

CREDIT REPORT

SURAHMAN

Request Date: 2025/07/21

Subject Matched

SUBJECT

Subject Data

CB Subject Code	Provider Subject No	Last Update Date	Resident
E01869150	-	2025/07/21	Yes
Name As Id	Full Name	Mother's Name	Gender
SURAHMAN	SURAHMAN	PONIKEM	Male
Date of Birth	Place of Birth	Marital Status	Educational Status
1968/06/15	TEMANGGUNG	MARRIED	No Degree

Addresses

Current - Address	Last Update Date
DSN DAWE RT 01/06, SIDOHARJO, Candirot, Kab. Temanggung, 56257, INDONESIA	2025/02/28
Historical - Address	Last Update Date
DSN DAWE RT 001 RW 006, SIDOHARJO, Candirot, Kab. Temanggung, 56257, INDONESIA	2025/02/01

Identification Documents

Identity Codes
ID CARD : 3323121506680001

Contacts

Current - Contact			
Phone Number	Cell Phone Number	Email Address	Last Update Date
085999999999			
Historical - Contact			
Phone Number	Cell Phone Number	Email Address	Last Update Date
0	089999999	SURAHMAN@GMAIL.COM	2025/02/01
Phone Number	Cell Phone Number	Email Address	Last Update Date
08232341928	081225792089	-	2022/12/31
Phone Number	Cell Phone Number	Email Address	Last Update Date
-	082323419280	-	2021/09/30

Employment Data

Current - Employment Data

Occupation	Work Place	Employer Sector	Work Place Address
Farmer	TEMANGGUNG	AGRICULTURE OF VEGETABLES, FRUITS & OTHER TUBER VARIETIES	-

Last Update Date

2025/02/28

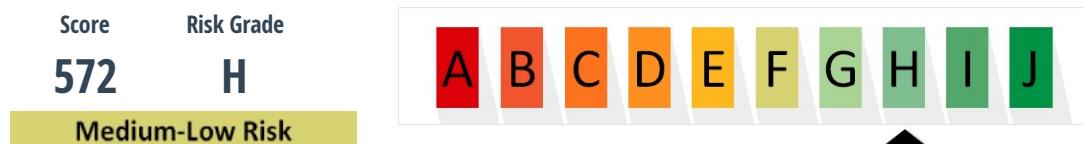
Historical - Employment Data

Occupation	Work Place	Employer Sector	Work Place Address
Cattleman	SWASTA	BREEDING & CULTIVATING BEEF	-
Last Update Date			
2022/12/31			
Occupation	Work Place	Employer Sector	Work Place Address
Entrepreneur	1179	Goat & Lamb Cattle Nursery & Cultivation	DSN DAWE
Last Update Date			
2021/09/30			
Occupation	Work Place	Employer Sector	Work Place Address
Police	1179	Goat & Lamb Cattle Nursery & Cultivation	DSN DAWE
Last Update Date			
2020/09/30			
Occupation	Work Place	Employer Sector	Work Place Address
Others	1179	Goat & Lamb Cattle Nursery & Cultivation	DUSUN DAWE
Last Update Date			
2020/08/31			

APPLICATION SUMMARY DETAILS

CB Contract Code	Contract Type	Contract Phase	Request Date
N59405297	Others	Requested	2025/07/21
Application Amount	Due Date	Role	Company Role
IDR 30.000.000	-	Borrower	-
Account Number	Original Agreement Number	Original Agreement Date	Currency
WEB_20250721_081621.7735	-	-	Indonesian Rupiah

CB SCORE



CONTRACTS SUMMARY

Key Values

Contracts number	Reporting Providers Number	Total Credit Limit	Total Potential Exposure
5	3	IDR 115.000.000	IDR 30.000.000
Total Debit Balance	Total Overdue	Currency	
IDR 30.000.000	-	Indonesian Rupiah	

Summary by Category and Phase

Contract Category	Requested	Refused	Renounced	Active	Closed
CREDIT / FINANCING	0	0	0	1	4
BOND / SECURITIES	0	0	0	0	0
IRREVOCABLE LC	0	0	0	0	0
BANK GUARANTEE	0	0	0	0	0
OTHER FACILITIES	0	0	0	0	0

