

BAB V

KESIMPULAN DAN SARAN

5.1 Kesimpulan

Berdasarkan penelitian yang dilakukan mengenai analisis perbandingan bunga riil dengan berbagai skema pembayaran kredit kepemilikan rumah didapatkan hasil sebagai berikut.

1. Secara keseluruhan bunga efektif pada bank syariah masih lebih tinggi dibanding bank konvensional, tetapi dilapangannya bisa saja bank mempunyai pertimbangan agar mampu bersaing dengan produk KPR bank lainnya.
2. Bunga riil pada tenor 10 tahun lebih tinggi hingga 2x lipat atau lebih dari bunga riil dengan tenor 5 tahun, tetapi jika di lihat dari bunga efektif per-tahun, selisihnya hanya berkisar 1-% hingga 1.5%.
3. Semakin lama jangka waktu pinjaman, semakin besar beban bunga riil yang ditanggung oleh Debitur.
4. KPR Bank Syariah mempunyai jumlah angsuran/cicilan yang tetap (*flat*) hingga akhir pelunasan dan tidak mengenal *value of money* sehingga tidak berpengaruh pada fluktuasi suku bunga di pasar.
5. Jangka waktu pinjaman (tenor) untuk KPR Bank Syariah paling lama hanya 15 tahun dibanding KPR Bank Konvensional yang bisa mencapai

20 tahun sehingga jumlah angsuran per bulan untuk KPR Bank Syariah cukup besar.

5.2 Saran

Dari hasil analisis dan pembahasan yang dilakukan terhadap analisis perbandingan bunga riil dengan berbagai skema pembayaran kredit pemilikan rumah, penulis memberikan saran sebagai berikut.

1. Sebelum meminjam dana kepada satu bank untuk keperluan kredit pemilikan rumah, ada baiknya membandingkan terlebih dahulu dua atau tiga bank dengan mempelajari bank mana yang lebih menguntungkan, karena debitur akan berhubungan dengan bank tersebut dalam jangka waktu lama (5 hingga 20 tahun).
2. Untuk para calon debitur , perlu memperhitungkan dengan cermat andai saja bunga naik dengan kisaran 3% - 4%, masih mampukah debitur membayar angsuran tiap bulannya?
Karena kenaikan 1% saja sudah cukup menaikkan nilai angsuran per bulan.
3. Alternatif yang baik untuk para calon debitur yang berprofesi sebagai karyawan dengan pendapatan tetap adalah sistem syariah karena lebih mudah merencanakan keuangan. Besar dana yang mesti dialokasikan untuk pembayaran cicilan KPR tiap bulannya sudah diketahui dengan pasti.

4. Untuk para pengembang (developer) agar mengadakan kerja sama dengan bank penyedia KPR. Salah satunya dengan memberi subsidi bunga kepada peminat hunian rumah. Maksudnya agar calon debitur KPR dapat memiliki tingkat bunga KPR yang lebih rendah di banding tingkat bunga pasar yang berlaku saat itu dan promo ini membuat rumah hunian itu dapat lebih cepat terjual.

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Lampiran a.1

BNI Untuk 10 Tahun

Angsuran KPR Konvensional Perhitungan Bunga Efektif

Besar pinjaman **300,000,000**
 Suku bunga (*rate*) per tahun **9.90%**
 Jangka waktu **120** bulan
 Besar angsuran per bulan **Rp 3,947,928**

Bulan	Angsuran Pokok	Angsuran Bunga	Total Angsuran	Saldo Pinjaman
0	-	-	-	300,000,000
1	1,472,928	2,475,000	3,947,928	298,527,072
2	1,485,080	2,462,848	3,947,928	297,041,992
3	1,497,332	2,450,596	3,947,928	295,544,660
4	1,509,685	2,438,243	3,947,928	294,034,976
5	1,522,140	2,425,789	3,947,928	292,512,836
6	1,534,697	2,413,231	3,947,928	290,978,139
7	1,547,358	2,400,570	3,947,928	289,430,780
8	1,560,124	2,387,804	3,947,928	287,870,656
9	1,572,995	2,374,933	3,947,928	286,297,661
10	1,585,972	2,361,956	3,947,928	284,711,689
11	1,599,057	2,348,871	3,947,928	283,112,632
12	1,612,249	2,335,679	3,947,928	281,500,383

Angsuran KPR Konvensional Perhitungan Bunga Efektif

Besar pinjaman **281,500,383**
 Suku bunga (*rate*) per tahun **11.40%**
 Jangka waktu **108** bulan
 Besar angsuran per bulan **Rp 4,179,683**

Bulan	Angsuran Pokok	Angsuran Bunga	Total Angsuran	Saldo Pinjaman
12	-	-	-	281,500,383
13	1,505,430	2,674,254	4,179,683	279,994,953
14	1,519,731	2,659,952	4,179,683	278,475,222
15	1,534,169	2,645,515	4,179,683	276,941,053
16	1,548,743	2,630,940	4,179,683	275,392,310
17	1,563,456	2,616,227	4,179,683	273,828,854
18	1,578,309	2,601,374	4,179,683	272,250,545
19	1,593,303	2,586,380	4,179,683	270,657,242
20	1,608,439	2,571,244	4,179,683	269,048,802
21	1,623,720	2,555,964	4,179,683	267,425,083
22	1,639,145	2,540,538	4,179,683	265,785,938
23	1,654,717	2,524,966	4,179,683	264,131,221
24	1,670,437	2,509,247	4,179,683	262,460,784

Angsuran KPR Konvensional Perhitungan Bunga Efektif

Besar pinjaman **262,460,784**
 Suku bunga (*rate*) per tahun **12.90%**
 Jangka waktu **96 bulan**
 Besar angsuran per bulan **Rp 4,396,577**

Bulan	Angsuran Pokok	Angsuran Bunga	Total Angsuran	Saldo Pinjaman
24	-	-	-	262,460,784
25	1,575,124	2,821,453	4,396,577	260,885,660
26	1,592,056	2,804,521	4,396,577	259,293,604
27	1,609,171	2,787,406	4,396,577	257,684,433
28	1,626,470	2,770,108	4,396,577	256,057,963
29	1,643,954	2,752,623	4,396,577	254,414,009
30	1,661,627	2,734,951	4,396,577	252,752,382
31	1,679,489	2,717,088	4,396,577	251,072,893
32	1,697,544	2,699,034	4,396,577	249,375,349
33	1,715,792	2,680,785	4,396,577	247,659,557
34	1,734,237	2,662,340	4,396,577	245,925,320
35	1,752,880	2,643,697	4,396,577	244,172,440
36	1,771,724	2,624,854	4,396,577	242,400,716

Angsuran KPR Konvensional Perhitungan Bunga Efektif

Besar pinjaman **242,400,716**
 Suku bunga (*rate*) per tahun **14.40%**
 Jangka waktu **84 bulan**
 Besar angsuran per bulan **Rp 4,596,323**

Bulan	Angsuran Pokok	Angsuran Bunga	Total Angsuran	Saldo Pinjaman
36	-	-	-	242,400,716
37	1,687,514	2,908,809	4,596,323	240,713,202
38	1,707,765	2,888,558	4,596,323	239,005,437
39	1,728,258	2,868,065	4,596,323	237,277,179
40	1,748,997	2,847,326	4,596,323	235,528,183
41	1,769,985	2,826,338	4,596,323	233,758,198
42	1,791,225	2,805,098	4,596,323	231,966,973
43	1,812,719	2,783,604	4,596,323	230,154,254
44	1,834,472	2,761,851	4,596,323	228,319,782
45	1,856,486	2,739,837	4,596,323	226,463,296
46	1,878,763	2,717,560	4,596,323	224,584,533
47	1,901,309	2,695,014	4,596,323	222,683,224
48	1,924,124	2,672,199	4,596,323	220,759,100

Angsuran KPR Konvensional Perhitungan Bunga Efektif

Besar pinjaman **220,759,100**
 Suku bunga (*rate*) per tahun **15.90%**
 Jangka waktu **72** bulan
 Besar angsuran per bulan **Rp 4,776,525**

Bulan	Angsuran Pokok	Angsuran Bunga	Total Angsuran	Saldo Pinjaman
48	-	-	-	220,759,100
49	1,851,467	2,925,058	4,776,525	218,907,633
50	1,875,999	2,900,526	4,776,525	217,031,634
51	1,900,856	2,875,669	4,776,525	215,130,778
52	1,926,042	2,850,483	4,776,525	213,204,736
53	1,951,562	2,824,963	4,776,525	211,253,174
54	1,977,420	2,799,105	4,776,525	209,275,753
55	2,003,621	2,772,904	4,776,525	207,272,132
56	2,030,169	2,746,356	4,776,525	205,241,963
57	2,057,069	2,719,456	4,776,525	203,184,894
58	2,084,325	2,692,200	4,776,525	201,100,568
59	2,111,942	2,664,583	4,776,525	198,988,626
60	2,139,926	2,636,599	4,776,525	196,848,700

Angsuran KPR Konvensional Perhitungan Bunga Efektif

Besar pinjaman **196,848,700**
 Suku bunga (*rate*) per tahun **17.40%**
 Jangka waktu **60** bulan
 Besar angsuran per bulan **Rp 4,934,635**

Bulan	Angsuran Pokok	Angsuran Bunga	Total Angsuran	Saldo Pinjaman
60	-	-	-	196,848,700
61	2,080,329	2,854,306	4,934,635	194,768,372
62	2,110,493	2,824,141	4,934,635	192,657,878
63	2,141,095	2,793,539	4,934,635	190,516,783
64	2,172,141	2,762,493	4,934,635	188,344,642
65	2,203,637	2,730,997	4,934,635	186,141,004
66	2,235,590	2,699,045	4,934,635	183,905,414
67	2,268,006	2,666,629	4,934,635	181,637,408
68	2,300,892	2,633,742	4,934,635	179,336,516
69	2,334,255	2,600,379	4,934,635	177,002,261
70	2,368,102	2,566,533	4,934,635	174,634,159
71	2,402,439	2,532,195	4,934,635	172,231,719
72	2,437,275	2,497,360	4,934,635	169,794,444

Angsuran KPR Konvensional Perhitungan Bunga Efektif

Besar pinjaman **169,794,444**
 Suku bunga (*rate*) per tahun **18.90%**
 Jangka waktu **48** bulan
 Besar angsuran per bulan **Rp 5,067,918**

Bulan	Angsuran Pokok	Angsuran Bunga	Total Angsuran	Saldo Pinjaman
72	-	-	-	169,794,444
73	2,393,656	2,674,263	5,067,918	167,400,789
74	2,431,356	2,636,562	5,067,918	164,969,432
75	2,469,650	2,598,269	5,067,918	162,499,783
76	2,508,547	2,559,372	5,067,918	159,991,236
77	2,548,057	2,519,862	5,067,918	157,443,179
78	2,588,188	2,479,730	5,067,918	154,854,991
79	2,628,952	2,438,966	5,067,918	152,226,038
80	2,670,358	2,397,560	5,067,918	149,555,680
81	2,712,417	2,355,502	5,067,918	146,843,263
82	2,755,137	2,312,781	5,067,918	144,088,126
83	2,798,530	2,269,388	5,067,918	141,289,596
84	2,842,607	2,225,311	5,067,918	138,446,989

Angsuran KPR Konvensional Perhitungan Bunga Efektif

Besar pinjaman **138,446,989**
 Suku bunga (*rate*) per tahun **20.40%**
 Jangka waktu **36** bulan
 Besar angsuran per bulan **Rp 5,173,447**

Bulan	Angsuran Pokok	Angsuran Bunga	Total Angsuran	Saldo Pinjaman
84	-	-	-	138,446,989
85	2,819,848	2,353,599	5,173,447	135,627,141
86	2,867,785	2,305,661	5,173,447	132,759,356
87	2,916,538	2,256,909	5,173,447	129,842,818
88	2,966,119	2,207,328	5,173,447	126,876,699
89	3,016,543	2,156,904	5,173,447	123,860,157
90	3,067,824	2,105,623	5,173,447	120,792,333
91	3,119,977	2,053,470	5,173,447	117,672,356
92	3,173,017	2,000,430	5,173,447	114,499,339
93	3,226,958	1,946,489	5,173,447	111,272,382
94	3,281,816	1,891,630	5,173,447	107,990,565
95	3,337,607	1,835,840	5,173,447	104,652,959
96	3,394,346	1,779,100	5,173,447	101,258,612

Angsuran KPR Konvensional Perhitungan Bunga Efektif

Besar pinjaman **101,258,612**
 Suku bunga (*rate*) per tahun **21.90%**
 Jangka waktu **24** bulan
 Besar angsuran per bulan **Rp 5,248,111**

Bulan	Angsuran Pokok	Angsuran Bunga	Total Angsuran	Saldo Pinjaman
96	-	-	-	101,258,612
97	3,400,141	1,847,970	5,248,111	97,858,471
98	3,462,194	1,785,917	5,248,111	94,396,277
99	3,525,379	1,722,732	5,248,111	90,870,899
100	3,589,717	1,658,394	5,248,111	87,281,182
101	3,655,229	1,592,882	5,248,111	83,625,952
102	3,721,937	1,526,174	5,248,111	79,904,015
103	3,789,863	1,458,248	5,248,111	76,114,153
104	3,859,028	1,389,083	5,248,111	72,255,125
105	3,929,455	1,318,656	5,248,111	68,325,670
106	4,001,167	1,246,943	5,248,111	64,324,503
107	4,074,189	1,173,922	5,248,111	60,250,314
108	4,148,543	1,099,568	5,248,111	56,101,772

Angsuran KPR Konvensional Perhitungan Bunga Efektif

Besar pinjaman **56,101,772**
 Suku bunga (*rate*) per tahun **23.40%**
 Jangka waktu **12** bulan
 Besar angsuran per bulan **Rp 5,288,684**

Bulan	Angsuran Pokok	Angsuran Bunga	Total Angsuran	Saldo Pinjaman
108	-	-	-	56,101,772
109	4,194,700	1,093,985	5,288,684	51,907,072
110	4,276,496	1,012,188	5,288,684	47,630,575
111	4,359,888	928,796	5,288,684	43,270,687
112	4,444,906	843,778	5,288,684	38,825,781
113	4,531,582	757,103	5,288,684	34,294,200
114	4,619,947	668,737	5,288,684	29,674,252
115	4,710,036	578,648	5,288,684	24,964,216
116	4,801,882	486,802	5,288,684	20,162,333
117	4,895,519	393,166	5,288,684	15,266,815
118	4,990,981	297,703	5,288,684	10,275,833
119	5,088,306	200,379	5,288,684	5,187,528
120	5,187,528	101,157	5,288,684	0

Lampiran b.1
BRI Untuk 5 Tahun

Angsuran KPR Konvensional Perhitungan Bunga Efektif

Besar pinjaman **300,000,000**
 Suku bunga (rate) per tahun **8.80%**
 Jangka waktu **60 bulan**
 Besar angsuran per bulan **Rp 6,198,427**

Bulan	Angsuran Pokok	Angsuran Bunga	Total Angsuran	Saldo Pinjaman
0	-	-	-	300,000,000
1	3,998,427	2,200,000	6,198,427	296,001,573
2	4,027,749	2,170,678	6,198,427	291,973,824
3	4,057,286	2,141,141	6,198,427	287,916,538
4	4,087,039	2,111,388	6,198,427	283,829,499
5	4,117,011	2,081,416	6,198,427	279,712,489
6	4,147,202	2,051,225	6,198,427	275,565,286
7	4,177,615	2,020,812	6,198,427	271,387,671
8	4,208,251	1,990,176	6,198,427	267,179,421
9	4,239,111	1,959,316	6,198,427	262,940,309
10	4,270,198	1,928,229	6,198,427	258,670,111
11	4,301,513	1,896,914	6,198,427	254,368,598
12	4,333,057	1,865,370	6,198,427	250,035,541
13	4,364,833	1,833,594	6,198,427	245,670,708
14	4,396,842	1,801,585	6,198,427	241,273,866
15	4,429,085	1,769,342	6,198,427	236,844,781
16	4,461,565	1,736,862	6,198,427	232,383,215
17	4,494,283	1,704,144	6,198,427	227,888,932
18	4,527,242	1,671,185	6,198,427	223,361,690
19	4,560,441	1,637,986	6,198,427	218,801,249
20	4,593,885	1,604,542	6,198,427	214,207,364
21	4,627,573	1,570,854	6,198,427	209,579,791
22	4,661,509	1,536,918	6,198,427	204,918,283
23	4,695,693	1,502,734	6,198,427	200,222,590
24	4,730,128	1,468,299	6,198,427	195,492,462

Angsuran KPR Konvensional Perhitungan Bunga Efektif

Besar pinjaman **195,492,462**
 Suku bunga (rate) per tahun **10.30%**
 Jangka waktu **36** bulan
 Besar angsuran per bulan **Rp 6,335,562**

Bulan	Angsuran Pokok	Angsuran Bunga	Total Angsuran	Saldo Pinjaman
24	-	-	-	195,492,462
25	4,657,586	1,677,977	6,335,562	190,834,876
26	4,697,563	1,637,999	6,335,562	186,137,313
27	4,737,884	1,597,679	6,335,562	181,399,429
28	4,778,551	1,557,012	6,335,562	176,620,878
29	4,819,567	1,515,996	6,335,562	171,801,312
30	4,860,935	1,474,628	6,335,562	166,940,377
31	4,902,658	1,432,905	6,335,562	162,037,720
32	4,944,739	1,390,824	6,335,562	157,092,981
33	4,987,181	1,348,381	6,335,562	152,105,800
34	5,029,988	1,305,575	6,335,562	147,075,812
35	5,073,162	1,262,401	6,335,562	142,002,650
36	5,116,706	1,218,856	6,335,562	136,885,944

Angsuran KPR Konvensional Perhitungan Bunga Efektif

Besar pinjaman **136,885,944**
 Suku bunga (rate) per tahun **11.80%**
 Jangka waktu **24** bulan
 Besar angsuran per bulan **Rp 6,430,919**

Bulan	Angsuran Pokok	Angsuran Bunga	Total Angsuran	Saldo Pinjaman
36	-	-	-	136,885,944
37	5,084,874	1,346,045	6,430,919	131,801,070
38	5,134,875	1,296,044	6,430,919	126,666,195
39	5,185,368	1,245,551	6,430,919	121,480,826
40	5,236,358	1,194,561	6,430,919	116,244,469
41	5,287,849	1,143,071	6,430,919	110,956,620
42	5,339,846	1,091,073	6,430,919	105,616,774
43	5,392,354	1,038,565	6,430,919	100,224,420
44	5,445,379	985,540	6,430,919	94,779,041
45	5,498,925	931,994	6,430,919	89,280,116
46	5,552,998	877,921	6,430,919	83,727,118
47	5,607,603	823,317	6,430,919	78,119,515
48	5,662,744	768,175	6,430,919	72,456,772

Angsuran KPR Konvensional Perhitungan Bunga Efektif

Besar pinjaman **72,456,772**
 Suku bunga (rate) per tahun **13.30%**
 Jangka waktu **12 bulan**
 Besar angsuran per bulan **Rp 6,481,844**

Bulan	Angsuran Pokok	Angsuran Bunga	Total Angsuran	Saldo Pinjaman
48	-	-	-	72,456,772
49	5,678,782	803,063	6,481,844	66,777,990
50	5,741,721	740,123	6,481,844	61,036,269
51	5,805,359	676,485	6,481,844	55,230,910
52	5,869,702	612,143	6,481,844	49,361,208
53	5,934,757	547,087	6,481,844	43,426,451
54	6,000,534	481,310	6,481,844	37,425,917
55	6,067,040	414,804	6,481,844	31,358,876
56	6,134,283	347,561	6,481,844	25,224,593
57	6,202,272	279,573	6,481,844	19,022,322
58	6,271,013	210,831	6,481,844	12,751,308
59	6,340,517	141,327	6,481,844	6,410,791
60	6,410,791	71,053	6,481,844	(0)

Lampiran b.2
BRI Untuk 10 Tahun

Angsuran KPR Konvensional Perhitungan Bunga Efektif

Besar pinjaman **300,000,000**
 Suku bunga (*rate*) per tahun **8.80%**
 Jangka waktu **120** bulan
 Besar angsuran per bulan **Rp 3,767,878**

Bulan	Angsuran Pokok	Angsuran Bunga	Total Angsuran	Saldo Pinjaman
0	-	-	-	300,000,000
1	1,567,878	2,200,000	3,767,878	298,432,122
2	1,579,375	2,188,502	3,767,878	296,852,747
3	1,590,957	2,176,920	3,767,878	295,261,790
4	1,602,624	2,165,253	3,767,878	293,659,165
5	1,614,377	2,153,501	3,767,878	292,044,788
6	1,626,216	2,141,662	3,767,878	290,418,572
7	1,638,141	2,129,736	3,767,878	288,780,431
8	1,650,154	2,117,723	3,767,878	287,130,277
9	1,662,256	2,105,622	3,767,878	285,468,021
10	1,674,445	2,093,432	3,767,878	283,793,576
11	1,686,725	2,081,153	3,767,878	282,106,851
12	1,699,094	2,068,784	3,767,878	280,407,757
13	1,711,554	2,056,324	3,767,878	278,696,203
14	1,724,105	2,043,772	3,767,878	276,972,097
15	1,736,749	2,031,129	3,767,878	275,235,349
16	1,749,485	2,018,393	3,767,878	273,485,864
17	1,762,315	2,005,563	3,767,878	271,723,549
18	1,775,238	1,992,639	3,767,878	269,948,311
19	1,788,257	1,979,621	3,767,878	268,160,054
20	1,801,371	1,966,507	3,767,878	266,358,684
21	1,814,581	1,953,297	3,767,878	264,544,103
22	1,827,887	1,939,990	3,767,878	262,716,216
23	1,841,292	1,926,586	3,767,878	260,874,924
24	1,854,795	1,913,083	3,767,878	259,020,129

Angsuran KPR Konvensional Perhitungan Bunga Efektif

Besar pinjaman **259,020,129**
 Suku bunga (*rate*) per tahun **10.30%**
 Jangka waktu **96 bulan**
 Besar angsuran per bulan **Rp 3,971,651**

