

Harga Beli Bank		Simulasi Harga Jual Bank (A) dan Angsuran Per Bulan (B) Sesuai Jangka Waktu														
A & B		1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
100,000,000	A	107,040,000	113,820,000	120,880,000	131,160,000	139,600,000	148,360,000	157,400,000	166,800,000	176,410,000	186,300,000	196,470,000	209,200,000	220,120,000	231,320,000	242,800,000
	B	8,920,000	4,742,500	3,357,778	2,732,500	2,326,667	2,060,556	1,873,810	1,737,500	1,633,426	1,552,500	1,488,409	1,452,778	1,411,026	1,376,905	1,348,889
200,000,000	A	214,080,000	227,640,000	241,760,000	262,320,000	279,200,000	296,720,000	314,800,000	333,600,000	352,820,000	372,600,000	392,940,000	418,400,000	440,240,000	462,640,000	485,600,000
	B	17,840,000	9,485,000	6,715,556	5,465,000	4,653,333	4,121,111	3,747,619	3,475,000	3,266,852	3,105,000	2,976,818	2,905,556	2,822,051	2,753,810	2,697,778
300,000,000	A	321,120,000	341,460,000	362,640,000	393,480,000	418,800,000	445,080,000	472,200,000	500,400,000	529,230,000	558,900,000	589,410,000	627,600,000	660,360,000	693,960,000	728,400,000
	B	26,760,000	14,227,500	10,073,333	8,197,500	6,980,000	6,181,667	5,621,429	5,212,500	4,900,278	4,657,500	4,465,227	4,358,333	4,233,077	4,130,714	4,046,667
400,000,000	A	428,160,000	455,280,000	483,520,000	524,640,000	558,400,000	593,440,000	629,600,000	667,200,000	705,640,000	745,200,000	785,880,000	836,800,000	880,480,000	925,280,000	971,200,000
	B	35,680,000	18,970,000	13,431,111	10,930,000	9,306,667	8,242,222	7,495,238	6,950,000	6,533,704	6,210,000	5,953,636	5,811,111	5,644,103	5,507,619	5,395,556
500,000,000	A	535,200,000	569,100,000	604,400,000	655,800,000	698,000,000	741,800,000	787,000,000	834,000,000	882,050,000	931,500,000	982,350,000	1,046,000,000	1,100,600,000	1,156,600,000	1,214,000,000
	B	44,600,000	23,712,500	16,788,889	13,662,500	11,633,333	10,302,778	9,369,048	8,687,500	8,167,130	7,762,500	7,442,045	7,263,889	7,055,128	6,884,524	6,744,444
600,000,000	A	642,240,000	682,920,000	725,280,000	786,960,000	837,600,000	890,160,000	944,400,000	1,000,800,000	1,058,460,000	1,117,800,000	1,178,820,000	1,255,200,000	1,320,720,000	1,387,920,000	1,456,800,000
	B	53,520,000	28,455,000	20,146,667	16,395,000	13,960,000	12,363,333	11,242,857	10,425,000	9,800,556	9,315,000	8,930,455	8,716,667	8,466,154	8,261,429	8,093,333
700,000,000	A	749,280,000	796,740,000	846,160,000	918,120,000	977,200,000	1,038,520,000	1,101,800,000	1,167,600,000	1,234,870,000	1,304,100,000	1,375,290,000	1,464,400,000	1,540,840,000	1,619,240,000	1,699,600,000
	B	62,440,000	33,197,500	23,504,444	19,127,500	16,286,667	14,423,889	13,116,667	12,162,500	11,433,981	10,867,500	10,418,864	10,169,444	9,877,179	9,638,333	9,442,222
800,000,000	A	856,320,000	910,560,000	967,040,000	1,049,280,000	1,116,800,000	1,186,880,000	1,259,200,000	1,334,400,000	1,411,280,000	1,490,400,000	1,571,760,000	1,673,600,000	1,760,960,000	1,850,560,000	1,942,400,000
	B	71,360,000	37,940,000	26,862,222	21,860,000	18,613,333	16,484,444	14,990,476	13,900,000	13,067,407	12,420,000	11,907,273	11,622,222	11,288,205	11,015,238	10,791,111
900,000,000	A	963,360,000	1,024,380,000	1,087,920,000	1,180,440,000	1,256,400,000	1,335,240,000	1,416,600,000	1,501,200,000	1,587,690,000	1,676,700,000	1,768,230,000	1,882,800,000	1,981,080,000	2,081,880,000	2,185,200,000
	B	80,280,000	42,682,500	30,220,000	24,592,500	20,940,000	18,545,000	16,864,286	15,637,500	14,700,833	13,972,500	13,395,682	13,075,000	12,699,231	12,392,143	12,140,000
1,000,000,000	A	1,070,400,000	1,138,200,000	1,208,800,000	1,311,600,000	1,396,000,000	1,483,600,000	1,574,000,000	1,668,000,000	1,764,100,000	1,863,600,000	1,964,700,000	2,092,000,000	2,201,200,000	2,313,200,000	2,428,000,000
	B	89,200,000	47,425,000	33,577,778	27,325,000	23,266,667	20,605,556	18,738,095	17,375,000	16,334,259	15,525,000	14,884,091	14,527,778	14,110,256	13,769,048	13,488,889
1,250,000,000	A	1,338,000,000	1,422,750,000	1,511,000,000	1,639,500,000	1,745,000,000	1,854,500,000	1,967,500,000	2,085,000,000	2,205,125,000	2,328,750,000	2,455,875,000	2,615,000,000	2,751,500,000	2,891,500,000	3,035,000,000
