

Lampiran 4.1

Eksposur Kredit Periode September 2007 – Agustus 2009

Band 1,000,000

(dalam jutaan Rupiah)

Kelompok	Range	Sep-07	Oct-07	Nov-07	Dec-07	Jan-08	Feb-08	Mar-08	Apr-08	May-08	Jun-08	Jul-08	Aug-08
Kelompok 1	0.5 - 1.49	29.42	26.00	29.56	39.53	42.22	37.13	39.66	48.61	40.87	42.56	34.56	37.24
Kelompok 2	1.5 - 2.49	96.03	107.21	124.95	125.61	108.32	103.17	108.39	79.10	100.97	102.62	125.07	129.54
Kelompok 3	2.5 - 3.49	159.89	171.20	112.21	110.62	135.74	119.21	116.26	174.41	180.63	182.56	238.27	315.34
Kelompok 4	3.5 - 4.49	175.13	161.90	192.40	168.54	147.80	203.71	219.36	217.93	376.71	443.97	525.75	630.52
Kelompok 5	4.5 - 5.49	210.10	202.47	255.16	274.01	319.57	342.81	630.73	722.80	643.07	620.39	511.45	459.17
Kelompok 6	5.5 - 6.49	301.05	318.43	289.53	373.55	371.90	341.27	290.21	307.75	299.12	257.34	271.28	249.49
Kelompok 7	6.5 - 7.49	508.12	497.95	532.68	462.82	470.47	406.69	357.31	342.23	350.66	338.38	308.55	334.40
Kelompok 8	7.5 - 8.49	469.61	441.80	435.47	430.68	344.45	364.37	371.41	380.37	482.99	376.83	417.06	416.01
Kelompok 9	8.5 - 9.49	453.47	513.08	468.78	515.47	446.85	433.70	422.19	403.81	462.90	432.45	321.86	334.04
Kelompok 10	9.5 - 10.49	599.36	537.63	467.58	369.25	416.38	504.80	551.19	552.34	341.41	341.21	398.30	461.80
Total		3,002.19	2,977.68	2,908.30	2,870.09	2,803.69	2,856.84	3,106.72	3,229.36	3,279.33	3,138.32	3,152.15	3,367.55
Kelompok	Range	Sep-08	Oct-08	Nov-08	Dec-08	Jan-09	Feb-09	Mar-09	Apr-09	May-09	Jun-09	Jul-09	Aug-09
Kelompok 1	0.5 - 1.49	43.30	47.93	51.07	76.83	87.72	76.38	86.34	101.19	102.02	125.84	103.40	98.52
Kelompok 2	1.5 - 2.49	128.56	174.63	202.40	202.17	215.24	245.44	312.58	339.86	248.94	291.10	295.02	272.19
Kelompok 3	2.5 - 3.49	385.05	392.12	442.39	525.09	614.77	595.23	512.21	440.77	418.34	433.22	484.68	492.28
Kelompok 4	3.5 - 4.49	617.41	630.05	663.89	634.16	500.79	479.10	472.76	464.59	486.17	572.59	516.35	555.26
Kelompok 5	4.5 - 5.49	618.05	544.15	441.36	376.24	431.66	489.69	503.30	569.86	383.24	525.94	522.89	476.81
Kelompok 6	5.5 - 6.49	261.45	285.28	250.42	277.17	266.67	213.54	299.32	258.74	188.80	227.03	226.53	220.18
Kelompok 7	6.5 - 7.49	365.95	337.92	361.14	346.68	370.83	356.51	315.73	283.82	231.77	259.10	229.33	189.22
Kelompok 8	7.5 - 8.49	336.26	352.00	320.18	339.87	337.33	303.28	224.21	331.01	335.30	248.23	234.83	338.62
Kelompok 9	8.5 - 9.49	360.64	361.89	407.25	333.00	279.46	317.35	349.46	234.40	378.96	372.82	348.37	324.22
Kelompok 10	9.5 - 10.49	398.36	440.39	328.92	337.87	359.66	321.75	443.40	479.64	329.51	399.75	396.61	378.05
Total		3,515.03	3,566.36	3,469.03	3,449.08	3,464.13	3,398.25	3,519.30	3,503.89	3,103.05	3,455.63	3,358.01	3,345.34

Sumber: Bank Rakyat Indonesia, diolah kembali

Lampiran 4.1 (Lanjutan)

Eksposur Kredit Periode September 2007 – Agustus 2009

Band 3,000,000

(dalam jutaan Rupiah)

Kelompok	Range	Sep-07	Oct-07	Nov-07	Dec-07	Jan-08	Feb-08	Mar-08	Apr-08	May-08	Jun-08	Jul-08	Aug-08
Kelompok 1	10.5 - 13.49	1,511.20	1,607.97	1,531.53	1,588.76	1,646.85	1,428.98	1,377.19	1,441.80	1,443.52	1,424.32	1,390.88	1,408.09
Kelompok 2	13.5 - 16.49	1,713.86	1,551.87	1,609.73	1,653.09	1,781.69	1,916.31	1,928.56	2,009.15	1,593.23	1,639.61	1,598.08	1,399.89
Kelompok 3	16.5 - 19.49	1,961.77	2,068.67	2,050.35	2,215.41	1,916.98	1,871.52	1,761.81	1,750.02	1,713.86	1,660.49	1,727.84	1,814.86
Kelompok 4	19.5 - 22.49	2,078.19	2,039.48	2,134.42	2,002.88	2,077.66	2,044.37	1,971.44	1,748.17	1,879.59	1,752.64	1,643.67	1,746.91
Kelompok 5	22.5 - 25.49	2,051.12	1,879.59	1,723.24	1,666.73	1,554.75	1,649.33	1,743.35	1,789.53	1,646.85	1,624.30	1,671.56	1,671.19
Kelompok 6	25.5 - 28.49	1,240.32	1,269.05	1,365.66	1,179.49	1,069.38	909.46	1,022.53	1,053.69	1,026.10	1,045.51	939.05	1,165.36
Kelompok 7	28.5 - 31.49	1,006.39	830.70	925.98	1,137.07	1,132.72	1,061.49	1,099.48	947.71	1,011.10	916.93	1,075.40	727.53
Kelompok 8	31.5 - 34.49	958.94	852.23	786.94	658.98	725.20	621.99	769.48	963.39	979.01	1,220.62	1,127.64	1,259.61
Kelompok 9	34.5 - 37.49	357.57	691.52	838.85	1,013.12	1,081.35	1,175.65	1,118.80	1,118.20	0.00	1,037.10	851.94	784.12
Kelompok 10	37.5 - 40.49	1,046.48	776.04	979.62	1,014.80	1,054.41	1,084.65	811.23	818.34	822.14	899.04	1,051.77	813.85
Total		13,925.8	13,567.1	13,946.3	14,130.3	14,041.0	13,763.8	13,603.9	13,640.0	12,115.4	13,220.6	13,077.8	12,791.4
Kelompok	Range	Sep-08	Oct-08	Nov-08	Dec-08	Jan-09	Feb-09	Mar-09	Apr-09	May-09	Jun-09	Jul-09	Aug-09
Kelompok 1	10.5 - 13.49	1,483.67	1,417.79	1,353.79	1,284.27	1,203.66	1,184.76	1,144.01	1,233.96	1,252.39	1,099.46	1,045.22	1,183.51
Kelompok 2	13.5 - 16.49	1,290.15	1,216.68	1,385.18	1,424.79	1,432.11	1,548.30	1,605.40	1,493.45	992.32	1,397.39	1,428.74	1,161.70
Kelompok 3	16.5 - 19.49	1,927.18	1,938.53	1,812.75	1,788.63	1,764.73	1,674.37	1,443.52	1,374.24	1,318.57	1,344.03	1,371.52	1,305.68
Kelompok 4	19.5 - 22.49	1,630.74	1,593.23	1,560.91	1,437.84	1,409.00	1,366.58	1,464.06	1,486.52	1,135.29	1,247.06	1,189.83	1,095.87
Kelompok 5	22.5 - 25.49	1,480.49	1,486.15	1,559.27	1,625.37	1,578.85	1,402.58	1,350.62	1,140.89	1,288.82	1,318.20	1,447.12	1,383.46
Kelompok 6	25.5 - 28.49	1,072.07	907.34	881.97	919.52	927.79	1,112.20	1,103.27	1,040.28	1,125.79	1,135.59	1,112.42	1,077.59
Kelompok 7	28.5 - 31.49	1,026.10	1,162.99	1,403.73	1,341.17	1,277.52	1,040.73	1,037.92	1,309.54	1,187.46	1,070.50	1,071.39	1,371.14
Kelompok 8	31.5 - 34.49	1,254.97	1,142.57	983.35	889.98	822.03	756.61	794.60	831.89	1,462.38	993.43	1,060.87	1,129.95
Kelompok 9	34.5 - 37.49	648.73	756.25	979.01	683.11	786.66	822.14	827.64	1,011.10	975.67	1,220.66	1,323.30	1,177.83
Kelompok 10	37.5 - 40.49	737.78	655.47	514.03	1,020.99	1,168.56	1,126.72	1,243.94	1,208.58	1,284.59	1,248.48	1,088.56	1,401.76
Total		12,551.9	12,277.0	12,434.0	12,415.7	12,370.9	12,035.0	12,015.0	12,130.4	12,023.3	12,074.8	12,139.0	12,288.5

Sumber: Bank Rakyat Indonesia, diolah kembali

Lampiran 4.1 (Lanjutan)

Eksposur Kredit Periode September 2007 – Agustus 2009

Band 6,000,000

(dalam jutaan Rupiah)

Kelompok	Range	Sep-07	Oct-07	Nov-07	Dec-07	Jan-08	Feb-08	Mar-08	Apr-08	May-08	Jun-08	Jul-08	Aug-08
Kelompok 1	40.5 - 46.49	797.60	1,053.69	1,092.25	1,034.18	891.39	891.46	799.45	638.35	754.62	576.39	847.29	1,152.79
Kelompok 2	46.5 - 52.49	580.36	341.25	242.78	393.47	537.21	583.10	778.08	973.04	1,189.64	1,349.63	1,255.99	1,604.54
Kelompok 3	52.5 - 58.49	0.00	0.00	57.75	53.63	0.00	57.50	169.42	105.83	96.34	114.00	108.13	0.00
Kelompok 4	58.5 - 64.49	0.00	61.88	0.00	0.00	123.33	60.00	0.00	125.75	0.00	0.00	0.00	0.00
Kelompok 5	64.5 - 70.49	132.00	0.00	70.00	66.67	0.00	203.50	131.63	0.00	0.00	70.00	138.75	136.33
Kelompok 6	70.5 - 76.49	0.00	73.33	0.00	149.25	217.63	75.00	73.75	72.50	67.10	0.00	0.00	75.90
Kelompok 7	76.5 - 82.49	153.33	79.75	77.00	0.00	0.00	0.00	0.00	0.00	63.77	79.20	77.55	0.00
Kelompok 8	82.5 - 88.49	170.50	0.00	0.00	82.50	87.45	85.80	84.15	82.50	84.90	0.00	0.00	0.00
Kelompok 9	88.5 - 94.49	188.10	92.40	181.50	89.10	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Kelompok 10	94.5 - 100	0.00	99.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total		2,021.89	1,801.30	1,721.28	1,868.80	1,857.00	1,956.37	2,036.47	1,997.98	2,256.37	2,189.22	2,427.71	2,969.57
Kelompok	Range	Sep-08	Oct-08	Nov-08	Dec-08	Jan-09	Feb-09	Mar-09	Apr-09	May-09	Jun-09	Jul-09	Aug-09
Kelompok 1	40.5 - 46.49	1,682.17	2,048.79	2,207.72	1,987.18	2,251.58	2,195.89	1,944.16	2,318.42	2,882.22	2,476.67	2,672.33	2,065.56
Kelompok 2	46.5 - 52.49	1,359.04	1,254.40	1,406.63	1,747.96	1,360.53	1,449.60	1,438.63	1,803.28	2,622.44	2,538.29	2,619.42	2,784.17
Kelompok 3	52.5 - 58.49	55.00	54.08	53.17	0.00	172.51	393.09	500.95	722.18	1,825.31	1,229.35	1,687.00	2,055.62
Kelompok 4	58.5 - 64.49	0.00	0.00	127.75	373.10	434.34	547.95	858.92	854.26	1,219.55	1,221.66	925.49	1,160.07
Kelompok 5	64.5 - 70.49	133.92	131.50	130.33	134.30	137.65	472.27	478.38	820.76	1,355.46	954.83	1,153.37	1,417.95
Kelompok 6	70.5 - 76.49	74.25	72.60	72.60	75.00	148.22	146.67	367.61	436.09	1,404.49	810.94	886.47	1,028.45
Kelompok 7	76.5 - 82.49	0.00	0.00	0.00	0.00	0.00	316.75	393.58	715.72	623.54	786.59	702.57	779.37
Kelompok 8	82.5 - 88.49	0.00	0.00	0.00	173.25	338.25	252.08	171.07	82.50	258.54	0.00	0.00	171.35
Kelompok 9	88.5 - 94.49	0.00	0.00	181.50	273.86	89.72	90.75	0.00	0.00	90.00	90.00	179.06	89.06
Kelompok 10	94.5 - 100	198.00	387.75	284.75	99.00	94.88	0.00	0.00	0.00	97.97	0.00	0.00	99.00
Total		3,502.4	3,949.1	4,464.5	4,863.6	5,027.7	5,865.1	6,153.3	7,753.2	12,379.5	10,108.3	10,825.7	11,650.6

Sumber: Bank Rakyat Indonesia, diolah kembali

Lampiran 4.2

Exposure at Default Periode September 2007 - Agustus 2009

Band 1,000,000

(dalam ribuan Rupiah)

Kelompok	Range	Sep-07	Oct-07	Nov-07	Dec-07	Jan-08	Feb-08	Mar-08	Apr-08	May-08	Jun-08	Jul-08	Aug-08
Kelompok 1	0.5 - 1.49	1,249.3	1,249.3	1,062.0	1,062.0	1,062.0	832.6	1,946.0	1,875.7	1,686.9	1,720.0	2,425.0	1,250.0
Kelompok 2	1.5 - 2.49	3,333.5	1,785.6	1,785.6	1,785.6	1,785.6	3,326.6	1,785.6	1,785.6	2,493.8	3,460.6	1,785.6	1,785.6
Kelompok 3	2.5 - 3.49	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Kelompok 4	3.5 - 4.49	3,999.8	3,999.8	7,499.8	3,999.8	3,999.8	3,999.8	3,999.8	3,999.8	8,411.5	8,411.5	7,993.5	7,993.5
Kelompok 5	4.5 - 5.49	9,762.2	9,762.2	15,237.2	9,838.0	9,763.0	14,992.7	9,763.0	14,020.9	14,893.5	15,623.3	20,623.3	20,234.4
Kelompok 6	5.5 - 6.49	5,625.0	5,625.0	6,483.1	0.0	0.0	0.0	6,094.4	6,094.4	6,094.4	0.0	6,251.2	6,251.2
Kelompok 7	6.5 - 7.49	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	6,772.0	0.0	0.0
Kelompok 8	7.5 - 8.49	0.0	0.0	8,488.9	8,488.9	8,488.9	8,488.9	8,488.9	16,302.5	8,488.9	8,488.9	8,488.9	8,488.9
Kelompok 9	8.5 - 9.49	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	9,000.0	17,900.0	17,666.6
Kelompok 10	9.5 - 10.49	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	9,700.0	0.0	0.0
Total		23,969.8	22,421.9	40,556.6	25,174.3	25,099.3	31,640.6	32,077.7	44,078.9	42,069.0	63,176.3	65,467.5	63,670.2
Kelompok	Range	39,692.0	39,722.0	39,753.0	39,783.0	39,814.0	39,845.0	39,873.0	39,904.0	39,934.0	39,965.0	39,995.0	40,026.0
Kelompok 1	0.5 - 1.49	1,050.0	1,050.0	1,050.0	1,050.0	1,265.5	0.0	2,999.8	7,833.1	10,514.3	15,079.8	20,650.6	22,218.7
Kelompok 2	1.5 - 2.49	1,785.6	1,785.6	3,785.8	3,750.5	3,627.9	3,627.9	3,627.9	14,498.8	15,696.5	22,321.0	27,766.4	56,740.6
Kelompok 3	2.5 - 3.49	2,500.1	5,798.4	6,173.4	14,923.9	14,798.9	20,924.0	20,118.4	34,632.6	40,263.2	66,973.8	66,408.7	80,351.0
Kelompok 4	3.5 - 4.49	7,993.5	0.0	4,277.7	4,488.4	8,446.7	12,196.6	27,469.4	43,719.4	53,791.5	60,295.9	62,654.5	87,335.3
Kelompok 5	4.5 - 5.49	15,234.4	14,845.5	10,178.9	5,418.4	5,418.4	5,001.4	5,001.4	9,307.7	32,847.2	33,457.9	52,346.8	71,513.4
Kelompok 6	5.5 - 6.49	0.0	6,250.4	6,250.4	0.0	0.0	0.0	0.0	0.0	0.0	5,832.2	0.0	0.0
Kelompok 7	6.5 - 7.49	0.0	0.0	0.0	7,000.0	7,000.0	7,000.0	14,082.3	7,000.0	7,000.0	7,000.0	7,000.0	7,000.0
Kelompok 8	7.5 - 8.49	8,488.9	0.0	8,450.0	8,450.0	8,450.0	8,450.0	8,450.0	8,450.0	8,450.0	8,450.0	0.0	0.0
Kelompok 9	8.5 - 9.49	17,666.6	17,666.6	8,500.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Kelompok 10	9.5 - 10.49	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	9,734.0
Total		54,719.1	47,396.5	48,666.2	45,081.1	49,007.3	57,199.9	81,749.2	125,441.4	168,562.6	219,410.6	236,826.8	334,892.9

Sumber: Bank Rakyat Indonesia, diolah kembali

Lampiran 4.2 (Lanjutan)

Exposure at Default Periode September 2007 - Agustus 2009

Band 3,000,000

(dalam ribuan Rupiah)

Kelompok	Range	Sep-07	Oct-07	Nov-07	Dec-07	Jan-08	Feb-08	Mar-08	Apr-08	May-08	Jun-08	Jul-08	Aug-08
Kelompok 1	10.5 - 13.49	0.0	11,000.9	11,000.9	11,000.9	23,917.0	11,000.9	11,000.9	11,000.9	21,833.1	21,833.1	11,000.9	11,000.9
Kelompok 2	13.5 - 16.49	44,748.9	30,832.2	44,714.8	30,582.9	30,166.2	16,000.0	31,625.6	31,625.6	16,000.0	16,000.0	29,542.4	29,542.4
Kelompok 3	16.5 - 19.49	18,749.5	18,749.5	18,749.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Kelompok 4	19.5 - 22.49	21,249.7	21,249.7	21,249.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Kelompok 5	22.5 - 25.49	0.0	0.0	23,958.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Kelompok 6	25.5 - 28.49	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Kelompok 7	28.5 - 31.49	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Kelompok 8	31.5 - 34.49	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Kelompok 9	34.5 - 37.49	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Kelompok 10	37.5 - 40.49	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Total		84,748.1	81,832.3	119,673.2	41,583.8	54,083.2	27,000.9	42,626.5	42,626.5	37,833.1	37,833.1	40,543.3	40,543.3
Kelompok	Range	39,692.0	39,722.0	39,753.0	39,783.0	39,814.0	39,845.0	39,873.0	39,904.0	39,934.0	39,965.0	39,995.0	40,026.0
Kelompok 1	10.5 - 13.49	11,000.9	0.0	0.0	0.0	0.0	0.0	10,591.4	23,825.4	11,667.0	11,734.0	23,234.3	12,500.3
Kelompok 2	13.5 - 16.49	30,063.2	30,063.2	45,688.8	45,402.0	43,881.2	28,797.2	41,963.0	28,229.0	42,641.5	44,119.0	59,119.0	74,070.1
Kelompok 3	16.5 - 19.49	0.0	16,667.2	0.0	0.0	18,419.3	18,419.3	0.0	0.0	16,752.5	16,752.5	16,752.5	33,419.3
Kelompok 4	19.5 - 22.49	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Kelompok 5	22.5 - 25.49	0.0	0.0	0.0	0.0	0.0	0.0	0.0	22,509.1	0.0	0.0	23,000.0	23,000.0
Kelompok 6	25.5 - 28.49	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Kelompok 7	28.5 - 31.49	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Kelompok 8	31.5 - 34.49	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Kelompok 9	34.5 - 37.49	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Kelompok 10	37.5 - 40.49	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Total		41,064.1	46,730.4	45,688.8	45,402.0	62,300.5	47,216.5	52,554.4	74,563.5	71,061.0	72,605.5	122,105.8	142,989.7

Sumber: Bank Rakyat Indonesia, diolah kembali

Lampiran 4.2 (Lanjutan)

Exposure at Default Periode September 2007 - Agustus 2009

Band 6,000,000

(dalam ribuan Rupiah)

Kelompok	Range	Sep-07	Oct-07	Nov-07	Dec-07	Jan-08	Feb-08	Mar-08	Apr-08	May-08	Jun-08	Jul-08	Aug-08
Kelompok 1	40.5 - 46.49	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Kelompok 2	46.5 - 52.49	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Kelompok 3	52.5 - 58.49	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Kelompok 4	58.5 - 64.49	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Kelompok 5	64.5 - 70.49	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Kelompok 6	70.5 - 76.49	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Kelompok 7	76.5 - 82.49	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Kelompok 8	82.5 - 88.49	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Kelompok 9	88.5 - 94.49	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Kelompok 10	94.5 - 100	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Total		0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Kelompok	Range	Sep-08	Oct-08	Nov-08	Dec-08	Jan-09	Feb-09	Mar-09	Apr-09	May-09	Jun-09	Jul-09	Aug-09
Kelompok 1	40.5 - 46.49	0.0	0.0	0.0	0.0	0.0	42,500.3	42,500.3	42,500.3	42,500.3	42,500.3	42,500.3	42,500.3
Kelompok 2	46.5 - 52.49	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Kelompok 3	52.5 - 58.49	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Kelompok 4	58.5 - 64.49	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Kelompok 5	64.5 - 70.49	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Kelompok 6	70.5 - 76.49	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Kelompok 7	76.5 - 82.49	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Kelompok 8	82.5 - 88.49	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Kelompok 9	88.5 - 94.49	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Kelompok 10	94.5 - 100	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Total		0.0	0.0	0.0	0.0	0.0	42,500.3	42,500.3	42,500.3	42,500.3	42,500.3	42,500.3	42,500.3

Sumber: Bank Rakyat Indonesia, diolah kembali

Lampiran 4.3

Default Rate (λ) Periode September 2007 – Agustus 2009

Band 1.000.000

Kelompok	Range	Sept-07	Oct-07	Nov-07	Dec-07	Jan-08	Feb-08	Mar-08	Apr-08	May-08	Jun-08	Jul-08	Aug-08
Kelompok 1	0.5 - 1.49	1.25	1.25	1.06	1.06	1.06	0.83	1.95	1.88	1.69	1.72	2.43	1.25
Kelompok 2	1.5 - 2.49	1.67	0.89	0.89	0.89	0.89	1.66	0.89	0.89	1.25	1.73	0.89	0.89
Kelompok 3	2.5 - 3.49	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Kelompok 4	3.5 - 4.49	1.00	1.00	1.87	1.00	1.00	1.00	1.00	1.00	2.10	2.10	2.00	2.00
Kelompok 5	4.5 - 5.49	1.95	1.95	3.05	1.97	1.95	3.00	1.95	2.80	2.98	3.12	4.12	4.05
Kelompok 6	5.5 - 6.49	0.94	0.94	1.08	0.00	0.00	0.00	1.02	1.02	1.02	0.00	1.04	1.04
Kelompok 7	6.5 - 7.49	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.97	0.00	0.00
Kelompok 8	7.5 - 8.49	0.00	0.00	1.06	1.06	1.06	1.06	1.06	2.04	1.06	1.06	1.06	1.06
Kelompok 9	8.5 - 9.49	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1.00	1.99	1.96
Kelompok 10	9.5 - 10.49	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.97	0.00	0.00
Kelompok	Range	Sep-08	Oct-08	Nov-08	Dec-08	Jan-09	Feb-09	Mar-09	Apr-09	May-09	Jun-09	Jul-09	Aug-09
Kelompok 1	0.5 - 1.49	1.05	1.05	1.05	1.05	1.27	0.00	3.00	7.83	10.51	15.08	20.65	22.22
Kelompok 2	1.5 - 2.49	0.89	0.89	1.89	1.88	1.81	1.81	1.81	7.25	7.85	11.16	13.88	28.37
Kelompok 3	2.5 - 3.49	0.83	1.93	2.06	4.97	4.93	6.97	6.71	11.54	13.42	22.32	22.14	26.78
Kelompok 4	3.5 - 4.49	2.00	0.00	1.07	1.12	2.11	3.05	6.87	10.93	13.45	15.07	15.66	21.83
Kelompok 5	4.5 - 5.49	3.05	2.97	2.04	1.08	1.08	1.00	1.00	1.86	6.57	6.69	10.47	14.30
Kelompok 6	5.5 - 6.49	0.00	1.04	1.04	0.00	0.00	0.00	0.00	0.00	0.00	0.97	0.00	0.00
Kelompok 7	6.5 - 7.49	0.00	0.00	0.00	1.00	1.00	1.00	2.01	1.00	1.00	1.00	1.00	1.00
Kelompok 8	7.5 - 8.49	1.06	0.00	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	0.00	0.00
Kelompok 9	8.5 - 9.49	1.96	1.96	0.94	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Kelompok 10	9.5 - 10.49	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.97

Sumber: Bank Rakyat Indonesia, diolah kembali.

Lampiran 4.3 (Lanjutan)

Default Rate (λ) Periode September 2007 – Agustus 2009

Band 3.000.000

Kelompok	Range	Sep-07	Oct-07	Nov-07	Dec-07	Jan-08	Feb-08	Mar-08	Apr-08	May-08	Jun-08	Jul-08	Aug-08
Kelompok 1	10.5 - 13.49	0.00	3.67	3.67	3.67	7.97	3.67	3.67	3.67	7.28	7.28	3.67	3.67
Kelompok 2	13.5 - 16.49	7.46	5.14	7.45	5.10	5.03	2.67	5.27	5.27	2.67	2.67	4.92	4.92
Kelompok 3	16.5 - 19.49	2.08	2.08	2.08	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Kelompok 4	19.5 - 22.49	1.77	1.77	1.77	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Kelompok 5	22.5 - 25.49	0.00	0.00	1.60	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Kelompok 6	25.5 - 28.49	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Kelompok 7	28.5 - 31.49	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Kelompok 8	31.5 - 34.49	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Kelompok 9	34.5 - 37.49	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Kelompok 10	37.5 - 40.49	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Kelompok	Range	Sep-08	Oct-08	Nov-08	Dec-08	Jan-09	Feb-09	Mar-09	Apr-09	May-09	Jun-09	Jul-09	Aug-09
Kelompok 1	10.5 - 13.49	3.67	0.00	0.00	0.00	0.00	0.00	3.53	7.94	3.89	3.91	7.74	4.17
Kelompok 2	13.5 - 16.49	5.01	5.01	7.61	7.57	7.31	4.80	6.99	4.70	7.11	7.35	9.85	12.35
Kelompok 3	16.5 - 19.49	0.00	1.85	0.00	0.00	2.05	2.05	0.00	0.00	1.86	1.86	1.86	3.71
Kelompok 4	19.5 - 22.49	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Kelompok 5	22.5 - 25.49	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1.50	0.00	0.00	1.53	1.53
Kelompok 6	25.5 - 28.49	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Kelompok 7	28.5 - 31.49	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Kelompok 8	31.5 - 34.49	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Kelompok 9	34.5 - 37.49	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Kelompok 10	37.5 - 40.49	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

Sumber: Bank Rakyat Indonesia, diolah kembali.

Lampiran 4.3 (Lanjutan)

Default Rate (λ) Periode September 2007 – Agustus 2009

Band 6.000.000

Kelompok	Range	Sep-07	Oct-07	Nov-07	Dec-07	Jan-08	Feb-08	Mar-08	Apr-08	May-08	Jun-08	Jul-08	Aug-08
Kelompok 1	40.5 - 46.49	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Kelompok 2	46.5 - 52.49	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Kelompok 3	52.5 - 58.49	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Kelompok 4	58.5 - 64.49	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Kelompok 5	64.5 - 70.49	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Kelompok 6	70.5 - 76.49	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Kelompok 7	76.5 - 82.49	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Kelompok 8	82.5 - 88.49	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Kelompok 9	88.5 - 94.49	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Kelompok 10	94.5 - 100	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Kelompok	Range	Sep-08	Oct-08	Nov-08	Dec-08	Jan-09	Feb-09	Mar-09	Apr-09	May-09	Jun-09	Jul-09	Aug-09
Kelompok 1	40.5 - 46.49	0.00	0.00	0.00	0.00	0.00	7.08	7.08	7.08	7.08	7.08	7.08	7.08
Kelompok 2	46.5 - 52.49	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Kelompok 3	52.5 - 58.49	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Kelompok 4	58.5 - 64.49	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Kelompok 5	64.5 - 70.49	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Kelompok 6	70.5 - 76.49	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Kelompok 7	76.5 - 82.49	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Kelompok 8	82.5 - 88.49	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Kelompok 9	88.5 - 94.49	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Kelompok 10	94.5 - 100	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

Sumber: Bank Rakyat Indonesia, diolah kembali.

