



**PT. CRIF Lembaga Informasi Keuangan**  
Menara Dea Tower 2, Lantai 8 Unit 803  
Jl. Mega Kuningan Barat Blok E4.3 No. 1-2,  
Kuningan Timur, Setiabudi,  
Jakarta - 12950  
Telepon (+62) 21 8060 4228  
Email: support@cbclik.com

# Laporan Kredit

## MUTIARTI

Tanggal Permintaan: 2025/06/11

Subjek Cocok

### SUBJEK

#### Data Subjek

|                          |                   |                            |                   |
|--------------------------|-------------------|----------------------------|-------------------|
| Kode Debitur Biro Kredit | Kode Bank Debitur | Tanggal Pembaruan Terakhir | Penduduk          |
| 805629354                | -                 | 2025/06/11                 | Yes               |
| Nama Sesuai Identitas    | Nama Lengkap      | Nama Ibu                   | Jenis Kelamin     |
| MUTIARTI                 | MUTIARTI          | ROMIYAH                    | Perempuan         |
| Tanggal Lahir            | Tempat Lahir      | Status Perkawinan          | Status Pendidikan |
| 1976/08/15               | TEMANGGUNG        | Kawin                      | Tanpa Gelar       |

#### Alamat

|                                                                                                |                            |
|------------------------------------------------------------------------------------------------|----------------------------|
| Saat Ini - Address                                                                             | Tanggal Pembaruan Terakhir |
| MEDARI RT 006 RW 002 KEL MEDARI KEC NGADIREJO MEDARI Ngadirejo Kab. Temanggung 56255 INDONESIA | 2024/09/30                 |
| Riwayat - Address                                                                              | Tanggal Pembaruan Terakhir |
| DUSUN MEDARI MEDARI Ngadirejo Kab. Temanggung 56255 INDONESIA                                  | 2018/11/30                 |

#### Dokumen Identifikasi

|                        |
|------------------------|
| Kode Identitas         |
| KTP : 3323095508760002 |

#### Kontak

|                    |                |       |                           |
|--------------------|----------------|-------|---------------------------|
| Kontrak - Saat Ini |                |       |                           |
| Nomor Telepon      | Nomor Sellular | Email | Tanggal PembaruanTerakhir |
| 0                  | 085643210811   | -     | 2024/09/30                |
| Riwayat - Kontak   |                |       |                           |
| Nomor Telepon      | Nomor Sellular | Email | Tanggal PembaruanTerakhir |
| -                  | 000000000000   | -     | 2021/01/31                |
| Nomor Telepon      | Nomor Sellular | Email | Tanggal PembaruanTerakhir |
| -                  | 082322507113   | -     | 2018/11/30                |

Data Pekerjaan

Data Pekerjaan - Saat Ini

|                                          |                       |                                                          |                                         |
|------------------------------------------|-----------------------|----------------------------------------------------------|-----------------------------------------|
| Pekerjaan<br>Lain-lain                   | Tempat Kerja<br>SAWAH | Sektor Pekerjaan<br>AKTIVITAS JASA PERORANGAN<br>LAINNYA | Alamat Tempat Kerja<br>MEDARI NGADIREJO |
| Tanggal Pembaruan Terakhir<br>2024/09/30 |                       |                                                          |                                         |

Riwayat - Data Pekerjaan

|                                          |                           |                                                                        |                                         |
|------------------------------------------|---------------------------|------------------------------------------------------------------------|-----------------------------------------|
| Pekerjaan<br>Wiraswasta                  | Tempat Kerja<br>NA        | Sektor Pekerjaan<br>BUKAN LAPANGAN USAHA<br>LAINNYA                    | Alamat Tempat Kerja<br>MEDARI NGADIREJO |
| Tanggal Pembaruan Terakhir<br>2024/07/31 |                           |                                                                        |                                         |
| Pekerjaan<br>Polisi                      | Tempat Kerja<br>NGADIREJO | Sektor Pekerjaan<br>Kegiatan yang Belum Jelas<br>Batasannya-Perorangan | Alamat Tempat Kerja<br>MEDARI NGADIREJO |
| Tanggal Pembaruan Terakhir<br>2020/08/31 |                           |                                                                        |                                         |
| Pekerjaan<br>Ibu Rumah Tangga            | Tempat Kerja<br>NA        | Sektor Pekerjaan<br>BUKAN LAPANGAN USAHA<br>LAINNYA                    | Alamat Tempat Kerja<br>-                |
| Tanggal Pembaruan Terakhir<br>2018/11/30 |                           |                                                                        |                                         |

