

## CREDIT REPORT

### ISMIYANTO

Request Date: 2025/07/25 Subject Matched

### SUBJECT

#### Subject Data

CB Subject Code <b>P02141455</b>	Provider Subject No -	Last Update Date <b>2025/07/25</b>	Resident <b>Yes</b>
Name As Id <b>ISMIYANTO</b>	Full Name <b>ISMIYANTO</b>	Mother's Name <b>SURANTI</b>	Gender <b>Male</b>
Date of Birth <b>1981/06/11</b>	Place of Birth <b>KAB SEMARANG</b>	Marital Status <b>MARRIED</b>	Educational Status <b>No Degree</b>

#### Addresses

Current - Address <b>DAKSARI RT 002 RW 002 KEL MUNGGANGSARI KEC NGADIREJO, MUNGGANGSARI, Ngadirejo, Kab. Temanggung, 56255, INDONESIA</b>	Last Update Date <b>2024/02/29</b>
Historical - Address <b>DAKSARI 002 002, MUNGGANGSARI, Ngadirejo, Kab. Temanggung, 56255, INDONESIA</b>	Last Update Date <b>2023/08/31</b>

#### Identification Documents

Identity Codes ID CARD : <b>3322091106810003</b>
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#### Contacts

Current - Contact Phone Number <b>0</b>	Cell Phone Number <b>082242044689</b>	Email Address -	Last Update Date <b>2024/02/29</b>
Historical - Contact Phone Number <b>08224204468</b>	Cell Phone Number <b>081327409390</b>	Email Address -	Last Update Date <b>2024/01/31</b>
Phone Number <b>08132740939</b>	Cell Phone Number -	Email Address -	Last Update Date <b>2023/05/31</b>
Phone Number <b>000000000000</b>	Cell Phone Number -	Email Address -	Last Update Date <b>2019/09/30</b>

## Employment Data

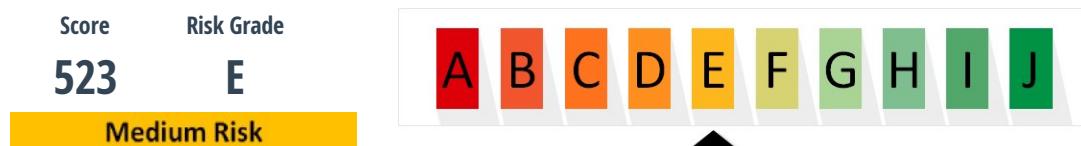
### Current - Employment Data

Occupation <b>Entrepreneur</b>	Work Place <b>TERNAK KAMBING</b>	Employer Sector <b>SHEEP &amp; GOAT FARM</b>	Work Place Address <b>MUNGGANGSARI NGADIREJO</b>
Last Update Date <b>2024/02/29</b>			

## APPLICATION SUMMARY DETAILS

CB Contract Code <b>C59722400</b>	Contract Type <b>Others</b>	Contract Phase <b>Requested</b>	Request Date <b>2025/07/25</b>
Application Amount <b>IDR 7.000.000</b>	Due Date -	Role <b>Borrower</b>	Company Role -
Account Number <b>WEB_20250725_093642.8572</b>	Original Agreement Number -	Original Agreement Date -	Currency <b>Indonesian Rupiah</b>

## CB SCORE



## CONTRACTS SUMMARY

### Key Values

Contracts number <b>4</b>	Reporting Providers Number <b>1</b>	Total Credit Limit <b>IDR 55.000.000</b>	Total Potential Exposure -
Total Debit Balance -	Total Overdue -	Currency <b>Indonesian Rupiah</b>	

