

## BAB V

### KESIMPULAN DAN SARAN

#### A. Kesimpulan

1. Peluang terjadinya gagal bayar konsumen di wilayah Bekasi khususnya bekasi 1 adalah sebesar 3,5 % dari jumlah konsumen yang gagal bayar sebesar 382 konsumen. Sedangkan untuk wilayah Bekasi 2, peluang terjadinya gagal bayar konsumen adalah sebesar 1,6 % dari jumlah konsumen yang gagal bayar sebesar 411, nilai ini lebih kecil dibandingkan dengan wilayah Bekasi 2. Pada wilayah Bekasi 3 peluang gagal bayar konsumen sebesar 2,6 % dengan jumlah konsumen yang gagal bayar sebesar 393 konsumen.
2. Tindakan yang harus dilakukan perusahaan untuk mengurangi tingkat konsumen yang gagal bayar adalah dengan melakukan pengawasan kredit yang lebih intensif terhadap konsumen yang akan melakukan kredit. Serta dengan menganalisis kelayakan pemberian kredit kepada konsumen, selain dengan mengamati kelayakan konsumen itu sendiri perusahaan juga menggunakan distribusi poisson dalam menganalisis besar kecilnya kemungkinan terjadinya gagal bayar konsumen. Selain itu, langkah yang harus dilakukan perusahaan dalam mengurangi terjadinya konsumen yang gagal bayar adalah dengan penyeleksian terhadap calon konsumen untuk mengetahui kualitas dari calon konsumen tersebut, misalnya dengan cara melakukan analisa terhadap data-data, interview kepada calon konsumen

secara langsung maupun dengan lingkungan sekitar guna mendapatkan informasi yang akurat. Prosedur persetujuan kredit juga harus lebih diperhatikan untuk mengurangi resiko kerugian karena konsumen yang gagal bayar. Apabila prosedur tidak dilakukan secara efektif maka dapat dipastikan akan terjadinya peningkatan jumlah kredit macet dalam perusahaan. Pembagian tugas dan pemisahan fungsi yang tepat merupakan pengendalian internal perusahaan yang merupakan salah satu kunci dalam meminimalkan peluang konsumen yang gagal bayar, yang merupakan sasaran utama perusahaan..

## **B. Saran**

Berdasarkan kesimpulan diatas maka saran yang dapat diberikan :

1. PT. First Indo American Leasing yang khusus bergerak dalam bidang pembiayaan harus benar-benar memperhatikan pengelolaan kredit yang diberikan. Hal ini disebabkan karena berpotensi memberikan peluang gagal bayar konsumen yang lebih besar.
2. Menekankan prinsip kehati-hatian dalam memberikan fasilitas pemberian kredit. Karena kredit macet membutuhkan penanganan yang lama dan biaya yang besar.
3. Hakekat dari pengamatan kredit adalah memperkecil risiko kerugian dari konsumen yang gagal bayar. Setiap kredit pasti mengandung risiko, maka hal yang perlu dilakukan perusahaan adalah :

- a. Penanganan preventif adalah pencegahan kemacetan kredit.

Caranya dengan benar-benar menerapkan prosedur persetujuan kredit secara efektif.

- b. Penanganan represif adalah langkah-langkah pengamanan untuk menyelesaikan kredit yang tidak lancar atau macet.

Caranya dengan melakukan prosedur penagihan piutang yang telah ditetapkan perusahaan dan juga mengurangi tingkat gagal bayar konsumen.



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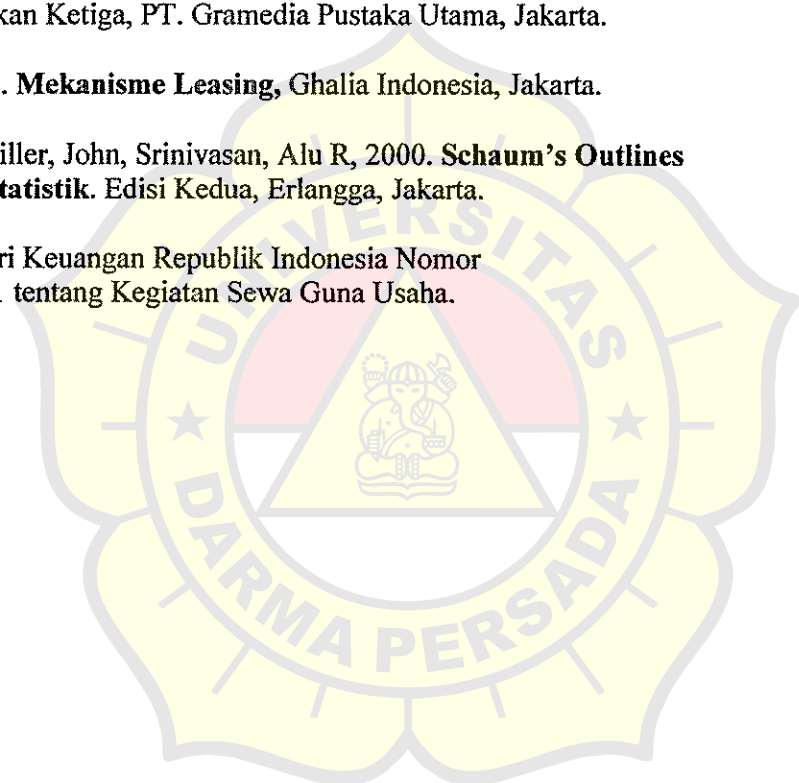
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1. Data Pinjaman Kredit Mobil PT. First Indo American Leasing (2010) Wilayah Bekasi 1

