

LAMPIRAN-LAMPIRAN

Lampiran 1 SK Bimbingan dari Fakultas Ekonomi Universitas Galuh



UNIVERSITAS GALUH FAKULTAS EKONOMI

PROGRAM STUDI MANAJEMEN : TERAKREDITASI "B" SK. NO. 5278/SK/BAN-PT/Akred/S/IX/2020
PROGRAM STUDI AKUNTANSI : TERAKREDITASI "B" SK. NO. 4682/SK/BAN-PT/Akred/S/VIII/2020
Jl. RE. Martadinata No. 150 Telp/Fax. (0265) 772060 - 778374 Ciamis 46251

SURAT TUGAS MEMBIMBING SKRIPSI

2298/34/ST/AK/D/X/2025

Dekan Fakultas Ekonomi Universitas Galuh, dengan ini memberikan tugas membimbing skripsi kepada:

Nama : Benny Prawiranegara, S.E., M.M.
Sebagai : Pembimbing I

Nama : Endah Puspitasari, S.E., M.M.
Sebagai : Pembimbing II

Dalam penulisan/penyusunan skripsi mahasiswa untuk dan atas:

Nama : Diinaar Rihhadatul 'Aisy
NIM : 3403220112
Program Studi : Akuntansi
Judul Skripsi : Pengaruh Firm Size Dan Volatilitas Saham Terhadap Return Saham

Surat tugas ini berlaku sampai dengan skripsi selesai paling lambat 1 (satu) tahun setelah penetapan surat tugas ini.

Demikian agar dilaksanakan sebagaimana mestinya.

Ciamis, 09 Oktober 2025
Dekan,

Dr. Nurdiana Mulyatini, S.E., M.M.
NIK 3112770079

Tembusan :

1. Yth. Ketua Program Studi;
2. Mahasiswa yang bersangkutan.

Lampiran 2 Surat Keterangan Penelitian GIBEI Universitas Galuh



GALERI INVESTASI BURSA EFEK INDONESIA UNIVERSITAS GALUH

Jl. Laksamana (L) R.E. Martadinata No. 150 Tlp. (0265) 772060 Ciamis 46251



SURAT KETERANGAN PENELITIAN No : 977/GIBEI/SK/K/XII/2025

Yang bertanda tangan di bawah ini :

Nama : Toto, S.E., M.M.
NIK : 3112770544
Jabatan : Koordinator Galeri Investasi Bursa Efek Indonesia Universitas Galuh
Fakultas : Ekonomi Universitas Galuh
Alamat : R.E.Martadinata No.150 Ciamis

Menerangkan dengan sebenarnya bahwa :

Nama : Diinaar Rihhadatul 'Aisy
NIM : 3403220112
Program Studi : AKUNTANSI
Semester : VII
Alamat : Dusun Desa RT 05, RW 02, Desa Gunungsari, Kecamatan Sadananya, Kabupaten Ciamis, Jawa Barat. Kode pos 46256

Judul Penelitian : Pengaruh Firm Size dan Volatilitas Harga Saham terhadap Return Saham (Studi pada perusahaan sub sektor asuransi yang terdaftar di BEI tahun 2022-2024)

Tempat Penelitian : Galeri Investasi Bursa Efek Indonesia Universitas Galuh Ciamis
Tahun Data : 2022-2024

Telah menyelesaikan penelitian dengan menggunakan data sekunder yang tersedia di Galeri Investasi Bursa Efek Indonesia Universitas Galuh :

Dimulai tanggal : 2 November 2025
s.d Tanggal : 2 November 2026

Demikian surat keterangan penelitian ini dibuat untuk digunakan sebagaimana mestinya.

Ciamis, 16 Desember 2025



Toto, S.E., M.M.
Koordinator Galeri Investasi Universitas Galuh Ciamis

Lampiran 3 Laporan Keuangan & Penutupan Harga Saham PT AHAP

PT ASURANSI HARTA AMAN PRATAMA Tbk LAPORAN POSISI KEUANGAN 31 DESEMBER 2023		PT ASURANSI HARTA AMAN PRATAMA Tbk STATEMENT OF FINANCIAL POSITION DECEMBER 31, 2023	
(Disajikan dalam Rupiah, kecuali dinyatakan lain)		(Represented in Rupiah, unless otherwise stated)	
	Catatan/ Notes	2023	2022
ASET			ASSETS
Kas dan bank	3e,3i,3v,5, 31,37,39	12.798.662.310	12.997.982.539
Piutang premi - setelah dikurangi cadangan kerugian penurunan nilai sebesar masing-masing Rp535.297.197 dan Rp614.645.615 untuk tahun 2023 dan 2022	3f,3i,3v,6, 31,37 3f,3i,3v, 7,31,37,39	88.140.102.378	98.637.749.374
Piutang reasuransi	3v,8,37	108.578.539.530	118.734.669.434
Piutang lain-lain	3g,13b	11.894.234.320	2.213.172.078
Uang muka dan biaya dibayar dimuka	3v,9,31, 37	11.110.685.233	5.176.210.045
Investasi:			
Deposito berjangka	3e,9a	192.473.600.000	135.052.400.000
Reksadana - tersedia untuk dijual	9b	131.774.422	129.257.646
Saham - tersedia untuk dijual	9c	1.289.434.195	1.378.049.820
Obligasi - yang dimiliki hingga jatuh tempo	9d	61.934.828.433	62.092.990.881
Investasi lainnya:	3v,9e,31, 37		
Penyertaan pada menara proteksi		4.000.000	4.000.000
Penyertaan pada perusahaan asuransi risiko khusus		2.941.807.113	2.908.259.629
Penyertaan pada PT Berau Coal Energy		86.250.000	-
Lain-lain		5.091	4.313.970
Aset reasuransi	3l,3q,10,	489.264.041.171	478.006.031.302
Aset tetap - neto	3h,11	7.001.221.183	8.910.690.968
Aset hak-guna - neto	3x,12a	726.551.119	1.519.152.372
Aset pajak tangguhan - neto	3u,17c	8.155.556.756	4.570.411.799
Aset lain-lain	13a	967.770.011	944.106.196
JUMLAH ASET		997.499.063.265	933.279.448.053

Catatan atas laporan keuangan terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan secara keseluruhan.

The accompanying notes to financial statements are an integral part of these financial statements taken as a whole.

PT ASURANSI HARTA AMAN PRATAMA Tbk
LAPORAN POSISI KEUANGAN
31 DESEMBER 2024

(Disajikan dalam Rupiah, kecuali dinyatakan lain)

PT ASURANSI HARTA AMAN PRATAMA Tbk
STATEMENT OF FINANCIAL POSITION
DECEMBER 31, 2024

(Represented in Rupiah, unless otherwise stated)

	Catatan/ Notes	2024	2023	
ASET				ASSETS
Kas dan bank	3e,3i,3v,5, 31,37,39	13.573.987.974	12.798.662.310	Cash on hand and in banks
Piutang premi - setelah dikurangi cadangan kerugian penurunan nilai sebesar masing-masing Rp580.168.181 dan Rp535.297.196 untuk tahun 2024 dan 2023	3f,3i,3v,6, 31,37	133.963.974.506	88.140.102.378	Premium receivables – net-off allowance for impairment of Rp580,168,181 and Rp535,297,196 for 2024 and 2023
Piutang reasuransi	3f,3i,3v, 7,31,37,39	122.493.644.591	108.578.539.530	Reinsurance receivables
Piutang lain-lain	3v,8,37	903.460.822	11.894.234.320	Other receivables
Uang muka dan biaya dibayar dimuka	3g,13b	12.804.226.856	11.110.685.233	Advance and prepaid expenses
Investasi:	3v,9,31, 37			Investments:
Deposito berjangka	9a	203.611.360.000	192.473.600.000	Time deposits
Reksadana - tersedia untuk dijual	9b	-	131.774.422	Mutual fund - available-for-sale
Saham - tersedia untuk dijual	9c	1.484.906.770	1.289.434.195	Shares - available-for-sale
Obligasi - yang dimiliki hingga jatuh tempo	9d	61.776.665.985	61.934.828.433	Bonds – held-to-maturity
Investasi lainnya:	3v,9c,31, 37			Other investments:
Penyertaan pada PT Menara Proteksi Indonesia		4.000.000	4.000.000	Investment in PT Menara Proteksi Indonesia
Penyertaan pada perusahaan asuransi risiko khusus		3.405.835.389	2.941.807.113	Investment in special risk insurance company
Penyertaan pada PT Berau Coal Energy		86.250.000	86.250.000	Investment in PT Berau Coal Energy
Lain-lain		5.186	5.091	Others
Aset reasuransi	31,3q,10,	494.390.232.870	489.264.041.171	Reinsurance assets
Aset tetap – neto	3h,11	6.049.755.789	7.001.221.183	Fixed assets – net
Aset hak-guna – neto	3x,12a	4.912.464.973	726.551.119	Right-of-use assets – net
Aset pajak tangguhan – neto	3u,17c	10.566.223.506	8.155.556.756	Deferred tax assets – net
Aset lain-lain	13a	1.002.177.639	967.770.011	Other assets
JUMLAH ASET		1.071.029.172.856	997.499.063.265	TOTAL ASSETS

Catatan atas laporan keuangan terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan secara keseluruhan.

The accompanying notes to financial statements are an integral part of these financial statements taken as a whole.



INFORMASI SAHAM

Information of Share

Informasi Harga Saham Perseroan di Bursa Efek Indonesia dalam 2 (dua) tahun terakhir:
Share Price Information of the Company in Indonesia Stock Exchange in the last 2 (two) years:

2023	JUMLAH SAHAM Number of Share	HARGA (Rp) Price (IDR)			VOL. DIPERDAGANGKAN Traded Volume	KAPITALISASI PASAR (Rp) Market Capitalization (IDR)
		TERTINGGI Highest	TERENDAH Highest	PENUTUPAN Closing		
Kuartal I Quarter I	4.900.000.000	86	50	54	855.372.000	264.600.000.000
Kuartal II Quarter II	4.900.000.000	68	51	57	208.423.000	279.300.000.000
Kuartal III Quarter III	4.900.000.000	124	52	108	1.581.798.000	529.200.000.000
Kuartal IV Quarter IV	4.900.000.000	134	82	93	1.207.743.000	455.700.000.000

2022	JUMLAH SAHAM Number of Share	HARGA (Rp) Price (IDR)			VOL. DIPERDAGANGKAN Traded Volume	KAPITALISASI PASAR (Rp) Market Capitalization (IDR)
		TERTINGGI Highest	TERENDAH Highest	PENUTUPAN Closing		
Kuartal I Quarter I	2.940.000.000	75	63	68	260.355.000	333.200.000.000
Kuartal II Quarter II	2.940.000.000	72	55	56	635.117.000	274.400.000.000
Kuartal III Quarter III	4.900.000.000	165	53	85	4.604.902.000	416.500.000.000
Kuartal IV Quarter IV	4.900.000.000	111	73	77	1.311.778.000	377.300.000.000

Sepanjang tahun 2023 Perseroan tidak melakukan Aksi Korporasi, seperti:

- Pemecahan saham
- Penggabungan saham
- Saham bonus
- Perubahan nilai nominal saham

Sepanjang tahun 2023 Perseroan tidak melakukan Penghentian sementara perdagangan saham (suspension), dan/atau penghapusan pencatatan saham (delisting) dalam tahun buku maupun yang masih berlangsung hingga akhir periode Laporan Tahunan.

Throughout 2023 year, the Company did not engage in Corporate Actions, such:

- Stock split
- Reverse stock split
- Bonus shares
- Changes in the nominal value of shares

During 2023 the Company did not implement Temporary suspension of stock trading (suspension), and/or removal of stock listing (delisting in both the financial year and ongoing until the end of the Annual Report period.