Lampiran 4.4

Severity of Loss Periode September 2007

<i>Band 1,000,000</i>	<i>Range</i>	<i>EAD</i>	<i>Recovery Rate</i>	<i>LGD</i>
Kelompok 1	0.5 - 1.49	1,249,300.00	3.80%	1,201,827
Kelompok 2	1.5 - 2.49	3,333,500.00	3.80%	3,206,827
Kelompok 3	2.5 - 3.49	0.00	3.80%	0
Kelompok 4	3.5 - 4.49	3,999,800.00	3.80%	3,847,808
Kelompok 5	4.5 - 5.49	9,762,234.00	3.80%	9,391,269
Kelompok 6	5.5 - 6.49	5,625,000.00	3.80%	5,411,250
Kelompok 7	6.5 - 7.49	0.00	3.80%	0
Kelompok 8	7.5 - 8.49	0.00	3.80%	0
Kelompok 9	8.5 - 9.49	0.00	3.80%	0
Kelompok 10	9.5 - 10.49	0.00	3.80%	0
<i>Band 3,000,000</i>	<i>Range</i>	<i>EAD</i>	<i>Recovery Rate</i>	<i>LGD</i>
Kelompok 1	10.5 - 13.49	0.00	3.80%	0
Kelompok 2	13.5 - 16.49	44,748,900.00	3.80%	43,048,442
Kelompok 3	16.5 - 19.49	18,749,500.00	3.80%	18,037,019
Kelompok 4	19.5 - 22.49	21,249,700.00	3.80%	20,442,211
Kelompok 5	22.5 - 25.49	0.00	3.80%	0
Kelompok 6	25.5 - 28.49	0.00	3.80%	0
Kelompok 7	28.5 - 31.49	0.00	3.80%	0
Kelompok 8	31.5 - 34.49	0.00	3.80%	0
Kelompok 9	34.5 - 37.49	0.00	3.80%	0
Kelompok 10	37.5 - 40.49	0.00	3.80%	0
<i>Band 6,000,000</i>	<i>Range</i>	<i>EAD</i>	<i>Recovery Rate</i>	<i>LGD</i>
Kelompok 1	40.5 - 46.49	0.00	3.80%	0
Kelompok 2	46.5 - 52.49	0.00	3.80%	0
Kelompok 3	52.5 - 58.49	0.00	3.80%	0
Kelompok 4	58.5 - 64.49	0.00	3.80%	0
Kelompok 5	64.5 - 70.49	0.00	3.80%	0
Kelompok 6	70.5 - 76.49	0.00	3.80%	0
Kelompok 7	76.5 - 82.49	0.00	3.80%	0
Kelompok 8	82.5 - 88.49	0.00	3.80%	0
Kelompok 9	88.5 - 94.49	0.00	3.80%	0
Kelompok 10	94.5 - 100	0.00	3.80%	0
		Total <i>Exposure at Default</i> (EAD)		108,717,934
		Total <i>Loss Given Default</i> (LGD)		104,586,653

Sumber: Bank Rakyat Indonesia, diolah kembali

Lampiran 4.4 (Lanjutan)
Severity of Loss Periode Oktober 2007

<i>Band 1,000,000</i>	<i>Range</i>	<i>EAD</i>	<i>Recovery Rate</i>	<i>LGD</i>
Kelompok 1	0.5 - 1.49	1,249,300.00	3.80%	1,201,827
Kelompok 2	1.5 - 2.49	1,785,600.00	3.80%	1,717,747
Kelompok 3	2.5 - 3.49	0.00	3.80%	0
Kelompok 4	3.5 - 4.49	3,999,800.00	3.80%	3,847,808
Kelompok 5	4.5 - 5.49	9,762,234.00	3.80%	9,391,269
Kelompok 6	5.5 - 6.49	5,625,000.00	3.80%	5,411,250
Kelompok 7	6.5 - 7.49	0.00	3.80%	0
Kelompok 8	7.5 - 8.49	0.00	3.80%	0
Kelompok 9	8.5 - 9.49	0.00	3.80%	0
Kelompok 10	9.5 - 10.49	0.00	3.80%	0
<i>Band 3,000,000</i>	<i>Range</i>	<i>EAD</i>	<i>Recovery Rate</i>	<i>LGD</i>
Kelompok 1	10.5 - 13.49	11,000,900.00	3.80%	10,582,866
Kelompok 2	13.5 - 16.49	30,832,200.00	3.80%	29,660,576
Kelompok 3	16.5 - 19.49	18,749,500.00	3.80%	18,037,019
Kelompok 4	19.5 - 22.49	21,249,700.00	3.80%	20,442,211
Kelompok 5	22.5 - 25.49	0.00	3.80%	0
Kelompok 6	25.5 - 28.49	0.00	3.80%	0
Kelompok 7	28.5 - 31.49	0.00	3.80%	0
Kelompok 8	31.5 - 34.49	0.00	3.80%	0
Kelompok 9	34.5 - 37.49	0.00	3.80%	0
Kelompok 10	37.5 - 40.49	0.00	3.80%	0
<i>Band 6,000,000</i>	<i>Range</i>	<i>EAD</i>	<i>Recovery Rate</i>	<i>LGD</i>
Kelompok 1	40.5 - 46.49	0.00	3.80%	0
Kelompok 2	46.5 - 52.49	0.00	3.80%	0
Kelompok 3	52.5 - 58.49	0.00	3.80%	0
Kelompok 4	58.5 - 64.49	0.00	3.80%	0
Kelompok 5	64.5 - 70.49	0.00	3.80%	0
Kelompok 6	70.5 - 76.49	0.00	3.80%	0
Kelompok 7	76.5 - 82.49	0.00	3.80%	0
Kelompok 8	82.5 - 88.49	0.00	3.80%	0
Kelompok 9	88.5 - 94.49	0.00	3.80%	0
Kelompok 10	94.5 - 100	0.00	3.80%	0
		<i>Total Exposure at Default(EAD)</i>		104,254,234
		<i>Total Loss Given Default (LGD)</i>		100,292,573

Sumber: Bank Rakyat Indonesia, diolah kembali

Lampiran 4.4 (Lanjutan)
Severity of Loss Periode November 2007

<i>Band 1,000,000</i>	<i>Range</i>	<i>EAD</i>	<i>Recovery Rate</i>	<i>LGD</i>
Kelompok 1	0.5 - 1.49	1,062,000.00	3.80%	1,021,644
Kelompok 2	1.5 - 2.49	1,785,600.00	3.80%	1,717,747
Kelompok 3	2.5 - 3.49	0.00	3.80%	0
Kelompok 4	3.5 - 4.49	7,499,800.00	3.80%	7,214,808
Kelompok 5	4.5 - 5.49	15,237,234.00	3.80%	14,658,219
Kelompok 6	5.5 - 6.49	6,483,100.00	3.80%	6,236,742
Kelompok 7	6.5 - 7.49	0.00	3.80%	0
Kelompok 8	7.5 - 8.49	8,488,897.00	3.80%	8,166,319
Kelompok 9	8.5 - 9.49	0.00	3.80%	0
Kelompok 10	9.5 - 10.49	0.00	3.80%	0
<i>Band 3,000,000</i>	<i>Range</i>	<i>EAD</i>	<i>Recovery Rate</i>	<i>LGD</i>
Kelompok 1	10.5 - 13.49	11,000,900.00	3.80%	10,582,866
Kelompok 2	13.5 - 16.49	44,714,800.00	3.80%	43,015,638
Kelompok 3	16.5 - 19.49	18,749,500.00	3.80%	18,037,019
Kelompok 4	19.5 - 22.49	21,249,700.00	3.80%	20,442,211
Kelompok 5	22.5 - 25.49	23,958,300.00	3.80%	23,047,885
Kelompok 6	25.5 - 28.49	0.00	3.80%	0
Kelompok 7	28.5 - 31.49	0.00	3.80%	0
Kelompok 8	31.5 - 34.49	0.00	3.80%	0
Kelompok 9	34.5 - 37.49	0.00	3.80%	0
Kelompok 10	37.5 - 40.49	0.00	3.80%	0
<i>Band 6,000,000</i>	<i>Range</i>	<i>EAD</i>	<i>Recovery Rate</i>	<i>LGD</i>
Kelompok 1	40.5 - 46.49	0.00	3.80%	0
Kelompok 2	46.5 - 52.49	0.00	3.80%	0
Kelompok 3	52.5 - 58.49	0.00	3.80%	0
Kelompok 4	58.5 - 64.49	0.00	3.80%	0
Kelompok 5	64.5 - 70.49	0.00	3.80%	0
Kelompok 6	70.5 - 76.49	0.00	3.80%	0
Kelompok 7	76.5 - 82.49	0.00	3.80%	0
Kelompok 8	82.5 - 88.49	0.00	3.80%	0
Kelompok 9	88.5 - 94.49	0.00	3.80%	0
Kelompok 10	94.5 - 100	0.00	3.80%	0
		<i>Total Exposure at Default (EAD)</i>		160,229,831
		<i>Total Loss Given Default (LGD)</i>		154,141,097

Sumber: Bank Rakyat Indonesia, diolah kembali

Lampiran 4.4 (Lanjutan)
Severity of Loss Periode Desember 2007

<i>Band 1,000,000</i>	<i>Range</i>	<i>EAD</i>	<i>Recovery Rate</i>	<i>LGD</i>
Kelompok 1	0.5 - 1.49	1,062,000.00	3.80%	1,021,644
Kelompok 2	1.5 - 2.49	1,785,600.00	3.80%	1,717,747
Kelompok 3	2.5 - 3.49	0.00	3.80%	0
Kelompok 4	3.5 - 4.49	3,999,800.00	3.80%	3,847,808
Kelompok 5	4.5 - 5.49	9,838,034.00	3.80%	9,464,189
Kelompok 6	5.5 - 6.49	0.00	3.80%	0
Kelompok 7	6.5 - 7.49	0.00	3.80%	0
Kelompok 8	7.5 - 8.49	8,488,897.00	3.80%	8,166,319
Kelompok 9	8.5 - 9.49	0.00	3.80%	0
Kelompok 10	9.5 - 10.49	0.00	3.80%	0
<i>Band 3,000,000</i>	<i>Range</i>	<i>EAD</i>	<i>Recovery Rate</i>	<i>LGD</i>
Kelompok 1	10.5 - 13.49	11,000,900.00	3.80%	10,582,866
Kelompok 2	13.5 - 16.49	30,582,900.00	3.80%	29,420,750
Kelompok 3	16.5 - 19.49	0.00	3.80%	0
Kelompok 4	19.5 - 22.49	0.00	3.80%	0
Kelompok 5	22.5 - 25.49	0.00	3.80%	0
Kelompok 6	25.5 - 28.49	0.00	3.80%	0
Kelompok 7	28.5 - 31.49	0.00	3.80%	0
Kelompok 8	31.5 - 34.49	0.00	3.80%	0
Kelompok 9	34.5 - 37.49	0.00	3.80%	0
Kelompok 10	37.5 - 40.49	0.00	3.80%	0
<i>Band 6,000,000</i>	<i>Range</i>	<i>EAD</i>	<i>Recovery Rate</i>	<i>LGD</i>
Kelompok 1	40.5 - 46.49	0.00	3.80%	0
Kelompok 2	46.5 - 52.49	0.00	3.80%	0
Kelompok 3	52.5 - 58.49	0.00	3.80%	0
Kelompok 4	58.5 - 64.49	0.00	3.80%	0
Kelompok 5	64.5 - 70.49	0.00	3.80%	0
Kelompok 6	70.5 - 76.49	0.00	3.80%	0
Kelompok 7	76.5 - 82.49	0.00	3.80%	0
Kelompok 8	82.5 - 88.49	0.00	3.80%	0
Kelompok 9	88.5 - 94.49	0.00	3.80%	0
Kelompok 10	94.5 - 100	0.00	3.80%	0
		<i>Total Exposure at Default (EAD)</i>		66,758,131
		<i>Total Loss Given Default (LGD)</i>		64,221,322

Sumber: Bank Rakyat Indonesia, diolah kembali

Lampiran 4.4 (Lanjutan)
Severity of Loss Periode Januari 2008

<i>Band 1,000,000</i>	<i>Range</i>	<i>EAD</i>	<i>Recovery Rate</i>	<i>LGD</i>
Kelompok 1	0.5 - 1.49	1,062,000.00	3.80%	1,021,644
Kelompok 2	1.5 - 2.49	1,785,600.00	3.80%	1,717,747
Kelompok 3	2.5 - 3.49	0.00	3.80%	0
Kelompok 4	3.5 - 4.49	3,999,800.00	3.80%	3,847,808
Kelompok 5	4.5 - 5.49	9,763,034.00	3.80%	9,392,039
Kelompok 6	5.5 - 6.49	0.00	3.80%	0
Kelompok 7	6.5 - 7.49	0.00	3.80%	0
Kelompok 8	7.5 - 8.49	8,488,897.00	3.80%	8,166,319
Kelompok 9	8.5 - 9.49	0.00	3.80%	0
Kelompok 10	9.5 - 10.49	0.00	3.80%	0
<i>Band 3,000,000</i>	<i>Range</i>	<i>EAD</i>	<i>Recovery Rate</i>	<i>LGD</i>
Kelompok 1	10.5 - 13.49	23,917,000.00	3.80%	23,008,154
Kelompok 2	13.5 - 16.49	30,166,200.00	3.80%	29,019,884
Kelompok 3	16.5 - 19.49	0.00	3.80%	0
Kelompok 4	19.5 - 22.49	0.00	3.80%	0
Kelompok 5	22.5 - 25.49	0.00	3.80%	0
Kelompok 6	25.5 - 28.49	0.00	3.80%	0
Kelompok 7	28.5 - 31.49	0.00	3.80%	0
Kelompok 8	31.5 - 34.49	0.00	3.80%	0
Kelompok 9	34.5 - 37.49	0.00	3.80%	0
Kelompok 10	37.5 - 40.49	0.00	3.80%	0
<i>Band 6,000,000</i>	<i>Range</i>	<i>EAD</i>	<i>Recovery Rate</i>	<i>LGD</i>
Kelompok 1	40.5 - 46.49	0.00	3.80%	0
Kelompok 2	46.5 - 52.49	0.00	3.80%	0
Kelompok 3	52.5 - 58.49	0.00	3.80%	0
Kelompok 4	58.5 - 64.49	0.00	3.80%	0
Kelompok 5	64.5 - 70.49	0.00	3.80%	0
Kelompok 6	70.5 - 76.49	0.00	3.80%	0
Kelompok 7	76.5 - 82.49	0.00	3.80%	0
Kelompok 8	82.5 - 88.49	0.00	3.80%	0
Kelompok 9	88.5 - 94.49	0.00	3.80%	0
Kelompok 10	94.5 - 100	0.00	3.80%	0
		<i>Total Exposure at Default (EAD)</i>		79,182,531
		<i>Total Loss Given Default (LGD)</i>		76,173,595

Sumber: Bank Rakyat Indonesia, diolah kembali

Lampiran 4.4 (Lanjutan)
Severity of Loss Periode Februari 2008

<i>Band 1,000,000</i>	<i>Range</i>	<i>EAD</i>	<i>Recovery Rate</i>	<i>LGD</i>
Kelompok 1	0.5 - 1.49	832,600.00	3.80%	800,961
Kelompok 2	1.5 - 2.49	3,326,600.00	3.80%	3,200,189
Kelompok 3	2.5 - 3.49	0.00	3.80%	0
Kelompok 4	3.5 - 4.49	3,999,800.00	3.80%	3,847,808
Kelompok 5	4.5 - 5.49	14,992,734.00	3.80%	14,423,010
Kelompok 6	5.5 - 6.49	0.00	3.80%	0
Kelompok 7	6.5 - 7.49	0.00	3.80%	0
Kelompok 8	7.5 - 8.49	8,488,897.00	3.80%	8,166,319
Kelompok 9	8.5 - 9.49	0.00	3.80%	0
Kelompok 10	9.5 - 10.49	0.00	3.80%	0
<i>Band 3,000,000</i>	<i>Range</i>	<i>EAD</i>	<i>Recovery Rate</i>	<i>LGD</i>
Kelompok 1	10.5 - 13.49	11,000,900.00	3.80%	10,582,866
Kelompok 2	13.5 - 16.49	16,000,000.00	3.80%	15,392,000
Kelompok 3	16.5 - 19.49	0.00	3.80%	0
Kelompok 4	19.5 - 22.49	0.00	3.80%	0
Kelompok 5	22.5 - 25.49	0.00	3.80%	0
Kelompok 6	25.5 - 28.49	0.00	3.80%	0
Kelompok 7	28.5 - 31.49	0.00	3.80%	0
Kelompok 8	31.5 - 34.49	0.00	3.80%	0
Kelompok 9	34.5 - 37.49	0.00	3.80%	0
Kelompok 10	37.5 - 40.49	0.00	3.80%	0
<i>Band 6,000,000</i>	<i>Range</i>	<i>EAD</i>	<i>Recovery Rate</i>	<i>LGD</i>
Kelompok 1	40.5 - 46.49	0.00	3.80%	0
Kelompok 2	46.5 - 52.49	0.00	3.80%	0
Kelompok 3	52.5 - 58.49	0.00	3.80%	0
Kelompok 4	58.5 - 64.49	0.00	3.80%	0
Kelompok 5	64.5 - 70.49	0.00	3.80%	0
Kelompok 6	70.5 - 76.49	0.00	3.80%	0
Kelompok 7	76.5 - 82.49	0.00	3.80%	0
Kelompok 8	82.5 - 88.49	0.00	3.80%	0
Kelompok 9	88.5 - 94.49	0.00	3.80%	0
Kelompok 10	94.5 - 100	0.00	3.80%	0
		<i>Total Exposure at Default (EAD)</i>		58,641,531
		<i>Total Loss Given Default (LGD)</i>		56,413,153

Sumber: Bank Rakyat Indonesia, diolah kembali

Lampiran 4.4 (Lanjutan)
Severity of Loss Periode Maret 2008

<i>Band 1,000,000</i>	<i>Range</i>	<i>EAD</i>	<i>Recovery Rate</i>	<i>LGD</i>
Kelompok 1	0.5 - 1.49	1,946,000.00	3.80%	1,872,052
Kelompok 2	1.5 - 2.49	1,785,600.00	3.80%	1,717,747
Kelompok 3	2.5 - 3.49	0.00	3.80%	0
Kelompok 4	3.5 - 4.49	3,999,800.00	3.80%	3,847,808
Kelompok 5	4.5 - 5.49	9,763,034.00	3.80%	9,392,039
Kelompok 6	5.5 - 6.49	6,094,400.00	3.80%	5,862,813
Kelompok 7	6.5 - 7.49	0.00	3.80%	0
Kelompok 8	7.5 - 8.49	8,488,897.00	3.80%	8,166,319
Kelompok 9	8.5 - 9.49	0.00	3.80%	0
Kelompok 10	9.5 - 10.49	0.00	3.80%	0
<i>Band 3,000,000</i>	<i>Range</i>	<i>EAD</i>	<i>Recovery Rate</i>	<i>LGD</i>
Kelompok 1	10.5 - 13.49	11,000,900.00	3.80%	10,582,866
Kelompok 2	13.5 - 16.49	31,625,600.00	3.80%	30,423,827
Kelompok 3	16.5 - 19.49	0.00	3.80%	0
Kelompok 4	19.5 - 22.49	0.00	3.80%	0
Kelompok 5	22.5 - 25.49	0.00	3.80%	0
Kelompok 6	25.5 - 28.49	0.00	3.80%	0
Kelompok 7	28.5 - 31.49	0.00	3.80%	0
Kelompok 8	31.5 - 34.49	0.00	3.80%	0
Kelompok 9	34.5 - 37.49	0.00	3.80%	0
Kelompok 10	37.5 - 40.49	0.00	3.80%	0
<i>Band 6,000,000</i>	<i>Range</i>	<i>EAD</i>	<i>Recovery Rate</i>	<i>LGD</i>
Kelompok 1	40.5 - 46.49	0.00	3.80%	0
Kelompok 2	46.5 - 52.49	0.00	3.80%	0
Kelompok 3	52.5 - 58.49	0.00	3.80%	0
Kelompok 4	58.5 - 64.49	0.00	3.80%	0
Kelompok 5	64.5 - 70.49	0.00	3.80%	0
Kelompok 6	70.5 - 76.49	0.00	3.80%	0
Kelompok 7	76.5 - 82.49	0.00	3.80%	0
Kelompok 8	82.5 - 88.49	0.00	3.80%	0
Kelompok 9	88.5 - 94.49	0.00	3.80%	0
Kelompok 10	94.5 - 100	0.00	3.80%	0
		<i>Total Exposure at Default (EAD)</i>		74,704,231
		<i>Total Loss Given Default (LGD)</i>		71,865,470

Sumber: Bank Rakyat Indonesia, diolah kembali

Lampiran 4.4 (Lanjutan)
Severity of Loss Periode April 2008

<i>Band 1,000,000</i>	<i>Range</i>	<i>EAD</i>	<i>Recovery Rate</i>	<i>LGD</i>
Kelompok 1	0.5 - 1.49	1,875,700.00	3.80%	1,804,423
Kelompok 2	1.5 - 2.49	1,785,600.00	3.80%	1,717,747
Kelompok 3	2.5 - 3.49	0.00	3.80%	0
Kelompok 4	3.5 - 4.49	3,999,800.00	3.80%	3,847,808
Kelompok 5	4.5 - 5.49	14,020,934.00	3.80%	13,488,139
Kelompok 6	5.5 - 6.49	6,094,400.00	3.80%	5,862,813
Kelompok 7	6.5 - 7.49	0.00	3.80%	0
Kelompok 8	7.5 - 8.49	16,302,497.00	3.80%	15,683,002
Kelompok 9	8.5 - 9.49	0.00	3.80%	0
Kelompok 10	9.5 - 10.49	0.00	3.80%	0
<i>Band 3,000,000</i>	<i>Range</i>	<i>EAD</i>	<i>Recovery Rate</i>	<i>LGD</i>
Kelompok 1	10.5 - 13.49	11,000,900.00	3.80%	10,582,866
Kelompok 2	13.5 - 16.49	31,625,600.00	3.80%	30,423,827
Kelompok 3	16.5 - 19.49	0.00	3.80%	0
Kelompok 4	19.5 - 22.49	0.00	3.80%	0
Kelompok 5	22.5 - 25.49	0.00	3.80%	0
Kelompok 6	25.5 - 28.49	0.00	3.80%	0
Kelompok 7	28.5 - 31.49	0.00	3.80%	0
Kelompok 8	31.5 - 34.49	0.00	3.80%	0
Kelompok 9	34.5 - 37.49	0.00	3.80%	0
Kelompok 10	37.5 - 40.49	0.00	3.80%	0
<i>Band 6,000,000</i>	<i>Range</i>	<i>EAD</i>	<i>Recovery Rate</i>	<i>LGD</i>
Kelompok 1	40.5 - 46.49	0.00	3.80%	0
Kelompok 2	46.5 - 52.49	0.00	3.80%	0
Kelompok 3	52.5 - 58.49	0.00	3.80%	0
Kelompok 4	58.5 - 64.49	0.00	3.80%	0
Kelompok 5	64.5 - 70.49	0.00	3.80%	0
Kelompok 6	70.5 - 76.49	0.00	3.80%	0
Kelompok 7	76.5 - 82.49	0.00	3.80%	0
Kelompok 8	82.5 - 88.49	0.00	3.80%	0
Kelompok 9	88.5 - 94.49	0.00	3.80%	0
Kelompok 10	94.5 - 100	0.00	3.80%	0
		<i>Total Exposure at Default (EAD)</i>		86,705,431
		<i>Total Loss Given Default (LGD)</i>		83,410,625

Sumber: Bank Rakyat Indonesia, diolah kembali

Lampiran 4.4 (Lanjutan)
Severity of Loss Periode Mei 2008

<i>Band 1,000,000</i>	<i>Range</i>	<i>EAD</i>	<i>Recovery Rate</i>	<i>LGD</i>
Kelompok 1	0.5 - 1.49	1,686,900.0000	3.80%	1,622,798
Kelompok 2	1.5 - 2.49	2,493,800.0000	3.80%	2,399,036
Kelompok 3	2.5 - 3.49	0.0000	3.80%	0
Kelompok 4	3.5 - 4.49	8,411,500.0000	3.80%	8,091,863
Kelompok 5	4.5 - 5.49	14,893,500.0000	3.80%	14,327,547
Kelompok 6	5.5 - 6.49	6,094,400.0000	3.80%	5,862,813
Kelompok 7	6.5 - 7.49	0.0000	3.80%	0
Kelompok 8	7.5 - 8.49	8,488,897.0000	3.80%	8,166,319
Kelompok 9	8.5 - 9.49	0.0000	3.80%	0
Kelompok 10	9.5 - 10.49	0.0000	3.80%	0
<i>Band 3,000,000</i>	<i>Range</i>	<i>EAD</i>	<i>Recovery Rate</i>	<i>LGD</i>
Kelompok 1	10.5 - 13.49	21,833,100.00	3.80%	21,003,442
Kelompok 2	13.5 - 16.49	16,000,000.00	3.80%	15,392,000
Kelompok 3	16.5 - 19.49	0.00	3.80%	0
Kelompok 4	19.5 - 22.49	0.00	3.80%	0
Kelompok 5	22.5 - 25.49	0.00	3.80%	0
Kelompok 6	25.5 - 28.49	0.00	3.80%	0
Kelompok 7	28.5 - 31.49	0.00	3.80%	0
Kelompok 8	31.5 - 34.49	0.00	3.80%	0
Kelompok 9	34.5 - 37.49	0.00	3.80%	0
Kelompok 10	37.5 - 40.49	0.00	3.80%	0
<i>Band 6,000,000</i>	<i>Range</i>	<i>EAD</i>	<i>Recovery Rate</i>	<i>LGD</i>
Kelompok 1	40.5 - 46.49	0.00	3.80%	0
Kelompok 2	46.5 - 52.49	0.00	3.80%	0
Kelompok 3	52.5 - 58.49	0.00	3.80%	0
Kelompok 4	58.5 - 64.49	0.00	3.80%	0
Kelompok 5	64.5 - 70.49	0.00	3.80%	0
Kelompok 6	70.5 - 76.49	0.00	3.80%	0
Kelompok 7	76.5 - 82.49	0.00	3.80%	0
Kelompok 8	82.5 - 88.49	0.00	3.80%	0
Kelompok 9	88.5 - 94.49	0.00	3.80%	0
Kelompok 10	94.5 - 100	0.00	3.80%	0
		<i>Total Exposure at Default(EAD)</i>		79,902,097
		<i>Total Loss Given Default (LGD)</i>		76,865,817

Sumber: Bank Rakyat Indonesia, diolah kembali

Lampiran 4.4 (Lanjutan)
Severity of Loss Periode Juni 2008

<i>Band 1,000,000</i>	<i>Range</i>	<i>EAD</i>	<i>Recovery Rate</i>	<i>LGD</i>
Kelompok 1	0.5 - 1.49	1,720,000.00	3.80%	1,654,640
Kelompok 2	1.5 - 2.49	3,460,600.00	3.80%	3,329,097
Kelompok 3	2.5 - 3.49	0.00	3.80%	0
Kelompok 4	3.5 - 4.49	8,411,500.00	3.80%	8,091,863
Kelompok 5	4.5 - 5.49	15,623,334.00	3.80%	15,029,647
Kelompok 6	5.5 - 6.49	0.00	3.80%	0
Kelompok 7	6.5 - 7.49	6,772,000.00	3.80%	6,514,664
Kelompok 8	7.5 - 8.49	8,488,897.00	3.80%	8,166,319
Kelompok 9	8.5 - 9.49	9,000,000.00	3.80%	8,658,000
Kelompok 10	9.5 - 10.49	9,700,000.00	3.80%	9,331,400
<i>Band 3,000,000</i>	<i>Range</i>	<i>EAD</i>	<i>Recovery Rate</i>	<i>LGD</i>
Kelompok 1	10.5 - 13.49	21,833,100.00	3.80%	21,003,442
Kelompok 2	13.5 - 16.49	16,000,000.00	3.80%	15,392,000
Kelompok 3	16.5 - 19.49	0.00	3.80%	0
Kelompok 4	19.5 - 22.49	0.00	3.80%	0
Kelompok 5	22.5 - 25.49	0.00	3.80%	0
Kelompok 6	25.5 - 28.49	0.00	3.80%	0
Kelompok 7	28.5 - 31.49	0.00	3.80%	0
Kelompok 8	31.5 - 34.49	0.00	3.80%	0
Kelompok 9	34.5 - 37.49	0.00	3.80%	0
Kelompok 10	37.5 - 40.49	0.00	3.80%	0
<i>Band 6,000,000</i>	<i>Range</i>	<i>EAD</i>	<i>Recovery Rate</i>	<i>LGD</i>
Kelompok 1	40.5 - 46.49	0.00	3.80%	0
Kelompok 2	46.5 - 52.49	0.00	3.80%	0
Kelompok 3	52.5 - 58.49	0.00	3.80%	0
Kelompok 4	58.5 - 64.49	0.00	3.80%	0
Kelompok 5	64.5 - 70.49	0.00	3.80%	0
Kelompok 6	70.5 - 76.49	0.00	3.80%	0
Kelompok 7	76.5 - 82.49	0.00	3.80%	0
Kelompok 8	82.5 - 88.49	0.00	3.80%	0
Kelompok 9	88.5 - 94.49	0.00	3.80%	0
Kelompok 10	94.5 - 100	0.00	3.80%	0
		<i>Total Exposure at Default (EAD)</i>		101,009,431
		<i>Total Loss Given Default (LGD)</i>		97,171,073

