

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