Thaire Life Assurance Public Company Limited

Financial Highlights

Unit: Thousand Baht

Operation Result	9M26	9M25	%	3Q26	3Q25	%
Net Profit (Loss)	15,393	(84,437)	118%	72,448	6,921	947%
Insurance service result	84,260	(30,182)	379%	116,876	32,087	264%
New business CSM	125,813	190,536	-34%	(7,096)	-	-100%
Gross Written Premiums	2,882,300	3,106,745	-7%	894,700	1,133,704	-21%
Combined Ratio	95.0%	101.5%		80.7%	95.6%	
Return on Investment (ROI)	3.5%	3.4%		2.6%	3.2%	
Earnings per Share (Baht)	0.02	(0.14)		0.12	0.01	

Financial Position	3Q26	YE25	%
Total Assets	**2,595,509**	**2,371,562**	**9%**
Investment Assets	2,065,708	1,826,829	13%
Insurance contract assets	107,558	54,427	98%
Reinsurance contract assets	25,282	142,442	-82%
Total Liabilities	**2,015,846**	**1,870,933**	**8%**
Insurance Contract Liabilities	1,967,014	1,668,034	18%
Shareholders' Equity	**579,664**	**500,630**	**16%**
Paid-up Share Capital	620,000	620,000	0%
Investment Assets/Total Assets	0.80	0.77	
Book Value per Share : BVS	0.93	0.81	
Capital Adequacy Ratio : CAR	358%	341%	

Note:

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