EASTERN COMMERCIAL LEASING PUBLIC COMPANY LIMITED

AND SUBSIDIARIES

AUDITOR'S REPORT AND INTERIM FINANCIAL INFORMATION

FOR THE NINE-MONTH PERIODS ENDED SEPTEMBER 30, 2026

(UNAUDITED/ REVIEWED ONLY)

AUDITOR'S REPORT ON REVIEW OF INTERIM FINANCIAL INFORMATION

To The Shareholders of EASTERN COMMERCIAL LEASING PUBLIC COMPANY LIMITED

I have reviewed the accompanying consolidated financial information of EASTERN COMMERCIAL LEASING PUBLIC COMPANY LIMITED AND SUBSIDIARIES ("the Group"), which comprises the consolidated statement of financial position as at September 30, 2026, and the related consolidated statements of comprehensive income for the three-month and nine-month periods ended September 30, 2026, and the related consolidated statements of changes in shareholders' equity and cash flows for the nine-month period then ended, as well as the condensed notes to the interim consolidated financial statements. I have also reviewed the separate financial information of EASTERN COMMERCIAL LEASING PUBLIC COMPANY LIMITED for the same periods (collectively "the interim financial information"). Management is responsible for the preparation and presentation of this interim financial information in accordance with Thai Accounting Standard 34 Interim Financial Reporting. My responsibility is to express a conclusion on this interim financial information based on my review.

Scope of Review

I conducted my review in accordance with Thai Standard on Review Engagements No. 2410, "Review of Interim Financial Information Performed by the Independent Auditor of the Entity". A review of interim financial Information consists of making inquiries, primarily of persons responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with Thai Standards on Auditing and consequently does not enable me to obtain assurance that I would become aware of all significant matters that might be identified in an audit. Accordingly, I do not express an audit opinion on these reviewed interim financial statements.

Conclusion

Based on my reviews, nothing has come to my attention that causes me to believe that the accompanying interim financial information is not prepared, in all material respects, in accordance with Thai Accounting Standard No.34 Interim Financial Reporting.

D I A International Audit Co., Ltd.

(Mr. Wirote Satjathamnukul)
C.P.A. (Thailand)
Registration No. 5128

November 11, 2026

EASTERN COMMERCIAL LEASING PUBLIC COMPANY LIMITED AND SUBSIDIARIES

STATEMENTS OF FINANCIAL POSITION

AS AT SEPTEMBER 30, 2026

Unit : Baht

Assets	Note	Consolidated financial statements		Separate financial statements	
		September 30, 2026 (UNAUDITED/ REVIEWED ONLY)	December 31, 2025 (AUDITED)	September 30, 2026 (UNAUDITED/ REVIEWED ONLY)	December 31, 2025 (AUDITED)
Current assets					
Cash and cash equivalents	5	48,196,211.32	37,894,579.94	34,268,385.93	1,864,792.01
Hire purchase receivables due within 1 year	6	1,728,786,550.69	1,740,979,912.12	1,728,786,550.69	1,740,979,912.12
Loan receivables due within 1 year	7	17,629,533.72	13,473,013.77	17,629,533.72	13,473,013.77
Other current receivables	8	13,684,401.08	31,537,401.52	10,325,076.39	18,021,927.80
Properties foreclosed	9	15,228,691.99	16,324,898.11	15,228,691.99	16,324,898.11
Total current assets		1,823,525,388.80	1,840,209,805.46	1,806,238,238.72	1,790,664,543.81
Non-current assets					
Hire purchase receivables due over 1 year	6	3,469,299,725.98	4,021,496,954.57	3,469,299,725.98	4,021,496,954.57
Loan receivables due over 1 year	7	47,305,102.26	39,352,207.35	47,305,102.26	39,352,207.35
Investments in subsidiaries	11	0.00	0.00	5,000,000.00	5,000,000.00
Investment in joint venture	12	57,463,423.05	57,162,464.53	36,000,000.00	36,000,000.00
Other non-current financial asset	10	0.00	0.00	0.00	0.00
Other non-current receivables	13	911,430.04	2,321,768.28	911,430.04	2,321,768.28
Property, plant and equipment	14	20,161,000.51	34,349,712.35	19,797,608.61	33,209,719.70
Right-of-use assets	15	39,746,647.53	44,982,905.51	39,746,647.53	44,982,905.51
Intangible assets	16	8,669,936.43	10,307,540.81	8,286,890.22	9,911,766.41
Deferred tax assets	33.3	95,733,218.39	93,148,186.91	96,448,953.94	93,863,922.46
Pledged deposit at financial institution	17	1,597,501.79	1,596,060.21	96,700.00	96,700.00
Other non-current assets		3,527,018.03	2,778,839.26	2,962,018.03	2,200,465.40
Total non-current assets		3,744,415,004.01	4,307,496,639.78	3,725,855,076.61	4,288,436,409.68
Total assets		5,567,940,392.81	6,147,706,445.24	5,532,093,315.33	6,079,100,953.49

Notes to financial statements are parts of these financial statements.

(Signature).....Director

( )

EASTERN COMMERCIAL LEASING PUBLIC COMPANY LIMITED AND SUBSIDIARIES

STATEMENTS OF FINANCIAL POSITION (Cont'd)

AS AT SEPTEMBER 30, 2026

Unit : Baht

Liabilities and shareholders' equity	Note	Consolidated financial statements		Separate financial statements	
		September 30, 2026 (UNAUDITED/ REVIEWED ONLY)	December 31, 2025 (AUDITED)	September 30, 2026 (UNAUDITED/ REVIEWED ONLY)	December 31, 2025 (AUDITED)
Current liabilities					
Bank overdrafts and short-term loans from financial institutions	18	547,047,884.76	770,543,292.69	547,047,884.76	770,543,292.69
Trade and other current payables	19	50,263,564.37	76,713,519.36	46,166,510.02	67,715,220.01
Current portion of long-term loans	21	880,007,469.35	908,142,565.50	880,007,469.35	908,142,565.50
Short-term loans from related persons	20.1	0.00	9,953,824.00	0.00	9,953,824.00
Current portion of lease liabilities	22	11,246,936.33	9,456,930.75	11,246,936.33	9,456,930.75
Accrued income tax		11,830,892.73	22,692,600.02	11,531,003.54	17,334,504.88
Total current liabilities		1,500,396,747.54	1,797,502,732.32	1,495,999,804.00	1,783,146,337.83
Non-current liabilities					
Long-term loans from financial institutions	21	1,092,618,260.21	1,451,898,042.27	1,092,618,260.21	1,451,898,042.27
Lease Liabilities	22	34,908,171.06	36,127,568.96	34,908,171.06	36,127,568.96
Non-current provisions for employee benefit	23	47,788,442.08	43,200,940.82	46,791,405.28	42,345,311.00
Deferred tax liabilities	33.3	26,459,198.89	29,796,962.14	26,459,198.89	29,796,962.14
Other non-current liabilities	24	3,391,436.92	3,267,599.70	3,391,436.92	3,267,599.70
Total non-current liabilities		1,205,165,509.16	1,564,291,113.89	1,204,168,472.36	1,563,435,484.07
Total liabilities		2,705,562,256.70	3,361,793,846.21	2,700,168,276.36	3,346,581,821.90

Notes to financial statements are parts of these financial statements.

(Signature).....Director

( )

EASTERN COMMERCIAL LEASING PUBLIC COMPANY LIMITED AND SUBSIDIARIES

STATEMENTS OF FINANCIAL POSITION (Cont'd)

AS AT SEPTEMBER 30, 2026

Unit : Baht

Liabilities and shareholders' equity (Cont'd)	Note	Consolidated financial statements		Separate financial statements	
		September 30, 2026	December 31, 2025	September 30, 2026	December 31, 2025
		(UNAUDITED/ REVIEWED ONLY)	(AUDITED)	(UNAUDITED/ REVIEWED ONLY)	(AUDITED)
Shareholders' equity					
Share capital					
Authorized share capital					
1,664,460,561 common shares of Baht 1.00 each	25	1,664,460,561.00	1,664,460,561.00	1,664,460,561.00	1,664,460,561.00
Issued and paid - up share capital					
1,664,460,561 common shares of Baht 1.00 each	25	1,664,460,561.00	1,664,460,561.00	1,664,460,561.00	1,664,460,561.00
Paid-in capital					
Premium on common share	25	446,390,417.40	446,390,417.40	446,390,417.40	446,390,417.40
Reserve for Equity-Settled Share-Based Payment		42,752,220.00	42,752,220.00	42,752,220.00	42,752,220.00
Retained earnings					
Appropriated - Legal reserve	26	84,983,414.01	78,298,719.42	84,983,414.01	78,298,719.42
Unappropriated		623,791,523.70	554,010,681.21	593,338,426.56	500,617,213.77
Total shareholders' equity		2,862,378,136.11	2,785,912,599.03	2,831,925,038.97	2,732,519,131.59
Total liabilities and shareholders' equity		5,567,940,392.81	6,147,706,445.24	5,532,093,315.33	6,079,100,953.49

Notes to financial statements are parts of these financial statements.

(Signature).....Director

( )

EASTERN COMMERCIAL LEASING PUBLIC COMPANY LIMITED AND SUBSIDIARIES

STATEMENTS OF COMPREHENSIVE INCOME

FOR THE THREE-MONTH PERIODS ENDED SEPTEMBER 30, 2026

(UNAUDITED/REVIEWED ONLY)

Unit : Baht

	Note	Consolidated financial statements		Separate financial statements	
		2026	2025	2026	2025
Revenues					
Realized selling interest under hire purchase agreement		160,663,788.10	142,743,965.15	160,663,788.10	142,743,965.15
Loan interest income		2,951,288.94	1,429,013.76	2,951,288.94	1,429,013.76
Interest income		22,711.61	32,903.56	22,711.61	32,903.56
Other income					
Fee and services income		19,205,065.02	43,532,862.16	11,991,886.87	19,341,261.98
Recovered bad debts		6,302,553.94	5,318,465.50	6,302,553.94	5,318,465.50
Others		3,747,687.11	9,069,568.13	5,747,277.97	25,588,604.69
Total revenues		192,893,094.72	202,126,778.26	187,679,507.43	194,454,214.64
Expenses					
Selling expenses		(2,481,248.10)	(5,192,317.19)	(1,130,768.48)	(2,742,521.59)
Administrative expenses		(87,092,099.93)	(95,147,240.92)	(85,011,515.00)	(92,073,248.22)
(Loss) Reversal of expected credit losses		(46,424,234.69)	(42,019,646.58)	(46,424,234.69)	(42,019,646.58)
Total expenses		(135,997,582.72)	(142,359,204.69)	(132,566,518.17)	(136,835,416.39)
Operating profit before finance costs and tax expenses		56,895,512.00	59,767,573.57	55,112,989.26	57,618,798.25
Finance costs		(30,026,379.39)	(28,863,128.17)	(30,026,379.39)	(28,862,555.20)
Share of gain (loss) on investment in joint venture by equity method		231,647.23	152,227.30	0.00	0.00
Profit before tax expenses		27,100,779.84	31,056,672.70	25,086,609.87	28,756,243.05
Tax expenses	33.1	(5,319,363.73)	(6,876,119.97)	(4,552,247.51)	(3,104,654.44)
Profit for the period		21,781,416.11	24,180,552.73	20,534,362.36	25,651,588.61
Other comprehensive income					
Items that will not be reclassified subsequently to profit or loss					
Actuarial gain (loss) on defined employee benefit plan		0.00	0.00	0.00	0.00
Less : Taxable effects		0.00	0.00	0.00	0.00
Other comprehensive income for the period		0.00	0.00	0.00	0.00
Total comprehensive income for the period		21,781,416.11	24,180,552.73	20,534,362.36	25,651,588.61
Earnings per share					
Basis earnings per share	34	0.0131	0.0168	0.0123	0.0178

Notes to financial statements are parts of these financial statements.

