

PT ASURANSI BINTANG Tbk

Financial Highlights

(in million rupiah) unless otherwise stated

Summary Statement of Financial Position	Q3 - 2023	Q2 - 2023	Q1 - 2023	Q3 - 2022	Q2 - 2022	Q1 - 2022	Q3 - 2021	Q2 - 2021	Q1 - 2021
Total Investment	258,739	265,809	279,094	301,997	305,101	282,137	291,579	302,839	308,275
Total Assets of Non Investment	733,708	733,667	686,059	642,629	654,789	697,778	573,089	582,998	607,057
Total Assets	992,446	999,476	965,154	944,627	959,890	979,915	864,668	885,837	915,332
Total Liabilities	602,429	627,053	594,213	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	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	267,992	269,905	270,898	219,769	225,016	227,027
Total Equities	390,017	372,423	370,941	355,089	357,002	357,995	306,866	312,113	314,124
Summary of Comprehensive Income Statement									
Gross Premium Income	282,762	200,889	100,789	353,086	238,783	134,357	327,219	229,681	131,776
Net Earned Premium	138,561	92,389	45,048	168,502	111,474	53,010	152,388	101,851	55,115
Net Incurred Claim	47,349	33,315	10,642	59,833	38,782	18,667	45,529	30,436	15,571
Net Commission Expense	13,169	10,389	3,055	20,633	13,114	4,479	22,980	14,199	10,349
Underwriting Income	78,042	48,685	31,351	88,036	59,579	29,864	83,879	57,215	29,195
Investment Income	28,948	22,453	1,385	7,053	5,638	1,393	6,696	3,975	1,479
Operating Expense	94,987	66,431	31,366	94,030	63,015	29,683	96,330	63,894	28,345
Operating Profit	12,004	4,707	1,370	1,059	2,202	1,574	(5,755)	(2,703)	2,329
Other Income (Expense)	245	64	105	(636)	(801)	(453)	(1,184)	(1,123)	(1,350)
Profit Before Tax	12,249	4,772	1,475	423	1,401	1,121	(6,939)	(3,826)	978
Income Tax Expense	640	388	(149)	(4,935)	(2,479)	(719)	(3,625)	(2,396)	-
Net Income	11,609	4,384	1,624	5,358	3,880	1,840	(3,314)	(1,430)	978
Summary of Cash Flow Statement									
Cash Flow from Operating Activities	(58,427)	(51,522)	(16,160)	(28,133)	(19,773)	(11,770)	(21,972)	(7,637)	587
Cash Flow from Investing Activities	48,277	52,697	19,613	31,082	28,621	52,198	15,207	1,261	(3,784)
Cash Flow from Financing Activities	(1,841)	(99)	(16)	(2,273)	(162)	(149)	(3,854)	(32)	(137)
Per Share Data (Rp)									
EPS	33	13	5	15	11	5	-10	-4	3
Book Value	1119	1069	1065	1019	1025	1028	881	896	902
Financial Ratios (%)									
Debt to Equity Ratio	1.54	1.68	1.60	1.66	1.69	1.74	1.82	1.84	1.91
Return on Assets (%)	1.17	0.44	0.17	0.57	0.40	0.19	-0.38	-0.16	0.11
Return on Equities (%)	2.98	1.18	0.44	1.51	1.09	0.51	-1.08	-0.46	0.31
Underwriting Income to Gross Premium	27.60	24.23	31.11	24.93	24.95	22.23	25.63	24.91	22.16
Solvency Rate	133.81%	140.18%	146.20%	148.02%	152.42%	150.28%	140.67%	132.76%	133.98%