



**PT. CRIF Lembaga Informasi Keuangan**  
Menara Dea Tower 2, Lantai 8 Unit 803  
Jl. Mega Kuningan Barat Blok E4.3 No. 1-2,  
Kuningan Timur, Setiabudi,  
Jakarta - 12950  
Telepon (+62) 21 8060 4228  
Email: support@cbclik.com

# Laporan Kredit

## SAPARI

Tanggal Permintaan: 2025/11/22

Subjek Cocok

### SUBJEK

#### Data Subjek

|                          |                   |                            |                   |
|--------------------------|-------------------|----------------------------|-------------------|
| Kode Debitur Biro Kredit | Kode Bank Debitur | Tanggal Pembaruan Terakhir | Penduduk          |
| 300770683                | -                 | 2025/11/22                 | Yes               |
| Nama Sesuai Identitas    | Nama Lengkap      | Nama Ibu                   | Jenis Kelamin     |
| SAPARI                   | SAPARI            | AYEM                       | Laki-laki         |
| Tanggal Lahir            | Tempat Lahir      | Status Perkawinan          | Status Pendidikan |
| 1971/06/30               | TEMANGGUNG        | Kawin                      | Tanpa Gelar       |

#### Alamat

|                                                                  |                            |
|------------------------------------------------------------------|----------------------------|
| Saat Ini - Address                                               | Tanggal Pembaruan Terakhir |
| DEPOK RT 02/01 GEMAWANG Gemawang Kab. Temanggung 56271 INDONESIA | 2025/07/31                 |
| Riwayat - Address                                                | Tanggal Pembaruan Terakhir |
| DEPOK GEMAWANG Gemawang Kota Magelang 56283 INDONESIA            | 2019/08/31                 |

#### Dokumen Identifikasi

|                        |
|------------------------|
| Kode Identitas         |
| KTP : 3323203006710001 |

#### Kontak

|                    |                |       |                            |
|--------------------|----------------|-------|----------------------------|
| Kontrak - Saat Ini |                |       |                            |
| Nomor Telepon      | Nomor Sellular | Email | Tanggal Pembaruan Terakhir |
| 085701154606       | 085701154606   | -     | 2025/07/31                 |
| Riwayat - Kontak   |                |       |                            |
| Nomor Telepon      | Nomor Sellular | Email | Tanggal Pembaruan Terakhir |
| 08999999999        | 085999999999   | -     | 2025/05/23                 |
| Nomor Telepon      | Nomor Sellular | Email | Tanggal Pembaruan Terakhir |
| 0859999999999      | -              | -     | 2024/11/30                 |
| Nomor Telepon      | Nomor Sellular | Email | Tanggal Pembaruan Terakhir |
| 085787028175       | -              | -     | 2024/11/05                 |
| Nomor Telepon      | Nomor Sellular | Email | Tanggal Pembaruan Terakhir |
| 0                  | -              | -     | 2019/08/31                 |

Data Pekerjaan

Data Pekerjaan - Saat Ini

|                                                 |                                   |                                                   |                                 |
|-------------------------------------------------|-----------------------------------|---------------------------------------------------|---------------------------------|
| Pekerjaan<br><b>Lain-lain</b>                   | Tempat Kerja<br><b>TEMANGGUNG</b> | Sektor Pekerjaan<br><b>AKTIVITAS JASA LAINNYA</b> | Alamat Tempat Kerja<br><b>-</b> |
| Tanggal Pembaruan Terakhir<br><b>2025/07/31</b> |                                   |                                                   |                                 |

