



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

MUHAMAD TOHA MAHSUN

Tanggal Permintaan: 2026/04/12

Subjek Cocos

SUBJEK

Data Subjek

| | | | |
|---|--|---|---|
| Kode Debitur Biro Kredit H01488087 | Kode Bank Debitur - | Tanggal Pembaruan Terakhir 2026/04/12 | Penduduk Yes |
| Nama Sesuai Identitas MUHAMAD TOHA MAHSUN | Nama Lengkap MUHAMAD TOHA MAHSUN | Nama Ibu WURYAM | Jenis Kelamin Laki-laki |
| Tanggal Lahir 1976/10/17 | Tempat Lahir TEMANGGUNG | Status Perkawinan Kawin | Status Pendidikan Tanpa Gelar |

Alamat

| | |
|---|---|
| Saat Ini - Address PURWODADI TEMBARAK BANGSRI 2 RT 4/2 PURWODADI Tembarak Kab. Temanggung 56261 INDONESIA | Tanggal Pembaruan Terakhir 2026/02/28 |
| Riwayat - Address BAGSRI RT004 RW 002 PURWODADI Tembarak Kab. Temanggung 56261 INDONESIA | Tanggal Pembaruan Terakhir 2023/11/30 |

Dokumen Identifikasi

| | |
|---|--|
| Kode Identitas KTP : 3323021710760001 | NPWP / Pendaftaran Nomor Pajak 332302171076000 |
|---|--|

Kontak

| | | | |
|--------------------------------------|---------------------------------------|------------|---|
| Kontrak - Saat Ini | | | |
| Nomor Telepon 021857864206 | Nomor Sellular 085786420671 | Email - | Tanggal Pembaruan Terakhir 2026/02/28 |
| Riwayat - Kontak | | | |
| Nomor Telepon 085786420671 | Nomor Sellular - | Email - | Tanggal Pembaruan Terakhir 2023/11/30 |

Data Pekerjaan

| | | | |
|---|--------------------------------|---|--|
| Data Pekerjaan - Saat Ini | | | |
| Pekerjaan Lain-lain | Tempat Kerja LAINNYA | Sektor Pekerjaan PERTANIAN SAYURAN, BUAH DAN ANEKA UMBI LAINNYA | Alamat Tempat Kerja PURWODADI TEMBARAK BANGSRI 2 |
| Tanggal Pembaruan Terakhir 2026/02/28 | | | |

Riwayat - Data Pekerjaan

| | | | |
|---|--|---|--|
| Pekerjaan Pekerja Seni (Artis, Musisi, Pelukis, dsb) | Tempat Kerja LAINNYA | Sektor Pekerjaan PERTANIAN SAYURAN, BUAH DAN ANEKA UMBI LAINNYA | Alamat Tempat Kerja PURWODADI TEMBARAK BANGSRI 2 |
| Tanggal Pembaruan Terakhir 2025/07/31 | | | |
| Pekerjaan Pegawai Pemerintahan/Lembaga Negara (selain Pejabat/Penyelenggara Negara) | Tempat Kerja KANTOR DESA PURWODADI | Sektor Pekerjaan BUKAN LAPANGAN USAHA LAINNYA | Alamat Tempat Kerja BANGSRI SELOPAMPANG |
| Tanggal Pembaruan Terakhir 2023/11/30 | | | |

RINGKASAN RINCIAN APLIKASI

| | | | |
|---|-----------------------------------|-------------------------------------|---|
| Kode Kontrak Biro Kredit 969669472 | Jenis kontrak Lainnya | Fase Kontrak Dimohon | Tanggal Permintaan 2026/04/12 |
| Nilai Pada Aplikasi IDR 30.000.000 | Jatuh Tempo - | Peran Borrower | Peran Perusahaan - |
| Nomor Rekening WEB_20260412_160845.8386 | Nomor Perjanjian Awal - | Tanggal Perjanjian Awal - | Mata Uang Indonesian Rupiah |

CB SCORE

Skor **579**

Tingkat Risiko

I**Low Risk**

RINGKASAN KONTRAK

Nilai Kunci

| | | | |
|--|-------------------------------------|---|--|
| Nomor Kontrak 3 | Nomor institusi Pelapor 2 | Jumlah Batas Kredit IDR 349.617.650 | Jumlah Potensi Pembukaan IDR 317.187.262 |
| Jumlah Saldo Debit IDR 317.187.262 | Jumlah Jatuh Tempo - | Mata Uang Indonesian Rupiah | |

