

## **BAB V. PENUTUP**

### **5.1. Kesimpulan**

Berdasarkan hasil penelitian mengenai pengaruh likuiditas terhadap profitabilitas perbankan di Indonesia, maka dapat disimpulkan beberapa hal sebagai berikut.

1. Antara Likuiditas terhadap Profitabilitas perbankan di Indonesia diukur lewat indikator Loan to Deposit Ratio dan Liquidity Coverage Ratio terdapat pengaruh positif. Apabila nilai LDR dan LCR meningkat maka akan diikuti oleh peningkatan profitabilitas, begitu pula sebaliknya apabila nilai LDR dan LCR menurun maka akan diikuti dengan penurunan profitabilitas. Dimana tingkat kesehatan suatu bank dapat dilihat dari indikator-indikator tersebut.
2. Hasil penelitian menunjukkan bahwa penerapan Loan to Deposit Rate dan Liquidity Coverage Ratio secara umum berpengaruh terhadap profitabilitas perbankan di Indonesia.

### **5.2. Keterbatasan Penelitian**

Dalam melakukan penelitian ini, peneliti mengalami beberapa keterbatasan, yaitu :

- 1). Kendala pada saat melakukan pengumpulan data lewat kantor Otoritas Jasa Keuangan dan beberapa bank yang menjadi objek penelitian

(dimana diarahkan untuk mengakses melalui situs website otoritas jasa keuangan dan situs resmi perbankan).

- 2). Pengumpulan data belum maksimal dikarenakan keterbatasan pada saat mengakses melalui media elektronik (website perbankan, website otoritas jasa keuangan, dan website bursa efek indonesia) dimana tidak semua laporan keuangan tahunan perbankan ditampilkan dan diakses.

### 5.3. Saran-Saran

Berdasarkan hasil penelitian, maka dapat diberikan beberapa saran sebagai berikut, yaitu:

1. Sekiranya untuk metode penerapan Liquidity Coverage Ratio ada baiknya dilakukan sosialisasi yang lebih baik dan diterapkan juga pada bank-bank kecil seperti bank pembangunan daerah dan lembaga keuangan kelas menengah ke bawah dimana untuk mencegah kebangkrutan. Dikarenakan penerapan LCR ini baru diberlakukan pada tahun 2015 di Indonesia.
2. Diharapkan pada penelitian berikutnya dapat dilanjutkan dengan memakai indikator pengukuran likuiditas lainnya yang dikeluarkan oleh Otoritas Jasa Keuangan yakni, Net Stable Funding Ratio (NSFR).

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**PERATURAN PERUNDANG-UNDANGAN**

PBI No.15/7/PBI/2013 tentang Perubahan Kedua atas PBI No 12/19/PBI/2010 tentang Giro Wajib Minimum Bank Umum dalam Rupiah dan Valuta Asing Bagi Bank Umum Konvensional.

POJK Nomor 42/POJK.03/2015 tentang Kewajiban Pemenuhan Rasio Kecukupan Likuiditas (Liquidity Coverage Ratio) Bagi Bank Umum.



## Lampiran 1. Perhitungan Giro Wajib Minimum Bank Mandiri

### Giro pada Bank Indonesia

| Tahun | Q1               | Q2               | Q3               | Q4               |
|-------|------------------|------------------|------------------|------------------|
| 2017  |                  | Rp 53.489.150,00 |                  |                  |
| 2016  | Rp 46.511.460,00 | Rp 47.338.360,00 | Rp 48.039.364,00 | Rp 52.484.974,00 |
| 2015  | Rp 51.585.439,00 | Rp 52.525.216,00 | Rp 54.400.550,00 | Rp 56.314.316,00 |
| 2014  | Rp 44.403.115,00 | Rp 44.765.341,00 | Rp 47.540.361,00 | Rp 50.598.840,00 |
| 2013  | Rp 38.078.495,00 | Rp 40.909.033,00 | Rp 42.032.100,00 | Rp 43.904.419,00 |
| 2012  | Rp 34.557.444,00 | Rp 33.580.659,00 | Rp 34.732.754,00 | Rp 38.272.155,00 |
| 2011  | Rp 29.732.233,00 | Rp 31.130.141,00 | Rp 32.158.129,00 | Rp 36.152.674,00 |
| 2010  | Rp 14.657.877,00 | Rp 16.166.439,00 | Rp 15.045.245,00 | Rp 24.856.699,00 |
| 2009  | Rp 12.918.565,00 | Rp 12.867.865,00 | Rp 13.421.573,00 | Rp 16.055.871,00 |
| 2008  | Rp 23.070.048,00 | Rp 22.840.433,00 | Rp 21.856.854,00 | Rp 13.354.289,00 |
| 2007  | Rp 19.848.653,00 | Rp 20.582.147,00 | Rp 20.552.271,00 | Rp 28.161.059,00 |
| 2006  | Rp 22.206.410,00 | Rp 20.157.308,00 | Rp 19.532.142,00 | Rp 21.579.158,00 |
| 2005  | Rp 14.295.463,00 | Rp 15.855.869,00 | Rp 18.840.613,00 | Rp 20.304.705,00 |

### Giro Wajib Minimum dalam Persentase

| Tahun | Q1     | Q2     | Q3     | Q4     |
|-------|--------|--------|--------|--------|
| 2017  |        | 18,50% |        |        |
| 2016  | 18,50% | 18,50% | 18,50% | 18,50% |
| 2015  | 20,00% | 20,00% | 20,00% | 19,50% |
| 2014  | 20,00% | 20,00% | 20,00% | 20,00% |
| 2013  | 18,50% | 18,50% | 18,50% | 20,00% |
| 2012  | 18,50% | 18,50% | 18,50% | 18,50% |
| 2011  |        | 19,10% | 18,90% | 18,50% |
| 2010  | 8,50%  | 8,50%  | 8,50%  | 11,50% |
| 2009  | 6,07%  | 6,06%  | 6,05%  | 8,50%  |
| 2008  | 14,00% | 14,00% | 13,06% | 6,00%  |
| 2007  | 14,00% | 14,00% | 14,00% | 14,00% |
| 2006  | 14,00% | 14,00% | 14,00% | 14,74% |
| 2005  | 11,00% | 11,00% | 14,00% | 14,00% |

### Giro Wajib Minimum

(Giro pada Bank Indonesia x Giro Wajib Minimum dalam Persentase)

| Tahun | Q1               | Q2               | Q3               | Q4               |
|-------|------------------|------------------|------------------|------------------|
| 2017  | Rp -             | Rp 9.895.492,75  | Rp -             | Rp -             |
| 2016  | Rp 8.604.620,10  | Rp 8.757.596,60  | Rp 8.887.282,34  | Rp 9.709.720,19  |
| 2015  | Rp 10.317.087,80 | Rp 10.505.043,20 | Rp 10.880.110,00 | Rp 10.981.291,62 |
| 2014  | Rp 8.880.623,00  | Rp 8.953.068,20  | Rp 9.508.072,20  | Rp 10.119.768,00 |
| 2013  | Rp 7.044.521,58  | Rp 7.568.171,11  | Rp 7.775.938,50  | Rp 8.780.883,80  |
| 2012  | Rp 6.393.127,14  | Rp 6.212.421,92  | Rp 6.425.559,49  | Rp 7.080.348,68  |
| 2011  | Rp -             | Rp 5.945.856,93  | Rp 6.077.886,38  | Rp 6.688.244,69  |
| 2010  | Rp 1.245.919,55  | Rp 1.374.147,32  | Rp 1.278.845,83  | Rp 2.858.520,39  |
| 2009  | Rp 784.156,90    | Rp 779.792,62    | Rp 812.005,17    | Rp 1.364.749,04  |
| 2008  | Rp 3.229.806,72  | Rp 3.197.660,62  | Rp 2.854.505,13  | Rp 801.257,34    |
| 2007  | Rp 2.778.811,42  | Rp 2.881.500,58  | Rp 2.877.317,94  | Rp 3.942.548,26  |
| 2006  | Rp 3.108.897,40  | Rp 2.822.023,12  | Rp 2.734.499,88  | Rp 3.180.767,89  |
| 2005  | Rp 1.572.500,93  | Rp 1.744.145,59  | Rp 2.637.685,82  | Rp 2.842.658,70  |

Giro Pada Bank Indonesia di luar Giro Wajib Minimum  
( Giro Pada Bank Indonesia – Giro Wajib Minimum)

| Tahun | Q1               | Q2               | Q3               | Q4               |
|-------|------------------|------------------|------------------|------------------|
| 2017  | Rp -             | Rp 43.593.657,25 | Rp -             | Rp -             |
| 2016  | Rp 37.906.839,90 | Rp 38.580.763,40 | Rp 39.152.081,66 | Rp 42.775.253,81 |
| 2015  | Rp 41.268.351,20 | Rp 42.020.172,80 | Rp 43.520.440,00 | Rp 45.333.024,38 |
| 2014  | Rp 35.522.492,00 | Rp 35.812.272,80 | Rp 38.032.288,80 | Rp 40.479.072,00 |
| 2013  | Rp 31.033.973,43 | Rp 33.340.861,90 | Rp 34.256.161,50 | Rp 35.123.535,20 |
| 2012  | Rp 28.164.316,86 | Rp 27.368.237,09 | Rp 28.307.194,51 | Rp 31.191.806,33 |
| 2011  | Rp 29.732.233,00 | Rp 25.184.284,07 | Rp 26.080.242,62 | Rp 29.464.429,31 |
| 2010  | Rp 13.411.957,46 | Rp 14.792.291,69 | Rp 13.766.399,18 | Rp 21.998.178,62 |
| 2009  | Rp 12.134.408,10 | Rp 12.088.072,38 | Rp 12.609.567,83 | Rp 14.691.121,97 |
| 2008  | Rp 19.840.241,28 | Rp 19.642.772,38 | Rp 19.002.348,87 | Rp 12.553.031,66 |
| 2007  | Rp 17.069.841,58 | Rp 17.700.646,42 | Rp 17.674.953,06 | Rp 24.218.510,74 |
| 2006  | Rp 19.097.512,60 | Rp 17.335.284,88 | Rp 16.797.642,12 | Rp 18.398.390,11 |
| 2005  | Rp 12.722.962,07 | Rp 14.111.723,41 | Rp 16.202.927,18 | Rp 17.462.046,30 |

Penempatan pada Bank Indonesia

| Tahun | Q1               | Q2               | Q3               | Q4               |
|-------|------------------|------------------|------------------|------------------|
| 2017  |                  | Rp 58.763.502,00 |                  |                  |
| 2016  | Rp 61.117.605,00 | Rp 66.789.404,00 | Rp 58.249.670,00 | Rp 73.616.927,00 |
| 2015  | Rp 62.737.016,00 | Rp 61.073.183,00 | Rp 57.119.863,00 | Rp 37.320.863,00 |
| 2014  | Rp 33.109.157,00 | Rp 49.031.208,00 | Rp 60.305.369,00 | Rp 61.117.605,00 |
| 2013  | Rp 38.856.000,00 | Rp 47.511.312,00 | Rp 35.383.505,00 | Rp 45.113.834,00 |
| 2012  | Rp 36.025.001,00 | Rp 40.153.722,00 | Rp 43.277.116,00 | Rp 48.238.225,00 |
| 2011  | Rp 51.539.791,00 | Rp 29.509.435,00 | Rp 33.542.792,00 | Rp 51.393.062,00 |
| 2010  | Rp 23.580.656,00 | Rp 27.255.213,00 | Rp 21.544.291,00 | Rp 28.914.035,00 |
| 2009  | Rp 19.656.157,00 | Rp 30.022.449,00 | Rp 30.755.954,00 | Rp 41.402.410,00 |
| 2008  | Rp 13.127.889,00 | Rp 16.100.866,00 | Rp 17.049.787,00 | Rp 29.404.818,00 |
| 2007  | Rp 12.173.814,00 | Rp 15.652.702,00 | Rp 14.004.845,00 | Rp 16.833.324,00 |
| 2006  | Rp 15.620.965,00 | Rp 11.947.809,00 | Rp 13.583.796,00 | Rp 9.435.541,00  |
| 2005  | Rp 12.491.664,00 | Rp 16.426.815,00 | Rp 14.101.356,00 | Rp 23.617.054,00 |

Penempatan pada Bank Indonesia di luar Giro Wajib Minimum  
(Penempatan pada Bank Indonesia – Giro Wajib Minimum)

| Tahun | Q1                | Q2                | Q3                | Q4                |
|-------|-------------------|-------------------|-------------------|-------------------|
| 2017  | Rp -              | Rp 102.357.159,25 | Rp -              | Rp -              |
| 2016  | Rp 99.024.444,90  | Rp 105.370.167,40 | Rp 97.401.751,66  | Rp 116.392.180,81 |
| 2015  | Rp 104.005.367,20 | Rp 103.093.355,80 | Rp 100.640.303,00 | Rp 82.653.887,38  |
| 2014  | Rp 68.631.649,00  | Rp 84.843.480,80  | Rp 98.337.657,80  | Rp 101.596.677,00 |
| 2013  | Rp 69.889.973,43  | Rp 80.852.173,90  | Rp 69.639.666,50  | Rp 80.237.369,20  |
| 2012  | Rp 64.189.317,86  | Rp 67.521.959,09  | Rp 71.584.310,51  | Rp 79.430.031,33  |
| 2011  | Rp 81.272.024,00  | Rp 54.693.719,07  | Rp 59.623.034,62  | Rp 80.857.491,31  |
| 2010  | Rp 36.992.613,46  | Rp 42.047.504,69  | Rp 35.310.690,18  | Rp 50.912.213,62  |
| 2009  | Rp 31.790.565,10  | Rp 42.110.521,38  | Rp 43.365.521,83  | Rp 56.093.531,97  |
| 2008  | Rp 32.968.130,28  | Rp 35.743.638,38  | Rp 36.052.135,87  | Rp 41.957.849,66  |
| 2007  | Rp 29.243.655,58  | Rp 33.353.348,42  | Rp 31.679.798,06  | Rp 41.051.834,74  |
| 2006  | Rp 34.718.477,60  | Rp 29.283.093,88  | Rp 30.381.438,12  | Rp 27.833.931,11  |
| 2005  | Rp 25.214.626,07  | Rp 30.538.538,41  | Rp 30.304.283,18  | Rp 41.079.100,30  |

## Lampiran 2. Perhitungan Stock HQLA Bank Mandiri

(Mengacu dari Peraturan Otoritas Jasa Keuangan No.42/POJK.03/2015 tentang Kewajiban Pemenuhan Rasio Kecukupan Likuiditas (Liquidity Coverage Ratio) Bagi Bank Umum)

### HQLA Level 1

#### Kas dan Setara Kas

| Tahun | Q1                | Q2                | Q3                | Q4                |
|-------|-------------------|-------------------|-------------------|-------------------|
| 2017  |                   | Rp 163.968.283,00 |                   |                   |
| 2016  | Rp 130.845.118,00 | Rp 147.428.747,00 | Rp 133.472.461,00 | Rp 22.906.775,00  |
| 2015  | Rp 137.716.045,00 | Rp 140.726.997,00 | Rp 143.599.124,00 | Rp 125.667.407,00 |
| 2014  | Rp 105.816.144,00 | Rp 122.674.637,00 | Rp 133.995.008,00 | Rp 138.804.383,00 |
| 2013  | Rp 113.814.380,00 | Rp 110.442.275,00 | Rp 113.744.059,00 | Rp 121.023.158,00 |
| 2012  | Rp 85.750.920,00  | Rp 87.720.827,00  | Rp 99.592.960,00  | Rp 111.503.789,00 |
| 2011  | Rp 77.254.030,00  | Rp 71.458.788,00  | Rp 75.880.763,00  | Rp 108.653.748,00 |
| 2010  | Rp 27.857.400,00  | Rp 29.957.198,00  | Rp 57.042.648,00  | Rp 73.294.496,00  |
| 2009  | Rp 29.971.373,00  | Rp 24.615.105,00  | Rp 27.974.393,00  | Rp 32.413.361,00  |
| 2008  | Rp 29.074.285,00  | Rp 29.306.995,00  | Rp 31.149.065,00  | Rp 29.237.481,00  |
| 2007  | Rp 24.304.781,00  | Rp 28.468.890,00  | Rp 25.779.982,00  | Rp 35.472.410,00  |
| 2006  | Rp 26.144.801,00  | Rp 23.865.792,00  | Rp 23.671.080,00  | Rp 26.093.258,00  |
| 2005  | Rp 17.483.869,00  | Rp 19.332.612,00  | Rp 22.246.083,00  | Rp 23.532.797,00  |

#### Penempatan Pada Bank Indonesia diluar GWM

| Tahun | Q1                | Q2                | Q3                | Q4                |
|-------|-------------------|-------------------|-------------------|-------------------|
| 2017  | Rp -              | Rp 102.357.159,25 | Rp -              | Rp -              |
| 2016  | Rp 99.024.444,90  | Rp 105.370.167,40 | Rp 97.401.751,66  | Rp 116.392.180,81 |
| 2015  | Rp 104.005.367,20 | Rp 103.093.355,80 | Rp 100.640.303,00 | Rp 82.653.887,38  |
| 2014  | Rp 68.631.649,00  | Rp 84.843.480,80  | Rp 98.337.657,80  | Rp 101.596.677,00 |
| 2013  | Rp 69.889.973,43  | Rp 80.852.173,90  | Rp 69.639.666,50  | Rp 80.237.369,20  |
| 2012  | Rp 64.189.317,86  | Rp 67.521.959,09  | Rp 71.584.310,51  | Rp 79.430.031,33  |
| 2011  | Rp 81.272.024,00  | Rp 54.693.719,07  | Rp 59.623.034,62  | Rp 80.857.491,31  |
| 2010  | Rp 36.992.613,46  | Rp 42.047.504,69  | Rp 35.310.690,18  | Rp 50.912.213,62  |
| 2009  | Rp 31.790.565,10  | Rp 42.110.521,38  | Rp 43.365.521,83  | Rp 56.093.531,97  |
| 2008  | Rp 32.968.130,28  | Rp 35.743.638,38  | Rp 36.052.135,87  | Rp 41.957.849,66  |
| 2007  | Rp 29.243.655,58  | Rp 33.353.348,42  | Rp 31.679.798,06  | Rp 41.051.834,74  |
| 2006  | Rp 34.718.477,60  | Rp 29.283.093,88  | Rp 30.381.438,12  | Rp 27.833.931,11  |
| 2005  | Rp 25.214.626,07  | Rp 30.538.538,41  | Rp 30.304.283,18  | Rp 41.079.100,30  |

#### Surat Berharga yang diterbitkan oleh Pemerintah Pusat dan Bank Sentral

| Tahun | Q1               | Q2               | Q3               | Q4               |
|-------|------------------|------------------|------------------|------------------|
| 2017  |                  | Rp 14.025.327,00 |                  |                  |
| 2016  | Rp 6.029.618,00  | Rp 6.124.052,00  | Rp 10.507.910,00 | Rp 12.455.873,00 |
| 2015  | Rp 6.457.756,00  | Rp 6.408.200,00  | Rp 6.446.478,00  | Rp 5.146.023,00  |
| 2014  | Rp 2.194.844,00  | Rp 2.261.531,00  | Rp 4.297.606,00  | Rp 5.850.901,00  |
| 2013  | Rp 2.779.204,00  | Rp 3.118.402,00  | Rp 4.662.929,00  | Rp 2.920.935,00  |
| 2012  | Rp 679.469,00    | Rp 1.682.514,00  | Rp 1.604.195,00  | Rp 393.641,00    |
| 2011  | Rp 3.142.216,00  | Rp 9.572.785,00  | Rp 3.123.844,00  | Rp 3.142.216,00  |
| 2010  | Rp 32.953.858,00 | Rp 19.673.286,00 | Rp 5.622.190,00  | Rp 18.909.673,00 |
| 2009  | Rp 363.608,00    | Rp 1.397.024,00  | Rp 1.043.054,00  | Rp 15.252.972,00 |
| 2008  | Rp 284.897,00    | Rp 195.194,00    | Rp 82.580,00     | Rp 21.372.525,00 |
| 2007  | Rp 1.309.821,00  | Rp 1.743.154,00  | Rp 223.792,00    | Rp 23.755.813,00 |
| 2006  | Rp 706.462,00    | Rp 970.398,00    | Rp 608.634,00    | Rp 867.865,00    |
| 2005  | Rp 515.481,00    | Rp 694.554,00    | Rp 560.347,00    | Rp 580.637,00    |

### Stock HQLA Level 2A

Surat Berharga yang diterbitkan atau dijamin oleh Pemerintah Asing

Haircut 15%

Surat Berharga yang diterbitkan oleh Korporasi

| Tahun | Q1              | Q2              | Q3              | Q4              |
|-------|-----------------|-----------------|-----------------|-----------------|
| 2017  |                 | Rp 2.889.124,00 |                 |                 |
| 2016  | Rp 2.180.000,00 | Rp 2.225.000,00 | Rp 2.275.000,00 | Rp 2.743.959,00 |
| 2015  | Rp 1.985.996,00 | Rp 1.961.000,00 | Rp 2.217.000,00 | Rp 2.217.000,00 |
| 2014  | Rp 1.296.343,00 | Rp 1.744.718,00 | Rp 1.744.814,00 | Rp 1.985.909,00 |
| 2013  | Rp 1.089.214,00 | Rp 1.074.743,00 | Rp 1.080.280,00 | Rp 1.075.817,00 |
| 2012  | Rp 1.463.231,00 | Rp 1.435.552,00 | Rp 1.884.115,00 | Rp 1.088.642,00 |
| 2011  | Rp -            | Rp 1.454.131,00 | Rp 1.458.951,00 | Rp 1.461.095,00 |
| 2010  | Rp 1.519.209,00 | Rp 1.463.396,00 | Rp 1.460.523,00 | Rp 1.451.321,00 |
| 2009  | Rp 1.514.275,00 | Rp 1.566.198,00 | Rp 1.591.964,00 | Rp 1.516.762,00 |
| 2008  | Rp 1.807.400,00 | Rp 929.908,00   | Rp 841.808,00   | Rp 1.532.333,00 |
| 2007  | Rp 1.020.809,00 | Rp 1.020.809,00 | Rp 1.780.813,00 | Rp 1.795.169,00 |
| 2006  | Rp 1.020.809,00 | Rp 1.020.809,00 | Rp 1.020.809,00 | Rp 1.020.809,00 |
| 2005  | Rp 1.056.809,00 | Rp 1.056.809,00 | Rp 1.056.809,00 | Rp 1.056.809,00 |

Haircut 15%

| Tahun | Q1              | Q2              | Q3              | Q4              |
|-------|-----------------|-----------------|-----------------|-----------------|
| 2017  | Rp -            | Rp 2.455.755,40 | Rp -            | Rp -            |
| 2016  | Rp 1.853.000,00 | Rp 1.891.250,00 | Rp 1.933.750,00 | Rp 2.332.365,15 |
| 2015  | Rp 1.688.096,60 | Rp 1.666.850,00 | Rp 1.884.450,00 | Rp 1.884.450,00 |
| 2014  | Rp 1.101.891,55 | Rp 1.483.010,30 | Rp 1.483.091,90 | Rp 1.688.022,65 |
| 2013  | Rp 925.831,90   | Rp 913.531,55   | Rp 918.238,00   | Rp 914.444,45   |
| 2012  | Rp 1.243.746,35 | Rp 1.220.219,20 | Rp 1.601.497,75 | Rp 925.345,70   |
| 2011  | Rp -            | Rp 1.236.011,35 | Rp 1.240.108,35 | Rp 1.241.930,75 |
| 2010  | Rp 1.291.327,65 | Rp 1.243.886,60 | Rp 1.241.444,55 | Rp 1.233.622,85 |
| 2009  | Rp 1.287.133,75 | Rp 1.331.268,30 | Rp 1.353.169,40 | Rp 1.289.247,70 |
| 2008  | Rp 1.536.290,00 | Rp 790.421,80   | Rp 715.536,80   | Rp 1.302.483,05 |
| 2007  | Rp 867.687,65   | Rp 867.687,65   | Rp 1.513.691,05 | Rp 1.525.893,65 |
| 2006  | Rp 867.687,65   | Rp 867.687,65   | Rp 867.687,65   | Rp 867.687,65   |
| 2005  | Rp 898.287,65   | Rp 898.287,65   | Rp 898.287,65   | Rp 898.287,65   |

### Stock HQLA Level 2B

Efek Beragun Rumah Tinggal

| Tahun | Q1            | Q2            | Q3            | Q4            |
|-------|---------------|---------------|---------------|---------------|
| 2017  |               | Rp 11.565,00  |               |               |
| 2016  | Rp 11.565,00  | Rp 11.565,00  | Rp 11.565,00  | Rp 11.565,00  |
| 2015  | Rp 23.688,00  | Rp 23.688,00  | Rp 23.688,00  | Rp 11.565,00  |
| 2014  | Rp 29.107,00  | Rp 23.988,00  | Rp 23.688,00  | Rp 23.688,00  |
| 2013  | Rp 23.988,00  | Rp 23.988,00  | Rp 23.988,00  | Rp 23.988,00  |
| 2012  | Rp 133.181,00 | Rp 133.181,00 | Rp 133.181,00 | Rp 23.988,00  |
| 2011  | Rp 133.181,00 | Rp 142.928,00 | Rp 141.947,00 | Rp 133.181,00 |
| 2010  | Rp 161.822,00 | Rp 125.444,00 | Rp 146.545,00 | Rp 142.928,00 |
| 2009  | Rp 186.175,00 | Rp 186.139,00 | Rp 186.139,00 | Rp 151.660,00 |
| 2008  | Rp 186.953,00 | Rp 186.178,00 | Rp 186.176,00 | Rp 186.175,00 |
| 2007  | Rp 188.091,00 | Rp 187.901,00 | Rp 187.342,00 | Rp 186.953,00 |
| 2006  | Rp 188.701,00 | Rp 188.383,00 | Rp 167.231,00 | Rp 188.094,00 |
| 2005  | Rp 200.344,00 | Rp 199.500,00 | Rp 199.155,00 | Rp 200.040,00 |



## Haircut 25%

| Tahun | Q1            | Q2            | Q3            | Q4            |
|-------|---------------|---------------|---------------|---------------|
| 2017  | Rp -          | Rp 8.673,75   | Rp -          | Rp -          |
| 2016  | Rp 8.673,75   | Rp 8.673,75   | Rp 8.673,75   | Rp 8.673,75   |
| 2015  | Rp 17.766,00  | Rp 17.766,00  | Rp 17.766,00  | Rp 8.673,75   |
| 2014  | Rp 21.830,25  | Rp 17.991,00  | Rp 17.766,00  | Rp 17.766,00  |
| 2013  | Rp 17.991,00  | Rp 17.991,00  | Rp 17.991,00  | Rp 17.991,00  |
| 2012  | Rp 99.885,75  | Rp 99.885,75  | Rp 99.885,75  | Rp 17.991,00  |
| 2011  | Rp 99.885,75  | Rp 107.196,00 | Rp 106.460,25 | Rp 99.885,75  |
| 2010  | Rp 121.366,50 | Rp 94.083,00  | Rp 109.908,75 | Rp 107.196,00 |
| 2009  | Rp 139.631,25 | Rp 139.604,25 | Rp 139.604,25 | Rp 113.745,00 |
| 2008  | Rp 140.214,75 | Rp 139.633,50 | Rp 139.632,00 | Rp 139.631,25 |
| 2007  | Rp 141.068,25 | Rp 140.925,75 | Rp 140.506,50 | Rp 140.214,75 |
| 2006  | Rp 141.525,75 | Rp 141.287,25 | Rp 125.423,25 | Rp 141.070,50 |
| 2005  | Rp 150.258,00 | Rp 149.625,00 | Rp 149.366,25 | Rp 150.030,00 |

## Surat Berharga Berupa Surat Hutang yang diterbitkan oleh Korporasi

| Tahun | Q1              | Q2              | Q3              | Q4              |
|-------|-----------------|-----------------|-----------------|-----------------|
| 2017  | Rp -            | Rp 3.153.312,00 |                 |                 |
| 2016  | Rp 2.242.263,00 | Rp 2.420.246,00 | Rp 2.467.942,00 | Rp 2.984.791,00 |
| 2015  | Rp 1.985.996,00 | Rp 1.961.000,00 | Rp 2.217.000,00 | Rp 2.217.000,00 |
| 2014  | Rp 1.296.343,00 | Rp 1.744.718,00 | Rp 1.744.814,00 | Rp 1.985.909,00 |
| 2013  | Rp 1.089.214,00 | Rp 1.074.743,00 | Rp 1.080.280,00 | Rp 1.075.817,00 |
| 2012  | Rp 1.463.231,00 | Rp 1.435.552,00 | Rp 1.884.115,00 | Rp 1.088.642,00 |
| 2011  | Rp -            | Rp 1.474.131,00 | Rp 1.458.951,00 | Rp 1.461.095,00 |
| 2010  | Rp 1.693.596,00 | Rp 1.636.937,00 | Rp 1.532.781,00 | Rp 1.516.327,00 |
| 2009  | Rp 1.885.054,00 | Rp 1.892.564,00 | Rp 1.903.200,00 | Rp 1.725.120,00 |
| 2008  | Rp 2.011.999,00 | Rp 1.228.426,00 | Rp 1.145.897,00 | Rp 1.883.473,00 |
| 2007  | Rp 1.215.124,00 | Rp 1.222.541,00 | Rp 1.984.475,00 | Rp 2.004.150,00 |
| 2006  | Rp 1.481.767,00 | Rp 1.379.399,00 | Rp 1.239.876,00 | Rp 1.212.375,00 |
| 2005  | Rp 1.337.300,00 | Rp 1.518.866,00 | Rp 1.453.934,00 | Rp 1.437.384,00 |

## Haircut 50%

| Tahun | Q1              | Q2              | Q3              | Q4              |
|-------|-----------------|-----------------|-----------------|-----------------|
| 2017  | Rp -            | Rp 1.576.656,00 | Rp -            | Rp -            |
| 2016  | Rp 1.121.131,50 | Rp 1.210.123,00 | Rp 1.233.971,00 | Rp 1.492.395,50 |
| 2015  | Rp 992.998,00   | Rp 980.500,00   | Rp 1.108.500,00 | Rp 1.108.500,00 |
| 2014  | Rp 648.171,50   | Rp 872.359,00   | Rp 872.407,00   | Rp 992.954,50   |
| 2013  | Rp 544.607,00   | Rp 537.371,50   | Rp 540.140,00   | Rp 537.908,50   |
| 2012  | Rp 731.615,50   | Rp 717.776,00   | Rp 942.057,50   | Rp 544.321,00   |
| 2011  | Rp -            | Rp 737.065,50   | Rp 729.475,50   | Rp 730.547,50   |
| 2010  | Rp 846.798,00   | Rp 818.468,50   | Rp 766.390,50   | Rp 758.163,50   |
| 2009  | Rp 942.527,00   | Rp 946.282,00   | Rp 951.600,00   | Rp 862.560,00   |
| 2008  | Rp 1.005.999,50 | Rp 614.213,00   | Rp 572.948,50   | Rp 941.736,50   |
| 2007  | Rp 607.562,00   | Rp 611.270,50   | Rp 992.237,50   | Rp 1.002.075,00 |
| 2006  | Rp 740.883,50   | Rp 689.699,50   | Rp 619.938,00   | Rp 606.187,50   |
| 2005  | Rp 668.650,00   | Rp 759.433,00   | Rp 726.967,00   | Rp 718.692,00   |