Bulan	Angsuran Pokok	Angsuran Bunga	Total Angsuran	Saldo Pinjaman
24	-	-	-	259,020,129
25	1,748,395	2,223,256	3,971,651	257,271,734
26	1,763,402	2,208,249	3,971,651	255,508,332
27	1,778,538	2,193,113	3,971,651	253,729,795
28	1,793,803	2,177,847	3,971,651	251,935,991
29	1,809,200	2,162,451	3,971,651	250,126,791
30	1,824,729	2,146,922	3,971,651	248,302,062
31	1,840,391	2,131,259	3,971,651	246,461,670
32	1,856,188	2,115,463	3,971,651	244,605,482
33	1,872,120	2,099,530	3,971,651	242,733,362
34	1,888,189	2,083,461	3,971,651	240,845,172
35	1,904,396	2,067,254	3,971,651	238,940,776
36	1,920,742	2,050,908	3,971,651	237,020,033

Angsuran KPR Konvensional Perhitungan Bunga Efektif

Besar pinjaman **237,020,033**
 Suku bunga (*rate*) per tahun **11.80%**
 Jangka waktu **84 bulan**
 Besar angsuran per bulan **Rp 4,158,743**

Bulan	Angsuran Pokok	Angsuran Bunga	Total Angsuran	Saldo Pinjaman
36	-	-	-	237,020,033
37	1,828,046	2,330,697	4,158,743	235,191,988
38	1,846,022	2,312,721	4,158,743	233,345,966
39	1,864,174	2,294,569	4,158,743	231,481,792
40	1,882,505	2,276,238	4,158,743	229,599,286
41	1,901,017	2,257,726	4,158,743	227,698,270
42	1,919,710	2,239,033	4,158,743	225,778,560
43	1,938,587	2,220,156	4,158,743	223,839,973
44	1,957,650	2,201,093	4,158,743	221,882,323
45	1,976,900	2,181,843	4,158,743	219,905,423
46	1,996,340	2,162,403	4,158,743	217,909,083
47	2,015,970	2,142,773	4,158,743	215,893,113
48	2,035,794	2,122,949	4,158,743	213,857,319

Angsuran KPR Konvensional Perhitungan Bunga Efektif

Besar pinjaman **213,857,319**
 Suku bunga (*rate*) per tahun **13.30%**
 Jangka waktu **72** bulan
 Besar angsuran per bulan **Rp 4,326,930**

Bulan	Angsuran Pokok	Angsuran Bunga	Total Angsuran	Saldo Pinjaman
48	-	-	-	213,857,319
49	1,956,678	2,370,252	4,326,930	211,900,641
50	1,978,364	2,348,565	4,326,930	209,922,277
51	2,000,291	2,326,639	4,326,930	207,921,986
52	2,022,461	2,304,469	4,326,930	205,899,524
53	2,044,877	2,282,053	4,326,930	203,854,648
54	2,067,541	2,259,389	4,326,930	201,787,107
55	2,090,456	2,236,474	4,326,930	199,696,651
56	2,113,625	2,213,305	4,326,930	197,583,025
57	2,137,051	2,189,879	4,326,930	195,445,974
58	2,160,737	2,166,193	4,326,930	193,285,237
59	2,184,685	2,142,245	4,326,930	191,100,552
60	2,208,899	2,118,031	4,326,930	188,891,653

Angsuran KPR Konvensional Perhitungan Bunga Efektif

Besar pinjaman **188,891,653**
 Suku bunga (*rate*) per tahun **14.80%**
 Jangka waktu **60** bulan
 Besar angsuran per bulan **Rp 4,473,913**

Bulan	Angsuran Pokok	Angsuran Bunga	Total Angsuran	Saldo Pinjaman
60	-	-	-	188,891,653
61	2,144,250	2,329,664	4,473,913	186,747,403
62	2,170,695	2,303,218	4,473,913	184,576,708
63	2,197,467	2,276,446	4,473,913	182,379,241
64	2,224,569	2,249,344	4,473,913	180,154,672
65	2,252,006	2,221,908	4,473,913	177,902,666
66	2,279,780	2,194,133	4,473,913	175,622,885
67	2,307,898	2,166,016	4,473,913	173,314,988
68	2,336,362	2,137,552	4,473,913	170,978,626
69	2,365,177	2,108,736	4,473,913	168,613,449
70	2,394,347	2,079,566	4,473,913	166,219,102
71	2,423,878	2,050,036	4,473,913	163,795,224
72	2,453,772	2,020,141	4,473,913	161,341,452

Angsuran KPR Konvensional Perhitungan Bunga Efektif

Besar pinjaman **161,341,452**
 Suku bunga (*rate*) per tahun **16.30%**
 Jangka waktu **48** bulan
 Besar angsuran per bulan **Rp 4,597,289**

Bulan	Angsuran Pokok	Angsuran Bunga	Total Angsuran	Saldo Pinjaman
72	-	-	-	161,341,452
73	2,405,735	2,191,555	4,597,289	158,935,717
74	2,438,413	2,158,877	4,597,289	156,497,305
75	2,471,534	2,125,755	4,597,289	154,025,770
76	2,505,106	2,092,183	4,597,289	151,520,664
77	2,539,134	2,058,156	4,597,289	148,981,530
78	2,573,624	2,023,666	4,597,289	146,407,907
79	2,608,582	1,988,707	4,597,289	143,799,325
80	2,644,015	1,953,274	4,597,289	141,155,310
81	2,679,930	1,917,360	4,597,289	138,475,380
82	2,716,332	1,880,957	4,597,289	135,759,048
83	2,753,229	1,844,060	4,597,289	133,005,819
84	2,790,627	1,806,662	4,597,289	130,215,191

Angsuran KPR Konvensional Perhitungan Bunga Efektif

Besar pinjaman **130,215,191**
 Suku bunga (*rate*) per tahun **17.80%**
 Jangka waktu **36** bulan
 Besar angsuran per bulan **Rp 4,694,537**

Bulan	Angsuran Pokok	Angsuran Bunga	Total Angsuran	Saldo Pinjaman
84	-	-	-	130,215,191
85	2,763,012	1,931,525	4,694,537	127,452,180
86	2,803,996	1,890,541	4,694,537	124,648,184
87	2,845,589	1,848,948	4,694,537	121,802,595
88	2,887,798	1,806,738	4,694,537	118,914,796
89	2,930,634	1,763,903	4,694,537	115,984,162
90	2,974,105	1,720,432	4,694,537	113,010,057
91	3,018,221	1,676,316	4,694,537	109,991,836
92	3,062,991	1,631,546	4,694,537	106,928,844
93	3,108,426	1,586,111	4,694,537	103,820,419
94	3,154,534	1,540,003	4,694,537	100,665,885
95	3,201,326	1,493,211	4,694,537	97,464,558
96	3,248,813	1,445,724	4,694,537	94,215,746

Angsuran KPR Konvensional Perhitungan Bunga Efektif

Besar pinjaman **94,215,746**
 Suku bunga (*rate*) per tahun **19.30%**
 Jangka waktu **24** bulan
 Besar angsuran per bulan **Rp 4,763,029**

Bulan	Angsuran Pokok	Angsuran Bunga	Total Angsuran	Saldo Pinjaman
96	-	-	-	94,215,746
97	3,247,726	1,515,303	4,763,029	90,968,020
98	3,299,960	1,463,069	4,763,029	87,668,059
99	3,353,035	1,409,995	4,763,029	84,315,025
100	3,406,963	1,356,067	4,763,029	80,908,062
101	3,461,758	1,301,271	4,763,029	77,446,304
102	3,517,435	1,245,595	4,763,029	73,928,870
103	3,574,007	1,189,023	4,763,029	70,354,863
104	3,631,489	1,131,541	4,763,029	66,723,375
105	3,689,895	1,073,134	4,763,029	63,033,480
106	3,749,241	1,013,788	4,763,029	59,284,239
107	3,809,541	953,488	4,763,029	55,474,698
108	3,870,811	892,218	4,763,029	51,603,887

Angsuran KPR Konvensional Perhitungan Bunga Efektif

Besar pinjaman **51,603,887**
 Suku bunga (*rate*) per tahun **20.80%**
 Jangka waktu **12** bulan
 Besar angsuran per bulan **Rp 4,800,081**

Bulan	Angsuran Pokok	Angsuran Bunga	Total Angsuran	Saldo Pinjaman
108	-	-	-	51,603,887
109	3,905,613	894,467	4,800,081	47,698,273
110	3,973,311	826,770	4,800,081	43,724,963
111	4,042,181	757,899	4,800,081	39,682,781
112	4,112,246	687,835	4,800,081	35,570,536
113	4,183,525	616,556	4,800,081	31,387,011
114	4,256,039	544,042	4,800,081	27,130,972
115	4,329,811	470,270	4,800,081	22,801,161
116	4,404,861	395,220	4,800,081	18,396,301
117	4,481,211	318,869	4,800,081	13,915,089
118	4,558,886	241,195	4,800,081	9,356,203
119	4,637,906	162,174	4,800,081	4,718,297
120	4,718,297	81,784	4,800,081	0

Lampiran c.1

BTN Untuk 5 Tahun

Angsuran KPR Konvensional Perhitungan Bunga Efektif

Besar pinjaman **300,000,000**
 Suku bunga (rate) per tahun **11.25%**
 Jangka waktu **60 bulan**
 Besar angsuran per bulan **Rp 6,560,192**

Bulan	Angsuran Pokok	Angsuran Bunga	Total Angsuran	Saldo Pinjaman
0	-	-	-	300,000,000
1	3,747,692	2,812,500	6,560,192	296,252,308
2	3,782,827	2,777,365	6,560,192	292,469,481
3	3,818,291	2,741,901	6,560,192	288,651,190
4	3,854,087	2,706,105	6,560,192	284,797,102
5	3,890,220	2,669,973	6,560,192	280,906,883
6	3,926,690	2,633,502	6,560,192	276,980,192
7	3,963,503	2,596,689	6,560,192	273,016,689
8	4,000,661	2,559,531	6,560,192	269,016,028
9	4,038,167	2,522,025	6,560,192	264,977,861
10	4,076,025	2,484,167	6,560,192	260,901,836
11	4,114,238	2,445,955	6,560,192	256,787,599
12	4,152,809	2,407,384	6,560,192	252,634,790

Angsuran KPR Konvensional Perhitungan Bunga Efektif

Besar pinjaman **252,634,790**
 Suku bunga (rate) per tahun **12.75%**
 Jangka waktu **48** bulan
 Besar angsuran per bulan **Rp 6,746,254**

Bulan	Angsuran Pokok	Angsuran Bunga	Total Angsuran	Saldo Pinjaman
12	-	-	-	252,634,790
13	4,062,009	2,684,245	6,746,254	248,572,781
14	4,105,168	2,641,086	6,746,254	244,467,613
15	4,148,785	2,597,468	6,746,254	240,318,828
16	4,192,866	2,553,388	6,746,254	236,125,962
17	4,237,415	2,508,838	6,746,254	231,888,547
18	4,282,438	2,463,816	6,746,254	227,606,109
19	4,327,939	2,418,315	6,746,254	223,278,171
20	4,373,923	2,372,331	6,746,254	218,904,248
21	4,420,396	2,325,858	6,746,254	214,483,852
22	4,467,363	2,278,891	6,746,254	210,016,489
23	4,514,828	2,231,425	6,746,254	205,501,661
24	4,562,798	2,183,455	6,746,254	200,938,862

Angsuran KPR Konvensional Perhitungan Bunga Efektif

Besar pinjaman **200,938,862**
 Suku bunga (rate) per tahun **14.25%**
 Jangka waktu **36** bulan
 Besar angsuran per bulan **Rp 6,892,038**

Bulan	Angsuran Pokok	Angsuran Bunga	Total Angsuran	Saldo Pinjaman
24				200,938,862
25	4,505,889	2,386,149	6,892,038	196,432,974
26	4,559,396	2,332,642	6,892,038	191,873,577
27	4,613,539	2,278,499	6,892,038	187,260,038
28	4,668,325	2,223,713	6,892,038	182,591,713
29	4,723,761	2,168,277	6,892,038	177,867,952
30	4,779,856	2,112,182	6,892,038	173,088,096
31	4,836,617	2,055,421	6,892,038	168,251,480
32	4,894,051	1,997,986	6,892,038	163,357,428
33	4,952,168	1,939,869	6,892,038	158,405,260
34	5,010,975	1,881,062	6,892,038	153,394,284
35	5,070,481	1,821,557	6,892,038	148,323,804
36	5,130,693	1,761,345	6,892,038	143,193,111

Angsuran KPR Konvensional Perhitungan Bunga Efektif

Besar pinjaman **143,193,111**
 Suku bunga (*rate*) per tahun **15.75%**
 Jangka waktu **24** bulan
 Besar angsuran per bulan **Rp 6,994,087**

Bulan	Angsuran Pokok	Angsuran Bunga	Total Angsuran	Saldo Pinjaman
36	-	-	-	143,193,111
37	5,114,678	1,879,410	6,994,087	138,078,433
38	5,181,808	1,812,279	6,994,087	132,896,625
39	5,249,819	1,744,268	6,994,087	127,646,806
40	5,318,723	1,675,364	6,994,087	122,328,083
41	5,388,531	1,605,556	6,994,087	116,939,551
42	5,459,256	1,534,832	6,994,087	111,480,296
43	5,530,909	1,463,179	6,994,087	105,949,387
44	5,603,502	1,390,586	6,994,087	100,345,885
45	5,677,048	1,317,040	6,994,087	94,668,838
46	5,751,559	1,242,528	6,994,087	88,917,279
47	5,827,048	1,167,039	6,994,087	83,090,231
48	5,903,528	1,090,559	6,994,087	77,186,703

Angsuran KPR Konvensional Perhitungan Bunga Efektif

Besar pinjaman **77,186,703**
 Suku bunga (*rate*) per tahun **17.25%**
 Jangka waktu **12** bulan
 Besar angsuran per bulan **Rp 7,048,955**

Bulan	Angsuran Pokok	Angsuran Bunga	Total Angsuran	Saldo Pinjaman
48	-	-	-	77,186,703
49	5,939,396	1,109,559	7,048,955	71,247,307
50	6,024,775	1,024,180	7,048,955	65,222,532
51	6,111,381	937,574	7,048,955	59,111,151
52	6,199,232	849,723	7,048,955	52,911,919
53	6,288,346	760,609	7,048,955	46,623,572
54	6,378,741	670,214	7,048,955	40,244,831
55	6,470,435	578,519	7,048,955	33,774,396
56	6,563,448	485,507	7,048,955	27,210,948
57	6,657,798	391,157	7,048,955	20,553,150
58	6,753,503	295,452	7,048,955	13,799,647
59	6,850,585	198,370	7,048,955	6,949,062
60	6,949,062	99,893	7,048,955	0

Lampiran c.2

BTN Untuk 10 Tahun

Angsuran KPR Konvensional Perhitungan Bunga Efektif

Besar pinjaman **300,000,000**
 Suku bunga (*rate*) per tahun **11.25%**
 Jangka waktu **120** bulan
 Besar angsuran per bulan **Rp 4,175,068**

Bulan	Angsuran Pokok	Angsuran Bunga	Total Angsuran	Saldo Pinjaman
0	-	-	-	300,000,000
1	1,362,568	2,812,500	4,175,068	298,637,432
2	1,375,342	2,799,726	4,175,068	297,262,089
3	1,388,236	2,786,832	4,175,068	295,873,853
4	1,401,251	2,773,817	4,175,068	294,472,602
5	1,414,388	2,760,681	4,175,068	293,058,214
6	1,427,648	2,747,421	4,175,068	291,630,566
7	1,441,032	2,734,037	4,175,068	290,189,535
8	1,454,542	2,720,527	4,175,068	288,734,993
9	1,468,178	2,706,891	4,175,068	287,266,815
10	1,481,942	2,693,126	4,175,068	285,784,873
11	1,495,835	2,679,233	4,175,068	284,289,038
12	1,509,859	2,665,210	4,175,068	282,779,179

Angsuran KPR Konvensional Perhitungan Bunga Efektif

Besar pinjaman **282,779,179**
 Suku bunga (*rate*) per tahun **12.75%**
 Jangka waktu **108** bulan
 Besar angsuran per bulan **Rp 4,414,248**

Bulan	Angsuran Pokok	Angsuran Bunga	Total Angsuran	Saldo Pinjaman
12	-	-	-	282,779,179
13	1,409,720	3,004,529	4,414,248	281,369,460
14	1,424,698	2,989,551	4,414,248	279,944,762
15	1,439,835	2,974,413	4,414,248	278,504,926
16	1,455,134	2,959,115	4,414,248	277,049,793
17	1,470,594	2,943,654	4,414,248	275,579,198
18	1,486,219	2,928,029	4,414,248	274,092,979
19	1,502,011	2,912,238	4,414,248	272,590,969
20	1,517,969	2,896,279	4,414,248	271,072,999
21	1,534,098	2,880,151	4,414,248	269,538,901
22	1,550,398	2,863,851	4,414,248	267,988,504
23	1,566,871	2,847,378	4,414,248	266,421,633
24	1,583,519	2,830,730	4,414,248	264,838,115

Angsuran KPR Konvensional Perhitungan Bunga Efektif

Besar pinjaman **264,838,115**
 Suku bunga (*rate*) per tahun **14.25%**
 Jangka waktu **96** bulan
 Besar angsuran per bulan **Rp 4,638,396**

Bulan	Angsuran Pokok	Angsuran Bunga	Total Angsuran	Saldo Pinjaman
24	-	-	-	264,838,115
25	1,493,443	3,144,953	4,638,396	263,344,672
26	1,511,178	3,127,218	4,638,396	261,833,494
27	1,529,123	3,109,273	4,638,396	260,304,371
28	1,547,281	3,091,114	4,638,396	258,757,090
29	1,565,655	3,072,740	4,638,396	257,191,435
30	1,584,247	3,054,148	4,638,396	255,607,188
31	1,603,060	3,035,335	4,638,396	254,004,128
32	1,622,097	3,016,299	4,638,396	252,382,031
33	1,641,359	2,997,037	4,638,396	250,740,672
34	1,660,850	2,977,545	4,638,396	249,079,822
35	1,680,573	2,957,823	4,638,396	247,399,249
36	1,700,529	2,937,866	4,638,396	245,698,720

Angsuran KPR Konvensional Perhitungan Bunga Efektif

Besar pinjaman **245,698,720**
 Suku bunga (*rate*) per tahun **15.75%**
 Jangka waktu **84** bulan
 Besar angsuran per bulan **Rp 4,845,164**

Bulan	Angsuran Pokok	Angsuran Bunga	Total Angsuran	Saldo Pinjaman
36	-	-	-	245,698,720
37	1,620,369	3,224,796	4,845,164	244,078,351
38	1,641,636	3,203,528	4,845,164	242,436,716
39	1,663,182	3,181,982	4,845,164	240,773,533
40	1,685,012	3,160,153	4,845,164	239,088,522
41	1,707,127	3,138,037	4,845,164	237,381,394
42	1,729,533	3,115,631	4,845,164	235,651,861
43	1,752,234	3,092,931	4,845,164	233,899,627
44	1,775,232	3,069,933	4,845,164	232,124,396
45	1,798,532	3,046,633	4,845,164	230,325,864
46	1,822,137	3,023,027	4,845,164	228,503,727
47	1,846,053	2,999,111	4,845,164	226,657,674
48	1,870,282	2,974,882	4,845,164	224,787,392

Angsuran KPR Konvensional Perhitungan Bunga Efektif

Besar pinjaman **224,787,392**
 Suku bunga (*rate*) per tahun **17.25%**
 Jangka waktu **72** bulan
 Besar angsuran per bulan **Rp 5,032,059**

Bulan	Angsuran Pokok	Angsuran Bunga	Total Angsuran	Saldo Pinjaman
48	-	-	-	224,787,392
49	1,800,740	3,231,319	5,032,059	222,986,652
50	1,826,626	3,205,433	5,032,059	221,160,026
51	1,852,883	3,179,175	5,032,059	219,307,143
52	1,879,519	3,152,540	5,032,059	217,427,624
53	1,906,537	3,125,522	5,032,059	215,521,087
54	1,933,943	3,098,116	5,032,059	213,587,144
55	1,961,744	3,070,315	5,032,059	211,625,400
56	1,989,944	3,042,115	5,032,059	209,635,456
57	2,018,549	3,013,510	5,032,059	207,616,907
58	2,047,566	2,984,493	5,032,059	205,569,341
59	2,077,000	2,955,059	5,032,059	203,492,342
60	2,106,856	2,925,202	5,032,059	201,385,485

Angsuran KPR Konvensional Perhitungan Bunga Efektif

Besar pinjaman **201,385,485**
 Suku bunga (*rate*) per tahun **18.75%**
 Jangka waktu **60** bulan
 Besar angsuran per bulan **Rp 5,196,387**

Bulan	Angsuran Pokok	Angsuran Bunga	Total Angsuran	Saldo Pinjaman
60	-	-	-	201,385,485
61	2,049,739	3,146,648	5,196,387	199,335,747
62	2,081,766	3,114,621	5,196,387	197,253,981
63	2,114,294	3,082,093	5,196,387	195,139,687
64	2,147,329	3,049,058	5,196,387	192,992,357
65	2,180,881	3,015,506	5,196,387	190,811,476
66	2,214,958	2,981,429	5,196,387	188,596,518
67	2,249,566	2,946,821	5,196,387	186,346,952
68	2,284,716	2,911,671	5,196,387	184,062,236
69	2,320,415	2,875,972	5,196,387	181,741,821
70	2,356,671	2,839,716	5,196,387	179,385,150
71	2,393,494	2,802,893	5,196,387	176,991,656
72	2,430,892	2,765,495	5,196,387	174,560,764

Angsuran KPR Konvensional Perhitungan Bunga Efektif

Besar pinjaman **174,560,764**
 Suku bunga (*rate*) per tahun **20.25%**
 Jangka waktu **48 bulan**
 Besar angsuran per bulan **Rp 5,335,226**

Bulan	Angsuran Pokok	Angsuran Bunga	Total Angsuran	Saldo Pinjaman
72	-	-	-	174,560,764
73	2,389,513	2,945,713	5,335,226	172,171,250
74	2,429,836	2,905,390	5,335,226	169,741,414
75	2,470,840	2,864,386	5,335,226	167,270,574
76	2,512,535	2,822,691	5,335,226	164,758,038
77	2,554,934	2,780,292	5,335,226	162,203,104
78	2,598,049	2,737,177	5,335,226	159,605,055
79	2,641,891	2,693,335	5,335,226	156,963,164
80	2,686,473	2,648,753	5,335,226	154,276,691
81	2,731,807	2,603,419	5,335,226	151,544,884
82	2,777,906	2,557,320	5,335,226	148,766,978
83	2,824,784	2,510,443	5,335,226	145,942,194
84	2,872,452	2,462,775	5,335,226	143,069,742

