

THAIRE LIFE ASSURANCE PUBLIC COMPANY LIMITED**FINANCIAL HIGHLIGHTS****FOR THE THREE-MONTH PERIODS ENDED 31 MARCH 2020**

OPERATIONS (THOUSAND BAHT)	1Q/2020	1Q/2019	%INC (DEC)
Gross Written Premiums	520,493	567,376	(8.3%)
Net Written Premiums	516,122	565,533	(8.7%)
Profit before Tax	33,996	74,063	(54.1%)
Net Profit	28,548	59,916	(52.4%)
Earning per Share (Baht)	0.05	0.10	

FINANCIAL POSITION (THOUSAND BAHT)	1Q/2020	YE/2019	%INC (DEC)
Total Assets	2,334,245	2,426,164	(3.8%)
Total Liabilities	1,011,285	967,550	4.5%
Paid-up Capital	600,000	600,000	0.0%
Capital Funds (Shareholders' Equity)	1,322,960	1,458,614	(9.3%)
Book Value per share (Baht)	2.20	2.43	

FINANCIAL RATIO (%)	1Q/2020	1Q/2019
Return on Total Revenue	5.3%	10.1%
Return on Net Written Premiums	5.5%	10.6%
Return on Equity	8.2%	16.2%
Return on Assets	4.8%	9.8%
Investment Yield	1.4%	4.4%
Loss Ratio	62.5%	58.8%
Combined Loss and Expenses Ratio	95.2%	91.2%
Retention Ratio	99.2%	99.7%
Capital Adequacy Ratio (CAR Ratio)	375.0%	396.0%