

# LAPORAN KEUANGAN

Per 30 Juni 2026 dan 2025



| LAPORAN POSISI KEUANGAN (NERACA)                                                                                                                                                                                                                                                                                              |  |      |      |                        | LAPORAN LABA RUGI DAN PENGHASILAN KOMPREHENSIF LAIN                 |      |      |             |  | TINGKAT KESEHATAN KEUANGAN |      |            |  |              |              |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--|------|------|------------------------|---------------------------------------------------------------------|------|------|-------------|--|----------------------------|------|------------|--|--------------|--------------|
| Per 30 Juni 2026 dan 2025                                                                                                                                                                                                                                                                                                     |  |      |      |                        | UNTUK TAHUN YANG BERAKHIR PADA TANGGAL 30 JUNI 2026 DAN 2025        |      |      |             |  | Per 30 Juni 2026 dan 2025  |      |            |  |              |              |
| (dalam jutaan rupiah)                                                                                                                                                                                                                                                                                                         |  |      |      |                        | (dalam jutaan rupiah)                                               |      |      |             |  | (dalam jutaan rupiah)      |      |            |  |              |              |
| ASET                                                                                                                                                                                                                                                                                                                          |  | 2026 | 2025 | LIABILITAS DAN EKUITAS |                                                                     | 2026 | 2025 | U R A T A N |  | 2026                       | 2025 | Keterangan |  | 2026         | 2025         |
| Pencapaian Tingkat Solvabilitas                                                                                                                                                                                                                                                                                               |  |      |      |                        |                                                                     |      |      |             |  |                            |      |            |  |              |              |
| A. Tingkat Solvabilitas                                                                                                                                                                                                                                                                                                       |  |      |      |                        |                                                                     |      |      |             |  |                            |      |            |  |              |              |
| a. Aset Yang Diperkenankan                                                                                                                                                                                                                                                                                                    |  |      |      |                        |                                                                     |      |      |             |  |                            |      |            |  | 900,424.02   | 844,162.64   |
| b. Kewajiban                                                                                                                                                                                                                                                                                                                  |  |      |      |                        |                                                                     |      |      |             |  |                            |      |            |  | (635,809.76) | (629,637.12) |
| Jumlah Tingkat Solvabilitas                                                                                                                                                                                                                                                                                                   |  |      |      |                        |                                                                     |      |      |             |  |                            |      |            |  | 264,614.26   | 214,525.53   |
| B. Modal Minimum Berbasis Resiko (MMBR)                                                                                                                                                                                                                                                                                       |  |      |      |                        |                                                                     |      |      |             |  |                            |      |            |  |              |              |
| a. Risiko Kredit                                                                                                                                                                                                                                                                                                              |  |      |      |                        |                                                                     |      |      |             |  |                            |      |            |  | 9,766.85     | 10,777.23    |
| b. Risiko Likuiditas                                                                                                                                                                                                                                                                                                          |  |      |      |                        |                                                                     |      |      |             |  |                            |      |            |  | -            | 148.13       |
| c. Risiko Pasar                                                                                                                                                                                                                                                                                                               |  |      |      |                        |                                                                     |      |      |             |  |                            |      |            |  | 10,358.86    | 7,646.77     |
| d. Risiko Asuransi                                                                                                                                                                                                                                                                                                            |  |      |      |                        |                                                                     |      |      |             |  |                            |      |            |  | 29,171.45    | 28,816.86    |
| e. Risiko Operasional                                                                                                                                                                                                                                                                                                         |  |      |      |                        |                                                                     |      |      |             |  |                            |      |            |  | 829.53       | 852.71       |
| Jumlah MMBR                                                                                                                                                                                                                                                                                                                   |  |      |      |                        |                                                                     |      |      |             |  |                            |      |            |  | 50,126.69    | 48,241.70    |
| C. Kelebihan (Kekurangan) Batas Tingkat Solvabilitas                                                                                                                                                                                                                                                                          |  |      |      |                        |                                                                     |      |      |             |  |                            |      |            |  | 214,487.57   | 166,283.83   |
| D. RASIO PENCAPAIAN SOLVABILITAS (%)                                                                                                                                                                                                                                                                                          |  |      |      |                        |                                                                     |      |      |             |  |                            |      |            |  | 527.89%      | 444.69%      |
| Informasi Lain                                                                                                                                                                                                                                                                                                                |  |      |      |                        |                                                                     |      |      |             |  |                            |      |            |  |              |              |
| a. Jumlah Dana Jaminan                                                                                                                                                                                                                                                                                                        |  |      |      |                        |                                                                     |      |      |             |  |                            |      |            |  | 20,000.00    | 20,000.00    |
| b. Rasio Likuiditas (%)                                                                                                                                                                                                                                                                                                       |  |      |      |                        |                                                                     |      |      |             |  |                            |      |            |  | 201.53%      | 172.37%      |
