



MONTHLY FINANCIAL STATEMENT
November 30th, 2025 and November 30th, 2024

STATEMENT OF FINANCIAL POSITION (Balance Sheet)					
November 30th, 2025 and November 30th, 2024					
(In Million IDR)					
ASSETS	2025	2024	LIABILITIES DAN EQUITY	2025	2024
I. INVESTMENT			I. LIABILITIES		
1 Term Deposits	35.000	68.816	1 Claims Payable	9.954	1.258
2 Deposit Certificate	-	-	2 Co-Insurance Payables	-	-
3 Shares	-	-	3 Reinsurance Payables	2.337	2.425
4 Corporate Bonds and Corporate Sukuk	38.290	55.142	4 Commissions Payable	19	168
5 MTN (Medium Term Notes)	-	-	5 Tax Payable	35	33
6 Bonds issued by Republic of Indonesia	79.068	89.655	6 Accrued Expenses	17.859	20.618
7 Bonds issued by Countries Other than Republic of Indonesia	-	-	7 Other Payable	6	1.150
8 Bonds issued by Bank Indonesia	-	-	8 Total Liabilities (1 to 7)	30.209	25.692
9 Bonds issued by Multinational Entities	-	-			
10 Mutual Fund	-	-	II. Technical Reserves		
11 Assets-Backed Securities	-	-	9 Premium Reserves	106.354	177.501
12 Real Estate Investment Fund	-	-	10 Unearned Premium Reserves	2.288	8.522
13 Repurchase Agreement (REPO)	-	-	11 Claim Reserves	2.921	2.564
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)	111.562	188.588
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)	152.358	213.613	14 Total Liabilities (8 + 13)	141.772	214.240
II. NON INVESTMENT					
22 Cash and Cash Equivalents	14.854	6.995	15 Subordinated Loan	-	-
23 Premiums Receivable	577	663			
24 Reinsurance Premiums Receivable	-	-			
25 Reinsurance Assets	23.444	110.990	III. EQUITY		
26 Coinsurance Claim Receivable	-	-	16 Paid up Capital	380.324	380.324
27 Reinsurance Claim Receivable	16.805	6.329	17 Paid-in Surplus	-	-
28 Investment Receivable	-	-	18 Retained Earnings	(304.019)	(245.770)
29 Investment Yields Receivable	2.291	2.702	19 Other Equity Components	-	-
30 Building with Strata-title Right or Land	-	-			
31 Deferred Acquisition Costs	-	-			
32 Other Fixed Assets	1.427	1.037			
33 Other Assets	6.320	6.465			
34 Total Non Investment (22 to 33)	65.719	135.181	20 Total Equity (16 to 19)	76.305	134.554
35 Total Assets (21 + 34)	218.077	348.794	21 Total Liabilities and Equity (14 + 15 + 20)	218.077	348.794

BOARD OF COMMISSIONERS AND DIRECTORS	
BOARD OF COMMISSIONERS	
COMMISSIONER	: LO WING KIN
INDEPENDENT COMMISSIONER	: DARJOTO SETYAWAN
INDEPENDENT COMMISSIONER	: INDRA CHANDRA JOSEPH RIADI
BOARD OF DIRECTORS	
PRESIDENT DIRECTOR	: HUANG RUJIN
DIRECTOR	: CHIU SHEK YAN
DIRECTOR	: SUCHANDRA TANJUNG
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	99.79%
3. PT Reasuransi Nusantara Makmur	0.05%
4. PT Indoperkasa Sukses Jaya Reasuransi	0.15%

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STATEMENT OF COMPREHENSIVE INCOME (Profit & Loss)			
November 30th, 2025 and November 30th, 2024			
(In Million IDR)			
DESCRIPTION	2025	2024	
1 OPERATING REVENUE			
2 Premium Income	34.914	19.846	
3 Reinsurance Premium	(98)	(180)	
4 Increase (Decrease) Unearned Premium Reserves	28.634	(7.200)	
5 Total Net Premium Income	63.449	12.466	
6 Investment Yields	13.232	14.270	
7 Fee from DPLK/ Other Management Services	-	-	
8 Other Income	1.229	350	
9 Total Revenue (5 to 8)	77.910	27.086	
10 EXPENSES			
11 Claims and Benefits			
a. Claims and Benefits Paid	159.345	18.129	
b. Unit Redemption	-	-	
c. Reinsurance Claim	(87.710)	(14.785)	
d. Increase (Decrease) Premium Reserves	2.101	5.063	
e. Increase (Decrease) Claim Reserves	(352)	822	
f. Increase (Decrease) Catastrophic Reserves	-	-	
12 Total Claims and Benefits Expenses	73.383	9.228	
13 Acquisition Cost			
a. Commission Expense - First Year	585	2.458	
b. Commission Expense - Subsequent Year	-	-	
c. Commission Expense - Overriding	-	-	
d. Other Expenses	1.356	416	
14 Total Acquisition Cost	1.941	2.874	
15 Total Insurance Expenses (12 + 14)	75.324	12.102	
16 Operating Expenses :			
a. Marketing Expenses	-	-	
b. Other General and Administrative Expenses			
- Employee and Management Expenses	42.057	45.324	
- Training and Education Expenses	248	316	
- Other General and Administrative Expenses	8.735	9.242	
c. Management Expenses	-	-	
d. Mortality Charges	-	-	
e. Other Operating Expenses	2.050	1.989	
17 Total Operating Expenses	53.090	56.872	
18 Total Expenses (15 + 17)	128.414	68.974	
19 Increase (Decrease) Asset Value	-	-	
20 PROFIT (LOSS) BEFORE FINAL TAX AND INCOME TAX	(50.504)	(41.888)	
21 FINAL TAX EXPENSES	-	-	
22 PROFIT (LOSS) BEFORE INCOME TAX	(50.504)	(41.888)	
23 INCOME TAX	-	-	
24 PROFIT (LOSS) AFTER TAX (22 + 23)	(50.504)	(41.888)	
25 OTHER COMPREHENSIVE INCOME	-	-	
26 TOTAL PROFIT (LOSS) COMPREHENSIVE (24 + 25)	(50.504)	(41.888)	

Jakarta, December 10, 2025

Director,

PT CHINA LIFE INSURANCE INDONESIA

FINANCIAL HEALTH RATIO			
November 30th, 2025 and November 30th, 2024			
(In Million IDR)			
DESCRIPTION	2025	2024	
Solvency Ratio			
A. Solvency Target			
a. Admitted Asset	211.865	344.804	
b. Liability (Excluding subordinated loan)	139.689	214.357	
c. Total of Solvency Levels	72.177	130.447	
B. Risk Based Capital (RBC)			
a. Credit Risk	6.330	7.513	
b. Liquidity Risk	1.144	67	
c. Market Risk	941	218	
d. Insurance Risk	3.095	2.419	
e. Operational Risk	566	545	
f. Total of RBC	12.075	10.763	
C. Surplus (Deficit) Limit of Solvency Level	60.100	119.685	
D. Solvency Achievement Ratio (in %)	598%	1212%	
Other Ratio			
a. Investment Adequate Ratio (%)	190%	284%	
b. Liquidity Ratio (%)	204%	154%	
c. Investment Results Balance Ratio with Net Premium Income (%)	21%	114%	
d. Claim, Operation, and Commission against Net Premium Income (%)	199%	513%	

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 November 30, 2025, 1 USD : Rp 16.644.00
Exchange rate on November 30, 2024, 1 USD : Rp 15.867.00