

REGION 2 MEDAN

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-25 Dec'25)	Growth (1-25 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	24-Jan-26	25-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	2,542,683	2,542,683	2,317,754	2,298,176	(41,594)	(19,578)	(244,507)	-9,62%	(244,507)	-9,62%			
2	Tabungan	14,323,005	14,323,005	13,707,613	13,616,155	264,663	(91,458)	(706,850)	-4,94%	(706,850)	-4,94%			
3	Deposito	6,886,586	6,886,586	6,860,562	6,860,557	(326,584)	(5)	(26,030)	-0,38%	(26,030)	-0,38%			
	Total	23,752,274	23,752,274	22,885,929	22,774,888	(103,515)	(111,041)	(977,386)	-4,11%	(977,386)	-4,11%			
	CASA	16,865,688	16,865,688	16,025,367	15,914,331	223,069	(111,036)	(951,357)	-5,64%	(951,357)	-5,64%			
	(%) CASA	71,01%	71,01%	70,02%	69,88%									
	FDR	81,34%	81,34%	84,81%	85,22%									

Kinerja ISE

No.	Segmen/Produk	Posisi					Growth (1-24 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	22-Jan-26	24-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	704,562	704,562	744,882	746,536		1,653	41,974	5,96%	41,974	5,96%			
2	Giro ISE	189,207	189,207	223,018	227,266		4,248	38,059	20,11%	38,059	20,11%			
3	Tabungan ISE	450,848	450,848	453,855	450,261		(3,594)	(587)	-0,13%	(587)	-0,13%			
4	Deposito ISE	64,507	64,507	68,009	69,009		1,000	4,502	6,98%	4,502	6,98%			
5	CIF ISE	13,146	13,146	13,146	13,146		0	0	0,00%	0	0,00%			

Kinerja Pembiayaan

No.	Segmen/Produk	Posisi			Pencairan (1-25 Dec'25)	Pencairan (1-25 Jan'26)	Pencairan MtM	MtD (1-31 Dec'25)	Growth (1-25 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	25-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	1,636,453	1,636,453	1,575,997	13,125	7,543	-5,582	-10,155	-60,456	-60,456	67,999			
	Linkage	896,187	896,187	890,829	2,818	1,445	(1,373)	-3,319	-5,358	-5,358	6,803			
	Non-Linkage	740,266	740,266	685,168	10,307	6,098	-4,209	-6,836	-55,098	-55,098	61,196			
	• Local Champion	629,444	629,444	585,721	8,907	4,793	-4,114	-4,437	-43,723	-43,723	48,516			
	• 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	2,404,389	90,108	33,775	-56,333	31,310	-33,008	-33,008	66,783	2,455,387	97,92%	(50,998)
	KUR	2,299,108	2,299,108	2,269,138	87,042	33,075	-53,967	31,224	-29,970	-29,970	63,045	2,312,744	98,11%	(43,605)
	Non KUR	138,289	138,289	135,251	3,066	700	-2,366	86	-3,038	-3,038	3,738	142,643	94,82%	(7,392)
3	PWG	2,203,786	2,203,786	2,389,930	355,912	544,740	188,828	127,454	186,144	186,144	358,596	2,299,528	103,93%	90,403
	Cilem	1,340,037	1,340,037	1,464,147	146,200	201,552	55,353	97,350	124,110	124,110	77,442	1,405,660	104,16%	58,487
	Gadai	863,749	863,749	925,783	209,712	343,188	133,476	30,104	62,034	62,034	281,154	893,868	103,57%	31,915
4	CFG	13,043,554	13,043,554	13,038,154	334,721	199,491	-135,231	178,983	-5,400	-5,400	204,891	13,188,838	98,86%	(150,684)
	CF 1	2,595,513	2,595,513	2,585,549	60,954	21,801	-39,153	34,350	-9,964	-9,964	31,766	2,621,369	98,63%	(35,820)
