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| Nomor Surat | S246-BOD-X-2021 |
| Nama Emiten | Asuransi Bina Dana Arta Tbk |
| Kode Emiten | ABDA |
| Perihal | Penyampaian Laporan Keuangan Interim Yang Tidak Diaudit |

Perseroan dengan ini menyampaikan laporan keuangan untuk periode 9 Bulan yang berakhir pada 30/09/2021 dengan ikhtisar sebagai berikut :

Informasi mengenai anak perusahaan Perseroan sebagai berikut :

| No | Nama | Kegiatan Usaha | Lokasi | Tahun Komersil | Status Operasi | Jumlah Aset | Satuan | Mata Uang | Persentase (%) |
|----|---------------------------------|----------------|-----------|----------------|----------------|---------------|--------|-----------|----------------|
| 1 | PT Asuransi Bina Dana Arta, Tbk | Asuransi Umum | Jakarta | 1982 | Aktif | 2.502.976.319 | RIBUAN | IDR | 100.0 |
| 2 | PT Altra Raya | Jasa Bengkel | Tangerang | 2013 | Aktif | 7.739.368 | RIBUAN | IDR | 99.0 |

Dokumen ini merupakan dokumen resmi Asuransi Bina Dana Arta Tbk yang tidak memerlukan tanda tangan karena dihasilkan secara elektronik.

Asuransi Bina Dana Arta Tbk bertanggung jawab penuh atas informasi tertera di dalam dokumen ini.

[1000000] General information

| Informasi umum | | General information |
|--|--|---|
| | | 30 September 2021 |
| Nama entitas | Asuransi Bina Dana Arta Tbk | Entity name |
| Penjelasan perubahan nama dari akhir periode laporan sebelumnya | | Explanation of change in name from the end of the preceding reporting period |
| Kode entitas | ABDA | Entity code |
| Nomor identifikasi entitas | AA030 | Entity identification number |
| Industri utama entitas | Asuransi / Insurance | Entity main industry |
| Sektor | 8. Finance | Sector |
| Subsektor | 84. Insurance | Subsector |
| Informasi pemegang saham pengendali | Foreign Corporation | Controlling shareholder information |
| Jenis entitas | Local Company - Indonesia Jurisdiction | Type of entity |
| Jenis efek yang dicatatkan | Saham / Stock | Type of listed securities |
| Jenis papan perdagangan tempat entitas tercatat | | Type of board on which the entity is listed |
| Apakah merupakan laporan keuangan satu entitas atau suatu kelompok entitas | Entitas grup / Group entity | Whether the financial statements are of an individual entity or a group of entities |
| Periode penyampaian laporan keuangan | Kuartal III / Third Quarter | Period of financial statements submissions |
| Tanggal awal periode berjalan | January 01, 2021 | Current period start date |
| Tanggal akhir periode berjalan | September 30, 2021 | Current period end date |
| Tanggal akhir tahun sebelumnya | December 31, 2020 | Prior year end date |
| Tanggal awal periode sebelumnya | January 01, 2020 | Prior period start date |
| Tanggal akhir periode sebelumnya | September 30, 2020 | Prior period end date |
| Mata uang pelaporan | Rupiah / IDR | Description of presentation currency |
| Kurs konversi pada tanggal pelaporan jika mata uang penyajian selain rupiah | | Conversion rate at reporting date if presentation currency is other than rupiah |
| Pembulatan yang digunakan dalam penyajian jumlah dalam laporan keuangan | Ribuan / In Thousand | Level of rounding used in financial statements |
| Jenis laporan atas laporan keuangan | Tidak Diaudit / Unaudit | Type of report on financial statements |
| Jenis opini auditor | | Type of auditor's opinion |
| Hal yang diungkapkan dalam paragraf pendapat untuk penekanan atas suatu masalah atau paragraf penjelasan lainnya, jika ada | | Matters disclosed in emphasis-of-matter or other-matter paragraph, if any |
| Hasil penugasan review | | Result of review engagement |
| Tanggal laporan audit atau hasil laporan review | | Date of auditor's opinion or result of review report |
| Auditor tahun berjalan | | Current year auditor |
| Nama partner audit tahun berjalan | | Name of current year audit signing partner |
| Lama tahun penugasan partner yang menandatangani | | Number of years served as audit signing partner |
| Auditor tahun sebelumnya | | Prior year auditor |
| Nama partner audit tahun sebelumnya | | Name of prior year audit signing partner |
| Kepatuhan terhadap pemenuhan peraturan BAPEPAM LK VIII G 11 tentang tanggung jawab direksi atas laporan keuangan | Ya / Yes | Whether in compliance with BAPEPAM LK VIII G 11 rules concerning responsibilities of board of directors on financial statements |
| Kepatuhan terhadap pemenuhan peraturan BAPEPAM LK VIII A dua tentang independensi akuntan yang | Ya / Yes | Whether in compliance with BAPEPAM LK VIII A two rules concerning independence of accountant providing |