INFORMASI SAHAM

Information of Share

Informasi Harga Saham Perseroan di Bursa Efek Indonesia dalam 2 (dua) tahun terakhir:
Share Price Information of the Company in Indonesia Stock Exchange for the last 2 (two) years:

2024	Jumlah Saham Number of Share	Harga (Rp) Price (IDR)			Vol. Diperdagangkan Traded Volume	Kapitalisasi Pasar (Rp) Market Capitalization (IDR)
		Tertinggi Highest	Terendah Lowest	Penutupan Closing		
Kwartal I Quarter I	4.900.000.000	188	67	124	2.350.216.900	607.600.000.000
Kwartal II Quarter II	4.900.000.000	140	83	97	747.134.400	475.300.000.000
Kwartal III Quarter III	4.900.000.000	136	92	113	1.452.906.100	553.700.000.000
Kwartal IV Quarter IV	4.900.000.000	116	86	86	625.116.500	421.400.000.000

2023	Jumlah Saham Number of Share	Harga (Rp) Price (IDR)			Vol. Diperdagangkan Traded Volume	Kapitalisasi Pasar (Rp) Market Capitalization (IDR)
		Tertinggi Highest	Terendah Lowest	Penutupan Closing		
Kwartal I Quarter I	4.900.000.000	86	50	54	855.372.000	264.600.000.000
Kwartal II Quarter II	4.900.000.000	68	51	57	208.423.000	279.300.000.000
Kwartal III Quarter III	4.900.000.000	124	52	108	1.581.798.000	529.200.000.000
Kwartal IV Quarter IV	4.900.000.000	134	82	93	1.207.743.000	455.700.000.000

Sepanjang tahun 2024 Perseroan tidak melakukan:

- Aksi Korporasi, seperti:
 - Pemecahan saham
 - Penggabungan saham
 - Dividen Saham
 - Saham bonus
 - Penerbitan efek konversi
 - Penambahan dan pengurangan modal
- Penghentian sementara perdagangan saham, dan/atau pembatalan pencatatan saham dalam tahun buku maupun yang masih berlangsung hingga akhir periode Laporan Tahunan.

Throughout 2024 year, the Company did not engage in:

- Corporate Actions, such as:
 - Stock split
 - Reverse stock
 - Stock dividends
 - Bonus shares
 - Issuance of convertible securities
 - Addition and reduction of capital
- Temporary suspension of stock trading (suspension), and/or deletion of stock listing (delisting) in both the financial year and ongoing until the end of the Annual Report period.

Lampiran 4 Laporan Keuangan & Penutupan Harga Saham PT ASBI

PT ASURANSI BINTANG Tbk DAN ENTITAS ANAK

Laporan Posisi Keuangan Konsolidasian

31 Desember 2023 dan 2022

(Angka-angka Disajikan dalam Ribuan Rupiah, kecuali Dinyatakan Lain)

PT ASURANSI BINTANG Tbk AND ITS SUBSIDIARY

Consolidated Statements of Financial Position

December 31, 2023 and 2022

(Figures are Presented in Thousands of Rupiah, unless Otherwise Stated)

	2023	Catatan/ Notes	2022	
ASET				ASSETS
Kas dan bank	16.191.590	4	27.234.576	Cash on hand and in banks
Piutang premi		5		Premiums receivable
Pihak berelasi	1.313.300	33	974.718	Related party
Pihak ketiga - setelah dikurangi cadangan kerugian penurunan nilai masing-masing sebesar Rp 1.681.114 dan Rp 1.965.619 pada tanggal 31 Desember 2023 dan 2022	68.574.386		88.103.143	Third parties - net of allowance for impairment of Rp 1,681,114 and Rp 1,965,619 as of December 31, 2023 and 2022, respectively
Piutang reasuransi - setelah dikurangi cadangan kerugian penurunan nilai masing-masing sebesar Rp 295.717 pada tanggal 31 Desember 2023 dan 2022	66.095.237	6	46.651.825	Reinsurance receivables - net of allowance for impairment of Rp 295,717 as of December 2023 and 2022, respectively
Piutang lain-lain - setelah dikurangi cadangan kerugian penurunan nilai masing-masing sebesar Rp 2.845.260 dan Rp 2.345.260 pada tanggal 31 Desember 2023 dan 2022	4.917.233	7	5.217.807	Other receivables - net of allowance for impairment of Rp 2,845,260 and Rp 2,345,260 as of December 31, 2023 and 2022, respectively
Investasi		8		Investments
Deposito berjangka	18.862.475		52.118.108	Time deposits
Efek ekuitas diperdagangkan	592.824		771.529	Trading equity securities
Unit penyertaan reksadana	16.494.604		25.254.011	Mutual funds
Efek tersedia untuk dijual				Available-for-sale investments
Efek ekuitas	2.536.691		1.844.890	Equity securities
Efek utang	59.585.295		73.169.517	Debt securities
Penyertaan lain	6.491.622		6.417.593	Other investments
Sukuk	6.164.789		2.167.835	Sukuk
Logam mulia	113.000		102.600	Metals
Properti investasi	168.204.900		136.069.455	Investment properties
Aset reasuransi	317.130.033	9	336.413.490	Reinsurance assets
Aset tetap - setelah dikurangi akumulasi penyusutan masing-masing sebesar Rp 31.420.464 dan Rp 28.190.041 pada tanggal 31 Desember 2023 dan 2022	197.802.756	10	168.886.060	Property and equipment - net of accumulated depreciation of Rp 31,420,464 and Rp 28,190,041 as of December 31, 2023 and 2022, respectively
Aset tak-berwujud - setelah dikurangi akumulasi amortisasi masing-masing sebesar Rp 10.949.612 dan Rp 10.608.788 pada tanggal 31 Desember 2023 dan 2022	2.495.787	11	742.679	Intangible assets - net of accumulated amortization of Rp 10,949,612 and Rp 10,608,788 as of December 31, 2023 and 2022, respectively
Aset pajak tangguhan - bersih	14.546.535	31	15.261.465	Deferred tax assets - net
Biaya dibayar dimuka	797.063		753.528	Prepaid expenses
Aset lain-lain				Other assets
Pihak berelasi	583.452		555.978	Related parties
Pihak ketiga	884.885		1.100.123	Third parties
JUMLAH ASET	970.378.457		989.810.930	TOTAL ASSETS

Lihat catatan atas laporan keuangan konsolidasian yang merupakan bagian yang tidak terpisahkan dari laporan keuangan konsolidasian.

See accompanying notes to consolidated financial statements which are an integral part of the consolidated financial statements.

PT ASURANSI BINTANG Tbk DAN ENTITAS ANAK
Laporan Posisi Keuangan Konsolidasian
31 Desember 2024 dan 2023
(Angka-angka Disajikan dalam Ribuan Rupiah, kecuali Dinyatakan Lain)

PT ASURANSI BINTANG Tbk AND ITS SUBSIDIARY
Consolidated Statements of Financial Position
December 31, 2024 and 2023
(Figures are Presented in Thousands of Rupiah, unless Otherwise Stated)

	2024	Catatan/ Notes	2023	
ASET				ASSETS
Kas dan bank	9.987.853	4	16.191.590	Cash on hand and in banks
Piutang premi		5		Premiums receivable
Pihak berelasi	1.563.880	33	1.313.300	Related party
Pihak ketiga - setelah dikurangi cadangan kerugian penurunan nilai masing-masing sebesar Rp 1.482.608 dan Rp 1.681.114 pada tanggal 31 Desember 2024 dan 2023	59.143.433		68.574.386	Third parties - net of allowance for impairment of Rp 1,482,608 and Rp 1,681,114 as of December 31, 2024 and 2023, respectively
Piutang reasuransi - setelah dikurangi cadangan kerugian penurunan nilai masing-masing sebesar Rp 794.941 dan Rp 295.717 pada tanggal 31 Desember 2024 dan 2023	69.247.711	6	66.095.237	Reinsurance receivables - net of allowance for impairment of Rp 794,941 and Rp 295,717 as of December 2024 and 2023, respectively
Piutang lain-lain - setelah dikurangi cadangan kerugian penurunan nilai sebesar Rp 2.845.260 pada tanggal 31 Desember 2024 dan 2023	5.210.171	7	4.917.233	Other receivables - net of allowance for impairment of Rp 2,845,260 as of December 31, 2024 and 2023
Investasi		8		Investments
Deposito berjangka	10.371.991		18.862.475	Time deposits
Efek ekuitas diperdagangkan	40.323		592.824	Trading equity securities
Unit penyertaan reksadana	1.214.894		16.494.604	Mutual funds
Efek tersedia untuk dijual				Available-for-sale investments
Efek ekuitas	63.028		2.536.691	Equity securities
Efek utang	82.840.360		59.585.295	Debt securities
Penyertaan lain	7.421.155		6.491.622	Other investments
Sukuk	-		6.164.789	Sukuk
Logam mulia	152.800		113.000	Metals
Properti investasi	188.438.520		168.204.900	Investment properties
Aset reasuransi	217.574.476	9	317.130.033	Reinsurance assets
Aset tetap - setelah dikurangi akumulasi penyusutan masing-masing sebesar Rp 34.921.430 dan Rp 31.420.464 pada tanggal 31 Desember 2024 dan 2023	221.236.240	10	197.802.756	Property and equipment - net of accumulated depreciation of Rp 34,921,430 and Rp 31,420,464 as of December 31, 2024 and 2023, respectively
Aset tak-berwujud - setelah dikurangi akumulasi amortisasi masing-masing sebesar Rp 12.200.352 dan Rp 10.949.612 pada tanggal 31 Desember 2024 dan 2023	3.409.078	11	2.495.787	Intangible assets - net of accumulated amortization of Rp 12,200,352 and Rp 10,949,612 as of December 31, 2024 and 2023, respectively
Aset pajak tangguhan - bersih	22.178.993	31	14.546.535	Deferred tax assets - net
Biaya dibayar dimuka	1.371.442		797.063	Prepaid expenses
Aset lain-lain				Other assets
Pihak berelasi	674.362		583.452	Related parties
Pihak ketiga	1.358.034		884.885	Third parties
JUMLAH ASET	903.498.744		970.378.457	TOTAL ASSETS

Lihat catatan atas laporan keuangan konsolidasian yang merupakan bagian yang tidak terpisahkan dari laporan keuangan konsolidasian.

See accompanying notes to consolidated financial statements which are an integral part of the consolidated financial statements.



Ikhtisar Saham

Share Highlight

Jumlah Saham Beredar tahun 2023 & 2022

Number of Outstanding Shares in 2023 & 2022

	Tahun Buku Fiscal year	Jumlah Saham Number of Shares
2023	1 Januari 2023 - 31 Desember 2023 January 1, 2023 - December 31, 2023	348.386.472
2022	1 Januari 2022 - 31 Desember 2022 January 1, 2022 - December 31, 2022	348.386.472

Kinerja Saham per Tri Wulan

Quarterly Share Performance

Harga dan Volume Perdagangan Saham | Share Price and Trade Volume

2022				
	Jumlah saham beredar 348.386.472 lembar saham per 31 Desember 2022 Number of outstanding shares of 348,386,472 shares per December 31, 2022			
	Q1	Q2	Q3	Q4
Tertinggi Highest	310	318	650	650
Terendah Lowest	278	280	278	354
Penutupan Closing	292	310	560	540
Volume transaksi (lembar) Transaction volume (share)	1.482.400	4.614.000	9.669.300	6.636.100
Kapitalisasi Pasar Market Capitalization	101.728.849.824	107.999.806.320	195.096.424.320	188.128.694.880
2023				
	Jumlah saham beredar 348.386.472 lembar saham per 31 Desember 2023 Number of outstanding shares of 348,386,472 shares per December 31, 2023			
	Q1	Q2	Q3	Q4
Tertinggi Highest	970	560	640	705
Terendah Lowest	430	464	490	550
Penutupan Closing	550	570	615	700
Volume transaksi (lembar) Transaction volume (share)	1.659.500	1.743.000	1.813.900	3.911.900
Kapitalisasi Pasar Market Capitalization	191.612.559.600	198.580.289.040	214.257.680.280	243.870.530.400

[* Dalam jutaan rupiah | *In million rupiah]

