

## Laporan Keuangan Triwulan 4 2022 / Financial Statements 4<sup>th</sup> Quarter 2022

### Laporan Posisi Keuangan / Statement Of Financial Position

(dalam jutaan rupiah) / (in millions rupiah)							
Uraian	Dana Perusahaan Company's Fund	Dana Tabarru' dan Tanahud Tabarru' and Tanahud Fund	Dana Investasi Peserta Participant's Investment Fund	Penyesuaian Elimination	Gabungan Total	Descriptions	
ASET	282.291,40	188.453,35	-	309.251,69	-	779.996,44	ASSETS
Investasi	245.303,28	170.054,29	-	287.216,71	-	702.574,28	Investments
Deposito	71.100,00	-	-	46.000,00	-	117.100,00	Time Deposits
Sertifikat Deposito	-	-	-	-	-	-	Time Deposit Certificates
Saham Syariah	-	-	-	136.768,57	-	136.768,57	Sharia's Equity Securities
Sukuk atau Obligasi Syariah	-	45.794,42	-	-	-	45.794,42	Sukuk or Sharia's Bonds
MTN Syariah	-	-	-	-	-	-	Sharia's MTN
Surat Berharga Syariah Negara	92.874,35	98.583,02	-	88.379,55	-	279.839,92	Government Sharia Bonds
Surat Berharga Syariah yang Diterbitkan oleh Bank Indonesia	-	-	-	-	-	-	Bank Indonesia Sharia Bonds
Surat Berharga Syariah yang Diterbitkan oleh Negara Selain Negara RI	-	-	-	-	-	-	Foreign Government Sharia Bonds
Surat Berharga Syariah yang Diterbitkan oleh Lembaga Multinasional	-	-	-	-	-	-	Institute Sharia Bonds
Reksa Dana Syariah	81.328,93	25.676,85	-	16.068,59	-	123.074,37	Sharia's Mutual Funds
Efek Beragun Aset Syariah	-	-	-	-	-	-	Sharia Asset-backed Securities
Dana Investasi Real Estate Syariah	-	-	-	-	-	-	Real Estate Investment Fund
REPO	-	-	-	-	-	-	REPO
Pembiayaan Melalui Kerjasama dengan Pihak Lain	-	-	-	-	-	-	Financing through cooperation with other parties
Pembiayaan Syariah Dengan Hak Tanggungan	-	-	-	-	-	-	Shariah Financing with Mortgage Rights
Penyertaan Langsung	-	-	-	-	-	-	Direct Participants
Properti Investasi	-	-	-	-	-	-	Investment Properties
Emas murni	-	-	-	-	-	-	Pure Gold
Sukuk Daerah	-	-	-	-	-	-	Local Sukuk
Dana Investasi Infrastruktur Berbentuk KIK	-	-	-	-	-	-	KIK Infrastructure Investment Fund
Investasi lain	-	-	-	-	-	-	Other Investments
Bukan investasi	36.988,12	18.399,06	-	22.034,98	-	77.422,17	Non - Investments
Kas dan Bank	17.001,39	5.796,85	-	20.471,65	-	43.269,89	Cash and Banks
Tagihan	19.073,69	6.149,96	-	1.563,33	-	26.786,99	Receivables
Aset Reasuransi	-	6.452,25	-	-	-	6.452,25	Reinsurance Assets
Biaya akuisisi yang ditangguhkan	-	-	-	-	-	-	Deferred Acquisition Cost
Property Bukan Investasi	-	-	-	-	-	-	Non - Investment Properties
Aset Lain	913,04	-	-	-	-	913,04	Other Assets
LIABILITAS DAN EKUITAS DANA	282.291,40	188.453,35	-	309.251,69	-	779.996,44	LIABILITIES AND EQUITY FUNDS
Liabilitas	72.386,39	173.576,06	-	42.084,98	-	288.047,43	Liabilities
Utang klaim dan manfaat dibayar	-	345,43	-	1.227,10	-	1.572,53	Claims and Benefits Payable
Biaya yang Masih Harus Dibayar	3.710,88	-	-	-	-	3.710,88	Accrued Expenses
Utang lain	7.599,95	(3.327,36)	-	40.857,88	-	45.130,47	Other Liabilities
Penyisihan Teknis	61.075,56	176.557,99	-	-	-	237.633,55	Reserves
Penyisihan ujo	61.075,56	-	-	-	-	61.075,56	Ujroh Reserves
Penyisihan PAYDI yang memberikan garansi pokok investasi	-	-	-	-	-	-	Insurance products reserve providing principal investment guarantees
Penyisihan kontribusi	-	154.280,71	-	-	-	154.280,71	Contribution Reserves
Penyisihan atas kontribusi yang belum merupakan pendapatan	-	2.066,15	-	-	-	2.066,15	Unearned Premiums
Penyisihan klaim	-	20.162,36	-	-	-	20.162,36	Estimated Claims Liability
Penyisihan atas risiko bencana	-	48,77	-	-	-	48,77	Catastrophic Reserve
Qardh	-	-	-	-	-	-	Qardh
Ekuitas Dana	209.905,01	14.877,29	-	267.166,71	-	491.949,01	Equity Funds
Modal Disetor	100.000,00	-	-	-	-	100.000,00	Paid-up Capital
Agio/Disagio Saham	-	-	-	-	-	-	Agio/Disagio in Capital
Akumulasi Dana	-	14.877,29	-	267.166,71	-	282.044,00	Accumulated Fund
Profit Equilization Reserve	-	-	-	-	-	-	Profit Equilization Reserve
Saldo Laba	109.524,72	-	-	-	-	109.524,72	Retained Earnings
Komponen Ekuitas Lainnya	380,29	-	-	-	-	380,29	Other Components of Equity
Selisih Saldo SAK dan Saldo SAP	-	-	-	-	-	-	GAP between SAK and SAP
Aset Yang Tidak Diperkenankan	-	-	-	-	-	-	Unadmitted Assets

