

IKHTISAR DATA KEUANGAN PENTING

HIGHLIGHTS OF IMPORTANT FINANCIAL DATA

Ikhtisar Laba (Rugi) dan Penghasilan Komprehensif Lain Konsolidasian

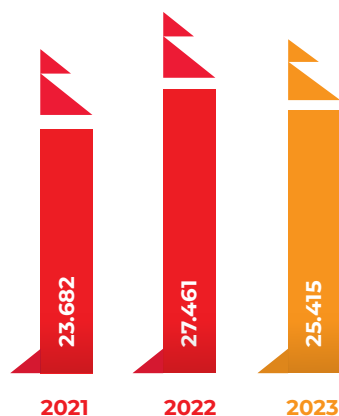
Highlights of Consolidated Profit (Loss) and Other Comprehensive Income

dalam miliar Rupiah, kecuali dinyatakan lain)
(In billion Rupiah, unless stated otherwise)

Uraian Description	2023	2022*	2021*	YoY 2023- 2022 (%)
Pendapatan Underwriting Underwriting Income	25.415	27.461	23.682	-7,45%
Beban Underwriting Underwriting Expenses	19.285	19.726	(17.565)	-2,24%
Hasil Underwriting Underwriting Income	6.131	7.735	6.117	-20,74%
Laba (Rugi) Bersih Tahun Berjalan Profit (Loss) for the Year	2.374	4.119	3.440	-42,36%
Laba (Rugi) Tahun Berjalan yang Diatribusikan kepada: Profit (Loss) for the Year Attributable To:				
Pemilik Entitas Holding Owner of Holding	2.303	4.049	3.380	-43,12%
Kepentingan Non-Pengendali Non-Controlling Interest	71	71	60	0,00%
Laba (Rugi) Komprehensif Comprehensive Profit (Loss)	2.612	3.095	3.440	-15,61%
Laba (Rugi) Komprehensif yang Diatribusikan kepada: Comprehensive Profit (Loss) Attributable To:				
Pemilik Entitas Holding Owner of Holding	2.541	3.027	3.274	-16,06%
Kepentingan Non-Pengendali Non-Controlling Interest	71	68	58	4,41%
Laba (Rugi) Komprehensif Tahun Berjalan Comprehensive Profit (Loss) for the Year	2.612	3.095	3.332	-15,61%
*) Disajikan Kembali *) Restated				

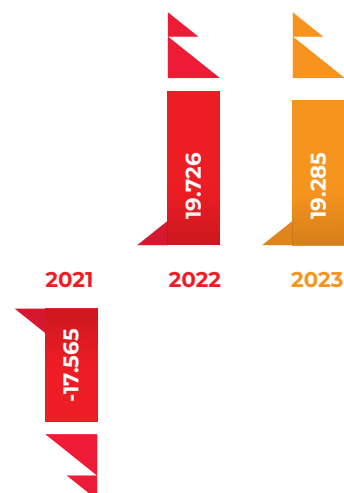
Pendapatan Underwriting (Rp miliar)

Underwriting Income (Billion IDR)



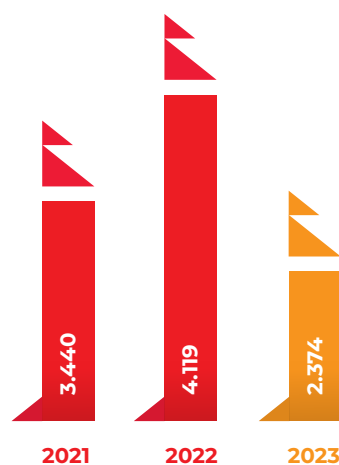
Beban Underwriting (Rp miliar)

Underwriting Expenses (Billion IDR)



Laba Tahun Berjalan (Rp miliar)

Income for the Year (Billion IDR)



Ikhtisar Posisi Keuangan Konsolidasian

Highlights of Consolidated Statement Of Financial Position

(dalam miliar Rupiah, kecuali dinyatakan lain)
(In billion Rupiah, unless stated otherwise)

Uraian Description	2023	2022*	2021*	YoY 2023-2022 (%)
Jumlah Aset Total Asset	135.406	131.757	119.967	2,77%
Jumlah Liabilitas Total Liabilities	96.919	94.577	80.871	2,48%
Dana Tabarru Tabarru Fund	(1.787)	(970)	(663)	84,23%
Ekuitas yang Diatribusikan kepada: Equity Attributable to:				
Pemilik Entitas Holding Owner of Holding	39.376	37.258	38.881	5,68%

Kepentingan Non-Pengendali Non-Controlling Interest	898	892	878	0,67%
Jumlah Ekuitas Total Equity	40.274	38.150	39.759	5,57%
Jumlah Liabilitas dan Ekuitas Total Liabilities and Equity	135.406	131.757	119.967	2,77%

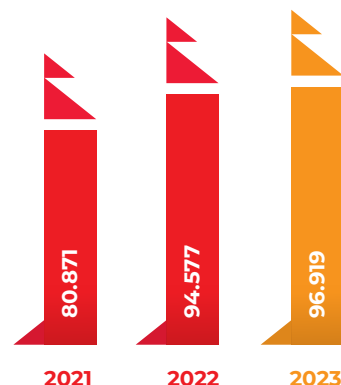
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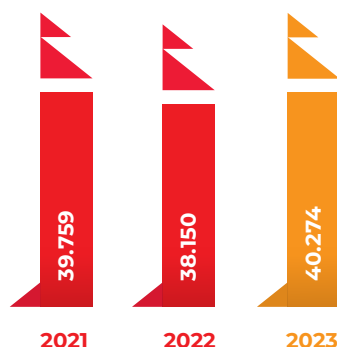
Jumlah Aset (Rp miliar) Total Asset (Billion IDR)



