

Lampiran 1**Nama Nasabah : Agus Indrake****Harga Jual : Rp.145.000.000,- (Type RSH Plus)****KPR : Rp.101.500.000,-****Angsuran : Rp.1.130.039,- / bulan****Jangka waktu : 15 tahun (180 bulan)**

| Bulan | Angsuran Pembiayaan | Angsuran <i>Margin</i> Keuntungan | Total Angsuran | Saldo Pembiayaan |
|-------|------------------------|--------------------------------------|-------------------|---------------------|
| 0 | | | | 101.500.000 |
| 1 | 563.889 | 566.150 | 1.130.039 | 100.936.111 |
| 2 | 563.889 | 566.150 | 1.130.039 | 100.372.222 |
| 3 | 563.889 | 566.150 | 1.130.039 | 99.808.333 |
| 4 | 563.889 | 566.150 | 1.130.039 | 99.244.444 |
| 5 | 563.889 | 566.150 | 1.130.039 | 98.680.556 |
| 6 | 563.889 | 566.150 | 1.130.039 | 98.116.667 |
| 7 | 563.889 | 566.150 | 1.130.039 | 97.552.778 |
| 8 | 563.889 | 566.150 | 1.130.039 | 96.988.889 |
| 9 | 563.889 | 566.150 | 1.130.039 | 96.425.000 |
| 10 | 563.889 | 566.150 | 1.130.039 | 95.861.111 |
| 11 | 563.889 | 566.150 | 1.130.039 | 95.297.222 |
| 12 | 563.889 | 566.150 | 1.130.039 | 94.733.333 |
| 13 | 563.889 | 566.150 | 1.130.039 | 94.169.444 |
| 14 | 563.889 | 566.150 | 1.130.039 | 93.605.556 |
| 15 | 563.889 | 566.150 | 1.130.039 | 93.041.667 |
| 16 | 563.889 | 566.150 | 1.130.039 | 92.477.778 |
| 17 | 563.889 | 566.150 | 1.130.039 | 91.913.889 |
| 18 | 563.889 | 566.150 | 1.130.039 | 91.350.000 |
| 19 | 563.889 | 566.150 | 1.130.039 | 90.786.111 |
| 20 | 563.889 | 566.150 | 1.130.039 | 90.222.222 |
| 21 | 563.889 | 566.150 | 1.130.039 | 89.658.333 |
| 22 | 563.889 | 566.150 | 1.130.039 | 89.094.444 |
| 23 | 563.889 | 566.150 | 1.130.039 | 88.530.556 |
| 24 | 563.889 | 566.150 | 1.130.039 | 87.966.667 |
| 25 | 563.889 | 566.150 | 1.130.039 | 87.402.778 |
| 26 | 563.889 | 566.150 | 1.130.039 | 86.838.889 |
| 27 | 563.889 | 566.150 | 1.130.039 | 86.275.000 |
| 28 | 563.889 | 566.150 | 1.130.039 | 85.711.111 |

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| 29 | 563.889 | 566.150 | 1.130.039 | 85.147.222 |
| 30 | 563.889 | 566.150 | 1.130.039 | 84.583.333 |
| 31 | 563.889 | 566.150 | 1.130.039 | 84.019.444 |
| 32 | 563.889 | 566.150 | 1.130.039 | 83.455.556 |
| 33 | 563.889 | 566.150 | 1.130.039 | 82.891.667 |
| 34 | 563.889 | 566.150 | 1.130.039 | 82.327.778 |
| 35 | 563.889 | 566.150 | 1.130.039 | 81.763.889 |
| 36 | 563.889 | 566.150 | 1.130.039 | 81.200.000 |
| 37 | 563.889 | 566.150 | 1.130.039 | 80.636.111 |
| 38 | 563.889 | 566.150 | 1.130.039 | 80.072.222 |
| 39 | 563.889 | 566.150 | 1.130.039 | 79.508.333 |
| 40 | 563.889 | 566.150 | 1.130.039 | 78.944.444 |
| 41 | 563.889 | 566.150 | 1.130.039 | 78.380.556 |
| 42 | 563.889 | 566.150 | 1.130.039 | 77.816.667 |
| 43 | 563.889 | 566.150 | 1.130.039 | 77.252.778 |
| 44 | 563.889 | 566.150 | 1.130.039 | 76.688.889 |
| 45 | 563.889 | 566.150 | 1.130.039 | 76.125.000 |
| 46 | 563.889 | 566.150 | 1.130.039 | 75.561.111 |
| 47 | 563.889 | 566.150 | 1.130.039 | 74.997.222 |
| 48 | 563.889 | 566.150 | 1.130.039 | 74.433.333 |
| 49 | 563.889 | 566.150 | 1.130.039 | 73.869.444 |
| 50 | 563.889 | 566.150 | 1.130.039 | 73.305.556 |
| 51 | 563.889 | 566.150 | 1.130.039 | 72.741.667 |
| 52 | 563.889 | 566.150 | 1.130.039 | 72.177.778 |
| 53 | 563.889 | 566.150 | 1.130.039 | 71.613.889 |
| 54 | 563.889 | 566.150 | 1.130.039 | 71.050.000 |
| 55 | 563.889 | 566.150 | 1.130.039 | 70.486.111 |
| 56 | 563.889 | 566.150 | 1.130.039 | 69.922.222 |
| 57 | 563.889 | 566.150 | 1.130.039 | 69.358.333 |
| 58 | 563.889 | 566.150 | 1.130.039 | 68.794.444 |
| 59 | 563.889 | 566.150 | 1.130.039 | 68.230.556 |
| 60 | 563.889 | 566.150 | 1.130.039 | 67.666.667 |
| 61 | 563.889 | 566.150 | 1.130.039 | 67.102.778 |
| 62 | 563.889 | 566.150 | 1.130.039 | 66.538.889 |
| 63 | 563.889 | 566.150 | 1.130.039 | 65.975.000 |
| 64 | 563.889 | 566.150 | 1.130.039 | 65.411.111 |
| 65 | 563.889 | 566.150 | 1.130.039 | 64.847.222 |
| 66 | 563.889 | 566.150 | 1.130.039 | 64.283.333 |
| 67 | 563.889 | 566.150 | 1.130.039 | 63.719.444 |
| 68 | 563.889 | 566.150 | 1.130.039 | 63.155.556 |