| c. Rasio Kecukupan Investasi (%)                                                                                                                                                                                                                                                                                              |  |      |      |                        |                                                                     |      |      |             |  |                            |      |            |  | 163.40%      | 151.00%      |
| d. Rasio Perimbangan Hasil Investasi dengan Pendapatan Premi Neto                                                                                                                                                                                                                                                             |  |      |      |                        |                                                                     |      |      |             |  |                            |      |            |  | 23.25%       | 25.38%       |
| e. Rasio Beban (Klaim, Usaha, dan Komisi) terhadap Pendapatan Premi Neto (%)                                                                                                                                                                                                                                                  |  |      |      |                        |                                                                     |      |      |             |  |                            |      |            |  | 93.87%       | 104.08%      |
| Keterangan :                                                                                                                                                                                                                                                                                                                  |  |      |      |                        |                                                                     |      |      |             |  |                            |      |            |  |              |              |
| * Sesuai dengan ketentuan Pasal 3 ayat (1), ayat (2), dan ayat (3) Peraturan Otoritas Jasa Keuangan nomor 71/POJK.05/2016 tentang Kesehatan Keuangan Perusahaan Asuransi dan Perusahaan Reasuransi, rasio pencapaian tingkat solvabilitas sekurang-kurangnya adalah 100% dengan target internal paling rendah 120% dari MMBR. |  |      |      |                        |                                                                     |      |      |             |  |                            |      |            |  |              |              |
| Catatan :                                                                                                                                                                                                                                                                                                                     |  |      |      |                        |                                                                     |      |      |             |  |                            |      |            |  |              |              |
| a. Angka (nilai) yang disajikan pada Laporan Posisi Keuangan dan Laporan Laba Rugi Komprehensif berdasarkan SAK (Unaudited).                                                                                                                                                                                                  |  |      |      |                        |                                                                     |      |      |             |  |                            |      |            |  |              |              |
| b. Kurs pada tanggal 30 Juni 2026, 1 US \$ : Rp. 17.856,00                                                                                                                                                                                                                                                                    |  |      |      |                        |                                                                     |      |      |             |  |                            |      |            |  |              |              |
| Kurs pada tanggal 30 Juni 2025, 1 US \$ : Rp. 16.233,00                                                                                                                                                                                                                                                                       |  |      |      |                        |                                                                     |      |      |             |  |                            |      |            |  |              |              |
| Jakarta, 13 Juli 2026                                                                                                                                                                                                                                                                                                         |  |      |      |                        |                                                                     |      |      |             |  |                            |      |            |  |              |              |
| S.E. & O                                                                                                                                                                                                                                                                                                                      |  |      |      |                        |                                                                     |      |      |             |  |                            |      |            |  |              |              |
| Direksi                                                                                                                                                                                                                                                                                                                       |  |      |      |                        |                                                                     |      |      |             |  |                            |      |            |  |              |              |
| PT Asuransi Binagriya Upakara                                                                                                                                                                                                                                                                                                 |  |      |      |                        |                                                                     |      |      |             |  |                            |      |            |  |              |              |
| KOMISARIS DAN DIREKSI                                                                                                                                                                                                                                                                                                         |  |      |      |                        | REASURADUR UTAMA                                                    |      |      |             |  |                            |      |            |  |              |              |
| DEWAN KOMISARIS                                                                                                                                                                                                                                                                                                               |  |      |      |                        | NAMA REASURADUR                                                     |      |      |             |  |                            |      |            |  |              |              |
| Komisaris Utama Merangkap Komisaris Independen : Saut Pardede, SH, MSM, CWM                                                                                                                                                                                                                                                   |  |      |      |                        | Reasuransi Dalam Negeri                                             |      |      |             |  |                            |      |            |  |              |              |
| Komisaris : Erwinta Siswandi, ST, ORGP                                                                                                                                                                                                                                                                                        |  |      |      |                        | 1. PT Reasuransi Nusantara Makmur                                   |      |      |             |  |                            |      |            |  |              |              |
| Komisaris Independen : Robert Tampubolon, SE, MSI, QIA, AAK, OIP, ICPU, AIS, CPLHI, ICBU, CRGP, AMRP                                                                                                                                                                                                                          |  |      |      |                        | 2. PT Tugu Reasuransi Indonesia                                     |      |      |             |  |                            |      |            |  |              |              |
|                                                                                                                                                                                                                                                                                                                               |  |      |      |                        | 3. PT Maskapai Reasuransi Indonesia                                 |      |      |             |  |                            |      |            |  |              |              |
|                                                                                                                                                                                                                                                                                                                               |  |      |      |                        | 4. PT Reasuransi Indonesia Utama                                    |      |      |             |  |                            |      |            |  |              |              |
|                                                                                                                                                                                                                                                                                                                               |  |      |      |                        | 5. PT Reasuransi Nasional Indonesia                                 |      |      |             |  |                            |      |            |  |              |              |
|                                                                                                                                                                                                                                                                                                                               |  |      |      |                        | 6. PT Asuransi Jasaraharja Putera                                   |      |      |             |  |                            |      |            |  |              |              |