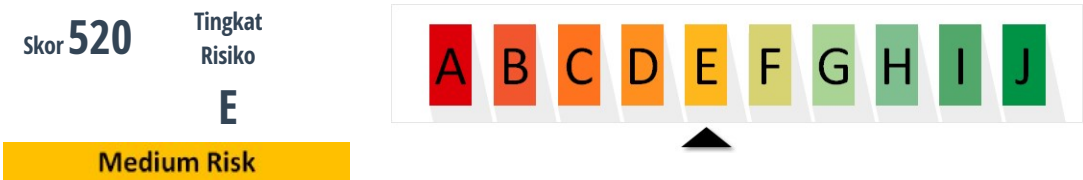
Riwayat - Data Pekerjaan

|                                                                                     |                                        |                                                                                   |                                 |
|-------------------------------------------------------------------------------------|----------------------------------------|-----------------------------------------------------------------------------------|---------------------------------|
| Pekerjaan<br><b>Pertukangan &amp; Pengrajin (Tukang Kayu, Pengrajin Kulit, dll)</b> | Tempat Kerja<br><b>TEMANGGUNG</b>      | Sektor Pekerjaan<br><b>AKTIVITAS JASA LAINNYA</b>                                 | Alamat Tempat Kerja<br><b>-</b> |
| Tanggal Pembaruan Terakhir<br><b>2024/11/30</b>                                     |                                        |                                                                                   |                                 |
| Pekerjaan<br><b>Engineering</b>                                                     | Tempat Kerja<br><b>TUKANG BANGUNAN</b> | Sektor Pekerjaan<br><b>Konstruksi Perumahan Sederhana-Lainnya Tipe 22 s.d. 70</b> | Alamat Tempat Kerja<br><b>-</b> |
| Tanggal Pembaruan Terakhir<br><b>2019/08/31</b>                                     |                                        |                                                                                   |                                 |

RINGKASAN RINCIAN APLIKASI

|                                                   |                                   |                                     |                                         |
|---------------------------------------------------|-----------------------------------|-------------------------------------|-----------------------------------------|
| Kode Kontrak Biro Kredit<br><b>062917342</b>      | Jenis kontrak<br><b>Lainnya</b>   | Fase Kontrak<br><b>Dimohon</b>      | Tanggal Permintaan<br><b>2025/11/22</b> |
| Nilai Pada Aplikasi<br><b>IDR 6.000.000</b>       | Jatuh Tempo<br><b>-</b>           | Peran<br><b>Borrower</b>            | Peran Perusahaan<br><b>-</b>            |
| Nomor Rekening<br><b>WEB_20251122_085229.2375</b> | Nomor Perjanjian Awal<br><b>-</b> | Tanggal Perjanjian Awal<br><b>-</b> | Mata Uang<br><b>Indonesian Rupiah</b>   |

CB SCORE



RINGKASAN KONTRAK

Nilai Kunci

|                    |                         |                     |                          |
|--------------------|-------------------------|---------------------|--------------------------|
| Nomor Kontrak      | Nomor institusi Pelapor | Jumlah Batas Kredit | Jumlah Potensi Pembukaan |
| 3                  | 2                       | IDR 30.000.000      | IDR 15.000.000           |
| Jumlah Saldo Debit | Jumlah Jatuh Tempo      | Mata Uang           |                          |
| IDR 15.000.000     | -                       | Indonesian Rupiah   |                          |

Ringkasan Berdasarkan Kategori dan Fase

|                        |         |         |            |       |       |
|------------------------|---------|---------|------------|-------|-------|
| Kategori Kontrak       | Diminta | Ditolak | Dibatalkan | Aktif | Tutup |
| KREDIT/PEMBIAYAAN      | 0       | 0       | 0          | 1     | 2     |
| SURAT BERHARGA         | 0       | 0       | 0          | 0     | 0     |
| IRREVOCABLE LC         | 0       | 0       | 0          | 0     | 0     |
| GARANSI YANG DIBERIKAN | 0       | 0       | 0          | 0     | 0     |
| FASILITAS LAINNYA      | 0       | 0       | 0          | 0     | 0     |

Ringkasan Keuangan

|                                                                                                                                                                                                                                      |                                                                                                                                                                                         |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <div><div></div><div>Kredit / Pembiayaan</div><div>Kredit / Pembiayaan yang Aktif 1</div><div>Batas Kredit</div><div>Saldo Debit</div><div>Jatuh Tempo</div><div>IDR 15.000.000</div><div>IDR 15.000.000</div><div>IDR 0</div></div> | <div><div></div><div>Obligasi / surat berharga</div><div>Obligasi / Surat Berharga yang Aktif 0</div><div>Saldo Debit</div><div>Jatuh Tempo</div><div>IDR 0</div><div>IDR 0</div></div> |
| <div><div></div><div>Surat Kredit</div><div>LC yang Aktif 0</div><div>Batas Kredit</div><div>Saldo Debit</div><div>IDR 0</div><div>IDR 0</div></div>                                                                                 | <div><div></div><div>Bank Garansi</div><div>Bank Garansi yang Aktif 0</div><div>Batas Kredit</div><div>Saldo Debit</div><div>IDR 0</div><div>IDR 0</div></div>                          |
| <div><div></div><div>Fasilitas Lainnya</div><div>Fasilitas Aktif Lainnya 0</div><div>Saldo Debit</div><div>Jatuh Tempo</div><div>IDR 0</div><div>IDR 0</div></div>                                                                   |                                                                                                                                                                                         |

