

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

Summary Statement of Financial Position	Q3 - 2015	Q2 - 2015	Q1 - 2015	Q3 - 2014	Q2 - 2014	Q1 - 2014
Total Investment	203,690	194,425	188,540	175,269	167,501	162,891
Total Assets of Non Investment	241,281	219,639	244,878	243,903	235,009	256,407
Total Assets	444,971	414,064	433,418	419,172	402,510	419,298
Total Liabilities	300,815	270,009	289,918	286,928	271,444	283,516
Subordinated Loans	-	-	-	-	-	-
Capital Stocks (in thousands of shares)	320,000	320,000	320,000	320,000	320,000	320,000
Paid in Capital (in thousands of shares)	174,193	174,193	174,193	174,193	174,193	174,193
Nominal Value (in rupiah)	500	500	500	500	500	500
Paid up Capital	87,097	87,097	87,097	87,097	87,097	87,097
Retained Earnings	60,756	56,499	55,772	46,741	47,521	51,632
Total Equities	144,156	144,055	143,500	132,244	131,066	135,782
Summary of Comprehensive Income Statement						
Gross Premium Income	221,326	139,785	67,459	172,595	102,302	46,985
Net Earned Premium	131,429	84,971	39,636	94,139	60,885	28,277
Net Incurred Claim	43,010	25,315	10,903	30,802	18,224	5,345
Net Commission Expense	16,103	15,866	9,191	3,945	987	(2,259)
Underwriting Income	72,316	43,790	19,541	59,392	41,674	25,190
Investment Income	8,777	5,690	3,295	6,928	4,540	1,337
Operating Expense	65,492	40,064	17,616	59,844	39,019	18,608
Operating Profit	15,601	9,415	5,220	6,476	7,195	7,919
Other Income (Expense)	382	991	325	3,241	2,346	609
Profit Before Tax	15,983	10,406	5,545	9,717	9,541	8,528
Income Tax Expense	1,905	586	110	3,472	2,517	1,966
Net Income	14,077	9,821	5,435	6,245	7,025	6,562
Summary of Cash Flow Statement						
Cash Flow from Operating Activities	15,558	2,877	(9,138)	6,363	(4,098)	(2,070)
Cash Flow from Investing Activities	(16,778)	(2,673)	7,135	(1,635)	4,071	6,871
Cash Flow from Financing Activities	(3,659)	(3,659)	-	(4,573)	-	-
Per Share Data (Rp)						
EPS	81	56	31	36	40	38
Book Value	828	827	824	759	752	779
Financial Ratios (%)						
Debt to Equity Ratio	2.09	1.87	2.02	2.17	2.07	2.09
Return on Assets (%)	3.16	2.37	1.25	1.49	1.75	1.56
Return on Equities (%)	9.77	6.82	3.79	4.72	5.36	4.83
Underwriting Income to Gross Premium	32.67	31.33	28.97	34.41	40.74	53.61
Solvency Rate	131%	141%	137%	132%	131%	131%