

Lampiran 4.1 Pembagian *Band* Tahun 2009

Debitur	Exposure at Default	1,000,000	10,000,000	100,000,000
	577,358.00	1		
	585,213.00	1		
	759,894.00	1		
	839,667.00	1		
	868,757.00	1		
	885,312.00	1		
	1,022,792.00	1		
	1,095,845.00	1		
	1,155,568.00	1		
	1,191,641.00	1		
	1,192,975.00	1		
	1,300,118.00	1		
	1,346,880.00	1		
	17,855,449.00		2	
	18,053,070.00		2	
	18,098,881.00		2	
	18,149,278.00		2	
	18,462,935.00		2	
	18,569,442.00		2	
	18,695,122.00		2	
	18,721,676.00		2	
	18,837,500.00		2	
	19,347,383.00		2	
	19,359,960.00		2	
	19,430,435.00		2	
	19,451,580.00		2	
	19,676,845.00		2	
	19,741,142.00		2	
	552,088,912.00			6
	569,461,332.00			6
	571,534,480.00			6
	582,705,221.00			6
	592,019,254.00			6
	605,962,528.00			6
	610,469,987.00			6
	622,063,849.00			6
	626,889,304.00			6
	633,434,673.00			6
	694,429,236.00			7
	710,890,799.00			7
	719,585,000.00			7
	723,184,181.00			7
	724,445,299.00			7
	904,344,362.00			9
	964,960,449.00			10
	981,381,411.00			10
	989,208,079.00			10
	1,028,246,592.00			10

Sumber : BNI Syariah, telah diolah kembali

## Lampiran 4.2. Pembagian Band Tahun 2008

Debitur	Exposure at Default	1,000,000	10,000,000	100,000,000
1	714,983.00	1		
2	917,600.00	1		
3	1,531,400.00	2		
4	1,841,496.00	2		
5	1,851,548.00	2		
6	1,892,124.00	2		
7	2,014,590.00	2		
8	2,222,495.00	2		
9	2,408,100.00	2		
10	2,557,300.00	3		
11	2,710,500.00	3		
401	78,514,091.00		8	
402	78,754,399.00		8	
403	78,834,881.00		8	
404	79,260,994.00		8	
405	79,996,182.00		8	
406	81,151,649.00		8	
407	81,354,437.00		8	
408	81,356,858.00		8	
409	81,454,959.00		8	
410	81,461,555.00		8	
411	81,510,000.00		8	
412	81,795,262.00		8	
413	83,191,460.00		8	
414	83,357,463.00		8	
415	83,745,457.00		8	
416	83,909,854.00		8	
417	86,076,240.00		9	
623	668,598,428.00			7
624	669,813,849.00			7
625	715,500,000.00			7
626	716,382,920.00			7
627	728,879,985.00			7
628	746,048,574.00			7
629	774,496,822.00			8
630	778,784,567.00			8
631	832,719,033.00			8
632	874,700,012.00			9
633	912,839,647.00			9
634	929,259,632.00			9
635	959,863,072.00			10
636	971,013,022.00			10
637	1,046,555,951.00			10

Sumber : BNI Syariah, telah diolah kembali

Lampiran 4.3. Pembagian *Band* Tahun 2007

Debitur	Exposure at Default	1,000,000	10,000,000	100,000,000
1	531,833.00	1		
2	547,644.00	1		
3	839,191.00	1		
4	920,100.00	1		
5	1,166,471.00	1		
6	1,180,900.00	1		
7	1,303,912.00	1		
8	1,331,644.00	1		
9	1,524,600.00	2		
10	1,570,477.00	2		
11	1,617,530.00	2		
12	1,725,222.00	2		
13	1,764,326.00	2		
268	50953043			5
269	51243732			5
270	51471293			5
271	51525003			5
272	51576709			5
273	51728715			5
274	52649046			5
275	52875387			5
276	52916680			5
277	54218320			5
278	55171001			6
279	56795104			6
280	57542877			6
281	58270809			6
282	58679470			6
283	58688042			6
284	58789998			6
285	58898831			6
286	59078382			6
287	60238621			6
288	60871902			6
289	60930066			6
290	61081165			6
291	62578545			6
292	62701244			6
293	62724046			6
513	669883797			7
514	729089985			7
515	743902129			7
516	746093574			7
517	772243148			8
518	774514322			8
519	806643028			8
520	912852147			9
521	963435572			10
522	971413022			10
523	1018750003			10

Sumber : BNI Syariah, telah diolah kembali

**Lampiran 4.4. Nilai *Exposure at Default* per Band**

<b>Bulan</b>	<b>1,000,000</b>	<b>10,000,000</b>	<b>100,000,000</b>
<b>2007</b>			
Januari	1,519,020,242	9,422,744,995	46,311,347,849
Februari	1,554,633,359	10,486,411,627	53,842,728,737
Maret	1,673,772,538	10,813,301,282	52,897,131,943
April	1,765,915,362	10,611,357,085	51,776,100,666
Mei	1,562,790,542	11,123,513,526	57,695,327,492
Juni	1,667,137,959	10,560,945,347	54,165,771,812
Juli	1,704,111,885	11,808,060,853	57,746,909,160
Agustus	1,592,639,426	11,545,824,873	54,352,823,403
September	1,554,462,069	11,414,250,176	58,197,862,817
Oktober	1,428,195,386	11,518,352,041	61,704,187,909
November	1,511,804,990	10,943,755,380	59,816,262,817
Desember	906,757,683	9,158,114,636	51,966,140,534
<b>2008</b>			
Januari	910,817,435	10,195,573,097	53,748,442,292
Februari	891,142,788	10,482,352,735	56,267,134,453
Maret	927,466,588	11,635,344,774	57,326,802,794
April	960,585,753	12,727,615,167	61,164,705,899
Mei	989,046,618	12,570,940,717	63,868,956,424
Juni	1,005,701,982	12,582,248,129	62,813,461,439
Juli	1,027,698,502	12,540,374,821	62,221,328,966
Agustus	569,966,708	16,238,670,038	88,965,688,053
September	987,152,714	12,713,860,783	65,339,955,370
Oktober	975,172,540	13,190,814,800	65,595,331,848
November	1,168,806,554	13,042,766,429	69,121,462,724
Desember	1,158,452,499	11,536,700,775	54,275,203,437
<b>2009</b>			
Januari	1,172,695,322	11,759,136,454	63,872,718,455
Februari	1,206,933,252	12,651,704,952	66,383,054,685
Maret	1,218,586,548	12,536,907,024	70,601,776,906
April	1,231,651,278	12,324,695,311	75,351,548,040
Mei	255,012,418	16,546,391,319	120,106,756,293
Juni	1,256,188,681	12,665,591,368	70,852,436,171
Juli	1,193,398,315	12,406,097,670	79,045,531,598
Agustus	569,966,708	15,854,788,209	88,097,975,942
September	554,064,637	16,482,251,582	82,552,613,668
Oktober	441,314,090	18,101,825,398	75,651,216,810
November	672,827,953	8,799,457,609	48,477,683,277
Desember	735,326,189	9,184,565,704	43,668,327,660

Sumber : BNI Syariah, telah diolah kembali



### Lampiran 4.5 Nilai *Exposure at Default* Per Kelompok Band Tahun 2009

Keterangan	Januari	Februari	Maret	April	Mei	Juni	Juli	Agustus	September	Oktober	November	Desember
Kelompok Band Rp. 1.000.000												
Band J												
1	5,343,213	6,773,429	4,178,111	3,536,854	-	2,679,617	4,247,462	4,611,259	5,896,756	841,352	8,445,528	12,822,020
2	7,962,824	11,586,694	13,457,525	15,015,489	3,651,931	13,393,452	16,084,846	14,609,804	26,699,210	7,067,025	33,508,089	27,396,599
3	36,263,168	39,635,305	51,631,312	48,430,462	8,370,000	49,404,771	49,482,769	58,619,083	37,685,611	38,457,895	83,543,865	68,699,775
4	55,465,687	72,830,023	60,487,899	64,438,877	7,020,000	83,773,694	67,658,745	39,634,013	26,933,411	46,182,422	58,882,289	52,102,187
5	106,515,685	100,995,246	95,251,371	89,312,554	14,540,800	95,737,181	91,115,607	24,591,550	20,448,283	25,398,461	58,526,100	38,862,426
6	121,165,962	121,466,826	126,782,746	145,082,129	30,965,200	131,986,610	121,615,431	18,708,587	36,708,711	37,036,736	47,145,776	36,633,489
7	188,839,490	210,081,907	216,710,789	229,593,422	61,655,268	236,937,043	245,041,474	104,189,926	112,137,413	98,473,396	63,029,774	42,968,731
8	183,943,727	176,435,202	177,128,348	177,454,724	55,635,918	184,783,073	194,196,522	47,759,743	48,192,956	48,811,682	48,486,718	120,873,987
9	289,322,941	288,500,814	304,706,828	270,423,296	53,516,200	278,778,225	215,594,975	116,376,692	89,249,777	79,699,895	89,847,916	125,555,627
10	177,872,625	178,627,806	168,251,619	188,363,471	19,657,101	178,715,015	188,360,484	140,866,051	150,112,509	59,345,226	181,411,898	209,411,348
Kelompok Band Rp. 10.000.000												
Band J												
1	636,068,350	689,386,092	720,860,185	729,434,194	405,193,207	696,357,357	727,210,267	485,946,497	466,378,838	493,982,136	591,428,154	598,689,364
2	1,243,433,540	1,400,691,126	1,380,644,887	1,224,455,529	2,718,236,751	1,234,501,606	1,128,159,144	1,241,397,033	1,088,258,908	1,225,429,855	996,424,717	999,364,784
3	1,052,025,740	1,159,558,496	1,229,260,572	1,316,237,691	1,475,944,381	1,148,391,362	1,106,334,684	1,169,840,391	1,344,793,555	1,613,612,804	656,198,602	566,232,019
4	1,016,175,240	1,049,528,424	861,915,577	798,135,354	1,840,422,763	626,587,471	599,617,986	1,034,841,502	1,391,027,061	2,215,520,043	611,445,795	967,621,328
5	1,098,543,200	1,103,566,548	1,049,613,629	847,222,972	2,388,549,650	1,093,182,408	1,037,717,210	1,947,764,633	2,242,985,477	3,942,565,746	1,252,701,855	1,704,088,518
6	531,408,689	648,318,868	769,786,768	1,138,755,723	1,415,955,580	1,249,211,627	1,177,201,687	1,952,170,621	2,002,919,345	1,649,436,635	1,319,680,886	1,254,286,233
7	1,528,710,589	1,656,267,721	1,992,879,217	1,727,636,080	1,394,376,496	1,381,819,051	1,178,402,894	1,593,288,570	1,470,512,470	1,257,698,800	622,674,189	687,007,708
8	1,528,758,295	1,523,693,638	1,288,201,539	1,290,464,682	1,617,577,674	1,295,983,786	1,456,918,273	1,460,604,129	1,784,412,618	1,962,696,358	1,058,642,574	884,834,776
9	1,533,357,090	1,622,392,431	1,347,053,466	1,348,329,517	1,805,708,962	1,343,362,527	1,793,942,657	2,069,047,935	2,087,642,785	1,443,759,443	897,264,130	720,183,218
10	1,590,655,721	1,798,301,608	1,896,691,184	1,904,023,569	1,484,425,855	2,596,194,173	2,200,592,868	2,899,886,898	2,603,320,525	2,297,123,578	792,996,707	802,257,756
Kelompok Band Rp 100.000.000												
Band J												
1	9,285,486,525	9,169,547,442	9,568,907,230	9,709,398,340	9,590,611,517	9,913,097,650	9,567,099,534	10,227,794,469	10,141,330,500	9,698,535,267	5,966,301,528	5,487,287,464
2	10,025,578,290	10,098,482,990	10,332,406,090	10,109,139,788	24,250,258,144	10,357,452,825	10,736,590,442	12,566,949,004	11,825,606,153	9,795,147,283	10,257,292,858	7,658,403,125
3	9,676,942,092	9,773,380,566	10,010,813,266	11,125,842,918	14,997,222,320	10,858,558,417	10,810,230,140	11,166,602,726	9,984,124,197	11,995,661,733	6,200,114,484	5,877,964,009
4	8,060,306,412	8,042,785,984	6,411,411,948	7,448,914,009	18,687,383,843	6,752,275,101	7,918,510,685	9,962,184,317	8,925,069,294	9,924,822,466	5,231,626,237	5,172,592,573
5	6,620,633,428	7,611,023,728	8,006,857,185	8,046,328,732	10,342,938,781	7,557,603,778	10,081,190,125	10,017,864,857	10,453,412,621	9,607,339,517	6,524,523,258	5,064,775,541
6	5,884,684,632	6,513,361,216	6,999,574,581	6,950,526,231	10,760,726,534	6,940,229,317	9,907,199,476	10,594,285,557	10,727,970,195	6,517,750,745	4,749,725,839	5,966,629,540
7	6,295,568,727	5,624,132,957	5,624,132,957	5,617,650,457	7,701,155,623	4,952,832,943	5,617,093,894	7,700,948,026	6,378,757,811	6,417,712,141	5,695,724,772	3,572,534,515
8	2,386,000,422	-	4,051,945,303	4,807,123,508	7,079,446,797	4,010,371,001	3,996,876,001	7,353,876,438	5,567,986,612	3,198,912,209	-	-
9	2,716,799,291	4,553,993,104	3,646,621,153	3,633,923,653	15,212,586,879	4,540,373,518	5,449,405,380	4,523,645,149	4,571,828,386	4,536,411,268	910,829,362	904,344,362
10	2,920,718,636	4,996,346,698	5,949,107,193	7,902,700,404	1,484,425,855	4,969,641,621	4,961,335,921	3,983,825,399	3,976,527,899	3,958,924,181	2,941,544,939	3,963,796,531

Sumber ; BNI Syariah, telah diolah kembali

### Lampiran 4.6 Nilai *Exposure at Default* Per Kelompok Band Tahun 2008

Keterangan	Januari	Februari	Maret	April	Mei	Juni	Juli	Agustus	September	Oktober	November	Desember
Kelompok Band Rp. 1.000.000												
Band J												
1	7,570,036	7,272,536	7,245,019	7,382,291	6,415,496	8,004,833	8,476,507	4,611,259	4,674,464	6,716,728	5,169,527	1,632,583
2	22,404,619	20,007,408	20,012,408	25,342,497	27,099,669	18,444,514	13,690,214	14,609,804	19,547,683	13,688,281	15,193,712	13,761,753
3	44,911,171	44,931,171	50,710,013	45,687,969	44,984,479	48,248,732	42,576,551	58,619,083	36,385,418	36,170,122	30,019,590	35,926,156
4	61,264,692	60,527,192	54,789,376	43,352,505	43,781,103	60,314,001	72,711,938	39,634,013	59,701,166	56,349,159	63,761,758	51,553,010
5	93,889,294	89,051,418	115,613,256	114,960,996	124,642,288	105,432,471	100,370,389	24,591,550	96,047,540	90,022,391	95,064,398	110,307,175
6	151,173,422	144,377,909	139,059,173	137,466,121	125,872,060	144,892,863	151,785,510	18,708,587	132,855,799	138,829,727	131,401,595	127,040,147
7	153,504,156	161,019,973	182,060,904	189,451,774	210,619,680	196,517,021	188,685,087	104,189,926	188,019,088	174,788,187	195,523,175	202,517,828
8	127,599,904	127,178,336	111,104,976	118,766,012	128,227,342	126,986,330	127,069,153	47,759,743	159,174,223	160,377,069	192,371,608	176,119,302
9	159,589,062	177,341,708	167,266,713	159,254,133	178,004,237	177,493,825	213,250,828	116,376,692	197,163,712	188,637,165	262,616,333	281,527,731
10	88,911,079	59,435,137	79,604,750	118,921,455	99,400,264	119,367,392	109,082,325	140,866,051	89,083,760	109,593,711	177,684,858	158,066,814
Kelompok Band Rp. 10.000.000												
Band J												
1	34,610,634	614,369,218	708,558,214	852,842,928	789,831,064	766,925,236	794,956,022	485,946,497	869,751,897	915,667,009	651,776,416	656,385,416
2	60,955,289	696,771,185	807,846,032	892,727,661	1,039,567,345	1,178,076,797	1,284,089,794	1,263,121,421	1,178,183,955	1,152,710,184	1,235,374,155	1,120,627,303
3	83,666,396	1,046,934,044	1,214,782,453	1,205,119,502	1,188,111,657	1,174,854,363	1,068,394,970	1,169,840,391	1,063,502,816	1,153,039,407	1,140,900,861	1,030,134,011
4	73,992,478	812,203,987	878,099,085	985,274,692	958,439,127	948,430,934	908,670,175	1,265,041,226	919,201,576	975,470,890	1,155,372,012	950,780,907
5	100,220,742	995,553,887	1,252,454,062	1,512,672,733	1,394,293,681	1,337,373,001	1,240,633,502	1,998,726,269	1,139,263,068	1,046,618,448	949,545,732	892,731,917
6	123,880,926	1,052,101,427	1,117,017,319	949,543,217	946,918,271	1,010,733,232	1,064,267,798	1,952,170,621	1,132,388,527	953,857,207	945,065,014	704,065,713
7	119,152,399	968,246,148	1,049,083,028	1,187,044,194	1,181,399,745	1,123,451,755	1,050,125,236	1,593,288,570	1,065,235,531	1,260,467,388	1,470,732,276	1,620,401,270
8	103,530,743	1,035,339,930	1,439,487,434	1,679,104,603	1,820,156,435	1,583,895,230	2,150,709,394	1,541,600,210	1,933,592,828	1,913,923,586	1,676,504,843	1,529,453,680
9	162,344,103	1,794,574,407	1,888,866,516	1,978,321,769	1,963,099,283	1,968,436,709	1,794,606,993	2,069,047,935	1,623,788,446	1,716,500,957	1,620,350,503	1,538,827,871
10	157,203,600	1,466,258,502	1,279,150,631	1,484,963,868	1,289,124,109	1,490,070,872	1,183,920,937	2,899,886,898	1,788,952,139	109,593,711	2,197,144,617	1,493,292,687
Kelompok Band Rp 100.000.000												
Band J												
1	59,665,577	6,560,179,355	7,154,134,282	7,511,560,239	7,639,027,863	7,522,986,239	7,676,149,463	10,472,035,680	8,219,380,387	8,501,742,602	8,702,837,559	9,185,347,929
2	91,664,687	9,360,217,137	9,414,015,086	9,936,976,840	10,592,734,408	9,808,322,445	9,435,682,892	12,566,949,004	8,823,473,865	9,582,568,075	9,638,368,353	7,940,974,808
3	81,806,573	9,212,846,651	8,314,631,118	8,318,733,938	7,982,532,686	8,518,515,030	7,936,961,561	11,166,602,726	9,308,074,597	9,727,414,814	10,278,965,506	7,184,491,546
4	66,794,237	7,107,490,086	7,547,916,587	7,601,615,443	8,781,942,443	8,451,896,679	9,245,616,627	9,962,184,317	9,221,853,316	9,527,101,953	9,514,674,034	6,025,643,392
5	83,993,701	8,023,492,636	7,512,811,493	9,458,134,432	10,460,423,811	9,939,577,915	9,541,094,443	10,017,864,857	9,040,141,619	9,526,341,206	10,003,087,656	5,050,767,820
6	53,674,129	5,347,510,404	6,473,488,753	5,904,195,888	5,903,757,322	5,900,320,888	5,896,835,888	11,217,756,457	7,047,235,616	5,854,205,154	7,718,723,838	5,894,678,412
7	28,889,720	3,562,769,127	2,890,801,385	4,310,970,100	3,607,194,305	3,607,199,305	4,335,364,833	7,700,948,026	5,685,751,745	4,881,856,319	4,227,910,791	4,913,067,772
8	23,534,080	2,353,415,498	2,353,422,998	2,353,430,498	3,132,227,565	2,306,479,417	1,553,326,389	7,353,876,438	2,386,085,422	2,386,105,422	2,386,125,422	2,386,000,422
9	17,812,440	1,778,395,492	2,705,748,401	1,842,129,279	1,842,134,279	1,842,139,279	2,716,889,291	7,353,876,438	2,716,929,291	2,716,949,291	2,716,969,291	2,716,799,291
10	29,649,278	2,960,818,067	2,959,832,691	3,926,959,242	3,926,981,742	4,916,024,242	3,883,407,579	3,983,825,399	2,891,029,512	2,891,047,012	3,933,800,274	2,977,432,045

Sumber : BNI Syariah, telah diolah kembali

**Lampiran 4.7. Nilai Exposure at Default Per Kelompok Band Tahun 2007**

Keterangan	Januari	Februari	Maret	April	Mei	Juni	Juli	Agustus	September	Oktober	November	Desember
Kelompok Band Rp. 1.000.000												
Band J												
1	9,096,262	14,830,630	18,838,510	22,491,598	22,362,269	22,127,282	18,973,481	19,656,447	19,298,050	22,381,825	18,070,936	7,821,695
2	29,594,564	31,040,036	39,834,710	33,606,029	32,747,246	34,213,002	28,980,037	31,067,804	34,540,291	38,790,726	41,279,029	27,297,899
3	51,045,998	42,952,107	47,735,650	43,342,537	46,349,682	59,068,140	76,416,309	80,154,986	82,749,147	75,621,904	72,248,029	54,718,695
4	117,155,100	103,966,664	95,800,822	112,983,476	118,127,964	141,696,428	117,118,957	118,596,162	131,121,841	115,054,926	111,645,825	56,802,200
5	93,558,100	114,223,075	129,121,307	128,450,153	95,476,524	123,640,158	139,368,416	143,838,160	133,801,898	129,011,185	138,779,966	99,061,786
6	186,598,431	167,574,251	179,761,048	204,423,482	167,083,766	229,020,753	206,482,119	211,207,826	222,316,938	223,904,463	217,395,479	133,332,146
7	272,842,934	302,209,759	341,411,419	342,791,535	292,739,134	312,738,654	270,646,494	276,054,561	278,811,934	251,079,110	299,367,286	160,138,871
8	283,258,208	274,610,063	323,021,016	363,530,748	291,520,709	297,585,401	283,705,722	299,335,649	249,140,742	247,433,214	263,069,638	135,815,516
9	305,175,841	313,168,280	287,029,045	323,351,103	305,801,754	278,433,173	211,048,742	223,992,658	242,415,247	215,154,780	231,682,601	133,062,968
10	170,694,804	190,058,494	211,219,011	190,944,701	190,581,494	278,433,173	172,248,979	188,735,173	160,265,981	109,763,253	118,266,201	98,705,907
Kelompok Band Rp. 10.000.000												
Band J												
1	594,418,757	617,600,886	595,043,518	635,525,449	622,991,107	622,984,488	513,971,498	580,502,648	448,765,480	495,903,181	482,199,864	284,228,992
2	805,910,292	855,750,138	999,715,329	1,020,452,400	981,726,490	970,487,122	622,817,701	791,200,305	689,441,961	841,444,273	760,450,524	581,037,723
3	1,105,279,839	1,110,002,181	1,151,891,972	1,082,387,177	1,076,972,014	944,805,818	991,432,658	1,212,427,863	1,148,722,847	1,268,483,767	1,212,240,168	846,267,150
4	765,845,298	853,660,650	970,901,562	930,611,954	912,980,014	758,100,113	548,237,650	678,592,615	725,324,114	818,876,782	777,254,545	570,953,803
5	552,000,082	645,074,280	506,021,105	510,347,714	560,175,928	666,863,948	821,439,667	1,039,746,963	839,184,595	939,150,912	1,087,245,142	1,140,927,829
6	772,710,436	1,138,587,361	1,132,479,192	1,009,904,321	1,178,171,589	947,657,668	1,126,133,177	1,311,157,474	1,124,119,688	1,247,939,286	1,061,882,738	1,016,181,307
7	1,528,911,140	1,529,143,391	1,544,138,574	1,680,032,260	1,400,034,926	1,399,933,450	1,163,222,852	1,317,718,335	1,267,813,832	1,384,608,326	1,316,606,422	976,770,239
8	790,633,948	951,488,701	1,285,723,761	1,122,945,800	1,597,594,153	1,433,073,408	1,353,263,339	1,507,713,336	1,316,882,876	1,435,473,150	1,428,863,150	1,112,712,818
9	1,518,736,562	1,791,761,073	1,444,887,557	1,631,594,794	1,802,792,041	1,537,363,951	1,623,031,044	1,813,751,238	1,695,512,450	1,806,571,643	1,628,046,679	1,345,544,534
10	988,298,641	993,342,966	1,182,498,712	987,555,216	990,075,264	1,194,334,145	1,170,223,951	1,293,014,096	1,206,116,386	1,279,900,721	1,188,966,148	1,283,490,241
Kelompok Band Rp 100.000.000												
Band J												
1	6,112,193,745	6,736,351,184	6,824,533,289	6,445,880,132	7,427,810,030	6,921,223,383	6,228,800,135	7,047,921,057	6,871,913,414	7,370,799,383	7,112,529,111	6,190,040,737
2	7,979,049,304	9,400,675,118	8,988,026,262	9,143,573,834	10,334,924,163	10,637,861,534	8,714,205,941	10,629,696,084	10,451,343,047	11,247,729,929	10,591,901,242	9,421,427,812
3	4,370,775,390	5,188,883,801	4,938,938,782	5,287,999,919	7,472,457,844	6,531,585,310	5,565,202,505	7,032,183,641	8,417,177,757	9,005,281,787	9,315,838,287	7,392,242,178
4	7,839,872,279	10,734,651,711	9,865,692,779	9,091,259,641	8,710,796,110	8,257,324,436	5,576,511,907	7,394,792,798	7,261,908,163	7,416,806,063	7,410,582,063	7,054,196,202
5	8,455,849,838	8,451,004,078	8,443,169,078	7,983,826,127	8,977,716,779	7,995,008,909	5,961,880,440	7,952,650,820	8,726,549,911	8,872,610,919	9,888,204,310	7,392,097,474
6	4,078,837,262	4,078,917,262	3,460,733,279	3,460,798,279	3,512,272,789	3,512,337,789	3,371,404,569	4,756,221,474	5,864,795,712	5,903,324,165	4,125,332,651	4,746,582,539
7	4,924,628,583	4,270,446,066	4,250,495,566	4,250,292,593	4,918,646,463	4,910,086,784	2,847,784,140	4,221,883,862	3,517,214,204	3,544,331,171	4,242,395,671	3,549,702,350
8	1,578,893,426	4,010,536,495	3,203,395,264	3,195,277,765	1,578,913,426	1,578,918,426	1,495,160,583	2,420,601,291	2,323,009,587	2,363,641,291	2,343,599,041	2,353,400,498
9	-	-	916,635,699	911,650,431	1,849,552,512	1,815,823,296	514,448,537	891,210,431	2,610,767,856	2,720,414,160	1,784,105,078	912,852,147
10	971,248,022	971,263,022	2,005,511,945	2,005,541,945	2,005,571,945	2,005,601,945	1,032,311,606	2,005,661,945	3,009,715,363	3,005,745,363	3,001,775,363	2,953,598,597

