



**Simulasi Perhitungan Saldo Rata-Rata
CASA x digibank Transfer Valas**

Contoh Perhitungan Saldo Rata-Rata Mei 2019

Saldo per tanggal 02 Mei 2019 – 31 Mei 2019 (21 hari kerja) :

Rekening 1 = IDR 500,000,000

Rekening 2 = IDR 50,000,000

Rekening 3 = IDR 100,000,000

Saldo rata-rata Nasabah per rekening :

Rekening 1 = $(\text{IDR } 500,000,000 \times 21 \text{ hari}) / 21 \text{ hari} = \text{IDR } 500,000,000$

Rekening 2 = $(\text{IDR } 50,000,000 \times 21 \text{ hari}) / 21 \text{ hari} = \text{IDR } 50,000,000$

Rekening 3 = $(\text{IDR } 100,000,000 \times 21 \text{ hari}) / 21 \text{ hari} = \text{IDR } 100,000,000$

Total saldo rata-rata nasabah di bulan Mei 2019 = IDR 500,000,000 + IDR 50,000,000 + IDR 100,000,000
= IDR 650,000,000

Contoh Perhitungan Saldo Rata-Rata Juni 2019

Saldo per tanggal 17 Juni 2019 – 20 Juni 2019 (4 hari kerja) :

Rekening 1 = IDR 500,000,000

Rekening 2 = IDR 50,000,000

Rekening 3 = IDR 100,000,000

Saldo per tanggal 21 Juni 2019 – 30 Juni 2019 (6 hari kerja) :

Rekening 1 = IDR 1,000,000,000

Rekening 2 = IDR 100,000,000

Rekening 3 = IDR 200,000,000

Saldo rata-rata Nasabah per rekening :

Rekening 1 = $(\text{IDR } 500,000,000 \times 4 \text{ hari}) + (\text{IDR } 1,000,000,000 \times 6 \text{ hari}) / (4 \text{ hari} + 6 \text{ hari})$
= IDR 800,000,000

Rekening 2 = $(\text{IDR } 50,000,000 \times 4 \text{ hari}) + (\text{IDR } 100,000,000 \times 6 \text{ hari}) / (4 \text{ hari} + 6 \text{ hari})$
= IDR 80,000,000

Rekening 3 = $(\text{IDR } 100,000,000 \times 4 \text{ hari}) + (\text{IDR } 200,000,000 \times 6 \text{ hari}) / (4 \text{ hari} + 6 \text{ hari})$
= IDR 160,000,000

Total saldo rata-rata nasabah di bulan Juni 2019 = IDR 800,000,000 + IDR 80,000,000 + IDR 160,000,000
= IDR 1,040,000,000

Contoh Perhitungan Saldo Rata-Rata Juli 2019

Saldo per tanggal 01 Juli 2019 – 15 Juli 2019 (11 hari kerja) :

Rekening 1 = IDR 1,000,000,000

Rekening 2 = IDR 100,000,000

Rekening 3 = IDR 200,000,000

Saldo per tanggal 16 Juli 2019 – 31 Juli 2019 (12 hari kerja) :

Rekening 1 = IDR 1,100,000,000

Rekening 2 = IDR 100,000,000

Rekening 3 = IDR 200,000,000

Saldo rata-rata Nasabah per rekening :

Rekening 1 = $(\text{IDR } 1,000,000,000 \times 11 \text{ hari}) + (\text{IDR } 1,100,000,000 \times 12 \text{ hari}) / (11 \text{ hari} + 12 \text{ hari})$
= IDR 1,052,173,913

Rekening 2 = $(\text{IDR } 100,000,000 \times 11 \text{ hari}) + (\text{IDR } 100,000,000 \times 12 \text{ hari}) / (11 \text{ hari} + 12 \text{ hari})$
= IDR 100,000,000

Rekening 3 = $(\text{IDR } 200,000,000 \times 11 \text{ hari}) + (\text{IDR } 200,000,000 \times 12 \text{ hari}) / (11 \text{ hari} + 12 \text{ hari})$
= IDR 200,000,000

Total saldo rata-rata nasabah di bulan Juli 2019 = IDR 1,052,173,913 + IDR 100,000,000 + IDR 200,000,000
= IDR 1,352,173,913