

**THAIRE LIFE ASSURANCE PUBLIC COMPANY LIMITED**

**FINANCIAL HIGHLIGHTS**

**FOR THE TEAR ENDED 31 DECEMBER 2018 AND 2017**

<b>OPERATIONS (THOUSAND BAHT)</b>	<b>YE/2018</b>	<b>YE/2017</b>	<b>%INC (DEC)</b>
Gross Written Premiums	2,400,298	2,157,428	11.3%
Net Written Premiums	2,380,760	2,136,580	11.4%
Profit before Tax	310,022	542,233	(42.8%)
Net Profit	253,467	435,684	(41.8%)
Earning per Share (Baht)	0.42	0.73	

<b>FINANCIAL POSITION (THOUSAND BAHT)</b>	<b>YE/2018</b>	<b>YE/2017</b>	<b>%INC (DEC)</b>
Total Assets	2,357,869	2,397,065	(1.6%)
Total Liabilities	918,948	853,601	7.7%
Paid-up Capital	600,000	600,000	0.0%
Capital Funds (Shareholders' Equity)	1,438,921	1,543,464	(6.8%)
Book Value per share (Baht)	2.40	2.57	

<b>FINANCIAL RATIO (%)</b>	<b>YE/2018</b>	<b>YE/2017</b>
Return on Total Revenue	10.4%	19.9%
Return on Net Written Premiums	10.7%	20.4%
Return on Equity	17.0%	30.5%
Return on Assets	10.7%	19.6%
Investment Yield	3.8%	4.6%
Loss Ratio	60.6%	44.4%
Combined Loss and Expenses Ratio	89.4%	77.7%
Retention Ratio	99.2%	99.0%
Capital Adequacy Ratio (CAR Ratio)	391.2%	484.5%