



CUSTOMER	:	ZMG	Risk Grading	:	3
	:	Taikisha Indonesia Engineering		:	
LEASED OBJECT	:	Toyota	Area	:	Jakarta
	:	B 2441 BOC	Plat No	:	Jakarta

No	Items	Input	
1	LIST PRICE	146,000,000	219,250,000
2	DISCOUNT	0	
3	NET PRICE	146,000,000	
4	DEPRESIASI	7,300,000	5.00%
5	RESIDUAL VALUE	138,700,000	95.00%
6	LEASE TERM	12 month	
7	TERM OF PAYMENT	1 month	
8	PAYMENT CONDITION	Payment in arrear	
9	LEASE PROFIT (Add-on Base)	7.00%	
10	FUNDING INTEREST	4.50%	
11	STNK	3,617,625	1.65%
12	REPLACEMENT CAR	2,190,000	1.50%
13	OVERHEAD	2,920,000	2.00%
14	MAINTENANCE	7,673,750	3.50%
15	INSURANCE	4,397,059	2.10%
16	EXPEDITION COST	0	
17	MODIFICATION	0	
18	GPS COST	0	1 Month
19	AGENT FEE	0	1 Month
20	KIR / KEUR	0	
21	LEASE RENT	3,800,000	

High Profit

FUNDING RATE (Fixed Rate) :	8.55%
Premium :	0.05%
OJK :	0%
SWAP Rate :	8.50%

1 Year SWAP RATE

IRR	12.16%
Profit	4,966,694
Spread	3.61%