



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

## BARIROH

Tanggal Permintaan: 2025/12/12

Subjek Cocok

### SUBJEK

#### Data Subjek

|                          |                   |                            |                   |
|--------------------------|-------------------|----------------------------|-------------------|
| Kode Debitur Biro Kredit | Kode Bank Debitur | Tanggal Pembaruan Terakhir | Penduduk          |
| G01466306                | -                 | 2025/12/12                 | Yes               |
| Nama Sesuai Identitas    | Nama Lengkap      | Nama Ibu                   | Jenis Kelamin     |
| BARIROH                  | BARIROH           | SIYAMI                     | Perempuan         |
| Tanggal Lahir            | Tempat Lahir      | Status Perkawinan          | Status Pendidikan |
| 1990/08/02               | MAGELANG          | Kawin                      | Tanpa Gelar       |

#### Alamat

|                                                                                                        |                            |
|--------------------------------------------------------------------------------------------------------|----------------------------|
| Saat Ini - Address                                                                                     | Tanggal Pembaruan Terakhir |
| KETUWON, 003/004, TANGGULANOM TANGGULANOM Selopampang Kab. Temanggung 56262 INDONESIA                  | 2025/10/31                 |
| Riwayat - Address                                                                                      | Tanggal Pembaruan Terakhir |
| KETUWON RT03 RW04 TANGGULANOM Selopampang Kab. Magelang 56262 INDONESIA                                | 2022/02/28                 |
| Riwayat - Address                                                                                      | Tanggal Pembaruan Terakhir |
| KETUWON 3/4 TANGGULANOM SELOPAMPANG TEMANGGUNG TANGGULANOM Selopampang Kab. Temanggung 56262 INDONESIA | 2019/09/30                 |

#### Dokumen Identifikasi

|                        |                                |
|------------------------|--------------------------------|
| Kode Identitas         | NPWP / Pendaftaran Nomor Pajak |
| KTP : 3323154208900001 | 721520492533000                |

#### Kontak

|                    |                |       |                           |
|--------------------|----------------|-------|---------------------------|
| Kontrak - Saat Ini |                |       |                           |
| Nomor Telepon      | Nomor Sellular | Email | Tanggal PembaruanTerakhir |
| 085741839741       | 6285741839741  | -     | 2025/10/31                |
| Riwayat - Kontak   |                |       |                           |
| Nomor Telepon      | Nomor Sellular | Email | Tanggal PembaruanTerakhir |
| 082133195080       | 085741839741   | -     | 2025/07/25                |
| Nomor Telepon      | Nomor Sellular | Email | Tanggal PembaruanTerakhir |
| 6285741839741      | -              | -     | 2024/12/31                |
| Nomor Telepon      | Nomor Sellular | Email | Tanggal PembaruanTerakhir |
| 0                  | -              | -     | 2024/06/30                |

Data Pekerjaan

Data Pekerjaan - Saat Ini

|                                                 |                           |                                                         |                                 |
|-------------------------------------------------|---------------------------|---------------------------------------------------------|---------------------------------|
| Pekerjaan<br><b>Wiraswasta</b>                  | Tempat Kerja<br><b>NA</b> | Sektor Pekerjaan<br><b>BUKAN LAPANGAN USAHA LAINNYA</b> | Alamat Tempat Kerja<br><b>-</b> |
| Tanggal Pembaruan Terakhir<br><b>2025/10/31</b> |                           |                                                         |                                 |

Riwayat - Data Pekerjaan

|                                                 |                                                |                                                                                       |                                           |
|-------------------------------------------------|------------------------------------------------|---------------------------------------------------------------------------------------|-------------------------------------------|
| Pekerjaan<br><b>Pengajar (Guru, Dosen)</b>      | Tempat Kerja<br><b>MTS NURHUDA TANJUNGSARI</b> | Sektor Pekerjaan<br><b>BUKAN LAPANGAN USAHA LAINNYA</b>                               | Alamat Tempat Kerja<br><b>TANJUNGSARI</b> |
| Tanggal Pembaruan Terakhir<br><b>2022/02/28</b> |                                                |                                                                                       |                                           |
| Pekerjaan<br><b>Petani</b>                      | Tempat Kerja<br><b>-</b>                       | Sektor Pekerjaan<br><b>Pertanian Hortikultura Sayuran yang dipanen Sekali Lainnya</b> | Alamat Tempat Kerja<br><b>-</b>           |
| Tanggal Pembaruan Terakhir<br><b>2019/09/30</b> |                                                |                                                                                       |                                           |

