

Lampiran 1. Komposisi Eksposur Kartu Kredit Berdasarkan Band

Kelompok	Band	Apr-08	May-08	Jun-08	Jul-08	Aug-08	Sep-08	Oct-08	Nov-08	Dec-08	Jan-09	Feb-09
		exp	exp	exp	exp	exp	exp	exp	exp	exp	exp	exp
10.000	1	13,964	-	-	6,828	6,828	-	-	-	-	8739.7	8,140
	2	16,125	-	22,840	-	-	-	-	-	21,289	0	-
	3	25,251	26,639	-	-	25,612	-	-	29,786	-	0	-
	4	222,489	177,700	127,365	89,972	42,500	87,482	174,317	85,000	42,500	131087.85	44,625
	5	2,933,660	3,435,141	3,525,954	2,985,100	2,543,907	1,951,041	2,557,330	4,503,678	4,531,874	4576763.8	3,757,087
	6	297,794	422,079	499,489	496,565	498,298	421,947	364,750	297,385	175,772	228654.25	339,175
	7	357,323	208,525	132,183	478,636	409,177	480,587	420,506	338,497	270,763	494694.05	428,961
	8	157,127	573,938	820,066	814,527	736,936	326,605	468,128	461,672	772,925	1010907.55	1,020,323
	9	447,009	626,283	520,375	704,585	809,761	541,846	627,641	446,065	444,962	265625	1,139,198
	10	98,415	193,899	388,914	98,133	95,921	291,205	-	-	-	97603.8	-
Kelompok	Band	Mar-09	Apr-09	May-09	Jun-09	Jul-09	Aug-09	Sep-09	Oct-09	Nov-09	Dec-09	
10.000	1	-	-	-	5,547	-	19,662	-	13,635	-	14,875	
	2	44,916	-	-	48,952	-	-	-	17,530	24,770	35,705	
	3	-	-	-	31,875	-	28,502	-	34,111	31,875	-	28,025
	4	176,354	174,373	127,342	259,039	125,503	88,930	44,653	44,046	126,402	89,610	
	5	2,334,879	3,864,178	3,867,125	3,898,654	2,138,891	2,206,558	2,507,357	2,630,667	2,068,918	2,002,934	
	6	412,934	308,308	651,665	989,080	2,028,970	639,300	602,737	602,287	819,142	632,066	
	7	220,391	430,975	416,660	216,750	423,371	358,172	499,542	427,170	778,258	996,301	
	8	1,100,887	774,455	788,527	706,154	783,813	629,615	955,002	1,018,533	921,865	929,829	
	9	972,285	1,224,512	1,315,122	1,059,645	882,628	977,242	1,163,162	1,574,138	2,216,156	1,957,280	
	10	-	95,350	193,693	97,675	95,468	99,854	-	292,331	295,485	582,529	
Kelompok	Band	Apr-08	May-08	Jun-08	Jul-08	Aug-08	Sep-08	Oct-08	Nov-08	Dec-08	Jan-09	Feb-09
100.000	1	3,134,515	3,294,046	2,804,385	2,817,690	1,418,071	2,243,958	2,164,200	2,038,956	2,481,404	1967374.64	1,859,713
	2	2,676,186	2,394,327	3,348,392	3,341,421	2,427,218	2,541,435	3,028,625	2,901,731	4,176,686	4055037.438	3,339,487
	3	59,666,156	53,871,794	60,896,285	67,634,893	61,557,056	53,830,766	64,229,923	64,132,587	44,431,228	41574865.67	32,393,887
	4	486,436,190	339,793,043	295,014,801	282,919,663	289,201,372	235,506,763	247,149,839	243,890,132	223,436,830	227090623.8	214,430,064
	5	411,175,067	470,096,070	363,303,871	304,310,230	307,615,337	297,724,803	269,864,427	249,316,018	283,519,180	277231022.6	252,702,127
	6	194,854,317	285,311,004	400,145,728	384,260,212	347,569,940	359,495,051	325,196,694	302,632,494	265,892,774	321626685	267,250,002
	7	206,082,529	164,223,056	176,606,496	189,675,803	195,015,172	169,736,834	164,595,613	165,783,228	136,669,038	142748786.8	159,784,827
	8	267,641,839	255,515,035	229,057,540	195,476,312	178,929,170	167,788,863	179,436,802	138,969,836	159,484,612	149926657.6	137,692,295
	9	343,137,661	316,601,925	316,616,189	289,625,962	255,459,716	228,348,498	206,125,211	221,126,211	185,525,708	212861204	160,428,239
	10	158,166,508	160,892,181	138,314,519	155,878,374	147,157,751	118,985,088	137,545,232	126,817,100	112,073,095	144165898.5	119,002,252
Kelompok	Band	Mar-09	Apr-09	May-09	Jun-09	Jul-09	Aug-09	Sep-09	Oct-09	Nov-09	Dec-09	
100.000	1	1,957,365	2,988,488	2,778,029	3,182,657	2,328,713	2,398,073	3,387,973	3,757,639	4,830,056	4,125,415	
	2	4,249,219	3,596,846	2,458,300	3,039,023	2,593,101	3,877,153	3,735,943	3,561,475	3,973,528	4,981,285	
	3	61,695,228	67,732,286	69,569,782	78,938,930	72,022,377	67,575,277	75,262,973	76,094,207	69,348,075	61,160,239	
	4	263,790,410	276,482,400	248,800,107	277,297,940	311,615,823	271,505,857	264,937,659	315,075,920	310,083,348	289,098,540	
	5	255,027,896	301,024,225	338,298,851	322,804,781	333,828,444	352,257,656	298,642,446	342,088,232	317,952,508	349,722,187	
	6	271,405,104	293,007,269	303,946,147	327,534,562	329,278,793	367,496,714	377,158,662	321,018,694	328,641,528		
	7	162,609,209	161,477,357	161,624,552	190,097,280	170,247,907	162,311,774	168,132,598	148,197,157	148,229,913	158,962,919	
	8	178,051,327	154,052,543	182,512,145	183,567,914	158,394,543	137,107,550	156,194,255	168,859,586	138,315,340	159,065,251	
	9	207,656,455	226,656,845	177,458,767	184,766,586	169,275,751	171,576,273	175,354,945	177,536,298	165,853,198		
	10	119,821,825	124,899,887	122,623,108	97,451,851	81,990,752	103,336,507	89,965,133	96,434,345	81,997,471	96,485,839	

Lampiran 1 (Lanjutan)

Kelompok	Band	Apr-08	May-08	Jun-08	Jul-08	Aug-08	Sep-08	Oct-08	Nov-08	Dec-08	Jan-09	Feb-09
		exp	exp	exp	exp	exp	exp	exp	exp	exp	exp	exp
1.000.000	1	1,608,546,232	1,529,453,953	1,484,315,363	1,354,803,687	1,382,646,532	1,366,068,251	1,365,019,566	1,312,170,259	1,221,193,534	1,247,024,675	1,185,900,947
	2	4,315,534,325	4,160,085,130	3,817,393,859	3,613,817,902	3,528,710,943	3,287,605,213	3,308,613,200	3,126,464,338	2,841,476,800	3,093,413,109	2,762,044,730
	3	5,339,771,804	5,335,541,479	5,132,672,830	4,747,112,410	4,555,840,534	4,428,657,791	4,525,962,129	4,401,856,632	3,997,179,960	4,303,255,122	3,937,583,243
	4	5,319,922,383	5,182,408,506	5,071,928,193	4,924,690,140	4,841,281,423	4,675,289,069	4,264,840,270	4,266,773,852	4,140,525,575	4,297,136,989	4,065,680,618
	5	5,041,395,829	4,918,166,238	4,759,992,976	4,578,136,439	4,350,111,660	4,204,679,264	4,262,687,234	4,459,456,618	4,469,661,587	4,676,088,963	4,186,379,865
	6	4,422,425,248	4,402,793,759	4,400,929,537	4,209,076,592	3,945,219,882	3,726,077,300	3,927,100,891	3,814,283,069	3,981,530,574	4,276,430,817	3,924,541,312
	7	3,769,714,661	3,940,219,729	3,509,819,880	3,386,364,638	3,343,922,035	3,238,813,885	3,304,563,132	3,195,086,506	2,965,941,078	3,265,704,610	2,831,646,607
	8	3,214,734,369	3,054,396,219	3,195,031,829	3,077,271,754	2,914,936,009	2,978,614,973	2,664,631,842	2,972,712,826	2,662,134,005	3,053,797,586	2,784,771,450
	9	2,963,466,363	2,959,337,707	2,589,144,800	2,664,830,723	2,565,318,652	2,673,756,657	2,966,874,064	2,949,926,352	2,860,969,320	2,949,969,001	2,766,203,635
	10	1,346,641,196	1,278,319,542	1,432,190,900	1,317,481,758	1,462,952,278	1,191,621,297	1,237,044,417	1,374,722,663	1,297,900,767	1,531,210,476	1,685,719,940
Kelompok	Band	Mar-09	Apr-09	May-09	Jun-09	Jul-09	Aug-09	Sep-09	Oct-09	Nov-09	Dec-09	
		exp	exp	exp	exp	exp	exp	exp	exp	exp	exp	
1.000.000	1	1,379,859,687	1,408,307,569	1,317,643,918	1,283,898,639	1,144,484,241	996,576,457	989,946,085	993,448,129	985,381,842	1,012,138,329	
	2	3,100,772,668	3,218,456,217	3,197,031,597	3,134,760,283	2,978,366,104	2,717,443,114	2,775,298,205	2,914,009,804	2,742,309,796	2,780,036,935	
	3	4,434,194,781	4,564,399,921	4,617,805,943	4,391,009,878	4,583,431,373	4,111,702,225	3,824,582,673	4,029,578,720	3,845,082,464	4,130,609,934	
	4	4,386,195,640	4,652,392,955	4,760,785,204	5,265,947,185	5,018,639,857	5,021,123,684	5,072,163,122	5,051,208,954	4,770,215,202	4,836,893,505	
	5	4,634,008,134	4,739,028,391	4,760,344,172	5,064,799,737	4,995,783,078	4,877,487,339	4,962,786,189	5,081,388,084	5,035,132,374	5,269,706,883	
	6	4,345,005,810	4,381,588,118	4,645,557,020	4,825,083,807	5,005,008,205	5,045,179,033	4,925,218,516	4,767,130,852	4,620,537,609	5,003,692,637	
	7	3,359,737,352	3,372,651,485	3,819,419,452	4,258,421,361	4,386,959,687	4,161,749,510	3,873,669,187	3,944,804,794	3,655,396,876	3,752,533,961	
	8	3,232,365,734	3,583,363,163	3,555,397,876	3,799,030,770	3,998,766,303	4,063,008,944	3,896,755,744	4,195,275,661	4,024,548,035	3,886,093,665	
	9	3,180,195,836	3,328,372,346	3,671,538,023	4,054,741,645	3,786,877,565	4,048,877,260	4,308,815,966	4,040,244,176	3,889,224,199	4,225,403,962	
	10	1,484,318,723	1,782,208,296	2,028,247,941	1,891,233,978	2,058,426,580	2,080,928,322	1,813,351,587	2,213,002,058	2,215,934,083	1,816,434,990	
Kelompok	Band	Apr-08	May-08	Jun-08	Jul-08	Aug-08	Sep-08	Oct-08	Nov-08	Dec-08	Jan-09	Feb-09
		exp	exp	exp	exp	exp	exp	exp	exp	exp	exp	exp
10.000.000	1	8,683,924,235	9,287,738,812	9,345,914,235	8,680,006,671	8,424,503,850	8,244,545,167	7,979,098,020	8,441,486,870	8,375,131,176	9,359,223,635	9,159,312,561
	2	6,312,771,578	6,176,788,732	6,624,551,346	6,517,288,455	7,162,120,614	6,841,467,461	6,680,933,157	7,159,774,636	6,733,572,834	7,220,103,110	7,005,406,092
	3	2,865,423,300	2,554,888,835	2,562,857,471	2,672,962,001	2,868,142,864	3,305,103,634	3,390,620,920	3,381,265,397	3,311,540,709	3,612,864,169	3,553,443,331
	4	1,944,677,478	1,793,250,088	1,949,104,761	2,064,506,785	1,841,444,603	1,730,846,584	1,518,184,731	1,930,687,951	2,005,234,683	2,583,273,050	2,846,599,853
	5	979,248,450	1,077,336,259	1,238,354,722	1,139,095,726	1,148,569,744	1,355,015,205	1,287,752,998	935,036,093	1,087,084,861	1,187,562,005	1,721,283,041
	6	172,732,232	420,119,720	370,385,188	429,929,434	482,470,465	239,758,114	414,724,239	478,591,878	478,772,482	247,266,553	239,154,060
	7	344,067,442	358,307,244	141,593,337	214,885,970	338,433,268	414,198,309	276,553,487	136,269,111	208,110,626	416,154,233	338,469,260
	8	235,927,914	79,046,971	228,723,161	77,936,917	240,714,345	78,285,847	239,788,468	244,693,091	238,246,798	2,374,800,676	560,932,866
	9	181,708,961	91,402,408	94,536,975	-	175,913,448	269,594,689	183,129,426	85,757,358	357,905,389	2,708,055,571	179,179,122
	10	-	96,392,032	99,740,171	-	-	-	95,779,657	195,393,077	-	1,946,108,469	-
Kelompok	Band	Mar-09	Apr-09	May-09	Jun-09	Jul-09	Aug-09	Sep-09	Oct-09	Nov-09	Dec-09	
		exp	exp	exp	exp	exp	exp	exp	exp	exp	exp	
10.000.000	1	10,811,311,004	11,944,575,679	12,369,389,724	12,962,333,549	12,991,313,254	13,512,134,988	13,514,130,969	14,578,032,837	14,545,063,163	15,057,166,360	
	2	8,168,342,333	9,266,641,876	10,229,495,820	11,029,110,625	11,599,519,996	11,048,144,936	11,256,063,177	11,395,784,304	11,529,115,613	12,318,508,745	
	3	4,333,818,712	4,706,316,804	5,197,909,321	6,201,905,359	6,477,218,145	6,764,023,936	6,782,326,517	6,880,380,680	6,870,420,841	6,932,643,008	
	4	3,690,155,029	4,050,785,254	3,913,765,452	4,554,036,475	4,527,835,192	4,744,930,887	5,354,631,586	5,278,649,051	4,559,754,548	4,477,320,281	
	5	2,246,300,516	2,297,344,926	2,607,621,837	2,321,070,290	1,896,070,132	1,458,445,356	1,178,514,894	1,643,457,935	2,628,086,321	2,990,343,900	
	6	409,163,298	755,260,638	800,772,778	937,518,415	934,731,383	874,832,549	1,068,866,290	954,012,379	724,105,460	778,688,649	
	7	417,497,630	344,063,717	622,440,613	779,554,054	702,289,973	564,934,679	503,239,301	704,137,051	636,796,952	568,111,724	
	8	1,133,559,052	883,309,474	480,823,931	480,608,854	789,598,361	880,474,264	559,123,934	396,577,975	391,988,484	481,213,263	
	9	184,038,661	440,988,163	704,168,461	630,316,037	180,480,366	271,460,593	437,516,339	447,778,642	368,682,358	177,816,759	
	10	193,384,136	196,606,436	195,600,922	95,579,828	96,641,440	96,253,636	96,305,093	99,758,900	-	194,727,182	

Lampiran 1 (Lanjutan)

Kelompok	Band	Apr-08	May-08	Jun-08	Jul-08	Aug-08	Sep-08	Oct-08	Nov-08	Dec-08	Jan-09	Feb-09
		exp	exp	exp	exp	exp	exp	exp	exp	exp	exp	exp
100.000.000	1	127,213,900	131,403,825	385,740,202	365,123,302	478,277,126	626,416,857	362,158,966	239,383,625	116,038,372	239291932	449,804,989
	2	358,958,681	370,687,373	188,910,316	195,077,685	-	-	-	-	-	-	152,545,022
	3	-	-	-	-	-	-	-	-	-	-	-
	4	-	-	-	-	-	-	-	-	-	-	-
	5	-	-	-	-	-	-	-	-	-	-	-
	6	-	-	-	-	-	-	-	-	-	-	-
	7	-	-	-	-	-	-	-	-	-	-	-
	8	-	-	-	-	-	-	-	-	-	-	-
	9	-	-	-	-	-	-	-	-	-	-	-
	10	-	-	-	-	-	-	-	-	-	-	-
Kelompok	Band	Mar-09	Apr-09	May-09	Jun-09	Jul-09	Aug-09	Sep-09	Oct-09	Nov-09	Dec-09	
100.000.000	1	797,361,649	848,955,299	1,174,311,300	590,527,680	457,067,559	685,978,912	544,869,587	702,098,243	464,565,271	584,986,207	
	2	157,572,758	163,306,268	169,057,124	399,975,986	159,096,048	-	-	155,992,025	161,619,258	328,415,480	
	3	-	-	-	-	286,941,442	-	-	-	-	-	
	4	-	-	447,796,238	-	-	-	-	-	-	-	
	5	-	-	-	-	-	-	-	-	-	-	
	6	-	-	-	-	-	-	-	-	-	-	
	7	-	-	-	-	-	-	-	-	-	-	
	8	-	-	-	-	-	-	-	-	-	-	
	9	-	-	-	-	-	-	-	-	-	-	
	10	-	-	-	-	-	-	-	-	-	-	

Lampiran 1 Komposisi Eksposur Kartu Kredit Berdasarkan Band

Kelompok	Band	Apr-08	May-08	Jun-08	Jul-08	Aug-08	Sep-08	Oct-08	Nov-08	Dec-08	Jan-09	Feb-09
		exp	exp	exp	exp	exp	exp	exp	exp	exp	exp	exp
100.000	1	13,964	-	-	6,828	6,828	-	-	-	-	8739,7	8,140
	2	16,125	-	22,840	-	-	-	-	-	21,289	0	-
	3	25,251	26,639	-	-	25,612	-	-	29,786	-	0	-
	4	222,489	177,700	127,365	89,972	42,500	87,482	174,317	85,000	42,500	131087,85	44,625
	5	2,933,660	3,435,141	3,525,954	2,985,100	2,543,907	1,951,041	2,557,330	4,503,678	4,531,874	4576763,8	3,757,087
	6	297,794	422,079	499,489	496,565	498,298	421,947	364,750	297,385	175,772	228654,25	339,175
	7	357,323	208,525	132,183	478,636	409,177	480,587	420,506	338,497	270,763	494694,05	428,961
	8	157,127	573,938	820,066	814,527	736,936	326,605	468,128	461,672	772,925	1010907,55	1,020,323
	9	447,009	626,283	520,375	704,585	809,761	541,846	627,641	446,065	444,962	265625	1,139,198
	10	98,415	193,899	388,914	98,133	95,921	291,205	-	-	-	97603,8	-
Kelompok	Band	Mar-09	Apr-09	May-09	Jun-09	Jul-09	Aug-09	Sep-09	Oct-09	Nov-09	Dec-09	
100.000	1	-	-	-	5,547	-	19,662	-	13,635	-	14,875	
	2	44,916	-	-	48,952	-	-	-	17,530	24,770	35,705	
	3	-	-	-	31,875	28,502	-	34,111	31,875	-	28,025	
	4	176,354	174,373	127,342	259,039	125,503	88,930	44,653	44,046	126,402	89,610	
	5	2,334,879	3,864,178	3,867,125	3,898,654	2,138,891	2,206,558	2,507,357	2,630,667	2,068,918	2,002,934	
	6	412,934	308,308	651,665	989,080	2,028,970	639,300	602,737	602,287	819,142	632,066	
	7	220,391	430,975	416,660	216,750	423,371	358,172	499,542	427,170	778,258	996,301	
	8	1,100,887	774,455	788,527	706,154	783,813	629,615	955,002	1,018,533	921,865	929,829	
	9	972,285	1,224,512	1,315,122	1,059,645	882,628	977,242	1,163,162	1,574,138	2,216,156	1,957,280	
	10	-	95,550	193,693	97,675	95,468	99,854	-	292,331	295,485	582,529	
Kelompok	Band	Apr-08	May-08	Jun-08	Jul-08	Aug-08	Sep-08	Oct-08	Nov-08	Dec-08	Jan-09	Feb-09
100.000	1	3,134,515	3,294,046	2,804,385	2,817,690	1,418,071	2,243,958	2,164,200	2,038,956	2,481,404	1,967374,64	1,859,713
	2	2,676,186	2,394,327	3,348,392	3,341,421	2,427,218	2,541,435	3,028,625	2,901,731	4,176,686	4055037,438	3,339,487
	3	59,666,156	53,871,794	60,896,285	67,634,893	61,557,056	53,830,766	64,229,923	64,132,587	44,431,228	41574865,67	32,393,887
	4	486,436,190	339,793,043	295,014,801	282,919,663	289,201,372	235,506,763	247,149,839	243,890,132	223,436,830	227090623,8	214,430,064
	5	411,175,067	470,096,070	363,303,871	304,310,230	307,615,337	297,724,803	269,864,427	249,316,018	283,519,180	277231022,6	252,702,127
	6	194,854,317	285,311,004	400,145,728	384,260,212	347,569,940	359,495,051	325,196,694	302,632,494	265,892,774	321626685	267,250,002
	7	206,082,529	164,223,056	176,606,496	189,675,803	195,015,172	169,736,834	164,595,613	165,783,228	136,669,038	142748786,8	159,784,827
	8	267,641,839	255,515,035	229,057,540	195,476,312	178,929,170	167,788,863	179,436,802	138,969,836	159,484,612	149926657,6	137,692,295
	9	343,137,661	316,601,925	316,616,189	289,625,962	255,459,716	228,348,498	206,125,211	221,126,211	185,525,708	212861204	160,428,239
	10	158,166,508	160,892,181	138,314,519	155,878,374	147,157,751	118,985,088	137,545,232	126,817,100	112,073,095	144165898,5	119,002,252
Kelompok	Band	Mar-09	Apr-09	May-09	Jun-09	Jul-09	Aug-09	Sep-09	Oct-09	Nov-09	Dec-09	
100.000	1	1,957,365	2,988,488	2,778,029	3,182,657	2,328,713	2,398,073	3,387,973	3,757,639	4,830,056	4,125,415	
	2	4,249,219	3,596,846	2,458,300	3,039,023	2,593,101	3,877,153	3,735,943	3,561,475	3,973,528	4,981,285	
	3	61,695,228	67,732,286	69,569,782	78,938,930	72,022,377	67,575,277	75,262,973	76,094,207	69,348,075	61,160,239	
	4	263,790,410	276,482,400	248,800,107	277,297,940	311,615,823	271,505,857	264,937,659	315,075,920	310,083,348	289,098,540	
	5	255,027,896	301,024,225	338,298,851	322,804,781	333,828,444	352,257,656	298,642,446	342,088,232	317,952,508	349,722,187	
	6	271,405,104	293,007,269	303,946,147	349,452,991	327,534,562	329,278,793	367,496,714	377,158,662	321,018,694	328,641,528	
	7	162,609,209	161,477,357	161,624,552	190,097,280	170,247,907	162,311,774	168,132,598	148,197,157	148,229,913	158,962,919	
	8	178,051,327	154,052,543	182,512,145	183,567,914	158,394,543	137,107,550	156,194,255	168,859,586	138,315,340	159,065,251	
	9	207,656,455	226,656,845	177,458,767	210,006,433	184,766,586	169,275,751	171,576,273	175,354,945	177,536,298	165,853,198	
	10	119,821,825	124,899,887	122,623,108	97,451,851	81,990,752	103,336,507	89,965,133	96,434,345	81,997,471	96,485,839	

