

LAMPIRAN A: LAPORAN HASIL WAWANCARA**LAPORAN HASIL WAWANCARA**

No. : 1
Tanggal : 8 Juni 2016
Waktu : 11.00 – 11.30
Tempat : Kantor HMS, melalui email dan tatap muka
Narasumber : Bapak Julius Hendro
Jabatan : *Director of Finance* HMS
Alat : Bolpoin dan kertas
Tujuan : Perolehan informasi mengenai kondisi keuangan HMS

1. Bagaimana pendapatan HMS selama tiga tahun terakhir? Apakah mengalami peningkatan?

Jawaban : Meningkatkan selama tiga tahun terakhir.

2. Jenis pajak apa saja yang dibayarkan HMS?

Jawaban : Pajak Penghasilan, Pajak Pertambahan Nilai dan Pajak Restoran.

3. Bagaimana beban Pajak Penghasilan HMS selama tiga tahun terakhir? Apakah mengalami kenaikan?

Jawaban : Meningkatkan sesuai dengan peningkatan pendapatan.

4. Apakah HMS pernah melakukan *tax planning*? Jika pernah, metode apa yang dilakukan?

Jawaban : Belum pernah

5. Apakah HMS pernah melakukan *tax planning* terkait dengan rencana penambahan aset tetap yang baru?

Jawaban : Belum pernah

6. Seberapa penting *tax planning* bagi HMS?

Jawaban : Perusahaan mengikuti ketentuan pajak yang diputuskan pemerintah.

LAPORAN HASIL WAWANCARA

No. : 2
 Tanggal : 8 Juni 2016
 Waktu : 11.30 – 12.00
 Tempat : Kantor HMS, melalui email, telepon dan tatap muka
 Narasumber : Ibu Milla Hanifan Saniy
 Jabatan : *Asset Management* HMS
 Alat : Bolpoin dan kertas
 Tujuan : Perolehan informasi mengenai aset tetap yang dimiliki HMS

1. Apa saja kendaraan yang dimiliki oleh HMS?

Jawaban :

Merek dan Tipe Mobil	Tahun Perolehan	Kegunaan
Ford Everest	2007	Operational
Toyota Avanza	2009	Operational & <i>Guest</i>
Toyota Avanza	2009	Operational & <i>Guest</i>
Pick Up 1500 CC	2010	Operational
Box Pick Up	2010	Operational
KIA Travello	2010	Operational & <i>Guest</i>
Honda Revo Fit	2014	Operational

2. Bagaimana cara perolehan kendaraan tersebut? (tunai, kredit bank, atau *leasing*)

Jawaban :

Merek dan Tipe Mobil	Cara Perolehan
Ford Everest	Tunai
Toyota Avanza	Tunai
Toyota Avanza	<i>Leasing</i>
Pick Up 1500 CC	Tunai
Box Pick Up	Tunai
KIA Travello	Tunai
Honda Revo Fit	Tunai

3. Metode penyusutan apa yang digunakan pada kendaraan HMS?

Jawaban : Garis lurus

4. Apakah ada kebijakan mengenai nilai residu?

Jawaban : Tidak ada

5. Mobil apa yang ingin dibeli HMS? Berapa kisaran harga mobil tersebut? Cara perolehan apa yang ingin digunakan?

Jawaban : Mobil Kijang Innova V/MT kurang lebih Rp 350.000.000 dan Mobil Hi Ace Commuter M/T kurang lebih Rp 450.000.000.

Cara perolehan masih belum diputuskan. Sementara cenderung secara tunai.

6. Apakah ada aset tetap selain mobil yang perlu untuk dibeli? Aset tetap apa? Apa motifnya? Apa kegunaannya?

Jawaban : Chiller untuk pendingin utama hotel.

Kondisi chiller saat ini sebagai berikut.

No.	Merek dan Tipe <i>Chiller</i>	Kondisi
1.	Carrier 30GTN	Rusak, telah diganti baru
2.	Carrier 30GTN	Kurang baik
3.	Carrier 30XA 252 1502	Kurang baik

LAPORAN HASIL WAWANCARA	
No.	: 3
Tanggal	: 28 Juni 2016
Tempat	: Melalui tatap muka
Narasumber	: Bapak Denny Surya Widodo
Jabatan	: <i>Sales Officer</i> of ACC
Tujuan	: Perolehan informasi mengenai <i>leasing</i> mobil.

1. Bagaimana jumlah nasabah yang melakukan *leasing* di ACC?

Jawaban : mengalami peningkatan.

2. Apa saja syarat dan ketentuan melakukan *leasing* di ACC?

Jawaban : Fotocopy KTP. KSK, Buku tabungan/slip gaji/rekening koran 3 bulan terakhir, Rekening PBB/ listrik.

3. Berapa besar uang muka *leasing* yang harus dibayarkan untuk pembelian Kijang Innova V/MT dan Hi Ace Commuter M/T?

Jawaban : uang muka minimum untuk Kijang Innova adalah 20%, dan untuk Hi Ace Commuter adalah 35%.

4. Berapa besar tingkat suku bunga *leasing* yang berlaku untuk pembelian Kijang Innova V/MT dan Hi Ace Commuter M/T?

Jawaban : Kijang Innova dengan uang muka 20% dan tenor 48 bulan adalah 7,79%. Hi Ace dengan uang muka 35% dan tenor 48 adalah 7,75% per tahun.

5. Biaya apa saja yang harus dibayarkan selain bunga?

Jawaban : biaya asuransi Kijang Innova 7,72% dan Hi Ace Commuter 12,045% dari harga mobil. Serta biaya administrasi, fidusia dan polis asuransi total Rp 1.950.000 sekali bayar untuk setiap mobil.

6. Bagaimana metode pembayaran angsuran *leasing*?

Jawaban : metode annuitas

LAPORAN HASIL WAWANCARA

No. : 4
Tanggal : 20 Juli 2016
Tempat : Melalui email dan telepon
Narasumber : Bapak Agung Wiyono
Jabatan : *Relationship Officer* of BCA
Tujuan : Perolehan informasi mengenai kredit pinjaman BCA

1. Bagaimana tren kredit pada BCA dalam tiga tahun terakhir?

Jawaban : mengalami peningkatan.

2. Apakah jumlah nasabah yang melakukan kredit mengalami peningkatan?

Jawaban : mengalami peningkatan.

3. Apa saja syarat dan ketentuan dalam melakukan kredit di BCA?

Jawaban :

- Dokumen legalitas pemohon : KTP, Kartu Keluarga, Akta Pendirian Perusahaan.
- Dokumen legalitas usaha : NPWP, SIUP, SITU, TDP atau SKDU.

4. Berapa besar tingkat suku bunga kredit yang berlaku?

Jawaban : 13,5% hingga pinjaman Rp 10.000.000.000.

5. Berapa lama jangka waktu peminjaman yang dapat dilakukan nasabah?

Jawaban : hingga 48 bulan.

6. Bagaimana metode pembayaran angsuran kredit?

Jawaban : Annuitas

LAPORAN HASIL WAWANCARA

No. : 5
Tanggal : 31 Juli 2016
Tempat : Melalui email dan telepon
Narasumber : Bapak Marnova H. M.
Jabatan : *Account Officer* of BNI Multifinance
Tujuan : Perolehan informasi mengenai *leasing* mesin pendingin (*chiller*)

1. Bagaimana jumlah nasabah yang melakukan *leasing* di BNI Multifinance?

Jawaban : mengalami peningkatan.

2. Apa saja syarat dan ketentuan melakukan *leasing* di BNI Multifinance?

Jawaban : Permohonan/aplikasi pembiayaan, fotocopy rekening koran tiga bulan terakhir, legalitas usaha, KTP pengurus, NPWP Perusahaan, Laporan Keuangan.

3. Berapa besar uang muka *leasing* yang harus dibayarkan untuk pembelian Air Cooled Screw Chiller seharga Rp 1.100.000.000?

Jawaban : uang muka minimum adalah 30%.