### Rasio Keuangan Selain Tingkat Solvabilitas / Non Solvency Financial Ratio

(dalam jutaan rupiah) / (in millions rupiah)					
Uraian	Dana Tabarru' & Tanahud Tabarru' Fund & Tanahud Fund	Dana Perusahaan Company's Fund	Dana Investasi Peserta Participant's Investment Fund	Gabungan Total	Descriptions
Rasio Likuiditas					Liquidity Ratio
a. Kekayaan lancar	52.711,97	234.428,54	284.083,69	571.224,20	a. Current Assets
b. Kewajiban lancar	32.857,10	13.344,80	25.111,46	71.313,36	b. Current Liabilities
c. Rasio (a/b)	160,43%	1756,70%	1131,29%	801,01%	c. Ratio (a-b)
Rasio perimbangan investasi dengan liabilitas					Liquidity Ratio
a. Investasi, kas dan bank	175.851,14	-	-	-	a. Investment, Cash and Bank
b. Penyisihan teknis	170.106,76	-	-	-	b. Reserves
c. Utang klaim retensi sendiri	345,43	-	-	-	c. Own Debt Retention Claims
d. Rasio [a-(b+c)]	103,17%	-	-	-	d. Ratio [a-(b+c)]
Rasio Pendapatan Investasi Neto					Net Investment Income Ratio
a. Pendapatan investasi netto	3.900,88	14.138,07	15.663,25	33.702,20	a. Net Investment Income
b. Rata-rata investasi	207.514,85	179.647,82	255.287,65	642.450,32	b. Investment Average
c. Rasio (a/b)	1,88%	7,87%	6,14%	5,25%	c. Ratio (a-b)
Rasio beban klaim					Claim Expenses Ratio
a. Beban klaim netto	42.263,46	-	-	-	a. Net Claim Expenses
b. Kontribusi netto	75.786,56	-	-	-	b. Net Contribution
c. Rasio (a/b)	55,77%	-	-	-	c. Ratio (a-b)
Rasio perubahan dana					Leverage Ratio
a. Dana tahun/triwulan/bulan berjalan	14.877,29	-	267.166,71	282.044,00	a. Year/Quarter/Month to date funds
b. Dana tahun/triwulan/bulan lalu	65.903,58	-	256.828,37	322.731,95	b. Year/Quarter/Month last month funds
c. Perubahan dana (a-b)	(51.026,29)	-	10.338,34	(40.687,95)	c. Leverage (a-b)
d. Rasio (c/b)	-77,43%	-	4,03%	-12,61%	d. Ratio (c-b)
Rasio Aset Unit Syariah					Sharia's Unit Assets Ratio
a. Aset Dana Tabarru dan Dana Tanahud	-	-	-	188.453,36	a. Tabarru and Tanahud Assets
b. Aset Dana Investasi Peserta	-	-	-	309.251,69	b. Investment Participant Assets
c. Aset Dana Asuransi Perusahaan (Konvensional)	-	-	-	14.851.460,63	c. Insurance Company Fund Assets
d. Rasio (a+b) : (a+b+c)	-	-	-	3,24%	d. Ratio (a+b) : (a+b+c)
Penghitungan Qardh yang Diperlukan Dana Tabarru					Qardh Calculation Required by Tabarru Funds
a. Jumlah Kewajiban selain Qardh	-	-	-	-	a. Total Liabilities Besides Qardh
b. Jumlah Aset	-	-	-	-	b. Total Assets
Jumlah Qardh yang Diperlukan (a-b)	-	-	-	-	Total Qardh Needed (a-b)
Penghitungan Qardh yang Diperlukan Dana Tanahud					Qardh Calculation Required by Tanahud Funds
a. Jumlah Kewajiban selain Qardh	-	-	-	-	a. Total Liabilities Besides Qardh
b. Jumlah Aset	-	-	-	-	b. Total Assets
Jumlah Qardh yang Diperlukan (a-b)	-	-	-	-	Total Qardh Needed (a-b)

