

Thaire Life Assurance Public Company Limited

Financial Highlights

Unit: Thousand Baht

Operation Result	1H25	1H24	%	2Q25	2Q24	%
Net Profit (Loss)	(91,358)	(158,827)	42%	9,444	(63,969)	115%
Insurance service result	(62,269)	(161,364)	61%	34,809	(66,588)	152%
New business CSM	190,536	215,756	-12%	1,471	-	100%
Gross Written Premiums	1,973,041	1,870,372	5%	1,051,043	1,082,108	-3%
Combined Ratio	105.0%	113.6%		93.5%	112.9%	
Return on Investment (ROI)	3.5%	3.8%		4.1%	4.6%	
Earnings per Share (Baht)	(0.15)	(0.26)		0.02	(0.10)	
Financial Position	2Q25	YE24	%			
Total Assets	2,399,169	2,795,438	-14%			
Investment Assets	1,914,249	2,231,863	-14%			
Insurance contract assets	91,657	143,957	-36%			
Reinsurance contract assets	22,566	78,282	-71%			
Total Liabilities	1,948,283	2,208,694	-12%			
Insurance Contract Liabilities	1,857,016	2,154,318	-14%			
Shareholders' Equity	450,886	586,744	-23%			
Paid-up Share Capital	620,000	620,000	0%			
Investment Assets/Total Assets	0.80	0.80				
Book Value per Share : BVS	0.73	0.95				
Capital Adequacy Ratio : CAR	307%	341%				

Note:

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