



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

# Laporan Kredit

## SULASTRI ETASARI

Tanggal Permintaan: 2025/09/23

Subjek Cocok

### SUBJEK

#### Data Subjek

|                          |                   |                            |                   |
|--------------------------|-------------------|----------------------------|-------------------|
| Kode Debitur Biro Kredit | Kode Bank Debitur | Tanggal Pembaruan Terakhir | Penduduk          |
| 105612536                | -                 | 2025/09/23                 | Yes               |
| Nama Sesuai Identitas    | Nama Lengkap      | Nama Ibu                   | Jenis Kelamin     |
| SULASTRI ETASARI         | SULASTRI ETASARI  | KARSINAH                   | Perempuan         |
| Tanggal Lahir            | Tempat Lahir      | Status Perkawinan          | Status Pendidikan |
| 1990/06/02               | TEMANGGUNG        | Kawin                      | Tanpa Gelar       |

#### Alamat

|                                                                           |                            |
|---------------------------------------------------------------------------|----------------------------|
| Saat Ini - Address                                                        | Tanggal Pembaruan Terakhir |
| JLEGONG RT 003 RW 006 GIRIPURNO Ngadirejo Kab. Temanggung 56255 INDONESIA | 2025/03/12                 |
| Riwayat - Address                                                         | Tanggal Pembaruan Terakhir |
| JLEGONG GIRIPURNO Ngadirejo Kab. Temanggung 56255 INDONESIA               | 2023/07/31                 |

#### Dokumen Identifikasi

|                        |
|------------------------|
| Kode Identitas         |
| KTP : 3323194206900001 |

#### Kontak

|                    |                |       |                           |
|--------------------|----------------|-------|---------------------------|
| Kontrak - Saat Ini |                |       |                           |
| Nomor Telepon      | Nomor Sellular | Email | Tanggal PembaruanTerakhir |
| 0                  | 089999999      | -     | 2025/03/12                |
| Riwayat - Kontak   |                |       |                           |
| Nomor Telepon      | Nomor Sellular | Email | Tanggal PembaruanTerakhir |
| -                  | 0              | -     | 2023/09/30                |

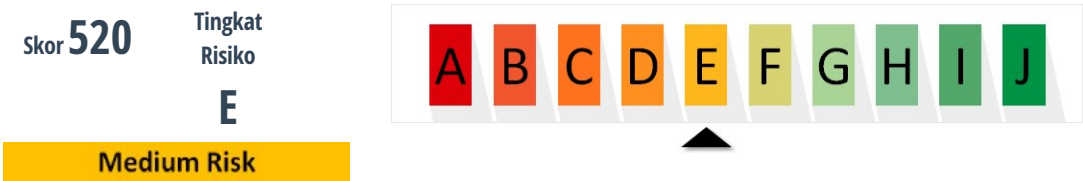
#### Data Pekerjaan

|                            |              |                              |                     |
|----------------------------|--------------|------------------------------|---------------------|
| Data Pekerjaan - Saat Ini  |              |                              |                     |
| Pekerjaan                  | Tempat Kerja | Sektor Pekerjaan             | Alamat Tempat Kerja |
| Wiraswasta                 | NA           | BUKAN LAPANGAN USAHA LAINNYA | -                   |
| Tanggal Pembaruan Terakhir |              |                              |                     |
| 2023/11/30                 |              |                              |                     |

RINGKASAN RINCIAN APLIKASI

|                                                   |                                   |                                     |                                         |
|---------------------------------------------------|-----------------------------------|-------------------------------------|-----------------------------------------|
| Kode Kontrak Biro Kredit<br><b>N61028804</b>      | Jenis kontrak<br><b>Lainnya</b>   | Fase Kontrak<br><b>Dimohon</b>      | Tanggal Permintaan<br><b>2025/09/23</b> |
| Nilai Pada Aplikasi<br><b>IDR 10.000.000</b>      | Jatuh Tempo<br><b>-</b>           | Peran<br><b>Co-borrower</b>         | Peran Perusahaan<br><b>-</b>            |
| Nomor Rekening<br><b>WEB_20250923_082156.4809</b> | Nomor Perjanjian Awal<br><b>-</b> | Tanggal Perjanjian Awal<br><b>-</b> | Mata Uang<br><b>Indonesian Rupiah</b>   |

