



MONTHLY FINANCIAL STATEMENT  
January 31<sup>st</sup>, 2025 and January 31<sup>st</sup>, 2024  
(Unaudited)

STATEMENT OF FINANCIAL POSITION (Balance Sheet)					
January 31st, 2025 and January 31st, 2024					
(In Million IDR)					
ASSETS	2025	2024	LIABILITIES DAN EQUITY	2025	2024
<strong>I. INVESTMENT</strong>			<strong>I. LIABILITIES</strong>		
1 Term Deposits	81.909	76.627	1 Claims Payable	1.903	-
2 Deposit Certificate	-	-	2 Co-Insurance Payables	-	-
3 Shares	-	-	3 Reinsurance Payables	2.365	2.438
4 Corporate Bonds and Corporate Sukuk	59.073	63.000	4 Commissions Payable	373	64
5 MTN (Medium Term Notes)	-	-	5 Tax Payable	51	6
6 Bonds issued by Republic of Indonesia	89.552	107.277	6 Accrued Expenses	23.436	17.301
7 Bonds issued by Countries Other than Republic of Indonesia	-	-	7 Other Payable	116	12
8 Bonds issued by Bank Indonesia	-	-	<strong>8 Total Liabilities (1 to 7)</strong>	<strong>28.245</strong>	<strong>19.822</strong>
9 Bonds issued by Multinational Entities	-	-			
10 Mutual Fund	-	-	<strong>II. Technical Reserves</strong>		
11 Assets-Backed Securities	-	-	9 Premium Reserves	173.542	187.793
12 Real Estate Investment Fund	-	-	10 Unearned Premium Reserves	40.559	1.232
13 Repurchase Agreement (REPO)	-	-	11 Claim Reserves	5.715	1.807
14 Direct Investments	-	-	12 Catastrophic Reserves	-	-
15 Building with Strata-title Right or Land with Building for Investment	-	-	<strong>13 Total Technical Reserves (9 to 12)</strong>	<strong>219.817</strong>	<strong>190.832</strong>
16 Purchase of Receivables for Financing Company and/or Bank	-	-			
17 Pure Gold	-	-			
18 Mortgage-backed Loan	-	-			
19 Policy Loan	-	-			
20 Other Investments	-	-			
<strong>21 Total Investments (1 to 20)</strong>	<strong>230.534</strong>	<strong>246.904</strong>	<strong>14 Total Liabilities (8 + 13)</strong>	<strong>248.062</strong>	<strong>210.654</strong>
<strong>II. NON INVESTMENT</strong>					
22 Cash and Cash Equivalents	19.830	4.668	15 Subordinated Loan	-	-
23 Premiums Receivable	25.178	172			
24 Reinsurance Premiums Receivable	-	-			
25 Reinsurance Assets	105.392	125.513	<strong>III. EQUITY</strong>		
26 Coinsurance Claim Receivable	-	-	16 Paid up Capital	380.324	380.324
27 Reinsurance Claim Receivable	1.717	5	17 Paid-in Surplus	-	-
28 Investment Receivable	-	-	18 Retained Earnings	(235.781)	(205.288)
29 Investment Yields Receivable	3.365	3.657	19 Other Equity Components	-	-
30 Building with Strata-title Right or Land	-	-			
31 Deferred Acquisition Costs	-	-			
32 Other Fixed Assets	811	1.549			
33 Other Assets	5.778	3.223			
<strong>34 Total Non Investment (22 to 33)</strong>	<strong>162.071</strong>	<strong>138.786</strong>	<strong>20 Total Equity (16 to 19)</strong>	<strong>144.543</strong>	<strong>175.036</strong>
<strong>35 Total Assets (21 + 34)</strong>	<strong>392.605</strong>	<strong>385.690</strong>	<strong>21 Total Liabilities and Equity (14 + 15 + 20)</strong>	<strong>392.605</strong>	<strong>385.690</strong>

BOARD OF COMMISSIONERS AND DIRECTORS	
<strong>BOARD OF COMMISSIONERS</strong>	
PRESIDENT COMMISSIONER	: JIANG TAO
COMMISSIONER	: LO WING KIN
INDEPENDENT COMMISSIONER	: DARJOTO SETYAWAN
INDEPENDENT COMMISSIONER	: INDRA CHANDRA JOSEPH RIADI
<strong>BOARD OF DIRECTORS</strong>	
PRESIDENT DIRECTOR	: HUANG RUJUN
DIRECTOR	: CHIU SHEK YAN
DIRECTOR	: SUCHANDRA TANUUNG
DIRECTOR	: SILVANTY NOVA
<strong>SHAREHOLDERS</strong>	
1. CHINA LIFE INSURANCE (OVERSEAS) COMPANY LIMITED	80%
2. PT SINANSARI PUTRA INDONESIA	20%

MAIN REINSURER'S	
REINSURER'S NAME	%
<strong>Local Reinsurer</strong>	
1. PT Reasuransi Indonesia Utama	0.01%
2. PT Maskapai Reasuransi Indonesia. Tbk	99.90%
3. PT Reasuransi Nusantara Makmur	0.05%
4. PT Indoperkasa Sukses Jaya Reasuransi	0.04%