Lampiran 1 (Lanjutan)

Kelompok	Band	Apr-08	May-08	Jun-08	Jul-08	Aug-08	Sep-08	Oct-08	Nov-08	Dec-08	Jan-09	Feb-09
		exp	exp	exp	exp	exp	exp	exp	exp	exp	exp	exp
1.000.000	1	1.608.546,232	1.529.453,953	1.484.315,363	1.354.803,687	1.382.646,532	1.366.068,251	1.365.019,566	1.312.170,259	1.221.193,534	1.247024675	1.185.900,947
	2	4.315.534,325	4.160.085,130	3.817.393,859	3.613.817,902	3.528.710,943	3.287.605,213	3.308.613,200	3.126.464,338	2.841.476,800	3093413109	2.762.044,730
	3	5.339.771,804	5.335.541,479	5.132.672,830	4.747.112,410	4.555.840,534	4.428.657,791	4.525.962,129	4.401.856,632	3.997.179,960	4303255122	3.937.583,243
	4	5.319.922,383	5.182.408,506	5.071.928,193	4.924.690,140	4.841.281,423	4.675.289,069	4.264.840,270	4.266.773,852	4.140.525,575	4297136989	4.065.680,618
	5	5.041.395,829	4.918.166,238	4.759.992,976	4.578.136,439	4.350.111,660	4.204.679,264	4.262.687,234	4.459.456,618	4.469.661,587	4676088963	4.186.379,865
	6	4.422.425,248	4.402.793,759	4.400.929,537	4.209.076,592	3.945.219,882	3.726.077,300	3.927.100,891	3.814.283,069	3.981.530,574	4276430817	3.924.541,312
	7	3.769.714,661	3.940.219,729	3.509.819,880	3.386.364,638	3.343.922,035	3.238.813,885	3.304.563,132	3.195.086,506	2.965.941,078	3265704610	2.831.646,607
	8	3.214.734,369	3.054.396,219	3.195.031,829	3.077.271,754	2.914.936,009	2.978.614,973	2.664.631,842	2.972.712,826	2.662.134,005	3053797586	2.784.771,450
	9	2.963.466,363	2.959.337,707	2.589.144,800	2.664.830,723	2.565.318,652	2.673.756,657	2.966.874,064	2.949.926,352	2.860.969,320	2949496901	2.766.203,635
	10	1.346.641,196	1.278.319,542	1.432.190,900	1.317.481,758	1.462.952,278	1.191.621,297	1.237.044,417	1.374.722,663	1.297.900,767	1531210476	1.685.719,940
Kelompok	Band	Mar-09	Apr-09	May-09	Jun-09	Jul-09	Aug-09	Sep-09	Oct-09	Nov-09	Dec-09	
1.000.000	1	1.379.859,687	1.408.307,569	1.317.643,918	1.283.898,639	1.144.484,241	996.576,457	989.946,085	993.448,129	985.381,842	1.012.138,329	
	2	3.100.772,668	3.218.456,217	3.197.031,597	3.134.760,283	2.978.366,104	2.717.443,114	2.775.298,205	2.914.009,804	2.742.309,796	2.780.036,935	
	3	4.434.194,781	4.564.399,921	4.617.805,943	4.583.431,373	4.391.009,878	4.111.702,225	3.824.582,673	4.029.578,720	3.845.082,464	4.130.609,694	
	4	4.386.195,648	4.652.392,955	4.760.785,204	5.265.947,185	5.018.639,857	5.021.123,684	5.072.163,122	5.051.208,954	4.770.215,202	4.836.893,505	
	5	4.634.008,134	4.739.028,391	4.760.344,172	5.064.799,737	4.995.783,077	4.877.487,339	4.962.786,189	5.081.388,084	5.035.132,374	5.269.706,883	
	6	4.345.005,810	4.381.588,118	4.645.557,020	4.825.083,807	5.005.008,205	5.045.179,033	4.925.218,516	4.767.130,852	4.620.537,609	5.003.692,637	
	7	3.359.737,352	3.372.651,485	3.819.419,452	4.258.421,361	4.386.959,687	4.161.749,510	3.873.669,187	3.944.804,794	3.655.396,876	3.752.533,961	
	8	3.232.365,734	3.583.363,163	3.555.397,876	3.799.030,770	3.998.766,303	4.063.008,944	3.896.755,744	4.195.275,661	4.024.548,035	3.886.093,665	
	9	3.180.195,836	3.328.372,346	3.671.538,023	4.054.741,645	3.786.877,565	4.048.877,260	4.308.815,966	4.040.244,176	3.889.224,199	4.225.403,962	
	10	1.484.318,723	1.782.208,296	2.028.247,941	1.891.233,978	2.058.426,580	2.080.928,322	1.813.351,587	2.213.002,058	2.215.934,083	1.816.434,990	
Kelompok	Band	Apr-08	May-08	Jun-08	Jul-08	Aug-08	Sep-08	Oct-08	Nov-08	Dec-08	Jan-09	Feb-09
10.000.000	1	8.683.924,235	9.287.738,812	9.345.914,235	8.680.006,671	8.424.503,850	8.244.545,167	7.979.098,020	8.441.486,870	8.375.131,176	9359223635	9.159.312,561
	2	6.312.771,578	6.176.788,732	6.624.551,346	6.517.288,455	7.162.120,614	6.841.467,461	6.680.933,157	7.159.774,636	6.733.572,834	7220810310	7.005.406,092
	3	2.865.423,300	2.554.888,835	2.562.857,471	2.672.962,001	2.868.142,864	3.305.103,634	3.390.620,920	3.381.265,397	3.311.540,709	3612864169	3.553.443,331
	4	1.944.677,478	1.793.250,088	1.949.104,761	2.064.506,785	1.841.444,603	1.730.846,584	1.518.184,731	1.930.687,951	2.005.234,683	2583273050	2.846.599,853
	5	979.248,450	1.077.336,259	1.238.354,722	1.139.095,726	1.148.569,744	1.355.015,205	1.287.752,998	935.036,093	1.087.084,861	1187562005	1.721.283,041
	6	172.732,232	420.119,720	370.385,188	429.929,434	482.470,465	239.758,114	414.724,239	478.591,878	478.772,482	247266755.3	239.154,060
	7	344.067,442	358.307,244	141.593,337	214.885,970	338.433,268	414.198,309	276.553,487	136.269,111	208.110,626	416215423.3	338.469,260
	8	235.927,914	79.046,971	228.723,161	77.936,917	240.714,345	78.285,847	239.788,468	244.693,091	238.246,798	237418008.6	560.932,866
	9	181.708,961	91.402,408	94.536,975	-	175.913,448	269.594,689	183.129,426	85.757,358	357.905,389	270805557.1	179.179,122
	10	-	96.392,032	99.740,171	-	-	-	95.779,657	195.393,077	-	194610846.9	-
Kelompok	Band	Mar-09	Apr-09	May-09	Jun-09	Jul-09	Aug-09	Sep-09	Oct-09	Nov-09	Dec-09	
10.000.000	1	10.811.311,004	11.944.575,679	12.369.389,724	12.962.333,549	12.991.313,254	13.512.134,988	13.514.130,969	14.578.032,837	14.545.063,163	15.057.166,360	
	2	8.168.342,333	9.266.641,876	10.229.495,820	11.029.110,625	11.599.519,996	11.048.144,936	11.256.063,177	11.395.784,304	11.529.115,613	12.318.508,745	
	3	4.333.818,712	4.706.316,804	5.197.909,321	6.201.905,359	6.477.218,145	6.764.023,936	6.782.326,517	6.880.380,680	6.870.420,841	6.932.643,008	
	4	3.690.155,029	4.050.785,254	3.913.765,452	4.554.036,475	4.527.835,192	4.744.930,887	5.354.631,586	5.278.649,051	4.559.754,548	4.477.320,281	
	5	2.246.300,516	2.297.344,926	2.607.621,837	2.321.070,290	1.896.070,132	1.458.445,356	1.178.514,894	1.643.457,935	2.628.086,321	2.990.343,690	
	6	409.163,298	755.260,638	800.772,778	937.518,415	934.731,383	874.832,549	1.068.866,290	954.012,379	724.105,460	778.688,649	
	7	417.497,630	344.063,717	622.440,613	779.554,054	702.289,973	564.934,679	503.239,301	704.137,051	636.796,952	568.111,724	
	8	1.133.559,052	883.309,474	480.823,931	480.680,854	789.598,361	880.474,264	559.123,934	396.577,975	391.988,484	481.213,263	
	9	184.038,661	440.988,163	704.168,461	630.316,037	180.480,366	271.460,593	437.516,339	447.778,642	368.682,358	177.816,759	
	10	193.384,136	196.606,436	195.600,922	95.579,828	96.641,440	96.253,636	96.305,093	99.758,900	-	194.727,182	

Lampiran 1 (Lanjutan)

Kelompok	Band	Apr-08	May-08	Jun-08	Jul-08	Aug-08	Sep-08	Oct-08	Nov-08	Dec-08	Jan-09	Feb-09
		exp	exp	exp	exp	exp	exp	exp	exp	exp	exp	exp
100.000.000	1	127.213.900	131.403.825	385.740.202	365.123.302	478.277.126	626.416.857	362.158.966	239.383.625	116.038.372	239291932	449.804.989
	2	358.958.681	370.687.373	188.910.316	195.077.685	-	-	-	-	-	-	152.545.022
	3	-	-	-	-	-	-	-	-	-	-	-
	4	-	-	-	-	-	-	-	-	-	-	-
	5	-	-	-	-	-	-	-	-	-	-	-
	6	-	-	-	-	-	-	-	-	-	-	-
	7	-	-	-	-	-	-	-	-	-	-	-
	8	-	-	-	-	-	-	-	-	-	-	-
	9	-	-	-	-	-	-	-	-	-	-	-
	10	-	-	-	-	-	-	-	-	-	-	-
Kelompok	Band	Mar-09	Apr-09	May-09	Jun-09	Jul-09	Aug-09	Sep-09	Oct-09	Nov-09	Dec-09	
100.000.000	1	797.361.649	848.955.299	1.174.311.300	590.527.680	457.067.559	685.978.912	544.869.587	702.098.243	464.565.271	584.986.207	
	2	157.572.758	163.306.268	169.057.124	399.975.986	159.096.048	-	-	155.992.025	161.619.258	328.415.480	
	3	-	-	-	-	286.941.442	-	-	-	-	-	
	4	-	-	447.796.238	-	-	-	-	-	-	-	
	5	-	-	-	-	-	-	-	-	-	-	
	6	-	-	-	-	-	-	-	-	-	-	
	7	-	-	-	-	-	-	-	-	-	-	
	8	-	-	-	-	-	-	-	-	-	-	
	9	-	-	-	-	-	-	-	-	-	-	
	10	-	-	-	-	-	-	-	-	-	-	

Lampiran 2 Rekap Hasil Simulasi Variabel Makro Ekonomi

Kelompok Band Rp. 10.000,-

Band	Kelompok Band Rp. 10.000,-		
	Intercept (a)	Slope (b)	Makro Ekonomi (x)
1	-0,00321699	3,98611E-06	IHSG
2	-0,00241339	3,99557E-07	Kurs
3	-0,00081978	8,01485E-07	IHSG
4	0,001007153	1,3643E-08	Kurs
5	0,004155184	0,006925013	Inflasi
6	7,15728E-05	4,75721E-07	IHSG
7	-0,00307903	3,74078E-05	CPI
8	0,00160944	0,009056579	Inflasi
9	-0,01979884	0,000199128	CPI
10	-0,00443446	3,97196E-06	IHSG

Sumber: Data Bank X yang diolah

Kelompok Band Rp. 100.000,-

Band	Kelompok Band Rp 100.000		
	Intercept (a)	Slope (b)	Makro Ekonomi (x)
1	0,00070705	6,90899E-07	IHSG
2	0,00088976	0,000486452	Inflasi
3	0,00761628	1,35804E-06	IHSG
4	0,02991436	8,77897E-06	IHSG
5	0,02956723	9,14121E-06	IHSG
6	0,03875223	2,71077E-06	IHSG
7	0,02309483	5,97477E-07	IHSG
8	0,01516871	3,28245E-06	IHSG
9	0,01734102	0,058884796	Inflasi
10	0,01762785	0,082146891	Inflasi

Sumber: Data Bank X yang diolah

Kelompok Band Rp. 100.000,-

Band	Kelompok Band Rp. 1.000.000		
	Intercept (a)	Slope (b)	Makro Ekonomi (x)
1	0,03072207	0,115832674	Inflasi
2	0,02137715	0,04667662	Inflasi
3	0,02377799	0,051544485	Inflasi
4	0,02440624	2,37622E-06	IHSG
5	0,02714946	1,34435E-06	IHSG
6	0,02739502	2,11892E-06	IHSG
7	0,01997383	3,22799E-06	IHSG
8	0,01904933	2,62461E-06	IHSG
9	0,02025867	0,051260214	Inflasi
10	0,03033662	1,96886E-06	IHSG

Sumber: Data Bank X yang diolah

Lampiran 2 (Lanjutan)

Kelompok Band Rp. 10.000.000,-

Band	Kelompok Band Rp. 10.000.000		
	Intercept (a)	Slope (b)	Makro Ekonomi (x)
1	0,03561748	1,43292E-05	IHSG
2	0,0244108	6,31571E-06	IHSG
3	0,0026088	3,86769E-06	Kurs
4	-0,1065037	1,6328E-05	Kurs
5	-0,0350287	1,10446E-05	Kurs
6	-0,111501	1,76441E-05	Kurs
7	-0,0885546	1,53938E-05	Kurs
8	-0,0160578	9,18275E-06	Kurs
9	-0,1465003	2,2683E-05	Kurs
10	-0,1442688	2,41437E-05	Kurs

Sumber: Data Bank X yang diolah

Kelompok Band Rp. 100.000.000,-

Band	Kelompok Band Rp. 100.000.000		
	Intercept (a)	Slope (b)	Makro Ekonomi (x)
1	-1,1907673	0,011716	CPI
2	-0,2377763	0,0002258	IHSG
3	-0,1487797	0,0001091	IHSG
4	-0,2108972	0,0021397	CPI

Sumber: Data Bank X yang diolah

Lampiran 3 Probability of Default Hasil Regresi (PD*)

Kelompok Band 10.000										
Posisi	1	2	3	4	5	6	7	8	9	10
Apr-08	0.60%	0.13%	0.17%	0.11%	0.48%	0.12%	0.09%	0.24%	0.13%	0.47%
May-08	0.65%	0.13%	0.14%	0.11%	0.49%	0.12%	0.09%	0.25%	0.16%	0.53%
Jun-08	0.61%	0.13%	0.00%	0.11%	0.49%	0.12%	0.10%	0.26%	0.21%	0.49%
Jul-08	0.60%	0.12%	0.00%	0.11%	0.50%	0.12%	0.11%	0.27%	0.24%	0.47%
Aug-08	0.54%	0.12%	0.27%	0.11%	0.50%	0.11%	0.11%	0.27%	0.25%	0.42%
Sep-08	0.41%	0.13%	0.00%	0.11%	0.50%	0.09%	0.12%	0.27%	0.28%	0.28%
Oct-08	0.18%	0.20%	0.00%	0.12%	0.50%	0.07%	0.12%	0.27%	0.29%	0.06%
Nov-08	0.17%	0.24%	0.18%	0.12%	0.50%	0.07%	0.12%	0.27%	0.29%	0.05%
Dec-08	0.22%	0.20%	0.00%	0.12%	0.49%	0.07%	0.12%	0.26%	0.29%	0.09%
Jan-09	0.21%	0.21%	0.00%	0.12%	0.48%	0.07%	0.12%	0.24%	0.29%	0.09%
Feb-09	0.19%	0.24%	0.00%	0.12%	0.48%	0.07%	0.12%	0.24%	0.29%	0.07%
Mar-09	0.25%	0.22%	0.00%	0.12%	0.47%	0.08%	0.12%	0.23%	0.30%	0.13%
Apr-09	0.37%	0.19%	0.00%	0.12%	0.47%	0.09%	0.12%	0.23%	0.29%	0.24%
May-09	0.44%	0.17%	0.00%	0.11%	0.46%	0.10%	0.12%	0.22%	0.29%	0.32%
Jun-09	0.49%	0.17%	0.14%	0.11%	0.44%	0.10%	0.12%	0.19%	0.29%	0.36%
Jul-09	0.60%	0.16%	0.22%	0.11%	0.43%	0.12%	0.12%	0.19%	0.30%	0.48%
Aug-09	0.61%	0.16%	0.00%	0.11%	0.43%	0.12%	0.12%	0.19%	0.32%	0.49%
Sep-09	0.66%	0.15%	0.23%	0.11%	0.44%	0.12%	0.13%	0.19%	0.34%	0.54%
Oct-09	0.62%	0.14%	0.10%	0.11%	0.43%	0.12%	0.13%	0.18%	0.34%	0.50%
Nov-09	0.64%	0.14%	0.00%	0.11%	0.43%	0.12%	0.13%	0.18%	0.34%	0.52%
Dec-09	0.69%	0.13%	0.14%	0.11%	0.43%	0.13%	0.13%	0.19%	0.35%	0.56%
Rata-rata	0.46%	0.17%	0.08%	0.11%	0.47%	0.10%	0.12%	0.23%	0.28%	0.34%

