

Laporan SLIK OJK

SIGIT YULIARTO | NIK 3521090107650010

Diekspor pada 01/06/2026 16:41

Metadata Laporan

| | | | |
|---------------|------------------------------|----------------|--------------------------|
| Nama File | KTP_3521090107650010.txt | Nomor Laporan | 715/IDEB/0104620125/2026 |
| Tanggal Hasil | 06/04/2026 11:02 | Tanggal Upload | 2026-04-06 06:49:43 |
| Status Bagian | Lengkap (1/1 bagian terbaca) | | |

Identitas Debitur

| | | | |
|-----------|---|--------------------|-------------------|
| Nama | SIGIT YULIARTO | Tempat / Tgl Lahir | NGAWI, 01/07/1965 |
| Alamat | JL BASUKI RAHMAT RT 02 RW 01 KEL MARGOMULYO KEC NGAWI NGAWI | Kota | Kab. Ngawi |
| Pekerjaan | Pegawai Pemerintahan/Lembaga Negara (selain Pejabat/Penyelenggara Negara) | Tgl Permohonan | 06/04/2026 11:02 |

| | | |
|------------------|------------------|-------------------|
| Plafon Total | Baki Debet Total | Kualitas Terburuk |
| Rp 3.633.707.969 | Rp 335.716.414 | 1 |

Analisa Kelayakan Pengajuan Pembiayaan Baru

| LAYAK Skor: 90/100 | Faktor Penilaian: [OK] Riwayat kolektibilitas lancar (Kol 1 / belum ada fasilitas) [OK] Semua fasilitas aktif berkualitas lancar [OK] Jumlah fasilitas aktif: 1 (wajar) [!] Utilisasi fasilitas aktif tinggi (100%) | | | | | | | | | | | | | | | | | | | | | | | | | | |
|--|--|------------|----------|-------|-------|-------|------------|----------|---------------------------|-------|-------|----------------|----|---|-------------|---|---|-----------------------|---|---|-------------------|---|---|---------------|---|---|---|
| <table><tr><td>1</td><td>9</td><td>0</td><td>Kol 1</td></tr><tr><td>Aktif</td><td>Lunas</td><td>Bermasalah</td><td>Terburuk</td></tr></table> <table><thead><tr><th>Distribusi Kolektibilitas</th><th>Total</th><th>Aktif</th></tr></thead><tbody><tr><td>Kol 1 - Lancar</td><td>10</td><td>1</td></tr><tr><td>Kol 2 - DPK</td><td>0</td><td>0</td></tr><tr><td>Kol 3 - Kurang Lancar</td><td>0</td><td>0</td></tr><tr><td>Kol 4 - Diragukan</td><td>0</td><td>0</td></tr><tr><td>Kol 5 - Macet</td><td>0</td><td>0</td></tr></tbody></table> <p>Profil kredit relatif baik berdasarkan data SLIK yang tersedia.</p> | 1 | 9 | 0 | Kol 1 | Aktif | Lunas | Bermasalah | Terburuk | Distribusi Kolektibilitas | Total | Aktif | Kol 1 - Lancar | 10 | 1 | Kol 2 - DPK | 0 | 0 | Kol 3 - Kurang Lancar | 0 | 0 | Kol 4 - Diragukan | 0 | 0 | Kol 5 - Macet | 0 | 0 | Rekomendasi: → Kurangi outstanding/baki debet agar rasio utilisasi lebih sehat sebelum pengajuan. Utilisasi kredit aktif: Rp 335.716.414 dari Rp 335.716.414 (100%) <i>Analisa ini bersifat indikatif berdasarkan data SLIK dan tidak merupakan keputusan resmi lembaga keuangan.</i> |
| 1 | 9 | 0 | Kol 1 | | | | | | | | | | | | | | | | | | | | | | | | |
| Aktif | Lunas | Bermasalah | Terburuk | | | | | | | | | | | | | | | | | | | | | | | | |
| Distribusi Kolektibilitas | Total | Aktif | | | | | | | | | | | | | | | | | | | | | | | | | |
| Kol 1 - Lancar | 10 | 1 | | | | | | | | | | | | | | | | | | | | | | | | | |
| Kol 2 - DPK | 0 | 0 | | | | | | | | | | | | | | | | | | | | | | | | | |
| Kol 3 - Kurang Lancar | 0 | 0 | | | | | | | | | | | | | | | | | | | | | | | | | |
| Kol 4 - Diragukan | 0 | 0 | | | | | | | | | | | | | | | | | | | | | | | | | |
| Kol 5 - Macet | 0 | 0 | | | | | | | | | | | | | | | | | | | | | | | | | |

Fasilitas Pembiayaan (10 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 Mandiri Taspem D/H PT Bank Sinar Harapan Bali | Modal Kerja | 01/05/2040 | 02/2026 | 350.000.000 | 335.716.414 | 335.716.414 | 10.424 | - | 1 | Fasilitas Aktif |
| 2 | PT Bank Tabungan Negara (Persero) Tbk | Konsumsi | 26/01/2019 | 01/2019 | 590.000.000 | 590.000.000 | 0 | 2 | - | 1 | Lunas |
| 3 | PT Bank Tabungan Negara (Persero) Tbk | Konsumsi | 26/07/2019 | 07/2019 | 132.000.000 | 132.000.000 | 0 | 2 | - | 1 | Lunas |
| 4 | PT Bank Tabungan Negara (Persero) Tbk | Konsumsi | 26/10/2020 | 12/2020 | 108.000.000 | 108.000.000 | 0 | 1.15 | - | 1 | Lunas |
| 5 | PT Pan Indonesia Bank Tbk | Modal Kerja | 18/03/2021 | 03/2021 | 1.000.000.000 | 0 | 0 | 5.75 | - | 1 | Lunas |
| 6 | PT Pan Indonesia Bank Tbk | Investasi | 18/03/2025 | 03/2021 | 500.000.000 | 0 | 0 | 5.75 | - | 1 | Lunas |
| 7 | PT Pan Indonesia Bank Tbk | Konsumsi | 01/05/2022 | 11/2022 | 20.000.000 | 0 | 0 | 21 | - | 1 | Lunas |
| 8 | PT Sarana Majukan Ekonomi Finance Indonesia | Modal Kerja | 18/03/2019 | 03/2019 | 1.000.000.000 | 1.000.000.000 | 0 | 24 | - | 1 | Lunas |
| 9 | PT Sarana Majukan Ekonomi Finance Indonesia | Investasi | 18/01/2023 | 03/2019 | 467.991.555 | 467.991.555 | 0 | 2468 | - | 1 | Lunas |
| 10 | PT Sarana Majukan Ekonomi Finance Indonesia | Modal Kerja | 18/01/2019 | 01/2019 | 1.000.000.000 | 1.000.000.000 | 0 | 24 | - | 1 | Lunas |