



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

# DARMAWAN

Tanggal Permintaan: 2026/01/13

Subjek Cocok

### SUBJEK

#### Data Subjek

|  |                                   |   |   |
|--|-----------------------------------|---|---|
| Kode Debitur Biro Kredit<br><b>E00681175</b> | Kode Bank Debitur<br>-            | Tanggal Pembaruan Terakhir<br><b>2026/01/13</b> | Penduduk<br><b>Yes</b>                  |
| Nama Sesuai Identitas<br><b>DARMAWAN</b>     | Nama Lengkap<br><b>DARMAWAN</b>   | Nama Ibu<br><b>SUPRIYATI</b>                    | Jenis Kelamin<br><b>Laki-laki</b>       |
| Tanggal Lahir<br><b>1984/08/04</b>           | Tempat Lahir<br><b>TEMANGGUNG</b> | Status Perkawinan<br><b>Kawin</b>               | Status Pendidikan<br><b>Tanpa Gelar</b> |

#### Alamat

|  |   |
|--|---|
| Saat Ini - Address<br><b>KLOMBEYAN RT 3 RW 4 KEL/DESA. MUNTUNG KEC. CANDIROTO KAB. TEMANGGUNG JAWA TENGAH 56257 MUNTUNG Candirot Kab. Temanggung 56257 INDONESIA</b> | Tanggal Pembaruan Terakhir<br><b>2025/08/31</b> |
| Riwayat - Address<br><b>KLOMBEYAN RT 003 RW 004 MUNTUNG CANDIROT O MUNTUNG Candirot Kab. Temanggung 56257 INDONESIA</b>  | Tanggal Pembaruan Terakhir<br><b>2024/09/30</b> |
| Riwayat - Address<br><b>KLOMBEYAN RT 03 RW 04 3 4 MUNTUNG Candirot Kab. Temanggung 56256 INDONESIA</b>   | Tanggal Pembaruan Terakhir<br><b>2019/06/30</b> |

#### Dokumen Identifikasi

|   |  |
|---|--|
| Kode Identitas<br><b>KTP : 3323100408840003</b> | NPWP / Pendaftaran Nomor Pajak<br><b>920924065533000</b> |
|---|--|

#### Kontak

|                                     |                                       |   |   |
|-------------------------------------|---------------------------------------|---|---|
| Kontrak - Saat Ini                  |                                       |   |   |
| Nomor Telepon<br><b>0</b>           | Nomor Sellular<br><b>082221346268</b> | Email<br><b>1876849375851435030@GMAIL.COM</b> | Tanggal Pembaruan Terakhir<br><b>2025/08/31</b> |
| Riwayat - Kontak                    |                                       |   |   |
| Nomor Telepon<br><b>08564328058</b> | Nomor Sellular<br><b>082134147946</b> | Email<br>-                                    | Tanggal Pembaruan Terakhir<br><b>2024/09/30</b> |
| Nomor Telepon<br>-                  | Nomor Sellular<br><b>085643280585</b> | Email<br>-                                    | Tanggal Pembaruan Terakhir<br><b>2019/06/30</b> |

## Data Pekerjaan

## Data Pekerjaan - Saat Ini

|   |                                       |  |   |
|---|---------------------------------------|--|---|
| Pekerjaan<br><b>Wiraswasta</b>                  | Tempat Kerja<br><b>PENGEPUL SAYUR</b> | Sektor Pekerjaan<br><b>PERDAGANGAN BESAR BAHAN MAKANAN DAN MINUMAN HASIL PERTANIAN LAINNYA</b> | Alamat Tempat Kerja<br><b>KLOMBEYAN</b> |
| Tanggal Pembaruan Terakhir<br><b>2025/08/31</b> |                                       |  |   |

## Riwayat - Data Pekerjaan

|   |   |  |   |
|---|---|--|---|
| Pekerjaan<br><b>Lain-lain</b>                   | Tempat Kerja<br><b>PERDAGANGAN ECERAN HASIL BUMI CAMPURAN</b> | Sektor Pekerjaan<br><b>Perdagangan Dalam Negeri yang Tidak Diklasifikasikan di Tempat Lain</b> | Alamat Tempat Kerja<br><b>KLOMBEYAN RT 03 RW 04</b> |
| Tanggal Pembaruan Terakhir<br><b>2019/06/30</b> |   |  |   |