4. Berapa besar tingkat suku bunga *leasing* yang berlaku untuk pembelian Air Cooled Screw Chiller seharga Rp 1.100.000.000?

Jawaban : dengan tenor 48 bulan suku bunga *leasing* adalah 9,63% per tahun.

5. Biaya apa saja yang harus dibayarkan selain bunga?

Jawaban : biaya asuransi Rp 1.005.600 per tahun, biaya provisi Rp 3.650.000, biaya administrasi Rp 1.500.000, biaya fidusia Rp 325.000.

6. Bagaimana metode pembayaran angsuran *leasing*?

Jawaban : metode annuitas

LAMPIRAN B : HASIL PENGOLAHAN DATA

Perhitungan Biaya Bunga Kredit Bank Mobil Kijang Innova				
Periode (Bulan)	Angsuran per Periode (Rp)	Biaya Bunga 1,125% (Rp)	Angsuran Pokok (Rp)	Sisa Pinjaman (Rp)
-				330.983.000
1	8.961.802,600	3.723.559	5.238.244	325.744.756
2	8.961.802,600	3.664.629	5.297.174	320.447.582
3	8.961.802,600	3.605.035	5.356.767	315.090.815
4	8.961.802,600	3.544.772	5.417.031	309.673.784
5	8.961.802,600	3.483.830	5.477.973	304.195.811
6	8.961.802,600	3.422.203	5.539.600	298.656.212
7	8.961.802,600	3.359.882	5.601.920	293.054.291
8	8.961.802,600	3.296.861	5.664.942	287.389.350
9	8.961.802,600	3.233.130	5.728.672	281.660.677
10	8.961.802,600	3.168.683	5.793.120	275.867.557
11	8.961.802,600	3.103.510	5.858.293	270.009.265
12	8.961.802,600	3.037.604	5.924.198	264.085.066
13	8.961.802,600	2.970.957	5.990.846	258.094.221
14	8.961.802,600	2.903.560	6.058.243	252.035.978
15	8.961.802,600	2.835.405	6.126.398	245.909.580
16	8.961.802,600	2.766.483	6.195.320	239.714.260
17	8.961.802,600	2.696.785	6.265.017	233.449.243
18	8.961.802,600	2.626.304	6.335.499	227.113.744
19	8.961.802,600	2.555.030	6.406.773	220.706.972
20	8.961.802,600	2.482.953	6.478.849	214.228.122
21	8.961.802,600	2.410.066	6.551.736	207.676.386
22	8.961.802,600	2.336.359	6.625.443	201.050.943
23	8.961.802,600	2.261.823	6.699.979	194.350.963
24	8.961.802,600	2.186.448	6.775.354	187.575.609
25	8.961.802,600	2.110.226	6.851.577	180.724.032
26	8.961.802,600	2.033.145	6.928.657	173.795.375
27	8.961.802,600	1.955.198	7.006.605	166.788.770
28	8.961.802,600	1.876.374	7.085.429	159.703.341
29	8.961.802,600	1.796.663	7.165.140	152.538.201
30	8.961.802,600	1.716.055	7.245.748	145.292.453
31	8.961.802,600	1.634.540	7.327.262	137.965.191
32	8.961.802,600	1.552.108	7.409.694	130.555.497
33	8.961.802,600	1.468.749	7.493.053	123.062.443
34	8.961.802,600	1.384.452	7.577.350	115.485.093
35	8.961.802,600	1.299.207	7.662.595	107.822.498
36	8.961.802,600	1.213.003	7.748.799	100.073.699
37	8.961.802,600	1.125.829	7.835.973	92.237.725
38	8.961.802,600	1.037.674	7.924.128	84.313.597
39	8.961.802,600	948.528	8.013.275	76.300.322

Periode (Bulan)	Angsuran per Periode (Rp)	Biaya Bunga 1,125% (Rp)	Angsuran Pokok (Rp)	Sisa Pinjaman (Rp)
40	8.961.802,600	858.379	8.103.424	68.196.898
41	8.961.802,600	767.215	8.194.587	60.002.311
42	8.961.802,600	675.026	8.286.777	51.715.534
43	8.961.802,600	581.800	8.380.003	43.335.531
44	8.961.802,600	487.525	8.474.278	34.861.253
45	8.961.802,600	392.189	8.569.613	26.291.640
46	8.961.802,600	295.781	8.666.022	17.625.618
47	8.961.802,600	198.288	8.763.514	8.862.104
48	8.961.802,600	99.699	8.862.104	(0)
	430.166.524,806	99.183.525	330.983.000	

<i>Present value Biaya Bunga Kredit Mobil Kijang Innova</i>					
Periode (bulan)	Biaya Bunga 1,125% (Rp)	Angsuran Pokok (Rp)	Discount factor 0,417% (Rp)	Present value Biaya Bunga	Present value Angsuran Pokok (Rp)
-					
1	3.723.559	5.238.244	0,9958	3.708.096	5.216.491
2	3.664.629	5.297.174	0,9917	3.634.256	5.253.270
3	3.605.035	5.356.767	0,9876	3.560.310	5.290.309
4	3.544.772	5.417.031	0,9835	3.486.256	5.327.609
5	3.483.830	5.477.973	0,9794	3.412.092	5.365.172
6	3.422.203	5.539.600	0,9753	3.337.815	5.403.000
7	3.359.882	5.601.920	0,9713	3.263.423	5.441.094
8	3.296.861	5.664.942	0,9673	3.188.913	5.479.457
9	3.233.130	5.728.672	0,9632	3.114.283	5.518.090
10	3.168.683	5.793.120	0,9592	3.039.529	5.556.996
11	3.103.510	5.858.293	0,9553	2.964.650	5.596.176
12	3.037.604	5.924.198	0,9513	2.889.644	5.635.633
13	2.970.957	5.990.846	0,9473	2.814.506	5.675.367
14	2.903.560	6.058.243	0,9434	2.739.236	5.715.382
15	2.835.405	6.126.398	0,9395	2.663.830	5.755.679
16	2.766.483	6.195.320	0,9356	2.588.285	5.796.260
17	2.696.785	6.265.017	0,9317	2.512.600	5.837.127
18	2.626.304	6.335.499	0,9278	2.436.770	5.878.282
19	2.555.030	6.406.773	0,9240	2.360.795	5.919.728
20	2.482.953	6.478.849	0,9201	2.284.671	5.961.465
21	2.410.066	6.551.736	0,9163	2.208.396	6.003.497
22	2.336.359	6.625.443	0,9125	2.131.966	6.045.825
23	2.261.823	6.699.979	0,9087	2.055.380	6.088.452
24	2.186.448	6.775.354	0,9050	1.978.634	6.131.379
25	2.110.226	6.851.577	0,9012	1.901.725	6.174.609
26	2.033.145	6.928.657	0,8975	1.824.652	6.218.144
27	1.955.198	7.006.605	0,8937	1.747.411	6.261.986
28	1.876.374	7.085.429	0,8900	1.670.000	6.306.136
29	1.796.663	7.165.140	0,8863	1.592.416	6.350.598
30	1.716.055	7.245.748	0,8826	1.514.656	6.395.374
31	1.634.540	7.327.262	0,8790	1.436.716	6.440.465
32	1.552.108	7.409.694	0,8753	1.358.596	6.485.874
33	1.468.749	7.493.053	0,8717	1.280.291	6.531.604
34	1.384.452	7.577.350	0,8681	1.201.799	6.577.655
35	1.299.207	7.662.595	0,8645	1.123.117	6.624.032
36	1.213.003	7.748.799	0,8609	1.044.242	6.670.735
37	1.125.829	7.835.973	0,8573	965.172	6.717.768
38	1.037.674	7.924.128	0,8537	885.902	6.765.132
39	948.528	8.013.275	0,8502	806.432	6.812.830
40	858.379	8.103.424	0,8467	726.757	6.860.865
41	767.215	8.194.587	0,8431	646.875	6.909.238

