



**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@cbklik.com

# Laporan Kredit

## RAIF ALFAWAZ

Tanggal Permintaan: 2025/11/19

Subjek Cocok

### SUBJEK

#### Data Subjek

|                          |                   |                            |                   |
|--------------------------|-------------------|----------------------------|-------------------|
| Kode Debitur Biro Kredit | Kode Bank Debitur | Tanggal Pembaruan Terakhir | Penduduk          |
| G05708381                | -                 | 2025/11/19                 | Yes               |
| Nama Sesuai Identitas    | Nama Lengkap      | Nama Ibu                   | Jenis Kelamin     |
| RAIF ALFAWAZ             | RAIF ALFAWAZ      | KUSRINI                    | Laki-laki         |
| Tanggal Lahir            | Tempat Lahir      | Status Perkawinan          | Status Pendidikan |
| 1998/03/05               | TEMANGGUNG        | Belum Kawin                | Tanpa Gelar       |

#### Alamat

|                                                                                                                                                                 |                            |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------|
| Saat Ini - Address                                                                                                                                              | Tanggal Pembaruan Terakhir |
| GENDON BOTOPUTIH Tembarak Kab. Temanggung 56261 INDONESIA                                                                                                       | 2025/10/31                 |
| Riwayat - Address                                                                                                                                               | Tanggal Pembaruan Terakhir |
| JAWA TENGAH KABUPATEN TEMANGGUNG TEMBARAK GENDON BOTOPUTIH Tembarak Kab. Temanggung 56261 INDONESIA                                                             | 2025/09/30                 |
| Riwayat - Address                                                                                                                                               | Tanggal Pembaruan Terakhir |
| BOTOPUTIHTEMBARAK BOTOPUTIH Tembarak Kab. Temanggung 56261 INDONESIA                                                                                            | 2025/07/31                 |
| Riwayat - Address                                                                                                                                               | Tanggal Pembaruan Terakhir |
| GENDON RT RW BOTOPUTIH TEMBARAK TEMANGGU NG 2/2 BANARAN Tembarak Kab. Temanggung 56261 INDONESIA                                                                | 2024/04/30                 |
| Riwayat - Address                                                                                                                                               | Tanggal Pembaruan Terakhir |
| TEMANGGUNG BOTOPUTIH Tembarak Kab. Temanggung 56261 INDONESIA                                                                                                   | 2022/07/31                 |
| Riwayat - Address                                                                                                                                               | Tanggal Pembaruan Terakhir |
| RUMAH PINK NO.132 RT.7/RW.12 NOGOTIRTO GAMPING RUMAH PINK NO. 132 KAB. SLEMAN GAMPING DI YOGYAKARTA ID 55592 BOTOPUTIH Tembarak Kab. Temanggung 56229 INDONESIA | 2022/01/31                 |
| Riwayat - Address                                                                                                                                               | Tanggal Pembaruan Terakhir |
| RUMAH PINK NO.132 RT.7/RW.12 NOGOTIRTO GAMPING RUMAH PINK NO. 132 DATA TIDAK TERSEDIA Gamping Kab. Sleman 55294 INDONESIA                                       | 2021/07/31                 |

#### Dokumen Identifikasi

|                        |                                |
|------------------------|--------------------------------|
| Kode Identitas         | NPWP / Pendaftaran Nomor Pajak |
| KTP : 3323020503980002 | 3323020503980002               |

Kontak

Kontrak - Saat Ini

|                                |                                |                                |                                         |
|--------------------------------|--------------------------------|--------------------------------|-----------------------------------------|
| Nomor Telepon<br>6283866864260 | Nomor Sellular<br>083866864260 | Email<br>RAIFALFAWAZ@GMAIL.COM | Tanggal PembaruanTerakhir<br>2025/10/31 |
|--------------------------------|--------------------------------|--------------------------------|-----------------------------------------|

Riwayat - Kontak

|                               |                                  |                                    |                                         |
|-------------------------------|----------------------------------|------------------------------------|-----------------------------------------|
| Nomor Telepon<br>083866864260 | Nomor Sellular<br>83866864260    | Email<br>RAIFALFAWAZ1711@GMAIL.COM | Tanggal PembaruanTerakhir<br>2025/09/30 |
| Nomor Telepon<br>283866864260 | Nomor Sellular<br>+6283866864260 | Email<br>-                         | Tanggal PembaruanTerakhir<br>2024/11/30 |
| Nomor Telepon<br>83866864260  | Nomor Sellular<br>-              | Email<br>-                         | Tanggal PembaruanTerakhir<br>2024/06/30 |
| Nomor Telepon<br>0            | Nomor Sellular<br>-              | Email<br>-                         | Tanggal PembaruanTerakhir<br>2022/01/31 |

Data Pekerjaan

Data Pekerjaan - Saat Ini

|                                          |                    |                                                                                             |                                             |
|------------------------------------------|--------------------|---------------------------------------------------------------------------------------------|---------------------------------------------|
| Pekerjaan<br>Pelajar/Mahasiswa           | Tempat Kerja<br>NA | Sektor Pekerjaan<br>RUMAH TANGGA UNTUK KEPERLUAN YANG TIDAK DIKLASIFIKASIKAN DI TEMPAT LAIN | Alamat Tempat Kerja<br>KABUPATEN TEMANGGUNG |
| Tanggal Pembaruan Terakhir<br>2025/10/31 |                    |                                                                                             |                                             |

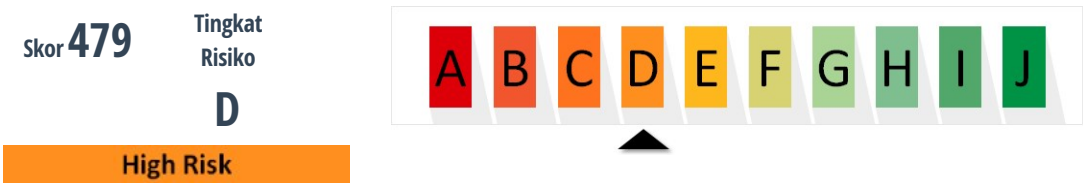
Riwayat - Data Pekerjaan

|                                          |                                                |                                                                    |                                                                                                                            |
|------------------------------------------|------------------------------------------------|--------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------|
| Pekerjaan<br>Lain-lain                   | Tempat Kerja<br>UNIVERSITAS 'AISYIYAH YOGYAKAR | Sektor Pekerjaan<br>RUMAH TANGGA UNTUK KEPERLUAN MULTIGUNA LAINNYA | Alamat Tempat Kerja<br>UNIVERSITAS 'AISYIYAH YOGYAKARTA JL. SILIWANGI NO. 63 NOGOTIRTO JL. SILIWANGI NO. 63 NOGOTIRTO 0919 |
| Tanggal Pembaruan Terakhir<br>2024/04/30 |                                                |                                                                    |                                                                                                                            |

RINGKASAN RINCIAN APLIKASI

|                                            |                            |                              |                                  |
|--------------------------------------------|----------------------------|------------------------------|----------------------------------|
| Kode Kontrak Biro Kredit<br>862830224      | Jenis kontrak<br>Lainnya   | Fase Kontrak<br>Dimohon      | Tanggal Permintaan<br>2025/11/19 |
| Nilai Pada Applikasi<br>IDR 3.000.000      | Jatuh Tempo<br>-           | Peran<br>Borrower            | Peran Perusahaan<br>-            |
| Nomor Rekening<br>WEB_20251119_082754.5053 | 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 |
| 29                 | 5                       | IDR 22.182.195      | IDR 5.682.195            |
| Jumlah Saldo Debit | Jumlah Jatuh Tempo      | Mata Uang           |                          |
| IDR 5.682.195      | IDR 798.000             | Indonesian Rupiah   |                          |

Ringkasan Berdasarkan Kategori dan Fase

| Kategori Kontrak       | Diminta | Ditolak | Dibatalkan | Aktif | Tutup |
|------------------------|---------|---------|------------|-------|-------|
| KREDIT/PEMBIAYAAN      | 0       | 0       | 0          | 9     | 20    |
| 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>Kredit / Pembiayaan</div> <div>Kredit / Pembiayaan yang Aktif 9</div> <div>Batas Kredit</div> <div>Saldo Debit</div> <div>Jatuh Tempo</div> <div>IDR 5.682.195</div> <div>IDR 5.682.195</div> <div>IDR 0</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>IDR 0</div> <div>IDR 0</div> |
| <div>✖</div> <div>Surat Kredit</div> <div>LC yang Aktif 0</div> <div>Batas Kredit</div> <div>Saldo Debit</div> <div>IDR 0</div> <div>IDR 0</div>                                                                                 | <div>✖</div> <div>Bank Garansi</div> <div>Bank Garansi yang Aktif 0</div> <div>Batas Kredit</div> <div>Saldo Debit</div> <div>IDR 0</div> <div>IDR 0</div>                          |
| <div>✖</div> <div>Fasilitas Lainnya</div> <div>Fasilitas Aktif Lainnya 0</div> <div>Saldo Debit</div> <div>Jatuh Tempo</div> <div>IDR 0</div> <div>IDR 0</div>                                                                   |                                                                                                                                                                                     |

RINCIAN KONTRAK

Kredit / Pembiayaan

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

| Nomor | Kode<br>Kontrak<br>Biro Kredit | Nomor<br>Kontrak<br>Bank | Jenis<br>kontrak                                             | Fase<br>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     | 661446736                      | -                        | Credit to third parties through other agencies by channeling | Aktif           | Borrower | 2025/08/22       | 2026/02/05                | -                | -                         | -                  | Conventional Commercial Bank | PT Bank Digital BCA d/h Bank Royal Indonesia | 2025/10/11                       | -                           | -       |
|       |                                | JAN                      | FEB                                                          | MAR             | APR      | MEI              | JUN                       | JUL              | AGT                       | SEP                | OKT                          | NOP                                          | DES                              |                             |         |
|       | 2025                           |                          |                                                              |                 |          |                  |                           |                  | OK                        | OK                 |                              |                                              |                                  |                             |         |
| 2     | 260461628                      | -                        | Credit to third parties through other agencies by channeling | Aktif           | Borrower | 2025/07/14       | 2026/01/05                | -                | -                         | -                  | Conventional Commercial Bank | PT Bank Digital BCA d/h Bank Royal Indonesia | 2025/10/11                       | -                           | -       |
|       |                                | JAN                      | FEB                                                          | MAR             | APR      | MEI              | JUN                       | JUL              | AGT                       | SEP                | OKT                          | NOP                                          | DES                              |                             |         |
|       | 2025                           |                          |                                                              |                 |          |                  |                           | OK               | OK                        | OK                 |                              |                                              |                                  |                             |         |
| 3     | 859374877                      | -                        | Credit to third parties through other agencies by channeling | Aktif           | Borrower | 2025/05/19       | 2025/11/05                | -                | -                         | -                  | Conventional Commercial Bank | PT Bank Digital BCA d/h Bank Royal Indonesia | 2025/10/11                       | -                           | -       |
|       |                                | JAN                      | FEB                                                          | MAR             | APR      | MEI              | JUN                       | JUL              | AGT                       | SEP                | OKT                          | NOP                                          | DES                              |                             |         |
|       | 2025                           |                          |                                                              |                 |          | OK               | OK                        | OK               | OK                        | OK                 |                              |                                              |                                  |                             |         |
| 4     | 361446934                      | -                        | Credit to third parties through other agencies by channeling | Aktif           | Borrower | 2025/08/26       | 2025/11/05                | -                | -                         | -                  | Conventional Commercial Bank | PT Bank Digital BCA d/h Bank Royal Indonesia | 2025/10/11                       | -                           | -       |
|       |                                | JAN                      | FEB                                                          | MAR             | APR      | MEI              | JUN                       | JUL              | AGT                       | SEP                | OKT                          | NOP                                          | DES                              |                             |         |
|       | 2025                           |                          |                                                              |                 |          |                  |                           |                  | OK                        | OK                 |                              |                                              |                                  |                             |         |
| 5     | E59364109                      | -                        | Credit to third parties through other agencies by channeling | Aktif           | Borrower | 2025/05/14       | 2025/11/05                | -                | -                         | -                  | Conventional Commercial Bank | PT Bank Digital BCA d/h Bank Royal Indonesia | 2025/10/11                       | -                           | -       |
|       |                                | JAN                      | FEB                                                          | MAR             | APR      | MEI              | JUN                       | JUL              | AGT                       | SEP                | OKT                          | NOP                                          | DES                              |                             |         |
|       | 2025                           |                          |                                                              |                 |          | OK               | OK                        | OK               | OK                        | OK                 |                              |                                              |                                  |                             |         |
| 6     | 342667104                      | -                        | Loans for joint financing (Syndication)                      | Aktif           | Borrower | 2025/04/12       | 2026/03/06                | -                | -                         | -                  | Financing Company            | PT Commerce Finance                          | 2025/10/09                       | -                           | -       |
|       |                                | JAN                      | FEB                                                          | MAR             | APR      | MEI              | JUN                       | JUL              | AGT                       | SEP                | OKT                          | NOP                                          | DES                              |                             |         |
|       | 2023                           |                          |                                                              |                 |          |                  |                           |                  |                           |                    | OK                           | OK                                           | OK                               |                             |         |
|       | 2024                           | OK                       | OK                                                           | OK              | OK       | OK               | OK                        | OK               | OK                        | OK                 | OK                           | OK                                           | OK                               |                             |         |
|       | 2025                           | OK                       | OK                                                           | OK              | OK       | OK               | OK                        | OK               | OK                        | OK                 |                              |                                              |                                  |                             |         |
| 7     | A53276232                      | -                        | Cash Loan - Non Fintech (i.e. Banks)                         | Aktif           | Borrower | 2024/11/13       | 2026/04/10                | -                | -                         | -                  | Conventional Commercial Bank | PT Bank Seabank Indonesia                    | 2025/10/08                       | -                           | -       |
|       |                                | JAN                      | FEB                                                          | MAR             | APR      | MEI              | JUN                       | JUL              | AGT                       | SEP                | OKT                          | NOP                                          | DES                              |                             |         |
|       | 2024                           |                          |                                                              |                 |          |                  |                           |                  |                           | OK                 | OK                           | OK                                           | OK                               |                             |         |
|       | 2025                           | 1-89                     | OK                                                           | N/A             | OK       | OK               | OK                        | OK               | OK                        | OK                 |                              |                                              |                                  |                             |         |
| 8     | F60934919                      | -                        | Buy Now Pay Later (BNPL) - Non Fintech (i.e. Banks)          | Closed          | Borrower | 2025/08/16       | 2025/10/05                | -                | -                         | -                  | Conventional Commercial Bank | PT Bank Seabank Indonesia                    | 2025/10/08                       | -                           | -       |
|       |                                | JAN                      | FEB                                                          | MAR             | APR      | MEI              | JUN                       | JUL              | AGT                       | SEP                | OKT                          | NOP                                          | DES                              |                             |         |
|       | 2025                           |                          |                                                              |                 |          |                  |                           |                  | OK                        | OK                 |                              |                                              |                                  |                             |         |
| 9     | 839197625                      | -                        | Buy Now Pay Later (BNPL) - Non Fintech (i.e. Banks)          | Aktif           | Borrower | 2025/03/07       | 2026/03/05                | -                | -                         | -                  | Conventional Commercial Bank | PT Bank Seabank Indonesia                    | 2025/10/08                       | -                           | -       |
|       |                                | JAN                      | FEB                                                          | MAR             | APR      | MEI              | JUN                       | JUL              | AGT                       | SEP                | OKT                          | NOP                                          | DES                              |                             |         |
|       | 2023                           |                          |                                                              |                 |          |                  |                           |                  |                           |                    | OK                           | OK                                           | OK                               |                             |         |
|       | 2024                           | OK                       | OK                                                           | OK              | OK       | OK               | OK                        | OK               | OK                        | OK                 | OK                           | OK                                           | OK                               |                             |         |
|       | 2025                           | 1-89                     | OK                                                           | OK              | OK       | OK               | OK                        | OK               | OK                        | OK                 |                              |                                              |                                  |                             |         |

