

Lampiran 1
Pengelompokan Band

Band	Kel.	Nilai Exposure
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

Universitas Indonesia

Lampiran 2.1

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 2.2

Komposisi Credit Exposure at Default (outstanding) per Band

Band (Rp.)	Kel.	Range (dalam juta Rp.)	2007	2008	2009
1.000.000	1	1,05 - 1,49	-	-	3,437,322
	2	1,50 - 2,49	-	19,454,008	19,458,159
	3	2,50 - 3,49	13,014,332	14,989,586	14,264,825
	4	3,50 - 4,49	-	28,538,004	10,494,679
	5	4,50 - 5,49	10,582,262	101,113,520	66,258,607
	6	5,50 - 6,49	5,690,859	108,770,805	36,157,115
	7	6,50 - 7,49	-	87,346,849	20,726,383
	8	7,50 - 8,49	-	32,611,915	24,225,982
	9	8,50 - 9,49	8,938,997	73,673,773	61,121,535
	10	9,50 - 10,49	50,245,402	90,113,598	67,972,970
10.000.000	1	10,50 - 14,99	171,888,173	904,458,414	468,510,193
	2	15,00 - 24,99	914,861,001	3,244,319,342	2,679,712,380
	3	25,00 - 34,99	1,319,680,380	7,107,785,591	8,655,848,779
	4	35,00 - 44,99	2,800,317,732	15,007,983,620	6,140,640,655
	5	45,00 - 54,99	3,119,830,876	14,755,806,753	4,394,219,333
	6	55,00 - 64,99	2,478,121,600	12,278,442,115	2,171,657,604
	7	65,00 - 74,99	3,814,945,737	17,790,666,329	3,049,141,072
	8	75,00 - 84,99	3,247,162,795	14,786,050,022	2,769,334,083
	9	85,00 - 94,99	2,647,549,313	11,814,387,663	2,228,016,925
	10	95,00 - 104,99	2,678,875,672	14,090,721,875	3,259,630,491
100.000.000	1	105,00 - 149,99	10,428,637,198	52,880,112,239	7,029,014,389
	2	150,00 - 249,99	20,387,597,827	108,637,013,954	2,998,797,334
	3	250,00 - 349,99	14,900,405,247	67,788,586,810	922,354,236
	4	350,00 - 449,99	10,714,605,974	40,677,953,487	-
	5	450,00 - 549,99	8,385,473,425	43,635,102,824	-
	6	550,00 - 649,99	4,138,621,649	5,970,050,672	-
	7	650,00 - 749,99	-	6,323,658,465	-
	8	750,00 - 849,99	2,489,479,914	-	-
	9	850,00 - 949,99	5,614,763,426	30,193,549,923	916,643,803
	10	950,00 - 1.049,99	952,824,981	12,521,660,438	-
TOTAL			101,294,114,771	480,964,922,598	48,007,638,853

Sumber: Diolah Sendiri

Lampiran 2.3

Nilai Loss Given Default pada Bank X per Band periode 2007 - 2009

Band (Rp.)	Kel.	Range (dalam juta Rp.)	2007	2008	2009
1.000.000	1	1,05 - 1,49	-	-	309,359
	2	1,50 - 2,49	-	1,750,861	1,751,234
	3	2,50 - 3,49	1,171,290	1,349,063	1,283,834
	4	3,50 - 4,49	-	2,568,420	944,521
	5	4,50 - 5,49	952,404	9,100,217	5,963,275
	6	5,50 - 6,49	512,177	9,789,372	3,254,140
	7	6,50 - 7,49	-	7,861,216	1,865,374
	8	7,50 - 8,49	-	2,935,072	2,180,338
	9	8,50 - 9,49	804,510	6,630,640	5,500,938
	10	9,50 - 10,49	4,522,086	8,110,224	6,117,567
10.000.000	1	10,50 - 14,99	15,469,936	81,401,257	42,165,917
	2	15,00 - 24,99	82,337,490	291,988,741	241,174,114
	3	25,00 - 34,99	118,771,234	639,700,703	779,026,390
	4	35,00 - 44,99	252,028,596	1,350,718,526	552,657,659
	5	45,00 - 54,99	280,784,779	1,328,022,608	395,479,740
	6	55,00 - 64,99	223,030,944	1,105,059,790	195,449,184
	7	65,00 - 74,99	343,345,116	1,601,159,970	274,422,696
	8	75,00 - 84,99	292,244,652	1,330,744,502	249,240,068
	9	85,00 - 94,99	238,279,438	1,063,294,890	200,521,523
	10	95,00 - 104,99	241,098,810	1,268,164,969	293,366,744
100.000.000	1	105,00 - 149,99	938,577,348	4,759,210,102	632,611,295
	2	150,00 - 249,99	1,834,883,804	9,777,331,256	269,891,760
	3	250,00 - 349,99	1,341,036,472	6,100,972,813	83,011,881
	4	350,00 - 449,99	964,314,538	3,661,015,814	-
	5	450,00 - 549,99	754,692,608	3,927,159,254	-
	6	550,00 - 649,99	372,475,948	537,304,561	-
	7	650,00 - 749,99	-	569,129,262	-
	8	750,00 - 849,99	224,053,192	-	-
	9	850,00 - 949,99	505,328,708	2,717,419,493	82,497,942
	10	950,00 - 1.049,99	85,754,248	1,126,949,439	-
TOTAL			9,116,470,329	43,286,843,034	4,320,687,497