|                                                                                                                                                                                                                                                                                                                               |  |      |      |                        | 7. PT Orion Reasuransi                                              |      |      |             |  |                            |      |            |  |              |              |
|                                                                                                                                                                                                                                                                                                                               |  |      |      |                        | 8. PT Asuransi Umum Bumida                                          |      |      |             |  |                            |      |            |  |              |              |
|                                                                                                                                                                                                                                                                                                                               |  |      |      |                        | 9. PT Asuransi Staco Mandiri                                        |      |      |             |  |                            |      |            |  |              |              |
|                                                                                                                                                                                                                                                                                                                               |  |      |      |                        | 10. PT Asuransi Tri Pakarta                                         |      |      |             |  |                            |      |            |  |              |              |
|                                                                                                                                                                                                                                                                                                                               |  |      |      |                        | 11. PT Asuransi Bangun Askrida                                      |      |      |             |  |                            |      |            |  |              |              |
|                                                                                                                                                                                                                                                                                                                               |  |      |      |                        | 12. PT Asuransi Bhakti Bhayangkara                                  |      |      |             |  |                            |      |            |  |              |              |
|                                                                                                                                                                                                                                                                                                                               |  |      |      |                        | 13. PT Asuransi Eka Lyod                                            |      |      |             |  |                            |      |            |  |              |              |
|                                                                                                                                                                                                                                                                                                                               |  |      |      |                        | 14. PT. Asuransi Jasa Tania                                         |      |      |             |  |                            |      |            |  |              |              |
| DIREKSI                                                                                                                                                                                                                                                                                                                       |  |      |      |                        |                                                                     |      |      |             |  |                            |      |            |  |              |              |
| Direktur Utama                                                                                                                                                                                                                                                                                                                |  |      |      |                        | : Roni Subagio, SE, ORGP                                            |      |      |             |  |                            |      |            |  |              |              |
| Direktur Teknik                                                                                                                                                                                                                                                                                                               |  |      |      |                        | : Dr. Syemsul Bakri, SE, MSI, AAK, Anziif (Snr. Assoc), OQRO, ICILU |      |      |             |  |                            |      |            |  |              |              |
| Direktur Pemasaran                                                                                                                                                                                                                                                                                                            |  |      |      |                        | : Hery Sarjito, SP, ORGP                                            |      |      |             |  |                            |      |            |  |              |              |
| Direktur Kepatuhan                                                                                                                                                                                                                                                                                                            |  |      |      |                        | : Henu Wikaksono, SE, MM, ORGP                                      |      |      |             |  |                            |      |            |  |              |              |
| Direktur Keuangan                                                                                                                                                                                                                                                                                                             |  |      |      |                        | : Dr. Daulat Marpaung, ST, MSI, ORGP, RMAC                          |      |      |             |  |                            |      |            |  |              |              |
| PEMILIK PERUSAHAAN                                                                                                                                                                                                                                                                                                            |  |      |      |                        | %                                                                   |      |      |             |  |                            |      |            |  |              |              |
| 1. Yayasan Kesejahteraan Pegawai                                                                                                                                                                                                                                                                                              |  |      |      |                        | 67.59%                                                              |      |      |             |  |                            |      |            |  |              |              |
| PT Bank Tabungan Negara (Persero)                                                                                                                                                                                                                                                                                             |  |      |      |                        |                                                                     |      |      |             |  |                            |      |            |  |              |              |
| 2. Dana Pensiun PT Bank Tabungan Negara (Persero)                                                                                                                                                                                                                                                                             |  |      |      |                        | 16.54%                                                              |      |      |             |  |                            |      |            |  |              |              |
| 3. PT Gamatama Sentra Sejahtera                                                                                                                                                                                                                                                                                               |  |      |      |                        | 10.66%                                                              |      |      |             |  |                            |      |            |  |              |              |
| 4. Yayasan Kesejahteraan Karyawan Bank Indonesia                                                                                                                                                                                                                                                                              |  |      |      |                        | 2.99%                                                               |      |      |             |  |                            |      |            |  |              |              |
| 5. Captain Sony Paago                                                                                                                                                                                                                                                                                                         |  |      |      |                        | 1.48%                                                               |      |      |             |  |                            |      |            |  |              |              |
| 6. Dana Pensiun PT Asuransi Jasa Indonesia                                                                                                                                                                                                                                                                                    |  |      |      |                        | 0.74%                                                               |      |      |             |  |                            |      |            |  |              |              |