

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

<b>Summary Statement of Financial Position</b>	<b>Q2 - 2022</b>	<b>Q1 - 2022</b>	<b>Q3 - 2021</b>	<b>Q2 - 2021</b>	<b>Q1 - 2021</b>	<b>Q3 - 2020</b>	<b>Q2 - 2020</b>
<b>Total Investment</b>	305,101	282,137	291,579	302,839	308,275	272,243	295,809
Total Assets of Non Investment	654,789	697,778	573,089	582,998	607,057	573,900	592,820
Total Assets	959,890	979,915	864,668	885,837	915,332	846,143	888,629
Total Liabilities	602,887	621,920	557,802	573,725	601,208	554,738	593,076
Subordinated Loans	-	-	-	-	-	-	-
Capital Stocks (in thousands of shares)	640,000	640,000	640,000	640,000	640,000	640,000	640,000
Paid in Capital (in thousands of shares)	348,386	348,386	348,386	348,386	348,386	348,386	348,386
Nominal Value (in rupiah)	250	250	250	250	250	250	250
Paid up Capital	87,097	87,097	87,097	87,097	87,097	87,097	87,097
Retained Earnings	269,905	270,898	219,769	225,016	227,027	126,349	129,789
Total Equities	357,002	357,995	306,866	312,113	314,124	291,404	295,552
<b>Summary of Comprehensive Income Statement</b>							
Gross Premium Income	238,783	134,357	327,219	229,681	131,776	336,193	233,700
Net Earned Premium	111,474	53,010	152,388	101,851	55,115	177,346	120,794
Net Incurred Claim	38,782	18,667	45,529	30,436	15,571	52,967	36,628
Net Commission Expense	13,114	4,479	22,980	14,199	10,349	36,902	25,109
Underwriting Income	59,579	29,864	83,879	57,215	29,195	87,477	59,057
Investment Income	5,638	1,393	6,696	3,975	1,479	7,269	5,006
Operating Expense	63,015	29,683	96,330	63,894	28,345	92,159	57,958
Operating Profit	2,202	1,574	(5,755)	(2,703)	2,329	2,587	6,105
Other Income ( Expense )	(801)	(453)	(1,184)	(1,123)	(1,350)	(1,948)	(2,526)
Profit Before Tax	1,401	1,121	(6,939)	(3,826)	978	639	3,579
Income Tax Expense	(2,479)	(719)	(3,625)	(2,396)	-	(605)	(456)
Net Income	3,880	1,840	(3,314)	(1,430)	978	1,244	4,036
<b>Summary of Cash Flow Statement</b>							
Cash Flow from Operating Activities	(19,773)	(11,770)	(21,972)	(7,637)	587	6,071	20,278
Cash Flow from Investing Activities	28,621	52,198	15,207	1,261	(3,784)	6,238	(19,906)
Cash Flow from Financing Activities	(162)	(149)	(3,854)	(32)	(137)	(2,511)	(274)
<b>Per Share Data ( Rp )</b>							
EPS	11	5	-10	-4	3	4	12
Book Value	1025	1028	881	896	902	836	848
<b>Financial Ratios (%)</b>							
Debt to Equity Ratio	1.69	1.74	1.82	1.84	1.91	1.90	2.01
Return on Assets ( % )	0.40	0.19	-0.38	-0.16	0.11	0.15	0.45
Return on Equities ( % )	1.09	0.51	-1.08	-0.46	0.31	0.43	1.37
Underwriting Income to Gross Premium	24.95	22.23	25.63	24.91	22.16	26.02	25.27
<b>Solvency Rate</b>	<b>152.42%</b>	<b>150.28%</b>	<b>140.67%</b>	<b>132.76%</b>	<b>133.98%</b>	<b>132.81%</b>	<b>134.56%</b>