THITIKORN PUBLIC COMPANY LIMITED
AND ITS SUBSIDIARIES

Interim Financial Information

For the Period Ended June 30, 2026

and Review Report on Interim Financial Information

Performed by Certified Public Accountant

M.R. & ASSOCIATES CO., LTD.

Certified Public Accountants

REVIEW REPORT ON INTERIM FINANCIAL INFORMATION PERFORMED BY CERTIFIED PUBLIC ACCOUNTANT

To the Board of Directors of Thitikorn Public Company Limited

I have reviewed the accompanying consolidated statement of financial position of Thitikorn Public Company Limited and its subsidiaries as at June 30, 2026, and the consolidated statements of comprehensive income for the three-month and six-month periods then ended, consolidated statement of changes in shareholders' equity and consolidated statement of cash flows for the six-month period then ended, and the condensed notes to the consolidated financial statements. I have also reviewed the accompanying separate statement of financial position of Thitikorn Public Company Limited as at June 30, 2026, and the separate statements of comprehensive income for the three-month and six-month periods then ended, separate statement of changes in shareholders' equity and separate statement of cash flows for the six-month period then ended, and the condensed notes to the separate financial statements. Management is responsible for the preparation and presentation of this interim financial information in accordance with Thai Accounting Standard No. 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 Engagement 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.

Conclusion

Based on my review, 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".

(Ms. Kornthip Wanichwisedkul)
Certified Public Accountant
Registration No. 6947

M.R. & ASSOCIATES CO., LTD.
Bangkok
August 11, 2026

THITIKORN PUBLIC COMPANY LIMITED AND ITS SUBSIDIARIES

STATEMENTS OF FINANCIAL POSITION

AS AT JUNE 30, 2026 AND DECEMBER 31, 2025

ASSETS

		In Thousand Baht			
		Consolidated financial statements		Separate financial statements	
	Note	June 30, 2026 (Unaudited) (Reviewed)	December 31, 2025 (Audited)	June 30, 2026 (Unaudited) (Reviewed)	December 31, 2025 (Audited)
CURRENT ASSETS					
Cash and cash equivalents		646,859	964,158	426,658	699,525
Trade receivables					
- Current portion of hire-purchase contract receivables - net	4	958,151	812,129	325,282	235,576
- Current portion of loan receivables - net	4	41,205	58,169	-	-
- Current portion of nano finance receivables - net	4	101	553	-	-
- Short-term loan receivables		22,161	31,079	22,161	31,079
Other current receivables	5, 20	56,789	33,522	39,750	18,802
Receivables from and short-term loans to related parties	3	-	-	190,297	188,206
Current portion of loans to other parties	6	3,652	3,001	3,652	3,001
Merchandises		2,777	3,273	2,777	3,273
Assets foreclosed - net		21,468	11,047	4,798	2,526
Other current financial assets	7	1,322,696	1,548,395	742,696	968,395
Total current assets		3,075,859	3,465,326	1,758,071	2,150,383

The accompanying condensed notes are an integral part of these financial statements.

THITIKORN PUBLIC COMPANY LIMITED AND ITS SUBSIDIARIES

STATEMENTS OF FINANCIAL POSITION

AS AT JUNE 30, 2026 AND DECEMBER 31, 2025

ASSETS (Continued)

		In Thousand Baht			
		Consolidated financial statements		Separate financial statements	
	Note	June 30, 2026 (Unaudited) (Reviewed)	December 31, 2025 (Audited)	June 30, 2026 (Unaudited) (Reviewed)	December 31, 2025 (Audited)
NON-CURRENT ASSETS					
Restricted deposits at financial institutions		33,175	32,814	-	-
Other non-current financial assets	8	1,117,000	1,012,000	956,000	891,000
Investments in subsidiaries accounted for using the cost method		-	-	326,478	326,478
Hire-purchase contract receivables - net	4	1,133,417	747,582	454,346	203,655
Loan receivables - net	4	5,972	6,356	-	-
Other non-current receivables	20	14,222	11,027	3,507	2,226
Loans to other parties	6	12,503	13,683	12,503	13,683
Property for lease - net	9	86,248	117,789	70,760	102,101
Assets not used in operations		12,681	12,772	4,198	4,198
Property, plant and equipment - net		50,836	51,858	23,205	24,442
Right-of-use assets - net	20	61,447	73,410	42,074	52,764
Intangible assets - net		182	240	173	210
Deferred tax assets - net	10	72,327	65,089	55,216	51,322
Other non-current assets	20	33,515	33,564	28,630	29,206
Total non-current assets		2,633,525	2,178,184	1,977,090	1,701,285
TOTAL ASSETS		5,709,384	5,643,510	3,735,161	3,851,668

The accompanying condensed notes are an integral part of these financial statements.