### Summary by Category and Phase

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

## Financial Summary

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### Credit / Financing

Active Credits/Financing: 0

Credit Limit	<b>IDR 0</b>
Debit Balance	<b>IDR 0</b>
Overdue	<b>IDR 0</b>



### Bond / Securities

Active Bond / Securities: 0

Debit Balance	<b>IDR 0</b>
Overdue	<b>IDR 0</b>



### Irrevocable LC

Active Irrevocable LC: 0

Credit Limit	<b>IDR 0</b>
Debit Balance	<b>IDR 0</b>



### Bank Guarantee

Active Bank Guarantee: 0

Credit Limit	<b>IDR 0</b>
Debit Balance	<b>IDR 0</b>



### Other Facilities

Active Other Facilities: 0

Debit Balance	<b>IDR 0</b>
Overdue	<b>IDR 0</b>

## CONTRACTS DETAILS

## Credit / Financing

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

No.	Provider											Last	Linked	
	CB Contract	Contract	Contract			Start Date	Due Date	Collaterals	Total	Guarantors	Provider			
Contract	Number	Type	Phase	Role				Counter	Collateral Value	Counter	Type	Date	List	Note
1	745124154	-	Others	Closed	Borrower	2023/08/21	2024/08/21	-	-	1	Conventional Commercial Bank	PT Bank Rakyat Indonesia (Persero) Tbk	2024/09/08	-
		JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	
	2023								OK	OK	OK	OK	OK	
	2024	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	
2	434944705	-	Others	Closed	Borrower	2022/08/15	2023/08/15	-	-	-	Conventional Commercial Bank	PT Bank Rakyat Indonesia (Persero) Tbk	2023/08/09	-
		JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	
	2022								OK	OK	OK	OK	OK	
	2023	OK	OK	OK	OK	OK	OK	OK						
3	P15575626	-	Others	Closed	Borrower	2021/10/21	2022/10/21	-	-	1	Conventional Commercial Bank	PT Bank Rakyat Indonesia (Persero) Tbk	2022/09/12	-
		JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	
	2021										OK	OK	OK	
	2022	OK	OK	OK	OK	OK	OK	OK	OK					
4	N02887954	-	Loans provided	Closed	Borrower	2019/02/11	2020/02/11	-	-	-	Conventional Commercial Bank	PT Bank Rakyat Indonesia (Persero) Tbk	2019/10/11	-
		JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	
	2019		OK	OK	OK	OK	OK	OK	OK	OK				

### Detail of Credit / Financing 1: Others - Closed

Provider Type	Provider	CB Contract Code	Provider Contract No.	Role	Last Update Date
<b>Conventional Commercial Bank</b>	<b>PT Bank Rakyat Indonesia (Persero) Tbk</b>	<b>745124154</b>	-	<b>Borrower</b>	<b>2024/09/08</b>
Start Date <b>2023/08/21</b>	Due Date <b>2024/08/21</b>	Past Due Status <b>Current</b>	Contract Status <b>Paid off</b>		
Contract Status Date <b>2024/08/06</b>	Information -				

**Historical Data**

Reference Date	Days Past Due	Overdue	Bad Credit Cause	Debit Balance	Current Month Realization	Contract Status
2024 Aug	0	IDR 0	-	IDR 0	IDR 0	Paid off
2024 Jul	0	IDR 0	-	IDR 15.000.000	IDR 0	Active Facilities
2024 Jun	0	IDR 0	-	IDR 15.000.000	IDR 0	Active Facilities
2024 May	0	IDR 0	-	IDR 15.000.000	IDR 0	Active Facilities
2024 Apr	0	IDR 0	-	IDR 15.000.000	IDR 0	Active Facilities
2024 Mar	0	IDR 0	-	IDR 15.000.000	IDR 0	Active Facilities
2024 Feb	0	IDR 0	-	IDR 15.000.000	IDR 0	Active Facilities
2024 Jan	0	IDR 0	-	IDR 15.000.000	IDR 0	Active Facilities
2023 Dec	0	IDR 0	-	IDR 15.000.000	IDR 0	Active Facilities
2023 Nov	0	IDR 0	-	IDR 15.000.000	IDR 0	Active Facilities
2023 Oct	0	IDR 0	-	IDR 15.000.000	IDR 0	Active Facilities
2023 Sep	0	IDR 0	-	IDR 15.000.000	IDR 0	Active Facilities
2023 Aug	0	IDR 0	-	IDR 15.000.000	IDR 15.000.000	Active Facilities