Angsuran KPR Konvensional Perhitungan Bunga Efektif

Besar pinjaman **143,069,742**
 Suku bunga (*rate*) per tahun **21.75%**
 Jangka waktu **36 bulan**
 Besar angsuran per bulan **Rp 5,445,412**

Bulan	Angsuran Pokok	Angsuran Bunga	Total Angsuran	Saldo Pinjaman
84	-	-	-	143,069,742
85	2,852,273	2,593,139	5,445,412	140,217,469
86	2,903,970	2,541,442	5,445,412	137,313,499
87	2,956,605	2,488,807	5,445,412	134,356,894
88	3,010,193	2,435,219	5,445,412	131,346,701
89	3,064,753	2,380,659	5,445,412	128,281,948
90	3,120,302	2,325,110	5,445,412	125,161,646
91	3,176,857	2,268,555	5,445,412	121,984,789
92	3,234,438	2,210,974	5,445,412	118,750,351
93	3,293,062	2,152,350	5,445,412	115,457,289
94	3,352,749	2,092,663	5,445,412	112,104,540
95	3,413,517	2,031,895	5,445,412	108,691,023
96	3,475,387	1,970,025	5,445,412	105,215,635

Angsuran KPR Konvensional Perhitungan Bunga Efektif

Besar pinjaman **105,215,635**
 Suku bunga (*rate*) per tahun **23.25%**
 Jangka waktu **24** bulan
 Besar angsuran per bulan **Rp 5,523,559**

Bulan	Angsuran Pokok	Angsuran Bunga	Total Angsuran	Saldo Pinjaman
96	-	-	-	105,215,635
97	3,485,006	2,038,553	5,523,559	101,730,630
98	3,552,528	1,971,031	5,523,559	98,178,102
99	3,621,358	1,902,201	5,523,559	94,556,745
100	3,691,522	1,832,037	5,523,559	90,865,223
101	3,763,045	1,760,514	5,523,559	87,102,178
102	3,835,954	1,687,605	5,523,559	83,266,224
103	3,910,275	1,613,283	5,523,559	79,355,949
104	3,986,037	1,537,522	5,523,559	75,369,912
105	4,063,266	1,460,292	5,523,559	71,306,645
106	4,141,992	1,381,566	5,523,559	67,164,653
107	4,222,243	1,301,315	5,523,559	62,942,410
108	4,304,049	1,219,509	5,523,559	58,638,360

Angsuran KPR Konvensional Perhitungan Bunga Efektif

Besar pinjaman **58,638,360**
 Suku bunga (*rate*) per tahun **24.75%**
 Jangka waktu **12** bulan
 Besar angsuran per bulan **Rp 5,566,125**

Bulan	Angsuran Pokok	Angsuran Bunga	Total Angsuran	Saldo Pinjaman
108	-	-	-	58,638,360
109	4,356,709	1,209,416	5,566,125	54,281,652
110	4,446,566	1,119,559	5,566,125	49,835,086
111	4,538,276	1,027,849	5,566,125	45,296,810
112	4,631,878	934,247	5,566,125	40,664,932
113	4,727,411	838,714	5,566,125	35,937,521
114	4,824,913	741,211	5,566,125	31,112,608
115	4,924,427	641,698	5,566,125	26,188,181
116	5,025,994	540,131	5,566,125	21,162,187
117	5,129,655	436,470	5,566,125	16,032,532
118	5,235,454	330,671	5,566,125	10,797,078
119	5,343,435	222,690	5,566,125	5,453,643
120	5,453,643	112,481	5,566,125	(0)

Lampiran d.1

MANDIRI Untuk 5 Tahun

Angsuran KPR Konvensional Perhitungan Bunga Efektif

Besar pinjaman **300,000,000**
 Suku bunga (*rate*) per tahun **8.80%**
 Jangka waktu **60** bulan
 Besar angsuran per bulan **Rp 6,198,427**

Bulan	Angsuran Pokok	Angsuran Bunga	Total Angsuran	Saldo Pinjaman
0	-	-	-	300,000,000
1	3,998,427	2,200,000	6,198,427	296,001,573
2	4,027,749	2,170,678	6,198,427	291,973,824
3	4,057,286	2,141,141	6,198,427	287,916,538
4	4,087,039	2,111,388	6,198,427	283,829,499
5	4,117,011	2,081,416	6,198,427	279,712,489
6	4,147,202	2,051,225	6,198,427	275,565,286
7	4,177,615	2,020,812	6,198,427	271,387,671
8	4,208,251	1,990,176	6,198,427	267,179,421
9	4,239,111	1,959,316	6,198,427	262,940,309
10	4,270,198	1,928,229	6,198,427	258,670,111
11	4,301,513	1,896,914	6,198,427	254,368,598
12	4,333,057	1,865,370	6,198,427	250,035,541

Angsuran KPR Konvensional Perhitungan Bunga Efektif

Besar pinjaman **250,035,541**
 Suku bunga (*rate*) per tahun **10.30%**
 Jangka waktu **48** bulan
 Besar angsuran per bulan **Rp 6,377,631**

Bulan	Angsuran Pokok	Angsuran Bunga	Total Angsuran	Saldo Pinjaman
12	-	-	-	250,035,541
13	4,231,493	2,146,138	6,377,631	245,804,048
14	4,267,813	2,109,818	6,377,631	241,536,235
15	4,304,445	2,073,186	6,377,631	237,231,789
16	4,341,392	2,036,240	6,377,631	232,890,397
17	4,378,655	1,998,976	6,377,631	228,511,742
18	4,416,239	1,961,392	6,377,631	224,095,503
19	4,454,145	1,923,486	6,377,631	219,641,358
20	4,492,376	1,885,255	6,377,631	215,148,981
21	4,530,936	1,846,695	6,377,631	210,618,045
22	4,569,827	1,807,805	6,377,631	206,048,219
23	4,609,051	1,768,581	6,377,631	201,439,168
24	4,648,612	1,729,020	6,377,631	196,790,556

Angsuran KPR Konvensional Perhitungan Bunga Efektif

Besar pinjaman **196,790,556**
 Suku bunga (*rate*) per tahun **11.80%**
 Jangka waktu **36** bulan
 Besar angsuran per bulan **Rp 6,517,480**

Bulan	Angsuran Pokok	Angsuran Bunga	Total Angsuran	Saldo Pinjaman
24	-	-	-	196,790,556
25	4,582,373	1,935,107	6,517,480	192,208,183
26	4,627,433	1,890,047	6,517,480	187,580,750
27	4,672,936	1,844,544	6,517,480	182,907,814
28	4,718,887	1,798,594	6,517,480	178,188,927
29	4,765,289	1,752,191	6,517,480	173,423,638
30	4,812,148	1,705,332	6,517,480	168,611,490
31	4,859,467	1,658,013	6,517,480	163,752,023
32	4,907,252	1,610,228	6,517,480	158,844,771
33	4,955,507	1,561,974	6,517,480	153,889,264
34	5,004,236	1,513,244	6,517,480	148,885,028
35	5,053,444	1,464,036	6,517,480	143,831,584
36	5,103,136	1,414,344	6,517,480	138,728,448

Angsuran KPR Konvensional Perhitungan Bunga Efektif

Besar pinjaman **138,728,448**
 Suku bunga (*rate*) per tahun **13.30%**
 Jangka waktu **24** bulan
 Besar angsuran per bulan **Rp 6,614,969**

Bulan	Angsuran Pokok	Angsuran Bunga	Total Angsuran	Saldo Pinjaman
36	-	-	-	138,728,448
37	5,077,395	1,537,574	6,614,969	133,651,053
38	5,133,670	1,481,299	6,614,969	128,517,383
39	5,190,568	1,424,401	6,614,969	123,326,816
40	5,248,096	1,366,872	6,614,969	118,078,719
41	5,306,263	1,308,706	6,614,969	112,772,456
42	5,365,074	1,249,895	6,614,969	107,407,382
43	5,424,537	1,190,432	6,614,969	101,982,846
44	5,484,659	1,130,310	6,614,969	96,498,187
45	5,545,447	1,069,522	6,614,969	90,952,740
46	5,606,909	1,008,060	6,614,969	85,345,831
47	5,669,052	945,916	6,614,969	79,676,778
48	5,731,884	883,084	6,614,969	73,944,894

Angsuran KPR Konvensional Perhitungan Bunga Efektif

Besar pinjaman **73,944,894**
 Suku bunga (*rate*) per tahun **14.80%**
 Jangka waktu **12 bulan**
 Besar angsuran per bulan **Rp 6,667,165**

Bulan	Angsuran Pokok	Angsuran Bunga	Total Angsuran	Saldo Pinjaman
48	-	-	-	73,944,894
49	5,755,178	911,987	6,667,165	68,189,716
50	5,826,158	841,006	6,667,165	62,363,558
51	5,898,014	769,151	6,667,165	56,465,543
52	5,970,756	696,408	6,667,165	50,494,787
53	6,044,396	622,769	6,667,165	44,450,391
54	6,118,943	548,221	6,667,165	38,331,448
55	6,194,410	472,755	6,667,165	32,137,037
56	6,270,808	396,357	6,667,165	25,866,229
57	6,348,148	319,017	6,667,165	19,518,081
58	6,426,442	240,723	6,667,165	13,091,640
59	6,505,701	161,464	6,667,165	6,585,938
60	6,585,938	81,227	6,667,165	(0)

Lampiran d.2

MANDIRI Untuk 10 Tahun

Angsuran KPR Konvensional Perhitungan Bunga Efektif

Besar pinjaman **300,000,000**
 Suku bunga (*rate*) per tahun **8.80%**
 Jangka waktu **120** bulan
 Besar angsuran per bulan **Rp 3,767,878**

Bulan	Angsuran Pokok	Angsuran Bunga	Total Angsuran	Saldo Pinjaman
0	-	-	-	300,000,000
1	1,567,878	2,200,000	3,767,878	298,432,122
2	1,579,375	2,188,502	3,767,878	296,852,747
3	1,590,957	2,176,920	3,767,878	295,261,790
4	1,602,624	2,165,253	3,767,878	293,659,165
5	1,614,377	2,153,501	3,767,878	292,044,788
6	1,626,216	2,141,662	3,767,878	290,418,572
7	1,638,141	2,129,736	3,767,878	288,780,431
8	1,650,154	2,117,723	3,767,878	287,130,277
9	1,662,256	2,105,622	3,767,878	285,468,021
10	1,674,445	2,093,432	3,767,878	283,793,576
11	1,686,725	2,081,153	3,767,878	282,106,851
12	1,699,094	2,068,784	3,767,878	280,407,757

Angsuran KPR Konvensional Perhitungan Bunga Efektif

Besar pinjaman **280,407,757**
 Suku bunga (*rate*) per tahun **10.30%**
 Jangka waktu **108** bulan
 Besar angsuran per bulan **Rp 3,993,469**

Bulan	Angsuran Pokok	Angsuran Bunga	Total Angsuran	Saldo Pinjaman
12	-	-	-	280,407,757
13	1,586,636	2,406,833	3,993,469	278,821,121
14	1,600,255	2,393,215	3,993,469	277,220,866
15	1,613,990	2,379,479	3,993,469	275,606,876
16	1,627,844	2,365,626	3,993,469	273,979,032
17	1,641,816	2,351,653	3,993,469	272,337,216
18	1,655,908	2,337,561	3,993,469	270,681,308
19	1,670,121	2,323,348	3,993,469	269,011,186
20	1,684,457	2,309,013	3,993,469	267,326,730
21	1,698,915	2,294,554	3,993,469	265,627,815
22	1,713,497	2,279,972	3,993,469	263,914,317
23	1,728,205	2,265,265	3,993,469	262,186,113
24	1,743,039	2,250,431	3,993,469	260,443,074

Angsuran KPR Konvensional Perhitungan Bunga Efektif

Besar pinjaman **260,443,074**
 Suku bunga (*rate*) per tahun **11.80%**
 Jangka waktu **96** bulan
 Besar angsuran per bulan **Rp 4,204,372**

Bulan	Angsuran Pokok	Angsuran Bunga	Total Angsuran	Saldo Pinjaman
24	-	-	-	260,443,074
25	1,643,349	2,561,024	4,204,372	258,799,725
26	1,659,509	2,544,864	4,204,372	257,140,217
27	1,675,827	2,528,545	4,204,372	255,464,390
28	1,692,306	2,512,066	4,204,372	253,772,084
29	1,708,947	2,495,425	4,204,372	252,063,137
30	1,725,752	2,478,621	4,204,372	250,337,385
31	1,742,722	2,461,651	4,204,372	248,594,664
32	1,759,858	2,444,514	4,204,372	246,834,805
33	1,777,164	2,427,209	4,204,372	245,057,642
34	1,794,639	2,409,733	4,204,372	243,263,003
35	1,812,286	2,392,086	4,204,372	241,450,716
36	1,830,107	2,374,265	4,204,372	239,620,609

Angsuran KPR Konvensional Perhitungan Bunga Efektif

Besar pinjaman **239,620,609**
 Suku bunga (*rate*) per tahun **13.30%**
 Jangka waktu **84** bulan
 Besar angsuran per bulan **Rp 4,398,346**

Bulan	Angsuran Pokok	Angsuran Bunga	Total Angsuran	Saldo Pinjaman
36	-	-	-	239,620,609
37	1,742,551	2,655,795	4,398,346	237,878,059
38	1,761,864	2,636,482	4,398,346	236,116,195
39	1,781,391	2,616,954	4,398,346	234,334,803
40	1,801,135	2,597,211	4,398,346	232,533,668
41	1,821,098	2,577,248	4,398,346	230,712,570
42	1,841,282	2,557,064	4,398,346	228,871,289
43	1,861,689	2,536,657	4,398,346	227,009,600
44	1,882,323	2,516,023	4,398,346	225,127,277
45	1,903,185	2,495,161	4,398,346	223,224,091
46	1,924,279	2,474,067	4,398,346	221,299,813
47	1,945,606	2,452,740	4,398,346	219,354,206
48	1,967,170	2,431,176	4,398,346	217,387,036

Angsuran KPR Konvensional Perhitungan Bunga Efektif

Besar pinjaman **217,387,036**
 Suku bunga (*rate*) per tahun **14.80%**
 Jangka waktu **72** bulan
 Besar angsuran per bulan **Rp 4,573,074**

Bulan	Angsuran Pokok	Angsuran Bunga	Total Angsuran	Saldo Pinjaman
48	-	-	-	217,387,036
49	1,891,967	2,681,107	4,573,074	215,495,069
50	1,915,301	2,657,773	4,573,074	213,579,768
51	1,938,923	2,634,150	4,573,074	211,640,845
52	1,962,836	2,610,237	4,573,074	209,678,009
53	1,987,045	2,586,029	4,573,074	207,690,964
54	2,011,552	2,561,522	4,573,074	205,679,412
55	2,036,361	2,536,713	4,573,074	203,643,051
56	2,061,476	2,511,598	4,573,074	201,581,575
57	2,086,901	2,486,173	4,573,074	199,494,675
58	2,112,639	2,460,434	4,573,074	197,382,035
59	2,138,695	2,434,378	4,573,074	195,243,340
60	2,165,072	2,408,001	4,573,074	193,078,268

Angsuran KPR Konvensional Perhitungan Bunga Efektif

Besar pinjaman **193,078,268**
 Suku bunga (*rate*) per tahun **16.30%**
 Jangka waktu **60** bulan
 Besar angsuran per bulan **Rp 4,726,120**

Bulan	Angsuran Pokok	Angsuran Bunga	Total Angsuran	Saldo Pinjaman
60	-	-	-	193,078,268
61	2,103,474	2,622,646	4,726,120	190,974,794
62	2,132,046	2,594,074	4,726,120	188,842,748
63	2,161,006	2,565,114	4,726,120	186,681,741
64	2,190,360	2,535,760	4,726,120	184,491,381
65	2,220,113	2,506,008	4,726,120	182,271,269
66	2,250,269	2,475,851	4,726,120	180,021,000
67	2,280,835	2,445,285	4,726,120	177,740,164
68	2,311,817	2,414,304	4,726,120	175,428,348
69	2,343,219	2,382,902	4,726,120	173,085,129
70	2,375,047	2,351,073	4,726,120	170,710,082
71	2,407,309	2,318,812	4,726,120	168,302,773
72	2,440,008	2,286,113	4,726,120	165,862,765

Angsuran KPR Konvensional Perhitungan Bunga Efektif

Besar pinjaman **165,862,765**
 Suku bunga (*rate*) per tahun **17.80%**
 Jangka waktu **48 bulan**
 Besar angsuran per bulan **Rp 4,854,902**

Bulan	Angsuran Pokok	Angsuran Bunga	Total Angsuran	Saldo Pinjaman
72	-	-	-	154,512,062
73	2,587,846	1,390,609	3,978,454	151,924,216
74	2,611,137	1,367,318	3,978,454	149,313,080
75	2,634,637	1,343,818	3,978,454	146,678,443
76	2,658,348	1,320,106	3,978,454	144,020,094
77	2,682,274	1,296,181	3,978,454	141,337,821
78	2,706,414	1,272,040	3,978,454	138,631,407
79	2,730,772	1,247,683	3,978,454	135,900,635
80	2,755,349	1,223,106	3,978,454	133,145,286
81	2,780,147	1,198,308	3,978,454	130,365,139
82	2,805,168	1,173,286	3,978,454	127,559,971
83	2,830,415	1,148,040	3,978,454	124,729,556
84	2,855,888	1,122,566	3,978,454	121,873,668

Angsuran KPR Konvensional Perhitungan Bunga Efektif

Besar pinjaman **121,873,668**
 Suku bunga (*rate*) per tahun **19.30%**
 Jangka waktu **36 bulan**
 Besar angsuran per bulan **Rp 4,485,911**

Bulan	Angsuran Pokok	Angsuran Bunga	Total Angsuran	Saldo Pinjaman
84	-	-	-	121,873,668
85	2,525,776	1,960,135	4,485,911	119,347,892
86	2,566,399	1,919,512	4,485,911	116,781,493
87	2,607,675	1,878,236	4,485,911	114,173,818
88	2,649,615	1,836,296	4,485,911	111,524,202
89	2,692,230	1,793,681	4,485,911	108,831,972
90	2,735,530	1,750,381	4,485,911	106,096,442
91	2,779,526	1,706,384	4,485,911	103,316,916
92	2,824,230	1,661,680	4,485,911	100,492,685
93	2,869,654	1,616,257	4,485,911	97,623,032
94	2,915,807	1,570,104	4,485,911	94,707,225
95	2,962,703	1,523,208	4,485,911	91,744,522
96	3,010,353	1,475,558	4,485,911	88,734,169

Angsuran KPR Konvensional Perhitungan Bunga Efektif

Besar pinjaman **88,734,169**
 Suku bunga (*rate*) per tahun **20.80%**
 Jangka waktu **24** bulan
 Besar angsuran per bulan **Rp 4,550,951**

Bulan	Angsuran Pokok	Angsuran Bunga	Total Angsuran	Saldo Pinjaman
96	-	-	-	88,734,169
97	3,012,892	1,538,059	4,550,951	85,721,277
98	3,065,115	1,485,835	4,550,951	82,656,161
99	3,118,244	1,432,707	4,550,951	79,537,917
100	3,172,294	1,378,657	4,550,951	76,365,623
101	3,227,280	1,323,671	4,550,951	73,138,343
102	3,283,220	1,267,731	4,550,951	69,855,124
103	3,340,129	1,210,822	4,550,951	66,514,995
104	3,398,024	1,152,927	4,550,951	63,116,971
105	3,456,923	1,094,027	4,550,951	59,660,047
106	3,516,843	1,034,107	4,550,951	56,143,204
107	3,577,802	973,149	4,550,951	52,565,402
108	3,639,817	911,134	4,550,951	48,925,585

Angsuran KPR Konvensional Perhitungan Bunga Efektif

Besar pinjaman **48,925,585**
 Suku bunga (*rate*) per tahun **22.30%**
 Jangka waktu **12** bulan
 Besar angsuran per bulan **Rp 4,586,227**

Bulan	Angsuran Pokok	Angsuran Bunga	Total Angsuran	Saldo Pinjaman
108	-	-	-	48,925,585
109	3,677,026	909,200	4,586,227	45,248,558
110	3,745,358	840,869	4,586,227	41,503,201
111	3,814,959	771,268	4,586,227	37,688,242
112	3,885,854	700,373	4,586,227	33,802,388
113	3,958,066	628,161	4,586,227	29,844,323
114	4,031,620	554,607	4,586,227	25,812,703
115	4,106,541	479,686	4,586,227	21,706,163
116	4,182,854	403,373	4,586,227	17,523,309
117	4,260,585	325,641	4,586,227	13,262,724
118	4,339,761	246,466	4,586,227	8,922,962
119	4,420,408	165,818	4,586,227	4,502,554
120	4,502,554	83,672	4,586,227	0

Lampiran e.1

CIMB Niaga Untuk 5 Tahun

Angsuran KPR Konvensional Perhitungan Bunga Efektif

Besar pinjaman **300,000,000**
 Suku bunga (*rate*) per tahun **9.50%**
 Jangka waktu **60** bulan
 Besar angsuran per bulan **Rp 6,300,558**

Bulan	Angsuran Pokok	Angsuran Bunga	Total Angsuran	Saldo Pinjaman
0	-	-	-	300,000,000
1	3,925,558	2,375,000	6,300,558	296,074,442
2	3,956,636	2,343,923	6,300,558	292,117,806
3	3,987,959	2,312,599	6,300,558	288,129,847
4	4,019,530	2,281,028	6,300,558	284,110,316
5	4,051,352	2,249,207	6,300,558	280,058,965
6	4,083,425	2,217,133	6,300,558	275,975,540
7	4,115,752	2,184,806	6,300,558	271,859,788
8	4,148,335	2,152,223	6,300,558	267,711,453
9	4,181,176	2,119,382	6,300,558	263,530,277
10	4,214,277	2,086,281	6,300,558	259,315,999
11	4,247,640	2,052,918	6,300,558	255,068,359
12	4,281,267	2,019,291	6,300,558	250,787,092

Angsuran KPR Konvensional Perhitungan Bunga Efektif

Besar pinjaman **250,787,092**
 Suku bunga (*rate*) per tahun **11.00%**
 Jangka waktu **48** bulan
 Besar angsuran per bulan **Rp 6,481,723**