Kelompok Band 100.000										
Posisi	1	2	3	4	5	6	7	8	9	10
Apr-08	0.23%	0.09%	1.07%	5.01%	5.06%	4.50%	2.45%	2.27%	2.26%	2.50%
May-08	0.24%	0.09%	1.09%	5.14%	5.19%	4.54%	2.46%	2.32%	2.35%	2.62%
Jun-08	0.23%	0.09%	1.08%	5.05%	5.10%	4.51%	2.45%	2.29%	2.38%	2.67%
Jul-08	0.23%	0.09%	1.07%	5.01%	5.06%	4.50%	2.45%	2.27%	2.43%	2.74%
Aug-08	0.22%	0.09%	1.06%	4.89%	4.94%	4.46%	2.44%	2.23%	2.43%	2.74%
Sep-08	0.20%	0.09%	1.01%	4.60%	4.63%	4.37%	2.42%	2.12%	2.45%	2.76%
Oct-08	0.16%	0.09%	0.93%	4.09%	4.11%	4.22%	2.38%	1.93%	2.43%	2.73%
Nov-08	0.16%	0.09%	0.93%	4.08%	4.09%	4.21%	2.38%	1.92%	2.42%	2.72%
Dec-08	0.16%	0.09%	0.95%	4.18%	4.20%	4.24%	2.39%	1.96%	2.39%	2.67%
Jan-09	0.16%	0.09%	0.94%	4.16%	4.17%	4.24%	2.39%	1.95%	2.27%	2.52%
Feb-09	0.16%	0.09%	0.94%	4.12%	4.13%	4.22%	2.39%	1.94%	2.24%	2.47%
Mar-09	0.17%	0.09%	0.96%	4.25%	4.27%	4.26%	2.40%	1.99%	2.20%	2.41%
Apr-09	0.19%	0.09%	1.00%	4.50%	4.53%	4.34%	2.41%	2.08%	2.16%	2.36%
May-09	0.20%	0.09%	1.02%	4.67%	4.71%	4.39%	2.42%	2.15%	2.09%	2.26%
Jun-09	0.21%	0.09%	1.04%	4.77%	4.81%	4.42%	2.43%	2.18%	1.95%	2.06%
Jul-09	0.23%	0.09%	1.08%	5.03%	5.08%	4.50%	2.45%	2.28%	1.89%	1.99%
Aug-09	0.23%	0.09%	1.08%	5.05%	5.10%	4.51%	2.45%	2.29%	1.90%	1.99%
Sep-09	0.24%	0.09%	1.10%	5.16%	5.21%	4.54%	2.46%	2.33%	1.90%	2.00%
Oct-09	0.23%	0.09%	1.08%	5.07%	5.12%	4.52%	2.45%	2.29%	1.89%	1.97%
Nov-09	0.24%	0.09%	1.09%	5.11%	5.17%	4.53%	2.45%	2.31%	1.88%	1.96%
Dec-09	0.25%	0.09%	1.11%	5.22%	5.27%	4.56%	2.46%	2.35%	1.90%	1.99%
Rata-rata	0.21%	0.09%	1.03%	4.72%	4.76%	4.41%	2.43%	2.16%	2.18%	2.39%

Lampiran 3 (Lanjutan)

Kelompok Band 1.000.000										
Posisi	1	2	3	4	5	6	7	8	9	10
Apr-08	4.11%	2.56%	2.84%	2.99%	3.02%	3.23%	2.74%	2.51%	2.49%	3.49%
May-08	4.27%	2.62%	2.91%	3.02%	3.04%	3.26%	2.79%	2.55%	2.56%	3.51%
Jun-08	4.35%	2.65%	2.95%	3.00%	3.03%	3.24%	2.76%	2.52%	2.59%	3.50%
Jul-08	4.45%	2.69%	2.99%	2.99%	3.02%	3.23%	2.74%	2.51%	2.64%	3.49%
Aug-08	4.44%	2.69%	2.99%	2.96%	3.01%	3.20%	2.70%	2.47%	2.63%	3.46%
Sep-08	4.48%	2.70%	3.00%	2.88%	2.96%	3.13%	2.59%	2.39%	2.65%	3.39%
Oct-08	4.44%	2.69%	2.98%	2.74%	2.88%	3.01%	2.40%	2.23%	2.63%	3.28%
Nov-08	4.43%	2.68%	2.98%	2.74%	2.88%	3.00%	2.40%	2.23%	2.62%	3.28%
Dec-08	4.35%	2.65%	2.95%	2.76%	2.90%	3.03%	2.43%	2.26%	2.59%	3.30%
Jan-09	4.13%	2.57%	2.85%	2.76%	2.89%	3.02%	2.43%	2.25%	2.50%	3.30%
Feb-09	4.07%	2.54%	2.82%	2.75%	2.89%	3.01%	2.41%	2.24%	2.47%	3.29%
Mar-09	3.99%	2.51%	2.79%	2.78%	2.91%	3.04%	2.46%	2.28%	2.43%	3.32%
Apr-09	3.92%	2.48%	2.75%	2.85%	2.95%	3.10%	2.55%	2.36%	2.40%	3.37%
May-09	3.77%	2.42%	2.69%	2.90%	2.97%	3.15%	2.62%	2.41%	2.34%	3.41%
Jun-09	3.49%	2.31%	2.57%	2.92%	2.99%	3.17%	2.65%	2.44%	2.21%	3.43%
Jul-09	3.39%	2.26%	2.52%	2.99%	3.03%	3.23%	2.75%	2.51%	2.16%	3.49%
Aug-09	3.39%	2.27%	2.52%	3.00%	3.03%	3.24%	2.75%	2.52%	2.17%	3.49%
Sep-09	3.40%	2.27%	2.52%	3.03%	3.05%	3.26%	2.79%	2.55%	2.17%	3.52%
Oct-09	3.37%	2.26%	2.51%	3.00%	3.03%	3.24%	2.76%	2.53%	2.16%	3.50%
Nov-09	3.35%	2.25%	2.50%	3.01%	3.04%	3.25%	2.78%	2.54%	2.15%	3.51%
Dec-09	3.39%	2.27%	2.52%	3.04%	3.06%	3.28%	2.82%	2.57%	2.17%	3.53%
Rata-rata	3.95%	2.49%	2.77%	2.91%	2.98%	3.16%	2.63%	2.42%	2.42%	3.42%

Kelompok Band 10.000.000										
Posisi	1	2	3	4	5	6	7	8	9	10
Apr-08	6.86%	3.90%	3.83%	4.43%	6.70%	5.14%	5.36%	6.87%	6.30%	7.87%
May-08	7.06%	3.98%	3.86%	4.56%	6.79%	5.29%	5.49%	6.95%	6.49%	8.07%
Jun-08	6.93%	3.92%	3.83%	4.41%	6.69%	5.13%	5.35%	6.87%	6.28%	7.85%
Jul-08	6.86%	3.90%	3.79%	4.24%	6.57%	4.94%	5.18%	6.77%	6.03%	7.59%
Aug-08	6.67%	3.81%	3.80%	4.29%	6.61%	5.00%	5.23%	6.80%	6.11%	7.67%
Sep-08	6.19%	3.60%	3.89%	4.66%	6.85%	5.40%	5.58%	7.01%	6.62%	8.22%
Oct-08	5.36%	3.23%	4.51%	7.30%	8.64%	8.25%	8.07%	8.49%	10.29%	12.12%
Nov-08	5.34%	3.23%	4.96%	9.19%	9.92%	10.29%	9.85%	9.55%	12.91%	14.91%
Dec-08	5.50%	3.30%	4.50%	7.23%	8.59%	8.17%	8.00%	8.45%	10.19%	12.01%
Jan-09	5.47%	3.28%	4.65%	7.89%	9.04%	8.88%	8.62%	8.82%	11.11%	12.99%
Feb-09	5.40%	3.25%	4.89%	8.91%	9.73%	9.99%	9.59%	9.40%	12.52%	14.50%
Mar-09	5.62%	3.35%	4.74%	8.25%	9.28%	9.27%	8.96%	9.02%	11.61%	13.52%
Apr-09	6.03%	3.53%	4.40%	6.84%	8.33%	7.75%	7.64%	8.23%	9.65%	11.44%
May-09	6.31%	3.65%	4.26%	6.23%	7.92%	7.09%	7.06%	7.89%	8.80%	10.54%
Jun-09	6.47%	3.72%	4.22%	6.05%	7.79%	6.89%	6.88%	7.78%	8.54%	10.26%
Jul-09	6.89%	3.91%	4.10%	5.55%	7.45%	6.35%	6.42%	7.50%	7.85%	9.52%
Aug-09	6.92%	3.92%	4.15%	5.78%	7.61%	6.60%	6.63%	7.63%	8.17%	9.86%
Sep-09	7.10%	4.00%	4.01%	5.16%	7.19%	5.93%	6.05%	7.28%	7.31%	8.95%
Oct-09	6.95%	3.94%	3.95%	4.93%	7.04%	5.69%	5.84%	7.16%	7.00%	8.62%
Nov-09	7.02%	3.97%	3.93%	4.83%	6.97%	5.58%	5.74%	7.10%	6.85%	8.46%
Dec-09	7.19%	4.04%	3.90%	4.70%	6.88%	5.44%	5.61%	7.03%	6.67%	8.27%
Rata-rata	6.39%	3.69%	4.20%	5.97%	7.74%	6.81%	6.82%	7.74%	8.44%	10.15%

Kelompok Band 100.000.000										
Posisi	1	2	3	4	5	6	7	8	9	10
Apr-08	5.30%	28.25%	85.84%	1.63%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
May-08	6.85%	31.41%	86.76%	1.91%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Jun-08	9.89%	29.26%	85.75%	2.46%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Jul-08	11.66%	28.25%	84.58%	2.79%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Aug-08	12.33%	25.13%	84.96%	2.91%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Sep-08	13.61%	17.60%	87.42%	3.14%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Oct-08	14.20%	4.60%	100.00%	3.25%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Nov-08	14.37%	4.25%	100.00%	3.28%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Dec-08	14.32%	6.82%	100.00%	3.27%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Jan-09	14.23%	6.31%	100.00%	3.26%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Feb-09	14.51%	5.25%	100.00%	3.31%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Mar-09	14.80%	8.60%	100.00%	3.36%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Apr-09	14.39%	15.12%	100.00%	3.29%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
May-09	14.45%	19.50%	97.91%	3.30%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Jun-09	14.60%	21.98%	96.65%	3.32%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Jul-09	15.20%	28.68%	93.33%	3.43%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Aug-09	15.95%	29.09%	94.85%	3.57%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Sep-09	17.37%	31.94%	90.72%	3.83%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Oct-09	17.63%	29.68%	89.24%	3.88%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Nov-09	17.59%	30.77%	88.53%	3.87%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Dec-09	18.04%	33.44%	87.66%	3.95%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Rata-rata	13.87%	20.76%	93.06%	3.19%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

Apr-08

Lampiran 4.4 Perhitungan Economic Capital Menggunakan PD Hasil Regresi

Kelompok Band		10,000						
Band J	EL NPL	Nj	Total CH	PD*	N-unexpected	Rec. Rate	Expected Loss	Economic Capital *
1	1	1.40	869	0.60%	6.00	46%	7,546	24,878
2	2	0.81	1,156	0.13%	2.00	46%	8,714	12,902
3	3	0.84	2,309	0.10%	3.00	46%	13,646	34,991
4	22	5.56	8,369	0.11%	10.00	46%	120,234	95,928
5	293	58.67	15,350	0.48%	74.00	46%	1,585,362	414,133
6	30	4.96	12,978	0.12%	16.00	46%	160,929	357,859
7	36	5.10	9,520	0.09%	9.00	46%	193,099	147,356
8	16	1.96	4,905	0.24%	12.00	46%	84,912	433,876
9	45	4.97	5,198	0.13%	7.00	46%	241,566	98,889
10	10	5.00	3,757	0.47%	18.00	46%	270,202	702,525
Total							2,686,209	2,323,337

Total VaR (unexpected loss) 5,009,546

Kelompok Band		100,000						
Band J	EL NPL	Nj	Total CH	PD*	N-unexpected	Rec. Rate	Expected Loss	Economic Capital *
1	31	31.35	18015	0.23%	42.00	46%	1,693,905	575,792
2	27	13.38	23617	0.09%	23.00	46%	1,446,222	1,039,637
3	597	198.89	18643	1.07%	201.00	46%	32,243,833	342,532
4	4,864	1,216.09	13769	5.01%	691.00	46%	262,872,092	-
5	4,112	822.35	9805	5.06%	497.00	46%	222,200,676	-
6	1,949	324.76	9673	4.50%	436.00	46%	105,300,064	36,069,638
7	2,061	294.40	8721	2.45%	214.00	46%	111,367,835	-
8	2,676	334.55	8852	2.27%	202.00	46%	144,634,737	-
9	3,431	381.26	9456	2.26%	214.00	46%	185,432,986	-
10	1,582	158.17	4526	2.50%	114.00	46%	85,473,823	-
Total							1,152,666,173	38,027,600

Total VaR (unexpected loss) 1,190,693,773

Kelompok Band		1,000,000						
Band J	EL NPL	Nj	Total CH	PD*	N-unexpected	Rec. Rate	Expected Loss	Economic Capital *
1	1,609	1,608.55	32,925	4.11%	1,354.00	46%	869,264,916	-
2	4,316	2,157.77	66,965	2.56%	1,712.00	46%	2,332,132,275	-
3	5,340	1,779.92	51,200	2.84%	1,454.00	46%	2,885,634,368	-
4	5,320	1,329.98	37,749	2.99%	1,129.00	46%	2,874,907,661	-
5	5,041	1,008.28	27,401	3.02%	829.00	46%	2,724,390,780	-
6	4,422	737.07	18,807	3.23%	608.00	46%	2,389,896,564	-
7	3,770	538.53	15,554	2.74%	427.00	46%	2,037,169,112	-
8	3,215	401.84	12,834	2.51%	323.00	46%	1,737,255,509	-
9	2,963	354.00	11,235	2.49%	280.00	46%	1,721,727,339	-
10	1,347	134.66	3,227	3.49%	113.00	46%	727,730,371	-
Total							20,300,108,895	-

Total VaR (unexpected loss) 20,300,108,895

Apr-08

Kelompok Band 10,000,000

Band J	EL NPL	Nj	Total CH	PD*	N-unexpected	Rec. Rate	Expected Loss	Economic Capital *
1	868	868.39	14,281	6.86%	981.00	46%	4,692,827,923	608,535,916
2	631	315.64	9,242	3.90%	361.00	46%	3,411,447,397	490,269,924
3	287	95.51	2,557	3.83%	99.00	46%	1,548,486,388	56,513,673
4	194	48.62	1,294	4.43%	58.00	46%	1,050,911,607	202,825,815
5	98	19.58	449	6.70%	31.00	46%	529,189,839	308,436,455
6	17	2.88	254	5.14%	14.00	46%	93,345,200	360,594,211
7	34	4.92	164	5.36%	9.00	46%	185,935,443	154,519,115
8	24	2.95	76	6.87%	6.00	46%	127,496,403	131,897,546
9	18	2.02	66	6.30%	5.00	46%	98,196,260	144,985,567
10	-	-	9	7.87%	1.00	46%	-	54,040,406
Total							11,737,836,461	2,512,618,631

Total VaR (unexpected loss) 14,250,455,092

Kelompok Band 100,000,000

Band J	EL NPL	Nj	Total CH	PD*	N-unexpected	Rec. Rate	Expected Loss	Economic Capital *
1	1	68.29	68	5.30%	4.00	46%	3,690,187,732	-
2	4	18.86	19	28.25%	6.00	46%	2,038,095,316	-
3	-	12.86	13	85.84%	12.00	46%	2,084,415,664	-
4	-	-	-	1.63%	-	46%	-	-
5	-	-	-	#DIV/0!	#DIV/0!	46%	-	-
6	-	-	-	#DIV/0!	#DIV/0!	46%	-	-
7	-	-	-	#DIV/0!	#DIV/0!	46%	-	-
8	-	-	-	#DIV/0!	#DIV/0!	46%	-	-
9	-	-	-	#DIV/0!	#DIV/0!	46%	-	-
10	-	-	-	#DIV/0!	#DIV/0!	46%	-	-
Total							7,812,698,712	-

Total VaR (unexpected loss) 7,812,698,712

Total Unexpected Loss 43,558,966,017

May-08

Lampiran 4 (Lanjutan)

Kelompok Band 10,000

Band J	EL NPL	Nj	Total CH	PD*	N-unexpected	Rec. Rate	Expected Loss	Economic Capital *
1	-	-	-	0.65%	-	43%	-	-
2	-	-	947	0.13%	2.00	43%	-	22,773
3	3	0.89	2,845	0.11%	4.00	43%	15,167	53,154
4	18	4.44	6,954	0.11%	8.00	43%	101,171	81,016
5	344	68.70	12,398	0.49%	61.00	43%	1,955,748	-
6	42	7.03	15,479	0.12%	20.00	43%	240,305	442,898
7	21	2.98	11,055	0.09%	11.00	43%	118,720	319,668
8	57	7.17	7,273	0.25%	19.00	43%	326,763	538,627
9	63	6.96	6,958	0.16%	12.00	43%	356,565	258,317
10	19	5.00	1,905	0.53%	11.00	43%	284,668	341,601
Total							3,399,108	2,058,055

Total VaR (unexpected loss) 5,457,162

Kelompok Band 100,000

Band J	EL NPL	Nj	Total CH	PD*	N-unexpected	Rec. Rate	Expected Loss	Economic Capital *
1	33	32.94	18333	0.24%	44.00	43%	1,875,418	629,659
2	24	11.97	23610	0.09%	23.00	43%	1,363,176	1,255,768
3	539	179.57	18926	1.09%	207.00	43%	30,671,133	4,684,611
4	3,398	849.48	12688	5.14%	652.00	43%	193,456,294	-
5	4,701	940.19	11557	5.19%	600.00	43%	267,642,453	-
6	2,853	475.52	9664	4.54%	439.00	43%	162,437,727	-
7	1,642	234.60	9689	2.46%	238.00	43%	93,498,041	1,353,279
8	2,555	319.39	9572	2.32%	223.00	43%	145,473,819	-
9	3,166	351.78	10807	2.35%	254.00	43%	180,252,764	-
10	1,609	160.89	5276	2.62%	138.00	43%	91,601,655	-
Total							1,168,272,478	7,923,318

Total VaR (unexpected loss) 1,176,195,796

Kelompok Band 1,000,000

Band J	EL NPL	Nj	Total CH	PD*	N-unexpected	Rec. Rate	Expected Loss	Economic Capital *
1	1,529	1,529.45	33,877	4.27%	1,449.00	43%	870,772,665	-
2	4,160	2,080.04	68,579	2.62%	1,799.00	43%	2,368,484,785	-
3	5,336	1,778.51	51,663	2.91%	1,505.00	43%	3,037,713,993	-
4	5,182	1,295.60	37,676	3.02%	1,139.00	43%	2,950,529,931	-
5	4,918	983.63	28,184	3.04%	858.00	43%	2,800,087,387	-
6	4,403	733.80	18,493	3.26%	603.00	43%	2,506,667,460	-
7	3,940	562.89	15,657	2.79%	437.00	43%	2,243,307,573	-
8	3,054	381.80	12,867	2.55%	328.00	43%	1,738,976,666	-
9	2,959	354.00	11,260	2.56%	289.00	43%	1,813,903,391	-
10	1,278	127.83	3,309	3.51%	117.00	43%	727,792,891	-
Total							21,058,236,742	-

Total VaR (unexpected loss) 21,058,236,742

May-08

Kelompok Band 10,000,000

Band J	EL NPL	Nj	Total CH	PD*	N-unexpected	Rec. Rate	Expected Loss	Economic Capital *
1	929	928.77	14,733	7.06%	1,041.00	43%	5,287,840,843	638,943,306
2	618	308.84	9,335	3.98%	372.00	43%	3,516,666,047	719,191,212
3	255	85.16	2,996	3.86%	116.00	43%	1,454,589,304	526,698,769
4	179	44.83	1,284	4.56%	59.00	43%	1,020,961,210	322,670,931
5	108	21.55	427	6.79%	29.00	43%	613,365,943	212,170,754
6	42	7.00	198	5.29%	11.00	43%	239,189,135	136,572,396
7	36	5.12	128	5.49%	8.00	43%	203,997,089	114,830,877
8	8	0.99	71	6.95%	5.00	43%	45,004,259	182,730,002
9	9	1.02	54	6.49%	4.00	43%	52,038,650	152,922,185
10	10	0.96	12	8.07%	1.00	43%	54,879,420	2,054,145
Total							12,488,531,899	3,008,784,578

Total VaR (unexpected loss) 15,497,316,477

Kelompok Band 100,000,000

99%

Band J	EL NPL	Nj	Total CH	PD*	N-unexpected	Rec. Rate	Expected Loss	Economic Capital *
1	1	1.31	68	6.85%	5.00	43%	74,812,882	209,854,944
2	4	1.85	27	31.41%	9.00	43%	211,045,538	813,758,638
3	-	-	5	86.76%	5.00	43%	-	854,003,480
4	-	-	-	1.91%	-	43%	-	-
5	-	-	-	-	-	43%	-	-
6	-	-	-	-	-	43%	-	-
7	-	-	-	-	-	43%	-	-
8	-	-	-	-	-	43%	-	-
9	-	-	-	-	-	43%	-	-
10	-	-	-	-	-	43%	-	-
Total							285,858,420	1,877,617,062

Total VaR (unexpected loss) 2,163,475,482

Total Unexpected Loss

39,900,681,660

Jun-08

Lampiran 4 (Lanjutan)