Sumber: Diolah Sendiri

Lampiran 2.4.

Jumlah Debitur yang *Default* pada Bank X per *Band* periode 2007 - 2009

Band (Rp.)	Kel.	Range (dalam juta Rp.)	2007	2008	2009
1.000.000	1	1,05 - 1,49	0	0	3
	2	1,50 - 2,49	0	9	11
	3	2,50 - 3,49	4	5	5
	4	3,50 - 4,49	0	7	3
	5	4,50 - 5,49	2	21	14
	6	5,50 - 6,49	1	18	6
	7	6,50 - 7,49	0	13	3
	8	7,50 - 8,49	0	4	3
	9	8,50 - 9,49	1	8	7
	10	9,50 - 10,49	5	9	7
10.000.000	1	10,50 - 14,99	13	69	36
	2	15,00 - 24,99	45	158	127
	3	25,00 - 34,99	43	232	277
	4	35,00 - 44,99	71	377	158
	5	45,00 - 54,99	62	293	89
	6	55,00 - 64,99	42	207	36
	7	65,00 - 74,99	54	254	44
	8	75,00 - 84,99	41	186	35
	9	85,00 - 94,99	29	130	25
	10	95,00 - 104,99	27	142	33
100.000.000	1	105,00 - 149,99	81	414	55
	2	150,00 - 249,99	102	543	16
	3	250,00 - 349,99	51	238	3
	4	350,00 - 449,99	27	103	0
	5	450,00 - 549,99	17	90	0
	6	550,00 - 649,99	7	10	0
	7	650,00 - 749,99	0	9	0
	8	750,00 - 849,99	3	0	0
	9	850,00 - 949,99	6	33	1
	10	950,00 - 1.049,99	1	13	0
TOTAL			735	3595	997

Sumber: Diolah Sendiri

Lampiran 1
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 2.1
 Pengelompokan *Band* Berdasarkan Exposure Pada Bank X

Band Rp. 1.000.000	Range (Rp.)
Kelompok	
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	Range (Rp.)
Kelompok	
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	Range (Rp.)
Kelompok	
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 2.2
Komposisi Credit Exposure at Default (outstanding) per Band

