

PT ASURANSI BINTANG Tbk
Financial Highlights
(in million rupiah) unless otherwise stated

Summary Statement of Financial Position	Q3 - 2016	Q2 - 2016	Q1 - 2016	Q3 - 2015	Q2 - 2015	Q1 - 2015
Total Investment	222,709	217,438	235,489	203,690	194,425	188,540
Total Assets of Non Investment	311,094	312,615	259,704	241,281	219,639	244,878
Total Assets	533,803	530,053	495,193	444,971	414,064	433,418
Total Liabilities	367,492	363,103	326,695	300,815	270,009	289,918
Subordinated Loans	-	-	-	-	-	-
Capital Stocks (in thousands of shares)	320,000	320,000	320,000	320,000	320,000	320,000
Paid in Capital (in thousands of shares)	348,386	174,193	174,193	174,193	174,193	174,193
Nominal Value (in rupiah)	250	500	500	500	500	500
Paid up Capital	87,097	87,097	87,097	87,097	87,097	87,097
Retained Earnings	77,193	80,204	82,373	60,756	56,499	55,772
Total Equities	166,311	166,949	168,498	144,156	144,055	143,500
Summary of Comprehensive Income Statement						
Gross Premium Income	239,373	160,031	74,934	221,326	139,785	67,459
Net Earned Premium	142,905	96,911	46,987	131,429	84,971	39,636
Net Incured Claim	34,353	24,054	10,069	43,010	25,315	10,903
Net Commission Expense	33,825	19,322	9,820	16,103	15,866	9,191
Underwriting Income	74,726	53,535	27,098	72,316	43,790	19,541
Investment Income	6,380	5,191	1,822	8,777	5,690	3,295
Operating Expense	74,301	49,588	21,524	65,492	40,064	17,616
Operating Profit	6,805	9,138	7,397	15,601	9,415	5,220
Other Income (Expense)	2,655	2,099	1,420	382	991	325
Profit Before Tax	9,460	11,236	8,817	15,983	10,406	5,545
Income Tax Expense	2,326	1,091	1,076	1,905	586	110
Net Income	7,134	10,145	7,741	14,077	9,821	5,435
Summary of Cash Flow Statement						
Cash Flow from Operating Activities	(8,302)	(6,388)	9,062	15,558	2,877	(9,138)
Cash Flow from Investing Activities	17,010	20,764	(5,139)	(16,778)	(2,673)	7,135
Cash Flow from Financing Activities	(4,570)	(4,355)	-	(3,659)	(3,659)	-
Per Share Data (Rp)						
EPS	20	58	44	81	56	31
Book Value	477	958	967	828	827	824
Financial Ratios (%)						
Debt to Equity Ratio	2.21	2.17	1.94	2.09	1.87	2.02
Return on Assets (%)	1.34	1.91	1.56	3.16	2.37	1.25
Return on Equities (%)	4.29	6.08	4.59	9.77	6.82	3.79
Underwriting Income to Gross Premium	31.22	33.45	36.16	32.67	31.33	28.97
Solvency Rate	131%	136%	149%	131%	141%	137%