

Nomor Surat	156/DU/VII/2026
Nama Emiten	Asuransi Jasa Tania Tbk
Kode Emiten	ASJT
Perihal	Penyampaian Laporan Keuangan Interim Yang Tidak Diaudit

Perseroan dengan ini menyampaikan laporan keuangan untuk periode 6 Bulan yang berakhir pada 30/06/2026 dengan ikhtisar sebagai berikut :

Informasi mengenai anak perusahaan Perseroan sebagai berikut :

Dokumen ini merupakan dokumen resmi Asuransi Jasa Tania Tbk yang tidak memerlukan tanda tangan karena dihasilkan secara elektronik.

Asuransi Jasa Tania Tbk bertanggung jawab penuh atas informasi tertera di dalam dokumen ini.

[1000000] General information

Informasi umum		General information
Informasi umum	30 June 2026	General information
Nama entitas	Asuransi Jasa Tania Tbk	Entity name
Penjelasan perubahan nama dari akhir periode laporan sebelumnya		Explanation of change in name from the end of the preceding reporting period
Kode entitas	ASJT	Entity code
Nomor identifikasi entitas	AA432	Entity identification number
Industri utama entitas	Asuransi / Insurance	Entity main industry
Standar akuntansi yang dipilih	PSAK	Selected accounting standards
Sektor	G. Financials	Sector
Subsektor	G4. Insurance	Subsector
Industri	G41. Insurance	Industry
Subindustri	G412. General Insurance	Subindustry
Informasi pemegang saham pengendali	National Corporation	Controlling shareholder information
Jenis entitas	Local Company - Indonesia Jurisdiction	Type of entity
Jenis efek yang dicatatkan	Saham / Stock	Type of listed securities
Jenis papan perdagangan tempat entitas tercatat	Pengembangan / Development	Type of board on which the entity is listed
Apakah merupakan laporan keuangan satu entitas atau suatu kelompok entitas	Entitas tunggal / Single entity	Whether the financial statements are of an individual entity or a group of entities
Periode penyampaian laporan keuangan	Kuartal II / Second Quarter	Period of financial statements submissions
Tanggal Surat Pernyataan Direksi		Date Of Board Of Directors' Statement Letter
Tanggal awal periode berjalan	January 01, 2026	Current period start date
Tanggal akhir periode berjalan	June 30, 2026	Current period end date
Tanggal akhir tahun sebelumnya	December 31, 2025	Prior year end date
Tanggal awal periode sebelumnya	January 01, 2025	Prior period start date
Tanggal akhir periode sebelumnya	June 30, 2025	Prior period end date
Tanggal akhir 2 tahun sebelumnya	December 31, 2024	Prior 2 year end date
Mata uang pelaporan	Rupiah / IDR	Description of presentation currency
Kurs konversi pada tanggal pelaporan jika mata uang penyajian selain rupiah		Conversion rate at reporting date if presentation currency is other than rupiah
Pembulatan yang digunakan dalam penyajian jumlah dalam laporan keuangan	Satuan Penuh / Full Amount	Level of rounding used in financial statements
Jenis laporan atas laporan keuangan	Tidak Diaudit / Unaudit	Type of report on financial statements
Jenis opini auditor		Type of auditor's opinion
Hal yang diungkapkan dalam		Matters disclosed in

paragraf pendapat untuk penekanan atas suatu masalah atau paragraf penjelasan lainnya, jika ada		emphasis-of-matter or other-matter paragraph, if any
Hasil penugasan review		Result of review engagement
Opini Hal Audit Utama		Any Key Audit Matters Opinion
Jumlah Hal Audit Utama		Total Key Audit Matters
Paragraf Hal Audit Utama		Key Audit Matters Paragraph
Tanggal laporan audit atau hasil laporan review		Date of auditor's opinion or result of review report
Auditor tahun berjalan		Current year auditor
Nama partner audit tahun berjalan		Name of current year audit signing partner
Lama tahun penugasan partner yang menandatangani		Number of years served as audit signing partner
Auditor tahun sebelumnya		Prior year auditor
Nama partner audit tahun sebelumnya		Name of prior year audit signing partner
Kepatuhan terhadap pemenuhan peraturan OJK Nomor: 75/POJK.04/2017 tentang Tanggung Jawab Direksi Atas Laporan Keuangan	Ya / Yes	Whether in compliance with OJK rules No. 75/POJK.04/2017 concerning responsibilities of board of directors on financial statements
Kepatuhan terhadap pemenuhan independensi akuntan yang memberikan jasa audit di pasar modal sesuai dengan POJK Nomor 13/POJK.03/2017 tentang Penggunaan Jasa Akuntan Publik dalam Kegiatan Jasa Keuangan	Ya / Yes	Compliance to the independency of Accountant that provide services in Capital Market as regulated in OJK rules No. 13/POJK.03/2017 concerning The Use of Public Accountant and Auditing Firm in Financial Services Activities.

