

**Ringkasan Laporan Keuangan**  
**PT AIA FINANCIAL**  
**Triwulan IV Tahun 2017**

**Laporan Posisi Keuangan**

(dalam jutaan rupiah)

| URAIAN                                                             | Dana Perusahaan |                | Dana Tabarru' dan Tanahud |         |              | Dana Investasi Peserta |              | Penyesuaian  | Gabungan     |
|--------------------------------------------------------------------|-----------------|----------------|---------------------------|---------|--------------|------------------------|--------------|--------------|--------------|
|                                                                    | SAK             | SAP            | SAK DT                    | SAK DTH | SAP          | SAK                    | SAP          |              |              |
| ASET                                                               | 2,609,511.00    | 1,106,083.06   | 1,559,697.96              | -       | 1,559,672.10 | 6,640,418.02           | -            | 1,477,391.21 | 9,332,235.77 |
| Investasi                                                          | 951,367.54      | 940,393.45     | 1,444,993.55              | -       | 1,444,993.55 | 6,614,738.98           | -            | 10,974.09    | 9,000,125.97 |
| Deposito                                                           | 1,400.00        | 1,400.00       | 2,700.00                  | -       | -            | 2,700.00               | -            | -            | 172,690.00   |
| Sertifikat Deposito                                                | -               | -              | -                         | -       | -            | -                      | -            | -            | -            |
| Saham Syariah                                                      | -               | -              | -                         | -       | -            | 5,605,065.25           | -            | -            | 5,605,065.25 |
| Sukuk atau Obligasi Syariah                                        | 222,389.78      | 222,389.78     | 367,446.75                | -       | 367,446.75   | -                      | -            | -            | 589,836.53   |
| MTN Syariah                                                        | -               | -              | -                         | -       | -            | -                      | -            | -            | -            |
| Surat Berharga Syariah Negara                                      | 489,102.08      | 489,102.08     | 414,280.07                | -       | 414,280.07   | -                      | -            | -            | 903,382.15   |
| Surat Berharga Syariah yang Diterbitkan oleh Bank Indonesia        | -               | -              | -                         | -       | -            | -                      | -            | -            | -            |
| Surat Berharga Syariah yang Diterbitkan oleh Negara Selain NKRI    | -               | -              | -                         | -       | -            | -                      | -            | -            | -            |
| Surat Berharga Syariah yang Diterbitkan oleh Lembaga Multinasional | -               | -              | -                         | -       | -            | -                      | -            | -            | -            |
| Reksa Dana Syariah                                                 | 227,501.59      | 227,501.59     | 660,566.72                | -       | 660,566.72   | 841,083.73             | -            | -            | 1,729,152.05 |
| Efek Beragun Aset Syariah                                          | -               | -              | -                         | -       | -            | -                      | -            | -            | -            |
| Dana Investasi Real Estate Syariah                                 | -               | -              | -                         | -       | -            | -                      | -            | -            | -            |
| REPO                                                               | -               | -              | -                         | -       | -            | -                      | -            | -            | -            |
| Pembiayaan Melalui Kerjasama dengan Pihak Lain                     | -               | -              | -                         | -       | -            | -                      | -            | -            | -            |
| Pembiayaan Syariah Dengan Hak Tanggungan                           | -               | -              | -                         | -       | -            | -                      | -            | -            | -            |
| Penyerahan Langsung                                                | -               | -              | -                         | -       | -            | -                      | -            | -            | -            |
| Properti Investasi                                                 | -               | -              | -                         | -       | -            | -                      | -            | -            | -            |
| Emas murni                                                         | -               | -              | -                         | -       | -            | -                      | -            | -            | -            |
| Investasi lain                                                     | 10,974.09       | -              | -                         | -       | -            | -                      | -            | 10,974.09    | 0.00         |
| Bukan Investasi                                                    | 1,658,143.46    | 165,689.61     | 114,704.41                | -       | 114,678.55   | 25,679.04              | -            | 1,466,417.12 | 332,109.79   |
| Kas dan Bank                                                       | 35,821.31       | 35,821.31      | 84,253.59                 | -       | 84,253.59    | 20,088.74              | -            | -            | 140,163.64   |
