



**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

## PAWIT MIFTAKHORI

Tanggal Permintaan: 2025/10/22

Subjek Cocok

### SUBJEK

#### Data Subjek

|                                                  |                                         |                                                 |                                   |
|--------------------------------------------------|-----------------------------------------|-------------------------------------------------|-----------------------------------|
| Kode Debitur Biro Kredit<br><b>E01433219</b>     | Kode Bank Debitur<br><b>-</b>           | Tanggal Pembaruan Terakhir<br><b>2025/10/22</b> | Penduduk<br><b>Yes</b>            |
| Nama Sesuai Identitas<br><b>PAWIT MIFTAKHORI</b> | Nama Lengkap<br><b>PAWIT MIFTAKHORI</b> | Nama Ibu<br><b>SUTI</b>                         | Jenis Kelamin<br><b>Laki-laki</b> |
| Tanggal Lahir<br><b>1985/07/06</b>               | Tempat Lahir<br><b>TEMANGGUNG</b>       | Status Perkawinan<br><b>Kawin</b>               | Status Pendidikan<br><b>S-1</b>   |

#### Alamat

|                                                                                                            |                            |
|------------------------------------------------------------------------------------------------------------|----------------------------|
| Saat Ini - Address                                                                                         | Tanggal Pembaruan Terakhir |
| <b>JAWA TENGAH KABUPATEN TEMANGGUNG TEMBARAK KUNCEN BOTOPUTIH Tembarak Kab. Temanggung 56261 INDONESIA</b> | <b>2025/09/30</b>          |
| Riwayat - Address                                                                                          | Tanggal Pembaruan Terakhir |
| <b>KUNCEN RT 001 RW 007 BOTOPUTIH Tembarak Kab. Temanggung 56261 INDONESIA</b>                             | <b>2025/08/31</b>          |
| Riwayat - Address                                                                                          | Tanggal Pembaruan Terakhir |
| <b>BOTOPUTIHTEMBARAK BOTOPUTIH Tembarak Kab. Temanggung 56261 INDONESIA</b>                                | <b>2025/07/31</b>          |
| Riwayat - Address                                                                                          | Tanggal Pembaruan Terakhir |
| <b>KUNCEN 1/7 BOTOPUTIH TEMBARAK TEMANGGUNG - - BOTOPUTIH Tembarak Kab. Temanggung 56261 INDONESIA</b>     | <b>2023/09/30</b>          |

#### Dokumen Identifikasi

|                                                 |                                                           |
|-------------------------------------------------|-----------------------------------------------------------|
| Kode Identitas<br>KTP : <b>3323020607850003</b> | NPWP / Pendaftaran Nomor Pajak<br><b>3323020607850003</b> |
|-------------------------------------------------|-----------------------------------------------------------|

#### Kontak

|                                      |                                      |                                       |                                                |
|--------------------------------------|--------------------------------------|---------------------------------------|------------------------------------------------|
| Kontrak - Saat Ini                   |                                      |                                       |                                                |
| Nomor Telepon<br><b>08888221420</b>  | Nomor Sellular<br><b>08888221420</b> | Email<br><b>SATUDARI296@GMAIL.COM</b> | Tanggal PembaruanTerakhir<br><b>2025/09/30</b> |
| Riwayat - Kontak                     |                                      |                                       |                                                |
| Nomor Telepon<br><b>628888221420</b> | Nomor Sellular<br><b>-</b>           | Email<br><b>-</b>                     | Tanggal PembaruanTerakhir<br><b>2025/08/31</b> |
| Nomor Telepon<br><b>0</b>            | Nomor Sellular<br><b>-</b>           | Email<br><b>-</b>                     | Tanggal PembaruanTerakhir<br><b>2023/07/31</b> |

Data Pekerjaan

Data Pekerjaan - Saat Ini

|                                          |                       |                                                     |                                             |
|------------------------------------------|-----------------------|-----------------------------------------------------|---------------------------------------------|
| Pekerjaan<br>Administrasi umum           | Tempat Kerja<br>KORIK | Sektor Pekerjaan<br>BUKAN LAPANGAN USAHA<br>LAINNYA | Alamat Tempat Kerja<br>KUNCEN RT 001 RW 007 |
| Tanggal Pembaruan Terakhir<br>2025/09/30 |                       |                                                     |                                             |

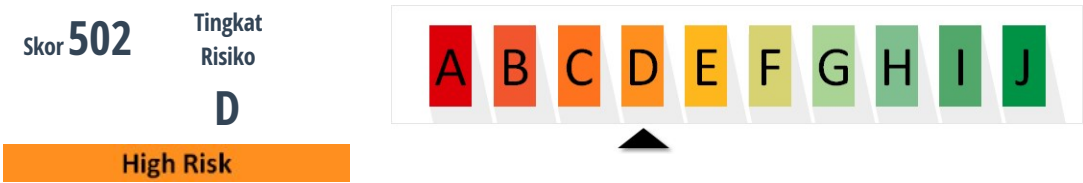
Riwayat - Data Pekerjaan

|                                                               |                            |                                                          |                          |
|---------------------------------------------------------------|----------------------------|----------------------------------------------------------|--------------------------|
| Pekerjaan<br>Buruh (Buruh Pabrik, Buruh Bangunan, Buruh Tani) | Tempat Kerja<br>TEMANGGUNG | Sektor Pekerjaan<br>AKTIVITAS JASA PERORANGAN<br>LAINNYA | Alamat Tempat Kerja<br>- |
| Tanggal Pembaruan Terakhir<br>2024/10/31                      |                            |                                                          |                          |
| Pekerjaan<br>Petani                                           | Tempat Kerja<br>BOTOPUTIH  | Sektor Pekerjaan<br>PERTANIAN CABAI                      | Alamat Tempat Kerja<br>- |
| Tanggal Pembaruan Terakhir<br>2023/09/30                      |                            |                                                          |                          |
| Pekerjaan<br>Teknologi Informasi                              | Tempat Kerja<br>BOTOPUTIH  | Sektor Pekerjaan<br>PERTANIAN CABAI                      | Alamat Tempat Kerja<br>- |
| Tanggal Pembaruan Terakhir<br>2023/07/31                      |                            |                                                          |                          |

RINGKASAN RINCIAN APLIKASI

|                                            |                            |                              |                                  |
|--------------------------------------------|----------------------------|------------------------------|----------------------------------|
| Kode Kontrak Biro Kredit<br>H62147155      | Jenis kontrak<br>Lainnya   | Fase Kontrak<br>Dimohon      | Tanggal Permintaan<br>2025/10/22 |
| Nilai Pada Aplikasi<br>IDR 20.000.000      | Jatuh Tempo<br>-           | Peran<br>Borrower            | Peran Perusahaan<br>-            |
| Nomor Rekening<br>WEB_20251022_100242.2702 | Nomor Perjanjian Awal<br>- | Tanggal Perjanjian Awal<br>- | Mata Uang<br>Indonesian Rupiah   |

CB SCORE



RINGKASAN KONTRAK

Nilai Kunci

|                    |                         |                     |                          |
|--------------------|-------------------------|---------------------|--------------------------|
| Nomor Kontrak      | Nomor institusi Pelapor | Jumlah Batas Kredit | Jumlah Potensi Pembukaan |
| 10                 | 5                       | IDR 17.044.507      | IDR 12.244.507           |
| Jumlah Saldo Debit | Jumlah Jatuh Tempo      | Mata Uang           |                          |
| IDR 12.244.507     | -                       | Indonesian Rupiah   |                          |

Ringkasan Berdasarkan Kategori dan Fase

|                        |         |         |            |       |       |
|------------------------|---------|---------|------------|-------|-------|
| Kategori Kontrak       | Diminta | Ditolak | Dibatalkan | Aktif | Tutup |
| KREDIT/PEMBIAYAAN      | 0       | 0       | 0          | 3     | 7     |
| SURAT BERHARGA         | 0       | 0       | 0          | 0     | 0     |
| IRREVOCABLE LC         | 0       | 0       | 0          | 0     | 0     |
| GARANSI YANG DIBERIKAN | 0       | 0       | 0          | 0     | 0     |
| FASILITAS LAINNYA      | 0       | 0       | 0          | 0     | 0     |

Ringkasan Keuangan

|                                                                                                                                                                                                                                     |                                                                                                                                                                                         |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <div><div></div><div>Kredit / Pembiayaan</div><div>Kredit / Pembiayaan yang Aktif 3</div><div>Batas Kredit</div><div>IDR 2.044.507</div><div>Saldo Debit</div><div>IDR 12.244.507</div><div>Jatuh Tempo</div><div>IDR 0</div></div> | <div><div></div><div>Obligasi / surat berharga</div><div>Obligasi / Surat Berharga yang Aktif 0</div><div>Saldo Debit</div><div>IDR 0</div><div>Jatuh Tempo</div><div>IDR 0</div></div> |
| <div><div></div><div>Surat Kredit</div><div>LC yang Aktif 0</div><div>Batas Kredit</div><div>IDR 0</div><div>Saldo Debit</div><div>IDR 0</div></div>                                                                                | <div><div></div><div>Bank Garansi</div><div>Bank Garansi yang Aktif 0</div><div>Batas Kredit</div><div>IDR 0</div><div>Saldo Debit</div><div>IDR 0</div></div>                          |
| <div><div></div><div>Fasilitas Lainnya</div><div>Fasilitas Aktif Lainnya 0</div><div>Saldo Debit</div><div>IDR 0</div><div>Jatuh Tempo</div><div>IDR 0</div></div>                                                                  |                                                                                                                                                                                         |

