

Lampiran 2.1.

Spesifikasi Kredit Pemilikan Rumah (KPR) pada Bank X

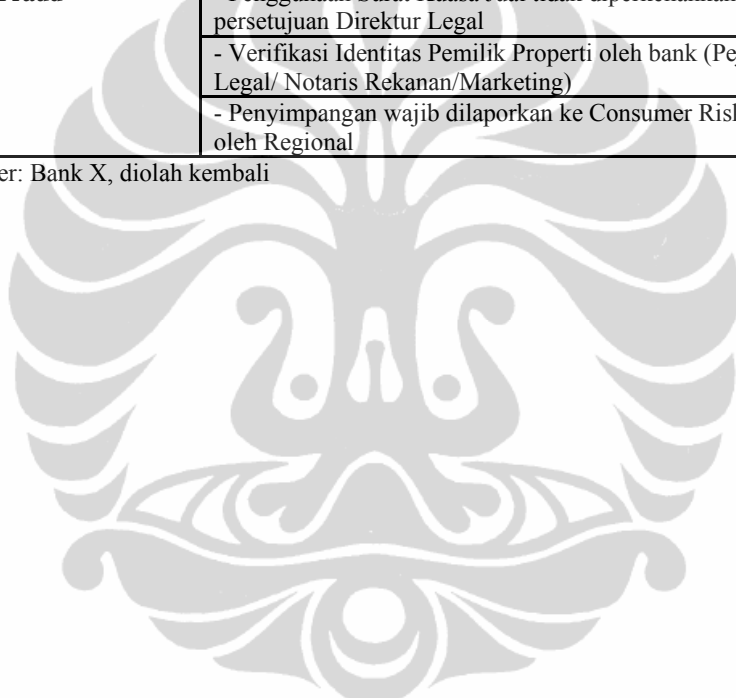
KETERANGAN	SPESIFIKASI PRODUK
Tujuan Penggunaan Kredit	Pembelian Properti
	Pembiayaan Kembali (Equity Financing)
	Take Over dari Bank lain
Agunan	Rumah Tinggal
	Rumah Kantor
	Rumah Toko
	Kios
	Tanah Kavling
	Apartemen
	Bangunan Serba Guna
Pembiayaan Kembali (Equity Financing)	- Sudah berjalan max 12 Bulan dari AJB
(Equity Financing)	- Terbatas untuk Rumah Tinggal, Rumah Toko, Rumah Kantor dan Apartemen
	- Maksimal pembiayaan mengikuti ketentuan untuk properti bekas (maksimal 80% dari NPW)
Take Over	- Properti terbatas pada Rumah Tinggal, Rumah Toko, Rumah Kantor dan Apartemen
	- Kredit telah berjalan min 12 bulan di Bank sebelumnya
	- Tidak pernah menunggak selama 30 hari untuk 6 bulan terakhir
	- Kolektibilitas lancar (1)
	- Sertifikat atas nama Debitur / pasangan dan anak
	- Jangka waktu kredit disesuaikan dengan agunan
	- Maksimum pembiayaan sebesar plafond awal di Bank lama atau maksimal 80% dari NPW
	- Ketentuan lainnya mengikuti ketentuan properti bekas
Bangunan Serba Guna	- Bangunan multi fungsi yang ada di komplek perumahan
Kredit Pemilikan Tanah	- Untuk pembelian tanah/kavling
	- Berada di Developer sudah kerjasama
	- Sudah ada rencana pembangunan properti + RAB
	- Maksimum luas tanah = 1000m ²
	- Maksimum 5% dari total portofolio KPR
Kredit Pemilikan Kios	- Untuk pembelian kios
	- Berasal dari Developer yang mendapat persetujuan kerjasama
	- Berada di kawasan bisnis yang marketable
	- Sertifikat minimum Strata Title
KPR SGD	- Untuk Rumah Tinggal, Rumah Toko, Rumah Kantor dan Apartemen
	- Berlaku untuk Batam dan Tanjung Pinang

KETERANGAN	SPEKIFIKASI PRODUK
Maksimal Plafond KPR SGD	Maksimal Rp. 10 Milyar atau SGD 2 juta per fasilitas
Maksimal Pembiayaan Properti Bekas (Dari NPW hasil Penilaian Agunan dari Taksasi Internal)	- Rumah Tinggal : 85%
	- Rumah Toko : 85%
	- Rumah Kantor : 85%
	- Apartemen : 80%
	- Tanah : 70%
	- Kios : 70%
	- KPR SGD :
	* Rumah Tinggal : 80%
	* Rumah Toko : 80%
	* Rumah Kantor : 80%
* Apartemen : 70%	
Jangka Waktu Kredit	Rumah Tinggal : 20 Tahun
Premi Asuransi	- Khusus untuk properti bekas dan properti yang sudah AJB (sudah tidak ada Buy Back Guarantee) dapat dimasukkan kedalam plafond kredit
	- Maksimum tambahan sebesar 10% atau maksimum pembiayaan 90%
	- Tidak berlaku untuk KPR SGD & properti baru
Analisa Debitur	1. Karyawan
	a. Status Debitur adalah karyawan tetap
	b. Harus mempunyai total masa kerja minimum 2 tahun
	c. Jika level kepangkatan debitur adalah Direktur atau Komisaris maka artikel/profil perusahaan harus dianalisis
	2. Pengusaha
	a. Usaha telah berjalan minimal 2 tahun dengan kondisi keuangan yang baik
	b. Hasil Trade Checking baik
	c. Hasil analisa atas profil perusahaan baik
d. Untuk debitur pengusaha, presentasi kepemilikan saham dan ketentuan pembagian labanya harus dipertimbangkan dalam perhitungan penghasilan	
Usia Debitur saat Jatuh Tempo	- Karyawan : 55 tahun pada akhir periode kredit, ditoleransi hingga 60 tahun bila didukung surat keterangan perpanjangan masa kerja yang dapat diverifikasi dari perusahaan tempat debitur bekerja
	- Pengusaha/ profesional : 65 tahun pada akhir periode kredit
Dokumen Kredit Debitur	- Untuk Karyawan : Asli Slip Gaji 3 Bulan terakhir atau Slip Gaji 1 bulan terakhir (Optional bila melampirkan SPT PPh 21)
	- NPWP Pribadi / Perusahaan hanya untuk kredit > 100 juta
	- Kwitansi Uang Muka atau Booking Fee atau Surat Pesanan Rumah (SPR) dari Developer
	- Kwitansi Pembayaran Penuh (untuk properti bekas, dan serahkan selambat - lambatnya pada saat pengikatan kredit)

KETERANGAN	SPEKIFIKASI PRODUK
BI Checking	- BI Checking 1 tahun terakhir baik
	- Maksimal terlambat 2 kali (masing2 < 30 hari) dalam 1 tahun
Kemampuan bayar	* mempunyai penghasilan tetap
	* verifikasi 3 bulan terakhir
	* dapat dilakukan joint income
	* 70% income dapat dibuktikan di rekening atau dokumen lain
	* penghasilan tambahan dapat diperhitungkan selama dapat diverifikasi dan diterima rutin, diambil rata-rata 6 bulan terakhir,
DSR (Debt Service Ratio)	- Untuk Penghasilan < Rp. 20 Jt = 35% dr Penghasilan
	- Untuk Penghasilan ≥ Rp. 20 Jt = 40% dr Penghasilan
Jaminan Tambahan Pengganti Uang Muka (DP 0%)	Deposito
Nama Pemilik Agunan	Debitur / Pasangan / Anak
	Untuk Anak yang telah menikah, pasangan wajib ikut menandatangani perjanjian agunan
Dokumen Agunan	1. Properti Baru dengan Sertifikat Terpecah
	a. Akta Jual Beli (AJB)
	b. Izin Mendirikan Bangunan (IMB) berupa IMB pecahan atau IMB Induk beserta gambar denah bangunan dan peta situasi yang dilegalisir (oleh Notaris dan Tata Kota)
	c. Akta Pemasangan hak Tanggungan (APHT)
	d. Sertifikat Hak Tanggungan (SHT)
	e. Pajak Bumi dan Bangunan (PBB) termasuk Surat Pemberitahuan Pajak Tertanggung (SPPT) dan Surat Tanda Terima Setoran (STTS) - jika ada
	2. Properti Baru dengan Sertifikat Induk
	a. Perjanjian Pengikatan Jual Beli (PPJB), maka pengikatan agunannya adalah Akta Pengoperan Hak&Kuasa Jual
	b. Akta Jual Beli (AJB). Pengikatan agunan adalah SKMHT (Surat Kuasa Memasang Hak Tanggungan) atau APHT (Akta Pemberian Hak Tanggungan)
	c. Izin Mendirikan Bangunan (IMB) berupa IMB pecahan atau IMB induk beserta gambar denah bangunan dan peta situasi yang dilegalisir (oleh notaris dan dinas tata kota)
	d. Melampirkan Pajak Bumi dan Bangunan (PBB) termasuk Surat Pemberitahuan Pajak Tertanggung (SPPT) & Surat Tanda Terima Setoran (STTS)
	e. Untuk Apartemen Baru dengan kondisi belum Sertifikat Strata Title - Surat Hak Milik Atas Satuan Rumah Susun (SHMASRS), maka wajib melampirkan Izin Penggunaan Bangunan (IPB)
	3. Properti Bekas
a. Ketentuan mengikuti ketentuan untuk Properti Baru (sertifikat terpecah)	

KETERANGAN	SPEKIFIKASI PRODUK
Dokumen Agunan	b. Pajak Bumi dan Bangunan (PBB) termasuk Surat Pemberitahuan Pajak Tertanggung (SPPT) dan Surat Tanda Terima Setoran (STTS) wajib dilampirkan, kecuali properti yang dibeli dari developer yang belum menjadi mitra X
	c. Untuk properti yang disewakan, Surat Pernyataan dari Penyewa bahwa bersedia mengosongkan sewaktu - waktu diminta oleh Bank (melampirkan surat / perjanjian sewa menyewa)
Pembayaran Dipercepat	Untuk Pelunasan Sebagian :
	- Dapat dilakukan setiap saat pada hari kerja
	- Maksimal 4 Kali dalam setahun
	- Min. pelunasan 3 x angsuran bulanan atau Rp.10 jt
Antisipasi Fraud	- Penggunaan Surat Kuasa Jual tidak diperkenankan kecuali persetujuan Direktur Legal
	- Verifikasi Identitas Pemilik Properti oleh bank (Pejabat Legal/ Notaris Rekanan/Marketing)
	- Penyimpangan wajib dilaporkan ke Consumer Risk Head oleh Regional

Sumber: Bank X, diolah kembali



Lampiran 2.2.

Spesifikasi Kredit Pemilikan Mobil (KPM) pada Bank X

KETERANGAN	SPESIFIKASI PRODUK
Tujuan Penggunaan kredit	- Pembelian Mobil Baru
	- Pembelian Mobil Bekas
	- Pembiayaan Kembali
	- Take Over
Limit Kredit	- Minimum Rp. 50.000.000,-
	- Maksimum Rp. 1 Milyar per mobil
	- Maksimum Rp. 2 Milyar atau 10 Unit per debitur untuk kendaraan Niaga
Down Payment	Kategori A : tenor 1 - 3 tahun : Dp 10%, Tenor 4 - 5 tahun Dp. 20%. Merk : Toyota, Honda Nissan, Suzuki, Daihatsu (co branding dgn Toyota) dan OTR < Rp. 200 jt
	Kategori B : Tenor 1 - 5 tahun : DP 20%. Merk : Toyota, Honda Nissan, Suzuki, Daihatsu (tdk co branding dgn Toyota) dan OTR > Rp. 200 jt. Merk : Isuzu, Mitsubishi, OTR Rp. 50 jt s/d Rp. 350 jt
	Kategori C : Tenor 1 - 3 tahun : Dp. 25%, 4 - 5 tahun : Dp. 30%. Merk : AUDI, BMW, Jaguar, Mercedes Benz, Ford, Mazda, Kia, Hyundai, Renault, Volvo, Chevrolet, Peugeot, VW
	Kategori D : Tenor 1 - 3 tahun : Dp. 25%, Merk : Toyota, Mitsubishi, Suzuki, Hino, Isuzu, Daihatsu, Ford, Nissan. CBU ; Semua Merk. Pick Up, Double Kabin, Light Truck (maks. 125ps, 6 Ban) & CBU yang diimport oleh importir umum
Jangka Waktu	- Mobil Baru : 1 - 5 tahun
	Kategori A, B & C : 1 - 5 tahun
	Kategori D : 1 - 3 tahun
	- Mobil Bekas
	Kategori A, B & C : 1 - 5 tahun Kategori D : 1 - 3 tahun
Usia Kendaraan Mobil Bekas, tidak berlaku untuk lighth Truck & Pick Up	Kategori A : Umur mobil + jangka waktu kredit maksimal adalah 10 th
	Kategori B & C : Umur mobil + jangka waktu kredit maksimal adalah 8 th
	Kategori D : Umur mobil + jangka waktu kredit maksimal adalah 5 th
Penilaian Jaminan	- Mobil Baru : harga OTR yang dikeluarkan Dealer
	- Pembelian mobil hingga 3 bulan dari kwitansi jual beli : menggunakan harga OTR dari Dealer ditambah pengecekan fisik kendaraan oleh taksatur
	- Pembelian mobil setelah 3 bulan hingga 6 bulan dari kwitansi jual beli, menggunakan harga setelah di taksasi
Rasio Angsuran (DSR)	- Total penghasilan dibawah Rp 20 juta (< Rp 20 juta) maka maksimal total kewajiban 35% dari total penghasilan
	- Total penghasilan diatas Rp 20 juta (> Rp 20 juta) maka maksimal total kewajiban 40% dari total penghasilan

KETERANGAN	SPESIFIKASI PRODUK
Analisa Kelayakan Debitur	- Hasil Internal Credit Rating maksimal 6
	- Expected loss maksimal 1
	- Tidak terdaftar di dalam DHN
	- BI Checking 1 tahun terakhir baik
Kemampuan bayar	- Maksimal terlambat 2 kali (masing2 < 30 hari) dalam 1 tahun terakhir
	* mempunyai penghasilan tetap
	* verifikasi 3 bulan terakhir
	* dapat dilakukan joint income
	* 70% income dapat dibuktikan di rekening/dokumen lain
* penghasilan tambahan dapat diperhitungkan selama dapat diverifikasi & diterima rutin, diambil rata-rata 6 bln terakhir.	
Pengikatan Kredit & Agunan	- ada informasi merk kendaraan, Jenis, type & Harga OTR
	- batasan 14 hari kerja sejak tanggal akad kredit sampai realisasi kredit
	- jika melebihi 14 hari kerja, maka harus dilakukan penandatanganan Perjanjian Kredit dan Pengikatan Jaminan kembali
PEMOHON	- WNI
	- Usia Minimal 21 tahun atau sudah menikah
	- Usia maksimal
	* Karyawan : 55 th pada akhir periode kredit, ditoleransi hingga 60 tahun bila didukung surat keterangan perpanjangan masa kerja yang dapat diverifikasi, dari perusahaan tempat debitur bekerja
	* Pengusaha/ profesional : 65 th pada akhir periode kredit
Nama Pemilik Agunan	Debitur / Pasangan / Anak
	Untuk Anak yang telah menikah, pasangan wajib ikut menandatangani perjanjian agunan

Sumber: Bank X, diolah kembali

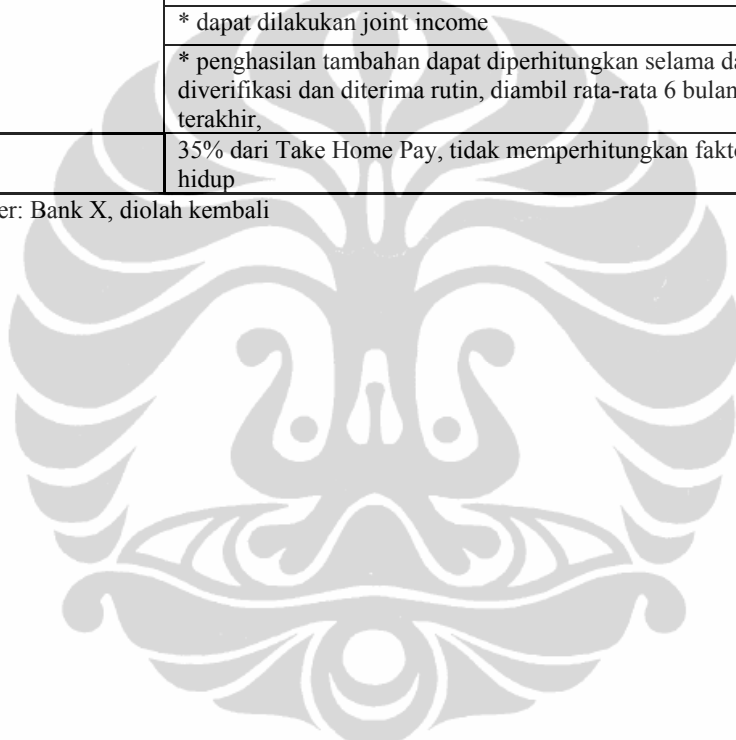
Lampiran 2.3.

Spesifikasi Kredit Tanpa Agunan (KTA) pada Bank X

KETERANGAN	SPESIFIKASI PRODUK
Tujuan penggunaan	Untuk kebutuhan pribadi maupun kebutuhan lainnya
Target Market	* karyawan badan usaha yang belum payroll, tapi mau memindahkan payroll untuk yang ambil KTA
	* karyawan badan usaha yang sudah payroll di Bank X
	* badan usaha memberikan Corporate Guarantee
	* badan usaha tidak payroll, namun membuka rek escrow untuk debit angsuran
	* profesional yang merupakan anggota organisasi yang resmi
Penggolongan karyawan	Kategori A : Penghasilan \leq Rp.3 juta
	Kategori B : Penghasilan $>$ Rp.3 juta
Plafond	
- Minimal plafond	1x Take Home Pay, min Rp. 1 jt
- Maximal plafond	Kategori A : 10 x Take Home Pay, max Rp. 30 jt
	Kategori B : 10 x Take Home Pay, max Rp. 100 jt
Jangka waktu	
- Minimal tenor	1 tahun
- Maximal tenor	5 tahun
Bunga Kredit	Flat in advanced/arrears, dengan dikonversi ke efektif, fixed selama jangka waktu kredit
Biaya	
Administrasi	- 1 tahun : 1% min Rp 150.000
	- 2 tahun : 2% min Rp 150.000
	- 3 tahun : 3% min Rp 150.000
	- 4 tahun : 4% min Rp 200.000
	- 5 tahun : 4.5% min Rp 200.000
	* sudah termasuk biaya premi asuransi, hanya didebet 1 kali
Premi asuransi	- 1 tahun : 0.85% min Rp 25.000
	- 2 tahun : 1.57% min Rp 25.000
	- 3 tahun : 2.30% min Rp 25.000
	- 4 tahun : 3.225% min Rp 25.000
	- 5 tahun : 3.7% min Rp 25.000
Penalti	2% dari o/s kredit, sampai jatuh tempo kredit
Denda keterlambatan	1 % / hari dari jumlah angsuran yang dibayar
Asuransi	* dicover oleh asuransi credit risk untuk karyawan
	* tidak termasuk pengunduran diri
	• profesional dicover asuransi jiwa kredit
Persyaratan Pemohon	
- Kriteria Debitur	Perorangan
- Warga Negara	WNI
- Usia minimal	21 tahun atau sudah menikah

KETERANGAN	SPESIFIKASI PRODUK
- Usia maksimal karyawan pengusaha/profesional	55 tahun 65 tahun
Pengalaman Kerja	Kategori A & profesional, minimal 2 tahun pada badan usaha / profesi saat ini sejak mulai masuk kerja Kategori B, minimal 1 tahun pada badan usaha saat ini, dengan total 2 tahun pengalaman pada bidang usaha manapun.
Analisis Kelayakan	* Dilakukan BI Checking, tapi Rating tidak dilakukan * Minimal Take Home Pay = 1,5 kali UMR * Validasi income pd rekening/surat rekomendasi * dapat dilakukan joint income * penghasilan tambahan dapat diperhitungkan selama dapat diverifikasi dan diterima rutin, diambil rata-rata 6 bulan terakhir,
DSR	35% dari Take Home Pay, tidak memperhitungkan faktor biaya hidup

Sumber: Bank X, diolah kembali



Lampiran 2.4.

Spesifikasi Kredit Multi Guna (KMG) pada Bank X

KETERANGAN	SPEKIFIKASI PRODUK
Tujuan penggunaan	Memenuhi berbagai macam kebutuhan sepanjang kelayakan permintaan dapat dianalisa dan diverifikasi
- Perkecualian	Restrukturisasi kredit bermasalah dan pembangunan properti dari tanah kosong dengan agunan tanah kosong tersebut
Plafond	
- Minimal plafond	Rp. 50 juta atau SGD 10.000
- Maximal plafond	Berdasar jenis agunan :
* mobil	70% dari NPW, max. Rp. 500 juta
* deposito	95% dari nilai nominal deposito Bank X (ARO)
*tanah+bangunan/bangunan	Ketentuan untuk agunan tanah+bangunan/bangunan :
1. Rumah/ruko/rukan	80% dari NPW max. Rp. 1,5 Milyar
2. Kios dan Apartemen	70% dari NPW max. Rp. 1,5 Milyar
Jangka waktu	
- Minimal tenor	1 tahun
- Maximal tenor	Berdasar jenis agunan :
* mobil	3 tahun, batas usia mobil saat jatuh tempo = 6 tahun
* deposito	sesuai dengan persetujuan komite
*	Ketentuan untuk agunan tanah+bangunan/bangunan :
tanah+bangunan/bangunan	
1. Rumah/ruko/rukan	10 tahun
2. Kios dan Apartemen	5 tahun
Biaya	
Penalti	2% jika sebelum 2 tahun, setelahnya free
Asuransi	* asuransi harus banker's clause
- pengcoveran	* dicover oleh asuransi jiwa kredit, kebakaran untuk properti, dan kerugian untuk kendaraan
- agunan deposito	* untuk agunan deposito tidak dicover asuransi jiwa jika debitur menandatangani surat pernyataan bahwa jika meninggal, pencairan depositonya akan digunakan untuk melunasi o/s pinjaman
- premi asuransi	premi asuransi dapat dimasukkan ke plafond kredit (max 90% atau +10% dari ketentuan plafond, mana yang lebih rendah
Agunan	
- Jenis Agunan	1. Mobil penumpang (bukan mobil niaga & CBU) 2. Tanah+Bangunan / Bangunan, tdd : * Rumah Tinggal * Ruko * Rumah Kantor (Rukan) * Kios * Apartemen 3. Deposito berjangka Bank X

KETERANGAN	SPESIFIKASI PRODUK
- Jenis Agunan	4. Kombinasi jenis-jenis agunan di atas (dibuat fasilitas berbeda - kecuali agunan tambahan deposito dan biaya sesuai dengan total plafond)
Pelunasan Kredit	Ketentuan :
- Pelunasan keseluruhan	dapat dilaksanakan sewaktu-waktu
- Pelunasan sebagian	* hanya dapat dilakukan pada tanggal angsuran dengan mengurangi jangka waktu/jumlah angsuran * maksimal 4 kali dalam 1 tahun * jumlah minimum pelunasan sebagian 3x angsuran/ Rp 10 jt, mana yang lebih tinggi
Persyaratan Pemohon	
- Usia minimal	21 tahun atau sudah menikah
- Usia maximal	
* karyawan	55 th/60 th jika disertai surat keterangan perpanjangan masa kerja
* pengusaha/profesional	65 tahun
Analisis Kelayakan	Disertai analisa kewajaran tujuan penggunaan/budget
- Internal rating	maximal 5
- BI Checking	baik (max 2 kali menunggak dalam 1 tahun terakhir dan harus kurang dari 30 hari)
- DHN (dahulu DHL)	tidak terdaftar dalam DHN
- Expected Loss	Maximal 1
- Kemampuan bayar	* mempunyai penghasilan tetap * verifikasi 3 bulan terakhir * dapat dilakukan joint income * 70% income dapat dibuktikan di rekening/dokumen lain * penghasilan tambahan dapat diperhitungkan selama dapat diverifikasi dan diterima rutin, rata-rata 6 bulan terakhir
- DSR	Income < 20 juta, DSR 35% Income ≥ 20 juta, DSR 40%
- Ketentuan karyawan	* karyawan tetap * total masa kerja minimal 2 tahun * jika jabatan direktur / komisaris, perusahaan harus dianalisis
- Ketentuan pengusaha/profesional	* pengalaman usaha/profesi sudah dijalani 2 tahun * trade checking baik * analisa profil perusahaan baik * memperhitungkan % kepemilikan saham
Persyaratan existing debitur	* agunan dapat berupa agunan baru / berbeda
- track record	* Hasil BI Checking baik, max 2 kali menunggak dan harus kurang dari 30 hari selama 1 tahun terakhir
- analisa	* agunan dan kemampuan bayar debitur masih mengcover

KETERANGAN	SPESIFIKASI PRODUK
Take-over	<ul style="list-style-type: none"> * properti berupa rumah, ruko, rukan, Apartemen * kredit telah berjalan minimum 12 bulan * Hasil BI Checking baik, max 2 kali menunggak dan harus kurang dari 30 hari selama 1 tahun terakhir * Posisi terakhir BI Checking kolek 1 * tidak diperuntukkan untuk agunan kendaraan * tidak untuk agunan kendaraan

Sumber: Bank X, diolah kembali



Lampiran 3
Pengelompokan Band

Band	Kel.	Nilai <i>Exposure</i>
Band Rp. 1 juta	1	1.000.000 – 1.499.999
	2	1.500.000 – 2.499.999
	3	2.500.000 – 3.499.999
	4	3.500.000 – 4.499.999
	5	4.500.000 – 5.499.999
	6	5.500.000 – 6.499.999
	7	6.500.000 – 7.499.999
	8	7.500.000 – 8.499.999
	9	8.500.000 – 9.499.999
	10	9.500.000 – 10.499.999
Band Rp. 10 juta	1	10.500.000 – 14.999.999
	2	15.000.000 – 24.999.999
	3	25.000.000 – 34.999.999
	4	35.000.000 – 44.999.999
	5	45.000.000 – 54.999.999
	6	55.000.000 – 64.999.999
	7	65.000.000 – 74.999.999
	8	75.000.000 – 84.999.999
	9	85.000.000 – 94.999.999
	10	95.000.000 – 104.999.999
Band Rp. 100 juta	1	105.000.000 – 149.999.999
	2	150.000.000 – 249.999.999
	3	250.000.000 – 349.999.999
	4	350.000.000 – 449.999.999
	5	450.000.000 – 549.999.999
	6	550.000.000 – 649.999.999
	7	650.000.000 – 749.999.999
	8	750.000.000 – 849.999.999
	9	850.000.000 – 949.999.999
	10	950.000.000 – 1.049.999.999

Sumber: Diolah Sendiri

Lampiran 4.1.

Pengelompokan *Band* Berdasarkan Exposure Pada Bank X

Band Rp. 1.000.000	
Kelompok	Range (Rp.)
1	1.000.000 – 1.499.999
2	1.500.000 – 2.499.999
3	2.500.000 – 3.499.999
4	3.500.000 – 4.499.999
5	4.500.000 – 5.499.999
6	5.500.000 – 6.499.999
7	6.500.000 – 7.499.999
8	7.500.000 – 8.499.999
9	8.500.000 – 9.499.999
10	9.500.000 – 10.499.999
Band Rp. 10.000.000	
Kelompok	Range (Rp.)
1	10.500.000 – 14.999.999
2	15.000.000 – 24.999.999
3	25.000.000 – 34.999.999
4	35.000.000 – 44.999.999
5	45.000.000 – 54.999.999
6	55.000.000 – 64.999.999
7	65.000.000 – 74.999.999
8	75.000.000 – 84.999.999
9	85.000.000 – 94.999.999
10	95.000.000 – 104.999.999
Band Rp. 100.000.000	
Kelompok	Range (Rp.)
1	105.000.000 – 149.999.999
2	150.000.000 – 249.999.999
3	250.000.000 – 349.999.999
1	105.000.000 – 149.999.999
6	550.000.000 – 649.999.999
7	650.000.000 – 749.999.999
8	750.000.000 – 849.999.999
9	850.000.000 – 949.999.999
10	950.000.000 – 1.049.999.999

Sumber: Diolah Sendiri

Lampiran 4.2.

Komposisi Credit Exposure at Default (outstanding) per Band

Band (Rp.)	Kel.	Range (dalam juta Rp.)	2005	2006	2007
1.000.000	1	1,05 – 1,49	16.698.956	65.826.285	16.616.033
	2	1,50 – 2,49	65.968.001	103.618.219	73.826.610
	3	2,50 – 3,49	85.789.233	72.804.505	263.977.808
	4	3,50 – 4,49	156.177.763	85.705.599	248.260.112
	5	4,50 – 5,49	128.437.284	74.866.108	333.751.499
	6	5,50 – 6,49	141.807.698	72.267.501	604.512.852
	7	6,50 – 7,49	236.917.568	106.370.103	1.184.592.211
	8	7,50 – 8,49	264.953.579	142.457.821	995.496.444
	9	8,50 – 9,49	99.185.372	88.772.995	482.446.112
	10	9,50 – 10,49	69.276.066	90.778.817	459.606.063
10.000.000	1	10,50 – 14,99	251.900.047	414.444.732	2.449.362.018
	2	15,00 – 24,99	1.269.463.220	1.475.784.383	4.097.396.061
	3	25,00 – 34,99	1.757.376.734	2.177.164.983	6.035.891.634
	4	35,00 – 44,99	1.962.245.558	2.008.939.748	5.433.091.830
	5	45,00 – 54,99	2.292.069.327	2.472.716.335	4.916.953.125
	6	55,00 – 64,99	1.758.469.256	2.627.055.227	6.832.686.646
	7	65,00 – 74,99	2.450.891.420	2.756.421.321	8.681.879.404
	8	75,00 – 84,99	3.473.560.235	3.209.112.302	9.269.321.758
	9	85,00 – 94,99	2.231.639.480	3.037.583.752	10.301.099.454
	10	95,00 – 104,99	4.100.075.436	3.400.188.345	9.552.163.289
100.000.000	1	105,00 – 149,99	14.796.483.661	16.755.465.293	36.037.199.037
	2	150,00 – 249,99	24.886.503.339	32.356.672.853	69.148.491.847
	3	250,00 – 349,99	14.648.103.607	25.572.736.063	47.483.464.283
	4	350,00 – 449,99	12.920.771.736	22.633.059.247	46.942.409.699
	5	450,00 – 549,99	9.448.031.485	16.946.407.508	45.693.711.402
	6	550,00 – 649,99	7.843.458.030	10.746.903.377	48.051.223.573
	7	650,00 – 749,99	6.813.252.510	11.988.971.457	29.982.035.403
	8	750,00 – 849,99	4.876.316.983	7.031.812.632	35.348.784.368
	9	850,00 – 949,99	3.698.663.532	5.383.975.178	35.791.090.795
	10	950,00 – 1.049,99	6.085.075.955	5.094.722.288	35.250.109.061
TOTAL			128.829.563.071	178.993.604.977	501.961.450.431

Sumber: Diolah Sendiri

Lampiran 4.3.

Nilai Loss Given Default per Band Periode 2005 – 2007

Band (Rp.)	Kel.	Range (dalam juta Rp.)	2005	2006	2007
1.000.000	1	1,05 – 1,49	8.871.643	39.268.712	9.969.620
	2	1,50 – 2,49	32.139.028	62.170.931	44.295.966
	3	2,50 – 3,49	44.781.874	41.248.914	157.686.524
	4	3,50 – 4,49	83.284.970	48.843.028	148.956.067
	5	4,50 – 5,49	62.945.419	40.718.689	200.250.899
	6	5,50 – 6,49	74.805.684	39.898.481	362.707.711
	7	6,50 – 7,49	130.663.586	58.189.850	709.359.790
	8	7,50 – 8,49	152.127.497	71.289.558	592.432.752
	9	8,50 – 9,49	53.183.705	42.504.470	280.162.844
	10	9,50 – 10,49	32.619.351	46.110.688	273.702.138
10.000.000	1	10,50 – 14,99	108.829.086	199.650.273	1.448.880.204
	2	15,00 – 24,99	442.428.581	598.060.715	2.303.942.453
	3	25,00 – 34,99	645.009.386	857.129.433	3.189.890.830
	4	35,00 – 44,99	678.840.215	775.578.336	2.403.034.285
	5	45,00 – 54,99	774.333.409	934.226.689	2.105.322.114
	6	55,00 – 64,99	562.061.735	960.312.876	2.727.185.047
	7	65,00 – 74,99	791.908.685	976.782.514	3.336.450.735
	8	75,00 – 84,99	1.088.755.850	1.151.178.207	3.604.611.460
	9	85,00 – 94,99	727.658.809	1.009.690.793	4.058.462.075
	10	95,00 – 104,99	1.264.710.298	1.172.208.318	3.530.883.502
100.000.000	1	105,00 – 149,99	4.587.128.409	5.625.809.427	12.721.682.970
	2	150,00 – 249,99	7.724.747.585	10.288.569.433	23.637.074.184
	3	250,00 – 349,99	4.558.871.246	8.367.104.746	15.806.953.314
	4	350,00 – 449,99	3.984.122.408	7.603.129.359	15.118.769.737
	5	450,00 – 549,99	3.036.661.693	5.249.016.271	14.553.277.372
	6	550,00 – 649,99	2.466.705.717	3.290.122.717	15.766.211.955
	7	650,00 – 749,99	1.975.843.228	3.868.964.845	10.032.731.949
	8	750,00 – 849,99	1.531.780.292	2.559.958.219	11.578.133.841
	9	850,00 – 949,99	1.213.955.169	1.653.100.576	12.476.768.734
	10	950,00 – 1.049,99	2.231.442.539	1.770.476.661	12.169.357.240
TOTAL			41.071.217.095	59.401.313.729	175.349.148.312

Sumber: Diolah Sendiri

Lampiran 4.4.

Jumlah Debitur yang *Default* pada Bank X per *Band* periode 2005 - 2007

Band (Rp.)	Kel.	Range (dalam juta Rp.)	2005	2006	2007
1.000.000	1	1,05 – 1,49	13	54	13
	2	1,50 – 2,49	33	56	37
	3	2,50 – 3,49	29	24	88
	4	3,50 – 4,49	39	22	63
	5	4,50 – 5,49	26	15	66
	6	5,50 – 6,49	24	12	102
	7	6,50 – 7,49	34	15	166
	8	7,50 – 8,49	33	18	125
	9	8,50 – 9,49	11	10	54
	10	9,50 – 10,49	7	9	46
10.000.000	1	10,50 – 14,99	20	33	200
	2	15,00 – 24,99	64	75	208
	3	25,00 – 34,99	59	72	201
	4	35,00 – 44,99	49	50	136
	5	45,00 – 54,99	46	49	98
	6	55,00 – 64,99	29	44	115
	7	65,00 – 74,99	35	40	123
	8	75,00 – 84,99	43	40	116
	9	85,00 – 94,99	25	34	114
	10	95,00 – 104,99	41	34	96
100.000.000	1	105,00 – 149,99	118	132	286
	2	150,00 – 249,99	129	167	356
	3	250,00 – 349,99	49	86	161
	4	350,00 – 449,99	32	57	118
	5	450,00 – 549,99	19	34	92
	6	550,00 – 649,99	13	18	80
	7	650,00 – 749,99	10	17	43
	8	750,00 – 849,99	6	9	44
	9	850,00 – 949,99	4	6	40
	10	950,00 – 1.049,99	6	5	36
TOTAL			1.046	1.237	3.423

Sumber: Diolah Sendiri

Lampiran 4.5.