Band (Rp.)	Kel.	Range (dalam juta Rp.)	2007	2008	2009
1.000.000	1	1,05 - 1,49	-	-	3,437,322
	2	1,50 - 2,49	-	19,454,008	19,458,159
	3	2,50 - 3,49	13,014,332	14,989,586	14,264,825
	4	3,50 - 4,49	-	28,538,004	10,494,679
	5	4,50 - 5,49	10,582,262	101,113,520	66,258,607
	6	5,50 - 6,49	5,690,859	108,770,805	36,157,115
	7	6,50 - 7,49	-	87,346,849	20,726,383
	8	7,50 - 8,49	-	32,611,915	24,225,982
	9	8,50 - 9,49	8,938,997	73,673,773	61,121,535
	10	9,50 - 10,49	50,245,402	90,113,598	67,972,970
10.000.000	1	10,50 - 14,99	171,888,173	904,458,414	468,510,193
	2	15,00 - 24,99	914,861,001	3,244,319,342	2,679,712,380
	3	25,00 - 34,99	1,319,680,380	7,107,785,591	8,655,848,779
	4	35,00 - 44,99	2,800,317,732	15,007,983,620	6,140,640,655
	5	45,00 - 54,99	3,119,830,876	14,755,806,753	4,394,219,333
	6	55,00 - 64,99	2,478,121,600	12,278,442,115	2,171,657,604
	7	65,00 - 74,99	3,814,945,737	17,790,666,329	3,049,141,072
	8	75,00 - 84,99	3,247,162,795	14,786,050,022	2,769,334,083
	9	85,00 - 94,99	2,647,549,313	11,814,387,663	2,228,016,925
	10	95,00 - 104,99	2,678,875,672	14,090,721,875	3,259,630,491
100.000.000	1	105,00 - 149,99	10,428,637,198	52,880,112,239	7,029,014,389
	2	150,00 - 249,99	20,387,597,827	108,637,013,954	2,998,797,334
	3	250,00 - 349,99	14,900,405,247	67,788,586,810	922,354,236
	4	350,00 - 449,99	10,714,605,974	40,677,953,487	-
	5	450,00 - 549,99	8,385,473,425	43,635,102,824	-
	6	550,00 - 649,99	4,138,621,649	5,970,050,672	-
	7	650,00 - 749,99	-	6,323,658,465	-
	8	750,00 - 849,99	2,489,479,914	-	-
	9	850,00 - 949,99	5,614,763,426	30,193,549,923	916,643,803
	10	950,00 - 1.049,99	952,824,981	12,521,660,438	-
TOTAL			101,294,114,771	480,964,922,598	48,007,638,853

Sumber: Diolah Sendiri

Lampiran 2.3
Nilai Loss Given Default pada Bank X per Band periode 2007 - 2009

Band (Rp.)	Kel.	Range (dalam juta Rp.)	2007	2008	2009
1.000.000	1	1,05 - 1,49	-	-	309,359
	2	1,50 - 2,49	-	1,750,861	1,751,234
	3	2,50 - 3,49	1,171,290	1,349,063	1,283,834
	4	3,50 - 4,49	-	2,568,420	944,521
	5	4,50 - 5,49	952,404	9,100,217	5,963,275
	6	5,50 - 6,49	512,177	9,789,372	3,254,140
	7	6,50 - 7,49	-	7,861,216	1,865,374
	8	7,50 - 8,49	-	2,935,072	2,180,338
	9	8,50 - 9,49	804,510	6,630,640	5,500,938
	10	9,50 - 10,49	4,522,086	8,110,224	6,117,567
10.000.000	1	10,50 - 14,99	15,469,936	81,401,257	42,165,917
	2	15,00 - 24,99	82,337,490	291,988,741	241,174,114
	3	25,00 - 34,99	118,771,234	639,700,703	779,026,390
	4	35,00 - 44,99	252,028,596	1,350,718,526	552,657,659
	5	45,00 - 54,99	280,784,779	1,328,022,608	395,479,740
	6	55,00 - 64,99	223,030,944	1,105,059,790	195,449,184
	7	65,00 - 74,99	343,345,116	1,601,159,970	274,422,696
	8	75,00 - 84,99	292,244,652	1,330,744,502	249,240,068
	9	85,00 - 94,99	238,279,438	1,063,294,890	200,521,523
	10	95,00 - 104,99	241,098,810	1,268,164,969	293,366,744
100.000.000	1	105,00 - 149,99	938,577,348	4,759,210,102	632,611,295
	2	150,00 - 249,99	1,834,883,804	9,777,331,256	269,891,760
	3	250,00 - 349,99	1,341,036,472	6,100,972,813	83,011,881
	4	350,00 - 449,99	964,314,538	3,661,015,814	-
	5	450,00 - 549,99	754,692,608	3,927,159,254	-
	6	550,00 - 649,99	372,475,948	537,304,561	-
	7	650,00 - 749,99	-	569,129,262	-
	8	750,00 - 849,99	224,053,192	-	-
	9	850,00 - 949,99	505,328,708	2,717,419,493	82,497,942
	10	950,00 - 1.049,99	85,754,248	1,126,949,439	-
TOTAL			9,116,470,329	43,286,843,034	4,320,687,497