	Total Griya	1,989,730	1,989,730	1,980,609	37,029	10,466	-26,562	16,347	-9,121	-9,121	19,588	621,662	97,31%	(16,722)
	• Total Non Program	1,421,315	1,421,315	1,415,182	34,950	10,466	-24,483	21,179	-6,133	-6,133	16,600			
	• Program	568,415	568,415	565,427	2,079	-	-2,079	-4,832	-2,988	-2,988	2,988			
	Oto	605,783	605,783	604,940	23,925	11,335	-12,590	18,003	-843	-843	12,178	621,662	97,31%	(16,722)
	CF 2	10,448,041	10,448,041	10,452,605	273,767	177,690	-96,078	144,633	4,564	4,564	173,125	10,567,469	98,91%	(14,863)
	Mitraguna & Others	8,831,925	8,831,925	8,841,774	250,745	164,448	-86,297	133,065	9,848	9,848	154,599	8,932,085	98,99%	(90,312)
	Pensiuni	1,616,116	1,616,116	1,610,832	23,023	13,242	-9,781	11,568	-5,284	-5,284	18,526	1,635,383	98,50%	(24,552)
	Total Pembiayaan	19,321,191	19,321,191	19,408,471	793,866	785,549	-8,317	327,592	87,280	87,280	698,269			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi					% Relatif				Net (UG) & DG			Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	25-Jan-26		31-Dec-25	31-Dec-25	25-Jan-26		MtD	YtD	MtM	%	Penc.	Gap
1	SME	2,031	5,631	2,031	139,147	● 0,12%	● 0,12%	● 0,88%	● 8,83%	137,116	137,116	133,515				
	Linkage	-	-	-	148	● 0,00%	● 0,00%	● 0,02%	● 148	148	148	148				
	Local Champion	231	3,813	231	104,927	● 0,03%	● 0,03%	● 15,31%	● 104,696	104,696	104,696	101,114				
	Value Chain	1,800	1,819	1,800	34,072	● 1,09%	● 1,09%	● 11,27%	● 230,455	230,455	230,455	207,746				
2	MBG	30,128	56,776	30,128	280,696	● 1,24%	● 1,24%	● 11,67%	● 250,569	250,569	250,569	223,921				
	KUR	25,163	47,873	25,163	255,619	● 1,09%	● 1,09%	● 11,27%	● 230,455	230,455	230,455	207,746				
	Non KUR	4,964	8,903	4,964	25,077	● 3,59%	● 3,59%	● 18,54%	● 20,113	20,113	20,113	16,174				
3	PWG	5,230	126	5,230	276,960	● 0,24%	● 0,24%	● 11,59%	● 271,729	271,729	271,729	276,834				
	Cilem	5,105	-	5,105	223,925	● 0,38%	● 0,38%	● 15,29%	● 218,820	218,820	218,820	223,925				
	Gadai	125	126	125	53,035	● 0,01%	● 0,01%	● 5,73%	● 52,910	52,910	52,910	52,909				
4	CFG	171,412	221,829	171,412	681,173	● 1,31%	● 1,31%	● 5,22%	● 509,760	509,760	509,760	459,344				
	CF 1	105,330	125,523	105,330	337,212	● 4,65%	● 4,65%	● 12,76%	● 160,195	160,195	160,195	143,727				
	Total Griya	92,487	108,955	92,487	252,682	● 4,65%	● 4,65%	● 12,76%	● 160,195	160,195	160,195	143,727				
	Oto	12,843	16,567	12,843	84,530	● 2,12%	● 2,12%	● 13,97%	● 71,687	71,687	71,687	67,962				
	CF 2	66,082	96,306	66,082	343,961	● 0,63%	● 0,63%	● 3,29%	● 277,878	277,878	277,878	247,654				
	Mitraguna & Others	61,502	88,979	61,502	320,692	● 0,70%	● 0,70%	● 3,63%	● 259,191	259,191	259,191	231,714				
	Pensiuni	4,581	7,328	4,581	23,268	● 0,28%	● 0,28%	● 1,44%	● 18,688	18,688	18,688	15,940				
	Total Pembiayaan	370,973	380,871	370,973	407,496	● 1,92%	● 1,92%	● 2,10%	● 36,522	36,522	36,522	26,625				

