

Laporan Keuangan Bulan April 2023 / Financial Statements Period April 2023

Laporan Posisi Keuangan / Statement Of Financial Position

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
	SAK	SAP	SAK DT	SAK DTH	SAP	SAK	SAP		SAK	
ASET	291.172,67	291.170,93	194.859,80	-	193.408,53	319.723,79	32.394,44	-	805.756,26	ASSETS
Investasi	270.539,14	270.539,14	174.938,98	-	174.938,98	294.912,50	30.091,32	-	740.390,62	Investments
Deposito	65.600,00	65.600,00	-	-	-	22.750,00	-	-	88.350,00	Time Deposits
Sertifikat Deposito	-	-	-	-	-	-	-	-	-	Time Deposit Certificates
Saham Syariah	-	-	-	-	-	135.175,88	-	-	135.175,88	Sharia's Equity Securities
Sukuk atau Obligasi Syariah	-	-	55.270,09	-	55.270,09	-	-	-	55.270,09	Sukuk or Sharia's Bonds
MTN Syariah	-	-	-	-	-	-	-	-	-	Sharia's MTN
Surat Berharga Syariah Negara	92.171,74	92.171,74	99.695,43	-	99.695,43	131.902,07	25.006,77	-	323.769,24	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	112.767,40	112.767,40	19.973,46	-	19.973,46	5.084,55	5.084,55	-	137.825,41	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
Investasi lain	-	-	-	-	-	-	-	-	-	Other Investments
Bukan investasi	20.633,53	20.631,79	19.920,82	-	18.469,55	24.811,29	2.303,12	-	65.365,64	Non - Investments
Kas dan Bank	19.492,15	19.492,15	8.529,08	-	8.529,08	17.369,31	2.243,71	-	45.390,54	Cash and Banks
Tagihan	1.139,64	1.139,64	9.036,61	-	7.585,34	7.441,43	59,41	-	17.617,68	Receivables
Aset Reasuransi	-	-	2.355,13	-	2.355,13	-	-	-	2.355,13	Reinsurance Assets
Biaya akuisisi yang ditangguhkan	-	-	-	-	-	-	-	-	-	Deferred Acquisition Cost
Property Bukan Investasi	-	-	-	-	-	-	-	-	-	Non - Investment Properties
Aset Lain	1,74	-	-	-	-	0,55	-	-	2,29	Other Assets
LIABILITAS DAN EKUITAS DANA	291.172,67	291.170,93	194.859,80	-	193.408,53	319.723,79	32.394,44	-	805.756,26	LIABILITIES AND EQUITY FUNDS
Liabilitas	66.002,17	64.504,21	184.652,70	-	185.646,11	44.829,58	10.781,34	-	295.484,45	Liabilities
Utang klaim dan manfaat dibayar	-	-	364,49	-	364,49	2.017,17	0,83	-	2.381,66	Claims and Benefits Payable
Biaya yang Masih Harus Dibayar	3.787,72	3.787,72	-	-	-	-	-	-	3.787,72	Accrued Expenses
Utang lain	1.164,39	1.164,39	5.277,65	-	5.277,65	42.812,41	10.780,51	-	49.254,45	Other Liabilities
Penyisihan Teknis	-	-	-	-	-	-	-	-	-	Reserves
Penyisihan ujroh	61.050,06	59.552,10	-	-	-	-	-	-	61.050,06	Ujroh Reserves
Penyisihan PAYDI yang memberikan garansi pokok investasi	-	-	-	-	-	-	-	-	-	Insurance products reserve providing principal investment guarantees
Penyisihan kontribusi	-	-	161.292,43	-	162.285,84	-	-	-	161.292,43	Contribution Reserves
Penyisihan atas kontribusi yang belum merupakan pendapatan	-	-	3.858,73	-	3.858,73	-	-	-	3.858,73	Unearned Premiums
Penyisihan klaim	-	-	13.805,03	-	13.805,03	-	-	-	13.805,03	Estimated Claims Liability
Penyisihan atas risiko bencana	-	-	54,37	-	54,37	-	-	-	54,37	Catstrophic Reserve
Qardh	-	-	-	-	-	-	-	-	-	Qardh
Ekuitas Dana	225.170,50	226.666,72	10.207,10	-	7.762,42	274.894,21	21.613,10	-	510.271,81	Equity Funds
Modal Disetor	100.000,00	100.000,00	-	-	-	-	-	-	100.000,00	Paid-up Capital
Agio/Disagio Saham	-	-	-	-	-	-	-	-	-	Agio/Disagio in Capital
Akumulasi Dana	-	-	10.207,10	-	10.207,10	274.894,21	21.613,11	-	285.101,31	Accumulated Fund
Proffit Equalization Reserve	-	-	-	-	-	-	-	-	-	Profit Equalization Reserve
Saldo Laba	125.052,29	125.052,29	-	-	-	-	-	-	125.052,29	Retained Earnings
Komponen Ekuitas Lainnya	118,21	118,21	-	-	-	-	-	-	118,21	Other Components of Equity
Selisih Saldo SAK dan Saldo SAP	-	1.496,22	-	-	(2.444,68)	-	(0,01)	-	-	GAP between SAK and SAP
Aset yang Tidak Diperkenankan	-	-	-	-	-	-	-	-	-	Unadmitted Assets

