

**PT ASURANSI BINTANG Tbk****Financial Highlights**

(in million rupiah) unless otherwise stated

<b>Summary Statement of Financial Position</b>	<b>Q3 - 2018</b>	<b>Q2 - 2018</b>	<b>Q1 - 2018</b>	<b>Q3 - 2017</b>	<b>Q2 - 2017</b>	<b>Q1 - 2017</b>
Total Investment	264,010	268,990	272,382	266,325	231,367	228,997
Total Assets of Non Investment	505,786	496,452	477,484	434,033	364,253	320,769
Total Assets	769,796	765,442	749,866	700,358	595,620	549,766
Total Liabilities	502,059	501,303	482,176	442,725	422,599	370,648
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	96,838	95,823	97,299	92,174	84,955	91,742
Total Equities	267,738	264,140	267,690	257,633	173,022	179,118
<b>Summary of Comprehensive Income Statement</b>						
Gross Premium Income	292,677	188,144	87,431	295,381	198,827	89,414
Net Earned Premium	190,760	117,339	53,581	165,088	109,528	54,922
Net Incurred Claim	47,077	30,732	17,342	42,110	24,456	12,568
Net Commission Expense	39,884	22,369	10,555	47,341	30,820	17,554
Underwriting Income	103,799	64,238	25,684	75,638	54,252	24,800
Investment Income	8,784	5,088	2,226	27,279	4,615	2,321
Operating Expense	109,577	65,451	27,861	91,117	59,251	24,819
Operating Profit	3,006	3,874	48	11,801	(384)	2,303
Other Income ( Expense )	1,193	1,109	121	(3,022)	2,825	1,931
Profit Before Tax	4,199	4,983	170	8,779	2,441	4,234
Income Tax Expense	(843)	960	(1,758)	(722)	344	(86)
Net Income	5,042	4,023	1,928	9,501	2,097	4,320
<b>Summary of Cash Flow Statement</b>						
Cash Flow from Operating Activities	(1,562)	716	3,707	23,076	24,414	10,155
Cash Flow from Investing Activities	3,584	(6,452)	(9,271)	(19,749)	(25,046)	(12,007)
Cash Flow from Financing Activities	(4,079)	(274)	(137)	(2,097)	-	-
<b>Per Share Data ( Rp )</b>						
EPS	14	12	6	27	6	12
Book Value	769	758	768	740	497	514
<b>Financial Ratios (%)</b>						
Debt to Equity Ratio	1.88	1.90	1.80	1.72	2.44	2.07
Return on Assets ( % )	0.65	0.53	0.26	1.36	0.35	0.79
Return on Equities ( % )	1.88	1.52	0.72	3.69	1.21	2.41
Underwriting Income to Gross Premium	35.47	34.14	29.38	25.61	27.29	27.74
Solvency Rate	136%	136%	133%	134%	131%	138%