

REGION 2 MEDAN

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi | | | | MtD (1-30 Nov'25) | Growth (1-26 Dec'25) | | | | | Target Dec'25 | | |
|-----|---------------|------------|------------|------------|------------|-------------------|----------------------|-----------|--------|-----------|--------|---------------|---------|-----------|
| | | 31-Dec-24 | 30-Nov-25 | 25-Dec-25 | 26-Dec-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | Giro | 1.894.366 | 2.447.773 | 2.406.179 | 2.411.635 | (96.513) | 5.456 | (36.138) | -1.48% | 517.269 | 27.31% | 2.951.802 | 81.70% | (540.167) |
| 2 | Tabungan | 12.343.531 | 13.809.131 | 14.073.794 | 14.023.055 | 512.698 | (50.739) | 213.923 | 1.55% | 1.679.524 | 13,61% | 13.838.012 | 101.34% | 185.043 |
| 3 | Deposito | 6.674.579 | 7.261.750 | 6.935.166 | 6.935.116 | 355.712 | (50) | (326.634) | -4.50% | 260.537 | 3.90% | 6.775.272 | 102.36% | 159.844 |
| | Total | 20.912.476 | 23.518.654 | 23.415.139 | 23.369.806 | 771.896 | (45.333) | (148.848) | -0.63% | 2.457.330 | 11,75% | 23.565.085 | 99.17% | (195.279) |
| | CASA | 14.237.897 | 16.256.904 | 16.479.973 | 16.434.690 | 416.185 | (45.283) | 177.786 | 1,09% | 2.196.793 | 15,43% | 16.789.813 | 97.88% | (355.123) |
| | (%) CASA | 68,08% | 69,12% | 70,38% | 70,32% | | | | | | | | | |
| | FDR | 79,95% | 80,76% | 82,01% | 82,17% | | | | | | | | | |

Kinerja ISE

| No. | Segmen/Produk | Posisi | | | | | Growth (1-23 Dec'25) | | | | | Target Dec'25 | | |
|-----|---------------|-----------|-----------|-----------|-----------|--|----------------------|----------|---------|----------|---------|---------------|---------|-----------|
| | | 31-Dec-24 | 30-Nov-25 | 22-Dec-25 | 23-Dec-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | DPK ISE | 605.893 | 676.653 | 699.987 | 694.839 | | (5.148) | 18.187 | 2,69% | 88.946 | 14,68% | 813.500 | 85.41% | (118.660) |
| 2 | Giro ISE | 190.259 | 161.992 | 176.634 | 176.287 | | (347) | 14.294 | 8,82% | (13.972) | -7,34% | 316.220 | 55.75% | (139.933) |
| 3 | Tabungan ISE | 335.051 | 431.528 | 458.846 | 454.046 | | (4.801) | 22.518 | 5,22% | 118.994 | 35,52% | 363.698 | 124.84% | 90.348 |
| 4 | Deposito ISE | 80.583 | 83.133 | 64.507 | 64.507 | | 0 | (18.626) | -22,40% | (16.075) | -19,95% | 133.583 | 48.29% | (69.075) |
| 5 | CIF ISE | 11.606 | 13.008 | 13.008 | 13.008 | | 0 | 0,00% | 1.402 | 12,08% | | 13.520 | 96.21% | (512) |

Kinerja Pembiayaan

| No. | Segmen/Produk | Posisi | | | Pencairan (1-26 Nov'25) | Pencairan (1-26 Dec'25) | Pencairan MtM | MtD (1-30 Nov'25) | Growth (1-26 Dec'25) | | Run Off Dec'25 | Target Dec'25 | | |
|-----|---------------------|------------|------------|------------|-------------------------|-------------------------|---------------|-------------------|----------------------|-----------|----------------|---------------|---------|-----------|
| | | 31-Dec-24 | 30-Nov-25 | 26-Dec-25 | | | | | MtD | YtD | | Posisi | Penc. | Gap |
| 1 | SME | 1.400.748 | 1.646.608 | 1.623.279 | 15.732 | 13.125 | -2.608 | 180.870 | -23.330 | 222.531 | 36.454 | 1.648.748 | 98.46% | (25.469) |
| | Linkage | 727.269 | 899.506 | 895.777 | - | 2.818 | 2.818 | 171.172 | -3.729 | 168.508 | 6.547 | 835.269 | 107.24% | 60.508 |
| | Non-Linkage | 673.478 | 747.102 | 727.501 | 15.732 | 10.307 | -5.425 | 9.698 | -19.601 | 54.023 | 29.908 | 813.478 | 89.43% | (85.977) |
| | • Local Champion | 584.102 | 633.881 | 620.573 | 15.480 | 8.907 | -6.573 | 10.006 | -13.308 | 36.471 | 22.215 | 650.475 | 95.40% | (29.902) |
| | • Value Chain | 89.377 | 113.221 | 106.928 | 252 | 1.400 | 1.148 | -308 | -6.293 | 17.552 | 7.693 | 163.003 | 65.60% | (56.075) |
| 2 | MBG | 2.310.331 | 2.406.087 | 2.428.610 | 75.527 | 91.103 | 15.576 | 8.858 | 22.523 | 118.279 | 68.580 | 2.642.609 | 91.90% | (213.999) |
| | KUR | 2.171.167 | 2.267.884 | 2.290.537 | 72.652 | 88.037 | 15.385 | 10.169 | 22.652 | 119.370 | 65.385 | 2.486.816 | 92.11% | (196.279) |
| | Non KUR | 139.164 | 138.203 | 138.073 | 2.875 | 3.066 | 191 | -1.311 | -130 | -1.091 | 3.196 | 155.793 | 88.63% | (17.720) |
| 3 | PWG | 1.161.081 | 2.076.332 | 2.172.887 | 364.365 | 355.912 | -8.453 | 100.690 | 96.555 | 1.011.806 | 259.357 | 2.221.617 | 97.81% | (48.730) |
| | Cilem | 604.524 | 1.242.687 | 1.317.976 | 134.740 | 146.200 | 11.460 | 62.549 | 75.289 | 713.452 | 70.910 | 1.469.491 | 89.69% | (151.515) |
| | Gadai | 556.557 | 833.645 | 854.911 | 229.626 | 209.712 | -19.913 | 38.081 | 21.266 | 298.354 | 188.447 | 752.125 | 113.67% | 102.785 |
| 4 | CFG | 11.847.954 | 12.864.571 | 12.979.124 | 268.417 | 334.721 | 66.304 | 58.133 | 114.553 | 1.131.170 | 220.168 | 13.258.958 | 97.89% | (279.834) |
| | CF 1 | 2.410.954 | 2.561.163 | 2.586.475 | 31.933 | 60.954 | 29.021 | 28 | 25.312 | 175.521 | 35.642 | 2.653.480 | 97.47% | (67.005) |
| | Total Griya | 1.954.117 | 1.973.383 | 1.990.861 | 11.537 | 37.029 | 25.492 | -10.557 | 17.478 | 36.744 | 19.551 | 2.074.745 | 95.96% | (83.884) |
| | • Total Non Program | 1.351.346 | 1.400.136 | 1.418.771 | 10.606 | 34.950 | 24.343 | -7.624 | 18.635 | 67.425 | 16.315 | 1.404.632 | 101.01% | 14.138 |
| | • Program | 602.771 | 573.247 | 572.090 | 931 | 2.079 | 1.149 | -2.934 | -1.157 | -30.681 | 3.236 | 670.113 | 85.37% | (98.022) |
| | Oto | 456.837 | 587.780 | 595.614 | 20.396 | 23.925 | 3.529 | 10.585 | 7.834 | 138.777 | 16.091 | 578.735 | 102.92% | 16.879 |
| | CF 2 | 9.437.000 | 10.303.408 | 10.392.649 | 236.484 | 273.767 | 37.283 | 58.105 | 89.241 | 955.649 | 184.527 | 10.605.478 | 97.99% | (212.829) |
| | Mitraguna & Others | 7.891.563 | 8.698.860 | 8.782.846 | 211.645 | 250.745 | 39.100 | 53.999 | 83.986 | 891.282 | 166.759 | 8.940.484 | 98.24% | (157.639) |
| | Pensiuni | 1.545.436 | 1.604.548 | 1.609.803 | 24.839 | 23.023 | -1.816 | 4.107 | 5.255 | 64.367 | 17.768 | 1.664.994 | 96.69% | (55.191) |
| | Total Pembiayaan | 16.720.113 | 18.993.599 | 19.203.900 | 724.041 | 794.861 | 70.820 | 348.491 | 210.301 | 2.483.786 | 584.560 | 19.771.931 | 97.13% | (568.032) |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk | Posisi | | | | | Relatif | | | Net (UG) & DG | Target Dec'25 | | | |
|-----|--------------------|-----------|-----------|-----------|-----------|-------|---------|--------|---------|---------------|---------------|-------|--------|-------|
| | | 31-Dec-24 | 31-Oct-25 | 30-Nov-25 | 26-Dec-25 | | MtD | YtD | MtM | | % | Penc. | Gap | |
| 1 | SME | 3.258 | 3.873 | 5.631 | 81.898 | 0,23% | 0,34% | 5,05% | 76.267 | 78.640 | 78.025 | | | |
| | Linkage | 43 | 6 | - | 44 | 0,01% | 0,00% | 0,00% | 44 | 1 | 38 | | | |
| | Local Champion | 3.215 | 3.867 | 3.813 | 75.354 | 0,48% | 0,51% | 10,36% | 71.541 | 72.139 | 71.487 | | | |
| | Value Chain | - | - | 1.819 | 6.500 | | | | 4.681 | 6.500 | 6.500 | | | |
| 2 | MBG | 26.523 | 43.850 | 56.776 | 198.870 | 1,15% | 2,36% | 8,19% | 142.095 | 172.347 | 155.020 | | | |
| | KUR | 21.896 | 36.508 | 47.873 | 175.950 | 1,01% | 2,11% | 7,68% | 128.078 | 154.054 | 139.442 | | | |
| | Non KUR | 4.627 | 7.342 | 8.903 | 22.920 | 3,33% | 6,44% | 16,60% | 14.017 | 18.292 | 15.578 | | | |
| 3 | PWG | 565 | 29 | 126 | 174.773 | 0,059 | 0,01% | 8,04% | 174.647 | 174.209 | 174.744 | | | |
| | Cilem | 558 | 3 | - | 138.807 | 0,09% | 0,00% | 10,53% | 138.807 | 138.249 | 138.804 | | | |
| | Gadai | 7 | 26 | 126 | 35.966 | 0,00% | 0,02% | 4,21% | 35.840 | 35.960 | 35.940 | | | |
| 4 | CFG | 184.758 | 219.298 | 221.829 | 466.390 | 1,56% | 1,72% | 3,59% | 244.561 | 281.633 | 247.092 | | | |
| | CF 1 | 108.284 | 121.877 | 125.523 | 259.632 | 4,49% | 4,90% | 10,04% | 134.109 | 151.348 | 137.754 | | | |
| | Total Griya | 97.865 | 107.262 | 108.955 | 196.021 | 5,01% | 5,52% | 9,85% | 87.066 | 98.156 | 88.759 | | | |
| | Oto | 10.419 | 14.615 | 16.567 | 63.611 | 2,28% | 2,82% | 10,68% | 47.043 | 53.192 | 48.995 | | | |
| | CF 2 | 76.474 | 97.421 | 96.306 | 206.759 | 0,819 | 0,93% | 1,99% | 110.452 | 130.285 | 109.338 | | | |
| | Mitraguna & Others | 72.232 | 89.999 | 88.979 | 191.675 | 0,929 | 1,02% | 2,18% | 102.697 | 119.443 | 101.676 | | | |
| | Pensiuni | 4.241 | 7.422 | 7.328 | 15.083 | 0,27% | 0,46% | 0,94% | 7.755 | 10.842 | 7.661 | | | |
| | Total Pembiayaan | 324.392 | 392.685 | 380.871 | 396.250 | 1,94% | 2,01% | 2,06% | 15.380 | 71.858 | 3.565 | 1,77% | 14,27% | -0,3% |

