



**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

## ASBUDIYONO

Tanggal Permintaan: 2025/11/05

Subjek Cocok

### SUBJEK

#### Data Subjek

|                          |                   |                            |                   |
|--------------------------|-------------------|----------------------------|-------------------|
| Kode Debitur Biro Kredit | Kode Bank Debitur | Tanggal Pembaruan Terakhir | Penduduk          |
| 501455223                | -                 | 2025/11/05                 | Yes               |
| Nama Sesuai Identitas    | Nama Lengkap      | Nama Ibu                   | Jenis Kelamin     |
| ASBUDIYONO               | ASBUDIYONO        | MUGINI                     | Laki-laki         |
| Tanggal Lahir            | Tempat Lahir      | Status Perkawinan          | Status Pendidikan |
| 1966/07/28               | TEMANGGUNG        | Belum Kawin                | Tanpa Gelar       |

#### Alamat

|                                                                                 |                            |
|---------------------------------------------------------------------------------|----------------------------|
| Saat Ini - Address                                                              | Tanggal Pembaruan Terakhir |
| DUSUN LIANGAN RT 005 RW 001 PURBOSARI Ngadirejo Kab. Temanggung 56255 INDONESIA | 2025/04/21                 |

#### Dokumen Identifikasi

|                        |
|------------------------|
| Kode Identitas         |
| KTP : 3323092807660001 |

#### Kontak

|                    |                |       |                            |
|--------------------|----------------|-------|----------------------------|
| Kontrak - Saat Ini |                |       |                            |
| Nomor Telepon      | Nomor Sellular | Email | Tanggal Pembaruan Terakhir |
| 08132724897        | 089999999      | -     | 2025/04/21                 |
| Riwayat - Kontak   |                |       |                            |
| Nomor Telepon      | Nomor Sellular | Email | Tanggal Pembaruan Terakhir |
| 08121576339        | 081327248976   | -     | 2023/08/31                 |
| Nomor Telepon      | Nomor Sellular | Email | Tanggal Pembaruan Terakhir |
| 0                  | 081215763393   | -     | 2020/08/31                 |
| Nomor Telepon      | Nomor Sellular | Email | Tanggal Pembaruan Terakhir |
| -                  | 081229093621   | -     | 2019/12/31                 |
| Nomor Telepon      | Nomor Sellular | Email | Tanggal Pembaruan Terakhir |
| -                  | 081226394625   | -     | 2019/09/30                 |

Data Pekerjaan

Data Pekerjaan - Saat Ini

|                                                 |                                                                           |                                                                           |                                       |
|-------------------------------------------------|---------------------------------------------------------------------------|---------------------------------------------------------------------------|---------------------------------------|
| Pekerjaan<br><b>Wiraswasta</b>                  | Tempat Kerja<br><b>PERTANIAN HORTIKULTURA SAYURAN YG DIPANEN LEBIH DA</b> | Sektor Pekerjaan<br><b>PERTANIAN SAYURAN, BUAH DAN ANEKA UMBI LAINNYA</b> | Alamat Tempat Kerja<br><b>LIANGAN</b> |
| Tanggal Pembaruan Terakhir<br><b>2023/08/31</b> |                                                                           |                                                                           |                                       |

Riwayat - Data Pekerjaan

|                                                 |                               |                                                                                                |                                                                   |
|-------------------------------------------------|-------------------------------|------------------------------------------------------------------------------------------------|-------------------------------------------------------------------|
| Pekerjaan<br><b>Lain-lain</b>                   | Tempat Kerja<br><b>SAWAH</b>  | Sektor Pekerjaan<br><b>Perdagangan Dalam Negeri yang Tidak Diklasifikasikan di Tempat Lain</b> | Alamat Tempat Kerja<br><b>LIANGAN KEL PURBOSARI KEC NGADIREJO</b> |
| Tanggal Pembaruan Terakhir<br><b>2020/08/31</b> |                               |                                                                                                |                                                                   |
| Pekerjaan<br><b>Petani</b>                      | Tempat Kerja<br><b>SWASTA</b> | Sektor Pekerjaan<br><b>Pertanian Palawija Ketela pohon</b>                                     | Alamat Tempat Kerja<br><b>-</b>                                   |
| Tanggal Pembaruan Terakhir<br><b>2019/12/31</b> |                               |                                                                                                |                                                                   |

RINGKASAN RINCIAN APLIKASI

|                                                   |                                   |                                     |                                         |
|---------------------------------------------------|-----------------------------------|-------------------------------------|-----------------------------------------|
| Kode Kontrak Biro Kredit<br><b>D62730445</b>      | Jenis kontrak<br><b>Lainnya</b>   | Fase Kontrak<br><b>Dimohon</b>      | Tanggal Permintaan<br><b>2025/11/05</b> |
| Nilai Pada Aplikasi<br><b>IDR 10.000.000</b>      | Jatuh Tempo<br><b>-</b>           | Peran<br><b>Co-borrower</b>         | Peran Perusahaan<br><b>-</b>            |
| Nomor Rekening<br><b>WEB_20251105_061746.0174</b> | Nomor Perjanjian Awal<br><b>-</b> | Tanggal Perjanjian Awal<br><b>-</b> | Mata Uang<br><b>Indonesian Rupiah</b>   |