RINGKASAN RINCIAN APLIKASI

|                                                   |                                   |                                     |                                         |
|---------------------------------------------------|-----------------------------------|-------------------------------------|-----------------------------------------|
| Kode Kontrak Biro Kredit<br><b>664249024</b>      | Jenis kontrak<br><b>Lainnya</b>   | Fase Kontrak<br><b>Dimohon</b>      | Tanggal Permintaan<br><b>2025/12/12</b> |
| Nilai Pada Aplikasi<br><b>IDR 10.000.000</b>      | Jatuh Tempo<br><b>-</b>           | Peran<br><b>Co-borrower</b>         | Peran Perusahaan<br><b>-</b>            |
| Nomor Rekening<br><b>WEB_20251212_100159.2095</b> | Nomor Perjanjian Awal<br><b>-</b> | Tanggal Perjanjian Awal<br><b>-</b> | Mata Uang<br><b>Indonesian Rupiah</b>   |

RINCIAN SKOR

Debitur tidak dapat di nilai

Alasan Skor Kredit tidak dihitung: **Klien Sudah Buruk**

RINGKASAN KONTRAK

Nilai Kunci

|                    |                         |                     |                          |
|--------------------|-------------------------|---------------------|--------------------------|
| Nomor Kontrak      | Nomor institusi Pelapor | Jumlah Batas Kredit | Jumlah Potensi Pembukaan |
| 4                  | 4                       | IDR 52.727.914      | IDR 12.727.914           |
| Jumlah Saldo Debit | Jumlah Jatuh Tempo      | Mata Uang           |                          |
| IDR 2.727.914      | IDR 3.120.000           | Indonesian Rupiah   |                          |

Ringkasan Berdasarkan Kategori dan Fase

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

Ringkasan Keuangan

|                                                                                                                                                                                                                    |                                                                                                                                                                                         |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <div><div></div><div>Kredit / Pembiayaan</div><div>Kredit / Pembiayaan yang Aktif 0</div><div>Batas Kredit</div><div>Saldo Debit</div><div>Jatuh Tempo</div><div>IDR 0</div><div>IDR 0</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 (Diminta, Dibatalkan dan Ditolak):

| Nomor | Kode Kontrak<br>Biro Kredit | Nomor<br>Kontrak<br>Bank | Jenis<br>kontrak | Fase<br>Kontrak | Peran       | Jenis institusi                    | Institusi                   | Tanggal<br>Permintaan<br>Kontrak | Tanggal<br>Pembaruan<br>Terakhir | Daftar<br>Subjek<br>Terkait | Catatan |
|-------|-----------------------------|--------------------------|------------------|-----------------|-------------|------------------------------------|-----------------------------|----------------------------------|----------------------------------|-----------------------------|---------|
|       |                             |                          |                  |                 |             |                                    |                             |                                  |                                  |                             |         |
| 1     | J59737827                   | -                        | Others           | Requested       | Co-borrower | Non Financial Services Institution | BTM Surya Amanah Temanggung | 2025/07/25                       | 2025/07/25                       | -                           | -       |

Kredit yang tidak Disetujui

|                |                     |                 |                   |
|----------------|---------------------|-----------------|-------------------|
| Nilai Aplikasi | Tanggal Jatuh Tempo | Nomor Akad Awal | Tanggal Akad Awal |
| IDR 10.000.000 | -                   | -               | -                 |

