

LAPORAN KEUANGAN KONSOLIDASIAN / CONSOLIDATED FINANCIAL STATEMENTS

LAPORAN POSISI KEUANGAN KONSOLIDASIAN / CONSOLIDATED STATEMENT OF FINANCIAL POSITION					
Tanggal 31 Desember 2022 / As of December 31, 2022					
(Disajikan dalam jutaan Rupiah, kecuali dinyatakan lain) / (Expressed in millions of Rupiah, unless otherwise stated)					
ASET/ASSETS	2022	2021	LIABILITAS, DANA PESERTA DAN EKUITAS / LIABILITIES, PARTICIPANTS' FUND AND EQUITY	2022	2021
<strong>I. INVESTASI/ INVESTMENTS</strong>			<strong>III. LIABILITAS/LIABILITIES</strong>		
1 Deposito berjangka/ Time deposits			1 Utang reasuransi/ Due to reinsurers	17.562	46.216
Pihak ketiga/ Third parties	822.272	1.044.412	2 Utang koasuransi/ Due to coinsurer	29.043	12.920
Pihak berelasi/ Related parties	-	-	3 Utang komisi/ Commissions payable		
2 Efek saham/ Equity securities			Pihak ketiga/ Third parties	51.279	42.923
Pihak ketiga/ Third parties	2.620.006	3.526.508	Pihak berelasi/ Related parties	23.099	28.801
Pihak berelasi/ Related parties	23.815	-	4 Beban akrual/ Accrued expenses	91.600	77.216
3 Obligasi korporasi/ Corporate bonds			5 Liabilitas imbalan kerja karyawan/ Employee benefits liability	34.456	27.362
Pihak ketiga/ Third parties	2.320.440	2.862.783	6 Liabilitas sewa/ Lease liabilities	9.050	20.474
Pihak berelasi/ Related parties	31.803	-	7 Utang pajak/ Taxes payable	6.728	4.898
4 MTN/ MTN			8 Liabilitas pajak tangguhan/ Deferred tax liabilities	31.065	48.622
Pihak ketiga/ Third parties	100.000	35.563	9 Utang lain-lain/ Other liabilities	229.676	156.044
5 Surat berharga yang diterbitkan oleh negara RI/ Indonesian government bonds			10 Ujrah diterima dimuka/ Unearned ujjrah	61.076	42.158
Pihak ketiga/ Third parties	5.170.828	4.044.681	11 Liabilitas kepada pemegang polis/ Liabilities to policyholders:		
6 Surat berharga yang diterbitkan oleh negara selain negara RI/ Foreign government bonds			Liabilitas manfaat polis masa depan/ Liability for future policy benefits	2.356.748	2.767.526
Pihak ketiga/ Third parties	-	570	Liabilitas unit link/ Liability for unit link	4.202.654	4.699.769
7 Reksa dana/ Mutual funds			Premi belum merupakan pendapatan/ Unearned premiums	92.318	86.720
Pihak ketiga/ Third parties	1.638.422	1.727.478	Estimasi liabilitas klaim/ Estimated claims liability	154.529	181.786
Pihak berelasi/ Related parties	411.093	544.932	Utang klaim/ Claims payable	75.304	45.721
8 Penyertaan langsung/ Direct placements	261	261	Simpanan pemegang polis/ Policyholders' deposits	103.638	212.241
9 Pinjaman yang dijamin dengan hak tanggungan/ Mortgage loans	4.631	6.545	<strong>Jumlah liabilitas kepada pemegang polis/ Total liabilities to policyholders</strong>	<strong>6.985.191</strong>	<strong>7.993.763</strong>
10 Pinjaman polis/ Policy loans	2.262	2.194			