[6220000] Statement of financial position presented using order of liquidity - Insurance Industry

Laporan posisi keuangan

Statement of financial position

	<u>30 June 2026</u>	<u>31 December 2025</u>	
Laporan posisi keuangan			Statement of financial position
Aset			Assets
Kas dan setara kas	12,137,154,216	11,321,965,350	Cash and cash equivalents
Piutang hasil investasi	1,939,363,796	1,378,767,442	Investment income receivables
Piutang premi			Premium receivables
Piutang reasuransi			Reinsurance receivables
Piutang koasuransi			Coinsurance receivables
Piutang retrosesi			Retrocession receivables
Piutang lainnya	699,755,188	699,755,188	Other receivables
Aset reasuransi	142,014,517,165	128,354,955,127	Reinsurance assets
Investasi			Investments
Investasi dalam deposito berjangka	121,212,066,729	155,233,149,830	Investments in time deposits
Investasi pada efek dan reksadana yang diukur pada nilai wajar melalui laba rugi	9,228,959,972	6,930,470,465	Investments on securities and mutual funds at fair value through profit or loss
Investasi pada efek yang nilai wajar melalui pendapatan komprehensif lainnya	102,013,106,118	101,423,956,995	Investments on fair value through other comprehensive income securities
Investasi pada efek yang biaya perolehan diamortisasi			Investments on amortized cost securities
Penyertaan saham	2,508,208,732	2,508,208,732	Investments in shares
Investasi lainnya			Other investments
Investasi pemegang polis pada kontrak unit-linked			Investments of policyholder in unit-linked contracts
Biaya dibayar dimuka	5,748,857,835	3,306,095,872	Prepaid expenses
Jaminan			Guarantees
Pajak dibayar dimuka			Prepaid taxes
Aset tidak lancar atau kelompok lepasan diklasifikasikan sebagai dimiliki untuk dijual			Non-current assets or disposal groups classified as held-for-sale
Aset tidak lancar atau kelompok lepasan diklasifikasikan sebagai dimiliki untuk didistribusikan kepada pemilik			Non-current assets or disposal groups classified as held-for-distribution to owners
Aset pajak tangguhan	4,243,879,923	4,243,879,923	Deferred tax assets
Aset retrosesi			Retrocession assets
Biaya akuisisi tangguhan			Deferred acquisition costs
Goodwill			Goodwill
Aset takberwujud selain goodwill			Intangible assets other than goodwill
Properti investasi			Investment properties
Aset tetap	99,602,058,366	99,718,381,670	Property, plant, and equipment

Aset hak guna			Right of use assets
Aset imbalan pasca kerja			Post-employment benefit assets
Aset pengampunan pajak			Tax amnesty assets
Aset lainnya	76,346,131,461	44,316,053,800	Other assets
Jumlah aset	577,694,059,501	559,435,640,394	Total assets
Liabilitas, dana tabarru, dan ekuitas			Liabilities, tabarru funds and equity
Liabilitas			Liabilities
Utang koasuransi			Coinsurance liabilities
Utang reasuransi			Reinsurance payables
Utang komisi			Commission payables
Utang klaim			Claim payables
Utang retrosesi			Retrocession payables
Utang obligasi			Bonds payable
Sukuk			Sukuk
Utang dividen			Dividends payable
Utang pajak	1,057,089,553	1,705,654,660	Taxes payable
Dana zakat			Zakat fund
Beban akrual	881,066,800	2,970,105,634	Accrued expenses
Titipan premi			Premium deposits
Liabilitas atas kontrak			Contract liabilities
Kewajiban ujah			Ujah liabilities
Liabilitas yang secara langsung berhubungan dengan aset tidak lancar atau kelompok lepasan yang diklasifikasikan sebagai dimiliki untuk dijual atau dimiliki untuk didistribusikan kepada pemilik			Liabilities directly associated with non-current assets or disposal groups classified as held-for-sale or as held-for-distribution to owners
Liabilitas kepada pemegang polis unit-linked			Liabilities to policyholder in unit-linked contracts
Liabilitas kontrak asuransi			Insurance contract liabilities
Liabilitas asuransi atas premi yang belum merupakan pendapatan	106,344,791,534	67,162,283,249	Insurance liabilities on unearned premium
Liabilitas asuransi atas estimasi liabilitas klaim	104,926,522,436	125,126,262,602	Insurance liabilities on estimated claims liability
Liabilitas asuransi atas manfaat polis masa depan			Insurance liabilities for future policy benefits
Provisi yang timbul dari kerugian tes kecukupan liabilitas			Provisions for losses arising resulting from liability adequacy test
Liabilitas asuransi atas pendapatan premi ditangguhkan			Insurance liabilities on deferred premium income
Liabilitas pajak tangguhan			Deferred tax liabilities
Kewajiban imbalan pasca kerja	3,997,692,988	3,570,434,277	Post-employment benefit obligations

