

**Sompo Insurance (Thailand) Public Company Limited**

**Disclose on November 28, 2016**

Por Phor Vor. 1

Unit : Million Baht

**Financial Position and Operation Result**

| Item  | 1 <sup>st</sup> quarter |          | 2 <sup>nd</sup> quarter |          | 3 <sup>rd</sup> quarter |          |
|---|-------------------------|----------|-------------------------|----------|-------------------------|----------|
|   | 2016                    | 2015     | 2016                    | 2015     | 2016                    | 2015     |
| Assets  | 4,278.10                | 4,327.76 | 4,821.83                | 4,614.30 | 4,415.32                | 4,615.68 |
| Liabilities   | 3,290.50                | 3,349.74 | 3,837.63                | 3,604.01 | 3,430.95                | 3,613.93 |
| Shareholders' Equity                                  | 987.60                  | 978.02   | 984.20                  | 1,010.29 | 984.37                  | 1,001.75 |
| Capital Fund  | 1,035.46                | 1,033.08 | 1,077.15                | 1,041.03 | 1,079.12                | 1,045.32 |
| Capital Fund required by law                          | 210.78                  | 187.23   | 228.48                  | 162.46   | 229.88                  | 206.62   |
| Ratio of Capital Fund to Capital Fund Required by Law | 491.26%                 | 551.78%  | 471.43%                 | 640.79%  | 469.42%                 | 505.92%  |
| Income  | 289.03                  | 214.07   | 674.67                  | 502.56   | 1056.82                 | 794.21   |
| Expenses  | 311.83                  | 197.95   | 700.91                  | 454.17   | 1082.60                 | 754.36   |
| Net Profit (Loss)                                     | (22.80)                 | 16.12    | (26.24)                 | 48.39    | (25.78)                 | 39.85    |
| Cash flow from (used in) operating activities         | (893.42)                | 193.64   | (1,171.91)              | 282.73   | (1,084.46)              | 381.61   |
| Cash flow from (used in) investing activities         | (1.87)                  | (1.38)   | (2.61)                  | (83.82)  | (3.39)                  | (412.09) |
| Cash flow from (used in) financing activities         | 0.00                    | 0.00     | 0.00                    | 0.00     | 0.00                    | 0.00     |
| Net increase (decrease) in cash                       | (895.29)                | 192.26   | (1,174.52)              | 198.91   | (1,087.85)              | (30.48)  |

- 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 Insurance (Thailand) Public Company Limited**

As of December 31, 2015

Por Phor Vor 1

**Financial Position and Operation Result**

Unit: Million Baht

| Item   | as of 31 December |            |
|--|-------------------|------------|
|  | 2015              | 2014       |
| Asset  | 4,635.93          | 4,372.34   |
| Liabilities  | 3,625.71          | 3,410.43   |
| Shareholder's  | 1,010.22          | 961.91     |
| Capital Fund   | 1,084.62          | 1,023.09   |
| Capital Fund required by law                                     | 212.92            | 236.57     |
| Ratio of Capital Fund to Capital Fund required by law (per cent) | 509.39%           | 432.47%    |
| Income   | 1,115.87          | 909.11     |
| Expenses   | 1,066.42          | 918.28     |
| Net Profit (loss)  | 49.45             | (9.17)     |
| Cash flow from (used in) operating activities                    | 397.20            | 3,105.99   |
| Cash flow from (used in) investing activities                    | (364.13)          | (148.92)   |
| Cash flow from (used in) financing activities                    | 0.00              | (2,871.12) |
| Net increase (decrease) in cash                                  | 33.07             | 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 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 2015 | Year 2014 |
|--------------------|----------|-----------|-----------|
| 1. Liquidity Ratio | >=100%   | 443.70%   | 468.71%   |

- Remark**
1. Liquidity Ratio is calculated from liquidity assets multiplied by claim liabilities reserve, outstanding claim and claim management expense from direct insurance.

**Sompo Insurance (Thailand) Public Company Limited**  
**Table Illustrating Ratio of Premium by Class of Insurance in Year 2015**

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 | 32.26          | -                          | 284.68 | 23.75           | 613.01    | 1,132.80                | 113.47                     | 87.86                 | 17.95                       | 29.11            | 139.79 | 2,474.68 |
| Portfolio      | 1.30%          | 0.00%                      | 11.50% | 0.96%           | 24.77%    | 45.78%                  | 4.59%                      | 3.55%                 | 0.73%                       | 1.18%            | 5.65%  | 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.



บริษัท ซมโปะ ประกันภัย (ประเทศไทย) จำกัด (มหาชน)  
 Sompo Insurance (Thailand) Public Company Limited

(Mr. Junichiro Inoue)  
 Authorized Director

(Miss Duanden Choenchitsiri)  
 Authorized Director