

LAMPIRAN

1. PERSPEKTIF KEUANGAN

PT BANK MAYAPADA INTERNASIONAL Tbk LAPORAN POSISI KEUANGAN TANGGAL 31 DESEMBER 2019 (Disajikan dalam jutaan Rupiah, kecuali dinyatakan lain)		PT BANK MAYAPADA INTERNASIONAL Tbk STATEMENT OF FINANCIAL POSITION As of December 31, 2019 (Expressed in millions of Rupiah, unless otherwise stated)	
	2019	Catatan/ Notes	2018
ASET			
Kas	230.306	2, 4	227.080
Giro pada Bank Indonesia	4.948.349	2, 5	5.012.458
Giro pada bank lain			
Pihak berelasi	5.471	2, 6, 36	3.580
Pihak ketiga	68.859	2, 6	59.894
Sub-total	74.330		63.474
Penempatan pada Bank Indonesia dan bank lain	3.267.323	2, 7	6.664.797
Efek-efek	4.143.380	2, 8	4.231.414
Efek-efek yang dibeli dengan janji dijual kembali	6.832.693	2, 9	3.532.751
Obligasi Pemerintah	1.636.641	2, 10	1.110.919
Pinjaman yang diberikan			
setelah dikurangi cadangan kerugian			
penurunan nilai sebesar Rp 2.814.578			
dan Rp 2.083.061 pada tanggal			
31 Desember 2019 dan 2018			
Pihak berelasi	630.272	2, 11, 36	450.059
Pihak ketiga	68.437.237	2, 11	63.136.690
Pinjaman yang diberikan - neto	69.067.509		63.586.749
Biaya dibayar dimuka	169.274	2, 12, 36	169.876
Aset tetap			
setelah dikurangi akumulasi penyusutan			
sebesar Rp 553.745 dan Rp 428.020			
pada tanggal 31 Desember 2019 dan 2018	1.365.010	2, 13	1.479.816
Aset lain-lain - neto	1.674.016	2, 14, 36	892.559
TOTAL ASET	93.408.831		86.971.893

PT BANK MAYAPADA INTERNASIONAL Tbk
LAPORAN LABA RUGI DAN PENGHASILAN
KOMPREHENSIF LAIN
 Untuk tahun yang Berakhir
 pada Tanggal 31 Desember 2017
 (Disajikan dalam ribuan Rupiah,
 kecuali dinyatakan lain)

PT BANK MAYAPADA INTERNASIONAL Tbk
STATEMENT OF INCOME
AND OTHER COMPREHENSIVE INCOME
 For the Year Ended December 31, 2017
 (Expressed in thousands of Rupiah,
 unless otherwise stated)

	Catatan/ Notes	Tahun yang berakhir pada tanggal 31 Desember/ Year Ended December 31,	
		2017	2016
PENDAPATAN DAN BEBAN OPERASIONAL			
Pendapatan bunga	27,37	6.984.499.210	6.029.020.643
Beban bunga	28,37	(4.384.398.419)	(3.611.373.461)
PENDAPATAN BUNGA - NETO		2.600.100.791	2.417.647.182
PENDAPATAN OPERASIONAL LAINNYA			
Pendapatan provisi dan komisi	29	9.726.194	8.313.290
Laba selisih kurs - neto		1.758.825	1.567.729
Lain-lain	29	37.540.325	31.630.131
Total pendapatan operasional lainnya		49.025.344	41.511.150
BEBAN OPERASIONAL LAINNYA			
Gaji dan tunjangan	31	(694.561.126)	(614.366.698)
Umum dan administrasi	32	(492.247.814)	(400.289.562)
(Pembentukan)/pembalikan cadangan kerugian penurunan nilai:			
Aset keuangan	30	(553.394.557)	(384.636.050)
Aset non-produktif		4.629.885	(9.388.184)
Lain-lain	33	(10.924.935)	(11.244.267)
Total beban operasional lainnya		(1.746.498.547)	(1.419.924.761)
LABA OPERASIONAL		902.627.588	1.039.233.571
Pendapatan non-operasional	34	7.670.180	48.010.379
Beban non-operasional	34	(151.835)	(44.400)
PENDAPATAN NON OPERASIONAL - NETO		7.518.345	47.965.979
LABA SEBELUM BEBAN PAJAK		910.145.933	1.087.199.550
BEBAN PAJAK - NETO	19	(234.740.980)	(267.008.727)
LABA TAHUN BERJALAN		675.404.953	820.190.823