| 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 |
|-------|-----------------------------|-----------------------|--------------------------------------------------------------|--------------|----------|---------------|---------------------|---------------|---------------------|-----------------|------------------------------------|-----------------------------|----------------------------|-----------------------|---------|
| 10    | N56276961                   | 4710300073            | Others                                                       | Closed       | Borrower | 2024/04/19    | 2026/10/19          | -             | -                   | -               | Non Financial Services Institution | BTM Surya Amanah Temanggung | 2025/09/23                 | -                     | -       |
|       |                             |                       | JAN                                                          | FEB          | MAR      | APR           | MEI                 | JUN           | JUL                 | AGT             | SEP                                | OKT                         | NOP                        | DES                   |         |
|       |                             |                       | 2024                                                         |              |          | N/A           | N/A                 | N/A           | N/A                 | N/A             | N/A                                | N/A                         | N/A                        | N/A                   |         |
|       |                             |                       | 2025                                                         | OK           | OK       | OK            | OK                  | OK            |                     |                 |                                    |                             |                            |                       |         |
| 11    | J52489249                   | -                     | Credit to third parties through other agencies by channeling | Closed       | Borrower | 2024/07/08    | 2024/10/06          | -             | -                   | -               | Conventional Commercial Bank       | PT Bank Permata Tbk         | 2024/11/10                 | -                     | -       |
|       |                             |                       | JAN                                                          | FEB          | MAR      | APR           | MEI                 | JUN           | JUL                 | AGT             | SEP                                | OKT                         | NOP                        | DES                   |         |
|       |                             |                       | 2024                                                         |              |          |               |                     |               | OK                  | OK              | OK                                 | OK                          |                            |                       |         |
| 12    | 450691197                   | -                     | Credit to third parties through other agencies by channeling | Closed       | Borrower | 2024/04/22    | 2024/07/06          | -             | -                   | -               | Conventional Commercial Bank       | PT Bank Permata Tbk         | 2024/07/10                 | -                     | -       |
|       |                             |                       | JAN                                                          | FEB          | MAR      | APR           | MEI                 | JUN           | JUL                 | AGT             | SEP                                | OKT                         | NOP                        | DES                   |         |
|       |                             |                       | 2024                                                         |              |          | OK            | OK                  | OK            |                     |                 |                                    |                             |                            |                       |         |
| 13    | G46499903                   | -                     | Credit to third parties through other agencies by channeling | Closed       | Borrower | 2023/10/10    | 2024/01/06          | -             | -                   | -               | Conventional Commercial Bank       | PT Bank Permata Tbk         | 2024/05/10                 | -                     | -       |
|       |                             |                       | JAN                                                          | FEB          | MAR      | APR           | MEI                 | JUN           | JUL                 | AGT             | SEP                                | OKT                         | NOP                        | DES                   |         |
|       |                             |                       | 2023                                                         |              |          |               |                     |               |                     |                 |                                    | OK                          | OK                         | OK                    |         |
|       |                             |                       | 2024                                                         | OK           |          |               |                     |               |                     |                 |                                    |                             |                            |                       |         |
| 14    | 038796905                   | -                     | Loans for joint financing (Syndication)                      | Closed       | Borrower | 2022/12/14    | 2023/07/06          | -             | -                   | -               | Financing Company                  | PT Commerce Finance         | 2023/06/03                 | -                     | -       |
|       |                             |                       | JAN                                                          | FEB          | MAR      | APR           | MEI                 | JUN           | JUL                 | AGT             | SEP                                | OKT                         | NOP                        | DES                   |         |
|       |                             |                       | 2022                                                         |              |          |               |                     |               |                     |                 | OK                                 | OK                          | OK                         | OK                    |         |
|       |                             |                       | 2023                                                         | OK           | OK       | OK            | OK                  | OK            |                     |                 |                                    |                             |                            |                       |         |
| 15    | 821884267                   | -                     | Loans for joint financing (Syndication)                      | Closed       | Borrower | 2022/01/10    | 2022/07/06          | -             | -                   | -               | Financing Company                  | PT Commerce Finance         | 2022/08/08                 | -                     | -       |
|       |                             |                       | JAN                                                          | FEB          | MAR      | APR           | MEI                 | JUN           | JUL                 | AGT             | SEP                                | OKT                         | NOP                        | DES                   |         |
|       |                             |                       | 2022                                                         | OK           | OK       | OK            | OK                  | OK            | OK                  |                 |                                    |                             |                            |                       |         |
| 16    | 230315226                   | -                     | Loans for joint financing (Syndication)                      | Closed       | Borrower | 2022/06/02    | 2022/07/06          | -             | -                   | -               | Financing Company                  | PT Commerce Finance         | 2022/08/08                 | -                     | -       |
|       |                             |                       | JAN                                                          | FEB          | MAR      | APR           | MEI                 | JUN           | JUL                 | AGT             | SEP                                | OKT                         | NOP                        | DES                   |         |
|       |                             |                       | 2022                                                         |              |          |               |                     | OK            | OK                  |                 |                                    |                             |                            |                       |         |
| 17    | 729686540                   | -                     | Loans for joint financing (Syndication)                      | Closed       | Borrower | 2022/06/02    | 2022/07/05          | -             | -                   | -               | Conventional Commercial Bank       | PT Bank Seabank Indonesia   | 2022/08/04                 | -                     | -       |
|       |                             |                       | JAN                                                          | FEB          | MAR      | APR           | MEI                 | JUN           | JUL                 | AGT             | SEP                                | OKT                         | NOP                        | DES                   |         |
|       |                             |                       | 2022                                                         |              |          |               |                     | OK            | OK                  |                 |                                    |                             |                            |                       |         |
| 18    | B20117180                   | -                     | Loans for joint financing (Syndication)                      | Closed       | Borrower | 2022/01/10    | 2022/07/05          | -             | -                   | -               | Conventional Commercial Bank       | PT Bank Seabank Indonesia   | 2022/08/04                 | -                     | -       |
|       |                             |                       | JAN                                                          | FEB          | MAR      | APR           | MEI                 | JUN           | JUL                 | AGT             | SEP                                | OKT                         | NOP                        | DES                   |         |
|       |                             |                       | 2022                                                         | OK           | OK       | OK            | OK                  | OK            | OK                  |                 |                                    |                             |                            |                       |         |
| 19    | 825627808                   | -                     | Loans for joint financing (Syndication)                      | Closed       | Borrower | 2022/05/22    | 2022/06/05          | -             | -                   | -               | Conventional Commercial Bank       | PT Bank Seabank Indonesia   | 2022/07/04                 | -                     | -       |
|       |                             |                       | JAN                                                          | FEB          | MAR      | APR           | MEI                 | JUN           | JUL                 | AGT             | SEP                                | OKT                         | NOP                        | DES                   |         |
|       |                             |                       | 2022                                                         |              |          |               | OK                  | OK            |                     |                 |                                    |                             |                            |                       |         |
| 20    | 020993540                   | -                     | Loans for joint financing (Syndication)                      | Closed       | Borrower | 2022/02/16    | 2022/05/05          | -             | -                   | -               | Conventional Commercial Bank       | PT Bank Seabank Indonesia   | 2022/05/11                 | -                     | -       |
|       |                             |                       | JAN                                                          | FEB          | MAR      | APR           | MEI                 | JUN           | JUL                 | AGT             | SEP                                | OKT                         | NOP                        | DES                   |         |
|       |                             |                       | 2022                                                         |              | OK       | OK            | OK                  |               |                     |                 |                                    |                             |                            |                       |         |
| 21    | 018464598                   | -                     | Loans for joint financing (Syndication)                      | Closed       | Borrower | 2021/12/23    | 2022/03/05          | -             | -                   | -               | Conventional Commercial Bank       | PT Bank Seabank Indonesia   | 2022/04/10                 | -                     | -       |
|       |                             |                       | JAN                                                          | FEB          | MAR      | APR           | MEI                 | JUN           | JUL                 | AGT             | SEP                                | OKT                         | NOP                        | DES                   |         |
|       |                             |                       | 2021                                                         |              |          |               |                     |               |                     |                 |                                    |                             |                            | OK                    |         |
|       |                             |                       | 2022                                                         | OK           | OK       | OK            |                     |               |                     |                 |                                    |                             |                            |                       |         |

| 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 |  |
|-------|-----------------------------|-----------------------|--------------------------------------------------------------|--------------|----------|---------------|---------------------|---------------|---------------------|-----------------|------------------------------|---------------------------|----------------------------|-----------------------|---------|--|
| 22    | E13734036                   | -                     | Loans for joint financing (Syndication)                      | Closed       | Borrower | 2021/07/28    | 2022/02/06          | -             | -                   | -               | Financing Company            | PT Commerce Finance       | 2022/03/19                 | -                     | -       |  |
|       |                             |                       | JAN                                                          | FEB          | MAR      | APR           | MEI                 | JUN           | JUL                 | AGT             | SEP                          | OKT                       | NOP                        | DES                   |         |  |
|       |                             |                       | 2021                                                         |              |          |               |                     |               | OK                  | OK              | OK                           | OK                        | OK                         | N/A                   |         |  |
|       |                             |                       | 2022                                                         | OK           | OK       |               |                     |               |                     |                 |                              |                           |                            |                       |         |  |
| 23    | 413835483                   | -                     | Loans for joint financing (Syndication)                      | Closed       | Borrower | 2021/07/28    | 2022/02/05          | -             | -                   | -               | Conventional Commercial Bank | PT Bank Seabank Indonesia | 2022/03/15                 | -                     | -       |  |
|       |                             |                       | JAN                                                          | FEB          | MAR      | APR           | MEI                 | JUN           | JUL                 | AGT             | SEP                          | OKT                       | NOP                        | DES                   |         |  |
|       |                             |                       | 2021                                                         |              |          |               |                     |               | OK                  | OK              | OK                           | OK                        | OK                         | OK                    |         |  |
|       |                             |                       | 2022                                                         | OK           | OK       |               |                     |               |                     |                 |                              |                           |                            |                       |         |  |
| 24    | B15531367                   | -                     | Credit to third parties through other agencies by channeling | Closed       | Borrower | 2021/10/11    | 2022/01/06          | -             | -                   | -               | Conventional Commercial Bank | PT Bank Permata Tbk       | 2022/02/16                 | -                     | -       |  |
|       |                             |                       | JAN                                                          | FEB          | MAR      | APR           | MEI                 | JUN           | JUL                 | AGT             | SEP                          | OKT                       | NOP                        | DES                   |         |  |
|       |                             |                       | 2021                                                         |              |          |               |                     |               |                     |                 |                              | OK                        | OK                         | OK                    |         |  |
|       |                             |                       | 2022                                                         | OK           |          |               |                     |               |                     |                 |                              |                           |                            |                       |         |  |
| 25    | T13735282                   | -                     | Loans for joint financing (Syndication)                      | Closed       | Borrower | 2021/07/27    | 2021/11/06          | -             | -                   | -               | Financing Company            | PT Commerce Finance       | 2022/01/01                 | -                     | -       |  |
|       |                             |                       | JAN                                                          | FEB          | MAR      | APR           | MEI                 | JUN           | JUL                 | AGT             | SEP                          | OKT                       | NOP                        | DES                   |         |  |
|       |                             |                       | 2021                                                         |              |          |               |                     |               | OK                  | OK              | OK                           | OK                        | OK                         |                       |         |  |
| 26    | N13831493                   | -                     | Loans for joint financing (Syndication)                      | Closed       | Borrower | 2021/07/27    | 2021/11/05          | -             | -                   | -               | Conventional Commercial Bank | PT Bank Seabank Indonesia | 2021/12/14                 | -                     | -       |  |
|       |                             |                       | JAN                                                          | FEB          | MAR      | APR           | MEI                 | JUN           | JUL                 | AGT             | SEP                          | OKT                       | NOP                        | DES                   |         |  |
|       |                             |                       | 2021                                                         |              |          |               |                     |               | OK                  | OK              | OK                           | OK                        | OK                         |                       |         |  |
| 27    | Q13658879                   | -                     | Loans for joint financing (Syndication)                      | Closed       | Borrower | 2021/07/14    | 2021/10/06          | -             | -                   | -               | Financing Company            | PT Commerce Finance       | 2021/11/24                 | -                     | -       |  |
|       |                             |                       | JAN                                                          | FEB          | MAR      | APR           | MEI                 | JUN           | JUL                 | AGT             | SEP                          | OKT                       | NOP                        | DES                   |         |  |
|       |                             |                       | 2021                                                         |              |          |               |                     |               | OK                  | OK              | OK                           | OK                        |                            |                       |         |  |
| 28    | 813804088                   | -                     | Loans for joint financing (Syndication)                      | Closed       | Borrower | 2021/07/14    | 2021/10/05          | -             | -                   | -               | Conventional Commercial Bank | PT Bank Seabank Indonesia | 2021/11/16                 | -                     | -       |  |
|       |                             |                       | JAN                                                          | FEB          | MAR      | APR           | MEI                 | JUN           | JUL                 | AGT             | SEP                          | OKT                       | NOP                        | DES                   |         |  |
|       |                             |                       | 2021                                                         |              |          |               |                     |               | OK                  | OK              | OK                           | OK                        |                            |                       |         |  |
| 29    | I62037423                   | -                     | Buy Now Pay Later (BNPL) - Non Fintech (i.e. Banks)          | Aktif        | Borrower | 2025/09/12    | 2026/03/05          | -             | -                   | -               | Conventional Commercial Bank | PT Bank Seabank Indonesia | -                          | -                     | -       |  |
|       |                             |                       | JAN                                                          | FEB          | MAR      | APR           | MEI                 | JUN           | JUL                 | AGT             | SEP                          | OKT                       | NOP                        | DES                   |         |  |
|       |                             |                       | 2025                                                         |              |          |               |                     |               |                     |                 | OK                           |                           |                            |                       |         |  |

Rincian Kredit / Pembiayaan 1: 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 | 661446736                   | -                       | Borrower           | 2025/10/11                 |
|                              |                                              |                             |                         |                    |                            |
| Tanggal Mulai                |                                              | Tanggal Jatuh Tempo         |                         | Status Jatuh Tempo | Status kontrak             |
| 2025/08/22                   |                                              | 2026/02/05                  |                         | 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 Sep          | 0                     | IDR 0       | -                          | IDR 285.612 | IDR 0                    | Active Facilities |
| 2025 Agt          | 0                     | IDR 0       | -                          | IDR 338.600 | IDR 338.600              | Active Facilities |

Diberikan Kredit

|                                                                                |                                          |                                                     |                                                      |
|--------------------------------------------------------------------------------|------------------------------------------|-----------------------------------------------------|------------------------------------------------------|
| karakteristik Kredit<br><b>Others</b>                                          | Perjanjian Credit<br><b>Conventional</b> | Nomor Perjanjian Awal<br><b>2069498126243951658</b> | Tanggal Perjanjian Awal<br><b>2025/08/22</b>         |
| Nomor Perjanjian Akhir<br><b>2069498126243951658</b>                           | Tanggal Akad Akhir<br><b>2025/08/22</b>  | Frekuensi Kredit<br><b>-</b>                        | Tanggal Mulai kredit<br><b>2025/08/22</b>            |
| Kategori Debitur<br><b>Not a Debtor of Micro, Small and Medium Enterprises</b> | Tipe Penggunaan<br><b>Consumption</b>    | Orientasi Penggunaan<br><b>Other</b>                | Sektor Ekonomi<br><b>HOUSEHOLD FOR MULTIPURPOSES</b> |
| Kota/Kabupaten<br><b>Kab. Temanggung</b>                                       | Nilai Proyek<br><b>-</b>                 | Tipe Suku Bunga<br><b>Fixed Interest Rates</b>      | Suku Bunga<br><b>30,18 %</b>                         |
| Program Pembiayaan<br><b>Non Government Program Loans</b>                      |                                          |                                                     |                                                      |

Batas Kredit / Saldo Debit

|                                         |                                    |                                      |                                   |
|-----------------------------------------|------------------------------------|--------------------------------------|-----------------------------------|
| Batas Kredit Awal<br><b>IDR 338.600</b> | Batas Kredit<br><b>IDR 285.612</b> | Realisasi Bulan Berjalan<br><b>-</b> | Saldo Debit<br><b>IDR 285.612</b> |
| Nilai dalam Mata Uang asal<br><b>-</b>  |                                    |                                      |                                   |

Tunggakan

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

Restrukturisasi

|                                     |                                     |                                           |                                       |
|-------------------------------------|-------------------------------------|-------------------------------------------|---------------------------------------|
| Rencana Restrukturisasi<br><b>-</b> | Tanggal Restrukturisasi<br><b>-</b> | Tanggal Restrukturisasi Akhir<br><b>-</b> | Frekuensi Restrukturisasi<br><b>-</b> |
|-------------------------------------|-------------------------------------|-------------------------------------------|---------------------------------------|

Maksimal Kredit

|                                                     |                                                  |                                                   |                                            |
|-----------------------------------------------------|--------------------------------------------------|---------------------------------------------------|--------------------------------------------|
| Tunggakan Nilai Pembayaran Maksimum<br><b>IDR 0</b> | Tunggakan Jumlah Pembayaran Maksimum<br><b>0</b> | Tanggal Tunggakan Pembayaran Maksimum<br><b>-</b> | Jumlah hari tunggakan maksimum<br><b>0</b> |
| Tanggal Jumlah hari tunggakan maksimum<br><b>-</b>  | Kondisi Terburuk<br><b>Current</b>               | Tanggal Kondisi Terburuk<br><b>2025/09/30</b>     |                                            |

