

INTISARI

Dalam menjalankan fungsinya sebagai lembaga *intermediary*, risiko terbesar yang dihadapi oleh lembaga perbankan adalah risiko kredit. Risiko kredit adalah risiko kerugian akibat kegagalan lawan dalam memenuhi kewajibannya.

Saat ini pertumbuhan *exposure* Kredit Tanpa Agunan Bank XYZ menunjukkan tren yang meningkat. Keadaan tersebut di satu sisi membawa keuntungan yang cukup besar bagi bank karena produk tersebut merupakan salah satu *high yield asset* karena mempunyai *spread margin* yang cukup besar namun disisi lain risiko kreditnya juga besar. Fungsi agunan dalam pemberian kredit selain sebagai faktor pengurang risiko kredit di kemudian hari jika fasilitas kredit yang diberikan tersebut mengalami macet juga berfungsi sebagai tanda keseriusan/kesungguhan debitur. Untuk mengurangi risiko kredit untuk produk Kredit Tanpa Agunan antara lain dengan mengelola dan memasarkan produk ini ke segmen nasabah yang tepat.

Ketentuan pengelolaan risiko bank secara international yang diatur oleh Basel Committee mengharuskan bank mengukur risiko kredit dan menghitung besarnya minimum *capital charge* yang harus disediakan bank untuk menyerap risiko kredit.

Credit Risk⁺ adalah metode pengukuran risiko kredit yang tepat untuk portfolio kredit dengan baki debit pinjaman yang kecil dengan jumlah rekening yang banyak karena mudah diimplementasikan dan hanya menggunakan data *default*.

Sifat methodology penelitian adalah *analytical* dengan data penelitiannya adalah *exposure* Kredit Tanpa Agunan Bank XYZ dari bulan Januari 2007 sampai dengan Desember 2007. Data *exposure default* adalah data *non performing loan* yaitu debitur yang mempunyai kolektibilitas kurang lancar sampai dengan macet.

Hasil penelitian menunjukkan bahwa nilai VaR posisi bulan Desember 2007 adalah sebesar Rp 1.369.980.782 artinya dengan tingkat keyakinan sebesar 95%, maka besarnya risiko kerugian maksimum akibat terjadinya *default* pada portfolio kredit tanpa agunan di PT Bank XYZ satu bulan ke depan diperkirakan sebesar Rp 1.369.980.782 atau sebesar 0,56 % dari total *outstanding* kredit. Dengan mengacu pada ketentuan penyediaan modal minimum sebesar 8%, maka minimum Bank harus menyediakan modal untuk menutup risiko kredit untuk produk kredit sebesar $8\% \times 0,56\% = 0,04\%$ dari eksposur kredit. Angka ini jauh lebih kecil jika dibandingkan dengan penggunaan *standardised approach*, yang mengharuskan bank menyediakan modal minimum sebesar 6,14% dari total *exposure*.

Pengujian dengan menggunakan metode *Likelihood Ratio* pada tingkat kepercayaan 95%, menunjukkan bahwa metode *credit risk*⁺ cukup akurat untuk menghitung risiko kredit tanpa agunan. Berdasarkan analisa terhadap debitur KTA diperoleh informasi bahwa profil debitur *non performing loan* untuk kredit tanpa agunan di Bank XYZ antara lain: jenis pekerjaan adalah pegawai swasta, jenis bidang usaha *food & restaurant* dengan pendapatan/bulan dibawah Rp 2,5 juta.

Kata kunci : risiko kredit, *credit risk*⁺, kredit tanpa agunan, *non performing loan*, *capital requirement*, *likelihood ratio*.

ABSTRACT

To carry out its function as an intermediary institution, the ultimate risk faced by the banking institution is a credit risk. Credit risk is a potential loss as the result of failure from the debtor in fulfilling its obligation.

Currently the growth of exposure for Unsecured Loan in Bank XYZ indicates an increasing trend. At one side that situation brings high profit for the bank because the product is one of the high yield assets due to a considerable high spread margin, but on the other side the credit risk is also high. The function of the collateral when providing credit, besides set as a credit risk cutback factor later, if the credit facility provided non performed, also as indication of the debtor's seriousness. To reduce the credit risk on Unsecured Loan product among other are: to manage and to market this product to selected clients.

The rule in managing bank's risk which is internationally regulated by Basel Committee requires bank to measure the credit risk and to calculate the amount of minimum capital charge to be reserved by bank to absorb the credit risk.

Credit Risk⁺ is a methodology to measure the credit risk accurately on credit portfolio for a small loan outstanding with the large amount of accounts because it is easier to implement and only using a data default.

The characteristic of research methodology is analytical using the data from unsecured loan exposure of Bank XYZ for the period of January 2007 until December 2007. Data exposure default is a non performing loan data, namely debtors who have classification from special mention to non performing loan.

The research result has shown that the VaR value in the month of December 2007 is in the amount of IDR 1.369.980.782.00, means with the level of certainty of 95% , then the amount of a maximum potential loss risk due to the default on credit portfolio for Unsecured Loan at PT Bank XYZ for the following one month is approximately in the amount of IDR1.369.980.782.00 or 0.56% from the total outstanding credit. Referring to the regulation on minimum capital reserve which is 8%, therefore the Bank must reserve a minimum capital to cover the credit risk for credit product in the amount of $8\% \times 0.56\% = 0,04\%$ of the credit exposure. This figure is much smaller when compared to using of the standardized approach, which requires the bank to reserve a minimum capital in the amount of 6.14% from the total exposure.

Testing using Likelihood Ratio method on the level of confidence at 95%, has shown that the credit risk method is sufficiently accurate in calculating the risk of Unsecured Loan. Based on the analysis made for the debtor of Unsecured Loan the information shown that the profile of non performing loan debtor for the Unsecured Loan at Bank XYZ among others are: type of job is a private employee, type of business is a food & restaurant with the earning under IDR2.5 million per month.

Key words: credit risk, credit risk⁺, unsecured loan, non performing loan, capital requirement, likelihood ratio.

CreditRisk⁺ dapat diterima dan cukup akurat dalam mengukur VaR portfolio kredit tanpa agunan.

4.2.9. Aplikasi Hasil Perhitungan Risiko Portfolio Kredit Tanpa Agunan

Dibandingkan dengan menggunakan metode perhitungan kebutuhan modal dengan cara *Standardised*, maka metode ini bisa memberikan nilai kebutuhan modal yang lebih kecil, mengingat bobot risiko yang ditanggung menjadi lebih rendah.

Sebagai ilustrasi untuk bulan Desember 2007, dengan menggunakan metode *Credit Risk⁺* maka dengan tingkat kepercayaan sebesar 95%, potensi kerugian maksimum yang dihadapi oleh Bank XYZ dalam penyaluran kredit tanpa agunan adalah sebesar Rp 1,369 milyar atau sebesar 0,56 % dari total *outstanding* kredit tanpa agunan.

Dengan ketentuan penyediaan modal minimum sebesar 8%, maka PT Bank XYZ diwajibkan untuk menyediakan pencadangan modal untuk menutup risiko kredit untuk produk kredit tanpa agunan adalah sebesar $8\% \times 0,56\% = 0,04\%$ dari total eksposur kredit. Angka ini lebih kecil jika dibandingkan dengan ketentuan penggunaan *Standardised Approach*. Bobot risiko kredit untuk debitur kategori *Regulatory Ratail Portfolio* ditetapkan sebesar 75%, untuk kategori *performing loan* dan 150% untuk kategori *non performing loan*. Dengan persentase nilai eksposur kredit *Performing Loan* sebesar 97,65 % dan eksposur kredit *Non Performing Loan* sebesar 2,35 %, jumlah modal yang harus disediakan untuk menutup risiko kredit tanpa agunan adalah sebesar $(8\% \times 75\% \times 97,65\%) + (8\% \times 150\% \times 2,35\%) = 6,14\%$ dari total *exposure*.

Dengan angka pencadangan modal yang lebih kecil maka bank dapat menggunakan kelebihan modal tersebut untuk ekspansi kredit atau untuk kegiatan penyaluran aset produktif lainnya.

Salah satu manfaat metode *Credit Risk*⁺ dalam memperhitungkan resiko kredit adalah untuk melakukan aktifitas monitoring yang efektif yaitu dengan lebih memfokuskan pada kelompok debitur dengan nilai eksposur yang tinggi dan memiliki *probability of default* tertinggi. Hal tersebut karena kelompok debitur tersebut memberikan kontribusi yang besar terhadap nilai kerugian jika terjadi *default* dan jika terjadi gejala yang mengarah *default* dapat segera dilakukan langkah-langkah antisipasi sedini mungkin (*collection* yang kuat).

4.3 Analisis Debitur dengan Kolektibilitas *Non Performing Loan*

Berdasarkan *database* debitur KTA PT Bank XYZ dapat diuraikan bahwa profil debitur KTA Bank XYZ Tahun 2007, yang memiliki tingkat NPL terbesar antara lain:

1. Jenis pekerjaan pegawai swasta dengan *share* baki debet NPL sebesar 53,4 % dengan tingkat NPL sebesar 3,6 %. Hal ini sesuai dengan target market KTA yang merupakan pegawai/profesional sedangkan untuk jenis pekerjaan wiraswasta hanya diperbolehkan untuk program marketing tertentu.
2. Jenis usaha *food & restaurant* memiliki tingkat NPL terbesar yaitu 10,8 %. Namun *share* baki debet NPL terbesar berasal dari debitur dengan jenis usaha service (*share* baki debet NPL sebesar 25,6 %) dengan tingkat NPL sebesar 6,1 %.
3. Limit dibawah Rp 10 juta memiliki tingkat NPL terbesar yaitu 5,2 %. Namun *share* baki debet NPL terbesar dari debitur dengan limit antara Rp 10 juta sampai dengan Rp 25 juta (*share* baki debet NPL sebesar 51,0 %) dengan tingkat NPL sebesar 2,3 %.
4. Pendapatan dibawah Rp 2,5 juta memiliki tingkat NPL terbesar yaitu 8,1 %. Namun *share* baki debet NPL terbesar dari debitur dengan pendapatan antar Rp 2 Juta sampai dengan Rp 5 juta (*share* baki debet NPL sebesar 57,1 %) dengan tingkat NPL sebesar

5. DSR antara 30 % s.d 40 % memiliki tingkat NPL terbesar yaitu 2,7 %. namun *share* baki debet NPL terbesar dari debitur dengan DSR antara 10 % sampai dengan 20 % (*share* baki debet NPL sebesar 42,8 %) dengan tingkat NPL sebesar 2,2 %.

Secara garis besar profil eksisting debitur KTA yang mempunyai NPL cukup besar disajikan sebagai berikut:

Tabel 4.8. Profil debitur KTA yang berkolektibilitas NPL

| Profil Debitur NPL | | % NPL | | Share terhadap total portofolio | |
|--------------------|---------------------|------------|------------|---------------------------------|-------------|
| | | Baki Debet | Jumlah Rek | Baki Debet NPL | Jml Rek NPL |
| Job Type | Wiraswasta | 9.7% | 22.7% | 0.20% | 0.56% |
| Jenis Usaha | Food & Restaurant | 10.8% | 13.8% | 1.21% | 1.33% |
| Limit Kredit | Limit <= Rp 10 Juta | 5.2% | 7.5% | 33.7% | 54.9% |
| Pendapatan | Gaji <= Rp 2.5 juta | 8.1% | 11.2% | 14.4% | 22.3% |
| DSR | 30 % < DSR <= 40 % | 2.7% | 5.3% | 24.6% | 23.7% |

Sumber : Bank XYZ, diolah

Peningkatan baki debet *non performing loan* KTA disebabkan antara lain:

1. Kemampuan membayar angsuran kredit menurun disebabkan debitur tidak bekerja kembali/PHK, *resign*/mengundurkan diri tetapi tidak mendapat pesangon, THR, hak pensiun maupun hal lainnya yang diterima oleh debitur untuk melunasi seluruh kewajiban KTA sedangkan skedul angsuran relatif baru sehingga *outstanding* kredit masih besar.
2. Debitur tidak memiliki itikad yang baik untuk menyelesaikan KTA sehingga selalu menghindar untuk menerima telepon maupun bertemu dengan petugas lapangan/*visit* yang mendatangi debitur.
3. Debitur yang sudah pindah bekerja atau pindah alamat tidak menginformasikan ke Bank sehingga sulit dilakukan penagihan.

Dengan analisis profil debitur *default* ini diharapkan dapat digunakan sebagai bahan monitoring dan evaluasi dalam melakukan ekspansi produk kredit tanpa agunan karena bagaimanapun juga produk ini selain merupakan *high yield asset* juga merupakan asset yang mempunyai risiko cukup besar dimana bank tidak mempunyai agunan dalam pemberian kredit ini sebagai salah satu alat *recovery*nya apabila dikemudian hari debitur mengalami *default*.

