

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

Summary Statement of Financial Position	Q4 - 2023	Q3 - 2023	Q2 - 2023	Q1 - 2023	Q4 - 2022	Q3 - 2022	Q2 - 2022	Q1 - 2022	Q4 - 2021
Total Investment	279.046	258.739	265.809	279.094	297.916	301.997	305.101	282.137	333.070
Total Assets of Non Investment	691.332	733.708	733.667	686.059	691.895	642.629	654.789	697.778	621.587
<b>Total Assets</b>	<b>970.378</b>	<b>992.446</b>	<b>999.476</b>	<b>965.154</b>	<b>989.811</b>	<b>944.626</b>	<b>959.890</b>	<b>979.915</b>	<b>954.657</b>
Total Liabilities	582.682	602.429	627.053	594.213	619.855	589.537	602.887	621.920	598.915
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	300.600	302.920	285.326	283.844	282.155	267.992	269.906	270.898	268.645
<b>Total Equities</b>	<b>387.697</b>	<b>390.017</b>	<b>372.423</b>	<b>370.941</b>	<b>369.955</b>	<b>355.089</b>	<b>357.003</b>	<b>357.995</b>	<b>355.742</b>
<b>Summary of Comprehensive Income Statement</b>									
Gross Premium Income	378.281	282.762	200.889	100.789	459.218	353.086	238.783	134.357	477.182
Net Earned Premium	186.593	138.561	92.389	45.048	223.494	168.502	111.474	53.010	205.396
Net Incurred Claim	71.699	47.349	33.315	10.642	85.192	59.833	38.782	18.667	63.623
Net Commission Expense	19.929	13.169	10.389	3.055	25.075	20.633	13.114	4.479	18.648
Underwriting Income	94.965	78.042	48.685	31.351	113.227	88.036	59.579	29.864	123.126
Investment Income	42.602	28.948	22.453	1.385	19.679	7.053	5.638	1.393	37.301
Operating Expense	132.295	94.987	66.431	31.366	129.683	94.030	63.015	29.683	149.324
Operating Profit	5.273	12.004	4.707	1.370	3.223	1.059	2.202	1.574	11.103
Other Income ( Expense )	1.545	245	64	105	2.755	(636)	(801)	(453)	1.212
Profit Before Tax	6.818	12.249	4.772	1.475	5.978	423	1.401	1.121	12.315
Income Tax Expense	991	640	388	(149)	830	(4.935)	(2.479)	(719)	(4.154)
<b>Net Income</b>	<b>5.827</b>	<b>11.609</b>	<b>4.384</b>	<b>1.624</b>	<b>5.148</b>	<b>5.358</b>	<b>3.880</b>	<b>1.840</b>	<b>16.469</b>
<b>Summary of Cash Flow Statement</b>									
Cash Flow from Operating Activities	(57.915)	(58.427)	(51.522)	(16.160)	(40.639)	(28.133)	(19.773)	(11.770)	(8.249)
Cash Flow from Investing Activities	49.572	48.277	52.697	19.613	51.110	31.082	28.621	52.198	4.721
Cash Flow from Financing Activities	(2.714)	(1.841)	(99)	(16)	(2.365)	(2.273)	(162)	(149)	(4.003)
<b>Per Share Data ( Rp )</b>									
EPS	17	33	13	5	15	15	11	5	47
Book Value	1113	1119	1069	1065	1062	1019	1025	1028	1021
<b>Financial Ratios (%)</b>									
Debt to Equity Ratio	1,50	1,54	1,68	1,60	1,68	1,66	1,69	1,74	1,68
Return on Assets ( % )	0,60	1,17	0,44	0,17	0,52	0,57	0,40	0,19	1,73
Return on Equities ( % )	1,50	2,98	1,18	0,44	1,39	1,51	1,09	0,51	4,63
Underwriting Income to Gross Premium	25,10	27,60	24,23	31,11	24,66	24,93	24,95	22,23	25,80
<b>Solvency Rate</b>	<b>141,98%</b>	<b>133,81%</b>	<b>140,18%</b>	<b>146,20%</b>	<b>140,59%</b>	<b>148,02%</b>	<b>152,42%</b>	<b>150,28%</b>	<b>141,43%</b>