



PT. CRIF Lembaga Informasi Keuangan
Menara Dea Tower 2, Lantai 2 Unit 203
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

NARYANTO

Tanggal Permintaan: 2026/04/11

Subjek Cocok

SUBJEK

Data Subjek

| | | | |
|--|---------------------------------|---|---|
| Kode Debitur Biro Kredit 100845344 | Kode Bank Debitur - | Tanggal Pembaruan Terakhir 2026/04/11 | Penduduk Yes |
| Nama Sesuai Identitas NARYANTO | Nama Lengkap NARYANTO | Nama Ibu IBU | Jenis Kelamin Laki-laki |
| Tanggal Lahir 1983/05/05 | Tempat Lahir BANYUMAS | Status Perkawinan Kawin | Status Pendidikan Tanpa Gelar |

Alamat

| | |
|---|----------------------------|
| Saat Ini - Address | Tanggal Pembaruan Terakhir |
| GRIYA SANTANA INDAH RT 002/005 CAMPURSARI Bulu Kab. Temanggung 56253 INDONESIA | 2025/02/28 |
| Riwayat - Address | Tanggal Pembaruan Terakhir |
| PERUM GRIYA SANTANA INDAH CAMPURSARI Bulu Kab. Temanggung 56253 INDONESIA | 2022/02/28 |
| Riwayat - Address | Tanggal Pembaruan Terakhir |
| PERUM GRIYA SANTANA INDAH CAMPURSARI Bulu Kota Magelang 56253 INDONESIA | 2021/06/30 |

Dokumen Identifikasi

| | |
|-------------------------------|--------------------------------|
| Kode Identitas | NPWP / Pendaftaran Nomor Pajak |
| KTP : 3302090505830001 | 0000000000000000 |

Kontak

| | | | |
|--------------------------------------|---------------------------------------|------------|---|
| Kontrak - Saat Ini | | | |
| Nomor Telepon 085950690198 | Nomor Sellular 085950690198 | Email - | Tanggal Pembaruan Terakhir 2025/02/28 |
| Riwayat - Kontak | | | |
| Nomor Telepon 0 | Nomor Sellular 082221393834 | Email - | Tanggal Pembaruan Terakhir 2022/02/28 |
| Nomor Telepon 08222139383 | Nomor Sellular 0 | Email - | Tanggal Pembaruan Terakhir 2021/08/31 |

Data Pekerjaan

Data Pekerjaan - Saat Ini

| | | | |
|---|-----------------------------------|--|---------------------------------|
| Pekerjaan Wiraswasta | Tempat Kerja TEMANGGUNG | Sektor Pekerjaan PERDAGANGAN ECERAN KAKI LIMA DAN LOS PASAR BARANG LAINNYA | Alamat Tempat Kerja - |
| Tanggal Pembaruan Terakhir 2025/02/28 | | | |

Riwayat - Data Pekerjaan

| | | | |
|---|-----------------------------------|---|--|
| Pekerjaan Lain-lain | Tempat Kerja KSP MADANI | Sektor Pekerjaan RUMAH TANGGA UNTUK KEPERLUAN MULTIGUNA LAINNYA | Alamat Tempat Kerja TEPUNGSARI RT000000 WALITELON SELATAN TEMANGGUNG |
| Tanggal Pembaruan Terakhir 2022/02/28 | | | |

RINGKASAN RINCIAN APLIKASI

| | | | |
|---|-----------------------------------|-------------------------------------|---|
| Kode Kontrak Biro Kredit H69604904 | Jenis kontrak Lainnya | Fase Kontrak Dimohon | Tanggal Permintaan 2026/04/11 |
| Nilai Pada Aplikasi IDR 20.000.000 | Jatuh Tempo - | Peran Borrower | Peran Perusahaan - |
| Nomor Rekening WEB_20260411_130010.8333 | Nomor Perjanjian Awal - | Tanggal Perjanjian Awal - | Mata Uang Indonesian Rupiah |

CB SCORE

Skor **528**

Tingkat Risiko

E**Medium Risk**

RINGKASAN KONTRAK

Nilai Kunci

| | | | |
|---|--|--|---|
| Nomor Kontrak 6 | Nomor institusi Pelapor 4 | Jumlah Batas Kredit IDR 26.801.177 | Jumlah Potensi Pembukaan IDR 13.815.178 |
| Jumlah Saldo Debit IDR 13.815.178 | Jumlah Jatuh Tempo IDR 347.334 | Mata Uang Indonesian Rupiah | |

Ringkasan Berdasarkan Kategori dan Fase

| Kategori Kontrak | Diminta | Ditolak | Dibatalkan | Aktif | Tutup |
|-------------------------------|----------|----------|------------|----------|----------|
| KREDIT/PEMBIAYAAN | 0 | 0 | 0 | 2 | 4 |
| 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



Kredit / Pembiayaan

Kredit / Pembiayaan yang Aktif 2

| | | |
|--------------|-------------------|--|
| Batas Kredit | IDR | |
| | 26.801.177 | |
| Saldo Debit | IDR | |
| | 13.815.178 | |
| Jatuh Tempo | IDR | |
| | 347.334 | |