RINGKASAN RINCIAN APLIKASI

|                                            |                            |                              |                                  |
|--------------------------------------------|----------------------------|------------------------------|----------------------------------|
| Kode Kontrak Biro Kredit<br>958327270      | Jenis kontrak<br>Lainnya   | Fase Kontrak<br>Dimohon      | Tanggal Permintaan<br>2025/06/11 |
| Nilai Pada Aplikasi<br>IDR 7.000.000       | Jatuh Tempo<br>-           | Peran<br>Co-borrower         | Peran Perusahaan<br>-            |
| Nomor Rekening<br>WEB_20250611_090939.6608 | Nomor Perjanjian Awal<br>- | Tanggal Perjanjian Awal<br>- | Mata Uang<br>Indonesian Rupiah   |

RINCIAN SKOR

Debitur tidak dapat di nilai

Alasan Skor Kredit tidak dihitung: **Klien Sudah Buruk**

RINGKASAN KONTRAK

Nilai Kunci

|                    |                         |                     |                          |
|--------------------|-------------------------|---------------------|--------------------------|
| Nomor Kontrak      | Nomor institusi Pelapor | Jumlah Batas Kredit | Jumlah Potensi Pembukaan |
| 2                  | 2                       | IDR 5.000.000       | IDR 31.715               |
| Jumlah Saldo Debit | Jumlah Jatuh Tempo      | Mata Uang           |                          |
| IDR 31.715         | IDR 2.241.765           | Indonesian Rupiah   |                          |

Ringkasan Berdasarkan Kategori dan Fase

| Kategori Kontrak       | Diminta | Ditolak | Dibatalkan | Aktif | Tutup |
|------------------------|---------|---------|------------|-------|-------|
| KREDIT/PEMBIAYAAN      | 0       | 0       | 0          | 0     | 2     |
| SURAT BERHARGA         | 0       | 0       | 0          | 0     | 0     |
| IRREVOCABLE LC         | 0       | 0       | 0          | 0     | 0     |
| GARANSI YANG DIBERIKAN | 0       | 0       | 0          | 0     | 0     |
| FASILITAS LAINNYA      | 0       | 0       | 0          | 0     | 0     |

Ringkasan Keuangan

|                                                                                                                                                                                                                    |                                                                                                                                                                                         |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <div><div></div><div>Kredit / Pembiayaan</div><div>Kredit / Pembiayaan yang Aktif 0</div><div>Batas Kredit</div><div>Saldo Debit</div><div>Jatuh Tempo</div><div>IDR 0</div><div>IDR 0</div><div>IDR 0</div></div> | <div><div></div><div>Obligasi / surat berharga</div><div>Obligasi / Surat Berharga yang Aktif 0</div><div>Saldo Debit</div><div>Jatuh Tempo</div><div>IDR 0</div><div>IDR 0</div></div> |
| <div><div></div><div>Surat Kredit</div><div>LC yang Aktif 0</div><div>Batas Kredit</div><div>Saldo Debit</div><div>IDR 0</div><div>IDR 0</div></div>                                                               | <div><div></div><div>Bank Garansi</div><div>Bank Garansi yang Aktif 0</div><div>Batas Kredit</div><div>Saldo Debit</div><div>IDR 0</div><div>IDR 0</div></div>                          |
| <div><div></div><div>Fasilitas Lainnya</div><div>Fasilitas Aktif Lainnya 0</div><div>Saldo Debit</div><div>Jatuh Tempo</div><div>IDR 0</div><div>IDR 0</div></div>                                                 |                                                                                                                                                                                         |