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| 69 | 563.889 | 566.150 | 1.130.039 | 62.591.667 |
| 70 | 563.889 | 566.150 | 1.130.039 | 62.027.778 |
| 71 | 563.889 | 566.150 | 1.130.039 | 61.463.889 |
| 72 | 563.889 | 566.150 | 1.130.039 | 60.900.000 |
| 73 | 563.889 | 566.150 | 1.130.039 | 60.336.111 |
| 74 | 563.889 | 566.150 | 1.130.039 | 59.772.222 |
| 75 | 563.889 | 566.150 | 1.130.039 | 59.208.333 |
| 76 | 563.889 | 566.150 | 1.130.039 | 58.644.444 |
| 77 | 563.889 | 566.150 | 1.130.039 | 58.080.556 |
| 78 | 563.889 | 566.150 | 1.130.039 | 57.516.667 |
| 79 | 563.889 | 566.150 | 1.130.039 | 56.952.778 |
| 80 | 563.889 | 566.150 | 1.130.039 | 56.388.889 |
| 81 | 563.889 | 566.150 | 1.130.039 | 55.825.000 |
| 82 | 563.889 | 566.150 | 1.130.039 | 55.261.111 |
| 83 | 563.889 | 566.150 | 1.130.039 | 54.697.222 |
| 84 | 563.889 | 566.150 | 1.130.039 | 54.133.333 |
| 85 | 563.889 | 566.150 | 1.130.039 | 53.569.444 |
| 86 | 563.889 | 566.150 | 1.130.039 | 53.005.556 |
| 87 | 563.889 | 566.150 | 1.130.039 | 52.441.667 |
| 88 | 563.889 | 566.150 | 1.130.039 | 51.877.778 |
| 89 | 563.889 | 566.150 | 1.130.039 | 51.313.889 |
| 90 | 563.889 | 566.150 | 1.130.039 | 50.750.000 |
| 91 | 563.889 | 566.150 | 1.130.039 | 50.186.111 |
| 92 | 563.889 | 566.150 | 1.130.039 | 49.622.222 |
| 93 | 563.889 | 566.150 | 1.130.039 | 49.058.333 |
| 94 | 563.889 | 566.150 | 1.130.039 | 48.494.444 |
| 95 | 563.889 | 566.150 | 1.130.039 | 47.930.556 |
| 96 | 563.889 | 566.150 | 1.130.039 | 47.366.667 |
| 97 | 563.889 | 566.150 | 1.130.039 | 46.802.778 |
| 98 | 563.889 | 566.150 | 1.130.039 | 46.238.889 |
| 99 | 563.889 | 566.150 | 1.130.039 | 45.675.000 |
| 100 | 563.889 | 566.150 | 1.130.039 | 45.111.111 |
| 101 | 563.889 | 566.150 | 1.130.039 | 44.547.222 |
| 102 | 563.889 | 566.150 | 1.130.039 | 43.983.333 |
| 103 | 563.889 | 566.150 | 1.130.039 | 43.419.444 |
| 104 | 563.889 | 566.150 | 1.130.039 | 42.855.556 |
| 105 | 563.889 | 566.150 | 1.130.039 | 42.291.667 |
| 106 | 563.889 | 566.150 | 1.130.039 | 41.727.778 |
| 107 | 563.889 | 566.150 | 1.130.039 | 41.163.889 |
| 108 | 563.889 | 566.150 | 1.130.039 | 40.600.000 |

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| 109 | 563.889 | 566.150 | 1.130.039 | 40.036.111 |
| 110 | 563.889 | 566.150 | 1.130.039 | 39.472.222 |
| 111 | 563.889 | 566.150 | 1.130.039 | 38.908.333 |
| 112 | 563.889 | 566.150 | 1.130.039 | 38.344.444 |
| 113 | 563.889 | 566.150 | 1.130.039 | 37.780.556 |
| 114 | 563.889 | 566.150 | 1.130.039 | 37.216.667 |
| 115 | 563.889 | 566.150 | 1.130.039 | 36.652.778 |
| 116 | 563.889 | 566.150 | 1.130.039 | 36.088.889 |
| 117 | 563.889 | 566.150 | 1.130.039 | 35.525.000 |
| 118 | 563.889 | 566.150 | 1.130.039 | 34.961.111 |
| 119 | 563.889 | 566.150 | 1.130.039 | 34.397.222 |
| 120 | 563.889 | 566.150 | 1.130.039 | 33.833.333 |
| 121 | 563.889 | 566.150 | 1.130.039 | 33.269.444 |
| 122 | 563.889 | 566.150 | 1.130.039 | 32.705.556 |
| 123 | 563.889 | 566.150 | 1.130.039 | 32.141.667 |
| 124 | 563.889 | 566.150 | 1.130.039 | 31.577.778 |
| 125 | 563.889 | 566.150 | 1.130.039 | 31.013.889 |
| 126 | 563.889 | 566.150 | 1.130.039 | 30.450.000 |
| 127 | 563.889 | 566.150 | 1.130.039 | 29.886.111 |
| 128 | 563.889 | 566.150 | 1.130.039 | 29.322.222 |
| 129 | 563.889 | 566.150 | 1.130.039 | 28.758.333 |
| 130 | 563.889 | 566.150 | 1.130.039 | 28.194.444 |
| 131 | 563.889 | 566.150 | 1.130.039 | 27.630.556 |
| 132 | 563.889 | 566.150 | 1.130.039 | 27.066.667 |
| 133 | 563.889 | 566.150 | 1.130.039 | 26.502.778 |
| 134 | 563.889 | 566.150 | 1.130.039 | 25.938.889 |
| 135 | 563.889 | 566.150 | 1.130.039 | 25.375.000 |
| 136 | 563.889 | 566.150 | 1.130.039 | 24.811.111 |
| 137 | 563.889 | 566.150 | 1.130.039 | 24.247.222 |
| 138 | 563.889 | 566.150 | 1.130.039 | 23.683.333 |
| 139 | 563.889 | 566.150 | 1.130.039 | 23.119.444 |
| 140 | 563.889 | 566.150 | 1.130.039 | 22.555.556 |
| 141 | 563.889 | 566.150 | 1.130.039 | 21.991.667 |
| 142 | 563.889 | 566.150 | 1.130.039 | 21.427.778 |
| 143 | 563.889 | 566.150 | 1.130.039 | 20.863.889 |
| 144 | 563.889 | 566.150 | 1.130.039 | 20.300.000 |
| 145 | 563.889 | 566.150 | 1.130.039 | 19.736.111 |
| 146 | 563.889 | 566.150 | 1.130.039 | 19.172.222 |
| 147 | 563.889 | 566.150 | 1.130.039 | 18.608.333 |
| 148 | 563.889 | 566.150 | 1.130.039 | 18.044.444 |