Rincian Kredit / Pembiayaan 2: Credit to third parties through other agencies by channeling - Aktif

| Jenis institusi                     | Institusi                                           | Kode Kontrak Biro Kredit             | Nomor Kontrak Institusi                  | Peran           | Tanggal Pembaruan Terakhir |
|-------------------------------------|-----------------------------------------------------|--------------------------------------|------------------------------------------|-----------------|----------------------------|
| <b>Conventional Commercial Bank</b> | <b>PT Bank Digital BCA d/h Bank Royal Indonesia</b> | <b>260461628</b>                     | <b>-</b>                                 | <b>Borrower</b> | <b>2025/10/11</b>          |
| Tanggal Mulai<br><b>2025/07/14</b>  | Tanggal Jatuh Tempo<br><b>2026/01/05</b>            | Status Jatuh Tempo<br><b>Current</b> | Status kontrak<br><b>Fasilitas Aktif</b> |                 |                            |
| Tanggal Status Kontrak<br><b>-</b>  | Informasi<br><b>MITRA PENYALUR:SPAYLATER_CF</b>     |                                      |                                          |                 |                            |

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 71.860  | IDR 0                    | Active Facilities |
| 2025 Agt          | 0                     | IDR 0       | -                          | IDR 88.737  | IDR 0                    | Active Facilities |
| 2025 Jul          | 0                     | IDR 0       | -                          | IDR 105.200 | IDR 105.200              | Active Facilities |

Diberikan Kredit

|                                                     |                    |                       |                             |
|-----------------------------------------------------|--------------------|-----------------------|-----------------------------|
| karakteristik Kredit                                | Perjanjian Kredit  | Nomor Perjanjian Awal | Tanggal Perjanjian Awal     |
| Others                                              | Conventional       | 2055030290750090281   | 2025/07/14                  |
| Nomor Perjanjian Akhir                              | Tanggal Akad Akhir | Frekuensi Kredit      | Tanggal Mulai kredit        |
| 2055030290750090281                                 | 2025/07/14         | -                     | 2025/07/14                  |
| 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  | 30,18 %                     |
| Program Pembiayaan                                  |                    |                       |                             |
| Non Government Program Loans                        |                    |                       |                             |

Batas Kredit / Saldo Debit

|                            |              |                          |             |
|----------------------------|--------------|--------------------------|-------------|
| Batas Kredit Awal          | Batas Kredit | Realisasi Bulan Berjalan | Saldo Debit |
| IDR 105.200                | IDR 71.860   | -                        | IDR 71.860  |
| 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 3: 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 | B59374877                | -                       | Borrower | 2025/10/11                 |
|                              |                                              |                          |                         |          |                            |
| Tanggal Mulai                | Tanggal Jatuh Tempo                          |                          | Status Jatuh Tempo      |          | Status kontrak             |
| 2025/05/19                   | 2025/11/05                                   |                          | 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 Sep          | 0                     | IDR 0       | -                          | IDR 32.048  | IDR 0                    | Active Facilities |
| 2025 Agt          | 0                     | IDR 0       | -                          | IDR 47.485  | IDR 0                    | Active Facilities |
| 2025 Jul          | 0                     | IDR 0       | -                          | IDR 62.543  | IDR 0                    | Active Facilities |
| 2025 Jun          | 0                     | IDR 0       | -                          | IDR 77.232  | IDR 0                    | Active Facilities |
| 2025 Mei          | 0                     | IDR 0       | -                          | IDR 91.560  | IDR 91.560               | Active Facilities |

Diberikan Kredit

|                                                            |                     |                             |                                    |
|------------------------------------------------------------|---------------------|-----------------------------|------------------------------------|
| karakteristik Kredit                                       | Perjanjian Credit   | Nomor Perjanjian Awal       | Tanggal Perjanjian Awal            |
| <b>Others</b>                                              | <b>Conventional</b> | <b>2034646290121510969</b>  | <b>2025/05/19</b>                  |
| Nomor Perjanjian Akhir                                     | Tanggal Akad Akhir  | Frekuensi Kredit            | Tanggal Mulai kredit               |
| <b>2034646290121510969</b>                                 | <b>2025/05/19</b>   | -                           | <b>2025/05/19</b>                  |
| Kategori Debitur                                           | Tipe Penggunaan     | Orientasi Penggunaan        | Sektor Ekonomi                     |
| <b>Not a Debtor of Micro, Small and Medium Enterprises</b> | <b>Consumption</b>  | <b>Other</b>                | <b>HOUSEHOLD FOR MULTIPURPOSES</b> |
| Kota/Kabupaten                                             | Nilai Proyek        | Tipe Suku Bunga             | Suku Bunga                         |
| <b>Kab. Temanggung</b>                                     | -                   | <b>Fixed Interest Rates</b> | <b>30,18 %</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 91.560</b>          | <b>IDR 32.048</b> | -                        | <b>IDR 32.048</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>2025/09/30</b>                     |                                |

Rincian Kredit / Pembiayaan 4: 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 | 361446934                | -                       | Borrower | 2025/10/11                 |

|                        |                             |                    |                 |
|------------------------|-----------------------------|--------------------|-----------------|
| Tanggal Mulai          | Tanggal Jatuh Tempo         | Status Jatuh Tempo | Status kontrak  |
| 2025/08/26             | 2025/11/05                  | 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 Sep          | 0                     | IDR 0       | -                          | IDR 46.245  | IDR 0                    | Active Facilities |
| 2025 Agt          | 0                     | IDR 0       | -                          | IDR 68.680  | IDR 68.680               | Active Facilities |

Diberikan Kredit

|                                                     |                    |                       |                             |
|-----------------------------------------------------|--------------------|-----------------------|-----------------------------|
| karakteristik Kredit                                | Perjanjian Credit  | Nomor Perjanjian Awal | Tanggal Perjanjian Awal     |
| Others                                              | Conventional       | 2071147329735062531   | 2025/08/26                  |
| Nomor Perjanjian Akhir                              | Tanggal Akad Akhir | Frekuensi Kredit      | Tanggal Mulai kredit        |
| 2071147329735062531                                 | 2025/08/26         | -                     | 2025/08/26                  |
| 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 68.680                 | IDR 46.245   | -                        | IDR 46.245  |
| 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 5: 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 | E59364109                | -                       | Borrower | 2025/10/11                 |

|                             |                                          |                               |                                   |
|-----------------------------|------------------------------------------|-------------------------------|-----------------------------------|
| Tanggal Mulai<br>2025/05/14 | Tanggal Jatuh Tempo<br>2025/11/05        | Status Jatuh Tempo<br>Current | Status kontrak<br>Fasilitas Aktif |
| Tanggal Status Kontrak<br>- | Informasi<br>MITRA PENYALUR:SPAYLATER_CF |                               |                                   |

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 26.810  | IDR 0                    | Active Facilities |
| 2025 Agt          | 0                     | IDR 0       | -                          | IDR 39.725  | IDR 0                    | Active Facilities |
| 2025 Jul          | 0                     | IDR 0       | -                          | IDR 52.323  | IDR 0                    | Active Facilities |
| 2025 Jun          | 0                     | IDR 0       | -                          | IDR 64.612  | IDR 0                    | Active Facilities |
| 2025 Mei          | 0                     | IDR 0       | -                          | IDR 76.600  | IDR 76.600               | Active Facilities |

| Diberikan Kredit                                                               |                                      |                                       |                                |          |                            |
|--------------------------------------------------------------------------------|--------------------------------------|---------------------------------------|--------------------------------|----------|----------------------------|
| karakteristik Kredit                                                           | Perjanjian Credit                    | Nomor Perjanjian Awal                 | Tanggal Perjanjian Awal        |          |                            |
| Others                                                                         | Conventional                         | 2032743859905785878                   | 2025/05/14                     |          |                            |
| Nomor Perjanjian Akhir                                                         | Tanggal Akad Akhir                   | Frekuensi Kredit                      | Tanggal Mulai kredit           |          |                            |
| 2032743859905785878                                                            | 2025/05/14                           | -                                     | 2025/05/14                     |          |                            |
| 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                  | 30,18 %                        |          |                            |
| Program Pembiayaan                                                             |                                      |                                       |                                |          |                            |
| Non Government Program Loans                                                   |                                      |                                       |                                |          |                            |
| Batas Kredit / Saldo Debit                                                     |                                      |                                       |                                |          |                            |
| Batas Kredit Awal                                                              | Batas Kredit                         | Realisasi Bulan Berjalan              | Saldo Debit                    |          |                            |
| IDR 76.600                                                                     | IDR 26.810                           | -                                     | IDR 26.810                     |          |                            |
| 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 6: 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                  | 342667104                             | -                              | Borrower | 2025/10/09                 |
| Tanggal Mulai                                                                  | Tanggal Jatuh Tempo                  | Status Jatuh Tempo                    | Status kontrak                 |          |                            |
| 2025/04/12                                                                     | 2026/03/06                           | Current                               | Fasilitas Aktif                |          |                            |
| Tanggal Status Kontrak                                                         | Informasi                            |                                       |                                |          |                            |
| -                                                                              | 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 144.515 | IDR 3.776                | Active Facilities |
| 2025 Agt          | 0                     | IDR 0       | -                          | IDR 267.900 | IDR 1.604                | Active Facilities |
| 2025 Jul          | 0                     | IDR 0       | -                          | IDR 359.857 | IDR 234.006              | Active Facilities |
| 2025 Jun          | 0                     | IDR 0       | -                          | IDR 189.407 | IDR 107.811              | Active Facilities |
| 2025 Mei          | 0                     | IDR 0       | -                          | IDR 116.806 | IDR 6.590                | Active Facilities |
| 2025 Apr          | 0                     | IDR 0       | -                          | IDR 140.075 | IDR 6.068                | Active Facilities |
| 2025 Mar          | 0                     | IDR 0       | -                          | IDR 164.674 | IDR 6.145                | Active Facilities |
| 2025 Feb          | 0                     | IDR 0       | -                          | IDR 187.495 | IDR 1.323                | Active Facilities |
| 2025 Jan          | 0                     | IDR 0       | -                          | IDR 210.408 | IDR 195.143              | Active Facilities |
| 2024 Des          | 0                     | IDR 0       | -                          | IDR 43.035  | IDR 2.391                | Active Facilities |
| 2024 Nop          | 0                     | IDR 0       | -                          | IDR 45.171  | IDR 4.150                | Active Facilities |
| 2024 Okt          | 0                     | IDR 0       | -                          | IDR 17.440  | IDR 265                  | Active Facilities |
| 2024 Sep          | 0                     | IDR 0       | -                          | IDR 18.075  | IDR 3.797                | Active Facilities |
| 2024 Agt          | 0                     | IDR 0       | -                          | IDR 15.005  | IDR 7.678                | Active Facilities |
| 2024 Jul          | 0                     | IDR 0       | -                          | IDR 7.327   | IDR 1.484                | Active Facilities |
| 2024 Jun          | 0                     | IDR 0       | -                          | IDR 6.025   | IDR 2.702                | Active Facilities |
| 2024 Mei          | 0                     | IDR 0       | -                          | IDR 21.202  | IDR 378                  | Active Facilities |
| 2024 Apr          | 0                     | IDR 0       | -                          | IDR 20.824  | IDR 4.724                | Active Facilities |
| 2024 Mar          | 0                     | IDR 0       | -                          | IDR 16.836  | IDR 3.915                | Active Facilities |
| 2024 Feb          | 0                     | IDR 0       | -                          | IDR 12.921  | IDR 566                  | Active Facilities |
| 2024 Jan          | 0                     | IDR 0       | -                          | IDR 13.577  | IDR 8.224                | Active Facilities |
| 2023 Des          | 0                     | IDR 0       | -                          | IDR 14.636  | IDR 5.353                | Active Facilities |
| 2023 Nop          | 0                     | IDR 0       | -                          | IDR 9.283   | IDR 0                    | Active Facilities |
| 2023 Okt          | 0                     | IDR 0       | -                          | IDR 18.569  | IDR 831                  | Active Facilities |

Diberikan Kredit

|                                                     |                    |                       |                                             |
|-----------------------------------------------------|--------------------|-----------------------|---------------------------------------------|
| karakteristik Kredit                                | Perjanjian Kredit  | Nomor Perjanjian Awal | Tanggal Perjanjian Awal                     |
| Others                                              | Conventional       | 202262365487280167    | 2025/04/12                                  |
| Nomor Perjanjian Akhir                              | Tanggal Akad Akhir | Frekuensi Kredit      | Tanggal Mulai kredit                        |
| 2077718847944293431                                 | 2025/09/12         | -                     | 2025/04/12                                  |
| 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  | 17,70 %                                     |
| Program Pembiayaan                                  |                    |                       |                                             |
| Non Government Program Loans                        |                    |                       |                                             |

Batas Kredit / Saldo Debit

|                            |              |                          |             |
|----------------------------|--------------|--------------------------|-------------|
| Batas Kredit Awal          | Batas Kredit | Realisasi Bulan Berjalan | Saldo Debit |
| IDR 356.139                | IDR 144.515  | IDR 3.776                | IDR 144.515 |
| 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 7: Cash Loan - Non Fintech (i.e. Banks) - Aktif

|                              |                           |                          |                         |          |                            |
|------------------------------|---------------------------|--------------------------|-------------------------|----------|----------------------------|
| Jenis institusi              | Institusi                 | Kode Kontrak Biro Kredit | Nomor Kontrak Institusi | Peran    | Tanggal Pembaruan Terakhir |
| Conventional Commercial Bank | PT Bank Seabank Indonesia | A53276232                | -                       | Borrower | 2025/10/08                 |
| Tanggal Mulai                | Tanggal Jatuh Tempo       | Status Jatuh Tempo       | Status kontrak          |          |                            |
| 2024/11/13                   | 2026/04/10                | Current                  | Fasilitas Aktif         |          |                            |
| Tanggal Status Kontrak       | Informasi                 |                          |                         |          |                            |
| -                            | DANA TUNAI                |                          |                         |          |                            |

| 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 4.249.862 | IDR 945.450              | Active Facilities |
| 2025 Agt          | 0                     | IDR 0       | -                          | IDR 4.273.188 | IDR 816.750              | Active Facilities |
| 2025 Jul          | 0                     | IDR 0       | -                          | IDR 4.274.488 | IDR 1.326.600            | Active Facilities |
| 2025 Jun          | 0                     | IDR 0       | -                          | IDR 3.617.103 | IDR 0                    | Active Facilities |
| 2025 Mei          | 0                     | IDR 0       | -                          | IDR 4.267.357 | IDR 800.000              | Active Facilities |
| 2025 Apr          | 0                     | IDR 0       | -                          | IDR 4.023.655 | IDR 495.000              | Active Facilities |
| 2025 Mar          | 0                     | IDR 0       | -                          | IDR 0         | IDR 0                    | -                 |
| 2025 Feb          | 0                     | IDR 0       | -                          | IDR 3.485.045 | IDR 0                    | Active Facilities |
| 2025 Jan          | 16                    | IDR 170.775 | -                          | IDR 4.341.247 | IDR 799.920              | Active Facilities |
| 2024 Des          | 0                     | IDR 0       | -                          | IDR 3.962.536 | IDR 792.000              | Active Facilities |
| 2024 Nop          | 0                     | IDR 0       | -                          | IDR 3.672.323 | IDR 2.029.500            | Active Facilities |
| 2024 Okt          | 0                     | IDR 0       | -                          | IDR 1.990.562 | IDR 990.000              | Active Facilities |
| 2024 Sep          | 0                     | IDR 0       | -                          | IDR 1.188.000 | IDR 1.188.000            | Active Facilities |

Diberikan Kredit

|                                                     |                    |                       |                           |
|-----------------------------------------------------|--------------------|-----------------------|---------------------------|
| karakteristik Kredit                                | Perjanjian Kredit  | Nomor Perjanjian Awal | Tanggal Perjanjian Awal   |
| Others                                              | Conventional       | 1967900118477256734   | 2024/11/13                |
| Nomor Perjanjian Akhir                              | Tanggal Akad Akhir | Frekuensi Kredit      | Tanggal Mulai kredit      |
| 2080191354476524590                                 | 2025/09/19         | -                     | 2024/11/13                |
| 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  | 39,37 %                   |
| Program Pembiayaan                                  |                    |                       |                           |
| Non Government Program Loans                        |                    |                       |                           |

Batas Kredit / Saldo Debit

|                            |               |                          |               |
|----------------------------|---------------|--------------------------|---------------|
| Batas Kredit Awal          | Batas Kredit  | Realisasi Bulan Berjalan | Saldo Debit   |
| IDR 8.599.220              | IDR 4.249.862 | IDR 945.450              | IDR 4.249.862 |
| 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 170.775                            | 1                                    | 2025/01/31                            | 16                             |
| Tanggal Jumlah hari tunggakan maksimum | Kondisi Terburuk                     | Tanggal Kondisi Terburuk              |                                |
| 2025/01/31                             | In Special Attention (DPD 1-89)      | 2025/01/31                            |                                |

