



**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

# TRIYANTI

Tanggal Permintaan: 2025/10/06

Subjek Cocok

### SUBJEK

#### Data Subjek

|                                              |                                   |                                                 |                                         |
|----------------------------------------------|-----------------------------------|-------------------------------------------------|-----------------------------------------|
| Kode Debitur Biro Kredit<br><b>S00144782</b> | Kode Bank Debitur<br><b>-</b>     | Tanggal Pembaruan Terakhir<br><b>2025/10/06</b> | Penduduk<br><b>Yes</b>                  |
| Nama Sesuai Identitas<br><b>TRIYANTI</b>     | Nama Lengkap<br><b>TRIYANTI</b>   | Nama Ibu<br><b>GUYUB</b>                        | Jenis Kelamin<br><b>Perempuan</b>       |
| Tanggal Lahir<br><b>1985/02/03</b>           | Tempat Lahir<br><b>TEMANGGUNG</b> | Status Perkawinan<br><b>Kawin</b>               | Status Pendidikan<br><b>Tanpa Gelar</b> |

#### Alamat

Saat Ini - Address

**DUSUN KATEKAN KATEKAN Ngadirejo Kab. Temanggung 56255 INDONESIA**

Tanggal Pembaruan Terakhir

**2021/01/31**

#### Dokumen Identifikasi

Kode Identitas

KTP : **3323094302850002**

#### Kontak

Kontrak - Saat Ini

|                           |                                       |                   |                                                 |
|---------------------------|---------------------------------------|-------------------|-------------------------------------------------|
| Nomor Telepon<br><b>0</b> | Nomor Sellular<br><b>082137936961</b> | Email<br><b>-</b> | Tanggal Pembaruan Terakhir<br><b>2021/01/31</b> |
|---------------------------|---------------------------------------|-------------------|-------------------------------------------------|

Riwayat - Kontak

|                           |                                       |                   |                                                 |
|---------------------------|---------------------------------------|-------------------|-------------------------------------------------|
| Nomor Telepon<br><b>-</b> | Nomor Sellular<br><b>085729330519</b> | Email<br><b>-</b> | Tanggal Pembaruan Terakhir<br><b>2019/09/30</b> |
| Nomor Telepon<br><b>-</b> | Nomor Sellular<br><b>085728154845</b> | Email<br><b>-</b> | Tanggal Pembaruan Terakhir<br><b>2017/12/31</b> |

#### Data Pekerjaan

Data Pekerjaan - Saat Ini

|                                                 |                           |                                                                                                                 |                                 |
|-------------------------------------------------|---------------------------|-----------------------------------------------------------------------------------------------------------------|---------------------------------|
| Pekerjaan<br><b>Wiraswasta</b>                  | Tempat Kerja<br><b>NA</b> | Sektor Pekerjaan<br><b>REPARASI KOMPUTER DAN<br/>BARANG KEPERLUAN PRIBADI DAN<br/>PERLENGKAPAN RUMAH TANGGA</b> | Alamat Tempat Kerja<br><b>-</b> |
| Tanggal Pembaruan Terakhir<br><b>2021/01/31</b> |                           |                                                                                                                 |                                 |

Riwayat - Data Pekerjaan

|                                          |                         |                                                             |                                |
|------------------------------------------|-------------------------|-------------------------------------------------------------|--------------------------------|
| Pekerjaan<br>Lain-lain                   | Tempat Kerja<br>LAINNYA | Sektor Pekerjaan<br>AKTIVITAS OLAHRAGA DAN REKREASI LAINNYA | Alamat Tempat Kerja<br>LAINNYA |
| Tanggal Pembaruan Terakhir<br>2017/12/31 |                         |                                                             |                                |