<strong>11 JUMLAH INVESTASI/ TOTAL INVESTMENTS (1 s/d 10)</strong>	<strong>13.145.833</strong>	<strong>13.795.927</strong>	<strong>12 JUMLAH LIABILITAS/ TOTAL LIABILITIES (1 s/d 11)</strong>	<strong>7.569.825</strong>	<strong>8.501.397</strong>
<strong>II. BUKAN INVESTASI/ NON INVESTMENTS</strong>			<strong>13 DANA PESERTA/ PARTICIPANTS' FUND</strong>	<strong>282.047</strong>	<strong>275.754</strong>
12 Kas dan bank/ Cash on hand and in banks					
Pihak ketiga/ Third parties	1.191.519	711.842	<strong>IV. EKUITAS/ EQUITY</strong>		
Pihak berelasi/ Related parties	172.053	812.159			
13 Piutang premi/ Premium receivables	53.968	23.729	Modal saham - nilai nominal Rp100 (nilai penuh) per saham /Share capital - Rp100 (full amount) par value per share		
14 Aset reasuransi/ Reinsurance assets	34.267	43.565	14 Modal dasar, ditempatkan dan disetor penuh - 2.100.000.000 (nilai penuh) saham /Authorized, issued and fully paid - 2.100,000,000 (full amount) shares	210.000	210.000
15 Piutang koasuransi/ Coinsurance receivables	32.808	10.586	15 Tambahan modal disetor/Additional paid-in capital	6.842.500	6.842.500
16 Piutang investasi/ Investment receivables			16 Keuntungan yang belum direalisasi atas perubahan nilai wajar efek yang diukur pada nilai wajar melalui penghasilan komprehensif lain - neto /Unrealized gain on changes in fair value of securities at fair value through other comprehensive income - net		
Pihak ketiga/ Third parties	172.088	176.269	17 Penyisihan kerugian penurunan nilai atas efek yang diukur pada nilai wajar melalui penghasilan komprehensif lain /Allowance for impairment losses on securities measured at fair value through other comprehensive income		
Pihak berelasi/ Related parties	1.087	-	18 Surplus revaluasi tanah dan bangunan - neto/Revaluation surplus on land and buildings - net	111.259	127.722
17 Aset tetap - neto/ Fixed assets - net	175.816	190.475	19 Saldo laba/ Retained earnings	381.538	220.661
18 Biaya dibayar di muka/ Prepaid expenses			20 JUMLAH EKUITAS/ TOTAL EQUITY (14 s/d 19)	<strong>7.684.570</strong>	<strong>7.567.616</strong>
Pihak ketiga/ Third parties	99.255	48.503	21 JUMLAH LIABILITAS, DANA PESERTA, DAN EKUITAS / TOTAL LIABILITIES, PARTICIPANTS' FUND AND EQUITY (12 + 13 + 20)	<strong>15.536.442</strong>	<strong>16.344.767</strong>
Pihak berelasi/ Related parties	2.355	3.637			
19 Aset lain-lain/ Other assets					
Pihak ketiga/ Third parties	425.680	487.807			
Pihak berelasi/ Related parties	3.093	5.634			
20 Aset hak guna - neto/ Right-of-use assets - net	12.100	25.407			
21 Piutang lain-lain/ Other receivables	14.520	9.227			
<strong>22 JUMLAH BUKAN INVESTASI/ TOTAL NON INVESTMENTS (12 s/d 21)</strong>	<strong>2.390.609</strong>	<strong>2.548.840</strong>			
<strong>23 JUMLAH ASET/ TOTAL ASSETS (11 + 22)</strong>	<strong>15.536.442</strong>	<strong>16.344.767</strong>			

