



# LEADING - LAGGING INDICATOR

## RO II Medan

**DPK**

18.01.2026

**PBY**

18.01.2026



# LEADING & LAGGING INDICATOR RO II MEDAN



## LEADING INDICATOR

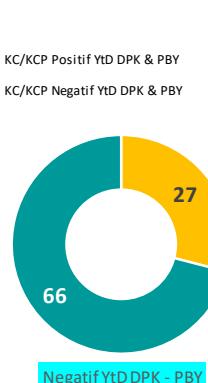
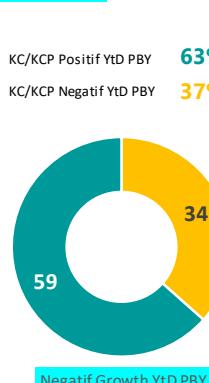
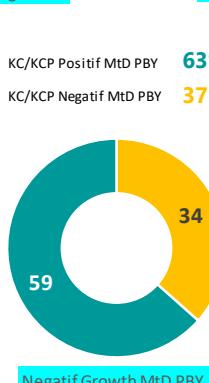
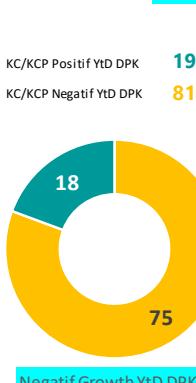
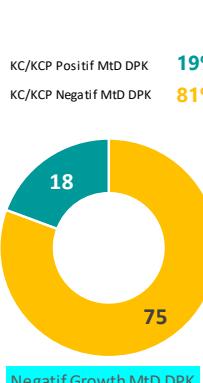
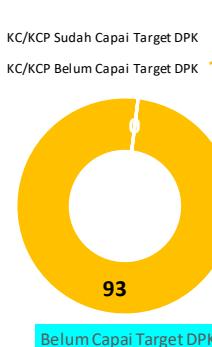
AREA	TAB HAJI		TAB BISNIS		TAB PERENCANAAN		MAXI		RB		EDC		QRIS		PRUDENTIAL		BSI AGEN		CICIL EMAS		BULLION (Emas Digital)		PENCAIRAN KONSUMER	
	1-18-Jan 26		1-18-Jan 26		1-18-Jan 26		1-10-Jan 26		1-06-Dec 25		1-14-Jan 26		1-17-Jan 26		1-04-Jan 26		1-13-Jan 26		1-18-Jan 26		1-06-Jan 26		1-18-Jan 26	
	Noa	Nom (Juta)	Noa	Nom (Juta)	Noa	Nom (Juta)	Noa	Nom (Juta)	Noa	Nom (Juta)	Merchant Aktif	% Rasio	Merchant Aktif	% Rasio	Issued (Case)	Issued (ACE) Juta	New Aktif Agen	% Penc New Aktif	Noa	Nom (Juta)	Penjualan (Gram)	Penc Target (%)	Noa	Nom (Juta)
AREA BATAM	6.670	6.378	210	18.124	99	6.454	12	288	26	11.250	96	68,6%	1.801	25,2%	19	415	488	90,2%	695	21.797	579	7,4%	74	16.077
AREA MEDAN KOTA	6.708	7.679	149	51.304	78	8.920	10	145	21	20.600	189	68,7%	3.079	42,4%	33	787	486	88,6%	477	20.308	824	9,3%	78	16.655
AREA MEDAN RAYA	5.753	10.819	107	8.322	116	3.748	5	86	24	13.500	369	79,2%	660	8,5%	26	958	918	92,8%	499	20.398	713	10,2%	116	22.423
AREA PEKANBARU	14.967	9.647	189	12.496	102	10.637	28	499	49	16.220	257	63,8%	2.252	16,2%	77	1.636	1.770	95,8%	891	33.186	1.896	13,1%	190	31.943
AREA PEMATANGSIANTAR	4.869	10.336	105	7.867	64	7.684	14	270	33	9.599	24	46,2%	467	7,8%	17	342	965	96,2%	664	23.966	635	8,4%	148	19.480
<b>RO II MEDAN</b>	<b>38.967</b>	<b>44.860</b>	<b>760</b>	<b>98.113</b>	<b>459</b>	<b>37.443</b>	<b>69</b>	<b>1.288</b>	<b>153</b>	<b>71.169</b>	<b>935</b>	<b>70,0%</b>	<b>8.259</b>	<b>19,6%</b>	<b>172</b>	<b>4.141</b>	<b>4.627</b>	<b>38,8%</b>	<b>3.226</b>	<b>119.659</b>	<b>4.647</b>	<b>10,2%</b>	<b>600</b>	<b>106.577</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	
		1-18-Jan 26		1-18-Jan 26		1-18-Jan 26		1-10-Jan 26		1-06-Dec 25		1-14-Jan 26		1-17-Jan 26		1-04-Jan 26		1-13-Jan 26		1-18-Jan 26		1-06-Jan 26		1-18-Jan 26	
		Noa	Nom (Juta)	Noa	Nom (Juta)	Noa	Nom (Juta)	Noa	Nom (Juta)	Noa	Nom (Juta)	Merchant (Mtd)	% Rasio	Merchant (Mtd)	% Rasio	Issued (Case)	Issued (ACE) Juta	Jumlah Agen (Mtd)	% Agen Produktif	Noa	Nom (Juta)	Penjualan (Gram)	Penc Target (%)	Noa	Nom (Juta)
AREA BATAM	17	392	375	12,4	1.066	5,8	380	1	17	2	662	6	68,6%	106	25,2%	1,1	24,4	28,7	90,2%	41	1.282	34	7%	4	946
AREA MEDAN KOTA	18	373	427	8,3	2.850	4,3	496	1	8	1	1.144	11	68,7%	171	42,4%	1,8	43,8	27,0	88,6%	27	1.128	46	9%	4	925
AREA MEDAN RAYA	15	384	721	7,1	555	7,7	250	0	6	2	900	25	79,2%	44	8,5%	1,7	63,9	61,2	92,8%	33	1.360	48	10%	8	1.495
AREA PEKANBARU	29	516	333	6,5	431	3,5	367	1	17	2	559	9	63,8%	78	16,2%	2,7	56,4	61,0	95,8%	31	1.144	65	13%	7	1.101
AREA PEMATANGSIANTAR	14	348	738	7,5	562	4,6	549	1	19	2	686	2	46,2%	33	7,8%	1,2	24,4	68,9	96,2%	47	1.712	45	8%	11	1.391
<b>RO II MEDAN</b>	<b>93</b>	<b>419</b>	<b>482</b>	<b>8,2</b>	<b>1.055</b>	<b>4,9</b>	<b>403</b>	<b>1</b>	<b>14</b>	<b>2</b>	<b>765</b>	<b>10</b>	<b>70,0%</b>	<b>89</b>	<b>19,6%</b>	<b>1,8</b>	<b>44,5</b>	<b>49,8</b>	<b>38,8%</b>	<b>35</b>	<b>1.287</b>	<b>50</b>	<b>10%</b>	<b>7</b>	<b>1.146</b>
<b>TICKET SIZE</b>		1,2		129,1		81,6		18,7		465,2										37,1				175,9	

