



**PT. CRIF Lembaga Informasi Keuangan**  
Menara Dea Tower 2, Lantai 8 Unit 803  
Jl. Mega Kuningan Barat Blok E4.3 No. 1-2,  
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# Laporan Kredit

## YOGO EVVANGGA

Tanggal Permintaan: 2025/08/14

Subjek Cocok

### SUBJEK

#### Data Subjek

|                          |                   |                            |                   |
|--------------------------|-------------------|----------------------------|-------------------|
| Kode Debitur Biro Kredit | Kode Bank Debitur | Tanggal Pembaruan Terakhir | Penduduk          |
| R05063949                | -                 | 2025/08/14                 | Yes               |
| Nama Sesuai Identitas    | Nama Lengkap      | Nama Ibu                   | Jenis Kelamin     |
| YOGO EVVANGGA            | YOGO EVVANGGA     | MURYATI                    | Laki-laki         |
| Tanggal Lahir            | Tempat Lahir      | Status Perkawinan          | Status Pendidikan |
| 1995/07/31               | TEMANGGUNG        | Belum Kawin                | Tanpa Gelar       |

#### Alamat

|                                                                                           |                            |
|-------------------------------------------------------------------------------------------|----------------------------|
| Saat Ini - Address                                                                        | Tanggal Pembaruan Terakhir |
| DUSUN PADANGAN MALANGSARI Bulu Kab. Temanggung 56253 INDONESIA                            | 2025/03/31                 |
| Riwayat - Address                                                                         | Tanggal Pembaruan Terakhir |
| DSN PADANGAN 1/2 MALANGSARI BL MALANGSARI Bulu Kab. Temanggung 56253 INDONESIA            | 2025/02/28                 |
| Riwayat - Address                                                                         | Tanggal Pembaruan Terakhir |
| TEMANGGUNG BULU MALANGSARI DUSUN PADANGAN MALANGSARI Bulu Kab. Temanggung 56253 INDONESIA | 2023/12/31                 |
| Riwayat - Address                                                                         | Tanggal Pembaruan Terakhir |
| NA NA Na Kab. Tangerang 15520 INDONESIA                                                   | 2023/10/31                 |
| Riwayat - Address                                                                         | Tanggal Pembaruan Terakhir |
| BANTEN TANGERANG SEPATAN KARET SEPATAN Sepatan Kab. Tangerang 15520 INDONESIA             | 2021/06/30                 |
| Riwayat - Address                                                                         | Tanggal Pembaruan Terakhir |
| BULU BULU Bulu Kab. Temanggung 56211 INDONESIA                                            | 2021/02/28                 |

#### Dokumen Identifikasi

|                        |
|------------------------|
| Kode Identitas         |
| KTP : 3323013107950003 |

#### Kontak

|                    |               |                |                        |                           |
|--------------------|---------------|----------------|------------------------|---------------------------|
| Kontrak - Saat Ini | Nomor Telepon | Nomor Sellular | Email                  | Tanggal PembaruanTerakhir |
|                    | 0             | 082349147085   | BOGELJAYA877@GMAIL.COM | 2025/03/31                |

Riwayat - Kontak

|               |                |       |                           |
|---------------|----------------|-------|---------------------------|
| Nomor Telepon | Nomor Sellular | Email | Tanggal PembaruanTerakhir |
| 082349147085  | 089999999      | -     | 2025/02/28                |
| Nomor Telepon | Nomor Sellular | Email | Tanggal PembaruanTerakhir |
| 82349147085   | 82349147085    | -     | 2021/10/31                |

Data Pekerjaan

Data Pekerjaan - Saat Ini

|                            |                       |                              |                                                                                              |
|----------------------------|-----------------------|------------------------------|----------------------------------------------------------------------------------------------|
| Pekerjaan                  | Tempat Kerja          | Sektor Pekerjaan             | Alamat Tempat Kerja                                                                          |
| Lain-lain                  | PT SAFARI DHARMA RAYA | BUKAN LAPANGAN USAHA LAINNYA | JAWA TENGAH KABUPATEN TEMANGGUNG KECAMATAN TEMANGGUNG JL DEWI SARTIKA NO 39 TEMANGGUNG NO 39 |
| Tanggal Pembaruan Terakhir |                       |                              |                                                                                              |
| 2025/03/31                 |                       |                              |                                                                                              |

Riwayat - Data Pekerjaan

|                                                             |                       |                                         |                                            |
|-------------------------------------------------------------|-----------------------|-----------------------------------------|--------------------------------------------|
| Pekerjaan                                                   | Tempat Kerja          | Sektor Pekerjaan                        | Alamat Tempat Kerja                        |
| Administrasi umum                                           | NA                    | AKTIVITAS OLAHRAGA DAN REKREASI LAINNYA | JL. DEWI SARTIKA NO 39 KOWANGAN TEMANGGUNG |
| Tanggal Pembaruan Terakhir                                  |                       |                                         |                                            |
| 2023/11/30                                                  |                       |                                         |                                            |
| Pekerjaan                                                   | Tempat Kerja          | Sektor Pekerjaan                        | Alamat Tempat Kerja                        |
| Pertukangan & Pengrajin (Tukang Kayu, Pengrajin Kulit, dll) | PT SAFARI DHARMA RAYA | BUKAN LAPANGAN USAHA LAINNYA            | PT SAFARI DHARMA RAYA                      |
| Tanggal Pembaruan Terakhir                                  |                       |                                         |                                            |
| 2023/11/30                                                  |                       |                                         |                                            |
| Pekerjaan                                                   | Tempat Kerja          | Sektor Pekerjaan                        | Alamat Tempat Kerja                        |
| Customer service                                            | PT SAFARI DHARMA RAYA | AKTIVITAS OLAHRAGA DAN REKREASI LAINNYA | -                                          |
| Tanggal Pembaruan Terakhir                                  |                       |                                         |                                            |
| 2021/06/30                                                  |                       |                                         |                                            |

RINGKASAN RINCIAN APLIKASI

|                          |                       |                         |                    |
|--------------------------|-----------------------|-------------------------|--------------------|
| Kode Kontrak Biro Kredit | Jenis kontrak         | Fase Kontrak            | Tanggal Permintaan |
| T59923609                | Lainnya               | Dimohon                 | 2025/08/14         |
| Nilai Pada Aplikasi      | Jatuh Tempo           | Peran                   | Peran Perusahaan   |
| IDR 20.000.000           | -                     | Borrower                | -                  |
| Nomor Rekening           | Nomor Perjanjian Awal | Tanggal Perjanjian Awal | Mata Uang          |
| WEB_20250814_192315.9639 | -                     | -                       | Indonesian Rupiah  |

RINCIAN SKOR

Debitur tidak dapat di nilai

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

RINGKASAN KONTRAK

Nilai Kunci

|                    |                         |                     |                          |
|--------------------|-------------------------|---------------------|--------------------------|
| Nomor Kontrak      | Nomor institusi Pelapor | Jumlah Batas Kredit | Jumlah Potensi Pembukaan |
| 15                 | 6                       | IDR 11.062.750      | IDR 17.697.000           |
| Jumlah Saldo Debit | Jumlah Jatuh Tempo      | Mata Uang           |                          |
| IDR 17.697.000     | IDR 12.722.800          | Indonesian Rupiah   |                          |

Ringkasan Berdasarkan Kategori dan Fase

|                        |         |         |            |       |       |
|------------------------|---------|---------|------------|-------|-------|
| Kategori Kontrak       | Diminta | Ditolak | Dibatalkan | Aktif | Tutup |
| KREDIT/PEMBIAYAAN      | 0       | 0       | 0          | 2     | 13    |
| SURAT BERHARGA         | 0       | 0       | 0          | 0     | 0     |
| IRREVOCABLE LC         | 0       | 0       | 0          | 0     | 0     |
| GARANSI YANG DIBERIKAN | 0       | 0       | 0          | 0     | 0     |
| FASILITAS LAINNYA      | 0       | 0       | 0          | 0     | 0     |

Ringkasan Keuangan

|                                                                                                                                                                                                                                                                                        |                                                                                                                                                                                                     |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <div><div></div><div>Kredit / Pembiayaan</div><div>Kredit / Pembiayaan yang Aktif 2</div><div>Batas Kredit</div><div>Saldo Debit</div><div>Jatuh Tempo</div></div> <div><div>IDR</div><div>8.000.000</div><div>IDR</div><div>17.067.000</div><div>IDR</div><div>11.220.300</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>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>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>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>                                                                                                         |                                                                                                                                                                                                     |

