



# LEADING - LAGGING INDICATOR

## RO II Medan

**DPK**

31.01.2026

**PBY**

31.01.2026



# LEADING & LAGGING INDICATOR RO II MEDAN


**LEADING INDICATOR**

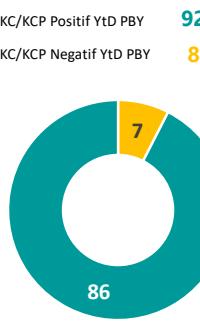
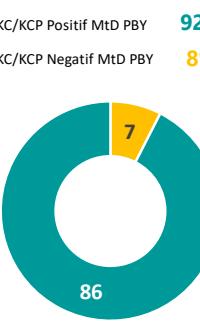
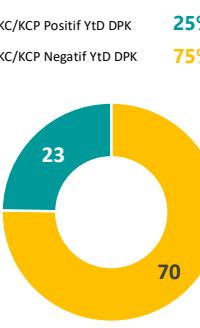
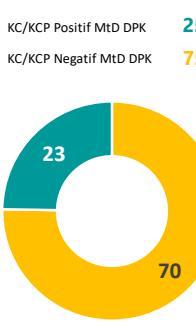
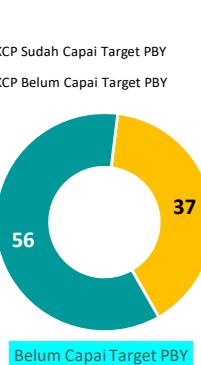
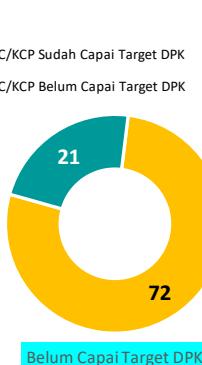
AREA	TAB HAJI		TAB BISNIS		TAB PERENCANAAN		MAXI		RB		EDC		QRIS		PRUDENTIAL		BSI AGEN		CICIL EMAS		BULLION (Emas Digital)		PENCAIRAN KONSUMER	
	1-18-Jan 26		1-18-Jan 26		1-18-Jan 26		1-31-Jan 26		1-06-Dec 25		1-29-Jan 26		1-30-Jan 26		1-04-Jan 26		1-25-Jan 26		1-31-Jan 26		1-31-Jan 26		1-31-Jan 26	
	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)	New Aktif Agen	%Penc New Aktif Agen	Noa	Nom (Juta)	Penjualan (Gram)	Penc Target (%)	Noa	Nom (Juta)	
AREA BATAM	6.670	6.278	210	18.124	99	6.454	46	1.154	26	11.250	113	84.3%	4.465	61.4%	19	415	491	55.9%	695	57.064	6.407	82.1%	74	54.734
AREA MEDAN KOTA	6.708	7.679	149	51.304	78	8.920	26	388	21	20.600	200	74.3%	3.170	43.4%	33	789	498	48.6%	477	48.930	10.116	114.0%	78	56.769
AREA MEDAN RAYA	5.753	10.819	107	8.322	116	3.748	37	1.160	24	13.500	400	86.2%	7.452	95.0%	26	958	925	48.2%	499	45.656	7.537	107.7%	116	59.732
AREA PEKANBARU	14.967	9.647	189	12.496	102	10.637	93	1.660	49	16.220	306	76.9%	3.885	27.7%	77	1.636	1.773	65.8%	891	86.120	21.284	146.8%	190	108.815
AREA PEMATANGSIANTAR	4.869	10.336	105	7.867	64	7.684	54	1.652	33	9.599	27	56.3%	807	13.2%	17	342	968	61.3%	664	54.406	7.408	97.8%	148	52.867
<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>256</b>	<b>6.013</b>	<b>153</b>	<b>71.169</b>	<b>1.046</b>	<b>79.7%</b>	<b>15.779</b>	<b>46.5%</b>	<b>172</b>	<b>4.141</b>	<b>4.643</b>	<b>40.0%</b>	<b>3.226</b>	<b>292.266</b>	<b>52.751</b>	<b>115.3%</b>	<b>606</b>	<b>332.917</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		1-31-Jan 26		1-06-Dec 25		1-29-Jan 26		1-30-Jan 26		1-04-Jan 26		1-25-Jan 26		1-31-Jan 26		1-31-Jan 26		1-31-Jan 26	
		Noa	Nom (Juta)	Noa	Nom (Juta)	Noa	Nom (Juta)	Noa	Nom (Juta)	Merchant (MtD)	% Rasio Aktif	Merchant (MtD)	% Rasio Aktif	Issued (Case)	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	3	68	2	662	7	84,3%	263	61,4%	1,1	24,4	28,9	55,9%	41	3.357	377	82%	4	3.220
AREA MEDAN KOTA	18	373	427	8,3	2.850	4,3	496	1	22	1	1.144	11	74,3%	176	43,4%	1,8	43,8	27,0	48,6%	27	2.718	562	114%	4	3.154
AREA MEDAN RAYA	15	384	721	7,1	555	7,7	250	2	77	2	900	27	86,2%	497	95,0%	1,7	63,9	61,7	48,2%	33	3.044	502	108%	8	3.982
AREA PEKANBARU	29	516	333	6,5	431	3,5	367	3	57	2	559	11	76,9%	134	27,7%	2,7	56,4	61,1	65,8%	31	2.970	734	147%	7	3.752
AREA PEMATANGSIANTAR	14	348	738	7,5	562	4,6	549	4	118	2	686	2	56,3%	58	13,3%	1,2	24,4	69,1	61,3%	47	3.893	529	98%	11	3.776
<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>3</b>	<b>65</b>	<b>2</b>	<b>765</b>	<b>11</b>	<b>79,7%</b>	<b>213</b>	<b>46,5%</b>	<b>1,8</b>	<b>44,5</b>	<b>49,9</b>	<b>40,0%</b>	<b>35</b>	<b>3.143</b>	<b>567</b>	<b>115%</b>	<b>7</b>	<b>3.580</b>
<b>TICKET SIZE</b>		1,2		129,1		81,6		23,5		465,2										90,6					

