

PT ASURANSI JIWA SINARMAS MSIG Tbk.

Kantor Manajemen dan Layanan Nasabah Sinarmas MSIG Tower Lantai 6 Jl. Jend. Sudirman Kav. 21

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(dalam jutaan rupiah) / (in millions rupiah)

PT Maskapai Reasuransi Indonesia Tbk Divisi Syariah

PT Reasuransi Syariah Indonesia

Mitsui Sumitomo Insurance Co., Ltd.

PT Sinar Mas Multiartha Tbk

Laporan Keuangan Triwulan 1 2023 / Financial Statements 1st Quarter 2023

Lanoran Posisi Keuangan <i>I</i>	Statement Of Financial Position	1

Uraian	Dana Perusahaan Company's Fund	Dana Tabarru' Tabarru' and T		Dana Investasi Peserta Participant's Investment Fund	Penyesuaian Elimination	Gabungan Total	Descriptions
ASET	289.756,02	192.424,30	-	313.205,20	-	795.385,52	ASSETS
Investasi	270.230,98	174.472,85	-	292.842,27	-	737.546,10	Investments
Deposito	65.600,00	-	-	25.650,00	-	91.250,00	Time Deposits
Sertifikat Deposito	-	-	-	-	-	-	Time Deposit Cerficates
Saham Syariah		-	-	134.257,61	-	134.257,61	Sharia's Equity Securities
Sukuk atau Obligasi Syariah	-	55.341,98	-	-	-	55.341,98	Sukuk or Sharia's Bonds
MTN Syariah		-	-	-	-	-	Sharia's MTN
Surat Berharga Syariah Negara	92.245,80	99.227,94	-	127.866,30	-	319.340,04	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	112.385,18	19.902,93	-	5.068,36	-	137.356,47	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	19.525,04	17.951,45	-	20.362,93	-	57.839,42	Non - Investments
Kas dan Bank	16.907,48	7.946,72	-	17.699,30	-	42.553,50	Cash and Banks
Tagihan	1.756,90	6.774,67	-	2.663,63	-	11.195,20	Receivables
Aset Reasuransi	-	3.230,06	-	-	-	3.230,06	Reinsurance Assets
Biaya akuisisi yang ditangguhkan	-	-	-	-	-	-	Deferred Acquitition Cost
Property Bukan Investasi	-	-	-	-	-	-	Non - Investment Properties
Aset Lain	860,66	-	-	-	-	860,66	Other Assets
LIABILITAS DAN EKUITAS DANA	289.756,02	192.424,30	-	313.205,20	-	795.385,52	LIABILITIES AND EQUITY FUNDS
Liabilitas	70.771,41	185.066,52	-	41.594,69	-	297.432,62	Liabilities
Utang klaim dan manfaat dibayar		379,49	-	1.622,84	-	2.002,33	Claims and Benefits Payable
Biaya yang Masih Harus Dibayar	3.867,34		-	-	-	3.867,34	Accrued Expenses
Utang lain	5.666,47	3.551,17	-	39.971,85	-	49.189,49	Other Liabilities
Penyisihan Teknis		-	-	-	-	-	Reserves
Penyisihan ujroh	61.237,60	-	-	-	-	61.237,60	Ujroh Reserves
Penyisihan PAYDI yang memberikan garansi pokok investasi	-	-	-	-	-	-	insurance products reserve providing principal investment guarentees
Penyisihan kontribusi	-	158.585,50	-	-	-	158.585,50	Contribution Reserves
Penyisihan atas kontribusi yang belum merupakan pendapatan	-	3.650,98	-		-	3.650,98	Unearned Premiums
Penyisihan klaim	-	18.845,70	-		-	18.845,70	Estimated Claims Liability
Penyisihan atas risiko bencana	-	53,68	-		-	53,68	Catastrophic Reserve
Qardh	-	-	-	-	-	-	Qardh
Ekuitas Dana	218.984,61	7.357,78	-	271.610,51	-	497.952,90	Equity Funds
Modal Disetor	100.000,00		-		-	100.000,00	Paid-up Capital
Agio/Disagio Saham	-	-	-		-	-	Agio/Disagio in Capital
Akumulasi Dana		7.357,78	-	271.610,51	-	278.968,29	Accumulated Fund
Profit Equilization Reserve		-	-	-	-		Profit Equilization Reserve
Saldo Laba	118.896,34	-	-	-	-	118.896,34	Retained Earnings
Komponen Ekuitas Lainnya	88,27	-	-	-	-	88,27	Other Components of Equity
Selisih Saldo SAK dan Saldo SAP	-	-	-	-	-	-	GAP between SAK and SAP