No	Jumlah / Pokok(Rp)	Default/Macet	Real Loss (Rp)
1	146,183,625	Yes (1)	5,285,000
2	26,089,000	No	
3	32,297,000	No	
4	36,948,000	No	
5	40,777,000	No	
6	44,217,000	No	
7	45,621,000	No	
8	47,023,000	No	
9	51,205,000	No	
10	55,568,000	No	
11	60,086,000	No	
12	65,704,553	Yes (2)	2,603,000
13	66,320,000	No	
14	66,374,629	Yes (3)	2,601,000
15	68,299,000	Yes (4)	3,701,000
16	73,635,000	Yes (5)	3,990,000
17	81,505,000	No	
18	89,421,000	Yes (6)	3,379,000
19	91,541,000	No	
20	94,258,000	No	
21	95,407,000	No	
22	95,974,000	No	
23	106,482,000	No	
24	108,733,000	No	
25	110,720,000	No	
26	153,799,000	No	
27	28,651,533	Yes (7)	1,150,000
28	30,754,205	No	
29	35,888,371	No	
30	37,686,115	No	
31	42,433,048	Yes (8)	1,639,000
32	45,399,256	No	
33	45,977,505	No	
34	46,745,299	No	
35	49,707,191	No	
36	55,022,657	No	
37	57,965,794	Yes (9)	2,325,000
38	74,869,652	No	
39	84,162,273	Yes (10)	3,249,000
40	85,656,143	Yes (11)	3,192,000
41	90,123,784	No	
42	90,552,966	No	
43	91,469,228	Yes (12)	3,532,000
44	100,205,947	No	
45	105,260,874	Yes (13)	11,692,000
46	119,322,273	No	
47	122,930,114	Yes (14)	3,848,000
48	135,425,728	No	
49	28,784,055	No	
50	31,250,055	No	
51	32,092,499	No	
52	33,067,697	No	
53	33,908,793	No	
54	36,160,154	No	
55	36,904,040	Yes (15)	1,551,000
56	47,975,465	Yes (16)	1,991,000
57	52,026,574	Yes (17)	2,133,000
58	59,176,218	No	
59	62,697,986	Yes (18)	2,476,000
60	70,075,117	No	
61	77,592,060	Yes (19)	4,554,000
62	138,710,685	Yes (20)	4,334,000
63	236,741,191	Yes (21)	9,506,000
64	236,741,191	Yes (22)	9,506,000
65	23,768,190	No	
66	26,096,596	No	
67	27,120,591	No	
68	33,693,576	No	
69	33,841,134	No	
70	35,865,682	Yes (23)	2,347,000

No	Jumlah / Pokok(Rp)	Default/Macet	Real Loss (Rp)
71	36,112,948	No	
72	43,318,061	Yes (24)	1,838,000
73	43,326,707	Yes (25)	1,854,000
74	43,940,240	No	
75	46,840,021	Yes (26)	1,893,000
76	49,008,036	Yes (27)	1,989,000
77	54,171,730	No	
78	59,780,387	No	
79	60,308,157	No	
80	61,447,717	No	
81	66,293,871	Yes (28)	2,680,000
82	91,470,940	Yes (29)	5,542,000
83	94,021,653	No	
84	102,976,125	No	
85	126,824,660	No	
86	159,276,212	No	
87	17,843,700	No	
88	25,613,360	Yes (30)	1,644,000
89	27,647,409	Yes (31)	1,670,000
90	31,353,926	No	
91	33,709,987	Yes (32)	1,452,000
92	34,428,812	No	
93	37,062,238	No	
94	37,500,886	No	
95	39,617,598	No	
96	42,899,339	No	
97	46,302,827	Yes (33)	2,010,000
98	50,163,798	No	
99	57,460,401	No	
100	58,514,064	No	
101	60,618,436	No	
102	63,250,061	No	
103	77,229,939	Yes (34)	3,123,000
104	96,880,991	Yes (35)	6,027,000
105	103,071,985	No	
106	116,590,640	Yes (36)	3,759,000
107	151,554,171	No	
108	10,629,170	No	
109	16,375,130	Yes (37)	1,116,000
110	21,817,594	No	
111	22,409,673	No	
112	23,530,795	Yes (38)	1,000,000
113	29,583,603	No	
114	29,646,606	Yes (39)	1,334,000
115	30,963,723	Yes (40)	1,361,000
116	31,517,468	No	
117	33,715,144	Yes (41)	1,482,000
118	34,280,689	No	
119	36,995,061	No	
120	39,302,341	No	
121	46,081,087	No	
122	46,603,438	No	
123	48,957,099	Yes (42)	2,202,000
124	50,377,196	No	
125	67,164,205	Yes (43)	2,396,000
126	67,720,520	No	
127	69,336,122	Yes (44)	2,991,000
128	87,629,443	No	
129	113,557,350	Yes (45)	3,938,000
130	129,220,693	Yes (46)	5,592,000
131	177,950,009	No	
132	177,977,009	Yes (47)	8,091,000
133	14,941,221	No	
134	18,930,646	No	
135	26,446,169	No	
136	27,616,918	No	
137	28,667,844	Yes (48)	1,310,000
138	28,750,192	No	
139	29,944,564	No	
140	30,734,074	No	

No	Jumlah / Pokok(Rp)	Default/Macet	Real Loss (Rp)
141	31,445,752	No	
142	32,869,656	No	
143	33,361,921	No	
144	33,583,270	No	
145	35,622,932	No	
146	35,648,902	No	
147	35,947,424	No	
148	36,668,128	No	
149	36,739,439	No	
150	37,157,234	No	
151	37,840,960	No	
152	38,314,053	No	
153	38,446,272	No	
154	39,173,075	No	
155	42,193,256	No	
156	42,316,459	No	
157	42,993,716	No	
158	43,722,036	Yes (49)	2,016,000
159	45,467,604	No	
160	45,681,230	Yes (50)	2,092,000
161	50,305,240	No	
162	50,305,843	No	
163	51,598,704	No	
164	52,254,669	No	
165	52,467,934	No	
166	57,873,219	Yes (51)	2,507,000
167	60,690,002	Yes (52)	4,125,000
168	63,341,023	Yes (53)	4,665,000
169	63,663,629	No	
170	64,147,757	No	
171	73,103,453	Yes (54)	3,274,000
172	75,632,246	Yes (55)	3,273,000
173	79,917,064	Yes (56)	2,856,000
174	85,045,615	No	
175	85,248,740	Yes (57)	3,046,000
176	86,995,488	No	
177	91,138,517	No	
178	99,069,943	No	
179	129,954,364	No	
180	18,943,326	No	
181	29,491,211	No	
182	33,477,607	No	
183	35,229,429	Yes (58)	1,667,000
184	37,144,474	No	
185	38,243,889	No	
186	39,917,758	No	
187	41,577,359	No	
188	41,591,311	No	
189	50,216,410	Yes (59)	2,325,000
190	50,709,000	No	
191	58,401,742	Yes (60)	2,600,000
192	77,958,391	No	
193	79,476,619	No	
194	80,267,216	No	
195	84,457,044	Yes (61)	3,786,000
196	120,188,665	Yes (62)	5,141,000
197	129,306,481	No	
198	7,911,958	No	
199	19,780,806	No	
200	21,143,813	No	
201	21,511,472	Yes (63)	1,683,000
202	25,537,598	No	
203	25,659,738	No	
204	31,190,945	Yes (64)	1,501,000
205	36,551,139	No	
206	37,795,301	No	
207	38,744,258	No	
208	39,223,290	No	
209	41,237,093	No	
210	42,296,314	No	

