

THAIRE LIFE ASSURANCE PUBLIC COMPANY LIMITED**FINANCIAL HIGHLIGHTS****FOR THE YEAR ENDED 31 DECEMBER 2019 AND 2018**

OPERATIONS (THOUSAND BAHT)	YE/2019	YE/2018	%INC (DEC)
Gross Written Premiums	2,339,703	2,400,298	(2.5%)
Net Written Premiums	2,324,110	2,380,760	(2.4%)
Profit before Tax	232,005	310,022	(25.2%)
Net Profit	194,256	253,467	(23.4%)
Earning per Share (Baht)	0.32	0.42	

FINANCIAL POSITION (THOUSAND BAHT)	YE/2019	YE/2018	%INC (DEC)
Total Assets	2,426,164	2,357,869	2.9%
Total Liabilities	967,550	918,948	5.3%
Paid-up Capital	600,000	600,000	0.0%
Capital Funds (Shareholders' Equity)	1,458,614	1,438,921	1.4%
Book Value per share (Baht)	2.43	2.40	

FINANCIAL RATIO (%)	YE/2019	YE/2018
Return on Total Revenue	8.1%	10.5%
Return on Net Written Premiums	8.4%	10.7%
Return on Equity	13.4%	17.0%
Return on Assets	8.1%	10.6%
Investment Yield	5.1%	3.8%
Loss Ratio	64.4%	60.6%
Combined Loss and Expenses Ratio	94.0%	89.4%
Retention Ratio	99.3%	99.2%
Capital Adequacy Ratio (CAR Ratio)	407.4%	391.2%