



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

## ROJIIN

Tanggal Permintaan: 2025/06/20

Subjek Cocok

### SUBJEK

#### Data Subjek

|                          |                   |                            |                   |
|--------------------------|-------------------|----------------------------|-------------------|
| Kode Debitur Biro Kredit | Kode Bank Debitur | Tanggal Pembaruan Terakhir | Penduduk          |
| Q02139836                | -                 | 2025/06/20                 | Yes               |
| Nama Sesuai Identitas    | Nama Lengkap      | Nama Ibu                   | Jenis Kelamin     |
| ROJIIN                   | ROJIIN            | SUMINAH                    | Laki-laki         |
| Tanggal Lahir            | Tempat Lahir      | Status Perkawinan          | Status Pendidikan |
| 1989/07/20               | TEMANGGUNG        | Kawin                      | Tanpa Gelar       |

#### Alamat

|                                                               |                            |
|---------------------------------------------------------------|----------------------------|
| Saat Ini - Address                                            | Tanggal Pembaruan Terakhir |
| DUSUN SEJARAK GENTAN Kranggan Kab. Temanggung 56271 INDONESIA | 2024/12/03                 |

#### Dokumen Identifikasi

|                        |                                |
|------------------------|--------------------------------|
| Kode Identitas         | NPWP / Pendaftaran Nomor Pajak |
| KTP : 3323132007890004 | 00000000000000000000           |

#### Kontak

|                    |                |                      |                            |
|--------------------|----------------|----------------------|----------------------------|
| Kontrak - Saat Ini |                |                      |                            |
| Nomor Telepon      | Nomor Sellular | Email                | Tanggal Pembaruan Terakhir |
| 085335701212       | 081262178930   | ROJIIN1989@GMAIL.COM | 2024/12/03                 |
| Riwayat - Kontak   |                |                      |                            |
| Nomor Telepon      | Nomor Sellular | Email                | Tanggal Pembaruan Terakhir |
| 0                  | 081111111111   | -                    | 2024/08/31                 |
| Nomor Telepon      | Nomor Sellular | Email                | Tanggal Pembaruan Terakhir |
| 081262178930       | 085335701212   | -                    | 2024/03/31                 |
| Nomor Telepon      | Nomor Sellular | Email                | Tanggal Pembaruan Terakhir |
| 08533570121        | 085643         | -                    | 2024/01/31                 |
| Nomor Telepon      | Nomor Sellular | Email                | Tanggal Pembaruan Terakhir |
| 085643             | -              | -                    | 2021/08/31                 |

Data Pekerjaan

Data Pekerjaan - Saat Ini

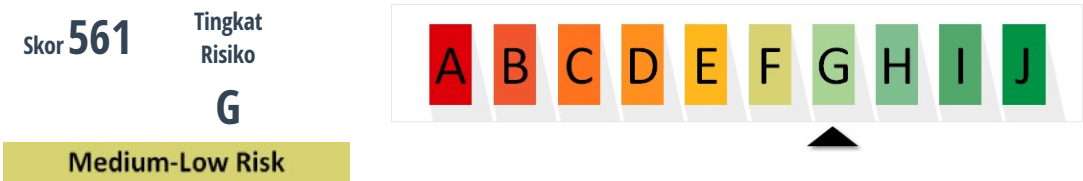
|                                          |                               |                                                       |                                                                           |
|------------------------------------------|-------------------------------|-------------------------------------------------------|---------------------------------------------------------------------------|
| Pekerjaan<br>Lain-lain                   | Tempat Kerja<br>UD RAHMA JAYA | Sektor Pekerjaan<br>AKTIVITAS JASA PERORANGAN LAINNYA | Alamat Tempat Kerja<br>DESA PANDU SANJAYA KEC. PANGKALAN LADA KAB KOTAWAR |
| Tanggal Pembaruan Terakhir<br>2024/08/31 |                               |                                                       |                                                                           |
| Riwayat - Data Pekerjaan                 |                               |                                                       |                                                                           |

|                                          |                    |                                                       |                          |
|------------------------------------------|--------------------|-------------------------------------------------------|--------------------------|
| Pekerjaan<br>Wiraswasta                  | Tempat Kerja<br>NA | Sektor Pekerjaan<br>AKTIVITAS JASA PERORANGAN LAINNYA | Alamat Tempat Kerja<br>- |
| Tanggal Pembaruan Terakhir<br>2024/03/31 |                    |                                                       |                          |

RINGKASAN RINCIAN APLIKASI

|                                            |                            |                              |                                  |
|--------------------------------------------|----------------------------|------------------------------|----------------------------------|
| Kode Kontrak Biro Kredit<br>R58669337      | Jenis kontrak<br>Lainnya   | Fase Kontrak<br>Dimohon      | Tanggal Permintaan<br>2025/06/20 |
| Nilai Pada Aplikasi<br>IDR 18.000.000      | Jatuh Tempo<br>-           | Peran<br>Co-borrower         | Peran Perusahaan<br>-            |
| Nomor Rekening<br>WEB_20250620_092309.6101 | Nomor Perjanjian Awal<br>- | Tanggal Perjanjian Awal<br>- | Mata Uang<br>Indonesian Rupiah   |