Laporan Kinerja Keuangan / Comprehensive Income Statement

Uraian	Dana Perusahaan Company's Fund	Dana Tabarru' Tabarru' Fund	Dana Tanahud Tanahud Fund	Dana Investasi Peserta / Participant's Investment Fund		Penyesuaian Elimination	Gabungan Total	Descriptions
				Akad Wakalah Bil Ujrah	Akad Mudharabah			
PENDAPATAN								
Pendapatan Investasi Dan Ujroh Pengelolaan Investasi								INCOME
Hasil Investasi	3.944,08	3.711,20	-	2.849,42	431,95	-	10.936,65	Investment Income and Ujroh for Management's Investment
Hasil Investasi Yang Dibagikan ke Dana Perusahaan	(247,52)	1.384,87	-	-	-	-	-	Investment Income
Jumlah Hasil Investasi	3.696,56	2.326,33	-	2.849,42	431,95	-	9.304,26	Investment Income Distributed to Company Funds
Jumlah Ujroh Pengelolaan Investasi	4.994,08	-	-	-	-	-	4.994,08	Total Investment Income
Jumlah Pendapatan Hasil Investasi dan Ujroh Pengelolaan Investasi	8.690,64	2.326,33	-	2.849,42	431,95	-	14.298,34	Total Management Investment Income
PENDAPATAN UNDERWRITING								
Kontribusi Tabarru'/Kontribusi Tanahud/Ujroh/Alokasi Investasi	10.236,22	20.869,25	-	35.096,09	16,19	-	66.217,75	Tabarru Contributions/Tanahud Contributions/Ujroh/Investment Allocations
Kontribusi Reasuransi/Retrosesi	924,58	3.698,31	-	-	-	-	4.622,89	Reinsurance Contributions
Kontribusi Neto	9.311,64	17.170,94	-	35.096,09	16,19	-	61.594,86	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	-	(7.011,72)	-	-	-	-	(7.011,72)	Decrease (Increase) in Contribution Reserves
b. Penurunan (kenaikan) PAKYBMP	-	(5.889,70)	-	-	-	-	(5.889,70)	Decrease (Increase) in PAKYBMP
c. Penurunan (Kenaikan) Penyisihan atas Risiko Bencana	-	(5,60)	-	-	-	-	(5,60)	Decrease (Increase) in Catastrophic Reserves
Jumlah Pendapatan Kontribusi Neto	-	(12.907,02)	-	-	-	-	(12.907,02)	Total Net Contributions Income
PENDAPATAN UNDERWRITING								
							4.263,92	UNDERWRITING INCOME
BEBAN								
							-	EXPENSE
BEBAN UNDERWRITING								
							-	UNDERWRITING EXPENSE
Beban Klaim								
							-	Claim Expenses
a. Klaim Bruto	-	20.616,68	-	-	-	-	20.616,68	Claims Bruto
b. Klaim recovery	-	2.282,54	-	-	-	-	2.282,54	Recovery Claims
c. Kenaikan (Penurunan) Penyisihan Klaim	-	(6.357,34)	-	-	-	-	(6.357,34)	Increase (Decrease) in Claims Reserves
d. Penarikan Dana Investasi Peserta yang telah jatuh tempo	-	-	-	-	-	-	-	Withdrawal in Participant's Investment Fund has matured yet
e. Penarikan/Penebusan Dana Investasi Peserta (belum jt tempo)	-	-	-	27.806,26	1.514,32	-	29.320,58	Withdrawal in Participant's Investment Fund hasn't matured yet
Jumlah Beban Klaim Netto	-	11.976,80	-	27.806,26	1.514,32	-	41.297,38	Total Net Claim Expenses
Beban Adjuster	-	-	-	-	-	-	-	Adjuster Expenses
JUMLAH BEBAN UNDERWRITING								
	-	11.976,80	-	-	-	-	11.976,80	TOTAL UNDERWRITING EXPENSES
JUMLAH SURPLUS (DEFISIT) UNDERWRITING								
	-	(7.712,88)	-	-	-	-	(7.712,88)	TOTAL UNDERWRITING SURPLUS (DEFICIT)
a. Surplus underwriting untuk dana Perusahaan		-	-	-	-	-	-	Underwriting surplus distributed to the Company
