

CREDIT REPORT

SUWAHNO

Request Date: 2025/10/10

Subject Matched

SUBJECT

Subject Data

CB Subject Code	Provider Subject No	Last Update Date	Resident
702121009	-	2025/10/10	Yes
Name As Id	Full Name	Mother's Name	Gender
SUWAHNO	SUWAHNO	KLIYEM	Male
Date of Birth	Place of Birth	Marital Status	Educational Status
1977/04/29	TEMANGGUNG	MARRIED	No Degree

Addresses

Current - Address	Last Update Date
DSN NGAPUS RT 05/06, SIDOHARJO, Candirot, Kab. Temanggung, 56261, INDONESIA	2025/07/31
Historical - Address	Last Update Date
NGAPUS 005 006, SIDOHARJO, Candirot, Kab. Temanggung, 56257, INDONESIA	2021/09/30

Identification Documents

Identity Codes
ID CARD : 3323122904770002

Contacts

Current - Contact			
Phone Number	Cell Phone Number	Email Address	Last Update Date
085256893829	085256893829	-	2025/07/31
Historical - Contact			
Phone Number	Cell Phone Number	Email Address	Last Update Date
081225887697	089999999	-	2025/07/03
Phone Number	Cell Phone Number	Email Address	Last Update Date
08529210775	081225887697	-	2025/01/31
Phone Number	Cell Phone Number	Email Address	Last Update Date
0000000000	085292107751	-	2021/09/30

Employment Data

Current - Employment Data

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

2025/07/31

Historical - Employment Data

Occupation Entrepreneur	Work Place PEMBIBITAN DAN BUDIDAYA DOMBA DAN KAMBING POTONG	Employer Sector Goat & Lamb Cattle Nursery & Cultivation	Work Place Address NGAPUS
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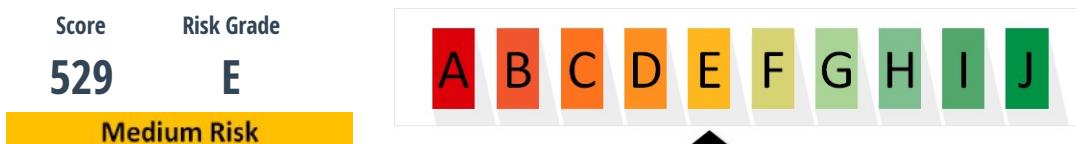
Last Update Date

2021/09/30

APPLICATION SUMMARY DETAILS

CB Contract Code A61822149	Contract Type Others	Contract Phase Requested	Request Date 2025/10/10
Application Amount IDR 15.000.000	Due Date -	Role Borrower	Company Role -
Account Number WEB_20251010_085830.7909	Original Agreement Number -	Original Agreement Date -	Currency Indonesian Rupiah

CB SCORE



CONTRACTS SUMMARY

Key Values

Contracts number 5	Reporting Providers Number 2	Total Credit Limit IDR 67.500.000	Total Potential Exposure IDR 15.000.000
Total Debit Balance IDR 7.500.000	Total Overdue IDR 8.625.000	Currency Indonesian Rupiah	

Summary by Category and Phase

Contract Category	Requested	Refused	Renounced	Active	Closed
CREDIT / FINANCING	1	0	0	1	3
BOND / SECURITIES	0	0	0	0	0
IRREVOCABLE LC	0	0	0	0	0
BANK GUARANTEE	0	0	0	0	0
OTHER FACILITIES	0	0	0	0	0

Financial Summary



Credit / Financing

Active Credits/Financing: 1

Credit Limit	IDR 7,500,000
Debit Balance	IDR 7,500,000
Overdue	IDR 8,625,000



Bond / Securities

Active Bond / Securities: 0

Debit Balance	IDR 0
Overdue	IDR 0



Irrevocable LC

Active Irrevocable LC: 0

Credit Limit	IDR 0
Debit Balance	IDR 0



Bank Guarantee

Active Bank Guarantee: 0

Credit Limit	IDR 0
Debit Balance	IDR 0



Other Facilities

Active Other Facilities: 0

Debit Balance	IDR 0
Overdue	IDR 0

CONTRACTS DETAILS

Credit / Financing

Credit / Financing Detail (Requested, Renounced and Refused):

