

**THAIRE LIFE ASSURANCE PUBLIC COMPANY LIMITED****FINANCIAL HIGHLIGHTS****FOR THE NINE-MONTH ENDED 30 SEPTEMBER 2024**

<b>OPERATIONS RESULT (THOUSAND BAHT)</b>	<b>Q3/2024</b>	<b>Q3/2023</b>	<b>%INC (DEC)</b>
Gross Written Premiums	3,563,709	2,646,611	34.7%
Net Written Premiums	3,532,579	2,623,373	34.7%
Profit before Tax	(77,575)	40,416	(291.9%)
Net Profit	(59,403)	47,876	(224.1%)
Earning per Share (Baht)	(0.10)	0.08	

<b>FINANCIAL POSITION (THOUSAND BAHT)</b>	<b>Q3/2024</b>	<b>YE/2023</b>	<b>%INC (DEC)</b>
Total Assets	2,910,570	2,737,159	6.3%
Total Liabilities	1,635,718	1,369,281	19.5%
Paid-up Capital	620,000	609,998	1.6%
Capital Funds (Shareholders' Equity)	1,274,852	1,367,878	(6.8%)
Book Value per share (Baht)	2.06	2.21	

<b>FINANCIAL RATIO (%)</b>	<b>Q3/2024</b>	<b>Q3/2023</b>
Return on Total Revenue	-1.8%	2.0%
Return on Net Written Premiums	-1.7%	1.8%
Return on Equity	-3.4%	4.3%
Return on Assets	-1.6%	2.2%
Investment Yield	3.7%	3.6%
Loss Ratio	79.3%	72.0%
Combined Loss and Expenses Ratio	103.8%	100.4%
Retention Ratio	99.1%	99.1%