Aset Yang Tidak Diperkenankan

Pajak Penghasilan

LABA SETELAH PAJAK

PENDAPATAN KOMPREHENSIF LAIN

JUMLAH KINERJA SELURUH DANA

Uraian	Dana Perusahaan	Dana Tabarru'	Dana Tanahud	Dana Investasi Peserta / Part	icipant's Investment Fund	Penyesuaian	Gabungan	Descriptions
Uraian	Company's Fund	Tabarru' Fund	Tanahud Fund	Akad Wakalah Bil Ujrah	Akad Mudharabah	Elimination	Total	Descriptions
NDAPATAN								INCOM
ndapatan Investasi Dan Ujroh Pengelolaan Investasi								Investment Income and Ujroh for Management's Investment
asil Investasi	2.928,37	2.763,11	-	(3.419,32)	323,40	-	2.595,56	Investment Incom
sil Investasi Yang Dibagikan ke Dana Perusahaan	(172,60)	1.080,50	-	-	-	-	-	Investment Income Distributed to Company Fund
mlah Hasil Investasi	2.755,77	1.682,61	-	(3.419,32)	323,40	-	1.342,46	Total Investment Incom
mlah Ujroh Pengelolaan Investasi	4.132,17	-	-	-	-	-	4.132,17	Total Management Investment Incom
mlah Pendapatan Hasil Investasi dan Ujroh Pengelolaan Investasi	6.887,94	1.682,61	-	(3.419,32)	323,40	-	5.474,63	Total Investment Income and Ujroh for Management's Investment
NDAPATAN UNDERWRITING								UNDERWRITING INCOM
ntribusi Tabarru'/Kontribusi Tanahud/Ujroh/Alokasi Investasi	7.937,37	16.037,12	-	32.808,02	16,21	-	56.798,72	Tabarru Contributions/Tanahud Contributions/Ujroh/Investment Allocation
ntribusi Reasuransi/Retrosesi	808,94	3.235,78	-	-	-	-	4.044,72	Reinsurance Contribution
ntribusi Neto	7.128,43	12.801,34	-	32.808,02	16,21	-	52.754,00	Net Contribution
nurunan (Kenaikan) Penyisihan Kontribusi dan PAKYBMP (Net Setelah Aset Reasuransi)								Decrease (Increase) Contribution Reserves and PAKYBMP (Net after Reinsurance Asser
Penurunan (kenaikan) Penyisihan Kontribusi		(4.304,80)	-	-	-	-	(4.304,80)	Decrease (Increase) in Contribution Reserv
Penurunan (kenaikan) PAKYBMP	-	(4.807,03)	-	-	-	-	(4.807,03)	Decrease (Increase) in PAKBYI
Penurunan (Kenaikan) Penyisihan atas Risiko Bencana	-	(4,91)	-	-	-	-	(4,91)	Decrease (Increase) in Catastrophic Reserv
nlah Pendapatan Kontribusi Neto	-	3.684,60	-	-	-	-	3.684,60	Total Net Contributions Inco
NDAPATAN UNDERWRITING	7.128,43	3.684,60	-	-	-	-	10.813,03	UNDERWRITING INCO
BAN								EXPEN
BAN UNDERWRITING								UNDERWRITING EXPEN
an Klaim								Claim Expens
Claim Bruto	-	14.877,88	-	-	-	-	14.877,88	Claims Br
Claim recovery	-	364,72	-	-	-	-	364,72	Recovery Clai
enaikan (Penurunan) Penyisihan Klaim		(1.316,67)	-		-	-	(1.316,67)	Increase (Decrease) in Claims Resen
renarikan Dana Investasi Peserta yang telah jatuh tempo	-	-	-		-	-	-	Withdrawal in Participant's Investment Fund has matured
Penarikan/Penebusan Dana Investasi Peserta (belum jt tempo)	-	-	-	22.887,09	1.341,44	-	24.228,53	Withdrawal in Participant's Investment Fund hasn't matured
nlah Beban Klaim Netto	-	13.196,49	-	22.887,09	1.341,44	-	37.425,02	Total Net Claim Expens
oan Adjuster	-	-			-	-	-	Adjuster Expen
/ // ILAH BEBAN UNDERWRITING	-	13.196,49			-	-	13.196,49	TOTAL UNDERWRITING EXPENS
//LAH SURPLUS (DEFISIT) UNDERWRITING	-	(9.511,89)	-		-	-	(9.511,89)	TOTAL UNDERWRITING SURPLUS (DEFIC
Surplus underwriting untuk dana Perusahaan		(,,	-		-	-	-	Underwriting surplus distributed to the Compa
Surplus underwriting untuk Peserta	-		-		-	-	-	Underwriting surplus distributed to the Participa
BAN USAHA:								OPERATING EXPENS
Beban Pemasaran	297,58	-	-		-	-	297,58	Marketing Expens
Beban Akuisisi	6.265,37	_	-		-	_	6.265,37	Acquitition Expens
eban Umum dan Administrasi:	0.200,01						0.200,07	General and Administration Expens
eban Pegawai dan Pengurus		_				_		* Employee and administrator Expen
eban Pendidikan dan Pelatihan								*Education and Training Expen
ban Umum dan Administrasi Lainnya	86.79						86,79	
*		-	-	-	-			* Other General and Administration Expen
aikan (penurunan) Penyisihan Ujroh	162,04	-	-		-	-	162,04	Increase (Decrease) in Ujroh's Reser
aikan (penurunan) Penyisihan PAYDI yang Memberikan Garansi Pokok Investasi		-					- C 044 70	Increase (Decrease) insurance products reserve providing principal investment guarent
ALAH BEBAN USAHA	6.811,78	-	-		-	-	6.811,78	TOTAL OPERATING EXPENS
BA (RUGI) USAHA ASURANSI	7.204,59	(7.829.28)	-	6.501,61	(1.001,83)	-	4.875,09	INSURANCE INCOME (LO
dapatan Lain	2.214,42	0,92	-	-	-	-	2.215,34	Others Inco
an Lain	47,38	-	-	2.255,32	(1.254,77)	-	1.047,93	Others Expe
BA (RUGI) SEBELUM PAJAK	9.371,63	(7.828,36)	_	4.246,29	252,94	-	6.042,50	INCOME (LOSS) BEFORE

