



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

## Laporan Kredit

### FITRI ARIANI

Tanggal Permintaan: 2026/01/12

Subjek Cocok

### SUBJEK

#### Data Subjek

|  |                                     |   |   |
|--|-------------------------------------|---|---|
| Kode Debitur Biro Kredit<br><b>N06923256</b> | Kode Bank Debitur<br>-              | Tanggal Pembaruan Terakhir<br><b>2026/01/12</b> | Penduduk<br><b>Yes</b>                  |
| Nama Sesuai Identitas<br><b>FITRI ARIANI</b> | Nama Lengkap<br><b>FITRI ARIANI</b> | Nama Ibu<br><b>SARTINAH</b>                     | Jenis Kelamin<br><b>Perempuan</b>       |
| Tanggal Lahir<br><b>1982/07/23</b>           | Tempat Lahir<br><b>CILEGON</b>      | Status Perkawinan<br><b>Kawin</b>               | Status Pendidikan<br><b>Tanpa Gelar</b> |

#### Alamat

Saat Ini - Address

**KARANGSARI, 001/005, KOWANGAN KOWANGAN Temanggung Kab. Temanggung 56218 INDONESIA**

Tanggal Pembaruan Terakhir

**2025/04/30**

#### Dokumen Identifikasi

Kode Identitas

KTP : **3323036307820005**

#### Kontak

Kontrak - Saat Ini

|                           |  |            |   |
|---------------------------|--|------------|---|
| Nomor Telepon<br><b>0</b> | Nomor Sellular<br><b>0859102695944</b> | Email<br>- | Tanggal Pembaruan Terakhir<br><b>2025/04/30</b> |
|---------------------------|--|------------|---|

Riwayat - Kontak

|                                       |                     |            |   |
|---------------------------------------|---------------------|------------|---|
| Nomor Telepon<br><b>0859102695944</b> | Nomor Sellular<br>- | Email<br>- | Tanggal Pembaruan Terakhir<br><b>2025/02/28</b> |
|---------------------------------------|---------------------|------------|---|

#### 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>- |
| Tanggal Pembaruan Terakhir<br><b>2025/04/30</b> |                           |   |                          |

### RINGKASAN RINCIAN APLIKASI

Kode Kontrak Biro Kredit

Jenis kontrak

Fase Kontrak

Tanggal Permintaan

365754164

Nilai Pada Aplikasi

IDR 10.000.000

Nomor Rekening

WEB\_20260112\_080734.5444

Lainnya

Jatuh Tempo

-

Nomor Perjanjian Awal

-

Dimohon

Peran

Borrower

Tanggal Perjanjian Awal

-

2026/01/12

Peran Perusahaan

-

Mata Uang

Indonesian Rupiah

## CB SCORE

Skor **418**

Tingkat Risiko

**D**

High Risk



## RINGKASAN KONTRAK

### Nilai Kunci

|  |                                     |  |  |
|--|-------------------------------------|--|--|
| Nomor Kontrak<br><b>3</b>                  | Nomor institusi Pelapor<br><b>2</b> | Jumlah Batas Kredit<br><b>IDR 13.315.000</b> | Jumlah Potensi Pembukaan<br><b>IDR 4.435.566</b> |
| Jumlah Saldo Debit<br><b>IDR 4.435.566</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    |
|-------------------------------|----------|----------|------------|----------|----------|
| <b>KREDIT/PEMBIAYAAN</b>      | <b>0</b> | <b>0</b> | <b>0</b>   | <b>2</b> | <b>1</b> |
| <b>SURAT BERHARGA</b>         | <b>0</b> | <b>0</b> | <b>0</b>   | <b>0</b> | <b>0</b> |
| <b>IRREVOCABLE LC</b>         | <b>0</b> | <b>0</b> | <b>0</b>   | <b>0</b> | <b>0</b> |
| <b>GARANSI YANG DIBERIKAN</b> | <b>0</b> | <b>0</b> | <b>0</b>   | <b>0</b> | <b>0</b> |
| <b>FASILITAS LAINNYA</b>      | <b>0</b> | <b>0</b> | <b>0</b>   | <b>0</b> | <b>0</b> |

