Thaire Life Assurance Public Company Limited

Financial Highlights

Unit: Thousand Baht

Operation Result	1H26	1H25	%	2Q26	2Q25	%
Net Profit (Loss)	(57,055)	(91,358)	38%	32,060	9,444	239%
Insurance service result	(32,616)	(62,269)	48%	58,764	34,809	69%
New business CSM	132,909	190,536	-30%	(11,576)	1,471	-887%
Gross Written Premiums	1,987,600	1,973,041	1%	1,111,923	1,051,043	6%
Combined Ratio	103.0%	105.0%		88.8%	93.5%	
Return on Investment (ROI)	3.9%	3.5%		4.4%	4.1%	
Earnings per Share (Baht)	(0.09)	(0.15)		0.05	0.02	

Financial Position	2Q26	YE25	%
Total Assets	**2,482,427**	**2,371,562**	**5%**
Investment Assets	1,970,889	1,826,829	8%
Insurance contract assets	68,368	54,427	26%
Reinsurance contract assets	25,071	142,442	-82%
Total Liabilities	**1,983,261**	**1,870,933**	**6%**
Insurance Contract Liabilities	1,928,148	1,668,034	16%
Shareholders' Equity	**499,166**	**500,630**	**0%**
Paid-up Share Capital	620,000	620,000	0%
Investment Assets/Total Assets	0.79	0.77	
Book Value per Share : BVS	0.81	0.81	
Capital Adequacy Ratio : CAR	363%	341%	

Note:

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

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