9.371,63 (7.828,36) - 4.246,29 252,94 - 6.042,50

(292,02) 322,95 - - (55,41) - (24,48)

9.079,61 (7.505,41) - 4.246,29 197,53 - 6.018,02

Rasio Keuangan Selain Tingkat Solva	abilitas i Nori Solvericy Fi		tor / Indicator		(dalam jutaan rupiah) / (in millions rupiah)
Uraian		Descriptions			
Oralan	Dana Tabarru' & Tanahud Tabarru' Fund & Tanahud Fund	Dana Perusahaan Company's Fund	Dana Investasi Peserta Participant's Investment Fund	Gabungan <i>Total</i>	2000/pilono
Rasio Likuiditas					Liquidity Ratio
a. Kekayaan lancar	49.773,96	242.161,75	288.177,91	580.113,62	a. Current Assets
b. Kewajiban lancar	32.483,48	10.455,86	23.382,65	66.321,99	b. Current Liabilities
c. Rasio (a:b)	153,23%	2316,04%	1232,44%	874,69%	c. Ratio (a:b)
Rasio perimbangan investasi dengan liabilitas					Liquidity Ratio
a. Investasi, kas dan bank	182.419,58	-	-	-	a. Investment, Cash and Bank
b. Penyisihan teknis	178.870,42	-	-	-	b. Reserves
c. Utang klaim retensi sendiri	379,49	-	-	-	c. Own Debt Retention Claims
d. Rasio [a:(b+c)]	101,77%	-	-	-	D. Ratio [a:(b+c)]
Rasio Pendapatan Investasi Neto					Net Investment Income Ratio
a. Pendapatan investasi netto	1.682,62	2.755,77	(3.095,93)	1.342,46	a. Net Investment Income
b. Rata-rata investasi	209.724,15	192.111,67	258.100,41	659.936,23	b. Investment Average
c. Rasio (a:b)	0,80%	1,43%	-1,20%	0,20%	c. Ratio (a:b)
Rasio beban klaim					Claim Expenses Ratio
a. Beban klaim netto	13.196,49	-	-	-	a. Net Claim Expenses
b. Kontribusi netto	3.684,61	-	-	-	b. Net Contribution
c. Rasio (a:b)	358,15%	-	-	-	c. Ratio (a:b)
Rasio perubahan dana					Leverage Ratio
a. Dana tahun/triwulan/bulan berjalan	7.357,78		271.610,51	278.968,29	a. Year/Quarter/Month to date funds
b. Dana tahun/triwulan/bulan lalu	14.877,29		267.166,71	282.044,00	b. Year/Quarter/Month last month funds
c. Perubahan dana (a–b)	(7.519,51)	-	4.443,80	(3.075,71)	c. Leverage (a-b)
d. Rasio (c:b)	-50,54%	-	1,66%	-1.09%	d. Ratio (c:b)
Rasio Aset Unit Syariah					Sharia's Unit Assets Ratio
a. Aset Dana Tabarru dan Dana Tanahud	-	-	-	192.424,32	a. Tabarru and Tanahud Assets
b. Aset Dana Investasi Peserta	-	-	-	313.205,18	b. Investment Participant Assets
c. Aset Dana Asuransi Perusahaan (Konvensional)	-	-	-	14.712.069,44	c. Insurance Company Fund Assets
d. Rasio (a+b) : (a+b+c)	-	-	-	3,32%	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

Pencapaian Tingkat Solvabilitas / Solvency Margin

PT Maskapai Reasuransi Indonesia Tbk Divisi Syariah

PT Reasuransi Syariah Indonesia

PT Sinar Mas Multiartha Tbk

PEMILIK PERUSAHAAN Mitsui Sumitomo Insurance Co., Ltd.