Adapun strategi yang dapat dikembangkan untuk memasarkan produk kredit tanpa agunan antara lain:

1. Bekerjasama dengan lembaga/institusi pendidikan dari tingkat dasar sampai dengan tinggi untuk menyediakan alternatif pembiayaan dalam pendidikan bagi orangtua siswa maupun mahasiswa.
2. Memasarkan produk KTA kepada karyawan suatu perusahaan yang bonafid dengan memberikan suku bunga khusus.
3. Memasarkan produk KTA kepada karyawan perusahaan yang penyaluran/pembayaran gajinya melalui Bank XYZ.
4. Memasarkan produk KTA kepada nasabah dana tabungan/deposan Bank XYZ (*cross sell*).
5. Memanfaatkan potensi dari anggota lembaga tinggi negara yang penyaluran gajinya melalui Bank XYZ.
6. Kerjasama dengan pihak ketiga untuk pemasaran produk KTA antara lain untuk biaya pemakaman dan pendidikan informal.
7. Program khusus KTA untuk para pegawai kontrak yang bergerak di bidang minyak

dan gas atau kepada pegawai kontrak dengan keahlian khusus (*pilot/programmer IT* dan lain-lain)

8. Melakukan akusisi terhadap debitur KTA bank pesaing melalui program KTA *Take Over* dengan persyaratan riwayat kreditnya lancar.
9. Melakukan *Retention Program* yaitu menawarkan KTA *Top Up* kepada debitur eksisting yang mempunyai performance yang baik, hal ini dilakukan sebagai salah satu startaegi untuk mengantisipasi penurunan portofolio yang disebabkan oleh pelunasan dipercepat ataupun *draw-down* angsuran (produk KBA memiliki jangka waktu pendek sehingga *draw-down* angsuran besar).

BAB V

SIMPULAN DAN SARAN

5.1. Simpulan

Berdasarkan pembahasan pada bab-bab sebelumnya dapat diambil beberapa kesimpulan sebagai berikut:

1. Perhitungan risiko dengan menggunakan *metode Credit Risk⁺* dapat digunakan untuk mengukur risiko kredit dari portfolio kredit tanpa agunan di PT Bank XYZ. Hal ini karena perhitungan risiko dengan metode ini menggunakan paradigma *Default Mode* yang memandang kualitas kredit sebagai *default* dan *non default* serta tidak mempersoalkan faktor-faktor penyebab terjadinya *default*. Dengan memperlakukan *exposure* kredit tanpa agunan sebagai suatu portfolio yang homogen maka secara teknis metode ini sangat praktis dalam penerapannya karena hanya menggunakan data internal berupa data *exposure*, jumlah debitur, kolektibilitas serta *recovery rate*.
2. Hasil perhitungan risiko kredit dengan menggunakan metode *Credit Risk⁺* menunjukkan bahwa nilai VaR posisi bulan Desember 2007 adalah sebesar Rp 1.369.980.782 artinya dengan tingkat keyakinan sebesar 95%, maka besarnya risiko kerugian maksimum akibat terjadinya *default* pada portfolio kredit tanpa agunan di PT Bank XYZ satu bulan ke depan diperkirakan sebesar Rp 1.369.980.782 atau sebesar 0,56 % dari total *outstanding* kredit. Dengan mengacu pada ketentuan penyediaan modal minimum sebesar 8%, maka minimum Bank harus menyediakan modal untuk mengcover risiko kredit untuk produk kredit sebesar $8\% \times 0,56\% = 0,04\%$ dari *exposure* kredit. Angka ini jauh lebih kecil jika dibandingkan dengan

penggunaan *standardised approach*, yang mengharuskan bank menyediakan modal minimum sebesar 6,14% dari total *exposure*.

3. Dengan membandingkan *actual loss* dengan nilai VaR selama periode pengamatan, dapat diketahui bahwa nilai *actual loss* dari bulan Januari sampai dengan Desember 2007 masih dibawah dari nilai VaR kredit, yang berarti bahwa risiko kerugian portfolio kredit tanpa agunan masih dapat ditoleransi oleh bank.
4. Pengujian dengan menggunakan metode *Likelihood Ratio* pada tingkat kepercayaan 95%, menunjukkan bahwa selama periode pengamatan, dengan beberapa estimasi kejadian nilai VaR dibawah nilai *actual loss* menunjukkan bahwa metode *CreditRisk*⁺ cukup akurat untuk menghitung risiko kredit tanpa agunan.
5. Berdasarkan analisa terhadap debitur KTA diperoleh informasi bahwa profil debitur *non performing loan* untuk kredit tanpa agunan di Bank XYZ antara lain: jenis pekerjaan adalah pegawai swasta, jenis bidang usaha *food & restaurant* dengan pendapatan/bulan dibawah Rp 2,5 juta.

5.2. Saran

1. Melihat efektifitas penggunaan metode *CreditRisk*⁺ dalam mengukur risiko kredit pada portfolio kredit tanpa agunan yang ditunjukkan dari hasil pengujian dengan metode *Backtesting* dan *LR Test*, maka metode *Credit Risk*⁺ ini dapat dipertimbangkan untuk digunakan dalam pengukuran risiko kredit untuk segmen kredit tanpa agunan di PT Bank XYZ.

2. Dengan pertimbangan bahwa *severity of loss* sangat dipengaruhi oleh besarnya *default rate* dan *recovery rate*, maka untuk mengurangi potensi kerugian akibat *default*, langkah yang dilakukan oleh PT Bank XYZ antara lain: lebih selektif dalam memilih calon debitur (selektif dalam memilih target market), meningkatkan monitoring portfolio dan upaya penagihan (*collection*).
3. Analisis terhadap profil debitur *performing loan* dan *non performing loan* sangat penting untuk dilakukan secara periodik sebagai bahan acuan dalam memasarkan produk kredit tanpa agunan di Bank XYZ dengan tetap memperhatikan prinsip kehati-hatian.

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Lampiran 1

Performance Kredit Tanpa Agunan (KTA) PT I
Berdasarkan Jumlah Baki Debet

| Band | Kel | Baki Debet | | Jul-07 | | Aug-07 | | Sep-07 | | Oct-07 | | Nov-07 | | Dec-07 | | |
|--------------|-------------|-------------|-------------|----------------|----------------|----------------|----------------|----------------|----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|---------------|
| | | | | PL | NPL | PL | NPL | PL | NPL | PL | NPL | PL | NPL | PL | NPL | |
| Rp 3 juta | 1 | 5,000,000 | s.d | 8,000,000 | 2,748,798,351 | 485,280,375 | 2,573,861,055 | 510,862,472 | 2,465,035,959 | 518,201,859 | 7,182,229,008 | 556,737,334 | 7,131,854,314 | 559,067,945 | 7,103,682,550 | 409,630,084 |
| | | | | | 4.24% | 0.75% | 4.10% | 0.81% | 4.07% | 0.86% | 3.05% | 0.24% | 2.97% | 0.23% | 2.91% | 0.17% |
| | 2 | 8,000,001 | s.d | 11,000,000 | 10,820,638,291 | 1,438,954,258 | 10,407,084,334 | 1,481,254,718 | 10,104,636,693 | 1,474,870,510 | 30,894,376,099 | 1,615,293,571 | 31,110,178,484 | 1,615,750,305 | 31,399,493,255 | 1,470,412,832 |
| | | | | | 16.71% | 2.22% | 16.57% | 2.36% | 16.69% | 2.44% | 13.13% | 0.69% | 12.94% | 0.67% | 12.86% | 0.60% |
| | 3 | 11,000,001 | s.d | 14,000,000 | 6,754,367,198 | 673,837,814 | 6,484,207,465 | 725,689,878 | 6,247,211,494 | 763,218,416 | 20,569,381,418 | 780,815,791 | 20,813,192,379 | 797,450,721 | 20,709,367,300 | 869,633,298 |
| | | | | | 10.43% | 1.04% | 10.33% | 1.16% | 10.32% | 1.26% | 8.74% | 0.33% | 8.66% | 0.33% | 8.48% | 0.36% |
| | 4 | 14,000,001 | s.d | 17,000,000 | 9,185,105,517 | 1,186,353,624 | 8,800,109,115 | 1,243,475,498 | 8,376,693,414 | 1,215,987,205 | 36,622,974,136 | 1,359,287,553 | 37,033,762,039 | 1,355,173,812 | 37,543,316,651 | 1,178,306,749 |
| | | | | | 14.18% | 1.83% | 14.02% | 1.98% | 13.84% | 2.01% | 15.57% | 0.58% | 15.41% | 0.56% | 15.38% | 0.48% |
| | 5 | 17,000,001 | s.d | 20,000,000 | 3,319,859,704 | 74,359,928 | 3,213,140,535 | 91,457,475 | 3,143,588,441 | 111,886,625 | 14,769,428,999 | 137,434,397 | 15,176,448,458 | 159,985,166 | 15,493,086,352 | 172,659,414 |
| | | | | | 5.13% | 0.11% | 5.12% | 0.15% | 5.19% | 0.18% | 6.28% | 0.06% | 6.31% | 0.07% | 6.35% | 0.07% |
| 6 | 20,000,001 | s.d | 23,000,000 | 5,252,053,909 | 226,843,628 | 5,191,745,490 | 243,525,571 | 4,965,737,749 | 235,760,258 | 24,010,669,695 | 258,861,135 | 24,566,057,881 | 338,227,480 | 25,200,911,519 | 329,367,131 | |
| | | | | 8.11% | 0.35% | 8.27% | 0.39% | 8.20% | 0.39% | 10.20% | 0.11% | 10.22% | 0.14% | 10.33% | 0.13% | |
| 7 | 23,000,001 | s.d | 26,000,000 | 5,122,076,601 | 282,291,696 | 4,747,556,380 | 339,020,630 | 4,613,034,468 | 320,663,068 | 28,945,235,688 | 402,536,767 | 29,436,486,799 | 460,811,353 | 29,944,318,591 | 391,775,691 | |
| | | | | 7.91% | 0.44% | 7.56% | 0.54% | 7.62% | 0.53% | 12.30% | 0.17% | 12.25% | 0.19% | 12.27% | 0.16% | |
| 8 | 26,000,001 | s.d | 29,000,000 | 1,495,224,432 | 6,579,668 | 1,482,813,306 | 16,167,473 | 1,416,492,045 | 16,167,473 | 4,213,694,499 | 16,167,473 | 4,093,919,856 | 42,167,473 | 4,091,094,452 | 42,167,473 | |
| | | | | 2.31% | 0.01% | 2.36% | 0.03% | 2.34% | 0.03% | 1.79% | 0.01% | 1.70% | 0.02% | 1.68% | 0.02% | |
| 9 | 29,000,001 | s.d | 32,000,000 | 2,554,569,249 | 231,958,939 | 2,447,810,047 | 207,380,252 | 2,354,525,259 | 230,157,632 | 9,677,518,907 | 252,135,687 | 9,911,193,386 | 259,993,038 | 9,959,211,926 | 225,747,066 | |
| | | | | 3.94% | 0.36% | 3.90% | 0.33% | 3.89% | 0.38% | 4.11% | 0.11% | 4.12% | 0.11% | 4.08% | 0.09% | |
| 10 | 32,000,001 | s.d | 35,000,000 | 1,246,857,983 | 19,982,961 | 1,127,311,155 | 53,236,879 | 1,049,532,036 | 53,236,879 | 3,795,224,057 | 53,184,879 | 3,817,787,000 | 53,184,879 | 3,858,451,880 | 50,463,539 | |
| | | | | 1.93% | 0.03% | 1.80% | 0.08% | 1.73% | 0.09% | 1.61% | 0.02% | 1.59% | 0.02% | 1.58% | 0.02% | |
| Rp 10 juta | 1 | 35,000,001 | s.d | 45,000,000 | 4,543,671,409 | 196,802,931 | 4,328,531,531 | 253,578,535 | 4,004,901,721 | 334,329,572 | 13,515,450,529 | 340,697,076 | 13,795,950,957 | 403,843,702 | 14,530,375,851 | 399,665,874 |
| | | | | | 7.02% | 0.30% | 6.89% | 0.40% | 6.62% | 0.55% | 5.74% | 0.14% | 5.74% | 0.17% | 5.95% | 0.16% |
| | 2 | 45,000,001 | s.d | 55,000,000 | 2,597,644,955 | 83,694,141 | 2,505,921,216 | 119,895,890 | 2,427,032,352 | 119,895,890 | 10,512,826,715 | 180,303,008 | 11,341,449,848 | 176,361,092 | 11,928,162,544 | 146,611,776 |
| | | | | | 4.01% | 0.13% | 3.99% | 0.19% | 4.01% | 0.20% | 4.47% | 0.08% | 4.72% | 0.07% | 4.89% | 0.06% |
| | 3 | 55,000,001 | s.d | 65,000,000 | 853,794,256 | - | 811,649,357 | - | 828,081,519 | - | 3,931,462,938 | - | 4,184,829,432 | - | 4,413,166,738 | - |
| | | | | | 1.32% | 0.00% | 1.29% | 0.00% | 1.37% | 0.00% | 1.67% | 0.00% | 1.74% | 0.00% | 1.81% | 0.00% |
| | 4 | 65,000,001 | s.d | 75,000,000 | 649,027,750 | - | 608,895,100 | - | 572,286,177 | - | 2,423,411,308 | 54,015,707 | 2,498,065,285 | - | 2,546,389,045 | 63,358,254 |
| | | | | | 1.00% | 0.00% | 0.97% | 0.00% | 0.95% | 0.00% | 1.03% | 0.02% | 1.04% | 0.00% | 1.04% | 0.03% |
| | 5 | 75,000,001 | s.d | 85,000,000 | 835,743,978 | - | 858,239,055 | - | 763,098,811 | - | 2,777,677,087 | - | 2,822,313,814 | - | 3,102,085,861 | - |
| | | | | | 1.29% | 0.00% | 1.37% | 0.00% | 1.26% | 0.00% | 1.18% | 0.00% | 1.17% | 0.00% | 1.27% | 0.00% |
| 6 | 85,000,001 | s.d | 95,000,000 | 140,250,564 | - | 135,032,421 | - | 129,683,824 | - | 1,101,796,741 | - | 1,331,782,302 | - | 1,293,452,076 | - | |
| | | | | 0.22% | 0.00% | 0.22% | 0.00% | 0.21% | 0.00% | 0.47% | 0.00% | 0.55% | 0.00% | 0.53% | 0.00% | |
| 7 | 95,000,001 | s.d | 105,000,000 | 1,735,651,563 | - | 1,779,063,247 | - | 1,673,581,075 | - | 14,334,160,415 | - | 14,988,129,094 | - | 15,091,748,656 | - | |
| | | | | 2.68% | 0.00% | 2.83% | 0.00% | 2.76% | 0.00% | 6.09% | 0.00% | 6.23% | 0.00% | 6.18% | 0.00% | |
| 8 | 105,000,001 | s.d | 115,000,000 | - | - | - | - | - | - | - | - | - | - | - | - | |
| | | | | - | - | - | - | - | - | - | - | - | - | - | - | |
| 9 | 115,000,001 | s.d | 125,000,000 | - | - | - | - | - | - | - | - | - | 116,635,279 | - | 115,486,942 | - |
| | | | | - | - | - | - | - | - | - | - | - | - | - | - | |
| 10 | 125,000,001 | s.d | 135,000,000 | - | - | - | - | - | - | - | - | - | - | - | - | - |
| | | | | - | - | - | - | - | - | - | - | - | - | - | - | |
| Rp.30 juta | 1 | 135,000,001 | s.d | 165,000,000 | - | - | - | - | - | - | - | - | - | - | - | - |
| | 2 | 165,000,001 | s.d | 200,000,000 | - | - | - | - | - | - | - | - | - | - | - | - |
| | | | | | - | - | - | - | - | - | - | - | - | - | - | - |
| TOTAL | | | | 59,855,335,709 | 4,906,939,963 | 57,502,970,809 | 5,285,545,271 | 55,135,153,037 | 5,394,375,387 | 229,277,518,240 | 6,007,470,377 | 234,170,036,608 | 6,222,016,967 | 238,323,802,190 | 5,749,799,180 | |
| TOTAL PL+NPL | | | | | 64,762,275,672 | | 62,788,516,080 | | 60,529,528,424 | | 235,284,988,617 | | 240,392,053,574 | | 244,073,601,370 | |