Asset & Contribution Margin

| No. | Neraca | Posisi | | | Growth (Yoy) | % Growth | PHR & Payroll | | | Target Dec' |
|-----|--------|--------|--|--|--------------|----------|---------------|--|--|-------------|
|-----|--------|--------|--|--|--------------|----------|---------------|--|--|-------------|

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi | | | | MtD (1-26 Nov'25) | Growth (1-26 Dec'25) | | | | Target Dec'25 | | | | |
|-----|-----------------|------------------|------------------|------------------|------------------|-------------------|----------------------|-----------------|---------------|----------------|---------------|------------------|---------------|------------------|----------|
| | | 31-Dec-24 | 30-Nov-25 | 25-Dec-25 | 26-Dec-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap | |
| 1 | Giro | 238.297 | 418.828 | 428.290 | 427.634 | 177.355 | (656) | 8.806 | 2,10% | 189.337 | 79,45% | 420.906 | 101,60% | 6.729 | |
| 2 | Tabungan | 1.732.891 | 1.903.991 | 1.959.700 | 1.948.742 | 44.961 | (10.958) | 44.751 | 2,35% | 215.851 | 12,46% | 2.000.816 | 97,40% | (52.074) | |
| 3 | Deposito | 877.742 | 950.883 | 831.032 | 831.066 | (55.963) | - | 34 | (119.817) | -12,60% | (46.676) | -5,32% | 896.431 | 92,71% | (65.365) |
| | Total | 2.848.930 | 3.273.702 | 3.219.021 | 3.207.442 | 166.354 | (11.580) | (66.260) | -2,02% | 358.512 | 12,58% | 3.318.152 | 96,66% | (110.711) | |
| | CASA | 1.971.188 | 2.322.819 | 2.387.990 | 2.376.376 | 222.316 | (11.614) | 53.557 | 2,31% | 405.188 | 20,56% | 2.421.722 | 98,13% | (45.345) | |
| | (%) CASA | 69,19% | 70,95% | 74,18% | 74,09% | | | | | | | | | | |
| | FDR | 84,13% | 83,44% | 85,79% | 86,10% | | | | | | | | | | |

Kinerja ISE

| No. | Segmen/Produk | Posisi | | | | MtD (1-26 Nov'25) | Growth (1-23 Dec'25) | | | | Target Dec'25 | | | |
|-----|---------------|-----------|-----------|-----------|-----------|-------------------|----------------------|---------|---------|---------|---------------|---------|---------|----------|
| | | 31-Dec-24 | 30-Nov-25 | 22-Dec-25 | 23-Dec-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | DPK ISE | 79.410 | 87.303 | 97.396 | 95.697 | | (1.699) | 8.394 | 9,62% | 16.287 | 20,51% | 118.145 | 81,00% | (22.447) |
| 2 | Giro ISE | 37.094 | 35.022 | 33.523 | 34.444 | | 921 | (577) | -1,65% | (2.649) | -7,14% | 60.551 | 56,88% | (26.107) |
| 3 | Tabungan ISE | 39.484 | 49.856 | 63.418 | 60.798 | | (2.620) | 10.942 | 21,95% | 21.314 | 53,98% | 44.877 | 135,48% | 15.921 |
| 4 | Deposito ISE | 2.833 | 2.426 | 455 | 455 | | 0 | (1.971) | -81,24% | (2.378) | -83,94% | 12.717 | 3,58% | (12.262) |
| 5 | CIF ISE | 2.097 | 2.325 | 2.325 | 2.325 | | 0 | 0 | 0,00% | 228 | 10,87% | | 0,00% | 2.325 |

