

## Laporan Keuangan Bulan Juni 2023 / Financial Statements Period June 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	304.330,51	304.277,36	205.555,36	-	203.351,80	305.789,94	32.430,99	-	815.675,81	ASSETS
Investasi	281.548,57	281.548,57	185.758,49	-	185.758,49	290.118,90	30.343,55	-	757.425,96	Investments
Deposito	65.600,00	65.600,00	-	-	-	14.600,00	-	-	80.200,00	Time Deposits
Sertifikat Deposito	-	-	-	-	-	-	-	-	-	Time Deposit Certificates
Saham Syariah	-	-	-	-	-	134.831,60	-	-	134.831,60	Sharia's Equity Securities
Sukuk atau Obligasi Syariah	-	-	55.343,33	-	55.343,33	-	-	-	55.343,33	Sukuk or Sharia's Bonds
MTN Syariah	-	-	-	-	-	-	-	-	-	Sharia's MTN
Surat Berharga Syariah Negara	92.294,03	92.294,03	102.284,43	-	102.284,43	135.567,18	25.223,43	-	330.145,64	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	123.654,54	123.654,54	28.130,73	-	28.130,73	5.120,12	5.120,12	-	156.905,39	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	22.781,94	22.728,79	19.796,87	-	17.593,31	15.671,04	2.087,43	-	58.249,85	Non - Investments
Kas dan Bank	20.517,67	20.517,67	7.929,70	-	7.929,70	11.768,57	1.786,43	-	40.215,94	Cash and Banks
Tagihan	2.211,12	2.211,12	7.544,40	-	5.340,84	3.902,47	301,00	-	13.657,99	Receivables
Aset Reasuransi	-	-	4.322,77	-	4.322,77	-	-	-	4.322,77	Reinsurance Assets
Biaya akuisisi yang ditangguhkan	-	-	-	-	-	-	-	-	-	Deferred Acquisition Cost
Property Bukan Investasi	-	-	-	-	-	-	-	-	-	Non - Investment Properties
Aset Lain	53,15	-	-	-	-	-	-	-	53,15	Other Assets
LIABILITAS DAN EKUITAS DANA	304.330,51	304.277,36	205.555,36	-	203.351,80	305.789,94	32.430,99	-	815.675,81	LIABILITIES AND EQUITY FUNDS
Liabilitas	180.711,35	178.931,64	198.867,43	-	199.978,66	39.375,97	10.946,25	-	418.954,75	Liabilities
Utang klaim dan manfaat dibayar	-	-	820,48	-	820,48	2.322,69	1.078,36	-	3.143,17	Claims and Benefits Payable
Biaya yang Masih Harus Dibayar	3.801,97	3.801,97	-	-	-	-	-	-	3.801,97	Accrued Expenses
Utang lain	116.793,51	116.793,51	6.586,05	-	6.586,05	37.053,28	9.867,89	-	160.432,84	Other Liabilities
Penyisihan Teknis	60.115,87	58.336,16	191.460,90	-	192.572,13	-	-	-	251.576,77	Reserves
Penyisihan ujroh	60.115,87	58.336,16	-	-	-	-	-	-	60.115,87	Ujroh Reserves
Penyisihan PAYDI yang memberikan garansi pokok investasi	-	-	-	-	-	-	-	-	-	insurance products reserve providing principal investment guarantees
Penyisihan kontribusi	-	-	168.006,49	-	169.117,72	-	-	-	168.006,49	Contribution Reserves
Penyisihan atas kontribusi yang belum merupakan pendapatan	-	-	4.183,99	-	4.183,99	-	-	-	4.183,99	Unearned Premiums
Penyisihan klaim	-	-	19.215,24	-	19.215,24	-	-	-	19.215,24	Estimated Claims Liability
Penyisihan atas risiko bencana	-	-	55,18	-	55,18	-	-	-	55,18	Catastrophic Reserve
Qardh	-	-	-	-	-	-	-	-	-	Qardh
Ekuitas Dana	123.619,16	125.345,72	6.687,93	-	3.373,14	266.413,97	21.484,74	-	396.721,06	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	-	-	6.687,93	-	6.687,93	266.413,97	22.209,18	-	273.101,90	Accumulated Fund