Sumber : PT Bank XYZ, diolah

Lampiran 2

Exposure at Default (EAD) Portofolio Kredit Tanpa Agunan masing-masingband per bulan

| Band | Kel | Baki Debet | Januari '07 | Februari'07 | Maret'07 | April'07 | Mei '07 | Juni '07 | Juli '07 | Agustus '07 | September '07 | Oktober '07 | November '07 | Desember '07 |
|-----------|-----|-----------------------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|
| Rp. 3 jt | 1 | 5,000,000 s.d 8,000,000 | 387,491,568 | 418,721,047 | 423,617,298 | 436,526,648 | 459,962,116 | 482,821,217 | 485,280,375 | 510,862,472 | 518,201,859 | 556,737,334 | 559,067,945 | 409,630,084 |
| | 2 | 8,000,001 s.d 11,000,000 | 1,053,228,199 | 1,109,936,434 | 1,123,198,688 | 1,218,237,765 | 1,292,648,836 | 1,361,224,912 | 1,438,954,258 | 1,481,254,718 | 1,474,870,510 | 1,615,293,571 | 1,615,750,305 | 1,470,412,832 |
| | 3 | 11,000,001 s.d 14,000,000 | 479,991,424 | 516,356,303 | 566,124,141 | 592,913,303 | 587,137,221 | 612,952,407 | 673,837,814 | 725,689,878 | 763,218,416 | 780,815,791 | 797,450,721 | 869,633,298 |
| | 4 | 14,000,001 s.d 17,000,000 | 895,744,641 | 951,615,576 | 1,040,603,671 | 1,028,208,282 | 1,124,632,694 | 1,139,694,995 | 1,186,353,624 | 1,243,475,498 | 1,215,987,205 | 1,359,287,553 | 1,355,173,812 | 1,178,306,749 |
| | 5 | 17,000,001 s.d 20,000,000 | 77,711,120 | 70,620,610 | 39,416,095 | 39,416,095 | 45,123,096 | 50,258,702 | 74,359,928 | 91,457,475 | 111,886,625 | 137,434,397 | 159,985,166 | 172,659,414 |
| | 6 | 20,000,001 s.d 23,000,000 | 109,150,395 | 114,301,467 | 134,341,594 | 148,013,734 | 189,834,235 | 191,883,056 | 226,843,628 | 243,525,571 | 235,760,258 | 258,861,135 | 338,227,480 | 329,367,131 |
| | 7 | 23,000,001 s.d 26,000,000 | 233,739,919 | 241,779,319 | 228,217,730 | 232,027,433 | 258,688,852 | 295,287,823 | 282,291,696 | 339,020,630 | 320,663,068 | 402,536,767 | 460,811,353 | 391,775,691 |
| | 8 | 26,000,001 s.d 29,000,000 | 6,579,668 | 6,579,668 | 6,579,668 | 6,579,668 | 6,579,668 | 6,579,668 | 6,579,668 | 16,167,473 | 16,167,473 | 16,167,473 | 42,167,473 | 42,167,473 |
| | 9 | 29,000,001 s.d 32,000,000 | 146,000,927 | 146,000,927 | 146,000,927 | 146,000,927 | 154,784,420 | 232,118,642 | 231,958,939 | 207,380,252 | 230,157,632 | 252,135,687 | 259,993,038 | 225,747,066 |
| | 10 | 32,000,001 s.d 35,000,000 | 27,999,716 | 27,999,716 | 27,999,716 | 27,999,716 | 27,999,716 | 34,396,828 | 19,982,961 | 53,236,879 | 53,236,879 | 53,184,879 | 53,184,879 | 50,463,539 |
| Rp. 10 jt | 1 | 35,000,001 s.d 45,000,000 | 107,526,835 | 107,526,835 | 107,526,835 | 129,842,246 | 169,649,926 | 197,549,731 | 196,802,931 | 253,578,535 | 334,329,572 | 340,697,076 | 403,843,702 | 399,665,874 |
| | 2 | 45,000,001 s.d 55,000,000 | 19,788,262 | 65,602,330 | 65,602,330 | 108,228,119 | 108,228,119 | 108,228,119 | 83,694,141 | 119,895,890 | 119,895,890 | 180,303,008 | 176,361,092 | 146,611,776 |
| | 3 | 55,000,001 s.d 65,000,000 | - | - | - | - | - | - | - | - | - | - | - | - |
| | 4 | 65,000,001 s.d 75,000,000 | - | - | - | - | - | - | - | - | - | 54,015,707 | - | 63,358,254 |
| | 5 | 75,000,001 s.d 85,000,000 | - | - | - | - | - | - | - | - | - | - | - | - |
| | 6 | 85,000,001 s.d 95,000,000 | - | - | - | - | - | - | - | - | - | - | - | - |
| | 7 | 95,000,001 s.d 105,000,000 | - | - | - | - | - | - | - | - | - | - | - | - |
| | 8 | 105,000,001 s.d 115,000,000 | - | - | - | - | - | - | - | - | - | - | - | - |
| | 9 | 115,000,001 s.d 125,000,000 | - | - | - | - | - | - | - | - | - | - | - | - |
| | 10 | 125,000,001 s.d 135,000,000 | - | - | - | - | - | - | - | - | - | - | - | - |
| Rp.30 jt | 1 | 135,000,001 s.d 165,000,000 | - | - | - | - | - | - | - | - | - | - | - | - |
| | 2 | 165,000,001 s.d 200,000,000 | - | - | - | - | - | - | - | - | - | - | - | - |
| TOTAL | | | 3,544,952,673 | 3,777,040,232 | 3,909,228,694 | 4,113,993,937 | 4,425,268,900 | 4,712,996,100 | 4,906,939,963 | 5,285,545,271 | 5,394,375,387 | 6,007,470,377 | 6,222,016,967 | 5,749,799,180 |

Sumber : PT Bank XYZ, diolah

Prosentase Exposure at Default (EAD) masing-masing band per bulan

| Band | Kel | Baki Debet | Januari '07 | Februari'07 | Maret'07 | April'07 | Mei '07 | Juni '07 | Juli '07 | Agustus '07 | September '07 | Oktober '07 | November '07 | Desember '07 | Rata-rata |
|-----------|-----|-----------------------------|-------------|-------------|----------|----------|---------|----------|----------|-------------|---------------|-------------|--------------|--------------|-----------|
| Rp. 3 jt | 1 | 5,000,000 s.d 8,000,000 | 21.27% | 21.88% | 21.37% | 21.34% | 20.63% | 20.40% | 19.68% | 20.63% | 19.38% | 20.07% | 19.89% | 17.09% | 20.30% |
| | 2 | 8,000,001 s.d 11,000,000 | 37.45% | 37.26% | 36.56% | 37.58% | 37.97% | 37.80% | 38.14% | 37.76% | 37.25% | 37.19% | 36.68% | 37.41% | 37.42% |
| | 3 | 11,000,001 s.d 14,000,000 | 13.82% | 13.85% | 14.69% | 14.33% | 13.30% | 13.41% | 13.75% | 13.15% | 14.13% | 12.87% | 12.83% | 14.78% | 13.74% |
| | 4 | 14,000,001 s.d 17,000,000 | 19.64% | 19.49% | 20.20% | 19.43% | 19.73% | 19.26% | 19.68% | 18.70% | 18.88% | 18.54% | 18.07% | 18.01% | 19.13% |
| | 5 | 17,000,001 s.d 20,000,000 | 1.09% | 0.85% | 0.50% | 0.48% | 0.60% | 0.71% | 0.81% | 0.84% | 1.25% | 1.42% | 1.60% | 1.73% | 0.99% |
| | 6 | 20,000,001 s.d 23,000,000 | 1.45% | 1.37% | 1.67% | 1.91% | 2.24% | 2.14% | 2.29% | 2.41% | 2.38% | 2.40% | 2.89% | 3.00% | 2.18% |
| | 7 | 23,000,001 s.d 26,000,000 | 2.36% | 2.39% | 2.17% | 2.07% | 2.39% | 2.57% | 2.43% | 3.02% | 2.50% | 3.27% | 3.53% | 3.35% | 2.67% |
| | 8 | 26,000,001 s.d 29,000,000 | 0.18% | 0.17% | 0.17% | 0.16% | 0.15% | 0.14% | 0.13% | 0.24% | 0.25% | 0.22% | 0.32% | 0.35% | 0.21% |
| | 9 | 29,000,001 s.d 32,000,000 | 1.45% | 1.37% | 1.34% | 1.27% | 1.35% | 1.71% | 1.62% | 1.33% | 1.50% | 1.42% | 1.50% | 1.27% | 1.43% |
| | 10 | 32,000,001 s.d 35,000,000 | 0.18% | 0.17% | 0.17% | 0.16% | 0.15% | 0.29% | 0.13% | 0.36% | 0.38% | 0.33% | 0.32% | 0.35% | 0.25% |
| Rp. 10 jt | 1 | 35,000,001 s.d 45,000,000 | 0.91% | 0.85% | 0.83% | 0.80% | 1.05% | 1.14% | 1.08% | 1.21% | 1.75% | 1.64% | 1.82% | 1.96% | 1.25% |
| | 2 | 45,000,001 s.d 55,000,000 | 0.18% | 0.34% | 0.33% | 0.48% | 0.45% | 0.43% | 0.27% | 0.36% | 0.38% | 0.55% | 0.53% | 0.58% | 0.41% |
| | 3 | 55,000,001 s.d 65,000,000 | - | - | - | - | - | - | - | - | - | - | - | - | - |
| | 4 | 65,000,001 s.d 75,000,000 | - | - | - | - | - | - | - | - | - | 0.11% | - | 0.12% | 0.11% |
| | 5 | 75,000,001 s.d 85,000,000 | - | - | - | - | - | - | - | - | - | - | - | - | - |
| | 6 | 85,000,001 s.d 95,000,000 | - | - | - | - | - | - | - | - | - | - | - | - | - |
| | 7 | 95,000,001 s.d 105,000,000 | - | - | - | - | - | - | - | - | - | - | - | - | - |
| | 8 | 105,000,001 s.d 115,000,000 | - | - | - | - | - | - | - | - | - | - | - | - | - |
| | 9 | 115,000,001 s.d 125,000,000 | - | - | - | - | - | - | - | - | - | - | - | - | - |
| | 10 | 125,000,001 s.d 135,000,000 | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Rp.30 jt | 1 | 135,000,001 s.d 165,000,000 | - | - | - | - | - | - | - | - | - | - | - | - | - |
| | 2 | 165,000,001 s.d 200,000,000 | - | - | - | - | - | - | - | - | - | - | - | - | - |
| TOTAL | | | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% |

