

THAIRE LIFE ASSURANCE PUBLIC COMPANY LIMITED

FINANCIAL HIGHLIGHTS

FOR THE SIX-MONTH PERIODS ENDED 30 JUNE 2019 AND 2018

OPERATIONS (THOUSAND BAHT)	1H/2019	1H/2018	%INC (DEC)
Gross Written Premiums	1,260,851	1,181,508	6.7%
Net Written Premiums	1,254,746	1,171,874	7.1%
Profit before Tax	130,237	200,220	(35.0%)
Net Profit	108,918	162,531	(33.0%)
Earning per Share (Baht)	0.18	0.27	

FINANCIAL POSITION (THOUSAND BAHT)	1H/2019	YE/2018	%INC (DEC)
Total Assets	2,595,254	2,357,869	10.1%
Total Liabilities	1,081,346	918,948	17.7%
Paid-up Capital	600,000	600,000	0.0%
Capital Funds (Shareholders' Equity)	1,513,908	1,438,921	5.2%
Book Value per share (Baht)	2.52	2.40	

FINANCIAL RATIO (%)	1H/2019	1H/2018
Return on Total Revenue	9.2%	14.1%
Return on Net Written Premiums	8.7%	13.9%
Return on Equity	14.8%	21.4%
Return on Assets	8.8%	13.9%
Investment Yield	5.7%	3.8%
Loss Ratio	64.0%	55.7%
Combined Loss and Expenses Ratio	92.7%	84.4%
Retention Ratio	99.5%	99.2%
Capital Adequacy Ratio (CAR Ratio)	340.4%	403.3%