



# LEADING - LAGGING INDICATOR

## RO II Medan

**DPK**

07.12.2025

**PBY**

07.12.2025



# LEADING & LAGGING INDICATOR RO II MEDAN



## LEADING INDICATOR

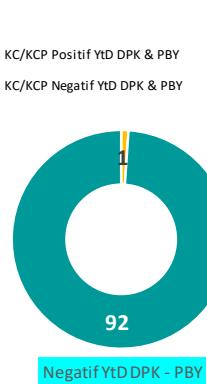
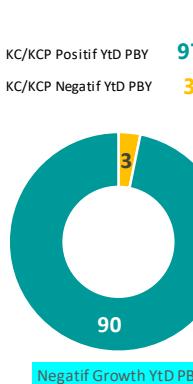
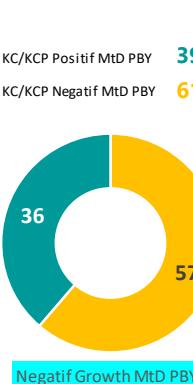
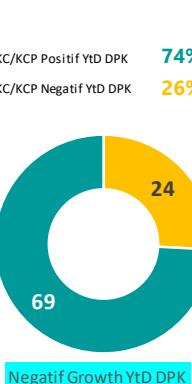
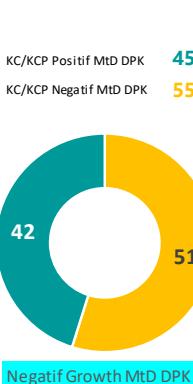
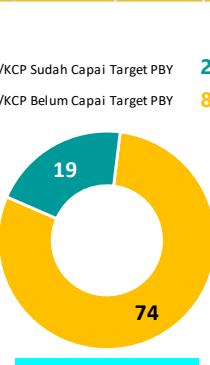
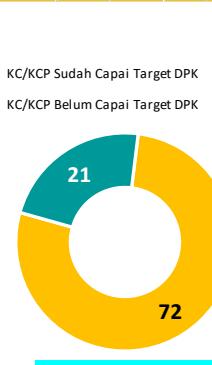
AREA	TAB HAJI		TAB BISNIS		TAB PERENCANAAN		MAXI		RB		EDC		QRIS		PRUDENTIAL		BSI AGEN		CICIL EMAS		BULLION (emas Digital)		PENCAIRAN KONSUMER	
	1-02-Dec 25		1-02-Dec 25		1-02-Dec 25		1-06-Dec 25		1-28-Nov 25		1-07-Dec 25		1-07-Dec 25		1-09-Dec 25		1-03-Dec 25		1-07-Dec 25		1-07-Dec 25		1-07-Dec 25	
	Noa	Nom (Juta)	Noa	Nom (Juta)	Noa	Nom (Juta)	Noa	Nom (Juta)	Noa	Nom (Juta)	Merchant Aktif	% Rasio Aktif	Merchant Aktif	% Rasio Aktif	Issued (Case)	Issued (ACE) Juta	New Aktif Agen	New Aktif Agen	Noa	Nom (Juta)	Penjualan (Gram)	Penc Target (%)	Noa	Nom (Juta)
AREA BATAM	6.048	12.450	228	21.197	115	3.734	14	250	26	11.250	101	68,2%	1.392	19,2%	19	415	68	37,8%	198	5.002	540	6,9%	46	13.767
AREA MEDAN KOTA	5.277	8.464	161	19.318	66	6.683	13	340	21	20.600	164	62,1%	976	13,3%	33	789	28	15,6%	175	5.537	831	9,4%	55	9.057
AREA MEDAN RAYA	4.735	11.690	103	14.073	90	1.946	31	895	24	13.500	330	69,2%	2.607	33,3%	26	958	106	70,7%	154	3.595	429	6,1%	59	7.888
AREA PEKANBARU	13.264	11.440	245	10.404	113	4.994	48	846	49	16.220	261	65,1%	5.163	36,5%	77	1.636	128	42,7%	383	10.432	1.243	8,6%	138	19.146
AREA PEMATANGSIANTAR	3.628	11.681	108	8.789	103	7.251	9	225	33	9.599	15	28,8%	343	5,7%	17	342	118	84,3%	223	6.153	352	4,6%	96	8.743
<b>RO II MEDAN</b>	<b>32.952</b>	<b>55.726</b>	<b>845</b>	<b>73.780</b>	<b>516</b>	<b>24.600</b>	<b>115</b>	<b>2.556</b>	<b>153</b>	<b>71.169</b>	<b>871</b>	<b>64,9%</b>	<b>10.481</b>	<b>24,6%</b>	<b>172</b>	<b>4.141</b>	<b>448</b>	<b>13,1%</b>	<b>1.137</b>	<b>30.719</b>	<b>3.394</b>	<b>7,4%</b>	<b>394</b>	<b>58.602</b>

## RERATA PEROLEHAN AREA TERHADAP JUMLAH OUTLET

AREA	JUMLAH OUTLET	TAB HAJI		TAB BISNIS		TAB PERENCANAAN		MAXI		RB		EDC Mtd		QRIS		PRUDENTIAL		BSI AGEN		CICIL EMAS		BULLION (emas Digital)		PENCAIRAN KONSUMER	
		1-02-Dec 25		1-02-Dec 25		1-02-Dec 25		1-06-Dec 25		1-28-Nov 25		1-07-Dec 25		1-07-Dec 25		1-09-Dec 25		1-03-Dec 25		1-07-Dec 25		1-07-Dec 25		1-07-Dec 25	
		Noa	Nom (Juta)	Noa	Nom (Juta)	Noa	Nom (Juta)	Noa	Nom (Juta)	Noa	Nom (Juta)	Merchant (Mtd)	% Rasio Aktif	Merchant (Mtd)	% Rasio Aktif	Issued (Case)	Issued (ACE) Juta	Jumlah Agen (Mtd)	% Agen Produktif	Noa	Nom (Juta)	Penjualan (Gram)	Penc Target (%)	Noa	Nom (Juta)
AREA BATAM	17	356	732	13,4	1.247	6,8	220	1	15	2	662	6	68,2%	82	19,2%	1,1	24,4	4,0	37,8%	12	294	32	7%	3	810
AREA MEDAN KOTA	18	293	470	8,9	1.073	5,3	371	1	19	1	1.144	9	62,1%	54	13,3%	1,8	43,8	1,6	15,6%	10	308	46	9%	3	503
AREA MEDAN RAYA	15	316	779	6,9	938	6,0	130	2	60	2	900	22	69,2%	174	33,3%	1,7	63,9	7,1	70,7%	11	240	29	6%	4	526
AREA PEKANBARU	29	457	394	8,4	359	3,9	172	2	29	2	559	9	65,1%	178	36,5%	2,7	56,4	4,4	42,7%	13	360	43	9%	5	660
AREA PEMATANGSIANTAR	14	259	834	7,7	628	7,4	518	1	16	2	686	1	28,8%	25	5,7%	1,2	24,4	8,4	84,3%	16	439	25	5%	7	625
<b>RO II MEDAN</b>	<b>93</b>	<b>354</b>	<b>599</b>	<b>9,1</b>	<b>793</b>	<b>5,5</b>	<b>265</b>	<b>1</b>	<b>27</b>	<b>2</b>	<b>765</b>	<b>9</b>	<b>64,9%</b>	<b>113</b>	<b>24,6%</b>	<b>1,8</b>	<b>44,5</b>	<b>4,8</b>	<b>13,1%</b>	<b>12</b>	<b>330</b>	<b>36</b>	<b>7%</b>	<b>4</b>	<b>630</b>
<b>TICKET SIZE</b>		1,7		87,3		47,7		22,2		465,2														27,0	