## 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)		Kol 2	
	18-Jan-26	Mtd Ytd	18-Jan-26	Mtd Ytd	18-Jan-26	Mtd Ytd	18-Jan-26	Mtd Ytd	18-Jan-26	Mtd Ytd	Cif	Gram	Mtd Ytd	Ytd	18-Jan-26	Mtd Ytd	18-Jan-26	Mtd Ytd	18-Jan-26	Mtd Ytd	18-Jan-26	Mtd Ytd	Abs	%		
	Noa	Noa	Noa	Noa	Noa	Noa	Noa	Noa	Noa	Noa	Noa	Noa	Noa	Noa	Noa	Noa	Noa	Noa	Noa	Noa	Noa	Noa	Noa	Noa		
AREA BATAM	-82.860	-82.860	-138.908	-138.908	-44.916	-44.916	-3.638	-3.638	1.449	1.449	247	444	4.062	4.062	-5.213	-5.213	120	120	-7.319	-7.319	13.240	13.240	3.235	3.235	124.789	4,49%
AREA MEDAN KOTA	-297.600	-297.600	-62.248	-62.248	-8.498	-8.498	-3.925	-3.925	1.806	1.806	237	373	16.277	16.277	-4.462	-4.462	-1.803	-1.803	-26.658	-26.658	14.470	14.470	2.175	2.175	93.714	3,09%
AREA MEDAN RAYA	-40.350	-40.350	-95.615	-95.615	-23.957	-23.957	-4.612	-4.612	192	192	320	331	19.243	19.243	544	544	-6.769	-6.769	1.868	1.868	13.720	13.720	5.790	5.790	121.542	3,94%
AREA PEKANBARU	-307.943	-307.943	-205.174	-205.174	-23.479	-23.479	-9.321	-9.321	-170	-170	795	1.432	-10.877	-10.877	-18.369	-18.369	-11.247	-11.247	-10.865	-10.865	24.265	24.265	5.340	5.340	233.769	3,40%
AREA PEMATANGSIANTAR	-96.296	-96.296	-105.159	-105.159	-6.121	-6.121	-10.459	-10.459	709	709	271	546	19.436	19.436	-2.688	-2.688	-3.539	-3.539	-6.643	-6.643	17.478	17.478	8.829	8.829	167.147	4,68%
<b>RO II MEDAN</b>	<b>-825.049</b>	<b>-825.049</b>	<b>-607.104</b>	<b>-607.104</b>	<b>-106.971</b>	<b>-106.971</b>	<b>-31.954</b>	<b>-31.954</b>	<b>3.986</b>	<b>3.986</b>	<b>1.870</b>	<b>3.125</b>	<b>15.587</b>	<b>15.587</b>	<b>-30.188</b>	<b>-30.188</b>	<b>-19.149</b>	<b>-19.149</b>	<b>-43.618</b>	<b>-43.618</b>	<b>83.173</b>	<b>83.173</b>	<b>25.369</b>	<b>25.369</b>	<b>740.958</b>	<b>3,83%</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		CICIL EMAS		BULLION (Emas Digital)		PENCAIRAN KONSUMER		
	1-18-Jan 26		1-18-Jan 26		1-18-Jan 26		1-10-Jan 26		1-06-Dec 25		1-14-Jan 26		1-17-Jan 26		1-04-Jan 26		1-13-Jan 26		1-18-Jan 26		1-06-Jan 26		1-18-Jan 26		
	No.	Nom. (Juta)	No.	Nom. (Juta)	No.	Nom. (Juta)	No.	Nom. (Juta)	No.	Nom. (Juta)	Merchant Aktif	% Rasio Aktif	Merchant Aktif	% Rasio Aktif	Issued (ACE Case)	Issued (ACE Juta)	New Agen Aktif	% Penc New Aktif	No.	Nom. (Juta)	Penjualan (Gram)	Penc Target (%)	No.	Nom. (Juta)	
AREA BATAM	6.670	6.378	210	18.124	99	6.454	12	288	26	11.250	96	68,6%	1.801	25,2%	19	415	488	90,2%	695	21.797	579	7,4%	74	16.077	
KCP ANAMBAS JEMAJA	50	55	2	3	2	2	2	10	0	0	0	0,0%	-54	39,8%	0	0	6	69,4%	5	120	1	0,2%	0	0	
KCP NATUNA	240	244	1	29	1	0	0	0	3	600	1	100,0%	0	25,3%	0	0	32	91,5%	40	819	55	18,4%	6	235	
KCP TANJUNG UBAN	392	73	12	1.027	5	1.253	0	0	0	0	5	100,0%	3	18,1%	0	0	8	71,7%	15	404	99	32,9%	3	305	
KCP BATUAIJ	269	213	4	1.089	6	2	0	0	0	3	650	9	60,0%	-5	28,7%	0	0	34	92,8%	22	583	32	6,3%	1	40
KCP BINTAN CENTER	317	492	1	21	5	504	1	10	0	0	6	75,0%	-459	16,1%	0	0	41	91,6%	40	899	18	3,5%	12	2.620	
KCP BATAM BENGKONG	376	316	26	792	2	1	1	50	1	500	11	78,6%	7	16,3%	0	0	23	83,4%	39	1.025	7	1,8%	6	1.110	
KCP BATAM RADEN PATAH	633	773	4	2.292	1	2	3	100	0	0	4	66,7%	3	24,1%	0	0	2	37,7%	28	932	21	4,2%	10	1.371	
KCP BATAM SEKUPANG	411	133	13	310	0	0	1	3	0	0	4	57,1%	90	60,3%	2	110	13	82,3%	16	652	18	4,4%	4	315	
KCP ANAMBAS	68	128	6	250	0	0	0	0	1	100	0	0,0%	6	22,7%	0	0	4	59,0%	39	1.353	7	2,2%	0	-	
KCP TANJUNG BALAI KARIMUN 1	410	534	10	66	23	1.598	0	0	3	700	5	50,0%	-380	14,4%	0	0	112	99,0%	140	4.303	16	4,0%	4	800	
KCP BATAM BATU AJI	536	509	37	335	8	1.633	0	0	2	300	7	100,0%	-61	19,1%	0	0	18	89,2%	41	1.477	35	6,9%	3	933	
KCP BATAM GRAND NIAGA MAS	599	1.106	14	568	10	129	0	0	3	1.000	8	88,9%	3	23,5%	0	0	19	80,5%	25	1.108	9	1,8%	2	298	
KCTANJUNG PINANG	309	487	31	964	9	550	0	0	6	1.150	11	61,1%	18	20,1%	2	10	24	86,4%	52	1.783	46	9,1%	2	210	
KCP BATAM BOTANIA GARDEN	405	138	13	985	5	103	0	0	0	0	2	33,3%	9	40,3%	2	47	15	84,6%	40	1.029	77	19,1%	7	790	
KCBATAM WINDSOR CENTRAL	506	238	10	3.191	6	113	3	110	1	500	9	60,0%	55	29,0%	4	106	66	85,7%	57	2.313	59	9,8%	5	3.536	
KCP BATAM CENTER	674	454	9	263	3	12	1	5	2	300	9	69,2%	-25	22,8%	6	47	53	93,7%	38	1.339	27	5,4%	3	242	