RINCIAN SKOR

Debitur tidak dapat di nilai

Alasan Skor Kredit tidak dihitung: **Hanya Kontrak yang tidak diperbarui lebih dari 9 bulan**

RINGKASAN KONTRAK

Nilai Kunci

|                    |                         |                     |                          |
|--------------------|-------------------------|---------------------|--------------------------|
| Nomor Kontrak      | Nomor institusi Pelapor | Jumlah Batas Kredit | Jumlah Potensi Pembukaan |
| 4                  | 2                       | IDR 105.694.441     | IDR 11.021.100           |
| Jumlah Saldo Debit | Jumlah Jatuh Tempo      | Mata Uang           |                          |
| IDR 11.021.100     | -                       | Indonesian Rupiah   |                          |

Ringkasan Berdasarkan Kategori dan Fase

|                        |         |         |            |       |       |
|------------------------|---------|---------|------------|-------|-------|
| Kategori Kontrak       | Diminta | Ditolak | Dibatalkan | Aktif | Tutup |
| KREDIT/PEMBIAYAAN      | 0       | 0       | 0          | 1     | 3     |
| SURAT BERHARGA         | 0       | 0       | 0          | 0     | 0     |
| IRREVOCABLE LC         | 0       | 0       | 0          | 0     | 0     |
| GARANSI YANG DIBERIKAN | 0       | 0       | 0          | 0     | 0     |
| FASILITAS LAINNYA      | 0       | 0       | 0          | 0     | 0     |

Ringkasan Keuangan

|                                                                                                                                                                                                                                                                      |                                                                                                                                                                                                     |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <div><div></div><div>Kredit / Pembiayaan</div><div>Kredit / Pembiayaan yang Aktif 1</div><div>Batas Kredit</div><div>Saldo Debit</div><div>Jatuh Tempo</div></div> <div><div>IDR</div><div>11.111.104</div><div>IDR</div><div>11.021.100</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>Jatuh Tempo</div></div> <div><div>IDR 0</div><div>IDR 0</div></div> |
| <div><div></div><div>Surat Kredit</div><div>LC yang Aktif 0</div><div>Batas Kredit</div><div>Saldo Debit</div></div> <div><div>IDR 0</div><div>IDR 0</div></div>                                                                                                     | <div><div></div><div>Bank Garansi</div><div>Bank Garansi yang Aktif 0</div><div>Batas Kredit</div><div>Saldo Debit</div></div> <div><div>IDR 0</div><div>IDR 0</div></div>                          |
| <div><div></div><div>Fasilitas Lainnya</div><div>Fasilitas Aktif Lainnya 0</div><div>Saldo Debit</div><div>Jatuh Tempo</div></div> <div><div>IDR 0</div><div>IDR 0</div></div>                                                                                       |                                                                                                                                                                                                     |

