

## REGION 2 MEDAN

## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-29 Dec'25)	Growth (1-29 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	28-Jan-26	29-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	2,542,683	2,542,683	2,324,018	2,457,882	43,636	133,863	(84,801)	-3,34%	(84,801)	-3,34%	2,606,320	94,30%	(148,438)
2	Tabungan	14,323,005	14,323,005	13,617,038	13,603,996	185,162	(13,042)	(719,009)	-5,02%	(719,009)	-5,02%	14,323,005	94,98%	(719,009)
3	Deposito	6,886,586	6,886,586	6,783,419	6,782,210	(513,510)	(1,209)	(104,377)	-1,52%	(104,377)	-1,52%	6,937,342	97,76%	(155,132)
	Total	23,752,274	23,752,274	22,724,476	22,844,088	(284,713)	119,612	(908,186)	-3,82%	(908,186)	-3,82%	23,866,667	95,72%	(1,022,579)
	CASA	16,865,688	16,865,688	15,941,057	16,061,878	228,797	120,821	(803,810)	-4,77%	(803,810)	-4,77%	16,929,325	94,88%	(867,447)
	(%) CASA	71,01%	71,01%	70,15%	70,31%									
	FDR	81,34%	81,34%	86,11%	85,66%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-27 Jan'26)	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 (1-29 Dec'25)	Pencairan (1-29 Jan'26)	Pencairan MtM	MtD (1-31 Dec'25)	Growth (1-29 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	29-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	1,636,453	1,636,453	1,580,015	14,600	13,384	-1,215	-10,155	-56,438	-56,438	69,822	1,644,463	96,08%	(64,448)
	Linkage	896,187	896,187	893,945	3,248	4,627	1,379	-3,319	-2,242	-2,242	6,869	900,487	99,27%	(6,542)
	Non-Linkage	740,266	740,266	686,070	11,352	8,758	-2,594	-6,836	-54,196	-54,196	62,954	743,976	92,22%	(57,906)
	• Local Champion	629,444	629,444	588,403	9,952	7,633	-2,319	-4,437	-41,041	-41,041	48,673	633,004	92,95%	(44,601)
	• Value Chain	110,822	110,822	97,667	1,400	1,125	(275)	-2,399	-13,155	-13,155	14,280	110,972	88,01%	(13,305)
2	MBG	2,437,397	2,437,397	2,424,537	100,449	69,991	-30,458	31,310	-12,861	-12,861	82,852	2,455,387	98,74%	(30,850)
	KUR	2,299,108	2,299,108	2,289,261	97,383	68,305	-29,078	31,224	-9,848	-9,848	78,153	2,312,744	98,98%	(23,483)
	Non KUR	138,289	138,289	135,276	3,066	1,686	-1,380	86	-3,013	-3,013	4,699	142,643	94,84%	(7,367)
3	PWG	2,203,786	2,203,786	2,471,809	398,650	727,945	329,295	127,454	268,023	268,023	459,921	2,299,528	107,49%	172,282
	Cilem	1,340,037	1,340,037	1,519,652	155,792	272,928	117,136	97,350	179,615	179,615	93,312	1,405,660	108,11%	113,992
	Gadai	863,749	863,749	952,157	242,858	455,017	212,159	30,104	88,408	88,408	366,609	893,868	106,52%	58,290
4	CFG	13,043,554	13,043,554	13,091,263	367,783	285,451	-82,332	178,983	47,708	47,708	237,743	13,188,838	99,26%	(97,575)
	CF 1	2,595,513	2,595,513	2,590,237	67,371	35,176	-32,195	34,350	-5,276	-5,276	40,452	2,621,369	98,81%	(31,132)
	Total Griya	1,989,730	1,989,730	1,984,335	38,071	18,664	-19,407	16,347	-5,395	-5,395	24,059	1,999,707	99,23%	(15,372)
	• Total Non Program	1,421,315	1,421,315	1,419,559	35,992	18,504	-17,488	21,179	-1,756	-1,756	20,260			
	• Program	568,415	568,415	564,776	2,079	160	-1,919	-4,832	-3,639	-3,639	3,799			
	Oto	605,783	605,783	605,902	29,299	16,512	-12,787	18,003	118	118	16,394	621,662	97,46%	(15,760)
	CF 2	10,448,041	10,448,041	10,501,026	300,412	250,275	-50,138	144,633	52,984	52,984	197,290	10,567,469	99,37%	(66,443)
	Mitraguna & Others	8,831,925	8,831,925	8,884,591	275,004	231,014	-43,990	133,065	52,666	52,666	178,347	8,932,085	99,47%	(47,494)
	Pensiun	1,616,116	1,616,116	1,616,434	25,409	19,261	-6,148	11,568	318	318	18,943	1,635,383	98,84%	(18,949)
	Total Pembiayaan	19,321,191	19,321,191	19,567,624	881,481	1,096,771	215,290	327,592	246,433	246,433	850,338	19,588,215		(20,591)