CB SCORE



RINGKASAN KONTRAK

Nilai Kunci

|                                |                                     |                                       |                                      |
|--------------------------------|-------------------------------------|---------------------------------------|--------------------------------------|
| Nomor Kontrak<br><b>3</b>      | Nomor institusi Pelapor<br><b>1</b> | Jumlah Batas Kredit<br><b>-</b>       | Jumlah Potensi Pembukaan<br><b>-</b> |
| Jumlah Saldo Debit<br><b>-</b> | Jumlah Jatuh Tempo<br><b>-</b>      | Mata Uang<br><b>Indonesian Rupiah</b> |                                      |

Ringkasan Berdasarkan Kategori dan Fase

| Kategori Kontrak       | Diminta | Ditolak | Dibatalkan | Aktif | Tutup |
|------------------------|---------|---------|------------|-------|-------|
| KREDIT/PEMBIAYAAN      | 0       | 0       | 0          | 0     | 3     |
| SURAT BERTHARGA        | 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> <div><div>Kredit / Pembiayaan yang Aktif 0</div><div>Batas KreditIDR 0</div><div>Saldo DebitIDR 0</div><div>Jatuh TempoIDR 0</div></div> | <div><div></div><div>Obligasi / surat berharga</div></div> <div><div>Obligasi / Surat Berharga yang Aktif 0</div><div>Saldo DebitIDR 0</div><div>Jatuh TempoIDR 0</div></div> |
| <div><div></div><div>Surat Kredit</div></div> <div><div>LC yang Aktif 0</div><div>Batas KreditIDR 0</div><div>Saldo DebitIDR 0</div></div>                                                    | <div><div></div><div>Bank Garansi</div></div> <div><div>Bank Garansi yang Aktif 0</div><div>Batas KreditIDR 0</div><div>Saldo DebitIDR 0</div></div>                          |
| <div><div></div><div>Fasilitas Lainnya</div></div> <div><div>Fasilitas Aktif Lainnya 0</div><div>Saldo DebitIDR 0</div><div>Jatuh TempoIDR 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                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | 142200619                   | -                     | Others        | Closed       | Borrower | 2023/04/11    | 2024/04/23          | -             | -                   | -               | Islamic Banks (Unit Usaha Syariah - Syariah Business Unit) | PT Bank BTPN Syariah, Tbk D/H Bank Tabungan Pensiunan Nasional Syariah | 2024/04/07                 | -                     | -       |  |     |     |     |     |     |     |     |     |     |     |     |     |      |  |  |  |     |    |    |    |    |    |    |    |    |      |    |    |    |    |  |  |  |  |  |  |  |  |
| <table><tr><td></td><td>JAN</td><td>FEB</td><td>MAR</td><td>APR</td><td>MEI</td><td>JUN</td><td>JUL</td><td>AGT</td><td>SEP</td><td>OKT</td><td>NOP</td><td>DES</td></tr><tr><td>2023</td><td></td><td></td><td></td><td>OK</td><td>OK</td><td>OK</td><td>OK</td><td>OK</td><td>OK</td><td>OK</td><td>OK</td><td>OK</td></tr><tr><td>2024</td><td>OK</td><td>OK</td><td>OK</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr></table>    |                             |                       |               |              |          |               |                     |               |                     |                 |                                                            |                                                                        |                            |                       |         |  | JAN | FEB | MAR | APR | MEI | JUN | JUL | AGT | SEP | OKT | NOP | DES | 2023 |  |  |  | OK  | OK | OK | OK | OK | OK | OK | OK | OK | 2024 | OK | OK | OK |    |  |  |  |  |  |  |  |  |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | JAN                         | FEB                   | MAR           | APR          | MEI      | JUN           | JUL                 | AGT           | SEP                 | OKT             | NOP                                                        | DES                                                                    |                            |                       |         |  |     |     |     |     |     |     |     |     |     |     |     |     |      |  |  |  |     |    |    |    |    |    |    |    |    |      |    |    |    |    |  |  |  |  |  |  |  |  |
| 2023                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |                             |                       |               | OK           | OK       | OK            | OK                  | OK            | OK                  | OK              | OK                                                         | OK                                                                     |                            |                       |         |  |     |     |     |     |     |     |     |     |     |     |     |     |      |  |  |  |     |    |    |    |    |    |    |    |    |      |    |    |    |    |  |  |  |  |  |  |  |  |
| 2024                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | OK                          | OK                    | OK            |              |          |               |                     |               |                     |                 |                                                            |                                                                        |                            |                       |         |  |     |     |     |     |     |     |     |     |     |     |     |     |      |  |  |  |     |    |    |    |    |    |    |    |    |      |    |    |    |    |  |  |  |  |  |  |  |  |
| 2                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | E27656098                   | -                     | Others        | Closed       | Borrower | 2022/04/12    | 2023/04/11          | -             | -                   | -               | Islamic Banks (Unit Usaha Syariah - Syariah Business Unit) | PT Bank BTPN Syariah, Tbk D/H Bank Tabungan Pensiunan Nasional Syariah | 2023/05/08                 | -                     | -       |  |     |     |     |     |     |     |     |     |     |     |     |     |      |  |  |  |     |    |    |    |    |    |    |    |    |      |    |    |    |    |  |  |  |  |  |  |  |  |