memberikan jasa audit di pasar modal

audit services in capital market

[6220000] Statement of financial position presented using order of liquidity - Insurance Industry

| Laporan posisi keuangan | | | Statement of financial position |
|--|--------------------------|-------------------------|---|
| | 30 September 2021 | 31 December 2020 | |
| Aset | | | Assets |
| Kas dan setara kas | 343,281,434 | 652,083,696 | Cash and cash equivalents |
| Piutang hasil investasi | 20,110,498 | 10,079,642 | Investment income receivables |
| Piutang premi | 87,550,500 | 76,506,001 | Premium receivables |
| Piutang reasuransi | 2,292,184 | 3,630,870 | Reinsurance receivables |
| Piutang lainnya | 25,221,331 | 17,518,311 | Other receivables |
| Aset reasuransi | 55,202,320 | 21,963,304 | Reinsurance assets |
| Investasi | | | Investments |
| Investasi dalam deposito berjangka | 2,100,000 | 2,100,000 | Investments in time deposits |
| Investasi pada efek dan reksadana yang diukur pada nilai wajar melalui laba rugi | 0 | 0 | Investments on securities and mutual funds at fair value through profit or loss |
| Investasi pada efek yang tersedia untuk dijual | 1,627,154,744 | 1,366,463,655 | Investments on available-for-sale securities |
| Penyertaan saham | 10,892,879 | 15,879,714 | Investments in shares |
| Biaya dibayar dimuka | 4,499,524 | 4,625,128 | Prepaid expenses |
| Pajak dibayar dimuka | 11,631,616 | 0 | Prepaid taxes |
| Aset pajak tangguhan | 48,816,299 | 44,040,961 | Deferred tax assets |
| Properti investasi | 171,017,600 | 171,017,600 | Investment properties |
| Aset tetap | 85,040,577 | 87,762,217 | Property and equipment |
| Aset lainnya | 3,724,439 | 4,110,549 | Other assets |
| Jumlah aset | 2,498,535,945 | 2,477,781,648 | Total assets |
| Liabilitas, dana tabarru, dan ekuitas | | | Liabilities, tabarru funds and equity |
| Liabilitas | | | Liabilities |
| Utang reasuransi | 8,038,723 | 3,972,163 | Reinsurance payables |
| Utang komisi | 18,366,935 | 16,549,069 | Commission payables |
| Utang klaim | 2,853,559 | 3,714,232 | Claim payables |
| Utang pajak | 18,691,960 | 28,256,531 | Taxes payable |
| Liabilitas kontrak asuransi | | | Insurance contract liabilities |
| Liabilitas asuransi atas premi yang belum merupakan pendapatan | 664,557,562 | 750,638,052 | Insurance liabilities on unearned premium |
| Liabilitas asuransi atas estimasi liabilitas klaim | 169,318,238 | 160,901,456 | Insurance liabilities on estimated claims liability |
| Kewajiban imbalan pasca kerja | 32,565,426 | 32,565,426 | post-employment benefit obligations |
| Liabilitas lainnya | 135,691,293 | 93,948,717 | Other liabilities |
| Jumlah liabilitas | 1,050,083,696 | 1,090,545,646 | Total liabilities |
| Jumlah akumulasi dana tabarru | 0 | 0 | Total accumulated tabarru's funds |
| Ekuitas | | | Equity |
| Ekuitas yang diatribusikan kepada pemilik entitas induk | | | Equity attributable to equity owners of parent entity |
| Saham biasa | 193,316,724 | 193,316,724 | Common stocks |
| Tambahan modal | 8,109,426 | 8,109,426 | Additional paid-in capital |

