

Sompo Japan Nipponkoa Insurance (Thailand) Public Company Limited

Disclose on August 24, 2015

Por Phor Vor. 1

Financial Position and Operation Result

Unit : Million Baht

Item	1 st quarter		2 nd quarter		3 rd quarter		4 th quarter	
	2015	2014	2015	2014	2015	2014	2015	2014
Assets	4,327.76	7,476.07	4,614.30	7,196.28		6,160.20		4,372.34
Liabilities	3,349.74	6,477.10	3,604.01	6,185.93		5,207.70		3,410.43
Shareholders' Equity	978.02	998.97	1,010.29	1,010.35		952.50		961.91
Capital Fund	1,033.08	1,014.33	1,041.03	1,005.59		990.54		1,023.09
Capital Fund required by law	187.23	200.54	162.46	452.95		253.49		236.57
Ratio of Capital Fund to Capital Fund Required by Law	551.78%	505.81%	640.79%	222.01%		390.76%		432.47%
Income	214.07	209.7	502.56	434.56		653.06		909.11
Expenses	197.95	181.80	454.17	395.28		671.63		918.28
Net Profit (Loss)	16.12	27.90	48.39	39.28		-18.57		-9.17
Cash flow from (used in) operating activities	303.99	499.06	282.73	773.18		2,603.93		3,105.99
Cash flow from (used in) investing activities	-111.73	-218.21	-83.82	-6.19		-9.76		-148.92
Cash flow from (used in) financing activities	0.00	-468.29	0.00	-912.79		-1,424.46		-2,871.12
Net increase (decrease) in cash	192.26	-187.44	198.91	-145.80		1,169.71		85.95

- 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, 2014

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Unit: Million Baht

Financial Position and Operation Result

Item	as of 31 December	
	2014	2013
Asset	4,372.34	7,851.85
Liabilities	3,410.43	6,880.78
Shareholder's	961.91	971.07
Capital Fund	1,023.09	1,002.90
Capital Fund required by law	236.57	188.21
Ratio of Capital Fund to Capital Fund required by law (per cent)	432.47%	532.87%
Income	909.11	690.56
Expenses	918.28	540.96
Net Profit (loss)	-9.17	149.60
Cash flow from (used in) operating activities	3,105.99	992.21
Cash flow from (used in) investing activities	-148.92	312.30
Cash flow from (used in) financing activities	-2,871.12	-975.59
Net increase (decrease) in cash	85.95	328.92

- Remark**
- The law prescribes that ratio of Capital Fund to Capital Fund Required by Law shall not be lower than 140%
 - 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.
 - 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 2014	Year 2013
1. Liquidity Ratio	>=100%	468.71%	102.79%

- Remark**
- 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 2014

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	37.29	-	260.08	12.47	286.89	1,226.45	108.07	47.41	21.28	-	89.90	2,089.84
Portfolio	1.78%	0.00%	12.44%	0.60%	13.73%	58.69%	5.17%	2.27%	1.02%	0.00%	4.30%	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.

(Mr. Junichiro Inoue)

Authorized Director



(Miss Duanden Choenchitsiri)

Authorized Director