| Tagihan                                                            | 129,868.30      | 129,868.30     | 20,442.30                 | -       | 20,442.30    | 5,590.30               | -            | -            | 155,900.89   |
| Aset Reasuransi                                                    | -               | -              | 9,982.66                  | -       | 9,982.66     | -                      | -            | -            | 9,982.66     |
| Biaya akuisisi yang ditangguhkan                                   | -               | -              | -                         | -       | -            | -                      | -            | -            | -            |
| Property Bukan Investasi                                           | -               | -              | -                         | -       | -            | -                      | -            | -            | -            |
| Aset Lain                                                          | 1,492,453.85    | -              | 25.86                     | -       | -            | -                      | 1,466,417.12 | -            | 26,062.59    |
| LIABILITAS DAN EKUITAS DANA                                        | 2,609,511.00    | 1,106,083.06   | 1,559,697.95              | -       | 1,559,672.09 | 6,640,418.02           | -            | 1,477,391.21 | 9,332,235.76 |
| Liabilitas                                                         | 860,095.24      | 851,962.14     | 1,184,631.31              | -       | 1,183,312.37 | 90,556.98              | -            | 1,466,417.12 | 668,866.41   |
| Utang klaim dan manfaat dibayar                                    | -               | -              | 3,699.64                  | -       | 3,649.29     | -                      | -            | -            | 18,525.68    |
| Biaya yang Masih Harus Dibayar                                     | 7,036.30        | 7,036.30       | 14.75                     | -       | 14.75        | 11,474.62              | -            | -            | 587,404.42   |
| Utang lain                                                         | 840,984.73      | 577,583.21     | 1,133,754.44              | -       | 1,133,754.44 | 79,082.36              | -            | 1,466,417.12 | 59,236.68    |
| Penyisihan Teknis                                                  | 12,074.21       | 267,342.63     | 47,162.47                 | -       | 45,893.89    | -                      | -            | -            | 12,074.21    |
| Penyisihan uroh                                                    | 12,074.21       | 267,342.63     | -                         | -       | -            | -                      | -            | -            | -            |
| Penyisihan PAYDI yang memberikan garansi pokok investasi           | -               | -              | -                         | -       | -            | -                      | -            | -            | -            |
| Penyisihan kontribusi                                              | -               | -              | 31,690.99                 | -       | 30,409.78    | -                      | -            | -            | 31,690.99    |
| Penyisihan atas kontribusi yang belum merupakan pendapatan         | -               | -              | 2,995.16                  | -       | 2,995.16     | -                      | -            | -            | 2,995.16     |
| Penyisihan klaim                                                   | -               | -              | 12,476.32                 | -       | 12,488.95    | -                      | -            | -            | 12,476.32    |
| Penyisihan atas risiko bencana                                     | -               | -              | -                         | -       | -            | -                      | -            | -            | -            |
| Qardh                                                              | -               | -              | -                         | -       | -            | -                      | -            | -            | -            |
| Ekuitas Dana                                                       | 1,749,415.76    | 254,120.92     | 375,066.64                | -       | 376,359.72   | 6,549,861.04           | -            | 10,974.09    | 8,663,369.35 |
| Modal Disetor                                                      | 50,000.00       | 50,000.00      | -                         | -       | -            | -                      | -            | -            | 50,000.00    |
| Agiio/Disagio Saham                                                | -               | -              | -                         | -       | -            | -                      | -            | -            | -            |
| Akumulasi Dana                                                     | -               | -              | 360,166.91                | -       | 360,166.91   | 6,549,861.04           | -            | 10,974.09    | 6,899,053.85 |
| Profit Equilization Reserve                                        | -               | -              | -                         | -       | -            | -                      | -            | -            | -            |
| Saldo Laba                                                         | 1,667,400.81    | 1,667,400.81   | -                         | -       | -            | -                      | -            | -            | 1,667,400.81 |
| Komponen Ekuitas Lainnya                                           | 32,014.94       | 32,014.94      | 14,899.74                 | -       | 14,899.74    | -                      | -            | -            | 46,914.68    |
| Selisih Saldo SAK dan Saldo SAP                                    | -               | -              | 1,318.94                  | -       | 1,318.94     | -                      | -            | -            | -            |
| Aset Yang Tidak Diperkenankan                                      | -               | (1,503,427.94) | (25.86)                   | -       | (25.86)      | -                      | -            | -            | -            |