Kelompok Band 10,000

Band J	EL NPL	Nj	Total CH	PD*	N-unexpected	Rec. Rate	Expected Loss	Economic Capital *
1	-	-	775	0.61%	5.00	63%	-	18,567
2	2	1.14	1,942	0.13%	3.00	63%	8,481	13,799
3	-	-	2,326	0.11%	3.00	63%	-	33,420
4	13	3.18	9,699	0.11%	11.00	63%	47,295	116,093
5	353	70.52	14,430	0.49%	71.00	63%	1,309,316	8,929
6	50	8.32	19,398	0.12%	24.00	63%	185,479	349,246
7	13	1.89	10,084	0.10%	11.00	63%	49,084	236,845
8	82	10.25	4,668	0.26%	13.00	63%	304,521	81,669
9	52	5.78	7,376	0.21%	16.00	63%	193,234	341,491
10	39	5.00	784	0.49%	4.00	63%	185,668	-
Total							2,283,080	1,200,059

Total VaR (unexpected loss) 3,483,139

Kelompok Band 100,000

Band J	EL NPL	Nj	Total CH	PD*	N-unexpected	Rec. Rate	Expected Loss	Economic Capital *
1	28	28.04	17063	0.23%	40.00	63%	1,041,371	443,976
2	33	16.74	25329	0.09%	24.00	63%	1,243,381	539,035
3	609	202.99	19522	1.08%	211.00	63%	22,613,029	892,588
4	2,950	737.54	12982	5.05%	657.00	63%	109,549,841	-
5	3,633	726.61	10646	5.10%	544.00	63%	134,908,083	-
6	4,001	666.91	10763	4.51%	486.00	63%	148,588,819	-
7	1,766	252.29	9892	2.45%	243.00	63%	65,580,484	-
8	2,291	286.32	10066	2.29%	231.00	63%	85,057,486	-
9	3,166	351.80	10780	2.38%	257.00	63%	117,571,231	-
10	1,383	138.31	4764	2.67%	128.00	63%	51,361,266	-
Total							737,514,991	1,875,599

Total VaR (unexpected loss) 739,390,590

Kelompok Band 1,000,000

Band J	EL NPL	Nj	Total CH	PD*	N-unexpected	Rec. Rate	Expected Loss	Economic Capital *
1	1,484	1,484.32	34,092	4.35%	1,483.00	63%	551,180,861	-
2	3,817	1,908.70	66,802	2.65%	1,772.00	63%	1,417,538,677	-
3	5,133	1,710.89	50,578	2.95%	1,491.00	63%	1,905,950,111	-
4	5,072	1,267.98	36,560	3.00%	1,097.00	63%	1,883,393,394	-
5	4,760	952.00	27,880	3.03%	845.00	63%	1,767,560,381	-
6	4,401	733.49	19,722	3.24%	639.00	63%	1,634,226,926	-
7	3,510	501.40	15,839	2.76%	437.00	63%	1,303,325,151	-
8	3,195	399.38	14,011	2.52%	354.00	63%	1,186,432,775	-
9	2,589	354.00	11,774	2.59%	306.00	63%	1,183,078,925	-
10	1,432	143.22	3,396	3.50%	119.00	63%	531,825,132	-
Total							13,364,512,335	-

Total VaR (unexpected loss) 13,364,512,335

Jun-08

Kelompok Band 10,000,000

Band J	EL NPL	Nj	Total CH	PD*	N-unexpected	Rec. Rate	Expected Loss	Economic Capital *
1	935	934.59	15,034	6.93%	1,042.00	63%	3,470,481,535	398,847,530
2	662	331.23	9,692	3.92%	381.00	63%	2,459,939,450	369,646,680
3	256	85.43	3,071	3.83%	118.00	63%	951,683,196	362,848,943
4	195	48.73	1,206	4.41%	54.00	63%	723,774,252	78,313,155
5	124	24.77	411	6.69%	28.00	63%	459,846,633	60,024,834
6	37	6.17	237	5.13%	13.00	63%	137,537,636	152,105,038
7	14	2.02	118	5.35%	7.00	63%	52,578,811	129,376,202
8	23	2.86	100	6.87%	7.00	63%	84,933,318	123,015,269
9	9	1.05	41	6.28%	3.00	63%	35,105,054	65,155,872
10	10	1.00	32	7.85%	3.00	63%	37,037,192	74,363,837
Total							8,412,917,077	1,813,697,362

Total VaR (unexpected loss) 10,226,614,438

Kelompok Band 100,000,000

Band J	EL NPL	Nj	Total CH	PD*	N-unexpected	Rec. Rate	Expected Loss	Economic Capital *
1	4	3.86	80	9.89%	8.00	63%	143,239,518	153,829,892
2	2	0.94	18	29.26%	6.00	63%	70,149,345	375,454,770
3	-	-	-	85.75%	-	63%	-	-
4	-	-	-	2.46%	-	63%	-	-
5	-	-	-	#DIV/0!	#DIV/0!	63%	-	-
6	-	-	-	#DIV/0!	#DIV/0!	63%	-	-
7	-	-	-	#DIV/0!	#DIV/0!	63%	-	-
8	-	-	-	#DIV/0!	#DIV/0!	63%	-	-
9	-	-	-	#DIV/0!	#DIV/0!	63%	-	-
10	-	-	-	#DIV/0!	#DIV/0!	63%	-	-
Total							213,388,863	529,284,662

Total VaR (unexpected loss) 742,673,525

Total Unexpected Loss 25,076,674,027

Jul-08

Lampiran 4 (Lanjutan)

Kelompok Band 10,000

Band J	EL NPL	Nj	Total CH	PD*	N-unexpected	Rec. Rate	Expected Loss	Economic Capital *
1	1	0.68	347	0.60%	3.00	49%	3,478	11,804
2	-	-	2,063	0.12%	3.00	49%	-	30,565
3	-	-	4,127	0.10%	5.00	49%	-	76,414
4	9	2.25	11,354	0.11%	13.00	49%	45,834	219,067
5	299	59.70	17,960	0.50%	90.00	49%	1,520,681	771,726
6	50	8.28	15,147	0.12%	18.00	49%	252,962	297,216
7	48	6.84	7,579	0.11%	9.00	49%	243,828	77,108
8	81	10.18	4,145	0.27%	12.00	49%	414,939	74,107
9	70	7.83	6,205	0.24%	16.00	49%	358,933	374,638
10	10	5.00	1,730	0.47%	9.00	49%	254,712	203,770
Total							3,095,367	2,136,415

Total VaR (unexpected loss) 5,231,782

Kelompok Band 100,000

Band J	EL NPL	Nj	Total CH	PD*	N-unexpected	Rec. Rate	Expected Loss	Economic Capital *
1	28	28.18	18551	0.23%	43.00	49%	1,435,398	755,124
2	33	16.71	24085	0.09%	23.00	49%	1,702,199	641,150
3	676	225.45	20652	1.07%	222.00	49%	34,454,821	-
4	2,829	707.30	13612	5.01%	683.00	49%	144,125,996	-
5	3,043	608.62	11242	5.06%	570.00	49%	155,022,859	-
6	3,843	640.43	11195	4.50%	504.00	49%	195,751,279	-
7	1,897	270.97	10365	2.45%	254.00	49%	96,625,359	-
8	1,955	244.35	9990	2.27%	228.00	49%	99,580,276	-
9	2,896	321.81	11233	2.43%	274.00	49%	147,542,344	-
10	1,559	155.88	4787	2.74%	132.00	49%	79,408,146	-
Total							955,648,678	1,396,274

Total VaR (unexpected loss) 957,044,952

Kelompok Band 1,000,000

Band J	EL NPL	Nj	Total CH	PD*	N-unexpected	Rec. Rate	Expected Loss	Economic Capital *
1	1,355	1,354.80	34,249	4.45%	1,525.00	49%	690,169,177	86,702,045
2	3,614	1,806.91	69,022	2.69%	1,859.00	49%	1,840,964,674	53,072,835
3	4,747	1,582.37	53,179	2.99%	1,591.00	49%	2,418,291,814	13,187,753
4	4,925	1,231.17	37,881	2.99%	1,132.00	49%	2,508,754,127	-
5	4,578	915.63	28,077	3.02%	850.00	49%	2,332,211,441	-
6	4,209	701.51	19,845	3.23%	641.00	49%	2,144,203,589	-
7	3,386	483.77	16,304	2.74%	447.00	49%	1,725,094,579	-
8	3,077	384.66	13,783	2.51%	346.00	49%	1,567,635,322	-
9	2,665	354.00	11,636	2.64%	307.00	49%	1,623,024,073	-
10	1,317	131.75	3,325	3.49%	116.00	49%	671,156,500	-
Total							17,521,505,297	152,962,633

Total VaR (unexpected loss) 17,674,467,929

Jul-08

Kelompok Band 10,000,000

Band J	EL NPL	Nj	Total CH	PD*	N-unexpected	Rec. Rate	Expected Loss	Economic Capital *
1	868	868.00	15,492	6.86%	1,064.00	49%	4,421,801,564	998,467,155
2	652	325.86	10,813	3.90%	422.00	49%	3,320,061,536	979,474,929
3	267	89.10	3,557	3.79%	135.00	49%	1,361,670,331	701,495,864
4	206	51.61	1,472	4.24%	63.00	49%	1,051,708,792	232,039,063
5	114	22.78	422	6.57%	28.00	49%	580,282,418	132,910,834
6	43	7.17	194	4.94%	10.00	49%	219,016,265	86,637,986
7	21	3.07	152	5.18%	8.00	49%	109,468,017	175,809,284
8	8	0.97	49	6.77%	4.00	49%	39,702,917	123,312,684
9	-	-	90	6.03%	6.00	49%	-	275,088,826
10	-	-	27	7.59%	3.00	49%	-	152,827,126
Total							11,103,711,840	3,858,063,750

Total VaR (unexpected loss) 14,961,775,590

Kelompok Band 100,000,000

Band J	EL NPL	Nj	Total CH	PD*	N-unexpected	Rec. Rate	Expected Loss	Economic Capital *
1	4	3.65	102	10.87%	0.12	49%	186,002,482	-
2	2	0.98	4	19.40%	0.28	49%	99,377,206	-
3	-	-	-	60.67%	0.85	49%	-	129,260,177
4	-	-	9	4.16%	0.03	49%	-	5,678,746
5	-	-	-	-	-	49%	-	-
6	-	-	-	-	-	49%	-	-
7	-	-	-	-	-	49%	-	-
8	-	-	-	-	-	49%	-	-
9	-	-	-	-	-	49%	-	-
10	-	-	-	-	-	49%	-	-
Total							285,379,689	134,938,923

Total VaR (unexpected loss) 420,318,612

Total Unexpected Loss 34,018,838,865

Aug-08

Lampiran 4 (Lanjutan)

Kelompok Band		10,000						
Band J	EL NPL	Nj	Total CH	PD*	N-unexpected	Rec. Rate	Expected Loss	Economic Capital *
1	1	0.68	298	0.54%	2.00	48%	3,551	6,849
2	-	-	591	0.12%	1.00	48%	-	10,400
3	3	0.85	1,481	0.09%	2.00	48%	13,318	17,882
4	4	1.06	15,073	0.11%	18.00	48%	22,100	352,300
5	254	50.88	17,206	0.50%	86.00	48%	1,322,832	913,168
6	50	8.30	11,835	0.11%	14.00	48%	259,115	177,685
7	41	5.85	7,694	0.11%	9.00	48%	212,772	114,828
8	74	9.21	5,927	0.27%	16.00	48%	383,207	282,393
9	81	9.00	6,517	0.25%	17.00	48%	421,076	374,524
10	10	5.00	1,784	0.42%	8.00	48%	260,000	156,000
Total							2,897,970	2,406,030

Total VaR (unexpected loss) 5,304,000

Kelompok Band		100,000						
Band J	EL NPL	Nj	Total CH	PD*	N-unexpected	Rec. Rate	Expected Loss	Economic Capital *
1	14	14.18	19476	0.22%	43.00	48%	737,397	1,498,603
2	24	12.14	25989	0.09%	25.00	48%	1,262,153	1,337,847
3	616	205.19	19459	1.06%	206.00	48%	32,009,669	126,331
4	2,892	723.00	14626	4.89%	716.00	48%	150,384,713	-
5	3,076	615.23	11516	4.94%	569.00	48%	159,959,975	-
6	3,476	579.28	11587	4.46%	518.00	48%	180,736,369	-
7	1,950	278.59	10804	2.44%	264.00	48%	101,407,889	-
8	1,789	223.66	10718	2.23%	239.00	48%	93,043,169	6,380,831
9	2,555	283.84	11508	2.43%	280.00	48%	132,839,053	-
10	1,472	147.16	5118	2.74%	141.00	48%	76,522,030	-
Total							928,902,418	9,343,612

Total VaR (unexpected loss) 938,246,030

Kelompok Band		1,000,000						
Band J	EL NPL	Nj	Total CH	PD*	N-unexpected	Rec. Rate	Expected Loss	Economic Capital *
1	1,383	1,382.65	34,825	4.44%	1,548.00	48%	718,976,197	85,983,803
2	3,529	1,764.36	68,520	2.69%	1,844.00	48%	1,834,929,691	82,830,309
3	4,556	1,521.00	53,059	2.99%	1,586.00	48%	2,372,760,000	101,400,000
4	4,841	1,210.32	37,764	2.96%	1,117.00	48%	2,517,466,340	-
5	4,350	870.02	29,395	3.01%	884.00	48%	2,262,058,063	36,341,937
6	3,945	657.54	19,141	3.20%	613.00	48%	2,051,514,338	-
7	3,344	477.70	16,614	2.70%	449.00	48%	1,738,839,458	-
8	2,915	364.37	14,861	2.47%	368.00	48%	1,515,766,725	15,113,275
9	2,565	354.00	11,178	2.63%	295.00	48%	1,656,720,000	-
10	1,463	146.30	3,452	3.46%	120.00	48%	760,735,185	-
Total							17,429,765,996	321,669,325

Total VaR (unexpected loss) 17,751,435,321

Aug-08

Kelompok Band 100,000,000

Band J	EL NPL	Nj	Total CH	PD*	N-unexpected	Rec. Rate	Expected Loss	Economic Capital *
1	842	842.45	16,297	6.67%	1,087.00	48%	4,380,742,002	1,271,657,998
2	716	358.11	11,274	3.81%	430.00	48%	3,724,302,719	747,697,281
3	287	95.60	3,334	3.80%	127.00	48%	1,491,434,289	489,765,711
4	184	46.04	1,336	4.29%	58.00	48%	957,551,194	248,848,806
5	115	22.97	447	6.61%	30.00	48%	597,256,267	182,743,733
6	48	8.04	216	5.00%	11.00	48%	250,884,642	92,315,358
7	34	4.83	176	5.23%	10.00	48%	175,985,300	188,014,700
8	24	3.01	100	6.80%	7.00	48%	125,171,459	166,028,541
9	18	1.95	153	6.11%	10.00	48%	91,474,993	376,525,007
10	-	-	-	7.67%	-	48%	-	-
Total							11,794,802,865	3,763,597,135

Total VaR (unexpected loss) 15,558,400,000

Kelompok Band 100,000,000

Band J	EL NPL	Nj	Total CH	PD*	N-unexpected	Rec. Rate	Expected Loss	Economic Capital *
1	5	4.78	115	12.33%	15.00	48%	248,704,106	531,295,894
2	-	-	-	25.13%	-	48%	-	-
3	-	-	-	84.96%	-	48%	-	-
4	-	-	-	2.91%	-	48%	-	-
5	-	-	-	#DIV/0!	#DIV/0!	48%	-	-
6	-	-	-	#DIV/0!	#DIV/0!	48%	-	-
7	-	-	-	#DIV/0!	#DIV/0!	48%	-	-
8	-	-	-	#DIV/0!	#DIV/0!	48%	-	-
9	-	-	-	#DIV/0!	#DIV/0!	48%	-	-
10	-	-	-	#DIV/0!	#DIV/0!	48%	-	-
Total							248,704,106	531,295,894

Total VaR (unexpected loss) 780,000,000

Total Unexpected Loss 35,033,385,351

Sep-08

Lampiran 4 (Lanjutan)

Kelompok Band 10,000

Band J	EL NPL	Nj	Total CH	PD*	N-unexpected	Rec. Rate	Expected Loss	Economic Capital *
1	1	0.68	298	0.54%	2.00	48%	3,551	6,849
2	-	-	591	0.12%	1.00	48%	-	10,400
3	3	0.85	1,481	0.09%	2.00	48%	13,318	17,882
4	4	1.06	15,073	0.11%	18.00	48%	22,100	352,300
5	254	50.88	17,206	0.50%	86.00	48%	1,322,832	913,168
6	50	8.30	11,835	0.11%	14.00	48%	259,115	177,685
7	41	5.85	7,694	0.11%	9.00	48%	212,772	114,828
8	74	9.21	5,927	0.27%	16.00	48%	383,207	282,393
9	81	9.00	6,517	0.25%	17.00	48%	421,076	374,524
10	10	5.00	1,784	0.42%	8.00	48%	260,000	156,000
Total							2,897,970	2,406,030

Total VaR (unexpected loss) 5,304,000

Kelompok Band 100,000

Band J	EL NPL	Nj	Total CH	PD*	N-unexpected	Rec. Rate	Expected Loss	Economic Capital *
1	14	14.18	19476	0.22%	43.00	48%	737,397	1,498,603
2	24	12.14	25989	0.09%	25.00	48%	1,262,153	1,337,847
3	616	205.19	19459	1.06%	206.00	48%	32,009,669	126,331
4	2,892	723.00	14626	4.89%	716.00	48%	150,384,713	-
5	3,076	615.23	11516	4.94%	569.00	48%	159,959,975	-
6	3,476	579.28	11587	4.46%	518.00	48%	180,736,369	-
7	1,950	278.59	10804	2.44%	264.00	48%	101,407,889	-
8	1,789	223.66	10718	2.23%	239.00	48%	93,043,169	6,380,831
9	2,555	283.84	11508	2.43%	280.00	48%	132,839,053	-
10	1,472	147.16	5118	2.74%	141.00	48%	76,522,030	-
Total							928,902,418	9,343,612

Total VaR (unexpected loss) 938,246,030

Kelompok Band 1,000,000

Band J	EL NPL	Nj	Total CH	PD*	N-unexpected	Rec. Rate	Expected Loss	Economic Capital *
1	1,383	1,382.65	34,825	4.44%	1,548.00	48%	718,976,197	85,983,803
2	3,529	1,764.36	68,520	2.69%	1,844.00	48%	1,834,929,691	82,830,309
3	4,556	1,521.00	53,059	2.99%	1,586.00	48%	2,372,760,000	101,400,000
4	4,841	1,210.32	37,764	2.96%	1,117.00	48%	2,517,466,340	-
5	4,350	870.02	29,395	3.01%	884.00	48%	2,262,058,063	36,341,937
6	3,945	657.54	19,141	3.20%	613.00	48%	2,051,514,338	-
7	3,344	477.70	16,614	2.70%	449.00	48%	1,738,839,458	-
8	2,915	364.37	14,861	2.47%	368.00	48%	1,515,766,725	15,113,275
9	2,565	354.00	11,178	2.63%	295.00	48%	1,656,720,000	-
10	1,463	146.30	3,452	3.46%	120.00	48%	760,735,185	-
Total							17,429,765,996	321,669,325

Total VaR (unexpected loss) 17,751,435,321

Sep-08

Kelompok Band 100,000,000

Band J	EL NPL	Nj	Total CH	PD*	N-unexpected	Rec. Rate	Expected Loss	Economic Capital *
1	842	842.45	16,297	6.67%	1,087.00	48%	4,380,742,002	1,271,657,998
2	716	358.11	11,274	3.81%	430.00	48%	3,724,302,719	747,697,281
3	287	95.60	3,334	3.80%	127.00	48%	1,491,434,289	489,765,711
4	184	46.04	1,336	4.29%	58.00	48%	957,551,194	248,848,806
5	115	22.97	447	6.61%	30.00	48%	597,256,267	182,743,733
6	48	8.04	216	5.00%	11.00	48%	250,884,642	92,315,358
7	34	4.83	176	5.23%	10.00	48%	175,985,300	188,014,700
8	24	3.01	100	6.80%	7.00	48%	125,171,459	166,028,541
9	18	1.95	153	6.11%	10.00	48%	91,474,993	376,525,007
10	-	-	-	7.67%	-	48%	-	-
Total							11,794,802,865	3,763,597,135

Total VaR (unexpected loss) 15,558,400,000

Kelompok Band 100,000,000

Band J	EL NPL	Nj	Total CH	PD*	N-unexpected	Rec. Rate	Expected Loss	Economic Capital *
1	5	4.78	115	12.33%	15.00	48%	248,704,106	531,295,894
2	-	-	-	25.13%	-	48%	-	-
3	-	-	-	84.96%	-	48%	-	-
4	-	-	-	2.91%	-	48%	-	-
5	-	-	-	-	-	48%	-	-
6	-	-	-	-	-	48%	-	-
7	-	-	-	-	-	48%	-	-
8	-	-	-	-	-	48%	-	-
9	-	-	-	-	-	48%	-	-
10	-	-	-	-	-	48%	-	-
Total							248,704,106	531,295,894