Tabel Perhitungan *Number of Default*, *Expected Loss*, *Unexpected Loss*, dan *Economic Capital*

JANUARI 2005

Band Rp 1,000,000

<i>Band</i>	<i># of customer</i>	<i>Total Outstanding</i>	<i>nj=Lambda</i>	<i>n</i>	<i>Proyeksi 95%</i>
1	3	Rp 3,806,593	3.81	7	0.9596
2	4	Rp 8,819,527	8.82	14	0.9641
3	3	Rp 9,704,989	9.70	15	0.9608
4	7	Rp 27,919,053	27.92	37	0.9601
5	3	Rp 14,782,309	14.78	21	0.9531
6	2	Rp 12,044,754	12.04	18	0.9614
7	9	Rp 62,281,381	62.28	76	0.9607
8	8	Rp 64,884,806	64.88	78	0.9511
9	1	Rp 8,652,109	8.65	14	0.9687
10	1	Rp 9,610,828	9.61	15	0.9635
Total	41	Rp 222,506,349			

<i>Band</i>	<i>Recovery Rate</i>	<i>Expected Loss</i>	<i>Unexpected Loss</i>	<i>Economic Capital</i>
1	0.50	Rp 1,890,608	Rp 3,476,667	Rp 1,586,059
2	0.56	Rp 7,805,281	Rp 12,390,000	Rp 4,584,719
3	0.40	Rp 17,468,980	Rp 27,000,000	Rp 9,531,020
4	0.40	Rp 67,005,727	Rp 88,800,000	Rp 21,794,273
5	0.47	Rp 39,173,119	Rp 55,650,000	Rp 16,476,881
6	0.40	Rp 43,361,114	Rp 64,800,000	Rp 21,438,886
7	0.40	Rp 261,581,800	Rp 319,200,000	Rp 57,618,200
8	0.40	Rp 311,447,069	Rp 374,400,000	Rp 62,952,931
9	0.40	Rp 46,721,389	Rp 75,600,000	Rp 28,878,611
10	0.40	Rp 57,664,968	Rp 90,000,000	Rp 32,335,032
		Rp 854,120,056	Rp 1,111,316,667	Rp 257,196,611

Sumber: Bank X, diolah kembali

Lampiran 4.5.

Tabel Perhitungan *Number of Default*, *Expected Loss*, *Unexpected Loss*, dan *Economic Capital*

JANUARI 2005

Band Rp 10,000,000

<i>Band</i>	<i># of customer</i>	<i>Total Outstanding</i>	<i>nj=Lambda</i>	<i>n</i>	<i>Proyeksi 95%</i>
1	1	Rp 12,275,785	1.23	3	0.9638
2	17	Rp 337,919,123	33.79	44	0.9627
3	3	Rp 92,636,843	9.26	15	0.9724
4	4	Rp 145,649,918	14.56	21	0.9588
5	7	Rp 346,025,905	34.60	45	0.9635
6	0	Rp -	0.00	0	1.0000
7	2	Rp 145,721,841	14.57	21	0.9586
8	3	Rp 249,594,115	24.96	33	0.9511
9	0	Rp -	0.00	0	1.0000
10	4	Rp 387,546,921	38.75	49	0.9535
Total	41	Rp 1,717,370,451			

<i>Band</i>	<i>Recovery Rate</i>	<i>Expected Loss</i>	<i>Unexpected Loss</i>	<i>Economic Capital</i>
1	0.61	Rp 4,787,556	Rp 11,700,000	Rp 6,912,444
2	0.68	Rp 217,858,446	Rp 283,670,588	Rp 65,812,142
3	0.68	Rp 89,857,738	Rp 145,500,000	Rp 55,642,262
4	0.71	Rp 168,953,905	Rp 243,600,000	Rp 74,646,095
5	0.66	Rp 588,244,039	Rp 765,000,000	Rp 176,755,962
6	0.00	Rp -	Rp -	Rp -
7	0.71	Rp 295,815,337	Rp 426,300,000	Rp 130,484,663
8	0.71	Rp 579,058,347	Rp 765,600,000	Rp 186,541,653
9	0.00	Rp -	Rp -	Rp -
10	0.71	Rp 1,123,886,071	Rp 1,421,000,000	Rp 297,113,929
		Rp 3,068,461,439	Rp 4,062,370,588	Rp 993,909,150

Sumber: Bank X, diolah kembali

Lampiran 4.5.

Tabel Perhitungan *Number of Default, Expected Loss, Unexpected Loss, dan Economic Capital*

JANUARI 2005

Band Rp 100,000,000

Band	# of customer	Total Outstanding	nj=Lambda	n	Proyeksi 95%
1	2	Rp 226,166,231	2.26	5	0.9720
2	10	Rp 1,805,608,079	18.06	25	0.9541
3	5	Rp 1,518,806,562	15.19	22	0.9633
4	0	Rp -	0.00	0	1.0000
5	3	Rp 1,538,695,315	15.39	22	0.9586
6	0	Rp -	0.00	0	1.0000
7	1	Rp 677,071,512	6.77	11	0.9563
8	0	Rp -	0.00	0	1.0000
9	0	Rp -	0.00	0	1.0000
10	1	Rp 963,132,565	9.63	15	0.9629
Total	22	Rp 6,729,480,264			

Band	Recovery Rate	Expected Loss	Unexpected Loss	Economic Capital
1	0.66	Rp 76,896,519	Rp 170,000,000	Rp 93,103,481
2	0.67	Rp 1,191,701,332	Rp 1,650,000,000	Rp 458,298,668
3	0.68	Rp 1,458,054,300	Rp 2,112,000,000	Rp 653,945,700
4	0.00	Rp -	Rp -	Rp -
5	0.61	Rp 3,000,455,864	Rp 4,290,000,000	Rp 1,289,544,136
6	0.00	Rp -	Rp -	Rp -
7	0.71	Rp 1,374,455,169	Rp 2,233,000,000	Rp 858,544,831
8	0.00	Rp -	Rp -	Rp -
9	0.00	Rp -	Rp -	Rp -
10	0.71	Rp 2,793,084,439	Rp 4,350,000,000	Rp 1,556,915,562
		Rp 9,894,647,622	Rp 14,805,000,000	Rp 4,910,352,378

Sumber: Bank X, diolah kembali

Lampiran 4.5.

Tabel Perhitungan *Number of Default, Expected Loss, Unexpected Loss, dan Economic Capital*

FEBRUARI 2005

Band Rp 1,000,000

<i>Band</i>	<i># of customer</i>	<i>Total Outstanding</i>	<i>nj=Lambda</i>	<i>n</i>	<i>Proyeksi 95%</i>
1	2	Rp 2,817,874	2.82	6	0.9749
2	0	Rp -	0.00	0	1.0000
3	2	Rp 5,515,953	5.52	10	0.9743
4	2	Rp 7,736,310	7.74	13	0.9730
5	1	Rp 4,832,143	4.83	9	0.9739
6	0	Rp -	0.00	0	1.0000
7	3	Rp 21,395,717	21.40	29	0.9545
8	0	Rp -	0.00	0	1.0000
9	0	Rp -	0.00	0	1.0000
10	0	Rp -	0.00	0	1.0000
Total	10	Rp 42,297,997			

<i>Band</i>	<i>Recovery Rate</i>	<i>Expected Loss</i>	<i>Unexpected Loss</i>	<i>Economic Capital</i>
1	0.56	Rp 1,239,865	Rp 2,640,000	Rp 1,400,135
2	0.00	Rp -	Rp -	Rp -
3	0.56	Rp 7,281,058	Rp 13,200,000	Rp 5,918,942
4	0.48	Rp 16,091,525	Rp 27,040,000	Rp 10,948,475
5	0.56	Rp 10,630,715	Rp 19,800,000	Rp 9,169,285
6	0.00	Rp -	Rp -	Rp -
7	0.45	Rp 81,874,277	Rp 110,973,333	Rp 29,099,056
8	0.00	Rp -	Rp -	Rp -
9	0.00	Rp -	Rp -	Rp -
10	0.00	Rp -	Rp -	Rp -
		Rp 117,117,439	Rp 173,653,333	Rp 56,535,894

Sumber: Bank X, diolah kembali

Lampiran 4.5.

Tabel Perhitungan *Number of Default, Expected Loss, Unexpected Loss, dan Economic Capital*

FEBRUARI 2005

Band Rp 10,000,000

Band	# of customer	Total Outstanding	nj=Lambda	n	Proyeksi 95%
1	0	Rp -	0.00	0	1.0000
2	1	Rp 15,659,199	1.57	4	0.9781
3	1	Rp 30,841,647	3.08	6	0.9621
4	4	Rp 161,260,133	16.13	23	0.9605
5	3	Rp 148,946,678	14.89	21	0.9500
6	2	Rp 124,398,798	12.44	18	0.9501
7	3	Rp 212,036,689	21.20	29	0.9586
8	3	Rp 232,606,136	23.26	31	0.9508
9	1	Rp 91,896,468	9.19	14	0.9521
10	3	Rp 302,734,959	30.27	40	0.9637
Total	21	Rp 1,320,380,707			

Band	Recovery Rate	Expected Loss	Unexpected Loss	Economic Capital
1	0.00	Rp -	Rp -	Rp -
2	0.61	Rp 12,214,175	Rp 31,200,000	Rp 18,985,825
3	0.61	Rp 36,084,727	Rp 70,200,000	Rp 34,115,273
4	0.66	Rp 219,313,781	Rp 312,800,000	Rp 93,486,219
5	0.71	Rp 215,972,683	Rp 304,500,000	Rp 88,527,317
6	0.66	Rp 253,773,548	Rp 367,200,000	Rp 113,426,452
7	0.61	Rp 578,860,161	Rp 791,700,000	Rp 212,839,839
8	0.71	Rp 539,646,236	Rp 719,200,000	Rp 179,553,764
9	0.71	Rp 239,849,781	Rp 365,400,000	Rp 125,550,219
10	0.68	Rp 978,843,034	Rp 1,293,333,333	Rp 314,490,299
		Rp 3,074,558,126	Rp 4,255,533,333	Rp 1,180,975,207

Sumber: Bank X, diolah kembali

Lampiran 4.5.

Tabel Perhitungan *Number of Default, Expected Loss, Unexpected Loss, dan Economic Capital*

FEBRUARI 2005

Band Rp 100,000,000

<i>Band</i>	<i># of customer</i>	<i>Total Outstanding</i>	<i>nj=Lambda</i>	<i>n</i>	<i>Proyeksi 95%</i>
1	8	Rp 1,032,332,114	10.32	16	0.9652
2	9	Rp 1,871,736,379	18.72	26	0.9580
3	4	Rp 1,089,450,987	10.89	17	0.9702
4	3	Rp 1,183,150,955	11.83	18	0.9667
5	1	Rp 464,309,222	4.64	8	0.9527
6	0	Rp -	0.00	0	1.0000
7	1	Rp 681,163,733	6.81	11	0.9547
8	0	Rp -	0.00	0	1.0000
9	0	Rp -	0.00	0	1.0000
10	0	Rp -	0.00	0	1.0000
Total	26	Rp 6,322,143,390			

<i>Band</i>	<i>Recovery Rate</i>	<i>Expected Loss</i>	<i>Unexpected Loss</i>	<i>Economic Capital</i>
1	0.67	Rp 338,088,767	Rp 524,000,000	Rp 185,911,233
2	0.71	Rp 1,085,607,100	Rp 1,508,000,000	Rp 422,392,900
3	0.71	Rp 947,822,359	Rp 1,479,000,000	Rp 531,177,641
4	0.71	Rp 1,372,455,108	Rp 2,088,000,000	Rp 715,544,892
5	0.71	Rp 673,248,372	Rp 1,160,000,000	Rp 486,751,628
6	0.00	Rp -	Rp -	Rp -
7	0.71	Rp 1,382,762,378	Rp 2,233,000,000	Rp 850,237,622
8	0.00	Rp -	Rp -	Rp -
9	0.00	Rp -	Rp -	Rp -
10	0.00	Rp -	Rp -	Rp -
		Rp 5,799,984,084	Rp 8,992,000,000	Rp 3,192,015,916

Sumber: Bank X, diolah kembali

Lampiran 4.5.

Tabel Perhitungan *Number of Default*, *Expected Loss*, *Unexpected Loss*, dan *Economic Capital*

MARET 2005

Band Rp 1,000,000

<i>Band</i>	<i># of customer</i>	<i>Total Outstanding</i>	<i>nj=Lambda</i>	<i>n</i>	<i>Proyeksi 95%</i>
1	1	Rp 1,020,763	1.02	3	0.9797
2	7	Rp 14,345,402	14.35	21	0.9640
3	6	Rp 17,606,414	17.61	25	0.9640
4	6	Rp 23,271,185	23.27	31	0.9506
5	4	Rp 20,458,831	20.46	28	0.9566
6	4	Rp 24,321,569	24.32	33	0.9634
7	8	Rp 54,985,388	54.99	67	0.9506
8	9	Rp 72,182,956	72.18	86	0.9508
9	2	Rp 17,737,590	17.74	25	0.9613
10	1	Rp 9,639,099	9.64	15	0.9627
Total	48	Rp 255,569,197			

<i>Band</i>	<i>Recovery Rate</i>	<i>Expected Loss</i>	<i>Unexpected Loss</i>	<i>Economic Capital</i>
1	0.40	Rp 612,458	Rp 1,800,000	Rp 1,187,542
2	0.40	Rp 17,214,482	Rp 25,200,000	Rp 7,985,518
3	0.43	Rp 30,283,032	Rp 43,000,000	Rp 12,716,968
4	0.40	Rp 55,850,844	Rp 74,400,000	Rp 18,549,156
5	0.40	Rp 61,376,493	Rp 84,000,000	Rp 22,623,507
6	0.40	Rp 87,557,648	Rp 118,800,000	Rp 31,242,352
7	0.40	Rp 230,938,630	Rp 281,400,000	Rp 50,461,370
8	0.40	Rp 346,478,189	Rp 412,800,000	Rp 66,321,811
9	0.40	Rp 95,782,986	Rp 135,000,000	Rp 39,217,014
10	0.40	Rp 57,834,594	Rp 90,000,000	Rp 32,165,406
		Rp 983,929,356	Rp 1,266,400,000	Rp 282,470,644

Sumber: Bank X, diolah kembali

Lampiran 4.5.

Tabel Perhitungan *Number of Default, Expected Loss, Unexpected Loss, dan Economic Capital*

MARET 2005

Band Rp 10,000,000

<i>Band</i>	<i># of customer</i>	<i>Total Outstanding</i>	<i>nj=Lambda</i>	<i>n</i>	<i>Proyeksi 95%</i>
1	3	Rp 37,255,963	3.73	7	0.9636
2	13	Rp 269,476,495	26.95	36	0.9621
3	8	Rp 230,312,549	23.03	31	0.9557
4	2	Rp 79,773,509	7.98	13	0.9665
5	3	Rp 140,097,952	14.01	20	0.9518
6	2	Rp 121,175,950	12.12	18	0.9595
7	0	Rp -	0.00	0	1.0000
8	4	Rp 326,127,829	32.61	42	0.9536
9	1	Rp 88,117,135	8.81	14	0.9643
10	5	Rp 493,260,343	49.33	61	0.9546
Total	41	Rp 1,785,597,725			

<i>Band</i>	<i>Recovery Rate</i>	<i>Expected Loss</i>	<i>Unexpected Loss</i>	<i>Economic Capital</i>
1	0.52	Rp 17,758,676	Rp 33,366,667	Rp 15,607,991
2	0.70	Rp 162,515,055	Rp 217,107,692	Rp 54,592,637
3	0.69	Rp 217,645,359	Rp 292,950,000	Rp 75,304,641
4	0.71	Rp 92,537,270	Rp 150,800,000	Rp 58,262,730
5	0.68	Rp 226,491,689	Rp 323,333,333	Rp 96,841,644
6	0.71	Rp 210,846,153	Rp 313,200,000	Rp 102,353,847
7	0.00	Rp -	Rp -	Rp -
8	0.69	Rp 821,842,129	Rp 1,058,400,000	Rp 236,557,871
9	0.71	Rp 229,985,722	Rp 365,400,000	Rp 135,414,278
10	0.71	Rp 1,430,454,995	Rp 1,769,000,000	Rp 338,545,005
		Rp 3,410,077,049	Rp 4,523,557,692	Rp 1,113,480,644

Sumber: Bank X, diolah kembali

Lampiran 4.5.

Tabel Perhitungan *Number of Default, Expected Loss, Unexpected Loss, dan Economic Capital*

MARET 2005

Band Rp 100,000,000

<i>Band</i>	# of customer	Total Outstanding	$n_j = \text{Lambda}$	n	Proyeksi 95%
1	8	Rp 984,527,495	9.85	15	0.9564
2	6	Rp 1,163,566,294	11.64	17	0.9500
3	1	Rp 287,435,215	2.87	6	0.9724
4	1	Rp 395,846,990	3.96	7	0.9513
5	0	Rp -	0.00	0	1.0000
6	1	Rp 600,129,048	6.00	10	0.9573
7	0	Rp -	0.00	0	1.0000
8	0	Rp -	0.00	0	1.0000
9	0	Rp -	0.00	0	1.0000
10	0	Rp -	0.00	0	1.0000
Total	17	Rp 3,431,505,042			

<i>Band</i>	<i>Recovery Rate</i>	<i>Expected Loss</i>	<i>Unexpected Loss</i>	<i>Economic Capital</i>
1	0.69	Rp 303,972,864	Rp 463,125,000	Rp 159,152,136
2	0.71	Rp 674,868,451	Rp 986,000,000	Rp 311,131,549
3	0.71	Rp 250,068,637	Rp 522,000,000	Rp 271,931,363
4	0.71	Rp 459,182,508	Rp 812,000,000	Rp 352,817,492
5	0.00	Rp -	Rp -	Rp -
6	0.71	Rp 1,044,224,544	Rp 1,740,000,000	Rp 695,775,456
7	0.00	Rp -	Rp -	Rp -
8	0.00	Rp -	Rp -	Rp -
9	0.00	Rp -	Rp -	Rp -
10	0.00	Rp -	Rp -	Rp -
		Rp 2,732,317,004	Rp 4,523,125,000	Rp 1,790,807,996

Sumber: Bank X, diolah kembali

Lampiran 4.5.

Tabel Perhitungan *Number of Default, Expected Loss, Unexpected Loss, dan Economic Capital*

APRIL 2005

Band Rp 1,000,000

<i>Band</i>	<i># of customer</i>	<i>Total Outstanding</i>	<i>nj=Lambda</i>	<i>n</i>	<i>Proyeksi 95%</i>
1	0	Rp -	0.00	0	1.0000
2	0	Rp -	0.00	0	1.0000
3	1	Rp 2,819,713	2.82	6	0.9748
4	6	Rp 20,473,371	20.47	33	0.9962
5	0	Rp -	0.00	0	1.0000
6	2	Rp 12,028,311	12.03	18	0.9619
7	0	Rp -	0.00	0	1.0000
8	0	Rp -	0.00	0	1.0000
9	0	Rp -	0.00	0	1.0000
10	0	Rp -	0.00	0	1.0000
Total	9	Rp 35,321,395			

<i>Band</i>	<i>Recovery Rate</i>	<i>Expected Loss</i>	<i>Unexpected Loss</i>	<i>Economic Capital</i>
1	0.00	Rp -	Rp -	Rp -
2	0.00	Rp -	Rp -	Rp -
3	0.40	Rp 5,075,483	Rp 10,800,000	Rp 5,724,517
4	0.53	Rp 38,653,724	Rp 62,304,000	Rp 23,650,276
5	0.00	Rp -	Rp -	Rp -
6	0.59	Rp 29,950,494	Rp 44,820,000	Rp 14,869,506
7	0.00	Rp -	Rp -	Rp -
8	0.00	Rp -	Rp -	Rp -
9	0.00	Rp -	Rp -	Rp -
10	0.00	Rp -	Rp -	Rp -
		Rp 73,679,702	Rp 117,924,000	Rp 44,244,298

Sumber: Bank X, diolah kembali

Lampiran 4.5.

Tabel Perhitungan *Number of Default*, *Expected Loss*, *Unexpected Loss*, dan *Economic Capital*

APRIL 2005

Band Rp 10,000,000

<i>Band</i>	<i># of customer</i>	<i>Total Outstanding</i>	<i>nj=Lambda</i>	<i>n</i>	<i>Proyeksi 95%</i>
1	0	Rp -	0.00	0	1.0000
2	2	Rp 37,935,556	3.79	7	0.9602
3	5	Rp 153,778,016	15.38	22	0.9589
4	2	Rp 83,010,295	8.30	13	0.9560
5	5	Rp 247,274,662	24.73	33	0.9559
6	1	Rp 61,821,136	6.18	11	0.9755
7	6	Rp 426,378,581	42.64	54	0.9613
8	4	Rp 322,368,007	32.24	42	0.9600
9	2	Rp 179,832,182	17.98	25	0.9558
10	6	Rp 608,421,325	60.84	74	0.9565
Total	33	Rp 2,120,819,760			

<i>Band</i>	<i>Recovery Rate</i>	<i>Expected Loss</i>	<i>Unexpected Loss</i>	<i>Economic Capital</i>
1	0.00	Rp -	Rp -	Rp -
2	0.61	Rp 29,589,734	Rp 54,600,000	Rp 25,010,266
3	0.62	Rp 175,306,938	Rp 250,800,000	Rp 75,493,062
4	0.66	Rp 112,894,001	Rp 176,800,000	Rp 63,905,999
5	0.63	Rp 457,458,125	Rp 610,500,000	Rp 153,041,875
6	0.71	Rp 107,568,777	Rp 191,400,000	Rp 83,831,223
7	0.71	Rp 865,548,519	Rp 1,096,200,000	Rp 230,651,481
8	0.71	Rp 747,893,776	Rp 974,400,000	Rp 226,506,224
9	0.71	Rp 469,361,995	Rp 652,500,000	Rp 183,138,005
10	0.68	Rp 1,967,228,951	Rp 2,392,666,667	Rp 425,437,716
		Rp 4,932,850,816	Rp 6,399,866,667	Rp 1,467,015,851

Sumber: Bank X, diolah kembali

Lampiran 4.5.

Tabel Perhitungan *Number of Default, Expected Loss, Unexpected Loss, dan Economic Capital*

APRIL 2005

Band Rp 100,000,000

<i>Band</i>	<i># of customer</i>	<i>Total Outstanding</i>	<i>nj=Lambda</i>	<i>n</i>	<i>Proyeksi 95%</i>
1	9	Rp 1,122,190,787	11.22	17	0.9622
2	12	Rp 2,386,289,502	23.86	32	0.9561
3	3	Rp 873,762,767	8.74	14	0.9664
4	2	Rp 774,735,461	7.75	13	0.9727
5	3	Rp 1,561,030,958	15.61	22	0.9530
6	1	Rp 570,961,512	5.71	10	0.9682
7	1	Rp 667,532,043	6.68	11	0.9600
8	0	Rp -	0.00	0	1.0000
9	0	Rp -	0.00	0	1.0000
10	0	Rp -	0.00	0	1.0000
Total	31	Rp 7,956,503,030			

<i>Band</i>	<i>Recovery Rate</i>	<i>Expected Loss</i>	<i>Unexpected Loss</i>	<i>Economic Capital</i>
1	0.70	Rp 337,904,115	Rp 511,888,889	Rp 173,984,774
2	0.71	Rp 1,384,047,911	Rp 1,856,000,000	Rp 471,952,089
3	0.66	Rp 891,238,022	Rp 1,428,000,000	Rp 536,761,978
4	0.71	Rp 898,693,135	Rp 1,508,000,000	Rp 609,306,865
5	0.71	Rp 2,263,494,889	Rp 3,190,000,000	Rp 926,505,111
6	0.71	Rp 993,473,031	Rp 1,740,000,000	Rp 746,526,969
7	0.71	Rp 1,355,090,047	Rp 2,233,000,000	Rp 877,909,953
8	0.00	Rp -	Rp -	Rp -
9	0.00	Rp -	Rp -	Rp -
10	0.00	Rp -	Rp -	Rp -
		Rp 8,123,941,150	Rp 12,466,888,889	Rp 4,342,947,739

Sumber: Bank X, diolah kembali

Lampiran 4.5.

Tabel Perhitungan *Number of Default, Expected Loss, Unexpected Loss, dan Economic Capital*

MEI 2005

Band Rp 1,000,000

Band	# of customer	Total Outstanding	nj=Lambda	n	Proyeksi 95%
1	1	Rp 1,211,607	1.21	3	0.9652
2	1	Rp 2,313,744	2.31	5	0.9693
3	0	Rp -	0.00	0	1.0000
4	1	Rp 4,333,623	4.33	8	0.9670
5	2	Rp 10,124,344	10.12	16	0.9702
6	1	Rp 6,487,186	6.49	11	0.9665
7	1	Rp 7,205,722	7.21	12	0.9672
8	1	Rp 8,338,023	8.34	13	0.9547
9	0	Rp -	0.00	0	1.0000
10	0	Rp -	0.00	0	1.0000
Total	8	Rp 40,014,249			

Band	Recovery Rate	Expected Loss	Unexpected Loss	Economic Capital
1	0.40	Rp 726,964	Rp 1,800,000	Rp 1,073,036
2	0.40	Rp 2,776,493	Rp 6,000,000	Rp 3,223,507
3	0.00	Rp -	Rp -	Rp -
4	0.40	Rp 10,400,695	Rp 19,200,000	Rp 8,799,305
5	0.59	Rp 21,008,014	Rp 33,200,000	Rp 12,191,986
6	0.61	Rp 15,180,015	Rp 25,740,000	Rp 10,559,985
7	0.40	Rp 30,264,032	Rp 50,400,000	Rp 20,135,968
8	0.40	Rp 40,022,510	Rp 62,400,000	Rp 22,377,490
9	0.00	Rp -	Rp -	Rp -
10	0.00	Rp -	Rp -	Rp -
		Rp 120,378,724	Rp 198,740,000	Rp 78,361,276

Sumber: Bank X, diolah kembali

Lampiran 4.5.

Tabel Perhitungan *Number of Default, Expected Loss, Unexpected Loss, dan Economic Capital*

MEI 2005

Band Rp 10,000,000

<i>Band</i>	<i># of customer</i>	<i>Total Outstanding</i>	<i>nj=Lambda</i>	<i>n</i>	<i>Proyeksi 95%</i>
1	0	Rp -	0.00	0	1.0000
2	1	Rp 23,389,626	2.34	5	0.9679
3	3	Rp 91,398,900	9.14	14	0.9538
4	7	Rp 287,649,251	28.76	38	0.9603
5	5	Rp 249,616,107	24.96	33	0.9510
6	3	Rp 178,931,899	17.89	25	0.9579
7	1	Rp 66,615,340	6.66	11	0.9605
8	3	Rp 245,512,251	24.55	33	0.9593
9	2	Rp 182,475,540	18.25	26	0.9675
10	2	Rp 201,359,171	20.14	28	0.9631
Total	27	Rp 1,526,948,085			

<i>Band</i>	<i>Recovery Rate</i>	<i>Expected Loss</i>	<i>Unexpected Loss</i>	<i>Economic Capital</i>
1	0.00	Rp -	Rp -	Rp -
2	0.56	Rp 20,582,871	Rp 44,000,000	Rp 23,417,129
3	0.58	Rp 116,076,603	Rp 177,800,000	Rp 61,723,397
4	0.65	Rp 407,640,081	Rp 538,514,286	Rp 130,874,204
5	0.68	Rp 399,385,771	Rp 528,000,000	Rp 128,614,229
6	0.71	Rp 311,341,504	Rp 435,000,000	Rp 123,658,496
7	0.71	Rp 135,229,140	Rp 223,300,000	Rp 88,070,860
8	0.71	Rp 569,588,422	Rp 765,600,000	Rp 196,011,578
9	0.71	Rp 476,261,159	Rp 678,600,000	Rp 202,338,841
10	0.71	Rp 583,941,596	Rp 812,000,000	Rp 228,058,404
		Rp 3,020,047,149	Rp 4,202,814,286	Rp 1,182,767,137

Sumber: Bank X, diolah kembali

Lampiran 4.5.

Tabel Perhitungan *Number of Default, Expected Loss, Unexpected Loss, dan Economic Capital*

MEI 2005

Band Rp 100,000,000

<i>Band</i>	<i># of customer</i>	<i>Total Outstanding</i>	<i>nj=Lambda</i>	<i>n</i>	<i>Proyeksi 95%</i>
1	9	Rp 1,154,345,566	11.54	17	0.9529
2	11	Rp 2,114,402,310	21.14	29	0.9598
3	5	Rp 1,547,116,765	15.47	22	0.9566
4	3	Rp 1,167,417,131	11.67	18	0.9702
5	2	Rp 1,012,914,714	10.13	16	0.9700
6	1	Rp 636,116,954	6.36	11	0.9705
7	0	Rp -	0.00	0	1.0000
8	0	Rp -	0.00	0	1.0000
9	0	Rp -	0.00	0	1.0000
10	0	Rp -	0.00	0	1.0000
Total	31	Rp 7,632,313,440			

<i>Band</i>	<i>Recovery Rate</i>	<i>Expected Loss</i>	<i>Unexpected Loss</i>	<i>Economic Capital</i>
1	0.66	Rp 392,477,492	Rp 578,000,000	Rp 185,522,508
2	0.70	Rp 1,284,018,857	Rp 1,761,090,909	Rp 477,072,052
3	0.71	Rp 1,345,991,586	Rp 1,914,000,000	Rp 568,008,414
4	0.71	Rp 1,354,203,872	Rp 2,088,000,000	Rp 733,796,128
5	0.71	Rp 1,468,726,335	Rp 2,320,000,000	Rp 851,273,665
6	0.56	Rp 1,679,348,759	Rp 2,904,000,000	Rp 1,224,651,241
7	0.00	Rp -	Rp -	Rp -
8	0.00	Rp -	Rp -	Rp -
9	0.00	Rp -	Rp -	Rp -
10	0.00	Rp -	Rp -	Rp -
		Rp 7,524,766,901	Rp 11,565,090,909	Rp 4,040,324,008

Sumber: Bank X, diolah kembali

Lampiran 4.5.

Tabel Perhitungan *Number of Default, Expected Loss, Unexpected Loss, dan Economic Capital*

JUNI 2005

Band Rp 1,000,000

<i>Band</i>	<i># of customer</i>	<i>Total Outstanding</i>	<i>nj=Lambda</i>	<i>n</i>	<i>Proyeksi 95%</i>
1	0	Rp -	0.00	0	1.0000
2	0	Rp -	0.00	0	1.0000
3	1	Rp 2,989,414	2.99	6	0.9670
4	1	Rp 3,892,776	3.89	7	0.9550
5	1	Rp 5,282,399	5.28	9	0.9567
6	1	Rp 5,763,297	5.76	10	0.9664
7	1	Rp 7,186,176	7.19	12	0.9678
8	1	Rp 7,716,745	7.72	13	0.9735
9	1	Rp 9,316,250	9.32	15	0.9711
10	1	Rp 9,744,054	9.74	15	0.9596
Total	8	Rp 51,891,111			

<i>Band</i>	<i>Recovery Rate</i>	<i>Expected Loss</i>	<i>Unexpected Loss</i>	<i>Economic Capital</i>
1	0.00	Rp -	Rp -	Rp -
2	0.00	Rp -	Rp -	Rp -
3	0.61	Rp 3,497,614	Rp 7,020,000	Rp 3,522,386
4	0.40	Rp 9,342,662	Rp 16,800,000	Rp 7,457,338
5	0.40	Rp 15,847,197	Rp 27,000,000	Rp 11,152,803
6	0.40	Rp 20,747,869	Rp 36,000,000	Rp 15,252,131
7	0.40	Rp 30,181,939	Rp 50,400,000	Rp 20,218,061
8	0.40	Rp 37,040,376	Rp 62,400,000	Rp 25,359,624
9	0.56	Rp 36,892,350	Rp 59,400,000	Rp 22,507,650
10	0.40	Rp 58,464,324	Rp 90,000,000	Rp 31,535,676
		Rp 212,014,332	Rp 349,020,000	Rp 137,005,668

Sumber: Bank X, diolah kembali

Lampiran 4.5.

Tabel Perhitungan *Number of Default, Expected Loss, Unexpected Loss, dan Economic Capital*

JUNI 2005

Band Rp 10,000,000

Band	# of customer	Total Outstanding	nj=Lambda	n	Proyeksi 95%
1	1	Rp 14,524,763	1.45	4	0.9836
2	4	Rp 81,755,630	8.18	13	0.9603
3	4	Rp 114,502,673	11.45	17	0.9558
4	3	Rp 123,740,800	12.37	18	0.9521
5	8	Rp 402,860,497	40.29	51	0.9571
6	6	Rp 357,730,667	35.77	46	0.9591
7	3	Rp 211,810,196	21.18	29	0.9590
8	5	Rp 403,159,157	40.32	51	0.9567
9	2	Rp 173,351,680	17.34	24	0.9512
10	4	Rp 403,853,133	40.39	51	0.9556
Total	40	Rp 2,287,289,196			

Band	Recovery Rate	Expected Loss	Unexpected Loss	Economic Capital
1	0.40	Rp 8,714,858	Rp 24,000,000	Rp 15,285,142
2	0.62	Rp 61,725,501	Rp 98,150,000	Rp 36,424,499
3	0.60	Rp 138,261,978	Rp 205,275,000	Rp 67,013,022
4	0.68	Rp 160,038,101	Rp 232,800,000	Rp 72,761,899
5	0.67	Rp 672,273,454	Rp 851,062,500	Rp 178,789,046
6	0.69	Rp 676,110,961	Rp 869,400,000	Rp 193,289,039
7	0.68	Rp 479,397,077	Rp 656,366,667	Rp 176,969,590
8	0.69	Rp 999,834,709	Rp 1,264,800,000	Rp 264,965,291
9	0.64	Rp 569,460,269	Rp 788,400,000	Rp 218,939,731
10	0.71	Rp 1,171,174,086	Rp 1,479,000,000	Rp 307,825,914
		Rp 4,936,990,993	Rp 6,469,254,167	Rp 1,532,263,173

Sumber: Bank X, diolah kembali

Lampiran 4.5.