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| 149 | 563.889 | 566.150 | 1.130.039 | 17.480.556 |
| 150 | 563.889 | 566.150 | 1.130.039 | 16.916.667 |
| 151 | 563.889 | 566.150 | 1.130.039 | 16.352.778 |
| 152 | 563.889 | 566.150 | 1.130.039 | 15.788.889 |
| 153 | 563.889 | 566.150 | 1.130.039 | 15.225.000 |
| 154 | 563.889 | 566.150 | 1.130.039 | 14.661.111 |
| 155 | 563.889 | 566.150 | 1.130.039 | 14.097.222 |
| 156 | 563.889 | 566.150 | 1.130.039 | 13.533.333 |
| 157 | 563.889 | 566.150 | 1.130.039 | 12.969.444 |
| 158 | 563.889 | 566.150 | 1.130.039 | 12.405.556 |
| 159 | 563.889 | 566.150 | 1.130.039 | 11.841.667 |
| 160 | 563.889 | 566.150 | 1.130.039 | 11.277.778 |
| 161 | 563.889 | 566.150 | 1.130.039 | 10.713.889 |
| 162 | 563.889 | 566.150 | 1.130.039 | 10.150.000 |
| 163 | 563.889 | 566.150 | 1.130.039 | 9.586.111 |
| 164 | 563.889 | 566.150 | 1.130.039 | 9.022.222 |
| 165 | 563.889 | 566.150 | 1.130.039 | 8.458.333 |
| 166 | 563.889 | 566.150 | 1.130.039 | 7.894.444 |
| 167 | 563.889 | 566.150 | 1.130.039 | 7.330.556 |
| 168 | 563.889 | 566.150 | 1.130.039 | 6.766.667 |
| 169 | 563.889 | 566.150 | 1.130.039 | 6.202.778 |
| 170 | 563.889 | 566.150 | 1.130.039 | 5.638.889 |
| 171 | 563.889 | 566.150 | 1.130.039 | 5.075.000 |
| 172 | 563.889 | 566.150 | 1.130.039 | 4.511.111 |
| 173 | 563.889 | 566.150 | 1.130.039 | 3.947.222 |
| 174 | 563.889 | 566.150 | 1.130.039 | 3.383.333 |
| 175 | 563.889 | 566.150 | 1.130.039 | 2.819.444 |
| 176 | 563.889 | 566.150 | 1.130.039 | 2.255.556 |
| 177 | 563.889 | 566.150 | 1.130.039 | 1.691.667 |
| 178 | 563.889 | 566.150 | 1.130.039 | 1.127.778 |
| 179 | 563.889 | 566.150 | 1.130.039 | 563.889 |
| 180 | 563.889 | 566.150 | 1.130.039 | 0 |
| | 101.500.000 | 101.907.015 | 203.407.015 | |

Lampiran 2

Nama Nasabah : Bayu Sasongko

Harga Jual : Rp.145.000.000,- (Type RSH Plus)

KPR : Rp.101.500.000,-

Angsuran : Rp.940.918,- / bulan

Jangka waktu : 10 tahun (120 bulan)

| Bulan | Angsuran Pokok | Angsuran Bunga | Total Angsuran | Saldo Pinjaman |
|-------|----------------|----------------|----------------|----------------|
| 0 | | | | 101.500.000 |
| 1 | 306.543 | 634.375 | 940.918 | 101.193.457 |
| 2 | 308.458 | 632.459 | 940.918 | 100.884.999 |
| 3 | 310.386 | 630.531 | 940.918 | 100.574.613 |
| 4 | 312.326 | 628.591 | 940.918 | 100.262.287 |
| 5 | 314.278 | 626.639 | 940.918 | 99.948.008 |
| 6 | 316.242 | 624.675 | 940.918 | 99.631.766 |
| 7 | 318.219 | 622.699 | 940.918 | 99.313.547 |
| 8 | 320.208 | 620.710 | 940.918 | 98.993.339 |
| 9 | 322.209 | 618.708 | 940.918 | 98.671.130 |
| 10 | 324.223 | 616.695 | 940.918 | 98.346.907 |
| 11 | 326.249 | 614.668 | 940.918 | 98.020.657 |
| 12 | 328.288 | 612.629 | 940.918 | 97.692.369 |
| 13 | 330.340 | 610.577 | 940.918 | 97.362.029 |
| 14 | 332.405 | 608.513 | 940.918 | 97.029.624 |
| 15 | 334.482 | 606.435 | 940.918 | 96.695.141 |
| 16 | 336.573 | 604.345 | 940.918 | 96.358.568 |
| 17 | 338.676 | 602.241 | 940.918 | 96.019.892 |
| 18 | 340.793 | 600.124 | 940.918 | 95.679.099 |
| 19 | 342.923 | 597.994 | 940.918 | 95.336.176 |
| 20 | 345.066 | 595.851 | 940.918 | 94.991.109 |
| 21 | 347.223 | 593.694 | 940.918 | 94.643.886 |
| 22 | 349.393 | 591.524 | 940.918 | 94.294.493 |
| 23 | 351.577 | 589.341 | 940.918 | 93.942.916 |
| 24 | 353.774 | 587.143 | 940.918 | 93.589.141 |
| 25 | 355.985 | 584.932 | 940.918 | 93.233.156 |
| 26 | 358.210 | 582.707 | 940.918 | 92.874.946 |
| 27 | 360.449 | 580.468 | 940.918 | 92.514.497 |
| 28 | 362.702 | 578.216 | 940.918 | 92.151.795 |

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| 29 | 364.969 | 575.949 | 940.918 | 91.786.826 |
| 30 | 367.250 | 573.668 | 940.918 | 91.419.576 |
| 31 | 369.545 | 571.372 | 940.918 | 91.050.031 |
| 32 | 371.855 | 569.063 | 940.918 | 90.678.176 |
| 33 | 374.179 | 566.739 | 940.918 | 90.303.997 |
| 34 | 376.518 | 564.400 | 940.918 | 89.927.479 |
| 35 | 378.871 | 562.047 | 940.918 | 89.548.609 |
| 36 | 381.239 | 559.679 | 940.918 | 89.167.370 |
| 37 | 383.621 | 557.296 | 940.918 | 88.783.748 |
| 38 | 386.019 | 554.898 | 940.918 | 88.397.729 |
| 39 | 388.432 | 552.486 | 940.918 | 88.009.298 |
| 40 | 390.859 | 550.058 | 940.918 | 87.618.438 |
| 41 | 393.302 | 547.615 | 940.918 | 87.225.136 |
| 42 | 395.760 | 545.157 | 940.918 | 86.829.375 |
| 43 | 398.234 | 542.684 | 940.918 | 86.431.141 |
| 44 | 400.723 | 540.195 | 940.918 | 86.030.418 |
| 45 | 403.227 | 537.690 | 940.918 | 85.627.191 |
| 46 | 405.748 | 535.170 | 940.918 | 85.221.443 |
| 47 | 408.284 | 532.634 | 940.918 | 84.813.160 |
| 48 | 410.835 | 530.082 | 940.918 | 84.402.325 |
| 49 | 413.403 | 527.515 | 940.918 | 83.988.922 |
| 50 | 415.987 | 524.931 | 940.918 | 83.572.935 |
| 51 | 418.587 | 522.331 | 940.918 | 83.154.348 |
| 52 | 421.203 | 519.715 | 940.918 | 82.733.145 |
| 53 | 423.835 | 517.082 | 940.918 | 82.309.310 |
| 54 | 426.484 | 514.433 | 940.918 | 81.882.825 |
| 55 | 429.150 | 511.768 | 940.918 | 81.453.676 |
| 56 | 431.832 | 509.085 | 940.918 | 81.021.844 |
| 57 | 434.531 | 506.387 | 940.918 | 80.587.313 |
| 58 | 437.247 | 503.671 | 940.918 | 80.150.066 |
| 59 | 439.980 | 500.938 | 940.918 | 79.710.086 |
| 60 | 442.730 | 498.188 | 940.918 | 79.267.357 |
| 61 | 445.497 | 495.421 | 940.918 | 78.821.860 |
| 62 | 448.281 | 492.637 | 940.918 | 78.373.579 |
| 63 | 451.083 | 489.835 | 940.918 | 77.922.496 |
| 64 | 453.902 | 487.016 | 940.918 | 77.468.594 |
| 65 | 456.739 | 484.179 | 940.918 | 77.011.856 |
| 66 | 459.593 | 481.324 | 940.918 | 76.552.262 |
| 67 | 462.466 | 478.452 | 940.918 | 76.089.796 |
| 68 | 465.356 | 475.561 | 940.918 | 75.624.440 |

