

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

Summary Statement of Financial Position	Q3 - 2023	Q2 - 2023	Q1- 2023	Q4- 2022	Q3 - 2022	Q2 - 2022	Q1 - 2022	Q4 - 2021	Q3 - 2021
Total Investment	258.739	265.809	279.094	297.916	301.997	305.101	282.137	333.070	291.579
Total Assets of Non Investment	733.708	733.667	686.059	691.895	642.629	654.789	697.778	621.587	573.089
Total Assets	992.446	999.476	965.154	989.811	944.626	959.890	979.915	954.657	864.668
Total Liabilities	602.429	627.053	594.213	619.855	589.537	602.887	621.920	598.915	557.802
Subordinated Loans	-	-	-	-	-	-	-	-	-
Capital Stocks (in thousands of shares)	640.000	640.000	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	348.386	348.386
Nominal Value (in rupiah)	250	250	250	250	250	250	250	250	250
Paid up Capital	87.097	87.097	87.097	87.097	87.097	87.097	87.097	87.097	87.097
Retained Earnings	302.920	285.326	283.844	282.155	267.992	269.906	270.898	268.645	219.769
Total Equities	390.017	372.423	370.941	369.955	355.089	357.003	357.995	355.742	306.866
Summary of Comprehensive Income Statement									
Gross Premium Income	282.762	200.889	100.789	459.218	353.086	238.783	134.357	477.182	327.219
Net Earned Premium	138.561	92.389	45.048	223.494	168.502	111.474	53.010	205.396	152.388
Net Incurred Claim	47.349	33.315	10.642	85.192	59.833	38.782	18.667	63.623	45.529
Net Commission Expense	13.169	10.389	3.055	25.075	20.633	13.114	4.479	18.648	22.980
Underwriting Income	78.042	48.685	31.351	113.227	88.036	59.579	29.864	123.126	83.879
Investment Income	28.948	22.453	1.385	19.679	7.053	5.638	1.393	37.301	6.696
Operating Expense	94.987	66.431	31.366	129.683	94.030	63.015	29.683	149.324	96.330
Operating Profit	12.004	4.707	1.370	3.223	1.059	2.202	1.574	11.103	(5.755)
Other Income (Expense)	245	64	105	2.755	(636)	(801)	(453)	1.212	(1.184)
Profit Before Tax	12.249	4.772	1.475	5.978	423	1.401	1.121	12.315	(6.939)
Income Tax Expense	640	388	(149)	830	(4.935)	(2.479)	(719)	(4.154)	(3.625)
Net Income	11.609	4.384	1.624	5.148	5.358	3.880	1.840	16.469	(3.314)
Summary of Cash Flow Statement									
Cash Flow from Operating Activities	(58.427)	(51.522)	(16.160)	(40.639)	(28.133)	(19.773)	(11.770)	(8.249)	(21.972)
Cash Flow from Investing Activities	48.277	52.697	19.613	51.110	31.082	28.621	52.198	4.721	15.207
Cash Flow from Financing Activities	(1.841)	(99)	(16)	(2.365)	(2.273)	(162)	(149)	(4.003)	(3.854)
Per Share Data (Rp)									
EPS	33	13	5	15	15	11	5	47	-10
Book Value	1119	1069	1065	1062	1019	1025	1028	1021	881
Financial Ratios (%)									
Debt to Equity Ratio	1,54	1,68	1,60	1,68	1,66	1,69	1,74	1,68	1,82
Return on Assets (%)	1,17	0,44	0,17	0,52	0,57	0,40	0,19	1,73	-0,38
Return on Equities (%)	2,98	1,18	0,44	1,39	1,51	1,09	0,51	4,63	-1,08
Underwriting Income to Gross Premium	27,60	24,23	31,11	24,66	24,93	24,95	22,23	25,80	25,63
Solvency Rate	133,81%	140,18%	146,20%	140,59%	148,02%	152,42%	150,28%	141,43%	140,67%