Kinerja Pembiayaan

| No. | Segmen/Produk | Posisi | | | Pencairan (1-26 Nov'25) | Pencairan (1-26 Dec'25) | Pencairan MtM | MtD (1-26 Nov'25) | Growth (1-26 Dec'25) | | Run Off Dec'25 | Target Dec'25 | | |
|-----|-------------------------|------------------|------------------|------------------|-------------------------|-------------------------|---------------|-------------------|----------------------|----------------|----------------|------------------|---------------|------------------|
| | | 31-Dec-24 | 30-Nov-25 | 26-Dec-25 | | | | | MtD | YtD | | Posisi | Penc. | Gap |
| 1 | SME | 122.962 | 126.748 | 121.262 | 500 | 140 | (360) | 1.457 | -5,486 | -1.700 | 5.626 | 162.236 | 74,74% | (40.974) |
| | Linkage | 22.750 | 25.937 | 25.253 | - | 140 | 140 | (200) | -684 | 2.504 | 824 | 39.853 | 63,37% | (14.600) |
| | Non-Linkage | 100.212 | 100.811 | 96.009 | 500 | - | (500) | 1.657 | -4.802 | -4.203 | 4.802 | 122.383 | 78,45% | (26.374) |
| | • Local Champion | 83.501 | 66.595 | 65.007 | 500 | - | (500) | (804) | -1.588 | -18.494 | 1.588 | 94.012 | 69,15% | (29.005) |
| | • Value Chain | 16.712 | 34.216 | 31.003 | - | - | - | 2.461 | -3.214 | 14.291 | 3.214 | 28.371 | 109,27% | 2.631 |
| 2 | MBG | 310.816 | 325.767 | 329.091 | 12.045 | 13.730 | 1.685 | 1.228 | 3.324 | 18.275 | 10.406 | 362.288 | 90,84% | (33.197) |
| | KUR | 291.370 | 306.564 | 310.531 | 11.785 | 13.705 | 1.920 | 1.900 | 3.967 | 19.161 | 9.738 | 340.266 | 91,26% | (29.735) |
| | Non KUR | 19.446 | 19.203 | 18.560 | 260 | 25 | (235) | (673) | -643 | -886 | 668 | 22.022 | 84,28% | (3.462) |
| 3 | PWG | 193.140 | 323.731 | 338.586 | 48.065 | 51.567 | 3.501 | 11.995 | 14.855 | 145.446 | 36.712 | 362.681 | 93,36% | (24.095) |
| | Cilem | 122.752 | 218.666 | 229.489 | 20.513 | 24.900 | 4.387 | 7.938 | 10.823 | 106.738 | 14.077 | 262.581 | 87,40% | (33.092) |
| | Gadai | 70.389 | 105.064 | 109.097 | 27.552 | 26.667 | (885) | 4.057 | 4.032 | 38.708 | 22.635 | 100.101 | 108,99% | 8.996 |
| 4 | CFG | 1.770.026 | 1.955.435 | 1.972.758 | 38.716 | 53.259 | 14.543 | 10.668 | 17.323 | 202.732 | 35.936 | 2.003.011 | 98,49% | (30.253) |
| | CF 1 | 463.002 | 520.993 | 531.408 | 7.589 | 17.312 | 9.723 | 1.760 | 10.415 | 68.406 | 6.897 | 503.674 | 105,51% | 27.734 |
| | Total Griya | 392.209 | 436.373 | 445.810 | 4.898 | 14.182 | 9.284 | 0 | 9.437 | 53.601 | 4.745 | 412.745 | 108,01% | 33.065 |
| | • Total Non Program | 388.279 | 424.924 | 433.739 | 4.563 | 13.522 | 8.959 | 3.72 | 8.815 | 45.460 | 4.707 | 397.351 | 109,16% | 36.388 |
| | • Program | 3.930 | 11.449 | 12.071 | 334 | 660 | 326 | 302 | 622 | 8.141 | 38 | 15.395 | 78,41% | (3.324) |
| | Oto | 70.793 | 84.620 | 85.598 | 2.691 | 3.130 | 438 | 1.760 | 978 | 14.805 | 2.152 | 90.929 | 94,14% | (5.331) |
| | CF 2 | 1.307.024 | 1.434.442 | 1.441.350 | 31.127 | 35.947 | 4.820 | 8.908 | 6.908 | 134.326 | 29.039 | 1.499.337 | 96,13% | (57.987) |
| | Mitraguna & Others | 1.211.757 | 1.335.736 | 1.342.776 | 30.517 | 33.824 | 3.307 | 9.546 | 7.040 | 131.020 | 26.784 | 1.384.316 | 97,00% | (41.540) |
| | Pensiun | 95.268 | 98.706 | 98.574 | 610 | 2.123 | 1.513 | 1.513 | -638 | -132 | 3.306 | 115.021 | 85,70% | (16.447) |
| | Total Pembiayaan | 2.396.945 | 2.731.682 | 2.761.698 | 99.326 | 118.695 | 19.369 | 25.347 | 30.016 | 364.753 | 88.679 | 2.890.216 | 95,55% | (128.519) |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk | Posisi | | | MtD (1-26 Nov'25) | % Relatif | | MtD | Net (UG) & DG | | Run Off Dec'25 | Target Dec'25 | | | |
|-----|-------------------------|---------------|---------------|---------------|-------------------|--------------|--------------|--------------|---------------|--------------|----------------|---------------|---------------|-------------|---------|
| | | 31-Dec-24 | 31-Oct-25 | 30-Nov-25 | | 31-Dec-24 | 30-Nov-25 | | MtD | YtD | MtM | % | Penc. | Gap | |
| 1 | SME | 508 | 6 | - | 5.750 | 0,41% | 0,00% | 4,74% | 5.750 | 5.242 | 5.744 | | | | |
| | Linkage | 43 | 6 | - | 44 | 0,19% | 0,00% | 0,17% | 44 | 1 | 38 | | | | |
| | Local Champion | 465 | - | - | 5.706 | 0,46% | 0,00% | 5,94% | 5.706 | 5.241 | 5.706 | | | | |
| | Value Chain | - | - | - | - | 0,00% | 0,00% | - | - | - | - | | | | |
| 2 | MBG | 4.441 | 6.190 | 6.190 | 33.591 | 1,43% | 1,90% | 10,21% | 27.402 | 29.151 | 27.402 | | | | |
| | KUR | 3.770 | 4.599 | 4.599 | 29.833 | 1,29% | 1,50% | 9,61% | 25.234 | 26.064 | 25.234 | | | | |
| | Non KUR | 671 | 1.590 | 1.590 | 3.758 | 3,45% | 8,28% | 20,25% | 2.168 | 3.087 | 2.168 | | | | |
| 3 | PWG | 155 | - | - | 24.745 | 0,08% | 0,00% | 7,31% | 24.745 | 24.590 | 24.745 | | | | |
| | Cilem | 155 | - | - | 22.743 | 0,13% | 0,00% | 9,91% | 22.743 | 22.588 | 22.743 | | | | |
| | Gadai | - | - | - | 2.002 | 0,00% | 0,00% | - | 2.002 | 2.002 | 2.002 | | | | |
| 4 | CFG | 19.018 | 28.147 | 27.679 | 69.241 | 1,07% | 1,42% | 3,51% | 41.562 | 50.223 | 41.093 | | | | |
| | CF 1 | 8.456 | 11.479 | 12.737 | 30.380 | 1,83% | 2,44% | 5,72% | 17.643 | 21.924 | 18.901 | | | | |
| | Total Griya | 6.832 | 10.463 | 10.710 | 21.981 | 1,74% | 2,45% | 4,93% | 11.270 | 15.148 | 11.518 | | | | |
| | Oto | 1.624 | 1.016 | 2.026 | 8.399 | 2,29% | 2,39% | 9,81% | 6.373 | 6.775 | 7.383 | | | | |
| | CF 2 | 10.562 | 16.669 | 14.942 | 38.861 | 0,81% | 1,04% | 2,70% | 23.919 | 28.299 | 22.192 | | | | |
| | Mitraguna & Others | 10.315 | 16.481 | 14.431 | 37.548 | 0,85% | 1,08% | 2,80% | 23.117 | 27.234 | 21.067 | | | | |
| | Pensiun | 247 | 188 | 511 | 317 | 0,26% | 0,52% | 1,33% | 802 | 1.066 | 1.125 | | | | |
| | Total Pembiayaan | 38.001 | 34.188 | 33.182 | 37.156 | 1,59% | 1,21% | 1,35% | 3.975 | (844) | 2.968 | 1.41% | -4,55% | 0,1% | |

Asset & Contribution Margin

| No. | Neraca | Posisi | | | Growth (Yoy) | % Growth |
|-----|------------------|--------|--------|--------|--------------|----------|
| | | Oct-24 | Dec-24 | Oct-25 | | |
| 1 | Asset (Retail) T | 2 | | | | |

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi | | | | MtD (1-26 Nov'25) | Growth (1-26 Dec'25) | | | | | Target Dec'25 | | |
|-----|---------------|------------------|------------------|------------------|------------------|-------------------|----------------------|----------------|--------------|------------------|---------------|------------------|----------------|----------------|
| | | 31-Dec-24 | 30-Nov-25 | 25-Dec-25 | 26-Dec-25 | | DtD | MtD | %MtD | YTD | %YTD | Posisi | Penc. | Gap |
| 1 | Giro | 314.972 | 437.227 | 619.281 | 625.595 | (162.332) | 6.314 | 188.368 | 43,08% | 310.624 | 98,62% | 515.367 | 121,39% | 110.228 |
| 2 | Tabungan | 2.242.130 | 2.410.328 | 2.526.619 | 2.525.952 | (11.852) | (667) | 115.624 | 4,80% | 283.821 | 12,66% | 2.534.104 | 99,68% | (8.152) |
| 3 | Deposito | 2.798.677 | 3.310.810 | 3.218.070 | 3.218.228 | 519.898 | 158 | (92.583) | -2,80% | 419.551 | 14,99% | 2.816.881 | 114,25% | 401.346 |
| | Total | 5.355.779 | 6.158.366 | 6.363.970 | 6.369.775 | 345.714 | 5.804 | 211.409 | 3,43% | 1.013.996 | 18,93% | 5.866.352 | 108,58% | 503.423 |
| | CASA | 2.557.102 | 2.847.555 | 3.145.900 | 3.151.547 | (174.184) | 5.647 | 303.992 | 10,68% | 594.445 | 23,25% | 3.049.471 | 103,35% | 102.077 |
| | (%) CASA | 47,74% | 46,24% | 49,43% | 49,48% | | | | | | | | | |
| | FDR | 47,52% | 48,47% | 47,55% | 47,51% | | | | | | | | | |

Kinerja ISE

| No. | Segmen/Produk | Posisi | | | | MtD (1-26 Nov'25) | Growth (1-23 Dec'25) | | | | Target Dec'25 | | |
|-----|---------------|-----------|-----------|-----------|-----------|-------------------|----------------------|--------|---------|---------|---------------|---------|----------|
| | | 31-Dec-24 | 30-Nov-25 | 22-Dec-25 | 23-Dec-25 | | DtD | MtD | %MtD | YTD | %YTD | Posisi | Penc. |
| 1 | DPK ISE | 113.657 | 99.470 | 111.146 | 108.681 | (2.465) | 9.211 | 9.26% | (4.975) | -4,38% | 151.518 | 71,73% | (42.837) |
| 2 | Giro ISE | 31.184 | 15.875 | 22.852 | 22.990 | 138 | 7.116 | 44,82% | (8.194) | -26,28% | 54.128 | 42,47% | (31.137) |
| 3 | Tabungan ISE | 59.057 | 64.263 | 68.962 | 66.359 | (2.603) | 2.096 | 3,26% | 7.301 | 12,36% | 64.324 | 103,16% | 2.035 |
| 4 | Deposito ISE | 23.415 | 19.332 | 19.332 | 19.332 | 0 | 0 | 0,00% | (4.083) | -17,44% | 33.066 | 58,47% | (13.734) |
| 5 | CIF ISE | 2.046 | 1.554 | 1.554 | 1.554 | 0 | 0 | 0,00% | (492) | -24,05% | | 0,00% | 1.554 |