THITIKORN PUBLIC COMPANY LIMITED AND ITS SUBSIDIARIES

STATEMENTS OF FINANCIAL POSITION

AS AT JUNE 30, 2026 AND DECEMBER 31, 2025

LIABILITIES AND SHAREHOLDERS' EQUITY

		In Thousand Baht			
		Consolidated financial statements		Separate financial statements	
		June 30, 2026 (Unaudited) (Reviewed)	December 31, 2025 (Audited)	June 30, 2026 (Unaudited) (Reviewed)	December 31, 2025 (Audited)
	Note				
CURRENT LIABILITIES					
Bank overdrafts and short-term borrowings from financial institutions		71,138	31,715	2	40
Trade and other current payables	11	126,567	129,110	82,968	86,277
Current portion of long-term borrowings		23,821	9,095	-	-
Current portion of lease liabilities		25,286	27,434	16,617	18,858
Corporate income tax payable		20,531	22,281	-	-
Total current liabilities		267,343	219,635	99,587	105,175
NON-CURRENT LIABILITIES					
Long-term borrowings		18,032	1,453	-	-
Lease liabilities		30,605	38,650	20,118	27,922
Provisions for employee benefits	12	33,601	38,088	29,613	33,627
Total non-current liabilities		82,238	78,191	49,731	61,549
Total liabilities		349,581	297,826	149,318	166,724

The accompanying condensed notes are an integral part of these financial statements.

THITIKORN PUBLIC COMPANY LIMITED AND ITS SUBSIDIARIES

STATEMENTS OF FINANCIAL POSITION

AS AT JUNE 30, 2026 AND DECEMBER 31, 2025

LIABILITIES AND SHAREHOLDERS' EQUITY (Continued)

	In Thousand Baht			
	Consolidated financial statements		Separate financial statements	
	June 30, 2026 (Unaudited) (Reviewed)	December 31, 2025 (Audited)	June 30, 2026 (Unaudited) (Reviewed)	December 31, 2025 (Audited)
SHAREHOLDERS' EQUITY				
Share capital - common shares, Baht 1 par value				
Authorized share capital				
- 500,000,000 shares, Baht 1 par value	500,000	500,000	500,000	500,000
Issued and fully paid-up share capital				
- 500,000,000 shares, Baht 1 par value	500,000	500,000	500,000	500,000
Premium on common shares	972,987	972,987	972,987	972,987
Retained earnings				
- Appropriated for legal reserve	50,000	50,000	50,000	50,000
- Unappropriated	3,922,351	3,959,401	2,062,856	2,161,957
Other components of shareholders' equity	(96,523)	(146,205)	-	-
Equity attributable to owners of the parent	5,348,815	5,336,183	3,585,843	3,684,944
Non-controlling interests	10,988	9,501	-	-
Total shareholders' equity	5,359,803	5,345,684	3,585,843	3,684,944
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	5,709,384	5,643,510	3,735,161	3,851,668

The accompanying condensed notes are an integral part of these financial statements.

THITIKORN PUBLIC COMPANY LIMITED AND ITS SUBSIDIARIES (UNAUDITED)

STATEMENTS OF COMPREHENSIVE INCOME (REVIEWED)

FOR THE THREE-MONTH PERIODS ENDED JUNE 30, 2026 AND 2025

		In Thousand Baht			
		Consolidated financial statements		Separate financial statements	
	Note	2026	2025	2026	2025
REVENUES					
Interest income on hire purchase		127,944	111,556	37,084	29,387
Revenue from letting of motorcycle		14,022	22,864	14,022	22,864
Interest income on loan receivables		4,148	5,165	1,018	303
Interest income on nano finance		16	192	-	-
Sales of merchandises		5,512	-	5,512	-
Other income	13	65,162	68,836	42,916	47,210
Total revenues		216,804	208,613	100,552	99,764
EXPENSES					
Cost of letting of motorcycle		6,157	12,525	6,157	12,525
Cost of sales		4,552	-	4,552	-
Administrative expenses		149,397	133,766	97,888	100,717
Bad debt and loss on impairment of trade receivables		21,235	23,622	3,888	2,616
Total expenses		181,341	169,913	112,485	115,858
Profit (loss) from operating activities		35,463	38,700	(11,933)	(16,094)
Finance income		14,365	12,669	15,610	13,385
Finance costs		(3,198)	(3,058)	(494)	(278)
Profit (loss) before income tax		46,630	48,311	3,183	(2,987)
Tax income (expense)	14	(6,134)	(9,295)	2,519	(1,414)
Profit (loss) for the period		40,496	39,016	5,702	(4,401)

The accompanying condensed notes are an integral part of these financial statements.