(Signature).....Director

( )

EASTERN COMMERCIAL LEASING PUBLIC COMPANY LIMITED AND SUBSIDIARIES

STATEMENTS OF COMPREHENSIVE INCOME

FOR THE NINE-MONTH PERIODS ENDED SEPTEMBER 30, 2026

(UNAUDITED/REVIEWED ONLY)

Unit : Baht

	Note	Consolidated financial statements		Separate financial statements	
		2026	2025	2026	2025
Revenues					
Realized selling interest under hire purchase agreement		501,728,112.68	408,173,948.65	501,728,112.68	408,173,948.65
Loan interest income		8,185,280.01	3,488,130.10	8,185,280.01	3,488,130.10
Interest income		120,389.46	236,158.44	120,389.46	236,158.44
Other income					
Fee and services income		65,963,417.63	92,879,127.25	39,772,150.54	50,178,239.75
Recovered bad debts		23,620,731.04	12,378,685.15	23,620,731.04	12,378,685.15
Others		39,973,309.73	24,280,276.09	74,935,443.83	45,754,460.71
Total revenues		639,591,240.55	541,436,325.68	648,362,107.56	520,209,622.80
Expenses					
Selling expenses		(8,648,471.01)	(10,852,830.82)	(4,113,208.77)	(6,399,298.15)
Administrative expenses		(308,761,705.87)	(249,882,031.06)	(301,811,836.42)	(241,327,811.06)
(Loss) Reversal of expected credit losses		(89,848,839.35)	(95,371,545.18)	(89,848,839.35)	(95,371,545.18)
Total expenses		(407,259,016.23)	(356,106,407.06)	(395,773,884.54)	(343,098,654.39)
Operating profit before finance costs and tax expenses		232,332,224.32	185,329,918.62	252,588,223.02	177,110,968.41
Finance costs		(93,786,854.92)	(93,217,301.71)	(93,786,854.92)	(93,213,905.41)
Share of gain (loss) on investment in joint venture by equity method		300,958.52	1,298,555.49	0.00	0.00
Profit before tax expenses		138,846,327.92	93,411,172.40	158,801,368.10	83,897,063.00
Tax expenses	33.1	(28,092,806.42)	(21,829,320.53)	(25,107,476.30)	(15,841,626.14)
Profit for the period		110,753,521.50	71,581,851.87	133,693,891.80	68,055,436.86
Other comprehensive income					
Items that will not be reclassified subsequently to profit or loss					
Actuarial gain (loss) on defined employee benefit plan		(1,248,519.00)	(7,893,359.00)	(1,248,519.00)	(7,893,359.00)
Less : Taxable effects		249,703.80	1,578,671.80	249,703.80	1,578,671.80
Other comprehensive income for the period		(998,815.20)	(6,314,687.20)	(998,815.20)	(6,314,687.20)
Total comprehensive income for the period		109,754,706.30	65,267,164.67	132,695,076.60	61,740,749.66
Earnings per share					
Basis earnings per share	34	0.0665	0.0497	0.0803	0.0472

Notes to financial statements are parts of these financial statements.

(Signature).....Director

( )

EASTERN COMMERCIAL LEASING PUBLIC COMPANY LIMITED AND SUBSIDIARIES

STATEMENTS OF CHANGES IN SHAREHOLDERS' EQUITY

FOR THE NINE-MONTH PERIODS ENDED SEPTEMBER 30, 2026

(UNAUDITED/REVIEWED ONLY)

Unit : Baht

	Note	Consolidated financial statements					
		Issued and paid-up share capital	Premium on share capital	Reserve for Equity-Settled Share-Based Payment	Retained earnings (Deficit)		Total shareholders' equity
					Appropriated	Unappropriated	
Balance as at January 1, 2025		1,108,860,561.00	279,960,417.40	42,752,220.00	71,971,583.27	428,708,822.81	1,932,253,604.48
Ordinary shares		555,600,000.00	0.00	0.00	0.00	0.00	555,600,000.00
Premium on common share		0.00	166,430,000.00	0.00	0.00	0.00	166,430,000.00
Appropriated for legal reserve		0.00	0.00	0.00	3,402,771.84	(3,402,771.84)	0.00
Total comprehensive income for the period		0.00	0.00	0.00	0.00	65,267,164.67	65,267,164.67
Balance as at September 30, 2025		1,664,460,561.00	446,390,417.40	42,752,220.00	75,374,355.11	490,573,215.64	2,719,550,769.15
Appropriated for legal reserve		0.00	0.00	0.00	2,924,364.31	(2,924,364.31)	0.00
Total comprehensive income for the period		0.00	0.00	0.00	0.00	66,361,829.88	66,361,829.88
Balance as at December 31, 2025		1,664,460,561.00	446,390,417.40	42,752,220.00	78,298,719.42	554,010,681.21	2,785,912,599.03
Balance as at January 1, 2026		1,664,460,561.00	446,390,417.40	42,752,220.00	78,298,719.42	554,010,681.21	2,785,912,599.03
Appropriated for legal reserve		0.00	0.00	0.00	6,684,694.59	(6,684,694.59)	0.00
Dividend paid	27	0.00	0.00	0.00	0.00	(33,289,169.22)	(33,289,169.22)
Total comprehensive income for the period		0.00	0.00	0.00	0.00	109,754,706.30	109,754,706.30
Balance as at September 30, 2026		1,664,460,561.00	446,390,417.40	42,752,220.00	84,983,414.01	623,791,523.70	2,862,378,136.11

Notes to financial statements are parts of these financial statements.

(Signature).....Director

( )

EASTERN COMMERCIAL LEASING PUBLIC COMPANY LIMITED AND SUBSIDIARIES

STATEMENTS OF CHANGES IN SHAREHOLDERS' EQUITY

FOR THE NINE-MONTH PERIODS ENDED SEPTEMBER 30, 2026

(UNAUDITED/REVIEWED ONLY)

Unit : Baht

	Note	Separate financial statements					
		Issued and paid-up share capital	Premium on share capital	Reserve for Equity-Settled Share-Based Payment	Retained earnings (Deficit)		Total shareholders' equity
					Appropriated	Unappropriated	
Balance as at January 1, 2025		1,108,860,561.00	279,960,417.40	42,752,220.00	71,971,583.27	386,716,314.09	1,890,261,095.76
Ordinary shares		555,600,000.00	0.00	0.00	0.00	0.00	555,600,000.00
Premium on common share		0.00	166,430,000.00	0.00	0.00	0.00	166,430,000.00
Appropriated for legal reserve		0.00	0.00	0.00	3,402,771.84	(3,402,771.84)	0.00
Total comprehensive income for the period		0.00	0.00	0.00	0.00	61,740,749.66	61,740,749.66
Balance as at September 30, 2025		1,664,460,561.00	446,390,417.40	42,752,220.00	75,374,355.11	445,054,291.91	2,674,031,845.42
Appropriated for legal reserve		0.00	0.00	0.00	2,924,364.31	(2,924,364.31)	0.00
Total comprehensive income for the period		0.00	0.00	0.00	0.00	58,487,286.17	58,487,286.17
Balance as at December 31, 2025		1,664,460,561.00	446,390,417.40	42,752,220.00	78,298,719.42	500,617,213.77	2,732,519,131.59
Balance as at January 1, 2026		1,664,460,561.00	446,390,417.40	42,752,220.00	78,298,719.42	500,617,213.77	2,732,519,131.59
Appropriated for legal reserve		0.00	0.00	0.00	6,684,694.59	(6,684,694.59)	0.00
Dividend paid	27	0.00	0.00	0.00	0.00	(33,289,169.22)	(33,289,169.22)
Total comprehensive income for the period		0.00	0.00	0.00	0.00	132,695,076.60	132,695,076.60
Balance as at September 30, 2026		1,664,460,561.00	446,390,417.40	42,752,220.00	84,983,414.01	593,338,426.56	2,831,925,038.97

Notes to financial statements are parts of these financial statements.

(Signature).....Director

( )

EASTERN COMMERCIAL LEASING PUBLIC COMPANY LIMITED AND SUBSIDIARIES

STATEMENTS OF CASH FLOWS

FOR THE NINE-MONTH PERIODS ENDED SEPTEMBER 30, 2026

(UNAUDITED/REVIEWED ONLY)

Unit : Baht

	Consolidated financial statements		Separate financial statements	
	2026	2025	2026	2025
Cash flows from operating activities				
Profit for the period	110,753,521.50	71,581,851.87	133,693,891.80	68,055,436.86
Adjustments to net profit to cash receipt (disbursement)				
Tax expenses	28,092,806.42	21,829,320.53	25,107,476.30	15,841,626.14
Depreciation and amortized expenses	12,389,543.87	11,117,767.43	11,892,739.13	10,364,503.34
Amortized expenses	37,381,417.09	32,585,471.38	37,381,417.09	32,585,471.38
(Loss) Reversal of expected credit losses	89,848,839.35	95,371,545.18	89,848,839.35	95,371,545.18
Dividend received from subsidiaries	0.00	0.00	(35,000,000.00)	(10,000,000.00)
Dividend received from joint venture	0.00	0.00	0.00	(11,520,000.00)
Share of (gain) loss on investment in joint venture by equity method	(300,958.52)	(1,298,555.49)	0.00	0.00
(Gain) Loss on sales of property, plant and equipment	(20,968,481.42)	(9,714.83)	(21,296,198.79)	(9,714.83)
(Gain) Loss on impairment of properties, plant and equipment	247,172.89	0.00	247,172.89	0.00
(Gain) Loss on written off of in intangible assets under development	1,283,582.85	0.00	1,283,582.85	0.00
(Gain) Loss on impairment of properties foreclosed	(10,326,773.15)	6,324,823.07	(10,326,773.15)	6,324,823.07
Amortization loans issuing costs	5,076,633.99	5,059,117.27	5,076,633.99	5,059,117.27
Expenses of loans issuing costs	(6,196,050.00)	(4,664,000.00)	(6,196,050.00)	(4,664,000.00)
Employee benefit provisions	3,360,553.87	3,356,821.83	3,219,146.89	3,184,772.24
Finance costs	88,710,220.93	88,158,184.44	88,710,220.93	88,154,788.14
Profit (loss) from operation before changes in current investment	339,352,029.67	329,412,632.68	323,642,099.28	298,748,368.79
(Increase) Decrease in hire purchase receivables	475,725,597.15	(492,384,460.68)	475,725,597.15	(492,384,460.68)
(Increase) Decrease in loan receivables	(13,492,766.23)	(16,107,429.60)	(13,492,766.23)	(16,107,429.60)
(Increase) Decrease in other current receivables	17,612,317.64	(8,169,201.60)	7,456,168.61	825,178.56
(Increase) Decrease in properties foreclosed	11,422,979.27	(9,643,833.01)	11,422,979.27	(9,643,833.01)
(Increase) Decrease in other non-current receivables	(35,530,891.16)	(96,940,604.17)	(35,530,891.16)	(96,940,604.17)
Pledged deposit at financial institution	(1,441.58)	(2,741.39)	0.00	0.00
Other non-current assets	(748,178.77)	(127,635.22)	(761,552.63)	(306,121.40)
Increase (Decrease) in trade and other current payables	(27,825,169.47)	21,914,176.82	(22,923,924.47)	15,663,944.72
Increase (Decrease) in other non-current liabilities	0.00	0.00	0.00	0.00
Increase (Decrease) in employee benefits	(21,571.61)	0.00	(21,571.61)	0.00
Cash generated (paid) from operation	766,492,904.91	(272,049,096.17)	745,516,138.21	(300,144,956.79)
Interest paid	(87,688,043.83)	(85,410,716.15)	(87,688,043.83)	(85,410,716.15)
Corporate income tax paid	(44,627,604.64)	(27,072,693.93)	(36,584,068.57)	(22,813,231.89)
Net cash provided by (used in) operating activities	634,177,256.44	(384,532,506.25)	621,244,025.81	(408,368,904.83)

Notes to financial statements are parts of these financial statements.