Kualitas Pembiayaan (NPF)

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

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Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-25 Dec'25)	Growth (1-25 Jan'26)				Target Jan'26			
		31-Dec-25	31-Dec-25	24-Jan-26	25-Jan-26		Dec'25	DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	Giro	308.694	308.694	417.961	407.789	9.462	(10.172)	99.095	32,10%	99.095	32,10%			
2	Tabungan	2.013.016	2.013.016	1.880.274	1.866.059	55.709	(14.215)	(146.957)	-7,30%	(146.957)	-7,30%			
3	Deposito	973.933	973.933	850.894	850.963	(119.851)	69	(122.970)	-12,63%	(122.970)	-12,63%			
	Total	3.295.643	3.295.643	3.149.129	3.124.811	(54.680)	(24.318)	(170.832)	-5,18%	(170.832)	-5,18%			
	CASA	2.321.710	2.321.710	2.298.236	2.273.848	65.171	(24.388)	(47.862)	-2,06%	(47.862)	-2,06%			
	(%) CASA	70,45%	70,45%	72,98%	72,77%									
	FDR	84,30%	84,30%	88,74%	89,43%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-24 Dec'25)	Growth (1-24 Jan'26)				Target Jan'26			
		31-Dec-25	31-Dec-25	22-Jan-26	24-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	90.565	90.565	89.532	88.581	(951)	(1.984)	-2,19%	(1.984)	-2,19%				
2	Giro ISE	28.686	28.686	34.269	35.751	1.482	7.065	24,63%	7.065	24,63%				
3	Tabungan ISE	61.424	61.424	54.808	52.375	(2.433)	(9.048)	-14,73%	(9.048)	-14,73%				
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 (1-25 Dec'25)	Pencairan (1-25 Jan'26)	Pencairan MtM	MtD (1-25 Dec'25)	Growth (1-25 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	25-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	122.460	122.460	112.975	140	2.445	2.305	-4.288	-9.485	-9.485	11.930	0	0,00%	
	Linkage	25.627	25.627	26.070	140	1.445	1.305	-310	443	443	1.002			
	Non-Linkage	96.833	96.833	86.905	-	1.000	1.000	-3.978	-9.928	-9.928	10.928			
	• Local Champion	66.030	66.030	64.928	-	1.000	1.000	-565	-1.102	-1.102	2.102			
	• Value Chain	30.803	30.803	21.977	-	-	-	-3.413	-8.826	-8.826	8.826			
2	MBG	328.812	328.812	327.238	13.730	7.465	-6.265	3.045	-1.574	-1.574	9.039	331.703	98,65%	(4.464)
	KUR	310.526	310.526	309.331	13.705	7.415	-6.290	3.962	-1.195	-1.195	8.610	312.349	99,03%	(3.018)
	Non KUR	18.286	18.286	17.907	25	50	25	-917	-379	-379	429	19.354	92,53%	(1.446)
3	PWG	344.300	344.300	374.867	51.567	80.265	28.698	20.569	30.568	30.568	49.697	356.049	105,29%	18.819
	Cilem	233.448	233.448	255.718	24.900	36.930	12.030	14.782	22.269	22.269	14.660	242.231	105,57%	13.486
	Gadai	110.851	110.851	119.150	26.667	43.336	16.669	5.787	8.298	8.298	35.037	113.817	104,68%	5.332
4	CFG	1.982.640	1.982.640	1.979.355	53.259	29.764	-23.494	16.595	-3.285	-3.285	33.049	2.006.944	98,63%	(27.589)
	CF 1	533.103	533.103	530.507	17.312	4.619	-12.692	1.500	-2.596	-2.596	7.216	537.405	98,72%	(6.899)
	Total Griya	446.983	446.983	445.256	14.182	3.469	-10.713	0	-1.726	-1.726	5.196	448.643	99,25%	(3.386)
	• Total Non Program	434.866	434.866	433.190	13.522	3.469	-10.053	9.962	-1.697	-1.697	5.166			
	• Program	12.096	12.096	12.067	660	-	-660	647	-30	-30	30			
	Oto	86.120	86.120	85.250	3.130	1.150	-1.980	1.500	-870	-870	2.020	88.763	96,04%	(3.512)
	CF 2	1.449.537	1.449.537	1.448.849	35.947	25.145	-10.802	15.095	-688	-688	25.833	1.469.539	98,59%	(20.691)
	Mitraguna & Others	1.349.817	1.349.817	1.349.297	33.824	24.416	-9.408	14.081	-519	-519	24.935	1.368.063	98,63%	(18.766)
	Pensiun	99.720	99.720	99.551	2.123	729	-1.394	1.014	-169	-169	898	101.476	98,10%	(1.925)
	Total Pembiayaan	2.778.212	2.778.212	2.794.436	118.695	119.939	1.244	35.921	16.224	16.224	103.715			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi			MtD (31-Dec-25)	MtD (31-Dec-25)	MtD (25-Jan-26)	% Relatif		Net (UG) & DG	Target Jan'26			
		31-Dec-25	30-Nov-25	31-Dec-25				MtD	YtD		%	Penc.	Gap	
1	SME	-	-	-	17.309	0,00%	0,00%	15,32%	17.309	17.309				
	Linkage	-	-	-	14.809	0,00%	0,00%	17,04%	14.809	14.809	14.809			
	Local Champion	-	-	-	2.500	0,00%	0,00%	3,85%	-	-	2.500			
	Value Chain	-	-	-	-	-	-	-	-	-	-			
2	MBG	5.224	5.224	5.224	48.740	1,59%	1,59%	14,89%	43.516	43.516	43.516			
	KUR	4.303	4.303	4.303	43.960	1,39%	1,39%	14,21%	39.657	39.657	39.657			
	Non KUR	921	921	921	4.781	5,04%	5,04%	26,70%	3.859	3.859	3.859			
3	PWG	484	484	484	41.973	0,14%	0,14%	11,20%	41.489	41.489	41.489			
	Cilem	484	484	484	34.671	0,21%	0,21%	13,56%	34.187	34.187	34.187			
	Gadai	-	-	-	7.302	0,00%	0,00%	6,13%	7.302	7.302	7.302			
4	CFG	21.399	27.679	21.399	109.549	1,08%	1,08%	5,53%	88.150	88.150	88.150			
	CF 1	9.043	12.737	9.043	46.490	1,70%	1,70%	8,76%	37.448	37.448	37.448			
	Total Griya	7.715	10.710	7.715	34.289	1,73%	1,73%	7,70%	26.574	26.574	26.574			
	Oto	1.328	2.026	1.328	12.201	1,54%	1,54%	14,31%	10.874	10.874	10.874			
	CF 2	12.357	14.942	12.357	63.059	0,85%	0,85%	4,35%	50.702	50.702	48.117			
	Mitraguna & Others	12.357	14.431	12.357	60.694	0,92%	0,92%	4,50%	48.337	48.337	46.263			
	Pensiun	-	511	-	2.365	0,00%	0,00%	2,38%	2.365	2.365	1.854			
	Total Pembiayaan	28.513	33.182	28.513	31.742	1,03%	1,03%	1,14%	3.229	3.229	(1.440)			

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth
		Dec-24	Dec-24	Dec-25		
1	Asset (Retail) T	2.808.415	2.808.415	3.305.487	497.072	-7,6%
2	Contribution Margin	121.560	121.560	130.836	9.276	

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Dec-24	Nov-25	Dec-25		
PHR	2.80	3.23			

