



**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

**WINDI ARJUNI YANTI**

Tanggal Permintaan: 2025/12/13

Subjek Cocok

SUBJEK

Data Subjek

|                          |                    |                            |                   |
|--------------------------|--------------------|----------------------------|-------------------|
| Kode Debitur Biro Kredit | Kode Bank Debitur  | Tanggal Pembaruan Terakhir | Penduduk          |
| D06070426                | -                  | 2025/12/13                 | Yes               |
| Nama Sesuai Identitas    | Nama Lengkap       | Nama Ibu                   | Jenis Kelamin     |
| WINDI ARJUNI YANTI       | WINDI ARJUNI YANTI | SRIYATI                    | Perempuan         |
| Tanggal Lahir            | Tempat Lahir       | Status Perkawinan          | Status Pendidikan |
| 1997/06/09               | TEMANGGUNG         | Kawin                      | S-1               |

Alamat

|                                                              |                            |
|--------------------------------------------------------------|----------------------------|
| Saat Ini - Address                                           | Tanggal Pembaruan Terakhir |
| DSA.SESEH NGADISEPI Gemawang Kab. Temanggung 56283 INDONESIA | 2025/10/31                 |
| Riwayat - Address                                            | Tanggal Pembaruan Terakhir |
| NA NA Gemawang Kab. Temanggung 56283 INDONESIA               | 2024/09/30                 |

Dokumen Identifikasi

|                        |
|------------------------|
| Kode Identitas         |
| KTP : 3323204906970002 |

Kontak

|                                |                                |                                 |                                         |
|--------------------------------|--------------------------------|---------------------------------|-----------------------------------------|
| Kontrak - Saat Ini             |                                |                                 |                                         |
| Nomor Telepon<br>0             | Nomor Sellular<br>085700154562 | Email<br>ARJUNIYANTIW@GMAIL.COM | Tanggal PembaruanTerakhir<br>2025/10/31 |
| Riwayat - Kontak               |                                |                                 |                                         |
| Nomor Telepon<br>08980002030   | Nomor Sellular<br>08980002030  | Email<br>-                      | Tanggal PembaruanTerakhir<br>2025/03/31 |
| Nomor Telepon<br>6285640639348 | Nomor Sellular<br>-            | Email<br>-                      | Tanggal PembaruanTerakhir<br>2022/05/31 |

Data Pekerjaan

|                            |              |                              |                     |
|----------------------------|--------------|------------------------------|---------------------|
| Data Pekerjaan - Saat Ini  |              |                              |                     |
| Pekerjaan                  | Tempat Kerja | Sektor Pekerjaan             | Alamat Tempat Kerja |
| Lain-lain                  | PT ISG       | BUKAN LAPANGAN USAHA LAINNYA | KOSONG              |
| Tanggal Pembaruan Terakhir |              |                              |                     |
| 2025/10/31                 |              |                              |                     |

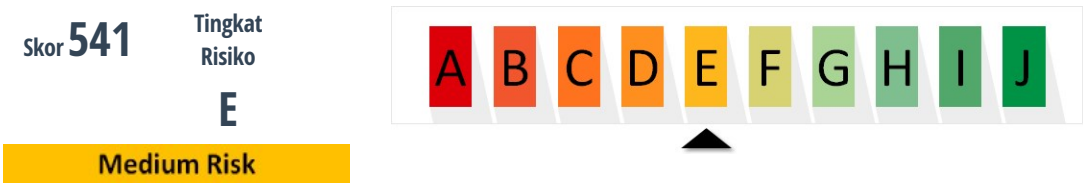
Riwayat - Data Pekerjaan

|                                                 |                                   |                                                                     |                                 |
|-------------------------------------------------|-----------------------------------|---------------------------------------------------------------------|---------------------------------|
| Pekerjaan<br><b>Ibu Rumah Tangga</b>            | Tempat Kerja<br><b>TEMANGGUNG</b> | Sektor Pekerjaan<br><b>RUMAH TANGGA</b>                             | Alamat Tempat Kerja<br><b>-</b> |
| Tanggal Pembaruan Terakhir<br><b>2025/03/31</b> |                                   |                                                                     |                                 |
| Pekerjaan<br><b>Administrasi umum</b>           | Tempat Kerja<br><b>JAYA ABADI</b> | Sektor Pekerjaan<br><b>JASA PENUNJANG PERTANIAN DAN PASCA PANEN</b> | Alamat Tempat Kerja<br><b>-</b> |
| Tanggal Pembaruan Terakhir<br><b>2022/05/31</b> |                                   |                                                                     |                                 |

RINGKASAN RINCIAN APLIKASI

|                                                   |                                   |                                     |                                         |
|---------------------------------------------------|-----------------------------------|-------------------------------------|-----------------------------------------|
| Kode Kontrak Biro Kredit<br><b>S64234590</b>      | Jenis kontrak<br><b>Lainnya</b>   | Fase Kontrak<br><b>Dimohon</b>      | Tanggal Permintaan<br><b>2025/12/13</b> |
| Nilai Pada Aplikasi<br><b>IDR 10.000.000</b>      | Jatuh Tempo<br><b>-</b>           | Peran<br><b>Borrower</b>            | Peran Perusahaan<br><b>-</b>            |
| Nomor Rekening<br><b>WEB_20251213_085444.3347</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<br><b>7</b>                  | Nomor institusi Pelapor<br><b>3</b> | Jumlah Batas Kredit<br><b>IDR 10.288.514</b> | Jumlah Potensi Pembukaan<br><b>IDR 6.096.984</b> |
| Jumlah Saldo Debit<br><b>IDR 6.096.984</b> | Jumlah Jatuh Tempo<br><b>-</b>      | Mata Uang<br><b>Indonesian Rupiah</b>        |                                                  |