CB Contract No.	Contract Code	Provider Contract Number	Contract Type	Contract Phase	Role	Provider Type	Provider	Contract Request Date	Last Update Date	Linked Subjects List	Note
1	R59037444	-	Others	Requested	Borrower	Non Financial Services Institution	BTM Surya Amanah Temanggung	2025/07/03	2025/07/03	-	-

Not Granted Credit

Application Amount	Due Date	Original Agreement Number	Original Agreement Date
IDR 7.500.000	-	-	-

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

CB Contract No.	Provider Contract Code	Provider Contract Number	Contract Type	Contract Phase	Role	Start Date	Due Date	Collaterals Counter	Total Collateral Value	Guarantors Counter	Provider Type	Provider	Last Update Date	Linked Subjects List	Note																																																																
1	T54809542	4810200239	Others	Active	Borrower	2024/12/03	2025/06/03	-	-	-	Non Financial Services Institution	BTM Surya Amanah Temanggung	2025/08/30	-	-																																																																
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2024																																																																															
2025	OK	OK	OK	OK	OK										N/A																																																																
2	A09891296	-	Loans provided	Closed	Borrower	2020/12/29	2021/12/29	-	-	-	Conventional Commercial Bank	PT Bank Rakyat Indonesia (Persero) Tbk	2021/10/12	-	-																																																																
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2020																																																																															
2021	1-89	90-119	120-179	120-179	180+	180+	180+	180+	OK						1-89																																																																
3	Q06007186	-	Loans provided	Closed	Borrower	2020/04/24	2020/11/29	-	-	-	Conventional Commercial Bank	PT Bank Rakyat Indonesia (Persero) Tbk	2021/10/12	-	-																																																																
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2021	1-89	90-119	120-179	120-179	180+	180+	180+	180+	OK						1-89																																																																
4	C02743718	-	Loans provided	Closed	Borrower	2018/10/11	2019/10/11	-	-	-	Conventional Commercial Bank	PT Bank Rakyat Indonesia (Persero) Tbk	2019/11/11	-	-																																																																
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	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC																																																																			
2018																																																																															
2019	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK			OK																																																																

Detail of Credit / Financing 1: Others - Active

Provider Type	Provider	CB Contract Code	Provider Contract No.	Role	Last Update Date
Non Financial Services Institution	BTM Surya Amanah Temanggung	T54809542	4810200239	Borrower	2025/08/30

Start Date 2024/12/03	Due Date 2025/06/03	Past Due Status Current	Contract Status Active Facilities
Contract Status Date -	Information -		

Historical Data						
Reference Date	Days Past Due	Overdue	Bad Credit Cause	Debit Balance	Current Month Realization	Contract Status
2025 May	0	IDR 8.625.000	-	IDR 7.500.000	IDR 0	Active Facilities
2025 Apr	0	IDR 0	-	IDR 7.500.000	IDR 0	Active Facilities
2025 Mar	0	IDR 0	-	IDR 7.500.000	IDR 0	Active Facilities
2025 Feb	0	IDR 0	-	IDR 7.500.000	IDR 0	Active Facilities
2025 Jan	0	IDR 0	-	IDR 7.500.000	IDR 0	Active Facilities
2024 Dec	0	IDR 0	-	IDR 0	IDR 0	-

Granted Credits			
Characteristic Credit	Agreement Credit	Original Agreement Number	Original Agreement Date
Others	Murabahah Receivables	4810200239	2024/12/03
Final Agreement Number	Final Agreement Date	Credit Frequency	Credit Start Date
4810200239	2025/08/12	6	2024/12/03
Debtor Category	Usage Type	Usage Orientation	Economic Sector
Not a Debtor of Micro, Small and Medium Enterprises	Consumption	Other	-
City	Project Value	Type of Interest Rate	Interest Rate
Kab. Temanggung	-	Margin	30,00 %
Financing Program			
Non Government Program Loans			

