

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

<b>Summary Statement of Financial Position</b>	<b>Q3 - 2019</b>	<b>Q2 - 2019</b>	<b>Q1 - 2019</b>	<b>Q3 - 2018</b>	<b>Q2 - 2018</b>	<b>Q1 - 2018</b>
Total Investment	272,182	282,298	302,024	264,010	268,990	272,382
Total Assets of Non Investment	544,682	529,489	543,444	505,786	496,452	477,484
Total Assets	816,864	811,787	845,468	769,796	765,442	749,866
Total Liabilities	532,000	527,223	553,777	502,059	501,303	482,176
Subordinated Loans	-	-	-	-	-	-
Capital Stocks (in thousands of shares)	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
Nominal Value (in rupiah)	250	250	250	250	250	250
Paid up Capital	87,097	87,097	87,097	87,097	87,097	87,097
Retained Earnings	118,938	117,771	122,508	96,838	95,823	97,299
Total Equities	284,864	284,564	291,692	267,738	264,140	267,690
<b>Summary of Comprehensive Income Statement</b>						
Gross Premium Income	299,781	196,485	95,038	292,677	188,144	87,431
Net Earned Premium	183,192	120,632	62,182	190,760	117,339	53,581
Net Incurred Claim	72,528	46,872	23,127	47,077	30,732	17,342
Net Commission Expense	34,163	22,188	10,400	39,884	22,369	10,555
Underwriting Income	76,501	51,572	28,655	103,799	64,238	25,684
Investment Income	11,156	6,308	3,220	8,784	5,088	2,226
Operating Expense	84,275	50,920	21,466	109,577	65,451	27,861
Operating Profit	3,382	6,960	10,409	3,006	3,874	48
Other Income ( Expense )	(1,024)	(3,068)	(1,766)	1,193	1,109	121
Profit Before Tax	2,358	3,892	8,643	4,199	4,983	170
Income Tax Expense	(3,238)	(1,890)	(928)	(843)	960	(1,758)
Net Income	5,596	5,782	9,571	5,042	4,023	1,928
<b>Summary of Cash Flow Statement</b>						
Cash Flow from Operating Activities	(24,634)	(17,876)	10,933	(1,562)	716	3,707
Cash Flow from Investing Activities	27,312	13,094	(13,302)	3,584	(6,452)	(9,271)
Cash Flow from Financing Activities	(3,995)	(274)	(201)	(4,079)	(274)	(137)
<b>Per Share Data ( Rp )</b>						
EPS	16	17	27	14	12	6
Book Value	818	817	837	769	758	768
<b>Financial Ratios (%)</b>						
Debt to Equity Ratio	1.87	1.85	1.90	1.88	1.90	1.80
Return on Assets ( % )	0.69	0.71	1.13	0.65	0.53	0.26
Return on Equities ( % )	1.96	2.03	3.28	1.88	1.52	0.72
Underwriting Income to Gross Premium	25.52	26.25	30.15	35.47	34.14	29.38
Solvency Rate	133%	133%	138%	131%	136%	133%