

**PT LIFE INSURANCE**

**Head Office: Address** .....

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**Financial Statement**

Per 31 December 20X0 and 20X1

<b>STATEMENT OF FINANCIAL POSITION (BALANCE SHEET)</b>					
<b>PER 31 DECEMBER 20X0 AND 20X1</b>					
<b>(in million rupiah)</b>					
<b>ASSETS</b>	<b>20X0</b>	<b>20X1</b>	<b>LIABILITIES AND EQUITIES</b>	<b>20X0</b>	<b>20X1</b>

The balance sheet must include the assets and liabilities from investment-linked insurance products, with the following details:

<b>Investment-linked Insurance Products</b>		
<b>DESCRIPTIONS</b>	<b>20X0</b>	<b>20X1</b>
Assets		
a. Investment		
b. Non-Investment		
Total Assets		
Liabilities		
a. Payables		
b. Technical Reserve		
Total Liabilities		
Premium Income		
Investment Yields		
Claims and Benefits		

<b>COMPREHENSIVE PROFIT/LOSS STATEMENT</b>		
<b>FOR YEAR ENDING ON 31 DECEMBER 20X0 AND 20X1</b>		
<b>(in million rupiah)</b>		
<b>DESCRIPTIONS</b>	<b>20X0</b>	<b>20X1</b>

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<b>FINANCIAL SOUNDNESS            PER 31 DECEMBER 20X0 AND 20X1            (in million rupiah)</b>		
<b>Descriptions</b>	<b>20X0</b>	<b>20X1</b>
<b>Solvency Level Attained</b>		
A. Solvency Level a. Admitted Assets b. Liabilities Solvency Level B. Minimum Risk-Based Capital (MMBR) <sup>2)</sup> a. Asset Mismanagement (Schedule A) b. Mismatch between Projected Flow of Asset and Liabilities (Schedule B) c. Mismatch between Values of Asset and Liabilities in Each Foreign Currency (Schedule C) d. Difference between Claims Incurred and Claims Projected (Schedule D) e. Interest Rate Risk (Schedule E) f. Reinsurance Risk (Schedule F)		

g. Operational Risk (Schedule G) h. PAYDI (investment-linked products) Operational Risk (Schedule H) <p style="text-align: center;">Total MMBR</p> C. Over (Under) Limit in Solvency Level D. Solvency Ratio Attained (%) <sup>3)</sup>		
<b>Other Information</b>		
a. Amount of Guarantee Fund b. Liquidity Ratio (%) c. Investment Adequacy Ratio (%) d. Ratio of Matching Balance between Investment Yields and Net Premium Income f. Expenses Ratio (Claim, Business Operation, and Commission) on Net Premium Income (%)		

<b>BOARD OF DIRECTORS AND BOARD OF COMMISSIONERS</b>	
<b>BOARD OF COMMISSIONERS</b>	
HEAD OF BOARD OF COMMISSIONERS :	.....
COMMISSIONER :	.....
COMMISSIONER :	.....
<b>BOARD OF DIRECTORS</b>	
HEAD OF BOARD OF DIRECTORS :	.....
COMMISSIONER :	.....
COMMISSIONER :	.....

<b>COMPANY OWNERS</b>	
1. ....	.....%
2. ....	.....%
3. ....	.....%
4. ....	.....%

**Descriptions:**

1. Presentation of Statement of Financial Position (Balance Sheet) and Comprehensive Profit/Loss Statement is adjusted to the provisions in Generally Acceptable Statements of Financial Accounting Standards.
2. Financial soundness is the level of financial soundness under conventional principle.
3. MMBR = *Modal Minimum Berbasis Risiko* (Minimum Risk-Based Capital) is the specified minimum level of solvency i.e. the amount of funds needed to anticipate the risk of loss that may arise as a result of deviation in management of assets and liabilities.
4. In line with Article 2 of the Regulation of Minister of Finance No. 53/PMK.010/2012 concerning the Financial Soundness of Insurance Company and Reinsurance Company, the lowest target of solvency level is 120% of minimum risk-based capital.

**Notes:**

- a. Audited by Public Accountant ..... with the following opinion: “.....”
- b. Technical Reserve calculated by actuary “.....”
- c. Figures (values) presented in the Statement of Financial Position (Balance Sheets) and Profit Loss Statement are based on SAK (Audit Report)
- d. Exchange rate on 31 December 20X0, 1 US \$ : Rp .....
- e. Exchange rate on 31 December 20X1, 1 US \$ : Rp .....
- f. Other information (fill out other information related to transparency and accountability of the financial statement)

**Jakarta, .....**

**Board of Directors,  
PT XYZ**

**Director**

**Director**

Stipulated in Jakarta  
on 27 August 2013  
CHIEF EXECUTIVE FOR NON-BANK  
FINANCIAL INDUSTRY SUPERVISION

Signed  
FIRDAUS DJAELANI

This copy conforms the original  
Head of Legal Assistance Division  
Financial Services Authority

Signed

Mufti Asmawidjaja