RINGKASAN RINCIAN APLIKASI

|                                            |                            |                              |                                  |
|--------------------------------------------|----------------------------|------------------------------|----------------------------------|
| Kode Kontrak Biro Kredit<br>R61810214      | Jenis kontrak<br>Lainnya   | Fase Kontrak<br>Dimohon      | Tanggal Permintaan<br>2025/10/06 |
| Nilai Pada Aplikasi<br>IDR 30.000.000      | Jatuh Tempo<br>-           | Peran<br>Co-borrower         | Peran Perusahaan<br>-            |
| Nomor Rekening<br>WEB_20251006_100327.7745 | Nomor Perjanjian Awal<br>- | Tanggal Perjanjian Awal<br>- | Mata Uang<br>Indonesian Rupiah   |

RINGKASAN KONTRAK

Nilai Kunci

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

Ringkasan Berdasarkan Kategori dan Fase

| Kategori Kontrak       | Diminta | Ditolak | Dibatalkan | Aktif | Tutup |
|------------------------|---------|---------|------------|-------|-------|
| KREDIT/PEMBIAYAAN      | 0       | 0       | 0          | 0     | 3     |
| 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> <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                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | D25444184                   | -                     | Others         | Closed       | Borrower | 2021/12/29    | 2022/12/28          | -             | -                   | -               | Islamic Banks (Unit Usaha Syariah - Syariah Business Unit) | PT Bank BTPN Syariah, Tbk D/H Bank Tabungan Pensiunan Nasional Syariah | 2023/01/09                 | -                     | -       |  |     |     |     |     |     |     |     |     |     |     |     |     |      |    |    |    |    |    |    |    |    |    |    |    |     |      |    |    |    |    |    |    |    |    |    |    |    |    |
| <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>2021</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td>N/A</td></tr><tr><td>2022</td><td>OK</td><td>OK</td><td>OK</td><td>OK</td><td>OK</td><td>OK</td><td>OK</td><td>OK</td><td>OK</td><td>OK</td><td>OK</td><td>OK</td></tr></table> |                             |                       |                |              |          |               |                     |               |                     |                 |                                                            |                                                                        |                            |                       |         |  | JAN | FEB | MAR | APR | MEI | JUN | JUL | AGT | SEP | OKT | NOP | DES | 2021 |    |    |    |    |    |    |    |    |    |    |    | N/A | 2022 | OK | OK | OK | OK | OK | OK | OK | OK | OK | OK | OK | OK |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | JAN                         | FEB                   | MAR            | APR          | MEI      | JUN           | JUL                 | AGT           | SEP                 | OKT             | NOP                                                        | DES                                                                    |                            |                       |         |  |     |     |     |     |     |     |     |     |     |     |     |     |      |    |    |    |    |    |    |    |    |    |    |    |     |      |    |    |    |    |    |    |    |    |    |    |    |    |
| 2021                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |                             |                       |                |              |          |               |                     |               |                     |                 |                                                            | N/A                                                                    |                            |                       |         |  |     |     |     |     |     |     |     |     |     |     |     |     |      |    |    |    |    |    |    |    |    |    |    |    |     |      |    |    |    |    |    |    |    |    |    |    |    |    |
| 2022                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | OK                          | OK                    | OK             | OK           | OK       | OK            | OK                  | OK            | OK                  | OK              | OK                                                         | OK                                                                     |                            |                       |         |  |     |     |     |     |     |     |     |     |     |     |     |     |      |    |    |    |    |    |    |    |    |    |    |    |     |      |    |    |    |    |    |    |    |    |    |    |    |    |
| 2                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | 710554934                   | -                     | Loans provided | Closed       | Borrower | 2021/01/13    | 2022/01/12          | -             | -                   | -               | Islamic Banks (Unit Usaha Syariah - Syariah Business Unit) | PT Bank BTPN Syariah, Tbk D/H Bank Tabungan Pensiunan Nasional Syariah | 2022/01/13                 | -                     | -       |  |     |     |     |     |     |     |     |     |     |     |     |     |      |    |    |    |    |    |    |    |    |    |    |    |     |      |    |    |    |    |    |    |    |    |    |    |    |    |
| <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>2021</td><td>OK</td><td>OK</td><td>OK</td><td>OK</td><td>OK</td><td>OK</td><td>OK</td><td>OK</td><td>OK</td><td>OK</td><td>OK</td><td>OK</td></tr></table>                                                                                                                                      |                             |                       |                |              |          |               |                     |               |                     |                 |                                                            |                                                                        |                            |                       |         |  | JAN | FEB | MAR | APR | MEI | JUN | JUL | AGT | SEP | OKT | NOP | DES | 2021 | OK | OK | OK | OK | OK | OK | OK | OK | OK | OK | OK | OK  |      |    |    |    |    |    |    |    |    |    |    |    |    |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | JAN                         | FEB                   | MAR            | APR          | MEI      | JUN           | JUL                 | AGT           | SEP                 | OKT             | NOP                                                        | DES                                                                    |                            |                       |         |  |     |     |     |     |     |     |     |     |     |     |     |     |      |    |    |    |    |    |    |    |    |    |    |    |     |      |    |    |    |    |    |    |    |    |    |    |    |    |
| 2021                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | OK                          | OK                    | OK             | OK           | OK       | OK            | OK                  | OK            | OK                  | OK              | OK                                                         | OK                                                                     |                            |                       |         |  |     |     |     |     |     |     |     |     |     |     |     |     |      |    |    |    |    |    |    |    |    |    |    |    |     |      |    |    |    |    |    |    |    |    |    |    |    |    |
| 3                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | 601452194                   | -                     | Loans provided | Closed       | Borrower | 2020/04/03    | 2020/08/26          | -             | -                   | -               | Islamic Banks (Unit Usaha Syariah - Syariah Business Unit) | PT Bank BTPN Syariah, Tbk D/H Bank Tabungan Pensiunan Nasional Syariah | 2020/08/19                 | -                     | -       |  |     |     |     |     |     |     |     |     |     |     |     |     |      |    |    |    |    |    |    |    |    |    |    |    |     |      |    |    |    |    |    |    |    |    |    |    |    |    |
| <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>2019</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td>OK</td><td>OK</td><td>OK</td><td>OK</td><td>OK</td></tr><tr><td>2020</td><td>OK</td><td>OK</td><td>OK</td><td>OK</td><td>OK</td><td>OK</td><td>OK</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 | 2019 |    |    |    |    |    |    |    | OK | OK | OK | OK | OK  | 2020 | OK | OK | OK | OK | OK | OK | OK |    |    |    |    |    |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | JAN                         | FEB                   | MAR            | APR          | MEI      | JUN           | JUL                 | AGT           | SEP                 | OKT             | NOP                                                        | DES                                                                    |                            |                       |         |  |     |     |     |     |     |     |     |     |     |     |     |     |      |    |    |    |    |    |    |    |    |    |    |    |     |      |    |    |    |    |    |    |    |    |    |    |    |    |
| 2019                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |                             |                       |                |              |          |               |                     | OK            | OK                  | OK              | OK                                                         | OK                                                                     |                            |                       |         |  |     |     |     |     |     |     |     |     |     |     |     |     |      |    |    |    |    |    |    |    |    |    |    |    |     |      |    |    |    |    |    |    |    |    |    |    |    |    |
| 2020                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | OK                          | OK                    | OK             | 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 | D25444184                     | -                       | Borrower                | 2023/01/09                 |
|                                                            |                                                                        |                               |                         |                         |                            |
| Tanggal Mulai<br>2021/12/29                                | Tanggal Jatuh Tempo<br>2022/12/28                                      | Status Jatuh Tempo<br>Current |                         | Status kontrak<br>Lunas |                            |
| Tanggal Status Kontrak<br>2022/12/29                       | Informasi<br>-                                                         |                               |                         |                         |                            |

