



# MONTHLY FINANCIAL STATEMENT

## December 31<sup>st</sup>, 2025 and December 31<sup>st</sup>, 2024

STATEMENT OF FINANCIAL POSITION (Balance Sheet)					
December 31st, 2025 and December 31st, 2024					
(In Million IDR)					
ASSETS	2025	2024	LIABILITIES DAN EQUITY	2025	2024
<strong>I. INVESTMENT</strong>			<strong>I. LIABILITIES</strong>		
1 Term Deposits	30.000	72.861	1 Claims Payable	15.029	5.290
2 Deposit Certificate	-	-	2 Co-Insurance Payables	-	-
3 Shares	-	-	3 Reinsurance Payables	2.298	2.362
4 Corporate Bonds and Corporate Sukuk	38.290	59.073	4 Commissions Payable	35	271
5 MTN (Medium Term Notes)	-	-	5 Tax Payable	91	189
6 Bonds issued by Republic of Indonesia	79.013	89.603	6 Accrued Expenses	17.936	22.750
7 Bonds issued by Countries Other than Republic of Indonesia	-	-	7 Other Payable	12	17
8 Bonds issued by Bank Indonesia	-	-	<strong>8 Total Liabilities (1 to 7)</strong>	<strong>35.402</strong>	<strong>38.879</strong>
9 Bonds issued by Multinational Entities	-	-			
10 Mutual Fund	-	-	<strong>II. Technical Reserves</strong>		
11 Assets-Backed Securities	-	-	9 Premium Reserves	90.373	173.554
12 Real Estate Investment Fund	-	-	10 Unearned Premium Reserves	468	31.000
13 Repurchase Agreement (REPO)	-	-	11 Claim Reserves	2.475	3.951
14 Direct Investments	-	-	12 Catastrophic Reserves	12	-
15 Building with Strata-title Right or Land with Building for Investment	-	-	<strong>13 Total Technical Reserves (9 to 12)</strong>	<strong>93.328</strong>	<strong>208.504</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>147.303</strong>	<strong>221.537</strong>	<strong>14 Total Liabilities (8 + 13)</strong>	<strong>128.729</strong>	<strong>239.383</strong>
<strong>II. NON INVESTMENT</strong>					
22 Cash and Cash Equivalents	21.182	20.089	15 Subordinated Loan	-	-
23 Premiums Receivable	397	19.277			
24 Reinsurance Premiums Receivable	-	-			
25 Reinsurance Assets	10.588	106.278			
26 Coinsurance Claim Receivable	-	-			
27 Reinsurance Claim Receivable	13.715	4.765	<strong>III. EQUITY</strong>		
28 Investment Receivable	-	-	16 Paid up Capital	380.324	380.324
29 Investment Yields Receivable	3.046	2.331	17 Paid-in Surplus	-	-
30 Building with Strata-title Right or Land	-	-	18 Retained Earnings	(307.850)	(238.348)
31 Deferred Acquisition Costs	-	-	19 Other Equity Components	-	-
32 Other Fixed Assets	1.993	942			
33 Other Assets	3.680	6.140			
<strong>34 Total Non Investment (22 to 33)</strong>	<strong>53.900</strong>	<strong>159.822</strong>	<strong>20 Total Equity (16 to 19)</strong>	<strong>72.474</strong>	<strong>141.976</strong>
<strong>35 Total Assets (21 + 34)</strong>	<strong>201.204</strong>	<strong>381.359</strong>	<strong>21 Total Liabilities and Equity (14 + 15 + 20)</strong>	<strong>201.204</strong>	<strong>381.359</strong>

BOARD OF COMMISSIONERS AND DIRECTORS	
<strong>BOARD OF COMMISSIONERS</strong>	
COMMISSIONER	: LO WING KIN
INDEPENDENT COMMISSIONER	: DARJOTO SETYAWAN
INDEPENDENT COMMISSIONER	: INDRA CHANDRA JOSEPH RIADI
<strong>BOARD OF DIRECTORS</strong>	
PRESIDENT DIRECTOR	: HUANG RUJIN
DIRECTOR	: CHIU SHEK YAN
DIRECTOR	: SUCHANDRA TANJUNG
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	99.55%
3. PT Reasuransi Nusantara Makmur	0.09%
4. PT Indoperkasa Sukses Jaya Reasuransi	0.35%

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](http://www.chinalife.co.id)

