

Laporan Keuangan Triwulan II 2021 / Financial Statements 2<sup>nd</sup> 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		
ASET	190.285,26	272.603,08	-	282.293,41	3.406,08	741.775,67	ASSETS
Investasi	156.036,22	246.310,99	-	268.657,91	-	671.005,12	Investments
Deposito	51.500,00	59.600,00	-	40.000,00	-	151.100,00	Time Deposits
Sertifikat Deposito	-	-	-	-	-	-	Time Deposit Certificates
Saham Syariah	-	-	-	-	-	-	Sharia's Equity Securities
Sukuk atau Obligasi Syariah	-	47.590,70	-	-	-	47.590,70	Sukuk or Sharia's Bonds
MTN Syariah	-	-	-	-	-	-	Sharia's MTN
Surat Berharga Syariah Negara	104.536,22	60.577,20	-	31.513,94	-	196.627,36	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	-	78.543,09	-	197.143,97	-	275.687,06	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	-	-	-	-	3.406,08	-	Other Investments
Bukan investasi	34.249,04	26.292,09	-	13.635,50	-	70.770,55	Non - Investments
Kas dan Bank	26.772,49	2.757,96	-	12.785,91	-	42.316,36	Cash and Banks
Tagihan	2.276,12	19.533,65	-	480,61	-	22.290,38	Receivables
Aset Reasuransi	-	963,38	-	-	-	963,38	Reinsurance Assets
Biaya akuisisi yang ditangguhkan	-	-	-	-	-	-	Deferred Acquisition Cost
Property Bukan Investasi	-	-	-	-	3.406,08	-	Non - Investment Properties
Aset Lain	5.200,43	3.037,10	-	368,98	3.406,08	5.200,43	Other Assets
LIABILITAS DAN EKUITAS DANA	190.285,26	272.603,08	-	282.293,41	3.406,08	741.775,67	LIABILITIES AND EQUITY FUNDS
Liabilitas	76.088,47	201.516,28	-	17.150,61	-	291.349,28	Liabilities
Utang klaim dan manfaat dibayar	-	380,36	-	1.399,33	-	1.779,69	Claims and Benefits Payable
Biaya yang Masih Harus Dibayar	1.122,41	-	-	-	3.406,08	1.122,41	Accrued Expenses
Utang lain	35.300,73	9.230,59	-	15.751,28	-	56.876,52	Other Liabilities
Penyisihan Teknis	39.665,33	191.905,33	-	-	-	231.570,66	Reserves
Penyisihan ujo	39.665,33	-	-	-	-	39.665,33	Ujroh Reserves
Penyisihan PAYDI yang memberikan garansi pokok investasi	-	-	-	-	-	-	Insurance products reserve providing principal investment guarentees
Penyisihan kontribusi	-	170.571,46	-	-	-	170.571,46	Contribution Reserves
Penyisihan atas kontribusi yang belum merupakan pendapatan	-	1.577,77	-	-	-	1.577,77	Unearned Premiums
Penyisihan klaim	-	19.704,53	-	-	-	19.704,53	Estimated Claims Liability
Penyisihan atas risiko bencana	-	51,57	-	-	-	51,57	Catastrophic Reserve
Qardh	-	-	-	-	-	-	Qardh
Ekuitas Dana	114.196,79	71.086,80	-	265.142,80	-	450.426,39	Equity Funds
Modal Disetor	100.000,00	-	-	-	-	100.000,00	Paid-up Capital
Agio/Disagio Saham	-	-	-	-	-	-	Agio/Disagio in Capital
Akumulasi Dana	-	71.086,80	-	265.142,80	-	336.229,60	Accumulated Fund
Profit Equilization Reserve	-	-	-	-	-	-	Profit Equilization Reserve
Saldo Laba	10.856,39	-	-	-	-	10.856,39	Retained Earnings
Komponen Ekuitas Lainnya	3.340,40	-	-	-	-	3.340,40	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	153.357,28	90.657,18	276.879,06	520.893,52	a. Current Assets