Tabel Perhitungan *Number of Default*, *Expected Loss*, *Unexpected Loss*, dan *Economic Capital*

JUNI 2005

Band Rp 100,000,000

<i>Band</i>	<i># of customer</i>	<i>Total Outstanding</i>	<i>n_j=Lambda</i>	<i>n</i>	<i>Proyeksi 95%</i>
1	17	Rp 2,119,494,482	21.19	29	0.9587
2	10	Rp 2,005,471,221	20.05	28	0.9647
3	4	Rp 1,188,714,242	11.89	18	0.9654
4	5	Rp 2,038,533,554	20.39	28	0.9581
5	2	Rp 996,168,636	9.96	15	0.9526
6	2	Rp 1,203,427,256	12.03	18	0.9617
7	2	Rp 1,381,855,712	13.82	20	0.9571
8	0	Rp -	0.00	0	1.0000
9	1	Rp 942,284,964	9.42	15	0.9685
10	0	Rp -	0.00	0	1.0000
Total	43	Rp 11,875,950,067			

<i>Band</i>	<i>Recovery Rate</i>	<i>Expected Loss</i>	<i>Unexpected Loss</i>	<i>Economic Capital</i>
1	0.70	Rp 645,822,436	Rp 883,647,059	Rp 237,824,623
2	0.69	Rp 1,263,446,869	Rp 1,764,000,000	Rp 500,553,131
3	0.67	Rp 1,167,911,743	Rp 1,768,500,000	Rp 600,588,257
4	0.65	Rp 2,853,946,976	Rp 3,920,000,000	Rp 1,066,053,024
5	0.71	Rp 1,444,444,522	Rp 2,175,000,000	Rp 730,555,478
6	0.71	Rp 2,093,963,425	Rp 3,132,000,000	Rp 1,038,036,575
7	0.71	Rp 2,805,167,095	Rp 4,060,000,000	Rp 1,254,832,905
8	0.00	Rp -	Rp -	Rp -
9	0.56	Rp 3,731,448,457	Rp 5,940,000,000	Rp 2,208,551,543
10	0.00	Rp -	Rp -	Rp -
		Rp 16,006,151,524	Rp 23,643,147,059	Rp 7,636,995,535

Sumber: Bank X, diolah kembali

Lampiran 4.5.

Tabel Perhitungan *Number of Default, Expected Loss, Unexpected Loss, dan Economic Capital*

JULI 2005

Band Rp 1,000,000

<i>Band</i>	<i># of customer</i>	<i>Total Outstanding</i>	<i>nj=Lambda</i>	<i>n</i>	<i>Proyeksi 95%</i>
1	1	Rp 1,204,674	1.20	3	0.9658
2	0	Rp -	0.00	0	1.0000
3	2	Rp 5,647,395	5.65	10	0.9703
4	3	Rp 12,381,421	12.38	18	0.9519
5	2	Rp 10,227,575	10.23	16	0.9677
6	2	Rp 11,724,308	11.72	18	0.9692
7	0	Rp -	0.00	0	1.0000
8	1	Rp 8,102,961	8.10	13	0.9627
9	2	Rp 18,194,477	18.19	25	0.9506
10	0	Rp -	0.00	0	1.0000
Total	13	Rp 67,482,811			

<i>Band</i>	<i>Recovery Rate</i>	<i>Expected Loss</i>	<i>Unexpected Loss</i>	<i>Economic Capital</i>
1	0.40	Rp 722,804	Rp 1,800,000	Rp 1,077,196
2	0.00	Rp -	Rp -	Rp -
3	0.59	Rp 7,031,007	Rp 12,450,000	Rp 5,418,993
4	0.45	Rp 27,074,041	Rp 39,360,000	Rp 12,285,959
5	0.61	Rp 19,943,771	Rp 31,200,000	Rp 11,256,229
6	0.51	Rp 34,821,195	Rp 53,460,000	Rp 18,638,805
7	0.00	Rp -	Rp -	Rp -
8	0.40	Rp 38,894,213	Rp 62,400,000	Rp 23,505,787
9	0.56	Rp 72,050,129	Rp 99,000,000	Rp 26,949,871
10	0.00	Rp -	Rp -	Rp -
		Rp 200,537,159	Rp 299,670,000	Rp 99,132,841

Sumber: Bank X, diolah kembali

Lampiran 4.5.

Tabel Perhitungan *Number of Default, Expected Loss, Unexpected Loss, dan Economic Capital*

JULI 2005

Band Rp 10,000,000

<i>Band</i>	<i># of customer</i>	<i>Total Outstanding</i>	<i>nj=Lambda</i>	<i>n</i>	<i>Proyeksi 95%</i>
1	2	Rp 25,109,668	2.51	5	0.9572
2	6	Rp 125,073,274	12.51	19	0.9692
3	11	Rp 318,135,502	31.81	41	0.9523
4	9	Rp 349,108,742	34.91	45	0.9589
5	2	Rp 99,802,936	9.98	15	0.9519
6	4	Rp 242,085,608	24.21	33	0.9653
7	5	Rp 340,096,069	34.01	44	0.9594
8	3	Rp 248,505,868	24.85	33	0.9534
9	2	Rp 180,369,621	18.04	25	0.9545
10	2	Rp 202,485,963	20.25	28	0.9609
Total	46	Rp 2,130,773,251			

<i>Band</i>	<i>Recovery Rate</i>	<i>Expected Loss</i>	<i>Unexpected Loss</i>	<i>Economic Capital</i>
1	0.59	Rp 10,420,512	Rp 20,750,000	Rp 10,329,488
2	0.63	Rp 93,388,045	Rp 141,866,667	Rp 48,478,622
3	0.61	Rp 367,880,326	Rp 474,109,091	Rp 106,228,765
4	0.61	Rp 538,403,260	Rp 694,000,000	Rp 155,596,740
5	0.64	Rp 182,140,358	Rp 273,750,000	Rp 91,609,642
6	0.62	Rp 548,323,902	Rp 747,450,000	Rp 199,126,098
7	0.64	Rp 857,042,094	Rp 1,108,800,000	Rp 251,757,906
8	0.66	Rp 675,935,961	Rp 897,600,000	Rp 221,664,039
9	0.56	Rp 714,263,699	Rp 990,000,000	Rp 275,736,301
10	0.64	Rp 739,073,765	Rp 1,022,000,000	Rp 282,926,235
		Rp 4,726,871,922	Rp 6,370,325,758	Rp 1,643,453,836

Sumber: Bank X, diolah kembali

Lampiran 4.5.

Tabel Perhitungan *Number of Default, Expected Loss, Unexpected Loss, dan Economic Capital*

JULI 2005

Band Rp 100,000,000

<i>Band</i>	<i># of customer</i>	<i>Total Outstanding</i>	<i>nj=Lambda</i>	<i>n</i>	<i>Proyeksi 95%</i>
1	14	Rp 1,790,330,018	17.90	25	0.9576
2	12	Rp 2,244,913,239	22.45	31	0.9666
3	3	Rp 852,317,537	8.52	14	0.9720
4	7	Rp 2,891,055,635	28.91	38	0.9578
5	2	Rp 963,188,863	9.63	15	0.9629
6	1	Rp 584,378,481	5.84	10	0.9635
7	1	Rp 678,640,246	6.79	11	0.9557
8	0	Rp -	0.00	0	1.0000
9	1	Rp 937,401,218	9.37	15	0.9697
10	0	Rp -	0.00	0	1.0000
Total	41	Rp 10,942,225,237			

<i>Band</i>	<i>Recovery Rate</i>	<i>Expected Loss</i>	<i>Unexpected Loss</i>	<i>Economic Capital</i>
1	0.69	Rp 557,559,920	Rp 778,571,429	Rp 221,011,509
2	0.71	Rp 1,302,049,679	Rp 1,798,000,000	Rp 495,950,321
3	0.71	Rp 741,516,257	Rp 1,218,000,000	Rp 476,483,743
4	0.71	Rp 3,353,624,537	Rp 4,408,000,000	Rp 1,054,375,463
5	0.71	Rp 1,396,623,851	Rp 2,175,000,000	Rp 778,376,149
6	0.71	Rp 1,016,818,557	Rp 1,740,000,000	Rp 723,181,443
7	0.71	Rp 1,377,639,699	Rp 2,233,000,000	Rp 855,360,301
8	0.00	Rp -	Rp -	Rp -
9	0.71	Rp 2,446,617,179	Rp 3,915,000,000	Rp 1,468,382,821
10	0.00	Rp -	Rp -	Rp -
		Rp 12,192,449,679	Rp 18,265,571,429	Rp 6,073,121,750

Sumber: Bank X, diolah kembali

Lampiran 4.5.

Tabel Perhitungan *Number of Default, Expected Loss, Unexpected Loss, dan Economic Capital*

AGUSTUS 2005

Band Rp 1,000,000

<i>Band</i>	<i># of customer</i>	<i>Total Outstanding</i>	<i>nj=Lambda</i>	<i>n</i>	<i>Proyeksi 95%</i>
1	1	Rp 1,115,908	1.12	3	0.9731
2	10	Rp 19,444,138	19.44	27	0.9603
3	8	Rp 24,708,385	24.71	33	0.9563
4	6	Rp 23,765,428	23.77	32	0.9580
5	8	Rp 38,425,105	38.43	49	0.9587
6	8	Rp 45,591,123	45.59	57	0.9571
7	6	Rp 41,599,001	41.60	52	0.9504
8	5	Rp 39,850,780	39.85	50	0.9500
9	1	Rp 8,966,590	8.97	14	0.9596
10	2	Rp 20,478,008	20.48	28	0.9561
Total	55	Rp 263,944,466			

<i>Band</i>	<i>Recovery Rate</i>	<i>Expected Loss</i>	<i>Unexpected Loss</i>	<i>Economic Capital</i>
1	0.40	Rp 669,545	Rp 1,800,000	Rp 1,130,455
2	0.61	Rp 15,166,428	Rp 21,060,000	Rp 5,893,572
3	0.56	Rp 32,800,381	Rp 43,807,500	Rp 11,007,119
4	0.58	Rp 40,401,228	Rp 54,400,000	Rp 13,998,772
5	0.55	Rp 86,216,329	Rp 109,943,750	Rp 23,727,421
6	0.47	Rp 146,347,505	Rp 182,970,000	Rp 36,622,495
7	0.58	Rp 123,757,028	Rp 154,700,000	Rp 30,942,972
8	0.44	Rp 177,893,882	Rp 223,200,000	Rp 45,306,118
9	0.40	Rp 48,419,586	Rp 75,600,000	Rp 27,180,414
10	0.66	Rp 69,625,227	Rp 95,200,000	Rp 25,574,773
		Rp 741,297,138	Rp 962,681,250	Rp 221,384,112

Sumber: Bank X, diolah kembali

Lampiran 4.5.

Tabel Perhitungan *Number of Default, Expected Loss, Unexpected Loss, dan Economic Capital*

AGUSTUS 2005

Band Rp 10,000,000

<i>Band</i>	<i># of customer</i>	<i>Total Outstanding</i>	<i>nj=Lambda</i>	<i>n</i>	<i>Proyeksi 95%</i>
1	2	Rp 25,257,525	2.53	5	0.9562
2	1	Rp 23,901,361	2.39	5	0.9649
3	7	Rp 207,514,526	20.75	29	0.9671
4	6	Rp 234,293,451	23.43	32	0.9642
5	3	Rp 142,782,686	14.28	21	0.9655
6	4	Rp 238,881,630	23.89	32	0.9556
7	2	Rp 136,476,049	13.65	20	0.9614
8	4	Rp 331,192,338	33.12	43	0.9598
9	1	Rp 88,930,331	8.89	14	0.9619
10	2	Rp 205,541,461	20.55	28	0.9545
Total	32	Rp 1,634,771,358			

<i>Band</i>	<i>Recovery Rate</i>	<i>Expected Loss</i>	<i>Unexpected Loss</i>	<i>Economic Capital</i>
1	0.59	Rp 10,481,873	Rp 20,750,000	Rp 10,268,127
2	0.71	Rp 13,862,789	Rp 29,000,000	Rp 15,137,211
3	0.65	Rp 216,111,556	Rp 302,014,286	Rp 85,902,729
4	0.63	Rp 349,878,220	Rp 477,866,667	Rp 127,988,447
5	0.71	Rp 207,034,895	Rp 304,500,000	Rp 97,465,105
6	0.67	Rp 469,402,403	Rp 628,800,000	Rp 159,397,597
7	0.64	Rp 348,696,305	Rp 511,000,000	Rp 162,303,695
8	0.71	Rp 768,366,224	Rp 997,600,000	Rp 229,233,776
9	0.71	Rp 232,108,164	Rp 365,400,000	Rp 133,291,836
10	0.71	Rp 596,070,237	Rp 812,000,000	Rp 215,929,763
		Rp 3,212,012,667	Rp 4,448,930,952	Rp 1,236,918,286

Sumber: Bank X, diolah kembali

Lampiran 4.5.

Tabel Perhitungan *Number of Default, Expected Loss, Unexpected Loss, dan Economic Capital*

AGUSTUS 2005

Band Rp 100,000,000

<i>Band</i>	<i># of customer</i>	<i>Total Outstanding</i>	<i>nj=Lambda</i>	<i>n</i>	<i>Proyeksi 95%</i>
1	14	Rp 1,767,995,182	17.68	25	0.9625
2	25	Rp 4,927,069,539	49.27	61	0.9554
3	6	Rp 1,895,748,478	18.96	26	0.9525
4	5	Rp 2,048,630,946	20.49	28	0.9560
5	1	Rp 481,005,579	4.81	9	0.9745
6	2	Rp 1,204,260,467	12.04	18	0.9615
7	2	Rp 1,382,901,601	13.83	20	0.9568
8	2	Rp 1,605,997,638	16.06	23	0.9620
9	1	Rp 947,663,734	9.48	15	0.9671
10	0	Rp -	0.00	0	1.0000
Total	58	Rp 16,261,273,164			

<i>Band</i>	<i>Recovery Rate</i>	<i>Expected Loss</i>	<i>Unexpected Loss</i>	<i>Economic Capital</i>
1	0.69	Rp 544,289,945	Rp 769,642,857	Rp 225,352,912
2	0.68	Rp 3,153,324,505	Rp 3,904,000,000	Rp 750,675,495
3	0.71	Rp 1,649,301,176	Rp 2,262,000,000	Rp 612,698,824
4	0.71	Rp 2,376,411,897	Rp 3,248,000,000	Rp 871,588,103
5	0.56	Rp 1,058,212,274	Rp 1,980,000,000	Rp 921,787,726
6	0.71	Rp 2,095,413,213	Rp 3,132,000,000	Rp 1,036,586,787
7	0.71	Rp 2,807,290,250	Rp 4,060,000,000	Rp 1,252,709,750
8	0.71	Rp 3,725,914,520	Rp 5,336,000,000	Rp 1,610,085,480
9	0.71	Rp 2,473,402,346	Rp 3,915,000,000	Rp 1,441,597,654
10	0.00	Rp -	Rp -	Rp -
		Rp 19,883,560,126	Rp 28,606,642,857	Rp 8,723,082,731

Sumber: Bank X, diolah kembali

Lampiran 4.5.

Tabel Perhitungan *Number of Default, Expected Loss, Unexpected Loss, dan Economic Capital*

SEPTEMBER 2005

Band Rp 1,000,000

<i>Band</i>	<i># of customer</i>	<i>Total Outstanding</i>	<i>nj=Lambda</i>	<i>n</i>	<i>Proyeksi 95%</i>
1	0	Rp -	0.00	0	1.0000
2	2	Rp 4,360,470	4.36	8	0.9659
3	1	Rp 2,792,596	2.79	6	0.9759
4	3	Rp 10,827,253	10.83	16	0.9502
5	1	Rp 4,532,604	4.53	8	0.9582
6	1	Rp 6,325,971	6.33	11	0.9715
7	3	Rp 21,174,333	21.17	29	0.9592
8	3	Rp 23,362,922	23.36	32	0.9653
9	1	Rp 8,505,369	8.51	14	0.9724
10	0	Rp -	0.00	0	1.0000
Total	15	Rp 81,881,518			

<i>Band</i>	<i>Recovery Rate</i>	<i>Expected Loss</i>	<i>Unexpected Loss</i>	<i>Economic Capital</i>
1	0.00	Rp -	Rp -	Rp -
2	0.56	Rp 3,880,818	Rp 7,120,000	Rp 3,239,182
3	0.40	Rp 5,026,673	Rp 10,800,000	Rp 5,773,327
4	0.47	Rp 22,953,776	Rp 33,920,000	Rp 10,966,224
5	0.61	Rp 8,838,578	Rp 15,600,000	Rp 6,761,422
6	0.61	Rp 14,802,772	Rp 25,740,000	Rp 10,937,228
7	0.47	Rp 78,556,775	Rp 107,590,000	Rp 29,033,225
8	0.40	Rp 112,142,026	Rp 153,600,000	Rp 41,457,974
9	0.40	Rp 45,928,993	Rp 75,600,000	Rp 29,671,007
10	0.00	Rp -	Rp -	Rp -
		Rp 292,130,411	Rp 429,970,000	Rp 137,839,589

Sumber: Bank X, diolah kembali

Lampiran 4.5.

Tabel Perhitungan *Number of Default, Expected Loss, Unexpected Loss, dan Economic Capital*

SEPTEMBER 2005

Band Rp 10,000,000

<i>Band</i>	<i># of customer</i>	<i>Total Outstanding</i>	<i>nj=Lambda</i>	<i>n</i>	<i>Proyeksi 95%</i>
1	1	Rp 11,820,311	1.18	3	0.9678
2	2	Rp 39,594,852	3.96	7	0.9512
3	4	Rp 116,566,922	11.66	18	0.9706
4	2	Rp 85,258,832	8.53	14	0.9719
5	1	Rp 54,257,045	5.43	9	0.9500
6	3	Rp 187,223,412	18.72	26	0.9579
7	2	Rp 142,638,289	14.26	21	0.9658
8	3	Rp 228,790,667	22.88	31	0.9588
9	4	Rp 348,822,645	34.88	45	0.9594
10	5	Rp 491,192,624	49.12	61	0.9575
Total	27	Rp 1,706,165,599			

<i>Band</i>	<i>Recovery Rate</i>	<i>Expected Loss</i>	<i>Unexpected Loss</i>	<i>Economic Capital</i>
1	0.61	Rp 4,609,921	Rp 11,700,000	Rp 7,090,079
2	0.59	Rp 32,863,727	Rp 58,100,000	Rp 25,236,273
3	0.61	Rp 136,383,299	Rp 210,600,000	Rp 74,216,701
4	0.71	Rp 98,900,245	Rp 162,400,000	Rp 63,499,755
5	0.71	Rp 78,672,715	Rp 130,500,000	Rp 51,827,285
6	0.68	Rp 363,213,419	Rp 504,400,000	Rp 141,186,581
7	0.71	Rp 289,555,727	Rp 426,300,000	Rp 136,744,273
8	0.68	Rp 591,805,192	Rp 801,866,667	Rp 210,061,475
9	0.67	Rp 1,028,154,746	Rp 1,326,375,000	Rp 298,220,254
10	0.68	Rp 1,571,816,397	Rp 1,952,000,000	Rp 380,183,603
		Rp 4,195,975,388	Rp 5,584,241,667	Rp 1,388,266,278

Sumber: Bank X, diolah kembali

Lampiran 4.5.

Tabel Perhitungan *Number of Default, Expected Loss, Unexpected Loss, dan Economic Capital*

SEPTEMBER 2005

Band Rp 100,000,000

<i>Band</i>	<i># of customer</i>	<i>Total Outstanding</i>	<i>nj=Lambda</i>	<i>n</i>	<i>Proyeksi 95%</i>
1	10	Rp 1,284,345,375	12.84	19	0.9614
2	5	Rp 893,099,306	8.93	14	0.9607
3	2	Rp 578,366,405	5.78	10	0.9657
4	1	Rp 441,629,900	4.42	8	0.9635
5	3	Rp 1,417,255,767	14.17	21	0.9677
6	2	Rp 1,196,702,892	11.97	18	0.9634
7	0	Rp -	0.00	0	1.0000
8	2	Rp 1,588,478,351	15.88	23	0.9657
9	0	Rp -	0.00	0	1.0000
10	1	Rp 1,047,661,971	10.48	16	0.9611
Total	26	Rp 8,447,539,967			

<i>Band</i>	<i>Recovery Rate</i>	<i>Expected Loss</i>	<i>Unexpected Loss</i>	<i>Economic Capital</i>
1	0.71	Rp 372,460,159	Rp 551,000,000	Rp 178,539,841
2	0.71	Rp 517,997,597	Rp 812,000,000	Rp 294,002,403
3	0.71	Rp 503,178,772	Rp 870,000,000	Rp 366,821,228
4	0.56	Rp 777,268,624	Rp 1,408,000,000	Rp 630,731,376
5	0.66	Rp 2,409,334,804	Rp 3,570,000,000	Rp 1,160,665,196
6	0.71	Rp 2,082,263,032	Rp 3,132,000,000	Rp 1,049,736,968
7	0.00	Rp -	Rp -	Rp -
8	0.64	Rp 4,638,356,785	Rp 6,716,000,000	Rp 2,077,643,215
9	0.00	Rp -	Rp -	Rp -
10	0.56	Rp 4,609,712,672	Rp 7,040,000,000	Rp 2,430,287,328
		Rp 15,910,572,446	Rp 24,099,000,000	Rp 8,188,427,554

Sumber: Bank X, diolah kembali

Lampiran 4.5.

Tabel Perhitungan *Number of Default, Expected Loss, Unexpected Loss, dan Economic Capital*

OKTOBER 2005

Band Rp 1,000,000

<i>Band</i>	<i># of customer</i>	<i>Total Outstanding</i>	<i>nj=Lambda</i>	<i>n</i>	<i>Proyeksi 95%</i>
1	3	Rp 4,045,730	4.05	8	0.9772
2	2	Rp 3,764,125	3.76	7	0.9617
3	1	Rp 2,847,178	2.85	6	0.9736
4	3	Rp 13,185,260	13.19	19	0.9521
5	3	Rp 15,069,331	15.07	22	0.9658
6	1	Rp 5,737,723	5.74	10	0.9673
7	2	Rp 14,394,435	14.39	21	0.9629
8	2	Rp 16,146,938	16.15	23	0.9600
9	1	Rp 9,275,759	9.28	15	0.9721
10	0	Rp -	0.00	0	1.0000
Total	18	Rp 84,466,479			

<i>Band</i>	<i>Recovery Rate</i>	<i>Expected Loss</i>	<i>Unexpected Loss</i>	<i>Economic Capital</i>
1	0.40	Rp 2,427,438	Rp 4,800,000	Rp 2,372,562
2	0.40	Rp 4,516,950	Rp 8,400,000	Rp 3,883,050
3	0.40	Rp 5,124,920	Rp 10,800,000	Rp 5,675,080
4	0.47	Rp 27,952,751	Rp 40,280,000	Rp 12,327,249
5	0.51	Rp 37,171,016	Rp 54,266,667	Rp 17,095,650
6	0.40	Rp 20,655,803	Rp 36,000,000	Rp 15,344,197
7	0.51	Rp 49,876,717	Rp 72,765,000	Rp 22,888,283
8	0.61	Rp 50,378,447	Rp 71,760,000	Rp 21,381,553
9	0.40	Rp 50,089,099	Rp 81,000,000	Rp 30,910,901
10	0.00	Rp -	Rp -	Rp -
		Rp 248,193,141	Rp 380,071,667	Rp 131,878,525

Sumber: Bank X, diolah kembali

Lampiran 4.5.

Tabel Perhitungan *Number of Default, Expected Loss, Unexpected Loss, dan Economic Capital*

OKTOBER 2005

Band Rp 10,000,000

<i>Band</i>	<i># of customer</i>	<i>Total Outstanding</i>	<i>nj=Lambda</i>	<i>n</i>	<i>Proyeksi 95%</i>
1	4	Rp 48,354,016	4.84	9	0.9738
2	8	Rp 146,236,767	14.62	21	0.9573
3	2	Rp 67,966,637	6.80	11	0.9553
4	6	Rp 248,140,599	24.81	33	0.9541
5	4	Rp 205,126,867	20.51	28	0.9554
6	0	Rp -	0.00	0	1.0000
7	5	Rp 338,729,704	33.87	44	0.9615
8	4	Rp 322,999,708	32.30	42	0.9590
9	3	Rp 268,383,763	26.84	36	0.9639
10	5	Rp 512,659,050	51.27	63	0.9525
Total	41	Rp 2,158,597,111			

<i>Band</i>	<i>Recovery Rate</i>	<i>Expected Loss</i>	<i>Unexpected Loss</i>	<i>Economic Capital</i>
1	0.61	Rp 18,858,066	Rp 35,100,000	Rp 16,241,934
2	0.62	Rp 110,408,759	Rp 158,550,000	Rp 48,141,241
3	0.61	Rp 79,520,965	Rp 128,700,000	Rp 49,179,035
4	0.64	Rp 354,013,921	Rp 470,800,000	Rp 116,786,079
5	0.66	Rp 348,715,674	Rp 476,000,000	Rp 127,284,326
6	0.00	Rp -	Rp -	Rp -
7	0.69	Rp 735,043,458	Rp 954,800,000	Rp 219,756,542
8	0.71	Rp 749,359,323	Rp 974,400,000	Rp 225,040,677
9	0.71	Rp 700,481,621	Rp 939,600,000	Rp 239,118,379
10	0.71	Rp 1,486,711,245	Rp 1,827,000,000	Rp 340,288,755
		Rp 4,583,113,032	Rp 5,964,950,000	Rp 1,381,836,968

Sumber: Bank X, diolah kembali

Lampiran 4.5.

Tabel Perhitungan *Number of Default, Expected Loss, Unexpected Loss, dan Economic Capital*

OKTOBER 2005

Band Rp 100,000,000

<i>Band</i>	<i># of customer</i>	<i>Total Outstanding</i>	<i>nj=Lambda</i>	<i>n</i>	<i>Proyeksi 95%</i>
1	11	Rp 1,338,909,832	13.39	20	0.9674
2	15	Rp 2,890,415,254	28.90	38	0.9579
3	5	Rp 1,566,087,197	15.66	22	0.9516
4	3	Rp 1,213,078,780	12.13	18	0.9591
5	1	Rp 548,169,935	5.48	10	0.9753
6	0	Rp -	0.00	0	1.0000
7	1	Rp 683,016,161	6.83	11	0.9540
8	1	Rp 831,968,307	8.32	13	0.9554
9	0	Rp -	0.00	0	1.0000
10	2	Rp 2,010,139,979	20.10	28	0.9638
Total	39	Rp 11,081,785,445			

<i>Band</i>	<i>Recovery Rate</i>	<i>Expected Loss</i>	<i>Unexpected Loss</i>	<i>Economic Capital</i>
1	0.67	Rp 443,057,435	Rp 661,818,182	Rp 218,760,747
2	0.67	Rp 1,926,943,503	Rp 2,533,333,333	Rp 606,389,831
3	0.68	Rp 1,503,443,709	Rp 2,112,000,000	Rp 608,556,291
4	0.68	Rp 1,568,915,222	Rp 2,328,000,000	Rp 759,084,778
5	0.71	Rp 794,846,406	Rp 1,450,000,000	Rp 655,153,594
6	0.00	Rp -	Rp -	Rp -
7	0.71	Rp 1,386,522,807	Rp 2,233,000,000	Rp 846,477,193
8	0.71	Rp 1,930,166,472	Rp 3,016,000,000	Rp 1,085,833,528
9	0.00	Rp -	Rp -	Rp -
10	0.71	Rp 5,829,405,939	Rp 8,120,000,000	Rp 2,290,594,061
		Rp 15,383,301,493	Rp 22,454,151,515	Rp 7,070,850,022

Sumber: Bank X, diolah kembali

Lampiran 4.5.

Tabel Perhitungan *Number of Default, Expected Loss, Unexpected Loss, dan Economic Capital*

NOVEMBER 2005

Band Rp 1,000,000

<i>Band</i>	<i># of customer</i>	<i>Total Outstanding</i>	<i>nj=Lambda</i>	<i>n</i>	<i>Proyeksi 95%</i>
1	0	Rp -	0.00	0	1.0000
2	0	Rp -	0.00	0	1.0000
3	1	Rp 2,905,534	2.91	6	0.9710
4	1	Rp 4,181,359	4.18	8	0.9727
5	1	Rp 4,702,643	4.70	9	0.9777
6	1	Rp 6,279,802	6.28	11	0.9728
7	0	Rp -	0.00	0	1.0000
8	0	Rp -	0.00	0	1.0000
9	1	Rp 9,170,484	9.17	14	0.9527
10	1	Rp 9,511,378	9.51	15	0.9662
Total	6	Rp 36,751,200			

<i>Band</i>	<i>Recovery Rate</i>	<i>Expected Loss</i>	<i>Unexpected Loss</i>	<i>Economic Capital</i>
1	0.00	Rp -	Rp -	Rp -
2	0.00	Rp -	Rp -	Rp -
3	0.40	Rp 5,229,961	Rp 10,800,000	Rp 5,570,039
4	0.40	Rp 10,035,262	Rp 19,200,000	Rp 9,164,738
5	0.40	Rp 14,107,929	Rp 27,000,000	Rp 12,892,071
6	0.40	Rp 22,607,287	Rp 39,600,000	Rp 16,992,713
7	0.00	Rp -	Rp -	Rp -
8	0.00	Rp -	Rp -	Rp -
9	0.61	Rp 32,188,399	Rp 49,140,000	Rp 16,951,601
10	0.61	Rp 37,094,374	Rp 58,500,000	Rp 21,405,626
		Rp 121,263,212	Rp 204,240,000	Rp 82,976,788

Sumber: Bank X, diolah kembali

Lampiran 4.5.

Tabel Perhitungan *Number of Default, Expected Loss, Unexpected Loss, dan Economic Capital*

NOVEMBER 2005

Band Rp 10,000,000

<i>Band</i>	<i># of customer</i>	<i>Total Outstanding</i>	<i>nj=Lambda</i>	<i>n</i>	<i>Proyeksi 95%</i>
1	3	Rp 36,839,836	3.68	7	0.9655
2	3	Rp 61,870,559	6.19	11	0.9754
3	3	Rp 89,775,164	8.98	14	0.9593
4	3	Rp 125,206,573	12.52	19	0.9690
5	2	Rp 102,633,407	10.26	16	0.9668
6	2	Rp 118,565,327	11.86	18	0.9661
7	1	Rp 69,176,429	6.92	11	0.9503
8	3	Rp 235,642,320	23.56	32	0.9618
9	3	Rp 275,092,369	27.51	36	0.9517
10	2	Rp 194,362,548	19.44	27	0.9605
Total	25	Rp 1,309,164,532			

<i>Band</i>	<i>Recovery Rate</i>	<i>Expected Loss</i>	<i>Unexpected Loss</i>	<i>Economic Capital</i>
1	0.61	Rp 14,367,536	Rp 27,300,000	Rp 12,932,464
2	0.64	Rp 44,134,332	Rp 78,466,667	Rp 34,332,335
3	0.68	Rp 87,081,909	Rp 135,800,000	Rp 48,718,091
4	0.66	Rp 170,280,939	Rp 258,400,000	Rp 88,119,061
5	0.59	Rp 212,964,320	Rp 332,000,000	Rp 119,035,680
6	0.71	Rp 206,303,669	Rp 313,200,000	Rp 106,896,331
7	0.71	Rp 140,428,151	Rp 223,300,000	Rp 82,871,849
8	0.71	Rp 546,690,182	Rp 742,400,000	Rp 195,709,818
9	0.71	Rp 717,991,083	Rp 939,600,000	Rp 221,608,917
10	0.64	Rp 709,423,300	Rp 985,500,000	Rp 276,076,700
		Rp 2,849,665,422	Rp 4,035,966,667	Rp 1,186,301,245

Sumber: Bank X, diolah kembali

Lampiran 4.5.

Tabel Perhitungan *Number of Default, Expected Loss, Unexpected Loss, dan Economic Capital*

NOVEMBER 2005

Band Rp 100,000,000

<i>Band</i>	<i># of customer</i>	<i>Total Outstanding</i>	<i>nj=Lambda</i>	<i>n</i>	<i>Proyeksi 95%</i>
1	8	Rp 997,627,693	9.98	15	0.9521
2	8	Rp 1,486,864,259	14.87	21	0.9507
3	8	Rp 2,382,580,856	23.83	32	0.9569
4	1	Rp 416,270,644	4.16	8	0.9734
5	0	Rp -	0.00	0	1.0000
6	1	Rp 596,893,831	5.97	10	0.9586
7	1	Rp 661,071,502	6.61	11	0.9623
8	1	Rp 849,872,687	8.50	14	0.9726
9	0	Rp -	0.00	0	1.0000
10	2	Rp 2,064,141,440	20.64	28	0.9525
Total	30	Rp 9,455,322,912			

<i>Band</i>	<i>Recovery Rate</i>	<i>Expected Loss</i>	<i>Unexpected Loss</i>	<i>Economic Capital</i>
1	0.71	Rp 289,312,031	Rp 435,000,000	Rp 145,687,969
2	0.67	Rp 973,896,090	Rp 1,375,500,000	Rp 401,603,910
3	0.65	Rp 2,474,905,864	Rp 3,324,000,000	Rp 849,094,136
4	0.71	Rp 482,873,947	Rp 928,000,000	Rp 445,126,053
5	0.00	Rp -	Rp -	Rp -
6	0.71	Rp 1,038,595,266	Rp 1,740,000,000	Rp 701,404,734
7	0.71	Rp 1,341,975,149	Rp 2,233,000,000	Rp 891,024,851
8	0.71	Rp 1,971,704,634	Rp 3,248,000,000	Rp 1,276,295,366
9	0.00	Rp -	Rp -	Rp -
10	0.56	Rp 9,082,222,336	Rp 12,320,000,000	Rp 3,237,777,664
		Rp 17,655,485,317	Rp 25,603,500,000	Rp 7,948,014,683

Sumber: Bank X, diolah kembali

Lampiran 4.5.