| Riwayat Data      |                       |             |                            |               |                          |                   |
|-------------------|-----------------------|-------------|----------------------------|---------------|--------------------------|-------------------|
| Tanggal Referensi | Jumlah hari tunggakan | Jatuh Tempo | Penyebab Kredit Bermasalah | Saldo Debit   | Realisasi Bulan Berjalan | Status kontrak    |
| 2022 Des          | 0                     | IDR 0       | -                          | IDR 0         | IDR 0                    | Paid off          |
| 2022 Nop          | 0                     | IDR 0       | -                          | IDR 201.540   | IDR 0                    | Active Facilities |
| 2022 Okt          | 0                     | IDR 0       | -                          | IDR 488.367   | IDR 0                    | Active Facilities |
| 2022 Sep          | 0                     | IDR 0       | -                          | IDR 669.758   | IDR 0                    | Active Facilities |
| 2022 Agt          | 0                     | IDR 0       | -                          | IDR 843.665   | IDR 0                    | Active Facilities |
| 2022 Jul          | 0                     | IDR 0       | -                          | IDR 1.010.397 | IDR 0                    | Active Facilities |
| 2022 Jun          | 0                     | IDR 0       | -                          | IDR 1.170.249 | IDR 0                    | Active Facilities |
| 2022 Mei          | 0                     | IDR 0       | -                          | IDR 1.397.747 | IDR 0                    | Active Facilities |
| 2022 Apr          | 0                     | IDR 0       | -                          | IDR 1.470.440 | IDR 0                    | Active Facilities |
| 2022 Mar          | 0                     | IDR 0       | -                          | IDR 1.611.311 | IDR 0                    | Active Facilities |
| 2022 Feb          | 0                     | IDR 0       | -                          | IDR 1.746.370 | IDR 0                    | Active Facilities |
| 2022 Jan          | 0                     | IDR 0       | -                          | IDR 1.875.856 | IDR 0                    | Active Facilities |
| 2021 Des          | 0                     | IDR 0       | -                          | IDR 0         | IDR 0                    | -                 |