LAPORAN LABA RUGI DAN PENGHASILAN KOMPREHENSIF LAIN KONSOLIDASIAN / CONSOLIDATED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME		
Untuk Tahun yang Berakhir pada Tanggal 31 Desember 2022 / For the Year Ended December 31, 2022		
(Disajikan dalam jutaan Rupiah, kecuali dinyatakan lain) / (Expressed in millions of Rupiah, unless otherwise stated)		
URAIAN/DESCRIPTION	2022	2021
<strong>1 PENDAPATAN/INCOME</strong>		
2 Premi bruto/ Gross premiums	2.610.679	3.649.057
3 Premi reasuransi/ Reinsurance premiums	(25.975)	(50.341)
4 Kenaikan premi belum merupakan pendapatan/ Increase in unearned premiums	(5.186)	(6.224)
5 (Penurunan) kenaikan aset reasuransi - premi belum merupakan pendapatan /Decrease) increase in related reinsurance assets - unearned premium	(4.321)	4.431
<strong>6 Pendapatan premi neto/ Net premium income</strong>	<strong>2.575.197</strong>	<strong>3.596.923</strong>
7 Pendapatan pengelolaan operasi asuransi syariah (ujrah)/ Income from operational management on sharia insurance (ujrah)	23.221	34.736
8 Hasil investasi - neto/ Investment income - net	764.994	391.845
9 Pembalikan (penyisihan) kerugian penurunan nilai/Reversal (provision) for impairment losses	7.219	4.524
10 Pendapatan lain-lain/ Other income	150.516	63.222
<strong>11 JUMLAH PENDAPATAN/TOTAL INCOME</strong>	<strong>3.521.147</strong>	<strong>4.091.250</strong>
<strong>12 BEBAN/EXPENSES</strong>		
<strong>13 Klaim dan Manfaat/ Claims and benefits:</strong>		
Klaim dan manfaat/ Claims and benefits	3.071.806	2.321.347
Klaim reasuransi/ Reinsurance claim recoveries	(16.629)	(38.348)
Kenaikan (penurunan) liabilitas manfaat polis masa depan dan estimasi liabilitas klaim /Increase) decrease) in liability for future policy benefits and estimated claims liability:		
- Unit link/ Unit link	(495.087)	1.005.305
- Polis lain/ Other policies	(407.909)	(155.059)
Penurunan (kenaikan) aset reasuransi - liabilitas manfaat polis masa depan /Decrease) increase) in reinsurance assets - liability for future policy benefits	1.975	(8.331)
<strong>14 Klaim dan manfaat - neto/Claims and benefits - net</strong>	<strong>2.154.156</strong>	<strong>3.124.914</strong>
15 Beban akuisisi/ Acquisition expenses	463.171	383.543
16 Beban pemasaran/Marketing expenses	72.672	34.630
17 Beban umum dan administrasi/General and administrative expenses	343.457	354.295
18 Beban lain-lain/ Other expenses	59.030	54.643
<strong>19 TOTAL BEBAN/ TOTAL EXPENSES</strong>	<strong>3.092.486</strong>	<strong>3.952.025</strong>
<strong>20 LABA SEBELUM BEBAN PAJAK FINAL DAN PAJAK PENGHASILAN/INCOME BEFORE FINAL TAX AND INCOME TAX EXPENSE</strong>	<strong>428.661</strong>	<strong>139.225</strong>
21 Pajak final/ Final tax	(68.948)	(67.081)
<strong>22 LABA SEBELUM PAJAK PENGHASILAN/ INCOME BEFORE INCOME TAX EXPENSE</strong>	<strong>359.713</strong>	<strong>72.144</strong>
23 Manfaat pajak penghasilan/ Income tax benefit	8.060	1.680
<strong>24 LABA TAHUN BERJALAN/INCOME FOR THE YEAR</strong>	<strong>367.773</strong>	<strong>73.824</strong>
25 Penghasilan komprehensif lain/ Other comprehensive income:		
Pos yang akan direklasifikasi ke laba rugi/ Item that will be reclassified to profit or loss		
Kerugian yang belum direalisasi atas perubahan nilai wajar efek yang diukur pada nilai wajar melalui penghasilan komprehensif lain /Unrealized loss on changes in fair value of securities at fair value through other comprehensive income	(200.578)	(35.191)
Pajak penghasilan terkait/ Related income tax	20.307	2.540
Penyisihan kerugian penurunan nilai atas efek yang diukur pada nilai wajar melalui penghasilan komprehensif lain /Allowance for impairment losses on securities measured at fair value through other comprehensive income	(365)	(1.855)
Pos yang tidak akan direklasifikasi ke laba rugi/item that will not be reclassified to profit or loss		
Surplus revaluasi tanah dan bangunan/ Revaluation surplus on land and buildings	(5.131)	26.365
Pajak penghasilan terkait/ Related income tax	(11.332)	6.390
Pengukuran kembali liabilitas imbalan kerja karyawan/ Remeasurement of employee benefits liability	(3.078)	3.852
Keuntungan (kerugian) yang belum direalisasi atas perubahan nilai wajar efek sekuritas yang diukur pada nilai wajar melalui penghasilan komprehensif lain /Unrealized gain (loss) on changes in fair value of equity securities at fair value through other comprehensive income	153.176	(19.284)
(Kerugian) Keuntungan yang telah direalisasi atas pelepasan efek ekuitas yang diukur pada nilai wajar melalui penghasilan komprehensif lain /Realized (loss) gain on disposal of equity securities at fair value through other comprehensive income	(137.549)	1.118
Penghasilan (rugi) komprehensif lain, setelah pajak/ Other comprehensive (loss) income, net of tax	<strong>(184.550)</strong>	<strong>(16.065)</strong>
<strong>26 TOTAL PENGHASILAN KOMPREHENSIF TAHUN BERJALAN/ TOTAL COMPREHENSIVE INCOME FOR THE YEAR</strong>	<strong>183.223</strong>	<strong>57.759</strong>
<strong>27 LABA PER SAHAM DASAR (nilai penuh)/ BASIC EARNINGS PER SHARE (full amount)</strong>	<strong>175</strong>	<strong>35</strong>