Total VaR (unexpected loss) 780,000,000

Total Unexpected Loss 35,033,385,351

Oct-08

Lampiran 4 (Lanjutan)

Kelompok Band		10,000						
Band J	EL NPL	Nj	Total CH	PD*	N-unexpected	Rec. Rate	Expected Loss	Economic Capital *
1	-	-	806	0.18%	2.00	40%	-	11,998
2	-	-	806	0.20%	2.00	40%	-	23,995
3	-	-	2,417	0.02%	1.00	40%	-	17,996
4	17	4.36	7,530	0.12%	9.00	40%	104,569	111,387
5	256	51.15	29,073	0.50%	145.00	40%	1,534,087	2,815,033
6	36	6.08	12,098	0.07%	9.00	40%	218,806	105,129
7	42	6.01	7,800	0.12%	10.00	40%	252,253	167,662
8	47	5.85	5,383	0.27%	15.00	40%	280,820	439,034
9	63	6.97	4,580	0.29%	14.00	40%	376,508	379,339
10	-	-	1,880	0.06%	2.00	40%	-	119,976
Total							2,767,043	4,191,548

Total VaR (unexpected loss) 6,958,592

Kelompok Band		100,000						
Band J	EL NPL	Nj	Total CH	PD*	N-unexpected	Rec. Rate	Expected Loss	Economic Capital *
1	22	21.64	17918	0.16%	29.00	40%	1,298,257	441,391
2	30	15.14	24928	0.09%	24.00	40%	1,816,807	1,062,610
3	642	214.10	18825	0.93%	176.00	40%	38,530,155	-
4	2,471	617.87	13092	4.09%	537.00	40%	148,259,896	-
5	2,699	539.73	12307	4.11%	506.00	40%	161,885,891	-
6	3,252	541.99	11809	4.22%	498.00	40%	195,078,533	-
7	1,646	235.14	10460	2.38%	250.00	40%	98,737,384	6,241,369
8	1,794	224.30	11329	1.93%	219.00	40%	107,640,295	-
9	2,061	229.03	11573	2.43%	281.00	40%	123,650,100	28,059,194
10	1,375	137.55	5325	2.73%	146.00	40%	82,510,439	5,071,834
Total							959,407,758	40,876,398

Total VaR (unexpected loss) 1,000,284,157

Kelompok Band		1,000,000						
Band J	EL NPL	Nj	Total CH	PD*	N-unexpected	Rec. Rate	Expected Loss	Economic Capital *
1	1,365	1,365.02	34,680	4.44%	1,539.00	40%	818,846,008	104,367,137
2	3,309	1,654.31	66,271	2.69%	1,781.00	40%	1,984,766,211	152,001,315
3	4,526	1,508.65	52,729	2.98%	1,574.00	40%	2,715,027,766	117,598,921
4	4,265	1,066.21	37,619	2.74%	1,031.00	40%	2,558,386,354	-
5	4,263	852.54	28,762	2.88%	830.00	40%	2,557,094,794	-
6	3,927	654.52	19,352	3.01%	582.00	40%	2,355,783,733	-
7	3,305	472.08	16,684	2.40%	401.00	40%	1,982,336,662	-
8	2,665	333.08	14,416	2.23%	323.00	40%	1,598,455,584	-
9	2,967	354.00	12,610	2.63%	332.00	40%	1,911,213,178	-
10	1,237	123.70	3,363	3.28%	111.00	40%	742,076,456	-
Total							19,223,986,746	373,967,373

Total VaR (unexpected loss) 19,597,954,119

Oct-08

Kelompok Band 10,000,000

Band J	EL NPL	Nj	Total CH	PD*	N-unexpected	Rec. Rate	Expected Loss	Economic Capital *
1	798	797.91	16,892	5.36%	906.00	40%	4,786,490,044	648,409,952
2	668	334.05	10,814	3.23%	350.00	40%	4,007,748,741	191,401,367
3	339	113.02	3,571	4.51%	162.00	40%	2,033,960,886	881,449,046
4	152	37.95	1,649	7.30%	121.00	40%	910,726,511	1,992,685,849
5	129	25.76	415	8.64%	36.00	40%	772,495,449	307,286,007
6	41	6.91	255	8.25%	22.00	40%	248,784,191	543,055,544
7	28	3.95	177	8.07%	15.00	40%	165,898,515	463,974,001
8	24	3.00	80	8.49%	7.00	40%	143,843,967	192,088,042
9	18	2.03	62	10.29%	7.00	40%	109,855,421	268,068,089
10	10	0.96	36	12.12%	5.00	40%	57,456,165	242,483,128
Total							13,237,259,890	5,730,901,025

Total VaR (unexpected loss) 18,968,160,915

Kelompok Band 100,000,000

99%

Band J	EL NPL	Nj	Total CH	PD*	N-unexpected	Rec. Rate	Expected Loss	Economic Capital *
1	4	3.62	112	14.20%	16.00	40%	217,251,409	742,554,330
2	-	-	14	4.60%	1.00	40%	-	119,975,717
3	-	-	-	1	-	40%	-	-
4	-	-	-	0	-	40%	-	-
5	-	-	-	-	-	40%	-	-
6	-	-	-	-	-	40%	-	-
7	-	-	-	-	-	40%	-	-
8	-	-	-	-	-	40%	-	-
9	-	-	-	-	-	40%	-	-
10	-	-	-	-	-	40%	-	-
Total							217,251,409	862,530,047

Total VaR (unexpected loss) 1,079,781,456

Total Unexpected Loss 40,653,139,238

November 2008

Lampiran 4 (Lanjutan)

Kelompok Band 10,000

Band J	EL NPL	Nj	Total CH	PD*	N-unexpected	Rec. Rate	Expected Loss	Economic Capital *
1	-	-	928	0.17%	2.00	60%	-	8,088
2	-	-	1,857	0.24%	5.00	60%	-	40,440
3	3	0.99	2,170	0.02%	1.00	60%	12,045	87
4	9	2.13	7,432	0.12%	9.00	60%	34,374	111,210
5	450	90.07	21,773	0.50%	109.00	60%	1,821,292	382,693
6	30	4.96	18,267	0.07%	13.00	60%	120,263	195,170
7	34	4.84	8,984	0.12%	11.00	60%	136,889	174,500
8	46	5.77	4,963	0.27%	14.00	60%	186,700	266,229
9	45	4.96	7,437	0.29%	22.00	60%	180,389	620,325
10	-	-	1,238	0.05%	1.00	60%	-	40,440
Total							2,491,952	1,839,182

Total VaR (unexpected loss) 4,331,134

Kelompok Band 100,000

Band J	EL NPL	Nj	Total CH	PD*	N-unexpected	Rec. Rate	Expected Loss	Economic Capital *
1	20	20.39	20174	0.16%	32.00	60%	824,556	469,527
2	29	14.51	26318	0.09%	25.00	60%	1,173,463	848,542
3	641	213.78	21001	0.93%	196.00	60%	25,935,280	-
4	2,439	609.73	15324	4.08%	626.00	60%	98,629,405	2,632,597
5	2,493	498.63	10771	4.09%	441.00	60%	100,823,639	-
6	3,026	504.39	10522	4.21%	444.00	60%	122,384,873	-
7	1,658	236.83	10422	2.38%	249.00	60%	67,042,898	3,444,191
8	1,390	173.71	10297	1.92%	199.00	60%	56,199,536	8,181,098
9	2,211	245.70	10999	2.42%	267.00	60%	89,423,653	7,753,899
10	1,268	126.82	5058	2.72%	138.00	60%	51,284,958	4,522,376
Total							613,722,260	27,852,230

Total VaR (unexpected loss) 641,574,490

Kelompok Band 1,000,000

Band J	EL NPL	Nj	Total CH	PD*	N-unexpected	Rec. Rate	Expected Loss	Economic Capital *
1	1,312	1,312.17	33,311	4.43%	1,475.00	60%	530,642,921	65,848,505
2	3,126	1,563.23	64,587	2.68%	1,733.00	60%	1,264,345,200	137,308,550
3	4,402	1,467.29	50,951	2.98%	1,519.00	60%	1,780,115,077	62,740,128
4	4,267	1,066.69	37,206	2.74%	1,018.00	60%	1,725,487,470	-
5	4,459	891.89	27,906	2.88%	805.00	60%	1,803,408,567	-
6	3,814	635.71	19,331	3.00%	581.00	60%	1,542,499,760	-
7	3,195	456.44	17,209	2.40%	413.00	60%	1,292,096,071	-
8	2,973	371.59	14,678	2.23%	328.00	60%	1,202,167,940	-
9	2,950	354.00	13,211	2.62%	347.00	60%	1,288,421,480	-
10	1,375	137.47	3,601	3.28%	119.00	60%	555,939,174	-
Total							12,985,123,660	265,897,183

Total VaR (unexpected loss) 13,251,020,843

November 2008

Kelompok Band 10,000,000

Band J	EL NPL	Nj	Total CH	PD*	N-unexpected	Rec. Rate	Expected Loss	Economic Capital *
1	844	844.15	16,980	5.34%	907.00	60%	3,413,745,450	254,171,317
2	716	357.99	11,557	3.23%	373.00	60%	2,895,419,783	121,411,428
3	338	112.71	3,700	4.96%	184.00	60%	1,367,386,995	864,906,341
4	193	48.27	1,706	9.19%	157.00	60%	780,772,074	1,758,865,997
5	94	18.70	477	9.92%	48.00	60%	378,129,500	592,432,820
6	48	7.98	239	10.29%	25.00	60%	193,543,018	413,058,432
7	14	1.95	155	9.85%	16.00	60%	55,107,360	397,821,722
8	24	3.06	129	9.55%	13.00	60%	98,954,123	321,622,883
9	9	0.95	69	12.91%	9.00	60%	34,680,358	292,884,424
10	20	1.95	34	14.91%	6.00	60%	79,017,149	163,623,431
Total							9,296,755,810	5,180,798,794

Total VaR (unexpected loss) 14,477,554,604

Kelompok Band 100,000,000

99%

Band J	EL NPL	Nj	Total CH	PD*	N-unexpected	Rec. Rate	Expected Loss	Economic Capital *
1	2	2.39	90	14.37%	13.00	60%	96,806,969	428,914,287
2	-	-	17	4.25%	1.00	60%	-	80,880,193
3	-	-	6	1	7.00	60%	-	849,242,030
4	-	-	-	0	-	60%	-	-
5	-	-	-	-	-	60%	-	-
6	-	-	-	-	-	60%	-	-
7	-	-	-	-	-	60%	-	-
8	-	-	6	-	-	60%	-	-
9	-	-	-	-	-	60%	-	-
10	-	-	-	-	-	60%	-	-
Total							96,806,969	1,359,036,510

Total VaR (unexpected loss) 1,455,843,480

Total Unexpected Loss 29,830,324,551

Dec-08

Lampiran 4 (Lanjutan)

Kelompok Band		10,000							
Band J	EL NPL	Nj	Total CH	PD*	N-unexpected	Rec. Rate	Expected Loss	Economic Capital *	
1	-	-	287	0.22%	1.00	56%	-	4,438	
2	2	1.06	291	0.20%	1.00	56%	9,448	-	
3	-	-	1,720	0.03%	1.00	56%	-	13,314	
4	4	1.06	7,746	0.12%	9.00	56%	18,861	140,904	
5	453	90.64	14,736	0.49%	73.00	56%	2,011,213	-	
6	18	2.93	18,932	0.07%	14.00	56%	78,006	294,780	
7	27	3.87	13,199	0.12%	16.00	56%	120,163	376,885	
8	77	9.66	8,333	0.26%	22.00	56%	343,018	438,057	
9	44	4.94	6,032	0.29%	18.00	56%	197,471	521,473	
10	-	-	2,867	0.09%	3.00	56%	-	133,138	
Total							2,778,181	1,922,989	

Total VaR (unexpected loss) 4,701,170

Kelompok Band		100,000							
Band J	EL NPL	Nj	Total CH	PD*	N-unexpected	Rec. Rate	Expected Loss	Economic Capital *	
1	25	24.81	19180	0.16%	32.00	56%	1,101,229	318,908	
2	42	20.88	28993	0.09%	28.00	56%	1,853,583	631,657	
3	444	148.10	20775	0.95%	197.00	56%	19,718,260	6,509,895	
4	2,234	558.59	13467	4.18%	564.00	56%	99,159,658	960,000	
5	2,835	567.04	12172	4.20%	511.00	56%	125,823,774	-	
6	2,659	443.15	11726	4.24%	498.00	56%	118,001,301	14,603,990	
7	1,367	195.24	10170	2.39%	244.00	56%	60,652,736	15,147,075	
8	1,595	199.36	11466	1.96%	225.00	56%	70,778,124	9,104,582	
9	1,855	206.14	11528	2.39%	275.00	56%	82,334,975	27,503,745	
10	1,121	112.07	5204	2.67%	140.00	56%	49,737,234	12,393,760	
Total							629,160,875	87,173,611	

Total VaR (unexpected loss) 716,334,486

Kelompok Band		1,000,000							
Band J	EL NPL	Nj	Total CH	PD*	N-unexpected	Rec. Rate	Expected Loss	Economic Capital *	
1	1,221	1,221.19	34,223	4.35%	1,490.00	56%	541,956,910	119,294,377	
2	2,841	1,420.74	65,151	2.65%	1,730.00	56%	1,261,026,973	274,496,149	
3	3,997	1,332.39	53,555	2.95%	1,579.00	56%	1,773,919,726	328,326,814	
4	4,141	1,035.13	38,398	2.76%	1,061.00	56%	1,837,535,479	45,921,206	
5	4,470	893.93	27,779	2.90%	805.00	56%	1,983,603,675	-	
6	3,982	663.59	20,799	3.03%	630.00	56%	1,766,974,641	-	
7	2,966	423.71	17,602	2.43%	429.00	56%	1,316,263,325	16,446,483	
8	2,662	332.77	15,481	2.26%	350.00	56%	1,181,435,930	61,183,937	
9	2,861	354.00	14,071	2.59%	365.00	56%	1,413,923,892	43,935,488	
10	1,298	129.79	4,186	3.30%	139.00	56%	575,999,028	40,872,978	
Total							13,652,639,580	930,477,432	

Total VaR (unexpected loss) 14,583,117,012

Dec-08

Kelompok Band		10,000,000						
Band J	EL NPL	Nj	Total CH	PD*	N-unexpected	Rec. Rate	Expected Loss	Economic Capital *
1	838	837.51	16,873	5.50%	929.00	56%	3,716,822,997	406,012,206
2	673	336.68	11,664	3.30%	385.00	56%	2,988,311,209	428,893,427
3	331	110.38	3,608	4.50%	163.00	56%	1,469,637,956	700,508,884
4	201	50.13	1,821	7.23%	132.00	56%	889,908,734	1,453,317,302
5	109	21.74	559	8.59%	49.00	56%	482,440,445	604,851,939
6	48	7.98	331	8.17%	28.00	56%	212,475,785	533,096,135
7	21	2.97	131	8.00%	11.00	56%	92,357,999	249,362,464
8	24	2.98	87	8.45%	8.00	56%	105,732,216	178,295,182
9	36	3.98	97	10.19%	10.00	56%	158,835,838	240,577,691
10	-	-	26	12.01%	4.00	56%	-	177,517,124
Total							10,116,523,180	4,972,432,355

Total VaR (unexpected loss) 15,088,955,535

Kelompok Band		100,000,000			99%			
Band J	EL NPL	Nj	Total CH	PD*	N-unexpected	Rec. Rate	Expected Loss	Economic Capital *
1	1	1.16	77	14.32%	12.00	56%	51,496,995	481,054,377
2	-	-	27	6.82%	2.00	56%	-	177,517,124
3	-	-	7	104.56%	7.00	56%	-	931,964,901
4	-	-	-	3.27%	-	56%	-	-
5	-	-	-	-	-	56%	-	-
6	-	-	-	-	-	56%	-	-
7	-	-	-	-	-	56%	-	-
8	-	-	-	-	-	56%	-	-
9	-	-	-	-	-	56%	-	-
10	-	-	-	-	-	56%	-	-
Total							51,496,995	1,590,536,401

Total VaR (unexpected loss) 1,642,033,396

Total Unexpected Loss 32,035,141,599

Jan-09

Lampiran 4 (Lanjutan)

Kelompok Band		10,000						
Band J	EL NPL	Nj	Total CH	PD*	N-unexpected	Rec. Rate	Expected Loss	Economic Capital *
1	1	0.87	238	0.21%	1.00	55%	3,912	564
2	-	-	1,637	0.21%	4.00	55%	-	35,806
3	-	-	2,806	0.02%	1.00	55%	-	13,427
4	13	3.28	4,685	0.12%	6.00	55%	58,671	48,746
5	458	91.54	12,977	0.48%	63.00	55%	2,048,437	-
6	23	3.81	15,911	0.07%	12.00	55%	102,340	219,913
7	49	7.07	11,005	0.12%	13.00	55%	221,412	185,880
8	101	12.64	14,988	0.24%	37.00	55%	452,455	872,362
9	27	2.95	6,556	0.29%	19.00	55%	118,887	646,464
10	10	0.98	2,109	0.09%	2.00	55%	43,685	45,830
Total							3,049,798	2,068,991

Total VaR (unexpected loss) 5,118,790

Kelompok Band		100,000						
Band J	EL NPL	Nj	Total CH	PD*	N-unexpected	Rec. Rate	Expected Loss	Economic Capital *
1	20	19.67	18434	0.16%	31.00	55%	880,544	506,933
2	41	20.28	34131	0.09%	32.00	55%	1,814,926	1,049,543
3	416	138.58	29237	0.94%	276.00	55%	18,607,798	18,451,268
4	2,271	567.73	15892	4.16%	662.00	55%	101,639,691	16,877,709
5	2,772	554.46	12291	4.17%	514.00	55%	124,081,193	-
6	3,216	536.04	10758	4.24%	456.00	55%	143,951,505	-
7	1,427	203.93	10846	2.39%	260.00	55%	63,890,540	17,567,794
8	1,499	187.41	10303	1.95%	202.00	55%	67,103,163	5,224,676
9	2,129	236.51	10952	2.27%	250.00	55%	95,270,984	5,433,001
10	1,442	144.17	5501	2.52%	139.00	55%	64,524,802	-
Total							681,765,147	65,110,922

Total VaR (unexpected loss) 746,876,069

Kelompok Band		1,000,000						
Band J	EL NPL	Nj	Total CH	PD*	N-unexpected	Rec. Rate	Expected Loss	Economic Capital *
1	1,247	1,247.02	36,558	4.13%	1,512.00	55%	558,134,902	118,595,871
2	3,093	1,546.71	67,937	2.57%	1,744.00	55%	1,384,528,998	176,606,542
3	4,303	1,434.42	59,309	2.85%	1,691.00	55%	1,926,021,935	344,517,226
4	4,297	1,074.28	47,408	2.76%	1,308.00	55%	1,923,283,622	418,419,688
5	4,676	935.22	35,019	2.89%	1,014.00	55%	2,092,892,394	176,304,048
6	4,276	712.74	25,672	3.02%	776.00	55%	1,914,016,093	169,885,018
7	3,266	466.53	21,746	2.43%	528.00	55%	1,461,642,067	192,588,712
8	3,054	381.72	20,922	2.25%	472.00	55%	1,366,798,149	323,238,490
9	2,949	327.72	21,336	2.50%	533.00	55%	1,320,115,951	826,892,990
10	1,531	153.12	5,330	3.30%	176.00	55%	685,328,869	102,400,074
Total							14,632,762,980	2,849,448,658

Total VaR (unexpected loss) 17,482,211,638

Jan-09

Kelompok Band 10,000,000

Band J	EL NPL	Nj	Total CH	PD*	N-unexpected	Rec. Rate	Expected Loss	Economic Capital *
1	936	935.92	21,951	5.47%	1,202.00	55%	4,188,938,258	1,190,892,359
2	722	361.04	15,748	3.28%	517.00	55%	3,231,841,629	1,396,065,906
3	361	120.43	6,095	4.65%	284.00	55%	1,617,021,404	2,196,302,794
4	258	64.58	2,818	7.89%	223.00	55%	1,156,203,947	2,836,149,555
5	119	23.75	731	9.04%	67.00	55%	531,521,001	967,849,428
6	25	4.12	258	8.88%	23.00	55%	110,669,988	506,981,114
7	42	5.95	359	8.62%	31.00	55%	186,286,895	784,947,085
8	24	2.97	204	8.82%	18.00	55%	106,261,953	538,243,545
9	27	3.01	115	11.11%	13.00	55%	121,205,327	402,455,391
10	19	1.95	24	12.99%	4.00	55%	87,102,612	91,926,693
Total							11,337,053,014	10,911,813,871