Sumber: Diolah Sendiri

Lampiran 2.4.
Jumlah Debitur yang *Default* pada Bank X per *Band* periode 2007 - 2009

Band (Rp.)	Kel.	Range (dalam juta Rp.)	2007	2008	2009
1.000.000	1	1,05 - 1,49	0	0	3
	2	1,50 - 2,49	0	9	11
	3	2,50 - 3,49	4	5	5
	4	3,50 - 4,49	0	7	3
	5	4,50 - 5,49	2	21	14
	6	5,50 - 6,49	1	18	6
	7	6,50 - 7,49	0	13	3
	8	7,50 - 8,49	0	4	3
	9	8,50 - 9,49	1	8	7
	10	9,50 - 10,49	5	9	7
10.000.000	1	10,50 - 14,99	13	69	36
	2	15,00 - 24,99	45	158	127
	3	25,00 - 34,99	43	232	277
	4	35,00 - 44,99	71	377	158
	5	45,00 - 54,99	62	293	89
	6	55,00 - 64,99	42	207	36
	7	65,00 - 74,99	54	254	44
	8	75,00 - 84,99	41	186	35
	9	85,00 - 94,99	29	130	25
	10	95,00 - 104,99	27	142	33
100.000.000	1	105,00 - 149,99	81	414	55
	2	150,00 - 249,99	102	543	16
	3	250,00 - 349,99	51	238	3
	4	350,00 - 449,99	27	103	0
	5	450,00 - 549,99	17	90	0
	6	550,00 - 649,99	7	10	0
	7	650,00 - 749,99	0	9	0
	8	750,00 - 849,99	3	0	0
	9	850,00 - 949,99	6	33	1
	10	950,00 - 1.049,99	1	13	0
TOTAL			735	3595	997

Sumber: Diolah Sendiri



Lampiran 2.6

Expected Loss, Unexpected Loss, dan Economic Capital (dalam Rp.)

TAHUN 2007

UNEXPECTED LOSS = VaR

VaR	1,000,000	10,000,000	100,000,000	Total
Januari				-
Februari				-
Maret				-
April				-
Mei				-
Juni				-
Juli				-
Agustus				-
September				-
Oktober	30,780,000	4,827,600,000	11,898,000,000	16,756,380,000
November	20,520,000	5,225,400,000	10,080,000,000	15,325,920,000
Desember	41,310,000	5,765,400,000	11,871,000,000	17,677,710,000
TOTAL	92,610,000	15,818,400,000	33,849,000,000	49,760,010,000

EXPECTED LOSS

Expected Loss	1,000,000	10,000,000	100,000,000	Total
Januari				-
Februari				-
Maret				-
April				-
Mei				-
Juni				-
Juli				-
Agustus				-
September				-
Oktober	22,113,772	4,125,045,929	8,887,461,102	13,034,620,803
November	13,316,549	4,477,761,422	7,611,496,741	12,102,574,712
Desember	28,380,081	4,980,751,284	9,195,999,808	14,205,131,173
TOTAL	63,810,401	13,583,558,634	25,694,957,652	39,342,326,687

ECONOMIC CAPITAL

Economic Capital	1,000,000	10,000,000	100,000,000	Total
Januari				-
Februari				-
Maret				-
April				-
Mei				-
Juni				-
Juli				-
Agustus				-
September				-
Oktober	8,666,228	702,554,071	3,010,538,898	3,721,759,197
November	7,203,452	747,638,578	2,468,503,259	3,223,345,288
Desember	12,929,919	784,648,716	2,675,000,192	3,472,578,827
TOTAL	28,799,599	2,234,841,366	8,154,042,348	10,417,683,313

Sumber: Bank X diolah sendiri

Lampiran 2.6
Expected Loss, Unexpected Loss, dan Economic Capital (dalam Rp.)
(Sambungan)

