ISE	2.859	2.859	2.859	2.859		0	0	0,00%	0	0,00%			

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-26 Dec'25)	Pencairan (1-26 Jan'26)	Pencairan MtM	MtD (1-26 Dec'25)	Growth (1-26 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	26-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	104.427	104.427	105.007	3.585	2.000	-1.585	4.516	580	580	1.420	0	0,00%	
	Linkage	27.073	27.073	27.073	2.678	-	(2.678)	2.664	-0	-0	0			
	Non-Linkage	77.354	77.354	77.934	907	2.000	1.093	1.852	580	580	1.420			
	• Local Champion	72.132	72.132	72.757	907	2.000	1.093	298	625	625	1.375			
	• Value Chain	5.222	5.222	5.178	-	-	-	2.150	-44	-44	44			
2	MBG	393.041	393.041	390.471	11.641	8.846	-2.795	4.198	-2.570	-2.570	11.416	394.545	98,97%	(4.074)
	KUR	366.506	366.506	364.758	11.171	8.796	-2.375	4.207	-1.748	-1.748	10.544	368.767	98,91%	(4.009)
	Non KUR	26.535	26.535	25.713	470	50	-420	-9	-822	-822	872	25.778	99,75%	(65)
3	PWG	382.996	382.996	416.912	62.711	113.329	50.617	26.064	33.916	33.916	79.412	402.049	103,70%	14.863
	Cilem	213.404	213.404	236.253	24.334	35.908	11.574	18.137	22.849	22.849	13.059	226.000	104,54%	10.253
	Gadai	169.592	169.592	180.659	38.378	77.421	39.043	7.926	11.067	11.067	66.354	176.049	102,62%	4.610
4	CFG	2.188.914	2.188.914	2.200.017	56.541	41.313	-15.228	31.375	11.103	11.103	30.209	2.211.847	99,47%	(11.830)
	CF 1	286.396	286.396	288.608	4.216	5.247	1.031	2.168	2.213	2.213	3.034	290.666	99,29%	(2.057)
	Total Griya	233.746	233.746	234.174	2.488	2.425	-63	0	428	428	1.997	235.289	99,53%	(1.114)
	• Total Non Program	157.294	157.294	158.336	2.330	2.425	-95	1.697	1.042	1.042	1.383			
	• Program	76.452	76.452	75.838	158	-	-158	-527	-614	-614	614			
	Oto	52.650	52.650	54.434	1.728	2.822	1.094	2.168	1.785	1.785	1.038	55.377	98,30%	(943)
	CF 2	1.902.518	1.902.518	1.911.409	52.325	36.066	-16.260	29.207	8.890	8.890	27.175	1.921.182	99,49%	(9.773)
	Mitraguna & Others	1.631.111	1.631.111	1.641.659	47.363	35.453	-11.911	25.473	10.548	10.548	24.904	1.645.014	99,80%	(3.355)
	Pensiun	271.408	271.408	269.749	4.962	613	-4.349	3.734	-1.658	-1.658	2.271	276.167	97,68%	(6.418)
	<b>Total Pembiayaan</b>	<b>3.069.378</b>	<b>3.069.378</b>	<b>3.112.407</b>	<b>134.478</b>	<b>165.487</b>	<b>31.010</b>	<b>66.153</b>	<b>43.029</b>	<b>43.029</b>	<b>122.459</b>			

