

Lampiran 3: Simulasi Perhitungan Pembiayaan Pensiunan

BSM PENSIUNAN

UNTUK MEMENUHI KEBUTUHAN

PENDIDIKAN & PERNIKAHAN ANAK, PEMBELIAN KENDARAAN & RUMAH/RENOVASI, MODAL USAHA

PLAFOND	JANGKA WAKTU ANGSURAN														
	1 THN	2 THN	3 THN	4 THN	5 THN	6 THN	7 THN	8 THN	9 THN	10 THN	11 THN	12 THN	13 THN	14 THN	15 THN
10,000,000	890,829	473,073	334,536	274,579	224,579	198,112	179,212	165,288	154,676	146,376	139,754	134,386	129,977	126,317	123,252
15,000,000	1,336,243	709,610	501,804	397,600	337,649	297,168	268,819	247,932	232,013	219,564	209,631	201,579	194,865	189,475	184,878
20,000,000	1,781,657	946,146	669,073	489,819	395,274	358,425	330,576	309,351	292,752	279,509	268,771	259,953	252,634	246,504	240,500
25,000,000	2,227,072	1,182,683	816,341	664,500	552,448	495,279	448,031	412,220	386,089	365,940	349,386	335,964	324,942	315,792	308,131
30,000,000	2,672,486	1,415,219	1,003,609	797,800	674,938	594,335	527,637	495,864	464,027	439,129	419,263	403,157	389,930	378,951	369,757
35,000,000	3,117,900	1,655,756	1,170,877	930,800	789,518	693,391	627,343	595,508	561,364	537,517	518,140	502,350	488,930	477,109	466,509
40,000,000	3,563,315	1,892,292	1,338,145	1,063,700	899,518	787,428	716,850	681,152	648,702	625,505	605,017	592,543	580,930	570,109	560,009
45,000,000	4,008,729	2,128,829	1,505,413	1,196,100	1,012,407	891,503	806,856	743,796	696,040	658,693	628,894	604,736	584,895	568,426	554,635
50,000,000	4,454,143	2,365,365	1,672,681	1,333,000	1,124,897	990,559	896,062	826,440	773,378	731,881	698,771	671,929	649,883	631,584	616,261
55,000,000	4,899,557	2,601,902	1,839,949	1,464,900	1,237,887	1,089,615	985,668	909,084	850,715	805,069	768,649	739,122	710,871	694,743	677,887
60,000,000	5,344,972	2,838,438	2,007,218	1,594,486	1,349,876	1,188,671	1,075,274	991,729	938,053	878,257	838,526	806,314	779,860	757,901	739,513
65,000,000	5,790,386	3,075,975	2,174,486	1,727,700	1,462,866	1,287,727	1,168,880	1,074,373	1,005,391	951,445	908,403	873,507	844,848	821,059	801,139
70,000,000	6,235,800	3,311,512	2,341,754	1,860,600	1,574,956	1,386,783	1,254,487	1,157,017	1,082,729	1,024,633	978,280	940,700	909,836	884,218	862,765
75,000,000	6,681,215	3,548,048	2,509,022	1,993,500	1,687,345	1,485,894	1,344,093	1,239,661	1,160,066	1,097,821	1,048,157	1,007,893	974,825	947,376	924,352
80,000,000	7,126,629	3,784,585	2,767,290	2,196,400	1,799,835	1,584,884	1,433,689	1,322,305	1,237,404	1,171,009	1,118,034	1,075,086	1,039,813	1,010,535	986,018
85,000,000	7,572,043	4,021,121	2,943,558	2,292,300	1,912,325	1,683,950	1,523,305	1,404,949	1,314,742	1,244,197	1,187,911	1,142,279	1,104,801	1,073,693	1,047,644
90,000,000	8,017,458	4,257,658	3,101,816	2,392,200	2,024,814	1,783,006	1,612,911	1,487,593	1,392,080	1,317,386	1,257,789	1,209,472	1,169,789	1,136,852	1,109,270
95,000,000	8,462,872	4,494,194	3,246,094	2,490,904	2,149,304	1,881,118	1,702,518	1,570,237	1,469,417	1,390,774	1,327,656	1,276,664	1,234,778	1,200,010	1,170,886
