

Laporan SLIK OJK

ISNU RAHADI WIRATAMA | NIK 3306121502870002

Diekspor pada 01/06/2026 16:42

Metadata Laporan

| | | | |
|---------------|------------------------------|----------------|--------------------------|
| Nama File | KTP_3306121502870002.txt | Nomor Laporan | 791/IDEB/0104620125/2026 |
| Tanggal Hasil | 15/04/2026 16:17 | Tanggal Upload | 2026-04-16 03:05:54 |
| Status Bagian | Lengkap (1/1 bagian terbaca) | | |

Identitas Debitur

| | | | |
|-----------|---|--------------------|-----------------------|
| Nama | ISNU RAHADI WIRATAMA | Tempat / Tgl Lahir | PURWOREJO, 15/02/1987 |
| Alamat | KEMENTERIAN KEUANGAN RI KPP PRATAMA TANJUNG PINANG JL. DIPONEGORO NO. 14 | Kota | Kab. Purworejo |
| Pekerjaan | Pegawai Pemerintahan/Lembaga Negara (selain Pejabat/Penyelenggara Negara) | Tgl Permohonan | 15/04/2026 16:17 |

| | | |
|-------------------------|-------------------------|-------------------|
| Plafon Total | Baki Debet Total | Kualitas Terburuk |
| Rp 2.366.277.321 | Rp 1.384.643.504 | 1 |

Analisa Kelayakan Pengajuan Pembiayaan Baru

| LAYAK Skor: 95/100 | Faktor Penilaian: [OK] Riwayat kolektibilitas lancar (Kol 1 / belum ada fasilitas) [OK] Semua fasilitas aktif berkualitas lancar [OK] Jumlah fasilitas aktif: 2 (wajar) [!] Utilisasi fasilitas aktif cukup tinggi (59%) Utilisasi kredit aktif: Rp 1.384.643.504 dari Rp 2.351.277.321 (59%) <i>Analisa ini bersifat indikatif berdasarkan data SLIK dan tidak merupakan keputusan resmi lembaga keuangan.</i> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|---|--|------------|----------|-------|-------|-------|------------|----------|----------------------------------|--|--|--|----------------|---|---|--|-------------|---|---|--|-----------------------|---|---|--|-------------------|---|---|--|---------------|---|---|--|--|
| <table><thead><tr><th>2</th><th>2</th><th>0</th><th>Kol 1</th></tr><tr><th>Aktif</th><th>Lunas</th><th>Bermasalah</th><th>Terburuk</th></tr></thead><tbody><tr><td colspan="4">Distribusi Kolektibilitas</td></tr><tr><td>Kol 1 - Lancar</td><td>4</td><td>2</td><td></td></tr><tr><td>Kol 2 - DPK</td><td>0</td><td>0</td><td></td></tr><tr><td>Kol 3 - Kurang Lancar</td><td>0</td><td>0</td><td></td></tr><tr><td>Kol 4 - Diragukan</td><td>0</td><td>0</td><td></td></tr><tr><td>Kol 5 - Macet</td><td>0</td><td>0</td><td></td></tr></tbody></table> <p>Profil kredit relatif baik berdasarkan data SLIK yang tersedia.</p> | 2 | 2 | 0 | Kol 1 | Aktif | Lunas | Bermasalah | Terburuk | Distribusi Kolektibilitas | | | | Kol 1 - Lancar | 4 | 2 | | Kol 2 - DPK | 0 | 0 | | Kol 3 - Kurang Lancar | 0 | 0 | | Kol 4 - Diragukan | 0 | 0 | | Kol 5 - Macet | 0 | 0 | | |
| 2 | 2 | 0 | Kol 1 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Aktif | Lunas | Bermasalah | Terburuk | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Distribusi Kolektibilitas | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Kol 1 - Lancar | 4 | 2 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Kol 2 - DPK | 0 | 0 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Kol 3 - Kurang Lancar | 0 | 0 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Kol 4 - Diragukan | 0 | 0 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Kol 5 - Macet | 0 | 0 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |

Fasilitas Pembiayaan (4 data)

| No | Kreditur | Jenis Penggunaan | Akad Awal | Jatuh Tempo | Plafon Awal | Plafon (Rp) | Baki Debet (Rp) | Margin/Suku Bunga | Keterangan Restruk | Kol | Status |
|----|----------|------------------|-----------|-------------|-------------|-------------|-----------------|-------------------|--------------------|-----|--------|
|----|----------|------------------|-----------|-------------|-------------|-------------|-----------------|-------------------|--------------------|-----|--------|

| | | | | | | | | | | | |
|---|--|----------|------------|---------|-------------|---------------|-------------|------|---|---|-----------------|
| 1 | PT Bank Syariah Indonesia | Konsumsi | 01/12/2036 | 03/2026 | 758.500.000 | 1.081.594.157 | 646.772.539 | 10.5 | - | 1 | Fasilitas Aktif |
| 2 | PT Bank Syariah Indonesia | Konsumsi | 05/02/2041 | 03/2026 | 740.000.000 | 1.269.683.164 | 737.870.965 | 8.05 | - | 1 | Fasilitas Aktif |
| 3 | PT Bank Mandiri (Persero) Tbk | Konsumsi | 25/06/2023 | 01/2021 | 15.000.000 | 15.000.000 | 0 | 24 | - | 1 | Lunas |
| 4 | PT. Bank Perekonomian Rakyat Syariah Dharma Kuwera | Konsumsi | 05/02/2027 | 03/2026 | 490.000.000 | 0 | 0 | 32 | - | 1 | Lunas |