



MONTHLY FINANCIAL STATEMENT

September 30th, 2025 and September 30th, 2024

STATEMENT OF FINANCIAL POSITION (Balance Sheet)					
September 30th, 2025 and September 30th, 2024					
(In Million IDR)					
ASSETS	2025	2024	LIABILITIES DAN EQUITY	2025	2024
I. INVESTMENT			I. LIABILITIES		
1 Term Deposits	55.201	70.096	1 Claims Payable	8.922	848
2 Deposit Certificate	-	-	2 Co-Insurance Payables	-	-
3 Shares	-	-	3 Reinsurance Payables	2.339	2.471
4 Corporate Bonds and Corporate Sukuk	38.290	55.142	4 Commissions Payable	13	150
5 MTN (Medium Term Notes)	-	-	5 Tax Payable	108	29
6 Bonds issued by Republic of Indonesia	79.177	89.757	6 Accrued Expenses	17.190	19.309
7 Bonds issued by Countries Other than Republic of Indonesia	-	-	7 Other Payable	7	0
8 Bonds issued by Bank Indonesia	-	-	8 Total Liabilities (1 to 7)	28.579	22.808
9 Bonds issued by Multinational Entities	-	-			
10 Mutual Fund	-	-	II. Technical Reserves		
11 Assets-Backed Securities	-	-	9 Premium Reserves	136.160	182.748
12 Real Estate Investment Fund	-	-	10 Unearned Premium Reserves	6.055	2.134
13 Repurchase Agreement (REPO)	-	-	11 Claim Reserves	3.182	1.942
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)	145.397	186.824
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)	172.668	214.995	14 Total Liabilities (8 + 13)	173.976	209.632
II. NON INVESTMENT					
22 Cash and Cash Equivalents	14.638	3.902	15 Subordinated Loan	-	-
23 Premiums Receivable	202	377			
24 Reinsurance Premiums Receivable	-	-			
25 Reinsurance Assets	51.391	115.839	III. EQUITY		
26 Coinsurance Claim Receivable	-	-	16 Paid up Capital	380.324	380.324
27 Reinsurance Claim Receivable	11.652	5.856	17 Paid-in Surplus	-	-
28 Investment Receivable	-	-	18 Retained Earnings	(293.256)	(239.988)
29 Investment Yields Receivable	1.655	1.727	19 Other Equity Components	-	-
30 Building with Strata-title Right or Land	-	-			
31 Deferred Acquisition Costs	-	-			
32 Other Fixed Assets	1.381	1.305			
33 Other Assets	7.456	5.967			
34 Total Non Investment (22 to 33)	88.378	134.973	20 Total Equity (16 to 19)	87.068	140.336
35 Total Assets (21 + 34)	261.044	349.968	21 Total Liabilities and Equity (14 + 15 + 20)	261.044	349.968

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	: SUHANDRA 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 Indopertaka Sukses Jaya Reasuransi	0.06%

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STATEMENT OF COMPREHENSIVE INCOME (Profit & Loss)			
September 30th, 2025 and September 30th, 2024			
(In Million IDR)			
DESCRIPTION	2025	2024	
1 OPERATING REVENUE			
2 Premium Income	33.976	9.028	
3 Reinsurance Premium	(94)	(162)	
4 Increase (Decrease) Unearned Premium Reserves	24.876	(802)	
5 Total Net Premium Income	58.758	8.064	
6 Investment Yields	11.220	11.727	
7 Fee from DPLK/ Other Management Services	-	-	
8 Other Income	1.177	123	
9 Total Revenue (5 to 8)	71.155	19.915	
10 EXPENSES			
11 Claims and Benefits			
a. Claims and Benefits Paid	119.541	10.470	
b. Unit Redemption	-	-	
c. Reinsurance Claim	(59.739)	(8.467)	
d. Increase (Decrease) Premium Reserves	4.109	5.493	
e. Increase (Decrease) Claim Reserves	(231)	178	
f. Increase (Decrease) Catastrophic Reserves	-	-	
12 Total Claims and Benefits Expenses	63.681	7.673	
13 Acquisition Cost			
a. Commission Expense - First Year	1.358	839	
b. Commission Expense - Subsequent Year	-	-	
c. Commission Expense - Overriding	-	-	
d. Other Expenses	1.261	447	
14 Total Acquisition Cost	2.618	1.287	
15 Total Insurance Expenses (12 + 14)	66.299	8.960	
16 Operating Expenses :			
a. Marketing Expenses	-	-	
b. Other General and Administrative Expenses			
- Employee and Management Expenses	35.419	37.909	
- Training and Education Expenses	245	253	
- Other General and Administrative Expenses	7.099	7.101	
c. Management Expenses	-	-	
d. Mortality Charges	-	-	
e. Other Operating Expenses	1.834	1.797	
17 Total Operating Expenses	44.597	47.061	
18 Total Expenses (15 + 17)	110.896	56.021	
19 Increase (Decrease) Asset Value	-	-	
20 PROFIT (LOSS) BEFORE FINAL TAX AND INCOME TAX	(39.741)	(36.106)	
21 FINAL TAX EXPENSES	-	-	
22 PROFIT (LOSS) BEFORE INCOME TAX	(39.741)	(36.106)	
23 INCOME TAX	-	-	
24 PROFIT (LOSS) AFTER TAX (22 + 23)	(39.741)	(36.106)	
25 OTHER COMPREHENSIVE INCOME	-	-	
26 TOTAL PROFIT (LOSS) COMPREHENSIVE (24 + 25)	(39.741)	(36.106)	

Jakarta, October 10, 2025

Director,
PT CHINA LIFE INSURANCE INDONESIA

FINANCIAL HEALTH RATIO			
September 30th, 2025 and September 30th, 2024			
(In Million IDR)			
DESCRIPTION	2025	2024	
Solvency Ratio			
A. Solvency Target			
a. Admitted Asset	254.105	346.351	
b. Liability (Excluding subordinated loan)	171.377	208.010	
c. Total of Solvency Levels	82.727	138.340	
B. Risk Based Capital (RBC)			
a. Credit Risk	7.471	7.607	
b. Liquidity Risk	1.186	165	
c. Market Risk	2	224	
d. Insurance Risk	4.126	1.491	
e. Operational Risk	579	561	
f. Total of RBC	13.364	10.048	
C. Surplus (Deficit) Limit of Solvency Level	69.364	128.293	
D. Solvency Achievement Ratio (in %)	619%	1377%	
Other Ratio			
a. Investment Adequate Ratio (%)	200%	308%	
b. Liquidity Ratio (%)	167%	177%	
c. Investment Results Balance Ratio with Net Premium Income (%)	19%	145%	
d. Claim, Operation, and Commission against Net Premium Income (%)	179%	627%	

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 September 30, 2025, 1 USD : Rp 16.680,00
Exchange rate on September 30, 2024, 1 USD : Rp 15.138,00