Ringkasan Berdasarkan Kategori dan Fase

| Kategori Kontrak | Diminta | Ditolak | Dibatalkan | Aktif | Tutup |
|-------------------------------|----------|----------|------------|----------|----------|
| KREDIT/PEMBIAYAAN | 0 | 0 | 0 | 2 | 1 |
| 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 |
| | 349.617.650 |
| Saldo Debit | IDR |
| | 317.187.262 |
| 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 | 108891843 | - | Others | Aktif | Borrower | 2020/08/28 | 2030/08/28 | - | - | - | Conventional Rural Bank | PT. Bank Perekonomian Rakyat BKK Temanggung (Perseroda) | 2026/03/12 | - | - | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| <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>OK</td> <td>OK</td> <td>OK</td> <td>OK</td> <td>OK</td> <td>OK</td> <td>OK</td> <td>OK</td> </tr> <tr> <td>2025</td> <td>OK</td> <td>OK</td> <td>OK</td> <td>OK</td> <td>OK</td> <td>OK</td> <td>OK</td> <td>OK</td> <td>OK</td> <td>OK</td> <td>OK</td> <td>OK</td> </tr> <tr> <td>2026</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 | OK | OK | OK | OK | OK | OK | 2025 | OK | OK | OK | OK | OK | OK | OK | OK | OK | OK | OK | OK | 2026 | OK | OK | | | | | | | | | | |
| | JAN | FEB | MAR | APR | MEI | JUN | JUL | AGT | SEP | OKT | NOP | DES | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 2024 | | | OK | OK | OK | OK | OK | OK | OK | OK | OK | OK | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 2025 | OK | OK | OK | OK | OK | OK | OK | OK | OK | OK | OK | OK | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 2026 | OK | OK | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 2 | 054359519 | - | Others | Aktif | Borrower | 2024/11/22 | 2029/11/22 | 2 | - | - | Islamic Banks (Unit Usaha Syariah - Syariah Business Unit) | PT Bank Syariah Indonesia | 2026/03/09 | - | - | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
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| | JAN | FEB | MAR | APR | MEI | JUN | JUL | AGT | SEP | OKT | NOP | DES | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 2024 | | | | | | | | | | | OK | OK | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 2025 | OK | OK | OK | OK | OK | OK | OK | OK | OK | OK | OK | OK | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 2026 | OK | OK | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 3 | H54358181 | - | Pawn | Closed | Borrower | 2024/11/13 | 2025/03/13 | - | - | - | Islamic Banks (Unit Usaha Syariah - Syariah Business Unit) | PT Bank Syariah Indonesia | 2025/01/05 | - | - | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
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| | JAN | FEB | MAR | APR | MEI | JUN | JUL | AGT | SEP | OKT | NOP | DES | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 2024 | | | | | | | | | | | OK | OK | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |

Rincian Kredit / Pembiayaan 1: Others - Aktif

| Jenis institusi | Institusi | Kode Kontrak Biro Kredit | Nomor Kontrak Institusi | Peran | Tanggal Pembaruan Terakhir |
|-------------------------|---|--------------------------|-------------------------|----------|----------------------------|
| Conventional Rural Bank | PT. Bank Perekonomian Rakyat BKK Temanggung (Perseroda) | 108891843 | - | Borrower | 2026/03/12 |

