

**THAIRE LIFE ASSURANCE PUBLIC COMPANY LIMITED**

**FINANCIAL HIGHLIGHTS**

**FOR THE NINE-MONTH PERIODS ENDED 30 SEPTEMBER 2020**

<b>OPERATIONS (THOUSAND BAHT)</b>	<b>3Q/2020</b>	<b>3Q/2019</b>	<b>%INC (DEC)</b>
Gross Written Premiums	1,826,112	1,826,888	(0.0%)
Net Written Premiums	1,812,507	1,815,706	(0.2%)
Profit before Tax	82,396	213,586	(61.4%)
Net Profit	72,626	178,102	(59.2%)
Earning per Share (Baht)	0.12	0.30	

<b>FINANCIAL POSITION (THOUSAND BAHT)</b>	<b>3Q/2020</b>	<b>YE/2019</b>	<b>%INC (DEC)</b>
Total Assets	2,372,139	2,426,164	(2.2%)
Total Liabilities	1,051,291	967,550	8.7%
Paid-up Capital	600,000	600,000	0.0%
Capital Funds (Shareholders' Equity)	1,320,848	1,458,614	(9.4%)
Book Value per share (Baht)	2.20	2.43	

<b>FINANCIAL RATIO (%)</b>	<b>3Q/2020</b>	<b>3Q/2019</b>
Return on Total Revenue	4.2%	9.9%
Return on Net Written Premiums	4.0%	9.8%
Return on Equity	7.0%	16.2%
Return on Assets	4.0%	9.8%
Investment Yield	2.9%	5.7%
Loss Ratio	66.2%	62.6%
Combined Loss and Expenses Ratio	97.4%	91.8%
Retention Ratio	99.3%	99.4%
Capital Adequacy Ratio (CAR Ratio)	377.3%	370.5%