Kinerja Pembiayaan

| No. | Segmen/Produk | Posisi | | | Pencairan (1-26 Nov'25) | Pencairan (1-26 Dec'25) | Pencairan MtM | MtD (1-26 Nov'25) | Growth (1-26 Dec'25) | | Run Off Dec'25 | Target Dec'25 | | |
|-----|-------------------------|------------------|------------------|------------------|-------------------------|-------------------------|---------------|-------------------|----------------------|----------------|----------------|------------------|---------------|-----------------|
| | | 31-Dec-24 | 30-Nov-25 | 26-Dec-25 | | | | | MtD | YTD | | Posisi | Penc. | Gap |
| 1 | SME | 188.209 | 207.382 | 208.661 | 2.830 | 4.500 | 1.670 | 513 | 1.279 | 20.452 | 3.221 | 244.894 | 85,20% | (36.232) |
| | Linkage | 19.369 | 18.016 | 17.888 | - | - | - | -130 | -128 | -1.481 | 128 | 44.054 | 40,60% | (26.166) |
| | Non-Linkage | 168.841 | 189.366 | 190.774 | 2.830 | 4.500 | 1.670 | 643 | 1.408 | 21.933 | 3.092 | 200.840 | 94,99% | (10.066) |
| | • Local Champion | 162.434 | 180.126 | 181.489 | 2.830 | 4.500 | 1.670 | 771 | 1.363 | 19.055 | 3.137 | 177.604 | 102,19% | 3.884 |
| | • Value Chain | 6.407 | 9.240 | 9.285 | - | - | - | -128 | 45 | 2.878 | (45) | 23.235 | 39,96% | (13.950) |
| 2 | MBG | 159.435 | 194.735 | 196.170 | 5.720 | 5.710 | -10 | 2.895 | 1.435 | 36.736 | 4.275 | 210.853 | 93,04% | (14.682) |
| | KUR | 151.599 | 185.038 | 186.355 | 5.170 | 5.410 | 240 | 2.836 | 1.317 | 34.756 | 4.093 | 200.443 | 92,97% | (14.088) |
| | Non KUR | 7.836 | 9.697 | 9.815 | 550 | 300 | -250 | 60 | 118 | 1.979 | 182 | 10.410 | 94,29% | (594) |
| 3 | PWG | 252.400 | 434.205 | 455.284 | 78.369 | 73.541 | -4.828 | 21.944 | 21.079 | 202.884 | 52.462 | 453.213 | 100,46% | 2.072 |
| | Cilem | 111.797 | 234.388 | 246.603 | 26.708 | 26.076 | -632 | 10.815 | 12.215 | 134.806 | 13.861 | 276.183 | 89,29% | (29.579) |
| | Gadai | 140.603 | 199.817 | 208.681 | 51.661 | 47.465 | -4.196 | 11.129 | 8.864 | 68.078 | 38.601 | 177.030 | 117,88% | 31.651 |
| 4 | CFG | 1.944.791 | 2.148.603 | 2.165.908 | 52.359 | 53.733 | 1.374 | 10.856 | 17.306 | 221.117 | 36.427 | 2.206.447 | 98,16% | (40.539) |
| | CF 1 | 376.842 | 382.194 | 384.287 | 3.095 | 8.750 | 5.655 | -2.215 | 2.094 | 7.446 | 6.656 | 422.476 | 90,96% | (38.189) |
| | Total Griya | 311.852 | 312.575 | 315.570 | 2.815 | 7.886 | 5.071 | 0 | 2.995 | 3.718 | 4.891 | 334.952 | 94,21% | (19.382) |
| | • Total Non Program | 308.347 | 308.216 | 311.073 | 2.815 | 7.726 | 4.911 | -1.685 | 2.857 | 2.726 | 4.869 | 318.551 | 97,65% | (7.478) |
| | • Program | 3.505 | 4.359 | 4.497 | - | 160 | 160 | 136 | 138 | 992 | 22 | 16.401 | 27,42% | (11.904) |
| | Oto | 64.990 | 69.619 | 68.718 | 280 | 864 | 584 | -2.215 | -901 | 3.728 | 1.765 | 87.524 | 78,51% | (18.806) |
| | CF 2 | 1.567.950 | 1.766.409 | 1.781.621 | 49.264 | 44.983 | -4.281 | 13.071 | 15.212 | 213.672 | 29.771 | 1.783.972 | 99,87% | (2.350) |
| | Mitraguna & Others | 1.383.782 | 1.569.711 | 1.582.199 | 44.580 | 40.300 | -4.280 | 10.152 | 12.488 | 198.418 | 27.812 | 1.577.695 | 100,29% | 4.504 |
| | Pensiun | 184.168 | 196.697 | 199.422 | 4.684 | 4.683 | -1 | 2.920 | 2.724 | 15.254 | 1.959 | 206.276 | 96,68% | (6.854) |
| | Total Pembiayaan | 2.544.835 | 2.984.924 | 3.026.024 | 139.278 | 137.484 | -1.794 | 36.209 | 41.100 | 481.189 | 96.384 | 3.115.406 | 97,13% | (89.382) |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk | Posisi | | | MtD (1-26 Nov'25) | % Relatif | | MtD | Net (UG) & DG | | Run Off Dec'25 | Target Dec'25 | | |
|-----|-------------------------|---------------|---------------|---------------|-------------------|--------------|--------------|--------------|---------------|--------------|----------------|---------------|---------------|--------------|
| | | 31-Dec-24 | 31-Oct-25 | 30-Nov-25 | | 31-Dec-24 | 30-Nov-25 | | MtD | YTD | | % | Penc. | Gap |
| 1 | SME | 1.267 | 3.204 | 3.204 | 9.489 | 0,67% | 1,54% | 4,55% | 6.286 | 8.222 | 6.286 | | | |
| | Linkage | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| | Local Champion | 1.267 | 3.204 | 3.204 | 9.489 | 0,75% | 1,69% | 4,97% | 6.286 | 8.222 | 6.286 | | | |
| | Value Chain | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| 2 | MBG | 3.453 | 6.764 | 6.764 | 22.616 | 2,17% | 3,47% | 11,53% | 15.853 | 19.164 | 15.853 | | | |
| | KUR | 2.876 | 6.294 | 6.294 | 21.119 | 1,90% | 3,40% | 11,33% | 14.825 | 18.243 | 14.825 | | | |
| | Non KUR | 577 | 470 | 470 | 1.497 | 7,36% | 4,84% | 15,26% | 1.028 | 921 | 1.028 | | | |
| 3 | PWG | - | - | - | - | 54.197 | 0,00% | 0,00% | 11,90% | 54.197 | 54.197 | | | |
| | Cilem | - | - | - | - | 41.243 | 0,00% | 0,00% | 6,21% | 12.955 | 12.955 | | | |
| | Gadai | - | - | - | - | 12.955 | 0,00% | 0,00% | 6,21% | 12.955 | 12.955 | | | |
| 4 | CFG | 19.268 | 25.105 | 26.975 | 68.054 | 0,99% | 1,26% | 3,14% | 41.079 | 48.786 | 42.949 | | | |
| | CF 1 | 8.041 | 13.170 | 13.772 | 37.077 | 2,13% | 3,60% | 9,65% | 23.306 | 29.036 | 23.307 | | | |
| | Total Griya | 6.972 | 10.986 | 11.815 | 28.198 | 2,24% | 3,78% | 8,94% | 16.384 | 21.226 | 17.212 | | | |
| | Oto | 1.069 | 2.184 | 1.957 | 8.879 | 1,64% | 2,81% | 12,92% | 6.922 | 7.810 | 6.695 | | | |
| | CF 2 | 11.227 | 11.934 | 13.204 | 30.977 | 0,72% | 0,75% | 1,74% | 17.773 | 19.750 | 19.042 | | | |
| | Mitraguna & Others | 11.107 | 11.331 | 11.970 | 29.422 | 0,80% | 0,76% | 1,86% | 17.452 | 18.315 | 18.091 | | | |
| | Pensiun | 120 | 603 | 1.234 | 1.555 | 0,07% | 0,63% | 0,78% | 321 | 1.435 | 952 | | | |
| | Total Pembiayaan | 30.008 | 33.313 | 33.703 | 33.423 | 1,18% | 1,13% | 1,10% | (279) | 3.415 | 111 | 0,93% | 15,92% | -0,2% |

Asset & Contribution Margin

| No. | Neraca | Posisi | | | Growth (Yoy) | % Growth | PHR & Payroll | | | Target Dec'25 |
|-----|------------------|-----------|-----------|-----------|--------------|----------|---------------|--------|--------------|---------------|
| | | Oct-24 | Dec-24 | Oct-25 | | | Kinerja | Posisi | Growth (Mtd) | |
| 1 | Asset (Retail) T | 4.201.697 | 4.358.798 | 5.814.785 | 1.61 | | | | | |