Bulan	Angsuran Pokok	Angsuran Bunga	Total Angsuran	Saldo Pinjaman
12	-	-	-	250,787,092
13	4,182,842	2,298,882	6,481,723	246,604,250
14	4,221,185	2,260,539	6,481,723	242,383,066
15	4,259,879	2,221,845	6,481,723	238,123,187
16	4,298,928	2,182,796	6,481,723	233,824,260
17	4,338,334	2,143,389	6,481,723	229,485,925
18	4,378,102	2,103,621	6,481,723	225,107,823
19	4,418,235	2,063,488	6,481,723	220,689,588
20	4,458,736	2,022,988	6,481,723	216,230,852
21	4,499,607	1,982,116	6,481,723	211,731,245
22	4,540,854	1,940,870	6,481,723	207,190,391
23	4,582,478	1,899,245	6,481,723	202,607,913
24	4,624,484	1,857,239	6,481,723	197,983,429

Angsuran KPR Konvensional Perhitungan Bunga Efektif

Besar pinjaman **197,983,429**
 Suku bunga (*rate*) per tahun **12.50%**
 Jangka waktu **36** bulan
 Besar angsuran per bulan **Rp 6,623,263**

Bulan	Angsuran Pokok	Angsuran Bunga	Total Angsuran	Saldo Pinjaman
24	-	-	-	197,983,429
25	4,560,936	2,062,327	6,623,263	193,422,492
26	4,608,446	2,014,818	6,623,263	188,814,047
27	4,656,451	1,966,813	6,623,263	184,157,596
28	4,704,955	1,918,308	6,623,263	179,452,641
29	4,753,965	1,869,298	6,623,263	174,698,676
30	4,803,486	1,819,778	6,623,263	169,895,190
31	4,853,522	1,769,742	6,623,263	165,041,668
32	4,904,079	1,719,184	6,623,263	160,137,589
33	4,955,164	1,668,100	6,623,263	155,182,425
34	5,006,780	1,616,484	6,623,263	150,175,645
35	5,058,934	1,564,330	6,623,263	145,116,711
36	5,111,631	1,511,632	6,623,263	140,005,080

Angsuran KPR Konvensional Perhitungan Bunga Efektif

Besar pinjaman **140,005,080**
 Suku bunga (*rate*) per tahun **14.00%**
 Jangka waktu **24** bulan
 Besar angsuran per bulan **Rp 6,722,048**

Bulan	Angsuran Pokok	Angsuran Bunga	Total Angsuran	Saldo Pinjaman
36	-	-	-	140,005,080
37	5,088,655	1,633,393	6,722,048	134,916,425
38	5,148,023	1,574,025	6,722,048	129,768,403
39	5,208,083	1,513,965	6,722,048	124,560,320
40	5,268,844	1,453,204	6,722,048	119,291,476
41	5,330,314	1,391,734	6,722,048	113,961,162
42	5,392,501	1,329,547	6,722,048	108,568,662
43	5,455,413	1,266,634	6,722,048	103,113,248
44	5,519,060	1,202,988	6,722,048	97,594,189
45	5,583,449	1,138,599	6,722,048	92,010,740
46	5,648,589	1,073,459	6,722,048	86,362,151
47	5,714,489	1,007,558	6,722,048	80,647,662
48	5,781,158	940,889	6,722,048	74,866,504

Angsuran KPR Konvensional Perhitungan Bunga Efektif

Besar pinjaman **74,866,504**
 Suku bunga (*rate*) per tahun **15.50%**
 Jangka waktu **12 bulan**
 Besar angsuran per bulan **Rp 6,775,001**

Bulan	Angsuran Pokok	Angsuran Bunga	Total Angsuran	Saldo Pinjaman
48	-	-	-	74,866,504
49	5,807,975	967,026	6,775,001	69,058,529
50	5,882,995	892,006	6,775,001	63,175,534
51	5,958,983	816,017	6,775,001	57,216,551
52	6,035,953	739,047	6,775,001	51,180,598
53	6,113,918	661,083	6,775,001	45,066,680
54	6,192,889	582,111	6,775,001	38,873,790
55	6,272,881	502,120	6,775,001	32,600,910
56	6,353,905	421,095	6,775,001	26,247,004
57	6,435,977	339,024	6,775,001	19,811,027
58	6,519,108	255,892	6,775,001	13,291,919
59	6,603,313	171,687	6,775,001	6,688,606
60	6,688,606	86,394	6,775,001	(0)

Lampiran e.2

CIMB Niaga Untuk 10 Tahun

Angsuran KPR Konvensional Perhitungan Bunga Efektif

Besar pinjaman **300,000,000**
 Suku bunga (*rate*) per tahun **9.50%**
 Jangka waktu **120** bulan
 Besar angsuran per bulan **Rp 3,881,927**

Bulan	Angsuran Pokok	Angsuran Bunga	Total Angsuran	Saldo Pinjaman
0	-	-	-	300,000,000
1	1,506,927	2,375,000	3,881,927	298,493,073
2	1,518,857	2,363,070	3,881,927	296,974,217
3	1,530,881	2,351,046	3,881,927	295,443,336
4	1,543,000	2,338,926	3,881,927	293,900,336
5	1,555,216	2,326,711	3,881,927	292,345,120
6	1,567,528	2,314,399	3,881,927	290,777,592
7	1,579,937	2,301,989	3,881,927	289,197,654
8	1,592,445	2,289,481	3,881,927	287,605,209
9	1,605,052	2,276,875	3,881,927	286,000,157
10	1,617,759	2,264,168	3,881,927	284,382,398
11	1,630,566	2,251,361	3,881,927	282,751,832
12	1,643,475	2,238,452	3,881,927	281,108,357

Angsuran KPR Konvensional Perhitungan Bunga Efektif

Besar pinjaman **281,108,357**
 Suku bunga (*rate*) per tahun **11.00%**
 Jangka waktu **108** bulan
 Besar angsuran per bulan **Rp 4,111,452**

Bulan	Angsuran Pokok	Angsuran Bunga	Total Angsuran	Saldo Pinjaman
12	-	-	-	281,108,357
13	1,534,625	2,576,827	4,111,452	279,573,732
14	1,548,693	2,562,759	4,111,452	278,025,040
15	1,562,889	2,548,563	4,111,452	276,462,151
16	1,577,215	2,534,236	4,111,452	274,884,935
17	1,591,673	2,519,779	4,111,452	273,293,262
18	1,606,264	2,505,188	4,111,452	271,686,999
19	1,620,988	2,490,464	4,111,452	270,066,011
20	1,635,847	2,475,605	4,111,452	268,430,164
21	1,650,842	2,460,610	4,111,452	266,779,322
22	1,665,975	2,445,477	4,111,452	265,113,348
23	1,681,246	2,430,206	4,111,452	263,432,102
24	1,696,658	2,414,794	4,111,452	261,735,444

Angsuran KPR Konvensional Perhitungan Bunga Efektif

Besar pinjaman **261,735,444**
 Suku bunga (*rate*) per tahun **12.50%**
 Jangka waktu **96** bulan
 Besar angsuran per bulan **Rp 4,326,175**

Bulan	Angsuran Pokok	Angsuran Bunga	Total Angsuran	Saldo Pinjaman
24	-	-	-	261,735,444
25	1,599,764	2,726,411	4,326,175	260,135,680
26	1,616,428	2,709,747	4,326,175	258,519,252
27	1,633,266	2,692,909	4,326,175	256,885,985
28	1,650,279	2,675,896	4,326,175	255,235,706
29	1,667,470	2,658,705	4,326,175	253,568,236
30	1,684,839	2,641,336	4,326,175	251,883,397
31	1,702,390	2,623,785	4,326,175	250,181,007
32	1,720,123	2,606,052	4,326,175	248,460,884
33	1,738,041	2,588,134	4,326,175	246,722,844
34	1,756,145	2,570,030	4,326,175	244,966,698
35	1,774,439	2,551,736	4,326,175	243,192,259
36	1,792,922	2,533,253	4,326,175	241,399,337

Angsuran KPR Konvensional Perhitungan Bunga Efektif

Besar pinjaman **241,399,337**
 Suku bunga (*rate*) per tahun **14.00%**
 Jangka waktu **84** bulan
 Besar angsuran per bulan **Rp 4,523,826**

Bulan	Angsuran Pokok	Angsuran Bunga	Total Angsuran	Saldo Pinjaman
36	-	-	-	241,399,337
37	1,707,501	2,816,326	4,523,826	239,691,836
38	1,727,422	2,796,405	4,523,826	237,964,415
39	1,747,575	2,776,252	4,523,826	236,216,840
40	1,767,963	2,755,863	4,523,826	234,448,877
41	1,788,589	2,735,237	4,523,826	232,660,287
42	1,809,456	2,714,370	4,523,826	230,850,831
43	1,830,567	2,693,260	4,523,826	229,020,264
44	1,851,923	2,671,903	4,523,826	227,168,341
45	1,873,529	2,650,297	4,523,826	225,294,812
46	1,895,387	2,628,439	4,523,826	223,399,425
47	1,917,500	2,606,327	4,523,826	221,481,925
48	1,939,871	2,583,956	4,523,826	219,542,054

Angsuran KPR Konvensional Perhitungan Bunga Efektif

Besar pinjaman **219,542,054**
 Suku bunga (*rate*) per tahun **15.50%**
 Jangka waktu **72** bulan
 Besar angsuran per bulan **Rp 4,702,039**

Bulan	Angsuran Pokok	Angsuran Bunga	Total Angsuran	Saldo Pinjaman
48	-	-	-	219,542,054
49	1,866,288	2,835,752	4,702,039	217,675,767
50	1,890,394	2,811,645	4,702,039	215,785,372
51	1,914,812	2,787,228	4,702,039	213,870,561
52	1,939,545	2,762,495	4,702,039	211,931,016
53	1,964,597	2,737,442	4,702,039	209,966,419
54	1,989,973	2,712,066	4,702,039	207,976,446
55	2,015,677	2,686,362	4,702,039	205,960,769
56	2,041,713	2,660,327	4,702,039	203,919,056
57	2,068,085	2,633,954	4,702,039	201,850,971
58	2,094,798	2,607,242	4,702,039	199,756,174
59	2,121,855	2,580,184	4,702,039	197,634,318
60	2,149,263	2,552,777	4,702,039	195,485,055

Angsuran KPR Konvensional Perhitungan Bunga Efektif

Besar pinjaman **195,485,055**
 Suku bunga (*rate*) per tahun **17.00%**
 Jangka waktu **60** bulan
 Besar angsuran per bulan **Rp 4,858,307**

Bulan	Angsuran Pokok	Angsuran Bunga	Total Angsuran	Saldo Pinjaman
60	-	-	-	195,485,055
61	2,088,936	2,769,372	4,858,307	193,396,120
62	2,118,529	2,739,778	4,858,307	191,277,591
63	2,148,541	2,709,766	4,858,307	189,129,050
64	2,178,979	2,679,328	4,858,307	186,950,071
65	2,209,848	2,648,459	4,858,307	184,740,223
66	2,241,154	2,617,153	4,858,307	182,499,069
67	2,272,904	2,585,403	4,858,307	180,226,165
68	2,305,103	2,553,204	4,858,307	177,921,062
69	2,337,759	2,520,548	4,858,307	175,583,303
70	2,370,877	2,487,430	4,858,307	173,212,426
71	2,404,464	2,453,843	4,858,307	170,807,962
72	2,438,528	2,419,779	4,858,307	168,369,434

Angsuran KPR Konvensional Perhitungan Bunga Efektif

Besar pinjaman **168,369,434**
 Suku bunga (*rate*) per tahun **18.50%**
 Jangka waktu **48 bulan**
 Besar angsuran per bulan **Rp 4,989,951**

Bulan	Angsuran Pokok	Angsuran Bunga	Total Angsuran	Saldo Pinjaman
72	-	-	-	168,369,434
73	2,394,255	2,595,695	4,989,951	165,975,179
74	2,431,167	2,558,784	4,989,951	163,544,012
75	2,468,647	2,521,304	4,989,951	161,075,365
76	2,506,706	2,483,245	4,989,951	158,568,659
77	2,545,351	2,444,600	4,989,951	156,023,309
78	2,584,591	2,405,359	4,989,951	153,438,717
79	2,624,437	2,365,514	4,989,951	150,814,280
80	2,664,897	2,325,053	4,989,951	148,149,383
81	2,705,981	2,283,970	4,989,951	145,443,402
82	2,747,698	2,242,252	4,989,951	142,695,703
83	2,790,059	2,199,892	4,989,951	139,905,645
84	2,833,072	2,156,879	4,989,951	137,072,573

Angsuran KPR Konvensional Perhitungan Bunga Efektif

Besar pinjaman **137,072,573**
 Suku bunga (*rate*) per tahun **20.00%**
 Jangka waktu **36 bulan**
 Besar angsuran per bulan **Rp 5,094,108**

Bulan	Angsuran Pokok	Angsuran Bunga	Total Angsuran	Saldo Pinjaman
84	-	-	-	137,072,573
85	2,809,565	2,284,543	5,094,108	134,263,007
86	2,856,391	2,237,717	5,094,108	131,406,616
87	2,903,998	2,190,110	5,094,108	128,502,619
88	2,952,398	2,141,710	5,094,108	125,550,221
89	3,001,604	2,092,504	5,094,108	122,548,617
90	3,051,631	2,042,477	5,094,108	119,496,986
91	3,102,492	1,991,616	5,094,108	116,394,494
92	3,154,200	1,939,908	5,094,108	113,240,294
93	3,206,770	1,887,338	5,094,108	110,033,525
94	3,260,216	1,833,892	5,094,108	106,773,309
95	3,314,553	1,779,555	5,094,108	103,458,756
96	3,369,795	1,724,313	5,094,108	100,088,960

Angsuran KPR Konvensional Perhitungan Bunga Efektif

Besar pinjaman **100,088,960**
 Suku bunga (*rate*) per tahun **21.50%**
 Jangka waktu **24** bulan
 Besar angsuran per bulan **Rp 5,167,750**

Bulan	Angsuran Pokok	Angsuran Bunga	Total Angsuran	Saldo Pinjaman
96	-	-	-	100,088,960
97	3,374,490	1,793,261	5,167,750	96,714,471
98	3,434,949	1,732,801	5,167,750	93,279,521
99	3,496,492	1,671,258	5,167,750	89,783,029
100	3,559,138	1,608,613	5,167,750	86,223,891
101	3,622,906	1,544,845	5,167,750	82,600,986
102	3,687,816	1,479,934	5,167,750	78,913,170
103	3,753,889	1,413,861	5,167,750	75,159,281
104	3,821,147	1,346,604	5,167,750	71,338,134
105	3,889,609	1,278,142	5,167,750	67,448,525
106	3,959,298	1,208,453	5,167,750	63,489,228
107	4,030,235	1,137,515	5,167,750	59,458,993
108	4,102,443	1,065,307	5,167,750	55,356,549

Angsuran KPR Konvensional Perhitungan Bunga Efektif

Besar pinjaman **55,356,549**
 Suku bunga (*rate*) per tahun **23.00%**
 Jangka waktu **12** bulan
 Besar angsuran per bulan **Rp 5,207,741**

Bulan	Angsuran Pokok	Angsuran Bunga	Total Angsuran	Saldo Pinjaman
108	-	-	-	55,356,549
109	4,146,740	1,061,001	5,207,741	51,209,809
110	4,226,219	981,521	5,207,741	46,983,590
111	4,307,222	900,519	5,207,741	42,676,368
112	4,389,777	817,964	5,207,741	38,286,592
113	4,473,914	733,826	5,207,741	33,812,677
114	4,559,664	648,076	5,207,741	29,253,013
115	4,647,058	560,683	5,207,741	24,605,956
116	4,736,126	471,614	5,207,741	19,869,829
117	4,826,902	380,838	5,207,741	15,042,927
118	4,919,418	288,323	5,207,741	10,123,509
119	5,013,707	194,034	5,207,741	5,109,803
120	5,109,803	97,938	5,207,741	0

Lampiran f.1

DANAMON Untuk 5 Tahun

Angsuran KPR Konvensional Perhitungan Bunga Efektif

Besar pinjaman **300,000,000**
 Suku bunga (*rate*) per tahun **9.90%**
 Jangka waktu **60 bulan**
 Besar angsuran per bulan **Rp 6,359,362**

Bulan	Angsuran Pokok	Angsuran Bunga	Total Angsuran	Saldo Pinjaman
0	-	-	-	300,000,000
1	3,884,362	2,475,000	6,359,362	296,115,638
2	3,916,408	2,442,954	6,359,362	292,199,230
3	3,948,719	2,410,644	6,359,362	288,250,511
4	3,981,296	2,378,067	6,359,362	284,269,215
5	4,014,141	2,345,221	6,359,362	280,255,074
6	4,047,258	2,312,104	6,359,362	276,207,816
7	4,080,648	2,278,714	6,359,362	272,127,169
8	4,114,313	2,245,049	6,359,362	268,012,856
9	4,148,256	2,211,106	6,359,362	263,864,599
10	4,182,479	2,176,883	6,359,362	259,682,120
11	4,216,985	2,142,377	6,359,362	255,465,135
12	4,251,775	2,107,587	6,359,362	251,213,361
13	4,286,852	2,072,510	6,359,362	246,926,509
14	4,322,219	2,037,144	6,359,362	242,604,290
15	4,357,877	2,001,485	6,359,362	238,246,413
16	4,393,829	1,965,533	6,359,362	233,852,584
17	4,430,078	1,929,284	6,359,362	229,422,505
18	4,466,627	1,892,736	6,359,362	224,955,879
19	4,503,476	1,855,886	6,359,362	220,452,403
20	4,540,630	1,818,732	6,359,362	215,911,773
21	4,578,090	1,781,272	6,359,362	211,333,683
22	4,615,859	1,743,503	6,359,362	206,717,823
23	4,653,940	1,705,422	6,359,362	202,063,883
24	4,692,335	1,667,027	6,359,362	197,371,548

Angsuran KPR Konvensional Perhitungan Bunga Efektif

Besar pinjaman **197,371,548**
 Suku bunga (*rate*) per tahun **11.40%**
 Jangka waktu **36** bulan
 Besar angsuran per bulan **Rp 6,499,143**

Bulan	Angsuran Pokok	Angsuran Bunga	Total Angsuran	Saldo Pinjaman
24				197,371,548
25	4,624,113	1,875,030	6,499,143	192,747,435
26	4,668,042	1,831,101	6,499,143	188,079,393
27	4,712,388	1,786,754	6,499,143	183,367,005
28	4,757,156	1,741,987	6,499,143	178,609,849
29	4,802,349	1,696,794	6,499,143	173,807,500
30	4,847,971	1,651,171	6,499,143	168,959,528
31	4,894,027	1,605,116	6,499,143	164,065,501
32	4,940,520	1,558,622	6,499,143	159,124,981
33	4,987,455	1,511,687	6,499,143	154,137,526
34	5,034,836	1,464,306	6,499,143	149,102,690
35	5,082,667	1,416,476	6,499,143	144,020,023
36	5,130,952	1,368,190	6,499,143	138,889,070

Angsuran KPR Konvensional Perhitungan Bunga Efektif

Besar pinjaman **138,889,070**
 Suku bunga (*rate*) per tahun **12.90%**
 Jangka waktu **24** bulan
 Besar angsuran per bulan **Rp 6,596,518**

Bulan	Angsuran Pokok	Angsuran Bunga	Total Angsuran	Saldo Pinjaman
36				138,889,070
37	5,103,460	1,493,058	6,596,518	133,785,610
38	5,158,322	1,438,195	6,596,518	128,627,288
39	5,213,774	1,382,743	6,596,518	123,413,513
40	5,269,822	1,326,695	6,596,518	118,143,691
41	5,326,473	1,270,045	6,596,518	112,817,218
42	5,383,733	1,212,785	6,596,518	107,433,485
43	5,441,608	1,154,910	6,596,518	101,991,877
44	5,500,105	1,096,413	6,596,518	96,491,772
45	5,559,231	1,037,287	6,596,518	90,932,541
46	5,618,993	977,525	6,596,518	85,313,548
47	5,679,397	917,121	6,596,518	79,634,151
48	5,740,451	856,067	6,596,518	73,893,701

Angsuran KPR Konvensional Perhitungan Bunga Efektif

Besar pinjaman **73,893,701**
 Suku bunga (*rate*) per tahun **14.40%**
 Jangka waktu **12 bulan**
 Besar angsuran per bulan **Rp 6,648,618**

Bulan	Angsuran Pokok	Angsuran Bunga	Total Angsuran	Saldo Pinjaman
48				73,893,701
49	5,761,893	886,724	6,648,618	68,131,807
50	5,831,036	817,582	6,648,618	62,300,771
51	5,901,008	747,609	6,648,618	56,399,763
52	5,971,821	676,797	6,648,618	50,427,942
53	6,043,482	605,135	6,648,618	44,384,460
54	6,116,004	532,614	6,648,618	38,268,456
55	6,189,396	459,221	6,648,618	32,079,059
56	6,263,669	384,949	6,648,618	25,815,390
57	6,338,833	309,785	6,648,618	19,476,557
58	6,414,899	233,719	6,648,618	13,061,658
59	6,491,878	156,740	6,648,618	6,569,780
60	6,569,780	78,837	6,648,618	(0)

Lampiran f.2

DANAMON Untuk 10 Tahun

Angsuran KPR Konvensional Perhitungan Bunga Efektif

Besar pinjaman **300,000,000**
 Suku bunga (*rate*) per tahun **9.90%**
 Jangka waktu **120** bulan
 Besar angsuran per bulan **Rp 3,947,928**

Bulan	Angsuran Pokok	Angsuran Bunga	Total Angsuran	Saldo Pinjaman
0	-	-	-	300,000,000
1	1,472,928	2,475,000	3,947,928	298,527,072
2	1,485,080	2,462,848	3,947,928	297,041,992
3	1,497,332	2,450,596	3,947,928	295,544,660
4	1,509,685	2,438,243	3,947,928	294,034,976
5	1,522,140	2,425,789	3,947,928	292,512,836
6	1,534,697	2,413,231	3,947,928	290,978,139
7	1,547,358	2,400,570	3,947,928	289,430,780
8	1,560,124	2,387,804	3,947,928	287,870,656
9	1,572,995	2,374,933	3,947,928	286,297,661
10	1,585,972	2,361,956	3,947,928	284,711,689
11	1,599,057	2,348,871	3,947,928	283,112,632
12	1,612,249	2,335,679	3,947,928	281,500,383
13	1,625,550	2,322,378	3,947,928	279,874,833
14	1,638,961	2,308,967	3,947,928	278,235,872
15	1,652,482	2,295,446	3,947,928	276,583,390
16	1,666,115	2,281,813	3,947,928	274,917,275
17	1,679,861	2,268,068	3,947,928	273,237,414
18	1,693,719	2,254,209	3,947,928	271,543,695
19	1,707,693	2,240,235	3,947,928	269,836,002
20	1,721,781	2,226,147	3,947,928	268,114,221
21	1,735,986	2,211,942	3,947,928	266,378,235
22	1,750,308	2,197,620	3,947,928	264,627,928
23	1,764,748	2,183,180	3,947,928	262,863,180
24	1,779,307	2,168,621	3,947,928	261,083,873

