

A Member of MS&AD INSURANCE GROUP

PT ASURANSI JIWA SINARMAS MSIG Tbk

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

- 1.328,04

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 Direktur

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 Direktur

A. Kekurangan (kelebihan) tingkat solvabilitas dari target internal 9.757,62 9.757,62 A. Lock(excess) Solvency Level of Internal Targets Direktur

B. Ketidakcukupan investasi, kas dan bank - - B. Investment, Cash and Bank Inadequacy Direktur

- 6,02

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PT Asuransi Jiwa Sinarmas MSIG Tbk berizin dan diawasi oleh Otoritas Jasa Keuangan

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## Laporan Keuangan Bulan Juni 2023 / Financial Statements Period June 2023

Laporan Posisi Keuangan / Statement Of Financial Position

(dalam jutaan rupiah) / (in millions rupiah) Laporan Kinerja Keuangan / Comprehensive Income Statement

(dalam jutaan rupiah) /	(in millions rupid

Uraian	Dana Pero Company			a Tabarru' dan Tan arru' and Tanahud			stasi Peserta Investment Fund	Penyesuaian Elimination	Gabungan Total	Descriptions	Uraian	Dana Perusahaan Company's Fund	Dana Tabarru' Tabarru' Fund	Dana Tanahud Tanahud Fund	Dana Investas Participant's Inv		Penyesuaian Elimination	Gabungan Total	Descriptions
	SAK	SAP	SAK DT	SAK DTH	SAP	SAK	SAP		SAK						Akad Wakalah Bil Ujrah	Akad Mudharabah			
ASET	304.330,51	304.277,36	205.555,36	-		305.789,94	32.430,99	-	815.675,81	ASSETS	PENDAPATAN								INCOME
Investasi	281.548,57	281.548,57	185.758,49	-	185.758,49	290.118,90	30.343,55	-	757.425,96	Investments	Pendapatan Investasi Dan Ujroh Pengelolaan Investasi								Investment Income and Ujroh for Management's Investment
Deposito	65.600,00	65.600,00	-	-	-	14.600,00	-	-	80.200,00	Time Deposits	Hasil Investasi	6.135,99	5.677,05		3.853,28	651,28		16.317,60	Investment Income
Sertifikat Deposito		-	-	-	-	-	-	-	-	Time Deposit Cerficates	Hasil Investasi Yang Dibagikan ke Dana Perusahaan	406,65	3.688.71		-	-	-	-	Investment Income Distributed to Company Funds
Saham Syariah		-	-	-	-	134.831,60	-	-	134.831,60	Sharia's Equity Securities	Jumlah Hasil Investasi	6.542,64	1.988.34	-	3.853,28	651.28		13.035,54	Total Investment Income
Sukuk atau Obligasi Syariah		-	55.343,33	-	55.343,33	-	-	-	55.343,33	Sukuk or Sharia's Bonds	Jumlah Ujroh Pengelolaan Investasi	6.907,41	-		3.033,20	031/20	-	6.907,41	Total Management Investment Income
MTN Syariah		-	-	-	-	-	-	-	-	Sharia's MTN	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
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	PENDAPATAN UNDERWRITING	13/130/03	1,300,31		3.033,20	031/20			UNDERWRITING INCOME
Surat Berharga Syariah yang Diterbitkan oleh Bank Indonesia		-		-	-	-	-	-	-	Bank Indonesia Sharia Bonds	Kontribusi Tabarru'/Kontribusi Tanahud/Ujroh/Alokasi Investasi	16.382,20	32.612,57		40.542,92	13939		89.677,08	Tabarru Contributions/Tanahud Contributions/Ujroh/Investment Allocations
Surat Berharga Syariah yang Diterbitkan oleh Negara Selain Negara RI	-	-	-	-	-	-	-	-	-	Foreign Government Sharia Bonds	Kontribusi Reasuransi/Retrosesi	1.155,24	4.620,96		-	-	-	5.776,20	Reinsurance Contributions