## LAGGING INDICATOR

AREA	DPK (*Juta)		Tabungan (*Juta)		Tab Bisnis (*Juta)		Tab Hajji (*Juta)		Tab Perencanaan (*Juta)		MTD Saldo Tab Emas		Pembayaran (*Juta)		Consumer (*Juta)		Mikro (*Juta)		SME (*Juta)		Cicil Emas (*Juta)		Gadai Emas (*Juta)		Kd 2	
	7-Dec-25		7-Dec-25		7-Dec-25		7-Dec-25		7-Dec-25		7-Dec-25		7-Dec-25		7-Dec-25		7-Dec-25		7-Dec-25		7-Dec-25		7-Dec-25			
	Mtd	Ytd	Mtd	Ytd	Mtd	Ytd	Mtd	Ytd	Cif	Gram	Mtd	Ytd	Mtd	Ytd	Mtd	Ytd	Mtd	Ytd	Mtd	Ytd	Mtd	Ytd	Abs	%		
AREA BATAM	25.331	450.103	-16.311	154.789	-24.238	116.996	151	51.476	622	4.051	380	165	973	35.709	1.060	186.469	-760	14.191	-1.231	2.555	1.879	97.794	34.701	25	97.293	3,56%
AREA MEDAN KOTA	-120.024	682.562	-53.795	114.403	-35.824	90.192	-1.773	28.281	3.369	20.611	322	686	1.384	441.473	-3.890	199.922	-298	35.003	92	19.264	2.174	124.765	62.519	3.308	84.712	2,84%
AREA MEDAN RAYA	7.465	238.728	4.643	181.766	-6.189	47.727	819	39.391	1.005	2.640	295	212	-5.028	356.619	-6.994	158.309	-333	20.452	309	19.822	908	103.584	54.453	1.086	93.236	3,11%
AREA PEKANBARU	-33.178	956.133	-3.528	723.422	-10.149	394.458	-2.857	62.690	594	2.867	975	934	-2.102	778.063	-12.098	313.869	1.952	28.708	595	145.275	6.540	222.849	67.362	909	220.984	3,26%
AREA PEMATANGSIANTAR	-23.735	134.507	-9.519	212.711	-1.950	36.786	71	60.824	146	10.485	397	215	-4.776	352.074	-7.360	128.766	-893	2.929	-73	58.637	3.263	103.934	63.666	287	141.225	4,04%
<b>RO II MEDAN</b>	<b>-144.146</b>	<b>2.462.033</b>	<b>-78.510</b>	<b>1.387.090</b>	<b>-78.350</b>	<b>488.153</b>	<b>-3.590</b>	<b>242.662</b>	<b>5.737</b>	<b>40.666</b>	<b>2.369</b>	<b>2.211</b>	<b>-9.546</b>	<b>2.263.939</b>	<b>-29.283</b>	<b>987.334</b>	<b>-331</b>	<b>95.425</b>	<b>-309</b>	<b>245.552</b>	<b>14.763</b>	<b>652.926</b>	<b>5.613</b>	<b>637.450</b>	<b>3,36%</b>	



# LEADING & LAGGING INDICATOR AREA BATAM


**LEADING INDICATOR (\*Sort By Tab Haji)**

OUTLET	TAB HAJI		TAB BISNIS		TAB PERENCANAAN		MAXI		RB		EDC		QRIS		PRUDENTIAL		BSI AGEN		CICL EMAS		BULLION [emas Digital]		PENCAIRAN KONSUMER	
	1-02-Dec 25		1-02-Dec 25		1-02-Dec 25		1-06-Dec 25		1-28-Nov 25		1-07-Dec 25		1-07-Dec 25		1-09-Dec 25		1-03-Dec 25		1-07-Dec 25		1-07-Dec 25		1-07-Dec 25	
	No.	Nom (Juta)	No.	Nom (Juta)	No.	Nom (Juta)	No.	Nom (Juta)	No.	Nom Blokir (Juta)	Merchant Aktif	% Rasio Aktif	Merchant Aktif	% Rasio Aktif	Issued (Case)	Issued (ACE)	New Aktif Agen	%Penc Juta	No.	Nom (Juta)	Penjualan (Gram)	Penc Target (%)	No.	Nom (Juta)
AREA BATAM	6.048	12.450	228	21.197	115	3.734	14	250	26	11.250	101	68,2%	1.392	19,2%	19	415	68	37,8%	198	5.002	540	6,9%	46	13.767
KCP ANAMBAS JEMAJA	22	47	1	7	1	0	1	25	0	0	0	0,0%	39	35,1%	0	0	0	0,0%	0	0	2	0,5%	1	10
KCP NATUNA	230	124	2	277	3	1	0	0	3	600	1	100,0%	94	19,6%	0	0	0	0,0%	16	247	64	21,5%	3	115
KCP TANJUNG UBAN	334	107	16	815	16	656	0	0	0	0	5	100,0%	42	15,0%	0	0	1	10,0%	3	89	14	4,5%	0	107
KCP BATUAI	269	120	6	1.802	8	14	1	10	3	650	9	56,3%	110	23,0%	0	0	9	90,0%	11	125	7	1,3%	3	412
KCP BINTAN CENTER	258	203	5	120	3	303	2	8	0	0	7	87,5%	82	13,6%	0	0	2	20,0%	12	392	61	12,2%	3	630
KCP BATAM BENGKONG	285	441	29	1.372	3	0	5	59	1	500	10	71,4%	46	12,7%	0	0	3	30,0%	14	417	137	34,3%	4	876
KCP BATAM RADEN PATAH	605	995	7	3.086	6	7	0	0	0	0	4	66,7%	69	18,7%	0	0	0	0,0%	14	239	12	2,3%	6	720
KCP BATAM SEKUPANG	297	404	9	354	0	0	1	3	0	0	7	100,0%	49	16,3%	2	110	2	20,0%	6	193	5	1,3%	1	126
KCP ANAMBAS	84	275	0	0	1	0	0	0	1	100	0	0,0%	52	17,4%	0	0	0	0,0%	4	58	3	1,0%	1	148
KCP TANJUNG BALAI KARIMUN 1	423	564	14	37	25	375	1	10	3	700	6	54,5%	133	28,8%	0	0	6	60,0%	30	901	14	3,6%	2	18
KCP BATAM BATU AJI	465	1.101	29	597	5	430	0	0	2	300	6	66,7%	75	16,3%	0	0	3	30,0%	11	343	25	4,9%	0	191
KCP BATAM MINDO	464	1.987	16	6.644	13	651	0	0	1	4.540	4	66,7%	80	16,4%	3	95	1	10,0%	12	170	30	6,0%	4	489
KCP BATAM GRAND NIAGA MAS	662	1.220	25	569	9	1.015	0	0	3	1.000	7	77,8%	105	19,6%	0	0	0	0,0%	12	226	18	3,7%	3	615
KC TANJUNG PINANG	294	586	28	1.569	4	16	0	0	6	1.150	12	57,1%	109	15,7%	2	10	0	0,0%	14	351	28	5,6%	3	135
KCP BATAM BOTANIA GARDEN	355	610	10	483	3	1	0	0	0	0	3	50,0%	114	34,8%	2	47	3	30,0%	10	183	32	7,9%	1	150
KC BATAM WINDSOR CENTRAL	464	1.915	18	2.158	9	210	1	10	1	500	12	75,0%	143	19,0%	4	106	27	270,0%	15	582	80	13,4%	3	8.078
KCP BATAM CENTER	537	1.751	13	1.305	6	54	2	125	2	300	8	61,5%	50	19,4%	6	47	11	110,0%	14	486	5	0,9%	4	66