Angsuran KPR Konvensional Perhitungan Bunga Efektif

Besar pinjaman **261,083,873**
 Suku bunga (*rate*) per tahun **11.40%**
 Jangka waktu **96 bulan**
 Besar angsuran per bulan **Rp 4,157,756**

Bulan	Angsuran Pokok	Angsuran Bunga	Total Angsuran	Saldo Pinjaman
24				261,083,873
25	1,677,459	2,480,297	4,157,756	259,406,414
26	1,693,395	2,464,361	4,157,756	257,713,019
27	1,709,482	2,448,274	4,157,756	256,003,536
28	1,725,722	2,432,034	4,157,756	254,277,814
29	1,742,117	2,415,639	4,157,756	252,535,697
30	1,758,667	2,399,089	4,157,756	250,777,030
31	1,775,374	2,382,382	4,157,756	249,001,656
32	1,792,240	2,365,516	4,157,756	247,209,416
33	1,809,267	2,348,489	4,157,756	245,400,149
34	1,826,455	2,331,301	4,157,756	243,573,695
35	1,843,806	2,313,950	4,157,756	241,729,889
36	1,861,322	2,296,434	4,157,756	239,868,567

Angsuran KPR Konvensional Perhitungan Bunga Efektif

Besar pinjaman **239,868,567**
 Suku bunga (*rate*) per tahun **12.90%**
 Jangka waktu **84 bulan**
 Besar angsuran per bulan **Rp 4,350,650**

Bulan	Angsuran Pokok	Angsuran Bunga	Total Angsuran	Saldo Pinjaman
36				239,868,567
37	1,772,063	2,578,587	4,350,650	238,096,504
38	1,791,113	2,559,537	4,350,650	236,305,391
39	1,810,367	2,540,283	4,350,650	234,495,024
40	1,829,829	2,520,822	4,350,650	232,665,196
41	1,849,499	2,501,151	4,350,650	230,815,696
42	1,869,381	2,481,269	4,350,650	228,946,315
43	1,889,477	2,461,173	4,350,650	227,056,838
44	1,909,789	2,440,861	4,350,650	225,147,049
45	1,930,319	2,420,331	4,350,650	223,216,730
46	1,951,070	2,399,580	4,350,650	221,265,659
47	1,972,044	2,378,606	4,350,650	219,293,615
48	1,993,244	2,357,406	4,350,650	217,300,371

Angsuran KPR Konvensional Perhitungan Bunga Efektif

Besar pinjaman **217,300,371**
 Suku bunga (*rate*) per tahun **14.40%**
 Jangka waktu **72 bulan**
 Besar angsuran per bulan **Rp 4,524,310**

Bulan	Angsuran Pokok	Angsuran Bunga	Total Angsuran	Saldo Pinjaman
48				217,300,371
49	1,916,706	2,607,604	4,524,310	215,383,665
50	1,939,706	2,584,604	4,524,310	213,443,959
51	1,962,983	2,561,328	4,524,310	211,480,976
52	1,986,539	2,537,772	4,524,310	209,494,437
53	2,010,377	2,513,933	4,524,310	207,484,060
54	2,034,502	2,489,809	4,524,310	205,449,558
55	2,058,916	2,465,395	4,524,310	203,390,643
56	2,083,623	2,440,688	4,524,310	201,307,020
57	2,108,626	2,415,684	4,524,310	199,198,394
58	2,133,930	2,390,381	4,524,310	197,064,464
59	2,159,537	2,364,774	4,524,310	194,904,927
60	2,185,451	2,338,859	4,524,310	192,719,476

Angsuran KPR Konvensional Perhitungan Bunga Efektif

Besar pinjaman **192,719,476**
 Suku bunga (*rate*) per tahun **15.90%**
 Jangka waktu **60 bulan**
 Besar angsuran per bulan **Rp 4,676,330**

Bulan	Angsuran Pokok	Angsuran Bunga	Total Angsuran	Saldo Pinjaman
60				192,719,476
61	2,122,797	2,553,533	4,676,330	190,596,679
62	2,150,924	2,525,406	4,676,330	188,445,756
63	2,179,423	2,496,906	4,676,330	186,266,333
64	2,208,301	2,468,029	4,676,330	184,058,032
65	2,237,561	2,438,769	4,676,330	181,820,471
66	2,267,208	2,409,121	4,676,330	179,553,263
67	2,297,249	2,379,081	4,676,330	177,256,014
68	2,327,687	2,348,642	4,676,330	174,928,327
69	2,358,529	2,317,800	4,676,330	172,569,797
70	2,389,780	2,286,550	4,676,330	170,180,018
71	2,421,444	2,254,885	4,676,330	167,758,573
72	2,453,528	2,222,801	4,676,330	165,305,045

Angsuran KPR Konvensional Perhitungan Bunga Efektif

Besar pinjaman **165,305,045**
 Suku bunga (*rate*) per tahun **17.40%**
 Jangka waktu **48 bulan**
 Besar angsuran per bulan **Rp 4,804,162**

Bulan	Angsuran Pokok	Angsuran Bunga	Total Angsuran	Saldo Pinjaman
72				165,305,045
73	2,407,239	2,396,923	4,804,162	162,897,806
74	2,442,144	2,362,018	4,804,162	160,455,662
75	2,477,555	2,326,607	4,804,162	157,978,107
76	2,513,479	2,290,683	4,804,162	155,464,628
77	2,549,925	2,254,237	4,804,162	152,914,703
78	2,586,899	2,217,263	4,804,162	150,327,805
79	2,624,409	2,179,753	4,804,162	147,703,396
80	2,662,463	2,141,699	4,804,162	145,040,933
81	2,701,068	2,103,094	4,804,162	142,339,865
82	2,740,234	2,063,928	4,804,162	139,599,631
83	2,779,967	2,024,195	4,804,162	136,819,663
84	2,820,277	1,983,885	4,804,162	133,999,387

Angsuran KPR Konvensional Perhitungan Bunga Efektif

Besar pinjaman **133,999,387**
 Suku bunga (*rate*) per tahun **18.90%**
 Jangka waktu **36 bulan**
 Besar angsuran per bulan **Rp 4,905,112**

Bulan	Angsuran Pokok	Angsuran Bunga	Total Angsuran	Saldo Pinjaman
84				133,999,387
85	2,794,622	2,110,490	4,905,112	131,204,765
86	2,838,637	2,066,475	4,905,112	128,366,128
87	2,883,345	2,021,767	4,905,112	125,482,783
88	2,928,758	1,976,354	4,905,112	122,554,025
89	2,974,886	1,930,226	4,905,112	119,579,139
90	3,021,740	1,883,371	4,905,112	116,557,398
91	3,069,333	1,835,779	4,905,112	113,488,066
92	3,117,675	1,787,437	4,905,112	110,370,391
93	3,166,778	1,738,334	4,905,112	107,203,613
94	3,216,655	1,688,457	4,905,112	103,986,958
95	3,267,317	1,637,795	4,905,112	100,719,640
96	3,318,778	1,586,334	4,905,112	97,400,863

Angsuran KPR Konvensional Perhitungan Bunga Efektif

Besar pinjaman **97,400,863**
 Suku bunga (*rate*) per tahun **20.40%**
 Jangka waktu **24 bulan**
 Besar angsuran per bulan **Rp 4,976,349**

Bulan	Angsuran Pokok	Angsuran Bunga	Total Angsuran	Saldo Pinjaman
96				97,400,863
97	3,320,534	1,655,815	4,976,349	94,080,329
98	3,376,983	1,599,366	4,976,349	90,703,346
99	3,434,392	1,541,957	4,976,349	87,268,954
100	3,492,776	1,483,572	4,976,349	83,776,177
101	3,552,154	1,424,195	4,976,349	80,224,024
102	3,612,540	1,363,808	4,976,349	76,611,484
103	3,673,953	1,302,395	4,976,349	72,937,530
104	3,736,411	1,239,938	4,976,349	69,201,119
105	3,799,930	1,176,419	4,976,349	65,401,190
106	3,864,528	1,111,820	4,976,349	61,536,661
107	3,930,225	1,046,123	4,976,349	57,606,436
108	3,997,039	979,309	4,976,349	53,609,397

Angsuran KPR Konvensional Perhitungan Bunga Efektif

Besar pinjaman **53,609,397**
 Suku bunga (*rate*) per tahun **21.90%**
 Jangka waktu **12 bulan**
 Besar angsuran per bulan **Rp 5,014,959**

Bulan	Angsuran Pokok	Angsuran Bunga	Total Angsuran	Saldo Pinjaman
108				53,609,397
109	4,036,587	978,371	5,014,959	49,572,810
110	4,110,255	904,704	5,014,959	45,462,555
111	4,185,267	829,692	5,014,959	41,277,288
112	4,261,648	753,311	5,014,959	37,015,640
113	4,339,423	675,535	5,014,959	32,676,217
114	4,418,618	596,341	5,014,959	28,257,599
115	4,499,257	515,701	5,014,959	23,758,342
116	4,581,369	433,590	5,014,959	19,176,973
117	4,664,979	349,980	5,014,959	14,511,995
118	4,750,115	264,844	5,014,959	9,761,880
119	4,836,804	178,154	5,014,959	4,925,076
120	4,925,076	89,883	5,014,959	0

Lampiran g.1

BCA Untuk 5 Tahun

Angsuran KPR Konvensional Perhitungan Bunga Efektif

Besar pinjaman **300,000,000**
 Suku bunga (*rate*) per tahun **9.50%**
 Jangka waktu **60 bulan**
 Besar angsuran per bulan **Rp 6,300,558**

Bulan	Angsuran Pokok	Angsuran Bunga	Total Angsuran	Saldo Pinjaman
0	-	-	-	300,000,000
1	3,925,558	2,375,000	6,300,558	296,074,442
2	3,956,636	2,343,923	6,300,558	292,117,806
3	3,987,959	2,312,599	6,300,558	288,129,847
4	4,019,530	2,281,028	6,300,558	284,110,316
5	4,051,352	2,249,207	6,300,558	280,058,965
6	4,083,425	2,217,133	6,300,558	275,975,540
7	4,115,752	2,184,806	6,300,558	271,859,788
8	4,148,335	2,152,223	6,300,558	267,711,453
9	4,181,176	2,119,382	6,300,558	263,530,277
10	4,214,277	2,086,281	6,300,558	259,315,999
11	4,247,640	2,052,918	6,300,558	255,068,359
12	4,281,267	2,019,291	6,300,558	250,787,092
13	4,315,161	1,985,398	6,300,558	246,471,932
14	4,349,322	1,951,236	6,300,558	242,122,609
15	4,383,754	1,916,804	6,300,558	237,738,855
16	4,418,459	1,882,099	6,300,558	233,320,396
17	4,453,439	1,847,120	6,300,558	228,866,957
18	4,488,695	1,811,863	6,300,558	224,378,262
19	4,524,230	1,776,328	6,300,558	219,854,032
20	4,560,047	1,740,511	6,300,558	215,293,984
21	4,596,148	1,704,411	6,300,558	210,697,837
22	4,632,534	1,668,025	6,300,558	206,065,303
23	4,669,208	1,631,350	6,300,558	201,396,095
24	4,706,173	1,594,386	6,300,558	196,689,922

Angsuran KPR Konvensional Perhitungan Bunga Efektif

Besar pinjaman **196,689,922**
 Suku bunga (*rate*) per tahun **11.00%**
 Jangka waktu **36** bulan
 Besar angsuran per bulan **Rp 6,439,376**

Bulan	Angsuran Pokok	Angsuran Bunga	Total Angsuran	Saldo Pinjaman
24				196,689,922
25	4,636,385	1,802,991	6,439,376	192,053,537
26	4,678,885	1,760,491	6,439,376	187,374,652
27	4,721,775	1,717,601	6,439,376	182,652,878
28	4,765,058	1,674,318	6,439,376	177,887,820
29	4,808,737	1,630,638	6,439,376	173,079,083
30	4,852,817	1,586,558	6,439,376	168,226,265
31	4,897,302	1,542,074	6,439,376	163,328,964
32	4,942,194	1,497,182	6,439,376	158,386,770
33	4,987,497	1,451,879	6,439,376	153,399,273
34	5,033,216	1,406,160	6,439,376	148,366,057
35	5,079,354	1,360,022	6,439,376	143,286,704
36	5,125,914	1,313,461	6,439,376	138,160,790

Angsuran KPR Konvensional Perhitungan Bunga Efektif

Besar pinjaman **138,160,790**
 Suku bunga (*rate*) per tahun **12.50%**
 Jangka waktu **24** bulan
 Besar angsuran per bulan **Rp 6,536,015**

Bulan	Angsuran Pokok	Angsuran Bunga	Total Angsuran	Saldo Pinjaman
36				138,160,790
37	5,096,840	1,439,175	6,536,015	133,063,949
38	5,149,932	1,386,083	6,536,015	127,914,017
39	5,203,577	1,332,438	6,536,015	122,710,440
40	5,257,781	1,278,234	6,536,015	117,452,658
41	5,312,550	1,223,465	6,536,015	112,140,109
42	5,367,889	1,168,126	6,536,015	106,772,220
43	5,423,804	1,112,211	6,536,015	101,348,415
44	5,480,302	1,055,713	6,536,015	95,868,113
45	5,537,389	998,626	6,536,015	90,330,724
46	5,595,070	940,945	6,536,015	84,735,654
47	5,653,352	882,663	6,536,015	79,082,302
48	5,712,241	823,774	6,536,015	73,370,061

Angsuran KPR Konvensional Perhitungan Bunga Efektif

Besar pinjaman **73,370,061**
 Suku bunga (*rate*) per tahun **14.00%**
 Jangka waktu **12 bulan**
 Besar angsuran per bulan **Rp 6,587,686**

Bulan	Angsuran Pokok	Angsuran Bunga	Total Angsuran	Saldo Pinjaman
48				73,370,061
49	5,731,702	855,984	6,587,686	67,638,359
50	5,798,572	789,114	6,587,686	61,839,786
51	5,866,222	721,464	6,587,686	55,973,564
52	5,934,661	653,025	6,587,686	50,038,903
53	6,003,899	583,787	6,587,686	44,035,004
54	6,073,945	513,742	6,587,686	37,961,059
55	6,144,807	442,879	6,587,686	31,816,252
56	6,216,497	371,190	6,587,686	25,599,755
57	6,289,022	298,664	6,587,686	19,310,733
58	6,362,394	225,292	6,587,686	12,948,339
59	6,436,622	151,064	6,587,686	6,511,716
60	6,511,716	75,970	6,587,686	0

Lampiran g.2

BCA Untuk 10 Tahun

Angsuran KPR Konvensional Perhitungan Bunga Efektif

Besar pinjaman **300,000,000**
 Suku bunga (*rate*) per tahun **9.50%**
 Jangka waktu **120** bulan
 Besar angsuran per bulan **Rp 3,881,927**

Bulan	Angsuran Pokok	Angsuran Bunga	Total Angsuran	Saldo Pinjaman
0	-	-	-	300,000,000
1	1,506,927	2,375,000	3,881,927	298,493,073
2	1,518,857	2,363,070	3,881,927	296,974,217
3	1,530,881	2,351,046	3,881,927	295,443,336
4	1,543,000	2,338,926	3,881,927	293,900,336
5	1,555,216	2,326,711	3,881,927	292,345,120
6	1,567,528	2,314,399	3,881,927	290,777,592
7	1,579,937	2,301,989	3,881,927	289,197,654
8	1,592,445	2,289,481	3,881,927	287,605,209
9	1,605,052	2,276,875	3,881,927	286,000,157
10	1,617,759	2,264,168	3,881,927	284,382,398
11	1,630,566	2,251,361	3,881,927	282,751,832
12	1,643,475	2,238,452	3,881,927	281,108,357
13	1,656,486	2,225,441	3,881,927	279,451,872
14	1,669,599	2,212,327	3,881,927	277,782,272
15	1,682,817	2,199,110	3,881,927	276,099,455
16	1,696,139	2,185,787	3,881,927	274,403,316
17	1,709,567	2,172,360	3,881,927	272,693,749
18	1,723,101	2,158,826	3,881,927	270,970,648
19	1,736,742	2,145,184	3,881,927	269,233,905
20	1,750,492	2,131,435	3,881,927	267,483,414
21	1,764,350	2,117,577	3,881,927	265,719,064
22	1,778,317	2,103,609	3,881,927	263,940,746
23	1,792,396	2,089,531	3,881,927	262,148,351
24	1,806,586	2,075,341	3,881,927	260,341,765

Angsuran KPR Konvensional Perhitungan Bunga Efektif

Besar pinjaman **260,341,765**
 Suku bunga (*rate*) per tahun **11.00%**
 Jangka waktu **96 bulan**
 Besar angsuran per bulan **Rp 4,089,559**

Bulan	Angsuran Pokok	Angsuran Bunga	Total Angsuran	Saldo Pinjaman
24				260,341,765
25	1,703,093	2,386,466	4,089,559	258,638,672
26	1,718,705	2,370,854	4,089,559	256,919,967
27	1,734,460	2,355,100	4,089,559	255,185,508
28	1,750,359	2,339,200	4,089,559	253,435,149
29	1,766,404	2,323,156	4,089,559	251,668,745
30	1,782,596	2,306,963	4,089,559	249,886,149
31	1,798,936	2,290,623	4,089,559	248,087,213
32	1,815,426	2,274,133	4,089,559	246,271,787
33	1,832,068	2,257,491	4,089,559	244,439,719
34	1,848,862	2,240,697	4,089,559	242,590,857
35	1,865,810	2,223,750	4,089,559	240,725,047
36	1,882,913	2,206,646	4,089,559	238,842,134

Angsuran KPR Konvensional Perhitungan Bunga Efektif

Besar pinjaman **238,842,134**
 Suku bunga (*rate*) per tahun **12.50%**
 Jangka waktu **84 bulan**
 Besar angsuran per bulan **Rp 4,280,347**

Bulan	Angsuran Pokok	Angsuran Bunga	Total Angsuran	Saldo Pinjaman
36				238,842,134
37	1,792,408	2,487,939	4,280,347	237,049,726
38	1,811,079	2,469,268	4,280,347	235,238,647
39	1,829,944	2,450,403	4,280,347	233,408,703
40	1,849,006	2,431,341	4,280,347	231,559,697
41	1,868,267	2,412,080	4,280,347	229,691,430
42	1,887,728	2,392,619	4,280,347	227,803,703
43	1,907,392	2,372,955	4,280,347	225,896,311
44	1,927,260	2,353,087	4,280,347	223,969,051
45	1,947,336	2,333,011	4,280,347	222,021,715
46	1,967,621	2,312,726	4,280,347	220,054,094
47	1,988,117	2,292,230	4,280,347	218,065,977
48	2,008,826	2,271,521	4,280,347	216,057,151

Angsuran KPR Konvensional Perhitungan Bunga Efektif

Besar pinjaman **216,057,151**
 Suku bunga (*rate*) per tahun **14.00%**
 Jangka waktu **72 bulan**
 Besar angsuran per bulan **Rp 4,452,017**

Bulan	Angsuran Pokok	Angsuran Bunga	Total Angsuran	Saldo Pinjaman
48				216,057,151
49	1,931,351	2,520,667	4,452,017	214,125,801
50	1,953,883	2,498,134	4,452,017	212,171,918
51	1,976,678	2,475,339	4,452,017	210,195,239
52	1,999,740	2,452,278	4,452,017	208,195,500
53	2,023,070	2,428,947	4,452,017	206,172,430
54	2,046,672	2,405,345	4,452,017	204,125,757
55	2,070,550	2,381,467	4,452,017	202,055,207
56	2,094,707	2,357,311	4,452,017	199,960,501
57	2,119,145	2,332,873	4,452,017	197,841,356
58	2,143,868	2,308,149	4,452,017	195,697,488
59	2,168,880	2,283,137	4,452,017	193,528,607
60	2,194,184	2,257,834	4,452,017	191,334,424

Angsuran KPR Konvensional Perhitungan Bunga Efektif

Besar pinjaman **191,334,424**
 Suku bunga (*rate*) per tahun **15.50%**
 Jangka waktu **60 bulan**
 Besar angsuran per bulan **Rp 4,602,203**

Bulan	Angsuran Pokok	Angsuran Bunga	Total Angsuran	Saldo Pinjaman
60				191,334,424
61	2,130,800	2,471,403	4,602,203	189,203,623
62	2,158,323	2,443,880	4,602,203	187,045,300
63	2,186,202	2,416,002	4,602,203	184,859,098
64	2,214,440	2,387,763	4,602,203	182,644,658
65	2,243,043	2,359,160	4,602,203	180,401,615
66	2,272,016	2,330,188	4,602,203	178,129,599
67	2,301,363	2,300,841	4,602,203	175,828,236
68	2,331,089	2,271,115	4,602,203	173,497,148
69	2,361,199	2,241,005	4,602,203	171,135,949
70	2,391,697	2,210,506	4,602,203	168,744,251
71	2,422,590	2,179,613	4,602,203	166,321,661
72	2,453,882	2,148,321	4,602,203	163,867,779

Angsuran KPR Konvensional Perhitungan Bunga Efektif

Besar pinjaman **163,867,779**
 Suku bunga (*rate*) per tahun **17.00%**
 Jangka waktu **48 bulan**
 Besar angsuran per bulan **Rp 4,728,412**

Bulan	Angsuran Pokok	Angsuran Bunga	Total Angsuran	Saldo Pinjaman
72				163,867,779
73	2,406,951	2,321,460	4,728,412	161,460,828
74	2,441,050	2,287,362	4,728,412	159,019,778
75	2,475,632	2,252,780	4,728,412	156,544,146
76	2,510,703	2,217,709	4,728,412	154,033,443
77	2,546,271	2,182,140	4,728,412	151,487,172
78	2,582,343	2,146,068	4,728,412	148,904,829
79	2,618,927	2,109,485	4,728,412	146,285,902
80	2,656,028	2,072,384	4,728,412	143,629,874
81	2,693,655	2,034,757	4,728,412	140,936,219
82	2,731,815	1,996,596	4,728,412	138,204,403
83	2,770,516	1,957,896	4,728,412	135,433,887
84	2,809,765	1,918,647	4,728,412	132,624,123