Sumber : BNI Syariah, telah diolah kembali

Lampiran 4.8. Nilai *Recovery*

Bulan	1,000,000	10,000,000	100,000,000
<b>2007</b>			
Januari	987,363,157	6,124,784,247	30,102,376,102
Februari	1,010,511,683	6,816,167,558	34,997,773,679
Maret	1,087,952,150	7,028,645,833	34,383,135,763
April	1,147,844,985	6,897,382,105	33,654,465,433
Mei	1,015,813,852	7,230,283,792	37,501,962,870
Juni	1,083,639,673	6,864,614,476	35,207,751,678
Juli	1,107,672,725	7,675,239,554	37,535,490,954
Agustus	1,035,215,627	7,504,786,167	35,329,335,212
September	1,010,400,345	7,419,262,614	37,828,610,831
Oktober	928,327,001	7,486,928,827	40,107,722,141
November	982,673,244	7,113,440,997	38,880,570,831
Desember	589,392,494	5,952,774,513	33,777,991,347
<b>2008</b>			
Januari	592,031,333	6,627,122,513	34,936,487,490
Februari	579,242,812	6,813,529,278	36,573,637,394
Maret	602,853,282	7,562,974,103	37,262,421,816
April	624,380,739	8,272,949,859	39,757,058,834
Mei	642,880,302	8,171,111,466	41,514,821,676
Juni	653,706,288	8,178,461,284	40,828,749,935
Juli	668,004,026	8,151,243,634	40,443,863,828
Agustus	370,478,360	10,555,135,525	57,827,697,234
September	641,649,264	8,264,009,509	42,470,970,991
Oktober	633,862,151	8,574,029,620	42,636,965,701
November	759,724,260	8,477,798,179	44,928,950,771
Desember	752,994,124	7,498,855,504	35,278,882,234
<b>2009</b>			
Januari	762,251,959	7,643,438,695	41,517,266,996
Februari	784,506,614	8,223,608,219	43,148,985,545
Maret	792,081,256	8,148,989,566	45,891,154,989
April	800,573,331	8,011,051,952	48,978,506,226
Mei	165,758,072	10,755,154,357	78,069,391,590
Juni	816,522,643	8,232,634,389	46,054,083,511
Juli	775,708,905	8,063,963,486	51,379,595,539
Agustus	370,478,360	10,305,612,336	57,263,684,362
September	360,142,014	10,713,463,528	53,659,198,884
Oktober	286,854,159	11,766,186,509	49,173,290,927
November	437,338,169	5,719,647,446	31,510,494,130
Desember	477,962,023	5,969,967,708	28,384,412,979

Sumber : BNI Syariah, telah diolah kembali

Lampiran 4.9. Nilai Recovery per Band Tahun 2009

Keterangan	Januari	Februari	Maret	April	Mei	Juni	Juli	Agustus	September	Oktober	November	Desember
Kelompok Band Rp. 1.000.000												
Band J												
1	4,402,729	2,715,772	2,298,955	-	1,741,751	2,760,850	2,997,318	3,832,891	546,879	5,489,593	8,334,313	6,911,953
2	7,531,351	8,747,391	9,760,068	2,373,755	8,705,744	10,455,150	9,496,373	17,354,487	4,593,566	21,780,258	17,807,789	19,794,024
3	25,762,948	33,560,353	31,479,800	5,440,500	32,113,101	32,163,800	38,102,404	24,495,647	24,997,632	54,303,512	44,654,854	49,479,183
4	47,339,515	39,317,134	41,885,270	4,563,000	54,452,901	43,978,184	25,762,108	17,506,717	30,018,574	38,273,488	33,866,422	36,069,955
5	65,646,910	61,913,391	58,053,160	9,451,520	62,229,168	59,225,145	15,984,508	13,291,384	16,509,000	38,041,965	25,260,577	31,651,271
6	78,953,437	82,408,785	94,303,384	20,127,380	85,791,297	79,050,030	12,160,582	23,860,662	24,073,878	30,644,754	23,811,768	27,228,261
7	136,553,240	140,862,013	149,235,724	40,075,924	154,009,078	159,276,958	67,723,452	72,889,318	64,007,707	40,969,353	27,929,675	34,449,514
8	114,682,881	115,133,426	115,345,571	36,163,347	120,108,997	126,227,739	31,043,833	31,325,421	31,727,593	31,516,367	78,568,092	55,042,229
9	187,525,529	198,059,438	175,775,142	34,785,530	181,205,846	140,136,734	75,644,850	58,012,355	51,804,932	58,401,145	81,611,158	70,006,151
10	116,108,074	109,363,552	122,436,256	12,777,116	116,164,760	122,434,315	91,562,933	97,573,131	38,574,397	117,917,734	136,117,376	127,017,555
Kelompok Band Rp. 10.000.000												
Band J												
1	448,100,960	468,559,120	474,132,226	263,375,585	452,632,282	472,686,674	315,865,223	303,146,245	321,088,388	384,428,300	389,148,087	386,788,193
2	910,449,232	897,419,177	795,896,094	1,766,853,888	802,426,044	733,303,444	806,908,071	707,368,290	796,529,406	647,676,066	649,587,110	648,631,588
3	753,713,022	799,019,372	855,554,499	959,363,848	746,454,385	719,117,545	760,396,254	874,115,811	1,048,848,323	426,529,091	368,050,812	397,289,952
4	682,193,476	560,245,125	518,787,980	1,196,274,796	407,281,856	389,751,691	672,646,976	904,167,590	1,440,088,028	397,439,767	628,953,863	513,196,815
5	717,318,256	682,248,859	550,694,932	1,552,557,273	710,568,565	674,516,187	1,266,047,011	1,457,940,560	2,562,667,735	814,256,206	1,107,657,537	960,956,871
6	421,407,264	500,361,399	740,191,220	920,371,127	811,987,558	765,181,097	1,268,910,904	1,301,897,574	1,072,133,813	857,792,576	815,286,051	836,539,314
7	1,076,574,019	1,295,371,491	1,122,963,452	906,344,722	898,182,383	765,961,881	1,035,637,571	955,833,106	817,504,220	404,738,223	446,555,010	425,646,617
8	990,400,865	837,331,000	838,802,043	1,051,425,488	842,389,461	946,996,877	949,392,684	1,159,868,202	1,275,752,633	688,117,673	575,142,604	631,630,139
9	1,054,555,080	875,584,753	876,414,186	1,173,710,825	873,185,643	1,166,062,727	1,344,881,158	1,356,967,810	938,443,638	583,221,685	468,119,092	525,670,388
10	1,168,896,045	1,232,849,270	1,237,615,320	964,876,806	1,687,526,212	1,430,385,364	1,884,926,484	1,692,158,341	1,493,130,326	515,447,860	521,467,541	518,457,700
Kelompok Band Rp 100.000.000												
Band J												
1	5,960,205,837	6,219,789,700	6,311,108,921	6,233,897,486	6,443,513,473	6,218,614,697	6,648,066,405	6,591,864,825	6,304,047,924	3,878,095,993	3,566,736,852	3,722,416,422
2	6,564,013,944	6,716,063,959	6,570,940,862	15,762,667,794	6,732,344,336	6,978,783,787	8,168,516,853	7,686,643,999	6,366,845,734	6,667,240,358	4,977,962,031	5,822,601,194
3	6,352,697,368	6,507,028,623	7,231,797,897	9,748,194,508	7,058,062,971	7,026,649,591	7,258,291,772	6,489,680,728	7,797,180,126	4,030,074,415	3,820,676,606	3,925,375,510
4	5,227,810,890	4,167,417,766	4,841,794,106	12,146,799,498	4,388,978,816	5,147,031,945	6,475,419,806	5,801,295,041	6,451,134,603	3,400,557,054	3,362,185,172	3,381,371,113
5	4,947,165,423	5,204,457,170	5,230,113,676	6,722,910,208	4,912,442,456	6,552,773,581	6,511,612,157	6,794,718,204	6,244,770,686	4,240,940,118	3,292,104,102	3,766,522,110
6	4,233,684,790	4,549,723,478	4,517,842,050	6,994,472,247	4,511,149,056	6,439,679,659	6,886,285,612	6,973,180,627	4,236,537,984	3,087,321,795	3,878,309,201	3,482,815,498
7	3,655,686,422	3,655,686,422	3,651,472,797	5,005,751,155	3,219,341,413	3,651,111,031	5,005,616,217	4,146,192,577	4,171,512,892	3,702,221,102	2,322,147,435	3,012,184,268
8	-	2,633,764,447	3,124,630,280	4,601,640,418	2,606,741,151	2,597,969,401	4,780,019,685	3,619,191,298	2,079,292,936	-	-	-
9	2,960,095,518	2,370,303,749	2,362,050,374	9,888,181,471	2,951,242,787	3,542,113,497	2,940,369,347	2,971,688,451	2,948,667,324	592,039,085	587,823,835	589,931,460
10	3,247,625,354	3,866,919,675	5,136,755,263	964,876,806	3,230,267,054	3,224,868,349	2,589,486,509	2,584,743,134	2,573,300,718	1,912,004,210	2,576,467,745	2,244,235,978

Sumber : BNI Syariah, telah diolah kembali

Lampiran 4.10. Nilai Recovery per Band Tahun 2008

Keterangan	Januari	Februari	Maret	April	Mei	Juni	Juli	Agustus	September	Oktober	November	Desember
Kelompok Band Rp. 1.000.000												
Band J												
1	4,727,148	4,709,262	4,798,489	4,170,072	5,203,141	5,509,730	2,997,318	3,038,402	4,365,873	3,360,193	1,061,179	3,473,088
2	13,004,815	13,008,065	16,472,623	17,614,785	11,988,934	8,898,639	9,496,373	12,705,994	8,897,383	9,875,913	8,945,139	5,175,836
3	29,205,261	32,961,508	29,697,180	29,239,911	31,361,676	27,674,758	38,102,404	23,650,522	23,510,579	19,512,734	23,352,001	23,571,059
4	39,342,675	35,613,094	28,179,128	28,457,717	39,204,101	47,262,760	25,762,108	38,805,758	36,626,953	41,445,143	33,509,457	36,052,697
5	57,883,422	75,148,616	74,724,647	81,017,487	68,531,106	65,240,753	15,984,508	62,430,901	58,514,554	61,791,859	71,699,664	69,235,195
6	93,845,641	90,388,462	89,352,979	81,816,839	94,180,361	98,660,582	12,160,582	86,356,269	90,239,323	85,411,037	82,576,096	78,757,875
7	104,662,982	118,339,588	123,143,653	136,902,792	127,736,064	122,645,307	67,723,452	122,212,407	113,612,322	127,090,064	131,636,588	122,745,669
8	82,665,918	72,218,234	77,197,908	83,347,772	82,541,115	82,594,949	31,043,833	103,463,245	104,245,095	125,041,545	114,477,546	119,563,423
9	115,272,110	108,723,363	103,515,186	115,702,754	115,370,986	138,613,038	75,644,850	128,156,413	122,614,157	170,700,616	182,993,025	188,059,912
10	38,632,839	51,743,088	77,298,946	64,610,172	77,588,805	70,903,511	91,562,933	57,904,444	71,235,912	115,495,158	102,743,429	115,617,206
Kelompok Band Rp. 10.000.000												
Band J												
1	399,339,992	460,562,839	554,347,903	513,390,192	498,501,403	516,721,414	315,865,223	565,338,733	595,183,556	423,654,670	426,650,520	413,444,428
2	452,901,270	525,099,921	580,272,980	675,718,774	765,749,918	834,658,366	821,028,924	765,819,571	749,261,620	802,993,201	728,407,747	808,231,801
3	680,507,129	789,608,594	783,327,676	772,272,577	763,655,336	694,456,731	760,396,254	691,276,830	749,475,615	741,585,560	669,587,107	683,816,731
4	527,932,592	570,764,405	640,428,550	622,985,433	616,480,107	590,635,614	822,276,797	597,481,024	634,056,079	750,991,808	618,007,590	660,513,906
5	647,110,027	814,095,140	983,237,276	906,290,893	869,292,451	806,411,776	1,299,172,075	740,520,994	680,301,991	617,204,726	580,275,746	714,053,080
6	683,865,928	726,061,257	617,203,091	615,496,876	656,976,601	691,774,069	1,268,910,904	736,052,543	620,007,185	614,292,259	457,642,713	345,415,648
7	629,359,996	681,903,968	771,578,726	767,909,834	730,243,641	682,581,403	1,035,637,571	692,403,095	819,303,802	955,975,979	1,053,260,826	993,661,883
8	672,970,955	935,666,832	1,091,417,992	1,183,101,683	1,029,531,900	1,397,961,106	1,002,040,137	1,256,835,338	1,244,050,331	1,089,728,148	994,144,892	993,692,892
9	1,166,473,365	1,227,763,235	1,285,909,150	1,276,014,534	1,279,483,861	1,166,494,545	1,344,881,158	1,055,462,490	1,115,725,622	1,053,227,827	1,000,238,116	996,682,109
10	953,068,026	831,447,910	965,226,514	837,930,671	968,546,067	769,548,609	1,884,926,484	1,162,818,890	71,235,912	1,428,144,001	970,640,247	1,033,926,219
Kelompok Band Rp 100.000.000												
Band J												
1	4,264,116,581	4,650,187,283	4,882,514,155	4,965,368,111	4,889,941,055	4,989,497,151	6,806,823,192	5,342,597,252	5,526,132,691	5,656,844,413	5,970,476,154	6,035,566,241
2	6,084,141,139	6,119,109,806	6,459,034,946	6,885,277,365	6,375,409,589	6,133,193,880	8,168,516,853	5,735,258,012	6,228,669,249	6,264,939,429	5,161,633,625	6,516,625,889
3	5,988,350,323	5,404,510,227	5,407,177,060	5,188,646,246	5,537,034,770	5,159,025,015	7,258,291,772	6,050,248,488	6,322,819,629	6,681,327,579	4,669,919,505	6,290,012,360
4	4,619,868,556	4,906,145,782	4,941,050,038	5,708,262,588	5,493,732,841	6,009,650,808	6,475,419,806	5,994,204,655	6,192,616,269	6,184,538,122	3,916,668,205	5,239,199,168
5	5,215,270,213	4,883,327,470	6,147,787,381	6,799,275,477	6,460,725,645	6,201,711,388	6,511,612,157	5,876,092,052	6,192,121,784	6,502,006,976	3,282,999,083	4,303,411,728
6	3,475,881,763	4,207,767,689	3,837,727,327	3,837,442,259	3,835,208,577	3,832,943,327	7,291,541,697	4,580,703,150	3,805,233,350	5,017,170,495	3,831,540,968	3,825,045,011
7	2,315,799,933	1,879,020,900	2,802,130,565	2,344,676,298	2,344,679,548	2,817,987,141	5,005,616,217	3,695,738,634	3,173,206,607	2,748,142,014	3,193,494,052	4,092,119,673
8	1,529,720,074	1,529,724,949	1,529,729,824	2,035,947,917	1,499,211,621	1,009,662,153	4,780,019,685	1,550,955,524	1,550,968,524	1,550,981,524	1,550,900,274	1,550,900,274
9	1,155,967,070	1,758,736,461	1,197,384,031	1,197,387,281	1,197,390,531	1,765,978,039	4,780,019,685	1,766,004,039	1,766,017,039	1,766,030,039	1,765,919,539	1,765,919,539
10	1,924,531,744	1,923,891,249	2,552,523,507	2,552,538,132	3,195,415,757	2,524,214,926	2,589,486,509	1,879,169,183	1,879,180,558	2,556,970,178	1,935,330,829	1,898,467,113

Sumber : BNI Syariah, telah diolah kembali

Lampiran 4.11. Nilai *Recovery* per *Band* Tahun 2007

Keterangan	Januari	Februari	Maret	April	Mei	Juni	Juli	Agustus	September	Oktober	November	Desember
Kelompok Band Rp. 1.000.000												
Band J												
1	9,639,910	12,245,032	14,619,539	14,535,475	14,382,733	12,332,763	12,776,691	12,543,733	14,548,186	11,746,108	5,084,102	4,920,523
2	20,176,023	25,892,562	21,843,919	21,285,710	22,238,451	18,837,024	20,194,073	22,451,189	25,213,972	26,831,369	17,743,634	14,563,002
3	27,918,870	31,028,173	28,172,649	30,127,293	38,394,291	49,670,601	52,100,741	53,786,946	49,154,238	46,961,219	35,567,152	29,192,261
4	67,578,332	62,270,534	73,439,259	76,783,177	92,102,678	76,127,322	77,087,505	85,229,197	74,785,702	72,569,786	36,921,430	39,822,050
5	74,244,999	83,928,850	83,492,599	62,059,741	80,366,103	90,589,470	93,494,804	86,971,234	83,857,270	90,206,978	64,390,161	61,028,041
6	108,923,263	116,844,681	132,875,263	108,604,448	148,863,489	134,213,377	137,285,087	144,506,010	145,537,901	141,307,061	86,665,895	98,262,724
7	196,436,343	221,917,422	222,814,498	190,280,437	203,280,125	175,920,221	179,435,465	181,227,757	163,201,422	194,588,736	104,090,266	99,777,701
8	178,496,541	209,963,660	236,294,986	189,488,461	193,430,511	184,408,719	194,568,172	161,941,482	160,831,589	170,995,265	88,280,085	82,939,938
9	203,559,382	186,568,879	210,178,217	198,771,140	180,981,562	137,181,682	145,595,228	157,569,911	139,850,607	150,593,691	86,490,929	103,732,890
10	123,538,021	137,292,357	124,114,056	123,877,971	180,981,562	111,961,836	122,677,862	104,172,888	71,346,114	76,873,031	64,158,840	57,792,201
Kelompok Band Rp. 10.000.000												
Band J												
1	401,440,576	386,778,287	413,091,542	404,944,220	404,939,917	334,081,474	377,326,721	291,697,562	322,337,068	313,429,912	184,748,845	22,496,912
2	556,237,590	649,814,964	663,294,060	638,122,219	630,816,629	404,831,506	514,280,198	448,137,275	546,938,777	494,292,841	377,674,520	39,620,938
3	721,501,418	748,729,782	703,551,665	700,031,809	614,123,782	644,431,228	788,078,111	746,669,851	824,514,449	787,956,109	550,073,648	54,383,157
4	554,879,423	631,086,015	604,897,770	593,437,009	492,765,073	356,354,473	441,085,200	471,460,674	532,269,908	505,215,454	371,119,972	48,095,111
5	419,298,282	328,913,718	331,726,014	364,114,353	433,461,566	533,935,784	675,835,526	545,469,987	610,448,093	706,709,342	741,603,089	65,143,482
6	740,081,785	736,111,475	656,437,809	765,811,533	615,977,484	731,986,565	852,252,358	730,677,797	811,160,536	690,223,780	660,517,850	80,522,602
7	993,943,204	1,003,690,073	1,092,020,969	910,022,702	909,956,743	756,094,854	856,516,918	824,078,991	899,995,412	855,794,174	634,900,655	77,449,059
8	618,467,656	835,720,445	729,914,770	1,038,436,199	931,497,715	879,621,170	980,013,668	855,973,869	933,057,548	928,761,048	723,263,332	67,294,983
9	1,164,644,697	939,176,912	1,060,536,616	1,171,814,827	999,286,568	1,054,970,179	1,178,938,305	1,102,083,093	1,174,271,568	1,058,230,341	874,603,947	105,523,667
10	645,672,928	768,624,163	641,910,890	643,548,922	776,317,194	760,645,568	840,459,162	783,975,651	831,935,469	772,827,996	834,268,657	102,182,340
Kelompok Band Rp 100.000.000												
Band J												
1	4,378,628,270	4,435,946,638	4,189,822,086	4,828,076,520	4,498,795,199	4,048,720,088	4,581,148,687	4,466,743,719	4,791,019,599	4,623,143,922	4,023,526,479	38,782,625
2	6,110,438,827	5,842,217,070	5,943,322,992	6,717,700,706	6,914,609,997	5,664,233,862	6,909,302,455	6,793,372,981	7,311,024,454	6,884,735,807	6,123,928,078	59,582,047
3	3,372,774,471	3,210,310,208	3,437,199,947	4,857,097,599	4,245,530,452	3,617,381,628	4,570,919,367	5,471,165,542	5,853,433,162	6,055,294,887	4,804,957,416	53,174,272
4	6,977,523,612	6,412,700,306	5,909,318,767	5,662,017,472	5,367,260,883	3,624,732,740	4,806,615,319	4,720,240,306	4,820,923,941	4,816,878,341	4,585,227,531	43,416,254
5	5,493,152,651	5,488,059,901	5,189,486,983	5,835,515,906	5,196,755,791	3,875,222,286	5,169,223,033	5,672,257,442	5,767,197,097	6,427,332,802	4,804,863,358	54,595,906
6	2,651,296,220	2,249,476,631	2,249,518,881	2,282,977,313	2,283,019,563	2,191,412,970	3,091,543,958	3,812,117,213	3,837,160,707	2,681,466,223	3,085,278,650	34,888,184
7	2,775,789,943	2,762,822,118	2,762,690,185	3,197,120,201	3,191,556,410	1,851,059,691	2,744,224,510	2,286,189,233	2,303,815,261	2,757,557,186	2,307,306,528	18,778,318
8	2,606,848,722	2,082,206,922	2,076,930,547	1,026,293,727	1,026,296,977	971,854,379	1,573,390,839	1,509,956,232	1,536,366,839	1,523,339,377	1,529,710,324	15,297,152
9	-	595,813,204	592,572,780	1,202,209,133	1,180,285,142	334,391,549	579,286,780	1,696,999,106	1,768,269,204	1,159,668,301	593,353,896	11,578,086
10	631,320,964	1,303,582,764	1,303,602,264	1,303,621,764	1,303,641,264	671,002,544	1,303,680,264	1,956,314,986	1,953,734,486	1,951,153,986	1,919,839,088	19,272,031

Sumber : BNI Syariah, telah diolah kembali

**Lampiran 4.12. Nilai Loss Given Default**

Bulan	2009	2008	2007
Januari	28,919,692,659	23,674,220,492	23,059,320,803
Februari	29,525,044,667	24,461,364,955	22,884,472,017
Maret	31,117,763,120	26,198,517,387	22,453,680,590
April	49,465,116,280	27,100,130,316	24,633,571,046
Mei	29,670,975,677	26,740,494,043	23,237,849,291
Juni	32,425,759,654	26,526,290,801	24,940,678,664
Juli	36,582,955,801	37,021,013,680	23,621,950,696
Agustus	34,886,028,395	27,664,339,103	24,908,301,272
September	32,968,024,704	27,916,461,716	26,127,757,368
Oktober	20,282,489,094	29,166,562,497	25,295,138,115
November	18,755,876,844	23,439,624,849	21,710,854,499
Desember	19,519,182,969	26,881,592,581	22,699,191,488

