

THAIRE LIFE ASSURANCE PUBLIC COMPANY LIMITED**FINANCIAL HIGHLIGHTS****FOR THE NINE-MONTH PERIODS ENDED 30 SEPTEMBER 2019 AND 2018**

OPERATIONS (THOUSAND BAHT)	3Q/2019	3Q/2018	%INC (DEC)
Gross Written Premiums	1,826,888	1,912,846	(4.5%)
Net Written Premiums	1,815,706	1,898,566	(4.4%)
Profit before Tax	213,586	291,965	(26.8%)
Net Profit	178,102	237,370	(25.0%)
Earning per Share (Baht)	0.30	0.40	

FINANCIAL POSITION (THOUSAND BAHT)	3Q/2019	YE/2018	%INC (DEC)
Total Assets	2,510,672	2,357,869	6.5%
Total Liabilities	1,016,252	918,948	10.6%
Paid-up Capital	600,000	600,000	0.0%
Capital Funds (Shareholders' Equity)	1,494,420	1,438,921	3.9%
Book Value per share (Baht)	2.49	2.40	

FINANCIAL RATIO (%)	3Q/2019	3Q/2018
Return on Total Revenue	9.9%	12.8%
Return on Net Written Premiums	9.8%	12.5%
Return on Equity	16.2%	21.0%
Return on Assets	9.8%	13.1%
Investment Yield	5.7%	4.7%
Loss Ratio	62.6%	57.3%
Combined Loss and Expenses Ratio	91.8%	86.5%
Retention Ratio	99.4%	99.3%
Capital Adequacy Ratio (CAR Ratio)	370.5%	383.2%