Liabilitas pengampunan pajak			Tax amnesty liabilities
Liabilitas lainnya	56,325,231,652	37,263,210,546	Other liabilities
Jumlah liabilitas	273,532,394,963	237,797,950,968	Total liabilities
Dana syirkah temporer			Temporary syirkah funds
Akumulasi dana tabarru			Accumulated tabarru's funds
Dana syirkah temporer mudharabah			Mudharabah temporary syirkah funds
Jumlah dana syirkah temporer			Total temporary syirkah funds
Ekuitas			Equity
Ekuitas yang diatribusikan kepada pemilik entitas induk			Equity attributable to equity owners of parent entity
Saham biasa	140,000,000,000	140,000,000,000	Common stocks
Saham preferen			Preferred stocks
Tambahan modal disetor	20,971,259,054	20,971,259,054	Additional paid-in capital
Saham treasuri			Treasury stocks
Uang muka setoran modal			Advances in capital stock
Opsi saham			Stock options
Penjabaran laporan keuangan			Translation adjustment
Cadangan revaluasi	81,280,513,145	81,280,513,145	Revaluation reserves
Cadangan selisih kurs penjabaran			Reserve of exchange differences on translation
Cadangan perubahan nilai wajar aset keuangan nilai wajar melalui pendapatan komprehensif lainnya	(62,981,737)	5,281,869,139	Reserve for changes in fair value of fair value through other comprehensive income financial assets
Cadangan keuntungan (kerugian) investasi pada instrumen ekuitas			Reserve of gains (losses) from investments in equity instruments
Cadangan pembayaran berbasis saham			Reserve of share-based payments
Cadangan lindung nilai arus kas			Reserve of cash flow hedges
Cadangan pengukuran kembali program imbalan pasti	(3,916,735,427)	(3,916,735,427)	Reserve of remeasurements of defined benefit plans
Cadangan lainnya	55,726,891	(95,099,898)	Other reserves
Selisih Transaksi Perubahan Ekuitas Entitas Anak/Asosiasi			Difference Due to Changes of Equity in Subsidiary/Associates
Komponen ekuitas lainnya			Other components of equity
Saldo laba			Retained earnings

(akumulasi kerugian)			(deficit)
Saldo laba yang telah ditentukan penggunaannya	87,406,423,409	82,212,279,999	Appropriated retained earnings
Saldo laba yang belum ditentukan penggunaannya	(21,572,540,797)	(4,096,396,586)	Unappropriated retained earnings
Jumlah ekuitas yang diatribusikan kepada pemilik entitas induk	304,161,664,538	321,637,689,426	Total equity attributable to equity owners of parent entity
Proforma ekuitas			Proforma equity
Kepentingan non-pengendali			Non-controlling interests
Jumlah ekuitas	304,161,664,538	321,637,689,426	Total equity
Jumlah liabilitas, dana tabarru dan ekuitas	577,694,059,501	559,435,640,394	Total liabilities, tabarru funds and equity

[6312000] Statement of profit or loss and other comprehensive income, OCI components presented net of tax, by nature - Insurance Industry

Laporan laba rugi dan penghasilan komprehensif lain

Statement of profit or loss and other comprehensive income

	30 June 2026	30 June 2025	
Laporan laba rugi dan penghasilan komprehensif lain			Statement of profit or loss and other comprehensive income
Pendapatan dari premi asuransi	112,625,731,399	103,207,554,664	Revenue from insurance premiums
Premi reasuransi	23,254,529,817	(25,134,692,804)	Reinsurance premiums
Premi retrosesi			Retrocession premiums
Penurunan (kenaikan) premi yang belum merupakan pendapatan			Decrease (increase) in unearned premiums
Penurunan (kenaikan) pendapatan premi disesikan kepada reasuradur			Decrease (increase) in premium income ceded to reinsurer
Pendapatan komisi			Commission income
Pendapatan bersih investasi	4,435,963,574	5,061,884,887	Net investment income
Penerimaan ujah			Ujah received
Laba (rugi) penjualan investasi pada efek dan reksadana yang diukur pada nilai wajar melalui laba rugi			Gains (losses) on sale of securities and mutual funds at fair value through profit or loss
Laba (rugi) penjualan pada penyertaan saham			Gains (losses) on sale of shares of stock
Laba (rugi) yang belum direalisasi dari efek dan reksadana pada nilai wajar melalui laba rugi			Unrealised fair value gains (losses) on securities and mutual funds at fair value through profit or loss
Penghasilan underwriting lainnya	727,445,226	1,282,484,267	Other underwriting income
Beban klaim	(117,543,178,043)	(55,503,290,528)	Claim expenses
Klaim reasuransi			Reinsurance claims
Klaim retrosesi			Retrocession claims
Kenaikan (penurunan) estimasi liabilitas klaim			Increase (decrease) in estimated claims liability
Kenaikan (penurunan) liabilitas manfaat polis masa depan			Increase (decrease) in liability for future policy benefit
Kenaikan (penurunan) provisi yang timbul dari tes kecukupan liabilitas			Increase (decrease) in provision for losses arising from liability adequacy test
Kenaikan (penurunan) liabilitas asuransi yang disesikan kepada reasuradur			Increase (decrease) in insurance liabilities ceded to reinsurers
Kenaikan (penurunan) liabilitas pemegang polis pada kontrak unit-linked			Increase (decrease) in liabilities to policyholder in unit-linked contracts
Beban komisi			Commission expenses
Beban underwriting lainnya			Other underwriting expenses
Ujah dibayar			Ujah paid
Beban akuisisi dari kontrak asuransi			Acquisition costs of insurance contracts