Periode (bulan)	Biaya Bunga 1,125% (Rp)	Angsuran Pokok (Rp)	Discount factor 0,417% (Rp)	Present value Biaya Bunga	Present value Angsuran Pokok (Rp)
42	675.026	8.286.777	0,8396	566.782	6.957.952
43	581.800	8.380.003	0,8362	486.477	7.007.010
44	487.525	8.474.278	0,8327	405.955	7.056.414
45	392.189	8.569.613	0,8292	325.214	7.106.166
46	295.781	8.666.022	0,8258	244.251	7.156.268
47	198.288	8.763.514	0,8224	163.063	7.206.724
48	99.699	8.862.104	0,8189	81.647	7.257.536
	99.183.525	330.983.000		92.374.485	296.742.857

Perhitungan Biaya Bunga Kredit Bank Mobil Hi Ace Commuter				
Periode (Bulan)	Angsuran per Periode (Rp)	Biaya Bunga 1,125% (Rp)	Angsuran Pokok (Rp)	Sisa Pinjaman (Rp)
0				427.392.000
1	11.572.204	4.808.160	6.764.044	420.627.956
2	11.572.204	4.732.065	6.840.139	413.787.817
3	11.572.204	4.655.113	6.917.091	406.870.726
4	11.572.204	4.577.296	6.994.908	399.875.818
5	11.572.204	4.498.603	7.073.601	392.802.217
6	11.572.204	4.419.025	7.153.179	385.649.038
7	11.572.204	4.338.552	7.233.652	378.415.386
8	11.572.204	4.257.173	7.315.031	371.100.355
9	11.572.204	4.174.879	7.397.325	363.703.030
10	11.572.204	4.091.659	7.480.545	356.222.486
11	11.572.204	4.007.503	7.564.701	348.657.785
12	11.572.204	3.922.400	7.649.804	341.007.981
13	11.572.204	3.836.340	7.735.864	333.272.117
14	11.572.204	3.749.311	7.822.893	325.449.225
15	11.572.204	3.661.304	7.910.900	317.538.324
16	11.572.204	3.572.306	7.999.898	309.538.427
17	11.572.204	3.482.307	8.089.897	301.448.530
18	11.572.204	3.391.296	8.180.908	293.267.622
19	11.572.204	3.299.261	8.272.943	284.994.679
20	11.572.204	3.206.190	8.366.014	276.628.666
21	11.572.204	3.112.072	8.460.131	268.168.534
22	11.572.204	3.016.896	8.555.308	259.613.227
23	11.572.204	2.920.649	8.651.555	250.961.672
24	11.572.204	2.823.319	8.748.885	242.212.787
25	11.572.204	2.724.894	8.847.310	233.365.477
26	11.572.204	2.625.362	8.946.842	224.418.634
27	11.572.204	2.524.710	9.047.494	215.371.140
28	11.572.204	2.422.925	9.149.278	206.221.862
29	11.572.204	2.319.996	9.252.208	196.969.654
30	11.572.204	2.215.909	9.356.295	187.613.359
31	11.572.204	2.110.650	9.461.554	178.151.805
32	11.572.204	2.004.208	9.567.996	168.583.809
33	11.572.204	1.896.568	9.675.636	158.908.173
34	11.572.204	1.787.717	9.784.487	149.123.686
35	11.572.204	1.677.641	9.894.562	139.229.124
36	11.572.204	1.566.328	10.005.876	129.223.248
37	11.572.204	1.453.762	10.118.442	119.104.805
38	11.572.204	1.339.929	10.232.275	108.872.531
39	11.572.204	1.224.816	10.347.388	98.525.143
40	11.572.204	1.108.408	10.463.796	88.061.347

Periode (Bulan)	Angsuran per Periode (Rp)	Biaya Bunga 1,125% (Rp)	Angsuran Pokok (Rp)	Sisa Pinjaman (Rp)
41	11.572.204	990.690	10.581.514	77.479.833
42	11.572.204	871.648	10.700.556	66.779.277
43	11.572.204	751.267	10.820.937	55.958.340
44	11.572.204	629.531	10.942.672	45.015.668
45	11.572.204	506.426	11.065.778	33.949.890
46	11.572.204	381.936	11.190.268	22.759.623
47	11.572.204	256.046	11.316.158	11.443.465
48	11.572.204	128.739	11.443.465	(0)
	555.465.783	128.073.783	427.392.000	

Present value Biaya Bunga Kredit Mobil Hi Ace Commuter					
Periode (bulan)	Biaya Bunga 1,125% (Rp)	Angsuran Pokok (Rp)	Discount factor 0,417% (Rp)	Present value Biaya Bunga	Present value Angsuran Pokok (Rp)
-					
1	4.808.160	6.764.044	0,9958	4.788.193	6.735.955
2	4.732.065	6.840.139	0,9917	4.692.845	6.783.447
3	4.655.113	6.917.091	0,9876	4.597.360	6.831.275
4	4.577.296	6.994.908	0,9835	4.501.736	6.879.439
5	4.498.603	7.073.601	0,9794	4.405.969	6.927.944
6	4.419.025	7.153.179	0,9753	4.310.057	6.976.790
7	4.338.552	7.233.652	0,9713	4.213.996	7.025.980
8	4.257.173	7.315.031	0,9673	4.117.782	7.075.518
9	4.174.879	7.397.325	0,9632	4.021.413	7.125.404
10	4.091.659	7.480.545	0,9592	3.924.886	7.175.643
11	4.007.503	7.564.701	0,9553	3.828.196	7.226.235
12	3.922.400	7.649.804	0,9513	3.731.341	7.277.184
13	3.836.340	7.735.864	0,9473	3.634.318	7.328.493
14	3.749.311	7.822.893	0,9434	3.537.123	7.380.163
15	3.661.304	7.910.900	0,9395	3.439.752	7.432.198
16	3.572.306	7.999.898	0,9356	3.342.203	7.484.599
17	3.482.307	8.089.897	0,9317	3.244.472	7.537.370
18	3.391.296	8.180.908	0,9278	3.146.555	7.590.513
19	3.299.261	8.272.943	0,9240	3.048.450	7.644.031
20	3.206.190	8.366.014	0,9201	2.950.152	7.697.926
21	3.112.072	8.460.131	0,9163	2.851.659	7.752.201
22	3.016.896	8.555.308	0,9125	2.752.967	7.806.858
23	2.920.649	8.651.555	0,9087	2.654.072	7.861.901
24	2.823.319	8.748.885	0,9050	2.554.972	7.917.333
25	2.724.894	8.847.310	0,9012	2.455.662	7.973.155
26	2.625.362	8.946.842	0,8975	2.356.139	8.029.370
27	2.524.710	9.047.494	0,8937	2.256.399	8.085.982
28	2.422.925	9.149.278	0,8900	2.156.439	8.142.993
29	2.319.996	9.252.208	0,8863	2.056.256	8.200.406
30	2.215.909	9.356.295	0,8826	1.955.846	8.258.224
31	2.110.650	9.461.554	0,8790	1.855.204	8.316.449
32	2.004.208	9.567.996	0,8753	1.754.329	8.375.085
33	1.896.568	9.675.636	0,8717	1.653.215	8.434.134
34	1.787.717	9.784.487	0,8681	1.551.860	8.493.600
35	1.677.641	9.894.562	0,8645	1.450.259	8.553.485
36	1.566.328	10.005.876	0,8609	1.348.410	8.613.792
37	1.453.762	10.118.442	0,8573	1.246.307	8.674.525
38	1.339.929	10.232.275	0,8537	1.143.949	8.735.685

Periode (bulan)	Biaya Bunga 1,125% (Rp)	Angsuran Pokok (Rp)	<i>Discount factor</i> 0,417% (Rp)	<i>Present value</i> Biaya Bunga	<i>Present value</i> Angsuran Pokok (Rp)
39	1.224.816	10.347.388	0,8502	1.041.330	8.797.277
40	1.108.408	10.463.796	0,8467	938.447	8.859.303
41	990.690	10.581.514	0,8431	835.297	8.921.767
42	871.648	10.700.556	0,8396	731.875	8.984.670
43	751.267	10.820.937	0,8362	628.178	9.048.018
44	629.531	10.942.672	0,8327	524.202	9.111.812
45	506.426	11.065.778	0,8292	419.943	9.176.055
46	381.936	11.190.268	0,8258	315.397	9.240.752
47	256.046	11.316.158	0,8224	210.561	9.305.905
48	128.739	11.443.465	0,8189	105.430	9.371.517
	128.073.783	427.392.000		119.281.401	383.178.361