CB SCORE



RINGKASAN KONTRAK

Nilai Kunci

|                                      |                              |                                        |                                            |
|--------------------------------------|------------------------------|----------------------------------------|--------------------------------------------|
| Nomor Kontrak<br>4                   | Nomor institusi Pelapor<br>3 | Jumlah Batas Kredit<br>IDR 105.631.300 | Jumlah Potensi Pembukaan<br>IDR 59.611.870 |
| Jumlah Saldo Debit<br>IDR 44.611.870 | Jumlah Jatuh Tempo<br>-      | Mata Uang<br>Indonesian Rupiah         |                                            |

Ringkasan Berdasarkan Kategori dan Fase

| Kategori Kontrak       | Diminta | Ditolak | Dibatalkan | Aktif | Tutup |
|------------------------|---------|---------|------------|-------|-------|
| KREDIT/PEMBIAYAAN      | 1       | 0       | 0          | 2     | 1     |
| 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><div>Kredit / Pembiayaan</div><div>Kredit / Pembiayaan yang Aktif 2</div><div>Batas Kredit</div><div>Saldo Debit</div><div>Jatuh Tempo</div></div><div><div>IDR</div><div>82.020.100</div><div>IDR</div><div>44.611.870</div><div>IDR 0</div></div></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><div><div>IDR 0</div><div>IDR 0</div></div></div> |
| <div><div>✖</div><div><div>Surat Kredit</div><div>LC yang Aktif 0</div><div>Batas Kredit</div><div>Saldo Debit</div></div><div><div>IDR 0</div><div>IDR 0</div></div></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><div><div>IDR 0</div><div>IDR 0</div></div></div>                          |
| <div><div>✖</div><div><div>Fasilitas Lainnya</div><div>Fasilitas Aktif Lainnya 0</div><div>Saldo Debit</div><div>Jatuh Tempo</div></div><div><div>IDR 0</div><div>IDR 0</div></div></div>                                                                                       |                                                                                                                                                                                                                |

RINCIAN KONTRAK

Kredit / Pembiayaan

Rincian Kredit / Pembiayaan (Diminta, Dibatalkan dan Ditolak):

| Nomor | Kode Kontrak<br>Biro Kredit | Nomor<br>Kontrak<br>Bank | Jenis<br>kontrak | Fase<br>Kontrak | Peran    | Jenis institusi                       | Institusi                         | Tanggal<br>Permintaan<br>Kontrak | Tanggal<br>Pembaruan<br>Terakhir | Daftar<br>Subjek<br>Terkait | Catatan |
|-------|-----------------------------|--------------------------|------------------|-----------------|----------|---------------------------------------|-----------------------------------|----------------------------------|----------------------------------|-----------------------------|---------|
|       |                             |                          |                  |                 |          |                                       |                                   |                                  |                                  |                             |         |
| 1     | 854146228                   | -                        | Others           | Requested       | Borrower | Non Financial<br>Services Institution | BTM Surya<br>Amanah<br>Temanggung | 2024/12/03                       | 2024/12/03                       | -                           | -       |

Kredit yang tidak Disetujui

|                |                     |                 |                   |
|----------------|---------------------|-----------------|-------------------|
| Nilai Aplikasi | Tanggal Jatuh Tempo | Nomor Akad Awal | Tanggal Akad Awal |
| IDR 15.000.000 | -                   | -               | -                 |