### Ringkasan Keuangan

|  |  |
|--|--|
| <p><b>Kredit / Pembiayaan</b></p> <p><b>Kredit / Pembiayaan yang Aktif 2</b></p> <p>Batas Kredit <b>IDR 13.315.000</b></p> <p>Saldo Debit <b>IDR 4.435.566</b></p> <p>Jatuh Tempo <b>IDR 0</b></p> | <p><b>Obligasi / surat berharga</b></p> <p><b>Obligasi / Surat Berharga yang Aktif 0</b></p> <p>Saldo Debit <b>IDR 0</b></p> <p>Jatuh Tempo <b>IDR 0</b></p> |
| <p><b>Surat Kredit</b></p> <p><b>LC yang Aktif 0</b></p> <p>Batas Kredit <b>IDR 0</b></p> <p>Saldo Debit <b>IDR 0</b></p>  | <p><b>Bank Garansi</b></p> <p><b>Bank Garansi yang Aktif 0</b></p> <p>Batas Kredit <b>IDR 0</b></p> <p>Saldo Debit <b>IDR 0</b></p>                          |
| <p><b>Fasilitas Lainnya</b></p> <p><b>Fasilitas Aktif Lainnya 0</b></p> <p>Saldo Debit <b>IDR 0</b></p> <p>Jatuh Tempo <b>IDR 0</b></p>  |  |