THITIKORN PUBLIC COMPANY LIMITED AND ITS SUBSIDIARIES (UNAUDITED)

STATEMENTS OF COMPREHENSIVE INCOME (Continued) (REVIEWED)

FOR THE THREE-MONTH PERIODS ENDED JUNE 30, 2026 AND 2025

	In Thousand Baht			
	Consolidated financial statements		Separate financial statements	
	2026	2025	2026	2025
Other comprehensive income (loss)				
Item that will be reclassified subsequently				
to profit or loss				
- Currency translation differences of subsidiaries	11,928	(39,974)	-	-
Total comprehensive income (loss)				
for the period	52,424	(958)	5,702	(4,401)
Profit (loss) for the period attributable to:				
Equity holders of the parent	39,817	38,449	5,702	(4,401)
Non-controlling interests	679	567	-	-
	40,496	39,016	5,702	(4,401)
Total comprehensive income (loss)				
for the period attributable to:				
Equity holders of the parent	51,806	(1,206)	5,702	(4,401)
Non-controlling interests	618	248	-	-
	52,424	(958)	5,702	(4,401)
Basic earnings (loss) per share (In Baht)	0.080	0.077	0.012	(0.009)
Weighted average number of common shares				
(In Thousand shares)	500,000	500,000	500,000	500,000

The accompanying condensed notes are an integral part of these financial statements.

THITIKORN PUBLIC COMPANY LIMITED AND ITS SUBSIDIARIES (UNAUDITED)

STATEMENTS OF COMPREHENSIVE INCOME (REVIEWED)

FOR THE SIX-MONTH PERIODS ENDED JUNE 30, 2026 AND 2025

		In Thousand Baht			
		Consolidated financial statements		Separate financial statements	
	Note	2026	2025	2026	2025
REVENUES					
Interest income on hire purchase		237,984	234,832	64,019	70,202
Revenue from letting of motorcycle		29,617	44,473	29,617	44,473
Interest income on loan		8,773	9,619	2,026	317
Interest income on nano finance		54	462	-	-
Sales of merchandises		12,611	-	12,611	-
Other income	13	136,683	174,786	84,432	113,810
Total revenues		425,722	464,172	192,705	228,802
EXPENSES					
Cost of letting of motorcycle		13,056	24,150	13,056	24,150
Cost of sales		10,465	-	10,465	-
Administrative expenses		295,946	305,143	186,151	227,649
Bad debt and loss on impairment of trade receivables		49,914	41,403	15,775	8,051
Total expenses		369,381	370,696	225,447	259,850
Profit (loss) from operating activities		56,341	93,476	(32,742)	(31,048)
Finance income		28,282	25,054	30,812	26,383
Finance costs		(5,564)	(7,091)	(1,065)	(665)
Profit (loss) before income tax		79,059	111,439	(2,995)	(5,330)
Tax income (expense)	14	(14,779)	(19,218)	3,894	(5,167)
Profit (loss) for the period		64,280	92,221	899	(10,497)

The accompanying condensed notes are an integral part of these financial statements.

	In Thousand Baht			
	Consolidated financial statements		Separate financial statements	
	2026	2025	2026	2025
Other comprehensive income (loss)				
Item that will be reclassified subsequently				
to profit or loss				
- Currency translation differences of subsidiaries	49,839	(40,624)	-	-
Total comprehensive income (loss)				
for the period	114,119	51,597	899	(10,497)
Profit (loss) for the period attributable to:				
Equity holders of the parent	62,950	90,915	899	(10,497)
Non-controlling interests	1,330	1,306	-	-
	64,280	92,221	899	(10,497)
Total comprehensive income (loss)				
for the period attributable to:				
Equity holders of the parent	112,632	50,556	899	(10,497)
Non-controlling interests	1,487	1,041	-	-
	114,119	51,597	899	(10,497)
Basic earnings (loss) per share (In Baht)	0.126	0.182	0.002	(0.021)
Weighted average number of common shares				
(In Thousand shares)	500,000	500,000	500,000	500,000

The accompanying condensed notes are an integral part of these financial statements.