Sumber : BNI Syariah, diolah kembali



Lampiran 4.13. Nilai Loss Given Default Tahun 2009

Keterangan	Januari	Februari	Maret	April	Mei	Juni	Juli	Agustus	September	Oktober	November	Desember
Kelompok Band Rp. 1.000.000												
Band J												
1	2,370,700	1,462,339	1,237,899	-	937,866	1,486,612	1,613,941	2,063,865	294,473	2,955,935	4,487,707	3,721,821
2	4,055,343	4,710,134	5,255,421	1,278,176	4,687,708	5,629,696	5,113,431	9,344,724	2,473,459	11,727,831	9,588,810	10,658,320
3	13,872,357	18,070,959	16,950,662	2,929,500	17,291,670	17,318,969	20,516,679	13,189,964	13,460,263	29,240,353	24,044,921	26,642,637
4	25,490,508	21,170,765	22,553,607	2,457,000	29,320,793	23,680,561	13,871,905	9,426,694	16,163,848	20,608,801	18,235,765	19,422,283
5	35,348,336	33,337,980	31,259,394	5,089,280	33,508,013	31,890,462	31,890,462	8,607,043	7,156,899	8,889,461	20,484,135	17,042,992
6	42,513,389	44,373,961	50,778,745	10,837,820	46,195,314	42,565,401	6,548,005	12,848,049	12,962,858	16,501,022	12,821,721	14,661,371
7	73,528,667	75,848,776	80,357,698	21,579,344	82,927,965	85,764,516	36,466,474	39,248,095	34,465,689	22,060,421	15,039,056	18,549,738
8	61,752,321	61,994,922	62,109,153	19,472,571	64,674,076	67,968,783	16,715,910	16,867,535	17,084,089	16,970,351	42,305,895	29,638,123
9	100,975,285	106,647,390	94,648,154	18,730,670	97,572,379	75,458,241	40,731,842	31,237,422	27,894,963	31,446,771	43,944,469	37,695,620
10	62,519,732	58,888,067	65,927,215	6,879,985	62,550,255	65,926,169	49,303,118	52,539,378	20,770,829	63,494,164	73,293,972	68,394,068
Kelompok Band Rp. 10.000.000												
Band J												
1	241,285,132	252,301,065	255,301,968	141,817,622	243,725,075	254,523,593	170,081,274	163,232,593	172,893,748	206,999,854	209,541,277	208,270,566
2	490,241,894	483,225,710	428,559,435	951,382,863	432,075,562	394,855,700	434,488,962	380,890,618	428,900,449	348,748,651	349,777,674	349,263,163
3	405,845,474	430,241,200	460,683,192	516,580,533	401,936,977	387,217,139	409,444,137	470,677,744	564,764,481	229,669,511	198,181,207	213,925,359
4	367,334,948	301,670,452	279,347,374	644,147,967	219,305,615	209,866,295	362,194,526	486,859,471	775,432,015	214,006,028	338,667,465	276,336,747
5	386,248,292	367,364,770	296,528,040	835,992,378	382,613,843	363,201,024	681,717,622	785,044,917	1,379,898,011	438,445,649	596,430,981	517,438,315
6	226,911,604	269,425,369	398,564,503	495,584,453	437,224,069	412,020,590	683,259,717	701,021,771	577,302,822	461,888,310	439,000,182	450,444,246
7	579,693,702	697,507,726	604,672,628	488,031,774	483,636,668	412,441,013	557,651,000	514,679,365	440,194,580	217,935,966	240,452,698	229,194,332
8	533,292,773	450,870,539	451,662,639	566,152,186	453,594,325	509,921,396	511,211,445	624,544,416	686,943,725	370,524,901	309,692,172	340,108,536
9	567,837,351	471,468,713	471,915,331	631,998,137	470,176,884	627,879,930	724,166,777	730,674,975	505,315,805	314,042,446	252,064,126	283,053,286
10	629,405,563	663,841,914	666,408,249	519,549,049	908,667,961	770,207,504	1,014,960,414	911,162,184	803,993,252	277,548,847	280,790,215	279,169,531
Kelompok Band Rp 100.000.000												
Band J												
1	3,209,341,605	3,349,117,531	3,398,289,419	3,356,714,031	3,469,584,178	3,348,484,837	3,579,728,064	3,549,465,675	3,394,487,343	2,088,205,535	1,920,550,612	2,004,378,074
2	3,534,469,047	3,616,342,132	3,538,198,926	8,487,590,350	3,625,108,489	3,757,806,655	4,398,432,151	4,138,962,154	3,428,301,549	3,590,052,500	2,680,441,094	3,135,246,797
3	3,420,683,198	3,503,784,643	3,894,045,021	5,249,027,812	3,800,495,446	3,783,580,549	3,908,310,954	3,494,443,469	4,198,481,607	2,170,040,069	2,057,287,403	2,113,663,736
4	2,814,975,094	2,243,994,182	2,607,119,903	6,540,584,345	2,363,296,285	2,771,478,740	3,486,764,511	3,123,774,253	3,473,687,863	1,831,069,183	1,810,407,401	1,820,738,292
5	2,663,858,305	2,802,400,015	2,816,215,056	3,620,028,573	2,645,161,322	3,528,416,544	3,506,252,700	3,658,694,417	3,362,568,831	2,283,583,140	1,772,671,439	2,028,127,290
6	2,279,676,426	2,449,851,103	2,432,684,181	3,766,254,287	2,429,080,261	3,467,519,817	3,707,999,945	3,754,789,568	2,281,212,761	1,662,404,044	2,088,320,339	1,875,362,191
7	1,968,446,535	1,968,446,535	1,966,177,660	2,695,404,468	1,733,491,530	1,965,982,863	2,695,331,809	2,232,565,234	2,246,199,249	1,993,503,670	1,250,387,080	1,621,945,375
8	-	1,418,180,856	1,682,493,228	2,477,806,379	1,403,629,850	1,398,906,600	2,573,856,753	1,948,795,314	1,119,619,273	-	-	-
9	1,593,897,586	1,276,317,404	1,271,873,279	5,324,405,408	1,589,130,731	1,907,291,883	1,583,275,802	1,600,139,935	1,587,743,944	318,790,277	316,520,527	317,655,402
10	1,748,721,344	2,082,187,518	2,765,945,141	519,549,049	1,739,374,567	1,736,467,572	1,394,338,890	1,391,784,765	1,385,623,463	1,029,540,729	1,387,328,786	1,208,434,757

Sumber : BNI Syariah, diolah kembali

Lampiran 4.14. Nilai Loss Given default per Band Tahun 2008

Keterangan	Januari	Februari	Maret	April	Mei	Juni	Juli	Agustus	September	Oktober	November	Desember
Kelompok Band Rp. 1.000.000												
Band J												
1	2,545,388	2,535,757	2,583,802	2,245,424	2,801,692	2,966,777	1,613,941	1,636,062	2,350,855	1,809,334	571,404	1,870,125
2	7,002,593	7,004,343	8,869,874	9,484,884	6,455,580	4,791,575	5,113,431	6,841,689	4,790,898	5,317,799	4,816,614	2,786,988
3	15,725,910	17,748,505	15,990,789	15,744,568	16,887,056	14,901,793	20,516,679	12,734,896	12,659,543	10,506,857	12,574,155	12,692,109
4	21,184,517	19,176,282	15,173,377	15,323,386	21,109,900	25,449,178	13,871,905	20,895,408	19,722,206	22,316,615	18,043,554	19,412,990
5	31,167,996	40,464,640	40,236,349	43,624,801	36,901,365	35,129,636	8,607,043	33,616,639	31,507,837	33,272,539	38,607,511	37,280,490
6	50,532,268	48,670,711	48,113,142	44,055,221	50,712,502	53,124,929	6,548,005	46,499,530	48,590,404	45,990,558	44,464,051	42,408,087
7	56,356,991	63,721,316	66,308,121	73,716,888	68,780,957	66,039,780	36,466,474	65,806,681	61,175,865	68,433,111	70,881,240	66,093,822
8	44,512,418	38,886,742	41,568,104	44,879,570	44,445,216	44,474,204	16,715,910	55,710,978	56,131,974	67,330,063	61,641,756	64,380,304
9	62,069,598	58,543,350	55,738,947	62,301,483	62,122,839	74,637,790	40,731,842	69,007,299	66,023,008	91,915,717	98,534,706	101,263,029
10	20,802,298	27,861,663	41,622,509	34,790,092	41,778,587	38,178,814	49,303,118	31,179,316	38,357,799	62,189,700	55,323,385	62,255,419
Kelompok Band Rp. 10.000.000												
Band J												
1	215,029,226	247,995,375	298,495,025	276,440,872	268,423,833	278,234,608	170,081,274	304,413,164	320,483,453	228,121,746	229,734,896	222,623,923
2	243,869,915	282,746,111	312,454,681	363,848,571	412,326,879	449,431,428	442,092,497	412,364,384	403,448,564	432,380,954	392,219,556	435,201,739
3	366,426,915	425,173,859	421,791,826	415,839,080	411,199,027	373,938,240	409,444,137	372,225,986	403,563,792	399,315,301	360,546,904	368,209,009
4	284,271,395	307,334,680	344,846,142	335,453,694	331,950,827	318,034,561	442,764,429	321,720,552	341,414,812	404,380,204	332,773,317	355,661,334
5	348,443,860	438,358,922	529,435,457	488,002,788	468,080,550	434,221,726	699,554,194	398,742,074	366,316,457	332,341,006	312,456,171	384,490,120
6	368,235,499	390,956,062	332,340,126	331,421,395	353,756,631	372,493,729	683,259,717	396,335,984	333,850,022	330,772,755	246,423,000	185,993,041
7	338,886,152	367,179,060	415,465,468	413,489,911	393,208,114	367,543,833	557,651,000	372,832,436	441,163,586	514,756,297	567,140,445	535,048,706
8	362,368,976	503,820,602	587,686,611	637,054,752	554,363,331	752,748,288	539,560,074	676,757,490	669,873,255	586,776,695	535,308,788	535,065,403
9	628,101,042	661,103,281	692,412,619	687,084,749	688,952,848	628,112,448	724,166,777	568,325,956	600,775,335	567,122,676	538,589,755	536,674,982
10	513,190,476	447,702,721	519,737,354	451,193,438	521,524,805	414,372,328	1,014,960,414	626,133,249	38,357,799	769,000,616	522,652,440	556,729,502
Kelompok Band Rp 100.000.000												
Band J												
1	2,296,062,774	2,503,946,999	2,629,046,084	2,673,659,752	2,633,045,184	2,686,652,312	3,665,212,488	2,876,783,135	2,975,609,911	3,045,993,146	3,214,871,775	3,249,920,284
2	3,276,075,998	3,294,905,280	3,477,941,894	3,707,457,043	3,432,912,856	3,302,489,012	4,398,432,151	3,088,215,853	3,353,898,826	3,373,428,924	2,779,341,183	3,508,952,402
3	3,224,496,328	2,910,120,891	2,911,556,878	2,793,886,440	2,981,480,261	2,777,936,546	3,908,310,954	3,257,826,109	3,404,595,185	3,597,637,927	2,514,572,041	3,386,929,732
4	2,487,621,530	2,641,770,805	2,660,565,405	3,073,679,855	2,958,163,838	3,235,965,819	3,486,764,511	3,227,648,661	3,334,485,684	3,330,135,912	2,108,975,187	2,821,107,244
5	2,808,222,423	2,629,484,023	3,310,347,051	3,661,148,334	3,478,852,270	3,339,383,055	3,506,252,700	3,164,049,567	3,334,219,422	3,501,080,680	1,767,768,737	2,317,221,700
6	1,871,628,641	2,265,721,064	2,066,468,561	2,066,315,063	2,065,112,311	2,063,892,561	3,926,214,760	2,466,532,466	2,048,971,804	2,701,553,343	2,063,137,444	2,059,639,621
7	1,246,969,194	1,011,780,485	1,508,839,535	1,262,518,007	1,262,519,757	1,517,377,692	2,695,331,809	1,990,013,111	1,708,649,712	1,479,768,777	1,719,573,720	2,203,449,054
8	823,695,424	823,698,049	823,700,674	1,096,279,648	807,267,796	543,664,236	2,573,856,753	835,129,898	835,136,898	835,143,898	835,100,148	835,100,148
9	622,438,422	947,011,940	644,745,248	644,746,998	644,748,748	950,911,252	2,573,856,753	950,925,252	950,932,252	950,939,252	950,879,752	950,879,752
10	1,036,286,323	1,035,941,442	1,374,435,735	1,374,443,610	1,720,608,485	1,359,192,653	1,394,338,890	1,011,860,329	1,011,866,454	1,376,830,096	1,042,101,216	1,022,251,523

Sumber : BNI Syariah, telah diolah kembali

**Lampiran 4.15. Nilai Loss Given Default per Band Tahun 2007**

Keterangan	Januari	Februari	Maret	April	Mei	Juni	Juli	Agustus	September	Oktober	November	Desember
Kelompok Band Rp. 1.000.000												
Band J												
1	5,190,721	6,593,479	7,872,059	7,826,794	7,744,549	6,640,718	6,879,756	6,754,318	7,833,639	6,324,828	2,737,593	2,649,513
2	10,864,013	13,942,149	11,762,110	11,461,536	11,974,551	10,143,013	10,873,731	12,089,102	13,576,754	14,447,660	9,554,265	7,841,617
3	15,033,237	16,707,478	15,169,888	16,222,389	20,673,849	26,745,708	28,054,245	28,962,201	26,467,666	25,286,810	19,151,543	15,718,910
4	36,388,332	33,530,288	39,544,217	41,344,787	49,593,750	40,991,635	41,508,657	45,892,644	40,269,224	39,076,039	19,880,770	21,442,642
5	39,978,076	45,192,457	44,957,554	33,416,783	43,274,055	48,778,946	50,343,356	46,830,664	45,153,915	48,572,988	34,671,625	32,861,253
6	58,650,988	62,916,367	71,548,219	58,479,318	80,157,264	72,268,742	73,922,739	77,810,928	78,366,562	76,088,418	46,666,251	52,910,698
7	105,773,416	119,493,997	119,977,037	102,458,697	109,458,529	94,726,273	96,619,096	97,584,177	87,877,689	104,778,550	56,048,605	53,726,455
8	96,113,522	113,057,356	127,235,762	102,032,248	104,154,890	99,297,003	104,767,477	87,199,260	86,601,625	92,074,373	47,535,431	44,659,966
9	109,608,898	100,460,166	113,172,886	107,030,614	97,451,611	73,867,060	78,397,430	84,845,336	75,304,173	81,088,910	46,572,039	55,856,172
10	66,520,473	73,926,654	66,830,645	66,703,523	97,451,611	60,287,143	66,057,311	56,093,093	38,417,139	41,393,170	34,547,067	31,118,878
Kelompok Band Rp. 10.000.000												
Band J												
1	216,160,310	208,265,231	222,433,907	218,046,887	218,044,571	179,890,024	203,175,927	157,067,918	173,566,113	168,769,952	99,480,147	12,113,722
2	299,512,548	349,900,365	357,158,340	343,604,272	339,670,493	217,986,195	276,920,107	241,304,686	294,505,496	266,157,683	203,363,203	21,334,351
3	388,500,763	403,162,190	378,835,512	376,940,205	330,682,036	347,001,430	424,349,752	402,052,996	443,969,318	424,284,059	296,193,503	29,283,238
4	298,781,228	339,815,547	325,714,184	319,543,005	265,335,040	191,883,178	237,507,415	253,863,440	286,606,874	272,039,091	199,833,831	25,897,367
5	225,775,998	177,107,387	178,621,700	196,061,575	233,402,382	287,503,883	363,911,437	293,714,608	328,702,819	380,535,800	399,324,740	35,077,260
6	398,505,576	396,367,717	353,466,512	412,360,056	331,680,184	394,146,612	458,905,116	393,441,891	436,778,750	371,658,958	355,663,457	43,358,324
7	535,200,187	540,448,501	588,011,291	490,012,224	489,976,708	407,127,998	461,201,417	443,734,841	484,612,914	460,812,248	341,869,584	41,703,340
8	333,021,045	450,003,316	393,031,030	559,157,954	501,575,693	473,642,169	527,699,668	460,909,007	502,415,603	500,102,103	389,449,486	36,235,760
9	627,116,376	505,710,645	571,058,178	630,977,214	538,077,383	568,060,865	634,812,933	593,429,358	632,300,075	569,816,338	470,940,587	56,820,436
10	347,670,038	413,874,549	345,644,326	346,526,342	418,016,951	409,578,383	452,554,934	422,140,735	447,965,252	416,138,152	449,221,584	55,021,260
Kelompok Band Rp 100.000.000												
Band J												
1	2,357,722,914	2,388,586,651	2,256,058,046	2,599,733,511	2,422,428,184	2,180,080,047	2,466,772,370	2,405,169,695	2,579,779,784	2,489,385,189	2,166,514,258	20,882,952
2	3,290,236,291	3,145,809,192	3,200,250,842	3,617,223,457	3,723,251,537	3,049,972,079	3,720,393,629	3,657,970,066	3,936,705,475	3,707,165,435	3,297,499,734	32,082,641
3	1,816,109,330	1,728,628,574	1,850,799,972	2,615,360,245	2,286,054,859	1,947,820,877	2,461,264,274	2,946,012,215	3,151,848,625	3,260,543,400	2,587,284,762	28,632,301
4	3,757,128,099	3,452,992,473	3,181,940,874	3,048,778,639	2,890,063,553	1,951,779,167	2,588,177,479	2,541,667,857	2,595,882,122	2,593,703,722	2,468,968,671	23,377,983
5	2,957,851,427	2,955,109,177	2,794,339,144	3,142,200,873	2,798,253,118	2,086,658,154	2,783,427,787	3,054,292,469	3,105,413,822	3,460,871,509	2,587,234,116	29,397,795
6	1,427,621,042	1,211,256,648	1,211,279,398	1,229,295,476	1,229,318,226	1,179,991,599	1,664,677,516	2,052,678,499	2,066,163,458	1,443,866,428	1,661,303,889	18,785,945
7	1,494,656,123	1,487,673,448	1,487,602,408	1,721,526,262	1,718,530,374	996,724,449	1,477,659,352	1,231,024,971	1,240,515,910	1,484,838,485	1,242,395,823	10,111,402
8	1,403,687,773	1,121,188,342	1,118,347,218	552,619,699	552,621,449	523,306,204	847,210,452	813,053,355	827,274,452	820,259,664	823,690,174	8,236,928
9	-	320,822,495	319,077,651	647,343,379	635,538,154	180,056,988	311,923,651	913,768,750	952,144,956	624,436,777	319,498,251	6,234,354
10	339,942,058	701,929,181	701,939,681	701,950,181	701,960,681	361,309,062	701,981,681	1,053,400,377	1,052,010,877	1,050,621,377	1,033,759,509	10,377,247

Sumber : BNI Syariah, telah diolah kembali

**Lampiran 4.16. Perhitungan *Expected Loss* dan *Unexpected loss* 2009**

**Bulan Januari**

1,000,000							
Kelompok Band Rp. 1.000.000							
Band J	EL NPL	NJ	N pada 95%	Prob	Rec. Rate	Expected Loss	VaR 95%
1	5.34	5.34	9	0.95395	65%	1,870,124.55	1,279,875.45
2	7.96	3.98	8	0.97918	65%	2,786,988.40	2,813,011.60
3	36.26	12.09	18	0.96029	65%	12,692,108.80	6,207,891.20
4	55.47	13.87	21	0.97362	65%	19,412,990.45	8,307,009.55
5	106.52	21.30	30	0.97156	65%	37,280,489.75	15,219,510.25
6	121.17	20.19	28	0.96200	65%	42,408,086.70	16,391,913.30
7	188.84	26.98	37	0.97395	65%	66,093,821.50	24,556,178.50
8	183.94	22.99	32	0.97116	65%	64,380,304.45	25,219,695.55
9	289.32	32.15	43	0.97301	65%	101,263,029.35	34,186,970.65
10	177.87	17.79	26	0.96022	65%	62,255,418.75	28,464,581.25
Sub Total						410,443,362.70	162,646,637.30
10,000,000							
Kelompok Band Rp. 10.000.000							
Band J	EL NPL	NJ	N pada 95%	Prob	Rec. Rate	Expected Loss	VaR 95%
1	63.61	63.61	78	0.96570	65%	222,623,922.50	50,376,077.50
2	124.34	62.17	75	0.95107	65%	435,201,739.00	89,798,261.00
3	105.20	35.07	46	0.96889	65%	368,209,009.00	114,790,991.00
4	101.62	25.40	34	0.95923	65%	355,661,334.00	120,338,666.00
5	109.85	21.97	30	0.96006	65%	384,490,120.00	140,509,880.00
6	53.14	8.86	14	0.96299	65%	185,993,041.15	108,006,958.85
7	152.87	21.84	30	0.96257	65%	535,048,706.15	199,951,293.85
8	152.88	19.11	27	0.96680	65%	535,065,403.25	220,934,596.75
9	153.34	17.04	24	0.95850	65%	536,674,981.50	219,325,018.50
10	159.07	15.91	23	0.96529	65%	556,729,502.35	248,270,497.65
Sub Total						4,115,697,758.90	1,512,302,241.10
100,000,000							
Kelompok Band Rp 100.000.000							
Band J	EL NPL	NJ	N pada 95%	Prob	Rec. Rate	Expected Loss	VaR 95%
1	92.85	92.85	109	0.95507	65%	3,249,920,283.75	565,079,716.25
2	100.26	50.13	62	0.95588	65%	3,508,952,401.50	831,047,598.50
3	96.77	32.26	42	0.95968	65%	3,386,929,732.20	1,023,070,267.80
4	80.60	20.15	28	0.96285	65%	2,821,107,244.20	1,098,892,755.80
5	66.21	13.24	19	0.95041	65%	2,317,221,699.80	1,007,778,300.20
6	58.85	9.81	15	0.95762	65%	2,059,639,621.20	1,090,360,378.80
7	62.96	8.99	14	0.95874	65%	2,203,449,054.45	1,226,550,945.55
8	23.86	2.98	6	0.96737	65%	835,100,147.70	844,899,852.30
9	27.17	3.02	6	0.96554	65%	950,879,751.85	939,120,248.15
10	29.21	2.92	6	0.97033	65%	1,022,251,522.60	1,077,748,477.40
Sub Total						22,355,451,459.25	9,704,548,540.75
Total						26,881,592,580.85	11,379,497,419.15

Sumber : BNI Syariah, telah diolah kembali

1,000,000							
Kelompok Band Rp. 1.000.000							
Band J	EL NPL	NJ	N pada 95%	Prob	Rec. Rate	Expected Loss	VaR 95%
1	6.77	6.77	11	0.95623	65%	2,370,700.15	1,544,623.93
2	11.59	5.79	10	0.96534	65%	4,055,342.90	3,252,657.10
3	39.64	13.21	19	0.95129	65%	13,872,356.75	6,539,643.25
4	72.83	18.21	25	0.95028	65%	25,490,508.05	9,509,491.95
5	101.00	20.20	28	0.96191	65%	35,348,336.10	13,651,663.90
6	121.47	20.24	28	0.96101	65%	42,513,389.10	16,286,610.90
7	210.08	30.01	40	0.96753	65%	73,528,667.45	21,514,773.19
8	176.44	22.05	31	0.95840	65%	61,752,320.70	23,750,215.26
9	288.50	32.06	42	0.96281	65%	100,975,284.90	32,621,255.10
10	178.63	17.86	26	0.97395	65%	62,519,732.10	28,480,267.90
Sub Total						422,426,638.20	157,151,202.48
10,000,000							
Kelompok Band Rp. 10.000.000							
Band J	EL NPL	NJ	N pada 95%	Prob	Rec. Rate	Expected Loss	VaR 95%
1	68.94	68.94	83.10530427	0.95695	65%	241,285,132.20	49,583,432.73
2	140.07	70.03	84	0.95477	65%	490,241,894.10	97,758,105.90
3	115.96	38.65	49	0.95518	65%	405,845,473.60	108,654,526.40
4	104.95	26.24	35	0.95958	65%	367,334,948.40	122,665,051.60
5	110.36	22.07	30	0.95806	65%	386,248,291.80	138,751,708.20
6	64.83	10.81	16	0.95090	65%	226,911,603.80	109,088,396.20
7	165.63	23.66	32	0.96004	65%	579,693,702.35	204,306,297.65
8	152.37	19.05	26	0.95030	65%	533,292,773.30	194,707,226.70
9	162.24	18.03	25	0.95476	65%	567,837,350.85	219,662,649.15
10	179.83	17.98	25	0.95579	65%	629,405,562.80	245,594,437.20
Total						4,428,096,733.20	1,490,771,831.73
100,000,000							
Kelompok Band Rp 100.000.000							
Band J	EL NPL	NJ	N pada 95%	Prob	Rec. Rate	Expected Loss	VaR 95%
1	91.70	91.70	108	0.95746	65%	3,209,341,604.70	570,658,395.30
2	100.98	50.49	62	0.95067	65%	3,534,469,046.50	805,530,953.50
3	97.73	32.58	42	0.95427	65%	3,420,683,198.10	989,316,801.90
4	80.43	20.11	28	0.96368	65%	2,814,975,094.40	1,105,024,905.60
5	76.11	15.22	22	0.96250	65%	2,663,858,304.80	1,186,141,695.20
6	65.13	10.86	17	0.97110	65%	2,279,676,425.60	1,290,323,574.40
7	56.24	8.03	13	0.96479	65%	1,968,446,534.95	1,216,553,465.05
8	-	-	0	1.00000	65%	-	-
9	45.54	5.06	9	0.96594	65%	1,593,897,586.40	1,241,102,413.60
10	49.96	5.00	9	0.96830	65%	1,748,721,344.30	1,401,278,655.70
Total						23,234,069,139.75	9,805,930,860.25
Total						28,084,592,511.15	11,453,853,894.46