Financial Summary

 Credit / Financing Active Credits/Financing: 1 Credit Limit IDR 30.000.000 Debit Balance IDR 30.000.000 Overdue IDR 0	 Bond / Securities Active Bond / Securities: 0 Debit Balance Overdue IDR 0 IDR 0	
 Irrevocable LC Active Irrevocable LC: 0 Credit Limit IDR 0 Debit Balance IDR 0	 Bank Guarantee Active Bank Guarantee: 0 Credit Limit Debit Balance IDR 0 IDR 0	
 Other Facilities Active Other Facilities: 0 Debit Balance IDR 0 Overdue IDR 0		

CONTRACTS DETAILS

Credit / Financing

Credit / Financing Detail (Active, Closed, Closed in Advance):

No.	CB Contract Code	Provider Contract Number	Contract Type	Contract Phase	Role	Start Date	Due Date	Collaterals Counter	Total Collateral Value	Guarantors Counter	Provider Type	Provider	Last Update Date	Linked Subjects List	Note		
1	055000881	4810200286	Others	Active	Borrower	2025/02/07	2025/08/07	-	-	-	Non Financial Services Institution	BTM Surya Amanah Temanggung	2025/06/05	-	-		
						JAN 2025	FEB OK	MAR N/A	APR OK	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2	C32132737	-	Others	Closed	Borrower	2022/07/25	2023/01/25	-	-	-	Conventional Rural Bank	PT. BPR Multi Arthanusa	2023/03/07	-	-		
						JAN 2022	FEB 2023	MAR 1-89	APR OK	MAY	JUN	JUL OK	AUG OK	SEP OK	OCT OK	NOV OK	DEC OK
3	M24843347	-	Others	Closed	Borrower	2022/01/18	2022/07/18	2	IDR 54.138.666	-	Conventional Rural Bank	PT. BPR Multi Arthanusa	2022/08/04	-	-		
						JAN 2022	FEB OK	MAR OK	APR OK	MAY OK	JUN OK	JUL OK	AUG	SEP	OCT	NOV	DEC
4	209248369	-	Loans provided	Closed	Borrower	2020/09/09	2021/09/09	-	-	-	Conventional Commercial Bank	PT Bank Rakyat Indonesia (Persero) Tbk	2021/10/12	-	-		
						JAN 2020	FEB 2021	MAR OK	APR OK	MAY OK	JUN OK	JUL OK	AUG OK	SEP OK	OCT OK	NOV OK	DEC OK
5	T02691554	-	Loans provided	Closed	Borrower	2018/09/25	2019/09/25	-	-	-	Conventional Commercial Bank	PT Bank Rakyat Indonesia (Persero) Tbk	2019/10/11	-	-		
						JAN 2018	FEB 2019	MAR OK	APR OK	MAY OK	JUN OK	JUL OK	AUG OK	SEP OK	OCT OK	NOV OK	DEC OK

Detail of Credit / Financing 1: Others - Active

Provider Type	Provider	CB Contract Code	Provider Contract No.	Role	Last Update Date
Non Financial Services Institution	BTM Surya Amanah Temanggung	055000881	4810200286	Borrower	2025/06/05
Start Date	2025/02/07	Due Date	2025/08/07	Past Due Status	Contract Status
2025/02/07	2025/08/07			Current	Active Facilities
Contract Status Date		Information			
-	-				

Historical Data

Reference Date	Days Past Due	Overdue	Bad Credit Cause	Debit Balance	Current Month Realization	Contract Status
2025 Apr	0	IDR 0	-	IDR 30.000.000	IDR 0	Active Facilities
2025 Mar	0	IDR 0	-	IDR 0	IDR 0	-
2025 Feb	0	IDR 0	-	IDR 30.000.000	IDR 30.000.000	Active Facilities