Sumber : PT Bank XYZ, diolah

Lampiran 3

Jumlah debitur default (non performing loan) masing-masing band per bulan

| Band | Kel | Baki Debet | Januari '07 | Februari'07 | Maret'07 | April'07 | Mei '07 | Juni '07 | Juli '07 | Agustus '07 | September '07 | Oktober '07 | November '07 | Desember '07 |
|-----------|-----|-----------------------------|-------------|-------------|------------|------------|------------|------------|------------|-------------|---------------|-------------|--------------|--------------|
| Rp. 3 jt | 1 | 5,000,000 s.d 8,000,000 | 117 | 128 | 128 | 134 | 138 | 143 | 146 | 171 | 155 | 184 | 186 | 148 |
| | 2 | 8,000,001 s.d 11,000,000 | 206 | 218 | 219 | 236 | 254 | 265 | 283 | 313 | 298 | 341 | 343 | 324 |
| | 3 | 11,000,001 s.d 14,000,000 | 76 | 81 | 88 | 90 | 89 | 94 | 102 | 109 | 113 | 118 | 120 | 128 |
| | 4 | 14,000,001 s.d 17,000,000 | 108 | 114 | 121 | 122 | 132 | 135 | 146 | 155 | 151 | 170 | 169 | 156 |
| | 5 | 17,000,001 s.d 20,000,000 | 6 | 5 | 3 | 3 | 4 | 5 | 6 | 7 | 10 | 13 | 15 | 15 |
| | 6 | 20,000,001 s.d 23,000,000 | 8 | 8 | 10 | 12 | 15 | 15 | 17 | 20 | 19 | 22 | 27 | 26 |
| | 7 | 23,000,001 s.d 26,000,000 | 13 | 14 | 13 | 13 | 16 | 18 | 18 | 25 | 20 | 30 | 33 | 29 |
| | 8 | 26,000,001 s.d 29,000,000 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 2 | 2 | 2 | 3 | 3 |
| | 9 | 29,000,001 s.d 32,000,000 | 8 | 8 | 8 | 8 | 9 | 12 | 12 | 11 | 12 | 13 | 14 | 11 |
| | 10 | 32,000,001 s.d 35,000,000 | 1 | 1 | 1 | 1 | 1 | 2 | 1 | 3 | 3 | 3 | 3 | 3 |
| Rp. 10 jt | 1 | 35,000,001 s.d 45,000,000 | 5 | 5 | 5 | 5 | 7 | 8 | 8 | 10 | 14 | 15 | 17 | 17 |
| | 2 | 45,000,001 s.d 55,000,000 | 1 | 2 | 2 | 3 | 3 | 3 | 2 | 3 | 3 | 5 | 5 | 5 |
| | 3 | 55,000,001 s.d 65,000,000 | - | - | - | - | - | - | - | - | - | - | - | - |
| | 4 | 65,000,001 s.d 75,000,000 | - | - | - | - | - | - | - | - | - | 1 | - | 1 |
| | 5 | 75,000,001 s.d 85,000,000 | - | - | - | - | - | - | - | - | - | - | - | - |
| | 6 | 85,000,001 s.d 95,000,000 | - | - | - | - | - | - | - | - | - | - | - | - |
| | 7 | 95,000,001 s.d 105,000,000 | - | - | - | - | - | - | - | - | - | - | - | - |
| | 8 | 105,000,001 s.d 115,000,000 | - | - | - | - | - | - | - | - | - | - | - | - |
| | 9 | 115,000,001 s.d 125,000,000 | - | - | - | - | - | - | - | - | - | - | - | - |
| | 10 | 125,000,001 s.d 135,000,000 | - | - | - | - | - | - | - | - | - | - | - | - |
| Rp.30 jt | 1 | 135,000,001 s.d 165,000,000 | | | | | | | | | | | | |
| | 2 | 165,000,001 s.d 200,000,000 | | | | | | | | | | | | |
| | | TOTAL | 550 | 585 | 599 | 628 | 669 | 701 | 742 | 829 | 800 | 917 | 935 | 866 |

Sumber : PT Bank XYZ, diolah

Lampiran 4

Loss Given Default (LGD) masing-masing band per bulan

| Band | Kel | Baki Debet | | Recovery Rate | Januari 2007 | | | Februari 2007 | | | Maret 2007 | | | April 2007 | | | Mei 2007 | | | Juni 2007 | | | |
|----------|-----|-------------|-----|---------------|--------------|---------------|-----|---------------|---------------|-----|---------------|---------------|-----|---------------|---------------|-----|---------------|---------------|-----|---------------|---------------|-----|---------------|
| | | | | | EAD | Rekg | LGD | EAD | Rekg | LGD | EAD | Rekg | LGD | EAD | Rekg | LGD | EAD | Rekg | LGD | EAD | Rekg | LGD | |
| Rp 3 jt | 1 | 5,000,000 | s.d | 8,000,000 | 0% | 387,491,568 | 117 | 387,491,568 | 418,721,047 | 128 | 418,721,047 | 423,617,298 | 128 | 423,617,298 | 436,526,648 | 134 | 436,526,648 | 459,962,116 | 138 | 459,962,116 | 482,821,217 | 143 | 482,821,217 |
| | 2 | 8,000,000 | s.d | 11,000,000 | 0% | 1,053,228,199 | 206 | 1,053,228,199 | 1,109,936,434 | 218 | 1,109,936,434 | 1,123,198,688 | 219 | 1,123,198,688 | 1,218,237,765 | 236 | 1,218,237,765 | 1,292,648,836 | 254 | 1,292,648,836 | 1,361,224,912 | 265 | 1,361,224,912 |
| | 3 | 11,000,000 | s.d | 14,000,000 | 0% | 479,991,424 | 76 | 479,991,424 | 516,356,303 | 81 | 516,356,303 | 566,124,141 | 88 | 566,124,141 | 592,913,303 | 90 | 592,913,303 | 587,137,221 | 89 | 587,137,221 | 612,952,407 | 94 | 612,952,407 |
| | 4 | 14,000,000 | s.d | 17,000,000 | 0% | 895,744,641 | 108 | 895,744,641 | 951,615,576 | 114 | 951,615,576 | 1,040,603,671 | 121 | 1,040,603,671 | 1,028,208,282 | 122 | 1,028,208,282 | 1,124,632,694 | 132 | 1,124,632,694 | 1,139,694,995 | 135 | 1,139,694,995 |
| | 5 | 17,000,000 | s.d | 20,000,000 | 0% | 77,711,120 | 6 | 77,711,120 | 70,620,610 | 5 | 70,620,610 | 39,416,095 | 3 | 39,416,095 | 39,416,095 | 3 | 39,416,095 | 45,123,096 | 4 | 45,123,096 | 50,258,702 | 5 | 50,258,702 |
| | 6 | 20,000,000 | s.d | 23,000,000 | 0% | 109,150,395 | 8 | 109,150,395 | 114,301,467 | 8 | 114,301,467 | 134,341,594 | 10 | 134,341,594 | 148,013,734 | 12 | 148,013,734 | 189,834,235 | 15 | 189,834,235 | 191,883,056 | 15 | 191,883,056 |
| | 7 | 23,000,000 | s.d | 26,000,000 | 0% | 233,739,919 | 13 | 233,739,919 | 241,779,319 | 14 | 241,779,319 | 228,217,730 | 13 | 228,217,730 | 232,027,433 | 13 | 232,027,433 | 258,688,852 | 16 | 258,688,852 | 295,287,823 | 18 | 295,287,823 |
| | 8 | 26,000,000 | s.d | 29,000,000 | 0% | 6,579,668 | 1 | 6,579,668 | 6,579,668 | 1 | 6,579,668 | 6,579,668 | 1 | 6,579,668 | 6,579,668 | 1 | 6,579,668 | 6,579,668 | 1 | 6,579,668 | 6,579,668 | 1 | 6,579,668 |
| | 9 | 29,000,000 | s.d | 32,000,000 | 0% | 146,000,927 | 8 | 146,000,927 | 146,000,927 | 8 | 146,000,927 | 146,000,927 | 8 | 146,000,927 | 146,000,927 | 8 | 146,000,927 | 154,784,420 | 9 | 154,784,420 | 232,118,642 | 12 | 232,118,642 |
| | 10 | 32,000,000 | s.d | 35,000,000 | 0% | 27,999,716 | 1 | 27,999,716 | 27,999,716 | 1 | 27,999,716 | 27,999,716 | 1 | 27,999,716 | 27,999,716 | 1 | 27,999,716 | 27,999,716 | 1 | 27,999,716 | 34,396,828 | 2 | 34,396,828 |
| Rp 10 jt | 1 | 35,000,000 | s.d | 45,000,000 | 0% | 107,526,835 | 5 | 107,526,835 | 107,526,835 | 5 | 107,526,835 | 107,526,835 | 5 | 107,526,835 | 129,842,246 | 5 | 129,842,246 | 169,649,926 | 7 | 169,649,926 | 197,549,731 | 8 | 197,549,731 |
| | 2 | 45,000,000 | s.d | 55,000,000 | 0% | 19,788,262 | 1 | 19,788,262 | 65,602,330 | 2 | 65,602,330 | 65,602,330 | 2 | 65,602,330 | 108,228,119 | 3 | 108,228,119 | 108,228,119 | 3 | 108,228,119 | 108,228,119 | 3 | 108,228,119 |
| | 3 | 55,000,000 | s.d | 65,000,000 | 0% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | - | 0 | 0 | - |
| | 4 | 65,000,000 | s.d | 75,000,000 | 0% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | - | 0 | 0 | - |
| | 5 | 75,000,000 | s.d | 85,000,000 | 0% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | - | 0 | 0 | - |
| | 6 | 85,000,000 | s.d | 95,000,000 | 0% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | - | 0 | 0 | - |
| | 7 | 95,000,000 | s.d | 105,000,000 | 0% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | - | 0 | 0 | - |
| | 8 | 105,000,000 | s.d | 115,000,000 | 0% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | - | 0 | 0 | - |
| | 9 | 115,000,000 | s.d | 125,000,000 | 0% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | - | 0 | 0 | - |
| | 10 | 125,000,000 | s.d | 135,000,000 | 0% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | - | 0 | 0 | - |
| Rp 30 jt | 1 | 135,000,000 | s.d | 165,000,000 | 0% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | - | 0 | 0 | - |
| | 2 | 165,000,000 | s.d | 200,000,000 | 0% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | - | 0 | 0 | - |
| | | | | TOTAL | | 3,544,952,673 | 550 | 3,544,952,673 | 3,777,040,232 | 585 | 3,777,040,232 | 3,909,228,694 | 599 | 3,909,228,694 | 4,113,993,937 | 628 | 4,113,993,937 | 4,425,268,900 | 669 | 4,425,268,900 | 4,712,996,100 | 701 | 4,712,996,100 |

