

	Flat					Efektif	
Pinjaman	100,000 rupiah					100,000	
Jumlah angsuran	10 kali					10	
bunga	13% per tahun					13%	
Angsuran ke	Angsuran		Besar	sisa		Angsuran	
	Pokok	Bunga	Angsuran	pinj. pokok		Pokok	Bunga
0				100,000			
1	10,000	1,083	11,083	90,000		10,000	1,083
2	10,000	1,083	11,083	80,000		10,000	975
3	10,000	1,083	11,083	70,000		10,000	867
4	10,000	1,083	11,083	60,000		10,000	758
5	10,000	1,083	11,083	50,000		10,000	650
6	10,000	1,083	11,083	40,000		10,000	542
7	10,000	1,083	11,083	30,000		10,000	433
8	10,000	1,083	11,083	20,000		10,000	325
9	10,000	1,083	11,083	10,000		10,000	216.67
10	10,000	1,083	11,083	-		10,000	108
	100,000	10,833	110,833			100,000	5,958
		13,000					5,850.00

9,750.00
4,875.00

Besar Angsuran	sis pinj. pokok	Bunga S/d bulan lalu	Bung s/d Bulan ini	Remain Bunga S/d
	100,000			
11,083	90,000	-	1,083	4,875
10,975	80,000	1,083	2,058	3,900
10,867	70,000	2,058	2,925	3,033
10,758	60,000	2,925	3,683	2,275
10,650	50,000	3,683	4,333	1,625
10,542	40,000	4,333	4,875	1,083
10,433	30,000	4,875	5,308	650
10,325	20,000	5,308	5,633	325
10,217	10,000	5,633	5,850	108
10,108	-	5,850	5,958	
105,958				
11111.11111				

Anuitas

100,000		10,000		
10		1,083		9
13%				16
Pokok	Angsuran Bunga	Besar Angsuran	sisa pinj. pokok 100,000	
				20,871.16
9,522	1,083	10,605	90,478	
9,625	980	10,605	80,853	1083.333333
9,730	876	10,605	71,123	0.102148626
9,835	770	10,605	61,288	10605.46167
9,942	664	10,605	51,347	
10,049	556	10,605	41,297	100
10,158	447	10,605	31,139	
10,268	337	10,605	20,871	5,715
10,379	226	10,605	10,492	5,941
10,492	114	10,605	(0)	
100,000	6,055	106,055		5,378