

KSK Insurance (Thailand) Public Company Limited
Disclose on 31 March 2018

Financial position and operating results

Unit: 1

Particular	1st Quarter		2nd Quarter		3rd Quarter	
	2018	2017	2018	2017	2018	2017
Assets	1,339.7	1,298.4		1,383.1		1,301.0
Liabilities	1,246.7	1,186.6		1,296.4		1,216.0
Shareholders' equity	93.0	101.8		86.7		85.0
Capital available	126.9	118.9		125.2		109.9
Capital required	77.5	83.6		89.0		76.8
Capital Adequacy Ratio (Percent)	163.9	142.3		140.7		143.1
Revenue	148.5	177.7		348.8		519.0
Expenses	180.4	216.3		402.6		602.0
Net income (loss)	(31.8)	(38.6)		(53.8)		(83.0)
Cash flow from (used in) operating activities	(130.0)	(75.2)		(36.9)		(669.0)
Cash flow from (used in) investing activities	0.0	(2.9)		(5.6)		569.0
Cash flow from (used in) financing activities	20.0	0.0		0.0		27.0
Net cash flow increase (decrease)	(110.0)	(78.1)		(42.5)		(73.0)

Note 1) Capital Adequacy Ratio required by law not less than 140%

2) Capital available represented at admitted value according to notification related to admitted assets and liabilities

3) 2nd quarter means cumulative performance of 6 months and 3rd quarters are 9 months cumulative performance

4) Cash flow from each activity based from cash flow statements prepared under direct or indirect method

Particular	As of 31 December	
	2017	2016
Assets	1,322.8	1,233.1
Liabilities	1,228.0	1,082.6
Shareholders' equity	104.8	140.5
Capital available	133.4	171.8
Capital required	76.6	93.8
Capital Adequacy Ratio (Percent)	174.2	183.3
Revenue	674.7	735.1
Expenses	766.6	940.0
Net income (loss)	(91.9)	(204.9)
Cash flow from (used in) operating activities	63.8	(231.2)
Cash flow from (used in) investing activities	(8.1)	(0.4)
Cash flow from (used in) financing activities	55.0	200.0
Net cash flow increase (decrease)	110.8	(31.6)

Note 1) Capital Adequacy Ratio required by law not less than 140%

2) Capital available represented at admitted value according to notification related to admitted assets and liabilities

KSK Insurance (Thailand) Public Company Limited, hereby certify the accuracy of Financial position and operation performance



Mr. Chikorn Shoojun
Director



Ms. An Ban Hee
Director



Financial ratio (percent)

Ratio	Standard	2017	2016
Liquidity ratio	>= 100%	152	147

2017 Premium breakdown by class of business

Particular	Fire		Marine		Motor		Miscellaneous					Total
	Hull	Cargo	Compulsory	Voluntary	Industrial All Risks	Public	Engineering	Personal Accident	Health	Others		
Total direct premium	3.9	28.8	210.2	465.8	6.5	33.3	3.0	65.9	4.8	3.8	826.0	
Proportionate of direct premium	0.5%	0.0%	3.5%	25.4%	56.4%	0.8%	4.0%	0.4%	8.0%	0.6%	0.5%	100.0%