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                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | H45785589                   | -                     | Others        | Aktif        | Borrower | 2023/09/13    | 2026/09/13          | -             | -                   | 1               | 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></td><td></td><td></td><td></td><td>OK</td><td>OK</td><td>OK</td><td>OK</td></tr><tr><td>2024</td><td>OK</td><td>OK</td><td>OK</td><td>OK</td><td>OK</td><td>OK</td><td>OK</td><td>OK</td><td>OK</td><td>OK</td><td>OK</td><td>N/A</td></tr><tr><td>2025</td><td>OK</td><td>N/A</td><td>OK</td><td>OK</td><td>OK</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 |  |    |    |    |    |    |    |    | OK | OK | OK | OK | 2024 | OK | OK | OK | OK | OK | OK | OK | OK | OK | OK | OK | N/A | 2025 | OK | N/A | OK | OK | OK |  |  |  |  |  |  |  |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | JAN                         | FEB                   | MAR           | APR          | MEI      | JUN           | JUL                 | AGT           | SEP                 | OKT             | NOP                          | DES                                    |                            |                       |         |  |     |     |     |     |     |     |     |     |     |     |     |     |      |  |    |    |    |    |    |    |    |    |    |    |    |      |    |    |    |    |    |    |    |    |    |    |    |     |      |    |     |    |    |    |  |  |  |  |  |  |  |
| 2023                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |                             |                       |               |              |          |               |                     |               | OK                  | OK              | OK                           | OK                                     |                            |                       |         |  |     |     |     |     |     |     |     |     |     |     |     |     |      |  |    |    |    |    |    |    |    |    |    |    |    |      |    |    |    |    |    |    |    |    |    |    |    |     |      |    |     |    |    |    |  |  |  |  |  |  |  |
| 2024                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | OK                          | OK                    | OK            | OK           | OK       | OK            | OK                  | OK            | OK                  | OK              | OK                           | N/A                                    |                            |                       |         |  |     |     |     |     |     |     |     |     |     |     |     |     |      |  |    |    |    |    |    |    |    |    |    |    |    |      |    |    |    |    |    |    |    |    |    |    |    |     |      |    |     |    |    |    |  |  |  |  |  |  |  |
| 2025                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | OK                          | N/A                   | OK            | OK           | OK       |               |                     |               |                     |                 |                              |                                        |                            |                       |         |  |     |     |     |     |     |     |     |     |     |     |     |     |      |  |    |    |    |    |    |    |    |    |    |    |    |      |    |    |    |    |    |    |    |    |    |    |    |     |      |    |     |    |    |    |  |  |  |  |  |  |  |
| 2                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | P49747529                   | -                     | Others        | Aktif        | Borrower | 2024/03/21    | 2027/03/21          | 2             | -                   | -               | Conventional Rural Bank      | PT BPR Surya Yudha                     | 2025/05/08                 | -                     | -       |  |     |     |     |     |     |     |     |     |     |     |     |     |      |  |    |    |    |    |    |    |    |    |    |    |    |      |    |    |    |    |    |    |    |    |    |    |    |     |      |    |     |    |    |    |  |  |  |  |  |  |  |
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|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | JAN                         | FEB                   | MAR           | APR          | MEI      | JUN           | JUL                 | AGT           | SEP                 | OKT             | NOP                          | DES                                    |                            |                       |         |  |     |     |     |     |     |     |     |     |     |     |     |     |      |  |    |    |    |    |    |    |    |    |    |    |    |      |    |    |    |    |    |    |    |    |    |    |    |     |      |    |     |    |    |    |  |  |  |  |  |  |  |
| 2024                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |                             |                       | OK            | OK           | OK       | OK            | OK                  | OK            | OK                  | OK              | OK                           | OK                                     |                            |                       |         |  |     |     |     |     |     |     |     |     |     |     |     |     |      |  |    |    |    |    |    |    |    |    |    |    |    |      |    |    |    |    |    |    |    |    |    |    |    |     |      |    |     |    |    |    |  |  |  |  |  |  |  |
| 2025                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | OK                          | OK                    | OK            | OK           |          |               |                     |               |                     |                 |                              |                                        |                            |                       |         |  |     |     |     |     |     |     |     |     |     |     |     |     |      |  |    |    |    |    |    |    |    |    |    |    |    |      |    |    |    |    |    |    |    |    |    |    |    |     |      |    |     |    |    |    |  |  |  |  |  |  |  |
| 3                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | R06654011                   | -                     | Others        | Closed       | Borrower | 2020/01/10    | 2023/08/27          | -             | -                   | -               | Conventional Commercial Bank | PT Bank Rakyat Indonesia (Persero) Tbk | 2022/02/15                 | -                     | -       |  |     |     |     |     |     |     |     |     |     |     |     |     |      |  |    |    |    |    |    |    |    |    |    |    |    |      |    |    |    |    |    |    |    |    |    |    |    |     |      |    |     |    |    |    |  |  |  |  |  |  |  |
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|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | JAN                         | FEB                   | MAR           | APR          | MEI      | JUN           | JUL                 | AGT           | SEP                 | OKT             | NOP                          | DES                                    |                            |                       |         |  |     |     |     |     |     |     |     |     |     |     |     |     |      |  |    |    |    |    |    |    |    |    |    |    |    |      |    |    |    |    |    |    |    |    |    |    |    |     |      |    |     |    |    |    |  |  |  |  |  |  |  |
| 2020                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |                             | OK                    | OK            | OK           | OK       | OK            | OK                  | OK            | OK                  | OK              | OK                           | OK                                     |                            |                       |         |  |     |     |     |     |     |     |     |     |     |     |     |     |      |  |    |    |    |    |    |    |    |    |    |    |    |      |    |    |    |    |    |    |    |    |    |    |    |     |      |    |     |    |    |    |  |  |  |  |  |  |  |
| 2021                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | OK                          | OK                    | OK            | OK           | OK       | OK            | OK                  | OK            | OK                  | OK              | OK                           | OK                                     |                            |                       |         |  |     |     |     |     |     |     |     |     |     |     |     |     |      |  |    |    |    |    |    |    |    |    |    |    |    |      |    |    |    |    |    |    |    |    |    |    |    |     |      |    |     |    |    |    |  |  |  |  |  |  |  |
| 2022                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | OK                          |                       |               |              |          |               |                     |               |                     |                 |                              |                                        |                            |                       |         |  |     |     |     |     |     |     |     |     |     |     |     |     |      |  |    |    |    |    |    |    |    |    |    |    |    |      |    |    |    |    |    |    |    |    |    |    |    |     |      |    |     |    |    |    |  |  |  |  |  |  |  |