RINCIAN KONTRAK

Kredit / Pembiayaan

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

| Nomor                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | Kode Kontrak<br>Biro Kredit | Nomor Kontrak<br>Bank | Jenis kontrak     | Fase Kontrak | Peran    | Tanggal<br>Mulai | Tanggal<br>Jatuh<br>Tempo | Jumlah<br>Agunan | Jumlah<br>Nilai<br>Agunan | Jumlah<br>Penjamin | Jenis<br>institusi                 | Institusi                                          | Tanggal<br>Pembaruan<br>Terakhir | Daftar<br>Subjek<br>Terkait | Catatan |  |     |     |     |     |     |     |     |     |     |     |     |     |      |  |  |  |  |  |    |    |    |    |    |    |    |      |    |    |    |    |      |      |      |      |      |      |    |  |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------|-----------------------|-------------------|--------------|----------|------------------|---------------------------|------------------|---------------------------|--------------------|------------------------------------|----------------------------------------------------|----------------------------------|-----------------------------|---------|--|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|------|--|--|--|--|--|----|----|----|----|----|----|----|------|----|----|----|----|------|------|------|------|------|------|----|--|
| 1                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | E39513191                   | -                     | Others            | Closed       | Borrower | 2022/11/18       | 2023/11/18                | -                | -                         | -                  | Conventional<br>Commercial<br>Bank | PT Bank<br>Rakyat<br>Indonesia<br>(Persero)<br>Tbk | 2023/12/09                       | -                           | -       |  |     |     |     |     |     |     |     |     |     |     |     |     |      |  |  |  |  |  |    |    |    |    |    |    |    |      |    |    |    |    |      |      |      |      |      |      |    |  |
| <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>2022</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td>OK</td><td>OK</td></tr><tr><td>2023</td><td>OK</td><td>OK</td><td>OK</td><td>OK</td><td>OK</td><td>OK</td><td>OK</td><td>OK</td><td>OK</td><td>OK</td><td>OK</td><td></td></tr></table>             |                             |                       |                   |              |          |                  |                           |                  |                           |                    |                                    |                                                    |                                  |                             |         |  | JAN | FEB | MAR | APR | MEI | JUN | JUL | AGT | SEP | OKT | NOP | DES | 2022 |  |  |  |  |  |    |    |    |    |    | OK | OK | 2023 | OK | OK | OK | OK | OK   | OK   | OK   | OK   | OK   | OK   | OK |  |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | JAN                         | FEB                   | MAR               | APR          | MEI      | JUN              | JUL                       | AGT              | SEP                       | OKT                | NOP                                | DES                                                |                                  |                             |         |  |     |     |     |     |     |     |     |     |     |     |     |     |      |  |  |  |  |  |    |    |    |    |    |    |    |      |    |    |    |    |      |      |      |      |      |      |    |  |
| 2022                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |                             |                       |                   |              |          |                  |                           |                  |                           |                    | OK                                 | OK                                                 |                                  |                             |         |  |     |     |     |     |     |     |     |     |     |     |     |     |      |  |  |  |  |  |    |    |    |    |    |    |    |      |    |    |    |    |      |      |      |      |      |      |    |  |
| 2023                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | OK                          | OK                    | OK                | OK           | OK       | OK               | OK                        | OK               | OK                        | OK                 | OK                                 |                                                    |                                  |                             |         |  |     |     |     |     |     |     |     |     |     |     |     |     |      |  |  |  |  |  |    |    |    |    |    |    |    |      |    |    |    |    |      |      |      |      |      |      |    |  |
| 2                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | 506296798                   | -                     | Loans<br>provided | Closed       | Borrower | 2019/11/14       | 2022/11/14                | -                | -                         | -                  | Conventional<br>Rural Bank         | PT. BPR<br>Multi<br>Arthanusa                      | 2020/12/07                       | -                           | -       |  |     |     |     |     |     |     |     |     |     |     |     |     |      |  |  |  |  |  |    |    |    |    |    |    |    |      |    |    |    |    |      |      |      |      |      |      |    |  |
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|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | JAN                         | FEB                   | MAR               | APR          | MEI      | JUN              | JUL                       | AGT              | SEP                       | OKT                | NOP                                | DES                                                |                                  |                             |         |  |     |     |     |     |     |     |     |     |     |     |     |     |      |  |  |  |  |  |    |    |    |    |    |    |    |      |    |    |    |    |      |      |      |      |      |      |    |  |
| 2019                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |                             |                       |                   |              |          |                  |                           |                  |                           |                    | OK                                 | OK                                                 |                                  |                             |         |  |     |     |     |     |     |     |     |     |     |     |     |     |      |  |  |  |  |  |    |    |    |    |    |    |    |      |    |    |    |    |      |      |      |      |      |      |    |  |
| 2020                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | OK                          | OK                    | OK                | OK           | 1-89     | 1-89             | 1-89                      | 1-89             | 1-89                      | 1-89               | OK                                 |                                                    |                                  |                             |         |  |     |     |     |     |     |     |     |     |     |     |     |     |      |  |  |  |  |  |    |    |    |    |    |    |    |      |    |    |    |    |      |      |      |      |      |      |    |  |
| 3                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | 002852482                   | -                     | Loans<br>provided | Closed       | Borrower | 2018/11/27       | 2019/11/27                | -                | -                         | -                  | Conventional<br>Commercial<br>Bank | PT Bank<br>Rakyat<br>Indonesia<br>(Persero)<br>Tbk | 2019/12/09                       | -                           | -       |  |     |     |     |     |     |     |     |     |     |     |     |     |      |  |  |  |  |  |    |    |    |    |    |    |    |      |    |    |    |    |      |      |      |      |      |      |    |  |
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|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | JAN                         | FEB                   | MAR               | APR          | MEI      | JUN              | JUL                       | AGT              | SEP                       | OKT                | NOP                                | DES                                                |                                  |                             |         |  |     |     |     |     |     |     |     |     |     |     |     |     |      |  |  |  |  |  |    |    |    |    |    |    |    |      |    |    |    |    |      |      |      |      |      |      |    |  |
| 2018                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |                             |                       |                   |              |          |                  |                           |                  |                           |                    | OK                                 | OK                                                 |                                  |                             |         |  |     |     |     |     |     |     |     |     |     |     |     |     |      |  |  |  |  |  |    |    |    |    |    |    |    |      |    |    |    |    |      |      |      |      |      |      |    |  |
| 2019                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | OK                          | OK                    | OK                | OK           | OK       | OK               | OK                        | OK               | OK                        | OK                 | OK                                 |                                                    |                                  |                             |         |  |     |     |     |     |     |     |     |     |     |     |     |     |      |  |  |  |  |  |    |    |    |    |    |    |    |      |    |    |    |    |      |      |      |      |      |      |    |  |
| 4                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | 901171672                   | -                     | Loans<br>provided | Aktif        | Borrower | 2018/06/07       | 2021/06/07                | -                | -                         | -                  | Conventional<br>Rural Bank         | PT. BPR<br>Multi<br>Arthanusa                      | 2019/11/08                       | -                           | -       |  |     |     |     |     |     |     |     |     |     |     |     |     |      |  |  |  |  |  |    |    |    |    |    |    |    |      |    |    |    |    |      |      |      |      |      |      |    |  |
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|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | JAN                         | FEB                   | MAR               | APR          | MEI      | JUN              | JUL                       | AGT              | SEP                       | OKT                | NOP                                | DES                                                |                                  |                             |         |  |     |     |     |     |     |     |     |     |     |     |     |     |      |  |  |  |  |  |    |    |    |    |    |    |    |      |    |    |    |    |      |      |      |      |      |      |    |  |
| 2018                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |                             |                       |                   |              |          | OK               | OK                        | OK               | OK                        | OK                 | OK                                 | OK                                                 |                                  |                             |         |  |     |     |     |     |     |     |     |     |     |     |     |     |      |  |  |  |  |  |    |    |    |    |    |    |    |      |    |    |    |    |      |      |      |      |      |      |    |  |
| 2019                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | OK                          | OK                    | OK                | OK           | OK       | OK               | OK                        | OK               | OK                        | OK                 |                                    |                                                    |                                  |                             |         |  |     |     |     |     |     |     |     |     |     |     |     |     |      |  |  |  |  |  |    |    |    |    |    |    |    |      |    |    |    |    |      |      |      |      |      |      |    |  |