(Signature).....Director

( )

EASTERN COMMERCIAL LEASING PUBLIC COMPANY LIMITED AND SUBSIDIARIES

STATEMENTS OF CASH FLOWS (Cont'd)

FOR THE NINE-MONTH PERIODS ENDED SEPTEMBER 30, 2026

(UNAUDITED/REVIEWED ONLY)

Unit : Baht

	Consolidated financial statements		Separate financial statements	
	2026	**2025**	**2026**	**2025**
Cash flows from investing activities				
Dividend received from subsidiaries	0.00	0.00	35,000,000.00	10,000,000.00
Dividend received from joint venture	0.00	11,520,000.00	0.00	11,520,000.00
Payments for acquire of intangible assets	(518,947.59)	(3,485,945.12)	(478,137.59)	(3,471,945.12)
Proceeds from sales of property, plant and equipment	42,549,162.62	289,305.88	42,538,414.95	289,305.88
Payment for acquire of property, plant and equipment	(5,542,270.15)	(13,047,296.18)	(5,537,139.31)	(13,026,663.90)
Net cash provided by (used in) investing activities	36,487,944.88	(4,723,935.42)	71,523,138.05	5,310,696.86
Cash flows from financing activities				
Increase (decrease) in bank overdrafts	(31,535,270.13)	27,306,323.84	(31,535,270.13)	27,306,323.84
Proceeds from short-term loans from financial institutions	0.00	100,000,000.00	0.00	100,000,000.00
Payment for short-term loans from financial institutions	(190,000,000.00)	0.00	(190,000,000.00)	0.00
Payment for short-term loans from related persons	(10,000,000.00)	(30,000,000.00)	(10,000,000.00)	(30,000,000.00)
Proceeds from long-term loans from financial institutions	360,000,000.00	840,000,000.00	360,000,000.00	840,000,000.00
Payment for long-term loans from financial institutions	(746,003,500.00)	(1,269,890,000.00)	(746,003,500.00)	(1,269,890,000.00)
Payments for lease liabilities	(9,535,630.59)	(8,359,231.14)	(9,535,630.59)	(8,177,242.14)
Proceeds from share capital payment	0.00	722,030,000.00	0.00	722,030,000.00
Dividend paid	(33,289,169.22)	0.00	(33,289,169.22)	0.00
Net cash provided by (used in) financing activities	(660,363,569.94)	381,087,092.70	(660,363,569.94)	381,269,081.70
Net increase (decrease) in cash and cash equivalents		0.00		0.00
Net increase (decrease) in cash and cash equivalents	10,301,631.38	(8,169,348.97)	32,403,593.92	(21,789,126.27)
Cash and cash equivalents, as at January 1	37,894,579.94	38,748,047.45	1,864,792.01	30,223,513.02
Cash and cash equivalents, as at September 30	48,196,211.32	30,578,698.48	34,268,385.93	8,434,386.75

Notes to financial statements are parts of these financial statements.

(Signature).....Director

( )

EASTERN COMMERCIAL LEASING PUBLIC COMPANY LIMITED AND SUBSIDIARIES
CONDENSED NOTES TO INTERIM CONSOLIDATED FINANCIAL INFORMATIONAL
FOR THE NINE-MONTH PERIODS ENDED SEPTEMBER 30, 2026
(UNAUDITED/REVIEWED ONLY)

1. GENERAL INFORMATION

1.1. EASTERN COMMERCIAL LEASING PUBLIC COMPANY LIMITED ("The Company") was incorporated as a public limited company in Thailand on September 15, 2003, and as a listed company in the Stock Exchange of Thailand on March 22, 2004.

1.2. Head office is located at 976/1, Soi Rama 9 Hospital, Rim Klong Samsean Road, Bangkapi, Huaykwang, Bangkok.

1.3. The Company has 4 branches

1. Branch is located at 728/10, Sukhumvit Road, Bang-plasroy, Mueng, Chonburi.
2. Branch is located at 624/4, Kanchanaphisek Road, Bang Phai, Bang Khae, Bangkok.
3. Branch is located at 131/36, Moo.9, Nong Prue, Bang Lamung, Chonburi.

   (Registered the termination with the Ministry of Commerce on October 1, 2026)
4. Branch is located at 89 AIA Capital Center Tower, 12A floor, Room No.12A05, Ratchadapisek Road, Din Daeng, Din Daeng, Bangkok.

1.4. The Company engaged in business of credit services to personal and juristic person in the form of hire purchase credit emphasizing used passenger vehicles, big bikes, trucks and others and regulated personal loan with motor vehicle registration as collateral and regulated personal loan without motor vehicle registration as collateral.

2. PREPARATION OF INTERIM FINANCIAL INFORMATION

2.1. Interim financial information preparation

These interim financial information is prepared in accordance with Thai Accounting Standard No. 34 Interim Financial Reporting, including guidelines promulgated by the Federation of Accounting Professions (“TFAC”). The Group choosing to present condensed interim financial information. However, the Group has presented the statements of financial position, comprehensive income, changes in shareholders' equity, and cash flows in the same format as that used for the annual financial statements.

This interim financial information is intended to provide information additional to that included in the latest annual financial statements. Accordingly, they focus on new activities, events and circumstances so as not to duplicate information previously reported. This interim financial information should therefore be read in conjunction with the latest annual financial statements.

(Signature)…….....…….....Director

( )

2. PREPARATION OF INTERIM FINANCIAL INFORMATION (CONT'D)

The interim financial information in Thai language is the official statutory financial information of the Company. The interim financial information in English language has been translated from the Thai language financial information.

2.2 Preparation of consolidated interim financial information basis

2.2.1 Investments in subsidiaries

- On November 20, 2019, the Company entered into Mighty Broker Co., Ltd. in order to engage in business of insurance broker, which held at 100%.
- The consolidated interim financial information incorporate the financial information of Eastern Commercial Leasing Public Company Limited and its subsidiaries, control is achieved where the Company has the power to govern the financial and operating policies until the control is ceased as follows:

		Shareholding percentage (%)		
	Established in	**September 30, 2026**	**December 31, 2025**	**Type of business**
Subsidiaries				
Mighty Broker Co., Ltd. (Registration on November 20, 2019)	Thailand	100.00	100.00	Insurance broker

- The consolidated interim financial information have been prepared in conformity with the same accounting policy for the same accounts and accounting events of the Company and subsidiaries.
- The balance of accounts and transactions between the Company and its subsidiaries, unrealized gain between of the Company and net assets of subsidiaries have been eliminated from the consolidated interim financial information.
- The separate financial statements present investments in subsidiaries under the cost method.

2.2.2 Investment in joint venture

- Investment in joint venture is accounted for in the consolidated interim financial information under the equity method.
- Investment in joint venture is accounted for in the separate financial statements under the cost method.

(Signature)…….....…….....Director

( )

3. SIGNIFICANT ACCOUNTING POLICIES

The interim financial statements are prepared using the same accounting policies and methods of computation as were used for the financial statements for the year ended December 31, 2025.

4. ADOPTION OF NEW AND AMENDMENT FINANCIAL REPORTING STANDARDS

4.1 Financial reporting standards that became effective in the current period

The revised financial reporting standards which are effective for fiscal years beginning on or after January, 1 2026, do not have any significant impact on the Group's financial statements.

4.2 Financial reporting standards that will become effective for fiscal years beginning on or after January 1, 2028

The Federation of Accounting Professions issued a number of revised financial reporting standards and interpretations, which are effective for fiscal years beginning on or after January 1, 2028. TFRS is significantly changed and summarized as follows.

TFRS No. 18 “Presentation and Disclosure in Financial Statement”. will become effective for financial statements for the periods beginning or after January 1 ,2028 and replace TAS No. 1 “Presentation of Financial Statements” This standard provides new requirements for the classification of income and expenses the representation of subtotals in the income statement. In addition, It also requires disclosures of management-defined performance measures and includes new requirements for the aggregation and disaggregation of financial information. Accordingly, Such change has effected causing adjustment of TAS No.7 “Statement of cash flows" in related content.

The management of the Group is currently in the process of assessing the potential impact on the financial statements in the year in which the financial reporting standards are implemented.

5. CASH AND CASH EQUIVALENTS

(Unit : Baht)

	Consolidated financial statements		Separate financial statements	
	September 30, 2026	**December 31, 2025**	**September 30, 2026**	**December 31, 2025**
Cash on hand	189,408.50	219,862.00	184,438.50	219,185.00
Current accounts	15,083,723.59	1,457,322.73	14,626,445.82	1,316,860.60
Savings deposit	32,923,079.23	36,217,395.21	19,457,501.61	328,746.41
Total	48,196,211.32	37,894,579.94	34,268,385.93	1,864,792.01

6. HIRE PURCHASE RECEIVABLES

6.1 As at September 30, 2026 and December 31, 2025, the balances of hire purchase receivables classified by contractual due date are as follows.

(Unit : Baht)

	Consolidated and Separate financial statements			
	Due within 1 year		Due over 1 year	
	September 30, 2026	**December 31, 2025**	**September 30, 2026**	**December 31, 2025**
Hire purchase receivables	2,420,205,378.27	2,458,043,611.53	4,426,732,753.45	5,110,406,715.25
Less Unrealized interest income	(599,877,270.86)	(647,855,563.23)	(717,007,387.90)	(877,434,276.35)
Net	1,820,328,107.41	1,810,188,048.30	3,709,725,365.55	4,232,972,438.90
Less Allowance for expected credit losses	(91,541,556.72)	(69,208,136.18)	(240,425,639.57)	(211,475,484.33)
Hire purchase receivables - Net	1,728,786,550.69	1,740,979,912.12	3,469,299,725.98	4,021,496,954.57

6. HIRE PURCHASE RECEIVABLES (CONT'D)

6.2 As at September 30, 2026 and December 31, 2025, the balances of hire purchase receivables and allowance for expected credit losses by a general approach classified by the stage of credit risk are as follows.

(Unit : Baht)

	Consolidated and Separate financial statements			
	September 30, 2026		December 31, 2025	
	Balance of receivables net of unearned interest income	Allowance for expected credit losses	Balance of receivables net of unearned interest income	Allowance for expected credit losses
Receivables with no significant increase in credit risk	4,550,768,967.51	71,748,031.20	5,294,257,251.58	83,795,356.79
Receivables with a significant increase in credit risk	481,034,397.28	63,929,277.18	358,049,218.92	45,180,011.26
Receivables that are credit-impaired	498,250,108.17	196,289,887.91	390,854,016.70	151,708,252.46
Total	5,530,053,472.96	331,967,196.29	6,043,160,487.20	280,683,620.51

As at September 30, 2026, parts of hire purchase receivables (before less by unrealized interest) amount of Baht 3,313,768,973.26 were used as collateral against loans from a bank as stated in note 18 and note 21. (As at December 31, 2025, parts of hire purchase receivables amount of Baht 4,001,040,847.85 were used as collateral against bank overdrafts and long-term loans from a bank).

7. LOAN RECEIVABLES

7.1 As at September 30, 2026, the balances of loan receivables classified by contractual due date are as follows.

(Unit : Baht)

	Consolidated and Separate financial statements		
	September 30, 2026		
	Due within 1 year	Due over 1 year	Total
Loan receivables	17,590,711.51	49,290,218.60	66,880,930.11
Less Deferred financing fee - net	90,211.75	172,533.78	262,745.53
Add Interest receivables	1,394,575.06	0.00	1,394,575.06
Net	19,075,498.32	49,462,752.38	68,538,250.70
Less Allowance for expected credit losses	(1,445,964.60)	(2,157,650.12)	(3,603,614.72)
Loan receivables - net	17,629,533.72	47,305,102.26	64,934,635.98

(Signature)…….....…….....Director

( )

7. LOAN RECEIVABLES (CONT'D)

As at December 31, 2025, the balances of loan receivables classified by contractual due date are as follows.

(Unit : Baht)

	Consolidated and Separate financial statements		
	December 31, 2025		
	Due within 1 year	Due over 1 year	Total
Loan receivables	13,410,949.02	40,789,995.30	54,200,944.32
Less Deferred financing fee - net	9,680.71	86,114.19	95,794.90
Add Interest receivables	737,072.37	11,672.88	748,745.25
Net	14,157,702.10	40,887,782.37	55,045,484.47
Less Allowance for expected credit losses	(684,688.33)	(1,535,575.02)	(2,220,263.35)
Loan receivables - net	13,473,013.77	39,352,207.35	52,825,221.12

7.2 As at September 30, 2026 and December 31, 2025, the balances of loan receivables and allowance for expected credit losses by a general approach classified by the stage of credit risk are as follows.

