

Lampiran 1

PERHITUNGAN ANGSURAN KREDIT BANK

PV = Nilai SGU  
i = Tingkat Bunga  
d = Tingkat Diskon  
n = Jangka Waktu

1,170,000,000.00

13.5%

13.5%

48

Periode Angsuran	A Angsuran per Bulan	B Angsuran Bunga	C Angsuran Pokok	D Sisa Pinjaman	E Tingkat Diskon	F Nilai Tunai Ang. Bunga	G Nilai Tunai Ang. Pokok
0				1,170,000,000.00			
1	31,679,297.86	13,162,500.00	18,516,797.86	1,151,483,202.14	1.00000	13,162,500.00	18,516,797.86
2	31,679,297.86	12,954,186.02	18,725,111.83	1,132,758,090.31	0.98888	12,810,072.71	18,516,797.86
3	31,679,297.86	12,743,528.52	18,935,769.34	1,113,822,320.97	0.97787	12,461,566.11	18,516,797.86
4	31,679,297.86	12,530,501.11	19,148,796.74	1,094,673,524.23	0.96700	12,116,936.60	18,516,797.86
5	31,679,297.86	12,315,077.15	19,364,220.71	1,075,309,303.52	0.95624	11,776,141.04	18,516,797.86
6	31,679,297.86	12,097,229.66	19,582,068.19	1,055,727,235.33	0.94560	11,439,136.77	18,516,797.86
7	31,679,297.86	11,876,931.40	19,802,366.46	1,035,924,868.87	0.93508	11,105,881.63	18,516,797.86
8	31,679,297.86	11,654,154.77	20,025,143.08	1,015,899,725.79	0.92468	10,776,333.90	18,516,797.86
9	31,679,297.86	11,428,871.92	20,250,425.94	995,649,299.85	0.91439	10,450,452.33	18,516,797.86
10	31,679,297.86	11,201,054.62	20,478,243.23	975,171,056.62	0.90422	10,128,196.15	18,516,797.86
11	31,679,297.86	10,970,674.39	20,708,623.47	954,462,433.15	0.89416	9,809,525.02	18,516,797.86
12	31,679,297.86	10,737,702.37	20,941,595.48	933,520,837.67	0.88421	9,494,399.05	18,516,797.86
Sub Total (Th. 2009)	380,151,574.27	143,672,411.93	236,479,162.33			135,531,141.29	222,201,574.27
13	31,679,297.86	10,502,109.42	21,177,188.43	912,343,649.23	0.87437	9,182,778.81	18,516,797.86
14	31,679,297.86	10,263,866.05	21,415,431.80	890,928,217.43	0.86465	8,874,625.30	18,516,797.86
15	31,679,297.86	10,022,942.45	21,656,355.41	869,271,862.02	0.85503	8,569,899.95	18,516,797.86
16	31,679,297.86	9,779,308.45	21,899,989.41	847,371,872.61	0.84552	8,268,564.62	18,516,797.86
17	31,679,297.86	9,532,933.57	22,146,364.29	825,225,508.33	0.83611	7,970,581.61	18,516,797.86
18	31,679,297.86	9,283,786.97	22,395,510.89	802,829,997.44	0.82681	7,675,913.60	18,516,797.86
19	31,679,297.86	9,031,837.47	22,647,460.38	780,182,537.05	0.81761	7,384,523.73	18,516,797.86
20	31,679,297.86	8,777,053.54	22,902,244.31	757,280,292.74	0.80851	7,096,375.53	18,516,797.86
21	31,679,297.86	8,519,403.29	23,159,894.56	734,120,398.18	0.79952	6,811,432.94	18,516,797.86
22	31,679,297.86	8,258,854.48	23,420,443.38	710,699,954.80	0.79063	6,529,660.28	18,516,797.86
23	31,679,297.86	7,995,374.49	23,683,923.36	687,016,031.44	0.78183	6,251,022.31	18,516,797.86
24	31,679,297.86	7,728,930.35	23,950,367.50	663,065,663.94	0.77313	5,975,484.13	18,516,797.86
