|  |
| --- |
| NOTA REVIEW ACCOUNT WATCHLIST **No.** **, tanggal** |

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Group | | : |  | | | | | | | Unit Bisnis | | | | : |  | | | | |
| Nasabah | | : |  | | | | | | | Account Manager | | | | : |  | | | | |
| Kode Sektor Ekonomi BI | | : |  | | | | | | | Kode Sektor Ekonomi Bank Mandiri | | | | : |  | | | | |
| INFORMASI FASILITAS NASABAH | | | | | | | | | | | | | | | | | | | |
| Total Fasilitas  A/N. Nasabah dan Group (Outstanding Saat ini) | | | | : | | *Diisi : No urut, Jenis fasilitas (KI atau KMK), Limit (jenis valuta atau equivalen dan nominal), Baki Debet per posisi (nominal) dan kolektibilitas terakhir, serta total baik limit maupun Baki Debet*   |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | | No. | Fasilitas | Limit | | Baki Debet | Kol | | Val. | Nominal | |  |  |  |  |  |  | |  | Jumlah |  | |  |  | | | | | | | | | | | | | | |
| Tunggakan Bunga | | | | : | |  | | | | | | | | | | | | | |
| Tunggakan Pokok | | | | : | |  | | | | | | | | | | | | | |
| Outstanding Triwulan sebelumnya | | | | : | |  | | | | | | | | | | | | | |
| Posisi Fasilitas pada saat persetujuan awal | | | | : | |  | | | | | | | | | | | | | |
| KEWENANGAN MEMUTUS | | | | | | | | | | | | | | | | | | | |
| Wewenang Memutus | | | | : | |  | | | | | | | | | | | | | |
|  | |  | | | | | | | | | | | | | |
| RATING SUMMARY | | | | | | | | | | | | | | | | | | | |
| Diisi informasi mengenai rating (Financial, Customer, Facility dan Historical) : | | | | | | | | | | | | | | | | | | | |
| 1. Customer Rating a.d. Laporan Keuangan Audited per ....... (terbaru) | | | | | | | | | | | | | | | | | | | |
| Year of Financial Statement | | | | | | | Financial Rating | | | | | | Adjusted Customer Rating | | | | | | |
|  | | | | | | | Rating | | | | P(d) Average | | Rating | | | | P(d) Average | | |
|  | | | | | | |  | | | |  | |  | | | |  | | |
| 2. Facility Rating | | | | | | | | | | | | | | | | | | | |
| Facility | Current Rating | | | | | | | | Historical Rating | | | | | | | | | | |
|  | Year of Financial Statement | | | | | | | | Year of Financial Statement | | | | | | | Year of Financial Statement | | | |
|  | Risk Class | | | | LGD | | | EL | Risk Class | | | LGD | EL | | | Risk Class | | LGD | EL |
|  |  | | | |  | | |  |  | | |  |  | | |  | |  |  |
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*Keterangan :*

*Di isi meliputi :*

*1. Kondisi laporan keuangan (audited / inhouse) dan periode laporan keuangan*

*2. Limit kredit dan kondisi jaminan (collateral coverage)*

*3. Trend migrasi rating dari periode ke periode (membaik/stabil/memburuk)*

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| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| INFORMASI NASABAH | | | | | | | | | | |
| Nama Debitur | | : | |  | | | | | |
| Tahun Pendirian Perusahaan | | : | |  | | | | | |
| Group Usaha | | : | |  | | | | | |
| Alamat Kantor | | : | |  | | | | | |
| Lokasi Pabrik/Kebun/Proyek | | : | |  | | | | | |
| Bidang Usaha | | : | |  | | | | | |
| Key Person | | : | |  | | | | | |
| Tahun Hubungan Dengan Bank | | : | |  | | | | | |
| *Diisi Group sejak tahun* | | | | | |
| Tanggal Pembukaan Rekening | | : | |  | | Tanggal Masuk Watchlist | |  | |
| RIWAYAT KOLEKTIBILITAS | | | | | | | | | |
| Saat ini (n) | | | Sebelum (n-1) | | | | Sebelum (n-2) | | |
| Kolektibilitas | Tanggal | | Kolektibilitas | | Tanggal | | Kolektibilitas | | Tanggal |
|  |  | |  | |  | |  | |  |

Kesimpulan :

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| AGUNAN | | | | |
| Jaminan Kredit |  | Nilai Pengikatan  (*Diisi dengan nilai pengikatan dari masing-masing jenis jaminan*) | | Nilai Jual Cepat  *Diisi dengan nilai jual agunan apabila dilakukan penjualan secara cepat (didiskon)* |
| *Jaminan 1* | : | *Terlampir* | |  |
| *Jaminan 2* | : |  | |  |
| *Jaminan 3* | : |  | |  |
| dst |  |  | |  |
| ASPEK KEUANGAN | | | | |
| Kondisi Keuangan  (Dupont Analysis & Liquidity Analysis) | : |  | | |
| WATCHLIST | | | | |
| Alasan Masuk Dalam Watchlist | : |  | | |
| PERKEMBANGAN TRIWULAN TERAKHIR | | | | |
| Perkembangan Nasabah pada triwulan terakhir | : |  | | |
| INFO KUNJUNGAN / PEMBICARAAN DENGAN DEBITUR | | | | |
| Info OTS / Call report | : |  | | |
| STRATEGY | | | | |
| Account Strategy | : |  | | |
| USULAN | | | | |
| Usulan | : |  | | |
| REKOMENDASI | | | | |
| Business Unit | | | Risk Unit | |
| Disusun oleh :  Diisi nama Account Manager Penyusun Laporan  (............................……………)  Tanggal : | | | Disusun oleh :  Diisi nama Risk Manager Penyusun Laporan  (............................……………)  Tanggal : | |
| KOMITE PEMUTUS TINGKAT PERTAMA | | | | |
| Business Unit | | | Risk Unit | |
| Disusun oleh :  (............................……………)  Tanggal : | | | Disusun oleh :  (............................……………)  Tanggal : | |
| KOMITE PEMUTUS TINGKAT KEDUA | | | | |
| Business Unit | | | Risk Unit | |
| Disusun oleh :  (............................……………)  Tanggal : | | | Disusun oleh :  (............................……………)  Tanggal : | |