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 | 156275791 | 4770100001 | Others | Aktif | Borrower | 2024/02/16 | 2027/02/16 | 1 | IDR 35.000.000 | - | Non Financial Services Institution | BTM Surya Amanah Temanggung | 2026/04/02 | - | - |
| | | | JAN | FEB | MAR | APR | MEI | JUN | JUL | AGT | SEP | OKT | NOP | DES | |
| | | | 2024 | | 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 | N/A | OK | OK | OK | OK | OK | OK | |
| | | | 2026 | OK | OK | | | | | | | | | | |
| 2 | A13896208 | - | Others | Closed | Borrower | 2021/08/31 | 2022/08/31 | - | - | - | Conventional Rural Bank | PT BPR Surya Yudha | 2022/06/16 | - | - |
| | | | JAN | FEB | MAR | APR | MEI | JUN | JUL | AGT | SEP | OKT | NOP | DES | |
| | | | 2021 | | | | | | | OK | OK | 1-89 | 1-89 | 1-89 | |
| | | | 2022 | 1-89 | 1-89 | 1-89 | 1-89 | OK | | | | | | | |
| 3 | 213264807 | - | Others | Closed | Borrower | 2021/07/06 | 2022/07/06 | - | - | - | Financing Company | PT Adira Dinamika Multi Finance Tbk | 2022/03/17 | - | - |
| | | | JAN | FEB | MAR | APR | MEI | JUN | JUL | AGT | SEP | OKT | NOP | DES | |
| | | | 2021 | | | | | | OK | OK | OK | OK | OK | OK | |
| | | | 2022 | OK | OK | | | | | | | | | | |
| 4 | P01209367 | - | Loans provided | Closed | Borrower | 2019/08/22 | 2021/08/22 | - | - | - | Conventional Rural Bank | PT BPR Surya Yudha | 2021/09/14 | - | - |
| | | | JAN | FEB | MAR | APR | MEI | JUN | JUL | AGT | SEP | OKT | NOP | DES | |
| | | | 2019 | | | | | | | | OK | OK | OK | OK | |
| | | | 2020 | OK | OK | OK | OK | 1-89 | 1-89 | 1-89 | 1-89 | 1-89 | 1-89 | 1-89 | |
| | | | 2021 | 1-89 | 1-89 | 1-89 | 1-89 | 1-89 | OK | OK | | | | | |
| 5 | 508689770 | - | Loans provided | Closed | Borrower | 2018/06/30 | 2021/06/01 | 1 | IDR 16.490.000 | - | Islamic Finance Company | PT Adira Dinamika Multi Finance (UUS) | 2021/07/09 | - | - |
| | | | JAN | FEB | MAR | APR | MEI | JUN | JUL | AGT | SEP | OKT | NOP | DES | |
| | | | 2019 | | | | | | N/A | N/A | N/A | N/A | N/A | N/A | |
| | | | 2020 | N/A | N/A | N/A | N/A | OK | OK | OK | OK | OK | OK | OK | |
| | | | 2021 | OK | OK | OK | OK | OK | | | | | | | |
| 6 | 300068023 | - | Loans provided | Aktif | Borrower | 2018/06/30 | 2021/06/01 | 1 | IDR 16.490.000 | - | Financing Company | PT Adira Dinamika Multi Finance Tbk | 2020/07/08 | - | - |
| | | | JAN | FEB | MAR | APR | MEI | JUN | JUL | AGT | SEP | OKT | NOP | DES | |
| | | | 2018 | | | | | | N/A | N/A | N/A | N/A | OK | OK | |
| | | | 2019 | OK | OK | OK | OK | OK | OK | OK | OK | OK | OK | OK | |
| | | | 2020 | 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 |
|------------------------------------|-----------------------------|--------------------------|-------------------------|----------|----------------------------|
| Non Financial Services Institution | BTM Surya Amanah Temanggung | 156275791 | 4770100001 | Borrower | 2026/04/02 |

| | | | |
|------------------------|---------------------|--------------------|-----------------|
| Tanggal Mulai | Tanggal Jatuh Tempo | Status Jatuh Tempo | Status kontrak |
| 2024/02/16 | 2027/02/16 | 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 |
|-------------------|-----------------------|-------------|----------------------------|----------------|--------------------------|-------------------|
| 2026 Feb | 25 | IDR 347.334 | - | IDR 7.014.001 | IDR 0 | Active Facilities |
| 2026 Jan | 0 | IDR 0 | - | IDR 7.222.223 | IDR 0 | Active Facilities |
| 2025 Des | 0 | IDR 0 | - | IDR 7.777.778 | IDR 0 | Active Facilities |
| 2025 Nop | 29 | IDR 449.667 | - | IDR 8.783.001 | IDR 0 | Active Facilities |
| 2025 Okt | 0 | IDR 0 | - | IDR 8.888.889 | IDR 0 | Active Facilities |
| 2025 Sep | 0 | IDR 0 | - | IDR 9.444.445 | IDR 0 | Active Facilities |
| 2025 Agt | 0 | IDR 0 | - | IDR 10.000.000 | IDR 0 | Active Facilities |
| 2025 Jul | 0 | IDR 0 | - | IDR 10.555.556 | IDR 0 | Active Facilities |
| 2025 Jun | 0 | IDR 0 | - | IDR 0 | IDR 0 | - |
| 2025 Mei | 0 | IDR 0 | - | IDR 11.111.111 | IDR 0 | Active Facilities |
| 2025 Apr | 0 | IDR 0 | - | IDR 12.222.223 | IDR 0 | Active Facilities |
| 2025 Mar | 0 | IDR 0 | - | IDR 13.333.334 | IDR 0 | Active Facilities |
| 2025 Feb | 0 | IDR 0 | - | IDR 13.333.334 | IDR 0 | Active Facilities |
| 2025 Jan | 0 | IDR 0 | - | IDR 13.888.889 | IDR 20.000.000 | 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 | - |