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi | | | | MtD (1-26 Nov'25) | Growth (1-26 Dec'25) | | | | | Target Dec'25 | | |
|-----|---------------|------------------|------------------|------------------|------------------|-------------------|----------------------|---------------|--------------|----------------|--------------|------------------|---------------|------------------|
| | | 31-Dec-24 | 30-Nov-25 | 25-Dec-25 | 26-Dec-25 | | DtD | MtD | %MtD | YTD | %YTD | Posisi | Penc. | Gap |
| 1 | Giro | 155.866 | 128.866 | 121.076 | 119.331 | (4.060) | (1.745) | (9.535) | -7,40% | (36.536) | -23,44% | 346.235 | 34,47% | (226.904) |
| 2 | Tabungan | 1.803.617 | 1.980.739 | 2.037.109 | 2.030.649 | 51.335 | (6.460) | 49.910 | 2,52% | 227.033 | 12,59% | 2.083.113 | 97,48% | (52.464) |
| 3 | Deposito | 681.198 | 762.342 | 741.706 | 741.598 | (32.431) | (109) | (20.745) | -2,72% | 60.400 | 8,87% | 699.248 | 106,06% | 42.350 |
| | Total | 2.640.681 | 2.871.948 | 2.899.891 | 2.891.578 | 14.844 | (8.314) | 19.630 | 0,68% | 250.897 | 9,50% | 3.128.596 | 92,42% | (237.018) |
| | CASA | 1.959.483 | 2.109.605 | 2.158.185 | 2.149.980 | 47.274 | (8.205) | 40.375 | 1,91% | 190.497 | 9,72% | 2.429.348 | 88,50% | (279.368) |
| | (%) CASA | 74,20% | 73,46% | 74,42% | 74,35% | | | | | | | | | |
| | FDR | 99,99% | 104,53% | 104,98% | 105,28% | | | | | | | | | |

Kinerja ISE

| No. | Segmen/Produk | Posisi | | | | | Growth (1-23 Dec'25) | | | | Target Dec'25 | | | |
|-----|---------------|-----------|-----------|-----------|-----------|--|----------------------|-------|--------|---------|---------------|--------|---------|----------|
| | | 31-Dec-24 | 30-Nov-25 | 22-Dec-25 | 23-Dec-25 | | DtD | MtD | %MtD | YTD | %YTD | Posisi | Penc. | Gap |
| 1 | DPK ISE | 65.610 | 82.670 | 87.169 | 86.554 | | (616) | 3.884 | 4,70% | 20.944 | 31,92% | 95.806 | 90,34% | (9.253) |
| 2 | Giro ISE | 23.758 | 19.536 | 23.084 | 22.509 | | (575) | 2.973 | 15,22% | (1.249) | -5,26% | 42.060 | 53,52% | (19.551) |
| 3 | Tabungan ISE | 30.646 | 53.467 | 54.418 | 54.377 | | (41) | 910 | 1,70% | 23.731 | 77,44% | 34.843 | 156,06% | 19.534 |
| 4 | Deposito ISE | 11.205 | 9.667 | 9.667 | 9.667 | | 0 | 0 | 0,00% | (1.538) | -13,73% | 18.904 | 51,14% | (9.236) |
| 5 | CIF ISE | 1.945 | 2.824 | 2.824 | 2.824 | | 0 | 0 | 0,00% | 879 | 45,19% | | 0,00% | 2.824 |

Kinerja Pembiayaan

| No. | Segmen/Produk | Posisi | | | Pencairan (1-26 Nov'25) | Pencairan (1-26 Dec'25) | Pencairan MtM | MtD (1-26 Nov'25) | Growth (1-26 Dec'25) | | Run Off Dec'25 | Target Dec'25 | | |
|-----|-------------------------|------------------|------------------|------------------|-------------------------|-------------------------|---------------|-------------------|----------------------|----------------|----------------|------------------|---------------|-----------------|
| | | 31-Dec-24 | 30-Nov-25 | 26-Dec-25 | | | | | MtD | YTD | | Posisi | Penc. | Gap |
| 1 | SME | 80.398 | 99.911 | 101.904 | 5.900 | 3.585 | -2.316 | 3.622 | 1.993 | 21.506 | 1.591 | 115.782 | 88,01% | (18.878) |
| | Linkage | 14.865 | 24.409 | 27.086 | - | 2.678 | 2.678 | -2 | 2.677 | 12.221 | 0 | 30.274 | 89,47% | (3.188) |
| | Non-Linkage | 65.533 | 75.502 | 74.818 | 5.900 | 907 | -4.993 | 3.623 | 9.285 | 1.591 | | 85.508 | 87,50% | (10.690) |
| | • Local Champion | 62.373 | 72.430 | 71.797 | 5.900 | 907 | -4.993 | 3.655 | -633 | 9.424 | 1.540 | 71.843 | 99,94% | (46) |
| | • Value Chain | 3.160 | 3.072 | 3.021 | - | - | - | -32 | -51 | -139 | 51 | 13.665 | 22,11% | (10.644) |
| 2 | MBG | 368.059 | 388.843 | 389.959 | 12.070 | 11.641 | -429 | 2.543 | 1.116 | 21.900 | 10.525 | 422.292 | 92,34% | (32.333) |
| | KUR | 343.457 | 362.300 | 363.388 | 10.910 | 11.171 | 261 | 1.434 | 1.088 | 19.931 | 10.083 | 394.978 | 92,00% | (31.590) |
| | Non KUR | 24.602 | 26.544 | 26.571 | 1.160 | 470 | -690 | 1.108 | 27 | 1.969 | 443 | 27.314 | 97,28% | (743) |
| 3 | PWG | 200.888 | 356.932 | 375.978 | 72.880 | 62.711 | -10.168 | 19.828 | 19.045 | 175.089 | 43.666 | 371.423 | 101,23% | 4.555 |
| | Cilem | 92.590 | 195.267 | 208.398 | 27.814 | 24.334 | -3.480 | 15.699 | 13.132 | 115.808 | 11.202 | 231.018 | 90,21% | (22.620) |
| | Gadai | 108.298 | 161.666 | 167.579 | 45.066 | 38.378 | -6.688 | 4.129 | 5.914 | 59.281 | 32.464 | 140.405 | 119,35% | 27.174 |
| 4 | CFG | 1.991.066 | 2.156.369 | 2.176.509 | 42.023 | 56.541 | 14.518 | 11.052 | 20.140 | 185.443 | 36.401 | 2.211.667 | 98,41% | (35.158) |
| | CF 1 | 271.158 | 283.057 | 283.573 | 2.965 | 4.216 | 1.251 | 1.942 | 516 | 12.415 | 3.700 | 309.258 | 91,69% | (25.685) |
| | Total Griya | 236.939 | 232.575 | 232.943 | 410 | 2.488 | 2.077 | 0 | 367 | -3.996 | 2.121 | 255.971 | 91,00% | (23.028) |
| | • Total Non Program | 155.508 | 155.596 | 156.387 | 250 | 2.330 | 2.080 | -2.038 | 791 | 879 | 1.539 | 163.915 | 95,41% | (7.528) |
| | • Program | 81.431 | 76.979 | 76.555 | 160 | 158 | -3 | -302 | -424 | -4.876 | 581 | 92.056 | 83,16% | (15.501) |
| | Oto | 34.219 | 50.482 | 50.631 | 2.555 | 1.728 | -827 | 1.942 | 149 | 16.412 | 1.579 | 53.287 | 95,01% | (2.657) |
| | CF 2 | 1.719.908 | 1.873.311 | 1.892.935 | 39.058 | 52.325 | 13.267 | 9.111 | 19.624 | 173.028 | 32.701 | 1.902.409 | 99,50% | (9.473) |
| | Mitraguna & Others | 1.474.657 | 1.605.638 | 1.622.981 | 35.730 | 47.363 | 11.633 | 8.035 | 17.344 | 148.324 | 30.019 | 1.638.476 | 99,05% | (15.494) |
| | Pensiun | 245.250 | 267.674 | 269.954 | 3.328 | 4.962 | 1.634 | 1.076 | 2.280 | 24.704 | 2.682 | 263.933 | 102,28% | 6.021 |
| | Total Pembiayaan | 2.640.411 | 3.002.055 | 3.044.350 | 132.873 | 134.478 | 1.605 | 37.045 | 42.295 | 403.939 | 92.183 | 3.121.164 | 97,54% | (76.814) |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk | Posisi | | | | % Relatif | | | MtD | YTD | MtM | Target Dec'25 | | |
|-----|-------------------------|---------------|---------------|---------------|---------------|--------------|--------------|--------------|--------------|--------------|--------------|---------------|---------------|-------------|
| | | 31-Dec-24 | 31-Oct-25 | 30-Nov-25 | | 31-Dec-24 | 30-Nov-25 | 26-Dec-25 | | | | % | Penc. | Gap |
| 1 | SME | - | - | - | 7.261 | 0,00% | 0,00% | 7,13% | 7.261 | 7.261 | 7.261 | | | |
| | Linkage | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| | Local Champion | - | - | - | 7.261 | 0,00% | 0,00% | 9,70% | 7.261 | 7.261 | 7.261 | | | |
| | Value Chain | - | - | - | 1.819 | 0,00% | 0,00% | 2,51% | 0,00% | - | - | | | |
| 2 | MBG | 2.275 | 9.715 | 9.715 | 37.473 | 0,62% | 0,62% | 2,50% | 9.61% | 27.758 | 35.198 | 27.758 | | |
| | KUR | 1.785 | 8.311 | 8.311 | 32.354 | 0,52% | 0,52% | 2,29% | 8,90% | 24.043 | 30.568 | 24.043 | | |
| | Non KUR | 489 | 1.404 | 1.404 | 5.119 | 1,99% | 1,99% | 5,29% | 19,27% | 3.715 | 4.630 | 3.715 | | |
| 3 | PWG | 10 | - | - | 29.619 | 0,00% | 0,00% | 7,88% | 29.619 | 29.609 | 29.619 | | | |
| | Cilem | 10 | - | - | 22.484 | 0,01% | 0,00% | 10,79% | 22.484 | 22.474 | 22.484 | | | |
| | Gadai | - | - | - | 7.135 | 0,00% | 0,00% | 4,26% | 7.135 | 7.135 | 7.135 | | | |
| 4 | CFG | 19.717 | 28.500 | 30.393 | 56.791 | 0,99% | 1,41% | 2,61% | 26.398 | 37.074 | 28.292 | | | |
| | CF 1 | 13.249 | 16.070 | 16.284 | 31.523 | 0,89% | 0,89% | 5,75% | 11,12% | 15.240 | 18.275 | 15.453 | | |
| | Total Griya | 12.780 | 15.301 | 15.217 | 26.057 | 0,53% | 0,54% | 6,54% | 10.840 | 13.277 | 10.756 | | | |
| | Oto | 469 | 769 | 1.066 | 5.466 | 1,37% | 1,37% | 2,11% | 10,80% | 4.400 | 4.997 | 4.697 | | |
| | CF 2 | 15.917 | 13.636 | 12.603 | 13.582 | 0,93% | 0,67% | 0,72% | 9.79 | (2.335) | (54) | | | |
| | Mitraguna & Others | 14.983 | 12.664 | 11.647 | 12.813 | 1,02% | 0,73% | 0,79% | 1.166 | (2.170) | 149 | | | |
| | Pensiun | 934 | 972 | 956 | 769 | 0,04% | 0,03% | 0,28% | (187) | (166) | (203) | | | |
| | Total Pembiayaan | 46.399 | 50.747 | 49.786 | 51.932 | 1,76% | 1,66% | 1,71% | 2.146 | 5.533 | 1.185 | 1,79% | -4,76% | 0,1% |