RINCIAN KONTRAK

Kredit / Pembiayaan

Rincian Kredit / Pembiayaan (Aktif, Tutup, Tutup Lebih Cepat):

| Nomor                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | Kode Kontrak<br>Biro Kredit | Nomor Kontrak<br>Bank | Jenis kontrak | Fase Kontrak      | Peran    | Tanggal Mulai | Tanggal Jatuh Tempo | Jumlah Agunan | Jumlah Nilai Agunan | Jumlah Penjamin | Jenis institusi                                            | Institusi                                                              | Tanggal Pembaruan Terakhir | Daftar Subjek Terkait | Catatan |  |     |     |     |     |     |     |     |     |     |     |     |     |      |  |  |  |  |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |  |  |  |  |  |  |  |  |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------|-----------------------|---------------|-------------------|----------|---------------|---------------------|---------------|---------------------|-----------------|------------------------------------------------------------|------------------------------------------------------------------------|----------------------------|-----------------------|---------|--|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|------|--|--|--|--|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|--|--|--|--|--|--|--|--|
| 1                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | G01816440                   | -                     | Others        | Closed in advance | Borrower | 2010/10/05    | 2012/10/05          | -             | -                   | -               | Conventional Commercial Bank                               | PT Bank Rakyat Indonesia (Persero) Tbk                                 | 2025/05/10                 | -                     | -       |  |     |     |     |     |     |     |     |     |     |     |     |     |      |  |  |  |  |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |  |  |  |  |  |  |  |  |
| <table><tr><td></td><td>JAN</td><td>FEB</td><td>MAR</td><td>APR</td><td>MEI</td><td>JUN</td><td>JUL</td><td>AGT</td><td>SEP</td><td>OKT</td><td>NOP</td><td>DES</td></tr><tr><td>2023</td><td></td><td></td><td></td><td></td><td>180+</td><td>180+</td><td>180+</td><td>180+</td><td>180+</td><td>180+</td><td>180+</td><td>180+</td></tr><tr><td>2024</td><td>180+</td><td>180+</td><td>180+</td><td>180+</td><td>180+</td><td>180+</td><td>180+</td><td>180+</td><td>180+</td><td>180+</td><td>180+</td><td>180+</td></tr><tr><td>2025</td><td>180+</td><td>180+</td><td>180+</td><td>180+</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr></table> |                             |                       |               |                   |          |               |                     |               |                     |                 |                                                            |                                                                        |                            |                       |         |  | JAN | FEB | MAR | APR | MEI | JUN | JUL | AGT | SEP | OKT | NOP | DES | 2023 |  |  |  |  | 180+ | 180+ | 180+ | 180+ | 180+ | 180+ | 180+ | 180+ | 2024 | 180+ | 180+ | 180+ | 180+ | 180+ | 180+ | 180+ | 180+ | 180+ | 180+ | 180+ | 180+ | 2025 | 180+ | 180+ | 180+ | 180+ |  |  |  |  |  |  |  |  |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | JAN                         | FEB                   | MAR           | APR               | MEI      | JUN           | JUL                 | AGT           | SEP                 | OKT             | NOP                                                        | DES                                                                    |                            |                       |         |  |     |     |     |     |     |     |     |     |     |     |     |     |      |  |  |  |  |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |  |  |  |  |  |  |  |  |
| 2023                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |                             |                       |               |                   | 180+     | 180+          | 180+                | 180+          | 180+                | 180+            | 180+                                                       | 180+                                                                   |                            |                       |         |  |     |     |     |     |     |     |     |     |     |     |     |     |      |  |  |  |  |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |  |  |  |  |  |  |  |  |