| | | | | | | | |
|------------------------|------------|---------------------|------------|--------------------|---------|----------------|-----------------|
| Tanggal Mulai | 2020/08/28 | Tanggal Jatuh Tempo | 2030/08/28 | 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 |
|-------------------|-----------------------|-------------|----------------------------|----------------|--------------------------|-------------------|
| 2026 Feb | 0 | IDR 0 | - | IDR 45.126.050 | IDR 0 | Active Facilities |
| 2026 Jan | 0 | IDR 0 | - | IDR 45.917.700 | IDR 0 | Active Facilities |
| 2025 Des | 0 | IDR 0 | - | IDR 46.709.350 | IDR 0 | Active Facilities |
| 2025 Nop | 0 | IDR 0 | - | IDR 47.501.000 | IDR 0 | Active Facilities |
| 2025 Okt | 0 | IDR 0 | - | IDR 48.292.650 | IDR 0 | Active Facilities |
| 2025 Sep | 0 | IDR 0 | - | IDR 49.084.300 | IDR 0 | Active Facilities |
| 2025 Agt | 0 | IDR 0 | - | IDR 49.875.950 | IDR 0 | Active Facilities |
| 2025 Jul | 0 | IDR 0 | - | IDR 50.667.600 | IDR 0 | Active Facilities |
| 2025 Jun | 0 | IDR 0 | - | IDR 51.459.250 | IDR 0 | Active Facilities |
| 2025 Mei | 0 | IDR 0 | - | IDR 52.250.900 | IDR 0 | Active Facilities |
| 2025 Apr | 0 | IDR 0 | - | IDR 53.042.550 | IDR 0 | Active Facilities |
| 2025 Mar | 0 | IDR 0 | - | IDR 53.834.200 | IDR 0 | Active Facilities |
| 2025 Feb | 1 | IDR 131.650 | - | IDR 54.757.500 | IDR 0 | Active Facilities |
| 2025 Jan | 0 | IDR 0 | - | IDR 55.417.500 | IDR 0 | Active Facilities |
| 2024 Des | 0 | IDR 0 | - | IDR 56.209.150 | IDR 0 | Active Facilities |
| 2024 Nop | 0 | IDR 0 | - | IDR 57.000.800 | IDR 0 | Active Facilities |
| 2024 Okt | 0 | IDR 0 | - | IDR 57.792.450 | IDR 0 | Active Facilities |
| 2024 Sep | 0 | IDR 0 | - | IDR 58.584.100 | IDR 0 | Active Facilities |
| 2024 Agt | 0 | IDR 0 | - | IDR 59.375.750 | IDR 0 | Active Facilities |
| 2024 Jul | 0 | IDR 0 | - | IDR 60.167.400 | IDR 0 | Active Facilities |
| 2024 Jun | 0 | IDR 0 | - | IDR 60.959.050 | IDR 0 | Active Facilities |
| 2024 Mei | 0 | IDR 0 | - | IDR 61.750.700 | IDR 0 | Active Facilities |
| 2024 Apr | 0 | IDR 0 | - | IDR 62.542.350 | IDR 0 | Active Facilities |
| 2024 Mar | 0 | IDR 0 | - | IDR 63.334.000 | IDR 0 | Active Facilities |

Diberikan Kredit

| | | | |
|--|--|--|--|
| karakteristik Kredit Others | Perjanjian Credit Conventional | Nomor Perjanjian Awal 09.01.008087 | Tanggal Perjanjian Awal 2020/08/28 |
| Nomor Perjanjian Akhir 09.01.008087 | Tanggal Akad Akhir 2020/08/28 | Frekuensi Kredit - | Tanggal Mulai kredit 2020/08/28 |
| Kategori Debitur Not a Debtor of Micro, Small and Medium Enterprises | Tipe Penggunaan Consumption | Orientasi Penggunaan Other | Sektor Ekonomi NOT OTHER BUSINESS FIELDS |
| Kota/Kabupaten Kab. Temanggung | Nilai Proyek - | Tipe Suku Bunga Fixed Interest Rates | Suku Bunga 10,80 % |
| Program Pembiayaan Non Government Program Loans | | | |

Batas Kredit / Saldo Debit

| | | | |
|--|---------------------------------------|-------------------------------|--------------------------------------|
| Batas Kredit Awal IDR 95.000.000 | Batas Kredit IDR 45.126.050 | Realisasi Bulan Berjalan - | Saldo Debit IDR 45.126.050 |
| 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 1.583.300 | Tunggakan Jumlah Pembayaran Maksimum 2 | Tanggal Tunggakan Pembayaran Maksimum 2024/02/29 | Jumlah hari tunggakan maksimum 34 |
| Tanggal Jumlah hari tunggakan maksimum 2021/09/30 | Kondisi Terburuk In Special Attention (DPD 1-89) | Tanggal Kondisi Terburuk 2024/02/29 | |