Diberikan Kredit

| | | | |
|-------------------------------------|------------------------|-----------------------|-------------------------|
| karakteristik Kredit | Perjanjian Credit | Nomor Perjanjian Awal | Tanggal Perjanjian Awal |
| Others | Musharaka | 4770100001 | 2024/02/16 |
| Nomor Perjanjian Akhir | Tanggal Akad Akhir | Frekuensi Kredit | Tanggal Mulai kredit |
| 4770100001 | 2025/07/14 | 6 | 2024/02/16 |
| Kategori Debitur | Tipe Penggunaan | Orientasi Penggunaan | Sektor Ekonomi |
| Debtor SMEs - Medium | Working capital | Other | - |
| Kota/Kabupaten | Nilai Proyek | Tipe Suku Bunga | Suku Bunga |
| Kab. Temanggung | IDR 20.000.000 | Profit sharing | 185,00 % |
| Program Pembiayaan | | | |
| Non Government Program Loans | | | |

Batas Kredit / Saldo Debit

| | | | |
|----------------------------|-----------------------|--------------------------|----------------------|
| Batas Kredit Awal | Batas Kredit | Realisasi Bulan Berjalan | Saldo Debit |
| IDR 20.000.000 | IDR 20.000.000 | - | IDR 7.014.001 |
| Nilai dalam Mata Uang asal | | | |
| - | | | |

Tunggakan

| | | | |
|-----------------------|-----------------------|-----------------------|------------------|
| Tunggakan Pokok | Nilai Bunga Tunggakan | Jumlah hari tunggakan | Jumlah Tunggakan |
| IDR 347.334 | IDR 0 | 25 | 1 |
| 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 449.667 | 1 | 2026/02/28 | 29 |
| Tanggal Jumlah hari tunggakan maksimum | Kondisi Terburuk | Tanggal Kondisi Terburuk | |
| 2025/11/30 | Current | 2026/02/28 | |

Rincian Agunan 1: Vehicle

| | | | |
|--|---|---|--|
| Jenis institusi | Institusi | Tanggal Pembaruan Terakhir | |
| Non Financial Services Institution | BTM Surya Amanah Temanggung | 2026/04/02 | |
| Jaminan yang disetujui | | | |
| Nomor Agunan 01.00139 | Status Agunan Available | Peringkat - | Institusi Pemeringkat - |
| Jenis Pengikatan Fiduciare | Tanggal Pengikatan 2024/02/07 | Nama Pemilik Agunan ADI KUNCORO | Bukti Kepemilikan R014867111 |
| Status Paripasu No | Persentase Paripasu - | Status Kredit Rekening Bersama No | Diasuransikan No |
| Informasi - | | | |
| Nilai Agunan | | | |
| Nilai Agunan Sesuai NJOP IDR 35.000.000 | Nilai Agunan Menurut Pelapor IDR 34.000.000 | Tanggal Penilaian Agunan Menurut pelapor 2024/02/07 | Nilai Agunan menurut Penilai Independen - |
| Nama Penilai Independen - | Tanggal Penilaian Agunan Menurut Penilai Independen | | |
| Alamat Agunan | | | |
| Alamat JLN TUGU BARAT RT 006 RW 001 SAMPANG,Kab. Cilacap | | | |

Rincian Kredit / Pembiayaan 2: Others - Closed

| | | | | | |
|---|--|--------------------------------------|--------------------------------|-----------------|-----------------------------------|
| Jenis institusi | Institusi | Kode Kontrak Biro Kredit | Nomor Kontrak Institusi | Peran | Tanggal Pembaruan Terakhir |
| Conventional Rural Bank | PT BPR Surya Yudha | A13896208 | - | Borrower | 2022/06/16 |
| Tanggal Mulai 2021/08/31 | Tanggal Jatuh Tempo 2022/08/31 | Status Jatuh Tempo Current | Status kontrak Lunas | | |
| Tanggal Status Kontrak 2022/05/28 | Informasi - | | | | |