b. Kewajiban lancar	89.154,45	41.389,03	107.294,90	237.838,38	b. Current Liabilities
c. Rasio (a/b)	172,01%	219,04%	258,05%	219,01%	c. Ratio (a-b)
Rasio perimbangan investasi dengan liabilitas					Liquidity Ratio
a. Investasi, kas dan bank	249.068,94	-	-	-	a. Investment, Cash and Bank
b. Penyisihan teknis	193.994,54	-	-	-	b. Reserves
c. Utang klaim retensi sendiri	380,36	-	-	-	c. Own Debt Retention Claims
d. Rasio [a-(b+c)]	128%	-	-	-	d. Ratio [a-(b+c)]
Rasio Pendapatan Investasi Neto					Net Investment Income Ratio
a. Pendapatan investasi netto	(1.923,15)	5.435,78	(15.136,03)	(11.623,40)	a. Net Investment Income
b. Rata-rata investasi	241.426,46	154.536,05	69.295,72	465.258,23	b. Investment Average
c. Rasio (a/b)	-0,80%	3,52%	-21,84%	-2,50%	c. Ratio (a-b)
Rasio beban klaim					Claim Expenses Ratio
a. Beban klaim netto	32.776,68	-	-	-	a. Net Claim Expenses
b. Kontribusi netto	23.710,09	-	-	-	b. Net Contribution
c. Rasio (a/b)	138,24%	-	-	-	c. Ratio (a-b)
Rasio perubahan dana					Leverage Ratio
a. Dana tahun/triwulan/bulan berjalan	71.086,79	-	265.028,90	336.115,69	a. Year/Quarter/Month to date funds
b. Dana tahun/triwulan/bulan lalu	68.063,22	-	264.737,78	332.801,00	b. Year/Quarter/Month last month funds
c. Perubahan dana (a-b)	3.023,57	-	291,12	3.314,69	c. Leverage (a-b)
d. Rasio (c/b)	4,44%	-	0,11%	1,00%	d. Ratio (c-b)
Rasio Aset Unit Syariah					Sharia's Unit Assets Ratio
a. Aset Dana Tabarru dan Dana Tanahud	-	-	-	272.603,08	a. Tabarru and Tanahud Assets
b. Aset Dana Investasi Peserta	-	-	-	282.293,41	b. Investment Participant Assets
c. Aset Dana Asuransi Perusahaan (Konvensional)	-	-	-	15.374.230,82	c. Insurance Company Fund Assets
d. Rasio (a+b) : (a+b+c)	-	-	-	3,48%	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	-	57.919,69	104.072,68	Solvability Level
A. Aset yang diperkenankan (AYD)	261.525,18	-	185.084,83	A. Admitted Assets (AYD)
B. Liabilitas selain Qardh dari Dana Perusahaan	203.605,49	-	81.012,15	B. Liability Besides Qardh from Company Funds
Dana Tabarru dan dana Tanahud Minimum Berbasis Risiko (DTMBR)	11.292,65	-	8.816,57	Tabarru and Tanahud Risk Based Capital
A. Risiko Kredit	2.135,82	-	2.523,52	A. Credit Risk
B. Risiko Likuiditas	4.293,18	-	1.273,57	B. Liquidity Risk
C. Risiko Pasar	998,09	-	-	C. Market Risk
D. Risiko Asuransi	3.619,25	-	-	D. Insurance Risk
E. Risiko Operasional	246,31	-	285,07	E. Operating Risk
F. MMBR atas PAYDI Digaransi	-	-	4.734,41	F. MMBR Guarantee PAYDI
1. Risiko PAYDI Digaransi	-	-	2.723,33	1. Guarantee PAYDI Risk
a. Risiko Kredit	-	-	1.413,61	a. Credit Risk
b. Risiko Likuiditas	-	-	1.309,71	b. Liquidity Risk
c. Risiko Pasar	-	-	-	c. Market Risk
2. Aset PAYDI Digaransi	-	-	122.671,21	2. Guarantee PAYDI Assets