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STATEMENT OF COMPREHENSIVE INCOME (Profit & Loss)			
January 31st, 2025 and January 31st, 2024			
(In Million IDR)			
DESCRIPTION	2025	2024	
<strong>1 OPERATING REVENUE</strong>			
2 Premium Income	20.241	455	
3 Reinsurance Premium	(3)	(3)	
4 Increase (Decrease) Unearned Premium Reserves	(9.571)	97	
<strong>5 Total Net Premium Income</strong>	<strong>10.667</strong>	<strong>549</strong>	
6 Investment Yields	1.352	1.354	
7 Fee from DPLK/ Other Management Services	-	-	
8 Other Income	145	3	
<strong>9 Total Revenue (5 to 8)</strong>	<strong>12.164</strong>	<strong>1.906</strong>	
<strong>10 EXPENSES</strong>			
11 Claims and Benefits			
a. Claims and Benefits Paid	2.328	-	
b. Unit Redemption	-	-	
c. Reinsurance Claim	(1.713)	-	
d. Increase (Decrease) Premium Reserves	857	904	
e. Increase (Decrease) Claim Reserves	1.770	(1)	
f. Increase (Decrease) Catastrophic Reserves	-	-	
<strong>12 Total Claims and Benefits Expenses</strong>	<strong>3.242</strong>	<strong>903</strong>	
13 Acquisition Cost			
a. Commission Expense - First Year	1.375	31	
b. Commission Expense - Subsequent Year	-	-	
c. Commission Expense - Overriding	-	-	
d. Other Expenses	(2)	62	
<strong>14 Total Acquisition Cost</strong>	<strong>1.373</strong>	<strong>93</strong>	
<strong>15 Total Insurance Expenses (12 + 14)</strong>	<strong>4.615</strong>	<strong>996</strong>	
16 Operating Expenses :			
a. Marketing Expenses	-	-	
b. Other General and Administrative Expenses			
- Employee and Management Expenses	4.089	3.364	
- Training and Education Expenses	-	0	
- Other General and Administrative Expenses	795	724	
c. Management Expenses	-	-	
d. Mortality Charges	-	-	
e. Other Operating Expenses	89	(123)	
<strong>17 Total Operating Expenses</strong>	<strong>4.982</strong>	<strong>3.965</strong>	
<strong>18 Total Expenses (15 + 17)</strong>	<strong>9.597</strong>	<strong>4.961</strong>	
19 Increase (Decrease) Asset Value	-	-	
<strong>20 PROFIT (LOSS) BEFORE FINAL TAX AND INCOME TAX</strong>	<strong>2.567</strong>	<strong>(3.055)</strong>	
21 FINAL TAX EXPENSES	-	-	
<strong>22 PROFIT (LOSS) BEFORE INCOME TAX</strong>	<strong>2.567</strong>	<strong>(3.055)</strong>	
23 INCOME TAX	-	-	
<strong>24 PROFIT (LOSS) AFTER TAX (22 + 23)</strong>	<strong>2.567</strong>	<strong>(3.055)</strong>	
25 OTHER COMPREHENSIVE INCOME	-	-	
<strong>26 TOTAL PROFIT (LOSS) COMPREHENSIVE (24 + 25)</strong>	<strong>2.567</strong>	<strong>(3.055)</strong>	

Jakarta, February 10, 2025

Director,  
PT CHINA LIFE INSURANCE INDONESIA

FINANCIAL HEALTH RATIO		
January 31st, 2025 and January 31st, 2024		
(In Million IDR)		
DESCRIPTION	2025	2024
<strong>Solvency Ratio</strong>		
A. Solvency Target		
a. Admitted Asset	389.245	381.918
b. Liability (Excluding subordinated loan)	248.344	210.570
c. Total of Solvency Levels	140.901	171.349
B. Risk Based Capital (RBC)		
a. Credit Risk	12.127	10.984
b. Liquidity Risk	66	-
c. Market Risk	2	17
d. Insurance Risk	8.434	1.183
e. Operational Risk	615	591
f. Total of RBC	21.244	12.775
C. Surplus (Deficit) Limit of Solvency Level	119.656	158.574
D. Solvency Achievement Ratio (in %)	663%	1341%
<strong>Other Ratio</strong>		
a. Investment Adequate Ratio (%)	219%	385%
b. Liquidity Ratio (%)	140%	369%
c. Investment Results Balance Ratio with Net Premium Income (%)	13%	247%
d. Claim, Operation, and Commission against Net Premium Income (%)	82%	740%

Information :

\*) In accordance with the provisions of article 3 paragraph (1), paragraph (2) and paragraph (3) Regulation of the Financial Services Authority number 71/POJK.05/2016 concerning at any time must meet solvability level at least 100% of RBC. Solvability level for internal target of 120% of RBC.

Notes :

a. Figures (values) are presented in the Financial Position Report and Income Statements and Other Comprehensive Income based on Financial Accounting Standards (SAK) Unaudited.  
b. Exchange rate on January 31, 2025, 1 USD - Rp 16.259.00  
Exchange rate on January 31, 2024, 1 USD - Rp 15.796.00