

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

Summary Statement of Financial Position	Q2 - 2019	Q1 - 2019	Q3 - 2018	Q2 - 2018	Q1 - 2018	Q3 - 2017
Total Investment	282,298	302,024	264,010	268,990	272,382	266,325
Total Assets of Non Investment	529,489	543,444	505,786	496,452	477,484	434,033
Total Assets	811,787	845,468	769,796	765,442	749,866	700,358
Total Liabilities	527,223	553,777	502,059	501,303	482,176	442,725
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	117,771	122,508	96,838	95,823	97,299	92,174
Total Equities	284,564	291,692	267,738	264,140	267,690	257,633
Summary of Comprehensive Income Statement						
Gross Premium Income	196,485	95,038	292,677	188,144	87,431	295,381
Net Earned Premium	120,632	62,182	190,760	117,339	53,581	165,088
Net Incurred Claim	46,872	23,127	47,077	30,732	17,342	42,110
Net Commission Expense	22,188	10,400	39,884	22,369	10,555	47,341
Underwriting Income	51,572	28,655	103,799	64,238	25,684	75,638
Investment Income	6,308	3,220	8,784	5,088	2,226	27,279
Operating Expense	50,920	21,466	109,577	65,451	27,861	91,117
Operating Profit	6,960	10,409	3,006	3,874	48	11,801
Other Income (Expense)	(3,068)	(1,766)	1,193	1,109	121	(3,022)
Profit Before Tax	3,892	8,643	4,199	4,983	170	8,779
Income Tax Expense	(1,890)	(928)	(843)	960	(1,758)	(722)
Net Income	5,782	9,571	5,042	4,023	1,928	9,501
Summary of Cash Flow Statement						
Cash Flow from Operating Activities	(17,876)	10,933	(1,562)	716	3,707	23,076
Cash Flow from Investing Activities	13,094	(13,302)	3,584	(6,452)	(9,271)	(19,749)
Cash Flow from Financing Activities	(274)	(201)	(4,079)	(274)	(137)	(2,097)
Per Share Data (Rp)						
EPS	17	27	14	12	6	27
Book Value	817	837	769	758	768	740
Financial Ratios (%)						
Debt to Equity Ratio	1.85	1.90	1.88	1.90	1.80	1.72
Return on Assets (%)	0.71	1.13	0.65	0.53	0.26	1.36
Return on Equities (%)	2.03	3.28	1.88	1.52	0.72	3.69
Underwriting Income to Gross Premium	26.25	30.15	35.47	34.14	29.38	25.61
Solvency Rate	133%	138%	131%	136%	133%	134%