RINCIAN KONTRAK

Kredit / Pembiayaan

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

| Nomor                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | Kode Kontrak<br>Biro Kredit | Nomor Kontrak<br>Bank | Jenis kontrak                                                | Fase Kontrak | Peran    | Tanggal Mulai | Tanggal Jatuh Tempo | Jumlah Agunan | Jumlah Nilai Agunan | Jumlah Penjamin | Jenis institusi                    | Institusi                                    | Tanggal Pembaruan Terakhir | Daftar Subjek Terkait | Catatan |  |     |     |     |     |     |     |     |     |     |     |     |     |      |  |  |     |    |    |     |     |    |    |    |     |     |      |    |    |    |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |    |    |    |  |  |  |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------|-----------------------|--------------------------------------------------------------|--------------|----------|---------------|---------------------|---------------|---------------------|-----------------|------------------------------------|----------------------------------------------|----------------------------|-----------------------|---------|--|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|------|--|--|-----|----|----|-----|-----|----|----|----|-----|-----|------|----|----|----|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|----|----|----|--|--|--|
| 1                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | 557614077                   | -                     | Buy Now Pay Later (BNPL) - Non Fintech (i.e. Banks)          | Closed       | Borrower | 2025/06/04    | 2025/09/01          | -             | -                   | -               | Conventional Commercial Bank       | PT Bank Seabank Indonesia                    | 2025/10/08                 | -                     | -       |  |     |     |     |     |     |     |     |     |     |     |     |     |      |  |  |     |    |    |     |     |    |    |    |     |     |      |    |    |    |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |    |    |    |  |  |  |
| <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>2025</td><td></td><td></td><td>N/A</td><td>OK</td><td>OK</td><td>OK</td><td>N/A</td><td>OK</td><td>OK</td><td></td><td></td><td></td></tr></table>                                                                                                                                                                                                                                                                                                                                 |                             |                       |                                                              |              |          |               |                     |               |                     |                 |                                    |                                              |                            |                       |         |  | JAN | FEB | MAR | APR | MEI | JUN | JUL | AGT | SEP | OKT | NOP | DES | 2025 |  |  | N/A | OK | OK | OK  | N/A | OK | OK |    |     |     |      |    |    |    |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |    |    |    |  |  |  |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | JAN                         | FEB                   | MAR                                                          | APR          | MEI      | JUN           | JUL                 | AGT           | SEP                 | OKT             | NOP                                | DES                                          |                            |                       |         |  |     |     |     |     |     |     |     |     |     |     |     |     |      |  |  |     |    |    |     |     |    |    |    |     |     |      |    |    |    |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |    |    |    |  |  |  |
| 2025                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                             |                       | N/A                                                          | OK           | OK       | OK            | N/A                 | OK            | OK                  |                 |                                    |                                              |                            |                       |         |  |     |     |     |     |     |     |     |     |     |     |     |     |      |  |  |     |    |    |     |     |    |    |    |     |     |      |    |    |    |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |    |    |    |  |  |  |
| 2                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | 757464701                   | 4810100551            | Others                                                       | Aktif        | Borrower | 2025/05/20    | 2025/11/20          | 1             | IDR 70.000.000      | -               | Non Financial Services Institution | BTM Surya Amanah Temanggung                  | 2025/10/02                 | -                     | -       |  |     |     |     |     |     |     |     |     |     |     |     |     |      |  |  |     |    |    |     |     |    |    |    |     |     |      |    |    |    |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |    |    |    |  |  |  |
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|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | JAN                         | FEB                   | MAR                                                          | APR          | MEI      | JUN           | JUL                 | AGT           | SEP                 | OKT             | NOP                                | DES                                          |                            |                       |         |  |     |     |     |     |     |     |     |     |     |     |     |     |      |  |  |     |    |    |     |     |    |    |    |     |     |      |    |    |    |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |    |    |    |  |  |  |
| 2025                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                             |                       |                                                              |              | OK       | N/A           | OK                  |               |                     |                 |                                    |                                              |                            |                       |         |  |     |     |     |     |     |     |     |     |     |     |     |     |      |  |  |     |    |    |     |     |    |    |    |     |     |      |    |    |    |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |    |    |    |  |  |  |
| 3                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | B57151335                   | -                     | Loans for joint financing (Syndication)                      | Aktif        | Borrower | 2025/06/04    | 2025/09/02          | -             | -                   | -               | Financing Company                  | PT Commerce Finance                          | 2025/09/10                 | -                     | -       |  |     |     |     |     |     |     |     |     |     |     |     |     |      |  |  |     |    |    |     |     |    |    |    |     |     |      |    |    |    |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |    |    |    |  |  |  |
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|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | JAN                         | FEB                   | MAR                                                          | APR          | MEI      | JUN           | JUL                 | AGT           | SEP                 | OKT             | NOP                                | DES                                          |                            |                       |         |  |     |     |     |     |     |     |     |     |     |     |     |     |      |  |  |     |    |    |     |     |    |    |    |     |     |      |    |    |    |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |    |    |    |  |  |  |
| 2025                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                             |                       | OK                                                           | OK           | OK       | OK            | OK                  | OK            |                     |                 |                                    |                                              |                            |                       |         |  |     |     |     |     |     |     |     |     |     |     |     |     |      |  |  |     |    |    |     |     |    |    |    |     |     |      |    |    |    |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |    |    |    |  |  |  |
| 4                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | F59244377                   | -                     | Buy Now Pay Later (BNPL) - Non Fintech (i.e. Banks)          | Closed       | Borrower | 2025/06/23    | 2025/08/01          | -             | -                   | -               | Conventional Commercial Bank       | PT Bank Seabank Indonesia                    | 2025/08/07                 | -                     | -       |  |     |     |     |     |     |     |     |     |     |     |     |     |      |  |  |     |    |    |     |     |    |    |    |     |     |      |    |    |    |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |    |    |    |  |  |  |
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|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | JAN                         | FEB                   | MAR                                                          | APR          | MEI      | JUN           | JUL                 | AGT           | SEP                 | OKT             | NOP                                | DES                                          |                            |                       |         |  |     |     |     |     |     |     |     |     |     |     |     |     |      |  |  |     |    |    |     |     |    |    |    |     |     |      |    |    |    |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |    |    |    |  |  |  |
| 2025                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                             |                       |                                                              |              |          | OK            | OK                  |               |                     |                 |                                    |                                              |                            |                       |         |  |     |     |     |     |     |     |     |     |     |     |     |     |      |  |  |     |    |    |     |     |    |    |    |     |     |      |    |    |    |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |    |    |    |  |  |  |
| 5                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | Q54711738                   | 4810100278            | Others                                                       | Closed       | Borrower | 2024/10/04    | 2025/04/04          | 1             | IDR 70.000.000      | -               | Non Financial Services Institution | BTM Surya Amanah Temanggung                  | 2025/07/31                 | -                     | -       |  |     |     |     |     |     |     |     |     |     |     |     |     |      |  |  |     |    |    |     |     |    |    |    |     |     |      |    |    |    |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |    |    |    |  |  |  |
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|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | JAN                         | FEB                   | MAR                                                          | APR          | MEI      | JUN           | JUL                 | AGT           | SEP                 | OKT             | NOP                                | DES                                          |                            |                       |         |  |     |     |     |     |     |     |     |     |     |     |     |     |      |  |  |     |    |    |     |     |    |    |    |     |     |      |    |    |    |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |    |    |    |  |  |  |
| 2024                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                             |                       |                                                              |              |          |               |                     |               |                     | OK              | N/A                                | N/A                                          |                            |                       |         |  |     |     |     |     |     |     |     |     |     |     |     |     |      |  |  |     |    |    |     |     |    |    |    |     |     |      |    |    |    |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |    |    |    |  |  |  |
| 2025                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | OK                          | OK                    | OK                                                           | OK           |          |               |                     |               |                     |                 |                                    |                                              |                            |                       |         |  |     |     |     |     |     |     |     |     |     |     |     |     |      |  |  |     |    |    |     |     |    |    |    |     |     |      |    |    |    |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |    |    |    |  |  |  |
| 6                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | K57640365                   | -                     | Cash Loan - Non Fintech (i.e. Banks)                         | Closed       | Borrower | 2025/03/13    | 2025/06/13          | -             | -                   | -               | Conventional Commercial Bank       | PT Bank Seabank Indonesia                    | 2025/07/09                 | -                     | -       |  |     |     |     |     |     |     |     |     |     |     |     |     |      |  |  |     |    |    |     |     |    |    |    |     |     |      |    |    |    |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |    |    |    |  |  |  |
| <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>2025</td><td></td><td></td><td>N/A</td><td>OK</td><td>OK</td><td>OK</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 | 2025 |  |  | N/A | OK | OK | OK  |     |    |    |    |     |     |      |    |    |    |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |    |    |    |  |  |  |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | JAN                         | FEB                   | MAR                                                          | APR          | MEI      | JUN           | JUL                 | AGT           | SEP                 | OKT             | NOP                                | DES                                          |                            |                       |         |  |     |     |     |     |     |     |     |     |     |     |     |     |      |  |  |     |    |    |     |     |    |    |    |     |     |      |    |    |    |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |    |    |    |  |  |  |
| 2025                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                             |                       | N/A                                                          | OK           | OK       | OK            |                     |               |                     |                 |                                    |                                              |                            |                       |         |  |     |     |     |     |     |     |     |     |     |     |     |     |      |  |  |     |    |    |     |     |    |    |    |     |     |      |    |    |    |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |    |    |    |  |  |  |
| 7                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | 644542670                   | -                     | Others                                                       | Closed       | Borrower | 2023/07/25    | 2025/07/25          | -             | -                   | -               | Conventional Rural Bank            | PT BPR Surya Yudha                           | 2024/10/09                 | -                     | -       |  |     |     |     |     |     |     |     |     |     |     |     |     |      |  |  |     |    |    |     |     |    |    |    |     |     |      |    |    |    |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |    |    |    |  |  |  |
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|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | JAN                         | FEB                   | MAR                                                          | APR          | MEI      | JUN           | JUL                 | AGT           | SEP                 | OKT             | NOP                                | DES                                          |                            |                       |         |  |     |     |     |     |     |     |     |     |     |     |     |     |      |  |  |     |    |    |     |     |    |    |    |     |     |      |    |    |    |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |    |    |    |  |  |  |
| 2023                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                             |                       |                                                              |              |          |               | OK                  | OK            | OK                  | OK              | OK                                 | OK                                           |                            |                       |         |  |     |     |     |     |     |     |     |     |     |     |     |     |      |  |  |     |    |    |     |     |    |    |    |     |     |      |    |    |    |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |    |    |    |  |  |  |
| 2024                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | OK                          | OK                    | OK                                                           | OK           | OK       | 1-89          | 1-89                | 1-89          | OK                  |                 |                                    |                                              |                            |                       |         |  |     |     |     |     |     |     |     |     |     |     |     |     |      |  |  |     |    |    |     |     |    |    |    |     |     |      |    |    |    |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |    |    |    |  |  |  |
| 8                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | 509209773                   | -                     | Others                                                       | Closed       | Borrower | 2020/09/30    | 2023/09/30          | -             | -                   | -               | Conventional Rural Bank            | PT BPR Surya Yudha                           | 2023/08/10                 | -                     | -       |  |     |     |     |     |     |     |     |     |     |     |     |     |      |  |  |     |    |    |     |     |    |    |    |     |     |      |    |    |    |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |    |    |    |  |  |  |
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|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | JAN                         | FEB                   | MAR                                                          | APR          | MEI      | JUN           | JUL                 | AGT           | SEP                 | OKT             | NOP                                | DES                                          |                            |                       |         |  |     |     |     |     |     |     |     |     |     |     |     |     |      |  |  |     |    |    |     |     |    |    |    |     |     |      |    |    |    |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |    |    |    |  |  |  |
| 2021                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                             |                       |                                                              |              |          |               |                     | OK            | OK                  | OK              | OK                                 | OK                                           |                            |                       |         |  |     |     |     |     |     |     |     |     |     |     |     |     |      |  |  |     |    |    |     |     |    |    |    |     |     |      |    |    |    |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |    |    |    |  |  |  |
| 2022                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | OK                          | OK                    | OK                                                           | 1-89         | 1-89     | 1-89          | OK                  | 1-89          | 1-89                | 1-89            | 1-89                               | 1-89                                         |                            |                       |         |  |     |     |     |     |     |     |     |     |     |     |     |     |      |  |  |     |    |    |     |     |    |    |    |     |     |      |    |    |    |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |    |    |    |  |  |  |
| 2023                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | 1-89                        | 1-89                  | 1-89                                                         | 1-89         | 1-89     | 1-89          | OK                  |               |                     |                 |                                    |                                              |                            |                       |         |  |     |     |     |     |     |     |     |     |     |     |     |     |      |  |  |     |    |    |     |     |    |    |    |     |     |      |    |    |    |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |    |    |    |  |  |  |
| 9                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | L01171058                   | -                     | Loans provided                                               | Closed       | Borrower | 2018/02/28    | 2021/02/28          | -             | -                   | -               | Conventional Rural Bank            | PT BPR Surya Yudha                           | 2020/10/16                 | -                     | -       |  |     |     |     |     |     |     |     |     |     |     |     |     |      |  |  |     |    |    |     |     |    |    |    |     |     |      |    |    |    |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |    |    |    |  |  |  |
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|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | JAN                         | FEB                   | MAR                                                          | APR          | MEI      | JUN           | JUL                 | AGT           | SEP                 | OKT             | NOP                                | DES                                          |                            |                       |         |  |     |     |     |     |     |     |     |     |     |     |     |     |      |  |  |     |    |    |     |     |    |    |    |     |     |      |    |    |    |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |    |    |    |  |  |  |
| 2018                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                             |                       |                                                              |              |          |               |                     |               |                     | OK              | OK                                 | OK                                           |                            |                       |         |  |     |     |     |     |     |     |     |     |     |     |     |     |      |  |  |     |    |    |     |     |    |    |    |     |     |      |    |    |    |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |    |    |    |  |  |  |
| 2019                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | OK                          | OK                    | OK                                                           | OK           | OK       | OK            | OK                  | OK            | OK                  | OK              | OK                                 | OK                                           |                            |                       |         |  |     |     |     |     |     |     |     |     |     |     |     |     |      |  |  |     |    |    |     |     |    |    |    |     |     |      |    |    |    |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |    |    |    |  |  |  |
| 2020                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | OK                          | OK                    | OK                                                           | OK           | OK       | OK            | OK                  | OK            | OK                  |                 |                                    |                                              |                            |                       |         |  |     |     |     |     |     |     |     |     |     |     |     |     |      |  |  |     |    |    |     |     |    |    |    |     |     |      |    |    |    |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |    |    |    |  |  |  |
| 10                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | C61411981                   | -                     | Credit to third parties through other agencies by channeling | Aktif        | Borrower | 2025/08/11    | 2025/11/01          | -             | -                   | -               | Conventional Commercial Bank       | PT Bank Digital BCA d/h Bank Royal Indonesia | -                          | -                     | -       |  |     |     |     |     |     |     |     |     |     |     |     |     |      |  |  |     |    |    |     |     |    |    |    |     |     |      |    |    |    |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |    |    |    |  |  |  |
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|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | JAN                         | FEB                   | MAR                                                          | APR          | MEI      | JUN           | JUL                 | AGT           | SEP                 | OKT             | NOP                                | DES                                          |                            |                       |         |  |     |     |     |     |     |     |     |     |     |     |     |     |      |  |  |     |    |    |     |     |    |    |    |     |     |      |    |    |    |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |    |    |    |  |  |  |
| 2025                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                             |                       |                                                              |              |          |               |                     | OK            |                     |                 |                                    |                                              |                            |                       |         |  |     |     |     |     |     |     |     |     |     |     |     |     |      |  |  |     |    |    |     |     |    |    |    |     |     |      |    |    |    |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |    |    |    |  |  |  |

