

## Summary of Financial Information

As per Financial Reporting Standard 17. (IFRS 17) came into effect on January 1, 2025, replacing Financial Reporting Standard 4 (IFRS 4). This results in changes to the company's financial reporting from Q1 2025 onwards , affecting performance comparisons due to the preparation of financial statements in accordance with the new accounting standard. The company has revised its quarterly and annual financial statements for 2024 to present comparative results in accordance with the same standards. Therefore, the performance presented under the old accounting standard ( IFRS4) will no longer be shown for comparative purposes .

Summary of the audit report of PricewaterhouseCoopers ABAS Limited by Ms. Vipasiri Vimanrat, Certified Public Accountant Registration Number 9141. As the company's auditor , I performed the audit in accordance with auditing standards for the company's financial statements for the year. 2568 The auditor has expressed an unqualified opinion and stated it in the auditor's report, in the opinion section, that the financial statements present the financial position. Performance results The company's cash flow is presented accurately and materially in accordance with financial reporting standards. The company summarizes key financial information in the following tables.

Summary of financial position, operating results, and cash flow.

Unit : Thousand baht

Financial information	2568	2567 (Revised)	% Change Increase (Decrease)
Income from insurance.	1,311,570	1,279,313	2.52
Insurance service costs.	937,203	746,854	25.49
Net expenses from held reinsurance contracts.	275,865	334,825	(17.61)
<b>Insurance service performance results.</b>	<b>98,502</b>	<b>197,634</b>	<b>(50.16)</b>
<b>Net investment income</b>	<b>31,454</b>	<b>29,490</b>	<b>6.66</b>
Financial costs	2,615	2,247	16.38
Other operating expenses	66,648	56,413	18.14
Loss from impairment of investment in associate companies.	7,642	8,521	(10.32)
Net rental and service income, and others.	42,621	37,269	14.36

Financial information	2568	2567 (Revised)	% Change Increase (Decrease)
Profit before income tax expenses.	95,672	197,212	(51.49)
Income tax expenses	20,969	39,322	(46.67)
<b>Net profit for the year for the specific business</b>	<b>74,703</b>	<b>157,890</b>	<b>(52.69)</b>
Earnings per share (Baht) (for the specific company)	1.54	3.63	(57.58)
Share of profit (or loss) from investments in associate companies.	558	(992)	156.25
Add back (subtract) loss from impairment of investment in joint ventures.	(4,278)	8,521	(150.21)
<b>Annual net profit calculated using the equity method.</b>	<b>70,983</b>	<b>165,419</b>	<b>(57.09)</b>
Earnings per share (Baht) (using the equity method)	1.47	3.80	(61.32)
Total assets	1,916,716	1,836,097	4.39
Total liabilities	743,436	699,305	6.31
Owner's section	1,173,280	1,136,792	3.21
Cash flow is derived from operating activities.	176,247	(53,191)	431.35
Cash flow is used in investing activities.	(3,292)	(1,842)	78.72
Cash flow is used in financing activities.	(13,642)	(11,069)	23.25
Net increase (decrease) in cash and cash equivalents.	159,313	(66,102)	341.01
Cash and cash equivalents as of January 1.	191,473	257,575	(25.66)
Cash and cash equivalents as of December 31.	350,786	191,473	83.20

note : The financial statements have been reclassified to align with the presentation of items in the financial statements as required by the Insurance Commission. Insurance underwriting costs comprise net claims, wages and fees, and other insurance expenses as shown in the comprehensive income statement .

The annual net profit for the entity alone includes estimated losses from impairment of investments in associate companies, but the annual net profit calculated using the equity method does not include such estimates.