Asset & Contribution Margin

| No. | Neraca | Posisi | | | Growth (Yoy) | % Growth | PHR & Payroll | | | Kinerja | Target Dec'25 | | |
|-----|------------------|-----------|-----------|-----------|--------------|----------|---------------|--------|--------|---------|---------------|--------------|--|
| | | Oct-24 | Dec-24 | Oct-25 | | | Oct-24 | Sep-25 | Oct-25 | | Growth (Mtd) | Growth (YoY) | |
| 1 | Asset (Retail) T | 2.522.835 | 2.588.183 | 3.049.921 | 527.086 | | | | | | | | |

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi | | | | MtD (1-26 Nov'25) | Growth (1-26 Dec'25) | | | | | Target Dec'25 | | |
|-----|---------------|------------------|------------------|------------------|------------------|-------------------|----------------------|------------------|---------------|----------------|--------------|------------------|---------------|-----------------|
| | | 31-Dec-24 | 30-Nov-25 | 25-Dec-25 | 26-Dec-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | Giro | 1.111.061 | 1.414.109 | 1.205.002 | 1.204.133 | (97.170) | (870) | (209.976) | -14,85% | 93.071 | 8,38% | 1.422.021 | 84,68% | (217.889) |
| 2 | Tabungan | 4.778.169 | 5.505.119 | 5.507.375 | 5.487.017 | 387.504 | (20.357) | (18.102) | -0,33% | 708.848 | 14,84% | 5.182.062 | 105,88% | 304.955 |
| 3 | Deposito | 1.667.902 | 1.627.216 | 1.598.201 | 1.598.116 | (70.429) | (84) | (29.100) | -1,79% | (69.786) | -4,18% | 1.695.532 | 94,25% | (97.416) |
| | Total | 7.557.133 | 8.546.444 | 8.310.577 | 8.289.266 | 219.905 | (21.311) | (257.178) | -3,01% | 732.133 | 9,69% | 8.299.616 | 99,88% | (10.350) |
| | CASA | 5.889.231 | 6.919.228 | 6.712.377 | 6.691.150 | 290.334 | (21.227) | (228.078) | -3,30% | 801.919 | 13,62% | 6.604.083 | 101,32% | 87.066 |
| | (%) CASA | 77,93% | 80,96% | 80,77% | 80,72% | | | | | | | | | |
| | FDR | 79,28% | 79,23% | 82,28% | 82,49% | | | | | | | | | |

Kinerja ISE

| No. | Segmen/Produk | Posisi | | | | | Growth (1-23 Dec'25) | | | | Target Dec'25 | | | |
|-----|---------------|-----------|-----------|-----------|-----------|--|----------------------|----------|---------|---------|---------------|---------|---------|----------|
| | | 31-Dec-24 | 30-Nov-25 | 22-Dec-25 | 23-Dec-25 | | DtD | MtD | %MtD | YtD | %YtD | Posisi | Penc. | Gap |
| 1 | DPK ISE | 304.377 | 365.768 | 362.276 | 362.274 | | (2) | (3.494) | -0,96% | 57.897 | 19,02% | 399.069 | 90,78% | (36.795) |
| 2 | Giro ISE | 93.275 | 88.775 | 93.861 | 92.988 | | (874) | 4.213 | 4,75% | (287) | -0,31% | 150.822 | 61,65% | (57.834) |
| 3 | Tabungan ISE | 174.173 | 229.504 | 237.581 | 238.452 | | 872 | 8.948 | 3,90% | 64.279 | 36,91% | 187.112 | 127,44% | 51.340 |
| 4 | Deposito ISE | 36.929 | 47.489 | 30.834 | 30.834 | | 0 | (16.655) | -35,07% | (6.095) | -16,50% | 61.135 | 50,44% | (30.301) |
| 5 | CIF ISE | 3.133 | 3.694 | 3.694 | 3.694 | | 0 | 0 | 0,00% | 561 | 17,91% | | 0,00% | 3.694 |