Rincian Kredit / Pembiayaan 1: Others - Closed

|                              |                                        |                          |                         |                |                            |
|------------------------------|----------------------------------------|--------------------------|-------------------------|----------------|----------------------------|
| Jenis institusi              | Institusi                              | Kode Kontrak Biro Kredit | Nomor Kontrak Institusi | Peran          | Tanggal Pembaruan Terakhir |
| Conventional Commercial Bank | PT Bank Rakyat Indonesia (Persero) Tbk | E39513191                | -                       | Borrower       | 2023/12/09                 |
|                              |                                        |                          |                         |                |                            |
| Tanggal Mulai                | Tanggal Jatuh Tempo                    |                          | Status Jatuh Tempo      | Status kontrak |                            |
| 2022/11/18                   | 2023/11/18                             |                          | Current                 | Lunas          |                            |
| Tanggal Status Kontrak       | Informasi                              |                          |                         |                |                            |
| 2023/11/28                   | -                                      |                          |                         |                |                            |

| Riwayat Data      |                       |             |                            |                |                          |                   |
|-------------------|-----------------------|-------------|----------------------------|----------------|--------------------------|-------------------|
| Tanggal Referensi | Jumlah hari tunggakan | Jatuh Tempo | Penyebab Kredit Bermasalah | Saldo Debit    | Realisasi Bulan Berjalan | Status kontrak    |
| 2023 Nop          | 0                     | IDR 0       | -                          | IDR 0          | IDR 0                    | Paid off          |
| 2023 Okt          | 0                     | IDR 0       | -                          | IDR 50.000.000 | IDR 0                    | Active Facilities |
| 2023 Sep          | 0                     | IDR 0       | -                          | IDR 50.000.000 | IDR 0                    | Active Facilities |
| 2023 Agt          | 0                     | IDR 0       | -                          | IDR 50.000.000 | IDR 0                    | Active Facilities |
| 2023 Jul          | 0                     | IDR 0       | -                          | IDR 50.000.000 | IDR 0                    | Active Facilities |
| 2023 Jun          | 0                     | IDR 0       | -                          | IDR 50.000.000 | IDR 0                    | Active Facilities |
| 2023 Mei          | 0                     | IDR 0       | -                          | IDR 50.000.000 | IDR 0                    | Active Facilities |
| 2023 Apr          | 0                     | IDR 0       | -                          | IDR 50.000.000 | IDR 0                    | Active Facilities |
| 2023 Mar          | 0                     | IDR 0       | -                          | IDR 50.000.000 | IDR 0                    | Active Facilities |
| 2023 Feb          | 0                     | IDR 0       | -                          | IDR 50.000.000 | IDR 0                    | Active Facilities |
| 2023 Jan          | 0                     | IDR 0       | -                          | IDR 50.000.000 | IDR 0                    | Active Facilities |
| 2022 Des          | 0                     | IDR 0       | -                          | IDR 50.000.000 | IDR 0                    | Active Facilities |
| 2022 Nop          | 0                     | IDR 0       | -                          | IDR 50.000.000 | IDR 50.000.000           | Active Facilities |