THITIKORN PUBLIC COMPANY LIMITED AND ITS SUBSIDIARIES (UNAUDITED)

STATEMENTS OF CHANGES IN SHAREHOLDERS' EQUITY (REVIEWED)

FOR THE SIX-MONTH PERIODS ENDED JUNE 30, 2026 AND 2025

		Consolidated financial statements (In Thousand Baht)									
						Other components of shareholders' equity					
				Retained earnings		Currency	Gain on change	Total other	Equity		
		Issued and	Premium	Appropriated		translation	in proportion	components	attributable to		Total
		fully paid-up	on common	for		differences of	of investment	of shareholders'	owners of	Non-controlling	shareholders'
	Note	share capital	shares	legal reserve	Unappropriated	subsidiaries	in subsidiary	equity	the parent	interests	equity
Balance at January 1, 2026		500,000	972,987	50,000	3,959,401	(153,350)	7,145	(146,205)	5,336,183	9,501	5,345,684
Comprehensive income											
for the period											
Profit for the period		-	-	-	62,950	-	-	-	62,950	1,330	64,280
Other comprehensive income											
for the period		-	-	-	-	49,682	-	49,682	49,682	157	49,839
Total comprehensive income											
for the period		-	-	-	62,950	49,682	-	49,682	112,632	1,487	114,119
Dividends	15	-	-	-	(100,000)	-	-	-	(100,000)	-	(100,000)
Balance at June 30, 2026		500,000	972,987	50,000	3,922,351	(103,668)	7,145	(96,523)	5,348,815	10,988	5,359,803
Balance at January 1, 2025		500,000	972,987	50,000	3,974,036	(83,979)	7,145	(76,834)	5,420,189	7,899	5,428,088
Comprehensive income											
for the period											
Profit for the period		-	-	-	90,915	-	-	-	90,915	1,306	92,221
Other comprehensive loss											
for the period		-	-	-	-	(40,359)	-	(40,359)	(40,359)	(265)	(40,624)
Total comprehensive income											
(loss) for the period		-	-	-	90,915	(40,359)	-	(40,359)	50,556	1,041	51,597
Dividends	15	-	-	-	(100,000)	-	-	-	(100,000)	-	(100,000)
Balance at June 30, 2025		500,000	972,987	50,000	3,964,951	(124,338)	7,145	(117,193)	5,370,745	8,940	5,379,685

The accompanying condensed notes are an integral part of these financial statements.

THITIKORN PUBLIC COMPANY LIMITED AND ITS SUBSIDIARIES (UNAUDITED)

STATEMENTS OF CHANGES IN SHAREHOLDERS' EQUITY (REVIEWED)

FOR THE SIX-MONTH PERIODS ENDED JUNE 30, 2026 AND 2025

		Separate financial statements (In Thousand Baht)				
				Retained earnings		
	Note	Issued and fully paid-up share capital	Premium on common shares	Appropriated for legal reserve	Unappropriated	Total shareholders' equity
Balance at January 1, 2026		500,000	972,987	50,000	2,161,957	3,684,944
Total comprehensive income for the period		-	-	-	899	899
Dividends	15	-	-	-	(100,000)	(100,000)
Balance at June 30, 2026		500,000	972,987	50,000	2,062,856	3,585,843
Balance at January 1, 2025		500,000	972,987	50,000	2,345,918	3,868,905
Total comprehensive loss for the period		-	-	-	(10,497)	(10,497)
Dividends	15	-	-	-	(100,000)	(100,000)
Balance at June 30, 2025		500,000	972,987	50,000	2,235,421	3,758,408

The accompanying condensed notes are an integral part of these financial statements.

THITIKORN PUBLIC COMPANY LIMITED AND ITS SUBSIDIARIES (UNAUDITED)

STATEMENTS OF CASH FLOWS (REVIEWED)