## Kualitas Pembiayaan (Kol 2)

Kualitas Pembiayaan (Kol 2) data not available

No.	Segmen/Produk	Posisi					% Relatif			MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	26-Jan-26		31-Dec-25	31-Dec-25	26-Jan-26				Posisi	Penc.	Gap
1	SME	-	-	-	-	8.418	0,00%	0,00%	8,02%	8.418	8.418	8.418			
	Linkage	-	-	-	-	5.947	0,00%	0,00%	7,63%	5.947	5.947	5.947			
	Local Champion	-	-	-	-	5.947	0,00%	0,00%	7,63%	5.947	5.947	5.947			
	Value Chain	1.800	1.819	1.800	2.470	2.470	2,50%	2,50%	3,39%	670	670	651			
2	MBG	4.478	4.478	4.478	42.162	42.162	1,14%	1,14%	10,80%	37.684	37.684	37.684			
	KUR	3.828	3.828	3.828	37.073	37.073	1,04%	1,04%	10,16%	33.246	33.246	33.246			
	Non KUR	650	650	650	5.089	5.089	0,45%	0,45%	19,79%	4.439	4.439	4.439			
3	PWG	593	593	593	33.811	33.811	0,15%	0,15%	8,11%	33.218	33.218	33.218			
	Cilem	474	474	474	28.055	28.055	0,22%	0,22%	11,87%	27.581	27.581	27.581			
	Gadai	120	120	120	5.757	5.757	0,07%	0,07%	3,19%	5.637	5.637	5.637			
4	CFG	18.991	30.393	18.991	74.850	74.850	0,87%	0,87%	3,40%	55.860	55.860	44.457			
	CF 1	12.478	16.284	12.478	30.728	30.728	4,36%	4,36%	10,65%	18.250	18.250	14.444			
	Total Griya	11.752	15.217	11.752	28.422	28.422	5,03%	5,03%	12,14%	16.669	16.669	13.204			
	Oto	726	1.066	726	2.306	2.306	1,38%	1,38%	4,24%	1.580	1.580	1.240			
	CF 2	6.513	14.110	6.513	44.123	44.123	0,34%	0,34%	2,31%	37.610	37.610	30.013			
	Mitraguna & Others	5.511	12.494	5.511	40.367	40.367	0,34%	0,34%	2,46%	34.856	34.856	27.873			
	Pensiun	1.002	1.615	1.002	3.756	3.756	0,37%	0,37%	1,39%	2.754	2.754	2.140			
	<b>Total Pembiayaan</b>	<b>50.271</b>	<b>49.786</b>	<b>50.271</b>	<b>59.354</b>	<b>59.354</b>	<b>1,64%</b>	<b>1,64%</b>	<b>1,91%</b>	<b>9.083</b>	<b>9.083</b>	<b>9.568</b>			

Kualitas Pembiayaan (NPF) data not available

No.	Neraca	Posisi			Growth (Yoy)	% Growth	PHR & Payroll		
		Dec-24	Dec-24	Dec-25			Posisi	Dec-24	Dec-25
1	Asset (Retail) T	2.588.183	2.588.183	3.155.969	567.786	36,2%	PHR	2,98	3,18
2	Contribution Margin	103.725	103.725	141.288	37.563	-36,2%	CIF Payroll	21.797	22.639



## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-26 Dec'25)	Growth (1-26 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	25-Jan-26	26-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.306.271	1.306.271	1.206.298	1.238.392	(209.976)	32.094	(67.879)	-5,20%	(67.879)	-5,20%			
2	Tabungan	5.489.217	5.489.217	5.236.861	5.232.552	(17.968)	(4.309)	(256.666)	-4,68%	(256.666)	-4,68%			
3	Deposito	1.616.443	1.616.443	1.646.107	1.647.596	(28.685)	1.489	31.153	1,93%	31.153	1,93%			
	<b>Total</b>	<b>8.411.932</b>	<b>8.411.932</b>	<b>8.089.265</b>	<b>8.118.540</b>	<b>(256.630)</b>	<b>29.274</b>	<b>(293.392)</b>	<b>-3,49%</b>	<b>(293.392)</b>	<b>-3,49%</b>			
	CASA	6.795.488	6.795.488	6.443.159	6.470.943	(227.945)	27.785	(324.545)	-4,78%	(324.545)	-4,78%			
	(%) CASA	80,78%	80,78%	79,65%	79,71%									
	FDR	81,75%	81,75%	85,10%	84,79%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-26 Dec'25)	Growth (1-26 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	25-Jan-26	26-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	378.652	378.652	407.385	410.144		2.759	31.492	8,32%	31.492	8,32%			
2	Giro ISE	119.292	119.292	136.030	139.424		3.394	20.132	16,88%	20.132	16,88%			
3	Tabungan ISE	228.526	228.526	240.521	239.886		(635)	11.360	4,97%	11.360	4,97%			
4	Deposito ISE	30.834	30.834	30.834	30.834		0	0	0,00%	0	0,00%			
5	CIF ISE	3.739	3.739	3.739	3.739		0	0	0,00%	0	0,00%			

