

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

Summary Statement of Financial Position	Q3 - 2024	Q2 - 2024	Q1 - 2024	Q3 - 2023	Q2 - 2023	Q1 - 2023
Total Investment	289,012	294,345	284,446	258,739	265,809	279,094
Total Assets of Non Investment	632,844	663,531	695,526	734,000	733,667	686,059
Total Assets	921,855	957,876	979,973	992,738	999,476	965,154
Total Liabilities	523,895	551,571	591,182	602,721	627,053	594,213
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	310,863	319,208	301,694	302,920	285,326	283,844
Total Equities	397,960	406,305	388,791	390,017	372,423	370,941
Summary of Comprehensive Income Statement						
Gross Premium Income	235,886	168,704	101,198	282,762	200,889	100,789
Net Earned Premium	126,518	81,854	38,092	138,561	92,389	45,048
Net Incurred Claim	48,840	25,423	11,922	47,349	33,315	10,642
Net Commission Expense	14,042	9,418	4,107	13,203	10,418	3,060
Underwriting Income	63,636	47,013	22,063	78,009	48,656	31,347
Investment Income	15,986	14,993	741	28,948	22,453	1,385
Operating Expense	84,906	57,647	28,835	93,932	65,752	31,030
Operating Profit	(5,284)	4,358	(6,031)	13,025	5,357	1,702
Other Income (Expense)	(1,280)	(551)	(248)	(775)	(586)	(227)
Profit Before Tax	(6,564)	3,807	(6,279)	12,249	4,772	1,475
Income Tax Expense	90	30	(6,620)	640	388	(149)
Net Income	(6,654)	3,776	341	11,609	4,384	1,624
Summary of Cash Flow Statement						
Cash Flow from Operating Activities	(3,929)	11,454	1,864	(58,427)	(51,522)	(16,160)
Cash Flow from Investing Activities	2,203	(5,945)	(5,140)	48,277	52,697	19,613
Cash Flow from Financing Activities	(1,245)	(1,351)	(65,695)	(1,841)	(99)	(16)
Per Share Data (Rp)						
EPS	-19	11	1	33	13	5
Book Value	1142	1166	1116	1119	1069	1065
Financial Ratios (%)						
Debt to Equity Ratio	1.32	1.36	1.52	1.55	1.68	1.60
Return on Assets (%)	-0.72	0.39	0.03	1.17	0.44	0.17
Return on Equities (%)	-1.67	0.93	0.09	2.98	1.18	0.44
Underwriting Income to Gross Premium	26.98	27.87	21.80	27.59	24.22	31.10
Solvency Rate	134.71%	137.00%	131.46%	133.81%	140.18%	146.20%