Sumber : BNI Syariah, telah diolah kembali

1,000,000							
Kelompok Band Rp. 1.000.000							
Band J	EL NPL	NJ	N pada 95%	Prob	Rec. Rate	Expected Loss	VaR 95%
1	4.18	4.18	8	0.97285	65%	1,462,338.85	1,337,661.15
2	13.46	6.73	11	0.95797	65%	4,710,133.75	2,989,866.25
3	51.63	17.21	24	0.95438	65%	18,070,959.20	7,129,040.80
4	60.49	15.12	22	0.96470	65%	21,170,764.65	9,629,235.35
5	95.25	19.05	26	0.95020	65%	33,337,979.85	12,162,020.15
6	126.78	21.13	29	0.96005	65%	44,373,961.10	16,526,038.90
7	216.71	30.96	40	0.95205	65%	75,848,776.15	22,151,223.85
8	177.13	22.14	31	0.95664	65%	61,994,921.80	23,507,614.16
9	304.71	33.86	44	0.96176	65%	106,647,389.80	31,952,610.20
10	168.25	16.83	24	0.96317	65%	58,888,066.65	25,111,933.35
Sub Total						426,505,291.80	152,497,244.16
10,000,000							
Kelompok Band Rp. 10.000.000							
Band J	EL NPL	NJ	N pada 95%	Prob	Rec. Rate	Expected Loss	VaR 95%
1	72.09	72.09	86	0.95199	65%	252,301,064.75	48,698,935.25
2	138.06	69.03	83	0.95587	65%	483,225,710.45	97,774,289.55
3	122.93	40.98	52	0.95990	65%	430,241,200.20	115,758,799.80
4	86.19	21.55	29	0.95107	65%	301,670,451.95	104,329,548.05
5	104.96	20.99	29	0.96273	65%	367,364,770.15	140,135,229.85
6	76.98	12.83	19	0.96178	65%	269,425,368.80	129,574,631.20
7	199.29	28.47	38	0.96507	65%	697,507,725.95	233,492,274.05
8	128.82	16.10	23	0.96105	65%	450,870,538.65	193,129,461.35
9	134.71	14.97	22	0.96792	65%	471,468,713.10	221,531,286.90
10	189.67	18.97	26	0.95225	65%	663,841,914.40	246,158,085.60
Sub Total						4,387,917,458.40	1,530,582,541.60
100,000,000							
Kelompok Band Rp 100.000.000							
Band J	EL NPL	NJ	N pada 95%	Prob	Rec. Rate	Expected Loss	VaR 95%
1	95.69	95.69	112	0.95431	65%	3,349,117,530.50	570,882,469.50
2	103.32	51.66	64	0.95918	65%	3,616,342,131.50	863,657,868.50
3	100.11	33.37	43	0.95565	65%	3,503,784,643.10	1,011,215,356.90
4	64.11	16.03	23	0.96270	65%	2,243,994,181.80	976,005,818.20
5	80.07	16.01	23	0.96302	65%	2,802,400,014.75	1,222,599,985.25
6	70.00	11.67	18	0.97043	65%	2,449,851,103.35	1,330,148,896.65
7	56.24	8.03	13	0.96479	65%	1,968,446,534.95	1,216,553,465.05
8	40.52	5.06	9	0.96576	65%	1,418,180,856.05	1,101,819,143.95
9	36.47	4.05	9	0.99116	65%	1,276,317,403.55	1,558,682,596.45
10	59.49	5.95	10	0.95945	65%	2,082,187,517.55	1,417,812,482.45
Sub Total						24,710,621,917.10	11,269,378,082.90
Total						29,525,044,667.30	12,952,457,868.66

Sumber : BNI Syariah, telah diolah kembali

Bulan April

(lanjutan)

1,000,000							
Kelompok Band Rp. 1.000.000							
Band J	EL NPL	NJ	N pada 95%	Prob	Rec. Rate	Expected Loss	VaR 95%
1	3.54	3.54	7	0.97181	65%	1,237,898.90	1,212,101.10
2	15.02	7.51	12	0.95705	65%	5,255,421.15	3,144,578.85
3	48.43	16.14	23	0.96012	65%	16,950,661.70	7,199,338.30
4	64.44	16.11	23	0.96089	65%	22,553,606.95	9,646,393.05
5	89.31	17.86	25	0.95856	65%	31,259,393.90	12,490,606.10
6	145.08	24.18	33	0.96576	65%	50,778,745.15	18,521,254.85
7	229.59	32.80	42	0.95024	65%	80,357,697.70	22,542,302.30
8	177.45	22.18	31	0.95578	65%	62,109,153.40	23,393,382.56
9	270.42	30.05	39	0.95287	65%	94,648,153.60	28,201,846.40
10	188.36	18.84	26	0.95534	65%	65,927,214.85	25,072,785.15
Sub Total						431,077,947.30	151,424,588.66
10,000,000							
Kelompok Band Rp. 10.000.000							
Band J	EL NPL	NJ	N pada 95%	Prob	Rec. Rate	Expected Loss	VaR 95%
1	72.94	72.94	87	0.95263	65%	255,301,967.90	49,198,032.10
2	122.45	61.22	74	0.95166	65%	428,559,435.15	89,440,564.85
3	131.62	43.87	55	0.95630	65%	460,683,191.85	116,816,808.15
4	79.81	19.95	28	0.96650	65%	279,347,373.90	112,652,626.10
5	84.72	16.94	24	0.96060	65%	296,528,040.20	123,471,959.80
6	113.88	18.98	26	0.95195	65%	398,564,503.05	147,435,496.95
7	172.76	24.68	33	0.95680	65%	604,672,628.00	203,827,372.00
8	129.05	16.13	23	0.96041	65%	451,662,638.70	192,337,361.30
9	134.83	14.98	22	0.96763	65%	471,915,330.95	221,084,669.05
10	190.40	19.04	26	0.95045	65%	666,408,249.15	243,591,750.85
Sub Total						4,313,643,358.85	1,499,856,641.15
100,000,000							
Kelompok Band Rp 100.000.000							
Band J	EL NPL	NJ	N pada 95%	Prob	Rec. Rate	Expected Loss	VaR 95%
1	97.09	97.09	114	0.95852	65%	3,398,289,419.00	591,710,581.00
2	101.09	50.55	63	0.96198	65%	3,538,198,925.80	871,801,074.20
3	111.26	37.09	47	0.95199	65%	3,894,045,021.30	1,040,954,978.70
4	74.49	18.62	26	0.96009	65%	2,607,119,903.15	1,032,880,096.85
5	80.46	16.09	23	0.96128	65%	2,816,215,056.20	1,208,784,943.80
6	69.51	11.58	17	0.95162	65%	2,432,684,180.85	1,137,315,819.15
7	56.18	8.03	13	0.96507	65%	1,966,177,659.95	1,218,822,340.05
8	48.07	6.01	9	0.91546	65%	1,682,493,227.80	837,506,772.20
9	36.34	4.04	8	0.97749	65%	1,271,873,278.55	1,248,126,721.45
10	79.03	7.90	13	0.96861	65%	2,765,945,141.40	1,784,054,858.60
Sub Total						26,373,041,814.00	10,971,958,186.00
Total						31,117,763,120.15	12,623,239,415.81

Sumber : BNI Syariah, telah diolah kembali

1,000,000							
Kelompok Band Rp. 1.000.000							
Band J	EL NPL	NJ	N pada 95%	Prob	Rec. Rate	Expected Loss	VaR 95%
1	-	-	-	1.00000	65%	-	-
2	3.65	1.83	4	0.96169	65%	1,278,175.85	1,521,824.15
3	8.37	2.79	6	0.97599	65%	2,929,500.00	3,370,500.00
4	7.02	1.76	4	0.96676	65%	2,457,000.00	3,143,000.00
5	14.54	2.91	6	0.97091	65%	5,089,280.00	5,410,720.00
6	30.97	5.16	9	0.96196	65%	10,837,820.00	8,062,180.00
7	61.66	8.81	14	0.96443	65%	21,579,343.80	12,720,656.20
8	55.64	6.95	12	0.97418	65%	19,472,571.30	14,127,428.70
9	53.52	5.95	10	0.95956	65%	18,730,670.00	12,769,330.00
10	19.66	1.97	4	0.95039	65%	6,879,985.35	7,120,014.65
Sub Total						89,254,346.30	68,245,653.70
10,000,000							
Kelompok Band Rp. 10.000.000							
Band J	EL NPL	NJ	N pada 95%	Prob	Rec. Rate	Expected Loss	VaR 95%
1	40.52	40.52	51	0.95352	65%	141,817,622.45	36,682,377.55
2	271.82	135.91	156	0.95889	65%	951,382,862.85	140,617,137.15
3	147.59	49.20	61	0.95640	65%	516,580,533.35	123,919,466.65
4	184.04	46.01	57	0.95088	65%	644,147,967.05	153,852,032.95
5	238.85	47.77	59	0.95125	65%	835,992,377.50	196,507,622.50
6	141.60	23.60	32	0.96119	65%	495,584,453.00	176,415,547.00
7	139.44	19.92	28	0.96710	65%	488,031,773.60	197,968,226.40
8	161.76	20.22	28	0.96150	65%	566,152,185.90	217,847,814.10
9	180.57	20.06	28	0.96450	65%	631,998,136.70	250,001,863.30
10	148.44	14.84	21	0.95140	65%	519,549,049.25	215,450,950.75
Total						5,791,236,961.65	1,709,263,038.35
100,000,000							
Kelompok Band Rp 100.000.000							
Band J	EL NPL	NJ	N pada 95%	Prob	Rec. Rate	Expected Loss	VaR 95%
1	95.91	95.91	112	0.95208	65%	3,356,714,030.95	563,285,969.05
2	242.50	121.25	140	0.95723	65%	8,487,590,350.40	1,312,409,649.60
3	149.97	49.99	62	0.95773	65%	5,249,027,812.00	1,260,972,188.00
4	186.87	46.72	58	0.95366	65%	6,540,584,345.05	1,579,415,654.95
5	103.43	20.69	28	0.95143	65%	3,620,028,573.35	1,279,971,426.65
6	107.61	17.93	25	0.95692	65%	3,766,254,286.90	1,483,745,713.10
7	77.01	11.00	17	0.96777	65%	2,695,404,468.05	1,469,595,531.95
8	70.79	8.85	14	0.96321	65%	2,477,806,378.95	1,442,193,621.05
9	152.13	16.90	24	0.96151	65%	5,324,405,407.65	2,235,594,592.35
10	14.84	1.48	4	0.98215	65%	519,549,049.25	880,450,950.75
Sub Total						42,037,364,702.55	13,507,635,297.45
Total						47,917,856,010.50	15,285,143,989.50

Sumber : BNI Syariah, telah diolah kembali



(lanjutan)

**Bulan Juni**

1,000,000							
Kelompok Band Rp. 1.000.000							
Band J	EL NPL	NJ	N pada 95%	Prob	Rec. Rate	Expected Loss	VaR 95%
1	2.68	2.68	6	0.98016	65%	937,865.95	1,162,134.05
2	13.39	6.70	11	0.95919	65%	4,687,708.20	3,012,291.80
3	49.40	16.47	23	0.95215	65%	17,291,669.85	6,858,330.15
4	83.77	20.94	29	0.96364	65%	29,320,792.90	11,279,207.10
5	95.74	19.15	27	0.96610	65%	33,508,013.35	13,741,986.65
6	131.99	22.00	30	0.95953	65%	46,195,313.50	16,804,686.50
7	236.94	33.85	44	0.96189	65%	82,927,965.05	24,872,034.95
8	184.78	23.10	32	0.96959	65%	64,674,075.55	24,925,924.45
9	278.78	30.98	40	0.95174	65%	97,572,378.75	28,427,621.25
10	178.72	17.87	25	0.95836	65%	62,550,255.25	24,949,744.75
Sub Total						439,666,038.35	156,033,961.65
10,000,000							
Kelompok Band Rp. 10.000.000							
Band J	EL NPL	NJ	N pada 95%	Prob	Rec. Rate	Expected Loss	VaR 95%
1	69.64	69.64	84	0.95927	65%	243,725,074.95	50,274,925.05
2	123.45	61.73	75	0.95674	65%	432,075,562.10	92,924,437.90
3	114.84	38.28	49	0.96080	65%	401,936,976.70	112,563,023.30
4	62.66	15.66	22	0.95151	65%	219,305,614.85	88,694,385.15
5	109.32	21.86	30	0.96211	65%	382,613,842.80	142,386,157.20
6	124.92	20.82	29	0.96587	65%	437,224,069.45	171,775,930.55
7	138.18	19.74	27	0.95382	65%	483,636,667.85	177,863,332.15
8	129.60	16.20	23	0.95882	65%	453,594,325.10	190,405,674.90
9	134.34	14.93	22	0.96873	65%	470,176,884.45	222,823,115.55
10	259.62	25.96	35	0.96431	65%	908,667,960.55	316,332,039.45
Sub Total						4,432,956,978.80	1,566,043,021.20
100,000,000							
Kelompok Band Rp 100.000.000							
Band J	EL NPL	NJ	N pada 95%	Prob	Rec. Rate	Expected Loss	VaR 95%
1	99.13	99.13	116	0.95667	65%	3,469,584,177.50	590,415,822.50
2	103.57	51.79	64	0.95757	65%	3,625,108,488.75	854,891,511.25
3	108.59	36.20	47	0.96552	65%	3,800,495,445.95	1,134,504,554.05
4	67.52	16.88	24	0.96199	65%	2,363,296,285.35	996,703,714.65
5	75.58	15.12	22	0.96485	65%	2,645,161,322.30	1,204,838,677.70
6	69.40	11.57	17	0.95216	65%	2,429,080,260.95	1,140,919,739.05
7	49.53	7.08	12	0.97096	65%	1,733,491,530.05	1,206,508,469.95
8	40.10	5.01	9	0.96770	65%	1,403,629,850.35	1,116,370,149.65
9	45.40	5.04	9	0.96652	65%	1,589,130,731.30	1,245,869,268.70
10	49.70	4.97	9	0.96926	65%	1,739,374,567.35	1,410,625,432.65
Sub Total						24,798,352,659.85	10,901,647,340.15
Total						29,670,975,677.00	12,623,724,323.00

Sumber : BNI Syariah, telah diolah kembali

(lanjutan)

**Bulan Juli**

1,000,000							
Kelompok Band Rp. 1.000.000							
Band J	EL NPL	NJ	N pada 95%	Prob	Rec. Rate	Expected Loss	VaR 95%
1	4.25	4.25	8	0.97032	65%	1,486,611.70	963,388.30
2	16.08	8.04	13	0.96455	65%	5,629,696.10	3,470,303.90
3	49.48	16.49	23	0.95147	65%	17,318,969.15	6,831,030.85
4	67.66	16.91	24	0.96125	65%	23,680,560.75	9,919,439.25
5	91.12	18.22	26	0.96793	65%	31,890,462.45	13,609,537.55
6	121.62	20.27	28	0.96051	65%	42,565,400.85	16,234,599.15
7	245.04	35.01	45	0.95743	65%	85,764,515.90	24,485,484.10
8	194.20	24.27	33	0.96419	65%	67,968,782.70	24,431,217.30
9	215.59	23.95	32	0.95424	65%	75,458,241.25	25,341,758.75
10	188.36	18.84	26	0.95535	65%	65,926,169.40	25,073,830.60
Sub Total						417,689,410.25	150,360,589.75
10,000,000							
Kelompok Band Rp. 10.000.000							
Band J	EL NPL	NJ	N pada 95%	Prob	Rec. Rate	Expected Loss	VaR 95%
1	72.72	72.72	87	0.95523	65%	254,523,593.45	49,976,406.55
2	112.82	56.41	69	0.95571	65%	394,855,700.40	88,144,299.60
3	110.63	36.88	47	0.95546	65%	387,217,139.40	106,282,860.60
4	59.96	14.99	22	0.96745	65%	209,866,295.10	98,133,704.90
5	103.77	20.75	29	0.96702	65%	363,201,023.50	144,298,976.50
6	117.72	19.62	27	0.95654	65%	412,020,590.45	154,979,409.55
7	117.84	16.83	24	0.96298	65%	412,441,012.90	175,558,987.10
8	145.69	18.21	25	0.95018	65%	509,921,395.55	190,078,604.45
9	179.39	19.93	28	0.96687	65%	627,879,929.95	254,120,070.05
10	220.06	22.01	30	0.95937	65%	770,207,503.80	279,792,496.20
Sub Total						4,342,134,184.50	1,541,365,815.50
100,000,000							
Kelompok Band Rp 100.000.000							
Band J	EL NPL	NJ	N pada 95%	Prob	Rec. Rate	Expected Loss	VaR 95%
1	95.67	95.67	112	0.95449	65%	3,348,484,836.90	571,515,163.10
2	107.37	53.68	66	0.95616	65%	3,757,806,654.70	862,193,345.30
3	108.10	36.03	46	0.95492	65%	3,783,580,549.00	1,046,419,451.00
4	79.19	19.80	27	0.95251	65%	2,771,478,739.75	1,008,521,260.25
5	100.81	20.16	28	0.96262	65%	3,528,416,543.75	1,371,583,456.25
6	99.07	16.51	23	0.95099	65%	3,467,519,816.60	1,362,480,183.40
7	56.17	8.02	13	0.96509	65%	1,965,982,862.90	1,219,017,137.10
8	39.97	5.00	9	0.96831	65%	1,398,906,600.35	1,121,093,399.65
9	54.49	6.05	10	0.95507	65%	1,907,291,883.00	1,242,708,117.00
10	49.61	4.96	9	0.96955	65%	1,736,467,572.35	1,413,532,427.65
Sub Total						27,665,936,059.30	11,219,063,940.70
Total						32,425,759,654.05	12,910,790,345.95

Sumber : BNI Syariah, telah diolah kembali

## Bulan Agustus

1,000,000								
Kelompok Band Rp. 1.000.000								
Band J	EL NPL	NJ	N pada 95%	Prob	Rec. Rate	Expected Loss	VaR 95%	
1	4.61	4.61	8	0.95436	65%	1,613,940.65	1,186,059.35	
2	14.61	7.30	12	0.96406	65%	5,113,431.40	3,286,568.60	
3	58.62	19.54	27	0.95830	65%	20,516,679.05	7,833,320.95	
4	39.63	9.91	15	0.95436	65%	13,871,904.55	7,128,095.45	
5	24.59	4.92	9	0.97104	65%	8,607,042.50	7,142,957.50	
6	18.71	3.12	6	0.96018	65%	6,548,005.45	6,051,994.55	
7	104.19	14.88	21	0.95027	65%	36,466,474.10	14,983,525.90	
8	47.76	5.97	10	0.95861	65%	16,715,910.05	11,284,089.95	
9	116.38	12.93	19	0.95918	65%	40,731,842.20	19,118,157.80	
10	140.87	14.09	21	0.96947	65%	49,303,117.85	24,196,882.15	
Sub Total						199,488,347.80	102,211,652.20	
10,000,000								
Kelompok Band Rp. 10.000.000								
Band J	EL NPL	NJ	N pada 95%	Prob	Rec. Rate	Expected Loss	VaR 95%	
1	48.59	48.59	60	0.95229	65%	170,081,273.95	39,918,726.05	
2	124.14	62.07	75	0.95241	65%	434,488,961.55	90,511,038.45	
3	116.98	38.99	50	0.96303	65%	409,444,136.85	115,555,863.15	
4	103.48	25.87	35	0.96577	65%	362,194,525.70	127,805,474.30	
5	194.78	38.96	49	0.95016	65%	681,717,621.55	175,782,378.45	
6	195.22	32.54	42	0.95500	65%	683,259,717.35	198,740,282.65	
7	159.33	22.76	31	0.96106	65%	557,650,999.50	201,849,000.50	
8	146.06	18.26	26	0.96730	65%	511,211,445.15	216,788,554.85	
9	206.90	22.99	31	0.95660	65%	724,166,777.25	252,333,222.75	
10	289.99	29.00	38	0.95625	65%	1,014,960,414.30	315,039,585.70	
Sub Total						5,549,175,873.15	1,734,324,126.85	
100,000,000								
Kelompok Band Rp 100.000.000								
Band J	EL NPL	NJ	N pada 95%	Prob	Rec. Rate	Expected Loss	VaR 95%	
1	102.28	102.28	119	0.95296	65%	3,579,728,064.15	585,271,935.85	
2	125.67	62.83	76	0.95418	65%	4,398,432,151.40	921,567,848.60	
3	111.67	37.22	48	0.96339	65%	3,908,310,954.10	1,131,689,045.90	
4	99.62	24.91	33	0.95224	65%	3,486,764,510.95	1,133,235,489.05	
5	100.18	20.04	28	0.96501	65%	3,506,252,699.95	1,393,747,300.05	
6	105.94	17.66	25	0.96297	65%	3,707,999,944.95	1,542,000,055.05	
7	77.01	11.00	17	0.96778	65%	2,695,331,809.10	1,469,668,190.90	
8	73.54	9.19	14	0.95197	65%	2,573,856,753.30	1,346,143,246.70	
9	45.24	5.03	9	0.96721	65%	1,583,275,802.15	1,251,724,197.85	
10	39.84	3.98	8	0.97911	65%	1,394,338,889.65	1,405,661,110.35	
Sub Total						30,834,291,579.70	12,180,708,420.30	
Total						36,582,955,800.65	14,017,244,199.35	

Sumber : BNI Syariah, telah diolah kembali

(lanjutan)

**Bulan September**

1,000,000							
Kelompok Band Rp. 1.000.000							
Band J	EL NPL	NJ	N pada 95%	Prob	Rec. Rate	Expected Loss	VaR 95%
1	5.90	5.90	10	0.96150	65%	2,063,864.60	1,436,135.40
2	26.70	13.35	20	0.96821	65%	9,344,723.50	4,655,276.50
3	37.69	12.56	19	0.96807	65%	13,189,963.85	6,760,036.15
4	26.93	6.73	11	0.95779	65%	9,426,693.85	5,973,306.15
5	20.45	4.09	8	0.97585	65%	7,156,899.05	6,843,100.95
6	36.71	6.12	10	0.95231	65%	12,848,048.85	8,151,951.15
7	112.14	16.02	23	0.96289	65%	39,248,094.55	17,101,905.45
8	48.19	6.02	10	0.95637	65%	16,867,534.60	11,132,465.40
9	89.25	9.92	15	0.95409	65%	31,237,421.95	16,012,578.05
10	150.11	15.01	22	0.96703	65%	52,539,378.15	24,460,621.85
Sub Total						193,922,622.95	102,527,377.05
10,000,000							
Kelompok Band Rp. 10.000.000							
Band J	EL NPL	NJ	N pada 95%	Prob	Rec. Rate	Expected Loss	VaR 95%
1	46.64	46.64	58	0.95484	65%	163,232,593.30	39,767,406.70
2	108.83	54.41	68	0.96833	65%	380,890,617.80	95,109,382.20
3	134.48	44.83	56	0.95534	65%	470,677,744.25	117,322,255.75
4	139.10	34.78	45	0.96100	65%	486,859,471.35	143,140,528.65
5	224.30	44.86	56	0.95485	65%	785,044,916.95	194,955,083.05
6	200.29	33.38	43	0.95543	65%	701,021,770.75	201,978,229.25
7	147.05	21.01	29	0.96244	65%	514,679,364.50	195,820,635.50
8	178.44	22.31	30	0.95313	65%	624,544,416.30	215,455,583.70
9	208.76	23.20	31	0.95225	65%	730,674,974.75	245,825,025.25
10	260.33	26.03	35	0.96313	65%	911,162,183.75	313,837,816.25
Sub Total						5,768,788,053.70	1,763,211,946.30
100,000,000							
Kelompok Band Rp 100.000.000							
Band J	EL NPL	NJ	N pada 95%	Prob	Rec. Rate	Expected Loss	VaR 95%
1	101.41	101.41	118	0.95237	65%	3,549,465,675.00	580,534,325.00
2	118.26	59.13	72	0.95543	65%	4,138,962,153.55	901,037,846.45
3	99.84	33.28	43	0.95714	65%	3,494,443,468.95	1,020,556,531.05
4	89.25	22.31	30	0.95297	65%	3,123,774,252.90	1,076,225,747.10
5	104.53	20.91	29	0.96432	65%	3,658,694,417.35	1,416,305,582.65
6	107.28	17.88	25	0.95817	65%	3,754,789,568.25	1,495,210,431.75
7	63.79	9.11	14	0.95478	65%	2,232,565,233.85	1,197,434,766.15
8	55.68	6.96	12	0.97404	65%	1,948,795,314.20	1,411,204,685.80
9	45.72	5.08	9	0.96518	65%	1,600,139,935.10	1,234,860,064.90
10	39.77	3.98	7	0.95025	65%	1,391,784,764.65	1,058,215,235.35
Sub Total						28,893,414,783.80	11,391,585,216.20
Total						34,856,125,460.45	13,257,324,539.55