Credit Limit/Debit Balance			
Initial Credit Limit	Credit Limit	Current Month Realization	Debit Balance
IDR 7.500.000	IDR 7.500.000	-	IDR 7.500.000
Value in Original Currency			
-			

Overdue			
Principal Overdue Amount	Interest Overdue Amount	Days Past Due	Overdue Payments Number
IDR 7.500.000	IDR 1.125.000	0	1
Bad Credit Cause	Bad Credit Date	Penalty	-
-	-	-	-

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

Credits Maximum			
Max Overdue Payments Amount	Max Overdue Payments Number	Max Overdue Payments Number Date	Max Days Past Due
IDR 8.625.000	1	2025/05/31	0
Max Days Past Due Date	Worst Status	Worst Status Date	
-	Current	2025/05/31	

Detail of Credit / Financing 2: Loans provided - Closed

Provider Type	Provider	CB Contract Code	Provider Contract No.	Role	Last Update Date		
Conventional Commercial Bank	PT Bank Rakyat Indonesia (Persero) Tbk	A09891296	-	Borrower	2021/10/12		
Start Date 2020/12/29		Due Date 2021/12/29	Past Due Status Current	Contract Status Paid off			
Contract Status Date 2021/09/01		Information -					
Historical Data							
Reference Date	Days Past Due	Overdue	Bad Credit Cause	Debit Balance	Current Month Realization	Contract Status	
2021 Sep	0	IDR 0	-	IDR 0	IDR 0	Paid off	
2021 Aug	0	IDR 0	Others	IDR 20.000.000	IDR 0	Active Facilities	
2021 Jul	0	IDR 0	Others	IDR 20.000.000	IDR 0	Active Facilities	
2021 Jun	0	IDR 0	Others	IDR 20.000.000	IDR 0	Active Facilities	
2021 May	0	IDR 0	Others	IDR 20.000.000	IDR 0	Active Facilities	
2021 Apr	0	IDR 0	-	IDR 20.000.000	IDR 0	Active Facilities	
2021 Mar	0	IDR 0	-	IDR 20.000.000	IDR 0	Active Facilities	
2021 Feb	0	IDR 0	-	IDR 20.000.000	IDR 0	Active Facilities	
2021 Jan	0	IDR 0	-	IDR 20.000.000	IDR 0	Active Facilities	
2020 Dec	0	IDR 0	-	IDR 20.000.000	IDR 20.000.000	Active Facilities	

Granted Credits

Characteristic Credit	Agreement Credit	Original Agreement Number	Original Agreement Date
Others	Conventional	79819445/6804/12/20	2020/12/28
Final Agreement Number	Final Agreement Date	Credit Frequency	Credit Start Date
79819445/6804/12/20	2020/12/28	-	2020/12/29
Debtor Category	Usage Type	Usage Orientation	Economic Sector
Debtor SMEs-SMEs Others-Micro	Working capital	Other	Goat & Lamb Cattle Nursery & Cultivation
City	Project Value	Type of Interest Rate	Interest Rate
Kab. Temanggung	IDR 20.000.000	Fixed Interest Rates	14,40 %

Financing Program
Non Government Program Loans

Credit Limit/Debit Balance

Initial Credit Limit	Credit Limit	Current Month Realization	Debit Balance
IDR 20.000.000	IDR 20.000.000	-	IDR 0
Value in Original Currency	-	-	-

Overdue

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

Restructuring

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

Credits Maximum

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

Bad (DPD 180+)

2021/08/31

Detail of Credit / Financing 3: Loans provided - Closed

Provider Type	Provider	CB Contract Code	Provider Contract No.	Role	Last Update Date
Conventional Commercial Bank	PT Bank Rakyat Indonesia (Persero) Tbk	Q06007186	-	Borrower	2021/10/12
Start Date 2020/04/24	Due Date 2020/11/29	Past Due Status Current	Contract Status Paid off		
Contract Status Date 2021/09/01	Information	-	-		