Sumber: Bank Rakyat Indonesia, diolah kembali

Lampiran 4.4 (Lanjutan)
Severity of Loss Periode Juli 2008

<i>Band 1,000,000</i>	<i>Range</i>	<i>EAD</i>	<i>Recovery Rate</i>	<i>LGD</i>
Kelompok 1	0.5 - 1.49	2,425,000.00	3.80%	2,332,850
Kelompok 2	1.5 - 2.49	1,785,600.00	3.80%	1,717,747
Kelompok 3	2.5 - 3.49	0.00	3.80%	0
Kelompok 4	3.5 - 4.49	7,993,500.00	3.80%	7,689,747
Kelompok 5	4.5 - 5.49	20,623,334.00	3.80%	19,839,647
Kelompok 6	5.5 - 6.49	6,251,200.00	3.80%	6,013,654
Kelompok 7	6.5 - 7.49	0.00	3.80%	0
Kelompok 8	7.5 - 8.49	8,488,897.00	3.80%	8,166,319
Kelompok 9	8.5 - 9.49	17,900,000.00	3.80%	17,219,800
Kelompok 10	9.5 - 10.49	0.00	3.80%	0
<i>Band 3,000,000</i>	<i>Range</i>	<i>EAD</i>	<i>Recovery Rate</i>	<i>LGD</i>
Kelompok 1	10.5 - 13.49	11,000,900.00	3.80%	10,582,866
Kelompok 2	13.5 - 16.49	29,542,400.00	3.80%	28,419,789
Kelompok 3	16.5 - 19.49	0.00	3.80%	0
Kelompok 4	19.5 - 22.49	0.00	3.80%	0
Kelompok 5	22.5 - 25.49	0.00	3.80%	0
Kelompok 6	25.5 - 28.49	0.00	3.80%	0
Kelompok 7	28.5 - 31.49	0.00	3.80%	0
Kelompok 8	31.5 - 34.49	0.00	3.80%	0
Kelompok 9	34.5 - 37.49	0.00	3.80%	0
Kelompok 10	37.5 - 40.49	0.00	3.80%	0
<i>Band 6,000,000</i>	<i>Range</i>	<i>EAD</i>	<i>Recovery Rate</i>	<i>LGD</i>
Kelompok 1	40.5 - 46.49	0.00	3.80%	0
Kelompok 2	46.5 - 52.49	0.00	3.80%	0
Kelompok 3	52.5 - 58.49	0.00	3.80%	0
Kelompok 4	58.5 - 64.49	0.00	3.80%	0
Kelompok 5	64.5 - 70.49	0.00	3.80%	0
Kelompok 6	70.5 - 76.49	0.00	3.80%	0
Kelompok 7	76.5 - 82.49	0.00	3.80%	0
Kelompok 8	82.5 - 88.49	0.00	3.80%	0
Kelompok 9	88.5 - 94.49	0.00	3.80%	0
Kelompok 10	94.5 - 100	0.00	3.80%	0
		Total Exposure at Default (EAD)		106,010,831
		Total Loss Given Default (LGD)		101,982,419

Sumber: Bank Rakyat Indonesia, diolah kembali

Lampiran 4.4 (Lanjutan)
Severity of Loss Periode Agustus 2008

<i>Band 1,000,000</i>	<i>Range</i>	<i>EAD</i>	<i>Recovery Rate</i>	<i>LGD</i>
Kelompok 1	0.5 - 1.49	1,250,000.00	3.80%	1,202,500
Kelompok 2	1.5 - 2.49	1,785,600.00	3.80%	1,717,747
Kelompok 3	2.5 - 3.49	0.00	3.80%	0
Kelompok 4	3.5 - 4.49	7,993,500.00	3.80%	7,689,747
Kelompok 5	4.5 - 5.49	20,234,434.00	3.80%	19,465,526
Kelompok 6	5.5 - 6.49	6,251,200.00	3.80%	6,013,654
Kelompok 7	6.5 - 7.49	0.00	3.80%	0
Kelompok 8	7.5 - 8.49	8,488,897.00	3.80%	8,166,319
Kelompok 9	8.5 - 9.49	17,666,600.00	3.80%	16,995,269
Kelompok 10	9.5 - 10.49	0.00	3.80%	0
<i>Band 3,000,000</i>	<i>Range</i>	<i>EAD</i>	<i>Recovery Rate</i>	<i>LGD</i>
Kelompok 1	10.5 - 13.49	11,000,900.00	3.80%	10,582,866
Kelompok 2	13.5 - 16.49	29,542,400.00	3.80%	28,419,789
Kelompok 3	16.5 - 19.49	0.00	3.80%	0
Kelompok 4	19.5 - 22.49	0.00	3.80%	0
Kelompok 5	22.5 - 25.49	0.00	3.80%	0
Kelompok 6	25.5 - 28.49	0.00	3.80%	0
Kelompok 7	28.5 - 31.49	0.00	3.80%	0
Kelompok 8	31.5 - 34.49	0.00	3.80%	0
Kelompok 9	34.5 - 37.49	0.00	3.80%	0
Kelompok 10	37.5 - 40.49	0.00	3.80%	0
<i>Band 6,000,000</i>	<i>Range</i>	<i>EAD</i>	<i>Recovery Rate</i>	<i>LGD</i>
Kelompok 1	40.5 - 46.49	0.00	3.80%	0
Kelompok 2	46.5 - 52.49	0.00	3.80%	0
Kelompok 3	52.5 - 58.49	0.00	3.80%	0
Kelompok 4	58.5 - 64.49	0.00	3.80%	0
Kelompok 5	64.5 - 70.49	0.00	3.80%	0
Kelompok 6	70.5 - 76.49	0.00	3.80%	0
Kelompok 7	76.5 - 82.49	0.00	3.80%	0
Kelompok 8	82.5 - 88.49	0.00	3.80%	0
Kelompok 9	88.5 - 94.49	0.00	3.80%	0
Kelompok 10	94.5 - 100	0.00	3.80%	0
		<i>Total Exposure at Default (EAD)</i>		104,213,531
		<i>Total Loss Given Default (LGD)</i>		100,253,417

Sumber: Bank Rakyat Indonesia, diolah kembali

Lampiran 4.4 (Lanjutan)
Severity of Loss Periode September 2008

<i>Band 1,000,000</i>	<i>Range</i>	<i>EAD</i>	<i>Recovery Rate</i>	<i>LGD</i>
Kelompok 1	0.5 - 1.49	1,050,000.00	3.80%	1,010,100
Kelompok 2	1.5 - 2.49	1,785,600.00	3.80%	1,717,747
Kelompok 3	2.5 - 3.49	2,500,100.00	3.80%	2,405,096
Kelompok 4	3.5 - 4.49	7,993,500.00	3.80%	7,689,747
Kelompok 5	4.5 - 5.49	15,234,434.00	3.80%	14,655,526
Kelompok 6	5.5 - 6.49	0.00	3.80%	0
Kelompok 7	6.5 - 7.49	0.00	3.80%	0
Kelompok 8	7.5 - 8.49	8,488,897.00	3.80%	8,166,319
Kelompok 9	8.5 - 9.49	17,666,600.00	3.80%	16,995,269
Kelompok 10	9.5 - 10.49	0.00	3.80%	0
<i>Band 3,000,000</i>	<i>Range</i>	<i>EAD</i>	<i>Recovery Rate</i>	<i>LGD</i>
Kelompok 1	10.5 - 13.49	11,000,900.00	3.80%	10,582,866
Kelompok 2	13.5 - 16.49	30,063,200.00	3.80%	28,920,798
Kelompok 3	16.5 - 19.49	0.00	3.80%	0
Kelompok 4	19.5 - 22.49	0.00	3.80%	0
Kelompok 5	22.5 - 25.49	0.00	3.80%	0
Kelompok 6	25.5 - 28.49	0.00	3.80%	0
Kelompok 7	28.5 - 31.49	0.00	3.80%	0
Kelompok 8	31.5 - 34.49	0.00	3.80%	0
Kelompok 9	34.5 - 37.49	0.00	3.80%	0
Kelompok 10	37.5 - 40.49	0.00	3.80%	0
<i>Band 6,000,000</i>	<i>Range</i>	<i>EAD</i>	<i>Recovery Rate</i>	<i>LGD</i>
Kelompok 1	40.5 - 46.49	0.00	3.80%	0
Kelompok 2	46.5 - 52.49	0.00	3.80%	0
Kelompok 3	52.5 - 58.49	0.00	3.80%	0
Kelompok 4	58.5 - 64.49	0.00	3.80%	0
Kelompok 5	64.5 - 70.49	0.00	3.80%	0
Kelompok 6	70.5 - 76.49	0.00	3.80%	0
Kelompok 7	76.5 - 82.49	0.00	3.80%	0
Kelompok 8	82.5 - 88.49	0.00	3.80%	0
Kelompok 9	88.5 - 94.49	0.00	3.80%	0
Kelompok 10	94.5 - 100	0.00	3.80%	0
		<i>Total Exposure at Default (EAD)</i>		95,783,231
		<i>Total Loss Given Default (LGD)</i>		92,143,468

Sumber: Bank Rakyat Indonesia, diolah kembali

Lampiran 4.4 (Lanjutan)
Severity of Loss Periode Oktober 2008

<i>Band 1,000,000</i>	<i>Range</i>	<i>EAD</i>	<i>Recovery Rate</i>	<i>LGD</i>
Kelompok 1	0.5 - 1.49	1,050,000.00	3.80%	1,010,100
Kelompok 2	1.5 - 2.49	1,785,600.00	3.80%	1,717,747
Kelompok 3	2.5 - 3.49	5,798,400.00	3.80%	5,578,061
Kelompok 4	3.5 - 4.49	0.00	3.80%	0
Kelompok 5	4.5 - 5.49	14,845,534.00	3.80%	14,281,404
Kelompok 6	5.5 - 6.49	6,250,400.00	3.80%	6,012,885
Kelompok 7	6.5 - 7.49	0.00	3.80%	0
Kelompok 8	7.5 - 8.49	0.00	3.80%	0
Kelompok 9	8.5 - 9.49	17,666,600.00	3.80%	16,995,269
Kelompok 10	9.5 - 10.49	0.00	3.80%	0
<i>Band 3,000,000</i>	<i>Range</i>	<i>EAD</i>	<i>Recovery Rate</i>	<i>LGD</i>
Kelompok 1	10.5 - 13.49	0.00	3.80%	0
Kelompok 2	13.5 - 16.49	30,063,200.00	3.80%	28,920,798
Kelompok 3	16.5 - 19.49	16,667,200.00	3.80%	16,033,846
Kelompok 4	19.5 - 22.49	0.00	3.80%	0
Kelompok 5	22.5 - 25.49	0.00	3.80%	0
Kelompok 6	25.5 - 28.49	0.00	3.80%	0
Kelompok 7	28.5 - 31.49	0.00	3.80%	0
Kelompok 8	31.5 - 34.49	0.00	3.80%	0
Kelompok 9	34.5 - 37.49	0.00	3.80%	0
Kelompok 10	37.5 - 40.49	0.00	3.80%	0
<i>Band 6,000,000</i>	<i>Range</i>	<i>EAD</i>	<i>Recovery Rate</i>	<i>LGD</i>
Kelompok 1	40.5 - 46.49	0.00	3.80%	0
Kelompok 2	46.5 - 52.49	0.00	3.80%	0
Kelompok 3	52.5 - 58.49	0.00	3.80%	0
Kelompok 4	58.5 - 64.49	0.00	3.80%	0
Kelompok 5	64.5 - 70.49	0.00	3.80%	0
Kelompok 6	70.5 - 76.49	0.00	3.80%	0
Kelompok 7	76.5 - 82.49	0.00	3.80%	0
Kelompok 8	82.5 - 88.49	0.00	3.80%	0
Kelompok 9	88.5 - 94.49	0.00	3.80%	0
Kelompok 10	94.5 - 100	0.00	3.80%	0
		<i>Total Exposure at Default (EAD)</i>		94,126,934
		<i>Total Loss Given Default (LGD)</i>		90,550,111

Sumber: Bank Rakyat Indonesia, diolah kembali

Lampiran 4.4 (Lanjutan)
Severity of Loss Periode November 2008

<i>Band 1,000,000</i>	<i>Range</i>	<i>EAD</i>	<i>Recovery Rate</i>	<i>LGD</i>
Kelompok 1	0.5 - 1.49	1,050,000.00	3.80%	1,010,100
Kelompok 2	1.5 - 2.49	3,785,800.00	3.80%	3,641,940
Kelompok 3	2.5 - 3.49	6,173,350.00	3.80%	5,938,763
Kelompok 4	3.5 - 4.49	4,277,700.00	3.80%	4,115,147
Kelompok 5	4.5 - 5.49	10,178,934.00	3.80%	9,792,135
Kelompok 6	5.5 - 6.49	6,250,400.00	3.80%	6,012,885
Kelompok 7	6.5 - 7.49	0.00	3.80%	0
Kelompok 8	7.5 - 8.49	8,450,000.00	3.80%	8,128,900
Kelompok 9	8.5 - 9.49	8,500,000.00	3.80%	8,177,000
Kelompok 10	9.5 - 10.49	0.00	3.80%	0
<i>Band 3,000,000</i>	<i>Range</i>	<i>EAD</i>	<i>Recovery Rate</i>	<i>LGD</i>
Kelompok 1	10.5 - 13.49	0.00	3.80%	0
Kelompok 2	13.5 - 16.49	45,688,800.00	3.80%	43,952,626
Kelompok 3	16.5 - 19.49	0.00	3.80%	0
Kelompok 4	19.5 - 22.49	0.00	3.80%	0
Kelompok 5	22.5 - 25.49	0.00	3.80%	0
Kelompok 6	25.5 - 28.49	0.00	3.80%	0
Kelompok 7	28.5 - 31.49	0.00	3.80%	0
Kelompok 8	31.5 - 34.49	0.00	3.80%	0
Kelompok 9	34.5 - 37.49	0.00	3.80%	0
Kelompok 10	37.5 - 40.49	0.00	3.80%	0
<i>Band 6,000,000</i>	<i>Range</i>	<i>EAD</i>	<i>Recovery Rate</i>	<i>LGD</i>
Kelompok 1	40.5 - 46.49	0.00	3.80%	0
Kelompok 2	46.5 - 52.49	0.00	3.80%	0
Kelompok 3	52.5 - 58.49	0.00	3.80%	0
Kelompok 4	58.5 - 64.49	0.00	3.80%	0
Kelompok 5	64.5 - 70.49	0.00	3.80%	0
Kelompok 6	70.5 - 76.49	0.00	3.80%	0
Kelompok 7	76.5 - 82.49	0.00	3.80%	0
Kelompok 8	82.5 - 88.49	0.00	3.80%	0
Kelompok 9	88.5 - 94.49	0.00	3.80%	0
Kelompok 10	94.5 - 100	0.00	3.80%	0
		<i>Total Exposure at Default (EAD)</i>		94,354,984
		<i>Total Loss Given Default (LGD)</i>		90,769,495

Sumber: Bank Rakyat Indonesia, diolah kembali

Lampiran 4.4 (Lanjutan)
Severity of Loss Periode Desember 2008

<i>Band 1,000,000</i>	<i>Range</i>	<i>EAD</i>	<i>Recovery Rate</i>	<i>LGD</i>
Kelompok 1	0.5 - 1.49	1,050,000.00	3.80%	1,010,100
Kelompok 2	1.5 - 2.49	3,750,450.00	3.80%	3,607,933
Kelompok 3	2.5 - 3.49	14,923,850.00	3.80%	14,356,744
Kelompok 4	3.5 - 4.49	4,488,400.00	3.80%	4,317,841
Kelompok 5	4.5 - 5.49	5,418,400.00	3.80%	5,212,501
Kelompok 6	5.5 - 6.49	0.00	3.80%	0
Kelompok 7	6.5 - 7.49	7,000,000.00	3.80%	6,734,000
Kelompok 8	7.5 - 8.49	8,450,000.00	3.80%	8,128,900
Kelompok 9	8.5 - 9.49	0.00	3.80%	0
Kelompok 10	9.5 - 10.49	0.00	3.80%	0
<i>Band 3,000,000</i>	<i>Range</i>	<i>EAD</i>	<i>Recovery Rate</i>	<i>LGD</i>
Kelompok 1	10.5 - 13.49	0.00	3.80%	0
Kelompok 2	13.5 - 16.49	45,402,000.00	3.80%	43,676,724
Kelompok 3	16.5 - 19.49	0.00	3.80%	0
Kelompok 4	19.5 - 22.49	0.00	3.80%	0
Kelompok 5	22.5 - 25.49	0.00	3.80%	0
Kelompok 6	25.5 - 28.49	0.00	3.80%	0
Kelompok 7	28.5 - 31.49	0.00	3.80%	0
Kelompok 8	31.5 - 34.49	0.00	3.80%	0
Kelompok 9	34.5 - 37.49	0.00	3.80%	0
Kelompok 10	37.5 - 40.49	0.00	3.80%	0
<i>Band 6,000,000</i>	<i>Range</i>	<i>EAD</i>	<i>Recovery Rate</i>	<i>LGD</i>
Kelompok 1	40.5 - 46.49	0.00	3.80%	0
Kelompok 2	46.5 - 52.49	0.00	3.80%	0
Kelompok 3	52.5 - 58.49	0.00	3.80%	0
Kelompok 4	58.5 - 64.49	0.00	3.80%	0
Kelompok 5	64.5 - 70.49	0.00	3.80%	0
Kelompok 6	70.5 - 76.49	0.00	3.80%	0
Kelompok 7	76.5 - 82.49	0.00	3.80%	0
Kelompok 8	82.5 - 88.49	0.00	3.80%	0
Kelompok 9	88.5 - 94.49	0.00	3.80%	0
Kelompok 10	94.5 - 100	0.00	3.80%	0
		<i>Total Exposure at Default (EAD)</i>		90,483,100
		<i>Total Loss Given Default (LGD)</i>		87,044,742

Sumber: Bank Rakyat Indonesia, diolah kembali

Lampiran 4.4 (Lanjutan)
Severity of Loss Periode Januari 2009

<i>Band 1,000,000</i>	<i>Range</i>	<i>EAD</i>	<i>Recovery Rate</i>	<i>LGD</i>
Kelompok 1	0.5 - 1.49	1,265,490.00	3.80%	1,217,401
Kelompok 2	1.5 - 2.49	3,627,900.00	3.80%	3,490,040
Kelompok 3	2.5 - 3.49	14,798,900.00	3.80%	14,236,542
Kelompok 4	3.5 - 4.49	8,446,650.00	3.80%	8,125,677
Kelompok 5	4.5 - 5.49	5,418,400.00	3.80%	5,212,501
Kelompok 6	5.5 - 6.49	0.00	3.80%	0
Kelompok 7	6.5 - 7.49	7,000,000.00	3.80%	6,734,000
Kelompok 8	7.5 - 8.49	8,450,000.00	3.80%	8,128,900
Kelompok 9	8.5 - 9.49	0.00	3.80%	0
Kelompok 10	9.5 - 10.49	0.00	3.80%	0
<i>Band 3,000,000</i>	<i>Range</i>	<i>EAD</i>	<i>Recovery Rate</i>	<i>LGD</i>
Kelompok 1	10.5 - 13.49	0.00	3.80%	0
Kelompok 2	13.5 - 16.49	43,881,200.00	3.80%	42,213,714
Kelompok 3	16.5 - 19.49	18,419,325.00	3.80%	17,719,391
Kelompok 4	19.5 - 22.49	0.00	3.80%	0
Kelompok 5	22.5 - 25.49	0.00	3.80%	0
Kelompok 6	25.5 - 28.49	0.00	3.80%	0
Kelompok 7	28.5 - 31.49	0.00	3.80%	0
Kelompok 8	31.5 - 34.49	0.00	3.80%	0
Kelompok 9	34.5 - 37.49	0.00	3.80%	0
Kelompok 10	37.5 - 40.49	0.00	3.80%	0
<i>Band 6,000,000</i>	<i>Range</i>	<i>EAD</i>	<i>Recovery Rate</i>	<i>LGD</i>
Kelompok 1	40.5 - 46.49	0.00	3.80%	0
Kelompok 2	46.5 - 52.49	0.00	3.80%	0
Kelompok 3	52.5 - 58.49	0.00	3.80%	0
Kelompok 4	58.5 - 64.49	0.00	3.80%	0
Kelompok 5	64.5 - 70.49	0.00	3.80%	0
Kelompok 6	70.5 - 76.49	0.00	3.80%	0
Kelompok 7	76.5 - 82.49	0.00	3.80%	0
Kelompok 8	82.5 - 88.49	0.00	3.80%	0
Kelompok 9	88.5 - 94.49	0.00	3.80%	0
Kelompok 10	94.5 - 100	0.00	3.80%	0
		<i>Total Exposure at Default (EAD)</i>		111,307,865
		<i>Total Loss Given Default (LGD)</i>		107,078,166

Sumber: Bank Rakyat Indonesia, diolah kembali

Lampiran 4.4 (Lanjutan)
Severity of Loss Periode Februari 2009

<i>Band 1,000,000</i>	<i>Range</i>	<i>EAD</i>	<i>Recovery Rate</i>	<i>LGD</i>
Kelompok 1	0.5 - 1.49	0.00	3.80%	0
Kelompok 2	1.5 - 2.49	3,627,900.00	3.80%	3,490,040
Kelompok 3	2.5 - 3.49	20,924,000.00	3.80%	20,128,888
Kelompok 4	3.5 - 4.49	12,196,550.00	3.80%	11,733,081
Kelompok 5	4.5 - 5.49	5,001,400.00	3.80%	4,811,347
Kelompok 6	5.5 - 6.49	0.00	3.80%	0
Kelompok 7	6.5 - 7.49	7,000,000.00	3.80%	6,734,000
Kelompok 8	7.5 - 8.49	8,450,000.00	3.80%	8,128,900
Kelompok 9	8.5 - 9.49	0.00	3.80%	0
Kelompok 10	9.5 - 10.49	0.00	3.80%	0
<i>Band 3,000,000</i>	<i>Range</i>	<i>EAD</i>	<i>Recovery Rate</i>	<i>LGD</i>
Kelompok 1	10.5 - 13.49	0.00	3.80%	0
Kelompok 2	13.5 - 16.49	28,797,200.00	3.80%	27,702,906
Kelompok 3	16.5 - 19.49	18,419,325.00	3.80%	17,719,391
Kelompok 4	19.5 - 22.49	0.00	3.80%	0
Kelompok 5	22.5 - 25.49	0.00	3.80%	0
Kelompok 6	25.5 - 28.49	0.00	3.80%	0
Kelompok 7	28.5 - 31.49	0.00	3.80%	0
Kelompok 8	31.5 - 34.49	0.00	3.80%	0
Kelompok 9	34.5 - 37.49	0.00	3.80%	0
Kelompok 10	37.5 - 40.49	0.00	3.80%	0
<i>Band 6,000,000</i>	<i>Range</i>	<i>EAD</i>	<i>Recovery Rate</i>	<i>LGD</i>
Kelompok 1	40.5 - 46.49	42,500,300.00	3.80%	40,885,289
Kelompok 2	46.5 - 52.49	0.00	3.80%	0
Kelompok 3	52.5 - 58.49	0.00	3.80%	0
Kelompok 4	58.5 - 64.49	0.00	3.80%	0
Kelompok 5	64.5 - 70.49	0.00	3.80%	0
Kelompok 6	70.5 - 76.49	0.00	3.80%	0
Kelompok 7	76.5 - 82.49	0.00	3.80%	0
Kelompok 8	82.5 - 88.49	0.00	3.80%	0
Kelompok 9	88.5 - 94.49	0.00	3.80%	0
Kelompok 10	94.5 - 100	0.00	3.80%	0
		<i>Total Exposure at Default (EAD)</i>		146,916,675
		<i>Total Loss Given Default (LGD)</i>		141,333,841

Sumber: Bank Rakyat Indonesia, diolah kembali

Lampiran 4.4 (Lanjutan)
Severity of Loss Periode Maret 2009

<i>Band 1,000,000</i>	<i>Range</i>	<i>EAD</i>	<i>Recovery Rate</i>	<i>LGD</i>
Kelompok 1	0.5 - 1.49	2,999,800.00	3.80%	2,885,808
Kelompok 2	1.5 - 2.49	3,627,900.00	3.80%	3,490,040
Kelompok 3	2.5 - 3.49	20,118,400.00	3.80%	19,353,901
Kelompok 4	3.5 - 4.49	27,469,400.00	3.80%	26,425,563
Kelompok 5	4.5 - 5.49	5,001,400.00	3.80%	4,811,347
Kelompok 6	5.5 - 6.49	0.00	3.80%	0
Kelompok 7	6.5 - 7.49	14,082,300.00	3.80%	13,547,173
Kelompok 8	7.5 - 8.49	8,450,000.00	3.80%	8,128,900
Kelompok 9	8.5 - 9.49	0.00	3.80%	0
Kelompok 10	9.5 - 10.49	0.00	3.80%	0
<i>Band 3,000,000</i>	<i>Range</i>	<i>EAD</i>	<i>Recovery Rate</i>	<i>LGD</i>
Kelompok 1	10.5 - 13.49	10,591,400.00	3.80%	10,188,927
Kelompok 2	13.5 - 16.49	41,963,000.00	3.80%	40,368,406
Kelompok 3	16.5 - 19.49	0.00	3.80%	0
Kelompok 4	19.5 - 22.49	0.00	3.80%	0
Kelompok 5	22.5 - 25.49	0.00	3.80%	0
Kelompok 6	25.5 - 28.49	0.00	3.80%	0
Kelompok 7	28.5 - 31.49	0.00	3.80%	0
Kelompok 8	31.5 - 34.49	0.00	3.80%	0
Kelompok 9	34.5 - 37.49	0.00	3.80%	0
Kelompok 10	37.5 - 40.49	0.00	3.80%	0
<i>Band 6,000,000</i>	<i>Range</i>	<i>EAD</i>	<i>Recovery Rate</i>	<i>LGD</i>
Kelompok 1	40.5 - 46.49	42,500,300.00	3.80%	40,885,289
Kelompok 2	46.5 - 52.49	0.00	3.80%	0
Kelompok 3	52.5 - 58.49	0.00	3.80%	0
Kelompok 4	58.5 - 64.49	0.00	3.80%	0
Kelompok 5	64.5 - 70.49	0.00	3.80%	0
Kelompok 6	70.5 - 76.49	0.00	3.80%	0
Kelompok 7	76.5 - 82.49	0.00	3.80%	0
Kelompok 8	82.5 - 88.49	0.00	3.80%	0
Kelompok 9	88.5 - 94.49	0.00	3.80%	0
Kelompok 10	94.5 - 100	0.00	3.80%	0
		Total Exposure at Default (EAD)		176,803,900
		Total Loss Given Default (LGD)		170,085,352

Sumber: Bank Rakyat Indonesia, diolah kembali

Lampiran 4.4 (Lanjutan)
Severity of Loss Periode April 2009

<i>Band 1,000,000</i>	<i>Range</i>	<i>EAD</i>	<i>Recovery Rate</i>	<i>LGD</i>
Kelompok 1	0.5 - 1.49	7,833,100.00	3.80%	7,535,442
Kelompok 2	1.5 - 2.49	14,498,750.00	3.80%	13,947,798
Kelompok 3	2.5 - 3.49	34,632,575.00	3.80%	33,316,537
Kelompok 4	3.5 - 4.49	43,719,350.00	3.80%	42,058,015
Kelompok 5	4.5 - 5.49	9,307,650.00	3.80%	8,953,959
Kelompok 6	5.5 - 6.49	0.00	3.80%	0
Kelompok 7	6.5 - 7.49	7,000,000.00	3.80%	6,734,000
Kelompok 8	7.5 - 8.49	8,450,000.00	3.80%	8,128,900
Kelompok 9	8.5 - 9.49	0.00	3.80%	0
Kelompok 10	9.5 - 10.49	0.00	3.80%	0
<i>Band 3,000,000</i>	<i>Range</i>	<i>EAD</i>	<i>Recovery Rate</i>	<i>LGD</i>
Kelompok 1	10.5 - 13.49	23,825,400.00	3.80%	22,920,035
Kelompok 2	13.5 - 16.49	28,229,000.00	3.80%	27,156,298
Kelompok 3	16.5 - 19.49	0.00	3.80%	0
Kelompok 4	19.5 - 22.49	0.00	3.80%	0
Kelompok 5	22.5 - 25.49	22,509,100.00	3.80%	21,653,754
Kelompok 6	25.5 - 28.49	0.00	3.80%	0
Kelompok 7	28.5 - 31.49	0.00	3.80%	0
Kelompok 8	31.5 - 34.49	0.00	3.80%	0
Kelompok 9	34.5 - 37.49	0.00	3.80%	0
Kelompok 10	37.5 - 40.49	0.00	3.80%	0
<i>Band 6,000,000</i>	<i>Range</i>	<i>EAD</i>	<i>Recovery Rate</i>	<i>LGD</i>
Kelompok 1	40.5 - 46.49	42,500,300.00	3.80%	40,885,289
Kelompok 2	46.5 - 52.49	0.00	3.80%	0
Kelompok 3	52.5 - 58.49	0.00	3.80%	0
Kelompok 4	58.5 - 64.49	0.00	3.80%	0
Kelompok 5	64.5 - 70.49	0.00	3.80%	0
Kelompok 6	70.5 - 76.49	0.00	3.80%	0
Kelompok 7	76.5 - 82.49	0.00	3.80%	0
Kelompok 8	82.5 - 88.49	0.00	3.80%	0
Kelompok 9	88.5 - 94.49	0.00	3.80%	0
Kelompok 10	94.5 - 100	0.00	3.80%	0
		<i>Total Exposure at Default (EAD)</i>		242,505,225
		<i>Total Loss Given Default (LGD)</i>		233,290,026