RINCIAN KONTRAK

Kredit / Pembiayaan

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

| Nomor                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | Kode Kontrak<br>Biro Kredit | Nomor Kontrak<br>Bank | Jenis kontrak  | Fase Kontrak | Peran    | Tanggal Mulai | Tanggal Jatuh Tempo | Jumlah Agunan | Jumlah Nilai Agunan | Jumlah Penjamin | Jenis institusi                    | Institusi                           | Tanggal Pembaruan Terakhir | Daftar Subjek Terkait | Catatan |  |     |     |     |     |     |     |     |     |     |     |     |     |      |  |  |  |  |  |  |    |  |     |     |     |     |      |     |     |     |     |     |     |     |     |     |     |    |    |      |    |    |    |      |    |    |    |    |  |  |  |  |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------|-----------------------|----------------|--------------|----------|---------------|---------------------|---------------|---------------------|-----------------|------------------------------------|-------------------------------------|----------------------------|-----------------------|---------|--|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|------|--|--|--|--|--|--|----|--|-----|-----|-----|-----|------|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|----|----|------|----|----|----|------|----|----|----|----|--|--|--|--|
| 1                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | P58211866                   | 4810300325            | Others         | Aktif        | Borrower | 2025/07/25    | 2025/12/25          | 1             | IDR 25.000.000      | -               | Non Financial Services Institution | BTM Surya Amanah Temanggung         | 2025/10/02                 | -                     | -       |  |     |     |     |     |     |     |     |     |     |     |     |     |      |  |  |  |  |  |  |    |  |     |     |     |     |      |     |     |     |     |     |     |     |     |     |     |    |    |      |    |    |    |      |    |    |    |    |  |  |  |  |
| <table><tr><td></td><td>JAN</td><td>FEB</td><td>MAR</td><td>APR</td><td>MEI</td><td>JUN</td><td>JUL</td><td>AGT</td><td>SEP</td><td>OKT</td><td>NOP</td><td>DES</td></tr><tr><td>2025</td><td></td><td></td><td></td><td></td><td></td><td></td><td>OK</td><td></td><td></td><td></td><td></td><td></td></tr></table>                                                                                                                                                                                                                                                                                                                                   |                             |                       |                |              |          |               |                     |               |                     |                 |                                    |                                     |                            |                       |         |  | JAN | FEB | MAR | APR | MEI | JUN | JUL | AGT | SEP | OKT | NOP | DES | 2025 |  |  |  |  |  |  | OK |  |     |     |     |     |      |     |     |     |     |     |     |     |     |     |     |    |    |      |    |    |    |      |    |    |    |    |  |  |  |  |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | JAN                         | FEB                   | MAR            | APR          | MEI      | JUN           | JUL                 | AGT           | SEP                 | OKT             | NOP                                | DES                                 |                            |                       |         |  |     |     |     |     |     |     |     |     |     |     |     |     |      |  |  |  |  |  |  |    |  |     |     |     |     |      |     |     |     |     |     |     |     |     |     |     |    |    |      |    |    |    |      |    |    |    |    |  |  |  |  |
| 2025                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |                             |                       |                |              |          |               | OK                  |               |                     |                 |                                    |                                     |                            |                       |         |  |     |     |     |     |     |     |     |     |     |     |     |     |      |  |  |  |  |  |  |    |  |     |     |     |     |      |     |     |     |     |     |     |     |     |     |     |    |    |      |    |    |    |      |    |    |    |    |  |  |  |  |
| 2                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | 653841363                   | 4810300185            | Others         | Closed       | Borrower | 2024/11/12    | 2025/05/12          | -             | -                   | -               | Non Financial Services Institution | BTM Surya Amanah Temanggung         | 2025/08/30                 | -                     | -       |  |     |     |     |     |     |     |     |     |     |     |     |     |      |  |  |  |  |  |  |    |  |     |     |     |     |      |     |     |     |     |     |     |     |     |     |     |    |    |      |    |    |    |      |    |    |    |    |  |  |  |  |
| <table><tr><td></td><td>JAN</td><td>FEB</td><td>MAR</td><td>APR</td><td>MEI</td><td>JUN</td><td>JUL</td><td>AGT</td><td>SEP</td><td>OKT</td><td>NOP</td><td>DES</td></tr><tr><td>2024</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td>OK</td><td>N/A</td></tr><tr><td>2025</td><td>OK</td><td>OK</td><td>OK</td><td>OK</td><td>OK</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr></table>                                                                                                                                                                                    |                             |                       |                |              |          |               |                     |               |                     |                 |                                    |                                     |                            |                       |         |  | JAN | FEB | MAR | APR | MEI | JUN | JUL | AGT | SEP | OKT | NOP | DES | 2024 |  |  |  |  |  |  |    |  |     |     | OK  | N/A | 2025 | OK  | OK  | OK  | OK  | OK  |     |     |     |     |     |    |    |      |    |    |    |      |    |    |    |    |  |  |  |  |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | JAN                         | FEB                   | MAR            | APR          | MEI      | JUN           | JUL                 | AGT           | SEP                 | OKT             | NOP                                | DES                                 |                            |                       |         |  |     |     |     |     |     |     |     |     |     |     |     |     |      |  |  |  |  |  |  |    |  |     |     |     |     |      |     |     |     |     |     |     |     |     |     |     |    |    |      |    |    |    |      |    |    |    |    |  |  |  |  |