RINCIAN KONTRAK

Kredit / Pembiayaan

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

| Nomor | Kode Kontrak<br>Biro Kredit | Nomor Kontrak<br>Bank | Jenis kontrak                                       | Fase Kontrak      | Peran    | Tanggal Mulai | Tanggal Jatuh Tempo | Jumlah Agunan | Jumlah Nilai Agunan | Jumlah Penjamin | Jenis institusi                    | Institusi                                               | Tanggal Pembaruan Terakhir | Daftar Subjek Terkait | Catatan |
|-------|-----------------------------|-----------------------|-----------------------------------------------------|-------------------|----------|---------------|---------------------|---------------|---------------------|-----------------|------------------------------------|---------------------------------------------------------|----------------------------|-----------------------|---------|
| 1     | 055149720                   | 4810200304            | Others                                              | Aktif             | Borrower | 2025/02/17    | 2025/08/17          | -             | -                   | -               | Non Financial Services Institution | BTM Surya Amanah Temanggung                             | 2025/07/31                 | -                     | -       |
|       |                             |                       | JAN                                                 | FEB               | MAR      | APR           | MEI                 | JUN           | JUL                 | AGT             | SEP                                | OKT                                                     | NOP                        | DES                   |         |
|       |                             |                       | 2025                                                | OK                | N/A      | OK            |                     |               |                     |                 |                                    |                                                         |                            |                       |         |
| 2     | 851204623                   | -                     | Buy Now Pay Later (BNPL) - Non Fintech (i.e. Banks) | Closed in advance | Borrower | 2021/09/19    | 2021/11/02          | -             | -                   | -               | Financing Company                  | PT Akulaku Finance Indonesia                            | 2025/07/12                 | -                     | -       |
|       |                             |                       | JAN                                                 | FEB               | MAR      | APR           | MEI                 | JUN           | JUL                 | AGT             | SEP                                | OKT                                                     | NOP                        | DES                   |         |
|       |                             |                       | 2023                                                |                   |          |               |                     |               | N/A                 | N/A             | N/A                                | N/A                                                     | N/A                        | N/A                   |         |
|       |                             |                       | 2024                                                | N/A               | N/A      | N/A           | 180+                | 180+          | 180+                | 180+            | 180+                               | 180+                                                    | 180+                       | 180+                  |         |
|       |                             |                       | 2025                                                | 180+              | 180+     | 180+          | 180+                | 180+          |                     |                 |                                    |                                                         |                            |                       |         |
| 3     | C27551431                   | -                     | Others                                              | Aktif             | Borrower | 2022/04/21    | 2025/04/21          | -             | -                   | -               | Conventional Rural Bank            | PT. Bank Perekonomian Rakyat BKK Temanggung (Perseroda) | 2025/07/10                 | -                     | -       |
|       |                             |                       | JAN                                                 | FEB               | MAR      | APR           | MEI                 | JUN           | JUL                 | AGT             | SEP                                | OKT                                                     | NOP                        | DES                   |         |
|       |                             |                       | 2023                                                |                   |          |               |                     |               | 120-179             | 120-179         | 180+                               | 180+                                                    | 180+                       | 180+                  |         |
|       |                             |                       | 2024                                                | 180+              | 180+     | 180+          | 180+                | 180+          | 180+                | 180+            | 180+                               | 180+                                                    | 180+                       | 180+                  |         |
|       |                             |                       | 2025                                                | 180+              | 180+     | 180+          | 180+                | 180+          |                     |                 |                                    |                                                         |                            |                       |         |
| 4     | C47380027                   | -                     | Others                                              | Closed in advance | Borrower | 2021/09/19    | 2021/11/02          | -             | -                   | -               | Financing Company                  | PT Akulaku Finance Indonesia                            | 2024/04/18                 | -                     | -       |
|       |                             |                       | JAN                                                 | FEB               | MAR      | APR           | MEI                 | JUN           | JUL                 | AGT             | SEP                                | OKT                                                     | NOP                        | DES                   |         |
|       |                             |                       | 2022                                                |                   |          |               | N/A                 | N/A           | N/A                 | N/A             | N/A                                | N/A                                                     | N/A                        | N/A                   |         |
|       |                             |                       | 2023                                                | N/A               | N/A      | N/A           | N/A                 | N/A           | N/A                 | N/A             | N/A                                | N/A                                                     | 180+                       | 180+                  |         |
|       |                             |                       | 2024                                                | 180+              | 180+     | 180+          |                     |               |                     |                 |                                    |                                                         |                            |                       |         |
| 5     | T17206527                   | -                     | Others                                              | Closed            | Borrower | 2021/09/19    | 2021/11/25          | -             | -                   | -               | Financing Company                  | PT Akulaku Finance Indonesia                            | 2023/12/12                 | -                     | -       |
|       |                             |                       | JAN                                                 | FEB               | MAR      | APR           | MEI                 | JUN           | JUL                 | AGT             | SEP                                | OKT                                                     | NOP                        | DES                   |         |
|       |                             |                       | 2021                                                |                   |          |               |                     |               |                     |                 |                                    |                                                         |                            | 1-89                  |         |
|       |                             |                       | 2022                                                | 1-89              | 90-119   | 120-179       | 120-179             | 180+          | 180+                | 180+            | N/A                                | N/A                                                     | N/A                        | 180+                  | 180+    |
|       |                             |                       | 2023                                                | 180+              | 180+     | 180+          | 180+                | 180+          | 180+                | 180+            | 180+                               | 180+                                                    | OK                         |                       |         |
| 6     | E17202107                   | -                     | Others                                              | Closed            | Borrower | 2021/09/19    | 2021/11/25          | -             | -                   | -               | Financing Company                  | PT Akulaku Finance Indonesia                            | 2023/12/12                 | -                     | -       |
|       |                             |                       | JAN                                                 | FEB               | MAR      | APR           | MEI                 | JUN           | JUL                 | AGT             | SEP                                | OKT                                                     | NOP                        | DES                   |         |
|       |                             |                       | 2021                                                |                   |          |               |                     |               |                     |                 |                                    |                                                         |                            | 1-89                  |         |
|       |                             |                       | 2022                                                | 1-89              | 90-119   | 120-179       | 120-179             | 180+          | 180+                | 180+            | N/A                                | N/A                                                     | N/A                        | 180+                  | 180+    |
|       |                             |                       | 2023                                                | 180+              | 180+     | 180+          | 180+                | 180+          | 180+                | 180+            | 180+                               | 180+                                                    | OK                         |                       |         |
| 7     | S35945407                   | -                     | Others                                              | Closed in advance | Borrower | 2021/10/08    | 2021/10/15          | -             | -                   | -               | Non Financial Services Institution | PT FINTEK DIGITAL INDONESIA (KREDITO)                   | 2022/10/20                 | -                     | -       |
|       |                             |                       | JAN                                                 | FEB               | MAR      | APR           | MEI                 | JUN           | JUL                 | AGT             | SEP                                | OKT                                                     | NOP                        | DES                   |         |
|       |                             |                       | 2021                                                |                   |          |               |                     |               |                     |                 |                                    | 180+                                                    |                            |                       |         |
| 8     | 606306613                   | -                     | Loans provided                                      | Closed            | Borrower | 2020/07/30    | 2022/06/16          | -             | -                   | -               | Conventional Rural Bank            | PT. Bank Perekonomian Rakyat BKK Temanggung (Perseroda) | 2022/05/10                 | -                     | -       |
|       |                             |                       | JAN                                                 | FEB               | MAR      | APR           | MEI                 | JUN           | JUL                 | AGT             | SEP                                | OKT                                                     | NOP                        | DES                   |         |
|       |                             |                       | 2020                                                |                   |          |               | 1-89                | 1-89          | OK                  | OK              | OK                                 | OK                                                      | OK                         | OK                    |         |
|       |                             |                       | 2021                                                | OK                | OK       | OK            | OK                  | OK            | OK                  | OK              | OK                                 | OK                                                      | OK                         | OK                    |         |
|       |                             |                       | 2022                                                | OK                | OK       | OK            | OK                  |               |                     |                 |                                    |                                                         |                            |                       |         |
| 9     | D15627957                   | -                     | Credit to third parties through other agencies by   | Closed            | Borrower | 2021/10/22    | 2021/11/22          | -             | -                   | -               | Conventional Commercial Bank       | PT Bank Neo Commerce Tbk                                | 2022/03/15                 | -                     | -       |

| 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 |
|------------|-----------------------------|-----------------------|--------------------------------------------------------------|--------------|----------|---------------|---------------------|---------------|---------------------|-----------------|------------------------------|---------------------------------------------|----------------------------|-----------------------|---------|
| channeling |                             |                       |                                                              |              |          |               |                     |               |                     |                 |                              |                                             |                            |                       |         |
|            |                             |                       | JAN                                                          | FEB          | MAR      | APR           | MEI                 | JUN           | JUL                 | AGT             | SEP                          | OKT                                         | NOP                        | DES                   |         |
| 2021       |                             |                       | 1-89                                                         | OK           |          |               |                     |               |                     |                 |                              | OK                                          | 180+                       | 1-89                  |         |
| 10         | K14716280                   | -                     | Credit to third parties through other agencies by channeling | Closed       | Borrower | 2021/09/27    | 2021/10/27          | -             | -                   | -               | Conventional Commercial Bank | PT Bank Neo Commerce Tbk                    | 2021/11/15                 | -                     | -       |
|            |                             |                       | JAN                                                          | FEB          | MAR      | APR           | MEI                 | JUN           | JUL                 | AGT             | SEP                          | OKT                                         | NOP                        | DES                   |         |
| 2021       |                             |                       |                                                              |              |          |               |                     |               |                     |                 | OK                           | OK                                          |                            |                       |         |
| 11         | 114077429                   | -                     | Credit to third parties through other agencies by channeling | Closed       | Borrower | 2021/08/25    | 2021/09/07          | -             | -                   | -               | Conventional Commercial Bank | PT Bank Oke Indonesia Tbk D/H PT Bank Dinar | 2021/10/18                 | -                     | -       |
|            |                             |                       | JAN                                                          | FEB          | MAR      | APR           | MEI                 | JUN           | JUL                 | AGT             | SEP                          | OKT                                         | NOP                        | DES                   |         |
| 2021       |                             |                       |                                                              |              |          |               |                     |               |                     | OK              | OK                           |                                             |                            |                       |         |
| 12         | 113939478                   | -                     | Loans provided                                               | Closed       | Borrower | 2021/08/12    | 2021/09/12          | -             | -                   | -               | Conventional Commercial Bank | PT Bank Neo Commerce Tbk                    | 2021/10/11                 | -                     | -       |
|            |                             |                       | JAN                                                          | FEB          | MAR      | APR           | MEI                 | JUN           | JUL                 | AGT             | SEP                          | OKT                                         | NOP                        | DES                   |         |
| 2021       |                             |                       |                                                              |              |          |               |                     |               |                     | OK              | OK                           |                                             |                            |                       |         |
| 13         | P13067843                   | -                     | Loans provided                                               | Closed       | Borrower | 2021/06/27    | 2021/08/25          | -             | -                   | -               | Financing Company            | PT Akulaku Finance Indonesia                | 2021/08/13                 | -                     | -       |
|            |                             |                       | JAN                                                          | FEB          | MAR      | APR           | MEI                 | JUN           | JUL                 | AGT             | SEP                          | OKT                                         | NOP                        | DES                   |         |
| 2021       |                             |                       |                                                              |              |          |               |                     | OK            | OK                  |                 |                              |                                             |                            |                       |         |
| 14         | H13070778                   | -                     | Loans provided                                               | Closed       | Borrower | 2021/06/27    | 2021/08/25          | -             | -                   | -               | Financing Company            | PT Akulaku Finance Indonesia                | 2021/08/13                 | -                     | -       |
|            |                             |                       | JAN                                                          | FEB          | MAR      | APR           | MEI                 | JUN           | JUL                 | AGT             | SEP                          | OKT                                         | NOP                        | DES                   |         |
| 2021       |                             |                       |                                                              |              |          |               |                     | OK            | OK                  |                 |                              |                                             |                            |                       |         |
| 15         | 510798341                   | -                     | Credit to third parties through other agencies by channeling | Closed       | Borrower | 2021/02/24    | 2021/03/16          | -             | -                   | -               | Conventional Commercial Bank | PT Bank Oke Indonesia Tbk D/H PT Bank Dinar | 2021/04/13                 | -                     | -       |
|            |                             |                       | JAN                                                          | FEB          | MAR      | APR           | MEI                 | JUN           | JUL                 | AGT             | SEP                          | OKT                                         | NOP                        | DES                   |         |
| 2021       |                             |                       |                                                              | OK           | OK       |               |                     |               |                     |                 |                              |                                             |                            |                       |         |

Rincian Kredit / Pembiayaan 1: Others - Aktif

|                                    |                             |                          |                         |          |                            |
|------------------------------------|-----------------------------|--------------------------|-------------------------|----------|----------------------------|
| Jenis institusi                    | Institusi                   | Kode Kontrak Biro Kredit | Nomor Kontrak Institusi | Peran    | Tanggal Pembaruan Terakhir |
| Non Financial Services Institution | BTM Surya Amanah Temanggung | 055149720                | 4810200304              | Borrower | 2025/07/31                 |

|                             |                                   |                               |                                   |
|-----------------------------|-----------------------------------|-------------------------------|-----------------------------------|
| Tanggal Mulai<br>2025/02/17 | Tanggal Jatuh Tempo<br>2025/08/17 | Status Jatuh Tempo<br>Current | Status kontrak<br>Fasilitas Aktif |
| Tanggal Status Kontrak<br>- | Informasi<br>-                    |                               |                                   |

| 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 8.000.000 | IDR 0                    | Active Facilities |
| 2025 Mar          | 0                     | IDR 0       | -                          | IDR 0         | IDR 0                    | -                 |
| 2025 Feb          | 0                     | IDR 0       | -                          | IDR 8.000.000 | IDR 8.000.000            | Active Facilities |

Diberikan Kredit

|                                                     |                       |                       |                         |
|-----------------------------------------------------|-----------------------|-----------------------|-------------------------|
| karakteristik Kredit                                | Perjanjian Kredit     | Nomor Perjanjian Awal | Tanggal Perjanjian Awal |
| Others                                              | Murabahah Receivables | 4810200304            | 2025/02/17              |
| Nomor Perjanjian Akhir                              | Tanggal Akad Akhir    | Frekuensi Kredit      | Tanggal Mulai kredit    |
| 4810200304                                          | 2025/08/17            | 6                     | 2025/02/17              |
| Kategori Debitur                                    | Tipe Penggunaan       | Orientasi Penggunaan  | Sektor Ekonomi          |
| Not a Debtor of Micro, Small and Medium Enterprises | Consumption           | Other                 | -                       |
| Kota/Kabupaten                                      | Nilai Proyek          | Tipe Suku Bunga       | Suku Bunga              |
| Kab. Temanggung                                     | -                     | Margin                | 30,00 %                 |
| Program Pembiayaan                                  |                       |                       |                         |
| Non Government Program Loans                        |                       |                       |                         |