Diberikan Kredit

|                              |                       |                       |                                                        |
|------------------------------|-----------------------|-----------------------|--------------------------------------------------------|
| karakteristik Kredit         | Perjanjian Kredit     | Nomor Perjanjian Awal | Tanggal Perjanjian Awal                                |
| Others                       | Murabahah Receivables | W12130116115          | 2021/12/29                                             |
| Nomor Perjanjian Akhir       | Tanggal Akad Akhir    | Frekuensi Kredit      | Tanggal Mulai kredit                                   |
| W12130116115                 | 2021/12/29            | -                     | 2021/12/29                                             |
| Kategori Debitur             | Tipe Penggunaan       | Orientasi Penggunaan  | Sektor Ekonomi                                         |
| Debtor SMEs - Micro          | Working capital       | Other                 | HOUSEHOLD ACTIVITIES AS EMPLOYERS OF DOMESTIC PERSONEL |
| Kota/Kabupaten               | Nilai Proyek          | Tipe Suku Bunga       | Suku Bunga                                             |
| Kab. Temanggung              | IDR 2.000.000         | Margin                | 30,00 %                                                |
| Program Pembiayaan           |                       |                       |                                                        |
| Non Government Program Loans |                       |                       |                                                        |

Batas Kredit / Saldo Debit

|                            |              |                          |             |
|----------------------------|--------------|--------------------------|-------------|
| Batas Kredit Awal          | Batas Kredit | Realisasi Bulan Berjalan | Saldo Debit |
| IDR 2.000.000              | -            | -                        | 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                              | 2022/12/31                            |                                |

Rincian Kredit / Pembiayaan 2: Loans provided - 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 | 710554934                | -                       | Borrower | 2022/01/13                 |
| Tanggal Mulai                                              | Tanggal Jatuh Tempo                                                    | Status Jatuh Tempo       | Status kontrak          |          |                            |
| 2021/01/13                                                 | 2022/01/12                                                             | Current                  | Lunas                   |          |                            |
| Tanggal Status Kontrak                                     | Informasi                                                              |                          |                         |          |                            |
| 2021/12/17                                                 | -                                                                      |                          |                         |          |                            |