Sumber: Bank Rakyat Indonesia, diolah kembali

Lampiran 4.4 (Lanjutan)
Severity of Loss Periode Mei 2009

<i>Band 1,000,000</i>	<i>Range</i>	<i>EAD</i>	<i>Recovery Rate</i>	<i>LGD</i>
Kelompok 1	0.5 - 1.49	10,514,250.00	3.80%	10,114,709
Kelompok 2	1.5 - 2.49	15,696,500.00	3.80%	15,100,033
Kelompok 3	2.5 - 3.49	40,263,150.00	3.80%	38,733,150
Kelompok 4	3.5 - 4.49	53,791,500.00	3.80%	51,747,423
Kelompok 5	4.5 - 5.49	32,847,150.00	3.80%	31,598,958
Kelompok 6	5.5 - 6.49	0.00	3.80%	0
Kelompok 7	6.5 - 7.49	7,000,000.00	3.80%	6,734,000
Kelompok 8	7.5 - 8.49	8,450,000.00	3.80%	8,128,900
Kelompok 9	8.5 - 9.49	0.00	3.80%	0
Kelompok 10	9.5 - 10.49	0.00	3.80%	0
<i>Band 3,000,000</i>	<i>Range</i>	<i>EAD</i>	<i>Recovery Rate</i>	<i>LGD</i>
Kelompok 1	10.5 - 13.49	11,667,000.00	3.80%	11,223,654
Kelompok 2	13.5 - 16.49	42,641,497.00	3.80%	41,021,120
Kelompok 3	16.5 - 19.49	16,752,525.00	3.80%	16,115,929
Kelompok 4	19.5 - 22.49	0.00	3.80%	0
Kelompok 5	22.5 - 25.49	0.00	3.80%	0
Kelompok 6	25.5 - 28.49	0.00	3.80%	0
Kelompok 7	28.5 - 31.49	0.00	3.80%	0
Kelompok 8	31.5 - 34.49	0.00	3.80%	0
Kelompok 9	34.5 - 37.49	0.00	3.80%	0
Kelompok 10	37.5 - 40.49	0.00	3.80%	0
<i>Band 6,000,000</i>	<i>Range</i>	<i>EAD</i>	<i>Recovery Rate</i>	<i>LGD</i>
Kelompok 1	40.5 - 46.49	42,500,300.00	3.80%	40,885,289
Kelompok 2	46.5 - 52.49	0.00	3.80%	0
Kelompok 3	52.5 - 58.49	0.00	3.80%	0
Kelompok 4	58.5 - 64.49	0.00	3.80%	0
Kelompok 5	64.5 - 70.49	0.00	3.80%	0
Kelompok 6	70.5 - 76.49	0.00	3.80%	0
Kelompok 7	76.5 - 82.49	0.00	3.80%	0
Kelompok 8	82.5 - 88.49	0.00	3.80%	0
Kelompok 9	88.5 - 94.49	0.00	3.80%	0
Kelompok 10	94.5 - 100	0.00	3.80%	0
		<i>Total Exposure at Default (EAD)</i>		282,123,872
		<i>Total Loss Given Default (LGD)</i>		271,403,165

Sumber: Bank Rakyat Indonesia, diolah kembali

Lampiran 4.4 (Lanjutan)
Severity of Loss Periode Juni 2009

<i>Band 1,000,000</i>	<i>Range</i>	<i>EAD</i>	<i>Recovery Rate</i>	<i>LGD</i>
Kelompok 1	0.5 - 1.49	15,079,750.00	3.80%	14,506,720
Kelompok 2	1.5 - 2.49	22,321,000.00	3.80%	21,472,802
Kelompok 3	2.5 - 3.49	66,973,825.00	3.80%	64,428,820
Kelompok 4	3.5 - 4.49	60,295,900.00	3.80%	58,004,656
Kelompok 5	4.5 - 5.49	33,457,900.00	3.80%	32,186,500
Kelompok 6	5.5 - 6.49	5,832,200.00	3.80%	5,610,576
Kelompok 7	6.5 - 7.49	7,000,000.00	3.80%	6,734,000
Kelompok 8	7.5 - 8.49	8,450,000.00	3.80%	8,128,900
Kelompok 9	8.5 - 9.49	0.00	3.80%	0
Kelompok 10	9.5 - 10.49	0.00	3.80%	0
<i>Band 3,000,000</i>	<i>Range</i>	<i>EAD</i>	<i>Recovery Rate</i>	<i>LGD</i>
Kelompok 1	10.5 - 13.49	11,734,000.00	3.80%	11,288,108
Kelompok 2	13.5 - 16.49	44,119,000.00	3.80%	42,442,478
Kelompok 3	16.5 - 19.49	16,752,525.00	3.80%	16,115,929
Kelompok 4	19.5 - 22.49	0.00	3.80%	0
Kelompok 5	22.5 - 25.49	0.00	3.80%	0
Kelompok 6	25.5 - 28.49	0.00	3.80%	0
Kelompok 7	28.5 - 31.49	0.00	3.80%	0
Kelompok 8	31.5 - 34.49	0.00	3.80%	0
Kelompok 9	34.5 - 37.49	0.00	3.80%	0
Kelompok 10	37.5 - 40.49	0.00	3.80%	0
<i>Band 6,000,000</i>	<i>Range</i>	<i>EAD</i>	<i>Recovery Rate</i>	<i>LGD</i>
Kelompok 1	40.5 - 46.49	42,500,300.00	3.80%	40,885,289
Kelompok 2	46.5 - 52.49	0.00	3.80%	0
Kelompok 3	52.5 - 58.49	0.00	3.80%	0
Kelompok 4	58.5 - 64.49	0.00	3.80%	0
Kelompok 5	64.5 - 70.49	0.00	3.80%	0
Kelompok 6	70.5 - 76.49	0.00	3.80%	0
Kelompok 7	76.5 - 82.49	0.00	3.80%	0
Kelompok 8	82.5 - 88.49	0.00	3.80%	0
Kelompok 9	88.5 - 94.49	0.00	3.80%	0
Kelompok 10	94.5 - 100	0.00	3.80%	0
		Total <i>Exposure at Default</i> (EAD)		334,516,400
		Total <i>Loss Given Default</i> (LGD)		321,804,777

Sumber: Bank Rakyat Indonesia, diolah kembali

Lampiran 4.4 (Lanjutan)
Severity of Loss Periode Juli 2009

<i>Band 1,000,000</i>	<i>Range</i>	<i>EAD</i>	<i>Recovery Rate</i>	<i>LGD</i>
Kelompok 1	0.5 - 1.49	20,650,550.00	3.80%	19,865,829
Kelompok 2	1.5 - 2.49	27,766,350.00	3.80%	26,711,229
Kelompok 3	2.5 - 3.49	66,408,675.00	3.80%	63,885,145
Kelompok 4	3.5 - 4.49	62,654,500.00	3.80%	60,273,629
Kelompok 5	4.5 - 5.49	52,346,750.00	3.80%	50,357,574
Kelompok 6	5.5 - 6.49	0.00	3.80%	0
Kelompok 7	6.5 - 7.49	7,000,000.00	3.80%	6,734,000
Kelompok 8	7.5 - 8.49	0.00	3.80%	0
Kelompok 9	8.5 - 9.49	0.00	3.80%	0
Kelompok 10	9.5 - 10.49	0.00	3.80%	0
<i>Band 3,000,000</i>	<i>Range</i>	<i>EAD</i>	<i>Recovery Rate</i>	<i>LGD</i>
Kelompok 1	10.5 - 13.49	23,234,300.00	3.80%	22,351,397
Kelompok 2	13.5 - 16.49	59,119,000.00	3.80%	56,872,478
Kelompok 3	16.5 - 19.49	16,752,525.00	3.80%	16,115,929
Kelompok 4	19.5 - 22.49	0.00	3.80%	0
Kelompok 5	22.5 - 25.49	23,000,000.00	3.80%	22,126,000
Kelompok 6	25.5 - 28.49	0.00	3.80%	0
Kelompok 7	28.5 - 31.49	0.00	3.80%	0
Kelompok 8	31.5 - 34.49	0.00	3.80%	0
Kelompok 9	34.5 - 37.49	0.00	3.80%	0
Kelompok 10	37.5 - 40.49	0.00	3.80%	0
<i>Band 6,000,000</i>	<i>Range</i>	<i>EAD</i>	<i>Recovery Rate</i>	<i>LGD</i>
Kelompok 1	40.5 - 46.49	42,500,300.00	3.80%	40,885,289
Kelompok 2	46.5 - 52.49	0.00	3.80%	0
Kelompok 3	52.5 - 58.49	0.00	3.80%	0
Kelompok 4	58.5 - 64.49	0.00	3.80%	0
Kelompok 5	64.5 - 70.49	0.00	3.80%	0
Kelompok 6	70.5 - 76.49	0.00	3.80%	0
Kelompok 7	76.5 - 82.49	0.00	3.80%	0
Kelompok 8	82.5 - 88.49	0.00	3.80%	0
Kelompok 9	88.5 - 94.49	0.00	3.80%	0
Kelompok 10	94.5 - 100	0.00	3.80%	0
		Total <i>Exposure at Default</i> (EAD)		401,432,950
		Total <i>Loss Given Default</i> (LGD)		386,178,498

Sumber: Bank Rakyat Indonesia, diolah kembali

Lampiran 4.4 (Lanjutan)
Severity of Loss Periode Agustus 2009

<i>Band 1,000,000</i>	<i>Range</i>	<i>EAD</i>	<i>Recovery Rate</i>	<i>LGD</i>
Kelompok 1	0.5 - 1.49	22,218,748.00	3.80%	21,374,436
Kelompok 2	1.5 - 2.49	56,740,575.00	3.80%	54,584,433
Kelompok 3	2.5 - 3.49	80,350,950.00	3.80%	77,297,614
Kelompok 4	3.5 - 4.49	87,335,250.00	3.80%	84,016,511
Kelompok 5	4.5 - 5.49	71,513,350.00	3.80%	68,795,843
Kelompok 6	5.5 - 6.49	0.00	3.80%	0
Kelompok 7	6.5 - 7.49	7,000,000.00	3.80%	6,734,000
Kelompok 8	7.5 - 8.49	0.00	3.80%	0
Kelompok 9	8.5 - 9.49	0.00	3.80%	0
Kelompok 10	9.5 - 10.49	9,734,000.00	3.80%	9,364,108
<i>Band 3,000,000</i>	<i>Range</i>	<i>EAD</i>	<i>Recovery Rate</i>	<i>LGD</i>
Kelompok 1	10.5 - 13.49	12,500,300.00	3.80%	12,025,289
Kelompok 2	13.5 - 16.49	74,070,097.00	3.80%	71,255,433
Kelompok 3	16.5 - 19.49	33,419,325.00	3.80%	32,149,391
Kelompok 4	19.5 - 22.49	0.00	3.80%	0
Kelompok 5	22.5 - 25.49	23,000,000.00	3.80%	22,126,000
Kelompok 6	25.5 - 28.49	0.00	3.80%	0
Kelompok 7	28.5 - 31.49	0.00	3.80%	0
Kelompok 8	31.5 - 34.49	0.00	3.80%	0
Kelompok 9	34.5 - 37.49	0.00	3.80%	0
Kelompok 10	37.5 - 40.49	0.00	3.80%	0
<i>Band 6,000,000</i>	<i>Range</i>	<i>EAD</i>	<i>Recovery Rate</i>	<i>LGD</i>
Kelompok 1	40.5 - 46.49	42,500,300.00	3.80%	40,885,289
Kelompok 2	46.5 - 52.49	0.00	3.80%	0
Kelompok 3	52.5 - 58.49	0.00	3.80%	0
Kelompok 4	58.5 - 64.49	0.00	3.80%	0
Kelompok 5	64.5 - 70.49	0.00	3.80%	0
Kelompok 6	70.5 - 76.49	0.00	3.80%	0
Kelompok 7	76.5 - 82.49	0.00	3.80%	0
Kelompok 8	82.5 - 88.49	0.00	3.80%	0
Kelompok 9	88.5 - 94.49	0.00	3.80%	0
Kelompok 10	94.5 - 100	0.00	3.80%	0
		Total Exposure at Default (EAD)		520,382,895
		Total Loss Given Default (LGD)		500,608,345

Sumber: Bank Rakyat Indonesia, diolah kembali

Lampiran 4.5

Probability of Default dan Cumulative Probability of Default Periode September 2007

<i>Band</i> 1,000,000	<i>Range</i>	λ	n	PD	CPD
Kel 1	0.5 - 1.49	1.25	1	0.3582	
			3	0.0932	0.9618
Kel 2	1.5 - 2.49	1.67	2	0.3148	
			5	0.0607	0.9725
Kel 3	2.5 - 3.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 4	3.5 - 4.49	1.00	1	0.3679	
			3	0.0613	0.9810
Kel 5	4.5 - 5.49	1.95	2	0.2771	
			5	1.0000	0.9515
Kel 6	5.5 - 6.49	0.94	1	0.3916	
			3	0.0538	0.9846
Kel 7	6.5 - 7.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 8	7.5 - 8.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 9	8.5 - 9.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 10	9.5 - 10.49	0.00	0	1.0000	
			0	1.0000	1.0000

<i>Band</i> 3,000,000	<i>Range</i>	λ	n	PD	CPD
Kel 1	10.5 - 13.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 2	13.5 - 16.49	7.46	7	0.1469	
			13	0.0357	0.9588
Kel 3	16.5 - 19.49	2.08	2	0.2702	
			5	0.0407	0.9802
Kel 4	19.5 - 22.49	1.77	2	0.3014	
			5	0.0697	0.9657
Kel 5	22.5 - 25.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 6	25.5 - 28.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 7	28.5 - 31.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 8	31.5 - 34.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 9	34.5 - 37.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 10	37.5 - 40.49	0.00	0	1.0000	
			0	1.0000	1.0000

<i>Band</i> 6,000,000	<i>Range</i>	λ	n	PD	CPD
Kel 1	40.5 - 46.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 2	46.5 - 52.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 3	52.5 - 58.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 4	58.5 - 64.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 5	64.5 - 70.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 6	70.5 - 76.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 7	76.5 - 82.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 8	82.5 - 88.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 9	88.5 - 94.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 10	94.5 - 100	0.00	0	1.0000	
			0	1.0000	1.0000

Sumber: Bank Rakyat Indonesia, diolah kembali

Lampiran 4.5 (Lanjutan)

Probability of Default dan Cumulative Probability of Default Periode Oktober 2007

<i>Band</i> 1,000,000	<i>Range</i>	λ	n	PD	CPD
Kel 1	0.5 - 1.49	1.25	1	0.3582	
			3	0.0932	0.9618
Kel 2	1.5 - 2.49	0.89	1	0.3148	
			3	0.0607	0.9869
Kel 3	2.5 - 3.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 4	3.5 - 4.49	1.00	1	0.3679	
			3	0.0613	0.9810
Kel 5	4.5 - 5.49	1.95	2	0.2771	
			5	0.0859	0.9515
Kel 6	5.5 - 6.49	0.94	1	0.3916	
			3	0.0538	0.9846
Kel 7	6.5 - 7.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 8	7.5 - 8.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 9	8.5 - 9.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 10	9.5 - 10.49	0.00	0	1.0000	
			0	1.0000	1.0000

<i>Band</i> 3,000,000	<i>Range</i>	Λ	n	PD	CPD
Kel 1	10.5 - 13.49	3.67	4	0.2100	
			8	0.0452	0.9663
Kel 2	13.5 - 16.49	5.14	5	0.1751	
			9	0.0404	0.9629
Kel 3	16.5 - 19.49	2.08	2	0.2702	
			5	0.0407	0.9802
Kel 4	19.5 - 22.49	1.77	2	0.3014	
			5	0.0697	0.9657
Kel 5	22.5 - 25.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 6	25.5 - 28.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 7	28.5 - 31.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 8	31.5 - 34.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 9	34.5 - 37.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 10	37.5 - 40.49	0.00	0	1.0000	
			0	1.0000	1.0000

<i>Band</i> 6,000,000	<i>Range</i>	λ	n	PD	CPD
Kel 1	40.5 - 46.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 2	46.5 - 52.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 3	52.5 - 58.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 4	58.5 - 64.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 5	64.5 - 70.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 6	70.5 - 76.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 7	76.5 - 82.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 8	82.5 - 88.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 9	88.5 - 94.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 10	94.5 - 100	0.00	0	1.0000	
			0	1.0000	1.0000

Sumber: Bank Rakyat Indonesia, diolah kembali

Lampiran 4.5 (Lanjutan)

Probability of Default dan Cumulative Probability of Default Periode November 2007

Band 1,000,000	Range	λ	n	PD	CPD
Kel 1	0.5 - 1.49	1.06	1	0.3672	
			3	0.0690	0.9770
Kel 2	1.5 - 2.49	0.89	1	0.3148	
			3	0.0607	0.9869
Kel 3	2.5 - 3.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 4	3.5 - 4.49	1.87	2	0.2875	
			4	0.0790	0.9579
Kel 5	4.5 - 5.49	3.05	3	0.2240	
			6	0.0528	0.9640
Kel 6	5.5 - 6.49	1.08	1	0.3667	
			3	0.0714	0.9757
Kel 7	6.5 - 7.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 8	7.5 - 8.49	1.06	1	0.3672	
			3	0.0689	0.9770
Kel 9	8.5 - 9.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 10	9.5 - 10.49	0.00	0	1.0000	
			0	1.0000	1.0000

Band 3,000,000	Range	Λ	n	PD	CPD
Kel 1	10.5 - 13.49	3.67	4	0.2100	
			8	0.0452	0.9663
Kel 2	13.5 - 16.49	7.45	7	0.1469	
			13	0.0355	0.9590
Kel 3	16.5 - 19.49	2.08	2	0.2702	
			5	0.0407	0.9802
Kel 4	19.5 - 22.49	1.77	2	0.3014	
			5	0.0697	0.9657
Kel 5	22.5 - 25.49	1.60	2	0.3234	
			5	0.0549	0.9765
Kel 6	25.5 - 28.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 7	28.5 - 31.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 8	31.5 - 34.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 9	34.5 - 37.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 10	37.5 - 40.49	0.00	0	1.0000	
			0	1.0000	1.0000

Band 6,000,000	Range	λ	n	PD	CPD
Kel 1	40.5 - 46.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 2	46.5 - 52.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 3	52.5 - 58.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 4	58.5 - 64.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 5	64.5 - 70.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 6	70.5 - 76.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 7	76.5 - 82.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 8	82.5 - 88.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 9	88.5 - 94.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 10	94.5 - 100	0.00	0	1.0000	
			0	1.0000	1.0000

Sumber: Bank Rakyat Indonesia, diolah kembali

Lampiran 4.5 (Lanjutan)

Probability of Default dan Cumulative Probability of Default Periode Desember 2007

<i>Band</i> 1,000,000	<i>Range</i>	λ	n	PD	CPD
Kel 1	0.5 - 1.49	1.06	1	0.3672	
			3	0.0690	0.9770
Kel 2	1.5 - 2.49	0.89	1	0.3148	
			3	0.0607	0.9869
Kel 3	2.5 - 3.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 4	3.5 - 4.49	1.00	1	0.3679	
			3	0.0613	0.9810
Kel 5	4.5 - 5.49	1.97	2	0.2751	
			5	0.0873	0.9502
Kel 6	5.5 - 6.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 7	6.5 - 7.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 8	7.5 - 8.49	1.06	1	0.3672	
			3	0.0689	0.9770
Kel 9	8.5 - 9.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 10	9.5 - 10.49	0.00	0	1.0000	
			0	1.0000	1.0000

<i>Band</i> 3,000,000	<i>Range</i>	Λ	n	PD	CPD
Kel 1	10.5 - 13.49	3.67	4	0.2100	
			8	0.0452	0.9663
Kel 2	13.5 - 16.49	5.10	5	0.1753	
			9	0.0391	0.9645
Kel 3	16.5 - 19.49	0.00	0	1.0000	
			0	1.0000	0.0000
Kel 4	19.5 - 22.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 5	22.5 - 25.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 6	25.5 - 28.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 7	28.5 - 31.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 8	31.5 - 34.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 9	34.5 - 37.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 10	37.5 - 40.49	0.00	0	1.0000	
			0	1.0000	1.0000

<i>Band</i> 6,000,000	<i>Range</i>	λ	n	PD	CPD
Kel 1	40.5 - 46.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 2	46.5 - 52.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 3	52.5 - 58.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 4	58.5 - 64.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 5	64.5 - 70.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 6	70.5 - 76.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 7	76.5 - 82.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 8	82.5 - 88.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 9	88.5 - 94.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 10	94.5 - 100	0.00	0	1.0000	
			0	1.0000	1.0000

Sumber: Bank Rakyat Indonesia, diolah kembali

Lampiran 4.5 (Lanjutan)

Probability of Default dan Cumulative Probability of Default Periode Januari 2008

Band 1,000,000	Range	λ	n	PD	CPD
Kel 1	0.5 - 1.49	1.06	1	0.3672	
			3	0.0690	0.9770
Kel 2	1.5 - 2.49	0.89	1	0.3148	
			3	0.0607	0.9869
Kel 3	2.5 - 3.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 4	3.5 - 4.49	1.00	1	0.3679	
			3	0.0613	0.9810
Kel 5	4.5 - 5.49	1.95	2	0.2771	
			5	0.0859	0.9515
Kel 6	5.5 - 6.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 7	6.5 - 7.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 8	7.5 - 8.49	1.06	1	0.3672	
			3	0.0689	0.9770
Kel 9	8.5 - 9.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 10	9.5 - 10.49	0.00	0	1.0000	
			0	1.0000	1.0000

Band 3,000,000	Range	Λ	n	PD	CPD
Kel 1	10.5 - 13.49	7.97	8	0.1401	
			14	0.0291	0.9666
Kel 2	13.5 - 16.49	5.03	5	0.1755	
			9	0.0371	0.9672
Kel 3	16.5 - 19.49	0.00	0	1.0000	
			0	1.0000	0.0000
Kel 4	19.5 - 22.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 5	22.5 - 25.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 6	25.5 - 28.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 7	28.5 - 31.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 8	31.5 - 34.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 9	34.5 - 37.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 10	37.5 - 40.49	0.00	0	1.0000	
			0	1.0000	1.0000

Band 6,000,000	Range	λ	n	PD	CPD
Kel 1	40.5 - 46.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 2	46.5 - 52.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 3	52.5 - 58.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 4	58.5 - 64.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 5	64.5 - 70.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 6	70.5 - 76.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 7	76.5 - 82.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 8	82.5 - 88.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 9	88.5 - 94.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 10	94.5 - 100	0.00	0	1.0000	
			0	1.0000	1.0000

Sumber: Bank Rakyat Indonesia, diolah kembali

Lampiran 4.5 (Lanjutan)

Probability of Default dan Cumulative Probability of Default Periode Februari 2008

Band 1,000,000	Range	λ	n	PD	CPD
Kel 1	0.5 - 1.49	1.06	1	0.3672	
			3	0.0690	0.9770
Kel 2	1.5 - 2.49	1.66	2	0.3148	
			4	0.0607	0.9727
Kel 3	2.5 - 3.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 4	3.5 - 4.49	1.00	1	0.3679	
			3	0.0613	0.9810
Kel 5	4.5 - 5.49	1.95	2	0.2771	
			5	0.0859	0.9515
Kel 6	5.5 - 6.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 7	6.5 - 7.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 8	7.5 - 8.49	1.06	1	0.3672	
			3	0.0689	0.9770
Kel 9	8.5 - 9.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 10	9.5 - 10.49	0.00	0	1.0000	
			0	1.0000	1.0000

Band 3,000,000	Range	Λ	n	PD	CPD
Kel 1	10.5 - 13.49	7.97	8	0.1401	
			14	0.0291	0.9666
Kel 2	13.5 - 16.49	5.03	5	0.1755	
			9	0.0371	0.9672
Kel 3	16.5 - 19.49	0.00	0	1.0000	
			0	1.0000	0.0000
Kel 4	19.5 - 22.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 5	22.5 - 25.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 6	25.5 - 28.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 7	28.5 - 31.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 8	31.5 - 34.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 9	34.5 - 37.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 10	37.5 - 40.49	0.00	0	1.0000	
			0	1.0000	1.0000

Band 6,000,000	Range	λ	n	PD	CPD
Kel 1	40.5 - 46.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 2	46.5 - 52.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 3	52.5 - 58.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 4	58.5 - 64.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 5	64.5 - 70.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 6	70.5 - 76.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 7	76.5 - 82.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 8	82.5 - 88.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 9	88.5 - 94.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 10	94.5 - 100	0.00	0	1.0000	
			0	1.0000	1.0000

Sumber: Bank Rakyat Indonesia, diolah kembali

Lampiran 4.5 (Lanjutan)

Probability of Default dan Cumulative Probability of Default Periode Maret 2008

Band 1,000,000	Range	λ	n	PD	CPD
Kel 1	0.5 - 1.49	1.95	2	0.2780	
			4	0.0854	0.9521
Kel 2	1.5 - 2.49	0.89	1	0.3148	
			3	0.0607	0.9869
Kel 3	2.5 - 3.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 4	3.5 - 4.49	1.00	1	0.3679	
			3	0.0613	0.9810
Kel 5	4.5 - 5.49	3.00	3	0.2242	
			6	0.0503	0.9666
Kel 6	5.5 - 6.49	1.02	1	0.3678	
			3	0.0632	0.9800
Kel 7	6.5 - 7.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 8	7.5 - 8.49	1.06	1	0.3672	
			3	0.0689	0.9770
Kel 9	8.5 - 9.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 10	9.5 - 10.49	0.00	0	1.0000	
			0	1.0000	1.0000

Band 3,000,000	Range	λ	n	PD	CPD
Kel 1	10.5 - 13.49	3.67	4	0.2100	
			8	0.0452	0.9663
Kel 2	13.5 - 16.49	5.27	5	0.1742	
			9	0.0445	0.9572
Kel 3	16.5 - 19.49	0.00	0	1.0000	
			0	1.0000	0.0000
Kel 4	19.5 - 22.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 5	22.5 - 25.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 6	25.5 - 28.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 7	28.5 - 31.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 8	31.5 - 34.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 9	34.5 - 37.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 10	37.5 - 40.49	0.00	0	1.0000	
			0	1.0000	1.0000

Band 6,000,000	Range	λ	n	PD	CPD
Kel 1	40.5 - 46.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 2	46.5 - 52.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 3	52.5 - 58.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 4	58.5 - 64.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 5	64.5 - 70.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 6	70.5 - 76.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 7	76.5 - 82.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 8	82.5 - 88.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 9	88.5 - 94.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 10	94.5 - 100	0.00	0	1.0000	
			0	1.0000	1.0000

Sumber: Bank Rakyat Indonesia, diolah kembali

Lampiran 4.5 (Lanjutan)

Probability of Default dan Cumulative Probability of Default Periode April 2008

Band 1,000,000	Range	λ	n	PD	CPD
Kel 1	0.5 - 1.49	1.88	2	0.2874	
			5	0.0790	0.9579
Kel 2	1.5 - 2.49	0.89	1	0.3148	
			3	0.0607	0.9869
Kel 3	2.5 - 3.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 4	3.5 - 4.49	1.00	1	0.3679	
			3	0.0613	0.9810
Kel 5	4.5 - 5.49	2.80	3	0.2381	
			7	0.0409	0.9754
Kel 6	5.5 - 6.49	1.02	1	0.3678	
			3	0.0632	0.9800
Kel 7	6.5 - 7.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 8	7.5 - 8.49	2.04	2	0.2706	
			5	0.0382	0.9820
Kel 9	8.5 - 9.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 10	9.5 - 10.49	0.00	0	1.0000	
			0	1.0000	1.0000

Band 3,000,000	Range	Λ	n	PD	CPD
Kel 1	10.5 - 13.49	3.67	4	0.2100	
			8	0.0452	0.9663
Kel 2	13.5 - 16.49	5.27	5	0.1742	
			9	0.0445	0.9572
Kel 3	16.5 - 19.49	0.00	0	1.0000	
			0	1.0000	0.0000
Kel 4	19.5 - 22.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 5	22.5 - 25.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 6	25.5 - 28.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 7	28.5 - 31.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 8	31.5 - 34.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 9	34.5 - 37.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 10	37.5 - 40.49	0.00	0	1.0000	
			0	1.0000	1.0000

Band 6,000,000	Range	λ	n	PD	CPD
Kel 1	40.5 - 46.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 2	46.5 - 52.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 3	52.5 - 58.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 4	58.5 - 64.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 5	64.5 - 70.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 6	70.5 - 76.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 7	76.5 - 82.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 8	82.5 - 88.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 9	88.5 - 94.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 10	94.5 - 100	0.00	0	1.0000	
			0	1.0000	1.0000

Sumber: Bank Rakyat Indonesia, diolah kembali

Lampiran 4.5 (Lanjutan)

Probability of Default dan Cumulative Probability of Default Periode Mei 2008

Band 1,000,000	Range	λ	n	PD	CPD
Kel 1	0.5 - 1.49	1.69	2	0.3122	
			5	0.0625	0.9712
Kel 2	1.5 - 2.49	1.25	1	0.3584	
			3	0.0929	0.9620
Kel 3	2.5 - 3.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 4	3.5 - 4.49	2.10	2	0.2700	
			5	0.0418	0.9794
Kel 5	4.5 - 5.49	2.98	3	0.2256	
			7	0.0493	0.9676
Kel 6	5.5 - 6.49	1.02	1	0.3678	
			3	0.0632	0.9800
Kel 7	6.5 - 7.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 8	7.5 - 8.49	1.06	1	0.3672	
			3	0.0689	0.9770
Kel 9	8.5 - 9.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 10	9.5 - 10.49	0.00	0	1.0000	
			0	1.0000	1.0000

Band 3,000,000	Range	λ	n	PD	CPD
Kel 1	10.5 - 13.49	7.28	7	0.1482	
			13	0.0318	0.9649
Kel 2	13.5 - 16.49	2.67	3	0.2471	
			7	0.0347	0.9806
Kel 3	16.5 - 19.49	0.00	0	1.0000	
			0	1.0000	0.0000
Kel 4	19.5 - 22.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 5	22.5 - 25.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 6	25.5 - 28.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 7	28.5 - 31.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 8	31.5 - 34.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 9	34.5 - 37.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 10	37.5 - 40.49	0.00	0	1.0000	
			0	1.0000	1.0000

Band 6,000,000	Range	λ	n	PD	CPD
Kel 1	40.5 - 46.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 2	46.5 - 52.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 3	52.5 - 58.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 4	58.5 - 64.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 5	64.5 - 70.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 6	70.5 - 76.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 7	76.5 - 82.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 8	82.5 - 88.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 9	88.5 - 94.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 10	94.5 - 100	0.00	0	1.0000	
			0	1.0000	1.0000

Sumber: Bank Rakyat Indonesia, diolah kembali

Lampiran 4.5 (Lanjutan)