| <table><tr><td></td><td>JAN</td><td>FEB</td><td>MAR</td><td>APR</td><td>MEI</td><td>JUN</td><td>JUL</td><td>AGT</td><td>SEP</td><td>OKT</td><td>NOP</td><td>DES</td></tr><tr><td>2022</td><td></td><td></td><td></td><td>OK</td><td>OK</td><td>OK</td><td>OK</td><td>OK</td><td>OK</td><td>OK</td><td>OK</td><td>OK</td></tr><tr><td>2023</td><td>OK</td><td>OK</td><td>OK</td><td>OK</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr></table>  |                             |                       |               |              |          |               |                     |               |                     |                 |                                                            |                                                                        |                            |                       |         |  | JAN | FEB | MAR | APR | MEI | JUN | JUL | AGT | SEP | OKT | NOP | DES | 2022 |  |  |  | OK  | OK | OK | OK | OK | OK | OK | OK | OK | 2023 | OK | OK | OK | OK |  |  |  |  |  |  |  |  |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | JAN                         | FEB                   | MAR           | APR          | MEI      | JUN           | JUL                 | AGT           | SEP                 | OKT             | NOP                                                        | DES                                                                    |                            |                       |         |  |     |     |     |     |     |     |     |     |     |     |     |     |      |  |  |  |     |    |    |    |    |    |    |    |    |      |    |    |    |    |  |  |  |  |  |  |  |  |
| 2022                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |                             |                       |               | OK           | OK       | OK            | OK                  | OK            | OK                  | OK              | OK                                                         | OK                                                                     |                            |                       |         |  |     |     |     |     |     |     |     |     |     |     |     |     |      |  |  |  |     |    |    |    |    |    |    |    |    |      |    |    |    |    |  |  |  |  |  |  |  |  |
| 2023                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | OK                          | OK                    | OK            | OK           |          |               |                     |               |                     |                 |                                                            |                                                                        |                            |                       |         |  |     |     |     |     |     |     |     |     |     |     |     |     |      |  |  |  |     |    |    |    |    |    |    |    |    |      |    |    |    |    |  |  |  |  |  |  |  |  |
| 3                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | G12298317                   | -                     | Others        | Closed       | Borrower | 2021/04/27    | 2022/04/26          | 1             | IDR 161.232         | -               | Islamic Banks (Unit Usaha Syariah - Syariah Business Unit) | PT Bank BTPN Syariah, Tbk D/H Bank Tabungan Pensiunan Nasional Syariah | 2022/05/14                 | -                     | -       |  |     |     |     |     |     |     |     |     |     |     |     |     |      |  |  |  |     |    |    |    |    |    |    |    |    |      |    |    |    |    |  |  |  |  |  |  |  |  |
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|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | JAN                         | FEB                   | MAR           | APR          | MEI      | JUN           | JUL                 | AGT           | SEP                 | OKT             | NOP                                                        | DES                                                                    |                            |                       |         |  |     |     |     |     |     |     |     |     |     |     |     |     |      |  |  |  |     |    |    |    |    |    |    |    |    |      |    |    |    |    |  |  |  |  |  |  |  |  |
| 2021                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |                             |                       |               | N/A          | OK       | OK            | OK                  | OK            | OK                  | OK              | OK                                                         | OK                                                                     |                            |                       |         |  |     |     |     |     |     |     |     |     |     |     |     |     |      |  |  |  |     |    |    |    |    |    |    |    |    |      |    |    |    |    |  |  |  |  |  |  |  |  |
| 2022                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | OK                          | OK                    | OK            | OK           |          |               |                     |               |                     |                 |                                                            |                                                                        |                            |                       |         |  |     |     |     |     |     |     |     |     |     |     |     |     |      |  |  |  |     |    |    |    |    |    |    |    |    |      |    |    |    |    |  |  |  |  |  |  |  |  |