**Diberikan Kredit**

|                                                            |                        |                                |                                                                      |
|------------------------------------------------------------|------------------------|--------------------------------|----------------------------------------------------------------------|
| karakteristik Kredit                                       | Perjanjian Kredit      | Nomor Perjanjian Awal          | Tanggal Perjanjian Awal                                              |
| <b>Others</b>                                              | <b>Conventional</b>    | <b>97831639/3897/11/22</b>     | <b>2022/11/17</b>                                                    |
| Nomor Perjanjian Akhir                                     | Tanggal Akad Akhir     | Frekuensi Kredit               | Tanggal Mulai kredit                                                 |
| <b>97831639/3897/11/22</b>                                 | <b>2022/11/17</b>      | -                              | <b>2022/11/18</b>                                                    |
| Kategori Debitur                                           | Tipe Penggunaan        | Orientasi Penggunaan           | Sektor Ekonomi                                                       |
| <b>Debtor SMEs - Micro</b>                                 | <b>Working capital</b> | <b>Other</b>                   | <b>AGRICULTURE OF VEGETABLES, FRUITS &amp; OTHER TUBER VARIETIES</b> |
| Kota/Kabupaten                                             | Nilai Proyek           | Tipe Suku Bunga                | Suku Bunga                                                           |
| <b>Kab. Temanggung</b>                                     | <b>IDR 50.000.000</b>  | <b>Floating Interest Rates</b> | <b>6,00 %</b>                                                        |
| Program Pembiayaan                                         |                        |                                |                                                                      |
| <b>Government program loans - micro business financing</b> |                        |                                |                                                                      |

**Batas Kredit / Saldo Debit**

|                            |                       |                          |              |
|----------------------------|-----------------------|--------------------------|--------------|
| Batas Kredit Awal          | Batas Kredit          | Realisasi Bulan Berjalan | Saldo Debit  |
| <b>IDR 50.000.000</b>      | <b>IDR 50.000.000</b> | -                        | <b>IDR 0</b> |
| Nilai dalam Mata Uang asal |                       |                          |              |
| -                          |                       |                          |              |

**Tunggakan**

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

**Restrukturisasi**

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

**Maksimal Kredit**

|                                        |                                      |                                       |                                |
|----------------------------------------|--------------------------------------|---------------------------------------|--------------------------------|
| Tunggakan Nilai Pembayaran Maksimum    | Tunggakan Jumlah Pembayaran Maksimum | Tanggal Tunggakan Pembayaran Maksimum | Jumlah hari tunggakan maksimum |
| <b>IDR 0</b>                           | <b>0</b>                             | -                                     | <b>0</b>                       |
| Tanggal Jumlah hari tunggakan maksimum | Kondisi Terburuk                     | Tanggal Kondisi Terburuk              |                                |
| -                                      | <b>Current</b>                       | <b>2023/11/30</b>                     |                                |

**Rincian Kredit / Pembiayaan 2: Loans provided - Closed**

| Jenis institusi                | Institusi                      | Kode Kontrak Biro Kredit | Nomor Kontrak Institusi | Peran           | Tanggal Pembaruan Terakhir |
|--------------------------------|--------------------------------|--------------------------|-------------------------|-----------------|----------------------------|
| <b>Conventional Rural Bank</b> | <b>PT. BPR Multi Arthanusa</b> | <b>506296798</b>         | -                       | <b>Borrower</b> | <b>2020/12/07</b>          |
| Tanggal Mulai                  | Tanggal Jatuh Tempo            | Status Jatuh Tempo       | Status kontrak          |                 |                            |
| <b>2019/11/14</b>              | <b>2022/11/14</b>              | <b>Current</b>           | <b>Lunas</b>            |                 |                            |
| Tanggal Status Kontrak         | Informasi                      |                          |                         |                 |                            |
| <b>2020/11/17</b>              | -                              |                          |                         |                 |                            |