Probability of Default dan Cumulative Probability of Default Periode Juni 2008

Band 1,000,000	Range	λ	n	PD	CPD
Kel 1	0.5 - 1.49	1.72	2	0.3080	
			5	0.0653	0.9691
Kel 2	1.5 - 2.49	1.73	2	0.3067	
			4	0.0662	0.9684
Kel 3	2.5 - 3.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 4	3.5 - 4.49	2.10	2	0.2700	
			5	0.0418	0.9794
Kel 5	4.5 - 5.49	3.12	3	0.2235	
			7	0.0568	0.9598
Kel 6	5.5 - 6.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 7	6.5 - 7.49	0.97	1	0.3801	
			3	0.0574	0.9829
Kel 8	7.5 - 8.49	1.06	1	0.3672	
			3	0.0689	0.9770
Kel 9	8.5 - 9.49	1.00	1	0.3679	
			3	0.0613	0.9810
Kel 10	9.5 - 10.49	0.97	1	0.3791	
			3	0.0577	0.9828

Band 3,000,000	Range	Λ	n	PD	CPD
Kel 1	10.5 - 13.49	7.28	7	0.1482	
			13	0.0318	0.9649
Kel 2	13.5 - 16.49	2.67	3	0.2471	
			7	0.0347	0.9806
Kel 3	16.5 - 19.49	0.00	0	1.0000	
			0	1.0000	0.0000
Kel 4	19.5 - 22.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 5	22.5 - 25.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 6	25.5 - 28.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 7	28.5 - 31.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 8	31.5 - 34.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 9	34.5 - 37.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 10	37.5 - 40.49	0.00	0	1.0000	
			0	1.0000	1.0000

Band 6,000,000	Range	λ	n	PD	CPD
Kel 1	40.5 - 46.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 2	46.5 - 52.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 3	52.5 - 58.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 4	58.5 - 64.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 5	64.5 - 70.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 6	70.5 - 76.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 7	76.5 - 82.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 8	82.5 - 88.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 9	88.5 - 94.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 10	94.5 - 100	0.00	0	1.0000	
			0	1.0000	1.0000

Sumber: Bank Rakyat Indonesia, diolah kembali

Lampiran 4.5 (Lanjutan)

Probability of Default dan Cumulative Probability of Default Periode Juli 2008

Band 1,000,000	Range	λ	n	PD	CPD
Kel 1	0.5 - 1.49	2.43	2	0.2602	
			5	0.0618	0.9628
Kel 2	1.5 - 2.49	0.89	1	0.4095	
			3	0.0486	0.9869
Kel 3	2.5 - 3.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 4	3.5 - 4.49	2.00	2	0.2709	
			5	0.0360	0.9835
Kel 5	4.5 - 5.49	4.12	4	0.1950	
			8	0.0336	0.9747
Kel 6	5.5 - 6.49	1.04	1	0.3676	
			3	0.0665	0.9783
Kel 7	6.5 - 7.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 8	7.5 - 8.49	1.06	1	0.3672	
			3	0.0689	0.9770
Kel 9	8.5 - 9.49	1.99	2	0.2722	
			5	0.0355	0.9838
Kel 10	9.5 - 10.49	0.00	0	1.0000	
			0	1.0000	1.0000

Band 3,000,000	Range	Λ	n	PD	CPD
Kel 1	10.5 - 13.49	3.67	4	0.2100	
			8	0.0452	0.9663
Kel 2	13.5 - 16.49	4.92	5	0.1781	
			9	0.0341	0.9709
Kel 3	16.5 - 19.49	0.00	0	1.0000	
			0	1.0000	0.0000
Kel 4	19.5 - 22.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 5	22.5 - 25.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 6	25.5 - 28.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 7	28.5 - 31.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 8	31.5 - 34.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 9	34.5 - 37.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 10	37.5 - 40.49	0.00	0	1.0000	
			0	1.0000	1.0000

Band 6,000,000	Range	λ	n	PD	CPD
Kel 1	40.5 - 46.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 2	46.5 - 52.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 3	52.5 - 58.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 4	58.5 - 64.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 5	64.5 - 70.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 6	70.5 - 76.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 7	76.5 - 82.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 8	82.5 - 88.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 9	88.5 - 94.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 10	94.5 - 100	0.00	0	1.0000	
			0	1.0000	1.0000

Sumber: Bank Rakyat Indonesia, diolah kembali

Lampiran 4.5 (Lanjutan)

Probability of Default dan Cumulative Probability of Default Periode Agustus 2008

Band 1,000,000	Range	λ	n	PD	CPD
Kel 1	0.5 - 1.49	1.25	1	0.3581	
			3	0.0933	0.9617
Kel 2	1.5 - 2.49	0.89	1	0.4095	
			3	0.0486	0.9869
Kel 3	2.5 - 3.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 4	3.5 - 4.49	2.00	2	0.2709	
			5	0.0360	0.9835
Kel 5	4.5 - 5.49	4.05	4	0.1953	
			8	0.0312	0.9772
Kel 6	5.5 - 6.49	1.04	1	0.3676	
			3	0.0665	0.9783
Kel 7	6.5 - 7.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 8	7.5 - 8.49	1.06	1	0.3672	
			3	0.0689	0.9770
Kel 9	8.5 - 9.49	1.96	2	0.2757	
			5	0.0869	0.9506
Kel 10	9.5 - 10.49	0.00	0	1.0000	
			0	1.0000	1.0000

Band 3,000,000	Range	λ	n	PD	CPD
Kel 1	10.5 - 13.49	3.67	4	0.2100	
			8	0.0452	0.9663
Kel 2	13.5 - 16.49	4.92	5	0.1781	
			9	0.0341	0.9709
Kel 3	16.5 - 19.49	0.00	0	1.0000	
			0	1.0000	0.0000
Kel 4	19.5 - 22.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 5	22.5 - 25.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 6	25.5 - 28.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 7	28.5 - 31.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 8	31.5 - 34.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 9	34.5 - 37.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 10	37.5 - 40.49	0.00	0	1.0000	
			0	1.0000	1.0000

Band 6,000,000	Range	λ	n	PD	CPD
Kel 1	40.5 - 46.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 2	46.5 - 52.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 3	52.5 - 58.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 4	58.5 - 64.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 5	64.5 - 70.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 6	70.5 - 76.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 7	76.5 - 82.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 8	82.5 - 88.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 9	88.5 - 94.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 10	94.5 - 100	0.00	0	1.0000	
			0	1.0000	1.0000

Sumber: Bank Rakyat Indonesia, diolah kembali

Lampiran 4.5 (Lanjutan)

Probability of Default dan Cumulative Probability of Default Periode September 2008

Band 1,000,000	Range	λ	n	PD	CPD
Kel 1	0.5 - 1.49	1.05	1	0.3674	
			3	0.0675	0.9778
Kel 2	1.5 - 2.49	0.89	1	0.4095	
			3	0.0486	0.9869
Kel 3	2.5 - 3.49	0.83	1	0.4346	
			3	0.0419	0.9896
Kel 4	3.5 - 4.49	2.00	2	0.2709	
			5	0.0360	0.9835
Kel 5	4.5 - 5.49	3.05	3	0.2240	
			7	0.0528	0.9641
Kel 6	5.5 - 6.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 7	6.5 - 7.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 8	7.5 - 8.49	1.06	1	0.3672	
			3	0.0689	0.9770
Kel 9	8.5 - 9.49	1.96	2	0.2757	
			5	0.0869	0.9506
Kel 10	9.5 - 10.49	0.00	0	1.0000	
			0	1.0000	1.0000

Band 3,000,000	Range	Λ	n	PD	CPD
Kel 1	10.5 - 13.49	3.67	4	0.2100	
			8	0.0452	0.9663
Kel 2	13.5 - 16.49	5.01	5	0.1755	
			9	0.0366	0.9678
Kel 3	16.5 - 19.49	0.00	0	1.0000	
			0	1.0000	0.0000
Kel 4	19.5 - 22.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 5	22.5 - 25.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 6	25.5 - 28.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 7	28.5 - 31.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 8	31.5 - 34.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 9	34.5 - 37.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 10	37.5 - 40.49	0.00	0	1.0000	
			0	1.0000	1.0000

Band 6,000,000	Range	λ	n	PD	CPD
Kel 1	40.5 - 46.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 2	46.5 - 52.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 3	52.5 - 58.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 4	58.5 - 64.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 5	64.5 - 70.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 6	70.5 - 76.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 7	76.5 - 82.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 8	82.5 - 88.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 9	88.5 - 94.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 10	94.5 - 100	0.00	0	1.0000	
			0	1.0000	1.0000

Sumber: Bank Rakyat Indonesia, diolah kembali

Lampiran 4.5 (Lanjutan)

Probability of Default dan Cumulative Probability of Default Periode Oktober 2008

<i>Band</i> 1,000,000	<i>Range</i>	λ	n	PD	CPD
Kel 1	0.5 - 1.49	1.05	1	0.3674	
			3	0.0675	0.9778
Kel 2	1.5 - 2.49	0.89	1	0.4095	
			3	0.0486	0.9869
Kel 3	2.5 - 3.49	1.93	2	0.2798	
			5	0.0842	0.9532
Kel 4	3.5 - 4.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 5	4.5 - 5.49	2.97	3	0.2263	
			7	0.0489	0.9680
Kel 6	5.5 - 6.49	1.04	1	0.3676	
			3	0.0665	0.9783
Kel 7	6.5 - 7.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 8	7.5 - 8.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 9	8.5 - 9.49	1.96	2	0.2757	
			5	0.0869	0.9506
Kel 10	9.5 - 10.49	0.00	0	1.0000	
			0	1.0000	1.0000

<i>Band</i> 3,000,000	<i>Range</i>	Λ	n	PD	CPD
Kel 1	10.5 - 13.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 2	13.5 - 16.49	5.01	5	0.1755	
			9	0.0366	0.9678
Kel 3	16.5 - 19.49	1.85	2	0.0000	
			5	0.0000	0.9597
Kel 4	19.5 - 22.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 5	22.5 - 25.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 6	25.5 - 28.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 7	28.5 - 31.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 8	31.5 - 34.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 9	34.5 - 37.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 10	37.5 - 40.49	0.00	0	1.0000	
			0	1.0000	1.0000

<i>Band</i> 6,000,000	<i>Range</i>	λ	n	PD	CPD
Kel 1	40.5 - 46.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 2	46.5 - 52.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 3	52.5 - 58.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 4	58.5 - 64.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 5	64.5 - 70.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 6	70.5 - 76.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 7	76.5 - 82.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 8	82.5 - 88.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 9	88.5 - 94.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 10	94.5 - 100	0.00	0	1.0000	
			0	1.0000	1.0000

Sumber: Bank Rakyat Indonesia, diolah kembali

Lampiran 4.5 (Lanjutan)

Probability of Default dan Cumulative Probability of Default Periode November 2008

Band 1,000,000	Range	λ	n	PD	CPD
Kel 1	0.5 - 1.49	1.05	1	0.3674	
			3	0.0675	0.9778
Kel 2	1.5 - 2.49	1.89	2	0.2851	
			5	0.0806	0.9565
Kel 3	2.5 - 3.49	2.06	2	0.2704	
			5	0.0393	0.9813
Kel 4	3.5 - 4.49	1.07	1	0.3670	
			3	0.0700	0.9765
Kel 5	4.5 - 5.49	2.04	2	0.2706	
			5	0.0380	0.9821
Kel 6	5.5 - 6.49	1.04	1	0.3676	
			3	0.0665	0.9783
Kel 7	6.5 - 7.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 8	7.5 - 8.49	1.06	1	0.3673	
			3	0.0683	0.9774
Kel 9	8.5 - 9.49	0.94	1	0.3889	
			3	0.0546	0.9842
Kel 10	9.5 - 10.49	0.00	0	1.0000	
			0	1.0000	1.0000

Band 3,000,000	Range	Λ	n	PD	CPD
Kel 1	10.5 - 13.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 2	13.5 - 16.49	7.61	8	0.1452	
			13	0.0391	0.9530
Kel 3	16.5 - 19.49	0.00	0	1.0000	
			0	1.0000	0.0000
Kel 4	19.5 - 22.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 5	22.5 - 25.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 6	25.5 - 28.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 7	28.5 - 31.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 8	31.5 - 34.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 9	34.5 - 37.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 10	37.5 - 40.49	0.00	0	1.0000	
			0	1.0000	1.0000

Band 6,000,000	Range	λ	n	PD	CPD
Kel 1	40.5 - 46.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 2	46.5 - 52.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 3	52.5 - 58.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 4	58.5 - 64.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 5	64.5 - 70.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 6	70.5 - 76.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 7	76.5 - 82.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 8	82.5 - 88.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 9	88.5 - 94.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 10	94.5 - 100	0.00	0	1.0000	
			0	1.0000	1.0000

Sumber: Bank Rakyat Indonesia, diolah kembali

Lampiran 4.5 (Lanjutan)

Probability of Default dan Cumulative Probability of Default Periode Desember 2008

Band 1,000,000	Range	λ	n	PD	CPD
Kel 1	0.5 - 1.49	1.05	1	0.3674	
			3	0.0675	0.9778
Kel 2	1.5 - 2.49	1.88	2	0.2875	
			5	0.0790	0.9579
Kel 3	2.5 - 3.49	4.97	5	0.1764	
			9	0.0355	0.9691
Kel 4	3.5 - 4.49	1.12	1	0.3654	
			3	0.0767	0.9726
Kel 5	4.5 - 5.49	1.08	1	0.3667	
			3	0.0718	0.9754
Kel 6	5.5 - 6.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 7	6.5 - 7.49	1.00	1	0.3679	
			3	0.0613	0.9810
Kel 8	7.5 - 8.49	1.06	1	0.3673	
			3	0.0683	0.9774
Kel 9	8.5 - 9.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 10	9.5 - 10.49	0.00	0	1.0000	
			0	1.0000	1.0000

Band 3,000,000	Range	Λ	n	PD	CPD
Kel 1	10.5 - 13.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 2	13.5 - 16.49	7.57	8	0.1458	
			13	0.0381	0.9548
Kel 3	16.5 - 19.49	0.00	0	1.0000	
			0	1.0000	0.0000
Kel 4	19.5 - 22.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 5	22.5 - 25.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 6	25.5 - 28.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 7	28.5 - 31.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 8	31.5 - 34.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 9	34.5 - 37.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 10	37.5 - 40.49	0.00	0	1.0000	
			0	1.0000	1.0000

Band 6,000,000	Range	λ	n	PD	CPD
Kel 1	40.5 - 46.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 2	46.5 - 52.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 3	52.5 - 58.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 4	58.5 - 64.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 5	64.5 - 70.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 6	70.5 - 76.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 7	76.5 - 82.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 8	82.5 - 88.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 9	88.5 - 94.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 10	94.5 - 100	0.00	0	1.0000	
			0	1.0000	1.0000

Sumber: Bank Rakyat Indonesia, diolah kembali

Lampiran 4.5 (Lanjutan)

Probability of Default dan Cumulative Probability of Default Periode Januari 2009

Band 1,000,000	Range	λ	n	PD	CPD
Kel 1	0.5 - 1.49	1.27	1	0.3570	
			3	0.0953	0.9603
Kel 2	1.5 - 2.49	1.81	2	0.2957	
			5	0.0735	0.9626
Kel 3	2.5 - 3.49	4.93	5	0.1778	
			9	0.0343	0.9705
Kel 4	3.5 - 4.49	2.11	2	0.2699	
			5	0.0424	0.9791
Kel 5	4.5 - 5.49	1.08	1	0.3667	
			3	0.0718	0.9754
Kel 6	5.5 - 6.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 7	6.5 - 7.49	1.00	1	0.3679	
			3	0.0613	0.9810
Kel 8	7.5 - 8.49	1.06	1	0.3673	
			3	0.0683	0.9774
Kel 9	8.5 - 9.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 10	9.5 - 10.49	0.00	0	1.0000	
			0	1.0000	1.0000

Band 3,000,000	Range	Λ	n	PD	CPD
Kel 1	10.5 - 13.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 2	13.5 - 16.49	7.31	7	0.1480	
			13	0.0326	0.9638
Kel 3	16.5 - 19.49	2.05	2	0.2705	
			5	0.0000	0.9817
Kel 4	19.5 - 22.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 5	22.5 - 25.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 6	25.5 - 28.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 7	28.5 - 31.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 8	31.5 - 34.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 9	34.5 - 37.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 10	37.5 - 40.49	0.00	0	1.0000	
			0	1.0000	1.0000

Band 6,000,000	Range	λ	n	PD	CPD
Kel 1	40.5 - 46.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 2	46.5 - 52.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 3	52.5 - 58.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 4	58.5 - 64.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 5	64.5 - 70.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 6	70.5 - 76.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 7	76.5 - 82.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 8	82.5 - 88.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 9	88.5 - 94.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 10	94.5 - 100	0.00	0	1.0000	
			0	1.0000	1.0000

Sumber: Bank Rakyat Indonesia, diolah kembali

Lampiran 4.5 (Lanjutan)

Probability of Default dan Cumulative Probability of Default Periode Februari 2009

<i>Band</i> 1,000,000	<i>Range</i>	λ	n	PD	CPD
Kel 1	0.5 - 1.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 2	1.5 - 2.49	1.81	2	0.2957	
			5	0.0735	0.9626
Kel 3	2.5 - 3.49	6.97	7	0.1495	
			13	0.0259	0.9737
Kel 4	3.5 - 4.49	3.05	3	0.2240	
			6	0.0529	0.9640
Kel 5	4.5 - 5.49	1.00	1	0.3679	
			3	0.0613	0.9810
Kel 6	5.5 - 6.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 7	6.5 - 7.49	1.00	1	0.3679	
			3	0.0613	0.9810
Kel 8	7.5 - 8.49	1.06	1	0.3673	
			3	0.0683	0.9774
Kel 9	8.5 - 9.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 10	9.5 - 10.49	0.00	0	1.0000	
			0	1.0000	1.0000

<i>Band</i> 3,000,000	<i>Range</i>	Λ	n	PD	CPD
Kel 1	10.5 - 13.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 2	13.5 - 16.49	4.80	5	0.1820	
			9	0.0307	0.9749
Kel 3	16.5 - 19.49	2.05	2	0.2705	
			5	0.0000	0.9817
Kel 4	19.5 - 22.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 5	22.5 - 25.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 6	25.5 - 28.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 7	28.5 - 31.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 8	31.5 - 34.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 9	34.5 - 37.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 10	37.5 - 40.49	0.00	0	1.0000	
			0	1.0000	1.0000

<i>Band</i> 6,000,000	<i>Range</i>	λ	n	PD	CPD
Kel 1	40.5 - 46.49	7.08	7	0.1489	
			13	0.0279	0.9707
Kel 2	46.5 - 52.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 3	52.5 - 58.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 4	58.5 - 64.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 5	64.5 - 70.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 6	70.5 - 76.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 7	76.5 - 82.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 8	82.5 - 88.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 9	88.5 - 94.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 10	94.5 - 100	0.00	0	1.0000	
			0	1.0000	1.0000

Sumber: Bank Rakyat Indonesia, diolah kembali

Lampiran 4.5 (Lanjutan)

Probability of Default dan Cumulative Probability of Default Periode Maret 2009

<i>Band</i> 1,000,000	<i>Range</i>	λ	n	PD	CPD
Kel 1	0.5 - 1.49	3.00	3	0.2241	
			7	0.0504	0.9665
Kel 2	1.5 - 2.49	1.81	2	0.2957	
			5	0.0735	0.9626
Kel 3	2.5 - 3.49	6.71	7	0.1545	
			12	0.0378	0.9588
Kel 4	3.5 - 4.49	6.87	7	0.1517	
			12	0.0418	0.9524
Kel 5	4.5 - 5.49	1.00	1	0.3679	
			3	0.0613	0.9810
Kel 6	5.5 - 6.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 7	6.5 - 7.49	2.01	2	0.2707	
			5	0.0367	0.9830
Kel 8	7.5 - 8.49	1.06	1	0.3673	
			3	0.0683	0.9774
Kel 9	8.5 - 9.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 10	9.5 - 10.49	0.00	0	1.0000	
			0	1.0000	1.0000

<i>Band</i> 3,000,000	<i>Range</i>	Λ	n	PD	CPD
Kel 1	10.5 - 13.49	3.53	4	0.2148	
			8	0.0397	0.9721
Kel 2	13.5 - 16.49	6.99	7	0.1491	
			13	0.0262	0.9732
Kel 3	16.5 - 19.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 4	19.5 - 22.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 5	22.5 - 25.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 6	25.5 - 28.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 7	28.5 - 31.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 8	31.5 - 34.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 9	34.5 - 37.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 10	37.5 - 40.49	0.00	0	1.0000	
			0	1.0000	1.0000

<i>Band</i> 6,000,000	<i>Range</i>	λ	n	PD	CPD
Kel 1	40.5 - 46.49	7.08	7	0.1489	
			13	0.0279	0.9707
Kel 2	46.5 - 52.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 3	52.5 - 58.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 4	58.5 - 64.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 5	64.5 - 70.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 6	70.5 - 76.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 7	76.5 - 82.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 8	82.5 - 88.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 9	88.5 - 94.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 10	94.5 - 100	0.00	0	1.0000	
			0	1.0000	1.0000

Sumber: Bank Rakyat Indonesia, diolah kembali

Lampiran 4.5 (Lanjutan)

Probability of Default dan Cumulative Probability of Default Periode April 2009

Band 1,000,000	Range	λ	n	PD	CPD
Kel 1	0.5 - 1.49	7.83	8	0.1423	
			14	0.0266	0.9705
Kel 2	1.5 - 2.49	7.25	7	0.1484	
			13	0.0313	0.9658
Kel 3	2.5 - 3.49	11.54	12	0.1178	
			17	0.0313	0.9529
Kel 4	3.5 - 4.49	10.93	11	0.1201	
			17	0.0228	0.9694
Kel 5	4.5 - 5.49	1.86	2	0.2893	
			5	0.0778	0.9590
Kel 6	5.5 - 6.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 7	6.5 - 7.49	1.00	1	0.3679	
			3	0.0613	0.9810
Kel 8	7.5 - 8.49	1.06	1	0.3673	
			3	0.0683	0.9774
Kel 9	8.5 - 9.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 10	9.5 - 10.49	0.00	0	1.0000	
			0	1.0000	1.0000

Band 3,000,000	Range	Λ	n	PD	CPD
Kel 1	10.5 - 13.49	7.94	8	0.1406	
			14	0.0285	0.9675
Kel 2	13.5 - 16.49	4.70	5	0.1848	
			9	0.0282	0.9777
Kel 3	16.5 - 19.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 4	19.5 - 22.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 5	22.5 - 25.49	1.50	2	0.3346	
			5	0.0471	0.9814
Kel 6	25.5 - 28.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 7	28.5 - 31.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 8	31.5 - 34.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 9	34.5 - 37.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 10	37.5 - 40.49	0.00	0	1.0000	
			0	1.0000	1.0000

Band 6,000,000	Range	λ	n	PD	CPD
Kel 1	40.5 - 46.49	7.08	7	0.1489	
			13	0.0279	0.9707
Kel 2	46.5 - 52.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 3	52.5 - 58.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 4	58.5 - 64.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 5	64.5 - 70.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 6	70.5 - 76.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 7	76.5 - 82.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 8	82.5 - 88.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 9	88.5 - 94.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 10	94.5 - 100	0.00	0	1.0000	
			0	1.0000	1.0000

Sumber: Bank Rakyat Indonesia, diolah kembali

Lampiran 4.5 (Lanjutan)

Probability of Default dan Cumulative Probability of Default Periode Mei 2009

Band 1,000,000	Range	λ	n	PD	CPD
Kel 1	0.5 - 1.49	10.51	11	0.1235	
			16	0.0289	0.9600
Kel 2	1.5 - 2.49	7.85	8	0.1421	
			13	0.0269	0.9701
Kel 3	2.5 - 3.49	13.42	13	0.1092	
			20	0.0219	0.9667
Kel 4	3.5 - 4.49	13.45	13	0.1091	
			21	0.0222	0.9661
Kel 5	4.5 - 5.49	6.57	7	0.1566	
			12	0.0346	0.9638
Kel 6	5.5 - 6.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 7	6.5 - 7.49	1.00	1	0.3679	
			3	0.0613	0.9810
Kel 8	7.5 - 8.49	1.06	1	0.3673	
			3	0.0683	0.9774
Kel 9	8.5 - 9.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 10	9.5 - 10.49	0.00	0	1.0000	
			0	1.0000	1.0000

Band 3,000,000	Range	Λ	n	PD	CPD
Kel 1	10.5 - 13.49	3.89	4	0.2006	
			8	0.0546	0.9552
Kel 2	13.5 - 16.49	7.11	7	0.1489	
			13	0.0284	0.9701
Kel 3	16.5 - 19.49	1.86	2	0.2894	
			5	0.0778	0.9590
Kel 4	19.5 - 22.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 5	22.5 - 25.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 6	25.5 - 28.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 7	28.5 - 31.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 8	31.5 - 34.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 9	34.5 - 37.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 10	37.5 - 40.49	0.00	0	1.0000	
			0	1.0000	1.0000

Band 6,000,000	Range	λ	n	PD	CPD
Kel 1	40.5 - 46.49	7.08	7	0.1489	
			13	0.0279	0.9707
Kel 2	46.5 - 52.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 3	52.5 - 58.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 4	58.5 - 64.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 5	64.5 - 70.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 6	70.5 - 76.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 7	76.5 - 82.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 8	82.5 - 88.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 9	88.5 - 94.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 10	94.5 - 100	0.00	0	1.0000	
			0	1.0000	1.0000

Sumber: Bank Rakyat Indonesia, diolah kembali

Lampiran 4.5 (Lanjutan)

Probability of Default dan Cumulative Probability of Default Periode Juni 2009

Band 1,000,000	Range	λ	n	PD	CPD
Kel 1	0.5 - 1.49	15.08	15	0.1024	
			23	0.0211	0.9656
Kel 2	1.5 - 2.49	11.16	11	0.1192	
			17	0.0259	0.9638
Kel 3	2.5 - 3.49	22.32	22	0.0845	
			30	0.0221	0.9527
Kel 4	3.5 - 4.49	15.07	15	0.1024	
			23	0.0211	0.9657
Kel 5	4.5 - 5.49	6.69	7	0.1548	
			12	0.0375	0.9594
Kel 6	5.5 - 6.49	0.97	1	0.3783	
			3	0.0579	0.9827
Kel 7	6.5 - 7.49	1.00	1	0.3679	
			3	0.0613	0.9810
Kel 8	7.5 - 8.49	1.06	1	0.3673	
			3	0.0683	0.9774
Kel 9	8.5 - 9.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 10	9.5 - 10.49	0.00	0	1.0000	
			0	1.0000	1.0000

Band 3,000,000	Range	λ	n	PD	CPD
Kel 1	10.5 - 13.49	3.91	4	0.1996	
			8	0.0556	0.9540
Kel 2	13.5 - 16.49	7.35	7	0.1477	
			13	0.0334	0.9625
Kel 3	16.5 - 19.49	1.86	2	0.2894	
			5	0.0778	0.9590
Kel 4	19.5 - 22.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 5	22.5 - 25.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 6	25.5 - 28.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 7	28.5 - 31.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 8	31.5 - 34.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 9	34.5 - 37.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 10	37.5 - 40.49	0.00	0	1.0000	
			0	1.0000	1.0000

Band 6,000,000	Range	λ	n	PD	CPD
Kel 1	40.5 - 46.49	7.08	7	0.1489	
			13	0.0279	0.9707
Kel 2	46.5 - 52.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 3	52.5 - 58.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 4	58.5 - 64.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 5	64.5 - 70.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 6	70.5 - 76.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 7	76.5 - 82.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 8	82.5 - 88.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 9	88.5 - 94.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 10	94.5 - 100	0.00	0	1.0000	
			0	1.0000	1.0000

Sumber: Bank Rakyat Indonesia, diolah kembali

Lampiran 4.5 (Lanjutan)

Probability of Default dan Cumulative Probability of Default Periode Juli 2009

<i>Band</i> 1,000,000	<i>Range</i>	λ	n	PD	CPD
Kel 1	0.5 - 1.49	20.65	21	0.0879	
			28	0.0232	0.9523
Kel 2	1.5 - 2.49	13.88	14	0.1068	
			21	0.0272	0.9553
Kel 3	2.5 - 3.49	22.14	22	0.0847	
			30	0.0207	0.9567
Kel 4	3.5 - 4.49	15.66	16	0.1010	
			23	0.0272	0.9515
Kel 5	4.5 - 5.49	10.47	10	0.1238	
			16	0.0283	0.9613
Kel 6	5.5 - 6.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 7	6.5 - 7.49	1.00	1	0.3679	
			3	0.0613	0.9810
Kel 8	7.5 - 8.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 9	8.5 - 9.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 10	9.5 - 10.49	0.00	0	1.0000	
			0	1.0000	1.0000

<i>Band</i> 3,000,000	<i>Range</i>	λ	n	PD	CPD
Kel 1	10.5 - 13.49	7.74	8	0.1436	
			14	0.0251	0.9728
Kel 2	13.5 - 16.49	9.85	10	0.1268	
			15	0.0322	0.9562
Kel 3	16.5 - 19.49	1.86	2	0.2894	
			5	0.0778	0.9590
Kel 4	19.5 - 22.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 5	22.5 - 25.49	1.53	2	0.3309	
			5	0.0497	0.9798
Kel 6	25.5 - 28.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 7	28.5 - 31.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 8	31.5 - 34.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 9	34.5 - 37.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 10	37.5 - 40.49	0.00	0	1.0000	
			0	1.0000	1.0000

<i>Band</i> 6,000,000	<i>Range</i>	λ	n	PD	CPD
Kel 1	40.5 - 46.49	7.08	7	0.1489	
			13	0.0279	0.9707
Kel 2	46.5 - 52.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 3	52.5 - 58.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 4	58.5 - 64.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 5	64.5 - 70.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 6	70.5 - 76.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 7	76.5 - 82.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 8	82.5 - 88.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 9	88.5 - 94.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 10	94.5 - 100	0.00	0	1.0000	
			0	1.0000	1.0000

Sumber: Bank Rakyat Indonesia, diolah kembali

Lampiran 4.5 (Lanjutan)