## RINGKASAN RINCIAN APLIKASI

|   |                                   |                                     |   |
|---|-----------------------------------|-------------------------------------|---|
| Kode Kontrak Biro Kredit<br><b>065826438</b>      | Jenis kontrak<br><b>Lainnya</b>   | Fase Kontrak<br><b>Dimohon</b>      | Tanggal Permintaan<br><b>2026/01/13</b> |
| Nilai Pada Aplikasi<br><b>IDR 40.000.000</b>      | Jatuh Tempo<br><b>-</b>           | Peran<br><b>Borrower</b>            | Peran Perusahaan<br><b>-</b>            |
| Nomor Rekening<br><b>WEB_20260113_123320.1788</b> | Nomor Perjanjian Awal<br><b>-</b> | Tanggal Perjanjian Awal<br><b>-</b> | Mata Uang<br><b>Indonesian Rupiah</b>   |

## CB SCORE

Skor **503**

Tingkat Risiko

**D****High Risk**

## RINGKASAN KONTRAK

## Nilai Kunci

|  |                                     |   |  |
|--|-------------------------------------|---|--|
| Nomor Kontrak<br><b>4</b>                    | Nomor institusi Pelapor<br><b>3</b> | Jumlah Batas Kredit<br><b>IDR 195.000.000</b> | Jumlah Potensi Pembukaan<br><b>IDR 110.813.850</b> |
| Jumlah Saldo Debit<br><b>IDR 110.813.850</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>1</b> | <b>3</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



### Kredit / Pembiayaan

#### Kredit / Pembiayaan yang Aktif 1

|              |                    |
|--------------|--------------------|
| Batas Kredit | IDR<br>120.000.000 |
| Saldo Debit  | IDR<br>110.813.850 |
| Jatuh Tempo  | IDR 0              |



### Obligasi / surat berharga

#### Obligasi / Surat Berharga yang Aktif 0

|             |       |
|-------------|-------|
| Saldo Debit | IDR 0 |
| Jatuh Tempo | IDR 0 |



### Surat Kredit

#### LC yang Aktif 0

|              |       |
|--------------|-------|
| Batas Kredit | IDR 0 |
| Saldo Debit  | IDR 0 |



### Bank Garansi

#### Bank Garansi yang Aktif 0

|              |       |
|--------------|-------|
| Batas Kredit | IDR 0 |
| Saldo Debit  | IDR 0 |



### Fasilitas Lainnya

#### Fasilitas Aktif Lainnya 0

|             |       |
|-------------|-------|
| Saldo Debit | IDR 0 |
| Jatuh Tempo | IDR 0 |