**LAGGING INDICATOR (\*Sort By MTD Tabungan)**

OUTLET	DPK (*Juta)		Tabungan (*Juta)		Tab Bisnis (*Juta)		Tab Haji (*Juta)		Tab Perencanaan (*Juta)		Mtd Saldo Tab Emas		Pembayaran (*Juta)		Consumer (*Juta)		Mikro (*Juta)		SME (*Juta)		Cicil Emas (*Juta)		Gadai Emas (*Juta)		Kol 2	
	7-Dec-25		7-Dec-25		7-Dec-25		7-Dec-25		7-Dec-25		7-Dec-25		7-Dec-25		7-Dec-25		7-Dec-25		7-Dec-25		7-Dec-25		7-Dec-25			
	Mtd	Ytd	Mtd	Ytd	Mtd	Ytd	Mtd	Ytd	Mtd	Ytd	Cif	Gram	Mtd	Ytd	Mtd	Ytd	Mtd	Ytd	Mtd	Ytd	Mtd	Ytd	Abs	%		
AREA BATAM	25.331	450.103	-16.311	154.789	-24.238	116.990	151	51.476	622	4.061	380	165	973	335.709	1.060	186.469	-760	14.191	-1.231	2.555	1.879	97.794	34.701	25	97.293	3,56%
KCP BATAM CENTER	-2.961	14.328	-3.402	19.738	-2.412	4.895	829	7.040	-5	3	24	4	-934	13.754	741	-1.445	-406	1.001	0	0	324	6.565	7.634	-110	8.242	4,06%
KCP BATAM BOTANIA GARDEN	-3.415	12.832	-3.737	2.553	-1.823	52	-535	3.824	1	5	20	-13	-653	16.905	-314	10.257	-12	2.092	0	-695	32	3.225	2.062	-307	2.02%	
KCP BATAM BENGKONG	-328	42.299	167	13.084	389	5.525	109	3.591	-37	-15	23	137	127	22.438	99	16.337	-272	2.861	0	0	300	3.240	0	0	6.563	4,32%
KC TANJUNG PINANG	-1.967	17.691	-381	-15.751	-3.127	3.637	-25	1.500	254	295	40	22	-536	28.116	-968	14.010	-9	8.779	0	-6.974	35	4.175	8.125	406	16.666	8,20%
KCP ANAMBAS	120	1.985	189	1.830	205	-832	-102	1.443	0	2	11	3	-569	-9.487	-598	-11.435	0	0	0	29	1.948	0	0	4.545	7,22%	
KCP BATAM MINDO	2.926	38.319	823	19.141	-209	7.360	-75	5.745	2	609	20	24	155	21.609	-72	15.114	279	-1.432	0	0	52	7.927	0	0	5.041	2,76%
KCP BATAM GRAND NIAGA MAS	11.007	-28.033	3.703	19.329	-427	9.297	-226	4.133	4	1.944	18	15	-87	9.735	131	7.114	-210	-6.576	-1	4.642	0	6.455	0	0	8.298	4,07%
KCP BATAM BATU AJI	7.960	126.025	931	11.459	-187	1.008	67	4.243	424	458	36	22	-319	24.924	-373	7.994	-284	3.766	-27	-674	183	7.215	6.623	182	5.248	2,36%
KCP TANJUNG UBAN	-10.449	29.770	-261	1.172	-95	1.981	-38	1.042	2	567	19	9	-300	10.549	-287	6.100	-35	747	0	0	22	3.703	0	0	5.955	6,07%
KCP ANAMBAS JEMAJA	580	-1.477	625	-1.013	20	17	26	682	0	1	2	0	-3	425	7	165	0	0	0	0	-10	260	0	0	0	0,00%
KCP BATUAI	36.267	141.670	822	27.348	1.253	27.317	56	2.811	-0	46	28	1	-56	25.440	112	21.922	0	0	0	-168	3.518	0	0	4.913	4,65%	
KCP BATAM RADEN PATAH	-978	-9.343	255	-0	-972	5.209	42	1.811	-48	-239	22	10	-412	15.520	278	11.783	0	-860	-1.007	170	4.744	0	0	2.881	1.68%	
KCP BATAM SEKUPANG	-11.786	197	-10.585	7.109	-12.897	-1.308	174	3.020	1	-42	17	1	-221	18.883	-206	11.490	-23	4.642	0	619	2	2.131	0	0	3.087	4,90%
KCP NATUNA	2.670	9.277	-761	3.645	34	206	16	1.465	2	-57	23	39	-32	13.570	-476	10.481	0	0	0	0	151	3.090	0	0	1.553	2,38%
KCP BINTAN CENTER	535	-4.998	941	-7.045	-988	962	154	1.358	1	235	18	-151	-538	26.965	-451	21.904	-90	-4.350	0	0	200	4.735	4.676	-197	7.030	3,53%
KC BATAM WINDSOR CENTRAL	-7.175	66.161	-7.034	51.513	-2.740	51.038	-415	3.634	1	227	39	69	7.723	64.904	7.288	38.775	346	1.293	-344	6.654	327	12.567	5.616	105	8.445	2,13%
KC TANJUNG BALAI KARIMUN 1	2.324	-6.599	1.395	678	-262	626	95	4.135	19	471	18	-13	-2.078	31.457	-2.375	5.903	-43	1.369	0	-10	340	24.196	0	0	6.755	2,26%

# LEADING & LAGGING INDICATOR

## AREA MEDAN KOTA


**LEADING INDICATOR (\*Sort By Tab Haji)**

OUTLET	TAB HAJI		TAB BISNIS		TAB PERENCANAAN		MAXI		RB		EDC		QRIS		PRUDENTIAL		BSI AGEN		CICIL EMAS		BULLION (emas Digital)		PENCAIRAN KONSUMER	
	1-02-Dec 25		1-02-Dec 25		1-02-Dec 25		1-06-Dec 25		1-28-Nov 25		1-07-Dec 25		1-07-Dec 25		1-09-Dec 25		1-03-Dec 25		1-07-Dec 25		1-07-Dec 25		1-07-Dec 25	
	Noa	Nom (Juta)	Noa	Nom (Juta)	Noa	Nom (Juta)	Noa	Nom (Juta)	Noa	Nom Blokir (Juta)	Merchant Aktif	% Rasio Aktif	Merchant Aktif	% Rasio Aktif	Issued (Case)	Issued (ACE)	New Agen	% Penc Agen	Penjualan (Gram)	Penc Target (%)	Noa	Nom (Juta)	Noa	Nom (Juta)
AREA MEDAN KOTA	5,277	8,464	161	19,318	95	6,683	13	340	21	20,600	164	62.1%	976	13.3%	33	789	28	15.6%	175	5,537	831	9.4%	55	9,057
KCP MEDAN PANCA BUDI	397	121	2	32	0	0	1	25	2	1,000	6	54.5%	24	7.4%	0	0	0	0.0%	4	70	29	7.4%	4	350
KCP MEDAN GATOT SUBROTO	320	266	6	2,276	8	1,374	0	0	1	2,000	10	66.7%	28	8.6%	3	20	3	30.0%	8	358	17	3.4%	2	110
KCP MEDAN IMAM BONJOL	190	380	8	5	8	2	2	20	0	0	21	67.7%	27	8.5%	2	131	3	30.0%	8	81	4	0.9%	5	1,165
KCP MEDAN SUTOMO	217	60	4	52	0	0	0	0	2	700	1	100.0%	20	39.2%	0	0	4	40.0%	5	94	1	0.3%	0	28
KCP MEDAN JUANDA	267	281	13	1,139	10	3	0	0	3	700	1	12.5%	47	15.1%	0	0	10	100.0%	4	39	10	2.4%	1	100
KCP MEDAN SIMPANG LIMUN	374	324	7	56	4	1	0	0	1	200	1	100.0%	39	9.3%	2	200	3	30.0%	8	487	35	6.9%	2	890
KC MEDAN GAJAH MADA	392	392	5	81	20	2,369	0	0	1	100	30	68.2%	30	8.4%	7	83	3	30.0%	9	279	13	2.6%	1	900
KCP MEDAN KRAKATAU	305	476	4	2,079	7	807	0	0	1	300	3	42.9%	44	12.8%	1	54	0	0.0%	12	166	2	0.4%	5	1,668
KCP MEDAN PULO BRAYAN	319	260	12	5,276	10	1,110	0	0	2	1,000	10	55.6%	34	8.3%	5	72	1	10.0%	11	248	93	18.5%	4	350
KCP MEDAN TOMANG ELOK	138	325	9	641	2	0	0	0	1	100	3	75.0%	37	11.8%	0	0	0	0.0%	14	265	42	10.6%	3	286
KCP MEDAN KAMPUNG BARU	240	550	10	81	2	11	4	190	0	0	1	100.0%	39	9.9%	0	0	0	0.0%	18	576	64	12.7%	5	310
KCP MEDAN USU	181	379	5	130	5	402	0	0	0	13	52.0%	294	42.2%	0	0	1	10.0%	7	205	105	26.1%	1	400	
KCP MEDAN ISKANDAR MUDA 1	160	286	2	0	0	0	0	0	1	300	16	88.9%	62	19.0%	1	56	0	0.0%	6	22	15	3.8%	2	35
KCP MEDAN ADAM MALIK	277	1,069	22	4,303	5	208	0	0	2	500	11	68.8%	71	9.9%	5	32	0	0.0%	8	290	12	2.0%	3	1,350
KCP MEDAN MUCHTAR BASRI	389	186	3	150	2	304	1	25	1	300	0	0.0%	23	3.1%	0	0	0	0.0%	7	215	109	21.8%	6	382
KCP MEDAN SUKARAMEI	372	574	6	259	9	1	3	30	0	5	5	100.0%	45	11.7%	0	0	0	0.0%	20	1,042	8	2.0%	3	60
KC MEDAN S PARMAN	360	843	18	746	2	91	0	0	2	400	21	65.6%	42	13.2%	3	18	0	0.0%	11	702	168	28.0%	1	50
KCP MEDAN KEJAKSAAN	379	1,692	25	2,012	1	0	2	50	1	13,000	11	57.9%	70	12.5%	4	123	0	0.0%	15	398	105	15.0%	7	624
<b>KFE</b>																								
KFF MEDAN UNIV. ISLAM SUMATERA UTARA	0	0	0	0	0	0	0	0	0															
KFF MEDAN KEMENTERIAN AGAMA	0	0	0	0	0	0	0	0	0															