| | | | |
|--|---------------|---------------|---|
| disetor | | | |
| Komponen ekuitas lainnya | 144,002,167 | 157,246,767 | Other components of equity |
| Saldo laba (akumulasi kerugian) | | | Retained earnings (deficit) |
| Saldo laba yang telah ditentukan penggunaannya | 7,000,000 | 6,750,000 | Appropriated retained earnings |
| Saldo laba yang belum ditentukan penggunaannya | 1,095,957,509 | 1,021,737,189 | Unappropriated retained earnings |
| Jumlah ekuitas yang diatribusikan kepada pemilik entitas induk | 1,448,385,826 | 1,387,160,106 | Total equity attributable to equity owners of parent entity |
| Kepentingan non-pengendali | 66,423 | 75,896 | Non-controlling interests |
| Jumlah ekuitas | 1,448,452,249 | 1,387,236,002 | Total equity |
| Jumlah liabilitas, dana tabarru dan ekuitas | 2,498,535,945 | 2,477,781,648 | Total liabilities, tabarru funds and equity |

[6312000] Statement of profit or loss and other comprehensive income, OCI components presented net of tax, by nature - Insurance Industry

| Laporan laba rugi dan penghasilan komprehensif lain | | | Statement of profit or loss and other comprehensive income |
|---|--------------------------|--------------------------|--|
| | 30 September 2021 | 30 September 2020 | |
| Pendapatan dari premi asuransi | 454,629,102 | 451,321,350 | Revenue from insurance premiums |
| Premi reasuransi | (37,456,827) | (27,750,862) | Reinsurance premiums |
| Penurunan (kenaikan) premi yang belum merupakan pendapatan | 86,195,718 | 170,257,613 | Decrease (increase) in unearned premiums |
| Pendapatan bersih investasi | 103,065,180 | 114,264,151 | Net investment income |
| Penghasilan underwriting lainnya | (4,890,932) | 1,179,664 | Other underwriting income |
| Beban klaim | (199,662,767) | (284,538,529) | Claim expenses |
| Klaim reasuransi | 7,366,586 | 11,275,076 | Reinsurance claims |
| Kenaikan (penurunan) estimasi liabilitas klaim | 24,707,005 | (11,972,256) | Increase (decrease) in estimated claims liability |
| Beban komisi | (50,276,996) | (54,323,917) | Commission expenses |
| Beban underwriting lainnya | (171,411) | (65,121) | Other underwriting expenses |
| Beban umum dan administrasi | (238,173,997) | (280,497,851) | General and administrative expenses |
| Jumlah laba (rugi) sebelum pajak penghasilan | 145,330,661 | 89,149,318 | Total profit (loss) before tax |
| Pendapatan (beban) pajak | (29,275,767) | (12,169,626) | Tax benefit (expenses) |
| Jumlah laba (rugi) dari operasi yang dilanjutkan | 116,054,894 | 76,979,692 | Total profit (loss) from continuing operations |
| Jumlah laba (rugi) | 116,054,894 | 76,979,692 | Total profit (loss) |
| Pendapatan komprehensif lainnya, setelah pajak | | | Other comprehensive income, after tax |
| Pendapatan komprehensif lainnya yang akan direklasifikasi ke laba rugi, setelah pajak | | | Other comprehensive income that may be reclassified to profit or loss, after tax |
| Keuntungan (kerugian) yang belum direalisasi atas perubahan nilai wajar aset keuangan yang tersedia untuk dijual, setelah pajak | (13,244,600) | 1,796,656 | Unrealised gains (losses) on changes in fair value of available-for-sale financial assets, after tax |
| Jumlah pendapatan komprehensif lainnya, setelah pajak | (13,244,600) | 1,796,656 | Total other comprehensive income, after tax |
| Jumlah laba rugi komprehensif | 102,810,294 | 78,776,348 | Total comprehensive income |
| Laba (rugi) yang dapat diatribusikan | | | Profit (loss) attributable to |
| Laba (rugi) yang dapat diatribusikan ke entitas induk | 116,064,367 | 76,991,179 | Profit (loss) attributable to parent entity |
| Laba (rugi) yang dapat diatribusikan ke kepentingan non-pengendali | (9,473) | (11,487) | Profit (loss) attributable to non-controlling interests |
| Laba rugi komprehensif yang dapat diatribusikan | | | Comprehensive income attributable to |
| Laba rugi komprehensif yang dapat diatribusikan ke entitas induk | 102,819,767 | 78,787,835 | Comprehensive income attributable to parent entity |
| Laba rugi komprehensif yang | (9,473) | (11,487) | Comprehensive income |