Granted Credits

Characteristic Credit	Agreement Credit	Original Agreement Number	Original Agreement Date
Others	Murabahah Receivables	4810200286	2025/02/07
Final Agreement Number	Final Agreement Date	Credit Frequency	Credit Start Date
4810200286	2025/08/07	6	2025/02/07
Debtor Category	Usage Type	Usage Orientation	Economic Sector
Not a Debtor of Micro, Small and Medium Enterprises	Consumption	Other	-
City	Project Value	Type of Interest Rate	Interest Rate
Kab. Temanggung	-	Margin	30,00 %

Financing Program
Non Government Program Loans

Credit Limit/Debit Balance

Initial Credit Limit	Credit Limit	Current Month Realization	Debit Balance
IDR 30.000.000	IDR 30.000.000	-	IDR 30.000.000
Value in Original Currency	-	-	-

Overdue

Principal Overdue Amount	Interest Overdue Amount	Days Past Due	Overdue Payments Number
0	IDR 0	0	0
Bad Credit Cause	Bad Credit Date	Penalty	-

Restructuring

Restructuring Plan	Initial Restructuring Date	Final Restructuring Date	Frequency of Restructuring
-	-	-	-

Credits Maximum

Max Overdue Payments Amount	Max Overdue Payments Number	Max Overdue Payments Number Date	Max Days Past Due
IDR 0	0	-	0
Max Days Past Due Date	Worst Status	Worst Status Date	-

- **Current** **2025/04/30**

Detail of Credit / Financing 2: Others - Closed

Provider Type	Provider	CB Contract Code	Provider Contract No.	Role	Last Update Date
Conventional Rural Bank	PT. BPR Multi Arthanusa	C32132737	-	Borrower	2023/03/07
Start Date	Due Date	Past Due Status	Contract Status		
2022/07/25	2023/01/25	Current	Paid off		
Contract Status Date	Information				
2023/02/10	-				

Historical Data						
Reference Date	Days Past Due	Overdue	Bad Credit Cause	Debit Balance	Current Month Realization	Contract Status
2023 Feb	0	IDR 0	-	IDR 0	IDR 0	Paid off
2023 Jan	6	IDR 31.900.000	-	IDR 31.000.000	IDR 0	Active Facilities
2022 Dec	0	IDR 0	-	IDR 36.000.000	IDR 0	Active Facilities
2022 Nov	0	IDR 0	-	IDR 36.000.000	IDR 0	Active Facilities
2022 Oct	0	IDR 0	-	IDR 36.000.000	IDR 0	Active Facilities
2022 Sep	0	IDR 0	-	IDR 36.000.000	IDR 0	Active Facilities
2022 Aug	0	IDR 0	-	IDR 36.000.000	IDR 0	Active Facilities
2022 Jul	0	IDR 0	-	IDR 36.000.000	IDR 36.000.000	Active Facilities

Granted Credits			
Characteristic Credit	Agreement Credit	Original Agreement Number	Original Agreement Date
Others	Conventional	248/PK-B/MA-001/VII/22	2022/07/25
Final Agreement Number	Final Agreement Date	Credit Frequency	Credit Start Date
248/PK-B/MA-001/VII/22	2022/07/25	-	2022/07/25
Debtor Category	Usage Type	Usage Orientation	Economic Sector
Not a Debtor of Micro, Small and Medium Enterprises	Consumption	Other	SHEEP & GOAT FARM
City	Project Value	Type of Interest Rate	Interest Rate
Kab. Temanggung	-	Fixed Interest Rates	30,00 %
Financing Program			
Non Government Program Loans			

Credit Limit/Debit Balance			
Initial Credit Limit	Credit Limit	Current Month Realization	Debit Balance
IDR 36.000.000	-	-	IDR 0
Value in Original Currency			
-	-	-	-

Overdue			
Principal Overdue Amount	Interest Overdue Amount	Days Past Due	Overdue Payments Number
0	IDR 0	0	0
Bad Credit Cause			
-	-	-	-

Restructuring			
Restructuring Plan	Initial Restructuring Date	Final Restructuring Date	Frequency of Restructuring
-	-	-	-

Credits Maximum			
Max Overdue Payments Amount	Max Overdue Payments Number	Max Overdue Payments Number Date	Max Days Past Due
IDR 31.900.000	1	2023/01/31	6
Max Days Past Due Date			
2023/01/31	In Special Attention (DPD 1-89)	2023/01/31	