Jumlah Liabilitas (Rp miliar) Total Liabilities (Billion IDR)



Jumlah Ekuitas (Rp miliar) Total Equity (Billion IDR)



Ikhtisar Arus Kas Konsolidasian Highlights of Consolidated Cash Flow

(dalam miliar Rupiah, kecuali dinyatakan lain)
(In billion Rupiah, unless stated otherwise)

Uraian Description	2023	2022*	2021*	YoY 2023-2022 (%)
Arus Kas dari (untuk) Aktivitas Operasi Cash Flows from (for) Operating Activities	(717)	(379)	2.933	89,18%
Arus Kas dari (untuk) Aktivitas Investasi Cash Flows from (for) Investment Activities	(1.072)	(13.511)	(21.805)	-92,07%
Arus Kas dari (untuk) Aktivitas Pendanaan Cash Flows from (for) Financing Activities	1.256	3.742	19.483	-66,44%
Kas dan Setara Kas di Awal Tahun Cash and Cash Equivalents at Beginning of the Year	14.140	24.278	25.630	-41,76%
Kas dan Setara Kas di Akhir Tahun Cash and Cash Equivalents at The End of the Year	13.596	14.140	26.242	-3,85%

*) Disajikan Kembali

*) Restated

Ikhtisar Rasio-Rasio Keuangan

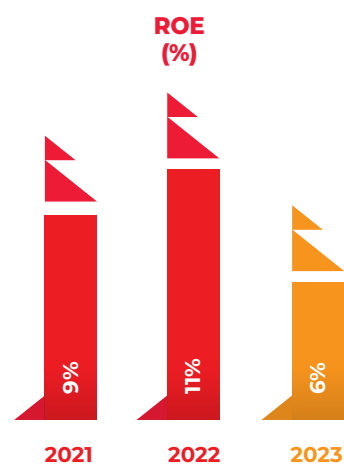
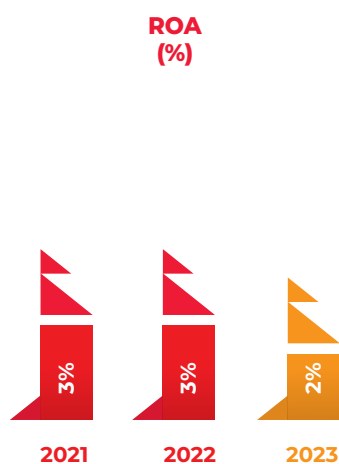
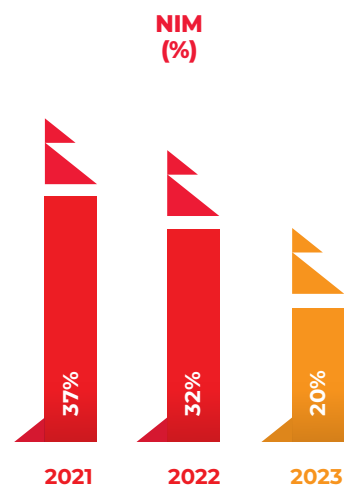
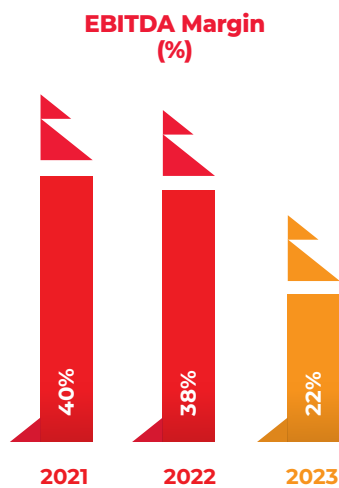
Highlights of Financial Ratios

(dalam %)

Uraian Description	2023	2022*	2021*
EBITDA Margin	22	38	40
Net Income Margin (NIM)	20	32	37
Return on Asset (ROA)	2	3	3
Return on Equity (ROE)	6	11	9
Rasio Liabilitas terhadap Ekuitas Liability to Equity Ratio	241	248	203
Rasio Liabilitas terhadap jumlah Aset Liabilities to Total Assets Ratio	72	72	67

*) Disajikan Kembali

*) Restated



Ikhtisar Operasional

Highlights of Operational Activities

(dalam miliar Rupiah, kecuali dinyatakan lain)
(In billion Rupiah, unless stated otherwise)

Uraian Description	2023	2022	Pertumbuhan Growth	
			Nominal	Persentase Percentage (%)
Pendapatan <i>Underwriting</i> Underwriting Income				
Pendapatan Premi Asuransi-Bersih Insurance Premium Income - Net	17.917	20.822	(2.905)	-13,95%
Pendapatan Penjaminan-Bersih Guarantee Income - Net	6.556	5.365	1.191	22,20%
Jumlah Pendapatan <i>Underwriting</i> Total Underwriting Income	25.415	27.461	(2.046)	-7,45%
Beban <i>Underwriting</i> Underwriting Expenses	19.285	19.726	(441)	-2,24%
Hasil <i>Underwriting</i> Underwriting Income	6.131	7.735	(1.604)	-20,74%
Pendapatan Jasa Manajemen Keuangan Financial Management Services Income	400	463	(63)	-13,61%
Pendapatan Pengelolaan Gedung Building Management Income	150	131	19	14,50%
Hasil Investasi Investment Income	4.999	4.519	480	10,62%