Rincian Kredit / Pembiayaan 2: Others - Aktif

| Jenis institusi | Institusi | Kode Kontrak Biro Kredit | Nomor Kontrak Institusi | Peran | Tanggal Pembaruan Terakhir |
|---|--|--------------------------------------|--|-----------------|----------------------------|
| Islamic Banks (Unit Usaha Syariah - Syariah Business Unit) | PT Bank Syariah Indonesia | 054359519 | - | Borrower | 2026/03/09 |
| Tanggal Mulai 2024/11/22 | Tanggal Jatuh Tempo 2029/11/22 | 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 |
|-------------------|-----------------------|-------------|----------------------------|-----------------|--------------------------|-------------------|
| 2026 Feb | 0 | IDR 0 | - | IDR 272.061.212 | IDR 0 | Active Facilities |
| 2026 Jan | 0 | IDR 0 | - | IDR 277.440.490 | IDR 0 | Active Facilities |
| 2025 Des | 0 | IDR 0 | - | IDR 282.793.006 | IDR 0 | Active Facilities |
| 2025 Nop | 0 | IDR 0 | - | IDR 288.118.892 | IDR 0 | Active Facilities |
| 2025 Okt | 0 | IDR 0 | - | IDR 293.418.281 | IDR 0 | Active Facilities |
| 2025 Sep | 0 | IDR 0 | - | IDR 298.691.305 | IDR 0 | Active Facilities |
| 2025 Agt | 0 | IDR 0 | - | IDR 303.938.095 | IDR 0 | Active Facilities |
| 2025 Jul | 0 | IDR 0 | - | IDR 309.158.782 | IDR 0 | Active Facilities |
| 2025 Jun | 0 | IDR 0 | - | IDR 314.353.495 | IDR 0 | Active Facilities |
| 2025 Mei | 0 | IDR 0 | - | IDR 319.522.364 | IDR 0 | Active Facilities |
| 2025 Apr | 0 | IDR 0 | - | IDR 324.665.517 | IDR 0 | Active Facilities |
| 2025 Mar | 0 | IDR 0 | - | IDR 329.783.082 | IDR 0 | Active Facilities |
| 2025 Feb | 0 | IDR 0 | - | IDR 334.875.186 | IDR 0 | Active Facilities |
| 2025 Jan | 0 | IDR 0 | - | IDR 339.941.957 | IDR 0 | Active Facilities |
| 2024 Des | 0 | IDR 0 | - | IDR 344.983.520 | IDR 0 | Active Facilities |
| 2024 Nop | 0 | IDR 0 | - | IDR 350.000.000 | IDR 350.000.000 | Active Facilities |

Diberikan Kredit

| | | | |
|--|---|---|---|
| karakteristik Kredit Others | Perjanjian Credit Murabahah Receivables | Nomor Perjanjian Awal 1910668 | Tanggal Perjanjian Awal 2024/11/22 |
| Nomor Perjanjian Akhir 1910668 | Tanggal Akad Akhir 2024/11/22 | Frekuensi Kredit - | Tanggal Mulai kredit 2024/11/22 |
| Kategori Debitur Debtor SMEs - Small | Tipe Penggunaan Investation | Orientasi Penggunaan Other | Sektor Ekonomi AGRICULTURE OF FLOWER BREEDING |
| Kota/Kabupaten Kab. Temanggung | Nilai Proyek IDR 350.000.000 | Tipe Suku Bunga Margin | Suku Bunga 6,00 % |
| Program Pembiayaan Government program loans - small business financing | | | |

Batas Kredit / Saldo Debit

| | | | |
|---|--|-------------------------------|---------------------------------------|
| Batas Kredit Awal IDR 350.000.000 | Batas Kredit IDR 304.491.600 | Realisasi Bulan Berjalan - | Saldo Debit IDR 272.061.212 |
| 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 2026/02/28 | |

Rincian Agunan 1: Home

| Jenis institusi | Institusi | Tanggal Pembaruan Terakhir |
|--|---------------------------|----------------------------|
| Islamic Banks (Unit Usaha Syariah - Syariah Business Unit) | PT Bank Syariah Indonesia | 2026/03/09 |

Jaminan yang disetujui

| | | | |
|---|---|---|-------------------------------------|
| Nomor Agunan 50112547T21 | Status Agunan Available | Peringkat - | Institusi Pemeringkat - |
| Jenis Pengikatan Mortgage Right | Tanggal Pengikatan 2024/11/22 | Nama Pemilik Agunan MUHAMAD TOHA MAHSUN | Bukti Kepemilikan SHM 920 |
| Status Paripasu No | Persentase Paripasu - | Status Kredit Rekening Bersama No | Diasuransikan No |
| Informasi - | | | |

Nilai Agunan

| | | | |
|-------------------------------|--|---|--|
| Nilai Agunan Sesuai NJOP - | Nilai Agunan Menurut Pelapor IDR 652.500.000 | Tanggal Penilaian Agunan Menurut pelapor 2024/11/22 | Nilai Agunan menurut Penilai Independen - |
| Nama Penilai Independen - | Tanggal Penilaian Agunan Menurut Penilai Independen | | |

Alamat Agunan

Alamat
PORWODADI TEMBARAK, Kab. Temanggung

Rincian Agunan 2: Credit / Financing Insurance

| Jenis institusi | Institusi | Tanggal Pembaruan Terakhir |
|--|---------------------------|----------------------------|
| Islamic Banks (Unit Usaha Syariah - Syariah Business Unit) | PT Bank Syariah Indonesia | 2026/03/09 |

