



MONTHLY FINANCIAL STATEMENT

August 31st, 2025 and August 31st, 2024

STATEMENT OF FINANCIAL POSITION (Balance Sheet)					
August 31st, 2025 and August 31st, 2024					
(In Million IDR)					
ASSETS	2025	2024	LIABILITIES DAN EQUITY	2025	2024
I. INVESTMENT			I. LIABILITIES		
1 Term Deposits	32.000	72.070	1 Claims Payable	9.406	1.806
2 Deposit Certificate	-	-	2 Co-Insurance Payables	-	-
3 Shares	-	-	3 Reinsurance Payables	2.365	2.438
4 Corporate Bonds and Corporate Sukuk	56.290	55.142	4 Commissions Payable	19	82
5 MTN (Medium Term Notes)	-	-	5 Tax Payable	231	47
6 Bonds issued by Republic of Indonesia	79.231	89.807	6 Accrued Expenses	17.601	18.348
7 Bonds issued by Countries Other than Republic of Indonesia	-	-	7 Other Payable	3.285	120
8 Bonds issued by Bank Indonesia	-	-	8 Total Liabilities (1 to 7)	32.907	22.640
9 Bonds issued by Multinational Entities	-	-			
10 Mutual Fund	-	-	II. Technical Reserves		
11 Assets-Backed Securities	-	-	9 Premium Reserves	142.467	186.038
12 Real Estate Investment Fund	-	-	10 Unearned Premium Reserves	9.434	1.853
13 Repurchase Agreement (REPO)	-	-	11 Claim Reserves	3.266	1.906
14 Direct Investments	-	-	12 Catastrophic Reserves	-	-
15 Building with Strata-title Right or Land with Building for Investment	-	-	13 Total Technical Reserves (9 to 12)	155.167	189.797
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)	167.521	217.019	14 Total Liabilities (8 + 13)	188.074	212.638
II. NON INVESTMENT					
22 Cash and Cash Equivalents	25.132	6.731	15 Subordinated Loan	-	-
23 Premiums Receivable	4.360	87			
24 Reinsurance Premiums Receivable	-	-			
25 Reinsurance Assets	58.682	120.583			
26 Coinsurance Claim Receivable	-	-	III. EQUITY		
27 Reinsurance Claim Receivable	12.560	3.238	16 Paid up Capital	380.324	380.324
28 Investment Receivable	-	-	17 Paid-in Surplus	-	-
29 Investment Yields Receivable	2.697	2.681	18 Retained Earnings	(288.716)	(235.105)
30 Building with Strata-title Right or Land	-	-	19 Other Equity Components	-	-
31 Deferred Acquisition Costs	-	-			
32 Other Fixed Assets	1.415	1.449			
33 Other Assets	7.314	6.077			
34 Total Non Investment (22 to 33)	112.161	140.838	20 Total Equity (16 to 19)	91.608	145.219
35 Total Assets (21 + 34)	279.682	357.857	21 Total Liabilities and Equity (14 + 15 + 20)	279.682	357.857

BOARD OF COMMISSIONERS AND DIRECTORS	
BOARD OF COMMISSIONERS	
PRESIDENT COMMISSIONER	: JIANG TAO
COMMISSIONER	: LO WING KIN
INDEPENDENT COMMISSIONER	: DARJOTO SETYAWAN
INDEPENDENT COMMISSIONER	: INDRA CHANDRA JOSEPH RIADI
BOARD OF DIRECTORS	
PRESIDENT DIRECTOR	: HUANG RUJUN
DIRECTOR	: CHIU SHEK YAN
DIRECTOR	: SUCHANDRA TANUUNG
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	99.88%
3. PT Reasuransi Nusantara Makmur	0.05%
4. PT Indoperkasa Sukses Jaya Reasuransi	0.06%

PT CHINA LIFE INSURANCE INDONESIA
The Plaza Office Tower, Lantai 42
Jl. M.H Thamrin Kav.28-30, Jakarta - 10350
Tel. : (021) 3111 2628 | www.chinalife.co.id