Batas Kredit / Saldo Debit

|                            |               |                          |               |
|----------------------------|---------------|--------------------------|---------------|
| Batas Kredit Awal          | Batas Kredit  | Realisasi Bulan Berjalan | Saldo Debit   |
| IDR 8.000.000              | IDR 8.000.000 | -                        | IDR 8.000.000 |
| 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 Kredit / Pembiayaan 2: Buy Now Pay Later (BNPL) - Non Fintech (i.e. Banks) - Closed in advance

|                        |                              |                          |                         |          |                            |
|------------------------|------------------------------|--------------------------|-------------------------|----------|----------------------------|
| Jenis institusi        | Institusi                    | Kode Kontrak Biro Kredit | Nomor Kontrak Institusi | Peran    | Tanggal Pembaruan Terakhir |
| Financing Company      | PT Akulaku Finance Indonesia | B51204623                | -                       | Borrower | 2025/07/12                 |
| Tanggal Mulai          | Tanggal Jatuh Tempo          | Status Jatuh Tempo       | Status kontrak          |          |                            |
| 2021/09/19             | 2021/11/02                   | Bad (DPD 180+)           | Dihapusbukukan          |          |                            |
| Tanggal Status Kontrak | Informasi                    |                          |                         |          |                            |
| 2022/07/30             | -                            |                          |                         |          |                            |

| Riwayat Data      |                       |             |                            |             |                          |                |
|-------------------|-----------------------|-------------|----------------------------|-------------|--------------------------|----------------|
| Tanggal Referensi | Jumlah hari tunggakan | Jatuh Tempo | Penyebab Kredit Bermasalah | Saldo Debit | Realisasi Bulan Berjalan | Status kontrak |
| 2025 Jun          | 1336                  | IDR 73.500  | Others                     | IDR 65.000  | IDR 0                    | Written off    |
| 2025 Mei          | 1306                  | IDR 73.500  | Others                     | IDR 65.000  | IDR 0                    | Written off    |
| 2025 Apr          | 1275                  | IDR 73.500  | Others                     | IDR 65.000  | IDR 0                    | Written off    |
| 2025 Mar          | 1245                  | IDR 73.500  | Others                     | IDR 65.000  | IDR 0                    | Written off    |
| 2025 Feb          | 1214                  | IDR 73.500  | Others                     | IDR 65.000  | IDR 0                    | Written off    |
| 2025 Jan          | 1186                  | IDR 73.500  | Others                     | IDR 65.000  | IDR 0                    | Written off    |
| 2024 Des          | 1155                  | IDR 73.500  | Others                     | IDR 65.000  | IDR 0                    | Written off    |
| 2024 Nop          | 1124                  | IDR 73.500  | Others                     | IDR 65.000  | IDR 0                    | Written off    |
| 2024 Okt          | 1094                  | IDR 73.500  | Others                     | IDR 65.000  | IDR 0                    | Written off    |
| 2024 Sep          | 1063                  | IDR 67.000  | Others                     | IDR 65.000  | IDR 0                    | Written off    |
| 2024 Agt          | 1033                  | IDR 67.000  | Others                     | IDR 65.000  | IDR 0                    | Written off    |
| 2024 Jul          | 1002                  | IDR 67.000  | Others                     | IDR 65.000  | IDR 0                    | Written off    |
| 2024 Jun          | 971                   | IDR 67.000  | Others                     | IDR 65.000  | IDR 0                    | Written off    |
| 2024 Mei          | 941                   | IDR 67.000  | Others                     | IDR 65.000  | IDR 0                    | Written off    |
| 2024 Apr          | 910                   | IDR 67.000  | Others                     | IDR 65.000  | IDR 0                    | Written off    |
| 2024 Mar          | 0                     | IDR 0       | -                          | IDR 0       | IDR 0                    | -              |
| 2024 Feb          | 0                     | IDR 0       | -                          | IDR 0       | IDR 0                    | -              |
| 2024 Jan          | 0                     | IDR 0       | -                          | IDR 0       | IDR 0                    | -              |
| 2023 Des          | 0                     | IDR 0       | -                          | IDR 0       | IDR 0                    | -              |
| 2023 Nop          | 0                     | IDR 0       | -                          | IDR 0       | IDR 0                    | -              |
| 2023 Okt          | 0                     | IDR 0       | -                          | IDR 0       | IDR 0                    | -              |
| 2023 Sep          | 0                     | IDR 0       | -                          | IDR 0       | IDR 0                    | -              |
| 2023 Agt          | 0                     | IDR 0       | -                          | IDR 0       | IDR 0                    | -              |
| 2023 Jul          | 0                     | IDR 0       | -                          | IDR 0       | IDR 0                    | -              |

Diberikan Kredit

|                                                     |                    |                       |                           |
|-----------------------------------------------------|--------------------|-----------------------|---------------------------|
| karakteristik Kredit                                | Perjanjian Credit  | Nomor Perjanjian Awal | Tanggal Perjanjian Awal   |
| Others                                              | Conventional       | 092021-AFI-248348359  | 2021/09/19                |
| Nomor Perjanjian Akhir                              | Tanggal Akad Akhir | Frekuensi Kredit      | Tanggal Mulai kredit      |
| 092021-AFI-248348359                                | 2021/09/19         | -                     | 2021/09/19                |
| Kategori Debitur                                    | Tipe Penggunaan    | Orientasi Penggunaan  | Sektor Ekonomi            |
| Not a Debtor of Micro, Small and Medium Enterprises | Consumption        | Other                 | NOT OTHER BUSINESS FIELDS |
| Kota/Kabupaten                                      | Nilai Proyek       | Tipe Suku Bunga       | Suku Bunga                |
| Kab. Temanggung                                     | -                  | Fixed Interest Rates  | 45,60 %                   |
| Program Pembiayaan                                  |                    |                       |                           |
| Non Government Program Loans                        |                    |                       |                           |

Batas Kredit / Saldo Debit

|                            |              |                          |             |
|----------------------------|--------------|--------------------------|-------------|
| Batas Kredit Awal          | Batas Kredit | Realisasi Bulan Berjalan | Saldo Debit |
| IDR 530.000                | IDR 295.700  | -                        | IDR 65.000  |
| Nilai dalam Mata Uang asal |              |                          |             |
| -                          |              |                          |             |

Tunggakan

|                       |                       |                       |                  |
|-----------------------|-----------------------|-----------------------|------------------|
| Tunggakan Pokok       | Nilai Bunga Tunggakan | Jumlah hari tunggakan | Jumlah Tunggakan |
| IDR 65.000            | IDR 2.000             | 1336                  | 44               |
| Penyebab Kredit Buruk | Tanggal Kredit Buruk  | Denda                 |                  |
| Others                | 2022/07/30            | IDR 6.500             |                  |

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 73.500                             | 44                                   | 2025/06/30                            | 1336                           |
| Tanggal Jumlah hari tunggakan maksimum | Kondisi Terburuk                     | Tanggal Kondisi Terburuk              |                                |
| 2025/06/30                             | Bad (DPD 180+)                       | 2025/06/30                            |                                |

Rincian Kredit / Pembiayaan 3: Others - Aktif

|                         |                                                         |                          |                         |          |                            |
|-------------------------|---------------------------------------------------------|--------------------------|-------------------------|----------|----------------------------|
| Jenis institusi         | Institusi                                               | Kode Kontrak Biro Kredit | Nomor Kontrak Institusi | Peran    | Tanggal Pembaruan Terakhir |
| Conventional Rural Bank | PT. Bank Perekonomian Rakyat BKK Temanggung (Perseroda) | C27551431                | -                       | Borrower | 2025/07/10                 |
| Tanggal Mulai           | Tanggal Jatuh Tempo                                     | Status Jatuh Tempo       | Status kontrak          |          |                            |
| 2022/04/21              | 2025/04/21                                              | Bad (DPD 180+)           | 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 Jun          | 1013                  | IDR 11.220.300 | Faith Not Good             | IDR 9.067.000 | IDR 0                    | Active Facilities |
| 2025 Mei          | 983                   | IDR 11.220.300 | Faith Not Good             | IDR 9.067.000 | IDR 0                    | Active Facilities |
| 2025 Apr          | 952                   | IDR 11.220.300 | Faith Not Good             | IDR 9.067.000 | IDR 0                    | Active Facilities |
| 2025 Mar          | 922                   | IDR 10.861.800 | Faith Not Good             | IDR 9.067.000 | IDR 0                    | Active Facilities |
| 2025 Feb          | 891                   | IDR 10.502.900 | Faith Not Good             | IDR 9.067.000 | IDR 0                    | Active Facilities |
| 2025 Jan          | 863                   | IDR 10.144.000 | Faith Not Good             | IDR 9.067.000 | IDR 0                    | Active Facilities |
| 2024 Des          | 832                   | IDR 9.785.100  | Faith Not Good             | IDR 9.067.000 | IDR 0                    | Active Facilities |
| 2024 Nop          | 801                   | IDR 9.426.200  | Faith Not Good             | IDR 9.067.000 | IDR 0                    | Active Facilities |
| 2024 Okt          | 771                   | IDR 9.067.300  | Faith Not Good             | IDR 9.067.000 | IDR 0                    | Active Facilities |
| 2024 Sep          | 740                   | IDR 8.708.400  | Faith Not Good             | IDR 9.067.000 | IDR 0                    | Active Facilities |
| 2024 Agt          | 710                   | IDR 8.349.500  | Faith Not Good             | IDR 9.067.000 | IDR 0                    | Active Facilities |
| 2024 Jul          | 679                   | IDR 7.990.600  | Faith Not Good             | IDR 9.067.000 | IDR 0                    | Active Facilities |
| 2024 Jun          | 648                   | IDR 7.631.700  | Faith Not Good             | IDR 9.067.000 | IDR 0                    | Active Facilities |
| 2024 Mei          | 618                   | IDR 7.272.800  | Faith Not Good             | IDR 9.067.000 | IDR 0                    | Active Facilities |
| 2024 Apr          | 587                   | IDR 6.913.900  | Faith Not Good             | IDR 9.067.000 | IDR 0                    | Active Facilities |
| 2024 Mar          | 557                   | IDR 6.555.000  | Faith Not Good             | IDR 9.067.000 | IDR 0                    | Active Facilities |
| 2024 Feb          | 526                   | IDR 6.196.100  | Faith Not Good             | IDR 9.067.000 | IDR 0                    | Active Facilities |
| 2024 Jan          | 497                   | IDR 5.837.200  | Faith Not Good             | IDR 9.067.000 | IDR 0                    | Active Facilities |
| 2023 Des          | 466                   | IDR 5.478.300  | Faith Not Good             | IDR 9.067.000 | IDR 0                    | Active Facilities |
| 2023 Nop          | 435                   | IDR 5.119.400  | Faith Not Good             | IDR 9.067.000 | IDR 0                    | Active Facilities |
| 2023 Okt          | 405                   | IDR 4.760.500  | Faith Not Good             | IDR 9.067.000 | IDR 0                    | Active Facilities |
| 2023 Sep          | 374                   | IDR 4.401.600  | Faith Not Good             | IDR 9.067.000 | IDR 0                    | Active Facilities |
| 2023 Agt          | 344                   | IDR 4.042.700  | -                          | IDR 9.067.000 | IDR 0                    | Active Facilities |
| 2023 Jul          | 313                   | IDR 3.683.800  | -                          | IDR 9.067.000 | IDR 0                    | Active Facilities |

Diberikan Kredit

|                                                     |                    |                       |                           |
|-----------------------------------------------------|--------------------|-----------------------|---------------------------|
| karakteristik Kredit                                | Perjanjian Kredit  | Nomor Perjanjian Awal | Tanggal Perjanjian Awal   |
| Others                                              | Conventional       | 01.01.019719          | 2022/04/21                |
| Nomor Perjanjian Akhir                              | Tanggal Akad Akhir | Frekuensi Kredit      | Tanggal Mulai kredit      |
| 01.01.019719                                        | 2022/04/21         | -                     | 2022/04/21                |
| Kategori Debitur                                    | Tipe Penggunaan    | Orientasi Penggunaan  | Sektor Ekonomi            |
| Not a Debtor of Micro, Small and Medium Enterprises | Consumption        | Other                 | NOT OTHER BUSINESS FIELDS |
| Kota/Kabupaten                                      | Nilai Proyek       | Tipe Suku Bunga       | Suku Bunga                |
| Kab. Temanggung                                     | -                  | Fixed Interest Rates  | 12,00 %                   |
| Program Pembiayaan                                  |                    |                       |                           |
| Non Government Program Loans                        |                    |                       |                           |

Batas Kredit / Saldo Debit

|                            |              |                          |               |
|----------------------------|--------------|--------------------------|---------------|
| Batas Kredit Awal          | Batas Kredit | Realisasi Bulan Berjalan | Saldo Debit   |
| IDR 9.500.000              | -            | -                        | IDR 9.067.000 |
| Nilai dalam Mata Uang asal |              |                          |               |
| -                          |              |                          |               |

Tunggakan

|                       |                       |                       |                  |
|-----------------------|-----------------------|-----------------------|------------------|
| Tunggakan Pokok       | Nilai Bunga Tunggakan | Jumlah hari tunggakan | Jumlah Tunggakan |
| IDR 8.275.300         | IDR 2.945.000         | 1013                  | 34               |
| Penyebab Kredit Buruk | Tanggal Kredit Buruk  | Denda                 |                  |
| Faith Not Good        | 2023/09/17            | -                     |                  |