Detail of Credit / Financing 3: Others - Closed

Provider Type	Provider	CB Contract Code	Provider Contract No.	Role	Last Update Date
Conventional Rural Bank	PT. BPR Multi Arthanusa	M24843347	-	Borrower	2022/08/04

Start Date 2022/01/18	Due Date 2022/07/18	Past Due Status Current	Contract Status Paid off
Contract Status Date 2022/07/25	Information -		

Historical Data

Reference Date	Days Past Due	Overdue	Bad Credit Cause	Debit Balance	Current Month Realization	Contract Status
2022 Jul	0	IDR 0	-	IDR 0	IDR 0	Paid off
2022 Jun	0	IDR 0	-	IDR 45.000.000	IDR 0	Active Facilities
2022 May	0	IDR 0	-	IDR 45.000.000	IDR 0	Active Facilities
2022 Apr	0	IDR 0	-	IDR 45.000.000	IDR 0	Active Facilities
2022 Mar	0	IDR 0	-	IDR 45.000.000	IDR 0	Active Facilities
2022 Feb	0	IDR 0	-	IDR 45.000.000	IDR 0	Active Facilities
2022 Jan	0	IDR 0	-	IDR 45.000.000	IDR 45.000.000	Active Facilities

Granted Credits			
Characteristic Credit	Agreement Credit	Original Agreement Number	Original Agreement Date
Others	Conventional	009/PK-B/MA-001/I/22	2022/01/18
Final Agreement Number	Final Agreement Date	Credit Frequency	Credit Start Date
009/PK-B/MA-001/I/22	2022/01/18	-	2022/01/18
Debtor Category	Usage Type	Usage Orientation	Economic Sector
Debtor SMEs - Micro	Working capital	Other	BREEDING & CULTIVATING BEEF
City	Project Value	Type of Interest Rate	Interest Rate
Kab. Temanggung	IDR 45.000.000	Fixed Interest Rates	30,00 %
Financing Program			
Non Government Program Loans			
Credit Limit/Debit Balance			
Initial Credit Limit	Credit Limit	Current Month Realization	Debit Balance
IDR 45.000.000	IDR 45.000.000	-	IDR 0
Value in Original Currency			
-			
Overdue			
Principal Overdue Amount	Interest Overdue Amount	Days Past Due	Overdue Payments Number
0	IDR 0	0	0
Bad Credit Cause	Bad Credit Date	Penalty	
-	-	-	
Restructuring			
Restructuring Plan	Initial Restructuring Date	Final Restructuring Date	Frequency of Restructuring
-	-	-	-
Credits Maximum			
Max Overdue Payments Amount	Max Overdue Payments Number	Max Overdue Payments Number Date	Max Days Past Due
IDR 0	0	-	0
Max Days Past Due Date	Worst Status	Worst Status Date	
-	Current	2022/07/31	

Detail of Collaterals 1: Soil

Provider Type	Provider	Last Update Date
Conventional Rural Bank	PT. BPR Multi Arthanusa	2022/08/04

Granted Collateral

Collateral Number 0010007383	Collateral Status Available	Rating -	Rating Institution -
Bind Type Power of Attorney Charging Deposit Rights	Bind Date 2022/01/18	Collateral Owner Name SURAHMAN	Proof of Ownership SHM
Common Collateral Status No	Common Collateral Percentage -	Joint Account Credit Status No	Insured No
Information -			
Collateral Value			
Collateral Value NJOP IDR 43.125.333	Collateral Value Reporter IDR 43.125.333	Assessment Date Reporter 2022/01/18	Collateral Value Indipendent Asssors -
Independent Assessors Name -	Assessment Date Indipendent Asssors -		
Collateral Address			
Address DS/KEL SIDOHARJO KEC CANDIROTO KAB TEMANGGUNG,Kab. Temanggung			

Detail of Collaterals 2: Soil

Provider Type	Provider	Last Update Date
Conventional Rural Bank	PT. BPR Multi Arthanusa	2022/08/04