PT BANK MAYAPADA INTERNASIONAL Tbk
LAPORAN LABA RUGI DAN
PENGHASILAN KOMPREHENSIF LAIN
Untuk Tahun Yang Berakhir Pada Tanggal
31 Desember 2018
(Disajikan dalam jutaan Rupiah, kecuali dinyatakan lain)

PT BANK MAYAPADA INTERNASIONAL Tbk
STATEMENT OF COMPREHENSIVE
OTHER COMPREHENSIVE INCOME
For the Year Ended
December 31, 2018
(Expressed in millions of Rupiah, unless otherwise stated)

	2019	Catatan/ Notes	2018
PENDAPATAN DAN BEBAN OPERASIONAL			
Pendapatan bunga	8.938.464	26, 36	7.994.584
Beban bunga	(6.018.642)	27, 36	(5.025.008)
PENDAPATAN BUNGA - NETO	2.919.822		2.969.576
PENDAPATAN OPERASIONAL LAINNYA			
Pendapatan provisi dan komisi	12.315	28	8.356
Laba (rugi) selisih kurs - neto	5.520		(530)
Lain-lain	52.461	28	58.106
Total pendapatan operasional lainnya	70.296		65.932
BEBAN OPERASIONAL LAINNYA			
Gaji dan tunjangan	(929.751)	30	(873.560)
Umum dan administrasi	(594.488)	31	(551.122)
Pembentukan cadangan kerugian penurunan nilai:			
Aset keuangan	(743.825)	29	(1.001.206)
Aset non-produktif	(227)		221
Lain-lain	(7.757)	32	(9.605)
Total beban operasional lainnya	(2.276.048)		(2.435.272)
LABA OPERASIONAL	714.070		600.236
PENDAPATAN (BEBAN) NON-OPERASIONAL			
Pendapatan non-operasional	3.005	33	976
Beban non-operasional	(2.387)	33	(282)
Pendapatan non-operasional - neto	618		694
LABA SEBELUM BEBAN PAJAK	714.688		600.930
MANFAAT (BEBAN) PAJAK PENGHASILAN		2, 18	
Kini	(256.076)		(57.650)
Tangguhan	69.502		(105.868)
Beban pajak penghasilan - neto	(186.574)		(163.518)
LABA NETO TAHUN BERJALAN	528.114		437.412
PENGHASILAN KOMPREHENSIF LAINNYA			
Pos-pos yang tidak akan direklasifikasi ke laba rugi pada periode berikutnya:			
Surplus revaluasi aset tetap	-	2, 13	125.776
Pengukuran kembali atas liabilitas imbalan kerja	(9.307)	2, 20	33.282
Manfaat (beban) pajak penghasilan terkait	2.327	2, 18c	(33.103)
Neto	(6.980)		125.955
Pos yang akan direklasifikasi ke laba rugi pada periode berikutnya:			
Keuntungan (kerugian) yang belum direalisasi atas perubahan nilai wajar efek-efek yang tersedia untuk dijual	46.563	2,8,10	(60.629)
Manfaat (beban) pajak penghasilan terkait	(11.641)	2, 18c	15.158
Neto	34.922		(45.471)
Penghasilan komprehensif lain tahun berjalan - neto	27.942		80.484
TOTAL PENGHASILAN KOMPREHENSIF TAHUN BERJALAN	556.056		517.896

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PT BANK MAYAPADA INTERNASIONAL Tbk
LAPORAN POSISI KEUANGAN (lanjutan)
Tanggal 31 Desember 2017
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