Tabel Perhitungan *Number of Default, Expected Loss, Unexpected Loss, dan Economic Capital*

DESEMBER 2005

Band Rp 1,000,000

<i>Band</i>	<i># of customer</i>	<i>Total Outstanding</i>	<i>nj=Lambda</i>	<i>n</i>	<i>Proyeksi 95%</i>
1	1	Rp 1,475,807	1.48	4	0.9825
2	7	Rp 12,920,595	12.92	19	0.9594
3	3	Rp 8,251,662	8.25	13	0.9578
4	0	Rp -	0.00	0	1.0000
5	0	Rp -	0.00	0	1.0000
6	1	Rp 5,503,654	5.50	10	0.9746
7	1	Rp 6,695,415	6.70	11	0.9592
8	3	Rp 24,367,448	24.37	33	0.9626
9	1	Rp 9,366,744	9.37	15	0.9699
10	1	Rp 10,292,699	10.29	16	0.9660
Total	18	Rp 78,874,024			

<i>Band</i>	<i>Recovery Rate</i>	<i>Expected Loss</i>	<i>Unexpected Loss</i>	<i>Economic Capital</i>
1	0.61	Rp 575,565	Rp 1,560,000	Rp 984,435
2	0.49	Rp 13,179,007	Rp 19,380,000	Rp 6,200,993
3	0.40	Rp 14,852,992	Rp 23,400,000	Rp 8,547,008
4	0.00	Rp -	Rp -	Rp -
5	0.00	Rp -	Rp -	Rp -
6	0.61	Rp 12,878,550	Rp 23,400,000	Rp 10,521,450
7	0.40	Rp 28,120,743	Rp 46,200,000	Rp 18,079,257
8	0.47	Rp 103,317,980	Rp 139,920,000	Rp 36,602,020
9	0.40	Rp 50,580,418	Rp 81,000,000	Rp 30,419,582
10	0.56	Rp 45,287,876	Rp 70,400,000	Rp 25,112,124
		Rp 268,793,129	Rp 405,260,000	Rp 136,466,871

Sumber: Bank X, diolah kembali

Lampiran 4.5.

Tabel Perhitungan *Number of Default, Expected Loss, Unexpected Loss, dan Economic Capital*

DESEMBER 2005

Band Rp 10,000,000

<i>Band</i>	<i># of customer</i>	<i>Total Outstanding</i>	<i>nj=Lambda</i>	<i>n</i>	<i>Proyeksi 95%</i>
1	3	Rp 40,462,180	4.05	8	0.9772
2	6	Rp 106,650,778	10.67	16	0.9554
3	8	Rp 243,947,355	24.39	33	0.9621
4	1	Rp 39,153,455	3.92	7	0.9537
5	3	Rp 152,644,585	15.26	22	0.9615
6	2	Rp 127,654,829	12.77	19	0.9634
7	5	Rp 361,212,233	36.12	46	0.9535
8	4	Rp 327,061,839	32.71	42	0.9520
9	4	Rp 354,367,746	35.44	45	0.9501
10	1	Rp 96,657,938	9.67	15	0.9619
Total	37	Rp 1,849,812,938			

<i>Band</i>	<i>Recovery Rate</i>	<i>Expected Loss</i>	<i>Unexpected Loss</i>	<i>Economic Capital</i>
1	0.52	Rp 19,286,972	Rp 38,133,333	Rp 18,846,361
2	0.60	Rp 84,965,120	Rp 127,466,667	Rp 42,501,547
3	0.62	Rp 276,270,380	Rp 373,725,000	Rp 97,454,620
4	0.71	Rp 45,418,008	Rp 81,200,000	Rp 35,781,992
5	0.63	Rp 284,936,559	Rp 410,666,667	Rp 125,730,108
6	0.71	Rp 222,119,402	Rp 330,600,000	Rp 108,480,598
7	0.68	Rp 809,115,402	Rp 1,030,400,000	Rp 221,284,598
8	0.57	Rp 1,118,551,489	Rp 1,436,400,000	Rp 317,848,511
9	0.64	Rp 1,164,098,046	Rp 1,478,250,000	Rp 314,151,954
10	0.71	Rp 280,308,020	Rp 435,000,000	Rp 154,691,980
		Rp 4,305,069,398	Rp 5,741,841,667	Rp 1,436,772,269

Sumber: Bank X, diolah kembali

Lampiran 4.5.

Tabel Perhitungan *Number of Default*, *Expected Loss*, *Unexpected Loss*, dan *Economic Capital*

DESEMBER 2005

Band Rp 100,000,000

<i>Band</i>	<i># of customer</i>	<i>Total Outstanding</i>	<i>nj=Lambda</i>	<i>n</i>	<i>Proyeksi 95%</i>
1	6	Rp 766,304,834	7.66	12	0.9511
2	6	Rp 1,097,067,957	10.97	17	0.9685
3	3	Rp 867,716,596	8.68	14	0.9681
4	1	Rp 350,421,740	3.50	7	0.9731
5	1	Rp 465,292,496	4.65	8	0.9522
6	2	Rp 1,250,587,589	12.51	19	0.9693
7	0	Rp -	0.00	0	1.0000
8	0	Rp -	0.00	0	1.0000
9	1	Rp 871,313,616	8.71	14	0.9671
10	0	Rp -	0.00	0	1.0000
Total	20	Rp 5,668,704,828			

<i>Band</i>	<i>Recovery Rate</i>	<i>Expected Loss</i>	<i>Unexpected Loss</i>	<i>Economic Capital</i>
1	0.71	Rp 222,228,402	Rp 348,000,000	Rp 125,771,598
2	0.69	Rp 691,152,813	Rp 1,071,000,000	Rp 379,847,187
3	0.71	Rp 754,913,439	Rp 1,218,000,000	Rp 463,086,561
4	0.71	Rp 406,489,218	Rp 812,000,000	Rp 405,510,782
5	0.71	Rp 674,674,119	Rp 1,160,000,000	Rp 485,325,881
6	0.64	Rp 2,738,786,820	Rp 4,161,000,000	Rp 1,422,213,180
7	0.00	Rp -	Rp -	Rp -
8	0.00	Rp -	Rp -	Rp -
9	0.71	Rp 2,274,128,538	Rp 3,654,000,000	Rp 1,379,871,462
10	0.00	Rp -	Rp -	Rp -
		Rp 7,762,373,349	Rp 12,424,000,000	Rp 4,661,626,651

Sumber: Bank X, diolah kembali

Lampiran 4.5.

Tabel Perhitungan *Number of Default, Expected Loss, Unexpected Loss, dan Economic Capital*

JANUARI 2006

Band Rp 1,000,000

<i>Band</i>	<i># of customer</i>	<i>Total Outstanding</i>	<i>nj=Lambda</i>	<i>n</i>	<i>Proyeksi 95%</i>
1	0	Rp -	0.00	0	1.0000
2	0	Rp -	0.00	0	1.0000
3	0	Rp -	0.00	0	1.0000
4	0	Rp -	0.00	0	1.0000
5	0	Rp -	0.00	0	1.0000
6	0	Rp -	0.00	0	1.0000
7	0	Rp -	0.00	0	1.0000
8	2	Rp 15,668,056	15.67	22	0.9514
9	1	Rp 8,877,467	8.88	14	0.9624
10	0	Rp -	0.00	0	1.0000
Total	3	Rp 24,545,523			

<i>Band</i>	<i>Recovery Rate</i>	<i>Expected Loss</i>	<i>Unexpected Loss</i>	<i>Economic Capital</i>
1	0.00	Rp -	Rp -	Rp -
2	0.00	Rp -	Rp -	Rp -
3	0.00	Rp -	Rp -	Rp -
4	0.00	Rp -	Rp -	Rp -
5	0.00	Rp -	Rp -	Rp -
6	0.00	Rp -	Rp -	Rp -
7	0.00	Rp -	Rp -	Rp -
8	0.40	Rp 75,206,669	Rp 105,600,000	Rp 30,393,331
9	0.40	Rp 47,938,322	Rp 75,600,000	Rp 27,661,678
10	0.00	Rp -	Rp -	Rp -
		Rp 123,144,991	Rp 181,200,000	Rp 58,055,009

Sumber: Bank X, diolah kembali

Lampiran 4.5.

Tabel Perhitungan *Number of Default, Expected Loss, Unexpected Loss, dan Economic Capital*

JANUARI 2006

Band Rp 10,000,000

<i>Band</i>	<i># of customer</i>	<i>Total Outstanding</i>	<i>nj=Lambda</i>	<i>n</i>	<i>Proyeksi 95%</i>
1	0	Rp -	0.00	0	1.0000
2	5	Rp 86,207,421	8.62	14	0.9696
3	1	Rp 32,590,649	3.26	6	0.9517
4	3	Rp 118,615,925	11.86	18	0.9660
5	3	Rp 148,379,410	14.84	21	0.9516
6	1	Rp 60,365,660	6.04	10	0.9559
7	4	Rp 272,289,219	27.23	36	0.9571
8	2	Rp 160,810,970	16.08	23	0.9615
9	1	Rp 91,159,439	9.12	14	0.9547
10	0	Rp -	0.00	0	1.0000
Total	20	Rp 970,418,693			

<i>Band</i>	<i>Recovery Rate</i>	<i>Expected Loss</i>	<i>Unexpected Loss</i>	<i>Economic Capital</i>
1	0.00	Rp -	Rp -	Rp -
2	0.61	Rp 67,241,788	Rp 109,200,000	Rp 41,958,212
3	0.61	Rp 38,131,059	Rp 70,200,000	Rp 32,068,941
4	0.64	Rp 169,225,386	Rp 256,800,000	Rp 87,574,614
5	0.68	Rp 239,880,046	Rp 339,500,000	Rp 99,619,954
6	0.61	Rp 141,255,644	Rp 234,000,000	Rp 92,744,356
7	0.60	Rp 767,174,875	Rp 1,014,300,000	Rp 247,125,125
8	0.64	Rp 469,568,032	Rp 671,600,000	Rp 202,031,968
9	0.71	Rp 237,926,136	Rp 365,400,000	Rp 127,473,864
10	0.00	Rp -	Rp -	Rp -
		Rp 2,130,402,967	Rp 3,061,000,000	Rp 930,597,033

Sumber: Bank X, diolah kembali

Lampiran 4.5.

Tabel Perhitungan *Number of Default, Expected Loss, Unexpected Loss, dan Economic Capital*

JANUARI 2006

Band Rp 100,000,000

<i>Band</i>	<i># of customer</i>	<i>Total Outstanding</i>	<i>nj=Lambda</i>	<i>n</i>	<i>Proyeksi 95%</i>
1	10	Rp 1,262,516,571	12.63	19	0.9667
2	4	Rp 750,468,625	7.50	12	0.9572
3	4	Rp 1,146,586,691	11.47	17	0.9553
4	2	Rp 760,374,612	7.60	12	0.9534
5	1	Rp 483,346,880	4.83	9	0.9738
6	1	Rp 608,388,382	6.08	10	0.9538
7	1	Rp 748,159,964	7.48	12	0.9580
8	0	Rp -	0.00	0	1.0000
9	0	Rp -	0.00	0	1.0000
10	0	Rp -	0.00	0	1.0000
Total	23	Rp 5,759,841,725			

<i>Band</i>	<i>Recovery Rate</i>	<i>Expected Loss</i>	<i>Unexpected Loss</i>	<i>Economic Capital</i>
1	0.66	Rp 435,568,217	Rp 655,500,000	Rp 219,931,783
2	0.71	Rp 435,271,803	Rp 696,000,000	Rp 260,728,198
3	0.67	Rp 1,126,521,424	Rp 1,670,250,000	Rp 543,728,576
4	0.71	Rp 882,034,550	Rp 1,392,000,000	Rp 509,965,450
5	0.71	Rp 700,852,976	Rp 1,305,000,000	Rp 604,147,024
6	0.71	Rp 1,058,595,785	Rp 1,740,000,000	Rp 681,404,215
7	0.71	Rp 1,518,764,727	Rp 2,436,000,000	Rp 917,235,273
8	0.00	Rp -	Rp -	Rp -
9	0.00	Rp -	Rp -	Rp -
10	0.00	Rp -	Rp -	Rp -
		Rp 6,157,609,481	Rp 9,894,750,000	Rp 3,737,140,519

Sumber: Bank X, diolah kembali

Lampiran 4.5.

Tabel Perhitungan *Number of Default, Expected Loss, Unexpected Loss, dan Economic Capital*

FEBRUARI 2006

Band Rp 1,000,000

<i>Band</i>	<i># of customer</i>	<i>Total Outstanding</i>	<i>nj=Lambda</i>	<i>n</i>	<i>Proyeksi 95%</i>
1	3	Rp 3,704,079	3.70	7	0.9646
2	4	Rp 7,718,702	7.72	13	0.9734
3	2	Rp 6,710,361	6.71	11	0.9587
4	2	Rp 7,312,372	7.31	12	0.9638
5	1	Rp 5,248,793	5.25	9	0.9582
6	0	Rp -	0.00	0	1.0000
7	0	Rp -	0.00	0	1.0000
8	0	Rp -	0.00	0	1.0000
9	1	Rp 8,539,479	8.54	14	0.9716
10	1	Rp 10,115,258	10.12	16	0.9704
Total	14	Rp 49,349,044			

<i>Band</i>	<i>Recovery Rate</i>	<i>Expected Loss</i>	<i>Unexpected Loss</i>	<i>Economic Capital</i>
1	0.40	Rp 2,222,447	Rp 4,200,000	Rp 1,977,553
2	0.40	Rp 9,262,442	Rp 15,600,000	Rp 6,337,558
3	0.40	Rp 12,078,650	Rp 19,800,000	Rp 7,721,350
4	0.40	Rp 17,549,693	Rp 28,800,000	Rp 11,250,307
5	0.40	Rp 15,746,379	Rp 27,000,000	Rp 11,253,621
6	0.00	Rp -	Rp -	Rp -
7	0.00	Rp -	Rp -	Rp -
8	0.00	Rp -	Rp -	Rp -
9	0.40	Rp 46,113,187	Rp 75,600,000	Rp 29,486,813
10	0.40	Rp 60,691,548	Rp 96,000,000	Rp 35,308,452
		Rp 163,664,346	Rp 267,000,000	Rp 103,335,654

Sumber: Bank X, diolah kembali

Lampiran 4.5.

Tabel Perhitungan *Number of Default, Expected Loss, Unexpected Loss, dan Economic Capital*

FEBRUARI 2006

Band Rp 10,000,000

<i>Band</i>	<i># of customer</i>	<i>Total Outstanding</i>	<i>nj=Lambda</i>	<i>n</i>	<i>Proyeksi 95%</i>
1	2	Rp 26,100,629	2.61	5	0.9502
2	8	Rp 153,498,734	15.35	22	0.9595
3	6	Rp 186,283,503	18.63	26	0.9600
4	1	Rp 36,934,798	3.69	7	0.9651
5	4	Rp 204,255,670	20.43	28	0.9573
6	0	Rp -	0.00	0	1.0000
7	3	Rp 207,843,554	20.78	29	0.9665
8	2	Rp 156,498,395	15.65	22	0.9519
9	0	Rp -	0.00	0	1.0000
10	1	Rp 96,420,006	9.64	15	0.9626
Total	27	Rp 1,067,835,289			

<i>Band</i>	<i>Recovery Rate</i>	<i>Expected Loss</i>	<i>Unexpected Loss</i>	<i>Economic Capital</i>
1	0.61	Rp 10,179,245	Rp 19,500,000	Rp 9,320,755
2	0.62	Rp 115,891,544	Rp 166,100,000	Rp 50,208,456
3	0.61	Rp 217,951,699	Rp 304,200,000	Rp 86,248,301
4	0.61	Rp 57,618,285	Rp 109,200,000	Rp 51,581,715
5	0.62	Rp 385,532,577	Rp 528,500,000	Rp 142,967,423
6	0.00	Rp -	Rp -	Rp -
7	0.66	Rp 494,667,659	Rp 690,200,000	Rp 195,532,341
8	0.56	Rp 550,874,350	Rp 774,400,000	Rp 223,525,650
9	0.00	Rp -	Rp -	Rp -
10	0.56	Rp 424,248,026	Rp 660,000,000	Rp 235,751,974
		Rp 2,256,963,385	Rp 3,252,100,000	Rp 995,136,615

Sumber: Bank X, diolah kembali

Lampiran 4.5.

Tabel Perhitungan *Number of Default, Expected Loss, Unexpected Loss, dan Economic Capital*

FEBRUARI 2006

Band Rp 100,000,000

<i>Band</i>	<i># of customer</i>	<i>Total Outstanding</i>	<i>nj=Lambda</i>	<i>n</i>	<i>Proyeksi 95%</i>
1	1	Rp 123,787,681	1.24	3	0.9629
2	5	Rp 1,093,163,394	10.93	17	0.9694
3	2	Rp 621,892,426	6.22	11	0.9745
4	2	Rp 824,567,336	8.25	13	0.9580
5	1	Rp 471,613,290	4.72	9	0.9773
6	0	Rp -	0.00	0	1.0000
7	1	Rp 721,188,352	7.21	12	0.9670
8	1	Rp 761,548,069	7.62	12	0.9530
9	0	Rp -	0.00	0	1.0000
10	0	Rp -	0.00	0	1.0000
Total	13	Rp 4,617,760,548			

<i>Band</i>	<i>Recovery Rate</i>	<i>Expected Loss</i>	<i>Unexpected Loss</i>	<i>Economic Capital</i>
1	0.61	Rp 48,277,196	Rp 117,000,000	Rp 68,722,804
2	0.71	Rp 634,034,769	Rp 986,000,000	Rp 351,965,231
3	0.66	Rp 634,330,275	Rp 1,122,000,000	Rp 487,669,725
4	0.71	Rp 956,498,110	Rp 1,508,000,000	Rp 551,501,890
5	0.71	Rp 683,839,271	Rp 1,305,000,000	Rp 621,160,730
6	0.00	Rp -	Rp -	Rp -
7	0.71	Rp 1,464,012,355	Rp 2,436,000,000	Rp 971,987,645
8	0.71	Rp 1,766,791,520	Rp 2,784,000,000	Rp 1,017,208,480
9	0.00	Rp -	Rp -	Rp -
10	0.00	Rp -	Rp -	Rp -
		Rp 6,187,783,494	Rp 10,258,000,000	Rp 4,070,216,506

Sumber: Bank X, diolah kembali

Lampiran 4.5.

Tabel Perhitungan *Number of Default, Expected Loss, Unexpected Loss, dan Economic Capital*

MARET 2006

Band Rp 1,000,000

<i>Band</i>	<i># of customer</i>	<i>Total Outstanding</i>	<i>nj=Lambda</i>	<i>n</i>	<i>Proyeksi 95%</i>
1	1	Rp 1,412,664	1.41	4	0.9852
2	1	Rp 2,260,252	2.26	5	0.9721
3	2	Rp 6,221,768	6.22	11	0.9744
4	1	Rp 3,744,667	3.74	7	0.9626
5	0	Rp -	0.00	0	1.0000
6	0	Rp -	0.00	0	1.0000
7	1	Rp 7,063,367	7.06	12	0.9713
8	1	Rp 7,922,117	7.92	13	0.9681
9	0	Rp -	0.00	0	1.0000
10	0	Rp -	0.00	0	1.0000
Total	7	Rp 28,624,835			

<i>Band</i>	<i>Recovery Rate</i>	<i>Expected Loss</i>	<i>Unexpected Loss</i>	<i>Economic Capital</i>
1	0.40	Rp 847,598	Rp 2,400,000	Rp 1,552,402
2	0.40	Rp 2,712,302	Rp 6,000,000	Rp 3,287,698
3	0.40	Rp 11,199,182	Rp 19,800,000	Rp 8,600,818
4	0.40	Rp 8,987,201	Rp 16,800,000	Rp 7,812,799
5	0.00	Rp -	Rp -	Rp -
6	0.00	Rp -	Rp -	Rp -
7	0.40	Rp 29,666,141	Rp 50,400,000	Rp 20,733,859
8	0.61	Rp 24,717,005	Rp 40,560,000	Rp 15,842,995
9	0.00	Rp -	Rp -	Rp -
10	0.00	Rp -	Rp -	Rp -
		Rp 78,129,430	Rp 135,960,000	Rp 57,830,570

Sumber: Bank X, diolah kembali

Lampiran 4.5.

Tabel Perhitungan *Number of Default, Expected Loss, Unexpected Loss, dan Economic Capital*

MARET 2006

Band Rp 10,000,000

<i>Band</i>	<i># of customer</i>	<i>Total Outstanding</i>	<i>nj=Lambda</i>	<i>n</i>	<i>Proyeksi 95%</i>
1	1	Rp 13,161,062	1.32	3	0.9553
2	5	Rp 93,864,271	9.39	15	0.9694
3	1	Rp 32,003,392	3.20	6	0.9554
4	2	Rp 72,230,826	7.22	12	0.9666
5	3	Rp 153,962,617	15.40	22	0.9584
6	3	Rp 180,162,230	18.02	25	0.9550
7	1	Rp 67,794,942	6.78	11	0.9560
8	3	Rp 230,490,884	23.05	31	0.9554
9	1	Rp 86,548,493	8.65	14	0.9687
10	2	Rp 202,392,279	20.24	28	0.9611
Total	22	Rp 1,132,610,996			

<i>Band</i>	<i>Recovery Rate</i>	<i>Expected Loss</i>	<i>Unexpected Loss</i>	<i>Economic Capital</i>
1	0.61	Rp 5,132,814	Rp 11,700,000	Rp 6,567,186
2	0.60	Rp 75,091,417	Rp 120,000,000	Rp 44,908,583
3	0.71	Rp 27,842,951	Rp 52,200,000	Rp 24,357,049
4	0.64	Rp 105,457,006	Rp 175,200,000	Rp 69,742,994
5	0.63	Rp 287,396,885	Rp 410,666,667	Rp 123,269,782
6	0.64	Rp 385,547,172	Rp 535,000,000	Rp 149,452,828
7	0.61	Rp 185,080,192	Rp 300,300,000	Rp 115,219,808
8	0.66	Rp 626,935,204	Rp 843,200,000	Rp 216,264,796
9	0.71	Rp 225,891,567	Rp 365,400,000	Rp 139,508,433
10	0.66	Rp 688,133,749	Rp 952,000,000	Rp 263,866,251
		Rp 2,612,508,957	Rp 3,765,666,667	Rp 1,153,157,710

Sumber: Bank X, diolah kembali

Lampiran 4.5.

Tabel Perhitungan *Number of Default, Expected Loss, Unexpected Loss, dan Economic Capital*

MARET 2006

Band Rp 100,000,000

<i>Band</i>	<i># of customer</i>	<i>Total Outstanding</i>	<i>nj=Lambda</i>	<i>n</i>	<i>Proyeksi 95%</i>
1	3	Rp 377,749,141	3.78	7	0.9610
2	9	Rp 1,551,337,819	15.51	22	0.9555
3	2	Rp 621,251,160	6.21	11	0.9747
4	7	Rp 2,693,464,174	26.93	36	0.9623
5	1	Rp 482,197,993	4.82	9	0.9742
6	4	Rp 2,387,616,255	23.88	32	0.9559
7	0	Rp -	0.00	0	1.0000
8	0	Rp -	0.00	0	1.0000
9	0	Rp -	0.00	0	1.0000
10	1	Rp 969,453,934	9.69	15	0.9611
Total	27	Rp 9,083,070,476			

<i>Band</i>	<i>Recovery Rate</i>	<i>Expected Loss</i>	<i>Unexpected Loss</i>	<i>Economic Capital</i>
1	0.66	Rp 128,434,708	Rp 238,000,000	Rp 109,565,292
2	0.68	Rp 1,003,198,456	Rp 1,422,666,667	Rp 419,468,210
3	0.64	Rp 680,270,020	Rp 1,204,500,000	Rp 524,229,980
4	0.69	Rp 3,355,286,800	Rp 4,484,571,429	Rp 1,129,284,629
5	0.56	Rp 1,060,835,585	Rp 1,980,000,000	Rp 919,164,415
6	0.67	Rp 4,691,665,941	Rp 6,288,000,000	Rp 1,596,334,059
7	0.00	Rp -	Rp -	Rp -
8	0.00	Rp -	Rp -	Rp -
9	0.00	Rp -	Rp -	Rp -
10	0.56	Rp 4,265,597,310	Rp 6,600,000,000	Rp 2,334,402,690
		Rp 15,185,288,819	Rp 22,217,738,095	Rp 7,032,449,276

Sumber: Bank X, diolah kembali

Lampiran 4.5.

Tabel Perhitungan *Number of Default, Expected Loss, Unexpected Loss, dan Economic Capital*

APRIL 2006

Band Rp 1,000,000

<i>Band</i>	<i># of customer</i>	<i>Total Outstanding</i>	<i>nj=Lambda</i>	<i>n</i>	<i>Proyeksi 95%</i>
1	0	Rp -	0.00	0	1.0000
2	3	Rp 6,173,097	6.17	11	0.9757
3	3	Rp 8,990,174	8.99	14	0.9589
4	0	Rp -	0.00	0	1.0000
5	1	Rp 5,164,828	5.16	9	0.9618
6	3	Rp 18,083,534	18.08	25	0.9534
7	2	Rp 14,527,858	14.53	21	0.9597
8	2	Rp 15,596,461	15.60	22	0.9533
9	0	Rp -	0.00	0	1.0000
10	0	Rp -	0.00	0	1.0000
Total	14	Rp 68,535,952			

<i>Band</i>	<i>Recovery Rate</i>	<i>Expected Loss</i>	<i>Unexpected Loss</i>	<i>Economic Capital</i>
1	0.00	Rp -	Rp -	Rp -
2	0.40	Rp 7,407,716	Rp 13,200,000	Rp 5,792,284
3	0.61	Rp 10,518,504	Rp 16,380,000	Rp 5,861,496
4	0.00	Rp -	Rp -	Rp -
5	0.61	Rp 10,071,415	Rp 17,550,000	Rp 7,478,585
6	0.47	Rp 57,505,638	Rp 79,500,000	Rp 21,994,362
7	0.48	Rp 52,881,403	Rp 76,440,000	Rp 23,558,597
8	0.51	Rp 61,761,986	Rp 87,120,000	Rp 25,358,014
9	0.00	Rp -	Rp -	Rp -
10	0.00	Rp -	Rp -	Rp -
		Rp 200,146,661	Rp 290,190,000	Rp 90,043,339

Sumber: Bank X, diolah kembali

Lampiran 4.5.

Tabel Perhitungan *Number of Default, Expected Loss, Unexpected Loss, dan Economic Capital*

APRIL 2006

Band Rp 10,000,000

Band	# of customer	Total Outstanding	nj=Lambda	n	Proyeksi 95%
1	2	Rp 25,096,349	2.51	5	0.9573
2	7	Rp 139,608,266	13.96	20	0.9532
3	6	Rp 190,956,246	19.10	27	0.9670
4	0	Rp -	0.00	0	1.0000
5	1	Rp 46,601,678	4.66	8	0.9519
6	3	Rp 192,570,914	19.26	27	0.9640
7	1	Rp 67,609,512	6.76	11	0.9567
8	0	Rp -	0.00	0	1.0000
9	0	Rp -	0.00	0	1.0000
10	2	Rp 200,016,285	20.00	28	0.9656
Total	22	Rp 862,459,250			

Band	Recovery Rate	Expected Loss	Unexpected Loss	Economic Capital
1	0.64	Rp 9,160,167	Rp 18,250,000	Rp 9,089,833
2	0.56	Rp 123,254,155	Rp 176,571,429	Rp 53,317,274
3	0.61	Rp 223,418,808	Rp 315,900,000	Rp 92,481,192
4	0.00	Rp -	Rp -	Rp -
5	0.61	Rp 90,873,272	Rp 156,000,000	Rp 65,126,728
6	0.66	Rp 392,844,665	Rp 550,800,000	Rp 157,955,335
7	0.71	Rp 137,247,309	Rp 223,300,000	Rp 86,052,691
8	0.00	Rp -	Rp -	Rp -
9	0.00	Rp -	Rp -	Rp -
10	0.71	Rp 580,047,227	Rp 812,000,000	Rp 231,952,774
		Rp 1,556,845,603	Rp 2,252,821,429	Rp 695,975,826

Sumber: Bank X, diolah kembali

Lampiran 4.5.

Tabel Perhitungan *Number of Default, Expected Loss, Unexpected Loss, dan Economic Capital*

APRIL 2006

Band Rp 100,000,000

<i>Band</i>	<i># of customer</i>	<i>Total Outstanding</i>	<i>nj=Lambda</i>	<i>n</i>	<i>Proyeksi 95%</i>
1	5	Rp 627,953,805	6.28	11	0.9728
2	9	Rp 1,738,003,707	17.38	24	0.9501
3	9	Rp 2,559,330,931	25.59	34	0.9557
4	2	Rp 801,575,982	8.02	13	0.9654
5	1	Rp 518,242,149	5.18	9	0.9611
6	0	Rp -	0.00	0	1.0000
7	1	Rp 745,786,755	7.46	12	0.9589
8	0	Rp -	0.00	0	1.0000
9	0	Rp -	0.00	0	1.0000
10	1	Rp 1,047,215,107	10.47	16	0.9612
Total	28	Rp 8,038,108,436			

<i>Band</i>	<i>Recovery Rate</i>	<i>Expected Loss</i>	<i>Unexpected Loss</i>	<i>Economic Capital</i>
1	0.69	Rp 194,665,680	Rp 341,000,000	Rp 146,334,320
2	0.71	Rp 1,008,042,150	Rp 1,392,000,000	Rp 383,957,850
3	0.66	Rp 2,610,517,550	Rp 3,468,000,000	Rp 857,482,450
4	0.64	Rp 1,170,300,934	Rp 1,898,000,000	Rp 727,699,066
5	0.71	Rp 751,451,116	Rp 1,305,000,000	Rp 553,548,884
6	0.00	Rp -	Rp -	Rp -
7	0.71	Rp 1,513,947,113	Rp 2,436,000,000	Rp 922,052,887
8	0.00	Rp -	Rp -	Rp -
9	0.00	Rp -	Rp -	Rp -
10	0.71	Rp 3,036,923,810	Rp 4,640,000,000	Rp 1,603,076,190
		Rp 10,285,848,352	Rp 15,480,000,000	Rp 5,194,151,648

Sumber: Bank X, diolah kembali

Lampiran 4.5.

Tabel Perhitungan Expected Loss, Unexpected Loss, dan Economic Capital

MEI 2006

Band Rp 1,000,000

<i>Band</i>	<i># of customer</i>	<i>Total Outstanding</i>	<i>nj=Lambda</i>	<i>n</i>	<i>Proyeksi 95%</i>
1	23	Rp 29,374,576	29.37	39	0.9643
2	32	Rp 55,631,790	55.63	68	0.9541
3	4	Rp 13,854,612	13.85	20	0.9561
4	3	Rp 10,800,603	10.80	16	0.9511
5	1	Rp 5,340,189	5.34	9	0.9541
6	0	Rp -	0.00	0	1.0000
7	1	Rp 7,080,805	7.08	12	0.9708
8	1	Rp 8,191,436	8.19	13	0.9598
9	1	Rp 8,664,823	8.66	14	0.9684
10	1	Rp 10,390,983	10.39	16	0.9634
Total	67	Rp 149,329,817			

<i>Band</i>	<i>Recovery Rate</i>	<i>Expected Loss</i>	<i>Unexpected Loss</i>	<i>Economic Capital</i>
1	0.40	Rp 17,624,746	Rp 23,400,000	Rp 5,775,254
2	0.40	Rp 66,758,148	Rp 81,600,000	Rp 14,841,852
3	0.40	Rp 24,938,302	Rp 36,000,000	Rp 11,061,698
4	0.45	Rp 23,617,319	Rp 34,986,667	Rp 11,369,348
5	0.40	Rp 16,020,567	Rp 27,000,000	Rp 10,979,433
6	0.00	Rp -	Rp -	Rp -
7	0.40	Rp 29,739,381	Rp 50,400,000	Rp 20,660,619
8	0.56	Rp 28,833,855	Rp 45,760,000	Rp 16,926,145
9	0.61	Rp 30,413,529	Rp 49,140,000	Rp 18,726,471
10	0.40	Rp 62,345,898	Rp 96,000,000	Rp 33,654,102
		Rp 300,291,743	Rp 444,286,667	Rp 143,994,923

Sumber: Bank X, diolah kembali

Lampiran 4.5.

Tabel Perhitungan *Number of Default, Expected Loss, Unexpected Loss, dan Economic Capital*

MEI 2006

Band Rp 10,000,000

<i>Band</i>	<i># of customer</i>	<i>Total Outstanding</i>	<i>nj=Lambda</i>	<i>n</i>	<i>Proyeksi 95%</i>
1	0	Rp -	0.00	0	1.0000
2	5	Rp 108,834,299	10.88	17	0.9705
3	6	Rp 182,757,105	18.28	26	0.9670
4	2	Rp 81,765,966	8.18	13	0.9603
5	5	Rp 247,052,345	24.71	33	0.9563
6	4	Rp 230,219,772	23.02	31	0.9559
7	6	Rp 405,231,129	40.52	51	0.9535
8	2	Rp 161,335,366	16.13	23	0.9604
9	4	Rp 358,720,704	35.87	46	0.9575
10	4	Rp 394,371,736	39.44	50	0.9567
Total	38	Rp 2,170,288,422			

<i>Band</i>	<i>Recovery Rate</i>	<i>Expected Loss</i>	<i>Unexpected Loss</i>	<i>Economic Capital</i>
1	0.00	Rp -	Rp -	Rp -
2	0.61	Rp 84,890,753	Rp 132,600,000	Rp 47,709,247
3	0.64	Rp 195,550,102	Rp 278,200,000	Rp 82,649,898
4	0.61	Rp 127,554,907	Rp 202,800,000	Rp 75,245,093
5	0.67	Rp 407,636,369	Rp 544,500,000	Rp 136,863,631
6	0.57	Rp 590,513,715	Rp 795,150,000	Rp 204,636,285
7	0.62	Rp 1,082,642,500	Rp 1,362,550,000	Rp 279,907,500
8	0.66	Rp 438,832,196	Rp 625,600,000	Rp 186,767,804
9	0.71	Rp 936,261,037	Rp 1,200,600,000	Rp 264,338,963
10	0.71	Rp 1,143,678,034	Rp 1,450,000,000	Rp 306,321,966
		Rp 5,007,559,614	Rp 6,592,000,000	Rp 1,584,440,386

Sumber: Bank X, diolah kembali

Lampiran 4.5.