STATEMENT OF COMPREHENSIVE INCOME (Profit & Loss)			
December 31st, 2025 and December 31st, 2024			
(In Million IDR)			
DESCRIPTION	2025	2024	
<strong>1 OPERATING REVENUE</strong>			
2 Premium Income	35.527	56.806	
3 Reinsurance Premium	(100)	(210)	
4 Increase (Decrease) Unearned Premium Reserves	30.453	(28.673)	
<strong>5 Total Net Premium Income</strong>	<strong>65.881</strong>	<strong>26.922</strong>	
6 Investment Yields	14.209	15.574	
7 Fee from DPLK/ Other Management Services	-	-	
8 Other Income	1.600	473	
<strong>9 Total Revenue (5 to 8)</strong>	<strong>81.690</strong>	<strong>42.969</strong>	
<strong>10 EXPENSES</strong>			
11 Claims and Benefits			
a. Claims and Benefits Paid	179.471	24.658	
b. Unit Redemption	-	-	
c. Reinsurance Claim	(101.021)	(19.546)	
d. Increase (Decrease) Premium Reserves	(1.088)	5.795	
e. Increase (Decrease) Claim Reserves	(733)	2.245	
f. Increase (Decrease) Catastrophic Reserves	12	-	
<strong>12 Total Claims and Benefits Expenses</strong>	<strong>76.641</strong>	<strong>13.151</strong>	
13 Acquisition Cost			
a. Commission Expense - First Year	208	4.592	
b. Commission Expense - Subsequent Year	-	-	
c. Commission Expense - Overriding	-	-	
d. Other Expenses	1.434	445	
<strong>14 Total Acquisition Cost</strong>	<strong>1.643</strong>	<strong>5.037</strong>	
<strong>15 Total Insurance Expenses (12 + 14)</strong>	<strong>78.284</strong>	<strong>18.188</strong>	
16 Operating Expenses :			
a. Marketing Expenses	-	-	
b. Other General and Administrative Expenses			
- Employee and Management Expenses	44.835	49.248	
- Training and Education Expenses	248	263	
- Other General and Administrative Expenses	10.454	11.448	
c. Management Expenses	-	-	
d. Mortality Charges	-	-	
e. Other Operating Expenses	2.205	2.222	
<strong>17 Total Operating Expenses</strong>	<strong>57.741</strong>	<strong>63.178</strong>	
<strong>18 Total Expenses (15 + 17)</strong>	<strong>136.025</strong>	<strong>81.367</strong>	
19 Increase (Decrease) Asset Value	-	(3.931)	
<strong>20 PROFIT (LOSS) BEFORE FINAL TAX AND INCOME TAX</strong>	<strong>(54.335)</strong>	<strong>(34.467)</strong>	
21 FINAL TAX EXPENSES	-	-	
<strong>22 PROFIT (LOSS) BEFORE INCOME TAX</strong>	<strong>(54.335)</strong>	<strong>(34.467)</strong>	
23 INCOME TAX	-	-	
<strong>24 PROFIT (LOSS) AFTER TAX (22 + 23)</strong>	<strong>(54.335)</strong>	<strong>(34.467)</strong>	
25 OTHER COMPREHENSIVE INCOME	-	-	
<strong>26 TOTAL PROFIT (LOSS) COMPREHENSIVE (24 + 25)</strong>	<strong>(54.335)</strong>	<strong>(34.467)</strong>	

Jakarta, January 9, 2026

Director,

PT CHINA LIFE INSURANCE INDONESIA

FINANCIAL HEALTH RATIO			
December 31st, 2025 and December 31st, 2024			
(In Million IDR)			
DESCRIPTION	2025	2024	
<strong>Solvency Ratio</strong>			
A. Solvency Target			
a. Admitted Asset	197.581	377.446	
b. Liability (Excluding subordinated loan)	127.099	239.863	
c. Total of Solvency Levels	70.482	137.584	
B. Risk Based Capital (RBC)			
a. Credit Risk	5.734	11.599	
b. Liquidity Risk	1.092	54	
c. Market Risk	969	2	
d. Insurance Risk	2.435	4.865	
e. Operational Risk	553	607	
f. Total of RBC	10.783	17.127	
C. Surplus (Deficit) Limit of Solvency Level	59.700	120.457	
D. Solvency Achievement Ratio (in %)	654%	803%	
<strong>Other Ratio</strong>			
a. Investment Adequate Ratio (%)	204%	236%	
b. Liquidity Ratio (%)	230%	149%	
c. Investment Results Balance Ratio with Net Premium Income (%)	22%	58%	
d. Claim, Operation, and Commission against Net Premium Income (%)	208%	281%	

### 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 December 31, 2025, 1 USD : Rp 16.782.00  
Exchange rate on December 31, 2024, 1 USD : Rp 16.162.00