Surat Berharga Syariah yang Diterbitkan oleh Lembaga Multinasional	-	-		-	-	-	-	-	-	Institute Sharia Bonds	Kontribusi Neto	15.226,96	27.991,61		40.542,92	13939		83.900,88	Net Contributions
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	Penurunan (Kenaikan) Penyisihan Kontribusi dan PAKYBMP (Net Setelah Aset Reasuransi)	13.220,30	27.331,01		10.5 12,52	133,33		03.300,00	Decrease (Increase) Contribution Reserves and PAKYBMP (Net after Reinsurance Assets)
Efek Beragun Aset Syariah	-	-	-	-	-	-	-	-	-	Sharia Asset-backed Securities	a. Penurunan (kenaikan) Penyisihan Kontribusi		(13.725,78)					(13.725,78)	Decrease (Increase) in Contribution Reserves
Dana Investasi Real Estate Syariah	-	-	-	-	-	-	-	-	-	Real Estate Investment Fund	b. Penurunan (kenaikan) PAKYBMP		(4.247,33)					(4.247,33)	Decrease (Increase) in PAKBYMP
REPO	-	-	-	-	-	-	-	-	-	REPO	c. Penurunan (Kenaikan) Penyisihan atas Risiko Bencana		(6,41)					(6,41)	Decrease (Increase) in Catastrophic Reserves
Pembiayaan Melalui Kerjasama dengan Pihak Lain	-	-	-	-	-	-	-	-	-	Financing through cooperation with other parties			10.012.09					10.012,09	
Pembiayaan Syariah Dengan Hak Tanggungan	-	-	-	-	-	-	-	-	-	Shariah Financing with Mortgage Rights	Jumlah Pendapatan Kontribusi Neto	15.226,96	10.012,09		•	•	•	25.239,05	Total Net Contributions Income
Penyertaan Langsung		-	-	-	-	-	-	-	-	Direct Participants	PENDAPATAN UNDERWRITING	15.226,96	10.012,09	-	-	•	-	25.239,05	UNDERWRITING INCOME
Properti Investasi		-	-	-	-	-	-	-	-	Investment Properties	BEBAN								EXPENSE
Emas murni	-	-	-	-	-	-	-	-		Pure Gold	BEBAN UNDERWRITING								UNDERWRITING EXPENSE
Investasi lain	-	-	-	-	-	-	-	-		Other Investments	Beban Klaim								Claim Expenses
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	a. Klaim Bruto	-	26.961,71	-	-	•	-	26.961,71	Claims Bruto
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	b. Klaim recovery	-	2.554,69	-	-	-	-	2.554,69	Recovery Claims
Tagihan	2.211,12	2.211,12	7.544,40	-	5.340,84	3.902,47	301,00	-	13.657,99	Receivables	c. Kenaikan (Penurunan) Penyisihan Klaim	-	(947,12)	-	-	-	-	(947,12)	Increase (Decrease) in Claims Reserves
Aset Reasuransi		-	4.322,77	-	4.322,77	-	-	-	4.322,77	Reinsurance Assets	d. Penarikan Dana Investasi Peserta yang telah jatuh tempo	-	-	-	-	-	-	-	Withdrawal in Participant's Investment Fund has matured yet
Biaya akuisisi yang ditangguhkan	-	-	-	-	-	-	-	-		Deferred Acquitition Cost	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
Property Bukan Investasi	-	-	-	-	-	-	-	-		Non - Investment Properties	Jumlah Beban Klaim Netto	-	23.459,90	-	41.086,34	3.910,22	-	68.456,46	Total Net Claim Expenses
Aset Lain	53,15	-	-	-	-	-	-	-	53,15	Other Assets	Beban Adjuster	-	-	-	-	•	-	-	Adjuster Expenses
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	JUMLAH BEBAN UNDERWRITING	-	23.459,90	-	-	-	-	23.459,90	TOTAL UNDERWRITING EXPENSES
Liabilitas	180.711,35	178.931,64	198.867,43	-	199.978,66	39.375,97	10.946,25	-	418.954,75	Liabilities	JUMLAH SURPLUS (DEFISIT) UNDERWRITING	-	(13.447,81)	-	-	-	-	(13.447,81)	TOTAL UNDERWRITING SURPLUS (DEFICIT)
Utang klaim dan manfaat dibayar	-	-	820,48	-	820,48	2.322,69	1.078,36	-	3.143,17	Claims and Benefits Payable	a. Surplus underwriting untuk dana Perusahaan	-	-	-	-	-	-	-	Underwriting surplus distributed to the Company