Tabel Perhitungan *Number of Default, Expected Loss, Unexpected Loss, dan Economic Capital*

MEI 2006

Band Rp 100,000,000

<i>Band</i>	<i># of customer</i>	<i>Total Outstanding</i>	<i>nj=Lambda</i>	<i>n</i>	<i>Proyeksi 95%</i>
1	8	Rp 1,042,535,937	10.43	16	0.9625
2	8	Rp 1,477,004,895	14.77	21	0.9534
3	5	Rp 1,453,810,291	14.54	17	0.9594
4	2	Rp 784,693,396	7.85	13	0.9701
5	1	Rp 480,128,735	4.80	9	0.9748
6	0	Rp -	0.00	0	1.0000
7	2	Rp 1,388,794,358	13.89	20	0.9552
8	0	Rp -	0.00	0	1.0000
9	2	Rp 1,813,920,611	18.14	25	0.9520
10	0	Rp -	0.00	0	1.0000
Total	28	Rp 8,440,888,223			

<i>Band</i>	<i>Recovery Rate</i>	<i>Expected Loss</i>	<i>Unexpected Loss</i>	<i>Economic Capital</i>
1	0.69	Rp 321,882,971	Rp 494,000,000	Rp 172,117,029
2	0.68	Rp 948,975,645	Rp 1,349,250,000	Rp 400,274,355
3	0.71	Rp 1,264,814,953	Rp 1,479,000,000	Rp 214,185,047
4	0.56	Rp 1,381,060,377	Rp 2,288,000,000	Rp 906,939,623
5	0.71	Rp 696,186,666	Rp 1,305,000,000	Rp 608,813,334
6	0.00	Rp -	Rp -	Rp -
7	0.64	Rp 3,548,369,585	Rp 5,110,000,000	Rp 1,561,630,415
8	0.00	Rp -	Rp -	Rp -
9	0.66	Rp 5,550,597,070	Rp 7,650,000,000	Rp 2,099,402,930
10	0.00	Rp -	Rp -	Rp -
		Rp 13,711,887,266	Rp 19,675,250,000	Rp 5,963,362,734

Sumber: Bank X, diolah kembali

Lampiran 4.5.

Tabel Perhitungan *Number of Default, Expected Loss, Unexpected Loss, dan Economic Capital*

JUNI 2006

Band Rp 1,000,000

<i>Band</i>	<i># of customer</i>	<i>Total Outstanding</i>	<i>nj=Lambda</i>	<i>n</i>	<i>Proyeksi 95%</i>
1	20	Rp 23,172,529	23.17	31	0.9528
2	3	Rp 6,418,818	6.42	11	0.9687
3	1	Rp 3,025,766	3.03	6	0.9652
4	1	Rp 3,773,338	3.77	7	0.9612
5	0	Rp -	0.00	0	1.0000
6	1	Rp 5,660,004	5.66	10	0.9699
7	0	Rp -	0.00	0	1.0000
8	0	Rp -	0.00	0	1.0000
9	1	Rp 8,603,371	8.60	14	0.9700
10	0	Rp -	0.00	0	1.0000
Total	27	Rp 50,653,826			

<i>Band</i>	<i>Recovery Rate</i>	<i>Expected Loss</i>	<i>Unexpected Loss</i>	<i>Economic Capital</i>
1	0.40	Rp 13,903,517	Rp 18,600,000	Rp 4,696,483
2	0.40	Rp 7,702,582	Rp 13,200,000	Rp 5,497,418
3	0.40	Rp 5,446,379	Rp 10,800,000	Rp 5,353,621
4	0.40	Rp 9,056,011	Rp 16,800,000	Rp 7,743,989
5	0.00	Rp -	Rp -	Rp -
6	0.40	Rp 20,376,014	Rp 36,000,000	Rp 15,623,986
7	0.00	Rp -	Rp -	Rp -
8	0.00	Rp -	Rp -	Rp -
9	0.40	Rp 46,458,203	Rp 75,600,000	Rp 29,141,797
10	0.00	Rp -	Rp -	Rp -
		Rp 102,942,707	Rp 171,000,000	Rp 68,057,293

Sumber: Bank X, diolah kembali

Lampiran 4.5.

Tabel Perhitungan *Number of Default, Expected Loss, Unexpected Loss, dan Economic Capital*

JUNI 2006

Band Rp 10,000,000

<i>Band</i>	<i># of customer</i>	<i>Total Outstanding</i>	<i>nj=Lambda</i>	<i>n</i>	<i>Proyeksi 95%</i>
1	1	Rp 14,367,994	1.44	4	0.9842
2	2	Rp 42,598,152	4.26	8	0.9699
3	13	Rp 377,394,884	37.74	48	0.9557
4	3	Rp 120,994,101	12.10	18	0.9600
5	4	Rp 201,167,873	20.12	28	0.9635
6	8	Rp 473,872,774	47.39	59	0.9568
7	4	Rp 279,836,217	27.98	37	0.9590
8	1	Rp 80,968,994	8.10	13	0.9629
9	4	Rp 354,858,406	35.49	46	0.9633
10	4	Rp 398,367,271	39.84	50	0.9502
Total	44	Rp 2,344,426,666			

<i>Band</i>	<i>Recovery Rate</i>	<i>Expected Loss</i>	<i>Unexpected Loss</i>	<i>Economic Capital</i>
1	0.61	Rp 5,603,518	Rp 15,600,000	Rp 9,996,482
2	0.51	Rp 42,172,170	Rp 79,200,000	Rp 37,027,830
3	0.60	Rp 450,261,127	Rp 572,676,923	Rp 122,415,796
4	0.58	Rp 204,883,344	Rp 304,800,000	Rp 99,916,656
5	0.60	Rp 404,850,344	Rp 563,500,000	Rp 158,649,656
6	0.61	Rp 1,108,862,291	Rp 1,380,600,000	Rp 271,737,709
7	0.66	Rp 666,010,196	Rp 880,600,000	Rp 214,589,804
8	0.56	Rp 285,010,859	Rp 457,600,000	Rp 172,589,141
9	0.67	Rp 1,045,945,152	Rp 1,355,850,000	Rp 309,904,848
10	0.65	Rp 1,404,244,630	Rp 1,762,500,000	Rp 358,255,370
		Rp 5,617,843,632	Rp 7,372,926,923	Rp 1,755,083,291

Sumber: Bank X, diolah kembali

Lampiran 4.5.

Tabel Perhitungan *Number of Default, Expected Loss, Unexpected Loss, dan Economic Capital*

JUNI 2006

Band Rp 100,000,000

<i>Band</i>	<i># of customer</i>	<i>Total Outstanding</i>	<i>nj=Lambda</i>	<i>n</i>	<i>Proyeksi 95%</i>
1	13	Rp 1,591,687,946	15.92	23	0.9651
2	16	Rp 3,264,566,576	32.65	42	0.9531
3	11	Rp 3,288,454,339	32.88	43	0.9633
4	7	Rp 2,713,465,048	27.13	36	0.9588
5	3	Rp 1,527,688,706	15.28	22	0.9612
6	2	Rp 1,230,787,148	12.31	18	0.9541
7	3	Rp 2,122,377,607	21.22	29	0.9582
8	1	Rp 840,759,412	8.41	13	0.9522
9	0	Rp -	0.00	0	1.0000
10	0	Rp -	0.00	0	1.0000
Total	56	Rp 16,579,786,782			

<i>Band</i>	<i>Recovery Rate</i>	<i>Expected Loss</i>	<i>Unexpected Loss</i>	<i>Economic Capital</i>
1	0.67	Rp 528,930,148	Rp 764,307,692	Rp 235,377,544
2	0.69	Rp 2,015,869,861	Rp 2,593,500,000	Rp 577,630,139
3	0.70	Rp 2,995,482,952	Rp 3,916,909,091	Rp 921,426,138
4	0.67	Rp 3,612,784,892	Rp 4,793,142,857	Rp 1,180,357,965
5	0.71	Rp 2,215,148,624	Rp 3,190,000,000	Rp 974,851,376
6	0.71	Rp 2,141,569,638	Rp 3,132,000,000	Rp 990,430,362
7	0.71	Rp 4,308,426,542	Rp 5,887,000,000	Rp 1,578,573,458
8	0.56	Rp 2,959,473,130	Rp 4,576,000,000	Rp 1,616,526,870
9	0.00	Rp -	Rp -	Rp -
10	0.00	Rp -	Rp -	Rp -
		Rp 20,777,685,787	Rp 28,852,859,640	Rp 8,075,173,853

Sumber: Bank X, diolah kembali

Lampiran 4.5.

Tabel Perhitungan *Number of Default, Expected Loss, Unexpected Loss, dan Economic Capital*

JULI 2006

Band Rp 1,000,000

<i>Band</i>	<i># of customer</i>	<i>Total Outstanding</i>	<i>nj=Lambda</i>	<i>n</i>	<i>Proyeksi 95%</i>
1	0	Rp -	0.00	0	1.0000
2	3	Rp 5,573,990	5.57	10	0.9726
3	1	Rp 2,971,093	2.97	6	0.9679
4	1	Rp 3,512,172	3.51	7	0.9728
5	1	Rp 4,970,815	4.97	9	0.9692
6	2	Rp 12,230,624	12.23	18	0.9563
7	2	Rp 14,282,406	14.28	21	0.9654
8	0	Rp -	0.00	0	1.0000
9	1	Rp 9,180,252	9.18	14	0.9524
10	0	Rp -	0.00	0	1.0000
Total	11	Rp 52,721,352			

<i>Band</i>	<i>Recovery Rate</i>	<i>Expected Loss</i>	<i>Unexpected Loss</i>	<i>Economic Capital</i>
1	0.00	Rp -	Rp -	Rp -
2	0.40	Rp 6,688,788	Rp 12,000,000	Rp 5,311,212
3	0.40	Rp 5,347,967	Rp 10,800,000	Rp 5,452,033
4	0.40	Rp 8,429,213	Rp 16,800,000	Rp 8,370,787
5	0.40	Rp 14,912,445	Rp 27,000,000	Rp 12,087,555
6	0.40	Rp 44,030,246	Rp 64,800,000	Rp 20,769,754
7	0.51	Rp 49,488,537	Rp 72,765,000	Rp 23,276,463
8	0.00	Rp -	Rp -	Rp -
9	0.56	Rp 36,353,798	Rp 55,440,000	Rp 19,086,202
10	0.00	Rp -	Rp -	Rp -
		Rp 165,250,994	Rp 259,605,000	Rp 94,354,006

Sumber: Bank X, diolah kembali

Lampiran 4.5.

Tabel Perhitungan *Number of Default, Expected Loss, Unexpected Loss, dan Economic Capital*

JULI 2006

Band Rp 10,000,000

<i>Band</i>	<i># of customer</i>	<i>Total Outstanding</i>	<i>nj=Lambda</i>	<i>n</i>	<i>Proyeksi 95%</i>
1	4	Rp 49,772,858	4.98	9	0.9690
2	11	Rp 212,768,973	21.28	29	0.9571
3	10	Rp 304,408,610	30.44	40	0.9611
4	5	Rp 197,689,935	19.77	27	0.9532
5	5	Rp 249,858,407	24.99	33	0.9505
6	5	Rp 303,178,702	30.32	40	0.9630
7	4	Rp 267,704,994	26.77	36	0.9650
8	8	Rp 645,636,673	64.56	78	0.9552
9	5	Rp 453,692,613	45.37	57	0.9601
10	5	Rp 503,173,069	50.32	62	0.9532
Total	62	Rp 3,187,884,834			

<i>Band</i>	<i>Recovery Rate</i>	<i>Expected Loss</i>	<i>Unexpected Loss</i>	<i>Economic Capital</i>
1	0.45	Rp 27,250,640	Rp 49,275,000	Rp 22,024,360
2	0.60	Rp 169,828,326	Rp 231,472,727	Rp 61,644,402
3	0.62	Rp 347,025,815	Rp 456,000,000	Rp 108,974,185
4	0.61	Rp 308,396,299	Rp 421,200,000	Rp 112,803,701
5	0.61	Rp 487,223,894	Rp 643,500,000	Rp 156,276,106
6	0.65	Rp 636,675,274	Rp 840,000,000	Rp 203,324,726
7	0.69	Rp 590,289,512	Rp 793,800,000	Rp 203,510,488
8	0.70	Rp 1,562,440,749	Rp 1,887,600,000	Rp 325,159,251
9	0.71	Rp 1,184,137,720	Rp 1,487,700,000	Rp 303,562,280
10	0.62	Rp 1,912,057,662	Rp 2,356,000,000	Rp 443,942,338
		Rp 7,225,325,890	Rp 9,166,547,727	Rp 1,941,221,837

Sumber: Bank X, diolah kembali

Lampiran 4.5.

Tabel Perhitungan *Number of Default, Expected Loss, Unexpected Loss, dan Economic Capital*

JULI 2006

Band Rp 100,000,000

<i>Band</i>	<i># of customer</i>	<i>Total Outstanding</i>	<i>nj=Lambda</i>	<i>n</i>	<i>Proyeksi 95%</i>
1	11	Rp 1,432,331,436	14.32	21	0.9645
2	26	Rp 5,128,923,407	51.29	63	0.9521
3	6	Rp 1,900,831,694	19.01	26	0.9512
4	4	Rp 1,592,904,444	15.93	23	0.9648
5	5	Rp 2,559,530,811	25.60	34	0.9556
6	2	Rp 1,131,800,037	11.32	17	0.9596
7	1	Rp 667,474,657	6.67	11	0.9600
8	2	Rp 1,626,370,195	16.26	23	0.9573
9	1	Rp 901,510,596	9.02	14	0.9580
10	1	Rp 983,927,381	9.84	15	0.9566
Total	59	Rp 17,925,604,658			

<i>Band</i>	<i>Recovery Rate</i>	<i>Expected Loss</i>	<i>Unexpected Loss</i>	<i>Economic Capital</i>
1	0.70	Rp 434,907,909	Rp 637,636,364	Rp 202,728,455
2	0.69	Rp 3,231,221,746	Rp 3,969,000,000	Rp 737,778,254
3	0.71	Rp 1,653,723,574	Rp 2,262,000,000	Rp 608,276,426
4	0.65	Rp 2,245,995,266	Rp 3,243,000,000	Rp 997,004,734
5	0.71	Rp 3,711,319,676	Rp 4,930,000,000	Rp 1,218,680,324
6	0.71	Rp 1,969,332,064	Rp 2,958,000,000	Rp 988,667,936
7	0.71	Rp 1,354,973,554	Rp 2,233,000,000	Rp 878,026,446
8	0.64	Rp 4,749,000,969	Rp 6,716,000,000	Rp 1,966,999,031
9	0.71	Rp 2,352,942,656	Rp 3,654,000,000	Rp 1,301,057,344
10	0.56	Rp 4,329,280,476	Rp 6,600,000,000	Rp 2,270,719,524
		Rp 26,032,697,890	Rp 37,202,636,364	Rp 11,169,938,473

Sumber: Bank X, diolah kembali

Lampiran 4.5.

Tabel Perhitungan *Number of Default, Expected Loss, Unexpected Loss, dan Economic Capital*

AGUSTUS 2006

Band Rp 1,000,000

<i>Band</i>	<i># of customer</i>	<i>Total Outstanding</i>	<i>nj=Lambda</i>	<i>n</i>	<i>Proyeksi 95%</i>
1	2	Rp 2,483,165	2.48	5	0.9591
2	5	Rp 10,099,645	10.10	16	0.9707
3	0	Rp -	0.00	0	1.0000
4	3	Rp 12,629,386	12.63	19	0.9666
5	1	Rp 5,268,242	5.27	9	0.9574
6	1	Rp 6,258,071	6.26	11	0.9734
7	0	Rp -	0.00	0	1.0000
8	3	Rp 24,311,212	24.31	33	0.9636
9	1	Rp 8,721,494	8.72	14	0.9669
10	0	Rp -	0.00	0	1.0000
Total	16	Rp 69,771,215			

<i>Band</i>	<i>Recovery Rate</i>	<i>Expected Loss</i>	<i>Unexpected Loss</i>	<i>Economic Capital</i>
1	0.48	Rp 1,291,246	Rp 2,600,000	Rp 1,308,754
2	0.40	Rp 12,119,574	Rp 19,200,000	Rp 7,080,426
3	0.00	Rp -	Rp -	Rp -
4	0.47	Rp 26,774,298	Rp 40,280,000	Rp 13,505,702
5	0.40	Rp 15,804,726	Rp 27,000,000	Rp 11,195,274
6	0.56	Rp 16,521,307	Rp 29,040,000	Rp 12,518,693
7	0.00	Rp -	Rp -	Rp -
8	0.47	Rp 103,079,539	Rp 139,920,000	Rp 36,840,461
9	0.61	Rp 30,612,444	Rp 49,140,000	Rp 18,527,556
10	0.00	Rp -	Rp -	Rp -
		Rp 206,203,134	Rp 307,180,000	Rp 100,976,866

Sumber: Bank X, diolah kembali

Lampiran 4.5.

Tabel Perhitungan *Number of Default, Expected Loss, Unexpected Loss, dan Economic Capital*

AGUSTUS 2006

Band Rp 10,000,000

<i>Band</i>	<i># of customer</i>	<i>Total Outstanding</i>	<i>nj=Lambda</i>	<i>n</i>	<i>Proyeksi 95%</i>
1	3	Rp 37,852,135	3.79	7	0.9606
2	3	Rp 61,468,806	6.15	10	0.9510
3	6	Rp 191,759,480	19.18	27	0.9656
4	7	Rp 274,302,328	27.43	36	0.9533
5	6	Rp 309,563,184	30.96	40	0.9521
6	3	Rp 185,067,821	18.51	26	0.9625
7	3	Rp 209,851,307	20.99	29	0.9629
8	8	Rp 636,139,958	63.61	77	0.9557
9	4	Rp 351,497,032	35.15	45	0.9551
10	3	Rp 296,336,124	29.63	39	0.9602
Total	46	Rp 2,553,838,175			

<i>Band</i>	<i>Recovery Rate</i>	<i>Expected Loss</i>	<i>Unexpected Loss</i>	<i>Economic Capital</i>
1	0.57	Rp 16,150,244	Rp 29,866,667	Rp 13,716,422
2	0.61	Rp 47,945,669	Rp 78,000,000	Rp 30,054,331
3	0.60	Rp 229,152,579	Rp 322,650,000	Rp 93,497,421
4	0.61	Rp 427,911,632	Rp 561,600,000	Rp 133,688,368
5	0.59	Rp 629,445,141	Rp 813,333,333	Rp 183,888,193
6	0.68	Rp 359,031,573	Rp 504,400,000	Rp 145,368,427
7	0.71	Rp 425,998,153	Rp 588,700,000	Rp 162,701,847
8	0.64	Rp 1,857,528,677	Rp 2,248,400,000	Rp 390,871,323
9	0.67	Rp 1,036,037,502	Rp 1,326,375,000	Rp 290,337,498
10	0.66	Rp 1,007,542,822	Rp 1,326,000,000	Rp 318,457,178
		Rp 6,036,743,991	Rp 7,799,325,000	Rp 1,762,581,009

Sumber: Bank X, diolah kembali

Lampiran 4.5.

Tabel Perhitungan *Number of Default, Expected Loss, Unexpected Loss, dan Economic Capital*

AGUSTUS 2006

Band Rp 100,000,000

<i>Band</i>	<i># of customer</i>	<i>Total Outstanding</i>	<i>nj=Lambda</i>	<i>n</i>	<i>Proyeksi 95%</i>
1	12	Rp 1,504,296,933	15.04	22	0.9664
2	16	Rp 3,179,908,243	31.80	41	0.9526
3	8	Rp 2,303,780,719	23.04	31	0.9556
4	4	Rp 1,536,784,879	15.37	22	0.9591
5	2	Rp 973,590,491	9.74	15	0.9598
6	1	Rp 578,925,549	5.79	10	0.9655
7	4	Rp 2,813,134,476	28.13	37	0.9564
8	0	Rp -	0.00	0	1.0000
9	0	Rp -	0.00	0	1.0000
10	0	Rp -	0.00	0	1.0000
Total	47	Rp 12,890,421,290			

<i>Band</i>	<i>Recovery Rate</i>	<i>Expected Loss</i>	<i>Unexpected Loss</i>	<i>Economic Capital</i>
1	0.67	Rp 498,925,149	Rp 729,666,667	Rp 230,741,517
2	0.70	Rp 1,903,970,060	Rp 2,454,875,000	Rp 550,904,940
3	0.66	Rp 2,349,856,333	Rp 3,162,000,000	Rp 812,143,667
4	0.69	Rp 1,936,348,948	Rp 2,772,000,000	Rp 835,651,052
5	0.71	Rp 1,411,706,212	Rp 2,175,000,000	Rp 763,293,788
6	0.71	Rp 1,007,330,455	Rp 1,740,000,000	Rp 732,669,545
7	0.65	Rp 6,941,409,320	Rp 9,129,750,000	Rp 2,188,340,680
8	0.00	Rp -	Rp -	Rp -
9	0.00	Rp -	Rp -	Rp -
10	0.00	Rp -	Rp -	Rp -
		Rp 16,049,546,478	Rp 22,163,291,667	Rp 6,113,745,189

Sumber: Bank X, diolah kembali

Lampiran 4.5.

Tabel Perhitungan *Number of Default, Expected Loss, Unexpected Loss, dan Economic Capital*

SEPTEMBER 2006

Band Rp 1,000,000

<i>Band</i>	<i># of customer</i>	<i>Total Outstanding</i>	<i>nj=Lambda</i>	<i>n</i>	<i>Proyeksi 95%</i>
1	3	Rp 3,010,724	3.01	6	0.9659
2	0	Rp -	0.00	0	1.0000
3	1	Rp 3,463,653	3.46	7	0.9746
4	2	Rp 7,841,824	7.84	13	0.9703
5	1	Rp 4,874,415	4.87	9	0.9725
6	1	Rp 5,688,878	5.69	10	0.9689
7	3	Rp 21,453,881	21.45	29	0.9532
8	3	Rp 24,472,659	24.47	33	0.9607
9	2	Rp 18,365,756	18.37	26	0.9653
10	3	Rp 30,131,835	30.13	39	0.9512
Total	19	Rp 119,303,625			

<i>Band</i>	<i>Recovery Rate</i>	<i>Expected Loss</i>	<i>Unexpected Loss</i>	<i>Economic Capital</i>
1	0.40	Rp 1,806,434	Rp 3,600,000	Rp 1,793,566
2	0.00	Rp -	Rp -	Rp -
3	0.40	Rp 6,234,575	Rp 12,600,000	Rp 6,365,425
4	0.61	Rp 12,233,245	Rp 20,280,000	Rp 8,046,755
5	0.61	Rp 9,505,109	Rp 17,550,000	Rp 8,044,891
6	0.61	Rp 13,311,975	Rp 23,400,000	Rp 10,088,025
7	0.47	Rp 79,593,899	Rp 107,590,000	Rp 27,996,101
8	0.52	Rp 93,322,406	Rp 125,840,000	Rp 32,517,594
9	0.51	Rp 81,819,443	Rp 115,830,000	Rp 34,010,557
10	0.61	Rp 117,514,157	Rp 152,100,000	Rp 34,585,844
		Rp 415,341,243	Rp 578,790,000	Rp 163,448,757

Sumber: Bank X, diolah kembali

Lampiran 4.5.

Tabel Perhitungan *Number of Default, Expected Loss, Unexpected Loss, dan Economic Capital*

SEPTEMBER 2006

Band Rp 10,000,000

<i>Band</i>	<i># of customer</i>	<i>Total Outstanding</i>	<i>nj=Lambda</i>	<i>n</i>	<i>Proyeksi 95%</i>
1	4	Rp 50,640,885	5.06	9	0.9658
2	5	Rp 94,839,008	9.48	15	0.9670
3	7	Rp 203,867,405	20.39	28	0.9581
4	11	Rp 444,074,085	44.41	56	0.9612
5	5	Rp 254,349,697	25.43	34	0.9587
6	6	Rp 345,941,354	34.59	45	0.9637
7	6	Rp 416,694,718	41.67	53	0.9624
8	3	Rp 241,980,774	24.20	33	0.9655
9	4	Rp 353,263,114	35.33	45	0.9520
10	3	Rp 292,517,071	29.25	38	0.9515
Total	54	Rp 2,698,168,111			

<i>Band</i>	<i>Recovery Rate</i>	<i>Expected Loss</i>	<i>Unexpected Loss</i>	<i>Economic Capital</i>
1	0.55	Rp 23,041,603	Rp 40,950,000	Rp 17,908,397
2	0.55	Rp 86,113,819	Rp 136,200,000	Rp 50,086,181
3	0.60	Rp 247,262,038	Rp 339,600,000	Rp 92,337,962
4	0.60	Rp 708,903,721	Rp 893,963,636	Rp 185,059,915
5	0.62	Rp 483,264,424	Rp 646,000,000	Rp 162,735,576
6	0.64	Rp 740,314,498	Rp 963,000,000	Rp 222,685,502
7	0.65	Rp 1,016,040,621	Rp 1,292,316,667	Rp 276,276,046
8	0.63	Rp 722,715,912	Rp 985,600,000	Rp 262,884,088
9	0.67	Rp 1,041,243,029	Rp 1,326,375,000	Rp 285,131,971
10	0.63	Rp 1,092,063,732	Rp 1,418,666,667	Rp 326,602,935
		Rp 6,160,963,396	Rp 8,042,671,970	Rp 1,881,708,574

Sumber: Bank X, diolah kembali

Lampiran 4.5.

Tabel Perhitungan *Number of Default, Expected Loss, Unexpected Loss, dan Economic Capital*

SEPTEMBER 2006

Band Rp 100,000,000

<i>Band</i>	<i># of customer</i>	<i>Total Outstanding</i>	<i>nj=Lambda</i>	<i>n</i>	<i>Proyeksi 95%</i>
1	22	Rp 2,779,725,791	27.80	37	0.9622
2	20	Rp 3,876,289,985	38.76	49	0.9534
3	11	Rp 3,150,466,487	31.50	41	0.9578
4	4	Rp 1,649,982,303	16.50	23	0.9513
5	3	Rp 1,442,713,106	14.43	21	0.9621
6	3	Rp 1,748,042,710	17.48	25	0.9665
7	1	Rp 697,209,390	6.97	12	0.9737
8	1	Rp 750,633,288	7.51	12	0.9571
9	1	Rp 850,993,209	8.51	14	0.9723
10	2	Rp 2,094,125,866	20.94	29	0.9637
Total	68	Rp 19,040,182,135			

<i>Band</i>	<i>Recovery Rate</i>	<i>Expected Loss</i>	<i>Unexpected Loss</i>	<i>Economic Capital</i>
1	0.65	Rp 983,012,121	Rp 1,308,454,545	Rp 325,442,425
2	0.67	Rp 2,577,732,840	Rp 3,258,500,000	Rp 680,767,160
3	0.67	Rp 3,127,554,003	Rp 4,070,181,818	Rp 942,627,815
4	0.71	Rp 1,913,979,471	Rp 2,668,000,000	Rp 754,020,529
5	0.66	Rp 2,452,612,280	Rp 3,570,000,000	Rp 1,117,387,720
6	0.71	Rp 3,041,594,315	Rp 4,350,000,000	Rp 1,308,405,685
7	0.71	Rp 1,415,335,062	Rp 2,436,000,000	Rp 1,020,664,938
8	0.61	Rp 2,341,975,859	Rp 3,744,000,000	Rp 1,402,024,141
9	0.71	Rp 2,221,092,275	Rp 3,654,000,000	Rp 1,432,907,725
10	0.71	Rp 6,072,965,011	Rp 8,410,000,000	Rp 2,337,034,989
		Rp 26,147,853,238	Rp 37,469,136,364	Rp 11,321,283,125

Sumber: Bank X, diolah kembali

Lampiran 4.5.

Tabel Perhitungan *Number of Default, Expected Loss, Unexpected Loss, dan Economic Capital*

OKTOBER 2006

Band Rp 1,000,000

<i>Band</i>	<i># of customer</i>	<i>Total Outstanding</i>	<i>nj=Lambda</i>	<i>n</i>	<i>Proyeksi 95%</i>
1	0	Rp -	0.00	0	1.0000
2	2	Rp 4,560,326	4.56	8	0.9569
3	2	Rp 5,157,167	5.16	9	0.9621
4	1	Rp 3,961,437	3.96	7	0.9511
5	2	Rp 9,950,384	9.95	15	0.9530
6	0	Rp -	0.00	0	1.0000
7	2	Rp 13,445,098	13.45	20	0.9661
8	3	Rp 23,100,329	23.10	31	0.9543
9	2	Rp 17,820,353	17.82	25	0.9595
10	1	Rp 10,211,558	10.21	16	0.9681
Total	15	Rp 88,206,652			

<i>Band</i>	<i>Recovery Rate</i>	<i>Expected Loss</i>	<i>Unexpected Loss</i>	<i>Economic Capital</i>
1	0.00	Rp -	Rp -	Rp -
2	0.40	Rp 5,472,391	Rp 9,600,000	Rp 4,127,609
3	0.40	Rp 9,282,901	Rp 16,200,000	Rp 6,917,099
4	0.40	Rp 9,507,449	Rp 16,800,000	Rp 7,292,551
5	0.51	Rp 24,627,200	Rp 37,125,000	Rp 12,497,800
6	0.00	Rp -	Rp -	Rp -
7	0.51	Rp 46,587,265	Rp 69,300,000	Rp 22,712,735
8	0.54	Rp 85,009,211	Rp 114,080,000	Rp 29,070,789
9	0.61	Rp 62,549,439	Rp 87,750,000	Rp 25,200,561
10	0.40	Rp 61,269,348	Rp 96,000,000	Rp 34,730,652
		Rp 304,305,203	Rp 446,855,000	Rp 142,549,797

Sumber: Bank X, diolah kembali

Lampiran 4.5.

Tabel Perhitungan *Number of Default, Expected Loss, Unexpected Loss, dan Economic Capital*

OKTOBER 2006

Band Rp 10,000,000

<i>Band</i>	<i># of customer</i>	<i>Total Outstanding</i>	<i>nj=Lambda</i>	<i>n</i>	<i>Proyeksi 95%</i>
1	3	Rp 40,272,159	4.03	8	0.9778
2	6	Rp 115,608,814	11.56	17	0.9524
3	9	Rp 266,844,489	26.68	35	0.9510
4	6	Rp 250,189,852	25.02	34	0.9659
5	6	Rp 305,219,936	30.52	40	0.9598
6	0	Rp -	0.00	0	1.0000
7	6	Rp 423,113,417	42.31	53	0.9532
8	3	Rp 243,210,580	24.32	33	0.9634
9	3	Rp 268,681,000	26.87	36	0.9634
10	3	Rp 303,180,904	30.32	40	0.9630
Total	45	Rp 2,216,321,151			

<i>Band</i>	<i>Recovery Rate</i>	<i>Expected Loss</i>	<i>Unexpected Loss</i>	<i>Economic Capital</i>
1	0.54	Rp 18,525,193	Rp 36,800,000	Rp 18,274,807
2	0.59	Rp 94,413,865	Rp 138,833,333	Rp 44,419,469
3	0.59	Rp 329,997,685	Rp 432,833,333	Rp 102,835,649
4	0.62	Rp 381,956,507	Rp 519,066,667	Rp 137,110,159
5	0.61	Rp 595,178,875	Rp 780,000,000	Rp 184,821,125
6	0.00	Rp -	Rp -	Rp -
7	0.62	Rp 1,130,418,012	Rp 1,415,983,333	Rp 285,565,321
8	0.59	Rp 791,245,087	Rp 1,073,600,000	Rp 282,354,913
9	0.61	Rp 943,070,310	Rp 1,263,600,000	Rp 320,529,690
10	0.66	Rp 1,030,815,074	Rp 1,360,000,000	Rp 329,184,926
		Rp 5,315,620,608	Rp 7,020,716,667	Rp 1,705,096,058

Sumber: Bank X, diolah kembali

Lampiran 4.5.

Tabel Perhitungan *Number of Default, Expected Loss, Unexpected Loss, dan Economic Capital*

OKTOBER 2006

Band Rp 100,000,000

<i>Band</i>	<i># of customer</i>	<i>Total Outstanding</i>	<i>nj=Lambda</i>	<i>n</i>	<i>Proyeksi 95%</i>
1	13	Rp 1,638,125,716	16.38	23	0.9544
2	10	Rp 1,813,187,777	18.13	25	0.9522
3	7	Rp 2,176,777,285	21.77	30	0.9639
4	7	Rp 2,832,219,806	28.32	37	0.9527
5	4	Rp 2,113,602,559	21.14	29	0.9599
6	1	Rp 633,139,762	6.33	11	0.9714
7	0	Rp -	0.00	0	1.0000
8	1	Rp 775,213,583	7.75	13	0.9726
9	0	Rp -	0.00	0	1.0000
10	0	Rp -	0.00	0	1.0000
Total	43	Rp 11,982,266,488			

<i>Band</i>	<i>Recovery Rate</i>	<i>Expected Loss</i>	<i>Unexpected Loss</i>	<i>Economic Capital</i>
1	0.66	Rp 563,263,227	Rp 790,846,154	Rp 227,582,927
2	0.69	Rp 1,142,308,300	Rp 1,575,000,000	Rp 432,691,700
3	0.65	Rp 2,266,958,058	Rp 3,124,285,714	Rp 857,327,656
4	0.67	Rp 3,770,898,370	Rp 4,926,285,714	Rp 1,155,387,344
5	0.67	Rp 3,461,024,190	Rp 4,748,750,000	Rp 1,287,725,810
6	0.71	Rp 1,101,663,186	Rp 1,914,000,000	Rp 812,336,814
7	0.00	Rp -	Rp -	Rp -
8	0.56	Rp 2,728,751,812	Rp 4,576,000,000	Rp 1,847,248,188
9	0.00	Rp -	Rp -	Rp -
10	0.00	Rp -	Rp -	Rp -
		Rp 15,034,867,143	Rp 21,655,167,582	Rp 6,620,300,439

Sumber: Bank X, diolah kembali

Lampiran 4.5.

Tabel Perhitungan *Number of Default, Expected Loss, Unexpected Loss, dan Economic Capital*

NOVEMBER 2006

Band Rp 1,000,000

<i>Band</i>	<i># of customer</i>	<i>Total Outstanding</i>	<i>nj=Lambda</i>	<i>n</i>	<i>Proyeksi 95%</i>
1	1	Rp 1,204,307	1.20	3	0.9659
2	2	Rp 3,449,776	3.45	7	0.9751
3	4	Rp 11,371,797	11.37	17	0.9581
4	1	Rp 4,185,552	4.19	8	0.9726
5	4	Rp 19,695,968	19.70	27	0.9548
6	1	Rp 6,404,565	6.40	11	0.9692
7	2	Rp 14,387,482	14.39	21	0.9630
8	3	Rp 23,195,551	23.20	31	0.9523
9	0	Rp -	0.00	0	1.0000
10	3	Rp 29,929,183	29.93	39	0.9550
Total	21	Rp 113,824,181			

<i>Band</i>	<i>Recovery Rate</i>	<i>Expected Loss</i>	<i>Unexpected Loss</i>	<i>Economic Capital</i>
1	0.40	Rp 722,584	Rp 1,800,000	Rp 1,077,416
2	0.40	Rp 4,139,731	Rp 8,400,000	Rp 4,260,269
3	0.40	Rp 20,469,235	Rp 30,600,000	Rp 10,130,765
4	0.40	Rp 10,045,325	Rp 19,200,000	Rp 9,154,675
5	0.45	Rp 53,917,712	Rp 73,912,500	Rp 19,994,788
6	0.40	Rp 23,056,434	Rp 39,600,000	Rp 16,543,566
7	0.40	Rp 60,427,424	Rp 88,200,000	Rp 27,772,576
8	0.47	Rp 98,349,136	Rp 131,440,000	Rp 33,090,864
9	0.00	Rp -	Rp -	Rp -
10	0.47	Rp 158,624,670	Rp 206,700,000	Rp 48,075,330
		Rp 429,752,252	Rp 599,852,500	Rp 170,100,248

Sumber: Bank X, diolah kembali

Lampiran 4.5.

