

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

Summary Statement of Financial Position

Total Investment
Total Assets of Non Investment
Total Assets
Total Liabilities
Subordinated Loans
Capital Stocks (in thousands of shares)
Paid in Capital (in thousands of shares)
Nominal Value (in rupiah)
Paid up Capital
Retained Earnings
Total Equities

Summary Statement of Financial Position

	Q3 - 2022	Q2 - 2022	Q1 - 2022	Q3 - 2021	Q2 - 2021	Q1 - 2021
Total Investment	301,997	305,101	282,137	291,579	302,839	308,275
Total Assets of Non Investment	642,629	654,789	697,778	573,089	582,998	607,057
Total Assets	944,627	959,890	979,915	864,668	885,837	915,332
Total Liabilities	589,537	602,887	621,920	557,802	573,725	601,208
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	267,992	175,061	170,984	219,769	225,016	227,027
Total Equities	355,089	357,002	357,995	306,866	312,113	314,124

Summary of Comprehensive Income Statement

Gross Premium Income
Net Earned Premium
Net Incurred Claim
Net Commission Expense
Underwriting Income
Investment Income
Operating Expense
Operating Profit
Other Income (Expense)
Profit Before Tax
Income Tax Expense
Net Income

Summary of Comprehensive Income Statement

Gross Premium Income	353,086	238,783	134,357	327,219	229,681	131,776
Net Earned Premium	168,502	111,474	53,010	152,388	101,851	55,115
Net Incurred Claim	59,833	38,782	18,667	45,529	30,436	15,571
Net Commission Expense	20,633	13,114	4,479	30,980	22,199	10,349
Underwriting Income	88,036	59,579	29,864	75,879	49,215	29,195
Investment Income	7,053	5,638	1,393	6,696	3,975	1,479
Operating Expense	94,030	63,015	29,683	88,330	55,894	28,345
Operating Profit	1,059	2,202	1,574	(5,755)	(2,703)	2,329
Other Income (Expense)	(636)	(801)	(453)	(1,184)	(1,123)	(1,350)
Profit Before Tax	423	1,401	1,121	(6,939)	(3,826)	978
Income Tax Expense	(4,935)	(2,479)	(719)	(3,625)	(2,396)	-
Net Income	5,358	3,880	1,840	(3,314)	(1,430)	978

Summary of Cash Flow Statement

Cash Flow from Operating Activities
Cash Flow from Investing Activities
Cash Flow from Financing Activities

Summary of Cash Flow Statement

Cash Flow from Operating Activities	(28,133)	(19,773)	(11,770)	(21,972)	(7,637)	587
Cash Flow from Investing Activities	31,082	28,621	52,198	15,207	1,261	(3,784)
Cash Flow from Financing Activities	(2,273)	(162)	(149)	(3,854)	(32)	(137)

Per Share Data (Rp)

EPS
Book Value

Per Share Data (Rp)

EPS	15	11	5	(10)	(4)	3
Book Value	1,019	1,025	1,028	881	896	902

Financial Ratios (%)

Debt to Equity Ratio
Return on Assets (%)
Return on Equities (%)
Underwriting Income to Gross Premium
Solvency Rate

Financial Ratios (%)

Debt to Equity Ratio	1.66	1.69	1.74	1.82	1.84	1.91
Return on Assets (%)	0.57	0.40	0.19	(0.38)	(0.16)	0.11
Return on Equities (%)	1.51	1.09	0.51	(1.08)	(0.46)	0.31
Underwriting Income to Gross Premium	24.93	24.95	22.23	23.19	21.43	22.16
Solvency Rate	149%	152%	149%	141%	133%	134%