Rincian Kredit / Pembiayaan 1: Buy Now Pay Later (BNPL) - Non Fintech (i.e. Banks) - Closed

|                              |                           |                          |                         |          |                            |
|------------------------------|---------------------------|--------------------------|-------------------------|----------|----------------------------|
| Jenis institusi              | Institusi                 | Kode Kontrak Biro Kredit | Nomor Kontrak Institusi | Peran    | Tanggal Pembaruan Terakhir |
| Conventional Commercial Bank | PT Bank Seabank Indonesia | 557614077                | -                       | Borrower | 2025/10/08                 |

|                                      |                                   |                               |                         |
|--------------------------------------|-----------------------------------|-------------------------------|-------------------------|
| Tanggal Mulai<br>2025/06/04          | Tanggal Jatuh Tempo<br>2025/09/01 | Status Jatuh Tempo<br>Current | Status kontrak<br>Lunas |
| Tanggal Status Kontrak<br>2025/09/01 | Informasi<br>PAYLATER             |                               |                         |

Riwayat Data

| Tanggal Referensi | Jumlah hari tunggakan | Jatuh Tempo | Penyebab Kredit Bermasalah | Saldo Debit | Realisasi Bulan Berjalan | Status kontrak    |
|-------------------|-----------------------|-------------|----------------------------|-------------|--------------------------|-------------------|
| 2025 Sep          | 0                     | IDR 0       | -                          | IDR 0       | IDR 0                    | Paid off          |
| 2025 Agt          | 0                     | IDR 0       | -                          | IDR 36.061  | IDR 0                    | Active Facilities |
| 2025 Jul          | 0                     | IDR 0       | -                          | IDR 0       | IDR 0                    | -                 |
| 2025 Jun          | 0                     | IDR 0       | -                          | IDR 71.332  | IDR 105.830              | Active Facilities |
| 2025 Mei          | 0                     | IDR 0       | -                          | IDR 187.177 | IDR 187.177              | Active Facilities |
| 2025 Apr          | 0                     | IDR 0       | -                          | IDR 9.489   | IDR 9.489                | Active Facilities |
| 2025 Mar          | 0                     | IDR 0       | -                          | IDR 0       | IDR 0                    | -                 |