Rincian Kredit / Pembiayaan 8: 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 | F60934919                | -                       | Borrower | 2025/10/08                 |

|                        |                     |                    |                |
|------------------------|---------------------|--------------------|----------------|
| Tanggal Mulai          | Tanggal Jatuh Tempo | Status Jatuh Tempo | Status kontrak |
| 2025/08/16             | 2025/10/05          | Current            | Lunas          |
| Tanggal Status Kontrak | Informasi           |                    |                |
| 2025/09/30             | 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 22.571  | IDR 22.571               | Active Facilities |

Diberikan Kredit

|                                                     |                    |                       |                           |
|-----------------------------------------------------|--------------------|-----------------------|---------------------------|
| karakteristik Kredit                                | Perjanjian Kredit  | Nomor Perjanjian Awal | Tanggal Perjanjian Awal   |
| Others                                              | Conventional       | 2067871198198264884   | 2025/08/16                |
| Nomor Perjanjian Akhir                              | Tanggal Akad Akhir | Frekuensi Kredit      | Tanggal Mulai kredit      |
| 2071300317971673146                                 | 2025/08/26         | -                     | 2025/08/16                |
| 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 22.571                 | -            | -                        | 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 9: Buy Now Pay Later (BNPL) - Non Fintech (i.e. Banks) - Aktif

|                              |                           |                          |                         |          |                            |
|------------------------------|---------------------------|--------------------------|-------------------------|----------|----------------------------|
| Jenis institusi              | Institusi                 | Kode Kontrak Biro Kredit | Nomor Kontrak Institusi | Peran    | Tanggal Pembaruan Terakhir |
| Conventional Commercial Bank | PT Bank Seabank Indonesia | 839197625                | -                       | Borrower | 2025/10/08                 |
| Tanggal Mulai                | Tanggal Jatuh Tempo       | Status Jatuh Tempo       | Status kontrak          |          |                            |
| 2025/03/07                   | 2026/03/05                | Current                  | Fasilitas Aktif         |          |                            |
| Tanggal Status Kontrak       | Informasi                 |                          |                         |          |                            |
| -                            | 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 587.148   | IDR 135.599              | Active Facilities |
| 2025 Agt          | 0                     | IDR 0       | -                          | IDR 856.271   | IDR 136.125              | Active Facilities |
| 2025 Jul          | 0                     | IDR 0       | -                          | IDR 1.126.573 | IDR 68.840               | Active Facilities |
| 2025 Jun          | 0                     | IDR 0       | -                          | IDR 1.515.637 | IDR 262.940              | Active Facilities |
| 2025 Mei          | 0                     | IDR 0       | -                          | IDR 1.801.649 | IDR 652.289              | Active Facilities |
| 2025 Apr          | 0                     | IDR 0       | -                          | IDR 1.487.612 | IDR 600.544              | Active Facilities |
| 2025 Mar          | 0                     | IDR 0       | -                          | IDR 1.242.640 | IDR 608.034              | Active Facilities |
| 2025 Feb          | 0                     | IDR 0       | -                          | IDR 843.306   | IDR 130.977              | Active Facilities |
| 2025 Jan          | 0                     | IDR 0       | -                          | IDR 1.076.663 | IDR 470.003              | Active Facilities |
| 2024 Des          | 0                     | IDR 0       | -                          | IDR 1.038.806 | IDR 236.532              | Active Facilities |
| 2024 Nop          | 0                     | IDR 0       | -                          | IDR 1.139.630 | IDR 410.553              | Active Facilities |
| 2024 Okt          | 0                     | IDR 0       | -                          | IDR 1.039.202 | IDR 26.235               | Active Facilities |
| 2024 Sep          | 0                     | IDR 0       | -                          | IDR 1.345.880 | IDR 375.665              | Active Facilities |
| 2024 Agt          | 0                     | IDR 0       | -                          | IDR 1.264.667 | IDR 759.683              | Active Facilities |
| 2024 Jul          | 0                     | IDR 0       | -                          | IDR 504.984   | IDR 146.866              | Active Facilities |
| 2024 Jun          | 0                     | IDR 0       | -                          | IDR 492.221   | IDR 267.431              | Active Facilities |
| 2024 Mei          | 0                     | IDR 0       | -                          | IDR 940.097   | IDR 37.295               | Active Facilities |
| 2024 Apr          | 0                     | IDR 0       | -                          | IDR 1.289.820 | IDR 467.574              | Active Facilities |
| 2024 Mar          | 0                     | IDR 0       | -                          | IDR 1.186.466 | IDR 387.441              | Active Facilities |
| 2024 Feb          | 0                     | IDR 0       | -                          | IDR 799.025   | IDR 55.984               | Active Facilities |
| 2024 Jan          | 0                     | IDR 0       | -                          | IDR 994.055   | IDR 814.103              | Active Facilities |
| 2023 Des          | 0                     | IDR 0       | -                          | IDR 740.050   | IDR 529.927              | Active Facilities |
| 2023 Nop          | 0                     | IDR 0       | -                          | IDR 210.123   | IDR 0                    | Active Facilities |
| 2023 Okt          | 0                     | IDR 0       | -                          | IDR 547.553   | IDR 82.176               | Active Facilities |

Diberikan Kredit

|                                                     |                    |                       |                           |
|-----------------------------------------------------|--------------------|-----------------------|---------------------------|
| karakteristik Kredit                                | Perjanjian Kredit  | Nomor Perjanjian Awal | Tanggal Perjanjian Awal   |
| Others                                              | Conventional       | 2009312960207430676   | 2025/03/07                |
| Nomor Perjanjian Akhir                              | Tanggal Akad Akhir | Frekuensi Kredit      | Tanggal Mulai kredit      |
| 2077717141076254728                                 | 2025/09/12         | -                     | 2025/03/07                |
| 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  | 27,85 %                   |
| Program Pembiayaan                                  |                    |                       |                           |
| Non Government Program Loans                        |                    |                       |                           |

Batas Kredit / Saldo Debit

|                            |              |                          |             |
|----------------------------|--------------|--------------------------|-------------|
| Batas Kredit Awal          | Batas Kredit | Realisasi Bulan Berjalan | Saldo Debit |
| IDR 1.526.584              | IDR 587.148  | IDR 135.599              | IDR 587.148 |
| 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              |                                |
| -                                      | In Special Attention (DPD 1-89)      | 2025/01/31                            |                                |

Rincian Kredit / Pembiayaan 10: Others - Closed

|                                    |                             |                          |                         |          |                            |
|------------------------------------|-----------------------------|--------------------------|-------------------------|----------|----------------------------|
| Jenis institusi                    | Institusi                   | Kode Kontrak Biro Kredit | Nomor Kontrak Institusi | Peran    | Tanggal Pembaruan Terakhir |
| Non Financial Services Institution | BTM Surya Amanah Temanggung | N56276961                | 4710300073              | Borrower | 2025/09/23                 |
| Tanggal Mulai                      | Tanggal Jatuh Tempo         | Status Jatuh Tempo       | Status kontrak          |          |                            |
| 2024/04/19                         | 2026/10/19                  | Current                  | Lunas                   |          |                            |
| Tanggal Status Kontrak             | Informasi                   |                          |                         |          |                            |
| 2025/06/10                         | LUNAS                       |                          |                         |          |                            |

| Riwayat Data      |                       |             |                            |                |                          |                   |
|-------------------|-----------------------|-------------|----------------------------|----------------|--------------------------|-------------------|
| Tanggal Referensi | Jumlah hari tunggakan | Jatuh Tempo | Penyebab Kredit Bermasalah | Saldo Debit    | Realisasi Bulan Berjalan | Status kontrak    |
| 2025 Mei          | 0                     | IDR 798.000 | -                          | IDR 0          | IDR 0                    | Paid off          |
| 2025 Apr          | 0                     | IDR 0       | -                          | IDR 9.894.000  | IDR 0                    | Active Facilities |
| 2025 Mar          | 0                     | IDR 0       | -                          | IDR 10.995.000 | IDR 0                    | Active Facilities |
| 2025 Feb          | 0                     | IDR 0       | -                          | IDR 10.995.000 | IDR 0                    | Active Facilities |
| 2025 Jan          | 0                     | IDR 0       | -                          | IDR 11.545.500 | IDR 16.500.000           | 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 0          | IDR 0                    | -                 |
| 2024 Sep          | 0                     | IDR 0       | -                          | IDR 0          | IDR 0                    | -                 |
| 2024 Agt          | 0                     | IDR 0       | -                          | IDR 0          | IDR 0                    | -                 |
| 2024 Jul          | 0                     | IDR 0       | -                          | IDR 0          | IDR 0                    | -                 |
| 2024 Jun          | 0                     | IDR 0       | -                          | IDR 0          | IDR 0                    | -                 |
| 2024 Mei          | 0                     | IDR 0       | -                          | IDR 0          | IDR 0                    | -                 |
| 2024 Apr          | 0                     | IDR 0       | -                          | IDR 0          | IDR 0                    | -                 |

Diberikan Kredit

|                                                     |                       |                       |                         |
|-----------------------------------------------------|-----------------------|-----------------------|-------------------------|
| karakteristik Kredit                                | Perjanjian Kredit     | Nomor Perjanjian Awal | Tanggal Perjanjian Awal |
| Others                                              | Murabahah Receivables | 4710300073            | 2024/04/19              |
| Nomor Perjanjian Akhir                              | Tanggal Akad Akhir    | Frekuensi Kredit      | Tanggal Mulai kredit    |
| 4710300073                                          | 2026/03/13            | 24                    | 2024/04/19              |
| 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                | 18,00 %                 |
| Program Pembiayaan                                  |                       |                       |                         |
| Non Government Program Loans                        |                       |                       |                         |

Batas Kredit / Saldo Debit

|                            |                |                          |             |
|----------------------------|----------------|--------------------------|-------------|
| Batas Kredit Awal          | Batas Kredit   | Realisasi Bulan Berjalan | Saldo Debit |
| IDR 16.500.000             | IDR 16.500.000 | -                        | IDR 0       |
| Nilai dalam Mata Uang asal |                |                          |             |
| -                          |                |                          |             |

Tunggakan

|                       |                       |                       |                  |
|-----------------------|-----------------------|-----------------------|------------------|
| Tunggakan Pokok       | Nilai Bunga Tunggakan | Jumlah hari tunggakan | Jumlah Tunggakan |
| IDR 550.500           | IDR 247.500           | 0                     | 1                |
| 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 798.000                            | 1                                    | 2025/05/31                            | 0                              |
| Tanggal Jumlah hari tunggakan maksimum | Kondisi Terburuk                     | Tanggal Kondisi Terburuk              |                                |
| -                                      | Current                              | 2025/05/31                            |                                |

Rincian Kredit / Pembiayaan 11: Credit to third parties through other agencies by channeling - Closed

|                              |                     |                          |                         |          |                            |
|------------------------------|---------------------|--------------------------|-------------------------|----------|----------------------------|
| Jenis institusi              | Institusi           | Kode Kontrak Biro Kredit | Nomor Kontrak Institusi | Peran    | Tanggal Pembaruan Terakhir |
| Conventional Commercial Bank | PT Bank Permata Tbk | J52489249                | -                       | Borrower | 2024/11/10                 |

|                        |                     |                    |                |
|------------------------|---------------------|--------------------|----------------|
| Tanggal Mulai          | Tanggal Jatuh Tempo | Status Jatuh Tempo | Status kontrak |
| 2024/07/08             | 2024/10/06          | Current            | Lunas          |
| Tanggal Status Kontrak | Informasi           |                    |                |
| 2024/10/04             | PAYLATER            |                    |                |

Riwayat Data

| Tanggal Referensi | Jumlah hari tunggakan | Jatuh Tempo | Penyebab Kredit Bermasalah | Saldo Debit | Realisasi Bulan Berjalan | Status kontrak    |
|-------------------|-----------------------|-------------|----------------------------|-------------|--------------------------|-------------------|
| 2024 Okt          | 0                     | IDR 0       | -                          | IDR 0       | IDR 0                    | Paid off          |
| 2024 Sep          | 0                     | IDR 0       | -                          | IDR 41.596  | IDR 0                    | Active Facilities |
| 2024 Agt          | 0                     | IDR 0       | -                          | IDR 82.323  | IDR 0                    | Active Facilities |
| 2024 Jul          | 0                     | IDR 0       | -                          | IDR 82.323  | IDR 122.200              | Active Facilities |

Diberikan Kredit

|                                                     |                    |                       |                             |
|-----------------------------------------------------|--------------------|-----------------------|-----------------------------|
| karakteristik Kredit                                | Perjanjian Credit  | Nomor Perjanjian Awal | Tanggal Perjanjian Awal     |
| Others                                              | Conventional       | 24070802459412468     | 2024/07/07                  |
| Nomor Perjanjian Akhir                              | Tanggal Akad Akhir | Frekuensi Kredit      | Tanggal Mulai kredit        |
| 24070802459412468                                   | 2024/07/07         | -                     | 2024/07/08                  |
| 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. Magelang                                       | -                  | Fixed Interest Rates  | 25,59 %                     |
| Program Pembiayaan                                  |                    |                       |                             |
| Non Government Program Loans                        |                    |                       |                             |

Batas Kredit / Saldo Debit

|                            |              |                          |             |
|----------------------------|--------------|--------------------------|-------------|
| Batas Kredit Awal          | Batas Kredit | Realisasi Bulan Berjalan | Saldo Debit |
| IDR 122.200                | -            | -                        | 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                              | 2024/10/31                            |                                |

Rincian Kredit / Pembiayaan 12: Credit to third parties through other agencies by channeling - Closed

|                              |                     |                          |                         |          |                            |
|------------------------------|---------------------|--------------------------|-------------------------|----------|----------------------------|
| Jenis institusi              | Institusi           | Kode Kontrak Biro Kredit | Nomor Kontrak Institusi | Peran    | Tanggal Pembaruan Terakhir |
| Conventional Commercial Bank | PT Bank Permata Tbk | 450691197                | -                       | Borrower | 2024/07/10                 |

|                        |                     |                    |                |
|------------------------|---------------------|--------------------|----------------|
| Tanggal Mulai          | Tanggal Jatuh Tempo | Status Jatuh Tempo | Status kontrak |
| 2024/04/22             | 2024/07/06          | Current            | Lunas          |
| Tanggal Status Kontrak | Informasi           |                    |                |
| 2024/06/26             | PAYLATER            |                    |                |

Riwayat Data

| Tanggal Referensi | Jumlah hari tunggakan | Jatuh Tempo | Penyebab Kredit Bermasalah | Saldo Debit | Realisasi Bulan Berjalan | Status kontrak    |
|-------------------|-----------------------|-------------|----------------------------|-------------|--------------------------|-------------------|
| 2024 Jun          | 0                     | IDR 0       | -                          | IDR 0       | IDR 0                    | Paid off          |
| 2024 Mei          | 0                     | IDR 0       | -                          | IDR 129.323 | IDR 0                    | Active Facilities |
| 2024 Apr          | 0                     | IDR 0       | -                          | IDR 191.890 | IDR 191.890              | Active Facilities |

Diberikan Kredit

|                                                     |                    |                       |                             |
|-----------------------------------------------------|--------------------|-----------------------|-----------------------------|
| karakteristik Kredit                                | Perjanjian Kredit  | Nomor Perjanjian Awal | Tanggal Perjanjian Awal     |
| Others                                              | Conventional       | 24042200753122468     | 2024/04/19                  |
| Nomor Perjanjian Akhir                              | Tanggal Akad Akhir | Frekuensi Kredit      | Tanggal Mulai kredit        |
| 24042200753122468                                   | 2024/04/19         | -                     | 2024/04/22                  |
| 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. Magelang                                       | -                  | Fixed Interest Rates  | 26,59 %                     |
| Program Pembiayaan                                  |                    |                       |                             |
| Non Government Program Loans                        |                    |                       |                             |

Batas Kredit / Saldo Debit

|                            |              |                          |             |
|----------------------------|--------------|--------------------------|-------------|
| Batas Kredit Awal          | Batas Kredit | Realisasi Bulan Berjalan | Saldo Debit |
| IDR 191.890                | -            | -                        | 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                              | 2024/06/30                            |                                |

Rincian Kredit / Pembiayaan 13: Credit to third parties through other agencies by channeling - Closed

|                              |                     |                          |                         |          |                            |
|------------------------------|---------------------|--------------------------|-------------------------|----------|----------------------------|
| Jenis institusi              | Institusi           | Kode Kontrak Biro Kredit | Nomor Kontrak Institusi | Peran    | Tanggal Pembaruan Terakhir |
| Conventional Commercial Bank | PT Bank Permata Tbk | G46499903                | -                       | Borrower | 2024/05/10                 |

|                        |                     |                    |                |
|------------------------|---------------------|--------------------|----------------|
| Tanggal Mulai          | Tanggal Jatuh Tempo | Status Jatuh Tempo | Status kontrak |
| 2023/10/10             | 2024/01/06          | Current            | Lunas          |
| Tanggal Status Kontrak | Informasi           |                    |                |
| 2024/01/03             | PAYLATER            |                    |                |