No	Jumlah / Pokok(Rp)	Default/Macet	Real Loss (Rp)
211	58,696,273	No	
212	61,858,188	No	
213	68,731,736	No	
214	69,880,764	Yes (65)	3,327,000
215	77,090,162	No	
216	97,372,733	No	
217	116,816,036	No	
218	117,809,719	Yes (66)	5,340,000
219	126,045,470	No	
220	187,803,161	No	
221	190,943,785	No	
222	17,057,887	Yes (67)	8,748,000
223	21,021,744	No	
224	21,157,420	No	
225	22,275,531	No	
226	26,129,685	No	
227	26,595,328	No	
228	28,231,281	No	
229	29,757,137	No	
230	33,067,275	No	
231	42,493,053	No	
232	44,699,920	No	
233	48,881,190	No	
234	49,400,955	No	
235	52,072,378	No	
236	60,775,916	Yes (68)	2,921,000
237	61,458,576	No	
238	62,663,580	No	
239	68,589,563	No	
240	72,299,549	No	
241	80,204,597	No	
242	80,374,691	No	
243	108,033,353	No	
244	176,316,044	No	
245	195,691,614	No	
246	27,802,927	Yes (69)	1,366,000
247	33,859,190	No	
248	37,261,120	No	
249	39,584,424	No	
250	42,853,299	No	
251	44,177,310	No	
252	44,647,564	Yes (70)	2,217,000
253	45,756,778	No	
254	52,316,648	No	
255	62,845,607	Yes (71)	5,414,000
256	70,457,966	No	
257	79,258,670	No	
258	189,683,887	No	
259	189,683,887	No	
260	11,504,696	No	
261	15,066,631	No	
262	22,060,018	Yes (72)	1,206,000
263	30,523,330	Yes (73)	1,594,000
264	31,457,816	No	
265	34,819,842	No	
266	35,004,729	No	
267	36,147,360	Yes (74)	3,450,000
268	37,670,076	No	
269	40,186,889	No	
270	41,281,552	No	
271	46,150,357	No	
272	50,317,990	No	
273	61,648,777	No	
274	63,002,530	No	
275	91,458,064	Yes (75)	4,623,000
276	96,377,812	No	
277	135,984,995	No	
278	49,284,594	No	
279	65,529,939	Yes (76)	3,539,000
280	80,605,173	No	

No	Jumlah / Pokok(Rp)	Default/Macet	Real Loss (Rp)
281	23,815,330	Yes (77)	1,357,000
282	24,955,979	No	
283	28,227,611	No	
284	34,168,095	No	
285	35,535,767	No	
286	41,222,701	No	
287	56,710,879	No	
288	13,300,359	No	
289	23,141,180	Yes (78)	1,390,000
290	35,826,592	Yes (79)	2,134,000
291	104,262,721	No	
292	155,600,054	No	
293	11,476,373	No	
294	12,656,219	No	
295	18,237,032	No	
296	22,281,031	No	
297	22,633,674	No	
298	33,113,237	No	
299	70,607,489	No	
300	19,388,141	No	
301	21,859,496	No	
302	29,747,733	No	
303	32,049,264	No	
304	38,770,267	No	
305	53,178,931	Yes (80)	3,319,000
306	66,419,507	No	
307	9,548,312	No	
308	9,782,833	Yes (81)	1,781,000
309	19,906,439	No	
310	22,878,492	No	
311	26,958,025	Yes (82)	1,821,000
312	32,234,317	Yes (83)	2,193,000
313	33,710,011	No	
314	34,921,122	No	
315	35,208,463	Yes (84)	2,292,000
316	38,137,397	No	
317	41,220,665	No	
318	50,988,789	Yes (85)	3,428,000
319	10,426,737	No	
320	21,266,681	No	
321	26,605,003	No	
322	28,501,915	Yes (86)	1,991,000
323	32,081,779	No	
324	36,573,131	No	
325	41,552,390	Yes (87)	2,911,000
326	57,024,877	Yes (88)	4,035,000
327	7,803,600	No	
328	9,263,625	No	
329	25,636,421	Yes (89)	1,923,000
330	31,940,195	Yes (90)	2,496,000
331	32,714,171	No	
332	68,765,806	Yes (100)	5,021,000
333	6,793,075	No	
334	13,797,001	Yes (101)	1,097,000
335	30,336,913	No	
336	30,475,762	No	
337	42,307,832	Yes (102)	3,267,000
338	43,103,414	Yes (103)	3,327,000
339	44,547,223	No	
340	4,342,172	Yes (104)	2,266,000
341	21,282,789	Yes (105)	1,816,000
342	15,223,040	Yes (106)	1,387,000
343	17,303,445	No	
344	20,504,056	No	
345	36,635,505	No	
346	43,863,422	Yes (107)	3,881,000
347	49,424,086	Yes (108)	4,764,000
348	88,298,114	Yes (109)	8,038,000
349	14,901,303	Yes (110)	2,075,000
350	7,590,735	Yes (111)	1,356,000

No	Jumlah / Pokok(Rp)	Default/Macet	Real Loss (Rp)
351	7,709,536	No	
352	10,132,582	No	
353	19,623,589	No	
354	20,652,240	Yes (112)	3,188,000
355	59,060,658	Yes (113)	8,985,000
356	6,695,320	No	
357	9,609,683	No	
358	13,175,537	Yes (114)	2,761,000
359	61,712,989	Yes (115)	4,000,000
360	10,874,489	No	
361	46,847,583	No	
362	5,129,035	No	
363	7,331,891	No	
364	16,208,919	No	
365	16,489,212	No	
366	22,611,297	No	
367	5,372,836	Yes (116)	1,867,000
368	67,784,229	No	
369	2,307,168	No	
370	2,759,430	No	
371	3,664,278	Yes (117)	1,883,000
372	12,684,023	Yes (118)	6,605,000
373	47,341,678	Yes (119)	3,812,000
374	1,774,496	Yes (120)	1,832,000
375	2,316,594	Yes (121)	2,507,000
376	3,452,407	No	
377	5,636,261	No	
378	35,777,015	Yes (122)	3,311,000
379	21,563,394	No	
380	23,376,251	No	
381	22,078,585	No	
382	12,453,917	Yes (123)	4,280,000
	<b>20,083,963,175</b>		<b>365,577,000</b>

Total Pinjaman (Rp) 20,083,963,175  
 Total Default/Macet (Rp) 6,387,818,652  
 Jumlah Debitur 382  
 Jumlah Nasabah Macet 123  
Default Rate (m) 123  
 Jumlah Real Loss (Rp) 365,577,000  
 Exp. Loss/Rp 1 Debitur Rp 365,5 juta per Rp 6,3 milyar atau 6 sen per Rp 1

## 2. Menghitung Probabilita Debitur Macet

$$Pr ob(n defaults) = \frac{m^n e^{-m}}{n!}$$

$$Prob(4 defaults) = \frac{123^{10} 2.71828^{-123}}{1 \times 2 \times 3 \times 4 \dots \times 10}$$