## 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  | B61039747                | -                  | Others         | Aktif        | Borrower | 2025/08/22    | 2028/08/22          | 1             | IDR 106.256.000     | 1               | Other Financial Services Institutions | PT Permodalan Nasional Madani (Persero) | 2026/01/05                 | -                     | -       |  |     |     |     |     |     |     |     |     |     |     |     |     |      |  |  |    |    |      |      |      |        |         |         |      |      |      |    |    |    |    |    |    |  |  |  |  |  |  |
| <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>2025</td> <td></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>OK</td> </tr> </tbody> </table>  |                          |                    |                |              |          |               |                     |               |                     |                 |                                       |   |                            |                       |         |  | JAN | FEB | MAR | APR | MEI | JUN | JUL | AGT | SEP | OKT | NOP | DES | 2025 |  |  |    |    |      |      |      | OK     | OK      | OK      | OK   | OK   |      |    |    |    |    |    |    |  |  |  |  |  |  |
|  | JAN                      | FEB                | MAR            | APR          | MEI      | JUN           | JUL                 | AGT           | SEP                 | OKT             | NOP                                   | DES                                     |                            |                       |         |  |     |     |     |     |     |     |     |     |     |     |     |     |      |  |  |    |    |      |      |      |        |         |         |      |      |      |    |    |    |    |    |    |  |  |  |  |  |  |
| 2025   |                          |                    |                |              |          |               |                     | OK            | OK                  | OK              | OK                                    | OK                                      |                            |                       |         |  |     |     |     |     |     |     |     |     |     |     |     |     |      |  |  |    |    |      |      |      |        |         |         |      |      |      |    |    |    |    |    |    |  |  |  |  |  |  |
| 2  | 554019418                | -                  | Others         | Closed       | Borrower | 2024/09/25    | 2025/06/25          | -             | -                   | -               | Conventional Commercial Bank          | PT Bank Rakyat Indonesia (Persero) Tbk  | 2025/03/09                 | -                     | -       |  |     |     |     |     |     |     |     |     |     |     |     |     |      |  |  |    |    |      |      |      |        |         |         |      |      |      |    |    |    |    |    |    |  |  |  |  |  |  |
| <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>2024</td> <td></td> <td></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> </tr> <tr> <td>2025</td> <td>OK</td> <td>OK</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> </tbody> </table>                                   |                          |                    |                |              |          |               |                     |               |                     |                 |                                       |   |                            |                       |         |  | JAN | FEB | MAR | APR | MEI | JUN | JUL | AGT | SEP | OKT | NOP | DES | 2024 |  |  |    |    |      |      |      |        | OK      | OK      | OK   | OK   | 2025 | OK | OK |    |    |    |    |  |  |  |  |  |  |
|  | JAN                      | FEB                | MAR            | APR          | MEI      | JUN           | JUL                 | AGT           | SEP                 | OKT             | NOP                                   | DES                                     |                            |                       |         |  |     |     |     |     |     |     |     |     |     |     |     |     |      |  |  |    |    |      |      |      |        |         |         |      |      |      |    |    |    |    |    |    |  |  |  |  |  |  |
| 2024   |                          |                    |                |              |          |               |                     |               | OK                  | OK              | OK                                    | OK                                      |                            |                       |         |  |     |     |     |     |     |     |     |     |     |     |     |     |      |  |  |    |    |      |      |      |        |         |         |      |      |      |    |    |    |    |    |    |  |  |  |  |  |  |
| 2025   | OK                       | OK                 |                |              |          |               |                     |               |                     |                 |                                       |   |                            |                       |         |  |     |     |     |     |     |     |     |     |     |     |     |     |      |  |  |    |    |      |      |      |        |         |         |      |      |      |    |    |    |    |    |    |  |  |  |  |  |  |
| 3  | 250180720                | -                  | Others         | Closed       | Borrower | 2024/03/14    | 2024/06/14          | -             | -                   | -               | Conventional Commercial Bank          | PT Bank OCBC NISP Tbk                   | 2025/02/11                 | -                     | -       |  |     |     |     |     |     |     |     |     |     |     |     |     |      |  |  |    |    |      |      |      |        |         |         |      |      |      |    |    |    |    |    |    |  |  |  |  |  |  |
| <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>2024</td> <td></td> <td></td> <td>OK</td> <td>OK</td> <td>1-89</td> <td>1-89</td> <td>1-89</td> <td>90-119</td> <td>120-179</td> <td>120-179</td> <td>180+</td> <td>180+</td> </tr> <tr> <td>2025</td> <td>OK</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> </tbody> </table> |                          |                    |                |              |          |               |                     |               |                     |                 |                                       |   |                            |                       |         |  | JAN | FEB | MAR | APR | MEI | JUN | JUL | AGT | SEP | OKT | NOP | DES | 2024 |  |  | OK | OK | 1-89 | 1-89 | 1-89 | 90-119 | 120-179 | 120-179 | 180+ | 180+ | 2025 | OK |    |    |    |    |    |  |  |  |  |  |  |
|  | JAN                      | FEB                | MAR            | APR          | MEI      | JUN           | JUL                 | AGT           | SEP                 | OKT             | NOP                                   | DES                                     |                            |                       |         |  |     |     |     |     |     |     |     |     |     |     |     |     |      |  |  |    |    |      |      |      |        |         |         |      |      |      |    |    |    |    |    |    |  |  |  |  |  |  |
| 2024   |                          |                    | OK             | OK           | 1-89     | 1-89          | 1-89                | 90-119        | 120-179             | 120-179         | 180+                                  | 180+                                    |                            |                       |         |  |     |     |     |     |     |     |     |     |     |     |     |     |      |  |  |    |    |      |      |      |        |         |         |      |      |      |    |    |    |    |    |    |  |  |  |  |  |  |
| 2025   | OK                       |                    |                |              |          |               |                     |               |                     |                 |                                       |   |                            |                       |         |  |     |     |     |     |     |     |     |     |     |     |     |     |      |  |  |    |    |      |      |      |        |         |         |      |      |      |    |    |    |    |    |    |  |  |  |  |  |  |
| 4  | J03932368                | -                  | Loans provided | Closed       | Borrower | 2018/06/06    | 2020/06/06          | -             | -                   | -               | Conventional Commercial Bank          | PT Bank Rakyat Indonesia (Persero) Tbk  | 2019/07/11                 | -                     | -       |  |     |     |     |     |     |     |     |     |     |     |     |     |      |  |  |    |    |      |      |      |        |         |         |      |      |      |    |    |    |    |    |    |  |  |  |  |  |  |
| <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>2018</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td>OK</td> <td>OK</td> <td>OK</td> <td>OK</td> <td>OK</td> <td>OK</td> <td>OK</td> </tr> <tr> <td>2019</td> <td>OK</td> <td>OK</td> <td>OK</td> <td>OK</td> <td>OK</td> <td>OK</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> </tbody> </table>                     |                          |                    |                |              |          |               |                     |               |                     |                 |                                       |   |                            |                       |         |  | JAN | FEB | MAR | APR | MEI | JUN | JUL | AGT | SEP | OKT | NOP | DES | 2018 |  |  |    |    |      | OK   | OK   | OK     | OK      | OK      | OK   | OK   | 2019 | OK | OK | OK | OK | OK | OK |  |  |  |  |  |  |
|  | JAN                      | FEB                | MAR            | APR          | MEI      | JUN           | JUL                 | AGT           | SEP                 | OKT             | NOP                                   | DES                                     |                            |                       |         |  |     |     |     |     |     |     |     |     |     |     |     |     |      |  |  |    |    |      |      |      |        |         |         |      |      |      |    |    |    |    |    |    |  |  |  |  |  |  |
| 2018   |                          |                    |                |              |          | OK            | OK                  | OK            | OK                  | OK              | OK                                    | OK                                      |                            |                       |         |  |     |     |     |     |     |     |     |     |     |     |     |     |      |  |  |    |    |      |      |      |        |         |         |      |      |      |    |    |    |    |    |    |  |  |  |  |  |  |
| 2019   | OK                       | OK                 | OK             | OK           | OK       | OK            |                     |               |                     |                 |                                       |   |                            |                       |         |  |     |     |     |     |     |     |     |     |     |     |     |     |      |  |  |    |    |      |      |      |        |         |         |      |      |      |    |    |    |    |    |    |  |  |  |  |  |  |