Diberikan Kredit

|                                                     |                    |                       |                           |
|-----------------------------------------------------|--------------------|-----------------------|---------------------------|
| karakteristik Kredit                                | Perjanjian Credit  | Nomor Perjanjian Awal | Tanggal Perjanjian Awal   |
| Others                                              | Conventional       | 2041351676195308590   | 2025/06/04                |
| Nomor Perjanjian Akhir                              | Tanggal Akad Akhir | Frekuensi Kredit      | Tanggal Mulai kredit      |
| 2041351676195308590                                 | 2025/06/04         | -                     | 2025/06/04                |
| Kategori Debitur                                    | Tipe Penggunaan    | Orientasi Penggunaan  | Sektor Ekonomi            |
| Not a Debtor of Micro, Small and Medium Enterprises | Consumption        | Other                 | NOT OTHER BUSINESS FIELDS |
| Kota/Kabupaten                                      | Nilai Proyek       | Tipe Suku Bunga       | Suku Bunga                |
| Kab. Temanggung                                     | -                  | Fixed Interest Rates  | 26,89 %                   |
| Program Pembiayaan                                  |                    |                       |                           |
| Non Government Program Loans                        |                    |                       |                           |

Batas Kredit / Saldo Debit

|                            |              |                          |             |
|----------------------------|--------------|--------------------------|-------------|
| Batas Kredit Awal          | Batas Kredit | Realisasi Bulan Berjalan | Saldo Debit |
| IDR 105.830                | -            | -                        | 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                              | 2025/09/30                            |                                |

Rincian Kredit / Pembiayaan 2: Others - Aktif

|                                    |                             |                          |                         |          |                            |
|------------------------------------|-----------------------------|--------------------------|-------------------------|----------|----------------------------|
| Jenis institusi                    | Institusi                   | Kode Kontrak Biro Kredit | Nomor Kontrak Institusi | Peran    | Tanggal Pembaruan Terakhir |
| Non Financial Services Institution | BTM Surya Amanah Temanggung | 757464701                | 4810100551              | Borrower | 2025/10/02                 |

|                        |                     |                    |                 |
|------------------------|---------------------|--------------------|-----------------|
| Tanggal Mulai          | Tanggal Jatuh Tempo | Status Jatuh Tempo | Status kontrak  |
| 2025/05/20             | 2025/11/20          | Current            | Fasilitas Aktif |
| Tanggal Status Kontrak | Informasi           |                    |                 |
| -                      | -                   |                    |                 |

Riwayat Data

| Tanggal Referensi | Jumlah hari tunggakan | Jatuh Tempo | Penyebab Kredit Bermasalah | Saldo Debit    | Realisasi Bulan Berjalan | Status kontrak    |
|-------------------|-----------------------|-------------|----------------------------|----------------|--------------------------|-------------------|
| 2025 Jul          | 0                     | IDR 0       | -                          | IDR 12.000.000 | IDR 0                    | Active Facilities |
| 2025 Jun          | 0                     | IDR 0       | -                          | IDR 0          | IDR 0                    | -                 |
| 2025 Mei          | 0                     | IDR 0       | -                          | IDR 12.000.000 | IDR 0                    | Active Facilities |

| Diberikan Kredit                                    |                                      |                                       |                                |
|-----------------------------------------------------|--------------------------------------|---------------------------------------|--------------------------------|
| karakteristik Kredit                                | Perjanjian Credit                    | Nomor Perjanjian Awal                 | Tanggal Perjanjian Awal        |
| Others                                              | Murabahah Receivables                | 4810100551                            | 2025/05/20                     |
| Nomor Perjanjian Akhir                              | Tanggal Akad Akhir                   | Frekuensi Kredit                      | Tanggal Mulai kredit           |
| 4810100551                                          | 2025/11/20                           | 3                                     | 2025/05/20                     |
| Kategori Debitur                                    | Tipe Penggunaan                      | Orientasi Penggunaan                  | Sektor Ekonomi                 |
| Not a Debtor of Micro, Small and Medium Enterprises | Consumption                          | Other                                 | -                              |
| Kota/Kabupaten                                      | Nilai Proyek                         | Tipe Suku Bunga                       | Suku Bunga                     |
| Kab. Temanggung                                     | -                                    | Margin                                | 30,00 %                        |
| Program Pembiayaan                                  |                                      |                                       |                                |
| Non Government Program Loans                        |                                      |                                       |                                |
| Batas Kredit / Saldo Debit                          |                                      |                                       |                                |
| Batas Kredit Awal                                   | Batas Kredit                         | Realisasi Bulan Berjalan              | Saldo Debit                    |
| IDR 1.800.000                                       | IDR 1.800.000                        | -                                     | IDR 12.000.000                 |
| Nilai dalam Mata Uang asal                          |                                      |                                       |                                |
| -                                                   |                                      |                                       |                                |
| Tunggakan                                           |                                      |                                       |                                |
| Tunggakan Pokok                                     | Nilai Bunga Tunggakan                | Jumlah hari tunggakan                 | Jumlah Tunggakan               |
| 0                                                   | IDR 0                                | 0                                     | 0                              |
| Penyebab Kredit Buruk                               | Tanggal Kredit Buruk                 | Denda                                 |                                |
| -                                                   | -                                    | -                                     |                                |
| Restrukturisasi                                     |                                      |                                       |                                |
| Rencana Restrukturisasi                             | Tanggal Restrukturisasi              | Tanggal Restrukturisasi Akhir         | Frekuensi Restrukturisasi      |
| -                                                   | -                                    | -                                     | -                              |
| Maksimal Kredit                                     |                                      |                                       |                                |
| Tunggakan Nilai Pembayaran Maksimum                 | Tunggakan Jumlah Pembayaran Maksimum | Tanggal Tunggakan Pembayaran Maksimum | Jumlah hari tunggakan maksimum |
| IDR 0                                               | 0                                    | -                                     | 0                              |
| Tanggal Jumlah hari tunggakan maksimum              | Kondisi Terburuk                     | Tanggal Kondisi Terburuk              |                                |
| -                                                   | Current                              | 2025/07/31                            |                                |

Rincian Agunan 1: Home

| Jenis institusi                                                          | Institusi                                             | Tanggal Pembaruan Terakhir                                    |                                                     |
|--------------------------------------------------------------------------|-------------------------------------------------------|---------------------------------------------------------------|-----------------------------------------------------|
| Non Financial Services Institution                                       | BTM Surya Amanah Temanggung                           | 2025/10/02                                                    |                                                     |
|                                                                          |                                                       |                                                               |                                                     |
| <b>Jaminan yang disetujui</b>                                            |                                                       |                                                               |                                                     |
| Nomor Agunan<br><b>01.01442</b>                                          | Status Agunan<br><b>Available</b>                     | Peringkat<br><b>-</b>                                         | Institusi Pemeringkat<br><b>-</b>                   |
| Jenis Pengikatan<br><b>Power of Attorney Charging<br/>Deposit Rights</b> | Tanggal Pengikatan<br><b>2025/05/20</b>               | Nama Pemilik Agunan<br><b>PAWIT MIFTAKHORI</b>                | Bukti Kepemilikan<br><b>927</b>                     |
| Status Paripasu<br><b>No</b>                                             | Persentase Paripasu<br><b>-</b>                       | Status Kredit Rekening Bersama<br><b>No</b>                   | Diasuransikan<br><b>No</b>                          |
| Informasi<br><b>-</b>                                                    |                                                       |                                                               |                                                     |
| <b>Nilai Agunan</b>                                                      |                                                       |                                                               |                                                     |
| Nilai Agunan Sesuai NJOP<br><b>IDR 70.000.000</b>                        | Nilai Agunan Menurut Pelapor<br><b>IDR 69.000.000</b> | Tanggal Penilaian Agunan Menurut pelapor<br><b>2025/05/20</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>BOTOPUTIH TEMBARAK TEMANGGUNG,Kab. Temanggung</b>           |                                                       |                                                               |                                                     |

Rincian Kredit / Pembiayaan 3: Loans for joint financing (Syndication) - Aktif

|                             |                                   |                               |                         |                                   |                            |
|-----------------------------|-----------------------------------|-------------------------------|-------------------------|-----------------------------------|----------------------------|
| Jenis institusi             | Institusi                         | Kode Kontrak Biro Kredit      | Nomor Kontrak Institusi | Peran                             | Tanggal Pembaruan Terakhir |
| Financing Company           | PT Commerce Finance               | B57151335                     | -                       | Borrower                          | 2025/09/10                 |
|                             |                                   |                               |                         |                                   |                            |
| Tanggal Mulai<br>2025/06/04 | Tanggal Jatuh Tempo<br>2025/09/02 | Status Jatuh Tempo<br>Current |                         | Status kontrak<br>Fasilitas Aktif |                            |
| Tanggal Status Kontrak<br>- | Informasi<br>PAYLATER             |                               |                         |                                   |                            |

Riwayat Data

| Tanggal Referensi | Jumlah hari tunggakan | Jatuh Tempo | Penyebab Kredit Bermasalah | Saldo Debit | Realisasi Bulan Berjalan | Status kontrak    |
|-------------------|-----------------------|-------------|----------------------------|-------------|--------------------------|-------------------|
| 2025 Agt          | 0                     | IDR 0       | -                          | IDR 4.097   | IDR 3.028                | Active Facilities |
| 2025 Jul          | 0                     | IDR 0       | -                          | IDR 1.069   | IDR 0                    | Active Facilities |
| 2025 Jun          | 0                     | IDR 0       | -                          | IDR 3.040   | IDR 3.040                | Active Facilities |
| 2025 Mei          | 0                     | IDR 0       | -                          | IDR 1.892   | IDR 1.892                | Active Facilities |
| 2025 Apr          | 0                     | IDR 0       | -                          | IDR 96      | IDR 96                   | Active Facilities |
| 2025 Mar          | 0                     | IDR 0       | -                          | IDR 2.537   | IDR 2.537                | Active Facilities |

