

Laporan Keuangan Triwulan I 2021 / Financial Statements 1st Quarter 2021

Laporan Posisi Keuangan / Statement Of Financial Position

(dalam jutaan rupiah) / (in millions rupiah)							
Uraian	Dana Perusahaan Company's Fund	Dana Tabarru' dan Tanahud Tabarru' Fund & Tanahud Fund	Dana Investasi Peserta Participant's Investment Fund	Penyesuaian Elimination	Gabungan Total		Descriptions
ASET	227.967,94	266.369,50	-	281.972,74	13.780,73	762.529,45	ASSETS
Investasi	155.137,85	245.256,28	-	236.824,57	-	637.218,70	Investments
Deposito	51.500,00	88.600,00	-	34.000,00	-	174.100,00	Time Deposits
Sertifikat Deposito	-	-	-	-	-	-	Time Deposit Certificates
Saham Syariah	-	(0,00)	-	-	-	(0,00)	Sharia's Equity Securities
Sukuk atau Obligasi Syariah	(0,00)	46.930,68	-	(0,00)	-	46.930,68	Sukuk or Sharia's Bonds
MTN Syariah	-	-	-	-	-	-	Sharia's MTN
Surat Berharga Syariah Negara	103.637,85	54.042,51	-	43.519,58	-	192.199,94	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	(0,00)	64.683,09	-	159.304,99	-	223.988,08	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	72.830,09	21.113,22	-	45.148,17	13.780,73	125.310,75	Non - Investments
Kas dan Bank	44.528,50	2.267,61	-	26.832,85	-	73.628,96	Cash and Banks
Tagihan	21.865,38	11.552,87	-	10.863,95	-	44.282,20	Receivables
Aset Reasuransi	-	963,38	-	-	-	963,38	Reinsurance Assets
Biaya akuisisi yang ditangguhkan	-	-	-	-	-	-	Deferred Acquisition Cost
Property Bukan Investasi	-	-	-	-	-	-	Non - Investment Properties
Aset Lain	6.436,21	6.329,36	-	7.451,37	13.780,73	6.436,21	Other Assets
LIABILITAS DAN EKUITAS DANA	227.967,94	266.369,50	-	281.972,74	13.780,73	762.529,45	LIABILITIES AND EQUITY FUNDS
Liabilitas	79.773,03	200.634,41	-	20.037,09	13.780,73	286.863,80	Liabilities
Utang klaim dan manfaat dibayar	-	580,13	-	2.113,97	-	2.694,10	Claims and Benefits Payable
Biaya yang Masih Harus Dibayar	1.101,56	-	-	-	-	1.101,56	Accrued Expenses
Utang lain	43.291,91	6.642,79	-	17.923,12	13.780,73	54.077,09	Other Liabilities
Penyisihan Teknis	35.379,56	193.611,49	-	-	-	228.991,05	Reserves
Penyisihan ujo	35.379,56	-	-	-	-	35.379,56	Ujroh Reserves
Penyisihan PAYDI yang memberikan garansi pokok investasi	-	-	-	-	-	-	Insurance products reserve providing principal investment guarantees
Penyisihan kontribusi	-	163.945,26	-	-	-	163.945,26	Contribution Reserves
Penyisihan atas kontribusi yang belum merupakan pendapatan	-	1.724,34	-	-	-	-	Unearned Premiums
Penyisihan klaim	-	27.888,88	-	-	-	27.888,88	Estimated Claims Liability
Penyisihan atas risiko bencana	-	53,01	-	-	-	53,01	Catastrophic Reserve
Qardh	-	-	-	-	-	-	Qardh
Ekuitas Dana	148.194,91	65.535,09	-	261.935,65	-	475.665,65	Equity Funds
Modal Disetor	100.000,00	-	-	-	-	100.000,00	Paid-up Capital
Agio/Disagio Saham	-	-	-	-	-	-	Agio/Disagio in Capital
Akumulasi Dana	-	65.535,09	-	261.935,65	-	327.470,74	Accumulated Fund
Profit Equilization Reserve	-	-	-	-	-	-	Profit Equilization Reserve
Saldo Laba	45.868,14	0,00	-	(0,00)	-	45.868,14	Retained Earnings
Komponen Ekuitas Lainnya	2.326,77	-	-	-	-	2.326,77	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	168.731,83	108.022,82	276.586,31	553.340,96		a. Current Assets
b. Kewajiban lancar	90.068,55	49.294,32	86.388,87	225.751,74		b. Current Liabilities
c. Rasio (a/b)	187,34%	219,14%	320,16%	245,11%		c. Ratio (a-b)
Rasio perimbangan investasi dengan liabilitas						Liquidity Ratio