Riwayat Data

| Tanggal Referensi | Jumlah hari tunggakan | Jatuh Tempo | Penyebab Kredit Bermasalah | Saldo Debit | Realisasi Bulan Berjalan | Status kontrak |
|-------------------|-----------------------|---------------|----------------------------|---------------|--------------------------|-------------------|
| 2022 Mei | 0 | IDR 0 | - | IDR 0 | IDR 0 | Paid off |
| 2022 Apr | 62 | IDR 1.399.600 | - | IDR 2.886.000 | IDR 0 | Active Facilities |
| 2022 Mar | 60 | IDR 1.399.900 | - | IDR 3.303.000 | IDR 0 | Active Facilities |
| 2022 Feb | 58 | IDR 926.500 | - | IDR 3.723.000 | IDR 0 | Active Facilities |
| 2022 Jan | 63 | IDR 1.406.500 | - | IDR 4.143.000 | IDR 0 | Active Facilities |
| 2021 Des | 62 | IDR 1.429.800 | - | IDR 4.583.000 | IDR 0 | Active Facilities |
| 2021 Nop | 62 | IDR 1.430.100 | - | IDR 5.000.000 | IDR 0 | Active Facilities |
| 2021 Okt | 31 | IDR 476.700 | - | IDR 5.000.000 | IDR 0 | Active Facilities |
| 2021 Sep | 1 | IDR 476.700 | - | IDR 5.000.000 | IDR 0 | Active Facilities |
| 2021 Agt | 0 | IDR 0 | - | IDR 5.000.000 | IDR 5.000.000 | Active Facilities |

Diberikan Kredit

| | | | |
|---|---|--|---|
| karakteristik Kredit Others | Perjanjian Credit Conventional | Nomor Perjanjian Awal 202204006166 | Tanggal Perjanjian Awal 2021/08/31 |
| Nomor Perjanjian Akhir 202204006166 | Tanggal Akad Akhir 2021/08/31 | Frekuensi Kredit - | Tanggal Mulai kredit 2021/08/31 |
| Kategori Debitur Debtor SMEs - Micro | Tipe Penggunaan Working capital | Orientasi Penggunaan Other | Sektor Ekonomi SPECIAL RETAIL TRADE OF FOOD, BEVERAGES AND TOBACCO IN THE STORE |
| Kota/Kabupaten Kab. Temanggung | Nilai Proyek IDR 5.000.000 | Tipe Suku Bunga Fixed Interest Rates | Suku Bunga 14,40 % |
| Program Pembiayaan Non Government Program Loans | | | |

Batas Kredit / Saldo Debit

| | | | |
|---|-------------------|-------------------------------|-----------------------------|
| Batas Kredit Awal IDR 5.000.000 | Batas Kredit - | Realisasi Bulan Berjalan - | Saldo Debit IDR 0 |
| Nilai dalam Mata Uang asal - | | | |

Tunggakan

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

Restrukturisasi

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

Maksimal Kredit

| | | | |
|---|--|--|---|
| Tunggakan Nilai Pembayaran Maksimum IDR 1.430.100 | Tunggakan Jumlah Pembayaran Maksimum 2 | Tanggal Tunggakan Pembayaran Maksimum 2022/04/30 | Jumlah hari tunggakan maksimum 63 |
| Tanggal Jumlah hari tunggakan maksimum 2022/01/31 | Kondisi Terburuk In Special Attention (DPD 1-89) | Tanggal Kondisi Terburuk 2022/04/30 | |

Rincian Kredit / Pembiayaan 3: Others - Closed

| | | | | | |
|---|---|--|--------------------------------|--------------------------|---|
| Jenis institusi Financing Company | Institusi PT Adira Dinamika Multi Finance Tbk | Kode Kontrak Biro Kredit 213264807 | Nomor Kontrak Institusi - | Peran Borrower | Tanggal Pembaruan Terakhir 2022/03/17 |
| Tanggal Mulai 2021/07/06 | Tanggal Jatuh Tempo 2022/07/06 | Status Jatuh Tempo Current | Status kontrak Lunas | | |
| Tanggal Status Kontrak 2022/02/10 | Informasi - | | | | |

Riwayat Data

| Tanggal Referensi | Jumlah hari tunggakan | Jatuh Tempo | Penyebab Kredit Bermasalah | Saldo Debit | Realisasi Bulan Berjalan | Status kontrak |
|-------------------|-----------------------|-------------|----------------------------|----------------|--------------------------|-------------------|
| 2022 Feb | 0 | IDR 0 | - | IDR 0 | IDR 0 | Paid off |
| 2022 Jan | 0 | IDR 0 | - | IDR 5.998.992 | IDR 0 | Active Facilities |
| 2021 Des | 0 | IDR 0 | - | IDR 6.891.456 | IDR 0 | Active Facilities |
| 2021 Nop | 0 | IDR 0 | - | IDR 7.755.759 | IDR 0 | Active Facilities |
| 2021 Okt | 0 | IDR 0 | - | IDR 8.592.790 | IDR 0 | Active Facilities |
| 2021 Sep | 0 | IDR 0 | - | IDR 8.592.790 | IDR 0 | Active Facilities |
| 2021 Agt | 0 | IDR 0 | - | IDR 10.188.450 | IDR 0 | Active Facilities |
| 2021 Jul | 0 | IDR 0 | - | IDR 10.948.720 | IDR 10.948.720 | Active Facilities |