Kinerja Pembiayaan

| No. | Segmen/Produk | Posisi | | | Pencairan (1-26 Nov'25) | Pencairan (1-26 Dec'25) | Pencairan MtM | MtD (1-26 Nov'25) | Growth (1-26 Dec'25) | | Run Off Dec'25 | Target Dec'25 | | |
|-----|-------------------------|------------------|------------------|------------------|-------------------------|-------------------------|---------------|-------------------|----------------------|----------------|----------------|------------------|---------------|------------------|
| | | 31-Dec-24 | 30-Nov-25 | 26-Dec-25 | | | | | MtD | YtD | | Posisi | Penc. | Gap |
| 1 | SME | 824.608 | 969.288 | 947.801 | 2.302 | 1.400 | -902 | 174.663 | -21,487 | 123.193 | 22,887 | 901.947 | 105,08% | 45.854 |
| | Linkage | 583.855 | 720.364 | 715.279 | - | - | - | 172.022 | -5,085 | 131.424 | 5,085 | 617.271 | 115,88% | 98.008 |
| | Non-Linkage | 240.753 | 248.924 | 232.522 | 2.302 | 1.400 | -902 | 2.641 | -16,402 | -8.230 | 17.802 | 284.676 | 81,68% | (52.154) |
| | • Local Champion | 177.655 | 182.232 | 168.903 | 2.050 | - | -2.050 | 5.250 | -13,329 | -8.752 | 13.329 | 190.795 | 88,53% | (21.893) |
| | • Value Chain | 63.098 | 66.692 | 63.619 | 252 | 1.400 | 1.148 | -2.610 | -3.073 | 522 | 4,473 | 93.880 | 67,77% | (30.261) |
| 2 | MBG | 1.025.144 | 1.051.900 | 1.065.372 | 33.642 | 45.126 | 11.484 | 1.690 | 13.472 | 40.228 | 31.654 | 1.139.485 | 93,50% | (74.112) |
| | KUR | 965.396 | 993.508 | 1.006.839 | 32.982 | 43.485 | 10.503 | 2.886 | 13.331 | 41.443 | 30.154 | 1.074.013 | 93,75% | (67.174) |
| 3 | PWG | 255.819 | 538.581 | 571.279 | 80.528 | 90.357 | 9.829 | 30.241 | 32.698 | 315.460 | 57.659 | 601.092 | 95,04% | (29.813) |
| | Cilem | 149.863 | 366.173 | 393.465 | 37.200 | 46.950 | 9.749 | 19.595 | 27.292 | 243.602 | 19.657 | 432.657 | 90,94% | (39.192) |
| | Gadai | 105.956 | 172.408 | 177.814 | 43.328 | 43.408 | 80 | 10.646 | 5.406 | 71.858 | 38.002 | 168.435 | 105,57% | 9.379 |
| 4 | CFG | 3.885.901 | 4.211.869 | 4.253.472 | 90.882 | 119.184 | 28.302 | 23.924 | 41.603 | 367.570 | 77.581 | 4.354.361 | 97,68% | (100.889) |
| | CF 1 | 838.535 | 900.893 | 911.844 | 12.160 | 25.324 | 13.164 | 4.556 | 10.952 | 73.309 | 14.372 | 919.422 | 99,18% | (7.578) |
| | Total Griya | 595.912 | 600.711 | 606.934 | 2.626 | 11.791 | 9.165 | 0 | 6.223 | 11.021 | 5.568 | 636.591 | 95,34% | (29.658) |
| | • Total Non Program | 435.065 | 452.228 | 458.854 | 2.468 | 11.152 | 8.684 | -4.115 | 6.625 | 23.789 | 4.527 | 453.034 | 101,28% | 5.819 |
| | • Program | 160.848 | 148.482 | 148.080 | 158 | 639 | 481 | -1.118 | -402 | -12.768 | 1.041 | 183.557 | 80,67% | (35.477) |
| | Oto | 242.622 | 300.182 | 304.911 | 9.534 | 13.533 | 3.999 | 4.556 | 4.729 | 62.288 | 8.804 | 282.830 | 107,81% | 22.080 |
| | CF 2 | 3.047.367 | 3.310.976 | 3.341.627 | 78.722 | 93.860 | 15.138 | 19.368 | 30.651 | 294.261 | 63.209 | 3.434.939 | 97,28% | (93.312) |
| | Mitraguna & Others | 2.497.673 | 2.750.501 | 2.780.002 | 70.201 | 86.597 | 16.396 | 20.016 | 29.501 | 282.329 | 57.096 | 2.845.615 | 97,69% | (65.613) |
| | Pensiun | 549.694 | 560.475 | 561.625 | 8.521 | 7.263 | -1.258 | -648 | 1.150 | 11.931 | 6.112 | 589.324 | 95,30% | (27.699) |
| | Total Pembiayaan | 5.991.472 | 6.771.638 | 6.837.924 | 207.354 | 256.067 | 48.713 | 230.518 | 66.287 | 846.452 | 189.780 | 6.996.885 | 97,73% | (158.961) |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk | Posisi | | | | | | MtD (1-26 Nov'25) | % Relatif | | MtD | Net (UG) & DG | | | Target Dec'25 | | |
|-----|-------------------------|---------------|---------------|---------------|----------------|--------------|--------------|-------------------|----------------|----------------|----------------|---------------|---------------|--------------|---------------|-------|-----|
| | | 31-Dec-24 | 31-Oct-25 | 30-Nov-25 | | | | | 31-Dec-24 | 30-Nov-25 | 26-Dec-25 | MtD | YtD | MtM | % | Penc. | Gap |
| 1 | SME | 1.291 | 188 | 149 | 23.579 | 0,16% | 0,02% | 2,49% | 23.430 | 22.288 | 23.391 | | | | | | |
| | Linkage | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | | | | | | |
| | Local Champion | 1.291 | 188 | 149 | 17.079 | 0,54% | 0,06% | 7,35% | 16.930 | 15.788 | 16.891 | | | | | | |
| | Value Chain | - | - | - | 6.500 | 0,00% | 0,00% | 3,85% | 6.500 | 6.500 | 6.500 | | | | | | |
| 2 | MBG | 11.476 | 19.334 | 19.334 | 63.744 | 1,12% | 1,84% | 5,98% | 44.410 | 52.268 | 44.410 | | | | | | |
| | KUR | 9.838 | 15.519 | 15.519 | 55.831 | 1,02% | 1,56% | 5,55% | 40.312 | 45.993 | 40.312 | | | | | | |
| | Non KUR | 1.638 | 3.815 | 3.815 | 7.913 | 2,74% | 6,53% | 13.52% | 6.530 | 14.444 | 5.30 | | | | | | |
| 3 | PWG | 124 | 4 | 4 | 38.798 | 0,05% | 0,00% | 6,79% | 38.794 | 38.674 | 38.794 | | | | | | |
| | Cilem | 118 | - | - | 32.889 | 0,08% | 0,00% | 8,36% | 32.889 | 32.771 | 32.889 | | | | | | |
| | Gadai | 7 | 4 | 4 | 5.909 | 0,01% | 0,00% | 3,32% | 5.905 | 5.902 | 5.905 | | | | | | |
| 4 | CFG | 59.411 | 72.096 | 65.976 | 141.223 | 1,53% | 1,57% | 3,32% | 75.247 | 81.812 | 69.127 | | | | | | |
| | CF 1 | 35.165 | 39.232 | 37.416 | 80.374 | 4,19% | 4,15% | 8,81% | 42.958 | 45.209 | 41.142 | | | | | | |
| | Total Griya | 29.490 | 30.424 | 28.365 | 48.869 | 4,95% | 4,72% | 8,05% | 20.504 | 19.379 | 18.445 | | | | | | |
| | Oto | 5.675 | 8.808 | 9.051 | 31.505 | 2,34% | 3,02% | 10,33% | 22.454 | 25.830 | 22.697 | | | | | | |
| | CF 2 | 24.246 | 32.864 | 28.560 | 60.849 | 0,80% | 0,86% | 1,82% | 32.290 | 36.603 | 27.985 | | | | | | |
| | Mitraguna & Others | 22.605 | 29.933 | 26.523 | 55.758 | 0,91% | 0,96% | 2,01% | 29.235 | 33.153 | 25.825 | | | | | | |
| | Pensiun | 1.642 | 2.931 | 2.037 | 5.092 | 0,30% | 0,36% | 0,91% | 3.055 | 3.450 | 2.160 | | | | | | |
| | Total Pembiayaan | 72.302 | 91.622 | 85.462 | 267.344 | 1,21% | 1,26% | 3,91% | 181.881 | 195.042 | 175.722 | 1.24% | 68,30% | -2,7% | | | |

Kualitas Pembiayaan (NPF)

| No. | Segmen/Produk | Posisi | | | | | | MtD (1-26 Nov'25) | % Relatif | | MtD | Net (UG) & DG | | | Target Dec'25 | | |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| 31-Dec-24 | 31-Oct-25 | 30-Nov-25 | 31-Dec-24 | 30-Nov-25 | 26-Dec-25 | MtD | YtD | MtM | % | Penc. | Gap |

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AREA PEMATANGSIANTAR

Pilih Area

Kelas Outlet

Kinerja Pendanaan

| No. | Segmen/Produk | Posisi | | | | MtD (1-26 Nov'25) | Growth (1-26 Dec'25) | | | | | Target Dec'25 | | |
|-----|---------------|------------------|------------------|------------------|------------------|-------------------|----------------------|-----------------|---------------|----------------|--------------|------------------|---------------|------------------|
| | | 31-Dec-24 | 30-Nov-25 | 25-Dec-25 | 26-Dec-25 | | DtD | MtD | %MtD | YTD | %YTD | Posisi | Penc. | Gap |
| 1 | Giro | 74.169 | 48.743 | 32.530 | 34.942 | (10.306) | 2.413 | (13.801) | -28,31% | (39.227) | -52,89% | 247.274 | 14,13% | (212.331) |
| 2 | Tabungan | 1.786.724 | 2.008.954 | 2.042.992 | 2.030.695 | 40.750 | (12.297) | 21.740 | 1,08% | 243.971 | 13,65% | 2.037.916 | 99,65% | (7.221) |
| 3 | Deposito | 649.060 | 610.498 | 546.157 | 546.109 | (5.364) | (48) | (64.390) | -10,55% | (102.952) | -15,86% | 667.179 | 81,85% | (121.071) |
| | Total | 2.509.954 | 2.668.196 | 2.621.679 | 2.611.746 | 25.080 | (9.933) | (56.450) | -2,12% | 101.792 | 4,06% | 2.952.369 | 88,46% | (340.623) |
| | CASA | 1.860.893 | 2.057.697 | 2.075.522 | 2.065.637 | 30.444 | (9.884) | 7.940 | 0,39% | 204.744 | 11,00% | 2.285.190 | 90,39% | (219.552) |
| | (%) CASA | 74,14% | 77,12% | 79,17% | 79,09% | | | | | | | | | |
| | FDR | 125,36% | 131,30% | 134,80% | 135,31% | | | | | | | | | |

Kinerja ISE

| No. | Segmen/Produk | Posisi | | | | MtD (1-26 Nov'25) | Growth (1-23 Dec'25) | | | | Target Dec'25 | | |
|-----|---------------|-----------|-----------|-----------|-----------|-------------------|----------------------|--------|---------|---------|---------------|--------|----------|
| | | 31-Dec-24 | 30-Nov-25 | 22-Dec-25 | 23-Dec-25 | | DtD | MtD | %MtD | YTD | %YTD | Posisi | Penc. |
| 1 | DPK ISE | 42.839 | 41.442 | 42.000 | 41.634 | (367) | 191 | 0,46% | (1.205) | -2,81% | 83.611 | 49,79% | (41.978) |
| 2 | Giro ISE | 4.948 | 2.786 | 3.313 | 3.355 | 42 | 570 | 20,44% | (1.593) | -32,19% | 29.659 | 11,31% | (26.304) |
| 3 | Tabungan ISE | 31.691 | 34.438 | 34.469 | 34.060 | (409) | (378) | -1,10% | 2.369 | 7,47% | 37.357 | 91,17% | (3.298) |
| 4 | Deposito ISE | 6.200 | 4.219 | 4.219 | 4.219 | 0 | (0) | -0,00% | (1.981) | -31,96% | 16.594 | 25,42% | (12.376) |
| 5 | CIF ISE | 2.385 | 2.611 | 2.611 | 2.611 | 0 | 0 | 0,00% | 226 | 9,48% | | 0,00% | 2.611 |