**Laporan Kinerja Keuangan**

(dalam jutaan rupiah)

| Uraian                                                                               | Dana Perusahaan | Dana Tabarru' | Dana Tanahud | Dana Investasi Peserta |                 | Penyesuaian | Gabungan     |
|--------------------------------------------------------------------------------------|-----------------|---------------|--------------|------------------------|-----------------|-------------|--------------|
|                                                                                      |                 |               |              | Akad Wakalah Bil Ujrah | Akad Mudharabah |             |              |
| PENDAPATAN                                                                           |                 |               |              |                        |                 |             |              |
| PENDAPATAN INVESTASI DAN UJROH PENGELOLAAN INVESTASI                                 |                 |               |              |                        |                 |             |              |
| Hasil Investasi                                                                      | 79,773.39       | 160,454.46    | -            | 459,449.76             | -               | (10,974.09) | 688,703.52   |
| Hasil Investasi yang Dibagikan ke Dana Perusahaan                                    | -               | -             | -            | -                      | -               | -           | -            |
| Jumlah Hasil Investasi                                                               | 79,773.39       | 160,454.46    | -            | 459,449.76             | -               | (10,974.09) | 688,703.52   |
| Jumlah Ujroh Pengelolaan Investasi                                                   | -               | -             | -            | -                      | -               | -           | -            |
| Jumlah Pendapatan Hasil Investasi dan Ujroh Pengelolaan Investasi                    | 79,773.39       | 160,454.46    | -            | 459,449.76             | -               | (10,974.09) | 688,703.52   |
| PENDAPATAN UNDERWRITING                                                              |                 |               |              |                        |                 |             |              |
| Kontribusi Tabarru'/Kontribusi Tanahud/Ujroh/Alokasi Investasi                       | 627,099.46      | 72,272.18     | -            | 1,515,501.47           | -               | -           | 2,214,873.12 |
| Kontribusi Reasuransi/Retrosesi                                                      | -               | 11,762.48     | -            | -                      | -               | -           | 11,762.48    |
| Kontribusi Neto                                                                      | 627,099.46      | 60,509.70     | -            | 1,515,501.47           | -               | -           | 2,203,110.64 |
| Penurunan (Kenaikan) Penyisihan Kontribusi dan PAKYBMP (Net Setelah Aset Reasuransi) | -               | (4,619.58)    | -            | -                      | -               | -           | (4,619.58)   |
| a. Penurunan (kenaikan) Penyisihan Kontribusi                                        | -               | (4,619.58)    | -            | -                      | -               | -           | (4,619.58)   |
| b. Penurunan (kenaikan) PAKYBMP                                                      | -               | 1,917.73      | -            | -                      | -               | -           | 1,917.73     |
| c. Penurunan (Kenaikan) Penyisihan atas Risiko Bencana                               | -               | -             | -            | -                      | -               | -           | -            |
| Jumlah Pendapatan Kontribusi Neto                                                    | -               | 57,807.85     | -            | -                      | -               | -           | 57,807.85    |
| PENDAPATAN UNDERWRITING                                                              | 706,872.85      | 57,807.85     | -            | -                      | -               | (10,974.09) | 753,706.62   |
| BEBAN                                                                                |                 |               |              |                        |                 |             |              |
| BEBAN UNDERWRITING                                                                   |                 |               |              |                        |                 |             |              |
| Beban Klaim                                                                          |                 |               |              |                        |                 |             |              |
| a. Klaim Bruto                                                                       | -               | 57,083.04     | -            | -                      | -               | -           | 57,083.04    |
| b. Klaim recovery                                                                    | -               | 8,209.27      | -            | -                      | -               | -           | 8,209.27     |
| c. Kenaikan (Penurunan) Penyisihan Klaim                                             | -               | (490.37)      | -            | -                      | -               | -           | (490.37)     |