**LAGGING INDICATOR (\*Sort By MtD Tabungan)**

OUTLET	DPK (*Juta)		Tabungan (*Juta)		Tab Bisnis (*Juta)		Tab Haji (*Juta)		Tab Perencanaan (*Juta)		MtD Saldo Tab Emas		Pembayaran (*Juta)		Consumer (*Juta)		Mikro (*Juta)		SME (*Juta)		Cicil Emas (*Juta)		Gadai Emas (*Juta)		Kol 2		
	7-Dec-25		7-Dec-25		7-Dec-25		7-Dec-25		7-Dec-25		7-Dec-25		7-Dec-25		7-Dec-25		7-Dec-25		7-Dec-25		7-Dec-25		7-Dec-25				
	Md	Yd	Md	Yd	Md	Yd	Md	Yd	Md	Yd	Cif	Gram	Md	Yd	Md	Yd	Md	Yd	Md	Yd	Md	Yd	Abs	%			
AREA MEDAN KOTA	-120,024	682,562	-53,795	114,403	-35,824	90,192	-1,773	28,281	3,369	20,611	322	686	1,384	441,473	-3,890	199,922	-298	35,003	92	19,264	2,174	124,765	62,519	3,306	84,712	2.84%	
KC MEDAN PANCA BUDI	-58,034	683,424	-3,561	3,880	-3,128	6,821	-27	2,665	1	85	25	149	-1,097	44,933	-1,755	32,853	-80	2,733	-11	-488	504	9,772	64	-255	5,670	2.14%	
KCP MEDAN GATOT SUBROTO	61	4,715	392	-5,305	-393	1,075	-115	535	0	-33	15	19	328	14,146	342	11,857	0	0	-14	-2,289	0	0	487	1,877			
KCP MEDAN KEJAKSAAN	-7,276	-39,377	-22,612	-17,340	-17,348	3,804	-1,088	2,510	1	-261	30	75	-699	35,065	-2,159	30,955	-85	-3,845	350	-5,741	152	7,778	5,918	1,043	14,284	2.72%	
KCP MEDAN SUKARAMEI	860	14,175	-1,069	2,418	619	622	56	1,180	2	-13	13	6	1,107	35,632	-217	-4,765	-10	7,100	19,703	987	7,441	6,152	347	4,331	2.63%		
KCP MEDAN IMAM BONJOL	-839	-36,950	-120	-7,714	19	-2,325	33	1,179	-13	-39	21	-1	967	21,608	945	12,969	0	4,567	0	0	22	4,072	6,152	0	1,370	1.34%	
KCP MEDAN KAMPUNG BARU	-1,944	-11,679	-1,910	3,026	-447	-83	173	2,606	1	124	32	9	381	24,062	-223	7,722	98	5,500	0	-1,122	363	9,126	2,832	147	8,180	5,655	
KCP MEDAN KRAKATAU	-5,556	-26	-4,682	-7,176	-1,579	3,967	-81	2,289	2	708	9	1	1,390	3,451	1,342	-1,947	0	0	0	-4,436	22	4,686	5,148	25	4,532	3.22%	
KCP MEDAN ADAM MALIK	-3,881	-32,659	-3,021	7,752	-3,207	9,911	-411	-190	2,002	14,183	13	11	906	17,199	1,025	-3,995	-141	-254	-604	117	-6	12,414	8,917	631	11,246	4.38%	
KCP MEDAN SUTOMO	-759	9,277	-759	9,225	-162	-487	-22	-294	-0	8	7	-0	56	16,748	15	5,266	0	519	0	0	-18	7,818	3,146	59	353	1,996	
KCP MEDAN USU	2,462	31,221	837	-55	-105	254	45	2,986	7	1,411	23	4	655	30,645	-137	12,129	-24	3,834	0	197	9,714	4,968	618	7,426	3.52%		
KCP MEDAN ISKANDAR MUDA 1	-2,323	808	-2,039	24,738	-394	24,064	-21	794	2	-30	7	15	-546	16,014	-239	-376	0	-19	1,683	81	2,194	6,294	413	2,457	1,624		
KCP MEDAN JUANDA	-4,260	17,399	-4,159	20,355	-1,643	-1,512	-52	1,204	-30	-129	17	8	-98	19,861	-8	9,836	-12	9,246	0	-175	-77	7,722	3,163	-169	3,372	2.05%	
KCP MEDAN TOMANG ELOK	-1,093	5,297	-1,109	4,470	-858	1,447	-8	1,743	-11	18	19	41	-2	22,071	27	9,243	-5	5,600	0	0	-74	5,850	1,377	50	3,132	4,32K	
KCP MEDAN MUCHTAR BASRI	-20,199	9,660	-1,289	35,202	-904	33,361	-286	962	2	296	15	100	-1,122	31,527	-1,133	12,686	0	-274	0	0	8,372	-93	4,890	5,852	103	2,446	1,32%
KCP MEDAN PULO BRAYAN	-10,985	21,900	-11,458	16,293	-6,479	6,077	-72	1,593	402	363	19	76	-2,476	31,708	-2,460	19,354	-30	2,409	200	-317	99	9,091	1,171	-286	3,394	1.36%	

# LEADING & LAGGING INDICATOR AREA MEDAN RAYA


**LEADING INDICATOR (\*Sort By Tab Hajji)**

OUTLET	TAB HAJI		TAB BISNIS		TAB PERENCANAAN		MAXI		RB		EDC		QRIS		PRUDENTIAL		BSI AGEN		CICIL EMAS		BULLION		PENCAIRAN KONSUMER	
	1-02-Dec 25		1-02-Dec 25		1-02-Dec 25		1-06-Dec 25		1-28-Nov 25		1-07-Dec 25		1-07-Dec 25		1-09-Dec 25		1-03-Dec 25		1-07-Dec 25		1-07-Dec 25		1-07-Dec 25	
	Noa	Nom (Juta)	Noa	Nom (Juta)	Noa	Nom (Juta)	Noa	Nom (Juta)	Noa	Nom Blokir (Juta)	Merchant Aktif	% Rasio Aktif	Merchant Aktif	% Rasio Aktif	Issued (Case)	Issued (ACE)	New Agen	%Penc New Aktif	Noa	Nom (Juta)	Penjualan (Gram)	Penc Target (%)	Noa	Nom (Juta)
AREA MEDAN RAYA	4,735	11,690	103	14,073	90	1,946	31	895	24	13,500	330	69,2%	2,607	33,3%	26	958	106	70,7%	158	3,595	429	6,1%	59	7,888
KCP MEDAN SETIA BUDI	455	318	12	3,038	29	2	2	20	2	1,500	38	84,4%	71	11,9%	6	325	1	10,0%	13	391	51	8,4%	2	1,075
KCP MEDAN AKSARA	325	515	6	203	4	903	1	50	2	2,850	12	26,7%	46	7,1%	1	25	5	50,0%	14	225	20	3,4%	16	2,240
KCP STABAT KH ZAINUL ARIFIN	280	221	9	4,031	0	0	3	68	4	2,500	4	33,3%	22	4,1%	2	29	16	160,0%	7	68	8	1,6%	1	60
KCP CEMARA ASRI	221	197	13	193	6	0	2	95	0	0	29	78,4%	24	6,6%	1	62	2	20,0%	8	73	16	5,5%	5	1,150
KCP KABANJAHE	228	170	4	133	9	1	2	65	1	1,000	5	29,4%	20	2,0%	0	0	0	0,0%	10	191	9	2,4%	1	200
KCP BINJAI JAMIN GINTING	421	661	2	126	0	0	1	30	1	200	1	14,3%	242	92,7%	0	0	4	40,0%	6	76	14	2,7%	6	610
KCP TEBING TINGGI SUDIRMAN 1	421	797	4	1	6	1	5	95	2	250	21	80,8%	668	97,8%	4	28	5	50,0%	10	199	12	1,9%	3	65
KCP MEDAN BELAWAN	193	834	2	82	4	1	0	0	1	200	71	75,5%	7	7,1%	0	0	5	50,0%	7	47	4	1,1%	4	950
KCP PERBAUANGAN	205	545	4	151	1	0	1	100	0	0	20	87,0%	10	3,9%	2	126	2	20,0%	15	582	7	2,3%	5	595
KCP MEDAN RING ROAD	248	1,731	7	599	0	1	1	20	1	600	20	90,9%	63	18,4%	0	0	1	10,0%	9	364	1	0,2%	5	380
KCP MARELAN RAYA	367	682	9	770	6	524	1	70	3	1,600	51	86,4%	26	3,4%	0	0	10	100,0%	14	642	7	1,4%	1	35
KCP PANGKALAN BRANDAN	212	1,268	4	1,063	5	11	1	90	1	1,500	14	28,6%	14	3,8%	3	47	33	330,0%	2	58	4	1,0%	1	-
KC LUBUK PAKAM	522	1,338	3	93	20	504	6	100	2	400	25	78,1%	724	95,9%	2	12	12	120,0%	9	214	17	3,3%	2	250
KCP MEDAN A.H NASUTION	311	1,128	10	95	0	0	0	0	2	500	17	63,0%	48	9,8%	3	297	2	20,0%	10	181	161	32,2%	3	218
KC BINJAI	326	1,284	14	3,494	0	0	5	93	2	400	9	64,3%	622	93,7%	2	7	8	80,0%	24	284	98	19,6%	4	60

