

As of September 30, 2016

Financial and Operational Status

Unit: Million Baht

Description	Q1		Q2		Q3	
	2016	2015 (Reclassified)	2016	2015 (Reclassified)	2016	2015 (Reclassified)
Asset	9,713	8,250	9,767	8,135	9,927	8,466
Liability	7,740	7,185	7,890	7,184	8,134	7,341
Shareholder Equity	1,973	1,065	1,877	951	1,793	1,125
Capital Fund	2,193	2,494	2,612	2,297	2,512	2,276
Legal Reserve	952	913	903	675	875	754
Capital to legal reserve ratio (%)	230%	273%	289%	340%	287%	302%
Income	820	661	1,757	1,341	2,774	2,039
Expenditure	(806)	(691)	(1,725)	(1,336)	(2,755)	(1,972)
Net Profit (Loss)	14	(30)	32	5	19	67
Cash flow, provided (used), from operating activities.	(134)	(72)	22	(84)	(276)	(172)
Cash flow, provided (used), from investing activities.	(13)	(11)	(27)	(21)	(31)	(37)
Cash flow, provided (used), from financing activities.	-	-	-	-	-	-
Net cash flow increased (decreased)	(147)	(83)	(5)	(105)	(307)	(209)

NOTE:

- The capital to legal reserve ratio is determined for the company to maintain as follows:
 - From 1st Quarter of 2013 onward shall not less than 140%
- Q2 represents the accumulated operating results for 6 months of the period and Q3 represent the accumulated operating results for 9 months of the period.
- Cash flow provided or used from each activity represents cash flow calculated by direct or indirect method.
- The interim financial statements have been reviewed by the auditor.

Unit: Million Baht

Description	As of December 31	
	2015	2014
Asset	8,906	8,179
Liability	7,555	7,179
Shareholder Equity	1,351	1,000
Capital Fund	2,205	2,469
Legal Reserve	827	994
Capital to legal reserve ratio (%)	266%	248%
Income	3,048	3,290
Expenditure	(2,924)	(3,329)
Net Profit (Loss)	124	(39)
Cash flow, provided (used) from operating activities.	576	696
Cash flow, provided (used) from investing activities.	(539)	(665)
Cash flow, provided (used) from financing activities.	-	-
Net cash flow increased (decreased)	37	31

NOTE:

- The capital to legal reserve ratio is determined for the company to maintain as follows:
 - From 1st Quarter of 2013 onward shall not less than 140%

Significant Financial Ratio (%)

Ratio	Standard Mean	2015	2014
Investment assets to Insurance reserve ratio	>=100%	135%	145%

Premium ratio by Types of Insurance Plans in 2015

Unit: Million Baht

Description	Ordinary Insurance					Industrial	Personal Accident	Group	Total
	Whole life	Endowment	Term	Others	Total				
Direct Premium	1,153.87	570.83	1.45	115.30	1,841.45	-	22.78	1,113.18	2,977.41
Premium Ratio	33.75%	19.17%	0.05%	3.87%	61.84%	0.00%	0.77%	37.39%	100.00%

NOTE:

Information related is from annual report. Please see the information as detailed below using the following link:

- Steps, timeframe, documents and methods used in the application process.
<http://www.acegroup.com/th-th/customer-service/underwriting-process.aspx>
- Steps, timeframe, documents and methods used in the claims or benefit application process.
<http://www.acegroup.com/th-th/customer-service/claims-information.aspx>
- How to contact our company and applicable department in case of dispute or complaint.
<http://www.acegroup.com/th-th/customer-service/complaints-handling.aspx>

We Sally Joy O'Hara and Anurat Prachumrat hereby verify the financial and operational report, totaling....2....Pages.



(Mrs. Sally Joy O'Hara)
Position Director



(Mr. Anurat Prachumrat)
Position Director