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				% Relatif	MtD	Net (UG) & DG		Run Off Jan'26	Target Jan'26			
		31-Dec-25	30-Nov-25	31-Dec-25	29-Jan-26			MtD	YtD		%	Penc.	Gap	
1	SME	2,031	5,631	2,031	23,638	0,12%	0,12%	1,50%	21,607	21,607	18,007			
	Linkage	-	-	-	148	0,00%	0,00%	0,02%	148	148	148			
	Local Champion	231	3,813	231	19,807	0,03%	0,03%	2,89%	19,576	19,576	15,995			
	Value Chain	1,800	1,819	1,800	3,682				1,882	1,882	1,864			
2	MBG	30,128	56,776	30,128	142,242	1,24%	1,24%	5,87%	112,115	112,115	85,467			
	KUR	25,163	47,873	25,163	124,462	1,09%	1,09%	5,44%	99,298	99,298	76,589			
	Non KUR	4,964	8,903	4,964	17,781	3,59%	3,59%	13,14%	12,816	12,816	8,878			
3	PWG	5,230	126	5,230	74,835	0,24%	0,24%	3,03%	69,605	69,605	74,709			
	Cilem	5,105	-	5,105	62,645	0,38%	0,38%	4,12%	57,540	57,540	62,645			
	Gadai	125	126	125	12,190	0,01%	0,01%	1,28%	12,065	12,065	12,064			
4	CFG	171,412	221,829	171,412	383,389	1,31%	1,31%	2,93%	211,976	211,976	161,560			
	CF 1	105,330	125,523	105,330	189,033	4,06%	4,06%	7,33%	84,473	84,473	64,280			
	Total Griya	92,487	108,955	92,487	164,241	4,65%	4,65%	8,28%	71,753	71,753	55,285			
	Oto	12,843	16,567	12,843	25,563	2,12%	2,12%	4,22%	12,720	12,720	8,995			
	CF 2	66,082	96,306	66,082	193,586	0,63%	0,63%	1,84%	127,503	127,503	97,279			
	Mitraguna & Others	61,502	88,979	61,502	179,926	0,70%	0,70%	2,03%	118,424	118,424	90,947			
	Pensiun	4,581	7,328	4,581	13,660	0,28%	0,28%	0,85%	9,079	9,079	6,332			
	Total Pembiayaan	208,801	284,362	208,801	380,812	1,92%	1,92%	1,95%	9,839	9,839	(58)			

## Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				% Relatif	MtD	Net (UG) & DG		Run Off Jan'26	Target Jan'26		
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## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-29 Dec'25)	Growth (1-29 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	28-Jan-26	29-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	308.694	308.694	367.303	360.537	(21.824)	(6.765)	51.844	16,79%	51.844	16,79%	318.801	113,09%	41.737
2	Tabungan	2.013.016	2.013.016	1.873.081	1.881.598	40.326	8.518	(131.418)	-6,53%	(131.418)	-6,53%	2.013.016	93,47%	(131.418)
3	Deposito	973.933	973.933	856.493	856.073	(96.880)	(419)	(117.860)	-12,10%	(117.860)	-12,10%	983.511	87,04%	(127.438)
	<b>Total</b>	<b>3.295.643</b>	<b>3.295.643</b>	<b>3.096.876</b>	<b>3.098.209</b>	<b>(78.377)</b>	<b>1.333</b>	<b>(197.434)</b>	<b>-5,99%</b>	<b>(197.434)</b>	<b>-5,99%</b>	<b>3.315.328</b>	<b>93,45%</b>	<b>(217.119)</b>
	CASA	2.321.710	2.321.710	2.240.383	2.242.135	18.503	1.752	(79.574)	-3,43%	(79.574)	-3,43%	2.331.817	96,15%	(89.681)
	(%) CASA	70,45%	70,45%	72,34%	72,37%									
	FDR	84,30%	84,30%	91,13%	91,09%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-29 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 (1-29 Dec'25)	Pencairan (1-29 Jan'26)	Pencairan MtM	MtD (1-29 Dec'25)	Growth (1-29 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	29-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	122.460	122.460	112.400	570	2.747	2.177	-4.288	-10.060	-10.060	12.807	123.514	91,00%	(11.115)
	Linkage	25.627	25.627	26.307	570	1.747	1.177	-310	680	680	1.067	26.193	100,43%	
	Non-Linkage	96.833	96.833	86.093	-	1.000	1.000	-3.978	-10.740	-10.740	11.740	97.321	88,46%	(11.228)
	• Local Champion	66.030	66.030	64.768	-	1.000	1.000	-565	-1.262	-1.262	2.262	66.499	97,40%	(1.730)
	• 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	330.851	15.575	13.664	-1.911	3.045	2.039	2.039	11.625	331.703	99,74%	(852)
	KUR	310.526	310.526	313.141	15.550	13.614	-1.936	3.962	2.615	2.615	10.999	312.349	100,25%	
	Non KUR	18.286	18.286	17.710	25	50	25	-917	-576	-576	626	19.354	91,51%	(1.644)
3	PWG	344.300	344.300	389.614	55.804	107.542	51.738	20.569	45.315	45.315	62.228	356.049	109,43%	33.565
	Cilem	233.448	233.448	269.683	26.409	53.300	26.891	14.782	36.235	36.235	17.065	242.231	111,33%	27.452
	Gadai	110.851	110.851	119.931	29.395	54.242	24.847	5.787	9.080	9.080	45.162	113.817	105,37%	6.113
4	CFG	1.982.640	1.982.640	1.989.287	58.196	46.908	-11.287	16.595	6.647	6.647	40.262	2.006.944	99,12%	(17.658)
	CF 1	533.103	533.103	531.190	18.914	7.338	-11.575	1.500	-1.913	-1.913	9.251	537.405	98,84%	(6.215)
	Total Griya	446.983	446.983	445.563	15.224	5.190	-10.034	0	-1.420	-1.420	6.610	448.643	99,31%	(3.080)
	• Total Non Program	434.886	434.886	433.507	14.564	5.190	-9.374	9.962	-1.380	-1.380	6.570			
	• Program	12.096	12.096	12.056	660	-	-660	647	-40	-40	40			
	Oto	86.120	86.120	85.627	3.689	2.148	-1.541	1.500	-493	-493	2.641	88.763	96,47%	(3.135)
	CF 2	1.449.537	1.449.537	1.458.097	39.282	39.570	288	15.095	8.560	8.560	31.010	1.469.539	99,22%	(11.443)
	Mitraguna & Others	1.349.817	1.349.817	1.357.650	36.496	37.944	1.448	14.081	7.833	7.833	30.111	1.368.063	99,24%	(10.413)
	Pensiun	99.720	99.720	100.447	2.786	1.626	-1.160	1.014	727	727	899	101.476	98,99%	(1.029)
	<b>Total Pembiayaan</b>	<b>2.778.212</b>	<b>2.778.212</b>	<b>2.822.152</b>	<b>130.145</b>	<b>170.861</b>	<b>40.717</b>	<b>35.921</b>	<b>43.940</b>	<b>43.940</b>	<b>126.921</b>	<b>2.818.210</b>	<b>96,18%</b>	<b>3.942</b>