Ringkasan Berdasarkan Kategori dan Fase

| Kategori Kontrak       | Diminta | Ditolak | Dibatalkan | Aktif | Tutup |
|------------------------|---------|---------|------------|-------|-------|
| KREDIT/PEMBIAYAAN      | 0       | 0       | 0          | 2     | 5     |
| 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> |               | <div><div></div><div>Obligasi / surat berharga</div></div> |       |
| <div>Kredit / Pembiayaan yang Aktif 2</div>          |               | <div>Obligasi / Surat Berharga yang Aktif 0</div>          |       |
| Batas Kredit                                         | IDR 7.788.514 | Saldo Debit                                                | IDR 0 |
| Saldo Debit                                          | IDR 6.096.984 | Jatuh Tempo                                                | IDR 0 |
| Jatuh Tempo                                          | IDR 0         |                                                            |       |
| <div><div></div><div>Surat Kredit</div></div>        |               | <div><div></div><div>Bank Garansi</div></div>              |       |
| <div>LC yang Aktif 0</div>                           |               | <div>Bank Garansi yang Aktif 0</div>                       |       |
| Batas Kredit                                         | IDR 0         | Batas Kredit                                               | IDR 0 |
| Saldo Debit                                          | IDR 0         | Saldo Debit                                                | IDR 0 |
| <div><div></div><div>Fasilitas Lainnya</div></div>   |               |                                                            |       |
| <div>Fasilitas Aktif Lainnya 0</div>                 |               |                                                            |       |
| Saldo Debit                                          | IDR 0         |                                                            |       |
| Jatuh Tempo                                          | IDR 0         |                                                            |       |