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| 69 | 468.265 | 472.653 | 940.918 | 75.156.175 |
| 70 | 471.191 | 469.726 | 940.918 | 74.684.984 |
| 71 | 474.136 | 466.781 | 940.918 | 74.210.847 |
| 72 | 477.100 | 463.818 | 940.918 | 73.733.748 |
| 73 | 480.082 | 460.836 | 940.918 | 73.253.666 |
| 74 | 483.082 | 457.835 | 940.918 | 72.770.584 |
| 75 | 486.101 | 454.816 | 940.918 | 72.284.482 |
| 76 | 489.140 | 451.778 | 940.918 | 71.795.343 |
| 77 | 492.197 | 448.721 | 940.918 | 71.303.146 |
| 78 | 495.273 | 445.645 | 940.918 | 70.807.873 |
| 79 | 498.368 | 442.549 | 940.918 | 70.309.505 |
| 80 | 501.483 | 439.434 | 940.918 | 69.808.022 |
| 81 | 504.617 | 436.300 | 940.918 | 69.303.404 |
| 82 | 507.771 | 433.146 | 940.918 | 68.795.633 |
| 83 | 510.945 | 429.973 | 940.918 | 68.284.688 |
| 84 | 514.138 | 426.779 | 940.918 | 67.770.550 |
| 85 | 517.352 | 423.566 | 940.918 | 67.253.198 |
| 86 | 520.585 | 420.332 | 940.918 | 66.732.613 |
| 87 | 523.839 | 417.079 | 940.918 | 66.208.775 |
| 88 | 527.113 | 413.805 | 940.918 | 65.681.662 |
| 89 | 530.407 | 410.510 | 940.918 | 65.151.255 |
| 90 | 533.722 | 407.195 | 940.918 | 64.617.533 |
| 91 | 537.058 | 403.860 | 940.918 | 64.080.475 |
| 92 | 540.415 | 400.503 | 940.918 | 63.540.060 |
| 93 | 543.792 | 397.125 | 940.918 | 62.996.268 |
| 94 | 547.191 | 393.727 | 940.918 | 62.449.077 |
| 95 | 550.611 | 390.307 | 940.918 | 61.898.466 |
| 96 | 554.052 | 386.865 | 940.918 | 61.344.414 |
| 97 | 557.515 | 383.403 | 940.918 | 60.786.899 |
| 98 | 560.999 | 379.918 | 940.918 | 60.225.900 |
| 99 | 564.506 | 376.412 | 940.918 | 59.661.394 |
| 100 | 568.034 | 372.884 | 940.918 | 59.093.360 |
| 101 | 571.584 | 369.334 | 940.918 | 58.521.776 |
| 102 | 575.156 | 365.761 | 940.918 | 57.946.620 |
| 103 | 578.751 | 362.166 | 940.918 | 57.367.869 |
| 104 | 582.368 | 358.549 | 940.918 | 56.785.500 |
| 105 | 586.008 | 354.909 | 940.918 | 56.199.492 |
| 106 | 589.671 | 351.247 | 940.918 | 55.609.821 |
| 107 | 593.356 | 347.561 | 940.918 | 55.016.465 |
| 108 | 597.065 | 343.853 | 940.918 | 54.419.400 |

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| 109 | 600.796 | 340.121 | 940.918 | 53.818.604 |
| 110 | 604.551 | 336.366 | 940.918 | 53.214.053 |
| 111 | 608.330 | 332.588 | 940.918 | 52.605.723 |
| 112 | 612.132 | 328.786 | 940.918 | 51.993.591 |
| 113 | 615.958 | 324.960 | 940.918 | 51.377.634 |
| 114 | 619.807 | 321.110 | 940.918 | 50.757.827 |
| 115 | 623.681 | 317.236 | 940.918 | 50.134.145 |
| 116 | 627.579 | 313.338 | 940.918 | 49.506.566 |
| 117 | 631.502 | 309.416 | 940.918 | 48.875.065 |
| 118 | 635.448 | 305.469 | 940.918 | 48.239.616 |
| 119 | 639.420 | 301.498 | 940.918 | 47.600.196 |
| 120 | 643.416 | 297.501 | 940.918 | 46.956.780 |
| 121 | 647.438 | 293.480 | 940.918 | 46.309.342 |
| 122 | 651.484 | 289.433 | 940.918 | 45.657.858 |
| 123 | 655.556 | 285.362 | 940.918 | 45.002.302 |
| 124 | 659.653 | 281.264 | 940.918 | 44.342.649 |
| 125 | 663.776 | 277.142 | 940.918 | 43.678.873 |
| 126 | 667.925 | 272.993 | 940.918 | 43.010.949 |
| 127 | 672.099 | 268.818 | 940.918 | 42.338.849 |
| 128 | 676.300 | 264.618 | 940.918 | 41.662.550 |
| 129 | 680.527 | 260.391 | 940.918 | 40.982.023 |
| 130 | 684.780 | 256.138 | 940.918 | 40.297.243 |
| 131 | 689.060 | 251.858 | 940.918 | 39.608.183 |
| 132 | 693.366 | 247.551 | 940.918 | 38.914.817 |
| 133 | 697.700 | 243.218 | 940.918 | 38.217.117 |
| 134 | 702.061 | 238.857 | 940.918 | 37.515.057 |
| 135 | 706.448 | 234.469 | 940.918 | 36.808.608 |
| 136 | 710.864 | 230.054 | 940.918 | 36.097.744 |
| 137 | 715.307 | 225.611 | 940.918 | 35.382.438 |
| 138 | 719.777 | 221.140 | 940.918 | 34.662.660 |
| 139 | 724.276 | 216.642 | 940.918 | 33.938.384 |
| 140 | 728.803 | 212.115 | 940.918 | 33.209.582 |
| 141 | 733.358 | 207.560 | 940.918 | 32.476.224 |
| 142 | 737.941 | 202.976 | 940.918 | 31.738.283 |
| 143 | 742.553 | 198.364 | 940.918 | 30.995.730 |
| 144 | 747.194 | 193.723 | 940.918 | 30.248.536 |
| 145 | 751.864 | 189.053 | 940.918 | 29.496.671 |
| 146 | 756.563 | 184.354 | 940.918 | 28.740.108 |
| 147 | 761.292 | 179.626 | 940.918 | 27.978.816 |
| 148 | 766.050 | 174.868 | 940.918 | 27.212.766 |