3.5078%  
3.5%

## 3. Menentukan jumlah debitur macet pada level of confidence 95%

$$\alpha = \frac{m^n e^{-m}}{n!}$$

$$0,05 = \frac{123^n \cdot 2.71828^{-123}}{n!}$$

$n=130$  0.028759808  
 $n=140$  0.010950155

## 4. Menentukan Besarnya Potensi Kerugian Debitur

123 x 6 sen x Rp 365,577.000  
 Rp. 2.697.958.260

1. Data Pinjaman Kredit Mobil PT. First Indo American Leasing (2010) Wilayah Bekasi 2

No	Jumlah / Pokok(Rp)	Default/Macet	Real Loss (Rp)
1	65,734,240	No	
2	81,257,000	No	
3	95,407,000	Yes (1)	2,993,000
4	106,482,000	Yes (2)	3,918,000
5	125,772,000	No	
6	83,015,000	No	
7	91,040,000	No	
8	57,574,000	Yes (3)	5,926,000
9	34,542,000	Yes (4)	1,818,000
10	46,252,000	No	
11	33,846,000	No	
12	33,899,000	No	
13	123,706,000	No	
14	33,179,000	No	
15	26,877,000	No	
16	56,164,000	No	
17	59,812,000	No	
18	47,289,000	No	
19	95,407,000	No	
20	222,404,000	No	
21	50,013,000	No	
22	95,407,000	No	
23	73,588,000	No	
24	75,698,000	No	
25	40,756,000	No	
26	38,424,000	No	
27	53,883,000	No	
28	28,826,000	No	
29	38,104,000	No	
30	309,982,387	Yes (5)	12,750,000
31	126,106,051	Yes (6)	4,243,000
32	41,867,570	No	
33	69,380,797	Yes (7)	2,879,000
34	37,718,041	No	
35	55,320,856	No	
36	73,950,346	No	
37	70,640,463	No	
38	45,482,059	No	
39	50,846,495	No	
40	107,063,195	No	
41	19,232,017	No	
42	56,644,560	No	
43	65,360,948	No	
44	23,625,761	No	
45	54,425,521	No	
46	45,977,505	No	
47	87,960,587	No	
48	44,465,102	No	
49	31,810,324	No	
50	36,947,204	No	
51	36,947,204	No	
52	52,469,983	No	
53	50,877,972	No	
54	36,376,510	No	
55	92,043,950	No	
56	60,882,980	Yes (8)	2,497,000
57	92,731,877	No	
58	33,216,527	No	
59	92,169,471	Yes (9)	3,549,000
60	62,729,221	No	
61	47,134,821	No	
62	172,884,154	No	
63	44,975,660	No	
64	45,761,542	No	
65	30,263,674	No	
66	36,737,054	No	
67	121,662,729	No	
68	92,731,877	No	
69	39,676,928	No	
70	47,973,294	No	

No	Jumlah / Pokok(Rp)	Default/Macet	Real Loss (Rp)
71	27,536,078	No	
72	48,437,208	No	
73	74,656,328	No	
74	25,923,599	No	
75	59,634,992	No	
76	31,779,044	No	
77	82,783,018	No	
78	35,361,736	Yes (10)	1,482,000
79	77,102,476	No	
80	86,382,102	No	
81	47,611,474	No	
82	94,778,378	No	
83	54,636,383	No	
84	61,291,410	No	
85	36,781,973	No	
86	32,475,148	No	
87	34,407,494	No	
88	88,308,610	No	
89	98,072,977	No	
90	20,388,071	Yes (11)	3,145,000
91	21,632,471	No	
92	16,895,149	No	
93	24,339,817	No	
94	38,333,800	No	
95	48,525,735	No	
96	87,910,513	No	
97	84,395,953	No	
98	61,033,469	No	
99	33,758,381	No	
100	81,932,727	No	
101	84,248,575	No	
102	31,726,494	No	
103	29,630,689	No	
104	80,452,501	No	
105	51,519,606	No	
106	58,081,848	No	
107	55,039,920	No	
108	85,711,099	Yes (12)	3,641,000
109	78,591,851	No	
110	26,223,205	No	
111	59,529,822	Yes (13)	2,647,000
112	42,223,666	No	
113	20,072,719	No	
114	44,857,639	No	
115	41,995,181	No	
116	40,112,718	No	
117	42,240,210	Yes (14)	1,794,000
118	130,718,678	Yes (15)	5,681,000
119	103,499,829	No	
120	120,167,048	No	
121	23,676,413	No	
122	25,752,517	Yes (16)	4,599,000
123	90,698,742	No	
124	42,240,210	No	
125	38,575,368	No	
126	68,166,416	No	
127	81,057,429	No	
128	33,625,914	No	
129	57,596,308	No	
130	64,805,601	No	
131	39,628,980	No	
132	70,575,417	Yes (17)	3,231,000
133	30,230,886	No	
134	20,822,253	Yes (18)	1,494,000
135	62,159,973	No	
136	98,854,214	No	
137	92,454,644	No	
138	47,478,478	Yes (19)	3,183,000
139	22,487,757	No	
140	35,973,556	Yes (20)	1,653,000

No	Jumlah / Pokok(Rp)	Default/Macet	Real Loss (Rp)
141	41,398,402	No	
142	80,481,361	No	
143	36,626,474	No	
144	76,795,508	No	
145	23,893,766	No	
146	35,061,379	No	
147	52,088,668	No	
148	27,540,064	No	
149	34,650,793	No	
150	106,852,321	No	
151	38,607,197	No	
152	30,868,612	No	
153	41,138,879	No	
154	76,563,513	No	
155	28,381,268	No	
156	41,247,421	No	
157	214,723,506	No	
158	103,379,249	No	
159	31,352,134	No	
160	35,089,418	No	
161	55,965,515	No	
162	72,224,318	No	
163	23,048,123	No	
164	50,666,751	No	
165	48,417,090	No	
166	193,209,072	No	
167	48,245,138	No	
168	114,102,594	No	
169	26,968,418	No	
170	49,094,982	No	
171	32,007,441	No	
172	33,517,482	No	
173	22,181,973	No	
174	39,127,796	No	
175	28,406,260	No	
176	36,854,467	No	
177	39,369,072	No	
178	12,560,424	No	
179	60,993,613	No	
180	77,203,573	No	
181	14,870,211	No	
182	58,358,482	No	
183	117,281,792	Yes (21)	5,526,000
184	28,349,964	No	
185	63,113,342	No	
186	56,943,544	No	
187	41,604,527	No	
188	98,334,803	No	
189	33,420,957	No	
190	39,500,855	No	
191	27,795,941	Yes (22)	1,418,000
192	20,666,603	No	
193	60,779,005	Yes (23)	2,285,000
194	135,341,612	No	
195	24,565,587	Yes (24)	2,048,000
196	34,637,553	No	
197	29,712,678	No	
198	27,891,989	No	
199	55,585,726	No	
200	22,829,779	No	
201	25,298,224	No	
202	28,526,705	No	
203	50,043,572	No	
204	7,529,748	No	
205	31,197,819	Yes (25)	1,593,000
206	21,425,972	No	
207	136,214,633	No	
208	146,697,178	Yes (26)	7,425,000
209	76,388,633	No	
210	49,804,698	No	