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

OUTLET	DPK (*Juta)		Tabungan (*Juta)		Tab Bisnis (*Juta)		Tab Haji (*Juta)		Tab Perencanaan (*Juta)		MTD Saldo Tab Emas		Pembilangan (*Juta)		Consumer (*Juta)		Mikro (*Juta)		SME (*Juta)		Cicil Emas (*Juta)		Gadai Emas (*Juta)		Kol 2			
	18-Jan-26		18-Jan-26		18-Jan-26		18-Jan-26		18-Jan-26		MTD YTD		18-Jan-26		18-Jan-26		MTD YTD		18-Jan-26		18-Jan-26		MTD YTD		Abs %			
	MTD	YTD	MTD	YTD	MTD	YTD	MTD	YTD	MTD	YTD	CIF	Gram	MTD	YTD	MTD	YTD	MTD	YTD	MTD	YTD	MTD	YTD	MTD	YTD	MTD	YTD		
AREA BATAM	-82.860	-82.860	-138.908	-138.908	-44.916	-44.916	-3.638	-3.638	1.449	1.449	247	444	4.062	4.062	-5.213	-5.213	120	120	-7.319	-7.319	13.240	13.240	3.235	3.235	124.789	4,49%		
KCP BATAM CENTER	-8.534	-8.534	-13.212	-13.212	-1.653	-1.653	-9	-9	3	3	13	22	371	371	-793	-793	-203	-203	0	0	563	563	804	804	10.430	4,96%		
KCP BATAM BOTANIA GARDEN	-4.488	-4.488	-4.560	-4.560	583	583	-459	-459	100	100	17	72	721	721	-590	-590	348	348	0	0	502	502	461	461	5.472	5,14%		
KCP BATAM BENGKONG	-6.098	-6.098	-7.790	-7.790	-3.898	-3.898	-484	-484	-6	-6	25	2	699	699	-88	-88	149	149	0	0	630	638	0	0	6.774	4,35%		
KCP TANJUNG PINANG	-20.532	-20.532	-19.526	-19.526	-6.778	-6.778	-7	-7	273	273	19	34	-232	-232	-1.440	-1.440	90	90	0	0	1.254	1.254	-136	-136	13.770	6,57%		
KCP ANAMBAS	-3.459	-3.459	-2.790	-2.790	83	83	10	10	1	1	3	7	627	627	-606	-606	0	0	0	0	1.233	1.233	0	0	6.641	10,26%		
KCP BATAMINDO	-7.225	-7.225	-5.632	-5.632	-675	-675	-1.122	-1.122	-1.122	-1.122	196	196	22	40	2.505	2.505	1.764	1.764	-219	-219	0	0	959	959	0	0	10.228	5,48%
KCP BATAM GRAND NIAGA MAS	-5.382	-5.382	-5.185	-5.185	-491	-491	-114	-114	3	3	9	4	-2.036	-2.036	-2.036	-2.036	-328	-328	-139	-139	-2.150	-2.150	581	581	0	0	12.218	6,04%
KCP BATAM BATU AJI	3.082	3.082	-3.732	-3.732	-284	-284	343	343	-39	-39	16	23	2.070	2.070	65	65	330	330	458	458	1.045	1.045	172	172	8.909	3,90%		
KCP TANJUNG UBAN	-4.877	-4.877	-5.087	-5.087	-485	-485	-167	-167	402	402	7	97	-888	-888	-1.252	-1.252	158	158	0	0	206	206	0	0	9.041	9,34%		
KCP ANAMBAS JEMAJA	-2.527	-2.527	-2.527	-2.527	-89	-89	-28	-28	1	1	2	-1	81	81	-3	-3	0	0	0	0	84	84	0	0	0	0,00%		
KCP BATUAIJ	22.905	22.905	-4.931	-4.931	-789	-789	-256	-256	-8	-8	21	26	-522	-522	-687	-687	0	0	0	0	164	164	0	0	3.486	3,22%		
KCP BATAM RADEN PATAH	26.295	26.295	-17.469	-17.469	-13.391	-13.391	210	210	1	1	19	19	1.201	1.201	-231	-231	0	0	700	700	732	732	0	0	2.047	1,16%		
KCP BATAM SEKUPANG	-15.377	-15.377	-13.693	-13.693	-12.712	-12.712	-759	-759	-1	-1	11	18	40	40	-63	-63	-131	-131	-0	-0	234	234	0	0	4.318	6,54%		
KCP NATUNA	-6.035	-6.035	-6.438	-6.438	291	291	-140	-140	6	6	9	16	221	221	-408	-408	0	0	0	0	630	630	0	0	1.144	1,68%		
KCP BINTAN CENTER	-3.326	-3.326	-4.848	-4.848	-1.629	-1.629	-76	-76	3	3	22	23	1.924	1.924	615	615	-152	-152	0	0	386	386	1.076	1.076	7.068	3,44%		
KCBATAM WINDSOR CENTRAL	-34.566	-34.566	-11.320	-11.320	-1.322	-1.322	-387	-387	-95	-95	24	49	-2.399	-2.399	1.921	1.921	-145	-145	-6.327	-6.327	1.293	1.293	858	858	13.648	3,48%		
KCP TANJUNG BALAI KARIMUN 1	-12.718	-12.718	-10.170	-10.170	-1.678	-1.678	-207	-207	608	608	5	-7	-320	-320	-3.089	-3.089	33	33	-0	-0	2.736	2.736	0	0	9.591	3,16%		