FOR THE SIX-MONTH PERIODS ENDED JUNE 30, 2026 AND 2025

	In Thousand Baht			
	Consolidated financial statements		Separate financial statements	
	2026	2025	2026	2025
Cash flows from operating activities				
Profit (loss) for the period	64,280	92,221	899	(10,497)
Adjustments for				
Tax expense (income)	14,779	19,218	(3,894)	5,167
Depreciation and amortization	32,426	44,515	25,414	37,703
Provisions for employee benefits	1,588	1,381	1,381	1,248
Unrealized loss (gain) on exchange rate	-	-	(9,087)	8,980
Gain on remeasurement of lease liabilities	-	(339)	-	(339)
Bad debt and loss on impairment of trade receivables	49,914	41,403	15,775	8,051
Allowance for diminution in value of assets forclosed (reversal)	4,099	(3,076)	923	(2,435)
Allowance for impairment loss of property for lease	9,536	37,138	9,536	37,138
Loss on sales of property for lease	2,263	831	2,263	831
Profit from land expropriation - assets not used in operations	(1,857)	-	-	-
Gain on sales of equipment	(37)	(7,440)	(28)	(7,440)
Loss on write-off of equipment	-	28	-	-
Interest income from trade receivables	(246,811)	(244,913)	(66,045)	(70,519)
Other interest income	(28,282)	(25,054)	(30,812)	(26,383)
Interest expense	5,564	7,091	1,065	665
Decrease (increase) in operating assets				
Trade receivables - hire-purchase contract receivables	(570,013)	275,193	(347,382)	314,137
Trade receivables - loan receivables	17,033	(5,866)	-	-
Trade receivables - nano finance receivables	414	1,668	-	-
Short-term loan receivables	9,025	(10,533)	9,025	(10,533)
Other current receivables and other non-current receivables	(21,708)	6,098	(17,811)	7,143
Other receivables from related parties	-	-	(2,043)	3,889
Merchandises	269	-	269	-
Asset foreclosed	(15,297)	(679)	(3,673)	(3,314)
Other non-current assets	49	181	576	-

The accompanying condensed notes are an integral part of these financial statements.

	In Thousand Baht			
	Consolidated financial statements		Separate financial statements	
	2026	2025	2026	2025
Increase (decrease) in operating liabilities				
Trade and other current payables	(4,165)	(41,984)	(4,748)	(23,853)
Employee benefits paid	(6,075)	(15,364)	(5,395)	(14,604)
Net cash flows provided by (used in) operations	(683,006)	171,718	(423,792)	255,035
Interest received from trade receivables	240,755	250,291	62,604	75,016
Income tax paid	(26,846)	(14,305)	(3,476)	(3,607)
Net cash flows provided by (used in) operating activities	(469,097)	407,704	(364,664)	326,444
Cash flows from investing activities				
Decrease in other current financial assets	225,699	540,566	225,699	470,566
Decrease (increase) in restricted deposits at financial institutions	(361)	32	-	-
Increase in other non-current financial assets - debentures	(105,000)	(470,000)	(65,000)	(420,000)
Increase in short-term loans to related parties	-	-	-	(5,000)
Collections from short-term loans to related parties	-	-	9,000	16,000
Increase in loans to other parties	(1,040)	(9,561)	(1,040)	(9,561)
Collections from loans to other parties	1,569	11,935	1,569	11,935
Purchases of property for lease	-	(21,898)	-	(18,039)
Purchases of equipment	(1,439)	(557)	(337)	(322)
Decrease in right-of-use assets	-	547	-	547
Proceeds from sales of propperty for lease	2,394	3,563	2,394	3,563
Proceeds from land expropriation - assets not used in operations	1,948	-	-	-
Proceeds from sales of equipment	40	7,504	31	7,504
Other interest received	27,955	22,276	30,629	24,678
Net cash flows provided by investing activities	151,765	84,407	202,945	81,871

The accompanying condensed notes are an integral part of these financial statements.

	In Thousand Baht			
	Consolidated financial statements		Separate financial statements	
	2026	2025	2026	2025
Cash flows from financing activities				
Increase (decrease) in bank overdrafts and short-term borrowings from financial institutions	39,423	(20,713)	(38)	63
Increase in long-term borrowings	37,509	6,840	-	-
Repayments of long-term borrowings	(8,860)	(81,105)	-	-
Payments of lease liabilities - principal	(14,598)	(26,135)	(10,045)	(13,034)
Interest paid	(5,381)	(7,829)	(1,065)	(665)
Dividends paid	(100,000)	(100,000)	(100,000)	(100,000)
Net cash flows used in financing activities	(51,907)	(228,942)	(111,148)	(113,636)
Currency translation differences	51,940	(34,750)	-	-
Net increase (decrease) in cash and cash equivalents	(317,299)	228,419	(272,867)	294,679
Cash and cash equivalents at beginning of period	964,158	1,775,974	699,525	1,411,873
Cash and cash equivalents at end of period	646,859	2,004,393	426,658	1,706,552

The accompanying condensed notes are an integral part of these financial statements.