Rincian Kredit / Pembiayaan 1: Others - Closed

| Jenis institusi                                            | Institusi                                                              | Kode Kontrak Biro Kredit      | Nomor Kontrak Institusi | Peran                   | Tanggal Pembaruan Terakhir |
|------------------------------------------------------------|------------------------------------------------------------------------|-------------------------------|-------------------------|-------------------------|----------------------------|
| Islamic Banks (Unit Usaha Syariah - Syariah Business Unit) | PT Bank BTPN Syariah, Tbk D/H Bank Tabungan Pensiunan Nasional Syariah | 142200619                     | -                       | Borrower                | 2024/04/07                 |
|                                                            |                                                                        |                               |                         |                         |                            |
| Tanggal Mulai<br>2023/04/11                                | Tanggal Jatuh Tempo<br>2024/04/23                                      | Status Jatuh Tempo<br>Current |                         | Status kontrak<br>Lunas |                            |
| Tanggal Status Kontrak<br>2024/03/12                       | Informasi<br>-                                                         |                               |                         |                         |                            |

| Riwayat Data      |                       |             |                            |               |                          |                   |
|-------------------|-----------------------|-------------|----------------------------|---------------|--------------------------|-------------------|
| Tanggal Referensi | Jumlah hari tunggakan | Jatuh Tempo | Penyebab Kredit Bermasalah | Saldo Debit   | Realisasi Bulan Berjalan | Status kontrak    |
| 2024 Mar          | 0                     | IDR 0       | -                          | IDR 0         | IDR 0                    | Paid off          |
| 2024 Feb          | 0                     | IDR 0       | -                          | IDR 747.928   | IDR 0                    | Active Facilities |
| 2024 Jan          | 0                     | IDR 0       | -                          | IDR 1.220.921 | IDR 0                    | Active Facilities |
| 2023 Des          | 0                     | IDR 0       | -                          | IDR 1.894.071 | IDR 0                    | Active Facilities |
| 2023 Nop          | 0                     | IDR 0       | -                          | IDR 2.319.775 | IDR 0                    | Active Facilities |
| 2023 Okt          | 0                     | IDR 0       | -                          | IDR 2.727.914 | IDR 0                    | Active Facilities |
| 2023 Sep          | 0                     | IDR 0       | -                          | IDR 3.119.214 | IDR 0                    | Active Facilities |
| 2023 Agt          | 0                     | IDR 0       | -                          | IDR 3.494.368 | IDR 0                    | Active Facilities |
| 2023 Jul          | 0                     | IDR 0       | -                          | IDR 4.028.278 | IDR 0                    | Active Facilities |
| 2023 Jun          | 0                     | IDR 0       | -                          | IDR 4.365.925 | IDR 0                    | Active Facilities |
| 2023 Mei          | 0                     | IDR 0       | -                          | IDR 4.689.641 | IDR 0                    | Active Facilities |
| 2023 Apr          | 0                     | IDR 0       | -                          | IDR 5.000.000 | IDR 5.000.000            | Active Facilities |

