



ยิ้มได้ เมื่อภัยมา

1. The Company's capital adequacy

The Company, as a public company, has focused on overseeing and managing business and building up confidence for insurers, shareholders, investors or any related parties, This is considered as the essential part of its operation and responsibilities, including risk management specified in the Notification of the Insurance Commission: Criteria, Procedures, and Conditions for Supervising Enterprise Risk Management and Own Risk and Solvency Assessment of Non-life Insurance Companies B.E. 2562 (2019). In addition, the Company has risk management in various areas that could affect related parties by using Risk Based Capital Framework, Risk Appetite, and Stress Testing to analyze events and scenarios that may have negative impact on the Company's performance and capital, for example, major claim payments, disaster, loss from investment, etc.

The Company's capital adequacy ratio required by the law was higher than the minimum requirement of the Office of Insurance Commission (OIC). According to the stress test results, related parties can be ensured that the Company's capital level was sufficient and higher than the requirement of law, even any disastrous events occur as specified in the assumptions.

Disclosed on 24th November 2023

Unit: Million Baht

Item	1 st Quarter		2 nd Quarter		3 rd Quarter	
	2023	2022	2023	2022	2023	2022
Equity tier 1 (CET1) capital ratio to legally maintained capital (percentage)	308	273	284	254	284	264
Ratio of Tier 1 capital to capital required by law (percentage)	308	273	284	254	284	264
Capital Adequacy Ratio: CAR (percentage)	308	273	284	254	284	264
Total Capital Available: TCA	5,522	4,891	5,146	4,542	5,066	4,544
Total Capital Required: TCR	1,792	1,789	1,809	1,785	1,786	1,724

- Remarks:**
- According to the announcement of the Office of Insurance Commission regarding the determination of categories and types of capital funds including the rules, methods and conditions for calculating the capital of the non-life insurance companies, the registrar may establish necessary measures to supervise companies with capital adequacy ratio (CAR) lower than supervisory CAR specified in the announcement.
 - The above items are calculated using the value as announced by the Office of Insurance Commission on the appraisal of assets and liabilities and the determination of categories and types of capital funds including the rules, methods and conditions for calculating the capital of the non-life insurance companies.
 - The second quarter refers to the financial statement of the first 6 months and the third quarter refers to the financial statement of 9 months



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2. Financial statement

The quarterly financial statement reviewed by the auditor as below link.

<https://www.muangthaiinsurance.com/upload/F/en/3-2566.pdf>



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