Sumber : BNI Syariah, telah diolah kembali

1,000,000							
Kelompok Band Rp. 1.000.000							
Band J	EL NPL	NJ	N pada 95%	Prob	Rec. Rate	Expected Loss	VaR 95%
1	0.84	0.84	3	0.98924	65%	294,473.20	755,526.80
2	7.07	3.53	7	0.97195	65%	2,473,458.75	2,426,541.25
3	38.46	12.82	19	0.96204	65%	13,460,263.25	6,489,736.75
4	46.18	11.55	17	0.95284	65%	16,163,847.70	7,636,152.30
5	25.40	5.08	9	0.96519	65%	8,889,461.35	6,860,538.65
6	37.04	6.17	11	0.97573	65%	12,962,857.60	10,137,142.40
7	98.47	14.07	20	0.95013	65%	34,465,688.60	14,534,311.40
8	48.81	6.10	10	0.95305	65%	17,084,088.70	10,915,911.30
9	79.70	8.86	14	0.96303	65%	27,894,963.25	16,205,036.75
10	59.35	5.93	10	0.96002	65%	20,770,829.10	14,229,170.90
Sub Total						154,459,931.50	90,190,068.50
10,000,000							
Kelompok Band Rp. 10.000.000							
Band J	EL NPL	NJ	N pada 95%	Prob	Rec. Rate	Expected Loss	VaR 95%
1	49.40	49.40	61	0.95359	65%	172,893,747.60	40,606,252.40
2	122.54	61.27	74	0.95101	65%	428,900,449.25	89,099,550.75
3	161.36	53.79	66	0.95478	65%	564,764,481.40	128,235,518.60
4	221.55	55.39	68	0.95728	65%	775,432,015.05	176,567,984.95
5	394.26	78.85	94	0.95788	65%	1,379,898,011.10	265,101,988.90
6	164.94	27.49	36	0.95211	65%	577,302,822.25	178,697,177.75
7	125.77	17.97	25	0.95616	65%	440,194,580.00	172,305,420.00
8	196.27	24.53	33	0.95959	65%	686,943,725.30	237,056,274.70
9	144.38	16.04	23	0.96241	65%	505,315,805.05	219,184,194.95
10	229.71	22.97	31	0.95697	65%	803,993,252.30	281,006,747.70
Sub Total						6,335,638,889.30	1,787,861,110.70
100,000,000							
Kelompok Band Rp 100.000.000							
Band J	EL NPL	NJ	N pada 95%	Prob	Rec. Rate	Expected Loss	VaR 95%
1	96.99	96.99	113	0.95042	65%	3,394,487,343.45	560,512,656.55
2	97.95	48.98	61	0.95937	65%	3,428,301,549.05	841,698,450.95
3	119.96	39.99	51	0.96146	65%	4,198,481,606.55	1,156,518,393.45
4	99.25	24.81	32	0.93378	65%	3,473,687,863.10	1,006,312,136.90
5	96.07	19.21	27	0.96485	65%	3,362,568,830.95	1,362,431,169.05
6	65.18	10.86	17	0.97094	65%	2,281,212,760.75	1,288,787,239.25
7	64.18	9.17	14	0.95283	65%	2,246,199,249.35	1,183,800,750.65
8	31.99	4.00	8	0.97868	65%	1,119,619,273.15	1,120,380,726.85
9	45.36	5.04	9	0.96668	65%	1,587,743,943.80	1,247,256,056.20
10	39.59	3.96	7	0.95127	65%	1,385,623,463.35	1,064,376,536.65
Sub Total						26,477,925,883.50	10,832,074,116.50
Total						32,968,024,704.30	12,710,125,295.70

Sumber : BNI Syariah, telah diolah kembali

Bulan November

(lanjutan)

1,000,000							
Kelompok Band Rp. 1.000.000							
Band J	EL NPL	NJ	N pada 95%	Prob	Rec. Rate	Expected Loss	VaR 95%
1	8.45	8.45	13	0.95071	65%	2,955,934.80	1,594,065.20
2	33.51	16.75	24	0.96465	65%	11,727,831.15	5,072,168.85
3	83.54	27.85	37	0.96133	65%	29,240,352.75	9,609,647.25
4	58.88	14.72	21	0.95478	65%	20,608,801.15	8,791,198.85
5	58.53	11.71	18	0.96957	65%	20,484,135.00	11,015,865.00
6	47.15	7.86	13	0.96985	65%	16,501,021.60	10,798,978.40
7	63.03	9.00	14	0.95840	65%	22,060,420.90	12,239,579.10
8	48.49	6.06	10	0.95481	65%	16,970,351.30	11,029,648.70
9	89.85	9.98	15	0.95184	65%	31,446,770.60	15,803,229.40
10	181.41	18.14	25	0.95196	65%	63,494,164.30	24,005,835.70
Sub Total						235,489,783.55	109,960,216.45
10,000,000							
Kelompok Band Rp. 10.000.000							
Band J	EL NPL	NJ	N pada 95%	Prob	Rec. Rate	Expected Loss	VaR 95%
1	59.14	59.14	73	0.96555	65%	206,999,853.90	48,500,146.10
2	99.64	49.82	62	0.95993	65%	348,748,650.95	85,251,349.05
3	65.62	21.87	30	0.96193	65%	229,669,510.70	85,330,489.30
4	61.14	15.29	22	0.96103	65%	214,006,028.25	93,993,971.75
5	125.27	25.05	34	0.96529	65%	438,445,649.25	156,554,350.75
6	131.97	21.99	30	0.95959	65%	461,888,310.10	168,111,689.90
7	62.27	8.90	14	0.96183	65%	217,935,966.15	125,064,033.85
8	105.86	13.23	19	0.95066	65%	370,524,900.90	161,475,099.10
9	89.73	9.97	15	0.95231	65%	314,042,445.50	158,457,554.50
10	79.30	7.93	13	0.96785	65%	277,548,847.45	177,451,152.55
Sub Total						3,079,810,163.15	1,260,189,836.85
100,000,000							
Kelompok Band Rp 100.000.000							
Band J	EL NPL	NJ	N pada 95%	Prob	Rec. Rate	Expected Loss	VaR 95%
1	59.66	59.66	73	0.95985	65%	2,088,205,534.80	466,794,465.20
2	102.57	51.29	63	0.95216	65%	3,590,052,500.30	819,947,499.70
3	62.00	20.67	28	0.95187	65%	2,170,040,069.40	769,959,930.60
4	52.32	13.08	19	0.95514	65%	1,831,069,182.95	828,930,817.05
5	65.25	13.05	19	0.95598	65%	2,283,583,140.30	1,041,416,859.70
6	47.50	7.92	13	0.96824	65%	1,662,404,043.65	1,067,595,956.35
7	56.96	8.14	13	0.96159	65%	1,993,503,670.20	1,191,496,329.80
8	-	-	0	1.00000	65%	-	-
9	9.11	1.01	3	0.98027	65%	318,790,276.70	626,209,723.30
10	29.42	2.94	6	0.96935	65%	1,029,540,728.65	1,070,459,271.35
Sub Total						16,967,189,146.95	7,882,810,853.05
Total						20,282,489,093.65	9,252,960,906.35

Sumber : BNI Syariah, telah diolah kembali

(lanjutan)

**Bulan Desember**

1,000,000							
Kelompok Band Rp. 1.000.000							
Band J	EL NPL	NJ	N pada 95%	Prob	Rec. Rate	Expected Loss	VaR 95%
1	12.82	12.82	19	0.96197	65%	4,487,707.00	2,162,293.00
2	27.40	13.70	20	0.96017	65%	9,588,809.65	4,411,190.35
3	68.70	22.90	31	0.95840	65%	24,044,921.25	8,505,078.75
4	52.10	13.03	19	0.95663	65%	18,235,765.45	8,364,234.55
5	38.86	7.77	13	0.97209	65%	13,601,849.10	9,148,150.90
6	36.63	6.11	10	0.95286	65%	12,821,721.15	8,178,278.85
7	42.97	6.14	10	0.95140	65%	15,039,055.85	9,460,944.15
8	120.87	15.11	22	0.96497	65%	42,305,895.45	19,294,104.55
9	125.56	13.95	20	0.95349	65%	43,944,469.45	19,055,530.55
10	209.41	20.94	29	0.96368	65%	73,293,971.80	28,206,028.20
Sub Total						257,364,166.15	116,785,833.85
10,000,000							
Kelompok Band Rp. 10.000.000							
Band J	EL NPL	NJ	N pada 95%	Prob	Rec. Rate	Expected Loss	VaR 95%
1	59.87	59.87	73	0.95740	65%	209,541,277.40	45,958,722.60
2	99.94	49.97	62	0.95803	65%	349,777,674.40	84,222,325.60
3	56.62	18.87	26	0.95446	65%	198,181,206.65	74,818,793.35
4	96.76	24.19	33	0.96559	65%	338,667,464.80	123,332,535.20
5	170.41	34.08	44	0.95827	65%	596,430,981.30	173,569,018.70
6	125.43	20.90	29	0.96435	65%	439,000,181.55	169,999,818.45
7	68.70	9.81	15	0.95741	65%	240,452,697.80	127,047,302.20
8	88.48	11.06	17	0.96635	65%	309,692,171.60	166,307,828.40
9	72.02	8.00	13	0.96576	65%	252,064,126.30	157,435,873.70
10	80.23	8.02	13	0.96515	65%	280,790,214.60	174,209,785.40
Sub Total						3,214,597,996.40	1,296,902,003.60
100,000,000							
Kelompok Band Rp 100.000.000							
Band J	EL NPL	NJ	N pada 95%	Prob	Rec. Rate	Expected Loss	VaR 95%
1	54.87	54.87	67	0.95220	65%	1,920,550,612.40	424,449,387.60
2	76.58	38.29	49	0.96063	65%	2,680,441,093.75	749,558,906.25
3	58.78	19.59	27	0.95713	65%	2,057,287,403.15	777,712,596.85
4	51.73	12.93	19	0.95916	65%	1,810,407,400.55	849,592,599.45
5	50.65	10.13	16	0.97004	65%	1,772,671,439.35	1,027,328,560.65
6	59.67	9.94	15	0.95316	65%	2,088,320,339.00	1,061,679,661.00
7	35.73	5.10	9	0.96426	65%	1,250,387,080.25	954,612,919.75
8	-	-	0	1.00000	65%	-	-
9	9.04	1.00	3	0.98071	65%	316,520,526.70	628,479,473.30
10	39.64	3.96	7	0.95099	65%	1,387,328,785.85	1,062,671,214.15
Sub Total						15,283,914,681.00	7,536,085,319.00
Total						18,755,876,843.55	8,949,773,156.45

Sumber : BNI Syariah, telah diolah kembali

**Lampiran 4.17. Perhitungan *Expected Loss* dan *Unexpected loss* 2008**

**Bulan Januari**

1,000,000							
Kelompok Band Rp. 1.000.000							
Band J	EL NPL	NJ	N pada 95%	Prob	Rec. Rate	Expected Loss	VaR 95%
1	7.57	7.57	12	0.95472	40%	4,542,021.60	2,657,978.40
2	22.40	11.20	17	0.96274	40%	13,442,771.40	6,957,228.60
3	44.91	14.97	22	0.96785	40%	26,946,702.60	12,653,297.40
4	61.26	15.32	22	0.96033	40%	36,758,815.20	16,041,184.80
5	93.89	18.78	26	0.95668	40%	56,333,576.40	21,666,423.60
6	151.17	25.20	34	0.96293	40%	90,704,053.20	31,695,946.80
7	153.50	21.93	30	0.96086	40%	92,102,493.60	33,897,506.40
8	127.60	15.95	23	0.96438	40%	76,559,942.40	33,840,057.60
9	159.59	17.73	25	0.96140	40%	95,753,437.20	39,246,562.80
10	88.91	8.89	14	0.96195	40%	53,346,647.40	30,653,352.60
Sub Total						546,490,461.00	229,309,539.00
10,000,000							
Kelompok Band Rp. 10.000.000							
Band J	EL NPL	NJ	N pada 95%	Prob	Rec. Rate	Expected Loss	VaR 95%
1	34.61	34.61	45	0.96342	40%	207,663,806.40	62,336,193.60
2	60.96	30.48	40	0.96048	40%	365,731,732.80	114,268,267.20
3	83.67	27.89	36	0.94365	40%	501,998,373.00	146,001,627.00
4	73.99	18.50	26	0.96267	40%	443,954,868.00	180,045,132.00
5	100.22	20.04	28	0.96486	40%	601,324,451.40	238,675,548.60
6	123.88	20.65	28	0.95234	40%	743,285,555.40	264,714,444.60
7	119.15	17.02	24	0.95886	40%	714,914,392.20	293,085,607.80
8	103.53	12.94	19	0.95890	40%	621,184,458.00	290,815,542.00
9	162.34	18.04	25	0.95448	40%	974,064,619.80	375,935,380.20
10	157.20	15.72	23	0.96898	40%	943,221,601.20	436,778,398.80
Sub Total						6,117,343,858.20	2,402,656,141.80
100,000,000							
Kelompok Band Rp 100.000.000							
Band J	EL NPL	NJ	N pada 95%	Prob	Rec. Rate	Expected Loss	VaR 95%
1	59.67	59.67	73	0.95982	40%	3,579,934,641.00	800,065,359.00
2	91.66	45.83	57	0.95360	40%	5,499,881,244.60	1,340,118,755.40
3	81.81	27.27	36	0.95640	40%	4,908,394,375.20	1,571,605,624.80
4	66.79	16.70	24	0.96577	40%	4,007,654,224.80	1,752,345,775.20
5	83.99	16.80	24	0.96373	40%	5,039,622,061.20	2,160,377,938.80
6	53.67	8.95	14	0.96027	40%	3,220,447,742.40	1,819,552,257.60
7	28.89	4.13	8	0.97461	40%	1,733,383,191.00	1,626,616,809.00
8	23.53	2.94	6	0.96934	40%	1,412,044,798.80	1,467,955,201.20
9	17.81	1.98	5	0.98418	40%	1,068,746,421.00	1,631,253,579.00
10	29.65	2.96	6	0.96823	40%	1,778,956,675.20	1,821,043,324.80
Sub Total						32,249,065,375.20	15,990,934,624.80
Total						38,912,899,694.40	18,622,900,305.60

Sumber : BNI Syariah, telah diolah kembali



## Bulan Februari

1,000,000							
Kelompok Band Rp. 1.000.000							
Band J	EL NPL	NJ	N pada 95%	Prob	Rec. Rate	Expected Loss	VaR 95%
1	7.27	7.27	12	0.93337	40%	4,363,521.60	2,764,478.40
2	20.01	10.00	15	0.91635	40%	12,004,444.80	5,519,002.31
3	44.93	14.98	22	0.94758	40%	26,958,702.60	12,245,297.40
4	60.53	15.13	22	0.94285	40%	36,316,315.20	15,955,684.80
5	89.05	17.81	24	0.93778	40%	53,430,850.80	19,755,220.14
6	144.38	24.06	32	0.95196	40%	86,626,745.40	28,573,254.60
7	161.02	23.00	31	0.95633	40%	96,611,983.80	33,588,016.20
8	127.18	15.90	23	0.96548	40%	76,307,001.60	34,092,998.40
9	177.34	19.70	27	0.95464	40%	106,405,024.80	39,394,975.20
10	59.44	5.94	10	0.95967	40%	35,661,082.20	24,338,917.80
Sub Total						534,685,672.80	216,227,845.25
10,000,000							
Kelompok Band Rp. 10.000.000							
Band J	EL NPL	NJ	N pada 95%	Prob	Rec. Rate	Expected Loss	VaR 95%
1	61.44	61.44	75	0.96012	40%	368,621,530.80	81,378,469.20
2	69.68	34.84	45	0.96005	40%	418,062,711.00	121,937,289.00
3	104.69	34.90	45	0.95914	40%	628,160,426.40	181,839,573.60
4	81.22	20.31	28	0.95978	40%	487,322,392.20	184,677,607.80
5	99.56	19.91	28	0.96725	40%	597,332,332.20	242,667,667.80
6	105.21	17.54	25	0.96543	40%	631,260,856.20	268,739,143.80
7	96.82	13.83	20	0.95672	40%	580,947,688.80	259,052,311.20
8	103.53	12.94	19	0.95889	40%	621,203,958.00	290,796,042.00
9	179.46	19.94	28	0.96675	40%	1,076,744,644.20	435,255,355.80
10	146.63	14.66	21	0.95630	40%	879,755,101.20	380,244,898.80
Sub Total						6,289,411,641.00	2,446,588,359.00
100,000,000							
Kelompok Band Rp 100.000.000							
Band J	EL NPL	NJ	N pada 95%	Prob	Rec. Rate	Expected Loss	VaR 95%
1	65.60	65.60	79	0.95353	40%	3,936,107,613.00	803,892,387.00
2	93.60	46.80	58	0.95243	40%	5,616,130,282.20	1,343,869,717.80
3	92.13	30.71	40	0.95657	40%	5,527,707,990.60	1,672,292,009.40
4	71.07	17.77	25	0.96062	40%	4,264,494,051.60	1,735,505,948.40
5	80.23	16.05	23	0.96229	40%	4,814,095,581.60	2,085,904,418.40
6	53.48	8.91	14	0.96130	40%	3,208,506,242.40	1,831,493,757.60
7	35.63	5.09	9	0.96480	40%	2,137,661,476.20	1,642,338,523.80
8	23.53	2.94	6	0.96934	40%	1,412,049,298.80	1,467,950,701.20
9	17.78	1.98	5	0.98429	40%	1,067,037,295.20	1,632,962,704.80
10	29.61	2.96	6	0.96843	40%	1,776,490,840.20	1,823,509,159.80
Sub Total						33,760,280,671.80	16,039,719,328.20
Total						40,584,377,985.60	18,702,535,532.45

Sumber : BNI Syariah, telah diolah kembali

1,000,000							
Kelompok Band Rp. 1.000.000							
Band J	EL NPL	NJ	N pada 95%	Prob	Rec. Rate	Expected Loss	VaR 95%
1	7.25	7.25	12	0.96596	40%	4,347,011.40	2,923,548.60
2	20.01	10.01	15	0.95104	40%	12,007,444.80	6,216,940.20
3	50.71	16.90	24	0.96150	40%	30,426,007.80	12,773,992.20
4	54.79	13.70	20	0.96020	40%	32,873,625.60	15,126,374.40
5	115.61	23.12	31	0.95383	40%	69,367,953.60	23,632,046.40
6	139.06	23.18	31	0.95268	40%	83,435,503.80	28,164,496.20
7	182.06	26.01	35	0.96354	40%	109,236,542.40	37,763,457.60
8	111.10	13.89	20	0.95521	40%	66,662,985.60	29,337,014.40
9	167.27	18.59	26	0.96087	40%	100,360,027.80	40,039,972.20
10	79.60	7.96	14	0.98340	40%	47,762,850.00	36,237,150.00
Sub Total						556,479,952.80	232,214,992.20
10,000,000							
Kelompok Band Rp. 10.000.000							
Band J	EL NPL	NJ	N pada 95%	Prob	Rec. Rate	Expected Loss	VaR 95%
1	70.86	70.86	85	0.95577	40%	425,134,928.40	84,865,071.60
2	80.78	40.39	51	0.95551	40%	484,707,619.20	127,292,380.80
3	121.48	40.49	51	0.95394	40%	728,869,471.80	189,130,528.20
4	87.81	21.95	30	0.96041	40%	526,859,451.00	193,140,549.00
5	125.25	25.05	34	0.96537	40%	751,472,437.20	268,527,562.80
6	111.70	18.62	26	0.96020	40%	670,210,391.40	265,789,608.60
7	104.91	14.99	22	0.96752	40%	629,449,816.80	294,550,183.20
8	143.95	17.99	25	0.95554	40%	863,692,460.40	336,307,539.60
9	188.89	20.99	29	0.96282	40%	1,133,319,909.60	432,680,090.40
10	127.92	12.79	19	0.96273	40%	767,490,378.60	372,509,621.40
Sub Total						6,981,206,864.40	2,564,793,135.60
100,000,000							
Kelompok Band Rp 100.000.000							
Band J	EL NPL	NJ	N pada 95%	Prob	Rec. Rate	Expected Loss	VaR 95%
1	71.54	71.54	86	0.95826	40%	4,292,480,569.20	867,519,430.80
2	94.14	47.07	59	0.96105	40%	5,648,409,051.60	1,431,590,948.40
3	83.15	27.72	37	0.96350	40%	4,988,778,670.80	1,671,221,329.20
4	75.48	18.87	26	0.95457	40%	4,528,749,952.20	1,711,250,047.80
5	75.13	15.03	22	0.96673	40%	4,507,686,895.80	2,092,313,104.20
6	64.73	10.79	16	0.95144	40%	3,884,093,251.80	1,875,906,748.20
7	28.91	4.13	8	0.97452	40%	1,734,480,831.00	1,625,519,169.00
8	23.53	2.94	6	0.96934	40%	1,412,053,798.80	1,467,946,201.20
9	27.06	3.01	6	0.96617	40%	1,623,449,040.60	1,616,550,959.40
10	29.60	2.96	6	0.96848	40%	1,775,899,614.60	1,824,100,385.40
Sub Total						34,396,081,676.40	16,183,918,323.60
Total						41,933,768,493.60	18,980,926,451.40

Sumber : BNI Syariah, telah diolah kembali

1,000,000							
Kelompok Band Rp. 1.000.000							
Band J	EL NPL	NJ	N pada 95%	Prob	Rec. Rate	Expected Loss	VaR 95%
1	7.38	7.38	12	0.961489	40%	4,429,374.60	2,770,625.40
2	25.34	12.67	19	0.965601	40%	15,205,498.20	7,594,501.80
3	45.69	15.23	22	0.962332	40%	27,412,781.40	12,187,218.60
4	43.35	10.84	17	0.971484	40%	26,011,503.00	14,788,497.00
5	114.96	22.99	31	0.956548	40%	68,976,597.60	24,023,402.40
6	137.47	22.91	31	0.958177	40%	82,479,672.60	29,120,327.40
7	189.45	27.06	36	0.960087	40%	113,671,064.40	37,528,935.60
8	118.77	14.85	21	0.951359	40%	71,259,607.20	29,540,392.80
9	159.25	17.69	25	0.962188	40%	95,552,479.80	39,447,520.20
10	118.92	11.89	18	0.965266	40%	71,352,873.00	36,647,127.00
Sub Total						576,351,451.80	233,648,548.20
10,000,000							
Kelompok Band Rp. 10.000.000							
Band J	EL NPL	NJ	N pada 95%	Prob	Rec. Rate	Expected Loss	VaR 95%
1	85.28	85.28	101	0.957447	40%	511,705,756.80	94,294,243.20
2	89.27	44.64	56	0.958066	40%	535,636,596.60	136,363,403.40
3	120.51	40.17	51	0.958834	40%	723,071,701.20	194,928,298.80
4	98.53	24.63	33	0.957738	40%	591,164,815.20	200,835,184.80
5	151.27	30.25	40	0.964005	40%	907,603,639.80	292,396,360.20
6	94.95	15.83	26	0.993475	40%	569,725,930.20	366,274,069.80
7	118.70	16.96	24	0.960302	40%	712,226,516.40	295,773,483.60
8	167.91	20.99	29	0.962793	40%	1,007,462,761.80	384,537,238.20
9	197.83	21.98	30	0.959852	40%	1,186,993,061.40	433,006,938.60
10	148.50	14.85	21	0.95125	40%	890,978,320.80	369,021,679.20
Sub Total						7,636,569,100.20	2,767,430,899.80
100,000,000							
Kelompok Band Rp 100.000.000							
Band J	EL NPL	NJ	N pada 95%	Prob	Rec. Rate	Expected Loss	VaR 95%
1	75.12	75.12	90	0.95888	40%	4,506,936,143.40	893,063,856.60
2	99.37	49.68	62	0.96164	40%	5,962,186,104.00	1,477,813,896.00
3	83.19	27.73	37	0.96328	40%	4,991,240,362.80	1,668,759,637.20
4	76.02	19.00	26	0.95134	40%	4,560,969,265.80	1,679,030,734.20
5	94.58	18.92	26	0.95347	40%	5,674,880,659.20	2,125,119,340.80
6	59.04	9.84	15	0.95658	40%	3,542,517,532.80	1,857,482,467.20
7	43.11	6.16	10	0.95048	40%	2,586,582,060.00	1,613,417,940.00
8	23.53	2.94	5	0.92184	40%	1,412,058,298.80	987,941,701.20
9	18.42	2.05	5	0.98169	40%	1,105,277,567.40	1,594,722,432.60
10	39.27	3.93	7	0.95310	40%	2,356,175,545.20	1,843,824,454.80
Sub Total						36,698,823,539.40	15,741,176,460.60
Total						44,911,744,091.40	18,742,255,908.60