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                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | C01341318                   | -                     | Others         | Closed in advance | Borrower | 2018/07/19    | 2019/07/18          | -             | -                   | -               | Islamic Banks (Unit Usaha Syariah - Syariah Business Unit) | PT Bank BTPN Syariah, Tbk D/H Bank Tabungan Pensiunan Nasional Syariah | 2025/11/09                 | -                     | -       |  |     |     |     |     |     |     |     |     |     |     |     |     |      |    |    |    |    |    |    |    |    |    |    |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |  |  |
| <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>2023</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td>180+</td><td>180+</td></tr><tr><td>2024</td><td>180+</td><td>180+</td><td>180+</td><td>180+</td><td>180+</td><td>180+</td><td>180+</td><td>180+</td><td>180+</td><td>180+</td><td>180+</td><td>180+</td></tr><tr><td>2025</td><td>180+</td><td>180+</td><td>180+</td><td>180+</td><td>180+</td><td>180+</td><td>180+</td><td>180+</td><td>180+</td><td>180+</td><td></td><td></td></tr></table> |                             |                       |                |                   |          |               |                     |               |                     |                 |                                                            |                                                                        |                            |                       |         |  | JAN | FEB | MAR | APR | MEI | JUN | JUL | AGT | SEP | OKT | NOP | DES | 2023 |    |    |    |    |    |    |    |    |    |    | 180+ | 180+ | 2024 | 180+ | 180+ | 180+ | 180+ | 180+ | 180+ | 180+ | 180+ | 180+ | 180+ | 180+ | 180+ | 2025 | 180+ | 180+ | 180+ | 180+ | 180+ | 180+ | 180+ | 180+ | 180+ | 180+ |  |  |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | JAN                         | FEB                   | MAR            | APR               | MEI      | JUN           | JUL                 | AGT           | SEP                 | OKT             | NOP                                                        | DES                                                                    |                            |                       |         |  |     |     |     |     |     |     |     |     |     |     |     |     |      |    |    |    |    |    |    |    |    |    |    |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |  |  |
| 2023                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |                             |                       |                |                   |          |               |                     |               |                     |                 | 180+                                                       | 180+                                                                   |                            |                       |         |  |     |     |     |     |     |     |     |     |     |     |     |     |      |    |    |    |    |    |    |    |    |    |    |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |  |  |
| 2024                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | 180+                        | 180+                  | 180+           | 180+              | 180+     | 180+          | 180+                | 180+          | 180+                | 180+            | 180+                                                       | 180+                                                                   |                            |                       |         |  |     |     |     |     |     |     |     |     |     |     |     |     |      |    |    |    |    |    |    |    |    |    |    |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |  |  |
| 2025                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | 180+                        | 180+                  | 180+           | 180+              | 180+     | 180+          | 180+                | 180+          | 180+                | 180+            |                                                            |                                                                        |                            |                       |         |  |     |     |     |     |     |     |     |     |     |     |     |     |      |    |    |    |    |    |    |    |    |    |    |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |  |  |
| 2                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | A02435287                   | -                     | Others         | Closed            | Borrower | 2017/11/02    | 2022/11/02          | -             | -                   | -               | Conventional Commercial Bank                               | PT BPD Jawa Tengah                                                     | 2023/01/11                 | -                     | -       |  |     |     |     |     |     |     |     |     |     |     |     |     |      |    |    |    |    |    |    |    |    |    |    |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |  |  |
| <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>2021</td><td>OK</td><td>OK</td><td>OK</td><td>OK</td><td>OK</td><td>OK</td><td>OK</td><td>OK</td><td>OK</td><td>OK</td><td>OK</td><td>OK</td></tr><tr><td>2022</td><td>OK</td><td>OK</td><td>OK</td><td>OK</td><td>OK</td><td>OK</td><td>OK</td><td>OK</td><td>OK</td><td>OK</td><td>OK</td><td>OK</td></tr></table>                                                                                                                                                                                   |                             |                       |                |                   |          |               |                     |               |                     |                 |                                                            |                                                                        |                            |                       |         |  | JAN | FEB | MAR | APR | MEI | JUN | JUL | AGT | SEP | OKT | NOP | DES | 2021 | OK | OK | OK | OK | OK | OK | OK | OK | OK | OK | OK   | OK   | 2022 | OK   | OK   | OK   | OK   | OK   | OK   | OK   | OK   | OK   | OK   | OK   | OK   |      |      |      |      |      |      |      |      |      |      |      |  |  |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | JAN                         | FEB                   | MAR            | APR               | MEI      | JUN           | JUL                 | AGT           | SEP                 | OKT             | NOP                                                        | DES                                                                    |                            |                       |         |  |     |     |     |     |     |     |     |     |     |     |     |     |      |    |    |    |    |    |    |    |    |    |    |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |  |  |
| 2021                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | OK                          | OK                    | OK             | OK                | OK       | OK            | OK                  | OK            | OK                  | OK              | OK                                                         | OK                                                                     |                            |                       |         |  |     |     |     |     |     |     |     |     |     |     |     |     |      |    |    |    |    |    |    |    |    |    |    |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |  |  |
| 2022                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | OK                          | OK                    | OK             | OK                | OK       | OK            | OK                  | OK            | OK                  | OK              | OK                                                         | OK                                                                     |                            |                       |         |  |     |     |     |     |     |     |     |     |     |     |     |     |      |    |    |    |    |    |    |    |    |    |    |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |  |  |
| 3                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | M01149987                   | -                     | Loans provided | Closed            | Borrower | 2017/09/15    | 2020/09/15          | -             | -                   | -               | Conventional Rural Bank                                    | PT BPR Surya Yudha                                                     | 2020/03/09                 | -                     | -       |  |     |     |     |     |     |     |     |     |     |     |     |     |      |    |    |    |    |    |    |    |    |    |    |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |  |  |
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|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | JAN                         | FEB                   | MAR            | APR               | MEI      | JUN           | JUL                 | AGT           | SEP                 | OKT             | NOP                                                        | DES                                                                    |                            |                       |         |  |     |     |     |     |     |     |     |     |     |     |     |     |      |    |    |    |    |    |    |    |    |    |    |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |  |  |
| 2018                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |                             |                       | OK             | OK                | OK       | OK            | OK                  | OK            | OK                  | OK              | OK                                                         | OK                                                                     |                            |                       |         |  |     |     |     |     |     |     |     |     |     |     |     |     |      |    |    |    |    |    |    |    |    |    |    |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |  |  |
| 2019                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | OK                          | OK                    | OK             | OK                | OK       | OK            | OK                  | OK            | OK                  | OK              | OK                                                         | OK                                                                     |                            |                       |         |  |     |     |     |     |     |     |     |     |     |     |     |     |      |    |    |    |    |    |    |    |    |    |    |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |  |  |
| 2020                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | OK                          | OK                    |                |                   |          |               |                     |               |                     |                 |                                                            |                                                                        |                            |                       |         |  |     |     |     |     |     |     |     |     |     |     |     |     |      |    |    |    |    |    |    |    |    |    |    |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |  |  |

