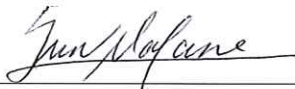


STATUTORY DECLARATION
In Accordance with Section 15A of the Insurance Act 1978
MS Financial Reinsurance Limited

We, the undersigned Directors of **MS Financial Reinsurance Limited** (the “Company”) with respect to the financial year ended **31 December 2021** DECLARE THAT to the best of our knowledge the Company has:

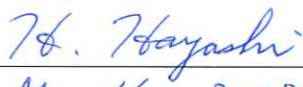
- (a) complied with all requirements of the minimum criteria applicable to it;
- (b) complied with the minimum margin of solvency as at its financial year end;
- (c) complied with applicable enhanced capital requirements as at its financial year end;
- (d) complied with applicable conditions, directions and restrictions imposed on, or approvals granted to, the insurer; and

Fumihiko Nakane,
Director
Date Signed:



May 16, 2022

Hiroaki Hayashi,
Director
Date Signed:



May 16, 2022