**LAGGING INDICATOR (\*Sort By MtD Tabungan)**

OUTLET	DPK (*Juta)		Tabungan (*Juta)		Tab Bisnis (*Juta)		Tab Hajji (*Juta)		Tab Perencanaan (*Juta)		MtD Saldo Tab Emas		Pembayaran (*Juta)		Consumer (*Juta)		Mikro		SME (*Juta)		Cicil Emas (*Juta)		Gadai Emas (*Juta)		Kol 2	
	7-Dec-25		7-Dec-25		7-Dec-25		7-Dec-25		7-Dec-25		MtD YD		7-Dec-25		MtD YD		7-Dec-25		MtD YD		7-Dec-25		MtD YD			
	MtD	YD	MtD	YD	MtD	YD	MtD	YD	MtD	YD	Cif	Gram	MtD	YD	MtD	YD	MtD	YD	MtD	YD	MtD	YD	Abs	%		
AREA MEDAN RAYA	7,451	238,728	4,443	181,766	-6,189	49,727	819	39,991	1,005	2,640	295	212	-5,025	356,619	-6,994	156,303	-333	20,452	309	19,422	906	103,584	54,453	1,086	93,236	0,11%
KCP MEDAN AKSARA	6,640	-15,688	7,104	6,788	-602	2,265	-12	1,169	511	1,269	19	9	639	37,574	-815	37,699	-108	7,993	0	927	24	4,430	2,599	264	7,440	1,78%
KC BINJAI	-12,634	7,719	-11,949	14,343	-7,723	21,724	-11	4,815	500	532	19	-30	-713	29,183	-535	11,896	3	3,103	27	238	16	8,316	5,630	-224	4,403	2,22%
KCP BINJAI JAMIN GINTING	779	12,092	-596	16,747	278	1,405	-23	775	-3	-28	6	9	-306	6,216	180	4,857	-85	-2,083	-32	-305	-100	3,748	8	0	4,012	3,13%
KCP TEBING TINGGI SUDIRMAN 1	-2,568	2,865	-1,984	8,404	130	2,155	96	2,012	1	4	34	9	-1,153	351	851	-11,415	-162	-688	0	-570	-114	6,708	6,315	-26	14,853	4,63%
KCP STABAT KH ZAINUL ARIFIN	1,139	9,986	1,289	13,197	746	3,010	96	1,568	1	-51	13	-18	-1,555	17,420	-1,164	17,420	-205	1,784	0	-344	-77	7,933	5,492	-108	6,679	5,12%
KCP KASANJAHAN	-59	-6,366	-203	438	663	675	84	1,464	0	1	18	9	-675	22,724	-663	7,160	-144	868	0	110	5,546	9,150	23	8,783	5,52%	
KCP MEDAN BEAWAN	3,838	33,102	800	3,059	-118	-590	-1	4,221	-2	-15	9	-0	245	13,659	270	11,289	0	-14	0	0	-25	2,384	0	4,352	3,16%	
KCP MEDAN MARELAN RAYA	2,845	8,076	3,593	10,717	255	4,377	190	3,488	0	516	23	1	224	12,204	-540	-6,428	337	3,405	0	-21	344	1,965	3,301	86	7,568	4,352%
KCP MEDAN RING ROAD	-750	13,676	-1,862	15,715	-373	-2,655	117	3,458	0	-40	5	-5	-193	27,827	-501	14,497	-8	968	-8	1,076	192	8,436	2,940	132	3,614	2,39%
KCP PANGKALAN BRANDAN	5,583	131,276	2,953	26,687	120	1,787	81	6,359	0	-20	6	4	-554	23,043	-399	14,941	-138	5,570	0	0	-17	5,531	0	0	7,261	5,26%
KCP PERBAUANGAN	22	-14,288	-180	8,489	170	1,535	131	2,157	-14	-40	11	6	-1,023	16,822	106	9,941	451	1,88	0	733	506	4,244	1,991	219	3,437	3,04%
KCP MEDAN A.H NASUTION	-1,474	8,335	1,422	19,658	-14	8,430	52	3,067	2	-46	25	189	-118	33,867	-267	8,489	-57	5,539	-16	2,621	-7	1,139	5,840	226	10,474	5,75%
KC LUBUK PAKAM	1,035	-16,140	942	5,191	205	24	-133	3,987	3	503	58	10	-1,520	34,352	-1,986	13,431	-19	5,176	327	4,430	72	8,209	3,106	86	5,482	1,75%
KCP CEMARA ASRI	1,551	11,813	2,070	10,751	-448	6,841	89	890	1	5	23	7	508	25,054	627	20,711	-173	0	-1,097	54	5,699	0	0	2,810	2,86%	