## RINCIAN KONTRAK

### Kredit / Pembiayaan

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

| Nomor   | Kode Kontrak Biro Kredit | Nomor Kontrak 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   | F56279891                | 4740300428         | Others        | Aktif        | Borrower | 2023/05/09    | 2026/05/09          | 1             | IDR 23.000.000      | -               | Non Financial Services Institution                         | BTM Surya Amanah Temanggung  | 2025/12/16                 | -                     | -       |  |     |     |     |     |     |     |     |     |     |     |     |     |      |  |    |    |    |    |    |    |    |    |    |    |     |      |     |     |     |     |     |     |     |     |     |     |     |     |      |    |    |    |    |    |     |      |    |    |    |    |  |
| <table border="1"> <thead> <tr> <th></th> <th>JAN</th> <th>FEB</th> <th>MAR</th> <th>APR</th> <th>MEI</th> <th>JUN</th> <th>JUL</th> <th>AGT</th> <th>SEP</th> <th>OKT</th> <th>NOP</th> <th>DES</th> </tr> </thead> <tbody> <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></td> <td>N/A</td> </tr> <tr> <td>2024</td> <td>N/A</td> <td>N/A</td> <td>N/A</td> <td>N/A</td> <td>N/A</td> <td>N/A</td> <td>N/A</td> <td>N/A</td> <td>N/A</td> <td>N/A</td> <td>N/A</td> <td>N/A</td> </tr> <tr> <td>2025</td> <td>OK</td> <td>OK</td> <td>OK</td> <td>OK</td> <td>OK</td> <td>N/A</td> <td>1-89</td> <td>OK</td> <td>OK</td> <td>OK</td> <td>OK</td> <td></td> </tr> </tbody> </table> |                          |                    |               |              |          |               |                     |               |                     |                 |  |  |                            |                       |         |  | JAN | FEB | MAR | APR | MEI | JUN | JUL | AGT | SEP | OKT | NOP | DES | 2023 |  |    |    |    |    |    |    |    |    |    |    | N/A | 2024 | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | 2025 | OK | OK | OK | OK | OK | N/A | 1-89 | OK | OK | OK | OK |  |
|   | JAN                      | FEB                | MAR           | APR          | MEI      | JUN           | JUL                 | AGT           | SEP                 | OKT             | NOP  | DES  |                            |                       |         |  |     |     |     |     |     |     |     |     |     |     |     |     |      |  |    |    |    |    |    |    |    |    |    |    |     |      |     |     |     |     |     |     |     |     |     |     |     |     |      |    |    |    |    |    |     |      |    |    |    |    |  |
| 2023  |                          |                    |               |              |          |               |                     |               |                     |                 |  | N/A  |                            |                       |         |  |     |     |     |     |     |     |     |     |     |     |     |     |      |  |    |    |    |    |    |    |    |    |    |    |     |      |     |     |     |     |     |     |     |     |     |     |     |     |      |    |    |    |    |    |     |      |    |    |    |    |  |
| 2024  | N/A                      | N/A                | N/A           | N/A          | N/A      | N/A           | N/A                 | N/A           | N/A                 | N/A             | N/A  | N/A  |                            |                       |         |  |     |     |     |     |     |     |     |     |     |     |     |     |      |  |    |    |    |    |    |    |    |    |    |    |     |      |     |     |     |     |     |     |     |     |     |     |     |     |      |    |    |    |    |    |     |      |    |    |    |    |  |
| 2025  | OK                       | OK                 | OK            | OK           | OK       | N/A           | 1-89                | OK            | OK                  | OK              | OK   |  |                            |                       |         |  |     |     |     |     |     |     |     |     |     |     |     |     |      |  |    |    |    |    |    |    |    |    |    |    |     |      |     |     |     |     |     |     |     |     |     |     |     |     |      |    |    |    |    |    |     |      |    |    |    |    |  |
| 2   | I56546287                | -                  | Others        | Aktif        | Borrower | 2025/02/06    | 2026/08/06          | -             | -                   | -               | Islamic Banks (Unit Usaha Syariah - Syariah Business Unit) | PT Bank BTPN Syariah, Tbk D/H Bank Tabungan Pensiunan Nasional Syariah | 2025/12/09                 | -                     | -       |  |     |     |     |     |     |     |     |     |     |     |     |     |      |  |    |    |    |    |    |    |    |    |    |    |     |      |     |     |     |     |     |     |     |     |     |     |     |     |      |    |    |    |    |    |     |      |    |    |    |    |  |
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|   | JAN                      | FEB                | MAR           | APR          | MEI      | JUN           | JUL                 | AGT           | SEP                 | OKT             | NOP  | DES  |                            |                       |         |  |     |     |     |     |     |     |     |     |     |     |     |     |      |  |    |    |    |    |    |    |    |    |    |    |     |      |     |     |     |     |     |     |     |     |     |     |     |     |      |    |    |    |    |    |     |      |    |    |    |    |  |
| 2025  |                          | OK                 | OK            | OK           | OK       | OK            | OK                  | OK            | OK                  | OK              | OK   |  |                            |                       |         |  |     |     |     |     |     |     |     |     |     |     |     |     |      |  |    |    |    |    |    |    |    |    |    |    |     |      |     |     |     |     |     |     |     |     |     |     |     |     |      |    |    |    |    |    |     |      |    |    |    |    |  |
| 3   | 749322433                | -                  | Others        | Closed       | Borrower | 2024/02/22    | 2025/02/20          | -             | -                   | -               | Islamic Banks (Unit Usaha Syariah - Syariah Business Unit) | PT Bank BTPN Syariah, Tbk D/H Bank Tabungan Pensiunan Nasional Syariah | 2025/03/10                 | -                     | -       |  |     |     |     |     |     |     |     |     |     |     |     |     |      |  |    |    |    |    |    |    |    |    |    |    |     |      |     |     |     |     |     |     |     |     |     |     |     |     |      |    |    |    |    |    |     |      |    |    |    |    |  |
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|   | JAN                      | FEB                | MAR           | APR          | MEI      | JUN           | JUL                 | AGT           | SEP                 | OKT             | NOP  | DES  |                            |                       |         |  |     |     |     |     |     |     |     |     |     |     |     |     |      |  |    |    |    |    |    |    |    |    |    |    |     |      |     |     |     |     |     |     |     |     |     |     |     |     |      |    |    |    |    |    |     |      |    |    |    |    |  |
| 2024  |                          | OK                 | OK            | OK           | OK       | OK            | OK                  | OK            | OK                  | OK              | OK   | OK   |                            |                       |         |  |     |     |     |     |     |     |     |     |     |     |     |     |      |  |    |    |    |    |    |    |    |    |    |    |     |      |     |     |     |     |     |     |     |     |     |     |     |     |      |    |    |    |    |    |     |      |    |    |    |    |  |
| 2025  | OK                       | OK                 |               |              |          |               |                     |               |                     |                 |  |  |                            |                       |         |  |     |     |     |     |     |     |     |     |     |     |     |     |      |  |    |    |    |    |    |    |    |    |    |    |     |      |     |     |     |     |     |     |     |     |     |     |     |     |      |    |    |    |    |    |     |      |    |    |    |    |  |