Granted Collateral

Collateral Number 0010007384	Collateral Status Available	Rating -	Rating Institution -
Bind Type Power of Attorney Charging Deposit Rights	Bind Date 2022/01/18	Collateral Owner Name SURAHMAN	Proof of Ownership SHM
Common Collateral Status No	Common Collateral Percentage -	Joint Account Credit Status No	Insured No
Information -			
Collateral Value			
Collateral Value NJOP IDR 11.013.333	Collateral Value Reporter IDR 11.013.333	Assessment Date Reporter 2022/01/18	Collateral Value Indipendent Asssors -
Independent Assessors Name -	Assessment Date Indipendent Asssors -		
Collateral Address			
Address DS/KEL SIDOHARJO KEC CANDIROTO KAB TEMANGGUNG,Kab. Temanggung			

Detail of Credit / Financing 4: Loans provided - Closed

Provider Type	Provider	CB Contract Code	Provider Contract No.	Role	Last Update Date
Conventional Commercial Bank	PT Bank Rakyat Indonesia (Persero) Tbk	209248369	-	Borrower	2021/10/12

Start Date 2020/09/09	Due Date 2021/09/09	Past Due Status Current	Contract Status Paid off
Contract Status Date 2021/09/01	Information -		

Historical Data

Reference Date	Days Past Due	Overdue	Bad Credit Cause	Debit Balance	Current Month Realization	Contract Status
2021 Sep	0	IDR 0	-	IDR 0	IDR 0	Paid off
2021 Aug	0	IDR 0	-	IDR 25.000.000	IDR 0	Active Facilities
2021 Jul	0	IDR 0	-	IDR 25.000.000	IDR 0	Active Facilities
2021 Jun	0	IDR 0	-	IDR 25.000.000	IDR 0	Active Facilities
2021 May	0	IDR 0	-	IDR 25.000.000	IDR 0	Active Facilities
2021 Apr	0	IDR 0	-	IDR 25.000.000	IDR 0	Active Facilities
2021 Mar	0	IDR 0	-	IDR 25.000.000	IDR 0	Active Facilities
2021 Feb	0	IDR 0	-	IDR 25.000.000	IDR 0	Active Facilities
2021 Jan	0	IDR 0	-	IDR 25.000.000	IDR 0	Active Facilities
2020 Dec	0	IDR 0	-	IDR 25.000.000	IDR 0	Active Facilities
2020 Nov	0	IDR 0	-	IDR 25.000.000	IDR 0	Active Facilities
2020 Oct	0	IDR 0	-	IDR 25.000.000	IDR 0	Active Facilities
2020 Sep	0	IDR 0	-	IDR 25.000.000	IDR 25.000.000	Active Facilities

Granted Credits					
Characteristic Credit	Agreement Credit	Original Agreement Number	Original Agreement Date		
Others	Conventional	76445521/6804/09/20	2020/09/09		
Final Agreement Number	Final Agreement Date	Credit Frequency	Credit Start Date		
76445521/6804/09/20	2020/09/09	-	2020/09/09		
Debtor Category	Usage Type	Usage Orientation	Economic Sector		
Debtor SMEs-With Credit	Working capital	Other	Goat & Lamb Cattle Nursery & Cultivation		
Guarantee or Insurance or Certain					
Guarantees-Micro					
City	Project Value	Type of Interest Rate	Interest Rate		
Kab. Temanggung	IDR 25.000.000	Fixed Interest Rates	3,19 %		
Financing Program					
People Business Credit					
Credit Limit/Debit Balance					
Initial Credit Limit	Credit Limit	Current Month Realization	Debit Balance		
IDR 25.000.000	IDR 25.000.000	-	IDR 0		
Value in Original Currency					
-	-	-	-		
Overdue					
Principal Overdue Amount	Interest Overdue Amount	Days Past Due	Overdue Payments Number		
0	IDR 0	0	0		
Bad Credit Cause	Bad Credit Date	Penalty			
-	-	-	-		
Restructuring					
Restructuring Plan	Initial Restructuring Date	Final Restructuring Date	Frequency of Restructuring		
-	-	-	-		
Credits Maximum					
Max Overdue Payments Amount	Max Overdue Payments Number	Max Overdue Payments Number Date	Max Days Past Due		
IDR 0	0	-	0		
Max Days Past Due Date	Worst Status	Worst Status Date			
-	Current	2021/09/30			
Detail of Credit / Financing 5: Loans provided - Closed					
Provider Type	Provider	CB Contract Code	Provider Contract No.	Role	Last Update Date
Conventional Commercial Bank	PT Bank Rakyat Indonesia (Persero) Tbk	T02691554	-	Borrower	2019/10/11
Start Date	Due Date	Past Due Status	Contract Status		
2018/09/25	2019/09/25	Current	Paid off		
Contract Status Date	Information				
2019/09/23	-				