Beban umum dan administrasi	(34,274,698,267)	(32,662,197,193)	General and administrative expenses
Beban bunga dan keuangan			Interest and finance costs
Jumlah laba (rugi) sebelum pajak penghasilan	(10,774,206,294)	(3,748,256,707)	Total profit (loss) before tax
Pendapatan (beban) pajak	0	(258,940,440)	Tax benefit (expenses)
Jumlah laba (rugi) dari operasi yang dilanjutkan	(10,774,206,294)	(4,007,197,147)	Total profit (loss) from continuing operations
Laba (rugi) dari operasi yang dihentikan			Profit (loss) from discontinued operations
Jumlah laba (rugi)	(10,774,206,294)	(4,007,197,147)	Total profit (loss)
Pendapatan komprehensif lainnya, setelah pajak			Other comprehensive income, after tax
Pendapatan komprehensif lainnya yang tidak akan direklasifikasi ke laba rugi, setelah pajak			Other comprehensive income that will not be reclassified to profit or loss, after tax
Pendapatan komprehensif lainnya atas keuntungan (kerugian) hasil revaluasi aset tetap, setelah pajak			Other comprehensive income for gains (losses) on revaluation of property and equipment, after tax
Pendapatan komprehensif lainnya atas pengukuran kembali kewajiban manfaat pasti, setelah pajak			Other comprehensive income for remeasurement of defined benefit obligation, after tax
Penyesuaian lainnya atas pendapatan komprehensif lainnya yang tidak akan direklasifikasi ke laba rugi, setelah pajak			Other adjustments to other comprehensive income that will not be reclassified to profit or loss, after tax
Jumlah pendapatan komprehensif lainnya yang tidak akan direklasifikasi ke laba rugi, setelah pajak			Total other comprehensive income that will not be reclassified to profit or loss, after tax
Pendapatan komprehensif lainnya yang akan direklasifikasi ke laba rugi, setelah pajak			Other comprehensive income that may be reclassified to profit or loss, after tax
Keuntungan (kerugian) selisih kurs penjabaran, setelah pajak			Gains (losses) on exchange differences on translation, after tax
Penyesuaian reklasifikasi selisih kurs penjabaran, setelah pajak			Reclassification adjustments on exchange differences on translation, after tax
Keuntungan (kerugian) yang belum direalisasi atas perubahan nilai wajar aset keuangan melalui			Unrealised gains (losses) on changes in fair value through

penghasilan komprehensif lain, setelah pajak			other comprehensive income financial assets, after tax
Penyesuaian reklasifikasi atas aset keuangan nilai wajar melalui pendapatan komprehensif lainnya, setelah pajak			Reclassification adjustments on fair value through other comprehensive income financial assets, after tax
Keuntungan (kerugian) lindung nilai arus kas, setelah pajak			Gains (losses) on cash flow hedges, after tax
Penyesuaian reklasifikasi atas lindung nilai arus kas, setelah pajak			Reclassification adjustments on cash flow hedges, after tax
Nilai tercatat dari aset (liabilitas) non-keuangan yang perolehan atau keterjadiannya merupakan suatu prakiraan transaksi yang kemungkinan besar terjadi yang dilindung nilai, setelah pajak			Carrying amount of non-financial asset (liability) whose acquisition or incurrence was hedged on highly probable forecast transaction, adjusted from equity, after tax
Keuntungan (kerugian) lindung nilai investasi bersih kegiatan usaha luar negeri, setelah pajak			Gains (losses) on hedges of net investments in foreign operations, after tax
Penyesuaian reklasifikasi atas lindung nilai investasi bersih kegiatan usaha luar negeri, setelah pajak			Reclassification adjustments on hedges of net investments in foreign operations, after tax
Bagian pendapatan komprehensif lainnya dari entitas asosiasi yang dicatat dengan menggunakan metode ekuitas, setelah pajak			Share of other comprehensive income of associates accounted for using equity method, after tax
Bagian pendapatan komprehensif lainnya dari entitas ventura bersama yang dicatat dengan menggunakan metode ekuitas, setelah pajak			Share of other comprehensive income of joint ventures accounted for using equity method, after tax
Penyesuaian lainnya atas pendapatan komprehensif lainnya yang akan direklasifikasi ke laba rugi, setelah pajak			Other adjustments to other comprehensive income that may be reclassified to profit or loss, after tax
Jumlah pendapatan komprehensif lainnya yang akan			Total other comprehensive income that may be reclassified to profit or loss, after tax

direklasifikasi ke laba rugi, setelah pajak			
Jumlah pendapatan komprehensif lainnya, setelah pajak	(5,194,024,087)	1,902,428,860	Total other comprehensive income, after tax
Jumlah laba rugi komprehensif	(15,968,230,381)	(2,104,768,287)	Total comprehensive income
Laba (rugi) yang dapat diatribusikan			Profit (loss) attributable to
Laba (rugi) yang dapat diatribusikan ke entitas induk	(10,774,206,294)	(4,007,197,147)	Profit (loss) attributable to parent entity
Laba (rugi) yang dapat diatribusikan ke kepentingan non-pengendali			Profit (loss) attributable to non-controlling interests
Laba rugi komprehensif yang dapat diatribusikan			Comprehensive income attributable to
Laba rugi komprehensif yang dapat diatribusikan ke entitas induk	(15,968,230,381)	(2,104,768,287)	Comprehensive income attributable to parent entity
Laba rugi komprehensif yang dapat diatribusikan ke kepentingan non-pengendali			Comprehensive income attributable to non-controlling interests
Laba (rugi) per saham			Earnings (loss) per share
Laba per saham dasar diatribusikan kepada pemilik entitas induk			Basic earnings per share attributable to equity owners of the parent entity
Laba (rugi) per saham dasar dari operasi yang dilanjutkan	(7.7)	(2.9)	Basic earnings (loss) per share from continuing operations
Laba (rugi) per saham dasar dari operasi yang dihentikan			Basic earnings (loss) per share from discontinued operations
Laba (rugi) per saham dilusian			Diluted earnings (loss) per share
Laba (rugi) per saham dilusian dari operasi yang dilanjutkan			Diluted earnings (loss) per share from continuing operations
Laba (rugi) per saham dilusian dari operasi yang dihentikan			Diluted earnings (loss) per share from discontinued operations

