

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 Bank XYZ

Berdasarkan Jumlah Baki Debet

Band	Kel	Baki Debet			Jan-07		Feb-07		Mar-07		Apr-07		May-07		Jun-07	
Rp 3 juta	1	5,000,000	s.d	8,000,000	PL 3,841,133,661	NPL 387,491,568	PL 3,639,613,415	NPL 418,721,047	PL 3,725,655,129	NPL 423,617,298	PL 3,975,959,300	NPL 436,526,648	PL 5,286,009,062	NPL 459,962,116	PL 6,552,199,665	NPL 482,821,217
					4.83%	0.49%	4.53%	0.52%	4.36%	0.50%	4.13%	0.45%	3.73%	0.32%	3.37%	0.25%
	2	8,000,001	s.d	11,000,000	13,252,698,329	1,053,228,199	13,139,805,359	1,109,936,434	13,677,115,069	1,123,198,688	15,280,870,334	1,218,237,765	20,568,865,452	1,292,648,836	26,488,186,764	1,361,224,912
					16.65%	1.32%	16.35%	1.38%	16.02%	1.32%	15.86%	1.26%	14.50%	0.91%	13.64%	0.70%
	3	11,000,001	s.d	14,000,000	7,829,737,980	479,991,424	7,769,955,440	516,356,303	8,232,076,812	566,124,141	9,535,238,787	592,913,303	13,459,424,661	587,137,221	17,559,409,707	612,952,407
					9.84%	0.60%	9.67%	0.64%	9.64%	0.66%	9.90%	0.62%	9.49%	0.41%	9.04%	0.32%
	4	14,000,001	s.d	17,000,000	12,122,167,298	895,744,641	11,798,318,906	951,615,576	12,035,932,667	1,040,603,671	13,474,917,526	1,028,208,282	21,438,674,782	1,124,632,694	30,475,864,480	1,139,694,995
					15.23%	1.13%	14.69%	1.18%	14.09%	1.22%	13.98%	1.07%	15.11%	0.79%	15.69%	0.59%
	5	17,000,001	s.d	20,000,000	3,347,989,233	77,711,120	3,465,778,180	70,620,610	3,654,872,324	39,416,095	4,553,763,845	39,416,095	8,166,628,443	45,123,096	12,146,022,632	50,258,702
					4.21%	0.10%	4.31%	0.09%	4.28%	0.05%	4.73%	0.04%	5.76%	0.03%	6.25%	0.03%
6	20,000,001	s.d	23,000,000	6,167,546,072	109,150,395	6,072,983,007	114,301,467	6,475,763,222	134,341,594	7,633,411,990	148,013,734	13,410,067,745	189,834,235	19,264,207,884	191,883,056	
				7.75%	0.14%	7.56%	0.14%	7.58%	0.16%	7.92%	0.15%	9.45%	0.13%	9.92%	0.10%	
7	23,000,001	s.d	26,000,000	5,486,022,497	233,739,919	5,701,983,068	241,779,319	6,262,274,545	228,217,730	7,885,753,357	232,027,433	15,702,426,767	258,688,852	22,618,681,352	295,287,823	
				6.89%	0.29%	7.10%	0.30%	7.33%	0.27%	8.18%	0.24%	11.07%	0.18%	11.64%	0.15%	
8	26,000,001	s.d	29,000,000	1,719,161,360	6,579,668	1,659,124,489	6,579,668	1,680,965,363	6,579,668	1,799,584,515	6,579,668	2,655,114,425	6,579,668	3,901,374,765	6,579,668	
				2.16%	0.01%	2.07%	0.01%	1.97%	0.01%	1.87%	0.01%	1.87%	0.00%	2.01%	0.00%	
9	29,000,001	s.d	32,000,000	3,377,931,225	146,000,927	3,253,630,241	146,000,927	3,406,702,446	146,000,927	3,825,143,487	146,000,927	6,050,347,413	154,784,420	8,518,566,816	232,118,642	
				4.24%	0.18%	4.05%	0.18%	3.99%	0.17%	3.97%	0.15%	4.26%	0.11%	4.39%	0.12%	
10	32,000,001	s.d	35,000,000	1,360,127,214	27,999,716	1,312,542,791	27,999,716	1,363,814,470	27,999,716	1,442,206,520	27,999,716	2,245,285,710	27,999,716	3,315,599,549	34,396,828	