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-29 Dec'25)	% Relatif		MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	29-Jan-26		31-Dec-25	31-Dec-25				%	Penc.	Gap
1	SME	-	-	-	-	3.532	0,00%	0,00%	3,14%	3.532	3.532			
	Linkage	-	-	-	-	2.319	0,00%	0,00%	2,69%	2.319	2.319			
	Local Champion	-	-	-	-	1.212	0,00%	0,00%	1,87%	1.212	1.212			
	Value Chain	-	-	-	-	-	-	-	-	-	-			
2	MBG	5.224	5.224	5.224	19.637	1.59%	1.59%	5,94%	14.413	14.413	14.413			
	KUR	4.303	4.303	4.303	16.745	1,39%	1,39%	1,35%	12.442	12.442	12.442			
	Non KUR	921	921	921	2.892	5,04%	5,04%	16,33%	1.971	1.971	1.971			
3	PWG	484	484	484	14.934	0,14%	0,14%	0,14%	14.450	14.450	14.450			
	Cilem	484	484	484	12.408	0,21%	0,21%	4,60%	11.924	11.924	11.924			
	Gadai	-	-	-	2.526	0,00%	0,00%	2,11%	2.526	2.526	2.526			
4	CFG	21.399	27.679	21.399	60.301	1,08%	1,08%	3,03%	38.901	38.901	32.622			
	CF 1	9.043	12.737	9.043	21.984	1,70%	1,70%	4,14%	12.942	12.942	9.248			
	Total Griya	7.715	10.710	7.715	18.863	1,73%	1,73%	4,23%	11.148	11.148	8.153			
	Oto	1.328	2.026	1.328	3.121	1,54%	1,54%	3,65%	1.794	1.794	1.095			
	CF 2	18.052	21.216	18.052	15.273	1,25%	1,25%	1,05%	(2.779)	(2.779)	(5.943)			
	Mitraguna & Others	17.735	20.725	17.735	14.956	1,31%	1,31%	1,10%	(2.779)	(2.779)	(5.769)			
	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>26.683</b>	<b>1,03%</b>	<b>1,03%</b>	<b>0,95%</b>	<b>(1.830)</b>	<b>(1.830)</b>	<b>(6.499)</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)	Growth (YoY)
Dec-24	Nov-25	Dec-25			




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## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-29 Dec'25)	Growth (1-29 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	28-Jan-26	29-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	763.553	763.553	499.508	511.421	167.818	11.913	(252.131)	-33,02%	(252.131)	-33,02%	779.838	65,58%	(268.416)
2	Tabungan	2.589.059	2.589.059	2.512.940	2.511.062	137.606	(1.878)	(77.997)	-3,01%	(77.997)	-3,01%	2.589.059	96,99%	(7.997)
3	Deposito	2.920.634	2.920.634	2.818.791	2.820.064	(302.379)	1.274	(100.570)	-3,44%	(100.570)	-3,44%	2.936.052	96,05%	(115.987)
	<b>Total</b>	<b>6.273.245</b>	<b>6.273.245</b>	<b>5.831.238</b>	<b>5.842.547</b>	<b>3.044</b>	<b>11.309</b>	<b>(430.698)</b>	<b>-6,87%</b>	<b>(430.698)</b>	<b>-6,87%</b>	<b>6.304.948</b>	<b>92,67%</b>	<b>(462.401)</b>
	CASA	3.352.612	3.352.612	3.012.448	3.022.483	305.424	10.035	(330.128)	-9,85%	(330.128)	-9,85%	3.368.897	89,72%	(346.414)
	(%) CASA	53,44%	53,44%	51,66%	51,73%									
	FDR	48,57%	48,57%	52,57%	52,46%									