Sumber : BNI Syariah, telah diolah kembali

1,000,000							
Kelompok Band Rp. 1.000.000							
Band J	EL NPL	NJ	N pada 95%	Prob	Rec. Rate	Expected Loss	VaR 95%
1	6.42	6.42	11	0.96882	40%	3,849,297.60	2,750,702.40
2	27.10	13.55	20	0.96376	40%	16,259,801.40	7,740,198.60
3	44.98	14.99	22	0.96736	40%	26,990,687.40	12,609,312.60
4	43.78	10.95	17	0.96909	40%	26,268,661.80	14,531,338.20
5	124.64	24.93	33	0.95175	40%	74,785,372.80	24,214,627.20
6	125.87	20.98	29	0.96298	40%	75,523,236.00	28,876,764.00
7	210.62	30.09	38	0.93299	40%	126,371,808.00	33,228,192.00
8	128.23	16.03	23	0.96270	40%	76,936,405.20	33,463,594.80
9	178.00	19.78	27	0.95294	40%	106,802,542.20	38,997,457.80
10	99.40	9.94	15	0.95331	40%	59,640,158.40	30,359,841.60
Sub Total						593,427,970.80	226,772,029.20
10,000,000							
Kelompok Band Rp. 10.000.000							
Band J	EL NPL	NJ	N pada 95%	Prob	Rec. Rate	Expected Loss	VaR 95%
1	78.98	78.98	94	0.95648	40%	473,898,638.40	90,101,361.60
2	103.96	51.98	64	0.95502	40%	623,740,407.00	144,259,593.00
3	118.81	39.60	50	0.95405	40%	712,866,994.20	187,133,005.80
4	95.84	23.96	32	0.95412	40%	575,063,476.20	192,936,523.80
5	139.43	27.89	37	0.96069	40%	836,576,208.60	273,423,791.40
6	94.69	15.78	23	0.96779	40%	568,150,962.60	259,849,037.40
7	118.14	16.88	24	0.96207	40%	708,839,847.00	299,160,153.00
8	182.02	22.75	31	0.96124	40%	1,092,093,861.00	395,906,139.00
9	196.31	21.81	30	0.96306	40%	1,177,859,569.80	442,140,430.20
10	128.91	12.89	19	0.96021	40%	773,474,465.40	366,525,534.60
Sub Total						7,542,564,430.20	2,651,435,569.80
100,000,000							
Kelompok Band Rp 100.000.000							
Band J	EL NPL	NJ	N pada 95%	Prob	Rec. Rate	Expected Loss	VaR 95%
1	76.39	76.39	91	0.9549	40%	4,583,416,717.80	876,583,282.20
2	105.93	52.96	65	0.9538	40%	6,355,640,644.80	1,444,359,355.20
3	79.83	26.61	35	0.9525	40%	4,789,519,611.60	1,510,480,388.40
4	87.82	21.95	30	0.9604	40%	5,269,165,465.80	1,930,834,534.20
5	104.60	20.92	29	0.9641	40%	6,276,254,286.60	2,423,745,713.40
6	59.04	9.84	15	0.9566	40%	3,542,254,393.20	1,857,745,606.80
7	36.07	5.15	9	0.9623	40%	2,164,316,583.00	1,615,683,417.00
8	31.32	3.92	7	0.9538	40%	1,879,336,539.00	1,480,663,461.00
9	18.42	2.05	5	0.9817	40%	1,105,280,567.40	1,594,719,432.60
10	39.27	3.93	7	0.9531	40%	2,356,189,045.20	1,843,810,954.80
Sub Total						38,321,373,854.40	16,578,626,145.60
Total						46,457,366,255.40	19,456,833,744.60

Sumber : BNI Syariah, telah diolah kembali

1,000,000							
Kelompok Band Rp. 1.000.000							
Band J	EL NPL	NJ	N pada 95%	Prob	Rec. Rate	Expected Loss	VaR 95%
1	8.00	8.00	13	0.96568	40%	4,802,899.80	2,997,100.20
2	18.44	9.22	14	0.95088	40%	11,066,708.40	5,733,291.60
3	48.25	16.08	23	0.96149	40%	28,949,239.20	12,450,760.80
4	60.31	15.08	22	0.96563	40%	36,188,400.60	16,611,599.40
5	105.43	21.09	29	0.96091	40%	63,259,482.60	23,740,517.40
6	144.89	24.15	32	0.95009	40%	86,935,717.80	28,264,282.20
7	196.52	28.07	37	0.95740	40%	117,910,212.60	37,489,787.40
8	126.99	15.87	23	0.96597	40%	76,191,798.00	34,208,202.00
9	177.49	19.72	27	0.95425	40%	106,496,295.00	39,303,705.00
10	119.37	11.94	18	0.96417	40%	71,620,435.20	36,379,564.80
Sub Total						603,421,189.20	237,178,810.80
10,000,000							
Kelompok Band Rp. 10.000.000							
Band J	EL NPL	NJ	N pada 95%	Prob	Rec. Rate	Expected Loss	VaR 95%
1	76.69	76.69	91	0.95143	40%	460,155,141.60	85,844,858.40
2	117.81	58.90	72	0.95820	40%	706,846,078.20	157,153,921.80
3	117.49	39.16	50	0.96072	40%	704,912,617.80	195,087,382.20
4	94.84	23.71	32	0.95910	40%	569,058,560.40	198,941,439.60
5	133.74	26.75	36	0.96534	40%	802,423,800.60	277,576,199.40
6	101.07	16.85	24	0.96274	40%	606,439,939.20	257,560,060.80
7	112.35	16.05	23	0.96224	40%	674,071,053.00	291,928,947.00
8	158.39	19.80	27	0.95246	40%	950,337,138.00	345,662,862.00
9	196.84	21.87	30	0.96196	40%	1,181,062,025.40	438,937,974.60
10	149.01	14.90	22	0.96923	40%	894,042,523.20	425,957,476.80
Sub Total						7,549,348,877.40	2,674,651,122.60
100,000,000							
Kelompok Band Rp 100.000.000							
Band J	EL NPL	NJ	N pada 95%	Prob	Rec. Rate	Expected Loss	VaR 95%
1	75.23	75.23	90	0.95766	40%	4,513,791,743.40	886,208,256.60
2	98.08	49.04	61	0.95851	40%	5,884,993,467.00	1,435,006,533.00
3	85.19	28.40	37	0.95131	40%	5,111,109,018.00	1,548,890,982.00
4	84.52	21.13	29	0.96006	40%	5,071,138,007.40	1,888,861,992.60
5	99.40	19.88	27	0.95052	40%	5,963,746,749.00	2,136,253,251.00
6	59.00	9.83	15	0.95679	40%	3,540,192,532.80	1,859,807,467.20
7	36.07	5.15	9	0.96227	40%	2,164,319,583.00	1,615,680,417.00
8	23.06	2.88	6	0.97204	40%	1,383,887,650.20	1,496,112,349.80
9	18.42	2.05	5	0.98169	40%	1,105,283,567.40	1,594,716,432.60
10	49.16	4.92	9	0.97112	40%	2,949,614,545.20	2,450,385,454.80
Sub Total						37,688,076,863.40	16,911,923,136.60
Total						45,840,846,930.00	19,823,753,070.00

Sumber : BNI Syariah, telah diolah kembali

(lanjutan)

## Bulan Juli

1,000,000							
Kelompok Band Rp. 1.000.000							
Band J	EL NPL	NJ	N pada 95%	Prob	Rec. Rate	Expected Loss	VaR 95%
1	8.48	8.48	14	0.97313	40%	5,085,904.20	3,314,095.80
2	13.69	6.85	11	0.95334	40%	8,214,128.40	4,985,871.60
3	42.58	14.19	21	0.96731	40%	25,545,930.60	12,254,069.40
4	72.71	18.18	25	0.95103	40%	43,627,162.80	16,372,837.20
5	100.37	20.07	28	0.96430	40%	60,222,233.40	23,777,766.60
6	151.79	25.30	34	0.96116	40%	91,071,306.00	31,328,694.00
7	188.69	26.96	36	0.96196	40%	113,211,052.20	37,988,947.80
8	127.07	15.88	23	0.96576	40%	76,241,491.80	34,158,508.20
9	213.25	23.69	32	0.95941	40%	127,950,496.80	44,849,503.20
10	109.08	10.91	17	0.96993	40%	65,449,395.00	36,550,605.00
Sub Total						616,619,101.20	245,580,898.80
10,000,000							
Kelompok Band Rp. 10.000.000							
Band J	EL NPL	NJ	N pada 95%	Prob	Rec. Rate	Expected Loss	VaR 95%
1	79.50	79.50	94	0.95072	40%	476,973,613.20	87,026,386.80
2	128.41	64.20	78	0.95938	40%	770,453,876.40	165,546,123.60
3	106.84	35.61	46	0.96149	40%	641,036,982.00	186,963,018.00
4	90.87	22.72	31	0.96189	40%	545,202,105.00	198,797,895.00
5	124.06	24.81	33	0.95416	40%	744,380,101.20	245,619,898.80
6	106.43	17.74	25	0.96128	40%	638,560,678.80	261,439,321.20
7	105.01	15.00	22	0.96722	40%	630,075,141.60	293,924,858.40
8	215.07	26.88	36	0.96315	40%	1,290,425,636.40	437,574,363.60
9	179.46	19.94	28	0.96674	40%	1,076,764,195.80	435,235,804.20
10	118.39	11.84	18	0.96653	40%	710,352,562.20	369,647,437.80
Sub Total						7,524,224,892.60	2,681,775,107.40
100,000,000							
Kelompok Band Rp 100.000.000							
Band J	EL NPL	NJ	N pada 95%	Prob	Rec. Rate	Expected Loss	VaR 95%
1	76.76	76.76	91	0.95061	40%	4,605,689,677.80	854,310,322.20
2	94.36	47.18	59	0.95965	40%	5,661,409,735.20	1,418,590,264.80
3	79.37	26.46	35	0.95553	40%	4,762,176,936.60	1,537,823,063.40
4	92.46	23.11	31	0.95402	40%	5,547,369,976.20	1,892,630,023.80
5	95.41	19.08	27	0.96729	40%	5,724,656,665.80	2,375,343,334.20
6	58.97	9.83	15	0.95698	40%	3,538,101,532.80	1,861,898,467.20
7	43.35	6.19	11	0.97519	40%	2,601,218,899.80	2,018,781,100.20
8	15.53	1.94	4	0.95246	40%	931,995,833.40	988,004,166.60
9	27.17	3.02	6	0.96554	40%	1,630,133,574.60	1,609,866,425.40
10	38.83	3.88	7	0.95551	40%	2,330,044,547.40	1,869,955,452.60
Sub Total						37,332,797,379.60	16,427,202,620.40
Total						45,473,641,373.40	19,354,558,626.60

Sumber : BNI Syariah, telah diolah kembali

(lanjutan)

## Bulan Agustus

1,000,000							
Kelompok Band Rp. 1.000.000							
Band J	EL NPL	NJ	N pada 95%	Prob	Rec. Rate	Expected Loss	VaR 95%
1	4.61	4.61	8	0.95436	40%	2,766,755.40	2,033,244.60
2	14.61	7.30	12	0.96406	40%	8,765,882.40	5,634,117.60
3	58.62	19.54	27	0.95830	40%	35,171,449.80	13,428,550.20
4	39.63	9.91	15	0.95436	40%	23,780,407.80	12,219,592.20
5	24.59	4.92	9	0.97104	40%	14,754,930.00	12,245,070.00
6	18.71	3.12	6	0.96018	40%	11,225,152.20	10,374,847.80
7	104.19	14.88	21	0.95027	40%	62,513,955.60	25,686,044.40
8	47.76	5.97	10	0.95861	40%	28,655,845.80	19,344,154.20
9	116.38	12.93	19	0.95918	40%	69,826,015.20	32,773,984.80
10	140.87	14.09	21	0.96947	40%	84,519,630.60	41,480,369.40
Sub Total						341,980,024.80	175,219,975.20
10,000,000							
Kelompok Band Rp. 10.000.000							
Band J	EL NPL	NJ	N pada 95%	Prob	Rec. Rate	Expected Loss	VaR 95%
1	48.59	48.59	60	0.95229	40%	291,567,898.20	68,432,101.80
2	126.31	63.16	76	0.95001	40%	757,872,852.60	154,127,147.40
3	116.98	38.99	50	0.96303	40%	701,904,234.60	198,095,765.40
4	126.50	31.63	41	0.95571	40%	759,024,735.60	224,975,264.40
5	199.87	39.97	51	0.96161	40%	1,199,235,761.40	330,764,238.60
6	195.22	32.54	42	0.95500	40%	1,171,302,372.60	340,697,627.40
7	159.33	22.76	31	0.96106	40%	955,973,142.00	346,026,858.00
8	154.16	19.27	27	0.96379	40%	924,960,126.00	371,039,874.00
9	206.90	22.99	31	0.95660	40%	1,241,428,761.00	432,571,239.00
10	289.99	29.00	38	0.95625	40%	1,739,932,138.80	540,067,861.20
Sub Total						9,743,202,022.80	3,006,797,977.20
100,000,000							
Kelompok Band Rp 100.000.000							
Band J	EL NPL	NJ	N pada 95%	Prob	Rec. Rate	Expected Loss	VaR 95%
1	104.72	104.72	122	0.95612	40%	6,283,221,408.00	1,036,778,592.00
2	125.67	62.83	76	0.95418	40%	7,540,169,402.40	1,579,830,597.60
3	111.67	37.22	48	0.96339	40%	6,699,961,635.60	1,940,038,364.40
4	99.62	24.91	33	0.95224	40%	5,977,310,590.20	1,942,689,409.80
5	100.18	20.04	28	0.96501	40%	6,010,718,914.20	2,389,281,085.80
6	112.18	18.70	26	0.95850	40%	6,730,653,874.20	2,629,346,125.80
7	77.01	11.00	17	0.96778	40%	4,620,568,815.60	2,519,431,184.40
8	73.54	9.19	14	0.95197	40%	4,412,325,862.80	2,307,674,137.20
9	73.54	8.17	13	0.96048	40%	4,412,325,862.80	2,607,674,137.20
10	39.84	3.98	8	0.97911	40%	2,390,295,239.40	2,409,704,760.60
Sub Total						55,077,551,605.20	21,362,448,394.80
Total						65,162,733,652.80	24,544,466,347.20

Sumber : BNI Syariah, telah diolah kembali

1,000,000							
Kelompok Band Rp. 1.000.000							
Band J	EL NPL	NJ	N pada 95%	Prob	Rec. Rate	Expected Loss	VaR 95%
1	4.67	4.67	8	0.95110	40%	2,804,678.40	1,995,321.60
2	19.55	9.77	15	0.95867	40%	11,728,609.80	6,271,390.20
3	36.39	12.13	18	0.95919	40%	21,831,250.80	10,568,749.20
4	59.70	14.93	22	0.96875	40%	35,820,699.60	16,979,300.40
5	96.05	19.21	27	0.96495	40%	57,628,524.00	23,371,476.00
6	132.86	22.14	30	0.95660	40%	79,713,479.40	28,286,520.60
7	188.02	26.86	36	0.96354	40%	112,811,452.80	38,388,547.20
8	159.17	19.90	27	0.95009	40%	95,504,533.80	34,095,466.20
9	197.16	21.91	30	0.96129	40%	118,298,227.20	43,701,772.80
10	89.08	8.91	14	0.96143	40%	53,450,256.00	30,549,744.00
Total						589,591,711.80	234,208,288.20
10,000,000							
Kelompok Band Rp. 10.000.000							
Band J	EL NPL	NJ	N pada 95%	Prob	Rec. Rate	Expected Loss	VaR 95%
1	86.98	86.98	103	0.95882	40%	521,851,138.20	96,148,861.80
2	117.82	58.91	72	0.95814	40%	706,910,373.00	157,089,627.00
3	106.35	35.45	46	0.96383	40%	638,101,689.60	189,898,310.40
4	91.92	22.98	31	0.95680	40%	551,520,945.60	192,479,054.40
5	113.93	22.79	31	0.96061	40%	683,557,840.80	246,442,159.20
6	113.24	18.87	26	0.95449	40%	679,433,116.20	256,566,883.80
7	106.52	15.22	22	0.96259	40%	639,141,318.60	284,858,681.40
8	193.36	24.17	33	0.96593	40%	1,160,155,696.80	423,844,303.20
9	162.38	18.04	25	0.95439	40%	974,273,067.60	375,726,932.40
10	178.90	17.89	25	0.95795	40%	1,073,371,283.40	426,628,716.60
Total						7,628,316,469.80	2,649,683,530.20
100,000,000							
Kelompok Band Rp 100.000.000							
Band J	EL NPL	NJ	N pada 95%	Prob	Rec. Rate	Expected Loss	VaR 95%
1	82.19	82.19	97	0.95129	40%	4,931,628,232.20	888,371,767.80
2	88.23	44.12	55	0.95265	40%	5,294,084,319.00	1,305,915,681.00
3	93.08	31.03	40	0.95076	40%	5,584,844,758.20	1,615,155,241.80
4	92.22	23.05	31	0.95526	40%	5,533,111,989.60	1,906,888,010.40
5	90.40	18.08	25	0.95346	40%	5,424,084,971.40	2,075,915,028.60
6	70.47	11.75	18	0.96868	40%	4,228,341,369.60	2,251,658,630.40
7	56.86	8.12	13	0.96205	40%	3,411,451,047.00	2,048,548,953.00
8	23.86	2.98	6	0.96736	40%	1,431,651,253.20	1,448,348,746.80
9	27.17	3.02	6	0.96553	40%	1,630,157,574.60	1,609,842,425.40
10	28.91	2.89	6	0.97169	40%	1,734,617,707.20	1,865,382,292.80
Total						39,203,973,222.00	17,016,026,778.00
Total						47,421,881,403.60	19,899,918,596.40

Sumber : BNI Syariah, telah diolah kembali



(lanjutan)

## Bulan Oktober

1,000,000							
Kelompok Band Rp. 1.000.000							
Band J	EL NPL	NJ	N pada 95%	Prob	Rec. Rate	Expected Loss	VaR 95%
1	6.72	6.72	11	0.95843	40%	4,030,036.80	2,569,963.20
2	13.69	6.84	11	0.95338	40%	8,212,968.60	4,987,031.40
3	36.17	12.06	18	0.96111	40%	21,702,073.20	10,697,926.80
4	56.35	14.09	21	0.96946	40%	33,809,495.40	16,590,504.60
5	90.02	18.00	25	0.95529	40%	54,013,434.60	20,986,565.40
6	138.83	23.14	31	0.95350	40%	83,297,836.20	28,302,163.80
7	174.79	24.97	33	0.95087	40%	104,872,912.20	33,727,087.80
8	160.38	20.05	28	0.96480	40%	96,226,241.40	38,173,758.60
9	188.64	20.96	29	0.96334	40%	113,182,299.00	43,417,701.00
10	109.59	10.96	17	0.96876	40%	65,756,226.60	36,243,773.40
Total						585,103,524.00	235,696,476.00
10,000,000							
Kelompok Band Rp. 10.000.000							
Band J	EL NPL	NJ	N pada 95%	Prob	Rec. Rate	Expected Loss	VaR 95%
1	91.57	91.57	108	0.95870	40%	549,400,205.40	98,599,794.60
2	115.27	57.64	71	0.96252	40%	691,626,110.40	160,373,889.60
3	115.30	38.43	49	0.95853	40%	691,823,644.20	190,176,355.80
4	97.55	24.39	33	0.96225	40%	585,282,534.00	206,717,466.00
5	104.66	20.93	29	0.96385	40%	627,971,068.80	242,028,931.20
6	95.39	15.90	23	0.96547	40%	572,314,324.20	255,685,675.80
7	126.05	18.01	25	0.95523	40%	756,280,432.80	293,719,567.20
8	191.39	23.92	32	0.95488	40%	1,148,354,151.60	387,645,848.40
9	171.65	19.07	27	0.96746	40%	1,029,900,574.20	428,099,425.80
10	10.96	1.10	3	0.97456	40%	65,756,226.60	114,243,773.40
Sub Total						6,718,709,272.20	2,377,290,727.80
100,000,000							
Kelompok Band Rp 100.000.000							
Band J	EL NPL	NJ	N pada 95%	Prob	Rec. Rate	Expected Loss	VaR 95%
1	85.02	85.02	100	0.95046	40%	5,101,045,561.20	898,954,438.80
2	95.83	47.91	60	0.96161	40%	5,749,540,845.00	1,450,459,155.00
3	97.27	32.42	42	0.95691	40%	5,836,448,888.40	1,723,551,111.60
4	95.27	23.82	32	0.95702	40%	5,716,261,171.80	1,963,738,828.20
5	95.26	19.05	26	0.95014	40%	5,715,804,723.60	2,084,195,276.40
6	58.54	9.76	15	0.95919	40%	3,512,523,092.40	1,887,476,907.60
7	48.82	6.97	12	0.97368	40%	2,929,113,791.40	2,110,886,208.60
8	23.86	2.98	6	0.96736	40%	1,431,663,253.20	1,448,336,746.80
9	27.17	3.02	6	0.96553	40%	1,630,169,574.60	1,609,830,425.40
10	28.91	2.89	6	0.97169	40%	1,734,628,207.20	1,865,371,792.80
Sub Total						39,357,199,108.80	17,042,800,891.20
Total						46,661,011,905.00	19,655,788,095.00

Sumber : BNI Syariah, telah diolah kembali

(lanjutan)

**Bulan November**

1,000,000							
Kelompok Band Rp. 1.000.000							
Band J	EL NPL	NJ	N pada 95%	Prob	Rec. Rate	Expected Loss	VaR 95%
1	5.17	5.17	9	0.961599	40%	3,101,716.20	2,298,283.80
2	15.19	7.60	12	0.953688	40%	9,116,227.20	5,283,772.80
3	30.02	10.01	15	0.951033	40%	18,011,754.00	8,988,246.00
4	63.76	15.94	23	0.964582	40%	38,257,054.80	16,942,945.20
5	95.06	19.01	26	0.951126	40%	57,038,638.80	20,961,361.20
6	131.40	21.90	30	0.961416	40%	78,840,957.00	29,159,043.00
7	195.52	27.93	37	0.959902	40%	117,313,905.00	38,086,095.00
8	192.37	24.05	33	0.967899	40%	115,422,964.80	42,977,035.20
9	262.62	29.18	38	0.952884	40%	157,569,799.80	47,630,200.20
10	177.68	17.77	25	0.960625	40%	106,610,914.80	43,389,085.20
Sub Total						701,283,932.40	255,716,067.60
10,000,000							
Kelompok Band Rp. 10.000.000							
Band J	EL NPL	NJ	N pada 95%	Prob	Rec. Rate	Expected Loss	VaR 95%
1	65.18	65.18	79	0.958574	40%	391,065,849.60	82,934,150.40
2	123.54	61.77	75	0.956207	40%	741,224,493.00	158,775,507.00
3	114.09	38.03	48	0.950899	40%	684,540,516.60	179,459,483.40
4	115.54	28.88	38	0.958288	40%	693,223,207.20	218,776,792.80
5	94.95	18.99	26	0.951666	40%	569,727,439.20	210,272,560.80
6	94.51	15.75	23	0.968393	40%	567,039,008.40	260,960,991.60
7	147.07	21.01	29	0.962383	40%	882,439,365.60	335,560,634.40
8	167.65	20.96	29	0.963402	40%	1,005,902,905.80	386,097,094.20
9	162.04	18.00	25	0.9553	40%	972,210,301.80	377,789,698.20
10	219.71	21.97	30	0.960046	40%	1,318,286,770.20	481,713,229.80
Sub Total						7,825,659,857.40	2,692,340,142.60
100,000,000							
Kelompok Band Rp 100.000.000							
Band J	EL NPL	NJ	N pada 95%	Prob	Rec. Rate	Expected Loss	VaR 95%
1	87.03	87.03	103	0.95830	40%	5,221,702,535.40	958,297,464.60
2	96.38	48.19	60	0.95798	40%	5,783,021,011.80	1,416,978,988.20
3	102.79	34.26	44	0.95528	40%	6,167,379,303.60	1,752,620,696.40
4	95.15	23.79	32	0.95763	40%	5,708,804,420.40	1,971,195,579.60
5	100.03	20.01	28	0.96555	40%	6,001,852,593.60	2,398,147,406.40
6	77.19	12.86	19	0.96090	40%	4,631,234,302.80	2,208,765,697.20
7	42.28	6.04	10	0.95571	40%	2,536,746,474.60	1,663,253,525.40
8	23.86	2.98	6	0.96736	40%	1,431,675,253.20	1,448,324,746.80
9	27.17	3.02	6	0.96553	40%	1,630,181,574.60	1,609,818,425.40
10	39.34	3.93	7	0.95271	40%	2,360,280,164.40	1,839,719,835.60
Sub Total						41,472,877,634.40	17,267,122,365.60
Total						49,999,821,424.20	20,215,178,575.80