<b>Granted Credits</b>			
Characteristic Credit	Agreement Credit	Original Agreement Number	Original Agreement Date
<b>Others</b>	<b>Conventional</b>	<b>105469951/6806/08/23</b>	<b>2023/08/21</b>
Final Agreement Number	Final Agreement Date	Credit Frequency	Credit Start Date
<b>105469951/6806/08/23</b>	<b>2023/08/21</b>	-	<b>2023/08/21</b>
Debtor Category	Usage Type	Usage Orientation	Economic Sector
<b>Debtor SMEs - Micro</b>	<b>Working capital</b>	<b>Other</b>	<b>SHEEP &amp; GOAT FARM</b>
City	Project Value	Type of Interest Rate	Interest Rate
<b>Kab. Temanggung</b>	<b>IDR 15.000.000</b>	<b>Floating Interest Rates</b>	<b>21,50 %</b>
Financing Program			
<b>Non Government Program Loans</b>			
<b>Credit Limit/Debit Balance</b>			
Initial Credit Limit	Credit Limit	Current Month Realization	Debit Balance
<b>IDR 15.000.000</b>	<b>IDR 15.000.000</b>	-	<b>IDR 0</b>
Value in Original Currency			
-	-	-	-
<b>Overdue</b>			
Principal Overdue Amount	Interest Overdue Amount	Days Past Due	Overdue Payments Number
<b>0</b>	<b>IDR 0</b>	<b>0</b>	<b>0</b>
Bad Credit Cause	Bad Credit Date	Penalty	
-	-	-	-
<b>Restructuring</b>			
Restructuring Plan	Initial Restructuring Date	Final Restructuring Date	Frequency of Restructuring
-	-	-	-
<b>Credits Maximum</b>			
Max Overdue Payments Amount	Max Overdue Payments Number	Max Overdue Payments Number Date	Max Days Past Due
<b>IDR 0</b>	<b>0</b>	-	<b>0</b>
Max Days Past Due Date	Worst Status	Worst Status Date	
-	<b>Current</b>	<b>2024/08/31</b>	
<b>Detail of Guarantor 1: State-owned Enterprises - Public - Pension Fund</b>			
Provider Type	Provider	Last Update Date	
Conventional Commercial Bank	PT Bank Rakyat Indonesia (Persero) Tbk	2024/09/08	
<b>Granted Guarantor</b>			
Guarantor Name as ID	Guarantor Full Name	Percentage Guaranteed	Information
<b>JAMINAN KREDIT INDONESIA</b>	<b>JAMINAN KREDIT INDONESIA</b>	<b>70,00 %</b>	<b>NULL</b>
<b>Guarantor Identity</b>			
Identity Type	Identity Number		
<b>TAX ID</b>	<b>010600047051000</b>		
<b>Guarantor Address</b>			
Address			
<b>JL ANGKASA BLOK B 9 KAV NO 6 TELP 021 6540335 KOTA</b>			

**Detail of Credit / Financing 2: Others - Closed**

Provider Type	Provider	CB Contract Code	Provider Contract No.	Role	Last Update Date
Conventional Commercial Bank	PT Bank Rakyat Indonesia (Persero) Tbk	434944705	-	Borrower	2023/08/09

Start Date <b>2022/08/15</b>	Due Date <b>2023/08/15</b>	Past Due Status <b>Current</b>	Contract Status <b>Paid off</b>
Contract Status Date <b>2023/07/18</b>	Information -		

**Historical Data**

Reference Date	Days Past Due	Overdue	Bad Credit Cause	Debit Balance	Current Month Realization	Contract Status
2023 Jul	0	IDR 0	-	IDR 0	IDR 0	Paid off
2023 Jun	0	IDR 0	-	IDR 15.000.000	IDR 0	Active Facilities
2023 May	0	IDR 0	-	IDR 15.000.000	IDR 0	Active Facilities
2023 Apr	0	IDR 0	-	IDR 15.000.000	IDR 0	Active Facilities
2023 Mar	0	IDR 0	-	IDR 15.000.000	IDR 0	Active Facilities
2023 Feb	0	IDR 0	-	IDR 15.000.000	IDR 0	Active Facilities
2023 Jan	0	IDR 0	-	IDR 15.000.000	IDR 0	Active Facilities
2022 Dec	0	IDR 0	-	IDR 15.000.000	IDR 0	Active Facilities
2022 Nov	0	IDR 0	-	IDR 15.000.000	IDR 0	Active Facilities
2022 Oct	0	IDR 0	-	IDR 15.000.000	IDR 0	Active Facilities
2022 Sep	0	IDR 0	-	IDR 15.000.000	IDR 0	Active Facilities
2022 Aug	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
<b>Others</b>	<b>Conventional</b>	<b>94813432/6806/08/22</b>	<b>2022/08/10</b>
Final Agreement Number	Final Agreement Date	Credit Frequency	Credit Start Date
<b>94813432/6806/08/22</b>	<b>2022/08/10</b>	-	<b>2022/08/15</b>
Debtor Category	Usage Type	Usage Orientation	Economic Sector
<b>Debtor SMEs - Micro</b>	<b>Working capital</b>	<b>Other</b>	<b>SHEEP &amp; GOAT FARM</b>
City	Project Value	Type of Interest Rate	Interest Rate
<b>Kab. Temanggung</b>	<b>IDR 15.000.000</b>	<b>Floating Interest Rates</b>	<b>6,00 %</b>
Financing Program			
<b>Government program loans - micro business financing</b>			