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 11.220.300                         | 34                                   | 2025/06/30                            | 1013                           |
| Tanggal Jumlah hari tunggakan maksimum | Kondisi Terburuk                     | Tanggal Kondisi Terburuk              |                                |
| 2025/06/30                             | Bad (DPD 180+)                       | 2025/06/30                            |                                |

Rincian Kredit / Pembiayaan 4: Others - Closed in advance

|                        |                              |                          |                         |          |                            |
|------------------------|------------------------------|--------------------------|-------------------------|----------|----------------------------|
| Jenis institusi        | Institusi                    | Kode Kontrak Biro Kredit | Nomor Kontrak Institusi | Peran    | Tanggal Pembaruan Terakhir |
| Financing Company      | PT Akulaku Finance Indonesia | C47380027                | -                       | Borrower | 2024/04/18                 |
| Tanggal Mulai          | Tanggal Jatuh Tempo          | Status Jatuh Tempo       | Status kontrak          |          |                            |
| 2021/09/19             | 2021/11/02                   | Bad (DPD 180+)           | Dihapusbukukan          |          |                            |
| Tanggal Status Kontrak | Informasi                    |                          |                         |          |                            |
| 2022/07/30             | -                            |                          |                         |          |                            |

| Riwayat Data      |                       |             |                            |             |                          |                |
|-------------------|-----------------------|-------------|----------------------------|-------------|--------------------------|----------------|
| Tanggal Referensi | Jumlah hari tunggakan | Jatuh Tempo | Penyebab Kredit Bermasalah | Saldo Debit | Realisasi Bulan Berjalan | Status kontrak |
| 2024 Mar          | 880                   | IDR 67.000  | Others                     | IDR 65.000  | IDR 0                    | Written off    |
| 2024 Feb          | 849                   | IDR 67.000  | Others                     | IDR 65.000  | IDR 0                    | Written off    |
| 2024 Jan          | 820                   | IDR 67.000  | Others                     | IDR 65.000  | IDR 0                    | Written off    |
| 2023 Des          | 789                   | IDR 67.000  | Others                     | IDR 65.000  | IDR 0                    | Written off    |
| 2023 Nop          | 758                   | IDR 67.000  | Others                     | IDR 65.000  | IDR 0                    | Written off    |
| 2023 Okt          | 0                     | IDR 0       | -                          | IDR 0       | IDR 0                    | -              |
| 2023 Sep          | 0                     | IDR 0       | -                          | IDR 0       | IDR 0                    | -              |
| 2023 Agt          | 0                     | IDR 0       | -                          | IDR 0       | IDR 0                    | -              |
| 2023 Jul          | 0                     | IDR 0       | -                          | IDR 0       | IDR 0                    | -              |
| 2023 Jun          | 0                     | IDR 0       | -                          | IDR 0       | IDR 0                    | -              |
| 2023 Mei          | 0                     | IDR 0       | -                          | IDR 0       | IDR 0                    | -              |
| 2023 Apr          | 0                     | IDR 0       | -                          | IDR 0       | IDR 0                    | -              |
| 2023 Mar          | 0                     | IDR 0       | -                          | IDR 0       | IDR 0                    | -              |
| 2023 Feb          | 0                     | IDR 0       | -                          | IDR 0       | IDR 0                    | -              |
| 2023 Jan          | 0                     | IDR 0       | -                          | IDR 0       | IDR 0                    | -              |
| 2022 Des          | 0                     | IDR 0       | -                          | IDR 0       | IDR 0                    | -              |
| 2022 Nop          | 0                     | IDR 0       | -                          | IDR 0       | IDR 0                    | -              |
| 2022 Okt          | 0                     | IDR 0       | -                          | IDR 0       | IDR 0                    | -              |
| 2022 Sep          | 0                     | IDR 0       | -                          | IDR 0       | IDR 0                    | -              |
| 2022 Agt          | 0                     | IDR 0       | -                          | IDR 0       | IDR 0                    | -              |
| 2022 Jul          | 0                     | IDR 0       | -                          | IDR 0       | IDR 0                    | -              |
| 2022 Jun          | 0                     | IDR 0       | -                          | IDR 0       | IDR 0                    | -              |
| 2022 Mei          | 0                     | IDR 0       | -                          | IDR 0       | IDR 0                    | -              |
| 2022 Apr          | 0                     | IDR 0       | -                          | IDR 0       | IDR 0                    | -              |

Diberikan Kredit

|                                                     |                    |                       |                           |
|-----------------------------------------------------|--------------------|-----------------------|---------------------------|
| karakteristik Kredit                                | Perjanjian Kredit  | Nomor Perjanjian Awal | Tanggal Perjanjian Awal   |
| Others                                              | Conventional       | 092021-AFI-251528152  | 2021/09/19                |
| Nomor Perjanjian Akhir                              | Tanggal Akad Akhir | Frekuensi Kredit      | Tanggal Mulai kredit      |
| 092021-AFI-251528152                                | 2021/09/19         | -                     | 2021/09/19                |
| Kategori Debitur                                    | Tipe Penggunaan    | Orientasi Penggunaan  | Sektor Ekonomi            |
| Not a Debtor of Micro, Small and Medium Enterprises | Consumption        | Other                 | NOT OTHER BUSINESS FIELDS |
| Kota/Kabupaten                                      | Nilai Proyek       | Tipe Suku Bunga       | Suku Bunga                |
| Kab. Temanggung                                     | -                  | Fixed Interest Rates  | 45,60 %                   |
| Program Pembiayaan                                  |                    |                       |                           |
| Non Government Program Loans                        |                    |                       |                           |

Batas Kredit / Saldo Debit

|                            |              |                          |             |
|----------------------------|--------------|--------------------------|-------------|
| Batas Kredit Awal          | Batas Kredit | Realisasi Bulan Berjalan | Saldo Debit |
| IDR 530.000                | IDR 295.700  | -                        | IDR 65.000  |
| Nilai dalam Mata Uang asal |              |                          |             |
| -                          |              |                          |             |

Tunggakan

|                       |                       |                       |                  |
|-----------------------|-----------------------|-----------------------|------------------|
| Tunggakan Pokok       | Nilai Bunga Tunggakan | Jumlah hari tunggakan | Jumlah Tunggakan |
| IDR 65.000            | IDR 2.000             | 880                   | 29               |
| Penyebab Kredit Buruk | Tanggal Kredit Buruk  | Denda                 |                  |
| Others                | 2022/05/02            | -                     |                  |

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 67.000                             | 29                                   | 2024/03/31                            | 880                            |
| Tanggal Jumlah hari tunggakan maksimum | Kondisi Terburuk                     | Tanggal Kondisi Terburuk              |                                |
| 2024/03/31                             | Bad (DPD 180+)                       | 2024/03/31                            |                                |

Rincian Kredit / Pembiayaan 5: Others - Closed

|                        |                              |                          |                         |          |                            |
|------------------------|------------------------------|--------------------------|-------------------------|----------|----------------------------|
| Jenis institusi        | Institusi                    | Kode Kontrak Biro Kredit | Nomor Kontrak Institusi | Peran    | Tanggal Pembaruan Terakhir |
| Financing Company      | PT Akulaku Finance Indonesia | T17206527                | -                       | Borrower | 2023/12/12                 |
| Tanggal Mulai          | Tanggal Jatuh Tempo          | Status Jatuh Tempo       | Status kontrak          |          |                            |
| 2021/09/19             | 2021/11/25                   | Current                  | Lunas                   |          |                            |
| Tanggal Status Kontrak | Informasi                    |                          |                         |          |                            |
| 2023/11/30             | -                            |                          |                         |          |                            |

| Riwayat Data      |                       |             |                            |             |                          |                   |
|-------------------|-----------------------|-------------|----------------------------|-------------|--------------------------|-------------------|
| Tanggal Referensi | Jumlah hari tunggakan | Jatuh Tempo | Penyebab Kredit Bermasalah | Saldo Debit | Realisasi Bulan Berjalan | Status kontrak    |
| 2023 Nop          | 0                     | IDR 0       | -                          | IDR 0       | IDR 0                    | Paid off          |
| 2023 Okt          | 697                   | IDR 56.000  | Others                     | IDR 50.000  | IDR 0                    | Written off       |
| 2023 Sep          | 697                   | IDR 56.000  | Others                     | IDR 50.000  | IDR 0                    | Written off       |
| 2023 Agt          | 667                   | IDR 56.000  | Others                     | IDR 50.000  | IDR 0                    | Written off       |
| 2023 Jul          | 636                   | IDR 56.000  | Others                     | IDR 50.000  | IDR 0                    | Written off       |
| 2023 Jun          | 605                   | IDR 56.000  | Others                     | IDR 50.000  | IDR 0                    | Written off       |
| 2023 Mei          | 575                   | IDR 56.000  | Others                     | IDR 50.000  | IDR 0                    | Written off       |
| 2023 Apr          | 544                   | IDR 56.000  | Others                     | IDR 50.000  | IDR 0                    | Written off       |
| 2023 Mar          | 514                   | IDR 56.000  | Others                     | IDR 50.000  | IDR 0                    | Written off       |
| 2023 Feb          | 483                   | IDR 56.000  | Others                     | IDR 50.000  | IDR 0                    | Written off       |
| 2023 Jan          | 455                   | IDR 56.000  | Others                     | IDR 50.000  | IDR 0                    | Written off       |
| 2022 Des          | 424                   | IDR 56.000  | Others                     | IDR 50.000  | IDR 0                    | Written off       |
| 2022 Nop          | 393                   | IDR 56.000  | Others                     | IDR 50.000  | IDR 0                    | Written off       |
| 2022 Okt          | 0                     | IDR 0       | -                          | IDR 0       | IDR 0                    | -                 |
| 2022 Sep          | 0                     | IDR 0       | -                          | IDR 0       | IDR 0                    | -                 |
| 2022 Agt          | 0                     | IDR 0       | -                          | IDR 0       | IDR 0                    | -                 |
| 2022 Jul          | 240                   | IDR 56.100  | Others                     | IDR 50.000  | IDR 0                    | Written off       |
| 2022 Jun          | 240                   | IDR 56.100  | Others                     | IDR 50.000  | IDR 0                    | Active Facilities |
| 2022 Mei          | 210                   | IDR 56.100  | Others                     | IDR 50.000  | IDR 0                    | Active Facilities |
| 2022 Apr          | 179                   | IDR 56.100  | -                          | IDR 50.000  | IDR 0                    | Active Facilities |
| 2022 Mar          | 149                   | IDR 56.100  | -                          | IDR 50.000  | IDR 0                    | Active Facilities |
| 2022 Feb          | 118                   | IDR 56.100  | -                          | IDR 50.000  | IDR 0                    | Active Facilities |
| 2022 Jan          | 90                    | IDR 56.100  | -                          | IDR 50.000  | IDR 0                    | Active Facilities |
| 2021 Des          | 59                    | IDR 56.100  | -                          | IDR 50.000  | IDR 0                    | Active Facilities |

Diberikan Kredit

|                                                     |                    |                       |                           |
|-----------------------------------------------------|--------------------|-----------------------|---------------------------|
| karakteristik Kredit                                | Perjanjian Kredit  | Nomor Perjanjian Awal | Tanggal Perjanjian Awal   |
| Others                                              | Conventional       | 092021-AFI-251750940  | 2021/09/19                |
| Nomor Perjanjian Akhir                              | Tanggal Akad Akhir | Frekuensi Kredit      | Tanggal Mulai kredit      |
| 092021-AFI-251750940                                | 2021/09/19         | -                     | 2021/09/19                |
| Kategori Debitur                                    | Tipe Penggunaan    | Orientasi Penggunaan  | Sektor Ekonomi            |
| Not a Debtor of Micro, Small and Medium Enterprises | Consumption        | Other                 | NOT OTHER BUSINESS FIELDS |
| Kota/Kabupaten                                      | Nilai Proyek       | Tipe Suku Bunga       | Suku Bunga                |
| Kab. Tangerang                                      | -                  | Fixed Interest Rates  | ,24 %                     |
| Program Pembiayaan                                  |                    |                       |                           |
| Non Government Program Loans                        |                    |                       |                           |