	B	111,500,000	59,281,250	41,972,222	34,156,250	29,083,333	25,756,944	23,422,619	21,718,750	20,417,824	19,406,250	18,605,114	18,159,722	17,637,821	17,211,310	16,861,111
1,500,000,000	A	1,605,600,000	1,707,300,000	1,813,200,000	1,967,400,000	2,094,000,000	2,225,400,000	2,361,000,000	2,502,000,000	2,646,150,000	2,794,500,000	2,947,050,000	3,138,000,000	3,301,800,000	3,469,800,000	3,642,000,000
	B	133,800,000	71,137,500	50,366,667	40,987,500	34,900,000	30,908,333	28,107,143	26,062,500	24,501,389	23,287,500	22,326,136	21,791,667	21,165,385	20,653,571	20,233,333
1,750,000,000	A	1,873,200,000	1,991,850,000	2,115,400,000	2,295,300,000	2,443,000,000	2,596,300,000	2,754,500,000	2,919,000,000	3,087,175,000	3,260,250,000	3,438,225,000	3,661,000,000	3,852,100,000	4,048,100,000	4,249,000,000
	B	156,100,000	82,993,750	58,761,111	47,818,750	40,716,667	36,059,722	32,791,667	30,406,250	28,584,954	27,168,750	26,047,159	25,423,611	24,692,949	24,095,833	23,605,556
2,000,000,000	A	2,140,800,000	2,276,400,000	2,417,600,000	2,623,200,000	2,792,000,000	2,967,200,000	3,148,000,000	3,336,000,000	3,528,200,000	3,726,000,000	3,929,400,000	4,184,000,000	4,402,400,000	4,626,400,000	4,856,000,000
	B	178,400,000	94,850,000	67,155,556	54,650,000	46,533,333	41,211,111	37,476,190	34,750,000	32,668,519	31,050,000	29,768,182	29,055,556	28,220,513	27,538,095	26,977,778
2,500,000,000	A	2,676,000,000	2,845,500,000	3,022,000,000	3,279,000,000	3,490,000,000	3,709,000,000	3,935,000,000	4,170,000,000	4,410,250,000	4,657,500,000	4,911,750,000	5,230,000,000	5,503,000,000	5,783,000,000	6,070,000,000
	B	223,000,000	118,562,500	83,944,444	68,312,500	58,166,667	51,513,889	46,845,238	43,437,500	40,835,648	38,812,500	37,210,227	36,319,444	35,275,641	34,422,619	33,722,222
3,000,000,000	A	3,211,200,000	3,414,600,000	3,626,400,000	3,934,800,000	4,188,000,000	4,450,800,000	4,722,000,000	5,004,000,000	5,292,300,000	5,589,000,000	5,894,100,000	6,276,000,000	6,603,600,000	6,939,600,000	7,284,000,000
	B	267,600,000	142,275,000	100,733,333	81,975,000	69,800,000	61,816,667	56,214,286	52,125,000	49,002,778	46,575,000	44,652,273	43,583,333	42,330,769	41,307,143	40,466,667
3,500,000,000	A	3,746,400,000	3,983,700,000	4,230,800,000	4,590,600,000	4,886,000,000	5,192,600,000	5,509,000,000	5,838,000,000	6,174,350,000	6,520,500,000	6,876,450,000	7,322,000,000	7,704,200,000	8,096,200,000	8,498,000,000
	B	312,200,000	165,987,500	117,522,222	95,637,500	81,433,333	72,119,444	65,583,333	60,812,500	57,169,907	54,337,500	52,094,318	50,847,222	49,385,897	48,191,667	47,211,111
4,000,000,000	A	4,281,600,000	4,552,800,000	4,835,200,000	5,246,400,000	5,584,000,000	5,934,400,000	6,296,000,000	6,672,000,000	7,056,400,000	7,452,000,000	7,858,800,000	8,368,000,000	8,804,800,000	9,252,800,000	9,712,000,000
	B	356,800,000	189,700,000	134,311,111	109,300,000	93,066,667	82,422,222	74,952,381	69,500,000	65,337,037	62,100,000	59,536,364	58,111,111	56,441,026	55,076,190	53,955,556
4,500,000,000	A	4,816,800,000	5,121,900,000	5,439,600,000	5,902,200,000	6,282,000,000	6,676,200,000	7,083,000,000	7,506,000,000	7,938,450,000	8,383,500,000	8,841,150,000	9,414,000,000	9,905,400,000	10,409,400,000	10,926,000,000
	B	401,400,000	213,412,500	151,100,000	122,962,500	104,700,000	92,725,000	84,321,429	78,187,500	73,504,167	69,862,500	66,978,409	65,375,000	63,496,154	61,960,714	60,700,000

Catatan :

1. Penetapan Harga Jual Bank dapat mengalami perubahan sesuai pergerakan harga pasar pada saat transaksi
2. Harga Beli Bank adalah Harga Perolehan dikurangi uang muka (urbuun)
3. Jangka waktu maksimum pembayaran cicilan untuk Non Fixed Income s/d 15 tahun, Fixed Income s/d 20 tahun
4. Harga Jual Bank yang telah disepakati dalam akad tidak mengalami perubahan sampai dengan jatuh tempo
5. Bebas biaya appraisal, biaya provisi dan biaya administrasi
6. Bebas denda (penalti)
7. Nilai pelunasan sebelum jatuh tempo (PSJT) adalah sebesar sisa kewajiban pada saat pelunasan

Informasi Lebih Lanjut

 PT BANK BNI SYARIAH
 KANTOR CABANG BEKASI

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