## 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 (1-29 Dec'25)	Pencairan (1-29 Jan'26)	Pencairan MtM	MtD (1-29 Dec'25	Growth (1-29 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	29-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	209.850	209.850	181.698	4.500	1.760	-2.740	2.468	-28.152	-28.152	29.912	211.995	85,71%	(30.297)
	Linkage	17.889	17.889	17.762	-	-	-	-	-127	-127	127	19.041	93,29%	(1.278)
	Non-Linkage	191.961	191.961	163.935	4.500	1.760	-2.740	2.595	-28.026	-28.026	29.786	192.955	84,96%	(29.019)
	• Local Champion	181.667	181.667	153.881	4.500	1.760	-2.740	1.541	-27.786	-27.786	29.546	182.620	84,26%	(28.739)
	• Value Chain	10.294	10.294	10.054	-	-	-	1.054	-240	-240	240	10.334	97,29%	(280)
2	MBG	198.935	198.935	199.680	7.485	6.263	-1.222	4.200	745	745	5.518	198.118	100,79%	1.562
	KUR	188.785	188.785	189.967	7.185	6.063	-1.122	3.747	1.182	1.182	4.881	189.874	100,05%	
	Non KUR	10.150	10.150	9.713	300	200	-100	453	-437	-437	637	8.244	117,81%	
3	PWG	459.599	459.599	497.650	85.594	137.797	52.204	25.395	38.051	38.051	99.746	480.684	103,53%	16.967
	Cilem	248.801	248.801	274.602	27.340	45.724	18.384	14.413	25.801	25.801	19.923	262.172	104,74%	12.429
	Gadai	210.799	210.799	223.049	58.254	92.073	33.819	10.982	12.250	12.250	79.823	218.511	102,08%	4.537
4	CFG	2.178.496	2.178.496	2.186.240	59.051	49.082	-9.969	24.944	7.744	7.744	41.338	2.206.489	99,08%	(20.249)
	CF 1	387.334	387.334	384.912	9.708	4.397	-5.311	191	-2.423	-2.423	6.819	393.160	97,90%	(8.249)
	Total Griya	317.524	317.524	316.208	7.886	3.777	-4.109	0	-1.317	-1.317	5.094	320.632	98,62%	(4.424)
	• Total Non Program	313.027	313.027	311.741	7.726	3.777	-3.949	4.811	-1.286	-1.286	5.063			
	• Program	4.498	4.498	4.467	160	-	-160	139	-31	-31	31			
	Oto	69.810	69.810	68.704	1.822	620	-1.203	191	-1.106	-1.106	1.726	72.528	94,73%	(3.824)
	CF 2	1.791.161	1.791.161	1.801.328	49.343	44.685	-4.658	24.752	10.167	10.167	34.518	1.813.328	99,34%	(12.000)
	Mitraguna & Others	1.591.167	1.591.167	1.600.380	44.660	41.792	-2.868	21.455	9.213	9.213	32.579	1.610.035	99,40%	(9.655)
	Pensiun	199.995	199.995	200.948	4.683	2.893	-1.790	3.297	953	953	1.940	203.293	98,85%	(2.345)
	<b>Total Pembiayaan</b>	<b>3.046.880</b>	<b>3.046.880</b>	<b>3.065.267</b>	<b>156.630</b>	<b>194.902</b>	<b>38.272</b>	<b>57.006</b>	<b>18.387</b>	<b>18.387</b>	<b>176.514</b>	<b>3.097.285</b>	<b>93,80%</b>	<b>(32.018)</b>

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi			31-Dec-25	31-Dec-25	29-Jan-26	MtD	% Relatif		MtD	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	Posisi	Penc.	Gap
1	SME	-	-	3.204	-	-	9.595	0,00%	0,00%	0,00%	5,28%	9.595	9.595	6.392			
	Linkage	-	-	-	-	-	148	0,00%	0,00%	0,83%	148	148	148				
	Local Champion	-	-	3.204	-	-	9.447	0,00%	0,00%	5,76%	9.447	9.447	6.244				
	Value Chain	-	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-	-	-				
2	MBG	3.329	3.329	3.329	20.583	1.67%	1.67%	1.67%	1.67%	1.31%	1.31%	17.253	17.253	17.253			
	KUR	3.176	3.176	3.176	19.648	1.68%	1.68%	1.68%	1.68%	1.034	1.034	16.472	16.472	16.472			
	Non KUR	153	153	153	935	1,51%	1,51%	1,51%	1,51%	0,93	0,93	782	782	782			
3	PWG	1.006	1.006	1.006	18.649	0,22%	0,22%	0,22%	0,22%	0,375	0,375	17.644	17.644	17.644			
	Cilem	1.006	1.006	1.006	14.623	0,40%	0,40%	0,40%	0,40%	0,532	0,532	13.617	13.617	13.617			
	Gadai	-	-	-	4.027	0,00%	0,00%	0,00%	0,00%	0,181	0,181	4.027	4.027	4.027			
4	CFG	22.413	24.078	22.413	27.016	1,03%	1,03%	1,03%	1,03%	1,24%	1,24%	4.604	4.604	4.604			
	CF 1	4.912	5.995	4.912	8.691	1,27%	1,27%	1,27%	1,27%	2,26%	2,26%	3.778	3.778	2.696			
	Total Griya	4.165	5.484	4.165	7.943	1,31%	1,31%	1,31%	1,31%	2,51%	2,51%	3.778	3.778	2.459			
	Oto	748	511	748	748	1,07%	1,07%	1,07%	1,07%	1,09%	1,09%	-	-	237			
	CF 2	17.500	18.084	17.500	18.325	0,98%	0,98%	0,98%	0,98%	1,02%	1,02%	825	825	242			
	Mitraguna & Others	16.505	17.489	16.505	17.636	1,04%	1,04%	1,04%	1,04%	1,10%	1,10%	1.131	1.131	147			
	Pensiun	995	594	995	690	0,03%	0,03%	0,03%	0,03%	0,34%	0,34%	(306)	(306)	95			
	<b>Total Pembiayaan</b>	<b>32.000</b>	<b>33.703</b>	<b>32.000</b>	<b>37.716</b>	<b>1,05%</b>	<b>1,05%</b>	<b>1,05%</b>	<b>1,05%</b>	<b>1,23%</b>	<b>1,23%</b>	<b>5.716</b>	<b>5.716</b>	<b>4.013</b>			