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-25 Dec'25)	Growth (1-25 Jan'26)				Target Jan'26			
		31-Dec-25	31-Dec-25	24-Jan-26	25-Jan-26		Dec'25	DtD	MtD	%MtD	YTD	%YTD	Posisi	Penc.
1	Giro	763.553	763.553	523.362	516.586	182.054	(6.776)	(246.967)	-32,34%	(246.967)	-32,34%			
2	Tabungan	2.589.059	2.589.059	2.516.908	2.503.066	116.143	(13.842)	(85.993)	-3,32%	(85.993)	-3,32%			
3	Deposito	2.920.634	2.920.634	2.925.020	2.925.056	(93.155)	36	4.422	0,15%	4.422	0,15%			
	Total	6.273.245	6.273.245	5.965.290	5.944.708	205.043	(20.582)	(328.538)	-5,24%	(328.538)	-5,24%			
	CASA	3.352.612	3.352.612	3.040.270	3.019.652	298.198	(20.618)	(332.960)	-9,93%	(332.960)	-9,93%			
	FDR	48,57%	48,57%	50,98%	51,16%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-24 Dec'25)	Growth (1-24 Jan'26)				Target Jan'26		
		31-Dec-25	31-Dec-25	22-Jan-26	24-Jan-26		DtD	MtD	%MtD	YTD	%YTD	Posisi	Penc.
1	DPK ISE	106.796	106.796	113.622	111.583	(2.039)	4.788	4.48%	4.788	4.48%			
2	Giro ISE	18.995	18.995	25.207	24.229	(978)	5.234	27,55%	5.234	27,55%			
3	Tabungan ISE	68.468	68.468	67.081	65.020	(2.061)	(3.448)	-5,04%	(3.448)	-5,04%			
4	Deposito ISE	19.332	19.332	21.334	22.334	1.000	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 (1-25 Dec'25)	Pencairan (1-25 Jan'26)	Pencairan MtM	MtD (1-25 Dec'25)	Growth (1-25 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	25-Jan-26					MtD	YTD		Posisi	Penc.	Gap
1	SME	209.850	209.850	180.506	4.500	200	-4.300	2.468	-29,344	-29,344	29.544	0	0,00%	
	Linkage	17.889	17.889	17.763	-	-	-	-127	-126	-126	126			
	Non-Linkage	191.961	191.961	162.743	4.500	200	-4.300	2.595	-29,218	-29,218	29.418			
	• Local Champion	181.667	181.667	152.554	4.500	200	-4.300	1.541	-29,113	-29,113	29.313			
	• Value Chain	10.294	10.294	10.189	-	-	-	1.054	-105	-105	105			
2	MBG	198.935	198.935	196.014	5.060	1.093	-3.967	4.200	-2.920	-2.920	4.013	198.118	98,94%	(2.104)
	KUR	188.785	188.785	186.438	4.760	1.093	-3.667	3.747	-2.347	-2.347	3.440	189.874	98,19%	(3.436)
	Non KUR	10.150	10.150	9.576	300	-	-300	453	-574	-574	574	8.244	116,16%	996
3	PWG	459.599	459.599	488.636	73.541	104.692	31.151	25.395	29.036	29.036	75.656	480.684	101,65%	7.952
	Cilem	248.801	248.801	269.128	26.076	35.365	9.289	14.413	20.328	20.328	15.038	262.172	102,65%	6.956
	Gadai	210.799	210.799	219.507	47.465	69.327	21.862	10.982	8.709	8.709	60.618	218.511	100,46%	996
4	CFG	2.178.496	2.178.496	2.175.893	53.733	34.055	-19.678	24.944	-2.603	-2.603	36.658	2.206.489	98,61%	(30.596)
	CF 1	387.334	387.334	384.959	8.750	2.240	-6.510	191	-2.376	-2.376	4.615	393.160	97,91%	(8.201)
	Total Griya	317.524	317.524	315.689	7.886	1.800	-6.086	0	-1.836	-1.836	3.636	320.632	98,46%	(4.943)
	• Total Non Program	313.027	313.027	311.205	7.726	1.800	-5.926	4.811	-1.821	-1.821	3.621			
	• Program	4.498	4.498	4.483	160	-	-160	139	-14	-14	14			
	Oto	69.810	69.810	69.270	864	440	-424	191	-540	-540	979	72.528	95,51%	(3.258)
	CF 2	1.791.161	1.791.161	1.790.934	44.983	31.815	-13.168	24.752	-228	-228	32.043	1.813.328	98,76%	(22.395)
	Mitraguna & Others	1.591.167	1.591.167	1.589.962	40.300	28.962	-11.338	21.455	-1.205	-1.205	30.167	1.610.035	98,75%	(20.074)
	Pensiun	199.995	199.995	200.972	4.683	2.853	-1.830	3.297	978	978	1.875	203.293	98,86%	(2.321)
	Total Pembiayaan	3.046.880	3.046.880	3.041.048	136.834	140.040	3.206	57.006	-5.832	-5.832	145.871			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi				MtD (31-Dec-25)	MtD (31-Dec-25)	MtD (25-Jan-26)	% Relatif		Net (UG) & DG	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25	25-Jan-26				0,00%	0,00%		%	Penc.	Gap
1	SME	-	3.204	-	15.396	0,00%	0,00%	8,53%	15.396	15.396	12.193			
	Linkage	-	-	148	0,00%	0,00%	0,00%	0,83%	148	148	148			
	Local Champion	-	3.204	-	14.097	0,00%	0,00%	8,66%	14.097	14.097	10.894			
	Value Chain	-	-	1.151	0,00%	0,00%	0,00%	0,75%	1.151	1.151	1.151			
2	MBG	3.329	3.329	3.329	32.617	1.67%	1.67%	16,64%	29.288	29.288	29.288			
	KUR	3.176	3.176	3.176	31.942	1,68%	1,68%	17,13%	28.766	28.766	28.766			
	Non KUR	153	153	153	674	1,51%	1,51%	7,04%	521	521	521			
3	PWG	1.006	1.006	1.006	75.543	0,22%	0,22%	15,46%	74.538	74.538	74.538			
	Cilem	1.006	1.006	1.006	60.337	0,40%	0,40%	22,42%	59.332	59.332	59.332			
	Gadai	-	-	-	15.206	0,00%	0,00%	6,93%	15.206	15.206	15.206			
4	CFG	19.246	26.975	19.246	105.803	0,88%	0,88%	4,86%	86.557	86.557	78.828			
	CF 1	11.417	13.772	11.417	48.859	2,95%	2,95%	12,69%	37.442	37.442	35.088			
	Total Griya	10.491	11.815	10.491	42.797	3,30%	3,30%	13,56%	32.306	32.306	30.982			
	Oto	927	1.957	927	6.062	1,33%	1,33%	8,75%	5.136	5.136	4.105			
	CF 2	7.828	13.204	7.828	56.944	0,44%	0,44%	3,18%	49.115	49.115	43.740			
	Mitraguna & Others	7.229	11.970	7.229	54.622	0,45%	0,45%	3,44%	47.393	47.393	42.652			
	Pensiun	599	1.234	599	2.322	0,30%	0,30%	1,16%	1.722	1.722	1.088			
	Total Pembiayaan	32.000	33.703	32.000	41.094	1,05%	1,05%	1,35%	9.093	9.093	7.391			