Profit Equalization Reserve	-	-	-	-	-	-	-	-	-	Profit Equalization Reserve
Saldo Laba	23.161,09	23.161,09	-	-	-	-	-	-	23.161,09	Retained Earnings
Komponen Ekuitas Lainnya	458,07	458,07	-	-	-	-	-	-	458,07	Other Components of Equity
Selisih Saldo SAK dan Saldo SAP	-	1.726,56	-	-	(3.314,79)	-	(724,44)	-	-	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									INCOME
Pendapatan Investasi Dan Ujroh Pengelolaan Investasi									Investment Income and Ujroh for Management's Investment
Hasil Investasi	6.135,99	5.677,05	-	3.853,28	651,28	-	16.317,60		Investment Income
Hasil Investasi Yang Dibagikan ke Dana Perusahaan	406,65	3.688,71	-	-	-	-	-		Investment Income Distributed to Company Funds
Jumlah Hasil Investasi	6.542,64	1.988,34	-	3.853,28	651,28	-	13.035,54		Total Investment Income
Jumlah Ujroh Pengelolaan Investasi	6.907,41	-	-	-	-	-	6.907,41		Total Management Investment Income
Jumlah Pendapatan Hasil Investasi dan Ujroh Pengelolaan Investasi	13.450,05	1.988,34	-	3.853,28	651,28	-	19.942,95		Total Investment Income and Ujroh for Management's Investment
PENDAPATAN UNDERWRITING									UNDERWRITING INCOME
Kontribusi Tabarru'/Kontribusi Tanahud/Ujroh/Alokasi Investasi	16.382,20	32.612,57	-	40.542,92	139,39	-	89.677,08		Tabarru Contributions/Tanahud Contributions/Ujroh/Investment Allocations
Kontribusi Reasuransi/Retrosesi	1.155,24	4.620,96	-	-	-	-	5.776,20		Reinsurance Contributions
Kontribusi Neto	15.226,96	27.991,61	-	40.542,92	139,39	-	83.900,88		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	-	(13.725,78)	-	-	-	-	(13.725,78)		Decrease (Increase) in Contribution Reserves
b. Penurunan (kenaikan) PAKYBMP	-	(4.247,33)	-	-	-	-	(4.247,33)		Decrease (Increase) in PAKYBMP
c. Penurunan (Kenaikan) Penyisihan atas Risiko Bencana	-	(6,41)	-	-	-	-	(6,41)		Decrease (Increase) in Catastrophic Reserves
Jumlah Pendapatan Kontribusi Neto	-	10.012,09	-	-	-	-	10.012,09		Total Net Contributions Income
PENDAPATAN UNDERWRITING									UNDERWRITING INCOME
	15.226,96	10.012,09	-	-	-	-	25.239,05		EXPENSE
BEBAN									EXPENSE
BEBAN UNDERWRITING									UNDERWRITING EXPENSE
Beban Klaim									Claim Expenses
a. Klaim Bruto	-	26.961,71	-	-	-	-	26.961,71		Claims Bruto
b. Klaim recovery	-	2.554,69	-	-	-	-	2.554,69		Recovery Claims
c. Kenaikan (Penurunan) Penyisihan Klaim	-	(947,12)	-	-	-	-	(947,12)		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)	-	-	-	41.086,34	3.910,22	-	44.996,56		Withdrawal in Participant's Investment Fund hasn't matured yet
Jumlah Beban Klaim Netto	-	23.459,90	-	41.086,34	3.910,22	-	68.456,46		Total Net Claim Expenses
Beban Adjuster	-	-	-	-	-	-	-		Adjuster Expenses
JUMLAH BEBAN UNDERWRITING									TOTAL UNDERWRITING EXPENSES
	-	23.459,90	-	-	-	-	23.459,90		
JUMLAH SURPLUS (DEFISIT) UNDERWRITING									TOTAL UNDERWRITING SURPLUS (DEFICIT)
	-	(13.447,81)	-	-	-	-	(13.447,81)		
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	624,51	-	-	-	-	-	624,51		Marketing Expenses
b. Beban Akuisisi	11.640,65	-	-	-	-	-	11.640,65		Acquisition Expenses
