

ACE Life Assurance Co., Ltd
As of June 30, 2010

Financial and Operational Status

Unit: Million Bht.

Description	Q1		Q2		Q3	
	2010	2009	2010	2009	2010	2009
Asset	3,147	2,441	3,531	2,551		2,672
Liability	2,770	2,081	3,067	2,199		2,329
Shareholder Equity	377	360	463	352		343
Capital Fund	141	156	128	176		169
Legal Reserve	50	50	54	50		50
Capital to legal reserve ratio (%)	282%	312%	237%	352%		338%
Income	449	410	984	868		1,310
Expenditure	476	420	1,039	857		1,292
Net Profit (Loss)	(27)	(10)	(55)	11		18
Cash flow, provided (used) from operating activities.	163	146	413	272		394
Cash flow, provided (used) from investing activities.	(254)	(206)	(371)	(308)		(464)
Cash flow, provided (used) from financing activities.	-	-	-	-		-
Net cash flow increased (decreased)	(91)	(60)	42	(36)		(70)

Note:

1. The capital to legal reserve ratio must not be lower than 100%
2. Capital Fund is based on appraised value according to the notification on assets and liability appraisal, which is not under the auditing scope of the auditor.
3. Q2 means the accumulated operating results for 6 months and Q3 means the accumulated operating results for 9 months
4. Cash flow from each activity means cash flow, provided (used), prepared by either the direct or indirect method.
5. The interim financial statements for quarter 1/10 have been reviewed by the auditor.
6. The interim financial statements for quarter 1/09, 2/09 and 3/09 have not been reviewed by the auditor.

Unit: Million Bht.

Description	As of December 31	
	2009	2010
Asset	2,919	2,510
Liability	2,603	1,949
Shareholder Equity	316	561
Capital Fund	147	171
Legal Reserve	50	50
Capital to legal reserve ratio (%)	294%	341%
Income	1,885	1,781
Expenditure	1,888	1,857
Net Profit (Loss)	(3)	(76)
Cash flow, provided (used) from operating activities.	603	703
Cash flow, provided (used) from investing activities.	(586)	(789)
Cash flow, provided (used) from financing activities.	-	150
Net cash flow increased (decreased)	17	64

Note:

1. The capital to legal reserve ratio must not be lower than 100%
2. Capital Fund is based on appraised value according to the notification on assets and liability appraisal, which is not under the auditing scope of the auditor.

Significant Financial Ratio (%)

Ratio	Standard Mean	2009	2008
Capital to legal reserve ratio	>=100%	108%	117%

Ratio of Premium by Types of Insurance Plans in 2009

Unit: Million Bht.

Description	Ordinary Insurance					Industrial	Personal Accident	Group	Total
	Whole life	Endowment	Term	Others	Total				
Direct Premium	162	503	-	87	752	-	5	1,019	1,776
Premium Ratio	9%	28%	0%	5%	42%	0%	0%	58%	100%

Note Information from annual report

Please see the information as detailed below using the following link:

<http://www.ace-life.co.th/aceCDA/v/index.jsp?vgnextoid=7dc83b8bcf34b110VqnVCM1000007f6418acRCRD>

- Steps, timeframe, documents and methods used in the application process.
- Steps, timeframe, documents and methods used in the claims or benefit application process.
- How to contact our company and applicable department in case of dispute or complaint.

I Raymond K.Ting and Sutaporn Penkitti hereby verify the financial and operational report, totaling....2....Pages.

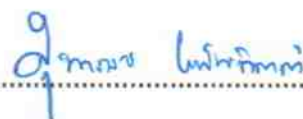


(..... Raymond K.Ting.....)

Position Director.....



ACE Life Assurance Co., Ltd.
บริษัท เอช ไลฟ์ แอชัวรันซ์ จำกัด



(..... Sutaporn Penkitti.....)

Position Director.....