Sub Total (Th. 2010)	380,151,574.27	109,696,400.54	270,455,173.73			90,590,862.83	222,201,574.27
25	31,679,297.86	7,459,488.72	24,219,809.14	638,845,854.80	0.76453	5,703,011.28	18,516,797.86
26	31,679,297.86	7,187,015.87	24,492,281.99	614,353,572.81	0.75603	5,433,569.65	18,516,797.86
27	31,679,297.86	6,911,477.69	24,767,820.16	589,585,752.65	0.74762	5,167,125.51	18,516,797.86
28	31,679,297.86	6,632,839.72	25,046,458.14	564,539,294.51	0.73930	4,903,645.52	18,516,797.86
29	31,679,297.86	6,351,067.06	25,328,230.79	539,211,063.72	0.73107	4,643,096.71	18,516,797.86
30	31,679,297.86	6,066,124.47	25,613,173.39	513,597,890.33	0.72294	4,385,446.46	18,516,797.86
31	31,679,297.86	5,777,976.27	25,901,321.59	487,696,568.74	0.71490	4,130,662.53	18,516,797.86
32	31,679,297.86	5,486,586.40	26,192,711.46	461,503,857.28	0.70694	3,878,713.03	18,516,797.86
33	31,679,297.86	5,191,918.39	26,487,379.46	435,016,477.82	0.69908	3,629,566.43	18,516,797.86
34	31,679,297.86	4,893,935.38	26,785,362.48	408,231,115.34	0.69130	3,383,191.55	18,516,797.86
35	31,679,297.86	4,592,600.05	27,086,697.81	381,144,417.53	0.68361	3,139,557.55	18,516,797.86
36	31,679,297.86	4,287,874.70	27,391,423.16	353,752,994.38	0.67601	2,898,633.95	18,516,797.86
Sub Total (Th. 2011)	380,151,574.27	70,838,904.71	309,312,669.56			51,296,220.17	222,201,574.27
37	31,679,297.86	3,979,721.19	27,699,576.67	326,053,417.71	0.66849	2,660,390.58	18,516,797.86
38	31,679,297.86	3,668,100.95	28,011,196.91	298,042,220.80	0.66105	2,424,797.63	18,516,797.86
39	31,679,297.86	3,352,974.98	28,326,322.87	269,715,897.93	0.65370	2,191,825.61	18,516,797.86
40	31,679,297.86	3,034,303.85	28,644,994.00	241,070,903.92	0.64642	1,961,445.38	18,516,797.86
41	31,679,297.86	2,712,047.67	28,967,250.19	212,103,653.74	0.63923	1,733,628.08	18,516,797.86
42	31,679,297.86	2,386,166.10	29,293,131.75	182,810,521.99	0.63212	1,508,345.23	18,516,797.86
43	31,679,297.86	2,056,618.37	29,622,679.48	153,187,842.50	0.62509	1,285,568.60	18,516,797.86
44	31,679,297.86	1,723,363.23	29,955,934.63	123,231,907.88	0.61813	1,065,270.34	18,516,797.86
45	31,679,297.86	1,386,358.96	30,292,938.89	92,938,968.98	0.61126	847,422.85	18,516,797.86
46	31,679,297.86	1,045,563.40	30,633,734.45	62,305,234.53	0.60446	631,998.89	18,516,797.86
47	31,679,297.86	700,933.89	30,978,363.97	31,326,870.56	0.59773	418,971.48	18,516,797.86
48	31,679,297.86	352,427.29	31,326,870.56	(0.00)	0.59108	208,313.98	18,516,797.86
Sub Total (Th. 2012)	380,151,574.27	26,398,579.89	353,752,994.38			16,937,978.64	222,201,574.27
Jumlah	1,520,606,297.07	350,606,297.07	1,170,000,000.00			294,356,202.93	888,806,297.07

(Sumber : Hasil Perhitungan Penulis )