| Diberikan Kredit                                                                                 |                                                                                                        |                                                               |                                                                                                    |                                      |                                                             |
|--------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------|---------------------------------------------------------------|----------------------------------------------------------------------------------------------------|--------------------------------------|-------------------------------------------------------------|
| <div>karakteristik Kredit</div> <div>Others</div>                                                | <div>Perjanjian Credit</div> <div>Murabahah Receivables</div>                                          | <div>Nomor Perjanjian Awal</div> <div>W10510348813</div>      | <div>Tanggal Perjanjian Awal</div> <div>2023/04/11</div>                                           |                                      |                                                             |
| <div>Nomor Perjanjian Akhir</div> <div>W10510348813</div>                                        | <div>Tanggal Akad Akhir</div> <div>2023/04/11</div>                                                    | <div>Frekuensi Kredit</div> <div>-</div>                      | <div>Tanggal Mulai kredit</div> <div>2023/04/11</div>                                              |                                      |                                                             |
| <div>Kategori Debitur</div> <div>Debtor SMEs - Micro</div>                                       | <div>Tipe Penggunaan</div> <div>Working capital</div>                                                  | <div>Orientasi Penggunaan</div> <div>Other</div>              | <div>Sektor Ekonomi</div> <div>AGRICULTURE OF VEGETABLES, FRUITS &amp; OTHER TUBER VARIETIES</div> |                                      |                                                             |
| <div>Kota/Kabupaten</div> <div>Kab. Temanggung</div>                                             | <div>Nilai Proyek</div> <div>IDR 5.000.000</div>                                                       | <div>Tipe Suku Bunga</div> <div>Margin</div>                  | <div>Suku Bunga</div> <div>30,00 %</div>                                                           |                                      |                                                             |
| <div>Program Pembiayaan</div> <div>Non Government Program Loans</div>                            |                                                                                                        |                                                               |                                                                                                    |                                      |                                                             |
| Batas Kredit / Saldo Debit                                                                       |                                                                                                        |                                                               |                                                                                                    |                                      |                                                             |
| <div>Batas Kredit Awal</div> <div>IDR 5.000.000</div>                                            | <div>Batas Kredit</div> <div>-</div>                                                                   | <div>Realisasi Bulan Berjalan</div> <div>-</div>              | <div>Saldo Debit</div> <div>IDR 0</div>                                                            |                                      |                                                             |
| <div>Nilai dalam Mata Uang asal</div> <div>-</div>                                               |                                                                                                        |                                                               |                                                                                                    |                                      |                                                             |
| Tunggakan                                                                                        |                                                                                                        |                                                               |                                                                                                    |                                      |                                                             |
| <div>Tunggakan Pokok</div> <div>0</div>                                                          | <div>Nilai Bunga Tunggakan</div> <div>IDR 0</div>                                                      | <div>Jumlah hari tunggakan</div> <div>0</div>                 | <div>Jumlah Tunggakan</div> <div>0</div>                                                           |                                      |                                                             |
| <div>Penyebab Kredit Buruk</div> <div>-</div>                                                    | <div>Tanggal Kredit Buruk</div> <div>-</div>                                                           | <div>Denda</div> <div>-</div>                                 |                                                                                                    |                                      |                                                             |
| Restrukturisasi                                                                                  |                                                                                                        |                                                               |                                                                                                    |                                      |                                                             |
| <div>Rencana Restrukturisasi</div> <div>-</div>                                                  | <div>Tanggal Restrukturisasi</div> <div>-</div>                                                        | <div>Tanggal Restrukturisasi Akhir</div> <div>-</div>         | <div>Frekuensi Restrukturisasi</div> <div>-</div>                                                  |                                      |                                                             |
| Maksimal Kredit                                                                                  |                                                                                                        |                                                               |                                                                                                    |                                      |                                                             |
| <div>Tunggakan Nilai Pembayaran Maksimum</div> <div>IDR 0</div>                                  | <div>Tunggakan Jumlah Pembayaran Maksimum</div> <div>0</div>                                           | <div>Tanggal Tunggakan Pembayaran Maksimum</div> <div>-</div> | <div>Jumlah hari tunggakan maksimum</div> <div>0</div>                                             |                                      |                                                             |
| <div>Tanggal Jumlah hari tunggakan maksimum</div> <div>-</div>                                   | <div>Kondisi Terburuk</div> <div>Current</div>                                                         | <div>Tanggal Kondisi Terburuk</div> <div>2024/03/31</div>     |                                                                                                    |                                      |                                                             |
| Rincian Kredit / Pembiayaan 2: Others - Closed                                                   |                                                                                                        |                                                               |                                                                                                    |                                      |                                                             |
| <div>Jenis institusi</div> <div>Islamic Banks (Unit Usaha Syariah - Syariah Business Unit)</div> | <div>Institusi</div> <div>PT Bank BTPN Syariah, Tbk D/H Bank Tabungan Pensiunan Nasional Syariah</div> | <div>Kode Kontrak Biro Kredit</div> <div>E27656098</div>      | <div>Nomor Kontrak Institusi</div> <div>-</div>                                                    | <div>Peran</div> <div>Borrower</div> | <div>Tanggal Pembaruan Terakhir</div> <div>2023/05/08</div> |
| <div>Tanggal Mulai</div> <div>2022/04/12</div>                                                   | <div>Tanggal Jatuh Tempo</div> <div>2023/04/11</div>                                                   | <div>Status Jatuh Tempo</div> <div>Current</div>              | <div>Status kontrak</div> <div>Lunas</div>                                                         |                                      |                                                             |
| <div>Tanggal Status Kontrak</div> <div>2023/04/11</div>                                          | <div>Informasi</div> <div>-</div>                                                                      |                                                               |                                                                                                    |                                      |                                                             |