Sumber : PT Bank X, diolah kembali

| Band | Kel | Baki Debet | | Recovery Rate | Juli 2007 | | | Agustus 2007 | | | September 2007 | | | Oktober 2007 | | | November 2007 | | | Desember 2007 | | | |
|----------|-----|-------------|-----|---------------|-----------|---------------|-----|---------------|---------------|-----|----------------|---------------|-----|---------------|---------------|-----|---------------|---------------|-----|---------------|---------------|-----|---------------|
| | | | | | EAD | Rekg | LGD | EAD | Rekg | LGD | EAD | Rekg | LGD | EAD | Rekg | LGD | EAD | Rekg | LGD | EAD | Rekg | LGD | |
| Rp 3 jt | 1 | 5,000,000 | s.d | 8,000,000 | 0% | 485,280,375 | 146 | 485,280,375 | 510,862,472 | 171 | 510,862,472 | 518,201,859 | 155 | 518,201,859 | 556,737,334 | 184 | 556,737,334 | 559,067,945 | 186 | 559,067,945 | 409,630,084 | 148 | 409,630,084 |
| | 2 | 8,000,000 | s.d | 11,000,000 | 0% | 1,438,954,258 | 283 | 1,438,954,258 | 1,481,254,718 | 313 | 1,481,254,718 | 1,474,870,510 | 298 | 1,474,870,510 | 1,615,293,571 | 341 | 1,615,293,571 | 1,615,750,305 | 343 | 1,615,750,305 | 1,470,412,832 | 324 | 1,470,412,832 |
| | 3 | 11,000,000 | s.d | 14,000,000 | 0% | 673,837,814 | 102 | 673,837,814 | 725,689,878 | 109 | 725,689,878 | 763,218,416 | 113 | 763,218,416 | 780,815,791 | 118 | 780,815,791 | 797,450,721 | 120 | 797,450,721 | 869,633,298 | 128 | 869,633,298 |
| | 4 | 14,000,000 | s.d | 17,000,000 | 0% | 1,186,353,624 | 146 | 1,186,353,624 | 1,243,475,498 | 155 | 1,243,475,498 | 1,215,987,205 | 151 | 1,215,987,205 | 1,359,287,553 | 170 | 1,359,287,553 | 1,355,173,812 | 169 | 1,355,173,812 | 1,178,306,749 | 156 | 1,178,306,749 |
| | 5 | 17,000,000 | s.d | 20,000,000 | 0% | 74,359,928 | 6 | 74,359,928 | 91,457,475 | 7 | 91,457,475 | 111,886,625 | 10 | 111,886,625 | 137,434,397 | 13 | 137,434,397 | 159,985,166 | 15 | 159,985,166 | 172,659,414 | 15 | 172,659,414 |
| | 6 | 20,000,000 | s.d | 23,000,000 | 0% | 226,843,628 | 17 | 226,843,628 | 243,525,571 | 20 | 243,525,571 | 235,760,258 | 19 | 235,760,258 | 258,861,135 | 22 | 258,861,135 | 338,227,480 | 27 | 338,227,480 | 329,367,131 | 26 | 329,367,131 |
| | 7 | 23,000,000 | s.d | 26,000,000 | 0% | 282,291,696 | 18 | 282,291,696 | 339,020,630 | 25 | 339,020,630 | 320,663,068 | 20 | 320,663,068 | 402,536,767 | 30 | 402,536,767 | 460,811,353 | 33 | 460,811,353 | 391,775,691 | 29 | 391,775,691 |
| | 8 | 26,000,000 | s.d | 29,000,000 | 0% | 6,579,668 | 1 | 6,579,668 | 16,167,473 | 2 | 16,167,473 | 16,167,473 | 2 | 16,167,473 | 16,167,473 | 2 | 16,167,473 | 42,167,473 | 3 | 42,167,473 | 42,167,473 | 3 | 42,167,473 |
| | 9 | 29,000,000 | s.d | 32,000,000 | 0% | 231,958,939 | 12 | 231,958,939 | 207,380,252 | 11 | 207,380,252 | 230,157,632 | 12 | 230,157,632 | 252,135,687 | 13 | 252,135,687 | 259,993,038 | 14 | 259,993,038 | 225,747,066 | 11 | 225,747,066 |
| | 10 | 32,000,000 | s.d | 35,000,000 | 0% | 19,982,961 | 1 | 19,982,961 | 53,236,879 | 3 | 53,236,879 | 53,236,879 | 3 | 53,236,879 | 53,184,879 | 3 | 53,184,879 | 53,184,879 | 3 | 53,184,879 | 50,463,539 | 3 | 50,463,539 |
| Rp 10 jt | 1 | 35,000,000 | s.d | 45,000,000 | 0% | 196,802,931 | 8 | 196,802,931 | 253,578,535 | 10 | 253,578,535 | 334,329,572 | 14 | 334,329,572 | 340,697,076 | 15 | 340,697,076 | 403,843,702 | 17 | 403,843,702 | 399,665,874 | 17 | 399,665,874 |
| | 2 | 45,000,000 | s.d | 55,000,000 | 0% | 83,694,141 | 2 | 83,694,141 | 119,895,890 | 3 | 119,895,890 | 119,895,890 | 3 | 119,895,890 | 180,303,008 | 5 | 180,303,008 | 176,361,092 | 5 | 176,361,092 | 146,611,776 | 5 | 146,611,776 |
| | 3 | 55,000,000 | s.d | 65,000,000 | 0% | - | 0 | - | - | 0 | - | - | 0 | - | - | 0 | - | - | 0 | - | - | 0 | - |
| | 4 | 65,000,000 | s.d | 75,000,000 | 0% | - | 0 | - | - | 0 | - | - | 0 | - | 54,015,707 | 1 | 54,015,707 | - | 0 | - | 63,358,254 | 1 | 63,358,254 |
| | 5 | 75,000,000 | s.d | 85,000,000 | 0% | - | 0 | - | - | 0 | - | - | 0 | - | - | 0 | - | - | 0 | - | - | 0 | - |
| | 6 | 85,000,000 | s.d | 95,000,000 | 0% | - | 0 | - | - | 0 | - | - | 0 | - | - | 0 | - | - | 0 | - | - | 0 | - |
| | 7 | 95,000,000 | s.d | 105,000,000 | 0% | - | 0 | - | - | 0 | - | - | 0 | - | - | 0 | - | - | 0 | - | - | 0 | - |
| | 8 | 105,000,000 | s.d | 115,000,000 | 0% | - | 0 | - | - | 0 | - | - | 0 | - | - | 0 | - | - | 0 | - | - | 0 | - |
| | 9 | 115,000,000 | s.d | 125,000,000 | 0% | - | 0 | - | - | 0 | - | - | 0 | - | - | 0 | - | - | 0 | - | - | 0 | - |
| | 10 | 125,000,000 | s.d | 135,000,000 | 0% | - | 0 | - | - | 0 | - | - | 0 | - | - | 0 | - | - | 0 | - | - | 0 | - |
| Rp 30 jt | 1 | 135,000,000 | s.d | 165,000,000 | 0% | - | 0 | - | - | 0 | - | - | 0 | - | - | 0 | - | - | 0 | - | - | 0 | - |
| | 2 | 165,000,000 | s.d | 200,000,000 | 0% | - | 0 | - | - | 0 | - | - | 0 | - | - | 0 | - | - | 0 | - | - | 0 | - |
| | | | | TOTAL | | 4,906,939,963 | 742 | 4,906,939,963 | 5,285,545,271 | 829 | 5,285,545,271 | 5,394,375,387 | 800 | 5,394,375,387 | 6,007,470,377 | 917 | 6,007,470,377 | 6,222,016,967 | 935 | 6,222,016,967 | 5,749,799,180 | 866 | 5,749,799,180 |

Lampiran 5

Default Rate (λ) masing-masing band per bulan (%)

| Band | Kel | Baki Debet | | | Jan 07 | Feb 07 | Mar 07 | Apr 07 | Mei 07 | Jun 07 | Jul 07 | Agst 07 | Sept 07 | Okt 07 | Nov 07 | Des 07 |
|-----------|-----|-------------|-----|-------------|--------|--------|--------|--------|--------|--------|--------|---------|---------|--------|--------|--------|
| Rp. 3 jt | 1 | 5,000,000 | s.d | 8,000,000 | 59.6 | 64.4 | 65.2 | 67.2 | 70.8 | 74.3 | 74.7 | 78.6 | 79.7 | 85.7 | 86.0 | 63.0 |
| | 2 | 8,000,001 | s.d | 11,000,000 | 110.9 | 116.8 | 118.2 | 128.2 | 136.1 | 143.3 | 151.5 | 155.9 | 155.2 | 170.0 | 170.1 | 154.8 |
| | 3 | 11,000,001 | s.d | 14,000,000 | 38.4 | 41.3 | 45.3 | 47.4 | 47.0 | 49.0 | 53.9 | 58.1 | 61.1 | 62.5 | 63.8 | 69.6 |
| | 4 | 14,000,001 | s.d | 17,000,000 | 57.8 | 61.4 | 67.1 | 66.3 | 72.6 | 73.5 | 76.5 | 80.2 | 78.5 | 87.7 | 87.4 | 76.0 |
| | 5 | 17,000,001 | s.d | 20,000,000 | 4.2 | 3.8 | 2.1 | 2.1 | 2.4 | 2.7 | 4.0 | 4.9 | 6.0 | 7.4 | 8.6 | 9.3 |
| | 6 | 20,000,001 | s.d | 23,000,000 | 5.1 | 5.3 | 6.2 | 6.9 | 8.8 | 8.9 | 10.6 | 11.3 | 11.0 | 12.0 | 15.7 | 15.3 |
| | 7 | 23,000,001 | s.d | 26,000,000 | 9.5 | 9.9 | 9.3 | 9.5 | 10.6 | 12.1 | 11.5 | 13.8 | 13.1 | 16.4 | 18.8 | 16.0 |
| | 8 | 26,000,001 | s.d | 29,000,000 | 0.2 | 0.2 | 0.2 | 0.2 | 0.2 | 0.2 | 0.2 | 0.6 | 0.6 | 0.6 | 1.5 | 1.5 |
| | 9 | 29,000,001 | s.d | 32,000,000 | 4.8 | 4.8 | 4.8 | 4.8 | 5.1 | 7.6 | 7.6 | 6.8 | 7.5 | 8.3 | 8.5 | 7.4 |
| | 10 | 32,000,001 | s.d | 35,000,000 | 0.8 | 0.8 | 0.8 | 0.8 | 0.8 | 1.0 | 0.6 | 1.6 | 1.6 | 1.6 | 1.6 | 1.5 |
| Rp. 10 jt | 1 | 35,000,001 | s.d | 45,000,000 | 2.7 | 2.7 | 2.7 | 3.2 | 4.2 | 4.9 | 4.9 | 6.3 | 8.4 | 8.5 | 10.1 | 10.0 |
| | 2 | 45,000,001 | s.d | 55,000,000 | 0.4 | 1.3 | 1.3 | 2.2 | 2.2 | 2.2 | 1.7 | 2.4 | 2.4 | 3.6 | 3.5 | 2.9 |
| | 3 | 55,000,001 | s.d | 65,000,000 | - | - | - | - | - | - | - | - | - | - | - | - |
| | 4 | 65,000,001 | s.d | 75,000,000 | - | - | - | - | - | - | - | - | - | 0.8 | - | 0.9 |
| | 5 | 75,000,001 | s.d | 85,000,000 | - | - | - | - | - | - | - | - | - | - | - | - |
| | 6 | 85,000,001 | s.d | 95,000,000 | - | - | - | - | - | - | - | - | - | - | - | - |
| | 7 | 95,000,001 | s.d | 105,000,000 | - | - | - | - | - | - | - | - | - | - | - | - |
| | 8 | 105,000,001 | s.d | 115,000,000 | - | - | - | - | - | - | - | - | - | - | - | - |
| | 9 | 115,000,001 | s.d | 125,000,000 | - | - | - | - | - | - | - | - | - | - | - | - |
| | 10 | 125,000,001 | s.d | 135,000,000 | - | - | - | - | - | - | - | - | - | - | - | - |
| Rp.30 jt | 1 | 135,000,001 | s.d | 165,000,000 | - | - | - | - | - | - | - | - | - | - | - | - |
| | 2 | 165,000,001 | s.d | 200,000,000 | - | - | - | - | - | - | - | - | - | - | - | - |