Rincian Kredit / Pembiayaan 1: Others - Closed in advance

| Jenis institusi                                            | Institusi                                                              | Kode Kontrak Biro Kredit             | Nomor Kontrak Institusi | Peran                            | Tanggal Pembaruan Terakhir |
|------------------------------------------------------------|------------------------------------------------------------------------|--------------------------------------|-------------------------|----------------------------------|----------------------------|
| Islamic Banks (Unit Usaha Syariah - Syariah Business Unit) | PT Bank BTPN Syariah, Tbk D/H Bank Tabungan Pensiunan Nasional Syariah | C01341318                            | -                       | Borrower                         | 2025/11/09                 |
|                                                            |                                                                        |                                      |                         |                                  |                            |
| Tanggal Mulai<br>2018/07/19                                | Tanggal Jatuh Tempo<br>2019/07/18                                      | Status Jatuh Tempo<br>Bad (DPD 180+) |                         | Status kontrak<br>Dihapusbukukan |                            |
| Tanggal Status Kontrak<br>2019/10/31                       | Informasi<br>-                                                         |                                      |                         |                                  |                            |

| Riwayat Data      |                       |               |                            |               |                          |                |
|-------------------|-----------------------|---------------|----------------------------|---------------|--------------------------|----------------|
| Tanggal Referensi | Jumlah hari tunggakan | Jatuh Tempo   | Penyebab Kredit Bermasalah | Saldo Debit   | Realisasi Bulan Berjalan | Status kontrak |
| 2025 Okt          | 274                   | IDR 3.120.000 | Others                     | IDR 2.727.914 | IDR 0                    | Written off    |
| 2025 Sep          | 274                   | IDR 3.120.000 | Others                     | IDR 2.727.914 | IDR 0                    | Written off    |
| 2025 Agt          | 274                   | IDR 3.120.000 | Others                     | IDR 2.727.914 | IDR 0                    | Written off    |
| 2025 Jul          | 274                   | IDR 3.120.000 | Others                     | IDR 2.727.914 | IDR 0                    | Written off    |
| 2025 Jun          | 274                   | IDR 3.120.000 | Others                     | IDR 2.727.914 | IDR 0                    | Written off    |
| 2025 Mei          | 274                   | IDR 3.120.000 | Others                     | IDR 2.727.914 | IDR 0                    | Written off    |
| 2025 Apr          | 274                   | IDR 3.120.000 | Others                     | IDR 2.727.914 | IDR 0                    | Written off    |
| 2025 Mar          | 274                   | IDR 3.120.000 | Others                     | IDR 2.727.914 | IDR 0                    | Written off    |
| 2025 Feb          | 274                   | IDR 3.120.000 | Others                     | IDR 2.727.914 | IDR 0                    | Written off    |
| 2025 Jan          | 274                   | IDR 3.120.000 | Others                     | IDR 2.727.914 | IDR 0                    | Written off    |
| 2024 Des          | 274                   | IDR 3.120.000 | Others                     | IDR 2.727.914 | IDR 0                    | Written off    |
| 2024 Nop          | 274                   | IDR 3.120.000 | Others                     | IDR 2.727.914 | IDR 0                    | Written off    |
| 2024 Okt          | 274                   | IDR 3.120.000 | Others                     | IDR 2.727.914 | IDR 0                    | Written off    |
| 2024 Sep          | 274                   | IDR 3.120.000 | Others                     | IDR 2.727.914 | IDR 0                    | Written off    |
| 2024 Agt          | 274                   | IDR 3.120.000 | Others                     | IDR 2.727.914 | IDR 0                    | Written off    |
| 2024 Jul          | 274                   | IDR 3.120.000 | Others                     | IDR 2.727.914 | IDR 0                    | Written off    |
| 2024 Jun          | 274                   | IDR 3.120.000 | Others                     | IDR 2.727.914 | IDR 0                    | Written off    |
| 2024 Mei          | 274                   | IDR 3.120.000 | Others                     | IDR 2.727.914 | IDR 0                    | Written off    |
| 2024 Apr          | 274                   | IDR 3.120.000 | Others                     | IDR 2.727.914 | IDR 0                    | Written off    |
| 2024 Mar          | 274                   | IDR 3.120.000 | Others                     | IDR 2.727.914 | IDR 0                    | Written off    |
| 2024 Feb          | 274                   | IDR 3.120.000 | Others                     | IDR 2.727.914 | IDR 0                    | Written off    |
| 2024 Jan          | 274                   | IDR 3.120.000 | Others                     | IDR 2.727.914 | IDR 0                    | Written off    |
| 2023 Des          | 274                   | IDR 3.120.000 | Others                     | IDR 2.727.914 | IDR 0                    | Written off    |
| 2023 Nop          | 272                   | IDR 3.120.000 | Others                     | IDR 2.727.914 | IDR 0                    | Written off    |