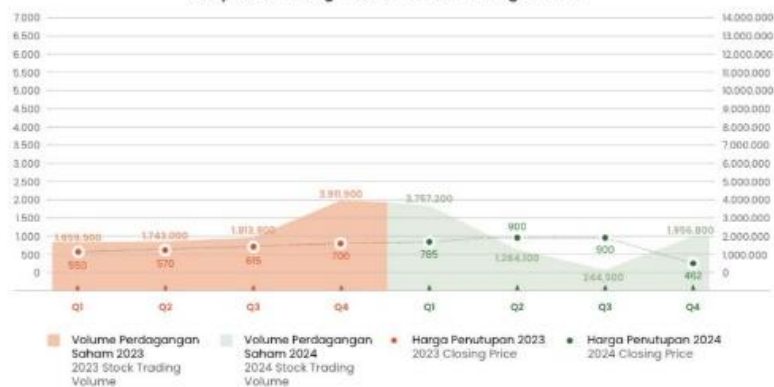


Kinerja Saham per Tri Wulan
Quarterly Share Performance

Keterangan Description	2024			
	Jumlah saham beredar 348.386.472 lembar saham per 31 Desember 2024 348,386,472 outstanding shares as of December 31, 2024			
	Q1	Q2	Q3	Q4
Tertinggi Highest	935	990	900	900
Terendah Lowest	625	715	740	450
Penutupan Closing	785	900	900	462
Volume transaksi (lembar) Transaction volume (share)	3.757.200	1.284.100	244.500	1.956.800
Kapitalisasi Pasar Market Capitalization	273.483.380.520	313.547.824.800	313.547.824.800	160.954.550.064

Keterangan Description	2023			
	Jumlah saham beredar 348.386.472 lembar saham per 31 Desember 2023 348,386,472 outstanding shares as of December 31, 2024			
	Q1	Q2	Q3	Q4
Tertinggi Highest	970	560	640	705
Terendah Lowest	430	464	490	550
Penutupan Closing	550	570	615	700
Volume transaksi (lembar) Transaction volume (share)	1.695.500	1.743.000	1.813.900	3.911.900
Kapitalisasi Pasar Market Capitalization	191.612.559.600	198.580.289.040	214.257.680.280	243.870.530.400

Grafik Penutupan dan Volume Perdagangan Saham
Graphic of Closing Price and Stock Trading Volume



Lampiran 5 Laporan Keuangan & Penutupan Harga Saham PT ASJT

PT ASURANSI JASA TANIA Tbk
LAPORAN POSISI KEUANGAN
31 Desember 2023

(Dinyatakan dalam Rupiah, kecuali dinyatakan lain)

PT ASURANSI JASA TANIA Tbk
STATEMENT OF FINANCIAL POSITION
December 31, 2023

(Expressed in Rupiah, unless otherwise stated)

	2023	Catatan/ Notes	2022	
ASET				ASSETS
Kas dan bank	9.957.768.696	5	9.785.303.347	Cash on hand and in banks
Investasi		6		Investments
Deposito berjangka	92.579.160.000		104.782.992.000	Time deposits
Efek ekuitas - nilai wajar	1.055.240.000		483.065.000	Equity securities - at fair value
Efek utang tersedia untuk dijual - surat utang	93.081.940.000		72.615.679.025	Available-for-sale debt securities
Efek ekuitas tersedia untuk dijual	2.229.473.382		2.204.049.138	Available-for-sale equity securities
Reksa daana	-		1.367.535.172	Mutual funds
Medium term notes	1.000.000.000		1.000.000.000	Medium term notes
Piutang premi		7		Premiums receivable
Pihak berelasi	28.461.750.796		27.464.958.886	Related parties
Pihak ketiga - setelah dikurangi cadangan kerugian penurunan nilai masing-masing sebesar Rp 5.574.642.399 dan Rp 6.016.757.623 pada tanggal 31 Desember 2023 dan 2022	36.254.590.158		31.799.737.531	Third parties - net of allowance for impairment of Rp 5,574,642,399 and Rp 6,016,757,623 as of December 31, 2023 and 2022, respectively
Piutang reasuransi - setelah dikurangi cadangan penurunan nilai masing-masing sebesar Rp 6.385.197.048 dan Rp 10.625.714.605 pada tanggal 31 Desember 2023 dan 2022	39.739.377.483	8	35.549.567.682	Reinsurance receivables - net allowance for impairment of Rp 6,385,197,048 and Rp 10,625,714,605 as of December 31, 2023 and 2022, respectively
Piutang hasil investasi	1.511.543.660	9	867.155.103	Investment income receivables
Uang muka dan biaya dibayar dimuka	8.557.932.119	10	8.347.152.600	Advances and prepaid expenses
Piutang lain-lain		11		Other accounts receivables
Pihak berelasi - setelah dikurangi cadangan kerugian penurunan nilai masing-masing sebesar Rp 1.723.920.442 pada tanggal 31 Desember 2023 dan 2022	3.470.752.073		3.470.752.073	Related parties - net of allowance for impairment of Rp 1,723,920,442 as of December 31, 2023 and 2022, respectively
Pihak ketiga - setelah dikurangi cadangan kerugian penurunan nilai masing-masing sebesar Rp 532.695.225 dan Rp 232.695.224 pada tanggal 31 Desember 2023 dan 2022	5.818.697.751		7.778.886.564	Third parties - net of allowance for impairment of Rp 532,695,225 and Rp 232,695,224 as of December 31, 2023 and 2022, respectively
Aset reasuransi		12		Reinsurance assets
Premi reasuransi yang belum merupakan pendapatan	28.743.620.464		25.009.763.071	Unearned reinsurance premiums
Estimasi klaim reasuransi	40.862.721.480		59.121.634.820	Estimated reinsurance claims
Aset tetap setelah dikurangi akumulasi penyusutan masing-masing sebesar Rp 29.395.913.547 dan Rp 40.581.399.158 pada tanggal 31 Desember 2023 dan 2022	97.942.050.145	13	99.397.076.352	Property and equipment - net of accumulated depreciation of Rp 29,395,913,547 and Rp 40,581,399,158 as of December 31, 2023 and 2022, respectively
Aset pajak tangguhan	5.040.613.425	33c	5.481.807.186	Deferred tax asset
Aset lain-lain	2.415.904.448	15	2.504.640.543	Other assets
JUMLAH ASET	498.723.136.080		499.031.756.093	TOTAL ASSETS

Catatan atas laporan keuangan terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan secara keseluruhan.

The accompanying notes to the financial statements are an integral part of these financial statements taken as a whole

PT ASURANSI JASA TANIA TBK
LAPORAN POSISI KEUANGAN
31 Desember 2024
(Disajikan dalam Rupiah, kecuali dinyatakan lain)

The original financial statements herein are in Indonesian language.

PT ASURANSI JASA TANIA TBK
STATEMENT OF FINANCIAL POSITION
December 31, 2024
(Expressed in Rupiah, unless otherwise stated)

	2024	Catatan/ Notes	2023	
ASET				ASSETS
Kas dan bank	8.709.898.867	5	9.957.768.696	Cash on hand and in banks
Investasi		6		Investments
Deposito berjangka	110.015.454.841		92.579.160.000	Time deposits
Efek ekuitas - nilai wajar	1.347.024.000		1.055.240.000	Equity securities - at fair value
Efek utang tersedia untuk dijual - surat utang	99.146.705.448		93.081.940.000	Available-for-sale debt securities
Efek ekuitas tersedia untuk dijual Medium Term Notes	2.593.459.375 925.000.000		2.229.473.382 1.000.000.000	Available-for-sale equity securities Medium Term Notes
Piutang premi		7		Premium receivables
Pihak berelasi	30.581.357.264		28.461.750.796	Relates parties
Pihak ketiga - setelah dikurangi cadangan kerugian penurunan nilai masing-masing sebesar Rp 5.793.484.317 dan Rp5.574.642.399 pada tanggal 31 Desember 2024 dan 2023	40.172.078.329		36.254.590.158	Third parties - net of allowance for impairment of Rp 5,793,484,317 and Rp5,574,642,399 as of December 31, 2024 and 2023, respectively
Piutang reasuransi - setelah dikurangi cadangan kerugian penurunan nilai masing-masing sebesar Rp 7.397.259.168 dan Rp 6.385.259.168 pada tanggal 31 Desember 2024 dan 2023	26.839.090.585	8	39.739.377.483	Reinsurance receivables - net allowance for impairment of Rp 7,397,259,168 and Rp 6,385,197,048 as of December 31, 2024 and 2023, respectively
Piutang hasil investasi	1.574.635.136	9	1.511.543.660	Investments income receivables
Uang muka dan biaya dibayar dimuka	10.824.146.433	10	8.557.932.119	Advances and prepaid expenses
Piutang lain-lain		11		Other account receivables
Pihak berelasi - setelah dikurangi cadangan kerugian penurunan nilai masing-masing sebesar Rp1.723.920.442 pada tanggal 31 Desember 2024 dan 2023	3.470.752.073		3.470.752.073	Relates parties - net off allowance for impairment of Rp1,723,920,442 as of December 31, 2024 and 2023, respectively
Pihak ketiga - setelah dikurangi cadangan kerugian penurunan nilai masing-masing sebesar Rp 782.820.318 dan Rp 532.695.224 pada tanggal 31 Desember 2024 dan 2023	6.814.758.481		5.818.697.751	Third parties - net off allowance for impairment of Rp 782,820,318 and Rp 532,695,224 as of December 31, 2024 and 2023, respectively
Aset reasuransi		12		Reinsurance assets
Premi reasuransi yang belum merupakan pendapatan	24.376.351.512		28.743.620.464	Unearned reinsurance assets premium
Estimasi klaim reasuransi	99.649.350.599		40.862.721.480	Estimated reinsurance claims
Aset tetap - setelah dikurangi akumulasi penyusutan masing-masing sebesar Rp29.892.254.394 dan Rp29.395.913.547 pada 31 Desember 2024 dan 2023	97.820.820.729	13	97.942.050.145	Property and equipment - net of accumulated depreciation of Rp29,892,254,394 and Rp29,395,913,547 as of December 31, 2024 and 2023, respectively
Aset pajak tangguhan	6.833.388.742	33c	5.040.613.425	Deferred tax assets
Aset lain-lain	1.743.412.409	15	2.415.904.448	Other assets
JUMLAH ASET	573.437.684.823		498.723.136.080	TOTAL ASSETS

Catatan atas laporan keuangan merupakan bagian yang tidak terpisahkan dari laporan keuangan secara keseluruhan.

The accompanying notes to the financial statements are an integral part of these financial statements taken as a whole.

INFORMASI SAHAM
Stock Information

Triwulan Quarterly	Jumlah Saham Beredar Number Of Shares Outstanding		Kapitalisasi Pasar Market Capitalization		Harga Saham / Stock Price					
					Tertinggi Highest		Terendah Lowest		Penutupan Closing	
	2024	2023	2024	2023	2024	2023	2024	2023	2024	2023
Triwulan I Quarter I	1.400.000.000	1.400.000.000	161.000.000.000	176.000.000.000	126	139	115	111	115	126
Triwulan II Quarter II	1.400.000.000	1.400.000.000	162.000.000.000	164.000.000.000	148	139	104	100	116	117
Triwulan III Quarter III	1.400.000.000	1.400.000.000	160.000.000.000	164.000.000.000	135	139	109	100	114	117
Triwulan IV Quarter IV	1.400.000.000	1.400.000.000	154.000.000.000	175.000.000.000	131	139	105	100	110	125
Kurs Akhir Final Rate					148	139	104	100	116	125

AKSI KORPORASI
Corporate Action

Pada tahun 2024, tidak terdapat aksi korporasi yang menyebabkan perubahan pada saham Perseroan, seperti pemecahan saham (stock split), penggabungan saham (reverse stock), dividen saham, saham bonus, perubahan nilai nominal saham, penerbitan efek konversi, serta penambahan dan pengurangan modal yang tercatat di Bursa Efek Indonesia (BEI).

In 2024, there are no corporate actions that cause changes to the Company's shares, such as stock splits, reverse stocks, stock dividends, bonus shares, changes in the nominal value of shares, issuance of convertible securities, as well as additions and reductions in capital listed on the Indonesian Stock Exchange (IDX).