Rincian Kredit / Pembiayaan 1: Others - Aktif

|                              |                                        |                          |                         |                    |                            |
|------------------------------|----------------------------------------|--------------------------|-------------------------|--------------------|----------------------------|
| Jenis institusi              | Institusi                              | Kode Kontrak Biro Kredit | Nomor Kontrak Institusi | Peran              | Tanggal Pembaruan Terakhir |
| Conventional Commercial Bank | PT Bank Rakyat Indonesia (Persero) Tbk | H45785589                | -                       | Borrower           | 2025/05/10                 |
|                              |                                        |                          |                         |                    |                            |
| Tanggal Mulai                |                                        | Tanggal Jatuh Tempo      |                         | Status Jatuh Tempo |                            |
| 2023/09/13                   |                                        | 2026/09/13               |                         | Current            |                            |
| Tanggal Status Kontrak       |                                        | Informasi                |                         | Status kontrak     |                            |
| -                            |                                        | -                        |                         | Fasilitas Aktif    |                            |

| 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 37.591.770 | IDR 0                    | Active Facilities |
| 2025 Mar          | 0                     | IDR 0       | -                          | IDR 39.664.177 | IDR 0                    | Active Facilities |
| 2025 Feb          | 0                     | IDR 0       | -                          | IDR 0          | IDR 0                    | -                 |
| 2025 Jan          | 0                     | IDR 0       | -                          | IDR 43.773.208 | IDR 0                    | Active Facilities |
| 2024 Des          | 0                     | IDR 0       | -                          | IDR 0          | IDR 0                    | -                 |
| 2024 Nop          | 0                     | IDR 0       | -                          | IDR 47.834.989 | IDR 0                    | Active Facilities |
| 2024 Okt          | 0                     | IDR 0       | -                          | IDR 49.848.330 | IDR 0                    | Active Facilities |
| 2024 Sep          | 0                     | IDR 0       | -                          | IDR 51.850.062 | IDR 0                    | Active Facilities |
| 2024 Agt          | 0                     | IDR 0       | -                          | IDR 53.840.251 | IDR 0                    | Active Facilities |
| 2024 Jul          | 0                     | IDR 0       | -                          | IDR 55.818.965 | IDR 0                    | Active Facilities |
| 2024 Jun          | 0                     | IDR 0       | -                          | IDR 57.786.268 | IDR 0                    | Active Facilities |
| 2024 Mei          | 0                     | IDR 0       | -                          | IDR 59.742.228 | IDR 0                    | Active Facilities |
| 2024 Apr          | 0                     | IDR 0       | -                          | IDR 61.686.909 | IDR 0                    | Active Facilities |
| 2024 Mar          | 0                     | IDR 0       | -                          | IDR 63.620.377 | IDR 0                    | Active Facilities |
| 2024 Feb          | 0                     | IDR 0       | -                          | IDR 65.542.696 | IDR 0                    | Active Facilities |
| 2024 Jan          | 0                     | IDR 0       | -                          | IDR 67.453.930 | IDR 0                    | Active Facilities |
| 2023 Des          | 0                     | IDR 0       | -                          | IDR 69.354.143 | IDR 0                    | Active Facilities |
| 2023 Nop          | 0                     | IDR 0       | -                          | IDR 71.243.400 | IDR 0                    | Active Facilities |
| 2023 Okt          | 0                     | IDR 0       | -                          | IDR 73.121.700 | IDR 0                    | Active Facilities |
| 2023 Sep          | 0                     | IDR 0       | -                          | IDR 75.000.000 | IDR 75.000.000           | Active Facilities |

Diberikan Kredit

|                                                     |                    |                         |                                   |
|-----------------------------------------------------|--------------------|-------------------------|-----------------------------------|
| karakteristik Kredit                                | Perjanjian Kredit  | Nomor Perjanjian Awal   | Tanggal Perjanjian Awal           |
| Others                                              | Conventional       | 102942303/3666/09/23    | 2023/09/13                        |
| Nomor Perjanjian Akhir                              | Tanggal Akad Akhir | Frekuensi Kredit        | Tanggal Mulai kredit              |
| 102942303/3666/09/23                                | 2023/09/13         | -                       | 2023/09/13                        |
| Kategori Debitur                                    | Tipe Penggunaan    | Orientasi Penggunaan    | Sektor Ekonomi                    |
| Debtor SMEs - Micro                                 | Working capital    | Other                   | OTHER PERSONAL SERVICE ACTIVITIES |
| Kota/Kabupaten                                      | Nilai Proyek       | Tipe Suku Bunga         | Suku Bunga                        |
| Kab. Temanggung                                     | IDR 75.000.000     | Floating Interest Rates | 7,00 %                            |
| Program Pembiayaan                                  |                    |                         |                                   |
| Government program loans - micro business financing |                    |                         |                                   |

Batas Kredit / Saldo Debit

|                            |                |                          |                |
|----------------------------|----------------|--------------------------|----------------|
| Batas Kredit Awal          | Batas Kredit   | Realisasi Bulan Berjalan | Saldo Debit    |
| IDR 75.000.000             | IDR 75.000.000 | -                        | IDR 37.591.770 |
| 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                            |                                |