# LEADING & LAGGING INDICATOR AREA PEKANBARU


**LEADING INDICATOR (\*Sort By Tab Haji)**

OUTLET	TAB HAJI		TAB BISNIS		TAB PERENCANAAN		MAXI		RB		EDC		QRIS		PRUDENTIAL		BSI AGEN		CICIL EMAS		BULLION		PENCAIRAN KONSUMER					
	1-02-Dec 25		1-02-Dec 25		1-02-Dec 25		1-06-Dec 25		1-28-Nov 25		1-07-Dec 25		1-07-Dec 25		1-09-Dec 25		1-03-Dec 25		1-07-Dec 25		1-07-Dec 25		1-07-Dec 25					
	No.	Nom (Juta)	No.	Nom (Juta)	No.	Nom (Juta)	No.	Nom (Juta)	No.	Nom Blokir (Juta)	Merchant Aktif	% Rasio Aktif	Merchant Aktif	% Rasio Aktif	Issued (Case)	Issued (AFC) Juta	New Aktif Agen	% Penc New Aktif	No.	Nom (Juta)	Penjualan (Gram)	Penc Target (%)	No.	Nom (Juta)				
AREA PEKANBARU	13.264	11.440	245	10.404	113	4.994	48	846	49	16.220	261	65,1%	5.163	36,5%	77	1.636	128	42,7%	383	10.432	1.243	8,6%	138	19.146				
KCP PEKANBARU NANGKA	616	11.40	11	519	2	0	0	0	2	700	9	90,0%	89	0	1	10,0%	12	563	20	4,1%	3	525						
KCP PANAM RAYA	511	243	3	1	1	0	1	5	1	100	3	42,9%	650	87,7%	0	0	2	20,0%	17	392	61	12,2%	1	774				
KC DUMAI	477	127	21	484	9	2	1	10	1	100	9	69,2%	284	47,7%	7	239	6	60,0%	22	654	122	20,3%	7	277				
KCP PEKANBARU RUMBIAI	216	29	23	1.249	0	0	0	0	1	100	2	40,0%	92	17,2%	1	26	2	20,0%	11	484	17	3,4%	2	150				
KCP BAGAN BATU SUDIRMAN 1	212	131	1	1	6	1	0	0	5	1.220	2	100,0%	22	6,3%	0	0	13	130,0%	10	175	13	2,6%	3	630				
KCP PEKANBARU HARAPAN RAYA	746	237	9	154	4	9	0	0	3	2.408	26	83,9%	109	19,5%	12	207	15	150,0%	18	486	38	6,4%	13	1.983				
KCP BAGAN SIAPIAPI	322	195	0	0	2	4	1	15	2	200	0	0,0%	31	9,5%	0	0	9	90,0%	10	129	8	6,0%	4	367				
KCP TELUK KUANTAN	449	343	13	1.463	6	6	0	0	2	300	0	0,0%	465	83,0%	6	327	10	100,0%	8	282	15	2,9%	4	250				
KCP PEKANBARU UIN SUSKA	509	155	2	14	1	0	0	0	2	330	5	100,0%	212	88,9%	0	0	2	20,0%	5	22	14	3,5%	1	150				
KC DURI	918	354	2	419	6	809	8	124	4	1.100	5	71,4%	47	8,8%	3	50	3	30,0%	15	559	45	7,4%	2	85				
KCP UJUNG BATU 1	413	227	5	244	10	6	0	0	0	6	60,0%	187	77,6%	1	120	7	70,0%	6	200	17	3,4%	10	877					
KCP PEKANBARU PANAM	619	320	14	811	10	104	0	0	3	1.100	11	50,0%	291	54,2%	9	150	0	0,0%	23	468	133	22,2%	8	866				
KCP PEKANBARU ARIFIN AHMAD	381	238	4	19	1	0	2	25	2	200	15	62,5%	434	45,8%	15	229	1	10,0%	21	579	34	5,6%	13	1.585				
KCP SIAK	420	155	0	0	6	504	0	0	2	1.300	0	0,0%	202	77,0%	0	0	4	40,0%	9	192	45	8,9%	5	972				
KCP FLAMBOYAN PETAPAHAN	463	527	3	13	1	0	0	0	0	0	0	0,0%	11	2,9%	2	51	10	100,0%	16	216	23	5,8%	6	880				
KCP PANGKALAN KERINCING MAHARAJA	524	218	5	301	3	0	2	80	0	0	1	100,0%	81	15,9%	0	0	0	0,0%	19	475	23	4,6%	6	2.706				
KCP DURI HANG TUAH 1	365	300	3	7	5	9	0	0	0	0	9	64,3%	43	10,1%	0	0	2	20,0%	11	58	4	0,8%	8	577				
KCP DUMAI SUKAIADI	309	160	4	7	6	3	1	3	2	900	4	50,0%	38	7,9%	0	0	0	0,0%	13	513	10	2,0%	4	1.625				
KCP PEKANBARU SUDIRMAN	432	335	11	373	4	15	0	0	1	100	37	82,2%	89	15,9%	6	41	4	40,0%	17	369	15	2,6%	4	-				
KCP SELAT PANJANG	452	307	17	95	0	0	2	125	0	0	3	50,0%	46	15,7%	0	0	2	20,0%	8	330	49	16,2%	2	100				
KCP GUNUNG RAYA KANDIS	493	303	2	33	0	0	0	0	0	0	0	0,0%	24	9,3%	0	0	7	70,0%	9	527	1	0,4%	1	15				
KCP ROKAN HULU PASIR PANGARAIAN	291	588	16	1.857	2	1	8	100	1	800	0	0,0%	16	5,8%	0	0	8	80,0%	6	217	5	1,7%	0	-				
KCP BANGKINANG	494	396	1	0	1	0	2	50	0	0	4	50,0%	51	14,2%	0	0	3	30,0%	23	681	25	5,1%	5	558				
KCP RENGAT	376	480	6	1	3	2.558	0	0	2	2.150	12	75,0%	34	11,2%	0	0	6	60,0%	12	245	26	5,2%	1	477				
KCP DURI HANG TUAH 2	581	1.011	10	333	8	14	4	43	3	420	15	68,2%	101	12,3%	0	0	5	50,0%	7	155	29	7,3%	0	164				
KCP PEKANBARU UIR	477	403	2	113	10	43	3	50	2	200	5	100,0%	51	29,3%	0	0	0	0,0%	9	151	55	18,4%	2	320				
KCP PEKANBARU SUDIRMAN 1	468	655	50	1.380	6	510	7	123	5	1.300	60	63,2%	1.105	79,3%	8	98	2	20,0%	24	911	218	31,2%	11	1.583				
KCP TEMBILAHAN	317	1.831	3	501	0	0	6	96	1	100	1	50,0%	256	57,3%	3	82	2	20,0%	10	185	13	3,1%	2	95				
KCP PEKANBARU SUDIRMAN ATA	411	1.133	4	12	0	0	0	2	1.400	20	64,5%	102	16,7%	4	18	2	20,0%	12	214	44	7,4%	10	556					

**LAGGING INDICATOR (\*Sort By MtD Tabungan)**

OUTLET	DPK (*Juta)		Tabungan (*Juta)		Tab Bisnis		Tab Haji (*Juta)		Tab Perencanaan		MtD Saldo Tab Emas		Pembayaran (*Juta)		Consumer (*Juta)		Mikro (*Juta)		SME (*Juta)		Cicil Emas (*Juta)		Gadai Emas (*Juta)		Kol 2		
	MtD	YTD	MtD	YTD	MtD	YTD	MtD	YTD	MtD	YTD	CIF	Gram	MtD	YTD	MtD	YTD	MtD	YTD	MtD	YTD	MtD	YTD	Abs	%			
	7-Dec-25	7-Dec-25	7-Dec-25	7-Dec-25	7-Dec-25	7-Dec-25	7-Dec-25	7-Dec-25	7-Dec-25	7-Dec-25	7-Dec-25	7-Dec-25	7-Dec-25	7-Dec-25	7-Dec-25	7-Dec-25	7-Dec-25	7-Dec-25	7-Dec-25	7-Dec-25	7-Dec-25	7-Dec-25	7-Dec-25	7-Dec-25			
AREA PEKANBARU	-33.178	956.133	-3.528	723.422	-10.149	194.458	-2.857	62.690	594	2.867	975	934	-2.102	778.063	-12.098	313.869	1.952	85.708	595	145.275	6.540	222.849	67.362	909	220.984	3,26%	
KCP PEKANBARU NANGKA	-15.464	85.338	-5.903	84.580	-6.172	15.833	88	3.107	15	69	43	178	-882	136.108	-1.072	9.232	-81	5.742	-89	93.267	567	15.464	12.400	-207	10.951	1.199	
KCP RENGAT	-4.440	11.804	-5.169	-3.563	64	11.846	-78	2.074	1	250	12	24	-384	11.415	-600	2.205	26	4.072	0	0	190	5.137	0	0	5.964	2,64%	
KC DUMAI	-24.798	7.090	-25.134	552	-1	3.055	-334	1.840	3	26	32	93	-322	30.160	-1.649	16.177	391	1.558	0	-3.382	321	10.046	5.761	615	6.729	1.799	
KCP SELAT PANJANG	1.438	-2.679	1.488	-3.609	1.784	1.539	211	999	-0	-184	26	45	-575	5.862	-877	507	0	-11	0	302	5.366	0	0	2.836	3,12%		
KCP DURI HANG TUAH 2	-3.082	410.901	-2.497	17.498	-425	3.583	-26	2.893	10	-297	22	26	-378	35.149	-106	16.871	219	2.215	0	-487	-93	16.550	0	0	5.244	2,91%	
KCP GUNUNG RAYA KANDIS	-5.663	15.680	-6.388	7.465	-6.367	1.088	5	1.739	-11	-19	13	0	376	14.165	-127	3.099	9	4.642	0	0	493	6.483	0	0	7.483	7,46%	
KCP DURI HANG TUAH 1	-908	1.622	-1.215	1.538	-16	-295	1.962	-190	-121	19	4	-1.938	246	-32	1.707	2.455	2.455	0	0	-35.535	0	0	0	4.631	2,46%		
KCP SIAK	3.959	13.261	3.847	535	-1.190	-8.377	-214	2.672	0	500	32	34	-25	22.180	-407	7.971	236	6.845	0	727	12.593	44	17	4.245	2,35%		
KCP PEKANBARU NANGKA	22.503	21.300	1.451	20.495	-376	-8.996	-435	-107	3	80	18	-39	-343	33.449	-66	13.339	-45	3.098	0	0	392	9.731	7.281	6	4.821	2,41%	
KCP PEKANBARU UIR	-1.075	14.767	-151	14.908	-35	3.593	97	1.620																			