Diberikan Kredit

| | | | |
|--|--|--|--|
| karakteristik Kredit Others | Perjanjian Kredit Conventional | Nomor Perjanjian Awal 040721115398 | Tanggal Perjanjian Awal 2021/07/06 |
| Nomor Perjanjian Akhir 040721115398 | Tanggal Akad Akhir 2021/07/06 | Frekuensi Kredit - | Tanggal Mulai kredit 2021/07/06 |
| Kategori Debitur Not a Debtor of Micro, Small and Medium Enterprises | Tipe Penggunaan Consumption | Orientasi Penggunaan Other | Sektor Ekonomi HOUSEHOLD FOR MULTIPURPOSES |
| Kota/Kabupaten Kab. Temanggung | Nilai Proyek - | Tipe Suku Bunga Fixed Interest Rates | Suku Bunga 39,10 % |
| Program Pembiayaan Non Government Program Loans | | | |

Batas Kredit / Saldo Debit

| | | | |
|--|-------------------|-------------------------------|-----------------------------|
| Batas Kredit Awal IDR 10.948.720 | Batas Kredit - | Realisasi Bulan Berjalan - | Saldo Debit IDR 0 |
| Nilai dalam Mata Uang asal - | | | |

Tunggakan

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

Restrukturisasi

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

Maksimal Kredit

| | | | |
|---|--|---|--|
| Tunggakan Nilai Pembayaran Maksimum IDR 0 | Tunggakan Jumlah Pembayaran Maksimum 0 | Tanggal Tunggakan Pembayaran Maksimum - | Jumlah hari tunggakan maksimum 0 |
| Tanggal Jumlah hari tunggakan maksimum - | Kondisi Terburuk Current | Tanggal Kondisi Terburuk 2022/02/28 | |

Rincian Kredit / Pembiayaan 4: Loans provided - Closed

| Jenis institusi | Institusi | Kode Kontrak Biro Kredit | Nomor Kontrak Institusi | Peran | Tanggal Pembaruan Terakhir |
|--------------------------------|---------------------------|--------------------------|-------------------------|-----------------|----------------------------|
| Conventional Rural Bank | PT BPR Surya Yudha | P01209367 | - | Borrower | 2021/09/14 |

| | | | |
|---|--|--------------------------------------|--------------------------------|
| Tanggal Mulai 2019/08/22 | Tanggal Jatuh Tempo 2021/08/22 | Status Jatuh Tempo Current | Status kontrak Lunas |
| Tanggal Status Kontrak 2021/08/31 | Informasi - | | |

Riwayat Data

| Tanggal Referensi | Jumlah hari tunggakan | Jatuh Tempo | Penyebab Kredit Bermasalah | Saldo Debit | Realisasi Bulan Berjalan | Status kontrak |
|-------------------|-----------------------|---------------|----------------------------|----------------|--------------------------|-------------------|
| 2021 Agt | 0 | IDR 0 | - | IDR 0 | IDR 0 | Paid off |
| 2021 Jul | 10 | IDR 1.211.645 | - | IDR 2.082.600 | IDR 0 | Active Facilities |
| 2021 Jun | 70 | IDR 3.794.945 | - | IDR 5.127.545 | IDR 0 | Active Facilities |
| 2021 Mei | 71 | IDR 3.798.245 | - | IDR 6.172.545 | IDR 0 | Active Facilities |
| 2021 Apr | 68 | IDR 3.801.545 | - | IDR 7.217.545 | IDR 0 | Active Facilities |
| 2021 Mar | 69 | IDR 3.804.845 | - | IDR 8.262.545 | IDR 0 | Active Facilities |
| 2021 Feb | 68 | IDR 3.808.145 | - | IDR 9.307.545 | IDR 0 | Active Facilities |
| 2021 Jan | 70 | IDR 3.811.445 | - | IDR 10.352.545 | IDR 0 | Active Facilities |
| 2020 Des | 71 | IDR 3.814.745 | - | IDR 11.408.100 | IDR 0 | Active Facilities |
| 2020 Nop | 70 | IDR 3.855.333 | - | IDR 12.453.100 | IDR 0 | Active Facilities |
| 2020 Okt | 67 | IDR 3.896.547 | - | IDR 13.498.100 | IDR 0 | Active Facilities |
| 2020 Sep | 70 | IDR 4.057.332 | - | IDR 14.573.100 | IDR 0 | Active Facilities |
| 2020 Agt | 70 | IDR 4.238.400 | - | IDR 15.618.100 | IDR 0 | Active Facilities |
| 2020 Jul | 69 | IDR 4.241.700 | - | IDR 16.663.100 | IDR 0 | Active Facilities |
| 2020 Jun | 39 | IDR 2.825.000 | - | IDR 16.663.100 | IDR 0 | Active Facilities |
| 2020 Mei | 37 | IDR 2.828.300 | - | IDR 17.708.100 | IDR 0 | Active Facilities |
| 2020 Apr | 8 | IDR 1.411.600 | - | IDR 17.708.100 | IDR 0 | Active Facilities |
| 2020 Mar | 0 | IDR 0 | - | IDR 17.708.100 | IDR 0 | Active Facilities |
| 2020 Feb | 0 | IDR 0 | - | IDR 18.749.800 | IDR 0 | Active Facilities |
| 2020 Jan | 0 | IDR 0 | - | IDR 19.791.500 | IDR 0 | Active Facilities |
| 2019 Des | 0 | IDR 0 | - | IDR 20.833.200 | IDR 0 | Active Facilities |
| 2019 Nop | 0 | IDR 0 | - | IDR 21.874.900 | IDR 0 | Active Facilities |
| 2019 Okt | 0 | IDR 0 | - | IDR 22.916.600 | IDR 0 | Active Facilities |
| 2019 Sep | 0 | IDR 0 | - | IDR 23.958.300 | IDR 0 | Active Facilities |