b. Surplus underwriting untuk Peserta	-	-	-	-	-	-	-	Underwriting surplus distributed to the Participants
BEBAN USAHA:								
							-	OPERATING EXPENSES
a. Beban Pemasaran	489,66	-	-	-	-	-	489,66	Marketing Expenses
b. Beban Akuisisi	7.733,12	-	-	-	-	-	7.733,12	Acquisition Expenses
c. Beban Umum dan Administrasi:	111,69	-	-	-	-	-	111,69	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	111,69	-	-	-	-	-	111,69	* Other General and Administration Expenses
Kenaikan (penurunan) Penyisihan Ujroh	(25,50)	-	-	-	-	-	(25,50)	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								
	8.308,97	-	-	-	-	-	8.308,97	TOTAL OPERATING EXPENSES
LABA (RUGI) USAHA ASURANSI								
	9.693,31	-	-	-	-	-	9.693,31	INSURANCE INCOME (LOSS)
Pendapatan Lain								
	2.873,51	(12,43)	-	-	-	-	2.875,20	Others Income
Beban Lain								
	69,90	-	-	2.932,60	(1.634,50)	-	1.368,00	Others Expense
LABA (RUGI) SEBELUM PAJAK								
	12.496,92	(5.398,98)	-	7.206,65	568,32	-	14.887,03	INCOME (LOSS) BEFORE TAX
Pajak Penghasilan								
	-	-	-	-	-	-	-	Income Tax
LABA SETELAH PAJAK								
	12.496,92	(5.398,98)	-	7.206,65	568,32	-	14.887,03	INCOME AFTER TAX
PENDAPATAN KOMPREHENSIF LAIN								
	(262,09)	726,26	-	-	(47,47)	-	402,58	OTHER COMPREHENSIVE INCOME
JUMLAH KINERJA SELURUH DANA								
	12.234,83	(4.672,72)	-	7.206,65	520,85	-	15.289,61	TOTAL COMPREHENSIVE INCOME FROM ALL FUNDS

Pencapaian Tingkat Solvabilitas / Solvency Margin

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	7.762,41	226.666,72		Solvability Level
A. Aset yang diperkenankan (AYD)	193.408,52	291.170,93		A. Admitted Assets (AYD)
B. Liabilitas selain Qardh dari Dana Perusahaan	185.646,11	64.504,21		B. Liability Besides Qardh from Company Funds
Dana Tabarru dan dana Tanahud Minimum Berbasis Risiko (DTMBR)	9.335,56	13.324,70		Tabarru and Tanahud Risk Based Capital
A. Risiko Kredit	1.372,32	2.488,71		A. Credit Risk
B. Risiko Likuiditas	3.071,19	2.154,18		B. Liquidity Risk
C. Risiko Pasar	1.202,44	6.768,73		C. Market Risk
D. Risiko Asuransi	3.514,67			D. Insurance Risk
E. Risiko Operasional	174,94	320,84		E. Operating Risk
F. MMBR atas PAYDI Digaransi	-	1.592,24		F. MMBR Guarantee PAYDI
1. Risiko PAYDI Digaransi	-	1.326,86		1. Guarantee PAYDI Risk
a. Risiko Kredit	-	1,19		a. Credit Risk
b. Risiko Likuiditas	-	1.020,60		b. Liquidity Risk
c. Risiko Pasar	-	305,07		c. Market Risk
2. Aset PAYDI Digaransi	-	32.394,44		2. Guarantee PAYDI Assets
3. Liabilitas PAYDI Digaransi	-	32.394,44		3. Guarantee PAYDI Liabilities
Tingkat Solvabilitas sebelum memperhitungkan Aset yang Tersedia untuk Qardh (Z + 1; dalam %)	83,15%	1701,10%		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 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	3.440,25	3.440,25		Available Assets for Qardh that are calculated as Additions of AYD for Tabarru and Tanahud Fund
A. Kekurangan (kelebihan) tingkat solvabilitas dari target internal	3.440,25	3.440,25		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%	1675,28%		The Solvency Ratio of Tabarru and Tanahud Funds, and Company Funds

