

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

<b>OPERATIONS RESULT (THOUSAND BAHT)</b>	<b>Q3/2023</b>	<b>Q3/2022</b>	<b>%INC (DEC)</b>
Gross Written Premiums	2,646,611	2,267,016	16.7%
Net Written Premiums	2,623,373	2,248,202	16.7%
Profit before Tax	40,416	169,135	(76.1%)
Net Profit	47,876	140,729	(66.0%)
Earning per Share (Baht)	0.08	0.23	

<b>FINANCIAL POSITION (THOUSAND BAHT)</b>	<b>Q3/2023</b>	<b>YE/2022</b>	<b>%INC (DEC)</b>
Total Assets	2,802,488	2,875,416	(2.5%)
Total Liabilities	1,441,045	1,428,653	0.9%
Paid-up Capital	609,998	600,000	1.7%
Capital Funds (Shareholders' Equity)	1,361,444	1,446,763	(5.9%)
Book Value per share (Baht)	2.23	2.41	

<b>FINANCIAL RATIO (%)</b>	<b>Q3/2023</b>	<b>Q3/2022</b>
Return on Total Revenue	2.0%	6.4%
Return on Net Written Premiums	1.8%	6.3%
Return on Equity	4.3%	10.7%
Return on Assets	1.9%	6.5%
Investment Yield	3.6%	3.4%
Loss Ratio	72.0%	66.9%
Combined Loss and Expenses Ratio	100.4%	94.6%
Retention Ratio	99.1%	99.2%