3. Liabilitas PAYDI Digaransi	-	-	124.137,63	3. Guarantee PAYDI Liabilities
Tingkat Solvabilitas sebelum memperhitungkan Aset yang Tersedia untuk Qardh (2 + 1; dalam %)	512,90%	-	1180,42%	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	512,90%	-	1180,42%	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	4.003,28	5.513,06	-	(16.776,76)	1.640,73	-	(5.619,69)	Investment Income
Hasil Investasi Yang Dibagikan ke Dana Perusahaan	1.432,50	7.436,21	-	-	-	-	8.868,71	Investment Income Distributed to Company Funds
Jumlah Hasil Investasi	5.435,78	(1.923,15)	-	(16.776,76)	1.640,73	-	(11.623,40)	Total Investment Income
Jumlah Ujroh Pengelolaan Investasi	10.923,74	-	-	-	-	-	10.923,74	Total Management Investment Income
Jumlah Pendapatan Hasil Investasi dan Ujroh Pengelolaan Investasi	16.359,52	(1.923,15)	-	(16.776,76)	1.640,73	-	(699,66)	Total Investment Income and Ujroh for Management's Investment
PENDAPATAN UNDERWRITING								UNDERWRITING INCOME
Kontribusi Tabarru'/Kontribusi Tanahud/Ujroh/Alokasi Investasi	12.190,75	33.579,29	-	30.268,57	41.740,30	-	117.778,91	Tabarru Contributions/Tanahud Contributions/Ujroh/Investment Allocations
Kontribusi Reasuransi/Retroseksi	1.059,94	4.219,74	-	-	-	-	5.279,68	Reinsurance Contributions
Kontribusi Neto	11.130,81	29.359,55	-	30.268,57	41.740,30	-	112.499,23	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	-	(5.514,83)	-	-	-	-	(5.514,83)	Decrease (Increase) in Contribution Reserves
b. Penurunan (kenaikan) PAKYBMP	-	(83,06)	-	-	-	-	(83,06)	Decrease (Increase) in PAKYBMP
c. Penurunan (Kenaikan) Penyisihan atas Risiko Bencana	-	(51,57)	-	-	-	-	(51,57)	Decrease (Increase) in Catastrophic Reserves
Jumlah Pendapatan Kontribusi Neto	-	23.710,09	-	-	-	-	23.710,09	Total Net Contributions Income
PENDAPATAN UNDERWRITING	11.130,81	23.710,09	-	-	-	-	34.840,90	UNDERWRITING INCOME
BEBAN								EXPENSE
BEBAN UNDERWRITING								UNDERWRITING EXPENSE
Beban Klaim								Claim Expenses
a. Klaim Bruto	-	44.015,31	-	-	-	-	44.015,31	Claims Bruto
b. Klaim recovery	-	12.351,58	-	-	-	-	12.351,58	Recovery Claims
c. Kenaikan (Penurunan) Penyisihan Klaim	-	1.112,95	-	-	-	-	1.112,95	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/Pembusan Dana Investasi Peserta (belum jt tempo)	-	-	-	19.863,48	18.649,43	-	38.512,91	Withdrawal in Participant's Investment Fund hasn't matured yet
Jumlah Beban Klaim Neto	-	32.776,68	-	19.863,48	18.649,43	-	71.289,59	Total Net Claim Expenses
Beban Adjuster	-	-	-	-	-	-	-	Adjuster Expenses
JUMLAH BEBAN UNDERWRITING	-	32.776,68	-	-	-	-	32.776,68	TOTAL UNDERWRITING EXPENSES
JUMLAH SURPLUS (DEFISIT) UNDERWRITING	-	(9.066,59)	-	-	-	-	(9.066,59)	TOTAL UNDERWRITING SURPLUS (DEFICIT)
a. Surplus underwritng untuk dana Perusahaan	(16.327,67)	(16.327,67)	-	-	-	-	(32.655,34)	Underwriting surplus distributed to the Company