**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	
	31-Jan-26	Mtd	31-Jan-26	Mtd	31-Jan-26	Mtd	31-Jan-26	Mtd	31-Jan-26	Mtd	31-Jan-26	Mtd	31-Jan-26	Cif	Gram	31-Jan-26	Mtd	Ytd	31-Jan-26	Mtd	Ytd	31-Jan-26	Mtd	Ytd	Abs	%
	Noa	Ytd	Noa	Ytd	Noa	Ytd	Noa	Ytd	Noa	Ytd	Noa	Ytd	Noa	Ytd	Ytd	Ytd	Noa	Ytd	Ytd	Noa	Ytd	Ytd	Noa	Ytd	Ytd	Abs
AREA BATAM	-121.251	-121.251	-89.537	-89.537	-21.987	-21.987	-4.085	-4.085	2.184	2.184	1.892	1.903	55.195	55.195	11.320	11.320	2.678	2.678	-6.980	-6.980	39.004	39.004	9.173	9.173	38.289	1.35%
AREA MEDAN KOTA	-414.533	-414.533	-61.163	-61.163	-15.318	-15.318	-5.596	-5.596	2.877	2.877	1.872	3.663	36.137	36.137	13.808	13.808	2.483	2.483	-22.421	-22.421	28.402	28.402	13.864	13.864	25.040	0.81%
AREA MEDAN RAYA	29.362	29.362	-55.045	-55.045	-39.253	-39.253	-4.736	-4.736	-50	-50	2.296	2.693	65.098	65.098	22.739	22.739	-129	-129	-6.086	-6.086	29.900	29.900	18.673	18.673	36.067	1.15%
AREA PEKANBARU	-87.011	-87.011	-182.163	-182.163	-2.669	-2.669	-10.516	-10.516	9	9	5.318	11.681	85.592	85.592	17.401	17.401	-4.292	-4.292	-9.231	-9.231	59.256	59.256	22.458	22.458	91.119	1.31%
AREA PEMATANGSIANTAR	-75.954	-75.954	-79.369	-79.369	2.639	2.639	-10.660	-10.660	4.638	4.638	2.536	2.460	126.889	126.889	15.986	15.986	193	193	37.111	37.111	38.679	38.679	34.920	34.920	83.636	2.27%
<b>RO II MEDAN</b>	<b>-669.387</b>	<b>-669.387</b>	<b>-467.277</b>	<b>-467.277</b>	<b>-45.952</b>	<b>-45.952</b>	<b>-35.593</b>	<b>-35.593</b>	<b>9.658</b>	<b>9.658</b>	<b>13.914</b>	<b>22.400</b>	<b>368.911</b>	<b>368.911</b>	<b>81.254</b>	<b>81.254</b>	<b>933</b>	<b>933</b>	<b>-7.606</b>	<b>-7.606</b>	<b>195.241</b>	<b>195.241</b>	<b>99.088</b>	<b>99.088</b>	<b>274.150</b>	<b>1.39%</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		1-31-Jan 26		1-06-Dec 25		1-29-Jan 26		1-30-Jan 26		1-04-Jan 26		1-25-Jan 26		1-31-Jan 26		1-31-Jan 26		1-31-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 (A/C) Agen	New Aktif Agen	%Penc New Aktif	Noa	Nom (Juta)	Penjualan (Gram)	Penc Target	Noa	Nom (Juta)
REA BATAM	6.670	6.378	210	18.124	99	6.454	46	1.154	26	11.250	113	84.3%	4.465	61.4%	19	415	491	55.9%	695	57.064	6.407	82.1%	74	54.734
KCP ANAMBAS JEMAJA	50	55	2	3	2	2	3	310	0	0	0	0.0%	91	88.3%	0	0	6	69.4%	5	321	89	29.7%	0	-
KCP NATUNA	240	244	1	29	1	0	0	0	3	600	1	100.0%	127	27.1%	0	0	33	94.4%	40	2.196	335	111.7%	6	1.205
KCP TANJUNG UBAN	392	73	12	1.027	5	1.253	0	0	0	0	4	100.0%	271	90.9%	0	0	15	1.217	623	207.5%	3	2.285		
KCP BATUAI	269	213	4	1.089	6	2	3	23	3	650	12	92.3%	330	66.3%	0	0	34	92.8%	22	1.869	295	58.9%	1	1.831
KCP BINTAN CENTER	317	492	1	21	5	504	2	36	0	0	6	75.0%	558	94.3%	0	0	43	96.1%	40	2.070	549	109.8%	12	4.131
KCP BATAM BENGKONG	376	316	26	792	2	1	3	75	1	500	14	100.0%	62	17.3%	0	0	23	83.4%	39	2.390	155	38.7%	6	3.149
KCP BATAM RADEN PATHAH	633	773	4	2.292	1	2	3	100	0	0	5	83.3%	93	25.6%	0	0	2	37.7%	28	3.069	368	73.7%	4	3.805
KCP BATAM SEKUPANG	411	133	13	310	0	1	3	0	0	0	0	0.0%	265	88.1%	2	110	13	82.3%	16	1.897	181	45.2%	4	1.321
KCP ANAMBARA	68	126	6	250	0	0	4	1	100	0	0	0.0%	26	26.2%	0	0	41	59.0%	39	2.740	105	60.6%	0	1.160
KCP TANJUNG BALAI KARIMUN 1	410	534	10	68	23	1.084	11	99	3	700	10	100.0%	446	94.0%	0	0	112	99.0%	141	1.199	490	120.6%	4	2.811
KCP BATAM BATU AIJ	538	593	39	335	8	1.633	0	0	2	300	7	100.0%	336	71.0%	0	0	18	89.2%	41	4.718	305	61.0%	3	8.779
KCP BATAMINDO	475	486	17	5.809	13	554	2	300	1	5.458	5	100.0%	382	77.3%	3	95	18	83.6%	48	4.918	600	19.9%	4	4.696
KCP BATAM GRAND NIAGA MAS	509	1.106	14	568	10	129	0	0	3	1.000	8	88.9%	126	24.6%	0	0	19	80.5%	25	3.103	180	36.0%	2	1.814
KCP TANJUNG PINANG	309	481	31	964	9	550	3	13	6	1.150	11	61.1%	239	30.9%	2	10	24	86.4%	52	4.093	484	96.9%	2	3.011
KCP BATAM BOTANIA GARDEN	405	138	13	985	5	103	0	0	0	0	4	80.0%	256	74.4%	2	47	15	84.6%	40	2.488	713	178.2%	7	1.610
KCP BATAM WINDSOR CENTRAL	506	238	10	3.191	6	113	8	75	1	500	10	71.4%	610	82.2%	4	106	66	85.7%	57	5.063	502	83.7%	5	8.855
KCP BATAM CENTER	674	454	9	263	3	12	3	95	2	300	11	84.6%	193	75.4%	6	47	53	93.7%	38	2.423	261	52.2%	3	3.383

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

OUTLET	DPK (*Juta)		Tabungan (*Juta)		Tab Blnk (*Juta)		Tab Haji (*Juta)		Tab Perencanaan (*Juta)		MTD Saldo Tab Emas		Pembayaran (*Juta)		Consumer (*Juta)		Micro (*Juta)		SME (*Juta)		Cicil Emas (*Juta)		Godali Emas (*Juta)		Kol 2					
	31-Jan-26		31-Jan-25		31-Jan-26		31-Jan-25		31-Jan-26		31-Jan-25		31-Jan-26		31-Jan-25		31-Jan-26		31-Jan-25		31-Jan-26		31-Jan-25							
	MID	YTD	MID	YTD	MID	YTD	MID	YTD	MID	YTD	MID	YTD	CIF	Gram	MID	YTD	MID	YTD	MID	YTD	MID	YTD	Abs	%						
AREA BATAM	-121.251	-121.351	-89.537	-89.537	-21.987	-21.987	-4.085	-4.085	2.184	2.184	1.982	1.903	55.195	55.195	11.320	11.320	2.678	2.678	-6.980	-6.980	39.004	39.004	9.173	9.173	38.289	1.35%				
KCP BATAM CENTER	-7.314	-7.314	-5.952	-5.952	3.750	3.750	-378	-378	5	5	115	121	3.733	3.733	-98	-98	342	342	8	8	1.178	1.178	2.331	2.331	1.976	0.93%				
KCP BATAM BOTANIA GARDEN	-1.965	-1.965	-1.965	-4.049	-1.022	-1.022	-377	-377	108	108	140	151	2.806	2.806	-399	-399	668	668	0	0	1.631	1.631	906	906	849	0.77%				
KCP BATAM BENGKONG	-3.280	-3.280	-3.046	-1.976	-1.976	-260	-260	-4	-4	140	9	2.407	987	987	-78	-78	0	0	1.499	1.499	0	0	1.069	0.68%						
KCP TANJUNG PINANG	-13.932	-13.932	-14.979	-14.979	-469	-469	-70	-70	282	282	158	321	7.155	7.155	319	319	1.241	1.241	-1	-1	3.224	3.224	2.372	2.372	6.367	2.94%				
KCP ANAMBAS	-3.254	-3.254	-3.376	-3.376	623	623	76	76	-9	-9	58	175	2.551	2.551	132	132	0	0	0	0	2.418	2.418	0	0	3.725	5.59%				
KCP BATAMINDO	-1.156	-1.156	1.001	1.001	-243	-243	-489	-489	207	207	156	363	6.339	6.339	1.910	1.910	524	524	0	0	3.905	3.905	0	0	1.574	0.83%				
KCP BATAM GRAND NIAGA MAS	-3.075	-3.075	1.359	1.359	56	56	-245	-245	22	22	87	8	186	186	416	416	131	131	-2.348	-2.348	1.988	1.988	0	0	4.050	1.98%				
KCP BATAM BATU AIJ	-25.775	-25.775	-1.013	-1.013	-162	-162	-78	-78	48	48	115	177	11.448	11.448	6.723	6.723	-95	-95	444	444	3.667	3.667	708	708	1.450	0.61%				
KCP TANJUNG UBAN	-37	-37	-2.408	-2.408	-65	-65	710	710	69	69	392	1.158	-72	-72	570	570	0	0	669	669	0	0	4.392	4.44%						
KCP ANAMBAS JEMAJA	-2.064	-2.064	-2.180	-2.180	37	37	1	1	1	1	19	82	211	211	-3	-3	0	0	0	0	215	215	0	0	0	0.00%				
KCP BATAM CENTER	23.301	23.301	1.764	1.764	4.683	4.683	-408	-408	-5	-5	136	226	1.705	1.705	589	589	0	0	0	0	1.116	1.116	0	0	0	2.156	1.95%			
KCP BATAM RADEN PATHAH	-6.888	-6.888	-7.831	-7.831	-9.451	-9.451	274	274	8	8	122	115	2.868	2.868	263	263	0	0	330	330	2.276	2.276	0	0	0	1.399	0.78%			
KCP BATAM SEKUPANG	-15.411	-15.411	-18.174	-18.174	-14.594	-14.594	-12.584	-12.584	-824	-824	1	1	91	91	2.409	2.409	609	609	9	9	-25	-25	1.170	1.170	0	0	548	0.81%		
KCP NATUNA	-5.545	-5.545	-5.687	-5.687	155	155	-368	-368	9	9	56	368	4.459	4.459	-317	-317	0	0	0	0	1.776	1.776	0	0	0	0				
KCP BINTAN CENTER	-3.167	-3.167	-6.596	-6.596	-812	-812	-75	-75	7	7	121	-368	2.411	2.411	-681	-681	-271	-271	0	0	1.270	1.270	2.093	2.093	2.521	1.32%				
KCP BATAM WINDSOR CENTRAL	-40.526	-40.526	-15.259	-15.259	-2.779	-2.779	-476	-476	-88	-88	159	144	4.233	4.233	5.912	5.912	-277	-277	-5.378	-5.378	0	0	3.193	3.193	783	783	2.502	0.63%		
KCP TANJUNG BALAI KARIMUN 1	-11.151	-11.151	-6.902	-6.902	-1.444	-1.444	-323	-323	884	884	117	297	2.785	2.785	4.970	4.970	-86	-86	-1	-1	7.842	7.842	0	0	0	0	3.732	1.22%		