Masyarakat Umum

INCOME AFTER TAX

OTHER COMPREHENSIVE INCOME

TOTAL COMPREHENSIVE INCOME FROM ALL FUNDS

Uraian	Dana Tabarru' & Tanahud Tabarru' Fund & Tanahud Fund	Dana Perusahaan Company's Fund	Descriptions
Tingkat Solvabilitas	5.103,37	219.508,05	Solvability Level
A. Aset yang diperkenankan (AYD)	191.134,50	288.895,36	A. Admitted Assets (AYD)
3. Liabilitas selain Qardh dari Dana Perusahaan	186.031,13	69.387,31	B. Liability Besides Qardh from Company Funds
Dana Tabarru dan dana Tanahud Minimum Berbasis Risiko (DTMBR)	9.674,35	13.329,42	Tabarru and Tanahud Risk Based Capital
A. Risiko Kredit	1.356,38	2.494,08	A. Credit Risk
3. Risiko Likuiditas	3.006,65	2.168,14	B. Liquidity Risk
C. Risiko Pasar	1.198,30	6.745,86	C. Market Risk
D. Risiko Asuransi	3.938,55	-	D. Insurance Risk
E. Risiko Operasional	174,47	314,07	E. Operating Risk
MMBR atas PAYDI Digaransi	-	1.607,27	F. MMBR Guarantee PAYDI
. Risiko PAYDI Digaransi	-	1.339,40	1. Guarantee PAYDI Risk
ı. Risiko Kredit	-	13,23	a. Credit Risk
. Risiko Likuiditas	-	1.022,07	b. Liquidity Risk
:. Risiko Pasar	-	304,10	c. Market Risk
2. Aset PAYDI Digaransi	-	32.870,63	2. Guarantee PAYDI Assets
3. Liabilitas PAYDI Digaransi	-	32.870,62	3 Guarantee PAYDI Liabilities
Fingkat Solvabilitas sebelum memperhitungkan Aset yang Tersedia untuk Qardh (2 ÷ 1; dalam %)	52,75%	1646,79%	Solvability Level Before calculated Available Asset for Qardh (in %)
Farget Tingkat Solvabilitas Internal (tahunan) (persentase sesuai POJK 72)	120%	120%	Solvability Internal Level Target
Fingkat Solvabilitas dengan DTMBR/MMBR yang Dipersyaratkan 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	6.505,85	6.505,85	Available Assets for Qardh that are calculated as Additions of AYD for Tabarru and Tanahud Fund
A. Kekurangan (kelebihan) tingkat solvabilitas dari target internal	6.505,85	6.505,85	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	120,00%	1597,99%	The Solvency Ratio of Tabarru and Tanahud Funds, and Company Funds

DEWAN KOMISARIS		BOARD OF COMMISSIONERS
Presiden Komisaris	Indra Widjaja	President Commissioner
Komisaris	Toshinari Tokoi	Commissioners
Komisaris	Hideaki Nomura	Commissioners
Komisaris Independen	Ardhayadi Mitroatmodjo	Independent Commissioners
Komisaris Independen	Sidharta Akmam	Independent Commissioners
Komisaris Independen	Nazly Perlindungan Siregar	Independent Commissioners
DEWAN DIREKSI		BOARD OF DIRECTORS
Presiden Direktur	Wianto	President Director
Wakil Presiden Direktur	Satoshi Shiratani	Vice President Director
Direktur	Herman Sulistyo	Directors
Direktur	Tomoyuki Monden	Directors
Direktur	Andrew Bain	Directors
Direktur	Ken Terada	Directors
DEWAN PENGAWAS SYARIAH		SHARIAH SUPERVISORY BOARD
Ketua	Dr. Endy M Astiwara MA,AAAIJ,CPLHI,ACS,FIIS	Chairman
Anggota	Ahmadi Sukarno Lc, MA	Members

Jakarta, 31 April 2023 / *April 31, 2*022

12,50%

PT Asuransi Jiwa Sinarmas MSIG Tbk.