## Kinerja Pembiayaan

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

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-26 Dec'25)	% Relatif		MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	26-Jan-26		31-Dec-25	31-Dec-25				Posisi	Penc.	Gap
1	SME	145	149	145	39.859	● 0,02%	● 0,02%	● 4,26%	39.714	39.714	39.710			
	Linkage	-	-	-	-	● 0,00%	● 0,00%	● 0,00%	-	-	-			
	Local Champion	145	149	145	11.908	● 0,06%	● 0,06%	● 5,27%	11.763	11.763	11.759			
	Value Chain	-	-	-	27.951	● 0,00%	● 0,00%	● 17,06%	27.951	27.951	27.951			
2	MBG	11.401	11.401	11.401	76.930	● 1,07%	● 1,07%	● 7,34%	65.529	65.529	65.529			
	KUR	8.946	8.946	8.946	68.611	● 0,89%	● 0,89%	● 6,93%	59.665	59.665	59.665			
	Non KUR	2.456	2.456	2.456	8.319	● 4,21%	● 4,21%	● 14,45%	5.864	5.864	5.864			
3	PWG	2.316	2.316	2.316	43.757	● 0,40%	● 0,40%	● 6,90%	41.442	41.442	41.442			
	Cilem	2.310	2.310	2.310	38.048	● 0,58%	● 0,58%	● 8,64%	35.738	35.738	35.738			
	Gadai	6	6	6	5.709	● 0,00%	● 0,00%	● 2,95%	5.703	5.703	5.703			
4	CFG	63.759	64.848	63.759	67.644	● 1,49%	● 1,49%	● 1,59%	3.886	3.886	2.797			
	CF 1	20.859	23.133	20.859	23.252	● 2,28%	● 2,28%	● 2,56%	2.394	2.394	119			
	Total Griya	16.535	19.164	16.535	19.406	● 2,73%	● 2,73%	● 3,22%	2.872	2.872	243			
	Oto	4.324	3.970	4.324	3.846	● 1,40%	● 1,40%	● 1,26%	(478)	(478)	(124)			
	CF 2	42.900	41.714	42.900	44.392	● 1,28%	● 1,28%	● 1,32%	1.492	1.492	2.678			
	Mitraguna & Others	41.050	40.668	41.050	42.904	● 1,47%	● 1,47%	● 1,53%	1.855	1.855	2.237			
	Pensiun	1.851	1.047	1.851	1.488	● 0,03%	● 0,03%	● 0,26%	(363)	(363)	441			
	<b>Total Pembiayaan</b>	<b>88.360</b>	<b>89.996</b>	<b>88.360</b>	<b>93.961</b>	<b>● 1,28%</b>	<b>● 1,28%</b>	<b>● 1,36%</b>	<b>5.602</b>	<b>5.602</b>	<b>3.966</b>			

## Asset &amp; 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 &amp; Payroll

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

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## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-26 Dec'25)	Growth (1-26 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	25-Jan-26	26-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	34.851	34.851	37.871	45.825	(13.801)	7.954	10.975	31,49%	10.975	31,49%			
2	Tabungan	2.090.518	2.090.518	1.963.811	1.966.303	21.740	2.492	(124.214)	-5,94%	(124.214)	-5,94%			
3	Deposito	630.174	630.174	632.245	632.230	(64.390)	(15)	2.056	0,33%	2.056	0,33%			
	<b>Total</b>	<b>2.755.543</b>	<b>2.755.543</b>	<b>2.633.927</b>	<b>2.644.358</b>	<b>(56.450)</b>	<b>10.431</b>	<b>(111.184)</b>	<b>-4,03%</b>	<b>(111.184)</b>	<b>-4,03%</b>			
	CASA	2.125.368	2.125.368	2.001.682	2.012.129	7.940	10.446	(113.240)	-5,33%	(113.240)	-5,33%			
	(%) CASA	77,13%	77,13%	76,00%	76,09%									
	FDR	128,82%	128,82%	136,64%	136,10%									

## Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-26 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	25-Jan-26	26-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	42.479	42.479	44.220	41.785		(2.435)	(694)	-1,63%	(694)	-1,63%			
2	Giro ISE	3.651	3.651	5.543	5.355		(188)	1.704	46,66%	1.704	46,66%			
3	Tabungan ISE	34.609	34.609	34.459	32.211		(2.248)	(2.397)	-6,93%	(2.397)	-6,93%			
4	Deposito ISE	4.219	4.219	4.219	4.219		0	(0)	-0,00%	(0)	-0,00%			
5	CIF ISE	2.632	2.632	2.632	2.632		0	0	0,00%	0	0,00%			