### Pencapaian Tingkat Solvabilitas / Solvency Margin

(dalam jutaan rupiah) / (in millions rupiah)			
Uraian	Dana Tabarru' & Tanahud Tabarru' Fund & Tanahud Fund	Dana Perusahaan Company's Fund	Descriptions
Tingkat Solvabilitas	13.157,54	209.983,20	Solvability Level
A. Aset yang diperkenankan (AYD)	186.862,48	281.378,37	A. Admitted Assets (AYD)
B. Liabilitas selain Qardh dari Dana Perusahaan	173.704,94	71.395,17	B. Liability Besides Qardh from Company Funds
Dana Tabarru dan dana Tanahud Minimum Bebas Risiko (DTMBR)	9.546,95	11.805,84	Tabarru and Tanahud Risk Based Capital
A. Risiko Kredit	1.167,31	2.877,47	A. Credit Risk
B. Risiko Likuiditas	2.947,74	2.131,72	B. Liquidity Risk
C. Risiko Pasar	1.545,22	4.882,40	C. Market Risk
D. Risiko Asuransi	3.716,63	-	D. Insurance Risk
E. Risiko Operasional	170,05	315,14	E. Operating Risk
F. MMBR atas PAYDI Digaransi	-	1.599,11	F. MMBR Guarantee PAYDI
1. Risiko PAYDI Digaransi	-	1.332,58	1. Guarantee PAYDI Risk
a. Risiko Kredit	-	6,10	a. Credit Risk
b. Risiko Likuiditas	-	1.025,51	b. Liquidity Risk
c. Risiko Pasar	-	300,97	c. Market Risk
2. Aset PAYDI Digaransi	-	33.357,45	2. Guarantee PAYDI Assets
3. Liabilitas PAYDI Digaransi	-	33.357,46	3. Guarantee PAYDI Liabilities
Tingkat Solvabilitas sebelum memperhitungkan Aset yang Tersedia untuk Qardh (2 + 1; dalam %)	137,82%	1778,64%	Solvability Level/ Before calculated Available Asset for Qardh (in %)
Target Tingkat Solvabilitas Internal (tahunan) (persentase sesuai POJK 72)	120%	120%	Solvability Internal Level Target
Tingkat Solvabilitas dengan DTMBR/MMBR yang Diperkirakan Peraturan (persentase sesuai POJK 72)	100%	100%	Solvability Level with DTMBR/MMBR Required
Aset yang Tersedia Untuk Qardh yang Diperhitungkan sebagai Penambah AYD Dana Tabarru' dan Tanahud	-	-	Available Assets for Qardh that are calculated as Additions of AYD for Tabarru and Tanahud Fund
A. Kekurangan (kelebihan) tingkat solvabilitas dari target internal	-	-	A. Lack(excess) Solvency Level of Internal Targets
B. Ketidakcukupan investasi, kas dan bank	-	-	B. Investment, Cash and Bank Inadequacy
Rasio Tingkat Solvabilitas Dana Tabarru' dan Dana Tanahud, dan Dana Perusahaan	137,82%	1778,64%	The Solvency Ratio of Tabarru and Tanahud Funds, and Company Funds