PT BANK MAYAPA
STATEMENT OF FINAI
As of Dec
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	Catatan/ Notes	31 Desember 2017/ December 31, 2017	31 Desember 2016/ December 31, 2016
LIABILITAS DAN EKUITAS			
(lanjutan)			
EKUITAS			
Modal saham - nilai nominal			
Rp500 (nilai penuh) per			
saham, Modal dasar			
388.256.500 saham seri A dan			
21.058.717.500 saham seri B			
dengan nilai nominal sebesar			21,
Rp100 (nilai penuh) pada tanggal			
31 Desember 2017 dan 2016			as c
Modal ditempatkan dan disetor			
penuh 388.256.500 saham seri A			36
pada tanggal 31 Desember 2017			
dan 2016 serta masing-masing			
5.077.672.100 saham dan			
4.531.079.240 saham			4,53
seri B pada tanggal 31 Desember			
2017 dan 2016	1,25	701.895.460	647.236.174
Tambahan modal disetor	2,25	4.008.725.658	3.066.365.800
Penghasilan komprehensif lain		699.756.069	720.490.855
Saldo laba			
Telah ditentukan penggunaannya	26	86.100.000	66.100.000
Belum ditentukan penggunaannya		3.046.898.029	2.553.279.356
TOTAL EKUITAS		8.543.375.216	7.053.472.185
TOTAL LIABILITAS DAN EKUITAS		74.745.570.167	60.839.102.211

PT BANK MAYAPADA INTERNASIONAL Tbk
LAPORAN POSISI KEUANGAN (lanjutan)
TANGGAL 31 DESEMBER 2019
(Disajikan dalam jutaan Rupiah, kecuali dinyatakan lain)

PT BANK MAYAPADA
STATEMENT OF FINANCE
As of December
(Expressed in millions of Rupiah)

	2019	Catatan/ Notes	2018
LIABILITAS DAN EKUITAS			
LIABILITAS			
Liabilitas segera	368.475	2, 15	379.174
Simpanan nasabah			
Pihak berelasi	1.274.979	2, 16	1.413.974
Pihak ketiga	75.734.130	2, 16, 36	70.096.562
Sub-total	77.009.109		71.510.536
Simpanan dari bank lain			
Pihak berelasi	1.853	2, 17	4.243
Pihak ketiga	947	2, 17, 36	1.924
Sub-total	2.800		6.167
Utang pajak	170.402	18	128.770
Biaya yang masih harus dibayar	174.991	21	124.259
Liabilitas pajak tangguhan	147.206	18	207.394
Liabilitas imbalan kerja	366.965	20	301.433
Liabilitas lain-lain	88.580	22	80.796
Pinjaman yang diterima	-	19	713.008
Obligasi subordinasi	2.738.334	23	2.731.782
TOTAL LIABILITAS	81.066.862		76.183.319
EKUITAS			
Modal saham - nilai nominal			
saham seri A - Rp 500 (nilai penuh)			
saham seri B - Rp 100 (nilai penuh)			
per lembar saham			
Modal dasar -			
saham seri A - 388.256.500 lembar			
saham seri B - 21.058.717.500 lembar			
Modal ditempatkan dan disetor -			
saham seri A - 388.256.500 lembar pada			
tanggal 31 Desember 2019 dan 2018			
saham seri B - 6.444.154.200 lembar pada			
tanggal 31 Desember 2019 dan			
5.988.660.200 lembar pada tanggal			
31 Desember 2018	838.544	24	792.994
Tambahan modal disetor	6.870.014	24	5.918.225
Penghasilan komprehensif lain	747.311		745.962
Saldo laba			
Telah ditentukan penggunaannya	113.600	25	102.600
Belum ditentukan penggunaannya	3.772.500		3.228.793
TOTAL EKUITAS	12.341.969		10.788.574
TOTAL LIABILITAS DAN EKUITAS	93.408.831		86.971.893

