



No. SEC. 022/2025

14 August 2025

Subject: Clarification of the operating results for the second quarter of 2025 (April-June) and the six-month period, ended 30 June 2025

To: The President  
Stock Exchange of Thailand

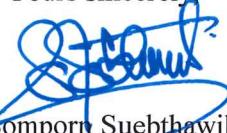
Dhipaya Group Holdings Public Company Limited (the “Company”) wishes to report its operating results for the second quarter of 2025 and the six-month period ended 30 June 2025 as follows:

For the second quarter of 2025, the Company had the net profit of THB 259 million, representing an increase of THB 70 million, or 37% year-on-year. This growth was mainly attributable to the insurance service operating results of THB 559 million, representing an increase of THB 198 million, or 55%. The Company also reported the net investment income of THB 233 million, an increase of THB 32 million, or 15.8%, primarily driven by interest and dividend income. In addition, the Insurance Support Business Group and Other Business Group delivered strong performance following the restructuring of group companies into a holding structure. As a result, their combined net profit rose by THB 11 million, or 195.8% year-on-year.

For the six-month period, ended 30 June 2025, the Company had the insurance service operating results of THB 948 million, a decrease of THB 173 million, or 15.5%, mainly due to insurance claims in the Insurance Business Group arising from the earthquake and floods in the Southern provinces during the first quarter of 2025. The Company also reported the net investment income of THB 451 million, an increase of THB 35 million, or 8.4%, also driven mainly by interest and dividend income. As a result, the Company’s net profit was THB 544 million, a decrease of THB 162 million, or 22.9% year-on-year. Nevertheless, the Insurance Support Business Group and Other Business Group maintained strong results following the group restructuring. As a result, their combined net profit rose by THB 44 million, or 175.3% year-on-year.

Please be informed accordingly.

Yours sincerely,

  
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