	In Thousand Baht			
	Consolidated financial statements		Separate financial statements	
	2026	2025	2026	2025
Supplemental disclosures of cash flow information				
a. Cash and cash equivalents at end of period				
Cash on hand	3,597	17,973	275	10,477
Cash at banks - current accounts	216,768	174,108	40,472	8,567
Cash at banks - savings accounts	296,494	1,092,312	255,911	1,067,508
Cash at banks - short-term fixed deposits	130,000	720,000	130,000	620,000
Total	646,859	2,004,393	426,658	1,706,552
b. Non-cash transactions				
Purchases of equipment - unpaid	719	-	719	-
Increase in property for lease from merchandises				
and assets foreclosed	705	13,280	705	13,280
Increase in right-of-use assets and lease liabilities				
from the new leases	3,588	-	-	-
Increase in right-of-use assets and lease liabilities				
from remeasurement of lease liabilities	-	10,028	-	7,244

The accompanying condensed notes are an integral part of these financial statements.

1. GENERAL INFORMATION

Thitikorn Public Company Limited ("the Company") (juristic entity registration number 0107546000130), was incorporated in Thailand on August 4, 1972 and has its registered office at 69 Ramkhamhaeng Road, Huamark, Bangkapi, Bangkok 10240, Thailand. The Company has been listed on the Stock Exchange of Thailand since 2003.

The major shareholder is Sinthonglor Company Limited (incorporated in Thailand which holds 42.36% of the Company's shares).

The Company and its subsidiaries principally engage in vehicle hire-purchase business and related other services, and letting of motorcycle under operating lease. Details of the Company's subsidiaries are as follows:

		Paid-up share capital (In Thousand Baht)		Percentage of direct and indirect holdings of the Company (%)	
Name of companies	Type of business	June 30, 2026	December 31, 2025	June 30, 2026	December 31, 2025
C. V. A. Co., Ltd.	Providing services related to motorcycle hire-purchase business including modification services	50,000	50,000	99.99	99.99
Chayapak Co., Ltd.	Hire-purchase automobile and motorcycle business	40,000	40,000	99.99	99.99
TK Ngern Tan Jai Co., Ltd.	Nano finance and personal loan businesses	50,000	50,000	99.99	99.99
TK Broker Co., Ltd.	Non-life insurance broker business	3,000	3,000	99.99	99.99
Sabaidee Leasing Co., Ltd. (Lao PDR)	Hire-purchase motorcycle business	58,013*	58,013*	93.45	93.45
Suosdey Finance PLC. (Cambodia)	Hire-purchase motorcycle business	132,209**	132,209**	99.95	99.95

*Kip 15,250 million ** USD 4 million

2. BASIS FOR PREPARATION OF INTERIM FINANCIAL INFORMATION

The interim financial information is prepared on a condensed basis in accordance with Thai Accounting Standard No. 34 "Interim Financial Reporting" including related interpretations and guidelines promulgated by the Federation of Accounting Professions, and applicable rules and regulations of the Securities and Exchange Commission.

The interim financial information is prepared as updated information to the financial statements for the year ended December 31, 2025 with an emphasis on the more current information about activities, events and situations, not a duplicate of information previously reported. This interim financial information should therefore be read in conjunction with the financial statements for the year ended December 31, 2025.

The consolidated interim financial information comprises the financial information of the Company and its subsidiary (together referred to as the "Group"). Significant intra-group transactions between the Company and its subsidiaries are eliminated on consolidation.

For the convenience of the reader, an English translation of interim financial information has been prepared from the statutory Thai language financial information which is issued for domestic reporting purposes.

Material accounting policies and computation method applied in the interim financial information for the three-month and six-month periods ended June 30, 2026 and 2025 are consistent with those applied in the financial statements for the year ended December 31, 2025.

The Group has adopted the revised Thai Financial Reporting Standards (TFRS), which are effective for accounting period starting on or after January 1, 2026. The adoption of the revised TFRS does not have material effect on the Group's interim financial information.