[6510000] Statement of cash flows, direct method - Insurance Industry

Laporan arus kas

Statement of cash flows

	30 June 2026	30 June 2025	
Laporan arus kas			Statement of cash flows
Arus kas dari aktivitas operasi			Cash flows from operating activities
Penerimaan premi asuransi	121,539,928,081	107,644,693,870	Receipts from insurance premiums
Penerimaan klaim reasuransi	20,341,113,895	12,462,552,814	Receipts from reinsurance claims
Penerimaan komisi	3,779,200,803	432,329,673	Receipts from commission
Penerimaan klaim retirosesi			Receipts from retrocession claims
Pembayaran komisi	(12,675,418,972)	(11,867,969,124)	Payments of commission
Pembayaran premi reasuransi	(29,102,512,264)	(37,558,618,604)	Payments for reinsurance premiums
Pembayaran klaim dan manfaat asuransi	(87,925,521,986)	(27,952,990,654)	Payments for insurance claims and benefits
Pembayaran premi retirosesi			Payments for retrocession premiums
Pembayaran beban underwriting lainnya			Payments for other underwriting expenses
Pembayaran beban umum dan administrasi	(38,075,148,939)	(32,409,424,010)	Payments for general and administrative expense
Pembayaran beban pemasaran			Payments for marketing expenses
Pembayaran gaji dan tunjangan			Payments for salaries and allowances
Pembayaran pajak penghasilan badan			Payments for corporate income tax
Penerimaan bunga dari aktivitas operasi			Interests received from operating activities
Pembayaran bunga dari aktivitas operasi			Interests paid from operating activities
Penerimaan pengembalian (pembayaran) pajak penghasilan dari aktivitas operasi	(539,534,165)	(1,659,121,862)	Income taxes refunded (paid) from operating activities
Pengembalian (penempatan) uang jaminan			Repayment (placement) of refundable deposits
Penerimaan (pengeluaran) kas lainnya dari aktivitas operasi	(4,001,614,559)	(708,308,533)	Other cash inflows (outflows) from operating activities
Jumlah arus kas bersih yang diperoleh dari (digunakan untuk) aktivitas operasi	(26,659,508,106)	8,383,143,570	Total net cash flows received from (used in) operating activities
Arus kas dari aktivitas investasi			Cash flows from investing activities
Penerimaan hasil investasi	4,654,080,033	5,654,091,675	Receipts of investment income
Penerimaan dari penjualan investasi	221,202,440,445	441,355,480,966	Proceeds from sales of investments

Penerimaan dari penjualan aset tetap	0	390,607,000	Proceeds from disposal of property and equipment
Pembayaran untuk perolehan aset tetap	(1,714,889,330)	(654,230,963)	Payments for acquisition of property and equipment
Penerimaan dari penjualan properti investasi			Proceeds from disposal of investment properties
Pembayaran untuk perolehan properti investasi	(195,243,710,667)	(453,100,793,250)	Payments for acquisition of investment properties
Penerimaan dari penjualan aset takberwujud			Proceeds from disposal of intangible assets
Pencairan (penempatan) aset keuangan nilai wajar melalui pendapatan komprehensif lainnya			Withdrawal (placement) of financial assets fair value through other comprehensive income
Penempatan aset keuangan biaya perolehan diamortisasi			Placement of financial assets amortized cost investments
Pencairan aset keuangan biaya perolehan diamortisasi			Withdrawal of financial assets amortized cost investments
Pembayaran untuk perolehan aset takberwujud	(82,977,449)	(97,304,842)	Payments for acquisition of intangible assets
Penerimaan dari penjualan aset non-keuangan lainnya			Proceeds from disposal of other non-financial assets
Pembayaran untuk perolehan aset non-keuangan lainnya			Payments for acquisition of other non-financial assets
Penerimaan dari (pembayaran kepada) pinjaman polis			Receipts from (payments for) policy loans
Penerimaan dividen dari aktivitas investasi			Dividends received from investing activities
Penerimaan bunga dari aktivitas investasi			Interests received from investing activities
Pembayaran bunga dari aktivitas investasi			Interests paid from investing activities
Penerimaan pengembalian (pembayaran) pajak penghasilan dari aktivitas investasi			Income taxes refunded (paid) from investing activities
Penerimaan (pengeluaran) kas lainnya dari aktivitas investasi			Other cash inflows (outflows) from investing activities
Jumlah arus kas bersih yang diperoleh dari (digunakan untuk) aktivitas investasi	28,814,943,032	(6,452,149,414)	Total net cash flows received from (used in) investing activities
Arus kas dari aktivitas pendanaan			Cash flows from financing activities
Pembayaran dividen dari aktivitas pendanaan	(1,340,246,060)		Dividends paid from financing activities
Penerimaan dari penerbitan saham biasa			Proceeds from issuance of common stocks
Penerimaan dari			Proceeds from issuance