Sumber : BNI Syariah, telah diolah kembali

1,000,000							
Kelompok Band Rp. 1.000.000							
Band J	EL NPL	NJ	N pada 95%	Prob	Rec. Rate	Expected Loss	VaR 95%
1	1.63	1.63	4	0.97448	40%	979,549.80	1,420,450.20
2	13.76	6.88	12	0.97601	40%	8,257,051.80	6,142,948.20
3	35.93	11.98	18	0.96321	40%	21,555,693.60	10,844,306.40
4	51.55	12.89	19	0.96029	40%	30,931,806.00	14,668,194.00
5	110.31	22.06	30	0.95826	40%	66,184,305.00	23,815,695.00
6	127.04	21.17	29	0.95919	40%	76,224,088.20	28,175,911.80
7	202.52	28.93	38	0.95746	40%	121,510,696.80	38,089,303.20
8	176.12	22.01	30	0.95919	40%	105,671,581.20	38,328,418.80
9	281.53	31.28	41	0.96144	40%	168,916,638.60	52,483,361.40
10	158.07	15.81	23	0.96731	40%	94,840,088.40	43,159,911.60
Sub Total						695,071,499.40	257,128,500.60
10,000,000							
Kelompok Band Rp. 10.000.000							
Band J	EL NPL	NJ	N pada 95%	Prob	Rec. Rate	Expected Loss	VaR 95%
1	65.64	65.64	79	0.95307	40%	393,831,249.60	80,168,750.40
2	112.06	56.03	69	0.96038	40%	672,376,381.80	155,623,618.20
3	103.01	34.34	44	0.95401	40%	618,080,406.60	173,919,593.40
4	95.08	23.77	32	0.95797	40%	570,468,544.20	197,531,455.80
5	89.27	17.85	25	0.95873	40%	535,639,150.20	214,360,849.80
6	70.41	11.73	18	0.96893	40%	422,439,427.80	225,560,572.20
7	162.04	23.15	31	0.95328	40%	972,240,762.00	329,759,238.00
8	152.95	19.12	27	0.96664	40%	917,672,208.00	378,327,792.00
9	153.88	17.10	24	0.95709	40%	923,296,722.60	372,703,277.40
10	149.33	14.93	22	0.96860	40%	895,975,612.20	424,024,387.80
Sub Total						6,922,020,465.00	2,551,979,535.00
100,000,000							
Kelompok Band Rp 100.000.000							
Band J	EL NPL	NJ	N pada 95%	Prob	Rec. Rate	Expected Loss	VaR 95%
1	91.85	91.85	108	0.95590	40%	5,511,208,757.40	968,791,242.60
2	79.41	39.70	50	0.95241	40%	4,764,584,884.80	1,235,415,115.20
3	71.84	23.95	32	0.95438	40%	4,310,694,927.60	1,449,305,072.40
4	60.26	15.06	22	0.96593	40%	3,615,386,035.20	1,664,613,964.80
5	50.51	10.10	16	0.97069	40%	3,030,460,692.00	1,769,539,308.00
6	58.95	9.82	14	0.92536	40%	3,536,807,047.20	1,503,192,952.80
7	49.13	7.02	12	0.97251	40%	2,947,840,663.20	2,092,159,336.80
8	23.86	2.98	6	0.96737	40%	1,431,600,253.20	1,448,399,746.80
9	27.17	3.02	6	0.96554	40%	1,630,079,574.60	1,609,920,425.40
10	29.77	2.98	6	0.96762	40%	1,786,459,227.00	1,813,540,773.00
Sub Total						32,565,122,062.20	15,554,877,937.80
Total						40,182,214,026.60	18,363,985,973.40

Sumber : BNI Syariah, telah diolah kembali

Lampiran 4.18. Perhitungan *Expected Loss* dan *Unexpected loss* 2007

Bulan Januari

1,000,000							
Kelompok Band Rp. 1.000.000							
Band J	EL NPL	NJ	N pada 95%	Prob	Rec. Rate	Expected Loss	VaR 95%
1	9.10	9.10	14	0.95533	65%	3,183,691.70	1,716,308.30
2	29.59	14.80	21	0.95271	65%	10,358,097.40	4,341,902.60
3	51.05	17.02	24	0.95901	65%	17,866,099.30	7,333,900.70
4	117.16	29.29	38	0.95076	65%	41,004,285.00	12,195,715.00
5	93.56	18.71	26	0.95816	65%	32,745,335.00	12,754,665.00
6	186.60	31.10	41	0.96421	65%	65,309,450.85	20,790,549.15
7	272.84	38.98	50	0.96327	65%	95,495,026.90	27,004,973.10
8	283.26	35.41	45	0.95060	65%	99,140,372.80	26,859,627.20
9	305.18	33.91	44	0.96098	65%	106,811,544.35	31,788,455.65
10	170.69	17.07	24	0.95776	65%	59,743,181.40	24,256,818.60
<b>Sub Total</b>						531,657,084.70	169,042,915.30
10,000,000							
Kelompok Band Rp. 10.000.000							
Band J	EL NPL	NJ	N pada 95%	Prob	Rec. Rate	Expected Loss	VaR 95%
1	59.44	59.44	72	0.95131	65%	208,046,564.95	43,953,435.05
2	80.59	40.30	51	0.95699	65%	282,068,602.20	74,931,397.80
3	110.53	36.84	47	0.95602	65%	386,847,943.65	106,652,056.35
4	76.58	19.15	27	0.96613	65%	268,045,854.30	109,954,145.70
5	55.20	11.04	17	0.96685	65%	193,200,028.70	104,299,971.30
6	77.27	12.88	19	0.96054	65%	270,448,652.60	128,551,347.40
7	152.89	21.84	30	0.96252	65%	535,118,899.00	199,881,101.00
8	79.06	9.88	15	0.95521	65%	276,721,881.80	143,278,118.20
9	151.87	16.87	24	0.96212	65%	531,557,796.70	224,442,203.30
10	98.83	9.88	15	0.95520	65%	345,904,524.35	179,095,475.65
<b>Sub Total</b>						3,297,960,748.25	1,315,039,251.75
100,000,000							
Kelompok Band Rp 100.000.000							
Band J	EL NPL	NJ	N pada 95%	Prob	Rec. Rate	Expected Loss	VaR 95%
1	61.12	61.12	74	0.95298	65%	2,139,267,810.75	450,732,189.25
2	79.79	39.90	51	0.96269	65%	2,792,667,256.40	777,332,743.60
3	43.71	14.57	21	0.95868	65%	1,529,771,386.50	675,228,613.50
4	78.40	19.60	27	0.95699	65%	2,743,955,297.65	1,036,044,702.35
5	84.56	16.91	24	0.96132	65%	2,959,547,443.30	1,240,452,556.70
6	40.79	6.80	11	0.95525	65%	1,427,593,041.70	882,406,958.30
7	49.25	7.04	12	0.97206	65%	1,723,620,004.05	1,216,379,995.95
8	15.79	1.97	5	0.98437	65%	552,612,699.10	847,387,300.90
9	-	-	0	1.00000	65%	-	-
10	9.71	0.97	3	0.98272	65%	339,936,807.70	710,063,192.30
<b>Sub Total</b>						16,208,971,747.15	7,836,028,252.85
<b>Total</b>						20,038,589,580.10	9,320,110,419.90

Sumber : BNI Syariah, telah diolah kembali

## Bulan Februari

1,000,000							
Kelompok Band Rp. 1.000.000							
Band J	EL NPL	NJ	N pada 95%	Prob	Rec. Rate	Expected Loss	VaR 95%
1	14.83	14.83	21	0.95178	65%	5,190,720.50	2,159,279.50
2	31.04	15.52	22	0.95533	65%	10,864,012.60	4,535,987.40
3	42.95	14.32	21	0.96461	65%	15,033,237.45	7,016,762.55
4	103.97	25.99	35	0.96382	65%	36,388,332.40	12,611,667.60
5	114.22	22.84	31	0.95948	65%	39,978,076.25	14,271,923.75
6	167.57	27.93	37	0.95995	65%	58,650,987.85	19,049,012.15
7	302.21	43.17	54	0.95354	65%	105,773,415.65	26,526,584.35
8	274.61	34.33	45	0.96732	65%	96,113,522.05	29,886,477.95
9	313.17	34.80	45	0.96069	65%	109,608,898.00	32,141,102.00
10	190.06	19.01	26	0.95130	65%	66,520,472.90	24,479,527.10
Sub Total						544,121,675.65	172,678,324.35
10,000,000							
Kelompok Band Rp. 10.000.000							
Band J	EL NPL	NJ	N pada 95%	Prob	Rec. Rate	Expected Loss	VaR 95%
1	61.76	61.76	75	0.95631	65%	216,160,310.10	46,339,689.90
2	85.58	42.79	54	0.95920	65%	299,512,548.30	78,487,451.70
3	111.00	37.00	47	0.95344	65%	388,500,763.35	104,999,236.65
4	85.37	21.34	29	0.95568	65%	298,781,227.50	107,218,772.50
5	64.51	12.90	19	0.95995	65%	225,775,998.00	106,724,002.00
6	113.86	18.98	26	0.95202	65%	398,505,576.35	147,494,423.65
7	152.91	21.84	30	0.96246	65%	535,200,186.85	199,799,813.15
8	95.15	11.89	18	0.96523	65%	333,021,045.35	170,978,954.65
9	179.18	19.91	28	0.96730	65%	627,116,375.55	254,883,624.45
10	99.33	9.93	15	0.95353	65%	347,670,038.10	177,329,961.90
Sub Total						3,670,244,069.45	1,394,255,930.55
100,000,000							
Kelompok Band Rp 100.000.000							
Band J	EL NPL	NJ	N pada 95%	Prob	Rec. Rate	Expected Loss	VaR 95%
1	67.36	67.36	82	0.96411	65%	2,357,722,914.40	512,277,085.60
2	94.01	47.00	59	0.96190	65%	3,290,236,291.30	839,763,708.70
3	51.89	17.30	25	0.96987	65%	1,816,109,330.35	808,890,669.65
4	107.35	26.84	36	0.96392	65%	3,757,128,098.85	1,282,871,901.15
5	84.51	16.90	24	0.96153	65%	2,957,851,427.30	1,242,148,572.70
6	40.79	6.80	11	0.95525	65%	1,427,621,041.70	882,378,958.30
7	42.70	6.10	10	0.95308	65%	1,494,656,123.10	955,343,876.90
8	40.11	5.01	9	0.96769	65%	1,403,687,773.25	1,116,312,226.75
9	-	-	0	1.00000	65%	-	-
10	9.71	0.97	4	0.99676	65%	339,942,057.70	1,060,057,942.30
Sub Total						18,844,955,057.95	8,700,044,942.05
<b>Total</b>						<b>23,059,320,803.05</b>	<b>10,266,979,196.95</b>

Sumber : BNI Syariah, telah diolah kembali

1,000,000							
Kelompok Band Rp. 1.000.000							
Band J	EL NPL	NJ	N pada 95%	Prob	Rec. Rate	Expected Loss	VaR 95%
1	18.84	18.84	26	0.95529	65%	6,593,478.50	2,506,521.50
2	39.83	19.92	28	0.96714	65%	13,942,148.50	5,657,851.50
3	47.74	15.91	23	0.96518	65%	16,707,477.50	7,442,522.50
4	95.80	23.95	32	0.95434	65%	33,530,287.70	11,269,712.30
5	129.12	25.82	34	0.95096	65%	45,192,457.45	14,307,542.55
6	179.76	29.96	39	0.95448	65%	62,916,366.80	18,983,633.20
7	341.41	48.77	61	0.96194	65%	119,493,996.65	29,956,003.35
8	323.02	40.38	51	0.95574	65%	113,057,355.60	29,742,644.40
9	287.03	31.89	41	0.95087	65%	100,460,165.75	28,689,834.25
10	211.22	21.12	29	0.96022	65%	73,926,653.85	27,573,346.15
Total						585,820,388.30	176,129,611.70
10,000,000							
Kelompok Band Rp. 10.000.000							
Band J	EL NPL	NJ	N pada 95%	Prob	Rec. Rate	Expected Loss	VaR 95%
1	59.50	59.50	72	0.95046	65%	208,265,231.30	43,734,768.70
2	99.97	49.99	62	0.95780	65%	349,900,365.15	84,099,634.85
3	115.19	38.40	49	0.95910	65%	403,162,190.20	111,337,809.80
4	97.09	24.27	33	0.96422	65%	339,815,546.70	122,184,453.30
5	50.60	10.12	16	0.97025	65%	177,107,386.75	102,892,613.25
6	113.25	18.87	26	0.95445	65%	396,367,717.20	149,632,282.80
7	154.41	22.06	30	0.95831	65%	540,448,500.90	194,551,499.10
8	128.57	16.07	23	0.96175	65%	450,003,316.35	193,996,683.65
9	144.49	16.05	23	0.96213	65%	505,710,644.95	218,789,355.05
10	118.25	11.82	18	0.96686	65%	413,874,549.20	216,125,450.80
Sub Total						3,784,655,448.70	1,437,344,551.30
100,000,000							
Kelompok Band Rp 100.000.000							
Band J	EL NPL	NJ	N pada 95%	Prob	Rec. Rate	Expected Loss	VaR 95%
1	68.25	68.25	82	0.95446	65%	2,388,586,651.15	481,413,348.85
2	89.88	44.94	56	0.95365	65%	3,145,809,191.70	774,190,808.30
3	49.39	16.46	23	0.95228	65%	1,728,628,573.70	686,371,426.30
4	98.66	24.66	33	0.95711	65%	3,452,992,472.65	1,167,007,527.35
5	84.43	16.89	24	0.96187	65%	2,955,109,177.30	1,244,890,822.70
6	34.61	5.77	10	0.96624	65%	1,211,256,647.65	888,743,352.35
7	42.50	6.07	10	0.95433	65%	1,487,673,448.10	962,326,551.90
8	32.03	4.00	8	0.97851	65%	1,121,188,342.40	1,118,811,657.60
9	9.17	1.02	3	0.97986	65%	320,822,494.65	624,177,505.35
10	20.06	2.01	5	0.98324	65%	701,929,180.75	1,048,070,819.25
Sub Total						18,513,996,180.05	8,996,003,819.95
Total						22,884,472,017.05	10,609,477,982.95

Sumber : BNI Syariah, telah diolah kembali

1,000,000							
Kelompok Band Rp. 1.000.000							
Band	EL NPL	NJ	N pada 95%	Prob	Rec. Rate	Expected Loss	VaR 95%
1	22.49	22.49	31	0.96588	65%	7,872,059.30	2,977,940.70
2	33.61	16.80	24	0.96364	65%	11,762,110.15	5,037,889.85
3	43.34	14.45	21	0.96163	65%	15,169,887.95	6,880,112.05
4	112.98	28.25	37	0.95421	65%	39,544,216.60	12,255,783.40
5	128.45	25.69	34	0.95373	65%	44,957,553.55	14,542,446.45
6	204.42	34.07	44	0.95845	65%	71,548,218.70	20,851,781.30
7	342.79	48.97	61	0.95944	65%	119,977,037.25	29,472,962.75
8	363.53	45.44	57	0.95917	65%	127,235,761.80	32,364,238.20
9	323.35	35.93	46	0.95665	65%	113,172,886.05	31,727,113.95
10	190.94	19.09	27	0.96707	65%	66,830,645.35	27,669,354.65
Sub Total						618,070,376.70	183,779,623.30
10,000,000							
Kelompok Band Rp. 10.000.000							
Band	EL NPL	NJ	N pada 95%	Prob	Rec. Rate	Expected Loss	VaR 95%
1	63.55	63.55	77	0.95646	65%	222,433,907.15	47,066,092.85
2	102.05	51.02	63	0.95586	65%	357,158,340.00	83,841,660.00
3	108.24	36.08	46	0.95416	65%	378,835,511.95	104,164,488.05
4	93.06	23.27	31	0.95072	65%	325,714,183.90	108,285,816.10
5	51.03	10.21	16	0.96818	65%	178,621,699.90	101,378,300.10
6	100.99	16.83	24	0.96303	65%	353,466,512.35	150,533,487.65
7	168.00	24.00	32	0.95329	65%	588,011,291.00	195,988,709.00
8	112.29	14.04	20	0.95103	65%	393,031,030.00	166,968,970.00
9	163.16	18.13	25	0.95227	65%	571,058,177.90	216,441,822.10
10	98.76	9.88	15	0.95545	65%	345,644,325.60	179,355,674.40
Sub Total						3,713,974,979.75	1,354,025,020.25
100,000,000							
Kelompok Band Rp 100.000.000							
Band	EL NPL	NJ	N pada 95%	Prob	Rec. Rate	Expected Loss	VaR 95%
1	64.46	64.46	78	0.95643	65%	2,256,058,046.20	473,941,953.80
2	91.44	45.72	57	0.95529	65%	3,200,250,841.90	789,749,158.10
3	52.88	17.63	25	0.96360	65%	1,850,799,971.65	774,200,028.35
4	90.91	22.73	31	0.96168	65%	3,181,940,874.35	1,158,059,125.65
5	79.84	15.97	23	0.96401	65%	2,794,339,144.45	1,230,660,855.55
6	34.61	5.77	10	0.96624	65%	1,211,279,397.65	888,720,602.35
7	42.50	6.07	10	0.95434	65%	1,487,602,407.55	962,397,592.45
8	31.95	3.99	8	0.97881	65%	1,118,347,217.75	1,121,652,782.25
9	9.12	1.01	3	0.98021	65%	319,077,650.85	625,922,349.15
10	20.06	2.01	5	0.98324	65%	701,939,680.75	1,048,060,319.25
Sub Total						18,121,635,233.10	9,073,364,766.90
Total						22,453,680,589.55	10,611,169,410.45

Sumber : BNI Syariah, telah diolah kembali

1,000,000							
Kelompok Band Rp. 1.000.000							
Band J	EL NPL	NJ	N pada 95%	Prob	Rec. Rate	Expected Loss	VaR 95%
1	22.36	22.36	30	0.951867	65%	7,826,794.15	2,673,205.85
2	32.75	16.37	23	0.954584	65%	11,461,536.10	4,638,463.90
3	46.35	15.45	22	0.957097	65%	16,222,388.70	6,877,611.30
4	118.13	29.53	39	0.961852	65%	41,344,787.40	13,255,212.60
5	95.48	19.10	30	0.992541	65%	33,416,783.40	19,083,216.60
6	167.08	27.85	37	0.96134	65%	58,479,318.10	19,220,681.90
7	292.74	41.82	53	0.960399	65%	102,458,696.90	27,391,303.10
8	291.52	36.44	47	0.962132	65%	102,032,248.15	29,567,751.85
9	305.80	33.98	44	0.959905	65%	107,030,613.90	31,569,386.10
10	190.58	19.06	27	0.967714	65%	66,703,522.90	27,796,477.10
Sub Total						546,976,689.70	182,073,310.30
10,000,000							
Kelompok Band Rp. 10.000.000							
Band J	EL NPL	NJ	N pada 95%	Prob	Rec. Rate	Expected Loss	VaR 95%
1	62.30	62.30	76	0.960543	65%	218,046,887.45	47,953,112.55
2	98.17	49.09	61	0.957915	65%	343,604,271.50	83,395,728.50
3	107.70	35.90	46	0.957113	65%	376,940,204.90	106,059,795.10
4	91.30	22.82	31	0.959863	65%	319,543,004.90	114,456,995.10
5	56.02	11.20	17	0.962706	65%	196,061,574.80	101,438,425.20
6	117.82	19.64	27	0.956185	65%	412,360,056.15	154,639,943.85
7	140.00	20.00	28	0.965657	65%	490,012,224.10	195,987,775.90
8	159.76	19.97	28	0.966209	65%	559,157,953.55	224,842,046.45
9	180.28	20.03	28	0.9651	65%	630,977,214.35	251,022,785.65
10	99.01	9.90	15	0.95462	65%	346,526,342.40	178,473,657.60
Sub Total						3,893,229,734.10	1,458,270,265.90
100,000,000							
Kelompok Band Rp 100.000.000							
Band J	EL NPL	NJ	N pada 95%	Prob	Rec. Rate	Expected Loss	VaR 95%
1	74.28	74.28	89	0.95812	65%	2,599,733,510.50	515,266,489.50
2	103.35	51.67	64	0.95902	65%	3,617,223,457.05	862,776,542.95
3	74.72	24.91	33	0.95218	65%	2,615,360,245.40	849,639,754.60
4	87.11	21.78	30	0.96370	65%	3,048,778,638.50	1,151,221,361.50
5	89.78	17.96	25	0.95644	65%	3,142,200,872.65	1,232,799,127.35
6	35.12	5.85	10	0.96313	65%	1,229,295,476.15	870,704,523.85
7	49.19	7.03	12	0.97229	65%	1,721,526,262.05	1,218,473,737.95
8	15.79	1.97	5	0.98437	65%	552,619,699.10	847,380,300.90
9	18.50	2.06	5	0.98137	65%	647,343,379.20	927,656,620.80
10	20.06	2.01	5	0.98323	65%	701,950,180.75	1,048,049,819.25
Sub Total						19,876,031,721.35	9,523,968,278.65
Total						24,316,238,145.15	11,164,311,854.85

Sumber : BNI Syariah, diolah kembali



(lanjutan)

**Bulan Juni**

1,000,000							
Kelompok Band Rp. 1.000.000							
Band J	EL NPL	NJ	N pada 95%	Prob	Rec. Rate	Expected Loss	VaR 95%
1	22.13	22.13	30	0.95691964	65%	7,744,548.70	2,755,451.30
2	34.21	17.11	24	0.956888177	65%	11,974,550.70	4,825,449.30
3	59.07	19.69	27	0.954989124	65%	20,673,849.00	7,676,151.00
4	141.70	35.42	45	0.950301498	65%	49,593,749.80	13,406,250.20
5	123.64	24.73	33	0.955861882	65%	43,274,055.30	14,475,944.70
6	229.02	38.17	49	0.962350904	65%	80,157,263.55	22,742,736.45
7	312.74	44.68	56	0.9574959	65%	109,458,528.90	27,741,471.10
8	297.59	37.20	47	0.950036953	65%	104,154,890.35	27,445,109.65
9	278.43	30.94	40	0.952459915	65%	97,451,610.55	28,548,389.45
10	278.43	27.84	37	0.96140643	65%	97,451,610.55	32,048,389.45
Sub Total						621,934,657.40	181,665,342.60
10,000,000							
Kelompok Band Rp. 10.000.000							
Band J	EL NPL	NJ	N pada 95%	Prob	Rec. Rate	Expected Loss	VaR 95%
1	62.30	62.30	76	0.960550099	65%	218,044,570.80	47,955,429.20
2	97.05	48.52	60	0.953321374	65%	339,670,492.70	80,329,507.30
3	94.48	31.49	41	0.9579802	65%	330,682,036.30	99,817,963.70
4	75.81	18.95	26	0.952599742	65%	265,335,039.55	98,664,960.45
5	66.69	13.34	20	0.968472931	65%	233,402,381.80	116,597,618.20
6	94.77	15.79	23	0.967552068	65%	331,680,183.80	151,319,816.20
7	139.99	20.00	28	0.965683728	65%	489,976,707.50	196,023,292.50
8	143.31	17.91	25	0.957405254	65%	501,575,692.80	198,424,307.20
9	153.74	17.08	24	0.957469043	65%	538,077,382.85	217,922,617.15
10	119.43	11.94	18	0.964010718	65%	418,016,950.75	211,983,049.25
Sub Total						3,666,461,438.85	1,419,038,561.15
100,000,000							
Kelompok Band Rp 100.000.000							
Band J	EL NPL	NJ	N pada 95%	Prob	Rec. Rate	Expected Loss	VaR 95%
1	69.21	69.21	83	0.95375	65%	2,422,428,184.05	482,571,815.95
2	106.38	53.19	65	0.95058	65%	3,723,251,536.90	826,748,463.10
3	65.32	21.77	30	0.96380	65%	2,286,054,858.50	863,945,141.50
4	82.57	20.64	28	0.95242	65%	2,890,063,552.60	1,029,936,447.40
5	79.95	15.99	23	0.96353	65%	2,798,253,118.15	1,226,746,881.85
6	35.12	5.85	10	0.96312	65%	1,229,318,226.15	870,681,773.85
7	49.10	7.01	12	0.97262	65%	1,718,530,374.40	1,221,469,625.60
8	15.79	1.97	5	0.98437	65%	552,621,449.10	847,378,550.90
9	18.16	2.02	5	0.98279	65%	635,538,153.60	939,461,846.40
10	20.06	2.01	5	0.98323	65%	701,960,680.75	1,048,039,319.25
Sub Total						18,958,020,134.20	9,356,979,865.80
Total						23,246,416,230.45	10,957,683,769.55

Sumber : BNI Syariah, telah diolah kembali

(lanjutan)

## Bulan Juli

1,000,000							
Kelompok Band Rp. 1.000.000							
Band J	EL NPL	NJ	N pada 95%	Prob	Rec. Rate	Expected Loss	VaR 95%
1	18.97	18.97	26	0.95209	65%	6,640,718.35	2,459,281.65
2	28.98	14.49	21	0.96062	65%	10,143,012.95	4,556,987.05
3	76.42	25.47	34	0.95797	65%	26,745,708.15	8,954,291.85
4	117.12	29.28	38	0.95094	65%	40,991,634.95	12,208,365.05
5	139.37	27.87	37	0.96090	65%	48,778,945.60	15,971,054.40
6	206.48	34.41	44	0.95269	65%	72,268,741.65	20,131,258.35
7	270.65	38.66	49	0.95499	65%	94,726,272.90	25,323,727.10
8	283.71	35.46	46	0.96364	65%	99,297,002.70	29,502,997.30
9	211.05	23.45	32	0.96386	65%	73,867,059.70	26,932,940.30
10	172.25	17.22	24	0.95402	65%	60,287,142.65	23,712,857.35
Sub Total						533,746,239.60	169,753,760.40
10,000,000							
Kelompok Band Rp. 10.000.000							
Band J	EL NPL	NJ	N pada 95%	Prob	Rec. Rate	Expected Loss	VaR 95%
1	51.40	51.40	63	0.95054	65%	179,890,024.30	40,609,975.70
2	62.28	31.14	41	0.96359	65%	217,986,195.35	69,013,804.65
3	99.14	33.05	43	0.96087	65%	347,001,430.30	104,498,569.70
4	54.82	13.71	24	0.99612	65%	191,883,177.50	144,116,822.50
5	82.14	16.43	23	0.95318	65%	287,503,883.45	114,996,116.55
6	112.61	18.77	26	0.95688	65%	394,146,611.95	151,853,388.05
7	116.32	16.62	24	0.96735	65%	407,127,998.20	180,872,001.80
8	135.33	16.92	24	0.96123	65%	473,642,168.65	198,357,831.35
9	162.30	18.03	25	0.95459	65%	568,060,865.40	219,439,134.60
10	117.02	11.70	18	0.96964	65%	409,578,382.85	220,421,617.15
Total						3,476,820,737.95	1,444,179,262.05
100,000,000							
Kelompok Band Rp 100.000.000							
Band J	EL NPL	NJ	N pada 95%	Prob	Rec. Rate	Expected Loss	VaR 95%
1	62.29	62.29	76	0.96067	65%	2,180,080,047.25	479,919,952.75
2	87.14	43.57	55	0.96056	65%	3,049,972,079.35	800,027,920.65
3	55.65	18.55	26	0.96159	65%	1,947,820,876.75	782,179,123.25
4	55.77	13.94	20	0.95375	65%	1,951,779,167.45	848,220,832.55
5	59.62	11.92	18	0.96449	65%	2,086,658,154.00	1,063,341,846.00
6	33.71	5.62	10	0.97119	65%	1,179,991,599.15	920,008,400.85
7	28.48	4.07	8	0.97653	65%	996,724,449.00	963,275,551.00
8	14.95	1.87	4	0.95840	65%	523,306,204.05	596,693,795.95
9	5.14	0.57	2	0.97960	65%	180,056,987.95	449,943,012.05
10	10.32	1.03	3	0.97897	65%	361,309,062.10	688,690,937.90
Sub Total						14,457,698,627.05	7,592,301,372.95
Total						18,468,265,604.60	9,206,234,395.40

