

In September 2009 GTZ acquainted BPRs with an MS Excel based quantitative management tool (SIAP). This tool allows analysing the bank's current weaknesses and strengths, simulating the impact of an adjusted business strategy, pricing loans and comparing the resulting indicators for efficiency and outreach against competing market participants (MediaBPR No. 28 Sep-Oct09). Courses on concepts and applications of SIAP are taught by the local Perbarindo chapters. One of the key concepts consists in the classification of the BPR's loan portfolio into *risk and costs based product classes* that are *standardized* across Indonesia: Loans are distinguished according to four *seize ranges* of the 'initial principal' ("Plafon Akad") and regarding non group ("Grp") loans according to the 'source of financing' ("Sumber dana Pelunasan"). If interest rates are lower

The user-friendliness of the tool is therefore greatly increased: At a push of a button now BPR management inputs the official loan report whereupon the whole portfolio is sliced and diced into the standardized risk and costs based product classes together with the associated

- average interest rates quoted both as "flat" and "non-flat"
- average original loan term
- average loan size
- outstanding amount and number of loans also distinguished by quality

See graphic below. The average interest rates charged provide one indicator for the degree of the BPR's competitiveness. Other indicators

than usually charged by the BPR due to 'subsidized' capital from donors, the loan type is 'Soft'. Otherwise it depends on the way the client creates cash flows for payment, namely via a salary ('Sal'), business ('Bus') or in other ways ('Non-business/Non-salary'). BI incorporated these and other new loan characteristics such as 'payment frequency' ("Periode Pembayaran") and '1st principal payment' ("Angsuran Pokok Pertama") into the enhanced monthly loan report. This allowed the developer of SIAP, Dr. Birgit Galemann, to derive the standardized product classes and the corresponding non-flat (effective) interest rates directly from this official report, see columns highlighted in green in the next graphic.

Daftar Rincian Kredit Yang Diberikan - List of Loans disbursed													Derivasi - Derivation					
I	II	III	IV	Maturity			1st. Prncpl pymnt			XI	XV	XVIII	Prod uct Type	Initial Principal size	Nmbr of Principal payments	Effectiv e IR (% p.a.)		
				Da y	Mt h	Year	Day	Mth	Year								Deb tor ctgry	Inter est Rate % per year
Nr loans	Source of finan	Paymnt Freqncy	Jmlh Rek	Sume r dana Peluna	Periode Pembay	Jatuh Tempo			Angsrn Pkk Prtm			Gol Debi tur	Suku Bunga % Per thn	Cara Perhitg	Plafon Akad	Jns kredit berdsr pegu	Jumlah pembayar an pokok	Suku bunga Efektif
						Tgl	Bln	Thn	Tgl	Bln	Thn							
2	10	3	30	12	2012	30	1	2010	870	14,0	10	27.500	Sal	2	36	27,24		
1	32	7	31	1	2012	31	1	2012	874	18,0	30	4.500	NbNs	1	1	18,00		
1	21	3	14	2	2011	14	3	2010	874	8,0	10	7.500	Soft	2	12	14,77		
1	22	3	16	5	2012	16	6	2010	875	21,0	10	100.000	Bus	3	24	40,32		
1	22	3	2	8	2009	2	9	2008	874	17,0	10	125.000	Bus	4	12	31,38		
1	22	3	16	4	2011	16	5	2010	872	21,0	10	41.500	Grp	3	12	38,77		

regarding 'efficiency and outreach' for the 'current state' of the BPR designed in SIAP will be displayed as soon as the official 'balance sheet' and 'profit & loss' report plus a few additional parameters have been inserted.

In an increasingly competitive market the example BPR will be forced to lower interest rates regarding 'business' loans of size 'medium' (3) and 'large' (4). If this will be possible without making a loss can be read of the 'projected' indicators after the rates and may be other current parameter levels have been adjusted.

Agregat portfolio kredit berdasarkan kelas produk, rentang besaran dan jangka waktu - Aggregation of loan portfolio by product classes														
Prod Class	No. of Loans	Loss loans	active Loans	av. orig. Term	Initial Principal act. loans	active Outstanding	average effective IR	avrg. flat IR (% p.a.)	av. initial loan size	OS standard amount	OS sub-standard	Standard loans	Stndrd. loans > 7 dys in arrears	Sub-stand. loans
Kelas Produk	Jml rek kredit	Kredit Macet	Kredit aktif	Rata2 jk wkt	Plafond awal kredit aktif	Baki debit aktif	Rata2 Sb efektif	Rata2 Sb fiat (% per thn)	Rata2 besar kredit awal	Jumlah O/S kredit lancar	Jml O/S kredit Krang lancar	Kredit lancar	Krdt lancar > 7 hari tunggakan	Kredit krng lancar
Bus1	396	21	375	20	1.687.600	982.091	39,91	20,95	4.500	946.916	15.087	354	6	11
Bus2	251	12	239	28	3.098.200	2.169.420	40,20	20,83	12.963	2.032.877	101.399	219	6	14
Bus3	95	6	89	36	4.330.600	3.263.047	39,64	20,37	48.658	3.012.407	120.828	79	27	5
Bus4	2	0	2	48	290.000	283.958	38,21	19,50	145.000	283.958	0	2	0	0
Sal1	7	0	7	29	32.500	21.868	34,79	17,99	4.643	20.899	969	6	2	1
Sal2	146	0	146	58	2.652.760	2.005.896	26,60	13,53	18.170	1.972.853	0	144	0	0
Sal3	162	0	162	71	7.660.400	6.536.672	25,53	12,94	47.286	6.316.045	101.826	156	0	3
NbNs1	1	0	1	12	3.000	3.000	27,69	15,00	3.000	3.000	0	1	0	0
Totals:	1.062	39	1.023	37	19.771.060	15.281.952	31,93	16,40	19.327	14.604.955	340.108	963	41	34

1 Proyek ProFl diimplementasikan dalam bentuk kerjasama antara Bank Indonesia dan GIZ (Deutsche Gesellschaft fuer InternationalZusammenarbeit sebelumnya bernama GTZ) Untuk informasi lebih lanjut silahkan hubungi PERBARINDO: hiraslumbantobing@yahoo.co.id