Batas Kredit / Saldo Debit

|                            |              |                          |             |
|----------------------------|--------------|--------------------------|-------------|
| Batas Kredit Awal          | Batas Kredit | Realisasi Bulan Berjalan | Saldo Debit |
| IDR 50.000                 | IDR 50.000   | -                        | IDR 0       |
| Nilai dalam Mata Uang asal |              |                          |             |
| -                          |              |                          |             |

Tunggakan

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

Restrukturisasi

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

Maksimal Kredit

|                                        |                                      |                                       |                                |
|----------------------------------------|--------------------------------------|---------------------------------------|--------------------------------|
| Tunggakan Nilai Pembayaran Maksimum    | Tunggakan Jumlah Pembayaran Maksimum | Tanggal Tunggakan Pembayaran Maksimum | Jumlah hari tunggakan maksimum |
| IDR 56.100                             | 23                                   | 2023/10/31                            | 697                            |
| Tanggal Jumlah hari tunggakan maksimum | Kondisi Terburuk                     | Tanggal Kondisi Terburuk              |                                |
| 2023/10/31                             | Bad (DPD 180+)                       | 2023/10/31                            |                                |

Rincian Kredit / Pembiayaan 6: Others - Closed

|                        |                              |                          |                         |          |                            |
|------------------------|------------------------------|--------------------------|-------------------------|----------|----------------------------|
| Jenis institusi        | Institusi                    | Kode Kontrak Biro Kredit | Nomor Kontrak Institusi | Peran    | Tanggal Pembaruan Terakhir |
| Financing Company      | PT Akulaku Finance Indonesia | E17202107                | -                       | Borrower | 2023/12/12                 |
| Tanggal Mulai          | Tanggal Jatuh Tempo          | Status Jatuh Tempo       | Status kontrak          |          |                            |
| 2021/09/19             | 2021/11/25                   | Current                  | Lunas                   |          |                            |
| Tanggal Status Kontrak | Informasi                    |                          |                         |          |                            |
| 2023/11/30             | -                            |                          |                         |          |                            |

| Riwayat Data      |                       |             |                            |             |                          |                   |
|-------------------|-----------------------|-------------|----------------------------|-------------|--------------------------|-------------------|
| Tanggal Referensi | Jumlah hari tunggakan | Jatuh Tempo | Penyebab Kredit Bermasalah | Saldo Debit | Realisasi Bulan Berjalan | Status kontrak    |
| 2023 Nop          | 0                     | IDR 0       | -                          | IDR 0       | IDR 0                    | Paid off          |
| 2023 Okt          | 697                   | IDR 17.500  | Others                     | IDR 15.000  | IDR 0                    | Written off       |
| 2023 Sep          | 697                   | IDR 17.500  | Others                     | IDR 15.000  | IDR 0                    | Written off       |
| 2023 Agt          | 667                   | IDR 17.500  | Others                     | IDR 15.000  | IDR 0                    | Written off       |
| 2023 Jul          | 636                   | IDR 17.500  | Others                     | IDR 15.000  | IDR 0                    | Written off       |
| 2023 Jun          | 605                   | IDR 17.500  | Others                     | IDR 15.000  | IDR 0                    | Written off       |
| 2023 Mei          | 575                   | IDR 17.500  | Others                     | IDR 15.000  | IDR 0                    | Written off       |
| 2023 Apr          | 544                   | IDR 17.500  | Others                     | IDR 15.000  | IDR 0                    | Written off       |
| 2023 Mar          | 514                   | IDR 17.500  | Others                     | IDR 15.000  | IDR 0                    | Written off       |
| 2023 Feb          | 483                   | IDR 17.500  | Others                     | IDR 15.000  | IDR 0                    | Written off       |
| 2023 Jan          | 455                   | IDR 17.500  | Others                     | IDR 15.000  | IDR 0                    | Written off       |
| 2022 Des          | 424                   | IDR 17.500  | Others                     | IDR 15.000  | IDR 0                    | Written off       |
| 2022 Nop          | 393                   | IDR 17.500  | Others                     | IDR 15.000  | IDR 0                    | Written off       |
| 2022 Okt          | 0                     | IDR 0       | -                          | IDR 0       | IDR 0                    | -                 |
| 2022 Sep          | 0                     | IDR 0       | -                          | IDR 0       | IDR 0                    | -                 |
| 2022 Agt          | 0                     | IDR 0       | -                          | IDR 0       | IDR 0                    | -                 |
| 2022 Jul          | 240                   | IDR 17.600  | Others                     | IDR 15.000  | IDR 0                    | Written off       |
| 2022 Jun          | 240                   | IDR 17.600  | Others                     | IDR 15.000  | IDR 0                    | Active Facilities |
| 2022 Mei          | 210                   | IDR 17.600  | Others                     | IDR 15.000  | IDR 0                    | Active Facilities |
| 2022 Apr          | 179                   | IDR 17.600  | -                          | IDR 15.000  | IDR 0                    | Active Facilities |
| 2022 Mar          | 149                   | IDR 17.600  | -                          | IDR 15.000  | IDR 0                    | Active Facilities |
| 2022 Feb          | 118                   | IDR 17.600  | -                          | IDR 15.000  | IDR 0                    | Active Facilities |
| 2022 Jan          | 90                    | IDR 17.600  | -                          | IDR 15.000  | IDR 0                    | Active Facilities |
| 2021 Des          | 59                    | IDR 17.600  | -                          | IDR 15.000  | IDR 0                    | Active Facilities |

Diberikan Kredit

|                                                     |                    |                       |                           |
|-----------------------------------------------------|--------------------|-----------------------|---------------------------|
| karakteristik Kredit                                | Perjanjian Credit  | Nomor Perjanjian Awal | Tanggal Perjanjian Awal   |
| Others                                              | Conventional       | 092021-AFI-251528152  | 2021/09/19                |
| Nomor Perjanjian Akhir                              | Tanggal Akad Akhir | Frekuensi Kredit      | Tanggal Mulai kredit      |
| 092021-AFI-251528152                                | 2021/09/19         | -                     | 2021/09/19                |
| Kategori Debitur                                    | Tipe Penggunaan    | Orientasi Penggunaan  | Sektor Ekonomi            |
| Not a Debtor of Micro, Small and Medium Enterprises | Consumption        | Other                 | NOT OTHER BUSINESS FIELDS |
| Kota/Kabupaten                                      | Nilai Proyek       | Tipe Suku Bunga       | Suku Bunga                |
| Kab. Tangerang                                      | -                  | Fixed Interest Rates  | ,80 %                     |
| Program Pembiayaan                                  |                    |                       |                           |
| Non Government Program Loans                        |                    |                       |                           |

Batas Kredit / Saldo Debit

|                            |              |                          |             |
|----------------------------|--------------|--------------------------|-------------|
| Batas Kredit Awal          | Batas Kredit | Realisasi Bulan Berjalan | Saldo Debit |
| IDR 15.000                 | IDR 15.000   | -                        | IDR 0       |
| Nilai dalam Mata Uang asal |              |                          |             |
| -                          |              |                          |             |

Tunggakan

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

Restrukturisasi

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

Maksimal Kredit

|                                        |                                      |                                       |                                |
|----------------------------------------|--------------------------------------|---------------------------------------|--------------------------------|
| Tunggakan Nilai Pembayaran Maksimum    | Tunggakan Jumlah Pembayaran Maksimum | Tanggal Tunggakan Pembayaran Maksimum | Jumlah hari tunggakan maksimum |
| IDR 17.600                             | 23                                   | 2023/10/31                            | 697                            |
| Tanggal Jumlah hari tunggakan maksimum | Kondisi Terburuk                     | Tanggal Kondisi Terburuk              |                                |
| 2023/10/31                             | Bad (DPD 180+)                       | 2023/10/31                            |                                |

Rincian Kredit / Pembiayaan 7: Others - Closed in advance

|                                    |                                       |                          |                         |          |                            |
|------------------------------------|---------------------------------------|--------------------------|-------------------------|----------|----------------------------|
| Jenis institusi                    | Institusi                             | Kode Kontrak Biro Kredit | Nomor Kontrak Institusi | Peran    | Tanggal Pembaruan Terakhir |
| Non Financial Services Institution | PT FINTEK DIGITAL INDONESIA (KREDITO) | S35945407                | -                       | Borrower | 2022/10/20                 |

|                        |                     |                    |                |
|------------------------|---------------------|--------------------|----------------|
| Tanggal Mulai          | Tanggal Jatuh Tempo | Status Jatuh Tempo | Status kontrak |
| 2021/10/08             | 2021/10/15          | Bad (DPD 180+)     | Dihapusbukukan |
| Tanggal Status Kontrak | Informasi           |                    |                |
| 2022/10/20             | -                   |                    |                |

Riwayat Data

|                   |                       |               |                            |             |                          |                |
|-------------------|-----------------------|---------------|----------------------------|-------------|--------------------------|----------------|
| Tanggal Referensi | Jumlah hari tunggakan | Jatuh Tempo   | Penyebab Kredit Bermasalah | Saldo Debit | Realisasi Bulan Berjalan | Status kontrak |
| 2021 Okt          | 356                   | IDR 1.362.000 | Others                     | IDR 500.000 | IDR 500.000              | Written off    |



Diberikan Kredit

|                                                     |                    |                             |                                     |
|-----------------------------------------------------|--------------------|-----------------------------|-------------------------------------|
| karakteristik Kredit                                | Perjanjian Kredit  | Nomor Perjanjian Awal       | Tanggal Perjanjian Awal             |
| Others                                              | Conventional       | APL202110071652114236D00140 | 2021/10/08                          |
| Nomor Perjanjian Akhir                              | Tanggal Akad Akhir | Frekuensi Kredit            | Tanggal Mulai kredit                |
| APL202110071652114236D00140                         | 2021/10/08         | -                           | 2021/10/08                          |
| Kategori Debitur                                    | Tipe Penggunaan    | Orientasi Penggunaan        | Sektor Ekonomi                      |
| Not a Debtor of Micro, Small and Medium Enterprises | Consumption        | Other                       | AGRICULTURE, FORESTRY AND FISHERIES |
| Kota/Kabupaten                                      | Nilai Proyek       | Tipe Suku Bunga             | Suku Bunga                          |
| Kab. Temanggung                                     | IDR 1.000.000      | Fixed Interest Rates        | 219,00 %                            |
| Program Pembiayaan                                  |                    |                             |                                     |
| Non Government Program Loans                        |                    |                             |                                     |

Batas Kredit / Saldo Debit

|                            |               |                          |             |
|----------------------------|---------------|--------------------------|-------------|
| Batas Kredit Awal          | Batas Kredit  | Realisasi Bulan Berjalan | Saldo Debit |
| IDR 1.000.000              | IDR 1.000.000 | IDR 500.000              | IDR 500.000 |
| Nilai dalam Mata Uang asal |               |                          |             |
| IDR 500.000                |               |                          |             |

Tunggakan

|                       |                       |                       |                  |
|-----------------------|-----------------------|-----------------------|------------------|
| Tunggakan Pokok       | Nilai Bunga Tunggakan | Jumlah hari tunggakan | Jumlah Tunggakan |
| IDR 500.000           | IDR 84.000            | 356                   | 2                |
| Penyebab Kredit Buruk | Tanggal Kredit Buruk  | Denda                 |                  |
| Others                | 2021/10/29            | IDR 778.000           |                  |

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 1.362.000                          | 2                                    | 2021/10/31                            | 356                            |
| Tanggal Jumlah hari tunggakan maksimum | Kondisi Terburuk                     | Tanggal Kondisi Terburuk              |                                |
| 2021/10/31                             | Bad (DPD 180+)                       | 2021/10/31                            |                                |

