

**THAIRE LIFE ASSURANCE PUBLIC COMPANY LIMITED****FINANCIAL HIGHLIGHTS****FOR THE YEAR ENDED 31 DECEMBER 2020 AND 2019**

<b>OPERATIONS (THOUSAND BAHT)</b>	<b>YE/2020</b>	<b>YE/2019</b>	<b>%INC (DEC)</b>
Gross Written Premiums	2,338,705	2,339,703	(0.0%)
Net Written Premiums	2,319,390	2,324,110	(0.2%)
Profit before Tax	142,588	232,005	(38.5%)
Net Profit	121,435	194,256	(37.5%)
Earning per Share (Baht)	0.20	0.32	

<b>FINANCIAL POSITION (THOUSAND BAHT)</b>	<b>YE/2020</b>	<b>YE/2019</b>	<b>%INC (DEC)</b>
Total Assets	2,700,104	2,426,164	11.3%
Total Liabilities	1,276,108	967,550	31.9%
Paid-up Capital	600,000	600,000	0.0%
Capital Funds (Shareholders' Equity)	1,423,996	1,458,614	(2.4%)
Book Value per share (Baht)	2.37	2.43	
Dividend per Share (Baht)	0.14	0.26	

<b>FINANCIAL RATIO (%)</b>	<b>YE/2020</b>	<b>YE/2019</b>
Return on Total Revenue	5.2%	8.1%
Return on Net Written Premiums	5.2%	8.4%
Return on Equity	8.4%	13.4%
Return on Assets	4.7%	8.1%
Investment Yield	1.7%	5.1%
Loss Ratio	64.5%	64.4%
Combined Loss and Expenses Ratio	95.2%	94.0%
Retention Ratio	99.2%	99.3%
Capital Adequacy Ratio (CAR Ratio)	429.0%	407.4%