Diberikan Kredit

|                              |                       |                       |                                                                  |
|------------------------------|-----------------------|-----------------------|------------------------------------------------------------------|
| karakteristik Kredit         | Perjanjian Credit     | Nomor Perjanjian Awal | Tanggal Perjanjian Awal                                          |
| Others                       | Murabahah Receivables | W12150114012          | 2018/07/19                                                       |
| Nomor Perjanjian Akhir       | Tanggal Akad Akhir    | Frekuensi Kredit      | Tanggal Mulai kredit                                             |
| W12150114012                 | 2018/07/19            | -                     | 2018/07/19                                                       |
| Kategori Debitur             | Tipe Penggunaan       | Orientasi Penggunaan  | Sektor Ekonomi                                                   |
| Debtor SMEs - Micro          | Working capital       | Other                 | SPECIAL RETAIL TRADE OF FOOD, BEVERAGES AND TOBACCO IN THE STORE |
| Kota/Kabupaten               | Nilai Proyek          | Tipe Suku Bunga       | Suku Bunga                                                       |
| Kab. Temanggung              | IDR 5.000.000         | Margin                | 55,51 %                                                          |
| Program Pembiayaan           |                       |                       |                                                                  |
| Non Government Program Loans |                       |                       |                                                                  |

Batas Kredit / Saldo Debit

|                            |               |                          |               |
|----------------------------|---------------|--------------------------|---------------|
| Batas Kredit Awal          | Batas Kredit  | Realisasi Bulan Berjalan | Saldo Debit   |
| IDR 5.000.000              | IDR 2.727.914 | -                        | IDR 2.727.914 |
| Nilai dalam Mata Uang asal |               |                          |               |
| -                          |               |                          |               |

Tunggakan

|                       |                       |                       |                  |
|-----------------------|-----------------------|-----------------------|------------------|
| Tunggakan Pokok       | Nilai Bunga Tunggakan | Jumlah hari tunggakan | Jumlah Tunggakan |
| IDR 2.727.914         | IDR 392.086           | 274                   | 177              |
| Penyebab Kredit Buruk | Tanggal Kredit Buruk  | Denda                 |                  |
| Others                | 2019/10/28            | -                     |                  |

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 3.120.000                          | 177                                  | 2025/10/31                            | 274                            |
| Tanggal Jumlah hari tunggakan maksimum | Kondisi Terburuk                     | Tanggal Kondisi Terburuk              |                                |
| 2025/10/31                             | Bad (DPD 180+)                       | 2025/10/31                            |                                |

Rincian Kredit / Pembiayaan 2: Others - Closed

|                              |                     |                          |                         |          |                            |
|------------------------------|---------------------|--------------------------|-------------------------|----------|----------------------------|
| Jenis institusi              | Institusi           | Kode Kontrak Biro Kredit | Nomor Kontrak Institusi | Peran    | Tanggal Pembaruan Terakhir |
| Conventional Commercial Bank | PT BPD Jawa Tengah  | A02435287                | -                       | Borrower | 2023/01/11                 |
| Tanggal Mulai                | Tanggal Jatuh Tempo | Status Jatuh Tempo       | Status kontrak          |          |                            |
| 2017/11/02                   | 2022/11/02          | Current                  | Lunas                   |          |                            |
| Tanggal Status Kontrak       | Informasi           |                          |                         |          |                            |
| 2022/12/01                   | -                   |                          |                         |          |                            |