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| dapat diatribusikan ke kepentingan non-pengendali | | | attributable to non-controlling interests |
| Laba (rugi) per saham | | | Earnings (loss) per share |
| Laba per saham dasar diatribusikan kepada pemilik entitas induk | | | Basic earnings per share attributable to equity owners of the parent entity |
| Laba (rugi) per saham dasar dari operasi yang dilanjutkan | 187 | 124 | Basic earnings (loss) per share from continuing operations |

[6410000] Statement of changes in equity - Insurance Industry - Current Year

30 September 2021

Laporan perubahan ekuitas

Statement of changes in equity

| | <u>Saham biasa</u> | <u>Tambahan modal disetor</u> | <u>Komponen transaksi ekuitas lainnya</u> | <u>Saldo laba yang telah ditentukan penggunaannya</u> | <u>Saldo laba yang belum ditentukan penggunaannya</u> | <u>Ekuitas yang dapat diatribusikan kepada entitas induk</u> | <u>Kepentingan non-pengendali</u> | <u>Ekuitas</u> | |
|--|----------------------|-----------------------------------|--|---|---|--|-----------------------------------|----------------|---|
| | <u>Common stocks</u> | <u>Additional paid-in capital</u> | <u>Other components of equity transactions</u> | <u>Appropriated retained earnings</u> | <u>Unappropriated retained earnings</u> | <u>Equity attributable to parent entity</u> | <u>Non-controlling interests</u> | <u>Equity</u> | |
| Posisi ekuitas | | | | | | | | | Equity position |
| Saldo awal periode sebelum penyajian kembali | 193,316,724 | 8,109,426 | 157,246,767 | 6,750,000 | 1,021,737,189 | 1,387,160,106 | 75,896 | 1,387,236,002 | Balance before restatement at beginning of period |
| Posisi ekuitas, awal periode | 193,316,724 | 8,109,426 | 157,246,767 | 6,750,000 | 1,021,737,189 | 1,387,160,106 | 75,896 | 1,387,236,002 | Equity position, beginning of the period |
| Laba (rugi) | | | | | 116,064,367 | 116,064,367 | (9,473) | 116,054,894 | Profit (loss) |
| Pendapatan komprehensif lainnya | | | (13,244,600) | | | (13,244,600) | | (13,244,600) | Other comprehensive income |
| Pembentukan cadangan umum | | | | 250,000 | (250,000) | | | | Allocation for general reserves |
| Distribusi dividen kas | | | | | (41,594,047) | (41,594,047) | | (41,594,047) | Distributions of cash dividends |
| Posisi ekuitas, akhir periode | 193,316,724 | 8,109,426 | 144,002,167 | 7,000,000 | 1,095,957,509 | 1,448,385,826 | 66,423 | 1,448,452,249 | Equity position, end of the period |

[6410000] Statement of changes in equity - Insurance Industry - Prior Year

30 September 2020

Laporan perubahan ekuitas

Statement of changes in equity

| | <u>Saham biasa</u> | <u>Tambahan modal disetor</u> | <u>Komponen transaksi ekuitas lainnya</u> | <u>Saldo laba yang telah ditentukan penggunaannya</u> | <u>Saldo laba yang belum ditentukan penggunaannya</u> | <u>Ekuitas yang dapat diatribusikan kepada entitas induk</u> | <u>Kepentingan non-pengendali</u> | <u>Ekuitas</u> | |
|--|----------------------|-----------------------------------|--|---|---|--|-----------------------------------|----------------|---|
| | <u>Common stocks</u> | <u>Additional paid-in capital</u> | <u>Other components of equity transactions</u> | <u>Appropriated retained earnings</u> | <u>Unappropriated retained earnings</u> | <u>Equity attributable to parent entity</u> | <u>Non-controlling interests</u> | <u>Equity</u> | |
| Posisi ekuitas | | | | | | | | | Equity position |
| Saldo awal periode sebelum penyajian kembali | 193,316,724 | 8,109,426 | 125,412,749 | 6,500,000 | 920,275,436 | 1,253,614,335 | 90,043 | 1,253,704,378 | Balance before restatement at beginning of period |
| Posisi ekuitas, awal periode | 193,316,724 | 8,109,426 | 125,412,749 | 6,500,000 | 920,275,436 | 1,253,614,335 | 90,043 | 1,253,704,378 | Equity position, beginning of the period |
| Laba (rugi) | | | | | 76,991,179 | 76,991,179 | (11,487) | 76,979,692 | Profit (loss) |
| Pendapatan komprehensif lainnya | | | 1,796,656 | | | 1,796,656 | | 1,796,656 | Other comprehensive income |
| Pembentukan cadangan umum | | | | 250,000 | (250,000) | | | | Allocation for general reserves |
| Distribusi dividen kas | | | | | (37,248,401) | (37,248,401) | | (37,248,401) | Distributions of cash dividends |
| Posisi ekuitas, akhir periode | 193,316,724 | 8,109,426 | 127,209,405 | 6,750,000 | 959,768,213 | 1,295,153,768 | 78,556 | 1,295,232,324 | Equity position, end of the period |