# 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			
	1-18-Jan-26		1-18-Jan-26		1-18-Jan-26		1-31-Jan-26		1-06-Dec-25		1-29-Jan-26		1-30-Jan-26		1-04-Jan-26		1-25-Jan-26		1-31-Jan-26		1-31-Jan-26		1-31-Jan-26			
	Noa	Nom (Juta)	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 New Aktif	%Penc Agen	New Aktif	%Penc Agen	Penjualan Juta	Penc Target (%)	Noa	Nom (Juta)	
<b>REA MEDAN KOTA</b>	<b>6.708</b>	<b>7.679</b>	<b>149</b>	<b>51.304</b>	<b>78</b>	<b>8.920</b>	<b>26</b>	<b>388</b>	<b>21</b>	<b>20.600</b>	<b>200</b>	<b>74,3%</b>	<b>3.170</b>	<b>43,4%</b>	<b>33</b>	<b>789</b>	<b>486</b>	<b>48,6%</b>	<b>477</b>	<b>48.930</b>	<b>10.116</b>	<b>114,0%</b>	<b>78</b>	<b>56.769</b>		
KCP MEDAN PANCA BUDI	461	45	4	2.670	0	0	1	3	2	1.000	7	63,6%	216	72,0%	0	0	10	78,7%	18	1.384	148	37,1%	2	1.250		
KCP MEDAN GATOT SUBROTO	338	183	2	6.295	8	1.006	0	0	1	2.000	10	71,4%	268	82,2%	3	20	29	92,3%	19	3.809	655	131,0%	3	3.698		
KCP MEDAN IMAM BONJOL	260	464	6	797	3	1	0	0	0	0	22	78,6%	214	69,7%	2	131	26	88,1%	27	2.112	732	183,0%	3	2.722		
KCP MEDAN SUTOMO	257	212	7	653	0	0	2	70	2	700	1	100,0%	16	34,0%	0	0	55	96,8%	24	3.129	83	27,6%	0	-		
KCP MEDAN JUANDA	424	305	8	525	3	25	1	10	3	700	2	28,6%	217	70,9%	0	0	72	97,3%	17	1.444	214	53,5%	1	1.472		
KCP MEDAN SIMPANG LIMUN	467	354	5	32	2	1	0	0	1	200	1	100,0%	56	13,1%	2	200	10	71,7%	23	2.323	173	34,6%	3	1.905		
KC MEDAN GAJAH MADA	491	309	8	7.242	26	5.496	3	30	1	100	31	70,5%	271	75,3%	7	83	31	88,1%	61	5.151	447	89,4%	4	4.872		
KCP MEDAN KRAKATAU	411	343	3	1.645	11	915	0	0	1	300	5	83,3%	256	74,6%	1	54	24	90,2%	38	2.973	501	100,2%	1	2.324		
KCP MEDAN PULO BRAYAN	363	323	12	633	3	704	3	55	2	1.000	9	56,3%	58	13,9%	5	72	56	95,4%	15	2.067	650	129,9%	8	6.987		
KCP MEDAN TOMANG ELOK	200	173	7	294	2	4	1	10	1	100	3	75,0%	165	52,2%	0	0	29	90,8%	22	1.858	508	127,1%	5	1.422		
KCP MEDAN KAMPUNG BARU	357	630	7	166	0	0	1	10	0	0	1	100,0%	320	81,8%	0	0	22	84,3%	29	2.767	299	59,9%	1	2.748		
KCP MEDAN USU	299	201	4	74	1	50	0	0	0	0	19	79,2%	337	48,3%	0	0	9	60,5%	30	3.057	432	108,1%	4	3.908		
KCP MEDAN ISKANDAR MUDA 1	243	147	3	4	0	0	1	25	1	300	19	95,0%	257	78,1%	1	56	10	71,7%	28	2.604	666	166,5%	1	820		
KCP MEDAN ALAM MALIK	334	1.115	17	3.563	3	306	0	0	2	500	11	68,8%	271	38,1%	5	32	17	79,9%	30	3.470	605	100,9%	1	2.260		
KCP MEDAN MUCHTAR BASRI	442	825	1	24	2	10	3	50	1	300	2	25,0%	34	4,5%	0	0	12	80,6%	22	2.449	603	120,6%	10	3.830		
KCP MEDAN SUKARAMAI	381	377	7	118	10	2	7	105	0	0	5	100,0%	55	14,1%	0	0	11	76,1%	20	2.618	269	67,3%	5	2.688		
KC MEDAN S PARMAN	484	294	21	6.265	1	251	1	10	2	400	37	84,1%	72	22,9%	3	18	13	72,2%	23	2.466	1.423	237,2%	16	8.335		
KCP MEDAN KEJAKSAAN	495	1.380	27	20.302	3	151	2	10	1	13.000	14	77,6%	87	15,5%	4	123	54	90,2%	31	3.240	1.707	243,8%	10	5.528		
<b>KFP</b>																										
KFP 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	0	0
KFP 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	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	
	31-Jan-26		31-Jan-26		31-Jan-26		31-Jan-26		31-Jan-26		31-Jan-26		31-Jan-26		31-Jan-26		31-Jan-26		31-Jan-26		31-Jan-26		31-Jan-26			
	MID	YID	MID	YID	MID	YID	MID	YID	MID	YID	CIF	Gram	MID	YID	MID	YID	MID	YID	MID	YID	MID	YID	Abs	%		
<b>AREA MEDAN KOTA</b>	<b>-414.533</b>	<b>-414.533</b>	<b>-61.163</b>	<b>15.318</b>	<b>-5.596</b>	<b>-5.596</b>	<b>2.877</b>	<b>2.877</b>	<b>1.872</b>	<b>3.663</b>	<b>36.137</b>	<b>36.137</b>	<b>13.808</b>	<b>13.808</b>	<b>2.483</b>	<b>2.483</b>	<b>-22.422</b>	<b>-22.422</b>	<b>28.400</b>	<b>28.400</b>	<b>13.864</b>	<b>13.864</b>	<b>25.040</b>	<b>0,81%</b>		
KC MEDAN S PARMAN	-360.968	-360.968	-35.307	-35.307	-31.160	-31.160	-743	-743	5	5	143	956	10.099	10.099	5.280	-29	-29	-29	2.538	2.538	1.120	1.120	1.182	1.182	1.024	0,36%
KCP MEDAN PANCA BUDI	5.563	5.563	-226	7.273	7.273	19.715	-47	-47	-45	-45	118	56	2.000	2.000	935	935	0	0	1.065	1.065	0	0	457	15,9%		
KC MEDAN KEJAKSAAN	-11.432	-11.432	-2.037	-2.037	19.475	19.475	-442	-442	153	153	359	359	243	-32.0	891	891	-7.939	-7.939	-24.754	-24.754	1.401	1.401	1.402	1.402	642	2.075
KCP MEDAN SUKARAMAI	-6.659	-6.659	-6.980	-6.980	930	930	175	175	5	77	212	157	5.029	5.029	1.507	1.507	325	325	-2	-2	1.268	1.268	1.936	1.936	4.023	2,33%
KCP MEDAN IMAM BONJOL	-10.150	-10.150	-11.492	-11.492	696	-696	-171	-171	17	17	66	593	2.828	2.828	1.311	1.311	-162	-162	0	0	1.678	1.678	0	0	117	0,2%
KC MEDAN KAMPUNG BARU	954	954	883	883	4.406	4.406	712	712	713	10	10	126	1.995	3.096	814	814	223	223	136	136	1.788	1.788	1.216	1.216	2.493	3,65%
KCP MEDAN KRAKATAU	1.184	1.184	896	896	816	-816	-355	-355	-0	-0	101	-126	2.643	-2.643	-703	-703	0	0	0	0	1.727	1.727	1.619	1.619	467	0,32%
KCP MEDAN SUTOMO	4.583	4.583	4.300	4.300	1.606	-1.606	-52	-52	-2	-2	46	52	3.281	3.281	-80	-80	337	337	0	0	2.361	2.361	663	663	137	0,59%
KCP MEDAN GATOT SUBROTO	-27.700	-27.700	-4.366	-4.366	697	697	-212	-212	132	132	95	379	5.731	5.731	503	503	644	644	0	0	2.758	2.758	1.826	1.826	483	0,22%
KCP MEDAN USU	-4.459	-4.459	-3.632	-3.632	-747	-747	-404	-404	8	8	83	220	4.486	4.486	2.602	2.602	0	0	-161	-161	2.048	2.048	0	0	0	0,00%
KCP MEDAN SIMPANG LIMUN	-3.365	-3.365	-846	-846	555	555	-20	-20	-203	3	3	136	26	1.325	-465	-465	-2	-2	-41	-41	1.055	1.055	778	778	2.033	1,32%
KCP MEDAN ISKANDAR MUDA 1	-7.443	-7.443	-4.327	-4.327	151	-230	-230	3	3	73	175	661	-580	-580	0	0	-132	-132	624	624	748	748	653	0,55%		
KC MEDAN JUANDA	10.661	10.661	8.921	8.921	3.693	-3.693	-468	-468	3	3	88	113	2.010	-304	-304	1.372	1.372	-4	-4	946	946	0	0	821	0,89%	
KCP MEDAN TOMANG ELOK	-1.573	-1.573	-2.425	-2.425	-165	-165	-230	4	4	101	-61	1.843	-146	-146	117	117	-0	-0	724	724	1.148	1.148	249	0,31%		
KC MEDAN MUCHTAR BASRI	-14.609	-14.609	49	49	2.716	2.716	-141	-141	12	12	106	345	412	412	1.096	1.096	0	0	-51	-51	1.669	1.669	-2.302	-2.302	1.279	0,68%
KCP MEDAN PULO BRAYAN	-3.994	-3.994	313	313	664	-664	-278	-278	20	20	147	-55	2.887	2.887	1.565	1.565	122	-1.158	-1.158	583	583	1.775	1.775	2.460	0,95%	