Rincian Kredit / Pembiayaan 8: Loans provided - Closed

|                         |                                                         |                          |                         |          |                            |
|-------------------------|---------------------------------------------------------|--------------------------|-------------------------|----------|----------------------------|
| Jenis institusi         | Institusi                                               | Kode Kontrak Biro Kredit | Nomor Kontrak Institusi | Peran    | Tanggal Pembaruan Terakhir |
| Conventional Rural Bank | PT. Bank Perekonomian Rakyat BKK Temanggung (Perseroda) | 606306613                | -                       | Borrower | 2022/05/10                 |
| Tanggal Mulai           | Tanggal Jatuh Tempo                                     | Status Jatuh Tempo       | Status kontrak          |          |                            |
| 2020/07/30              | 2022/06/16                                              | Current                  | Lunas                   |          |                            |
| Tanggal Status Kontrak  | Informasi                                               |                          |                         |          |                            |
| 2022/04/21              | COVID19                                                 |                          |                         |          |                            |

| Riwayat Data      |                       |               |                            |               |                          |                   |
|-------------------|-----------------------|---------------|----------------------------|---------------|--------------------------|-------------------|
| Tanggal Referensi | Jumlah hari tunggakan | Jatuh Tempo   | Penyebab Kredit Bermasalah | Saldo Debit   | Realisasi Bulan Berjalan | Status kontrak    |
| 2022 Apr          | 0                     | IDR 0         | -                          | IDR 0         | IDR 0                    | Paid off          |
| 2022 Mar          | 714                   | IDR 9.299.700 | -                          | IDR 8.750.050 | IDR 0                    | Active Facilities |
| 2022 Feb          | 683                   | IDR 8.883.050 | -                          | IDR 8.750.050 | IDR 0                    | Active Facilities |
| 2022 Jan          | 655                   | IDR 8.466.400 | -                          | IDR 8.750.050 | IDR 0                    | Active Facilities |
| 2021 Des          | 624                   | IDR 8.049.750 | -                          | IDR 8.750.050 | IDR 0                    | Active Facilities |
| 2021 Nop          | 593                   | IDR 7.533.100 | -                          | IDR 8.750.050 | IDR 0                    | Active Facilities |
| 2021 Okt          | 563                   | IDR 7.016.450 | -                          | IDR 8.750.050 | IDR 0                    | Active Facilities |
| 2021 Sep          | 168                   | IDR 1.849.950 | -                          | IDR 8.750.050 | IDR 0                    | Active Facilities |
| 2021 Agt          | 168                   | IDR 1.849.950 | -                          | IDR 8.750.050 | IDR 0                    | Active Facilities |
| 2021 Jul          | 137                   | IDR 1.333.300 | -                          | IDR 8.750.050 | IDR 0                    | Active Facilities |
| 2021 Jun          | 106                   | IDR 816.650   | -                          | IDR 8.750.050 | IDR 0                    | Active Facilities |
| 2021 Mei          | 76                    | IDR 300.000   | -                          | IDR 8.750.050 | IDR 0                    | Active Facilities |
| 2021 Apr          | 45                    | IDR 200.000   | -                          | IDR 8.750.050 | IDR 0                    | Active Facilities |
| 2021 Mar          | 15                    | IDR 100.000   | -                          | IDR 8.750.050 | IDR 0                    | Active Facilities |
| 2021 Feb          | 0                     | IDR 0         | -                          | IDR 8.750.050 | IDR 0                    | Active Facilities |
| 2021 Jan          | 0                     | IDR 0         | -                          | IDR 8.750.050 | IDR 0                    | Active Facilities |
| 2020 Des          | 0                     | IDR 0         | -                          | IDR 8.750.050 | IDR 0                    | Active Facilities |
| 2020 Nop          | 0                     | IDR 0         | -                          | IDR 8.750.050 | IDR 0                    | Active Facilities |
| 2020 Okt          | 0                     | IDR 0         | -                          | IDR 8.750.050 | IDR 0                    | Active Facilities |
| 2020 Sep          | 0                     | IDR 0         | -                          | IDR 8.750.050 | IDR 0                    | Active Facilities |
| 2020 Agt          | 0                     | IDR 0         | -                          | IDR 8.750.050 | IDR 0                    | Active Facilities |
| 2020 Jul          | 0                     | IDR 0         | -                          | IDR 8.750.050 | IDR 0                    | Active Facilities |
| 2020 Jun          | 75                    | IDR 1.549.950 | -                          | IDR 8.750.050 | IDR 0                    | Active Facilities |
| 2020 Mei          | 45                    | IDR 1.033.300 | -                          | IDR 8.750.050 | IDR 0                    | Active Facilities |

**Diberikan Kredit**

|                                                                                                   |                                          |                                                |                                                    |
|---------------------------------------------------------------------------------------------------|------------------------------------------|------------------------------------------------|----------------------------------------------------|
| karakteristik Kredit<br><b>Restructured credit or financing in the context of stimulus policy</b> | Perjanjian Kredit<br><b>Conventional</b> | Nomor Perjanjian Awal<br><b>01.01.018214</b>   | Tanggal Perjanjian Awal<br><b>2019/12/16</b>       |
| Nomor Perjanjian Akhir<br><b>01.01.018214 REST 1</b>                                              | Tanggal Akad Akhir<br><b>2020/07/30</b>  | Frekuensi Kredit<br><b>1</b>                   | Tanggal Mulai kredit<br><b>2019/12/16</b>          |
| Kategori Debitur<br><b>Debtor SMEs - Micro</b>                                                    | Tipe Penggunaan<br><b>Consumption</b>    | Orientasi Penggunaan<br><b>Other</b>           | Sektor Ekonomi<br><b>NOT OTHER BUSINESS FIELDS</b> |
| Kota/Kabupaten<br><b>Kab. Temanggung</b>                                                          | Nilai Proyek<br><b>-</b>                 | Tipe Suku Bunga<br><b>Fixed Interest Rates</b> | Suku Bunga<br><b>12,00 %</b>                       |
| Program Pembiayaan<br><b>Non Government Program Loans</b>                                         |                                          |                                                |                                                    |

**Batas Kredit / Saldo Debit**

|                                            |                                      |                                      |                             |
|--------------------------------------------|--------------------------------------|--------------------------------------|-----------------------------|
| Batas Kredit Awal<br><b>IDR 10.000.000</b> | Batas Kredit<br><b>IDR 1.250.350</b> | Realisasi Bulan Berjalan<br><b>-</b> | Saldo Debit<br><b>IDR 0</b> |
| Nilai dalam Mata Uang asal<br><b>-</b>     |                                      |                                      |                             |

**Tunggakan**

|                                   |                                       |                                   |                              |
|-----------------------------------|---------------------------------------|-----------------------------------|------------------------------|
| Tunggakan Pokok<br><b>0</b>       | Nilai Bunga Tunggakan<br><b>IDR 0</b> | Jumlah hari tunggakan<br><b>0</b> | Jumlah Tunggakan<br><b>0</b> |
| Penyebab Kredit Buruk<br><b>-</b> | Tanggal Kredit Buruk<br><b>-</b>      | Denda<br><b>-</b>                 |                              |

**Restrukturisasi**

|                                                              |                                              |                                                    |                                       |
|--------------------------------------------------------------|----------------------------------------------|----------------------------------------------------|---------------------------------------|
| Rencana Restrukturisasi<br><b>Extension of credit period</b> | Tanggal Restrukturisasi<br><b>2020/07/30</b> | Tanggal Restrukturisasi Akhir<br><b>2020/07/30</b> | Frekuensi Restrukturisasi<br><b>1</b> |
|--------------------------------------------------------------|----------------------------------------------|----------------------------------------------------|---------------------------------------|

**Maksimal Kredit**

|                                                             |                                                            |                                                            |                                              |
|-------------------------------------------------------------|------------------------------------------------------------|------------------------------------------------------------|----------------------------------------------|
| Tunggakan Nilai Pembayaran Maksimum<br><b>IDR 9.299.700</b> | Tunggakan Jumlah Pembayaran Maksimum<br><b>18</b>          | Tanggal Tunggakan Pembayaran Maksimum<br><b>2022/03/31</b> | Jumlah hari tunggakan maksimum<br><b>714</b> |
| Tanggal Jumlah hari tunggakan maksimum<br><b>2022/03/31</b> | Kondisi Terburuk<br><b>In Special Attention (DPD 1-89)</b> | Tanggal Kondisi Terburuk<br><b>2020/06/30</b>              |                                              |

**Rincian Kredit / Pembiayaan 9: Credit to third parties through other agencies by channeling - Closed**

| Jenis institusi                             | Institusi                                | Kode Kontrak Biro Kredit             | Nomor Kontrak Institusi        | Peran           | Tanggal Pembaruan Terakhir |
|---------------------------------------------|------------------------------------------|--------------------------------------|--------------------------------|-----------------|----------------------------|
| <b>Conventional Commercial Bank</b>         | <b>PT Bank Neo Commerce Tbk</b>          | <b>D15627957</b>                     | <b>-</b>                       | <b>Borrower</b> | <b>2022/03/15</b>          |
| Tanggal Mulai<br><b>2021/10/22</b>          | Tanggal Jatuh Tempo<br><b>2021/11/22</b> | Status Jatuh Tempo<br><b>Current</b> | Status kontrak<br><b>Lunas</b> |                 |                            |
| Tanggal Status Kontrak<br><b>2022/02/17</b> | Informasi<br><b>-</b>                    |                                      |                                |                 |                            |

Riwayat Data

| Tanggal Referensi | Jumlah hari tunggakan | Jatuh Tempo | Penyebab Kredit Bermasalah | Saldo Debit | Realisasi Bulan Berjalan | Status kontrak    |
|-------------------|-----------------------|-------------|----------------------------|-------------|--------------------------|-------------------|
| 2022 Feb          | 0                     | IDR 0       | -                          | IDR 0       | IDR 0                    | Paid off          |
| 2022 Jan          | 70                    | IDR 102.500 | -                          | IDR 100.000 | IDR 0                    | Active Facilities |
| 2021 Des          | 39                    | IDR 102.500 | -                          | IDR 100.000 | IDR 0                    | Active Facilities |
| 2021 Nop          | 8                     | IDR 102.500 | Others                     | IDR 100.000 | IDR 0                    | Active Facilities |
| 2021 Okt          | 0                     | IDR 0       | -                          | IDR 100.000 | IDR 100.000              | Active Facilities |

Diberikan Kredit

|                                                                                |                                          |                                                    |                                                      |
|--------------------------------------------------------------------------------|------------------------------------------|----------------------------------------------------|------------------------------------------------------|
| karakteristik Kredit<br><b>Others</b>                                          | Perjanjian Credit<br><b>Conventional</b> | Nomor Perjanjian Awal<br><b>1021-AFI-257998014</b> | Tanggal Perjanjian Awal<br><b>2021/10/22</b>         |
| Nomor Perjanjian Akhir<br><b>1021-AFI-257998014</b>                            | Tanggal Akad Akhir<br><b>2021/10/22</b>  | Frekuensi Kredit<br><b>-</b>                       | Tanggal Mulai kredit<br><b>2021/10/22</b>            |
| Kategori Debitur<br><b>Not a Debtor of Micro, Small and Medium Enterprises</b> | Tipe Penggunaan<br><b>Consumption</b>    | Orientasi Penggunaan<br><b>Other</b>               | Sektor Ekonomi<br><b>HOUSEHOLD FOR MULTIPURPOSES</b> |
| Kota/Kabupaten<br><b>Kota Semarang</b>                                         | Nilai Proyek<br><b>-</b>                 | Tipe Suku Bunga<br><b>Fixed Interest Rates</b>     | Suku Bunga<br><b>30,00 %</b>                         |
| Program Pembiayaan<br><b>Non Government Program Loans</b>                      |                                          |                                                    |                                                      |

Batas Kredit / Saldo Debit

|                                         |                          |                                      |                             |
|-----------------------------------------|--------------------------|--------------------------------------|-----------------------------|
| Batas Kredit Awal<br><b>IDR 100.000</b> | Batas Kredit<br><b>-</b> | Realisasi Bulan Berjalan<br><b>-</b> | Saldo Debit<br><b>IDR 0</b> |
| Nilai dalam Mata Uang asal<br><b>-</b>  |                          |                                      |                             |

Tunggakan

|                                   |                                       |                                   |                              |
|-----------------------------------|---------------------------------------|-----------------------------------|------------------------------|
| Tunggakan Pokok<br><b>0</b>       | Nilai Bunga Tunggakan<br><b>IDR 0</b> | Jumlah hari tunggakan<br><b>0</b> | Jumlah Tunggakan<br><b>0</b> |
| Penyebab Kredit Buruk<br><b>-</b> | Tanggal Kredit Buruk<br><b>-</b>      | Denda<br><b>-</b>                 |                              |