(Unit : Baht)

	Consolidated and Separate financial statements			
	September 30, 2026		December 31, 2025	
	Balance of receivables net of unearned interest income	Allowance for expected credit losses	Balance of receivables net of unearned interest income	Allowance for expected credit losses
Receivables with no significant increase in credit risk	49,307,989.00	954,843.59	50,473,735.47	977,617.83
Receivables with a significant increase in credit risk	13,474,486.16	512,683.58	1,879,459.16	89,261.77
Receivables that are credit-impaired	5,755,775.54	2,136,087.55	2,692,289.84	1,153,383.75
Total	68,538,250.70	3,603,614.72	55,045,484.47	2,220,263.35

(Signature)…….....…….....Director

( )

8. OTHER CURRENT RECEIVABLES

(Unit : Baht)

	Consolidated financial statements		Separate financial statements	
	September 30, 2026	**December 31, 2025**	**September 30, 2026**	**December 31, 2025**
Accrued value added tax	5,800,887.17	4,806,495.84	5,800,887.17	4,806,495.84
Accrued insurance premium discount income	3,229,822.00	13,116,285.39	0.00	2,376.81
Loans receivable to employee	853,958.95	1,075,834.63	853,958.95	1,075,834.63
Others	4,987,834.15	13,486,204.05	4,858,331.46	13,084,638.91
Total	14,872,502.27	32,484,819.91	11,513,177.58	18,969,346.19
Less Allowance for expected credit losses	(1,188,101.19)	(947,418.39)	(1,188,101.19)	(947,418.39)
Other current receivables - net	13,684,401.08	31,537,401.52	10,325,076.39	18,021,927.80

9. PROPERTIES FORECLOSED

(Unit : Baht)

	Consolidated and Separate financial statements	
	September 30, 2026	**December 31, 2025**
Properties foreclosed	34,001,247.19	46,261,226.46
Less Provision for impairment - properties foreclosed	(18,772,555.20)	(29,936,328.35)
Properties foreclosed - net	15,228,691.99	16,324,898.11

(Signature)…….....…….....Director

( )

10. OTHER NON-CURRENT FINANCIAL ASSET

No.	Company's name	Type of business	Paid-up share capital (Thousand Baht)		Percentage of investment (%)		Consolidated (Baht)		Separate financial statements at cost method (Baht)	
			September 30, 2026	December 31, 2025	September 30, 2026	December 31, 2025	September 30, 2026	December 31, 2025	September 30, 2026	December 31, 2025
Investments in equity instruments of non-listed companies										
1	Premium Services (Thailand) Co., Ltd. (Formerly named Eastern Premium Services Co., Ltd.)	Motor vehicles maintenance body repairing and printing	32,912.00	32,912.00	15.00	15.00	3,882,622.23	3,882,622.23	7,461,300.00	7,461,300.00
	Less Allowance for impairment of investments						(3,882,622.23)	(3,882,622.23)	(7,461,300.00)	(7,461,300.00)
	Other non-current financial asset- net						0.00	0.00	0.00	0.00

(Signature)……..…….....Director

( )

11. INVESTMENT IN SUBSIDIARIES

No.	Company's name	Type of business	Paid-up share capital (Thousand Baht)		Percentage of investment (%)		Separate financial statements (Baht) at cost method	
			September 30, 2026	December 31, 2025	September 30, 2026	December 31, 2025	September 30, 2026	December 31, 2025
1	Mighty Broker Co., Ltd.	Insurance broker	5,000.00	5,000.00	100.00	100.00	5,000,000.00	5,000,000.00
						Total	5,000,000.00	5,000,000.00

11.1 Mighty Broker Co., Ltd. was registered as a company limited on November 20, 2019, share capital from registered shares amount of 50,000 shares of Baht 100 each, share capital from issued and paid - up shares in fully amount.

12. INVESTMENT IN JOINT VENTURE

Investment in joint venture - under equity method

No.	Company's name	Type of business	Relationship	Paid-up share capital (Thousand Baht)		Percentage of investment (%)		Consolidated (Baht)		Separate financial statements at cost method (Baht)	
				September 30, 2026	December 31, 2025	September 30, 2026	December 31, 2025	September 30, 2026	December 31, 2025	September 30, 2026	December 31, 2025
1	ECL Asset Co., Ltd.	providing credit, mortgage, sales with right of redemption of assets in the form of real estate	Joint venture	60,000.00	60,000.00	60.00	60.00	57,463,423.05	57,162,464.53	36,000,000.00	36,000,000.00
							Total	57,463,423.05	57,162,464.53	36,000,000.00	36,000,000.00

(Signature)……..…….....Director

( )

12. INVESTMENT IN JOINT VENTURE (CONT'D)

12.1 According to the minutes of the Board of directors' meeting of ECL Asset Company Limited, a joint venture of the Company No.1/2026 held on January 14, 2026, passed the resolution to cease the new credit providing and approved the management plan to monitor and expedite the closure of accounts receivable, including the disposal of all properties foreclosed in order to prepare for the further liquidation process.

13. OTHER NON-CURRENT RECEIVABLES

(Unit : Baht)

	Consolidated and Separate financial statements	
	September 30, 2026	**December 31, 2025**
Receivables under lawsuit	25,384,186.37	57,964,790.19
Less Allowance for expected credit losses	(24,472,756.33)	(55,646,198.59)
Net	911,430.04	2,318,591.60
Receivables under debt compromise agreement	1,125,943.74	1,042,895.33
Less Allowance for expected credit losses	(1,125,943.74)	(1,042,895.33)
Net	0.00	0.00
Receivables under debt mediation agreement	659,336.02	4,316,448.06
Less Allowance for expected credit losses	(659,336.02)	(4,316,448.06)
Net	0.00	0.00
Receivables - net	911,430.04	2,318,591.60
Others	296,329.00	299,505.68
Less Allowance for expected credit losses	(296,329.00)	(296,329.00)
Total	911,430.04	2,321,768.28

(Signature)…….....Director

( )

13. OTHER NON-CURRENT RECEIVABLES (CONT'D)

Receivables under lawsuit and allowance for expected credit losses.

(Unit : Baht)

	Number of receivables		Consolidated and Separate financial statements	
	September 30, 2026	**December 31, 2025**	**September 30, 2026**	**December 31, 2025**
Receivable after unrealized interest income	47	56	25,384,186.37	57,964,790.19
Receivable for provide Allowance for expected credit losses			25,384,186.37	57,964,790.19
%			96.00% - 98.15%	96.00%
Allowance for expected credit losses			(24,472,756.33)	(55,646,198.59)

Overdue receivable under debt compromise agreement and allowance for expected credit losses as at September 30, 2026.

(Unit : Baht)

	Consolidated and Separate financial statements				
	Number of receivable	**Receivables less by unrealized interest**	**Receivables for provide allowance for expected credit losses.**	**% of allowance for expected credit losses.**	**Allowance for expected credit losses**
Undue 3 installments	2	488,602.72	488,602.72	100%	488,602.72
Overdue 4 – 11 installments	0	0.00	0.00	100%	0.00
Overdue 12 installments onwards	3	637,341.02	637,341.02	100%	637,341.02
Total	5	1,125,943.74	1,125,943.74		1,125,943.74

(Signature)…….....Director

( )

13. OTHER NON-CURRENT RECEIVABLES (CONT'D)

Overdue receivable under debt compromise agreement and allowance for expected credit losses as at December 31, 2025.

(Unit : Baht)

	Consolidated and Separate financial statements				
	Number of receivable	**Receivables less by unrealized interest**	**Receivables for provide allowance for expected credit losses**	**% of allowance for expected credit losses**	**Allowance for expected credit losses**
Undue 3 installments	1	383,554.31	383,554.31	100%	383,554.31
Overdue 4 – 11 installments	1	386,450.62	386,450.62	100%	386,450.62
Overdue 12 installments onwards	2	272,890.40	272,890.40	100%	272,890.40
Total	4	1,042,895.33	1,042,895.33		1,042,895.33

Receivables under debt mediation agreement and allowance for expected credit losses.

(Unit : Baht)

	Number of receivable		Consolidated and Separate financial statements	
	September 30, 2026	**December 31, 2025**	**September 30, 2026**	**December 31, 2025**
Receivable after unrealized interest income	5	13	659,336.02	4,316,448.06
Receivable for provide Allowance for expected credit losses			659,336.02	4,316,448.06
%			100%	100%
Allowance for expected credit losses			(659,336.02)	(4,316,448.06)

(Signature)…….....Director

( )

14. PROPERTY, PLANT AND EQUIPMENT

(Unit : Baht)

	Consolidated financial statements								
	September 30, 2026								
	Land	**Building**	**Building improvement**	**Temporary building**	**Office equipment**	**Office furniture**	**Vehicles**	**Assets under construction**	**Total**
Cost									
As at December 31, 2025	7,324,162.50	8,977,783.71	6,654,441.37	16,972,745.64	18,715,671.53	14,535,774.88	32,126,690.07	1,816,360.00	107,123,629.70
Acquisition	0.00	0.00	1,099,710.00	527,557.01	702,776.82	900,539.97	0.00	2,311,686.35	5,542,270.15
Transfer in (out)	0.00	0.00	1,789,220.00	599,016.35	16,590.00	1,723,220.00	0.00	(4,128,046.35)	0.00
Written off	(7,324,162.50)	(8,977,783.71)	(8,654,804.58)	(9,581.02)	(933,118.50)	(938,557.34)	(6,115,688.31)	0.00	(32,953,695.96)
As at September 30, 2026	0.00	0.00	888,566.79	18,089,737.98	18,501,919.85	16,220,977.51	26,011,001.76	0.00	79,712,203.89
Accumulated depreciation									
As at December 31, 2025	0.00	8,859,838.72	2,094,815.87	13,881,118.90	16,071,432.28	12,325,314.81	19,541,396.77	0.00	72,773,917.35
Depreciation	0.00	6,566.61	323,819.46	626,318.54	920,594.04	710,320.92	900,436.71	0.00	3,488,056.28
Transfer in (out)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Written off	0.00	(8,866,405.33)	(1,647,894.97)	(5,789.20)	(909,398.55)	(922,285.05)	(4,606,170.04)	0.00	(16,957,943.14)
As at September 30, 2026	0.00	0.00	770,740.36	14,501,648.24	16,082,627.77	12,113,350.68	15,835,663.44	0.00	59,304,030.49
Allowance for impairment									
As at December 31, 2025	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Increase	0.00	0.00	0.00	0.00	0.00	0.00	247,172.89	0.00	247,172.89
As at September 30, 2026	0.00	0.00	0.00	0.00	0.00	0.00	247,172.89	0.00	247,172.89
Net book value									
As at December 31, 2025	7,324,162.50	117,944.99	4,559,625.50	3,091,626.74	2,644,239.25	2,210,460.07	12,585,293.30	1,816,360.00	34,349,712.35
As at September 30, 2026	0.00	0.00	117,826.43	3,588,089.74	2,419,292.08	4,107,626.83	9,928,165.43	0.00	20,161,000.51

(Signature)…….....Director

( )

14. PROPERTY, PLANT AND EQUIPMENT (CONT'D)

(Unit : Baht)

