

THAIRE LIFE ASSURANCE PUBLIC COMPANY LIMITED

FINANCIAL HIGHLIGHTS

FOR THE SIX-MONTH PERIODS ENDED 30 JUNE 2018 AND 2017

OPERATIONS (THOUSAND BAHT)	2Q/2018	2Q/2017	%INC (DEC)
Gross Written Premiums	1,181,508	1,018,391	16.0%
Net Written Premiums	1,171,874	1,008,135	16.2%
Profit before Tax	200,220	291,684	(31.4%)
Net Profit	162,531	237,171	(31.5%)
Earning per Share (Baht)	0.27	0.40	

FINANCIAL POSITION (THOUSAND BAHT)	2Q/2018	YE/2017	%INC (DEC)
Total Assets	2,263,906	2,397,065	(5.6%)
Total Liabilities	775,293	853,601	(9.2%)
Paid-up Capital	600,000	600,000	0.0%
Capital Funds (Shareholders' Equity)	1,488,613	1,543,464	(3.6%)
Book Value per share (Baht)	2.48	2.57	

FINANCIAL RATIO (%)	2Q/2018	2Q/2017
Return on Total Revenue	14.6%	23.3%
Return on Net Written Premiums	13.9%	23.5%
Return on Equity	21.4%	34.4%
Return on Assets	13.9%	22.2%
Investment Yield	3.8%	4.2%
Loss Ratio	55.7%	43.6%
Combined Loss and Expenses Ratio	84.4%	73.8%
Retention Ratio	99.2%	99.0%
Capital Adequacy Ratio (CAR Ratio)	403.3%	363.2%