100,000,000	8,908,286	4,730,731	3,345,363	2,593,000	2,249,904	1,962,881	1,779,124	1,652,881	1,546,755	1,463,762	1,397,943	1,343,857	1,299,766	1,263,168	1,232,522
105,000,000	9,353,701	4,967,267	3,512,631	2,791,900	2,362,884	2,080,174	1,881,730	1,755,525	1,654,093	1,586,950	1,467,420	1,411,050	1,364,754	1,326,327	1,294,148
110,000,000	9,799,115	5,203,804	3,679,899	2,931,800	2,474,773	2,179,230	1,971,336	1,816,169	1,701,431	1,610,138	1,537,297	1,478,243	1,429,743	1,389,485	1,355,774
115,000,000	10,244,529	5,440,340	3,847,187	3,056,700	2,587,263	2,278,286	2,060,942	1,900,813	1,778,768	1,683,326	1,607,174	1,545,436	1,494,731	1,452,644	1,417,400
120,000,000	10,689,944	5,676,877	4,014,435	3,193,600	2,699,753	2,377,341	2,150,549	1,986,457	1,856,106	1,756,514	1,677,051	1,612,629	1,559,719	1,515,802	1,479,026
125,000,000	11,135,358	5,913,414	4,181,703	3,332,500	2,812,242	2,476,357	2,240,155	2,066,101	1,933,444	1,829,702	1,746,029	1,679,822	1,624,708	1,578,960	1,540,653
130,000,000	11,580,772	6,149,890	4,348,971	3,453,400	2,924,732	2,575,453	2,329,761	2,148,745	2,010,782	1,902,890	1,816,806	1,747,014	1,689,696	1,642,119	1,602,279
135,000,000	12,026,186	6,386,487	4,516,239	3,568,300	3,037,222	2,674,509	2,419,367	2,231,389	2,088,119	1,976,078	1,886,683	1,814,207	1,754,684	1,705,277	1,663,905
140,000,000	12,471,601	6,623,023	4,683,508	3,721,200	3,149,711	2,773,565	2,508,973	2,314,033	2,165,457	2,049,366	1,956,560	1,881,400	1,819,673	1,768,436	1,725,531
145,000,000	12,917,015	6,859,560	4,850,776	3,854,100	3,262,201	2,872,621	2,598,580	2,396,677	2,242,935	2,122,554	2,026,437	1,948,593	1,884,651	1,831,594	1,787,157
150,000,000	13,362,429	7,096,096	5,018,044	3,987,000	3,374,691	2,971,677	2,689,186	2,479,321	2,310,133	2,195,043	2,096,314	2,015,786	1,945,649	1,894,753	1,848,783
155,000,000	13,807,844	7,332,633	5,185,312	4,113,900	3,487,180	3,070,733	2,777,792	2,561,965	2,397,470	2,268,831	2,166,151	2,082,979	2,016,637	1,957,911	1,910,409
350,000,000	31,179,002	16,537,558	11,708,769	7,874,278	6,933,913	6,272,433	5,785,083	5,413,043	5,123,166	4,891,400	4,703,500	4,549,181	4,421,089	4,313,827	

MARGIN RINGAN & KOMPETITIF

MARGIN SETARA	6.90%	7.00%	7.11%	7.22%	7.33%	7.45%	7.57%	7.68%	7.79%	7.90%	8.02%	8.12%
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Kelengkapan Berkas	Baru	Take Over
Form aplikasi	V	V
Copy KTP nasabah dan spouse	V	V
Copy Kartu Keluarga	V	V
Copy Akta Nikah/jakta cerai/heterangan meninggal	V	V
Copy NPWP	V	V
Copy KARIP	V	V
Copy SK Pensiunan	V	V
Copy Mutas Tabungan 3 bulan terakhir***	V	V
Copy Kartu Identitas Pegawai (KARPEG)	V	V
Pas Foto terbaru ukuran 3x4 sebanyak 2 lembar	V	V

HUBUNGI KANTOR BANK SYARIAH MANDIRI

YOLA

HP / WA 081 89 717 68

Sigit Nugroho

Consumer Banking Relationship Manager

PT. Bank Syariah Mandiri

Hp. 0812 2798669