## Penyertaan Saham

| Tahun | Q1            | Q2            | Q3            | Q4            |
|-------|---------------|---------------|---------------|---------------|
| 2017  | Rp -          | Rp 314.463,00 |               |               |
| 2016  | Rp 140.997,00 | Rp 141.003,00 | Rp 247.639,00 | Rp 245.136,00 |
| 2015  | Rp 55.467,00  | Rp 55.534,00  | Rp 55.431,00  | Rp 48.394,00  |
| 2014  | Rp 5.797,00   | Rp 5.788,00   | Rp 5.702,00   | Rp 55.490,00  |
| 2013  | Rp 5.245,00   | Rp 5.125,00   | Rp 4.413,00   | Rp 4.667,00   |
| 2012  | Rp 3.871,00   | Rp 3.963,00   | Rp 3.985,00   | Rp 4.306,00   |
| 2011  | Rp 5.581,00   | Rp 5.815,00   | Rp 5.622,00   | Rp 6.498,00   |
| 2010  | Rp 231.577,00 | Rp 175.484,00 | Rp 7.368,00   | Rp 6.248,00   |
| 2009  | Rp 176.219,00 | Rp 197.668,00 | Rp 156.022,00 | Rp 186.848,00 |
| 2008  | Rp 136.020,00 | Rp 106.388,00 | Rp 132.716,00 | Rp 158.173,00 |
| 2007  | Rp 90.750,00  | Rp 104.617,00 | Rp 102.714,00 | Rp 124.905,00 |
| 2006  | Rp 65.881,00  | Rp 76.500,00  | Rp 86.886,00  | Rp 84.870,00  |
| 2005  | Rp 30.663,00  | Rp 55.852,00  | Rp 52.267,00  | Rp 68.066,00  |

## Haircut 50%

| Tahun | Q1            | Q2            | Q3            | Q4            |
|-------|---------------|---------------|---------------|---------------|
| 2017  | Rp -          | Rp 157.231,50 | Rp -          | Rp -          |
| 2016  | Rp 70.498,50  | Rp 70.501,50  | Rp 123.819,50 | Rp 122.568,00 |
| 2015  | Rp 27.733,50  | Rp 27.767,00  | Rp 27.715,50  | Rp 24.197,00  |
| 2014  | Rp 2.898,50   | Rp 2.894,00   | Rp 2.851,00   | Rp 27.745,00  |
| 2013  | Rp 2.622,50   | Rp 2.562,50   | Rp 2.206,50   | Rp 2.333,50   |
| 2012  | Rp 1.935,50   | Rp 1.981,50   | Rp 1.992,50   | Rp 2.153,00   |
| 2011  | Rp 2.790,50   | Rp 2.907,50   | Rp 2.811,00   | Rp 3.249,00   |
| 2010  | Rp 115.788,50 | Rp 87.742,00  | Rp 3.684,00   | Rp 3.124,00   |
| 2009  | Rp 88.109,50  | Rp 98.834,00  | Rp 78.011,00  | Rp 93.424,00  |
| 2008  | Rp 68.010,00  | Rp 53.194,00  | Rp 66.358,00  | Rp 79.086,50  |
| 2007  | Rp 45.375,00  | Rp 52.308,50  | Rp 51.357,00  | Rp 62.452,50  |
| 2006  | Rp 32.940,50  | Rp 38.250,00  | Rp 43.443,00  | Rp 42.435,00  |
| 2005  | Rp 15.331,50  | Rp 27.926,00  | Rp 26.133,50  | Rp 34.033,00  |

## Total Stock HQLA Level 1

| Tahun | Q1                | Q2                | Q3                | Q4                |
|-------|-------------------|-------------------|-------------------|-------------------|
| 2017  | Rp -              | Rp 280.350.769,25 | Rp -              | Rp -              |
| 2016  | Rp 235.899.180,90 | Rp 258.922.966,40 | Rp 241.382.122,66 | Rp 151.754.828,81 |
| 2015  | Rp 248.179.168,20 | Rp 250.228.552,80 | Rp 250.685.905,00 | Rp 213.467.317,38 |
| 2014  | Rp 176.642.637,00 | Rp 209.779.648,80 | Rp 236.630.271,80 | Rp 246.251.961,00 |
| 2013  | Rp 186.483.557,43 | Rp 194.412.850,90 | Rp 188.046.654,50 | Rp 204.181.462,20 |
| 2012  | Rp 150.619.706,86 | Rp 156.925.300,09 | Rp 172.781.465,51 | Rp 191.327.461,33 |
| 2011  | Rp 161.668.270,00 | Rp 135.725.292,07 | Rp 138.627.641,62 | Rp 192.653.455,31 |
| 2010  | Rp 97.803.871,46  | Rp 91.677.988,69  | Rp 97.975.528,18  | Rp 143.116.382,62 |
| 2009  | Rp 62.125.546,10  | Rp 68.122.650,38  | Rp 72.382.968,83  | Rp 103.759.864,97 |
| 2008  | Rp 62.327.312,28  | Rp 65.245.827,38  | Rp 67.283.780,87  | Rp 92.567.855,66  |
| 2007  | Rp 54.858.257,58  | Rp 63.565.392,42  | Rp 57.683.572,06  | Rp 100.280.057,74 |
| 2006  | Rp 61.569.740,60  | Rp 54.119.283,88  | Rp 54.661.152,12  | Rp 54.795.054,11  |
| 2005  | Rp 43.213.976,07  | Rp 50.565.704,41  | Rp 53.110.713,18  | Rp 65.192.534,30  |

## Total Stock HQLA Level 2A

| Tahun | Q1              | Q2              | Q3              | Q4              |
|-------|-----------------|-----------------|-----------------|-----------------|
| 2017  | Rp -            | Rp 2.455.755,40 | Rp -            | Rp -            |
| 2016  | Rp 1.853.000,00 | Rp 1.891.250,00 | Rp 1.933.750,00 | Rp 2.332.365,15 |
| 2015  | Rp 1.688.096,60 | Rp 1.666.850,00 | Rp 1.884.450,00 | Rp 1.884.450,00 |
| 2014  | Rp 1.101.891,55 | Rp 1.483.010,30 | Rp 1.483.091,90 | Rp 1.688.022,65 |
| 2013  | Rp 925.831,90   | Rp 913.531,55   | Rp 918.238,00   | Rp 914.444,45   |
| 2012  | Rp 1.243.746,35 | Rp 1.220.219,20 | Rp 1.601.497,75 | Rp 925.345,70   |
| 2011  | Rp -            | Rp 1.236.011,35 | Rp 1.240.108,35 | Rp 1.241.930,75 |
| 2010  | Rp 1.291.327,65 | Rp 1.243.886,60 | Rp 1.241.444,55 | Rp 1.233.622,85 |
| 2009  | Rp 1.287.133,75 | Rp 1.331.268,30 | Rp 1.353.169,40 | Rp 1.289.247,70 |
| 2008  | Rp 1.536.290,00 | Rp 790.421,80   | Rp 715.536,80   | Rp 1.302.483,05 |
| 2007  | Rp 867.687,65   | Rp 867.687,65   | Rp 1.513.691,05 | Rp 1.525.893,65 |
| 2006  | Rp 867.687,65   | Rp 867.687,65   | Rp 867.687,65   | Rp 867.687,65   |
| 2005  | Rp 898.287,65   | Rp 898.287,65   | Rp 898.287,65   | Rp 898.287,65   |

## Total Stock HQLA Level 2B

| Tahun | Q1              | Q2              | Q3              | Q4              |
|-------|-----------------|-----------------|-----------------|-----------------|
| 2017  | Rp -            | Rp 1.742.561,25 | Rp -            | Rp -            |
| 2016  | Rp 1.200.303,75 | Rp 1.289.298,25 | Rp 1.366.464,25 | Rp 1.623.637,25 |
| 2015  | Rp 1.038.497,50 | Rp 1.026.033,00 | Rp 1.153.981,50 | Rp 1.141.370,75 |
| 2014  | Rp 672.900,25   | Rp 893.244,00   | Rp 893.024,00   | Rp 1.038.465,50 |
| 2013  | Rp 565.220,50   | Rp 557.925,00   | Rp 560.337,50   | Rp 558.233,00   |
| 2012  | Rp 833.436,75   | Rp 819.643,25   | Rp 1.043.935,75 | Rp 564.465,00   |
| 2011  | Rp 102.676,25   | Rp 847.169,00   | Rp 838.746,75   | Rp 833.682,25   |
| 2010  | Rp 1.083.953,00 | Rp 1.000.293,50 | Rp 879.983,25   | Rp 868.483,50   |
| 2009  | Rp 1.170.267,75 | Rp 1.184.720,25 | Rp 1.169.215,25 | Rp 1.069.729,00 |
| 2008  | Rp 1.214.224,25 | Rp 807.040,50   | Rp 778.938,50   | Rp 1.160.454,25 |
| 2007  | Rp 794.005,25   | Rp 804.504,75   | Rp 1.184.101,00 | Rp 1.204.742,25 |
| 2006  | Rp 915.349,75   | Rp 869.236,75   | Rp 788.804,25   | Rp 789.693,00   |
| 2005  | Rp 834.239,50   | Rp 936.984,00   | Rp 902.466,75   | Rp 902.755,00   |

## Total Stock HQLA (Level 1 + Level 2A + Level 2B)

| Tahun | Q1                | Q2                | Q3                | Q4                |
|-------|-------------------|-------------------|-------------------|-------------------|
| 2017  | Rp -              | Rp 284.549.085,90 | Rp -              | Rp -              |
| 2016  | Rp 238.952.484,65 | Rp 262.103.514,65 | Rp 244.682.336,91 | Rp 155.710.831,21 |
| 2015  | Rp 250.905.762,30 | Rp 252.921.435,80 | Rp 253.724.336,50 | Rp 216.493.138,13 |
| 2014  | Rp 178.417.428,80 | Rp 212.155.903,10 | Rp 239.006.387,70 | Rp 248.978.449,15 |
| 2013  | Rp 187.974.609,83 | Rp 195.884.307,45 | Rp 189.525.230,00 | Rp 205.654.139,65 |
| 2012  | Rp 152.696.889,96 | Rp 158.965.162,54 | Rp 175.426.899,01 | Rp 192.817.272,03 |
| 2011  | Rp 161.770.946,25 | Rp 137.808.472,42 | Rp 140.706.496,72 | Rp 194.729.068,31 |
| 2010  | Rp 100.179.152,11 | Rp 93.922.168,79  | Rp 100.096.955,98 | Rp 145.218.488,97 |
| 2009  | Rp 64.582.947,60  | Rp 70.638.638,93  | Rp 74.905.353,48  | Rp 106.118.841,67 |
| 2008  | Rp 65.077.826,53  | Rp 66.843.289,68  | Rp 68.778.256,17  | Rp 95.030.792,96  |
| 2007  | Rp 56.519.950,48  | Rp 65.237.584,82  | Rp 60.381.364,11  | Rp 103.010.693,64 |
| 2006  | Rp 63.352.778,00  | Rp 55.856.208,28  | Rp 56.317.644,02  | Rp 56.452.434,76  |
| 2005  | Rp 44.946.503,22  | Rp 52.400.976,06  | Rp 54.911.467,58  | Rp 66.993.576,95  |

### Lampiran 3. Perhitungan Giro Wajib Minimum Bank Negara Indonesia

#### Giro pada Bank Indonesia

| Tahun | Q1               | Q2               | Q3               | Q4               |
|-------|------------------|------------------|------------------|------------------|
| 2017  | Rp 30.017.437,00 | Rp 32.073.952,00 |                  |                  |
| 2016  | Rp 24.471.758,00 | Rp 25.217.698,00 | Rp 29.559.988,00 | Rp 30.146.853,00 |
| 2015  | Rp 25.266.227,00 | Rp 24.306.529,00 | Rp 26.818.995,00 | Rp 30.932.177,00 |
| 2014  | Rp 22.482.360,00 | Rp 24.660.273,00 | Rp 24.933.176,00 | Rp 24.597.538,00 |
| 2013  | Rp 19.778.146,00 | Rp 20.689.410,00 | Rp 22.119.281,00 | Rp 23.130.059,00 |
| 2012  | Rp 19.264.178,00 | Rp 19.487.548,00 | Rp 20.377.484,00 | Rp 22.422.083,00 |
| 2011  | Rp 14.684.764,00 | Rp 17.676.070,00 | Rp 17.004.355,00 | Rp 18.895.328,00 |
| 2010  | Rp 8.087.821,00  | Rp 9.161.047,00  | Rp 8.551.458,00  | Rp 13.563.799,00 |
| 2009  | Rp 7.476.588,00  | Rp 7.359.915,00  | Rp 7.498.689,00  | Rp 8.531.044,00  |
| 2008  | Rp 11.973.800,00 | Rp 12.095.053,00 | Rp 12.674.950,00 | Rp 9.350.792,00  |
| 2007  | Rp 15.581.815,00 | Rp 15.124.615,00 | Rp 13.704.111,00 | Rp 17.573.082,00 |
| 2006  | Rp 12.772.590,00 | Rp 12.865.588,00 | Rp 13.206.320,00 | Rp 15.160.405,00 |
| 2005  | Rp 8.079.563,00  | Rp 8.667.703,00  | Rp 10.938.171,00 | Rp 11.280.678,00 |

#### Giro Wajib Minimum dalam Persentase

| Tahun | Q1     | Q2     | Q3     | Q4     |
|-------|--------|--------|--------|--------|
| 2017  | 18,50% | 18,50% |        |        |
| 2016  | 18,50% | 18,50% | 18,50% | 18,50% |
| 2015  | 20,00% | 20,00% | 20,00% | 19,50% |
| 2014  | 20,00% | 20,00% | 20,00% | 20,00% |
| 2013  | 18,50% | 18,50% | 18,50% | 20,00% |
| 2012  | 35,77% | 34,66% | 34,55% | 18,50% |
| 2011  | 29,39% | 34,09% | 29,51% | 18,50% |
| 2010  | 16,00% | 16,00% | 28,30% | 25,86% |
| 2009  | 6,09%  | 6,05%  | 6,20%  | 34,14% |
| 2008  | 13,06% | 13,04% | 13,08% | 7,72%  |
| 2007  | 15,36% | 15,20% | 14,18% | 17,77% |
| 2006  | 15,05% | 13,27% | 15,56% | 16,23% |
| 2005  | 11,08% | 11,07% | 14,08% | 14,44% |

#### Giro Wajib Minimum

(Giro pada Bank Indonesia x Giro Wajib Minimum dalam Persentase)

| Tahun | Q1              | Q2              | Q3              | Q4              |
|-------|-----------------|-----------------|-----------------|-----------------|
| 2017  | Rp 5.553.225,85 | Rp 5.933.681,12 | Rp -            | Rp -            |
| 2016  | Rp 4.527.275,23 | Rp 4.665.274,13 | Rp 5.468.597,78 | Rp 5.577.167,81 |
| 2015  | Rp 5.053.245,40 | Rp 4.861.305,80 | Rp 5.363.799,00 | Rp 6.031.774,52 |
| 2014  | Rp 4.496.472,00 | Rp 4.932.054,60 | Rp 4.986.635,20 | Rp 4.919.507,60 |
| 2013  | Rp 3.658.957,01 | Rp 3.827.540,85 | Rp 4.092.066,99 | Rp 4.626.011,80 |
| 2012  | Rp 6.890.796,47 | Rp 6.754.384,14 | Rp 7.040.420,72 | Rp 4.148.085,36 |
| 2011  | Rp 4.315.852,14 | Rp 6.025.772,26 | Rp 5.017.985,16 | Rp 3.495.635,68 |
| 2010  | Rp 1.294.051,36 | Rp 1.465.767,52 | Rp 2.420.062,61 | Rp 3.507.598,42 |
| 2009  | Rp 455.324,21   | Rp 445.274,86   | Rp 464.918,72   | Rp 2.912.498,42 |
| 2008  | Rp 1.563.778,28 | Rp 1.577.194,91 | Rp 1.657.883,46 | Rp 721.881,14   |
| 2007  | Rp 2.393.366,78 | Rp 2.298.941,48 | Rp 1.943.242,94 | Rp 3.122.736,67 |
| 2006  | Rp 1.922.274,80 | Rp 1.707.263,53 | Rp 2.054.903,39 | Rp 2.460.533,73 |
| 2005  | Rp 895.215,58   | Rp 959.514,72   | Rp 1.540.094,48 | Rp 1.628.929,90 |

## Giro Pada Bank Indonesia diluar Giro Wajib Minimum

(Giro pada Bank Indonesia – Giro Wajib Minimum)

| Tahun | Q1               | Q2               | Q3               | Q4               |
|-------|------------------|------------------|------------------|------------------|
| 2017  | Rp 24.464.211,16 | Rp 26.140.270,88 | Rp -             | Rp -             |
| 2016  | Rp 19.944.482,77 | Rp 20.552.423,87 | Rp 24.091.390,22 | Rp 24.569.685,20 |
| 2015  | Rp 20.212.981,60 | Rp 19.445.223,20 | Rp 21.455.196,00 | Rp 24.900.402,49 |
| 2014  | Rp 17.985.888,00 | Rp 19.728.218,40 | Rp 19.946.540,80 | Rp 19.678.030,40 |
| 2013  | Rp 16.119.188,99 | Rp 16.861.869,15 | Rp 18.027.214,02 | Rp 18.504.047,20 |
| 2012  | Rp 12.373.381,53 | Rp 12.733.163,86 | Rp 13.337.063,28 | Rp 18.273.997,65 |
| 2011  | Rp 10.368.911,86 | Rp 11.650.297,74 | Rp 11.986.369,84 | Rp 15.399.692,32 |
| 2010  | Rp 6.793.769,64  | Rp 7.695.279,48  | Rp 6.131.395,39  | Rp 10.056.200,58 |
| 2009  | Rp 7.021.263,79  | Rp 6.914.640,14  | Rp 7.033.770,28  | Rp 5.618.545,58  |
| 2008  | Rp 10.410.021,72 | Rp 10.517.858,09 | Rp 11.017.066,54 | Rp 8.628.910,86  |
| 2007  | Rp 13.188.448,22 | Rp 12.825.673,52 | Rp 11.760.868,06 | Rp 14.450.345,33 |
| 2006  | Rp 10.850.315,21 | Rp 11.158.324,47 | Rp 11.151.416,61 | Rp 12.699.871,27 |
| 2005  | Rp 7.184.347,42  | Rp 7.708.188,28  | Rp 9.398.076,52  | Rp 9.651.748,10  |

## Penempatan Pada Bank Indonesia

| Tahun | Q1               | Q2               | Q3               | Q4               |
|-------|------------------|------------------|------------------|------------------|
| 2017  | Rp 23.169.347,00 | Rp 8.428.991,00  |                  |                  |
| 2016  | Rp 20.777.124,00 | Rp 7.890.559,00  | Rp 18.868.612,00 | Rp 27.424.087,00 |
| 2015  | Rp 8.295.078,00  | Rp 11.702.082,00 | Rp 20.071.768,00 | Rp 25.246.094,00 |
| 2014  | Rp 5.165.300,00  | Rp 17.592.850,00 | Rp 5.039.704,00  | Rp 5.039.704,00  |
| 2013  | Rp 9.795.800,00  | Rp 17.514.875,00 | Rp 8.753.800,00  | Rp 17.645.700,00 |
| 2012  | Rp 23.636.000,00 | Rp 21.626.000,00 | Rp 12.320.000,00 | Rp 10.073.671,00 |
| 2011  | Rp 17.630.000,00 | Rp 16.752.952,00 | Rp 16.225.000,00 | Rp 41.035.299,00 |
| 2010  | Rp 3.774.185,00  | Rp 7.355.000,00  | Rp 2.719.450,00  | Rp 24.104.833,00 |
| 2009  | Rp 7.575.000,00  | Rp 4.630.000,00  | Rp 3.275.383,00  | Rp 7.995.343,00  |
| 2008  | Rp 2.058.918,00  | Rp 1.300.000,00  | Rp 3.500.000,00  | Rp 10.444.278,00 |
| 2007  | Rp 32.826.571,00 | Rp 10.850.987,00 | Rp 8.312.664,00  | Rp 6.751.438,00  |
| 2006  | Rp 13.674.911,00 | Rp 10.236.956,00 | Rp 18.575.956,00 | Rp 10.073.671,00 |
| 2005  | Rp 11.921.470,00 | Rp 9.837.256,00  | Rp 18.906.082,00 | Rp 5.532.436,00  |

## Penempatan pada Bank Indonesia diluar Giro Wajib Minimum

(Penempatan pada Bank Indonesia – Giro Wajib Minimum)

| Tahun | Q1               | Q2               | Q3               | Q4               |
|-------|------------------|------------------|------------------|------------------|
| 2017  | Rp 47.633.558,16 | Rp 34.569.261,88 | Rp -             | Rp -             |
| 2016  | Rp 40.721.606,77 | Rp 28.442.982,87 | Rp 42.960.002,22 | Rp 51.993.772,20 |
| 2015  | Rp 28.508.059,60 | Rp 31.147.305,20 | Rp 41.526.964,00 | Rp 50.146.496,49 |
| 2014  | Rp 23.151.188,00 | Rp 37.321.068,40 | Rp 24.986.244,80 | Rp 24.717.734,40 |
| 2013  | Rp 25.914.988,99 | Rp 34.376.744,15 | Rp 26.781.014,02 | Rp 36.149.747,20 |
| 2012  | Rp 36.009.381,53 | Rp 34.359.163,86 | Rp 25.657.063,28 | Rp 28.347.668,65 |
| 2011  | Rp 27.998.911,86 | Rp 28.403.249,74 | Rp 28.211.369,84 | Rp 56.434.991,32 |
| 2010  | Rp 10.567.954,64 | Rp 15.050.279,48 | Rp 8.850.845,39  | Rp 34.161.033,58 |
| 2009  | Rp 14.596.263,79 | Rp 11.544.640,14 | Rp 10.309.153,28 | Rp 13.613.888,58 |
| 2008  | Rp 12.468.939,72 | Rp 11.817.858,09 | Rp 14.517.066,54 | Rp 19.073.188,86 |
| 2007  | Rp 46.015.019,22 | Rp 23.676.660,52 | Rp 20.073.532,06 | Rp 21.201.783,33 |
| 2006  | Rp 24.525.226,21 | Rp 21.395.280,47 | Rp 29.727.372,61 | Rp 22.773.542,27 |
| 2005  | Rp 19.105.817,42 | Rp 17.545.444,28 | Rp 28.304.158,52 | Rp 15.184.184,10 |

#### Lampiran 4. Perhitungan Stock HQLA Bank Negara Indonesia

(Mengacu dari Peraturan Otoritas Jasa Keuangan No.42/POJK.03/2015 tentang Kewajiban Pemenuhan Rasio Kecukupan Likuiditas (Liquidity Coverage Ratio) Bagi Bank Umum)

##### HQLA Level 1

##### Kas dan Setara Kas

| Tahun | Q1               | Q2               | Q3               | Q4               |
|-------|------------------|------------------|------------------|------------------|
| 2017  | Rp 81.482.452,00 | Rp 79.559.748,00 | Rp -             | Rp -             |
| 2016  | Rp 68.075.219,00 | Rp 65.585.481,00 | Rp 85.845.611,00 | Rp 78.284.151,00 |
| 2015  | Rp 54.804.283,00 | Rp 70.887.833,00 | Rp 69.728.006,00 | Rp 83.607.533,00 |
| 2014  | Rp 43.626.593,00 | Rp 70.720.806,00 | Rp 62.664.724,00 | Rp 53.512.006,00 |
| 2013  | Rp 55.300.377,00 | Rp 43.089.170,00 | Rp 60.126.561,00 | Rp 61.060.610,00 |
| 2012  | Rp 61.810.534,00 | Rp 68.771.310,00 | Rp 73.229.197,00 | Rp 68.618.532,00 |
| 2011  | Rp 49.276.210,00 | Rp 47.650.128,00 | Rp 49.547.313,00 | Rp 63.082.192,00 |
| 2010  | Rp 13.427.914,00 | Rp 15.161.950,00 | Rp 43.934.618,00 | Rp 48.856.971,00 |
| 2009  | Rp 12.439.897,00 | Rp 11.791.340,00 | Rp 35.122.607,00 | Rp 61.621.283,00 |
| 2008  | Rp 15.390.919,00 | Rp 15.745.840,00 | Rp 18.118.772,00 | Rp 15.499.564,00 |
| 2007  | Rp 18.566.512,00 | Rp 19.088.450,00 | Rp 17.193.990,00 | Rp 22.014.025,00 |
| 2006  | Rp 17.320.216,00 | Rp -             | Rp 17.034.500,00 | Rp 18.281.520,00 |
| 2005  | Rp 11.199.392,00 | Rp 11.910.634,00 | Rp 13.937.286,00 | Rp 14.629.643,00 |

##### Penempatan pada Bank Indonesia diluar GWM

| Tahun | Q1               | Q2               | Q3               | Q4               |
|-------|------------------|------------------|------------------|------------------|
| 2017  | Rp 47.633.558,16 | Rp 34.569.261,88 | Rp -             | Rp -             |
| 2016  | Rp 40.721.606,77 | Rp 28.442.982,87 | Rp 42.960.002,22 | Rp 51.993.772,20 |
| 2015  | Rp 28.508.059,60 | Rp 31.147.305,20 | Rp 41.526.964,00 | Rp 50.146.496,49 |
| 2014  | Rp 23.151.188,00 | Rp 37.321.068,40 | Rp 24.986.244,80 | Rp 24.717.734,40 |
| 2013  | Rp 25.914.988,99 | Rp 34.376.744,15 | Rp 26.781.014,02 | Rp 36.149.747,20 |
| 2012  | Rp 36.009.381,53 | Rp 34.359.163,86 | Rp 25.657.063,28 | Rp 28.347.668,65 |
| 2011  | Rp 27.998.911,86 | Rp 28.403.249,74 | Rp 28.211.369,84 | Rp 56.434.991,32 |
| 2010  | Rp 10.567.954,64 | Rp 15.050.279,48 | Rp 8.850.845,39  | Rp 34.161.033,58 |
| 2009  | Rp 14.596.263,79 | Rp 11.544.640,14 | Rp 10.309.153,28 | Rp 13.613.888,58 |
| 2008  | Rp 12.468.939,72 | Rp 11.817.858,09 | Rp 14.517.066,54 | Rp 19.073.188,86 |
| 2007  | Rp 46.015.019,22 | Rp 23.676.660,52 | Rp 20.073.532,06 | Rp 21.201.783,33 |
| 2006  | Rp 24.525.226,21 | Rp 21.395.280,47 | Rp 29.727.372,61 | Rp 22.773.542,27 |
| 2005  | Rp 19.105.817,42 | Rp 17.545.444,28 | Rp 28.304.158,52 | Rp 15.184.184,10 |

## Surat Berharga yang diterbitkan oleh Pemerintah Pusat dan Bank Sentral

| Tahun | Q1               | Q2               | Q3               | Q4               |
|-------|------------------|------------------|------------------|------------------|
| 2017  | Rp 12.829.902,00 | Rp 10.630.178,00 |                  |                  |
| 2016  | Rp 12.578.601,00 | Rp 8.736.526,00  | Rp 11.829.608,00 | Rp 11.625.503,00 |
| 2015  | Rp 4.473.043,00  | Rp 1.286.300,00  | Rp 1.072.491,00  | Rp 1.945.703,00  |
| 2014  | Rp 3.253.394,00  | Rp 2.001.332,00  |                  | Rp 5.765.125,00  |
| 2013  | Rp 325.668,00    | Rp 917.905,00    | Rp 1.825.564,00  | Rp 3.224.416,00  |
| 2012  | Rp 544.047,00    | Rp 905.067,00    | Rp 851.688,00    | Rp -             |
| 2011  | Rp 997.612,00    | Rp 2.574.123,00  | Rp 2.392.803,00  | Rp 1.881.519,00  |
| 2010  | Rp 10.489.530,00 | Rp 10.550.490,00 | Rp 9.718.888,00  | Rp 3.968.471,00  |
| 2009  | Rp 9.725.494,00  | Rp 6.417.042,00  | Rp 1.825.876,00  | Rp 11.813.877,00 |
| 2008  | Rp 5.492.083,00  | Rp 4.621.479,00  | Rp 228.174,00    | Rp 5.382.831,00  |
| 2007  | Rp 3.892.855,00  | Rp 19.781.142,00 | Rp 18.271.265,00 | Rp 12.074.429,00 |
| 2006  | Rp 3.730.031,00  | Rp 8.500.968,00  | Rp 6.006.628,00  | Rp 1.734.770,00  |
| 2005  | Rp 3.228.139,00  | Rp 2.917.660,00  | Rp 3.228.139,00  | Rp 8.294.527,00  |

## HQLA Level 2A

## Surat Berharga yang diterbitkan oleh Pemerintah Negara Lain

| Tahun | Q1            | Q2            | Q3            | Q4            |
|-------|---------------|---------------|---------------|---------------|
| 2017  | Rp -          | Rp -          |               |               |
| 2016  | Rp -          | Rp -          | Rp -          | Rp -          |
| 2015  | Rp -          | Rp -          | Rp -          | Rp -          |
| 2014  | Rp -          | Rp -          | Rp -          | Rp -          |
| 2013  | Rp -          | Rp -          | Rp -          | Rp -          |
| 2012  | Rp -          | Rp -          | Rp -          | Rp -          |
| 2011  | Rp 456.387,00 | Rp 327.841,00 | Rp 829.541,00 | Rp -          |
| 2010  | Rp 447.050,00 | Rp 417.201,00 | Rp 533.193,00 | Rp 615.600,00 |
| 2009  | Rp 443.636,00 | Rp 552.275,00 | Rp 530.736,00 | Rp 387.003,00 |
| 2008  | Rp 378.320,00 | Rp 432.117,00 | Rp 330.513,00 | Rp 334.155,00 |
| 2007  | Rp 190.663,00 | Rp 282.224,00 | Rp 255.283,00 | Rp 257.808,00 |
| 2006  | Rp 461.858,00 | Rp -          | Rp 184.029,00 | Rp 154.488,00 |
| 2005  | Rp 470.984,00 | Rp 477.196,00 | Rp 427.149,00 | Rp 565.190,00 |

## Haircut 15%

| Tahun | Q1            | Q2            | Q3            | Q4            |
|-------|---------------|---------------|---------------|---------------|
| 2017  | Rp -          | Rp -          | Rp -          | Rp -          |
| 2016  | Rp -          | Rp -          | Rp -          | Rp -          |
| 2015  | Rp -          | Rp -          | Rp -          | Rp -          |
| 2014  | Rp -          | Rp -          | Rp -          | Rp -          |
| 2013  | Rp -          | Rp -          | Rp -          | Rp -          |
| 2012  | Rp -          | Rp -          | Rp -          | Rp -          |
| 2011  | Rp 387.928,95 | Rp 278.664,85 | Rp 705.109,85 | Rp -          |
| 2010  | Rp 379.992,50 | Rp 354.620,85 | Rp 453.214,05 | Rp 523.260,00 |
| 2009  | Rp 377.090,60 | Rp 469.433,75 | Rp 451.125,60 | Rp 328.952,55 |
| 2008  | Rp 321.572,00 | Rp 367.299,45 | Rp 280.936,05 | Rp 284.031,75 |
| 2007  | Rp 162.063,55 | Rp 239.890,40 | Rp 216.990,55 | Rp 219.136,80 |
| 2006  | Rp 392.579,30 | Rp -          | Rp 156.424,65 | Rp 131.314,80 |
| 2005  | Rp 400.336,40 | Rp 405.616,60 | Rp 363.076,65 | Rp 480.411,50 |

## Surat Berharga yang diterbitkan oleh Korporasi

| Tahun | Q1              | Q2              | Q3              | Q4              |
|-------|-----------------|-----------------|-----------------|-----------------|
| 2017  | Rp 964.698,00   | Rp 1.072.017,00 |                 |                 |
| 2016  | Rp 1.497.965,00 | Rp 1.778.669,00 | Rp 1.992.016,00 | Rp 2.057.214,00 |
| 2015  | Rp 1.446.099,00 | Rp 1.288.066,00 | Rp 1.464.416,00 | Rp 1.540.778,00 |
| 2014  | Rp 1.277.513,00 | Rp 1.273.202,00 | Rp 1.480.774,00 | Rp 1.217.900,00 |
| 2013  | Rp 280.406,00   | Rp 280.523,00   | Rp 526.325,00   | Rp 525.325,00   |
| 2012  | Rp 662.582,00   | Rp 552.783,00   | Rp 552.783,00   | Rp 290.357,00   |
| 2011  | Rp 563.007,00   | Rp 772.723,00   | Rp 950.282,00   | Rp 552.783,00   |
| 2010  | Rp 461.847,00   | Rp 578.986,00   | Rp 581.718,00   | Rp 577.357,00   |
| 2009  | Rp 111.616,00   | Rp 101.135,00   | Rp 451.894,00   | Rp 500.552,00   |
| 2008  | Rp -            | Rp -            | Rp 66.893,00    | Rp 402.044,00   |
| 2007  | Rp 309.553,00   | Rp 1.247.645,00 | Rp 1.450.111,00 | Rp -            |
| 2006  | Rp 381.076,00   | Rp 1.686.899,00 | Rp 1.071.866,00 | Rp 380.811,00   |
| 2005  | Rp -            | Rp -            | Rp -            | Rp 808.316,00   |

