

Tax Operations

Tax Information: Dhipaya Group Holdings Public Company Limited (TIPH)

| Financial Information | 2022 | 2023 | 2024 |
|--------------------------|-------------|-------------|-------------|
| | THB million | THB million | THB million |
| Profit before income Tax | 1,715 | 220 | 915 |
| Income Tax Expense | - | - | - |
| Effective Tax Rate (%) | - | - | - |
| Income Tax Paid | - | - | - |
| Cash Tax Rate (%) | - | - | - |

*Note The effective tax rate is 0, lower than the regulatory income tax rate since as a listed company, it qualified for tax incentives.

(Please see more details from the Company's financial statements at Notes 29. Income tax expense)

Tax Information: Dhipaya Insurance Public Company Limited (TIP)

| Financial Information | 2022 | 2023 | 2024 |
|----------------------------------|-------------|-------------|-------------|
| | THB million | THB million | THB million |
| Profit before income Tax | 1,514 | 2,266 | 1,952 |
| Income Tax Expense | 276 | 411 | 348 |
| Effective Tax Rate (%) | 18 | 18 | 18 |
| Income Tax Paid | - | - | - |
| - Half-year Corporate Income Tax | 80 | 326 | 307 |
| - Annual Corporate Income Tax | 247 | 424 | 265 |
| Cash Tax Rate (%) | 16 | 19 | 14 |

Note: The effective tax rate is lower than the regulatory income tax rate since the Company availed more tax.

(Please see more details from the Company's financial statements at Notes 29. Income tax expense)