| Riwayat Data      |                       |             |                            |                |                          |                   |
|-------------------|-----------------------|-------------|----------------------------|----------------|--------------------------|-------------------|
| Tanggal Referensi | Jumlah hari tunggakan | Jatuh Tempo | Penyebab Kredit Bermasalah | Saldo Debit    | Realisasi Bulan Berjalan | Status kontrak    |
| 2022 Des          | 0                     | IDR 0       | -                          | IDR 0          | IDR 0                    | Paid off          |
| 2022 Nop          | 0                     | IDR 0       | -                          | IDR 0          | IDR 0                    | Active Facilities |
| 2022 Okt          | 0                     | IDR 0       | -                          | IDR 1.142.790  | IDR 0                    | Active Facilities |
| 2022 Sep          | 0                     | IDR 0       | -                          | IDR 2.279.680  | IDR 0                    | Active Facilities |
| 2022 Agt          | 0                     | IDR 0       | -                          | IDR 3.403.460  | IDR 0                    | Active Facilities |
| 2022 Jul          | 0                     | IDR 0       | -                          | IDR 4.514.280  | IDR 0                    | Active Facilities |
| 2022 Jun          | 0                     | IDR 0       | -                          | IDR 5.612.290  | IDR 0                    | Active Facilities |
| 2022 Mei          | 0                     | IDR 0       | -                          | IDR 6.697.640  | IDR 0                    | Active Facilities |
| 2022 Apr          | 0                     | IDR 0       | -                          | IDR 7.770.480  | IDR 0                    | Active Facilities |
| 2022 Mar          | 0                     | IDR 0       | -                          | IDR 8.830.960  | IDR 0                    | Active Facilities |
| 2022 Feb          | 0                     | IDR 0       | -                          | IDR 9.879.200  | IDR 0                    | Active Facilities |
| 2022 Jan          | 0                     | IDR 0       | -                          | IDR 10.915.350 | IDR 0                    | Active Facilities |
| 2021 Des          | 0                     | IDR 0       | -                          | IDR 11.939.560 | IDR 0                    | Active Facilities |
| 2021 Nop          | 0                     | IDR 0       | -                          | IDR 12.951.950 | IDR 0                    | Active Facilities |
| 2021 Okt          | 0                     | IDR 0       | -                          | IDR 13.952.670 | IDR 0                    | Active Facilities |
| 2021 Sep          | 0                     | IDR 0       | -                          | IDR 14.941.840 | IDR 0                    | Active Facilities |
| 2021 Agt          | 0                     | IDR 0       | -                          | IDR 15.919.610 | IDR 0                    | Active Facilities |
| 2021 Jul          | 0                     | IDR 0       | -                          | IDR 16.886.100 | IDR 0                    | Active Facilities |
| 2021 Jun          | 0                     | IDR 0       | -                          | IDR 17.841.460 | IDR 0                    | Active Facilities |
| 2021 Mei          | 0                     | IDR 0       | -                          | IDR 18.785.780 | IDR 0                    | Active Facilities |
| 2021 Apr          | 0                     | IDR 0       | -                          | IDR 19.719.210 | IDR 0                    | Active Facilities |
| 2021 Mar          | 0                     | IDR 0       | -                          | IDR 21.553.940 | IDR 0                    | Active Facilities |
| 2021 Feb          | 0                     | IDR 0       | -                          | IDR 21.553.940 | IDR 0                    | Active Facilities |
| 2021 Jan          | 0                     | IDR 0       | -                          | IDR 22.455.450 | IDR 0                    | Active Facilities |

**Diberikan Kredit**

|                                                            |                     |                                |                                  |
|------------------------------------------------------------|---------------------|--------------------------------|----------------------------------|
| karakteristik Kredit                                       | Perjanjian Kredit   | Nomor Perjanjian Awal          | Tanggal Perjanjian Awal          |
| <b>Others</b>                                              | <b>Conventional</b> | <b>1689/PK/BPD/135/XI/2017</b> | <b>2017/11/02</b>                |
| Nomor Perjanjian Akhir                                     | Tanggal Akad Akhir  | Frekuensi Kredit               | Tanggal Mulai kredit             |
| <b>1689/PK/BPD/135/XI/2017</b>                             | <b>2017/11/02</b>   | -                              | <b>2017/11/02</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. Magelang</b>                                       | -                   | <b>Floating Interest Rates</b> | <b>14,00 %</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 50.000.000</b>      | <b>IDR 50.000.000</b> | -                        | <b>IDR 0</b> |
| Nilai dalam Mata Uang asal |                       |                          |              |
| -                          |                       |                          |              |