	Separate financial statements								
	September 30, 2026								
	Land	**Building**	**Building improvement**	**Temporary building**	**Office equipment**	**Office furniture**	**Vehicles**	**Assets under construction**	**Total**
Cost									
As at December 31, 2025	7,324,162.50	8,977,783.71	5,071,404.10	15,460,713.10	18,715,671.53	14,383,011.05	30,940,390.07	1,816,360.00	102,689,496.06
Acquisition	0.00	0.00	1,099,710.00	522,426.17	702,776.82	900,539.97	0.00	2,311,686.35	5,537,139.31
Transfer in (out)	0.00	0.00	1,789,220.00	599,016.35	16,590.00	1,723,220.00	0.00	(4,128,046.35)	0.00
Written off	(7,324,162.50)	(8,977,783.71)	(7,960,334.10)	0.00	(933,118.50)	(912,482.57)	(6,115,688.31)	0.00	(32,223,569.69)
As at September 30, 2026	0.00	0.00	0.00	16,582,155.62	18,501,919.85	16,094,288.45	24,824,701.76	0.00	76,003,065.68
Accumulated depreciation									
As at December 31, 2025	0.00	8,859,838.72	1,097,392.96	12,685,936.25	16,071,432.28	12,228,721.85	18,536,454.30	0.00	69,479,776.36
Depreciation	0.00	6,566.61	179,103.13	481,026.33	920,594.04	691,870.07	765,629.55	0.00	3,044,789.73
Transfer in (out)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Written off	0.00	(8,866,405.33)	(1,276,496.09)	0.00	(909,398.55)	(907,811.90)	(4,606,170.04)	0.00	(16,566,281.91)
As at September 30, 2026	0.00	0.00	0.00	13,166,962.58	16,082,627.77	12,012,780.02	14,695,913.81	0.00	55,958,284.18
Allowance for impairment									
As at December 31, 2025	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Increase	0.00	0.00	0.00	0.00	0.00	0.00	247,172.89	0.00	247,172.89
As at September 30, 2026	0.00	0.00	0.00	0.00	0.00	0.00	247,172.89	0.00	247,172.89
Net book value									
As at December 31, 2025	7,324,162.50	117,944.99	3,974,011.14	2,774,776.85	2,644,239.25	2,154,289.20	12,403,935.77	1,816,360.00	33,209,719.70
As at September 30, 2026	0.00	0.00	0.00	3,415,193.04	2,419,292.08	4,081,508.43	9,881,615.06	0.00	19,797,608.61

(Signature)…….....Director

( )

14. PROPERTY, PLANT AND EQUIPMENT (CONT'D)

(Unit : Baht)

	Consolidated financial statements								
	December 31, 2025								
	Land	**Building**	**Building improvement**	**Temporary building**	**Office equipment**	**Office furniture**	**Vehicles**	**Assets under construction**	**Total**
Cost									
As at December 31, 2024	7,324,162.50	8,977,783.71	4,059,657.20	15,101,698.86	18,226,636.75	13,739,286.56	26,857,402.07	690,186.91	94,976,814.56
Acquisition	0.00	0.00	992,895.61	365,610.28	2,284,662.37	621,559.39	5,269,288.00	5,968,954.08	15,502,969.73
Transfer in (out)	0.00	0.00	1,601,888.56	1,944,578.20	0.00	1,296,314.23	0.00	(4,842,780.99)	0.00
Written off	0.00	0.00	0.00	(439,141.70)	(1,795,627.59)	(1,121,385.30)	0.00	0.00	(3,356,154.59)
As at December 31, 2025	7,324,162.50	8,977,783.71	6,654,441.37	16,972,745.64	18,715,671.53	14,535,774.88	32,126,690.07	1,816,360.00	107,123,629.70
Accumulated depreciation									
As at December 31, 2024	0.00	8,843,039.15	1,579,952.74	13,400,907.94	16,646,342.33	12,976,865.51	18,267,553.48	0.00	71,714,661.15
Depreciation	0.00	16,799.57	514,863.13	732,658.66	940,069.54	467,871.97	1,273,843.29	0.00	3,946,106.16
Transfer in (out)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Written off	0.00	0.00	(252,447.70)	0.00	(1,514,979.59)	(1,119,422.67)	0.00	0.00	(2,886,849.96)
As at December 31, 2025	0.00	8,859,838.72	1,842,368.17	14,133,566.60	16,071,432.28	12,325,314.81	19,541,396.77	0.00	72,773,917.35
Net book value									
As at December 31, 2024	7,324,162.50	134,744.56	2,479,704.46	1,700,790.92	1,580,294.42	762,421.05	8,589,848.59	690,186.91	23,262,153.41
As at December 31, 2025	7,324,162.50	117,944.99	4,812,073.20	2,839,179.04	2,644,239.25	2,210,460.07	12,585,293.30	1,816,360.00	34,349,712.35

(Signature)…….....Director

( )

14. PROPERTY, PLANT AND EQUIPMENT (CONT'D)

(Unit : Baht)

	Separate financial statements								
	December 31, 2025								
	Land	**Building**	**Building improvement**	**Temporary building**	**Office equipment**	**Office furniture**	**Vehicles**	**Assets under construction**	**Total**
Cost									
As at December 31, 2024	7,324,162.50	8,977,783.71	2,476,619.93	13,165,834.90	18,226,636.75	13,591,844.73	25,671,102.07	690,186.91	90,124,171.50
Acquisition	0.00	0.00	992,895.61	350,300.00	2,284,662.37	616,237.39	5,269,288.00	5,968,954.08	15,482,337.45
Transfer in (out)	0.00	0.00	1,601,888.56	1,944,578.20	0.00	1,296,314.23	0.00	(4,842,780.99)	0.00
Written off	0.00	0.00	0.00	0.00	(1,795,627.59)	(1,121,385.30)	0.00	0.00	(2,917,012.89)
As at December 31, 2025	7,324,162.50	8,977,783.71	5,071,404.10	15,460,713.10	18,715,671.53	14,383,011.05	30,940,390.07	1,816,360.00	102,689,496.06
Accumulated depreciation									
As at December 31, 2024	0.00	8,843,039.15	899,137.23	12,288,848.76	16,646,342.33	12,910,685.28	17,499,871.05	0.00	69,087,923.80
Depreciation	0.00	16,799.57	198,255.73	397,087.49	940,069.54	437,459.24	1,036,583.25	0.00	3,026,254.82
Transfer in (out)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Written off	0.00	0.00	0.00	0.00	(1,514,979.59)	(1,119,422.67)	0.00	0.00	(2,634,402.26)
As at December 31, 2025	0.00	8,859,838.72	1,097,392.96	12,685,936.25	16,071,432.28	12,228,721.85	18,536,454.30	0.00	69,479,776.36
Net book value									
As at December 31, 2024	7,324,162.50	134,744.56	1,577,482.70	876,986.14	1,580,294.42	681,159.45	8,171,231.02	690,186.91	21,036,247.70
As at December 31, 2025	7,324,162.50	117,944.99	3,974,011.14	2,774,776.85	2,644,239.25	2,154,289.20	12,403,935.77	1,816,360.00	33,209,719.70

(Signature)…….....Director

( )

14. PROPERTY, PLANT AND EQUIPMENT (CONT'D)

Depreciation (consolidated) for the nine-month periods ended September 30, 2026 and 2025, amounted to Baht 3,488,056.28 and Baht 2,790,426.43 respectively.

Depreciation (separate) for the nine-month periods ended September 30, 2026 and 2025, amounted to Baht 3,044,789.73 and Baht 2,091,410.93 respectively.

As at September 30, 2026, has fixed assets at cost of Baht 25,137,133.04 and net book value of Baht 2,944.00 which were fully depreciated but are still being (as at December 31, 2025, cost of Baht 26,013,744.30 and net book value of Baht 3,149.00).

During the third quarter of 2026, the Company has sold land, building and building improvement to related party in the amounts of Baht 41.07 million. The selling price is equal to the fair value of assets assessed by the independent appraiser and after the selling, the Company entered into lease those assets for using as head office for the period of 3 years.

15. RIGHT-OF-USE ASSETS

(Unit : Baht)

	Consolidated and Separate financial statements				
	September 30, 2026				
	Land	**Building**	**Equipment**	**Vehicles**	**Total**
Cost					
As at December 31, 2025	6,580,332.63	83,464,833.28	6,441,031.17	0.00	96,486,197.08
increase	1,028,130.13	5,801,602.09	0.00	2,022,562.34	8,852,294.56
write off	(662,126.20)	(3,577,060.86)	(1,820,847.01)	0.00	(6,060,034.07)
As at September 30, 2026	6,946,336.56	85,689,374.51	4,620,184.16	2,022,562.34	99,278,457.57
Accumulated depreciation					
As at December 31, 2025	4,409,786.41	42,845,617.20	4,247,887.96	0.00	51,503,291.57
Depreciation	529,523.70	6,964,086.90	372,296.20	162,611.67	8,028,518.47
write off	0.00	0.00	0.00	0.00	0.00
As at September 30, 2026	4,939,310.11	49,809,704.1	4,620,184.16	162,611.67	59,531,810.04
Net book value					
As at December 31, 2025	2,170,546.22	40,619,216.08	2,193,143.21	0.00	44,982,905.51
As at September 30, 2026	2,007,026.45	35,879,670.41	0.00	1,859,950.67	39,746,647.53
Write off depreciation for the period					
As at September 30, 2026	529,523.70	6,964,086.90	372,296.20	162,611.67	8,028,518.47
As at September 30, 2025	530,738.60	6,695,898.34	404,546.02	0.00	7,631,182.96

15. RIGHT-OF-USE ASSETS (CONT'D)

(Unit : Baht)

	Consolidated and Separate financial statements			
	December 31, 2025			
	Land	**Building**	**Equipment**	**Total**
Cost				
As at December 31, 2024	6,580,332.63	62,890,520.38	6,441,031.17	75,911,884.18
increase	0.00	20,584,482.93	0.00	20,584,482.93
write off	0.00	(10,170.03)	0.00	(10,170.03)
As at December 31, 2025	6,580,332.63	83,464,833.28	6,441,031.17	96,486,197.08
Accumulated depreciation				
As at December 31, 2024	3,700,190.79	33,803,478.52	3,707,011.41	41,210,680.72
Depreciation	709,595.62	9,051,781.29	540,876.55	10,302,253.46
write off	0.00	(9,642.61)	0.00	(9,642.61)
As at December 31, 2025	4,409,786.41	42,845,617.20	4,247,887.96	51,503,291.57
Net book value				
As at December 31, 2024	2,880,141.84	29,087,041.86	2,734,019.76	34,701,203.46
As at December 31, 2025	2,170,546.22	40,619,216.08	2,193,143.21	44,982,905.51
Write off depreciation for the year				
As at December 31, 2025	709,595.62	9,051,781.29	540,876.55	10,302,253.46
As at December 31, 2024	725,785.04	7,244,353.89	554,522.62	8,524,661.55

16. INTANGIBLE ASSETS

(Unit : Baht)

	Consolidated financial statements		
	September 30, 2026		
	Computer software	Computer software under installation	Total
Cost			
As at December 31, 2025	9,895,696.94	4,414,522.85	14,310,219.79
Acquisition	498,947.59	20,000.00	518,947.59
Transfer in (out)	364,440.00	(364,440.00)	0.00
Disposal or write off	0.00	(1,283,582.85)	(1,283,582.85)
As at September 30, 2026	10,759,084.53	2,786,500.00	13,545,584.53
Accumulated amortization			
As at December 31, 2025	4,002,678.98	0.00	4,002,678.98
Amortization for the period	872,969.12	0.00	872,969.12
Transfer in (out)	0.00	0.00	0.00
Disposal or write off	0.00	0.00	0.00
As at September 30, 2026	4,875,648.10	0.00	4,875,648.10
Net book value			
As at December 31, 2025	5,893,017.96	4,414,522.85	10,307,540.81
As at September 30, 2026	5,883,436.43	2,786,500.00	8,669,936.43
Amortization for the period			
As at September 30, 2026	872,969.12	0.00	872,969.12
As at September 30, 2025	695,630.62	0.00	695,630.62

16. INTANGIBLE ASSETS (CONT'D)

(Unit : Baht)

	Separate financial statements		
	September 30, 2026		
	Computer software	**Computer software under installation**	**Total**
Cost			
As at December 31, 2025	9,282,952.64	4,379,522.85	13,662,475.49
Acquisition	458,137.59	20,000.00	478,137.59
Transfer in (out)	329,440.00	(329,440.00)	0.00
Disposal or write off	0.00	(1,283,582.85)	(1,283,582.85)
As at September 30, 2026	10,070,530.23	2,786,500.00	12,857,030.23
Accumulated amortization			
As at December 31, 2025	3,750,709.08	0.00	3,750,709.08
Amortization for the period	819,430.93	0.00	819,430.93
Transfer in (out)	0.00	0.00	0.00
Disposal or write off	0.00	0.00	0.00
As at September 30, 2026	4,570,140.01	0.00	4,570,140.01
Net book value			
As at December 31, 2025	5,532,243.56	4,379,522.85	9,911,766.41
As at September 30, 2026	5,500,390.22	2,786,500.00	8,286,890.22
Amortization for the period			
As at September 30, 2026	819,430.93	0.00	819,430.93
As at September 30, 2025	641,382.03	0.00	641,382.03