Diberikan Kredit

| | | | |
|--|--|--|---|
| karakteristik Kredit Others | Perjanjian Kredit Conventional | Nomor Perjanjian Awal 202204005890 | Tanggal Perjanjian Awal 2019/08/22 |
| Nomor Perjanjian Akhir 202204005890 | Tanggal Akad Akhir 2019/08/22 | Frekuensi Kredit - | Tanggal Mulai kredit 2019/08/22 |
| Kategori Debitur Not a Debtor of Micro, Small and Medium Enterprises | Tipe Penggunaan Consumption | Orientasi Penggunaan Other | Sektor Ekonomi HOUSEHOLD FOR OTHER UNSPECIFIED PURPOSES |
| Kota/Kabupaten Kab. Temanggung | Nilai Proyek - | Tipe Suku Bunga Fixed Interest Rates | Suku Bunga 18,00 % |
| Program Pembiayaan Non Government Program Loans | | | |

Batas Kredit / Saldo Debit

| | | | |
|--|-------------------|-------------------------------|-----------------------------|
| Batas Kredit Awal IDR 25.000.000 | Batas Kredit - | Realisasi Bulan Berjalan - | Saldo Debit IDR 0 |
| Nilai dalam Mata Uang asal - | | | |

Tunggakan

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

Restrukturisasi

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

Maksimal Kredit

| | | | |
|---|--|--|---|
| Tunggakan Nilai Pembayaran Maksimum IDR 4.241.700 | Tunggakan Jumlah Pembayaran Maksimum 2 | Tanggal Tunggakan Pembayaran Maksimum 2021/06/30 | Jumlah hari tunggakan maksimum 71 |
| Tanggal Jumlah hari tunggakan maksimum 2021/05/31 | Kondisi Terburuk In Special Attention (DPD 1-89) | Tanggal Kondisi Terburuk 2021/06/30 | |

Rincian Kredit / Pembiayaan 5: Loans provided - Closed

| Jenis institusi | Institusi | Kode Kontrak Biro Kredit | Nomor Kontrak Institusi | Peran | Tanggal Pembaruan Terakhir |
|---|--|--------------------------------------|--------------------------------|-----------------|----------------------------|
| Islamic Finance Company | PT Adira Dinamika Multi Finance (UUS) | S08689770 | - | Borrower | 2021/07/09 |
| Tanggal Mulai 2018/06/30 | Tanggal Jatuh Tempo 2021/06/01 | Status Jatuh Tempo Current | Status kontrak Lunas | | |
| Tanggal Status Kontrak 2021/06/03 | Informasi - | | | | |

Riwayat Data

| Tanggal Referensi | Jumlah hari tunggakan | Jatuh Tempo | Penyebab Kredit Bermasalah | Saldo Debit | Realisasi Bulan Berjalan | Status kontrak |
|-------------------|-----------------------|-------------|----------------------------|---------------|--------------------------|-------------------|
| 2021 Jun | 0 | IDR 0 | - | IDR 0 | IDR 0 | Paid off |
| 2021 Mei | 0 | IDR 0 | - | IDR 640.275 | IDR 0 | Active Facilities |
| 2021 Apr | 0 | IDR 0 | - | IDR 1.266.161 | IDR 0 | Active Facilities |
| 2021 Mar | 0 | IDR 0 | - | IDR 1.877.979 | IDR 0 | Active Facilities |
| 2021 Feb | 0 | IDR 0 | - | IDR 2.476.045 | IDR 0 | Active Facilities |
| 2021 Jan | 0 | IDR 0 | - | IDR 2.476.045 | IDR 0 | Active Facilities |
| 2020 Des | 0 | IDR 0 | - | IDR 3.632.151 | IDR 0 | Active Facilities |
| 2020 Nop | 0 | IDR 0 | - | IDR 4.190.788 | IDR 0 | Active Facilities |
| 2020 Okt | 0 | IDR 0 | - | IDR 4.736.869 | IDR 0 | Active Facilities |
| 2020 Sep | 0 | IDR 0 | - | IDR 5.270.676 | IDR 0 | Active Facilities |
| 2020 Agt | 0 | IDR 0 | - | IDR 5.792.484 | IDR 0 | Active Facilities |
| 2020 Jul | 0 | IDR 0 | - | IDR 6.302.563 | IDR 0 | Active Facilities |
| 2020 Jun | 0 | IDR 0 | - | IDR 6.801.177 | IDR 0 | Active Facilities |
| 2020 Mei | 0 | IDR 0 | - | IDR 0 | IDR 0 | - |
| 2020 Apr | 0 | IDR 0 | - | IDR 0 | IDR 0 | - |
| 2020 Mar | 0 | IDR 0 | - | IDR 0 | IDR 0 | - |
| 2020 Feb | 0 | IDR 0 | - | IDR 0 | IDR 0 | - |
| 2020 Jan | 0 | IDR 0 | - | IDR 0 | IDR 0 | - |
| 2019 Des | 0 | IDR 0 | - | IDR 0 | IDR 0 | - |
| 2019 Nop | 0 | IDR 0 | - | IDR 0 | IDR 0 | - |
| 2019 Okt | 0 | IDR 0 | - | IDR 0 | IDR 0 | - |
| 2019 Sep | 0 | IDR 0 | - | IDR 0 | IDR 0 | - |
| 2019 Agt | 0 | IDR 0 | - | IDR 0 | IDR 0 | - |
| 2019 Jul | 0 | IDR 0 | - | IDR 0 | IDR 0 | - |