Riwayat Data

| Tanggal Referensi | Jumlah hari tunggakan | Jatuh Tempo | Penyebab Kredit Bermasalah | Saldo Debit | Realisasi Bulan Berjalan | Status kontrak    |
|-------------------|-----------------------|-------------|----------------------------|-------------|--------------------------|-------------------|
| 2024 Jan          | 0                     | IDR 0       | -                          | IDR 0       | IDR 0                    | Paid off          |
| 2023 Des          | 0                     | IDR 0       | -                          | IDR 75.958  | IDR 0                    | Active Facilities |
| 2023 Nop          | 0                     | IDR 0       | -                          | IDR 75.958  | IDR 0                    | Active Facilities |
| 2023 Okt          | 0                     | IDR 0       | -                          | IDR 150.348 | IDR 223.200              | Active Facilities |

Diberikan Kredit

|                                                     |                    |                       |                             |
|-----------------------------------------------------|--------------------|-----------------------|-----------------------------|
| karakteristik Kredit                                | Perjanjian Credit  | Nomor Perjanjian Awal | Tanggal Perjanjian Awal     |
| Others                                              | Conventional       | 23101000240162468     | 2023/10/09                  |
| Nomor Perjanjian Akhir                              | Tanggal Akad Akhir | Frekuensi Kredit      | Tanggal Mulai kredit        |
| 23101000240162468                                   | 2023/10/09         | -                     | 2023/10/10                  |
| 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. Magelang                                       | -                  | Fixed Interest Rates  | 25,32 %                     |
| Program Pembiayaan                                  |                    |                       |                             |
| Non Government Program Loans                        |                    |                       |                             |

Batas Kredit / Saldo Debit

|                            |              |                          |             |
|----------------------------|--------------|--------------------------|-------------|
| Batas Kredit Awal          | Batas Kredit | Realisasi Bulan Berjalan | Saldo Debit |
| IDR 223.200                | -            | -                        | 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                              | 2024/01/31                            |                                |

Rincian Kredit / Pembiayaan 14: Loans for joint financing (Syndication) - Closed

|                        |                     |                          |                         |          |                            |
|------------------------|---------------------|--------------------------|-------------------------|----------|----------------------------|
| Jenis institusi        | Institusi           | Kode Kontrak Biro Kredit | Nomor Kontrak Institusi | Peran    | Tanggal Pembaruan Terakhir |
| Financing Company      | PT Commerce Finance | 038796905                | -                       | Borrower | 2023/06/03                 |
| Tanggal Mulai          | Tanggal Jatuh Tempo | Status Jatuh Tempo       | Status kontrak          |          |                            |
| 2022/12/14             | 2023/07/06          | Current                  | Lunas                   |          |                            |
| Tanggal Status Kontrak | Informasi           |                          |                         |          |                            |
| 2023/05/31             | PAYLATER            |                          |                         |          |                            |

Riwayat Data

| Tanggal Referensi | Jumlah hari tunggakan | Jatuh Tempo | Penyebab Kredit Bermasalah | Saldo Debit | Realisasi Bulan Berjalan | Status kontrak    |
|-------------------|-----------------------|-------------|----------------------------|-------------|--------------------------|-------------------|
| 2023 Mei          | 0                     | IDR 0       | -                          | IDR 0       | IDR 4.687                | Paid off          |
| 2023 Apr          | 0                     | IDR 0       | -                          | IDR 8.758   | IDR 4.687                | Active Facilities |
| 2023 Mar          | 0                     | IDR 0       | -                          | IDR 6.707   | IDR 2.232                | Active Facilities |
| 2023 Feb          | 0                     | IDR 0       | -                          | IDR 4.475   | IDR 0                    | Active Facilities |
| 2023 Jan          | 0                     | IDR 0       | -                          | IDR 4.475   | IDR 0                    | Active Facilities |
| 2022 Des          | 0                     | IDR 0       | -                          | IDR 4.475   | IDR 1.839                | Active Facilities |
| 2022 Nop          | 0                     | IDR 0       | -                          | IDR 29.570  | IDR 2.636                | Active Facilities |
| 2022 Okt          | 0                     | IDR 0       | -                          | IDR 53.867  | IDR 0                    | Active Facilities |
| 2022 Sep          | 0                     | IDR 0       | -                          | IDR 80.800  | IDR 80.800               | Active Facilities |

Diberikan Kredit

|                                                            |                     |                             |                                                    |
|------------------------------------------------------------|---------------------|-----------------------------|----------------------------------------------------|
| karakteristik Kredit                                       | Perjanjian Credit   | Nomor Perjanjian Awal       | Tanggal Perjanjian Awal                            |
| <b>Others</b>                                              | <b>Conventional</b> | <b>1714246771573646337</b>  | <b>2022/12/14</b>                                  |
| Nomor Perjanjian Akhir                                     | Tanggal Akad Akhir  | Frekuensi Kredit            | Tanggal Mulai kredit                               |
| <b>1759811845449136187</b>                                 | <b>2023/04/19</b>   | <b>-</b>                    | <b>2022/12/14</b>                                  |
| Kategori Debitur                                           | Tipe Penggunaan     | Orientasi Penggunaan        | Sektor Ekonomi                                     |
| <b>Not a Debtor of Micro, Small and Medium Enterprises</b> | <b>Consumption</b>  | <b>Other</b>                | <b>RETAIL TRADE THROUGH POST OR INTERNET ORDER</b> |
| Kota/Kabupaten                                             | Nilai Proyek        | Tipe Suku Bunga             | Suku Bunga                                         |
| <b>Kab. Temanggung</b>                                     | <b>-</b>            | <b>Fixed Interest Rates</b> | <b>2,95 %</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 8.758</b>           | <b>-</b>     | <b>IDR 4.687</b>         | <b>IDR 0</b> |
| Nilai dalam Mata Uang asal |              |                          |              |
| <b>-</b>                   |              |                          |              |

Tunggakan

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

Restrukturisasi

|                         |                         |                               |                           |
|-------------------------|-------------------------|-------------------------------|---------------------------|
| Rencana Restrukturisasi | Tanggal Restrukturisasi | Tanggal Restrukturisasi Akhir | Frekuensi Restrukturisasi |
| <b>-</b>                | <b>-</b>                | <b>-</b>                      | <b>-</b>                  |

Maksimal Kredit

|                                        |                                      |                                       |                                |
|----------------------------------------|--------------------------------------|---------------------------------------|--------------------------------|
| Tunggakan Nilai Pembayaran Maksimum    | Tunggakan Jumlah Pembayaran Maksimum | Tanggal Tunggakan Pembayaran Maksimum | Jumlah hari tunggakan maksimum |
| <b>IDR 0</b>                           | <b>0</b>                             | <b>-</b>                              | <b>0</b>                       |
| Tanggal Jumlah hari tunggakan maksimum | Kondisi Terburuk                     | Tanggal Kondisi Terburuk              |                                |
| <b>-</b>                               | <b>Current</b>                       | <b>2023/05/31</b>                     |                                |

Rincian Kredit / Pembiayaan 15: Loans for joint financing (Syndication) - Closed

|                   |                     |                          |                         |          |                            |
|-------------------|---------------------|--------------------------|-------------------------|----------|----------------------------|
| Jenis institusi   | Institusi           | Kode Kontrak Biro Kredit | Nomor Kontrak Institusi | Peran    | Tanggal Pembaruan Terakhir |
| Financing Company | PT Commerce Finance | 821884267                | -                       | Borrower | 2022/08/08                 |

|                        |                     |                    |                |
|------------------------|---------------------|--------------------|----------------|
| Tanggal Mulai          | Tanggal Jatuh Tempo | Status Jatuh Tempo | Status kontrak |
| 2022/01/10             | 2022/07/06          | Current            | Lunas          |
| Tanggal Status Kontrak | Informasi           |                    |                |
| 2022/07/11             | -                   |                    |                |

| Riwayat Data      |                       |             |                            |             |                          |                   |
|-------------------|-----------------------|-------------|----------------------------|-------------|--------------------------|-------------------|
| Tanggal Referensi | Jumlah hari tunggakan | Jatuh Tempo | Penyebab Kredit Bermasalah | Saldo Debit | Realisasi Bulan Berjalan | Status kontrak    |
| 2022 Jul          | 0                     | IDR 0       | -                          | IDR 0       | IDR 0                    | Paid off          |
| 2022 Jun          | 0                     | IDR 0       | -                          | IDR 2.932   | IDR 0                    | Active Facilities |
| 2022 Mei          | 0                     | IDR 0       | -                          | IDR 2.932   | IDR 0                    | Active Facilities |
| 2022 Apr          | 0                     | IDR 0       | -                          | IDR 2.932   | IDR 0                    | Active Facilities |
| 2022 Mar          | 0                     | IDR 0       | -                          | IDR 2.932   | IDR 0                    | Active Facilities |
| 2022 Feb          | 0                     | IDR 0       | -                          | IDR 5.412   | IDR 2.932                | Active Facilities |
| 2022 Jan          | 0                     | IDR 0       | -                          | IDR 2.932   | IDR 0                    | Active Facilities |

Diberikan Kredit

|                                                     |                    |                             |                                             |
|-----------------------------------------------------|--------------------|-----------------------------|---------------------------------------------|
| karakteristik Kredit                                | Perjanjian Kredit  | Nomor Perjanjian Awal       | Tanggal Perjanjian Awal                     |
| Others                                              | Conventional       | 202201101591734441884402688 | 2022/01/10                                  |
| Nomor Perjanjian Akhir                              | Tanggal Akad Akhir | Frekuensi Kredit            | Tanggal Mulai kredit                        |
| 202201101591734441884402688                         | 2022/01/10         | -                           | 2022/01/10                                  |
| 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        | 2,95 %                                      |
| Program Pembiayaan                                  |                    |                             |                                             |
| Non Government Program Loans                        |                    |                             |                                             |

Batas Kredit / Saldo Debit

|                            |              |                          |             |
|----------------------------|--------------|--------------------------|-------------|
| Batas Kredit Awal          | Batas Kredit | Realisasi Bulan Berjalan | Saldo Debit |
| IDR 2.932                  | -            | -                        | IDR 0       |
| Nilai dalam Mata Uang asal |              |                          |             |
| -                          |              |                          |             |

Tunggakan

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

Restrukturisasi

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

Maksimal Kredit

|                                        |                                      |                                       |                                |
|----------------------------------------|--------------------------------------|---------------------------------------|--------------------------------|
| Tunggakan Nilai Pembayaran Maksimum    | Tunggakan Jumlah Pembayaran Maksimum | Tanggal Tunggakan Pembayaran Maksimum | Jumlah hari tunggakan maksimum |
| IDR 0                                  | 0                                    | -                                     | 0                              |
| Tanggal Jumlah hari tunggakan maksimum | Kondisi Terburuk                     | Tanggal Kondisi Terburuk              |                                |
| -                                      | Current                              | 2022/07/31                            |                                |

Rincian Kredit / Pembiayaan 16: Loans for joint financing (Syndication) - Closed

|                   |                     |                          |                         |          |                            |
|-------------------|---------------------|--------------------------|-------------------------|----------|----------------------------|
| Jenis institusi   | Institusi           | Kode Kontrak Biro Kredit | Nomor Kontrak Institusi | Peran    | Tanggal Pembaruan Terakhir |
| Financing Company | PT Commerce Finance | 230315226                | -                       | Borrower | 2022/08/08                 |

|                        |                     |                    |                |
|------------------------|---------------------|--------------------|----------------|
| Tanggal Mulai          | Tanggal Jatuh Tempo | Status Jatuh Tempo | Status kontrak |
| 2022/06/02             | 2022/07/06          | Current            | Lunas          |
| Tanggal Status Kontrak | Informasi           |                    |                |
| 2022/07/11             | -                   |                    |                |

Riwayat Data

| Tanggal Referensi | Jumlah hari tunggakan | Jatuh Tempo | Penyebab Kredit Bermasalah | Saldo Debit | Realisasi Bulan Berjalan | Status kontrak    |
|-------------------|-----------------------|-------------|----------------------------|-------------|--------------------------|-------------------|
| 2022 Jul          | 0                     | IDR 0       | -                          | IDR 0       | IDR 220                  | Paid off          |
| 2022 Jun          | 0                     | IDR 0       | -                          | IDR 220     | IDR 0                    | Active Facilities |

Diberikan Kredit

|                                                     |                    |                             |                                             |
|-----------------------------------------------------|--------------------|-----------------------------|---------------------------------------------|
| karakteristik Kredit                                | Perjanjian Kredit  | Nomor Perjanjian Awal       | Tanggal Perjanjian Awal                     |
| Others                                              | Conventional       | 202206021643481955733827584 | 2022/06/02                                  |
| Nomor Perjanjian Akhir                              | Tanggal Akad Akhir | Frekuensi Kredit            | Tanggal Mulai kredit                        |
| 202206021643481955733827584                         | 2022/06/02         | -                           | 2022/06/02                                  |
| 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        | 2,95 %                                      |
| Program Pembiayaan                                  |                    |                             |                                             |
| Non Government Program Loans                        |                    |                             |                                             |

Batas Kredit / Saldo Debit

|                            |              |                          |             |
|----------------------------|--------------|--------------------------|-------------|
| Batas Kredit Awal          | Batas Kredit | Realisasi Bulan Berjalan | Saldo Debit |
| IDR 220                    | -            | IDR 220                  | IDR 0       |
| Nilai dalam Mata Uang asal |              |                          |             |
| -                          |              |                          |             |

Tunggakan

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

Restrukturisasi

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

Maksimal Kredit

|                                        |                                      |                                       |                                |
|----------------------------------------|--------------------------------------|---------------------------------------|--------------------------------|
| Tunggakan Nilai Pembayaran Maksimum    | Tunggakan Jumlah Pembayaran Maksimum | Tanggal Tunggakan Pembayaran Maksimum | Jumlah hari tunggakan maksimum |
| IDR 0                                  | 0                                    | -                                     | 0                              |
| Tanggal Jumlah hari tunggakan maksimum | Kondisi Terburuk                     | Tanggal Kondisi Terburuk              |                                |
| -                                      | Current                              | 2022/07/31                            |                                |

Rincian Kredit / Pembiayaan 17: Loans for joint financing (Syndication) - Closed

|                              |                           |                          |                         |          |                            |
|------------------------------|---------------------------|--------------------------|-------------------------|----------|----------------------------|
| Jenis institusi              | Institusi                 | Kode Kontrak Biro Kredit | Nomor Kontrak Institusi | Peran    | Tanggal Pembaruan Terakhir |
| Conventional Commercial Bank | PT Bank Seabank Indonesia | 729686540                | -                       | Borrower | 2022/08/04                 |

|                        |                     |                    |                |
|------------------------|---------------------|--------------------|----------------|
| Tanggal Mulai          | Tanggal Jatuh Tempo | Status Jatuh Tempo | Status kontrak |
| 2022/06/02             | 2022/07/05          | Current            | Lunas          |
| Tanggal Status Kontrak | Informasi           |                    |                |
| 2022/07/11             | -                   |                    |                |

Riwayat Data

| Tanggal Referensi | Jumlah hari tunggakan | Jatuh Tempo | Penyebab Kredit Bermasalah | Saldo Debit | Realisasi Bulan Berjalan | Status kontrak    |
|-------------------|-----------------------|-------------|----------------------------|-------------|--------------------------|-------------------|
| 2022 Jul          | 0                     | IDR 0       | -                          | IDR 0       | IDR 0                    | Paid off          |
| 2022 Jun          | 0                     | IDR 0       | -                          | IDR 21.753  | IDR 21.753               | Active Facilities |

**Diberikan Kredit**

|                                                            |                     |                             |                                  |
|------------------------------------------------------------|---------------------|-----------------------------|----------------------------------|
| karakteristik Kredit                                       | Perjanjian Kredit   | Nomor Perjanjian Awal       | Tanggal Perjanjian Awal          |
| <b>Others</b>                                              | <b>Conventional</b> | <b>1643481961454539776</b>  | <b>2022/06/02</b>                |
| Nomor Perjanjian Akhir                                     | Tanggal Akad Akhir  | Frekuensi Kredit            | Tanggal Mulai kredit             |
| <b>1643481961454539776</b>                                 | <b>2022/06/02</b>   | -                           | <b>2022/06/02</b>                |
| Kategori Debitur                                           | Tipe Penggunaan     | Orientasi Penggunaan        | Sektor Ekonomi                   |
| <b>Not a Debtor of Micro, Small and Medium Enterprises</b> | <b>Consumption</b>  | <b>Other</b>                | <b>NOT OTHER BUSINESS FIELDS</b> |
| Kota/Kabupaten                                             | Nilai Proyek        | Tipe Suku Bunga             | Suku Bunga                       |
| <b>Kab. Temanggung</b>                                     | -                   | <b>Fixed Interest Rates</b> | <b>22,15 %</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 21.753</b>          | -            | -                        | <b>IDR 0</b> |
| Nilai dalam Mata Uang asal |              |                          |              |
| -                          |              |                          |              |