Probability of Default dan Cumulative Probability of Default Periode Agustus 2009

Band 1,000,000	Range	λ	n	PD	CPD
Kel 1	0.5 - 1.49	22.22	22	0.0846	
			30	0.0213	0.9550
Kel 2	1.5 - 2.49	28.37	28	0.0750	
			37	0.0198	0.9518
Kel 3	2.5 - 3.49	26.78	27	0.0771	
			36	0.0159	0.9648
Kel 4	3.5 - 4.49	21.83	22	0.0853	
			30	0.0185	0.9627
Kel 5	4.5 - 5.49	14.30	14	0.1056	
			22	0.0221	0.9649
Kel 6	5.5 - 6.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 7	6.5 - 7.49	1.00	1	0.3679	
			3	0.0613	0.9810
Kel 8	7.5 - 8.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 9	8.5 - 9.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 10	9.5 - 10.49	0.97	1	0.3778	
			3	0.0581	0.9826

Band 3,000,000	Range	λ	n	PD	CPD
Kel 1	10.5 - 13.49	4.17	4	0.1947	
			8	0.0349	0.9732
Kel 2	13.5 - 16.49	12.35	12	0.1138	
			18	0.0301	0.9530
Kel 3	16.5 - 19.49	3.71	4	0.2082	
			8	0.0471	0.9641
Kel 4	19.5 - 22.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 5	22.5 - 25.49	1.53	2	0.3309	
			5	0.0497	0.9798
Kel 6	25.5 - 28.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 7	28.5 - 31.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 8	31.5 - 34.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 9	34.5 - 37.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 10	37.5 - 40.49	0.00	0	1.0000	
			0	1.0000	1.0000

Band 6,000,000	Range	λ	n	PD	CPD
Kel 1	40.5 - 46.49	7.08	7	0.1489	
			13	0.0279	0.9707
Kel 2	46.5 - 52.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 3	52.5 - 58.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 4	58.5 - 64.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 5	64.5 - 70.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 6	70.5 - 76.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 7	76.5 - 82.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 8	82.5 - 88.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 9	88.5 - 94.49	0.00	0	1.0000	
			0	1.0000	1.0000
Kel 10	94.5 - 100	0.00	0	1.0000	
			0	1.0000	1.0000

Sumber: Bank Rakyat Indonesia, diolah kembali

Lampiran 4.6
Perhitungan *Expected Loss*, *Unexpected Loss*, *Economic Capital*
Periode September 2007

<i>Band</i> 1,000,000	<i>Range</i>	Expected number of default	Unexpected number of default	Recovery rates	Expected loss	Unexpexted loss	Economic Capital
Kel 1	0.5 - 1.49	1	3	3.80%	1,201.83	3,155.36	1,953.53
Kel 2	1.5 - 2.49	2	5	3.80%	3,206.83	9,466.08	6,259.25
Kel 3	2.5 - 3.49	0	0	3.80%	0.00	0.00	0.00
Kel 4	3.5 - 4.49	1	3	3.80%	3,847.81	12,621.44	8,773.63
Kel 5	4.5 - 5.49	2	5	3.80%	9,391.27	23,665.20	14,273.93
Kel 6	5.5 - 6.49	1	3	3.80%	5,411.25	18,534.46	13,123.21
Kel 7	6.5 - 7.49	0	0	3.80%	0.00	0.00	0.00
Kel 8	7.5 - 8.49	0	0	3.80%	0.00	0.00	0.00
Kel 9	8.5 - 9.49	0	0	3.80%	0.00	0.00	0.00
Kel 10	9.5 - 10.49	0	0	3.80%	0.00	0.00	0.00
<i>Band</i> 3,000,000	<i>Range</i>	Expected number of default	Unexpected number of default	Recovery rates	Expected loss	Unexpexted loss	Economic Capital
Kel 1	10.5 - 13.49	0	0	3.80%	0.00	0.00	0.00
Kel 2	13.5 - 16.49	7	13	3.80%	43,048.44	72,393.43	29,344.99
Kel 3	16.5 - 19.49	2	5	3.80%	18,037.02	45,714.24	27,677.22
Kel 4	19.5 - 22.49	2	5	3.80%	20,442.21	56,796.48	36,354.27
Kel 5	22.5 - 25.49	0	0	3.80%	0.00	0.00	0.00
Kel 6	25.5 - 28.49	0	0	3.80%	0.00	0.00	0.00
Kel 7	28.5 - 31.49	0	0	3.80%	0.00	0.00	0.00
Kel 8	31.5 - 34.49	0	0	3.80%	0.00	0.00	0.00
Kel 9	34.5 - 37.49	0	0	3.80%	0.00	0.00	0.00
Kel 10	37.5 - 40.49	0	0	3.80%	0.00	0.00	0.00
<i>Band</i> 6,000,000	<i>Range</i>	Expected number of default	Unexpected number of default	Recovery rates	Expected loss	Unexpexted loss	Economic Capital
Kel 1	40.5 - 46.49	0	0	3.80%	0.00	0.00	0.00
Kel 2	46.5 - 52.49	0	0	3.80%	0.00	0.00	0.00
Kel 3	52.5 - 58.49	0	0	3.80%	0.00	0.00	0.00
Kel 4	58.5 - 64.49	0	0	3.80%	0.00	0.00	0.00
Kel 5	64.5 - 70.49	0	0	3.80%	0.00	0.00	0.00
Kel 6	70.5 - 76.49	0	0	3.80%	0.00	0.00	0.00
Kel 7	76.5 - 82.49	0	0	3.80%	0.00	0.00	0.00
Kel 8	82.5 - 88.49	0	0	3.80%	0.00	0.00	0.00
Kel 9	88.5 - 94.49	0	0	3.80%	0.00	0.00	0.00
Kel 10	94.5 - 100	0	0	3.80%	0.00	0.00	0.00
						Total Expected Loss	104,586.7
						Total Unexpected Loss	242,346.7
						Total Economic Capital	137,760.03

Sumber: Bank Rakyat Indonesia, diolah kembali.

Lampiran 4.6 (Lanjutan)
Perhitungan *Expected Loss*, *Unexpected Loss*, *Economic Capital*
Periode Oktober 2007

<i>Band</i> 1,000,000	<i>Range</i>	Expected number of default	Unexpected number of default	Recovery rates	Expected loss	Unexpected loss	Economic Capital
Kel 1	0.5 - 1.49	1	3	3.80%	1,201.83	3,155.36	1,953.53
Kel 2	1.5 - 2.49	1	3	3.80%	1,717.75	6,310.72	4,592.97
Kel 3	2.5 - 3.49	0	0	3.80%	0.00	0.00	0.00
Kel 4	3.5 - 4.49	1	3	3.80%	3,847.81	12,621.44	8,773.63
Kel 5	4.5 - 5.49	2	5	3.80%	9,391.27	23,665.20	14,273.93
Kel 6	5.5 - 6.49	1	3	3.80%	5,411.25	18,534.46	13,123.21
Kel 7	6.5 - 7.49	0	0	3.80%	0.00	0.00	0.00
Kel 8	7.5 - 8.49	0	0	3.80%	0.00	0.00	0.00
Kel 9	8.5 - 9.49	0	0	3.80%	0.00	0.00	0.00
Kel 10	9.5 - 10.49	0	0	3.80%	0.00	0.00	0.00
<i>Band</i> 3,000,000	<i>Range</i>	Expected number of default	Unexpected number of default	Recovery rates	Expected loss	Unexpected loss	Economic Capital
Kel 1	10.5 - 13.49	4	8	3.80%	10,582.87	22,857.12	12,274.25
Kel 2	13.5 - 16.49	5	9	3.80%	29,660.58	53,564.16	23,903.58
Kel 3	16.5 - 19.49	2	5	3.80%	18,037.02	45,714.24	27,677.22
Kel 4	19.5 - 22.49	2	5	3.80%	20,442.21	56,796.48	36,354.27
Kel 5	22.5 - 25.49	0	0	3.80%	0.00	0.00	0.00
Kel 6	25.5 - 28.49	0	0	3.80%	0.00	0.00	0.00
Kel 7	28.5 - 31.49	0	0	3.80%	0.00	0.00	0.00
Kel 8	31.5 - 34.49	0	0	3.80%	0.00	0.00	0.00
Kel 9	34.5 - 37.49	0	0	3.80%	0.00	0.00	0.00
Kel 10	37.5 - 40.49	0	0	3.80%	0.00	0.00	0.00
<i>Band</i> 6,000,000	<i>Range</i>	Expected number of default	Unexpected number of default	Recovery rates	Expected loss	Unexpected loss	Economic Capital
Kel 1	40.5 - 46.49	0	0	3.80%	0.00	0.00	0.00
Kel 2	46.5 - 52.49	0	0	3.80%	0.00	0.00	0.00
Kel 3	52.5 - 58.49	0	0	3.80%	0.00	0.00	0.00
Kel 4	58.5 - 64.49	0	0	3.80%	0.00	0.00	0.00
Kel 5	64.5 - 70.49	0	0	3.80%	0.00	0.00	0.00
Kel 6	70.5 - 76.49	0	0	3.80%	0.00	0.00	0.00
Kel 7	76.5 - 82.49	0	0	3.80%	0.00	0.00	0.00
Kel 8	82.5 - 88.49	0	0	3.80%	0.00	0.00	0.00
Kel 9	88.5 - 94.49	0	0	3.80%	0.00	0.00	0.00
Kel 10	94.5 - 100	0	0	3.80%	0.00	0.00	0.00
						Total Expected Loss	100,292.6
						Total Unexpected Loss	243,219.2
						Total Economic Capital	142,926.60

Sumber: Bank Rakyat Indonesia, diolah kembali.

Lampiran 4.6 (Lanjutan)
Perhitungan *Expected Loss*, *Unexpected Loss*, *Economic Capital*
Periode November 2007

<i>Band</i> 1,000,000	<i>Range</i>	Expected number of default	Unexpected number of default	Recovery rates	Expected loss	Unexpected loss	Economic Capital
Kel 1	0.5 - 1.49	1	3	3.80%	1,021.64	3,155.36	2,133.72
Kel 2	1.5 - 2.49	1	3	3.80%	1,717.75	6,310.72	4,592.97
Kel 3	2.5 - 3.49	0	0	3.80%	0.00	0.00	0.00
Kel 4	3.5 - 4.49	2	4	3.80%	7,214.81	16,660.30	9,445.49
Kel 5	4.5 - 5.49	3	6	3.80%	14,658.22	29,785.97	15,127.75
Kel 6	5.5 - 6.49	1	3	3.80%	6,236.74	19,975.09	13,738.35
Kel 7	6.5 - 7.49	0	0	3.80%	0.00	0.00	0.00
Kel 8	7.5 - 8.49	1	3	3.80%	8,166.32	25,242.88	17,076.56
Kel 9	8.5 - 9.49	0	0	3.80%	0.00	0.00	0.00
Kel 10	9.5 - 10.49	0	0	3.80%	0.00	0.00	0.00
<i>Band</i> 3,000,000	<i>Range</i>	Expected number of default	Unexpected number of default	Recovery rates	Expected loss	Unexpected loss	Economic Capital
Kel 1	10.5 - 13.49	4	8	3.80%	10,582.87	22,857.12	12,274.25
Kel 2	13.5 - 16.49	7	13	3.80%	43,015.64	73,650.72	30,635.08
Kel 3	16.5 - 19.49	2	5	3.80%	18,037.02	45,714.24	27,677.22
Kel 4	19.5 - 22.49	2	5	3.80%	20,442.21	56,796.48	36,354.27
Kel 5	22.5 - 25.49	2	5	3.80%	23,047.88	70,995.60	47,947.72
Kel 6	25.5 - 28.49	0	0	3.80%	0.00	0.00	0.00
Kel 7	28.5 - 31.49	0	0	3.80%	0.00	0.00	0.00
Kel 8	31.5 - 34.49	0	0	3.80%	0.00	0.00	0.00
Kel 9	34.5 - 37.49	0	0	3.80%	0.00	0.00	0.00
Kel 10	37.5 - 40.49	0	0	3.80%	0.00	0.00	0.00
<i>Band</i> 6,000,000	<i>Range</i>	Expected number of default	Unexpected number of default	Recovery rates	Expected loss	Unexpected loss	Economic Capital
Kel 1	40.5 - 46.49	0	0	3.80%	0.00	0.00	0.00
Kel 2	46.5 - 52.49	0	0	3.80%	0.00	0.00	0.00
Kel 3	52.5 - 58.49	0	0	3.80%	0.00	0.00	0.00
Kel 4	58.5 - 64.49	0	0	3.80%	0.00	0.00	0.00
Kel 5	64.5 - 70.49	0	0	3.80%	0.00	0.00	0.00
Kel 6	70.5 - 76.49	0	0	3.80%	0.00	0.00	0.00
Kel 7	76.5 - 82.49	0	0	3.80%	0.00	0.00	0.00
Kel 8	82.5 - 88.49	0	0	3.80%	0.00	0.00	0.00
Kel 9	88.5 - 94.49	0	0	3.80%	0.00	0.00	0.00
Kel 10	94.5 - 100	0	0	3.80%	0.00	0.00	0.00
					Total Expected Loss		154,141.1
					Total Unexpected Loss		371,144.5
					Total Economic Capital		217,003.38

Sumber: Bank Rakyat Indonesia, diolah kembali.

Lampiran 4.6 (Lanjutan)
Perhitungan *Expected Loss*, *Unexpected Loss*, *Economic Capital*
Periode Desember 2007

<i>Band</i> 1,000,000	<i>Range</i>	Expected number of default	Unexpected number of default	Recovery rates	Expected loss	Unexpected loss	Economic Capital
Kel 1	0.5 - 1.49	1	3	3.80%	1,021.64	3,155.36	2,133.72
Kel 2	1.5 - 2.49	1	3	3.80%	1,717.75	6,310.72	4,592.97
Kel 3	2.5 - 3.49	0	0	3.80%	0.00	0.00	0.00
Kel 4	3.5 - 4.49	1	3	3.80%	3,847.81	12,621.44	8,773.63
Kel 5	4.5 - 5.49	2	5	3.80%	9,464.19	23,665.20	14,201.01
Kel 6	5.5 - 6.49	0	0	3.80%	0.00	0.00	0.00
Kel 7	6.5 - 7.49	0	0	3.80%	0.00	0.00	0.00
Kel 8	7.5 - 8.49	1	3	3.80%	8,166.32	25,242.88	17,076.56
Kel 9	8.5 - 9.49	0	0	3.80%	0.00	0.00	0.00
Kel 10	9.5 - 10.49	0	0	3.80%	0.00	0.00	0.00
<i>Band</i> 3,000,000	<i>Range</i>	Expected number of default	Unexpected number of default	Recovery rates	Expected loss	Unexpected loss	Economic Capital
Kel 1	10.5 - 13.49	4	8	3.80%	10,582.87	22,857.12	12,274.25
Kel 2	13.5 - 16.49	5	9	3.80%	29,420.75	53,564.16	24,143.41
Kel 3	16.5 - 19.49	0	0	3.80%	0.00	0.00	0.00
Kel 4	19.5 - 22.49	0	0	3.80%	0.00	0.00	0.00
Kel 5	22.5 - 25.49	0	0	3.80%	0.00	0.00	0.00
Kel 6	25.5 - 28.49	0	0	3.80%	0.00	0.00	0.00
Kel 7	28.5 - 31.49	0	0	3.80%	0.00	0.00	0.00
Kel 8	31.5 - 34.49	0	0	3.80%	0.00	0.00	0.00
Kel 9	34.5 - 37.49	0	0	3.80%	0.00	0.00	0.00
Kel 10	37.5 - 40.49	0	0	3.80%	0.00	0.00	0.00
<i>Band</i> 6,000,000	<i>Range</i>	Expected number of default	Unexpected number of default	Recovery rates	Expected loss	Unexpected loss	Economic Capital
Kel 1	40.5 - 46.49	0	0	3.80%	0.00	0.00	0.00
Kel 2	46.5 - 52.49	0	0	3.80%	0.00	0.00	0.00
Kel 3	52.5 - 58.49	0	0	3.80%	0.00	0.00	0.00
Kel 4	58.5 - 64.49	0	0	3.80%	0.00	0.00	0.00
Kel 5	64.5 - 70.49	0	0	3.80%	0.00	0.00	0.00
Kel 6	70.5 - 76.49	0	0	3.80%	0.00	0.00	0.00
Kel 7	76.5 - 82.49	0	0	3.80%	0.00	0.00	0.00
Kel 8	82.5 - 88.49	0	0	3.80%	0.00	0.00	0.00
Kel 9	88.5 - 94.49	0	0	3.80%	0.00	0.00	0.00
Kel 10	94.5 - 100	0	0	3.80%	0.00	0.00	0.00
					Total Expected Loss		64,221.3
					Total Unexpected Loss		147,416.9
					Total Economic Capital		83,195.56

Sumber: Bank Rakyat Indonesia, diolah kembali.

Lampiran 4.6 (Lanjutan)
Perhitungan *Expected Loss*, *Unexpected Loss*, *Economic Capital*
Periode Januari 2008

<i>Band</i> 1,000,000	<i>Range</i>	Expected number of default	Unexpected number of default	Recovery rates	Expected loss	Unexpexted loss	Economic Capital
Kel 1	0.5 - 1.49	1	3	3.80%	1,021.64	3,155.36	2,133.72
Kel 2	1.5 - 2.49	1	3	3.80%	1,717.75	6,310.72	4,592.97
Kel 3	2.5 - 3.49	0	0	3.80%	0.00	0.00	0.00
Kel 4	3.5 - 4.49	1	3	3.80%	3,847.81	12,621.44	8,773.63
Kel 5	4.5 - 5.49	2	5	3.80%	9,392.04	23,665.20	14,273.16
Kel 6	5.5 - 6.49	0	0	3.80%	0.00	0.00	0.00
Kel 7	6.5 - 7.49	0	0	3.80%	0.00	0.00	0.00
Kel 8	7.5 - 8.49	1	3	3.80%	8,166.32	25,242.88	17,076.56
Kel 9	8.5 - 9.49	0	0	3.80%	0.00	0.00	0.00
Kel 10	9.5 - 10.49	0	0	3.80%	0.00	0.00	0.00
<i>Band</i> 3,000,000	<i>Range</i>	Expected number of default	Unexpected number of default	Recovery rates	Expected loss	Unexpexted loss	Economic Capital
Kel 1	10.5 - 13.49	8	14	3.80%	23,008.15	40,173.12	17,164.97
Kel 2	13.5 - 16.49	5	9	3.80%	29,019.88	53,564.16	24,544.28
Kel 3	16.5 - 19.49	0	0	3.80%	0.00	0.00	0.00
Kel 4	19.5 - 22.49	0	0	3.80%	0.00	0.00	0.00
Kel 5	22.5 - 25.49	0	0	3.80%	0.00	0.00	0.00
Kel 6	25.5 - 28.49	0	0	3.80%	0.00	0.00	0.00
Kel 7	28.5 - 31.49	0	0	3.80%	0.00	0.00	0.00
Kel 8	31.5 - 34.49	0	0	3.80%	0.00	0.00	0.00
Kel 9	34.5 - 37.49	0	0	3.80%	0.00	0.00	0.00
Kel 10	37.5 - 40.49	0	0	3.80%	0.00	0.00	0.00
<i>Band</i> 6,000,000	<i>Range</i>	Expected number of default	Unexpected number of default	Recovery rates	Expected loss	Unexpexted loss	Economic Capital
Kel 1	40.5 - 46.49	0	0	3.80%	0.00	0.00	0.00
Kel 2	46.5 - 52.49	0	0	3.80%	0.00	0.00	0.00
Kel 3	52.5 - 58.49	0	0	3.80%	0.00	0.00	0.00
Kel 4	58.5 - 64.49	0	0	3.80%	0.00	0.00	0.00
Kel 5	64.5 - 70.49	0	0	3.80%	0.00	0.00	0.00
Kel 6	70.5 - 76.49	0	0	3.80%	0.00	0.00	0.00
Kel 7	76.5 - 82.49	0	0	3.80%	0.00	0.00	0.00
Kel 8	82.5 - 88.49	0	0	3.80%	0.00	0.00	0.00
Kel 9	88.5 - 94.49	0	0	3.80%	0.00	0.00	0.00
Kel 10	94.5 - 100	0	0	3.80%	0.00	0.00	0.00
					Total Expected Loss		76,173.6
					Total Unexpected Loss		164,732.9
					Total Economic Capital		88,559.29

Sumber: Bank Rakyat Indonesia, diolah kembali.

Lampiran 4.6 (Lanjutan)
Perhitungan *Expected Loss*, *Unexpected Loss*, *Economic Capital*
Periode Februari 2008

<i>Band</i> 1,000,000	<i>Range</i>	Expected number of default	Unexpected number of default	Recovery rates	Expected loss	Unexpexted loss	Economic Capital
Kel 1	0.5 - 1.49	1	3	3.80%	1,021.64	3,155.36	2,133.72
Kel 2	1.5 - 2.49	2	4	3.80%	3,200.19	8,330.15	5,129.96
Kel 3	2.5 - 3.49	0	0	3.80%	0.00	0.00	0.00
Kel 4	3.5 - 4.49	1	3	3.80%	3,847.81	12,621.44	8,773.63
Kel 5	4.5 - 5.49	2	5	3.80%	9,392.04	23,665.20	14,273.16
Kel 6	5.5 - 6.49	0	0	3.80%	0.00	0.00	0.00
Kel 7	6.5 - 7.49	0	0	3.80%	0.00	0.00	0.00
Kel 8	7.5 - 8.49	1	3	3.80%	8,166.32	25,242.88	17,076.56
Kel 9	8.5 - 9.49	0	0	3.80%	0.00	0.00	0.00
Kel 10	9.5 - 10.49	0	0	3.80%	0.00	0.00	0.00
<i>Band</i> 3,000,000	<i>Range</i>	Expected number of default	Unexpected number of default	Recovery rates	Expected loss	Unexpexted loss	Economic Capital
Kel 1	10.5 - 13.49	8	14	3.80%	23,008.15	40,173.12	17,164.97
Kel 2	13.5 - 16.49	5	9	3.80%	29,019.88	53,564.16	24,544.28
Kel 3	16.5 - 19.49	0	0	3.80%	0.00	0.00	0.00
Kel 4	19.5 - 22.49	0	0	3.80%	0.00	0.00	0.00
Kel 5	22.5 - 25.49	0	0	3.80%	0.00	0.00	0.00
Kel 6	25.5 - 28.49	0	0	3.80%	0.00	0.00	0.00
Kel 7	28.5 - 31.49	0	0	3.80%	0.00	0.00	0.00
Kel 8	31.5 - 34.49	0	0	3.80%	0.00	0.00	0.00
Kel 9	34.5 - 37.49	0	0	3.80%	0.00	0.00	0.00
Kel 10	37.5 - 40.49	0	0	3.80%	0.00	0.00	0.00
<i>Band</i> 6,000,000	<i>Range</i>	Expected number of default	Unexpected number of default	Recovery rates	Expected loss	Unexpexted loss	Economic Capital
Kel 1	40.5 - 46.49	0	0	3.80%	0.00	0.00	0.00
Kel 2	46.5 - 52.49	0	0	3.80%	0.00	0.00	0.00
Kel 3	52.5 - 58.49	0	0	3.80%	0.00	0.00	0.00
Kel 4	58.5 - 64.49	0	0	3.80%	0.00	0.00	0.00
Kel 5	64.5 - 70.49	0	0	3.80%	0.00	0.00	0.00
Kel 6	70.5 - 76.49	0	0	3.80%	0.00	0.00	0.00
Kel 7	76.5 - 82.49	0	0	3.80%	0.00	0.00	0.00
Kel 8	82.5 - 88.49	0	0	3.80%	0.00	0.00	0.00
Kel 9	88.5 - 94.49	0	0	3.80%	0.00	0.00	0.00
Kel 10	94.5 - 100	0	0	3.80%	0.00	0.00	0.00
					Total Expected Loss		77,656.0
					Total Unexpected Loss		166,752.3
					Total Economic Capital		89,096.27

Sumber: Bank Rakyat Indonesia, diolah kembali.

Lampiran 4.6 (Lanjutan)
Perhitungan *Expected Loss*, *Unexpected Loss*, *Economic Capital*
Periode Maret 2008

<i>Band</i> 1,000,000	<i>Range</i>	Expected number of default	Unexpected number of default	Recovery rates	Expected loss	Unexpexted loss	Economic Capital
Kel 1	0.5 - 1.49	2	4	3.80%	1,872.05	4,165.08	2,293.02
Kel 2	1.5 - 2.49	1	3	3.80%	1,717.75	6,310.72	4,592.97
Kel 3	2.5 - 3.49	0	0	3.80%	0.00	0.00	0.00
Kel 4	3.5 - 4.49	1	3	3.80%	3,847.81	12,621.44	8,773.63
Kel 5	4.5 - 5.49	3	6	3.80%	14,423.01	29,216.82	14,793.81
Kel 6	5.5 - 6.49	1	3	3.80%	5,862.81	18,932.16	13,069.35
Kel 7	6.5 - 7.49	0	0	3.80%	0.00	0.00	0.00
Kel 8	7.5 - 8.49	1	3	3.80%	8,166.32	25,242.88	17,076.56
Kel 9	8.5 - 9.49	0	0	3.80%	0.00	0.00	0.00
Kel 10	9.5 - 10.49	0	0	3.80%	0.00	0.00	0.00
<i>Band</i> 3,000,000	<i>Range</i>	Expected number of default	Unexpected number of default	Recovery rates	Expected loss	Unexpexted loss	Economic Capital
Kel 1	10.5 - 13.49	4	8	3.80%	10,582.87	22,857.12	12,274.25
Kel 2	13.5 - 16.49	5	9	3.80%	30,423.83	53,564.16	23,140.33
Kel 3	16.5 - 19.49	0	0	3.80%	0.00	0.00	0.00
Kel 4	19.5 - 22.49	0	0	3.80%	0.00	0.00	0.00
Kel 5	22.5 - 25.49	0	0	3.80%	0.00	0.00	0.00
Kel 6	25.5 - 28.49	0	0	3.80%	0.00	0.00	0.00
Kel 7	28.5 - 31.49	0	0	3.80%	0.00	0.00	0.00
Kel 8	31.5 - 34.49	0	0	3.80%	0.00	0.00	0.00
Kel 9	34.5 - 37.49	0	0	3.80%	0.00	0.00	0.00
Kel 10	37.5 - 40.49	0	0	3.80%	0.00	0.00	0.00
<i>Band</i> 6,000,000	<i>Range</i>	Expected number of default	Unexpected number of default	Recovery rates	Expected loss	Unexpexted loss	Economic Capital
Kel 1	40.5 - 46.49	0	0	3.80%	0.00	0.00	0.00
Kel 2	46.5 - 52.49	0	0	3.80%	0.00	0.00	0.00
Kel 3	52.5 - 58.49	0	0	3.80%	0.00	0.00	0.00
Kel 4	58.5 - 64.49	0	0	3.80%	0.00	0.00	0.00
Kel 5	64.5 - 70.49	0	0	3.80%	0.00	0.00	0.00
Kel 6	70.5 - 76.49	0	0	3.80%	0.00	0.00	0.00
Kel 7	76.5 - 82.49	0	0	3.80%	0.00	0.00	0.00
Kel 8	82.5 - 88.49	0	0	3.80%	0.00	0.00	0.00
Kel 9	88.5 - 94.49	0	0	3.80%	0.00	0.00	0.00
Kel 10	94.5 - 100	0	0	3.80%	0.00	0.00	0.00
					Total Expected Loss		76,896.4
					Total Unexpexted Loss		172,910.4
					Total Economic Capital		96,013.94

Sumber: Bank Rakyat Indonesia, diolah kembali.

Lampiran 4.6 (Lanjutan)
Perhitungan *Expected Loss*, *Unexpected Loss*, *Economic Capital*
Periode April 2008

<i>Band</i> 1,000,000	<i>Range</i>	Expected number of default	Unexpected number of default	Recovery rates	Expected loss	Unexpexted loss	Economic Capital
Kel 1	0.5 - 1.49	2	5	3.80%	1,804.42	4,733.04	2,928.62
Kel 2	1.5 - 2.49	1	3	3.80%	1,717.75	6,310.72	4,592.97
Kel 3	2.5 - 3.49	0	0	3.80%	0.00	0.00	0.00
Kel 4	3.5 - 4.49	1	3	3.80%	3,847.81	12,621.44	8,773.63
Kel 5	4.5 - 5.49	3	7	3.80%	13,488.14	31,746.00	18,257.86
Kel 6	5.5 - 6.49	1	3	3.80%	5,862.81	18,932.16	13,069.35
Kel 7	6.5 - 7.49	0	0	3.80%	0.00	0.00	0.00
Kel 8	7.5 - 8.49	2	5	3.80%	15,683.00	41,780.54	26,097.54
Kel 9	8.5 - 9.49	0	0	3.80%	0.00	0.00	0.00
Kel 10	9.5 - 10.49	0	0	3.80%	0.00	0.00	0.00
<i>Band</i> 3,000,000	<i>Range</i>	Expected number of default	Unexpected number of default	Recovery rates	Expected loss	Unexpexted loss	Economic Capital
Kel 1	10.5 - 13.49	4	8	3.80%	10,582.87	22,857.12	12,274.25
Kel 2	13.5 - 16.49	5	9	3.80%	30,423.83	53,564.16	23,140.33
Kel 3	16.5 - 19.49	0	0	3.80%	0.00	0.00	0.00
Kel 4	19.5 - 22.49	0	0	3.80%	0.00	0.00	0.00
Kel 5	22.5 - 25.49	0	0	3.80%	0.00	0.00	0.00
Kel 6	25.5 - 28.49	0	0	3.80%	0.00	0.00	0.00
Kel 7	28.5 - 31.49	0	0	3.80%	0.00	0.00	0.00
Kel 8	31.5 - 34.49	0	0	3.80%	0.00	0.00	0.00
Kel 9	34.5 - 37.49	0	0	3.80%	0.00	0.00	0.00
Kel 10	37.5 - 40.49	0	0	3.80%	0.00	0.00	0.00
<i>Band</i> 6,000,000	<i>Range</i>	Expected number of default	Unexpected number of default	Recovery rates	Expected loss	Unexpexted loss	Economic Capital
Kel 1	40.5 - 46.49	0	0	3.80%	0.00	0.00	0.00
Kel 2	46.5 - 52.49	0	0	3.80%	0.00	0.00	0.00
Kel 3	52.5 - 58.49	0	0	3.80%	0.00	0.00	0.00
Kel 4	58.5 - 64.49	0	0	3.80%	0.00	0.00	0.00
Kel 5	64.5 - 70.49	0	0	3.80%	0.00	0.00	0.00
Kel 6	70.5 - 76.49	0	0	3.80%	0.00	0.00	0.00
Kel 7	76.5 - 82.49	0	0	3.80%	0.00	0.00	0.00
Kel 8	82.5 - 88.49	0	0	3.80%	0.00	0.00	0.00
Kel 9	88.5 - 94.49	0	0	3.80%	0.00	0.00	0.00
Kel 10	94.5 - 100	0	0	3.80%	0.00	0.00	0.00
					Total Expected Loss		83,410.6
					Total Unexpected Loss		192,545.2
					Total Economic Capital		109,134.56

Sumber: Bank Rakyat Indonesia, diolah kembali.