Lampiran 6 Laporan Keuangan & Penutupan Harga Saham PT ASMI

The original financial statements included herein are in Indonesian language.

PT ASURANSI MAXIMUS GRAHA PERSADA Tbk
LAPORAN POSISI KEUANGAN
31 Desember 2023
(Dinyatakan dalam Rupiah, kecuali dinyatakan lain)

PT ASURANSI MAXIMUS GRAHA PERSADA Tbk
STATEMENT OF FINANCIAL POSITION
December 31, 2023
(Expressed in Rupiah, unless otherwise stated)

	Catatan/ Notes	2023	2022	
ASET				ASSETS
Kas dan bank	3,5,36,37	15.366.595.260	89.523.370.375	Cash on hand and in banks
Piutang asuransi	3,36,37			Insurance receivables
Piutang premi - neto	6	104.835.704.824	91.051.389.327	Premium receivables - net
Piutang reasuransi - neto	7	112.281.275.614	155.613.592.947	Reinsurance receivables - net
Piutang lain-lain - pihak ketiga	3,8,36,37	9.880.569.326	27.746.314.600	Other receivables - third parties
Investasi	3,9,35,36,37			Investments
Deposito berjangka	9a	118.981.177.620	114.790.056.164	Time deposits
Efek yang diukur pada nilai wajar melalui laba rugi	9b	219.539.472.093	228.603.181.807	Securities at fair value through profit or loss
Sukuk	9c	9.807.261.870	9.786.748.450	Sukuk
Efek yang tersedia untuk dijual	9d	49.577.164.134	41.877.340.270	Available-for-sale securities
Efek yang dimiliki hingga jatuh tempo	9e	20.379.534.055	-	Held-to-maturity securities
Biaya dibayar di muka dan uang muka	3,10	73.803.192.837	39.386.564.226	Prepaid expenses and advances
Aset reasuransi	3,11	185.189.376.583	215.420.995.574	Reinsurance assets
Aset tetap - neto	3,12	21.348.440.524	25.007.592.083	Fixed assets - net
Aset pajak tangguhan - neto	3,18c	16.586.005.450	20.850.265.405	Deferred tax assets - net
Aset takberwujud - neto	3,13	1.012.914.019	1.341.656.394	Intangible assets - net
Aset lain-lain	3,14,36,37	2.474.389.268	2.471.784.894	Other assets
TOTAL ASET		961.063.073.477	1.063.470.852.516	TOTAL ASSETS

Catatan atas laporan keuangan merupakan bagian yang tidak terpisahkan dari laporan keuangan secara keseluruhan.

The accompanying notes to the financial statements are an integral part of these financial statements taken as a whole.

The original financial statements included herein are in Indonesian language.

PT ASURANSI MAXIMUS GRAHA PERSADA TBK
LAPORAN POSISI KEUANGAN
31 Desember 2024
(Dinyatakan dalam Rupiah, kecuali dinyatakan lain)

PT ASURANSI MAXIMUS GRAHA PERSADA TBK
STATEMENT OF FINANCIAL POSITION
December 31, 2024
(Expressed in Rupiah, unless otherwise stated)

	Catatan/ Notes	2024	2023	
ASET				ASSETS
Kas dan bank	3,5,36,37	18.714.740.122	15.366.595.260	Cash on hand and in banks
Piutang asuransi	3,36,37			Insurance receivables
Piutang premi - neto	6	74.203.736.204	104.835.704.824	Premium receivables - net
Piutang reasuransi - neto	7	82.582.067.084	112.281.275.614	Reinsurance receivables - net
Piutang lain-lain - pihak ketiga	3,8,36,37	6.710.556.157	9.880.569.326	Other receivables - third parties
Investasi	3,9,35,36,37			Investments
Deposito berjangka	9a	103.002.330.000	118.981.177.620	Time deposits
Efek yang diukur pada nilai wajar melalui laba rugi	9b	176.049.368.132	219.539.472.093	Securities at fair value through profit or loss
Sukuk	9c	8.795.299.280	9.807.261.870	Sukuk
Efek yang tersedia untuk dijual	9d	48.334.270.140	49.577.164.134	Available-for-sale securities
Efek yang dimiliki hingga jatuh tempo	9e	69.113.712.615	20.379.534.055	Held-to-maturity securities
Biaya dibayar di muka dan uang muka	3,10	114.640.834.617	73.803.192.837	Prepaid expenses and advances
Aset reasuransi	3,11	346.888.126.955	185.189.376.583	Reinsurance assets
Aset tetap - neto	3,12	41.545.707.706	21.348.440.524	Fixed assets - net
Aset takberwujud - neto	3,13	576.022.956	1.012.914.019	Intangible assets - net
Aset pajak tangguhan - neto	3,18c	14.575.318.280	16.586.005.450	Deferred tax assets - net
Aset lain-lain	3,14,36,37	2.782.433.396	2.474.389.268	Other assets
TOTAL ASET		1.108.514.523.644	961.063.073.477	TOTAL ASSETS

Catatan atas laporan terlampir keuangan merupakan bagian yang tidak terpisahkan dari laporan keuangan secara keseluruhan.

The accompanying notes to the financial statements are an integral part of these financial statements taken as a whole.

PERGERAKAN HARGA SAHAM PT ASURANSI MAXIMUS GRAHA PERSADA TBK TAHUN 2022-2023
 SHARE PRICE MOVEMENT OF PT ASURANSI MAXIMUS GRAHA PERSADA TBK IN 2022-2023

Periode Period		Harga per Saham (Rp/lembar) Price Per Shares (Rp/share)			Volume Perdagangan Trading Volume	Jumlah Saham Beredar The issued shares	Kapitalisasi Pasar (Rp-Juta) Market Capitalization (Rp-Million)
		Tertinggi Highest	Terendah Lowest	Penutupan Closing			
2023							
Triwulan I 1st Quarter	Januari January	120	76	82	76.668	8.958.380.460	735
	Februari February	90	74	76	32.081	8.958.380.460	681
	Maret March	80	50	53	13.831	8.958.380.460	475
Triwulan II 2nd Quarter	April April	53	50	50	6.497	8.958.380.460	448
	Mei May	50	50	50	1.758	8.958.380.460	448
	Juni June	50	50	50	7.662	8.958.380.460	448
Triwulan III 3rd Quarter	Juli July	50	50	50	1.218	8.958.380.460	448
	Agustus August	50	50	50	1.014	8.958.380.460	448
	September September	50	50	50	898	8.958.380.460	448
Triwulan IV 4th Quarter	Oktober October	82	50	56	217.194	8.958.380.460	502
	November November	65	50	50	96.052	8.958.380.460	448
	Desember December	51	50	50	3.075	8.958.380.460	448
2022							
Triwulan I 1st Quarter	Januari January	294	218	242	42.956	8.958.380.460	2.168
	Februari February	278	198	200	25.607	8.958.380.460	1.792
	Maret March	210	167	175	5.468	8.958.380.460	1.568
Triwulan II 2nd Quarter	April April	188	141	160	57.785	8.958.380.460	1.433
	Mei May	160	131	146	8.252	8.958.380.460	1.308
	Juni June	150	117	130	6.661	8.958.380.460	1.165

PERGERAKAN HARGA SAHAM PT ASURANSI MAXIMUS GRAHA PERSADA TBK TAHUN 2022-2023
 SHARE PRICE MOVEMENT OF PT ASURANSI MAXIMUS GRAHA PERSADA TBK IN 2022-2023

Periode Period		Harga per Saham (Rp/lembar) Price Per Shares (Rp/share)			Volume Perdagangan Trading Volume	Jumlah Saham Beredar The issued shares	Kapitalisasi Pasar (Rp-Juta) Market Capitalization (Rp-Million)
		Tertinggi Highest	Terendah Lowest	Penutupan Closing			
Triwulan III 3rd Quarter	Juli July	132	115	129	13.927	8.958.380.460	1.156
	Agustus August	132	115	124	91.943	8.958.380.460	1.111
	September September	230	110	134	55.599	8.958.380.460	1.200
Triwulan IV 4th Quarter	Oktober October	153	114	129	50.942	8.958.380.460	1.156
	November November	190	112	136	66.577	8.958.380.460	1.218
	Desember December	136	101	105	114.966	8.958.380.460	941

PERGERAKAN HARGA SAHAM PT ASURANSI MAXIMUS GRAHA PERSADA TBK TAHUN 2023-2024
 SHARE PRICE MOVEMENT OF PT ASURANSI MAXIMUS GRAHA PERSADA TBK IN 2023-2024

Periode Period		Harga per Saham (Rp/lembar) Price Per Shares (Rp/share)			Volume Perdagangan Trading Volume	Jumlah Saham Beredar The issued shares	Kapitalisasi Pasar (Rp-Juta) Market Capitalization (Rp-Million)
		Tertinggi Highest	Terendah Lowest	Penutupan Closing			
2024							
Triwulan I 1st Quarter	Januari January	50	50	50	408	8.958.380.460	448
	Februari February	50	50	50	2	8.958.380.460	448
	Maret March	50	34	34	410	8.958.380.460	305
Triwulan II 2nd Quarter	April April	31	11	11	4.177	8.958.380.460	99
	Mei May	16	7	12	3.561	8.958.380.460	108
	Juni June	13	7	7	25.981	8.958.380.460	63
Triwulan III 3rd Quarter	Juli July	11	6	7	96.206	8.958.380.460	63
	Agustus August	11	6	11	269.453	8.968.380.460	99
	September September	13	8	10	145.615	8.958.380.460	90
Triwulan IV 4th Quarter	Oktober October	15	9	13	116.333	8.958.380.460	116
	November November	14	11	11	52.591	8.958.380.460	99
	Desember December	12	10	11	41.650	8.958.380.460	99
2023							
Triwulan I 1st Quarter	Januari January	120	76	82	76.668	8.958.380.460	735
	Februari February	90	74	76	32.081	8.958.380.460	681
	Maret March	80	50	53	13.831	8.958.380.460	475
Triwulan II 2nd Quarter	April April	53	50	50	6.497	8.958.380.460	448
	Mei May	50	50	50	1.758	8.958.380.460	448
	Juni June	50	50	50	7.662	8.958.380.460	448

PERGERAKAN HARGA SAHAM PT ASURANSI MAXIMUS GRAHA PERSADA TBK TAHUN 2023-2024
 SHARE PRICE MOVEMENT OF PT ASURANSI MAXIMUS GRAHA PERSADA TBK IN 2023-2024

Periode Period		Harga per Saham (Rp/lembar) Price Per Shares (Rp/share)			Volume Perdagangan Trading Volume	Jumlah Saham Beredar The issued shares	Kapitalisasi Pasar (Rp-Juta) Market Capitalization (Rp-Million)
		Tertinggi Highest	Terendah Lowest	Penutupan Closing			
Triwulan III 3rd Quarter	Juli July	50	50	50	1.218	8.958.380.460	448
	Agustus August	50	50	50	1.014	8.958.380.460	448
	September September	50	50	50	898	8.958.380.460	448
Triwulan IV 4th Quarter	Oktober October	82	50	56	217.194	8.958.380.460	502
	November November	65	50	50	96.052	8.958.380.460	448
	Desember December	51	50	50	3.075	8.958.380.460	448

Lampiran 7 Laporan Keuangan & Pentupan Harga Saham PT BHAT

PT BHAKTI MULTI ARTHA Tbk DAN ENTITAS ANAK
LAPORAN POSISI KEUANGAN KONSOLIDASIAN
31 DESEMBER 2023 DAN 2022
(Disajikan dalam Rupiah, kecuali dinyatakan lain)

The original consolidated financial statements included herein are
in Indonesian language

PT BHAKTI MULTI ARTHA Tbk AND ITS SUBSIDIARIES
CONSOLIDATED STATEMENTS OF FINANCIAL POSITION
DECEMBER 31, 2023 AND 2022
(Expressed in Rupiah, unless otherwise stated)

