

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

Summary Statement of Financial Position	Q3 - 2022	Q2 - 2022	Q1 - 2022	Q3 - 2021	Q2 - 2021	Q1 - 2021	Q3 - 2020
Total Investment	301,997	305,101	282,137	291,579	302,839	308,275	272,243
Total Assets of Non Investment	642,629	654,789	697,778	573,089	582,998	607,057	573,900
Total Assets	944,627	959,890	979,915	864,668	885,837	915,332	846,143
Total Liabilities	589,537	602,887	621,920	557,802	573,725	601,208	554,738
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	267,992	269,905	270,898	219,769	225,016	227,027	126,349
Total Equities	355,089	357,002	357,995	306,866	312,113	314,124	291,404
Summary of Comprehensive Income Statement							
Gross Premium Income	353,086	238,783	134,357	327,219	229,681	131,776	336,193
Net Earned Premium	168,502	111,474	53,010	152,388	101,851	55,115	177,346
Net Incurred Claim	59,833	38,782	18,667	45,529	30,436	15,571	52,967
Net Commission Expense	20,633	13,114	4,479	22,980	14,199	10,349	36,902
Underwriting Income	88,036	59,579	29,864	83,879	57,215	29,195	87,477
Investment Income	7,053	5,638	1,393	6,696	3,975	1,479	7,269
Operating Expense	94,030	63,015	29,683	96,330	63,894	28,345	92,159
Operating Profit	1,059	2,202	1,574	(5,755)	(2,703)	2,329	2,587
Other Income (Expense)	(636)	(801)	(453)	(1,184)	(1,123)	(1,350)	(1,948)
Profit Before Tax	423	1,401	1,121	(6,939)	(3,826)	978	639
Income Tax Expense	(4,935)	(2,479)	(719)	(3,625)	(2,396)	-	(605)
Net Income	5,358	3,880	1,840	(3,314)	(1,430)	978	1,244
Summary of Cash Flow Statement							
Cash Flow from Operating Activities	(28,133)	(19,773)	(11,770)	(21,972)	(7,637)	587	6,071
Cash Flow from Investing Activities	31,082	28,621	52,198	15,207	1,261	(3,784)	6,238
Cash Flow from Financing Activities	(2,273)	(162)	(149)	(3,854)	(32)	(137)	(2,511)
Per Share Data (Rp)							
EPS	15	11	5	-10	-4	3	4
Book Value	1019	1025	1028	881	896	902	836
Financial Ratios (%)							
Debt to Equity Ratio	1.66	1.69	1.74	1.82	1.84	1.91	1.90
Return on Assets (%)	0.57	0.40	0.19	-0.38	-0.16	0.11	0.15
Return on Equities (%)	1.51	1.09	0.51	-1.08	-0.46	0.31	0.43
Underwriting Income to Gross Premium	24.93	24.95	22.23	25.63	24.91	22.16	26.02
Solvency Rate	148.02%	152.42%	150.28%	140.67%	132.76%	133.98%	132.81%