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

| Jenis institusi                              | Institusi                                      | Kode Kontrak Biro Kredit | Nomor Kontrak Institusi | Peran           | Tanggal Pembaruan Terakhir |
|--|--|--------------------------|-------------------------|-----------------|----------------------------|
| <b>Other Financial Services Institutions</b> | <b>PT Permodalan Nasional Madani (Persero)</b> | <b>B61039747</b>         | <b>-</b>                | <b>Borrower</b> | <b>2026/01/05</b>          |

|                        |                     |                    |                        |
|------------------------|---------------------|--------------------|------------------------|
| Tanggal Mulai          | Tanggal Jatuh Tempo | Status Jatuh Tempo | Status kontrak         |
| <b>2025/08/22</b>      | <b>2028/08/22</b>   | <b>Current</b>     | <b>Fasilitas Aktif</b> |
| Tanggal Status Kontrak | Informasi           |                    |                        |
| -                      | -                   |                    |                        |

#### Riwayat Data

| Tanggal Referensi | Jumlah hari tunggakan | Jatuh Tempo | Penyebab Kredit Bermasalah | Saldo Debit     | Realisasi Bulan Berjalan | Status kontrak    |
|-------------------|-----------------------|-------------|----------------------------|-----------------|--------------------------|-------------------|
| 2025 Des          | 0                     | IDR 0       | -                          | IDR 110.813.850 | IDR 120.000.000          | Active Facilities |
| 2025 Nop          | 0                     | IDR 0       | -                          | IDR 113.185.750 | IDR 120.000.000          | Active Facilities |
| 2025 Okt          | 0                     | IDR 0       | -                          | IDR 115.506.700 | IDR 120.000.000          | Active Facilities |
| 2025 Sep          | 0                     | IDR 0       | -                          | IDR 117.777.750 | IDR 120.000.000          | Active Facilities |
| 2025 Agt          | 0                     | IDR 0       | -                          | IDR 120.000.000 | IDR 120.000.000          | Active Facilities |