IKHTISAR DATA KEUANGAN PENTING

SIGNIFICANT FINANCIAL SUMMARY

Dalam Juta Rupiah In Million Rupiah

IKHTISAR KEUANGAN FINANCIAL SUMMARY	2019	2018	2017
Neraca Balance Sheet			
Total Aset Total Assets	93,408,831	86,971,893	74,745,570
Total Aset Produktif Total Performing Assets	87,836,454	81,273,165	69,099,266
Kredit – Gross Credit – Gross	71,882,087	65,669,810	56,420,080
Total Liabilitas Total Liabilities	81,066,862	76,183,319	66,202,194
Dana Pihak Ketiga : Third Party Fund :	77,009,109	71,510,536	62,633,496
Giro Current Accounts	3,500,692	3,024,383	2,883,260
Tabungan Saving Deposits	17,923,804	13,475,827	6,875,231
Deposito Berjangka Time Deposits	55,584,613	55,009,829	52,872,043
Sertifikat Deposito Certificate of Deposits	-	497	2,962
Obligasi Subordinasi Subordinated Bonds	2,738,334	2,731,782	1,933,309
Total Ekuitas Total Equity	12,341,969	10,788,574	8,543,376
Laba/Rugi Profit/Loss			
Pendapatan Bunga Interest Income	8,938,464	7,994,584	6,984,499
Pendapatan Operasional Lainnya Other Operating Income	70,296	65,932	49,025
Beban Bunga Interest Expense	6,018,642	5,025,008	4,384,398
Biaya Operasional Lainnya Other Operating Expenses	1,531,996	1,434,287	1,746,498
Laba Sebelum Beban Pajak Income Before Tax Expense	714,688	600,930	910,146
Laba Tahun Berjalan Income for the Year	528,114	437,412	675,405
Penghasilan (Biaya) Komprehensif Lainnya Other Comprehensive Income (Expense)	27,942	80,484	14,253
Total Penghasilan Komprehensif Tahun Berjalan Total Comprehensive Income for the Year	556,056	517,896	689,658
Laba per Saham Dasar (nilai penuh) Basic Earning per Share (full amount)	82.17	76.66	134.55

RASIO KEUANGAN FINANCIAL RATIO

Permodalan Capital			
Rasio Kecukupan Modal (CAR) Capital Adequacy Ratio (CAR)	16.18%	15.82%	14.11%
Aset Produktif & Non Produktif Bermasalah Terhadap Total Aset Produktif dan Aset Non Produktif Performing & Non-Performing Assets to Total Performing & Non-Performing Assets	3.30%	4.59%	4.73%
Aset Produktif Bermasalah terhadap Total Aset Produktif Non-Performing Assets to Total Performing Assets	3.15%	4.47%	4.61%
CKPN Aset Keuangan Terhadap Aset Produktif Allowance for Impairment Losses on Financial Assets to Earning Assets	3.20%	2.56%	1.55%
Kredit Bermasalah Non-Performing Loan (NPL)			
Gross Gross	3.85%	5.54%	5.65%
Net Net	1.63%	3.26%	4.20%
ROA ROA	0.78%	0.73%	1.30%
ROE ROE	5.92%	5.75%	10.64%
NIM NIM	3.61%	4.09%	4.26%

Posisi Kecukupan Modal
Capital Adequacy Position

(Dalam miliar rupiah)
(In billion rupiah)

Uraian <i>Description</i>	2019	2018	2017
Modal Inti <i>Common Capital</i>			
Modal Inti (Tier I) <i>Common Capital (Tier I)</i>	10,523	8,870	6,898
Modal Pelengkap (Tier II) <i>Supplementary Capital (Tier II)</i>	2,167	2,541	1,870
Total Modal Tersedia <i>Total Available Capital</i>	12,690	11,411	8,768
Total ATMR kredit <i>Total Credit ATMR</i>	72,662	66,775	57,668
Total ATMR operasional <i>Total operating ATMR</i>	5,686	5,316	4,472
Total ATMR pasar <i>Total market ATMR</i>	48	24	15
Jumlah aktiva tertimbang menurut risiko <i>Total Risk Weighted Assets</i>	78,397	75,115	62,155
Rasio Penyedia Modal <i>Capital Adequacy Ratio</i>			
Rasio Kecukupan Modal untuk risiko kredit <i>Capital Adequacy Ratio for credit risk</i>	17.46%	17.09%	15.20%
Rasio Kecukupan Modal untuk risiko kredit dan operasional <i>Capital Adequacy Ratio for credit and operating risks</i>	16.20%	17.08%	14.11%
Rasio Kecukupan Modal untuk risiko kredit, pasar dan operasional <i>Capital Adequacy Ratio for credit, market, and operating risks</i>	16.18%	15.82%	14.11%