Restrukturisasi

|                                     |                                     |                                           |                                       |
|-------------------------------------|-------------------------------------|-------------------------------------------|---------------------------------------|
| Rencana Restrukturisasi<br><b>-</b> | Tanggal Restrukturisasi<br><b>-</b> | Tanggal Restrukturisasi Akhir<br><b>-</b> | Frekuensi Restrukturisasi<br><b>-</b> |
|-------------------------------------|-------------------------------------|-------------------------------------------|---------------------------------------|

Maksimal Kredit

|                                                             |                                                  |                                                            |                                             |
|-------------------------------------------------------------|--------------------------------------------------|------------------------------------------------------------|---------------------------------------------|
| Tunggakan Nilai Pembayaran Maksimum<br><b>IDR 102.500</b>   | Tunggakan Jumlah Pembayaran Maksimum<br><b>4</b> | Tanggal Tunggakan Pembayaran Maksimum<br><b>2022/01/31</b> | Jumlah hari tunggakan maksimum<br><b>70</b> |
| Tanggal Jumlah hari tunggakan maksimum<br><b>2022/01/31</b> | Kondisi Terburuk<br><b>Bad (DPD 180+)</b>        | Tanggal Kondisi Terburuk<br><b>2021/11/30</b>              |                                             |

Rincian Kredit / Pembiayaan 10: Credit to third parties through other agencies by channeling - Closed

|                              |                          |                          |                         |          |                            |
|------------------------------|--------------------------|--------------------------|-------------------------|----------|----------------------------|
| Jenis institusi              | Institusi                | Kode Kontrak Biro Kredit | Nomor Kontrak Institusi | Peran    | Tanggal Pembaruan Terakhir |
| Conventional Commercial Bank | PT Bank Neo Commerce Tbk | K14716280                | -                       | Borrower | 2021/11/15                 |

|                        |                     |                    |                |
|------------------------|---------------------|--------------------|----------------|
| Tanggal Mulai          | Tanggal Jatuh Tempo | Status Jatuh Tempo | Status kontrak |
| 2021/09/27             | 2021/10/27          | Current            | Lunas          |
| Tanggal Status Kontrak | Informasi           |                    |                |
| 2021/10/28             | -                   |                    |                |

Riwayat Data

| Tanggal Referensi | Jumlah hari tunggakan | Jatuh Tempo | Penyebab Kredit Bermasalah | Saldo Debit | Realisasi Bulan Berjalan | Status kontrak    |
|-------------------|-----------------------|-------------|----------------------------|-------------|--------------------------|-------------------|
| 2021 Okt          | 0                     | IDR 0       | -                          | IDR 0       | IDR 0                    | Paid off          |
| 2021 Sep          | 0                     | IDR 0       | -                          | IDR 52.000  | IDR 52.000               | Active Facilities |

Diberikan Kredit

|                                                     |                    |                       |                             |
|-----------------------------------------------------|--------------------|-----------------------|-----------------------------|
| karakteristik Kredit                                | Perjanjian Credit  | Nomor Perjanjian Awal | Tanggal Perjanjian Awal     |
| Others                                              | Conventional       | 0921-AFI-251751274    | 2021/09/27                  |
| Nomor Perjanjian Akhir                              | Tanggal Akad Akhir | Frekuensi Kredit      | Tanggal Mulai kredit        |
| 0921-AFI-251751274                                  | 2021/09/27         | -                     | 2021/09/27                  |
| Kategori Debitur                                    | Tipe Penggunaan    | Orientasi Penggunaan  | Sektor Ekonomi              |
| Not a Debtor of Micro, Small and Medium Enterprises | Consumption        | Other                 | HOUSEHOLD FOR MULTIPURPOSES |
| Kota/Kabupaten                                      | Nilai Proyek       | Tipe Suku Bunga       | Suku Bunga                  |
| Kota Semarang                                       | -                  | Fixed Interest Rates  | 30,00 %                     |
| Program Pembiayaan                                  |                    |                       |                             |
| Non Government Program Loans                        |                    |                       |                             |

Batas Kredit / Saldo Debit

|                            |              |                          |             |
|----------------------------|--------------|--------------------------|-------------|
| Batas Kredit Awal          | Batas Kredit | Realisasi Bulan Berjalan | Saldo Debit |
| IDR 52.000                 | -            | -                        | IDR 0       |
| Nilai dalam Mata Uang asal |              |                          |             |
| -                          |              |                          |             |

Tunggakan

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

Restrukturisasi

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

Maksimal Kredit

|                                        |                                      |                                       |                                |
|----------------------------------------|--------------------------------------|---------------------------------------|--------------------------------|
| Tunggakan Nilai Pembayaran Maksimum    | Tunggakan Jumlah Pembayaran Maksimum | Tanggal Tunggakan Pembayaran Maksimum | Jumlah hari tunggakan maksimum |
| IDR 0                                  | 0                                    | -                                     | 0                              |
| Tanggal Jumlah hari tunggakan maksimum | Kondisi Terburuk                     | Tanggal Kondisi Terburuk              |                                |
| -                                      | Current                              | 2021/10/31                            |                                |

Rincian Kredit / Pembiayaan 11: Credit to third parties through other agencies by channeling - Closed

|                              |                                             |                          |                         |          |                            |
|------------------------------|---------------------------------------------|--------------------------|-------------------------|----------|----------------------------|
| Jenis institusi              | Institusi                                   | Kode Kontrak Biro Kredit | Nomor Kontrak Institusi | Peran    | Tanggal Pembaruan Terakhir |
| Conventional Commercial Bank | PT Bank Oke Indonesia Tbk D/H PT Bank Dinar | 114077429                | -                       | Borrower | 2021/10/18                 |

|                        |                     |                    |                |
|------------------------|---------------------|--------------------|----------------|
| Tanggal Mulai          | Tanggal Jatuh Tempo | Status Jatuh Tempo | Status kontrak |
| 2021/08/25             | 2021/09/07          | Current            | Lunas          |
| Tanggal Status Kontrak | Informasi           |                    |                |
| 2021/09/09             | -                   |                    |                |

Riwayat Data

| Tanggal Referensi | Jumlah hari tunggakan | Jatuh Tempo | Penyebab Kredit Bermasalah | Saldo Debit | Realisasi Bulan Berjalan | Status kontrak    |
|-------------------|-----------------------|-------------|----------------------------|-------------|--------------------------|-------------------|
| 2021 Sep          | 0                     | IDR 0       | -                          | IDR 0       | IDR 0                    | Paid off          |
| 2021 Agt          | 0                     | IDR 0       | -                          | IDR 500.000 | IDR 0                    | Active Facilities |

Diberikan Kredit

|                                                     |                    |                           |                             |
|-----------------------------------------------------|--------------------|---------------------------|-----------------------------|
| karakteristik Kredit                                | Perjanjian Credit  | Nomor Perjanjian Awal     | Tanggal Perjanjian Awal     |
| Others                                              | Conventional       | 272883876337033216/CLP003 | 2021/08/25                  |
| Nomor Perjanjian Akhir                              | Tanggal Akad Akhir | Frekuensi Kredit          | Tanggal Mulai kredit        |
| 272883876337033216/CLP003                           | 2021/08/25         | -                         | 2021/08/25                  |
| Kategori Debitur                                    | Tipe Penggunaan    | Orientasi Penggunaan      | Sektor Ekonomi              |
| Not a Debtor of Micro, Small and Medium Enterprises | Consumption        | Other                     | HOUSEHOLD FOR MULTIPURPOSES |
| Kota/Kabupaten                                      | Nilai Proyek       | Tipe Suku Bunga           | Suku Bunga                  |
| Kab. Temanggung                                     | -                  | Fixed Interest Rates      | 15,00 %                     |
| Program Pembiayaan                                  |                    |                           |                             |
| Non Government Program Loans                        |                    |                           |                             |

Batas Kredit / Saldo Debit

|                            |              |                          |             |
|----------------------------|--------------|--------------------------|-------------|
| Batas Kredit Awal          | Batas Kredit | Realisasi Bulan Berjalan | Saldo Debit |
| IDR 500.000                | -            | -                        | IDR 0       |
| Nilai dalam Mata Uang asal |              |                          |             |
| -                          |              |                          |             |

Tunggakan

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

Restrukturisasi

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

Maksimal Kredit

|                                        |                                      |                                       |                                |
|----------------------------------------|--------------------------------------|---------------------------------------|--------------------------------|
| Tunggakan Nilai Pembayaran Maksimum    | Tunggakan Jumlah Pembayaran Maksimum | Tanggal Tunggakan Pembayaran Maksimum | Jumlah hari tunggakan maksimum |
| IDR 0                                  | 0                                    | -                                     | 0                              |
| Tanggal Jumlah hari tunggakan maksimum | Kondisi Terburuk                     | Tanggal Kondisi Terburuk              |                                |
| -                                      | Current                              | 2021/09/30                            |                                |

Rincian Kredit / Pembiayaan 12: Loans provided - Closed

|                              |                          |                          |                         |          |                            |
|------------------------------|--------------------------|--------------------------|-------------------------|----------|----------------------------|
| Jenis institusi              | Institusi                | Kode Kontrak Biro Kredit | Nomor Kontrak Institusi | Peran    | Tanggal Pembaruan Terakhir |
| Conventional Commercial Bank | PT Bank Neo Commerce Tbk | 113939478                | -                       | Borrower | 2021/10/11                 |

|                        |                     |                    |                |
|------------------------|---------------------|--------------------|----------------|
| Tanggal Mulai          | Tanggal Jatuh Tempo | Status Jatuh Tempo | Status kontrak |
| 2021/08/12             | 2021/09/12          | Current            | Lunas          |
| Tanggal Status Kontrak | Informasi           |                    |                |
| 2021/09/16             | -                   |                    |                |

Riwayat Data

| Tanggal Referensi | Jumlah hari tunggakan | Jatuh Tempo | Penyebab Kredit Bermasalah | Saldo Debit | Realisasi Bulan Berjalan | Status kontrak    |
|-------------------|-----------------------|-------------|----------------------------|-------------|--------------------------|-------------------|
| 2021 Sep          | 0                     | IDR 0       | -                          | IDR 0       | IDR 0                    | Paid off          |
| 2021 Agt          | 0                     | IDR 0       | -                          | IDR 100.000 | IDR 100.000              | Active Facilities |

Diberikan Kredit

|                                                     |                    |                       |                             |
|-----------------------------------------------------|--------------------|-----------------------|-----------------------------|
| karakteristik Kredit                                | Perjanjian Credit  | Nomor Perjanjian Awal | Tanggal Perjanjian Awal     |
| Others                                              | Conventional       | 0821-AFI-238577214    | 2021/08/12                  |
| Nomor Perjanjian Akhir                              | Tanggal Akad Akhir | Frekuensi Kredit      | Tanggal Mulai kredit        |
| 0821-AFI-238577214                                  | 2021/08/12         | -                     | 2021/08/12                  |
| Kategori Debitur                                    | Tipe Penggunaan    | Orientasi Penggunaan  | Sektor Ekonomi              |
| Not a Debtor of Micro, Small and Medium Enterprises | Consumption        | Other                 | HOUSEHOLD FOR MULTIPURPOSES |
| Kota/Kabupaten                                      | Nilai Proyek       | Tipe Suku Bunga       | Suku Bunga                  |
| Kab. Bandung                                        | -                  | Fixed Interest Rates  | 30,00 %                     |
| Program Pembiayaan                                  |                    |                       |                             |
| Non Government Program Loans                        |                    |                       |                             |

Batas Kredit / Saldo Debit

|                            |              |                          |             |
|----------------------------|--------------|--------------------------|-------------|
| Batas Kredit Awal          | Batas Kredit | Realisasi Bulan Berjalan | Saldo Debit |
| IDR 100.000                | -            | -                        | IDR 0       |
| Nilai dalam Mata Uang asal |              |                          |             |
| -                          |              |                          |             |

Tunggakan

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

Restrukturisasi

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

Maksimal Kredit

|                                        |                                      |                                       |                                |
|----------------------------------------|--------------------------------------|---------------------------------------|--------------------------------|
| Tunggakan Nilai Pembayaran Maksimum    | Tunggakan Jumlah Pembayaran Maksimum | Tanggal Tunggakan Pembayaran Maksimum | Jumlah hari tunggakan maksimum |
| IDR 0                                  | 0                                    | -                                     | 0                              |
| Tanggal Jumlah hari tunggakan maksimum | Kondisi Terburuk                     | Tanggal Kondisi Terburuk              |                                |
| -                                      | Current                              | 2021/09/30                            |                                |