Angsuran KPR Konvensional Perhitungan Bunga Efektif

Besar pinjaman **132,624,123**
 Suku bunga (*rate*) per tahun **18.50%**
 Jangka waktu **36 bulan**
 Besar angsuran per bulan **Rp 4,828,011**

Bulan	Angsuran Pokok	Angsuran Bunga	Total Angsuran	Saldo Pinjaman
84				132,624,123
85	2,783,389	2,044,622	4,828,011	129,840,734
86	2,826,299	2,001,711	4,828,011	127,014,434
87	2,869,871	1,958,139	4,828,011	124,144,563
88	2,914,115	1,913,895	4,828,011	121,230,448
89	2,959,041	1,868,969	4,828,011	118,271,406
90	3,004,660	1,823,351	4,828,011	115,266,746
91	3,050,982	1,777,029	4,828,011	112,215,765
92	3,098,018	1,729,993	4,828,011	109,117,747
93	3,145,779	1,682,232	4,828,011	105,971,968
94	3,194,276	1,633,735	4,828,011	102,777,692
95	3,243,521	1,584,489	4,828,011	99,534,171
96	3,293,526	1,534,485	4,828,011	96,240,646

Angsuran KPR Konvensional Perhitungan Bunga Efektif

Besar pinjaman **96,240,646**
 Suku bunga (*rate*) per tahun **20.00%**
 Jangka waktu **24 bulan**
 Besar angsuran per bulan **Rp 4,898,245**

Bulan	Angsuran Pokok	Angsuran Bunga	Total Angsuran	Saldo Pinjaman
96				96,240,646
97	3,294,234	1,604,011	4,898,245	92,946,411
98	3,349,138	1,549,107	4,898,245	89,597,273
99	3,404,957	1,493,288	4,898,245	86,192,316
100	3,461,706	1,436,539	4,898,245	82,730,610
101	3,519,401	1,378,844	4,898,245	79,211,209
102	3,578,058	1,320,187	4,898,245	75,633,151
103	3,637,692	1,260,553	4,898,245	71,995,458
104	3,698,321	1,199,924	4,898,245	68,297,138
105	3,759,959	1,138,286	4,898,245	64,537,178
106	3,822,625	1,075,620	4,898,245	60,714,553
107	3,886,336	1,011,909	4,898,245	56,828,217
108	3,951,108	947,137	4,898,245	52,877,109

Angsuran KPR Konvensional Perhitungan Bunga Efektif

Besar pinjaman **52,877,109**
 Suku bunga (*rate*) per tahun **21.50%**
 Jangka waktu **12 bulan**
 Besar angsuran per bulan **Rp 4,936,285**

Bulan	Angsuran Pokok	Angsuran Bunga	Total Angsuran	Saldo Pinjaman
108				52,877,109
109	3,988,903	947,382	4,936,285	48,888,206
110	4,060,371	875,914	4,936,285	44,827,835
111	4,133,120	803,165	4,936,285	40,694,715
112	4,207,171	729,114	4,936,285	36,487,544
113	4,282,550	653,735	4,936,285	32,204,994
114	4,359,279	577,006	4,936,285	27,845,716
115	4,437,382	498,902	4,936,285	23,408,333
116	4,516,886	419,399	4,936,285	18,891,448
117	4,597,813	338,472	4,936,285	14,293,634
118	4,680,191	256,094	4,936,285	9,613,444
119	4,764,044	172,241	4,936,285	4,849,400
120	4,849,400	86,885	4,936,285	(0)

Lampiran h.1

BNI Syariah UNTUK 5 TAHUN

Angsuran KPR Syariah akad Murabahah

Besar pembiayaan	300,000,000
Nisbah margin keuntungan	8.17%
Jangka waktu	60 bulan
Besar angsuran per bulan	Rp 7,042,500

Bulan	Angsuran Pembiayaan	Angsuran Margin Keuntungan	Total Angsuran	Saldo Pembiayaan
0	-	-	-	300,000,000
1	5,000,000	2,042,500	7,042,500	295,000,000
2	5,000,000	2,042,500	7,042,500	290,000,000
3	5,000,000	2,042,500	7,042,500	285,000,000
4	5,000,000	2,042,500	7,042,500	280,000,000
5	5,000,000	2,042,500	7,042,500	275,000,000
6	5,000,000	2,042,500	7,042,500	270,000,000
7	5,000,000	2,042,500	7,042,500	265,000,000
8	5,000,000	2,042,500	7,042,500	260,000,000
9	5,000,000	2,042,500	7,042,500	255,000,000
10	5,000,000	2,042,500	7,042,500	250,000,000
11	5,000,000	2,042,500	7,042,500	245,000,000
12	5,000,000	2,042,500	7,042,500	240,000,000
13	5,000,000	2,042,500	7,042,500	235,000,000
14	5,000,000	2,042,500	7,042,500	230,000,000
15	5,000,000	2,042,500	7,042,500	225,000,000
16	5,000,000	2,042,500	7,042,500	220,000,000
17	5,000,000	2,042,500	7,042,500	215,000,000
18	5,000,000	2,042,500	7,042,500	210,000,000
19	5,000,000	2,042,500	7,042,500	205,000,000
20	5,000,000	2,042,500	7,042,500	200,000,000
21	5,000,000	2,042,500	7,042,500	195,000,000
22	5,000,000	2,042,500	7,042,500	190,000,000
23	5,000,000	2,042,500	7,042,500	185,000,000
24	5,000,000	2,042,500	7,042,500	180,000,000
25	5,000,000	2,042,500	7,042,500	175,000,000
26	5,000,000	2,042,500	7,042,500	170,000,000
27	5,000,000	2,042,500	7,042,500	165,000,000
28	5,000,000	2,042,500	7,042,500	160,000,000
29	5,000,000	2,042,500	7,042,500	155,000,000
30	5,000,000	2,042,500	7,042,500	150,000,000
31	5,000,000	2,042,500	7,042,500	145,000,000
32	5,000,000	2,042,500	7,042,500	140,000,000
33	5,000,000	2,042,500	7,042,500	135,000,000
34	5,000,000	2,042,500	7,042,500	130,000,000
35	5,000,000	2,042,500	7,042,500	125,000,000
36	5,000,000	2,042,500	7,042,500	120,000,000
37	5,000,000	2,042,500	7,042,500	115,000,000

Bulan	Angsuran Pembiayaan	Angsuran Margin Keuntungan	Total Angsuran	Saldo Pembiayaan
38	5,000,000	2,042,500	7,042,500	110,000,000
39	5,000,000	2,042,500	7,042,500	105,000,000
40	5,000,000	2,042,500	7,042,500	100,000,000
41	5,000,000	2,042,500	7,042,500	95,000,000
42	5,000,000	2,042,500	7,042,500	90,000,000
43	5,000,000	2,042,500	7,042,500	85,000,000
44	5,000,000	2,042,500	7,042,500	80,000,000
45	5,000,000	2,042,500	7,042,500	75,000,000
46	5,000,000	2,042,500	7,042,500	70,000,000
47	5,000,000	2,042,500	7,042,500	65,000,000
48	5,000,000	2,042,500	7,042,500	60,000,000
49	5,000,000	2,042,500	7,042,500	55,000,000
50	5,000,000	2,042,500	7,042,500	50,000,000
51	5,000,000	2,042,500	7,042,500	45,000,000
52	5,000,000	2,042,500	7,042,500	40,000,000
53	5,000,000	2,042,500	7,042,500	35,000,000
54	5,000,000	2,042,500	7,042,500	30,000,000
55	5,000,000	2,042,500	7,042,500	25,000,000
56	5,000,000	2,042,500	7,042,500	20,000,000
57	5,000,000	2,042,500	7,042,500	15,000,000
58	5,000,000	2,042,500	7,042,500	10,000,000
59	5,000,000	2,042,500	7,042,500	5,000,000
60	5,000,000	2,042,500	7,042,500	-
umlat	300,000,000	122,550,000	422,550,000	

Lampiran h.2

BNI Syariah UNTUK 10 TAHUN

Angsuran KPR Syariah akad Murabahah

Besar pembiayaan	300,000,000
Nisbah margin keuntungan	9.50%
Jangka waktu	120 bulan
Besar angsuran per bulan	Rp 4,875,000

Bulan	Angsuran Pembiayaan	Angsuran Margin Keuntungan	Total Angsuran	Saldo Pembiayaan
0	-	-	-	300,000,000
1	2,500,000	2,375,000	4,875,000	297,500,000
2	2,500,000	2,375,000	4,875,000	295,000,000
3	2,500,000	2,375,000	4,875,000	292,500,000
4	2,500,000	2,375,000	4,875,000	290,000,000
5	2,500,000	2,375,000	4,875,000	287,500,000
6	2,500,000	2,375,000	4,875,000	285,000,000
7	2,500,000	2,375,000	4,875,000	282,500,000
8	2,500,000	2,375,000	4,875,000	280,000,000
9	2,500,000	2,375,000	4,875,000	277,500,000
10	2,500,000	2,375,000	4,875,000	275,000,000
11	2,500,000	2,375,000	4,875,000	272,500,000
12	2,500,000	2,375,000	4,875,000	270,000,000
13	2,500,000	2,375,000	4,875,000	267,500,000
14	2,500,000	2,375,000	4,875,000	265,000,000
15	2,500,000	2,375,000	4,875,000	262,500,000
16	2,500,000	2,375,000	4,875,000	260,000,000
17	2,500,000	2,375,000	4,875,000	257,500,000
18	2,500,000	2,375,000	4,875,000	255,000,000
19	2,500,000	2,375,000	4,875,000	252,500,000
20	2,500,000	2,375,000	4,875,000	250,000,000
21	2,500,000	2,375,000	4,875,000	247,500,000
22	2,500,000	2,375,000	4,875,000	245,000,000
23	2,500,000	2,375,000	4,875,000	242,500,000
24	2,500,000	2,375,000	4,875,000	240,000,000
25	2,500,000	2,375,000	4,875,000	237,500,000
26	2,500,000	2,375,000	4,875,000	235,000,000
27	2,500,000	2,375,000	4,875,000	232,500,000
28	2,500,000	2,375,000	4,875,000	230,000,000
29	2,500,000	2,375,000	4,875,000	227,500,000
30	2,500,000	2,375,000	4,875,000	225,000,000
31	2,500,000	2,375,000	4,875,000	222,500,000
32	2,500,000	2,375,000	4,875,000	220,000,000
33	2,500,000	2,375,000	4,875,000	217,500,000
34	2,500,000	2,375,000	4,875,000	215,000,000
35	2,500,000	2,375,000	4,875,000	212,500,000
36	2,500,000	2,375,000	4,875,000	210,000,000
37	2,500,000	2,375,000	4,875,000	207,500,000

Bulan	Angsuran Pembiayaan	Angsuran Margin Keuntungan	Total Angsuran	Saldo Pembiayaan
38	2,500,000	2,375,000	4,875,000	205,000,000
39	2,500,000	2,375,000	4,875,000	202,500,000
40	2,500,000	2,375,000	4,875,000	200,000,000
41	2,500,000	2,375,000	4,875,000	197,500,000
42	2,500,000	2,375,000	4,875,000	195,000,000
43	2,500,000	2,375,000	4,875,000	192,500,000
44	2,500,000	2,375,000	4,875,000	190,000,000
45	2,500,000	2,375,000	4,875,000	187,500,000
46	2,500,000	2,375,000	4,875,000	185,000,000
47	2,500,000	2,375,000	4,875,000	182,500,000
48	2,500,000	2,375,000	4,875,000	180,000,000
49	2,500,000	2,375,000	4,875,000	177,500,000
50	2,500,000	2,375,000	4,875,000	175,000,000
51	2,500,000	2,375,000	4,875,000	172,500,000
52	2,500,000	2,375,000	4,875,000	170,000,000
53	2,500,000	2,375,000	4,875,000	167,500,000
54	2,500,000	2,375,000	4,875,000	165,000,000
55	2,500,000	2,375,000	4,875,000	162,500,000
56	2,500,000	2,375,000	4,875,000	160,000,000
57	2,500,000	2,375,000	4,875,000	157,500,000
58	2,500,000	2,375,000	4,875,000	155,000,000
59	2,500,000	2,375,000	4,875,000	152,500,000
60	2,500,000	2,375,000	4,875,000	150,000,000
61	2,500,000	2,375,000	4,875,000	147,500,000
62	2,500,000	2,375,000	4,875,000	145,000,000
63	2,500,000	2,375,000	4,875,000	142,500,000
64	2,500,000	2,375,000	4,875,000	140,000,000
65	2,500,000	2,375,000	4,875,000	137,500,000
66	2,500,000	2,375,000	4,875,000	135,000,000
67	2,500,000	2,375,000	4,875,000	132,500,000
68	2,500,000	2,375,000	4,875,000	130,000,000
69	2,500,000	2,375,000	4,875,000	127,500,000
70	2,500,000	2,375,000	4,875,000	125,000,000
71	2,500,000	2,375,000	4,875,000	122,500,000
72	2,500,000	2,375,000	4,875,000	120,000,000
73	2,500,000	2,375,000	4,875,000	117,500,000
74	2,500,000	2,375,000	4,875,000	115,000,000
75	2,500,000	2,375,000	4,875,000	112,500,000
76	2,500,000	2,375,000	4,875,000	110,000,000
77	2,500,000	2,375,000	4,875,000	107,500,000
78	2,500,000	2,375,000	4,875,000	105,000,000
79	2,500,000	2,375,000	4,875,000	102,500,000
80	2,500,000	2,375,000	4,875,000	100,000,000
81	2,500,000	2,375,000	4,875,000	97,500,000
82	2,500,000	2,375,000	4,875,000	95,000,000
83	2,500,000	2,375,000	4,875,000	92,500,000
84	2,500,000	2,375,000	4,875,000	90,000,000
85	2,500,000	2,375,000	4,875,000	87,500,000

Bulan	Angsuran Pembiayaan	Angsuran Margin Keuntungan	Total Angsuran	Saldo Pembiayaan
86	2,500,000	2,375,000	4,875,000	85,000,000
87	2,500,000	2,375,000	4,875,000	82,500,000
88	2,500,000	2,375,000	4,875,000	80,000,000
89	2,500,000	2,375,000	4,875,000	77,500,000
90	2,500,000	2,375,000	4,875,000	75,000,000
91	2,500,000	2,375,000	4,875,000	72,500,000
92	2,500,000	2,375,000	4,875,000	70,000,000
93	2,500,000	2,375,000	4,875,000	67,500,000
94	2,500,000	2,375,000	4,875,000	65,000,000
95	2,500,000	2,375,000	4,875,000	62,500,000
96	2,500,000	2,375,000	4,875,000	60,000,000
97	2,500,000	2,375,000	4,875,000	57,500,000
98	2,500,000	2,375,000	4,875,000	55,000,000
99	2,500,000	2,375,000	4,875,000	52,500,000
100	2,500,000	2,375,000	4,875,000	50,000,000
101	2,500,000	2,375,000	4,875,000	47,500,000
102	2,500,000	2,375,000	4,875,000	45,000,000
103	2,500,000	2,375,000	4,875,000	42,500,000
104	2,500,000	2,375,000	4,875,000	40,000,000
105	2,500,000	2,375,000	4,875,000	37,500,000
106	2,500,000	2,375,000	4,875,000	35,000,000
107	2,500,000	2,375,000	4,875,000	32,500,000
108	2,500,000	2,375,000	4,875,000	30,000,000
109	2,500,000	2,375,000	4,875,000	27,500,000
110	2,500,000	2,375,000	4,875,000	25,000,000
111	2,500,000	2,375,000	4,875,000	22,500,000
112	2,500,000	2,375,000	4,875,000	20,000,000
113	2,500,000	2,375,000	4,875,000	17,500,000
114	2,500,000	2,375,000	4,875,000	15,000,000
115	2,500,000	2,375,000	4,875,000	12,500,000
116	2,500,000	2,375,000	4,875,000	10,000,000
117	2,500,000	2,375,000	4,875,000	7,500,000
118	2,500,000	2,375,000	4,875,000	5,000,000
119	2,500,000	2,375,000	4,875,000	2,500,000
120	2,500,000	2,375,000	4,875,000	-
jumlah	300,000,000	285,000,000	585,000,000	

Lampiran i.1

BRI Syariah Untuk 5 Tahun

Angsuran KPR Syariah akad Murabahah

Besar pembiayaan	300,000,000
Nisbah margin keuntungan	7.84%
Jangka waktu	60 bulan
Besar angsuran per bulan	Rp 6,960,000

Bulan	Angsuran Pembiayaan	Angsuran Margin Keuntungan	Total Angsuran	Saldo Pembiayaan
0	-	-	-	300,000,000
1	2,500,000	1,960,000	6,960,000	295,000,000
2	2,500,000	1,960,000	6,960,000	290,000,000
3	2,500,000	1,960,000	6,960,000	285,000,000
4	2,500,000	1,960,000	6,960,000	280,000,000
5	2,500,000	1,960,000	6,960,000	275,000,000
6	2,500,000	1,960,000	6,960,000	270,000,000
7	2,500,000	1,960,000	6,960,000	265,000,000
8	2,500,000	1,960,000	6,960,000	260,000,000
9	2,500,000	1,960,000	6,960,000	255,000,000
10	2,500,000	1,960,000	6,960,000	250,000,000
11	2,500,000	1,960,000	6,960,000	245,000,000
12	2,500,000	1,960,000	6,960,000	240,000,000
13	2,500,000	1,960,000	6,960,000	235,000,000
14	2,500,000	1,960,000	6,960,000	230,000,000
15	2,500,000	1,960,000	6,960,000	225,000,000
16	2,500,000	1,960,000	6,960,000	220,000,000
17	2,500,000	1,960,000	6,960,000	215,000,000
18	2,500,000	1,960,000	6,960,000	210,000,000
19	2,500,000	1,960,000	6,960,000	205,000,000
20	2,500,000	1,960,000	6,960,000	200,000,000
21	2,500,000	1,960,000	6,960,000	195,000,000
22	2,500,000	1,960,000	6,960,000	190,000,000
23	2,500,000	1,960,000	6,960,000	185,000,000
24	2,500,000	1,960,000	6,960,000	180,000,000
25	2,500,000	1,960,000	6,960,000	175,000,000
26	2,500,000	1,960,000	6,960,000	170,000,000
27	2,500,000	1,960,000	6,960,000	165,000,000
28	2,500,000	1,960,000	6,960,000	160,000,000
29	2,500,000	1,960,000	6,960,000	155,000,000
30	2,500,000	1,960,000	6,960,000	150,000,000
31	2,500,000	1,960,000	6,960,000	145,000,000
32	2,500,000	1,960,000	6,960,000	140,000,000
33	2,500,000	1,960,000	6,960,000	135,000,000
34	2,500,000	1,960,000	6,960,000	130,000,000
35	2,500,000	1,960,000	6,960,000	125,000,000
36	2,500,000	1,960,000	6,960,000	120,000,000
37	2,500,000	1,960,000	6,960,000	115,000,000

Bulan	Angsuran Pembiayaan	Angsuran Margin Keuntungan	Total Angsuran	Saldo Pembiayaan
38	2,500,000	1,960,000	6,960,000	110,000,000
39	2,500,000	1,960,000	6,960,000	105,000,000
40	2,500,000	1,960,000	6,960,000	100,000,000
41	2,500,000	1,960,000	6,960,000	95,000,000
42	2,500,000	1,960,000	6,960,000	90,000,000
43	2,500,000	1,960,000	6,960,000	85,000,000
44	2,500,000	1,960,000	6,960,000	80,000,000
45	2,500,000	1,960,000	6,960,000	75,000,000
46	2,500,000	1,960,000	6,960,000	70,000,000
47	2,500,000	1,960,000	6,960,000	65,000,000
48	2,500,000	1,960,000	6,960,000	60,000,000
49	2,500,000	1,960,000	6,960,000	55,000,000
50	2,500,000	1,960,000	6,960,000	50,000,000
51	2,500,000	1,960,000	6,960,000	45,000,000
52	2,500,000	1,960,000	6,960,000	40,000,000
53	2,500,000	1,960,000	6,960,000	35,000,000
54	2,500,000	1,960,000	6,960,000	30,000,000
55	2,500,000	1,960,000	6,960,000	25,000,000
56	2,500,000	1,960,000	6,960,000	20,000,000
57	2,500,000	1,960,000	6,960,000	15,000,000
58	2,500,000	1,960,000	6,960,000	10,000,000
59	2,500,000	1,960,000	6,960,000	5,000,000
60	2,500,000	1,960,000	6,960,000	-

Lampiran i.2

BRI Syariah UNTUK 10 TAHUN

Angsuran KPR Syariah akad Murabahah

Besar pembiayaan	300,000,000
Nisbah margin keuntungan	8.62%
Jangka waktu	120 bulan
Besar angsuran per bulan	Rp 4,655,000

Bulan	Angsuran Pembiayaan	Angsuran Margin Keuntungan	Total Angsuran	Saldo Pembiayaan
0	-	-	-	300,000,000
1	2,500,000	2,155,000	4,655,000	297,500,000
2	2,500,000	2,155,000	4,655,000	295,000,000
3	2,500,000	2,155,000	4,655,000	292,500,000
4	2,500,000	2,155,000	4,655,000	290,000,000
5	2,500,000	2,155,000	4,655,000	287,500,000
6	2,500,000	2,155,000	4,655,000	285,000,000
7	2,500,000	2,155,000	4,655,000	282,500,000
8	2,500,000	2,155,000	4,655,000	280,000,000
9	2,500,000	2,155,000	4,655,000	277,500,000
10	2,500,000	2,155,000	4,655,000	275,000,000
11	2,500,000	2,155,000	4,655,000	272,500,000
12	2,500,000	2,155,000	4,655,000	270,000,000
13	2,500,000	2,155,000	4,655,000	267,500,000
14	2,500,000	2,155,000	4,655,000	265,000,000
15	2,500,000	2,155,000	4,655,000	262,500,000
16	2,500,000	2,155,000	4,655,000	260,000,000
17	2,500,000	2,155,000	4,655,000	257,500,000
18	2,500,000	2,155,000	4,655,000	255,000,000
19	2,500,000	2,155,000	4,655,000	252,500,000
20	2,500,000	2,155,000	4,655,000	250,000,000
21	2,500,000	2,155,000	4,655,000	247,500,000
22	2,500,000	2,155,000	4,655,000	245,000,000
23	2,500,000	2,155,000	4,655,000	242,500,000
24	2,500,000	2,155,000	4,655,000	240,000,000
25	2,500,000	2,155,000	4,655,000	237,500,000
26	2,500,000	2,155,000	4,655,000	235,000,000
27	2,500,000	2,155,000	4,655,000	232,500,000
28	2,500,000	2,155,000	4,655,000	230,000,000
29	2,500,000	2,155,000	4,655,000	227,500,000
30	2,500,000	2,155,000	4,655,000	225,000,000
31	2,500,000	2,155,000	4,655,000	222,500,000
32	2,500,000	2,155,000	4,655,000	220,000,000
33	2,500,000	2,155,000	4,655,000	217,500,000
34	2,500,000	2,155,000	4,655,000	215,000,000
35	2,500,000	2,155,000	4,655,000	212,500,000
36	2,500,000	2,155,000	4,655,000	210,000,000
37	2,500,000	2,155,000	4,655,000	207,500,000