Total VaR (unexpected loss) 22,248,866,885

Kelompok Band 100,000,000 99%

Band J	EL NPL	Nj	Total CH	PD*	N-unexpected	Rec. Rate	Expected Loss	Economic Capital *
1	2	2.39	76	14.23%	11.00	55%	107,100,671	385,229,918
2	-	-	35	6.31%	3.00	55%	-	268,543,958
3	-	-	-	108.98%	-	55%	-	-
4	-	-	-	3.26%	-	55%	-	-
5	-	-	9	-	-	55%	-	-
6	-	-	9	-	-	55%	-	-
7	-	-	-	-	-	55%	-	-
8	-	-	-	-	-	55%	-	-
9	-	-	-	-	-	55%	-	-
10	-	-	-	-	-	55%	-	-
Total							107,100,671	653,773,876

Total VaR (unexpected loss) 760,874,546

Total Unexpected Loss 41,243,947,928

Feb-09

Lampiran 4 (Lanjutan)

Kelompok Band 10,000

Band J	EL NPL	Nj	Total CH	PD*	N-unexpected	Rec. Rate	Expected Loss	Economic Capital *
1	1	0.81	1,148	0.19%	3.00	57%	3,521	9,455
2	-	-	859	0.24%	3.00	57%	-	25,952
3	-	-	2,862	0.02%	1.00	57%	-	12,976
4	4	1.12	8,303	0.12%	10.00	57%	19,302	153,711
5	376	75.14	25,565	0.48%	122.00	57%	1,625,060	1,013,385
6	34	5.65	16,610	0.07%	12.00	57%	146,704	164,719
7	43	6.13	9,171	0.12%	11.00	57%	185,539	147,510
8	102	12.75	10,038	0.24%	24.00	57%	441,322	389,139
9	114	12.66	4,601	0.29%	14.00	57%	492,740	52,251
10	-	-	1,717	0.07%	2.00	57%	-	86,506
Total							2,914,188	2,055,604

Total VaR (unexpected loss) 4,969,792

Kelompok Band 100,000

Band J	EL NPL	Nj	Total CH	PD*	N-unexpected	Rec. Rate	Expected Loss	Economic Capital *
1	19	18.60	18862	0.16%	31.00	57%	804,385	536,464
2	33	16.70	29502	0.09%	28.00	57%	1,444,435	977,744
3	324	107.98	24161	0.94%	227.00	57%	14,011,390	15,444,033
4	2,144	536.08	13937	4.12%	575.00	57%	92,747,846	6,734,494
5	2,527	505.40	10763	4.13%	445.00	57%	109,301,734	-
6	2,673	445.42	10077	4.22%	426.00	57%	115,594,155	-
7	1,598	228.26	10032	2.39%	240.00	57%	69,112,037	3,553,325
8	1,377	172.12	10156	1.94%	197.00	57%	59,556,312	8,610,718
9	1,604	178.25	10349	2.24%	232.00	57%	69,390,333	20,922,330
10	1,190	119.00	5367	2.47%	133.00	57%	51,472,272	6,054,473
Total							583,434,898	62,833,581

Total VaR (unexpected loss) 646,268,479

Kelompok Band 1,000,000

Band J	EL NPL	Nj	Total CH	PD*	N-unexpected	Rec. Rate	Expected Loss	Economic Capital *
1	1,186	1,185.90	33,290	4.07%	1,355.00	57%	512,940,005	73,140,737
2	2,762	1,381.02	64,234	2.54%	1,631.00	57%	1,194,672,490	216,246,609
3	3,938	1,312.53	52,552	2.82%	1,483.00	57%	1,703,130,412	221,204,068
4	4,066	1,016.42	38,835	2.75%	1,067.00	57%	1,758,536,615	87,509,589
5	4,186	837.28	29,269	2.89%	846.00	57%	1,810,742,891	18,867,100
6	3,925	654.09	20,639	3.01%	622.00	57%	1,697,489,361	-
7	2,832	404.52	18,092	2.41%	437.00	57%	1,224,777,524	98,337,598
8	2,785	348.10	15,663	2.24%	352.00	57%	1,204,502,522	13,507,345
9	2,766	307.36	14,943	2.47%	369.00	57%	1,196,471,350	239,967,133
10	1,686	168.57	3,922	3.29%	129.00	57%	729,127,670	-
Total							13,032,390,841	968,780,180

Total VaR (unexpected loss) 14,001,171,020

Feb-09

Kelompok Band 10,000,000

Band J	EL NPL	Nj	Total CH	PD*	N-unexpected	Rec. Rate	Expected Loss	Economic Capital *
1	916	915.93	17,804	5.40%	963.00	57%	3,961,694,983	203,587,338
2	701	350.27	11,898	3.25%	388.00	57%	3,030,061,698	326,385,947
3	355	118.45	3,647	4.89%	179.00	57%	1,536,977,642	785,718,731
4	285	71.16	1,894	8.91%	169.00	57%	1,231,245,280	1,692,670,452
5	172	34.43	662	9.73%	65.00	57%	744,509,846	661,218,870
6	24	3.99	278	9.99%	28.00	57%	103,441,763	623,211,851
7	34	4.84	122	9.59%	12.00	57%	146,398,757	216,928,050
8	56	7.01	181	9.40%	18.00	57%	242,621,365	380,224,589
9	18	1.99	80	12.52%	11.00	57%	77,500,688	350,705,905
10	-	-	-	14.50%	-	57%	-	-
Total							11,074,452,022	5,240,651,733

Total VaR (unexpected loss) 16,315,103,755

Kelompok Band 100,000,000

Band J	EL NPL	Nj	Total CH	PD*	N-unexpected	Rec. Rate	Expected Loss	Economic Capital *
1	4	4.50	79	14.51%	12.00	57%	194,555,013	324,483,283
2	2	0.76	34	5.25%	2.00	57%	65,980,590	107,032,175
3	-	-	6	115.80%	8.00	57%	-	1,038,076,591
4	-	-	-	3.31%	-	57%	-	-
5	-	-	-	-	-	57%	-	-
6	-	-	-	-	-	57%	-	-
7	-	-	-	-	-	57%	-	-
8	-	-	-	-	-	57%	-	-
9	-	-	-	-	-	57%	-	-
10	-	-	-	-	-	57%	-	-
Total							260,535,603	1,469,592,049

Total VaR (unexpected loss) 1,730,127,652

Total Unexpected Loss 32,697,640,697

Mar-09

Lampiran 4 (Lanjutan)

Kelompok Band		10,000						
Band J	EL NPL	Nj	Total CH	PD*	N-unexpected	Rec. Rate	Expected Loss	Economic Capital *
1	-	-	805	0.25%	3.00	41%	-	17,595
2	4	2.25	1,347	0.22%	3.00	41%	26,343	8,847
3	-	-	2,414	0.03%	1.00	41%	-	17,595
4	18	4.41	7,253	0.12%	9.00	41%	103,431	107,708
5	233	46.70	22,328	0.47%	106.00	41%	1,369,404	1,739,040
6	41	6.88	20,669	0.08%	16.00	41%	242,185	320,853
7	22	3.15	10,201	0.12%	13.00	41%	129,259	404,455
8	110	13.76	7,534	0.23%	18.00	41%	645,669	198,889
9	97	10.80	7,798	0.30%	24.00	41%	570,244	696,593
10	-	-	1,878	0.13%	3.00	41%	-	175,950
Total							3,086,536	3,687,526

Total VaR (unexpected loss) 6,774,062

Kelompok Band		100,000						
Band J	EL NPL	Nj	Total CH	PD*	N-unexpected	Rec. Rate	Expected Loss	Economic Capital *
1	20	19.57	18995	0.17%	33.00	41%	1,147,992	787,454
2	42	21.25	31177	0.09%	29.00	41%	2,492,162	909,531
3	617	205.65	23245	0.96%	223.00	41%	36,184,181	3,052,593
4	2,638	659.48	14348	4.25%	610.00	41%	154,712,776	-
5	2,550	510.06	11995	4.27%	512.00	41%	149,573,571	570,138
6	2,714	452.34	10324	4.26%	441.00	41%	159,178,785	-
7	1,626	232.30	9785	2.40%	235.00	41%	95,370,116	1,108,947
8	1,781	222.56	10826	1.99%	216.00	41%	104,426,901	-
9	2,077	230.73	10485	2.20%	231.00	41%	121,790,275	142,839
10	1,198	119.82	5226	2.41%	127.00	41%	70,275,364	4,209,992
Total							895,152,125	10,781,493

Total VaR (unexpected loss) 905,933,619

Kelompok Band		1,000,000						
Band J	EL NPL	Nj	Total CH	PD*	N-unexpected	Rec. Rate	Expected Loss	Economic Capital *
1	1,380	1,379.86	33,522	3.99%	1,338.00	41%	809,286,140	-
2	3,101	1,550.39	65,292	2.51%	1,638.00	41%	1,818,599,649	102,770,632
3	4,434	1,478.06	53,495	2.79%	1,491.00	41%	2,600,650,205	22,759,217
4	4,386	1,096.55	37,943	2.78%	1,056.00	41%	2,572,498,763	-
5	4,634	926.80	30,197	2.91%	879.00	41%	2,717,840,510	-
6	4,345	724.17	22,006	3.04%	670.00	41%	2,548,340,975	-
7	3,360	479.96	18,068	2.46%	445.00	41%	1,970,482,142	-
8	3,232	404.05	16,079	2.28%	367.00	41%	1,895,778,834	-
9	3,180	353.36	14,899	2.43%	363.00	41%	1,865,181,247	50,910,544
10	1,484	148.43	3,885	3.32%	129.00	41%	870,551,246	-
Total							19,669,209,710	176,440,392

Total VaR (unexpected loss) 19,845,650,103

Mar-09

Kelompok Band 10,000,000

Band J	EL NPL	Nj	Total CH	PD*	N-unexpected	Rec. Rate	Expected Loss	Economic Capital *
1	1,081	1,081.13	20,285	5.62%	1,140.00	41%	6,340,821,630	345,265,428
2	817	408.42	13,991	3.35%	469.00	41%	4,790,723,505	710,635,846
3	433	144.46	1,393	4.74%	66.00	41%	2,541,779,755	-
4	369	92.25	115	8.25%	10.00	41%	2,164,271,735	-
5	225	44.93	61	9.28%	6.00	41%	1,317,452,703	-
6	41	6.82	14	9.27%	2.00	41%	239,973,810	-
7	42	5.96	12	8.96%	2.00	41%	244,861,886	-
8	113	14.17	24	9.02%	3.00	41%	664,831,097	-
9	18	2.04	6	11.61%	1.00	41%	107,938,466	-
10	19	1.93	6	13.52%	1.00	41%	113,419,576	-
Total							18,526,074,163	1,055,901,274

Total VaR (unexpected loss) 19,581,975,436

Kelompok Band 100,000,000

Band J	EL NPL	Nj	Total CH	PD*	N-unexpected	Rec. Rate	Expected Loss	Economic Capital *
1	8	7.97	78	14.80%	12.00	41%	467,651,702	236,146,936
2	2	0.79	27	8.60%	3.00	41%	92,416,244	259,483,075
3	-	-	8	111.38%	9.00	41%	-	1,583,546,935
4	-	-	-	3.36%	-	41%	-	-
5	-	-	-	-	-	41%	-	-
6	-	-	-	-	-	41%	-	-
7	-	-	-	-	-	41%	-	-
8	-	-	-	-	-	41%	-	-
9	-	-	-	-	-	41%	-	-
10	-	-	-	-	-	41%	-	-
Total							560,067,945	2,079,176,946

Total VaR (unexpected loss) 2,639,244,891

Total Unexpected Loss 42,979,578,111

Apr-09

Lampiran 4 (Lanjutan)

Kelompok Band 10,000

Band J	EL NPL	Nj	Total CH	PD*	N-unexpected	Rec. Rate	Expected Loss	Economic Capital *
1	-	-	1,973	0.37%	8.00	61%	-	31,422
2	-	-	1,973	0.19%	4.00	61%	-	31,422
3	-	-	4,228	0.06%	3.00	61%	-	35,350
4	17	4.36	9,593	0.12%	12.00	61%	68,489	120,042
5	386	77.28	18,701	0.47%	88.00	61%	1,517,742	210,456
6	31	5.14	17,769	0.09%	16.00	61%	121,095	255,967
7	43	6.16	12,415	0.12%	15.00	61%	169,275	243,136
8	77	9.68	8,474	0.23%	20.00	61%	304,185	324,251
9	122	13.61	4,533	0.29%	14.00	61%	480,954	13,939
10	10	0.96	1,131	0.24%	3.00	61%	37,529	80,302
Total							2,699,269	1,346,286

Total VaR (unexpected loss) 4,045,555

Kelompok Band 100,000

Band J	EL NPL	Nj	Total CH	PD*	N-unexpected	Rec. Rate	Expected Loss	Economic Capital *
1	30	29.88	20738	0.19%	40.00	61%	1,173,795	397,294
2	36	17.98	32384	0.09%	30.00	61%	1,412,742	943,892
3	677	225.77	24408	1.00%	244.00	61%	26,603,368	2,147,567
4	2,765	691.21	14144	4.50%	638.00	61%	108,594,639	-
5	3,010	602.05	10999	4.53%	499.00	61%	118,233,988	-
6	2,930	488.35	10342	4.34%	450.00	61%	115,085,150	-
7	1,615	230.68	9454	2.41%	229.00	61%	63,423,839	-
8	1,541	192.57	9952	2.08%	208.00	61%	60,507,577	4,849,739
9	2,267	251.84	10969	2.16%	238.00	61%	89,024,539	-
10	1,249	124.90	4520	2.36%	107.00	61%	49,057,220	-
Total							633,116,857	8,338,493

Total VaR (unexpected loss) 641,455,350

Kelompok Band 1,000,000

Band J	EL NPL	Nj	Total CH	PD*	N-unexpected	Rec. Rate	Expected Loss	Economic Capital *
1	1,408	1,408.31	32,533	3.92%	1,275.00	61%	553,144,255	-
2	3,218	1,609.23	65,500	2.48%	1,624.00	61%	1,264,120,570	11,603,981
3	4,564	1,521.47	54,015	2.75%	1,488.00	61%	1,792,770,024	-
4	4,652	1,163.10	39,189	2.85%	1,117.00	61%	1,827,331,253	-
5	4,739	947.81	31,064	2.95%	916.00	61%	1,861,359,256	-
6	4,382	730.26	22,281	3.10%	692.00	61%	1,720,966,605	-
7	3,373	481.81	19,119	2.55%	489.00	61%	1,324,684,205	19,775,504
8	3,583	447.92	16,452	2.36%	388.00	61%	1,407,445,924	-
9	3,328	369.82	15,273	2.40%	367.00	61%	1,307,292,585	-
10	1,782	178.22	4,554	3.37%	154.00	61%	700,002,117	-
Total							13,759,116,795	31,379,485

Total VaR (unexpected loss) 13,790,496,279

Apr-09

Kelompok Band 10,000,000

Band J	EL NPL	Nj	Total CH	PD*	N-unexpected	Rec. Rate	Expected Loss	Economic Capital *
1	1,194	1,194.46	18,030	6.03%	1,088.00	61%	4,691,498,904	-
2	927	463.33	12,501	3.53%	442.00	61%	3,639,680,586	-
3	471	156.88	3,839	4.40%	170.00	61%	1,848,511,050	154,627,869
4	405	101.27	1,751	6.84%	120.00	61%	1,591,036,391	294,270,827
5	230	45.95	632	8.33%	53.00	61%	902,333,535	138,513,158
6	76	12.59	269	7.75%	21.00	61%	296,645,486	198,247,659
7	34	4.92	224	7.64%	18.00	61%	135,138,710	359,754,434
8	88	11.04	113	8.23%	10.00	61%	346,939,526	-
9	44	4.90	71	9.65%	7.00	61%	173,207,951	74,238,621
10	20	1.97	23	11.44%	3.00	61%	77,221,569	40,610,132
Total							13,702,213,709	1,260,262,699

Total VaR (unexpected loss) 14,962,476,408

Kelompok Band 100,000,000

Band J	EL NPL	Nj	Total CH	PD*	N-unexpected	Rec. Rate	Expected Loss	Economic Capital *
1	8	8.49	91	14.39%	14.00	61%	333,446,157	216,435,115
2	2	0.82	15	15.12%	3.00	61%	64,142,184	171,521,218
3	-	-	12	101.98%	12.00	61%	-	1,413,980,413
4	-	-	12	3.29%	1.00	61%	-	157,108,935
5	-	-	-	-	-	61%	-	-
6	-	-	-	-	-	61%	-	-
7	-	-	-	-	-	61%	-	-
8	-	-	-	-	-	61%	-	-
9	-	-	-	-	-	61%	-	-
10	-	-	-	-	-	61%	-	-
Total							397,588,341	1,959,045,681

Total VaR (unexpected loss) 2,356,634,022

Total Unexpected Loss 31,755,107,614

May-09

Lampiran 4 (Lanjutan)

Kelompok Band			10,000						
Band J	EL NPL	NJ	Total CH Band J	PD*	N-unexpected	Rec. Rate	Expected Loss	Economic Capital *	
1	-	-	277	0.44%	2.00	47%	-	10,500	
2	-	-	2,218	0.17%	4.00	47%	-	42,001	
3	-	-	3,049	0.07%	3.00	47%	-	47,251	
4	13	3.18	6,384	0.11%	8.00	47%	66,856	101,148	
5	387	77.34	20,057	0.46%	92.00	47%	2,030,289	384,768	
6	65	10.86	18,037	0.10%	18.00	47%	342,132	224,881	
7	42	5.95	12,209	0.12%	15.00	47%	218,752	332,511	
8	79	9.86	7,502	0.22%	17.00	47%	413,986	300,030	
9	132	14.61	8,340	0.29%	25.00	47%	690,455	490,823	
10	19	1.94	2,224	0.32%	8.00	47%	101,691	318,319	
Total							3,864,161	2,252,233	

Total VaR (unexpected loss) 6,116,394

Kelompok Band			100,000						
Band J	EL NPL	NJ	Total CH Band J	PD*	N-unexpected	Rec. Rate	Expected Loss	Economic Capital *	
1	28	27.78	19519	0.20%	40.00	47%	1,458,499	641,550	
2	25	12.29	31544	0.09%	29.00	47%	1,290,638	1,754,434	
3	696	231.90	26100	1.02%	267.00	47%	36,524,994	5,528,495	
4	2,488	622.00	14702	4.67%	688.00	47%	130,623,128	13,860,270	
5	3,383	676.60	10551	4.71%	497.00	47%	177,611,074	-	
6	3,039	506.58	10085	4.39%	444.00	47%	159,575,480	-	
7	1,616	230.89	9467	2.42%	230.00	47%	84,854,885	-	
8	1,825	228.14	9841	2.15%	212.00	47%	95,821,130	-	
9	1,775	197.18	10509	2.09%	220.00	47%	93,168,044	10,784,401	
10	1,226	122.62	5074	2.26%	115.00	47%	64,378,646	-	
Total							845,306,518	32,569,149	

Total VaR (unexpected loss) 877,875,667

Kelompok Band			1,000,000						
Band J	EL NPL	NJ	Total CH Band J	PD*	N-unexpected	Rec. Rate	Expected Loss	Economic Capital *	
1	1,318	1,317.64	32,377	3.77%	1,222.00	47%	691,779,326	-	
2	3,197	1,598.52	64,641	2.42%	1,565.00	47%	1,678,481,062	-	
3	4,618	1,539.27	53,039	2.69%	1,427.00	47%	2,424,405,136	-	
4	4,761	1,190.20	39,754	2.90%	1,152.00	47%	2,499,471,013	-	
5	4,760	952.07	31,605	2.97%	940.00	47%	2,499,239,466	-	
6	4,646	774.26	22,426	3.15%	706.00	47%	2,438,974,794	-	
7	3,819	545.63	19,954	2.62%	523.00	47%	2,005,242,371	-	
8	3,555	444.42	16,653	2.41%	402.00	47%	1,866,627,784	-	
9	3,672	407.95	16,302	2.34%	381.00	47%	1,927,602,795	-	
10	2,028	202.82	4,572	3.41%	156.00	47%	1,064,855,212	-	
Total							19,096,678,959	-	