| 2024                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | 180+                        | 180+                  | 180+          | 180+              | 180+     | 180+          | 180+                | 180+          | 180+                | 180+            | 180+                                                       | 180+                                                                   |                            |                       |         |  |     |     |     |     |     |     |     |     |     |     |     |     |      |  |  |  |  |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |  |  |  |  |  |  |  |  |
| 2025                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | 180+                        | 180+                  | 180+          | 180+              |          |               |                     |               |                     |                 |                                                            |                                                                        |                            |                       |         |  |     |     |     |     |     |     |     |     |     |     |     |     |      |  |  |  |  |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |  |  |  |  |  |  |  |  |
| 2                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | 452503044                   | -                     | Others        | Closed            | Borrower | 2024/07/16    | 2025/07/15          | -             | -                   | -               | Islamic Banks (Unit Usaha Syariah - Syariah Business Unit) | PT Bank BTPN Syariah, Tbk D/H Bank Tabungan Pensiunan Nasional Syariah | 2025/05/08                 | -                     | -       |  |     |     |     |     |     |     |     |     |     |     |     |     |      |  |  |  |  |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |  |  |  |  |  |  |  |  |
| <table><tr><td></td><td>JAN</td><td>FEB</td><td>MAR</td><td>APR</td><td>MEI</td><td>JUN</td><td>JUL</td><td>AGT</td><td>SEP</td><td>OKT</td><td>NOP</td><td>DES</td></tr><tr><td>2024</td><td></td><td></td><td></td><td></td><td></td><td></td><td>OK</td><td>OK</td><td>OK</td><td>OK</td><td>OK</td><td>OK</td></tr><tr><td>2025</td><td>OK</td><td>OK</td><td>OK</td><td>OK</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr></table>                                                                                                                                                                                                               |                             |                       |               |                   |          |               |                     |               |                     |                 |                                                            |                                                                        |                            |                       |         |  | JAN | FEB | MAR | APR | MEI | JUN | JUL | AGT | SEP | OKT | NOP | DES | 2024 |  |  |  |  |      |      | OK   | OK   | OK   | OK   | OK   | OK   | 2025 | OK   | OK   | OK   | OK   |      |      |      |      |      |      |      |      |      |      |      |      |      |  |  |  |  |  |  |  |  |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | JAN                         | FEB                   | MAR           | APR               | MEI      | JUN           | JUL                 | AGT           | SEP                 | OKT             | NOP                                                        | DES                                                                    |                            |                       |         |  |     |     |     |     |     |     |     |     |     |     |     |     |      |  |  |  |  |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |  |  |  |  |  |  |  |  |
| 2024                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |                             |                       |               |                   |          |               | OK                  | OK            | OK                  | OK              | OK                                                         | OK                                                                     |                            |                       |         |  |     |     |     |     |     |     |     |     |     |     |     |     |      |  |  |  |  |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |  |  |  |  |  |  |  |  |
| 2025                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | OK                          | OK                    | OK            | OK                |          |               |                     |               |                     |                 |                                                            |                                                                        |                            |                       |         |  |     |     |     |     |     |     |     |     |     |     |     |     |      |  |  |  |  |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |  |  |  |  |  |  |  |  |