Diberikan Kredit

| | | | |
|--|---|--|---|
| karakteristik Kredit Others | Perjanjian Credit Murabahah Receivables | Nomor Perjanjian Awal 040718404481 | Tanggal Perjanjian Awal 2018/06/30 |
| Nomor Perjanjian Akhir 040718404481 | Tanggal Akad Akhir 2018/06/30 | Frekuensi Kredit - | Tanggal Mulai kredit 2018/06/30 |
| Kategori Debitur Not a Debtor of Micro, Small and Medium Enterprises | Tipe Penggunaan Consumption | Orientasi Penggunaan Other | Sektor Ekonomi HOUSEHOLD FOR MOTORCYCLE OWNERSHIP |
| Kota/Kabupaten Kota Magelang | Nilai Proyek - | Tipe Suku Bunga Margin | Suku Bunga 27,59 % |
| Program Pembiayaan Non Government Program Loans | | | |

Batas Kredit / Saldo Debit

| | | | |
|--|-------------------|-------------------------------|-----------------------------|
| Batas Kredit Awal IDR 15.630.813 | Batas Kredit - | Realisasi Bulan Berjalan - | Saldo Debit IDR 0 |
| Nilai dalam Mata Uang asal - | | | |

Tunggakan

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

Restrukturisasi

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

Maksimal Kredit

| | | | |
|---|--|---|--|
| Tunggakan Nilai Pembayaran Maksimum IDR 0 | Tunggakan Jumlah Pembayaran Maksimum 0 | Tanggal Tunggakan Pembayaran Maksimum - | Jumlah hari tunggakan maksimum 0 |
| Tanggal Jumlah hari tunggakan maksimum - | Kondisi Terburuk Current | Tanggal Kondisi Terburuk 2021/06/30 | |

Rincian Agunan 1: Motorcycle

| Jenis institusi | Institusi | Tanggal Pembaruan Terakhir | |
|-------------------------|---------------------------------------|----------------------------|--|
| Islamic Finance Company | PT Adira Dinamika Multi Finance (UUS) | 2021/07/09 | |

| Jaminan yang disetujui | | | |
|---|---|---|---------------------------------------|
| Nomor Agunan 04070407040718404481 | Status Agunan Available | Peringkat - | Institusi Pemeringkat - |
| Jenis Pengikatan Fiduciare | Tanggal Pengikatan 2018/07/18 | Nama Pemilik Agunan NARYANTO | Bukti Kepemilikan 004373132 |
| Status Paripasu No | Persentase Paripasu - | Status Kredit Rekening Bersama No | Diasuransikan Yes |
| Informasi - | | | |

| Nilai Agunan | | | |
|---|---|---|--|
| Nilai Agunan Sesuai NJOP IDR 16.490.000 | Nilai Agunan Menurut Pelapor IDR 16.490.000 | Tanggal Penilaian Agunan Menurut pelapor 2018/06/30 | Nilai Agunan menurut Penilai Independen - |
| Nama Penilai Independen - | Tanggal Penilaian Agunan Menurut Penilai Independen | | |

| Alamat Agunan |
|---|
| Alamat JL ACHMAD YANI NO40 MAGELANG,Kab. Temanggung |

Rincian Kredit / Pembiayaan 6: Loans provided - Aktif

| Jenis institusi | Institusi | Kode Kontrak Biro Kredit | Nomor Kontrak Institusi | Peran | Tanggal Pembaruan Terakhir |
|--------------------------|--|--------------------------|-------------------------|-----------------|----------------------------|
| Financing Company | PT Adira Dinamika Multi Finance Tbk | 300068023 | - | Borrower | 2020/07/08 |