**Tunggakan**

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

**Restrukturisasi**

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

**Maksimal Kredit**

|                                        |                                      |                                       |                                |
|----------------------------------------|--------------------------------------|---------------------------------------|--------------------------------|
| Tunggakan Nilai Pembayaran Maksimum    | Tunggakan Jumlah Pembayaran Maksimum | Tanggal Tunggakan Pembayaran Maksimum | Jumlah hari tunggakan maksimum |
| <b>IDR 0</b>                           | <b>0</b>                             | -                                     | <b>0</b>                       |
| Tanggal Jumlah hari tunggakan maksimum | Kondisi Terburuk                     | Tanggal Kondisi Terburuk              |                                |
| -                                      | <b>Current</b>                       | <b>2022/07/31</b>                     |                                |

**Rincian Kredit / Pembiayaan 18: Loans for joint financing (Syndication) - Closed**

|                                     |                                  |                          |                         |                 |                            |
|-------------------------------------|----------------------------------|--------------------------|-------------------------|-----------------|----------------------------|
| Jenis institusi                     | Institusi                        | Kode Kontrak Biro Kredit | Nomor Kontrak Institusi | Peran           | Tanggal Pembaruan Terakhir |
| <b>Conventional Commercial Bank</b> | <b>PT Bank Seabank Indonesia</b> | <b>B20117180</b>         | -                       | <b>Borrower</b> | <b>2022/08/04</b>          |
| Tanggal Mulai                       | Tanggal Jatuh Tempo              | Status Jatuh Tempo       | Status kontrak          |                 |                            |
| <b>2022/01/10</b>                   | <b>2022/07/05</b>                | <b>Current</b>           | <b>Lunas</b>            |                 |                            |
| Tanggal Status Kontrak              | Informasi                        |                          |                         |                 |                            |
| <b>2022/07/11</b>                   | -                                |                          |                         |                 |                            |

Riwayat Data

| Tanggal Referensi | Jumlah hari tunggakan | Jatuh Tempo | Penyebab Kredit Bermasalah | Saldo Debit | Realisasi Bulan Berjalan | Status kontrak    |
|-------------------|-----------------------|-------------|----------------------------|-------------|--------------------------|-------------------|
| 2022 Jul          | 0                     | IDR 0       | -                          | IDR 0       | IDR 0                    | Paid off          |
| 2022 Jun          | 0                     | IDR 0       | -                          | IDR 51.104  | IDR 0                    | Active Facilities |
| 2022 Mei          | 0                     | IDR 0       | -                          | IDR 101.085 | IDR 0                    | Active Facilities |
| 2022 Apr          | 0                     | IDR 0       | -                          | IDR 101.085 | IDR 0                    | Active Facilities |
| 2022 Mar          | 0                     | IDR 0       | -                          | IDR 197.771 | IDR 0                    | Active Facilities |
| 2022 Feb          | 0                     | IDR 0       | -                          | IDR 244.524 | IDR 0                    | Active Facilities |
| 2022 Jan          | 0                     | IDR 0       | -                          | IDR 290.248 | IDR 290.248              | Active Facilities |

Diberikan Kredit

|                                                            |                     |                             |                                  |
|------------------------------------------------------------|---------------------|-----------------------------|----------------------------------|
| karakteristik Kredit                                       | Perjanjian Credit   | Nomor Perjanjian Awal       | Tanggal Perjanjian Awal          |
| <b>Others</b>                                              | <b>Conventional</b> | <b>1591734442756459520</b>  | <b>2022/01/10</b>                |
| Nomor Perjanjian Akhir                                     | Tanggal Akad Akhir  | Frekuensi Kredit            | Tanggal Mulai kredit             |
| <b>1591734442756459520</b>                                 | <b>2022/01/10</b>   | -                           | <b>2022/01/10</b>                |
| Kategori Debitur                                           | Tipe Penggunaan     | Orientasi Penggunaan        | Sektor Ekonomi                   |
| <b>Not a Debtor of Micro, Small and Medium Enterprises</b> | <b>Consumption</b>  | <b>Other</b>                | <b>NOT OTHER BUSINESS FIELDS</b> |
| Kota/Kabupaten                                             | Nilai Proyek        | Tipe Suku Bunga             | Suku Bunga                       |
| <b>Kab. Temanggung</b>                                     | -                   | <b>Fixed Interest Rates</b> | <b>27,00 %</b>                   |
| Program Pembiayaan                                         |                     |                             |                                  |
| <b>Non Government Program Loans</b>                        |                     |                             |                                  |

Batas Kredit / Saldo Debit

|                            |              |                          |              |
|----------------------------|--------------|--------------------------|--------------|
| Batas Kredit Awal          | Batas Kredit | Realisasi Bulan Berjalan | Saldo Debit  |
| <b>IDR 290.248</b>         | -            | -                        | <b>IDR 0</b> |
| Nilai dalam Mata Uang asal |              |                          |              |
| -                          |              |                          |              |

Tunggakan

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

Restrukturisasi

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

Maksimal Kredit

|                                        |                                      |                                       |                                |
|----------------------------------------|--------------------------------------|---------------------------------------|--------------------------------|
| Tunggakan Nilai Pembayaran Maksimum    | Tunggakan Jumlah Pembayaran Maksimum | Tanggal Tunggakan Pembayaran Maksimum | Jumlah hari tunggakan maksimum |
| <b>IDR 0</b>                           | <b>0</b>                             | -                                     | <b>0</b>                       |
| Tanggal Jumlah hari tunggakan maksimum | Kondisi Terburuk                     | Tanggal Kondisi Terburuk              |                                |
| -                                      | <b>Current</b>                       | <b>2022/07/31</b>                     |                                |

| Rincian Kredit / Pembiayaan 19: Loans for joint financing (Syndication) - Closed |                           |                                      |                                       |             |                                |                   |
|----------------------------------------------------------------------------------|---------------------------|--------------------------------------|---------------------------------------|-------------|--------------------------------|-------------------|
| Jenis institusi                                                                  | Institusi                 | Kode Kontrak Biro Kredit             | Nomor Kontrak Institusi               | Peran       | Tanggal Pembaruan Terakhir     |                   |
| Conventional Commercial Bank                                                     | PT Bank Seabank Indonesia | 825627808                            | -                                     | Borrower    | 2022/07/04                     |                   |
|                                                                                  |                           |                                      |                                       |             |                                |                   |
| Tanggal Mulai                                                                    | Tanggal Jatuh Tempo       |                                      | Status Jatuh Tempo                    |             | Status kontrak                 |                   |
| 2022/05/22                                                                       | 2022/06/05                |                                      | Current                               |             | Lunas                          |                   |
| Tanggal Status Kontrak                                                           | Informasi                 |                                      |                                       |             |                                |                   |
| 2022/06/08                                                                       | -                         |                                      |                                       |             |                                |                   |
|                                                                                  |                           |                                      |                                       |             |                                |                   |
| Riwayat Data                                                                     |                           |                                      |                                       |             |                                |                   |
| Tanggal Referensi                                                                | Jumlah hari tunggakan     | Jatuh Tempo                          | Penyebab Kredit Bermasalah            | Saldo Debit | Realisasi Bulan Berjalan       | Status kontrak    |
| 2022 Jun                                                                         | 0                         | IDR 0                                | -                                     | IDR 0       | IDR 0                          | Paid off          |
| 2022 Mei                                                                         | 0                         | IDR 0                                | -                                     | IDR 31.406  | IDR 31.406                     | Active Facilities |
|                                                                                  |                           |                                      |                                       |             |                                |                   |
| Diberikan Kredit                                                                 |                           |                                      |                                       |             |                                |                   |
| karakteristik Kredit                                                             |                           | Perjanjian Credit                    | Nomor Perjanjian Awal                 |             | Tanggal Perjanjian Awal        |                   |
| Others                                                                           |                           | Conventional                         | 1639340935152301056                   |             | 2022/05/22                     |                   |
| Nomor Perjanjian Akhir                                                           |                           | Tanggal Akad Akhir                   | Frekuensi Kredit                      |             | Tanggal Mulai kredit           |                   |
| 1639340935152301056                                                              |                           | 2022/05/22                           | -                                     |             | 2022/05/22                     |                   |
| 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                  |             | 22,15 %                        |                   |
| Program Pembiayaan                                                               |                           |                                      |                                       |             |                                |                   |
| Non Government Program Loans                                                     |                           |                                      |                                       |             |                                |                   |
| Batas Kredit / Saldo Debit                                                       |                           |                                      |                                       |             |                                |                   |
| Batas Kredit Awal                                                                |                           | Batas Kredit                         | Realisasi Bulan Berjalan              |             | Saldo Debit                    |                   |
| IDR 31.406                                                                       |                           | -                                    | -                                     |             | IDR 0                          |                   |
| Nilai dalam Mata Uang asal                                                       |                           |                                      |                                       |             |                                |                   |
| -                                                                                |                           |                                      |                                       |             |                                |                   |
| Tunggakan                                                                        |                           |                                      |                                       |             |                                |                   |
| Tunggakan Pokok                                                                  |                           | Nilai Bunga Tunggakan                | Jumlah hari tunggakan                 |             | Jumlah Tunggakan               |                   |
| 0                                                                                |                           | IDR 0                                | 0                                     |             | 0                              |                   |
| Penyebab Kredit Buruk                                                            |                           | Tanggal Kredit Buruk                 | Denda                                 |             |                                |                   |
| -                                                                                |                           | -                                    | -                                     |             |                                |                   |
| Restrukturisasi                                                                  |                           |                                      |                                       |             |                                |                   |
| Rencana Restrukturisasi                                                          |                           | Tanggal Restrukturisasi              | Tanggal Restrukturisasi Akhir         |             | Frekuensi Restrukturisasi      |                   |
| -                                                                                |                           | -                                    | -                                     |             | -                              |                   |
| Maksimal Kredit                                                                  |                           |                                      |                                       |             |                                |                   |
| Tunggakan Nilai Pembayaran Maksimum                                              |                           | Tunggakan Jumlah Pembayaran Maksimum | Tanggal Tunggakan Pembayaran Maksimum |             | Jumlah hari tunggakan maksimum |                   |
| IDR 0                                                                            |                           | 0                                    | -                                     |             | 0                              |                   |
| Tanggal Jumlah hari tunggakan maksimum                                           |                           | Kondisi Terburuk                     | Tanggal Kondisi Terburuk              |             |                                |                   |
| -                                                                                |                           | Current                              | 2022/06/30                            |             |                                |                   |

Rincian Kredit / Pembiayaan 20: Loans for joint financing (Syndication) - Closed

|                              |                           |                          |                         |          |                            |
|------------------------------|---------------------------|--------------------------|-------------------------|----------|----------------------------|
| Jenis institusi              | Institusi                 | Kode Kontrak Biro Kredit | Nomor Kontrak Institusi | Peran    | Tanggal Pembaruan Terakhir |
| Conventional Commercial Bank | PT Bank Seabank Indonesia | 020993540                | -                       | Borrower | 2022/05/11                 |

|                                      |                                   |                               |                         |
|--------------------------------------|-----------------------------------|-------------------------------|-------------------------|
| Tanggal Mulai<br>2022/02/16          | Tanggal Jatuh Tempo<br>2022/05/05 | Status Jatuh Tempo<br>Current | Status kontrak<br>Lunas |
| Tanggal Status Kontrak<br>2022/04/30 | Informasi<br>-                    |                               |                         |

Riwayat Data

| Tanggal Referensi | Jumlah hari tunggakan | Jatuh Tempo | Penyebab Kredit Bermasalah | Saldo Debit | Realisasi Bulan Berjalan | Status kontrak    |
|-------------------|-----------------------|-------------|----------------------------|-------------|--------------------------|-------------------|
| 2022 Apr          | 0                     | IDR 0       | -                          | IDR 0       | IDR 0                    | Paid off          |
| 2022 Mar          | 0                     | IDR 0       | -                          | IDR 147.456 | IDR 0                    | Active Facilities |
| 2022 Feb          | 0                     | IDR 0       | -                          | IDR 218.978 | IDR 218.978              | Active Facilities |

Diberikan Kredit

|                                                                         |                                   |                                              |                                             |
|-------------------------------------------------------------------------|-----------------------------------|----------------------------------------------|---------------------------------------------|
| karakteristik Kredit<br>Others                                          | Perjanjian Kredit<br>Conventional | Nomor Perjanjian Awal<br>1605135247790408704 | Tanggal Perjanjian Awal<br>2022/02/16       |
| Nomor Perjanjian Akhir<br>1605135247790408704                           | Tanggal Akad Akhir<br>2022/02/16  | Frekuensi Kredit<br>-                        | Tanggal Mulai kredit<br>2022/02/16          |
| Kategori Debitur<br>Not a Debtor of Micro, Small and Medium Enterprises | Tipe Penggunaan<br>Consumption    | Orientasi Penggunaan<br>Other                | Sektor Ekonomi<br>NOT OTHER BUSINESS FIELDS |
| Kota/Kabupaten<br>Kab. Temanggung                                       | Nilai Proyek<br>-                 | Tipe Suku Bunga<br>Fixed Interest Rates      | Suku Bunga<br>24,50 %                       |
| Program Pembiayaan<br>Non Government Program Loans                      |                                   |                                              |                                             |

Batas Kredit / Saldo Debit

|                                  |                   |                               |                      |
|----------------------------------|-------------------|-------------------------------|----------------------|
| Batas Kredit Awal<br>IDR 218.978 | Batas Kredit<br>- | Realisasi Bulan Berjalan<br>- | Saldo Debit<br>IDR 0 |
| Nilai dalam Mata Uang asal<br>-  |                   |                               |                      |

Tunggakan

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

Restrukturisasi

|                              |                              |                                    |                                |
|------------------------------|------------------------------|------------------------------------|--------------------------------|
| Rencana Restrukturisasi<br>- | Tanggal Restrukturisasi<br>- | Tanggal Restrukturisasi Akhir<br>- | Frekuensi Restrukturisasi<br>- |
|------------------------------|------------------------------|------------------------------------|--------------------------------|

Maksimal Kredit

|                                              |                                           |                                            |                                     |
|----------------------------------------------|-------------------------------------------|--------------------------------------------|-------------------------------------|
| Tunggakan Nilai Pembayaran Maksimum<br>IDR 0 | Tunggakan Jumlah Pembayaran Maksimum<br>0 | Tanggal Tunggakan Pembayaran Maksimum<br>- | Jumlah hari tunggakan maksimum<br>0 |
| Tanggal Jumlah hari tunggakan maksimum<br>-  | Kondisi Terburuk<br>Current               | Tanggal Kondisi Terburuk<br>2022/04/30     |                                     |

Rincian Kredit / Pembiayaan 21: Loans for joint financing (Syndication) - Closed

|                              |                           |                          |                         |          |                            |
|------------------------------|---------------------------|--------------------------|-------------------------|----------|----------------------------|
| Jenis institusi              | Institusi                 | Kode Kontrak Biro Kredit | Nomor Kontrak Institusi | Peran    | Tanggal Pembaruan Terakhir |
| Conventional Commercial Bank | PT Bank Seabank Indonesia | 018464598                | -                       | Borrower | 2022/04/10                 |

|                                      |                                   |                               |                         |
|--------------------------------------|-----------------------------------|-------------------------------|-------------------------|
| Tanggal Mulai<br>2021/12/23          | Tanggal Jatuh Tempo<br>2022/03/05 | Status Jatuh Tempo<br>Current | Status kontrak<br>Lunas |
| Tanggal Status Kontrak<br>2022/03/03 | Informasi<br>-                    |                               |                         |

Riwayat Data

| Tanggal Referensi | Jumlah hari tunggakan | Jatuh Tempo | Penyebab Kredit Bermasalah | Saldo Debit | Realisasi Bulan Berjalan | Status kontrak    |
|-------------------|-----------------------|-------------|----------------------------|-------------|--------------------------|-------------------|
| 2022 Mar          | 0                     | IDR 0       | -                          | IDR 0       | IDR 0                    | Paid off          |
| 2022 Feb          | 0                     | IDR 0       | -                          | IDR 19.831  | IDR 0                    | Active Facilities |
| 2022 Jan          | 0                     | IDR 0       | -                          | IDR 39.265  | IDR 0                    | Active Facilities |
| 2021 Des          | 0                     | IDR 0       | -                          | IDR 58.310  | IDR 58.310               | Active Facilities |