## Haircut 15%

| Tahun | Q1              | Q2              | Q3              | Q4              |
|-------|-----------------|-----------------|-----------------|-----------------|
| 2017  | Rp 819.993,30   | Rp 911.214,45   | Rp -            | Rp -            |
| 2016  | Rp 1.273.270,25 | Rp 1.511.868,65 | Rp 1.693.213,60 | Rp 1.748.631,90 |
| 2015  | Rp 1.229.184,15 | Rp 1.094.856,10 | Rp 1.244.753,60 | Rp 1.309.661,30 |
| 2014  | Rp 1.085.886,05 | Rp 1.082.221,70 | Rp 1.258.657,90 | Rp 1.035.215,00 |
| 2013  | Rp 238.345,10   | Rp 238.444,55   | Rp 447.376,25   | Rp 446.526,25   |
| 2012  | Rp 563.194,70   | Rp 469.865,55   | Rp 469.865,55   | Rp 246.803,45   |
| 2011  | Rp 478.555,95   | Rp 656.814,55   | Rp 807.739,70   | Rp 469.865,55   |
| 2010  | Rp 392.569,95   | Rp 492.138,10   | Rp 494.460,30   | Rp 490.753,45   |
| 2009  | Rp 94.873,60    | Rp 85.964,75    | Rp 384.109,90   | Rp 425.469,20   |
| 2008  | Rp -            | Rp -            | Rp 56.859,05    | Rp 341.737,40   |
| 2007  | Rp 263.120,05   | Rp 1.060.498,25 | Rp 1.232.594,35 | Rp -            |
| 2006  | Rp 323.914,60   | Rp 1.433.864,15 | Rp 911.086,10   | Rp 323.689,35   |
| 2005  | Rp -            | Rp -            | Rp -            | Rp 687.068,60   |

## HQLA Level 2B

## Efek Beragun Rumah Tinggal

| Tahun | Q1            | Q2            | Q3            | Q4            |
|-------|---------------|---------------|---------------|---------------|
| 2017  | Rp 322.190,00 | Rp 312.737,00 | Rp -          | Rp -          |
| 2016  | Rp 314.613,00 | Rp 365.255,00 | Rp 521.033,00 | Rp 317.127,00 |
| 2015  | Rp 372,48     | Rp 372,15     | Rp 360.864,00 | Rp 364.897,00 |
| 2014  | Rp 796,00     | Rp 7.712,00   | Rp 7.594,00   | Rp 13.247,00  |
| 2013  | Rp 9.023,00   | Rp 9.718,00   | Rp 8.917,00   | Rp 9.037,00   |
| 2012  | Rp 14.797,00  | Rp 24.038,00  | Rp 7.988,00   | Rp 8.005,00   |
| 2011  | Rp 1.270,00   | Rp 1.912,00   | Rp 2.737,00   | Rp 43.899,00  |
| 2010  | Rp -          | Rp -          | Rp -          | Rp -          |
| 2009  | Rp 5.212,00   | Rp -          | Rp -          | Rp -          |
| 2008  | Rp 60.136,00  | Rp 48.038,00  | Rp 33.137,00  | Rp 20.212,00  |
| 2007  | Rp 191.339,00 | Rp 124.690,00 | Rp 110.957,00 | Rp 64.703,00  |
| 2006  | Rp 226.146,00 |               | Rp 225.261,00 | Rp 205.310,00 |
| 2005  | Rp 290.854,00 | Rp 240.586,00 | Rp 277.432,00 | Rp 227.028,00 |



## Haircut 25%

| Tahun | Q1            | Q2            | Q3            | Q4            |
|-------|---------------|---------------|---------------|---------------|
| 2017  | Rp 241.642,50 | Rp 234.552,75 | Rp -          | Rp -          |
| 2016  | Rp 235.959,75 | Rp 273.941,25 | Rp 390.774,75 | Rp 237.845,25 |
| 2015  | Rp 279,36     | Rp 279,12     | Rp 270.648,00 | Rp 273.672,75 |
| 2014  | Rp 597,00     | Rp 5.784,00   | Rp 5.695,50   | Rp 9.935,25   |
| 2013  | Rp 6.767,25   | Rp 7.288,50   | Rp 6.687,75   | Rp 6.777,75   |
| 2012  | Rp 11.097,75  | Rp 18.028,50  | Rp 5.991,00   | Rp 6.003,75   |
| 2011  | Rp 952,50     | Rp 1.434,00   | Rp 2.052,75   | Rp 32.924,25  |
| 2010  | Rp -          | Rp -          | Rp -          | Rp -          |
| 2009  | Rp 3.909,00   | Rp -          | Rp -          | Rp -          |
| 2008  | Rp 45.102,00  | Rp 36.028,50  | Rp 24.852,75  | Rp 15.159,00  |
| 2007  | Rp 143.504,25 | Rp 93.517,50  | Rp 83.217,75  | Rp 48.527,25  |
| 2006  | Rp 169.609,50 | Rp -          | Rp 168.945,75 | Rp 153.982,50 |
| 2005  | Rp 218.140,50 | Rp 180.439,50 | Rp 208.074,00 | Rp 170.271,00 |

## Surat Berharga yang diterbitkan oleh Korporasi

| Tahun | Q1              | Q2              | Q3              | Q4              |
|-------|-----------------|-----------------|-----------------|-----------------|
| 2017  | Rp 1.100.596,00 | Rp 1.372.017,00 |                 |                 |
| 2016  | Rp 1.497.965,00 | Rp 1.778.669,00 | Rp 1.992.016,00 | Rp 2.057.214,00 |
| 2015  | Rp 1.446.099,00 | Rp 1.288.066,00 | Rp 1.464.416,00 | Rp 1.540.778,00 |
| 2014  | Rp 1.277.513,00 | Rp 1.273.202,00 | Rp 1.480.774,00 | Rp 1.217.900,00 |
| 2013  | Rp 280.406,00   | Rp 280.523,00   | Rp 526.325,00   | Rp 525.325,00   |
| 2012  | Rp 662.582,00   | Rp 552.783,00   | Rp 552.783,00   | Rp 290.357,00   |
| 2011  | Rp 563.007,00   | Rp 772.723,00   | Rp 950.282,00   | Rp 552.783,00   |
| 2010  | Rp 461.847,00   | Rp 578.986,00   | Rp 581.718,00   | Rp 577.357,00   |
| 2009  | Rp 111.616,00   | Rp 101.135,00   | Rp 451.894,00   | Rp 500.552,00   |
| 2008  | Rp -            | Rp -            | Rp 66.893,00    | Rp 402.044,00   |
| 2007  | Rp 309.553,00   | Rp 1.247.645,00 | Rp 1.450.111,00 | Rp -            |
| 2006  | Rp 381.076,00   | Rp 1.686.899,00 | Rp 1.071.866,00 | Rp 380.811,00   |
| 2005  | Rp -            | Rp -            | Rp -            | Rp 808.316,00   |

## Haircut 50%

| Tahun | Q1            | Q2            | Q3            | Q4              |
|-------|---------------|---------------|---------------|-----------------|
| 2017  | Rp 550.298,00 | Rp 686.008,50 | Rp -          | Rp -            |
| 2016  | Rp 748.982,50 | Rp 889.334,50 | Rp 996.008,00 | Rp 1.028.607,00 |
| 2015  | Rp 723.049,50 | Rp 644.033,00 | Rp 732.208,00 | Rp 770.389,00   |
| 2014  | Rp 638.756,50 | Rp 636.601,00 | Rp 740.387,00 | Rp 608.950,00   |
| 2013  | Rp 140.203,00 | Rp 140.261,50 | Rp 263.162,50 | Rp 262.662,50   |
| 2012  | Rp 331.291,00 | Rp 276.391,50 | Rp 276.391,50 | Rp 145.178,50   |
| 2011  | Rp 281.503,50 | Rp 386.361,50 | Rp 475.141,00 | Rp 276.391,50   |
| 2010  | Rp 230.923,50 | Rp 289.493,00 | Rp 290.859,00 | Rp 288.678,50   |
| 2009  | Rp 55.808,00  | Rp 50.567,50  | Rp 225.947,00 | Rp 250.276,00   |
| 2008  | Rp -          | Rp -          | Rp 33.446,50  | Rp 201.022,00   |
| 2007  | Rp 154.776,50 | Rp 623.822,50 | Rp 725.055,50 | Rp -            |
| 2006  | Rp 190.538,00 | Rp 843.449,50 | Rp 535.933,00 | Rp 190.405,50   |
| 2005  | Rp -          | Rp -          | Rp -          | Rp 404.158,00   |

### Penyertaan Saham

| Tahun | Q1            | Q2            | Q3            | Q4            |
|-------|---------------|---------------|---------------|---------------|
| 2017  | Rp 57.985,00  | Rp 775.080,00 |               |               |
| 2016  | Rp 44.521,00  | Rp 32.745,00  | Rp 32.737,00  | Rp 57.169,00  |
| 2015  | Rp 36.942,00  | Rp 36.932,00  | Rp 36.951,00  | Rp 35.793,00  |
| 2014  | Rp 41.807,00  | Rp 40.699,00  | Rp 36.169,00  | Rp 37.434,00  |
| 2013  | Rp 39.405,00  | Rp 37.696,00  | Rp 39.909,00  | Rp 39.507,00  |
| 2012  | Rp 23.156,00  | Rp 14.894,00  | Rp 17.425,00  | Rp 24.026,00  |
| 2011  | Rp 11.729,00  | Rp 63.929,00  | Rp 20.655,00  | Rp 24.335,00  |
| 2010  | Rp 61.451,00  | Rp 27.769,00  | Rp 35.403,00  | Rp 24.398,00  |
| 2009  | Rp 34.444,00  | Rp 45.521,00  | Rp 56.298,00  | Rp 51.267,00  |
| 2008  | Rp 33.717,00  | Rp 31.308,00  | Rp 31.339,00  | Rp 104.653,00 |
| 2007  | Rp 83.396,00  | Rp 148.586,00 | Rp 78.663,00  | Rp 134.793,00 |
| 2006  | Rp 115.207,00 | Rp 124.981,00 | Rp 127.407,00 | Rp 130.803,00 |
| 2005  | Rp 121.001,00 | Rp 122.379,00 | Rp 138.095,00 | Rp 125.256,00 |

### Haircut 50%

| Tahun | Q1           | Q2            | Q3           | Q4           |
|-------|--------------|---------------|--------------|--------------|
| 2017  | Rp 28.992,50 | Rp 387.540,00 | Rp -         | Rp -         |
| 2016  | Rp 22.260,50 | Rp 16.372,50  | Rp 16.368,50 | Rp 28.584,50 |
| 2015  | Rp 18.471,00 | Rp 18.466,00  | Rp 18.475,50 | Rp 17.896,50 |
| 2014  | Rp 20.903,50 | Rp 20.349,50  | Rp 18.084,50 | Rp 18.717,00 |
| 2013  | Rp 19.702,50 | Rp 18.848,00  | Rp 19.954,50 | Rp 19.753,50 |
| 2012  | Rp 11.578,00 | Rp 7.447,00   | Rp 8.712,50  | Rp 12.013,00 |
| 2011  | Rp 5.864,50  | Rp 31.964,50  | Rp 10.327,50 | Rp 12.167,50 |
| 2010  | Rp 30.725,50 | Rp 13.884,50  | Rp 17.701,50 | Rp 12.199,00 |
| 2009  | Rp 17.222,00 | Rp 22.760,50  | Rp 28.149,00 | Rp 25.633,50 |
| 2008  | Rp 16.858,50 | Rp 15.654,00  | Rp 15.669,50 | Rp 52.326,50 |
| 2007  | Rp 41.698,00 | Rp 74.293,00  | Rp 39.331,50 | Rp 67.396,50 |
| 2006  | Rp 57.603,50 | Rp 62.490,50  | Rp 63.703,50 | Rp 65.401,50 |
| 2005  | Rp 60.500,50 | Rp 61.189,50  | Rp 69.047,50 | Rp 62.628,00 |

### Total Stock HQLA Level 1

| Tahun | Q1                | Q2                | Q3                | Q4                |
|-------|-------------------|-------------------|-------------------|-------------------|
| 2017  | Rp 141.945.912,16 | Rp 124.759.187,88 | Rp -              | Rp -              |
| 2016  | Rp 121.375.426,77 | Rp 102.764.989,87 | Rp 140.635.221,22 | Rp 141.903.426,20 |
| 2015  | Rp 87.785.385,60  | Rp 103.321.438,20 | Rp 112.327.461,00 | Rp 135.699.732,49 |
| 2014  | Rp 70.031.175,00  | Rp 110.043.206,40 | Rp 87.650.968,80  | Rp 83.994.865,40  |
| 2013  | Rp 81.541.033,99  | Rp 78.383.819,15  | Rp 88.733.139,02  | Rp 100.434.773,20 |
| 2012  | Rp 98.363.962,53  | Rp 104.035.540,86 | Rp 99.737.948,28  | Rp 96.966.200,65  |
| 2011  | Rp 78.729.120,86  | Rp 78.955.341,74  | Rp 80.981.026,84  | Rp 121.398.702,32 |
| 2010  | Rp 34.932.448,64  | Rp 41.179.920,48  | Rp 63.037.544,39  | Rp 87.602.075,58  |
| 2009  | Rp 37.205.290,79  | Rp 30.305.297,14  | Rp 47.788.372,28  | Rp 87.436.051,58  |
| 2008  | Rp 33.730.261,72  | Rp 32.617.294,09  | Rp 33.194.525,54  | Rp 40.289.738,86  |
| 2007  | Rp 68.665.049,22  | Rp 62.828.476,52  | Rp 55.794.070,06  | Rp 55.548.045,33  |
| 2006  | Rp 46.037.331,21  | Rp 29.896.248,47  | Rp 52.952.529,61  | Rp 42.944.320,27  |
| 2005  | Rp 34.004.332,42  | Rp 32.850.934,28  | Rp 45.896.732,52  | Rp 38.673.544,10  |

## Total Stock HQLA Level 2A

| Tahun | Q1              | Q2              | Q3              | Q4              |
|-------|-----------------|-----------------|-----------------|-----------------|
| 2017  | Rp 819.993,30   | Rp 911.214,45   | Rp -            | Rp -            |
| 2016  | Rp 1.273.270,25 | Rp 1.511.868,65 | Rp 1.693.213,60 | Rp 1.748.631,90 |
| 2015  | Rp 1.229.184,15 | Rp 1.094.856,10 | Rp 1.244.753,60 | Rp 1.309.661,30 |
| 2014  | Rp 1.085.886,05 | Rp 1.082.221,70 | Rp 1.258.657,90 | Rp 1.035.215,00 |
| 2013  | Rp 238.345,10   | Rp 238.444,55   | Rp 447.376,25   | Rp 446.526,25   |
| 2012  | Rp 563.194,70   | Rp 469.865,55   | Rp 469.865,55   | Rp 246.803,45   |
| 2011  | Rp 866.484,90   | Rp 935.479,40   | Rp 1.512.849,55 | Rp 469.865,55   |
| 2010  | Rp 772.562,45   | Rp 846.758,95   | Rp 947.674,35   | Rp 1.014.013,45 |
| 2009  | Rp 471.964,20   | Rp 555.398,50   | Rp 835.235,50   | Rp 754.421,75   |
| 2008  | Rp 321.572,00   | Rp 367.299,45   | Rp 337.795,10   | Rp 625.769,15   |
| 2007  | Rp 425.183,60   | Rp 1.300.388,65 | Rp 1.449.584,90 | Rp 219.136,80   |
| 2006  | Rp 716.493,90   | Rp 1.433.864,15 | Rp 1.067.510,75 | Rp 455.004,15   |
| 2005  | Rp 400.336,40   | Rp 405.616,60   | Rp 363.076,65   | Rp 1.167.480,10 |

## Total Stock HQLA Level 2B

| Tahun | Q1              | Q2              | Q3              | Q4              |
|-------|-----------------|-----------------|-----------------|-----------------|
| 2017  | Rp 820.933,00   | Rp 1.308.101,25 | Rp -            | Rp -            |
| 2016  | Rp 1.007.202,75 | Rp 1.179.648,25 | Rp 1.403.151,25 | Rp 1.295.036,75 |
| 2015  | Rp 741.799,86   | Rp 662.778,12   | Rp 1.021.331,50 | Rp 1.061.958,25 |
| 2014  | Rp 660.257,00   | Rp 662.734,50   | Rp 764.167,00   | Rp 637.602,25   |
| 2013  | Rp 166.672,75   | Rp 166.398,00   | Rp 289.804,75   | Rp 289.193,75   |
| 2012  | Rp 353.966,75   | Rp 301.867,00   | Rp 291.095,00   | Rp 163.195,25   |
| 2011  | Rp 288.320,50   | Rp 419.760,00   | Rp 487.521,25   | Rp 321.483,25   |
| 2010  | Rp 261.649,00   | Rp 303.377,50   | Rp 308.560,50   | Rp 300.877,50   |
| 2009  | Rp 76.939,00    | Rp 73.328,00    | Rp 254.096,00   | Rp 275.909,50   |
| 2008  | Rp 61.960,50    | Rp 51.682,50    | Rp 73.968,75    | Rp 268.507,50   |
| 2007  | Rp 339.978,75   | Rp 791.633,00   | Rp 847.604,75   | Rp 115.923,75   |
| 2006  | Rp 417.751,00   | Rp 905.940,00   | Rp 768.582,25   | Rp 409.789,50   |
| 2005  | Rp 278.641,00   | Rp 241.629,00   | Rp 277.121,50   | Rp 637.057,00   |

## Total Stock HQLA (Level 1 + Level 2A + Level 2B)

| Tahun | Q1                | Q2                | Q3                | Q4                |
|-------|-------------------|-------------------|-------------------|-------------------|
| 2017  | Rp 143.586.838,46 | Rp 126.978.503,58 | Rp -              | Rp -              |
| 2016  | Rp 123.655.899,77 | Rp 105.456.506,77 | Rp 143.731.586,07 | Rp 144.947.094,85 |
| 2015  | Rp 89.756.369,61  | Rp 105.079.072,42 | Rp 114.593.546,10 | Rp 138.071.352,04 |
| 2014  | Rp 71.777.318,05  | Rp 111.788.162,60 | Rp 89.673.793,70  | Rp 85.667.682,65  |
| 2013  | Rp 81.946.051,84  | Rp 78.788.661,70  | Rp 89.470.320,02  | Rp 101.170.493,20 |
| 2012  | Rp 99.281.123,98  | Rp 104.807.273,41 | Rp 100.498.908,83 | Rp 97.376.199,35  |
| 2011  | Rp 79.883.926,26  | Rp 80.310.581,14  | Rp 82.981.397,64  | Rp 122.190.051,12 |
| 2010  | Rp 35.966.660,09  | Rp 42.330.056,93  | Rp 64.293.779,24  | Rp 88.916.966,53  |
| 2009  | Rp 37.754.193,99  | Rp 30.934.023,64  | Rp 48.877.703,78  | Rp 88.466.382,83  |
| 2008  | Rp 34.113.794,22  | Rp 33.036.276,04  | Rp 33.606.289,39  | Rp 41.184.015,51  |
| 2007  | Rp 69.430.211,57  | Rp 64.920.498,17  | Rp 58.091.259,71  | Rp 55.883.105,88  |
| 2006  | Rp 47.171.576,11  | Rp 32.236.052,62  | Rp 54.788.622,61  | Rp 43.809.113,92  |
| 2005  | Rp 34.683.309,82  | Rp 33.498.179,88  | Rp 46.536.930,67  | Rp 40.478.081,20  |

Lampiran 5. Perhitungan Giro Wajib Minimum Bank CIMB Niaga  
Giro Pada Bank Indonesia

| Tahun | Q1 |               | Q2 |               | Q3 |               | Q4 |               |
|-------|----|---------------|----|---------------|----|---------------|----|---------------|
| 2017  | Rp | 12.429.414,00 | Rp | 14.447.785,00 |    |               |    |               |
| 2016  | Rp | 12.166.229,00 | Rp | 12.615.089,00 | Rp | 12.945.652,00 | Rp | 13.345.736,00 |
| 2015  | Rp | 14.994.392,00 | Rp | 15.346.297,00 | Rp | 15.419.239,00 | Rp | 14.605.403,00 |
| 2014  | Rp | 13.364.779,00 | Rp | 13.404.172,00 | Rp | 13.824.837,00 | Rp | 14.644.709,00 |
| 2013  | Rp | 13.302.377,00 | Rp | 12.540.342,00 | Rp | 13.570.900,00 | Rp | 13.906.003,00 |
| 2012  | Rp | 11.320.928,00 | Rp | 11.634.532,00 | Rp | 12.249.196,00 | Rp | 12.793.295,00 |
| 2011  | Rp | 9.458.956,00  | Rp | 10.033.621,00 | Rp | 10.744.673,00 | Rp | 11.154.874,00 |
| 2010  | Rp | 4.069.518,00  | Rp | 4.765.492,00  | Rp | 4.871.471,00  | Rp | 8.714.923,00  |
| 2009  | Rp | 7.368.921,00  | Rp | 7.698.281,00  | Rp | 3.016.075,00  | Rp | 3.898.110,00  |
| 2008  | Rp | 10.858.870,00 | Rp | 9.246.885,00  | Rp | 5.178.761,00  | Rp | 2.996.213,00  |
| 2007  | Rp | 5.650.035,00  | Rp | 3.857.449,00  | Rp | 4.375.732,00  | Rp | 2.784.701,00  |
| 2006  | Rp | 3.611.170,00  | Rp | 3.217.913,00  | Rp | 4.952.176,00  | Rp | 2.893.745,00  |
| 2005  | Rp | 1.927.179,00  | Rp | -             | Rp | 2.673.351,00  | Rp | 2.492.585,00  |

Giro Wajib Minimum dalam Persentase

| Tahun | Q1     | Q2     | Q3     | Q4     |
|-------|--------|--------|--------|--------|
| 2017  | 27,09% | 25,01% |        |        |
| 2016  | 26,49% | 26,59% | 29,30% | 27,14% |
| 2015  | 29,15% | 27,89% | 27,50% | 24,86% |
| 2014  | 27,85% | 29,31% | 28,95% | 26,43% |
| 2013  | 21,63% |        | 27,35% | 25,56% |
| 2012  | 26,29% | 24,95% | 25,10% | 23,61% |
| 2011  | 26,20% | 27,98% | 24,92% | 26,09% |
| 2010  | 6,18%  | 16,43% | 21,49% | 19,67% |
| 2009  | 5,19%  | 5,10%  | 5,15%  | 17,30% |
| 2008  | 11,24% | 11,00% | 10,31% | 5,24%  |
| 2007  | 11,37% | 10,66% | 10,06% | 10,39% |
| 2006  | 11,14% | 10,28% | 10,35% | 11,73% |
| 2005  | 0,00%  | 0,00%  | 0,00%  | 12,60% |

Giro Wajib Minimum

(Giro pada Bank Indonesia x Giro Wajib Minimum dalam Persentase)

| Tahun | Q1 |              | Q2 |              | Q3 |              | Q4 |              |
|-------|----|--------------|----|--------------|----|--------------|----|--------------|
| 2017  | Rp | 3.367.128,25 | Rp | 3.613.391,03 | Rp | -            | Rp | -            |
| 2016  | Rp | 3.222.834,06 | Rp | 3.354.352,17 | Rp | 3.793.076,04 | Rp | 3.622.032,75 |
| 2015  | Rp | 4.370.865,27 | Rp | 4.280.082,23 | Rp | 4.240.290,73 | Rp | 3.630.903,19 |
| 2014  | Rp | 3.722.090,95 | Rp | 3.928.762,81 | Rp | 4.002.290,31 | Rp | 3.870.596,59 |
| 2013  | Rp | 2.877.304,15 | Rp | -            | Rp | 3.711.641,15 | Rp | 3.554.374,37 |
| 2012  | Rp | 2.976.271,97 | Rp | 2.902.815,73 | Rp | 3.074.548,20 | Rp | 3.020.496,95 |
| 2011  | Rp | 2.478.246,47 | Rp | 2.807.407,16 | Rp | 2.677.572,51 | Rp | 2.910.306,63 |
| 2010  | Rp | 251.496,21   | Rp | 782.970,34   | Rp | 1.046.879,12 | Rp | 1.714.225,35 |
| 2009  | Rp | 382.447,00   | Rp | 392.612,33   | Rp | 155.327,86   | Rp | 674.373,03   |
| 2008  | Rp | 1.220.536,99 | Rp | 1.017.157,35 | Rp | 533.930,26   | Rp | 157.001,56   |
| 2007  | Rp | 642.408,98   | Rp | 411.204,06   | Rp | 440.198,64   | Rp | 289.330,43   |
| 2006  | Rp | 402.284,34   | Rp | 330.801,46   | Rp | 512.550,22   | Rp | 339.436,29   |
| 2005  | Rp | -            | Rp | -            | Rp | -            | Rp | 314.065,71   |

Giro Pada Bank Indonesia diluar Giro Wajib Minimum  
(Giro Pada Bank Indonesia – Giro Wajib Minimum)

| Tahun | Q1               | Q2               | Q3               | Q4               |
|-------|------------------|------------------|------------------|------------------|
| 2017  | Rp 9.062.285,75  | Rp 10.834.393,97 | Rp -             | Rp -             |
| 2016  | Rp 8.943.394,94  | Rp 9.260.736,83  | Rp 9.152.575,96  | Rp 9.723.703,25  |
| 2015  | Rp 10.623.526,73 | Rp 11.066.214,77 | Rp 11.178.948,28 | Rp 10.974.499,81 |
| 2014  | Rp 9.642.688,05  | Rp 9.475.409,19  | Rp 9.822.546,69  | Rp 10.774.112,41 |
| 2013  | Rp 10.425.072,85 | Rp 12.540.342,00 | Rp 9.859.258,85  | Rp 10.351.628,63 |
| 2012  | Rp 8.344.656,03  | Rp 8.731.716,27  | Rp 9.174.647,80  | Rp 9.772.798,05  |
| 2011  | Rp 6.980.709,53  | Rp 7.226.213,84  | Rp 8.067.100,49  | Rp 8.244.567,37  |
| 2010  | Rp 3.818.021,79  | Rp 3.982.521,66  | Rp 3.824.591,88  | Rp 7.000.697,65  |
| 2009  | Rp 6.986.474,00  | Rp 7.305.668,67  | Rp 2.860.747,14  | Rp 3.223.736,97  |
| 2008  | Rp 9.638.333,01  | Rp 8.229.727,65  | Rp 4.644.830,74  | Rp 2.839.211,44  |
| 2007  | Rp 5.007.626,02  | Rp 3.446.244,94  | Rp 3.935.533,36  | Rp 2.495.370,57  |
| 2006  | Rp 3.208.885,66  | Rp 2.887.111,54  | Rp 4.439.625,78  | Rp 2.554.308,71  |
| 2005  | Rp 1.927.179,00  | Rp -             | Rp 2.673.351,00  | Rp 2.178.519,29  |

Penempatan Pada Bank Indonesia

| Tahun | Q1               | Q2              | Q3               | Q4               |
|-------|------------------|-----------------|------------------|------------------|
| 2017  | Rp 4.335.345,00  | Rp 973.656,00   |                  |                  |
| 2016  | Rp 3.817.400,00  | Rp 5.435.363,00 | Rp 3.226.806,00  | Rp 3.645.892,00  |
| 2015  | Rp 8.450.373,00  | Rp 4.830.298,00 | Rp 5.741.094,00  | Rp 5.157.501,00  |
| 2014  | Rp 4.537.831,00  | Rp 4.564.716,00 | Rp 3.578.270,00  | Rp 2.482.041,00  |
| 2013  | Rp 26.794.465,00 | Rp 7.941.696,00 | Rp 6.838.729,00  | Rp 7.941.696,00  |
| 2012  | Rp 6.378.701,00  | Rp 3.393.425,00 | Rp 11.190.828,00 | Rp 10.459.837,00 |
| 2011  | Rp 7.009.742,00  | Rp 2.799.664,00 | Rp 5.422.505,00  | Rp 4.044.053,00  |
| 2010  | Rp 6.031.500,00  | Rp 4.537.831,00 | Rp 1.203.080,00  | Rp 7.934.832,00  |
| 2009  | Rp 4.231.879,00  | Rp 4.564.811,00 | Rp 284.300,00    | Rp 629.000,00    |
| 2008  | Rp 1.474.773,00  | Rp 3.434.812,00 | Rp 78.052,00     | Rp -             |
| 2007  | Rp 2.887.473,00  | Rp 1.433.557,00 | Rp 502.272,00    | Rp 2.834.764,00  |
| 2006  | Rp 1.082.373,00  | Rp 1.033.435,00 | Rp -             | Rp 1.174.845,00  |
| 2005  | Rp 249.332,00    | Rp 199.621,00   | Rp 274.297,00    | Rp 1.109.441,00  |

Penempatan Pada Bank Indonesia diluar Giro Wajib Minimum  
(Penempatan Pada Bank Indonesia – Giro Wajib Minimum)

| Tahun | Q1               | Q2               | Q3               |                  |
|-------|------------------|------------------|------------------|------------------|
| 2017  | Rp 13.397.630,75 | Rp 11.808.049,97 | Rp -             | Rp -             |
| 2016  | Rp 12.760.794,94 | Rp 14.696.099,83 | Rp 12.379.381,96 | Rp 13.369.595,25 |
| 2015  | Rp 19.073.899,73 | Rp 15.896.512,77 | Rp 16.920.042,28 | Rp 16.132.000,81 |
| 2014  | Rp 14.180.519,05 | Rp 14.040.125,19 | Rp 13.400.816,69 | Rp 13.256.153,41 |
| 2013  | Rp 37.219.537,85 | Rp 20.482.038,00 | Rp 16.697.987,85 | Rp 18.293.324,63 |
| 2012  | Rp 14.723.357,03 | Rp 12.125.141,27 | Rp 20.365.475,80 | Rp 20.232.635,05 |
| 2011  | Rp 13.990.451,53 | Rp 10.025.877,84 | Rp 13.489.605,49 | Rp 12.288.620,37 |
| 2010  | Rp 9.849.521,79  | Rp 8.520.352,66  | Rp 5.027.671,88  | Rp 14.935.529,65 |
| 2009  | Rp 11.218.353,00 | Rp 11.870.479,67 | Rp 3.145.047,14  | Rp 3.852.736,97  |
| 2008  | Rp 11.113.106,01 | Rp 11.664.539,65 | Rp 4.722.882,74  | Rp 2.839.211,44  |
| 2007  | Rp 7.895.099,02  | Rp 4.879.801,94  | Rp 4.437.805,36  | Rp 5.330.134,57  |
| 2006  | Rp 4.291.258,66  | Rp 3.920.546,54  | Rp 4.439.625,78  | Rp 3.729.153,71  |
| 2005  | Rp 2.176.511,00  | Rp 199.621,00    | Rp 2.947.648,00  | Rp 3.287.960,29  |

### Lampiran 6. Perhitungan Stock HQLA Bank CIMB Niaga

(Mengacu dari Peraturan Otoritas Jasa Keuangan No.42/POJK.03/2015 tentang Kewajiban Pemenuhan Rasio Kecukupan Likuiditas (Liquidity Coverage Ratio) Bagi Bank Umum)