# LEADING & LAGGING INDICATOR AREA PEMATANGSIANTAR


**LEADING INDICATOR (\*Sort By Tab Haji)**

OUTLET	TAB HAJI		TAB BISNIS		TAB PERENCANAAN		MAXI		RB		EDC		QRIS		PRUDENTIAL		BSI AGEN		CICIL EMAS		BULLION (emas Digital)		PENGURIAN KONSUMER	
	1-02-Dec 25		1-02-Dec 25		1-02-Dec 25		1-06-Dec 25		1-28-Nov 25		1-07-Dec 25		1-07-Dec 25		1-09-Dec 25		1-03-Dec 25		1-07-Dec 25		1-07-Dec 25		1-07-Dec 25	
	Noa	Nom (Juta)	Noa	Nom (Juta)	Noa	Nom (Juta)	Noa	Nom (Juta)	Noa	Nom Blokir (Juta)	Merchant Aktif	% Rasio Aktif	Merchant Aktif	% Rasio Aktif	Issued (Case)	Issued (ACE)	New Aktif	%Penc New Aktif	Penjualan (Gram)	Penc Target (%)	Noa	Nom (Juta)	Noa	Nom (Juta)
AREA PEMATANGSIANTAR	3.628	11.681	108	8.789	103	7.251	9	225	33	9.599	15	28,8%	343	5,7%	17	342	118	84,3%	223	6.153	352	4,6%	96	8.743
KCP SIRPROK	98	403	4	20	5	102	0	0	1	400	1	50,0%	14	3,7%	0	0	8	80,0%	4	30	18	4,6%	7	813
KCP PADANGSIDEMPUAN	192	508	1	29	1	0	0	0	5	700	0	0,0%	17	2,0%	3	106	6	60,0%	15	626	7	1,4%	8	1.336
KCP AEK KANOPAN	206	655	0	0	4	101	1	10	2	200	1	20,0%	21	6,1%	0	0	6	60,0%	11	116	47	9,5%	7	510
KCP GUNUNG TUA	168	653	2	2	7	2.864	0	0	2	700	0	0,0%	3	1,3%	0	0	7	70,0%	15	555	12	2,4%	8	296
KCP SIBUHUAN	249	680	3	24	0	0	0	0	4	600	0	0,0%	5	3,8%	0	0	17	170,0%	17	483	4	1,1%	2	198
KCP PEMATANGSIANTAR SUMOTO	320	577	10	1.834	8	2	0	0	2	300	2	33,3%	49	7,0%	0	0	10	100,0%	18	248	5	1,2%	12	854
KCP PEMATANGSIANTAR PERINTIS	277	1.462	16	465	1	0	1	50	4	2.400	4	40,0%	73	10,2%	4	73	16	160,0%	31	583	78	13,0%	23	1.635
KCP INDRAPURA	179	464	3	3	5	3	0	0	2	1.000	4	50,0%	35	9,5%	0	0	10	100,0%	5	24	32	6,5%	6	725
KCP PANYABUNGAN	238	294	3	24	7	1	3	10	1	160	0	0,0%	11	6,6%	0	0	0	0,0%	9	218	23	5,8%	1	162
KC SIBOLGA	193	814	7	735	6	700	0	0	2	300	0	0,0%	16	4,4%	0	0	0	0,0%	7	-	3	0,7%	3	130
KCP KOTA PINANG	330	1.631	5	987	3	803	0	0	0	0	0	0,0%	10	5,1%	1	13	1	10,0%	8	93	11	2,7%	5	795
KCP TANJUNG BALAI	234	758	8	1.121	7	1.123	0	0	0	0	1	33,3%	1	0,4%	0	0	1	10,0%	22	545	20	4,1%	8	470
KCP RANTAU PRAPAT	375	946	20	1.976	11	1.541	1	45	6	2.600	1	20,0%	46	8,6%	7	50	25	250,0%	34	780	31	6,2%	4	600
KCP KISARAN	506	1.337	24	1.476	38	6	3	110	2	239	1	16,7%	29	6,6%	2	100	11	110,0%	27	1.852	54	10,5%	2	220
<b>KFO</b>																								
KFO MIKRO BALIGE	12	56	2	93	0	0	0	0	0	0	2	100,0%	8	10,5%	0	0	0	0,0%	0	-	3	1,6%	0	-
KFO MIKRO PANDAN KOTA	51	442	0	0	0	0	0	0	0	0	0	0,0%	5	1,5%	0	0	0	0,0%	0	-	1	0,6%	0	-
<b>KFF</b>																								
KFF SIMALUNGUN BRIDGESTONE	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
KFF TAPANULI UNIVERSITAS MUHAMMADIYAH	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
KFF PADANGSIDEMPUAN UIN SYUHADA	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

**LAGGING INDICATOR (\*Sort By MtD Tabungan)**

OUTLET	DPK (*Juta)		Tabungan (*Juta)		Tab Bisnis (*Juta)		Tab Haji (*Juta)		Tab Perencanaan (*Juta)		MtD Saldo Tab Emas		Pembayaran (*Juta)		Consumer (*Juta)		Mikro (*Juta)		SME (*Juta)		Cicil Emas (*Juta)		Gadai Emas (*Juta)		Kol 2	
	7-Dec-25		7-Dec-25		7-Dec-25		7-Dec-25		7-Dec-25		7-Dec-25		7-Dec-25		7-Dec-25		7-Dec-25		7-Dec-25		7-Dec-25		7-Dec-25			
	Md	Yd	Md	Yd	Md	Yd	Md	Yd	Md	Yd	CIF	Gram	Md	Yd	Md	Yd	Md	Yd	Md	Yd	Md	Yd	Abs	%		
AREA PEMATANGSIANTAR	-23.735	134.507	-9.519	212.711	-1.950	36.785	71	10.485	397	215	-4.776	352.074	-7.350	128.766	-893	-2.929	-73	58.637	3.263	103.934	63.666	287	141.125	4,04%		
KCP PEMATANGSIANTAR SUMOTO	622	21.246	707	8.558	1.472	5.699	-40	3.440	-40	13	4	335	23.702	422	24.585	-119	-4.365	0	-761	32	4.243	0	0	16.556	6,88%	
KCP PANYABUNGAN	860	-2.062	845	-5.773	39	16	121	2.861	2	-17	34	17	-1.224	5.810	-1.522	837	184	-2.788	0	-18	12	4.221	3.558	102	3.839	2,58%
KC SIBOLGA	1.727	9.740	1.476	6.733	-89	-72	-31	3.195	1	678	0	2	-1.742	26.530	-1.327	11.669	-61	611	0	0	-241	8.138	6.112	-113	13.687	5,82%
KCP SIBUHUAN	-994	17.753	-702	13.571	311	-960	-94	3.797	1	19	22	1	-858	-782	11.516	-52	-550	0	0	352	8.028	4.341	-376	3.307	1,95%	
KC PADANGSIDEMPUAN	4.483	-7.068	1.884	5.308	-1.705	16.148	28	3.880	1	25	53	-1	-330	65.671	-412	28.171	-153	-2.117	-46	15.890	476	6.523	17.204	-195	10.715	2,96%
KCP INDRAPURA	-3.337	-16.373	-603	-3.796	147	-328	-35	1.700	4	63	34	30	-707	-18.562	-469	-11.372	-124	-6.250	-1	-133	-113	-802	0	0	12.477	5,24%
KCP TANJUNG BALAI	-1.065	-8.066	-1.640	5.226	-380	1.018	192	3.598	-80	1.022	38	19	200	16.659	-377	-62	-128	-655	0	-19	299	9.383	8.012	406	3.246	1,79%
KCP SIPIROK	799	-16.074	369	5.048	-514	2.086	67	2.967	1	239	11	4	100	14.894	163	4.561	-77	7.055	0	0	13	3.279	0	0	3.703	2,85%
KCP AEK KANOPAN	-6.735	17.859	-6.702	13.000	407	-984	-241	2.729	-2	55	26	48	-282	7.661	-297	-710	-34	3.864	0	-46	49	4.553	0	0	6.609	3,97%
KCP PEMATANGSIANTAR PERINTIS	-9.226	63.965	-7.188	66.030	-1.762	2.322	9	6.766	13	101	50	34	307	44.545	190	10.995	-119	190	0	18.682	110	9.339	5.339	127	11.499	2,65%
KCP GUNUNG TUA	-773	12.859	-985	13.018	25	50	-280	3.447	21	3.539	38	11	-1.102	28.157	-1.239	9.010	-222	2.564	0	-165	348	10.166	6.582	12	3.873	2,11%
KCP RANTAU PRAPAT	4.277	-3.069	4.065	37.601	85	5.994	-27	6.512	101	3.024	29	30	-227	32.645	-939	-6.334	35	-6.783	-25	25.304	492	13.313	7.145	210	34.853	6,36%

# LEADING INDICATOR BY KELAS CABANG


**LEADING INDICATOR (\*Sort By Tab Haji)**

OUTLET	KELAS CABANG	TAB HAJI		TAB BISNIS		TAB PERENCANAAN		MAXI		RB		EDC		QRIS		PRUDENTIAL		BSI AGEN		CICIL EMAS		BULLION (emas Digital)		PENCAIRAN KONSUMER		
		1-02-Dec 25		1-02-Dec 25		1-02-Dec 25		1-06-Dec 25		1-28-Nov 25		1-07-Dec 25		1-07-Dec 25		1-09-Dec 25		1-03-Dec 25		1-07-Dec 25		1-07-Dec 25		1-07-Dec 25		
		Md NoA	Md Nom (Juta)	Md NoA	Md Nom (Juta)	Md NoA	Md Nom (Juta)	Nos	Nom (Juta)	Nos	Nom Blokir (Juta)	Merchant Aktif	% Rasio Aktif	Merchant Aktif	% Rasio Aktif	Issued (Case)	Issued (ACE) Juta	New Aktif	%Penc Agen	New Aktif	%Penc New Aktif	Noa	Nom (Juta)	Penjualan (Gram)	Penc Target (%)	Noa
<b>Kelas Cabang B1</b>																										
KC PEKANBARU SUDIRMAN 1	B1	468	655	50	1.380	6	510	7	123	5	1.300	60	63,2%	1.105	79,3%	8	98	2	20,0%	24	911	218	31,2%	11	1.583	
KC MEDAN KEJAKSAAN	B1	379	1.692	25	2.012	1	0	2	50	1	13.000	35	77,8%	151	25,1%	4	123	0	0,0%	15	398	105	15,0%	7	624	