penerbitan saham preferen			of preferred stocks
Penerimaan dari penambahan kepemilikan dari non-pengendali			Proceed from increase of non-controlling interest
Pembayaran biaya emisi saham			Payments of stock issuance costs
Penerimaan bunga dari aktivitas pendanaan			Interests received from financing activities
Pembayaran bunga dari aktivitas pendanaan			Interests paid from financing activities
Penerimaan pengembalian (pembayaran) pajak penghasilan dari aktivitas pendanaan			Income taxes refunded (paid) from financing activities
Penerimaan (pengeluaran) kas lainnya dari aktivitas pendanaan			Other cash inflows (outflows) from financing activities
Jumlah arus kas bersih yang diperoleh dari (digunakan untuk) aktivitas pendanaan	(1,340,246,060)		Total net cash flows received from (used in) financing activities
Jumlah kenaikan (penurunan) bersih kas dan setara kas	815,188,866	1,930,994,156	Total net increase (decrease) in cash and cash equivalents
Kas dan setara kas arus kas, awal periode	11,321,965,350	8,709,898,867	Cash and cash equivalents cash flows, beginning of the period
Efek perubahan nilai kurs pada kas dan setara kas			Effect of exchange rate changes on cash and cash equivalents
Kas dan setara kas dari entitas anak yang didekonsolidasikan			Cash and cash equivalent of deconsolidated subsidiaries
Kenaikan (penurunan) kas dan setara kas lainnya			Other increase (decrease) in cash and cash equivalents
Kas dan setara kas arus kas, akhir periode	12,137,154,216	10,640,893,023	Cash and cash equivalents cash flows, end of the period

[6610000] Explanation for Significant Accounting Policy - Insurance Industry

Kebijakan akuntansi signifikan		Significant accounting policies
30 June 2026		
Kebijakan akuntansi signifikan		Significant accounting policies
Dasar penyusunan laporan keuangan konsolidasian		Basis of preparation of consolidated financial statements
Prinsip-prinsip konsolidasi		Principles of consolidation
Kas dan setara kas		Cash and cash equivalents
Piutang usaha dan piutang lain-lain		Trade and other receivables
Aset tetap		Fixed assets
Penurunan nilai aset nonkeuangan		Impairment of non-financial assets
Beban tangguhan		Deferred charges
Utang usaha dan liabilitas lain-lain		Trade payables and other liabilities
Pengakuan pendapatan dan beban		Revenue and expense recognition
Penjabaran mata uang asing		Foreign currency translation
Transaksi dengan pihak berelasi		Transactions with related parties
Pajak penghasilan		Income taxes
Imbalan kerja karyawan		Employee benefits
Laba per saham		Earnings per share
Dividen		Dividends
Pelaporan segmen		Segment reporting
Instrumen keuangan derivatif		Derivative financial instruments
Penerapan standar akuntansi baru		The implementation of new statements of accounting standards
Kombinasi bisnis		Business combination
Penentuan nilai wajar		Determination of fair value
Transaksi dan saldo dalam mata uang asing		Foreign currency transactions and balances
Efek-efek		Securities
Investasi jangka pendek		Short-term investment
Aset hak guna		Right of use assets
Properti investasi		Investment properties
Goodwill		Goodwill
Investasi pada entitas asosiasi		Investment in associates
Aset takberwujud		Intangible assets
Beban dibayar dimuka		Prepaid expenses
Piutang dan utang asuransi		Insurance receivables and payables

Piutang pembiayaan konsumen		Consumer financing receivables
Liabilitas atas kontrak		Contract liabilities
Simpanan nasabah dan simpanan dari bank lain		Deposits from customers and deposits from other banks
Obligasi subordinasi		Subordinated bonds
Efek-efek yang dibeli dengan janji dibeli kembali		Securities purchased under resell agreements
Saham treasuri		Treasury stock
Modal saham		Share capital
Pengaturan pembayaran berbasis saham		Share-based payment arrangement
Biaya emisi efek ekuitas		Stock issuance cost
Instrumen keuangan		Financial instruments
Aset tidak lancar yang diklasifikasikan sebagai dimiliki untuk dijual		Non-current assets classified as held for sale
Peristiwa setelah tanggal periode pelaporan		Events after reporting period
Penerapan standar akuntansi baru		Adoption of new accounting standards
Standar akuntansi yang telah disahkan namun belum berlaku efektif		Accounting standards issued but not yet effective
Utang pembiayaan konsumen		Consumer financing liabilities

[6611000_BD] Notes to the financial statements - Property, Plant, and Equipement (breakdown) - Insurance Industry