Biaya yang Masih Harus Dibayar	3.801,97	3.801,97	-	-	-	-	-	-	3.801,97	Accrued Expenses	b. Surplus underwriting untuk Peserta	-	-	-	-	-	-	-	Underwriting surplus distributed to the Participants
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	BEBAN USAHA:								OPERATING EXPENSE
Penyisihan Teknis	60.115,87	58.336,16	191.460,90	-	192.572,13	-	-	-	251.576,77	Reserves	a. Beban Pemasaran	624,51	-	-	-	-	-	624,51	Marketing Expenses
Penyisihan ujroh	60.115,87	58.336,16	-	-	-	-	-	-	60.115,87	Ujroh Reserves	b. Beban Akuisisi	11.640,65	-	-	-	-	-	11.640,65	Acquitition Expenses
Penyisihan PAYDI yang memberikan garansi pokok investasi	-	-	-	-	-	-	-	-	-	insurance products reserve providing principal investment guarentees	c. Beban Umum dan Administrasi:	136,23	-	-	-	-	-	136,23	General and Administration Expenses
Penyisihan kontribusi		-	168.006,49	-	169.117,72	-	-	-	168.006,49	Contribution Reserves	- Beban Pegawai dan Pengurus	-	-		-	-	-	-	* Employee and administrator Expenses
Penyisihan atas kontribusi yang belum merupakan pendapatan		-	4.183,99	-	4.183,99		-	-	4.183,99	Unearned Premiums	- Beban Pendidikan dan Pelatihan	-	-	-	-	-	-	-	* Education and Training Expenses
Penyisihan klaim		-	19.215,24	-	19.215,24		-	-	19.215,24	Estimated Claims Liability	- Beban Umum dan Administrasi Lainnya	136,23	-	-	-	-	-	136,23	* Other General and Administration Expenses
Penyisihan atas risiko bencana		-	55,18	-	55,18			-	55,18	Catastrophic Reserve	Kenaikan (penurunan) Penyisihan Ujroh	(959,70)	-	-	-	-	-	(959,70)	Increase (Decrease) in Ujroh's Reserves
Qardh		-	-	-	-			-	-	Qardh	Kenaikan (penurunan) Penyisihan PAYDI yang Memberikan Garansi Pokok Investasi	-	-	-		-	-	-	Increase (Decrease) insurance products reserve providing principal investment guarentees
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	JUMLAH BEBAN USAHA	11.441,69	-	-	-	-	-	11.441,69	TOTAL OPERATING EXPENSES
Modal Disetor	100.000,00		-	-			-	-	100.000,00	Paid-up Capital	LABA (RUGI) USAHA ASURANSI	17.235,32	(11.459,47)	-	3.309,86	(3.119,55)	-	5.966,16	INSURANCE INCOME (LOSS)
Agio/Disagio Saham	-	-	-	-				-	-	Agio/Disagio in Capital	Pendapatan Lain	4.351,28	20,63	-		-	-	4.371,91	Others Income
Akumulasi Dana		-	6.687,93	-	6.687,93	266.413,97	22.209,18	-	273.101,90	Accumulated Fund	Beban Lain	85,77	-	-	4.455,08	(3.285,01)	-	1.255,84	Others Expense
Profit Equilization Reserve		-	-	-		-		-	-	Profit Equilization Reserve	LABA (RUGI) SEBELUM PAJAK	21.500,83	(11.438,84)	-	(1.145,22)	165,46	-	9.082,23	INCOME (LOSS) BEFORE TAX
Saldo Laba	23.161,09	23.161,09	-	-		-	-	-	23.161,09	Retained Earnings	Pajak Penghasilan	-	-	-	-	-	-	-	Income Tax
Komponen Ekuitas Lainnya	458,07	458,07	-	-	-	-		-	458,07	Other Components of Equity	LABA SETELAH PAJAK	21.500,83	(11.438,84)	-	(1.145,22)	165,46	-	9.082,23	INCOME AFTER TAX
Selisih Saldo SAK dan Saldo SAP	-	1.726,56	-	-	(3.314,79)	-	(724.44)	-	-	GAP between SAK and SAP	PENDAPATAN KOMPREHENSIF LAIN	77,78	3.261,58	-		227,03	-	3.566,39	OTHER COMPREHENSIVE INCOME
Aset Yang Tidak Diperkenankan		-	-	-	-		-	-	-	Unadmitted Assets	JUMLAH KINERJA SELURUH DANA	21.578,61	(8.177,26)		(1.145,22)	392,49	-	12.648,62	TOTAL COMPREHENSIVE INCOME FROM ALL FUNDS
										S. Committee / IDSCD									