Perhitungan Biaya Bunga Kredit Bank Chiller				
Periode (Bulan)	Angsuran per Periode (Rp)	Biaya Bunga 1,125% (Rp)	Angsuran Pokok (Rp)	Sisa Pinjaman (Rp)
0				1.100.000.000
1	29.783.955	12.375.000	17.408.955	1.082.591.045
2	29.783.955	12.179.149	17.604.806	1.064.986.239
3	29.783.955	11.981.095	17.802.860	1.047.183.379
4	29.783.955	11.780.813	18.003.142	1.029.180.236
5	29.783.955	11.578.278	18.205.678	1.010.974.559
6	29.783.955	11.373.464	18.410.491	992.564.067
7	29.783.955	11.166.346	18.617.609	973.946.458
8	29.783.955	10.956.898	18.827.058	955.119.400
9	29.783.955	10.745.093	19.038.862	936.080.538
10	29.783.955	10.530.906	19.253.049	916.827.489
11	29.783.955	10.314.309	19.469.646	897.357.843
12	29.783.955	10.095.276	19.688.680	877.669.164
13	29.783.955	9.873.778	19.910.177	857.758.986
14	29.783.955	9.649.789	20.134.167	837.624.820
15	29.783.955	9.423.279	20.360.676	817.264.144
16	29.783.955	9.194.222	20.589.734	796.674.410
17	29.783.955	8.962.587	20.821.368	775.853.042
18	29.783.955	8.728.347	21.055.609	754.797.433
19	29.783.955	8.491.471	21.292.484	733.504.949
20	29.783.955	8.251.931	21.532.025	711.972.925
21	29.783.955	8.009.695	21.774.260	690.198.665
22	29.783.955	7.764.735	22.019.220	668.179.445
23	29.783.955	7.517.019	22.266.936	645.912.508
24	29.783.955	7.266.516	22.517.440	623.395.069
25	29.783.955	7.013.195	22.770.761	600.624.308
26	29.783.955	6.757.023	23.026.932	577.597.376
27	29.783.955	6.497.970	23.285.985	554.311.391
28	29.783.955	6.236.003	23.547.952	530.763.439
29	29.783.955	5.971.089	23.812.867	506.950.573
30	29.783.955	5.703.194	24.080.761	482.869.811
31	29.783.955	5.432.285	24.351.670	458.518.142
32	29.783.955	5.158.329	24.625.626	433.892.515
33	29.783.955	4.881.291	24.902.664	408.989.851
34	29.783.955	4.601.136	25.182.819	383.807.032
35	29.783.955	4.317.829	25.466.126	358.340.905
36	29.783.955	4.031.335	25.752.620	332.588.285
37	29.783.955	3.741.618	26.042.337	306.545.948
38	29.783.955	3.448.642	26.335.313	280.210.635
39	29.783.955	3.152.370	26.631.586	253.579.049
40	29.783.955	2.852.764	26.931.191	226.647.858

Periode (Bulan)	Angsuran per Periode (Rp)	Biaya Bunga 1,125% (Rp)	Angsuran Pokok (Rp)	Sisa Pinjaman (Rp)
41	29.783.955	2.549.788	27.234.167	199.413.692
42	29.783.955	2.243.404	27.540.551	171.873.140
43	29.783.955	1.933.573	27.850.382	144.022.758
44	29.783.955	1.620.256	28.163.699	115.859.059
45	29.783.955	1.303.414	28.480.541	87.378.518
46	29.783.955	983.008	28.800.947	58.577.571
47	29.783.955	658.998	29.124.958	29.452.613
48	29.783.955	331.342	29.452.613	(0)
	1.429.629.852	329.629.852	1.100.000.000	

<i>Present value Biaya Bunga dan Angsuran Pokok Chiller</i>					
Periode (bulan)	Biaya Bunga 1,125% (Rp)	Angsuran Pokok (Rp)	Discount factor 0,417% (Rp)	Present value Biaya Bunga	Present value Angsuran Pokok (Rp)
-					
1	12.375.000	17.408.955	0,9958	12.323.611	17.336.661
2	12.179.149	17.604.806	0,9917	12.078.207	17.458.895
3	11.981.095	17.802.860	0,9876	11.832.453	17.581.991
4	11.780.813	18.003.142	0,9835	11.586.341	17.705.954
5	11.578.278	18.205.678	0,9794	11.339.861	17.830.792
6	11.373.464	18.410.491	0,9753	11.093.007	17.956.510
7	11.166.346	18.617.609	0,9713	10.845.770	18.083.114
8	10.956.898	18.827.058	0,9673	10.598.140	18.210.611
9	10.745.093	19.038.862	0,9632	10.350.111	18.339.006
10	10.530.906	19.253.049	0,9592	10.101.673	18.468.307
11	10.314.309	19.469.646	0,9553	9.852.818	18.598.520
12	10.095.276	19.688.680	0,9513	9.603.538	18.729.651
13	9.873.778	19.910.177	0,9473	9.353.824	18.861.706
14	9.649.789	20.134.167	0,9434	9.103.668	18.994.692
15	9.423.279	20.360.676	0,9395	8.853.060	19.128.616
16	9.194.222	20.589.734	0,9356	8.601.993	19.263.485
17	8.962.587	20.821.368	0,9317	8.350.457	19.399.304
18	8.728.347	21.055.609	0,9278	8.098.445	19.536.080
19	8.491.471	21.292.484	0,9240	7.845.946	19.673.821
20	8.251.931	21.532.025	0,9201	7.592.953	19.812.534
21	8.009.695	21.774.260	0,9163	7.339.457	19.952.224
22	7.764.735	22.019.220	0,9125	7.085.448	20.092.899
23	7.517.019	22.266.936	0,9087	6.830.918	20.234.566
24	7.266.516	22.517.440	0,9050	6.575.858	20.377.232
25	7.013.195	22.770.761	0,9012	6.320.258	20.520.903
26	6.757.023	23.026.932	0,8975	6.064.111	20.665.588
27	6.497.970	23.285.985	0,8937	5.807.406	20.811.293
28	6.236.003	23.547.952	0,8900	5.550.135	20.958.025
29	5.971.089	23.812.867	0,8863	5.292.288	21.105.792
30	5.703.194	24.080.761	0,8826	5.033.857	21.254.600
31	5.432.285	24.351.670	0,8790	4.774.832	21.404.458
32	5.158.329	24.625.626	0,8753	4.515.203	21.555.372
33	4.881.291	24.902.664	0,8717	4.254.962	21.707.350
34	4.601.136	25.182.819	0,8681	3.994.099	21.860.400
35	4.317.829	25.466.126	0,8645	3.732.604	22.014.529
36	4.031.335	25.752.620	0,8609	3.470.469	22.169.745
37	3.741.618	26.042.337	0,8573	3.207.683	22.326.055
38	3.448.642	26.335.313	0,8537	2.944.238	22.483.467
39	3.152.370	26.631.586	0,8502	2.680.123	22.641.989

Periode (bulan)	Biaya Bunga 1,125% (Rp)	Angsuran Pokok (Rp)	<i>Discount factor</i> 0,417% (Rp)	<i>Present value Biaya Bunga</i>	<i>Present value Angsuran Pokok (Rp)</i>
40	2.852.764	26.931.191	0,8467	2.415.328	22.801.628
41	2.549.788	27.234.167	0,8431	2.149.845	22.962.393
42	2.243.404	27.540.551	0,8396	1.883.663	23.124.292
43	1.933.573	27.850.382	0,8362	1.616.773	23.287.332
44	1.620.256	28.163.699	0,8327	1.349.165	23.451.522
45	1.303.414	28.480.541	0,8292	1.080.828	23.616.869
46	983.008	28.800.947	0,8258	811.753	23.783.382
47	658.998	29.124.958	0,8224	541.930	23.951.069
48	331.342	29.452.613	0,8189	271.349	24.119.938
	329.629.852	1.100.000.000		307.000.461	986.205.162