#### HQLA Level 1

##### Kas dan Setara Kas

| Tahun | Q1               | Q2               | Q3               | Q4               |
|-------|------------------|------------------|------------------|------------------|
| 2017  | Rp 23.828.353,00 | Rp 25.064.053,00 |                  |                  |
| 2016  | Rp 22.482.983,00 | Rp 26.217.883,00 | Rp 23.948.449,00 | Rp 3.261.730,00  |
| 2015  | Rp 30.736.451,00 | Rp 30.173.952,00 | Rp 29.416.276,00 | Rp 28.130.816,00 |
| 2014  | Rp 23.095.162,00 | Rp 24.952.385,00 | Rp 25.399.739,00 | Rp 27.507.314,00 |
| 2013  | Rp 47.765.588,00 | Rp 24.190.240,00 | Rp 30.436.670,00 | Rp 34.181.608,00 |
| 2012  | Rp 21.905.597,00 | Rp 20.935.464,00 | Rp 29.242.779,00 | Rp 31.694.397,00 |
| 2011  | Rp 21.477.056,00 | Rp 16.894.728,00 | Rp 22.554.387,00 | Rp 21.730.271,00 |
| 2010  | Rp 21.444.480,00 | Rp 25.865.418,00 | Rp 19.234.102,00 | Rp 23.520.229,00 |
| 2009  | Rp 1.944.426,00  | Rp 4.701.343,00  | Rp 3.604.420,00  | Rp 7.925.930,00  |
| 2008  | Rp 1.959.073,00  | Rp 3.978.032,00  | Rp 3.070.571,00  | Rp 8.855.241,00  |
| 2007  | Rp 749.000,00    | Rp 715.391,00    | Rp 768.185,00    | Rp 7.892.096,00  |
| 2006  | Rp 509.386,00    | Rp 538.623,00    | Rp 637.979,00    | Rp 3.776.321,00  |
| 2005  | Rp 391.033,00    | Rp 391.033,00    | Rp 440.522,00    | Rp 3.228.013,00  |

##### Penempatan pada Bank Indonesia diluar Giro Wajib Minimum

| Tahun | Q1               | Q2               | Q3               | Q4               |
|-------|------------------|------------------|------------------|------------------|
| 2017  | Rp 13.397.630,75 | Rp 11.808.049,97 | Rp -             | Rp -             |
| 2016  | Rp 12.760.794,94 | Rp 14.696.099,83 | Rp 12.379.381,96 | Rp 13.369.595,25 |
| 2015  | Rp 19.073.899,73 | Rp 15.896.512,77 | Rp 16.920.042,28 | Rp 16.132.000,81 |
| 2014  | Rp 14.180.519,05 | Rp 14.040.125,19 | Rp 13.400.816,69 | Rp 13.256.153,41 |
| 2013  | Rp 37.219.537,85 | Rp 20.482.038,00 | Rp 16.697.987,85 | Rp 18.293.324,63 |
| 2012  | Rp 14.723.357,03 | Rp 12.125.141,27 | Rp 20.365.475,80 | Rp 20.232.635,05 |
| 2011  | Rp 13.990.451,53 | Rp 10.025.877,84 | Rp 13.489.605,49 | Rp 12.288.620,37 |
| 2010  | Rp 9.849.521,79  | Rp 8.520.352,66  | Rp 5.027.671,88  | Rp 14.935.529,65 |
| 2009  | Rp 12.046.789,00 | Rp 11.148.707,00 | Rp 9.312.013,00  | Rp 3.852.736,97  |
| 2008  | Rp 13.153.489,00 | Rp 11.145.112,00 | Rp 9.026.551,00  | Rp 2.839.211,44  |
| 2007  | Rp 6.600.719,00  | Rp 4.879.801,94  | Rp 5.646.189,00  | Rp 5.330.134,57  |
| 2006  | Rp 4.493.080,00  | Rp 3.920.546,54  | Rp 5.838.783,00  | Rp 3.729.153,71  |
| 2005  | Rp 2.534.163,00  | Rp 2.851.911,00  | Rp 3.642.714,00  | Rp 3.287.960,29  |

## Surat Berharga yang di Terbitkan oleh Pemerintah Pusat dan Bank Sentral

| Tahun | Q1              | Q2              | Q3              | Q4              |
|-------|-----------------|-----------------|-----------------|-----------------|
| 2017  | Rp 3.656.426,00 | Rp 1.769.637,00 |                 |                 |
| 2016  | Rp 4.052.448,00 | Rp 2.265.962,00 | Rp 2.951.937,00 | Rp 2.559.763,00 |
| 2015  | Rp 5.762.150,00 | Rp 5.164.420,00 | Rp 3.669.472,00 | Rp 2.155.917,00 |
| 2014  | Rp 3.168.924,00 | Rp 3.085.947,00 | Rp 2.989.850,00 | Rp 3.818.885,00 |
| 2013  | Rp 606.494,00   |                 | Rp 2.268.693,00 | Rp 3.051.948,00 |
| 2012  | Rp 724.810,00   | Rp 973.584,00   | Rp 2.576.977,00 | Rp 281.520,00   |
| 2011  | Rp 5.599.330,00 | Rp 4.557.963,00 | Rp 3.506.995,00 | Rp 940.088,00   |
| 2010  | Rp 1.095.132,00 | Rp 5.370.776,00 | Rp 7.785.289,00 | Rp 4.516.884,00 |
| 2009  | Rp -            | Rp -            | Rp 1.608.604,00 | Rp 2.299.996,00 |
| 2008  | Rp -            |                 | Rp 799.291,00   | Rp 2.204.582,00 |
| 2007  | Rp -            | Rp -            | Rp -            | Rp 4.586.990,00 |
| 2006  | Rp -            | Rp -            | Rp -            | Rp 5.860.226,00 |
| 2005  | Rp -            | Rp -            | Rp -            | Rp 4.367.975,00 |

## HQLA Level 2A

## Surat Berharga yang diterbitkan oleh Korporasi

| Tahun | Q1              | Q2               | Q3              | Q4              |
|-------|-----------------|------------------|-----------------|-----------------|
| 2017  | Rp 1.118.320,00 | Rp 11.941.890,00 |                 |                 |
| 2016  | Rp 1.029.167,00 | Rp 1.175.201,00  | Rp 1.164.929,00 | Rp 962.574,00   |
| 2015  | Rp 1.346.327,00 | Rp 1.372.390,00  | Rp 1.241.637,00 | Rp 1.258.031,00 |
| 2014  | Rp 1.668.512,00 | Rp 1.533.717,00  | Rp 1.448.860,00 | Rp 1.396.925,00 |
| 2013  | Rp 1.684.425,00 | Rp -             | Rp 1.912.990,00 | Rp 1.480.150,00 |
| 2012  | Rp 1.785.780,00 | Rp 178.404,00    | Rp 1.494.521,00 | Rp 1.443.048,00 |
| 2011  | Rp 1.337.703,00 | Rp 2.429.694,00  | Rp 2.445.390,00 | Rp 2.370.828,00 |
| 2010  | Rp 2.418.224,00 | Rp 6.691.319,00  | Rp 1.300.625,00 | Rp 1.538.739,00 |
| 2009  | Rp 6.422.697,00 | Rp 2.155.088,00  | Rp 3.008.951,00 | Rp 3.695.639,00 |
| 2008  | Rp 294.891,00   | Rp 181.124,00    | Rp 438.130,00   | Rp 4.350.583,00 |
| 2007  | Rp -            | Rp 240.623,00    | Rp 163.309,00   | Rp 7.746.118,00 |
| 2006  | Rp -            | Rp -             | Rp -            | Rp 3.137.076,00 |
| 2005  | Rp -            | Rp -             | Rp -            | Rp 675.401,00   |

## Haircut 15%

| Tahun | Q1              | Q2               | Q3              | Q4              |
|-------|-----------------|------------------|-----------------|-----------------|
| 2017  | Rp 950.572,00   | Rp 10.150.606,50 | Rp -            | Rp -            |
| 2016  | Rp 874.791,95   | Rp 998.920,85    | Rp 990.189,65   | Rp 818.187,90   |
| 2015  | Rp 1.144.377,95 | Rp 1.166.531,50  | Rp 1.055.391,45 | Rp 1.069.326,35 |
| 2014  | Rp 1.418.235,20 | Rp 1.303.659,45  | Rp 1.231.531,00 | Rp 1.187.386,25 |
| 2013  | Rp 1.431.761,25 | Rp -             | Rp 1.626.041,50 | Rp 1.258.127,50 |
| 2012  | Rp 1.517.913,00 | Rp 151.643,40    | Rp 1.270.342,85 | Rp 1.226.590,80 |
| 2011  | Rp 1.137.047,55 | Rp 2.065.239,90  | Rp 2.078.581,50 | Rp 2.015.203,80 |
| 2010  | Rp 2.055.490,40 | Rp 5.687.621,15  | Rp 1.105.531,25 | Rp 1.307.928,15 |
| 2009  | Rp 5.459.292,45 | Rp 1.831.824,80  | Rp 2.557.608,35 | Rp 3.141.293,15 |
| 2008  | Rp 250.657,35   | Rp 153.955,40    | Rp 372.410,50   | Rp 3.697.995,55 |
| 2007  | Rp -            | Rp 204.529,55    | Rp 138.812,65   | Rp 6.584.200,30 |
| 2006  | Rp -            | Rp -             | Rp -            | Rp 2.666.514,60 |
| 2005  | Rp -            | Rp -             | Rp -            | Rp 574.090,85   |

## HQLA Level 2B

## Efek Beragun Rumah Tinggal

| Tahun | Q1 |            | Q2 |            | Q3 |            | Q4 |              |
|-------|----|------------|----|------------|----|------------|----|--------------|
| 2017  | Rp | 456.909,00 | Rp | 396.462,00 |    |            |    |              |
| 2016  | Rp | 821.307,00 | Rp | 626.457,00 | Rp | 560.740,00 | Rp | 485.422,00   |
| 2015  | Rp | 697.838,00 | Rp | 824.388,00 | Rp | 814.259,00 | Rp | 918.454,00   |
| 2014  | Rp | 160.457,00 | Rp | 157.815,00 | Rp | 157.197,00 | Rp | 704.324,00   |
| 2013  | Rp | 163.609,00 | Rp | 174.385,00 | Rp | 162.302,00 | Rp | 174.385,00   |
| 2012  | Rp | 102.221,00 | Rp | 112.338,00 | Rp | 184.658,00 | Rp | 161.344,00   |
| 2011  | Rp | 103.805,00 | Rp | 87.653,00  | Rp | 82.753,00  | Rp | 102.995,00   |
| 2010  | Rp | 793.077,00 | Rp | 560.664,00 | Rp | 562.272,00 | Rp | 95.763,00    |
| 2009  | Rp | 676.719,00 | Rp | 659.069,00 | Rp | 544.579,00 | Rp | 558.324,00   |
| 2008  | Rp | 790.480,00 | Rp | 788.554,00 | Rp | 741.870,00 | Rp | 1.037.299,00 |
| 2007  | Rp | 165.760,00 | Rp | 169.989,00 | Rp | 157.650,00 | Rp | 115.314,00   |
| 2006  | Rp | 118.995,00 | Rp | 157.393,00 | Rp | 171.965,00 | Rp | 164.721,00   |
| 2005  | Rp | 126.262,00 | Rp | 117.642,00 | Rp | 136.813,00 | Rp | 143.170,00   |

## Haircut 25%

| Tahun | Q1 |            | Q2 |            | Q3 |            | Q4 |            |
|-------|----|------------|----|------------|----|------------|----|------------|
| 2017  | Rp | 342.681,75 | Rp | 297.346,50 | Rp | -          | Rp | -          |
| 2016  | Rp | 615.980,25 | Rp | 469.842,75 | Rp | 420.555,00 | Rp | 364.066,50 |
| 2015  | Rp | 523.378,50 | Rp | 618.291,00 | Rp | 610.694,25 | Rp | 688.840,50 |
| 2014  | Rp | 120.342,75 | Rp | 118.361,25 | Rp | 117.897,75 | Rp | 528.243,00 |
| 2013  | Rp | 122.706,75 | Rp | 130.788,75 | Rp | 121.726,50 | Rp | 130.788,75 |
| 2012  | Rp | 76.665,75  | Rp | 84.253,50  | Rp | 138.493,50 | Rp | 121.008,00 |
| 2011  | Rp | 77.853,75  | Rp | 65.739,75  | Rp | 62.064,75  | Rp | 77.246,25  |
| 2010  | Rp | 594.807,75 | Rp | 420.498,00 | Rp | 421.704,00 | Rp | 71.822,25  |
| 2009  | Rp | 507.539,25 | Rp | 494.301,75 | Rp | 408.434,25 | Rp | 418.743,00 |
| 2008  | Rp | 592.860,00 | Rp | 591.415,50 | Rp | 556.402,50 | Rp | 777.974,25 |
| 2007  | Rp | 124.320,00 | Rp | 127.491,75 | Rp | 118.237,50 | Rp | 86.485,50  |
| 2006  | Rp | 89.246,25  | Rp | 118.044,75 | Rp | 128.973,75 | Rp | 123.540,75 |
| 2005  | Rp | 94.696,50  | Rp | 88.231,50  | Rp | 102.609,75 | Rp | 107.377,50 |

## Surat Berharga yang diterbitkan oleh Korporasi

| Tahun | Q1 |              | Q2 |               | Q3 |              | Q4 |              |
|-------|----|--------------|----|---------------|----|--------------|----|--------------|
| 2017  | Rp | 1.118.320,00 | Rp | 11.941.890,00 |    |              |    |              |
| 2016  | Rp | 1.029.167,00 | Rp | 1.175.201,00  | Rp | 1.164.929,00 | Rp | 962.574,00   |
| 2015  | Rp | 1.346.327,00 | Rp | 1.372.390,00  | Rp | 1.241.637,00 | Rp | 1.258.031,00 |
| 2014  | Rp | 1.668.512,00 | Rp | 1.533.717,00  | Rp | 1.448.860,00 | Rp | 1.396.925,00 |
| 2013  | Rp | 1.684.425,00 |    |               | Rp | 1.912.990,00 | Rp | 1.480.150,00 |
| 2012  | Rp | 1.785.780,00 | Rp | 178.404,00    | Rp | 1.494.521,00 | Rp | 1.443.048,00 |
| 2011  | Rp | 1.337.703,00 | Rp | 2.429.694,00  | Rp | 2.445.390,00 | Rp | 2.370.828,00 |
| 2010  | Rp | 2.418.224,00 | Rp | 6.691.319,00  | Rp | 1.300.625,00 | Rp | 1.538.739,00 |
| 2009  | Rp | 6.422.697,00 | Rp | 2.155.088,00  | Rp | 3.008.951,00 | Rp | 3.695.639,00 |
| 2008  | Rp | 294.891,00   | Rp | 181.124,00    | Rp | 438.130,00   | Rp | 4.350.583,00 |
| 2007  | Rp | -            | Rp | 240.623,00    | Rp | 163.309,00   | Rp | 7.746.118,00 |
| 2006  | Rp | -            | Rp | -             | Rp | -            | Rp | 3.137.076,00 |
| 2005  | Rp | -            | Rp | -             | Rp | -            | Rp | 675.401,00   |



## Haircut 50%

| Tahun | Q1 |              | Q2 |              | Q3 |              | Q4 |              |
|-------|----|--------------|----|--------------|----|--------------|----|--------------|
| 2017  | Rp | 559.160,00   | Rp | 5.970.945,00 | Rp | -            | Rp | -            |
| 2016  | Rp | 514.583,50   | Rp | 587.600,50   | Rp | 582.464,50   | Rp | 481.287,00   |
| 2015  | Rp | 673.163,50   | Rp | 686.195,00   | Rp | 620.818,50   | Rp | 629.015,50   |
| 2014  | Rp | 834.256,00   | Rp | 766.858,50   | Rp | 724.430,00   | Rp | 698.462,50   |
| 2013  | Rp | 842.212,50   | Rp | -            | Rp | 956.495,00   | Rp | 740.075,00   |
| 2012  | Rp | 892.890,00   | Rp | 89.202,00    | Rp | 747.260,50   | Rp | 721.524,00   |
| 2011  | Rp | 668.851,50   | Rp | 1.214.847,00 | Rp | 1.222.695,00 | Rp | 1.185.414,00 |
| 2010  | Rp | 1.209.112,00 | Rp | 3.345.659,50 | Rp | 650.312,50   | Rp | 769.369,50   |
| 2009  | Rp | 3.211.348,50 | Rp | 1.077.544,00 | Rp | 1.504.475,50 | Rp | 1.847.819,50 |
| 2008  | Rp | 147.445,50   | Rp | 90.562,00    | Rp | 219.065,00   | Rp | 2.175.291,50 |
| 2007  | Rp | -            | Rp | 120.311,50   | Rp | 81.654,50    | Rp | 3.873.059,00 |
| 2006  | Rp | -            | Rp | -            | Rp | -            | Rp | 1.568.538,00 |
| 2005  | Rp | -            | Rp | -            | Rp | -            | Rp | 337.700,50   |

## Penyertaan Saham

| Tahun | Q1 |            | Q2 |            | Q3 |            | Q4 |           |
|-------|----|------------|----|------------|----|------------|----|-----------|
| 2017  | Rp | 3.574,00   | Rp | 3.659,00   | Rp | -          | Rp | -         |
| 2016  | Rp | 13.799,00  | Rp | 13.799,00  | Rp | 3.574,00   | Rp | 3.574,00  |
| 2015  | Rp | 13.048,00  | Rp | 13.048,00  | Rp | 13.048,00  | Rp | 13.048,00 |
| 2014  | Rp | 12.108,00  | Rp | 12.108,00  | Rp | 12.108,00  | Rp | 13.048,00 |
| 2013  | Rp | 10.221,00  | Rp | 12.108,00  | Rp | 10.221,00  | Rp | 12.108,00 |
| 2012  | Rp | 7.967,00   | Rp | 7.967,00   | Rp | 7.967,00   | Rp | 12.108,00 |
| 2011  | Rp | 6.365,00   | Rp | 6.365,00   | Rp | 7.867,00   | Rp | 10.221,00 |
| 2010  | Rp | 86.363,00  | Rp | 94.792,00  | Rp | 105.661,00 | Rp | 7.867,00  |
| 2009  | Rp | 75.466,00  | Rp | 83.610,00  | Rp | 92.718,00  | Rp | 81.763,00 |
| 2008  | Rp | 48.144,00  | Rp | 46.618,00  | Rp | 63.002,00  | Rp | 66.563,00 |
| 2007  | Rp | 29.220,00  | Rp | 29.220,00  | Rp | 36.099,00  | Rp | 40.622,00 |
| 2006  | Rp | 122.617,00 | Rp | 122.617,00 | Rp | 129.222,00 | Rp | 25.311,00 |
| 2005  | Rp | 157.923,00 | Rp | 157.923,00 | Rp | 168.977,00 | Rp | 14.589,00 |

## Haircut 50%

| Tahun | Q1 |           | Q2 |           | Q3 |           | Q4 |           |
|-------|----|-----------|----|-----------|----|-----------|----|-----------|
| 2017  | Rp | 1.787,00  | Rp | 1.829,50  | Rp | -         | Rp | -         |
| 2016  | Rp | 6.899,50  | Rp | 6.899,50  | Rp | 1.787,00  | Rp | 1.787,00  |
| 2015  | Rp | 6.524,00  | Rp | 6.524,00  | Rp | 6.524,00  | Rp | 6.524,00  |
| 2014  | Rp | 6.054,00  | Rp | 6.054,00  | Rp | 6.054,00  | Rp | 6.524,00  |
| 2013  | Rp | 5.110,50  | Rp | 6.054,00  | Rp | 5.110,50  | Rp | 6.054,00  |
| 2012  | Rp | 3.983,50  | Rp | 3.983,50  | Rp | 3.983,50  | Rp | 6.054,00  |
| 2011  | Rp | 3.182,50  | Rp | 3.182,50  | Rp | 3.933,50  | Rp | 5.110,50  |
| 2010  | Rp | 43.181,50 | Rp | 47.396,00 | Rp | 52.830,50 | Rp | 3.933,50  |
| 2009  | Rp | 37.733,00 | Rp | 41.805,00 | Rp | 46.359,00 | Rp | 40.881,50 |
| 2008  | Rp | 24.072,00 | Rp | 23.309,00 | Rp | 31.501,00 | Rp | 33.281,50 |
| 2007  | Rp | 14.610,00 | Rp | 14.610,00 | Rp | 18.049,50 | Rp | 20.311,00 |
| 2006  | Rp | 61.308,50 | Rp | 61.308,50 | Rp | 64.611,00 | Rp | 12.655,50 |
| 2005  | Rp | 78.961,50 | Rp | 78.961,50 | Rp | 84.488,50 | Rp | 7.294,50  |

## Total Stock HQLA Level 1

| Tahun | Q1 |               | Q2 |               | Q3 |               | Q4 |               |
|-------|----|---------------|----|---------------|----|---------------|----|---------------|
| 2017  | Rp | 40.882.409,75 | Rp | 38.641.739,97 | Rp | -             | Rp | -             |
| 2016  | Rp | 39.296.225,94 | Rp | 43.179.944,83 | Rp | 39.279.767,96 | Rp | 19.191.088,25 |
| 2015  | Rp | 55.572.500,73 | Rp | 51.234.884,77 | Rp | 50.005.790,28 | Rp | 46.418.733,81 |
| 2014  | Rp | 40.444.605,05 | Rp | 42.078.457,19 | Rp | 41.790.405,69 | Rp | 44.582.352,41 |
| 2013  | Rp | 85.591.619,85 | Rp | 44.672.278,00 | Rp | 49.403.350,85 | Rp | 55.526.880,63 |
| 2012  | Rp | 37.353.764,03 | Rp | 34.034.189,27 | Rp | 52.185.231,80 | Rp | 52.208.552,05 |
| 2011  | Rp | 41.066.837,53 | Rp | 31.478.568,84 | Rp | 39.550.987,49 | Rp | 34.958.979,37 |
| 2010  | Rp | 32.389.133,79 | Rp | 39.756.546,66 | Rp | 32.047.062,88 | Rp | 42.972.642,65 |
| 2009  | Rp | 13.991.215,00 | Rp | 15.850.050,00 | Rp | 14.525.037,00 | Rp | 14.078.662,97 |
| 2008  | Rp | 15.112.562,00 | Rp | 15.123.144,00 | Rp | 12.896.413,00 | Rp | 13.899.034,44 |
| 2007  | Rp | 7.349.719,00  | Rp | 5.595.192,94  | Rp | 6.414.374,00  | Rp | 17.809.220,57 |
| 2006  | Rp | 5.002.466,00  | Rp | 4.459.169,54  | Rp | 6.476.762,00  | Rp | 13.365.700,71 |
| 2005  | Rp | 2.925.196,00  | Rp | 3.242.944,00  | Rp | 4.083.236,00  | Rp | 10.883.948,29 |

## Total Stock HQLA Level 2A

| Tahun | Q1 |              | Q2 |               | Q3 |              | Q4 |              |
|-------|----|--------------|----|---------------|----|--------------|----|--------------|
| 2017  | Rp | 950.572,00   | Rp | 10.150.606,50 | Rp | -            | Rp | -            |
| 2016  | Rp | 874.791,95   | Rp | 998.920,85    | Rp | 990.189,65   | Rp | 818.187,90   |
| 2015  | Rp | 1.144.377,95 | Rp | 1.166.531,50  | Rp | 1.055.391,45 | Rp | 1.069.326,35 |
| 2014  | Rp | 1.418.235,20 | Rp | 1.303.659,45  | Rp | 1.231.531,00 | Rp | 1.187.386,25 |
| 2013  | Rp | 1.431.761,25 | Rp | -             | Rp | 1.626.041,50 | Rp | 1.258.127,50 |
| 2012  | Rp | 1.517.913,00 | Rp | 151.643,40    | Rp | 1.270.342,85 | Rp | 1.226.590,80 |
| 2011  | Rp | 1.137.047,55 | Rp | 2.065.239,90  | Rp | 2.078.581,50 | Rp | 2.015.203,80 |
| 2010  | Rp | 2.055.490,40 | Rp | 5.687.621,15  | Rp | 1.105.531,25 | Rp | 1.307.928,15 |
| 2009  | Rp | 5.459.292,45 | Rp | 1.831.824,80  | Rp | 2.557.608,35 | Rp | 3.141.293,15 |
| 2008  | Rp | 250.657,35   | Rp | 153.955,40    | Rp | 372.410,50   | Rp | 3.697.995,55 |
| 2007  | Rp | -            | Rp | 204.529,55    | Rp | 138.812,65   | Rp | 6.584.200,30 |
| 2006  | Rp | -            | Rp | -             | Rp | -            | Rp | 2.666.514,60 |
| 2005  | Rp | -            | Rp | -             | Rp | -            | Rp | 574.090,85   |

## Total Stock HQLA Level 2B

| Tahun | Q1 |              | Q2 |              | Q3 |              | Q4 |              |
|-------|----|--------------|----|--------------|----|--------------|----|--------------|
| 2017  | Rp | 903.628,75   | Rp | 6.270.121,00 | Rp | -            | Rp | -            |
| 2016  | Rp | 1.137.463,25 | Rp | 1.064.342,75 | Rp | 1.004.806,50 | Rp | 847.140,50   |
| 2015  | Rp | 1.203.066,00 | Rp | 1.311.010,00 | Rp | 1.238.036,75 | Rp | 1.324.380,00 |
| 2014  | Rp | 960.652,75   | Rp | 891.273,75   | Rp | 848.381,75   | Rp | 1.233.229,50 |
| 2013  | Rp | 970.029,75   | Rp | 136.842,75   | Rp | 1.083.332,00 | Rp | 876.917,75   |
| 2012  | Rp | 973.539,25   | Rp | 177.439,00   | Rp | 889.737,50   | Rp | 848.586,00   |
| 2011  | Rp | 749.887,75   | Rp | 1.283.769,25 | Rp | 1.288.693,25 | Rp | 1.267.770,75 |
| 2010  | Rp | 1.847.101,25 | Rp | 3.813.553,50 | Rp | 1.124.847,00 | Rp | 845.125,25   |
| 2009  | Rp | 3.756.620,75 | Rp | 1.613.650,75 | Rp | 1.959.268,75 | Rp | 2.307.444,00 |
| 2008  | Rp | 764.377,50   | Rp | 705.286,50   | Rp | 806.968,50   | Rp | 2.986.547,25 |
| 2007  | Rp | 138.930,00   | Rp | 262.413,25   | Rp | 217.941,50   | Rp | 3.979.855,50 |
| 2006  | Rp | 150.554,75   | Rp | 179.353,25   | Rp | 193.584,75   | Rp | 1.704.734,25 |
| 2005  | Rp | 173.658,00   | Rp | 167.193,00   | Rp | 187.098,25   | Rp | 452.372,50   |

## Total Stock HQLA (Level 1 + Level 2A + Level 2B)

| Tahun | Q1 |               | Q2 |               | Q3 |               | Q4 |               |
|-------|----|---------------|----|---------------|----|---------------|----|---------------|
| 2017  | Rp | 42.736.610,50 | Rp | 55.062.467,47 | Rp | -             | Rp | -             |
| 2016  | Rp | 41.308.481,14 | Rp | 45.243.208,43 | Rp | 41.274.764,11 | Rp | 20.856.416,65 |
| 2015  | Rp | 57.919.944,68 | Rp | 53.712.426,27 | Rp | 52.299.218,48 | Rp | 48.812.440,16 |
| 2014  | Rp | 42.823.493,00 | Rp | 44.273.390,39 | Rp | 43.870.318,44 | Rp | 47.002.968,16 |
| 2013  | Rp | 87.993.410,85 | Rp | 44.809.120,75 | Rp | 52.112.724,35 | Rp | 57.661.925,88 |
| 2012  | Rp | 39.845.216,28 | Rp | 34.363.271,67 | Rp | 54.345.312,15 | Rp | 54.283.728,85 |
| 2011  | Rp | 42.953.772,83 | Rp | 34.827.577,99 | Rp | 42.918.262,24 | Rp | 38.241.953,92 |
| 2010  | Rp | 36.291.725,44 | Rp | 49.257.721,31 | Rp | 34.277.441,13 | Rp | 45.125.696,05 |
| 2009  | Rp | 23.207.128,20 | Rp | 19.295.525,55 | Rp | 19.041.914,10 | Rp | 19.527.400,12 |
| 2008  | Rp | 16.127.596,85 | Rp | 15.982.385,90 | Rp | 14.075.792,00 | Rp | 20.583.577,24 |
| 2007  | Rp | 7.488.649,00  | Rp | 6.062.135,74  | Rp | 6.771.128,15  | Rp | 28.373.276,37 |
| 2006  | Rp | 5.153.020,75  | Rp | 4.638.522,79  | Rp | 6.670.346,75  | Rp | 17.736.949,56 |
| 2005  | Rp | 3.098.854,00  | Rp | 3.410.137,00  | Rp | 4.270.334,25  | Rp | 11.910.411,64 |

Lampiran 7. Perhitungan Giro Wajib Minimum Bank Danamon  
Giro Pada Bank Indonesia

| Tahun | Q1 |               | Q2 |               | Q3 |               | Q4 |               |
|-------|----|---------------|----|---------------|----|---------------|----|---------------|
| 2017  | Rp | 7.011.190,00  | Rp | 7.840.474,00  |    |               |    |               |
| 2016  | Rp | 8.168.702,00  | Rp | 7.539.558,00  | Rp | 7.357.269,00  | Rp | 7.352.383,00  |
| 2015  | Rp | 10.179.384,00 | Rp | 10.836.774,00 | Rp | 10.079.783,00 | Rp | 9.510.978,00  |
| 2014  | Rp | 9.483.370,00  | Rp | 9.997.319,00  | Rp | 10.091.888,00 | Rp | 10.268.357,00 |
| 2013  | Rp | 6.739.286,00  | Rp | 7.194.592,00  | Rp | 7.810.313,00  | Rp | 9.261.322,00  |
| 2012  | Rp | 6.846.130,00  | Rp | 7.233.511,00  | Rp | 7.230.004,00  | Rp | 6.898.008,00  |
| 2011  | Rp | 5.864.250,00  | Rp | 6.864.999,00  | Rp | 7.048.550,00  | Rp | 6.940.363,00  |
| 2010  | Rp | 4.635.368,00  | Rp | 3.357.358,00  | Rp | 2.696.114,00  | Rp | 5.274.888,00  |
| 2009  | Rp | 5.550.667,00  | Rp | 4.105.243,00  | Rp | 5.637.603,00  | Rp | 3.820.180,00  |
| 2008  | Rp | 5.567.508,00  | Rp | 6.395.367,00  | Rp | 4.750.812,00  | Rp | 2.820.413,00  |
| 2007  | Rp | 4.206.113,00  | Rp | 4.426.521,00  | Rp | 3.954.719,00  | Rp | 3.976.039,00  |
| 2006  | Rp | 3.551.766,00  | Rp | 3.597.037,00  | Rp | 3.640.298,00  | Rp | 3.946.723,00  |
| 2005  | Rp | 3.094.795,00  | Rp | 3.867.191,00  | Rp | 3.351.010,00  | Rp | 3.563.314,00  |

## Giro Wajib Minimum dalam Persentase

| Tahun | Q1     | Q2     | Q3     | Q4     |
|-------|--------|--------|--------|--------|
| 2017  | 27,44% | 24,61% |        |        |
| 2016  | 25,01% | 22,84% | 25,57% | 24,72% |
| 2015  | 28,40% | 26,20% | 23,31% | 23,79% |
| 2014  | 26,33% | 25,96% | 26,68% | 27,84% |
| 2013  | 27,92% | 25,06% | 26,07% | 26,67% |
| 2012  | 26,90% | 26,81% | 25,09% | 25,87% |
| 2011  | 22,55% | 21,73% | 21,22% | 22,83% |
| 2010  | 40,83% | 26,49% | 28,91% | 18,96% |
| 2009  | 21,17% | 18,13% | 32,43% | 31,86% |
| 2008  | 17,00% | 22,47% |        | 6,13%  |
| 2007  | 12,00% | 12,16% | 11,15% | 11,33% |
| 2006  | 11,10% | 11,17% | 11,00% | 11,17% |
| 2005  | 11,09% | 12,37% | 11,08% | 11,20% |