Diberikan Kredit

|                                                     |                    |                       |                                             |
|-----------------------------------------------------|--------------------|-----------------------|---------------------------------------------|
| karakteristik Kredit                                | Perjanjian Kredit  | Nomor Perjanjian Awal | Tanggal Perjanjian Awal                     |
| Others                                              | Conventional       | 2041351676195308590   | 2025/06/04                                  |
| Nomor Perjanjian Akhir                              | Tanggal Akad Akhir | Frekuensi Kredit      | Tanggal Mulai kredit                        |
| 2067381119528501276                                 | 2025/08/15         | -                     | 2025/06/04                                  |
| Kategori Debitur                                    | Tipe Penggunaan    | Orientasi Penggunaan  | Sektor Ekonomi                              |
| Not a Debtor of Micro, Small and Medium Enterprises | Consumption        | Other                 | RETAIL TRADE THROUGH POST OR INTERNET ORDER |
| Kota/Kabupaten                                      | Nilai Proyek       | Tipe Suku Bunga       | Suku Bunga                                  |
| Kab. Temanggung                                     | -                  | Fixed Interest Rates  | 8,85 %                                      |
| Program Pembiayaan                                  |                    |                       |                                             |
| Non Government Program Loans                        |                    |                       |                                             |

Batas Kredit / Saldo Debit

|                            |              |                          |             |
|----------------------------|--------------|--------------------------|-------------|
| Batas Kredit Awal          | Batas Kredit | Realisasi Bulan Berjalan | Saldo Debit |
| IDR 4.097                  | IDR 4.097    | IDR 3.028                | IDR 4.097   |
| Nilai dalam Mata Uang asal |              |                          |             |
| -                          |              |                          |             |

Tunggakan

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

Restrukturisasi

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

Maksimal Kredit

|                                        |                                      |                                       |                                |
|----------------------------------------|--------------------------------------|---------------------------------------|--------------------------------|
| Tunggakan Nilai Pembayaran Maksimum    | Tunggakan Jumlah Pembayaran Maksimum | Tanggal Tunggakan Pembayaran Maksimum | Jumlah hari tunggakan maksimum |
| IDR 0                                  | 0                                    | -                                     | 0                              |
| Tanggal Jumlah hari tunggakan maksimum | Kondisi Terburuk                     | Tanggal Kondisi Terburuk              |                                |
| -                                      | Current                              | 2025/08/31                            |                                |

Rincian Kredit / Pembiayaan 4: Buy Now Pay Later (BNPL) - Non Fintech (i.e. Banks) - Closed

|                              |                           |                          |                         |          |                            |
|------------------------------|---------------------------|--------------------------|-------------------------|----------|----------------------------|
| Jenis institusi              | Institusi                 | Kode Kontrak Biro Kredit | Nomor Kontrak Institusi | Peran    | Tanggal Pembaruan Terakhir |
| Conventional Commercial Bank | PT Bank Seabank Indonesia | F59244377                | -                       | Borrower | 2025/08/07                 |

|                        |                     |                    |                |
|------------------------|---------------------|--------------------|----------------|
| Tanggal Mulai          | Tanggal Jatuh Tempo | Status Jatuh Tempo | Status kontrak |
| 2025/06/23             | 2025/08/01          | Current            | Lunas          |
| Tanggal Status Kontrak | Informasi           |                    |                |
| 2025/07/30             | PAYLATER            |                    |                |

Riwayat Data

| Tanggal Referensi | Jumlah hari tunggakan | Jatuh Tempo | Penyebab Kredit Bermasalah | Saldo Debit | Realisasi Bulan Berjalan | Status kontrak    |
|-------------------|-----------------------|-------------|----------------------------|-------------|--------------------------|-------------------|
| 2025 Jul          | 0                     | IDR 0       | -                          | IDR 0       | IDR 0                    | Paid off          |
| 2025 Jun          | 0                     | IDR 0       | -                          | IDR 195.079 | IDR 195.079              | Active Facilities |

Diberikan Kredit

|                                                     |                    |                       |                           |
|-----------------------------------------------------|--------------------|-----------------------|---------------------------|
| karakteristik Kredit                                | Perjanjian Kredit  | Nomor Perjanjian Awal | Tanggal Perjanjian Awal   |
| Others                                              | Conventional       | 2048150351849334800   | 2025/06/23                |
| Nomor Perjanjian Akhir                              | Tanggal Akad Akhir | Frekuensi Kredit      | Tanggal Mulai kredit      |
| 2048150351849334800                                 | 2025/06/23         | -                     | 2025/06/23                |
| Kategori Debitur                                    | Tipe Penggunaan    | Orientasi Penggunaan  | Sektor Ekonomi            |
| Not a Debtor of Micro, Small and Medium Enterprises | Consumption        | Other                 | NOT OTHER BUSINESS FIELDS |
| Kota/Kabupaten                                      | Nilai Proyek       | Tipe Suku Bunga       | Suku Bunga                |
| Kab. Temanggung                                     | -                  | Fixed Interest Rates  | 23,71 %                   |
| Program Pembiayaan                                  |                    |                       |                           |
| Non Government Program Loans                        |                    |                       |                           |

Batas Kredit / Saldo Debit

|                            |              |                          |             |
|----------------------------|--------------|--------------------------|-------------|
| Batas Kredit Awal          | Batas Kredit | Realisasi Bulan Berjalan | Saldo Debit |
| IDR 195.079                | -            | -                        | 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                              | 2025/07/31                            |                                |

Rincian Kredit / Pembiayaan 5: Others - Closed

|                                    |                             |                          |                         |          |                            |
|------------------------------------|-----------------------------|--------------------------|-------------------------|----------|----------------------------|
| Jenis institusi                    | Institusi                   | Kode Kontrak Biro Kredit | Nomor Kontrak Institusi | Peran    | Tanggal Pembaruan Terakhir |
| Non Financial Services Institution | BTM Surya Amanah Temanggung | Q54711738                | 4810100278              | Borrower | 2025/07/31                 |
| Tanggal Mulai                      | Tanggal Jatuh Tempo         | Status Jatuh Tempo       | Status kontrak          |          |                            |
| 2024/10/04                         | 2025/04/04                  | Current                  | Lunas                   |          |                            |
| Tanggal Status Kontrak             | Informasi                   |                          |                         |          |                            |
| -                                  | LUNAS                       |                          |                         |          |                            |

Riwayat Data

| Tanggal Referensi | Jumlah hari tunggakan | Jatuh Tempo | Penyebab Kredit Bermasalah | Saldo Debit    | Realisasi Bulan Berjalan | Status kontrak    |
|-------------------|-----------------------|-------------|----------------------------|----------------|--------------------------|-------------------|
| 2025 Apr          | 0                     | IDR 0       | -                          | IDR 0          | IDR 0                    | Paid off          |
| 2025 Mar          | 0                     | IDR 0       | -                          | IDR 15.000.000 | IDR 0                    | Active Facilities |
| 2025 Feb          | 0                     | IDR 0       | -                          | IDR 15.000.000 | IDR 0                    | Active Facilities |
| 2025 Jan          | 0                     | IDR 0       | -                          | IDR 15.000.000 | IDR 0                    | Active Facilities |
| 2024 Des          | 0                     | IDR 0       | -                          | IDR 0          | IDR 0                    | -                 |
| 2024 Nop          | 0                     | IDR 0       | -                          | IDR 0          | IDR 0                    | -                 |
| 2024 Okt          | 0                     | IDR 0       | -                          | IDR 15.000.000 | IDR 0                    | Active Facilities |

Diberikan Kredit

|                                                     |                       |                       |                         |
|-----------------------------------------------------|-----------------------|-----------------------|-------------------------|
| karakteristik Kredit                                | Perjanjian Credit     | Nomor Perjanjian Awal | Tanggal Perjanjian Awal |
| Others                                              | Murabahah Receivables | 4810100278            | 2024/10/04              |
| Nomor Perjanjian Akhir                              | Tanggal Akad Akhir    | Frekuensi Kredit      | Tanggal Mulai kredit    |
| 4810100278                                          | 2025/04/04            | 3                     | 2024/10/04              |
| Kategori Debitur                                    | Tipe Penggunaan       | Orientasi Penggunaan  | Sektor Ekonomi          |
| Not a Debtor of Micro, Small and Medium Enterprises | Consumption           | Other                 | -                       |
| Kota/Kabupaten                                      | Nilai Proyek          | Tipe Suku Bunga       | Suku Bunga              |
| Kab. Temanggung                                     | -                     | -                     | -                       |
| Program Pembiayaan                                  |                       |                       |                         |
| -                                                   |                       |                       |                         |

Batas Kredit / Saldo Debit

|                            |                |                          |             |
|----------------------------|----------------|--------------------------|-------------|
| Batas Kredit Awal          | Batas Kredit   | Realisasi Bulan Berjalan | Saldo Debit |
| IDR 15.000.000             | IDR 15.000.000 | -                        | 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                              | 2025/04/30                            |                                |