**Diberikan Kredit**

|  |   |   |  |
|--|---|---|--|
| karakteristik Kredit<br><b>Others</b>                          | Perjanjian Credit<br><b>Conventional</b>  | Nomor Perjanjian Awal<br><b>008/ULM-NDRJ/PK-MMT/VIII/2025</b> | Tanggal Perjanjian Awal<br><b>2025/08/22</b>   |
| Nomor Perjanjian Akhir<br><b>008/ULM-NDRJ/PK-MMT/VIII/2025</b> | Tanggal Akad Akhir<br><b>2025/08/22</b>   | Frekuensi Kredit<br><b>1</b>                                  | Tanggal Mulai kredit<br><b>2025/08/22</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>GREAT TRADE OF FOOD MATERIALS AND OTHER AGRICULTURAL DRINKS</b> |
| Kota/Kabupaten<br><b>Kab. Temanggung</b>                       | Nilai Proyek<br><b>IDR 120.000.000</b>    | Tipe Suku Bunga<br><b>Fixed Interest Rates</b>                | Suku Bunga<br><b>15,24 %</b>   |
| Program Pembiayaan<br><b>Non Government Program Loans</b>      |   |   |  |

**Batas Kredit / Saldo Debit**

|   |  |  |                                       |
|---|--|--|---------------------------------------|
| Batas Kredit Awal<br><b>IDR 120.000.000</b> | Batas Kredit<br><b>IDR 120.000.000</b> | Realisasi Bulan Berjalan<br><b>IDR 120.000.000</b> | Saldo Debit<br><b>IDR 110.813.850</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>2025/12/31</b> |  |

**Rincian Agunan 1: Home**

| Jenis institusi                       | Institusi                               | Tanggal Pembaruan Terakhir |  |
|---------------------------------------|---|----------------------------|--|
| Other Financial Services Institutions | PT Permodalan Nasional Madani (Persero) | 2026/01/05                 |  |

  

| <b>Jaminan yang disetujui</b>              |   |   |   |
|--|---|---|---|
| Nomor Agunan<br><b>0050AGNB40840820251</b> | Status Agunan<br><b>Available</b>       | Peringkat<br><b>-</b>                       | Institusi Pemeringkat<br><b>-</b>   |
| Jenis Pengikatan<br><b>Mortgage Right</b>  | Tanggal Pengikatan<br><b>2025/08/22</b> | Nama Pemilik Agunan<br><b>RENI RIYANTI</b>  | Bukti Kepemilikan<br><b>NO SURAT 11 24 000036914 0<br/>STATUS JAMI SERTIFIKAT</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 106.256.000</b> | Nilai Agunan Menurut Pelapor<br><b>IDR 180.235.077</b>          | Tanggal Penilaian Agunan Menurut pelapor<br><b>2025/08/20</b> | Nilai Agunan menurut Penilai Independen<br><b>-</b> |
| Nama Penilai Independen<br><b>-</b>                | Tanggal Penilaian Agunan Menurut Penilai Independen<br><b>-</b> |   |   |

  

| <b>Alamat Agunan</b>   |
|--|
| Alamat<br><b>DUSUN KLOMBEYAN RT 003 RW 004MUNTUNGCANDIROTO,Kab. Temanggung</b> |

**Rincian Penjamin 1: Regional Owned Enterprises - Public - Insurance**

| Jenis institusi                       | Institusi                               | Tanggal Pembaruan Terakhir |  |
|---------------------------------------|---|----------------------------|--|
| Other Financial Services Institutions | PT Permodalan Nasional Madani (Persero) | 2026/01/05                 |  |

  

| <b>Penjamin yang disetujui</b>                                      |  |   |                       |
|---|--|---|-----------------------|
| Nama Penjamin Sesuai Kartu Identitas<br><b>PT. JAMKRIDA JAKARTA</b> | Nama Lengkap Penjamin<br><b>PT. JAMKRIDA JAKARTA</b> | Persentase yang Dijamin<br><b>75,00 %</b> | Informasi<br><b>-</b> |

  

| <b>Identitas Penjamin</b>      |   |
|--------------------------------|---|
| Jenis Identitas<br><b>NPWP</b> | Nomor Identitas<br><b>716308283061000</b> |