# 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	
	1-18-Jan 26		1-18-Jan 26		1-18-Jan 26		1-10-Jan 26		1-06-Dec 25		1-14-Jan 26		1-17-Jan 26		1-04-Jan 26		1-13-Jan 26		1-18-Jan 26		1-06-Jan 26		1-06-Jan 26	
	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 Juta	New Agen Aktif	% Penc Agen Juta	Noa	Nom (Juta)	Pengjalan Gram	Penc Target (%)	Noa	Nom (Juta)
AREA MEDAN KOTA	6.708	7.679	149	51.304	78	8.920	10	145	21	20.600	189	68.7%	3.079	42.4%	33	789	486	88.6%	477	20.308	824	9.3%	78	16.655
KCP MEDAN PANCA BUDI	461	45	4	2.670	0	0	0	0	2	1.000	7	63.6%	0	72.3%	0	0	10	78.7%	18	953	10	2.4%	2	1.000
KCP MEDAN GATOT SUBROTO	338	183	2	6.295	8	1.006	0	0	1	2.000	10	66.7%	-2	81.0%	3	20	29	92.3%	19	1.284	10	2.1%	3	930
KCP MEDAN IMAM BONJOL	260	464	6	797	3	1	0	0	0	0	22	78.6%	1	68.1%	2	131	26	88.1%	27	682	10	2.4%	3	416
KCP MEDAN SUTOMO	257	212	7	653	0	0	1	20	2	700	1	100.0%	-19	34.0%	0	0	55	96.8%	24	1.261	5	1.8%	0	-
KCP MEDAN JUANDA	424	305	8	525	3	25	1	10	3	700	1	14.3%	3	70.3%	0	0	72	97.3%	17	394	16	4.0%	1	272
KCP MEDAN SIMPANG LIMUN	467	354	5	32	2	1	0	0	1	200	1	100.0%	-233	10.5%	2	200	10	71.7%	23	1.166	11	2.3%	3	1.060
KCP MEDAN GAJAH MADA	491	309	8	7.242	26	5.496	2	20	1	100	29	65.9%	-5	75.2%	7	83	31	88.1%	61	2.466	23	4.5%	4	1.140
KCP MEDAN KRAKATAU	411	343	3	1.645	11	915	0	0	1	300	4	57.1%	4	74.4%	1	54	24	90.2%	38	1.945	25	5.0%	1	30
KCP MEDAN PULO BRAYAN	363	323	12	633	3	704	1	10	2	1.000	9	50.0%	-246	12.1%	5	72	56	95.4%	15	815	51	10.1%	8	1.095
KCP MEDAN TOMANG ELOK	200	173	7	294	2	4	0	0	1	100	3	75.0%	4	51.3%	0	0	29	90.8%	22	691	97	24.2%	5	473
KCP MEDAN KAMPUNG BARU	357	630	7	166	0	0	0	0	0	1	100.0%	15	80.8%	0	0	22	84.3%	29	1.137	45	8.9%	1	1.200	
KCP MEDAN USU	299	204	4	74	1	50	0	0	0	0	17	70.8%	0	47.6%	0	0	5	60.5%	30	1.241	140	35.0%	4	2.140
KCP MEDAN ISKANDAR MUDA 1	243	147	3	4	0	0	0	0	1	300	17	85.0%	46	78.6%	1	56	10	71.7%	28	996	13	3.2%	1	300
KCP MEDAN ADAM MALIK	334	1.115	17	3.563	3	306	0	0	2	500	11	68.8%	-3	37.8%	5	32	17	79.9%	30	873	69	11.5%	1	150
KCP MEDAN MUCHTAR BASRI	442	825	1	24	2	10	2	40	1	300	2	22.2%	-282	4.4%	0	0	12	80.6%	22	827	66	13.3%	10	820
KCP MEDAN SUKARAMAII	381	377	7	118	10	2	1	35	0	0	5	100.0%	-211	12.4%	0	0	11	76.1%	20	893	16	4.0%	5	463
KC MEDAN S PARMAN	484	294	21	6.265	1	251	0	0	2	400	35	77.8%	-193	18.4%	3	18	13	72.2%	23	1.342	74	12.4%	16	2.610
KCP MEDAN KEJAKSAAN	495	1.380	27	20.302	3	151	2	10	1	13.000	14	77.8%	-336	14.3%	4	123	54	90.2%	31	1.341	143	20.4%	10	2.556
KFF	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
KFF MEDAN UNIV. ISLAM SUMATERA UTARA	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
KFF MEDAN KEMENTERIAN AGAMA	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		Mikro ("Juta")		SME ("Juta")		Cicil Emas ("Juta")		Gadai Emas ("Juta")		Kol 2			
	18-Jan-26		18-Jan-26		18-Jan-26		18-Jan-26		18-Jan-26		18-Jan-26		18-Jan-26		18-Jan-26		18-Jan-26		18-Jan-26		18-Jan-26		18-Jan-26		18-Jan-26			
	Md	Yd	Md	Yd	Md	Yd	Md	Yd	Md	Yd	Md	Yd	Cif	Gram	Md	Yd	Md	Yd	Md	Yd	Md	Yd	Abs	%				
AREA MEDAN KOTA	-297.600	-297.600	-62.248	-62.248	-8.498	-8.498	-3.925	-3.925	1.806	1.806	237	373	-16.277	-16.277	-4.462	-4.462	-1.803	-1.803	-26.658	-26.658	14.470	14.470	2.175	2.175	93.712	3.09%		
KCP MEDAN PANCA BUDI	-240.234	-240.234	-16.773	-16.773	-17.347	-17.347	-634	-634	1	1	18	32	1.774	1.774	1.074	1.074	-172	-172	78	78	880	880	-96	-96	10.270	3.72%		
KCP MEDAN GATOT SUBROTO	9.063	9.063	313	313	6.506	6.506	-45	-45	0	0	15	-51	1.694	1.694	841	841	0	0	854	854	0	0	636	2.25%				
KCP MEDAN KEJAKSAAN	-34.102	-34.102	-23.076	-23.076	-23.076	-23.076	230	230	-224	-224	141	141	12	20	-24.887	-24.887	124	124	-1.085	-1.085	-24.891	-24.891	863	863	102	102	14.582	2.89%
KCP MEDAN SUKARAMAII	-2.503	-2.503	-6.626	-6.626	-450	-450	-133	-133	3	3	10	14	1.139	1.139	-1.188	-1.188	-32	-32	0	0	560	560	800	800	7.165	4.23%		
KCP MEDAN IMAM BONJOL	-1.831	-1.831	-4.988	-4.988	659	659	-58	-58	13	13	16	2	265	265	-268	-268	-18	-18	0	0	551	551	0	0	1.703	1.90%		
KCP MEDAN SUTOMO	-2.193	-2.193	-1.598	-1.598	1.113	1.113	-685	-685	-5	-5	20	35	885	885	-161	-161	-32	-32	-132	-132	831	831	378	378	4.182	2.82%		
KCP MEDAN KRAKATAU	209	209	-1.684	-1.684	-400	-400	-292	-292	-7	-7	14	23	1.453	1.453	-1.047	-1.047	0	0	0	0	1.676	1.676	823	823	3.592	2.49%		
KCP MEDAN ADAM MALIK	-1.905	-1.905	-1.157	-1.157	-2.537	-2.537	-428	-428	303	303	18	62	-92	-92	-1.458	-1.458	-108	-108	-550	-550	454	454	740	740	10.621	3.89%		
KCP MEDAN PULO BRAYAN	3.084	3.084	2.801	2.801	1.053	1.053	102	102	-1	-1	8	5	1.592	1.592	-24	-24	0	0	0	0	1.234	1.234	382	382	372	1.79%		
KCP MEDAN TOMANG ELOK	-7.571	-7.571	2.444	2.444	479	479	-128	-128	0	0	10	9	999	999	-351	-351	-91	-91	0	0	1.020	1.020	422	422	8.364	3.91%		
KCP MEDAN SIMPANG LIMUN	-11.724	-11.724	-3.238	-3.238	-508	-508	-385	-385	3	3	11	13	1.818	1.818	981	981	0	0	-0	-0	837	837	0	0	466	0.78%		
KCP MEDAN ISKANDAR MUDA 1	239	239	1.929	1.929	1.279	1.279	-227	-227	2	2	5	7	894	894	6	6	0	0	0	0	416	416	472	472	2.554	2.14%		
KCP MEDAN JUANDA	-3.281	-3.281	-2.210	-2.210	241	241	-178	-178	-3	-3	11	-0	329	329	101	101	-63	-63	0	0	293	293	0	0	5.215	5.72%		
KCP MEDAN UNIV. ISLAM SUMATERA UTARA	-927	-927	-1.651	-1.651	70	70	-230	-230	-0	-0	7	92	826	826	176	176	-12	-12	-0	-0	333	333	328	328	1.753	2.30%		
KCP MEDAN MUCHTAR BASRI	4.371	4.371	504	504	2.425	2.425	7	7	13	13	4	64	-2.824	-2.824	-1.160	-1.160	0	0	0	0	545	545	-2.209	-2.209	3.141	1.69%		
KCP MEDAN PULO BRAYAN	-9.370	-9.370	-8.968	-8.968	-5.202	-5.202	-110	-110	5	5	25	-18	-1.954	-1.954	-1.770	-1.770	-168	-168	-1.000	-1.000	529	529	455	455	8.077	3.16%		

# LEADING & LAGGING INDICATOR AREA MEDAN RAYA


**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	
	1-18-Jan 26		1-18-Jan 26		1-18-Jan 26		1-10-Jan 26		1-06-Dec 25		1-14-Jan 26		1-17-Jan 26		1-04-Jan 26		1-13-Jan 26		1-18-Jan 26		1-06-Jan 26		1-18-Jan 26	
	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)	New Agen Aktif	% Penc Agen Aktif	Noa	Nom (Juta)	Penjualan (Gram)	Penc Target (%)	Noa	Nom (Juta)	
AREA MEDAN RAYA	5,753	10,819	107	8,322	116	3,748	5	86	24	13,500	369	79,2%	660	8,5%	26	958	918	92,8%	499	20,398	713	10,2%	116	22,423
KCP MEDAN SETIA BUDI	534	231	16	1,221	30	6	0	0	2	1,500	42	91,3%	-446	15,7%	6	325	25	93,5%	50	3,188	35	5,9%	11	1,202
KCP MEDAN AKSARA	394	821	4	40	2	1,315	0	0	2	2,850	34	75,6%	-562	8,5%	1	25	62	98,9%	23	862	66	11,0%	2	4,610
KCP STABAT KH ZAINUL ARIFIN	427	374	6	55	2	0	0	0	4	2,500	4	44,4%	-487	5,6%	2	29	93	93,4%	56	2,289	7	1,3%	9	1,300
KCP CEMARA ASRI	531	74	17	621	6	1	0	0	0	0	27	77,1%	-322	8,3%	1	62	12	61,9%	9	243	7	2,2%	6	345
KCP KABANUAHE	252	263	7	542	10	3	0	0	1	1,000	7	41,2%	-570	2,8%	0	0	17	60,5%	30	1,097	9	2,2%	4	1,040
KCP BINJAI JAMIN GINTING	480	389	2	1	0	0	1	20	1	200	3	42,9%	-188	21,3%	0	0	34	94,9%	9	506	5	1,1%	7	745
KCP TEBING TINGGI SUDIRMAN 1	446	1,267	4	4	0	0	0	0	2	250	22	84,6%	-646	3,2%	4	28	46	82,3%	77	2,475	28	4,7%	4	388
KCP MEDAN BELAWAN	205	82	5	239	1	0	0	0	1	200	73	77,7%	-87	6,2%	0	0	34	81,0%	11	203	3	0,7%	3	1,100
KCP PERBAUANGAN	221	431	3	45	4	2	0	0	0	0	23	100,0%	-231	6,8%	2	126	35	89,7%	13	502	134	44,6%	2	179
KCP MEDAN RING ROAD	336	1,403	7	916	0	0	0	0	1	600	20	90,9%	-2	21,5%	0	0	37	93,3%	38	1,561	18	4,5%	10	4,063
KCP PANGKALAN BRANDAN	441	1,235	7	581	15	1,203	0	0	3	1,600	53	89,8%	-715	5,1%	0	0	51	91,6%	43	2,139	22	4,4%	4	1,374
KCP LUBUK PAKAM	637	1,886	4	15	39	715	1	10	2	400	19	63,3%	-639	11,9%	2	12	207	101,1%	25	1,237	23	4,6%	20	3,489
KCP MEDAN AH NASUTION	278	757	8	1,005	2	0	1	28	2	500	20	87,0%	-6	11,2%	3	297	34	88,8%	39	1,408	85	17,1%	4	1,540
KCP BINJAI	372	797	13	2,625	1	501	0	0	2	400	11	73,3%	-568	8,4%	2	7	59	94,8%	36	1,633	236	47,2%	6	898