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|-----|-------------|------------|-------------|------------|
| 149 | 770.838 | 170.080 | 940.918 | 26.441.928 |
| 150 | 775.655 | 165.262 | 940.918 | 25.666.273 |
| 151 | 780.503 | 160.414 | 940.918 | 24.885.770 |
| 152 | 785.381 | 155.536 | 940.918 | 24.100.388 |
| 153 | 790.290 | 150.627 | 940.918 | 23.310.098 |
| 154 | 795.229 | 145.688 | 940.918 | 22.514.869 |
| 155 | 800.200 | 140.718 | 940.918 | 21.714.669 |
| 156 | 805.201 | 135.717 | 940.918 | 20.909.468 |
| 157 | 810.233 | 130.684 | 940.918 | 20.099.235 |
| 158 | 815.297 | 125.620 | 940.918 | 19.283.937 |
| 159 | 820.393 | 120.525 | 940.918 | 18.463.544 |
| 160 | 825.520 | 115.397 | 940.918 | 17.638.024 |
| 161 | 830.680 | 110.238 | 940.918 | 16.807.344 |
| 162 | 835.872 | 105.046 | 940.918 | 15.971.472 |
| 163 | 841.096 | 99.822 | 940.918 | 15.130.377 |
| 164 | 846.353 | 94.565 | 940.918 | 14.284.024 |
| 165 | 851.642 | 89.275 | 940.918 | 13.432.382 |
| 166 | 856.965 | 83.952 | 940.918 | 12.575.416 |
| 167 | 862.321 | 78.596 | 940.918 | 11.713.095 |
| 168 | 867.711 | 73.207 | 940.918 | 10.845.385 |
| 169 | 873.134 | 67.784 | 940.918 | 9.972.251 |
| 170 | 878.591 | 62.327 | 940.918 | 9.093.660 |
| 171 | 884.082 | 56.835 | 940.918 | 8.209.577 |
| 172 | 889.608 | 51.310 | 940.918 | 7.319.970 |
| 173 | 895.168 | 45.750 | 940.918 | 6.424.802 |
| 174 | 900.763 | 40.155 | 940.918 | 5.524.040 |
| 175 | 906.392 | 34.525 | 940.918 | 4.617.647 |
| 176 | 912.057 | 28.860 | 940.918 | 3.705.590 |
| 177 | 917.758 | 23.160 | 940.918 | 2.787.832 |
| 178 | 923.494 | 17.424 | 940.918 | 1.864.339 |
| 179 | 929.265 | 11.652 | 940.918 | 935.073 |
| 180 | 935.073 | 5.844 | 940.918 | 0 |
| | 101.500.000 | 67.865.158 | 169.365.158 | |

Lampiran 3

Nama Nasabah : Esca Oktarina

Harga Jual : Rp.145.000.000,- (Type RSH Plus)

KPR : Rp.101.500.000,-

Angsuran : Rp.1.411.983,- / bulan

Jangka waktu : 10 tahun (120 bulan)

| Bulan | Angsuran Pembiayaan | Angsuran <i>Margin</i> Keuntungan | Total Angsuran | Saldo Pembiayaan |
|-------|------------------------|--------------------------------------|----------------|---------------------|
| 0 | | | | 101.500.000 |
| 1 | 845.833 | 566.150 | 1.411.983 | 100.654.167 |
| 2 | 845.833 | 566.150 | 1.411.983 | 99.808.333 |
| 3 | 845.833 | 566.150 | 1.411.983 | 98.962.500 |
| 4 | 845.833 | 566.150 | 1.411.983 | 98.116.667 |
| 5 | 845.833 | 566.150 | 1.411.983 | 97.270.833 |
| 6 | 845.833 | 566.150 | 1.411.983 | 96.425.000 |
| 7 | 845.833 | 566.150 | 1.411.983 | 95.579.167 |
| 8 | 845.833 | 566.150 | 1.411.983 | 94.733.333 |
| 9 | 845.833 | 566.150 | 1.411.983 | 93.887.500 |
| 10 | 845.833 | 566.150 | 1.411.983 | 93.041.667 |
| 11 | 845.833 | 566.150 | 1.411.983 | 92.195.833 |
| 12 | 845.833 | 566.150 | 1.411.983 | 91.350.000 |
| 13 | 845.833 | 566.150 | 1.411.983 | 90.504.167 |
| 14 | 845.833 | 566.150 | 1.411.983 | 89.658.333 |
| 15 | 845.833 | 566.150 | 1.411.983 | 88.812.500 |
| 16 | 845.833 | 566.150 | 1.411.983 | 87.966.667 |
| 17 | 845.833 | 566.150 | 1.411.983 | 87.120.833 |
| 18 | 845.833 | 566.150 | 1.411.983 | 86.275.000 |
| 19 | 845.833 | 566.150 | 1.411.983 | 85.429.167 |
| 20 | 845.833 | 566.150 | 1.411.983 | 84.583.333 |
| 21 | 845.833 | 566.150 | 1.411.983 | 83.737.500 |
| 22 | 845.833 | 566.150 | 1.411.983 | 82.891.667 |
| 23 | 845.833 | 566.150 | 1.411.983 | 82.045.833 |
| 24 | 845.833 | 566.150 | 1.411.983 | 81.200.000 |
| 25 | 845.833 | 566.150 | 1.411.983 | 80.354.167 |
| 26 | 845.833 | 566.150 | 1.411.983 | 79.508.333 |

