



Information Disclosure Form (Form Por. Phor. Wor. 1)

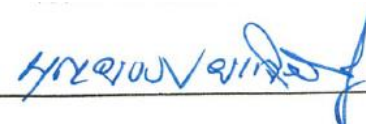
of 3rd Quarter of 2025

KWI Insurance Public Company Limited



Section 1 Certification of information disclosed

We have reviewed the information contained in disclosure with care in our capacity and hereby certify that the information is accurate, complete, not false, and has no misleading statement or omission of any material information which should be informed and hereby certify its accuracy and true of information disclosed herein.

<u>Name</u>	<u>Position</u>	<u>Signature</u>
Mr. Wichai Cheewasrirungruang	Director	
Mr. Boonyong Yongcharoenrat	Director	

Disclosed on December 29, 2025
For the 3rd Quarter of 2025

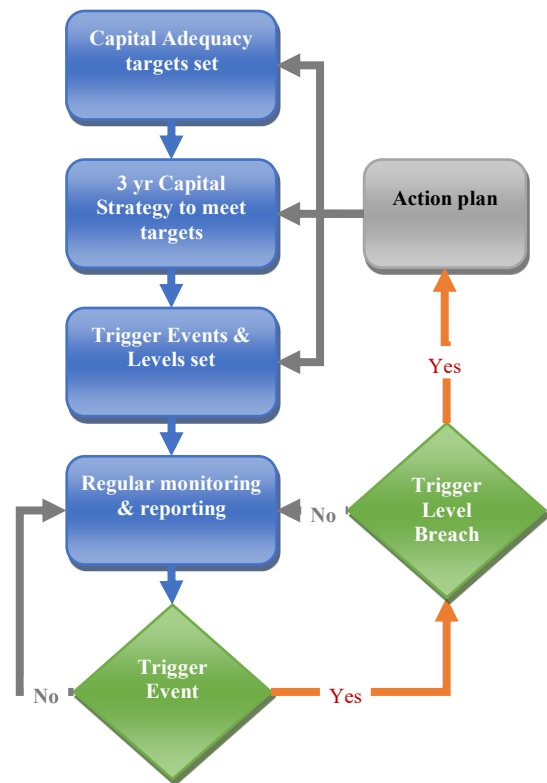
Section 2 Disclosure Details

1. Capital adequacy

Capital Management Framework describes the process for ensuring capital adequacy over time is as follows:

- capital adequacy targets are set against measurable benchmarks;
- 3-year capital strategy and plans are developed to meet capital targets;
- ‘trigger events’ for identifying potential breaches of capital targets are developed;
- regular monitoring of financial performance against capital targets (including stress tests and forecasting);
- action plan developed, approved and implemented where the occurrence of a trigger event results in breach of a trigger level or a regulatory requirement;
- capital adequacy targets, capital strategy and trigger events are reviewed and amended as appropriate.

All elements of this process are subject to oversight, review and/or approval by the Board.





Disclosed on December 29, 2025.

Unit : Million Baht

Item	1 st Quarter		2 nd Quarter		3 rd Quarter	
	2025*	2024	2025*	2024	2025*	2024
CET 1 Ratio	138.23	45.32	138.91	120.37	259.96	124.38
Tier 1 Ratio	138.23	45.32	138.91	120.37	259.96	124.38
Capital Adequacy Ratio (Percentage)	138.23	45.32	138.91	120.37	259.96	124.38
Total Capital Available: TCA	162.29	64.80	139.42	187.96	162.77	199.78
Total Capital Required: TCR	117.4	142.98	100.36	156.16	62.61	160.62

Remarks

- Notification of the Office of Insurance Commission on categorizing type of the capital including procedure, process, and condition for calculating the capital of non-life insurance company specifies that the registrar may set a minimum requirement for monitoring the companies which their Capital Adequacy Ratio (CAR) is lower than 140%.
- Capital refers to the capital per appraisal costs according to the Office of Insurance Commission about asset and liability valuation of non-life insurance company.
- The second quarter refers to the financial statement of the first 6 months, and the third quarter refers to the financial statement of 9 months.
- * 2025 Financial information disclosed thereon above table are based on unreviewed by certified public auditors.

2. Financial statements

These interim financial statements are prepared in Thai Baht and in compliance with Thai Accounting Standard No. 34 (Revised 2017) “Interim Financial Reporting” and accounting practices generally accepted in Thailand and the Notification of the Office of Insurance Commission regarding the Rules, Procedures, Conditions and Periods for Preparing and Submitting Financial Statements and Reports on the Operations of the Non-Life Insurance Business B.E. 2559 dated March 4, 2016. The Company presents the condensed notes to interim financial statements.

The quarterly financial statements reviewed by the auditor and already presented in the Company’s website. Please open in link >>