Total VaR (unexpected loss) 19,096,678,959

May-09

Kelompok Band 10,000,000

Band J	EL NPL	NJ	Total CH Band J	PD*	N-unexpected	Rec. Rate	Expected Loss	Economic Capital *
1	1,237	1,236.94	18,176	6.31%	1,147.00	47%	6,494,082,330	-
2	1,023	511.47	12,541	3.65%	458.00	47%	5,370,611,609	-
3	520	173.26	4,448	4.26%	190.00	47%	2,728,966,572	263,603,806
4	391	114.00	1,770	6.23%	111.00	47%	2,394,056,302	-
5	261	52.15	566	7.92%	45.00	47%	1,369,033,660	-
6	80	13.35	236	7.09%	17.00	47%	420,415,595	115,096,999
7	62	8.89	175	7.06%	13.00	47%	326,789,007	150,972,229
8	48	6.01	163	7.89%	13.00	47%	252,438,501	293,574,340
9	70	7.82	77	8.80%	7.00	47%	369,697,136	-
10	20	1.96	15	10.54%	2.00	47%	102,692,899	2,309,570
Total							19,828,783,611	825,556,944

Total VaR (unexpected loss) 20,654,340,555

Kelompok Band 100,000,000

99%

Band J	EL NPL	NJ	Total CH Band J	PD*	N-unexpected	Rec. Rate	Expected Loss	Economic Capital *
1	12	11.74	88	14.45%	13.00	47%	616,527,932	65,988,119
2	2	0.85	19	19.50%	4.00	47%	88,757,077	331,252,800
3	-	-	8	97.91%	8.00	47%	-	1,260,029,633
4	4	1.12	3	3.30%	1.00	47%	-	235,098,554
5	-	-	-	#DIV/0!	#DIV/0!	47%	-	-
6	-	-	-	#DIV/0!	#DIV/0!	47%	-	-
7	-	-	-	#DIV/0!	#DIV/0!	47%	-	-
8	-	-	-	#DIV/0!	#DIV/0!	47%	-	-
9	-	-	-	#DIV/0!	#DIV/0!	47%	-	-
10	-	-	-	#DIV/0!	#DIV/0!	47%	-	-
Total							705,285,009	1,892,369,106

Total VaR (unexpected loss) 2,597,654,115

Total Unexpected Loss

43,232,665,690

Jun-09

Lampiran 4 (Lanjutan)

Kelompok Band		10,000							
Band J	EL NPL	NJ	Total CH Band J	PD*	N-unexpected	Rec. Rate	Expected Loss	Economic Capital *	
1	1	0.55	1,683	0.49%	9.00	64%	2,005	30,524	
2	5	2.45	1,447	0.17%	3.00	64%	17,693	3,993	
3	3	1.06	2,883	0.08%	3.00	64%	11,521	21,008	
4	26	6.48	8,891	0.11%	11.00	64%	93,625	65,405	
5	390	77.97	18,574	0.44%	82.00	64%	1,409,095	72,773	
6	99	16.48	18,023	0.10%	19.00	64%	357,484	54,547	
7	22	3.10	13,685	0.12%	17.00	64%	78,340	351,763	
8	71	8.83	6,254	0.19%	13.00	64%	255,226	120,662	
9	106	11.77	7,698	0.29%	23.00	64%	382,989	365,174	
10	10	0.98	1,924	0.36%	7.00	64%	35,303	217,699	
Total							2,643,280	1,303,548	

Total VaR (unexpected loss) 3,946,828

Kelompok Band		100,000							
Band J	EL NPL	NJ	Total CH Band J	PD*	N-unexpected	Rec. Rate	Expected Loss	Economic Capital *	
1	32	31.83	20903	0.21%	45.00	64%	1,150,311	476,129	
2	30	15.20	31160	0.09%	29.00	64%	1,098,397	997,903	
3	789	263.13	25090	1.04%	261.00	64%	28,530,990	-	
4	2,773	693.24	15291	4.77%	730.00	64%	100,224,119	5,313,783	
5	3,228	645.61	11270	4.81%	543.00	64%	116,671,710	-	
6	3,495	582.42	10290	4.42%	456.00	64%	126,303,204	-	
7	1,901	271.57	9623	2.43%	234.00	64%	68,707,082	-	
8	1,836	229.46	9838	2.18%	215.00	64%	66,347,166	-	
9	2,100	233.34	10666	1.95%	208.00	64%	75,902,871	-	
10	975	97.45	4718	2.06%	98.00	64%	35,222,136	198,118	
Total							620,157,986	6,985,933	

Total VaR (unexpected loss) 627,143,919

Kelompok Band		1,000,000							
Band J	EL NPL	NJ	Total CH Band J	PD*	N-unexpected	Rec. Rate	Expected Loss	Economic Capital *	
1	1,284	1,283.90	33,820	3.39%	1,146.00	64%	464,040,988	-	
2	3,135	1,567.38	65,596	2.26%	1,486.00	64%	1,133,000,078	-	
3	4,583	1,527.81	54,398	2.52%	1,370.00	64%	1,656,594,965	-	
4	5,266	1,316.49	40,786	2.99%	1,221.00	64%	1,903,277,454	-	
5	5,065	1,012.96	30,730	3.03%	931.00	64%	1,830,576,497	-	
6	4,825	804.18	21,850	3.23%	707.00	64%	1,743,935,687	-	
7	4,258	608.35	19,569	2.75%	538.00	64%	1,539,126,216	-	
8	3,799	474.88	17,434	2.51%	439.00	64%	1,373,088,138	-	
9	4,055	450.53	16,136	2.16%	350.00	64%	1,465,510,018	-	
10	1,891	189.12	4,823	3.49%	169.00	64%	683,550,910	-	
Total							13,792,700,951	-	

Total VaR (unexpected loss) 13,792,700,951

Jun-09

Kelompok Band 10,000,000

Band J	EL NPL	NJ	Total CH Band J	PD*	N-unexpected	Rec. Rate	Expected Loss	Economic Capital *
1	1,296	1,296.23	18,398	6.47%	1,190.00	64%	4,684,991,385	-
2	1,103	551.46	13,456	3.72%	501.00	64%	3,986,264,361	-
3	620	206.73	4,664	4.22%	197.00	64%	2,241,561,912	-
4	455	113.85	1,808	6.05%	110.00	64%	1,645,970,733	-
5	232	46.42	601	7.79%	47.00	64%	838,907,151	10,456,099
6	94	15.63	300	6.89%	21.00	64%	338,848,378	116,554,897
7	78	11.14	120	6.88%	9.00	64%	281,755,134	-
8	48	6.01	140	7.78%	11.00	64%	173,707,021	144,352,409
9	63	7.00	69	8.54%	6.00	64%	227,815,863	-
10	10	0.96	31	10.26%	4.00	64%	34,545,529	110,026,939
Total							14,454,367,468	381,390,344

Total VaR (unexpected loss) 14,835,757,812

Kelompok Band 100,000,000 99%

Band J	EL NPL	NJ	Total CH Band J	PD*	N-unexpected	Rec. Rate	Expected Loss	Economic Capital *
1	6	5.91	77	14.60%	12.00	64%	213,435,111	220,282,294
2	4	2.00	18	21.98%	4.00	64%	144,563,789	144,581,148
3	-	-	6	96.65%	6.00	64%	-	650,576,107
4	-	-	6	3.32%	1.00	64%	-	144,572,468
5	-	-	-	-	-	64%	-	-
6	-	-	-	-	-	64%	-	-
7	-	-	-	-	-	64%	-	-
8	-	-	-	-	-	64%	-	-
9	-	-	-	-	-	64%	-	-
10	-	-	-	-	-	64%	-	-
Total							357,998,899	1,160,012,016

Total VaR (unexpected loss) 1,518,010,915

Total Unexpected Loss 30,777,560,427

Jul-09

Lampiran 4 (Lanjutan)

Kelompok Band 10,000

Band J	EL NPL	NJ	Total CH Band J	PD*	N-unexpected	Rec. Rate	Expected Loss	Economic Capital *
1	-	-	522	0.60%	4.00	48%	-	20,935
2	-	-	1,305	0.16%	3.00	48%	-	31,402
3	3	0.95	1,831	0.10%	2.00	48%	14,917	16,485
4	13	3.14	6,533	0.11%	8.00	48%	65,684	101,793
5	214	42.78	20,677	0.43%	90.00	48%	1,119,424	1,235,725
6	203	33.82	18,578	0.12%	22.00	48%	1,061,894	-
7	42	6.05	11,756	0.12%	15.00	48%	221,578	327,956
8	78	9.80	9,152	0.19%	17.00	48%	410,221	301,557
9	88	9.81	7,065	0.30%	22.00	48%	461,938	574,328
10	10	0.95	1,570	0.48%	8.00	48%	49,965	368,729
Total							3,405,622	2,978,909

Total VaR (unexpected loss) 6,384,531

Kelompok Band 100,000

Band J	EL NPL	NJ	Total CH Band J	PD*	N-unexpected	Rec. Rate	Expected Loss	Economic Capital *
1	23	23.29	21834	0.23%	51.00	48%	1,218,770	1,450,399
2	26	12.97	31075	0.09%	29.00	48%	1,357,142	1,678,383
3	720	240.07	23483	1.08%	253.00	48%	37,694,092	2,029,418
4	3,116	779.04	14848	5.03%	748.00	48%	163,089,252	-
5	3,338	667.66	11944	5.08%	607.00	48%	174,714,591	-
6	3,275	545.89	10436	4.50%	471.00	48%	171,420,585	-
7	1,702	243.21	10166	2.45%	249.00	48%	89,102,034	2,120,729
8	1,584	197.99	10221	2.28%	233.00	48%	82,898,382	14,657,115
9	1,848	205.30	9957	1.89%	189.00	48%	96,700,623	-
10	820	81.99	5189	1.99%	104.00	48%	42,911,205	11,518,901
Total							861,106,675	33,454,945

Total VaR (unexpected loss) 894,561,619

Kelompok Band 1,000,000

Band J	EL NPL	NJ	Total CH Band J	PD*	N-unexpected	Rec. Rate	Expected Loss	Economic Capital *
1	1,144	1,144.48	34,873	3.39%	1,181.00	48%	598,984,597	19,111,121
2	2,978	1,489.18	67,401	2.26%	1,527.00	48%	1,558,776,746	39,584,240
3	4,391	1,463.67	54,782	2.52%	1,380.00	48%	2,298,107,032	-
4	5,019	1,254.66	42,577	2.99%	1,275.00	48%	2,626,587,475	42,581,165
5	4,996	999.16	31,238	3.03%	946.00	48%	2,614,625,005	-
6	5,005	834.17	22,958	3.23%	742.00	48%	2,619,453,126	-
7	4,387	626.71	19,940	2.75%	548.00	48%	2,295,987,298	-
8	3,999	499.85	17,943	2.51%	452.00	48%	2,092,819,925	-
9	3,787	420.76	17,441	2.16%	378.00	48%	1,981,924,478	-
10	2,058	205.84	4,804	3.49%	168.00	48%	1,077,311,309	-
Total							19,764,576,991	101,276,526

Total VaR (unexpected loss) 19,865,853,517

Jul-09

Kelompok Band 10,000,000

Band J	EL NPL	NJ	Total CH Band J	PD*	N-unexpected	Rec. Rate	Expected Loss	Economic Capital *
1	1,299	1,299.13	19,780	6.89%	1,364.00	48%	6,799,216,849	339,500,847
2	1,160	579.98	14,062	3.91%	550.00	48%	6,070,799,022	-
3	648	215.91	5,008	4.10%	206.00	48%	3,389,958,343	-
4	453	113.20	2,155	5.55%	120.00	48%	2,369,716,804	142,441,916
5	190	37.92	583	7.45%	44.00	48%	992,339,399	159,066,681
6	93	15.58	350	6.35%	23.00	48%	489,206,999	233,038,633
7	70	10.03	185	6.42%	12.00	48%	367,554,975	72,072,801
8	79	9.87	102	7.50%	8.00	48%	413,249,251	-
9	18	2.01	62	7.85%	5.00	48%	94,457,359	141,057,521
10	10	0.97	32	9.52%	4.00	48%	50,578,883	158,767,677
Total							21,037,077,885	1,245,946,075

Total VaR (unexpected loss) 22,283,023,960**Kelompok Band 100,000,000****99%**

Band J	EL NPL	NJ	Total CH Band J	PD*	N-unexpected	Rec. Rate	Expected Loss	Economic Capital *
1	5	4.57	79	15.20%	13.00	48%	239,213,803	441,162,517
2	2	0.80	35	28.68%	10.00	48%	83,265,526	963,467,274
3	3	0.96	4	93.33%	4.00	48%	150,175,510	477,864,170
4	-	-	-	3.43%	-	48%	-	-
5	-	-	-	-	-	48%	-	-
6	-	-	-	-	-	48%	-	-
7	-	-	-	-	-	48%	-	-
8	-	-	-	-	-	48%	-	-
9	-	-	-	-	-	48%	-	-
10	-	-	-	-	-	48%	-	-
Total							472,654,838	1,882,493,962

Total VaR (unexpected loss) 2,355,148,800**Total Unexpected Loss****45,404,972,427**

Aug-09

Lampiran 4 (Lanjutan)

Kelompok Band			10,000					
Band J	EL NPL	NJ	Total CH Band J	PD*	N-unexpected	Rec. Rate	Expected Loss	Economic Capital *
1	2	1.97	744	0.61%	5.00	47%	10,367	15,995
2	-	-	1,230	0.16%	2.00	47%	-	21,090
3	-	-	3,443	0.11%	4.00	47%	-	63,269
4	9	2.22	6,647	0.11%	8.00	47%	46,887	121,830
5	221	44.13	16,293	0.43%	71.00	47%	1,163,387	708,318
6	64	10.66	23,630	0.12%	29.00	47%	337,065	580,334
7	36	5.12	10,095	0.12%	13.00	47%	188,843	290,946
8	63	7.87	8,623	0.19%	17.00	47%	331,958	385,089
9	98	10.86	6,168	0.32%	20.00	47%	515,242	433,791
10	10	1.00	1,480	0.49%	8.00	47%	52,647	369,146
Total							2,646,396	2,989,806

Total VaR (unexpected loss) 5,636,203

Kelompok Band			100,000					
Band J	EL NPL	NJ	Total CH Band J	PD*	N-unexpected	Rec. Rate	Expected Loss	Economic Capital *
1	24	23.98	22619	0.23%	53.00	47%	1,264,361	1,530,014
2	39	19.39	31095	0.09%	29.00	47%	2,044,193	1,013,803
3	676	225.25	24048	1.08%	260.00	47%	35,628,434	5,496,338
4	2,715	678.76	14600	5.05%	737.00	47%	143,148,930	12,281,620
5	3,523	704.52	10841	5.10%	553.00	47%	185,724,563	-
6	3,293	548.80	11160	4.51%	504.00	47%	173,609,171	-
7	1,623	231.87	10088	2.45%	248.00	47%	85,577,368	5,951,612
8	1,371	171.38	9849	2.29%	226.00	47%	72,288,677	23,036,436
9	1,693	188.08	10335	1.90%	196.00	47%	89,249,060	3,756,194
10	1,033	103.34	5145	1.99%	103.00	47%	54,483,209	-
Total							843,017,966	53,066,017

Total VaR (unexpected loss) 896,083,984

Kelompok Band			1,000,000					
Band J	EL NPL	NJ	Total CH Band J	PD*	N-unexpected	Rec. Rate	Expected Loss	Economic Capital *
1	997	996.58	33,908	3.39%	1,150.00	47%	525,435,638	80,891,132
2	2,717	1,358.72	66,980	2.27%	1,518.00	47%	1,432,746,527	167,956,146
3	4,112	1,370.57	55,009	2.52%	1,386.00	47%	2,167,856,635	24,410,070
4	5,021	1,255.28	42,408	3.00%	1,271.00	47%	2,647,340,614	33,150,951
5	4,877	975.50	31,740	3.03%	962.00	47%	2,571,609,691	-
6	5,045	840.86	23,175	3.24%	750.00	47%	2,660,023,572	-
7	4,162	594.54	20,719	2.75%	571.00	47%	2,194,243,599	-
8	4,063	507.88	18,376	2.52%	463.00	47%	2,142,183,556	-
9	4,049	449.88	18,538	2.17%	402.00	47%	2,134,732,758	-
10	2,081	208.09	4,640	3.49%	163.00	47%	1,097,150,042	-
Total							19,573,322,633	306,408,299

Total VaR (unexpected loss) 19,879,730,932

Aug-09

Kelompok Band 10,000,000

Band J	EL NPL	NJ	Total CH Band J	PD*	N-unexpected	Rec. Rate	Expected Loss	Economic Capital *
1	1,351	1,351.21	19,755	6.92%	1,367.00	47%	7,124,147,100	83,232,854
2	1,105	552.41	14,682	3.92%	576.00	47%	5,825,031,335	248,781,180
3	676	225.47	5,195	4.15%	216.00	47%	3,566,268,510	-
4	474	118.62	2,425	5.78%	141.00	47%	2,501,720,538	471,916,839
5	146	29.17	579	7.61%	45.00	47%	768,951,706	417,339,801
6	87	14.58	340	6.60%	23.00	47%	461,247,299	266,344,825
7	56	8.07	207	6.63%	14.00	47%	297,856,538	218,839,318
8	88	11.01	115	7.63%	9.00	47%	464,221,841	-
9	27	3.02	65	8.17%	6.00	47%	143,125,065	141,584,897
10	10	0.96	33	9.86%	4.00	47%	50,748,832	160,147,436
Total							21,203,318,765	2,008,187,150

Total VaR (unexpected loss) 23,211,505,915

Kelompok Band 100,000,000

Band J	EL NPL	NJ	Total CH Band J	PD*	N-unexpected	Rec. Rate	Expected Loss	Economic Capital *
1	7	6.86	86	15.95%	14.00	47%	361,675,981	376,460,957
2	-	-	27	29.09%	8.00	47%	-	843,585,072
3	-	-	-	94.85%	-	47%	-	-
4	-	-	-	3.57%	-	47%	-	-
5	-	-	-	-	-	47%	-	-
6	-	-	-	-	-	47%	-	-
7	-	-	-	-	-	47%	-	-
8	-	-	-	-	-	47%	-	-
9	-	-	-	-	-	47%	-	-
10	-	-	-	-	-	47%	-	-
Total							361,675,981	1,220,046,028

Total VaR (unexpected loss) 1,581,722,009

Total Unexpected Loss 45,574,679,042

Sep-09

Lampiran 4 (Lanjutan)

Kelompok Band 10,000

Band J	EL NPL	NJ	Total CH Band J	PD*	N-unexpected	Rec. Rate	Expected Loss	Economic Capital *
1	-	-	647	0.66%	5.00	48%	-	25,973
2	-	-	863	0.15%	2.00	48%	-	20,779
3	3	1.14	1,731	0.12%	3.00	48%	17,720	29,032
4	4	1.12	6,479	0.11%	8.00	48%	23,196	143,033
5	251	50.15	14,312	0.44%	63.00	48%	1,302,480	333,829
6	60	10.05	19,011	0.12%	24.00	48%	313,099	434,927
7	50	7.14	15,338	0.13%	20.00	48%	259,494	467,755
8	96	11.94	8,438	0.19%	16.00	48%	496,088	168,824
9	116	12.92	7,144	0.34%	25.00	48%	604,220	564,572
10	-	-	1,727	0.54%	10.00	48%	-	519,463
Total							3,016,297	2,708,187

Total VaR (unexpected loss) 5,724,484**Kelompok Band 100,000**

Band J	EL NPL	NJ	Total CH Band J	PD*	N-unexpected	Rec. Rate	Expected Loss	Economic Capital *
1	34	33.88	20986	0.24%	51.00	48%	1,759,927	889,335
2	37	18.68	30139	0.09%	28.00	48%	1,940,685	968,309
3	753	250.88	24765	1.10%	272.00	48%	39,096,340	3,291,852
4	2,649	662.34	14231	5.16%	735.00	48%	137,625,348	15,096,815
5	2,986	597.28	11853	5.21%	618.00	48%	155,133,742	5,380,367
6	3,675	612.49	11545	4.54%	525.00	48%	190,900,996	-
7	1,681	240.19	10503	2.46%	259.00	48%	87,338,687	6,839,980
8	1,562	195.24	10670	2.33%	249.00	48%	81,137,158	22,339,899
9	1,716	190.64	11516	1.90%	219.00	48%	89,127,549	13,258,635
10	900	89.97	5246	2.00%	105.00	48%	46,733,570	7,810,059
Total							830,794,002	75,875,251

Total VaR (unexpected loss) 906,669,253**Kelompok Band 1,000,000**

Band J	EL NPL	NJ	Total CH Band J	PD*	N-unexpected	Rec. Rate	Expected Loss	Economic Capital *
1	990	989.95	35,892	3.40%	1,221.00	48%	514,240,499	120,023,991
2	2,775	1,387.65	67,053	2.27%	1,522.00	48%	1,441,665,113	139,580,677
3	3,825	1,274.86	56,301	2.52%	1,421.00	48%	1,986,729,714	227,741,640
4	5,072	1,268.04	44,630	3.03%	1,351.00	48%	2,634,801,769	172,377,026
5	4,963	992.56	33,418	3.05%	1,019.00	48%	2,577,984,484	68,680,201
6	4,925	820.87	24,107	3.26%	787.00	48%	2,558,469,462	-
7	3,874	553.38	19,738	2.79%	552.00	48%	2,012,228,349	-
8	3,897	487.09	19,765	2.55%	505.00	48%	2,024,220,964	74,410,111
9	4,309	478.76	18,242	2.17%	397.00	48%	2,238,271,060	-
10	1,813	181.34	5,103	3.52%	180.00	48%	941,969,305	-
Total							18,930,580,720	802,813,646