	Catatan/ Notes	31 Desember/December 31	
		2023	2022
ASET			ASSETS
Kas dan bank	3e, 3h, 5	254.608.045.020	257.372.134.165
Investasi			Investments
Deposito berjangka	3h, 5a	354.077.650.000	417.077.850.000
Surat berharga	3h, 5b	68.059.708.489	41.052.375.146
Reksadana	3h, 5c	101.853.537.544	111.339.647.717
Saham	3h, 5d	146.856.358.000	91.439.700.000
Piutang premi	3f, 3h, 7	16.794.381.262	13.309.224.500
Piutang klaim asuransi	3g, 3h, 8	71.325.135.702	42.915.101.553
Aset reasuransi	3g, 9	55.249.753.794	52.187.072.651
Piutang lain-lain dari pihak ketiga	3h, 10	873.838.875	615.589.915
Aset tetap - neto	3i	403.380.553	395.531.796
Aset tidak guna - neto	3j	79.832.262	234.810.296
Aset pajak tangguhan	3p, 25b	616.414.272	546.817.434
Uang jaminan		339.950.700	334.546.000
Aset lain-lain		414.853.833	148.067.655
JUMLAH ASET		1.114.751.529.283	1.038.908.850.191
LIABILITAS DAN EKUITAS			LIABILITIES AND EQUITY
LIABILITAS			LIABILITIES
Utang iklan	3h, 3k	38.258.627.711	26.138.441.609
Utang reasuransi	3g, 3h, 11	36.713.654.719	35.313.765.817
Utang lain-lain kepada pihak ketiga	3h, 12	7.450.802.942	8.287.760.870
Utang pajak	3p, 25a	582.691.020	359.257.528
Utang komisi	3h, 3o	6.311.917.675	3.558.629.841
Beban akrual	3h, 3p	5.121.224.118	5.080.006.410
Surat utang jangka menengah	13	248.481.333.333	247.988.733.333
Liabilitas sewa	3q	135.139.123	346.367.382
Liabilitas kontrak asuransi	3h, 14	221.482.528.386	167.474.302.812
Liabilitas imbalan pesakit kerja	3r, 15	2.801.882.637	2.485.593.374
Jumlah Liabilitas		557.319.751.674	497.642.829.476
EKUITAS			EQUITY
Modal saham - nilai nominal Rp 100 per saham			Share capital - nominal value of Rp 100 per share
Modal dasar - 12.000.000.000 saham			Authorized - 12,000,000,000 shares
Modal ditempatkan dan diotor - 5.000.000.000 saham	16	500.000.000.000	500.000.000.000
Tambahan modal diotor - neto	17	1.571.000.000	1.571.000.000
Komponen ekuitas lainnya - neto		10.510.350.894	7.919.055.637
Saldo laba			
Laba ditahan penggunaannya	18	2.000.000.000	1.500.000.000
Laba ditahan penggunaannya		26.268.423.080	25.418.872.113
Ekuitas yang dapat diatribusikan kepada pemilik Entitas Induk		543.348.773.944	537.408.627.750
Kepentingan non-pengendal		4.081.673.955	3.957.892.565
Jumlah Ekuitas		547.431.747.809	541.366.920.715
JUMLAH LIABILITAS DAN EKUITAS		1.114.751.529.283	1.038.908.850.191

Jakarta, 28 Maret 2024/March 28, 2024


Dines Teguh Mulyanto
Direktur Utama/President Director


Cheddy Maraden Sibarani
Direktur/Director

Unit catatan atas laporan keuangan konsolidasian
tersebut yang merupakan bagian yang tidak terpisahkan
dari laporan keuangan konsolidasian secara keseluruhan

See accompanying notes to consolidated
financial statements on which are an integral part of
these consolidated financial statements taken as a whole

The original consolidated financial statements included herein are
in Indonesian language

PT BHAKTI MULTI ARTHA Tbk. DAN ENTITAS ANAK
LAPORAN POSISI KEUANGAN KONSOLIDASIAN
31 DESEMBER 2024 DAN 2023
(Disajikan dalam Rupiah, kecuali dinyatakan lain)

PT BHAKTI MULTI ARTHA Tbk. AND ITS SUBSIDIARIES
CONSOLIDATED STATEMENT OF FINANCIAL POSITION
DECEMBER 31, 2024 AND 2023
(Expressed in Rupiah, unless otherwise stated)

Catatan/ Notes	31 Desember/December 31	
	2024	2023
ASET		
Kas dan bank	3a,3h.5	204.162.325.574
Investasi		264.805.046.020
Deposito berjangka	3h.6a	404.477.650.000
Surat berharga	3h.6b	384.077.650.000
Reksadana	3h.6c	68.059.706.496
Saham	3h.6d	101.853.537.544
Plutang premi	3f,3h.7	146.856.358.000
Plutang klaim reasuransi	3g,3h.8	15.794.381.252
Aset reasuransi	3g.9	71.325.138.702
Plutang lain-lain dari pihak ketiga	3h.10	59.249.703.784
Aset tetap - neto	3i	872.508.875
Aset hak guna - neto	3j	403.360.563
Aset pajak tangguhan	3p.25a	79.832.262
Uang jaminan		616.414.272
Aset lain-lain		339.965.700
		414.553.533
JUMLAH ASET		1.131.490.213.441
		1.114.751.529.283
LIABILITAS DAN EKUITAS		
LIABILITAS		
Utang klaim	3h.3f	10.219.755.132
Utang reasuransi	3g,3h.11	30.258.527.711
Utang lain-lain kepada pihak ketiga	3h.12	36.713.664.719
Utang pajak	3p.25a	7.450.902.942
Utang komisi	3h.2o	562.881.020
Beban akrual	3h.2p	6.311.917.875
Surat utang jangka menengah	13	9.121.224.118
Liabilitas sewa	3s	248.461.303.303
Liabilitas kontrak asuransi	3m.14	138.130.123
Liabilitas imbalan pascakerja	3i.15	221.482.528.366
		2.821.852.637
Jumlah Liabilitas		582.730.026.202
		567.318.751.674
EKUITAS		
Modal saham - nilai nominal Rp 100 per saham		
Modal dasar - 12.000.000.000 saham		
Modal ditempatkan dan diastor - 6.000.000.000 saham	16	900.000.000.000
Tambahan modal diastor - neto	17	500.000.000.000
Komponen ekuitas lainnya - neto		1.571.000.000
Saldo laba		11.316.118.583
Telah dituntun penggunaannya	18	2.950.000.000
Beban dituntun penggunaannya		2.000.000.000
Ekuitas yang dapat ditribusikan		29.298.423.090
kepada pemilik entitas induk		544.359.512.944
Kepentingan non-pengendali		543.349.773.944
		4.400.074.295
Jumlah Ekuitas		548.759.387.239
		547.431.747.600
JUMLAH LIABILITAS DAN EKUITAS		1.131.490.213.441
		1.114.751.529.283

Jakarta, 27 Maret 2025/March 27, 2025


Dimas Teguh Muryanto
Direktur Utama/President Director


Chaidy Maraden Sibero
Direktur/Director

Uraian catatan atas laporan keuangan konsolidasi
tersebut yang merupakan bagian yang tidak terpisahkan
dari laporan keuangan konsolidasi secara keseluruhan

See accompanying notes to consolidated
financial statements or which are an integral part of
these consolidated financial statements taken as a whole

Ikhtisar Saham

●●● Share Highlights

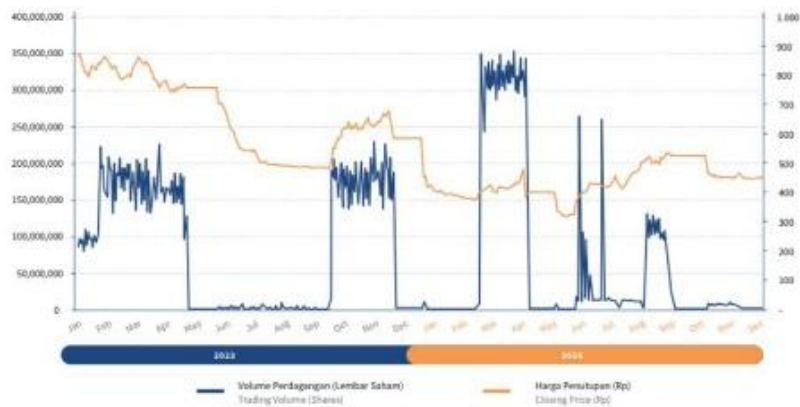
Triwulan Quarter	Tahun Year	Harga Tertinggi Highest Price (Rp)	Harga Terendah Lowest Price (Rp)	Harga Penutupan Closing Price (Rp)	Volume Perdagangan (Lembar Saham) Trading Volume (Shares)	Jumlah Saham yang Beredar (Lembar Saham) Total Number of Outstanding Shares (Shares)	Kapitalisasi Pasar Market Capitalization (Rp)
Triwulan 1 1 st Quarter	2024	472	375	402	1,880,713,867	5,000,000,000	2,010,000,000,000
	2023	875	770	825	3,213,192,200	5,000,000,000	4,125,000,000,000
Triwulan 2 2 nd Quarter	2024	428	359	399	1,812,012,467	5,000,000,000	1,993,333,333,333
	2023	767	678	690	1,107,549,900	5,000,000,000	3,450,000,000,000
Triwulan 3 3 rd Quarter	2024	504	428	490	925,135,533	5,000,000,000	2,451,666,666,667
	2023	514	487	495	34,444,900	5,000,000,000	2,475,000,000,000
Triwulan 4 4 th Quarter	2024	507	470	480	46,026,267	5,000,000,000	2,398,333,333,333
	2023	637	554	595	3,931,431,650	5,000,000,000	2,975,000,000,000

Volume Perdagangan (Lembar Saham)

Trading Volume (Shares)

Harga Penutupan (Rp)

Closing Price (Rp)



Lampiran 8 Laporan Keuangan & Penutupan Harga Saham PT LIFE

The original financial statements included herein are in the Indonesian language.

**PT MSIG LIFE INSURANCE INDONESIA TBK
(DAHULU PT ASURANSI JIWA SINARMAS MSIG TBK)
LAPORAN POSISI KEUANGAN
Tanggal 31 Desember 2023
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)**

**PT MSIG LIFE INSURANCE INDONESIA TBK
(FORMERLY PT ASURANSI JIWA SINARMAS MSIG TBK)
STATEMENT OF FINANCIAL POSITION
As of December 31, 2023
(Expressed in millions of Rupiah,
unless otherwise stated)**

31 Desember/December 31,			
	2023	Catatan/ Notes	2022
ASET			
Kas dan bank	780.815	2j,2u,4	1.363.572
Piutang premi	48.592	2o,2u,5	53.968
Piutang koasuransi	-	2u,6	32.808
Piutang investasi	157.775	2u,7	173.175
Aset reasuransi	59.745	2l,2u,8	34.267
Piutang lain-lain	22.416	2u	14.520
Biaya dibayar di muka	141.677	2g,9	101.610
Investasi	13.202.709	2c,2u,10	13.143.571
Pinjaman polis	2.452	2u,11	2.262
Aset tetap - neto	155.457	2e,12	175.816
Aset hak-guna - neto	16.360	2w,13	12.100
Aset lain-lain	365.958	2f,2u,2p,14	428.773
TOTAL ASET	14.953.956		15.536.442
LIABILITAS, DANA PESERTA DAN EKUITAS			
LIABILITAS			
Utang reasuransi	51.227	2l,2u,19	17.562
Utang koasuransi	-	2u,20	29.043
Utang komisi	76.227	2u,21	74.378
Beban akrual	93.919	2u,22	91.600
Liabilitas imbalan kerja karyawan	18.301	2v,36	34.456
Liabilitas sewa	14.696	2w,23	9.050
Utang pajak	8.678	2l,24	6.728
Liabilitas pajak tangguhan	36.765	2l,24	31.065
Utang lain-lain	299.805	2u,25	229.676
Ujrah di terima di muka	57.642	2s	61.076
Liabilitas kepada pemegang polis:			
Liabilitas manfaat polis masa depan	2.300.729	2m,15a	2.356.748
Liabilitas unit link	3.559.673	2r,18	4.202.654
Premi belum merupakan pendapatan	180.102	2o,15b	92.318
Estimasi liabilitas klaim	264.937	2q,15c	154.529
Utang klaim	53.140	2q,2u,16	75.304
Simpanan pemegang polis	205.749	17	103.638
Total liabilitas kepada pemegang polis	6.564.330		6.985.191
TOTAL LIABILITAS	7.221.590		7.569.825
DANA PESERTA	240.831	2s,37	282.047

Catatan atas laporan keuangan terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan ini secara keseluruhan.