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                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | Q60582586                   | -                     | Buy Now Pay Later (BNPL)<br>- Non Fintech (i.e. Banks) | Aktif        | Borrower | 2025/09/11    | 2026/03/25          | -             | -                   | -               | Financing Company                  | PT Akulaku Finance Indonesia | 2025/11/11                 | -                     | -       |  |     |     |     |     |     |     |     |     |     |     |     |     |      |  |  |     |    |    |     |    |    |    |    |    |    |      |    |    |    |    |  |  |  |  |  |  |  |  |
| <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>2025</td><td></td><td></td><td></td><td></td><td></td><td></td><td>OK</td><td>OK</td><td>OK</td><td>OK</td><td></td><td></td></tr></table>                                                                                                                                           |                             |                       |                                                        |              |          |               |                     |               |                     |                 |                                    |                              |                            |                       |         |  | JAN | FEB | MAR | APR | MEI | JUN | JUL | AGT | SEP | OKT | NOP | DES | 2025 |  |  |     |    |    |     | OK | OK | OK | OK |    |    |      |    |    |    |    |  |  |  |  |  |  |  |  |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | JAN                         | FEB                   | MAR                                                    | APR          | MEI      | JUN           | JUL                 | AGT           | SEP                 | OKT             | NOP                                | DES                          |                            |                       |         |  |     |     |     |     |     |     |     |     |     |     |     |     |      |  |  |     |    |    |     |    |    |    |    |    |    |      |    |    |    |    |  |  |  |  |  |  |  |  |
| 2025                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |                             |                       |                                                        |              |          |               | OK                  | OK            | OK                  | OK              |                                    |                              |                            |                       |         |  |     |     |     |     |     |     |     |     |     |     |     |     |      |  |  |     |    |    |     |    |    |    |    |    |    |      |    |    |    |    |  |  |  |  |  |  |  |  |
| 2                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | 958307730                   | 4810300270            | Others                                                 | Aktif        | Borrower | 2025/03/13    | 2025/09/13          | 1             | IDR 24,710.000      | -               | 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>N/A</td><td>OK</td><td>OK</td><td>N/A</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 |  |  | N/A | OK | OK | N/A | OK |    |    |    |    |    |      |    |    |    |    |  |  |  |  |  |  |  |  |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | JAN                         | FEB                   | MAR                                                    | APR          | MEI      | JUN           | JUL                 | AGT           | SEP                 | OKT             | NOP                                | DES                          |                            |                       |         |  |     |     |     |     |     |     |     |     |     |     |     |     |      |  |  |     |    |    |     |    |    |    |    |    |    |      |    |    |    |    |  |  |  |  |  |  |  |  |
| 2025                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |                             |                       | N/A                                                    | OK           | OK       | N/A           | OK                  |               |                     |                 |                                    |                              |                            |                       |         |  |     |     |     |     |     |     |     |     |     |     |     |     |      |  |  |     |    |    |     |    |    |    |    |    |    |      |    |    |    |    |  |  |  |  |  |  |  |  |
| 3                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | L53789770                   | -                     | Buy Now Pay Later (BNPL)<br>- Non Fintech (i.e. Banks) | Closed       | Borrower | 2024/10/21    | 2025/04/25          | -             | -                   | -               | Financing Company                  | PT Akulaku Finance Indonesia | 2025/05/13                 | -                     | -       |  |     |     |     |     |     |     |     |     |     |     |     |     |      |  |  |     |    |    |     |    |    |    |    |    |    |      |    |    |    |    |  |  |  |  |  |  |  |  |
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|                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | JAN                         | FEB                   | MAR                                                    | APR          | MEI      | JUN           | JUL                 | AGT           | SEP                 | OKT             | NOP                                | DES                          |                            |                       |         |  |     |     |     |     |     |     |     |     |     |     |     |     |      |  |  |     |    |    |     |    |    |    |    |    |    |      |    |    |    |    |  |  |  |  |  |  |  |  |
| 2024                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |                             |                       |                                                        |              |          |               |                     |               | OK                  | OK              | OK                                 | OK                           |                            |                       |         |  |     |     |     |     |     |     |     |     |     |     |     |     |      |  |  |     |    |    |     |    |    |    |    |    |    |      |    |    |    |    |  |  |  |  |  |  |  |  |
| 2025                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | OK                          | OK                    | OK                                                     | OK           |          |               |                     |               |                     |                 |                                    |                              |                            |                       |         |  |     |     |     |     |     |     |     |     |     |     |     |     |      |  |  |     |    |    |     |    |    |    |    |    |    |      |    |    |    |    |  |  |  |  |  |  |  |  |
| 4                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | 935273217                   | -                     | Others                                                 | Closed       | Borrower | 2022/08/23    | 2022/09/26          | -             | -                   | -               | Financing Company                  | PT Commerce Finance          | 2022/10/15                 | -                     | -       |  |     |     |     |     |     |     |     |     |     |     |     |     |      |  |  |     |    |    |     |    |    |    |    |    |    |      |    |    |    |    |  |  |  |  |  |  |  |  |
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|                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | JAN                         | FEB                   | MAR                                                    | APR          | MEI      | JUN           | JUL                 | AGT           | SEP                 | OKT             | NOP                                | DES                          |                            |                       |         |  |     |     |     |     |     |     |     |     |     |     |     |     |      |  |  |     |    |    |     |    |    |    |    |    |    |      |    |    |    |    |  |  |  |  |  |  |  |  |
| 2022                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |                             |                       |                                                        |              |          |               |                     | OK            | OK                  |                 |                                    |                              |                            |                       |         |  |     |     |     |     |     |     |     |     |     |     |     |     |      |  |  |     |    |    |     |    |    |    |    |    |    |      |    |    |    |    |  |  |  |  |  |  |  |  |
| 5                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | L31986226                   | -                     | Others                                                 | Closed       | Borrower | 2022/07/26    | 2022/08/26          | -             | -                   | -               | Financing Company                  | PT Commerce Finance          | 2022/09/14                 | -                     | -       |  |     |     |     |     |     |     |     |     |     |     |     |     |      |  |  |     |    |    |     |    |    |    |    |    |    |      |    |    |    |    |  |  |  |  |  |  |  |  |
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|                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | JAN                         | FEB                   | MAR                                                    | APR          | MEI      | JUN           | JUL                 | AGT           | SEP                 | OKT             | NOP                                | DES                          |                            |                       |         |  |     |     |     |     |     |     |     |     |     |     |     |     |      |  |  |     |    |    |     |    |    |    |    |    |    |      |    |    |    |    |  |  |  |  |  |  |  |  |
| 2022                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |                             |                       |                                                        |              |          |               | OK                  | OK            |                     |                 |                                    |                              |                            |                       |         |  |     |     |     |     |     |     |     |     |     |     |     |     |      |  |  |     |    |    |     |    |    |    |    |    |    |      |    |    |    |    |  |  |  |  |  |  |  |  |
| 6                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | H30781691                   | -                     | Others                                                 | Closed       | Borrower | 2022/06/29    | 2022/07/26          | -             | -                   | -               | Financing Company                  | PT Commerce Finance          | 2022/08/06                 | -                     | -       |  |     |     |     |     |     |     |     |     |     |     |     |     |      |  |  |     |    |    |     |    |    |    |    |    |    |      |    |    |    |    |  |  |  |  |  |  |  |  |
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|                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | JAN                         | FEB                   | MAR                                                    | APR          | MEI      | JUN           | JUL                 | AGT           | SEP                 | OKT             | NOP                                | DES                          |                            |                       |         |  |     |     |     |     |     |     |     |     |     |     |     |     |      |  |  |     |    |    |     |    |    |    |    |    |    |      |    |    |    |    |  |  |  |  |  |  |  |  |
| 2022                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |                             |                       |                                                        |              |          | OK            | OK                  |               |                     |                 |                                    |                              |                            |                       |         |  |     |     |     |     |     |     |     |     |     |     |     |     |      |  |  |     |    |    |     |    |    |    |    |    |    |      |    |    |    |    |  |  |  |  |  |  |  |  |
| 7                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | I26932323                   | -                     | Others                                                 | Closed       | Borrower | 2022/05/31    | 2022/06/26          | -             | -                   | -               | Financing Company                  | PT Commerce Finance          | 2022/07/08                 | -                     | -       |  |     |     |     |     |     |     |     |     |     |     |     |     |      |  |  |     |    |    |     |    |    |    |    |    |    |      |    |    |    |    |  |  |  |  |  |  |  |  |
| <table><tr><td></td><td>JAN</td><td>FEB</td><td>MAR</td><td>APR</td><td>MEI</td><td>JUN</td><td>JUL</td><td>AGT</td><td>SEP</td><td>OKT</td><td>NOP</td><td>DES</td></tr><tr><td>2022</td><td></td><td></td><td></td><td></td><td>OK</td><td>OK</td><td></td><td></td><td></td><td></td><td></td><td></td></tr></table>                                                                                                                                               |                             |                       |                                                        |              |          |               |                     |               |                     |                 |                                    |                              |                            |                       |         |  | JAN | FEB | MAR | APR | MEI | JUN | JUL | AGT | SEP | OKT | NOP | DES | 2022 |  |  |     |    | OK | OK  |    |    |    |    |    |    |      |    |    |    |    |  |  |  |  |  |  |  |  |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | JAN                         | FEB                   | MAR                                                    | APR          | MEI      | JUN           | JUL                 | AGT           | SEP                 | OKT             | NOP                                | DES                          |                            |                       |         |  |     |     |     |     |     |     |     |     |     |     |     |     |      |  |  |     |    |    |     |    |    |    |    |    |    |      |    |    |    |    |  |  |  |  |  |  |  |  |
| 2022                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |                             |                       |                                                        |              | OK       | OK            |                     |               |                     |                 |                                    |                              |                            |                       |         |  |     |     |     |     |     |     |     |     |     |     |     |     |      |  |  |     |    |    |     |    |    |    |    |    |    |      |    |    |    |    |  |  |  |  |  |  |  |  |