| 2024                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |                             |                       |                |              |          |               |                     |               |                     |                 | OK                                 | N/A                                 |                            |                       |         |  |     |     |     |     |     |     |     |     |     |     |     |     |      |  |  |  |  |  |  |    |  |     |     |     |     |      |     |     |     |     |     |     |     |     |     |     |    |    |      |    |    |    |      |    |    |    |    |  |  |  |  |
| 2025                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | OK                          | OK                    | OK             | OK           | OK       |               |                     |               |                     |                 |                                    |                                     |                            |                       |         |  |     |     |     |     |     |     |     |     |     |     |     |     |      |  |  |  |  |  |  |    |  |     |     |     |     |      |     |     |     |     |     |     |     |     |     |     |    |    |      |    |    |    |      |    |    |    |    |  |  |  |  |
| 3                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | F03489982                   | -                     | Loans provided | Closed       | Borrower | 2017/08/02    | 2019/08/02          | 1             | IDR 9.500.000       | -               | Financing Company                  | PT Adira Dinamika Multi Finance Tbk | 2019/09/09                 | -                     | -       |  |     |     |     |     |     |     |     |     |     |     |     |     |      |  |  |  |  |  |  |    |  |     |     |     |     |      |     |     |     |     |     |     |     |     |     |     |    |    |      |    |    |    |      |    |    |    |    |  |  |  |  |
| <table><tr><td></td><td>JAN</td><td>FEB</td><td>MAR</td><td>APR</td><td>MEI</td><td>JUN</td><td>JUL</td><td>AGT</td><td>SEP</td><td>OKT</td><td>NOP</td><td>DES</td></tr><tr><td>2017</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td>N/A</td><td>N/A</td><td>N/A</td><td>N/A</td></tr><tr><td>2018</td><td>N/A</td><td>N/A</td><td>N/A</td><td>N/A</td><td>N/A</td><td>N/A</td><td>N/A</td><td>N/A</td><td>N/A</td><td>N/A</td><td>OK</td><td>OK</td></tr><tr><td>2019</td><td>OK</td><td>OK</td><td>OK</td><td>1-89</td><td>OK</td><td>OK</td><td>OK</td><td>OK</td><td></td><td></td><td></td><td></td></tr></table> |                             |                       |                |              |          |               |                     |               |                     |                 |                                    |                                     |                            |                       |         |  | JAN | FEB | MAR | APR | MEI | JUN | JUL | AGT | SEP | OKT | NOP | DES | 2017 |  |  |  |  |  |  |    |  | N/A | N/A | N/A | N/A | 2018 | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | OK | OK | 2019 | OK | OK | OK | 1-89 | OK | OK | OK | OK |  |  |  |  |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | JAN                         | FEB                   | MAR            | APR          | MEI      | JUN           | JUL                 | AGT           | SEP                 | OKT             | NOP                                | DES                                 |                            |                       |         |  |     |     |     |     |     |     |     |     |     |     |     |     |      |  |  |  |  |  |  |    |  |     |     |     |     |      |     |     |     |     |     |     |     |     |     |     |    |    |      |    |    |    |      |    |    |    |    |  |  |  |  |
| 2017                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |                             |                       |                |              |          |               |                     |               | N/A                 | N/A             | N/A                                | N/A                                 |                            |                       |         |  |     |     |     |     |     |     |     |     |     |     |     |     |      |  |  |  |  |  |  |    |  |     |     |     |     |      |     |     |     |     |     |     |     |     |     |     |    |    |      |    |    |    |      |    |    |    |    |  |  |  |  |
| 2018                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | N/A                         | N/A                   | N/A            | N/A          | N/A      | N/A           | N/A                 | N/A           | N/A                 | N/A             | OK                                 | OK                                  |                            |                       |         |  |     |     |     |     |     |     |     |     |     |     |     |     |      |  |  |  |  |  |  |    |  |     |     |     |     |      |     |     |     |     |     |     |     |     |     |     |    |    |      |    |    |    |      |    |    |    |    |  |  |  |  |
| 2019                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | OK                          | OK                    | OK             | 1-89         | OK       | OK            | OK                  | OK            |                     |                 |                                    |                                     |                            |                       |         |  |     |     |     |     |     |     |     |     |     |     |     |     |      |  |  |  |  |  |  |    |  |     |     |     |     |      |     |     |     |     |     |     |     |     |     |     |    |    |      |    |    |    |      |    |    |    |    |  |  |  |  |