Rasio Keuangan Selain Tingkat Solvabilitas / Non Solvency Financial Ratio

Rasio Keuangan Selain Tingkat Solvabilitas / Non Solvency Financial Ratio					(dalam jutaan rupiah) / (in millions rupiah)
Uraian	Indikator / Indicator			Gabungan Total	Descriptions
	Dana Tabarru' & Tanahud Tabarru' Fund & Tanahud Fund	Dana Perusahaan Company's Fund	Dana Investasi Peserta Participant's Investment Fund		
Rasio Likuiditas					Liquidity Ratio
a. Kekayaan lancar	51.616,86	244.450,27	294.717,02	590.784,15	a. Current Assets
b. Kewajiban lancar	32.050,79	5.921,51	22.511,41	60.483,71	b. Current Liabilities
c. Rasio (a/b)	161,05%	4128,17%	1309,19%	976,77%	c. Ratio (a/b)
Rasio perimbangan investasi dengan liabilitas					Liquidity Ratio
a. Investasi, kas dan bank	183.468,05	-	-	-	a. Investment, Cash and Bank
b. Penyisihan teknis	177.648,84	-	-	-	b. Reserves
c. Utang klaim retensi sendiri	364,49	-	-	-	c. Own Debt Retention Claims
d. Rasio [(a)+(b)+(c)]	103,06%	-	-	-	d. Ratio [(a)+(b)+(c)]
Rasio Pendapatan Investasi Neto					Net Investment Income Ratio
a. Pendapatan investasi netto	2.326,32	3.696,56	3.281,37	9.304,25	a. Net Investment Income
b. Rata-rata investasi	209.957,20	192.265,74	259.135,54	661.358,48	b. Investment Average
c. Rasio (a/b)	1,11%	1,92%	1,27%	1,41%	c. Ratio (a/b)
Rasio beban klaim					Claim Expenses Ratio
a. Beban klaim netto	11.976,80	-	-	-	a. Net Claim Expenses
b. Kontribusi netto	4.263,92	-	-	-	b. Net Contribution
c. Rasio (a/b)	280,89%	-	-	-	c. Ratio (a/b)
Rasio perubahan dana					Leverage Ratio
a. Dana tahun/triwulan/bulan berjalan	10.207,10	-	274.894,21	285.101,30	a. Year/Quarter/Month to date funds
b. Dana tahun/triwulan/bulan lalu	7.357,78	-	271.610,51	278.968,29	b. Year/Quarter/Month last month funds
c. Perubahan dana (a-b)	2.849,31	-	3.283,70	6.133,01	c. Leverage (a-b)
d. Rasio (c/b)	38,73%	-	1,21%	2,20%	d. Ratio (c-b)
Rasio Aset Unit Syariah					Sharia's Unit Assets Ratio
a. Aset Dana Tabarru dan Dana Tanahud	-	-	-	194.859,79	a. Tabarru and Tanahud Assets
b. Aset Dana Investasi Peserta	-	-	-	319.723,79	b. Investment Participant Assets
c. Aset Dana Asuransi Perusahaan (Konvensional)	-	-	-	14.761.426,98	c. Insurance Company Fund Assets
d. Rasio (a+b) : (a+b+c)	-	-	-	3,37%	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)