

Dalam Jutaan

In Billion

	TAHUN 2018			2017	2016	2015	
	TW III	TW II	TW I	(Audited)	(Audited)	(Audited)	
Tingkat Solvabilitas							Solvency Margin
Aset Yang Diperkenankan	531.499	637.034	696.001	817.722	803.873	666.466	Asset is Allowed
Liabilitas (kecuali pinjaman subordinasi)	470.312	572.635	628.230	729.037	718.436	604.181	Liabilities (excluding subordinated loan)
Jumlah Tingkat Solvabilitas	61.186	64.399	67.770	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)	13.818	15.208	14.429	17.230	21.630	15.161	a. Credit Risk a (Debtor Failure Risk)
b. Risiko Kredit b (Risiko Kegagalan Reasuradur)	6.546	8.526	9.706	12.500	11.648	9.569	b. Credit Risk b (Risk of Reinsurance Failure)
Jumlah Risiko Kredit	20.364	23.734	24.135	29.730	33.278	24.729	Total Credit Risk
Risiko Likuiditas	1.385	1.462	1.313	1.477	317	-	Liquidity Risk
Risiko Pasar							Market Risk
a. Risiko pasar a (Risiko Perubahan Harga Pasar)	8	8	8	8	-	-	a. Market Risk a (Market Price Risk)
b. Risiko pasar b (Risiko Perubahan Nilai Tukar Mata Uang)	184	530	2.220	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	192	539	2.229	5.442	3.825	99	Total Market Risk
Risiko Asuransi	12.602	15.329	16.268	17.642	21.210	21.196	Reinsurance Risk
Risiko Operasional	781	631	557	945	783	278	Operational Risk
Jumlah MMBR	35.324	41.694	44.502	55.236	59.414	46.302	Amount of BTSM
Kelebihan (kekurangan) Batas Tingkat Solvabilitas	25.862	22.705	23.268	33.450	26.024	15.983	Exces (deficiency) Limit the Level Solvency
Rasio Pencapaian Solvabilitas (RBC)	173%	154%	152%	161%	144%	135%	Solvency Achievement Ratio