

## Lampiran 2

PERHITUNGAN ANGSURAN *LEASING*

PV = Nilai SGU 1,800,000,000.00  
i = Tingkat Bunga 15%  
d = Tingkat Diskon 13.5%  
n = Jangka Waktu 48

	A	B	C	D	E	F
Periode Angsuran	Angsuran per Bulan	Angsuran Bunga	Angsuran Pokok	Sisa Pinjaman	Tingkat Diskon	Nilai Tunai Biaya SGU
0				1,800,000,000.00		
1	50,095,346.88	22,500,000.00	27,595,346.88	1,772,404,653.12	1.00000	50,095,346.88
2	50,095,346.88	22,155,058.16	27,940,288.72	1,744,464,364.40	0.98888	49,538,043.89
3	50,095,346.88	21,805,804.56	28,289,542.32	1,716,174,822.08	0.97787	48,986,940.80
4	50,095,346.88	21,452,185.28	28,643,161.60	1,687,531,660.48	0.96700	48,441,968.65
5	50,095,346.88	21,094,145.76	29,001,201.12	1,658,530,459.35	0.95624	47,903,059.24
6	50,095,346.88	20,731,630.74	29,363,716.14	1,629,166,743.21	0.94560	47,370,145.11
7	50,095,346.88	20,364,584.29	29,730,762.59	1,599,435,980.63	0.93508	46,843,159.56
8	50,095,346.88	19,992,949.76	30,102,397.12	1,569,333,583.50	0.92468	46,322,036.65
9	50,095,346.88	19,616,669.79	30,478,677.09	1,538,854,906.42	0.91439	45,806,711.15
10	50,095,346.88	19,235,686.33	30,859,660.55	1,507,995,245.87	0.90422	45,297,118.56
11	50,095,346.88	18,849,940.57	31,245,406.31	1,476,749,839.56	0.89416	44,793,195.12
12	50,095,346.88	18,459,372.99	31,635,973.89	1,445,113,865.68	0.88421	44,294,877.74
<b>Sub Total (Th. 2009)</b>	<b>601,144,162.56</b>	<b>246,258,028.23</b>	<b>354,886,134.32</b>			<b>565,692,603.35</b>
13	50,095,346.88	18,063,923.32	32,031,423.56	1,413,082,442.12	0.87437	43,802,104.07
14	50,095,346.88	17,663,530.53	32,431,816.35	1,380,650,625.77	0.86465	43,314,812.43
15	50,095,346.88	17,258,132.82	32,837,214.06	1,347,813,411.71	0.85503	42,832,941.84
16	50,095,346.88	16,847,667.65	33,247,679.23	1,314,565,732.47	0.84552	42,356,431.98
17	50,095,346.88	16,432,071.66	33,663,275.22	1,280,902,457.25	0.83611	41,885,223.22
18	50,095,346.88	16,011,280.72	34,084,066.16	1,246,818,391.09	0.82681	41,419,256.58
19	50,095,346.88	15,585,229.89	34,510,116.99	1,212,308,274.10	0.81761	40,958,473.75
20	50,095,346.88	15,153,853.43	34,941,493.45	1,177,366,780.64	0.80851	40,502,817.06
21	50,095,346.88	14,717,084.76	35,378,262.12	1,141,988,518.52	0.79952	40,052,229.48
22	50,095,346.88	14,274,856.48	35,820,490.40	1,106,168,028.12	0.79063	39,606,654.61
23	50,095,346.88	13,827,100.35	36,268,246.53	1,069,899,781.59	0.78183	39,166,036.70
24	50,095,346.88	13,373,747.27	36,721,599.61	1,033,178,181.98	0.77313	38,730,320.59
<b>Sub Total (Th. 2010)</b>	<b>601,144,162.56</b>	<b>189,208,478.86</b>	<b>411,935,683.69</b>			<b>494,627,302.31</b>
25	50,095,346.88	12,914,727.27	37,180,619.60	995,997,562.38	0.76453	38,299,451.76
26	50,095,346.88	12,449,969.53	37,645,377.35	958,352,185.03	0.75603	37,873,376.28
27	50,095,346.88	11,979,402.31	38,115,944.57	920,236,240.46	0.74762	37,452,040.82
28	50,095,346.88	11,502,953.01	38,592,393.87	881,643,846.59	0.73930	37,035,392.65
29	50,095,346.88	11,020,548.08	39,074,798.80	842,569,047.79	0.73107	36,623,379.63
30	50,095,346.88	10,532,113.10	39,563,233.78	803,005,814.01	0.72294	36,215,950.19
31	50,095,346.88	10,037,572.68	40,057,774.20	762,948,039.80	0.71490	35,813,053.34
32	50,095,346.88	9,536,850.50	40,558,496.38	722,389,543.42	0.70694	35,414,638.66
33	50,095,346.88	9,029,869.29	41,065,477.59	681,324,065.84	0.69908	35,020,656.27
34	50,095,346.88	8,516,550.82	41,578,796.06	639,745,269.78	0.69130	34,631,056.88
35	50,095,346.88	7,996,815.87	42,098,531.01	597,646,738.77	0.68361	34,245,791.73
36	50,095,346.88	7,470,584.23	42,624,762.65	555,021,976.13	0.67601	33,864,812.58
<b>Sub Total (Th. 2011)</b>	<b>601,144,162.56</b>	<b>122,987,956.70</b>	<b>478,156,205.86</b>			<b>432,489,600.79</b>
37	50,095,346.88	6,937,774.70	43,157,572.18	511,864,403.95	0.66849	33,488,071.78
38	50,095,346.88	6,398,305.05	43,697,041.83	468,167,362.12	0.66105	33,115,522.15
39	50,095,346.88	5,852,092.03	44,243,254.85	423,924,107.26	0.65370	32,747,117.09
40	50,095,346.88	5,299,051.34	44,796,295.54	379,127,811.73	0.64642	32,382,810.47
41	50,095,346.88	4,739,097.65	45,356,249.23	333,771,562.49	0.63923	32,022,556.70
42	50,095,346.88	4,172,144.53	45,923,202.35	287,848,360.14	0.63212	31,666,310.71
43	50,095,346.88	3,598,104.50	46,497,242.38	241,351,117.77	0.62509	31,314,027.90
44	50,095,346.88	3,016,888.97	47,078,457.91	194,272,659.86	0.61813	30,965,664.17
45	50,095,346.88	2,428,408.25	47,666,938.63	146,605,721.23	0.61126	30,621,175.94
46	50,095,346.88	1,832,571.52	48,262,775.36	98,342,945.86	0.60446	30,280,520.09
47	50,095,346.88	1,229,286.82	48,866,060.06	49,476,885.81	0.59773	29,943,653.99
48	50,095,346.88	618,461.07	49,476,885.81	(0.00)	0.59108	29,610,535.46
<b>Sub Total (Th. 2012)</b>	<b>601,144,162.56</b>	<b>46,122,186.43</b>	<b>555,021,976.13</b>			<b>378,157,966.45</b>
<b>Jumlah</b>	<b>2,404,576,650.22</b>	<b>604,576,650.22</b>	<b>1,800,000,000.00</b>			<b>1,870,967,472.91</b>

(Sumber : Hasil Perhitungan Penulis)