**Tunggakan**

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

**Restrukturisasi**

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

**Maksimal Kredit**

|                                        |                                        |                                       |                                |
|----------------------------------------|----------------------------------------|---------------------------------------|--------------------------------|
| Tunggakan Nilai Pembayaran Maksimum    | Tunggakan Jumlah Pembayaran Maksimum   | Tanggal Tunggakan Pembayaran Maksimum | Jumlah hari tunggakan maksimum |
| <b>IDR 0</b>                           | <b>0</b>                               | -                                     | <b>0</b>                       |
| Tanggal Jumlah hari tunggakan maksimum | Kondisi Terburuk                       | Tanggal Kondisi Terburuk              |                                |
| -                                      | <b>In Special Attention (DPD 1-89)</b> | <b>2019/04/30</b>                     |                                |

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

|                                |                           |                          |                         |                 |                            |
|--------------------------------|---------------------------|--------------------------|-------------------------|-----------------|----------------------------|
| Jenis institusi                | Institusi                 | Kode Kontrak Biro Kredit | Nomor Kontrak Institusi | Peran           | Tanggal Pembaruan Terakhir |
| <b>Conventional Rural Bank</b> | <b>PT BPR Surya Yudha</b> | <b>M01149987</b>         | -                       | <b>Borrower</b> | <b>2020/03/09</b>          |
| Tanggal Mulai                  | Tanggal Jatuh Tempo       | Status Jatuh Tempo       | Status kontrak          |                 |                            |
| <b>2017/09/15</b>              | <b>2020/09/15</b>         | <b>Current</b>           | <b>Lunas</b>            |                 |                            |
| Tanggal Status Kontrak         | Informasi                 |                          |                         |                 |                            |
| <b>2020/02/24</b>              | -                         |                          |                         |                 |                            |



| Riwayat Data      |                       |               |                            |                |                          |                   |
|-------------------|-----------------------|---------------|----------------------------|----------------|--------------------------|-------------------|
| Tanggal Referensi | Jumlah hari tunggakan | Jatuh Tempo   | Penyebab Kredit Bermasalah | Saldo Debit    | Realisasi Bulan Berjalan | Status kontrak    |
| 2020 Feb          | 0                     | IDR 0         | -                          | IDR 0          | IDR 0                    | Paid off          |
| 2020 Jan          | 0                     | IDR 0         | -                          | IDR 5.302.600  | IDR 0                    | Active Facilities |
| 2019 Des          | 0                     | IDR 0         | -                          | IDR 5.926.700  | IDR 0                    | Active Facilities |
| 2019 Nop          | 0                     | IDR 0         | -                          | IDR 6.542.600  | IDR 0                    | Active Facilities |
| 2019 Okt          | 46                    | IDR 1.359.250 | -                          | IDR 8.295.050  | IDR 0                    | Active Facilities |
| 2019 Sep          | 16                    | IDR 656.100   | -                          | IDR 8.295.050  | IDR 0                    | Active Facilities |
| 2019 Agt          | 17                    | IDR 702.950   | -                          | IDR 8.926.000  | IDR 0                    | Active Facilities |
| 2019 Jul          | 47                    | IDR 1.171.800 | -                          | IDR 10.071.450 | IDR 0                    | Active Facilities |
| 2019 Jun          | 76                    | IDR 1.768.650 | -                          | IDR 10.880.950 | IDR 0                    | Active Facilities |
| 2019 Mei          | 47                    | IDR 1.100.500 | -                          | IDR 10.880.950 | IDR 0                    | Active Facilities |
| 2019 Apr          | 75                    | IDR 2.107.350 | -                          | IDR 12.271.750 | IDR 0                    | Active Facilities |
| 2019 Mar          | 75                    | IDR 2.049.200 | -                          | IDR 12.804.750 | IDR 0                    | Active Facilities |
| 2019 Feb          | 76                    | IDR 2.050.050 | -                          | IDR 13.330.750 | IDR 0                    | Active Facilities |
| 2019 Jan          | 78                    | IDR 2.051.900 | -                          | IDR 13.848.800 | IDR 0                    | Active Facilities |
| 2018 Des          | 78                    | IDR 2.052.750 | -                          | IDR 14.360.800 | IDR 0                    | Active Facilities |
| 2018 Nop          | 77                    | IDR 2.054.600 | -                          | IDR 14.810.900 | IDR 0                    | Active Facilities |
| 2018 Okt          | 78                    | IDR 2.056.450 | -                          | IDR 15.319.550 | IDR 0                    | Active Facilities |
| 2018 Sep          | 77                    | IDR 2.058.300 | -                          | IDR 15.804.550 | IDR 0                    | Active Facilities |
| 2018 Agt          | 78                    | IDR 2.060.150 | -                          | IDR 16.339.750 | IDR 0                    | Active Facilities |
| 2018 Jul          | 78                    | IDR 1.837.000 | -                          | IDR 16.819.750 | IDR 0                    | Active Facilities |
| 2018 Jun          | 77                    | IDR 2.109.350 | -                          | IDR 17.292.250 | IDR 0                    | Active Facilities |
| 2018 Mei          | 78                    | IDR 2.109.200 | -                          | IDR 17.758.450 | IDR 0                    | Active Facilities |
| 2018 Apr          | 75                    | IDR 2.104.550 | -                          | IDR 18.214.250 | IDR 0                    | Active Facilities |
| 2018 Mar          | 76                    | IDR 2.105.400 | -                          | IDR 18.669.250 | IDR 0                    | Active Facilities |

