# PERHITUNGAN ANGSURAN KPR

| Fixed Income | | | | | | | |
|---|---|---|---|---|---|---|---|
| Jangka Waktu | 15 | 16 | 17 | 20 | 21 | 22 | 25 |
| Fixed Rate 1 th | 5,99% | 5,99% | 5,99% | 5,99% | 5,99% | 5,99% | 5,99% |
| Maksimal KPR | | | | | | | |
| 1.000.000.000 | 8.574.625 | 8.240.350 | 7.948.014 | 7.259.483 | 7.077.756 | 6.914.448 | 6.512.700 |
| 1.100.000.000 | 9.432.087 | 9.064.385 | 8.742.815 | 7.985.431 | 7.785.531 | 7.605.893 | 7.163.970 |
| 1.200.000.000 | 10.289.550 | 9.888.420 | 9.537.617 | 8.711.379 | 8.493.307 | 8.297.338 | 7.815.240 |
| 1.300.000.000 | 11.147.012 | 10.712.455 | 10.332.418 | 9.437.328 | 9.201.082 | 8.988.782 | 8.466.510 |
| 1.400.000.000 | 12.004.475 | 11.536.490 | 11.127.220 | 10.163.276 | 9.908.858 | 9.680.227 | 9.117.780 |
| 1.500.000.000 | 12.861.937 | 12.360.525 | 11.922.021 | 10.889.224 | 10.616.633 | 10.371.672 | 9.769.050 |
| 1.600.000.000 | 13.719.400 | 13.184.560 | 12.716.822 | 11.615.172 | 11.324.409 | 11.063.117 | 10.420.320 |
| 1.700.000.000 | 14.576.862 | 14.008.595 | 13.511.624 | 12.341.121 | 12.032.185 | 11.754.561 | 11.071.590 |
| 1.800.000.000 | 15.434.325 | 14.832.630 | 14.306.425 | 13.067.069 | 12.739.960 | 12.446.006 | 11.722.860 |
| 1.900.000.000 | 16.291.787 | 15.656.665 | 15.101.227 | 13.793.017 | 13.447.736 | 13.137.451 | 12.374.130 |
| 2.500.000.000 | 21.436.562 | 20.600.875 | 19.870.035 | 18.148.707 | 17.694.389 | 17.286.120 | 16.281.750 |
| dst | | | | | | | |

# PERHITUNGAN ANGSURAN KPR

| Fixed Income | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| Jangka Waktu | 10 | 12 | 15 | 16 | 17 | 20 | 21 | 22 | 25 |
| Fixed Rate 2 th | 6,99% | 6,99% | 6,99% | 6,99% | 6,99% | 6,99% | 6,99% | 6,99% | 6,99% |
| Maksimal KPR | | | | | | | | | |
| 1.000.000.000 | 11.859.308 | 10.486.242 | 9.143.774 | 8.815.627 | 8.529.522 | 7.859.964 | 7.684.571 | 7.527.568 | 7.144.436 |
| 1.100.000.000 | 13.045.239 | 11.534.866 | 10.058.151 | 9.697.189 | 9.382.474 | 8.645.961 | 8.453.028 | 8.280.325 | 7.858.879 |
| 1.200.000.000 | 14.231.170 | 12.583.490 | 10.972.529 | 10.578.752 | 10.235.426 | 9.431.957 | 9.221.485 | 9.033.082 | 8.573.323 |
| 1.300.000.000 | 15.417.100 | 13.632.114 | 11.886.906 | 11.460.315 | 11.088.378 | 10.217.954 | 9.989.942 | 9.785.839 | 9.287.766 |
| 1.400.000.000 | 16.603.031 | 14.680.738 | 12.801.283 | 12.341.877 | 11.941.331 | 11.003.950 | 10.758.399 | 10.538.596 | 10.002.210 |
| 1.500.000.000 | 17.788.962 | 15.729.362 | 13.715.661 | 13.223.440 | 12.794.283 | 11.789.947 | 11.526.856 | 11.291.353 | 10.716.654 |
| 1.600.000.000 | 18.974.893 | 16.777.986 | 14.630.038 | 14.105.002 | 13.647.235 | 12.575.943 | 12.295.313 | 12.044.110 | 11.431.097 |
| 1.700.000.000 | 20.160.824 | 17.826.611 | 15.544.416 | 14.986.565 | 14.500.187 | 13.361.940 | 13.063.770 | 12.796.866 | 12.145.541 |
| 1.800.000.000 | 21.346.754 | 18.875.235 | 16.458.793 | 15.868.128 | 15.353.139 | 14.147.936 | 13.832.227 | 13.549.623 | 12.859.984 |
| 1.900.000.000 | 22.532.685 | 19.923.859 | 17.373.170 | 16.749.690 | 16.206.092 | 14.933.933 | 14.600.684 | 14.302.380 | 13.574.428 |
| 2.500.000.000 | 29.648.270 | 26.215.604 | 22.859.435 | 22.039.066 | 21.323.805 | 19.649.911 | 19.211.426 | 18.818.921 | 17.861.089 |
| dst | | | | | | | | | |

# Simulasi Kredit KPR

| | | |
|---|---|---|
| Fasilitas | : | **KPR Pembelian** |
| Suku Bunga | : | **Fixed 5 tahun, 3,98%** |
| Jenis Jaminan | : | **Rumah** |
| Plafond yang diajukan | : | **Rp 1.300.000.000** |

| **Jangka waktu (Tenor) (dalam Bulan)** | 180 | | 240 | | 300 | |
|---|---|---|---|---|---|---|
| **Plafond** | **Rp** | **1.300.000.000** | **Rp** | **1.300.000.000** | **Rp** | **1.300.000.000** |
| **Angsuran / bulan** | **Rp** | **9.602.919** | **Rp** | **7.864.051** | **Rp** | **6.847.531** |
| **Apraisal** | Rp | 1.500.000 | Rp | 1.500.000 | Rp | 1.500.000 |
| **Provisi (1%)** | Rp | 13.000.000 | Rp | 13.000.000 | Rp | 13.000.000 |
| **Administrasi** | Rp | 1.300.000 | Rp | 1.300.000 | Rp | 1.300.000 |
| **Asuransi Jiwa** | #N/A | | #N/A | | #N/A | |
| **Asuransi Kebakaran** | Rp | 6.396.000 | Rp | 8.528.000 | Rp | 10.660.000 |
| **Akad Kredit/Pengecekan & Pengikatan Jaminan (Notaris)** | *Sesuai Tagihan Notaris* | | *Sesuai Tagihan Notaris* | | *Sesuai Tagihan Notaris* | |

**DISCLAIMER :**

Perhitungan ini hanya merupakan ilustrasi, bukan merupakan persetujuan kredit

Asuransi kebakaran disimulasikan mengacu ke Pokok Hutang (Nantinya akan menggunakan nilai bangunan)

Bunga dan/atau biaya dapat berubah sewaktu-waktu