

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

<b>Summary Statement of Financial Position</b>	<b>Q3 - 2020</b>	<b>Q2 - 2020</b>	<b>Q1 - 2020</b>	<b>Q3 - 2019</b>	<b>Q2 - 2019</b>	<b>Q1 - 2019</b>
Total Investment	272,243	295,809	288,298	272,182	282,298	302,024
Total Assets of Non Investment	573,900	592,820	606,785	544,682	529,489	543,444
Total Assets	846,143	888,629	895,083	816,864	811,787	845,468
Total Liabilities	554,738	593,076	602,222	532,000	527,223	553,777
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	126,349	129,789	125,950	118,938	117,771	122,508
Total Equities	291,404	295,552	292,861	284,864	284,564	291,692
<b>Summary of Comprehensive Income Statement</b>						
Gross Premium Income	336,193	233,700	130,180	299,781	196,485	95,038
Net Earned Premium	177,346	120,794	71,075	183,192	120,632	62,182
Net Incurred Claim	52,967	36,628	23,273	72,528	46,872	23,127
Net Commission Expense	36,902	25,109	16,548	34,163	22,188	10,400
Underwriting Income	87,477	59,057	31,254	76,501	51,572	28,655
Investment Income	7,269	5,006	2,507	11,156	6,308	3,220
Operating Expense	92,159	57,958	29,248	84,275	50,920	21,466
Operating Profit	2,587	6,105	4,513	3,382	6,960	10,409
Other Income ( Expense )	(1,948)	(2,526)	(3,311)	(1,024)	(3,068)	(1,766)
Profit Before Tax	639	3,579	1,202	2,358	3,892	8,643
Income Tax Expense	(605)	(456)	(437)	(3,238)	(1,890)	(928)
Net Income	1,244	4,036	1,639	5,596	5,782	9,571
<b>Summary of Cash Flow Statement</b>						
Cash Flow from Operating Activities	6,071	20,278	13,886	(24,648)	(17,876)	10,933
Cash Flow from Investing Activities	6,238	(19,906)	(15,760)	27,326	13,094	(13,302)
Cash Flow from Financing Activities	(2,511)	(274)	(337)	(3,995)	(274)	(201)
<b>Per Share Data ( Rp )</b>						
EPS	4	12	5	16	17	27
Book Value	836	848	841	818	817	837
<b>Financial Ratios (%)</b>						
Debt to Equity Ratio	1.90	2.01	2.06	1.87	1.85	1.90
Return on Assets ( % )	0.15	0.45	0.18	0.69	0.71	1.13
Return on Equities ( % )	0.43	1.37	0.56	1.96	2.03	3.28
Underwriting Income to Gross Premium	26.02	25.27	24.01	25.52	26.25	30.15
Solvency Rate	133%	135%	137%	133%	133%	138%