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|----|---------|---------|-----------|------------|
| 27 | 845.833 | 566.150 | 1.411.983 | 78.662.500 |
| 28 | 845.833 | 566.150 | 1.411.983 | 77.816.667 |
| 29 | 845.833 | 566.150 | 1.411.983 | 76.970.833 |
| 30 | 845.833 | 566.150 | 1.411.983 | 76.125.000 |
| 31 | 845.833 | 566.150 | 1.411.983 | 75.279.167 |
| 32 | 845.833 | 566.150 | 1.411.983 | 74.433.333 |
| 33 | 845.833 | 566.150 | 1.411.983 | 73.587.500 |
| 34 | 845.833 | 566.150 | 1.411.983 | 72.741.667 |
| 35 | 845.833 | 566.150 | 1.411.983 | 71.895.833 |
| 36 | 845.833 | 566.150 | 1.411.983 | 71.050.000 |
| 37 | 845.833 | 566.150 | 1.411.983 | 70.204.167 |
| 38 | 845.833 | 566.150 | 1.411.983 | 69.358.333 |
| 39 | 845.833 | 566.150 | 1.411.983 | 68.512.500 |
| 40 | 845.833 | 566.150 | 1.411.983 | 67.666.667 |
| 41 | 845.833 | 566.150 | 1.411.983 | 66.820.833 |
| 42 | 845.833 | 566.150 | 1.411.983 | 65.975.000 |
| 43 | 845.833 | 566.150 | 1.411.983 | 65.129.167 |
| 44 | 845.833 | 566.150 | 1.411.983 | 64.283.333 |
| 45 | 845.833 | 566.150 | 1.411.983 | 63.437.500 |
| 46 | 845.833 | 566.150 | 1.411.983 | 62.591.667 |
| 47 | 845.833 | 566.150 | 1.411.983 | 61.745.833 |
| 48 | 845.833 | 566.150 | 1.411.983 | 60.900.000 |
| 49 | 845.833 | 566.150 | 1.411.983 | 60.054.167 |
| 50 | 845.833 | 566.150 | 1.411.983 | 59.208.333 |
| 51 | 845.833 | 566.150 | 1.411.983 | 58.362.500 |
| 52 | 845.833 | 566.150 | 1.411.983 | 57.516.667 |
| 53 | 845.833 | 566.150 | 1.411.983 | 56.670.833 |
| 54 | 845.833 | 566.150 | 1.411.983 | 55.825.000 |
| 55 | 845.833 | 566.150 | 1.411.983 | 54.979.167 |
| 56 | 845.833 | 566.150 | 1.411.983 | 54.133.333 |
| 57 | 845.833 | 566.150 | 1.411.983 | 53.287.500 |
| 58 | 845.833 | 566.150 | 1.411.983 | 52.441.667 |
| 59 | 845.833 | 566.150 | 1.411.983 | 51.595.833 |
| 60 | 845.833 | 566.150 | 1.411.983 | 50.750.000 |
| 61 | 845.833 | 566.150 | 1.411.983 | 49.904.167 |
| 62 | 845.833 | 566.150 | 1.411.983 | 49.058.333 |
| 63 | 845.833 | 566.150 | 1.411.983 | 48.212.500 |
| 64 | 845.833 | 566.150 | 1.411.983 | 47.366.667 |
| 65 | 845.833 | 566.150 | 1.411.983 | 46.520.833 |
| 66 | 845.833 | 566.150 | 1.411.983 | 45.675.000 |

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|-----|---------|---------|-----------|------------|
| 67 | 845.833 | 566.150 | 1.411.983 | 44.829.167 |
| 68 | 845.833 | 566.150 | 1.411.983 | 43.983.333 |
| 69 | 845.833 | 566.150 | 1.411.983 | 43.137.500 |
| 70 | 845.833 | 566.150 | 1.411.983 | 42.291.667 |
| 71 | 845.833 | 566.150 | 1.411.983 | 41.445.833 |
| 72 | 845.833 | 566.150 | 1.411.983 | 40.600.000 |
| 73 | 845.833 | 566.150 | 1.411.983 | 39.754.167 |
| 74 | 845.833 | 566.150 | 1.411.983 | 38.908.333 |
| 75 | 845.833 | 566.150 | 1.411.983 | 38.062.500 |
| 76 | 845.833 | 566.150 | 1.411.983 | 37.216.667 |
| 77 | 845.833 | 566.150 | 1.411.983 | 36.370.833 |
| 78 | 845.833 | 566.150 | 1.411.983 | 35.525.000 |
| 79 | 845.833 | 566.150 | 1.411.983 | 34.679.167 |
| 80 | 845.833 | 566.150 | 1.411.983 | 33.833.333 |
| 81 | 845.833 | 566.150 | 1.411.983 | 32.987.500 |
| 82 | 845.833 | 566.150 | 1.411.983 | 32.141.667 |
| 83 | 845.833 | 566.150 | 1.411.983 | 31.295.833 |
| 84 | 845.833 | 566.150 | 1.411.983 | 30.450.000 |
| 85 | 845.833 | 566.150 | 1.411.983 | 29.604.167 |
| 86 | 845.833 | 566.150 | 1.411.983 | 28.758.333 |
| 87 | 845.833 | 566.150 | 1.411.983 | 27.912.500 |
| 88 | 845.833 | 566.150 | 1.411.983 | 27.066.667 |
| 89 | 845.833 | 566.150 | 1.411.983 | 26.220.833 |
| 90 | 845.833 | 566.150 | 1.411.983 | 25.375.000 |
| 91 | 845.833 | 566.150 | 1.411.983 | 24.529.167 |
| 92 | 845.833 | 566.150 | 1.411.983 | 23.683.333 |
| 93 | 845.833 | 566.150 | 1.411.983 | 22.837.500 |
| 94 | 845.833 | 566.150 | 1.411.983 | 21.991.667 |
| 95 | 845.833 | 566.150 | 1.411.983 | 21.145.833 |
| 96 | 845.833 | 566.150 | 1.411.983 | 20.300.000 |
| 97 | 845.833 | 566.150 | 1.411.983 | 19.454.167 |
| 98 | 845.833 | 566.150 | 1.411.983 | 18.608.333 |
| 99 | 845.833 | 566.150 | 1.411.983 | 17.762.500 |
| 100 | 845.833 | 566.150 | 1.411.983 | 16.916.667 |
| 101 | 845.833 | 566.150 | 1.411.983 | 16.070.833 |
| 102 | 845.833 | 566.150 | 1.411.983 | 15.225.000 |
| 103 | 845.833 | 566.150 | 1.411.983 | 14.379.167 |
| 104 | 845.833 | 566.150 | 1.411.983 | 13.533.333 |
| 105 | 845.833 | 566.150 | 1.411.983 | 12.687.500 |
| 106 | 845.833 | 566.150 | 1.411.983 | 11.841.667 |