Bulan	Angsuran Pembiayaan	Angsuran Margin Keuntungan	Total Angsuran	Saldo Pembiayaan
38	2,500,000	2,155,000	4,655,000	205,000,000
39	2,500,000	2,155,000	4,655,000	202,500,000
40	2,500,000	2,155,000	4,655,000	200,000,000
41	2,500,000	2,155,000	4,655,000	197,500,000
42	2,500,000	2,155,000	4,655,000	195,000,000
43	2,500,000	2,155,000	4,655,000	192,500,000
44	2,500,000	2,155,000	4,655,000	190,000,000
45	2,500,000	2,155,000	4,655,000	187,500,000
46	2,500,000	2,155,000	4,655,000	185,000,000
47	2,500,000	2,155,000	4,655,000	182,500,000
48	2,500,000	2,155,000	4,655,000	180,000,000
49	2,500,000	2,155,000	4,655,000	177,500,000
50	2,500,000	2,155,000	4,655,000	175,000,000
51	2,500,000	2,155,000	4,655,000	172,500,000
52	2,500,000	2,155,000	4,655,000	170,000,000
53	2,500,000	2,155,000	4,655,000	167,500,000
54	2,500,000	2,155,000	4,655,000	165,000,000
55	2,500,000	2,155,000	4,655,000	162,500,000
56	2,500,000	2,155,000	4,655,000	160,000,000
57	2,500,000	2,155,000	4,655,000	157,500,000
58	2,500,000	2,155,000	4,655,000	155,000,000
59	2,500,000	2,155,000	4,655,000	152,500,000
60	2,500,000	2,155,000	4,655,000	150,000,000
61	2,500,000	2,155,000	4,655,000	147,500,000
62	2,500,000	2,155,000	4,655,000	145,000,000
63	2,500,000	2,155,000	4,655,000	142,500,000
64	2,500,000	2,155,000	4,655,000	140,000,000
65	2,500,000	2,155,000	4,655,000	137,500,000
66	2,500,000	2,155,000	4,655,000	135,000,000
67	2,500,000	2,155,000	4,655,000	132,500,000
68	2,500,000	2,155,000	4,655,000	130,000,000
69	2,500,000	2,155,000	4,655,000	127,500,000
70	2,500,000	2,155,000	4,655,000	125,000,000
71	2,500,000	2,155,000	4,655,000	122,500,000
72	2,500,000	2,155,000	4,655,000	120,000,000
73	2,500,000	2,155,000	4,655,000	117,500,000
74	2,500,000	2,155,000	4,655,000	115,000,000
75	2,500,000	2,155,000	4,655,000	112,500,000
76	2,500,000	2,155,000	4,655,000	110,000,000
77	2,500,000	2,155,000	4,655,000	107,500,000
78	2,500,000	2,155,000	4,655,000	105,000,000
79	2,500,000	2,155,000	4,655,000	102,500,000
80	2,500,000	2,155,000	4,655,000	100,000,000
81	2,500,000	2,155,000	4,655,000	97,500,000
82	2,500,000	2,155,000	4,655,000	95,000,000
83	2,500,000	2,155,000	4,655,000	92,500,000
84	2,500,000	2,155,000	4,655,000	90,000,000
85	2,500,000	2,155,000	4,655,000	87,500,000

Bulan	Angsuran Pembiayaan	Angsuran Margin Keuntungan	Total Angsuran	Saldo Pembiayaan
86	2,500,000	2,155,000	4,655,000	85,000,000
87	2,500,000	2,155,000	4,655,000	82,500,000
88	2,500,000	2,155,000	4,655,000	80,000,000
89	2,500,000	2,155,000	4,655,000	77,500,000
90	2,500,000	2,155,000	4,655,000	75,000,000
91	2,500,000	2,155,000	4,655,000	72,500,000
92	2,500,000	2,155,000	4,655,000	70,000,000
93	2,500,000	2,155,000	4,655,000	67,500,000
94	2,500,000	2,155,000	4,655,000	65,000,000
95	2,500,000	2,155,000	4,655,000	62,500,000
96	2,500,000	2,155,000	4,655,000	60,000,000
97	2,500,000	2,155,000	4,655,000	57,500,000
98	2,500,000	2,155,000	4,655,000	55,000,000
99	2,500,000	2,155,000	4,655,000	52,500,000
100	2,500,000	2,155,000	4,655,000	50,000,000
101	2,500,000	2,155,000	4,655,000	47,500,000
102	2,500,000	2,155,000	4,655,000	45,000,000
103	2,500,000	2,155,000	4,655,000	42,500,000
104	2,500,000	2,155,000	4,655,000	40,000,000
105	2,500,000	2,155,000	4,655,000	37,500,000
106	2,500,000	2,155,000	4,655,000	35,000,000
107	2,500,000	2,155,000	4,655,000	32,500,000
108	2,500,000	2,155,000	4,655,000	30,000,000
109	2,500,000	2,155,000	4,655,000	27,500,000
110	2,500,000	2,155,000	4,655,000	25,000,000
111	2,500,000	2,155,000	4,655,000	22,500,000
112	2,500,000	2,155,000	4,655,000	20,000,000
113	2,500,000	2,155,000	4,655,000	17,500,000
114	2,500,000	2,155,000	4,655,000	15,000,000
115	2,500,000	2,155,000	4,655,000	12,500,000
116	2,500,000	2,155,000	4,655,000	10,000,000
117	2,500,000	2,155,000	4,655,000	7,500,000
118	2,500,000	2,155,000	4,655,000	5,000,000
119	2,500,000	2,155,000	4,655,000	2,500,000
120	2,500,000	2,155,000	4,655,000	-
jumlah	300,000,000	258,600,000	558,600,000	

Lampiran j.1

BTN Syariah UNTUK 5 TAHUN

Angsuran KPR Syariah akad Murabahah

Besar pembiayaan	300,000,000
Nisbah margin keuntungan	7.3036%
Jangka waktu	60 bulan
Besar angsuran per bulan	Rp 6,825,900

Bulan	Angsuran Pembiayaan	Angsuran Margin Keuntungan	Total Angsuran	Saldo Pembiayaan
0	-	-	-	300,000,000
1	5,000,000	1,825,900	6,825,900	295,000,000
2	5,000,000	1,825,900	6,825,900	290,000,000
3	5,000,000	1,825,900	6,825,900	285,000,000
4	5,000,000	1,825,900	6,825,900	280,000,000
5	5,000,000	1,825,900	6,825,900	275,000,000
6	5,000,000	1,825,900	6,825,900	270,000,000
7	5,000,000	1,825,900	6,825,900	265,000,000
8	5,000,000	1,825,900	6,825,900	260,000,000
9	5,000,000	1,825,900	6,825,900	255,000,000
10	5,000,000	1,825,900	6,825,900	250,000,000
11	5,000,000	1,825,900	6,825,900	245,000,000
12	5,000,000	1,825,900	6,825,900	240,000,000
13	5,000,000	1,825,900	6,825,900	235,000,000
14	5,000,000	1,825,900	6,825,900	230,000,000
15	5,000,000	1,825,900	6,825,900	225,000,000
16	5,000,000	1,825,900	6,825,900	220,000,000
17	5,000,000	1,825,900	6,825,900	215,000,000
18	5,000,000	1,825,900	6,825,900	210,000,000
19	5,000,000	1,825,900	6,825,900	205,000,000
20	5,000,000	1,825,900	6,825,900	200,000,000
21	5,000,000	1,825,900	6,825,900	195,000,000
22	5,000,000	1,825,900	6,825,900	190,000,000
23	5,000,000	1,825,900	6,825,900	185,000,000
24	5,000,000	1,825,900	6,825,900	180,000,000
25	5,000,000	1,825,900	6,825,900	175,000,000
26	5,000,000	1,825,900	6,825,900	170,000,000
27	5,000,000	1,825,900	6,825,900	165,000,000
28	5,000,000	1,825,900	6,825,900	160,000,000
29	5,000,000	1,825,900	6,825,900	155,000,000
30	5,000,000	1,825,900	6,825,900	150,000,000
31	5,000,000	1,825,900	6,825,900	145,000,000
32	5,000,000	1,825,900	6,825,900	140,000,000
33	5,000,000	1,825,900	6,825,900	135,000,000
34	5,000,000	1,825,900	6,825,900	130,000,000
35	5,000,000	1,825,900	6,825,900	125,000,000
36	5,000,000	1,825,900	6,825,900	120,000,000
37	5,000,000	1,825,900	6,825,900	115,000,000

Bulan	Angsuran Pembiayaan	Angsuran Margin Keuntungan	Total Angsuran	Saldo Pembiayaan
38	5,000,000	1,825,900	6,825,900	110,000,000
39	5,000,000	1,825,900	6,825,900	105,000,000
40	5,000,000	1,825,900	6,825,900	100,000,000
41	5,000,000	1,825,900	6,825,900	95,000,000
42	5,000,000	1,825,900	6,825,900	90,000,000
43	5,000,000	1,825,900	6,825,900	85,000,000
44	5,000,000	1,825,900	6,825,900	80,000,000
45	5,000,000	1,825,900	6,825,900	75,000,000
46	5,000,000	1,825,900	6,825,900	70,000,000
47	5,000,000	1,825,900	6,825,900	65,000,000
48	5,000,000	1,825,900	6,825,900	60,000,000
49	5,000,000	1,825,900	6,825,900	55,000,000
50	5,000,000	1,825,900	6,825,900	50,000,000
51	5,000,000	1,825,900	6,825,900	45,000,000
52	5,000,000	1,825,900	6,825,900	40,000,000
53	5,000,000	1,825,900	6,825,900	35,000,000
54	5,000,000	1,825,900	6,825,900	30,000,000
55	5,000,000	1,825,900	6,825,900	25,000,000
56	5,000,000	1,825,900	6,825,900	20,000,000
57	5,000,000	1,825,900	6,825,900	15,000,000
58	5,000,000	1,825,900	6,825,900	10,000,000
59	5,000,000	1,825,900	6,825,900	5,000,000
60	5,000,000	1,825,900	6,825,900	-
jumlah	300,000,000	109,554,000	409,554,000	

Lampiran j.2

BTN Syariah UNTUK 10 TAHUN

Angsuran KPR Syariah akad Murabahah

Besar pembiayaan	300,000,000
Nisbah margin keuntungan	8.4520%
Jangka waktu	120 bulan
Besar angsuran per bulan	Rp 4,613,000

Bulan	Angsuran Pembiayaan	Angsuran Margin Keuntungan	Total Angsuran	Saldo Pembiayaan
0	-	-	-	300,000,000
1	2,500,000	2,113,000	4,613,000	297,500,000
2	2,500,000	2,113,000	4,613,000	295,000,000
3	2,500,000	2,113,000	4,613,000	292,500,000
4	2,500,000	2,113,000	4,613,000	290,000,000
5	2,500,000	2,113,000	4,613,000	287,500,000
6	2,500,000	2,113,000	4,613,000	285,000,000
7	2,500,000	2,113,000	4,613,000	282,500,000
8	2,500,000	2,113,000	4,613,000	280,000,000
9	2,500,000	2,113,000	4,613,000	277,500,000
10	2,500,000	2,113,000	4,613,000	275,000,000
11	2,500,000	2,113,000	4,613,000	272,500,000
12	2,500,000	2,113,000	4,613,000	270,000,000
13	2,500,000	2,113,000	4,613,000	267,500,000
14	2,500,000	2,113,000	4,613,000	265,000,000
15	2,500,000	2,113,000	4,613,000	262,500,000
16	2,500,000	2,113,000	4,613,000	260,000,000
17	2,500,000	2,113,000	4,613,000	257,500,000
18	2,500,000	2,113,000	4,613,000	255,000,000
19	2,500,000	2,113,000	4,613,000	252,500,000
20	2,500,000	2,113,000	4,613,000	250,000,000
21	2,500,000	2,113,000	4,613,000	247,500,000
22	2,500,000	2,113,000	4,613,000	245,000,000
23	2,500,000	2,113,000	4,613,000	242,500,000
24	2,500,000	2,113,000	4,613,000	240,000,000
25	2,500,000	2,113,000	4,613,000	237,500,000
26	2,500,000	2,113,000	4,613,000	235,000,000
27	2,500,000	2,113,000	4,613,000	232,500,000
28	2,500,000	2,113,000	4,613,000	230,000,000
29	2,500,000	2,113,000	4,613,000	227,500,000
30	2,500,000	2,113,000	4,613,000	225,000,000
31	2,500,000	2,113,000	4,613,000	222,500,000
32	2,500,000	2,113,000	4,613,000	220,000,000
33	2,500,000	2,113,000	4,613,000	217,500,000
34	2,500,000	2,113,000	4,613,000	215,000,000
35	2,500,000	2,113,000	4,613,000	212,500,000
36	2,500,000	2,113,000	4,613,000	210,000,000
37	2,500,000	2,113,000	4,613,000	207,500,000

Bulan	Angsuran Pembiayaan	Angsuran Margin Keuntungan	Total Angsuran	Saldo Pembiayaan
38	2,500,000	2,113,000	4,613,000	205,000,000
39	2,500,000	2,113,000	4,613,000	202,500,000
40	2,500,000	2,113,000	4,613,000	200,000,000
41	2,500,000	2,113,000	4,613,000	197,500,000
42	2,500,000	2,113,000	4,613,000	195,000,000
43	2,500,000	2,113,000	4,613,000	192,500,000
44	2,500,000	2,113,000	4,613,000	190,000,000
45	2,500,000	2,113,000	4,613,000	187,500,000
46	2,500,000	2,113,000	4,613,000	185,000,000
47	2,500,000	2,113,000	4,613,000	182,500,000
48	2,500,000	2,113,000	4,613,000	180,000,000
49	2,500,000	2,113,000	4,613,000	177,500,000
50	2,500,000	2,113,000	4,613,000	175,000,000
51	2,500,000	2,113,000	4,613,000	172,500,000
52	2,500,000	2,113,000	4,613,000	170,000,000
53	2,500,000	2,113,000	4,613,000	167,500,000
54	2,500,000	2,113,000	4,613,000	165,000,000
55	2,500,000	2,113,000	4,613,000	162,500,000
56	2,500,000	2,113,000	4,613,000	160,000,000
57	2,500,000	2,113,000	4,613,000	157,500,000
58	2,500,000	2,113,000	4,613,000	155,000,000
59	2,500,000	2,113,000	4,613,000	152,500,000
60	2,500,000	2,113,000	4,613,000	150,000,000
61	2,500,000	2,113,000	4,613,000	147,500,000
62	2,500,000	2,113,000	4,613,000	145,000,000
63	2,500,000	2,113,000	4,613,000	142,500,000
64	2,500,000	2,113,000	4,613,000	140,000,000
65	2,500,000	2,113,000	4,613,000	137,500,000
66	2,500,000	2,113,000	4,613,000	135,000,000
67	2,500,000	2,113,000	4,613,000	132,500,000
68	2,500,000	2,113,000	4,613,000	130,000,000
69	2,500,000	2,113,000	4,613,000	127,500,000
70	2,500,000	2,113,000	4,613,000	125,000,000
71	2,500,000	2,113,000	4,613,000	122,500,000
72	2,500,000	2,113,000	4,613,000	120,000,000
73	2,500,000	2,113,000	4,613,000	117,500,000
74	2,500,000	2,113,000	4,613,000	115,000,000
75	2,500,000	2,113,000	4,613,000	112,500,000
76	2,500,000	2,113,000	4,613,000	110,000,000
77	2,500,000	2,113,000	4,613,000	107,500,000
78	2,500,000	2,113,000	4,613,000	105,000,000
79	2,500,000	2,113,000	4,613,000	102,500,000
80	2,500,000	2,113,000	4,613,000	100,000,000
81	2,500,000	2,113,000	4,613,000	97,500,000
82	2,500,000	2,113,000	4,613,000	95,000,000
83	2,500,000	2,113,000	4,613,000	92,500,000
84	2,500,000	2,113,000	4,613,000	90,000,000
85	2,500,000	2,113,000	4,613,000	87,500,000

Bulan	Angsuran Pembiayaan	Angsuran Margin Keuntungan	Total Angsuran	Saldo Pembiayaan
86	2,500,000	2,113,000	4,613,000	85,000,000
87	2,500,000	2,113,000	4,613,000	82,500,000
88	2,500,000	2,113,000	4,613,000	80,000,000
89	2,500,000	2,113,000	4,613,000	77,500,000
90	2,500,000	2,113,000	4,613,000	75,000,000
91	2,500,000	2,113,000	4,613,000	72,500,000
92	2,500,000	2,113,000	4,613,000	70,000,000
93	2,500,000	2,113,000	4,613,000	67,500,000
94	2,500,000	2,113,000	4,613,000	65,000,000
95	2,500,000	2,113,000	4,613,000	62,500,000
96	2,500,000	2,113,000	4,613,000	60,000,000
97	2,500,000	2,113,000	4,613,000	57,500,000
98	2,500,000	2,113,000	4,613,000	55,000,000
99	2,500,000	2,113,000	4,613,000	52,500,000
100	2,500,000	2,113,000	4,613,000	50,000,000
101	2,500,000	2,113,000	4,613,000	47,500,000
102	2,500,000	2,113,000	4,613,000	45,000,000
103	2,500,000	2,113,000	4,613,000	42,500,000
104	2,500,000	2,113,000	4,613,000	40,000,000
105	2,500,000	2,113,000	4,613,000	37,500,000
106	2,500,000	2,113,000	4,613,000	35,000,000
107	2,500,000	2,113,000	4,613,000	32,500,000
108	2,500,000	2,113,000	4,613,000	30,000,000
109	2,500,000	2,113,000	4,613,000	27,500,000
110	2,500,000	2,113,000	4,613,000	25,000,000
111	2,500,000	2,113,000	4,613,000	22,500,000
112	2,500,000	2,113,000	4,613,000	20,000,000
113	2,500,000	2,113,000	4,613,000	17,500,000
114	2,500,000	2,113,000	4,613,000	15,000,000
115	2,500,000	2,113,000	4,613,000	12,500,000
116	2,500,000	2,113,000	4,613,000	10,000,000
117	2,500,000	2,113,000	4,613,000	7,500,000
118	2,500,000	2,113,000	4,613,000	5,000,000
119	2,500,000	2,113,000	4,613,000	2,500,000
120	2,500,000	2,113,000	4,613,000	-
Jumlah	300,000,000	253,560,000	553,560,000	

Lampiran k.1

MANDIRI Syariah UNTUK 5 TAHUN

Angsuran KPR Syariah akad Murabahah

Besar pembiayaan	300,000,000
Nisbah margin keuntungan	7.76661%
Jangka waktu	60 bulan
Besar angsuran per bulan	Rp 6,941,653

Bulan	Angsuran Pembiayaan	Angsuran Margin Keuntungan	Total Angsuran	Saldo Pembiayaan
0	-	-	-	300,000,000
1	5,000,000	1,941,653	6,941,653	295,000,000
2	5,000,000	1,941,653	6,941,653	290,000,000
3	5,000,000	1,941,653	6,941,653	285,000,000
4	5,000,000	1,941,653	6,941,653	280,000,000
5	5,000,000	1,941,653	6,941,653	275,000,000
6	5,000,000	1,941,653	6,941,653	270,000,000
7	5,000,000	1,941,653	6,941,653	265,000,000
8	5,000,000	1,941,653	6,941,653	260,000,000
9	5,000,000	1,941,653	6,941,653	255,000,000
10	5,000,000	1,941,653	6,941,653	250,000,000
11	5,000,000	1,941,653	6,941,653	245,000,000
12	5,000,000	1,941,653	6,941,653	240,000,000
13	5,000,000	1,941,653	6,941,653	235,000,000
14	5,000,000	1,941,653	6,941,653	230,000,000
15	5,000,000	1,941,653	6,941,653	225,000,000
16	5,000,000	1,941,653	6,941,653	220,000,000
17	5,000,000	1,941,653	6,941,653	215,000,000
18	5,000,000	1,941,653	6,941,653	210,000,000
19	5,000,000	1,941,653	6,941,653	205,000,000
20	5,000,000	1,941,653	6,941,653	200,000,000
21	5,000,000	1,941,653	6,941,653	195,000,000
22	5,000,000	1,941,653	6,941,653	190,000,000
23	5,000,000	1,941,653	6,941,653	185,000,000
24	5,000,000	1,941,653	6,941,653	180,000,000
25	5,000,000	1,941,653	6,941,653	175,000,000
26	5,000,000	1,941,653	6,941,653	170,000,000
27	5,000,000	1,941,653	6,941,653	165,000,000
28	5,000,000	1,941,653	6,941,653	160,000,000
29	5,000,000	1,941,653	6,941,653	155,000,000
30	5,000,000	1,941,653	6,941,653	150,000,000
31	5,000,000	1,941,653	6,941,653	145,000,000
32	5,000,000	1,941,653	6,941,653	140,000,000
33	5,000,000	1,941,653	6,941,653	135,000,000
34	5,000,000	1,941,653	6,941,653	130,000,000
35	5,000,000	1,941,653	6,941,653	125,000,000
36	5,000,000	1,941,653	6,941,653	120,000,000
37	5,000,000	1,941,653	6,941,653	115,000,000