#### Rincian Kredit / Pembiayaan 1: Others - Aktif

| Jenis institusi                    | Institusi                   | Kode Kontrak Biro Kredit | Nomor Kontrak Institusi | Peran    | Tanggal Pembaruan Terakhir |
|------------------------------------|-----------------------------|--------------------------|-------------------------|----------|----------------------------|
| Non Financial Services Institution | BTM Surya Amanah Temanggung | F56279891                | 4740300428              | Borrower | 2025/12/16                 |

|                        |                     |                    |                 |
|------------------------|---------------------|--------------------|-----------------|
| Tanggal Mulai          | Tanggal Jatuh Tempo | Status Jatuh Tempo | Status kontrak  |
| 2023/05/09             | 2026/05/09          | 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 Nop          | 0                     | IDR 0       | -                          | IDR 1.666.660 | IDR 0                    | Active Facilities |
| 2025 Okt          | 0                     | IDR 0       | -                          | IDR 1.944.438 | IDR 0                    | Active Facilities |
| 2025 Sep          | 0                     | IDR 0       | -                          | IDR 2.222.216 | IDR 0                    | Active Facilities |
| 2025 Agt          | 0                     | IDR 0       | -                          | IDR 2.499.994 | IDR 0                    | Active Facilities |
| 2025 Jul          | 0                     | IDR 0       | -                          | IDR 2.777.772 | IDR 0                    | Active Facilities |
| 2025 Jun          | 0                     | IDR 0       | -                          | IDR 0         | IDR 0                    | -                 |
| 2025 Mei          | 0                     | IDR 0       | -                          | IDR 3.055.550 | IDR 0                    | Active Facilities |
| 2025 Apr          | 0                     | IDR 0       | -                          | IDR 3.611.106 | IDR 0                    | Active Facilities |
| 2025 Mar          | 0                     | IDR 0       | -                          | IDR 4.166.662 | IDR 0                    | Active Facilities |
| 2025 Feb          | 0                     | IDR 0       | -                          | IDR 4.166.662 | IDR 0                    | Active Facilities |
| 2025 Jan          | 0                     | IDR 0       | -                          | IDR 4.444.440 | IDR 10.000.000           | Active Facilities |
| 2024 Des          | 0                     | IDR 0       | -                          | IDR 0         | IDR 0                    | -                 |
| 2024 Nop          | 0                     | IDR 0       | -                          | IDR 0         | IDR 0                    | -                 |
| 2024 Okt          | 0                     | IDR 0       | -                          | IDR 0         | IDR 0                    | -                 |
| 2024 Sep          | 0                     | IDR 0       | -                          | IDR 0         | IDR 0                    | -                 |
| 2024 Agt          | 0                     | IDR 0       | -                          | IDR 0         | IDR 0                    | -                 |
| 2024 Jul          | 0                     | IDR 0       | -                          | IDR 0         | IDR 0                    | -                 |
| 2024 Jun          | 0                     | IDR 0       | -                          | IDR 0         | IDR 0                    | -                 |
| 2024 Mei          | 0                     | IDR 0       | -                          | IDR 0         | IDR 0                    | -                 |
| 2024 Apr          | 0                     | IDR 0       | -                          | IDR 0         | IDR 0                    | -                 |
| 2024 Mar          | 0                     | IDR 0       | -                          | IDR 0         | IDR 0                    | -                 |
| 2024 Feb          | 0                     | IDR 0       | -                          | IDR 0         | IDR 0                    | -                 |
| 2024 Jan          | 0                     | IDR 0       | -                          | IDR 0         | IDR 0                    | -                 |
| 2023 Des          | 0                     | IDR 0       | -                          | IDR 0         | IDR 0                    | -                 |