OUTLET	KELAS CABANG	TAB HAJI		TAB BISNIS		TAB PERENCANAAN		MAXI		RB		EDC		QRIS		PRUDENTIAL		BSI AGEN		CICIL EMAS		BULLION (emas Digital)		PENCAIRAN KONSUMER		
		1-02-Dec 25		1-02-Dec 25		1-02-Dec 25		1-06-Dec 25		1-28-Nov 25		1-07-Dec 25		1-07-Dec 25		1-09-Dec 25		1-03-Dec 25		1-07-Dec 25		1-07-Dec 25		1-07-Dec 25		
		Md NoA	Md Nom (Juta)	Md NoA	Md Nom (Juta)	Md NoA	Md Nom (Juta)	Nos	Nom (Juta)	Nos	Nom Blokir (Juta)	Merchant Aktif	% Rasio Aktif	Merchant Aktif	% Rasio Aktif	Issued (Case)	Issued (ACE) Juta	New Aktif	%Penc Agen	New Aktif	%Penc New Aktif	Noa	Nom (Juta)	Penjualan (Gram)	Penc Target (%)	Noa
<b>Kelas Cabang B2</b>																										
KC DUMAI	B2	477	127	21	484	9	2	1	10	1	100	9	69,2%	134	49,6%	7	239	6	60,0%	22	654	122	20,3%	7	277	
KC PEKANBARU HARAPAN RAYA	B2	748	237	9	154	4	9	0	0	3	2.100	26	83,9%	109	19,5%	12	207	15	150,0%	18	486	38	6,4%	13	1.982	
KC DURI	B2	918	354	2	419	6	809	8	124	4	1.100	5	71,4%	47	8,8%	3	50	3	30,0%	15	559	45	7,4%	2	85	
KC PEKANBARU PANAM	B2	619	320	14	811	10	104	0	0	3	1.100	11	50,0%	291	54,2%	9	150	0	0,0%	23	468	133	22,2%	8	866	
KC PEKANBARU ARIFIN AHMAD	B2	381	238	4	199	1	0	2	25	2	200	15	62,5%	434	45,8%	15	229	1	10,0%	21	579	34	5,6%	13	1.585	
KC MEDAN SETIA BUDI	B2	455	318	12	3.038	29	2	2	20	2	1.500	38	84,4%	71	11,9%	6	325	1	10,0%	13	391	51	8,4%	2	1.075	
KC MEDAN AKSARA	B2	325	515	6	203	4	903	1	50	2	2.850	12	26,7%	64	7,1%	1	25	5	50,0%	14	225	20	3,4%	16	2.240	
KC MEDAN ADAM MALIK	B2	277	1.069	22	4.303	5	208	0	0	2	500	11	68,8%	71	9,9%	5	32	0	0,0%	8	290	12	2,0%	3	1.350	
KC TEBING TINGGI SUDIRMAN 1	B2	421	797	4	1	6	1	5	95	2	250	21	80,8%	668	97,8%	4	28	5	50,0%	10	199	12	1,9%	3	65	
KC PEMATANGSIANTAR PERINTIS	B2	277	1.462	16	4.651	1	0	1	50	4	2.400	4	40,0%	73	10,2%	4	73	16	16,0%	31	583	78	13,0%	23	1.635	
KC BATAM WINDSOR CENTRAL	B2	464	1.915	18	2.158	9	210	1	10	1	500	12	75,0%	143	19,0%	4	106	27	27,0%	15	582	80	13,4%	3	878	
KC MEDAN S PARMAN	B2	360	843	18	2.146	2	91	0	0	2	400	21	65,6%	42	13,2%	3	18	0	0,0%	11	702	168	28,0%	1	50	
KCP PEKANBARU SUDIRMAN ATAS	B2	411	1.133	4	12	0	0	0	0	2	1.400	20	64,5%	102	16,7%	4	18	2	20,0%	12	214	44	7,4%	10	556	

OUTLET	KELAS CABANG	TAB HAJI		TAB BISNIS		TAB PERENCANAAN		MAXI		RB		EDC		QRIS		PRUDENTIAL		BSI AGEN		CICIL EMAS		BULLION (emas Digital)		PENCAIRAN KONSUMER			
		1-02-Dec 25		1-02-Dec 25		1-02-Dec 25		1-06-Dec 25		1-28-Nov 25		1-07-Dec 25		1-07-Dec 25		1-09-Dec 25		1-03-Dec 25		1-07-Dec 25		1-07-Dec 25		1-07-Dec 25			
		Md NoA	Md Nom (Juta)	Md NoA	Md Nom (Juta)	Md NoA	Md Nom (Juta)	Nos	Nom (Juta)	Nos	Nom Blokir (Juta)	Merchant Aktif	% Rasio Aktif	Merchant Aktif	% Rasio Aktif	Issued (Case)	Issued (ACE) Juta	New Aktif	%Penc Agen	New Aktif	%Penc New Aktif	Noa	Nom (Juta)	Penjualan (Gram)	Penc Target (%)	Noa	Nom (Juta)
<b>Kelas Cabang B3</b>																											
KCP PEKANBARU NANGKA	B3	616	40	11	519	2	0	0	2	700	9	90,0%	89	19,9%	0	0	1	10,0%	12	563	20	4,1%	3	525			
KCP PANAM RAYA	B3	511	243	3	1	0	1	5	1	100	3	42,9%	650	87,7%	0	0	2	20,0%	17	392	61	12,2%	1	774			
KCP PEKANBARU RUMBIA	B3	216	29	23	1.249	0	0	0	0	1	100	2	40,0%	92	17,2%	1	26	2	20,0%	11	484	17	3,4%	2	150		
KCP BAGAN BATU SUDIRMAN 1	B3	212	131	1	1	6	1	0	0	5	1.220	2	100,0%	22	6,3%	0	0	13	130,0%	10	175	13	2,6%	3	630		
KCP BATUJAHU	B3	269	120	6	1.802	8	14	1	10	3	650	9	56,3%	110	23,0%	10	66,7%	3	200	38	7,9%	1	1.625				
KCP BINTAN CENTER	B3	258	203	5	120	3	303	2	8	0	0	7	87,5%	82	13,6%	0	0	2	20,0%	11	392	61	12,2%	3	630		
KCP TELUK KUANTAN	B3	449	343	13	1.463	6	6	0	0	2	300	0	0,0%	455	43,3%	22	41,1%	2	29	16	160,0%	7	68	8	1,6%	1	60
KCP MEDAN SIMPANG LIMUN	B3	374	324	7	56	4	1	0	0	1	200	1	100,0%	39	9,3%	2	200	3	30,0%	8	487	35	6,9%	2	890		
KC MEDAN GAJAH MADA	B3	392	592	5	81	20	2.369	0	0	1	100	30	68,2%	30	8,4%	7	83	3	30,0%	9	279	13	2,6%	1	900		
KCP MEDAN KRAKATAU	B3	305	476	4	2.079	7	807	0	0	1	300	3	42,9%	44	12,8%	1	54	0	0,0%	12	166	12	2,4%	6	1.668		
KCP BANGKINANG	B3	494	396	3	0	1	0	2	50	0	0	4	50,0%	51	14,2%	26	3,4%	0	0	10	100,0%	14	642	7	1,4%	1	35
KCP RENGAT	B3	376	480	6	1.308	3	2.558	0	0	2	1.250	12	75,0%	34	8,3%	5	72	1	10,0%	11	343	25	4,9%	0	191		
KCP MEDAN PULO BRAYAN	B3	319	916	29	597	11	1.541	1	45	2	2.600	6	66,7%	75	16,3%	0	0	3	30,0%	7	215	109	21,8%	6	382		
KCP AEK KANOPAN	B3	206	655	0	4	101	1	10	2	200	21	61,1%	0	0	6	60,0%	11	116	47	9,5%	7	510					
KCP MEDAN KAMPUNG BARU	B3	240	550	10	81	2	11	4	190	0	0	1	100,0%	39	9,9%	0	0	0	0	18	576	64	12,7%				

# LEADING INDICATOR BY KELAS CABANG



**LEADING INDICATOR** (\*Sort By Tab Haji)



# THANK YOU

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