c. Beban Umum dan Administrasi:	136,23	-	-	-	-	-	136,23		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	136,23	-	-	-	-	-	136,23		* Other General and Administration Expenses
Kenaikan (penurunan) Penyisihan Ujroh	(959,70)	-	-	-	-	-	(959,70)		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									TOTAL OPERATING EXPENSES
	11.441,69	-	-	-	-	-	11.441,69		
LABA (RUGI) USAHA ASURANSI									INSURANCE INCOME (LOSS)
	17.235,32	(11.459,47)	-	3.309,86	(3.119,55)	-	5.966,16		
Pendapatan Lain									Others Income
	4.351,28	20,63	-	-	-	-	4.371,91		
Beban Lain									Others Expense
	85,77	-	-	4.455,08	(3.285,01)	-	1.255,84		
LABA (RUGI) SEBELUM PAJAK									INCOME (LOSS) BEFORE TAX
	21.500,83	(11.438,84)	-	(1.145,22)	165,46	-	9.082,23		
Pajak Penghasilan									Income Tax
	-	-	-	-	-	-	-		
LABA SETELAH PAJAK									INCOME AFTER TAX
	21.500,83	(11.438,84)	-	(1.145,22)	165,46	-	9.082,23		
PENDAPATAN KOMPREHENSIF LAIN									OTHER COMPREHENSIVE INCOME
	77,78	3.261,58	-	-	227,03	-	3.566,39		
JUMLAH KINERJA SELURUH DANA									TOTAL COMPREHENSIVE INCOME FROM ALL FUNDS
	21.578,61	(8.177,26)	-	(1.145,22)	392,49	-	12.648,62		

### Pencapaian Tingkat Solvabilitas / Solvency Margin

Uraian	Dana Tabarru' & Tanahud Tabarru' Fund & Tanahud Fund	Dana Perusahaan Company's Fund	Descriptions
Tingkat Solvabilitas	3.373,15	125.345,72	Solvability Level
A. Aset yang diperkenankan (AYD)	203.351,80	304.277,36	A. Admitted Assets (AYD)
B. Liabilitas selain Qardh dari Dana Perusahaan	199.978,65	178.931,64	B. Liability Besides Qardh from Company Funds
Dana Tabarru dan dana Tanahud Minimum Berbasis Risiko (DTMBR)	10.942,31	13.931,22	Tabarru and Tanahud Risk Based Capital
A. Risiko Kredit	1.427,25	2.510,20	A. Credit Risk
B. Risiko Likuiditas	3.211,95	2.098,02	B. Liquidity Risk
C. Risiko Pasar	1.692,21	7.422,19	C. Market Risk
D. Risiko Asuransi	4.425,14	-	D. Insurance Risk
E. Risiko Operasional	185,76	307,15	E. Operating Risk
F. MMBR atas PAYDI Digaransi	-	1.593,66	F. MMBR Guarantee PAYDI
1. Risiko PAYDI Digaransi	-	1.328,04	1. Guarantee PAYDI Risk
a. Risiko Kredit	-	6,02	a. Credit Risk
b. Risiko Likuiditas	-	1.014,81	b. Liquidity Risk
c. Risiko Pasar	-	307,21	c. Market Risk
2. Aset PAYDI Digaransi	-	32.431,00	2. Guarantee PAYDI Assets
3. Liabilitas PAYDI Digaransi	-	32.431,00	3. Guarantee PAYDI Liabilities
Tingkat Solvabilitas sebelum memperhitungkan Aset yang Tersedia untuk Qardh (Z + 1; dalam %)	30,83%	899,75%	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	9.757,62	9.757,62	Available Assets for Qardh that are calculated as Additions of AYD for Tabarru and Tanahud Fund
A. Kekurangan (kelebihan) tingkat solvabilitas dari target internal	9.757,62	9.757,62	A. Lack(excess) Solvency Level of Internal Targets
B. Ketidakkucupan investasi, kas dan bank	-	-	B. Investment, Cash and Bank Inadequacy
Rasio Tingkat Solvabilitas Dana Tabarru' dan Dana Tanahud, dan Dana Perusahaan	120,00%	829,71%	The Solvency Ratio of Tabarru and Tanahud Funds, and Company Funds