**Diberikan Kredit**

|  |  |  |  |
|--|--|--|--|
| karakteristik Kredit<br><b>Others</b>  | Perjanjian Credit<br><b>Multipurpose - Other</b> | Nomor Perjanjian Awal<br><b>4740300428</b> | Tanggal Perjanjian Awal<br><b>2023/05/09</b> |
| Nomor Perjanjian Akhir<br><b>4740300428</b>                                    | Tanggal Akad Akhir<br><b>2025/06/27</b>          | Frekuensi Kredit<br><b>6</b>               | Tanggal Mulai kredit<br><b>2023/05/09</b>    |
| Kategori Debitur<br><b>Not a Debtor of Micro, Small and Medium Enterprises</b> | Tipe Penggunaan<br><b>Consumption</b>            | Orientasi Penggunaan<br><b>Other</b>       | Sektor Ekonomi<br><b>-</b>                   |
| Kota/Kabupaten<br><b>Kab. Temanggung</b>                                       | Nilai Proyek<br><b>-</b>                         | Tipe Suku Bunga<br><b>Ujrah</b>            | Suku Bunga<br><b>19,20 %</b>                 |
| Program Pembiayaan<br><b>Non Government Program Loans</b>                      |  |  |  |

**Batas Kredit / Saldo Debit**

|  |                                       |                                      |                                     |
|--|---------------------------------------|--------------------------------------|-------------------------------------|
| Batas Kredit Awal<br><b>IDR 10.000.000</b> | Batas Kredit<br><b>IDR 10.000.000</b> | Realisasi Bulan Berjalan<br><b>-</b> | Saldo Debit<br><b>IDR 1.666.660</b> |
| Nilai dalam Mata Uang asal<br><b>-</b>     |                                       |                                      |                                     |

**Tunggakan**

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

**Restrukturisasi**

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

**Maksimal Kredit**

|   |  |  |  |
|---|--|--|--|
| Tunggakan Nilai Pembayaran Maksimum<br><b>IDR 0</b> | Tunggakan Jumlah Pembayaran Maksimum<br><b>1</b>           | Tanggal Tunggakan Pembayaran Maksimum<br><b>2025/05/31</b> | Jumlah hari tunggakan maksimum<br><b>0</b> |
| Tanggal Jumlah hari tunggakan maksimum<br><b>-</b>  | Kondisi Terburuk<br><b>In Special Attention (DPD 1-89)</b> | Tanggal Kondisi Terburuk<br><b>2025/07/31</b>              |  |

**Rincian Agunan 1: Vehicle**

| Jenis institusi                    | Institusi                   | Tanggal Pembaruan Terakhir |  |
|------------------------------------|-----------------------------|----------------------------|--|
| Non Financial Services Institution | BTM Surya Amanah Temanggung | 2025/12/16                 |  |

  

| <b>Jaminan yang disetujui</b>        |   |  |                                       |
|--------------------------------------|---|--|---------------------------------------|
| Nomor Agunan<br><b>1338</b>          | Status Agunan<br><b>Available</b>       | Peringkat<br><b>-</b>                        | Institusi Pemeringkat<br><b>-</b>     |
| Jenis Pengikatan<br><b>Fiduciare</b> | Tanggal Pengikatan<br><b>2023/05/09</b> | Nama Pemilik Agunan<br><b>ARIF BUDIYANTO</b> | Bukti Kepemilikan<br><b>P00300796</b> |
| Status Paripasu<br><b>No</b>         | Persentase Paripasu<br><b>-</b>         | Status Kredit Rekening Bersama<br><b>No</b>  | Diasuransikan<br><b>No</b>            |
| Informasi<br><b>-</b>                |   |  |                                       |