Rincian Kredit / Pembiayaan 1: Others - Closed in advance

|                              |                                        |                          |                         |                |                            |
|------------------------------|----------------------------------------|--------------------------|-------------------------|----------------|----------------------------|
| Jenis institusi              | Institusi                              | Kode Kontrak Biro Kredit | Nomor Kontrak Institusi | Peran          | Tanggal Pembaruan Terakhir |
| Conventional Commercial Bank | PT Bank Rakyat Indonesia (Persero) Tbk | G01816440                | -                       | Borrower       | 2025/05/10                 |
|                              |                                        |                          |                         |                |                            |
| Tanggal Mulai                | Tanggal Jatuh Tempo                    |                          | Status Jatuh Tempo      | Status kontrak |                            |
| 2010/10/05                   | 2012/10/05                             |                          | Bad (DPD 180+)          | Dihapusbukukan |                            |
| Tanggal Status Kontrak       | Informasi                              |                          |                         |                |                            |
| 2012/06/26                   | -                                      |                          |                         |                |                            |

| Riwayat Data      |                       |               |                            |               |                          |                |
|-------------------|-----------------------|---------------|----------------------------|---------------|--------------------------|----------------|
| Tanggal Referensi | Jumlah hari tunggakan | Jatuh Tempo   | Penyebab Kredit Bermasalah | Saldo Debit   | Realisasi Bulan Berjalan | Status kontrak |
| 2025 Apr          | 4896                  | IDR 2.241.765 | Others                     | IDR 31.715    | IDR 0                    | Written off    |
| 2025 Mar          | 4866                  | IDR 2.241.765 | Others                     | IDR 31.715    | IDR 0                    | Written off    |
| 2025 Feb          | 4835                  | IDR 2.741.765 | Others                     | IDR 531.715   | IDR 0                    | Written off    |
| 2025 Jan          | 4807                  | IDR 2.741.765 | Others                     | IDR 531.715   | IDR 0                    | Written off    |
| 2024 Des          | 4776                  | IDR 2.741.765 | Others                     | IDR 531.715   | IDR 0                    | Written off    |
| 2024 Nop          | 4745                  | IDR 2.741.765 | Others                     | IDR 531.715   | IDR 0                    | Written off    |
| 2024 Okt          | 4715                  | IDR 2.741.765 | Others                     | IDR 531.715   | IDR 0                    | Written off    |
| 2024 Sep          | 4684                  | IDR 2.741.765 | Others                     | IDR 531.715   | IDR 0                    | Written off    |
| 2024 Agt          | 4654                  | IDR 2.737.129 | Others                     | IDR 531.715   | IDR 0                    | Written off    |
| 2024 Jul          | 4623                  | IDR 1.063.430 | Others                     | IDR 531.715   | IDR 0                    | Written off    |
| 2024 Jun          | 4592                  | IDR 2.726.074 | Others                     | IDR 531.715   | IDR 0                    | Written off    |
| 2024 Mei          | 4562                  | IDR 3.120.188 | Others                     | IDR 931.715   | IDR 0                    | Written off    |
| 2024 Apr          | 4531                  | IDR 3.308.625 | Others                     | IDR 1.131.715 | IDR 0                    | Written off    |
| 2024 Mar          | 4501                  | IDR 3.297.239 | Others                     | IDR 1.131.715 | IDR 0                    | Written off    |
| 2024 Feb          | 4470                  | IDR 3.683.194 | Others                     | IDR 1.531.715 | IDR 0                    | Written off    |
| 2024 Jan          | 4441                  | IDR 4.065.998 | Others                     | IDR 1.932.100 | IDR 0                    | Written off    |
| 2023 Des          | 4410                  | IDR 4.045.912 | Others                     | IDR 1.932.100 | IDR 0                    | Written off    |
| 2023 Nop          | 4379                  | IDR 4.025.827 | Others                     | IDR 1.932.100 | IDR 0                    | Written off    |
| 2023 Okt          | 4349                  | IDR 4.006.390 | Others                     | IDR 1.932.100 | IDR 0                    | Written off    |
| 2023 Sep          | 4318                  | IDR 3.986.304 | Others                     | IDR 1.932.100 | IDR 0                    | Written off    |
| 2023 Agt          | 4288                  | IDR 3.966.867 | Others                     | IDR 1.932.100 | IDR 0                    | Written off    |
| 2023 Jul          | 4257                  | IDR 3.946.781 | Others                     | IDR 1.932.100 | IDR 0                    | Written off    |
| 2023 Jun          | 4226                  | IDR 3.926.696 | Others                     | IDR 1.932.100 | IDR 0                    | Written off    |
| 2023 Mei          | 4196                  | IDR 3.907.259 | Others                     | IDR 1.932.100 | IDR 0                    | Written off    |

Diberikan Kredit

|                                                       |                    |                        |                                                                  |
|-------------------------------------------------------|--------------------|------------------------|------------------------------------------------------------------|
| karakteristik Kredit                                  | Perjanjian Kredit  | Nomor Perjanjian Awal  | Tanggal Perjanjian Awal                                          |
| Others                                                | Conventional       | 000938102/6806/10/2010 | 2010/10/05                                                       |
| Nomor Perjanjian Akhir                                | Tanggal Akad Akhir | Frekuensi Kredit       | Tanggal Mulai kredit                                             |
| 000938102/6806/10/2010                                | 2010/10/05         | -                      | 2010/10/05                                                       |
| Kategori Debitur                                      | Tipe Penggunaan    | Orientasi Penggunaan   | Sektor Ekonomi                                                   |
| Debtor SMEs - Micro                                   | Working capital    | Other                  | SPECIAL RETAIL TRADE OF FOOD, BEVERAGES AND TOBACCO IN THE STORE |
| Kota/Kabupaten                                        | Nilai Proyek       | Tipe Suku Bunga        | Suku Bunga                                                       |
| Kab. Temanggung                                       | IDR 5.500.000      | Fixed Interest Rates   | 12,24 %                                                          |
| Program Pembiayaan                                    |                    |                        |                                                                  |
| Government program loans - special business financing |                    |                        |                                                                  |