16. INTANGIBLE ASSETS (CONT'D)

(Unit : Baht)

	Consolidated financial statements		
	December 31, 2025		
	Computer software	**Computer software under installation**	**Total**
Cost			
As at December 31, 2024	8,033,764.30	5,972,380.00	14,006,144.30
Acquisition	713,952.64	4,690,122.85	5,404,075.49
Transfer in (out)	1,147,980.00	(1,147,980.00)	0.00
Disposal or write off	0.00	(5,100,000.00)	(5,100,000.00)
As at December 31, 2025	9,895,696.94	4,414,522.85	14,310,219.79
Accumulated amortization			
As at December 31, 2024	3,035,785.09	0.00	3,035,785.09
Amortization for the year	966,893.89	0.00	966,893.89
Transfer in (out)	0.00	0.00	0.00
Disposal or write off	0.00	0.00	0.00
As at December 31, 2025	4,002,678.98	0.00	4,002,678.98
Allowance for impairment			
As at December 31, 2024	0.00	5,100,000.00	5,100,000.00
Increase	0.00	(5,100,000.00)	(5,100,000.00)
As at December 31, 2025	0.00	0.00	0.00
Net book value			
As at December 31, 2024	4,997,979.21	872,380.00	5,870,359.21
As at December 31, 2025	5,893,017.96	4,414,522.85	10,307,540.81
Amortization for the year			
As at December 31, 2025	966,893.89	0.00	966,893.89
As at December 31, 2024	943,106.65	0.00	943,106.65

(Signature)…….....Director

( )

16. INTANGIBLE ASSETS (CONT'D)

(Unit : Baht)

	Separate financial statements		
	December 31, 2025		
	Computer software	Computer software under installation	Total
Cost			
As at December 31, 2024	7,441,020.00	5,972,380.00	13,413,400.00
Acquisition	693,952.64	4,655,122.85	5,349,075.49
Transfer in (out)	1,147,980.00	(1,147,980.00)	0.00
Disposal or write off	0.00	(5,100,000.00)	(5,100,000.00)
As at December 31, 2025	9,282,952.64	4,379,522.85	13,662,475.49
Accumulated amortization			
As at December 31, 2024	2,856,623.18	0.00	2,856,623.18
Amortization for the year	894,085.90	0.00	894,085.90
Transfer in (out)	0.00	0.00	0.00
Disposal or write off	0.00	0.00	0.00
As at December 31, 2025	3,750,709.08	0.00	3,750,709.08
Allowance for impairment			
As at December 31, 2024	0.00	5,100,000.00	5,100,000.00
Increase	0.00	(5,100,000.00)	(5,100,000.00)
As at December 31, 2025	0.00	0.00	0.00
Net book value			
As at December 31, 2024	4,584,396.82	872,380.00	5,456,776.82
As at December 31, 2025	5,532,243.56	4,379,522.85	9,911,766.41
Amortization for the year			
As at December 31, 2025	894,085.90	0.00	894,085.90
As at December 31, 2024	873,569.41	0.00	873,569.41

17. PLEDGED DEPOSIT AT FINANCIAL INSTITUTION

As at September 30, 2026, the Group's has fixed deposit in the accompanying consolidated and separate financial statements amount of Million Baht 1.60 and Million Baht 0.10 respectively, is used as guarantee to the Office of Insurance Commission and guarantee against borrowings from bank and electricity usage, the brokerage guarantee with an insurer, guarantee the service rendering of a bank and also use as guarantee with the post office as mentioned in note 35 (as at December 31, 2025, the Group's has fixed deposit in the accompanying consolidated and separate financial statements amount of Million Baht 1.60 and Million Baht 0.10 respectively).

18. BANK OVERDRAFTS AND SHORT-TERM LOANS FROM FINANCIAL INSTITUTION

(Unit : Baht)

	Consolidated and Separate financial statements	
	September 30, 2026	**December 31, 2025**
Bank Overdrafts	6,100.50	31,541,370.63
Short-term loans - promissory notes	550,000,000.00	740,000,000.00
Total	550,006,100.50	771,541,370.63
Less Deferred loans issuing costs	(2,958,215.74)	(998,077.94)
Total	547,047,884.76	770,543,292.69

18.1 As at September 30, 2026 and December 31, 2025, the Company has overdrafts line with 5 banks totaling Baht 100 million These loans are guaranteed by using assets of related parties.

18.2 As at September 30, 2026 and December 31, 2025, has loans from 3 banks by issuing promissory notes due on term of payment for credit line total amount of Baht 740 million as detailed below:

18.2.1 Loans from the 1st Foreign bank for credit line amount of Baht 600 million were withdrawn in full leaving an outstanding balance of Baht 510 million. at the interest is charged at the rate of 2.15 - 2.20 per annum. These loans are guaranteed by related parties in foreign countries.

18.2.2 Loans from the 2nd bank for credit line amount of Baht 40 million were withdrawn in full at the interest is charged at the rate of 3.30 per annum. These loans are guaranteed by transferring the right on part of hire purchase receivable in note 6.

18.2.3 Loans from the 3rd bank for credit line amount of Baht 100 million no withdrawals were made under the loan facility at the interest is charged at the rate of 3.00 per annum. These loans are guaranteed by transferring the right on payment of hire purchase receivable as stated in note 6 and guaranteed by using assets of related parties.

19. TRADE AND OTHER CURRENT PAYABLES

(Unit : Baht)

	Consolidated financial statements		Separate financial statements	
	September 30, 2026	**December 31, 2025**	**September 30, 2026**	**December 31, 2025**
Credit payable	7,641,474.44	9,199,847.47	7,641,474.44	9,199,847.47
Accrued interest expenses	801,779.92	1,678,665.44	801,779.92	1,678,665.44
Advance receipt	12,093,352.42	34,244,683.00	9,879,728.45	28,869,810.21
Revenue Department payable	12,589,687.89	6,620,012.12	12,466,447.05	6,620,012.12
Accrued expenses	13,656,221.80	15,651,808.75	12,033,015.31	12,878,067.23
Others	3,481,047.90	9,318,502.58	3,344,064.85	8,468,817.54
Total	50,263,564.37	76,713,519.36	46,166,510.02	67,715,220.01

20. TRANSACTION WITH RELATED PERSONS AND PARTIES

Parts of assets, liabilities, revenues and expenses arose from the transactions with related persons and parties. These related transactions are as follows:

Relationship of the Group and related persons is summarized as follows:

Related person name	**Relationship**	**Particulars and pricing policy**
Mr. Preecha Veeraphong	Major shareholder	Loans is repayable on maturity, interest is prepaid at the rate of 4.15 per annum.
Mr. Danucha Veeraphong	Major shareholder and chief executive officer	Loans is repayable on maturity, interest is prepaid at the rate of 3.50 - 4.40 per annum.
Mr. Prapakorn Veeraphong	Major shareholder and managing director	At the lease liabilities as agreed, averaged by the independent appraiser.
Premium Co., Ltd. (Formerly Premium Financial Services Co., Ltd.) (Japaneses)	Shareholder at. 25.20 % shareholding	Borrowing guarantee fee at the rate of 0.85 per annum.
Hightechland Chonburee (2002) Co., Ltd.	Common directorship	Lease liabilities at the agreed price.

20. TRANSACTION WITH RELATED PERSONS AND PARTIES (CONT'D)

Related person name	Relationship	Particulars and pricing policy
ECL Asset Co., Ltd.	Associate	Rental income at the agreed price.
Mighty Broker Co., Ltd.	Subsidiaries	Rental income at the agreed price. Commission income at the agreed price.
Ngernheng Co., Ltd.	Shareholder and director of the company are close relatives of the managing director of the parent company	Rental income at the agreed price. Commission expense at the agreed price.
T B J Trans Co., Ltd. (Formerly Marvel Transport Co., Ltd.)	Common directorship (Ended February 26, 2025)	Hire purchase receivables shall apply an interest rate as determined by the Credit Sub-Committee, which is closely aligned with that of general. customers.
Premium Asset Management (Thailand) Co., Ltd.	Joint Major shareholders	Service fees at the agreed price.
Verapongland (2026) Co., Ltd.	Common shareholders and directors	Purchasing price of land, building and building improvement are determined by reference to fair value of assets assessed by the independent appraiser. Lease liabilities (leased building), the rental rate is based on the mutually agreed price which is the normal business price. Borrowing guarantee fee at the rate of 1.50 per annum based on the selling price of the land and building.

(Signature)…….....Director

( )

20. TRANSACTION WITH RELATED PERSONS AND PARTIES (CONT'D)

20.1 Short-term loans from related person

(Unit : Baht)

	Consolidated and Separate financial statements			
	Balance as at December 31, 2025	**Increase**	**Decrease**	**Balance as at September 30, 2026**
Mr. Danucha Veeraphong	10,000,000.00	0.00	(10,000,000.00)	0.00
Less Prepaid interest expenses	(46,176.00)	0.00	46,176.00	0.00
Total	9,953,824.00			0.00

As at September 30, 2026, no short-term loans from related person.

20.2 Other current receivables

(Unit : Baht)

	Consolidated and Separate financial statements	
	September 30, 2026	**December 31, 2025**
Premium Co., Ltd.		
Borrowing guarantee fee	2,958,215.74	998,077.94
Verapongland (2026) Co., Ltd.		
Borrowing guarantee fee	1,573,280.38	0.00

20.3 Lease liabilities

(Unit : Baht)

	Consolidated and Separate financial statements	
	September 30, 2026	**December 31, 2025**
Hightechland Chonburee (2002) Co., Ltd.	4,515,701.98	3,603,657.34
Mr. Prapakorn Veeraphong	4,658,826.34	3,060,852.64
Verapongland (2026) Co., Ltd.	8,322,078.93	0.00

(Signature)…….....Director

( )

20. TRANSACTION WITH RELATED PERSONS AND PARTIES (CONT'D)

20.4 Revenues and expenses are as follows:

(Unit : Baht)

	Consolidated financial statements		Separate financial statements	
	For the three-month periods ended			
	September 30, 2026	September 30, 2025	September 30, 2026	September 30, 2025
ECL Asset Co., Ltd.				
Rental income	120,000.00	120,000.00	120,000.00	120,000.00
Premium Co., Ltd.				
Borrowing guarantee fee	2,141,784.26	1,948,689.28	2,141,784.26	1,948,689.28
Mighty Broker Co., Ltd.				
Service agreements income	0.00	0.00	4,500,000.00	4,500,000.00
Ngernheng Co., Ltd.				
Rental income	0.00	0.00	0.00	0.00
Mr. Preecha Veeraphong				
Interest paid	0.00	0.00	0.00	0.00
Mr. Danucha Veeraphong				
Interest paid	0.00	249,848.14	0.00	249,848.14
Mr. Prapakorn Veeraphong				
Interest paid	42,011.66	42,212.71	42,011.66	42,212.71
Hightechland Chonburee (2002) Co., Ltd.				
Interest paid	45,942.37	42,478.31	45,942.37	42,478.31
Premium Asset Management (Thailand) Co., Ltd.				
Service agreements expense	435,000.00	530,000.00	435,000.00	530,000.00
Verapongland (2026) Co., Ltd.				
Share of profit on sale of assets under the lease back right.	0.00	00.00	0.00	0.00

20. TRANSACTION WITH RELATED PERSONS AND PARTIES (CONT'D)

20.4 Revenues and expenses are as follows (Cont'd) :

(Unit : Baht)