Rincian Agunan 1: Home

| Jenis institusi                                                      | Institusi                                             | Tanggal Pembaruan Terakhir                                    |                                                     |
|----------------------------------------------------------------------|-------------------------------------------------------|---------------------------------------------------------------|-----------------------------------------------------|
| Non Financial Services Institution                                   | BTM Surya Amanah Temanggung                           | 2025/07/31                                                    |                                                     |
|                                                                      |                                                       |                                                               |                                                     |
| <b>Jaminan yang disetujui</b>                                        |                                                       |                                                               |                                                     |
| Nomor Agunan<br><b>01.00751</b>                                      | Status Agunan<br><b>Available</b>                     | Peringkat<br><b>-</b>                                         | Institusi Pemeringkat<br><b>-</b>                   |
| Jenis Pengikatan<br><b>Power of Attorney Charging Deposit Rights</b> | Tanggal Pengikatan<br><b>2024/10/04</b>               | Nama Pemilik Agunan<br><b>PAWIT MIFTAKHORI</b>                | Bukti Kepemilikan<br><b>SHM 927</b>                 |
| Status Paripasu<br><b>No</b>                                         | Persentase Paripasu<br><b>-</b>                       | Status Kredit Rekening Bersama<br><b>No</b>                   | Diasuransikan<br><b>No</b>                          |
| Informasi<br><b>-</b>                                                |                                                       |                                                               |                                                     |
| <b>Nilai Agunan</b>                                                  |                                                       |                                                               |                                                     |
| Nilai Agunan Sesuai NJOP<br><b>IDR 70.000.000</b>                    | Nilai Agunan Menurut Pelapor<br><b>IDR 69.000.000</b> | Tanggal Penilaian Agunan Menurut pelapor<br><b>2024/10/04</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>BOTOPUTIH TEMBARAK TEMANGGUNG,Kab. Temanggung</b>       |                                                       |                                                               |                                                     |

Rincian Kredit / Pembiayaan 6: Cash Loan - Non Fintech (i.e. Banks) - Closed

|                                      |                           |                                   |                            |                               |                            |                   |
|--------------------------------------|---------------------------|-----------------------------------|----------------------------|-------------------------------|----------------------------|-------------------|
| Jenis institusi                      | Institusi                 | Kode Kontrak Biro Kredit          | Nomor Kontrak Institusi    | Peran                         | Tanggal Pembaruan Terakhir |                   |
| Conventional Commercial Bank         | PT Bank Seabank Indonesia | K57640365                         | -                          | Borrower                      | 2025/07/09                 |                   |
|                                      |                           |                                   |                            |                               |                            |                   |
| Tanggal Mulai<br>2025/03/13          |                           | Tanggal Jatuh Tempo<br>2025/06/13 |                            | Status Jatuh Tempo<br>Current | Status kontrak<br>Lunas    |                   |
| Tanggal Status Kontrak<br>2025/06/11 |                           | Informasi<br>DANA TUNAI           |                            |                               |                            |                   |
|                                      |                           |                                   |                            |                               |                            |                   |
| Riwayat Data                         |                           |                                   |                            |                               |                            |                   |
| Tanggal Referensi                    | Jumlah hari tunggakan     | Jatuh Tempo                       | Penyebab Kredit Bermasalah | Saldo Debit                   | Realisasi Bulan Berjalan   | Status kontrak    |
| 2025 Jun                             | 0                         | IDR 0                             | -                          | IDR 0                         | IDR 0                      | Paid off          |
| 2025 Mei                             | 0                         | IDR 0                             | -                          | IDR 254.778                   | IDR 0                      | Active Facilities |
| 2025 Apr                             | 0                         | IDR 0                             | -                          | IDR 502.207                   | IDR 0                      | Active Facilities |
| 2025 Mar                             | 0                         | IDR 0                             | -                          | IDR 0                         | IDR 0                      | -                 |

Diberikan Kredit

|                                                     |                    |                       |                           |
|-----------------------------------------------------|--------------------|-----------------------|---------------------------|
| karakteristik Kredit                                | Perjanjian Kredit  | Nomor Perjanjian Awal | Tanggal Perjanjian Awal   |
| Others                                              | Conventional       | 2011411503002962956   | 2025/03/13                |
| Nomor Perjanjian Akhir                              | Tanggal Akad Akhir | Frekuensi Kredit      | Tanggal Mulai kredit      |
| 2011411503002962956                                 | 2025/03/13         | -                     | 2025/03/13                |
| Kategori Debitur                                    | Tipe Penggunaan    | Orientasi Penggunaan  | Sektor Ekonomi            |
| Not a Debtor of Micro, Small and Medium Enterprises | Consumption        | Other                 | NOT OTHER BUSINESS FIELDS |
| Kota/Kabupaten                                      | Nilai Proyek       | Tipe Suku Bunga       | Suku Bunga                |
| Kab. Temanggung                                     | -                  | Fixed Interest Rates  | 35,64 %                   |
| Program Pembiayaan                                  |                    |                       |                           |
| Non Government Program Loans                        |                    |                       |                           |

Batas Kredit / Saldo Debit

|                            |              |                          |             |
|----------------------------|--------------|--------------------------|-------------|
| Batas Kredit Awal          | Batas Kredit | Realisasi Bulan Berjalan | Saldo Debit |
| IDR 742.500                | -            | -                        | 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                              | 2025/06/30                            |                                |

Rincian Kredit / Pembiayaan 7: Others - Closed

|                         |                     |                          |                         |          |                            |
|-------------------------|---------------------|--------------------------|-------------------------|----------|----------------------------|
| Jenis institusi         | Institusi           | Kode Kontrak Biro Kredit | Nomor Kontrak Institusi | Peran    | Tanggal Pembaruan Terakhir |
| Conventional Rural Bank | PT BPR Surya Yudha  | 644542670                | -                       | Borrower | 2024/10/09                 |
| Tanggal Mulai           | Tanggal Jatuh Tempo | Status Jatuh Tempo       | Status kontrak          |          |                            |
| 2023/07/25              | 2025/07/25          | Current                  | Lunas                   |          |                            |
| Tanggal Status Kontrak  | Informasi           |                          |                         |          |                            |
| 2024/09/03              | -                   |                          |                         |          |                            |

| Riwayat Data      |                       |             |                            |                |                          |                   |
|-------------------|-----------------------|-------------|----------------------------|----------------|--------------------------|-------------------|
| Tanggal Referensi | Jumlah hari tunggakan | Jatuh Tempo | Penyebab Kredit Bermasalah | Saldo Debit    | Realisasi Bulan Berjalan | Status kontrak    |
| 2024 Sep          | 0                     | IDR 0       | -                          | IDR 0          | IDR 0                    | Paid off          |
| 2024 Agt          | 38                    | IDR 490.250 | -                          | IDR 5.518.350  | IDR 0                    | Active Facilities |
| 2024 Jul          | 37                    | IDR 491.000 | -                          | IDR 5.936.650  | IDR 0                    | Active Facilities |
| 2024 Jun          | 36                    | IDR 491.750 | -                          | IDR 6.348.750  | IDR 0                    | Active Facilities |
| 2024 Mei          | 7                     | IDR 492.500 | -                          | IDR 6.661.600  | IDR 0                    | Active Facilities |
| 2024 Apr          | 0                     | IDR 0       | -                          | IDR 6.661.600  | IDR 0                    | Active Facilities |
| 2024 Mar          | 6                     | IDR 494.000 | -                          | IDR 7.442.600  | IDR 0                    | Active Facilities |
| 2024 Feb          | 0                     | IDR 0       | -                          | IDR 7.442.600  | IDR 0                    | Active Facilities |
| 2024 Jan          | 0                     | IDR 0       | -                          | IDR 7.824.450  | IDR 0                    | Active Facilities |
| 2023 Des          | 0                     | IDR 0       | -                          | IDR 8.200.650  | IDR 0                    | Active Facilities |
| 2023 Nop          | 6                     | IDR 497.000 | -                          | IDR 8.936.500  | IDR 0                    | Active Facilities |
| 2023 Okt          | 0                     | IDR 0       | -                          | IDR 8.936.500  | IDR 0                    | Active Facilities |
| 2023 Sep          | 0                     | IDR 0       | -                          | IDR 9.296.300  | IDR 0                    | Active Facilities |
| 2023 Agt          | 0                     | IDR 0       | -                          | IDR 9.650.750  | IDR 0                    | Active Facilities |
| 2023 Jul          | 0                     | IDR 0       | -                          | IDR 10.000.000 | IDR 10.000.000           | Active Facilities |

Diberikan Kredit

|                                                     |                    |                       |                           |
|-----------------------------------------------------|--------------------|-----------------------|---------------------------|
| karakteristik Kredit                                | Perjanjian Kredit  | Nomor Perjanjian Awal | Tanggal Perjanjian Awal   |
| Others                                              | Conventional       | 202704002280          | 2023/07/25                |
| Nomor Perjanjian Akhir                              | Tanggal Akad Akhir | Frekuensi Kredit      | Tanggal Mulai kredit      |
| 202704002280                                        | 2023/07/25         | -                     | 2023/07/25                |
| Kategori Debitur                                    | Tipe Penggunaan    | Orientasi Penggunaan  | Sektor Ekonomi            |
| Not a Debtor of Micro, Small and Medium Enterprises | Consumption        | Other                 | NOT OTHER BUSINESS FIELDS |
| Kota/Kabupaten                                      | Nilai Proyek       | Tipe Suku Bunga       | Suku Bunga                |
| Kab. Temanggung                                     | -                  | Fixed Interest Rates  | 18,00 %                   |
| Program Pembiayaan                                  |                    |                       |                           |
| Non Government Program Loans                        |                    |                       |                           |