				1.71%	0.04%	1.63%	0.03%	1.60%	0.03%	1.50%	0.03%	1.58%	0.02%	1.71%	0.02%	
Rp 10 juta	1	35,000,001	s.d	45,000,000	5,325,046,609	107,526,835	5,503,058,443	107,526,835	5,768,560,776	107,526,835	6,056,926,385	129,842,246	8,222,169,014	169,649,926	11,264,551,722	197,549,731
					6.69%	0.14%	6.85%	0.13%	6.75%	0.13%	6.29%	0.13%	5.80%	0.12%	5.80%	0.10%
	2	45,000,001	s.d	55,000,000	3,451,258,967	19,788,262	3,298,101,907	65,602,330	3,378,964,866	65,602,330	3,300,351,795	108,228,119	4,716,508,951	108,228,119	7,915,594,024	108,228,119
					4.34%	0.02%	4.11%	0.08%	3.96%	0.08%	3.43%	0.11%	3.32%	0.08%	4.08%	0.06%
	3	55,000,001	s.d	65,000,000	752,531,105	-	783,106,482	-	927,973,432	-	946,971,978	-	1,557,853,383	-	2,912,755,034	-
					0.95%	0.00%	0.97%	0.00%	1.09%	0.00%	0.98%	0.00%	1.10%	0.00%	1.50%	0.00%
	4	65,000,001	s.d	75,000,000	861,941,668	-	886,082,441	-	979,347,148	-	955,589,856	-	1,503,844,154	-	2,139,074,390	-
					1.08%	0.00%	1.10%	0.00%	1.15%	0.00%	0.99%	0.00%	1.06%	0.00%	1.10%	0.00%
	5	75,000,001	s.d	85,000,000	1,027,870,994	-	1,065,327,599	-	1,172,250,655	-	1,278,446,210	-	1,379,035,868	-	2,009,969,596	-
					1.29%	0.00%	1.33%	0.00%	1.37%	0.00%	1.33%	0.00%	0.97%	0.00%	1.03%	0.00%
6	85,000,001	s.d	95,000,000	154,834,137	-	150,783,149	-	238,149,582	-	411,103,162	-	488,360,079	-	563,105,919	-	
				0.19%	0.00%	0.19%	0.00%	0.28%	0.00%	0.43%	0.00%	0.34%	0.00%	0.29%	0.00%	
7	95,000,001	s.d	105,000,000	5,969,834,934	-	7,064,989,224	-	8,507,825,395	-	9,889,494,444	-	10,607,773,969	-	11,884,263,512	-	
				7.50%	0.00%	8.79%	0.00%	9.96%	0.00%	10.26%	0.00%	7.48%	0.00%	6.12%	0.00%	
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 juta	1	135,000,001	s.d	165,000,000	-	-	-	-	-	-	-	-	-	-	-	-
	2	165,000,001	s.d	200,000,000	-	-	-	-	-	-	-	-	-	-	-	-
					-	-	-	-	-	-	-	-	-	-	-	-
					-	-	-	-	-	-	-	-	-	-	-	-
TOTAL				76,047,833,286	3,544,952,673	76,565,184,141	3,777,040,232	81,488,243,900	3,909,228,694	92,245,733,491	4,113,993,937	137,458,389,879	4,425,268,900	189,529,427,810	4,712,996,100	
TOTAL PL+NPL					79,592,785,959		80,342,224,373		85,397,472,593		96,359,727,428		141,883,658,779		194,242,423,910	

Sumber : PT Bank XYZ, diolah

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	-	-	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	80	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	3	100.500.000	2	67.000.000	4	134.000.000	4	134.000.000	3	100.500.000	4	134.000.000	3	100.500.000
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	4	200.000.000	5	250.000.000	5	250.000.000	7	350.000.000	7	350.000.000
	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

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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