PENDAPATAN UNDERWRITING							UNDERWRITING INCOME	
Kontribusi Tabarru'/Kontribusi Tanahud/Ujroh/Alokasi Investasi	25.542,48	60.435,54	-	127.130,96	654,96	-	213.763,94	Tabarru Contributions/Tanahud Contributions/Ujroh/Investment Allocations
Kontribusi Reasuransi/Retrosesi	1.959,91	7.646,12	-	-	-	-	9.606,03	Reinsurance Contributions
Kontribusi Neto	23.582,57	52.789,42	-	127.130,96	654,96	-	204.157,91	Net Contributions
Penurunan (Kenaikan) Penyisihan Kontribusi dan PAKYBMP (Net Setelah Aset Reasuransi)							Decrease (Increase) Contribution Reserves and PAKYBMP (Net after Reinsurance Assets)	
a. penurunan (kenaikan) Penyisihan Kontribusi	-	17.917,67	-	-	-	-	17.917,67	Decrease (Increase) in Contribution Reserves
b. Penurunan (kenaikan) PAKYBMP	-	5.077,32	-	-	-	-	5.077,32	Decrease (Increase) in PAKYBMP
c. penurunan (Kenaikan) Penyisihan atas Risiko Bencana	-	2,15	-	-	-	-	2,15	Decrease (Increase) in Catastrophic Reserves
Jumlah Pendapatan Kontribusi Neto	-	75.786,56	-	-	-	-	75.786,56	Total Net Contributions Income
PENDAPATAN UNDERWRITING	23.582,57	75.786,56	-	-	-	-	99.369,13	UNDERWRITING INCOME
BEBAN							EXPENSE	
BEBAN UNDERWRITING							UNDERWRITING EXPENSE	
Beban Klaim							Claim Expenses	
a. Klaim Bruto	-	62.448,86	-	-	-	-	62.448,86	Claims Bruto
b. Klaim recovery	-	7.979,87	-	-	-	-	7.979,87	Recovery Claims
c. Kenaikan (Penurunan) Penyisihan Klaim	-	(12.205,53)	-	-	-	-	(12.205,53)	Increase (Decrease) in Claims Reserves
d. Penarikan Dana Investasi Peserta yang telah jatuh tempo	-	-	-	-	10,00	-	10,00	Withdrawal in Participant's Investment Fund has matured yet
e. Penarikan/Penebusan Dana Investasi Peserta (belum jt tempo)	-	-	-	56.603,46	26.220,82	-	82.824,28	Withdrawal in Participant's Investment Fund hasn't matured yet
Jumlah Beban Klaim Netto	-	42.263,46	-	56.603,46	26.230,82	-	125.097,74	Total Net Claim Expenses
Beban Adjuster	-	-	-	-	-	-	-	Adjuster Expenses
JUMLAH BEBAN UNDERWRITING	-	42.263,46	-	-	-	-	42.263,46	TOTAL UNDERWRITING EXPENSES
JUMLAH SURPLUS (DEFISIT) UNDERWRITING	-	33.523,09	-	-	-	-	33.523,09	TOTAL UNDERWRITING SURPLUS (DEFICIT)
a. Surplus underwriting untuk dana Perusahaan	29.921,00	-	-	-	-	-	-	Underwriting surplus distributed to the Company
b. Surplus underwriting untuk Peserta	-	1.662,28	-	-	-	-	-	Underwriting surplus distributed to the Participants
BEBAN USAHA:							OPERATING EXPENSE	
a. Beban Pemasaran	2.637,29	-	-	-	-	-	2.637,29	Marketing Expenses
b. Beban Akuisisi	18.964,85	-	-	-	-	-	18.964,85	Acquisition Expenses
c. Beban Umum dan Administrasi:	588,86	-	-	-	-	-	588,86	General and Administration Expenses
- Beban Pegawai dan Pengurus	-	-	-	-	-	-	-	* Employee and administrator Expenses
- Beban Pendidikan dan Pelatihan	-	-	-	-	-	-	-	* Education and Training Expenses
- Beban Umum dan Administrasi Lainnya	588,86	-	-	-	-	-	588,86	* Other General and Administration Expenses
Kenaikan (penurunan) Penyisihan Ujroh	18.917,59	-	-	-	-	-	18.917,59	Increase (Decrease) in Ujroh's Reserves
Kenaikan (penurunan) Penyisihan PAYDI yang Memberikan Garansi Pokok Investasi	-	-	-	-	-	-	-	Increase (Decrease) insurance products reserve providing principal investment guarantees
JUMLAH BEBAN USAHA	41.108,59	-	-	-	-	-	41.108,59	TOTAL OPERATING EXPENSES
LABA (RUGI) USAHA/ASURANSI	45.075,25	5.840,70	-	84.629,85	(24.015,09)	-	111.530,71	INSURANCE INCOME (LOSS)
Pendapatan Lain	60.991,02	22,21	-	-	-	-	7.301,77	Others Income
Beban Lain	125,34	-	-	7.521,03	(3.368,66)	-	(49.433,74)	Others Expense
LABA (RUGI) SEBELUM PAJAK	105.940,93	5.862,91	-	77.108,82	(20.646,43)	-	168.266,23	INCOME (LOSS) BEFORE TAX
Pajak Penghasilan	-	-	-	-	-	-	-	Income Tax
LABA SETELAH PAJAK	105.940,93	5.862,91	-	77.108,82	(20.646,43)	-	168.266,23	INCOME AFTER TAX
PENDAPATAN KOMPREHENSIF LAIN	(2.263,76)	(4.327,66)	-	-	(1.041,09)	-	(58.299,70)	OTHER COMPREHENSIVE INCOME
JUMLAH KINERJA SELURUH DANA	103.677,17	1.535,25	-	77.108,82	(21.687,52)	-	109.966,53	TOTAL COMPREHENSIVE INCOME FROM ALL FUNDS