### Giro Wajib Minimum

(Giro Pada Bank Indonesia x Giro Wajib Minimum dalam Persentase)

| Tahun | Q1              | Q2              | Q3              | Q4              |
|-------|-----------------|-----------------|-----------------|-----------------|
| 2017  | Rp 1.923.870,54 | Rp 1.929.540,65 | Rp -            | Rp -            |
| 2016  | Rp 2.042.992,37 | Rp 1.722.035,05 | Rp 1.881.253,68 | Rp 1.817.509,08 |
| 2015  | Rp 2.890.945,06 | Rp 2.839.234,79 | Rp 2.349.597,42 | Rp 2.262.661,67 |
| 2014  | Rp 2.496.971,32 | Rp 2.595.304,01 | Rp 2.692.515,72 | Rp 2.858.710,59 |
| 2013  | Rp 1.881.608,65 | Rp 1.802.964,76 | Rp 2.036.148,60 | Rp 2.469.994,58 |
| 2012  | Rp 1.841.608,97 | Rp 1.939.304,30 | Rp 1.814.008,00 | Rp 1.784.514,67 |
| 2011  | Rp 1.322.388,38 | Rp 1.491.764,28 | Rp 1.495.702,31 | Rp 1.584.484,87 |
| 2010  | Rp 1.892.620,75 | Rp 889.364,13   | Rp 779.446,56   | Rp 1.000.118,76 |
| 2009  | Rp 1.175.076,20 | Rp 744.280,56   | Rp 1.828.274,65 | Rp 1.217.109,35 |
| 2008  | Rp 946.476,36   | Rp 1.437.038,96 | Rp -            | Rp 172.891,32   |
| 2007  | Rp 504.733,56   | Rp 538.264,95   | Rp 440.951,17   | Rp 450.485,22   |
| 2006  | Rp 394.246,03   | Rp 401.789,03   | Rp 400.432,78   | Rp 440.848,96   |
| 2005  | Rp 343.212,77   | Rp 478.371,53   | Rp 371.291,91   | Rp 399.091,17   |

### Giro Pada Bank Indonesia diluar Giro Wajib Minimum

(Giro Pada Bank Indonesia – Giro Wajib Minimum)

| Tahun | Q1              | Q2              | Q3              | Q4              |
|-------|-----------------|-----------------|-----------------|-----------------|
| 2017  | Rp 5.087.319,46 | Rp 5.910.933,35 | Rp -            | Rp -            |
| 2016  | Rp 6.125.709,63 | Rp 5.817.522,95 | Rp 5.476.015,32 | Rp 5.534.873,92 |
| 2015  | Rp 7.288.438,94 | Rp 7.997.539,21 | Rp 7.730.185,58 | Rp 7.248.316,33 |
| 2014  | Rp 6.986.398,68 | Rp 7.402.014,99 | Rp 7.399.372,28 | Rp 7.409.646,41 |
| 2013  | Rp 4.857.677,35 | Rp 5.391.627,24 | Rp 5.774.164,40 | Rp 6.791.327,42 |
| 2012  | Rp 5.004.521,03 | Rp 5.294.206,70 | Rp 5.415.996,00 | Rp 5.113.493,33 |
| 2011  | Rp 4.541.861,63 | Rp 5.373.234,72 | Rp 5.552.847,69 | Rp 5.355.878,13 |
| 2010  | Rp 2.742.747,25 | Rp 2.467.993,87 | Rp 1.916.667,44 | Rp 4.274.769,24 |
| 2009  | Rp 4.375.590,80 | Rp 3.360.962,44 | Rp 3.809.328,35 | Rp 2.603.070,65 |
| 2008  | Rp 4.621.031,64 | Rp 4.958.328,04 | Rp 4.750.812,00 | Rp 2.647.521,68 |
| 2007  | Rp 3.701.379,44 | Rp 3.888.256,05 | Rp 3.513.767,83 | Rp 3.525.553,78 |
| 2006  | Rp 3.157.519,97 | Rp 3.195.247,97 | Rp 3.239.865,22 | Rp 3.505.874,04 |
| 2005  | Rp 2.751.582,23 | Rp 3.388.819,47 | Rp 2.979.718,09 | Rp 3.164.222,83 |

### Penempatan pada Bank Indonesia

| Tahun | Q1              | Q2              | Q3               | Q4               |
|-------|-----------------|-----------------|------------------|------------------|
| 2017  | Rp 1.077.483,00 | Rp 2.693.549,00 |                  |                  |
| 2016  | Rp 9.253.800,00 | Rp 2.717.250,00 | Rp 1.432.323,00  | Rp 5.596.067,00  |
| 2015  | Rp 1.901.990,00 | Rp 8.206.175,00 | Rp 10.137.250,00 | Rp 12.237.193,00 |
| 2014  | Rp 3.045.600,00 | Rp 427.000,00   | Rp 6.225.875,00  | Rp 3.116.475,00  |
| 2013  | Rp 1.224.644,00 | Rp 1.926.062,00 | Rp 4.454.500,00  | Rp 3.641.815,00  |
| 2012  | Rp 7.499.707,00 | Rp 4.236.123,00 | Rp 1.942.010,00  | Rp 2.020.767,00  |
| 2011  | Rp 7.446.345,00 | Rp 8.683.356,00 | Rp 10.533.754,00 | Rp 10.187.619,00 |
| 2010  | Rp 325.000,00   | Rp 125.000,00   | Rp 1.289.628,00  | Rp 5.561.356,00  |
| 2009  | Rp 525.000,00   | Rp 1.100.000,00 | Rp 310.000,00    | Rp 1.134.253,00  |
| 2008  | Rp -            | Rp 834.929,00   | Rp 2.097.311,00  | Rp 1.538.422,00  |
| 2007  | Rp -            | Rp 129.975,00   | Rp -             | Rp 959.920,00    |
| 2006  | Rp -            | Rp 634.736,00   | Rp 469.837,00    | Rp 264.965,00    |
| 2005  | Rp -            | Rp -            | Rp -             | Rp 584.874,00    |

Penempatan pada Bank Indonesia diluar Giro Wajib Minimum  
(Penempatan pada Bank Indonesia – Giro Wajib Minimum)

| Tahun | Q1               | Q2               | Q3               | Q4               |
|-------|------------------|------------------|------------------|------------------|
| 2017  | Rp 6.164.802,46  | Rp 8.604.482,35  | Rp -             | Rp -             |
| 2016  | Rp 15.379.509,63 | Rp 8.534.772,95  | Rp 6.908.338,32  | Rp 11.130.940,92 |
| 2015  | Rp 9.190.428,94  | Rp 16.203.714,21 | Rp 17.867.435,58 | Rp 19.485.509,33 |
| 2014  | Rp 10.031.998,68 | Rp 7.829.014,99  | Rp 13.625.247,28 | Rp 10.526.121,41 |
| 2013  | Rp 6.082.321,35  | Rp 7.317.689,24  | Rp 10.228.664,40 | Rp 10.433.142,42 |
| 2012  | Rp 12.504.228,03 | Rp 9.530.329,70  | Rp 7.358.006,00  | Rp 7.134.260,33  |
| 2011  | Rp 11.988.206,63 | Rp 14.056.590,72 | Rp 16.086.601,69 | Rp 15.543.497,13 |
| 2010  | Rp 3.067.747,25  | Rp 2.592.993,87  | Rp 3.206.295,44  | Rp 9.836.125,24  |
| 2009  | Rp 4.900.590,80  | Rp 4.460.962,44  | Rp 4.119.328,35  | Rp 3.737.323,65  |
| 2008  | Rp 4.621.031,64  | Rp 5.793.257,04  | Rp 6.848.123,00  | Rp 4.185.943,68  |
| 2007  | Rp 3.701.379,44  | Rp 4.018.231,05  | Rp 3.513.767,83  | Rp 4.485.473,78  |
| 2006  | Rp 3.157.519,97  | Rp 3.829.983,97  | Rp 3.709.702,22  | Rp 3.770.839,04  |
| 2005  | Rp 2.751.582,23  | Rp 3.388.819,47  | Rp 2.979.718,09  | Rp 3.749.096,83  |

Lampiran 8. Perhitungan Stock HQLA Bank Danamon

HQLA Level 1

Kas dan Setara Kas

| Tahun | Q1               | Q2               | Q3               | Q4               |
|-------|------------------|------------------|------------------|------------------|
| 2017  | Rp 12.587.914,00 | Rp 19.175.198,00 |                  |                  |
| 2016  | Rp 24.477.687,00 | Rp 15.086.839,00 | Rp 13.300.069,00 | Rp 2.265.049,00  |
| 2015  | Rp 23.295.456,00 | Rp 27.771.588,00 | Rp 30.071.371,00 | Rp 31.942.655,00 |
| 2014  | Rp 24.347.066,00 | Rp 20.953.062,00 | Rp 27.810.110,00 | Rp 25.356.800,00 |
| 2013  | Rp 19.170.525,00 | Rp 16.028.982,00 | Rp 21.994.031,00 | Rp 24.518.596,00 |
| 2012  | Rp 20.909.100,00 | Rp 21.018.530,00 | Rp 17.737.058,00 | Rp 20.033.126,00 |
| 2011  | Rp 19.158.955,00 | Rp 18.074.469,00 | Rp 18.991.777,00 | Rp 22.080.797,00 |
| 2010  | Rp 11.450.774,00 | Rp 10.886.300,00 | Rp 10.771.117,00 | Rp 17.815.360,00 |
| 2009  | Rp 9.448.023,00  | Rp 6.959.500,00  | Rp 10.075.818,00 | Rp 7.862.018,00  |
| 2008  | Rp 7.655.969,00  | Rp 8.100.409,00  | Rp 8.084.972,00  | Rp 10.622.084,00 |
| 2007  | Rp 5.630.072,00  | Rp 5.794.482,00  | Rp 5.745.674,00  | Rp 5.814.230,00  |
| 2006  | Rp 4.791.511,00  | Rp 4.777.538,00  | Rp 5.749.228,00  | Rp 5.356.458,00  |
| 2005  | Rp 4.582.618,00  | Rp 5.085.662,00  | Rp 4.484.654,00  | Rp 5.370.738,00  |

Penempatan pada Bank Indonesia di luar Giro Wajib Minimum

| Tahun | Q1               | Q2               | Q3               | Q4               |
|-------|------------------|------------------|------------------|------------------|
| 2017  | Rp 6.164.802,46  | Rp 8.604.482,35  | Rp -             | Rp -             |
| 2016  | Rp 15.379.509,63 | Rp 8.534.772,95  | Rp 6.908.338,32  | Rp 11.130.940,92 |
| 2015  | Rp 9.190.428,94  | Rp 16.203.714,21 | Rp 17.867.435,58 | Rp 19.485.509,33 |
| 2014  | Rp 10.031.998,68 | Rp 7.829.014,99  | Rp 13.625.247,28 | Rp 10.526.121,41 |
| 2013  | Rp 6.082.321,35  | Rp 7.317.689,24  | Rp 10.228.664,40 | Rp 10.433.142,42 |
| 2012  | Rp 12.504.228,03 | Rp 9.530.329,70  | Rp 7.358.006,00  | Rp 7.134.260,33  |
| 2011  | Rp 11.988.206,63 | Rp 14.056.590,72 | Rp 16.086.601,69 | Rp 15.543.497,13 |
| 2010  | Rp 3.067.747,25  | Rp 2.592.993,87  | Rp 3.206.295,44  | Rp 9.836.125,24  |
| 2009  | Rp 4.900.590,80  | Rp 4.460.962,44  | Rp 4.119.328,35  | Rp 3.737.323,65  |
| 2008  | Rp 4.621.031,64  | Rp 5.793.257,04  | Rp 6.848.123,00  | Rp 4.185.943,68  |
| 2007  | Rp 3.701.379,44  | Rp 4.018.231,05  | Rp 3.513.767,83  | Rp 4.485.473,78  |
| 2006  | Rp 3.157.519,97  | Rp 3.829.983,97  | Rp 3.709.702,22  | Rp 3.770.839,04  |
| 2005  | Rp 2.751.582,23  | Rp 3.388.819,47  | Rp 2.979.718,09  | Rp 3.749.096,83  |

### Surat Berharga yang diterbitkan oleh Pemerintah Pusat dan Bank Sentral

| Tahun | Q1              | Q2              | Q3               | Q4              |
|-------|-----------------|-----------------|------------------|-----------------|
| 2017  | Rp 9.024.146,00 | Rp 8.615.352,00 |                  |                 |
| 2016  | Rp 5.615.060,00 | Rp 8.545.458,00 | Rp 11.433.442,00 | Rp 7.417.511,00 |
| 2015  | Rp 5.808.117,00 | Rp 4.451.466,00 | Rp 1.955.046,00  | Rp 1.519.214,00 |
| 2014  | Rp 4.828.790,00 | Rp 4.104.507,00 | Rp 3.157.745,00  | Rp 4.718.939,00 |
| 2013  | Rp 5.490.670,00 | Rp 3.736.736,00 | Rp 3.233.927,00  | Rp 4.238.750,00 |
| 2012  | Rp 4.617.060,00 | Rp 4.522.716,00 | Rp 4.830.712,00  | Rp 4.635.664,00 |
| 2011  | Rp 4.692.627,00 | Rp 1.267.697,00 | Rp 2.065.391,00  | Rp 3.193.445,00 |
| 2010  | Rp 3.026.288,00 | Rp 2.473.184,00 | Rp 1.489.173,00  | Rp 4.103.503,00 |
| 2009  | Rp 6.363.318,00 | Rp 5.320.483,00 | Rp 4.039.194,00  | Rp 3.778.098,00 |
| 2008  | Rp 2.999.176,00 | Rp 2.648.187,00 | Rp 2.423.650,00  | Rp 3.200.781,00 |
| 2007  | Rp 4.532.947,00 | Rp 3.164.042,00 | Rp 2.059.739,00  | Rp 2.093.559,00 |
| 2006  | Rp 1.608.159,00 | Rp 2.173.564,00 | Rp 1.450.806,00  | Rp 2.036.248,00 |
| 2005  | Rp 215.212,00   | Rp 912.375,00   | Rp 50,00         | Rp 1.069.826,00 |

### HQLA Level 2A

#### Surat Berharga yang diterbitkan oleh Korporasi

| Tahun | Q1              | Q2              | Q3              | Q4              |
|-------|-----------------|-----------------|-----------------|-----------------|
| 2017  | Rp 5.606.191,00 | Rp 202.104,00   |                 |                 |
| 2016  | Rp 350.352,00   | Rp 3.028.065,00 | Rp 3.012.980,00 | Rp 4.959.900,00 |
| 2015  | Rp 294.547,00   | Rp 291.160,00   | Rp 221.769,00   | Rp 216.580,00   |
| 2014  | Rp 389.451,00   | Rp 388.820,00   | Rp 251.907,00   | Rp 289.346,00   |
| 2013  | Rp 466.343,00   | Rp 397.250,00   | Rp 423.135,00   | Rp 400.819,00   |
| 2012  | Rp 577.979,00   | Rp 500.366,00   | Rp 494.734,00   | Rp 488.832,00   |
| 2011  | Rp 687.010,00   | Rp 997.203,00   | Rp 841.744,00   | Rp 648.448,00   |
| 2010  | Rp 268.264,00   | Rp 474.652,00   | Rp 600.113,00   | Rp 884.766,00   |
| 2009  | Rp 501.764,00   | Rp 306.909,00   | Rp 257.023,00   | Rp 151.265,00   |
| 2008  | Rp 910.671,00   | Rp 954.012,00   | Rp 705.609,00   | Rp 511.447,00   |
| 2007  | Rp 640.827,00   | Rp 703.146,00   | Rp 638.413,00   | Rp 732.546,00   |
| 2006  | Rp 583.909,00   | Rp 652.023,00   | Rp 531.706,00   | Rp 604.703,00   |
| 2005  | Rp 586.001,00   | Rp 740.522,00   | Rp 555.443,00   | Rp 634.081,00   |

### Haircut 15%

| Tahun | Q1              | Q2              | Q3              | Q4              |
|-------|-----------------|-----------------|-----------------|-----------------|
| 2017  | Rp 4.765.262,35 | Rp 171.788,40   | Rp -            | Rp -            |
| 2016  | Rp 297.799,20   | Rp 2.573.855,25 | Rp 2.561.033,00 | Rp 4.215.915,00 |
| 2015  | Rp 250.364,95   | Rp 247.486,00   | Rp 188.503,65   | Rp 184.093,00   |
| 2014  | Rp 331.033,35   | Rp 330.497,00   | Rp 214.120,95   | Rp 245.944,10   |
| 2013  | Rp 396.391,55   | Rp 337.662,50   | Rp 359.664,75   | Rp 340.696,15   |
| 2012  | Rp 491.282,15   | Rp 425.311,10   | Rp 420.523,90   | Rp 415.507,20   |
| 2011  | Rp 583.958,50   | Rp 847.622,55   | Rp 715.482,40   | Rp 551.180,80   |
| 2010  | Rp 228.024,40   | Rp 403.454,20   | Rp 510.096,05   | Rp 752.051,10   |
| 2009  | Rp 426.499,40   | Rp 260.872,65   | Rp 218.469,55   | Rp 128.575,25   |
| 2008  | Rp 774.070,35   | Rp 810.910,20   | Rp 599.767,65   | Rp 434.729,95   |
| 2007  | Rp 544.702,95   | Rp 597.674,10   | Rp 542.651,05   | Rp 622.664,10   |
| 2006  | Rp 496.322,65   | Rp 554.219,55   | Rp 451.950,10   | Rp 513.997,55   |
| 2005  | Rp 498.100,85   | Rp 629.443,70   | Rp 472.126,55   | Rp 538.968,85   |

## HQLA Level 2B

## Efek Beragun Rumah Tinggal

| Tahun | Q1            | Q2            | Q3            | Q4            |
|-------|---------------|---------------|---------------|---------------|
| 2017  | Rp 197.737,00 | Rp 265.060,00 |               |               |
| 2016  | Rp 3.318,00   | Rp 17.211,00  | Rp 40.305,00  | Rp 136.928,00 |
| 2015  | Rp 3.318,00   | Rp 3.318,00   | Rp 3.318,00   | Rp 3.318,00   |
| 2014  | Rp 4.736,00   | Rp 4.736,00   | Rp 3.478,00   | Rp 3.318,00   |
| 2013  | Rp 10.970,00  | Rp 8.387,00   | Rp 7.559,00   | Rp 6.883,00   |
| 2012  | Rp 19.477,00  | Rp 14.959,00  | Rp 14.959,00  | Rp 12.648,00  |
| 2011  | Rp 110.963,00 | Rp 99.509,00  | Rp 27.974,00  | Rp 24.431,00  |
| 2010  | Rp 187.744,00 | Rp 190.609,00 | Rp 202.867,00 | Rp 107.050,00 |
| 2009  | Rp 114.427,00 | Rp 102.884,00 | Rp 103.802,00 | Rp 183.919,00 |
| 2008  | Rp 124.304,00 | Rp 89.950,00  |               | Rp 97.715,00  |
| 2007  | Rp 115.763,00 | Rp 109.738,00 | Rp 96.146,00  | Rp 116.159,00 |
| 2006  | Rp 190.742,00 | Rp 158.223,00 | Rp 106.540,00 | Rp 113.388,00 |
| 2005  | Rp 122.531,00 | Rp 156.821,00 | Rp 211.246,00 | Rp 170.197,00 |

## Haircut 25%

| Tahun | Q1            | Q2            | Q3            | Q4            |
|-------|---------------|---------------|---------------|---------------|
| 2017  | Rp 148.302,75 | Rp 198.795,00 | Rp -          | Rp -          |
| 2016  | Rp 2.488,50   | Rp 12.908,25  | Rp 30.228,75  | Rp 102.696,00 |
| 2015  | Rp 2.488,50   | Rp 2.488,50   | Rp 2.488,50   | Rp 2.488,50   |
| 2014  | Rp 3.552,00   | Rp 3.552,00   | Rp 2.608,50   | Rp 2.488,50   |
| 2013  | Rp 8.227,50   | Rp 6.290,25   | Rp 5.669,25   | Rp 5.162,25   |
| 2012  | Rp 14.607,75  | Rp 11.219,25  | Rp 11.219,25  | Rp 9.486,00   |
| 2011  | Rp 83.222,25  | Rp 74.631,75  | Rp 20.980,50  | Rp 18.323,25  |
| 2010  | Rp 140.808,00 | Rp 142.956,75 | Rp 152.150,25 | Rp 80.287,50  |
| 2009  | Rp 85.820,25  | Rp 77.163,00  | Rp 77.851,50  | Rp 137.939,25 |
| 2008  | Rp 93.228,00  | Rp 67.462,50  | Rp -          | Rp 73.286,25  |
| 2007  | Rp 86.822,25  | Rp 82.303,50  | Rp 72.109,50  | Rp 87.119,25  |
| 2006  | Rp 143.056,50 | Rp 118.667,25 | Rp 79.905,00  | Rp 85.041,00  |
| 2005  | Rp 91.898,25  | Rp 117.615,75 | Rp 158.434,50 | Rp 127.647,75 |

## Surat Berharga yang diterbitkan oleh Korporasi

| Tahun | Q1              | Q2              | Q3              | Q4              |
|-------|-----------------|-----------------|-----------------|-----------------|
| 2017  | Rp 5.606.191,00 | Rp 202.104,00   |                 |                 |
| 2016  | Rp 350.352,00   | Rp 3.028.065,00 | Rp 3.012.980,00 | Rp 4.959.900,00 |
| 2015  | Rp 294.547,00   | Rp 291.160,00   | Rp 221.769,00   | Rp 216.580,00   |
| 2014  | Rp 389.451,00   | Rp 388.820,00   | Rp 251.907,00   | Rp 289.346,00   |
| 2013  | Rp 466.343,00   | Rp 397.250,00   | Rp 423.135,00   | Rp 400.819,00   |
| 2012  | Rp 577.979,00   | Rp 500.366,00   | Rp 494.734,00   | Rp 488.832,00   |
| 2011  | Rp 687.010,00   | Rp 997.203,00   | Rp 841.744,00   | Rp 648.448,00   |
| 2010  | Rp 268.264,00   | Rp 474.652,00   | Rp 650.113,00   | Rp 884.766,00   |
| 2009  | Rp 501.764,00   | Rp 454.882,00   | Rp 439.043,00   | Rp 312.105,00   |
| 2008  | Rp 910.671,00   | Rp 954.012,00   | Rp 705.609,00   | Rp 511.447,00   |
| 2007  | Rp 640.827,00   | Rp 703.146,00   | Rp 638.413,00   | Rp 732.546,00   |
| 2006  | Rp 583.909,00   | Rp 652.023,00   | Rp 531.706,00   | Rp 604.703,00   |
| 2005  | Rp 586.001,00   | Rp 740.522,00   | Rp 555.443,00   | Rp 634.081,00   |

## Haircut 50%

| Tahun | Q1              | Q2              | Q3              | Q4              |
|-------|-----------------|-----------------|-----------------|-----------------|
| 2017  | Rp 2.803.095,50 | Rp 101.052,00   | Rp -            | Rp -            |
| 2016  | Rp 175.176,00   | Rp 1.514.032,50 | Rp 1.506.490,00 | Rp 2.479.950,00 |
| 2015  | Rp 147.273,50   | Rp 145.580,00   | Rp 110.884,50   | Rp 108.290,00   |
| 2014  | Rp 194.725,50   | Rp 194.410,00   | Rp 125.953,50   | Rp 144.673,00   |
| 2013  | Rp 233.171,50   | Rp 198.625,00   | Rp 211.567,50   | Rp 200.409,50   |
| 2012  | Rp 288.989,50   | Rp 250.183,00   | Rp 247.367,00   | Rp 244.416,00   |
| 2011  | Rp 343.505,00   | Rp 498.601,50   | Rp 420.872,00   | Rp 324.224,00   |
| 2010  | Rp 134.132,00   | Rp 237.326,00   | Rp 325.056,50   | Rp 442.383,00   |
| 2009  | Rp 250.882,00   | Rp 227.441,00   | Rp 219.521,50   | Rp 156.052,50   |
| 2008  | Rp 455.335,50   | Rp 477.006,00   | Rp 352.804,50   | Rp 255.723,50   |
| 2007  | Rp 320.413,50   | Rp 351.573,00   | Rp 319.206,50   | Rp 366.273,00   |
| 2006  | Rp 291.954,50   | Rp 326.011,50   | Rp 265.853,00   | Rp 302.351,50   |
| 2005  | Rp 293.000,50   | Rp 370.261,00   | Rp 277.721,50   | Rp 317.040,50   |

## Penyertaan Saham

| Tahun | Q1            | Q2            | Q3            | Q4            |
|-------|---------------|---------------|---------------|---------------|
| 2017  | Rp 142.916,00 | Rp 136.633,00 |               |               |
| 2016  | Rp 164.560,00 | Rp 131.047,00 | Rp 149.200,00 | Rp 164.560,00 |
| 2015  | Rp 164.560,00 | Rp 170.844,00 | Rp 170.146,00 | Rp 157.579,00 |
| 2014  | Rp 12.175,00  | Rp 12.175,00  | Rp 12.175,00  | Rp 157.579,00 |
| 2013  | Rp 12.175,00  | Rp 12.175,00  | Rp 12.175,00  | Rp 12.175,00  |
| 2012  | Rp 12.175,00  | Rp 12.175,00  | Rp 12.175,00  | Rp 12.175,00  |
| 2011  | Rp 12.175,00  | Rp 12.175,00  | Rp 12.175,00  | Rp 12.175,00  |
| 2010  | Rp 63.878,00  | Rp 63.802,00  | Rp 63.007,00  | Rp 12.175,00  |
| 2009  | Rp 12.175,00  | Rp 12.053,00  | Rp 12.053,00  | Rp 64.419,00  |
| 2008  | Rp 12.053,00  | Rp 12.053,00  | Rp 12.175,00  | Rp 12.053,00  |
| 2007  | Rp 12.053,00  | Rp 12.053,00  | Rp 12.052,00  | Rp 12.053,00  |
| 2006  | Rp 11.958,00  | Rp 12.054,00  | Rp 12.052,00  | Rp 12.052,00  |
| 2005  | Rp 81.936,00  | Rp 44.880,00  | Rp 31.664,00  | Rp 11.958,00  |

## Haircut 50%

| Tahun | Q1           | Q2           | Q3           | Q4           |
|-------|--------------|--------------|--------------|--------------|
| 2017  | Rp 71.458,00 | Rp 68.316,50 | Rp -         | Rp -         |
| 2016  | Rp 82.280,00 | Rp 65.523,50 | Rp 74.600,00 | Rp 82.280,00 |
| 2015  | Rp 82.280,00 | Rp 85.422,00 | Rp 85.073,00 | Rp 78.789,50 |
| 2014  | Rp 6.087,50  | Rp 6.087,50  | Rp 6.087,50  | Rp 78.789,50 |
| 2013  | Rp 6.087,50  | Rp 6.087,50  | Rp 6.087,50  | Rp 6.087,50  |
| 2012  | Rp 6.087,50  | Rp 6.087,50  | Rp 6.087,50  | Rp 6.087,50  |
| 2011  | Rp 6.087,50  | Rp 6.087,50  | Rp 6.087,50  | Rp 6.087,50  |
| 2010  | Rp 31.939,00 | Rp 31.901,00 | Rp 31.503,50 | Rp 6.087,50  |
| 2009  | Rp 6.087,50  | Rp 6.026,50  | Rp 6.026,50  | Rp 32.209,50 |
| 2008  | Rp 6.026,50  | Rp 6.026,50  | Rp 6.087,50  | Rp 6.026,50  |
| 2007  | Rp 6.026,50  | Rp 6.026,50  | Rp 6.026,00  | Rp 6.026,50  |
| 2006  | Rp 5.979,00  | Rp 6.027,00  | Rp 6.026,00  | Rp 6.026,00  |
| 2005  | Rp 40.968,00 | Rp 22.440,00 | Rp 15.832,00 | Rp 5.979,00  |



## Total Stock HQLA Level 1

| Tahun | Q1 |               | Q2 |               | Q3 |               | Q4 |               |
|-------|----|---------------|----|---------------|----|---------------|----|---------------|
| 2017  | Rp | 27.776.862,46 | Rp | 36.395.032,35 | Rp | -             | Rp | -             |
| 2016  | Rp | 45.472.256,63 | Rp | 32.167.069,95 | Rp | 31.641.849,32 | Rp | 20.813.500,92 |
| 2015  | Rp | 38.294.001,94 | Rp | 48.426.768,21 | Rp | 49.893.852,58 | Rp | 52.947.378,33 |
| 2014  | Rp | 39.207.854,68 | Rp | 32.886.583,99 | Rp | 44.593.102,28 | Rp | 40.601.860,41 |
| 2013  | Rp | 30.743.516,35 | Rp | 27.083.407,24 | Rp | 35.456.622,40 | Rp | 39.190.488,42 |
| 2012  | Rp | 38.030.388,03 | Rp | 35.071.575,70 | Rp | 29.925.776,00 | Rp | 31.803.050,33 |
| 2011  | Rp | 35.839.788,63 | Rp | 33.398.756,72 | Rp | 37.143.769,69 | Rp | 40.817.739,13 |
| 2010  | Rp | 17.544.809,25 | Rp | 15.952.477,87 | Rp | 15.466.585,44 | Rp | 31.754.988,24 |
| 2009  | Rp | 20.711.931,80 | Rp | 16.740.945,44 | Rp | 18.234.340,35 | Rp | 15.377.439,65 |
| 2008  | Rp | 15.276.176,64 | Rp | 16.541.853,04 | Rp | 17.356.745,00 | Rp | 18.008.808,68 |
| 2007  | Rp | 13.864.398,44 | Rp | 12.976.755,05 | Rp | 11.319.180,83 | Rp | 12.393.262,78 |
| 2006  | Rp | 9.557.189,97  | Rp | 10.781.085,97 | Rp | 10.909.736,22 | Rp | 11.163.545,04 |
| 2005  | Rp | 7.549.412,23  | Rp | 9.386.856,47  | Rp | 7.464.422,09  | Rp | 10.189.660,83 |

## Total Stock HQLA Level 2A

| Tahun | Q1 |              | Q2 |              | Q3 |              | Q4 |              |
|-------|----|--------------|----|--------------|----|--------------|----|--------------|
| 2017  | Rp | 4.765.262,35 | Rp | 171.788,40   | Rp | -            | Rp | -            |
| 2016  | Rp | 297.799,20   | Rp | 2.573.855,25 | Rp | 2.561.033,00 | Rp | 4.215.915,00 |
| 2015  | Rp | 250.364,95   | Rp | 247.486,00   | Rp | 188.503,65   | Rp | 184.093,00   |
| 2014  | Rp | 331.033,35   | Rp | 330.497,00   | Rp | 214.120,95   | Rp | 245.944,10   |
| 2013  | Rp | 396.391,55   | Rp | 337.662,50   | Rp | 359.664,75   | Rp | 340.696,15   |
| 2012  | Rp | 491.282,15   | Rp | 425.311,10   | Rp | 420.523,90   | Rp | 415.507,20   |
| 2011  | Rp | 583.958,50   | Rp | 847.622,55   | Rp | 715.482,40   | Rp | 551.180,80   |
| 2010  | Rp | 228.024,40   | Rp | 403.454,20   | Rp | 510.096,05   | Rp | 752.051,10   |
| 2009  | Rp | 426.499,40   | Rp | 260.872,65   | Rp | 218.469,55   | Rp | 128.575,25   |
| 2008  | Rp | 774.070,35   | Rp | 810.910,20   | Rp | 599.767,65   | Rp | 434.729,95   |
| 2007  | Rp | 544.702,95   | Rp | 597.674,10   | Rp | 542.651,05   | Rp | 622.664,10   |
| 2006  | Rp | 496.322,65   | Rp | 554.219,55   | Rp | 451.950,10   | Rp | 513.997,55   |
| 2005  | Rp | 498.100,85   | Rp | 629.443,70   | Rp | 472.126,55   | Rp | 538.968,85   |