Rincian Penjamin 1: State-owned Enterprises - Public - Pension Fund

| Jenis institusi              | Institusi                              | Tanggal Pembaruan Terakhir |
|------------------------------|----------------------------------------|----------------------------|
| Conventional Commercial Bank | PT Bank Rakyat Indonesia (Persero) Tbk | 2025/05/10                 |

Penjamin yang disetujui

|                                      |                           |                         |           |
|--------------------------------------|---------------------------|-------------------------|-----------|
| Nama Penjamin Sesuai Kartu Identitas | Nama Lengkap Penjamin     | Persentase yang Dijamin | Informasi |
| ASURANSI KREDIT INDONESIA            | ASURANSI KREDIT INDONESIA | 70,00 %                 | -         |

Identitas Penjamin

|                 |                 |
|-----------------|-----------------|
| Jenis Identitas | Nomor Identitas |
| NPWP            | 010000461051000 |

Alamat Penjamin

|                                                    |
|----------------------------------------------------|
| Alamat                                             |
| JL ANGKASA BLOK B 9 KAV NO 8 TELP 021 6546471 KOTA |

Rincian Kredit / Pembiayaan 2: Others - Aktif

|                         |                    |                          |                         |          |                            |
|-------------------------|--------------------|--------------------------|-------------------------|----------|----------------------------|
| Jenis institusi         | Institusi          | Kode Kontrak Biro Kredit | Nomor Kontrak Institusi | Peran    | Tanggal Pembaruan Terakhir |
| Conventional Rural Bank | PT BPR Surya Yudha | P49747529                | -                       | Borrower | 2025/05/08                 |

|                        |                     |                    |                 |
|------------------------|---------------------|--------------------|-----------------|
| Tanggal Mulai          | Tanggal Jatuh Tempo | Status Jatuh Tempo | Status kontrak  |
| 2024/03/21             | 2027/03/21          | Current            | Fasilitas Aktif |
| Tanggal Status Kontrak | Informasi           |                    |                 |
| -                      | -                   |                    |                 |

| 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 7.020.100  | IDR 0                    | Active Facilities |
| 2025 Mar          | 0                     | IDR 0       | -                          | IDR 7.271.550  | IDR 0                    | Active Facilities |
| 2025 Feb          | 0                     | IDR 0       | -                          | IDR 7.519.050  | IDR 0                    | Active Facilities |
| 2025 Jan          | 0                     | IDR 0       | -                          | IDR 7.762.700  | IDR 0                    | Active Facilities |
| 2024 Des          | 0                     | IDR 0       | -                          | IDR 8.002.550  | IDR 0                    | Active Facilities |
| 2024 Nop          | 0                     | IDR 0       | -                          | IDR 8.238.700  | IDR 0                    | Active Facilities |
| 2024 Okt          | 0                     | IDR 0       | -                          | IDR 8.471.150  | IDR 0                    | Active Facilities |
| 2024 Sep          | 0                     | IDR 0       | -                          | IDR 8.700.000  | IDR 0                    | Active Facilities |
| 2024 Agt          | 0                     | IDR 0       | -                          | IDR 8.925.250  | IDR 0                    | Active Facilities |
| 2024 Jul          | 0                     | IDR 0       | -                          | IDR 9.147.000  | IDR 0                    | Active Facilities |
| 2024 Jun          | 0                     | IDR 0       | -                          | IDR 9.365.300  | IDR 0                    | Active Facilities |
| 2024 Mei          | 0                     | IDR 0       | -                          | IDR 9.580.200  | IDR 0                    | Active Facilities |
| 2024 Apr          | 0                     | IDR 0       | -                          | IDR 9.791.750  | IDR 0                    | Active Facilities |
| 2024 Mar          | 0                     | IDR 0       | -                          | IDR 10.000.000 | IDR 10.000.000           | Active Facilities |