| Diberikan Kredit                                                        |                                                              |                                                                        |                                                                                                    |
|-------------------------------------------------------------------------|--------------------------------------------------------------|------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------|
| <div>karakteristik Kredit</div> <div>Others</div>                       | <div>Perjanjian Credit</div> <div>Conventional</div>         | <div>Nomor Perjanjian Awal</div> <div>202704001354</div>               | <div>Tanggal Perjanjian Awal</div> <div>2017/09/15</div>                                           |
| <div>Nomor Perjanjian Akhir</div> <div>202704001354</div>               | <div>Tanggal Akad Akhir</div> <div>2017/09/15</div>          | <div>Frekuensi Kredit</div> <div>-</div>                               | <div>Tanggal Mulai kredit</div> <div>2017/09/15</div>                                              |
| <div>Kategori Debitur</div> <div>Debtor SMEs-SMEs Others-Micro</div>    | <div>Tipe Penggunaan</div> <div>Working capital</div>        | <div>Orientasi Penggunaan</div> <div>Other</div>                       | <div>Sektor Ekonomi</div> <div>Red-Onions Single-Harvest Vegetable Horticultural Agriculture</div> |
| <div>Kota/Kabupaten</div> <div>Kab. Temanggung</div>                    | <div>Nilai Proyek</div> <div>IDR 20.000.000</div>            | <div>Tipe Suku Bunga</div> <div>Fixed Interest Rates</div>             | <div>Suku Bunga</div> <div>16,00 %</div>                                                           |
| <div>Program Pembiayaan</div> <div>Non Government Program Loans</div>   |                                                              |                                                                        |                                                                                                    |
| Batas Kredit / Saldo Debit                                              |                                                              |                                                                        |                                                                                                    |
| <div>Batas Kredit Awal</div> <div>IDR 20.000.000</div>                  | <div>Batas Kredit</div> <div>-</div>                         | <div>Realisasi Bulan Berjalan</div> <div>-</div>                       | <div>Saldo Debit</div> <div>IDR 0</div>                                                            |
| <div>Nilai dalam Mata Uang asal</div> <div>-</div>                      |                                                              |                                                                        |                                                                                                    |
| Tunggakan                                                               |                                                              |                                                                        |                                                                                                    |
| <div>Tunggakan Pokok</div> <div>0</div>                                 | <div>Nilai Bunga Tunggakan</div> <div>IDR 0</div>            | <div>Jumlah hari tunggakan</div> <div>0</div>                          | <div>Jumlah Tunggakan</div> <div>0</div>                                                           |
| <div>Penyebab Kredit Buruk</div> <div>-</div>                           | <div>Tanggal Kredit Buruk</div> <div>-</div>                 | <div>Denda</div> <div>-</div>                                          |                                                                                                    |
| Restrukturisasi                                                         |                                                              |                                                                        |                                                                                                    |
| <div>Rencana Restrukturisasi</div> <div>-</div>                         | <div>Tanggal Restrukturisasi</div> <div>-</div>              | <div>Tanggal Restrukturisasi Akhir</div> <div>-</div>                  | <div>Frekuensi Restrukturisasi</div> <div>-</div>                                                  |
| Maksimal Kredit                                                         |                                                              |                                                                        |                                                                                                    |
| <div>Tunggakan Nilai Pembayaran Maksimum</div> <div>IDR 2.109.350</div> | <div>Tunggakan Jumlah Pembayaran Maksimum</div> <div>3</div> | <div>Tanggal Tunggakan Pembayaran Maksimum</div> <div>2019/06/30</div> | <div>Jumlah hari tunggakan maksimum</div> <div>78</div>                                            |
| <div>Tanggal Jumlah hari tunggakan maksimum</div> <div>2019/01/31</div> | <div>Kondisi Terburuk</div> <div>Current</div>               | <div>Tanggal Kondisi Terburuk</div> <div>2020/02/29</div>              |                                                                                                    |