  

| <b>Alamat Penjamin</b>  |
|---|
| Alamat<br><b>GEDUNG JAYA, JL. M.H. THAMRIN NO.12 LANTAI 3, KB. SIRIH, KEC. MENTENG, KOTA JAKARTA PUSAT, DAERAH KHUSUS IBUKOTA JAKARTA 10340</b> |

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

| Jenis institusi                     | Institusi                                     | Kode Kontrak Biro Kredit | Nomor Kontrak Institusi | Peran           | Tanggal Pembaruan Terakhir |
|-------------------------------------|---|--------------------------|-------------------------|-----------------|----------------------------|
| <b>Conventional Commercial Bank</b> | <b>PT Bank Rakyat Indonesia (Persero) Tbk</b> | <b>554019418</b>         | <b>-</b>                | <b>Borrower</b> | <b>2025/03/09</b>          |

  

|   |  |                                      |                                |
|---|--|--------------------------------------|--------------------------------|
| Tanggal Mulai<br><b>2024/09/25</b>          | Tanggal Jatuh Tempo<br><b>2025/06/25</b> | Status Jatuh Tempo<br><b>Current</b> | Status kontrak<br><b>Lunas</b> |
| Tanggal Status Kontrak<br><b>2025/02/03</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 50.000.000 | IDR 0                    | Active Facilities |
| 2024 Des          | 0                     | IDR 0       | -                          | IDR 50.000.000 | IDR 0                    | Active Facilities |
| 2024 Nop          | 0                     | IDR 0       | -                          | IDR 50.000.000 | IDR 0                    | Active Facilities |
| 2024 Okt          | 0                     | IDR 0       | -                          | IDR 50.000.000 | IDR 0                    | Active Facilities |
| 2024 Sep          | 0                     | IDR 0       | -                          | IDR 50.000.000 | IDR 50.000.000           | Active Facilities |

**Diberikan Kredit**

|   |   |  |  |
|---|---|--|--|
| karakteristik Kredit<br><b>Others</b>                     | Perjanjian Kredit<br><b>Conventional</b>  | Nomor Perjanjian Awal<br><b>115876828/6804/09/24</b> | Tanggal Perjanjian Awal<br><b>2024/09/25</b>   |
| Nomor Perjanjian Akhir<br><b>115876828/6804/09/24</b>     | Tanggal Akad Akhir<br><b>2024/09/25</b>   | Frekuensi Kredit<br>-                                | Tanggal Mulai kredit<br><b>2024/09/25</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>AGRICULTURE OF VEGETABLES,<br/>FRUITS &amp; OTHER TUBER VARIETIES</b> |
| Kota/Kabupaten<br><b>Kab. Temanggung</b>                  | Nilai Proyek<br><b>IDR 50.000.000</b>     | Tipe Suku Bunga<br><b>Floating Interest Rates</b>    | Suku Bunga<br><b>21,50 %</b>   |
| Program Pembiayaan<br><b>Non Government Program Loans</b> |   |  |  |

**Batas Kredit / Saldo Debit**

|  |                                       |                               |                             |
|--|---------------------------------------|-------------------------------|-----------------------------|
| Batas Kredit Awal<br><b>IDR 50.000.000</b> | Batas Kredit<br><b>IDR 50.000.000</b> | 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> |  |

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

| Jenis institusi                     | Institusi                    | Kode Kontrak Biro Kredit | Nomor Kontrak Institusi | Peran           | Tanggal Pembaruan Terakhir |
|-------------------------------------|------------------------------|--------------------------|-------------------------|-----------------|----------------------------|
| <b>Conventional Commercial Bank</b> | <b>PT Bank OCBC NISP Tbk</b> | <b>250180720</b>         | <b>-</b>                | <b>Borrower</b> | <b>2025/02/11</b>          |

|   |  |                                      |                                |
|---|--|--------------------------------------|--------------------------------|
| Tanggal Mulai<br><b>2024/03/14</b>          | Tanggal Jatuh Tempo<br><b>2024/06/14</b> | Status Jatuh Tempo<br><b>Current</b> | Status kontrak<br><b>Lunas</b> |
| Tanggal Status Kontrak<br><b>2025/01/16</b> | Informasi<br><b>PAYLATER</b>             |                                      |                                |