**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		Mikro		SME		Cicil Emas		Gadai Emas		Kol 2			
	18-Jan-26		18-Jan-26		18-Jan-26		18-Jan-26		18-Jan-26		MtD	YTD	18-Jan-26	18-Jan-26	MtD	YTD	18-Jan-26	18-Jan-26	MtD	YTD	18-Jan-26	18-Jan-26	MtD	YTD	18-Jan-26	18-Jan-26		
		MtD	YTD		MtD	YTD		MtD	YTD		CIF	Gram	MtD	YTD	18-Jan-26	18-Jan-26	MtD	YTD	18-Jan-26	18-Jan-26	MtD	YTD	18-Jan-26	18-Jan-26	Abs	%		
AREA MEDAN RAYA	-40,350	-40,350	-55,615	-55,615	-23,957	-23,957	-4,612	-4,612	192	192	320	331	19,243	19,243	544	544	-2,679	-2,679	1,868	1,868	13,720	13,720	5,700	5,700	121,541	3,346%		
KCP MEDAN AKSARA	-3,968	-3,968	-11,265	-11,265	-2,274	-2,274	-1,36	-1,36	2	2	5	21	3,412	3,412	868	868	-416	-416	1,999	1,999	553	553	408	408	9,435	2,176%		
KCP BINJAI	-16,254	-16,254	-20,093	-20,093	-11,161	-11,161	-849	-849	1	1	17	-56	1,149	1,149	-7	-7	-332	-332	-18	-18	946	946	549	549	6,220	3,000%		
KCP BINJAI JAMIN GINTING	-4,268	-4,268	-5,241	-5,241	-32	-32	-248	-248	2	2	8	2	333	333	-456	-456	243	243	-5	-5	371	371	0	0	9,910	7,676%		
KCP TEBING TINGGI SUDIRMAN 1	-2,558	-2,558	-3,271	-3,271	4,118	4,118	-225	-225	-0	-0	18	6	519	519	-1,571	-1,571	-544	-544	-45	-45	1,907	1,907	742	742	21,899	6,745%		
KCP STABAT KH ZAINUL ARIFIN	-8,293	-8,293	-8,213	-8,213	-542	-542	-568	-568	1	1	29	6	1,250	1,250	-696	-696	-387	-387	-0	-0	1,710	1,710	624	624	9,160	4,156%		
KCP KABANUAHE	-5,658	-5,658	-4,826	-4,826	-1,982	-1,982	-142	-142	1	1	10	8	265	265	71	71	-519	-519	0	0	714	714	-0	-0	8,243	5,12%		
KCP MEDAN BELAWAN	-891	-891	-12,371	-12,371	-10,412	-10,412	-662	-662	1	1	6	-16	-1,196	-1,196	-1,121	-1,121	0	0	0	0	-75	-75	0	0	3,059	2,118%		
KCP MEDAN MARELAN RAYA	-8,076	-8,076	-16,558	-16,558	-552	-552	-395	-395	277	277	38	14	2,260	2,260	108	108	56	56	0	0	1,161	1,161	935	935	10,112	5,615%		
KCP MEDAN RING ROAD	-3,070	-3,070	-3,76	-3,76	298	298	8	8	0	0	23	18	4,337	4,337	3,349	3,349	-90	-90	-8	-8	951	951	95	95	13,135	7,855%		
KCP PANGKALAN BRANDAN	135	135	-2,240	-2,240	-203	-203	-344	-344	2	2	60	31	-95	-95	-530	-530	-136	-136	0	0	572	572	0	0	6,693	4,715%		
KCP PERBAUANGAN	-1,912	-1,912	-2,044	-2,044	-892	-892	-173	-173	-34	-34	7	134	182	182	-40	-40	-440	-440	-98	-98	0	0	352	352	368	368	5,237	4,606%
KCP MEDAN AH NASUTION	-7,133	-7,133	-1,309	-1,309	941	941	-45	-45	-25	-25	12	80	3,470	3,470	1,037	1,037	457	457	-16	-16	1,042	1,042	950	950	9,957	4,73%		
KL LUBUK PAKAM	10,605	10,605	-18,959	-18,959	-1,716	-1,716	-285	-285	-43	-43	35	21	2,117	2,117	640	640	-151	-151	-0	-0	883	883	745	745	5,702	1,76%		
KCP CEMARA ASRI	4,634	4,634	4,520	4,520	2,655	2,655	-28	-28	1	1	23	6	-425	-425	-307	-307	-245	-245	0	0	127	127	0	0	3,454	3,404%		

# 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 (Emas Digital)		PENCAIRAN KONSUMER	
	1-18-Jan-26		1-18-Jan-26		1-18-Jan-26		1-10-Jan-26		1-06-Dec-25		1-14-Jan-26		1-17-Jan-26		1-04-Jan-26		1-13-Jan-26		1-18-Jan-26		1-06-Jan-26		1-18-Jan-26	
	Noa	Nom (Juta)	Noa	Nom (Juta)	Noa	Nom (Juta)	Noa	Nom (Juta)	Noa	Nom Blokir	Merchant Aktif	% Rasio Aktif	Merchant Aktif	% Rasio Aktif	Issued (Case)	Issued Aktif (Acre Juta)	New Aktif Agen	% Penc Agen	New Aktif	Target (%)	Jualan (Gram)	Penc Target (%)	Noa	Nom (Juta)
AREA PEKANBARU	14,967	9,647	189	12,496	102	10,637	28	499	49	16,220	257	63,8%	2,252	16,2%	77	1,636	0	95,8%	891	33,186	1,896	13,1%	190	31,943
KCP PEKANBARU NANGKA	561	123	9	71	3	4	80	700	10	83,3%	-269	23,4%	0	0	12	78,2%	40	1,416	44	8,7%	2	500		
KCP PANAM RAYA	522	21	3	16	2	0	3	23	1	100	2	33,3%	-497	21,4%	0	0	55	88,4%	31	854	30	6,0%	1	374
KC DUMAI	609	378	25	617	15	12	1	90	1	100	8	66,7%	-220	12,2%	7	239	63	96,9%	46	2,365	176	29,3%	16	2,266
KCP PEKANBARU RUMBIAJ	194	215	14	1	0	0	0	0	1	100	3	75,0%	-326	20,5%	1	26	32	89,2%	22	592	67	13,3%	6	1,555
KC DURI	280	245	0	0	5	2	0	0	5	1,220	1	100,0%	-2	6,9%	0	0	96	97,7%	27	711	26	5,2%	2	110
KCP PEKANBARU HARAPAN RAYA	841	109	11	1,417	1	1	2	30	3	2,008	26	81,3%	-375	24,6%	12	207	104	100,2%	50	1,976	85	14,1%	16	1,988
KCP BAGAN SIAPIAPI	473	192	1	0	4	6	0	0	2	200	1	33,3%	-217	10,0%	0	0	59	99,4%	21	711	5	1,2%	5	610
KCP TELUK KUANTAN	668	326	12	829	7	3	0	0	2	300	1	25,0%	-406	11,2%	6	327	164	99,9%	33	2,041	18	3,7%	14	1,337
KCP PEKANBARU UIN SUSKA	578	52	0	0	1	0	0	0	2	330	4	80,0%	-152	27,0%	0	0	20	87,9%	29	693	38	9,4%	3	70
KC DURI	949	447	0	0	9	582	1	20	4	1,100	3	42,9%	-94	12,1%	3	50	51	96,1%	19	631	108	17,9%	3	1,926
KCP UJUNG BATU 1	490	150	3	16	5	6	0	0	0	0	2	40,0%	-163	10,7%	1	120	72	99,3%	11	652	31	6,3%	13	1,597
KCP PEKANBARU PANAM	490	219	16	174	7	114	0	0	3	1,100	11	50,0%	-183	23,1%	9	150	34	91,6%	69	2,402	245	40,8%	8	1,359
KCP PEKANBARU ARIFIN AHMAD	418	137	4	1,182	4	1	0	0	2	200	16	66,7%	-701	20,4%	15	229	31	86,4%	45	1,823	50	8,3%	19	3,665
KCP SIAK	505	99	1	100	1	0	0	0	2	1,300	0	0,0%	-175	11,9%	0	0	111	98,1%	23	896	66	13,2%	2	320
KCP FLAMBOYAN PETAPAHAN	420	269	1	3	1	0	0	0	0	0	0	0,0%	-185	3,4%	2	51	70	94,3%	37	1,071	14	3,6%	0	97
KCP PANGKALAN KERINCING MAHARAJA	622	142	2	13	2	0	3	25	0	0	1	100,0%	-286	20,6%	0	0	71	92,6%	63	1,956	32	6,4%	10	3,349
KCP DURI HANG TUAH 1	356	280	2	2	3	1	0	0	0	0	9	69,2%	-184	13,8%	0	0	59	97,6%	9	308	33	6,5%	13	1,022
KCP DUMAI SUKAJADI	343	1,219	4	285	1	1	0	0	2	900	1	12,5%	-280	10,7%	0	0	14	82,3%	19	458	67	13,4%	3	34
KCP PEKANBARU SUDIRMAN 1	507	398	14	409	3	15	1	5	1	100	35	77,8%	1	17,4%	6	41	42	95,7%	35	1,069	104	17,3%	8	2,000
KCP SELAT PANJANG	473	210	2	12	0	0	0	0	0	0	5	100,0%	-186	23,1%	0	0	73	97,9%	15	241	4	1,4%	1	175
KCP GUNUNG RAYA KANDIS	561	87	1	20	0	0	0	0	0	0	0	0,0%	-186	13,4%	0	0	73	97,9%	15	241	4	1,4%	1	175
KCP ROKAN HULU PASIR PANGARAIAN	147	569	10	598	0	0	5	80	1	800	0	0,0%	1	8,1%	0	0	86	52,8%	13	254	9	3,0%	1	111
KCP BANGKINANG	624	258	0	0	0	0	0	0	0	0	6	75,0%	-229	19,5%	0	0	122	101,1%	33	1,862	20	4,0%	6	1,310
KCP RENGAT	371	293	3	337	13	8,133	2	0	2	2,150	7	63,6%	-245	14,9%	0	0	100	99,7%	17	447	107	21,3%	3	745
KCP DURI HANG TUAH 2	679	308	7	1,640	2	0	1	5	3	420	17	77,3%	-399	15,9%	0	0	78	97,8%	31	1,480	31	7,8%	2	992
KCP PEKANBARU UIR	658	87	4	1,085	8	743	0	0	2	200	5	100,0%	-99	33,7%	0	0	12	81,3%	23	763	12	4,0%	2	350
KCP PEKANBARU SUDIRMAN 1	592	731	33	3,087	5	14	0	0	5	1,300	60	57,7%	-932	13,3%	8	98	65	98,6%	64	2,011	309	44,1%	8	1,326
KCP TEMBILAHAN	455	1,608	3	78	0	0	6	122	1	100	2	2,00%	-318	9,0%	3	82	24	87,4%	14	684	27	6,7%	3	378
KCP PEKANBARU SUDIRMAN ATAS	581	475	4	505	0	0	1	20	2	1,400	21	61,8%	2	20,8%	4	18	16	77,3%	25	1,546	70	11,7%	15	1,502