Rincian Kredit / Pembiayaan 1: Others - Aktif

|                                    |                             |                                   |                         |                                   |                            |
|------------------------------------|-----------------------------|-----------------------------------|-------------------------|-----------------------------------|----------------------------|
| Jenis institusi                    | Institusi                   | Kode Kontrak Biro Kredit          | Nomor Kontrak Institusi | Peran                             | Tanggal Pembaruan Terakhir |
| Non Financial Services Institution | BTM Surya Amanah Temanggung | P58211866                         | 4810300325              | Borrower                          | 2025/10/02                 |
|                                    |                             |                                   |                         |                                   |                            |
| Tanggal Mulai<br>2025/07/25        |                             | Tanggal Jatuh Tempo<br>2025/12/25 |                         | Status kontrak<br>Fasilitas Aktif |                            |
| Tanggal Status Kontrak<br>-        |                             | Informasi<br>-                    |                         |                                   |                            |

| Riwayat Data      |                       |             |                            |                |                          |                   |
|-------------------|-----------------------|-------------|----------------------------|----------------|--------------------------|-------------------|
| Tanggal Referensi | Jumlah hari tunggakan | Jatuh Tempo | Penyebab Kredit Bermasalah | Saldo Debit    | Realisasi Bulan Berjalan | Status kontrak    |
| 2025 Jul          | 0                     | IDR 0       | -                          | IDR 15.000.000 | IDR 15.000.000           | Active Facilities |

| Diberikan Kredit                                    |                                      |                                       |                                |
|-----------------------------------------------------|--------------------------------------|---------------------------------------|--------------------------------|
| karakteristik Kredit                                | Perjanjian Credit                    | Nomor Perjanjian Awal                 | Tanggal Perjanjian Awal        |
| Others                                              | Murabahah Receivables                | 4810300325                            | 2025/07/25                     |
| Nomor Perjanjian Akhir                              | Tanggal Akad Akhir                   | Frekuensi Kredit                      | Tanggal Mulai kredit           |
| 4810300325                                          | 2025/12/25                           | 2                                     | 2025/07/25                     |
| 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                                | 2,50 %                         |
| Program Pembiayaan                                  |                                      |                                       |                                |
| Non Government Program Loans                        |                                      |                                       |                                |
| Batas Kredit / Saldo Debit                          |                                      |                                       |                                |
| Batas Kredit Awal                                   | Batas Kredit                         | Realisasi Bulan Berjalan              | Saldo Debit                    |
| IDR 15.000.000                                      | IDR 15.000.000                       | IDR 15.000.000                        | IDR 15.000.000                 |
| Nilai dalam Mata Uang asal                          |                                      |                                       |                                |
| -                                                   |                                      |                                       |                                |
| Tunggakan                                           |                                      |                                       |                                |
| Tunggakan Pokok                                     | Nilai Bunga Tunggakan                | Jumlah hari tunggakan                 | Jumlah Tunggakan               |
| 0                                                   | IDR 0                                | 0                                     | 0                              |
| Penyebab Kredit Buruk                               | Tanggal Kredit Buruk                 | Denda                                 |                                |
| -                                                   | -                                    | -                                     |                                |
| Restrukturisasi                                     |                                      |                                       |                                |
| Rencana Restrukturisasi                             | Tanggal Restrukturisasi              | Tanggal Restrukturisasi Akhir         | Frekuensi Restrukturisasi      |
| -                                                   | -                                    | -                                     | -                              |
| Maksimal Kredit                                     |                                      |                                       |                                |
| Tunggakan Nilai Pembayaran Maksimum                 | Tunggakan Jumlah Pembayaran Maksimum | Tanggal Tunggakan Pembayaran Maksimum | Jumlah hari tunggakan maksimum |
| IDR 0                                               | 0                                    | -                                     | 0                              |
| Tanggal Jumlah hari tunggakan maksimum              | Kondisi Terburuk                     | Tanggal Kondisi Terburuk              |                                |
| -                                                   | Current                              | 2025/07/31                            |                                |

