No. SEC. 033/2026

13 November 2026

Subject: Clarification of the operating results for the nine-month period ended 30 September 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 nine-month period ended 30 September 2026, as follows:

For the nine-month period ended 30 September 2026, the Company reported a net profit of THB 885.7 million, representing an increase of THB 191.3 million, or 27.6%, 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 785.5 million, an increase of THB 118.4 million, or 17.8%. This was mainly driven by higher investment income, coupled with effective expense management, resulting in significant reductions in insurance service expenses and operating expenses. In addition, the Company continued to realize the benefits of its investments following the Group restructuring into a holding company structure, as reflected in the significantly improved operating results of its other subsidiaries and associated companies.

For the nine-month period ended 30 September 2026, the Company's overall share of net profit from its other subsidiaries and associated companies increased by THB 161.5 million, or 205.6%, year-on-year. The Company's share of profit from the insurance business group increased by THB 148.6 million, or 862.5%, primarily due to the recognition of its share of profit from Dhipaya Life Assurance Public Company Limited as an associated company, which recorded strong growth in underwriting results and investment income. Furthermore, the Company's share of profit from the insurance support business group increased by THB 14.0 million, or 25.7%, 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 1.2 million, or 2.8%.

Please be informed accordingly.

Yours sincerely,

(Mr. Somporn Suebthawilkul)
Chief Executive Officer

Investor Relations
Tel. 0-2239-2986

บริษัท ทิพย กรุ๊ป โฮลดิ้งส์ จำกัด (มหาชน) 1115 ถนนพระราม 3 แขวงช่องนนทรี เขตยานนาวา กรุงเทพฯ 10120 Panichat
Dhipaya Group Holdings Public Company Limited 1115 Rama 3 Road, Chong Nonsi, Yannawa, Bangkok 10120, Thailand.
TEL: +66 (0) 2239 2200 / FAX: +66 (0) 2239 2049 / www.dhipayagroup.co.th