2. PERSPEKTIF PELANGGAN

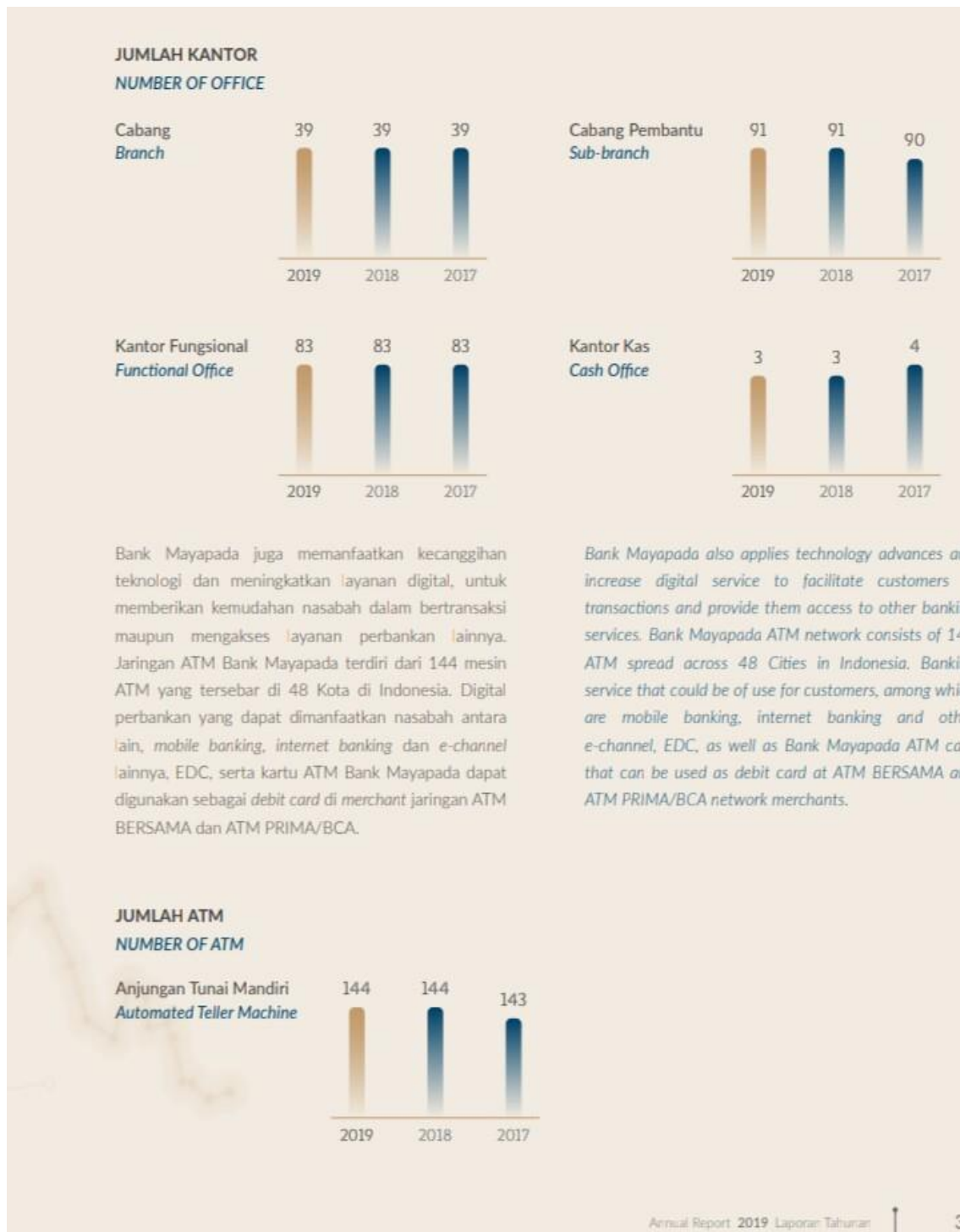
Laporan Keluhan Nasabah dan Penyelesaiannya Tahun 2018
Customer Complaint Report and the Resolutions of 2018

Periode Pelaporan <i>Reporting Period</i>	Jumlah Keluhan <i>Number of Complaint</i>	Jumlah Keluhan yang Diselesaikan <i>Number of Settled Complaints</i>	Waktu Penyelesaian <i>Time of Settlement</i>
Triwulan I <i>Quarter I</i>	219	219	Sesuai SLA <i>As per SLA</i>
Triwulan II <i>Quarter II</i>	195	195	Sesuai SLA <i>As per SLA</i>
Triwulan III <i>Quarter III</i>	96	96	Sesuai SLA <i>As per SLA</i>
Triwulan IV <i>Quarter IV</i>	149	149	Sesuai SLA <i>As per SLA</i>

Laporan Keluhan Nasabah dan Penyelesaiannya Tahun 2019
Customer Complaint Report and the Resolutions of 2019

