



ACE Life Assurance Public Company Limited
 Registration No. 0107555000431
 130-132 Sindhorn Building, Tower 1,
 11th – 12th Floor, Wireless Road, Lumpini,
 Pathumwan, Bangkok 10330
 +662 615-6800 main
 +662 675-3818 fax
 www.ace.life.co.th

บริษัท เอซี แลifenet จำกัด (มหาชน)
 ทะเบียนเลขที่ 0107555000431
 130-132 อาคารสินhorn ทาวเวอร์ 1
 ชั้น 11-12 ถนนวิภาวดี แขวงจตุจักร
 เขตปทุมวัน กรุงเทพมหานคร 10330
 โทรศัพท์ +662 615-6800
 โทรสาร +662 675-3818
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Por Phor Chor 1

As of December 31, 2013

Financial and Operational Status

Unit: Million Baht

Description	Q1		Q2		Q3	
	2013	2012	2013	2012	2013	2012
Asset	6,032	5,243	5,989	5,526	6,238	5,744
Liability	5,767	4,938	5,866	5,151	6,060	5,349
Shareholder Equity	265	305	122	375	178	395
Capital Fund	1,851	1,830	1,718	1,903	1,364	1,971
Legal Reserve	1,155	1,105	1,167	1,119	765	1,184
Capital to legal reserve ratio (%)	160%	166%	147%	170%	178%	166%
Income	864	742	1,656	1,508	2,377	2,270
Expenditure	899	758	1,689	1,514	2,321	2,271
Net Profit (Loss)	(35)	(16)	(33)	(6)	56	(1)
Cash flow, provided (used), from operating activities.	(22)	193	141	430	371	637
Cash flow, provided (used), from investing activities.	(14)	(445)	(77)	(727)	(356)	(967)
Cash flow, provided (used), from financing activities.	-	-	-	-	35	-
Net cash flow increased (decreased)	(36)	(252)	64	(297)	50	(330)

NOTE:

- The capital to legal reserve ratio is determined for the company to maintain as follows:
 - From 3rd Quarter of 2011 to as of December 31, 2012 shall not less than 125%
 - 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	
	2013	2012
Asset	6,842	6,067
Liability	6,292	5,765
Shareholder Equity	550	302
Capital Fund	1,821	1,804
Legal Reserve	799	1,077
Capital to legal reserve ratio (%)	228%	168%
Income	3,302	3,258
Expenditure	(3,160)	(3,330)
Net Profit (Loss)	142	(73)
Cash flow, provided (used) from operating activities.	681	929
Cash flow, provided (used) from investing activities.	(769)	(1,265)
Cash flow, provided (used) from financing activities.	250	-
Net cash flow increased (decreased)	162	(336)



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บริษัท เอช ไลฟ์ แอสซิวรันซ์ จำกัด (มหาชน)
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 130-132 อาคารสินธร ทาวเวอร์ 1
 ชั้น 11-12 ถนนวิทยุ แขวงลุมพินี
 เขตปทุมวัน กรุงเทพฯ 10330
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Significant Financial Ratio (%)

Ratio	Standard Mean	2013	2012
Investment assets to Insurance reserve ratio	>=100%	143%	147%

Premium ratio by Types of Insurance Plans in 2013

Unit: Million Baht

Description	Ordinary Insurance					Industrial	Personal Accident	Group	Total
	Whole life	Endow-ment	Term	Others	Total				
Direct Premium	794.31	610.98	0.53	18.73	1,424.55	-	16.20	1,688.80	3,129.55
Premium Ratio	25.38%	19.52%	0.02%	0.60%	45.52%	0.00%	0.52%	53.96%	100%

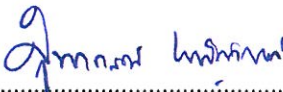
NOTE:

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 Sutaporn Penkitti hereby verify the financial and operational report, totaling....2....Pages.


 (Mrs. Sally Joy O'Hara)
 Position Director


 (Mrs. Sutaporn Penkitti)
 Position Director



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