STATEMENT OF COMPREHENSIVE INCOME (Profit & Loss)			
August 31st, 2025 and August 31st, 2024			
(In Million IDR)			
DESCRIPTION	2025	2024	
1 OPERATING REVENUE			
2 Premium Income	32.922	7.130	
3 Reinsurance Premium	(72)	(128)	
4 Increase (Decrease) Unearned Premium Reserves	21.504	(540)	
5 Total Net Premium Income	54.354	6.461	
6 Investment Yields	10.216	10.474	
7 Fee from DPLK/ Other Management Services	-	-	
8 Other Income	524	212	
9 Total Revenue (5 to 8)	65.093	17.147	
10 EXPENSES			
11 Claims and Benefits			
a. Claims and Benefits Paid	105.706	5.819	
b. Unit Redemption	-	-	
c. Reinsurance Claim	(50.694)	(4.424)	
d. Increase (Decrease) Premium Reserves	3.169	4.042	
e. Increase (Decrease) Claim Reserves	(184)	119	
f. Increase (Decrease) Catastrophic Reserves	-	-	
12 Total Claims and Benefits Expenses	57.998	5.556	
13 Acquisition Cost			
a. Commission Expense - First Year	2.646	707	
b. Commission Expense - Subsequent Year	-	-	
c. Commission Expense - Overriding	-	-	
d. Other Expenses	(267)	440	
14 Total Acquisition Cost	2.379	1.148	
15 Total Insurance Expenses (12 + 14)	60.377	6.703	
16 Operating Expenses :			
a. Marketing Expenses	-	-	
b. Other General and Administrative Expenses			
- Employee and Management Expenses	31.733	33.741	
- Training and Education Expenses	208	217	
- Other General and Administrative Expenses	6.385	6.257	
c. Management Expenses	-	-	
d. Mortality Charges	-	-	
e. Other Operating Expenses	1.592	1.451	
17 Total Operating Expenses	39.918	41.667	
18 Total Expenses (15 + 17)	100.295	48.370	
19 Increase (Decrease) Asset Value	-	-	
20 PROFIT (LOSS) BEFORE FINAL TAX AND INCOME TAX	(35.202)	(31.223)	
21 FINAL TAX EXPENSES	-	-	
22 PROFIT (LOSS) BEFORE INCOME TAX	(35.202)	(31.223)	
23 INCOME TAX	-	-	
24 PROFIT (LOSS) AFTER TAX (22 + 23)	(35.202)	(31.223)	
25 OTHER COMPREHENSIVE INCOME	-	-	
26 TOTAL PROFIT (LOSS) COMPREHENSIVE (24 + 25)	(35.202)	(31.223)	

Jakarta, September 10, 2025

Director,

PT CHINA LIFE INSURANCE INDONESIA

FINANCIAL HEALTH RATIO			
August 31st, 2025 and August 31st, 2024			
(In Million IDR)			
DESCRIPTION	2025	2024	
Solvency Ratio			
A. Solvency Target			
a. Admitted Asset	273.028	354.592	
b. Liability (Excluding subordinated loan)	186.061	212.600	
c. Total of Solvency Levels	86.967	141.993	
B. Risk Based Capital (RBC)			
a. Credit Risk	7.706	7.749	
b. Liquidity Risk	1.210	-	
c. Market Risk	2	233	
d. Insurance Risk	4.812	1.404	
e. Operational Risk	585	593	
f. Total of RBC	14.314	9.946	
C. Surplus (Deficit) Limit of Solvency Level	72.652	132.047	
D. Solvency Achievement Ratio (in %)	608%	1428%	
Other Ratio			
a. Investment Adequate Ratio (%)	200%	323%	
b. Liquidity Ratio (%)	167%	174%	
c. Investment Results Balance Ratio with Net Premium Income (%)	19%	162%	
d. Claim, Operation, and Commission against Net Premium Income (%)	179%	686%	

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 August 31, 2025, 1 USD : Rp 16.356,00
Exchange rate on August 31, 2024, 1 USD : Rp 15.409,00