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		
PHR	3,10	3,27	3,28	0,0	

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-25 Dec'25)	Growth (1-25 Jan'26)				Target Jan'26			
		31-Dec-25	31-Dec-25	24-Jan-26	25-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	129.315	129.315	130.184	129.633	(7.790)	(551)	318	0,25%	318	0,25%			
2	Tabungan	2.141.195	2.141.195	2.058.089	2.046.358	56.370	(11.731)	(94.837)	-4,43%	(94.837)	-4,43%			
3	Deposito	745.402	745.402	806.143	806.186	(20.636)	43	60.784	8,15%	60.784	8,15%			
	Total	3.015.912	3.015.912	2.994.416	2.982.177	27.944	(12.239)	(33.735)	-1,12%	(33.735)	-1,12%			
	CASA	2.270.510	2.270.510	2.188.273	2.175.991	48.580	(12.282)	(94.519)	-4,16%	(94.519)	-4,16%			
	FDR	101.77%	101.77%	103.70%	104.12%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-25 Dec'25)	Growth (1-24 Jan'26)				Target Jan'26			
		31-Dec-25	31-Dec-25	22-Jan-26	24-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	86.071	86.071	91.904	94.704		2.800	8.633	10,03%	8.633	10,03%			
2	Giro ISE	18.582	18.582	24.411	25.787		1.376	7.206	38,78%	7.206	38,78%			
3	Tabungan ISE	57.822	57.822	56.325	57.749		1.424	(72)	-0,13%	(72)	-0,13%			
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 (1-25 Dec'25)	Pencairan (1-25 Jan'26)	Pencairan MtM	MtD (1-25 Dec'25)	Growth (1-25 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	25-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	104.427	104.427	105.008	3.585	2.000	(1.585)	4.516	581	581	1.419	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	77.935	907	2.000	1.093	1.852	581	581	1.419			
	• Local Champion	72.132	72.132	72.758	907	2.000	1.093	(2.98)	626	626	1.374			
	• Value Chain	5.222	5.222	5.178	-	-	-	2.150	(44)	(44)	44			
2	MBG	393.041	393.041	389.643	11.296	7.146	(4.150)	4.198	-3.398	-3.398	10.544	394.545	98,76% (4.902)	
	KUR	366.506	366.506	363.921	10.826	7.146	(3.680)	4.207	(2.585)	(2.585)	9.731	368.767	98,69% (4.846)	
	Non KUR	26.535	26.535	25.722	470	-	(470)	(9)	-813	-813	813	25.778	99,78% (56)	
3	PWG	382.996	382.996	413.959	62.711	104.207	41.495	26.064	30.963	30.963	73.244	402.049	102,96% 11.910	
	Cilem	213.404	213.404	234.302	24.334	33.551	9.217	18.137	20.898	20.898	12.652	226.000	103,67% 8.302	
	Gadai	169.592	169.592	179.656	38.378	70.656	32.278	7.926	10.064	10.064	60.592	176.049	102,05% 3.607	
4	CFG	2.188.914	2.188.914	2.196.578	56.541	37.271	(19.269)	31.375	7.664	7.664	29.608	2.211.847	99,31% (15.270)	
	CF 1	286.396	286.396	286.509	4.216	2.615	(1.601)	2.168	114	114	2.501	290.666	98,57% (4.157)	
	Total Griya	233.746	233.746	232.019	2.488	-	(2.488)	0	(1.727)	(1.727)	1.727	235.289	98,61% (3.270)	
	• Total Non Program	157.294	157.294	156.035	2.330	-	(2.330)	1.697	(1.259)	(1.259)	1.259			
	• Program	76.452	76.452	75.984	158	-	(158)	(527)	(469)	(469)	469			
	Oto	52.650	52.650	54.491	1.728	2.615	887	2.168	1.841	1.841	774	55.377	98,40% (887)	
	CF 2	1.902.518	1.902.518	1.910.069	52.325	34.657	(17.669)	29.207	7.550	7.550	27.106	1.921.182	99,42% (11.113)	
	Mitraguna & Others	1.631.111	1.631.111	1.640.316	47.363	34.044	(13.320)	25.473	9.205	9.205	24.838	1.645.014	99,71% (4.698)	
	Pensiun	271.408	271.408	269.752	4.962	613	(4.349)	3.734	2.754	2.754	2.140	276.167	97,68% (6.415)	
	Total Pembiayaan	3.069.378	3.069.378	3.105.187	134.133	150.624	16.492	66.153	35.809	35.809	114.815			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi			MtD (1-25 Dec'25)	% Relatif			Mt (UG) & DG	Run Off Jan'26	Target Jan'26			
		31-Dec-25	30-Nov-25	31-Dec-25		31-Dec-25	31-Dec-25	25-Jan-26			%	Penc.	Gap	
1	SME	-	-	-	10.185	0,00%	0,00%	9,70%	10.185	10.185	10.185			
	Linkage	-	-	-	7.715	0,00%	0,00%	9,90%	7.715	7.715	7.715			
	Local Champion	-	-	-	2.470	2,50%	2,50%	3,39%	670	670	651			
	Value Chain	1.800	1.819	1.800	7.715	0,00%	0,00%	9,90%	7.715	7.715	7.715			
2	MBG	4.478	4.478	4.478	48.767	1,14%	1,14%	12,52%	44.290	44.290	44.290			
	KUR	3.828	3.828	3.828	43.253	1,04%	1,04%	11,89%	39.425	39.425	39.425			
	Non KUR	650	650	650	5.515	2,45%	2,45%	21,44%	4.864	4.864	4.864			
3	PWG	593	593	593	46.516	0,15%	0,15%	11,24%	45.923	45.923	45.923			
	Cilem	474	474	474	37.799	0,22%	0,22%	16,13%	37.325	37.325	37.325			
	Gadai	120	120	120	8.717	0,07%	0,07%	4,85%	8.598	8.598	8.598			
4	CFG	18.991	30.393	18.991	88.833	0,87%	0,87%	4,04%	69.842	69.842	58.439			
	CF 1	12.478	16.284	12.478	36.562	4,36%	4,36%	12,76%	24.084	24.084	20.279			
	Total Griya	11.752	15.217	11.752	31.562	5,03%	5,03%	13,60%	19.810	19.810	16.345			
	Oto	726	1.066	726	5.000	1,38%	1,38%	9,18%	4.275	4.275	3.934			
	CF 2	6.513	14.110	6.513	52.270	0,34%	0,34%	2,74%	45.758	45.758	38.161			
	Mitraguna & Others	5.511	12.494	5.511	48.515	0,34%	0,34%	2,96%	43.004	43.004	36.020			
	Pensiun	1.002	1.615	1.002	3.756	0,37%	0,37%	1,39%	2.754	2.754	2.140			
	Total Pembiayaan	50.271	49.786	50.271	59.527	1,64%	1,64%	1,92%	9.256	9.256	9.741			