The accompanying notes to the financial statements form an integral part of these financial statements taken as a whole.

The original financial statements included herein are in the Indonesian language.

PT MSIG LIFE INSURANCE INDONESIA TBK
LAPORAN POSISI KEUANGAN
Tanggal 31 Desember 2024
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)

PT MSIG LIFE INSURANCE INDONESIA TBK
STATEMENT OF FINANCIAL POSITION
As of December 31, 2024
(Expressed in millions of Rupiah,
unless otherwise stated)

31 Desember/December 31,				
	2024	Catatan/ Notes	2023	
ASET				ASSETS
Kas dan bank	668.876	2j,2u,4	780.815	Cash on hand and in banks
Piutang premi	68.495	2o,2u,5	48.592	Premium receivables
Piutang investasi	167.949	2u,6	157.775	Investment receivables
Aset reasuransi	68.721	2l,2u,7	59.745	Reinsurance assets
Piutang lain-lain	32.870	2u	22.416	Other receivables
Biaya dibayar di muka	136.191	2g,8	141.677	Prepaid expenses
Investasi	12.918.870	2c,2u,9	13.202.709	Investments
Pinjaman polis	2.607	2u,10	2.452	Policy loans
Aset tetap - neto	168.809	2e,11	155.457	Fixed assets - net
Aset hak-guna - neto	7.904	2w,12	16.360	Right-of-use assets - net
Aset lain-lain	350.134	2f,2u,2p,13	365.958	Other assets
TOTAL ASET	14.591.426		14.953.956	TOTAL ASSETS
LIABILITAS, DANA PESERTA DAN EKUITAS				LIABILITIES, PARTICIPANTS' FUND AND EQUITY
LIABILITAS				LIABILITIES
Utang reasuransi	72.509	2l,2u,18	51.227	Due to reinsurers
Utang komisi	99.522	2u,19	76.227	Commissions payable
Beban akrual	112.720	2u,20	93.919	Accrued expenses
Liabilitas imbalan kerja karyawan	26.110	2v,34	18.301	Employee benefits liability
Liabilitas sewa	6.876	2w,21	14.696	Lease liabilities
Utang pajak	4.659	2t,22	8.678	Taxes payable
Liabilitas pajak tangguhan	28.907	2t,22	36.765	Deferred tax liabilities
Utang lain-lain	240.097	2u,23	299.805	Other liabilities
Ujrah di terima di muka	55.419	2s	57.642	Unearned Ujrah
Liabilitas kepada pemegang polis:				Liabilities to policyholders:
Liabilitas manfaat polis masa				Liability for future policy
depan	1.918.519	2m,14a	2.300.729	benefits
Liabilitas unit link	3.283.190	2r,17	3.559.673	Liability for unit link
Premi belum merupakan				Unearned premiums
pendapatan	275.435	2o,14b	180.102	Estimated claims liability
Estimasi liabilitas klaim	302.319	2q,14c	264.937	Claims payable
Utang klaim	43.924	2q,2u,15	53.140	Policyholders' deposits
Simpanan pemegang polis	281.463	16	205.749	
Total liabilitas kepada pemegang polis	6.104.850		6.564.330	Total liabilities to policyholders
TOTAL LIABILITAS	6.751.669		7.221.590	TOTAL LIABILITIES
DANA PESERTA	184.595	2s,35	240.831	PARTICIPANTS' FUND

Catatan atas laporan keuangan terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan ini secara keseluruhan.

The accompanying notes to the financial statements form an integral part of these financial statements taken as a whole.

Ikhtisar Saham

Share Highlights

Periode Period	Harga Tertinggi Highest Price (Rp)	Harga Terendah Lowest Price (Rp)	Harga Penutupan Closing Price (Rp)	Volume Perdagangan (Lembar Saham) Trading Volume (Shares)	Jumlah Saham yang Beredar (Lembar Saham) Number of Shares Issued (Shares)	Kapitalisasi Pasar Market Capitalization (Rp)
2023						
Triwulan I Quarter I	6.500	5.175	5.775	16.600	2.100.000.000	12.127.500.000.000
Triwulan II Quarter II	6.275	5.550	6.150	21.100	2.100.000.000	12.915.000.000.000
Triwulan III Quarter III	6.150	6.025	6.050	39.800	2.100.000.000	12.705.000.000.000
Triwulan IV Quarter IV	6.050	6.000	6.025	144.900	2.100.000.000	12.652.500.000.000
2022						
Triwulan I Quarter I	6.200	5.125	5.125	18.400	2.100.000.000	10.762.500.000.000
Triwulan II Quarter II	5.900	5.050	5.800	223.000	2.100.000.000	12.180.000.000.000
Triwulan III Quarter III	6.500	5.700	5.900	222.300	2.100.000.000	12.390.000.000.000
Triwulan IV Quarter IV	6.475	5.175	5.175	1.053.500	2.100.000.000	10.867.500.000.000

PT MSIG Life Insurance Indonesia Tbk

Ikhtisar Saham

Share Highlights

Periode Period	Harga Tertinggi Highest Price (Rp)	Harga Terendah Lowest Price (Rp)	Harga Penutupan Closing Price (Rp)	Volume Perdagangan (Lembar Saham) Trading Volume (Shares)	Jumlah Saham yang Beredar (Lembar Saham) Number of Shares Issued (Shares)	Kapitalisasi Pasar Market Capitalization (Rp)
2024						
Triwulan I Quarter I	6.050	6.000	6.000	992.100	2.100.000.000	12.600.000.000.000
Triwulan II Quarter II	6.050	6.000	6.050	313.100	2.100.000.000	12.705.000.000.000
Triwulan III Quarter III	11.600	4.610	8.275	301.100	2.100.000.000	17.377.500.000.000
Triwulan IV Quarter IV	10.000	6.125	7.250	757.400	2.100.000.000	15.225.000.000.000
2023						
Triwulan I Quarter I	6.500	5.175	5.775	16.600	2.100.000.000	12.127.500.000.000
Triwulan II Quarter II	6.275	5.550	6.150	21.100	2.100.000.000	12.915.000.000.000
Triwulan III Quarter III	6.150	6.025	6.050	39.800	2.100.000.000	12.705.000.000.000
Triwulan IV Quarter IV	6.050	6.000	6.025	144.900	2.100.000.000	12.652.500.000.000

Lampiran 9 Laporan Keuangan & Penutupan Harga Saham PT MREI

PT MASKAPAI REASURANSI INDONESIA Tbk
LAPORAN POSISI KEUANGAN
 Per 31 Desember 2023 dan 2022
 (Dalam Rupiah Penuh)

PT MASKAPAI REASURANSI INDONESIA Tbk
STATEMENTS OF FINANCIAL POSITION
 As of December 31, 2023 and 2022
 (In Full Rupiah)

ASET	Catatan/ Note	2023 Rp	2022 *) Rp	ASSETS
Kas dan Bank	4, 41, 45, 46	8,205,872,867	5,907,535,062	Cash on Hand and in Banks
Pinjaman Reasuransi Pihak Ketiga	5, 41, 45, 46	704,016,730,938	520,606,585,626	Reinsurance Receivables Third Parties
Pinjaman Retrosesi Pihak Ketiga	6, 41, 45, 46	105,487,626,757	144,588,986,381	Retrosession Receivables Third Parties
Investasi				Investments
Deposito Berjangka Pihak Ketiga	7, 41, 45, 46	1,131,000,096,000	974,642,864,000	Time Deposits Third Parties
Efek-elek				Securities
Efek Utang Tersedia untuk Dijual	8, 45, 46			Debt Securities Available for Sale
Obligasi Jaminan Pihak Ketiga		65,450,566,560	59,034,050,166	Comptatory Bonds Third Parties
Obligasi Biasa Pihak Ketiga		1,149,061,059,523	1,346,233,774,888	Bonds Third Parties
Sukuk (jarah)	9, 45, 46			Sukuk (jarah) Third Parties
Reksadana Tersedia Untuk Dijual Pihak Ketiga	10, 45, 46	90,793,409,770	98,333,389,512	Mutual Funds Available for Sale Third Parties
Saham Tersedia Untuk Dijual Pihak Ketiga	11, 46	4,881,900,000	4,826,640,000	Shares Available for Sale Third Parties
Efek Ekuitas yang Diukur Pada Nilai Wajar Melalui Laba Rugi Pihak Ketiga	12, 45, 46	5,782,500,000	13,776,000,000	Equity Securities at Fair Value Through Profit or Loss Third Parties
Reksadana yang Diukur Pada Nilai Wajar Melalui Laba Rugi Pihak Ketiga	13, 41, 45, 46	2,732,850,000	3,178,850,000	Mutual Funds at Fair Value Through Profit or Loss Third Parties
Reksadana yang Dimiliki Hingga Jatuh Tempo Pihak Ketiga	14, 46	172,672,195,013	12,216,784,517	Mutual Funds Held to Maturity Third Parties
Penyertaan Langsung dalam Bentuk Saham Pihak Ketiga	15, 46	40,000,000,000	70,000,000,000	Direct Investment in Shares of Stock Third Parties
Properti Investasi	16	92,946,308,063	147,632,856,000	Investment Property
Pajak Dibayar di Muka	25.a	147,823,996,000	1,712,712,666	Prepaid Tax
Aset Retrosesi	17	905,359,039,164	806,576,432,967	Retrosession Assets
Aset Tetap	18, 45	40,137,509,591	41,808,090,822	Fixed Assets
Aset Pajak Tangguhan	25.d	16,729,396,858	25,492,851,940	Deferred Tax Assets
Aset Lain-lain	19, 45, 46	29,599,593,778	27,142,817,967	Other Assets
TOTAL ASET		4,772,686,603,842	4,304,159,535,575	TOTAL ASSETS

*) Direklasifikasi, Catatan 47

*) Reclassified, Note 47

Catatan terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan secara keseluruhan

The accompanying notes form an integral part of these financial statements taken as a whole

PT MASKAPAI REASURANSI INDONESIA Tbk
LAPORAN POSISI KEUANGAN
31 Desember 2024 dan 2023
(Dalam Rupiah Penuh)

PT MASKAPAI REASURANSI INDONESIA Tbk
STATEMENTS OF FINANCIAL POSITION
December 31, 2024 and 2023
(In Full Rupiah)