Tabel Perhitungan *Number of Default, Expected Loss, Unexpected Loss, dan Economic Capital*

NOVEMBER 2006

Band Rp 10,000,000

<i>Band</i>	<i># of customer</i>	<i>Total Outstanding</i>	<i>nj=Lambda</i>	<i>n</i>	<i>Proyeksi 95%</i>
1	4	Rp 48,830,866	4.88	9	0.9722
2	7	Rp 130,264,251	13.03	19	0.9566
3	2	Rp 57,783,251	5.78	10	0.9659
4	6	Rp 242,849,383	24.28	33	0.9640
5	5	Rp 248,596,649	24.86	33	0.9532
6	5	Rp 303,494,716	30.35	40	0.9625
7	1	Rp 69,529,207	6.95	12	0.9742
8	6	Rp 486,114,414	48.61	60	0.9520
9	5	Rp 450,575,471	45.06	56	0.9519
10	2	Rp 204,238,304	20.42	28	0.9573
Total	43	Rp 2,242,276,512			

<i>Band</i>	<i>Recovery Rate</i>	<i>Expected Loss</i>	<i>Unexpected Loss</i>	<i>Economic Capital</i>
1	0.51	Rp 24,171,279	Rp 44,550,000	Rp 20,378,721
2	0.62	Rp 97,884,280	Rp 142,771,429	Rp 44,887,149
3	0.61	Rp 67,606,404	Rp 117,000,000	Rp 49,393,596
4	0.63	Rp 362,655,079	Rp 492,800,000	Rp 130,144,921
5	0.61	Rp 484,763,466	Rp 643,500,000	Rp 158,736,534
6	0.66	Rp 619,129,221	Rp 816,000,000	Rp 196,870,779
7	0.56	Rp 214,149,958	Rp 369,600,000	Rp 155,450,042
8	0.61	Rp 1,516,676,972	Rp 1,872,000,000	Rp 355,323,028
9	0.62	Rp 1,540,968,111	Rp 1,915,200,000	Rp 374,231,889
10	0.71	Rp 592,291,082	Rp 812,000,000	Rp 219,708,918
		Rp 5,520,295,849	Rp 7,225,421,429	Rp 1,705,125,580

Sumber: Bank X, diolah kembali

Lampiran 4.5.

Tabel Perhitungan *Number of Default, Expected Loss, Unexpected Loss, dan Economic Capital*

NOVEMBER 2006

Band Rp 100,000,000

<i>Band</i>	<i># of customer</i>	<i>Total Outstanding</i>	<i>nj=Lambda</i>	<i>n</i>	<i>Proyeksi 95%</i>
1	21	Rp 2,741,630,628	27.42	36	0.9536
2	19	Rp 3,533,719,628	35.34	45	0.9519
3	11	Rp 3,341,570,034	33.42	43	0.9549
4	7	Rp 2,702,623,681	27.03	36	0.9608
5	6	Rp 2,928,683,889	29.29	38	0.9508
6	2	Rp 1,208,525,626	12.09	18	0.9604
7	1	Rp 706,102,549	7.06	12	0.9714
8	1	Rp 755,935,635	7.56	12	0.9551
9	0	Rp -	0.00	0	1.0000
10	0	Rp -	0.00	0	1.0000
Total	68	Rp 17,918,791,670			

<i>Band</i>	<i>Recovery Rate</i>	<i>Expected Loss</i>	<i>Unexpected Loss</i>	<i>Economic Capital</i>
1	0.66	Rp 938,682,105	Rp 1,232,571,429	Rp 293,889,323
2	0.68	Rp 2,272,739,677	Rp 2,894,210,526	Rp 621,470,850
3	0.68	Rp 3,180,567,114	Rp 4,092,818,182	Rp 912,251,068
4	0.65	Rp 3,752,786,026	Rp 4,998,857,143	Rp 1,246,071,117
5	0.67	Rp 4,856,734,116	Rp 6,301,666,667	Rp 1,444,932,551
6	0.64	Rp 2,646,671,121	Rp 3,942,000,000	Rp 1,295,328,879
7	0.56	Rp 2,174,795,851	Rp 3,696,000,000	Rp 1,521,204,149
8	0.71	Rp 1,753,770,673	Rp 2,784,000,000	Rp 1,030,229,327
9	0.00	Rp -	Rp -	Rp -
10	0.00	Rp -	Rp -	Rp -
		Rp 21,576,746,683	Rp 29,942,123,946	Rp 8,365,377,263

Sumber: Bank X, diolah kembali

Lampiran 4.5.

Tabel Perhitungan *Number of Default*, *Expected Loss*, *Unexpected Loss*, dan *Economic Capital*

DESEMBER 2006

Band Rp 1,000,000

<i>Band</i>	<i># of customer</i>	<i>Total Outstanding</i>	<i>nj=Lambda</i>	<i>n</i>	<i>Proyeksi 95%</i>
1	1	Rp 1,464,241	1.46	4	0.9831
2	1	Rp 1,731,823	1.73	4	0.9683
3	4	Rp 11,038,114	11.04	17	0.9669
4	7	Rp 27,944,248	27.94	37	0.9597
5	3	Rp 14,352,474	14.35	21	0.9638
6	3	Rp 17,941,825	17.94	25	0.9568
7	2	Rp 14,129,206	14.13	21	0.9686
8	0	Rp -	0.00	0	1.0000
9	0	Rp -	0.00	0	1.0000
10	0	Rp -	0.00	0	1.0000
Total	21	Rp 88,601,931			

<i>Band</i>	<i>Recovery Rate</i>	<i>Expected Loss</i>	<i>Unexpected Loss</i>	<i>Economic Capital</i>
1	0.40	Rp 878,545	Rp 2,400,000	Rp 1,521,455
2	0.40	Rp 2,078,188	Rp 4,800,000	Rp 2,721,812
3	0.45	Rp 18,130,102	Rp 27,922,500	Rp 9,792,398
4	0.40	Rp 67,066,195	Rp 88,800,000	Rp 21,733,805
5	0.40	Rp 43,057,422	Rp 63,000,000	Rp 19,942,578
6	0.40	Rp 64,590,570	Rp 90,000,000	Rp 25,409,430
7	0.40	Rp 59,342,665	Rp 88,200,000	Rp 28,857,335
8	0.00	Rp -	Rp -	Rp -
9	0.00	Rp -	Rp -	Rp -
10	0.00	Rp -	Rp -	Rp -
		Rp 255,143,687	Rp 365,122,500	Rp 109,978,813

Sumber: Bank X, diolah kembali

Lampiran 4.5.

Tabel Perhitungan *Number of Default, Expected Loss, Unexpected Loss, dan Economic Capital*

DESEMBER 2006

Band Rp 10,000,000

<i>Band</i>	<i># of customer</i>	<i>Total Outstanding</i>	<i>nj=Lambda</i>	<i>n</i>	<i>Proyeksi 95%</i>
1	9	Rp 108,349,795	10.83	17	0.9716
2	11	Rp 236,223,388	23.62	32	0.9608
3	5	Rp 150,515,969	15.05	22	0.9662
4	4	Rp 169,292,549	16.93	24	0.9609
5	2	Rp 103,708,869	10.37	16	0.9640
6	6	Rp 352,181,284	35.22	45	0.9539
7	1	Rp 68,923,105	6.89	11	0.9514
8	2	Rp 165,925,294	16.59	24	0.9678
9	3	Rp 268,587,480	26.86	36	0.9636
10	5	Rp 509,175,296	50.92	63	0.9573
Total	48	Rp 2,132,883,029			

<i>Band</i>	<i>Recovery Rate</i>	<i>Expected Loss</i>	<i>Unexpected Loss</i>	<i>Economic Capital</i>
1	0.45	Rp 59,953,553	Rp 94,066,667	Rp 34,113,113
2	0.59	Rp 195,421,166	Rp 264,727,273	Rp 69,306,106
3	0.55	Rp 204,099,654	Rp 298,320,000	Rp 94,220,346
4	0.64	Rp 247,167,122	Rp 350,400,000	Rp 103,232,878
5	0.66	Rp 176,305,077	Rp 272,000,000	Rp 95,694,923
6	0.63	Rp 788,886,076	Rp 1,008,000,000	Rp 219,113,924
7	0.71	Rp 139,913,903	Rp 223,300,000	Rp 83,386,097
8	0.71	Rp 384,946,682	Rp 556,800,000	Rp 171,853,318
9	0.63	Rp 902,453,933	Rp 1,209,600,000	Rp 307,146,067
10	0.64	Rp 1,833,031,066	Rp 2,268,000,000	Rp 434,968,934
		Rp 4,932,178,232	Rp 6,545,213,939	Rp 1,613,035,707

Sumber: Bank X, diolah kembali

Lampiran 4.5.

Tabel Perhitungan *Number of Default, Expected Loss, Unexpected Loss, dan Economic Capital*

DESEMBER 2006

Band Rp 100,000,000

<i>Band</i>	<i># of customer</i>	<i>Total Outstanding</i>	<i>nj=Lambda</i>	<i>n</i>	<i>Proyeksi 95%</i>
1	13	Rp 1,633,123,708	16.33	23	0.9556
2	25	Rp 4,950,098,797	49.50	61	0.9521
3	10	Rp 3,007,984,006	30.08	39	0.9522
4	9	Rp 3,740,403,586	37.40	48	0.9608
5	6	Rp 2,965,068,899	29.65	39	0.9599
6	2	Rp 1,219,677,908	12.20	18	0.9573
7	2	Rp 1,378,743,349	13.79	20	0.9579
8	2	Rp 1,521,352,450	15.21	22	0.9627
9	2	Rp 1,817,550,762	18.18	25	0.9511
10	0	Rp -	0.00	0	1.0000
Total	71	Rp 22,234,003,465			

<i>Band</i>	<i>Recovery Rate</i>	<i>Expected Loss</i>	<i>Unexpected Loss</i>	<i>Economic Capital</i>
1	0.67	Rp 542,699,571	Rp 764,307,692	Rp 221,608,122
2	0.66	Rp 3,385,867,577	Rp 4,172,400,000	Rp 786,532,423
3	0.64	Rp 3,293,742,487	Rp 4,270,500,000	Rp 976,757,513
4	0.63	Rp 5,502,549,275	Rp 7,061,333,333	Rp 1,558,784,058
5	0.71	Rp 4,299,349,904	Rp 5,655,000,000	Rp 1,355,650,096
6	0.71	Rp 2,122,239,560	Rp 3,132,000,000	Rp 1,009,760,440
7	0.71	Rp 2,798,848,998	Rp 4,060,000,000	Rp 1,261,151,002
8	0.66	Rp 4,138,078,664	Rp 5,984,000,000	Rp 1,845,921,336
9	0.71	Rp 4,743,807,489	Rp 6,525,000,000	Rp 1,781,192,511
10	0.00	Rp -	Rp -	Rp -
		Rp 30,827,183,525	Rp 41,624,541,026	Rp 10,797,357,501

Sumber: Bank X, diolah kembali

Lampiran 4.5.

Tabel Perhitungan *Number of Default, Expected Loss, Unexpected Loss, dan Economic Capital*

JANUARI 2007

Band Rp 1,000,000

<i>Band</i>	<i># of customer</i>	<i>Total Outstanding</i>	<i>nj=Lambda</i>	<i>n</i>	<i>Proyeksi 95%</i>
1	0	Rp -	0.00	0	1.0000
2	0	Rp -	0.00	0	1.0000
3	6	Rp 17,923,125	17.92	25	0.9572
4	2	Rp 8,085,948	8.09	13	0.9632
5	2	Rp 10,189,829	10.19	16	0.9686
6	3	Rp 17,327,001	17.33	24	0.9514
7	1	Rp 7,351,547	7.35	12	0.9625
8	6	Rp 46,717,822	46.72	58	0.9537
9	0	Rp -	0.00	0	1.0000
10	3	Rp 28,920,372	28.92	38	0.9577
Total	23	Rp 136,515,644			

<i>Band</i>	<i>Recovery Rate</i>	<i>Expected Loss</i>	<i>Unexpected Loss</i>	<i>Economic Capital</i>
1	0.00	Rp -	Rp -	Rp -
2	0.00	Rp -	Rp -	Rp -
3	0.40	Rp 32,261,625	Rp 45,000,000	Rp 12,738,375
4	0.40	Rp 19,406,275	Rp 31,200,000	Rp 11,793,725
5	0.40	Rp 30,569,487	Rp 48,000,000	Rp 17,430,513
6	0.40	Rp 62,377,204	Rp 86,400,000	Rp 24,022,796
7	0.40	Rp 30,876,497	Rp 50,400,000	Rp 19,523,503
8	0.40	Rp 224,245,546	Rp 278,400,000	Rp 54,154,454
9	0.00	Rp -	Rp -	Rp -
10	0.40	Rp 173,522,232	Rp 228,000,000	Rp 54,477,768
		Rp 573,258,866	Rp 767,400,000	Rp 194,141,134

Sumber: Bank X, diolah kembali

Lampiran 4.5.

Tabel Perhitungan *Number of Default, Expected Loss, Unexpected Loss, dan Economic Capital*

JANUARI 2007

Band Rp 10,000,000

<i>Band</i>	<i># of customer</i>	<i>Total Outstanding</i>	<i>nj=Lambda</i>	<i>n</i>	<i>Proyeksi 95%</i>
1	11	Rp 138,046,185	13.80	20	0.9574
2	9	Rp 175,465,334	17.55	25	0.9652
3	5	Rp 145,672,653	14.57	21	0.9587
4	5	Rp 199,101,716	19.91	28	0.9673
5	4	Rp 198,761,551	19.88	27	0.9506
6	1	Rp 55,719,867	5.57	10	0.9726
7	8	Rp 559,711,437	55.97	69	0.9611
8	5	Rp 401,473,134	40.15	51	0.9592
9	5	Rp 452,627,171	45.26	57	0.9615
10	2	Rp 202,796,126	20.28	28	0.9603
Total	55	Rp 2,529,375,174			

<i>Band</i>	<i>Recovery Rate</i>	<i>Expected Loss</i>	<i>Unexpected Loss</i>	<i>Economic Capital</i>
1	0.44	Rp 77,556,857	Rp 112,363,636	Rp 34,806,780
2	0.58	Rp 148,950,572	Rp 212,222,222	Rp 63,271,650
3	0.61	Rp 170,437,004	Rp 245,700,000	Rp 75,262,996
4	0.62	Rp 302,634,608	Rp 425,600,000	Rp 122,965,392
5	0.60	Rp 400,007,621	Rp 543,375,000	Rp 143,367,379
6	0.61	Rp 130,384,489	Rp 234,000,000	Rp 103,615,511
7	0.64	Rp 1,430,062,722	Rp 1,762,950,000	Rp 332,887,278
8	0.66	Rp 1,092,006,924	Rp 1,387,200,000	Rp 295,193,076
9	0.69	Rp 1,262,829,807	Rp 1,590,300,000	Rp 327,470,193
10	0.64	Rp 740,205,860	Rp 1,022,000,000	Rp 281,794,140
		Rp 5,755,076,465	Rp 7,535,710,859	Rp 1,780,634,394

Sumber: Bank X, diolah kembali

Lampiran 4.5.

Tabel Perhitungan *Number of Default, Expected Loss, Unexpected Loss, dan Economic Capital*

JANUARI 2007

Band Rp 100,000,000

<i>Band</i>	<i># of customer</i>	<i>Total Outstanding</i>	<i>nj=Lambda</i>	<i>n</i>	<i>Proyeksi 95%</i>
1	13	Rp 1,612,936,298	16.13	23	0.9604
2	15	Rp 3,005,544,446	30.06	39	0.9527
3	9	Rp 2,603,163,018	26.03	35	0.9632
4	3	Rp 1,167,250,765	11.67	18	0.9703
5	2	Rp 922,239,648	9.22	14	0.9509
6	3	Rp 1,792,314,865	17.92	25	0.9572
7	2	Rp 1,396,372,062	13.96	20	0.9531
8	1	Rp 784,895,068	7.85	13	0.9701
9	1	Rp 856,765,557	8.57	14	0.9709
10	1	Rp 991,223,443	9.91	15	0.9542
Total	50	Rp 15,132,705,170			

<i>Band</i>	<i>Recovery Rate</i>	<i>Expected Loss</i>	<i>Unexpected Loss</i>	<i>Economic Capital</i>
1	0.65	Rp 567,009,145	Rp 808,538,462	Rp 241,529,317
2	0.67	Rp 1,983,659,334	Rp 2,574,000,000	Rp 590,340,666
3	0.68	Rp 2,481,682,077	Rp 3,336,666,667	Rp 854,984,590
4	0.71	Rp 1,354,010,887	Rp 2,088,000,000	Rp 733,989,113
5	0.64	Rp 1,683,087,358	Rp 2,555,000,000	Rp 871,912,642
6	0.66	Rp 3,656,322,325	Rp 5,100,000,000	Rp 1,443,677,675
7	0.64	Rp 3,567,730,618	Rp 5,110,000,000	Rp 1,542,269,382
8	0.56	Rp 2,762,830,639	Rp 4,576,000,000	Rp 1,813,169,361
9	0.56	Rp 3,392,791,606	Rp 5,544,000,000	Rp 2,151,208,394
10	0.56	Rp 4,361,383,149	Rp 6,600,000,000	Rp 2,238,616,851
		Rp 25,810,507,139	Rp 38,292,205,128	Rp 12,481,697,990

Sumber: Bank X, diolah kembali

Lampiran 4.5.

Tabel Perhitungan *Number of Default*, *Expected Loss*, *Unexpected Loss*, dan *Economic Capital*

FEBRUARI 2007

Band Rp 1,000,000

<i>Band</i>	<i># of customer</i>	<i>Total Outstanding</i>	<i>nj=Lambda</i>	<i>n</i>	<i>Proyeksi 95%</i>
1	0	Rp -	0.00	0	1.0000
2	2	Rp 4,348,303	4.35	8	0.9664
3	2	Rp 6,659,499	6.66	11	0.9606
4	1	Rp 3,706,054	3.71	7	0.9645
5	2	Rp 9,581,376	9.58	15	0.9643
6	4	Rp 22,778,913	22.78	31	0.9607
7	4	Rp 27,135,739	27.14	36	0.9588
8	0	Rp -	0.00	0	1.0000
9	7	Rp 62,506,645	62.51	76	0.9582
10	1	Rp 9,981,703	9.98	15	0.9519
Total	23	Rp 146,698,232			

<i>Band</i>	<i>Recovery Rate</i>	<i>Expected Loss</i>	<i>Unexpected Loss</i>	<i>Economic Capital</i>
1	0.00	Rp -	Rp -	Rp -
2	0.40	Rp 5,217,964	Rp 9,600,000	Rp 4,382,036
3	0.40	Rp 11,987,098	Rp 19,800,000	Rp 7,812,902
4	0.40	Rp 8,894,530	Rp 16,800,000	Rp 7,905,470
5	0.40	Rp 28,744,128	Rp 45,000,000	Rp 16,255,872
6	0.40	Rp 82,004,087	Rp 111,600,000	Rp 29,595,913
7	0.40	Rp 113,970,104	Rp 151,200,000	Rp 37,229,896
8	0.00	Rp -	Rp -	Rp -
9	0.40	Rp 337,535,883	Rp 410,400,000	Rp 72,864,117
10	0.40	Rp 59,890,218	Rp 90,000,000	Rp 30,109,782
		Rp 648,244,011	Rp 854,400,000	Rp 206,155,989

Sumber: Bank X, diolah kembali

Lampiran 4.5.

Tabel Perhitungan *Number of Default, Expected Loss, Unexpected Loss, dan Economic Capital*

FEBRUARI 2007

Band Rp 10,000,000

<i>Band</i>	<i># of customer</i>	<i>Total Outstanding</i>	<i>nj=Lambda</i>	<i>n</i>	<i>Proyeksi 95%</i>
1	6	Rp 77,946,526	7.79	13	0.9715
2	11	Rp 214,501,068	21.45	29	0.9533
3	14	Rp 401,143,500	40.11	51	0.9596
4	17	Rp 708,569,532	70.86	85	0.9558
5	3	Rp 140,268,690	14.03	20	0.9513
6	13	Rp 771,918,378	77.19	92	0.9561
7	9	Rp 633,848,546	63.38	77	0.9584
8	5	Rp 393,637,837	39.36	50	0.9578
9	7	Rp 622,692,209	62.27	76	0.9609
10	9	Rp 890,915,044	89.09	105	0.9560
Total	94	Rp 4,855,441,330			

<i>Band</i>	<i>Recovery Rate</i>	<i>Expected Loss</i>	<i>Unexpected Loss</i>	<i>Economic Capital</i>
1	0.40	Rp 46,767,916	Rp 78,000,000	Rp 31,232,084
2	0.47	Rp 226,591,128	Rp 306,345,455	Rp 79,754,326
3	0.50	Rp 599,996,064	Rp 762,814,286	Rp 162,818,222
4	0.60	Rp 1,140,380,141	Rp 1,368,000,000	Rp 227,619,859
5	0.61	Rp 273,523,946	Rp 390,000,000	Rp 116,476,055
6	0.63	Rp 1,717,221,499	Rp 2,046,646,154	Rp 329,424,654
7	0.67	Rp 1,483,909,874	Rp 1,802,655,556	Rp 318,745,682
8	0.64	Rp 1,133,676,971	Rp 1,440,000,000	Rp 306,323,029
9	0.58	Rp 2,353,776,550	Rp 2,872,800,000	Rp 519,023,450
10	0.62	Rp 3,375,578,111	Rp 3,978,333,333	Rp 602,755,222
		Rp 12,351,422,199	Rp 15,045,594,783	Rp 2,694,172,584

Sumber: Bank X, diolah kembali

Lampiran 4.5.

Tabel Perhitungan *Number of Default, Expected Loss, Unexpected Loss, dan Economic Capital*

FEBRUARI 2007

Band Rp 100,000,000

<i>Band</i>	<i># of customer</i>	<i>Total Outstanding</i>	<i>nj=Lambda</i>	<i>n</i>	<i>Proyeksi 95%</i>
1	22	Rp 2,747,245,596	27.47	36	0.9525
2	34	Rp 6,494,136,690	64.94	78	0.9504
3	10	Rp 2,787,019,913	27.87	37	0.9610
4	9	Rp 3,587,978,163	35.88	46	0.9574
5	7	Rp 3,468,396,042	34.68	45	0.9624
6	5	Rp 2,985,407,415	29.85	39	0.9564
7	3	Rp 2,077,960,420	20.78	29	0.9666
8	6	Rp 4,906,525,611	49.07	61	0.9582
9	1	Rp 859,486,179	8.59	14	0.9702
10	0	Rp -	0.00	0	1.0000
Total	97	Rp 29,914,156,029			

<i>Band</i>	<i>Recovery Rate</i>	<i>Expected Loss</i>	<i>Unexpected Loss</i>	<i>Economic Capital</i>
1	0.66	Rp 927,819,763	Rp 1,215,818,182	Rp 287,998,419
2	0.66	Rp 4,435,113,351	Rp 5,326,941,176	Rp 891,827,825
3	0.69	Rp 2,633,733,818	Rp 3,496,500,000	Rp 862,766,182
4	0.66	Rp 4,879,650,302	Rp 6,256,000,000	Rp 1,376,349,698
5	0.67	Rp 5,648,530,697	Rp 7,328,571,429	Rp 1,680,040,732
6	0.71	Rp 5,194,608,902	Rp 6,786,000,000	Rp 1,591,391,098
7	0.71	Rp 4,218,259,653	Rp 5,887,000,000	Rp 1,668,740,347
8	0.67	Rp 13,018,647,955	Rp 16,185,333,333	Rp 3,166,685,379
9	0.61	Rp 3,016,796,488	Rp 4,914,000,000	Rp 1,897,203,512
10	0.00	Rp -	Rp -	Rp -
		Rp 43,973,160,928	Rp 57,396,164,120	Rp 13,423,003,192

Sumber: Bank X, diolah kembali

Lampiran 4.5.

Tabel Perhitungan *Number of Default, Expected Loss, Unexpected Loss, dan Economic Capital*

MARET 2007

Band Rp 1,000,000

<i>Band</i>	<i># of customer</i>	<i>Total Outstanding</i>	<i>nj=Lambda</i>	<i>n</i>	<i>Proyeksi 95%</i>
1	3	Rp 3,765,723	3.77	7	0.9616
2	0	Rp -	0.00	0	1.0000
3	5	Rp 15,307,872	15.31	22	0.9605
4	3	Rp 12,399,882	12.40	18	0.9513
5	3	Rp 14,701,972	14.70	21	0.9553
6	3	Rp 18,758,611	18.76	26	0.9571
7	1	Rp 7,479,399	7.48	12	0.9581
8	4	Rp 32,695,356	32.70	42	0.9522
9	7	Rp 8,975,287	8.98	14	0.9593
10	0	Rp -	0.00	0	1.0000
Total	29	Rp 114,084,102			

<i>Band</i>	<i>Recovery Rate</i>	<i>Expected Loss</i>	<i>Unexpected Loss</i>	<i>Economic Capital</i>
1	0.40	Rp 2,259,434	Rp 4,200,000	Rp 1,940,566
2	0.00	Rp -	Rp -	Rp -
3	0.40	Rp 27,554,170	Rp 39,600,000	Rp 12,045,830
4	0.40	Rp 29,759,717	Rp 43,200,000	Rp 13,440,283
5	0.40	Rp 44,105,916	Rp 63,000,000	Rp 18,894,084
6	0.40	Rp 67,531,000	Rp 93,600,000	Rp 26,069,000
7	0.40	Rp 31,413,476	Rp 50,400,000	Rp 18,986,524
8	0.40	Rp 156,937,709	Rp 201,600,000	Rp 44,662,291
9	0.40	Rp 48,466,550	Rp 75,600,000	Rp 27,133,450
10	0.00	Rp -	Rp -	Rp -
		Rp 408,027,970	Rp 571,200,000	Rp 163,172,030

Sumber: Bank X, diolah kembali

Lampiran 4.5.

Tabel Perhitungan *Number of Default, Expected Loss, Unexpected Loss, dan Economic Capital*

MARET 2007

Band Rp 10,000,000

<i>Band</i>	<i># of customer</i>	<i>Total Outstanding</i>	<i>nj=Lambda</i>	<i>n</i>	<i>Proyeksi 95%</i>
1	2	Rp 28,124,814	2.81	6	0.9751
2	7	Rp 126,730,152	12.67	19	0.9656
3	7	Rp 204,245,594	20.42	28	0.9573
4	3	Rp 119,180,712	11.92	18	0.9646
5	4	Rp 200,853,994	20.09	28	0.9641
6	6	Rp 344,020,852	34.40	44	0.9529
7	5	Rp 357,369,775	35.74	46	0.9596
8	6	Rp 485,385,362	48.54	60	0.9531
9	7	Rp 640,837,371	64.08	78	0.9607
10	2	Rp 198,989,653	19.90	27	0.9500
Total	49	Rp 2,705,738,279			

<i>Band</i>	<i>Recovery Rate</i>	<i>Expected Loss</i>	<i>Unexpected Loss</i>	<i>Economic Capital</i>
1	0.48	Rp 14,624,903	Rp 31,200,000	Rp 16,575,097
2	0.43	Rp 144,472,373	Rp 216,600,000	Rp 72,127,627
3	0.60	Rp 247,720,728	Rp 339,600,000	Rp 91,879,272
4	0.58	Rp 201,812,672	Rp 304,800,000	Rp 102,987,328
5	0.60	Rp 404,218,663	Rp 563,500,000	Rp 159,281,337
6	0.62	Rp 787,807,751	Rp 1,007,600,000	Rp 219,792,249
7	0.60	Rp 1,000,635,370	Rp 1,288,000,000	Rp 287,364,630
8	0.62	Rp 1,482,043,305	Rp 1,832,000,000	Rp 349,956,695
9	0.62	Rp 2,166,945,796	Rp 2,637,514,286	Rp 470,568,490
10	0.66	Rp 676,564,820	Rp 918,000,000	Rp 241,435,180
		Rp 7,126,846,382	Rp 9,138,814,286	Rp 2,011,967,904

Sumber: Bank X, diolah kembali

Lampiran 4.5.

Tabel Perhitungan *Number of Default, Expected Loss, Unexpected Loss, dan Economic Capital*

MARET 2007

Band Rp 100,000,000

<i>Band</i>	<i># of customer</i>	<i>Total Outstanding</i>	<i>nj=Lambda</i>	<i>n</i>	<i>Proyeksi 95%</i>
1	19	Rp 2,462,924,106	24.63	33	0.9578
2	23	Rp 4,409,944,813	44.10	55	0.9529
3	8	Rp 2,313,316,040	23.13	31	0.9536
4	13	Rp 5,284,613,872	52.85	65	0.9554
5	5	Rp 2,374,946,309	23.75	32	0.9584
6	4	Rp 2,447,429,150	24.47	33	0.9607
7	5	Rp 3,535,487,201	35.35	45	0.9515
8	4	Rp 3,151,225,947	31.51	41	0.9577
9	3	Rp 2,666,783,820	26.67	35	0.9513
10	2	Rp 1,964,301,589	19.64	27	0.9560
Total	86	Rp 30,610,972,847			

<i>Band</i>	<i>Recovery Rate</i>	<i>Expected Loss</i>	<i>Unexpected Loss</i>	<i>Economic Capital</i>
1	0.65	Rp 856,838,334	Rp 1,148,052,632	Rp 291,214,298
2	0.66	Rp 3,037,109,819	Rp 3,787,826,087	Rp 750,716,268
3	0.66	Rp 2,359,582,361	Rp 3,162,000,000	Rp 802,417,639
4	0.68	Rp 6,861,867,858	Rp 8,440,000,000	Rp 1,578,132,142
5	0.71	Rp 3,443,672,148	Rp 4,640,000,000	Rp 1,196,327,852
6	0.67	Rp 4,809,198,280	Rp 6,484,500,000	Rp 1,675,301,720
7	0.68	Rp 7,919,491,330	Rp 10,080,000,000	Rp 2,160,508,670
8	0.65	Rp 8,886,457,171	Rp 11,562,000,000	Rp 2,675,542,829
9	0.66	Rp 8,160,358,489	Rp 10,710,000,000	Rp 2,549,641,511
10	0.71	Rp 5,696,474,608	Rp 7,830,000,000	Rp 2,133,525,392
		Rp 52,031,050,398	Rp 67,844,378,719	Rp 15,813,328,321

Sumber: Bank X, diolah kembali

Lampiran 4.5.

Tabel Perhitungan *Number of Default, Expected Loss, Unexpected Loss, dan Economic Capital*

APRIL 2007

Band Rp 1,000,000

<i>Band</i>	<i># of customer</i>	<i>Total Outstanding</i>	<i>nj=Lambda</i>	<i>n</i>	<i>Proyeksi 95%</i>
1	3	Rp 3,507,392	3.51	7	0.9730
2	10	Rp 19,015,913	19.02	26	0.9511
3	5	Rp 16,021,700	16.02	23	0.9628
4	11	Rp 44,221,198	44.22	55	0.9510
5	5	Rp 25,411,206	25.41	34	0.9591
6	9	Rp 55,391,231	55.39	68	0.9572
7	18	Rp 122,244,054	122.24	141	0.9567
8	11	Rp 88,233,242	88.23	104	0.9554
9	1	Rp 9,129,008	9.13	14	0.9542
10	8	Rp 79,011,041	79.01	94	0.9562
Total	81	Rp 462,185,985			

<i>Band</i>	<i>Recovery Rate</i>	<i>Expected Loss</i>	<i>Unexpected Loss</i>	<i>Economic Capital</i>
1	0.40	Rp 2,104,435	Rp 4,200,000	Rp 2,095,565
2	0.40	Rp 22,819,096	Rp 31,200,000	Rp 8,380,904
3	0.40	Rp 28,839,060	Rp 41,400,000	Rp 12,560,940
4	0.40	Rp 106,130,875	Rp 132,000,000	Rp 25,869,125
5	0.40	Rp 76,233,618	Rp 102,000,000	Rp 25,766,382
6	0.40	Rp 199,408,432	Rp 244,800,000	Rp 45,391,568
7	0.40	Rp 513,425,027	Rp 592,200,000	Rp 78,774,973
8	0.42	Rp 410,043,939	Rp 483,316,364	Rp 73,272,424
9	0.40	Rp 49,296,643	Rp 75,600,000	Rp 26,303,357
10	0.40	Rp 474,066,246	Rp 564,000,000	Rp 89,933,754
		Rp 1,882,367,371	Rp 2,270,716,364	Rp 388,348,993

Sumber: Bank X, diolah kembali

Lampiran 4.5.

Tabel Perhitungan *Number of Default, Expected Loss, Unexpected Loss, dan Economic Capital*

APRIL 2007

Band Rp 10,000,000

<i>Band</i>	<i># of customer</i>	<i>Total Outstanding</i>	<i>nj=Lambda</i>	<i>n</i>	<i>Proyeksi 95%</i>
1	13	Rp 166,415,635	16.64	24	0.9669
2	17	Rp 341,122,911	34.11	44	0.9578
3	9	Rp 274,748,713	27.47	36	0.9524
4	8	Rp 330,685,482	33.07	43	0.9605
5	7	Rp 354,761,256	35.48	46	0.9635
6	8	Rp 470,054,420	47.01	59	0.9619
7	14	Rp 979,800,316	97.98	115	0.9588
8	6	Rp 479,172,916	47.92	60	0.9615
9	6	Rp 544,523,571	54.45	67	0.9578
10	4	Rp 393,621,860	39.36	50	0.9578
Total	92	Rp 4,334,907,080			

<i>Band</i>	<i>Recovery Rate</i>	<i>Expected Loss</i>	<i>Unexpected Loss</i>	<i>Economic Capital</i>
1	0.40	Rp 99,849,381	Rp 144,000,000	Rp 44,150,619
2	0.44	Rp 384,064,266	Rp 495,388,235	Rp 111,323,970
3	0.53	Rp 389,227,343	Rp 510,000,000	Rp 120,772,657
4	0.55	Rp 601,847,577	Rp 782,600,000	Rp 180,752,423
5	0.62	Rp 666,444,359	Rp 864,142,857	Rp 197,698,498
6	0.64	Rp 1,029,419,180	Rp 1,292,100,000	Rp 262,680,820
7	0.62	Rp 2,586,672,834	Rp 3,036,000,000	Rp 449,327,166
8	0.64	Rp 1,399,184,915	Rp 1,752,000,000	Rp 352,815,085
9	0.64	Rp 1,747,920,663	Rp 2,150,700,000	Rp 402,779,337
10	0.69	Rp 1,239,908,859	Rp 1,575,000,000	Rp 335,091,141
		Rp 10,144,539,377	Rp 12,601,931,092	Rp 2,457,391,715

Sumber: Bank X, diolah kembali

Lampiran 4.5.