| Riwayat Data      |                       |             |                            |               |                          |                   |
|-------------------|-----------------------|-------------|----------------------------|---------------|--------------------------|-------------------|
| Tanggal Referensi | Jumlah hari tunggakan | Jatuh Tempo | Penyebab Kredit Bermasalah | Saldo Debit   | Realisasi Bulan Berjalan | Status kontrak    |
| 2021 Des          | 0                     | IDR 0       | -                          | IDR 0         | IDR 0                    | Paid off          |
| 2021 Nop          | 0                     | IDR 0       | -                          | IDR 394.765   | IDR 0                    | Active Facilities |
| 2021 Okt          | 0                     | IDR 0       | -                          | IDR 580.018   | IDR 0                    | Active Facilities |
| 2021 Sep          | 0                     | IDR 0       | -                          | IDR 757.627   | IDR 0                    | Active Facilities |
| 2021 Agt          | 0                     | IDR 0       | -                          | IDR 927.909   | IDR 0                    | Active Facilities |
| 2021 Jul          | 0                     | IDR 0       | -                          | IDR 1.091.165 | IDR 0                    | Active Facilities |
| 2021 Jun          | 0                     | IDR 0       | -                          | IDR 1.247.685 | IDR 0                    | Active Facilities |
| 2021 Mei          | 0                     | IDR 0       | -                          | IDR 1.470.440 | IDR 0                    | Active Facilities |
| 2021 Apr          | 0                     | IDR 0       | -                          | IDR 1.541.617 | IDR 0                    | Active Facilities |
| 2021 Mar          | 0                     | IDR 0       | -                          | IDR 1.679.552 | IDR 0                    | Active Facilities |
| 2021 Feb          | 0                     | IDR 0       | -                          | IDR 1.811.795 | IDR 0                    | Active Facilities |
| 2021 Jan          | 0                     | IDR 0       | -                          | IDR 1.938.582 | IDR 2.000.000            | Active Facilities |

**Diberikan Kredit**

|                                      |                              |                       |                                                                            |
|--------------------------------------|------------------------------|-----------------------|----------------------------------------------------------------------------|
| karakteristik Kredit                 | Perjanjian Kredit            | Nomor Perjanjian Awal | Tanggal Perjanjian Awal                                                    |
| <b>Others</b>                        | <b>Murabahah Receivables</b> | <b>W12130116114</b>   | <b>2021/01/13</b>                                                          |
| Nomor Perjanjian Akhir               | Tanggal Akad Akhir           | Frekuensi Kredit      | Tanggal Mulai kredit                                                       |
| <b>W12130116114</b>                  | <b>2021/01/13</b>            | -                     | <b>2021/01/13</b>                                                          |
| Kategori Debitur                     | Tipe Penggunaan              | Orientasi Penggunaan  | Sektor Ekonomi                                                             |
| <b>Debtor SMEs-SMEs Others-Micro</b> | <b>Working capital</b>       | <b>Other</b>          | <b>COMPUTER REPARATIONS AND NECESSITIES PRIVATE AND HOUSEHOLD SUPPLIES</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>2021/12/31</b>                     |                                |

**Rincian Kredit / Pembiayaan 3: Loans provided - Closed**

| Jenis institusi                                                   | Institusi                                                                     | Kode Kontrak Biro Kredit | Nomor Kontrak Institusi | Peran           | Tanggal Pembaruan Terakhir |
|-------------------------------------------------------------------|-------------------------------------------------------------------------------|--------------------------|-------------------------|-----------------|----------------------------|
| <b>Islamic Banks (Unit Usaha Syariah - Syariah Business Unit)</b> | <b>PT Bank BTPN Syariah, Tbk D/H Bank Tabungan Pensiunan Nasional Syariah</b> | <b>601452194</b>         | -                       | <b>Borrower</b> | <b>2020/08/19</b>          |
| Tanggal Mulai                                                     | Tanggal Jatuh Tempo                                                           | Status Jatuh Tempo       | Status kontrak          |                 |                            |
| <b>2020/04/03</b>                                                 | <b>2020/08/26</b>                                                             | <b>Current</b>           | <b>Lunas</b>            |                 |                            |
| Tanggal Status Kontrak                                            | Informasi                                                                     |                          |                         |                 |                            |
| <b>2020/07/29</b>                                                 | <b>COVID19</b>                                                                |                          |                         |                 |                            |