| d. Penarikan Dana Investasi Peserta yang telah jatuh tempo                           | -               | -             | -            | -                      | -               | -           | -            |
| e. Penarikan/Pebebasan Dana Investasi Peserta (belum it tempo)                       | -               | -             | -            | 611,110.58             | -               | -           | 611,110.58   |
| Jumlah Beban Klaim Netto                                                             | -               | 48,383.39     | -            | 611,110.58             | -               | -           | 659,493.97   |
| Beban Adjuster                                                                       | -               | -             | -            | -                      | -               | -           | -            |
| JUMLAH BEBAN UNDERWRITING                                                            | -               | 48,383.39     | -            | -                      | -               | -           | 48,383.39    |
| JUMLAH SURPLUS (DEFISIT) UNDERWRITING                                                | -               | 9,424.46      | -            | -                      | -               | -           | 9,424.46     |
| a. Surplus underwriting untuk dana Perusahaan                                        | -               | -             | -            | -                      | -               | -           | -            |
| b. Surplus underwriting untuk Peserta                                                | -               | -             | -            | -                      | -               | -           | -            |
| BEBAN USAHA:                                                                         |                 |               |              |                        |                 |             |              |
| a. Beban Pemasaran                                                                   | 3,197.23        | -             | -            | -                      | -               | -           | 3,197.23     |
| b. Beban Akuisisi                                                                    | 62,477.89       | -             | -            | -                      | -               | -           | 62,477.89    |
| c. Beban Umum dan Administrasi:                                                      | 155,993.30      | -             | -            | -                      | -               | -           | 155,993.30   |
| - Beban Pegawai dan Pengurus                                                         | 49,541.32       | -             | -            | -                      | -               | -           | 49,541.32    |
| - Beban Pendidikan dan Pelatihan                                                     | 3,130.88        | -             | -            | -                      | -               | -           | 3,130.88     |
| - Beban Umum dan Administrasi Lainnya                                                | 103,321.10      | -             | -            | -                      | -               | -           | 103,321.10   |
| Kenaikan (penurunan) Penyisihan Ujroh                                                | 12,074.21       | -             | -            | -                      | -               | -           | 12,074.21    |
| Kenaikan (penurunan) Penyisihan PAYDI yang Memberikan Garansi Pokok Investasi        | -               | -             | -            | -                      | -               | -           | -            |
| JUMLAH BEBAN USAHA                                                                   | 233,742.62      | -             | -            | -                      | -               | -           | 233,742.62   |
| LABA (RUGI) USAHA ASURANSI                                                           | 473,130.23      | -             | -            | -                      | -               | -           | 473,130.23   |
| Pendapatan lain                                                                      | 16,942.15       | -             | -            | -                      | -               | -           | 16,942.15    |
| Beban Lain                                                                           | -               | -             | -            | -                      | -               | (10,974.09) | (10,974.09)  |
| LABA (RUGI) SEBELUM PAJAK                                                            | 490,072.38      | -             | -            | -                      | -               | -           | 490,072.38   |
| Pajak Penghasilan                                                                    | -               | -             | -            | -                      | -               | -           | -            |
| LABA SETELAH PAJAK                                                                   | 490,072.38      | -             | -            | -                      | -               | -           | 490,072.38   |
| PENDAPATAN KOMPREHENSIF LAIN                                                         | 35,593.98       | -             | -            | -                      | -               | -           | 35,593.98    |
| JUMLAH KINERJA SELURUH DANA                                                          | 925,666.36      | 169,878.92    | -            | 1,363,840.65           | -               | -           | 2,059,385.93 |