Tabel Perhitungan *Number of Default, Expected Loss, Unexpected Loss, dan Economic Capital*

APRIL 2007

Band Rp 100,000,000

<i>Band</i>	<i># of customer</i>	<i>Total Outstanding</i>	<i>nj=Lambda</i>	<i>n</i>	<i>Proyeksi 95%</i>
1	20	Rp 2,495,433,087	24.95	33	0.9512
2	20	Rp 3,671,976,397	36.72	47	0.9580
3	10	Rp 3,058,869,604	30.59	40	0.9586
4	9	Rp 3,522,997,356	35.23	45	0.9537
5	6	Rp 3,065,778,603	30.66	40	0.9575
6	8	Rp 4,863,959,373	48.64	60	0.9516
7	5	Rp 3,404,414,317	34.04	44	0.9589
8	2	Rp 1,653,453,278	16.53	23	0.9504
9	1	Rp 939,367,373	9.39	15	0.9693
10	3	Rp 2,923,420,382	29.23	38	0.9518
Total	84	Rp 29,599,669,770			

<i>Band</i>	<i>Recovery Rate</i>	<i>Expected Loss</i>	<i>Unexpected Loss</i>	<i>Economic Capital</i>
1	0.66	Rp 860,924,415	Rp 1,138,500,000	Rp 277,575,585
2	0.69	Rp 2,276,625,366	Rp 2,914,000,000	Rp 637,374,634
3	0.69	Rp 2,890,631,776	Rp 3,780,000,000	Rp 889,368,224
4	0.69	Rp 4,321,543,423	Rp 5,520,000,000	Rp 1,198,456,577
5	0.69	Rp 4,828,601,300	Rp 6,300,000,000	Rp 1,471,398,700
6	0.65	Rp 10,104,875,597	Rp 12,465,000,000	Rp 2,360,124,403
7	0.69	Rp 7,387,579,068	Rp 9,548,000,000	Rp 2,160,420,932
8	0.66	Rp 4,497,392,916	Rp 6,256,000,000	Rp 1,758,607,084
9	0.61	Rp 3,297,179,479	Rp 5,265,000,000	Rp 1,967,820,521
10	0.61	Rp 11,401,339,490	Rp 14,820,000,000	Rp 3,418,660,510
		Rp 51,866,692,831	Rp 68,006,500,000	Rp 16,139,807,169

Sumber: Bank X, diolah kembali

Lampiran 4.5.

Tabel Perhitungan *Number of Default, Expected Loss, Unexpected Loss, dan Economic Capital*

MEI 2007

Band Rp 1,000,000

<i>Band</i>	<i># of customer</i>	<i>Total Outstanding</i>	<i>nj=Lambda</i>	<i>n</i>	<i>Proyeksi 95%</i>
1	1	Rp 1,152,810	1.15	3	0.9702
2	0	Rp -	0.00	0	1.0000
3	4	Rp 13,509,392	13.51	20	0.9647
4	2	Rp 8,453,520	8.45	13	0.9504
5	2	Rp 9,978,047	9.98	15	0.9520
6	2	Rp 11,292,374	11.29	17	0.9603
7	5	Rp 33,659,420	33.66	43	0.9505
8	10	Rp 79,054,648	79.05	94	0.9557
9	3	Rp 26,565,189	26.57	35	0.9534
10	3	Rp 30,054,393	30.05	39	0.9527
Total	32	Rp 213,719,793			

<i>Band</i>	<i>Recovery Rate</i>	<i>Expected Loss</i>	<i>Unexpected Loss</i>	<i>Economic Capital</i>
1	0.40	Rp 691,686	Rp 1,800,000	Rp 1,108,314
2	0.00	Rp -	Rp -	Rp -
3	0.40	Rp 24,316,906	Rp 36,000,000	Rp 11,683,094
4	0.40	Rp 20,288,448	Rp 31,200,000	Rp 10,911,552
5	0.40	Rp 29,934,141	Rp 45,000,000	Rp 15,065,859
6	0.40	Rp 40,652,546	Rp 61,200,000	Rp 20,547,454
7	0.40	Rp 141,369,564	Rp 180,600,000	Rp 39,230,436
8	0.40	Rp 379,462,310	Rp 451,200,000	Rp 71,737,690
9	0.40	Rp 143,452,021	Rp 189,000,000	Rp 45,547,979
10	0.40	Rp 180,326,358	Rp 234,000,000	Rp 53,673,642
		Rp 960,493,980	Rp 1,230,000,000	Rp 269,506,020

Sumber: Bank X, diolah kembali

Lampiran 4.5.

Tabel Perhitungan *Number of Default, Expected Loss, Unexpected Loss, dan Economic Capital*

MEI 2007

Band Rp 10,000,000

<i>Band</i>	<i># of customer</i>	<i>Total Outstanding</i>	<i>nj=Lambda</i>	<i>n</i>	<i>Proyeksi 95%</i>
1	12	Rp 147,503,620	14.75	21	0.9540
2	12	Rp 246,476,569	24.65	33	0.9574
3	15	Rp 459,252,519	45.93	57	0.9522
4	14	Rp 534,373,050	53.44	66	0.9593
5	15	Rp 723,935,634	72.39	87	0.9589
6	12	Rp 709,006,244	70.90	85	0.9553
7	9	Rp 636,372,755	63.64	77	0.9554
8	6	Rp 485,782,221	48.58	60	0.9525
9	11	Rp 997,089,527	99.71	116	0.9509
10	7	Rp 686,133,107	68.61	83	0.9605
Total	113	Rp 5,625,925,246			

<i>Band</i>	<i>Recovery Rate</i>	<i>Expected Loss</i>	<i>Unexpected Loss</i>	<i>Economic Capital</i>
1	0.40	Rp 88,502,172	Rp 126,000,000	Rp 37,497,828
2	0.42	Rp 287,145,203	Rp 384,450,000	Rp 97,304,797
3	0.45	Rp 758,685,161	Rp 941,640,000	Rp 182,954,839
4	0.55	Rp 952,710,809	Rp 1,176,685,714	Rp 223,974,905
5	0.60	Rp 1,447,871,268	Rp 1,740,000,000	Rp 292,128,732
6	0.61	Rp 1,641,349,455	Rp 1,967,750,000	Rp 326,400,545
7	0.62	Rp 1,712,549,792	Rp 2,072,155,556	Rp 359,605,764
8	0.63	Rp 1,457,346,663	Rp 1,800,000,000	Rp 342,653,337
9	0.62	Rp 3,418,204,188	Rp 3,976,690,909	Rp 558,486,722
10	0.62	Rp 2,577,900,102	Rp 3,118,428,571	Rp 540,528,469
		Rp 14,342,264,813	Rp 17,303,800,750	Rp 2,961,535,938

Sumber: Bank X, diolah kembali

Lampiran 4.5.

Tabel Perhitungan *Number of Default, Expected Loss, Unexpected Loss, dan Economic Capital*

MEI 2007

Band Rp 100,000,000

<i>Band</i>	<i># of customer</i>	<i>Total Outstanding</i>	<i>nj=Lambda</i>	<i>n</i>	<i>Proyeksi 95%</i>
1	16	Rp 1,968,989,835	19.69	27	0.9550
2	37	Rp 7,345,868,574	73.46	88	0.9571
3	15	Rp 4,397,042,600	43.97	55	0.9549
4	8	Rp 3,145,768,295	31.46	41	0.9586
5	14	Rp 6,930,239,822	69.30	83	0.9527
6	11	Rp 6,592,940,804	65.93	80	0.9603
7	4	Rp 2,780,791,967	27.81	37	0.9620
8	6	Rp 4,816,232,290	48.16	60	0.9584
9	3	Rp 2,689,415,772	26.89	36	0.9630
10	2	Rp 2,027,271,085	20.27	28	0.9604
Total	116	Rp 42,694,561,044			

<i>Band</i>	<i>Recovery Rate</i>	<i>Expected Loss</i>	<i>Unexpected Loss</i>	<i>Economic Capital</i>
1	0.66	Rp 675,609,637	Rp 926,437,500	Rp 250,827,863
2	0.67	Rp 4,876,068,437	Rp 5,841,297,297	Rp 965,228,860
3	0.66	Rp 4,528,953,878	Rp 5,665,000,000	Rp 1,136,046,122
4	0.69	Rp 3,885,023,844	Rp 5,063,500,000	Rp 1,178,476,156
5	0.68	Rp 11,038,882,002	Rp 13,220,714,286	Rp 2,181,832,284
6	0.67	Rp 13,089,984,287	Rp 15,883,636,364	Rp 2,793,652,076
7	0.64	Rp 7,104,923,476	Rp 9,453,500,000	Rp 2,348,576,524
8	0.64	Rp 13,742,316,134	Rp 17,120,000,000	Rp 3,377,683,866
9	0.61	Rp 9,439,849,360	Rp 12,636,000,000	Rp 3,196,150,640
10	0.71	Rp 5,879,086,147	Rp 8,120,000,000	Rp 2,240,913,854
		Rp 74,260,697,202	Rp 93,930,085,447	Rp 19,669,388,245

Sumber: Bank X, diolah kembali

Lampiran 4.5.

Tabel Perhitungan *Number of Default, Expected Loss, Unexpected Loss, dan Economic Capital*

JUNI 2007

Band Rp 1,000,000

<i>Band</i>	<i># of customer</i>	<i>Total Outstanding</i>	<i>nj=Lambda</i>	<i>n</i>	<i>Proyeksi 95%</i>
1	0	Rp -	0.00	0	1.0000
2	2	Rp 3,489,219	3.49	7	0.9737
3	9	Rp 26,103,003	26.10	35	0.9620
4	7	Rp 26,225,040	26.23	35	0.9598
5	16	Rp 79,843,628	79.84	95	0.9570
6	20	Rp 114,807,046	114.81	133	0.9569
7	34	Rp 242,278,752	242.28	268	0.9521
8	15	Rp 121,688,864	121.69	140	0.9534
9	5	Rp 44,244,403	44.24	55	0.9507
10	8	Rp 81,420,517	81.42	97	0.9596
Total	116	Rp 740,100,472			

<i>Band</i>	<i>Recovery Rate</i>	<i>Expected Loss</i>	<i>Unexpected Loss</i>	<i>Economic Capital</i>
1	0.00	Rp -	Rp -	Rp -
2	0.40	Rp 4,187,063	Rp 8,400,000	Rp 4,212,937
3	0.40	Rp 46,985,405	Rp 63,000,000	Rp 16,014,595
4	0.40	Rp 62,940,096	Rp 84,000,000	Rp 21,059,904
5	0.40	Rp 239,530,884	Rp 285,000,000	Rp 45,469,116
6	0.40	Rp 413,305,366	Rp 478,800,000	Rp 65,494,634
7	0.40	Rp 1,017,570,758	Rp 1,125,600,000	Rp 108,029,242
8	0.40	Rp 584,106,547	Rp 672,000,000	Rp 87,893,453
9	0.40	Rp 238,919,776	Rp 297,000,000	Rp 58,080,224
10	0.40	Rp 488,523,102	Rp 582,000,000	Rp 93,476,898
		Rp 3,096,068,998	Rp 3,595,800,000	Rp 499,731,002

Sumber: Bank X, diolah kembali

Lampiran 4.5.

Tabel Perhitungan *Number of Default, Expected Loss, Unexpected Loss, dan Economic Capital*

JUNI 2007

Band Rp 10,000,000

<i>Band</i>	<i># of customer</i>	<i>Total Outstanding</i>	<i>nj=Lambda</i>	<i>n</i>	<i>Proyeksi 95%</i>
1	20	Rp 240,190,708	24.02	32	0.9529
2	28	Rp 590,775,707	59.08	72	0.9561
3	16	Rp 467,052,525	46.71	58	0.9539
4	18	Rp 702,754,918	70.28	84	0.9519
5	8	Rp 412,057,555	41.21	52	0.9566
6	12	Rp 712,410,262	71.24	85	0.9512
7	12	Rp 834,180,639	83.42	99	0.9578
8	12	Rp 968,508,644	96.85	113	0.9518
9	5	Rp 455,684,265	45.57	57	0.9574
10	9	Rp 892,306,017	89.23	105	0.9546
Total	140	Rp 6,275,921,240			

<i>Band</i>	<i>Recovery Rate</i>	<i>Expected Loss</i>	<i>Unexpected Loss</i>	<i>Economic Capital</i>
1	0.40	Rp 144,114,425	Rp 192,000,000	Rp 47,885,575
2	0.45	Rp 655,761,035	Rp 799,200,000	Rp 143,438,965
3	0.41	Rp 822,304,352	Rp 1,021,162,500	Rp 198,858,148
4	0.53	Rp 1,308,685,825	Rp 1,564,266,667	Rp 255,580,842
5	0.57	Rp 885,923,743	Rp 1,118,000,000	Rp 232,076,257
6	0.61	Rp 1,667,040,013	Rp 1,989,000,000	Rp 321,959,987
7	0.61	Rp 2,282,179,198	Rp 2,708,475,000	Rp 426,295,802
8	0.60	Rp 3,092,770,937	Rp 3,608,466,667	Rp 515,695,730
9	0.65	Rp 1,435,405,435	Rp 1,795,500,000	Rp 360,094,565
10	0.64	Rp 3,232,130,684	Rp 3,803,333,333	Rp 571,202,650
		Rp 15,526,315,646	Rp 18,599,404,167	Rp 3,073,088,521

Sumber: Bank X, diolah kembali

Lampiran 4.5.

Tabel Perhitungan *Number of Default, Expected Loss, Unexpected Loss, dan Economic Capital*

JUNI 2007

Band Rp 100,000,000

<i>Band</i>	<i># of customer</i>	<i>Total Outstanding</i>	<i>nj=Lambda</i>	<i>n</i>	<i>Proyeksi 95%</i>
1	23	Rp 2,906,528,773	29.07	38	0.9550
2	29	Rp 5,449,116,936	54.49	67	0.9573
3	18	Rp 5,303,655,892	53.04	65	0.9528
4	9	Rp 3,507,298,848	35.07	45	0.9563
5	7	Rp 3,429,084,456	34.29	44	0.9548
6	9	Rp 5,365,688,024	53.66	66	0.9565
7	0	Rp -	0.00	0	1.0000
8	6	Rp 4,860,865,035	48.61	60	0.9521
9	0	Rp -	0.00	0	1.0000
10	2	Rp 1,971,877,423	19.72	27	0.9543
Total	103	Rp 32,794,115,387			

<i>Band</i>	<i>Recovery Rate</i>	<i>Expected Loss</i>	<i>Unexpected Loss</i>	<i>Economic Capital</i>
1	0.65	Rp 1,026,131,028	Rp 1,341,565,217	Rp 315,434,190
2	0.65	Rp 3,780,559,750	Rp 4,648,413,793	Rp 867,854,043
3	0.67	Rp 5,188,743,348	Rp 6,359,166,667	Rp 1,170,423,319
4	0.68	Rp 4,536,106,510	Rp 5,820,000,000	Rp 1,283,893,490
5	0.67	Rp 5,706,976,273	Rp 7,322,857,143	Rp 1,615,880,870
6	0.68	Rp 10,409,434,767	Rp 12,804,000,000	Rp 2,394,565,233
7	0.00	Rp -	Rp -	Rp -
8	0.71	Rp 11,277,206,881	Rp 13,920,000,000	Rp 2,642,793,119
9	0.00	Rp -	Rp -	Rp -
10	0.64	Rp 7,197,352,594	Rp 9,855,000,000	Rp 2,657,647,406
		Rp 49,122,511,150	Rp 62,071,002,820	Rp 12,948,491,670

Sumber: Bank X, diolah kembali

Lampiran 4.5.

Tabel Perhitungan *Number of Default*, *Expected Loss*, *Unexpected Loss*, dan *Economic Capital*

JULI 2007

Band Rp 1,000,000

<i>Band</i>	<i># of customer</i>	<i>Total Outstanding</i>	<i>nj=Lambda</i>	<i>n</i>	<i>Proyeksi 95%</i>
1	0	Rp -	0.00	0	1.0000
2	1	Rp 1,952,969	1.95	4	0.9515
3	4	Rp 11,547,448	11.55	17	0.9528
4	10	Rp 39,223,412	39.22	50	0.9598
5	14	Rp 75,152,732	75.15	90	0.9585
6	7	Rp 40,759,371	40.76	52	0.9629
7	14	Rp 99,879,514	99.88	117	0.9583
8	13	Rp 102,398,650	102.40	119	0.9517
9	6	Rp 52,746,812	52.75	65	0.9567
10	2	Rp 19,438,859	19.44	27	0.9604
Total	71	Rp 443,099,767			

<i>Band</i>	<i>Recovery Rate</i>	<i>Expected Loss</i>	<i>Unexpected Loss</i>	<i>Economic Capital</i>
1	0.00	Rp -	Rp -	Rp -
2	0.40	Rp 2,343,563	Rp 4,800,000	Rp 2,456,437
3	0.40	Rp 20,785,406	Rp 30,600,000	Rp 9,814,594
4	0.40	Rp 94,136,189	Rp 120,000,000	Rp 25,863,811
5	0.40	Rp 225,458,196	Rp 270,000,000	Rp 44,541,804
6	0.40	Rp 146,733,736	Rp 187,200,000	Rp 40,466,264
7	0.40	Rp 419,493,959	Rp 491,400,000	Rp 71,906,041
8	0.40	Rp 491,513,520	Rp 571,200,000	Rp 79,686,480
9	0.40	Rp 284,832,785	Rp 351,000,000	Rp 66,167,215
10	0.40	Rp 116,633,154	Rp 162,000,000	Rp 45,366,846
		Rp 1,801,930,507	Rp 2,188,200,000	Rp 386,269,493

Sumber Bank X, diolah kembali

Lampiran 4.5.

Tabel Perhitungan *Number of Default, Expected Loss, Unexpected Loss, dan Economic Capital*

JULI 2007

Band Rp 10,000,000

<i>Band</i>	<i># of customer</i>	<i>Total Outstanding</i>	<i>nj=Lambda</i>	<i>n</i>	<i>Proyeksi 95%</i>
1	27	Rp 329,098,380	32.91	43	0.9630
2	14	Rp 259,870,360	25.99	35	0.9639
3	12	Rp 367,238,547	36.72	47	0.9579
4	14	Rp 544,418,995	54.44	67	0.9579
5	8	Rp 408,514,836	40.85	52	0.9616
6	15	Rp 898,244,078	89.82	106	0.9578
7	10	Rp 720,475,761	72.05	86	0.9525
8	12	Rp 955,898,781	95.59	112	0.9553
9	12	Rp 1,090,668,212	109.07	127	0.9585
10	10	Rp 998,686,116	99.87	117	0.9584
Total	134	Rp 6,573,114,066			

<i>Band</i>	<i>Recovery Rate</i>	<i>Expected Loss</i>	<i>Unexpected Loss</i>	<i>Economic Capital</i>
1	0.40	Rp 197,459,028	Rp 258,000,000	Rp 60,540,972
2	0.43	Rp 296,252,210	Rp 399,000,000	Rp 102,747,790
3	0.54	Rp 511,379,677	Rp 654,475,000	Rp 143,095,323
4	0.58	Rp 922,401,326	Rp 1,135,171,429	Rp 212,770,103
5	0.59	Rp 837,455,414	Rp 1,066,000,000	Rp 228,544,586
6	0.63	Rp 2,012,066,735	Rp 2,374,400,000	Rp 362,333,265
7	0.62	Rp 1,916,465,524	Rp 2,287,600,000	Rp 371,134,476
8	0.62	Rp 2,918,677,611	Rp 3,419,733,333	Rp 501,055,722
9	0.64	Rp 3,501,044,961	Rp 4,076,700,000	Rp 575,655,039
10	0.65	Rp 3,545,335,712	Rp 4,153,500,000	Rp 608,164,288
		Rp 16,658,538,197	Rp 19,824,579,762	Rp 3,166,041,565

Sumber Bank X, diolah kembali

Lampiran 4.5.

Tabel Perhitungan *Number of Default, Expected Loss, Unexpected Loss, dan Economic Capital*

JULI 2007

Band Rp 100,000,000

<i>Band</i>	<i># of customer</i>	<i>Total Outstanding</i>	<i>nj=Lambda</i>	<i>n</i>	<i>Proyeksi 95%</i>
1	26	Rp 3,264,210,148	32.64	42	0.9531
2	31	Rp 6,174,289,220	61.74	75	0.9565
3	18	Rp 5,360,946,895	53.61	66	0.9571
4	8	Rp 3,216,704,767	32.17	42	0.9611
5	8	Rp 3,981,371,664	39.81	50	0.9506
6	6	Rp 3,537,001,497	35.37	45	0.9513
7	5	Rp 3,499,120,922	34.99	45	0.9577
8	1	Rp 796,238,480	7.96	13	0.9669
9	6	Rp 5,447,102,262	54.47	67	0.9576
10	4	Rp 3,835,544,253	38.36	49	0.9597
Total	113	Rp 39,112,530,108			

<i>Band</i>	<i>Recovery Rate</i>	<i>Expected Loss</i>	<i>Unexpected Loss</i>	<i>Economic Capital</i>
1	0.65	Rp 1,128,663,432	Rp 1,452,230,769	Rp 323,567,337
2	0.66	Rp 4,218,433,732	Rp 5,124,193,548	Rp 905,759,817
3	0.67	Rp 5,334,142,161	Rp 6,567,000,000	Rp 1,232,857,839
4	0.69	Rp 3,972,630,387	Rp 5,187,000,000	Rp 1,214,369,613
5	0.67	Rp 6,519,496,100	Rp 8,187,500,000	Rp 1,668,003,900
6	0.65	Rp 7,392,333,129	Rp 9,405,000,000	Rp 2,012,666,871
7	0.66	Rp 8,327,907,794	Rp 10,710,000,000	Rp 2,382,092,206
8	0.71	Rp 1,847,273,274	Rp 3,016,000,000	Rp 1,168,726,726
9	0.69	Rp 15,442,534,913	Rp 18,994,500,000	Rp 3,551,965,087
10	0.64	Rp 13,999,736,523	Rp 17,885,000,000	Rp 3,885,263,477
		Rp 68,183,151,444	Rp 86,528,424,318	Rp 18,345,272,874

Sumber Bank X, diolah kembali

Lampiran 4.5.

Tabel Perhitungan *Number of Default, Expected Loss, Unexpected Loss, dan Economic Capital*

AGUSTUS 2007

Band Rp 1,000,000

<i>Band</i>	<i># of customer</i>	<i>Total Outstanding</i>	<i>nj=Lambda</i>	<i>n</i>	<i>Proyeksi 95%</i>
1	0	Rp -	0.00	0	1.0000
2	2	Rp 3,715,601	3.72	7	0.9640
3	20	Rp 59,539,770	59.54	72	0.9500
4	12	Rp 47,044,245	47.04	59	0.9614
5	4	Rp 19,684,280	19.68	27	0.9551
6	21	Rp 123,957,543	123.96	143	0.9579
7	45	Rp 332,544,149	332.54	363	0.9536
8	7	Rp 55,755,980	55.76	68	0.9524
9	22	Rp 196,409,606	196.41	220	0.9552
10	10	Rp 100,245,632	100.25	117	0.9548
Total	143	Rp 938,896,806			

<i>Band</i>	<i>Recovery Rate</i>	<i>Expected Loss</i>	<i>Unexpected Loss</i>	<i>Economic Capital</i>
1	0.00	Rp -	Rp -	Rp -
2	0.40	Rp 4,458,721	Rp 8,400,000	Rp 3,941,279
3	0.41	Rp 105,296,083	Rp 127,332,000	Rp 22,035,917
4	0.40	Rp 112,906,188	Rp 141,600,000	Rp 28,693,812
5	0.40	Rp 59,052,840	Rp 81,000,000	Rp 21,947,160
6	0.40	Rp 446,247,155	Rp 514,800,000	Rp 68,552,845
7	0.40	Rp 1,396,685,426	Rp 1,524,600,000	Rp 127,914,574
8	0.46	Rp 240,865,834	Rp 293,760,000	Rp 52,894,166
9	0.44	Rp 993,118,390	Rp 1,112,400,000	Rp 119,281,610
10	0.42	Rp 580,422,209	Rp 677,430,000	Rp 97,007,791
		Rp 3,939,052,846	Rp 4,481,322,000	Rp 542,269,154

Sumber: Bank X, diolah kembali

Lampiran 4.5.

Tabel Perhitungan *Number of Default, Expected Loss, Unexpected Loss, dan Economic Capital*

AGUSTUS 2007

Band Rp 10,000,000

<i>Band</i>	<i># of customer</i>	<i>Total Outstanding</i>	<i>nj=Lambda</i>	<i>n</i>	<i>Proyeksi 95%</i>
1	40	Rp 490,756,501	49.08	61	0.9581
2	38	Rp 768,303,003	76.83	92	0.9599
3	18	Rp 521,674,517	52.17	64	0.9524
4	17	Rp 684,140,536	68.41	82	0.9524
5	11	Rp 575,108,949	57.51	70	0.9530
6	9	Rp 530,979,665	53.10	65	0.9519
7	18	Rp 1,263,726,832	126.37	145	0.9531
8	10	Rp 792,768,117	79.28	94	0.9532
9	7	Rp 643,167,968	64.32	78	0.9581
10	12	Rp 1,199,831,851	119.98	138	0.9520
Total	180	Rp 7,470,457,939			

<i>Band</i>	<i>Recovery Rate</i>	<i>Expected Loss</i>	<i>Unexpected Loss</i>	<i>Economic Capital</i>
1	0.41	Rp 291,877,429	Rp 362,797,500	Rp 70,920,071
2	0.43	Rp 873,034,833	Rp 1,045,410,526	Rp 172,375,693
3	0.51	Rp 760,775,337	Rp 933,333,333	Rp 172,557,996
4	0.55	Rp 1,228,233,480	Rp 1,472,141,176	Rp 243,907,697
5	0.52	Rp 1,382,875,609	Rp 1,683,181,818	Rp 300,306,209
6	0.61	Rp 1,242,492,416	Rp 1,521,000,000	Rp 278,507,584
7	0.60	Rp 3,553,178,609	Rp 4,076,916,667	Rp 523,738,057
8	0.61	Rp 2,505,147,250	Rp 2,970,400,000	Rp 465,252,750
9	0.61	Rp 2,257,519,568	Rp 2,737,800,000	Rp 480,280,432
10	0.61	Rp 4,629,351,225	Rp 5,324,500,000	Rp 695,148,775
		Rp 18,724,485,757	Rp 22,127,481,021	Rp 3,402,995,264

Sumber: Bank X, diolah kembali

Lampiran 4.5.

Tabel Perhitungan *Number of Default, Expected Loss, Unexpected Loss, dan Economic Capital*

AGUSTUS 2007

Band Rp 100,000,000

Band	# of customer	Total Outstanding	nj=Lambda	n	Proyeksi 95%
1	41	Rp 5,173,726,995	51.74	64	0.9582
2	36	Rp 7,005,318,936	70.05	84	0.9545
3	15	Rp 4,354,495,883	43.54	55	0.9609
4	11	Rp 4,375,797,216	43.76	55	0.9580
5	6	Rp 2,969,946,659	29.70	39	0.9591
6	8	Rp 4,820,037,389	48.20	60	0.9579
7	4	Rp 2,868,767,304	28.69	38	0.9616
8	3	Rp 2,416,487,256	24.16	33	0.9660
9	3	Rp 2,724,746,596	27.25	36	0.9568
10	5	Rp 4,839,555,331	48.40	60	0.9552
Total	132	Rp 41,548,879,565			

Band	Recovery Rate	Expected Loss	Unexpected Loss	Economic Capital
1	0.64	Rp 1,866,327,372	Rp 2,308,682,927	Rp 442,355,555
2	0.65	Rp 4,958,209,069	Rp 5,945,333,333	Rp 987,124,264
3	0.66	Rp 4,485,130,759	Rp 5,665,000,000	Rp 1,179,869,241
4	0.65	Rp 6,189,764,062	Rp 7,780,000,000	Rp 1,590,235,938
5	0.66	Rp 5,048,909,320	Rp 6,630,000,000	Rp 1,581,090,680
6	0.71	Rp 8,386,865,057	Rp 10,440,000,000	Rp 2,053,134,943
7	0.65	Rp 7,078,683,323	Rp 9,376,500,000	Rp 2,297,816,677
8	0.71	Rp 5,606,250,434	Rp 7,656,000,000	Rp 2,049,749,566
9	0.71	Rp 7,111,588,616	Rp 9,396,000,000	Rp 2,284,411,384
10	0.69	Rp 15,002,621,526	Rp 18,600,000,000	Rp 3,597,378,474
		Rp 65,734,349,538	Rp 83,797,516,260	Rp 18,063,166,722

Sumber: Bank X, diolah kembali

Lampiran 4.5.

Tabel Perhitungan *Number of Default, Expected Loss, Unexpected Loss, dan Economic Capital*

SEPTEMBER 2007

Band Rp 1,000,000

<i>Band</i>	<i># of customer</i>	<i>Total Outstanding</i>	<i>nj=Lambda</i>	<i>n</i>	<i>Proyeksi 95%</i>
1	4	Rp 5,259,830	5.26	9	0.9577
2	4	Rp 7,056,837	7.06	12	0.9715
3	16	Rp 47,403,725	47.40	59	0.9566
4	6	Rp 22,927,364	22.93	31	0.9579
5	4	Rp 20,822,674	20.82	29	0.9658
6	11	Rp 66,523,070	66.52	80	0.9533
7	6	Rp 40,989,156	40.99	52	0.9597
8	22	Rp 170,218,509	170.22	192	0.9540
9	7	Rp 64,220,498	64.22	78	0.9592
10	5	Rp 49,915,300	49.92	62	0.9587
Total	85	Rp 495,336,963			

<i>Band</i>	<i>Recovery Rate</i>	<i>Expected Loss</i>	<i>Unexpected Loss</i>	<i>Economic Capital</i>
1	0.40	Rp 3,155,898	Rp 5,400,000	Rp 2,244,102
2	0.40	Rp 8,468,204	Rp 14,400,000	Rp 5,931,796
3	0.40	Rp 85,326,705	Rp 106,200,000	Rp 20,873,295
4	0.40	Rp 55,025,674	Rp 74,400,000	Rp 19,374,326
5	0.40	Rp 62,468,022	Rp 87,000,000	Rp 24,531,978
6	0.40	Rp 239,483,052	Rp 288,000,000	Rp 48,516,948
7	0.44	Rp 162,112,112	Rp 205,660,000	Rp 43,547,888
8	0.40	Rp 817,048,843	Rp 921,600,000	Rp 104,551,157
9	0.40	Rp 346,790,689	Rp 421,200,000	Rp 74,409,311
10	0.40	Rp 299,491,800	Rp 372,000,000	Rp 72,508,200
		Rp 2,079,370,999	Rp 2,495,860,000	Rp 416,489,001

Sumber: Bank X, diolah kembali

Lampiran 4.5.

Tabel Perhitungan *Number of Default, Expected Loss, Unexpected Loss, dan Economic Capital*

SEPTEMBER 2007

Band Rp 10,000,000

<i>Band</i>	<i># of customer</i>	<i>Total Outstanding</i>	<i>nj=Lambda</i>	<i>n</i>	<i>Proyeksi 95%</i>
1	33	Rp 390,489,499	39.05	50	0.9623
2	39	Rp 725,147,262	72.51	87	0.9575
3	39	Rp 1,186,110,839	118.61	137	0.9560
4	11	Rp 423,176,471	42.32	53	0.9531
5	12	Rp 625,473,022	62.55	76	0.9577
6	17	Rp 1,032,464,411	103.25	120	0.9525
7	13	Rp 922,174,075	92.22	108	0.9521
8	23	Rp 1,833,569,481	183.36	206	0.9542
9	14	Rp 1,265,057,341	126.51	145	0.9519
10	12	Rp 1,184,517,363	118.45	137	0.9574
Total	213	Rp 9,588,179,764			

<i>Band</i>	<i>Recovery Rate</i>	<i>Expected Loss</i>	<i>Unexpected Loss</i>	<i>Economic Capital</i>
1	0.41	Rp 231,808,766	Rp 296,818,182	Rp 65,009,416
2	0.42	Rp 838,939,602	Rp 1,006,523,077	Rp 167,583,475
3	0.43	Rp 2,020,037,998	Rp 2,333,215,385	Rp 313,177,387
4	0.47	Rp 894,056,471	Rp 1,119,745,455	Rp 225,688,983
5	0.55	Rp 1,409,920,437	Rp 1,713,166,667	Rp 303,246,230
6	0.55	Rp 2,798,585,886	Rp 3,252,705,882	Rp 454,119,997
7	0.60	Rp 2,567,190,752	Rp 3,006,553,846	Rp 439,363,094
8	0.61	Rp 5,720,736,781	Rp 6,427,200,000	Rp 706,463,219
9	0.61	Rp 4,399,688,710	Rp 5,042,892,857	Rp 643,204,148
10	0.64	Rp 4,323,488,375	Rp 5,000,500,000	Rp 677,011,625
		Rp 25,204,453,777	Rp 29,199,321,350	Rp 3,994,867,573

Sumber: Bank X, diolah kembali

Lampiran 4.5.

Tabel Perhitungan *Number of Default*, *Expected Loss*, *Unexpected Loss*, dan *Economic Capital*

SEPTEMBER 2007

Band Rp 100,000,000

<i>Band</i>	<i># of customer</i>	<i>Total Outstanding</i>	<i>nj=Lambda</i>	<i>n</i>	<i>Proyeksi 95%</i>
1	39	Rp 4,937,058,045	49.37	61	0.9540
2	27	Rp 5,333,317,979	53.33	66	0.9606
3	15	Rp 4,473,824,316	44.74	56	0.9566
4	14	Rp 5,579,655,238	55.80	68	0.9519
5	7	Rp 3,482,924,959	34.83	45	0.9602
6	8	Rp 4,766,934,006	47.67	59	0.9528
7	3	Rp 2,066,922,211	20.67	28	0.9518
8	3	Rp 2,362,700,366	23.63	32	0.9607
9	6	Rp 5,314,805,271	53.15	65	0.9512
10	3	Rp 2,961,848,262	29.62	39	0.9604
Total	125	Rp 41,279,990,653			

<i>Band</i>	<i>Recovery Rate</i>	<i>Expected Loss</i>	<i>Unexpected Loss</i>	<i>Economic Capital</i>
1	0.64	Rp 1,786,202,282	Rp 2,206,948,718	Rp 420,746,436
2	0.65	Rp 3,705,668,344	Rp 4,585,777,778	Rp 880,109,434
3	0.65	Rp 4,697,515,532	Rp 5,880,000,000	Rp 1,182,484,468
4	0.68	Rp 7,110,074,960	Rp 8,665,142,857	Rp 1,555,067,897
5	0.70	Rp 5,299,021,545	Rp 6,846,428,571	Rp 1,547,407,027
6	0.65	Rp 9,903,305,397	Rp 12,257,250,000	Rp 2,353,944,603
7	0.71	Rp 4,195,852,088	Rp 5,684,000,000	Rp 1,488,147,912
8	0.68	Rp 6,111,518,280	Rp 8,277,333,333	Rp 2,165,815,053
9	0.64	Rp 17,060,524,920	Rp 20,865,000,000	Rp 3,804,475,080
10	0.66	Rp 10,070,284,091	Rp 13,260,000,000	Rp 3,189,715,909
		Rp 69,939,967,440	Rp 88,527,881,258	Rp 18,587,913,818

Sumber: Bank X, diolah kembali

Lampiran 4.5.

