

**Thaire Life Assurance Public Company Limited**

**Financial Highlights**

**Unit: Thousand Baht**

<b>Operation Result</b>	<b>3M25</b>	<b>3M24</b>	<b>%</b>
Net Profit (Loss)	(100,802)	(94,859)	-6%
Insurance service result	(97,078)	(94,775)	-2%
New business CSM	189,065	215,756	-12%
Gross Written Premiums	921,998	788,264	17%
Combined Ratio	114.3%	114.9%	
Return on Investment (ROI)	2.9%	3.1%	
Earnings per Share (Baht)	(0.16)	(0.15)	

<b>Financial Position</b>	<b>1Q25</b>	<b>YE24</b>	<b>%</b>
<b>Total Assets</b>	<b>2,656,130</b>	<b>2,795,438</b>	<b>-5%</b>
Investment Assets	2,085,174	2,231,863	-7%
Insurance contract assets	131,957	143,957	-8%
Reinsurance contract assets	63,993	78,282	-18%
<b>Total Liabilities</b>	<b>2,189,263</b>	<b>2,208,694</b>	<b>-1%</b>
Insurance Contract Liabilities	2,112,126	2,154,318	-2%
<b>Shareholders' Equity</b>	<b>466,868</b>	<b>586,744</b>	<b>-20%</b>
Paid-up Share Capital	620,000	620,000	0%
Investment Assets/Total Assets	0.79	0.80	
Book Value per Share : BVS	0.75	0.95	
Capital Adequacy Ratio : CAR	332%	341%	

**Note:**

The minimum Capital Adequacy Ratio (CAR) required by the OIC is 140%.