Sumber : BNI Syariah, diolah kembali

1,000,000							
Kelompok Band Rp. 1.000.000							
Band J	EL NPL	NJ	N pada 95%	Prob	Rec. Rate	Expected Loss	VaR 95%
1	19.66	19.66	27	0.95573	65%	6,879,756.45	2,570,243.55
2	31.07	15.53	23	0.97237	65%	10,873,731.40	5,226,268.60
3	80.15	26.72	36	0.96579	65%	28,054,245.10	9,745,754.90
4	118.60	29.65	39	0.95993	65%	41,508,656.70	13,091,343.30
5	143.84	28.77	36	0.92122	65%	50,343,356.00	12,656,644.00
6	211.21	35.20	46	0.96718	65%	73,922,739.10	22,677,260.90
7	276.05	39.44	50	0.95667	65%	96,619,096.35	25,880,903.65
8	299.34	37.42	48	0.96063	65%	104,767,477.15	29,632,522.85
9	223.99	24.89	33	0.95260	65%	78,397,430.30	25,552,569.70
10	188.74	18.87	26	0.95448	65%	66,057,310.55	24,942,689.45
Total						557,423,799.10	171,976,200.90
10,000,000							
Kelompok Band Rp. 10.000.000							
Band J	EL NPL	NJ	N pada 95%	Prob	Rec. Rate	Expected Loss	VaR 95%
1	58.05	58.05	71	0.95765	65%	203,175,926.80	45,324,073.20
2	79.12	39.56	50	0.95474	65%	276,920,106.75	73,079,893.25
3	121.24	40.41	51	0.95517	65%	424,349,752.05	111,150,247.95
4	67.86	16.96	24	0.96014	65%	237,507,415.25	98,492,584.75
5	103.97	20.79	29	0.96632	65%	363,911,437.05	143,588,562.95
6	131.12	21.85	30	0.96231	65%	458,905,115.90	171,094,884.10
7	131.77	18.82	26	0.95562	65%	461,201,417.25	175,798,582.75
8	150.77	18.85	26	0.95511	65%	527,699,667.60	200,300,332.40
9	181.38	20.15	28	0.96281	65%	634,812,933.30	247,187,066.70
10	129.30	12.93	19	0.95920	65%	452,554,933.60	212,445,066.40
Total						4,041,038,705.55	1,478,461,294.45
100,000,000							
Kelompok Band Rp 100.000.000							
Band J	EL NPL	NJ	N pada 95%	Prob	Rec. Rate	Expected Loss	VaR 95%
1	70.48	70.48	85	0.9599	65%	2,466,772,369.95	508,227,630.05
2	106.30	53.15	65	0.9512	65%	3,720,393,629.40	829,606,370.60
3	70.32	23.44	32	0.9640	65%	2,461,264,274.35	898,735,725.65
4	73.95	18.49	26	0.9629	65%	2,588,177,479.30	1,051,822,520.70
5	79.53	15.91	23	0.9653	65%	2,783,427,787.00	1,241,572,213.00
6	47.56	7.93	13	0.9679	65%	1,664,677,515.90	1,065,322,484.10
7	42.22	6.03	10	0.9561	65%	1,477,659,351.70	972,340,648.30
8	24.21	3.03	6	0.9652	65%	847,210,451.85	832,789,548.15
9	8.91	0.99	6	0.9999	65%	311,923,650.85	1,578,076,349.15
10	20.06	2.01	6	0.9954	65%	701,981,680.75	1,398,018,319.25
Total						19,023,488,191.05	10,376,511,808.95
Total						23,621,950,695.70	12,026,949,304.30

Sumber : BNI Syariah, telah diolah kembali

(lanjutan)

**Bulan September**

1,000,000							
Kelompok Band Rp. 1.000.000							
Band J	EL NPL	NJ	N pada 95%	Prob	Rec. Rate	Expected Loss	VaR 95%
1	19.30	19.30	27	0.96325	65%	6,754,317.50	2,695,682.50
2	34.54	17.27	24	0.95289	65%	12,089,101.85	4,710,898.15
3	82.75	27.58	36	0.95024	65%	28,962,201.45	8,837,798.55
4	131.12	32.78	42	0.95059	65%	45,892,644.35	12,907,355.65
5	133.80	26.76	36	0.96513	65%	46,830,664.30	16,169,335.70
6	222.32	37.05	47	0.95255	65%	77,810,928.30	20,889,071.70
7	278.81	39.83	50	0.95031	65%	97,584,176.90	24,915,823.10
8	249.14	31.14	40	0.94850	65%	87,199,259.70	24,800,740.30
9	242.42	26.94	36	0.96230	65%	84,845,336.45	28,554,663.55
10	160.27	16.03	23	0.96274	65%	56,093,093.35	24,406,906.65
Sub Total						544,061,724.15	168,888,275.85
10,000,000							
Kelompok Band Rp. 10.000.000							
Band J	EL NPL	NJ	N pada 95%	Prob	Rec. Rate	Expected Loss	VaR 95%
1	44.88	44.88	56	0.95461	65%	157,067,918.00	38,932,082.00
2	68.94	34.47	44	0.95165	65%	241,304,686.35	66,695,313.65
3	114.87	38.29	49	0.96064	65%	402,052,996.45	112,447,003.55
4	72.53	18.13	25	0.95216	65%	253,863,439.90	96,136,560.10
5	83.92	16.78	24	0.96404	65%	293,714,608.25	126,285,391.75
6	112.41	18.74	26	0.95763	65%	393,441,890.80	152,558,109.20
7	126.78	18.11	25	0.95269	65%	443,734,841.20	168,765,158.80
8	131.69	16.46	23	0.95234	65%	460,909,006.60	183,090,993.40
9	169.55	18.84	26	0.95528	65%	593,429,357.50	225,570,642.50
10	120.61	12.06	18	0.96100	65%	422,140,735.10	207,859,264.90
Sub Total						3,661,659,480.15	1,378,340,519.85
100,000,000							
Kelompok Band Rp 100.000.000							
Band J	EL NPL	NJ	N pada 95%	Prob	Rec. Rate	Expected Loss	VaR 95%
1	68.72	68.72	83	0.95940	65%	2,405,169,694.90	499,830,305.10
2	104.51	52.26	64	0.95109	65%	3,657,970,066.45	822,029,933.55
3	84.17	28.06	37	0.95770	65%	2,946,012,214.95	938,987,785.05
4	72.62	18.15	25	0.95162	65%	2,541,667,857.05	958,332,142.95
5	87.27	17.45	25	0.96700	65%	3,054,292,468.85	1,320,707,531.15
6	58.65	9.77	15	0.95865	65%	2,052,678,499.20	1,097,321,500.80
7	35.17	5.02	9	0.96727	65%	1,231,024,971.40	973,975,028.60
8	23.23	2.90	6	0.97111	65%	813,053,355.45	866,946,644.55
9	26.11	2.90	6	0.97124	65%	913,768,749.60	976,231,250.40
10	30.10	3.01	6	0.96600	65%	1,053,400,377.05	1,046,599,622.95
Sub Total						20,669,038,254.90	9,500,961,745.10
Total						24,874,759,459.20	11,048,190,540.80

Sumber : BNI Syariah, telah diolah kembali

(lanjutan)

## Bulan Oktober

1,000,000							
Kelompok Band Rp. 1.000.000							
Band J	EL NPL	NJ	N pada 95%	Prob	Rec. Rate	Expected Loss	VaR 95%
1	22.38	22.38	30	0.95143	65%	7,833,638.75	2,666,361.25
2	38.79	19.40	27	0.96131	65%	13,576,754.10	5,323,245.90
3	75.62	25.21	34	0.96273	65%	26,467,666.40	9,232,333.60
4	115.05	28.76	38	0.96035	65%	40,269,224.10	12,930,775.90
5	129.01	25.80	34	0.95142	65%	45,153,914.75	14,346,085.25
6	223.90	37.32	48	0.96206	65%	78,366,562.05	22,433,437.95
7	251.08	35.87	46	0.95760	65%	87,877,688.50	24,822,311.50
8	247.43	30.93	40	0.95261	65%	86,601,624.90	25,398,375.10
9	215.15	23.91	32	0.95525	65%	75,304,173.00	25,495,827.00
10	109.76	10.98	17	0.96837	65%	38,417,138.55	21,082,861.45
Sub Total						499,868,385.10	163,731,614.90
10,000,000							
Kelompok Band Rp. 10.000.000							
Band J	EL NPL	NJ	N pada 95%	Prob	Rec. Rate	Expected Loss	VaR 95%
1	49.59	49.59	61	0.95077	65%	173,566,113.35	39,933,886.65
2	84.14	42.07	53	0.95679	65%	294,505,495.55	76,494,504.45
3	126.85	42.28	53	0.95360	65%	443,969,318.45	112,530,681.55
4	81.89	20.47	28	0.95627	65%	286,606,873.70	105,393,126.30
5	93.92	18.78	26	0.95656	65%	328,702,819.20	126,297,180.80
6	124.79	20.80	29	0.96625	65%	436,778,750.10	172,221,249.90
7	138.46	19.78	27	0.95289	65%	484,612,914.10	176,887,085.90
8	143.55	17.94	25	0.95672	65%	502,415,602.50	197,584,397.50
9	180.66	20.07	28	0.96432	65%	632,300,075.05	249,699,924.95
10	127.99	12.80	19	0.96254	65%	447,965,252.35	217,034,747.65
Sub Total						4,031,423,214.35	1,474,076,785.65
100,000,000							
Kelompok Band Rp 100.000.000							
Band J	EL NPL	NJ	N pada 95%	Prob	Rec. Rate	Expected Loss	VaR 95%
1	73.71	73.71	88	0.95434	65%	2,579,779,784.05	500,220,215.95
2	112.48	56.24	69	0.95786	65%	3,936,705,475.15	893,294,524.85
3	90.05	30.02	39	0.95342	65%	3,151,848,625.45	943,151,374.55
4	74.17	18.54	26	0.96177	65%	2,595,882,122.05	1,044,117,877.95
5	88.73	17.75	25	0.96112	65%	3,105,413,821.65	1,269,586,178.35
6	59.03	9.84	15	0.95663	65%	2,066,163,457.75	1,083,836,542.25
7	35.44	5.06	9	0.96582	65%	1,240,515,909.85	964,484,090.15
8	23.64	2.95	6	0.96873	65%	827,274,451.85	852,725,548.15
9	27.20	3.02	6	0.96534	65%	952,144,956.00	937,855,044.00
10	30.06	3.01	6	0.96620	65%	1,052,010,877.05	1,047,989,122.95
Sub Total						21,507,739,480.85	9,537,260,519.15
Total						26,039,031,080.30	11,175,068,919.70

Sumber : BNI Syariah, telah diolah kembali

(lanjutan)

## Bulan November

1,000,000							
Kelompok Band Rp. 1.000.000							
Band J	EL NPL	NJ	N pada 95%	Prob	Rec. Rate	Expected Loss	VaR 95%
1	18.07	18.07	25	0.95369	65%	6,324,827.60	2,425,172.40
2	41.28	20.64	28	0.95251	65%	14,447,660.15	5,152,339.85
3	72.25	24.08	32	0.95153	65%	25,286,810.15	8,313,189.85
4	111.65	27.91	37	0.96025	65%	39,076,038.75	12,723,961.25
5	138.78	27.76	37	0.96285	65%	48,572,988.10	16,177,011.90
6	217.40	36.23	46	0.95154	65%	76,088,417.65	20,511,582.35
7	299.37	42.77	54	0.95949	65%	104,778,550.10	27,521,449.90
8	263.07	32.88	43	0.96334	65%	92,074,373.30	28,325,626.70
9	231.68	25.74	35	0.96775	65%	81,088,910.35	29,161,089.65
10	118.27	11.83	18	0.96682	65%	41,393,170.35	21,606,829.65
Total						529,131,746.50	171,918,253.50
10,000,000							
Kelompok Band Rp. 10.000.000							
Band J	EL NPL	NJ	N pada 95%	Prob	Rec. Rate	Expected Loss	VaR 95%
1	48.22	48.22	60	0.95760	65%	168,769,952.40	41,230,047.60
2	76.05	38.02	48	0.95103	65%	266,157,683.40	69,842,316.60
3	121.22	40.41	51	0.95527	65%	424,284,058.80	111,215,941.20
4	77.73	19.43	27	0.96057	65%	272,039,090.75	105,960,909.25
5	108.72	21.74	30	0.96428	65%	380,535,799.70	144,464,200.30
6	106.19	17.70	25	0.96212	65%	371,658,958.30	153,341,041.70
7	131.66	18.81	26	0.95598	65%	460,812,247.70	176,187,752.30
8	142.89	17.86	25	0.95860	65%	500,102,102.50	199,897,897.50
9	162.80	18.09	25	0.95324	65%	569,816,337.65	217,683,662.35
10	118.90	11.89	18	0.96533	65%	416,138,151.80	213,861,848.20
Sub Total						3,830,314,383.00	1,433,685,617.00
100,000,000							
Kelompok Band Rp 100.000.000							
Band J	EL NPL	NJ	N pada 95%	Prob	Rec. Rate	Expected Loss	VaR 95%
1	71.13	71.13	86	0.9626	65%	2,489,385,188.85	520,614,811.15
2	105.92	52.96	65	0.9538	65%	3,707,165,434.70	842,834,565.30
3	93.16	31.05	41	0.9649	65%	3,260,543,400.45	1,044,456,599.55
4	74.11	18.53	26	0.9621	65%	2,593,703,722.05	1,046,296,277.95
5	98.88	19.78	27	0.9530	65%	3,460,871,508.50	1,264,128,491.50
6	41.25	6.88	11	0.9521	65%	1,443,866,427.85	866,133,572.15
7	42.42	6.06	10	0.9548	65%	1,484,838,484.85	965,161,515.15
8	23.44	2.93	6	0.9699	65%	820,259,664.35	859,740,335.65
9	17.84	1.98	5	0.9841	65%	624,436,777.30	950,563,222.70
10	30.02	3.00	6	0.9664	65%	1,050,621,377.05	1,049,378,622.95
Total						20,935,691,985.95	9,409,308,014.05
Total						25,295,138,115.45	11,014,911,884.55

Sumber : BNI Syariah, diolah kembali

1,000,000							
Kelompok Band Rp. 1.000.000							
Band J	EL NPL	NJ	N pada 95%	Prob	Rec. Rate	Expected Loss	VaR 95%
1	7.82	7.82	13	0.97081	65%	2,737,593.25	1,812,406.75
2	27.30	13.65	20	0.96139	65%	9,554,264.65	4,445,735.35
3	54.72	18.24	26	0.96763	65%	19,151,543.25	8,148,456.75
4	56.80	14.20	21	0.96714	65%	19,880,770.00	9,519,230.00
5	99.06	19.81	27	0.95213	65%	34,671,625.10	12,578,374.90
6	133.33	22.22	30	0.95493	65%	46,666,251.10	16,333,748.90
7	160.14	22.88	31	0.95885	65%	56,048,604.85	19,901,395.15
8	135.82	16.98	27	0.99131	65%	47,535,430.60	28,064,569.40
9	133.06	14.78	21	0.95305	65%	46,572,038.80	19,577,961.20
10	98.71	9.87	15	0.95561	65%	34,547,067.45	17,952,932.55
Total						317,365,189.05	138,334,810.95
10,000,000							
Kelompok Band Rp. 10.000.000							
Band J	EL NPL	NJ	N pada 95%	Prob	Rec. Rate	Expected Loss	VaR 95%
1	28.42	28.42	37	0.95075	65%	99,480,147.20	30,019,852.80
2	58.10	29.05	39	0.96899	65%	203,363,203.05	69,636,796.95
3	84.63	28.21	37	0.95491	65%	296,193,502.50	92,306,497.50
4	57.10	14.27	21	0.96557	65%	199,833,831.05	94,166,168.95
5	114.09	22.82	31	0.95998	65%	399,324,740.15	143,175,259.85
6	101.62	16.94	24	0.96078	65%	355,663,457.45	148,336,542.55
7	97.68	13.95	20	0.95340	65%	341,869,583.65	148,130,416.35
8	111.27	13.91	20	0.95465	65%	389,449,486.30	170,550,513.70
9	134.55	14.95	22	0.96825	65%	470,940,586.90	222,059,413.10
10	128.35	12.83	19	0.96165	65%	449,221,584.35	215,778,415.65
Sub Total						3,205,340,122.60	1,334,159,877.40
100,000,000							
Kelompok Band Rp 100.000.000							
Band J	EL NPL	NJ	N pada 95%	Prob	Rec. Rate	Expected Loss	VaR 95%
1	61.90	61.90	75	0.95457	65%	2,166,514,257.95	458,485,742.05
2	94.21	47.11	59	0.96058	65%	3,297,499,734.20	832,500,265.80
3	73.92	24.64	33	0.95757	65%	2,587,284,762.30	877,715,237.70
4	70.54	17.64	25	0.96342	65%	2,468,968,670.70	1,031,031,329.30
5	73.92	14.78	21	0.95306	65%	2,587,234,115.90	1,087,765,884.10
6	47.47	7.91	13	0.96838	65%	1,661,303,888.65	1,068,696,111.35
7	35.50	5.07	9	0.96552	65%	1,242,395,822.50	962,604,177.50
8	23.53	2.94	6	0.96934	65%	823,690,174.30	856,309,825.70
9	9.13	1.01	3	0.98012	65%	319,498,251.45	625,501,748.55
10	29.54	2.95	6	0.96878	65%	1,033,759,508.95	1,066,240,491.05
Sub Total						18,188,149,186.90	8,866,850,813.10
Total						21,710,854,498.55	10,339,345,501.45

Sumber : BNI Syariah, diolah kembali

Lampiran 4.19. Nilai *Unexpected Loss*, *Expected Loss* dan *Economic Capital*

Bulan	<i>Unexpected Loss</i>	<i>Expected Loss</i>	<i>Economic Capital</i>
<b>2007</b>			
Januari	29,358,700,000	20,038,589,580	9,320,110,420
Februari	33,326,300,000	23,059,320,803	10,266,979,197
Maret	33,493,950,000	22,884,472,017	10,609,477,983
April	33,064,850,000	22,453,680,590	10,611,169,410
Mei	35,480,550,000	24,316,238,145	11,164,311,855
Juni	34,204,100,000	23,246,416,230	10,957,683,770
Juli	27,674,500,000	18,468,265,605	9,206,234,395
Agustus	35,648,900,000	23,621,950,696	12,026,949,304
September	35,922,950,000	24,874,759,459	11,048,190,541
Oktober	37,214,100,000	26,039,031,080	11,175,068,920
November	36,310,050,000	25,295,138,115	11,014,911,885
Desember	32,050,200,000	21,710,854,499	10,339,345,501
<b>2008</b>			
Januari	57,535,800,000	38,912,899,694	18,622,900,306
Februari	59,286,913,518	40,584,377,986	18,702,535,532
Maret	60,914,694,945	41,933,768,494	18,980,926,451
April	63,654,000,000	44,911,744,091	18,742,255,909
Mei	65,914,200,000	46,457,366,255	19,456,833,745
Juni	65,664,600,000	45,840,846,930	19,823,753,070
Juli	64,828,200,000	45,473,641,373	19,354,558,627
Agustus	89,707,200,000	65,162,733,653	24,544,466,347
September	67,321,800,000	47,421,881,404	19,899,918,596
Oktober	66,316,800,000	46,661,011,905	19,655,788,095
November	70,215,000,000	49,999,821,424	20,215,178,576
Desember	58,546,200,000	40,182,214,027	18,363,985,973
<b>2009</b>			
Januari	38,261,090,000	26,881,592,581	11,379,497,419
Februari	39,538,446,406	28,084,592,511	11,453,853,894
Maret	42,477,502,536	29,525,044,667	12,952,457,869
April	43,741,002,536	31,117,763,120	12,623,239,416
Mei	63,203,000,000	47,917,856,011	15,285,143,990
Juni	42,294,700,000	29,670,975,677	12,623,724,323
Juli	45,336,550,000	32,425,759,654	12,910,790,346
Agustus	50,600,200,000	36,582,955,801	14,017,244,199
September	48,113,450,000	34,856,125,460	13,257,324,540
Oktober	45,678,150,000	32,968,024,704	12,710,125,296
November	29,535,450,000	20,282,489,094	9,252,960,906
Desember	27,705,650,000	18,755,876,844	8,949,773,156

Sumber BNI Syariah, telah diolah kembali



Lampiran 4.20. Binary Indicator

Tahun	Bulan	Unexpected Loss	Actual Credit Loss	Difference	Binary
2007	Januari	29,358,700,000.00	23,059,320,803.05	6,299,379,196.95	0
	Februari	33,326,300,000.00	22,884,472,017.05	10,441,827,982.95	0
	Maret	33,493,950,000.00	22,453,680,589.55	11,040,269,410.45	0
	April	33,064,850,000.00	24,633,571,046.00	8,431,278,954.00	0
	Mei	35,480,550,000.00	23,237,849,291.30	12,242,700,708.70	0
	Juni	34,204,100,000.00	24,940,678,664.30	9,263,421,335.70	0
	Juli	27,674,500,000.00	23,621,950,695.70	4,052,549,304.30	0
	Agustus	35,648,900,000.00	24,908,301,271.70	10,740,598,728.30	0
	September	35,922,950,000.00	26,127,757,367.60	9,795,192,632.40	0
	Oktober	37,214,100,000.00	25,295,138,115.45	11,918,961,884.55	0
	November	36,310,050,000.00	21,710,854,498.55	14,599,195,501.45	0
	Desember	32,050,200,000.00	22,699,191,488.40	9,351,008,511.60	0
2008	Januari	57,535,800,000.00	23,674,220,491.60	33,861,579,508.40	0
	Februari	59,286,913,518.05	24,461,364,954.60	34,825,548,563.45	0
	Maret	60,830,694,945.00	26,198,517,386.65	34,632,177,558.35	0
	April	63,654,000,000.00	27,100,130,315.65	36,553,869,684.35	0
	Mei	65,914,200,000.00	26,740,494,042.50	39,173,705,957.50	0
	Juni	65,664,600,000.00	26,526,290,801.15	39,138,309,198.85	0
	Juli	64,828,200,000.00	37,021,013,679.65	27,807,186,320.35	0
	Agustus	89,707,200,000.00	27,664,339,103.45	62,042,860,896.55	0
	September	67,321,800,000.00	27,916,461,715.80	39,405,338,284.20	0
	Oktober	66,316,800,000.00	29,166,562,497.45	37,150,237,502.55	0
	November	70,215,000,000.00	23,439,624,848.85	46,775,375,151.15	0
	Desember	58,546,200,000.00	26,881,592,580.85	31,664,607,419.15	0
2009	Januari	38,261,090,000.00	28,919,692,658.85	9,341,397,341.15	0
	Februari	39,538,446,405.61	29,525,044,667.30	10,013,401,738.31	0
	Maret	42,477,502,535.96	31,117,763,120.15	11,359,739,415.81	0
	April	43,741,002,535.96	49,465,116,279.60	(5,724,113,743.64)	1
	Mei	63,203,000,000.00	29,670,975,677.00	33,532,024,323.00	0
	Juni	42,294,700,000.00	32,425,759,654.05	9,868,940,345.95	0
	Juli	45,336,550,000.00	36,582,955,800.65	8,753,594,199.35	0
	Agustus	50,600,200,000.00	34,886,028,395.05	15,714,171,604.95	0
	September	48,113,450,000.00	32,968,024,704.30	15,145,425,295.70	0
	Oktober	45,678,150,000.00	20,282,489,093.65	25,395,660,906.35	0
	November	29,535,450,000.00	18,755,876,843.55	10,779,573,156.45	0
	Desember	27,705,650,000.00	19,519,182,968.60	8,186,467,031.40	0
<b>Failure Frequency</b>					<b>1</b>

Sumber : BNI Syariah, telah diolah kembali