| Riwayat Data      |                       |               |                            |                |                          |                   |
|-------------------|-----------------------|---------------|----------------------------|----------------|--------------------------|-------------------|
| Tanggal Referensi | Jumlah hari tunggakan | Jatuh Tempo   | Penyebab Kredit Bermasalah | Saldo Debit    | Realisasi Bulan Berjalan | Status kontrak    |
| 2020 Nop          | 0                     | IDR 0         | -                          | IDR 0          | IDR 0                    | Paid off          |
| 2020 Okt          | 47                    | IDR 1.706.663 | -                          | IDR 15.744.000 | IDR 0                    | Active Facilities |
| 2020 Sep          | 47                    | IDR 1.707.330 | -                          | IDR 16.328.000 | IDR 0                    | Active Facilities |
| 2020 Agt          | 48                    | IDR 1.707.997 | -                          | IDR 16.912.000 | IDR 0                    | Active Facilities |
| 2020 Jul          | 47                    | IDR 1.708.664 | -                          | IDR 17.496.000 | IDR 0                    | Active Facilities |
| 2020 Jun          | 46                    | IDR 1.709.331 | -                          | IDR 18.080.000 | IDR 0                    | Active Facilities |
| 2020 Mei          | 47                    | IDR 1.709.998 | -                          | IDR 18.664.000 | IDR 0                    | Active Facilities |
| 2020 Apr          | 16                    | IDR 853.665   | -                          | IDR 18.664.000 | IDR 0                    | Active Facilities |
| 2020 Mar          | 0                     | IDR 0         | -                          | IDR 18.664.000 | IDR 0                    | Active Facilities |
| 2020 Feb          | 0                     | IDR 0         | -                          | IDR 19.248.000 | IDR 0                    | Active Facilities |
| 2020 Jan          | 0                     | IDR 0         | -                          | IDR 19.832.000 | IDR 0                    | Active Facilities |
| 2019 Des          | 0                     | IDR 0         | -                          | IDR 20.416.000 | IDR 0                    | Active Facilities |
| 2019 Nop          | 0                     | IDR 0         | -                          | IDR 21.000.000 | IDR 21.000.000           | Active Facilities |

**Diberikan Kredit**

|                                      |                        |                              |                                |
|--------------------------------------|------------------------|------------------------------|--------------------------------|
| karakteristik Kredit                 | Perjanjian Kredit      | Nomor Perjanjian Awal        | Tanggal Perjanjian Awal        |
| <b>Others</b>                        | <b>Conventional</b>    | <b>301/PK-A/MA-001/XI/19</b> | <b>2019/11/14</b>              |
| Nomor Perjanjian Akhir               | Tanggal Akad Akhir     | Frekuensi Kredit             | Tanggal Mulai kredit           |
| <b>301/PK-A/MA-001/XI/19</b>         | <b>2019/11/14</b>      | -                            | <b>2019/11/14</b>              |
| Kategori Debitur                     | Tipe Penggunaan        | Orientasi Penggunaan         | Sektor Ekonomi                 |
| <b>Debtor SMEs-SMEs Others-Micro</b> | <b>Working capital</b> | <b>Other</b>                 | <b>Other Beans Agriculture</b> |
| Kota/Kabupaten                       | Nilai Proyek           | Tipe Suku Bunga              | Suku Bunga                     |
| <b>Kab. Temanggung</b>               | <b>IDR 21.000.000</b>  | <b>Fixed Interest Rates</b>  | <b>15,60 %</b>                 |
| Program Pembiayaan                   |                        |                              |                                |
| <b>Non Government Program Loans</b>  |                        |                              |                                |

**Batas Kredit / Saldo Debit**

|                            |                       |                          |              |
|----------------------------|-----------------------|--------------------------|--------------|
| Batas Kredit Awal          | Batas Kredit          | Realisasi Bulan Berjalan | Saldo Debit  |
| <b>IDR 21.000.000</b>      | <b>IDR 14.583.337</b> | -                        | <b>IDR 0</b> |
| Nilai dalam Mata Uang asal |                       |                          |              |
| -                          |                       |                          |              |

**Tunggakan**

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

**Restrukturisasi**

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

**Maksimal Kredit**

|                                        |                                        |                                       |                                |
|----------------------------------------|----------------------------------------|---------------------------------------|--------------------------------|
| Tunggakan Nilai Pembayaran Maksimum    | Tunggakan Jumlah Pembayaran Maksimum   | Tanggal Tunggakan Pembayaran Maksimum | Jumlah hari tunggakan maksimum |
| <b>IDR 1.709.998</b>                   | <b>2</b>                               | <b>2020/10/31</b>                     | <b>48</b>                      |
| Tanggal Jumlah hari tunggakan maksimum | Kondisi Terburuk                       | Tanggal Kondisi Terburuk              |                                |
| <b>2020/08/31</b>                      | <b>In Special Attention (DPD 1-89)</b> | <b>2020/10/31</b>                     |                                |