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

OUTLET	DPK (*Juta)		Tabungan (*Juta)		Tab Bisnis (*Juta)		Tab Perencanaan (*Juta)		MtD Saldo Tab Emas		Pembayaran (*Juta)		Consumer (*Juta)		Mikro (*Juta)		SME (*Juta)		Cicil Emas (*Juta)		Gadai Emas (*Juta)		Kol 2			
	18-Jan-26		18-Jan-26		18-Jan-26		18-Jan-26		18-Jan-26		18-Jan-26		18-Jan-26		18-Jan-26		18-Jan-26		18-Jan-26		18-Jan-26		18-Jan-26			
	MtD	YTD	MtD	YTD	MtD	YTD	MtD	YTD	MtD	YTD	OF	Gram	MtD	YTD	MtD	YTD	MtD	YTD	MtD	YTD	Abs	%				
AREA PEKANBARU	-307,943	-307,943	-205,174	-205,174	-23,479	-9,321	-170	-170	795	1,432	-10,877	-10,877	-18,369	-18,369	-11,247	-11,247	-24,265	-24,265	5,340	5,340	233,769	3,40%				
KCP PEKANBARU SUDIRMAN 1	-172,196	-172,196	-15,147	-15,147	-5,717	-5,717	-542	-542	17	17	23	261	-10,173	-10,173	-2,216	-2,216	-231	-231	1,438	1,438	725	725	8,807	0,97%		
KCP RENGAT	-16,375	-16,375	-15,333	-15,333	-4,259	-4,259	-387	-387	-383	-383	5	100	-607	-607	-440	-440	-528	-528	0	0	360	360	0	0	5,583	2,44%
KC DUMAI	-35,036	-35,036	-36,743	-36,743	-3,751	-3,751	-703	-703	10	10	112	112	-1,528	-1,528	-2,608	-2,608	-420	-420	0	0	1,412	1,412	87	87	9,760	2,60%
KC DURI	-6,823	-6,823	-7,645	-7,645	-1,309	-1,309	-407	-407	-223	-223	28	80	415	415	935	935	-326	-326	0	0	276	276	-470	-470	10,349	7,38%
KCP SELAT PANJANG	-2,589	-2,589	-1,876	-1,876	-319	-319	-277	-277	4	4	65	12	-167	-167	-715	-715	0	0	881	881	0	0	2,732	2,94%		
KCP DURI HANG TUAH 2	-5,142	-5,142	-5,709	-5,709	-40	-40	-262	-262	-9	-9	12	29	-1,459	-1,459	-1,794	-1,794	155	155	0	0	181	181	0	0	7,739	4,04%
KCP SIAK	-14,614	-14,614	-17,236	-17,236	-1,766	-1,766	-98	-98	1	1	25	37	-772	-772	-1,115	-1,115	-75	-75	-3	-3	433	433	-11	-11	5,771	3,19%
KCP PEKANBARU NANGKA	-2,155	-2,155	-2,125	-2,125	-1,051	-1,051	-217	-217	-3	-3	9	14	-365	-365	-407	-407	-960	-960	0	0	1,002	1,002	0	0	3,925	2,55%
KCP PEKANBARU UIR	-12,450	-12,450	-13,048	-13,048	-1,147	-1,147	-314	-314	-502	-502	30	-3	900	900	230	230	0	0	516	516	0	0	4,941	5,28%		
KCP PANAM RAYA	5,200	1,415	1,415	5,664	-114	-114	2	2	51	13	-64	-64	-151	-151	-524	-524	-0	0	530	530	81	81	11,326	6,56%		
KCP PEKANBARU SUDIRMAN ATAS	18,884	-9	-9	2,077	-794	-794	6	6	30	96	-299	-299	-457	-457	-778	-778	0	0	645	645	291	291	8,549	3,86%		
KCP PEKANBARU UIN SUSKA	5,986	-3,078	-3,078	-467	1	1	0	0	50	36	480	480	-129	-129	0	0	609	609	0	0	0	0	7	0,02%		
KCP PEKANBARU RUMB																										