  

| <b>Nilai Agunan</b>                               |   |   |   |
|---|---|---|---|
| Nilai Agunan Sesuai NJOP<br><b>IDR 23.000.000</b> | Nilai Agunan Menurut Pelapor<br><b>IDR 22.000.000</b> | Tanggal Penilaian Agunan Menurut pelapor<br><b>2023/05/09</b> | Nilai Agunan menurut Penilai Independen<br><b>-</b> |
| Nama Penilai Independen<br><b>-</b>               | Tanggal Penilaian Agunan Menurut Penilai Independen   |   |   |

  

| <b>Alamat Agunan</b>                       |
|--|
| Alamat<br><b>KOWANGAN, Kab. Temanggung</b> |

**Rincian Kredit / Pembiayaan 2: Others - Aktif**

| Jenis institusi   | Institusi   | Kode Kontrak Biro Kredit | Nomor Kontrak Institusi | Peran           | Tanggal Pembaruan Terakhir |
|---|---|--------------------------|-------------------------|-----------------|----------------------------|
| <b>Islamic Banks (Unit Usaha Syariah - Syariah Business Unit)</b> | <b>PT Bank BTPN Syariah, Tbk D/H Bank Tabungan Pensiunan Nasional Syariah</b> | <b>156546287</b>         | <b>-</b>                | <b>Borrower</b> | <b>2025/12/09</b>          |

  

| Tanggal Mulai                      | Tanggal Jatuh Tempo   | Status Jatuh Tempo | Status kontrak         |
|------------------------------------|-----------------------|--------------------|------------------------|
| <b>2025/02/06</b>                  | <b>2026/08/06</b>     | <b>Current</b>     | <b>Fasilitas Aktif</b> |
| Tanggal Status Kontrak<br><b>-</b> | Informasi<br><b>-</b> |                    |                        |

**Riwayat Data**

| Tanggal Referensi | Jumlah hari tunggakan | Jatuh Tempo | Penyebab Kredit Bermasalah | Saldo Debit   | Realisasi Bulan Berjalan | Status kontrak    |
|-------------------|-----------------------|-------------|----------------------------|---------------|--------------------------|-------------------|
| 2025 Nop          | 0                     | IDR 0       | -                          | IDR 2.768.906 | IDR 0                    | Active Facilities |
| 2025 Okt          | 0                     | IDR 0       | -                          | IDR 3.035.511 | IDR 0                    | Active Facilities |
| 2025 Sep          | 0                     | IDR 0       | -                          | IDR 3.415.413 | IDR 0                    | Active Facilities |
| 2025 Agt          | 0                     | IDR 0       | -                          | IDR 3.655.968 | IDR 0                    | Active Facilities |
| 2025 Jul          | 0                     | IDR 0       | -                          | IDR 3.886.830 | IDR 0                    | Active Facilities |
| 2025 Jun          | 0                     | IDR 0       | -                          | IDR 4.108.390 | IDR 0                    | Active Facilities |
| 2025 Mei          | 0                     | IDR 0       | -                          | IDR 4.321.023 | IDR 0                    | Active Facilities |
| 2025 Apr          | 0                     | IDR 0       | -                          | IDR 4.624.017 | IDR 0                    | Active Facilities |
| 2025 Mar          | 0                     | IDR 0       | -                          | IDR 4.720.932 | IDR 0                    | Active Facilities |
| 2025 Feb          | 0                     | IDR 0       | -                          | IDR 4.908.884 | IDR 5.000.000            | Active Facilities |