No	Jumlah / Pokok(Rp)	Default/Macet	Real Loss (Rp)
211	26,905,689	No	
212	24,733,018	No	
213	22,677,853	No	
214	51,174,590	No	
215	66,446,298	No	
216	28,803,596	No	
217	35,756,512	No	
218	10,865,158	No	
219	33,097,636	No	
220	189,683,887	No	
221	73,873,182	No	
222	21,620,640	No	
223	77,830,223	No	
224	58,771,596	No	
225	62,141,745	No	
226	34,954,464	No	
227	16,744,535	No	
228	35,004,729	No	
229	25,603,877	No	
230	183,570,184	No	
231	24,965,168	Yes (27)	2,573,000
232	168,027,922	No	
233	38,520,652	No	
234	28,601,987	Yes (28)	1,569,000
235	22,396,695	No	
236	38,534,931	No	
237	26,163,695	No	
238	60,096,331	No	
239	78,003,085	No	
240	21,090,229	No	
241	51,840,206	No	
242	51,437,256	No	
243	139,589,417	No	
244	165,216,219	No	
245	30,135,683	No	
246	105,586,510	No	
247	157,718,816	No	
248	32,441,110	No	
249	21,670,108	No	
250	72,020,264	No	
251	32,197,576	No	
252	35,537,708	No	
253	41,536,756	No	
254	30,917,028	No	
255	26,528,090	No	
256	32,076,630	No	
257	80,485,759	No	
258	28,887,444	No	
259	22,796,223	No	
260	16,560,535	Yes (29)	2,040,000
261	39,017,549	No	
262	68,882,448	Yes (30)	4,072,000
263	30,333,526	No	
264	47,528,766	No	
265	23,925,365	No	
266	13,473,166	No	
267	12,358,971	No	
268	57,241,704	No	
269	21,579,767	No	
270	66,670,686	No	
271	24,619,549	No	
272	56,494,828	No	
273	33,959,929	No	
274	17,522,724	No	
275	23,517,357	No	
276	41,105,046	No	
277	21,539,589	Yes (31)	1,327,000
278	9,350,663	No	
279	15,252,520	No	
280	29,082,385	No	

No	Jumlah / Pokok(Rp)	Default/Macet	Real Loss (Rp)
281	35,978,382	No	
282	71,503,765	No	
283	33,182,170	No	
284	41,332,629	No	
285	29,487,349	No	
286	9,702,713	No	
287	22,468,079	No	
288	44,169,953	No	
289	45,490,767	No	
290	17,495,686	No	
291	9,520,896	Yes (32)	1,487,000
292	20,500,967	No	
293	22,611,519	No	
294	69,710,906	Yes (33)	4,424,000
295	37,005,154	Yes (34)	2,301,000
296	32,341,450	No	
297	60,000,351	No	
298	23,591,463	No	
299	22,353,358	No	
300	58,972,185	No	
301	36,484,376	No	
302	45,217,049	No	
303	4,511,184	No	
304	8,236,226	No	
305	28,513,322	No	
306	34,655,947	No	
307	34,655,947	No	
308	55,594,849	No	
309	14,471,413	No	
310	7,429,579	No	
311	56,647,437	No	
312	30,202,842	No	
313	60,304,006	No	
314	57,004,362	No	
315	70,751,150	Yes (35)	4,985,000
316	35,795,025	No	
317	14,886,680	No	
318	26,304,239	No	
319	39,024,912	No	
320	10,778,669	No	
321	23,173,415	No	
322	21,925,704	No	
323	11,636,797	No	
324	19,157,932	No	
325	16,711,019	No	
326	28,025,031	Yes (36)	7,409,000
327	28,932,802	Yes (37)	2,198,000
328	49,171,320	No	
329	24,562,376	No	
330	21,193,480	No	
331	19,296,944	No	
332	20,122,637	No	
333	44,672,602	No	
334	31,546,965	No	
335	18,024,725	No	
336	26,627,602	Yes (38)	2,263,000
337	35,776,594	No	
338	16,057,553	No	
339	42,440,927	No	
340	6,183,263	No	
341	6,357,870	No	
342	36,283,141	No	
343	21,125,564	No	
344	45,654,405	No	
345	21,348,818	No	
346	14,911,848	No	
347	19,912,272	No	
348	14,467,732	No	
349	38,524,202	No	
350	49,818,786	Yes (39)	6,789,000

No	Jumlah / Pokok(Rp)	Default/Macet	Real Loss (Rp)
351	18,828,204	No	
352	25,755,649	Yes (40)	3,980,000
353	8,639,351	Yes (41)	1,341,000
354	56,814,389	No	
355	20,757,589	No	
356	37,961,397	No	
357	34,282,467	No	
358	7,667,774	No	
359	10,065,813	No	
360	8,251,385	No	
361	7,923,899	No	
362	11,253,090	No	
363	16,020,221	No	
364	26,415,730	No	
365	11,900,317	No	
366	25,872,856	No	
367	18,424,521	No	
368	5,603,437	Yes (42)	1,195,000
369	7,963,307	No	
370	13,164,732	Yes (43)	2,796,000
371	7,186,054	No	
372	17,949,204	No	
373	34,955,195	No	
374	7,007,983	No	
375	12,570,502	No	
376	9,996,687	No	
377	9,996,687	No	
378	9,531,084	No	
379	7,861,670	No	
380	5,243,747	No	
381	5,147,576	No	
382	12,460,405	No	
383	5,192,020	No	
384	20,744,036	No	
385	25,872,856	No	
386	14,405,220	Yes (44)	4,961,000
387	11,933,975	Yes (45)	4,115,000
388	48,727,672	No	
389	4,303,332	No	
390	6,587,847	No	
391	3,976,456	No	
392	46,385,576	No	
393	5,261,923	No	
394	7,960,780	No	
395	1,572,959	No	
396	3,167,986	No	
397	5,853,556	No	
398	1,751,923	Yes (46)	916,000
399	8,687,078	No	
400	3,201,681	No	
401	7,303,558	No	
402	32,824,721	No	
403	2,705,798	No	
404	5,082,535	No	
405	3,690,309	No	
406	3,436,381	No	
407	8,228,676	No	
408	4,814,338	No	
409	3,320,424	No	
410	2,931,394	No	
411	36,314,297	No	
	<b>18,848,814,008</b>		<b>156,159,000</b>

in (Rp)	18,848,814,008
Macet (Rp)	2,497,592,186
ur	411
bah Macet	46
(m)	46
Loss (Rp)	156,159,000
1 Debitur	Rp 156 Juta per Rp 2,5 milyar atau 6 sen per Rp 1