a. Investasi, kas dan bank	247.523,89	-	-	-		a. Investment, Cash and Bank
b. Penyisihan teknis	195.559,72	-	-	-		b. Reserves
c. Utang klaim retensi sendiri	580,13	-	-	-		c. Own Debt Retention Claims
d. Rasio [a-(b+c)]	126%	-	-	-		d. Ratio [a-(b+c)]
Rasio Pendapatan Investasi Neto						Net Investment Income Ratio
a. Pendapatan investasi netto	678,91	3.873,41	(5.109,37)	(557,05)		a. Net Investment Income
b. Rata-rata investasi	240.899,11	154.086,86	49.759,79	444.745,76		b. Investment Average
c. Rasio (a/b)	0,28%	2,51%	-10,27%	-0,13%		c. Ratio (a-b)
Rasio beban klaim						Claim Expenses Ratio
a. Beban klaim netto	20.414,04	-	-	-		a. Net Claim Expenses
b. Kontribusi netto	13.633,71	-	-	-		b. Net Contribution
c. Rasio (a/b)	149,73%	-	-	-		c. Ratio (a-b)
Rasio perubahan dana						Leverage Ratio
a. Dana tahun/triwulan/bulan berjalan	65.535,09	-	230.889,12	296.424,21		a. Year/Quarter/Month to date funds
b. Dana tahun/triwulan/bulan lalu	66.080,44	-	244.715,63	310.796,07		b. Year/Quarter/Month last month funds
c. Perubahan dana (a-b)	(545,35)	-	(13.826,51)	(14.371,86)		c. Leverage (a-b)
d. Rasio (c/b)	-0,83%	-	-5,65%	-4,62%		d. Ratio (c-b)
Rasio Aset Unit Syariah						Sharia's Unit Assets Ratio
a. Aset Dana Tabarru dan Dana Tanahud	-	-	-	266.369,50		a. Tabarru and Tanahud Assets
b. Aset Dana Investasi Peserta	-	-	-	281.972,74		b. Investment Participant Assets
c. Aset Dana Asuransi Perusahaan (Konvensional)	-	-	-	15.381.088,48		c. Insurance Company Fund Assets
d. Rasio (a+b) : (a+b+c)	-	-	-	3,44%		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	52.904,86	116.849,08		Solvability Level
A. Aset yang diperkenankan (AYD)	255.687,49	201.531,73		A. Admitted Assets (AYD)
B. Liabilitas selain Qardh dari Dana Perusahaan	202.782,63	84.682,65		B. Liability Besides Qardh from Company Funds
Dana Tabarru dan dana Tanahud Minimum Bebas Risiko (DTMBR)	13.214,54	22.187,07		Tabarru and Tanahud Risk Based Capital
A. Risiko Kredit	2.573,71	895,31		A. Credit Risk
B. Risiko Likuiditas	4.036,11	1.115,64		B. Liquidity Risk
C. Risiko Pasar	1.984,74	-		C. Market Risk
D. Risiko Asuransi	4.374,72	-		D. Insurance Risk
E. Risiko Operasional	245,26	265,97		E. Operating Risk
F. MMBR atas PAYDI Digaransi	-	19.910,15		F. MMBR Guarantee PAYDI
1. Risiko PAYDI Digaransi	-	1.552,16		1. Guarantee PAYDI Risk
a. Risiko Kredit	-	629,28		a. Credit Risk
b. Risiko Likuiditas	-	922,88		b. Liquidity Risk
c. Risiko Pasar	-	-		c. Market Risk
2. Aset PAYDI Digaransi	-	95.924,45		2. Guarantee PAYDI Assets
3. Liabilitas PAYDI Digaransi	-	113.972,01		3. Guarantee PAYDI Liabilities
Tingkat Solvabilitas sebelum memperhitungkan Aset yang Tersedia untuk Qardh (2 + 1; dalam %)	400,35%	526,65%		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 (kelembhan) 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	400,35%	526,65%		The Solvency Ratio of Tabarru and Tanahud Funds, and Company Funds

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	2.153,05	1.759,61	-	(6.044,54)	935,16	-	(1.196,72)	Investment Income
Hasil Investasi Yang Dibagikan ke Dana Perusahaan	1.720,36	1.080,70	-			-	2.801,06	Investment Income Distributed to Company Funds
Jumlah Hasil Investasi	3.873,41	678,91	-	(6.044,54)	935,16	-	(557,06)	Total Investment Income
Jumlah Ujroh Pengelolaan Investasi	5.638,37		-			-	5.638,37	Total Management Investment Income