Historical Data

Reference Date	Days Past Due	Overdue	Bad Credit Cause	Debit Balance	Current Month Realization	Contract Status
2019 Sep	0	IDR 0	-	IDR 0	IDR 0	Paid off
2019 Aug	0	IDR 0	-	IDR 15.000.000	IDR 0	Active Facilities
2019 Jul	0	IDR 0	-	IDR 15.000.000	IDR 0	Active Facilities
2019 Jun	0	IDR 0	-	IDR 15.000.000	IDR 0	Active Facilities
2019 May	0	IDR 0	-	IDR 15.000.000	IDR 0	Active Facilities
2019 Apr	0	IDR 0	-	IDR 15.000.000	IDR 0	Active Facilities
2019 Mar	0	IDR 0	-	IDR 15.000.000	IDR 0	Active Facilities
2019 Feb	0	IDR 0	-	IDR 15.000.000	IDR 0	Active Facilities
2019 Jan	0	IDR 0	-	IDR 15.000.000	IDR 0	Active Facilities
2018 Dec	0	IDR 0	-	IDR 15.000.000	IDR 0	Active Facilities
2018 Nov	0	IDR 0	-	IDR 15.000.000	IDR 0	Active Facilities
2018 Oct	0	IDR 0	-	IDR 15.000.000	IDR 0	Active Facilities
2018 Sep	0	IDR 0	-	IDR 15.000.000	IDR 15.000.000	Active Facilities

Granted Credits			
Characteristic Credit	Agreement Credit	Original Agreement Number	Original Agreement Date
Others	Conventional	PK1809J25I6804092018	2018/09/25
Final Agreement Number	Final Agreement Date	Credit Frequency	Credit Start Date
PK1809J25I6804092018	2018/09/25	-	2018/09/25
Debtor Category	Usage Type	Usage Orientation	Economic Sector
Debtor SMEs-With Credit	Working capital	Other	Goat & Lamb Cattle Nursery & Cultivation
Guarantee or Insurance or Certain			
Guarantees-Micro			
City	Project Value	Type of Interest Rate	Interest Rate
Kab. Temanggung	IDR 15.000.000	Fixed Interest Rates	3,71 %
Financing Program			
People Business Credit			
Credit Limit/Debit Balance			
Initial Credit Limit	Credit Limit	Current Month Realization	Debit Balance
IDR 15.000.000	IDR 15.000.000	-	IDR 0
Value in Original Currency			
-	-	-	-
Overdue			
Principal Overdue Amount	Interest Overdue Amount	Days Past Due	Overdue Payments Number
0	IDR 0	0	0
Bad Credit Cause	Bad Credit Date	Penalty	
-	-	-	-
Restructuring			
Restructuring Plan	Initial Restructuring Date	Final Restructuring Date	Frequency of Restructuring
-	-	-	-
Credits Maximum			
Max Overdue Payments Amount	Max Overdue Payments Number	Max Overdue Payments Number Date	Max Days Past Due
IDR 0	0	-	0
Max Days Past Due Date	Worst Status	Worst Status Date	
-	Current	2019/09/30	

FOOTPRINT

Number of Enquiries in the last months

1 Month	3 Months	6 Months	12 Months
0	0	1	1

Last 15 Enquiries

Enquiry Date	Purpose	Institute	Enquiry Type
2025/02/01	Supporting the loan process, insurance/risk management, guarantees, or LPBBI	BTM Surya Amanah Temanggung	New Application Enquiry