

THAIRE LIFE ASSURANCE PUBLIC COMPANY LIMITED

FINANCIAL HIGHLIGHTS

FOR THE NINE-MONTH PERIODS ENDED 30 SEPTEMBER 2018 AND 2017

OPERATIONS (THOUSAND BAHT)	3Q/2018	3Q/2017	%INC (DEC)
Gross Written Premiums	1,912,846	1,633,833	17.1%
Net Written Premiums	1,898,566	1,618,657	17.3%
Profit before Tax	291,965	458,337	(36.3%)
Net Profit	237,370	368,525	(35.6%)
Earning per Share (Baht)	0.40	0.61	

FINANCIAL POSITION (THOUSAND BAHT)	3Q/2018	YE/2017	%INC (DEC)
Total Assets	2,400,734	2,397,065	0.2%
Total Liabilities	931,488	853,601	9.1%
Paid-up Capital	600,000	600,000	0.0%
Capital Funds (Shareholders' Equity)	1,469,247	1,543,464	(4.8%)
Book Value per share (Baht)	2.45	2.57	

FINANCIAL RATIO (%)	3Q/2018	3Q/2017
Return on Total Revenue	13.3%	23.0%
Return on Net Written Premiums	12.5%	22.8%
Return on Equity	21.0%	35.4%
Return on Assets	13.2%	23.0%
Investment Yield	4.7%	3.9%
Loss Ratio	57.3%	43.6%
Combined Loss and Expenses Ratio	86.5%	73.4%
Retention Ratio	99.3%	99.1%
Capital Adequacy Ratio (CAR Ratio)	383.2%	354.1%