# 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		1-31-Jan 26		1-06-Dec 25		1-29-Jan 26		1-30-Jan 26		1-04-Jan 26		1-25-Jan 26		1-31-Jan 26		1-31-Jan 26		Penjualan (Gram)		Penc (%)		Nona		Nom (Juta)			
	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 (Akr)	New Aktif	%Penc Agen	New Aktif	%Penc Agen	Noa	Nom (Juta)	Noa	Nom (Juta)	Noa	Nom (Juta)	Noa	Nom (Juta)				
REA MEDAN RAYA	5,753	10,819	107	8,322	116	3,748	37	1,160	24	13,500	400	86.2%	7,452	95.0%	26	958	925	48.2%	499	45,656	7,537	107.7%	116	59,732	50	5,421	1,292	215.3%	11	4,784		
KCP MEDAN SETIA BUDI	534	231	16	1,221	30	6	4	17	2	1,500	42	93.3%	522	92.4%	6	328	25	93.5%	23	5,241	1,292	215.3%	23	12,852	13	1,055	2,347	725	120.8%	9	3,124	
KCP MEDAN AKSARA	394	821	4	40	2	1,315	0	0	2	2,850	36	80.6%	607	92.4%	1	25	62	98.9%	23	5,241	1,292	215.3%	23	12,852	145	29.0%	9	3,124				
KCP STABAT KH ZAINUL ARIFIN	427	374	6	55	2	1	1	20	4	2,500	4	44.4%	486	93.1%	2	29	93	93.4%	56	3,548	145	29.0%	4	3,124	13	67.1%	9	1,259	49	16.3%	6	1,499
KCP CEMARA ASRI	531	74	17	621	6	1	1	75	0	31	88,6	353	93.4%	1	62	13	67.1%	30	2,611	103	25.8%	4	5,233	76	15.1%	7	1,205					
KCP KABANUAHE	252	263	7	542	10	3	2	105	1	1,000	7	41.2%	959	94.3%	0	0	17	60.5%	30	2,611	103	25.8%	4	5,233	1,259	10.5%	3	1,499				
KCP BINJAI JAMIN GINTING	480	389	2	1	0	0	2	30	1	200	5	71.4%	260	97.7%	0	0	35	97.7%	9	1,390	76	15.1%	7	1,205								
KCP TEBING TINGGI SUDIRMAN 1	446	1,267	4	4	0	0	2	25	2	250	24	92.3%	675	97.7%	4	28	46	82.3%	77	4,666	734	122.3%	4	4,024								
KCP PERBAJUNGAN	205	82	5	239	1	0	1	15	1	200	83	89.2%	93	95.9%	0	0	34	81.0%	11	1,016	84	21.1%	3	3,828								
KCP MEDAN RING ROAD	221	431	3	45	4	2	2	15	0	0	23	100.0%	243	96.8%	2	126	35	89.7%	13	1,055	216	72.0%	2	1,782								
KCP MEDAN MARELAN RAYA	336	1,403	7	916	0	0	5	195	1	600	21	95.5%	325	97.3%	0	0	37	93.3%	38	3,177	447	11.9%	10	6,352								
KCP PANGKALAN BRANDAN	441	1,235	7	581	15	1,203	4	60	3	1,600	55	93.2%	751	97.5%	0	0	51	91.6%	43	4,654	392	78.3%	4	2,070								
KC LUBUK PAKAM	199	808	4	412	4	1	4	53	1	1,500	11	78.6%	334	92.0%	3	47	175	103.0%	40	2,400	512	128.0%	3	1,847								
KCP MEDAN A.H NASUTION	637	1,886	4	15	39	715	4	288	2	400	24	80.0%	748	96.9%	2	12	209	102.0%	25	3,795	691	138.2%	20	8,824								
KC BINJAI	278	757	8	1,005	2	0	4	298	2	500	21	91.3%	466	88.7%	3	297	34	88.8%	39	4,286	535	107.0%	4	1,765								
	372	797	13	2,625	1	501	1	5	2	400	12	80.0%	630	99.2%	2	7	59	94.8%	36	4,032	1,537	307.4%	6	3,545								

