-**Translation**-

<u>Por Phor Chor 1 Form (Quarter)</u>

## Information Disclosure Form

**1 Certification of the accuracy of information disclosure**

The Company has already reviewed the disclosed information with care and would like to certify that the disclosed information is complete, accurate, not being a false or misleading statement, or lacks material significant information. The Company, hereby, certifies the accuracy of all the information disclosed in this report.

Mr. Keilic Wong
Chief Financial Officer
(Attorney)

Disclosed on 28 August 2026

For the Quarter 2 2026

Remark: Translation for Information Only. In case of any discrepancy between the English and the Thai version of this document, the Thai version shall prevail in all respects.

## 1. Capital Adequacy

The Company’s capital management policy is to maintain a strong capital base to meet policyholders’ obligations and the requirements of the Office of Insurance Commission, to create shareholder value and deliver sustainable returns to shareholders. The Company performed its own risk and solvency assessment (ORSA) incorporating with its business plan, company key risk, and capital management, taking into account strategic risks and external factors which could negatively affect capital adequacy. Capital management is one of the key responsibilities of Asset and Liability Committee (ALCO). The Company activities to effectively monitor and test our capital sufficiency on a regular basis include but not limited to

- Testing capital adequacy in 3 years Business Plan;
- Regularly testing and forward projection of capital adequacy based on going concern basis and economic downturn; and
- The sensitivity test on any significant changes to assess the impact of key risk variables for better informed decisions.

In accordance with and the requirements of the Office of Insurance Commission, all insurers are required to maintain a minimum at least 140% of capital adequacy ratio. It is the Company’s policy to hold capital levels in excess of minimum requirement. As at 30 June 2026, the capital adequacy ratio is at 306%.

Disclosed on 28 August 2026

Unit: Million Baht

| Description | Quarter 1 | | Quarter 2 | | Quarter 3 | |
|---|---|---|---|---|---|---|
| | 2026 | 2025 | 2026 | 2025 | 2026 | 2025 |
| Common Equity Tier 1 ratio (Percentage) | 293% | 382% | 306% | 465% | | 465% |
| Tier 1 ratio (Percentage) | 293% | 382% | 306% | 465% | | 465% |
| Capital Adequacy Ratio (Percentage) | 293% | 382% | 306% | 465% | | 465% |
| Total Capital Available (TCA) | 14,607 | 21,510 | 15,948 | 24,772 | | 26,463 |
| Total Capital Required (TCR) | 4,992 | 5,625 | 5,207 | 5,322 | | 5,696 |

The CAR ratio in 2026 decreased compared with the previous year, mainly due to interest rate movements and changes in the liability valuation basis. The decrease was primarily attributable to valuation-related movements and did not materially affect the Company's capital adequacy position.

Remark:

- According to the Notification of the Office of Commission regarding “Type of Capital Fund including Rules, Procedures and Conditions for Calculating the Life Insurance Capital Fund”, the Registrar may impose necessary measures to supervise a company with a capital adequacy ratio lower than supervisory CAR.
- The capital fund is calculated by using the appraisal value according to the Notification of the Insurance Commission regarding “Asset and Liability Valuation of Life Insurance Company” and “Type of Capital Fund including Rules, Procedures and Conditions for Calculating the Life Insurance Capital Fund”.
- Quarter 2 is the financial results of six-month period and Quarter 3 is financial results of nine-month period.

## 2. Financial Reporting

The Company’s reviewed interim financial statements for the three-month and six-month period ended 30 June 2026 are available on our website.

https://www.prudential.co.th/en/about-us/about-prudential-thailand/our-financial-performance/