

=TRANSLATION=

Mitsui Sumitomo Insurance Co., Ltd. Thailand Branch
As at 31 December 2013
Financial Position and operating result

Por Phor Wor 1.

Unit: Million Baht

Description	Quarter 1		Quarter 2		Quarter 3	
	2556	2555	2556	2555	2556	2555
Assets	51,456.04	115,179.86	44,645.01	105,005.33	40,178.09	81,671.87
Liabilities	38,112.78	114,539.48	29,080.42	103,016.10	22,426.85	71,370.02
Shareholders' equities (Head Office account)	13,343.26	640.38	15,564.59	1,989.23	17,751.24	10,301.85
Capital available	17,379.46	4,778.30	19,718.90	6,292.42	21,865.14	14,644.55
Capital requirement	1,366.20	1,835.20	1,232.61	2,007.43	1,191.97	2,167.09
Capital adequacy Ratio (%)	1,272.10	260.37	1,599.77	313.46	1,834.37	675.77
Revenue	1,158.59	1,077.50	2,355.27	2,142.20	3,644.45	3,402.70
Expenses	(2,933.56)	868.90	(3,962.65)	594.13	(4,871.63)	(6,453.20)
Net profit (loss)	4,092.15	208.60	6,317.92	1,548.07	8,516.08	9,855.90
Cash flow from operating activities	(13,176.61)	(37,053.86)	(14,172.51)	(43,999.67)	(14,525.41)	(62,229.77)
Cash flow from (used in) investing activities	(386.03)	(123.54)	(479.74)	(304.83)	328.86	(1,175.95)
Cash flow from (used in) financing activities	(58.30)	29.37	(154.64)	26.56	(258.67)	(42.26)
Net increase (decrease) in cash and cash equivalent	(13,620.94)	(37,148.03)	(14,806.89)	(44,277.94)	(14,455.22)	(63,447.98)

- Remark:
1. Regulatory capital adequacy ratio requirement is do not less than 140 %
 2. Capital requirement calculate under "Appraisalment of the Value Assets and Liabilities of Non-Life Insurance Company (No. 2) B.E. 2555 (2012), out of audit scope
 3. Quarter 2 means 6 months, Quarter 3 means 9 months (Year to date)
 4. Cash flow from each activitied means cashflow from and used in prepared by direct or indirect method
 5. These financial position is not reviewed by auditor

Mitsui Sumitomo Insurance Co., Ltd. Thailand Branch
As at 31 December 2013
Financial Position and operating result

Por Phor Wor 1.

Unit: Million Baht

Description	As at 31 December	
	2556	2555
Assets	32,700.06	70,689.05
Liabilities	13,312.73	61,436.74
Shareholders' equities (Head Office account)	19,387.33	9,252.31
Capital available	18,975.47	13,288.45
Capital requirement	1,225.62	1,982.88
Capital adequacy Ratio (%)	1,548.23	670.16
Revenue	4,864.04	4,588.73
Expenses	(5,270.55)	(4,203.51)
Net profit (loss)	10,134.59	8,792.24
Cash flow from operating activities	(14,100.43)	(68,254.38)
Cash flow from (used in) investing activities	(599.79)	(1,343.44)
Cash flow from (used in) financing activities	(357.64)	(100.13)
Net increase (decrease) in cash and cash equivalent	(15,057.86)	(69,697.95)

Remark: 1. Regulatory capital adequacy ratio requirement is do not less than 140 %
2. Capitla requirement calculate under "Appraisalment of the Value Assets and Liabilities of Non-Life Insurance Company (No. 2) B.E. 2555 (2012),
out of audit scope

Significant financial ratio (%)

Ratio	Standard range	Year 2556	Year 2555
1. Liquidity ratio	>= 100%	177%	58%

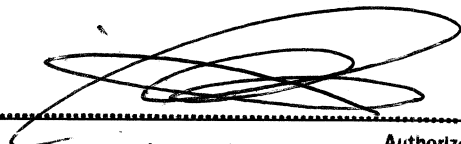
Table of direct premium percentage separate by line of business for the year 2013

Unit: Million Baht

Description	Fire	Marine		Motor		Miscellaneous						Total
		Hull	Cargo	Complutory	Voluntary	Property	Liability	Engineering	Personal accident	Health	Other	
Direct premium written	40.40	0.00	576.13	84.73	1,783.70	2,262.59	135.85	322.67	19.92	219.69	93.45	5,539.13
Percentage of direct premium written	0.73%	0.00%	10.40%	1.53%	32.20%	40.85%	2.45%	5.83%	0.36%	3.97%	1.69%	100.00%

I, Mr. Takeshi Takato, certified the correctness of this financial position and operating result totally 3 pages

Mitsui Sumitomo Insurance Co., Ltd. Thailand Branch


 (Mr. Takeshi Takato) Authorized Signature

(Chief Executive Officer/Managing Director)