Historical Data

Reference Date	Days Past Due	Overdue	Bad Credit Cause	Debit Balance	Current Month Realization	Contract Status
2021 Sep	0	IDR 0	-	IDR 0	IDR 0	Paid off
2021 Aug	276	IDR 11.982	Others	IDR 0	IDR 0	Active Facilities
2021 Jul	245	IDR 11.982	Others	IDR 0	IDR 0	Active Facilities
2021 Jun	214	IDR 11.982	Others	IDR 0	IDR 0	Active Facilities
2021 May	184	IDR 11.982	Others	IDR 0	IDR 0	Active Facilities
2021 Apr	153	IDR 11.982	-	IDR 0	IDR 0	Active Facilities
2021 Mar	123	IDR 11.982	-	IDR 0	IDR 0	Active Facilities
2021 Feb	92	IDR 11.982	-	IDR 0	IDR 0	Active Facilities
2021 Jan	64	IDR 11.982	-	IDR 0	IDR 0	Active Facilities
2020 Dec	33	IDR 11.982	-	IDR 0	IDR 0	Active Facilities
2020 Nov	0	IDR 0	-	IDR 20.000.000	IDR 0	Active Facilities
2020 Oct	0	IDR 0	-	IDR 20.000.000	IDR 0	Active Facilities
2020 Sep	0	IDR 0	-	IDR 20.000.000	IDR 0	Active Facilities
2020 Aug	0	IDR 0	-	IDR 20.000.000	IDR 0	Active Facilities
2020 Jul	0	IDR 0	-	IDR 20.000.000	IDR 0	Active Facilities
2020 Jun	0	IDR 0	-	IDR 20.000.000	IDR 0	Active Facilities
2020 May	0	IDR 0	-	IDR 20.000.000	IDR 0	Active Facilities
2020 Apr	7	IDR 22,554,223	-	IDR 20.000.000	IDR 0	Active Facilities
2020 Mar	0	IDR 0	-	IDR 20.000.000	IDR 0	Active Facilities
2020 Feb	0	IDR 0	-	IDR 20.000.000	IDR 0	Active Facilities
2020 Jan	0	IDR 0	-	IDR 20.000.000	IDR 0	Active Facilities
2019 Dec	0	IDR 0	-	IDR 20.000.000	IDR 0	Active Facilities
2019 Nov	0	IDR 0	-	IDR 20.000.000	IDR 0	Active Facilities
2019 Oct	0	IDR 0	-	IDR 20.000.000	IDR 20.000.000	Active Facilities

Granted Credits

Characteristic Credit	Agreement Credit	Original Agreement Number	Original Agreement Date
Restructured Loans	Conventional	70551230/6804/10/19	2019/10/24
Final Agreement Number	Final Agreement Date	Credit Frequency	Credit Start Date
70551230/6804/10/19A	2020/04/24	1	2019/10/24
Debtor Category	Usage Type	Usage Orientation	Economic Sector
Debtor SMEs-SMEs Others-Micro	Working capital	Other	Goat & Lamb Cattle Nursery & Cultivation
City	Project Value	Type of Interest Rate	Interest Rate
Kab. Temanggung	IDR 20.000.000	Fixed Interest Rates	14,40 %

Financing Program
Non Government Program Loans

Credit Limit/Debit Balance

Initial Credit Limit	Credit Limit	Current Month Realization	Debit Balance
IDR 20.000.000	IDR 20.000.000	-	IDR 0
Value in Original Currency			

Overdue

Principal Overdue Amount	Interest Overdue Amount	Days Past Due	Overdue Payments Number
0	IDR 0	0	10
Bad Credit Cause	Bad Credit Date	Penalty	

Restructuring

Restructuring Plan	Initial Restructuring Date	Final Restructuring Date	Frequency of Restructuring
Extension of credit period	2020/05/29	2020/05/29	1

Credits Maximum

Max Overdue Payments Amount	Max Overdue Payments Number	Max Overdue Payments Number Date	Max Days Past Due
IDR 22.554.223	10	2021/09/30	276
Max Days Past Due Date	Worst Status	Worst Status Date	