ASET	Catatan/ Note	2024 Rp	2023 Rp	ASSETS
Kas dan Bank	4, 42, 46, 47	4,709,268,210	8,205,872,867	Cash on Hand and in Banks
Piutang Reasuransi Pihak Ketiga	5, 42, 46, 47	816,757,978,303	704,016,730,938	Reinsurance Receivables Third Parties
Piutang Retrosesi Pihak Ketiga	6, 42, 46, 47	115,004,211,286	105,487,626,757	Retrosession Receivables Third Parties
Investasi				Investments
Deposito Berjangka Pihak Ketiga	7, 42, 46, 47	525,268,533,800	1,131,000,098,000	Time Deposits Third Parties
Efek-efek				Securities
Efek Utang Tersedia untuk Dijual	8, 46, 47			Debt Securities Available for Sale
Obligasi Jaminan				Compulsory Bonds
Pihak Ketiga		63,968,708,840	65,450,566,560	Third Parties
Obligasi Biasa				Bonds
Pihak Ketiga		1,595,173,637,094	1,149,061,058,523	Third Parties
Sukuk Ijarah	9, 46, 47			Sukuk Ijarah
Pihak Ketiga		239,204,470,997	90,793,409,770	Third Parties
Reksadana Tersedia Untuk Dijual	11, 47	—	4,881,800,000	Mutual Funds Available for Sale
Pihak Ketiga				Third Parties
Saham Tersedia Untuk Dijual	12, 47	4,935,000,000	5,782,500,000	Shares Available for Sale
Pihak Ketiga				Third Parties
Efek Ekuitas yang Diukur Pada Nilai Wajar Melalui Laba Rugi	13, 46, 47	—	2,732,850,000	Equity Securities at Fair Value Through Profit or Loss
Pihak Ketiga				Third Parties
Efek Utang yang Diukur Pada Nilai Wajar Melalui Laba Rugi	10, 47			Debt Securities at Fair Value Through Profit or Loss
Pihak Ketiga		372,952,773,538	—	Third Parties
Reksadana yang Diukur Pada Nilai Wajar Melalui Laba Rugi	14, 42, 46, 47	13,018,774,463	172,672,195,013	Mutual Funds at Fair Value Through Profit or Loss
Pihak Ketiga				Third Parties
Reksadana yang Dimiliki Hingga Jauh Tempo	15, 47			Mutual Funds Held to Maturity
Pihak Ketiga		27,499,526,160	40,000,000,000	Third Parties
Pernyataan Langsung dalam Bentuk Saham	16, 47			Direct Investment in Shares of Stock
Pihak Ketiga		97,422,308,063	92,946,308,063	Third Parties
Properti Investasi	17	148,062,932,000	147,623,896,000	Investment Properties
Aset Retrosesi	18	829,969,337,580	965,369,038,164	Retrosession Assets
Aset Tetap	19, 46	37,354,862,735	40,137,509,591	Fixed Assets
Aset Pajak Tangguhan	26 c	26,590,293,431	16,729,386,958	Deferred Tax Assets
Aset Lain-lain	20, 46, 47	45,760,907,130	29,589,583,778	Other Assets
TOTAL ASET		4,965,831,523,631	4,772,680,650,382	TOTAL ASSETS

Catatan atas laporan keuangan terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan secara keseluruhan

The accompanying notes to the financial statements form an integral part of these financial statements taken as a whole

Ikhtisar Saham

Share Highlights

Informasi Saham

Share Information

Periode Period	Jumlah Saham Beredar (Lembar) Outstanding Shares (Shares)	Kapitalisasi Pasar Market Capitalization (Rupiah)	Harga Tertinggi Highest Price Capitalization (Rupiah)	Harga Terendah Lowest Price (Rupiah)	Harga Penutupan Closing Price (Rupiah)	Volume Perdagangan (Saham) Trading Volume (Shares)
2023						
Triwulan I Quarter I	517.791.681	1.853.694.217.980	6.500	3.250	3.580	5.372.900
Triwulan II Quarter II	517.791.681	1.108.074.197.340	4.600	1.915	2.140	4.322.100
Triwulan III Quarter III	517.791.681	981.215.235.495	2.870	1.610	1.895	1.844.700
Triwulan IV Quarter IV	517.791.681	1.077.006.696.480	2.350	1.680	2.080	616.200
2022						
Triwulan I Quarter I	517.791.681	1.672.467.129.630	4.900	3.230	3.230	104.900
Triwulan II Quarter II	517.791.681	1.574.086.710.240	4.570	2.900	3.040	116.600
Triwulan III Quarter III	517.791.681	2.252.393.812.350	5.025	2.870	4.350	359.600
Triwulan IV Quarter IV	517.791.681	2.231.682.145.110	5.500	3.670	4.310	2.450.100

Aksi Korporasi

Hingga akhir tahun 2023, tidak terdapat aksi korporasi yang dilakukan Perseroan yang menimbulkan perubahan pada saham, seperti aksi pemecahan saham (stock split), penggabungan saham (reverse stock), saham bonus, maupun perubahan nilai nominal saham dalam 2 (dua) tahun terakhir.

Sanksi Perdagangan Saham

Pada tahun 2023, Perseroan tidak menerima sanksi perdagangan saham dari otoritas terkait dalam bentuk penghentian sementara perdagangan saham (suspension) dan/atau pembatalan pencatatan saham (delisting).

Corporate Action

Until the end of 2023, the Company did not have any corporate actions that caused changes to the shares, such as stock splits, reverse stocks, bonus shares, or changes in the nominal value of shares in the last 2 (two) years.

Stock Trading Sanction

In 2023, the Company did not receive any share trading sanctions from the relevant authorities in the form of suspension and/or delisting.

Ikhtisar Saham

Share Highlights

Informasi Saham

Share Information

Periode Period	Jumlah Saham Beredar (Lambar) Outstanding Shares (Shares)	Kapitalisasi Market Capitalization (Rupiah)	Harga Tertinggi Highest Price (Rupiah)	Harga Terendah Lowest Price (Rupiah)	Harga Penutupan Closing Price (Rupiah)	Volume Perdagangan (Saham) Trading Volume (Shares)
2024						
Triwulan I Quarter I	517.791.681	776.687.521.500	2.030	1.345	1.500	1.080.300
Triwulan II Quarter II	517.791.681	522.969.597.810	1.500	970	1.010	2.118.700
Triwulan III Quarter III	517.791.681	520.380.639.405	1.310	945	1.005	12.712.700
Triwulan IV Quarter IV	517.791.681	471.190.429.710	1.020	860	910	3.570.300
2023						
Triwulan I Quarter I	517.791.681	1.853.694.217.980	6.500	3.250	3.580	5.372.900
Triwulan II Quarter II	517.791.681	1.108.074.197.340	4.800	1.915	2.140	4.322.100
Triwulan III Quarter III	517.791.681	981.215.235.495	2.870	1.610	1.895	1.844.700
Triwulan IV Quarter IV	517.791.681	1.077.006.696.480	2.350	1.680	2.080	616.200

Aksi Korporasi

Hingga akhir tahun 2024, tidak terdapat aksi korporasi yang dilakukan Perseroan yang menimbulkan perubahan pada saham, seperti aksi pemecahan saham (stock split), penggabungan saham (reverse stock), saham bonus, maupun perubahan nilai nominal saham dalam 2 (dua) tahun terakhir.

Sanksi Perdagangan Saham

Pada tahun 2024, Perseroan tidak menerima sanksi perdagangan saham dari otoritas terkait dalam bentuk penghentian sementara perdagangan saham (suspension) dan/atau pembatalan pencatatan saham (delisting).

Corporate Action

Until the end of 2024, the Company did not have any corporate actions that caused changes to the shares, such as stock splits, reverse stocks, bonus shares, or changes in the nominal value of shares in the last 2 (two) years.

Stock Trading Sanction

In 2024, the Company did not receive any share trading sanctions from the relevant authorities in the form of suspension and/or delisting.

Lampiran 10 Laporan Keuangan & Penutupan Harga Saham PT VINS

PT VICTORIA INSURANCE TBK LAPORAN POSISI KEUANGAN TANGGAL 31 DESEMBER 2023 (Disajikan dalam Rupiah, kecuali dinyatakan lain)		PT VICTORIA INSURANCE TBK STATEMENT OF FINANCIAL POSITION AS OF DECEMBER 31, 2023 (Expressed in Rupiah, unless otherwise stated)	
	Catatan/ Notes	2023	2022
ASET			ASSETS
Kas dan bank	2e, 4, 29		Cash on hand and in banks
Pihak berelasi	2d, 28	2.024.727.089	188.878.232 Related parties
Pihak ketiga		1.137.681.023	6.035.896.434 Third parties
Piutang premi	2e, 2f, 5, 29		Premium receivables
Pihak berelasi	2d, 28	765.866.167	1.110.901.550 Related parties
Pihak ketiga		20.111.845.127	26.520.051.653 Third parties
Piutang reasuransi	2e, 2f, 6, 29	5.658.135.545	3.570.718.739 Reinsurance receivables
Piutang lain-lain	2e, 7, 29		Other receivables
Pihak berelasi	2d, 28	-	1.762.500 Related parties
Pihak ketiga		789.612.375	1.565.679.101 Third parties
Aset reasuransi	2i, 8	46.597.156.163	59.728.079.500 Reinsurance assets
Investasi	2e		Investment
Deposito berjangka	9a, 29		Time deposits
Pihak ketiga		50.383.200.000	26.300.000.000 Third parties
Efek diukur pada nilai wajar melalui penghasilan komprehensif lain	9b, 18		Securities measured at fair value through other comprehensive income
Efek utang	29		Debt securities
Pihak berelasi		-	2.030.400.000 Related parties
Pihak ketiga		48.776.000.000	73.239.400.000 Third parties
Efek ekuitas			Equity securities
Pihak berelasi		16.318.368.000	17.637.024.000 Related parties
Pihak ketiga		42.063.721.400	66.433.527.200 Third parties
Unit penyertaan reksa dana			Mutual fund investment units
Pihak ketiga		-	4.565.154.230 Third parties
Penyertaan lain		40.000.000	1.684.643.103 Other investments
Biaya dibayar dimuka	2g	420.145.646	63.182.419 Prepaid expenses
Aset tetap – neto	2h, 10	1.816.655.427	2.650.799.620 Fixed assets – net
Aset hak guna – neto	2i, 11	3.551.986.095	1.152.728.135 Right of use assets – net
Aset pajak tangguhan	2p, 12c	754.418.938	550.863.887 Deferred tax assets
Aset lain-lain	2e	1.725.729.495	2.016.517.899 Other assets
JUMLAH ASET		242.935.248.490	297.046.208.202 TOTAL ASSETS

Catatan atas laporan keuangan terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan secara keseluruhan

1

The accompanying notes to the financial statements form an integral part of these financial statements taken as a whole

PT VICTORIA INSURANCE TBK LAPORAN POSISI KEUANGAN TANGGAL 31 DESEMBER 2024 (Disajikan dalam Rupiah, kecuali dinyatakan lain)		PT VICTORIA INSURANCE TBK STATEMENT OF FINANCIAL POSITION AS OF DECEMBER 31, 2024 (Expressed in Rupiah, unless otherwise stated)		
	Catatan/ Notes	2024	2023	
ASET				ASSETS
Kas dan bank	2e, 4, 29			Cash on hand and in banks
Pihak berelasi	2d, 28	423.615.553	2.024.727.089	Related parties
Pihak ketiga		831.057.254	1.137.681.023	Third parties
Piutang premi	2e, 2f, 5, 29			Premium receivables
Pihak berelasi	2d, 28	1.169.080.649	765.866.167	Related parties
Pihak ketiga		24.468.272.880	20.111.845.127	Third parties
Piutang reasuransi	2e, 2f, 6, 29	6.131.445.111	5.658.135.545	Reinsurance receivables
Piutang lain-lain	2e, 7, 29			Other receivables
Pihak ketiga	2d	1.199.946.802	789.612.375	Third parties
Aset reasuransi	2l, 8	41.473.644.300	46.597.156.163	Reinsurance assets
Investasi	2e			Investment
Deposito berjangka	9a, 29			Time deposits
Pihak ketiga		39.003.180.000	50.383.200.000	Third parties
Efek diukur pada nilai wajar melalui penghasilan komprehensif lain	9b, 18			Securities measured at fair value through other comprehensive income
Efek utang	29			Debt securities
Pihak ketiga		70.598.775.000	48.776.000.000	Third parties
Efek ekuitas				Equity securities
Pihak berelasi		14.670.048.000	16.318.368.000	Related parties
Pihak ketiga		37.443.855.571	42.063.721.400	Third parties
Penyertaan lain		40.000.000	40.000.000	Other investments
Biaya dibayar dimuka	2g	379.108.175	420.145.646	Prepaid expenses
Aset tetap – neto	2h, 10	1.305.120.178	1.816.655.427	Fixed assets – net
Aset hak guna – neto	2i, 11	2.570.122.455	3.551.986.095	Right of use assets – net
Aset pajak tangguhan	2p, 12c	729.781.143	754.418.938	Deferred tax assets
Aset lain-lain	2e	664.236.330	1.725.729.495	Other assets
JUMLAH ASET		243.101.289.401	242.935.248.490	TOTAL ASSETS

Catatan atas laporan keuangan terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan secara keseluruhan

1

The accompanying notes to the financial statements form an integral part of these financial statements taken as a whole