Batas Kredit / Saldo Debit

|                            |              |                          |             |
|----------------------------|--------------|--------------------------|-------------|
| Batas Kredit Awal          | Batas Kredit | Realisasi Bulan Berjalan | Saldo Debit |
| IDR 10.000.000             | -            | -                        | 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 497.000                            | 1                                    | 2024/08/31                            | 38                             |
| Tanggal Jumlah hari tunggakan maksimum | Kondisi Terburuk                     | Tanggal Kondisi Terburuk              |                                |
| 2024/08/31                             | In Special Attention (DPD 1-89)      | 2024/08/31                            |                                |

Rincian Kredit / Pembiayaan 8: Others - Closed

|                         |                     |                          |                         |          |                            |
|-------------------------|---------------------|--------------------------|-------------------------|----------|----------------------------|
| Jenis institusi         | Institusi           | Kode Kontrak Biro Kredit | Nomor Kontrak Institusi | Peran    | Tanggal Pembaruan Terakhir |
| Conventional Rural Bank | PT BPR Surya Yudha  | 509209773                | -                       | Borrower | 2023/08/10                 |
| Tanggal Mulai           | Tanggal Jatuh Tempo | Status Jatuh Tempo       | Status kontrak          |          |                            |
| 2020/09/30              | 2023/09/30          | Current                  | Lunas                   |          |                            |
| Tanggal Status Kontrak  | Informasi           |                          |                         |          |                            |
| 2023/07/12              | -                   |                          |                         |          |                            |

| Riwayat Data      |                       |             |                            |               |                          |                   |
|-------------------|-----------------------|-------------|----------------------------|---------------|--------------------------|-------------------|
| Tanggal Referensi | Jumlah hari tunggakan | Jatuh Tempo | Penyebab Kredit Bermasalah | Saldo Debit   | Realisasi Bulan Berjalan | Status kontrak    |
| 2023 Jul          | 0                     | IDR 0       | -                          | IDR 0         | IDR 0                    | Paid off          |
| 2023 Jun          | 32                    | IDR 547.250 | -                          | IDR 1.367.800 | IDR 0                    | Active Facilities |
| 2023 Mei          | 63                    | IDR 836.000 | -                          | IDR 1.872.100 | IDR 0                    | Active Facilities |
| 2023 Apr          | 61                    | IDR 549.500 | -                          | IDR 2.128.650 | IDR 0                    | Active Facilities |
| 2023 Mar          | 61                    | IDR 837.500 | -                          | IDR 2.381.550 | IDR 0                    | Active Facilities |
| 2023 Feb          | 61                    | IDR 838.250 | -                          | IDR 2.630.800 | IDR 0                    | Active Facilities |
| 2023 Jan          | 33                    | IDR 551.000 | -                          | IDR 2.630.800 | IDR 0                    | Active Facilities |
| 2022 Des          | 32                    | IDR 551.750 | -                          | IDR 2.876.500 | IDR 0                    | Active Facilities |
| 2022 Nop          | 32                    | IDR 554.500 | -                          | IDR 3.120.650 | IDR 0                    | Active Facilities |
| 2022 Okt          | 32                    | IDR 555.250 | -                          | IDR 3.359.350 | IDR 0                    | Active Facilities |
| 2022 Sep          | 32                    | IDR 556.000 | -                          | IDR 3.594.650 | IDR 0                    | Active Facilities |
| 2022 Agt          | 33                    | IDR 556.750 | -                          | IDR 3.826.550 | IDR 0                    | Active Facilities |
| 2022 Jul          | 30                    | IDR 270.250 | -                          | IDR 4.055.150 | IDR 0                    | Active Facilities |
| 2022 Jun          | 32                    | IDR 560.250 | -                          | IDR 4.282.450 | IDR 0                    | Active Facilities |
| 2022 Mei          | 32                    | IDR 561.000 | -                          | IDR 4.504.550 | IDR 0                    | Active Facilities |
| 2022 Apr          | 32                    | IDR 561.750 | -                          | IDR 4.736.200 | IDR 0                    | Active Facilities |
| 2022 Mar          | 2                     | IDR 274.500 | -                          | IDR 4.736.200 | IDR 0                    | Active Facilities |
| 2022 Feb          | 0                     | IDR 0       | -                          | IDR 4.951.200 | IDR 0                    | Active Facilities |
| 2022 Jan          | 2                     | IDR 276.000 | -                          | IDR 5.163.150 | IDR 0                    | Active Facilities |
| 2021 Des          | 2                     | IDR 276.750 | -                          | IDR 5.372.050 | IDR 0                    | Active Facilities |
| 2021 Nop          | 1                     | IDR 277.500 | -                          | IDR 5.577.950 | IDR 0                    | Active Facilities |
| 2021 Okt          | 1                     | IDR 278.250 | -                          | IDR 5.780.850 | IDR 0                    | Active Facilities |
| 2021 Sep          | 0                     | IDR 0       | -                          | IDR 5.780.850 | IDR 0                    | Active Facilities |
| 2021 Agt          | 2                     | IDR 279.750 | -                          | IDR 6.178.000 | IDR 0                    | Active Facilities |

Diberikan Kredit

|                                                     |                    |                       |                           |
|-----------------------------------------------------|--------------------|-----------------------|---------------------------|
| karakteristik Kredit                                | Perjanjian Kredit  | Nomor Perjanjian Awal | Tanggal Perjanjian Awal   |
| Others                                              | Conventional       | 202704001894          | 2020/09/30                |
| Nomor Perjanjian Akhir                              | Tanggal Akad Akhir | Frekuensi Kredit      | Tanggal Mulai kredit      |
| 202704001894                                        | 2020/09/30         | -                     | 2020/09/30                |
| Kategori Debitur                                    | Tipe Penggunaan    | Orientasi Penggunaan  | Sektor Ekonomi            |
| Not a Debtor of Micro, Small and Medium Enterprises | Consumption        | Other                 | NOT OTHER BUSINESS FIELDS |
| Kota/Kabupaten                                      | Nilai Proyek       | Tipe Suku Bunga       | Suku Bunga                |
| Kab. Temanggung                                     | -                  | Fixed Interest Rates  | 17,50 %                   |
| Program Pembiayaan                                  |                    |                       |                           |
| Non Government Program Loans                        |                    |                       |                           |

Batas Kredit / Saldo Debit

|                            |              |                          |             |
|----------------------------|--------------|--------------------------|-------------|
| Batas Kredit Awal          | Batas Kredit | Realisasi Bulan Berjalan | Saldo Debit |
| IDR 8.000.000              | -            | -                        | IDR 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 838.250                            | 2                                    | 2023/05/31                            | 63                             |
| Tanggal Jumlah hari tunggakan maksimum | Kondisi Terburuk                     | Tanggal Kondisi Terburuk              |                                |
| 2023/05/31                             | In Special Attention (DPD 1-89)      | 2023/06/30                            |                                |

Rincian Kredit / Pembiayaan 9: Loans provided - Closed

|                         |                     |                          |                         |          |                            |
|-------------------------|---------------------|--------------------------|-------------------------|----------|----------------------------|
| Jenis institusi         | Institusi           | Kode Kontrak Biro Kredit | Nomor Kontrak Institusi | Peran    | Tanggal Pembaruan Terakhir |
| Conventional Rural Bank | PT BPR Surya Yudha  | L01171058                | -                       | Borrower | 2020/10/16                 |
| Tanggal Mulai           | Tanggal Jatuh Tempo | Status Jatuh Tempo       | Status kontrak          |          |                            |
| 2018/02/28              | 2021/02/28          | Current                  | Lunas                   |          |                            |
| Tanggal Status Kontrak  | Informasi           |                          |                         |          |                            |
| 2020/09/16              | -                   |                          |                         |          |                            |

