

Sompo Japan Nipponkoa Insurance (Thailand) Public Company Limited

Disclose on May 26, 2014

Por Phor Vor. 1

Unit : Million Baht

Financial Position and Operation Result

Item	1 st quarter		2 nd quarter		3 rd quarter		4 th quarter	
	2014	2013	2014	2013	2014	2013	2014	2013
Assets	7,476.07	16,770.92		12,902.81		10,037.41		7,851.85
Liabilities	6,477.10	15,690.84		11,819.92		8,951.06		6,880.78
Shareholders' Equity	998.97	1,080.08		1,082.89		1,086.35		971.07
Capital Fund	1,014.33	930.38		1,012.93		987.32		1,002.90
Capital Fund required by law	200.54	118.09		167.21		156.03		188.21
Ratio of Capital Fund to Capital Fund Required by Law	505.81%	787.84%		605.80%		632.79%		532.87%
Income	209.70	147.14		330.03		523.45		690.56
Expenses	181.80	82.11		262.19		452.16		540.96
Net Profit (Loss)	27.90	65.03		67.84		71.29		149.60
Cash flow from (used in) operating activities	499.06	-760.44		-1,119.26		326.69		992.21
Cash flow from (used in) investing activities	-218.21	169.56		176.11		122.46		312.30
Cash flow from (used in) financing activities	-468.29	493.13		1,375.42		-134.29		-975.59
Net increase (decrease) in cash	-187.44	-97.75		432.27		314.86		328.92

Remark 1. The law prescribes that ratio of Capital Fund to Capital Fund required by law shall not be lower than 140%.

2. Capital Fund is Capital Fund according to the appraisal value under the notification re: Asset and Liabilities Appraisal of the company, which is out of scope of auditor's revision.

3. 2nd quarter and 3rd quarter mean 6 months and 9 months accumulative operation result respectively.

4. Cash flow from each type of activities shall mean cash flow from (used in) prepared by direct or indirect method.

Sompo Japan Nipponkoa Insurance (Thailand) Public Company Limited

As of December 31, 2013

Por Phor Vor 1

Financial Position and Operation Result

Unit: Million Baht

Item	as of 31 December	
	2013	2012
Asset	7,851.85	20,496.39
Liabilities	6,880.78	19,674.91
Shareholder's	971.07	821.48
Capital Fund	1,002.90	801.09
Capital Fund required by law	188.21	89.47
Ratio of Capital Fund to Capital Fund required by law (per cent)	532.87%	895.41%
Income	690.56	433.76
Expenses	540.96	198.97
Net Profit (loss)	149.60	234.79
Cash flow from (used in) operating activities	992.21	-5,085.67
Cash flow from (used in) investing activities	312.30	-151.22
Cash flow from (used in) financing activities	-975.59	6,106.66
Net increase (decrease) in cash	328.92	869.77

- Remark**
1. The law prescribes that ratio of Capital Fund to Capital Fund Required by Law shall not be lower than 140%
 2. Capital Fund is capital according to appraisal value under the notification re: Asset and Liabilities Appraisal of the company, which is out of scope of audit of auditor.
 3. Cash flow from each type of activities shall mean cash flow from (used in) prepared by direct or indirect method.

Important Financial Ratio (%)

Ratio	Standard	Year 2013	Year 2012
1. Liquidity Ratio	>=100%	102.79%	10.92%

- Remark**
1. Liquidity Ratio is calculated from liquidity assets multiplied by claim liabilities reserve, outstanding claim and claim management expense from direct insurance.
Year 2011 flood incident caused claim liabilities reserve, outstanding claim and claim management expense from direct insurance substantially increased and Liquidity Ratio was lower than standard as a result.

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Table Illustrating Ratio of Premium by Class of Insurance in Year 2013

Unit: Million Baht

Item	Fire Insurance	Marine and Cargo Insurance		Motor Insurance		Miscellaneous Insurance						Total
		Hull	Cargo	Compulsory	Voluntary	All Risks Insurance	Public Liability Insurance	Engineering Insurance	Personal Accident Insurance	Health Insurance	Others	
Direct Premium	35.12	-	226.98	9.56	239.02	1,128.29	108.76	50.47	9.19	-	65.11	1,872.50
Portfolio	1.88%	0.00%	12.12%	0.51%	12.76%	60.26%	5.81%	2.70%	0.49%	0.00%	3.48%	100.00%

Remark : Information is from annual report

We, the undersigned, hereby, certify that report on financial position and operation result 3 pages total is correct and true.

井上淳一郎

(Mr. Junichiro Inoue)
Authorized Director



คุณดุแอน ชูเอนชิตสิริ

(Miss Duanden Chuenchitsiri)
Authorized Director