**Riwayat Data**

| Tanggal Referensi | Jumlah hari tunggakan | Jatuh Tempo | Penyebab Kredit Bermasalah | Saldo Debit | Realisasi Bulan Berjalan | Status kontrak    |
|-------------------|-----------------------|-------------|----------------------------|-------------|--------------------------|-------------------|
| 2025 Jan          | 0                     | IDR 0       | -                          | IDR 0       | IDR 0                    | Paid off          |
| 2024 Des          | 232                   | IDR 124.728 | Others                     | IDR 120.787 | IDR 0                    | Written off       |
| 2024 Nop          | 201                   | IDR 124.728 | Others                     | IDR 120.787 | IDR 0                    | Written off       |
| 2024 Okt          | 171                   | IDR 124.728 | -                          | IDR 120.787 | IDR 0                    | Active Facilities |
| 2024 Sep          | 140                   | IDR 124.728 | -                          | IDR 120.787 | IDR 0                    | Active Facilities |
| 2024 Agt          | 110                   | IDR 124.728 | -                          | IDR 120.787 | IDR 0                    | Active Facilities |
| 2024 Jul          | 79                    | IDR 124.728 | -                          | IDR 120.787 | IDR 0                    | Active Facilities |
| 2024 Jun          | 48                    | IDR 124.728 | -                          | IDR 120.787 | IDR 0                    | Active Facilities |
| 2024 Mei          | 18                    | IDR 62.364  | -                          | IDR 120.787 | IDR 0                    | Active Facilities |
| 2024 Apr          | 0                     | IDR 0       | -                          | IDR 120.787 | IDR 0                    | Active Facilities |
| 2024 Mar          | 0                     | IDR 0       | -                          | IDR 179.266 | IDR 179.266              | Active Facilities |

**Diberikan Kredit**

|  |  |  |  |
|--|--|--|--|
| karakteristik Kredit<br><b>Others</b>  | Perjanjian Credit<br><b>Conventional</b> | Nomor Perjanjian Awal<br><b>1735162</b>        | Tanggal Perjanjian Awal<br><b>2024/03/14</b>       |
| Nomor Perjanjian Akhir<br><b>1735162</b>                                       | Tanggal Akad Akhir<br><b>2024/03/14</b>  | Frekuensi Kredit<br><b>-</b>                   | Tanggal Mulai kredit<br><b>2024/03/14</b>          |
| Kategori Debitur<br><b>Not a Debtor of Micro, Small and Medium Enterprises</b> | Tipe Penggunaan<br><b>Consumption</b>    | Orientasi Penggunaan<br><b>Other</b>           | Sektor Ekonomi<br><b>NOT OTHER BUSINESS FIELDS</b> |
| Kota/Kabupaten<br><b>Kab. Temanggung</b>                                       | Nilai Proyek<br><b>-</b>                 | Tipe Suku Bunga<br><b>Fixed Interest Rates</b> | Suku Bunga<br><b>26,00 %</b>                       |
| Program Pembiayaan<br><b>Non Government Program Loans</b>                      |  |  |  |

**Batas Kredit / Saldo Debit**

|   |                          |                                      |                             |
|---|--------------------------|--------------------------------------|-----------------------------|
| Batas Kredit Awal<br><b>IDR 179.266</b> | Batas Kredit<br><b>-</b> | Realisasi Bulan Berjalan<br><b>-</b> | Saldo Debit<br><b>IDR 0</b> |
| Nilai dalam Mata Uang asal<br><b>-</b>  |                          |                                      |                             |

**Tunggakan**

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

**Restrukturisasi**

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

**Maksimal Kredit**

|   |  |  |  |
|---|--|--|--|
| Tunggakan Nilai Pembayaran Maksimum<br><b>IDR 124.728</b>   | Tunggakan Jumlah Pembayaran Maksimum<br><b>2</b> | Tanggal Tunggakan Pembayaran Maksimum<br><b>2024/12/31</b> | Jumlah hari tunggakan maksimum<br><b>232</b> |
| Tanggal Jumlah hari tunggakan maksimum<br><b>2024/12/31</b> | Kondisi Terburuk<br><b>Bad (DPD 180+)</b>        | Tanggal Kondisi Terburuk<br><b>2024/12/31</b>              |  |