TAHUN 2008

UNEXPECTED LOSS = VaR

VaR	1,000,000	10,000,000	100,000,000	Total
Januari	41,580,000	6,210,000,000	11,934,000,000	18,185,580,000
Februari	100,080,000	9,226,800,000	9,096,633,445	18,423,513,445
Maret	64,350,000	5,520,600,000	12,879,000,000	18,463,950,000
April	55,170,000	5,781,870,000	13,770,362,404	19,607,402,404
Mei	37,530,000	5,940,900,000	12,645,000,000	18,623,430,000
Juni	36,630,000	5,458,500,000	12,897,000,000	18,392,130,000
Juli	18,450,000	5,437,800,000	12,411,000,000	17,867,250,000
Agustus	15,120,000	5,367,600,000	13,158,000,000	18,540,720,000
September	35,910,000	6,101,100,000	12,726,000,000	18,863,010,000
Oktober	38,070,000	6,834,600,000	12,609,000,000	19,481,670,000
November	26,460,000	6,556,500,000	14,733,000,000	21,315,960,000
Desember	26,460,000	6,662,700,000	15,570,000,000	22,259,160,000
TOTAL	495,810,000	75,098,970,000	154,428,995,849	230,023,775,849

EXPECTED LOSS

Expected Loss	1,000,000	10,000,000	100,000,000	Total
Januari	28,978,116	5,407,388,550	9,180,572,456	14,616,939,122
Februari	76,382,087	8,219,404,739	6,818,171,045	15,113,957,871
Maret	44,108,805	4,762,543,667	10,033,750,890	14,840,403,362
April	35,615,494	5,010,613,163	10,866,638,888	15,912,867,545
Mei	25,389,074	5,148,937,472	9,749,961,497	14,924,288,044
Juni	24,307,577	4,713,157,345	10,000,865,955	14,738,330,877
Juli	10,986,904	4,678,127,485	9,586,723,464	14,275,837,853
Agustus	10,081,052	4,625,218,612	10,060,953,748	14,696,253,412
September	25,057,288	5,301,878,231	9,779,088,108	15,106,023,626
Oktober	26,793,856	5,968,295,058	9,860,867,794	15,855,956,708
November	16,685,415	5,715,589,470	11,652,290,471	17,384,565,357
Desember	16,961,330	5,812,052,439	12,240,768,290	18,069,782,059
TOTAL	341,346,999	65,363,206,231	119,830,652,607	185,535,205,836

ECONOMIC CAPITAL

Economic Capital	1,000,000	10,000,000	100,000,000	Total
Januari	12,601,884	802,611,450	2,753,427,544	3,568,640,878
Februari	23,697,913	1,007,395,261	2,278,462,400	3,309,555,574
Maret	20,241,195	758,056,333	2,845,249,110	3,623,546,638
April	19,554,506	771,256,837	2,903,723,515	3,694,534,858
Mei	12,140,926	791,962,528	2,895,038,503	3,699,141,956
Juni	12,322,423	745,342,655	2,896,134,045	3,653,799,123
Juli	7,463,096	759,672,515	2,824,276,536	3,591,412,147
Agustus	5,038,948	742,381,388	3,097,046,252	3,844,466,588
September	10,852,712	799,221,769	2,946,911,892	3,756,986,374
Oktober	11,276,144	866,304,942	2,748,132,206	3,625,713,292
November	9,774,585	840,910,530	3,080,709,529	3,931,394,643

Desember	9,498,670	850,647,561	3,329,231,710	4,189,377,941
TOTAL	154,463,001	9,735,763,769	34,598,343,242	44,488,570,013

Sumber: Bank X diolah sendiri

Lampiran 2.6
Expected Loss, Unexpected Loss, dan Economic Capital (dalam Rp.)
(sambungan)

TAHUN 2009

Unexpected Loss = VaR

VaR	1,000,000	10,000,000	100,000,000	Total
Januari	38,610,000	1,723,500,000	522,000,000	2,284,110,000
Februari	30,870,000	1,896,300,000	1,953,000,000	3,880,170,000
Maret	31,050,000	1,820,700,000	90,000,000	1,941,750,000
April	49,860,000	1,991,700,000	261,000,000	2,302,560,000
Mei	23,850,000	2,618,100,000	99,000,000	2,740,950,000
Juni	31,050,000	2,169,900,000	-	2,200,950,000
Juli	19,440,000	2,600,100,000	27,000,000	2,646,540,000
Agustus	28,170,000	2,522,700,000	72,000,000	2,622,870,000
September	34,920,000	2,048,400,000	-	2,083,320,000
Oktober	27,000,000	1,827,900,000	279,000,000	2,133,900,000
November				-
Desember				-
TOTAL	314,820,000	21,219,300,000	3,303,000,000	24,837,120,000