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|-----|-------------|------------|-------------|------------|
| 107 | 845.833 | 566.150 | 1.411.983 | 10.995.833 |
| 108 | 845.833 | 566.150 | 1.411.983 | 10.150.000 |
| 109 | 845.833 | 566.150 | 1.411.983 | 9.304.167 |
| 110 | 845.833 | 566.150 | 1.411.983 | 8.458.333 |
| 111 | 845.833 | 566.150 | 1.411.983 | 7.612.500 |
| 112 | 845.833 | 566.150 | 1.411.983 | 6.766.667 |
| 113 | 845.833 | 566.150 | 1.411.983 | 5.920.833 |
| 114 | 845.833 | 566.150 | 1.411.983 | 5.075.000 |
| 115 | 845.833 | 566.150 | 1.411.983 | 4.229.167 |
| 116 | 845.833 | 566.150 | 1.411.983 | 3.383.333 |
| 117 | 845.833 | 566.150 | 1.411.983 | 2.537.500 |
| 118 | 845.833 | 566.150 | 1.411.983 | 1.691.667 |
| 119 | 845.833 | 566.150 | 1.411.983 | 845.833 |
| 120 | 845.833 | 566.150 | 1.411.983 | 0 |
| | 101.500.000 | 67.938.010 | 169.438.010 | |

Lampiran 4

Nama Nasabah : Shodikin

Harga Jual : Rp.145.000.000,- (Type RSH Plus)

KPR : Rp.101.500.000,-

Angsuran : Rp.1.204.823,- / bulan

Jangka waktu : 10 tahun (120 bulan)

| Bulan | Angsuran Pokok | Angsuran Bunga | Total Angsuran | Saldo Pinjaman |
|-------|----------------|----------------|----------------|----------------|
| 0 | | | | 101.500.000 |
| 1 | 570.448 | 634.375 | 1.204.823 | 100.929.552 |
| 2 | 574.013 | 630.810 | 1.204.823 | 100.355.539 |
| 3 | 577.601 | 627.222 | 1.204.823 | 99.777.938 |
| 4 | 581.211 | 623.612 | 1.204.823 | 99.196.727 |
| 5 | 584.843 | 619.980 | 1.204.823 | 98.611.884 |
| 6 | 588.499 | 616.324 | 1.204.823 | 98.023.385 |
| 7 | 592.177 | 612.646 | 1.204.823 | 97.431.208 |
| 8 | 595.878 | 608.945 | 1.204.823 | 96.835.330 |
| 9 | 599.602 | 605.221 | 1.204.823 | 96.235.728 |
| 10 | 603.350 | 601.473 | 1.204.823 | 95.632.379 |
| 11 | 607.121 | 597.702 | 1.204.823 | 95.025.258 |
| 12 | 610.915 | 593.908 | 1.204.823 | 94.414.343 |
| 13 | 614.733 | 590.090 | 1.204.823 | 93.799.610 |
| 14 | 618.575 | 586.248 | 1.204.823 | 93.181.034 |
| 15 | 622.441 | 582.381 | 1.204.823 | 92.558.593 |
| 16 | 626.332 | 578.491 | 1.204.823 | 91.932.261 |
| 17 | 630.246 | 574.577 | 1.204.823 | 91.302.015 |
| 18 | 634.185 | 570.638 | 1.204.823 | 90.667.829 |
| 19 | 638.149 | 566.674 | 1.204.823 | 90.029.680 |
| 20 | 642.137 | 562.686 | 1.204.823 | 89.387.543 |
| 21 | 646.151 | 558.672 | 1.204.823 | 88.741.392 |
| 22 | 650.189 | 554.634 | 1.204.823 | 88.091.203 |
| 23 | 654.253 | 550.570 | 1.204.823 | 87.436.950 |
| 24 | 658.342 | 546.481 | 1.204.823 | 86.778.608 |
| 25 | 662.457 | 542.366 | 1.204.823 | 86.116.151 |
| 26 | 666.597 | 538.226 | 1.204.823 | 85.449.554 |
| 27 | 670.763 | 534.060 | 1.204.823 | 84.778.791 |
| 28 | 674.956 | 529.867 | 1.204.823 | 84.103.835 |

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|----|---------|---------|-----------|------------|
| 29 | 679.174 | 525.649 | 1.204.823 | 83.424.661 |
| 30 | 683.419 | 521.404 | 1.204.823 | 82.741.242 |
| 31 | 687.690 | 517.133 | 1.204.823 | 82.053.552 |
| 32 | 691.988 | 512.835 | 1.204.823 | 81.361.564 |
| 33 | 696.313 | 508.510 | 1.204.823 | 80.665.251 |
| 34 | 700.665 | 504.158 | 1.204.823 | 79.964.586 |
| 35 | 705.044 | 499.779 | 1.204.823 | 79.259.541 |
| 36 | 709.451 | 495.372 | 1.204.823 | 78.550.091 |
| 37 | 713.885 | 490.938 | 1.204.823 | 77.836.206 |
| 38 | 718.347 | 486.476 | 1.204.823 | 77.117.859 |
| 39 | 722.836 | 481.987 | 1.204.823 | 76.395.023 |
| 40 | 727.354 | 477.469 | 1.204.823 | 75.667.669 |
| 41 | 731.900 | 472.923 | 1.204.823 | 74.935.769 |
| 42 | 736.474 | 468.349 | 1.204.823 | 74.199.294 |
| 43 | 741.077 | 463.746 | 1.204.823 | 73.458.217 |
| 44 | 745.709 | 459.114 | 1.204.823 | 72.712.508 |
| 45 | 750.370 | 454.453 | 1.204.823 | 71.962.138 |
| 46 | 755.060 | 449.763 | 1.204.823 | 71.207.078 |
| 47 | 759.779 | 445.044 | 1.204.823 | 70.447.300 |
| 48 | 764.527 | 440.296 | 1.204.823 | 69.682.772 |
| 49 | 769.306 | 435.517 | 1.204.823 | 68.913.467 |
| 50 | 774.114 | 430.709 | 1.204.823 | 68.139.353 |
| 51 | 778.952 | 425.871 | 1.204.823 | 67.360.401 |
| 52 | 783.820 | 421.003 | 1.204.823 | 66.576.580 |
| 53 | 788.719 | 416.104 | 1.204.823 | 65.787.861 |
| 54 | 793.649 | 411.174 | 1.204.823 | 64.994.212 |
| 55 | 798.609 | 406.214 | 1.204.823 | 64.195.603 |
| 56 | 803.600 | 401.223 | 1.204.823 | 63.392.003 |
| 57 | 808.623 | 396.200 | 1.204.823 | 62.583.380 |
| 58 | 813.677 | 391.146 | 1.204.823 | 61.769.703 |
| 59 | 818.762 | 386.061 | 1.204.823 | 60.950.941 |
| 60 | 823.880 | 380.943 | 1.204.823 | 60.127.061 |
| 61 | 829.029 | 375.794 | 1.204.823 | 59.298.032 |
| 62 | 834.210 | 370.613 | 1.204.823 | 58.463.822 |
| 63 | 839.424 | 365.399 | 1.204.823 | 57.624.398 |
| 64 | 844.670 | 360.152 | 1.204.823 | 56.779.727 |
| 65 | 849.950 | 354.873 | 1.204.823 | 55.929.778 |
| 66 | 855.262 | 349.561 | 1.204.823 | 55.074.516 |
| 67 | 860.607 | 344.216 | 1.204.823 | 54.213.909 |
| 68 | 865.986 | 338.837 | 1.204.823 | 53.347.923 |