3. TRANSACTIONS AND BALANCES WITH RELATED PARTIES

Significant transactions with related parties for the three-month periods ended June 30 are as follows:

	In Thousand Baht			
	Consolidated financial statements		Separate financial statements	
	2026	2025	2026	2025
Subsidiaries				
Management fee income	-	-	10,469	8,290
Interest income	-	-	4,036	4,507
Rental and services	-	-	-	144
Service expenses	-	-	2,354	1,801

	In Thousand Baht			
	Consolidated financial statements		Separate financial statements	
	2026	2025	2026	2025
Related companies				
Rental income	-	108	-	-
Gross amount paid for lease liabilities	3,156	3,565	3,156	3,565
Interest expense	392	125	392	125
Purchase of vehicles for hire-purchases	9,151	25,775	-	-
Rental and services	2,053	2,359	2,053	2,359
Management fee	750	750	321	321
Utility expenses	395	365	395	365
Stationery expense	171	124	169	123
Other expenses	1,748	1,530	427	592
Service expenses	6,866	7,261	5,912	6,034
Related person				
Gross amount paid for lease liabilities	450	450	450	450
Interest expense	47	4	47	4
Key management compensation				
Short-term benefits	9,328	8,133	9,328	8,133
Post-employment benefits	84	29	84	29
Total	9,412	8,162	9,412	8,162

Significant transactions with related parties for the six-month periods ended June 30 are as follows:

	In Thousand Baht			
	Consolidated financial statements		Separate financial statements	
	2026	2025	2026	2025
Subsidiaries				
Management fee income	-	-	20,771	16,912
Interest income	-	-	7,962	9,187
Rental and services	-	-	-	324
Service expenses	-	-	4,527	3,625
Related companies				
Rental income	-	216	-	-
Gross amount paid for lease liabilities	6,307	7,430	6,307	7,430
Interest expense	802	305	802	305
Purchase of vehicles for hire-purchases	22,777	36,042	-	-
Purchase of office equipment	-	252	-	252
Rental and services	4,106	4,717	4,106	4,717
Management fee	1,500	1,500	642	642
Utility expenses	735	783	735	783

	In Thousand Baht			
	Consolidated financial statements		Separate financial statements	
	2026	2025	2026	2025
Related companies (continued)				
Stationery expense	665	794	659	791
Other expenses	3,426	2,312	945	991
Service expenses	13,608	14,103	11,850	12,072
Related person				
Gross amount paid for lease liabilities	900	900	900	900
Interest expense	99	13	99	13
Key management compensation				
Short-term benefits	18,492	16,461	18,492	16,461
Post-employment benefits	169	153	169	153
Total	18,661	16,614	18,661	16,614

Significant outstanding balances of assets and liabilities with related parties as at June 30, 2026 and December 31, 2025 are as follows:

	In Thousand Baht			
	Consolidated financial statements		Separate financial statements	
	June 30, 2026	December 31, 2025	June 30, 2026	December 31, 2025
Subsidiaries				
Receivables from and short-term loans to				
Short-term loans receivable (interest rate at MOR - 3% p.a. and 9% p.a. in 2026 and 2025)	-	-	178,763	178,676
Other receivables	-	-	11,534	9,491
Accrued interest income	-	-	-	39
Total	-	-	190,297	188,206
Accrued expenses	-	-	870	831
Related companies				
Deposits for right-of-use assets	4,516	5,112	4,516	5,112
Accrued expenses	336	351	325	342
Lease liabilities - net	30,775	37,081	30,775	37,081
Related person				
Lease liabilities - net	3,600	4,500	3,600	4,500

Movements of loans to related parties during the period are as follows:

	Separate financial statements (In Thousand Baht)				
	January 1, 2026	Increase		Decrease	June 30, 2026
Short-term loans to subsidiaries					
Suosdey Finance PLC.	169,676	9,087	*	-	178,763
TK Ngern Tan Jai Co., Ltd.	9,000	-		(9,000)	-
Total	178,676	9,087		(9,000)	178,763

* included foreign currency difference of approximately Baht 9,087 thousand

The Company is a guarantor for (1) short-term and long-term borrowings credit facilities granted by commercial banks of Suosdey Finance PLC. totaling USD 20.7 million as at June 30, 2026 and USD 21.6 million as at December 31, 2025 and (2) short-term borrowings credit facilities granted by commercial banks of Sabaidee Leasing Co., Ltd. totaling Kip 37,376 million as at June 30, 2026 and December 31, 2025. There has been no intercompany charge on these guarantees.