b. Surplus underwritng untuk Peserta	-	-	-	-	-	-	-	Underwriting surplus distributed to the Participants
BEBAN USAHA:								OPERATING EXPENSE
a. Beban Pemasaran	290,72	-	-	-	-	-	290,72	Marketing Expenses
b. Beban Akuisisi	9.747,03	-	-	-	-	-	9.747,03	Acquisition Expenses
c. Beban Umum dan Administrasi:	314,84	-	-	-	-	-	314,84	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	314,84	-	-	-	-	-	314,84	* Other General and Administration Expenses
Kenaikan (penurunan) Penyisihan Ujroh	3.914,65	-	-	-	-	-	3.914,65	Increase (Decrease) in Ujroh's Reserves
Kenaikan (penurunan) Penyisihan PAYDI yang Memberikan Garansi Pokok Investasi	-	-	-	-	-	-	-	Increase (Decrease) insurance products reserve providing principal investment guarentees
JUMLAH BEBAN USAHA	14.267,24	-	-	-	-	-	14.267,24	TOTAL OPERATING EXPENSES
LABA (RUGI) USAHA ASURANSI	(3.104,58)	5.337,93	-	(6.371,67)	24.731,60	-	20.593,28	INSURANCE INCOME (LOSS)
Pendapatan Lain	3.216,53	36,84	-	-	-	-	3.253,37	Others Income
Beban Lain	(500,10)	-	-	3.388,10	(6.047,27)	-	(3.159,27)	Others Expense
LABA (RUGI) SEBELUM PAJAK	612,05	5.374,77	-	(9.759,77)	30.778,87	-	27.005,92	INCOME (LOSS) BEFORE TAX
Pajak Penghasilan	-	-	-	-	-	-	-	Income Tax
LABA SETELAH PAJAK	612,05	5.374,77	-	(9.759,77)	30.778,87	-	27.005,92	INCOME AFTER TAX
PENDAPATAN KOMPREHENSIF LAIN	(415,75)	(326,03)	-	-	(591,92)	-	(1.333,70)	OTHER COMPREHENSIVE INCOME
JUMLAH KINERJA SELURUH DANA	196,30	5.048,74	-	(9.759,77)	30.186,95	-	25.672,22	TOTAL COMPREHENSIVE INCOME FROM ALL FUNDS

DEWAN KOMISARIS			BOARD OF COMMISSIONERS
Presiden Komisaris	Mr. Indra Widjaja		President Commissioner
Komisaris	Mr. Toshihiko Tokoi		Commissioners
Komisaris	Mr. Hideaki Nomura		Commissioners
Komisaris Independen	Mr. Ardhayadi Mitroatmodjo		Independent Commissioners
Komisaris Independen	Mr. Sidharta Aknam		Independent Commissioners
Komisaris Independen	Mr. Nazly Perlindungan Siregar		Independent Commissioners
DEWAN DIREKSI			BOARD OF DIRECTORS
Presiden Direktur	Mr. Wianto		President Director
Wakil Presiden Direktur	Mr. Shinichiro Suzuki		Vice President Director
Direktur	Mr. Herman Sulisty		Directors
Direktur	Mr. Gideon		Directors
Direktur	Mr. Satcehi Shiratani		Directors
Direktur	Mr. Tomoyuki Monden		Directors
Direktur	Mr Andrew Bain		Directors
DEWAN PENGAWAS SYARIAH			SHARIAH SUPERVISORY BOARD
Ketua	Dr. Endy M Astiwaru MA,AAAAJ,CPLH,LACS,FIIS		Chairman
Anggota	Mr. Ahmadi Sukarno Lc, MA		Members
REASURADUR UTAMA DALAM NEGERI			REINSURANCE COMPANY
PT Maskapai Reasuransi Indonesia Tbk Divisi Syariah	5%		PT Maskapai Reasuransi Indonesia Tbk Divisi Syariah
PT Reasuransi Syariah Indonesia	95%		PT Reasuransi Syariah Indonesia
PEMILIK PERUSAHAAN			BUSINESS OWNER
Mitsui Sumitomo Insurance Co., Ltd.	80,0%		Mitsui Sumitomo Insurance Co., Ltd.
PT Sinar Mas Multiartha Tbk	12,5%		PT Sinar Mas Multiartha Tbk
Masyarakat Umum	7,5%		Public