## Total Stock HQLA Level 2B

| Tahun | Q1 |              | Q2 |              | Q3 |              | Q4 |              |
|-------|----|--------------|----|--------------|----|--------------|----|--------------|
| 2017  | Rp | 3.022.856,25 | Rp | 368.163,50   | Rp | -            | Rp | -            |
| 2016  | Rp | 259.944,50   | Rp | 1.592.464,25 | Rp | 1.611.318,75 | Rp | 2.664.926,00 |
| 2015  | Rp | 232.042,00   | Rp | 233.490,50   | Rp | 198.446,00   | Rp | 189.568,00   |
| 2014  | Rp | 204.365,00   | Rp | 204.049,50   | Rp | 134.649,50   | Rp | 225.951,00   |
| 2013  | Rp | 247.486,50   | Rp | 211.002,75   | Rp | 223.324,25   | Rp | 211.659,25   |
| 2012  | Rp | 309.684,75   | Rp | 267.489,75   | Rp | 264.673,75   | Rp | 259.989,50   |
| 2011  | Rp | 432.814,75   | Rp | 579.320,75   | Rp | 447.940,00   | Rp | 348.634,75   |
| 2010  | Rp | 306.879,00   | Rp | 412.183,75   | Rp | 508.710,25   | Rp | 528.758,00   |
| 2009  | Rp | 342.789,75   | Rp | 310.630,50   | Rp | 303.399,50   | Rp | 326.201,25   |
| 2008  | Rp | 554.590,00   | Rp | 550.495,00   | Rp | 358.892,00   | Rp | 335.036,25   |
| 2007  | Rp | 413.262,25   | Rp | 439.903,00   | Rp | 397.342,00   | Rp | 459.418,75   |
| 2006  | Rp | 440.990,00   | Rp | 450.705,75   | Rp | 351.784,00   | Rp | 393.418,50   |
| 2005  | Rp | 425.866,75   | Rp | 510.316,75   | Rp | 451.988,00   | Rp | 450.667,25   |

## Total HQLA (Level 1 + Level 2A + Level 2B)

| Tahun | Q1 |               | Q2 |               | Q3 |               | Q4 |               |
|-------|----|---------------|----|---------------|----|---------------|----|---------------|
| 2017  | Rp | 35.564.981,06 | Rp | 36.934.984,25 | Rp | -             | Rp | -             |
| 2016  | Rp | 46.030.000,33 | Rp | 36.333.389,45 | Rp | 35.814.201,07 | Rp | 27.694.341,92 |
| 2015  | Rp | 38.776.408,89 | Rp | 48.907.744,71 | Rp | 50.280.802,23 | Rp | 53.321.039,33 |
| 2014  | Rp | 39.743.253,03 | Rp | 33.421.130,49 | Rp | 44.941.872,73 | Rp | 41.073.755,51 |
| 2013  | Rp | 31.387.394,40 | Rp | 27.632.072,49 | Rp | 36.039.611,40 | Rp | 39.742.843,82 |
| 2012  | Rp | 38.831.354,93 | Rp | 35.764.376,55 | Rp | 30.610.973,65 | Rp | 32.478.547,03 |
| 2011  | Rp | 36.856.561,88 | Rp | 34.825.700,02 | Rp | 38.307.192,09 | Rp | 41.717.554,68 |
| 2010  | Rp | 18.079.712,65 | Rp | 16.768.115,82 | Rp | 16.485.391,74 | Rp | 33.035.797,34 |
| 2009  | Rp | 21.481.220,95 | Rp | 17.312.448,59 | Rp | 18.756.209,40 | Rp | 15.832.216,15 |
| 2008  | Rp | 16.604.836,99 | Rp | 17.903.258,24 | Rp | 18.315.404,65 | Rp | 18.778.574,88 |
| 2007  | Rp | 14.822.363,64 | Rp | 14.014.332,15 | Rp | 12.259.173,88 | Rp | 13.475.345,63 |
| 2006  | Rp | 10.494.502,62 | Rp | 11.786.011,27 | Rp | 11.713.470,32 | Rp | 12.070.961,09 |
| 2005  | Rp | 8.473.379,83  | Rp | 10.526.616,92 | Rp | 8.388.536,64  | Rp | 11.179.296,93 |



Lampiran 10. Perhitungan LCR Bank Mandiri  
(Sampel kuartal 1 – 4 tahun 2015)

LAPORAN TRIWULANAN

KEWAJIBAN PEMENUHAN KECUKUPAN LIKUIDITAS (LIQUIDITY COVERAGE RATIO) BULANAN

Nama Bank : PT Bank Mandiri, tbk

Posisi Laporan : Januari - Maret 2015

| No                                      |                                                                                                                 | Nilai <i>Outstanding</i> kewajiban dan komitmen / Nilai Tagihan Kontraktual | Nilai HQLA setelah pengurangan nilai ( <i>haircut</i> ), outstanding kewajiban dan komitmen dikalikan tingkat penarikan ( <i>run off rate</i> ) atau nilai tagihan kontraktual dikalikan tingkat penerimaan ( <i>inflow rate</i> ) |
|-----------------------------------------|-----------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>HIGH QUALITY LIQUID ASSET (HQLA)</b> |                                                                                                                 |                                                                             |                                                                                                                                                                                                                                    |
| 1                                       | Total <i>High Quality Liquid Asset (HQLA)</i>                                                                   |                                                                             | Rp 250.905.762,30                                                                                                                                                                                                                  |
| <b>ARUS KAS KELUAR (CASH OUTFLOW)</b>   |                                                                                                                 |                                                                             |                                                                                                                                                                                                                                    |
| 2                                       | Simpanan nasabah perorangan dan pendanaan yang berasal dari nasabah Usaha Mikro dan Usaha Kecil, terdiri dari : |                                                                             |                                                                                                                                                                                                                                    |
|                                         | a. Simpanan/Pendanaan stabil                                                                                    | Rp 237.503.664,00                                                           | Rp 11.875.183,20                                                                                                                                                                                                                   |
|                                         | b. Simpanan/Pendanaan kurang stabil                                                                             | Rp 71.539.696,00                                                            | Rp 7.153.969,60                                                                                                                                                                                                                    |
| 3                                       | Pendanaan yang berasal dari nasabah korporasi, terdiri dari:                                                    |                                                                             |                                                                                                                                                                                                                                    |
|                                         | a. Simpanan Operasional                                                                                         | Rp 1.305.889,00                                                             | Rp 261.177,80                                                                                                                                                                                                                      |
|                                         | b. Simpanan Non Operasional                                                                                     | Rp 58.486.984,00                                                            | Rp 23.394.793,60                                                                                                                                                                                                                   |
|                                         | c. Surat-Surat Berharga berupa surat utang yang diterbitkan oleh bank                                           | Rp 1.804.590,00                                                             | Rp 1.804.590,00                                                                                                                                                                                                                    |
| 4                                       | Pendanaan dengan agunan ( <i>Secured Funding</i> )                                                              |                                                                             | Rp 4.382.291,00                                                                                                                                                                                                                    |
| 5                                       | Arus kas keluar lainnya (additional requirement), terdiri dari                                                  |                                                                             |                                                                                                                                                                                                                                    |
|                                         | a. Arus kas keluar atas transaksi derivatif                                                                     | Rp 225.813,00                                                               | Rp 225.813,00                                                                                                                                                                                                                      |
|                                         | b. Arus kas keluar atas peningkatan kebutuhan likuiditas                                                        | Rp -                                                                        | Rp -                                                                                                                                                                                                                               |
|                                         | c. Arus kas keluar atas kehilangan pendanaan                                                                    | Rp -                                                                        | Rp -                                                                                                                                                                                                                               |
|                                         | d. Arus kas keluar atas penarikan komitmen fasilitas kredit dan fasilitas likuiditas                            | Rp 92.083.683,00                                                            | Rp 9.208.368,30                                                                                                                                                                                                                    |
|                                         | e. Arus kas keluar atas kewajiban kontraktual lainnya terkait penyaluran dana                                   |                                                                             | Rp -                                                                                                                                                                                                                               |
|                                         | f. Arus kas keluar atas kewajiban kontijensi pendanaan lainnya                                                  | Rp 43.387.747,00                                                            | Rp 1.301.632,41                                                                                                                                                                                                                    |
|                                         | g. Arus kas keluar kontraktual lainnya                                                                          | Rp 19.670.114,00                                                            | Rp 19.670.114,00                                                                                                                                                                                                                   |
|                                         | <b>TOTAL ARUS KAS KELUAR (CASH OUTFLOW)</b>                                                                     |                                                                             | <b>Rp 79.277.932,91</b>                                                                                                                                                                                                            |
| <b>ARUS KAS MASUK (CASH INFLOW)</b>     |                                                                                                                 |                                                                             |                                                                                                                                                                                                                                    |
| 6                                       | Pinjaman dengan agunan <i>Secured Lending</i>                                                                   |                                                                             | Rp -                                                                                                                                                                                                                               |
| 7                                       | Tagihan yang berasal dari pihak lawan ( <i>Counterparty</i> )                                                   | Rp 35.026.736,00                                                            | Rp 17.513.368,00                                                                                                                                                                                                                   |
| 8                                       | Arus kas masuk lainnya                                                                                          | Rp 21.728.892,00                                                            | Rp 18.469.558,20                                                                                                                                                                                                                   |
|                                         | <b>TOTAL ARUS KAS MASUK (CASH INFLOW)</b>                                                                       |                                                                             | <b>Rp 35.982.926,20</b>                                                                                                                                                                                                            |
|                                         | <b>TOTAL HQLA</b>                                                                                               |                                                                             | <b>Rp 250.905.762,30</b>                                                                                                                                                                                                           |
|                                         | <b>TOTAL ARUS KAS KELUAR BERSIH (NET CASH OUTFLOW)</b>                                                          |                                                                             | <b>Rp 43.295.006,71</b>                                                                                                                                                                                                            |
|                                         | <b>LCR (%)</b>                                                                                                  |                                                                             | <b>580%</b>                                                                                                                                                                                                                        |

## LAPORAN TRIWULANAN

## KEWAJIBAN PEMENUHAN KECUKUPAN LIKUIDITAS (LIQUIDITY COVERAGE RATIO) BULANAN

Nama Bank : PT Bank Mandiri, Tbk

Posisi Laporan : April - Juni 2015

| No                                      |                                                                                                                 | Nilai <i>Outstanding</i><br>kewajiban dan komitmen /<br>Nilai Tagihan Kontraktual | Nilai HQLA setelah<br>pengurangan nilai ( <i>haircut</i> ),<br>outstanding kewajiban dan<br>komitmen dikalikan tingkat<br>penarikan ( <i>run off rate</i> ) atau<br>nilai tagihan kontraktual<br>dikalikan tingkat penerimaan<br>( <i>inflow rate</i> ) |
|-----------------------------------------|-----------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>HIGH QUALITY LIQUID ASSET (HQLA)</b> |                                                                                                                 |                                                                                   |                                                                                                                                                                                                                                                         |
| 1                                       | Total <i>High Quality Liquid Asset (HQLA)</i>                                                                   |                                                                                   | Rp 262.103.514,65                                                                                                                                                                                                                                       |
| <b>ARUS KAS KELUAR (CASH OUTFLOW)</b>   |                                                                                                                 |                                                                                   |                                                                                                                                                                                                                                                         |
| 2                                       | Simpanan nasabah perorangan dan pendanaan yang berasal dari nasabah Usaha Mikro dan Usaha Kecil, terdiri dari : |                                                                                   |                                                                                                                                                                                                                                                         |
|                                         | a. Simpanan/Pendanaan stabil                                                                                    | Rp 244.706.852,00                                                                 | Rp 12.235.342,60                                                                                                                                                                                                                                        |
|                                         | b. Simpanan/Pendanaan kurang stabil                                                                             | Rp 81.329.900,00                                                                  | Rp 8.132.990,00                                                                                                                                                                                                                                         |
| 3                                       | Pendanaan yang berasal dari nasabah korporasi, terdiri dari:                                                    |                                                                                   |                                                                                                                                                                                                                                                         |
|                                         | a. Simpanan Operasional                                                                                         | Rp 1.226.158,00                                                                   | Rp 245.231,60                                                                                                                                                                                                                                           |
|                                         | b. Simpanan Non Operasional                                                                                     | Rp 62.535.189,00                                                                  | Rp 25.014.075,60                                                                                                                                                                                                                                        |
|                                         | c. Surat-Surat Berharga berupa surat utang yang diterbitkan oleh bank                                           | Rp 1.805.752,00                                                                   | Rp 1.805.752,00                                                                                                                                                                                                                                         |
| 4                                       | Pendanaan dengan agunan ( <i>Secured Funding</i> )                                                              |                                                                                   | Rp 8.860.954,00                                                                                                                                                                                                                                         |
| 5                                       | Arus kas keluar lainnya ( <i>additional requirement</i> ), terdiri dari                                         |                                                                                   |                                                                                                                                                                                                                                                         |
|                                         | a. Arus kas keluar atas transaksi derivatif                                                                     | Rp 135.856,00                                                                     | Rp 135.856,00                                                                                                                                                                                                                                           |
|                                         | b. Arus kas keluar atas peningkatan kebutuhan likuiditas                                                        | Rp -                                                                              | Rp -                                                                                                                                                                                                                                                    |
|                                         | c. Arus kas keluar atas kehilangan pendanaan                                                                    | Rp -                                                                              | Rp -                                                                                                                                                                                                                                                    |
|                                         | d. Arus kas keluar atas penarikan komitmen fasilitas kredit dan fasilitas likuiditas                            | Rp 89.304.498,00                                                                  | Rp 8.930.449,80                                                                                                                                                                                                                                         |
|                                         | e. Arus kas keluar atas kewajiban kontraktual lainnya terkait penyaluran dana                                   |                                                                                   | Rp -                                                                                                                                                                                                                                                    |
|                                         | f. Arus kas keluar atas kewajiban kontijensi pendanaan lainnya                                                  | Rp 46.386.004,00                                                                  | Rp 1.391.580,12                                                                                                                                                                                                                                         |
|                                         | g. Arus kas keluar kontraktual lainnya                                                                          | Rp 28.937.986,00                                                                  | Rp 28.937.986,00                                                                                                                                                                                                                                        |
|                                         | <b>TOTAL ARUS KAS KELUAR (CASH OUTFLOW)</b>                                                                     |                                                                                   | <b>Rp 95.690.217,72</b>                                                                                                                                                                                                                                 |
| <b>ARUS KAS MASUK (CASH INFLOW)</b>     |                                                                                                                 |                                                                                   |                                                                                                                                                                                                                                                         |
| 6                                       | Pinjaman dengan agunan <i>Secured Lending</i>                                                                   |                                                                                   | <b>Rp -</b>                                                                                                                                                                                                                                             |
| 7                                       | Tagihan yang berasal dari pihak lawan ( <i>Counterparty</i> )                                                   | Rp 42.007.586,00                                                                  | <b>Rp 21.003.793,00</b>                                                                                                                                                                                                                                 |
| 8                                       | Arus kas masuk lainnya                                                                                          | Rp 33.019.227,00                                                                  | <b>Rp 28.066.342,95</b>                                                                                                                                                                                                                                 |
|                                         | <b>TOTAL ARUS KAS MASUK (CASH INFLOW)</b>                                                                       |                                                                                   | <b>Rp 49.070.135,95</b>                                                                                                                                                                                                                                 |
|                                         | <b>TOTAL HQLA</b>                                                                                               |                                                                                   | <b>Rp 262.103.514,65</b>                                                                                                                                                                                                                                |
|                                         | <b>TOTAL ARUS KAS KELUAR BERSIH (NET CASH OUTFLOW)</b>                                                          |                                                                                   | <b>Rp 46.620.081,77</b>                                                                                                                                                                                                                                 |
|                                         | <b>LCR (%)</b>                                                                                                  |                                                                                   | <b>562%</b>                                                                                                                                                                                                                                             |

## LAPORAN TRIWULANAN

## KEWAJIBAN PEMENUHAN KECUKUPAN LIKUIDITAS (LIQUIDITY COVERAGE RATIO) BULANAN

Nama Bank : PT Bank Mandiri, Tbk

Posisi Laporan : Juli - September 2015

| No                                    |                                                                                                                 | Nilai <i>Outstanding</i> kewajiban dan komitmen / Nilai Tagihan Kontraktual | Nilai HQLA setelah pengurangan nilai ( <i>haircut</i> ), outstanding kewajiban dan komitmen dikalikan tingkat penarikan ( <i>run off rate</i> ) atau nilai tagihan kontraktual dikalikan tingkat penerimaan ( <i>inflow rate</i> ) |
|---------------------------------------|-----------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1                                     | Total <i>High Quality Liquid Asset (HQLA)</i>                                                                   |                                                                             | Rp 244.682.336,91                                                                                                                                                                                                                  |
| <b>ARUS KAS KELUAR (CASH OUTFLOW)</b> |                                                                                                                 |                                                                             |                                                                                                                                                                                                                                    |
| 2                                     | Simpanan nasabah perorangan dan pendanaan yang berasal dari nasabah Usaha Mikro dan Usaha Kecil, terdiri dari : |                                                                             |                                                                                                                                                                                                                                    |
|                                       | a. Simpanan/Pendanaan stabil                                                                                    | Rp 250.776.257,00                                                           | Rp 12.538.812,85                                                                                                                                                                                                                   |
|                                       | b. Simpanan/Pendanaan kurang stabil                                                                             | Rp 84.723.436,00                                                            | Rp 8.472.343,60                                                                                                                                                                                                                    |
| 3                                     | Pendanaan yang berasal dari nasabah korporasi, terdiri dari:                                                    |                                                                             |                                                                                                                                                                                                                                    |
|                                       | a. Simpanan Operasional                                                                                         | Rp 1.465.329,00                                                             | Rp 293.065,80                                                                                                                                                                                                                      |
|                                       | b. Simpanan Non Operasional                                                                                     | Rp 41.422.111,00                                                            | Rp 16.568.844,40                                                                                                                                                                                                                   |
|                                       | c. Surat-Surat Berharga berupa surat utang yang diterbitkan oleh bank                                           | Rp 1.808.197,00                                                             | Rp 1.808.197,00                                                                                                                                                                                                                    |
| 4                                     | Pendanaan dengan agunan ( <i>Secured Funding</i> )                                                              |                                                                             | Rp 3.197.103,00                                                                                                                                                                                                                    |
| 5                                     | Arus kas keluar lainnya ( <i>additional requirement</i> ), terdiri dari                                         |                                                                             |                                                                                                                                                                                                                                    |
|                                       | a. Arus kas keluar atas transaksi derivatif                                                                     | Rp 1.365.141,00                                                             | Rp 1.365.141,00                                                                                                                                                                                                                    |
|                                       | b. Arus kas keluar atas peningkatan kebutuhan likuiditas                                                        | Rp -                                                                        | Rp -                                                                                                                                                                                                                               |
|                                       | c. Arus kas keluar atas kehilangan pendanaan                                                                    | Rp -                                                                        | Rp -                                                                                                                                                                                                                               |
|                                       | d. Arus kas keluar atas penarikan komitmen fasilitas kredit dan fasilitas likuiditas                            | Rp 99.399.722,00                                                            | Rp 9.939.972,20                                                                                                                                                                                                                    |
|                                       | e. Arus kas keluar atas kewajiban kontraktual lainnya terkait penyaluran dana                                   |                                                                             | Rp -                                                                                                                                                                                                                               |
|                                       | f. Arus kas keluar atas kewajiban kontijensi pendanaan lainnya                                                  | Rp 53.769.542,00                                                            | Rp 1.613.086,26                                                                                                                                                                                                                    |
|                                       | g. Arus kas keluar kontraktual lainnya                                                                          | Rp 26.746.538,00                                                            | Rp 26.746.538,00                                                                                                                                                                                                                   |
|                                       | <b>TOTAL ARUS KAS KELUAR (CASH OUTFLOW)</b>                                                                     |                                                                             | <b>Rp 82.543.104,11</b>                                                                                                                                                                                                            |
| <b>ARUS KAS MASUK (CASH INFLOW)</b>   |                                                                                                                 |                                                                             |                                                                                                                                                                                                                                    |
| 6                                     | Pinjaman dengan agunan <i>Secured Lending</i>                                                                   |                                                                             | <b>Rp -</b>                                                                                                                                                                                                                        |
| 7                                     | Tagihan yang berasal dari pihak lawan ( <i>Counterparty</i> )                                                   | Rp 40.427.083,00                                                            | <b>Rp 20.213.541,50</b>                                                                                                                                                                                                            |
| 8                                     | Arus kas masuk lainnya                                                                                          | Rp 38.721.140,00                                                            | <b>Rp 32.912.969,00</b>                                                                                                                                                                                                            |
|                                       | <b>TOTAL ARUS KAS MASUK (CASH INFLOW)</b>                                                                       |                                                                             | <b>Rp 53.126.510,50</b>                                                                                                                                                                                                            |
|                                       | <b>TOTAL HQLA</b>                                                                                               |                                                                             | <b>Rp 244.682.336,91</b>                                                                                                                                                                                                           |
|                                       | <b>TOTAL ARUS KAS KELUAR BERSIH (NET CASH OUTFLOW)</b>                                                          |                                                                             | <b>Rp 29.416.593,61</b>                                                                                                                                                                                                            |
|                                       | <b>LCR (%)</b>                                                                                                  |                                                                             | <b>832%</b>                                                                                                                                                                                                                        |

## LAPORAN TRIWULANAN

## KEWAJIBAN PEMENUHAN KECUKUPAN LIKUIDITAS (LIQUIDITY COVERAGE RATIO) BULANAN

Nama Bank : PT Bank Mandiri, Tbk

Posisi Laporan : Oktober - Desember 2015

| No                                      |                                                                                                                 | Nilai <i>Outstanding</i> kewajiban dan komitmen / Nilai Tagihan Kontraktual | Nilai HQLA setelah pengurangan nilai ( <i>haircut</i> ), <i>outstanding</i> kewajiban dan komitmen dikalikan tingkat penarikan ( <i>run off rate</i> ) atau nilai tagihan kontraktual dikalikan tingkat penerimaan ( <i>inflow rate</i> ) |
|-----------------------------------------|-----------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>HIGH QUALITY LIQUID ASSET (HQLA)</b> |                                                                                                                 |                                                                             |                                                                                                                                                                                                                                           |
| 1                                       | Total <i>High Quality Liquid Asset (HQLA)</i>                                                                   |                                                                             | Rp 216.493.138,13                                                                                                                                                                                                                         |
|                                         |                                                                                                                 |                                                                             |                                                                                                                                                                                                                                           |
| <b>ARUS KAS KELUAR (CASH OUTFLOW)</b>   |                                                                                                                 |                                                                             |                                                                                                                                                                                                                                           |
| 2                                       | Simpanan nasabah perorangan dan pendanaan yang berasal dari nasabah Usaha Mikro dan Usaha Kecil, terdiri dari : |                                                                             |                                                                                                                                                                                                                                           |
|                                         | a. Simpanan/Pendanaan stabil                                                                                    | Rp 226.611.878,00                                                           | Rp 11.330.593,90                                                                                                                                                                                                                          |
|                                         | b. Simpanan/Pendanaan kurang stabil                                                                             | Rp 71.259.419,00                                                            | Rp 7.125.941,90                                                                                                                                                                                                                           |
| 3                                       | Pendanaan yang berasal dari nasabah korporasi, terdiri dari:                                                    |                                                                             |                                                                                                                                                                                                                                           |
|                                         | a. Simpanan Operasional                                                                                         | Rp 1.156.327,00                                                             | Rp 231.265,40                                                                                                                                                                                                                             |
|                                         | b. Simpanan Non Operasional                                                                                     | Rp 77.521.646,00                                                            | Rp 31.008.658,40                                                                                                                                                                                                                          |
|                                         | c. Surat-Surat Berharga berupa surat utang yang diterbitkan oleh bank                                           | Rp 2.398.178,00                                                             | Rp 2.398.178,00                                                                                                                                                                                                                           |
| 4                                       | Pendanaan dengan agunan ( <i>Secured Funding</i> )                                                              |                                                                             | Rp 676.900,00                                                                                                                                                                                                                             |
| 5                                       | Arus kas keluar lainnya ( <i>additional requirement</i> ), terdiri dari                                         |                                                                             |                                                                                                                                                                                                                                           |
|                                         | a. Arus kas keluar atas transaksi derivatif                                                                     | Rp 299.079,00                                                               | Rp 299.079,00                                                                                                                                                                                                                             |
|                                         | b. Arus kas keluar atas peningkatan kebutuhan likuiditas                                                        | Rp -                                                                        | Rp -                                                                                                                                                                                                                                      |
|                                         | c. Arus kas keluar atas kehilangan pendanaan                                                                    | Rp -                                                                        | Rp -                                                                                                                                                                                                                                      |
|                                         | d. Arus kas keluar atas penarikan komitmen fasilitas kredit dan fasilitas likuiditas                            | Rp 105.338.653,00                                                           | Rp 10.533.865,30                                                                                                                                                                                                                          |
|                                         | e. Arus kas keluar atas kewajiban kontraktual lainnya terkait penyaluran dana                                   |                                                                             | Rp -                                                                                                                                                                                                                                      |
|                                         | f. Arus kas keluar atas kewajiban kontijensi pendanaan lainnya                                                  | Rp 58.158.597,00                                                            | Rp 1.744.757,91                                                                                                                                                                                                                           |
|                                         | g. Arus kas keluar kontraktual lainnya                                                                          | Rp 11.331.273,00                                                            | Rp 11.331.273,00                                                                                                                                                                                                                          |
|                                         | <b>TOTAL ARUS KAS KELUAR (CASH OUTFLOW)</b>                                                                     |                                                                             | <b>Rp 76.680.512,81</b>                                                                                                                                                                                                                   |
| <b>ARUS KAS MASUK (CASH INFLOW)</b>     |                                                                                                                 |                                                                             |                                                                                                                                                                                                                                           |
| 6                                       | Pinjaman dengan agunan <i>Secured Lending</i>                                                                   |                                                                             | Rp -                                                                                                                                                                                                                                      |
| 7                                       | Tagihan yang berasal dari pihak lawan ( <i>Counterparty</i> )                                                   | Rp 27.824.034,00                                                            | Rp 13.912.017,00                                                                                                                                                                                                                          |
| 8                                       | Arus kas masuk lainnya                                                                                          | Rp 26.166.207,00                                                            | Rp 22.241.275,95                                                                                                                                                                                                                          |
|                                         | <b>TOTAL ARUS KAS MASUK (CASH INFLOW)</b>                                                                       |                                                                             | <b>Rp 36.153.292,95</b>                                                                                                                                                                                                                   |
|                                         |                                                                                                                 |                                                                             |                                                                                                                                                                                                                                           |
|                                         | <b>TOTAL HQLA</b>                                                                                               |                                                                             | <b>Rp 216.493.138,13</b>                                                                                                                                                                                                                  |
|                                         | <b>TOTAL ARUS KAS KELUAR BERSIH (NET CASH OUTFLOW)</b>                                                          |                                                                             | <b>Rp 40.527.219,86</b>                                                                                                                                                                                                                   |
|                                         | <b>LCR (%)</b>                                                                                                  |                                                                             | <b>534%</b>                                                                                                                                                                                                                               |

Lampiran 11. Perhitungan LCR Bank Negara Indonesia  
(Sampel kuartal 1-4 tahun 2015)

LAPORAN TRIWULANAN

KEWAJIBAN PEMENUHAN KECUKUPAN LIKUIDITAS (LIQUIDITY COVERAGE RATIO) BULANAN

Nama Bank : PT. Bank Negara Indonesia (Pesero) Tbk

Posisi Laporan : Januari - Maret 2015

| No                                      |                                                                                                                 | Nilai <i>Outstanding</i> kewajiban dan komitmen / Nilai Tagihan Kontraktual | Nilai HQLA setelah pengurangan nilai ( <i>haircut</i> ), outstanding kewajiban dan komitmen dikalikan tingkat penarikan ( <i>run off rate</i> ) atau nilai tagihan kontraktual dikalikan tingkat penerimaan ( <i>inflow rate</i> ) |
|-----------------------------------------|-----------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>HIGH QUALITY LIQUID ASSET (HQLA)</b> |                                                                                                                 |                                                                             |                                                                                                                                                                                                                                    |
| 1                                       | Total <i>High Quality Liquid Asset (HQLA)</i>                                                                   |                                                                             | Rp 89.756.369,61                                                                                                                                                                                                                   |
| <b>ARUS KAS KELUAR (CASH OUTFLOW)</b>   |                                                                                                                 |                                                                             |                                                                                                                                                                                                                                    |
| 2                                       | Simpanan nasabah perorangan dan pendanaan yang berasal dari nasabah Usaha Mikro dan Usaha Kecil, terdiri dari : |                                                                             |                                                                                                                                                                                                                                    |
|                                         | a. Simpanan/Pendanaan stabil                                                                                    | Rp 118.082.830,00                                                           | Rp 5.904.141,50                                                                                                                                                                                                                    |
|                                         | b. Simpanan/Pendanaan kurang stabil                                                                             | Rp 24.672.797,00                                                            | Rp 2.467.279,70                                                                                                                                                                                                                    |
| 3                                       | Pendanaan yang berasal dari nasabah korporasi, terdiri dari:                                                    |                                                                             |                                                                                                                                                                                                                                    |
|                                         | a. Simpanan Operasional                                                                                         | Rp 1.546.375,00                                                             | Rp 309.275,00                                                                                                                                                                                                                      |
|                                         | b. Simpanan Non Operasional                                                                                     | Rp 39.603.390,00                                                            | Rp 15.841.356,00                                                                                                                                                                                                                   |
|                                         | c. Surat-Surat Berharga berupa surat utang yang diterbitkan oleh bank                                           | Rp 6.504.480,00                                                             | Rp 6.504.480,00                                                                                                                                                                                                                    |
| 4                                       | Pendanaan dengan agunan ( <i>Secured Funding</i> )                                                              |                                                                             | Rp 2.640.572,00                                                                                                                                                                                                                    |
| 5                                       | Arus kas keluar lainnya ( <i>additional requirement</i> ), terdiri dari                                         |                                                                             |                                                                                                                                                                                                                                    |
|                                         | a. Arus kas keluar atas transaksi derivatif                                                                     | Rp 847.409,00                                                               | Rp 847.409,00                                                                                                                                                                                                                      |
|                                         | b. Arus kas keluar atas peningkatan kebutuhan likuiditas                                                        | Rp -                                                                        |                                                                                                                                                                                                                                    |
|                                         | c. Arus kas keluar atas kehilangan pendanaan                                                                    | Rp -                                                                        |                                                                                                                                                                                                                                    |
|                                         | d. Arus kas keluar atas penarikan komitmen fasilitas kredit dan fasilitas likuiditas                            | Rp 37.352.814,00                                                            | Rp 3.735.281,40                                                                                                                                                                                                                    |
|                                         | e. Arus kas keluar atas kewajiban kontraktual lainnya terkait penyaluran dana                                   | Rp -                                                                        | Rp -                                                                                                                                                                                                                               |
|                                         | f. Arus kas keluar atas kewajiban kontijensi pendanaan lainnya                                                  | Rp 3.558.146,00                                                             | Rp 106.744,38                                                                                                                                                                                                                      |
|                                         | g. Arus kas keluar kontraktual lainnya                                                                          | Rp 9.523.114,00                                                             | Rp 9.523.114,00                                                                                                                                                                                                                    |
|                                         | <b>TOTAL ARUS KAS KELUAR (CASH OUTFLOW)</b>                                                                     |                                                                             | <b>Rp 47.879.652,98</b>                                                                                                                                                                                                            |
| <b>ARUS KAS MASUK (CASH INFLOW)</b>     |                                                                                                                 |                                                                             |                                                                                                                                                                                                                                    |
| 6                                       | Pinjaman dengan agunan <i>Secured Lending</i>                                                                   |                                                                             | Rp -                                                                                                                                                                                                                               |
| 7                                       | Tagihan yang berasal dari pihak lawan ( <i>Counterparty</i> )                                                   | Rp 2.386.404,00                                                             | Rp 1.193.202,00                                                                                                                                                                                                                    |
| 8                                       | Arus kas masuk lainnya                                                                                          | Rp 16.163.506,00                                                            | Rp 13.738.980,10                                                                                                                                                                                                                   |
|                                         | <b>TOTAL ARUS KAS MASUK (CASH INFLOW)</b>                                                                       |                                                                             | <b>Rp 14.932.182,10</b>                                                                                                                                                                                                            |
|                                         | <b>TOTAL HQLA</b>                                                                                               |                                                                             | <b>Rp 89.756.369,61</b>                                                                                                                                                                                                            |
|                                         | <b>TOTAL ARUS KAS KELUAR BERSIH (NET CASH OUTFLOW)</b>                                                          |                                                                             | <b>Rp 32.947.470,88</b>                                                                                                                                                                                                            |
|                                         | <b>LCR (%)</b>                                                                                                  |                                                                             | <b>272%</b>                                                                                                                                                                                                                        |