Kualitas Pembiayaan (NPF)

No.	Segmen/Produk	Posisi			MtD (1-25 Dec'25)	% Relatif			Net (UG) & DG	Run Off Jan'26	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25		31-Dec-25	31-Dec-25	25-Jan-26			%	Penc.	Gap
1	SME	23.984	24.090	23.984	29.683	22,97%	22,97%	28,27%	5.699	5.699	5.593		
	Linkage	14.841	14.841	14.841	14.840	54,82%	54,82%	54,82%	(1)	(1)	(1)		
	Non-Linkage	9.143	9.249	9.143	12.643	11,82%	11,82%	16,22%	3.500	3.500	3.394		



Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-25 Dec'25)	Growth (1-25 Jan'26)					Target Jan'26		
		31-Dec-25	31-Dec-25	24-Jan-26	25-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	1.306.271	1.306.271	1.207.639	1.206.298	(209.107)	(1.341)	(99.973)	-7,65%	(99.973)	-7,65%			
2	Tabungan	5.489.217	5.489.217	5.276.472	5.236.861	2.403	(39.611)	(252.357)	-4,60%	(252.357)	-4,60%			
3	Deposito	1.616.443	1.616.443	1.646.181	1.646.107	(28.601)	(74)	29.664	1,84%	29.664	1,84%			
	Total	8.411.932	8.411.932	8.130.292	8.089.265	(235.304)	(41.026)	(322.666)	-3,84%	(322.666)	-3,84%			
	CASA	6.795.488	6.795.488	6.484.111	6.443.159	(206.703)	(40.953)	(352.330)	-5,18%	(352.330)	-5,18%			
	(%) CASA	80,78%	80,78%	79,75%	79,65%									
	FDR	81,75%	81,75%	84,57%	85,00%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-25 Dec'25)	Growth (1-24 Jan'26)				Target Jan'26			
		31-Dec-25	31-Dec-25	22-Jan-26	24-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	DPK ISE	378.652	378.652	405.398	406.998		1.601	28.346	7,49%	28.346	7,49%			
2	Giro ISE	119.292	119.292	133.583	135.434		1.850	16.141	13,53%	16.141	13,53%			
3	Tabungan ISE	228.526	228.526	240.980	240.731		(249)	12.205	5,34%	12.205	5,34%			
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 (1-25 Dec'25)	Pencairan (1-25 Jan'26)	Pencairan MtM	MtD (1-25 Dec'25)	Growth (1-25 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	25-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	955.229	955.229	934.442	1.400	1.305	-95	-14.059	-20,787	-20,787	22.092	0	0,00%	
	Linkage	715.312	715.312	710.153	-	-	-	-5.052	-5.159	-5.159	5.159			
	Non-Linkage	239.917	239.917	224.289	1.400	1.305	-95	-9.007	-15.628	-15.628	16.933			
	• Local Champion	175.414	175.414	162.185	-	-	0	-6.818	-13.229	-13.229	13.229			
	• 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	1.047.108	45.126	12.746	-32.380	13.909	-18.701	-18.701	31.447	1.074.791	97,42%	(27.683)
	KUR	1.007.447	1.007.447	989.729	43.485	12.196	-31.289	13.938	-17.718	-17.718	29.914	1.013.359	97,67%	(23.631)
	Non KUR	58.362	58.362	57.379	1.641	550	-1.091	-29	-983	-983	1.533	61.431	93,40%	(4.052)
3	PWG	580.990	580.990	628.460	90.357	132.215	41.858	42.409	47.470	47.470	84.745	610.368	102,96%	18.092
	Cilem	401.351	401.351	436.897	46.950	57.564	10.615	35.178	35.547	35.547	22.018	422.492	103,41%	14.406
	Gadai	179.639	179.639	191.562	43.408	74.651	31.243	7.231	11.923	11.923	62.728	187.876	101,96%	3.686
4	CFG	4.274.955	4.274.955	4.265.628	119.184	63.476	-55.708	58.138	-9.327	-9.327	72.803	4.330.044	98,51%	(64.415)
	CF 1	914.408	914.408	908.662	25.324	8.008	-17.316	8.567	-5.746	-5.746	13.754	923.115	98,43%	(14.453)
	Total Griya	605.660	605.660	602.981	11.791	3.982	-7.809	0	-2.679	-2.679	6.661	609.020	99,01%	(6.039)
	• Total Non Program	457.747	457.747	456.115	11.152	3.982	-7.170	5.519	-1.633	-1.633	5.615			
	• Program	147.912	147.912	146.866	639	-	-639	-570	-1.046	-1.046	1.046			
	Oto	308.748	308.748	305.681	13.533	4.026	-9.507	8.567	-3.067	-3.067	7.093	314.095	97,32%	(8.414)
	CF 2	3.360.547	3.360.547	3.356.967	93.860	55.469	-38.391	49.571	-3.581	-3.581	59.049	3.406.929	98,53%	(49.962)
	Mitraguna & Others	2.797.690	2.797.690	2.795.089	86.597	49.619	-36.979	47.189	-2.601	-2.601	52.219	2.837.584	98,50%	(42.494)
	Pensiun	562.857	562.857	561.877	7.263	5.850	-1.413	2.382	-980	-980	6.830	569.345	98,69%	(7.468)
	Total Pembiayaan	6.876.983	6.876.983	6.875.637	256.067	209.743	-46.325	100.397	-1.346	-1.346	211.088			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi			MtD (1-25 Dec'25)	MtD (1-25 Jan'26)	MtM	Net (UG) & DG			Run Off Jan'26	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25				MtD	YtD	MtM		%	Penc.	Gap
1	SME	145	149	145	56.352	56.352	56.207	56.207	56.207	56.207				
	Linkage	-	-	-	-	-	0,00%	0,00%	0,00%	0,00%	-			
	Local Champion	145	149	145	28.401	28.401	28.256	28.256	28.256	28.256				
	Value Chain	-	-	-	27.951	27.951	27.951	27.951	27.951	27.951				
2	MBG	11.401	11.401	11.401	94.426	94.426	93.025	93.025	93.025	93.025				
	KUR	8.946	8.946	8.946	85.716	85.716	86.770	86.770	86.770	86.770				
	Non KUR	2.456	2.456	2.456	8.711	8.711	9.34	9.34	9.34	9.34				
3	PWG	2.316	2.316	2.316	60.495	60.495	58.179	58.179	58.179	58.179				
	Cilem	2.310	2.310	2.310	52.199	52.199	49.889	49.889	49.889	49.889				
	Gadai	6	6	6	8.296	8.296	8.290	8.290	8.290	8.290				
4	CFG	53.253	65.976	53.253	213.744	213.744	160.491	160.491	160.491	160.491				
	CF 1	31.353	37.416	31.353	113.674	113.674	82.321	82.321	82.321	82.321				
	Total Griya	22.990	28.365	22.990	63.048	63.048	40.058	40.058	40.058	40.058				
	Oto	8.363	9.051	8.363	50.626	50.626	52.263	52.263	52.263	52.263				
	CF 2	21.900	28.560	21.900	100.070	100.070	78.170	78.170	78.170	78.170				
	Mitraguna & Others	20.262	26.523	20.262	91.319	91.319	71.057	71.057	71.057	71.057				
	Pensiun	1.638	2.037	1.638	8.751	8.751	3.669	3.669	3.669	3.669				
	Total Pembiayaan	88.360	89.996	88.360	96.471	1,28%	8.111	8.111	8.111	8.111	6.475			