Catatan/Notes:

1. Informasi keuangan yang disajikan dalam Publikasi ini diambil dari Laporan Keuangan Konsolidasian PT Asuransi Jiwa Sinarmas MSIG Tbk ("Perusahaan") dan entitas anaknya pada tanggal 31 Desember 2022 dan untuk tahun yang berakhir pada tanggal tersebut, yang disusun oleh Manajemen Perusahaan sesuai degan Standar Akuntansi Keuangan (SAK) di Indonesia, yang telah diaudit oleh KAP Purwantono, Sungkoro & Surja ("PSS"), firma anggota Ernst & Young Global Limited dengan rekan penanggung jawab adalah Muhammad Kurniawan, auditor independen, berdasarkan Standar Audit yang ditetapkan oleh Institut Akuntan Publik Indonesia, dengan opini tanpa modifikasi, sebagaimana tercantum dalam laporannya tanggal 31 Maret 2023 yang tidak termasuk dalam Publikasi ini.
- The financial information presented in this Publication is taken from the Consolidated Financial Statements of PT Asuransi Jiwa Sinarmas MSIG Tbk (the "Company") and its subsidiaries as of December 31, 2022 and for the year ended on that date, prepared by the Company's Management in accordance with Financial Accounting Standards (SAK) in Indonesia, which have been audited by KAP Purwantono, Sungkoro & Surja ("PSS"), member firms of Ernst & Young Global Limited with signing partner is Muhammad Kurniawan, independent auditors, based on Audit Standards established by the Indonesian Institute of Certified Public Accountants, with opinion Unqualified Opinion, as stated in its report dated March 31, 2023 which is not included in this Publication.
2. Angka (nilai) yang disajikan pada Laporan Posisi Keuangan dan Laporan Laba Rugi Komprehensif di atas diambil dari Laporan Keuangan Audit yang disusun berdasarkan Standar Akuntansi Keuangan (Audited)/ The figures (values) presented in the Statement of Financial Position and Comprehensive Income Statement above are taken from the Audited Financial Statements prepared based on Financial Accounting Standards (Audited).
3. Kurs pada tanggal 31 Desember 2022, 1 US \$ : Rp 15.731 (nilai penuh)/ Exchange rate on December 31, 2022, 1 US \$ : Rp 15.731 (full amount). Kurs pada tanggal 31 Desember 2021, 1 US \$ : Rp 14.269 (nilai penuh)/ Exchange rate on December 31, 2021, 1 US \$ : Rp 14,269 (full amount).
4. Laba bersih per saham dasar dihitung berdasarkan laba tahun berjalan dibagi dengan rata-rata tertimbang jumlah saham yang beredar selama tahun yang bersangkutan/ Basic Earnings per share is computed based on income for the year divided by the weighted average number of issued and fully paid shares outstanding during the year.

Jakarta, 31 Maret 2023/ Jakarta, March 31, 2023

PT Asuransi Jiwa Sinarmas MSIG Tbk.