Pencapaian Tingkat Solvabilitas / Solvency Margin

Tingkat Solvabilitas

A. Risiko Kredit

B. Risiko Likuiditas

D. Risiko Asuransi

a. Risiko Kredit

B. Liabilitas selain Qardh dari Dana Perusahaan

(dalam jutaan rupiah) / (in millions rupiah)

B. Liability Besides Qardh from Company Funds

Solvability Level

A. Credit Risk

B. Liquidity Risk C. Market Risk

a. Credit Risk

A. Admitted Assets (AYD)

1,00% PT Maskapai Reasuransi Indonesia Tbk Divisi Syariah PT Reasuransi Syariah Indonesia PT Reasuransi Syariah Indonesia PT Sinar Mas Multiartha Tbk 12,50% PT Sinar Mas Multiartha Tbk 7,50% Indra Widjaja Toshinari Tokoi Hideaki Nomura Ardhayadi Mitroatmodjo Komisaris Independen Independent Commissioners Nazly Perlindungan Siregar Independent Commissioners c. Market Risk DEWAN PENGAWAS SYARIAH 2. Aset PAYDI Digaransi - 32.431,00 2. Guarantee PAYDI Assets Ketua 3. Liabilitas PAYDI Digaransi - 32.431,00 3.. Guarantee PAYDI Liabilities Anggota Ahmadi Sukarno Lc, MA Tingkat Solvabilitas sebelum memperhitungkan Aset yang Tersedia untuk Qardh (2 ÷ 1; dalam %) 30,83% 899,75% Solvability Level Before calculated Available Asset for Qardh (in %) DEWAN DIREKSI Target Tingkat Solvabilitas Internal (tahunan) (persentase sesuai POJK 72)

120%
Solvability Internal Level Target
Presiden Direktur Tingkat Solvabilitas dengan DTMBR/MMBR yang Dipersyaratkan Peraturan (persentase sesuai POJK 72) 100% 100% Solvabilitas dengan DTMBR/MMBR required Wakil Presiden Direktur Satoshi Shiratani Vice President Director

Herman Sulistyo Directors

Andrew Bain Directors

Tomoyuki Monden

14 Juli 2023 / Juli 14, 2023

Ken Terada

PT Asuransi Jiwa Sinarmas MSIG Tbk

		Indikator / Indicator								
Uraian	Dana Tabarru' & Tanahud Tabarru' Fund & Tanahud Fund									
Rasio Likuiditas					Liquidity Ratio					
a. Kekayaan lancar	58.854,00	257.167,70	280.566,51	596.588,21	a. Current Assets					
o. Kewajiban lancar	35.174,38	121.679,12	21.431,28	178.284,78	b. Current Liabilities					
:. Rasio (a:b)	167,32%	211,35%	1309,15%	334,63%	c. Ratio (a:b)					
Rasio perimbangan investasi dengan liabilitas					Liquidity Ratio					
a. Investasi, kas dan bank	193.688,19	-	-	-	a. Investment, Cash and Bank					
. Penyisihan teknis	188.249,36	-	-		b. Reserv					
c. Utang klaim retensi sendiri	820,48	-	-		c. Own Debt Retention Claim					
1. Rasio [a:(b+c)]	102,44%	-	-		D. Ratio [a:(b+c)]					
Rasio Pendapatan Investasi Neto					Net Investment Income Ratio					
a. Pendapatan investasi netto	1.988,34	6.542,64	4.504,56	13.035,54	a. Net Investment Income					
b. Rata-rata investasi	177.906,39	263.425,93	288.667,81	730.000,13	b. Investment Average					
. Rasio (a:b)	1,12%	2,48%	1,56%	1,79%	c. Ratio (a:b)					
Rasio beban klaim					Claim Expenses Ratio					
. Beban klaim netto	23.459,91			-	a. Net Claim Expenses					
o. Kontribusi netto	10.012,09	-	-	-	b. Net Contribution					
. Rasio (a:b)	234,32%	-	-	-	c. Ratio (a:b)					
Rasio perubahan dana					Leverage Ratio					
a. Dana tahun/triwulan/bulan berjalan	6.687,93		266.413,97	273.101,90	a. Year/Quarter/Month to date funds					
b. Dana tahun/triwulan/bulan lalu	6.584,59		266.495,55	273.080,14	b. Year/Quarter/Month last month funds					
c. Perubahan dana (a-b)	103,34		(81,58)	21,76	c. Leverage (a-b)					
1. Rasio (c:b)	1,57%		-0,03%	0,01%	d. Ratio (c:b)					
Rasio Aset Unit Syariah					Sharia's Unit Assets Ratio					
a. Aset Dana Tabarru dan Dana Tanahud	-	-	-	205.555,35	a. Tabarru and Tanahud Assets					
o. Aset Dana Investasi Peserta	-	-	-	305.789,94	b. Investment Participant Assets					
c. Aset Dana Asuransi Perusahaan (Konvensional)	-		-	14.694.339,94	c. Insurance Company Fund Assets					
I. Rasio (a+b) : (a+b+c)	-		-	3,36%	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					
. Jumlah Aset	-		-	-	b. Total Assets					
umlah Qardh yang Diperlukan (a-b)	-	-	-	-	Total Qardh Needed (a-b)					
Penghitungan Qardh yang Diperlukan Dana Tanahud					Qardh Calculation Required by Tanahud Funds					
. Jumlah Kewajiban selain Qardh	-	-	-	-	a. Total Liabilities Besides Qardh					
o. Jumlah Aset		-		-	b. Total Assets					
lumlah Oardh yang Dinerlukan (a-h)					Total Oardh Needed (a-h)					