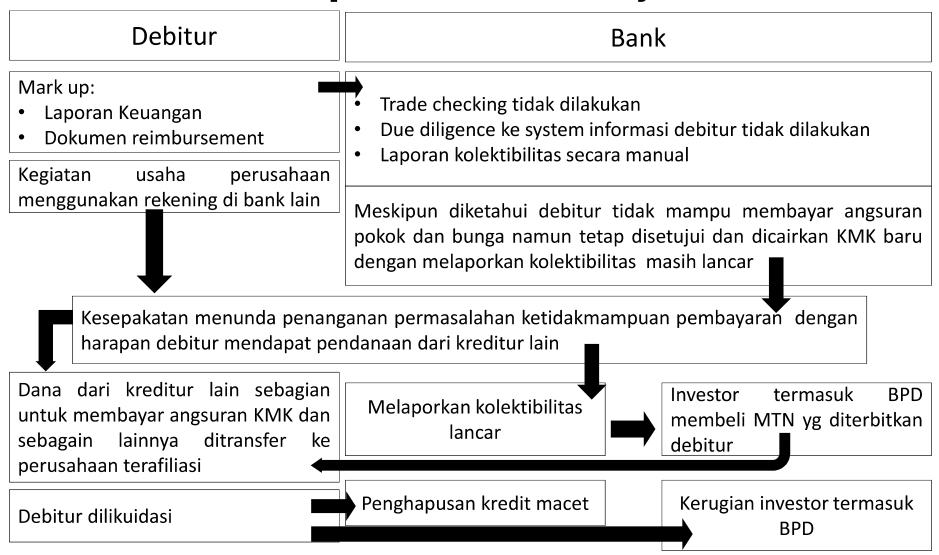
Mark up nilai kredit modal kerja



Mark up the amount of working capital credit



Debtor

Mark Up:

- Financial statements
- reimbursement

document

The company's business activities use other bank accounts

Bank

- Trade checking tidak dilakukan
- Due diligence ke system informasi debitur tidak dilakukan
- · Laporan kolektibilitas secara manual

Even though it is known that the debtor is unable to pay the principal and interest installments, a new Working Capital Loan (KMK) is still approved and disbursed by reporting that collectability is still current.

The agreement postponed the handling of the problem of inability to pay in the hope that the debtor would receive funding from other credits.

Some of the funds from other creditors are used to pay the KMK installments and the other part is transferred to affiliated companies.

The debtor is liquidated.

Report collectibility

Investors including regional development banks (BPD) buy Medium Term Notes (MTN).

Elimination of bad credit

Losses to investors including regional development banks (BPD)