

THAIRE LIFE ASSURANCE PUBLIC COMPANY LIMITED

FINANCIAL HIGHLIGHTS

FOR THE SIX-MONTH PERIODS ENDED 30 JUNE 2020

OPERATIONS (THOUSAND BAHT)	1H/2020	1H/2019	%INC (DEC)
Gross Written Premiums	1,245,056	1,260,851	(1.3%)
Net Written Premiums	1,236,579	1,254,746	(1.4%)
Profit before Tax	38,423	130,237	(70.5%)
Net Profit	34,899	108,918	(68.0%)
Earning per Share (Baht)	0.06	0.18	

FINANCIAL POSITION (THOUSAND BAHT)	1H/2020	YE/2019	%INC (DEC)
Total Assets	2,399,423	2,426,164	(1.1%)
Total Liabilities	1,071,280	967,550	10.7%
Paid-up Capital	600,000	600,000	0.0%
Capital Funds (Shareholders' Equity)	1,328,143	1,458,614	(8.9%)
Book Value per share (Baht)	2.21	2.43	

FINANCIAL RATIO (%)	1H/2020	1H/2019
Return on Total Revenue	3.1%	9.2%
Return on Net Written Premiums	2.8%	8.7%
Return on Equity	5.0%	14.8%
Return on Assets	2.9%	8.8%
Investment Yield	2.4%	5.7%
Loss Ratio	66.6%	64.0%
Combined Loss and Expenses Ratio	98.1%	92.7%
Retention Ratio	99.3%	99.5%
Capital Adequacy Ratio (CAR Ratio)	314.3%	340.4%