Batas Kredit / Saldo Debit

|                            |               |                          |             |
|----------------------------|---------------|--------------------------|-------------|
| Batas Kredit Awal          | Batas Kredit  | Realisasi Bulan Berjalan | Saldo Debit |
| IDR 5.000.000              | IDR 5.000.000 | -                        | IDR 31.715  |
| Nilai dalam Mata Uang asal |               |                          |             |
| -                          |               |                          |             |

Tunggakan

|                       |                       |                       |                  |
|-----------------------|-----------------------|-----------------------|------------------|
| Tunggakan Pokok       | Nilai Bunga Tunggakan | Jumlah hari tunggakan | Jumlah Tunggakan |
| IDR 31.715            | IDR 2.210.050         | 4896                  | 1                |
| Penyebab Kredit Buruk | Tanggal Kredit Buruk  | Denda                 |                  |
| Others                | 2012/06/26            | -                     |                  |

Restrukturisasi

|                         |                         |                               |                           |
|-------------------------|-------------------------|-------------------------------|---------------------------|
| Rencana Restrukturisasi | Tanggal Restrukturisasi | Tanggal Restrukturisasi Akhir | Frekuensi Restrukturisasi |
| -                       | -                       | -                             | -                         |

Maksimal Kredit

|                                        |                                      |                                       |                                |
|----------------------------------------|--------------------------------------|---------------------------------------|--------------------------------|
| Tunggakan Nilai Pembayaran Maksimum    | Tunggakan Jumlah Pembayaran Maksimum | Tanggal Tunggakan Pembayaran Maksimum | Jumlah hari tunggakan maksimum |
| IDR 4.065.998                          | 1                                    | 2025/04/30                            | 4896                           |
| Tanggal Jumlah hari tunggakan maksimum | Kondisi Terburuk                     | Tanggal Kondisi Terburuk              |                                |
| 2025/04/30                             | Bad (DPD 180+)                       | 2025/04/30                            |                                |

Rincian Kredit / Pembiayaan 2: Others - Closed

| Jenis institusi                                            | Institusi                                                              | Kode Kontrak Biro Kredit | Nomor Kontrak Institusi | Peran    | Tanggal Pembaruan Terakhir |
|------------------------------------------------------------|------------------------------------------------------------------------|--------------------------|-------------------------|----------|----------------------------|
| Islamic Banks (Unit Usaha Syariah - Syariah Business Unit) | PT Bank BTPN Syariah, Tbk D/H Bank Tabungan Pensiunan Nasional Syariah | 452503044                | -                       | Borrower | 2025/05/08                 |
| Tanggal Mulai                                              | Tanggal Jatuh Tempo                                                    | Status Jatuh Tempo       | Status kontrak          |          |                            |
| 2024/07/16                                                 | 2025/07/15                                                             | Current                  | Lunas                   |          |                            |
| Tanggal Status Kontrak                                     | Informasi                                                              |                          |                         |          |                            |
| 2025/04/22                                                 | -                                                                      |                          |                         |          |                            |