Direksi / Board of Directors

LAPORAN PERUBAHAN EKUITAS KONSOLIDASIAN / CONSOLIDATED STATEMENT OF CHANGES IN EQUITY							
Untuk Tahun yang Berakhir pada Tanggal 31 Desember 2022 / For the Year Ended December 31, 2022							
(Disajikan dalam jutaan Rupiah, kecuali dinyatakan lain) / (Expressed in millions of Rupiah, unless otherwise stated)							
URAIAN/DESCRIPTION	Modal saham ditempatkan dan disetor penuh /Issued and fully paid share capital	Tambahan Modal disetor/ Additional paid-in capital	Keuntungan yang belum direalisasi atas perubahan nilai wajar efek yang diukur pada nilai wajar melalui penghasilan komprehensif lain-neto/ Unrealize gain on changes in fair value of securities at fair value through other comprehensif income-net	Penyisihan kerugian penurunan nilai atas efek yang diukur pada nilai wajar melalui penghasilan komprehensif lain/ Allowance for impairment losses on securities measured at fair value through other comprehensive income	Surplus revaluasi tanah dan bangunan - neto/Revaluation surplus on land and buildings - net	Saldo Laba/ Retained earnings	
						Cadangan umum/ Appropriated for general reserve	Belum ditentukan penggunaannya/ Unappropriated
							Total Ekuitas/ Total Equity
Saldo per 31 Desember 2020/ Balance as of December 31, 2020	210.000	6.842.500	240.214	-	94.967	-	8.047.323
Penyesuaian PSAK No. 71/ Adjustment PSAK No. 71	-	-	(24.693)	5.002	-	(19.778)	(39.469)
Saldo per 1 Januari 2021/ Balance as of January 1, 2021	210.000	6.842.500	215.521	5.002	94.967	-	8.007.854
Laba Tahun berjalan/ Income for the year	-	-	-	-	-	-	73.824
Kerugian yang belum direalisasi atas perubahan nilai wajar efek yang diukur pada nilai wajar melalui penghasilan komprehensif lain - neto/ Unrealized loss on changes in fair value of securities at fair value through other comprehensive income - net	-	-	(51.935)	-	-	-	(51.935)
Keuntungan yang telah direalisasi atas pelepasan nilai wajar efek ekuitas yang diukur pada nilai wajar melalui penghasilan komprehensif lain/ Realized gain on changes in fair value of equity securities at fair value through other comprehensive income	-	-	-	-	-	-	1.118
Cadangan umum/ Appropriated for general reserve	-	-	-	-	-	3.547	(3.547)
Pengukuran kembali liabilitas imbalan kerja karyawan/ Remeasurement of employee benefits liability	-	-	-	-	-	-	3.852
Penyisihan kerugian penurunan nilai atas efek yang diukur pada nilai wajar melalui penghasilan komprehensif lain/ Allowance for impairment losses on securities measured at fair value through other comprehensive income	-	-	-	(1.855)	-	-	(1.855)
Surplus revaluasi tanah dan bangunan tahun berjalan - neto/ Revaluation surplus on land and buildings for the year - net	-	-	-	-	42.351	-	42.351
Transfer surplus revaluasi tanah dan bangunan ke saldo laba/ Transfer of revaluation surplus on land and buildings to retained earnings	-	-	-	-	(9.596)	-	12.303
Dividen/Dividend	-	-	-	-	-	-	(510.300)
Saldo per 31 Desember 2021/ Balance as of December 31, 2021	210.000	6.842.500	163.586	3.147	127.722	3.547	7.567.616
Saldo per 1 Januari 2022/ Balance as of January 1, 2022	210.000	6.842.500	163.586	3.147	127.722	3.547	7.567.616
Laba Tahun berjalan/ Income for the year	-	-	-	-	-	-	367.773
Kerugian yang belum direalisasi atas perubahan nilai wajar efek yang diukur pada nilai wajar melalui penghasilan komprehensif lain - neto/ Unrealized loss on changes in fair value of securities at fair value through other comprehensive income - net	-	-	(27.095)	-	-	-	(27.095)
Kerugian yang telah direalisasi atas pelepasan nilai wajar efek ekuitas yang diukur pada nilai wajar melalui penghasilan komprehensif lain/ Realized loss on changes in fair value of equity securities at fair value through other comprehensive income	-	-	-	-	-	-	(137.549)
Cadangan umum/ Appropriated for general reserve	-	-	-	-	-	724	-
Pengukuran kembali liabilitas imbalan kerja karyawan/ Remeasurement of employee benefits liability	-	-	-	-	-	-	(3.078)
Penyisihan kerugian penurunan nilai atas efek yang diukur pada nilai wajar melalui penghasilan komprehensif lain/ Allowance for impairment losses on securities measured at fair value through other comprehensive income	-	-	-	(365)	-	-	(365)
Surplus revaluasi tanah dan bangunan tahun berjalan - neto/ Revaluation surplus on land and buildings for the year - net	-	-	-	-	(16.463)	-	(16.463)
Transfer surplus revaluasi tanah dan bangunan ke saldo laba/ Transfer of revaluation surplus on land and buildings to retained earnings	-	-	-	-	-	-	5.131
Dividen/ Dividend	-	-	-	-	-	-	(71.400)
Saldo per 31 Desember 2022/ Balance as of December 31, 2022	210.000	6.842.500	136.491	2.782	111.259	4.271	7.684.570