	Consolidated financial statements		Separate financial statements	
	For the nine-month periods ended			
	September 30, 2026	September 30, 2025	September 30, 2026	September 30, 2025
ECL Asset Co., Ltd.				
Rental income	360,000.00	360,000.00	360,000.00	360,000.00
Premium Co., Ltd.				
Borrowing guarantee fee	3,139,862.20	3,726,168.34	3,139,862.20	3,726,168.34
Mighty Broker Co., Ltd.				
Service agreements income	0.00	0.00	13,500,000.00	13,500,000.00
Ngernheng Co., Ltd.				
Rental income	0.00	20,000.00	0.00	20,000.00
Mr. Preecha Veeraphong				
Interest paid	0.00	236,154.32	0.00	236,154.32
Mr. Danucha Veeraphong				
Interest paid	46,176.00	858,951.26	46,176.00	858,951.26
Mr. Prapakorn Veeraphong				
Interest paid	122,827.58	136,962.18	122,827.58	136,962.18
Hightechland Chonburee (2002) Co., Ltd.				
Interest paid	127,475.35	136,607.08	127,475.35	136,607.08
Premium Asset Management (Thailand) Co., Ltd.				
Service agreements expense	1,465,000.00	1,370,000.00	1,465,000.00	1,370,000.00
Verapongland (2026) Co., Ltd.				
Share of profit on sale of assets under the lease back right.	21,365,692.73	0.00	21,365,692.73	0.00

21. LONG-TERM LOANS FROM FINANCIAL INSTITUTIONS

Loans from 3 banks consist of:

	As at September 30, 2026 (Unit : Million Baht)			(Unit : Baht)	
	Credit amount	Credit remaining	Interest rate	September 30, 2026	December 31, 2025
1st bank	500.00	146.98	4.25% to 5.20%, MLR – 1.75%	353,020,500.00	425,738,000.00
2nd bank	2,200.00	300.00	Fixed Rate (IRS) (4.25 to 5.68%) MLR – (2.30% to 2.45%)	905,969,000.00	1,106,047,000.00
3rd bank	1,550.00	266.07	MLR – (2.625% to 3.125%)	717,914,000.00	831,122,000.00
Total	4,250.00	713.05		1,976,903,500.00	2,362,907,000.00
Less Deferred loans issuing costs				(4,277,770.44)	(2,866,392.23)
Net				1,972,625,729.56	2,360,040,607.77
Less Current portion of long-term debts				(880,007,469.35)	(908,142,565.50)
Long-term loans from financial institutions				1,092,618,260.21	1,451,898,042.27

(Signature)…….....Director

( )

21. LONG-TERM LOANS FROM FINANCIAL INSTITUTIONS (CONT'D)

The loans agreement have various limitation that must comply with the maintain of financial ratio etc.

Moments in long-term loan for the nine-month periods ended September 30, 2026, are as follows:

(Unit : Baht)

	Consolidated and Separate financial statements
Balance as at December 31, 2025	2,362,907,000.00
Additional proceeds during the period	360,000,000.00
Repayment during the period	(746,003,500.00)
Balance as at September 30, 2026	1,976,903,500.00

21.1 The first bank, loans from bank amount of Baht 500 million and which were withdrawn. When the repayment is made that the credit line can be reutilized (remaining is Baht 146.98 million). These loans are guaranteed by transferring the right on part of hire purchase receivable as stated in note 6.

21.2 The second bank, loans from bank amount of Baht 2,200 million which were gradually withdrawn of each not exceeds 75% of hire purchase receivable. The principal and interest are monthly repayable within 4 years from the loans withdrawal date. Credit line total amount of Baht 1,900 million which were withdrawn in fully amount divided into credit line amount of Baht 1,000 million and credit line amount of Baht 300 million and credit line amount of Baht 600 million and credit line amount of Baht 300 million (remaining is Baht 300 million). The loans are guaranteed by transferring the right on payment of hire purchase receivable as stated in note 6 and Guaranteed by using assets of related parties.

21.3 The third bank, loans from bank amount of Baht 1,550 million which were gradually withdrawn of each not exceeds 75% of hire purchase receivable under hire purchase agreement. The principal and interest are monthly repayable within 4 years from the loans withdrawal date. Credit line total amount of Baht 1,550 million divided into credit line amount of Baht 850 million and credit line amount of Baht 400 million were already withdrawn, when the repayment is made that the withdrawal can be renewed (remaining is Baht 116.07 million) and credit line amount Baht 300 million were already withdrawn (remaining is Baht 150 million). The loans are guaranteed by transferring the right on payment of some hire purchase receivable as stated in note 6.

22. LEASE LIABILITIES

(Unit : Baht)

	Consolidated and Separate financial statements	
	September 30, 2026	**December 31, 2025**
Lease liabilities	50,804,357.83	51,118,752.86
Less: Deferred interest expense	(4,649,250.44)	(5,534,253.15)
Total	46,155,107.39	45,584,499.71
Less: Current portion of lease liabilities	(11,246,936.33)	(9,456,930.75)
Lease liabilities - net of current portion	34,908,171.06	36,127,568.96

The Group has entered into the land lease agreements, lease agreements to lease building and lease agreements to lease equipment for use in their operation. The terms of the agreements are generally between 3 to 6 years.

Future minimum lease payments required under the lease agreements were as follows:

(Unit : Baht)

	Consolidated and Separate financial statements			
	September 30, 2026			
	Less than 1 year	**Over 1 - 5 years**	**Over 5 years**	**Total**
Future minimum lease payments	13,146,820.42	37,657,537.41	0.00	50,804,357.83
Deferred interest expenses	(1,899,884.09)	(2,749,366.35)	0.00	(4,649,250.44)
Present value of future minimum lease payments	11,246,936.33	34,908,171.06	0.00	46,155,107.39

(Unit : Baht)

	Consolidated and Separate financial statements			
	December 31, 2025			
	Less than 1 year	**Over 1 - 5 years**	**Over 5 years**	**Total**
Future minimum lease payments	11,457,197.28	37,397,973.38	2,263,582.20	51,118,752.86
Deferred interest expenses	(2,000,266.53)	(3,507,658.49)	(26,328.13)	(5,534,253.15)
Present value of future minimum lease payments	9,456,930.75	33,890,314.89	2,237,254.07	45,584,499.71

(Signature)…….....Director

( )

23. NON-CURRENT PROVISIONS FOR EMPLOYEE BENEFIT

The changes in present value of employee benefit obligations for the nine-month periods ended September 30, 2026 and 2025, as follows:

(Unit : Baht)

	Consolidated financial statements	
	September 30, 2026	**September 30, 2025**
Non-current provisions for employee benefit as at January 1	43,200,940.82	33,813,662.62
Recognition in profit or loss :		
Current cost of service and interest	3,360,553.87	3,356,821.83
Employee compensation - Layoff	(21,571.61)	0.00
Recognition in other comprehensive income :		
Actuarial loss for the period	1,248,519.00	7,893,359.00
Non-current provisions for employee benefit as at September 30	47,788,442.08	45,063,843.45

(Unit : Baht)

	Separate financial statements	
	September 30, 2026	**September 30, 2025**
Non-current provisions for employee benefit as at January 1	42,345,311.00	32,876,315.80
Recognition in profit or loss :		
Current cost of service and interest	3,219,146.89	3,184,772.24
Employee compensation – Layoff	(21,571.61)	0.00
Recognition in other comprehensive income :		
Actuarial loss for the period	1,248,519.00	7,893,359.00
Non-current provisions for employee benefit as at September 30	46,791,405.28	43,954,447.04

(Signature)…….....Director

( )

23. NON-CURRENT PROVISIONS FOR EMPLOYEE BENEFIT (CONT'D)

Long-term employee benefit expense for the nine-month periods ended September 30, 2026 and 2025 presented in statement of comprehensive income.

Actuarial assumptions to use for calculation:

	2026	**2025**
	Percentage	**Percentage**
Discount rate	2.46	2.32
Salary increase rate	5.59	4.23
Mortality rate	Thailand TMO2017 tables	Thailand TMO2017 tables

The result of sensitivity analysis for significant assumptions that affect the present value of the long-term employee benefit obligations as at September 30, 2026, are summarized below:

(Unit : Baht)

	Increase	**Decrease**
Discount rate (changed at 0.5%)	(1,545,578.00)	1,641,821.00
Salary increase rate (changed at 0.5%)	1,505,412.00	(1,432,827.00)
Turnover rate (changed at 1.0%)	(3,211,790.00)	3,598,919.00

(Signature)…….....Director

( )

24. OTHER NON-CURRENT LIABILITIES

(Unit : Baht)

	Consolidated and Separate financial statements	
	September 30, 2026	December 31, 2025
Provisions for dismantlement	3,391,436.92	3,267,599.70

25. SHARE CAPITAL

Reconciliation of issued and paid-up share capital

	Registered ordinary shares		Issued and paid-up ordinary shares		
	Number of share (Share)	Amount (Baht)	Number of share (Share)	Paid-up share capital (Baht)	Premium on share capital (Baht)
As at January 1, 2026	1,664,460,561	1,664,460,561.00	1,664,460,561	1,664,460,561.00	446,390,417.40
Share capital decreased	0.00	0.00	0.00	0.00	0.00
Share capital increased	0.00	0.00	0.00	0.00	0.00
Increase from exercised of warrants	0.00	0.00	0.00	0.00	0.00
As at September 30, 2026	1,664,460,561	1,664,460,561.00	1,664,460,561	1,664,460,561.00	446,390,417.40

25.1 On February 17, 2025, At the Extraordinary General Meeting of Shareholders No. 1/2025, the resolutions are the resolution to decrease its share capital from registered shares amount of Baht 1,478,478,669 to new registered shares amount of Baht 1,108,860,561 by cutting unissued 369,618,108 shares of Baht 1 each. , the Group has decrease its share capital from registered shares with the Ministry of Commerce on February 18, 2025.

25.2 On February 17, 2025, At the Extraordinary General Meeting of Shareholders No. 1/2025, the resolution to increase its share capital from registered shares amount of Baht 1,108,860,561 to new registered shares amount of Baht 1,664,460,561 to support the issuance and offering of the Company's additional shares capital allocated to the Private Placement, by issuing new ordinary shares for Premium Co., Ltd. 137,800,000 shares at a par value of Baht 1 per share. The offering price is Baht 1.30 per share and issuing new ordinary shares for GR Management (Thailand) Co., Ltd 417,800,000 shares at a par value of Baht 1 per share. The offering price is Baht 1.30 per share. The Group has received the payment for such share capital and registered the increase its share capital with the Ministry of Commerce on February 25, 2025.

26. LEGAL RESERVE

According to the Public Company Limited Act B.E. 2535, the Company is required to set aside a legal reserve at least 5% of annual net profit after deduction with deficit brought forwards (if any) until the reserve reach an amount of 10% of the authorized share capital. Such legal real reserve is not available for dividend distribution.

27. DIVIDEND

27.1 At the Annual General Meeting of shareholders for the year 2026 held on April 24, 2026, passed the resolution to pay dividend from profit for the year 2025, at Baht 0.02 per share for 1,664,460,561 shares, totally amount to Baht 33.29 million. The dividend payment is made on May 18, 2026.

28. PROVIDENT FUND

The Company and employees have jointed to be member of provident fund in accordance with the Provident Fund Act B.E. 2530. Under the fund regulation, the employees have to contribute to the fund at the rate of 3% - 15% of their salaries and the Company's contribution at the rate of 3% - 10%. The benefits will be paid to the members upon the condition of length of work on their retirement, death or resignation from the members.
For the nine-month periods ended September 30, 2026 and 2025, the Company paid the contribution to the fund of Bath 5,724,430.00 and Baht 5,291,141.00 respectively.

29. DIRECTORS' REMUNERATION AND MANAGEMENT BENEFIT EXPENSES

29.1 Directors' remuneration

Directors' remuneration is contributed to directors of the Company under Section 90 of the Public Company Act excluding salaries and related fringe benefit paid to directors.

29.2 Management benefit expenses

Management benefit expenses focuses expenses relating to salaries, remunerations and other benefits to the directors and management, in accordance with the definitions of the Office of the Securities and Exchange Commission. Management under definition includes a chief executive officer, the next four executive levels immediately below that chief executive officer and all persons in positions comparable to these fourth executive levels.

30. FINANCIAL INSTRUMENTS

30.1 Fair value of financial instruments

Details of financial assets and liabilities, of which their carrying amounts differ materially from the fair value, are as follows.