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

OUTLET	DPK (*Juta)		Tabungan (*Juta)		Tab Blokir (*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					
	31-Jan-26		31-Jan-26		31-Jan-26		31-Jan-26		31-Jan-26		CIF	Gran	MID	YD	MID	YD	MID	YD	MID	YD	Abs	%				
	MID	YD	MID	YD	MID	YD	MID	YD	MID	YD			MID	YD	MID	YD	MID	YD	MID	YD						
REA MEDAN RAYA	29,362	29,362	-55,045	-55,045	-39,253	-39,253	-4,736	-4,736	-50	-50	2,296	2,693	65,098	65,098	22,739	22,739	-129	-129	29,900	29,900	18,673	18,673	36,067	1.15%		
KCP MEDAN AKSARA	-2,968	-2,968	-13,778	-13,778	-2,871	-2,871	-615	-615	2	2	143	282	10,615	10,615	6,547	6,547	-1,022	-1,022	1,491	1,491	1,415	1,415	2,183	2,183	3,702	0.84%
KC BINJAI	-15,505	-15,505	-21,849	-21,849	-16,596	-16,596	-1,105	-1,105	-495	-495	163	9	5,600	5,600	1,495	1,495	418	418	-243	-243	2,683	2,683	1,247	1,247	191	0.05%
KCP BINJAI JAMIN GINTING	-3,262	-3,262	-2,843	-2,843	317	317	-322	-322	3	3	100	-84	-6,239	-6,239	-831	-831	-378	-378	-5,996	-5,996	966	966	0	0	6,159	5,00%
KCP STABAT KH ZAINUL ARIFIN	-6,194	-6,194	-6,479	-6,479	2,358	2,358	-531	-531	5	5	142	532	3,341	3,341	-2,156	-2,156	782	782	-309	-309	3,146	3,146	1,879	1,879	11,231	3,42%
KCP KABANUAHE	-4,263	-4,263	-3,334	-3,334	-1,280	-1,280	-28	-28	1	1	127	-29	5,787	5,787	2,892	2,892	-454	-454	0	0	1,730	1,730	1,618	1,618	1,803	1,08%
KCP MEDAN BELAWAN	-643	-643	-11,332	-11,332	-10,311	-10,311	-695	-695	3	3	53	3	1,954	1,954	1,372	1,372	0	0	0	0	582	582	0	0	622	0.43%
KCP MEDAN RING ROAD	-3,050	-3,050	-11,014	-11,014	-4,030	-4,030	-438	-438	527	527	209	219	4,723	4,723	281	281	-302	-302	0	0	2,593	2,593	2,152	2,152	1,399	0.87%
KCP PANGKALAN BRANDAN	858	858	3,992	3,992	501	501	182	182	2	2	129	179	7,452	7,452	5,266	5,266	-248	-248	-25	-25	1,771	1,771	687	687	708	0.43%
KCP PERBAJUNGAN	-2,864	-2,864	-3,269	-3,269	-2,014	-2,014	-101	-101	-32	-32	82	177	1,599	1,599	776	776	-459	-459	-5	-5	706	706	581	581	763	0.66%
KCP MEDAN A.H NASUTION	-612	-612	2,833	2,833	4,936	4,936	-164	-164	-24	-24	116	163	5,553	5,553	-57	-57	445	445	-16	-16	3,051	3,051	2,131	2,131	919	0.48%
KC LUBUK PAKAM	8,061	8,061	-21,582	-21,582	-2,068	-2,068	71	71	-37	-37	273	353	8,167	8,167	3,941	3,941	-50	-50	-76	-76	2,890	2,890	1,461	1,461	984	0.30%
KCP CEMARA ASRI	-2,834	-2,834	-6,466	-6,466	-2,721	-2,721	24	24	2	2	91	-43	675	675	375	375	-438	-438	-58	-58	797	797	0	0	1,374	1,53%

# 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 (Gram Digital)		PENCAIRAN KONSUMER					
	1-18-Jan-26		1-18-Jan-26		1-18-Jan-26		1-31-Jan-26		1-06-Dec-25		1-29-Jan-26		1-30-Jan-26		1-04-Jan-26		1-25-Jan-26		1-31-Jan-26		1-31-Jan-26		Penjualan (Gram)		Penc Target (%)			
	Noa	Nom (Juta)	Noa	Nom (Juta)	Noa	Nom (Juta)	Noa	Nom (Juta)	Noa	Blokir	Merchant Aktif	% Rasio Aktif	Merchant Aktif	% Rasio Aktif	Issued (Case)	Issued (ACE) Juta	New Aktif Agen	%Penc Agen	New Aktif	%Penc	Noa	Nom (Juta)	Noa	Nom (Juta)	Noa	Nom (Juta)		
AREA PEKANBARU	14,967	9,647	189	12,496	102	10,637	93	1,660	49	16,220	306	76,9%	3,885	27,7%	77	1,636	1,773	65,8%	891	86,120	21,124	146,8%	190	108,815	1-31-Jan-26	1-31-Jan-26		
KCP PEKANBARU NANGKA	561	123	9	71	3	2	4	80	2	700	11	24,9%	112	12,8%	0	0	40	3,857	1,426	285,1%	2	4,356						
KCP PANAM RAYA	522	21	3	16	2	0	4	52	1	100	3	50,0%	177	24,0%	0	0	55	2,985	414	82,8%	1	1,279						
KCP DUMAI	609	378	25	617	15	12	5	190	1	100	11	91,7%	532	89,7%	7	239	63	96,9%	46	5,405	1,901	31,8%	16	6,499				
KCP PEKANBARU RUMBIAI	194	215	14	1	0	0	1	10	1	100	3	75,0%	124	23,3%	1	26	32	89,2%	22	1,673	201	40,8%	6	2,473				
KCP BAGAN BATU SIDIRMAN 1	280	245	0	0	5	2	0	0	0	1,220	1	100,0%	28	8,0%	0	0	96	97,7%	27	1,646	335	66,9%	2	1,623				
KCP PEKANBARU HARAPAN RAYA	841	109	11	1,417	1	1	5	55	3	2,100	28	87,5%	143	25,9%	12	207	104	100,2%	50	4,547	668	111,4%	16	12,066				
KCP BAGAN SIAPIAPI	473	192	1	0	4	6	2	20	2	200	2	66,7%	41	12,3%	0	0	59	99,4%	21	1,756	147	36,8%	5	1,965				
KCP TELUK KUANTAN	668	326	12	829	7	3	1	75	2	300	1	25,0%	79	14,2%	6	327	165	100,5%	33	3,619	489	97,8%	14	4,575				
KCP PEKANBARU UIN SUSKA	578	52	0	0	1	0	0	0	0	2,330	5	100,0%	67	29,0%	0	0	20	87,9%	29	1,874	207	51,9%	3	3,985				
KCP DURI	949	447	0	0	9	582	10	271	4	1,100	6	85,7%	523	95,1%	3	50	51	96,1%	19	2,089	759	126,6%	3	2,297				
KCP UJUNG BATU 1	490	150	3	16	5	6	0	0	0	2	50,0%	28	12,0%	1	120	72	99,3%	11	1,301	443	88,5%	13	4,160					
KCP PEKANBARU PANAM	490	219	16	174	7	114	0	0	3	1,100	13	65,0%	135	25,7%	9	150	34	91,6%	69	6,964	1,683	280,4%	8	7,642				
KCP PEKANBARU AIRFIN AHMAD	418	137	4	1,182	4	1	1	10	2	200	19	79,2%	208	22,2%	15	229	31	86,4%	45	4,621	575	95,9%	19	11,320				
KCP SIAK	505	99	1	100	1,000	3	50	2	1,300	0	0,0%	217	81,6%	0	0	112	99,0%	23	2,733	402	80,3%	2	2,084					
KCP FLAMBOYAN PETAPAHAN	420	269	1	3	1	0	0	0	0	0	0	0,0%	14	3,6%	2	51	70	94,3%	37	2,567	145	36,2%	0	2,227				
KCP PANGKALAN KERINCIN MAHARAJA	622	142	2	13	2	0	5	45	0	0	1	100,0%	107	22,6%	0	0	71	92,6%	63	4,600	318	63,1%	10	5,688				
KCP DURI HANG TUAH 1	356	280	2	2	3	1	0	0	0	0	11	84,6%	61	14,5%	0	0	60	99,3%	9	1,281	391	78,3%	13	6,898				
KCP DUMAI SUKJAIDI	343	1,219	4	285	1	1	0	0	2	900	4	50,0%	56	11,5%	0	0	14	82,3%	571	1,134	3	1,120						
KCP SELAT PANJANG	507	396	14	409	3	15	2	15	1	100	38	84,4%	122	20,5%	6	41	42	95,7%	35	3,137	1,210	201,6%	8	3,911				
KCP GUNUNG RAYA KANDIS	561	87	1	20	0	0	0	0	0	0	0	0,0%	227	87,4%	0	0	73	97,9%	15	1,213	62	20,6%	1	1,099				
KCP ROKAN HULU PASIR PANGARAJ	147	569	10	598	0	0	11	208	1	800	1	33,3%	26	9,5%	0	0	86	52,8%	13	777	438	146,1%	1	828				
KCP BANGKINANG	624	258	0	0	0	6	90	0	0	7	100,0%	71	20,9%	0	0	122	101,1%	33	3,410	126	25,2%	6	4,122					
KCP RENGAT	371	293	3	337	13	8,133	1	10	2	2,150	7	63,6%	48	15,9%	0	0	100	99,7%	17	1,428	599	119,8%	3	3,044				
KCP DURI HANG TUAH 2	679	308	7	1,640	2	0	3	22	3	420	18	81,8%	128	17,8%	0	0	78	97,8%	31	3,367	495	123,7%	2	2,086				
KCP PEKANBARU UIR	658	87	4	1,085	8	743	1	5	2	200	5	100,0%	160	93,0%	0	0	12	81,3%	23	2,435	450	150,0%	2	1,060				
KCP TEBMILAHAN	592	731	33	3,087	5	14	3	93	5	1,300	78	74,3%	206	14,8%	8	98	65	98,6%	64	5,875	4,230	604,4%	8	4,743				
KCP TEBMILAHAN	455	1,608	3	78	0	0	15	217	1	100	2	100,0%	44	9,9%	3	82	24	87,4%	14	2,455	414	103,5%	3	1,633				
KCP PEKANBARU SIDIRMAN ATAS	581	475	4	505	0	0	5	80	2	1,400	24	72,7%	142	22,8%	4	18	77,3%	25	4,325	775	129,1%	15	6,643					