## LAPORAN TRIWULANAN

## KEWAJIBAN PEMENUHAN KECUKUPAN LIKUIDITAS (LIQUIDITY COVERAGE RATIO) BULANAN

Nama Bank : PT. Bank Negara Indonesia (Pesero) Tbk

Posisi Laporan : April - Juni 2015

| No                                      |                                                                                                                 | Nilai <i>Outstanding</i> kewajiban dan komitmen / Nilai Tagihan Kontraktual | Nilai HQLA setelah pengurangan nilai ( <i>haircut</i> ), outstanding kewajiban dan komitmen dikalikan tingkat penarikan ( <i>run off rate</i> ) atau nilai tagihan kontraktual dikalikan tingkat penerimaan ( <i>inflow rate</i> ) |
|-----------------------------------------|-----------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>HIGH QUALITY LIQUID ASSET (HQLA)</b> |                                                                                                                 |                                                                             |                                                                                                                                                                                                                                    |
| 1                                       | Total <i>High Quality Liquid Asset (HQLA)</i>                                                                   |                                                                             | Rp 105.079.072,42                                                                                                                                                                                                                  |
| <b>ARUS KAS KELUAR (CASH OUTFLOW)</b>   |                                                                                                                 |                                                                             |                                                                                                                                                                                                                                    |
| 2                                       | Simpanan nasabah perorangan dan pendanaan yang berasal dari nasabah Usaha Mikro dan Usaha Kecil, terdiri dari : |                                                                             |                                                                                                                                                                                                                                    |
|                                         | a. Simpanan/Pendanaan stabil                                                                                    | Rp 119.207.712,00                                                           | Rp 5.960.385,60                                                                                                                                                                                                                    |
|                                         | b. Simpanan/Pendanaan kurang stabil                                                                             | Rp 28.790.695,00                                                            | Rp 2.879.069,50                                                                                                                                                                                                                    |
| 3                                       | Pendanaan yang berasal dari nasabah korporasi, terdiri dari:                                                    |                                                                             |                                                                                                                                                                                                                                    |
|                                         | a. Simpanan Operasional                                                                                         | Rp 1.892.052,00                                                             | Rp 378.410,40                                                                                                                                                                                                                      |
|                                         | b. Simpanan Non Operasional                                                                                     | Rp 63.464.307,00                                                            | Rp 25.385.722,80                                                                                                                                                                                                                   |
|                                         | c. Surat-Surat Berharga berupa surat utang yang diterbitkan oleh bank                                           | Rp 5.769.917,00                                                             |                                                                                                                                                                                                                                    |
| 4                                       | Pendanaan dengan agunan ( <i>Secured Funding</i> )                                                              |                                                                             | Rp 3.810.562,00                                                                                                                                                                                                                    |
| 5                                       | Arus kas keluar lainnya ( <i>additional requirement</i> ), terdiri dari                                         |                                                                             |                                                                                                                                                                                                                                    |
|                                         | a. Arus kas keluar atas transaksi derivatif                                                                     | Rp 939.562,00                                                               | Rp 939.562,00                                                                                                                                                                                                                      |
|                                         | b. Arus kas keluar atas peningkatan kebutuhan likuiditas                                                        | Rp -                                                                        |                                                                                                                                                                                                                                    |
|                                         | c. Arus kas keluar atas kehilangan pendanaan                                                                    | Rp -                                                                        |                                                                                                                                                                                                                                    |
|                                         | d. Arus kas keluar atas penarikan komitmen fasilitas kredit dan fasilitas likuiditas                            | Rp 35.839.814,00                                                            | Rp 3.583.981,40                                                                                                                                                                                                                    |
|                                         | e. Arus kas keluar atas kewajiban kontraktual lainnya terkait penyaluran dana                                   | Rp -                                                                        | Rp -                                                                                                                                                                                                                               |
|                                         | f. Arus kas keluar atas kewajiban kontijensi pendanaan lainnya                                                  | Rp 36.017.925,00                                                            | Rp 1.080.537,75                                                                                                                                                                                                                    |
|                                         | g. Arus kas keluar kontraktual lainnya                                                                          | Rp 10.323.431,00                                                            | Rp 10.323.431,00                                                                                                                                                                                                                   |
|                                         | <b>TOTAL ARUS KAS KELUAR (CASH OUTFLOW)</b>                                                                     |                                                                             | <b>Rp 54.341.662,45</b>                                                                                                                                                                                                            |
| <b>ARUS KAS MASUK (CASH INFLOW)</b>     |                                                                                                                 |                                                                             |                                                                                                                                                                                                                                    |
| 6                                       | Pinjaman dengan agunan <i>Secured Lending</i>                                                                   |                                                                             | <b>Rp -</b>                                                                                                                                                                                                                        |
| 7                                       | Tagihan yang berasal dari pihak lawan ( <i>Counterparty</i> )                                                   | Rp 14.531.901,00                                                            | <b>Rp 7.265.950,50</b>                                                                                                                                                                                                             |
| 8                                       | Arus kas masuk lainnya                                                                                          | Rp 15.638.421,00                                                            | <b>Rp 13.292.657,85</b>                                                                                                                                                                                                            |
|                                         | <b>TOTAL ARUS KAS MASUK (CASH INFLOW)</b>                                                                       |                                                                             | <b>Rp 20.558.608,35</b>                                                                                                                                                                                                            |
|                                         | <b>TOTAL HQLA</b>                                                                                               |                                                                             | <b>Rp 105.079.072,42</b>                                                                                                                                                                                                           |
|                                         | <b>TOTAL ARUS KAS KELUAR BERSIH (NET CASH OUTFLOW)</b>                                                          |                                                                             | <b>Rp 33.783.054,10</b>                                                                                                                                                                                                            |
|                                         | <b>LCR (%)</b>                                                                                                  |                                                                             | <b>311%</b>                                                                                                                                                                                                                        |



## LAPORAN TRIWULANAN

## KEWAJIBAN PEMENUHAN KECUKUPAN LIKUIDITAS (LIQUIDITY COVERAGE RATIO) BULANAN

Nama Bank : PT. Bank Negara Indonesia (Pesero) Tbk

Posisi Laporan : Juli - September 2015

| No                                      |                                                                                                                 | Nilai <i>Outstanding</i> kewajiban dan komitmen / Nilai Tagihan Kontraktual | Nilai HQLA setelah pengurangan nilai ( <i>haircut</i> ), <i>outstanding</i> kewajiban dan komitmen dikalikan tingkat penarikan ( <i>run off rate</i> ) atau nilai tagihan kontraktual dikalikan tingkat penerimaan ( <i>inflow rate</i> ) |
|-----------------------------------------|-----------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>HIGH QUALITY LIQUID ASSET (HQLA)</b> |                                                                                                                 |                                                                             |                                                                                                                                                                                                                                           |
| 1                                       | Total <i>High Quality Liquid Asset (HQLA)</i>                                                                   |                                                                             | Rp 114.593.546,10                                                                                                                                                                                                                         |
|                                         |                                                                                                                 |                                                                             |                                                                                                                                                                                                                                           |
| <b>ARUS KAS KELUAR (CASH OUTFLOW)</b>   |                                                                                                                 |                                                                             |                                                                                                                                                                                                                                           |
| 2                                       | Simpanan nasabah perorangan dan pendanaan yang berasal dari nasabah Usaha Mikro dan Usaha Kecil, terdiri dari : |                                                                             |                                                                                                                                                                                                                                           |
|                                         | a. Simpanan/Pendanaan stabil                                                                                    | Rp 127.242.679,00                                                           | Rp 6.362.133,95                                                                                                                                                                                                                           |
|                                         | b. Simpanan/Pendanaan kurang stabil                                                                             | Rp 43.760.656,00                                                            | Rp 4.376.065,60                                                                                                                                                                                                                           |
| 3                                       | Pendanaan yang berasal dari nasabah korporasi, terdiri dari:                                                    |                                                                             |                                                                                                                                                                                                                                           |
|                                         | a. Simpanan Operasional                                                                                         | Rp 1.818.911,00                                                             | Rp 363.782,20                                                                                                                                                                                                                             |
|                                         | b. Simpanan Non Operasional                                                                                     | Rp 47.804.629,00                                                            | Rp 19.121.851,60                                                                                                                                                                                                                          |
|                                         | c. Surat-Surat Berharga berupa surat utang yang diterbitkan oleh bank                                           | Rp 7.793.369,00                                                             | Rp 7.793.369,00                                                                                                                                                                                                                           |
| 4                                       | Pendanaan dengan agunan ( <i>Secured Funding</i> )                                                              |                                                                             | Rp 3.163.142,00                                                                                                                                                                                                                           |
| 5                                       | Arus kas keluar lainnya ( <i>additional requirement</i> ), terdiri dari                                         |                                                                             |                                                                                                                                                                                                                                           |
|                                         | a. Arus kas keluar atas transaksi derivatif                                                                     | Rp 1.359.678,00                                                             | Rp 1.359.678,00                                                                                                                                                                                                                           |
|                                         | b. Arus kas keluar atas peningkatan kebutuhan likuiditas                                                        | Rp -                                                                        | Rp -                                                                                                                                                                                                                                      |
|                                         | c. Arus kas keluar atas kehilangan pendanaan                                                                    | Rp -                                                                        | Rp -                                                                                                                                                                                                                                      |
|                                         | d. Arus kas keluar atas penarikan komitmen fasilitas kredit dan fasilitas likuiditas                            | Rp 36.728.172,00                                                            | Rp 3.672.817,20                                                                                                                                                                                                                           |
|                                         | e. Arus kas keluar atas kewajiban kontraktual lainnya terkait penyaluran dana                                   | Rp -                                                                        | Rp -                                                                                                                                                                                                                                      |
|                                         | f. Arus kas keluar atas kewajiban kontijensi pendanaan lainnya                                                  | Rp 40.600.180,00                                                            | Rp 1.218.005,40                                                                                                                                                                                                                           |
|                                         | g. Arus kas keluar kontraktual lainnya                                                                          | Rp 13.628.279,00                                                            | Rp 13.628.279,00                                                                                                                                                                                                                          |
|                                         | <b>TOTAL ARUS KAS KELUAR (CASH OUTFLOW)</b>                                                                     |                                                                             | <b>Rp 61.059.123,95</b>                                                                                                                                                                                                                   |
| <b>ARUS KAS MASUK (CASH INFLOW)</b>     |                                                                                                                 |                                                                             |                                                                                                                                                                                                                                           |
| 6                                       | Pinjaman dengan agunan <i>Secured Lending</i>                                                                   |                                                                             | Rp -                                                                                                                                                                                                                                      |
| 7                                       | Tagihan yang berasal dari pihak lawan ( <i>Counterparty</i> )                                                   | Rp 22.239.586,00                                                            | Rp 11.119.793,00                                                                                                                                                                                                                          |
| 8                                       | Arus kas masuk lainnya                                                                                          | Rp 18.831.815,00                                                            | Rp 16.007.042,75                                                                                                                                                                                                                          |
|                                         | <b>TOTAL ARUS KAS MASUK (CASH INFLOW)</b>                                                                       |                                                                             | <b>Rp 27.126.835,75</b>                                                                                                                                                                                                                   |
|                                         |                                                                                                                 |                                                                             |                                                                                                                                                                                                                                           |
|                                         | <b>TOTAL HQLA</b>                                                                                               |                                                                             | <b>Rp 114.593.546,10</b>                                                                                                                                                                                                                  |
|                                         | <b>TOTAL ARUS KAS KELUAR BERSIH (NET CASH OUTFLOW)</b>                                                          |                                                                             | <b>Rp 33.932.288,20</b>                                                                                                                                                                                                                   |
|                                         | <b>LCR (%)</b>                                                                                                  |                                                                             | <b>338%</b>                                                                                                                                                                                                                               |

## LAPORAN TRIWULANAN

## KEWAJIBAN PEMENUHAN KECUKUPAN LIKUIDITAS (LIQUIDITY COVERAGE RATIO) BULANAN

Nama Bank : PT. Bank Negara Indonesia (Pesero) Tbk

Posisi Laporan : Oktober - Desember 2015

| No                                      |                                                                                                                 | Nilai <i>Outstanding</i> kewajiban dan komitmen / Nilai Tagihan Kontraktual | Nilai HQLA setelah pengurangan nilai ( <i>haircut</i> ), outstanding kewajiban dan komitmen dikalikan tingkat penarikan ( <i>run off rate</i> ) atau nilai tagihan kontraktual dikalikan tingkat penerimaan ( <i>inflow rate</i> ) |
|-----------------------------------------|-----------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>HIGH QUALITY LIQUID ASSET (HQLA)</b> |                                                                                                                 |                                                                             |                                                                                                                                                                                                                                    |
| 1                                       | Total <i>High Quality Liquid Asset (HQLA)</i>                                                                   |                                                                             | Rp 138.071.352,04                                                                                                                                                                                                                  |
|                                         |                                                                                                                 |                                                                             |                                                                                                                                                                                                                                    |
| <b>ARUS KAS KELUAR (CASH OUTFLOW)</b>   |                                                                                                                 |                                                                             |                                                                                                                                                                                                                                    |
| 2                                       | Simpanan nasabah perorangan dan pendanaan yang berasal dari nasabah Usaha Mikro dan Usaha Kecil, terdiri dari : |                                                                             |                                                                                                                                                                                                                                    |
|                                         | a. Simpanan/Pendanaan stabil                                                                                    | Rp 132.135.977,00                                                           | Rp 6.606.798,85                                                                                                                                                                                                                    |
|                                         | b. Simpanan/Pendanaan kurang stabil                                                                             | Rp 41.691.815,00                                                            | Rp 4.169.181,50                                                                                                                                                                                                                    |
| 3                                       | Pendanaan yang berasal dari nasabah korporasi, terdiri dari:                                                    |                                                                             |                                                                                                                                                                                                                                    |
|                                         | a. Simpanan Operasional                                                                                         | Rp 1.805.494,00                                                             | Rp 361.098,80                                                                                                                                                                                                                      |
|                                         | b. Simpanan Non Operasional                                                                                     | Rp 51.376.197,00                                                            | Rp 20.550.478,80                                                                                                                                                                                                                   |
|                                         | c. Surat-Surat Berharga berupa surat utang yang diterbitkan oleh bank                                           | Rp 6.870.667,00                                                             | Rp 6.870.667,00                                                                                                                                                                                                                    |
| 4                                       | Pendanaan dengan agunan ( <i>Secured Funding</i> )                                                              |                                                                             | Rp 3.163.142,00                                                                                                                                                                                                                    |
| 5                                       | Arus kas keluar lainnya (additional requirement), terdiri dari                                                  |                                                                             |                                                                                                                                                                                                                                    |
|                                         | a. Arus kas keluar atas transaksi derivatif                                                                     | Rp 1.161.557,00                                                             | Rp 1.161.557,00                                                                                                                                                                                                                    |
|                                         | b. Arus kas keluar atas peningkatan kebutuhan likuiditas                                                        | Rp -                                                                        | Rp -                                                                                                                                                                                                                               |
|                                         | c. Arus kas keluar atas kehilangan pendanaan                                                                    | Rp -                                                                        | Rp -                                                                                                                                                                                                                               |
|                                         | d. Arus kas keluar atas penarikan komitmen fasilitas kredit dan fasilitas likuiditas                            | Rp 38.265.234,00                                                            | Rp 3.826.523,40                                                                                                                                                                                                                    |
|                                         | e. Arus kas keluar atas kewajiban kontraktual lainnya terkait penyaluran dana                                   | Rp -                                                                        | Rp -                                                                                                                                                                                                                               |
|                                         | f. Arus kas keluar atas kewajiban kontijensi pendanaan lainnya                                                  | Rp 45.724.488,00                                                            | Rp 1.371.734,64                                                                                                                                                                                                                    |
|                                         | g. Arus kas keluar kontraktual lainnya                                                                          | Rp 15.692.271,00                                                            | Rp 15.692.271,00                                                                                                                                                                                                                   |
|                                         | <b>TOTAL ARUS KAS KELUAR (CASH OUTFLOW)</b>                                                                     |                                                                             | <b>Rp 63.773.452,99</b>                                                                                                                                                                                                            |
| <b>ARUS KAS MASUK (CASH INFLOW)</b>     |                                                                                                                 |                                                                             |                                                                                                                                                                                                                                    |
| 6                                       | Pinjaman dengan agunan <i>Secured Lending</i>                                                                   |                                                                             | <b>Rp -</b>                                                                                                                                                                                                                        |
| 7                                       | Tagihan yang berasal dari pihak lawan ( <i>Counterparty</i> )                                                   | Rp 30.360.226,00                                                            | <b>Rp 15.180.113,00</b>                                                                                                                                                                                                            |
| 8                                       | Arus kas masuk lainnya                                                                                          | Rp 20.092.758,00                                                            | <b>Rp 17.078.844,30</b>                                                                                                                                                                                                            |
|                                         | <b>TOTAL ARUS KAS MASUK (CASH INFLOW)</b>                                                                       |                                                                             | <b>Rp 32.258.957,30</b>                                                                                                                                                                                                            |
|                                         |                                                                                                                 |                                                                             |                                                                                                                                                                                                                                    |
|                                         | <b>TOTAL HQLA</b>                                                                                               |                                                                             | <b>Rp 138.071.352,04</b>                                                                                                                                                                                                           |
|                                         | <b>TOTAL ARUS KAS KELUAR BERSIH (NET CASH OUTFLOW)</b>                                                          |                                                                             | <b>Rp 31.514.495,69</b>                                                                                                                                                                                                            |
|                                         | <b>LCR (%)</b>                                                                                                  |                                                                             | <b>438%</b>                                                                                                                                                                                                                        |

Lampiran 12. Perhitungan LCR Bank CIMB Niaga  
(Sampel kuartal 1-4 tahun 2015)

LAPORAN TRIWULANAN

KEWAJIBAN PEMENUHAN KECUKUPAN LIKUIDITAS (LIQUIDITY COVERAGE RATIO) BULANAN

Nama Bank : PT. Bank CIMB Niaga, Tbk

Posisi Laporan : Januari - Maret 2015

| No                                      |                                                                                                                 | Nilai <i>Outstanding</i> kewajiban dan komitmen / Nilai Tagihan Kontraktual | Nilai HQLA setelah pengurangan nilai ( <i>haircut</i> ), outstanding kewajiban dan komitmen dikalikan tingkat penarikan ( <i>run off rate</i> ) atau nilai tagihan kontraktual dikalikan tingkat penerimaan ( <i>inflow rate</i> ) |
|-----------------------------------------|-----------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>HIGH QUALITY LIQUID ASSET (HQLA)</b> |                                                                                                                 |                                                                             |                                                                                                                                                                                                                                    |
| 1                                       | Total <i>High Quality Liquid Asset (HQLA)</i>                                                                   |                                                                             | Rp 57.919.944,68                                                                                                                                                                                                                   |
| <b>ARUS KAS KELUAR (CASH OUTFLOW)</b>   |                                                                                                                 |                                                                             |                                                                                                                                                                                                                                    |
| 2                                       | Simpanan nasabah perorangan dan pendanaan yang berasal dari nasabah Usaha Mikro dan Usaha Kecil, terdiri dari : |                                                                             |                                                                                                                                                                                                                                    |
|                                         | a. Simpanan/Pendanaan stabil                                                                                    | Rp 104.881.453,00                                                           | Rp 5.244.072,65                                                                                                                                                                                                                    |
|                                         | b. Simpanan/Pendanaan kurang stabil                                                                             | Rp 35.548.621,00                                                            | Rp 3.554.862,10                                                                                                                                                                                                                    |
| 3                                       | Pendanaan yang berasal dari nasabah korporasi, terdiri dari:                                                    |                                                                             |                                                                                                                                                                                                                                    |
|                                         | a. Simpanan Operasional                                                                                         | Rp 1.036.671,00                                                             | Rp 207.334,20                                                                                                                                                                                                                      |
|                                         | b. Simpanan Non Operasional                                                                                     | Rp 351.082,00                                                               | Rp 140.432,80                                                                                                                                                                                                                      |
|                                         | c. Surat-Surat Berharga berupa surat utang yang diterbitkan oleh bank                                           | Rp 5.810.959,00                                                             | Rp 5.810.959,00                                                                                                                                                                                                                    |
| 4                                       | Pendanaan dengan agunan ( <i>Secured Funding</i> )                                                              |                                                                             | Rp 90.668,00                                                                                                                                                                                                                       |
| 5                                       | Arus kas keluar lainnya ( <i>additional requirement</i> ), terdiri dari                                         |                                                                             |                                                                                                                                                                                                                                    |
|                                         | a. Arus kas keluar atas transaksi derivatif                                                                     | Rp 816.014,00                                                               | Rp 816.014,00                                                                                                                                                                                                                      |
|                                         | b. Arus kas keluar atas peningkatan kebutuhan likuiditas                                                        | Rp -                                                                        |                                                                                                                                                                                                                                    |
|                                         | c. Arus kas keluar atas kehilangan pendanaan                                                                    | Rp -                                                                        |                                                                                                                                                                                                                                    |
|                                         | d. Arus kas keluar atas penarikan komitmen fasilitas kredit dan fasilitas likuiditas                            | Rp 54.610.296,00                                                            | Rp 5.461.029,60                                                                                                                                                                                                                    |
|                                         | e. Arus kas keluar atas kewajiban kontraktual lainnya terkait penyaluran dana                                   |                                                                             | Rp -                                                                                                                                                                                                                               |
|                                         | f. Arus kas keluar atas kewajiban kontijensi pendanaan lainnya                                                  | Rp 1.619.576,00                                                             | Rp 48.587,28                                                                                                                                                                                                                       |
|                                         | g. Arus kas keluar kontraktual lainnya                                                                          | Rp 4.608.046,00                                                             | Rp 4.608.046,00                                                                                                                                                                                                                    |
|                                         | <b>TOTAL ARUS KAS KELUAR (CASH OUTFLOW)</b>                                                                     |                                                                             | <b>Rp 25.982.005,63</b>                                                                                                                                                                                                            |
| <b>ARUS KAS MASUK (CASH INFLOW)</b>     |                                                                                                                 |                                                                             |                                                                                                                                                                                                                                    |
| 6                                       | Pinjaman dengan agunan <i>Secured Lending</i>                                                                   |                                                                             | Rp -                                                                                                                                                                                                                               |
| 7                                       | Tagihan yang berasal dari pihak lawan ( <i>Counterparty</i> )                                                   | Rp 4.646.491,00                                                             | Rp 2.323.245,50                                                                                                                                                                                                                    |
| 8                                       | Arus kas masuk lainnya                                                                                          | Rp 5.885.817,00                                                             | Rp 5.002.944,45                                                                                                                                                                                                                    |
|                                         | <b>TOTAL ARUS KAS MASUK (CASH INFLOW)</b>                                                                       |                                                                             | <b>Rp 7.326.189,95</b>                                                                                                                                                                                                             |
|                                         | <b>TOTAL HQLA</b>                                                                                               |                                                                             | <b>Rp 57.919.944,68</b>                                                                                                                                                                                                            |
|                                         | <b>TOTAL ARUS KAS KELUAR BERSIH (NET CASH OUTFLOW)</b>                                                          |                                                                             | <b>Rp 18.655.815,68</b>                                                                                                                                                                                                            |
|                                         | <b>LCR (%)</b>                                                                                                  |                                                                             | <b>310%</b>                                                                                                                                                                                                                        |

## LAPORAN TRIWULANAN

## KEWAJIBAN PEMENUHAN KECUKUPAN LIKUIDITAS (LIQUIDITY COVERAGE RATIO) BULANAN

Nama Bank : PT. Bank CIMB Niaga, Tbk

Posisi Laporan : April - Juni 2015

| No                                      |                                                                                                                 | Nilai <i>Outstanding</i> kewajiban dan komitmen / Nilai Tagihan Kontraktual | Nilai HQLA setelah pengurangan nilai ( <i>haircut</i> ), outstanding kewajiban dan komitmen dikalikan tingkat penarikan ( <i>run off rate</i> ) atau nilai tagihan kontraktual dikalikan tingkat penerimaan ( <i>inflow rate</i> ) |
|-----------------------------------------|-----------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>HIGH QUALITY LIQUID ASSET (HQLA)</b> |                                                                                                                 |                                                                             |                                                                                                                                                                                                                                    |
| 1                                       | Total <i>High Quality Liquid Asset (HQLA)</i>                                                                   |                                                                             | Rp 53.712.426,27                                                                                                                                                                                                                   |
| <b>ARUS KAS KELUAR (CASH OUTFLOW)</b>   |                                                                                                                 |                                                                             |                                                                                                                                                                                                                                    |
| 2                                       | Simpanan nasabah perorangan dan pendanaan yang berasal dari nasabah Usaha Mikro dan Usaha Kecil, terdiri dari : |                                                                             |                                                                                                                                                                                                                                    |
|                                         | a. Simpanan/Pendanaan stabil                                                                                    | Rp 108.975.181,00                                                           | Rp 5.448.759,05                                                                                                                                                                                                                    |
|                                         | b. Simpanan/Pendanaan kurang stabil                                                                             | Rp 35.524.402,00                                                            | Rp 3.552.440,20                                                                                                                                                                                                                    |
| 3                                       | Pendanaan yang berasal dari nasabah korporasi, terdiri dari:                                                    |                                                                             |                                                                                                                                                                                                                                    |
|                                         | a. Simpanan Operasional                                                                                         | Rp 1.276.070,00                                                             | Rp 255.214,00                                                                                                                                                                                                                      |
|                                         | b. Simpanan Non Operasional                                                                                     | Rp 274.850,00                                                               | Rp 109.940,00                                                                                                                                                                                                                      |
|                                         | c. Surat-Surat Berharga berupa surat utang yang diterbitkan oleh bank                                           | Rp 5.806.729,00                                                             | Rp 5.806.729,00                                                                                                                                                                                                                    |
| 4                                       | Pendanaan dengan agunan ( <i>Secured Funding</i> )                                                              |                                                                             | Rp 471.162,00                                                                                                                                                                                                                      |
| 5                                       | Arus kas keluar lainnya ( <i>additional requirement</i> ), terdiri dari                                         |                                                                             |                                                                                                                                                                                                                                    |
|                                         | a. Arus kas keluar atas transaksi derivatif                                                                     | Rp 914.213,00                                                               | Rp 914.213,00                                                                                                                                                                                                                      |
|                                         | b. Arus kas keluar atas peningkatan kebutuhan likuiditas                                                        | Rp -                                                                        |                                                                                                                                                                                                                                    |
|                                         | c. Arus kas keluar atas kehilangan pendanaan                                                                    | Rp -                                                                        |                                                                                                                                                                                                                                    |
|                                         | d. Arus kas keluar atas penarikan komitmen fasilitas kredit dan fasilitas likuiditas                            | Rp 55.604.892,00                                                            | Rp 5.560.489,20                                                                                                                                                                                                                    |
|                                         | e. Arus kas keluar atas kewajiban kontraktual lainnya terkait penyaluran dana                                   |                                                                             | Rp -                                                                                                                                                                                                                               |
|                                         | f. Arus kas keluar atas kewajiban kontijensi pendanaan lainnya                                                  | Rp 1.899.063,00                                                             | Rp 56.971,89                                                                                                                                                                                                                       |
|                                         | g. Arus kas keluar kontraktual lainnya                                                                          | Rp 4.570.624,00                                                             | Rp 4.570.624,00                                                                                                                                                                                                                    |
|                                         | <b>TOTAL ARUS KAS KELUAR (CASH OUTFLOW)</b>                                                                     |                                                                             | <b>Rp 26.746.542,34</b>                                                                                                                                                                                                            |
| <b>ARUS KAS MASUK (CASH INFLOW)</b>     |                                                                                                                 |                                                                             |                                                                                                                                                                                                                                    |
| 6                                       | Pinjaman dengan agunan <i>Secured Lending</i>                                                                   |                                                                             | <b>Rp -</b>                                                                                                                                                                                                                        |
| 7                                       | Tagihan yang berasal dari pihak lawan ( <i>Counterparty</i> )                                                   | Rp 9.251.894,00                                                             | <b>Rp 4.625.947,00</b>                                                                                                                                                                                                             |
| 8                                       | Arus kas masuk lainnya                                                                                          | Rp 5.781.185,00                                                             | <b>Rp 4.914.007,25</b>                                                                                                                                                                                                             |
|                                         | <b>TOTAL ARUS KAS MASUK (CASH INFLOW)</b>                                                                       |                                                                             | <b>Rp 9.539.954,25</b>                                                                                                                                                                                                             |
|                                         | <b>TOTAL HQLA</b>                                                                                               |                                                                             | <b>Rp 53.712.426,27</b>                                                                                                                                                                                                            |
|                                         | <b>TOTAL ARUS KAS KELUAR BERSIH (NET CASH OUTFLOW)</b>                                                          |                                                                             | <b>Rp 17.206.588,09</b>                                                                                                                                                                                                            |
|                                         | <b>LCR (%)</b>                                                                                                  |                                                                             | <b>312%</b>                                                                                                                                                                                                                        |