Jumlah Pendapatan Hasil Investasi dan Ujroh Pengelolaan Investasi	9.511,78	678,91	-	(6.044,54)	935,16	-	5.081,31	Total Investment Income and Ujroh for Management's Investment
PENDAPATAN UNDERWRITING	-			-	-		-	UNDERWRITING INCOME
Kontribusi Tabarru'/Kontribusi Tanahud/Ujroh/Alokasi Investasi	6.154,31	15.291,67	-	15.737,68	28.358,75	-	65.542,41	Tabarru Contributions/Tanahud Contributions/Ujroh/Investment Allocations
Kontribusi Reasuransi/Retroseksi	622,85	2.486,68	-			-	3.109,53	Reinsurance Contributions
Kontribusi Neto	5.531,46	12.804,99	-	15.737,68	28.358,75	-	62.432,88	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	-	1.111,37	-	-	-	-	1.111,37	Decrease (Increase) in Contribution Reserves
b. penurunan (kenaikan) PAKYBMP	-	(229,64)		-	-	-	(229,64)	Decrease (Increase) in PAKYBMP
c. penurunan (Kenaikan) Penyisihan atas Risiko Bencana	-	(53,01)	-	-	-	-	(53,01)	Decrease (Increase) in Catastrophic Reserves
Jumlah Pendapatan Kontribusi Neto	-	13.633,71		-	-	-	13.633,71	Total Net Contributions Income
PENDAPATAN UNDERWRITING	5.531,46	13.633,71	-	-	-	-	19.165,18	UNDERWRITING INCOME
BEBAN	-			-	-		-	EXPENSE
BEBAN UNDERWRITING	-			-	-		-	UNDERWRITING EXPENSE
Beban Klaim	-			-	-		-	Claim Expenses
a. Klaim Bruto	-	15.531,59	-	-	-	-	15.531,59	Claims Bruto
b. Klaim recovery	-	4.414,86	-	-	-	-	4.414,86	Recovery Claims
c. Kenaikan (Penurunan) Penyisihan Klaim	-	9.297,30	-	-	-	-	9.297,30	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)	-	-	-	11.174,57	8.277,99	-	19.452,56	Withdrawal in Participant's Investment Fund hasn't matured yet
Jumlah Beban Klaim Netto	-	20.414,03	-	11.174,57	8.277,99	-	39.866,59	Total Net Claim Expenses
Beban Adjuster	-			-	-	-	-	Adjuster Expenses
JUMLAH BEBAN UNDERWRITING	-	20.414,03	-	-	-	-	20.414,03	TOTAL UNDERWRITING EXPENSES
JUMLAH SURPLUS (DEFISIT) UNDERWRITING	-	(6.780,32)		-	-	-	(6.780,32)	TOTAL UNDERWRITING SURPLUS (DEFICIT)
a. Surplus underwritng untuk dana Perusahaan	(5.942,17)	(5.942,17)	-	-	-	-	(11.884,34)	Underwriting surplus distributed to the Company
b. Surplus underwritng untuk Peserta		(330,12)	-	-	-	-	(330,12)	Underwriting surplus distributed to the Participants
BEBAN USAHA:	-			-	-		-	OPERATING EXPENSE
a. Beban Pemasaran	153,96	-	-	-	-	-	153,96	Marketing Expenses
b. Beban Akuisisi	5.033,70	-	-	-	-	-	5.033,70	Acquisition Expenses
c. Beban Umum dan Administrasi:	145,34	-	-	-	-	-	145,34	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	145,34	-	-	-	-	-	145,34	* Other General and Administration Expenses
Kenaikan (penurunan) Penyisihan Ujroh	(371,12)			-	-	-	(371,12)	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	4.961,88	-	-	-	-		4.961,88	TOTAL OPERATING EXPENSES
LABA (RUGI) USAHA ASURANSI	4.139,19		-			-	4.139,19	INSURANCE INCOME (LOSS)
Pendapatan Lain	1.228,18	17,12	-	-	-	-	1.245,30	Others Income
Beban Lain	(292,94)	-	-	1.317,38	623,41	-	1.647,85	Others Expense
LABA (RUGI) SEBELUM PAJAK	5.660,31	188,00	-	(2.798,81)	20.392,52	-	23.442,02	INCOME (LOSS) BEFORE TAX
Pajak Penghasilan		-	-	-	-	-	-	Income Tax
LABA SETELAH PAJAK	5.660,31		-			-	5.660,31	INCOME AFTER TAX
PENDAPATAN KOMPREHENSIF LAIN	(2.257,61)	6.617,19	-		(126.383,56)	-	(122.023,98)	OTHER COMPREHENSIVE INCOME
JUMLAH KINERJA SELURUH DANA	3.402,70	6.805,19		(2.798,81)	(105.991,04)	-	(98.581,96)	TOTAL COMPREHENSIVE INCOME FROM ALL FUNDS