Biaya Angsuran Pokok dan Biaya Bunga <i>Leasing</i> dengan Hak Opsi (Kijang Innova)				
Periode (bulan)	Angsuran per Periode (Rp)	Biaya Bunga 0,65% per bulan (Rp)	Angsuran Pokok (Rp)	Sisa Pinjaman (Rp)
-				264.786.880
1	6.439.392	1.721.115	4.718.277	260.068.603
2	6.439.392	1.690.446	4.748.946	255.319.657
3	6.439.392	1.659.578	4.779.814	250.539.842
4	6.439.392	1.628.509	4.810.883	245.728.959
5	6.439.392	1.597.238	4.842.154	240.886.805
6	6.439.392	1.565.764	4.873.628	236.013.178
7	6.439.392	1.534.086	4.905.306	231.107.871
8	6.439.392	1.502.201	4.937.191	226.170.680
9	6.439.392	1.470.109	4.969.283	221.201.398
10	6.439.392	1.437.809	5.001.583	216.199.815
11	6.439.392	1.405.299	5.034.093	211.165.721
12	6.439.392	1.372.577	5.066.815	206.098.906
13	6.439.392	1.339.643	5.099.749	200.999.157
14	6.439.392	1.306.495	5.132.898	195.866.260
15	6.439.392	1.273.131	5.166.261	190.699.998
16	6.439.392	1.239.550	5.199.842	185.500.156
17	6.439.392	1.205.751	5.233.641	180.266.515
18	6.439.392	1.171.732	5.267.660	174.998.856
19	6.439.392	1.137.493	5.301.899	169.696.956
20	6.439.392	1.103.030	5.336.362	164.360.594
21	6.439.392	1.068.344	5.371.048	158.989.546
22	6.439.392	1.033.432	5.405.960	153.583.586
23	6.439.392	998.293	5.441.099	148.142.487
24	6.439.392	962.926	5.476.466	142.666.021
25	6.439.392	927.329	5.512.063	137.153.959
26	6.439.392	891.501	5.547.891	131.606.067
27	6.439.392	855.439	5.583.953	126.022.115
28	6.439.392	819.144	5.620.248	120.401.866
29	6.439.392	782.612	5.656.780	114.745.086
30	6.439.392	745.843	5.693.549	109.051.537
31	6.439.392	708.835	5.730.557	103.320.980
32	6.439.392	671.586	5.767.806	97.553.175
33	6.439.392	634.096	5.805.296	91.747.878
34	6.439.392	596.361	5.843.031	85.904.847
35	6.439.392	558.382	5.881.011	80.023.837
36	6.439.392	520.155	5.919.237	74.104.600
37	6.439.392	481.680	5.957.712	68.146.888
38	6.439.392	442.955	5.996.437	62.150.450
39	6.439.392	403.978	6.035.414	56.115.036
40	6.439.392	364.748	6.074.644	50.040.392

Periode (bulan)	Angsuran per Periode (Rp)	Biaya Bunga 0,65% per bulan (Rp)	Angsuran Pokok (Rp)	Sisa Pinjaman (Rp)
41	6.439.392	325.263	6.114.130	43.926.262
42	6.439.392	285.521	6.153.871	37.772.391
43	6.439.392	245.521	6.193.872	31.578.519
44	6.439.392	205.260	6.234.132	25.344.388
45	6.439.392	164.739	6.274.654	19.069.734
46	6.439.392	123.953	6.315.439	12.754.295
47	6.439.392	82.903	6.356.489	6.397.806
48	6.439.392	41.586	6.397.806	(0)
Total	309.090.819	44.303.939	264.786.880	

Present value Biaya Angsuran Pokok dan Biaya Bunga Leasing Kijang Innova					
Periode (bulan)	Biaya Bunga 0,65% per bulan (Rp)	Angsuran Pokok (Rp)	Discount factor 0,417% (Rp)	PV biaya bunga	PV angsuran pokok
-					
1	1.721.115	4.718.277	0,9958	1.713.967	4.698.684
2	1.690.446	4.748.946	0,9917	1.676.435	4.709.586
3	1.659.578	4.779.814	0,9876	1.638.988	4.720.514
4	1.628.509	4.810.883	0,9835	1.601.626	4.731.467
5	1.597.238	4.842.154	0,9794	1.564.348	4.742.446
6	1.565.764	4.873.628	0,9753	1.527.154	4.753.450
7	1.534.086	4.905.306	0,9713	1.490.043	4.764.479
8	1.502.201	4.937.191	0,9673	1.453.015	4.775.534
9	1.470.109	4.969.283	0,9632	1.416.069	4.786.615
10	1.437.809	5.001.583	0,9592	1.379.205	4.797.722
11	1.405.299	5.034.093	0,9553	1.342.422	4.808.854
12	1.372.577	5.066.815	0,9513	1.305.719	4.820.012
13	1.339.643	5.099.749	0,9473	1.269.097	4.831.196
14	1.306.495	5.132.898	0,9434	1.232.555	4.842.406
15	1.273.131	5.166.261	0,9395	1.196.091	4.853.642
16	1.239.550	5.199.842	0,9356	1.159.707	4.864.904
17	1.205.751	5.233.641	0,9317	1.123.400	4.876.192
18	1.171.732	5.267.660	0,9278	1.087.171	4.887.506
19	1.137.493	5.301.899	0,9240	1.051.020	4.898.847
20	1.103.030	5.336.362	0,9201	1.014.945	4.910.214
21	1.068.344	5.371.048	0,9163	978.947	4.921.607
22	1.033.432	5.405.960	0,9125	943.024	4.933.027
23	998.293	5.441.099	0,9087	907.176	4.944.473
24	962.926	5.476.466	0,9050	871.403	4.955.946
25	927.329	5.512.063	0,9012	835.705	4.967.445
26	891.501	5.547.891	0,8975	800.080	4.978.971
27	855.439	5.583.953	0,8937	764.529	4.990.524
28	819.144	5.620.248	0,8900	729.050	5.002.104
29	782.612	5.656.780	0,8863	693.644	5.013.710
30	745.843	5.693.549	0,8826	658.310	5.025.344
31	708.835	5.730.557	0,8790	623.047	5.037.004
32	671.586	5.767.806	0,8753	587.855	5.048.692
33	634.096	5.805.296	0,8717	552.733	5.060.406
34	596.361	5.843.031	0,8681	517.682	5.072.148
35	558.382	5.881.011	0,8645	482.700	5.083.917
36	520.155	5.919.237	0,8609	447.788	5.095.714
37	481.680	5.957.712	0,8573	412.943	5.107.537
38	442.955	5.996.437	0,8537	378.167	5.119.388
39	403.978	6.035.414	0,8502	343.459	5.131.267

Periode (bulan)	Biaya Bunga 0,65% per bulan (Rp)	Angsuran Pokok (Rp)	<i>Discount factor</i> 0,417% (Rp)	PV biaya bunga	PV angsuran pokok
40	364.748	6.074.644	0,8467	308.818	5.143.173
41	325.263	6.114.130	0,8431	274.244	5.155.107
42	285.521	6.153.871	0,8396	239.736	5.167.069
43	245.521	6.193.872	0,8362	205.294	5.179.058
44	205.260	6.234.132	0,8327	170.917	5.191.075
45	164.739	6.274.654	0,8292	136.606	5.203.120
46	123.953	6.315.439	0,8258	102.359	5.215.193
47	82.903	6.356.489	0,8224	68.176	5.227.294
48	41.586	6.397.806	0,8189	34.056	5.239.423
Total	44.303.939	264.786.880		41.311.428	238.284.010