Rincian Kredit / Pembiayaan 13: Loans provided - Closed

|                   |                              |                          |                         |          |                            |
|-------------------|------------------------------|--------------------------|-------------------------|----------|----------------------------|
| Jenis institusi   | Institusi                    | Kode Kontrak Biro Kredit | Nomor Kontrak Institusi | Peran    | Tanggal Pembaruan Terakhir |
| Financing Company | PT Akulaku Finance Indonesia | P13067843                | -                       | Borrower | 2021/08/13                 |

|                                      |                                   |                               |                         |
|--------------------------------------|-----------------------------------|-------------------------------|-------------------------|
| Tanggal Mulai<br>2021/06/27          | Tanggal Jatuh Tempo<br>2021/08/25 | Status Jatuh Tempo<br>Current | Status kontrak<br>Lunas |
| Tanggal Status Kontrak<br>2021/07/25 | Informasi<br>-                    |                               |                         |

Riwayat Data

| Tanggal Referensi | Jumlah hari tunggakan | Jatuh Tempo | Penyebab Kredit Bermasalah | Saldo Debit | Realisasi Bulan Berjalan | Status kontrak    |
|-------------------|-----------------------|-------------|----------------------------|-------------|--------------------------|-------------------|
| 2021 Jul          | 0                     | IDR 0       | -                          | IDR 0       | IDR 0                    | Paid off          |
| 2021 Jun          | 0                     | IDR 0       | -                          | IDR 75.000  | IDR 0                    | Active Facilities |

Diberikan Kredit

|                                                                         |                                   |                                               |                                             |
|-------------------------------------------------------------------------|-----------------------------------|-----------------------------------------------|---------------------------------------------|
| karakteristik Kredit<br>Others                                          | Perjanjian Credit<br>Conventional | Nomor Perjanjian Awal<br>062021-AFI-228643838 | Tanggal Perjanjian Awal<br>2021/06/27       |
| Nomor Perjanjian Akhir<br>062021-AFI-228643838                          | Tanggal Akad Akhir<br>2021/06/27  | Frekuensi Kredit<br>-                         | Tanggal Mulai kredit<br>2021/06/27          |
| Kategori Debitur<br>Not a Debtor of Micro, Small and Medium Enterprises | Tipe Penggunaan<br>Consumption    | Orientasi Penggunaan<br>Other                 | Sektor Ekonomi<br>NOT OTHER BUSINESS FIELDS |
| Kota/Kabupaten<br>Kab. Tangerang                                        | Nilai Proyek<br>-                 | Tipe Suku Bunga<br>Fixed Interest Rates       | Suku Bunga<br>,48 %                         |
| Program Pembiayaan<br>Non Government Program Loans                      |                                   |                                               |                                             |

Batas Kredit / Saldo Debit

|                                 |                            |                               |                      |
|---------------------------------|----------------------------|-------------------------------|----------------------|
| Batas Kredit Awal<br>IDR 78.000 | Batas Kredit<br>IDR 78.000 | Realisasi Bulan Berjalan<br>- | Saldo Debit<br>IDR 0 |
| Nilai dalam Mata Uang asal<br>- |                            |                               |                      |

Tunggakan

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

Restrukturisasi

|                              |                              |                                    |                                |
|------------------------------|------------------------------|------------------------------------|--------------------------------|
| Rencana Restrukturisasi<br>- | Tanggal Restrukturisasi<br>- | Tanggal Restrukturisasi Akhir<br>- | Frekuensi Restrukturisasi<br>- |
|------------------------------|------------------------------|------------------------------------|--------------------------------|

Maksimal Kredit

|                                              |                                           |                                            |                                     |
|----------------------------------------------|-------------------------------------------|--------------------------------------------|-------------------------------------|
| Tunggakan Nilai Pembayaran Maksimum<br>IDR 0 | Tunggakan Jumlah Pembayaran Maksimum<br>0 | Tanggal Tunggakan Pembayaran Maksimum<br>- | Jumlah hari tunggakan maksimum<br>0 |
| Tanggal Jumlah hari tunggakan maksimum<br>-  | Kondisi Terburuk<br>Current               | Tanggal Kondisi Terburuk<br>2021/07/31     |                                     |



Rincian Kredit / Pembiayaan 14: Loans provided - Closed

|                   |                              |                          |                         |          |                            |
|-------------------|------------------------------|--------------------------|-------------------------|----------|----------------------------|
| Jenis institusi   | Institusi                    | Kode Kontrak Biro Kredit | Nomor Kontrak Institusi | Peran    | Tanggal Pembaruan Terakhir |
| Financing Company | PT Akulaku Finance Indonesia | H13070778                | -                       | Borrower | 2021/08/13                 |

|                                      |                                   |                               |                         |
|--------------------------------------|-----------------------------------|-------------------------------|-------------------------|
| Tanggal Mulai<br>2021/06/27          | Tanggal Jatuh Tempo<br>2021/08/25 | Status Jatuh Tempo<br>Current | Status kontrak<br>Lunas |
| Tanggal Status Kontrak<br>2021/07/25 | Informasi<br>-                    |                               |                         |

Riwayat Data

| Tanggal Referensi | Jumlah hari tunggakan | Jatuh Tempo | Penyebab Kredit Bermasalah | Saldo Debit | Realisasi Bulan Berjalan | Status kontrak    |
|-------------------|-----------------------|-------------|----------------------------|-------------|--------------------------|-------------------|
| 2021 Jul          | 0                     | IDR 0       | -                          | IDR 0       | IDR 0                    | Paid off          |
| 2021 Jun          | 0                     | IDR 0       | -                          | IDR 75.000  | IDR 0                    | Active Facilities |

Diberikan Kredit

|                                                                         |                                   |                                               |                                             |
|-------------------------------------------------------------------------|-----------------------------------|-----------------------------------------------|---------------------------------------------|
| karakteristik Kredit<br>Others                                          | Perjanjian Credit<br>Conventional | Nomor Perjanjian Awal<br>062021-AFI-228643856 | Tanggal Perjanjian Awal<br>2021/06/27       |
| Nomor Perjanjian Akhir<br>062021-AFI-228643856                          | Tanggal Akad Akhir<br>2021/06/27  | Frekuensi Kredit<br>-                         | Tanggal Mulai kredit<br>2021/06/27          |
| Kategori Debitur<br>Not a Debtor of Micro, Small and Medium Enterprises | Tipe Penggunaan<br>Consumption    | Orientasi Penggunaan<br>Other                 | Sektor Ekonomi<br>NOT OTHER BUSINESS FIELDS |
| Kota/Kabupaten<br>Kab. Tangerang                                        | Nilai Proyek<br>-                 | Tipe Suku Bunga<br>Fixed Interest Rates       | Suku Bunga<br>,48 %                         |
| Program Pembiayaan<br>Non Government Program Loans                      |                                   |                                               |                                             |

Batas Kredit / Saldo Debit

|                                 |                            |                               |                      |
|---------------------------------|----------------------------|-------------------------------|----------------------|
| Batas Kredit Awal<br>IDR 78.000 | Batas Kredit<br>IDR 78.000 | Realisasi Bulan Berjalan<br>- | Saldo Debit<br>IDR 0 |
| Nilai dalam Mata Uang asal<br>- |                            |                               |                      |

Tunggakan

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

Restrukturisasi

|                              |                              |                                    |                                |
|------------------------------|------------------------------|------------------------------------|--------------------------------|
| Rencana Restrukturisasi<br>- | Tanggal Restrukturisasi<br>- | Tanggal Restrukturisasi Akhir<br>- | Frekuensi Restrukturisasi<br>- |
|------------------------------|------------------------------|------------------------------------|--------------------------------|

Maksimal Kredit

|                                              |                                           |                                            |                                     |
|----------------------------------------------|-------------------------------------------|--------------------------------------------|-------------------------------------|
| Tunggakan Nilai Pembayaran Maksimum<br>IDR 0 | Tunggakan Jumlah Pembayaran Maksimum<br>0 | Tanggal Tunggakan Pembayaran Maksimum<br>- | Jumlah hari tunggakan maksimum<br>0 |
| Tanggal Jumlah hari tunggakan maksimum<br>-  | Kondisi Terburuk<br>Current               | Tanggal Kondisi Terburuk<br>2021/07/31     |                                     |

Rincian Kredit / Pembiayaan 15: Credit to third parties through other agencies by channeling - Closed

|                              |                                             |                          |                         |          |                            |
|------------------------------|---------------------------------------------|--------------------------|-------------------------|----------|----------------------------|
| Jenis institusi              | Institusi                                   | Kode Kontrak Biro Kredit | Nomor Kontrak Institusi | Peran    | Tanggal Pembaruan Terakhir |
| Conventional Commercial Bank | PT Bank Oke Indonesia Tbk D/H PT Bank Dinar | 510798341                | -                       | Borrower | 2021/04/13                 |

|                        |                     |                    |                |
|------------------------|---------------------|--------------------|----------------|
| Tanggal Mulai          | Tanggal Jatuh Tempo | Status Jatuh Tempo | Status kontrak |
| 2021/02/24             | 2021/03/16          | Current            | Lunas          |
| Tanggal Status Kontrak | Informasi           |                    |                |
| 2021/03/18             | -                   |                    |                |

Riwayat Data

| Tanggal Referensi | Jumlah hari tunggakan | Jatuh Tempo | Penyebab Kredit Bermasalah | Saldo Debit | Realisasi Bulan Berjalan | Status kontrak    |
|-------------------|-----------------------|-------------|----------------------------|-------------|--------------------------|-------------------|
| 2021 Mar          | 0                     | IDR 0       | -                          | IDR 0       | IDR 0                    | Paid off          |
| 2021 Feb          | 0                     | IDR 0       | -                          | IDR 500.000 | IDR 0                    | Active Facilities |

Diberikan Kredit

|                                                     |                    |                           |                             |
|-----------------------------------------------------|--------------------|---------------------------|-----------------------------|
| karakteristik Kredit                                | Perjanjian Credit  | Nomor Perjanjian Awal     | Tanggal Perjanjian Awal     |
| Others                                              | Conventional       | 207072297478000640/CLP003 | 2021/02/24                  |
| Nomor Perjanjian Akhir                              | Tanggal Akad Akhir | Frekuensi Kredit          | Tanggal Mulai kredit        |
| 207072297478000640/CLP003                           | 2021/02/24         | -                         | 2021/02/24                  |
| Kategori Debitur                                    | Tipe Penggunaan    | Orientasi Penggunaan      | Sektor Ekonomi              |
| Not a Debtor of Micro, Small and Medium Enterprises | Consumption        | Other                     | HOUSEHOLD FOR MULTIPURPOSES |
| Kota/Kabupaten                                      | Nilai Proyek       | Tipe Suku Bunga           | Suku Bunga                  |
| Kab. Temanggung                                     | -                  | Fixed Interest Rates      | 15,00 %                     |
| Program Pembiayaan                                  |                    |                           |                             |
| Non Government Program Loans                        |                    |                           |                             |

Batas Kredit / Saldo Debit

|                            |              |                          |             |
|----------------------------|--------------|--------------------------|-------------|
| Batas Kredit Awal          | Batas Kredit | Realisasi Bulan Berjalan | Saldo Debit |
| IDR 500.000                | -            | -                        | IDR 0       |
| Nilai dalam Mata Uang asal |              |                          |             |
| -                          |              |                          |             |

Tunggakan

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

Restrukturisasi

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

Maksimal Kredit

|                                        |                                      |                                       |                                |
|----------------------------------------|--------------------------------------|---------------------------------------|--------------------------------|
| Tunggakan Nilai Pembayaran Maksimum    | Tunggakan Jumlah Pembayaran Maksimum | Tanggal Tunggakan Pembayaran Maksimum | Jumlah hari tunggakan maksimum |
| IDR 0                                  | 0                                    | -                                     | 0                              |
| Tanggal Jumlah hari tunggakan maksimum | Kondisi Terburuk                     | Tanggal Kondisi Terburuk              |                                |
| -                                      | Current                              | 2021/03/31                            |                                |

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        |
| 2025/02/12         | Supporting the loan process, insurance/risk management, guarantees, or LPBBI | BTM Surya Amanah Temanggung | New Application Enquiry |