Sumber : PT Bank XYZ, diolah



| Band | Kel | Range | | | | Common (Rata-rata Range) | Januari | λ | nPD | nCPD | PD | CPD | Februari | λ | nPD | nCPD | PD | CPD | Maret | λ | nPD | nCPD | PD | CPD | April | λ | nPD | nCPD | PD | CPD |
|-----------|-----|-------------|-----|-------------|-------------|--------------------------|---------|-----|-----|----------|----------|-------|----------|-----|-----|----------|----------|-------|-------|-----|-----|----------|----------|-------|-------|----|-----|----------|----------|-----|
| Rp. 3 jt | 1 | 5,000,000 | s.d | 8,000,000 | 6,500,000 | 59.6 | 60 | 60 | 72 | - | 0.948930 | 64.4 | 64 | 64 | 78 | - | 0.956904 | 65.2 | 65 | 65 | 79 | - | 0.958639 | 67.2 | 67 | 67 | 81 | - | 0.956596 | |
| | 2 | 8,000,001 | s.d | 11,000,000 | 9,500,000 | 110.9 | 111 | 111 | 129 | - | 0.958961 | 116.8 | 117 | 117 | 135 | - | 0.955307 | 118.2 | 118 | 118 | 136 | - | 0.950975 | 128.2 | 4 | 4 | 8 | 0.032883 | 0.969293 | |
| | 3 | 11,000,001 | s.d | 14,000,000 | 12,500,000 | 38.4 | 38 | 38 | 49 | 0.000000 | 0.959058 | 41.3 | 41 | 41 | 52 | - | 0.954993 | 45.3 | 45 | 45 | 56 | - | 0.948149 | 47.4 | 47 | 47 | 59 | - | 0.956186 | |
| | 4 | 14,000,001 | s.d | 17,000,000 | 15,500,000 | 57.8 | 58 | 58 | 70 | - | 0.949173 | 61.4 | 61 | 61 | 74 | - | 0.949334 | 67.1 | 67 | 67 | 81 | - | 0.956853 | 66.3 | 66 | 66 | 80 | - | 0.955614 | |
| | 5 | 17,000,001 | s.d | 20,000,000 | 18,500,000 | 4.2 | 4 | 4 | 7 | 0.032883 | 0.936015 | 3.8 | 4 | 4 | 7 | 0.014540 | 0.959006 | 2.1 | 2 | 2 | 5 | 0.004822 | 0.978249 | 2.1 | 2 | 2 | 5 | 0.004822 | 0.978249 | |
| | 6 | 20,000,001 | s.d | 23,000,000 | 21,500,000 | 5.1 | 5 | 5 | 9 | 0.059493 | 0.965302 | 5.3 | 5 | 5 | 9 | 0.059493 | 0.955197 | 6.2 | 6 | 6 | 10 | 0.089696 | 0.946251 | 6.9 | 7 | 7 | 11 | 0.089696 | 0.951703 | |
| | 7 | 23,000,001 | s.d | 26,000,000 | 24,500,000 | 9.5 | 10 | 10 | 14 | 0.131740 | 0.938300 | 9.9 | 10 | 10 | 15 | 0.131740 | 0.955675 | 9.3 | 9 | 9 | 14 | 0.131740 | 0.947418 | 9.5 | 9 | 9 | 14 | 0.131740 | 0.941234 | |
| | 8 | 26,000,001 | s.d | 29,000,000 | 27,500,000 | 0.2 | 0 | 0 | 1 | 0.000118 | 0.975558 | 0.2 | 0 | 0 | 1 | 0.000118 | 0.975558 | 0.2 | 0 | 0 | 1 | 0.000118 | 0.975558 | 0.2 | 0 | 0 | 1 | 0.000118 | 0.975558 | |
| | 9 | 29,000,001 | s.d | 32,000,000 | 30,500,000 | 4.8 | 5 | 5 | 8 | 0.032883 | 0.944932 | 4.8 | 5 | 5 | 8 | 0.032883 | 0.944932 | 4.8 | 5 | 5 | 8 | 0.032883 | 0.944932 | 4.8 | 5 | 5 | 8 | 0.032883 | 0.944932 | |
| | 10 | 32,000,001 | s.d | 35,000,000 | 33,500,000 | 0.8 | 1 | 1 | 2 | 0.000118 | 0.947291 | 0.8 | 1 | 1 | 2 | 0.000118 | 0.947291 | 0.8 | 1 | 1 | 2 | 0.000118 | 0.947291 | 0.8 | 1 | 1 | 2 | 0.000118 | 0.947291 | |
| Rp. 10 jt | 1 | 35,000,001 | s.d | 45,000,000 | 40,000,000 | 2.7 | 3 | 3 | 5 | 0.004822 | 0.944214 | 2.7 | 3 | 3 | 4 | 0.004822 | 0.864663 | 2.7 | 3 | 3 | 5 | 0.004822 | 0.944214 | 3.2 | 3 | 3 | 6 | 0.014540 | 0.952525 | |
| | 2 | 45,000,001 | s.d | 55,000,000 | 50,000,000 | 0.4 | 0 | 0 | 1 | 0.000118 | 0.939580 | 1.3 | 1 | 1 | 3 | 0.001066 | 0.955693 | 1.3 | 1 | 1 | 3 | 0.001066 | 0.955693 | 2.2 | 2 | 2 | 4 | 0.004822 | 0.931281 | |
| | 3 | 55,000,001 | s.d | 65,000,000 | 60,000,000 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | |
| | 4 | 65,000,001 | s.d | 75,000,000 | 70,000,000 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | |
| | 5 | 75,000,001 | s.d | 85,000,000 | 80,000,000 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | |
| | 6 | 85,000,001 | s.d | 95,000,000 | 90,000,000 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | |
| | 7 | 95,000,001 | s.d | 105,000,000 | 100,000,000 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | |
| | 8 | 105,000,001 | s.d | 115,000,000 | 110,000,000 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | |
| | 9 | 115,000,001 | s.d | 125,000,000 | 120,000,000 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | |
| | 10 | 125,000,001 | s.d | 135,000,000 | 130,000,000 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | |
| Rp.30 jt | 1 | 135,000,001 | s.d | 165,000,000 | 150,000,000 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | |
| | 2 | 165,000,001 | s.d | 200,000,000 | 182,500,000 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | |

Sumber : PT. Bank X, diolah

| Band | Kel | Range | | Common (Rata-rata Range) | Mei | λ | nPD | nCPD | PD | CPD | Juni | λ | nPD | nCPD | PD | CPD | Juli | λ | nPD | nCPD | PD | CPD | Agst | λ | nPD | nCPD | PD | CPD | |
|-----------|-----|-------------|-----|--------------------------|-------------|-------|-----|------|----|----------|----------|-------|-----|------|----|----------|----------|-------|-----|------|----|----------|----------|-------|-----|------|----|----------|----------|
| Rp. 3 jt | 1 | 5,000,000 | s.d | 8,000,000 | 6,500,000 | 70.8 | 71 | 71 | 84 | - | 0.945559 | 74.3 | 74 | 74 | 88 | - | 0.947368 | 74.7 | 75 | 75 | 89 | - | 0.953883 | 78.6 | 79 | 79 | 93 | - | 0.950558 |
| | 2 | 8,000,001 | s.d | 11,000,000 | 9,500,000 | 136.1 | 5 | 5 | 8 | 0.032883 | 0.958070 | 143.3 | 5 | 5 | 8 | 0.032883 | 0.945540 | 151.5 | 5 | 5 | 9 | 0.059493 | 0.966361 | 155.9 | 5 | 5 | 9 | 0.059493 | 0.960436 |
| | 3 | 11,000,001 | s.d | 14,000,000 | 12,500,000 | 47.0 | 47 | 47 | 58 | - | 0.949815 | 49.0 | 49 | 49 | 60 | - | 0.945401 | 53.9 | 54 | 54 | 66 | - | 0.953139 | 58.1 | 58 | 58 | 70 | - | 0.945291 |
| | 4 | 14,000,001 | s.d | 17,000,000 | 15,500,000 | 72.6 | 73 | 73 | 86 | - | 0.946003 | 73.5 | 74 | 74 | 87 | - | 0.945236 | 76.5 | 77 | 77 | 91 | - | 0.953228 | 80.2 | 80 | 80 | 95 | - | 0.952870 |
| | 5 | 17,000,001 | s.d | 20,000,000 | 18,500,000 | 2.4 | 2 | 2 | 5 | 0.004822 | 0.961925 | 2.7 | 3 | 3 | 5 | 0.004822 | 0.941918 | 4.0 | 4 | 4 | 7 | 0.032883 | 0.947700 | 4.9 | 5 | 5 | 8 | 0.032883 | 0.935523 |
| | 6 | 20,000,001 | s.d | 23,000,000 | 21,500,000 | 8.8 | 9 | 9 | 14 | 0.131070 | 0.963797 | 8.9 | 9 | 9 | 14 | 0.131070 | 0.960919 | 10.6 | 11 | 11 | 16 | 0.119173 | 0.958913 | 11.3 | 11 | 11 | 17 | 0.089004 | 0.959342 |
| | 7 | 23,000,001 | s.d | 26,000,000 | 24,500,000 | 10.6 | 11 | 11 | 16 | 0.119173 | 0.958681 | 12.1 | 12 | 12 | 18 | 0.073879 | 0.961223 | 11.5 | 12 | 12 | 17 | 0.098004 | 0.953568 | 13.8 | 14 | 14 | 20 | 0.051409 | 0.956576 |
| | 8 | 26,000,001 | s.d | 29,000,000 | 27,500,000 | 0.2 | 0 | 0 | 1 | 0.000118 | 0.975558 | 0.2 | 0 | 0 | 1 | 0.000118 | 0.975558 | 0.2 | 0 | 0 | 1 | 0.000118 | 0.975558 | 0.6 | 1 | 1 | 2 | 0.000118 | 0.978062 |
| | 9 | 29,000,001 | s.d | 32,000,000 | 30,500,000 | 5.1 | 5 | 5 | 9 | 0.059493 | 0.965374 | 7.6 | 8 | 8 | 12 | 0.115913 | 0.953159 | 7.6 | 8 | 8 | 12 | 0.115913 | 0.953364 | 6.8 | 7 | 7 | 11 | 0.089696 | 0.955201 |
| | 10 | 32,000,001 | s.d | 35,000,000 | 33,500,000 | 0.8 | 1 | 1 | 2 | 0.000118 | 0.947291 | 1.0 | 1 | 1 | 3 | 0.001066 | 0.979326 | 0.6 | 1 | 1 | 2 | 0.000118 | 0.977228 | 1.6 | 2 | 2 | 4 | 0.001066 | 0.976910 |
| Rp. 10 jt | 1 | 35,000,001 | s.d | 45,000,000 | 40,000,000 | 4.2 | 4 | 4 | 7 | 0.032883 | 0.933188 | 4.9 | 5 | 5 | 8 | 0.032883 | 0.935832 | 4.9 | 5 | 5 | 9 | 0.032883 | 0.970979 | 6.3 | 6 | 6 | 10 | 0.089696 | 0.941731 |
| | 2 | 45,000,001 | s.d | 55,000,000 | 50,000,000 | 2.2 | 2 | 2 | 4 | 0.004822 | 0.931281 | 2.2 | 2 | 2 | 4 | 0.004822 | 0.931281 | 1.7 | 2 | 2 | 4 | 0.001066 | 0.972016 | 2.4 | 2 | 2 | 5 | 0.004822 | 0.964453 |
| | 3 | 55,000,001 | s.d | 65,000,000 | 60,000,000 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | |
| | 4 | 65,000,001 | s.d | 75,000,000 | 70,000,000 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | |
| | 5 | 75,000,001 | s.d | 85,000,000 | 80,000,000 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | |
| | 6 | 85,000,001 | s.d | 95,000,000 | 90,000,000 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | |
| | 7 | 95,000,001 | s.d | 105,000,000 | 100,000,000 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | |
| | 8 | 105,000,001 | s.d | 115,000,000 | 110,000,000 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | |
| | 9 | 115,000,001 | s.d | 125,000,000 | 120,000,000 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | |
| | 10 | 125,000,001 | s.d | 135,000,000 | 130,000,000 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | |
| Rp.30 jt | 1 | 135,000,001 | s.d | 165,000,000 | 150,000,000 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | |
| | 2 | 165,000,001 | s.d | 200,000,000 | 182,500,000 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | |

Sumber : PT. Bank XYZ, diolah

| Band | Kel | Range | | | Common (Rata-rata Range) | Sept | λ | nPD | nCPD | PD | CPD | Okt | λ | nPD | nCPD | PD | CPD | Nov | λ | nPD | nCPD | PD | CPD | Des | λ | nPD | nCPD | PD | CPD |
|-----------|-----|-------------|-----|-------------|--------------------------|-------|----|-----|------|----------|----------|-------|----|-----|------|----------|----------|-------|----|-----|------|----------|----------|-------|----|-----|------|----------|----------|
| Rp. 3 jt | 1 | 5,000,000 | s.d | 8,000,000 | 6,500,000 | 79.7 | 80 | 80 | 94 | - | 0.947978 | 85.7 | 86 | 86 | 101 | - | 0.953601 | 86.0 | 86 | 86 | 101 | - | 0.949598 | 63.0 | 63 | 63 | 76 | - | 0.951812 |
| | 2 | 8,000,001 | s.d | 11,000,000 | 9,500,000 | 155.2 | 5 | 5 | 9 | 0.059493 | 0.961373 | 170.0 | 6 | 6 | 9 | 0.059493 | 0.937057 | 170.1 | 6 | 6 | 9 | 0.059493 | 0.936965 | 154.8 | 5 | 5 | 9 | 0.059493 | 0.962018 |
| | 3 | 11,000,001 | s.d | 14,000,000 | 12,500,000 | 61.1 | 61 | 61 | 74 | - | 0.953815 | 62.5 | 62 | 62 | 75 | - | 0.947040 | 63.8 | 64 | 64 | 77 | - | 0.953467 | 69.6 | 70 | 70 | 83 | - | 0.949275 |
| | 4 | 14,000,001 | s.d | 17,000,000 | 15,500,000 | 78.5 | 78 | 78 | 93 | - | 0.952241 | 87.7 | 88 | 88 | 103 | - | 0.951314 | 87.4 | 87 | 87 | 103 | - | 0.954192 | 76.0 | 76 | 76 | 90 | - | 0.948494 |
| | 5 | 17,000,001 | s.d | 20,000,000 | 18,500,000 | 6.0 | 6 | 6 | 10 | 0.089696 | 0.955368 | 7.4 | 7 | 7 | 12 | 0.115913 | 0.959880 | 8.6 | 9 | 9 | 13 | 0.131070 | 0.942517 | 9.3 | 9 | 9 | 14 | 0.131740 | 0.946729 |
| | 6 | 20,000,001 | s.d | 23,000,000 | 21,500,000 | 11.0 | 11 | 11 | 16 | 0.119173 | 0.945328 | 12.0 | 12 | 12 | 18 | 0.073879 | 0.961550 | 15.7 | 16 | 16 | 22 | 0.020032 | 0.949665 | 15.3 | 15 | 15 | 22 | 0.020032 | 0.960254 |
| | 7 | 23,000,001 | s.d | 26,000,000 | 24,500,000 | 13.1 | 13 | 13 | 19 | 0.051409 | 0.954884 | 16.4 | 16 | 16 | 23 | 0.011326 | 0.953144 | 18.8 | 19 | 19 | 26 | 0.003029 | 0.955981 | 16.0 | 16 | 16 | 23 | 0.020032 | 0.963511 |
| | 8 | 26,000,001 | s.d | 29,000,000 | 27,500,000 | 0.6 | 1 | 1 | 2 | 0.000118 | 0.978062 | 0.6 | 1 | 1 | 2 | 0.000118 | 0.978062 | 1.5 | 2 | 2 | 3 | 0.001066 | 0.930101 | 1.5 | 2 | 2 | 3 | 0.001066 | 0.930101 |
| | 9 | 29,000,001 | s.d | 32,000,000 | 30,500,000 | 7.5 | 8 | 8 | 12 | 0.115913 | 0.955623 | 8.3 | 8 | 8 | 13 | 0.131070 | 0.952244 | 8.5 | 9 | 9 | 13 | 0.131070 | 0.947620 | 7.4 | 7 | 7 | 12 | 0.115913 | 0.960830 |
| | 10 | 32,000,001 | s.d | 35,000,000 | 33,500,000 | 1.6 | 2 | 2 | 4 | 0.001066 | 0.976910 | 1.6 | 2 | 2 | 3 | 0.001066 | 0.922885 | 1.6 | 2 | 2 | 4 | 0.001066 | 0.976995 | 1.5 | 2 | 2 | 3 | 0.001066 | 0.933555 |
| Rp. 10 jt | 1 | 35,000,001 | s.d | 45,000,000 | 40,000,000 | 8.4 | 8 | 8 | 13 | 0.131070 | 0.953981 | 8.5 | 9 | 9 | 13 | 0.131070 | 0.947897 | 10.1 | 10 | 10 | 15 | 0.119173 | 0.947843 | 10.0 | 10 | 10 | 15 | 0.131740 | 0.951549 |
| | 2 | 45,000,001 | s.d | 55,000,000 | 50,000,000 | 2.4 | 2 | 2 | 5 | 0.004822 | 0.964453 | 3.6 | 4 | 4 | 7 | 0.014540 | 0.968953 | 3.5 | 4 | 4 | 7 | 0.014540 | 0.972197 | 2.9 | 3 | 3 | 6 | 0.004822 | 0.969793 |
| | 3 | 55,000,001 | s.d | 65,000,000 | 60,000,000 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| | 4 | 65,000,001 | s.d | 75,000,000 | 70,000,000 | - | - | - | - | - | - | 0.8 | 1 | 1 | 2 | 0.000118 | 0.956566 | - | - | - | - | - | - | 0.9 | 1 | 1 | 2 | 0.000118 | 0.936298 |
| | 5 | 75,000,001 | s.d | 85,000,000 | 80,000,000 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| | 6 | 85,000,001 | s.d | 95,000,000 | 90,000,000 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| | 7 | 95,000,001 | s.d | 105,000,000 | 100,000,000 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| | 8 | 105,000,001 | s.d | 115,000,000 | 110,000,000 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| | 9 | 115,000,001 | s.d | 125,000,000 | 120,000,000 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| | 10 | 125,000,001 | s.d | 135,000,000 | 130,000,000 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Rp.30 jt | 1 | 135,000,001 | s.d | 165,000,000 | 150,000,000 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| | 2 | 165,000,001 | s.d | 200,000,000 | 182,500,000 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |

Lampiran 7

Unexpected Loss (UL) Kredit Tanpa Agunan Masing-masing Band per Bulan Tahun 2007

| Band | Kel | Range | Common Range | Recovery Rate | R _{CRD} | Januari | R _{CRD} | Februari | R _{CRD} | Maret | R _{CRD} | April | R _{CRD} | Mei | R _{CRD} | Juni | R _{CRD} | Juli | R _{CRD} | Agustus | R _{CRD} | September | R _{CRD} | Oktober | R _{CRD} | November | R _{CRD} | Desember |
|----------|-----|-----------------------------|--------------|---------------|------------------|---------------|------------------|---------------|------------------|---------------|------------------|---------------|------------------|---------------|------------------|---------------|------------------|---------------|------------------|---------------|------------------|---------------|------------------|---------------|------------------|---------------|------------------|---------------|
| Rp 3 jt | 1 | 5.000.000 s.d 8.000.000 | 6.500.000 | 0.00% | 72 | 468.000.000 | 78 | 507.000.000 | 79 | 513.500.000 | 81 | 526.500.000 | 84 | 546.000.000 | 88 | 572.000.000 | 89 | 578.500.000 | 93 | 604.500.000 | 94 | 611.000.000 | 101 | 656.500.000 | 101 | 656.500.000 | 76 | 494.000.000 |
| | 2 | 8.000.001 s.d 11.000.000 | 9.500.000 | 0.00% | 129 | 1.225.500.000 | 135 | 1.282.500.000 | 136 | 1.292.000.000 | 136 | 1.292.000.000 | 136 | 1.292.000.000 | 136 | 1.292.000.000 | 136 | 1.292.000.000 | 136 | 1.292.000.000 | 136 | 1.292.000.000 | 120 | 1.140.000.000 | 100 | 950.000.000 | | |
| | 3 | 11.000.001 s.d 14.000.000 | 12.500.000 | 0.00% | 49 | 612.500.000 | 52 | 650.000.000 | 56 | 700.000.000 | 59 | 737.500.000 | 58 | 725.000.000 | 60 | 750.000.000 | 66 | 825.000.000 | 70 | 875.000.000 | 74 | 925.000.000 | 75 | 937.500.000 | 77 | 962.500.000 | 83 | 1.037.500.000 |
| | 4 | 14.000.001 s.d 17.000.000 | 15.500.000 | 0.00% | 70 | 1.085.000.000 | 74 | 1.147.000.000 | 81 | 1.255.500.000 | 89 | 1.240.000.000 | 86 | 1.333.000.000 | 87 | 1.348.500.000 | 91 | 1.410.500.000 | 95 | 1.472.500.000 | 93 | 1.441.500.000 | 103 | 1.598.500.000 | 103 | 1.598.500.000 | 92 | 1.395.000.000 |
| | 5 | 17.000.001 s.d 20.000.000 | 18.500.000 | 0.00% | 7 | 129.500.000 | 7 | 129.500.000 | 5 | 92.500.000 | 5 | 92.500.000 | 5 | 92.500.000 | 5 | 92.500.000 | 7 | 129.500.000 | 8 | 148.000.000 | 10 | 185.000.000 | 12 | 222.000.000 | 13 | 240.500.000 | 14 | 259.000.000 |
| | 6 | 20.000.001 s.d 23.000.000 | 21.500.000 | 0.00% | 9 | 193.500.000 | 8 | 193.500.000 | 10 | 215.000.000 | 11 | 236.500.000 | 14 | 301.000.000 | 14 | 301.000.000 | 16 | 344.000.000 | 17 | 365.500.000 | 16 | 344.000.000 | 18 | 387.000.000 | 22 | 473.000.000 | 22 | 473.000.000 |
| | 7 | 23.000.001 s.d 26.000.000 | 24.500.000 | 0.00% | 14 | 343.000.000 | 15 | 367.500.000 | 14 | 343.000.000 | 14 | 343.000.000 | 16 | 392.000.000 | 18 | 441.000.000 | 17 | 416.500.000 | 20 | 490.000.000 | 19 | 465.500.000 | 23 | 563.500.000 | 26 | 637.000.000 | 23 | 583.500.000 |
| | 8 | 26.000.001 s.d 29.000.000 | 27.500.000 | 0.00% | 1 | 27.500.000 | 1 | 27.500.000 | 1 | 27.500.000 | 1 | 27.500.000 | 1 | 27.500.000 | 1 | 27.500.000 | 2 | 55.000.000 | 2 | 55.000.000 | 2 | 55.000.000 | 3 | 82.500.000 | 3 | 82.500.000 | 3 | 82.500.000 |
| | 9 | 29.000.001 s.d 32.000.000 | 30.500.000 | 0.00% | 8 | 244.000.000 | 8 | 244.000.000 | 8 | 244.000.000 | 8 | 244.000.000 | 9 | 274.500.000 | 12 | 366.000.000 | 12 | 366.000.000 | 11 | 335.500.000 | 12 | 366.000.000 | 13 | 396.500.000 | 13 | 396.500.000 | 12 | 366.000.000 |
| | 10 | 32.000.001 s.d 35.000.000 | 33.500.000 | 0.00% | 2 | 67.000.000 | 2 | 67.000.000 | 2 | 67.000.000 | 2 | 67.000.000 | 2 | 67.000.000 | 2 | 67.000.000 | 3 | 100.500.000 | 2 | 67.000.000 | 4 | 134.000.000 | 4 | 134.000.000 | 3 | 100.500.000 | 4 | 134.000.000 |
| Rp 10 jt | 1 | 35.000.001 s.d 45.000.000 | 40.000.000 | 0.00% | 5 | 200.000.000 | 4 | 160.000.000 | 5 | 200.000.000 | 6 | 240.000.000 | 7 | 280.000.000 | 8 | 320.000.000 | 9 | 360.000.000 | 10 | 400.000.000 | 13 | 520.000.000 | 13 | 520.000.000 | 15 | 600.000.000 | 15 | 600.000.000 |
| | 2 | 45.000.001 s.d 55.000.000 | 50.000.000 | 0.00% | 1 | 50.000.000 | 3 | 150.000.000 | 3 | 150.000.000 | 4 | 200.000.000 | 4 | 200.000.000 | 4 | 200.000.000 | 4 | 200.000.000 | 5 | 250.000.000 | 5 | 250.000.000 | 7 | 350.000.000 | 7 | 350.000.000 | 6 | 300.000.000 |
| | 3 | 55.000.001 s.d 65.000.000 | 60.000.000 | 0.00% | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | |
| | 4 | 65.000.001 s.d 75.000.000 | 70.000.000 | 0.00% | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | |
| | 5 | 75.000.001 s.d 85.000.000 | 80.000.000 | 0.00% | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | |
| | 6 | 85.000.001 s.d 95.000.000 | 90.000.000 | 0.00% | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | |
| | 7 | 95.000.001 s.d 105.000.000 | 100.000.000 | 0.00% | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | |
| | 8 | 105.000.001 s.d 115.000.000 | 110.000.000 | 0.00% | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | |
| | 9 | 115.000.001 s.d 125.000.000 | 120.000.000 | 0.00% | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | |
| | 10 | 125.000.001 s.d 135.000.000 | 130.000.000 | 0.00% | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | |
| Rp 30 jt | 1 | 135.000.001 s.d 165.000.000 | 150.000.000 | 0.00% | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | |
| | 2 | 165.000.001 s.d 200.000.000 | 182.500.000 | 0.00% | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | |
| TOTAL | | | | | | 4.645.500.000 | | 4.925.500.000 | | 5.100.000.000 | | 5.246.500.000 | | 5.530.500.000 | | 5.811.000.000 | | 6.016.500.000 | | 6.422.000.000 | | 6.589.000.000 | | 7.217.000.000 | | 7.269.000.000 | | 6.761.000.000 |