Present Value Biaya Eksekutori Kijang Innova			
Periode	Biaya Eksekutori	Dicount Factor (5%)	Present Value
1	532.470	0,9958	530.259
2	532.470	0,9917	528.057
3	532.470	0,9876	525.864
4	532.470	0,9835	523.680
5	532.470	0,9794	521.505
6	532.470	0,9753	519.340
7	532.470	0,9713	517.183
8	532.470	0,9673	515.035
9	532.470	0,9632	512.897
10	532.470	0,9592	510.767
11	532.470	0,9553	508.646
12	532.470	0,9513	506.533
13	532.470	0,9473	504.430
14	532.470	0,9434	502.335
15	532.470	0,9395	500.249
16	532.470	0,9356	498.172
17	532.470	0,9317	496.103
18	532.470	0,9278	494.043
19	532.470	0,9240	491.991
20	532.470	0,9201	489.948
21	532.470	0,9163	487.914
22	532.470	0,9125	485.887
23	532.470	0,9087	483.870
24	532.470	0,9050	481.860
25	532.470	0,9012	479.859
26	532.470	0,8975	477.867
27	532.470	0,8937	475.882
28	532.470	0,8900	473.906
29	532.470	0,8863	471.938
30	532.470	0,8826	469.978
31	532.470	0,8790	468.027
32	532.470	0,8753	466.083
33	532.470	0,8717	464.148
34	532.470	0,8681	462.220
35	532.470	0,8645	460.301
36	532.470	0,8609	458.389
37	532.470	0,8573	456.486
38	532.470	0,8537	454.590
39	532.470	0,8502	452.702
40	532.470	0,8467	450.822
41	532.470	0,8431	448.950
42	532.470	0,8396	447.086
43	532.470	0,8362	445.229
44	532.470	0,8327	443.380
45	532.470	0,8292	441.539

Periode	Biaya Eksekutori	<i>Discount Factor (5%)</i>	<i>Present Value</i>
46	532.470	0,8258	439.705
47	532.470	0,8224	437.880
48	532.470	0,8189	436.061
Total	25.558.554		23.119.596

Biaya Angsuran Pokok dan Biaya Bunga <i>Leasing</i> dengan Hak Opsi (Hi Ace Commuter)				
Periode (bulan)	Angsuran per Periode (Rp)	Biaya Bunga 0,646% per bulan (Rp)	Angsuran Pokok (Rp)	Sisa Pinjaman (Rp)
-				277.804.800
1	6.749.734	1.794.619	4.955.115	272.849.685
2	6.749.734	1.762.609	4.987.125	267.862.560
3	6.749.734	1.730.392	5.019.342	262.843.219
4	6.749.734	1.697.967	5.051.767	257.791.452
5	6.749.734	1.665.333	5.084.401	252.707.051
6	6.749.734	1.632.488	5.117.246	247.589.805
7	6.749.734	1.599.430	5.150.304	242.439.501
8	6.749.734	1.566.159	5.183.575	237.255.927
9	6.749.734	1.532.673	5.217.060	232.038.866
10	6.749.734	1.498.971	5.250.763	226.788.104
11	6.749.734	1.465.051	5.284.683	221.503.421
12	6.749.734	1.430.912	5.318.822	216.184.599
13	6.749.734	1.396.553	5.353.181	210.831.418
14	6.749.734	1.361.971	5.387.763	205.443.655
15	6.749.734	1.327.166	5.422.568	200.021.087
16	6.749.734	1.292.136	5.457.598	194.563.490
17	6.749.734	1.256.880	5.492.854	189.070.636
18	6.749.734	1.221.396	5.528.337	183.542.299
19	6.749.734	1.185.683	5.564.051	177.978.248
20	6.749.734	1.149.739	5.599.994	172.378.254
21	6.749.734	1.113.564	5.636.170	166.742.084
22	6.749.734	1.077.154	5.672.580	161.069.504
23	6.749.734	1.040.509	5.709.225	155.360.279
24	6.749.734	1.003.627	5.746.106	149.614.173
25	6.749.734	966.508	5.783.226	143.830.947
26	6.749.734	929.148	5.820.586	138.010.361
27	6.749.734	891.547	5.858.187	132.152.174
28	6.749.734	853.703	5.896.031	126.256.143
29	6.749.734	815.615	5.934.119	120.322.024
30	6.749.734	777.280	5.972.453	114.349.571
31	6.749.734	738.698	6.011.036	108.338.535
32	6.749.734	699.867	6.049.867	102.288.668
33	6.749.734	660.785	6.088.949	96.199.719
34	6.749.734	621.450	6.128.284	90.071.436
35	6.749.734	581.861	6.167.872	83.903.563
36	6.749.734	542.017	6.207.717	77.695.847
37	6.749.734	501.915	6.247.819	71.448.028
38	6.749.734	461.554	6.288.180	65.159.848
39	6.749.734	420.933	6.328.801	58.831.047

Periode (bulan)	Angsuran per Periode (Rp)	Biaya Bunga 0,646% per bulan (Rp)	Angsuran Pokok (Rp)	Sisa Pinjaman (Rp)
40	6.749.734	380.049	6.369.685	52.461.362
41	6.749.734	338.900	6.410.833	46.050.529
42	6.749.734	297.486	6.452.247	39.598.281
43	6.749.734	255.805	6.493.929	33.104.352
44	6.749.734	213.854	6.535.880	26.568.473
45	6.749.734	171.632	6.578.101	19.990.371
46	6.749.734	129.138	6.620.596	13.369.775
47	6.749.734	86.369	6.663.365	6.706.410
48	6.749.734	43.323	6.706.410	(0)
Total	323.987.221	46.182.421	277.804.800	

<i>Present value Biaya Angsuran Pokok dan Biaya Bunga Leasing Hi Ace Commuter</i>					
Periode (bulan)	Biaya Bunga 0,646% per bulan (Rp)	Angsuran Pokok (Rp)	Discount factor 0,417% (Rp)	PV biaya bunga	PV angsuran angsuran
-					
1	1.794.619	4.955.115	0,9958	1.787.167	4.934.538
2	1.762.609	4.987.125	0,9917	1.748.000	4.945.791
3	1.730.392	5.019.342	0,9876	1.708.924	4.957.070
4	1.697.967	5.051.767	0,9835	1.669.938	4.968.374
5	1.665.333	5.084.401	0,9794	1.631.041	4.979.705
6	1.632.488	5.117.246	0,9753	1.592.232	4.991.061
7	1.599.430	5.150.304	0,9713	1.553.512	5.002.443
8	1.566.159	5.183.575	0,9673	1.514.879	5.013.851
9	1.532.673	5.217.060	0,9632	1.476.333	5.025.285
10	1.498.971	5.250.763	0,9592	1.437.874	5.036.745
11	1.465.051	5.284.683	0,9553	1.399.501	5.048.231
12	1.430.912	5.318.822	0,9513	1.361.213	5.059.744
13	1.396.553	5.353.181	0,9473	1.323.010	5.071.282
14	1.361.971	5.387.763	0,9434	1.284.891	5.082.847
15	1.327.166	5.422.568	0,9395	1.246.857	5.094.439
16	1.292.136	5.457.598	0,9356	1.208.906	5.106.057
17	1.256.880	5.492.854	0,9317	1.171.037	5.117.701
18	1.221.396	5.528.337	0,9278	1.133.251	5.129.372
19	1.185.683	5.564.051	0,9240	1.095.547	5.141.069
20	1.149.739	5.599.994	0,9201	1.057.924	5.152.793
21	1.113.564	5.636.170	0,9163	1.020.382	5.164.544
22	1.077.154	5.672.580	0,9125	982.921	5.176.322
23	1.040.509	5.709.225	0,9087	945.539	5.188.127
24	1.003.627	5.746.106	0,9050	908.236	5.199.958
25	966.508	5.783.226	0,9012	871.012	5.211.817
26	929.148	5.820.586	0,8975	833.867	5.223.702
27	891.547	5.858.187	0,8937	796.799	5.235.615
28	853.703	5.896.031	0,8900	759.808	5.247.554
29	815.615	5.934.119	0,8863	722.895	5.259.521
30	777.280	5.972.453	0,8826	686.057	5.271.516
31	738.698	6.011.036	0,8790	649.296	5.283.537
32	699.867	6.049.867	0,8753	612.609	5.295.586
33	660.785	6.088.949	0,8717	575.998	5.307.663
34	621.450	6.128.284	0,8681	539.461	5.319.767
35	581.861	6.167.872	0,8645	502.998	5.331.899
36	542.017	6.207.717	0,8609	466.608	5.344.058
37	501.915	6.247.819	0,8573	430.291	5.356.245
38	461.554	6.288.180	0,8537	394.047	5.368.460
39	420.933	6.328.801	0,8502	357.874	5.380.703