Kinerja Pembiayaan

| No. | Segmen/Produk | Posisi | | | Pencairan (1-26 Nov'25) | Pencairan (1-26 Dec'25) | Pencairan MtM | MtD (1-26 Nov'25) | Growth (1-26 Dec'25) | | Run Off Dec'25 | Target Dec'25 | | | |
|-----|-------------------------|------------------|------------------|------------------|-------------------------|-------------------------|---------------|-------------------|----------------------|----------------|----------------|------------------|---------------|------------------|-------|
| | | 31-Dec-24 | 30-Nov-25 | 26-Dec-25 | | | | | MtD | YTD | | Posisi | Penc. | Gap | |
| 1 | SME | 184.570 | 243.280 | 243.650 | 4.200 | 3.500 | -700 | 615 | 370 | 59.080 | 3.130 | 223.889 | 108,83% | 19.761 | |
| | Linkage | 86.431 | 110.781 | 110.272 | - | - | - | - | -519 | -509 | 23.841 | 509 | 103.818 | 106,22% | 6.454 |
| | Non-Linkage | 98.139 | 132.499 | 133.378 | 4.200 | 3.500 | -700 | 1.134 | 879 | 35.239 | 2.621 | 120.072 | 111,08% | 13.307 | |
| | • Local Champion | 98.139 | 132.499 | 133.378 | 4.200 | 3.500 | -700 | 1.134 | 879 | 35.239 | 2.621 | 116.221 | 114,76% | 17.158 | |
| | • Value Chain | - | - | - | - | - | - | 0 | 0 | 0 | - | 3.851 | 0,00% | (3.851) | |
| 2 | MBG | 446.877 | 444.841 | 448.017 | 12.050 | 14.896 | 2.846 | 502 | 3.176 | 1.140 | 11.720 | 507.692 | 88,25% | (59.675) | |
| | KUR | 419.345 | 420.474 | 423.423 | 11.805 | 14.266 | 2.461 | 1.113 | 2.949 | 4.078 | 11.317 | 477.116 | 88,75% | (53.692) | |
| | Non KUR | 27.532 | 24.367 | 24.594 | 245 | 630 | 385 | -610 | 227 | -2.939 | 403 | 30.576 | 80,43% | (5.982) | |
| 3 | PWG | 258.833 | 422.883 | 431.760 | 84.523 | 77.736 | -6.788 | 16.622 | 8.877 | 172.927 | 68.858 | 433.208 | 99,67% | (1.448) | |
| | Cilem | 127.522 | 228.193 | 240.020 | 22.505 | 23.941 | 1.436 | 8.501 | 11.827 | 112.498 | 12.113 | 267.053 | 89,88% | (27.033) | |
| | Gadai | 131.312 | 194.690 | 191.740 | 62.019 | 53.795 | -8.224 | 8.121 | -2.950 | 60.429 | 56.745 | 166.155 | 115,40% | 25.585 | |
| 4 | CFG | 2.256.170 | 2.392.296 | 2.410.477 | 44.437 | 52.005 | 7.568 | 12.190 | 18.181 | 154.307 | 33.824 | 2.483.471 | 97,06% | (72.994) | |
| | CF 1 | 461.418 | 474.026 | 475.362 | 6.124 | 5.352 | -772 | 4.543 | 1.336 | 13.945 | 4.016 | 498.650 | 95,33% | (23.287) | |
| | Total Griya | 417.205 | 391.149 | 389.605 | 788 | 683 | -106 | 0 | -1.544 | -27.600 | 2.227 | 434.485 | 89,67% | (44.880) | |
| | • Total Non Program | 64.148 | 59.172 | 58.718 | 510 | 220 | -290 | -157 | -454 | -5.430 | 674 | 71.781 | 81,80% | (13.063) | |
| | • Program | 353.058 | 331.978 | 330.887 | 278 | 463 | 185 | -1.952 | -1.091 | -22.171 | 1.553 | 362.704 | 91,23% | (31.817) | |
| | CF 2 | 1.794.752 | 1.918.270 | 1.935.115 | 38.313 | 46.653 | 8.340 | 7.647 | 16.845 | 140.363 | 29.807 | 1.984.822 | 97,50% | (49.707) | |
| | Mitraguna & Others | 1.323.695 | 1.437.274 | 1.454.887 | 30.617 | 42.661 | 12.044 | 6.250 | 17.613 | 131.191 | 25.048 | 1.494.383 | 97,36% | (39.496) | |
| | Pensiun | 471.056 | 480.996 | 480.228 | 7.696 | 3.992 | -3.704 | 1.397 | -768 | 9.172 | 4.760 | 490.439 | 97,92% | (10.210) | |
| | Total Pembiayaan | 3.146.451 | 3.503.301 | 3.533.904 | 145.210 | 148.136 | 2.926 | 29.929 | 30.604 | 387.454 | 117.532 | 3.648.260 | 96,87% | (114.356) | |

Kualitas Pembiayaan (Kol 2)

| No. | Segmen/Produk | Posisi | | | MtD (1-26 Nov'25) | % Relatif | | MtD | Net (UG) & DG | | Run Off Dec'25 | Target Dec'25 | | |
|-----|-------------------------|----------------|----------------|----------------|-------------------|--------------|--------------|--------------|---------------|---------------|----------------|---------------|---------------|--------------|
| | | 31-Dec-24 | 31-Oct-25 | 30-Nov-25 | | 31-Dec-24 | 30-Nov-25 | | MtD | YTD | | Posisi | Penc. | Gap |
| 1 | SME | 192 | 475 | 460 | 35.820 | 0,10% | 0,19% | 14,70% | 35.360 | 35.628 | 35.344 | | | |
| | Linkage | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| | Local Champion | 192 | 475 | 460 | 35.820 | 0,20% | 0,35% | 26,86% | 35.360 | 35.628 | 35.344 | | | |
| | Value Chain | - | - | - | - | 0,00% | 0,00% | 0,00% | - | - | - | | | |
| 2 | MBG | 4.879 | 14.773 | 14.773 | 41.446 | 1,09% | 3,32% | 9,25% | 26.672 | 36.566 | 26.672 | | | |
| | KUR | 3.627 | 13.148 | 13.148 | 36.813 | 0,86% | 3,13% | 8,69% | 23.665 | 33.187 | 23.665 | | | |
| | Non KUR | 1.252 | 1.625 | 1.625 | 4.632 | 4,55% | 6,67% | 18,83% | 3.007 | 3.380 | 3.007 | | | |
| 3 | PWG | 275 | 122 | 122 | 27.415 | 0,11% | 0,03% | 6,35% | 27.292 | 27.139 | 27.292 | | | |
| | Cilem | 275 | - | - | 19.449 | 0,22% | 0,00% | 8,10% | 19.449 | 19.766 | 19.449 | | | |
| | Gadai | - | 122 | 122 | 7.966 | 0,00% | 0,06% | 4,15% | 7.944 | 7.966 | 7.944 | | | |
| 4 | CFG | 67.344 | 65.451 | 70.806 | 131.081 | 2,98% | 2,96% | 5,44% | 60.275 | 63.738 | 65.631 | | | |
| | CF 1 | 43.373 | 41.926 | 45.314 | 80.277 | 9,40% | 9,56% | 16,89% | 34.963 | 36.904 | 38.351 | | | |
| | Total Griya | 41.791 | 40.088 | 42.848 | 70.916 | 10,02% | 10,95% | 18,20% | 28.069 | 29.126 | 30.828 | | | |
| | Oto | 1.583 | 1.838 | 2.467 | 9.361 | 3,58% | 2,98% | 10,92% | 6.894 | 7.779 | 7.523 | | | |
| | CF 2 | 23.971 | 23.525 | 25.491 | 50.804 | 1,34% | 1,33% | 2,63% | 25.312 | 26.833 | 27.279 | | | |
| | Mitraguna & Others | 22.208 | 21.186 | 23.560 | 46.238 | 1,68% | 1,64% | 3,18% | 22.678 | 24.030 | 25.052 | | | |
| | Pensiun | 1.763 | 2.338 | 1.931 | 4.566 | 0,37% | 0,40% | 0,95% | 2.635 | 2.803 | 2.227 | | | |
| | Total Pembiayaan | 138.673 | 177.658 | 174.204 | 178.315 | 4,41% | 4,97% | 5,05% | 4.110 | 39.641 | 656 | 3.999 | 20,90% | -1,1% |

Asset & Contribution Margin

| No. | Neraca | Posisi | | | Growth (Yoy) | % Growth | PHR & Payroll | | |
|-----|---------------------|-----------|-----------|-----------|--------------|----------|---------------|--------|--------|
| | | Oct-24 | Dec-24 | Oct-25 | | | Posisi | Oct-24 | Sep-25 |
| 1 | Asset (Retail) T | 3.177.084 | 3.261.982 | 3.569.956 | 392.872 | | PHR | 2,57 | 2,81 |
| 2 | Contribution Margin | 77.127 | 93.445 | 100.014 | 22.887 | -29,7% | CIF Payroll | 29.059 | 27.538 |