



No. SEC. 027/2026

13 August 2026

Subject: Clarification of the operating results for the six-month period, ended 30 June 2026

To: The President
Stock Exchange of Thailand

Dhipaya Group Holdings Public Company Limited (the “**Company**”) would like to clarify its operating results for the six-month period ended 30 June 2026, as follows:

For the six-month period ended 30 June 2026, the Company reported a net profit of THB 645.7 million, representing an increase of THB 101.6 million, or 18.7%, year-on-year. The increase was primarily attributable to the operating results of Dhipaya Insurance Public Company Limited, the core company of the Group, which continued to maintain its strong profitability, recording a net profit of THB 578.4 million, an increase of THB 12.9 million, or 2.3%. In addition, the Company continued to realize the benefits of its investment strategy following the Group restructuring into a holding company structure, as reflected in the significantly improved operating results of its other subsidiaries and associates.

For the six-month period ended 30 June 2026, the Company recognized share of profit from its subsidiaries and other associates, representing an increase of THB 155.8 million, or 544.3%, year-on-year. Of this amount, the Company's share of profit from the insurance business group increased by THB 142.6 million, or 445.9%, primarily due to the recognition of its share of profit from Dhipaya Life Assurance Public Company Limited as an associate following the additional investment made through TIP IB Co., Ltd., its subsidiary, since the third quarter of 2025. In addition, Insurverse Public Company Limited recorded significantly improved operating results and reported a net profit for the second consecutive quarter. Furthermore, the Company's share of profit from the insurance support business group increased by THB 13.5 million, or 38.6%, driven by the performance of all companies within this business group, which have focused on expanding their services into higher-margin businesses. Meanwhile, the other business group recorded a slight decrease in share of profit of THB 0.3 million, or 1.0%, year-on-year.

Please be informed accordingly.

Yours sincerely,

(Mr. Somporn Suebthawilkul)
Chief Executive Officer

Investor Relations

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