**Diberikan Kredit**

|   |   |  |  |
|---|---|--|--|
| karakteristik Kredit<br><b>Others</b>                     | Perjanjian Credit<br><b>Murabahah Receivables</b> | Nomor Perjanjian Awal<br><b>W11490624112</b> | Tanggal Perjanjian Awal<br><b>2025/02/06</b>   |
| Nomor Perjanjian Akhir<br><b>W11490624112</b>             | Tanggal Akad Akhir<br><b>2025/02/06</b>           | Frekuensi Kredit<br><b>-</b>                 | Tanggal Mulai kredit<br><b>2025/02/06</b>  |
| Kategori Debitur<br><b>Debtor SMEs - Micro</b>            | Tipe Penggunaan<br><b>Working capital</b>         | Orientasi Penggunaan<br><b>Other</b>         | Sektor Ekonomi<br><b>RETAIL TRADE OF VARIOUS GOODS WHICH IS DOMINATED BY NON-FOOD GOODS AND TOBACCO IN STORE</b> |
| Kota/Kabupaten<br><b>Kab. Temanggung</b>                  | Nilai Proyek<br><b>IDR 5.000.000</b>              | Tipe Suku Bunga<br><b>Margin</b>             | Suku Bunga<br><b>54,17 %</b>   |
| Program Pembiayaan<br><b>Non Government Program Loans</b> |   |  |  |

**Batas Kredit / Saldo Debit**

|   |                                      |                                      |                                     |
|---|--------------------------------------|--------------------------------------|-------------------------------------|
| Batas Kredit Awal<br><b>IDR 5.000.000</b> | Batas Kredit<br><b>IDR 3.315.000</b> | Realisasi Bulan Berjalan<br><b>-</b> | Saldo Debit<br><b>IDR 2.768.906</b> |
| Nilai dalam Mata Uang asal<br><b>-</b>    |                                      |                                      |                                     |

**Tunggakan**

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

**Restrukturisasi**

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

**Maksimal Kredit**

|   |  |   |  |
|---|--|---|--|
| Tunggakan Nilai Pembayaran Maksimum<br><b>IDR 0</b> | Tunggakan Jumlah Pembayaran Maksimum<br><b>0</b> | Tanggal Tunggakan Pembayaran Maksimum<br><b>-</b> | Jumlah hari tunggakan maksimum<br><b>0</b> |
| Tanggal Jumlah hari tunggakan maksimum<br><b>-</b>  | Kondisi Terburuk<br><b>Current</b>               | Tanggal Kondisi Terburuk<br><b>2025/11/30</b>     |  |

**Rincian Kredit / Pembiayaan 3: Others - Closed**

| Jenis institusi   | Institusi   | Kode Kontrak Biro Kredit | Nomor Kontrak Institusi | Peran           | Tanggal Pembaruan Terakhir |
|---|---|--------------------------|-------------------------|-----------------|----------------------------|
| <b>Islamic Banks (Unit Usaha Syariah - Syariah Business Unit)</b> | <b>PT Bank BTPN Syariah, Tbk D/H Bank Tabungan Pensiunan Nasional Syariah</b> | <b>749322433</b>         | <b>-</b>                | <b>Borrower</b> | <b>2025/03/10</b>          |

|   |  |                                      |                                |
|---|--|--------------------------------------|--------------------------------|
| Tanggal Mulai<br><b>2024/02/22</b>          | Tanggal Jatuh Tempo<br><b>2025/02/20</b> | Status Jatuh Tempo<br><b>Current</b> | Status kontrak<br><b>Lunas</b> |
| Tanggal Status Kontrak<br><b>2025/02/20</b> | Informasi<br><b>-</b>                    |                                      |                                |