**ig Probabilita Debitur Macet**

Mencari probabilita terjadinya 35 debitur akan macet pada tahun 2011  
(n = 35)

$$Pr ob(n defaults) = \frac{m^n e^{-m}}{n!}$$

$$Prob(4 defaults) = \frac{46^5 \cdot 2.71828^{-46}}{1 \times 2 \times 3 \times 4 \dots \times 35}$$

= 1.6024%  
= 1.6%

an jumlah debitur macet pada level of confidence 95%

$$\alpha = \frac{m^n e^{-m}}{n!}$$

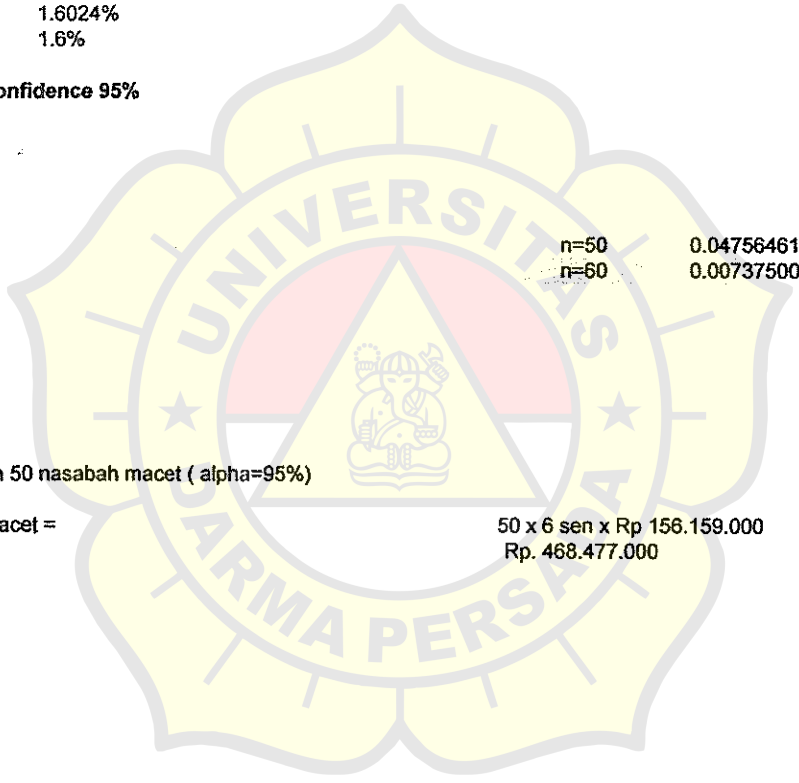
$$0,05 = \frac{46^n \cdot 2.71828^{-46}}{n!}$$

n=50      0.047564615  
n=60      0.007375005

**an Besarnya Potensi Kerugian Debitur**

Menentukan besar kerugian kredit dengan 50 nasabah macet ( alpha=95%)

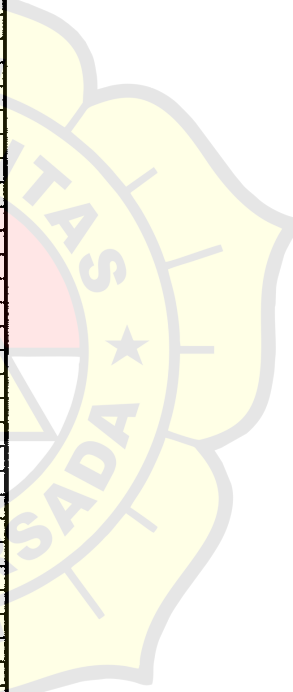
Kerugian kredit jika terjadi 50 nasabah macet = 50 x 6 sen x Rp 156.159.000  
Rp. 468.477.000



1. Data Pinjaman Kredit Mobil PT. First Indo American Leasing (2010) Wilayah Bekasi 3

No	Jumlah / Pokok(Rp)	Default/Macet	Real Loss (Rp)
1	213,869,865	No	
2	245,935,000	No	
3	48,855,000	Yes (1)	1,945,000
4	69,861,000	No	
5	35,397,000	No	
6	114,170,000	No	
7	62,861,000	No	
8	50,804,000	No	
9	25,567,000	No	
10	60,137,000	No	
11	44,732,000	No	
12	46,162,000	No	
13	111,905,000	No	
14	35,074,000	No	
15	33,940,000	No	
16	54,085,487	No	
17	153,101,411	Yes (2)	6,302,000
18	37,927,593	No	
19	79,234,097	Yes (3)	2,981,000
20	148,393,693	No	
21	17,886,270	No	
22	46,601,905	No	
23	193,937,959	No	
24	93,490,294	No	
25	148,393,693	No	
26	122,460,855	No	
27	25,512,395	No	
28	47,871,430	No	
29	35,431,602	No	
30	67,919,425	No	
31	86,780,010	No	
32	31,667,590	No	
33	93,167,171	No	
34	54,658,242	No	
35	31,800,882	No	
36	228,472,543	Yes (4)	9,057,000
37	31,363,082	No	
38	76,907,061	No	
39	119,491,087	No	
40	95,967,115	No	
41	40,995,749	No	
42	59,048,138	No	
43	45,761,330	Yes (5)	1,899,000
44	70,066,522	No	
45	32,819,436	No	
46	31,426,133	Yes (6)	3,777,000
47	32,281,526	No	
48	58,686,409	No	
49	69,996,305	No	
50	55,610,449	No	
51	190,545,642	No	
52	28,041,782	No	
53	43,257,012	No	
54	32,432,736	No	
55	31,844,796	No	
56	30,997,978	No	
57	36,856,924	No	
58	78,235,372	No	
59	108,801,240	No	
60	64,968,758	No	
61	35,980,219	No	
62	44,828,802	No	
63	45,176,191	No	
64	36,907,231	No	
65	39,442,392	No	
66	80,825,661	Yes (7)	4,780,000
67	54,323,427	No	
68	39,689,563	Yes (8)	1,664,000
69	50,441,524	No	
70	56,993,589	Yes (9)	3,318,000