Aset tetap

Property, plant, and equipment

		Aset tetap [baris komponen]									
		Aset tetap	Penambahan aset tetap	Pengurangan aset tetap	Reklasifikasi aset tetap	Penjabaran laporan keuangan aset tetap	Entitas anak baru aset tetap	Revaluasi aset tetap	Penurunan (pemulihan) nilai aset tetap	Aset tetap	
Nilai perolehan, kotor	Tanah, dimiliki langsung	83,449,370,500								83,449,370,500	Land, directly owned
	Bangunan dan fasilitasnya, dimiliki langsung	10,701,013,217	98,525,000							10,799,538,217	Building and leasehold improvement, directly owned
	Mesin dan peralatan, dimiliki langsung										Machinery and equipment, directly owned
	Alat berat, dimiliki langsung										Heavy equipment, directly owned
	Alat pengangkutan, dimiliki langsung										Transportation equipment, directly owned
	Perabot dan peralatan kantor, dimiliki langsung	31,861,175,022	1,698,181,829							33,559,356,851	Furniture and office equipment, directly owned
	Kendaraan bermotor, dimiliki langsung	3,113,792,000								3,113,792,000	Motor vehicle, directly owned
	Pesawat, dimiliki langsung										Aircraft, directly owned
	Kapal, dimiliki langsung										Vessels, directly owned
	Menara telekomunikasi, dimiliki langsung										BTS Tower, directly owned
	Jaringan Fiber Optik, dimiliki langsung										Fiber Optic Network, directly owned
	Infrastruktur Telekomunikasi, dimiliki langsung										Telecommunication Infrastructure, directly owned
	Peralatan Teknikal, dimiliki langsung										Technical Equipment, directly owned
	Lainnya, dimiliki langsung	307,121,905								307,121,905	Others, directly owned
	Dimiliki langsung	129,432,472,644	1,796,706,829							131,229,179,473	Directly owned
	Mesin, aset hak guna										Machinery, right of use assets
	Alat pengangkutan, aset hak guna										Transportation equipment, right of use assets
	Alat berat, aset hak guna										Heavy equipment, right of use assets
	Bangunan, aset hak guna										Building, right of use assets
	Perabot dan peralatan kantor, aset hak guna										Furniture and office equipment, rights of use assets
	Kendaraan bermotor, aset hak guna										Motor vehicle, rights of use assets
	Pesawat, aset hak guna										Aircraft, right of use assets
	Kapal, aset hak guna										Vessels, right of use assets
	Menara telekomunikasi, aset hak guna										BTS Tower, right of use assets
	Jaringan Fiber Optik, aset hak guna										Fiber Optic Network, right of use assets
	Infrastruktur Telekomunikasi, aset hak guna										Telecommunication Infrastructure, right of use assets
	Peralatan Teknikal, aset hak guna										Technical Equipment, right of use assets
	Lainnya, aset hak guna										Others, right of use assets
	Aset hak guna										Right of use assets
	Bangunan, dalam penyelesaian										Building, assets under construction
	Mesin dan alat berat, dalam penyelesaian										Machinery and heavy equipment, assets under construction
	Menara telekomunikasi, dalam penyelesaian										BTS Tower, assets under construction
	Jaringan Fiber Optik, dalam penyelesaian										Fiber Optic Network, assets under construction
	Infrastruktur Telekomunikasi, dalam penyelesaian										Telecommunication Infrastructure, assets under construction
	Peralatan Teknikal, dalam penyelesaian										Technical Equipment, assets under construction
	Lainnya, dalam penyelesaian										Others, assets under construction

Nilai perolehan Aset tetap	99,718,381,670								99,602,058,366	Property, plant, and equipment	Carrying amount
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[6611000_BD] Notes to the financial statements - Property, Plant, and Equipement (breakdown) - Insurance Industry - Prior Year

Aset tetap										Property, plant, and equipment	
		Aset tetap [baris komponen]									
		Aset tetap	Penambahan aset tetap	Pengurangan aset tetap	Reklasifikasi aset tetap	Penjabaran laporan keuangan aset tetap	Entitas anak baru aset tetap	Revaluasi aset tetap	Penurunan (pemulihan) nilai aset tetap	Aset tetap	
Nilai perolehan, kotor	Tanah, dimiliki langsung	81,443,049,459						2,006,321,041		83,449,370,500	Land, directly owned
	Bangunan dan fasilitasnya, dimiliki langsung	11,334,184,571	29,716,000					(662,887,354)		10,701,013,217	Building and leasehold improvement, directly owned
	Mesin dan peralatan, dimiliki langsung										Machinery and equipment, directly owned
	Alat berat, dimiliki langsung										Heavy equipment, directly owned
	Alat pengangkutan, dimiliki langsung										Transportation equipment, directly owned
	Perabot dan peralatan kantor, dimiliki langsung	30,754,927,188	1,408,603,334	(302,355,500)						31,861,175,022	Furniture and office equipment, directly owned
	Kendaraan bermotor, dimiliki langsung	3,873,792,000		(760,000,000)						3,113,792,000	Motor vehicle, directly owned
	Pesawat, dimiliki langsung										Aircraft, directly owned
	Kapal, dimiliki langsung										Vessels, directly owned
	Menara telekomunikasi, dimiliki langsung										BTS Tower, directly owned
	Jaringan Fiber Optik, dimiliki langsung										Fiber Optic Network, directly owned
	Infrastruktur Telekomunikasi, dimiliki langsung										Telecommunication Infrastructure, directly owned
	Peralatan Teknikal, dimiliki langsung										Technical Equipment, directly owned
	Lainnya, dimiliki langsung	307,121,905								307,121,905	Others, directly owned
	Dimiliki langsung	127,713,075,123	1,438,319,334	(1,062,355,500)				1,343,433,687		129,432,472,644	Directly owned
	Mesin, aset hak guna										Machinery, right of use assets
	Alat pengangkutan, aset hak guna										Transportation equipment, right of use assets
	Alat berat, aset hak guna										Heavy equipment, right of use assets
	Bangunan, aset hak guna										Building, right of use assets
	Perabot dan peralatan kantor, aset hak guna										Furniture and office equipment, rights of use assets
	Kendaraan bermotor, aset hak guna										Motor vehicle, rights of use assets
	Pesawat, aset hak guna										Aircraft, right of use assets
	Kapal, aset hak guna										Vessels, right of use assets
	Menara telekomunikasi, aset hak guna										BTS Tower, right of use assets
	Jaringan Fiber Optik, aset hak guna										Fiber Optic Network, right of use assets
	Infrastruktur Telekomunikasi, aset hak guna										Telecommunication Infrastructure, right of use assets
	Peralatan Teknikal, aset hak guna										Technical Equipment, right of use assets
	Lainnya, aset hak guna										Others, right of use assets
	Aset hak guna										Right of use assets
	Bangunan, dalam penyelesaian										Building, assets under construction
	Mesin dan alat berat, dalam penyelesaian										Machinery and heavy equipment, assets under construction
	Menara telekomunikasi, dalam penyelesaian										BTS Tower, assets under construction
	Jaringan Fiber Optik, dalam penyelesaian										Fiber Optic Network, assets under construction
	Infrastruktur Telekomunikasi, dalam penyelesaian										Telecommunication Infrastructure, assets under construction
	Peralatan Teknikal, dalam penyelesaian										Technical Equipment, assets under construction
	Lainnya, dalam penyelesaian										Others, assets under construction