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-26 Dec'25)	Pencairan (1-26 Jan'26)	Pencairan MtM	MtD (1-26 Dec'25)	Growth (1-26 Jan'26)		Run Off Jan'26	Target Jan'26			
		31-Dec-25	31-Dec-25	26-Jan-26					MtD	YtD		Posisi	Penc.	Gap	
1	SME	244.487	244.487	242.972	3.500	1.593	-1.907	1.207	-1.515	-1.515	3.108	0	0,00%		
	Linkage	110.286	110.286	109.771	-	-	-		-495	-515	515				
	Non-Linkage	134.201	134.201	133.201	3.500	1.593	-1.907	1.702	-1.000	-1.000	2.593				
	• Local Champion	134.201	134.201	133.201	3.500	1.593	-1.907	1.702	-1.000	-1.000	2.593				
	• Value Chain	-	-	-	-	-	-	0	0	0	-				
2	MBG	450.800	450.800	444.392	14.896	6.135	-8.761	5.959	-6.409	-6.409	12.544	456.230	97,41%	(11.839)	
	KUR	425.845	425.845	419.753	14.266	6.035	-8.231	5.371	-6.092	-6.092	12.127	428.394	97,98%	(8.642)	
	Non KUR	24.956	24.956	24.639	630	100	-530	589	-317	-317	417	27.836	88,51%	(3.197)	
3	PWG	435.901	435.901	489.606	77.736	135.596	57.860	13.018	53.705	53.705	81.890	450.379	108,71%	39.228	
	Cilem	243.033	243.033	270.508	23.941	40.996	17.056	14.840	27.475	27.475	13.522	252.765	107,02%	17.743	
	Gadai	192.868	192.868	219.099	53.795	94.599	40.804	26.231	68.369	68.369	197.614	110,87%	21.485		
4	CFG	2.418.549	2.418.549	2.422.118	52.005	36.912	-15.093	31.585	3.569	3.569	33.344	2.433.514	99,53%	(11.396)	
	CF 1	474.272	474.272	475.058	5.352	4.673	-680	5.578	786	786	3.887	477.023	99,59%	(1.965)	
	Total Griya	385.817	385.817	384.591	683	1.215	533	0	-1.226	-1.226	2.441	90.898	99,52%	(432)	
	• Total Non Program	58.361	58.361	58.631	220	1.215	995	-810	270	270	945				
	• Program	327.456	327.456	325.961	463	-	-463	-4.522	-1.495	-1.495	-				
	Oto	88.455	88.455	90.466	4.670	3.458	-1.212	5.578	2.011	2.011	1.446				
	CF 2	1.944.277	1.944.277	1.947.060	46.653	32.240	-14.413	26.008	2.783	2.783	29.456	1.956.491	99,52%	(9.431)	
	Mitraguna & Others	1.462.141	1.462.141	1.468.320	42.661	28.979	-13.681	24.867	6.179	6.179	22.800	1.471.389	99,79%	(3.069)	
	Pensiun	482.136	482.136	478.740	3.992	3.260	-732	1.140	-3.396	-3.396	6.656	485.102	98,69%	(6.361)	
	<b>Total Pembiayaan</b>	<b>3.549.737</b>	<b>3.549.737</b>	<b>3.599.087</b>	<b>148.136</b>	<b>180.236</b>	<b>32.100</b>	<b>51.769</b>	<b>49.350</b>	<b>49.350</b>	<b>130.886</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	26-Jan-26		31-Dec-25	31-Dec-25	26-Jan-26				Posisi	Penc.	Gap
1	SME	86	460	86	5.207	0,04%	0,04%	0,04%	2,14%	5.121	5.121	4.747			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	86	460	86	5.207	0,06%	0,06%	0,06%	3,91%	5.121	5.121	4.747			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-			
2	MBG	5.695	5.695	5.695	50.367	1,26%	1,26%	1,26%	11,33%	44.672	44.672	44.672			
	KUR	4.911	4.911	4.911	45.256	1,15%	1,15%	1,15%	10,78%	40.345	40.345	40.345			
	Non KUR	784	784	784	5.111	3,14%	3,14%	3,14%	20,74%	4.327	4.327	4.327			
3	PWG	832	832	832	41.062	0,19%	0,19%	0,19%	8,39%	40.230	40.230	40.230			
	Cilem	832	832	832	30.781	0,34%	0,34%	0,34%	11,38%	29.948	29.948	29.948			
	Gadai	-	-	-	10.281	0,00%	0,00%	0,00%	4,69%	10.281	10.281	10.281			
4	CFG	58.523	70.806	58.523	144.061	2,42%	2,42%	2,42%	5,95%	85.538	85.538	73.256			
	CF 1	41.039	45.314	41.039	83.112	8,65%	8,65%	8,65%	17,50%	42.073	42.073	37.798			
	Total Griya	39.539	42.848	39.539	77.548	10,25%	10,25%	10,25%	20,16%	38.009	38.009	34.701			
	Oto	1.500	2.467	1.500	5.564	1,70%	1,70%	1,70%	6,15%	4.064	4.064	3.097			
	CF 2	17.484	25.491	17.484	60.949	0,90%	0,90%	0,90%	3,13%	43.465	43.465	35.458			
	Mitraguna & Others	16.143	23.560	16.143	56.061	1,10%	1,10%	1,10%	3,82%	39.918	39.918	32.501			
	Pensiun	1.341	1.931	1.341	4.888	0,28%	0,28%	0,28%	1,02%	3.547	3.547	2.957			
	<b>Total Pembiayaan</b>	<b>171.830</b>	<b>174.204</b>	<b>171.830</b>	<b>177.735</b>	<b>4,84%</b>	<b>4,84%</b>	<b>4,84%</b>	<b>4,94%</b>	<b>5.905</b>	<b>5.905</b>	<b>3.531</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
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