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

|                        |                              |                          |                         |          |                            |
|------------------------|------------------------------|--------------------------|-------------------------|----------|----------------------------|
| Jenis institusi        | Institusi                    | Kode Kontrak Biro Kredit | Nomor Kontrak Institusi | Peran    | Tanggal Pembaruan Terakhir |
| Financing Company      | PT Akulaku Finance Indonesia | Q60582586                | -                       | Borrower | 2025/11/11                 |
|                        |                              |                          |                         |          |                            |
| Tanggal Mulai          | Tanggal Jatuh Tempo          |                          | Status Jatuh Tempo      |          | Status kontrak             |
| 2025/09/11             | 2026/03/25                   |                          | Current                 |          | Fasilitas Aktif            |
| Tanggal Status Kontrak | Informasi                    |                          |                         |          |                            |
| -                      | -                            |                          |                         |          |                            |

| Riwayat Data      |                       |             |                            |               |                          |                   |
|-------------------|-----------------------|-------------|----------------------------|---------------|--------------------------|-------------------|
| Tanggal Referensi | Jumlah hari tunggakan | Jatuh Tempo | Penyebab Kredit Bermasalah | Saldo Debit   | Realisasi Bulan Berjalan | Status kontrak    |
| 2025 Okt          | 0                     | IDR 0       | -                          | IDR 386.984   | IDR 0                    | Active Facilities |
| 2025 Sep          | 0                     | IDR 0       | -                          | IDR 395.632   | IDR 0                    | Active Facilities |
| 2025 Agt          | 0                     | IDR 0       | -                          | IDR 1.117.056 | IDR 0                    | Active Facilities |
| 2025 Jul          | 0                     | IDR 0       | -                          | IDR 137.310   | IDR 0                    | Active Facilities |

| Diberikan Kredit                                    |  |                      |                               |
|-----------------------------------------------------|--|----------------------|-------------------------------|
| karakteristik Kredit                                |  | Perjanjian Credit    | Nomor Perjanjian Awal         |
| Others                                              |  | Conventional         | 092025-AFI-809208944416301059 |
| Nomor Perjanjian Akhir                              |  | Tanggal Akad Akhir   | Tanggal Perjanjian Awal       |
| 092025-AFI-809208944416301059                       |  | 2025/09/11           | 2025/09/11                    |
| Kategori Debitur                                    |  | Tipe Penggunaan      | Tanggal Mulai kredit          |
| Not a Debtor of Micro, Small and Medium Enterprises |  | Consumption          | 2025/09/11                    |
| Kota/Kabupaten                                      |  | Nilai Proyek         | Sektor Ekonomi                |
| Kab. Temanggung                                     |  | -                    | NOT OTHER BUSINESS FIELDS     |
| Program Pembiayaan                                  |  | Tipe Suku Bunga      | Suku Bunga                    |
| Non Government Program Loans                        |  | Fixed Interest Rates | 45,60 %                       |

| Batas Kredit / Saldo Debit |               |                          |             |
|----------------------------|---------------|--------------------------|-------------|
| Batas Kredit Awal          | Batas Kredit  | Realisasi Bulan Berjalan | Saldo Debit |
| IDR 2.500.000              | IDR 2.078.514 | -                        | IDR 386.984 |
| 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                              | 2025/10/31                            |                                |

Rincian Kredit / Pembiayaan 2: Others - Aktif

|                                    |                             |                          |                         |                 |                            |
|------------------------------------|-----------------------------|--------------------------|-------------------------|-----------------|----------------------------|
| Jenis institusi                    | Institusi                   | Kode Kontrak Biro Kredit | Nomor Kontrak Institusi | Peran           | Tanggal Pembaruan Terakhir |
| Non Financial Services Institution | BTM Surya Amanah Temanggung | 958307730                | 4810300270              | Borrower        | 2025/10/02                 |
|                                    |                             |                          |                         |                 |                            |
| Tanggal Mulai                      | Tanggal Jatuh Tempo         |                          | Status Jatuh Tempo      | Status kontrak  |                            |
| 2025/03/13                         | 2025/09/13                  |                          | Current                 | Fasilitas Aktif |                            |
| Tanggal Status Kontrak             | Informasi                   |                          |                         |                 |                            |
| -                                  | -                           |                          |                         |                 |                            |

Riwayat Data

| Tanggal Referensi | Jumlah hari tunggakan | Jatuh Tempo | Penyebab Kredit Bermasalah | Saldo Debit   | Realisasi Bulan Berjalan | Status kontrak    |
|-------------------|-----------------------|-------------|----------------------------|---------------|--------------------------|-------------------|
| 2025 Jul          | 0                     | IDR 0       | -                          | IDR 5.710.000 | IDR 0                    | Active Facilities |
| 2025 Jun          | 0                     | IDR 0       | -                          | IDR 0         | IDR 0                    | -                 |
| 2025 Mei          | 0                     | IDR 0       | -                          | IDR 5.710.000 | IDR 0                    | Active Facilities |
| 2025 Apr          | 0                     | IDR 0       | -                          | IDR 5.710.000 | IDR 0                    | Active Facilities |
| 2025 Mar          | 0                     | IDR 0       | -                          | IDR 0         | IDR 0                    | -                 |

