

**PT CITRA INTERNATIONAL
UNDERWRITERS
LAPORAN POSISI KEUANGAN**
Per 31 Desember 2015 dan 2014, serta
1 Januari 2014/31 Desember 2013
(Dalam Rupiah Penuh)

**PT CITRA INTERNATIONAL
UNDERWRITERS
STATEMENT OF FINANCIAL POSITION**
As of December 31, 2015 and 2014, and
January 1, 2014/December 31, 2013
(In Full Rupiah)

ASET	Catatan/ Notes	2015 Rp	2014*) Rp	1 Januari 2014/ 31 Desember 2013 January 1, 2014/ December 31, 2013 *)	ASSETS
				Rp	
Kas dan Bank	5, 36	10,683,496,085	4,892,701,559	13,247,588,952	Cash on Hands and In Banks
Piutang Premi	6, 36				Premium Receivables
Pihak Berelasi	35	67,352,207,230	33,846,996,763	14,205,528,482	Related Party
Pihak Ketiga		68,611,220,699	91,399,198,234	142,437,172,448	Third Parties
Piutang Reasuransi	7	18,685,432,961	11,291,966,357	14,626,693,328	Reinsurance Receivables
Piutang Lain-lain	8				Others Receivables
Pihak Berelasi	35	4,729,892,040	7,981,340,314	4,433,957,445	Related Parties
Pihak Ketiga		5,250,861,615	4,007,361,850	6,140,397,529	Third Parties
Investasi					Investment
Deposito	36				Time Deposits
Berjangka - Pihak Ketiga	9	18,099,400,000	26,569,800,000	17,214,280,000	Time Deposits - Third Parties
Jaminan - Pihak Ketiga	10	17,000,000,000	14,000,000,000	14,000,000,000	Compulsory Time Deposits - Third Parties
Efek Yang Diukur Pada Nilai Wajar					Equity Securities at Fair Value
Melalui Laba Rugi					Through Profit or Loss
Saham - Pihak Ketiga	11	97,510,000	258,710,000	803,470,000	Equity Securities - Third Parties
Reksadana - Pihak Ketiga		--	--	502,952,508	Mutual Funds - Third Party
Penyertaan Langsung Dalam Bentuk Saham	12	5,489,560,705	5,489,560,705	6,963,646,863	Direct Investment in Share of Stock
Biaya Dibayar di Muka		909,070,800	909,070,800	--	Prepaid Expenses
Aset Reasuransi	13	50,295,215,942	63,748,412,000	--	Reinsurance Assets
Aset Tetap	14	8,701,977,432	8,425,876,750	1,111,480,811	Fixed Assets
Aset Pajak Tangguhan	15.c	3,338,072,344	2,531,544,436	2,256,748,005	Deferred Tax Assets
Aset Lain - lain	16	2,458,674,540	1,693,541,840	2,798,449,200	Other Assets
TOTAL ASET		281,702,592,393	277,046,081,608	240,742,365,571	TOTAL ASSETS
LIABILITAS DAN EKUITAS					
LIABILITAS					
Utang Klaim	17, 36	16,783,663,007	6,837,006,320	3,184,780,494	Claim Payables
Utang Reasuransi	18, 36	70,324,226,458	65,660,266,798	103,556,859,661	Reinsurance Payables
Utang Pajak	15.a	14,447,367,369	15,640,356,292	12,439,644,689	Taxes Payable
Beban Akruwal		438,937,274	747,715,171	103,913,839	Accrued Expense
Liabilitas Kontrak Asuransi	19	66,228,483,302	81,858,580,000	34,898,145,091	Insurance Contract Liabilities
Liabilitas Imbalan Kerja	20	3,090,852,000	2,109,437,000	2,797,839,000	Liabilities of Employment Benefits
Utang Lain-lain	21				Other Payables
Pihak Berelasi	35	482,606,201	--	--	Related Party
Pihak Ketiga		2,351,084,410	1,277,195,753	1,970,721,404	Third Parties
Total Liabilitas		174,147,220,021	174,130,557,334	158,951,904,178	Total Liabilities
EKUITAS					
Modal Saham - Nilai Nominal Rp1.000.000 per Saham					Capital Stock - Par Value Rp1,000,000 per Share
Modal Dasar - 100.000 saham,					Authorized - 100,000 Shares
Modal Ditempatkan dan Disetor Penuh - 60.000 Saham					Issued and Fully Paid - 60,000 Shares
pada 31 Desember 2015 dan 53.000 Saham					as of December 31, 2015 and 53,000 Shares
pada 31 Desember 2014 dan 2013	22	60,000,000,000	53,000,000,000	53,000,000,000	as of December 31, 2014 and 2013
Uang Muka Setoran Modal	23	15,000,000,000	7,000,000,000	--	Advance for Paid In Capital
Saldo Laba					Retained Earnings
Sudah Ditentukan Penggunaannya		600,000,000	600,000,000	600,000,000	Appropriated
Belum Ditentukan Penggunaannya		31,955,372,372	42,315,524,274	28,190,461,393	Unappropriated
Total Ekuitas		107,555,372,372	102,915,524,274	81,790,461,393	Total Equity
TOTAL LIABILITAS DAN EKUITAS		281,702,592,393	277,046,081,608	240,742,365,571	TOTAL LIABILITIES AND EQUITY

