

THAIRE LIFE ASSURANCE PUBLIC COMPANY LIMITED**FINANCIAL HIGHLIGHTS****FOR THE NINE-MONTH PERIODS ENDED 30 SEPTEMBER 2022**

OPERATIONS RESULT (THOUSAND BAHT)	Q3/2022	Q3/2021	%INC (DEC)
Gross Written Premiums	2,267,016	2,291,899	(1.1%)
Net Written Premiums	2,248,202	2,274,921	(1.2%)
Profit before Tax	169,135	98,840	71.1%
Net Profit	140,729	85,953	63.7%
Earning per Share (Baht)	0.23	0.14	

FINANCIAL POSITION (THOUSAND BAHT)	Q3/2022	YE/2021	%INC (DEC)
Total Assets	2,763,265	2,797,530	(1.2%)
Total Liabilities	1,339,675	1,328,458	0.8%
Paid-up Capital	600,000	600,000	0.0%
Capital Funds (Shareholders' Equity)	1,423,590	1,469,072	(3.1%)
Book Value per share (Baht)	2.37	2.45	

FINANCIAL RATIO (%)	Q3/2022	Q3/2021
Return on Total Revenue	6.4%	4.1%
Return on Net Written Premiums	6.3%	3.8%
Return on Equity	10.7%	9.8%
Return on Assets	6.5%	6.1%
Investment Yield	3.4%	3.6%
Loss Ratio	66.9%	70.1%
Combined Loss and Expenses Ratio	94.6%	97.2%
Retention Ratio	99.2%	99.3%