Rincian Agunan 1: Vehicle

| Jenis institusi                             | Institusi                                           | Tanggal Pembaruan Terakhir                             |                                              |
|---------------------------------------------|-----------------------------------------------------|--------------------------------------------------------|----------------------------------------------|
| Non Financial Services Institution          | BTM Surya Amanah Temanggung                         | 2025/10/02                                             |                                              |
|                                             |                                                     |                                                        |                                              |
| Jaminan yang disetujui                      |                                                     |                                                        |                                              |
| Nomor Agunan<br>03.00777                    | Status Agunan<br>Available                          | Peringkat<br>-                                         | Institusi Pemeringkat<br>-                   |
| Jenis Pengikatan<br>Fiduciare               | Tanggal Pengikatan<br>2025/07/25                    | Nama Pemilik Agunan<br>RUNALT P & PT MITRA BISNIS      | Bukti Kepemilikan<br>E2626640 & M13511840    |
| Status Paripasu<br>No                       | Persentase Paripasu<br>-                            | Status Kredit Rekening Bersama<br>No                   | Diasuransikan<br>No                          |
| Informasi<br>-                              |                                                     |                                                        |                                              |
| Nilai Agunan                                |                                                     |                                                        |                                              |
| Nilai Agunan Sesuai NJOP<br>IDR 25.000.000  | Nilai Agunan Menurut Pelapor<br>IDR 24.000.000      | Tanggal Penilaian Agunan Menurut pelapor<br>2025/07/25 | Nilai Agunan menurut Penilai Independen<br>- |
| Nama Penilai Independen<br>-                | Tanggal Penilaian Agunan Menurut Penilai Independen |                                                        |                                              |
| Alamat Agunan                               |                                                     |                                                        |                                              |
| Alamat<br>MERANGIN & SEMARANG,Kota Semarang |                                                     |                                                        |                                              |

Rincian Kredit / Pembiayaan 2: Others - Closed

| Jenis institusi                      | Institusi                   | Kode Kontrak Biro Kredit          | Nomor Kontrak Institusi | Peran                   | Tanggal Pembaruan Terakhir |
|--------------------------------------|-----------------------------|-----------------------------------|-------------------------|-------------------------|----------------------------|
| Non Financial Services Institution   | BTM Surya Amanah Temanggung | 653841363                         | 4810300185              | Borrower                | 2025/08/30                 |
|                                      |                             |                                   |                         |                         |                            |
| Tanggal Mulai<br>2024/11/12          |                             | Tanggal Jatuh Tempo<br>2025/05/12 |                         | Status kontrak<br>Lunas |                            |
| Tanggal Status Kontrak<br>2025/05/10 |                             | Informasi<br>LUNAS                |                         |                         |                            |

Riwayat Data

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

Diberikan Kredit

|                                                     |                       |                       |                         |
|-----------------------------------------------------|-----------------------|-----------------------|-------------------------|
| karakteristik Kredit                                | Perjanjian Kredit     | Nomor Perjanjian Awal | Tanggal Perjanjian Awal |
| Others                                              | Murabahah Receivables | 4810300185            | 2024/11/12              |
| Nomor Perjanjian Akhir                              | Tanggal Akad Akhir    | Frekuensi Kredit      | Tanggal Mulai kredit    |
| 4810300185                                          | 2027/09/18            | 1                     | 2024/11/12              |
| 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                | 31,20 %                 |
| Program Pembiayaan                                  |                       |                       |                         |
| Non Government Program Loans                        |                       |                       |                         |

Batas Kredit / Saldo Debit

|                            |                |                          |             |
|----------------------------|----------------|--------------------------|-------------|
| Batas Kredit Awal          | Batas Kredit   | Realisasi Bulan Berjalan | Saldo Debit |
| IDR 15.000.000             | IDR 15.000.000 | -                        | IDR 0       |
| Nilai dalam Mata Uang asal |                |                          |             |
| -                          |                |                          |             |

Tunggakan

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

Restrukturisasi

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

Maksimal Kredit

|                                        |                                      |                                       |                                |
|----------------------------------------|--------------------------------------|---------------------------------------|--------------------------------|
| Tunggakan Nilai Pembayaran Maksimum    | Tunggakan Jumlah Pembayaran Maksimum | Tanggal Tunggakan Pembayaran Maksimum | Jumlah hari tunggakan maksimum |
| IDR 0                                  | 0                                    | -                                     | 0                              |
| Tanggal Jumlah hari tunggakan maksimum | Kondisi Terburuk                     | Tanggal Kondisi Terburuk              |                                |
| -                                      | Current                              | 2025/05/31                            |                                |