| | | | |
|------------------------------------|--|--------------------------------------|--|
| Tanggal Mulai 2018/06/30 | Tanggal Jatuh Tempo 2021/06/01 | Status Jatuh Tempo Current | Status kontrak 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 |
|-------------------|-----------------------|-------------|----------------------------|----------------|--------------------------|-------------------|
| 2020 Jun | 0 | IDR 0 | - | IDR 6.801.177 | IDR 0 | Active Facilities |
| 2020 Mei | 0 | IDR 0 | - | IDR 7.288.584 | IDR 0 | Active Facilities |
| 2020 Apr | 0 | IDR 0 | - | IDR 7.765.036 | IDR 0 | Active Facilities |
| 2020 Mar | 0 | IDR 0 | - | IDR 8.230.778 | IDR 0 | Active Facilities |
| 2020 Feb | 0 | IDR 0 | - | IDR 8.686.052 | IDR 0 | Active Facilities |
| 2020 Jan | 0 | IDR 0 | - | IDR 9.131.093 | IDR 0 | Active Facilities |
| 2019 Des | 0 | IDR 0 | - | IDR 9.566.130 | IDR 0 | Active Facilities |
| 2019 Nop | 0 | IDR 0 | - | IDR 9.991.389 | IDR 0 | Active Facilities |
| 2019 Okt | 0 | IDR 0 | - | IDR 10.407.089 | IDR 0 | Active Facilities |
| 2019 Sep | 0 | IDR 0 | - | IDR 10.813.446 | IDR 0 | Active Facilities |
| 2019 Agt | 0 | IDR 0 | - | IDR 11.210.669 | IDR 0 | Active Facilities |
| 2019 Jul | 0 | IDR 0 | - | IDR 11.598.964 | IDR 0 | Active Facilities |
| 2019 Jun | 0 | IDR 0 | - | IDR 11.978.531 | IDR 0 | Active Facilities |
| 2019 Mei | 0 | IDR 0 | - | IDR 12.349.566 | IDR 0 | Active Facilities |
| 2019 Apr | 0 | IDR 0 | - | IDR 12.712.262 | IDR 0 | Active Facilities |
| 2019 Mar | 0 | IDR 0 | - | IDR 13.066.805 | IDR 0 | Active Facilities |
| 2019 Feb | 0 | IDR 0 | - | IDR 13.413.379 | IDR 0 | Active Facilities |
| 2019 Jan | 0 | IDR 0 | - | IDR 13.752.163 | IDR 0 | Active Facilities |
| 2018 Des | 0 | IDR 0 | - | IDR 14.083.332 | IDR 0 | Active Facilities |
| 2018 Nop | 0 | IDR 0 | - | IDR 14.407.058 | IDR 0 | Active Facilities |
| 2018 Okt | 0 | IDR 0 | - | IDR 0 | IDR 0 | - |
| 2018 Sep | 0 | IDR 0 | - | IDR 0 | IDR 0 | - |
| 2018 Agt | 0 | IDR 0 | - | IDR 0 | IDR 0 | - |
| 2018 Jul | 0 | IDR 0 | - | IDR 0 | IDR 0 | - |

Diberikan Kredit

| | | | |
|--|---|--|---|
| karakteristik Kredit Others | Perjanjian Credit Murabahah Receivables | Nomor Perjanjian Awal 040718404481 | Tanggal Perjanjian Awal 2018/06/30 |
| Nomor Perjanjian Akhir 040718404481 | Tanggal Akad Akhir 2018/06/30 | Frekuensi Kredit - | Tanggal Mulai kredit 2018/06/30 |
| Kategori Debitur Not a Debtor of Micro, Small and Medium Enterprises | Tipe Penggunaan Consumption | Orientasi Penggunaan Other | Sektor Ekonomi HOUSEHOLD FOR MOTORCYCLE OWNERSHIP |
| Kota/Kabupaten Kab. Temanggung | Nilai Proyek - | Tipe Suku Bunga Margin | Suku Bunga 27,59 % |
| Program Pembiayaan Non Government Program Loans | | | |

Batas Kredit / Saldo Debit

| | | | |
|--|--------------------------------------|-------------------------------|-------------------------------------|
| Batas Kredit Awal IDR 15.630.813 | Batas Kredit IDR 6.801.177 | Realisasi Bulan Berjalan - | Saldo Debit IDR 6.801.177 |
| Nilai dalam Mata Uang asal - | | | |

Tunggakan

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

Restrukturisasi

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

Maksimal Kredit

| | | | |
|---|--|---|--|
| Tunggakan Nilai Pembayaran Maksimum IDR 0 | Tunggakan Jumlah Pembayaran Maksimum 0 | Tanggal Tunggakan Pembayaran Maksimum - | Jumlah hari tunggakan maksimum 0 |
| Tanggal Jumlah hari tunggakan maksimum - | Kondisi Terburuk Current | Tanggal Kondisi Terburuk 2020/06/30 | |

Rincian Agunan 1: Motorcycle

| Jenis institusi | Institusi | Tanggal Pembaruan Terakhir | |
|---|---|---|--|
| Islamic Finance Company | PT Adira Dinamika Multi Finance (UUS) | 2020/07/08 | |
| Jaminan yang disetujui | | | |
| Nomor Agunan 04070407040718404481 | Status Agunan Available | Peringkat - | Institusi Pemeringkat - |
| Jenis Pengikatan Fiduciare | Tanggal Pengikatan 2018/07/18 | Nama Pemilik Agunan NARYANTO | Bukti Kepemilikan 004373132 |
| Status Paripasu No | Persentase Paripasu - | Status Kredit Rekening Bersama No | Diasuransikan Yes |
| Informasi - | | | |
| Nilai Agunan | | | |
| Nilai Agunan Sesuai NJOP IDR 16.490.000 | Nilai Agunan Menurut Pelapor IDR 16.490.000 | Tanggal Penilaian Agunan Menurut pelapor 2018/06/30 | Nilai Agunan menurut Penilai Independen - |
| Nama Penilai Independen - | Tanggal Penilaian Agunan Menurut Penilai Independen | | |
| Alamat Agunan | | | |
| Alamat JL ACHMAD YANI NO40 MAGELANG,Kab. Temanggung | | | |