# 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)		PENCAIRAN KONSUMER	
	1-18-Jan 26		1-18-Jan 26		1-18-Jan 26		1-10-Jan 26		1-06-Dec 25		1-14-Jan 26		1-17-Jan 26		1-04-Jan 26		1-13-Jan 26		1-18-Jan 26		1-05-Jan 26		1-18-Jan 26	
	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 Agen Aktif	New Aktif	Penjualan (Gram)	Penc Target (%)	Noa	Nom (Juta)	
<b>AREA PEMATANGSIANTAR</b>	<b>4.869</b>	<b>10.336</b>	<b>105</b>	<b>7.867</b>	<b>64</b>	<b>7.684</b>	<b>14</b>	<b>270</b>	<b>33</b>	<b>9.599</b>	<b>24</b>	<b>46,2%</b>	<b>467</b>	<b>7,8%</b>	<b>17</b>	<b>342</b>	<b>965</b>	<b>96,2%</b>	<b>664</b>	<b>23.969</b>	<b>635</b>	<b>8,4%</b>	<b>148</b>	<b>19.480</b>
KCP SPPROK	94	234	3	26	5	452	0	0	1	400	0	0,0%	-4	4,7%	0	0	76	95,2%	15	378	23	5,6%	5	599
KCP PADANGSIANTAR	255	254	2	103	2	1	2	5	5	700	0	0,0%	2	3,2%	3	105	59	94,7%	74	2.494	11	2,1%	25	3.014
KCP AEK KANOPAN	226	840	0	0	2	101	0	0	2	200	3	60,0%	2	8,8%	0	0	49	93,4%	22	481	25	5,0%	15	1.609
KCP GUNUNG TUA	220	523	1	2	10	4.535	1	10	2	700	0	0,0%	2	3,1%	0	0	84	97,1%	33	2.128	22	4,5%	8	824
KCP SIBUHUAN	352	182	9	309	0	0	1	10	4	600	0	0,0%	-2	5,4%	0	0	92	97,6%	36	1.693	32	8,0%	9	1.943
KCP PEMATANGSIANTAR SUTOMO	503	463	11	389	8	1	0	0	2	300	1	20,0%	3	8,2%	0	0	91	100,0%	23	680	14	3,6%	14	1.391
KCP PEMATANGSIANTAR PERINTIS	477	2.549	16	834	1	0	0	0	4	2.400	7	70,0%	2	12,0%	4	73	79	97,6%	110	2.450	108	17,5%	12	1.549
KCP INDRAPURA	187	203	4	113	5	0	0	0	2	1.000	5	62,5%	0	11,4%	0	0	59	97,2%	19	390	19	3,9%	6	1.275
KCP PANYABUNGAN	377	167	2	703	4	1	2	40	1	160	0	0,0%	0	9,3%	0	0	14	64,4%	23	847	21	5,2%	14	2.917
KC SIBOLGA	226	595	8	980	1	1	1	100	2	300	3	100,0%	-2	7,9%	0	0	51	94,6%	69	2.174	73	14,6%	4	560
KCP KOTA PINANG	440	1.256	3	37	2	502	0	0	0	0	0	0,0%	1	7,0%	1	13	24	94,1%	35	1.344	49	12,2%	6	475
KCP TANJUNG BALAI	302	485	10	1.125	6	546	0	0	0	0	1	50,0%	0	0,8%	0	0	30	90,6%	73	2.954	113	22,7%	7	404
KCP RANTAU PRAPAT	523	1.157	12	1.870	10	1.542	6	80	6	2.600	1	20,0%	-191	10,5%	7	50	146	102,9%	88	2.965	81	16,3%	8	516
KCP KISARAN	641	1.182	21	986	8	2	1	25	2	239	2	33,3%	-3	8,3%	2	100	91	93,0%	44	2.990	45	8,9%	15	2.404
<b>KFO</b>																								
KFO MIKRO BALIGE	8	53	2	278	0	0	0	0	0	0	1	50,0%	12	27,9%	0	0	2	0,0%	0	~	1	0,3%	0	~
KFO MIKRO PANDAN KOTA	38	194	1	114	0	0	0	0	0	0	0	0,0%	7	6,3%	0	0	18	0,0%	0	~	1	0,7%	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	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	0
KFF PADANGSIANTAR UIN SYAHUDA	0	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		
	18-Jan-26		18-Jan-26		18-Jan-26		18-Jan-26		18-Jan-26		18-Jan-26		18-Jan-26		18-Jan-26		18-Jan-26		18-Jan-26		18-Jan-26		18-Jan-26				
	Md	YD	Md	YD	Md	YD	Md	YD	Cf	Gram	Md	YD	Md	YD	Cf	Gram	Md	YD	Md	YD	Md	YD	Abs	%			
<b>AREA PEMATANGSIANTAR</b>	<b>-96.296</b>	<b>-96.296</b>	<b>-105.159</b>	<b>-105.159</b>	<b>-6.121</b>	<b>-6.121</b>	<b>-10.459</b>	<b>-10.459</b>	<b>709</b>	<b>271</b>	<b>546</b>	<b>19.436</b>	<b>19.436</b>	<b>-2.688</b>	<b>-2.688</b>	<b>-3.539</b>	<b>-3.539</b>	<b>-643</b>	<b>-643</b>	<b>17.478</b>	<b>17.478</b>	<b>8.829</b>	<b>8.829</b>	<b>17.147</b>	<b>4,68%</b>		
KCP PEMATANGSIANTAR SUTOMO	-5.689	-5.689	-8.400	-8.400	-4.019	-4.019	-391	-391	3	3	14	7	1.092	1.092	624	624	-129	-129	200	200	397	397	0	0	22.959	94,1%	
KCP PANYABUNGAN	-2.636	-2.636	-2.948	-2.948	-1.177	-1.177	-432	-432	2	2	31	3	1.211	1.211	595	595	-166	-166	0	0	262	262	519	519	4.734	3,00%	
KC SIBOLGA	-9.433	-9.433	-9.433	-8.800	-8.800	-947	-947	-68	-68	0	0	3	63	1.229	1.229	859	859	-25	-25	0	0	1.498	1.498	615	615	5.071	2,10%
KCP SIBUHUAN	-7.629	-7.629	-8.545	-8.545	-349	-349	-944	-944	0	0	19	32	1.979	1.979	143	143	-259	-259	0	0	1.310	1.310	784	784	5.768	3,21%	
KCP PADANGSIANTAR DEMPUMAN	-10.614	-10.614	-11.715	-11.715	509	509	-2.662	-2.662	6	6	17	-10	3.232	3.232	-	-	-487	-487	-56	-56	2.062	2.062	1.713	1.713	15.044	4,13%	
KCP INDRAPURA	-1.781	-1.781	-3.991	-3.991	78	78	-46	-46	7	7	9	14	-396	-396	-91	-91	-480	-480	-2	-2	177	177	0	0	11.876	4,98%	
KCP TANJUNG BALAI	-6.551	-6.551	-6.820	-6.820	224	224	-842	-842	-752	-752	24	205	3.020	3.020	-643	-643	-213	-213	0	0	2.421	2.421	1.456	1.456	4.837	2,58%	
KCP SPPROK	-2.693	-2.693	-2.298	-2.298	801	801	-344	-344	188	188	18	13	-272	-272	-462	-462	-45	-45	0	0	235	235	0	0	5.259	4,00%	
KCP AEK KANOPAN	-9.002	-9.002	-10.453	-10.453	-229	-229	-333	-333	2	2	19	21	641	641	403	403	-42	-42	0	0	280	280	0	0	6.840	4,04%	
KC PEMATANGSIANTAR PERINTIS	<b>-16.790</b>	<b>-16.790</b>	<b>-14.455</b>	<b>-14.455</b>	<b>63</b>	<b>63</b>	<b>-1.257</b>	<b>-1.257</b>	<b>-5</b>	<b>-5</b>	<b>36</b>	<b>87</b>	<b>1.010</b>	<b>1.010</b>	<b>701</b>	<b>701</b>	<b>-788</b>	<b>-788</b>	<b>-145</b>	<b>-145</b>	<b>0</b>	<b>0</b>	<b>1.158</b>	<b>1.158</b>	<b>477</b>	<b>477</b>	
KCP GUNUNG TUA	-5.749	-5.749	-5.702	-5.702	15	15	-468	-468	<b>1.102</b>	<b>1.102</b>	14	13	701	701	-788	-788	-145	-145	0	0	1.158	1.158	477	477	8.906	4,63%	
KCP RANTAU PRAPAT	-9.145	-9.145	-8.324	-8.324	-598	-598	-1.108	-1.108	100	100	24	34	80	80	-1.796	-1.796	-688	-688	-304	-304	1.921	1.921	948	948	47.672	8,61%	