Periode Pelaporan <i>Reporting Period</i>	Jumlah Keluhan <i>Number of Complaint</i>	Jumlah Keluhan yang Diselesaikan <i>Number of Settled Complaints</i>
Triwulan I <i>Quarter I</i>	140	140
Triwulan II <i>Quarter II</i>	151	151
Triwulan III <i>Quarter III</i>	124	124
Triwulan IV <i>Quarter IV</i>	146	146

3. PERSPEKTIF PROSES BISNIS INTERNAL



4. PERSPEKTIF PERTUMBUHAN DAN PEMBELAJARAN

Realisasi Pendidikan dan Pelatihan Karyawan Tahun 2017
Realization of Employee Education and Training in 2017

No.	Nama Program Pendidikan/Pelatihan <i>Name of Education/Training Program</i>	Jumlah Peserta <i>Total Participants</i>	Total Jam Pendidikan/Pelatihan <i>Total Education/Training Hours</i>
1.	Team Challenges	621	248
2.	Winning Customer by Colour	99	40
3.	Change Management	561	232
4.	The Best Service Make Company Life or Die	100	64
5.	Persiapan Ujian BSMR <i>BSMR Test Preparation</i>	161	240
6.	On the Job Training (OJT) Frontliner Baru <i>On the Job Training (OJT) for New Frontliners</i>	8	88
7.	Modul Bank Vision	70	24
8.	Persuasive Selling Skills for Marketing	271	104
9.	Handling Complain	279	120
10.	Sosialisasi Kebijakan & Penerapan Business Continuity Management <i>Socialization of Policy & Business Continuity Management Implementations</i>	85	8
11.	Rakernas 2017	152	16
12.	Refreshment Legal & KYC	581	208
13.	Growing the Innovation Culture	211	96
14.	Sosialisasi Internet Banking <i>Internet Banking Socialization</i>	133	8
15.	Spotting the Criminal	157	56
16.	Smart Leadership	106	80
17.	Project Aplikasi LOS (Loan Origination System) <i>Application LOC (Loan Origination System) Projects</i>	43	32

No.	Nama Program Pendidikan/Pelatihan <i>Name of Education/Training Program</i>	Jumlah Peserta <i>Total Participants</i>	Total Jam Pendidikan/Pelatihan <i>Total Education/Training Hours</i>
18.	Relationship Management	214	192
19.	Service Champion	28	8
20.	Passionate Coach	28	8
21.	Refreshment Zurich	23	8
22.	Write and Grow Faster	168	56
23.	HRIS Bank Mayapada	8	8
24.	Refreshment BSMR <i>BSMR Refreshment</i>	153	40
25.	Treasury Products & Operations	23	24
26.	Market Risk	17	8
27.	Creative Problem Solving	105	56
28.	Project Management Credit Card	10	24
29.	Task Management	197	192
30.	The Habits of Highly Effective People	15	16
31.	UMKM <i>MSMEs</i>	100	16
32.	Audit TI <i>IT Audit</i>	17	16
33.	Operational Risk and Basel III	21	8
34.	Persuasive Selling Skills with NLP	86	64
35.	Mini Class cabang Bandengan & Frontliners Baru <i>Mini Class for Bandengan Branch Office and New Frontliners</i>	139	112
36.	Workshop IT Infrastructure and Security	18	16
37.	Self and Relationship Management	34	32
38.	Business Process Memo Deposito	75	16
39.	Self Management	64	64
40.	Workshop XOX & BMI	23	8
41.	Pelaporan SID/SLIK <i>SID/SLIK Reporting</i>	39	16
42.	Transfer Knowledge Infrastructure FS E-commerce & Internet	20	16
43.	Consumer Risk	30	8
44.	Transfer Knowledge Infrastructure FS Websafe	13	8
45.	Bridging the Generation Gap	122	56
46.	SLIK Interface	39	16
47.	Kontrol Internal <i>Internal Control</i>	25	8
48.	Mini Class Karyawan Baru <i>Mini class for new employees</i>	280	128
49.	Relation and Task Management	37	32
50.	Mempersiapkan Skenario Implementasi Business Continuity Management <i>Preparing implementation scenario of Business Continuity Management</i>	44	24
51.	Transfer Knowledge Project Swift Onshoring	8	40
52.	Service Excellent Refreshment	65	40
53.	Training Project Rekon ATM	10	16
54.	Pelatihan KANBAN <i>KANBAN Training</i>	16	8
55.	Sosialisasi Bank Mayapada E-Money Jabodetabek <i>Socialization of Bank Mayapada E-Money for Jabodetabek Area</i>	45	8
56.	Mind and Brain Management for Ultimate Success	200	80
57.	Pelatihan Penyusunan Struktur dan Skala Upah (SSU) <i>Training of Structure and Wages Rate Preparations</i>	9	16
58.	Mini Class Batam & Padang	207	144
59.	Elementary Level Credit Training	190	216
60.	Duta Layanan BMI <i>Bank Mayapada Service Ambassador</i>	87	40
61.	Service Excellent Security	49	9
62.	Sistem BPM Memo Deposito & Report Repository <i>System of BPM Memo Deposito & Report Repository</i>	8	8
63.	LBU	19	8
64.	Transfer Knowledge Swift Sanctions Screening	13	24
Total		6,779	3,625