| Riwayat Data      |                       |             |                            |               |                          |                   |
|-------------------|-----------------------|-------------|----------------------------|---------------|--------------------------|-------------------|
| Tanggal Referensi | Jumlah hari tunggakan | Jatuh Tempo | Penyebab Kredit Bermasalah | Saldo Debit   | Realisasi Bulan Berjalan | Status kontrak    |
| 2023 Apr          | 0                     | IDR 0       | -                          | IDR 0         | IDR 0                    | Paid off          |
| 2023 Mar          | 0                     | IDR 0       | -                          | IDR 203.666   | IDR 0                    | Active Facilities |
| 2023 Feb          | 0                     | IDR 0       | -                          | IDR 598.345   | IDR 0                    | Active Facilities |
| 2023 Jan          | 0                     | IDR 0       | -                          | IDR 976.739   | IDR 0                    | Active Facilities |
| 2022 Des          | 0                     | IDR 0       | -                          | IDR 1.515.260 | IDR 0                    | Active Facilities |
| 2022 Nop          | 0                     | IDR 0       | -                          | IDR 1.855.823 | IDR 0                    | Active Facilities |
| 2022 Okt          | 0                     | IDR 0       | -                          | IDR 2.182.334 | IDR 0                    | Active Facilities |
| 2022 Sep          | 0                     | IDR 0       | -                          | IDR 2.495.373 | IDR 0                    | Active Facilities |
| 2022 Agt          | 0                     | IDR 0       | -                          | IDR 2.795.496 | IDR 0                    | Active Facilities |
| 2022 Jul          | 0                     | IDR 0       | -                          | IDR 3.222.624 | IDR 0                    | Active Facilities |
| 2022 Jun          | 0                     | IDR 0       | -                          | IDR 3.492.741 | IDR 0                    | Active Facilities |
| 2022 Mei          | 0                     | IDR 0       | -                          | IDR 3.751.713 | IDR 0                    | Active Facilities |
| 2022 Apr          | 0                     | IDR 0       | -                          | IDR 3.877.164 | IDR 3.877.164            | Active Facilities |

Diberikan Kredit

|                              |                       |                       |                                                                  |
|------------------------------|-----------------------|-----------------------|------------------------------------------------------------------|
| karakteristik Kredit         | Perjanjian Kredit     | Nomor Perjanjian Awal | Tanggal Perjanjian Awal                                          |
| Others                       | Murabahah Receivables | W10510348812          | 2022/04/12                                                       |
| Nomor Perjanjian Akhir       | Tanggal Akad Akhir    | Frekuensi Kredit      | Tanggal Mulai kredit                                             |
| W10510348812                 | 2022/04/12            | -                     | 2022/04/12                                                       |
| Kategori Debitur             | Tipe Penggunaan       | Orientasi Penggunaan  | Sektor Ekonomi                                                   |
| Debtor SMEs - Micro          | Working capital       | Other                 | SPECIAL RETAIL TRADE OF FOOD, BEVERAGES AND TOBACCO IN THE STORE |
| Kota/Kabupaten               | Nilai Proyek          | Tipe Suku Bunga       | Suku Bunga                                                       |
| Kab. Temanggung              | IDR 4.000.000         | Margin                | 30,00 %                                                          |
| Program Pembiayaan           |                       |                       |                                                                  |
| Non Government Program Loans |                       |                       |                                                                  |

Batas Kredit / Saldo Debit

|                            |              |                          |             |
|----------------------------|--------------|--------------------------|-------------|
| Batas Kredit Awal          | Batas Kredit | Realisasi Bulan Berjalan | Saldo Debit |
| IDR 4.000.000              | -            | -                        | IDR 0       |
| Nilai dalam Mata Uang asal |              |                          |             |
| -                          |              |                          |             |

Tunggakan

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

Restrukturisasi

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

Maksimal Kredit

|                                        |                                      |                                       |                                |
|----------------------------------------|--------------------------------------|---------------------------------------|--------------------------------|
| Tunggakan Nilai Pembayaran Maksimum    | Tunggakan Jumlah Pembayaran Maksimum | Tanggal Tunggakan Pembayaran Maksimum | Jumlah hari tunggakan maksimum |
| IDR 0                                  | 0                                    | -                                     | 0                              |
| Tanggal Jumlah hari tunggakan maksimum | Kondisi Terburuk                     | Tanggal Kondisi Terburuk              |                                |
| -                                      | Current                              | 2023/04/30                            |                                |