| Diberikan Kredit                                                      |                                                              |                                                               |                                                                        |
|-----------------------------------------------------------------------|--------------------------------------------------------------|---------------------------------------------------------------|------------------------------------------------------------------------|
| <div>karakteristik Kredit</div> <div>Others</div>                     | <div>Perjanjian Credit</div> <div>Conventional</div>         | <div>Nomor Perjanjian Awal</div> <div>202504002351</div>      | <div>Tanggal Perjanjian Awal</div> <div>2024/03/21</div>               |
| <div>Nomor Perjanjian Akhir</div> <div>202504002351</div>             | <div>Tanggal Akad Akhir</div> <div>2024/03/21</div>          | <div>Frekuensi Kredit</div> <div>-</div>                      | <div>Tanggal Mulai kredit</div> <div>2024/03/21</div>                  |
| <div>Kategori Debitur</div> <div>Debtor SMEs - Micro</div>            | <div>Tipe Penggunaan</div> <div>Working capital</div>        | <div>Orientasi Penggunaan</div> <div>Other</div>              | <div>Sektor Ekonomi</div> <div>OTHER PERSONAL SERVICE ACTIVITIES</div> |
| <div>Kota/Kabupaten</div> <div>Kab. Temanggung</div>                  | <div>Nilai Proyek</div> <div>IDR 10.000.000</div>            | <div>Tipe Suku Bunga</div> <div>Fixed Interest Rates</div>    | <div>Suku Bunga</div> <div>19,00 %</div>                               |
| <div>Program Pembiayaan</div> <div>Non Government Program Loans</div> |                                                              |                                                               |                                                                        |
| Batas Kredit / Saldo Debit                                            |                                                              |                                                               |                                                                        |
| <div>Batas Kredit Awal</div> <div>IDR 10.000.000</div>                | <div>Batas Kredit</div> <div>IDR 7.020.100</div>             | <div>Realisasi Bulan Berjalan</div> <div>-</div>              | <div>Saldo Debit</div> <div>IDR 7.020.100</div>                        |
| <div>Nilai dalam Mata Uang asal</div> <div>-</div>                    |                                                              |                                                               |                                                                        |
| Tunggakan                                                             |                                                              |                                                               |                                                                        |
| <div>Tunggakan Pokok</div> <div>0</div>                               | <div>Nilai Bunga Tunggakan</div> <div>IDR 0</div>            | <div>Jumlah hari tunggakan</div> <div>0</div>                 | <div>Jumlah Tunggakan</div> <div>0</div>                               |
| <div>Penyebab Kredit Buruk</div> <div>-</div>                         | <div>Tanggal Kredit Buruk</div> <div>-</div>                 | <div>Denda</div> <div>-</div>                                 |                                                                        |
| Restrukturisasi                                                       |                                                              |                                                               |                                                                        |
| <div>Rencana Restrukturisasi</div> <div>-</div>                       | <div>Tanggal Restrukturisasi</div> <div>-</div>              | <div>Tanggal Restrukturisasi Akhir</div> <div>-</div>         | <div>Frekuensi Restrukturisasi</div> <div>-</div>                      |
| Maksimal Kredit                                                       |                                                              |                                                               |                                                                        |
| <div>Tunggakan Nilai Pembayaran Maksimum</div> <div>IDR 0</div>       | <div>Tunggakan Jumlah Pembayaran Maksimum</div> <div>0</div> | <div>Tanggal Tunggakan Pembayaran Maksimum</div> <div>-</div> | <div>Jumlah hari tunggakan maksimum</div> <div>0</div>                 |
| <div>Tanggal Jumlah hari tunggakan maksimum</div> <div>-</div>        | <div>Kondisi Terburuk</div> <div>Current</div>               | <div>Tanggal Kondisi Terburuk</div> <div>2025/04/30</div>     |                                                                        |



Rincian Agunan 1: Vehicle

| Jenis institusi                                      | Institusi                                             | Tanggal Pembaruan Terakhir                                    |                                                     |
|------------------------------------------------------|-------------------------------------------------------|---------------------------------------------------------------|-----------------------------------------------------|
| Conventional Rural Bank                              | PT BPR Surya Yudha                                    | 2025/05/08                                                    |                                                     |
|                                                      |                                                       |                                                               |                                                     |
| Jaminan yang disetujui                               |                                                       |                                                               |                                                     |
| Nomor Agunan<br><b>A2025501240300200</b>             | Status Agunan<br><b>Available</b>                     | Peringkat<br><b>-</b>                                         | Institusi Pemeringkat<br><b>-</b>                   |
| Jenis Pengikatan<br><b>Fiduciare</b>                 | Tanggal Pengikatan<br><b>2024/03/21</b>               | Nama Pemilik Agunan<br><b>MUHAMMAD BASHORI</b>                | Bukti Kepemilikan<br><b>BPKB NO O-02167075</b>      |
| Status Paripasu<br><b>No</b>                         | Persentase Paripasu<br><b>-</b>                       | Status Kredit Rekening Bersama<br><b>No</b>                   | Diasuransikan<br><b>No</b>                          |
| Informasi<br><b>-</b>                                |                                                       |                                                               |                                                     |
| Nilai Agunan                                         |                                                       |                                                               |                                                     |
| Nilai Agunan Sesuai NJOP<br><b>-</b>                 | Nilai Agunan Menurut Pelapor<br><b>IDR 10.692.000</b> | Tanggal Penilaian Agunan Menurut pelapor<br><b>2024/03/20</b> | Nilai Agunan menurut Penilai Independen<br><b>-</b> |
| Nama Penilai Independen<br><b>-</b>                  | Tanggal Penilaian Agunan Menurut Penilai Independen   |                                                               |                                                     |
| Alamat Agunan                                        |                                                       |                                                               |                                                     |
| Alamat<br><b>PT. BPR SURYA YUDHA,Kab. Temanggung</b> |                                                       |                                                               |                                                     |