| Riwayat Data      |                       |             |                            |               |                          |                   |
|-------------------|-----------------------|-------------|----------------------------|---------------|--------------------------|-------------------|
| Tanggal Referensi | Jumlah hari tunggakan | Jatuh Tempo | Penyebab Kredit Bermasalah | Saldo Debit   | Realisasi Bulan Berjalan | Status kontrak    |
| 2020 Jul          | 0                     | IDR 0       | -                          | IDR 0         | IDR 0                    | Paid off          |
| 2020 Jun          | 0                     | IDR 0       | -                          | IDR 488.367   | IDR 0                    | Active Facilities |
| 2020 Mei          | 0                     | IDR 0       | -                          | IDR 669.758   | IDR 0                    | Active Facilities |
| 2020 Apr          | 0                     | IDR 0       | -                          | IDR 757.627   | IDR 0                    | Active Facilities |
| 2020 Mar          | 0                     | IDR 0       | -                          | IDR 843.665   | IDR 0                    | Active Facilities |
| 2020 Feb          | 0                     | IDR 0       | -                          | IDR 1.010.397 | IDR 0                    | Active Facilities |
| 2020 Jan          | 0                     | IDR 0       | -                          | IDR 1.170.249 | IDR 0                    | Active Facilities |
| 2019 Des          | 0                     | IDR 0       | -                          | IDR 1.397.747 | IDR 0                    | Active Facilities |
| 2019 Nop          | 0                     | IDR 0       | -                          | IDR 1.541.617 | IDR 0                    | Active Facilities |
| 2019 Okt          | 0                     | IDR 0       | -                          | IDR 1.679.552 | IDR 0                    | Active Facilities |
| 2019 Sep          | 0                     | IDR 0       | -                          | IDR 1.811.795 | IDR 0                    | Active Facilities |
| 2019 Agt          | 0                     | IDR 0       | -                          | IDR 1.938.582 | IDR 2.000.000            | Active Facilities |

| Diberikan Kredit                       |                                      |                                       |                                                                            |
|----------------------------------------|--------------------------------------|---------------------------------------|----------------------------------------------------------------------------|
| karakteristik Kredit                   | Perjanjian Kredit                    | Nomor Perjanjian Awal                 | Tanggal Perjanjian Awal                                                    |
| <b>Restructured Loans</b>              | <b>Murabahah Receivables</b>         | <b>W12130116113</b>                   | <b>2019/08/15</b>                                                          |
| Nomor Perjanjian Akhir                 | Tanggal Akad Akhir                   | Frekuensi Kredit                      | Tanggal Mulai kredit                                                       |
| <b>W12130116113R001</b>                | <b>2020/04/03</b>                    | <b>1</b>                              | <b>2019/08/15</b>                                                          |
| Kategori Debitur                       | Tipe Penggunaan                      | Orientasi Penggunaan                  | Sektor Ekonomi                                                             |
| <b>Debtor SMEs-SMEs Others-Micro</b>   | <b>Working capital</b>               | <b>Other</b>                          | <b>COMPUTER REPARATIONS AND NECESSITIES PRIVATE AND HOUSEHOLD SUPPLIES</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>-</b>                             | <b>-</b>                              | <b>IDR 0</b>                                                               |
| Nilai dalam Mata Uang asal             |                                      |                                       |                                                                            |
| <b>-</b>                               |                                      |                                       |                                                                            |
| 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                                 |                                                                            |
| <b>-</b>                               | <b>-</b>                             | <b>-</b>                              |                                                                            |
| Restrukturisasi                        |                                      |                                       |                                                                            |
| Rencana Restrukturisasi                | Tanggal Restrukturisasi              | Tanggal Restrukturisasi Akhir         | Frekuensi Restrukturisasi                                                  |
| <b>Extension of credit period</b>      | <b>2020/04/03</b>                    | <b>2020/04/03</b>                     | <b>1</b>                                                                   |
| 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>-</b>                              | <b>0</b>                                                                   |
| Tanggal Jumlah hari tunggakan maksimum | Kondisi Terburuk                     | Tanggal Kondisi Terburuk              |                                                                            |
| <b>-</b>                               | <b>Current</b>                       | <b>2020/07/31</b>                     |                                                                            |