

THAIRE LIFE ASSURANCE PUBLIC COMPANY LIMITED**FINANCIAL HIGHLIGHTS****FOR THE YEAR ENDED 31 DECEMBER 2022**

OPERATIONS RESULT (THOUSAND BAHT)	YE/2022	YE/2021	%INC (DEC)
Gross Written Premiums	2,964,553	2,913,425	1.8%
Net Written Premiums	2,931,348	2,890,845	1.4%
Profit before Tax	181,549	113,011	60.6%
Net Profit	153,105	98,496	55.4%
Earning per Share (Baht)	0.26	0.16	

FINANCIAL POSITION (THOUSAND BAHT)	YE/2022	YE/2021	%INC (DEC)
Total Assets	2,875,416	2,797,530	2.8%
Total Liabilities	1,428,653	1,328,458	7.5%
Paid-up Capital	600,000	600,000	0.0%
Capital Funds (Shareholders' Equity)	1,446,763	1,469,072	(1.5%)
Book Value per share (Baht)	2.41	2.45	

FINANCIAL RATIO (%)	YE/2022	YE/2021
Return on Total Revenue	5.1%	3.5%
Return on Net Written Premiums	5.2%	3.4%
Return on Equity	10.5%	6.8%
Return on Assets	6.4%	4.1%
Investment Yield	3.4%	3.1%
Loss Ratio	69.1%	70.0%
Combined Loss and Expenses Ratio	96.4%	98.0%
Retention Ratio	98.9%	99.2%