Realisasi Pendidikan dan Pelatihan Karyawan Tahun 2018

Education and Training for Employees Realization of 2018

No.	Nama Program Pendidikan/Pelatihan <i>Name of Education/Training Program</i>	Jumlah Peserta <i>Total Participants</i>	Total Jam Pendidikan/ Pelatihan <i>Total Education/ Training Hours</i>
1.	Brain Management Mind Mapping & Super Memory dan Digital iMind Map <i>Brain Management Mind Mapping & Super Memory and Digital iMind Map</i>	446	400
2.	Sales Through Frontliners Services dan Communication & Selling Technique For Frontliners	186	144
3.	Leadership Development Management & Change Management	491	400
4.	Change Management	161	80
5.	The Mayapada Way	707	296
6.	Team Challenges	91	32
7.	Identifikasi Transaksi Keuangan Mencurigakan Melalui Parameter dan Analisa Transaksi Pengguna Jasa Pada Penyedia Jasa Sistem Pembayaran <i>Suspicious Financial Transactions Identification through Parameter and Analysis on Service Users' Transactions to Payment System Service Providers</i>	220	88
8.	4 Discipline of Execution (4DX)	647	280
9.	Effective Communication Skill	151	120
10.	Advance Training Extra Ordinary Teller	355	136
11.	Leadership Development Management – Influencing People & Managing Generation Gap dan Situational Leadership <i>Leadership Development Management – Influencing People & Managing Generation Gap and Situational Leadership</i>	479	400
12.	What's the Best that Could Happen?	24	16
13.	Daftar Hitam Nasional <i>National Black List</i>	551	200
14.	Introduction to Digital Banking	35	16
Total		4,544	2,608

Realisasi Pendidikan dan Pelatihan Karyawan Tahun 2019
Education and Training for Employees Realization of 2019

