

Tax Operations

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

Financial Information	2022 THB million	2023 THB million	2024 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 THB million	2023 THB million	2024 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)