Rincian Kredit / Pembiayaan 3: Others - Closed

|                                                            |                                                                        |                          |                         |          |                            |
|------------------------------------------------------------|------------------------------------------------------------------------|--------------------------|-------------------------|----------|----------------------------|
| Jenis institusi                                            | Institusi                                                              | Kode Kontrak Biro Kredit | Nomor Kontrak Institusi | Peran    | Tanggal Pembaruan Terakhir |
| Islamic Banks (Unit Usaha Syariah - Syariah Business Unit) | PT Bank BTPN Syariah, Tbk D/H Bank Tabungan Pensiunan Nasional Syariah | G12298317                | -                       | Borrower | 2022/05/14                 |
| Tanggal Mulai                                              | Tanggal Jatuh Tempo                                                    | Status Jatuh Tempo       | Status kontrak          |          |                            |
| 2021/04/27                                                 | 2022/04/26                                                             | Current                  | Lunas                   |          |                            |
| Tanggal Status Kontrak                                     | Informasi                                                              |                          |                         |          |                            |
| 2022/04/12                                                 | -                                                                      |                          |                         |          |                            |

| 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          | 0                     | IDR 0       | -                          | IDR 201.540   | IDR 0                    | Active Facilities |
| 2022 Feb          | 0                     | IDR 0       | -                          | IDR 488.367   | IDR 0                    | Active Facilities |
| 2022 Jan          | 0                     | IDR 0       | -                          | IDR 669.758   | IDR 0                    | Active Facilities |
| 2021 Des          | 0                     | IDR 0       | -                          | IDR 843.665   | IDR 0                    | Active Facilities |
| 2021 Nop          | 0                     | IDR 0       | -                          | IDR 1.010.397 | IDR 0                    | Active Facilities |
| 2021 Okt          | 0                     | IDR 0       | -                          | IDR 1.170.249 | IDR 0                    | Active Facilities |
| 2021 Sep          | 0                     | IDR 0       | -                          | IDR 1.323.506 | IDR 0                    | Active Facilities |
| 2021 Agt          | 0                     | IDR 0       | -                          | IDR 1.470.440 | IDR 0                    | Active Facilities |
| 2021 Jul          | 0                     | IDR 0       | -                          | IDR 1.679.552 | IDR 0                    | Active Facilities |
| 2021 Jun          | 0                     | IDR 0       | -                          | IDR 1.811.795 | IDR 0                    | Active Facilities |
| 2021 Mei          | 0                     | IDR 0       | -                          | IDR 1.938.582 | IDR 2.000.000            | Active Facilities |
| 2021 Apr          | 0                     | IDR 0       | -                          | IDR 0         | IDR 0                    | -                 |

**Diberikan Kredit**

|                                     |                              |                       |                                                                                        |
|-------------------------------------|------------------------------|-----------------------|----------------------------------------------------------------------------------------|
| karakteristik Kredit                | Perjanjian Kredit            | Nomor Perjanjian Awal | Tanggal Perjanjian Awal                                                                |
| <b>Others</b>                       | <b>Murabahah Receivables</b> | <b>W10510348811</b>   | <b>2021/04/27</b>                                                                      |
| Nomor Perjanjian Akhir              | Tanggal Akad Akhir           | Frekuensi Kredit      | Tanggal Mulai kredit                                                                   |
| <b>W10510348811</b>                 | <b>2021/04/27</b>            | -                     | <b>2021/04/27</b>                                                                      |
| Kategori Debitur                    | Tipe Penggunaan              | Orientasi Penggunaan  | Sektor Ekonomi                                                                         |
| <b>Debtor SMEs - Micro</b>          | <b>Working capital</b>       | <b>Other</b>          | <b>SPECIAL RETAIL TRADE OF FOOD COMMODITIES FROM AGRICULTURAL PRODUCTS IN THE SHOP</b> |
| Kota/Kabupaten                      | Nilai Proyek                 | Tipe Suku Bunga       | Suku Bunga                                                                             |
| <b>Kab. Temanggung</b>              | <b>IDR 2.000.000</b>         | <b>Margin</b>         | <b>30,00 %</b>                                                                         |
| Program Pembiayaan                  |                              |                       |                                                                                        |
| <b>Non Government Program Loans</b> |                              |                       |                                                                                        |