**Credit Limit/Debit Balance**

Initial Credit Limit	Credit Limit	Current Month Realization	Debit Balance
<b>IDR 15.000.000</b>	<b>IDR 15.000.000</b>	-	<b>IDR 0</b>
Value in Original Currency			

**Overdue**

Principal Overdue Amount	Interest Overdue Amount	Days Past Due	Overdue Payments Number
<b>0</b>	<b>IDR 0</b>	<b>0</b>	<b>0</b>
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
<b>IDR 0</b>	<b>0</b>	-	<b>0</b>
Max Days Past Due Date	Worst Status	Worst Status Date	

**Detail of Credit / Financing 3: Others - Closed**

Provider Type	Provider	CB Contract Code	Provider Contract No.	Role	Last Update Date
<b>Conventional Commercial Bank</b>	<b>PT Bank Rakyat Indonesia (Persero) Tbk</b>	<b>P15575626</b>	-	<b>Borrower</b>	<b>2022/09/12</b>
Start Date	Due Date	Past Due Status	Contract Status		
<b>2021/10/21</b>	<b>2022/10/21</b>	<b>Current</b>	<b>Paid off</b>		
Contract Status Date	Information				
<b>2022/08/08</b>	-				

Historical Data						
Reference Date	Days Past Due	Overdue	Bad Credit Cause	Debit Balance	Current Month Realization	Contract Status
2022 Aug	0	IDR 0	-	IDR 0	IDR 0	Paid off
2022 Jul	0	IDR 0	-	IDR 15.000.000	IDR 0	Active Facilities
2022 Jun	0	IDR 0	-	IDR 15.000.000	IDR 0	Active Facilities
2022 May	0	IDR 0	-	IDR 15.000.000	IDR 0	Active Facilities
2022 Apr	0	IDR 0	-	IDR 15.000.000	IDR 0	Active Facilities
2022 Mar	0	IDR 0	-	IDR 15.000.000	IDR 0	Active Facilities
2022 Feb	0	IDR 0	-	IDR 15.000.000	IDR 0	Active Facilities
2022 Jan	0	IDR 0	-	IDR 15.000.000	IDR 0	Active Facilities
2021 Dec	0	IDR 0	-	IDR 15.000.000	IDR 0	Active Facilities
2021 Nov	0	IDR 0	-	IDR 15.000.000	IDR 0	Active Facilities
2021 Oct	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
<b>Others</b>	<b>Conventional</b>	<b>87172997/6806/10/21</b>	<b>2021/10/21</b>
Final Agreement Number	Final Agreement Date	Credit Frequency	Credit Start Date
<b>87172997/6806/10/21</b>	<b>2021/10/21</b>	-	<b>2021/10/21</b>
Debtor Category	Usage Type	Usage Orientation	Economic Sector
<b>Debtor SMEs - Micro</b>	<b>Working capital</b>	<b>Other</b>	<b>SHEEP &amp; GOAT FARM</b>
City	Project Value	Type of Interest Rate	Interest Rate
<b>Kab. Temanggung</b>	<b>IDR 15.000.000</b>	<b>Fixed Interest Rates</b>	<b>3,19 %</b>
Financing Program			
<b>Government program loans - special business financing</b>			

Credit Limit/Debit Balance			
Initial Credit Limit	Credit Limit	Current Month Realization	Debit Balance
<b>IDR 15.000.000</b>	<b>IDR 15.000.000</b>	-	<b>IDR 0</b>
Value in Original Currency			