No.	Nama Program Pendidikan/Pelatihan <i>Name of Education/Training Program</i>	Jumlah Peserta <i>Total Participants</i>	Total Jam Pendidikan/ Pelatihan <i>Total Hours of Education/Training</i>
24	Sosialisasi CCPL (Credit Card & Personal Loan) <i>Socialization on CCPL (Credit Card & Personal Loan)</i>	52	16
25	Pelatihan E-Channel Representative <i>Training on E-Channel Representative</i>	41	16
26	Effective Communication Skill untuk E-Channel Representative <i>Effective Communication Skill for E-Channel Representative</i>	40	96
27	4 Discipline of Execution (4DX)	903	392
28	Workshop Session PSAK 71 Dalam Rangka Implementasi IFRS 9 <i>Workshop Session on PSAK 71 for IFRS 9 Implementation</i>	56	8
29	Pemahaman Strategi dan Teknik Perhitungan Metode Penilaian Jaminan / Appraisal Taksasi Agunan <i>Understanding the Strategy and Calculation Technique of Warranty Appraisal Method/Appraisal on Collateral Transaction</i>	41	32
30	English Program for Call Center / Customer Care Staf	246	304
31	Team Challenges	75	32
32	Training of Trainer Input Transaksi Telegraphic Transfer <i>Training of Trainer for Inputting Telegraphic Transfer Transactions</i>	14	8
33	Pelatihan Persiapan Ujian BSMR Level 5 <i>Preparation Training for BSMR Examination Level 5</i>	1	8
34	Pengenalan Transaksi Valas dan Dokumen Underlying <i>Introduction to Forex Transaction and Underlying Document</i>	571	240
35	Pembekalan Sertifikasi Audit Tingkat Dasar I <i>Basic Level I Audit Certification</i>	34	32
36	Pelatihan E-Channel dan Product Management <i>Training on E-Channel and Product Management</i>	21	8
37	Graphology - Science & Indicator in Hand Writing and Graphotherapy & Graphodigital	356	336
38	Pelatihan Administration Using Cloudera Manager <i>Training on Administration Using Cloudera Manager</i>	9	24
39	Refreshment for Customer Service	77	64
40	PSAK 73 (Sewa) PSAK 73 (Leasing)	31	8
41	PSAK 72 (Pendapatan Kontrak dengan Pelanggan) PSAK 72 (Revenue based on Customer Contract)	34	8
42	Persiapan Ujian BSMR Level 3 <i>Preparation of BSMR Test - Level 3</i>	19	32
43	Pelatihan Rekening Dana Nasabah <i>Training on Customer Saving Account</i>	17	8
44	Transaksi FX Nasabah <i>Customer FX Transaction</i>	146	32
45	Pelatihan Tenable Vulnerability Management Training <i>Tenable Vulnerability Management Training</i>	11	32
46	Cloudera Data Analyst Using Pig, Hive & Impala With Hadoop	9	24
47	Cloudera Developer for Spark & Hadoop	10	24
48	Pelatihan Testing POC (Proof of Concept) Dukcapil (Dinas Kependudukan dan Pencatatan Sipil) <i>Training on POC (Proof of Concept) Testing for Dukcapil (Department of Population and Civil Registration)</i>	17	16
49	Analisa Statistik & Forecasting Menggunakan Program R (Rstudio) <i>Statistics & Forecasting Analysis using R Program (Rstudio)</i>	45	48
50	Prosedur CDD dan Sanction List Screening Terkait Pengembangan Sistem Anti Money Laundering <i>CDD Procedure and Sanction List Screening Related to Anti Money Laundering System Developments</i>	175	32

Realisasi Pendidikan dan Pelatihan Karyawan Tahun 2019
Education and Training for Employees Realization of 2019

No.	Nama Program Pendidikan/Pelatihan <i>Name of Education/Training Program</i>	Jumlah Peserta Total Participants	Total Jam Pendidikan/ Pelatihan Total Hours of Education/Training
1	Customer Satisfaction – Basic Mindset Service & Handling Complaint	144	128
2	Customer Satisfaction – Teller	187	80
3	Information Security Foundation Based on ISO 27001 and 27002	9	16
4	Identifikasi Transaksi Keuangan Mencurigakan Melalui Parameter dan Analisa Transaksi Pengguna Jasa Pada Penyedia Jasa Sistem Pembayaran <i>Suspicious Financial Transaction Identification through Parameter and Service Users' Transaction Analysis on Payment System Service Providers</i>	1,087	424
5	Refreshment BSMR	269	64
6	Amazing Symphony of Service	214	88
7	Ispace	34	16
8	Change Management	164	64
9	Effective Communication Skills	173	64
10	Daftar Hitam Nasional <i>National Black List</i>	151	64
11	Human Excellence	1,207	496
12	Refreshment Teller <i>Refreshment for Teller</i>	45	40
13	Customer Satisfaction - Head Teller	79	40
14	Awaken The Genius in You	396	160
15	Internship Bina Nusantara University	19	8
16	Pelatihan Teller Untuk Biller PLN <i>Training for Teller for PLN Biller</i>	165	72
17	Elementary Level Credit	366	408
18	Sosialisasi E-Channel <i>E-Channel Socialization</i>	213	72
19	3G - Grow Yourself, Grow Your People, Grow Business	187	160
20	Leadership Development Program - Strategic Planning & Improvement and Problem Solving & Decision Making	355	336
21	POC (Proof Of Concept) & LOS (Loan Origination System)	76	24
22	Persiapan Ujian BSMR Level 1 <i>Preparation for BSMR Examination Level 1</i>	66	112
23	Persiapan Ujian BSMR Level 2 <i>Preparation for BSMR Examination Level 2</i>	47	64