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

OUTLET	DPK (*Juta)		Tabungani (*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					
	31-Jan-26	MtD	31-Jan-26	MtD	31-Jan-26	MtD	31-Jan-26	MtD	31-Jan-26	MtD	31-Jan-26	Cit	Gram	MtD	YTD	31-Jan-26	MtD	YTD	31-Jan-26	MtD	YTD	Abs	%					
		YTD		YTD		YTD		YTD		YTD		YTD	YTD	YTD	YTD	YTD	31-Jan-26	MtD	YTD	31-Jan-26	MtD	YTD						
AREA PEKANBARU	-87,011	-87,011	-182,163	-182,163	-2,669	-2,669	-10,516	-10,516	9	9	5,318	11,681	85,592	85,592	17,401	17,401	-4,292	-4,292	-9,231	-9,231	59,256	59,256	22,458	91,119	131%			
KCP PEKANBARU SIDIRMAN 1	-28,977	-28,977	-6,970	-6,970	-9,263	-9,263	-728	-728	29	29	2,75	3,510	1,695	1,695	-649	-649	-154	-154	-4,960	-4,960	3,581	3,581	3,877	3,877	3,664	0,40%		
KCP RENGAT	-20,212	-20,212	-18,965	-18,965	-3,810	-3,810	-313	-313	-237	-237	95	98	130	130	-513	-513	-335	-335	0	0	978	978	0	0	2,918	1,27%		
KCP DURI	-37,850	-37,850	-39,918	-39,918	-1,149	-1,149	-759	-759	14	14	192	970	6,113	6,113	-794	-794	126	126	-165	-165	3,104	3,104	3,842	3,842	2,650	0,69%		
KCP SELAT PANJANG	-6,963	-6,963	-1,656	-1,656	-1,008	-1,008	-116	-116	6	6	174	91	1,334	1,334	-896	-896	483	483	432	432	-48	-48	1,877	1,877	-39	-39		
KCP DURI HANG TUAH 1	-1,222	-1,222	-1,534	-1,534	-3,986	-3,986	-322	-322	2	2	56	17	1,716	1,716	-391	-391	695	695	0	0	659	659	0	0	2,119	2,07%		
KCP SIAK	-14,030	-14,030	-16,556	-16,556	-1,008	-1,008	-116	-116	252	252	2	2	68	68	6,071	6,071	748	748	25	25	0	0	2,782	2,782	4,011	4,011	1,750	0,52%
KCP PEKANBARU NANGKA	1,777	1,777	2,723	2,723	669	669	252	252	2	2	68	68	6,071	6,071	748	748	25	25	0	0	1,900	1,900	0	0	2,00	0,60%		
KCP PEKANBARU AIRFIN AHMAD	-5,681	-5,681	-7,713	-7,713	516	516	-434	-434	512	512	113	371	2,504	2,504	604	604	0	0	1,900	1,900	0	0	1,830	1,41%				
KCP BAGAN SIAPIAPI	-2,844	-2,844	-5,656	-5,656	-3,71	-3,71	-563	-563	-123	-123	242	35	1,878	1,878	532	532	99	99	0	0	1,247	1,247	0	0	2,655	2,78%		
KCP PANAM RAYA	2,010	2,010	-4,430	-4,430	3,788	3,788	-283	-283	8	8	316	171	936	936	-373	-373	-736	-736	-13	-13	2,013	2,013	45	45	5,791	3,33%		
KCP BAGAN SIDIRMAN																												