Rincian Agunan 2: Vehicle

| Jenis institusi                                      | Institusi                                            | Tanggal Pembaruan Terakhir                                    |                                                     |
|------------------------------------------------------|------------------------------------------------------|---------------------------------------------------------------|-----------------------------------------------------|
| Conventional Rural Bank                              | PT BPR Surya Yudha                                   | 2025/05/08                                                    |                                                     |
|                                                      |                                                      |                                                               |                                                     |
| Jaminan yang disetujui                               |                                                      |                                                               |                                                     |
| Nomor Agunan<br><b>A2025501240300203</b>             | Status Agunan<br><b>Available</b>                    | Peringkat<br><b>-</b>                                         | Institusi Pemeringkat<br><b>-</b>                   |
| Jenis Pengikatan<br><b>Fiduciare</b>                 | Tanggal Pengikatan<br><b>2024/03/21</b>              | Nama Pemilik Agunan<br><b>MULYATI</b>                         | Bukti Kepemilikan<br><b>BPKB NO M-14481482</b>      |
| Status Paripasu<br><b>No</b>                         | Persentase Paripasu<br><b>-</b>                      | Status Kredit Rekening Bersama<br><b>No</b>                   | Diasuransikan<br><b>No</b>                          |
| Informasi<br><b>-</b>                                |                                                      |                                                               |                                                     |
| Nilai Agunan                                         |                                                      |                                                               |                                                     |
| Nilai Agunan Sesuai NJOP<br><b>-</b>                 | Nilai Agunan Menurut Pelapor<br><b>IDR 3.384.000</b> | Tanggal Penilaian Agunan Menurut pelapor<br><b>2024/03/20</b> | Nilai Agunan menurut Penilai Independen<br><b>-</b> |
| Nama Penilai Independen<br><b>-</b>                  | Tanggal Penilaian Agunan Menurut Penilai Independen  |                                                               |                                                     |
| Alamat Agunan                                        |                                                      |                                                               |                                                     |
| Alamat<br><b>PT. BPR SURYA YUDHA,Kab. Temanggung</b> |                                                      |                                                               |                                                     |

Rincian Kredit / Pembiayaan 3: Others - Closed

|                              |                                        |                          |                         |          |                            |
|------------------------------|----------------------------------------|--------------------------|-------------------------|----------|----------------------------|
| Jenis institusi              | Institusi                              | Kode Kontrak Biro Kredit | Nomor Kontrak Institusi | Peran    | Tanggal Pembaruan Terakhir |
| Conventional Commercial Bank | PT Bank Rakyat Indonesia (Persero) Tbk | R06654011                | -                       | Borrower | 2022/02/15                 |

|                                      |                                   |                               |                         |
|--------------------------------------|-----------------------------------|-------------------------------|-------------------------|
| Tanggal Mulai<br>2020/01/10          | Tanggal Jatuh Tempo<br>2023/08/27 | Status Jatuh Tempo<br>Current | Status kontrak<br>Lunas |
| Tanggal Status Kontrak<br>2022/01/06 | Informasi<br>-                    |                               |                         |

Riwayat Data

| Tanggal Referensi | Jumlah hari tunggakan | Jatuh Tempo | Penyebab Kredit Bermasalah | Saldo Debit    | Realisasi Bulan Berjalan | Status kontrak    |
|-------------------|-----------------------|-------------|----------------------------|----------------|--------------------------|-------------------|
| 2022 Jan          | 0                     | IDR 0       | -                          | IDR 0          | IDR 0                    | Paid off          |
| 2021 Des          | 0                     | IDR 0       | -                          | IDR 13.860.685 | IDR 0                    | Active Facilities |
| 2021 Nop          | 0                     | IDR 0       | -                          | IDR 14.555.171 | IDR 0                    | Active Facilities |
| 2021 Okt          | 0                     | IDR 0       | -                          | IDR 15.249.657 | IDR 0                    | Active Facilities |
| 2021 Sep          | 0                     | IDR 0       | -                          | IDR 15.944.143 | IDR 0                    | Active Facilities |
| 2021 Agt          | 0                     | IDR 0       | -                          | IDR 16.638.629 | IDR 0                    | Active Facilities |
| 2021 Jul          | 0                     | IDR 0       | -                          | IDR 17.333.115 | IDR 0                    | Active Facilities |
| 2021 Jun          | 0                     | IDR 0       | -                          | IDR 18.027.601 | IDR 0                    | Active Facilities |
| 2021 Mei          | 0                     | IDR 0       | -                          | IDR 18.722.087 | IDR 0                    | Active Facilities |
| 2021 Apr          | 0                     | IDR 0       | -                          | IDR 19.416.573 | IDR 0                    | Active Facilities |
| 2021 Mar          | 0                     | IDR 0       | -                          | IDR 20.111.059 | IDR 0                    | Active Facilities |
| 2021 Feb          | 0                     | IDR 0       | -                          | IDR 20.805.545 | IDR 0                    | Active Facilities |
| 2021 Jan          | 0                     | IDR 0       | -                          | IDR 21.500.031 | IDR 0                    | Active Facilities |
| 2020 Des          | 0                     | IDR 0       | -                          | IDR 22.194.517 | IDR 0                    | Active Facilities |
| 2020 Nop          | 0                     | IDR 0       | -                          | IDR 22.889.003 | IDR 0                    | Active Facilities |
| 2020 Okt          | 0                     | IDR 0       | -                          | IDR 23.583.489 | IDR 0                    | Active Facilities |
| 2020 Sep          | 0                     | IDR 0       | -                          | IDR 23.589.031 | IDR 0                    | Active Facilities |
| 2020 Agt          | 0                     | IDR 0       | -                          | IDR 23.594.573 | IDR 0                    | Active Facilities |
| 2020 Jul          | 0                     | IDR 0       | -                          | IDR 23.600.115 | IDR 0                    | Active Facilities |
| 2020 Jun          | 0                     | IDR 0       | -                          | IDR 23.605.657 | IDR 0                    | Active Facilities |
| 2020 Mei          | 0                     | IDR 0       | -                          | IDR 23.611.200 | IDR 0                    | Active Facilities |
| 2020 Apr          | 0                     | IDR 0       | -                          | IDR 23.611.200 | IDR 0                    | Active Facilities |
| 2020 Mar          | 0                     | IDR 0       | -                          | IDR 23.611.200 | IDR 0                    | Active Facilities |
| 2020 Feb          | 0                     | IDR 0       | -                          | IDR 24.305.600 | IDR 0                    | Active Facilities |