*) Disajikan Kembali, Catatan 4

*) Restated, Note 4

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

The accompanying notes form an integral part of these financial statements

PT CITRA INTERNATIONAL
UNDERWRITERS
LAPORAN LABA RUGI DAN PENGHASILAN
KOMPREHENSIF LAINNYA
Untuk Tahun-tahun yang Berakhir pada Tanggal
31 Desember 2015 dan 2014
(Dalam Rupiah Penuh)

PT CITRA INTERNATIONAL
UNDERWRITERS
STATEMENTS OF PROFIT OR LOSS AND
OTHER COMPREHENSIVE INCOME
For the Years Ended
December 31, 2015 and 2014
(In Full Rupiah)

	Catatan/ Notes	2015 Rp	2014 *) Rp	
PENDAPATAN UNDERWRITING	25			UNDERWRITING REVENUES
Premi Bruto		262,127,670,123	312,527,375,384	Gross Premiums
Premi Reasuransi		(201,284,415,337)	(237,974,557,041)	Reinsurance Premiums
Penurunan (Kenaikan) Premi yang belum merupakan Pendapatan		1,772,599,945	14,805,302,299	Decrease (Increase) in Unearned Premium
Total Pendapatan Underwriting - Neto		<u>62,615,854,731</u>	<u>89,358,120,642</u>	Total Underwriting Revenues - Net
BEBAN UNDERWRITING	26			UNDERWRITING EXPENSES
Beban Klaim				Claims Expense
Klaim Bruto		101,867,414,593	66,407,598,821	Gross Claim
Klaim Reasuransi		(72,428,610,907)	(17,224,666,357)	Reinsurance Claims
Kenaikan (Penurunan) Estimasi Klaim Retensi Sendiri		(412,574,874)	(1,974,234,791)	Increase (Decrease) in Estimated Own Retention
Total Beban Klaim		<u>29,026,228,812</u>	<u>47,208,697,673</u>	Total Claims Expense
(Pendapatan) Beban Komisi - Neto	27	326,482,917	(4,342,100,842)	Commission Income (Expense) - Net
Beban Underwriting lain - Neto	28	1,255,746,422	4,112,106,055	Other Underwriting Expenses
Total Beban Underwriting		<u>30,608,458,151</u>	<u>46,978,702,886</u>	Total Underwriting Expenses
Hasil Underwriting		32,007,396,580	42,379,417,756	Underwriting Income
Hasil Investasi	29	1,254,206,326	1,506,623,689	Income from Investments
BEBAN USAHA	30	(30,437,983,997)	(26,024,085,125)	OPERATING EXPENSES
LABA USAHA		2,823,618,909	17,861,956,320	INCOME FROM OPERATIONS
PENDAPATAN (BEBAN) LAIN-LAIN - Neto	31	1,232,233,930	(2,010,012,870)	OTHER INCOME (EXPENSE) - Net
LABA SEBELUM PAJAK		4,055,852,839	15,851,943,450	INCOME BEFORE TAX
MANFAAT (BEBAN) PAJAK PENGHASILAN				INCOME TAX (EXPENSE) BENEFITS
Pajak Kini	15.b	(1,429,312,500)	(2,516,602,000)	Current Tax
Pajak Tangguhan	15.c	674,995,793	403,527,681	Deferred Tax
Total Beban Pajak Penghasilan		<u>(754,316,707)</u>	<u>(2,113,074,319)</u>	Total Income Tax Expenses
LABA TAHUN BERJALAN		<u>3,301,536,132</u>	<u>13,738,869,131</u>	INCOME FOR THE YEAR
PENGHASILAN KOMPREHENSIF LAIN				OTHER COMPREHENSIVE INCOME
Pos-pos yang Tidak Akan Direklasifikasikan ke Laba Rugi : Pengukuran Kembali atas Liabilitas				Items That Will Not Reclassified to Profit or Loss:
Imbalan Kerja		(526,128,461)	514,925,000	Remeasurement of Employee Benefit Liabilities
Pajak Penghasilan atas Pengukuran Kembali Liabilitas Imbalan Kerja		131,532,115	(128,731,250)	Income Tax of Remeasurement of Employee Benefit Liabilities
		<u>(394,596,346)</u>	<u>386,193,750</u>	
TOTAL LABA KOMPREHENSIF		<u>2,906,939,786</u>	<u>14,125,062,881</u>	TOTAL COMPREHENSIVE INCOME

*) Disajikan Kembali, Catatan 4

*) Restated, Note 4