Diberikan Kredit

|                                                            |                              |                       |                         |
|------------------------------------------------------------|------------------------------|-----------------------|-------------------------|
| karakteristik Kredit                                       | Perjanjian Credit            | Nomor Perjanjian Awal | Tanggal Perjanjian Awal |
| <b>Others</b>                                              | <b>Murabahah Receivables</b> | <b>4810300270</b>     | <b>2025/03/13</b>       |
| Nomor Perjanjian Akhir                                     | Tanggal Akad Akhir           | Frekuensi Kredit      | Tanggal Mulai kredit    |
| <b>4810300270</b>                                          | <b>2026/04/18</b>            | <b>36</b>             | <b>2025/03/13</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>          | -                       |
| Kota/Kabupaten                                             | Nilai Proyek                 | Tipe Suku Bunga       | Suku Bunga              |
| <b>Kab. Temanggung</b>                                     | -                            | <b>Margin</b>         | <b>30,02 %</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 5.710.000</b>       | <b>IDR 5.710.000</b> | -                        | <b>IDR 5.710.000</b> |
| Nilai dalam Mata Uang asal |                      |                          |                      |
| -                          |                      |                          |                      |

Tunggakan

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

Restrukturisasi

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

Maksimal Kredit

|                                        |                                      |                                       |                                |
|----------------------------------------|--------------------------------------|---------------------------------------|--------------------------------|
| Tunggakan Nilai Pembayaran Maksimum    | Tunggakan Jumlah Pembayaran Maksimum | Tanggal Tunggakan Pembayaran Maksimum | Jumlah hari tunggakan maksimum |
| <b>IDR 0</b>                           | <b>0</b>                             | -                                     | <b>0</b>                       |
| Tanggal Jumlah hari tunggakan maksimum | Kondisi Terburuk                     | Tanggal Kondisi Terburuk              |                                |
| -                                      | <b>Current</b>                       | <b>2025/07/31</b>                     |                                |

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>03.00670                   | Status Agunan<br>Available                          | Peringkat<br>-                                         | Institusi Pemeringkat<br>-                   |
| Jenis Pengikatan<br>Not Bound              | Tanggal Pengikatan<br>2025/03/13                    | Nama Pemilik Agunan<br>WINDI ARJUNI YANTI              | Bukti Kepemilikan<br>BPKB DLM PROSES         |
| 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 24.710.000 | Nilai Agunan Menurut Pelapor<br>IDR 23.000.000      | Tanggal Penilaian Agunan Menurut pelapor<br>2025/03/13 | Nilai Agunan menurut Penilai Independen<br>- |
| Nama Penilai Independen<br>-               | Tanggal Penilaian Agunan Menurut Penilai Independen |                                                        |                                              |
| Alamat Agunan                              |                                                     |                                                        |                                              |
| Alamat<br>GEMAWANG,Kab. Temanggung         |                                                     |                                                        |                                              |

Rincian Kredit / Pembiayaan 3: Buy Now Pay Later (BNPL) - Non Fintech (i.e. Banks) - Closed

|                                      |                                   |                               |                         |                         |                            |
|--------------------------------------|-----------------------------------|-------------------------------|-------------------------|-------------------------|----------------------------|
| Jenis institusi                      | Institusi                         | Kode Kontrak Biro Kredit      | Nomor Kontrak Institusi | Peran                   | Tanggal Pembaruan Terakhir |
| Financing Company                    | PT Akulaku Finance Indonesia      | L53789770                     | -                       | Borrower                | 2025/05/13                 |
|                                      |                                   |                               |                         |                         |                            |
| Tanggal Mulai<br>2024/10/21          | Tanggal Jatuh Tempo<br>2025/04/25 | Status Jatuh Tempo<br>Current |                         | Status kontrak<br>Lunas |                            |
| Tanggal Status Kontrak<br>2025/04/25 | Informasi<br>-                    |                               |                         |                         |                            |

Riwayat Data

| Tanggal Referensi | Jumlah hari tunggakan | Jatuh Tempo | Penyebab Kredit Bermasalah | Saldo Debit | Realisasi Bulan Berjalan | Status kontrak    |
|-------------------|-----------------------|-------------|----------------------------|-------------|--------------------------|-------------------|
| 2025 Apr          | 0                     | IDR 0       | -                          | IDR 0       | IDR 0                    | Paid off          |
| 2025 Mar          | 0                     | IDR 0       | -                          | IDR 95.323  | IDR 0                    | Active Facilities |
| 2025 Feb          | 0                     | IDR 0       | -                          | IDR 257.841 | IDR 0                    | Active Facilities |
| 2025 Jan          | 0                     | IDR 0       | -                          | IDR 411.007 | IDR 0                    | Active Facilities |
| 2024 Des          | 0                     | IDR 0       | -                          | IDR 435.390 | IDR 0                    | Active Facilities |
| 2024 Nop          | 0                     | IDR 0       | -                          | IDR 503.066 | IDR 0                    | Active Facilities |
| 2024 Okt          | 0                     | IDR 0       | -                          | IDR 289.439 | IDR 0                    | Active Facilities |
| 2024 Sep          | 0                     | IDR 0       | -                          | IDR 54.950  | IDR 0                    | Active Facilities |

Diberikan Kredit

|                                                     |                    |                               |                           |
|-----------------------------------------------------|--------------------|-------------------------------|---------------------------|
| karakteristik Kredit                                | Perjanjian Kredit  | Nomor Perjanjian Awal         | Tanggal Perjanjian Awal   |
| Others                                              | Conventional       | 102024-AFI-691524151084642306 | 2024/10/21                |
| Nomor Perjanjian Akhir                              | Tanggal Akad Akhir | Frekuensi Kredit              | Tanggal Mulai kredit      |
| 012025-AFI-725336664037175298                       | 2025/01/22         | -                             | 2024/10/21                |
| Kategori Debitur                                    | Tipe Penggunaan    | Orientasi Penggunaan          | Sektor Ekonomi            |
| Not a Debtor of Micro, Small and Medium Enterprises | Consumption        | Other                         | NOT OTHER BUSINESS FIELDS |
| Kota/Kabupaten                                      | Nilai Proyek       | Tipe Suku Bunga               | Suku Bunga                |
| Kab. Temanggung                                     | -                  | Fixed Interest Rates          | 45,60 %                   |
| Program Pembiayaan                                  |                    |                               |                           |
| Non Government Program Loans                        |                    |                               |                           |