# 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		1-31-Jan 26		1-06-Dec 25		1-29-Jan 26		1-30-Jan 26		1-04-Jan 26		1-25-Jan 26		1-31-Jan 26		1-31-Jan 26		1-31-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 (Aces) Juta	New Aktif Agen	%Penc New Aktif	Noa	Nom (Juta)	Penjualan (Gram)	Penc Target (%)	Noa	Nom (Juta)	
AREA PEMATANGSIANTAR	4,869	10,336	105	7,867	64	7,684	54	1,652	33	9,599	27	56,3%	807	13,3%	17	342	968	61,3%	664	54,496	7,408	57,8%	148	52,867	
KCP SIRIPOK	94	234	3	26	5	452	0	0	1	400	0	0,0%	24	6,3%	0	0	76	95,2%	15	986	163	40,8%	5	2,280	
KCP PADANGSIDEMPUAN	255	254	2	103	2	1	4	15	5	700	0	0,0%	29	3,5%	3	106	59	94,7%	74	5,853	660	132,1%	25	6,379	
KCP AEK KANOPAN	226	840	0	0	2	101	2	170	2	200	3	60,0%	35	10,2%	0	0	49	93,4%	22	1,496	199	39,7%	15	2,818	
KCP GUNUNG TUA	220	523	1	2	10	4,535	1	10	2	700	0	0,0%	8	3,4%	0	0	88	98,2%	33	4,405	199	39,1%	8	3,847	
KCP SIBUHUAN	352	182	9	309	0	0	4	45	4	600	0	0,0%	8	6,0%	0	0	92	97,6%	36	3,991	183	46,3%	9	3,462	
KCP PEMATANGSIANTAR SUTOMO	503	463	11	389	8	1	0	0	2	300	1	20,0%	60	8,6%	0	0	91	100,0%	23	2,503	872	218,0%	14	4,407	
KCP PEMATANGSIANTAR PERINTIS	477	2,549	16	834	1	0	2	70	4	2,400	8	80,0%	98	13,8%	4	73	78	96,3%	110	7,161	1,135	189,2%	12	6,104	
KCP INDRAPURA	187	203	4	113	5	0	0	0	2	1,000	6	75,0%	49	13,3%	0	0	60	98,8%	19	1,118	362	72,4%	6	2,718	
KCP PANYABUNGAN	377	167	2	703	4	1	9	155	1	160	0	0,0%	17	10,6%	0	0	14	64,4%	23	2,032	449	112,2%	14	4,226	
KC SIBOLGA	226	595	8	980	1	1	4	305	2	300	3	100,0%	37	10,1%	0	0	51	94,6%	69	5,874	486	97,2%	4	4,005	
KCP KOTA PINANG	440	1,256	3	37	2	502	0	0	0	0	0	0,0%	17	8,5%	1	13	24	94,1%	35	2,121	375	93,9%	6	2,949	
KCP TANJUNG BALAI	302	485	10	1,125	6	546	0	0	0	1	50,0%	4	1,6%	0	0	30	90,6%	73	5,934	1,058	211,6%	7	1,448		
KCP RANTAU PRAPAT	523	1,157	12	1,870	10	1,542	17	735	6	2,600	1	50,0%	106	19,4%	7	50	147	103,6%	88	5,274	557	111,4%	8	2,164	
KCP KISARAN	641	1,182	21	986	8	2	11	147	2	239	2	33,3%	263	60,5%	2	100	92	94,0%	44	5,746	667	133,4%	15	6,051	
<b>KFO</b>																									
KF MIKRO BALIGE	8	53	2	278	0	0	0	0	0	0	2	100,0%	28	30,4%	0	0	2	0,0%	0	-	11	5,3%	0	-	
KFO MIKRO PANDAN KOTA	38	194	1	114	0	0	0	0	0	0	0	0,0%	24	7,5%	0	0	18	0,0%	0	-	33	16,6%	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 PADANGSIDEUMPAN 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	
	31-Jan-26		31-Jan-26		31-Jan-26		31-Jan-26		31-Jan-26		31-Jan-26		31-Jan-26		31-Jan-26		31-Jan-26		31-Jan-26		31-Jan-26		31-Jan-26			
	MtD	YTD	MtD	YTD	MtD	YTD	MtD	YTD	MtD	YTD	CIF	Gram	MtD	YTD	MtD	YTD	MtD	YTD	MtD	YTD	MtD	YTD	Abs	%		
AREA PEMATANGSIANTAR	-75,954	-75,954	-79,369	-79,369	2,639	-10,660	4,638	4,638	2,536	2,460	126,889	15,986	193	193	37,111	37,111	38,679	38,679	34,920	34,920	83,636	2,27%				
KCP PEMATANGSIANTAR SUTOMO	-4,126	-4,126	-7,097	-7,097	-2,046	-917	-917	-13	-13	-162	650	4,051	4,051	2,301	-193	-193	-193	127	1,815	1,815	0	0	11,683	4,73%		
KCP PANYABUNGAN	-4,082	-4,082	-4,177	-4,177	-1,232	-384	-384	3	3	232	-142	3,786	3,786	1,619	-1619	-303	-303	-2	-2	987	987	1,485	1,485	2,710	1,74%	
KC SIBOLGA	4,725	4,725	5,055	5,055	-900	-900	-56	-56	2	2	155	278	7,000	7,000	1,477	1,477	-566	-566	0	0	4,557	4,557	1,533	1,533	2,767	1,12%
KCP SIBUHUAN	-8,854	-8,854	-9,016	-9,016	135	135	-991	-991	2	2	219	110	7,701	7,701	738	738	423	423	0	0	3,048	3,048	3,493	3,493	415	0,23%
KC PADANGSIDEUMPAN	10,919	10,919	10,999	10,999	3,549	3,549	-1,471	-1,471	-4	-4	216	390	42,351	42,351	2,481	-477	-477	-477	22,316	22,316	4,460	4,460	13,571	13,571	3,983	0,99%
KCP INDRAPURA	3,411	3,411	-4,524	-4,524	1,575	1,575	84	84	-9	-9	114	55	-603	-603	-358	-358	-848	-848	-9	-9	612	612	0	0	10,618	4,46%
KCP TANJUNG BALAI	-4,012	-4,012	-4,072	-4,072	165	165	-1,311	-1,311	3	3	107	596	7,463	7,463	-50	-50	-120	-120	0	0	4,406	4,406	3,226	3,226	992	0,52%
KCP SIRIPOK	3,249	3,249	3,975	3,975	2,986	2,986	-270	-270	193	193	104	-51	1,990	1,990	537	537	778	778	0	0	676	676	0	0	1,522	1,14%
KCP AEK KANOPAN	3,265	3,265	2,543	2,543	-453	-453	-348	-348	8	8	154	77	1,817	1,817	389	389	453	453	0	0	975	975	0	0	2,356	1,38%
KCP PEMATANGSIANTAR PERINTIS	-5,927	-5,927	-53,712	-53,712	-1,515	-1,515	-1,726	-1,726	-74	-74	302	515	24,514	24,514	2,736	-8	-8	-8	15,318	15,318	5,514	5,514	954	954	4,733	1,00%
KCP GUNUNG TUA	-5,138	-5,138	-4,823	-4,823	21	21	-715	-715	1,302	1,302	137	46	8,547	8,547	1,543	1,543	308	308	-14	-14	3,141	3,141	3,570	3,570	1,009	0,56%
KC RANTAU PRAPAT	-8,341	-8,341	-2,408	-2,408	-547	-547	-717	-717	3,155	3,155	230	-315	2,082	2,082	-2,115	-2,115	-617	-617	-625	-625	2,997	2,997	2,442	2,442	34,430	0,20%