2021/08/31 **Bad (DPD 180+)** **2021/08/31**

Detail of Credit / Financing 4: Loans provided - Closed

Provider Type	Provider	CB Contract Code	Provider Contract No.	Role	Last Update Date
Conventional Commercial Bank	PT Bank Rakyat Indonesia (Persero) Tbk	C02743718	-	Borrower	2019/11/11
Start Date 2018/10/11	Due Date 2019/10/11	Past Due Status Current	Contract Status Paid off		
Contract Status Date 2019/10/15	Information				

Historical Data

Reference Date	Days Past Due	Overdue	Bad Credit Cause	Debit Balance	Current Month Realization	Contract Status
2019 Oct	0	IDR 0	-	IDR 0	IDR 0	Paid off
2019 Sep	0	IDR 0	-	IDR 20.000.000	IDR 0	Active Facilities
2019 Aug	0	IDR 0	-	IDR 20.000.000	IDR 0	Active Facilities
2019 Jul	0	IDR 0	-	IDR 20.000.000	IDR 0	Active Facilities
2019 Jun	0	IDR 0	-	IDR 20.000.000	IDR 0	Active Facilities
2019 May	0	IDR 0	-	IDR 20.000.000	IDR 0	Active Facilities
2019 Apr	0	IDR 0	-	IDR 20.000.000	IDR 0	Active Facilities
2019 Mar	0	IDR 0	-	IDR 20.000.000	IDR 0	Active Facilities
2019 Feb	0	IDR 0	-	IDR 20.000.000	IDR 0	Active Facilities
2019 Jan	0	IDR 0	-	IDR 20.000.000	IDR 0	Active Facilities
2018 Dec	0	IDR 0	-	IDR 20.000.000	IDR 0	Active Facilities
2018 Nov	0	IDR 0	-	IDR 20.000.000	IDR 0	Active Facilities
2018 Oct	0	IDR 0	-	IDR 20.000.000	IDR 20.000.000	Active Facilities

Granted Credits			
Characteristic Credit	Agreement Credit	Original Agreement Number	Original Agreement Date
Others	Conventional	PK18106AX46804102018	2018/10/11
Final Agreement Number	Final Agreement Date	Credit Frequency	Credit Start Date
PK18106AX46804102018	2018/10/11	-	2018/10/11
Debtor Category	Usage Type	Usage Orientation	Economic Sector
Debtor SMEs-With Credit	Working capital	Other	Goat & Lamb Cattle Nursery & Cultivation
Guarantee or Insurance or Certain			
Guarantees-Micro			
City	Project Value	Type of Interest Rate	Interest Rate
Kab. Temanggung	IDR 28.571.429	Fixed Interest Rates	3,71 %
Financing Program			
People Business Credit			
Credit Limit/Debit Balance			
Initial Credit Limit	Credit Limit	Current Month Realization	Debit Balance
IDR 20.000.000	IDR 20.000.000	-	IDR 0
Value in Original Currency			
-	-	-	-
Overdue			
Principal Overdue Amount	Interest Overdue Amount	Days Past Due	Overdue Payments Number
0	IDR 0	0	0
Bad Credit Cause	Bad Credit Date	Penalty	
-	-	-	-
Restructuring			
Restructuring Plan	Initial Restructuring Date	Final Restructuring Date	Frequency of Restructuring
-	-	-	-
Credits Maximum			
Max Overdue Payments Amount	Max Overdue Payments Number	Max Overdue Payments Number Date	Max Days Past Due
IDR 0	0	-	0
Max Days Past Due Date	Worst Status	Worst Status Date	
-	Current	2019/10/31	

FOOTPRINT

Number of Enquiries in the last months

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

Last 15 Enquiries

Enquiry Date	Purpose	Institute	Enquiry Type
2025/07/03	Supporting the loan process, insurance/risk management, guarantees, or LPBTTI	BTM Surya Amanah Temanggung	New Application Enquiry