Lampiran 4.6 (Lanjutan)
Perhitungan *Expected Loss*, *Unexpected Loss*, *Economic Capital*
Periode Mei 2008

<i>Band</i> 1,000,000	<i>Range</i>	Expected number of default	Unexpected number of default	Recovery rates	Expected loss	Unexpexted loss	Economic Capital
Kel 1	0.5 - 1.49	2	5	3.80%	1,622.80	4,733.04	3,110.24
Kel 2	1.5 - 2.49	1	3	3.80%	2,399.04	6,310.72	3,911.68
Kel 3	2.5 - 3.49	0	0	3.80%	0.00	0.00	0.00
Kel 4	3.5 - 4.49	2	5	3.80%	8,091.86	20,691.25	12,599.39
Kel 5	4.5 - 5.49	3	7	3.80%	14,327.55	31,746.00	17,418.45
Kel 6	5.5 - 6.49	1	3	3.80%	5,862.81	18,932.16	13,069.35
Kel 7	6.5 - 7.49	0	0	3.80%	0.00	0.00	0.00
Kel 8	7.5 - 8.49	1	3	3.80%	8,166.32	25,242.88	17,076.56
Kel 9	8.5 - 9.49	0	0	3.80%	0.00	0.00	0.00
Kel 10	9.5 - 10.49	0	0	3.80%	0.00	0.00	0.00
<i>Band</i> 3,000,000	<i>Range</i>	Expected number of default	Unexpected number of default	Recovery rates	Expected loss	Unexpexted loss	Economic Capital
Kel 1	10.5 - 13.49	7	13	3.80%	21,003.44	36,825.36	15,821.92
Kel 2	13.5 - 16.49	3	7	3.80%	15,392.00	38,095.20	22,703.20
Kel 3	16.5 - 19.49	0	0	3.80%	0.00	0.00	0.00
Kel 4	19.5 - 22.49	0	0	3.80%	0.00	0.00	0.00
Kel 5	22.5 - 25.49	0	0	3.80%	0.00	0.00	0.00
Kel 6	25.5 - 28.49	0	0	3.80%	0.00	0.00	0.00
Kel 7	28.5 - 31.49	0	0	3.80%	0.00	0.00	0.00
Kel 8	31.5 - 34.49	0	0	3.80%	0.00	0.00	0.00
Kel 9	34.5 - 37.49	0	0	3.80%	0.00	0.00	0.00
Kel 10	37.5 - 40.49	0	0	3.80%	0.00	0.00	0.00
<i>Band</i> 6,000,000	<i>Range</i>	Expected number of default	Unexpected number of default	Recovery rates	Expected loss	Unexpexted loss	Economic Capital
Kel 1	40.5 - 46.49	0	0	3.80%	0.00	0.00	0.00
Kel 2	46.5 - 52.49	0	0	3.80%	0.00	0.00	0.00
Kel 3	52.5 - 58.49	0	0	3.80%	0.00	0.00	0.00
Kel 4	58.5 - 64.49	0	0	3.80%	0.00	0.00	0.00
Kel 5	64.5 - 70.49	0	0	3.80%	0.00	0.00	0.00
Kel 6	70.5 - 76.49	0	0	3.80%	0.00	0.00	0.00
Kel 7	76.5 - 82.49	0	0	3.80%	0.00	0.00	0.00
Kel 8	82.5 - 88.49	0	0	3.80%	0.00	0.00	0.00
Kel 9	88.5 - 94.49	0	0	3.80%	0.00	0.00	0.00
Kel 10	94.5 - 100	0	0	3.80%	0.00	0.00	0.00
					Total Expected Loss		76,865.8
					Total Unexpected Loss		182,576.6
					Total Economic Capital		105,710.79

Sumber: Bank Rakyat Indonesia, diolah kembali.

Lampiran 4.6 (Lanjutan)
Perhitungan *Expected Loss*, *Unexpected Loss*, *Economic Capital*
Periode Juni 2008

<i>Band</i> 1,000,000	<i>Range</i>	Expected number of default	Unexpected number of default	Recovery rates	Expected loss	Unexpexted loss	Economic Capital
Kel 1	0.5 - 1.49	2	5	3.80%	1,654.64	4,733.04	3,078.40
Kel 2	1.5 - 2.49	2	4	3.80%	3,329.10	8,330.15	5,001.05
Kel 3	2.5 - 3.49	0	0	3.80%	0.00	0.00	0.00
Kel 4	3.5 - 4.49	2	5	3.80%	8,091.86	20,691.25	12,599.39
Kel 5	4.5 - 5.49	3	7	3.80%	15,029.65	31,746.00	16,716.35
Kel 6	5.5 - 6.49	0	0	3.80%	0.00	0.00	0.00
Kel 7	6.5 - 7.49	1	3	3.80%	6,514.66	22,087.52	15,572.86
Kel 8	7.5 - 8.49	1	3	3.80%	8,166.32	25,242.88	17,076.56
Kel 9	8.5 - 9.49	1	3	3.80%	8,658.00	28,398.24	19,740.24
Kel 10	9.5 - 10.49	1	3	3.80%	9,331.40	31,553.60	22,222.20
<i>Band</i> 3,000,000	<i>Range</i>	Expected number of default	Unexpected number of default	Recovery rates	Expected loss	Unexpexted loss	Economic Capital
Kel 1	10.5 - 13.49	7	13	3.80%	21,003.44	36,825.36	15,821.92
Kel 2	13.5 - 16.49	3	7	3.80%	15,392.00	38,095.20	22,703.20
Kel 3	16.5 - 19.49	0	0	3.80%	0.00	0.00	0.00
Kel 4	19.5 - 22.49	0	0	3.80%	0.00	0.00	0.00
Kel 5	22.5 - 25.49	0	0	3.80%	0.00	0.00	0.00
Kel 6	25.5 - 28.49	0	0	3.80%	0.00	0.00	0.00
Kel 7	28.5 - 31.49	0	0	3.80%	0.00	0.00	0.00
Kel 8	31.5 - 34.49	0	0	3.80%	0.00	0.00	0.00
Kel 9	34.5 - 37.49	0	0	3.80%	0.00	0.00	0.00
Kel 10	37.5 - 40.49	0	0	3.80%	0.00	0.00	0.00
<i>Band</i> 6,000,000	<i>Range</i>	Expected number of default	Unexpected number of default	Recovery rates	Expected loss	Unexpexted loss	Economic Capital
Kel 1	40.5 - 46.49	0	0	3.80%	0.00	0.00	0.00
Kel 2	46.5 - 52.49	0	0	3.80%	0.00	0.00	0.00
Kel 3	52.5 - 58.49	0	0	3.80%	0.00	0.00	0.00
Kel 4	58.5 - 64.49	0	0	3.80%	0.00	0.00	0.00
Kel 5	64.5 - 70.49	0	0	3.80%	0.00	0.00	0.00
Kel 6	70.5 - 76.49	0	0	3.80%	0.00	0.00	0.00
Kel 7	76.5 - 82.49	0	0	3.80%	0.00	0.00	0.00
Kel 8	82.5 - 88.49	0	0	3.80%	0.00	0.00	0.00
Kel 9	88.5 - 94.49	0	0	3.80%	0.00	0.00	0.00
Kel 10	94.5 - 100	0	0	3.80%	0.00	0.00	0.00
					Total Expected Loss		97,171.1
					Total Unexpected Loss		247,703.2
					Total Economic Capital		150,532.17

Sumber: Bank Rakyat Indonesia, diolah kembali.

Lampiran 4.6 (Lanjutan)
Perhitungan *Expected Loss*, *Unexpected Loss*, *Economic Capital*
Periode Juli 2008

<i>Band</i> 1,000,000	<i>Range</i>	Expected number of default	Unexpected number of default	Recovery rates	Expected loss	Unexpexted loss	Economic Capital
Kel 1	0.5 - 1.49	2	5	3.80%	2,332.85	4,827.70	2,494.85
Kel 2	1.5 - 2.49	1	3	3.80%	1,717.75	6,310.72	4,592.97
Kel 3	2.5 - 3.49	0	0	3.80%	0.00	0.00	0.00
Kel 4	3.5 - 4.49	2	5	3.80%	7,689.75	20,317.44	12,627.69
Kel 5	4.5 - 5.49	4	8	3.80%	19,839.65	39,057.20	19,217.55
Kel 6	5.5 - 6.49	1	3	3.80%	6,013.65	18,932.16	12,918.51
Kel 7	6.5 - 7.49	0	0	3.80%	0.00	0.00	0.00
Kel 8	7.5 - 8.49	1	3	3.80%	8,166.32	25,242.88	17,076.56
Kel 9	8.5 - 9.49	2	5	3.80%	17,219.80	45,714.24	28,494.44
Kel 10	9.5 - 10.49	0	0	3.80%	0.00	0.00	0.00
<i>Band</i> 3,000,000	<i>Range</i>	Expected number of default	Unexpected number of default	Recovery rates	Expected loss	Unexpexted loss	Economic Capital
Kel 1	10.5 - 13.49	4	8	3.80%	10,582.87	22,857.12	12,274.25
Kel 2	13.5 - 16.49	5	9	3.80%	28,419.79	53,564.16	25,144.37
Kel 3	16.5 - 19.49	0	0	3.80%	0.00	0.00	0.00
Kel 4	19.5 - 22.49	0	0	3.80%	0.00	0.00	0.00
Kel 5	22.5 - 25.49	0	0	3.80%	0.00	0.00	0.00
Kel 6	25.5 - 28.49	0	0	3.80%	0.00	0.00	0.00
Kel 7	28.5 - 31.49	0	0	3.80%	0.00	0.00	0.00
Kel 8	31.5 - 34.49	0	0	3.80%	0.00	0.00	0.00
Kel 9	34.5 - 37.49	0	0	3.80%	0.00	0.00	0.00
Kel 10	37.5 - 40.49	0	0	3.80%	0.00	0.00	0.00
<i>Band</i> 6,000,000	<i>Range</i>	Expected number of default	Unexpected number of default	Recovery rates	Expected loss	Unexpexted loss	Economic Capital
Kel 1	40.5 - 46.49	0	0	3.80%	0.00	0.00	0.00
Kel 2	46.5 - 52.49	0	0	3.80%	0.00	0.00	0.00
Kel 3	52.5 - 58.49	0	0	3.80%	0.00	0.00	0.00
Kel 4	58.5 - 64.49	0	0	3.80%	0.00	0.00	0.00
Kel 5	64.5 - 70.49	0	0	3.80%	0.00	0.00	0.00
Kel 6	70.5 - 76.49	0	0	3.80%	0.00	0.00	0.00
Kel 7	76.5 - 82.49	0	0	3.80%	0.00	0.00	0.00
Kel 8	82.5 - 88.49	0	0	3.80%	0.00	0.00	0.00
Kel 9	88.5 - 94.49	0	0	3.80%	0.00	0.00	0.00
Kel 10	94.5 - 100	0	0	3.80%	0.00	0.00	0.00
					Total Expected Loss		101,982.4
					Total Unexpected Loss		236,823.6
					Total Economic Capital		134,841.20

Sumber: Bank Rakyat Indonesia, diolah kembali.

Lampiran 4.6 (Lanjutan)
Perhitungan *Expected Loss*, *Unexpected Loss*, *Economic Capital*
Periode Agustus 2008

<i>Band</i> 1,000,000	<i>Range</i>	Expected number of default	Unexpected number of default	Recovery rates	Expected loss	Unexpexted loss	Economic Capital
Kel 1	0.5 - 1.49	1	3	3.80%	1,202.50	3,155.36	1,952.86
Kel 2	1.5 - 2.49	1	3	3.80%	2,405.00	6,310.72	3,905.72
Kel 3	2.5 - 3.49	0	0	3.80%	0.00	0.00	0.00
Kel 4	3.5 - 4.49	2	5	3.80%	7,689.75	20,317.44	12,627.69
Kel 5	4.5 - 5.49	4	8	3.80%	19,465.53	39,057.20	19,591.67
Kel 6	5.5 - 6.49	1	3	3.80%	6,013.65	18,932.16	12,918.51
Kel 7	6.5 - 7.49	0	0	3.80%	0.00	0.00	0.00
Kel 8	7.5 - 8.49	1	3	3.80%	8,166.32	25,242.88	17,076.56
Kel 9	8.5 - 9.49	2	5	3.80%	16,995.27	42,597.36	25,602.09
Kel 10	9.5 - 10.49	0	0	3.80%	0.00	0.00	0.00
<i>Band</i> 3,000,000	<i>Range</i>	Expected number of default	Unexpected number of default	Recovery rates	Expected loss	Unexpexted loss	Economic Capital
Kel 1	10.5 - 13.49	4	8	3.80%	10,582.87	22,857.12	12,274.25
Kel 2	13.5 - 16.49	5	9	3.80%	28,419.79	53,564.16	25,144.37
Kel 3	16.5 - 19.49	0	0	3.80%	0.00	0.00	0.00
Kel 4	19.5 - 22.49	0	0	3.80%	0.00	0.00	0.00
Kel 5	22.5 - 25.49	0	0	3.80%	0.00	0.00	0.00
Kel 6	25.5 - 28.49	0	0	3.80%	0.00	0.00	0.00
Kel 7	28.5 - 31.49	0	0	3.80%	0.00	0.00	0.00
Kel 8	31.5 - 34.49	0	0	3.80%	0.00	0.00	0.00
Kel 9	34.5 - 37.49	0	0	3.80%	0.00	0.00	0.00
Kel 10	37.5 - 40.49	0	0	3.80%	0.00	0.00	0.00
<i>Band</i> 6,000,000	<i>Range</i>	Expected number of default	Unexpected number of default	Recovery rates	Expected loss	Unexpexted loss	Economic Capital
Kel 1	40.5 - 46.49	0	0	3.80%	0.00	0.00	0.00
Kel 2	46.5 - 52.49	0	0	3.80%	0.00	0.00	0.00
Kel 3	52.5 - 58.49	0	0	3.80%	0.00	0.00	0.00
Kel 4	58.5 - 64.49	0	0	3.80%	0.00	0.00	0.00
Kel 5	64.5 - 70.49	0	0	3.80%	0.00	0.00	0.00
Kel 6	70.5 - 76.49	0	0	3.80%	0.00	0.00	0.00
Kel 7	76.5 - 82.49	0	0	3.80%	0.00	0.00	0.00
Kel 8	82.5 - 88.49	0	0	3.80%	0.00	0.00	0.00
Kel 9	88.5 - 94.49	0	0	3.80%	0.00	0.00	0.00
Kel 10	94.5 - 100	0	0	3.80%	0.00	0.00	0.00
					Total Expected Loss		100,940.7
					Total Unexpected Loss		232,034.4
					Total Economic Capital		131,093.73

Sumber: Bank Rakyat Indonesia, diolah kembali.

Lampiran 4.6 (Lanjutan)
Perhitungan *Expected Loss*, *Unexpected Loss*, *Economic Capital*
Periode September 2008

<i>Band</i> 1,000,000	<i>Range</i>	Expected number of default	Unexpected number of default	Recovery rates	Expected loss	Unexpexted loss	Economic Capital
Kel 1	0.5 - 1.49	1	3	3.80%	1,010.10	3,155.36	2,145.26
Kel 2	1.5 - 2.49	1	3	3.80%	1,717.75	6,310.72	4,592.97
Kel 3	2.5 - 3.49	1	3	3.80%	2,405.10	9,466.08	7,060.98
Kel 4	3.5 - 4.49	2	5	3.80%	7,689.75	20,317.44	12,627.69
Kel 5	4.5 - 5.49	3	7	3.80%	14,655.53	31,746.00	17,090.47
Kel 6	5.5 - 6.49	0	0	3.80%	0.00	0.00	0.00
Kel 7	6.5 - 7.49	0	0	3.80%	0.00	0.00	0.00
Kel 8	7.5 - 8.49	1	3	3.80%	8,166.32	25,242.88	17,076.56
Kel 9	8.5 - 9.49	2	5	3.80%	16,995.27	42,597.36	25,602.09
Kel 10	9.5 - 10.49	0	0	3.80%	0.00	0.00	0.00
<i>Band</i> 3,000,000	<i>Range</i>	Expected number of default	Unexpected number of default	Recovery rates	Expected loss	Unexpexted loss	Economic Capital
Kel 1	10.5 - 13.49	4	8	3.80%	10,582.87	22,857.12	12,274.25
Kel 2	13.5 - 16.49	5	9.28	3.80%	28,920.80	53,564.16	24,643.36
Kel 3	16.5 - 19.49	0	0	3.80%	0.00	0.00	0.00
Kel 4	19.5 - 22.49	0	0	3.80%	0.00	0.00	0.00
Kel 5	22.5 - 25.49	0	0	3.80%	0.00	0.00	0.00
Kel 6	25.5 - 28.49	0	0	3.80%	0.00	0.00	0.00
Kel 7	28.5 - 31.49	0	0	3.80%	0.00	0.00	0.00
Kel 8	31.5 - 34.49	0	0	3.80%	0.00	0.00	0.00
Kel 9	34.5 - 37.49	0	0	3.80%	0.00	0.00	0.00
Kel 10	37.5 - 40.49	0	0	3.80%	0.00	0.00	0.00
<i>Band</i> 6,000,000	<i>Range</i>	Expected number of default	Unexpected number of default	Recovery rates	Expected loss	Unexpexted loss	Economic Capital
Kel 1	40.5 - 46.49	0	0	3.80%	0.00	0.00	0.00
Kel 2	46.5 - 52.49	0	0	3.80%	0.00	0.00	0.00
Kel 3	52.5 - 58.49	0	0	3.80%	0.00	0.00	0.00
Kel 4	58.5 - 64.49	0	0	3.80%	0.00	0.00	0.00
Kel 5	64.5 - 70.49	0	0	3.80%	0.00	0.00	0.00
Kel 6	70.5 - 76.49	0	0	3.80%	0.00	0.00	0.00
Kel 7	76.5 - 82.49	0	0	3.80%	0.00	0.00	0.00
Kel 8	82.5 - 88.49	0	0	3.80%	0.00	0.00	0.00
Kel 9	88.5 - 94.49	0	0	3.80%	0.00	0.00	0.00
Kel 10	94.5 - 100	0	0	3.80%	0.00	0.00	0.00
					Total Expected Loss		92,143.5
					Total Unexpected Loss		215,257.1
					Total Economic Capital		123,113.65

Sumber: Bank Rakyat Indonesia, diolah kembali.

Lampiran 4.6 (Lanjutan)
Perhitungan *Expected Loss*, *Unexpected Loss*, *Economic Capital*
Periode Oktober 2008

<i>Band</i> 1,000,000	<i>Range</i>	Expected number of default	Unexpected number of default	Recovery rates	Expected loss	Unexpexted loss	Economic Capital
Kel 1	0.5 - 1.49	1	3	3.80%	1,010.10	3,155.36	2,145.26
Kel 2	1.5 - 2.49	1	3	3.80%	1,717.75	6,310.72	4,592.97
Kel 3	2.5 - 3.49	2	5	3.80%	5,578.06	14,199.12	8,621.06
Kel 4	3.5 - 4.49	0	0	3.80%	0.00	0.00	0.00
Kel 5	4.5 - 5.49	3	7	3.80%	14,281.40	31,746.00	17,464.60
Kel 6	5.5 - 6.49	1	3	3.80%	6,012.88	18,932.16	12,919.28
Kel 7	6.5 - 7.49	0	0	3.80%	0.00	0.00	0.00
Kel 8	7.5 - 8.49	0	0	3.80%	0.00	0.00	0.00
Kel 9	8.5 - 9.49	2	5	3.80%	16,995.27	42,597.36	25,602.09
Kel 10	9.5 - 10.49	0	0	3.80%	0.00	0.00	0.00
<i>Band</i> 3,000,000	<i>Range</i>	Expected number of default	Unexpected number of default	Recovery rates	Expected loss	Unexpexted loss	Economic Capital
Kel 1	10.5 - 13.49	0	0	3.80%	0.00	0.00	0.00
Kel 2	13.5 - 16.49	5	9	3.80%	28,920.80	53,564.16	24,643.36
Kel 3	16.5 - 19.49	2	5	3.80%	16,033.85	42,597.36	26,563.51
Kel 4	19.5 - 22.49	0	0	3.80%	0.00	0.00	0.00
Kel 5	22.5 - 25.49	0	0	3.80%	0.00	0.00	0.00
Kel 6	25.5 - 28.49	0	0	3.80%	0.00	0.00	0.00
Kel 7	28.5 - 31.49	0	0	3.80%	0.00	0.00	0.00
Kel 8	31.5 - 34.49	0	0	3.80%	0.00	0.00	0.00
Kel 9	34.5 - 37.49	0	0	3.80%	0.00	0.00	0.00
Kel 10	37.5 - 40.49	0	0	3.80%	0.00	0.00	0.00
<i>Band</i> 6,000,000	<i>Range</i>	Expected number of default	Unexpected number of default	Recovery rates	Expected loss	Unexpexted loss	Economic Capital
Kel 1	40.5 - 46.49	0	0	3.80%	0.00	0.00	0.00
Kel 2	46.5 - 52.49	0	0	3.80%	0.00	0.00	0.00
Kel 3	52.5 - 58.49	0	0	3.80%	0.00	0.00	0.00
Kel 4	58.5 - 64.49	0	0	3.80%	0.00	0.00	0.00
Kel 5	64.5 - 70.49	0	0	3.80%	0.00	0.00	0.00
Kel 6	70.5 - 76.49	0	0	3.80%	0.00	0.00	0.00
Kel 7	76.5 - 82.49	0	0	3.80%	0.00	0.00	0.00
Kel 8	82.5 - 88.49	0	0	3.80%	0.00	0.00	0.00
Kel 9	88.5 - 94.49	0	0	3.80%	0.00	0.00	0.00
Kel 10	94.5 - 100	0	0	3.80%	0.00	0.00	0.00
					Total Expected Loss		90,550.1
					Total Unexpected Loss		213,102.2
					Total Economic Capital		122,552.13

Sumber: Bank Rakyat Indonesia, diolah kembali.

Lampiran 4.6 (Lanjutan)
Perhitungan *Expected Loss*, *Unexpected Loss*, *Economic Capital*
Periode November 2008

<i>Band</i> 1,000,000	<i>Range</i>	Expected number of default	Unexpected number of default	Recovery rates	Expected loss	Unexpexted loss	Economic Capital
Kel 1	0.5 - 1.49	1	3	3.80%	1,010.10	3,155.36	2,145.26
Kel 2	1.5 - 2.49	2	5	3.80%	3,641.94	9,466.08	5,824.14
Kel 3	2.5 - 3.49	2	5	3.80%	5,938.76	14,483.10	8,544.34
Kel 4	3.5 - 4.49	1	3	3.80%	4,115.15	12,621.44	8,506.29
Kel 5	4.5 - 5.49	2	5	3.80%	9,792.13	25,396.80	15,604.67
Kel 6	5.5 - 6.49	1	3	3.80%	6,012.88	18,932.16	12,919.28
Kel 7	6.5 - 7.49	0	0	3.80%	0.00	0.00	0.00
Kel 8	7.5 - 8.49	1	3	3.80%	8,128.90	25,242.88	17,113.98
Kel 9	8.5 - 9.49	1	3	3.80%	8,177.00	28,398.24	20,221.24
Kel 10	9.5 - 10.49	0	0	3.80%	0.00	0.00	0.00
<i>Band</i> 3,000,000	<i>Range</i>	Expected number of default	Unexpected number of default	Recovery rates	Expected loss	Unexpexted loss	Economic Capital
Kel 1	10.5 - 13.49	0	0	3.80%	0.00	0.00	0.00
Kel 2	13.5 - 16.49	8	13	3.80%	43,952.63	73,650.72	29,698.09
Kel 3	16.5 - 19.49	0	0	3.80%	0.00	0.00	0.00
Kel 4	19.5 - 22.49	0	0	3.80%	0.00	0.00	0.00
Kel 5	22.5 - 25.49	0	0	3.80%	0.00	0.00	0.00
Kel 6	25.5 - 28.49	0	0	3.80%	0.00	0.00	0.00
Kel 7	28.5 - 31.49	0	0	3.80%	0.00	0.00	0.00
Kel 8	31.5 - 34.49	0	0	3.80%	0.00	0.00	0.00
Kel 9	34.5 - 37.49	0	0	3.80%	0.00	0.00	0.00
Kel 10	37.5 - 40.49	0	0	3.80%	0.00	0.00	0.00
<i>Band</i> 6,000,000	<i>Range</i>	Expected number of default	Unexpected number of default	Recovery rates	Expected loss	Unexpexted loss	Economic Capital
Kel 1	40.5 - 46.49	0	0	3.80%	0.00	0.00	0.00
Kel 2	46.5 - 52.49	0	0	3.80%	0.00	0.00	0.00
Kel 3	52.5 - 58.49	0	0	3.80%	0.00	0.00	0.00
Kel 4	58.5 - 64.49	0	0	3.80%	0.00	0.00	0.00
Kel 5	64.5 - 70.49	0	0	3.80%	0.00	0.00	0.00
Kel 6	70.5 - 76.49	0	0	3.80%	0.00	0.00	0.00
Kel 7	76.5 - 82.49	0	0	3.80%	0.00	0.00	0.00
Kel 8	82.5 - 88.49	0	0	3.80%	0.00	0.00	0.00
Kel 9	88.5 - 94.49	0	0	3.80%	0.00	0.00	0.00
Kel 10	94.5 - 100	0	0	3.80%	0.00	0.00	0.00
					Total Expected Loss		90,769.5
					Total Unexpected Loss		211,346.8
					Total Economic Capital		120,577.29

Sumber: Bank Rakyat Indonesia, diolah kembali.

Lampiran 4.6 (Lanjutan)
Perhitungan *Expected Loss*, *Unexpected Loss*, *Economic Capital*
Periode Desember 2008

<i>Band</i> 1,000,000	<i>Range</i>	Expected number of default	Unexpected number of default	Recovery rates	Expected loss	Unexpexted loss	Economic Capital
Kel 1	0.5 - 1.49	1	3	3.80%	1,010.10	3,155.36	2,145.26
Kel 2	1.5 - 2.49	2	5	3.80%	3,607.93	9,466.08	5,858.15
Kel 3	2.5 - 3.49	5	9	3.80%	14,356.74	26,782.08	12,425.34
Kel 4	3.5 - 4.49	1	3	3.80%	4,317.84	12,621.44	8,303.60
Kel 5	4.5 - 5.49	1	3	3.80%	5,212.50	15,776.80	10,564.30
Kel 6	5.5 - 6.49	0	0	3.80%	0.00	0.00	0.00
Kel 7	6.5 - 7.49	1	3	3.80%	6,734.00	22,087.52	15,353.52
Kel 8	7.5 - 8.49	1	3	3.80%	8,128.90	25,242.88	17,113.98
Kel 9	8.5 - 9.49	0	0	3.80%	0.00	0.00	0.00
Kel 10	9.5 - 10.49	0	0	3.80%	0.00	0.00	0.00
<i>Band</i> 3,000,000	<i>Range</i>	Expected number of default	Unexpected number of default	Recovery rates	Expected loss	Unexpexted loss	Economic Capital
Kel 1	10.5 - 13.49	0	0	3.80%	0.00	0.00	0.00
Kel 2	13.5 - 16.49	8	13	3.80%	43,676.72	73,650.72	29,974.00
Kel 3	16.5 - 19.49	0	0	3.80%	0.00	0.00	0.00
Kel 4	19.5 - 22.49	0	0	3.80%	0.00	0.00	0.00
Kel 5	22.5 - 25.49	0	0	3.80%	0.00	0.00	0.00
Kel 6	25.5 - 28.49	0	0	3.80%	0.00	0.00	0.00
Kel 7	28.5 - 31.49	0	0	3.80%	0.00	0.00	0.00
Kel 8	31.5 - 34.49	0	0	3.80%	0.00	0.00	0.00
Kel 9	34.5 - 37.49	0	0	3.80%	0.00	0.00	0.00
Kel 10	37.5 - 40.49	0	0	3.80%	0.00	0.00	0.00
<i>Band</i> 6,000,000	<i>Range</i>	Expected number of default	Unexpected number of default	Recovery rates	Expected loss	Unexpexted loss	Economic Capital
Kel 1	40.5 - 46.49	0	0	3.80%	0.00	0.00	0.00
Kel 2	46.5 - 52.49	0	0	3.80%	0.00	0.00	0.00
Kel 3	52.5 - 58.49	0	0	3.80%	0.00	0.00	0.00
Kel 4	58.5 - 64.49	0	0	3.80%	0.00	0.00	0.00
Kel 5	64.5 - 70.49	0	0	3.80%	0.00	0.00	0.00
Kel 6	70.5 - 76.49	0	0	3.80%	0.00	0.00	0.00
Kel 7	76.5 - 82.49	0	0	3.80%	0.00	0.00	0.00
Kel 8	82.5 - 88.49	0	0	3.80%	0.00	0.00	0.00
Kel 9	88.5 - 94.49	0	0	3.80%	0.00	0.00	0.00
Kel 10	94.5 - 100	0	0	3.80%	0.00	0.00	0.00
					Total Expected Loss		87,044.7
					Total Unexpected Loss		188,782.9
					Total Economic Capital		101,738.14

Sumber: Bank Rakyat Indonesia, diolah kembali.