Jaminan yang disetujui

| | | | |
|--|---|---|--|
| Nomor Agunan 18901112411002455 | Status Agunan Available | Peringkat - | Institusi Pemeringkat - |
| Jenis Pengikatan Others | Tanggal Pengikatan 2024/11/22 | Nama Pemilik Agunan MUHAMAD TOHA MAHSUN | Bukti Kepemilikan POLIS18901112411002455 |
| Status Paripasu No | Persentase Paripasu - | Status Kredit Rekening Bersama No | Diasuransikan Yes |
| Informasi ASKRINDO SYARIAH | | | |

Nilai Agunan

| | | | |
|-------------------------------|--|---|--|
| Nilai Agunan Sesuai NJOP - | Nilai Agunan Menurut Pelapor IDR 245.000.000 | Tanggal Penilaian Agunan Menurut pelapor 2024/11/22 | Nilai Agunan menurut Penilai Independen - |
| Nama Penilai Independen - | Tanggal Penilaian Agunan Menurut Penilai Independen | | |

Alamat Agunan

Alamat
BSIRO 07 - SEMARANG, Kab. Temanggung

Rincian Kredit / Pembiayaan 3: Pawn - Closed

| | | | | | |
|--|---------------------------|--------------------------|-------------------------|----------|----------------------------|
| Jenis institusi | Institusi | Kode Kontrak Biro Kredit | Nomor Kontrak Institusi | Peran | Tanggal Pembaruan Terakhir |
| Islamic Banks (Unit Usaha Syariah - Syariah Business Unit) | PT Bank Syariah Indonesia | H54358181 | - | Borrower | 2025/01/05 |

| | | | |
|------------------------|---------------------|--------------------|----------------|
| Tanggal Mulai | Tanggal Jatuh Tempo | Status Jatuh Tempo | Status kontrak |
| 2024/11/13 | 2025/03/13 | Current | Lunas |
| Tanggal Status Kontrak | Informasi | | |
| 2024/12/30 | - | | |

Riwayat Data

| Tanggal Referensi | Jumlah hari tunggakan | Jatuh Tempo | Penyebab Kredit Bermasalah | Saldo Debit | Realisasi Bulan Berjalan | Status kontrak |
|-------------------|-----------------------|-------------|----------------------------|----------------|--------------------------|-------------------|
| 2024 Des | 0 | IDR 0 | - | IDR 0 | IDR 0 | Paid off |
| 2024 Nop | 0 | IDR 0 | - | IDR 52.000.000 | IDR 52.000.000 | Active Facilities |

Diberikan Kredit

| | | | |
|--|--------------------|-----------------------|------------------------------------|
| karakteristik Kredit | Perjanjian Credit | Nomor Perjanjian Awal | Tanggal Perjanjian Awal |
| Others | Qardh | LD2431829790.0 | 2024/11/13 |
| Nomor Perjanjian Akhir | Tanggal Akad Akhir | Frekuensi Kredit | Tanggal Mulai kredit |
| LD2431829790.0 | 2024/11/13 | - | 2024/11/13 |
| Kategori Debitur | Tipe Penggunaan | Orientasi Penggunaan | Sektor Ekonomi |
| Not a Debtor of Micro, Small and Medium Enterprises | Consumption | Other | HOUSEHOLD FOR MULTIPURPOSES |
| Kota/Kabupaten | Nilai Proyek | Tipe Suku Bunga | Suku Bunga |
| Kab. Temanggung | - | Ujrah | 19,31 % |
| Program Pembiayaan | | | |
| Non Government Program Loans | | | |

Batas Kredit / Saldo Debit

| | | | |
|----------------------------|--------------|--------------------------|--------------|
| Batas Kredit Awal | Batas Kredit | Realisasi Bulan Berjalan | Saldo Debit |
| IDR 52.000.000 | - | - | IDR 0 |
| Nilai dalam Mata Uang asal | | | |
| - | | | |

Tunggakan

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

Restrukturisasi

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

Maksimal Kredit

| | | | |
|--|--------------------------------------|---------------------------------------|--------------------------------|
| Tunggakan Nilai Pembayaran Maksimum | Tunggakan Jumlah Pembayaran Maksimum | Tanggal Tunggakan Pembayaran Maksimum | Jumlah hari tunggakan maksimum |
| IDR 0 | 0 | - | 0 |
| Tanggal Jumlah hari tunggakan maksimum | Kondisi Terburuk | Tanggal Kondisi Terburuk | |
| - | Current | 2024/12/31 | |