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

|                                     |                                               |                          |                         |                 |                            |
|-------------------------------------|-----------------------------------------------|--------------------------|-------------------------|-----------------|----------------------------|
| Jenis institusi                     | Institusi                                     | Kode Kontrak Biro Kredit | Nomor Kontrak Institusi | Peran           | Tanggal Pembaruan Terakhir |
| <b>Conventional Commercial Bank</b> | <b>PT Bank Rakyat Indonesia (Persero) Tbk</b> | <b>002852482</b>         | -                       | <b>Borrower</b> | <b>2019/12/09</b>          |
| Tanggal Mulai                       | Tanggal Jatuh Tempo                           | Status Jatuh Tempo       | Status kontrak          |                 |                            |
| <b>2018/11/27</b>                   | <b>2019/11/27</b>                             | <b>Current</b>           | <b>Lunas</b>            |                 |                            |
| Tanggal Status Kontrak              | Informasi                                     |                          |                         |                 |                            |
| <b>2019/11/18</b>                   | -                                             |                          |                         |                 |                            |

| Riwayat Data      |                       |             |                            |                |                          |                   |
|-------------------|-----------------------|-------------|----------------------------|----------------|--------------------------|-------------------|
| Tanggal Referensi | Jumlah hari tunggakan | Jatuh Tempo | Penyebab Kredit Bermasalah | Saldo Debit    | Realisasi Bulan Berjalan | Status kontrak    |
| 2019 Nop          | 0                     | IDR 0       | -                          | IDR 0          | IDR 0                    | Paid off          |
| 2019 Okt          | 0                     | IDR 0       | -                          | IDR 30.000.000 | IDR 0                    | Active Facilities |
| 2019 Sep          | 0                     | IDR 0       | -                          | IDR 30.000.000 | IDR 0                    | Active Facilities |
| 2019 Agt          | 0                     | IDR 0       | -                          | IDR 30.000.000 | IDR 0                    | Active Facilities |
| 2019 Jul          | 0                     | IDR 0       | -                          | IDR 30.000.000 | IDR 0                    | Active Facilities |
| 2019 Jun          | 0                     | IDR 0       | -                          | IDR 30.000.000 | IDR 0                    | Active Facilities |
| 2019 Mei          | 0                     | IDR 0       | -                          | IDR 30.000.000 | IDR 0                    | Active Facilities |
| 2019 Apr          | 0                     | IDR 0       | -                          | IDR 30.000.000 | IDR 0                    | Active Facilities |
| 2019 Mar          | 0                     | IDR 0       | -                          | IDR 30.000.000 | IDR 0                    | Active Facilities |
| 2019 Feb          | 0                     | IDR 0       | -                          | IDR 30.000.000 | IDR 0                    | Active Facilities |
| 2019 Jan          | 0                     | IDR 0       | -                          | IDR 30.000.000 | IDR 0                    | Active Facilities |
| 2018 Des          | 0                     | IDR 0       | -                          | IDR 30.000.000 | IDR 0                    | Active Facilities |
| 2018 Nop          | 0                     | IDR 0       | -                          | IDR 30.000.000 | IDR 30.000.000           | Active Facilities |

Diberikan Kredit

|                               |                    |                       |                                          |
|-------------------------------|--------------------|-----------------------|------------------------------------------|
| karakteristik Kredit          | Perjanjian Kredit  | Nomor Perjanjian Awal | Tanggal Perjanjian Awal                  |
| Others                        | Conventional       | PK1811YCIR3897112018  | 2018/11/27                               |
| Nomor Perjanjian Akhir        | Tanggal Akad Akhir | Frekuensi Kredit      | Tanggal Mulai kredit                     |
| PK1811YCIR3897112018          | 2018/11/27         | -                     | 2018/11/27                               |
| Kategori Debitur              | Tipe Penggunaan    | Orientasi Penggunaan  | Sektor Ekonomi                           |
| Debtor SMEs-SMEs Others-Micro | Working capital    | Other                 | Goat & Lamb Cattle Nursery & Cultivation |
| Kota/Kabupaten                | Nilai Proyek       | Tipe Suku Bunga       | Suku Bunga                               |
| Kab. Temanggung               | IDR 42.857.143     | Fixed Interest Rates  | 14,40 %                                  |
| Program Pembiayaan            |                    |                       |                                          |
| Non Government Program Loans  |                    |                       |                                          |

Batas Kredit / Saldo Debit

|                            |                |                          |             |
|----------------------------|----------------|--------------------------|-------------|
| Batas Kredit Awal          | Batas Kredit   | Realisasi Bulan Berjalan | Saldo Debit |
| IDR 30.000.000             | IDR 30.000.000 | -                        | 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                              | 2019/11/30                            |                                |