Batas Kredit / Saldo Debit

|                            |               |                          |             |
|----------------------------|---------------|--------------------------|-------------|
| Batas Kredit Awal          | Batas Kredit  | Realisasi Bulan Berjalan | Saldo Debit |
| IDR 2.500.000              | IDR 2.500.000 | -                        | IDR 0       |
| Nilai dalam Mata Uang asal |               |                          |             |
| -                          |               |                          |             |

Tunggakan

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

Restrukturisasi

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

Maksimal Kredit

|                                        |                                      |                                       |                                |
|----------------------------------------|--------------------------------------|---------------------------------------|--------------------------------|
| Tunggakan Nilai Pembayaran Maksimum    | Tunggakan Jumlah Pembayaran Maksimum | Tanggal Tunggakan Pembayaran Maksimum | Jumlah hari tunggakan maksimum |
| IDR 0                                  | 0                                    | -                                     | 0                              |
| Tanggal Jumlah hari tunggakan maksimum | Kondisi Terburuk                     | Tanggal Kondisi Terburuk              |                                |
| -                                      | Current                              | 2025/04/30                            |                                |

Rincian Kredit / Pembiayaan 4: Others - Closed

|                   |                     |                          |                         |          |                            |
|-------------------|---------------------|--------------------------|-------------------------|----------|----------------------------|
| Jenis institusi   | Institusi           | Kode Kontrak Biro Kredit | Nomor Kontrak Institusi | Peran    | Tanggal Pembaruan Terakhir |
| Financing Company | PT Commerce Finance | 935273217                | -                       | Borrower | 2022/10/15                 |

|                        |                     |                    |                |
|------------------------|---------------------|--------------------|----------------|
| Tanggal Mulai          | Tanggal Jatuh Tempo | Status Jatuh Tempo | Status kontrak |
| 2022/08/23             | 2022/09/26          | Current            | Lunas          |
| Tanggal Status Kontrak | Informasi           |                    |                |
| 2022/09/19             | -                   |                    |                |

Riwayat Data

| Tanggal Referensi | Jumlah hari tunggakan | Jatuh Tempo | Penyebab Kredit Bermasalah | Saldo Debit | Realisasi Bulan Berjalan | Status kontrak    |
|-------------------|-----------------------|-------------|----------------------------|-------------|--------------------------|-------------------|
| 2022 Sep          | 0                     | IDR 0       | -                          | IDR 0       | IDR 61.509               | Paid off          |
| 2022 Agt          | 0                     | IDR 0       | -                          | IDR 61.509  | IDR 0                    | Active Facilities |

Diberikan Kredit

|                                                     |                    |                             |                                             |
|-----------------------------------------------------|--------------------|-----------------------------|---------------------------------------------|
| karakteristik Kredit                                | Perjanjian Kredit  | Nomor Perjanjian Awal       | Tanggal Perjanjian Awal                     |
| Others                                              | Conventional       | 202208231673263051618980865 | 2022/08/23                                  |
| Nomor Perjanjian Akhir                              | Tanggal Akad Akhir | Frekuensi Kredit            | Tanggal Mulai kredit                        |
| 202208231673263051618980865                         | 2022/08/23         | -                           | 2022/08/23                                  |
| Kategori Debitur                                    | Tipe Penggunaan    | Orientasi Penggunaan        | Sektor Ekonomi                              |
| Not a Debtor of Micro, Small and Medium Enterprises | Consumption        | Other                       | RETAIL TRADE THROUGH POST OR INTERNET ORDER |
| Kota/Kabupaten                                      | Nilai Proyek       | Tipe Suku Bunga             | Suku Bunga                                  |
| Kab. Temanggung                                     | -                  | Fixed Interest Rates        | -                                           |
| Program Pembiayaan                                  |                    |                             |                                             |
| Non Government Program Loans                        |                    |                             |                                             |

Batas Kredit / Saldo Debit

|                            |              |                          |             |
|----------------------------|--------------|--------------------------|-------------|
| Batas Kredit Awal          | Batas Kredit | Realisasi Bulan Berjalan | Saldo Debit |
| IDR 61.509                 | -            | IDR 61.509               | IDR 0       |
| Nilai dalam Mata Uang asal |              |                          |             |
| -                          |              |                          |             |

Tunggakan

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

Restrukturisasi

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

Maksimal Kredit

|                                        |                                      |                                       |                                |
|----------------------------------------|--------------------------------------|---------------------------------------|--------------------------------|
| Tunggakan Nilai Pembayaran Maksimum    | Tunggakan Jumlah Pembayaran Maksimum | Tanggal Tunggakan Pembayaran Maksimum | Jumlah hari tunggakan maksimum |
| IDR 0                                  | 0                                    | -                                     | 0                              |
| Tanggal Jumlah hari tunggakan maksimum | Kondisi Terburuk                     | Tanggal Kondisi Terburuk              |                                |
| -                                      | Current                              | 2022/09/30                            |                                |

Rincian Kredit / Pembiayaan 5: Others - Closed

|                   |                     |                          |                         |          |                            |
|-------------------|---------------------|--------------------------|-------------------------|----------|----------------------------|
| Jenis institusi   | Institusi           | Kode Kontrak Biro Kredit | Nomor Kontrak Institusi | Peran    | Tanggal Pembaruan Terakhir |
| Financing Company | PT Commerce Finance | L31986226                | -                       | Borrower | 2022/09/14                 |

|                        |                     |                    |                |
|------------------------|---------------------|--------------------|----------------|
| Tanggal Mulai          | Tanggal Jatuh Tempo | Status Jatuh Tempo | Status kontrak |
| 2022/07/26             | 2022/08/26          | Current            | Lunas          |
| Tanggal Status Kontrak | Informasi           |                    |                |
| 2022/08/23             | -                   |                    |                |