EXPECTED LOSS

Expected Loss	1,000,000	10,000,000	100,000,000	Total
Januari	25,276,624	1,333,783,476	361,293,909	1,720,354,010
Februari	19,665,936	1,475,697,799	1,299,143,177	2,794,506,911
Maret	19,275,078	1,447,252,794	55,032,243	1,521,560,115
April	33,494,420	1,561,696,049	157,759,884	1,752,950,353
Mei	16,689,637	2,123,406,060	63,212,475	2,203,308,172
Juni	19,835,419	1,727,439,565	-	1,747,274,985
Juli	11,466,240	2,116,157,090	10,106,732	2,137,730,063
Agustus	17,668,080	2,036,944,073	44,413,877	2,099,026,031
September	21,880,555	1,626,890,904	-	1,648,771,459
Oktober	16,715,085	1,426,290,514	172,949,641	1,615,955,240
November				-
Desember				-
TOTAL	201,967,075	16,875,558,324	2,163,911,939	19,241,437,338

ECONOMIC CAPITAL

Economic Capital	1,000,000	10,000,000	100,000,000	Total
Januari	13,333,376	389,716,524	160,706,091	563,755,990
Februari	11,204,064	420,602,201	653,856,823	1,085,663,089
Maret	11,774,922	373,447,206	34,967,757	420,189,885
April	16,365,580	430,003,951	103,240,116	549,609,647
Mei	7,160,363	494,693,940	35,787,525	537,641,828
Juni	11,214,581	442,460,435	-	453,675,015
Juli	7,973,760	483,942,910	16,893,268	508,809,937
Agustus	10,501,920	485,755,927	27,586,123	523,843,969
September	13,039,445	421,509,096	-	434,548,541
Oktober	10,284,915	401,609,486	106,050,359	517,944,760
November				-

Desember				-
TOTAL	112,852,925	4,343,741,676	1,139,088,061	5,595,682,662

Sumber: Bank X diolah sendiri

LAMPIRAN 2.7

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

		VaR	Actual Loss	Difference	Binary Failure
2007	Januari				
	Februari				
	Maret				
	April				
	Mei				
	Juni				
	Juli				
	Agustus				
	September				
	Oktober	16,756,380,000	2,891,318,968	13,865,061,032	0
	November	15,325,920,000	2,843,780,355	12,482,139,645	0
	Desember	17,677,710,000	3,381,371,006	14,296,338,994	0
2008	Januari	18,185,580,000	3,476,393,041	14,709,186,959	0
	Februari	18,423,513,445	3,483,896,655	14,939,616,790	0
	Maret	18,463,950,000	3,620,396,968	14,843,553,032	0
	April	19,607,402,404	3,690,283,422	15,917,118,982	0
	Mei	18,623,430,000	3,512,333,712	15,111,096,288	0
	Juni	18,392,130,000	3,443,118,558	14,949,011,442	0
	Juli	17,867,250,000	3,282,266,172	14,584,983,828	0
	Agustus	18,540,720,000	3,428,175,491	15,112,544,509	0
	September	18,863,010,000	3,603,918,185	15,259,091,815	0
	Oktober	19,481,670,000	3,833,082,329	15,648,587,671	0
	November	21,315,960,000	3,990,027,986	17,325,932,014	0
	Desember	22,259,160,000	3,922,950,515	18,336,209,485	0
2009	Januari	2,284,110,000	502,507,277	1,781,602,723	0
	Februari	3,880,170,000	663,585,803	3,216,584,197	0
	Maret	1,941,750,000	367,735,363	1,574,014,637	0
	April	2,302,560,000	441,616,180	1,860,943,820	0
	Mei	2,740,950,000	426,023,052	2,314,926,948	0
	Juni	2,200,950,000	350,014,354	1,850,935,646	0
	Juli	2,646,540,000	383,780,024	2,262,759,976	0
	Agustus	2,622,870,000	404,499,570	2,218,370,430	0
	September	2,083,320,000	339,812,020	1,743,507,980	0
	Oktober	2,133,900,000	441,113,854	1,692,786,146	0
	November	-	-		
	Desember	-	-		
TOTAL		304,620,905,849	56,724,000,860	247,896,904,989	0

Likelihood Ratio Test

T	25
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V	0
Alpha	0.05
LR	0
Critical value	3.8410

Sumber: Bank X diolah sendiri