Ikhtisar Saham

Shares Highlights

Informasi Kinerja Saham

Perusahaan memperdagangkan sahamnya dengan kode saham "VINS" sebanyak 1.460.573.616 lembar saham yang dimiliki oleh PT Victoria Investama Tbk sebesar 72,95% dan Masyarakat sebesar 26,31% termasuk saham pendiri Aldo Jusuf Tjahaja sebesar 0,74%. Pada tahun 2024, saham Perseroan menyentuh level tertinggi pada bulan Januari 2024, yaitu di level Rp187 per lembar saham, sementara saham Perseroan diperdagangkan di level terendahnya di bulan April 2024 yaitu menyentuh Rp100 per lembar saham. Berikut informasi saham Perseroan:

Share Performance Information

The Company traded 1,460,573,616 shares with ticker code "VINS" owned by PT Victoria Investama Tbk of 72.95%, and 26.31% by public (each below 5%), including 0.74% owned by Aldo Jusuf Tjahaja. In 2024, the stocks were traded at its highest in the month of January 2024, reaching to Rp187 per share whereas the stocks hit its lowest in April 2024, reaching to Rp100 per share. The following is the Company's share information:

Harga, Volume, Nilai dan Kapitalisasi Saham

Share Price, Volume, Value and Capitalization

Periode Period	Jumlah Saham Beredar Number of Issued Shares	Kapitalisasi Pasar (Rp-Miliar) Market Capitalization (Rp-Billion)	Harga Tertinggi Highest Price	Harga Terendah Lowest Price	Harga Penutupan Closing Price	Volume Perdagangan Trading Volume
2024						
Trisulan I Quarter I	1.460.573.616	10.391	144	116	139	24.277.700
Trisulan II Quarter II	1.460.573.616	12.568	133	122	133	22.839.400
Trisulan III Quarter III	1.460.573.616	10.439	119	115	119	83.955.700
Trisulan IV Quarter IV	1.460.573.616	13.377	111	108	109	20.749.000
2023						
Trisulan I Quarter I	1.460.573.616	9.668	181	81	87	32.378.600
Trisulan II Quarter II	1.460.573.616	7.163	137	79	108	126.414.200
Trisulan III Quarter III	1.460.573.616	14.030	220	105	154	60.858.700
Trisulan IV Quarter IV	1.460.573.616	13.556	187	108	150	17.619.000
2022						
Trisulan I Quarter I	1.460.573.616	725	183	166	174	1.734.100
Trisulan II Quarter II	1.460.573.616	718	172	167	172	5.300
Trisulan III Quarter III	1.460.573.616	644	160	128	132	1.697.500
Trisulan IV Quarter IV	1.460.573.616	696	185	177	178	2.196.500

Lampiran 11 Tabel Titik Presentase Distribusi t/T Tabel

Tabel Nilai t

d.f	$t_{0.10}$	$t_{0.05}$	$t_{0.025}$	$t_{0.01}$	$t_{0.005}$	d.f
1	3,078	6,314	12,706	31,821	63, 657	1
2	1,886	2,920	4,303	6,965	9,925	2
3	1,638	2,353	3,182	4,541	5,841	3
4	1,533	2,132	2,776	3,747	4,604	4
5	1,476	2,015	2,571	3,365	4,032	5
6	1,440	1,943	2,447	3,143	3,707	6
7	1,415	1,895	2,365	2,998	3,499	7
8	1,397	1,860	2,306	2,896	3,355	8
9	1,383	1,833	2,262	2,821	3,250	9
10	1,372	1,812	2,228	2,764	3,169	10
11	1,363	1,796	2,201	2,718	3,106	11
12	1,356	1,782	2,179	2,681	3,055	12
13	1,350	1,771	2,160	2,650	3,012	13
14	1,345	1,761	2,145	2,624	2,977	14
15	1,341	1,753	2,131	2,602	2,947	15
16	1,337	1,746	2,120	2,583	2,921	16
17	1,333	1,740	2,110	2,567	2,898	17
18	1,330	1,734	2,101	2,552	2,878	18
19	1,328	1,729	2,093	2,539	2,861	19
20	1,325	1,725	2,086	2,528	2,845	20
21	1,323	1,721	2,080	2,518	2,831	21
22	1,321	1,717	2,074	2,508	2,819	22
23	1,319	1,714	2,069	2,500	2,807	23
24	1,318	1,711	2,064	2,492	2,797	24
25	1,316	1,708	2,060	2,485	2,787	25
26	1,315	1,706	2,056	2,479	2,779	26
27	1,314	1,703	2,052	2,473	2,771	27
28	1,313	1,701	2,048	2,467	2,763	28
29	1,311	1,699	2,045	2,462	2,756	29
30	1,310	1,697	2,042	2,457	2,750	30
31	1,309	1,696	2,040	2,453	2,744	31
32	1,309	1,694	2,037	2,449	2,738	32
33	1,308	1,692	2,035	2,445	2,733	33
34	1,307	1,691	2,032	2,441	2,728	34
35	1,306	1,690	2,030	2,438	2,724	35
36	1,306	1,688	2,028	2,434	2,719	36
37	1,305	1,687	2,026	2,431	2,715	37
38	1,304	1,686	2,024	2,429	2,712	38
39	1,303	1,685	2,023	2,426	2,708	39

Sumber: *Aplikasi Analisis Multivariate Dengan Program SPSS* (Dr. Imam Ghozali)

Lampiran 12 Tabel Titik Presentase Distribusi F/F Tabel

df untuk penyebut (N2)	df untuk pembilang (N1)														
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
1	161	199	216	225	230	234	237	239	241	242	243	244	245	245	246
2	18.51	19.00	19.16	19.25	19.30	19.33	19.35	19.37	19.38	19.40	19.40	19.41	19.42	19.42	19.43
3	10.13	9.55	9.28	9.12	9.01	8.94	8.89	8.85	8.81	8.79	8.76	8.74	8.73	8.71	8.70
4	7.71	6.94	6.59	6.39	6.26	6.16	6.09	6.04	6.00	5.96	5.94	5.91	5.89	5.87	5.86
5	6.61	5.79	5.41	5.19	5.05	4.95	4.88	4.82	4.77	4.74	4.70	4.68	4.66	4.64	4.62
6	5.99	5.14	4.76	4.53	4.39	4.28	4.21	4.15	4.10	4.06	4.03	4.00	3.98	3.96	3.94
7	5.59	4.74	4.35	4.12	3.97	3.87	3.79	3.73	3.68	3.64	3.60	3.57	3.55	3.53	3.51
8	5.32	4.46	4.07	3.84	3.69	3.58	3.50	3.44	3.39	3.35	3.31	3.28	3.26	3.24	3.22
9	5.12	4.26	3.86	3.63	3.48	3.37	3.29	3.23	3.18	3.14	3.10	3.07	3.05	3.03	3.01
10	4.96	4.10	3.71	3.48	3.33	3.22	3.14	3.07	3.02	2.98	2.94	2.91	2.89	2.86	2.85
11	4.84	3.98	3.59	3.36	3.20	3.09	3.01	2.95	2.90	2.85	2.82	2.79	2.76	2.74	2.72
12	4.75	3.89	3.49	3.26	3.11	3.00	2.91	2.85	2.80	2.75	2.72	2.69	2.66	2.64	2.62
13	4.67	3.81	3.41	3.18	3.03	2.92	2.83	2.77	2.71	2.67	2.63	2.60	2.58	2.55	2.53
14	4.60	3.74	3.34	3.11	2.96	2.85	2.76	2.70	2.65	2.60	2.57	2.53	2.51	2.48	2.46
15	4.54	3.68	3.29	3.06	2.90	2.79	2.71	2.64	2.59	2.54	2.51	2.48	2.45	2.42	2.40
16	4.49	3.63	3.24	3.01	2.85	2.74	2.66	2.59	2.54	2.49	2.46	2.42	2.40	2.37	2.35
17	4.45	3.59	3.20	2.96	2.81	2.70	2.61	2.55	2.49	2.45	2.41	2.38	2.35	2.33	2.31
18	4.41	3.55	3.16	2.93	2.77	2.66	2.58	2.51	2.46	2.41	2.37	2.34	2.31	2.29	2.27
19	4.38	3.52	3.13	2.90	2.74	2.63	2.54	2.48	2.42	2.38	2.34	2.31	2.28	2.26	2.23
20	4.35	3.49	3.10	2.87	2.71	2.60	2.51	2.45	2.39	2.35	2.31	2.28	2.25	2.22	2.20
21	4.32	3.47	3.07	2.84	2.68	2.57	2.49	2.42	2.37	2.32	2.28	2.25	2.22	2.20	2.18
22	4.30	3.44	3.05	2.82	2.66	2.55	2.46	2.40	2.34	2.30	2.26	2.23	2.20	2.17	2.15
23	4.28	3.42	3.03	2.80	2.64	2.53	2.44	2.37	2.32	2.27	2.24	2.20	2.18	2.15	2.13
24	4.26	3.40	3.01	2.78	2.62	2.51	2.42	2.36	2.30	2.25	2.22	2.18	2.15	2.13	2.11
25	4.24	3.39	2.99	2.76	2.60	2.49	2.40	2.34	2.28	2.24	2.20	2.16	2.14	2.11	2.09
26	4.23	3.37	2.98	2.74	2.59	2.47	2.39	2.32	2.27	2.22	2.18	2.15	2.12	2.09	2.07
27	4.21	3.35	2.96	2.73	2.57	2.46	2.37	2.31	2.25	2.20	2.17	2.13	2.10	2.08	2.06
28	4.20	3.34	2.95	2.71	2.56	2.45	2.36	2.29	2.24	2.19	2.15	2.12	2.09	2.06	2.04
29	4.18	3.33	2.93	2.70	2.55	2.43	2.35	2.28	2.22	2.18	2.14	2.10	2.08	2.05	2.03
30	4.17	3.32	2.92	2.69	2.53	2.42	2.33	2.27	2.21	2.16	2.13	2.09	2.06	2.04	2.01
31	4.16	3.30	2.91	2.68	2.52	2.41	2.32	2.25	2.20	2.15	2.11	2.08	2.05	2.03	2.00
32	4.15	3.29	2.90	2.67	2.51	2.40	2.31	2.24	2.19	2.14	2.10	2.07	2.04	2.01	1.99
33	4.14	3.28	2.89	2.66	2.50	2.39	2.30	2.23	2.18	2.13	2.09	2.06	2.03	2.00	1.98
34	4.13	3.28	2.88	2.65	2.49	2.38	2.29	2.23	2.17	2.12	2.08	2.05	2.02	1.99	1.97
35	4.12	3.27	2.87	2.64	2.49	2.37	2.29	2.22	2.16	2.11	2.07	2.04	2.01	1.99	1.96
36	4.11	3.26	2.87	2.63	2.48	2.36	2.28	2.21	2.15	2.11	2.07	2.03	2.00	1.98	1.95
37	4.11	3.25	2.86	2.63	2.47	2.36	2.27	2.20	2.14	2.10	2.06	2.02	2.00	1.97	1.95
38	4.10	3.24	2.85	2.62	2.46	2.35	2.26	2.19	2.14	2.09	2.05	2.02	1.99	1.96	1.94
39	4.09	3.24	2.85	2.61	2.46	2.34	2.26	2.19	2.13	2.08	2.04	2.01	1.98	1.95	1.93
40	4.08	3.23	2.84	2.61	2.45	2.34	2.25	2.18	2.12	2.08	2.04	2.00	1.97	1.95	1.92
41	4.08	3.23	2.83	2.60	2.44	2.33	2.24	2.17	2.11	2.07	2.03	2.00	1.97	1.94	1.92
42	4.07	3.22	2.83	2.59	2.44	2.32	2.24	2.17	2.11	2.06	2.03	1.99	1.96	1.94	1.91
43	4.07	3.21	2.82	2.59	2.43	2.32	2.23	2.16	2.11	2.06	2.02	1.99	1.96	1.93	1.91
44	4.06	3.21	2.82	2.58	2.43	2.31	2.23	2.16	2.10	2.05	2.01	1.98	1.95	1.92	1.90
45	4.06	3.20	2.81	2.58	2.42	2.31	2.22	2.15	2.10	2.05	2.01	1.97	1.94	1.92	1.89