Riwayat Data

| Tanggal Referensi | Jumlah hari tunggakan | Jatuh Tempo | Penyebab Kredit Bermasalah | Saldo Debit   | Realisasi Bulan Berjalan | Status kontrak    |
|-------------------|-----------------------|-------------|----------------------------|---------------|--------------------------|-------------------|
| 2025 Apr          | 0                     | IDR 0       | -                          | IDR 0         | IDR 0                    | Paid off          |
| 2025 Mar          | 0                     | IDR 0       | -                          | IDR 1.004.640 | IDR 0                    | Active Facilities |
| 2025 Feb          | 0                     | IDR 0       | -                          | IDR 1.265.500 | IDR 0                    | Active Facilities |
| 2025 Jan          | 0                     | IDR 0       | -                          | IDR 1.515.597 | IDR 0                    | Active Facilities |
| 2024 Des          | 0                     | IDR 0       | -                          | IDR 1.755.375 | IDR 0                    | Active Facilities |
| 2024 Nop          | 0                     | IDR 0       | -                          | IDR 2.096.621 | IDR 0                    | Active Facilities |
| 2024 Okt          | 0                     | IDR 0       | -                          | IDR 2.312.426 | IDR 0                    | Active Facilities |
| 2024 Sep          | 0                     | IDR 0       | -                          | IDR 2.519.327 | IDR 0                    | Active Facilities |
| 2024 Agt          | 0                     | IDR 0       | -                          | IDR 2.717.692 | IDR 0                    | Active Facilities |
| 2024 Jul          | 0                     | IDR 0       | -                          | IDR 2.907.873 | IDR 3.000.000            | Active Facilities |

Diberikan Kredit

|                              |                       |                       |                                                           |
|------------------------------|-----------------------|-----------------------|-----------------------------------------------------------|
| karakteristik Kredit         | Perjanjian Credit     | Nomor Perjanjian Awal | Tanggal Perjanjian Awal                                   |
| Others                       | Murabahah Receivables | W10510514811          | 2024/07/16                                                |
| Nomor Perjanjian Akhir       | Tanggal Akad Akhir    | Frekuensi Kredit      | Tanggal Mulai kredit                                      |
| W10510514811                 | 2024/07/16            | -                     | 2024/07/16                                                |
| Kategori Debitur             | Tipe Penggunaan       | Orientasi Penggunaan  | Sektor Ekonomi                                            |
| Debtor SMEs - Micro          | Working capital       | Other                 | AGRICULTURE OF VEGETABLES, FRUITS & OTHER TUBER VARIETIES |
| Kota/Kabupaten               | Nilai Proyek          | Tipe Suku Bunga       | Suku Bunga                                                |
| Kab. Temanggung              | IDR 3.000.000         | Margin                | 55,51 %                                                   |
| Program Pembiayaan           |                       |                       |                                                           |
| Non Government Program Loans |                       |                       |                                                           |

Batas Kredit / Saldo Debit

|                            |              |                          |             |
|----------------------------|--------------|--------------------------|-------------|
| Batas Kredit Awal          | Batas Kredit | Realisasi Bulan Berjalan | Saldo Debit |
| IDR 3.000.000              | -            | -                        | IDR 0       |
| Nilai dalam Mata Uang asal |              |                          |             |
| -                          |              |                          |             |

Tunggakan

|                       |                       |                       |                  |
|-----------------------|-----------------------|-----------------------|------------------|
| Tunggakan Pokok       | Nilai Bunga Tunggakan | Jumlah hari tunggakan | Jumlah Tunggakan |
| 0                     | IDR 0                 | 0                     | 0                |
| Penyebab Kredit Buruk | Tanggal Kredit Buruk  | Denda                 |                  |
| -                     | -                     | -                     |                  |

Restrukturisasi

|                         |                         |                               |                           |
|-------------------------|-------------------------|-------------------------------|---------------------------|
| Rencana Restrukturisasi | Tanggal Restrukturisasi | Tanggal Restrukturisasi Akhir | Frekuensi Restrukturisasi |
| -                       | -                       | -                             | -                         |

Maksimal Kredit

|                                        |                                      |                                       |                                |
|----------------------------------------|--------------------------------------|---------------------------------------|--------------------------------|
| Tunggakan Nilai Pembayaran Maksimum    | Tunggakan Jumlah Pembayaran Maksimum | Tanggal Tunggakan Pembayaran Maksimum | Jumlah hari tunggakan maksimum |
| IDR 0                                  | 0                                    | -                                     | 0                              |
| Tanggal Jumlah hari tunggakan maksimum | Kondisi Terburuk                     | Tanggal Kondisi Terburuk              |                                |
| -                                      | Current                              | 2025/04/30                            |                                |

