

THAIRE LIFE ASSURANCE PUBLIC COMPANY LIMITED**FINANCIAL HIGHLIGHTS****FOR THE SIX-MONTH ENDED 30 JUNE 2023**

OPERATIONS RESULT (THOUSAND BAHT)	Q2/2023	Q2/2022	%INC (DEC)
Gross Written Premiums	1,665,584	1,482,582	12.3%
Net Written Premiums	1,650,375	1,470,227	12.3%
Profit before Tax	4,309	133,360	(96.8%)
Net Profit	17,595	110,320	(84.1%)
Earning per Share (Baht)	0.03	0.18	

FINANCIAL POSITION (THOUSAND BAHT)	Q2/2023	YE/2022	%INC (DEC)
Total Assets	2,697,768	2,875,416	(6.2%)
Total Liabilities	1,331,970	1,428,653	(6.8%)
Paid-up Capital	609,998	600,000	1.7%
Capital Funds (Shareholders' Equity)	1,365,798	1,446,763	(5.6%)
Book Value per share (Baht)	2.24	2.41	

FINANCIAL RATIO (%)	Q2/2023	Q2/2022
Return on Total Revenue	1.1%	7.7%
Return on Net Written Premiums	1.1%	7.5%
Return on Equity	4.3%	10.0%
Return on Assets	2.0%	6.4%
Investment Yield	3.5%	3.3%
Loss Ratio	73.0%	65.9%
Combined Loss and Expenses Ratio	101.8%	93.0%
Retention Ratio	99.1%	99.2%