

Sompo Insurance (Thailand) Public Company Limited

Disclose on November 27, 2017

Por Phor Vor. 1

Unit : Million Baht

Financial Position and Operation Result

Item	1 st quarter		2 nd quarter		3 rd quarter	
	2017	2016	2017	2016	2017	2016
Assets	4,351.46	4,278.10	4,934.23	4,821.83	4,635.57	4,415.32
Liabilities	3,460.33	3,290.50	4,089.28	3,837.63	3,811.49	3,430.95
Shareholders' Equity	891.13	987.60	844.95	984.20	824.08	984.37
Capital Fund	1,018.72	1,035.46	908.40	1,077.15	890.09	1,079.12
Capital Fund required by law	252.25	210.78	284.31	228.48	279.93	229.88
Ratio of Capital Fund to Capital Fund Required by Law	403.31%	491.26%	319.51%	471.43%	317.97%	469.42%
Income	370.25	289.03	850.7	674.67	1319.11	1056.82
Expenses	450.23	311.83	977.57	700.91	1469.58	1082.60
Net Profit (Loss)	-79.98	-22.80	-126.87	-26.24	-150.47	-25.78
Cash flow from (used in) operating activities	100.60	-893.42	282.19	-1,171.91	273.83	-1,084.46
Cash flow from (used in) investing activities	-3.08	-1.87	-29.56	-2.61	-40.64	-3.39
Cash flow from (used in) financing activities	0.00	0.00	0.00	0.00	0.00	0.00
Net increase (decrease) in cash	97.52	-895.29	252.63	-1,174.52	233.19	-1,087.85

- 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, 2016

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Unit: Million Baht

Financial Position and Operation Result

Item	as of 31 December	
	2016	2015
Asset	4,389.37	4,635.93
Liabilities	3,418.54	3,625.71
Shareholder's	970.83	1,010.22
Capital Fund	1,073.42	1,084.62
Capital Fund required by law	250.55	212.92
Ratio of Capital Fund to Capital Fund required by law (per cent)	428.30%	509.39%
Income	1,471.04	1,115.87
Expenses	1,509.00	1,066.42
Net Profit (loss)	-37.96	49.45
Cash flow from (used in) operating activities	-1,107.64	397.20
Cash flow from (used in) investing activities	-8.33	-364.13
Cash flow from (used in) financing activities	0.00	0.00
Net increase (decrease) in cash	-1,115.97	33.07

- 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 2016	Year 2015
1. Liquidity Ratio	≥100%	614.59%	443.70%

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

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Table Illustrating Ratio of Premium by Class of Insurance in Year 2016

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	27.26	-	248.47	28.85	758.09	1,159.69	119.14	38.37	16.29	32.89	157.67	2,586.72
Portfolio	1.05%	0.00%	9.61%	1.12%	29.31%	44.83%	4.61%	1.48%	0.63%	1.27%	6.10%	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. Takashi Itoh)
Authorized Director



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



(Miss Duanden Choenchitsiri)
Authorized Director