

Dalam Jutaan

In Billion

	2017 (Audited)	2016 (Audited)	2015 (Audited)	
Tingkat Solvabilitas				Solvency Margin
Aset Yang Diperkenankan	817.722	803.873	666.466	Asset is Allowed
Liabilitas (kecuali pinjaman subordinasi)	729.037	718.436	604.181	Liabilities (excluding subordinated loan)
Jumlah Tingkat Solvabilitas	88.686	85.437	62.285	Total Limit the Level Solvency
Modal Minimum Berbasis Risiko (MMBR)				Minimum Risk-Based Capital
Risiko Kredit				Credit Risk
a. Risiko Kredit a (Risiko Kegagalan Debitur)	17.230	21.630	15.161	a. Credit Risk a (Debtor Failure Risk)
b. Risiko Kredit b (Risiko Kegagalan Reasuradur)	12.500	11.648	9.569	b. Credit Risk b (Risk of Reinsurance Failure)
Jumlah Risiko Kredit	29.730	33.278	24.729	Total Credit Risk
Risiko Likuiditas	1.477	317	-	Liquidity Risk
Risiko Pasar				Market Risk
a. Risiko pasar a (Risiko Perubahan Harga Pasar)	8	-	-	a. Market Risk a (Market Price Risk)
b. Risiko pasar b (Risiko Perubahan Nilai Tukar Mata Uang)	5.433	3.825	99	b. Market Risk b (Risk of Changing Currency Exchange)
c. Risiko pasar c (Risiko Perubahan Tingkat Bunga)	-	-	-	c. Market Risk c (Interest Rate Risk)
Jumlah Risiko Pasar	5.442	3.825	99	Total Market Risk
Risiko Asuransi	17.642	21.210	21.196	Reinsurance Risk
Risiko Operasional	945	783	278	Operational Risk
Jumlah MMBR	55.236	59.414	46.302	Amount of BTSM
Kelebihan (kekurangan) Batas Tingkat Solvabilitas	33.450	26.024	15.983	Exces (deficiency) Limit the Level Solvency
Rasio Pencapaian Solvabilitas (RBC)	161%	144%	135%	Solvency Achievement Ratio