**Riwayat Data**

| Tanggal Referensi | Jumlah hari tunggakan | Jatuh Tempo | Penyebab Kredit Bermasalah | Saldo Debit   | Realisasi Bulan Berjalan | Status kontrak    |
|-------------------|-----------------------|-------------|----------------------------|---------------|--------------------------|-------------------|
| 2025 Feb          | 0                     | IDR 0       | -                          | IDR 0         | IDR 0                    | Paid off          |
| 2025 Jan          | 0                     | IDR 0       | -                          | IDR 302.312   | IDR 0                    | Active Facilities |
| 2024 Des          | 0                     | IDR 0       | -                          | IDR 592.151   | IDR 0                    | Active Facilities |
| 2024 Nop          | 0                     | IDR 0       | -                          | IDR 870.030   | IDR 0                    | Active Facilities |
| 2024 Okt          | 0                     | IDR 0       | -                          | IDR 1.136.444 | IDR 0                    | Active Facilities |
| 2024 Sep          | 0                     | IDR 0       | -                          | IDR 1.515.597 | IDR 0                    | Active Facilities |
| 2024 Agt          | 0                     | IDR 0       | -                          | IDR 1.755.375 | IDR 0                    | Active Facilities |
| 2024 Jul          | 0                     | IDR 0       | -                          | IDR 1.985.260 | IDR 0                    | Active Facilities |
| 2024 Jun          | 0                     | IDR 0       | -                          | IDR 2.205.660 | IDR 0                    | Active Facilities |
| 2024 Mei          | 0                     | IDR 0       | -                          | IDR 2.416.966 | IDR 0                    | Active Facilities |
| 2024 Apr          | 0                     | IDR 0       | -                          | IDR 2.717.692 | IDR 0                    | Active Facilities |
| 2024 Mar          | 0                     | IDR 0       | -                          | IDR 2.813.784 | IDR 0                    | Active Facilities |
| 2024 Feb          | 0                     | IDR 0       | -                          | IDR 3.000.000 | IDR 3.000.000            | Active Facilities |

**Diberikan Kredit**

|   |   |  |   |
|---|---|--|---|
| karakteristik Kredit<br><b>Others</b>                     | Perjanjian Credit<br><b>Murabahah Receivables</b> | Nomor Perjanjian Awal<br><b>W11490624111</b> | Tanggal Perjanjian Awal<br><b>2024/02/22</b>                                    |
| Nomor Perjanjian Akhir<br><b>W11490624111</b>             | Tanggal Akad Akhir<br><b>2024/02/22</b>           | Frekuensi Kredit<br>-                        | Tanggal Mulai kredit<br><b>2024/02/22</b>                                       |
| Kategori Debitur<br><b>Debtor SMEs - Micro</b>            | Tipe Penggunaan<br><b>Working capital</b>         | Orientasi Penggunaan<br><b>Other</b>         | Sektor Ekonomi<br><b>HOUSEHOLD ACTIVITIES AS EMPLOYERS OF DOMESTIC PERSONEL</b> |
| Kota/Kabupaten<br><b>Kab. Temanggung</b>                  | Nilai Proyek<br><b>IDR 3.000.000</b>              | Tipe Suku Bunga<br><b>Margin</b>             | Suku Bunga<br><b>55,51 %</b>  |
| Program Pembiayaan<br><b>Non Government Program Loans</b> |   |  |   |

**Batas Kredit / Saldo Debit**

|   |                   |                               |                             |
|---|-------------------|-------------------------------|-----------------------------|
| Batas Kredit Awal<br><b>IDR 3.000.000</b> | Batas Kredit<br>- | Realisasi Bulan Berjalan<br>- | Saldo Debit<br><b>IDR 0</b> |
| Nilai dalam Mata Uang asal<br>-           |                   |                               |                             |

**Tunggakan**

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

**Restrukturisasi**

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

**Maksimal Kredit**

|   |  |   |  |
|---|--|---|--|
| Tunggakan Nilai Pembayaran Maksimum<br><b>IDR 0</b> | Tunggakan Jumlah Pembayaran Maksimum<br><b>0</b> | Tanggal Tunggakan Pembayaran Maksimum<br>-    | Jumlah hari tunggakan maksimum<br><b>0</b> |
| Tanggal Jumlah hari tunggakan maksimum<br>-         | Kondisi Terburuk<br><b>Current</b>               | Tanggal Kondisi Terburuk<br><b>2025/02/28</b> |  |