Rincian Kredit / Pembiayaan 3: Loans provided - Closed

|                        |                                     |                          |                         |          |                            |
|------------------------|-------------------------------------|--------------------------|-------------------------|----------|----------------------------|
| Jenis institusi        | Institusi                           | Kode Kontrak Biro Kredit | Nomor Kontrak Institusi | Peran    | Tanggal Pembaruan Terakhir |
| Financing Company      | PT Adira Dinamika Multi Finance Tbk | F03489982                | -                       | Borrower | 2019/09/09                 |
| Tanggal Mulai          | Tanggal Jatuh Tempo                 | Status Jatuh Tempo       | Status kontrak          |          |                            |
| 2017/08/02             | 2019/08/02                          | Current                  | Lunas                   |          |                            |
| Tanggal Status Kontrak | Informasi                           |                          |                         |          |                            |
| 2019/08/09             | -                                   |                          |                         |          |                            |

| Riwayat Data      |                       |             |                            |               |                          |                   |
|-------------------|-----------------------|-------------|----------------------------|---------------|--------------------------|-------------------|
| Tanggal Referensi | Jumlah hari tunggakan | Jatuh Tempo | Penyebab Kredit Bermasalah | Saldo Debit   | Realisasi Bulan Berjalan | Status kontrak    |
| 2019 Agt          | 0                     | IDR 0       | -                          | IDR 0         | IDR 0                    | Paid off          |
| 2019 Jul          | 0                     | IDR 0       | -                          | IDR 396.093   | IDR 0                    | Active Facilities |
| 2019 Jun          | 0                     | IDR 0       | -                          | IDR 396.093   | IDR 0                    | Active Facilities |
| 2019 Mei          | 0                     | IDR 0       | -                          | IDR 1.153.946 | IDR 0                    | Active Facilities |
| 2019 Apr          | 28                    | IDR 651.040 | -                          | IDR 1.868.217 | IDR 0                    | Active Facilities |
| 2019 Mar          | 0                     | IDR 0       | -                          | IDR 1.868.217 | IDR 0                    | Active Facilities |
| 2019 Feb          | 0                     | IDR 0       | -                          | IDR 2.209.798 | IDR 0                    | Active Facilities |
| 2019 Jan          | 0                     | IDR 0       | -                          | IDR 2.541.412 | IDR 0                    | Active Facilities |
| 2018 Des          | 0                     | IDR 0       | -                          | IDR 2.541.412 | IDR 0                    | Active Facilities |
| 2018 Nop          | 0                     | IDR 0       | -                          | IDR 3.175.894 | IDR 0                    | Active Facilities |
| 2018 Okt          | 0                     | IDR 0       | -                          | IDR 0         | IDR 0                    | -                 |
| 2018 Sep          | 0                     | IDR 0       | -                          | IDR 0         | IDR 0                    | -                 |
| 2018 Agt          | 0                     | IDR 0       | -                          | IDR 0         | IDR 0                    | -                 |
| 2018 Jul          | 0                     | IDR 0       | -                          | IDR 0         | IDR 0                    | -                 |
| 2018 Jun          | 0                     | IDR 0       | -                          | IDR 0         | IDR 0                    | -                 |
| 2018 Mei          | 0                     | IDR 0       | -                          | IDR 0         | IDR 0                    | -                 |
| 2018 Apr          | 0                     | IDR 0       | -                          | IDR 0         | IDR 0                    | -                 |
| 2018 Mar          | 0                     | IDR 0       | -                          | IDR 0         | IDR 0                    | -                 |
| 2018 Feb          | 0                     | IDR 0       | -                          | IDR 0         | IDR 0                    | -                 |
| 2018 Jan          | 0                     | IDR 0       | -                          | IDR 0         | IDR 0                    | -                 |
| 2017 Des          | 0                     | IDR 0       | -                          | IDR 0         | IDR 0                    | -                 |
| 2017 Nop          | 0                     | IDR 0       | -                          | IDR 0         | IDR 0                    | -                 |
| 2017 Okt          | 0                     | IDR 0       | -                          | IDR 0         | IDR 0                    | -                 |
| 2017 Sep          | 0                     | IDR 0       | -                          | IDR 0         | IDR 0                    | -                 |