Riwayat Data

| Tanggal Referensi | Jumlah hari tunggakan | Jatuh Tempo | Penyebab Kredit Bermasalah | Saldo Debit | Realisasi Bulan Berjalan | Status kontrak    |
|-------------------|-----------------------|-------------|----------------------------|-------------|--------------------------|-------------------|
| 2022 Agt          | 0                     | IDR 0       | -                          | IDR 0       | IDR 33.734               | Paid off          |
| 2022 Jul          | 0                     | IDR 0       | -                          | IDR 33.734  | IDR 0                    | Active Facilities |

Diberikan Kredit

|                                                     |                    |                             |                                             |
|-----------------------------------------------------|--------------------|-----------------------------|---------------------------------------------|
| karakteristik Kredit                                | Perjanjian Credit  | Nomor Perjanjian Awal       | Tanggal Perjanjian Awal                     |
| Others                                              | Conventional       | 202207261663176796130497537 | 2022/07/26                                  |
| Nomor Perjanjian Akhir                              | Tanggal Akad Akhir | Frekuensi Kredit            | Tanggal Mulai kredit                        |
| 202207261663176796130497537                         | 2022/07/26         | -                           | 2022/07/26                                  |
| Kategori Debitur                                    | Tipe Penggunaan    | Orientasi Penggunaan        | Sektor Ekonomi                              |
| Not a Debtor of Micro, Small and Medium Enterprises | Consumption        | Other                       | RETAIL TRADE THROUGH POST OR INTERNET ORDER |
| Kota/Kabupaten                                      | Nilai Proyek       | Tipe Suku Bunga             | Suku Bunga                                  |
| Kab. Temanggung                                     | -                  | Fixed Interest Rates        | -                                           |
| Program Pembiayaan                                  |                    |                             |                                             |
| Non Government Program Loans                        |                    |                             |                                             |

Batas Kredit / Saldo Debit

|                            |              |                          |             |
|----------------------------|--------------|--------------------------|-------------|
| Batas Kredit Awal          | Batas Kredit | Realisasi Bulan Berjalan | Saldo Debit |
| IDR 33.734                 | -            | IDR 33.734               | IDR 0       |
| Nilai dalam Mata Uang asal |              |                          |             |
| -                          |              |                          |             |

Tunggakan

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

Restrukturisasi

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

Maksimal Kredit

|                                        |                                      |                                       |                                |
|----------------------------------------|--------------------------------------|---------------------------------------|--------------------------------|
| Tunggakan Nilai Pembayaran Maksimum    | Tunggakan Jumlah Pembayaran Maksimum | Tanggal Tunggakan Pembayaran Maksimum | Jumlah hari tunggakan maksimum |
| IDR 0                                  | 0                                    | -                                     | 0                              |
| Tanggal Jumlah hari tunggakan maksimum | Kondisi Terburuk                     | Tanggal Kondisi Terburuk              |                                |
| -                                      | Current                              | 2022/08/31                            |                                |

Rincian Kredit / Pembiayaan 6: Others - Closed

|                   |                     |                          |                         |          |                            |
|-------------------|---------------------|--------------------------|-------------------------|----------|----------------------------|
| Jenis institusi   | Institusi           | Kode Kontrak Biro Kredit | Nomor Kontrak Institusi | Peran    | Tanggal Pembaruan Terakhir |
| Financing Company | PT Commerce Finance | H30781691                | -                       | Borrower | 2022/08/06                 |

|                        |                     |                    |                |
|------------------------|---------------------|--------------------|----------------|
| Tanggal Mulai          | Tanggal Jatuh Tempo | Status Jatuh Tempo | Status kontrak |
| 2022/06/29             | 2022/07/26          | Current            | Lunas          |
| Tanggal Status Kontrak | Informasi           |                    |                |
| 2022/07/22             | -                   |                    |                |

Riwayat Data

| Tanggal Referensi | Jumlah hari tunggakan | Jatuh Tempo | Penyebab Kredit Bermasalah | Saldo Debit | Realisasi Bulan Berjalan | Status kontrak    |
|-------------------|-----------------------|-------------|----------------------------|-------------|--------------------------|-------------------|
| 2022 Jul          | 0                     | IDR 0       | -                          | IDR 0       | IDR 43.834               | Paid off          |
| 2022 Jun          | 0                     | IDR 0       | -                          | IDR 43.834  | IDR 0                    | Active Facilities |

Diberikan Kredit

|                                                     |                    |                             |                                             |
|-----------------------------------------------------|--------------------|-----------------------------|---------------------------------------------|
| karakteristik Kredit                                | Perjanjian Kredit  | Nomor Perjanjian Awal       | Tanggal Perjanjian Awal                     |
| Others                                              | Conventional       | 202206291653294693913960448 | 2022/06/29                                  |
| Nomor Perjanjian Akhir                              | Tanggal Akad Akhir | Frekuensi Kredit            | Tanggal Mulai kredit                        |
| 202206291653294693913960448                         | 2022/06/29         | -                           | 2022/06/29                                  |
| Kategori Debitur                                    | Tipe Penggunaan    | Orientasi Penggunaan        | Sektor Ekonomi                              |
| Not a Debtor of Micro, Small and Medium Enterprises | Consumption        | Other                       | RETAIL TRADE THROUGH POST OR INTERNET ORDER |
| Kota/Kabupaten                                      | Nilai Proyek       | Tipe Suku Bunga             | Suku Bunga                                  |
| Kab. Temanggung                                     | -                  | Fixed Interest Rates        | -                                           |
| Program Pembiayaan                                  |                    |                             |                                             |
| Non Government Program Loans                        |                    |                             |                                             |