Tabel Perhitungan *Number of Default*, *Expected Loss*, *Unexpected Loss*, dan *Economic Capital*

OKTOBER 2007

Band Rp 1,000,000

<i>Band</i>	<i># of customer</i>	<i>Total Outstanding</i>	<i>nj=Lambda</i>	<i>n</i>	<i>Proyeksi 95%</i>
1	0	Rp -	0.00	0	1.0000
2	2	Rp 3,905,938	3.91	7	0.9543
3	2	Rp 6,624,274	6.62	11	0.9618
4	3	Rp 12,188,408	12.19	18	0.9575
5	5	Rp 24,639,365	24.64	33	0.9576
6	3	Rp 18,943,732	18.94	26	0.9528
7	8	Rp 55,606,573	55.61	68	0.9544
8	15	Rp 118,958,642	118.96	137	0.9529
9	1	Rp 8,792,417	8.79	14	0.9649
10	2	Rp 19,794,287	19.79	27	0.9526
Total	41	Rp 269,453,636			

<i>Band</i>	<i>Recovery Rate</i>	<i>Expected Loss</i>	<i>Unexpected Loss</i>	<i>Economic Capital</i>
1	0.00	Rp -	Rp -	Rp -
2	0.40	Rp 4,687,126	Rp 8,400,000	Rp 3,712,874
3	0.40	Rp 11,923,693	Rp 19,800,000	Rp 7,876,307
4	0.40	Rp 29,252,179	Rp 43,200,000	Rp 13,947,821
5	0.40	Rp 73,918,095	Rp 99,000,000	Rp 25,081,905
6	0.40	Rp 68,197,435	Rp 93,600,000	Rp 25,402,565
7	0.40	Rp 233,547,607	Rp 285,600,000	Rp 52,052,393
8	0.40	Rp 571,001,482	Rp 657,600,000	Rp 86,598,518
9	0.61	Rp 30,861,384	Rp 49,140,000	Rp 18,278,616
10	0.40	Rp 118,765,722	Rp 162,000,000	Rp 43,234,278
		Rp 1,142,154,722	Rp 1,418,340,000	Rp 276,185,278

Sumber: Bank X, diolah kembali

Lampiran 4.5.

Tabel Perhitungan *Number of Default, Expected Loss, Unexpected Loss, dan Economic Capital*

OKTOBER 2007

Band Rp 10,000,000

<i>Band</i>	<i># of customer</i>	<i>Total Outstanding</i>	<i>nj=Lambda</i>	<i>n</i>	<i>Proyeksi 95%</i>
1	16	Rp 192,400,420	19.24	27	0.9644
2	8	Rp 158,848,944	15.88	23	0.9657
3	30	Rp 961,673,276	96.17	113	0.9586
4	6	Rp 245,791,584	24.58	33	0.9587
5	6	Rp 303,487,761	30.35	40	0.9625
6	5	Rp 307,008,721	30.70	40	0.9567
7	4	Rp 290,753,123	29.08	38	0.9548
8	4	Rp 315,803,832	31.58	41	0.9565
9	7	Rp 615,926,782	61.59	75	0.9583
10	7	Rp 704,596,388	70.46	85	0.9601
Total	93	Rp 4,096,290,831			

<i>Band</i>	<i>Recovery Rate</i>	<i>Expected Loss</i>	<i>Unexpected Loss</i>	<i>Economic Capital</i>
1	0.40	Rp 115,440,252	Rp 162,000,000	Rp 46,559,748
2	0.40	Rp 190,618,733	Rp 276,000,000	Rp 85,381,267
3	0.41	Rp 1,690,621,619	Rp 1,986,540,000	Rp 295,918,381
4	0.50	Rp 494,860,389	Rp 664,400,000	Rp 169,539,611
5	0.59	Rp 617,091,781	Rp 813,333,333	Rp 196,241,553
6	0.60	Rp 736,820,930	Rp 960,000,000	Rp 223,179,070
7	0.64	Rp 742,874,229	Rp 970,900,000	Rp 228,025,771
8	0.58	Rp 1,054,784,799	Rp 1,369,400,000	Rp 314,615,201
9	0.61	Rp 2,169,822,063	Rp 2,642,142,857	Rp 472,320,794
10	0.67	Rp 2,345,299,406	Rp 2,829,285,714	Rp 483,986,309
		Rp 10,158,234,202	Rp 12,674,001,905	Rp 2,515,767,703

Sumber: Bank X, diolah kembali

Lampiran 4.5.

Tabel Perhitungan *Number of Default, Expected Loss, Unexpected Loss, dan Economic Capital*

OKTOBER 2007

Band Rp 100,000,000

<i>Band</i>	<i># of customer</i>	<i>Total Outstanding</i>	<i>nj=Lambda</i>	<i>n</i>	<i>Proyeksi 95%</i>
1	11	Rp 1,379,420,418	13.79	20	0.9577
2	25	Rp 4,908,137,430	49.08	61	0.9580
3	12	Rp 3,390,410,441	33.90	66	0.9610
4	7	Rp 2,749,959,012	27.50	36	0.9519
5	5	Rp 2,586,718,686	25.87	34	0.9501
6	5	Rp 3,058,289,714	30.58	40	0.9587
7	1	Rp 748,814,510	7.49	12	0.9578
8	4	Rp 3,210,275,493	32.10	42	0.9621
9	2	Rp 1,798,684,952	17.99	25	0.9557
10	2	Rp 1,911,928,584	19.12	27	0.9666
Total	74	Rp 25,742,639,240			

<i>Band</i>	<i>Recovery Rate</i>	<i>Expected Loss</i>	<i>Unexpected Loss</i>	<i>Economic Capital</i>
1	0.62	Rp 519,163,685	Rp 752,727,273	Rp 233,563,588
2	0.66	Rp 3,317,900,903	Rp 4,123,600,000	Rp 805,699,097
3	0.66	Rp 3,458,218,650	Rp 6,732,000,000	Rp 3,273,781,350
4	0.67	Rp 3,661,373,999	Rp 4,793,142,857	Rp 1,131,768,858
5	0.71	Rp 3,750,742,095	Rp 4,930,000,000	Rp 1,179,257,905
6	0.63	Rp 6,789,403,165	Rp 8,880,000,000	Rp 2,090,596,835
7	0.56	Rp 2,306,348,691	Rp 3,696,000,000	Rp 1,389,651,309
8	0.69	Rp 8,089,894,242	Rp 10,584,000,000	Rp 2,494,105,758
9	0.66	Rp 5,503,975,953	Rp 7,650,000,000	Rp 2,146,024,047
10	0.64	Rp 6,978,539,332	Rp 9,855,000,000	Rp 2,876,460,668
		Rp 44,375,560,714	Rp 61,996,470,130	Rp 17,620,909,416

Sumber: Bank X, diolah kembali

Lampiran 4.5.

Tabel Perhitungan *Number of Default, Expected Loss, Unexpected Loss, dan Economic Capital*

NOVEMBER 2007

Band Rp 1,000,000

<i>Band</i>	<i># of customer</i>	<i>Total Outstanding</i>	<i>nj=Lambda</i>	<i>n</i>	<i>Proyeksi 95%</i>
1	2	Rp 2,930,278	2.93	6	0.9699
2	5	Rp 10,381,762	10.38	16	0.9637
3	3	Rp 9,352,482	9.35	15	0.9703
4	1	Rp 3,508,931	3.51	7	0.9729
5	8	Rp 39,237,099	39.24	50	0.9596
6	15	Rp 89,817,641	89.82	106	0.9579
7	17	Rp 121,611,825	121.61	140	0.9541
8	11	Rp 88,975,702	88.98	105	0.9572
9	0	Rp -	0.00	0	1.0000
10	4	Rp 40,823,959	40.82	52	0.9620
Total	66	Rp 406,639,679			

<i>Band</i>	<i>Recovery Rate</i>	<i>Expected Loss</i>	<i>Unexpected Loss</i>	<i>Economic Capital</i>
1	0.40	Rp 1,758,167	Rp 3,600,000	Rp 1,841,833
2	0.40	Rp 12,458,114	Rp 19,200,000	Rp 6,741,886
3	0.40	Rp 16,834,468	Rp 27,000,000	Rp 10,165,532
4	0.40	Rp 8,421,434	Rp 16,800,000	Rp 8,378,566
5	0.40	Rp 117,711,297	Rp 150,000,000	Rp 32,288,703
6	0.40	Rp 323,343,508	Rp 381,600,000	Rp 58,256,492
7	0.40	Rp 510,769,665	Rp 588,000,000	Rp 77,230,335
8	0.40	Rp 427,083,370	Rp 504,000,000	Rp 76,916,630
9	0.00	Rp -	Rp -	Rp -
10	0.40	Rp 244,943,754	Rp 312,000,000	Rp 67,056,246
		Rp 1,663,323,776	Rp 2,002,200,000	Rp 338,876,224

Sumber Bank X, diolah kembali

Lampiran 4.5.

Tabel Perhitungan *Number of Default, Expected Loss, Unexpected Loss, dan Economic Capital*

NOVEMBER 2007

Band Rp 10,000,000

<i>Band</i>	<i># of customer</i>	<i>Total Outstanding</i>	<i>nj=Lambda</i>	<i>n</i>	<i>Proyeksi 95%</i>
1	16	Rp 198,821,502	19.88	27	0.9505
2	16	Rp 310,382,956	31.04	40	0.9505
3	21	Rp 600,846,116	60.08	73	0.9547
4	14	Rp 580,803,928	58.08	71	0.9573
5	11	Rp 536,033,111	53.60	66	0.9572
6	10	Rp 587,664,909	58.77	72	0.9598
7	11	Rp 773,523,730	77.35	92	0.9544
8	15	Rp 1,190,553,852	119.06	137	0.9520
9	18	Rp 1,614,773,246	161.48	183	0.9562
10	13	Rp 1,300,715,795	130.07	149	0.9533
Total	145	Rp 7,694,119,145			

<i>Band</i>	<i>Recovery Rate</i>	<i>Expected Loss</i>	<i>Unexpected Loss</i>	<i>Economic Capital</i>
1	0.43	Rp 114,073,837	Rp 154,912,500	Rp 40,838,663
2	0.40	Rp 372,459,547	Rp 480,000,000	Rp 107,540,453
3	0.45	Rp 991,396,091	Rp 1,204,500,000	Rp 213,103,909
4	0.57	Rp 1,000,642,196	Rp 1,223,228,571	Rp 222,586,375
5	0.57	Rp 1,147,598,160	Rp 1,413,000,000	Rp 265,401,840
6	0.57	Rp 1,505,597,497	Rp 1,844,640,000	Rp 339,042,503
7	0.61	Rp 2,136,331,902	Rp 2,540,872,727	Rp 404,540,826
8	0.61	Rp 3,752,625,742	Rp 4,318,240,000	Rp 565,614,258
9	0.56	Rp 6,426,797,519	Rp 7,283,400,000	Rp 856,602,481
10	0.61	Rp 5,072,791,601	Rp 5,811,000,000	Rp 738,208,399
		Rp 22,520,314,091	Rp 26,273,793,799	Rp 3,753,479,707

Sumber Bank X, diolah kembali

Lampiran 4.5.

Tabel Perhitungan *Number of Default, Expected Loss, Unexpected Loss, dan Economic Capital*

NOVEMBER 2007

Band Rp 100,000,000

<i>Band</i>	<i># of customer</i>	<i>Total Outstanding</i>	<i>nj=Lambda</i>	<i>n</i>	<i>Proyeksi 95%</i>
1	28	Rp 3,532,131,763	35.32	45	0.9521
2	31	Rp 5,999,787,712	60.00	73	0.9558
3	18	Rp 5,417,559,317	54.18	67	0.9612
4	12	Rp 4,781,726,703	47.82	59	0.9505
5	12	Rp 6,015,497,631	60.15	73	0.9538
6	5	Rp 3,012,673,518	30.13	39	0.9513
7	7	Rp 4,983,829,844	49.84	62	0.9597
8	4	Rp 3,147,165,447	31.47	41	0.9583
9	6	Rp 5,329,222,766	53.29	66	0.9611
10	6	Rp 5,923,721,625	59.24	72	0.9540
Total	129	Rp 48,143,316,326			

<i>Band</i>	<i>Recovery Rate</i>	<i>Expected Loss</i>	<i>Unexpected Loss</i>	<i>Economic Capital</i>
1	0.64	Rp 1,257,691,203	Rp 1,602,321,429	Rp 344,630,226
2	0.66	Rp 4,099,209,798	Rp 4,987,548,387	Rp 888,338,589
3	0.67	Rp 5,435,617,848	Rp 6,722,333,333	Rp 1,286,715,485
4	0.67	Rp 6,264,061,981	Rp 7,729,000,000	Rp 1,464,938,019
5	0.66	Rp 10,226,345,973	Rp 12,410,000,000	Rp 2,183,654,027
6	0.68	Rp 5,784,333,155	Rp 7,488,000,000	Rp 1,703,666,845
7	0.67	Rp 11,612,323,537	Rp 14,446,000,000	Rp 2,833,676,463
8	0.67	Rp 8,245,573,471	Rp 10,742,000,000	Rp 2,496,426,529
9	0.62	Rp 18,305,880,201	Rp 22,671,000,000	Rp 4,365,119,799
10	0.66	Rp 20,140,653,525	Rp 24,480,000,000	Rp 4,339,346,475
		Rp 91,371,690,691	Rp 113,278,203,149	Rp 21,906,512,458

Sumber Bank X, diolah kembali

Lampiran 4.5.

Tabel Perhitungan *Number of Default, Expected Loss, Unexpected Loss, dan Economic Capital*

DESEMBER 2007

Band Rp 1,000,000

<i>Band</i>	<i># of customer</i>	<i>Total Outstanding</i>	<i>nj=Lambda</i>	<i>n</i>	<i>Proyeksi 95%</i>
1	0	Rp -	0.00	0	1.0000
2	9	Rp 19,960,068	19.96	28	0.9664
3	12	Rp 33,985,518	33.99	44	0.9598
4	5	Rp 20,276,110	20.28	28	0.9604
5	1	Rp 4,509,291	4.51	8	0.9593
6	4	Rp 24,156,319	24.16	33	0.9662
7	13	Rp 93,812,083	93.81	110	0.9547
8	11	Rp 90,799,029	90.80	107	0.9573
9	1	Rp 8,856,247	8.86	14	0.9630
10	0	Rp -	0.00	0	1.0000
Total	56	Rp 296,354,665			

<i>Band</i>	<i>Recovery Rate</i>	<i>Expected Loss</i>	<i>Unexpected Loss</i>	<i>Economic Capital</i>
1	0.00	Rp -	Rp -	Rp -
2	0.40	Rp 23,952,082	Rp 33,600,000	Rp 9,647,918
3	0.40	Rp 61,173,932	Rp 79,200,000	Rp 18,026,068
4	0.40	Rp 48,662,664	Rp 67,200,000	Rp 18,537,336
5	0.40	Rp 13,527,873	Rp 24,000,000	Rp 10,472,127
6	0.40	Rp 86,962,748	Rp 118,800,000	Rp 31,837,252
7	0.40	Rp 394,010,749	Rp 462,000,000	Rp 67,989,251
8	0.40	Rp 435,835,339	Rp 513,600,000	Rp 77,764,661
9	0.40	Rp 47,823,734	Rp 75,600,000	Rp 27,776,266
10	0.00	Rp -	Rp -	Rp -
		Rp 1,111,949,121	Rp 1,374,000,000	Rp 262,050,879

Sumber: Bank X, diolah kembali

Lampiran 4.5.

Tabel Perhitungan *Number of Default, Expected Loss, Unexpected Loss, dan Economic Capital*

DESEMBER 2007

Band Rp 10,000,000

<i>Band</i>	<i># of customer</i>	<i>Total Outstanding</i>	<i>nj=Lambda</i>	<i>n</i>	<i>Proyeksi 95%</i>
1	4	Rp 49,568,228	4.96	9	0.9697
2	9	Rp 179,771,795	17.98	25	0.9559
3	15	Rp 446,232,835	44.62	56	0.9582
4	9	Rp 360,094,906	36.01	46	0.9553
5	9	Rp 437,696,766	43.77	55	0.9578
6	7	Rp 413,194,839	41.32	52	0.9548
7	10	Rp 709,942,415	70.99	85	0.9542
8	12	Rp 966,767,581	96.68	113	0.9536
9	15	Rp 1,358,051,791	135.81	155	0.9521
10	9	Rp 899,053,969	89.91	106	0.9570
Total	99	Rp 5,820,375,125			

<i>Band</i>	<i>Recovery Rate</i>	<i>Expected Loss</i>	<i>Unexpected Loss</i>	<i>Economic Capital</i>
1	0.45	Rp 27,138,605	Rp 49,275,000	Rp 22,136,395
2	0.45	Rp 198,947,453	Rp 276,666,667	Rp 77,719,214
3	0.52	Rp 644,360,214	Rp 808,640,000	Rp 164,279,786
4	0.58	Rp 603,359,020	Rp 770,755,556	Rp 167,396,535
5	0.53	Rp 1,031,019,049	Rp 1,295,555,556	Rp 264,536,507
6	0.55	Rp 1,115,626,065	Rp 1,404,000,000	Rp 288,373,935
7	0.61	Rp 1,938,142,793	Rp 2,320,500,000	Rp 382,357,207
8	0.58	Rp 3,216,113,486	Rp 3,759,133,333	Rp 543,019,847
9	0.56	Rp 5,410,478,335	Rp 6,175,200,000	Rp 764,721,665
10	0.60	Rp 3,556,257,922	Rp 4,192,888,889	Rp 636,630,967
		Rp 17,741,442,942	Rp 21,052,615,000	Rp 3,311,172,058

Sumber: Bank X, diolah kembali

Lampiran 4.5.

Tabel Perhitungan *Number of Default*, *Expected Loss*, *Unexpected Loss*, dan *Economic Capital*

DESEMBER 2007

Band Rp 100,000,000

<i>Band</i>	<i># of customer</i>	<i>Total Outstanding</i>	<i>nj=Lambda</i>	<i>n</i>	<i>Proyeksi 95%</i>
1	28	Rp 3,556,593,973	35.57	46	0.9622
2	48	Rp 9,351,052,714	93.51	110	0.9577
3	13	Rp 4,023,160,364	40.23	51	0.9579
4	15	Rp 6,022,659,464	60.23	73	0.9529
5	13	Rp 6,466,566,923	64.67	78	0.9539
6	8	Rp 4,808,547,818	48.09	60	0.9594
7	4	Rp 2,619,554,645	26.20	35	0.9603
8	4	Rp 3,242,720,097	32.43	42	0.9569
9	8	Rp 7,164,710,247	71.65	86	0.9571
10	6	Rp 5,899,417,084	58.99	72	0.9571
Total	147	Rp 53,154,983,329			

<i>Band</i>	<i>Recovery Rate</i>	<i>Expected Loss</i>	<i>Unexpected Loss</i>	<i>Economic Capital</i>
1	0.64	Rp 1,266,401,497	Rp 1,637,928,571	Rp 371,527,075
2	0.64	Rp 6,650,936,243	Rp 7,823,750,000	Rp 1,172,813,757
3	0.68	Rp 3,917,939,247	Rp 4,966,615,385	Rp 1,048,676,138
4	0.69	Rp 7,387,795,609	Rp 8,954,666,667	Rp 1,566,871,057
5	0.70	Rp 9,749,593,207	Rp 11,760,000,000	Rp 2,010,406,793
6	0.69	Rp 8,907,834,833	Rp 11,115,000,000	Rp 2,207,165,167
7	0.65	Rp 6,463,751,087	Rp 8,636,250,000	Rp 2,172,498,913
8	0.67	Rp 8,495,926,654	Rp 11,004,000,000	Rp 2,508,073,346
9	0.67	Rp 21,520,998,404	Rp 25,832,250,000	Rp 4,311,251,596
10	0.64	Rp 21,041,254,266	Rp 25,680,000,000	Rp 4,638,745,734
		Rp 95,402,431,047	Rp 117,410,460,623	Rp 22,008,029,576

Sumber: Bank X, diolah kembali

Lampiran 4.6

Expected Loss, Unexpected Loss, dan Economic Capital Tahun 2005 (dalam Rupiah)

UNEXPECTED LOSS = VaR

VaR	1,000,000	10,000,000	100,000,000	Total
Januari	1,111,316,667	4,062,370,588	14,805,000,000	19,978,687,255
Februari	173,653,333	4,255,533,333	8,992,000,000	13,421,186,667
Maret	1,266,400,000	4,523,557,692	4,523,125,000	10,313,082,692
April	117,924,000	6,399,866,667	12,466,888,889	18,984,679,556
Mei	198,740,000	4,202,814,286	11,565,090,909	15,966,645,195
Juni	349,020,000	6,469,254,167	23,643,147,059	30,461,421,225
Juli	299,670,000	6,370,325,758	18,265,571,429	24,935,567,186
Agustus	962,681,250	4,448,930,952	28,606,642,857	34,018,255,060
September	429,970,000	5,584,241,667	24,099,000,000	30,113,211,667
Oktober	380,071,667	5,964,950,000	22,454,151,515	28,799,173,182
November	204,240,000	4,035,966,667	25,603,500,000	29,843,706,667
Desember	405,260,000	5,741,841,667	12,424,000,000	18,571,101,667
TOTAL	5,898,946,917	62,059,653,443	207,448,117,658	275,406,718,017

EXPECTED LOSS

Expected Loss	1,000,000	10,000,000	100,000,000	Total
Januari	854,120,056	3,068,461,439	9,894,647,622	13,817,229,116
Februari	117,117,439	3,074,558,126	5,799,984,084	8,991,659,649
Maret	983,929,356	3,410,077,049	2,732,317,004	7,126,323,408
April	73,679,702	4,932,850,816	8,123,941,150	13,130,471,669
Mei	120,378,724	3,020,047,149	7,524,766,901	10,665,192,774
Juni	212,014,332	4,936,990,993	16,006,151,524	21,155,156,850
Juli	200,537,159	4,726,871,922	12,192,449,679	17,119,858,760
Agustus	741,297,138	3,212,012,667	19,883,560,126	23,836,869,931
September	292,130,411	4,195,975,388	15,910,572,446	20,398,678,245
Oktober	248,193,141	4,583,113,032	15,383,301,493	20,214,607,667
November	121,263,212	2,849,665,422	17,655,485,317	20,626,413,950
Desember	268,793,129	4,305,069,398	7,762,373,349	12,336,235,876
TOTAL	4,233,453,801	46,315,693,400	138,869,550,694	189,418,697,895

ECONOMIC CAPITAL

Economic Capital	1,000,000	10,000,000	100,000,000	Total
Januari	257,196,611	993,909,150	4,910,352,378	6,161,458,139
Februari	56,535,894	1,180,975,207	3,192,015,916	4,429,527,018
Maret	282,470,644	1,113,480,644	1,790,807,996	3,186,759,284
April	44,244,298	1,467,015,851	4,342,947,739	5,854,207,887
Mei	78,361,276	1,182,767,137	4,040,324,008	5,301,452,421
Juni	137,005,668	1,532,263,173	7,636,995,535	9,306,264,376
Juli	99,132,841	1,643,453,836	6,073,121,750	7,815,708,426
Agustus	221,384,112	1,236,918,286	8,723,082,731	10,181,385,129
September	137,839,589	1,388,266,278	8,188,427,554	9,714,533,421
Oktober	131,878,525	1,381,836,968	7,070,850,022	8,584,565,515
November	82,976,788	1,186,301,245	7,948,014,683	9,217,292,716
Desember	136,466,871	1,436,772,269	4,661,626,651	6,234,865,791
TOTAL	1,665,493,116	15,743,960,043	68,578,566,963	85,988,020,123

Sumber: Diolah sendiri

Lampiran 4.6

Expected Loss, Unexpected Loss, dan Economic Capital Tahun 2006 (dalam Rupiah)

UNEXPECTED LOSS = VaR

VaR	1,000,000	10,000,000	100,000,000	Total
Januari	181,200,000	3,061,000,000	9,894,750,000	13,136,950,000
Februari	267,000,000	3,252,100,000	10,258,000,000	13,777,100,000
Maret	135,960,000	3,765,666,667	22,217,738,095	26,119,364,762
April	290,190,000	2,252,821,429	15,480,000,000	18,023,011,429
Mei	444,286,667	6,592,000,000	19,675,250,000	26,711,536,667
Juni	171,000,000	7,372,926,923	28,852,859,640	36,396,786,563
Juli	259,605,000	9,166,547,727	37,202,636,364	46,628,789,091
Agustus	307,180,000	7,799,325,000	22,163,291,667	30,269,796,667
September	578,790,000	8,042,671,970	37,469,136,364	46,090,598,333
Oktober	446,855,000	7,020,716,667	21,655,167,582	29,122,739,249
November	599,852,500	7,225,421,429	29,942,123,946	37,767,397,875
Desember	365,122,500	6,545,213,939	41,624,541,026	48,534,877,465
TOTAL	4,047,041,667	72,096,411,750	296,435,494,684	372,578,948,100

EXPECTED LOSS

Expected Loss	1,000,000	10,000,000	100,000,000	Total
Januari	123,144,991	2,130,402,967	6,157,609,481	8,411,157,439
Februari	163,664,346	2,256,963,385	6,187,783,494	8,608,411,225
Maret	78,129,430	2,612,508,957	15,185,288,819	17,875,927,206
April	200,146,661	1,556,845,603	10,285,848,352	12,042,840,616
Mei	300,291,743	5,007,559,614	13,711,887,266	19,019,738,623
Juni	102,942,707	5,617,843,632	20,777,685,787	26,498,472,127
Juli	165,250,994	7,225,325,890	26,032,697,890	33,423,274,775
Agustus	206,203,134	6,036,743,991	16,049,546,478	22,292,493,603
September	415,341,243	6,160,963,396	26,147,853,238	32,724,157,878
Oktober	304,305,203	5,315,620,608	15,034,867,143	20,654,792,955
November	429,752,252	5,520,295,849	21,576,746,683	27,526,794,783
Desember	255,143,687	4,932,178,232	30,827,183,525	36,014,505,444
TOTAL	2,744,316,392	54,373,252,124	207,974,998,156	265,092,566,673

ECONOMIC CAPITAL

Economic Capital	1,000,000	10,000,000	100,000,000	Total
Januari	58,055,009	930,597,033	3,737,140,519	4,725,792,561
Februari	103,335,654	995,136,615	4,070,216,506	5,168,688,775
Maret	57,830,570	1,153,157,710	7,032,449,276	8,243,437,555
April	90,043,339	695,975,826	5,194,151,648	5,980,170,813
Mei	143,994,923	1,584,440,386	5,963,362,734	7,691,798,044
Juni	68,057,293	1,755,083,291	8,075,173,853	9,898,314,437
Juli	94,354,006	1,941,221,837	11,169,938,473	13,205,514,316
Agustus	100,976,866	1,762,581,009	6,113,745,189	7,977,303,064
September	163,448,757	1,881,708,574	11,321,283,125	13,366,440,456
Oktober	142,549,797	1,705,096,058	6,620,300,439	8,467,946,294
November	170,100,248	1,705,125,580	8,365,377,263	10,240,603,091
Desember	109,978,813	1,613,035,707	10,797,357,501	12,520,372,021
TOTAL	1,302,725,274	17,723,159,626	88,460,496,528	107,486,381,428

Sumber: Diolah sendiri

Lampiran 4.6

Expected Loss, Unexpected Loss, dan Economic Capital Tahun 2007 (dalam Rupiah)

Unexpected Loss = VaR

VaR	1,000,000	10,000,000	100,000,000	Total
Januari	767,400,000	7,535,710,859	38,292,205,128	46,595,315,987
Februari	854,400,000	15,045,594,783	57,396,164,120	73,296,158,903
Maret	571,200,000	9,138,814,286	67,844,378,719	77,554,393,004
April	2,270,716,364	12,601,931,092	68,006,500,000	82,879,147,456
Mei	1,230,000,000	17,303,800,750	93,930,085,447	112,463,886,197
Juni	3,595,800,000	18,599,404,167	62,071,002,820	84,266,206,987
Juli	2,188,200,000	19,824,579,762	86,528,424,318	108,541,204,080
Agustus	4,481,322,000	22,127,481,021	83,797,516,260	110,406,319,281
September	2,495,860,000	29,199,321,350	88,527,881,258	120,223,062,608
Oktober	1,418,340,000	12,674,001,905	61,996,470,130	76,088,812,035
November	2,002,200,000	26,273,793,799	113,278,203,149	141,554,196,948
Desember	1,374,000,000	21,052,615,000	117,410,460,623	139,837,075,623
TOTAL	23,249,438,364	211,377,048,773	939,079,291,971	1,173,705,779,108

EXPECTED LOSS

Expected Loss	1,000,000	10,000,000	100,000,000	Total
Januari	573,258,866	5,755,076,465	25,810,507,139	32,138,842,469
Februari	648,244,011	12,351,422,199	43,973,160,928	56,972,827,138
Maret	408,027,970	7,126,846,382	52,031,050,398	59,565,924,750
April	1,882,367,371	10,144,539,377	51,866,692,831	63,893,599,579
Mei	960,493,980	14,342,264,813	74,260,697,202	89,563,455,995
Juni	3,096,068,998	15,526,315,646	49,122,511,150	67,744,895,794
Juli	1,801,930,507	16,658,538,197	68,183,151,444	86,643,620,149
Agustus	3,939,052,846	18,724,485,757	65,734,349,538	88,397,888,140
September	2,079,370,999	25,204,453,777	69,939,967,440	97,223,792,217
Oktober	1,142,154,722	10,158,234,202	44,375,560,714	55,675,949,637
November	1,663,323,776	22,520,314,091	91,371,690,691	115,555,328,559
Desember	1,111,949,121	17,741,442,942	95,402,431,047	114,255,823,110
TOTAL	19,306,243,167	176,253,933,848	732,071,770,521	927,631,947,535

ECONOMIC CAPITAL

Economic Capital	1,000,000	10,000,000	100,000,000	Total
Januari	194,141,134	1,780,634,394	12,481,697,990	14,456,473,518
Februari	206,155,989	2,694,172,584	13,423,003,192	16,323,331,766
Maret	163,172,030	2,011,967,904	15,813,328,321	17,988,468,254
April	388,348,993	2,457,391,715	16,139,807,169	18,985,547,877
Mei	269,506,020	2,961,535,938	19,669,388,245	22,900,430,202
Juni	499,731,002	3,073,088,521	12,948,491,670	16,521,311,193
Juli	386,269,493	3,166,041,565	18,345,272,874	21,897,583,931
Agustus	542,269,154	3,402,995,264	18,063,166,722	22,008,431,141
September	416,489,001	3,994,867,573	18,587,913,818	22,999,270,391
Oktober	276,185,278	2,515,767,703	17,620,909,416	20,412,862,397
November	338,876,224	3,753,479,707	21,906,512,458	25,998,868,389
Desember	262,050,879	3,311,172,058	22,008,029,576	25,581,252,513
TOTAL	3,943,195,197	35,123,114,925	207,007,521,450	246,073,831,572

Sumber: Diolah sendiri

LAMPIRAN 4.7.

Perbandingan Nilai Unexpected Loss (VaR) dengan Actual Loss (dalam Rp.)

		VaR	Actual Loss	Difference	Binary Failure
2005	Januari	19,978,687,255	2,922,438,859	17,056,248,396	0
	Februari	13,421,186,667	2,329,377,013	11,091,809,654	0
	Maret	10,313,082,692	1,713,804,620	8,599,278,073	0
	April	18,984,679,556	3,061,869,086	15,922,810,470	0
	Mei	15,966,645,195	2,935,284,511	13,031,360,684	0
	Juni	30,461,421,225	4,617,521,403	25,843,899,823	0
	Juli	24,935,567,186	4,045,209,280	20,890,357,906	0
	Agustus	34,018,255,060	5,625,385,436	28,392,869,623	0
	September	30,113,211,667	3,458,608,651	26,654,603,016	0
	Oktober	28,799,173,182	4,204,835,446	24,594,337,736	0
	November	29,843,706,667	3,681,146,637	26,162,560,030	0
	Desember	18,571,101,667	2,475,736,154	16,095,365,513	0
2006	Januari	13,136,950,000	2,154,008,384	10,982,941,616	0
	Februari	13,777,100,000	1,828,234,946	11,948,865,054	0
	Maret	26,119,364,762	3,521,269,550	22,598,095,212	0
	April	18,023,011,429	2,862,334,400	15,160,677,029	0
	Mei	26,711,536,667	3,660,317,297	23,051,219,370	0
	Juni	36,396,786,563	6,135,081,817	30,261,704,747	0
	Juli	46,628,789,091	6,865,029,368	39,763,759,723	0
	Agustus	30,269,796,667	5,119,389,444	25,150,407,222	0
	September	46,090,598,333	7,196,471,175	38,894,127,159	0
	Oktober	29,122,739,249	4,956,531,925	24,166,207,324	0
	November	37,767,397,875	6,891,700,878	30,875,696,997	0
	Desember	48,534,877,465	8,210,944,546	40,323,932,919	0
2007	Januari	46,595,315,987	6,350,299,120	40,245,016,867	0
	Februari	73,296,158,903	11,825,857,601	61,470,301,302	0
	Maret	77,554,393,004	11,231,078,932	66,323,314,072	0
	April	82,879,147,456	11,831,722,816	71,047,424,640	0
	Mei	112,463,886,197	16,850,873,016	95,613,013,181	0
	Juni	84,266,206,987	13,952,914,678	70,313,292,308	0
	Juli	108,541,204,080	15,971,344,223	92,569,859,857	0
	Agustus	110,406,319,281	17,630,017,755	92,776,301,526	0
	September	120,223,062,608	18,550,085,296	101,672,977,312	0
	Oktober	76,088,812,035	10,793,978,332	65,294,833,703	0
	November	141,554,196,948	20,017,486,622	121,536,710,325	0
	Desember	139,837,075,623	20,343,489,920	119,493,585,702	0
TOTAL		1,821,691,445,225	275,821,679,136	1,545,869,766,090	0

Likelihood Ratio Test

T	36
V	0
Alpha	0.05
LR	0
Critical value	3.8410

Sumber: Diolah sendiri