Overdue			
Principal Overdue Amount	Interest Overdue Amount	Days Past Due	Overdue Payments Number
<b>0</b>	<b>IDR 0</b>	<b>0</b>	<b>0</b>
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
<b>IDR 0</b>	<b>0</b>	-	<b>0</b>
Max Days Past Due Date	Worst Status	Worst Status Date	
-	<b>Current</b>	<b>2022/08/31</b>	

**Detail of Guarantor 1: State-owned Enterprises - Public - Pension Fund**

Provider Type	Provider	Last Update Date	
Conventional Commercial Bank	PT Bank Rakyat Indonesia (Persero) Tbk	2022/09/12	
<b>Granted Guarantor</b>			
Guarantor Name as ID <b>ASURANSI KREDIT INDONESIA</b>	Guarantor Full Name <b>ASURANSI KREDIT INDONESIA</b>	Percentage Guaranteed <b>70,00 %</b>	Information <b>NULL</b>
<b>Guarantor Identity</b>			
Identity Type <b>TAX ID</b>	Identity Number <b>010000461051000</b>		
<b>Guarantor Address</b>			
Address	<b>JL ANGKASA BLOK B 9 KAV NO 8 TELP 021 6546471 KOTA</b>		

**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	N02887954	-	Borrower	2019/10/11
<hr/>					
Start Date <b>2019/02/11</b>	Due Date <b>2020/02/11</b>		Past Due Status <b>Current</b>	Contract Status <b>Paid off</b>	
Contract Status Date <b>2019/09/02</b>	Information	-			

**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 10.000.000	IDR 0	Active Facilities
2019 Jul	0	IDR 0	-	IDR 10.000.000	IDR 0	Active Facilities
2019 Jun	0	IDR 0	-	IDR 10.000.000	IDR 0	Active Facilities
2019 May	0	IDR 0	-	IDR 10.000.000	IDR 0	Active Facilities
2019 Apr	0	IDR 0	-	IDR 10.000.000	IDR 0	Active Facilities
2019 Mar	0	IDR 0	-	IDR 10.000.000	IDR 0	Active Facilities
2019 Feb	0	IDR 0	-	IDR 10.000.000	IDR 10.000.000	Active Facilities

<b>Granted Credits</b>			
Characteristic Credit	Agreement Credit	Original Agreement Number	Original Agreement Date
<b>Others</b>	<b>Conventional</b>	<b>680601009175109</b>	<b>2019/02/11</b>
Final Agreement Number	Final Agreement Date	Credit Frequency	Credit Start Date
<b>680601009175109</b>	<b>2019/02/11</b>	-	<b>2019/02/11</b>
Debtor Category	Usage Type	Usage Orientation	Economic Sector
<b>Debtor SMEs-With Credit</b>	<b>Working capital</b>	<b>Other</b>	<b>Other Agriculture or Plantation with Livestock Mixed Farming</b>
<b>Guarantee or Insurance or Certain</b>			
<b>Guarantees-Micro</b>			
City	Project Value	Type of Interest Rate	Interest Rate
<b>Kab. Temanggung</b>	<b>IDR 10.000.000</b>	<b>Fixed Interest Rates</b>	<b>3,71 %</b>
Financing Program			
<b>People Business Credit</b>			
<b>Credit Limit/Debit Balance</b>			
Initial Credit Limit	Credit Limit	Current Month Realization	Debit Balance
<b>IDR 10.000.000</b>	<b>IDR 10.000.000</b>	-	<b>IDR 0</b>
Value in Original Currency			
-	-	-	-
<b>Overdue</b>			
Principal Overdue Amount	Interest Overdue Amount	Days Past Due	Overdue Payments Number
<b>0</b>	<b>IDR 0</b>	<b>0</b>	<b>0</b>
Bad Credit Cause	Bad Credit Date	Penalty	
-	-	-	-
<b>Restructuring</b>			
Restructuring Plan	Initial Restructuring Date	Final Restructuring Date	Frequency of Restructuring
-	-	-	-
<b>Credits Maximum</b>			
Max Overdue Payments Amount	Max Overdue Payments Number	Max Overdue Payments Number Date	Max Days Past Due
<b>IDR 0</b>	<b>0</b>	-	<b>0</b>
Max Days Past Due Date	Worst Status	Worst Status Date	
-	<b>Current</b>	<b>2019/09/30</b>	