Bulan	Angsuran Pembiayaan	Angsuran Margin Keuntungan	Total Angsuran	Saldo Pembiayaan
38	5,000,000	1,941,653	6,941,653	110,000,000
39	5,000,000	1,941,653	6,941,653	105,000,000
40	5,000,000	1,941,653	6,941,653	100,000,000
41	5,000,000	1,941,653	6,941,653	95,000,000
42	5,000,000	1,941,653	6,941,653	90,000,000
43	5,000,000	1,941,653	6,941,653	85,000,000
44	5,000,000	1,941,653	6,941,653	80,000,000
45	5,000,000	1,941,653	6,941,653	75,000,000
46	5,000,000	1,941,653	6,941,653	70,000,000
47	5,000,000	1,941,653	6,941,653	65,000,000
48	5,000,000	1,941,653	6,941,653	60,000,000
49	5,000,000	1,941,653	6,941,653	55,000,000
50	5,000,000	1,941,653	6,941,653	50,000,000
51	5,000,000	1,941,653	6,941,653	45,000,000
52	5,000,000	1,941,653	6,941,653	40,000,000
53	5,000,000	1,941,653	6,941,653	35,000,000
54	5,000,000	1,941,653	6,941,653	30,000,000
55	5,000,000	1,941,653	6,941,653	25,000,000
56	5,000,000	1,941,653	6,941,653	20,000,000
57	5,000,000	1,941,653	6,941,653	15,000,000
58	5,000,000	1,941,653	6,941,653	10,000,000
59	5,000,000	1,941,653	6,941,653	5,000,000
60	5,000,000	1,941,653	6,941,653	-
umlat	300,000,000	116,499,150	416,499,150	

Lampiran k.2

MANDIRI Syariah UNTUK 10 TAHUN

Angsuran KPR Syariah akad Murabahah

Besar pembiayaan	300,000,000
Nisbah margin keuntungan	9.176888%
Jangka waktu	120 bulan
Besar angsuran per bulan	Rp 4,794,222

Bulan	Angsuran Pembiayaan	Angsuran Margin Keuntungan	Total Angsuran	Saldo Pembiayaan
0	-	-	-	300,000,000
1	2,500,000	2,294,222	4,794,222	297,500,000
2	2,500,000	2,294,222	4,794,222	295,000,000
3	2,500,000	2,294,222	4,794,222	292,500,000
4	2,500,000	2,294,222	4,794,222	290,000,000
5	2,500,000	2,294,222	4,794,222	287,500,000
6	2,500,000	2,294,222	4,794,222	285,000,000
7	2,500,000	2,294,222	4,794,222	282,500,000
8	2,500,000	2,294,222	4,794,222	280,000,000
9	2,500,000	2,294,222	4,794,222	277,500,000
10	2,500,000	2,294,222	4,794,222	275,000,000
11	2,500,000	2,294,222	4,794,222	272,500,000
12	2,500,000	2,294,222	4,794,222	270,000,000
13	2,500,000	2,294,222	4,794,222	267,500,000
14	2,500,000	2,294,222	4,794,222	265,000,000
15	2,500,000	2,294,222	4,794,222	262,500,000
16	2,500,000	2,294,222	4,794,222	260,000,000
17	2,500,000	2,294,222	4,794,222	257,500,000
18	2,500,000	2,294,222	4,794,222	255,000,000
19	2,500,000	2,294,222	4,794,222	252,500,000
20	2,500,000	2,294,222	4,794,222	250,000,000
21	2,500,000	2,294,222	4,794,222	247,500,000
22	2,500,000	2,294,222	4,794,222	245,000,000
23	2,500,000	2,294,222	4,794,222	242,500,000
24	2,500,000	2,294,222	4,794,222	240,000,000
25	2,500,000	2,294,222	4,794,222	237,500,000
26	2,500,000	2,294,222	4,794,222	235,000,000
27	2,500,000	2,294,222	4,794,222	232,500,000
28	2,500,000	2,294,222	4,794,222	230,000,000
29	2,500,000	2,294,222	4,794,222	227,500,000
30	2,500,000	2,294,222	4,794,222	225,000,000
31	2,500,000	2,294,222	4,794,222	222,500,000
32	2,500,000	2,294,222	4,794,222	220,000,000
33	2,500,000	2,294,222	4,794,222	217,500,000
34	2,500,000	2,294,222	4,794,222	215,000,000
35	2,500,000	2,294,222	4,794,222	212,500,000
36	2,500,000	2,294,222	4,794,222	210,000,000
37	2,500,000	2,294,222	4,794,222	207,500,000

Bulan	Angsuran Pembiayaan	Angsuran Margin Keuntungan	Total Angsuran	Saldo Pembiayaan
38	2,500,000	2,294,222	4,794,222	205,000,000
39	2,500,000	2,294,222	4,794,222	202,500,000
40	2,500,000	2,294,222	4,794,222	200,000,000
41	2,500,000	2,294,222	4,794,222	197,500,000
42	2,500,000	2,294,222	4,794,222	195,000,000
43	2,500,000	2,294,222	4,794,222	192,500,000
44	2,500,000	2,294,222	4,794,222	190,000,000
45	2,500,000	2,294,222	4,794,222	187,500,000
46	2,500,000	2,294,222	4,794,222	185,000,000
47	2,500,000	2,294,222	4,794,222	182,500,000
48	2,500,000	2,294,222	4,794,222	180,000,000
49	2,500,000	2,294,222	4,794,222	177,500,000
50	2,500,000	2,294,222	4,794,222	175,000,000
51	2,500,000	2,294,222	4,794,222	172,500,000
52	2,500,000	2,294,222	4,794,222	170,000,000
53	2,500,000	2,294,222	4,794,222	167,500,000
54	2,500,000	2,294,222	4,794,222	165,000,000
55	2,500,000	2,294,222	4,794,222	162,500,000
56	2,500,000	2,294,222	4,794,222	160,000,000
57	2,500,000	2,294,222	4,794,222	157,500,000
58	2,500,000	2,294,222	4,794,222	155,000,000
59	2,500,000	2,294,222	4,794,222	152,500,000
60	2,500,000	2,294,222	4,794,222	150,000,000
61	2,500,000	2,294,222	4,794,222	147,500,000
62	2,500,000	2,294,222	4,794,222	145,000,000
63	2,500,000	2,294,222	4,794,222	142,500,000
64	2,500,000	2,294,222	4,794,222	140,000,000
65	2,500,000	2,294,222	4,794,222	137,500,000
66	2,500,000	2,294,222	4,794,222	135,000,000
67	2,500,000	2,294,222	4,794,222	132,500,000
68	2,500,000	2,294,222	4,794,222	130,000,000
69	2,500,000	2,294,222	4,794,222	127,500,000
70	2,500,000	2,294,222	4,794,222	125,000,000
71	2,500,000	2,294,222	4,794,222	122,500,000
72	2,500,000	2,294,222	4,794,222	120,000,000
73	2,500,000	2,294,222	4,794,222	117,500,000
74	2,500,000	2,294,222	4,794,222	115,000,000
75	2,500,000	2,294,222	4,794,222	112,500,000
76	2,500,000	2,294,222	4,794,222	110,000,000
77	2,500,000	2,294,222	4,794,222	107,500,000
78	2,500,000	2,294,222	4,794,222	105,000,000
79	2,500,000	2,294,222	4,794,222	102,500,000
80	2,500,000	2,294,222	4,794,222	100,000,000
81	2,500,000	2,294,222	4,794,222	97,500,000
82	2,500,000	2,294,222	4,794,222	95,000,000
83	2,500,000	2,294,222	4,794,222	92,500,000
84	2,500,000	2,294,222	4,794,222	90,000,000
85	2,500,000	2,294,222	4,794,222	87,500,000

Bulan	Angsuran Pembiayaan	Angsuran Margin Keuntungan	Total Angsuran	Saldo Pembiayaan
86	2,500,000	2,294,222	4,794,222	85,000,000
87	2,500,000	2,294,222	4,794,222	82,500,000
88	2,500,000	2,294,222	4,794,222	80,000,000
89	2,500,000	2,294,222	4,794,222	77,500,000
90	2,500,000	2,294,222	4,794,222	75,000,000
91	2,500,000	2,294,222	4,794,222	72,500,000
92	2,500,000	2,294,222	4,794,222	70,000,000
93	2,500,000	2,294,222	4,794,222	67,500,000
94	2,500,000	2,294,222	4,794,222	65,000,000
95	2,500,000	2,294,222	4,794,222	62,500,000
96	2,500,000	2,294,222	4,794,222	60,000,000
97	2,500,000	2,294,222	4,794,222	57,500,000
98	2,500,000	2,294,222	4,794,222	55,000,000
99	2,500,000	2,294,222	4,794,222	52,500,000
100	2,500,000	2,294,222	4,794,222	50,000,000
101	2,500,000	2,294,222	4,794,222	47,500,000
102	2,500,000	2,294,222	4,794,222	45,000,000
103	2,500,000	2,294,222	4,794,222	42,500,000
104	2,500,000	2,294,222	4,794,222	40,000,000
105	2,500,000	2,294,222	4,794,222	37,500,000
106	2,500,000	2,294,222	4,794,222	35,000,000
107	2,500,000	2,294,222	4,794,222	32,500,000
108	2,500,000	2,294,222	4,794,222	30,000,000
109	2,500,000	2,294,222	4,794,222	27,500,000
110	2,500,000	2,294,222	4,794,222	25,000,000
111	2,500,000	2,294,222	4,794,222	22,500,000
112	2,500,000	2,294,222	4,794,222	20,000,000
113	2,500,000	2,294,222	4,794,222	17,500,000
114	2,500,000	2,294,222	4,794,222	15,000,000
115	2,500,000	2,294,222	4,794,222	12,500,000
116	2,500,000	2,294,222	4,794,222	10,000,000
117	2,500,000	2,294,222	4,794,222	7,500,000
118	2,500,000	2,294,222	4,794,222	5,000,000
119	2,500,000	2,294,222	4,794,222	2,500,000
120	2,500,000	2,294,222	4,794,222	-
jumlah	300,000,000	275,306,640	575,306,640	

Lampiran I.1

CIMB Niaga Syariah UNTUK 5 TAHUN

Angsuran KPR Syariah akad Murabahah

Besar pembiayaan	300,000,000
Nisbah margin keuntungan	6.69333%
Jangka waktu	60 bulan
Besar angsuran per bulan	Rp 6,673,333

Bulan	Angsuran Pembiayaan	Angsuran Margin Keuntungan	Total Angsuran	Saldo Pembiayaan
0	-	-	-	300,000,000
1	5,000,000	1,673,333	6,673,333	295,000,000
2	5,000,000	1,673,333	6,673,333	290,000,000
3	5,000,000	1,673,333	6,673,333	285,000,000
4	5,000,000	1,673,333	6,673,333	280,000,000
5	5,000,000	1,673,333	6,673,333	275,000,000
6	5,000,000	1,673,333	6,673,333	270,000,000
7	5,000,000	1,673,333	6,673,333	265,000,000
8	5,000,000	1,673,333	6,673,333	260,000,000
9	5,000,000	1,673,333	6,673,333	255,000,000
10	5,000,000	1,673,333	6,673,333	250,000,000
11	5,000,000	1,673,333	6,673,333	245,000,000
12	5,000,000	1,673,333	6,673,333	240,000,000
13	5,000,000	1,673,333	6,673,333	235,000,000
14	5,000,000	1,673,333	6,673,333	230,000,000
15	5,000,000	1,673,333	6,673,333	225,000,000
16	5,000,000	1,673,333	6,673,333	220,000,000
17	5,000,000	1,673,333	6,673,333	215,000,000
18	5,000,000	1,673,333	6,673,333	210,000,000
19	5,000,000	1,673,333	6,673,333	205,000,000
20	5,000,000	1,673,333	6,673,333	200,000,000
21	5,000,000	1,673,333	6,673,333	195,000,000
22	5,000,000	1,673,333	6,673,333	190,000,000
23	5,000,000	1,673,333	6,673,333	185,000,000
24	5,000,000	1,673,333	6,673,333	180,000,000
25	5,000,000	1,673,333	6,673,333	175,000,000
26	5,000,000	1,673,333	6,673,333	170,000,000
27	5,000,000	1,673,333	6,673,333	165,000,000
28	5,000,000	1,673,333	6,673,333	160,000,000
29	5,000,000	1,673,333	6,673,333	155,000,000
30	5,000,000	1,673,333	6,673,333	150,000,000
31	5,000,000	1,673,333	6,673,333	145,000,000
32	5,000,000	1,673,333	6,673,333	140,000,000
33	5,000,000	1,673,333	6,673,333	135,000,000
34	5,000,000	1,673,333	6,673,333	130,000,000
35	5,000,000	1,673,333	6,673,333	125,000,000
36	5,000,000	1,673,333	6,673,333	120,000,000
37	5,000,000	1,673,333	6,673,333	115,000,000

Bulan	Angsuran Pembiayaan	Angsuran Margin Keuntungan	Total Angsuran	Saldo Pembiayaan
38	5,000,000	1,673,333	6,673,333	110,000,000
39	5,000,000	1,673,333	6,673,333	105,000,000
40	5,000,000	1,673,333	6,673,333	100,000,000
41	5,000,000	1,673,333	6,673,333	95,000,000
42	5,000,000	1,673,333	6,673,333	90,000,000
43	5,000,000	1,673,333	6,673,333	85,000,000
44	5,000,000	1,673,333	6,673,333	80,000,000
45	5,000,000	1,673,333	6,673,333	75,000,000
46	5,000,000	1,673,333	6,673,333	70,000,000
47	5,000,000	1,673,333	6,673,333	65,000,000
48	5,000,000	1,673,333	6,673,333	60,000,000
49	5,000,000	1,673,333	6,673,333	55,000,000
50	5,000,000	1,673,333	6,673,333	50,000,000
51	5,000,000	1,673,333	6,673,333	45,000,000
52	5,000,000	1,673,333	6,673,333	40,000,000
53	5,000,000	1,673,333	6,673,333	35,000,000
54	5,000,000	1,673,333	6,673,333	30,000,000
55	5,000,000	1,673,333	6,673,333	25,000,000
56	5,000,000	1,673,333	6,673,333	20,000,000
57	5,000,000	1,673,333	6,673,333	15,000,000
58	5,000,000	1,673,333	6,673,333	10,000,000
59	5,000,000	1,673,333	6,673,333	5,000,000
60	5,000,000	1,673,333	6,673,333	-
umlat	300,000,000	100,399,995	400,399,995	

Lampiran I.2

CIMB Niaga Syariah UNTUK 10 TAHUN

Angsuran KPR Syariah akad Murabahah

Besar pembiayaan	300,000,000
Nisbah margin keuntungan	7.917287%
Jangka waktu	120 bulan
Besar angsuran per bulan	Rp 4,479,322

Bulan	Angsuran Pembiayaan	Angsuran Margin Keuntungan	Total Angsuran	Saldo Pembiayaan
0	-	-	-	300,000,000
1	2,500,000	1,979,322	4,479,322	297,500,000
2	2,500,000	1,979,322	4,479,322	295,000,000
3	2,500,000	1,979,322	4,479,322	292,500,000
4	2,500,000	1,979,322	4,479,322	290,000,000
5	2,500,000	1,979,322	4,479,322	287,500,000
6	2,500,000	1,979,322	4,479,322	285,000,000
7	2,500,000	1,979,322	4,479,322	282,500,000
8	2,500,000	1,979,322	4,479,322	280,000,000
9	2,500,000	1,979,322	4,479,322	277,500,000
10	2,500,000	1,979,322	4,479,322	275,000,000
11	2,500,000	1,979,322	4,479,322	272,500,000
12	2,500,000	1,979,322	4,479,322	270,000,000
13	2,500,000	1,979,322	4,479,322	267,500,000
14	2,500,000	1,979,322	4,479,322	265,000,000
15	2,500,000	1,979,322	4,479,322	262,500,000
16	2,500,000	1,979,322	4,479,322	260,000,000
17	2,500,000	1,979,322	4,479,322	257,500,000
18	2,500,000	1,979,322	4,479,322	255,000,000
19	2,500,000	1,979,322	4,479,322	252,500,000
20	2,500,000	1,979,322	4,479,322	250,000,000
21	2,500,000	1,979,322	4,479,322	247,500,000
22	2,500,000	1,979,322	4,479,322	245,000,000
23	2,500,000	1,979,322	4,479,322	242,500,000
24	2,500,000	1,979,322	4,479,322	240,000,000
25	2,500,000	1,979,322	4,479,322	237,500,000
26	2,500,000	1,979,322	4,479,322	235,000,000
27	2,500,000	1,979,322	4,479,322	232,500,000
28	2,500,000	1,979,322	4,479,322	230,000,000
29	2,500,000	1,979,322	4,479,322	227,500,000
30	2,500,000	1,979,322	4,479,322	225,000,000
31	2,500,000	1,979,322	4,479,322	222,500,000
32	2,500,000	1,979,322	4,479,322	220,000,000
33	2,500,000	1,979,322	4,479,322	217,500,000
34	2,500,000	1,979,322	4,479,322	215,000,000
35	2,500,000	1,979,322	4,479,322	212,500,000
36	2,500,000	1,979,322	4,479,322	210,000,000
37	2,500,000	1,979,322	4,479,322	207,500,000

Bulan	Angsuran Pembiayaan	Angsuran Margin Keuntungan	Total Angsuran	Saldo Pembiayaan
38	2,500,000	1,979,322	4,479,322	205,000,000
39	2,500,000	1,979,322	4,479,322	202,500,000
40	2,500,000	1,979,322	4,479,322	200,000,000
41	2,500,000	1,979,322	4,479,322	197,500,000
42	2,500,000	1,979,322	4,479,322	195,000,000
43	2,500,000	1,979,322	4,479,322	192,500,000
44	2,500,000	1,979,322	4,479,322	190,000,000
45	2,500,000	1,979,322	4,479,322	187,500,000
46	2,500,000	1,979,322	4,479,322	185,000,000
47	2,500,000	1,979,322	4,479,322	182,500,000
48	2,500,000	1,979,322	4,479,322	180,000,000
49	2,500,000	1,979,322	4,479,322	177,500,000
50	2,500,000	1,979,322	4,479,322	175,000,000
51	2,500,000	1,979,322	4,479,322	172,500,000
52	2,500,000	1,979,322	4,479,322	170,000,000
53	2,500,000	1,979,322	4,479,322	167,500,000
54	2,500,000	1,979,322	4,479,322	165,000,000
55	2,500,000	1,979,322	4,479,322	162,500,000
56	2,500,000	1,979,322	4,479,322	160,000,000
57	2,500,000	1,979,322	4,479,322	157,500,000
58	2,500,000	1,979,322	4,479,322	155,000,000
59	2,500,000	1,979,322	4,479,322	152,500,000
60	2,500,000	1,979,322	4,479,322	150,000,000
61	2,500,000	1,979,322	4,479,322	147,500,000
62	2,500,000	1,979,322	4,479,322	145,000,000
63	2,500,000	1,979,322	4,479,322	142,500,000
64	2,500,000	1,979,322	4,479,322	140,000,000
65	2,500,000	1,979,322	4,479,322	137,500,000
66	2,500,000	1,979,322	4,479,322	135,000,000
67	2,500,000	1,979,322	4,479,322	132,500,000
68	2,500,000	1,979,322	4,479,322	130,000,000
69	2,500,000	1,979,322	4,479,322	127,500,000
70	2,500,000	1,979,322	4,479,322	125,000,000
71	2,500,000	1,979,322	4,479,322	122,500,000
72	2,500,000	1,979,322	4,479,322	120,000,000
73	2,500,000	1,979,322	4,479,322	117,500,000
74	2,500,000	1,979,322	4,479,322	115,000,000
75	2,500,000	1,979,322	4,479,322	112,500,000
76	2,500,000	1,979,322	4,479,322	110,000,000
77	2,500,000	1,979,322	4,479,322	107,500,000
78	2,500,000	1,979,322	4,479,322	105,000,000
79	2,500,000	1,979,322	4,479,322	102,500,000
80	2,500,000	1,979,322	4,479,322	100,000,000
81	2,500,000	1,979,322	4,479,322	97,500,000
82	2,500,000	1,979,322	4,479,322	95,000,000
83	2,500,000	1,979,322	4,479,322	92,500,000
84	2,500,000	1,979,322	4,479,322	90,000,000
85	2,500,000	1,979,322	4,479,322	87,500,000

Bulan	Angsuran Pembiayaan	Angsuran Margin Keuntungan	Total Angsuran	Saldo Pembiayaan
86	2,500,000	1,979,322	4,479,322	85,000,000
87	2,500,000	1,979,322	4,479,322	82,500,000
88	2,500,000	1,979,322	4,479,322	80,000,000
89	2,500,000	1,979,322	4,479,322	77,500,000
90	2,500,000	1,979,322	4,479,322	75,000,000
91	2,500,000	1,979,322	4,479,322	72,500,000
92	2,500,000	1,979,322	4,479,322	70,000,000
93	2,500,000	1,979,322	4,479,322	67,500,000
94	2,500,000	1,979,322	4,479,322	65,000,000
95	2,500,000	1,979,322	4,479,322	62,500,000
96	2,500,000	1,979,322	4,479,322	60,000,000
97	2,500,000	1,979,322	4,479,322	57,500,000
98	2,500,000	1,979,322	4,479,322	55,000,000
99	2,500,000	1,979,322	4,479,322	52,500,000
100	2,500,000	1,979,322	4,479,322	50,000,000
101	2,500,000	1,979,322	4,479,322	47,500,000
102	2,500,000	1,979,322	4,479,322	45,000,000
103	2,500,000	1,979,322	4,479,322	42,500,000
104	2,500,000	1,979,322	4,479,322	40,000,000
105	2,500,000	1,979,322	4,479,322	37,500,000
106	2,500,000	1,979,322	4,479,322	35,000,000
107	2,500,000	1,979,322	4,479,322	32,500,000
108	2,500,000	1,979,322	4,479,322	30,000,000
109	2,500,000	1,979,322	4,479,322	27,500,000
110	2,500,000	1,979,322	4,479,322	25,000,000
111	2,500,000	1,979,322	4,479,322	22,500,000
112	2,500,000	1,979,322	4,479,322	20,000,000
113	2,500,000	1,979,322	4,479,322	17,500,000
114	2,500,000	1,979,322	4,479,322	15,000,000
115	2,500,000	1,979,322	4,479,322	12,500,000
116	2,500,000	1,979,322	4,479,322	10,000,000
117	2,500,000	1,979,322	4,479,322	7,500,000
118	2,500,000	1,979,322	4,479,322	5,000,000
119	2,500,000	1,979,322	4,479,322	2,500,000
120	2,500,000	1,979,322	4,479,322	-
jumlah	300,000,000	237,518,610	537,518,610	