Diberikan Kredit

|                                                                         |                                   |                                              |                                             |
|-------------------------------------------------------------------------|-----------------------------------|----------------------------------------------|---------------------------------------------|
| karakteristik Kredit<br>Others                                          | Perjanjian Credit<br>Conventional | Nomor Perjanjian Awal<br>1584990336176925696 | Tanggal Perjanjian Awal<br>2021/12/23       |
| Nomor Perjanjian Akhir<br>1584990336176925696                           | Tanggal Akad Akhir<br>2021/12/23  | Frekuensi Kredit<br>-                        | Tanggal Mulai kredit<br>2021/12/23          |
| Kategori Debitur<br>Not a Debtor of Micro, Small and Medium Enterprises | Tipe Penggunaan<br>Consumption    | Orientasi Penggunaan<br>Other                | Sektor Ekonomi<br>NOT OTHER BUSINESS FIELDS |
| Kota/Kabupaten<br>Kab. Temanggung                                       | Nilai Proyek<br>-                 | Tipe Suku Bunga<br>Fixed Interest Rates      | Suku Bunga<br>24,50 %                       |
| Program Pembiayaan<br>Non Government Program Loans                      |                                   |                                              |                                             |

Batas Kredit / Saldo Debit

|                                 |                   |                               |                      |
|---------------------------------|-------------------|-------------------------------|----------------------|
| Batas Kredit Awal<br>IDR 58.310 | Batas Kredit<br>- | Realisasi Bulan Berjalan<br>- | Saldo Debit<br>IDR 0 |
| Nilai dalam Mata Uang asal<br>- |                   |                               |                      |

Tunggakan

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

Restrukturisasi

|                              |                              |                                    |                                |
|------------------------------|------------------------------|------------------------------------|--------------------------------|
| Rencana Restrukturisasi<br>- | Tanggal Restrukturisasi<br>- | Tanggal Restrukturisasi Akhir<br>- | Frekuensi Restrukturisasi<br>- |
|------------------------------|------------------------------|------------------------------------|--------------------------------|

Maksimal Kredit

|                                              |                                           |                                            |                                     |
|----------------------------------------------|-------------------------------------------|--------------------------------------------|-------------------------------------|
| Tunggakan Nilai Pembayaran Maksimum<br>IDR 0 | Tunggakan Jumlah Pembayaran Maksimum<br>0 | Tanggal Tunggakan Pembayaran Maksimum<br>- | Jumlah hari tunggakan maksimum<br>0 |
| Tanggal Jumlah hari tunggakan maksimum<br>-  | Kondisi Terburuk<br>Current               | Tanggal Kondisi Terburuk<br>2022/03/31     |                                     |

Rincian Kredit / Pembiayaan 22: Loans for joint financing (Syndication) - Closed

|                   |                     |                          |                         |          |                            |
|-------------------|---------------------|--------------------------|-------------------------|----------|----------------------------|
| Jenis institusi   | Institusi           | Kode Kontrak Biro Kredit | Nomor Kontrak Institusi | Peran    | Tanggal Pembaruan Terakhir |
| Financing Company | PT Commerce Finance | E13734036                | -                       | Borrower | 2022/03/19                 |

|                                      |                                   |                               |                         |
|--------------------------------------|-----------------------------------|-------------------------------|-------------------------|
| Tanggal Mulai<br>2021/07/28          | Tanggal Jatuh Tempo<br>2022/02/06 | Status Jatuh Tempo<br>Current | Status kontrak<br>Lunas |
| Tanggal Status Kontrak<br>2022/02/08 | Informasi<br>-                    |                               |                         |

Riwayat Data

| Tanggal Referensi | Jumlah hari tunggakan | Jatuh Tempo | Penyebab Kredit Bermasalah | Saldo Debit | Realisasi Bulan Berjalan | Status kontrak    |
|-------------------|-----------------------|-------------|----------------------------|-------------|--------------------------|-------------------|
| 2022 Feb          | 0                     | IDR 0       | -                          | IDR 0       | IDR 0                    | Paid off          |
| 2022 Jan          | 0                     | IDR 0       | -                          | IDR 1.210   | IDR 0                    | Active Facilities |
| 2021 Des          | 0                     | IDR 0       | -                          | IDR 0       | IDR 0                    | -                 |
| 2021 Nop          | 0                     | IDR 0       | -                          | IDR 2.286   | IDR 0                    | Active Facilities |
| 2021 Okt          | 0                     | IDR 0       | -                          | IDR 2.207   | IDR 0                    | Active Facilities |
| 2021 Sep          | 0                     | IDR 0       | -                          | IDR 0       | IDR 0                    | Active Facilities |
| 2021 Agt          | 0                     | IDR 0       | -                          | IDR 950     | IDR 94.940               | Active Facilities |
| 2021 Jul          | 0                     | IDR 0       | -                          | IDR 950     | IDR 0                    | Active Facilities |

**Diberikan Kredit**

|                                                            |                     |                                    |                                                 |
|------------------------------------------------------------|---------------------|------------------------------------|-------------------------------------------------|
| karakteristik Kredit                                       | Perjanjian Kredit   | Nomor Perjanjian Awal              | Tanggal Perjanjian Awal                         |
| <b>Others</b>                                              | <b>Conventional</b> | <b>202107281531510031953003520</b> | <b>2021/07/28</b>                               |
| Nomor Perjanjian Akhir                                     | Tanggal Akad Akhir  | Frekuensi Kredit                   | Tanggal Mulai kredit                            |
| <b>202107281531510031953003520</b>                         | <b>2021/07/28</b>   | -                                  | <b>2021/07/28</b>                               |
| Kategori Debitur                                           | Tipe Penggunaan     | Orientasi Penggunaan               | Sektor Ekonomi                                  |
| <b>Not a Debtor of Micro, Small and Medium Enterprises</b> | <b>Consumption</b>  | <b>Other</b>                       | <b>HOUSEHOLD FOR OTHER UNSPECIFIED PURPOSES</b> |
| Kota/Kabupaten                                             | Nilai Proyek        | Tipe Suku Bunga                    | Suku Bunga                                      |
| <b>Kab. Temanggung</b>                                     | -                   | <b>Fixed Interest Rates</b>        | <b>2,95 %</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 950</b>             | -            | -                        | <b>IDR 0</b> |
| Nilai dalam Mata Uang asal |              |                          |              |
| -                          |              |                          |              |

**Tunggakan**

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

**Restrukturisasi**

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

**Maksimal Kredit**

|                                        |                                      |                                       |                                |
|----------------------------------------|--------------------------------------|---------------------------------------|--------------------------------|
| Tunggakan Nilai Pembayaran Maksimum    | Tunggakan Jumlah Pembayaran Maksimum | Tanggal Tunggakan Pembayaran Maksimum | Jumlah hari tunggakan maksimum |
| <b>IDR 0</b>                           | <b>0</b>                             | -                                     | <b>0</b>                       |
| Tanggal Jumlah hari tunggakan maksimum | Kondisi Terburuk                     | Tanggal Kondisi Terburuk              |                                |
| -                                      | <b>Current</b>                       | <b>2022/02/28</b>                     |                                |

**Rincian Kredit / Pembiayaan 23: Loans for joint financing (Syndication) - Closed**

|                                     |                                  |                          |                         |                 |                            |
|-------------------------------------|----------------------------------|--------------------------|-------------------------|-----------------|----------------------------|
| Jenis institusi                     | Institusi                        | Kode Kontrak Biro Kredit | Nomor Kontrak Institusi | Peran           | Tanggal Pembaruan Terakhir |
| <b>Conventional Commercial Bank</b> | <b>PT Bank Seabank Indonesia</b> | <b>413835483</b>         | -                       | <b>Borrower</b> | <b>2022/03/15</b>          |
| Tanggal Mulai                       | Tanggal Jatuh Tempo              | Status Jatuh Tempo       | Status kontrak          |                 |                            |
| <b>2021/07/28</b>                   | <b>2022/02/05</b>                | <b>Current</b>           | <b>Lunas</b>            |                 |                            |
| Tanggal Status Kontrak              | Informasi                        |                          |                         |                 |                            |
| <b>2022/02/08</b>                   | -                                |                          |                         |                 |                            |

Riwayat Data

| Tanggal Referensi | Jumlah hari tunggakan | Jatuh Tempo | Penyebab Kredit Bermasalah | Saldo Debit | Realisasi Bulan Berjalan | Status kontrak    |
|-------------------|-----------------------|-------------|----------------------------|-------------|--------------------------|-------------------|
| 2022 Feb          | 0                     | IDR 0       | -                          | IDR 0       | IDR 0                    | Paid off          |
| 2022 Jan          | 0                     | IDR 0       | -                          | IDR 16.553  | IDR 0                    | Active Facilities |
| 2021 Des          | 0                     | IDR 0       | -                          | IDR 32.737  | IDR 0                    | Active Facilities |
| 2021 Nop          | 0                     | IDR 0       | -                          | IDR 48.565  | IDR 0                    | Active Facilities |
| 2021 Okt          | 0                     | IDR 0       | -                          | IDR 64.045  | IDR 0                    | Active Facilities |
| 2021 Sep          | 0                     | IDR 0       | -                          | IDR 79.184  | IDR 0                    | Active Facilities |
| 2021 Agt          | 0                     | IDR 0       | -                          | IDR 93.990  | IDR 0                    | Active Facilities |
| 2021 Jul          | 0                     | IDR 0       | -                          | IDR 93.990  | IDR 93.990               | Active Facilities |

Diberikan Kredit

|                                                            |                     |                             |                                  |
|------------------------------------------------------------|---------------------|-----------------------------|----------------------------------|
| karakteristik Kredit                                       | Perjanjian Credit   | Nomor Perjanjian Awal       | Tanggal Perjanjian Awal          |
| <b>Others</b>                                              | <b>Conventional</b> | <b>1531510032447836160</b>  | <b>2021/07/28</b>                |
| Nomor Perjanjian Akhir                                     | Tanggal Akad Akhir  | Frekuensi Kredit            | Tanggal Mulai kredit             |
| <b>1531510032447836160</b>                                 | <b>2021/07/28</b>   | <b>-</b>                    | <b>2021/07/28</b>                |
| Kategori Debitur                                           | Tipe Penggunaan     | Orientasi Penggunaan        | Sektor Ekonomi                   |
| <b>Not a Debtor of Micro, Small and Medium Enterprises</b> | <b>Consumption</b>  | <b>Other</b>                | <b>NOT OTHER BUSINESS FIELDS</b> |
| Kota/Kabupaten                                             | Nilai Proyek        | Tipe Suku Bunga             | Suku Bunga                       |
| <b>Kab. Temanggung</b>                                     | <b>-</b>            | <b>Fixed Interest Rates</b> | <b>27,00 %</b>                   |
| Program Pembiayaan                                         |                     |                             |                                  |
| <b>Non Government Program Loans</b>                        |                     |                             |                                  |

Batas Kredit / Saldo Debit

|                            |              |                          |              |
|----------------------------|--------------|--------------------------|--------------|
| Batas Kredit Awal          | Batas Kredit | Realisasi Bulan Berjalan | Saldo Debit  |
| <b>IDR 93.990</b>          | <b>-</b>     | <b>-</b>                 | <b>IDR 0</b> |
| Nilai dalam Mata Uang asal |              |                          |              |
| <b>-</b>                   |              |                          |              |

Tunggakan

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

Restrukturisasi

|                         |                         |                               |                           |
|-------------------------|-------------------------|-------------------------------|---------------------------|
| Rencana Restrukturisasi | Tanggal Restrukturisasi | Tanggal Restrukturisasi Akhir | Frekuensi Restrukturisasi |
| <b>-</b>                | <b>-</b>                | <b>-</b>                      | <b>-</b>                  |

Maksimal Kredit

|                                        |                                      |                                       |                                |
|----------------------------------------|--------------------------------------|---------------------------------------|--------------------------------|
| Tunggakan Nilai Pembayaran Maksimum    | Tunggakan Jumlah Pembayaran Maksimum | Tanggal Tunggakan Pembayaran Maksimum | Jumlah hari tunggakan maksimum |
| <b>IDR 0</b>                           | <b>0</b>                             | <b>-</b>                              | <b>0</b>                       |
| Tanggal Jumlah hari tunggakan maksimum | Kondisi Terburuk                     | Tanggal Kondisi Terburuk              |                                |
| <b>-</b>                               | <b>Current</b>                       | <b>2022/02/28</b>                     |                                |

Rincian Kredit / Pembiayaan 24: Credit to third parties through other agencies by channeling - Closed

|                              |                     |                          |                         |          |                            |
|------------------------------|---------------------|--------------------------|-------------------------|----------|----------------------------|
| Jenis institusi              | Institusi           | Kode Kontrak Biro Kredit | Nomor Kontrak Institusi | Peran    | Tanggal Pembaruan Terakhir |
| Conventional Commercial Bank | PT Bank Permata Tbk | B15531367                | -                       | Borrower | 2022/02/16                 |

|                        |                     |                    |                |
|------------------------|---------------------|--------------------|----------------|
| Tanggal Mulai          | Tanggal Jatuh Tempo | Status Jatuh Tempo | Status kontrak |
| 2021/10/11             | 2022/01/06          | Current            | Lunas          |
| Tanggal Status Kontrak | Informasi           |                    |                |
| 2022/01/07             | -                   |                    |                |

Riwayat Data

| Tanggal Referensi | Jumlah hari tunggakan | Jatuh Tempo | Penyebab Kredit Bermasalah | Saldo Debit | Realisasi Bulan Berjalan | Status kontrak    |
|-------------------|-----------------------|-------------|----------------------------|-------------|--------------------------|-------------------|
| 2022 Jan          | 0                     | IDR 0       | -                          | IDR 0       | IDR 0                    | Paid off          |
| 2021 Des          | 0                     | IDR 0       | -                          | IDR 42.265  | IDR 0                    | Active Facilities |
| 2021 Nop          | 0                     | IDR 0       | -                          | IDR 83.801  | IDR 0                    | Active Facilities |
| 2021 Okt          | 0                     | IDR 0       | -                          | IDR 124.623 | IDR 0                    | Active Facilities |

Diberikan Kredit

|                                                     |                    |                       |                             |
|-----------------------------------------------------|--------------------|-----------------------|-----------------------------|
| karakteristik Kredit                                | Perjanjian Credit  | Nomor Perjanjian Awal | Tanggal Perjanjian Awal     |
| Others                                              | Conventional       | 21101100478122468     | 2021/10/10                  |
| Nomor Perjanjian Akhir                              | Tanggal Akad Akhir | Frekuensi Kredit      | Tanggal Mulai kredit        |
| 21101100478122468                                   | 2021/10/10         | -                     | 2021/10/11                  |
| 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  | 21,00 %                     |
| Program Pembiayaan                                  |                    |                       |                             |
| Non Government Program Loans                        |                    |                       |                             |

Batas Kredit / Saldo Debit

|                            |              |                          |             |
|----------------------------|--------------|--------------------------|-------------|
| Batas Kredit Awal          | Batas Kredit | Realisasi Bulan Berjalan | Saldo Debit |
| IDR 124.623                | -            | -                        | IDR 0       |
| Nilai dalam Mata Uang asal |              |                          |             |
| -                          |              |                          |             |

Tunggakan

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

Restrukturisasi

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

Maksimal Kredit

|                                        |                                      |                                       |                                |
|----------------------------------------|--------------------------------------|---------------------------------------|--------------------------------|
| Tunggakan Nilai Pembayaran Maksimum    | Tunggakan Jumlah Pembayaran Maksimum | Tanggal Tunggakan Pembayaran Maksimum | Jumlah hari tunggakan maksimum |
| IDR 0                                  | 0                                    | -                                     | 0                              |
| Tanggal Jumlah hari tunggakan maksimum | Kondisi Terburuk                     | Tanggal Kondisi Terburuk              |                                |
| -                                      | Current                              | 2022/01/31                            |                                |

Rincian Kredit / Pembiayaan 25: Loans for joint financing (Syndication) - Closed

|                   |                     |                          |                         |          |                            |
|-------------------|---------------------|--------------------------|-------------------------|----------|----------------------------|
| Jenis institusi   | Institusi           | Kode Kontrak Biro Kredit | Nomor Kontrak Institusi | Peran    | Tanggal Pembaruan Terakhir |
| Financing Company | PT Commerce Finance | T13735282                | -                       | Borrower | 2022/01/01                 |

|                                      |                                   |                               |                         |
|--------------------------------------|-----------------------------------|-------------------------------|-------------------------|
| Tanggal Mulai<br>2021/07/27          | Tanggal Jatuh Tempo<br>2021/11/06 | Status Jatuh Tempo<br>Current | Status kontrak<br>Lunas |
| Tanggal Status Kontrak<br>2021/11/03 | Informasi<br>-                    |                               |                         |