**Batas Kredit / Saldo Debit**

|                            |              |                          |              |
|----------------------------|--------------|--------------------------|--------------|
| Batas Kredit Awal          | Batas Kredit | Realisasi Bulan Berjalan | Saldo Debit  |
| <b>IDR 2.000.000</b>       | -            | -                        | <b>IDR 0</b> |
| Nilai dalam Mata Uang asal |              |                          |              |
| -                          |              |                          |              |

**Tunggakan**

|                       |                       |                       |                  |
|-----------------------|-----------------------|-----------------------|------------------|
| Tunggakan Pokok       | Nilai Bunga Tunggakan | Jumlah hari tunggakan | Jumlah Tunggakan |
| <b>0</b>              | <b>IDR 0</b>          | <b>0</b>              | <b>0</b>         |
| 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 |
| <b>IDR 0</b>                           | <b>0</b>                             | -                                     | <b>0</b>                       |
| Tanggal Jumlah hari tunggakan maksimum | Kondisi Terburuk                     | Tanggal Kondisi Terburuk              |                                |
| -                                      | <b>Current</b>                       | <b>2022/04/30</b>                     |                                |

Rincian Agunan 1: Credit / Financing Insurance

| Jenis institusi                                                                                         | Institusi                                                              | Tanggal Pembaruan Terakhir                                      |                                                                          |
|---------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------|-----------------------------------------------------------------|--------------------------------------------------------------------------|
| Islamic Banks (Unit Usaha Syariah - Syariah Business Unit)                                              | PT Bank BTPN Syariah, Tbk D/H Bank Tabungan Pensiunan Nasional Syariah | 2022/05/14                                                      |                                                                          |
|                                                                                                         |                                                                        |                                                                 |                                                                          |
| <b>Jaminan yang disetujui</b>                                                                           |                                                                        |                                                                 |                                                                          |
| Nomor Agunan<br><b>PEN20210701077934</b>                                                                | Status Agunan<br><b>Available</b>                                      | Peringkat<br><b>-</b>                                           | Institusi Pemeringkat<br><b>-</b>                                        |
| Jenis Pengikatan<br><b>Others</b>                                                                       | Tanggal Pengikatan<br><b>2021/05/20</b>                                | Nama Pemilik Agunan<br><b>PT BANK BTPN SYARIAH KFO SIDOREJO</b> | Bukti Kepemilikan<br><b>SERTIFIKAT KAFALAH NO.PEN 2021 07.0 1 077934</b> |
| Status Paripasu<br><b>No</b>                                                                            | Persentase Paripasu<br><b>-</b>                                        | Status Kredit Rekening Bersama<br><b>No</b>                     | Diasuransikan<br><b>Yes</b>                                              |
| Informasi<br><b>-</b>                                                                                   |                                                                        |                                                                 |                                                                          |
| <b>Nilai Agunan</b>                                                                                     |                                                                        |                                                                 |                                                                          |
| Nilai Agunan Sesuai NJOP<br><b>IDR 161.232</b>                                                          | Nilai Agunan Menurut Pelapor<br><b>IDR 161.232</b>                     | Tanggal Penilaian Agunan Menurut pelapor<br><b>2021/04/27</b>   | Nilai Agunan menurut Penilai Independen<br><b>-</b>                      |
| Nama Penilai Independen<br><b>-</b>                                                                     | Tanggal Penilaian Agunan Menurut Penilai Independen                    |                                                                 |                                                                          |
| <b>Alamat Agunan</b>                                                                                    |                                                                        |                                                                 |                                                                          |
| Alamat<br><b>RUKO SALATIGA REGENCY JL. FATMAWATI NO 188, BLOTONGAN SIDOREJO, SALATIGA,Kota Salatiga</b> |                                                                        |                                                                 |                                                                          |

REKAM JEJAK

Jumlah Permintaan bulan lalu

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

15 Permintaan Terakhir

|                                  |                                                                                        |                                          |                                             |
|----------------------------------|----------------------------------------------------------------------------------------|------------------------------------------|---------------------------------------------|
| Tanggal Permintaan<br>2025/03/12 | Tujuan<br>Supporting the loan process, insurance/risk management, guarantees, or LPBBI | Institusi<br>BTM Surya Amanah Temanggung | Jenis Permintaan<br>New Application Enquiry |
|----------------------------------|----------------------------------------------------------------------------------------|------------------------------------------|---------------------------------------------|