Periode (bulan)	Biaya Bunga 0,646% per bulan (Rp)	Angsuran Pokok (Rp)	<i>Discount factor</i> 0,417% (Rp)	PV biaya bunga	PV angsuran angsuran
40	380.049	6.369.685	0,8467	321.773	5.392.973
41	338.900	6.410.833	0,8431	285.743	5.405.272
42	297.486	6.452.247	0,8396	249.783	5.417.599
43	255.805	6.493.929	0,8362	213.893	5.429.953
44	213.854	6.535.880	0,8327	178.073	5.442.336
45	171.632	6.578.101	0,8292	142.322	5.454.748
46	129.138	6.620.596	0,8258	106.640	5.467.187
47	86.369	6.663.365	0,8224	71.026	5.479.655
48	43.323	6.706.410	0,8189	35.479	5.492.151
Total	46.182.421	277.804.800		43.063.468	250.006.865

<i>Present Value Biaya Eksekutori Hi Ace</i>			
Periode	Biaya Eksekutori	Dicount Factor (5%)	<i>Present Value</i>
1	1.072.487	0,9958	1.068.033
2	1.072.487	0,9917	1.063.598
3	1.072.487	0,9876	1.059.181
4	1.072.487	0,9835	1.054.783
5	1.072.487	0,9794	1.050.402
6	1.072.487	0,9753	1.046.041
7	1.072.487	0,9713	1.041.697
8	1.072.487	0,9673	1.037.371
9	1.072.487	0,9632	1.033.063
10	1.072.487	0,9592	1.028.773
11	1.072.487	0,9553	1.024.501
12	1.072.487	0,9513	1.020.246
13	1.072.487	0,9473	1.016.010
14	1.072.487	0,9434	1.011.790
15	1.072.487	0,9395	1.007.589
16	1.072.487	0,9356	1.003.405
17	1.072.487	0,9317	999.238
18	1.072.487	0,9278	995.088
19	1.072.487	0,9240	990.956
20	1.072.487	0,9201	986.841
21	1.072.487	0,9163	982.743
22	1.072.487	0,9125	978.662
23	1.072.487	0,9087	974.598
24	1.072.487	0,9050	970.550
25	1.072.487	0,9012	966.520
26	1.072.487	0,8975	962.506
27	1.072.487	0,8937	958.509
28	1.072.487	0,8900	954.529
29	1.072.487	0,8863	950.565
30	1.072.487	0,8826	946.618
31	1.072.487	0,8790	942.687
32	1.072.487	0,8753	938.772
33	1.072.487	0,8717	934.874
34	1.072.487	0,8681	930.991
35	1.072.487	0,8645	927.125
36	1.072.487	0,8609	923.275
37	1.072.487	0,8573	919.441
38	1.072.487	0,8537	915.623
39	1.072.487	0,8502	911.821
40	1.072.487	0,8467	908.034
41	1.072.487	0,8431	904.264
42	1.072.487	0,8396	900.508

Periode	Biaya Eksekutori	<i>Discount Factor (5%)</i>	<i>Present Value</i>
43	1.072.487	0,8362	896.769
44	1.072.487	0,8327	893.045
45	1.072.487	0,8292	889.336
46	1.072.487	0,8258	885.643
47	1.072.487	0,8224	881.965
48	1.072.487	0,8189	878.303
Total	51.479.366		46.566.883

Biaya Angsuran Pokok dan Biaya Bunga <i>Leasing</i> dengan Hak Opsi (Chiller)				
Periode (bulan)	Angsuran per Periode (Rp)	Biaya Bunga 0,802% per bulan (Rp)	Angsuran Pokok (Rp)	Sisa Pinjaman (Rp)
-				770.000.000
1	19.390.443	6.175.400	13.215.043	756.784.957
2	19.390.443	6.069.415	13.321.028	743.463.929
3	19.390.443	5.962.581	13.427.862	730.036.067
4	19.390.443	5.854.889	13.535.554	716.500.513
5	19.390.443	5.746.334	13.644.109	702.856.405
6	19.390.443	5.636.908	13.753.535	689.102.870
7	19.390.443	5.526.605	13.863.838	675.239.032
8	19.390.443	5.415.417	13.975.026	661.264.006
9	19.390.443	5.303.337	14.087.106	647.176.900
10	19.390.443	5.190.359	14.200.084	632.976.816
11	19.390.443	5.076.474	14.313.969	618.662.847
12	19.390.443	4.961.676	14.428.767	604.234.080
13	19.390.443	4.845.957	14.544.486	589.689.595
14	19.390.443	4.729.311	14.661.132	575.028.462
15	19.390.443	4.611.728	14.778.715	560.249.748
16	19.390.443	4.493.203	14.897.240	545.352.508
17	19.390.443	4.373.727	15.016.716	530.335.792
18	19.390.443	4.253.293	15.137.150	515.198.642
19	19.390.443	4.131.893	15.258.550	499.940.092
20	19.390.443	4.009.520	15.380.923	484.559.169
21	19.390.443	3.886.165	15.504.278	469.054.890
22	19.390.443	3.761.820	15.628.623	453.426.267
23	19.390.443	3.636.479	15.753.964	437.672.303
24	19.390.443	3.510.132	15.880.311	421.791.992
25	19.390.443	3.382.772	16.007.671	405.784.321
26	19.390.443	3.254.390	16.136.053	389.648.268
27	19.390.443	3.124.979	16.265.464	373.382.804
28	19.390.443	2.994.530	16.395.913	356.986.891
29	19.390.443	2.863.035	16.527.408	340.459.483
30	19.390.443	2.730.485	16.659.958	323.799.525
31	19.390.443	2.596.872	16.793.571	307.005.955
32	19.390.443	2.462.188	16.928.255	290.077.699
33	19.390.443	2.326.423	17.064.020	273.013.680
34	19.390.443	2.189.570	17.200.873	255.812.806
35	19.390.443	2.051.619	17.338.824	238.473.982
36	19.390.443	1.912.561	17.477.882	220.996.100
37	19.390.443	1.772.389	17.618.054	203.378.046
38	19.390.443	1.631.092	17.759.351	185.618.695
39	19.390.443	1.488.662	17.901.781	167.716.914
40	19.390.443	1.345.090	18.045.353	149.671.561

Periode (bulan)	Angsuran per Periode (Rp)	Biaya Bunga 0,802% per bulan (Rp)	Angsuran Pokok (Rp)	Sisa Pinjaman (Rp)
41	19.390.443	1.200.366	18.190.077	131.481.484
42	19.390.443	1.054.481	18.335.961	113.145.522
43	19.390.443	907.427	18.483.016	94.662.506
44	19.390.443	759.193	18.631.250	76.031.257
45	19.390.443	609.771	18.780.672	57.250.584
46	19.390.443	459.150	18.931.293	38.319.291
47	19.390.443	307.321	19.083.122	19.236.169
48	19.390.443	154.274	19.236.169	(0)
Total	930.741.262	160.741.262	770.000.000	