Rincian Kredit / Pembiayaan 4: Loans provided - Aktif

|                         |                         |                          |                         |          |                            |
|-------------------------|-------------------------|--------------------------|-------------------------|----------|----------------------------|
| Jenis institusi         | Institusi               | Kode Kontrak Biro Kredit | Nomor Kontrak Institusi | Peran    | Tanggal Pembaruan Terakhir |
| Conventional Rural Bank | PT. BPR Multi Arthanusa | 901171672                | -                       | Borrower | 2019/11/08                 |
| Tanggal Mulai           | Tanggal Jatuh Tempo     | Status Jatuh Tempo       | Status kontrak          |          |                            |
| 2018/06/07              | 2021/06/07              | 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    |
| 2019 Okt          | 0                     | IDR 0       | -                          | IDR 11.021.100 | IDR 0                    | Active Facilities |
| 2019 Sep          | 0                     | IDR 0       | -                          | IDR 11.577.100 | IDR 0                    | Active Facilities |
| 2019 Agt          | 0                     | IDR 0       | -                          | IDR 12.133.100 | IDR 0                    | Active Facilities |
| 2019 Jul          | 0                     | IDR 0       | -                          | IDR 12.689.100 | IDR 0                    | Active Facilities |
| 2019 Jun          | 0                     | IDR 0       | -                          | IDR 13.245.600 | IDR 0                    | Active Facilities |
| 2019 Mei          | 0                     | IDR 0       | -                          | IDR 13.801.600 | IDR 0                    | Active Facilities |
| 2019 Apr          | 0                     | IDR 0       | -                          | IDR 14.357.600 | IDR 0                    | Active Facilities |
| 2019 Mar          | 0                     | IDR 0       | -                          | IDR 14.913.600 | IDR 0                    | Active Facilities |
| 2019 Feb          | 0                     | IDR 0       | -                          | IDR 15.469.600 | IDR 0                    | Active Facilities |
| 2019 Jan          | 0                     | IDR 0       | -                          | IDR 16.025.600 | IDR 0                    | Active Facilities |
| 2018 Des          | 0                     | IDR 0       | -                          | IDR 16.581.600 | IDR 0                    | Active Facilities |
| 2018 Nop          | 0                     | IDR 1.516   | -                          | IDR 17.136.000 | IDR 0                    | Active Facilities |
| 2018 Okt          | 0                     | IDR 1.516   | -                          | IDR 17.692.000 | IDR 0                    | Active Facilities |
| 2018 Sep          | 0                     | IDR 0       | -                          | IDR 18.332.000 | IDR 0                    | Active Facilities |
| 2018 Agt          | 0                     | IDR 0       | -                          | IDR 18.888.000 | IDR 0                    | Active Facilities |
| 2018 Jul          | 0                     | IDR 0       | -                          | IDR 19.444.000 | IDR 0                    | Active Facilities |
| 2018 Jun          | 0                     | IDR 0       | -                          | IDR 20.000.000 | IDR 20.000.000           | Active Facilities |

| Diberikan Kredit                       |                                      |                                       |                                |
|----------------------------------------|--------------------------------------|---------------------------------------|--------------------------------|
| karakteristik Kredit                   | Perjanjian Credit                    | Nomor Perjanjian Awal                 | Tanggal Perjanjian Awal        |
| Others                                 | Conventional                         | 142/PK-A/MA-001/VI/18                 | 2018/06/07                     |
| Nomor Perjanjian Akhir                 | Tanggal Akad Akhir                   | Frekuensi Kredit                      | Tanggal Mulai kredit           |
| 142/PK-A/MA-001/VI/18                  | 2018/06/07                           | -                                     | 2018/06/07                     |
| Kategori Debitur                       | Tipe Penggunaan                      | Orientasi Penggunaan                  | Sektor Ekonomi                 |
| Debtor SMEs-SMEs Others-Micro          | Working capital                      | Other                                 | Other Beans Agriculture        |
| Kota/Kabupaten                         | Nilai Proyek                         | Tipe Suku Bunga                       | Suku Bunga                     |
| Kab. Temanggung                        | IDR 20.000.000                       | Fixed Interest Rates                  | 15,60 %                        |
| Program Pembiayaan                     |                                      |                                       |                                |
| Non Government Program Loans           |                                      |                                       |                                |
| Batas Kredit / Saldo Debit             |                                      |                                       |                                |
| Batas Kredit Awal                      | Batas Kredit                         | Realisasi Bulan Berjalan              | Saldo Debit                    |
| IDR 20.000.000                         | IDR 11.111.104                       | -                                     | IDR 11.021.100                 |
| 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 1.516                              | 0                                    | -                                     | 0                              |
| Tanggal Jumlah hari tunggakan maksimum | Kondisi Terburuk                     | Tanggal Kondisi Terburuk              |                                |
| -                                      | Current                              | 2019/10/31                            |                                |

REKAM JEJAK

Jumlah Permintaan bulan lalu

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

15 Permintaan Terakhir

|                    |                                                                               |                             |                         |
|--------------------|-------------------------------------------------------------------------------|-----------------------------|-------------------------|
| Tanggal Permintaan | Tujuan                                                                        | Institusi                   | Jenis Permintaan        |
| 2025/04/21         | Supporting the loan process, insurance/risk management, guarantees, or LPBBTI | BTM Surya Amanah Temanggung | New Application Enquiry |