| Diberikan Kredit                                       |                                      |                                       |                                                                    |
|--------------------------------------------------------|--------------------------------------|---------------------------------------|--------------------------------------------------------------------|
| karakteristik Kredit                                   | Perjanjian Kredit                    | Nomor Perjanjian Awal                 | Tanggal Perjanjian Awal                                            |
| Restructured Loans                                     | Conventional                         | B.41/3666/1/2020                      | 2020/01/10                                                         |
| Nomor Perjanjian Akhir                                 | Tanggal Akad Akhir                   | Frekuensi Kredit                      | Tanggal Mulai kredit                                               |
| B.41/3666/1/2020                                       | 2020/01/10                           | -                                     | 2020/01/10                                                         |
| Kategori Debitur                                       | Tipe Penggunaan                      | Orientasi Penggunaan                  | Sektor Ekonomi                                                     |
| Debtor SMEs - Micro                                    | Working capital                      | Other                                 | RETAIL TRADE AND LOS MARKETS<br>TEXTILES, CLOTHING AND<br>FOOTWEAR |
| Kota/Kabupaten                                         | Nilai Proyek                         | Tipe Suku Bunga                       | Suku Bunga                                                         |
| Kab. Temanggung                                        | IDR 25.000.000                       | Fixed Interest Rates                  | 3,17 %                                                             |
| Program Pembiayaan                                     |                                      |                                       |                                                                    |
| Government program loans -<br>micro business financing |                                      |                                       |                                                                    |
| Batas Kredit / Saldo Debit                             |                                      |                                       |                                                                    |
| Batas Kredit Awal                                      | Batas Kredit                         | Realisasi Bulan Berjalan              | Saldo Debit                                                        |
| IDR 23.611.200                                         | IDR 23.611.200                       | -                                     | IDR 0                                                              |
| Nilai dalam Mata Uang asal                             |                                      |                                       |                                                                    |
| -                                                      |                                      |                                       |                                                                    |
| Tunggakan                                              |                                      |                                       |                                                                    |
| Tunggakan Pokok                                        | Nilai Bunga Tunggakan                | Jumlah hari tunggakan                 | Jumlah Tunggakan                                                   |
| 0                                                      | IDR 0                                | 0                                     | 1                                                                  |
| Penyebab Kredit Buruk                                  | Tanggal Kredit Buruk                 | Denda                                 |                                                                    |
| -                                                      | -                                    | -                                     |                                                                    |
| Restrukturisasi                                        |                                      |                                       |                                                                    |
| Rencana Restrukturisasi                                | Tanggal Restrukturisasi              | Tanggal Restrukturisasi Akhir         | Frekuensi Restrukturisasi                                          |
| Extension of credit period                             | 2020/04/27                           | 2020/04/27                            | 1                                                                  |
| Maksimal Kredit                                        |                                      |                                       |                                                                    |
| Tunggakan Nilai Pembayaran Maksimum                    | Tunggakan Jumlah Pembayaran Maksimum | Tanggal Tunggakan Pembayaran Maksimum | Jumlah hari tunggakan maksimum                                     |
| IDR 0                                                  | 1                                    | 2022/01/31                            | 0                                                                  |
| Tanggal Jumlah hari tunggakan maksimum                 | Kondisi Terburuk                     | Tanggal Kondisi Terburuk              |                                                                    |
| -                                                      | Current                              | 2022/01/31                            |                                                                    |

REKAM JEJAK

Jumlah Permintaan bulan lalu

|         |         |         |          |
|---------|---------|---------|----------|
| 1 Bulan | 3 Bulan | 6 Bulan | 12 Bulan |
| 0       | 0       | 0       | 1        |

15 Permintaan Terakhir

|                    |                                                                                    |                             |                         |
|--------------------|------------------------------------------------------------------------------------|-----------------------------|-------------------------|
| Tanggal Permintaan | Tujuan                                                                             | Institusi                   | Jenis Permintaan        |
| 2024/12/03         | Supporting the loan process,<br>insurance/risk management,<br>guarantees, or LPBBI | BTM Surya Amanah Temanggung | New Application Enquiry |