## LAPORAN TRIWULANAN

## KEWAJIBAN PEMENUHAN KECUKUPAN LIKUIDITAS (LIQUIDITY COVERAGE RATIO) BULANAN

Nama Bank : PT. Bank CIMB Niaga, Tbk

Posisi Laporan : Juli - September 2015

| No                                    |                                                                                                                 | Nilai <i>Outstanding</i> kewajiban dan komitmen / Nilai Tagihan Kontraktual | Nilai HQLA setelah pengurangan nilai ( <i>haircut</i> ), <i>outstanding</i> kewajiban dan komitmen dikalikan tingkat penarikan ( <i>run off rate</i> ) atau nilai tagihan kontraktual dikalikan tingkat penerimaan ( <i>inflow rate</i> ) |
|---------------------------------------|-----------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1                                     | Total <i>High Quality Liquid Asset (HQLA)</i>                                                                   |                                                                             | Rp 52.299.218,48                                                                                                                                                                                                                          |
| <b>ARUS KAS KELUAR (CASH OUTFLOW)</b> |                                                                                                                 |                                                                             |                                                                                                                                                                                                                                           |
| 2                                     | Simpanan nasabah perorangan dan pendanaan yang berasal dari nasabah Usaha Mikro dan Usaha Kecil, terdiri dari : |                                                                             |                                                                                                                                                                                                                                           |
|                                       | a. Simpanan/Pendanaan stabil                                                                                    | Rp 109.174.291,00                                                           | Rp 5.458.714,55                                                                                                                                                                                                                           |
|                                       | b. Simpanan/Pendanaan kurang stabil                                                                             | Rp 32.968.110,00                                                            | Rp 3.296.811,00                                                                                                                                                                                                                           |
| 3                                     | Pendanaan yang berasal dari nasabah korporasi, terdiri dari:                                                    |                                                                             |                                                                                                                                                                                                                                           |
|                                       | a. Simpanan Operasional                                                                                         | Rp 1.045.387,00                                                             | Rp 209.077,40                                                                                                                                                                                                                             |
|                                       | b. Simpanan Non Operasional                                                                                     | Rp 307.323,00                                                               | Rp 122.929,20                                                                                                                                                                                                                             |
|                                       | c. Surat-Surat Berharga berupa surat utang yang diterbitkan oleh bank                                           | Rp 5.808.441,00                                                             | Rp 5.808.441,00                                                                                                                                                                                                                           |
| 4                                     | Pendanaan dengan agunan ( <i>Secured Funding</i> )                                                              |                                                                             | Rp -                                                                                                                                                                                                                                      |
| 5                                     | Arus kas keluar lainnya ( <i>additional requirement</i> ), terdiri dari                                         |                                                                             |                                                                                                                                                                                                                                           |
|                                       | a. Arus kas keluar atas transaksi derivatif                                                                     | Rp 1.513.315,00                                                             | Rp 1.513.315,00                                                                                                                                                                                                                           |
|                                       | b. Arus kas keluar atas peningkatan kebutuhan likuiditas                                                        | Rp -                                                                        |                                                                                                                                                                                                                                           |
|                                       | c. Arus kas keluar atas kehilangan pendanaan                                                                    | Rp -                                                                        |                                                                                                                                                                                                                                           |
|                                       | d. Arus kas keluar atas penarikan komitmen fasilitas kredit dan fasilitas likuiditas                            | Rp 57.656.098,00                                                            | Rp 5.765.609,80                                                                                                                                                                                                                           |
|                                       | e. Arus kas keluar atas kewajiban kontraktual lainnya terkait penyaluran dana                                   |                                                                             | Rp -                                                                                                                                                                                                                                      |
|                                       | f. Arus kas keluar atas kewajiban kontijensi pendanaan lainnya                                                  | Rp 1.836.906,00                                                             | Rp 55.107,18                                                                                                                                                                                                                              |
|                                       | g. Arus kas keluar kontraktual lainnya                                                                          | Rp 4.573.329,00                                                             | Rp 4.573.329,00                                                                                                                                                                                                                           |
|                                       | <b>TOTAL ARUS KAS KELUAR (CASH OUTFLOW)</b>                                                                     |                                                                             | <b>Rp 26.803.334,13</b>                                                                                                                                                                                                                   |
| <b>ARUS KAS MASUK (CASH INFLOW)</b>   |                                                                                                                 |                                                                             |                                                                                                                                                                                                                                           |
| 6                                     | Pinjaman dengan agunan <i>Secured Lending</i>                                                                   |                                                                             | Rp -                                                                                                                                                                                                                                      |
| 7                                     | Tagihan yang berasal dari pihak lawan ( <i>Counterparty</i> )                                                   | Rp 4.935.759,00                                                             | Rp 2.467.879,50                                                                                                                                                                                                                           |
| 8                                     | Arus kas masuk lainnya                                                                                          | Rp 6.062.208,00                                                             | Rp 5.152.876,80                                                                                                                                                                                                                           |
|                                       | <b>TOTAL ARUS KAS MASUK (CASH INFLOW)</b>                                                                       |                                                                             | <b>Rp 7.620.756,30</b>                                                                                                                                                                                                                    |
|                                       | <b>TOTAL HQLA</b>                                                                                               |                                                                             | <b>Rp 52.299.218,48</b>                                                                                                                                                                                                                   |
|                                       | <b>TOTAL ARUS KAS KELUAR BERSIH (NET CASH OUTFLOW)</b>                                                          |                                                                             | <b>Rp 19.182.577,83</b>                                                                                                                                                                                                                   |
|                                       | <b>LCR (%)</b>                                                                                                  |                                                                             | <b>273%</b>                                                                                                                                                                                                                               |

## LAPORAN TRIWULANAN

## KEWAJIBAN PEMENUHAN KECUKUPAN LIKUIDITAS (LIQUIDITY COVERAGE RATIO) BULANAN

Nama Bank : PT. Bank CIMB Niaga, Tbk

Posisi Laporan : Oktober - Desember 2015

| No                                      |                                                                                                                 | Nilai <i>Outstanding</i> kewajiban dan komitmen / Nilai Tagihan Kontraktual | Nilai HQLA setelah pengurangan nilai ( <i>haircut</i> ), <i>outstanding</i> kewajiban dan komitmen dikalikan tingkat penarikan ( <i>run off rate</i> ) atau nilai tagihan kontraktual dikalikan tingkat penerimaan ( <i>inflow rate</i> ) |
|-----------------------------------------|-----------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>HIGH QUALITY LIQUID ASSET (HQLA)</b> |                                                                                                                 |                                                                             |                                                                                                                                                                                                                                           |
| 1                                       | Total <i>High Quality Liquid Asset (HQLA)</i>                                                                   |                                                                             | Rp 48.812.440,16                                                                                                                                                                                                                          |
| <b>ARUS KAS KELUAR (CASH OUTFLOW)</b>   |                                                                                                                 |                                                                             |                                                                                                                                                                                                                                           |
| 2                                       | Simpanan nasabah perorangan dan pendanaan yang berasal dari nasabah Usaha Mikro dan Usaha Kecil, terdiri dari : |                                                                             |                                                                                                                                                                                                                                           |
|                                         | a. Simpanan/Pendanaan stabil                                                                                    | Rp 109.608.913,00                                                           | Rp 5.480.445,65                                                                                                                                                                                                                           |
|                                         | b. Simpanan/Pendanaan kurang stabil                                                                             | Rp 25.141.601,00                                                            | Rp 2.514.160,10                                                                                                                                                                                                                           |
| 3                                       | Pendanaan yang berasal dari nasabah korporasi, terdiri dari:                                                    |                                                                             | Rp 57,00                                                                                                                                                                                                                                  |
|                                         | a. Simpanan Operasional                                                                                         | Rp 786.132,00                                                               | Rp 157.226,40                                                                                                                                                                                                                             |
|                                         | b. Simpanan Non Operasional                                                                                     | Rp 718.573,00                                                               | Rp 287.429,20                                                                                                                                                                                                                             |
|                                         | c. Surat-Surat Berharga berupa surat utang yang diterbitkan oleh bank                                           | Rp 4.476.921,00                                                             | Rp 4.476.921,00                                                                                                                                                                                                                           |
| 4                                       | Pendanaan dengan agunan ( <i>Secured Funding</i> )                                                              |                                                                             | Rp 1.996.167,00                                                                                                                                                                                                                           |
| 5                                       | Arus kas keluar lainnya ( <i>additional requirement</i> ), terdiri dari                                         |                                                                             |                                                                                                                                                                                                                                           |
|                                         | a. Arus kas keluar atas transaksi derivatif                                                                     | Rp 888.704,00                                                               | Rp 888.704,00                                                                                                                                                                                                                             |
|                                         | b. Arus kas keluar atas peningkatan kebutuhan likuiditas                                                        | Rp -                                                                        |                                                                                                                                                                                                                                           |
|                                         | c. Arus kas keluar atas kehilangan pendanaan                                                                    | Rp -                                                                        |                                                                                                                                                                                                                                           |
|                                         | d. Arus kas keluar atas penarikan komitmen fasilitas kredit dan fasilitas likuiditas                            | Rp 58.374.051,00                                                            | Rp 5.837.405,10                                                                                                                                                                                                                           |
|                                         | e. Arus kas keluar atas kewajiban kontraktual lainnya terkait penyaluran dana                                   |                                                                             | Rp -                                                                                                                                                                                                                                      |
|                                         | f. Arus kas keluar atas kewajiban kontijensi pendanaan lainnya                                                  | Rp 1.746.033,00                                                             | Rp 52.380,99                                                                                                                                                                                                                              |
|                                         | g. Arus kas keluar kontraktual lainnya                                                                          | Rp 4.190.087,00                                                             | Rp 4.190.087,00                                                                                                                                                                                                                           |
|                                         | <b>TOTAL ARUS KAS KELUAR (CASH OUTFLOW)</b>                                                                     |                                                                             | <b>Rp 25.880.983,44</b>                                                                                                                                                                                                                   |
| <b>ARUS KAS MASUK (CASH INFLOW)</b>     |                                                                                                                 |                                                                             |                                                                                                                                                                                                                                           |
| 6                                       | Pinjaman dengan agunan <i>Secured Lending</i>                                                                   |                                                                             | Rp -                                                                                                                                                                                                                                      |
| 7                                       | Tagihan yang berasal dari pihak lawan ( <i>Counterparty</i> )                                                   | Rp 18.959.082,00                                                            | Rp 9.479.541,00                                                                                                                                                                                                                           |
| 8                                       | Arus kas masuk lainnya                                                                                          | Rp 4.847.403,00                                                             | Rp 4.120.292,55                                                                                                                                                                                                                           |
|                                         | <b>TOTAL ARUS KAS MASUK (CASH INFLOW)</b>                                                                       |                                                                             | <b>Rp 13.599.833,55</b>                                                                                                                                                                                                                   |
|                                         | <b>TOTAL HQLA</b>                                                                                               |                                                                             | <b>Rp 48.812.440,16</b>                                                                                                                                                                                                                   |
|                                         | <b>TOTAL ARUS KAS KELUAR BERSIH (NET CASH OUTFLOW)</b>                                                          |                                                                             | <b>Rp 12.281.149,89</b>                                                                                                                                                                                                                   |
|                                         | <b>LCR (%)</b>                                                                                                  |                                                                             | <b>397%</b>                                                                                                                                                                                                                               |

Lampiran 13. Perhitungan LCR Bank Danamon  
(Sampel kuartal 1-4 Tahun 2015)

LAPORAN TRIWULANAN

KEWAJIBAN PEMENUHAN KECUKUPAN LIKUIDITAS (LIQUIDITY COVERAGE RATIO) BULANAN

Nama Bank : Bank Danamon Indonesia, Tbk

Posisi Laporan : Januari - Maret 2015

| No                                      |                                                                                                                 | Nilai <i>Outstanding</i> kewajiban dan komitmen / Nilai Tagihan Kontraktual | Nilai HQLA setelah pengurangan nilai ( <i>haircut</i> ), outstanding kewajiban dan komitmen dikalikan tingkat penarikan ( <i>run off rate</i> ) atau nilai tagihan kontraktual dikalikan tingkat penerimaan ( <i>inflow rate</i> ) |
|-----------------------------------------|-----------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>HIGH QUALITY LIQUID ASSET (HQLA)</b> |                                                                                                                 |                                                                             |                                                                                                                                                                                                                                    |
| 1                                       | Total <i>High Quality Liquid Asset (HQLA)</i>                                                                   |                                                                             | Rp 38.776.408,89                                                                                                                                                                                                                   |
| <b>ARUS KAS KELUAR (CASH OUTFLOW)</b>   |                                                                                                                 |                                                                             |                                                                                                                                                                                                                                    |
| 2                                       | Simpanan nasabah perorangan dan pendanaan yang berasal dari nasabah Usaha Mikro dan Usaha Kecil, terdiri dari : |                                                                             |                                                                                                                                                                                                                                    |
|                                         | a. Simpanan/Pendanaan stabil                                                                                    | Rp 60.054.477,00                                                            | Rp 3.002.723,85                                                                                                                                                                                                                    |
|                                         | b. Simpanan/Pendanaan kurang stabil                                                                             | Rp 22.307.273,00                                                            | Rp 2.230.727,30                                                                                                                                                                                                                    |
| 3                                       | Pendanaan yang berasal dari nasabah korporasi, terdiri dari:                                                    |                                                                             |                                                                                                                                                                                                                                    |
|                                         | a. Simpanan Operasional                                                                                         | Rp -                                                                        | Rp -                                                                                                                                                                                                                               |
|                                         | b. Simpanan Non Operasional                                                                                     | Rp 245.170,00                                                               | Rp 98.068,00                                                                                                                                                                                                                       |
|                                         | c. Surat-Surat Berharga berupa surat utang yang diterbitkan oleh bank                                           | Rp 11.742.188,00                                                            | Rp 11.742.188,00                                                                                                                                                                                                                   |
| 4                                       | Pendanaan dengan agunan ( <i>Secured Funding</i> )                                                              |                                                                             | Rp 750.000,00                                                                                                                                                                                                                      |
| 5                                       | Arus kas keluar lainnya ( <i>additional requirement</i> ), terdiri dari                                         |                                                                             |                                                                                                                                                                                                                                    |
|                                         | a. Arus kas keluar atas transaksi derivatif                                                                     | Rp 90.192,00                                                                | Rp 90.192,00                                                                                                                                                                                                                       |
|                                         | b. Arus kas keluar atas peningkatan kebutuhan likuiditas                                                        | Rp -                                                                        |                                                                                                                                                                                                                                    |
|                                         | c. Arus kas keluar atas kehilangan pendanaan                                                                    | Rp -                                                                        |                                                                                                                                                                                                                                    |
|                                         | d. Arus kas keluar atas penarikan komitmen fasilitas kredit dan fasilitas likuiditas                            | Rp 374.623,00                                                               | Rp 37.462,30                                                                                                                                                                                                                       |
|                                         | e. Arus kas keluar atas kewajiban kontraktual lainnya terkait penyaluran dana                                   |                                                                             | Rp -                                                                                                                                                                                                                               |
|                                         | f. Arus kas keluar atas kewajiban kontijensi pendanaan lainnya                                                  | Rp 3.076.978,00                                                             | Rp 92.309,34                                                                                                                                                                                                                       |
|                                         | g. Arus kas keluar kontraktual lainnya                                                                          | Rp 7.415.335,00                                                             | Rp 7.415.335,00                                                                                                                                                                                                                    |
|                                         | <b>TOTAL ARUS KAS KELUAR (CASH OUTFLOW)</b>                                                                     |                                                                             | <b>Rp 25.459.005,79</b>                                                                                                                                                                                                            |
| <b>ARUS KAS MASUK (CASH INFLOW)</b>     |                                                                                                                 |                                                                             |                                                                                                                                                                                                                                    |
| 6                                       | Pinjaman dengan agunan <i>Secured Lending</i>                                                                   |                                                                             | Rp -                                                                                                                                                                                                                               |
| 7                                       | Tagihan yang berasal dari pihak lawan ( <i>Counterparty</i> )                                                   | Rp 3.819.777,00                                                             | Rp 1.909.888,50                                                                                                                                                                                                                    |
| 8                                       | Arus kas masuk lainnya                                                                                          | Rp 8.000.705,00                                                             | Rp 6.800.599,25                                                                                                                                                                                                                    |
|                                         | <b>TOTAL ARUS KAS MASUK (CASH INFLOW)</b>                                                                       |                                                                             | <b>Rp 8.710.487,75</b>                                                                                                                                                                                                             |
|                                         | <b>TOTAL HQLA</b>                                                                                               |                                                                             | <b>Rp 38.776.408,89</b>                                                                                                                                                                                                            |
|                                         | <b>TOTAL ARUS KAS KELUAR BERSIH (NET CASH OUTFLOW)</b>                                                          |                                                                             | <b>Rp 16.748.518,04</b>                                                                                                                                                                                                            |
|                                         | <b>LCR (%)</b>                                                                                                  |                                                                             | <b>232%</b>                                                                                                                                                                                                                        |



## LAPORAN TRIWULANAN

## KEWAJIBAN PEMENUHAN KECUKUPAN LIKUIDITAS (LIQUIDITY COVERAGE RATIO) BULANAN

Nama Bank : Bank Danamon Indonesia, Tbk

Posisi Laporan : April - Juni 2015

| No                                      |                                                                                                                 | Nilai <i>Outstanding</i> kewajiban dan komitmen / Nilai Tagihan Kontraktual | Nilai HQLA setelah pengurangan nilai ( <i>haircut</i> ), outstanding kewajiban dan komitmen dikalikan tingkat penarikan ( <i>run off rate</i> ) atau nilai tagihan kontraktual dikalikan tingkat penerimaan ( <i>inflow rate</i> ) |
|-----------------------------------------|-----------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>HIGH QUALITY LIQUID ASSET (HQLA)</b> |                                                                                                                 |                                                                             |                                                                                                                                                                                                                                    |
| 1                                       | Total <i>High Quality Liquid Asset (HQLA)</i>                                                                   |                                                                             | Rp 48.907.744,71                                                                                                                                                                                                                   |
| <b>ARUS KAS KELUAR (CASH OUTFLOW)</b>   |                                                                                                                 |                                                                             |                                                                                                                                                                                                                                    |
| 2                                       | Simpanan nasabah perorangan dan pendanaan yang berasal dari nasabah Usaha Mikro dan Usaha Kecil, terdiri dari : |                                                                             |                                                                                                                                                                                                                                    |
|                                         | a. Simpanan/Pendanaan stabil                                                                                    | Rp 60.189.220,00                                                            | Rp 3.009.461,00                                                                                                                                                                                                                    |
|                                         | b. Simpanan/Pendanaan kurang stabil                                                                             | Rp 26.649.828,00                                                            | Rp 2.664.982,80                                                                                                                                                                                                                    |
| 3                                       | Pendanaan yang berasal dari nasabah korporasi, terdiri dari:                                                    |                                                                             |                                                                                                                                                                                                                                    |
|                                         | a. Simpanan Operasional                                                                                         | Rp -                                                                        | Rp -                                                                                                                                                                                                                               |
|                                         | b. Simpanan Non Operasional                                                                                     | Rp 222.399,00                                                               | Rp 88.959,60                                                                                                                                                                                                                       |
|                                         | c. Surat-Surat Berharga berupa surat utang yang diterbitkan oleh bank                                           | Rp 10.453.385,00                                                            | Rp 10.453.385,00                                                                                                                                                                                                                   |
| 4                                       | Pendanaan dengan agunan ( <i>Secured Funding</i> )                                                              |                                                                             | Rp 179.699,00                                                                                                                                                                                                                      |
| 5                                       | Arus kas keluar lainnya ( <i>additional requirement</i> ), terdiri dari                                         |                                                                             |                                                                                                                                                                                                                                    |
|                                         | a. Arus kas keluar atas transaksi derivatif                                                                     | Rp 93.807,00                                                                | Rp 93.807,00                                                                                                                                                                                                                       |
|                                         | b. Arus kas keluar atas peningkatan kebutuhan likuiditas                                                        | Rp -                                                                        |                                                                                                                                                                                                                                    |
|                                         | c. Arus kas keluar atas kehilangan pendanaan                                                                    | Rp -                                                                        |                                                                                                                                                                                                                                    |
|                                         | d. Arus kas keluar atas penarikan komitmen fasilitas kredit dan fasilitas likuiditas                            | Rp 378.990,00                                                               | Rp 37.899,00                                                                                                                                                                                                                       |
|                                         | e. Arus kas keluar atas kewajiban kontraktual lainnya terkait penyaluran dana                                   | Rp 3.014.096,00                                                             | Rp 3.014.096,00                                                                                                                                                                                                                    |
|                                         | f. Arus kas keluar atas kewajiban kontijensi pendanaan lainnya                                                  |                                                                             | Rp -                                                                                                                                                                                                                               |
|                                         | g. Arus kas keluar kontraktual lainnya                                                                          | Rp 6.765.779,00                                                             | Rp 6.765.779,00                                                                                                                                                                                                                    |
|                                         | <b>TOTAL ARUS KAS KELUAR (CASH OUTFLOW)</b>                                                                     |                                                                             | <b>Rp 26.308.068,40</b>                                                                                                                                                                                                            |
| <b>ARUS KAS MASUK (CASH INFLOW)</b>     |                                                                                                                 |                                                                             |                                                                                                                                                                                                                                    |
| 6                                       | Pinjaman dengan agunan <i>Secured Lending</i>                                                                   |                                                                             | <b>Rp -</b>                                                                                                                                                                                                                        |
| 7                                       | Tagihan yang berasal dari pihak lawan ( <i>Counterparty</i> )                                                   | Rp 7.565.186,00                                                             | <b>Rp 3.782.593,00</b>                                                                                                                                                                                                             |
| 8                                       | Arus kas masuk lainnya                                                                                          | Rp 10.739.124,00                                                            | <b>Rp 9.128.255,40</b>                                                                                                                                                                                                             |
|                                         | <b>TOTAL ARUS KAS MASUK (CASH INFLOW)</b>                                                                       |                                                                             | <b>Rp 12.910.848,40</b>                                                                                                                                                                                                            |
|                                         | <b>TOTAL HQLA</b>                                                                                               |                                                                             | <b>Rp 48.907.744,71</b>                                                                                                                                                                                                            |
|                                         | <b>TOTAL ARUS KAS KELUAR BERSIH (NET CASH OUTFLOW)</b>                                                          |                                                                             | <b>Rp 13.397.220,00</b>                                                                                                                                                                                                            |
|                                         | <b>LCR (%)</b>                                                                                                  |                                                                             | <b>365%</b>                                                                                                                                                                                                                        |



## LAPORAN TRIWULANAN

## KEWAJIBAN PEMENUHAN KECUKUPAN LIKUIDITAS (LIQUIDITY COVERAGE RATIO) BULANAN

Nama Bank : Bank Danamon Indonesia, Tbk

Posisi Laporan : Juli - September 2015

| No                                    |                                                                                                                 | Nilai <i>Outstanding</i> kewajiban dan komitmen / Nilai Tagihan Kontraktual | Nilai HQLA setelah pengurangan nilai ( <i>haircut</i> ), outstanding kewajiban dan komitmen dikalikan tingkat penarikan ( <i>run off rate</i> ) atau nilai tagihan kontraktual dikalikan tingkat penerimaan ( <i>inflow rate</i> ) |
|---------------------------------------|-----------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1                                     | Total <i>High Quality Liquid Asset (HQLA)</i>                                                                   |                                                                             | Rp 50.280.802,23                                                                                                                                                                                                                   |
| <b>ARUS KAS KELUAR (CASH OUTFLOW)</b> |                                                                                                                 |                                                                             |                                                                                                                                                                                                                                    |
| 2                                     | Simpanan nasabah perorangan dan pendanaan yang berasal dari nasabah Usaha Mikro dan Usaha Kecil, terdiri dari : |                                                                             |                                                                                                                                                                                                                                    |
|                                       | a. Simpanan/Pendanaan stabil                                                                                    | Rp 56.758.690,00                                                            | Rp 2.837.934,50                                                                                                                                                                                                                    |
|                                       | b. Simpanan/Pendanaan kurang stabil                                                                             | Rp 24.535.163,00                                                            | Rp 2.453.516,30                                                                                                                                                                                                                    |
| 3                                     | Pendanaan yang berasal dari nasabah korporasi, terdiri dari:                                                    |                                                                             |                                                                                                                                                                                                                                    |
|                                       | a. Simpanan Operasional                                                                                         | Rp -                                                                        | Rp -                                                                                                                                                                                                                               |
|                                       | b. Simpanan Non Operasional                                                                                     | Rp 219.415,00                                                               | Rp 87.766,00                                                                                                                                                                                                                       |
|                                       | c. Surat-Surat Berharga berupa surat utang yang diterbitkan oleh bank                                           | Rp 11.366.616,00                                                            | Rp 11.366.616,00                                                                                                                                                                                                                   |
| 4                                     | Pendanaan dengan agunan ( <i>Secured Funding</i> )                                                              |                                                                             | Rp 179.730,00                                                                                                                                                                                                                      |
| 5                                     | Arus kas keluar lainnya ( <i>additional requirement</i> ), terdiri dari                                         |                                                                             |                                                                                                                                                                                                                                    |
|                                       | a. Arus kas keluar atas transaksi derivatif                                                                     | Rp 284.970,00                                                               | Rp 284.970,00                                                                                                                                                                                                                      |
|                                       | b. Arus kas keluar atas peningkatan kebutuhan likuiditas                                                        | Rp -                                                                        |                                                                                                                                                                                                                                    |
|                                       | c. Arus kas keluar atas kehilangan pendanaan                                                                    | Rp -                                                                        |                                                                                                                                                                                                                                    |
|                                       | d. Arus kas keluar atas penarikan komitmen fasilitas kredit dan fasilitas likuiditas                            | Rp 357.876,00                                                               | Rp 35.787,60                                                                                                                                                                                                                       |
|                                       | e. Arus kas keluar atas kewajiban kontraktual lainnya terkait penyaluran dana                                   |                                                                             | Rp -                                                                                                                                                                                                                               |
|                                       | f. Arus kas keluar atas kewajiban kontijensi pendanaan lainnya                                                  | Rp 2.896.870,00                                                             | Rp 86.906,10                                                                                                                                                                                                                       |
|                                       | g. Arus kas keluar kontraktual lainnya                                                                          | Rp 6.509.673,00                                                             | Rp 6.509.673,00                                                                                                                                                                                                                    |
|                                       | <b>TOTAL ARUS KAS KELUAR (CASH OUTFLOW)</b>                                                                     |                                                                             | <b>Rp 23.842.899,50</b>                                                                                                                                                                                                            |
| <b>ARUS KAS MASUK (CASH INFLOW)</b>   |                                                                                                                 |                                                                             |                                                                                                                                                                                                                                    |
| 6                                     | Pinjaman dengan agunan <i>Secured Lending</i>                                                                   |                                                                             | <b>Rp -</b>                                                                                                                                                                                                                        |
| 7                                     | Tagihan yang berasal dari pihak lawan ( <i>Counterparty</i> )                                                   | Rp 11.224.380,00                                                            | <b>Rp 5.612.190,00</b>                                                                                                                                                                                                             |
| 8                                     | Arus kas masuk lainnya                                                                                          | Rp 8.331.535,00                                                             | <b>Rp 7.081.804,75</b>                                                                                                                                                                                                             |
|                                       | <b>TOTAL ARUS KAS MASUK (CASH INFLOW)</b>                                                                       |                                                                             | <b>Rp 12.693.994,75</b>                                                                                                                                                                                                            |
|                                       | <b>TOTAL HQLA</b>                                                                                               |                                                                             | <b>Rp 50.280.802,23</b>                                                                                                                                                                                                            |
|                                       | <b>TOTAL ARUS KAS KELUAR BERSIH (NET CASH OUTFLOW)</b>                                                          |                                                                             | <b>Rp 11.148.904,75</b>                                                                                                                                                                                                            |
|                                       | <b>LCR (%)</b>                                                                                                  |                                                                             | <b>451%</b>                                                                                                                                                                                                                        |

## LAPORAN TRIWULANAN

## KEWAJIBAN PEMENUHAN KECUKUPAN LIKUIDITAS (LIQUIDITY COVERAGE RATIO) BULANAN

Nama Bank : Bank Danamon Indonesia, Tbk

Posisi Laporan : Oktober - Desember 2015

| No                                      |                                                                                                                 | Nilai <i>Outstanding</i> kewajiban dan komitmen / Nilai Tagihan Kontraktual | Nilai HQLA setelah pengurangan nilai ( <i>haircut</i> ), outstanding kewajiban dan komitmen dikalikan tingkat penarikan ( <i>run off rate</i> ) atau nilai tagihan kontraktual dikalikan tingkat penerimaan ( <i>inflow rate</i> ) |
|-----------------------------------------|-----------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>HIGH QUALITY LIQUID ASSET (HQLA)</b> |                                                                                                                 |                                                                             |                                                                                                                                                                                                                                    |
| 1                                       | Total <i>High Quality Liquid Asset (HQLA)</i>                                                                   |                                                                             | Rp 53.321.039,33                                                                                                                                                                                                                   |
|                                         |                                                                                                                 |                                                                             |                                                                                                                                                                                                                                    |
| <b>ARUS KAS KELUAR (CASH OUTFLOW)</b>   |                                                                                                                 |                                                                             |                                                                                                                                                                                                                                    |
| 2                                       | Simpanan nasabah perorangan dan pendanaan yang berasal dari nasabah Usaha Mikro dan Usaha Kecil, terdiri dari : |                                                                             |                                                                                                                                                                                                                                    |
|                                         | a. Simpanan/Pendanaan stabil                                                                                    | Rp 57.346.925,00                                                            | Rp 2.867.346,25                                                                                                                                                                                                                    |
|                                         | b. Simpanan/Pendanaan kurang stabil                                                                             | Rp 24.768.022,00                                                            | Rp 2.476.802,20                                                                                                                                                                                                                    |
| 3                                       | Pendanaan yang berasal dari nasabah korporasi, terdiri dari:                                                    |                                                                             |                                                                                                                                                                                                                                    |
|                                         | a. Simpanan Operasional                                                                                         | Rp -                                                                        | Rp -                                                                                                                                                                                                                               |
|                                         | b. Simpanan Non Operasional                                                                                     | Rp 172.280,00                                                               | Rp 68.912,00                                                                                                                                                                                                                       |
|                                         | c. Surat-Surat Berharga berupa surat utang yang diterbitkan oleh bank                                           | Rp 9.714.134,00                                                             | Rp 9.714.134,00                                                                                                                                                                                                                    |
| 4                                       | Pendanaan dengan agunan ( <i>Secured Funding</i> )                                                              |                                                                             | Rp -                                                                                                                                                                                                                               |
| 5                                       | Arus kas keluar lainnya (additional requirement), terdiri dari                                                  |                                                                             |                                                                                                                                                                                                                                    |
|                                         | a. Arus kas keluar atas transaksi derivatif                                                                     | Rp 123.992,00                                                               | Rp 123.992,00                                                                                                                                                                                                                      |
|                                         | b. Arus kas keluar atas peningkatan kebutuhan likuiditas                                                        | Rp -                                                                        |                                                                                                                                                                                                                                    |
|                                         | c. Arus kas keluar atas kehilangan pendanaan                                                                    | Rp -                                                                        |                                                                                                                                                                                                                                    |
|                                         | d. Arus kas keluar atas penarikan komitmen fasilitas kredit dan fasilitas likuiditas                            | Rp 368.555,00                                                               | Rp 36.855,50                                                                                                                                                                                                                       |
|                                         | e. Arus kas keluar atas kewajiban kontraktual lainnya terkait penyaluran dana                                   |                                                                             | Rp -                                                                                                                                                                                                                               |
|                                         | f. Arus kas keluar atas kewajiban kontijensi pendanaan lainnya                                                  | Rp 2.818.493,00                                                             | Rp 84.554,79                                                                                                                                                                                                                       |
|                                         | g. Arus kas keluar kontraktual lainnya                                                                          | Rp 5.112.899,00                                                             | Rp 5.112.899,00                                                                                                                                                                                                                    |
|                                         | <b>TOTAL ARUS KAS KELUAR (CASH OUTFLOW)</b>                                                                     |                                                                             | <b>Rp 20.485.495,74</b>                                                                                                                                                                                                            |
| <b>ARUS KAS MASUK (CASH INFLOW)</b>     |                                                                                                                 |                                                                             |                                                                                                                                                                                                                                    |
| 6                                       | Pinjaman dengan agunan <i>Secured Lending</i>                                                                   |                                                                             | Rp -                                                                                                                                                                                                                               |
| 7                                       | Tagihan yang berasal dari pihak lawan ( <i>Counterparty</i> )                                                   | Rp 14.796.844,00                                                            | Rp 7.398.422,00                                                                                                                                                                                                                    |
| 8                                       | Arus kas masuk lainnya                                                                                          | Rp 6.062.330,00                                                             | Rp 5.152.980,50                                                                                                                                                                                                                    |
|                                         | <b>TOTAL ARUS KAS MASUK (CASH INFLOW)</b>                                                                       |                                                                             | <b>Rp 12.551.402,50</b>                                                                                                                                                                                                            |
|                                         |                                                                                                                 |                                                                             |                                                                                                                                                                                                                                    |
|                                         | <b>TOTAL HQLA</b>                                                                                               |                                                                             | <b>Rp 53.321.039,33</b>                                                                                                                                                                                                            |
|                                         | <b>TOTAL ARUS KAS KELUAR BERSIH (NET CASH OUTFLOW)</b>                                                          |                                                                             | <b>Rp 7.934.093,24</b>                                                                                                                                                                                                             |
|                                         | <b>LCR (%)</b>                                                                                                  |                                                                             | <b>672%</b>                                                                                                                                                                                                                        |