Present value Biaya Angsuran Pokok dan Biaya Bunga Leasing (Chiller)					
Periode (bulan)	Biaya Bunga 0,646% per bulan (Rp)	Angsuran Pokok (Rp)	Discount factor 0,417% (Rp)	PV Biaya Bunga	PV Angsuran Pokok
-					
1	6.175.400	13.215.043	0,9958	6.149.756	13.160.165
2	6.069.415	13.321.028	0,9917	6.019.111	13.210.621
3	5.962.581	13.427.862	0,9876	5.888.607	13.261.271
4	5.854.889	13.535.554	0,9835	5.758.239	13.312.115
5	5.746.334	13.644.109	0,9794	5.628.007	13.363.154
6	5.636.908	13.753.535	0,9753	5.497.909	13.414.388
7	5.526.605	13.863.838	0,9713	5.367.941	13.465.819
8	5.415.417	13.975.026	0,9673	5.238.102	13.517.447
9	5.303.337	14.087.106	0,9632	5.108.390	13.569.273
10	5.190.359	14.200.084	0,9592	4.978.803	13.621.298
11	5.076.474	14.313.969	0,9553	4.849.339	13.673.522
12	4.961.676	14.428.767	0,9513	4.719.995	13.725.947
13	4.845.957	14.544.486	0,9473	4.590.769	13.778.572
14	4.729.311	14.661.132	0,9434	4.461.660	13.831.399
15	4.611.728	14.778.715	0,9395	4.332.665	13.884.429
16	4.493.203	14.897.240	0,9356	4.203.782	13.937.662
17	4.373.727	15.016.716	0,9317	4.075.009	13.991.099
18	4.253.293	15.137.150	0,9278	3.946.344	14.044.741
19	4.131.893	15.258.550	0,9240	3.817.785	14.098.589
20	4.009.520	15.380.923	0,9201	3.689.330	14.152.643
21	3.886.165	15.504.278	0,9163	3.560.976	14.206.905
22	3.761.820	15.628.623	0,9125	3.432.723	14.261.374
23	3.636.479	15.753.964	0,9087	3.304.566	14.316.052
24	3.510.132	15.880.311	0,9050	3.176.506	14.370.940
25	3.382.772	16.007.671	0,9012	3.048.538	14.426.039
26	3.254.390	16.136.053	0,8975	2.920.662	14.481.348
27	3.124.979	16.265.464	0,8937	2.792.875	14.536.870
28	2.994.530	16.395.913	0,8900	2.665.176	14.592.604
29	2.863.035	16.527.408	0,8863	2.537.562	14.648.553
30	2.730.485	16.659.958	0,8826	2.410.030	14.704.715
31	2.596.872	16.793.571	0,8790	2.282.580	14.761.094
32	2.462.188	16.928.255	0,8753	2.155.209	14.817.688
33	2.326.423	17.064.020	0,8717	2.027.915	14.874.499
34	2.189.570	17.200.873	0,8681	1.900.695	14.931.528
35	2.051.619	17.338.824	0,8645	1.773.549	14.988.776
36	1.912.561	17.477.882	0,8609	1.646.473	15.046.243
37	1.772.389	17.618.054	0,8573	1.519.466	15.103.930
38	1.631.092	17.759.351	0,8537	1.392.526	15.161.839
39	1.488.662	17.901.781	0,8502	1.265.650	15.219.970

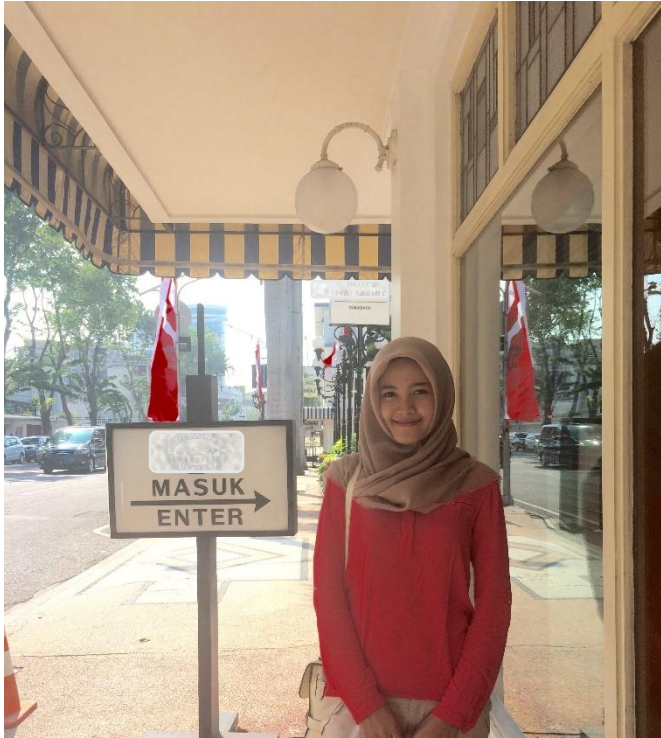
Periode (bulan)	Biaya Bunga 0,646% per bulan (Rp)	Angsuran Pokok (Rp)	<i>Discount factor</i> 0,417% (Rp)	PV Biaya Bunga	PV Angsuran Pokok
40	1.345.090	18.045.353	0,8467	1.138.837	15.278.323
41	1.200.366	18.190.077	0,8431	1.012.084	15.336.900
42	1.054.481	18.335.961	0,8396	885.390	15.395.702
43	907.427	18.483.016	0,8362	758.753	15.454.730
44	759.193	18.631.250	0,8327	632.170	15.513.983
45	609.771	18.780.672	0,8292	505.639	15.573.464
46	459.150	18.931.293	0,8258	379.159	15.633.173
47	307.321	19.083.122	0,8224	252.727	15.693.111
48	154.274	19.236.169	0,8189	126.341	15.753.278
Total	160.741.262	770.000.000		149.826.319	692.097.787

<i>Present Value Biaya Eksekutori Chiller</i>			
Periode	Biaya Eksekutori	Dicount Factor (5%)	Present Value
1	83.800	0,9958	83.452
2	83.800	0,9917	83.105
3	83.800	0,9876	82.760
4	83.800	0,9835	82.417
5	83.800	0,9794	82.074
6	83.800	0,9753	81.734
7	83.800	0,9713	81.394
8	83.800	0,9673	81.056
9	83.800	0,9632	80.720
10	83.800	0,9592	80.384
11	83.800	0,9553	80.051
12	83.800	0,9513	79.718
13	83.800	0,9473	79.387
14	83.800	0,9434	79.057
15	83.800	0,9395	78.729
16	83.800	0,9356	78.402
17	83.800	0,9317	78.077
18	83.800	0,9278	77.752
19	83.800	0,9240	77.429
20	83.800	0,9201	77.108
21	83.800	0,9163	76.788
22	83.800	0,9125	76.469
23	83.800	0,9087	76.151
24	83.800	0,9050	75.835
25	83.800	0,9012	75.520
26	83.800	0,8975	75.207
27	83.800	0,8937	74.894
28	83.800	0,8900	74.583
29	83.800	0,8863	74.274
30	83.800	0,8826	73.965
31	83.800	0,8790	73.658
32	83.800	0,8753	73.352
33	83.800	0,8717	73.047
34	83.800	0,8681	72.744
35	83.800	0,8645	72.442
36	83.800	0,8609	72.141
37	83.800	0,8573	71.842
38	83.800	0,8537	71.543
39	83.800	0,8502	71.246
40	83.800	0,8467	70.950
41	83.800	0,8431	70.656
42	83.800	0,8396	70.362

Periode	Biaya Eksekutori	<i>Discount Factor (5%)</i>	<i>Present Value</i>
43	83.800	0,8362	70.070
44	83.800	0,8327	69.779
45	83.800	0,8292	69.489
46	83.800	0,8258	69.201
47	83.800	0,8224	68.913
48	83.800	0,8189	68.627
Total	4.022.400		3.638.557

LAMPIRAN C : DOKUMENTASI

Foto Penulis di Area HMS :



Wawancara dengan staf Aset Management HMS :



Wawancara dengan Bank Central Asia (BCA) :



Wawancara dengan PT Astra Credit Company (ACC) :



Foto kondisi aktual *Chiller* milik HMS (Carrier 30GTN)



Foto produk Air Cooled Screw DNC-680ADH