Lampiran 4.6 (Lanjutan)
Perhitungan *Expected Loss*, *Unexpected Loss*, *Economic Capital*
Periode Januari 2009

<i>Band</i> 1,000,000	<i>Range</i>	Expected number of default	Unexpected number of default	Recovery rates	Expected loss	Unexpexted loss	Economic Capital
Kel 1	0.5 - 1.49	1	3	3.80%	1,217.40	3,155.36	1,937.96
Kel 2	1.5 - 2.49	2	5	3.80%	3,490.04	9,466.08	5,976.04
Kel 3	2.5 - 3.49	5	9	3.80%	14,236.54	26,782.08	12,545.54
Kel 4	3.5 - 4.49	2	5	3.80%	8,125.68	20,317.44	12,191.76
Kel 5	4.5 - 5.49	1	3	3.80%	5,212.50	15,776.80	10,564.30
Kel 6	5.5 - 6.49	0	0	3.80%	0.00	0.00	0.00
Kel 7	6.5 - 7.49	1	3	3.80%	6,734.00	22,087.52	15,353.52
Kel 8	7.5 - 8.49	1	3	3.80%	8,128.90	25,242.88	17,113.98
Kel 9	8.5 - 9.49	0	0	3.80%	0.00	0.00	0.00
Kel 10	9.5 - 10.49	0	0	3.80%	0.00	0.00	0.00
<i>Band</i> 3,000,000	<i>Range</i>	Expected number of default	Unexpected number of default	Recovery rates	Expected loss	Unexpexted loss	Economic Capital
Kel 1	10.5 - 13.49	0	0	3.80%	0.00	0.00	0.00
Kel 2	13.5 - 16.49	7	13	3.80%	42,213.71	73,650.72	31,437.01
Kel 3	16.5 - 19.49	2	5	3.80%	17,719.39	43,821.70	26,102.30
Kel 4	19.5 - 22.49	0	0	3.80%	0.00	0.00	0.00
Kel 5	22.5 - 25.49	0	0	3.80%	0.00	0.00	0.00
Kel 6	25.5 - 28.49	0	0	3.80%	0.00	0.00	0.00
Kel 7	28.5 - 31.49	0	0	3.80%	0.00	0.00	0.00
Kel 8	31.5 - 34.49	0	0	3.80%	0.00	0.00	0.00
Kel 9	34.5 - 37.49	0	0	3.80%	0.00	0.00	0.00
Kel 10	37.5 - 40.49	0	0	3.80%	0.00	0.00	0.00
<i>Band</i> 6,000,000	<i>Range</i>	Expected number of default	Unexpected number of default	Recovery rates	Expected loss	Unexpexted loss	Economic Capital
Kel 1	40.5 - 46.49	0	0	3.80%	0.00	0.00	0.00
Kel 2	46.5 - 52.49	0	0	3.80%	0.00	0.00	0.00
Kel 3	52.5 - 58.49	0	0	3.80%	0.00	0.00	0.00
Kel 4	58.5 - 64.49	0	0	3.80%	0.00	0.00	0.00
Kel 5	64.5 - 70.49	0	0	3.80%	0.00	0.00	0.00
Kel 6	70.5 - 76.49	0	0	3.80%	0.00	0.00	0.00
Kel 7	76.5 - 82.49	0	0	3.80%	0.00	0.00	0.00
Kel 8	82.5 - 88.49	0	0	3.80%	0.00	0.00	0.00
Kel 9	88.5 - 94.49	0	0	3.80%	0.00	0.00	0.00
Kel 10	94.5 - 100	0	0	3.80%	0.00	0.00	0.00
					Total Expected Loss		107,078.2
					Total Unexpected Loss		240,300.6
					Total Economic Capital		133,222.41

Sumber: Bank Rakyat Indonesia, diolah kembali.

Lampiran 4.6 (Lanjutan)
Perhitungan *Expected Loss*, *Unexpected Loss*, *Economic Capital*
Periode Februari 2009

<i>Band</i> 1,000,000	<i>Range</i>	Expected number of default	Unexpected number of default	Recovery rates	Expected loss	Unexpexted loss	Economic Capital
Kel 1	0.5 - 1.49	0	0	3.80%	0.00	0.00	0.00
Kel 2	1.5 - 2.49	2	5	3.80%	3,490.04	9,466.08	5,976.04
Kel 3	2.5 - 3.49	7	13	3.80%	20,128.89	36,825.36	16,696.47
Kel 4	3.5 - 4.49	3	6	3.80%	11,733.08	23,568.23	11,835.15
Kel 5	4.5 - 5.49	1	3	3.80%	4,811.35	15,776.80	10,965.45
Kel 6	5.5 - 6.49	0	0	3.80%	0.00	0.00	0.00
Kel 7	6.5 - 7.49	1	3	3.80%	6,734.00	22,087.52	15,353.52
Kel 8	7.5 - 8.49	1	3	3.80%	8,128.90	25,242.88	17,113.98
Kel 9	8.5 - 9.49	0	0	3.80%	0.00	0.00	0.00
Kel 10	9.5 - 10.49	0	0	3.80%	0.00	0.00	0.00
<i>Band</i> 3,000,000	<i>Range</i>	Expected number of default	Unexpected number of default	Recovery rates	Expected loss	Unexpexted loss	Economic Capital
Kel 1	10.5 - 13.49	0	0	3.80%	0.00	0.00	0.00
Kel 2	13.5 - 16.49	5	9	3.80%	27,702.91	53,564.16	25,861.25
Kel 3	16.5 - 19.49	2	5	3.80%	17,719.39	43,821.70	26,102.30
Kel 4	19.5 - 22.49	0	0	3.80%	0.00	0.00	0.00
Kel 5	22.5 - 25.49	0	0	3.80%	0.00	0.00	0.00
Kel 6	25.5 - 28.49	0	0	3.80%	0.00	0.00	0.00
Kel 7	28.5 - 31.49	0	0	3.80%	0.00	0.00	0.00
Kel 8	31.5 - 34.49	0	0	3.80%	0.00	0.00	0.00
Kel 9	34.5 - 37.49	0	0	3.80%	0.00	0.00	0.00
Kel 10	37.5 - 40.49	0	0	3.80%	0.00	0.00	0.00
<i>Band</i> 6,000,000	<i>Range</i>	Expected number of default	Unexpected number of default	Recovery rates	Expected loss	Unexpexted loss	Economic Capital
Kel 1	40.5 - 46.49	7	13	3.80%	40,885.29	73,650.72	32,765.43
Kel 2	46.5 - 52.49	0	0	3.80%	0.00	0.00	0.00
Kel 3	52.5 - 58.49	0	0	3.80%	0.00	0.00	0.00
Kel 4	58.5 - 64.49	0	0	3.80%	0.00	0.00	0.00
Kel 5	64.5 - 70.49	0	0	3.80%	0.00	0.00	0.00
Kel 6	70.5 - 76.49	0	0	3.80%	0.00	0.00	0.00
Kel 7	76.5 - 82.49	0	0	3.80%	0.00	0.00	0.00
Kel 8	82.5 - 88.49	0	0	3.80%	0.00	0.00	0.00
Kel 9	88.5 - 94.49	0	0	3.80%	0.00	0.00	0.00
Kel 10	94.5 - 100	0	0	3.80%	0.00	0.00	0.00
					Total Expected Loss		141,333.8
					Total Unexpected Loss		304,003.4
					Total Economic Capital		162,669.60

Sumber: Bank Rakyat Indonesia, diolah kembali.

Lampiran 4.6 (Lanjutan)
Perhitungan *Expected Loss*, *Unexpected Loss*, *Economic Capital*
Periode Maret 2009

<i>Band</i> 1,000,000	<i>Range</i>	Expected number of default	Unexpected number of default	Recovery rates	Expected loss	Unexpexted loss	Economic Capital
Kel 1	0.5 - 1.49	3	7	3.80%	2,885.81	6,349.20	3,463.39
Kel 2	1.5 - 2.49	2	5	3.80%	3,490.04	9,466.08	5,976.04
Kel 3	2.5 - 3.49	7	12	3.80%	19,353.90	33,477.60	14,123.70
Kel 4	3.5 - 4.49	7	12	3.80%	26,425.56	44,636.80	18,211.24
Kel 5	4.5 - 5.49	1	3	3.80%	4,811.35	15,776.80	10,965.45
Kel 6	5.5 - 6.49	0	0	3.80%	0.00	0.00	0.00
Kel 7	6.5 - 7.49	2	5	3.80%	13,547.17	35,555.52	22,008.35
Kel 8	7.5 - 8.49	1	3	3.80%	8,128.90	25,242.88	17,113.98
Kel 9	8.5 - 9.49	0	0	3.80%	0.00	0.00	0.00
Kel 10	9.5 - 10.49	0	0	3.80%	0.00	0.00	0.00
<i>Band</i> 3,000,000	<i>Range</i>	Expected number of default	Unexpected number of default	Recovery rates	Expected loss	Unexpexted loss	Economic Capital
Kel 1	10.5 - 13.49	4	8	3.80%	10,188.93	22,857.12	12,668.19
Kel 2	13.5 - 16.49	7	13	3.80%	40,368.41	73,650.72	33,282.31
Kel 3	16.5 - 19.49	2	5	3.80%	17,719.39	43,821.70	26,102.30
Kel 4	19.5 - 22.49	0	0	3.80%	0.00	0.00	0.00
Kel 5	22.5 - 25.49	0	0	3.80%	0.00	0.00	0.00
Kel 6	25.5 - 28.49	0	0	3.80%	0.00	0.00	0.00
Kel 7	28.5 - 31.49	0	0	3.80%	0.00	0.00	0.00
Kel 8	31.5 - 34.49	0	0	3.80%	0.00	0.00	0.00
Kel 9	34.5 - 37.49	0	0	3.80%	0.00	0.00	0.00
Kel 10	37.5 - 40.49	0	0	3.80%	0.00	0.00	0.00
<i>Band</i> 6,000,000	<i>Range</i>	Expected number of default	Unexpected number of default	Recovery rates	Expected loss	Unexpexted loss	Economic Capital
Kel 1	40.5 - 46.49	7	13	3.80%	40,885.29	73,650.72	32,765.43
Kel 2	46.5 - 52.49	0	0	3.80%	0.00	0.00	0.00
Kel 3	52.5 - 58.49	0	0	3.80%	0.00	0.00	0.00
Kel 4	58.5 - 64.49	0	0	3.80%	0.00	0.00	0.00
Kel 5	64.5 - 70.49	0	0	3.80%	0.00	0.00	0.00
Kel 6	70.5 - 76.49	0	0	3.80%	0.00	0.00	0.00
Kel 7	76.5 - 82.49	0	0	3.80%	0.00	0.00	0.00
Kel 8	82.5 - 88.49	0	0	3.80%	0.00	0.00	0.00
Kel 9	88.5 - 94.49	0	0	3.80%	0.00	0.00	0.00
Kel 10	94.5 - 100	0	0	3.80%	0.00	0.00	0.00
					Total Expected Loss		187,804.7
					Total Unexpected Loss		384,485.1
					Total Economic Capital		196,680.39

Sumber: Bank Rakyat Indonesia, diolah kembali.

Lampiran 4.6 (Lanjutan)
Perhitungan *Expected Loss*, *Unexpected Loss*, *Economic Capital*
Periode April 2009

<i>Band</i> 1,000,000	<i>Range</i>	Expected number of default	Unexpected number of default	Recovery rates	Expected loss	Unexpexted loss	Economic Capital
Kel 1	0.5 - 1.49	8	14	3.80%	7,535.44	13,391.04	5,855.60
Kel 2	1.5 - 2.49	7	13	3.80%	13,947.80	24,550.24	10,602.44
Kel 3	2.5 - 3.49	12	17	3.80%	33,316.54	49,870.08	16,553.54
Kel 4	3.5 - 4.49	11	17	3.80%	42,058.01	66,493.44	24,435.43
Kel 5	4.5 - 5.49	2	5	3.80%	8,953.96	23,665.20	14,711.24
Kel 6	5.5 - 6.49	0	0	3.80%	0.00	0.00	0.00
Kel 7	6.5 - 7.49	1	3	3.80%	6,734.00	22,087.52	15,353.52
Kel 8	7.5 - 8.49	1	3	3.80%	8,128.90	25,242.88	17,113.98
Kel 9	8.5 - 9.49	0	0	3.80%	0.00	0.00	0.00
Kel 10	9.5 - 10.49	0	0	3.80%	0.00	0.00	0.00
<i>Band</i> 3,000,000	<i>Range</i>	Expected number of default	Unexpected number of default	Recovery rates	Expected loss	Unexpexted loss	Economic Capital
Kel 1	10.5 - 13.49	8	14	3.80%	22,920.03	40,173.12	17,253.09
Kel 2	13.5 - 16.49	5	9	3.80%	27,156.30	54,367.62	27,211.32
Kel 3	16.5 - 19.49	0	0	3.80%	0.00	0.00	0.00
Kel 4	19.5 - 22.49	0	0	3.80%	0.00	0.00	0.00
Kel 5	22.5 - 25.49	2	5	3.80%	21,653.75	70,995.60	49,341.85
Kel 6	25.5 - 28.49	0	0	3.80%	0.00	0.00	0.00
Kel 7	28.5 - 31.49	0	0	3.80%	0.00	0.00	0.00
Kel 8	31.5 - 34.49	0	0	3.80%	0.00	0.00	0.00
Kel 9	34.5 - 37.49	0	0	3.80%	0.00	0.00	0.00
Kel 10	37.5 - 40.49	0	0	3.80%	0.00	0.00	0.00
<i>Band</i> 6,000,000	<i>Range</i>	Expected number of default	Unexpected number of default	Recovery rates	Expected loss	Unexpexted loss	Economic Capital
Kel 1	40.5 - 46.49	7	13	3.80%	40,885.29	73,650.72	32,765.43
Kel 2	46.5 - 52.49	0	0	3.80%	0.00	0.00	0.00
Kel 3	52.5 - 58.49	0	0	3.80%	0.00	0.00	0.00
Kel 4	58.5 - 64.49	0	0	3.80%	0.00	0.00	0.00
Kel 5	64.5 - 70.49	0	0	3.80%	0.00	0.00	0.00
Kel 6	70.5 - 76.49	0	0	3.80%	0.00	0.00	0.00
Kel 7	76.5 - 82.49	0	0	3.80%	0.00	0.00	0.00
Kel 8	82.5 - 88.49	0	0	3.80%	0.00	0.00	0.00
Kel 9	88.5 - 94.49	0	0	3.80%	0.00	0.00	0.00
Kel 10	94.5 - 100	0	0	3.80%	0.00	0.00	0.00
					Total Expected Loss		233,290.0
					Total Unexpected Loss		464,487.5
					Total Economic Capital		231,197.44

Sumber: Bank Rakyat Indonesia, diolah kembali.

Lampiran 4.6 (Lanjutan)
Perhitungan *Expected Loss*, *Unexpected Loss*, *Economic Capital*
Periode Mei 2009

<i>Band</i> 1,000,000	<i>Range</i>	Expected number of default	Unexpected number of default	Recovery rates	Expected loss	Unexpexted loss	Economic Capital
Kel 1	0.5 - 1.49	11	16	3.80%	10,114.71	15,584.40	5,469.69
Kel 2	1.5 - 2.49	8	13	3.80%	15,100.03	25,041.24	9,941.21
Kel 3	2.5 - 3.49	13	20	3.80%	38,733.15	58,775.16	20,042.01
Kel 4	3.5 - 4.49	13	21	3.80%	51,747.42	78,960.96	27,213.54
Kel 5	4.5 - 5.49	7	12	3.80%	31,598.96	55,796.00	24,197.04
Kel 6	5.5 - 6.49	0	0	3.80%	0.00	0.00	0.00
Kel 7	6.5 - 7.49	1	3	3.80%	6,734.00	22,087.52	15,353.52
Kel 8	7.5 - 8.49	1	3	3.80%	8,128.90	25,242.88	17,113.98
Kel 9	8.5 - 9.49	0	0	3.80%	0.00	0.00	0.00
Kel 10	9.5 - 10.49	0	0	3.80%	0.00	0.00	0.00
<i>Band</i> 3,000,000	<i>Range</i>	Expected number of default	Unexpected number of default	Recovery rates	Expected loss	Unexpexted loss	Economic Capital
Kel 1	10.5 - 13.49	4	8	3.80%	11,223.65	22,857.12	11,633.47
Kel 2	13.5 - 16.49	7	13	3.80%	41,021.12	73,650.72	32,629.60
Kel 3	16.5 - 19.49	2	5	3.80%	16,115.93	42,597.36	26,481.43
Kel 4	19.5 - 22.49	0	0	3.80%	0.00	0.00	0.00
Kel 5	22.5 - 25.49	0	0	3.80%	0.00	0.00	0.00
Kel 6	25.5 - 28.49	0	0	3.80%	0.00	0.00	0.00
Kel 7	28.5 - 31.49	0	0	3.80%	0.00	0.00	0.00
Kel 8	31.5 - 34.49	0	0	3.80%	0.00	0.00	0.00
Kel 9	34.5 - 37.49	0	0	3.80%	0.00	0.00	0.00
Kel 10	37.5 - 40.49	0	0	3.80%	0.00	0.00	0.00
<i>Band</i> 6,000,000	<i>Range</i>	Expected number of default	Unexpected number of default	Recovery rates	Expected loss	Unexpexted loss	Economic Capital
Kel 1	40.5 - 46.49	7	13	3.80%	40,885.29	73,650.72	32,765.43
Kel 2	46.5 - 52.49	0	0	3.80%	0.00	0.00	0.00
Kel 3	52.5 - 58.49	0	0	3.80%	0.00	0.00	0.00
Kel 4	58.5 - 64.49	0	0	3.80%	0.00	0.00	0.00
Kel 5	64.5 - 70.49	0	0	3.80%	0.00	0.00	0.00
Kel 6	70.5 - 76.49	0	0	3.80%	0.00	0.00	0.00
Kel 7	76.5 - 82.49	0	0	3.80%	0.00	0.00	0.00
Kel 8	82.5 - 88.49	0	0	3.80%	0.00	0.00	0.00
Kel 9	88.5 - 94.49	0	0	3.80%	0.00	0.00	0.00
Kel 10	94.5 - 100	0	0	3.80%	0.00	0.00	0.00
					Total Expected Loss		271,403.2
					Total Unexpected Loss		494,244.1
					Total Economic Capital		222,840.92

Sumber: Bank Rakyat Indonesia, diolah kembali.

Lampiran 4.6 (Lanjutan)
Perhitungan *Expected Loss*, *Unexpected Loss*, *Economic Capital*
Periode Juni 2009

<i>Band</i> 1,000,000	<i>Range</i>	Expected number of default	Unexpected number of default	Recovery rates	Expected loss	Unexpexted loss	Economic Capital
Kel 1	0.5 - 1.49	15	23	3.80%	14,506.72	21,818.16	7,311.44
Kel 2	1.5 - 2.49	11	17	3.80%	21,472.80	33,246.72	11,773.92
Kel 3	2.5 - 3.49	22	30	3.80%	64,428.82	87,041.76	22,612.94
Kel 4	3.5 - 4.49	15	23	3.80%	58,004.66	87,272.64	29,267.98
Kel 5	4.5 - 5.49	7	12	3.80%	32,186.50	55,796.00	23,609.50
Kel 6	5.5 - 6.49	1	3	3.80%	5,610.58	18,932.16	13,321.58
Kel 7	6.5 - 7.49	1	3	3.80%	6,734.00	22,087.52	15,353.52
Kel 8	7.5 - 8.49	1	3	3.80%	8,128.90	25,242.88	17,113.98
Kel 9	8.5 - 9.49	0	0	3.80%	0.00	0.00	0.00
Kel 10	9.5 - 10.49	0	0	3.80%	0.00	0.00	0.00
<i>Band</i> 3,000,000	<i>Range</i>	Expected number of default	Unexpected number of default	Recovery rates	Expected loss	Unexpexted loss	Economic Capital
Kel 1	10.5 - 13.49	4	8	3.80%	11,288.11	22,857.12	11,569.01
Kel 2	13.5 - 16.49	7	13	3.80%	42,442.48	73,650.72	31,208.24
Kel 3	16.5 - 19.49	2	5	3.80%	16,115.93	42,597.36	26,481.43
Kel 4	19.5 - 22.49	0	0	3.80%	0.00	0.00	0.00
Kel 5	22.5 - 25.49	0	0	3.80%	0.00	0.00	0.00
Kel 6	25.5 - 28.49	0	0	3.80%	0.00	0.00	0.00
Kel 7	28.5 - 31.49	0	0	3.80%	0.00	0.00	0.00
Kel 8	31.5 - 34.49	0	0	3.80%	0.00	0.00	0.00
Kel 9	34.5 - 37.49	0	0	3.80%	0.00	0.00	0.00
Kel 10	37.5 - 40.49	0	0	3.80%	0.00	0.00	0.00
<i>Band</i> 6,000,000	<i>Range</i>	Expected number of default	Unexpected number of default	Recovery rates	Expected loss	Unexpexted loss	Economic Capital
Kel 1	40.5 - 46.49	7	13	3.80%	40,885.29	73,650.72	32,765.43
Kel 2	46.5 - 52.49	0	0	3.80%	0.00	0.00	0.00
Kel 3	52.5 - 58.49	0	0	3.80%	0.00	0.00	0.00
Kel 4	58.5 - 64.49	0	0	3.80%	0.00	0.00	0.00
Kel 5	64.5 - 70.49	0	0	3.80%	0.00	0.00	0.00
Kel 6	70.5 - 76.49	0	0	3.80%	0.00	0.00	0.00
Kel 7	76.5 - 82.49	0	0	3.80%	0.00	0.00	0.00
Kel 8	82.5 - 88.49	0	0	3.80%	0.00	0.00	0.00
Kel 9	88.5 - 94.49	0	0	3.80%	0.00	0.00	0.00
Kel 10	94.5 - 100	0	0	3.80%	0.00	0.00	0.00
					Total Expected Loss		321,804.8
					Total Unexpected Loss		564,193.8
					Total Economic Capital		242,388.98

Sumber: Bank Rakyat Indonesia, diolah kembali.

Lampiran 4.6 (Lanjutan)
Perhitungan *Expected Loss*, *Unexpected Loss*, *Economic Capital*
Periode Juli 2009

<i>Band</i> 1,000,000	<i>Range</i>	Expected number of default	Unexpected number of default	Recovery rates	Expected loss	Unexpexted loss	Economic Capital
Kel 1	0.5 - 1.49	21	28	3.80%	19,865.83	27,012.96	7,147.13
Kel 2	1.5 - 2.49	14	21	3.80%	26,711.23	39,480.48	12,769.25
Kel 3	2.5 - 3.49	22	30	3.80%	63,885.15	87,041.76	23,156.61
Kel 4	3.5 - 4.49	16	23	3.80%	60,273.63	87,272.64	26,999.01
Kel 5	4.5 - 5.49	10	16	3.80%	50,357.57	77,922.00	27,564.43
Kel 6	5.5 - 6.49	0	0	3.80%	0.00	0.00	0.00
Kel 7	6.5 - 7.49	1	3	3.80%	6,734.00	22,087.52	15,353.52
Kel 8	7.5 - 8.49	0	0	3.80%	0.00	0.00	0.00
Kel 9	8.5 - 9.49	0	0	3.80%	0.00	0.00	0.00
Kel 10	9.5 - 10.49	0	0	3.80%	0.00	0.00	0.00
<i>Band</i> 3,000,000	<i>Range</i>	Expected number of default	Unexpected number of default	Recovery rates	Expected loss	Unexpexted loss	Economic Capital
Kel 1	10.5 - 13.49	8	14	3.80%	22,351.40	40,173.12	17,821.72
Kel 2	13.5 - 16.49	10	15	3.80%	56,872.48	87,272.64	30,400.16
Kel 3	16.5 - 19.49	2	5	3.80%	16,115.93	42,597.36	26,481.43
Kel 4	19.5 - 22.49	0	0	3.80%	0.00	0.00	0.00
Kel 5	22.5 - 25.49	2	5	3.80%	22,126.00	70,995.60	48,869.60
Kel 6	25.5 - 28.49	0	0	3.80%	0.00	0.00	0.00
Kel 7	28.5 - 31.49	0	0	3.80%	0.00	0.00	0.00
Kel 8	31.5 - 34.49	0	0	3.80%	0.00	0.00	0.00
Kel 9	34.5 - 37.49	0	0	3.80%	0.00	0.00	0.00
Kel 10	37.5 - 40.49	0	0	3.80%	0.00	0.00	0.00
<i>Band</i> 6,000,000	<i>Range</i>	Expected number of default	Unexpected number of default	Recovery rates	Expected loss	Unexpexted loss	Economic Capital
Kel 1	40.5 - 46.49	7	13	3.80%	40,885.29	73,650.72	32,765.43
Kel 2	46.5 - 52.49	0	0	3.80%	0.00	0.00	0.00
Kel 3	52.5 - 58.49	0	0	3.80%	0.00	0.00	0.00
Kel 4	58.5 - 64.49	0	0	3.80%	0.00	0.00	0.00
Kel 5	64.5 - 70.49	0	0	3.80%	0.00	0.00	0.00
Kel 6	70.5 - 76.49	0	0	3.80%	0.00	0.00	0.00
Kel 7	76.5 - 82.49	0	0	3.80%	0.00	0.00	0.00
Kel 8	82.5 - 88.49	0	0	3.80%	0.00	0.00	0.00
Kel 9	88.5 - 94.49	0	0	3.80%	0.00	0.00	0.00
Kel 10	94.5 - 100	0	0	3.80%	0.00	0.00	0.00
					Total Expected Loss		386,178.5
					Total Unexpected Loss		655,506.8
					Total Economic Capital		269,328.30

Sumber: Bank Rakyat Indonesia, diolah kembali.

Lampiran 4.6 (Lanjutan)
Perhitungan *Expected Loss*, *Unexpected Loss*, *Economic Capital*
Periode Agustus 2009

<i>Band</i> 1,000,000	<i>Range</i>	Expected number of default	Unexpected number of default	Recovery rates	Expected loss	Unexpexted loss	Economic Capital
Kel 1	0.5 - 1.49	22	30	3.80%	21,374.44	29,013.92	7,639.48
Kel 2	1.5 - 2.49	28	37	3.80%	54,584.43	72,034.56	17,450.13
Kel 3	2.5 - 3.49	27	36	3.80%	77,297.61	105,050.40	27,752.79
Kel 4	3.5 - 4.49	22	30	3.80%	84,016.51	116,055.68	32,039.17
Kel 5	4.5 - 5.49	14	22	3.80%	68,795.84	103,896.00	35,100.16
Kel 6	5.5 - 6.49	0	0	3.80%	0.00	0.00	0.00
Kel 7	6.5 - 7.49	1	3	3.80%	6,734.00	22,087.52	15,353.52
Kel 8	7.5 - 8.49	0	0	3.80%	0.00	0.00	0.00
Kel 9	8.5 - 9.49	0	0	3.80%	0.00	0.00	0.00
Kel 10	9.5 - 10.49	1	3	3.80%	9,364.11	31,553.60	22,189.49
<i>Band</i> 3,000,000	<i>Range</i>	Expected number of default	Unexpected number of default	Recovery rates	Expected loss	Unexpexted loss	Economic Capital
Kel 1	10.5 - 13.49	4	8.12	3.80%	12,025.29	23,434.32	11,409.03
Kel 2	13.5 - 16.49	12	18.36	3.80%	71,255.43	105,973.92	34,718.49
Kel 3	16.5 - 19.49	4	8	3.80%	32,149.39	68,571.36	36,421.97
Kel 4	19.5 - 22.49	0	0	3.80%	0.00	0.00	0.00
Kel 5	22.5 - 25.49	2	5	3.80%	22,126.00	70,995.60	48,869.60
Kel 6	25.5 - 28.49	0	0	3.80%	0.00	0.00	0.00
Kel 7	28.5 - 31.49	0	0	3.80%	0.00	0.00	0.00
Kel 8	31.5 - 34.49	0	0	3.80%	0.00	0.00	0.00
Kel 9	34.5 - 37.49	0	0	3.80%	0.00	0.00	0.00
Kel 10	37.5 - 40.49	0	0	3.80%	0.00	0.00	0.00
<i>Band</i> 6,000,000	<i>Range</i>	Expected number of default	Unexpected number of default	Recovery rates	Expected loss	Unexpexted loss	Economic Capital
Kel 1	40.5 - 46.49	7	13	3.80%	40,885.29	73,650.72	32,765.43
Kel 2	46.5 - 52.49	0	0	3.80%	0.00	0.00	0.00
Kel 3	52.5 - 58.49	0	0	3.80%	0.00	0.00	0.00
Kel 4	58.5 - 64.49	0	0	3.80%	0.00	0.00	0.00
Kel 5	64.5 - 70.49	0	0	3.80%	0.00	0.00	0.00
Kel 6	70.5 - 76.49	0	0	3.80%	0.00	0.00	0.00
Kel 7	76.5 - 82.49	0	0	3.80%	0.00	0.00	0.00
Kel 8	82.5 - 88.49	0	0	3.80%	0.00	0.00	0.00
Kel 9	88.5 - 94.49	0	0	3.80%	0.00	0.00	0.00
Kel 10	94.5 - 100	0	0	3.80%	0.00	0.00	0.00
					Total Expected Loss		500,608.3
					Total Unexpected Loss		822,317.6
					Total Economic Capital		321,709.26

Sumber: Bank Rakyat Indonesia, diolah kembali.