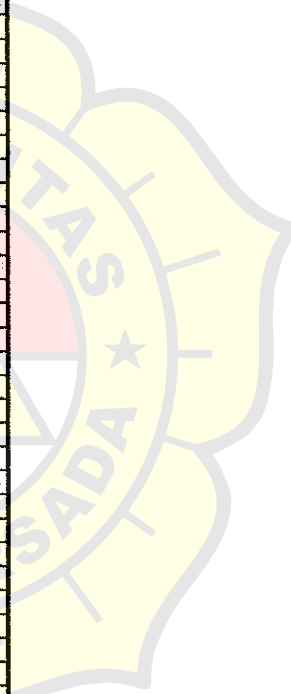
No	Jumlah / Pokok(Rp)	Default/Macet	Real Loss (Rp)
71	41,152,570	No	
72	65,528,450	No	
73	46,840,021	Yes (10)	1,893,000
74	39,724,835	No	
75	42,955,773	No	
76	104,747,200	No	
77	65,668,109	No	
78	92,097,171	No	
79	28,155,504	No	
80	39,348,410	No	
81	41,712,314	No	
82	33,420,004	No	
83	39,602,589	No	
84	33,819,445	No	
85	64,771,457	No	
86	31,359,245	No	
87	28,601,936	No	
88	42,524,275	No	
89	237,894,564	Yes (11)	7,919,000
90	17,305,946	No	
91	32,832,917	No	
92	44,887,851	No	
93	54,761,882	No	
94	40,088,723	No	
95	79,383,714	No	
96	43,784,186	No	
97	38,362,228	No	
98	53,382,009	No	
99	63,741,249	No	
100	38,789,858	No	
101	42,896,694	Yes (12)	1,891,000
102	45,220,765	No	
103	54,916,337	No	
104	37,466,382	No	
105	31,477,794	No	
106	50,409,951	No	
107	33,600,451	No	
108	46,857,033	No	
109	232,367,187	No	
110	232,367,187	No	
111	30,559,024	No	
112	31,289,008	Yes (13)	1,324,000
113	58,337,685	No	
114	53,742,147	Yes (14)	2,450,000
115	43,787,489	No	
116	24,661,418	Yes (15)	1,727,000
117	47,022,522	No	
118	82,448,324	No	
119	173,454,157	No	
120	173,454,157	No	
121	173,454,157	No	
122	86,321,695	No	
123	20,175,394	No	
124	81,425,745	No	
125	212,093,929	No	
126	43,596,420	No	
127	52,377,311	No	
128	34,922,544	Yes (16)	1,698,000
129	38,012,866	No	
130	36,872,531	Yes (17)	1,744,000
131	47,523,171	No	
132	44,813,245	No	
133	38,974,958	No	
134	22,420,366	Yes (18)	1,684,000
135	46,133,756	No	
136	31,454,187	No	
137	46,117,190	No	
138	52,181,451	Yes (19)	2,452,000
139	90,380,585	No	
140	18,848,373	No	



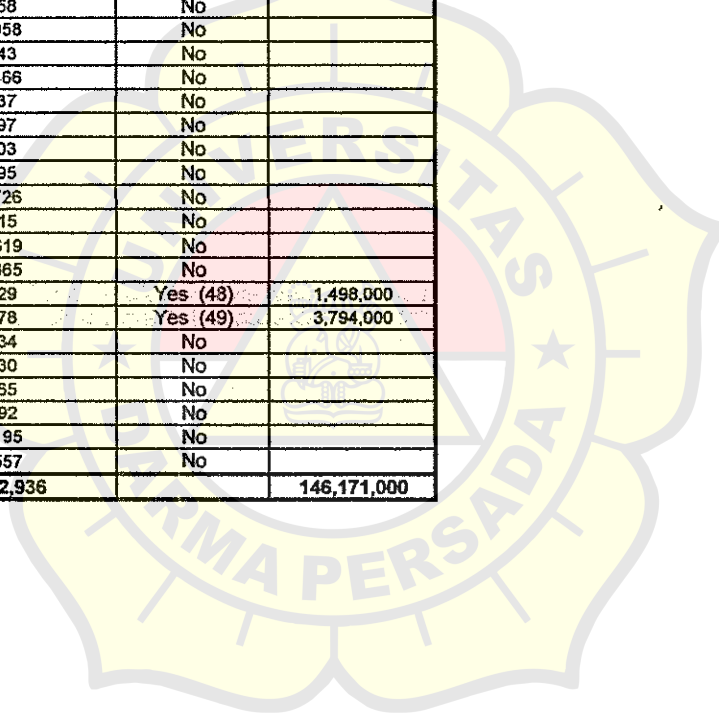
No	Jumlah / Pokok(Rp)	Default/Macet	Real Loss (Rp)
141	39,443,577	No	
142	46,288,779	No	
143	57,064,800	No	
144	22,592,161	No	
145	21,436,613	No	
146	60,452,363	No	
147	207,401,122	No	
148	55,808,738	No	
149	32,028,128	No	
150	30,701,894	Yes (20)	1,492,000
151	94,674,820	No	
152	18,794,293	No	
153	64,689,031	No	
154	59,978,896	No	
155	43,715,840	Yes (21)	1,960,000
156	64,208,495	No	
157	88,745,987	No	
158	52,628,215	No	
159	116,149,035	No	
160	31,731,623	No	
161	37,631,553	No	
162	41,066,848	No	
163	32,136,712	No	
164	49,157,115	No	
165	31,954,173	No	
166	34,531,094	No	
167	18,114,997	No	
168	203,109,060	No	
169	31,240,479	No	
170	32,308,648	No	
171	40,664,440	No	
172	61,536,951	No	
173	29,248,040	No	
174	40,743,963	No	
175	34,193,843	No	
176	185,056,784	No	
177	162,474,936	Yes (22)	7,752,000
178	83,917,379	No	
179	82,059,852	No	
180	26,895,882	No	
181	64,419,537	No	
182	4,729,547	Yes (23)	2,445,000
183	195,692,406	No	
184	26,123,917	No	
185	37,023,198	No	
186	74,664,407	No	
187	26,718,240	No	
188	39,673,241	No	
189	45,867,102	No	
190	36,811,387	No	
191	41,975,167	No	
192	37,650,078	No	
193	42,647,375	No	
194	17,999,209	Yes (24)	919,000
195	85,591,651	No	
196	37,073,794	No	
197	42,190,916	No	
198	21,287,421	Yes (25)	1,077,000
199	113,956,902	No	
200	63,554,940	Yes (26)	3,275,000
201	191,123,242	No	
202	99,508,050	No	
203	32,327,958	No	
204	26,506,604	No	
205	58,961,797	No	
206	22,162,171	No	
207	46,376,414	No	
208	17,944,354	No	
209	28,480,098	No	
210	4,717,671	No	