Batas Kredit / Saldo Debit

|                            |              |                          |             |
|----------------------------|--------------|--------------------------|-------------|
| Batas Kredit Awal          | Batas Kredit | Realisasi Bulan Berjalan | Saldo Debit |
| IDR 43.834                 | -            | IDR 43.834               | IDR 0       |
| Nilai dalam Mata Uang asal |              |                          |             |
| -                          |              |                          |             |

Tunggakan

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

Restrukturisasi

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

Maksimal Kredit

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

Rincian Kredit / Pembiayaan 7: Others - Closed

|                   |                     |                          |                         |          |                            |
|-------------------|---------------------|--------------------------|-------------------------|----------|----------------------------|
| Jenis institusi   | Institusi           | Kode Kontrak Biro Kredit | Nomor Kontrak Institusi | Peran    | Tanggal Pembaruan Terakhir |
| Financing Company | PT Commerce Finance | I26932323                | -                       | Borrower | 2022/07/08                 |

|                        |                     |                    |                |
|------------------------|---------------------|--------------------|----------------|
| Tanggal Mulai          | Tanggal Jatuh Tempo | Status Jatuh Tempo | Status kontrak |
| 2022/05/31             | 2022/06/26          | Current            | Lunas          |
| Tanggal Status Kontrak | Informasi           |                    |                |
| 2022/06/24             | -                   |                    |                |

Riwayat Data

| Tanggal Referensi | Jumlah hari tunggakan | Jatuh Tempo | Penyebab Kredit Bermasalah | Saldo Debit | Realisasi Bulan Berjalan | Status kontrak    |
|-------------------|-----------------------|-------------|----------------------------|-------------|--------------------------|-------------------|
| 2022 Jun          | 0                     | IDR 0       | -                          | IDR 0       | IDR 49.187               | Paid off          |
| 2022 Mei          | 0                     | IDR 0       | -                          | IDR 49.187  | IDR 0                    | Active Facilities |

| Diberikan Kredit                                    |                                      |                                       |                                             |
|-----------------------------------------------------|--------------------------------------|---------------------------------------|---------------------------------------------|
| karakteristik Kredit                                | Perjanjian Credit                    | Nomor Perjanjian Awal                 | Tanggal Perjanjian Awal                     |
| Others                                              | Conventional                         | 202205311642764753628002304           | 2022/05/31                                  |
| Nomor Perjanjian Akhir                              | Tanggal Akad Akhir                   | Frekuensi Kredit                      | Tanggal Mulai kredit                        |
| 202205311642764753628002304                         | 2022/05/31                           | -                                     | 2022/05/31                                  |
| Kategori Debitur                                    | Tipe Penggunaan                      | Orientasi Penggunaan                  | Sektor Ekonomi                              |
| Not a Debtor of Micro, Small and Medium Enterprises | Consumption                          | Other                                 | RETAIL TRADE THROUGH POST OR INTERNET ORDER |
| Kota/Kabupaten                                      | Nilai Proyek                         | Tipe Suku Bunga                       | Suku Bunga                                  |
| Kab. Temanggung                                     | -                                    | Fixed Interest Rates                  | -                                           |
| Program Pembiayaan                                  |                                      |                                       |                                             |
| Non Government Program Loans                        |                                      |                                       |                                             |
| Batas Kredit / Saldo Debit                          |                                      |                                       |                                             |
| Batas Kredit Awal                                   | Batas Kredit                         | Realisasi Bulan Berjalan              | Saldo Debit                                 |
| IDR 49.187                                          | -                                    | IDR 49.187                            | IDR 0                                       |
| Nilai dalam Mata Uang asal                          |                                      |                                       |                                             |
| -                                                   |                                      |                                       |                                             |
| Tunggakan                                           |                                      |                                       |                                             |
| Tunggakan Pokok                                     | Nilai Bunga Tunggakan                | Jumlah hari tunggakan                 | Jumlah Tunggakan                            |
| 0                                                   | IDR 0                                | 0                                     | 0                                           |
| Penyebab Kredit Buruk                               | Tanggal Kredit Buruk                 | Denda                                 |                                             |
| -                                                   | -                                    | -                                     |                                             |
| Restrukturisasi                                     |                                      |                                       |                                             |
| Rencana Restrukturisasi                             | Tanggal Restrukturisasi              | Tanggal Restrukturisasi Akhir         | Frekuensi Restrukturisasi                   |
| -                                                   | -                                    | -                                     | -                                           |
| Maksimal Kredit                                     |                                      |                                       |                                             |
| Tunggakan Nilai Pembayaran Maksimum                 | Tunggakan Jumlah Pembayaran Maksimum | Tanggal Tunggakan Pembayaran Maksimum | Jumlah hari tunggakan maksimum              |
| IDR 0                                               | 0                                    | -                                     | 0                                           |
| Tanggal Jumlah hari tunggakan maksimum              | Kondisi Terburuk                     | Tanggal Kondisi Terburuk              |                                             |
| -                                                   | Current                              | 2022/06/30                            |                                             |

REKAM JEJAK

Jumlah Permintaan bulan lalu

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

15 Permintaan Terakhir

|                    |                                                                              |                             |                         |
|--------------------|------------------------------------------------------------------------------|-----------------------------|-------------------------|
| Tanggal Permintaan | Tujuan                                                                       | Institusi                   | Jenis Permintaan        |
| 2025/03/07         | Supporting the loan process, insurance/risk management, guarantees, or LPBBI | BTM Surya Amanah Temanggung | New Application Enquiry |