(Unit: Million baht)

	Consolidated and Separate financial statements			
	September 30, 2026		December 31, 2025	
	Carrying amount	Fair value	Carrying amount	Fair value
Financial assets				
Hire purchase receivables	5,198.09	5,344.02	5,762.48	5,845.21
Loan receivables	64.93	65.77	52.82	55.71
Financial liabilities				
Short-term loans from related persons	0.00	0.00	9.95	9.93
Long-term loans	1,972.63	1,976.97	2,360.04	2,366.31

31. FINANCIAL INFORMATION BY SEGMENT

Operating segment information is reported in a manner consistent with the internal reports that are regularly reviewed by the chief decision maker in order to make decisions about the allocation of resources to the segment and assess its performance.

The Company's operation involve virtually a single credit providing business in the form of hire purchasing to ordinary person and juristic person and operated in one geographical segment in domestic, hence, all of revenues, gain and assets presented in the financial statements are related to the said business and geographical segment.

32. EXPENSES ANALYZED BY NATURE

The significant expenses analyzed by nature are as follows:

(Unit : Baht)

	Consolidated financial statements		Separate financial statements	
	For the three-month periods ended			
	September 30, 2026	September 30, 2025	September 30, 2026	September 30, 2025
Employees benefit expenses	36,316,717.69	40,173,646.88	34,236,770.04	36,720,867.65
Directors' remuneration	742,000.00	622,000.00	742,000.00	622,000.00
Management benefit expenses	6,474,693.00	6,909,474.00	6,474,693.00	6,909,474.00
Depreciation	4,134,345.24	4,027,392.23	3,999,534.31	3,779,559.45
Amortized commission expenses	12,401,996.75	11,095,236.47	12,401,996.75	11,095,236.47
Loss (Reversal) of expected credit losses	46,424,234.69	42,019,646.58	46,424,234.69	42,019,646.58

(Unit : Baht)

	Consolidated financial statements		Separate financial statements	
	For the nine-month periods ended			
	September 30, 2026	September 30, 2025	September 30, 2026	September 30, 2025
Employees benefit expenses	110,781,541.25	106,077,135.39	104,259,869.48	98,270,065.63
Directors' remuneration	2,226,000.00	2,028,000.00	2,226,000.00	2,028,000.00
Management benefit expenses	19,868,646.00	22,988,744.00	19,868,646.00	22,988,744.00
Depreciation	12,389,543.87	11,116,636.86	11,892,739.13	10,363,372.77
Amortized commission expenses	37,381,417.09	32,585,471.38	37,381,417.09	32,585,471.38
Loss (Reversal) of expected credit losses	89,848,839.35	95,371,545.18	89,848,839.35	95,371,545.18

(Signature)…….....Director

( )

33. INCOME TAX

33.1 Income tax expenses for the nine-month periods ended September 30, 2026 and 2025, can be summarized as follows:

(Unit : Baht)

	Consolidated financial statements		**Separate financial statements**	
	For the nine-month periods ended		**For the nine-month periods ended**	
	September 30, 2026	**September 30, 2025**	**September 30, 2026**	**September 30, 2025**
Current tax:				
Income tax for the period	33,765,897.35	22,455,589.28	30,780,567.23	16,467,894.89
Deferred tax:				
Deferred tax on temporary differences and reserved temporary differences	(5,673,090.93)	(626,268.75)	(5,673,090.93)	(626,268.75)
Income tax expenses presented in statement of comprehensive income	28,092,806.42	21,829,320.53	25,107,476.30	15,841,626.14
Income tax realized in other comprehensive income				
Deferred tax recognized to actuarial loss	249,703.80	1,578,671.80	249,703.80	1,578,671.80

(Signature)…….....Director

( )

33. INCOME TAX (CONT'D)

33.2 Reconciliation amount between income tax expenses and multiplication of accounting profits and tax rates used for the nine-month periods ended September 30, 2026 and 2025, can be presented as follows:

(Unit : Baht)

	Consolidated financial statements For the nine-month periods ended		**Separate financial statements For the nine-month periods ended**	
	September 30, 2026	**September 30, 2025**	**September 30, 2026**	**September 30, 2025**
Accounting profit before income tax	138,846,327.92	93,411,172.40	158,801,368.10	83,897,063.00
Income tax rates	20%	20%	20%	20%
Accounting profit before income tax multiply by tax rates	27,769,265.58	18,682,234.48	31,760,273.62	16,779,412.60
Taxable effect for:				
Prohibited taxable items	5,996,631.77	3,773,354.80	(979,706.39)	(311,517.71)
Temporary differences from effect of deferred income tax	(5,673,090.93)	(626,268.75)	(5,673,090.93)	(626,268.75)
Income tax expenses presented in statement of income	28,092,806.42	21,829,320.53	25,107,476.30	15,841,626.14
Effective income tax rate (%)	20.23%	23.37%	15.81%	18.88%

33 INCOME TAX (CONT'D)

33.3 Deferred tax assets and liabilities components as at September 30, 2026 and December 31, 2025, consist of the following transaction.

(Unit : Baht)

	Consolidated financial statements		Separate financial statements	
	September 30, 2026	**December 31, 2025**	**September 30, 2026**	**December 31, 2025**
Deferred tax assets				
Allowance for expected credit losses - hire purchase receivable	66,393,439.26	56,136,724.11	66,393,439.26	56,136,724.11
Allowance for expected credit losses - Loan receivables	720,722.95	444,052.67	720,722.95	444,052.67
Allowance for expected credit losses – Receivables under lawsuit	4,894,551.27	11,129,239.72	4,894,551.27	11,129,239.72
Allowance for expected credit losses - debt compromise receivables	127,468.20	131,868.20	127,468.20	131,868.20
Allowance for expected credit losses - debt mediation receivables	195,178.06	940,000.47	195,178.06	940,000.47
Allowance for expected credit losses - other receivables	59,265.80	59,265.80	59,265.80	59,265.80
Provision for impairment of assets – foreclosed	3,689,711.04	5,755,065.67	3,689,711.04	5,755,065.67
Non-current provisions for employee benefit	9,358,281.06	8,469,062.20	9,358,281.06	8,469,062.20
Provision for impairment of investment	776,524.45	776,524.45	1,492,260.00	1,492,260.00
Reserve for allowance for doubtful accounts – Accrued value added tax	237,620.24	189,483.68	237,620.24	189,483.68
Lease liabilities	9,231,021.48	9,116,899.94	9,231,021.48	9,116,899.94
Provision for impairment of assets – properties, plant and equipment	49,434.58	0.00	49,434.58	0.00
Total	95,733,218.39	93,148,186.91	96,448,953.94	93,863,922.46
Deferred tax liabilities				
Right-of-use assets (Installment - Accumulated depreciation)	7,949,329.50	8,996,581.11	7,949,329.50	8,996,581.11
Deferred commission	18,509,869.39	20,800,381.03	18,509,869.39	20,800,381.03
Total	26,459,198.89	29,796,962.14	26,459,198.89	29,796,962.14
Net	69,274,019.50	63,351,224.77	69,989,755.05	64,066,960.32

(Signature)…….....Director

( )

34. EARINGS PER SHARE

Basic earnings per share is determined by dividing the net profit (loss) for the period attributable to the shareholders (excluding other comprehensive income) by the weighted average number of common shares issued and paid-up during the period.

Diluted earnings per share is calculated by dividing the profit for the period attributable to shareholders (excluding other comprehensive income) by sum of the weighted average number of ordinary shares issue during the period which is increased shares by the weighted average number of additional ordinary shares that would result from the conversation of all dilutive potential ordinary shares to ordinary shares at the beginning of the year or at the potential ordinary shares issuance date.

Basic earnings per share for the three-month periods ended September 30, 2026 and 2025, can be presented as follows:

(Unit : Baht)

	Consolidated financial statements					
	For the three-month periods ended					
	September 30, 2026			**September 30, 2025**		
	Profit (Loss)	**Number of share**	**Earnings per share**	**Profit (Loss)**	**Number of share**	**Earnings per share**
Basis earnings per share	21,781,416.11	1,664,460,561	0.0131	24,180,552.73	1,441,309,741	0.0168

(Unit : Baht)

	Separate financial statements					
	For the three-month periods ended					
	September 30, 2026			**September 30, 2025**		
	Profit (Loss)	**Number of share**	**Earnings per share**	**Profit (Loss)**	**Number of share**	**Earnings per share**
Basis earnings per share	20,534,362.36	1,664,460,561	0.0123	25,651,588.61	1,441,309,741	0.0178

(Signature)…….....Director

( )

34. EARINGS PER SHARE (CONT'D)

Basic earnings per share for the nine-month periods ended September 30, 2026 and 2025, can be presented as follows:

(Unit : Baht)

	Consolidated financial statements					
	For the nine-month periods ended					
	September 30, 2026			September 30, 2025		
	Profit (Loss)	Number of share	Earnings per share	Profit (Loss)	Number of share	Earnings per share
Basis earnings per share	110,753,521.50	1,664,460,561	0.0665	71,581,851.87	1,441,309,741	0.0497

(Unit : Baht)

	Separate financial statements					
	For the nine-month periods ended					
	September 30, 2026			September 30, 2025		
	Profit (Loss)	Number of share	Earnings per share	Profit (Loss)	Number of share	Earnings per share
Basis earnings per share	133,693,891.80	1,664,460,561	0.0803	68,055,436.86	1,441,309,741	0.0472

(Signature)…….....Director

( )

35. COMMITMENT AND CONTINGENT LIABILITIES

35.1 As at September 30, 2026, contingent liabilities arising from bank's issuance of letter of guarantee for electricity usage and guarantee with the post office amount of Baht 96,700.00 (as at December 31, 2025, of Baht 96,700.00).

35.2 As at September 30, 2026, contingent liabilities from Office of Insurance Commission amount of Million Baht 1.00 (as at December 31, 2025, of Million Baht 1.00).

35.3 As at September 30, 2026, there is contingent liability arise from a brokerage guarantee with an insurer in the amount of Million Baht 0.20 (as at December 31, 2025, of Million Baht 0.20).

35.4 As at September 30, 2026, there is contingent liability arise from guarantee the service rendering of a bank in the amount of Million Baht 0.25 (as at December 31, 2025, of Million Baht 0.25).

35.5 As at September 30, 2026, liable on payment under rental agreement within 1 year in amount of Baht 0.76 million and over 1 year in amount of Baht 0.49 million (as at December 31, 2025, liable on payment under rental agreement within 1 year in amount of Baht 0.80 million and over 1 year in amount of Baht 0.80 million).

35.6 As at September 30, 2026, the Company was sued for claiming damages in the amount of Baht 0.50 million in the breach of contract. The case is currently pending the Courts' trial.

36. CAPITAL MANAGEMENT

The objective of financial management is to preserve the ability to continue its operation as a going concern and capital structure to be properly appropriated.

As at September 30, 2026, the Company has debt to equity ratio as summarized below:

	Consolidated financial statements	Separate financial statements
Debt to equity ratio	0.95	0.95

(Signature)…….....Director

( )

37. RECLASSIFICATIONS

The financial statements as at December 31, 2025, have been reclassified for comparison purpose to conform to the financial statements as at September 30, 2026 , as follows:

(Unit : Baht)

	Consolidated financial statements		
	Before reclassify		**After reclassify**
	Debit/(Credit)	**Reclassify**	**Debit/(Credit)**
Statement of financial position			
As at December 31, 2025			
Trade and other current payables	(79,981,119.06)	3,267,599.70	(76,713,519.36)
Other non-current liabilities	0.00	(3,267,599.70)	(3,267,599.70)

(Unit : Baht)

	Separate financial statements		
	Before reclassify		**After reclassify**
	Debit/(Credit)	**Reclassify**	**Debit/(Credit)**
Statement of financial position			
As at December 31, 2025			
Trade and other current payables	(70,982,819.71)	3,267,599.70	(67,715,220.01)
Other non-current liabilities	0.00	(3,267,599.70)	(3,267,599.70)

38. INTERIM FINANCIAL INFORMATION APPROVAL

These interim financial information were approved and authorized for issue by the Company's Board of directors on November 11, 2026.

(Signature)…….....Director

( )