

KSK Insurance (Thailand) Public Company Limited  
Disclose on 14 August 2018

Financial position and operating results

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Unit : Million Baht	Particular	1st Quarter		2nd Quarter		3rd Quarter	
		2018	2017	2018	2017	2018	2017
Assets		1,339.7	1,298.4	1,442.5	1,383.1		1,301.0
Liabilities		1,246.7	1,196.6	1,329.6	1,296.4		1,216.0
Shareholders' equity		93.0	101.8	112.9	86.7		85.0
Capital available		126.9	118.9	144.4	125.2		109.9
Capital required		77.5	83.6	83.1	89.0		76.8
Capital Adequacy Ratio (Percent)		163.9	142.3	173.9	140.7		143.1
Revenue		148.5	177.7	304.8	348.8		519.0
Expenses		180.4	216.3	376.7	402.6		602.0
Net income (loss)		(31.8)	(38.6)	(71.9)	(53.8)		(83.0)
Cash flow from (used in) operating activities		(130.0)	(75.2)	(178.2)	(36.9)		(669.0)
Cash flow from (used in) investing activities		0.0	(2.9)	(0.7)	(5.6)		569.0
Cash flow from (used in) financing activities		20.0	0.0	80.0	0.0		27.0
Net cash flow increase (decrease)		(110.0)	(78.1)	(98.9)	(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	1,092.6
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)

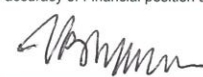
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KSK Insurance (Thailand) Public Company Limited, hereby certify the accuracy of Financial position and operation performance



Mr. Anikom Shoojun  
Director



Mr. Tan Ban Hee  
Director



Financial ratio (percent)

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

2017 Premium breakdown by class of business

Unit : Million Baht	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%