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|-----|-----------|---------|-----------|------------|
| 69 | 871.398 | 333.425 | 1.204.823 | 52.476.524 |
| 70 | 876.845 | 327.978 | 1.204.823 | 51.599.679 |
| 71 | 882.325 | 322.498 | 1.204.823 | 50.717.354 |
| 72 | 887.839 | 316.983 | 1.204.823 | 49.829.515 |
| 73 | 893.388 | 311.434 | 1.204.823 | 48.936.127 |
| 74 | 898.972 | 305.851 | 1.204.823 | 48.037.154 |
| 75 | 904.591 | 300.232 | 1.204.823 | 47.132.564 |
| 76 | 910.244 | 294.579 | 1.204.823 | 46.222.319 |
| 77 | 915.933 | 288.889 | 1.204.823 | 45.306.386 |
| 78 | 921.658 | 283.165 | 1.204.823 | 44.384.728 |
| 79 | 927.418 | 277.405 | 1.204.823 | 43.457.309 |
| 80 | 933.215 | 271.608 | 1.204.823 | 42.524.094 |
| 81 | 939.047 | 265.776 | 1.204.823 | 41.585.047 |
| 82 | 944.916 | 259.907 | 1.204.823 | 40.640.131 |
| 83 | 950.822 | 254.001 | 1.204.823 | 39.689.309 |
| 84 | 956.765 | 248.058 | 1.204.823 | 38.732.544 |
| 85 | 962.745 | 242.078 | 1.204.823 | 37.769.799 |
| 86 | 968.762 | 236.061 | 1.204.823 | 36.801.038 |
| 87 | 974.816 | 230.006 | 1.204.823 | 35.826.221 |
| 88 | 980.909 | 223.914 | 1.204.823 | 34.845.312 |
| 89 | 987.040 | 217.783 | 1.204.823 | 33.858.272 |
| 90 | 993.209 | 211.614 | 1.204.823 | 32.865.063 |
| 91 | 999.416 | 205.407 | 1.204.823 | 31.865.647 |
| 92 | 1.005.663 | 199.160 | 1.204.823 | 30.859.984 |
| 93 | 1.011.948 | 192.875 | 1.204.823 | 29.848.036 |
| 94 | 1.018.273 | 186.550 | 1.204.823 | 28.829.764 |
| 95 | 1.024.637 | 180.186 | 1.204.823 | 27.805.127 |
| 96 | 1.031.041 | 173.782 | 1.204.823 | 26.774.086 |
| 97 | 1.037.485 | 167.338 | 1.204.823 | 25.736.601 |
| 98 | 1.043.969 | 160.854 | 1.204.823 | 24.692.632 |
| 99 | 1.050.494 | 154.329 | 1.204.823 | 23.642.138 |
| 100 | 1.057.060 | 147.763 | 1.204.823 | 22.585.078 |
| 101 | 1.063.666 | 141.157 | 1.204.823 | 21.521.412 |
| 102 | 1.070.314 | 134.509 | 1.204.823 | 20.451.098 |
| 103 | 1.077.004 | 127.819 | 1.204.823 | 19.374.094 |
| 104 | 1.083.735 | 121.088 | 1.204.823 | 18.290.359 |
| 105 | 1.090.508 | 114.315 | 1.204.823 | 17.199.851 |
| 106 | 1.097.324 | 107.499 | 1.204.823 | 16.102.527 |
| 107 | 1.104.182 | 100.641 | 1.204.823 | 14.998.345 |
| 108 | 1.111.083 | 93.740 | 1.204.823 | 13.887.262 |

| | | | | |
|-----|-------------|------------|-------------|------------|
| 109 | 1.118.028 | 86.795 | 1.204.823 | 12.769.234 |
| 110 | 1.125.015 | 79.808 | 1.204.823 | 11.644.219 |
| 111 | 1.132.047 | 72.776 | 1.204.823 | 10.512.172 |
| 112 | 1.139.122 | 65.701 | 1.204.823 | 9.373.050 |
| 113 | 1.146.241 | 58.582 | 1.204.823 | 8.226.809 |
| 114 | 1.153.405 | 51.418 | 1.204.823 | 7.073.404 |
| 115 | 1.160.614 | 44.209 | 1.204.823 | 5.912.789 |
| 116 | 1.167.868 | 36.955 | 1.204.823 | 4.744.921 |
| 117 | 1.175.167 | 29.656 | 1.204.823 | 3.569.754 |
| 118 | 1.182.512 | 22.311 | 1.204.823 | 2.387.242 |
| 119 | 1.189.903 | 14.920 | 1.204.823 | 1.197.340 |
| 120 | 1.197.340 | 7.483 | 1.204.823 | 0 |
| | 101.500.000 | 43.078.755 | 144.578.755 | |

Lampiran 5

Wawancara pada pihak properti

1. Kerjasama pada bank manakah properti CV. Selabung Indah?
2. Berapa tingkat bunga yang ditetapkan pihak BTN Konvensional dalam pengajuan Kredit Kepemilikan Rumah (KPR)?
3. Berapa tingkat *margin* yang ditetapkan pihak BTN Syariah dalam pengajuan Kredit Kepemilikan Rumah (KPR)?
4. Berapa jangka waktu dan berapa pokok pembiayaan yang diajukan nasabah pada tipe RSH plus baik dalam KPR di BTN Syariah maupun di BTN Konvensional?
5. Metode apakah yang dipakai pada perhitungan angsuran KPR Syariah dan KPR Konvensional?

Palembang, 7 Desember 2015

Supervisor CV. Selabung Indah

Dody

Lampiran 6

Format Form Survei yang diisi oleh Responden

FORM SURVEI

| | | |
|--------------------|---|------------------------|
| Nama Nasabah | : | |
| Jenis Kelamin | : | Laki-laki / Perempuan |
| Umur | : | |
| Pekerjaan | : | |
| Gaji / Penghasilan | : | |
| Harga Rumah | : | |
| DP 30% (minimal) | : | |
| Plafon KPR | : | |
| Pengajuan KPR | : | Syariah / Konvensional |
| Angsuran | : | / bulan (tahun) |

DAFTAR RIWAYAT HIDUP

DATA PRIBADI

Nama : Shabrina Apriza
NIM : 12190190
Jenis Kelamin : Perempuan
Tempat dan Tanggal Lahir : Palembang, 7 April 1994
Agama : Islam
Alamat : RS. Sriwijaya Blok DD 06 Baturaja Timur

PENDIDIKAN

SD Negeri 48 Oku Tahun Ajaran 2000-2006
SMP Negeri 1 Oku Tahun Ajaran 2006-2009
SMA Negeri 04 Oku Tahun Ajaran 2009-2012