

MONTHLY FINANCIAL STATEMENT

July 31st, 2025 and July 31st, 2024

STATEMENT OF FINANCIAL POSITION (Balance Sheet)					
July 31st, 2025 and July 31st, 2024					
(In Million IDR)					
ASSETS	2025	2024	LIABILITIES DAN EQUITY	2025	2024
I. INVESTMENT			I. LIABILITIES		
1 Term Deposits	29.000	74.336	1 Claims Payable	18.405	762
2 Deposit Certificate	-	-	2 Co-Insurance Payables	-	-
3 Shares	-	-	3 Reinsurance Payables	2.323	2.452
4 Corporate Bonds and Corporate Sukuk	56.290	55.142	4 Commissions Payable	40	304
5 MTN (Medium Term Notes)	-	-	5 Tax Payable	12	6
6 Bonds issued by Republic of Indonesia	79.285	89.857	6 Accrued Expenses	17.335	13.281
7 Bonds issued by Countries Other than Republic of Indonesia	-	-	7 Other Payable	13	64
8 Bonds issued by Bank Indonesia	-	-	8 Total Liabilities (1 to 7)	38.127	16.870
9 Bonds issued by Multinational Entities	-	-	II. Technical Reserves		
10 Mutual Fund	-	-	9 Premium Reserves	150.234	190.610
11 Assets-Backed Securities	-	-	10 Unearned Premium Reserves	12.446	2.095
12 Real Estate Investment Fund	-	-	11 Claim Reserves	3.954	1.932
13 Repurchase Agreement (REPO)	-	-	12 Catastrophic Reserves	-	-
14 Direct Investments	-	-	13 Total Technical Reserves (9 to 12)	166.634	194.637
15 Building with Strata-title Right or Land with Building for Investment	-	-			
16 Purchase of Receivables for Financing Company and/or Bank	-	-			
17 Pure Gold	-	-			
18 Mortgage-backed Loan	-	-			
19 Policy Loan	-	-			
20 Other Investments	-	-			
21 Total Investments (1 to 20)	164.575	219.335	14 Total Liabilities (8 + 13)	204.762	211.506
II. NON INVESTMENT					
22 Cash and Cash Equivalents	30.718	6.068	15 Subordinated Loan	-	-
23 Premiums Receivable	4.089	141			
24 Reinsurance Premiums Receivable	-	-			
25 Reinsurance Assets	67.023	125.619	III. EQUITY		
26 Coinsurance Claim Receivable	-	-	16 Paid-up Capital	380.324	380.324
27 Reinsurance Claim Receivable	21.957	2.175	17 Paid-in Surplus	-	-
28 Investment Receivable	-	-	18 Retained Earnings	(284.170)	(231.884)
29 Investment Yields Receivable	2.953	3.340	19 Other Equity Components	-	-
30 Building with Strata-title Right or Land	-	-			
31 Deferred Acquisition Costs	-	-			
32 Other Fixed Assets	370	1.549	20 Total Equity (16 to 19)	96.154	148.440
33 Other Assets	9.230	1.720			
34 Total Non Investment (22 to 33)	136.340	140.611	21 Total Liabilities and Equity (14 + 15 + 20)	300.915	359.947
35 Total Assets (21 + 34)	300.915	359.947			

STATEMENT OF COMPREHENSIVE INCOME (Profit & Loss)			
July 31st, 2025 and July 31st, 2024			
(In Million IDR)			
DESCRIPTION	2025	2024	
1 OPERATING REVENUE			
2 Premium Income	31.551	6.433	
3 Reinsurance Premium	(28)	(127)	
4 Increase (Decrease) Unearned Premium Reserves	18.490	(770)	
5 Total Net Premium Income	50.013	5.527	
6 Investment Yields	9.160	9.172	
7 Fee from DPLK/ Other Management Services	-	-	
8 Other Income	561	552	
9 Total Revenue (5 to 8)	59.733	15.251	
10 EXPENSES			
11 Claims and Benefits			
a. Claims and Benefits Paid	91.174	3.613	
b. Unit Redemption	-	-	
c. Reinsurance Claim	(42.351)	(2.598)	
d. Increase (Decrease) Premium Reserves	2.635	3.604	
e. Increase (Decrease) Claim Reserves	463	121	
f. Increase (Decrease) Catastrophic Reserves	-	-	
12 Total Claims and Benefits Expenses	51.921	4.741	
13 Acquisition Cost			
a. Commission Expense - First Year	2.645	631	
b. Commission Expense - Subsequent Year	-	-	
c. Commission Expense - Ovensiding	-	-	
d. Other Expenses	(75)	423	
14 Total Acquisition Cost	2.570	1.054	
15 Total Insurance Expenses (12 + 14)	54.491	5.795	
16 Operating Expenses :			
a. Marketing Expenses	-	-	
b. Other General and Administrative Expenses			
- Employee and Management Expenses	28.668	30.632	
- Training and Education Expenses	132	146	
- Other General and Administrative Expenses	5.660	5.552	
c. Management Expenses	-	-	
d. Mortality Charges	-	-	
e. Other Operating Expenses	1.437	1.127	
17 Total Operating Expenses	35.898	37.457	
18 Total Expenses (15 + 17)	90.389	43.253	
19 Increase (Decrease) Asset Value	-	-	
20 PROFIT (LOSS) BEFORE FINAL TAX AND INCOME TAX	(30.656)	(28.002)	
21 FINAL TAX EXPENSES	-	-	
22 PROFIT (LOSS) BEFORE INCOME TAX	(30.656)	(28.002)	
23 INCOME TAX	-	-	
24 PROFIT (LOSS) AFTER TAX (22 + 23)	(30.656)	(28.002)	
25 OTHER COMPREHENSIVE INCOME	-	-	
26 TOTAL PROFIT (LOSS) COMPREHENSIVE (24 + 25)	(30.656)	(28.002)	

FINANCIAL HEALTH RATIO			
July 31st, 2025 and July 31st, 2024			
(In Million IDR)			
DESCRIPTION	2025	2024	
Solvency Ratio			
A. Solvency Target			
a. Admitted Asset	293.452	356.251	
b. Liability (Excluding subordinated loan)	203.296	211.368	
c. Total of Solvency Levels	90.157	144.883	
B. Risk Based Capital (RBC)			
a. Credit Risk	8.027	7.893	
b. Liquidity Risk	1.218	-	
c. Market Risk	2	227	
d. Insurance Risk	5.528	1.469	
e. Operational Risk	565	573	
f. Total of RBC	15.360	10.162	
C. Surplus (Deficit) Limit of Solvency Level	74.797	134.721	
D. Solvency Achievement Ratio (in %)	587%	1426%	
Other Ratio			
a. Investment Adequate Ratio (%)	196%	327%	
b. Liquidity Ratio (%)	157%	184%	
c. Investment Results Balance Ratio with Net Premium Income (%)	18%	166%	
d. Claim, Operation, and Commission against Net Premium Income (%)	175%	717%	

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 July 31, 2025, 1 USD : Rp 16.387.01
Exchange rate on July 31, 2024, 1 USD : Rp 16.320.00

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

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

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Jakarta, August 11, 2025

Director,

PT CHINA LIFE INSURANCE INDONESIA