



ACE Life Assurance Public Company Limited  
 Registration No. 0107555000431  
 130-132 Sindhorn Building, Tower 1,  
 11th – 12th Floor, Wireless Road, Lumpini,  
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## 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 3<sup>rd</sup> Quarter of 2011 to as of December 31, 2012 shall not less than 125%
  - From 1<sup>st</sup> 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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**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%     |

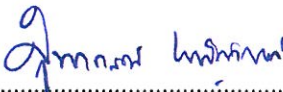
**NOTE:**

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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