Total VaR (unexpected loss) 19,733,394,366

Sep-09

Kelompok Band 10,000,000

Band J	EL NPL	NJ	Total CH Band J	PD*	N-unexpected	Rec. Rate	Expected Loss	Economic Capital *
1	1,351	1,351.41	20,350	7.10%	1,445.00	48%	7,020,092,872	486,149,463
2	1,126	562.80	14,756	4.00%	591.00	48%	5,847,109,893	292,944,391
3	678	226.08	5,601	4.01%	225.00	48%	3,523,168,611	-
4	535	133.87	2,345	5.16%	121.00	48%	2,781,533,723	-
5	118	23.57	694	7.19%	50.00	48%	612,195,044	686,462,799
6	107	17.81	300	5.93%	18.00	48%	555,236,636	5,783,552
7	50	7.19	244	6.05%	15.00	48%	261,414,266	284,022,028
8	56	6.99	98	7.28%	8.00	48%	290,444,273	42,012,135
9	44	4.86	147	7.31%	11.00	48%	227,273,610	286,994,896
10	10	0.96	25	8.95%	3.00	48%	50,026,946	105,811,995
Total							21,168,495,875	2,190,181,259

Total VaR (unexpected loss) 23,358,677,134

Kelompok Band 100,000,000

Band J	EL NPL	NJ	Total CH Band J	PD*	N-unexpected	Rec. Rate	Expected Loss	Economic Capital *
1	5	5.45	65	17.37%	12.00	48%	283,039,665	340,316,100
2	-	-	42	31.94%	14.00	48%	-	1,454,496,785
3	-	-	-	90.72%	-	48%	-	-
4	-	-	-	3.83%	-	48%	-	-
5	-	-	-	-	-	48%	-	-
6	-	-	-	-	-	48%	-	-
7	-	-	11	-	-	48%	-	-
8	-	-	-	-	-	48%	-	-
9	-	-	-	-	-	48%	-	-
10	-	-	-	-	-	48%	-	-
Total							283,039,665	1,794,812,884

Total VaR (unexpected loss) 2,077,852,549

Total Unexpected Loss 46,082,317,787

Oct-09

Lampiran 4 (Lanjutan)

Kelompok Band									10,000
Band J	EL NPL	NJ	Total CH Band J	PD*	N-unexpected	Rec. Rate	Expected Loss	Economic Capital *	
1	1	1.36	228	0.62%	2.00	48%	7,113	3,321	
2	2	0.88	1,787	0.14%	3.00	48%	9,145	22,156	
3	3	1.06	4,015	0.11%	5.00	48%	16,628	61,623	
4	4	1.10	4,015	0.11%	5.00	48%	22,978	81,357	
5	263	52.61	14,331	0.43%	63.00	48%	1,372,346	270,922	
6	60	10.04	15,616	0.12%	19.00	48%	314,196	280,510	
7	43	6.10	11,600	0.13%	15.00	48%	222,843	324,913	
8	102	12.73	13,615	0.18%	26.00	48%	531,340	553,738	
9	157	17.49	10,278	0.34%	36.00	48%	821,184	869,034	
10	29	2.92	1,568	0.50%	8.00	48%	152,501	264,837	
Total							3,470,274	2,732,408	

Total VaR (unexpected loss) 6,202,682

Kelompok Band									100,000
Band J	EL NPL	NJ	Total CH Band J	PD*	N-unexpected	Rec. Rate	Expected Loss	Economic Capital *	
1	38	37.58	18435	0.23%	44.00	48%	1,960,256	335,102	
2	36	17.81	35488	0.09%	33.00	48%	1,857,923	1,585,114	
3	761	253.65	29163	1.08%	316.00	48%	39,696,232	9,758,292	
4	3,151	787.69	13763	5.07%	698.00	48%	164,366,345	-	
5	3,421	684.18	12384	5.12%	635.00	48%	178,457,916	-	
6	3,772	628.60	10778	4.52%	487.00	48%	196,753,184	-	
7	1,482	211.71	9543	2.45%	234.00	48%	77,310,335	8,139,569	
8	1,689	211.07	10022	2.29%	230.00	48%	88,089,349	7,898,333	
9	1,754	194.84	10004	1.89%	189.00	48%	91,477,798	-	
10	964	96.43	5092	1.97%	101.00	48%	50,307,116	2,381,775	
Total							890,276,453	30,098,185	

Total VaR (unexpected loss) 920,374,638

Kelompok Band									1,000,000
Band J	EL NPL	NJ	Total CH Band J	PD*	N-unexpected	Rec. Rate	Expected Loss	Economic Capital *	
1	993	993.45	34,684	3.37%	1,169.00	48%	518,254,259	91,580,528	
2	2,914	1,457.00	65,328	2.26%	1,475.00	48%	1,520,157,869	18,775,084	
3	4,030	1,343.19	56,272	2.51%	1,413.00	48%	2,102,119,146	109,249,257	
4	5,051	1,262.80	44,971	3.00%	1,351.00	48%	2,635,075,224	184,041,277	
5	5,081	1,016.28	34,127	3.03%	1,036.00	48%	2,650,818,837	51,443,094	
6	4,767	794.52	25,073	3.24%	813.00	48%	2,486,879,580	57,837,351	
7	3,945	563.54	19,911	2.76%	550.00	48%	2,057,894,946	-	
8	4,195	524.41	20,428	2.53%	517.00	48%	2,188,558,631	-	
9	4,040	448.92	20,172	2.16%	436.00	48%	2,107,683,017	-	
10	2,213	221.30	4,824	3.50%	169.00	48%	1,154,461,625	-	
Total							19,421,903,134	512,926,591	

Total VaR (unexpected loss) 19,934,829,725

Oct-09

Kelompok Band 10,000,000

Band J	EL NPL	NJ	Total CH Band J	PD*	N-unexpected	Rec. Rate	Expected Loss	Economic Capital *
1	1,458	1,457.80	21,366	6.95%	1,486.00	48%	7,604,954,279	147,094,427
2	1,140	569.79	15,453	3.94%	609.00	48%	5,944,863,726	409,103,518
3	688	229.35	5,849	3.95%	232.00	48%	3,589,303,240	41,535,185
4	528	131.97	2,428	4.93%	120.00	48%	2,753,724,397	-
5	164	32.87	732	7.04%	52.00	48%	857,346,296	499,001,391
6	95	15.90	396	5.69%	23.00	48%	497,681,724	222,225,894
7	70	10.06	259	5.84%	16.00	48%	367,328,716	216,944,134
8	40	4.96	141	7.16%	11.00	48%	206,883,700	252,187,825
9	45	4.98	113	7.00%	8.00	48%	233,593,663	142,010,312
10	10	1.00	32	8.62%	3.00	48%	52,041,444	104,460,213
Total							22,107,721,185	2,034,562,899

Total VaR (unexpected loss) 24,142,284,084

Kelompok Band 100,000,000 99%

Band J	EL NPL	NJ	Total CH Band J	PD*	N-unexpected	Rec. Rate	Expected Loss	Economic Capital *
1	7	7.02	76	17.63%	14.00	48%	366,265,126	364,075,936
2	2	0.78	30	29.68%	9.00	48%	81,376,701	857,633,237
3	-	-	9	89.24%	8.00	48%	-	1,252,013,250
4	-	-	-	3.88%	-	48%	-	-
5	-	-	-	-	-	48%	-	-
6	-	-	9	-	-	48%	-	-
7	-	-	-	-	-	48%	-	-
8	-	-	-	-	-	48%	-	-
9	-	-	-	-	-	48%	-	-
10	-	-	-	-	-	48%	-	-
Total							447,641,827	2,473,722,423

Total VaR (unexpected loss) 2,921,364,250

Total Unexpected Loss 47,925,055,379

November 2009

Lampiran 4 (Lanjutan)

Kelompok Band		10,000						
Band J	EL NPL	NJ	Total CH Band J	PD*	N-unexpected	Rec. Rate	Expected Loss	Economic Capital *
1	-	-	503	0.64%	4.00	65%	-	14,006
2	2	1.24	1,765	0.14%	3.00	65%	8,673	12,336
3	-	-	1,761	0.11%	2.00	65%	-	21,009
4	13	3.16	5,290	0.11%	7.00	65%	44,260	53,783
5	207	41.38	16,407	0.43%	71.00	65%	724,435	518,603
6	82	13.65	15,115	0.12%	19.00	65%	286,824	112,349
7	78	11.12	14,609	0.13%	19.00	65%	272,508	193,193
8	92	11.52	10,836	0.18%	20.00	65%	322,792	237,450
9	222	24.62	7,332	0.34%	26.00	65%	775,990	43,364
10	30	2.95	1,266	0.52%	7.00	65%	103,464	141,642
Total							2,538,947	1,347,735

Total VaR (unexpected loss) 3,886,681

Kelompok Band		100,000						
Band J	EL NPL	NJ	Total CH Band J	PD*	N-unexpected	Rec. Rate	Expected Loss	Economic Capital *
1	48	48.30	19874	0.24%	48.00	65%	1,691,251	-
2	40	19.87	27864	0.09%	26.00	65%	1,391,337	429,451
3	693	231.16	30460	1.09%	332.00	65%	24,282,331	10,592,756
4	3,101	775.21	15367	5.11%	786.00	65%	108,576,144	1,511,482
5	3,180	635.91	12586	5.17%	651.00	65%	111,331,542	2,642,766
6	3,210	535.03	11602	4.53%	526.00	65%	112,405,171	-
7	1,482	211.76	10773	2.45%	265.00	65%	51,902,924	13,050,176
8	1,383	172.89	11046	2.31%	256.00	65%	48,431,321	23,279,702
9	1,775	197.26	11886	1.88%	223.00	65%	62,164,598	8,110,804
10	820	82.00	5400	1.96%	106.00	65%	28,711,536	8,404,521
Total							550,888,155	68,021,659

Total VaR (unexpected loss) 618,909,813

Kelompok Band		1,000,000						
Band J	EL NPL	NJ	Total CH Band J	PD*	N-unexpected	Rec. Rate	Expected Loss	Economic Capital *
1	985	985.38	35,216	3.35%	1,181.00	65%	345,032,912	68,495,988
2	2,742	1,371.15	66,041	2.25%	1,487.00	65%	960,223,838	81,126,668
3	3,845	1,281.69	56,542	2.50%	1,415.00	65%	1,346,361,321	140,031,718
4	4,770	1,192.55	44,449	3.01%	1,340.00	65%	1,670,297,919	206,514,021
5	5,035	1,007.03	32,769	3.04%	997.00	65%	1,763,059,060	-
6	4,621	770.09	25,676	3.25%	835.00	65%	1,617,888,089	136,370,833
7	3,655	522.20	21,390	2.78%	595.00	65%	1,279,942,631	178,438,289
8	4,025	503.07	19,560	2.54%	497.00	65%	1,409,201,456	-
9	3,889	432.14	20,741	2.15%	446.00	65%	1,361,817,615	43,690,432
10	2,216	221.59	5,565	3.51%	196.00	65%	775,912,602	-
Total							12,529,737,442	854,667,948

Total VaR (unexpected loss) 13,384,405,389

November 2009

Kelompok Band 10,000,000

Band J	EL NPL	NJ	Total CH Band J	PD*	N-unexpected	Rec. Rate	Expected Loss	Economic Capital *
1	1,455	1,454.51	21,553	7.02%	1,514.00	65%	5,092,975,413	208,318,015
2	1,153	576.46	15,577	3.97%	618.00	65%	4,036,936,911	290,935,399
3	687	229.01	6,168	3.93%	243.00	65%	2,405,688,035	146,916,264
4	456	113.99	2,673	4.83%	130.00	65%	1,596,604,810	224,182,893
5	263	52.56	752	6.97%	53.00	65%	920,228,318	7,673,107
6	72	12.07	352	5.58%	20.00	65%	253,546,599	166,635,178
7	64	9.10	300	5.74%	18.00	65%	222,975,396	218,215,471
8	39	4.90	225	7.10%	16.00	65%	137,255,349	310,938,548
9	37	4.10	145	6.85%	10.00	65%	129,094,674	186,041,660
10	-	-	29	8.46%	3.00	65%	-	105,045,444
Total							14,795,305,505	1,864,901,979

Total VaR (unexpected loss) 16,660,207,484

Kelompok Band 100,000,000

Band J	EL NPL	NJ	Total CH Band J	PD*	N-unexpected	Rec. Rate	Expected Loss	Economic Capital *
1	5	4.65	68	17.59%	12.00	65%	162,668,218	257,513,560
2	2	0.81	46	30.77%	15.00	65%	56,591,222	993,863,222
3	-	-	7	88.53%	7.00	65%	-	735,318,111
4	-	-	-	3.87%	-	65%	-	-
5	-	-	7	-	-	65%	-	-
6	-	-	-	-	-	65%	-	-
7	-	-	-	-	-	65%	-	-
8	-	-	-	-	-	65%	-	-
9	-	-	-	-	-	65%	-	-
10	-	-	-	-	-	65%	-	-
Total							219,259,440	1,986,694,892

Total VaR (unexpected loss) 2,205,954,333

Total Unexpected Loss 32,873,363,701

Dec-09

Lampiran 4 (Lanjutan)

Kelompok Band 10,000

Band J	EL NPL	NJ	Total CH Band J	PD*	N-unexpected	Rec. Rate	Expected Loss	Economic Capital *
1	1	1.49	239	0.69%	2.00	64%	5,428	1,870
2	4	1.79	1,642	0.13%	3.00	64%	13,029	8,865
3	3	0.93	2,810	0.12%	4.00	64%	10,226	33,562
4	9	2.24	4,683	0.11%	6.00	64%	32,698	54,877
5	200	40.06	12,917	0.43%	57.00	64%	730,865	309,092
6	63	10.53	15,921	0.13%	21.00	64%	230,639	229,131
7	100	14.23	11,015	0.13%	15.00	64%	363,547	19,595
8	93	11.62	14,986	0.19%	28.00	64%	339,292	478,077
9	196	21.75	6,581	0.35%	24.00	64%	714,206	73,972
10	58	5.83	2,117	0.56%	12.00	64%	212,563	225,313
Total							2,652,493	1,434,355

Total VaR (unexpected loss) 4,086,847**Kelompok Band 100,000**

Band J	EL NPL	NJ	Total CH Band J	PD*	N-unexpected	Rec. Rate	Expected Loss	Economic Capital *
1	41	41.25	18460	0.25%	46.00	64%	1,505,352	173,175
2	50	24.91	34137	0.09%	31.00	64%	1,817,656	444,706
3	612	203.87	29308	1.11%	325.00	64%	22,317,193	13,260,273
4	2,891	722.75	16054	5.22%	838.00	64%	105,491,214	16,822,288
5	3,497	699.44	12443	5.27%	657.00	64%	127,612,606	-
6	3,286	547.74	10770	4.56%	492.00	64%	119,920,335	-
7	1,590	227.09	10871	2.46%	268.00	64%	58,005,105	10,449,587
8	1,591	198.83	10315	2.35%	243.00	64%	58,042,446	12,893,547
9	1,659	184.28	10885	1.90%	207.00	64%	60,519,348	7,460,979
10	965	96.49	5448	1.99%	109.00	64%	35,207,401	4,566,381
Total							590,438,655	66,070,935

Total VaR (unexpected loss) 656,509,590**Kelompok Band 1,000,000**

Band J	EL NPL	NJ	Total CH Band J	PD*	N-unexpected	Rec. Rate	Expected Loss	Economic Capital *
1	1,012	1,012.14	36,315	3.39%	1,233.00	64%	369,326,323	80,591,779
2	2,780	1,390.02	67,775	2.27%	1,537.00	64%	1,014,427,365	107,266,265
3	4,131	1,376.87	59,250	2.52%	1,494.00	64%	1,507,247,424	128,221,297
4	4,837	1,209.22	47,548	3.04%	1,447.00	64%	1,764,968,326	347,055,985
5	5,270	1,053.94	35,142	3.06%	1,074.00	64%	1,922,900,664	36,596,666
6	5,004	833.95	25,798	3.28%	846.00	64%	1,825,832,842	26,384,746
7	3,753	536.08	21,820	2.82%	615.00	64%	1,369,288,692	201,593,246
8	3,886	485.76	21,032	2.57%	541.00	64%	1,418,024,238	161,250,332
9	4,225	469.49	21,486	2.17%	466.00	64%	1,541,837,576	-
10	1,816	181.64	5,361	3.53%	190.00	64%	662,811,827	30,492,628
Total							13,396,665,278	1,119,452,943

Total VaR (unexpected loss) 14,516,118,221

Dec-09

Kelompok Band 10,000,000

Band J	EL NPL	NJ	Total CH Band J	PD*	N-unexpected	Rec. Rate	Expected Loss	Economic Capital *
1	1,506	1,505.72	22,540	7.19%	1,622.00	64%	5,494,316,067	424,314,602
2	1,232	615.93	16,016	4.04%	648.00	64%	4,494,987,895	234,078,287
3	693	231.09	6,215	3.90%	243.00	64%	2,529,701,204	130,398,523
4	448	111.93	2,871	4.70%	135.00	64%	1,633,761,105	336,683,137
5	299	59.81	774	6.88%	54.00	64%	1,091,167,687	-
6	78	12.98	271	5.44%	15.00	64%	284,141,216	44,266,158
7	57	8.12	362	5.61%	21.00	64%	207,302,310	329,096,400
8	48	6.02	209	7.03%	15.00	64%	175,593,315	262,283,183
9	18	1.98	113	6.67%	8.00	64%	64,884,816	197,841,083
10	19	1.95	24	8.27%	2.00	64%	71,055,381	1,924,036
Total							16,046,910,996	1,960,885,409

Total VaR (unexpected loss) 18,007,796,405

Kelompok Band 100,000,000

Band J	EL NPL	NJ	Total CH Band J	PD*	N-unexpected	Rec. Rate	Expected Loss	Economic Capital *
1	6	5.85	81	18.04%	15.00	64%	213,459,760	333,885,863
2	3	1.64	40	33.44%	14.00	64%	119,837,850	901,873,979
3	-	-	-	87.66%	-	64%	-	-
4	-	-	-	3.95%	-	64%	-	-
5	-	-	9	-	-	64%	-	-
6	-	-	9	-	-	64%	-	-
7	-	-	-	-	-	64%	-	-
8	-	-	-	-	-	64%	-	-
9	-	-	-	-	-	64%	-	-
10	-	-	-	-	-	64%	-	-
Total							333,297,610	1,235,759,842

Total VaR (unexpected loss) 1,569,057,452

Total Unexpected Loss 34,753,568,515

Lampiran 5 Hasil Backtesting Mode

Bulan	VaR 99 % Unexpected Loss	Actual Credit Loss	Difference	Binary
Apr-08	43,558,966,017	9,474,663,086	34,084,302,932	0
May-08	39,900,681,660	7,730,038,572	32,170,643,087	0
Jun-08	25,076,674,027	9,399,528,343	15,677,145,684	0
Jul-08	34,018,838,865	8,493,722,870	25,525,115,996	0
Aug-08	35,033,385,351	7,315,459,293	27,717,926,058	0
Sep-08	30,443,698,949	9,601,195,470	20,842,503,479	0
Oct-08	40,653,139,238	6,732,393,419	33,920,745,819	0
Nov-08	29,830,324,551	9,250,268,314	20,580,056,237	0
Dec-08	32,035,141,599	3,399,322,330	28,635,819,269	0
Jan-09	41,243,947,928	3,015,569,433	38,228,378,495	0
Feb-09	32,697,640,697	5,725,683,062	26,971,957,635	0
Mar-09	42,979,578,111	3,092,500,410	39,887,077,701	0
Apr-09	31,755,107,614	5,841,562,218	25,913,545,396	0
May-09	30,777,560,427	3,339,510,254	27,438,050,173	0
Jun-09	30,777,560,427	6,859,008,878	23,918,551,549	0
Jul-09	45,404,972,427	6,474,498,754	38,930,473,673	0
Aug-09	45,574,679,042	6,010,266,712	39,564,412,330	0
Sep-09	46,082,317,787	7,626,818,104	38,455,499,682	0
Oct-09	47,925,055,379	3,882,529,075	44,042,526,304	0
Nov-09	32,873,363,701	4,680,250,465	28,193,113,236	0
Dec-09	34,753,568,515	4,486,405,500	30,267,163,016	0
Failure Frequency				0

Sumber: Data Bank X yang telah diolah