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	

Kinerja

AREA PEMATANGSIANTAR

Pilih Area

Kinerja Pendanaan

No.	Segmen/Produk	Posisi				MtD (1-25 Dec25)	Growth (1-25 Jan'26)				Target Jan'26			
		31-Dec-25	31-Dec-25	24-Jan-26	25-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.	Gap
1	Giro	34.851	34.851	38.608	37.871	(16.213)	(737)	3.020	8,67%	3.020	8,67%			
2	Tabungan	2.090.518	2.090.518	1.975.870	1.963.811	34.038	(12.059)	(126.706)	-6,06%	(126.706)	-6,06%			
3	Deposito	630.174	630.174	632.325	632.245	(64.341)	(80)	2.071	0,33%	2.071	0,33%			
	Total	2.755.543	2.755.543	2.646.803	2.633.927	(46.517)	(12.875)	(121.615)	-4,41%	(121.615)	-4,41%			
	CASA	2.125.368	2.125.368	2.014.478	2.001.682	17.824	(12.796)	(123.686)	-5,82%	(123.686)	-5,82%			
	FDR	128,82%	128,82%	135,72%	136,38%									

Kinerja ISE

No.	Segmen/Produk	Posisi				MtD (1-25 Dec25)	Growth (1-24 Jan'26)				Target Jan'26		
		31-Dec-25	31-Dec-25	22-Jan-26	24-Jan-26		DtD	MtD	%MtD	YtD	%YtD	Posisi	Penc.
1	DPK ISE	42.479	42.479	44.426	44.669	243	2.190	5,16%	2.190	5,16%			
2	Giro ISE	3.651	3.651	5.548	6.065	517	2.414	66,10%	2.414	66,10%			
3	Tabungan ISE	34.609	34.609	34.659	34.385	(274)	(224)	-0,65%	(224)	-0,65%			
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 (1-25 Dec'25)	Pencairan (1-25 Jan'26)	Pencairan MtM	MtD (1-25 Dec'25)	Growth (1-25 Jan'26)		Run Off Jan'26	Target Jan'26		
		31-Dec-25	31-Dec-25	25-Jan-26					MtD	YtD		Posisi	Penc.	Gap
1	SME	244.487	244.487	243.067	3.500	1.593	-1.907	1.207	-1.420	-1.420	3.012	0	0,00%	
	Linkage	110.286	110.286	109.771	-	-	-	-	-495	-515	515			
	Non-Linkage	134.201	134.201	133.296	3.500	1.593	-1.907	1.702	-905	-905	2.498			
	• Local Champion	134.201	134.201	133.296	3.500	1.593	-1.907	1.702	-905	-905	2.498			
	• Value Chain	-	-	-	-	-	-	0	0	0	-			
2	MBG	450.800	450.800	444.386	14.896	5.325	-9.571	5.959	-6.415	-6.415	11.740	456.230	97,40%	(11.845)
	KUR	425.845	425.845	419.720	14.266	5.225	-9.041	5.371	-6.125	-6.125	11.350	428.394	97,98%	(8.675)
	Non KUR	24.956	24.956	24.666	630	100	-530	589	-290	-290	390	27.836	88,61%	(3.170)
3	PWG	435.901	435.901	484.009	77.736	123.361	45.626	13.018	48.108	48.108	75.253	450.379	107,47%	33.630
	Cilem	243.033	243.033	268.101	23.941	38.142	14.202	14.840	25.068	25.068	13.074	252.765	106,07%	15.336
	Gadai	192.868	192.868	215.908	53.795	85.219	31.424	31.424	23.040	23.040	62.179	197.614	109,26%	18.294
4	CFG	2.418.549	2.418.549	2.420.700	52.005	34.924	-17.081	31.585	2.151	2.151	32.773	2.433.514	99,47%	(12.814)
	CF 1	474.272	474.272	474.912	5.352	4.319	-1.033	5.578	640	640	3.679	477.023	99,56%	(2.110)