# 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		1-31-Jan 26		1-06-Dec 25		1-29-Jan 26		1-30-Jan 26		1-04-Jan 26		1-25-Jan 26		1-31-Jan 26		1-31-Jan 26		1-31-Jan 26		
		Mtd NoA	Mtd Nom (Juta)	Mtd NoA	Mtd Nom (Juta)	Mtd NoA	Mtd Nom (Juta)	Noa	Nom (Juta)	Noa	Nom Blokir (Juta)	Merchant Aktif	% Rasio Aktif	Merchant Aktif	% Rasio Aktif	Issued (Case)	Issued (ACE) Juta	New Aktif Agen	%Penc New Aktif Agen	Noa	Nom (Juta)	Pengajuan (Gram)	Penc Target (%)	Noa	Nom (Juta)	
<b>Kelas Cabang B1</b>																										
KC PEKANBARU SUDIRMAN 1	B1	592	731	33	3.087	5	14	3	93	5	1.300	78	74,3%	206	14,8%	8	98	65	20,0%	64	5.875	4.230	604,4%	8	4.743	
KC MEDAN KEJAKSAAN	B1	495	1.380	27	20.302	3	151	2	10	1	13.000	14	77,8%	87	4	123	54	0,0%	31	3240	1.707	243,8%	10	5.528		
<b>Kelas Cabang B2</b>																										
KC DUMAI	B2	609	378	29	617	15	12	5	190	1	100	11	91,7%	532	89,7%	7	238	63	30,0%	46	5.405	1.901	316,8%	16	6.499	
KC PEKANBARU HARAPAN RAYA	B2	841	109	11	1.417	1	4	5	55	3	2.100	28	87,5%	143	25,9%	12	207	104	90,0%	50	4.547	668	111,4%	15	13.066	
KC DURI	B2	949	447	0	9	582	10	4	1.100	6	85,7%	523	95,1%	3	50	51	20,0%	19	2.089	759	126,6%	3	2.297			
KCP PEKANBARU PANAM	B2	490	219	16	174	7	114	0	0	3	1.100	13	65,0%	135	25,7%	9	150	34	10,0%	69	6.964	1.683	280,4%	8	7.642	
KCP PEKANBARU ARIFIN AHMAD	B2	418	137	4	1.182	4	1	1	10	2	200	19	75,2%	208	22,2%	15	229	31	10,0%	45	4.621	575	95,9%	19	11.320	
KCP MEDAN SETIA BUDI	B2	534	231	16	1.221	30	6	4	17	2	1.500	42	93,3%	522	92,4%	6	325	25	30,0%	50	5.421	1.292	215,3%	11	4.784	
KCP MEDAN AKSARA	B2	394	821	4	40	2	1.315	0	0	2	2.850	3	80,0%	607	92,4%	1	25	62	30,0%	23	2.347	725	120,8%	23	12.852	
KCP PEKANBARU SUDIRMAN	B2	507	396	14	409	3	15	2	15	1	100	34	84,5%	122	20,5%	6	41	42	20,0%	35	3.137	1.210	201,6%	8	3.911	
KCP MEDAN ADAM MALIK	B2	334	1.115	17	3.563	3	306	0	0	2	500	11	68,8%	271	38,1%	5	32	17	10,0%	30	3.470	605	100,9%	1	2.260	
KCP TEBING TINGGI SUDIRMAN 1	B2	446	1.267	4	4	0	0	2	25	2	250	24	92,3%	675	97,7%	4	28	46	40,0%	77	4.666	734	122,3%	4	1.024	
KCP PEKANBARU SUDIRMAN 1	B2	477	2.026	16	834	1	0	2	70	4	2.400	8	80,0%	98	13,8%	4	73	78	210,0%	20	7.630	1.135	189,2%	12	6.104	
KCP BATAM MINTAR PERINTAR	B2	500	258	10	3.100	6	115	8	75	1	500	14	60,0%	610	10,0%	5	30	57	5,0%	57	5.953	1.232	51,7%	5	8.895	
KCP MEDAN S PARMAN	B2	484	294	21	1.865	1	251	1	10	2	400	37	84,1%	72	22,9%	3	18	13	0,0%	23	2.466	1.423	237,2%	16	3.335	
KCP PEKANBARU SUDIRMAN ATAS	B2	582	475	4	505	0	0	5	80	2	1.400	24	72,7%	142	22,8%	4	18	16	10,0%	25	4.235	775	129,1%	15	6.643	
<b>Kelas Cabang B3</b>																										
KCP PEKANBARU NANGKA	B3	561	123	9	71	3	2	4	80	2	700	11	91,7%	112	24,9%	0	12	10,0%	40	3.857	1.426	285,1%	2	4.356		
KCP PANAM RAYA	B3	522	21	3	16	2	0	4	52	1	100	3	50,0%	177	24,0%	0	0	55	30,0%	31	2.985	414	82,8%	1	1.279	
KCP PEKANBARU RUMBIAU	B3	194	215	14	1	0	0	1	10	1	100	3	75,0%	124	23,3%	1	26	22	10,0%	20	1.673	205	40,8%	6	2.473	
KCP SAGAN SETIA SUDIRMAN 1	B3	200	245	0	5	2	0	0	0	5	1.220	2	90,0%	100	0,0%	0	0	96	10,0%	20	1.860	395	56,0%	2	1.831	
KCP BATUJAHU	B3	369	213	4	1.089	6	3	3	23	3	650	12	92,3%	330	66,0%	0	0	34	10,0%	22	1.869	295	58,9%	1	1.831	
KCP BINTAN CENTER	B3	317	492	1	21	5	504	2	36	0	0	6	75,0%	558	94,3%	0	0	43	10,0%	40	2.070	549	109,8%	12	4.131	
KCP TELUK KUANTAN	B3	668	326	12	829	7	3	1	75	2	300	1	25,0%	79	74,2%	6	327	165	60,0%	33	3.619	489	97,8%	14	4.575	
KCP LIUJUN BATUU 1	B3	490	150	3	16	5	6	0	0	0	1	200	2	50,0%	28	12,0%	120	72	80,0%	11	1.301	443	88,5%	13	4.160	
KCP SAKA	B3	505	99	1	100	1	1.000	3	50	2	1.300	0	0,0%	217	81,6%	0	0	112	90,0%	23	2.733	402	80,3%	2	2.088	
KCP PANGKALAN KERINCIN MAHARAJA	B3	622	142	2	13	0	0	5	45	0	0	1	100,0%	107	22,6%	0	0	71	0,0%	63	4.604	316	63,1%	10	5.688	
KCP DURI HANG TUAH 1	B3	356	280	2	3	1	0	0	0	0	0	11	84,6%	61	14,5%	0	0	60	30,0%	9	1.281	391	78,3%	13	6.898	
KCP BATAM RADEN PATAH	B3	633	773	4	2.292	1	2	3	100	0	0	5	83,3%	93	25,6%	0	0	2	0,0%	28	3.069	368	73,7%	10	3.805	
KCP MEDAN GATOT SUBROTO	B3	338	183	2	6.295	8	1.006	0	0	1	2.000	10	71,4%	268	82,2%	3	20	29	30,0%	19	3.809	655	131,0%	3	3.698	
KCP DUMAI SUKAI AJADI	B3	343	1.219	4	285	1	1	0	0	2	900	4	50,0%	56	11,5%	0	0	14	0,0%	19	1.472	571	114,3%	3	1.120	
KCP STABAT KH ZAINUL ARIFIN	B3	427	374	6	55	2	0	1	20	4	2.500	4	44,4%	488	93,1%	2	29	93	130,0%	56	3.548	145	29,0%	9	3.124	
KCP MEDAN SIMPANG LIMUN	B3	467	354	5	32	2	1	0	0	1	200	1	100,0%	56	12,0%	2	200	10	10,0%	23	2.323	73	134,6%	3	3.195	
KCP MEDAN GAJAH MADA	B3	491	309	8	7.242	26	5.488	3	30	1	100	31	70,5%	271	75,3%	7	83	31	30,0%	61	5.161	447	89,4%	4	4.872	
KCP MEDAN KRAKATAU	B3	511	343	3	1.645	1	915	0	0	1	300	1	54,3%	250	50,0%	1	24	58	20,0%	50	5.207	304	101,7%	1	4.441	
KCP BANGKUNGAN	B3	624	258	0	0	0	0	6	90	0	0	7	100,0%	71	29,9%	0	0	122	40,0%	33	3.410	138	55,2%	6	4.122	
KCP PENGAT	B3	371	293	3	337	13	8.133	1	10	2	2.150	7	63,6%	48	45,9%	0	0	100	70,0%	17	1.428	599	119,8%	3	3.044	
KCP MEDAN PULO BRAYAN	B3	363	323	12	633	3	704	3	55	2	1.000	9	56,3%	58	13,9%	5	72	56	10,0%	15	2.067	650	129,9%	8	6.987	
KCP PADANGSIDEMPUAN	B3	255	254	2	103	2	1	4	15	5	700	0	0,0%	29	3,5%	3	106	59	10,0%	74	5.853	660	132,1%	25	6.379	
KCP AEK KANOPAN	B3	226	840	0	2	0	101	2	170	2	200	3	60,0%	35	100,0%	0	0	49	40,0%	22	1.494	199	39,7%	15	2.818	
KCP MEDAN KAMPUNG BARU	B3	357	630	7	166	0	0	1	10	0	0	1	100,0%	320	81,8%	0	0	22	0,0%	29	2.767	299	59,9%	1	2.748	
KCP GUNUNG TUJA	B3	220	523	1	2	10	4.535	1	10	2	700	0	0,0%	8	3,4%	0	0	85	40,0%	33	4.405	195	39,1%	8	3.847	
KCP BINJAI JAMIN GINTING	B3	480	388	2	1	0	0	2	30	1	200	5	71,4%	260	97,7%	0	0	35	20,0%	9	1.390	76	15,1%	7	1.205	
KCP INDRAPURA	B3	187	203	4	113	5	0	0	0	2	1.000	49	13,3%	0	0	60	60,0%	19	1.118	362	72,4%	6	2.718			
KCP MEDAN MARALEN RAYA	B3	441	1.235	7	581	15	1.203	4	60	3	1.600	55	93,2%	751	97,5%	0	0	51	20,0%	43	4.654	392	78,3%	4	2.070	
KCP BATAM BATU AIJ	B3	536	509	37	335	8	1.633	0	0	2	300	7	100,0%	336	71,0%	0	0	18	30,0%	41	4.718	305	61,0%	3	8.777	
KCP MEDAN MULYACHTAR BASRI	B3	442	625	1	24	2	10	3	50	1	300	34	54,2%	54	0,0%	0	0	42	0,0%	24	2.649	605	102,6%	10	3.830	
KC SIROLGA	B3	226	595	8	980	1	0	4	305	2	300	3	100,0%	37	10,0%	0	0	51	10,0%	69	5.874	485	95			

## LEADING INDICATOR BY KELAS CABANG



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



# THANK YOU

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