| Riwayat Data      |                       |             |                            |               |                          |                   |
|-------------------|-----------------------|-------------|----------------------------|---------------|--------------------------|-------------------|
| Tanggal Referensi | Jumlah hari tunggakan | Jatuh Tempo | Penyebab Kredit Bermasalah | Saldo Debit   | Realisasi Bulan Berjalan | Status kontrak    |
| 2020 Sep          | 0                     | IDR 0       | -                          | IDR 0         | IDR 0                    | Paid off          |
| 2020 Agt          | 3                     | IDR 325.000 | -                          | IDR 2.406.900 | IDR 0                    | Active Facilities |
| 2020 Jul          | 2                     | IDR 325.400 | -                          | IDR 2.733.600 | IDR 0                    | Active Facilities |
| 2020 Jun          | 0                     | IDR 0       | -                          | IDR 2.733.600 | IDR 0                    | Active Facilities |
| 2020 Mei          | 1                     | IDR 332.200 | -                          | IDR 3.365.150 | IDR 0                    | Active Facilities |
| 2020 Apr          | 0                     | IDR 0       | -                          | IDR 3.365.150 | IDR 0                    | Active Facilities |
| 2020 Mar          | 0                     | IDR 0       | -                          | IDR 3.673.550 | IDR 0                    | Active Facilities |
| 2020 Feb          | 0                     | IDR 0       | -                          | IDR 3.977.150 | IDR 0                    | Active Facilities |
| 2020 Jan          | 0                     | IDR 0       | -                          | IDR 4.276.000 | IDR 0                    | Active Facilities |
| 2019 Des          | 0                     | IDR 0       | -                          | IDR 4.570.200 | IDR 0                    | Active Facilities |
| 2019 Nop          | 0                     | IDR 0       | -                          | IDR 4.859.850 | IDR 0                    | Active Facilities |
| 2019 Okt          | 0                     | IDR 0       | -                          | IDR 5.144.950 | IDR 0                    | Active Facilities |
| 2019 Sep          | 0                     | IDR 0       | -                          | IDR 5.425.600 | IDR 0                    | Active Facilities |
| 2019 Agt          | 0                     | IDR 0       | -                          | IDR 5.701.900 | IDR 0                    | Active Facilities |
| 2019 Jul          | 0                     | IDR 0       | -                          | IDR 5.973.900 | IDR 0                    | Active Facilities |
| 2019 Jun          | 0                     | IDR 0       | -                          | IDR 6.241.650 | IDR 0                    | Active Facilities |
| 2019 Mei          | 0                     | IDR 0       | -                          | IDR 6.505.250 | IDR 0                    | Active Facilities |
| 2019 Apr          | 0                     | IDR 0       | -                          | IDR 6.764.700 | IDR 0                    | Active Facilities |
| 2019 Mar          | 0                     | IDR 0       | -                          | IDR 7.020.100 | IDR 0                    | Active Facilities |
| 2019 Feb          | 0                     | IDR 0       | -                          | IDR 7.271.550 | IDR 0                    | Active Facilities |
| 2019 Jan          | 0                     | IDR 0       | -                          | IDR 7.519.050 | IDR 0                    | Active Facilities |
| 2018 Des          | 3                     | IDR 3.200   | -                          | IDR 7.765.900 | IDR 0                    | Active Facilities |
| 2018 Nop          | 2                     | IDR 6.600   | -                          | IDR 8.009.150 | IDR 0                    | Active Facilities |
| 2018 Okt          | 0                     | IDR 0       | -                          | IDR 8.238.700 | IDR 0                    | Active Facilities |

| Diberikan Kredit                                                                                     |                                              |                                       |                                                          |             |                            |                   |
|------------------------------------------------------------------------------------------------------|----------------------------------------------|---------------------------------------|----------------------------------------------------------|-------------|----------------------------|-------------------|
| karakteristik Kredit                                                                                 | Perjanjian Credit                            | Nomor Perjanjian Awal                 | Tanggal Perjanjian Awal                                  |             |                            |                   |
| Others                                                                                               | Conventional                                 | 202704001455                          | 2018/02/28                                               |             |                            |                   |
| Nomor Perjanjian Akhir                                                                               | Tanggal Akad Akhir                           | Frekuensi Kredit                      | Tanggal Mulai kredit                                     |             |                            |                   |
| 202704001455                                                                                         | 2018/02/28                                   | -                                     | 2018/02/28                                               |             |                            |                   |
| Kategori Debitur                                                                                     | Tipe Penggunaan                              | Orientasi Penggunaan                  | Sektor Ekonomi                                           |             |                            |                   |
| Debtor SMEs-SMEs Others-Micro                                                                        | Working capital                              | Other                                 | Other Single-Harvest Vegetable Horticultural Agriculture |             |                            |                   |
| Kota/Kabupaten                                                                                       | Nilai Proyek                                 | Tipe Suku Bunga                       | Suku Bunga                                               |             |                            |                   |
| Kab. Temanggung                                                                                      | IDR 10.000.000                               | Fixed Interest Rates                  | 19,00 %                                                  |             |                            |                   |
| Program Pembiayaan                                                                                   |                                              |                                       |                                                          |             |                            |                   |
| Non Government Program Loans                                                                         |                                              |                                       |                                                          |             |                            |                   |
| Batas Kredit / Saldo Debit                                                                           |                                              |                                       |                                                          |             |                            |                   |
| Batas Kredit Awal                                                                                    | Batas Kredit                                 | Realisasi Bulan Berjalan              | Saldo Debit                                              |             |                            |                   |
| IDR 10.000.000                                                                                       | -                                            | -                                     | 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 332.200                                                                                          | 0                                            | -                                     | 3                                                        |             |                            |                   |
| Tanggal Jumlah hari tunggakan maksimum                                                               | Kondisi Terburuk                             | Tanggal Kondisi Terburuk              |                                                          |             |                            |                   |
| 2020/08/31                                                                                           | Current                                      | 2020/09/30                            |                                                          |             |                            |                   |
| Rincian Kredit / Pembiayaan 10: Credit to third parties through other agencies by channeling - Aktif |                                              |                                       |                                                          |             |                            |                   |
| Jenis institusi                                                                                      | Institusi                                    | Kode Kontrak Biro Kredit              | Nomor Kontrak Institusi                                  | Peran       | Tanggal Pembaruan Terakhir |                   |
| Conventional Commercial Bank                                                                         | PT Bank Digital BCA d/h Bank Royal Indonesia | C61411981                             | -                                                        | Borrower    | -                          |                   |
|                                                                                                      |                                              |                                       |                                                          |             |                            |                   |
| Tanggal Mulai                                                                                        | Tanggal Jatuh Tempo                          | Status Jatuh Tempo                    | Status kontrak                                           |             |                            |                   |
| 2025/08/11                                                                                           | 2025/11/01                                   | Current                               | Fasilitas Aktif                                          |             |                            |                   |
| Tanggal Status Kontrak                                                                               | Informasi                                    |                                       |                                                          |             |                            |                   |
| -                                                                                                    | MITRA PENYALUR:SPAYLATER_CF                  |                                       |                                                          |             |                            |                   |
| Riwayat Data                                                                                         |                                              |                                       |                                                          |             |                            |                   |
| Tanggal Referensi                                                                                    | Jumlah hari tunggakan                        | Jatuh Tempo                           | Penyebab Kredit Bermasalah                               | Saldo Debit | Realisasi Bulan Berjalan   | Status kontrak    |
| 2025 Agt                                                                                             | 0                                            | IDR 0                                 | -                                                        | IDR 240.410 | IDR 240.410                | Active Facilities |

| Diberikan Kredit                                    |                                      |                                       |                                |
|-----------------------------------------------------|--------------------------------------|---------------------------------------|--------------------------------|
| karakteristik Kredit                                | Perjanjian Credit                    | Nomor Perjanjian Awal                 | Tanggal Perjanjian Awal        |
| Others                                              | Conventional                         | 2065160817155128367                   | 2025/08/11                     |
| Nomor Perjanjian Akhir                              | Tanggal Akad Akhir                   | Frekuensi Kredit                      | Tanggal Mulai kredit           |
| 2065160817155128367                                 | 2025/08/11                           | -                                     | 2025/08/11                     |
| Kategori Debitur                                    | Tipe Penggunaan                      | Orientasi Penggunaan                  | Sektor Ekonomi                 |
| Not a Debtor of Micro, Small and Medium Enterprises | Consumption                          | Other                                 | HOUSEHOLD FOR MULTIPURPOSES    |
| Kota/Kabupaten                                      | Nilai Proyek                         | Tipe Suku Bunga                       | Suku Bunga                     |
| Kab. Temanggung                                     | -                                    | Fixed Interest Rates                  | 24,38 %                        |
| Program Pembiayaan                                  |                                      |                                       |                                |
| Non Government Program Loans                        |                                      |                                       |                                |
| Batas Kredit / Saldo Debit                          |                                      |                                       |                                |
| Batas Kredit Awal                                   | Batas Kredit                         | Realisasi Bulan Berjalan              | Saldo Debit                    |
| IDR 240.410                                         | IDR 240.410                          | IDR 240.410                           | IDR 240.410                    |
| Nilai dalam Mata Uang asal                          |                                      |                                       |                                |
| -                                                   |                                      |                                       |                                |
| Tunggakan                                           |                                      |                                       |                                |
| Tunggakan Pokok                                     | Nilai Bunga Tunggakan                | Jumlah hari tunggakan                 | Jumlah Tunggakan               |
| 0                                                   | IDR 0                                | 0                                     | 0                              |
| Penyebab Kredit Buruk                               | Tanggal Kredit Buruk                 | Denda                                 |                                |
| -                                                   | -                                    | -                                     |                                |
| Restrukturisasi                                     |                                      |                                       |                                |
| Rencana Restrukturisasi                             | Tanggal Restrukturisasi              | Tanggal Restrukturisasi Akhir         | Frekuensi Restrukturisasi      |
| -                                                   | -                                    | -                                     | -                              |
| Maksimal Kredit                                     |                                      |                                       |                                |
| Tunggakan Nilai Pembayaran Maksimum                 | Tunggakan Jumlah Pembayaran Maksimum | Tanggal Tunggakan Pembayaran Maksimum | Jumlah hari tunggakan maksimum |
| IDR 0                                               | 0                                    | -                                     | 0                              |
| Tanggal Jumlah hari tunggakan maksimum              | Kondisi Terburuk                     | Tanggal Kondisi Terburuk              |                                |
| -                                                   | Current                              | 2025/08/31                            |                                |

REKAM JEJAK

Jumlah Permintaan bulan lalu

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

15 Permintaan Terakhir

|                    |                                                                              |                             |                         |
|--------------------|------------------------------------------------------------------------------|-----------------------------|-------------------------|
| Tanggal Permintaan | Tujuan                                                                       | Institusi                   | Jenis Permintaan        |
| 2025/05/03         | Supporting the loan process, insurance/risk management, guarantees, or LPBBI | BTM Surya Amanah Temanggung | New Application Enquiry |