## Asset &amp; Contribution Margin

No.	Neraca	Posisi
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## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-29 Dec'25)	Growth (1-29 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	28-Jan-26	29-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	129.315	129.315	141.598	139.495	14.254	(2,103)	10.180	7,87%	10.180	7,87%	138.143	100,98%	1.352
2	Tabungan	2.141.195	2.141.195	2.043.064	2.029.256	57.350	(13,808)	(11,940)	-5,23%	(11.940)	-5,23%	2.141.195	94,77%	(11.940)
3	Deposito	745.402	745.402	823.322	822.373	(19,062)	(950)	76.971	10,33%	76.971	10,33%	757.006	108,63%	65.367
	<b>Total</b>	<b>3.015.912</b>	<b>3.015.912</b>	<b>3.007.984</b>	<b>2.991.123</b>	<b>52.541</b>	<b>(16,861)</b>	<b>(24,789)</b>	<b>-0,82%</b>	<b>(24.789)</b>	<b>-0,82%</b>	<b>3.036.344</b>	<b>98,51%</b>	<b>(45.221)</b>
	CASA	2.270.510	2.270.510	2.184.662	2.168.750	71.604	(15.911)	(101.760)	-4,48%	(101.760)	-4,48%	2.279.338	95,15%	(110.588)
	(%) CASA	75,28%	75,28%	72,63%	72,51%									
	FDR	101,77%	101,77%	104,11%	104,69%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-29 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	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 (1-29 Dec'25)	Pencairan (1-29 Jan'26)	Pencairan MtM	MtD (1-29 Dec'25)	Growth (1-29 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	29-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	104.427	104.427	107.817	3.585	5.380	1.795	4.516	3.390	3.390	1.989	105.681	102,02%	
	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	77.865	907	2.500	1.593	1.852	511	511	1.989	77.935	99,91%	(70)
	• Local Champion	72.132	72.132	72.688	907	2.500	1.593	(298)	556	556	1.944	72.690	100,00%	(2)
	• Value Chain	5.222	5.222	5.178	-	-	-	2.150	(44)	(44)	44	5.246	98,71%	(68)
2	MBG	393.041	393.041	390.100	14.752	10.611	(4.141)	4.198	(2.941)	(2.941)	13.552	394.545	98,87%	(4.445)
	KUR	366.506	366.506	364.397	14.282	10.461	(3.821)	4.207	(2.109)	(2.109)	12.570	368.767	98,82%	(4.370)
	Non KUR	26.535	26.535	25.703	470	150	(320)	(9)	(832)	(832)	982	25.778	99,71%	(75)
3	PWG	382.996	382.996	425.972	71.175	134.965	63.789	26.064	42.976	42.976	91.989	402.049	105,95%	23.923
	Cilem	213.404	213.404	241.075	26.242	43.130	16.888	18.137	27.670	27.670	15.459	226.000	106,67%	15.074
	Gadai	169.592	169.592	184.897	44.933	91.835	46.902	7.926	15.305	15.305	76.530	176.049	105,03%	8.848
4	CFG	2.188.914	2.188.914	2.207.656	63.296	53.017	(10.279)	31.375	18.742	18.742	34.275	2.211.847	99,81%	(4.192)
	CF 1	286.396	286.396	290.004	5.223	6.980	1.757	2.168	3.608	3.608	3.372	290.666	99,77%	(662)
	Total Griya	233.746	233.746	235.089	2.488	3.590	1.102	0	1.343	1.343	2.247	235.289	99,92%	(199)
	• Total Non Program	157.294	157.294	159.334	2.330	3.590	1.260	1.697	2.040	2.040	1.549			
	• Program	76.452	76.452	75.755	158	-	(158)	(527)	(697)	(697)	697			
	Oto	52.650	52.650	54.915	2.735	3.391	655	2.168	2.265	2.265	1.125	55.377	99,16%	(462)
	CF 2	1.902.518	1.902.518	1.917.652	58.073	46.037	(12.037)	29.207	15.133	15.133	30.903	1.921.182	99,82%	(3.530)
	Mitraguna & Others	1.631.111	1.631.111	1.646.727	53.111	44.117	(8.995)	25.473	15.616	15.616	28.501	1.645.014	100,10%	1.712
	Pensiun	271.408	271.408	270.925	4.962	1.920	(3.042)	3.734	(482)	(482)	2.402	276.167	98,10%	(5.242)
	<b>Total Pembiayaan</b>	<b>3.069.378</b>	<b>3.069.378</b>	<b>3.131.545</b>	<b>152.808</b>	<b>203.972</b>	<b>51.164</b>	<b>66.153</b>	<b>62.167</b>	<b>62.167</b>	<b>141.805</b>	<b>3.114.123</b>	<b>99,92%</b>	<b>17.423</b>

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD	% Relatif		MtM	Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	29-Jan-26		31-Dec-25	31-Dec-25		MtD	YtD	MtM	%	Penc.	Gap
1	SME	-	-	-	2.576	0	0,00%	0,00%	2,39%	2.576	2.576	2.576			
	Linkage	-	-	-	-	0	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	-	-	-	106	0	0,00%	0,00%	0,14%	106	106	106			
	Value Chain	1.800	1.819	1.800	2.470	0	2,50%	2,50%	3,40%	670	670	651			
2	MBG	4.478	4.478	4.478	24.805	0	1,14%	1,14%	6,36%	20.327	20.327	20.327			
	KUR	3.828	3.828	3.828	21.066	0	1,04%	1,04%	5,78%	17.238	17.238	17.238			
	Non KUR	650	650	650	3.739	0	2,45%	2,45%	14,55%	3.088	3.088	3.088			
3	PWG	593	593	593	9.773	0	0,15%	0,15%	2,29%	9.180	9.180	9.180			
	Cilem	474	474	474	8.696	0	0,22%	0,22%	3,61%	8.223	8.223	8.223			
	Gadai	120	120	120	1.077	0	0,07%	0,07%	0,58%	957	957	957			
4	CFG	18.991	30.393	18.991	56.151	0	0,87%	0,87%	2,54%	37.161	37.161	25.758			
	CF 1	12.478	16.284	12.478	23.462	0	4,36%	4,36%	8,09%	10.984	10.984	7.178			
	Total Griya	11.752	15.217	11.752	22.417	0	5,03%	5,03%	9,54%	10.665	10.665	7.200			
	Oto	726	1.066	726	1.045	0	1,38%	1,38%	1,90%	319	319	(22)			
	CF 2	6.513	14.110	6.513	32.690	0	0,34%	0,34%	1,70%	26.177	26.177	18.580			
	Mitraguna & Others	5.511	12.494	5.511	30.278	0	0,34%	0,34%	1,84%	24.767	24.767	17.784			
	Pensiun	1.002	1.615	1.002	2.411	0	0,37%	0,37%	0,89%	1.409	1.409	796			
	<b>Total Pembiayaan</b>	<b>50.271</b>	<b>49.786</b>	<b>50.271</b>	<b>52.935</b>	<b>0</b>	<b>1,64%</b>	<b>1,64%</b>	<b>1,69%</b>	<b>2.665</b>	<b>2.665</b>	<b>3.149</b>			

## Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi				MtD	% Relatif		MtM	Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	29-Jan-26		31-Dec-25	31-Dec-25		M					

## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-29 Dec'25)	Growth (1-29 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	28-Jan-26	29-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.306.271	1.306.271	1.255.343	1.385.260	(119.814)	129.918	78.989	6,05%	78.989	6,05%	1.328.008	104,31%	57.252
2	Tabungan	5.489.217	5.489.217	5.253.901	5.248.561	(5.339)	(240.656)	-4,38%	(240.656)	-4,38%	(240.656)	5.489.217	95,62%	(240.656)
3	Deposito	1.616.443	1.616.443	1.655.262	1.655.470	(31.634)	208	39.027	2,41%	39.027	2,41%	1.624.927	101,88%	30.542
	<b>Total</b>	<b>8.411.932</b>	<b>8.411.932</b>	<b>8.164.505</b>	<b>8.289.292</b>	<b>(226.902)</b>	<b>124.787</b>	<b>(122.640)</b>	<b>-1,46%</b>	<b>(122.640)</b>	<b>-1,46%</b>	<b>8.442.153</b>	<b>98,19%</b>	<b>(152.861)</b>
	CASA	6.795.488	6.795.488	6.509.243	6.633.822	(195.268)	124.579	(161.667)	-2,38%	(161.667)	-2,38%	6.817.225	97,31%	(183.404)
	(%) CASA	80,78%	80,78%	79,73%	80,03%									
	FDR	81,75%	81,75%	84,86%	83,58%									

## Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-27 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	26-Jan-26	27-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	378.652	378.652	410.144	412.893		2.749	34.241	9,04%	34.241	9,04%			
2	Giro ISE	119.292	119.292	139.424	140.379		955	21.087	17,68%	21.087	17,68%			
3	Tabungan ISE	228.526	228.526	239.886	241.680		1.794	13.155	5,76%	13.155	5,76%			
4	Deposito ISE	30.834	30.834	30.834	30.834		0	0	0,00%	0	0,00%			
5	CIF ISE	3.739	3.739	3.739	3.739		0	0	0,00%	0	0,00%			

## Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-29 Dec'25)	Pencairan (1-29 Jan'26)	Pencairan MtM	MtD (1-29 Dec'25)	Growth (1-29 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	29-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	955.229	955.229	935.545	1.400	1.905	505	-14.059	-19.684	-19.684	21.589	957.716	97,68%	(22.172)
	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	225.392	1.400	1.905	505	-9.007	-14.525	-14.525	16.430	241.069	93,50%	(15.677)
	• Local Champion	175.414	175.414	164.282	-	780	780	-6.818	-11.132	-11.132	11.912	176.520	93,07%	(12.238)
	• Value Chain	64.503	64.503	61.110	1.400	1.125	(275)	-2.189	-3.393	-3.393	4.518	64.550	94,67%	(3.439)
2	MBG	1.065.809	1.065.809	1.057.690	46.556	29.193	-17.363	13.909	-8.119	-8.119	37.312	1.074.791	98,41%	(17.101)
	KUR	1.007.447	1.007.447	1.000.162	44.915	28.092	-16.823	13.938	-7.285	-7.285	35.377	1.013.359	98,70%	(13.198)
	Non KUR	58.362	58.362	57.528	1.641	1.101	-540	-29	-834	-834	1.935	61.431	93,65%	(3.903)
3	PWG	580.990	580.990	655.104	99.330	177.571	78.241	42.409	74.114	74.114	103.457	610.368	107,33%	44.736
	Cilem	401.351	401.351	454.943	50.263	79.061	28.798	35.178	53.593	53.593	25.469	422.492	107,68%	32.452
	Gadai	179.639	179.639	200.161	49.067	98.510	49.443	7.231	20.521	20.521	77.988	187.876	106,54%	12.285
4	CFG	4.274.955	4.274.955	4.280.236	129.522	91.462	-38.060	58.138	5.280	5.280	86.181	4.330.044	98,85%	(49.808)
	CF 1	914.408	914.408	908.619	26.913	10.966	-15.947	8.567	-5.789	-5.789	16.755	923.115	98,43%	(14.496)
	Total Griya	605.660	605.660	602.989	11.791	4.732	-7.059	0	-2.671	-2.671	7.403	609.020	99,01%	(6.031)
	• Total Non Program	457.747	457.747	456.382	11.152	4.732	-6.420	5.519	-1.365	-1.365	6.097			
	• Program	147.912	147.912	146.606	639	-	-639	-570	-1.306	-1.306	1.306			
	Oto	308.748	308.748	305.630	15.122	6.234	-8.888	8.567	-3.118	-3.118	9.352	314.095	97,30%	(8.465)
	CF 2	3.360.547	3.360.547	3.371.617	102.609	80.496	-22.113	49.571	11.069	11.069	69.426	3.406.929	98,96%	(35.312)
	Mitraguna & Others	2.797.690	2.797.690	2.807.790	94.594	72.591	-22.003	47.189	10.100	10.100	62.491	2.837.584	98,95%	(29.794)
	Pensiun	562.857	562.857	563.827	8.015	7.905	-110	2.382	970	970	6.935	569.345	99,03%	(5.518)
	<b>Total Pembiayaan</b>	<b>6.876.983</b>	<b>6.876.983</b>	<b>6.928.574</b>	<b>276.808</b>	<b>300.130</b>	<b>23.322</b>	<b>100.397</b>	<b>51.591</b>	<b>51.591</b>	<b>248.540</b>	<b>6.972.918</b>	<b>99,03%</b>	<b>(44.344)</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	31-Dec-25	31-Dec-25	29-Jan-26	MtD	0,02%	0,02%	0,78%	7.107	7.107	7.103	%	Penc.	Gap
1	SME	145	149	145	7.252	0,00%	0,00%	0,02%	0,02%	0,02%	0,78%	7.107	7.107	7.103			
	Linkage	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	145	149	145	7.252	0,06%	0,06%	0,06%	0,06%	0,06%	3,22%	7.107	7.107	7.103			
	Value Chain	-	-	-	-	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	-	-	-			
2	MBG	11.401	11.401	11.401	45.572	1,07%	1,07%	1,07%	1,07%	1,07%	4,31%	34.171	34.171	34.171			
	KUR	8.946	8.946	8.946	39.566	0,89%	0,89%	0,89%	0,89%	0,89%	3,96%	30.620	30.620	30.620			
	Non KUR	2.456	2.456	2.456	6.007	4,21%	4,21%	4,21%	4,21%	4,21%	10,44%	3.551	3.551	3.551			
3	PWG	2.316	2.316	2.316	14.607	0,40%	0,40%	0,40%	0,40%	0,40%	2,23%	12.291	12.291	12.291			
	Cilem	2.310	2.310	2.310	13.144	0,58%	0,58%	0,58%	0,58%	0,58%	2,89%	10.834	10.834	10.834			
	Gadai	6	6	6	1.463	0,00%	0,00%	0,00%	0,00%	0,00%	0,73%	1.457	1.457	1.457			
4	CFG	53.253	65.976	53.253	112.066	1,25%	1,25%	1,25%	1,25%	1,25%	2,62%	58.813	58.813	46.090			
	CF 1	20.859	23.133	20.859	22.117	2,28%	2,28%	2,28%	2,28%	2,28%	2,43%	1.259	1.259	(1.016)			
	Total Griya	16.535	19.164	16.535	18.175	2,73%	2,73%	2,73%	2,73%	2,73%	3,01%	1.641	1.641	(988)			
	Oto	4.324	3.970	4.324	3.942	1,40%	1,40%	1,40%	1,40%	1,40%	1,29%	(382)	(382)	(28)			
	CF 2	42.900	41.714	42.900	38.939	1,28%	1,28%	1,28%	1,28%	1,28%	1,15%	(3.961)	(3.961)	(2.775)			
	Mitraguna & Others	41.050	40.668	41.050	37.451	1,47%	1,47%	1,47%	1,47%	1,47%	1,33%	(3.599)	(3.599)	(3.216)			
	Pensiun	1.851	1.047	1.851	1.488	0,03%	0,03%	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>87.510</b>	<b>1,28%</b>	<b>1,28%</b>	<b>1,28%</b>	<b>1,28%</b>	<b>1,28%</b>	<b>1,26%</b>	<b>(849)</b>	<b>(849)</b>	<b>(2.485)</b>			

## Asset &amp; Contribution Margin

No.	Neraca	Posisi			Growth (Yoy)	% Growth
Dec-24	Dec-24	Dec-25				
<tbl



## Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-29 Dec'25)	Growth (1-29 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	28-Jan-26	29-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	34,851	34,851	60,267	61,168	3,202	901	26,317	75,51%	26,317	75,51%	41,530	147,28%	19,637
2	Tabungan	2,090,518	2,090,518	1,934,054	1,933,519	25,333	(534)	(156,998)	-7,51%	(156,998)	-7,51%	2,090,518	92,49%	(156,998)
3	Deposito	630,174	630,174	629,552	628,230	(63,555)	(1,322)	(1,944)	-0,31%	(1,944)	-0,31%	635,846	98,80%	(7,616)
	<b>Total</b>	<b>2.755.543</b>	<b>2.755.543</b>	<b>2.623.873</b>	<b>2.622.917</b>	<b>(35.019)</b>	<b>(955)</b>	<b>(132.625)</b>	<b>-4,81%</b>	<b>(132.625)</b>	<b>-4,81%</b>	<b>2.767.894</b>	<b>94,76%</b>	<b>(144.976)</b>
	CASA	2.125.368	2.125.368	1,994,321	1,994,687	28,535	367	(130,681)	-6,15%	(130,681)	-6,15%	2.132.048	93,56%	(137,361)
	(%) CASA	77,13%	77,13%	76,01%	76,05%									
	FDR	128,82%	128,82%	137,97%	138,02%									

## Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-29 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 (1-29 Dec'25)	Pencairan (1-29 Jan'26)	Pencairan MtM	MtD (1-29 Dec'25)	Growth (1-29 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	29-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	244,487	244,487	242,556	4,545	1,593	-2,952	1,207	-1,931	-1,931	3,524	245,556	98,78%	(3,000)
	Linkage	110,286	110,286	109,771	-	-	-	-	-495	-515	515	110,860	99,02%	(1,089)
	Non-Linkage	134,201	134,201	132,785	4,545	1,593	-2,952	1,702	-1,416	-1,416	3,009	134,696	98,58%	(1,912)
	• Local Champion	134,201	134,201	132,785	4,545	1,593	-2,952	1,702	-1,416	-1,416	3,009	134,676	98,60%	(1,892)
	• Value Chain	-	-	-	-	-	-	0	0	0	-	20		(20)
2	MBG	450,800	450,800	446,216	16,081	10,260	-5,821	5,959	-4,585	-4,585	14,845	456,230	97,80%	(10,015)
	KUR	425,845	425,845	421,593	15,451	10,075	-5,376	5,371	-4,252	-4,252	14,327	428,394	98,41%	(6,801)
	Non KUR	24,956	24,956	24,623	630	185	-445	589	-333	-333	518	27,836	88,46%	(3,214)
3	PWG	435,901	435,901	503,469	86,747	170,070	83,323	13,018	67,568	67,568	102,502	450,379	111,79%	53,091
	Cilem	243,033	243,033	279,349	25,538	51,712	26,175	14,840	36,316	36,316	15,396	252,765	110,52%	26,584
	Gadai	192,868	192,868	224,120	61,209	118,358	57,149	12,156	31,252	31,252	87,106	197,614	113,41%	26,506
4	CFG	2,418,549	2,418,549	2,427,845	57,718	44,983	-12,736	31,585	9,296	9,296	35,687	2,433,514	99,77%	(5,669)
	CF 1	474,272	474,272	475,512	6,613	5,495	-1,118	5,578	1,240	1,240	4,255	477,023	99,68%	(1,510)
	Total Griya	385,817	385,817	384,487	683	1,375	693	0	-1,330	-1,330	2,705			
	• Total Non Program	58,361	58,361	58,595	220	1,215	995	-810	234	234	981			
	• Program	327,456	327,456	325,892	463	160	-303	-4,522	-1,564	-1,564				
	Oto	88,455	88,455	91,025	5,930	4,120	-1,810	5,578	2,570	2,570	1,724			
	CF 2	1,944,277	1,944,277	1,952,333	51,106	39,488	-11,618	26,008	8,055	8,055	31,432	1,956,491	99,79%	(4,158)
	Mitraguna & Others	1,462,141	1,462,141	1,472,045	46,143	34,570	-11,572	24,867	9,904	9,904	24,666	1,471,389	100,04%	656
	Pensiun	482,136	482,136	480,288	4,963	4,917	-46	1,140	-1,849	-1,849	6,766	485,102	99,01%	(4,814)
	<b>Total Pembiayaan</b>	<b>3.549.737</b>	<b>3.549.737</b>	<b>3.620.086</b>	<b>165,091</b>	<b>226,906</b>	<b>61,815</b>	<b>51,769</b>	<b>70,348</b>	<b>70,348</b>	<b>156,558</b>	<b>3.585.679</b>	<b>99,01%</b>	<b>34,407</b>

## Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (1-29 Dec'25)	% Relatif			MtD	YtD	MtM	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	29-Jan-26		31-Dec-25	31-Dec-25	29-Jan-26				%	Penc.	Gap
1	SME	86	460	86	683	● 0,04%	● 0,04%	● 0,28%	597	597	223				
	Linkage	-	-	-	-	● 0,00%	● 0,00%	● 0,00%	-	-	-				
	Local Champion	86	460	86	683	● 0,06%	● 0,06%	● 0,51%	597	597	223				
	Value Chain	-	-	-	-	● 0,00%	● 0,00%	● 0,00%	-	-	-				
2	MBG	5,695	5,695	5,695	31,646	● 1,26%	● 1,26%	● 7,09%	25,951	25,951	25,951				
	KUR	4,911	4,911	4,911	27,438	● 1,15%	● 1,15%	● 6,51%	22,526	22,526	22,526				
	Non KUR	784	784	784	4,208	● 3,14%	● 3,14%	● 17,09%	3,424	3,424	3,424				
3	PWG	832	832	832	16,873	● 0,19%	● 0,19%	● 3,35%	16,041	16,041	16,041				
	Cilem	832	832	832	13,775	● 0,34%	● 0,34%	● 4,93%	12,943	12,943	12,943				
	Gadai	-	-	-	3,098	● 0,00%	● 0,00%	● 1,38%	3,098	3,098	3,098				
4	CFG	58,523	70,806	58,523	111,428	● 2,42%	● 2,42%	● 4,59%	52,905	52,905	40,622				
	CF 1	41,039	45,314	41,039	65,801	● 8,65%	● 8,65%	● 13,84%	24,762	24,762	20,486				
	Total Griya	39,539	42,848	39,539	62,635	● 10,25%	● 10,25%	● 16,29%	23,097	23,097	19,788				
	Oto	1,500	2,467	1,500	3,165	● 1,70%	● 1,70%	● 3,48%	1,665	1,665	698				
	CF 2	17,484	25,491	17,484	45,627	● 0,90%	● 0,90%	● 2,34%	28,143	28,143	20,136				
	Mitraguna & Others	16,143	23,560	16,143	42,348	● 1,10%	● 1,10%	● 2,88%	26,205	26,205	18,788				
	Pensiun	1,341	1,931	1,341	3,379	● 0,10%	● 0,10%	● 0,70%	(102)	(102)	343				
	<b>Total Pembiayaan</b>	<b>171.830</b>	<b>174.204</b>	<b>171.830</b>	<b>175.968</b>	<b>● 4,84%</b>	<b>● 4,84%</b>	<b>● 4,86%</b>	<b>4,138</b>	<b>4,138</b>	<b>1,764</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)
Dec-24	Nov-25	Dec-25			

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