# 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		
		1-18-Jan 26		1-18-Jan 26		1-18-Jan 26		1-10-Jan 26		1-06-Dec 25		1-14-Jan 26		1-17-Jan 26		1-04-Jan 26		1-13-Jan 26		1-18-Jan 26		1-06-Jan 26		1-18-Jan 26		
		Md NoA	Md Nom (Juta)	Md NoA	Md Nom (Juta)	Md NoA	Md Nom (Juta)	NoA	Nom (Juta)	NoA	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	592	731	33	3.087	5	14	0	0	5	1.300	60	57,7%	-932	13,3%	8	98	2	20,0%	64	2.011	309	44,1%	8	1.326	
KC MEDAN KEJAKSAAN	B1	495	1.380	27	20.302	3	151	2	10	1	13.000	35	77,8%	151	14,3%	4	123	0	0,0%	31	1341	143	20,4%	10	2.556	

OUTLET	KELAS CABANG	TAB HAJI		TAB BISNIS		TAB PERENCANAAN		MAXI		RB		EDC		QRIS		PRUDENTIAL		BSI AGEN		CICIL EMAS		BULLION (emas Digital)		PENCAIRAN KONSUMER		
		1-18-Jan 26		1-18-Jan 26		1-18-Jan 26		1-10-Jan 26		1-06-Dec 25		1-14-Jan 26		1-17-Jan 26		1-04-Jan 26		1-13-Jan 26		1-18-Jan 26		1-06-Jan 26		1-18-Jan 26		
		Md NoA	Md Nom (Juta)	Md NoA	Md Nom (Juta)	Md NoA	Md Nom (Juta)	NoA	Nom (Juta)	NoA	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	609	378	25	617	15	12	1	90	1	100	8	66,7%	134	12,2%	7	239	3	30,0%	46	2.365	176	29,3%	16	2.266	
KC PEKANBARU HARAPAN RAYA	B2	841	109	11	1.417	1	1	2	30	3	2.100	26	81,3%	-375	24,6%	12	207	8	80,0%	50	1.975	85	14,1%	16	1.988	
KC DURI	B2	949	447	0	9	582	1	20	4	1.100	3	42,9%	-94	12,1%	3	50	2	20,0%	19	631	108	17,9%	3	1.926		
KC PEKANBARU PANAM	B2	490	219	16	174	7	114	0	0	3	1.100	11	50,0%	-183	23,1%	9	150	0	0,0%	69	2.402	245	40,8%	8	1.359	
KC PEKANBARU ARIFIN AHMAD	B2	418	137	4	1.182	4	1	0	0	2	200	16	66,7%	-701	20,4%	15	229	1	10,0%	45	1.823	50	8,3%	19	3.665	
KC MEDAN SETIA BUDI	B2	534	231	16	1.221	30	6	0	0	2	1.500	42	91,3%	-446	15,7%	6	325	3	30,0%	51	3.188	35	5,9%	11	1.202	
KC MEDAN AKSARA	B2	394	821	4	40	2	1.315	0	0	2	2.850	34	75,6%	64	8,5%	1	25	2	20,0%	23	862	66	11,0%	23	4.610	
KC PEKANBARU SUDIRMAN	B2	507	396	14	409	3	15	1	5	1	100	35	77,8%	1	17,4%	6	41	2	20,0%	35	1.069	104	17,3%	8	2.000	
KC TEBING TINGGI SUDIRMAN 1	B2	334	1.115	17	3.563	3	306	0	0	2	500	11	68,8%	-3	37,8%	5	32	0	0,0%	30	873	69	11,5%	1	150	
KC PEMATANGSIANTAR PERINTIS	B2	477	2.549	16	834	1	0	0	0	4	2.400	7	70,0%	2	12,0%	4	73	21	21,0%	110	2.450	105	17,5%	12	1.549	
KC BATAM WINDSOR CENTRAL	B2	506	238	10	3.191	6	113	3	110	1	500	9	60,0%	55	29,0%	4	106	22	22,0%	57	2.313	59	9,8%	5	3.536	
KC MEDAN S PARMAN	B2	484	294	21	2.625	1	251	0	0	2	400	35	77,8%	-193	18,4%	3	18	0	0,0%	23	1.342	74	12,4%	16	2.610	
KCP PEKANBARU SUDIRMAN ATAS	B2	581	475	4	505	0	0	1	20	2	1.400	21	61,8%	2	20,8%	4	18	1	10,0%	25	1.546	70	11,7%	15	1.502	

OUTLET	KELAS CABANG	TAB HAJI		TAB BISNIS		TAB PERENCANAAN		MAXI		RB		EDC		QRIS		PRUDENTIAL		BSI AGEN		CICIL EMAS		BULLION (emas Digital)		PENCAIRAN KONSUMER		
		1-18-Jan 26		1-18-Jan 26		1-18-Jan 26		1-10-Jan 26		1-06-Dec 25		1-14-Jan 26		1-17-Jan 26		1-04-Jan 26		1-13-Jan 26		1-18-Jan 26		1-06-Jan 26		1-18-Jan 26		
		Md NoA	Md Nom (Juta)	Md NoA	Md Nom (Juta)	Md NoA	Md Nom (Juta)	NoA	Nom (Juta)	NoA	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 B3</b>																										
KCP PEKANBARU NANGKA	B3	561	123	9	71	3	2	4	80	2	700	10	83,3%	-269	23,4%	0	0	1	10,0%	40	1.416	44	8,7%	2	500	
KCP PANAM RAYA	B3	522	21	3	16	2	0	3	23	1	100	2	33,3%	-497	21,4%	0	0	4	40,0%	31	858	30	6,0%	1	374	
KCP PEKANBARU RUMBIA	B3	194	215	14	1	0	0	0	0	1	100	3	75,0%	-326	20,5%	1	26	0	0,0%	22	592	67	13,3%	6	1.556	
KCP BAGAN BATU SUDIRMAN 1	B3	280	245	0	5	2	0	0	0	5	1.220	1	100,0%	-2	6,9%	0	0	12	120,0%	27	711	26	5,2%	2	110	
KCP BATUJAHU	B3	269	213	4	1.089	6	2	0	0	3	650	9	60,0%	-287	18,7%	0	0	8	80,0%	22	583	32	6,3%	1	40	
KCP BINTAN CENTER	B3	317	492	1	21	5	504	1	10	0	0	6	75,0%	-459	16,1%	0	0	1	10,0%	40	899	18	3,5%	12	2.620	
KCP TELUK KUANTAN	B3	668	326	12	829	7	3	0	0	2	300	1	25,0%	-406	11,2%	6	327	4	40,0%	33	2.041	18	3,7%	14	1.337	
KCP UJUNG BATU 1	B3	490	150	3	16	5	6	0	0	0	0	2	40,0%	-163	10,7%	1	120	6	60,0%	11	652	31	6,3%	13	1.597	
KCP SIAK	B3	505	99	1	100	1	1.000	0	0	2	1.300	0	0,0%	-175	5,2%	7	83	3	30,0%	61	2.466	23	4,5%	4	1.110	
KCP PANGKALAN KERINO MAHARAJA	B3	622	142	2	13	0	0	3	25	0	0	1	100,0%	-286	20,6%	0	0	0	0,0%	38	1.956	25	5,0%	1	30	
KCP DURI HANTUUAJAH	B3	356	203	4	113	5	0	0	0	2	1.000	5	62,5%	-188	21,3%	0	0	7	70,0%	19	390	19	3,9%	6	1.275	
KCP MEDAN MARELAN RAYA	B3	441	1235	7	581	15	6	3	1.600	5	546	0	0	1	50,0%	0	0	2	20,0%	43	2.199	22	4,4%	4	1.374	
KCP BATAM BATU AIJ	B3	586	509	37	335	8	1.633	0	0	2	800	7	10,0%	-61	19,1%	0	0	2	20,0%	41	1.477	35	6,9%	3	933	
KCP MEDAN MUCHTAR BASRI	B3	442	825	1	24	2	10	2	40	1	300	2	22,2%	-282	44,4%	0	0	0	0,0%	22	827	66	13,3%	10	820	
KCP MEDAN KAMPUNG BARU	B3	357	630	7	166	0	0	0	0	0	0	1	1													

# LEADING INDICATOR BY KELAS CABANG



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



# THANK YOU

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