Akumulasi depresiasi	Aset dalam penyelesaian										Assets under construction	Carrying amount, accumulated depreciation
	Aset tetap	127,713,075,123	1,438,319,334	(1,062,355,500)				1,343,433,687		129,432,472,644	Property, plant, and equipment	
	Tanah, dimiliki langsung										Land, directly owned	
	Bangunan dan fasilitasnya, dimiliki langsung	1,191,259,761	564,559,188					(1,690,557,967)		65,262,982	Building and leasehold improvement, directly owned	
	Mesin dan peralatan, dimiliki langsung										Machinery and equipment, directly owned	
	Alat berat, dimiliki langsung										Heavy equipment, directly owned	
	Alat pengangkutan, dimiliki langsung										Transportation equipment, directly owned	
	Perabot dan peralatan kantor, dimiliki langsung	25,424,951,821	1,550,083,390	(302,355,500)						26,672,679,711	Furniture and office equipment, directly owned	
	Kendaraan bermotor, dimiliki langsung	2,968,920,907	460,105,469	(760,000,000)						2,669,026,376	Motor vehicle, directly owned	
	Pesawat, dimiliki langsung										Aircraft, directly owned	
	Kapal, dimiliki langsung										Vessels, directly owned	
	Menara telekomunikasi, dimiliki langsung										BTS Tower, directly owned	
	Jaringan Fiber Optik, dimiliki langsung										Fiber Optic Network, directly owned	
	Infrastruktur Telekomunikasi, dimiliki langsung										Telecommunication Infrastructure, directly owned	
	Peralatan Teknikal, dimiliki langsung										Technical Equipment, directly owned	
	Lainnya, dimiliki langsung	307,121,905								307,121,905	Others, directly owned	
	Dimiliki langsung	29,892,254,394	2,574,750,047	(1,062,355,500)				(1,690,557,967)		29,714,090,974	Directly owned	
	Mesin, aset hak guna										Machinery, right of use assets	
	Alat pengangkutan, aset hak guna										Transportation equipment, right of use assets	
	Alat berat, aset hak guna										Heavy equipment, right of use assets	
	Bangunan, aset hak guna										Building, right of use assets	
	Perabot dan peralatan kantor, aset hak guna										Furniture and office equipment, rights of use assets	
	Kendaraan bermotor, aset hak guna										Motor vehicle, rights of use assets	
	Pesawat, aset hak guna										Aircraft, right of use assets	
	Kapal, aset hak guna										Vessels, right of use assets	
	Menara telekomunikasi, aset hak guna										BTS Tower, right of use assets	
	Jaringan Fiber Optik, aset hak guna										Fiber Optic Network, right of use assets	
	Infrastruktur Telekomunikasi, aset hak guna										Telecommunication Infrastructure, right of use assets	
	Peralatan Teknikal, aset hak guna										Technical Equipment, right of use assets	
	Lainnya, aset hak guna										Others, right of use assets	
	Aset hak guna										Right of use assets	
	Bangunan, dalam penyelesaian										Building, assets under construction	
	Mesin dan alat berat, dalam penyelesaian										Machinery and heavy equipment, assets under construction	
	Menara telekomunikasi, dalam penyelesaian										BTS Tower, assets under construction	
	Jaringan Fiber Optik, dalam penyelesaian										Fiber Optic Network, assets under construction	
	Infrastruktur Telekomunikasi, dalam penyelesaian										Telecommunication Infrastructure, assets under construction	
	Peralatan Teknikal, dalam penyelesaian										Technical Equipment, assets under construction	
	Lainnya, dalam penyelesaian										Others, assets under construction	
	Aset dalam penyelesaian										Assets under construction	
	Aset tetap	29,892,254,394	2,574,750,047	(1,062,355,500)				(1,690,557,967)		29,714,090,974	Property, plant, and equipment	

[6611100] Disclosure of Notes to the financial statements - Property, Plant and Equipment - Insurance Industry

Pengungkapan		Disclosure
	30 June 2026	
Pengungkapan		Disclosure
Pengungkapan catatan atas aset tetap		Disclosure of notes for property, plant and equipment