Sumber : PT. Bank XYZ, diolah

Lampiran 8

Expected Loss (EL) Masing-masing Band per Bulan Tahun 2007

| Band | Kel | Range | | Common Range | Recovery Rate | n _{PD} | Januari | n _{PD} | Februari | n _{PD} | Maret | n _{PD} | April | n _{PD} | Mei | n _{PD} | Juni | |
|-----------|-----|-------------|-----|--------------|---------------|-----------------|---------|-----------------|----------|-----------------|-------|-----------------|-------|-----------------|-----|-----------------|------|---------------|
| Rp 3 jt | 1 | 5,000,000 | s.d | 8,000,000 | 6,500,000 | 0.00% | 60 | 387,491,568 | 64 | 418,721,047 | 65 | 423,617,298 | 67 | 436,526,648 | 71 | 459,962,116 | 74 | 482,821,217 |
| | 2 | 8,000,001 | s.d | 11,000,000 | 9,500,000 | 0.00% | 111 | 1,053,228,199 | 117 | 1,109,936,434 | 118 | 1,123,198,688 | 120 | 1,140,000,000 | 120 | 1,140,000,000 | 120 | 1,140,000,000 |
| | 3 | 11,000,001 | s.d | 14,000,000 | 12,500,000 | 0.00% | 38 | 479,991,424 | 41 | 516,356,303 | 45 | 566,124,141 | 47 | 592,913,303 | 47 | 587,137,221 | 49 | 612,952,407 |
| | 4 | 14,000,001 | s.d | 17,000,000 | 15,500,000 | 0.00% | 58 | 895,744,641 | 61 | 951,615,576 | 67 | 1,040,603,671 | 66 | 1,028,208,282 | 73 | 1,124,632,694 | 74 | 1,139,694,995 |
| | 5 | 17,000,001 | s.d | 20,000,000 | 18,500,000 | 0.00% | 4 | 77,711,120 | 4 | 70,620,610 | 2 | 39,416,095 | 2 | 39,416,095 | 2 | 45,123,096 | 3 | 50,258,702 |
| | 6 | 20,000,001 | s.d | 23,000,000 | 21,500,000 | 0.00% | 5 | 109,150,395 | 5 | 114,301,467 | 6 | 134,341,594 | 7 | 148,013,734 | 9 | 189,834,235 | 9 | 191,883,056 |
| | 7 | 23,000,001 | s.d | 26,000,000 | 24,500,000 | 0.00% | 10 | 233,739,919 | 10 | 241,779,319 | 9 | 228,217,730 | 9 | 232,027,433 | 11 | 258,688,852 | 12 | 295,287,823 |
| | 8 | 26,000,001 | s.d | 29,000,000 | 27,500,000 | 0.00% | 0 | 6,579,668 | 0 | 6,579,668 | 0 | 6,579,668 | 0 | 6,579,668 | 0 | 6,579,668 | 0 | 6,579,668 |
| | 9 | 29,000,001 | s.d | 32,000,000 | 30,500,000 | 0.00% | 5 | 146,000,927 | 5 | 146,000,927 | 5 | 146,000,927 | 5 | 146,000,927 | 5 | 154,784,420 | 8 | 232,118,642 |
| | 10 | 32,000,001 | s.d | 35,000,000 | 33,500,000 | 0.00% | 1 | 27,999,716 | 1 | 27,999,716 | 1 | 27,999,716 | 1 | 27,999,716 | 1 | 27,999,716 | 1 | 34,396,828 |
| Rp 10 jt | 1 | 35,000,001 | s.d | 45,000,000 | 40,000,000 | 0.00% | 3 | 107,526,835 | 3 | 107,526,835 | 3 | 107,526,835 | 3 | 129,842,246 | 4 | 169,649,926 | 5 | 197,549,731 |
| | 2 | 45,000,001 | s.d | 55,000,000 | 50,000,000 | 0.00% | - | - | 1 | 65,602,330 | 1 | 65,602,330 | 2 | 108,228,119 | 2 | 108,228,119 | 2 | 108,228,119 |
| | 3 | 55,000,001 | s.d | 65,000,000 | 60,000,000 | 0.00% | - | - | - | - | - | - | - | - | - | - | - | - |
| | 4 | 65,000,001 | s.d | 75,000,000 | 70,000,000 | 0.00% | - | - | - | - | - | - | - | - | - | - | - | - |
| | 5 | 75,000,001 | s.d | 85,000,000 | 80,000,000 | 0.00% | - | - | - | - | - | - | - | - | - | - | - | - |
| | 6 | 85,000,001 | s.d | 95,000,000 | 90,000,000 | 0.00% | - | - | - | - | - | - | - | - | - | - | - | - |
| | 7 | 95,000,001 | s.d | 105,000,000 | 100,000,000 | 0.00% | - | - | - | - | - | - | - | - | - | - | - | - |
| | 8 | 105,000,001 | s.d | 115,000,000 | 110,000,000 | 0.00% | - | - | - | - | - | - | - | - | - | - | - | - |
| | 9 | 115,000,001 | s.d | 125,000,000 | 120,000,000 | 0.00% | - | - | - | - | - | - | - | - | - | - | - | - |
| | 10 | 125,000,001 | s.d | 135,000,000 | 130,000,000 | 0.00% | - | - | - | - | - | - | - | - | - | - | - | - |
| Rp. 30 jt | 1 | 135,000,001 | s.d | 165,000,000 | 150,000,000 | 0.00% | - | - | - | - | - | - | - | - | - | - | - | - |
| | 2 | 165,000,001 | s.d | 200,000,000 | 182,500,000 | 0.00% | - | - | - | - | - | - | - | - | - | - | - | - |
| | | | | TOTAL | | | | 3,525,164,411 | | 3,777,040,232 | | 3,909,228,694 | | 4,035,756,172 | | 4,272,620,064 | | 4,491,771,188 |

Sumber : PT. Bank XYZ, diolah

0

Lampiran 8

Expected Loss (EL) Masing-masing Band per Bulan Tahun 2007

| Band | Kel | Range | | Common Range | Recovery Rate | n _{PD} | Juli | n _{PD} | Agustus | n _{PD} | September | n _{PD} | Oktober | n _{PD} | November | n _{PD} | Desember | |
|-----------|-----|-------------|-----|--------------|---------------|-----------------|------|-----------------|---------|-----------------|-----------|-----------------|------------|-----------------|----------|-----------------|----------|---------------|
| Rp 3 jt | 1 | 5,000,000 | s.d | 8,000,000 | 6,500,000 | 0.00% | 75 | 485,280,375 | 79 | 510,862,472 | 80 | 518,201,859 | 86 | 556,737,334 | 86 | 559,067,945 | 63 | 409,630,084 |
| | 2 | 8,000,001 | s.d | 11,000,000 | 9,500,000 | 0.00% | 120 | 1,140,000,000 | 120 | 1,140,000,000 | 120 | 1,140,000,000 | 120 | 1,140,000,000 | 120 | 1,140,000,000 | 120 | 1,140,000,000 |
| | 3 | 11,000,001 | s.d | 14,000,000 | 12,500,000 | 0.00% | 54 | 673,837,814 | 58 | 725,689,878 | 61 | 763,218,416 | 62 | 780,815,791 | 64 | 797,450,721 | 70 | 869,633,298 |
| | 4 | 14,000,001 | s.d | 17,000,000 | 15,500,000 | 0.00% | 77 | 1,186,353,624 | 80 | 1,243,475,498 | 78 | 1,215,987,205 | 88 | 1,359,287,553 | 87 | 1,355,173,812 | 76 | 1,178,306,749 |
| | 5 | 17,000,001 | s.d | 20,000,000 | 18,500,000 | 0.00% | 4 | 74,359,928 | 5 | 91,457,475 | 6 | 111,886,625 | 7 | 137,434,397 | 9 | 159,985,166 | 9 | 172,659,414 |
| | 6 | 20,000,001 | s.d | 23,000,000 | 21,500,000 | 0.00% | 11 | 226,843,628 | 11 | 243,525,571 | 11 | 235,760,258 | 12 | 258,861,135 | 16 | 338,227,480 | 14 | 301,000,000 |
| | 7 | 23,000,001 | s.d | 26,000,000 | 24,500,000 | 0.00% | 12 | 282,291,696 | 14 | 339,020,630 | 13 | 320,663,068 | 16 | 402,536,767 | 19 | 460,811,353 | 16 | 391,775,691 |
| | 8 | 26,000,001 | s.d | 29,000,000 | 27,500,000 | 0.00% | 0 | 6,579,668 | 1 | 16,167,473 | 1 | 16,167,473 | 1 | 16,167,473 | 2 | 42,167,473 | 2 | 42,167,473 |
| | 9 | 29,000,001 | s.d | 32,000,000 | 30,500,000 | 0.00% | 8 | 231,958,939 | 7 | 207,380,252 | 8 | 230,157,632 | 8 | 252,135,687 | 9 | 259,993,038 | 7 | 225,747,066 |
| | 10 | 32,000,001 | s.d | 35,000,000 | 33,500,000 | 0.00% | 1 | 19,982,961 | 2 | 53,236,879 | 2 | 53,236,879 | 2 | 53,184,879 | 2 | 53,184,879 | 2 | 50,463,539 |
| Rp 10 jt | 1 | 35,000,001 | s.d | 45,000,000 | 40,000,000 | 0.00% | 5 | 196,802,931 | 6 | 253,578,535 | 8 | 334,329,572 | 9 | 340,697,076 | 10 | 403,843,702 | 10 | 399,665,874 |
| | 2 | 45,000,001 | s.d | 55,000,000 | 50,000,000 | 0.00% | 2 | 83,694,141 | 2 | 119,895,890 | 2 | 119,895,890 | 4 | 180,303,008 | 4 | 176,361,092 | 3 | 146,611,776 |
| | 3 | 55,000,001 | s.d | 65,000,000 | 60,000,000 | 0.00% | - | - | - | - | - | - | - | - | - | - | - | - |
| | 4 | 65,000,001 | s.d | 75,000,000 | 70,000,000 | 0.00% | - | - | - | - | - | 1 | 70,000,000 | - | - | - | 1 | 63,358,254 |
| | 5 | 75,000,001 | s.d | 85,000,000 | 80,000,000 | 0.00% | - | - | - | - | - | - | - | - | - | - | - | - |
| | 6 | 85,000,001 | s.d | 95,000,000 | 90,000,000 | 0.00% | - | - | - | - | - | - | - | - | - | - | - | - |
| | 7 | 95,000,001 | s.d | 105,000,000 | 100,000,000 | 0.00% | - | - | - | - | - | - | - | - | - | - | - | - |
| | 8 | 105,000,001 | s.d | 115,000,000 | 110,000,000 | 0.00% | - | - | - | - | - | - | - | - | - | - | - | - |
| | 9 | 115,000,001 | s.d | 125,000,000 | 120,000,000 | 0.00% | - | - | - | - | - | - | - | - | - | - | - | - |
| | 10 | 125,000,001 | s.d | 135,000,000 | 130,000,000 | 0.00% | - | - | - | - | - | - | - | - | - | - | - | - |
| Rp. 30 jt | 1 | 135,000,001 | s.d | 165,000,000 | 150,000,000 | 0.00% | - | - | - | - | - | - | - | - | - | - | - | - |
| | 2 | 165,000,001 | s.d | 200,000,000 | 182,500,000 | 0.00% | - | - | - | - | - | - | - | - | - | - | - | - |
| | | | | TOTAL | | | | 4,607,985,705 | | 4,944,290,553 | | 5,059,504,876 | | 5,548,161,100 | | 5,746,266,662 | | 5,391,019,218 |

Sumber : PT. Bank XYZ, diolah