**Rincian Kredit / Pembiayaan 4: Loans provided - Closed**

| Jenis institusi                             | Institusi                                     | Kode Kontrak Biro Kredit             | Nomor Kontrak Institusi        | Peran           | Tanggal Pembaruan Terakhir |
|---|---|--------------------------------------|--------------------------------|-----------------|----------------------------|
| <b>Conventional Commercial Bank</b>         | <b>PT Bank Rakyat Indonesia (Persero) Tbk</b> | <b>J03932368</b>                     | <b>-</b>                       | <b>Borrower</b> | <b>2019/07/11</b>          |
| Tanggal Mulai<br><b>2018/06/06</b>          | Tanggal Jatuh Tempo<br><b>2020/06/06</b>      | Status Jatuh Tempo<br><b>Current</b> | Status kontrak<br><b>Lunas</b> |                 |                            |
| Tanggal Status Kontrak<br><b>2019/06/27</b> | Informasi<br><b>-</b>                         |                                      |                                |                 |                            |

**Riwayat Data**

| Tanggal Referensi | Jumlah hari tunggakan | Jatuh Tempo | Penyebab Kredit Bermasalah | Saldo Debit    | Realisasi Bulan Berjalan | Status kontrak    |
|-------------------|-----------------------|-------------|----------------------------|----------------|--------------------------|-------------------|
| 2019 Jun          | 0                     | IDR 0       | -                          | IDR 0          | IDR 0                    | Paid off          |
| 2019 Mei          | 0                     | IDR 0       | -                          | IDR 13.541.850 | IDR 0                    | Active Facilities |
| 2019 Apr          | 0                     | IDR 0       | -                          | IDR 14.583.500 | IDR 0                    | Active Facilities |
| 2019 Mar          | 0                     | IDR 0       | -                          | IDR 15.625.150 | IDR 0                    | Active Facilities |
| 2019 Feb          | 0                     | IDR 0       | -                          | IDR 16.666.800 | IDR 0                    | Active Facilities |
| 2019 Jan          | 0                     | IDR 0       | -                          | IDR 17.708.450 | IDR 0                    | Active Facilities |
| 2018 Des          | 0                     | IDR 0       | -                          | IDR 18.750.100 | IDR 0                    | Active Facilities |
| 2018 Nop          | 0                     | IDR 0       | -                          | IDR 19.791.750 | IDR 0                    | Active Facilities |
| 2018 Okt          | 0                     | IDR 0       | -                          | IDR 20.833.400 | IDR 0                    | Active Facilities |
| 2018 Sep          | 0                     | IDR 0       | -                          | IDR 21.875.050 | IDR 0                    | Active Facilities |
| 2018 Agt          | 0                     | IDR 0       | -                          | IDR 22.916.700 | IDR 0                    | Active Facilities |
| 2018 Jul          | 0                     | IDR 0       | -                          | IDR 23.958.350 | IDR 0                    | Active Facilities |
| 2018 Jun          | 0                     | IDR 0       | -                          | IDR 25.000.000 | IDR 25.000.000           | Active Facilities |

**Diberikan Kredit**

|   |   |  |   |
|---|---|--|---|
| karakteristik Kredit<br><b>Others</b>   | Perjanjian Credit<br><b>Conventional</b>  | Nomor Perjanjian Awal<br><b>PK18066LZT6805062018</b> | Tanggal Perjanjian Awal<br><b>2018/06/06</b>            |
| Nomor Perjanjian Akhir<br><b>PK18066LZT6805062018</b>   | Tanggal Akad Akhir<br><b>2018/06/06</b>   | Frekuensi Kredit<br>-                                | Tanggal Mulai kredit<br><b>2018/06/06</b>               |
| Kategori Debitur<br><b>Debtor SMEs-With Credit Guarantee or Insurance or Certain Guarantees-Micro</b> | Tipe Penggunaan<br><b>Working capital</b> | Orientasi Penggunaan<br><b>Other</b>                 | Sektor Ekonomi<br><b>Other Agricultural Large Trade</b> |
| Kota/Kabupaten<br><b>Kab. Temanggung</b>  | Nilai Proyek<br><b>IDR 25.000.000</b>     | Tipe Suku Bunga<br><b>Fixed Interest Rates</b>       | Suku Bunga<br><b>3,73 %</b>                             |
| Program Pembiayaan<br><b>People Business Credit</b>   |   |  |   |

**Batas Kredit / Saldo Debit**

|  |                                       |                               |                             |
|--|---------------------------------------|-------------------------------|-----------------------------|
| Batas Kredit Awal<br><b>IDR 25.000.000</b> | Batas Kredit<br><b>IDR 25.000.000</b> | 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>2019/06/30</b> |  |