**PENCAPAIAN TINGKAT SOLVABILITAS**

(dalam jutaan rupiah)

| Keterangan                                                                            | Dana Tabarru' dan Dana Tanahud | Dana Perusahaan |
|---------------------------------------------------------------------------------------|--------------------------------|-----------------|
| Tingkat Solvabilitas                                                                  | 376,359.73                     | 254,120.92      |
| A. Aset yang diperkenankan (AYD)                                                      | 1,559,672.10                   | 1,106,083.06    |
| B. Liabilitas selain Qardh dari Dana Perusahaan                                       | 1,183,312.37                   | 851,962.14      |
| Dana Tabarru' dan dana Tanahud Minimum Berbasis Risiko (DTMBR)                        | 44,653.04                      | 30,805.92       |
| A. Risiko Kredit                                                                      | 8,429.98                       | 14,101.22       |
| B. Risiko Likuiditas                                                                  | 31,160.99                      | 9,010.90        |
| C. Risiko Pasar                                                                       | 353.36                         | 121.70          |
| D. Risiko Asuransi                                                                    | 4,548.26                       | -               |
| E. Risiko Operasional                                                                 | 160.45                         | 7,572.10        |
| 1. Risiko PAYDI Digaransi                                                             | -                              | -               |
| a. Risiko Kredit                                                                      | -                              | -               |
| b. Risiko Likuiditas                                                                  | -                              | -               |
| c. Risiko Pasar                                                                       | -                              | -               |
| 2. Aset PAYDI Digaransi                                                               | -                              | -               |
| 3. Liabilitas PAYDI Digaransi                                                         | -                              | -               |
| Tingkat Solvabilitas sebelum memperhitungkan Aset yang Tersedia untuk Qardh (dalam %) | 842.85%                        | 824.91%         |
| Target Tingkat Solvabilitas Internal                                                  | 120.00%                        | 120.00%         |
| Tingkat Solvabilitas dengan DTMBR/MMBR yang Dipersyaratkan Peraturan                  | 120.00%                        | 120.00%         |
| Aset yang Tersedia Untuk Qardh yang Diperhitungkan sebagai Penambah AYD Dana Tabarru' | -                              | -               |
| A. Kekurangan (kelebihan) tingkat solvabilitas dari target internal                   | -                              | -               |
| B. Ketidakkucupan investasi, kas dan bank                                             | -                              | -               |
| Rasio Tingkat Solvabilitas Dana Tabarru' dan Dana Tanahud, dan Dana Perusahaan        | 842.85%                        | 824.91%         |

**RASIO KEUANGAN SELAIN TINGKAT SOLVABILITAS**

(dalam jutaan rupiah)

| Uraian                                        | Indikator         |                 |                |               |
|-----------------------------------------------|-------------------|-----------------|----------------|---------------|
|                                               | Dana Tabarru' dan | Dana Perusahaan | Dana Investasi | Gabungan      |
| Rasio Likuiditas                              |                   |                 |                |               |
| A. Kekayaan lancar                            | 1,548,513.74      | 2,609,511.00    | 6,629,443.93   | 10,787,468.66 |
| B. Kewajiban lancar                           | 1,136,810.62      | 860,095.24      | 6,629,443.93   | 8,626,349.79  |
| C. Rasio (a-b)                                | 136.22%           | 303.40%         | 100.00%        | 125.05%       |
| Rasio perimbangan investasi dengan liabilitas |                   |                 |                |               |
| A. Investasi, kas dan bank                    | 1,529,247.14      | -               | -              | -             |
| B. Penyisihan teknis                          | 45,893.89         | -               | -              | -             |
| C. Utang klaim retensi sendiri                | 3,699.64          | -               | -              | -             |
| D. Rasio [a:(b+c)]                            | 3083.56%          | -               | -              | -             |
| Rasio Pendapatan Investasi Neto               |                   |                 |                |               |
| A. Pendapatan investasi netto                 | 160,454.46        | 79,773.39       | 7,297,670.88   | 7,537,898.72  |
| B. Rata-rata investasi                        | 1,405,294.890     | 1,364,274.955   | 9,678,978.951  | 12,448,548.80 |
| C. Rasio (a-b)                                | 11.42%            | 5.85%           | 75.40%         | 60.55%        |
| Rasio beban klaim                             |                   |                 |                |               |
| A. Beban klaim netto                          | 48,383.39         | -               | -              | -             |
| B. Kontribusi netto                           | 57,807.85         | -               | -              | -             |
| C. Rasio (a-b)                                | 83.70%            | -               | -              | -             |
| Rasio perubahan dana                          |                   |                 |                |               |
| A. Dana tahun/triwulan/bulan berjalan         | 360,166.91        | 1,749,415.76    | 6,538,886.94   | 8,648,469.61  |
| B. Dana tahun/triwulan/bulan lalu             | 195,296.59        | 1,590,952.17    | 6,170,130.20   | 7,956,378.96  |
| C. Perubahan dana (a-b)                       | 164,870.32        | 158,463.59      | 368,756.74     | 692,090.65    |
| D. Rasio (c-b)                                | 84.42%            | 9.96%           | 5.98%          | 8.70%         |
|                                               |                   |                 |                |               |