Riwayat Data

| Tanggal Referensi | Jumlah hari tunggakan | Jatuh Tempo | Penyebab Kredit Bermasalah | Saldo Debit | Realisasi Bulan Berjalan | Status kontrak    |
|-------------------|-----------------------|-------------|----------------------------|-------------|--------------------------|-------------------|
| 2021 Nop          | 0                     | IDR 0       | -                          | IDR 0       | IDR 0                    | Paid off          |
| 2021 Okt          | 0                     | IDR 0       | -                          | IDR 898     | IDR 0                    | Active Facilities |
| 2021 Sep          | 0                     | IDR 0       | -                          | IDR 0       | IDR 0                    | Active Facilities |
| 2021 Agt          | 0                     | IDR 0       | -                          | IDR 819     | IDR 81.810               | Active Facilities |
| 2021 Jul          | 0                     | IDR 0       | -                          | IDR 819     | IDR 0                    | Active Facilities |

Diberikan Kredit

|                                                     |                    |                             |                                          |
|-----------------------------------------------------|--------------------|-----------------------------|------------------------------------------|
| karakteristik Kredit                                | Perjanjian Kredit  | Nomor Perjanjian Awal       | Tanggal Perjanjian Awal                  |
| Others                                              | Conventional       | 202107271531294611383943168 | 2021/07/27                               |
| Nomor Perjanjian Akhir                              | Tanggal Akad Akhir | Frekuensi Kredit            | Tanggal Mulai kredit                     |
| 202107271531294611383943168                         | 2021/07/27         | -                           | 2021/07/27                               |
| Kategori Debitur                                    | Tipe Penggunaan    | Orientasi Penggunaan        | Sektor Ekonomi                           |
| Not a Debtor of Micro, Small and Medium Enterprises | Consumption        | Other                       | HOUSEHOLD FOR OTHER UNSPECIFIED PURPOSES |
| Kota/Kabupaten                                      | Nilai Proyek       | Tipe Suku Bunga             | Suku Bunga                               |
| Wil. Kota Jakarta Selatan                           | -                  | Fixed Interest Rates        | 2,94 %                                   |
| Program Pembiayaan                                  |                    |                             |                                          |
| Non Government Program Loans                        |                    |                             |                                          |

Batas Kredit / Saldo Debit

|                            |              |                          |             |
|----------------------------|--------------|--------------------------|-------------|
| Batas Kredit Awal          | Batas Kredit | Realisasi Bulan Berjalan | Saldo Debit |
| IDR 819                    | -            | -                        | 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                              | 2021/11/30                            |                                |

Rincian Kredit / Pembiayaan 26: Loans for joint financing (Syndication) - Closed

|                              |                           |                          |                         |          |                            |
|------------------------------|---------------------------|--------------------------|-------------------------|----------|----------------------------|
| Jenis institusi              | Institusi                 | Kode Kontrak Biro Kredit | Nomor Kontrak Institusi | Peran    | Tanggal Pembaruan Terakhir |
| Conventional Commercial Bank | PT Bank Seabank Indonesia | N13831493                | -                       | Borrower | 2021/12/14                 |
| Tanggal Mulai                | Tanggal Jatuh Tempo       | Status Jatuh Tempo       | Status kontrak          |          |                            |
| 2021/07/27                   | 2021/11/05                | Current                  | Lunas                   |          |                            |
| Tanggal Status Kontrak       | Informasi                 |                          |                         |          |                            |
| 2021/11/03                   | -                         |                          |                         |          |                            |

**Riwayat Data**

| Tanggal Referensi | Jumlah hari tunggakan | Jatuh Tempo | Penyebab Kredit Bermasalah | Saldo Debit | Realisasi Bulan Berjalan | Status kontrak    |
|-------------------|-----------------------|-------------|----------------------------|-------------|--------------------------|-------------------|
| 2021 Nop          | 0                     | IDR 0       | -                          | IDR 0       | IDR 0                    | Paid off          |
| 2021 Okt          | 0                     | IDR 0       | -                          | IDR 27.545  | IDR 0                    | Active Facilities |
| 2021 Sep          | 0                     | IDR 0       | -                          | IDR 54.538  | IDR 0                    | Active Facilities |
| 2021 Agt          | 0                     | IDR 0       | -                          | IDR 80.991  | IDR 0                    | Active Facilities |
| 2021 Jul          | 0                     | IDR 0       | -                          | IDR 80.991  | IDR 80.991               | Active Facilities |

**Diberikan Kredit**

|                                                                                |                                          |                                                     |                                                    |
|--------------------------------------------------------------------------------|------------------------------------------|-----------------------------------------------------|----------------------------------------------------|
| karakteristik Kredit<br><b>Others</b>                                          | Perjanjian Credit<br><b>Conventional</b> | Nomor Perjanjian Awal<br><b>1531294611870325760</b> | Tanggal Perjanjian Awal<br><b>2021/07/27</b>       |
| Nomor Perjanjian Akhir<br><b>1531294611870325760</b>                           | Tanggal Akad Akhir<br><b>2021/07/27</b>  | Frekuensi Kredit<br><b>-</b>                        | Tanggal Mulai kredit<br><b>2021/07/27</b>          |
| Kategori Debitur<br><b>Not a Debtor of Micro, Small and Medium Enterprises</b> | Tipe Penggunaan<br><b>Consumption</b>    | Orientasi Penggunaan<br><b>Other</b>                | Sektor Ekonomi<br><b>NOT OTHER BUSINESS FIELDS</b> |
| Kota/Kabupaten<br><b>Kab. Temanggung</b>                                       | Nilai Proyek<br><b>-</b>                 | Tipe Suku Bunga<br><b>Fixed Interest Rates</b>      | Suku Bunga<br><b>24,50 %</b>                       |
| Program Pembiayaan<br><b>Non Government Program Loans</b>                      |                                          |                                                     |                                                    |

**Batas Kredit / Saldo Debit**

|                                        |                          |                                      |                             |
|----------------------------------------|--------------------------|--------------------------------------|-----------------------------|
| Batas Kredit Awal<br><b>IDR 80.991</b> | Batas Kredit<br><b>-</b> | Realisasi Bulan Berjalan<br><b>-</b> | Saldo Debit<br><b>IDR 0</b> |
| Nilai dalam Mata Uang asal<br><b>-</b> |                          |                                      |                             |

**Tunggakan**

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

**Restrukturisasi**

|                                     |                                     |                                           |                                       |
|-------------------------------------|-------------------------------------|-------------------------------------------|---------------------------------------|
| Rencana Restrukturisasi<br><b>-</b> | Tanggal Restrukturisasi<br><b>-</b> | Tanggal Restrukturisasi Akhir<br><b>-</b> | Frekuensi Restrukturisasi<br><b>-</b> |
|-------------------------------------|-------------------------------------|-------------------------------------------|---------------------------------------|

**Maksimal Kredit**

|                                                     |                                                  |                                                   |                                            |
|-----------------------------------------------------|--------------------------------------------------|---------------------------------------------------|--------------------------------------------|
| Tunggakan Nilai Pembayaran Maksimum<br><b>IDR 0</b> | Tunggakan Jumlah Pembayaran Maksimum<br><b>0</b> | Tanggal Tunggakan Pembayaran Maksimum<br><b>-</b> | Jumlah hari tunggakan maksimum<br><b>0</b> |
| Tanggal Jumlah hari tunggakan maksimum<br><b>-</b>  | Kondisi Terburuk<br><b>Current</b>               | Tanggal Kondisi Terburuk<br><b>2021/11/30</b>     |                                            |

Rincian Kredit / Pembiayaan 27: Loans for joint financing (Syndication) - Closed

|                   |                     |                          |                         |          |                            |
|-------------------|---------------------|--------------------------|-------------------------|----------|----------------------------|
| Jenis institusi   | Institusi           | Kode Kontrak Biro Kredit | Nomor Kontrak Institusi | Peran    | Tanggal Pembaruan Terakhir |
| Financing Company | PT Commerce Finance | Q13658879                | -                       | Borrower | 2021/11/24                 |

|                        |                     |                    |                |
|------------------------|---------------------|--------------------|----------------|
| Tanggal Mulai          | Tanggal Jatuh Tempo | Status Jatuh Tempo | Status kontrak |
| 2021/07/14             | 2021/10/06          | Current            | Lunas          |
| Tanggal Status Kontrak | Informasi           |                    |                |
| 2021/10/03             | -                   |                    |                |

Riwayat Data

| Tanggal Referensi | Jumlah hari tunggakan | Jatuh Tempo | Penyebab Kredit Bermasalah | Saldo Debit | Realisasi Bulan Berjalan | Status kontrak    |
|-------------------|-----------------------|-------------|----------------------------|-------------|--------------------------|-------------------|
| 2021 Okt          | 0                     | IDR 0       | -                          | IDR 0       | IDR 0                    | Paid off          |
| 2021 Sep          | 0                     | IDR 0       | -                          | IDR 0       | IDR 0                    | Active Facilities |
| 2021 Agt          | 0                     | IDR 0       | -                          | IDR 0       | IDR 108.070              | Active Facilities |
| 2021 Jul          | 0                     | IDR 0       | -                          | IDR 0       | IDR 0                    | Active Facilities |

Diberikan Kredit

|                                                     |                    |                             |                                          |
|-----------------------------------------------------|--------------------|-----------------------------|------------------------------------------|
| karakteristik Kredit                                | Perjanjian Credit  | Nomor Perjanjian Awal       | Tanggal Perjanjian Awal                  |
| Others                                              | Conventional       | 202107141526539286395036672 | 2021/07/14                               |
| Nomor Perjanjian Akhir                              | Tanggal Akad Akhir | Frekuensi Kredit            | Tanggal Mulai kredit                     |
| 202107141526539286395036672                         | 2021/07/14         | -                           | 2021/07/14                               |
| Kategori Debitur                                    | Tipe Penggunaan    | Orientasi Penggunaan        | Sektor Ekonomi                           |
| Not a Debtor of Micro, Small and Medium Enterprises | Consumption        | Other                       | HOUSEHOLD FOR OTHER UNSPECIFIED PURPOSES |
| Kota/Kabupaten                                      | Nilai Proyek       | Tipe Suku Bunga             | Suku Bunga                               |
| Wil. Kota Jakarta Selatan                           | -                  | Fixed Interest Rates        | 2,94 %                                   |
| Program Pembiayaan                                  |                    |                             |                                          |
| Non Government Program Loans                        |                    |                             |                                          |

Batas Kredit / Saldo Debit

|                            |              |                          |             |
|----------------------------|--------------|--------------------------|-------------|
| Batas Kredit Awal          | Batas Kredit | Realisasi Bulan Berjalan | Saldo Debit |
| IDR 1.081                  | -            | -                        | 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                              | 2021/10/31                            |                                |

Rincian Kredit / Pembiayaan 28: Loans for joint financing (Syndication) - Closed

|                              |                           |                          |                         |          |                            |
|------------------------------|---------------------------|--------------------------|-------------------------|----------|----------------------------|
| Jenis institusi              | Institusi                 | Kode Kontrak Biro Kredit | Nomor Kontrak Institusi | Peran    | Tanggal Pembaruan Terakhir |
| Conventional Commercial Bank | PT Bank Seabank Indonesia | 813804088                | -                       | Borrower | 2021/11/16                 |

|                                      |                                   |                               |                         |
|--------------------------------------|-----------------------------------|-------------------------------|-------------------------|
| Tanggal Mulai<br>2021/07/14          | Tanggal Jatuh Tempo<br>2021/10/05 | Status Jatuh Tempo<br>Current | Status kontrak<br>Lunas |
| Tanggal Status Kontrak<br>2021/10/03 | Informasi<br>-                    |                               |                         |

Riwayat Data

| Tanggal Referensi | Jumlah hari tunggakan | Jatuh Tempo | Penyebab Kredit Bermasalah | Saldo Debit | Realisasi Bulan Berjalan | Status kontrak    |
|-------------------|-----------------------|-------------|----------------------------|-------------|--------------------------|-------------------|
| 2021 Okt          | 0                     | IDR 0       | -                          | IDR 0       | IDR 0                    | Paid off          |
| 2021 Sep          | 0                     | IDR 0       | -                          | IDR 36.386  | IDR 0                    | Active Facilities |
| 2021 Agt          | 0                     | IDR 0       | -                          | IDR 72.044  | IDR 0                    | Active Facilities |
| 2021 Jul          | 0                     | IDR 0       | -                          | IDR 72.044  | IDR 106.989              | Active Facilities |

Diberikan Kredit

|                                                                         |                                   |                                              |                                             |
|-------------------------------------------------------------------------|-----------------------------------|----------------------------------------------|---------------------------------------------|
| karakteristik Kredit<br>Others                                          | Perjanjian Credit<br>Conventional | Nomor Perjanjian Awal<br>1526539286856335360 | Tanggal Perjanjian Awal<br>2021/07/14       |
| Nomor Perjanjian Akhir<br>1526539286856335360                           | Tanggal Akad Akhir<br>2021/07/14  | Frekuensi Kredit<br>-                        | Tanggal Mulai kredit<br>2021/07/14          |
| Kategori Debitur<br>Not a Debtor of Micro, Small and Medium Enterprises | Tipe Penggunaan<br>Consumption    | Orientasi Penggunaan<br>Other                | Sektor Ekonomi<br>NOT OTHER BUSINESS FIELDS |
| Kota/Kabupaten<br>Kab. Temanggung                                       | Nilai Proyek<br>-                 | Tipe Suku Bunga<br>Fixed Interest Rates      | Suku Bunga<br>24,50 %                       |
| Program Pembiayaan<br>Non Government Program Loans                      |                                   |                                              |                                             |

Batas Kredit / Saldo Debit

|                                  |                   |                               |                      |
|----------------------------------|-------------------|-------------------------------|----------------------|
| Batas Kredit Awal<br>IDR 106.989 | Batas Kredit<br>- | Realisasi Bulan Berjalan<br>- | Saldo Debit<br>IDR 0 |
| Nilai dalam Mata Uang asal<br>-  |                   |                               |                      |

Tunggakan

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

Restrukturisasi

|                              |                              |                                    |                                |
|------------------------------|------------------------------|------------------------------------|--------------------------------|
| Rencana Restrukturisasi<br>- | Tanggal Restrukturisasi<br>- | Tanggal Restrukturisasi Akhir<br>- | Frekuensi Restrukturisasi<br>- |
|------------------------------|------------------------------|------------------------------------|--------------------------------|

Maksimal Kredit

|                                              |                                           |                                            |                                     |
|----------------------------------------------|-------------------------------------------|--------------------------------------------|-------------------------------------|
| Tunggakan Nilai Pembayaran Maksimum<br>IDR 0 | Tunggakan Jumlah Pembayaran Maksimum<br>0 | Tanggal Tunggakan Pembayaran Maksimum<br>- | Jumlah hari tunggakan maksimum<br>0 |
| Tanggal Jumlah hari tunggakan maksimum<br>-  | Kondisi Terburuk<br>Current               | Tanggal Kondisi Terburuk<br>2021/10/31     |                                     |

Rincian Kredit / Pembiayaan 29: Buy Now Pay Later (BNPL) - Non Fintech (i.e. Banks) - Aktif

|                              |                           |                          |                         |          |                            |
|------------------------------|---------------------------|--------------------------|-------------------------|----------|----------------------------|
| Jenis institusi              | Institusi                 | Kode Kontrak Biro Kredit | Nomor Kontrak Institusi | Peran    | Tanggal Pembaruan Terakhir |
| Conventional Commercial Bank | PT Bank Seabank Indonesia | I62037423                | -                       | Borrower | -                          |

|                        |                     |                    |                 |
|------------------------|---------------------|--------------------|-----------------|
| Tanggal Mulai          | Tanggal Jatuh Tempo | Status Jatuh Tempo | Status kontrak  |
| 2025/09/12             | 2026/03/05          | Current            | Fasilitas Aktif |
| Tanggal Status Kontrak | Informasi           |                    |                 |
| -                      | 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 238.095 | IDR 238.095              | Active Facilities |

Diberikan Kredit

|                                                     |                    |                       |                           |
|-----------------------------------------------------|--------------------|-----------------------|---------------------------|
| karakteristik Kredit                                | Perjanjian Kredit  | Nomor Perjanjian Awal | Tanggal Perjanjian Awal   |
| Others                                              | Conventional       | 2077718847944293431   | 2025/09/12                |
| Nomor Perjanjian Akhir                              | Tanggal Akad Akhir | Frekuensi Kredit      | Tanggal Mulai kredit      |
| 2077718847944293431                                 | 2025/09/12         | -                     | 2025/09/12                |
| 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  | 27,35 %                   |
| Program Pembiayaan                                  |                    |                       |                           |
| Non Government Program Loans                        |                    |                       |                           |

Batas Kredit / Saldo Debit

|                            |              |                          |             |
|----------------------------|--------------|--------------------------|-------------|
| Batas Kredit Awal          | Batas Kredit | Realisasi Bulan Berjalan | Saldo Debit |
| IDR 238.095                | IDR 238.095  | IDR 238.095              | IDR 238.095 |
| 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                            |                                |