[6510000] Statement of cash flows, direct method - Insurance Industry

| Laporan arus kas | | Statement of cash flows | |
|--|-------------------|-------------------------|---|
| | 30 September 2021 | 30 September 2020 | |
| Arus kas dari aktivitas operasi | | | Cash flows from operating activities |
| Penerimaan premi asuransi | 443,584,602 | 431,133,412 | Receipts from insurance premiums |
| Penerimaan klaim reasuransi | 8,705,273 | 7,668,231 | Receipts from reinsurance claims |
| Pembayaran komisi | (48,459,130) | (48,861,358) | Payments of commission |
| Pembayaran premi reasuransi | (33,390,268) | (24,787,368) | Payments for reinsurance premiums |
| Pembayaran klaim dan manfaat asuransi | (200,713,654) | (292,987,957) | Payments for insurance claims and benefits |
| Pembayaran beban underwriting lainnya | (171,411) | (65,121) | Payments for other underwriting expenses |
| Pembayaran beban umum dan administrasi | (229,973,140) | (257,685,248) | Payments for general and administrative expenses |
| Penerimaan pengembalian (pembayaran) pajak penghasilan dari aktivitas operasi | (59,955,160) | (24,160,697) | Income taxes refunded (paid) from operating activities |
| Penerimaan (pengeluaran) kas lainnya dari aktivitas operasi | 46,115,743 | 75,640,673 | Other cash inflows (outflows) from operating activities |
| Jumlah arus kas bersih yang diperoleh dari (digunakan untuk) aktivitas operasi | (74,257,145) | (134,105,433) | Total net cash flows received from (used in) operating activities |
| Arus kas dari aktivitas investasi | | | Cash flows from investing activities |
| Penerimaan hasil investasi | 95,680,807 | 94,317,110 | Receipts of investment income |
| Penerimaan dari penjualan aset tetap | 98,206 | 1,552,133 | Proceeds from disposal of property and equipment |
| Pembayaran untuk perolehan aset tetap | (3,307,462) | (3,926,634) | Payments for acquisition of property and equipment |
| Penerimaan (pengeluaran) kas lainnya dari aktivitas investasi | (285,422,621) | (324,874,135) | Other cash inflows (outflows) from investing activities |
| Jumlah arus kas bersih yang diperoleh dari (digunakan untuk) aktivitas investasi | (192,951,070) | (232,931,526) | Total net cash flows received from (used in) investing activities |
| Arus kas dari aktivitas pendanaan | | | Cash flows from financing activities |
| Pembayaran dividen dari aktivitas pendanaan | (41,594,047) | (37,248,401) | Dividends paid from financing activities |
| Jumlah arus kas bersih yang diperoleh dari (digunakan untuk) aktivitas pendanaan | (41,594,047) | (37,248,401) | Total net cash flows received from (used in) financing activities |
| Jumlah kenaikan (penurunan) bersih kas dan setara kas | (308,802,262) | (404,285,360) | Total net increase (decrease) in cash and cash equivalents |
| Kas dan setara kas arus kas, awal periode | 652,083,696 | 1,026,642,680 | Cash and cash equivalents cash flows, beginning of the period |
| Kas dan setara kas arus kas, akhir periode | 343,281,434 | 622,357,320 | Cash and cash equivalents cash flows, end of the period |