No	Jumlah / Pokok(Rp)	Default/Macet	Real Loss (Rp)
211	49,333,411	No	
212	14,982,244	No	
213	41,890,324	No	
214	15,039,074	No	
215	14,703,768	No	
216	34,936,945	Yes (27)	3,305,000
217	30,002,360	No	
218	49,591,254	Yes (28)	2,674,000
219	28,335,955	No	
220	25,568,701	No	
221	42,010,394	No	
222	26,016,325	No	
223	25,730,403	No	
224	35,809,598	No	
225	21,182,886	No	
226	27,098,646	No	
227	41,394,096	No	
228	33,379,729	No	
229	32,705,614	No	
230	34,816,367	No	
231	33,358,172	No	
232	184,962,743	No	
233	184,962,743	No	
234	33,759,889	No	
235	32,623,899	Yes (29)	3,629,000
236	26,640,202	No	
237	98,931,528	No	
238	164,813,269	Yes (30)	8,769,000
239	18,937,029	No	
240	60,026,465	No	
241	43,635,111	No	
242	37,123,448	No	
243	35,395,893	No	
244	83,953,873	No	
245	77,179,307	No	
246	68,159,504	No	
247	22,444,799	No	
248	152,698,532	No	
249	139,590,317	No	
250	34,288,265	No	
251	30,348,261	No	
252	82,694,424	No	
253	28,570,938	No	
254	58,755,732	Yes (31)	3,204,000
255	68,910,971	No	
256	34,295,358	Yes (32)	1,954,000
257	24,492,105	No	
258	14,064,978	No	
259	26,488,020	No	
260	19,620,825	No	
261	42,473,131	No	
262	26,125,843	No	
263	49,942,161	No	
264	13,814,999	No	
265	20,179,509	No	
266	13,367,109	No	
267	31,796,849	No	
268	19,045,854	No	
269	31,027,606	No	
270	33,115,168	No	
271	20,179,570	No	
272	43,788,967	No	
273	17,124,903	No	
274	38,905,432	No	
275	37,397,506	No	
276	30,670,514	Yes (33)	3,696,000
277	34,930,353	Yes (34)	1,981,000
278	40,193,602	No	
279	151,778,592	No	
280	13,621,102	No	

No	Jumlah / Pokok(Rp)	Default/Macet	Real Loss (Rp)
281	25,332,297	No	
282	9,460,855	No	
283	31,811,614	No	
284	15,559,104	No	
285	18,768,853	No	
286	53,952,049	No	
287	44,368,812	No	
288	48,044,007	No	
289	78,272,102	No	
290	20,992,138	Yes (35)	1,270,000
291	56,474,809	No	
292	54,487,451	No	
293	43,256,038	No	
294	27,469,314	Yes (36)	1,815,000
295	60,852,846	No	
296	34,023,889	Yes (37)	2,197,000
297	24,235,792	No	
298	20,499,307	No	
299	27,980,527	No	
300	18,230,785	Yes (38)	1,239,000
301	24,538,920	No	
302	69,818,370	Yes (39)	4,456,000
303	56,647,437	No	
304	54,592,836	Yes (40)	3,555,000
305	56,183,891	No	
306	25,232,553	No	
307	53,957,240	No	
308	19,761,381	No	
309	24,538,920	No	
310	17,204,614	No	
311	26,472,497	No	
312	22,046,460	No	
313	70,240,312	No	
314	26,266,055	No	
315	19,628,905	Yes (41)	1,410,000
316	53,936,057	Yes (42)	3,687,000
317	6,113,502	No	
318	31,292,719	No	
319	37,503,397	No	
320	37,524,885	No	
321	20,282,876	No	
322	22,451,479	No	
323	21,392,931	No	
324	19,076,616	No	
325	18,436,502	No	
326	48,465,005	No	
327	21,183,754	No	
328	20,147,391	No	
329	24,381,188	No	
330	22,534,554	No	
331	15,107,524	No	
332	30,962,726	No	
333	28,136,388	No	
334	25,867,522	No	
335	46,229,655	No	
336	17,731,293	No	
337	19,190,809	Yes (43)	1,631,000
338	4,262,183	No	
339	14,013,892	No	
340	40,746,157	No	
341	6,145,460	No	
342	2,577,332	No	
343	23,407,651	No	
344	32,610,018	No	
345	64,093,851	No	
346	22,071,999	Yes (44)	1,998,000
347	19,261,540	No	
348	16,403,244	No	
349	22,071,999	No	
350	20,971,421	No	



No	Jumlah / Pokok(Rp)	Default/Macet	Real Loss (Rp)
351	96,274,094	No	
352	17,416,129	No	
353	47,448,951	No	
354	44,005,296	No	
355	43,698,701	No	
356	9,154,161	No	
357	8,336,154	Yes (45)	1,495,000
358	25,304,663	No	
359	8,837,166	No	
360	9,683,248	No	
361	30,640,635	No	
362	29,298,151	Yes (46)	6,218,000
363	38,590,470	No	
364	7,627,988	No	
365	6,507,719	No	
366	4,814,073	Yes (47)	1,271,000
367	12,910,281	No	
368	6,239,312	No	
369	2,891,122	No	
370	11,146,993	No	
371	17,316,541	No	
372	8,266,520	No	
373	3,750,075	No	
374	7,405,158	No	
375	19,284,958	No	
376	3,928,743	No	
377	19,239,466	No	
378	4,558,837	No	
379	4,332,597	No	
380	2,952,003	No	
381	7,583,795	No	
382	12,803,726	No	
383	2,983,415	No	
384	11,640,619	No	
385	29,724,365	No	
386	1,422,829	Yes (48)	1,498,000
387	3,703,478	Yes (49)	3,794,000
388	1,555,234	No	
389	1,126,230	No	
390	1,217,865	No	
391	1,176,892	No	
392	40,455,195	No	
393	33,064,557	No	
	<b>19,485,932,936</b>		<b>146,171,000</b>



Total Pinjaman (Rp)	19,485,932,936
Total Default/Macet (Rp)	2,520,690,969
Jumlah Debitur	393
Jumlah Nasabah Macet	49
Default Rate (m)	49
Jumlah Real Loss (Rp)	146,171,000
Exp. Loss/Rp 1 Debitur	Rp 146 Juta per Rp 2,5 milyar atau 6 sen per Rp 1

2. Menghitung Probabilita Debitur Macet

$$Prob(n\ defaults) = \frac{m^n e^{-m}}{n!}$$

$$Prob(4\ default) = \frac{49^{40} 2.71828^{-49}}{1 \times 2 \times 3 \times 4 \times \dots \times 40}$$

2.6049%  
2.6%

3. Menentukan jumlah debitur macet pada level of confidence 95%

$$\alpha = \frac{m^n e^{-m}}{n!}$$

$$0,05 = \frac{49^n 2.71828^{-49}}{n!}$$

n=50	0.047565
n=60	0.007375

4. Menentukan Besarnya Potensi Kerugian Debitur

50 x 6 sen x Rp 156.159.000  
Rp. 468.477.000