| Diberikan Kredit                                    |                                      |                                       |                                |
|-----------------------------------------------------|--------------------------------------|---------------------------------------|--------------------------------|
| karakteristik Kredit                                | Perjanjian Credit                    | Nomor Perjanjian Awal                 | Tanggal Perjanjian Awal        |
| Others                                              | Conventional                         | 040717105388                          | 2017/08/02                     |
| Nomor Perjanjian Akhir                              | Tanggal Akad Akhir                   | Frekuensi Kredit                      | Tanggal Mulai kredit           |
| 040717105388                                        | 2017/08/02                           | -                                     | 2017/08/02                     |
| 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                     |
| Kota Magelang                                       | -                                    | Fixed Interest Rates                  | 36,07 %                        |
| Program Pembiayaan                                  |                                      |                                       |                                |
| Non Government Program Loans                        |                                      |                                       |                                |
| Batas Kredit / Saldo Debit                          |                                      |                                       |                                |
| Batas Kredit Awal                                   | Batas Kredit                         | Realisasi Bulan Berjalan              | Saldo Debit                    |
| IDR 6.905.500                                       | -                                    | -                                     | IDR 0                          |
| Nilai dalam Mata Uang asal                          |                                      |                                       |                                |
| -                                                   |                                      |                                       |                                |
| Tunggakan                                           |                                      |                                       |                                |
| Tunggakan Pokok                                     | Nilai Bunga Tunggakan                | Jumlah hari tunggakan                 | Jumlah Tunggakan               |
| 0                                                   | IDR 0                                | 0                                     | 0                              |
| Penyebab Kredit Buruk                               | Tanggal Kredit Buruk                 | Denda                                 |                                |
| -                                                   | -                                    | -                                     |                                |
| Restrukturisasi                                     |                                      |                                       |                                |
| Rencana Restrukturisasi                             | Tanggal Restrukturisasi              | Tanggal Restrukturisasi Akhir         | Frekuensi Restrukturisasi      |
| -                                                   | -                                    | -                                     | -                              |
| Maksimal Kredit                                     |                                      |                                       |                                |
| Tunggakan Nilai Pembayaran Maksimum                 | Tunggakan Jumlah Pembayaran Maksimum | Tanggal Tunggakan Pembayaran Maksimum | Jumlah hari tunggakan maksimum |
| IDR 651.040                                         | 1                                    | 2019/04/30                            | 28                             |
| Tanggal Jumlah hari tunggakan maksimum              | Kondisi Terburuk                     | Tanggal Kondisi Terburuk              |                                |
| 2019/04/30                                          | In Special Attention (DPD 1-89)      | 2019/04/30                            |                                |

Rincian Agunan 1: Motorcycle

| Jenis institusi                                             | Institusi                                            | Tanggal Pembaruan Terakhir                                    |                                                     |
|-------------------------------------------------------------|------------------------------------------------------|---------------------------------------------------------------|-----------------------------------------------------|
| Financing Company                                           | PT Adira Dinamika Multi Finance Tbk                  | 2019/09/09                                                    |                                                     |
|                                                             |                                                      |                                                               |                                                     |
| Jaminan yang disetujui                                      |                                                      |                                                               |                                                     |
| Nomor Agunan<br><b>04070407040717105388</b>                 | Status Agunan<br><b>Available</b>                    | Peringkat<br><b>-</b>                                         | Institusi Pemeringkat<br><b>-</b>                   |
| Jenis Pengikatan<br><b>Fiduciare</b>                        | Tanggal Pengikatan<br><b>2017/08/08</b>              | Nama Pemilik Agunan<br><b>SAPARI</b>                          | Bukti Kepemilikan<br><b>L09245763</b>               |
| Status Paripasu<br><b>No</b>                                | Persentase Paripasu<br><b>-</b>                      | Status Kredit Rekening Bersama<br><b>No</b>                   | Diasuransikan<br><b>Yes</b>                         |
| Informasi<br><b>-</b>                                       |                                                      |                                                               |                                                     |
| Nilai Agunan                                                |                                                      |                                                               |                                                     |
| Nilai Agunan Sesuai NJOP<br><b>IDR 9.500.000</b>            | Nilai Agunan Menurut Pelapor<br><b>IDR 9.500.000</b> | Tanggal Penilaian Agunan Menurut pelapor<br><b>2017/08/02</b> | Nilai Agunan menurut Penilai Independen<br><b>-</b> |
| Nama Penilai Independen<br><b>-</b>                         | Tanggal Penilaian Agunan Menurut Penilai Independen  |                                                               |                                                     |
| Alamat Agunan                                               |                                                      |                                                               |                                                     |
| Alamat<br><b>JL ACHMAD YANI NO40 MAGELANG,Kota Magelang</b> |                                                      |                                                               |                                                     |

REKAM JEJAK

Jumlah Permintaan bulan lalu

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

15 Permintaan Terakhir

|                                  |                                                                                         |                                          |                                             |
|----------------------------------|-----------------------------------------------------------------------------------------|------------------------------------------|---------------------------------------------|
| Tanggal Permintaan<br>2025/05/23 | Tujuan<br>Supporting the loan process, insurance/risk management, guarantees, or LPBBTI | Institusi<br>BTM Surya Amanah Temanggung | Jenis Permintaan<br>New Application Enquiry |
|----------------------------------|-----------------------------------------------------------------------------------------|------------------------------------------|---------------------------------------------|