	Total Griya	385.817	385.817	384.664	683	1.215	533	0	-1.153	-1.153	2.368	386.124	99,62%	(1.460)
	• Total Non Program	58.361	58.361	58.638	220	1.215	995	-810	276	276	939			
	• Program	327.456	327.456	326.027	463	-	-463	-4.522	-1.429	-1.429	1.429			
	Oto	88.455	88.455	90.248	4.670	3.104	-1.566	5.578	1.793	1.793	1.311	90.898	99,28%	(650)
	CF 2	1.944.277	1.944.277	1.945.788	46.653	30.605	-16.048	26.008	1.510	1.510	29.094	1.956.491	99,45%	(10.703)
	Mitraguna & Others	1.462.141	1.462.141	1.467.109	42.661	27.408	-15.253	24.867	4.968	4.968	22.439	1.471.389	99,71%	(4.280)
	Pensiun	482.136	482.136	478.678	3.992	3.197	-795	1.140	-3.458	-3.458	6.655	485.102	98,68%	(6.423)
	Total Pembiayaan	3.549.737	3.549.737	3.592.162	148.136	165.203	17.066	51.769	42.425	42.425	122.778			

Kualitas Pembiayaan (Kol 2)

No.	Segmen/Produk	Posisi			MtD (31-Dec-25)	MtD (31-Dec-25)	MtD (25-Jan-26)	MtD (31-Dec-25)	% Relatif		Net (UG) & DG	Target Jan'26		
		31-Dec-25	30-Nov-25	31-Dec-25					MtD	YtD		%	Penc.	Gap
1	SME	86	460	86	39.904	0,04%	0,04%	16,42%	39.818	39.818	39.444			
	Linkage	-	-	-	39.904	0,00%	0,00%	0,00%	-	-	-			
	Local Champion	86	460	86	39.904	0,06%	0,06%	29,94%	39.818	39.818	39.444			
	Value Chain	-	-	-	39.904	0,00%	0,00%	0,00%	-	-	-			
2	MBG	5.695	5.695	5.695	56.145	1,26%	1,26%	12,63%	50.450	50.450	50.450			
	KUR	4.911	4.911	4.911	50.748	1,15%	1,15%	12,09%	45.837	45.837	45.837			
	Non KUR	784	784	784	5.397	3,14%	3,14%	21,88%	4.613	4.613	4.613			
3	PWG	832	832	832	52.433	0,19%	0,19%	10,83%	51.600	51.600	51.600			
	Cilem	832	832	832	38.919	0,34%	0,34%	14,52%	38.087	38.087	38.087			
	Gadai	-	-	-	38.919	0,00%	0,00%	6,26%	13.513	13.513	13.513			
4	CFG	58.523	70.806	58.523	163.244	2,42%	2,42%	6,74%	104.721	104.721	92.438			
	CF 1	41.039	45.314	41.039	91.626	8,65%	8,65%	19,29%	50.587	50.587	46.311			
	Total Griya	39.539	42.848	39.539	80.986	10,25%	10,25%	21,05%	41.447	41.447	38.138			
	Oto	1.500	2.467	1.500	10.640	1,70%	1,70%	11,79%	9.140	9.140	8.173			
	CF 2	17.484	25.491	17.484	71.618	0,90%	0,90%	3,68%	54.134	54.134	46.127			
	Mitraguna & Others	16.143	23.560	16.143	65.542	1,10%	1,10%	4,47%	49.400	49.400	41.982			
	Pensiun	1.341	1.931	1.341	3.481	0,10%	0,10%	0,71%	(102)	(102)	343			
	Total Pembiayaan	171.830	174.204	171.830	178.662	4,84%	4,84%	4,97%	6.832	6.832	4.458			

Asset & Contribution Margin

No.	Neraca	Posisi			Growth (YoY)	% Growth
		Dec-24	Dec-24	Dec-25		
1	Asset (Retail) T	3.261.982	3.261.982	3.686.640	424.658	
2	Contribution Margin	93.445	93.445	119.813	26.368	-28,2%

PHR & Payroll

Kinerja	Posisi			Growth (Mtd)	Growth (YoY)
	Dec-24	Nov-25	Dec-25		
PHR	2,59	2,85	2,88	0,02	0,29
CIF Payroll	27.403	28.337	29.462	1.125	2.059