4. HIRE-PURCHASE CONTRACT RECEIVABLES, LOAN RECEIVABLES, AND NANO FINANCE RECEIVABLES - NET

Hire-purchase contract receivables

	Consolidated financial statements (In Thousand Baht)					
	June 30, 2026			December 31, 2025		
	Total	Current	Long-term	Total	Current	Long-term
Hire-purchase contract receivables	2,950,336	1,482,473	1,467,863	2,148,829	1,205,030	943,799
Accrued interest income	30,105	30,105	-	23,605	23,605	-
Less unearned income	(762,017)	(464,711)	(297,306)	(505,463)	(336,397)	(169,066)
Net	2,218,424	1,047,867	1,170,557	1,666,971	892,238	774,733
Less allowance for impairment for expected credit loss	(126,856)	(89,716)	(37,140)	(107,260)	(80,109)	(27,151)
Net	2,091,568	958,151	1,133,417	1,559,711	812,129	747,582

	Separate financial statements (In Thousand Baht)					
	June 30, 2026			December 31, 2025		
	Total	Current	Long-term	Total	Current	Long-term
Hire-purchase contract receivables	1,054,564	485,086	569,478	579,911	328,143	251,768
Accrued interest income	6,767	6,767	-	3,433	3,433	-
Less unearned income	(239,165)	(140,347)	(98,818)	(108,308)	(68,698)	(39,610)
Net	822,166	351,506	470,660	475,036	262,878	212,158
Less allowance for impairment for expected credit loss	(42,538)	(26,224)	(16,314)	(35,805)	(27,302)	(8,503)
Net	779,628	325,282	454,346	439,231	235,576	203,655

Hire-purchase contract receivables as at June 30, 2026 and December 31, 2025 were classified by staging as follows:

	In Thousand Baht			
	Consolidated financial statements		Separate financial statements	
	June 30, 2026	December 31, 2025	June 30, 2026	December 31, 2025
Performing receivables	1,967,830	1,411,729	737,418	376,303
Under-performing receivables	141,440	146,628	59,875	70,941
Credit-impaired receivables	109,154	108,614	24,873	27,792
Total	2,218,424	1,666,971	822,166	475,036
Less allowance for impairment for expected credit loss	(126,856)	(107,260)	(42,538)	(35,805)
Net	2,091,568	1,559,711	779,628	439,231
Percentage of allowance for impairment for expected credit loss to total hire-purchase contract receivables (%)	5.72	6.43	5.17	7.54

Loan receivables

	Consolidated financial statements (In Thousand Baht)					
	June 30, 2026			December 31, 2025		
	Total	Current	Long-term	Total	Current	Long-term
Loans receivables	51,382	45,268	6,114	70,469	63,739	6,730
Accrued interest income	1,078	1,078	-	1,585	1,585	-
Less unearned income	(433)	(433)	-	(439)	(424)	(15)
Net	52,027	45,913	6,114	71,615	64,900	6,715
Less allowance for impairment for expected credit loss	(4,850)	(4,708)	(142)	(7,090)	(6,731)	(359)
Net	47,177	41,205	5,972	64,525	58,169	6,356

Loan receivables as at June 30, 2026 and December 31, 2025 were classified by staging as follows:

	Consolidated financial statements (In Thousand Baht)	
	June 30, 2026	December 31, 2025
Performing receivables	41,352	55,063
Under-performing receivables	6,356	9,855
Credit-impaired receivables	4,319	6,697
Total	52,027	71,615
Less allowance for impairment for expected credit loss	(4,850)	(7,090)
Net	47,177	64,525

The loan receivables are repayable at fixed monthly installments.

<u>Nano finance receivables</u>

	Consolidated financial statements (In Thousand Baht)					
	June 30, 2026			December 31, 2025		
	Total	Current	Long-term	Total	Current	Long-term
Nano finance receivables	165	165	-	730	730	-
Accrued interest income	19	19	-	62	62	-
Total	184	184	-	792	792	-
Less allowance for impairment for expected credit loss	(83)	(83)	-	(239)	(239)	-
Net	101	101	-	553	553	-

Nano finance receivables as at June 30, 2026 and December 31, 2025 were classified by staging as follows:

	Consolidated financial statements (In Thousand Baht)	
	June 30, 2026	December 31, 2025
Performing receivables	36	292
Under-performing receivables	22	199
Credit-impaired receivables	126	301
Total	184	792
Less allowance for impairment for expected credit loss	(83)	(239)
Net	101	553

5. OTHER CURRENT RECEIVABLES

	In Thousand Baht			
	Consolidated financial statements		Separate financial statements	
	June 30, 2026	December 31, 2025	June 30, 2026	December 31, 2025
Other receivables	10,488	10,322	4,008	4,206
Less allowance for impairment losses	(8,828)	(8,520)	(2,612)	(2,612)
Net	1,660	1,802	1,396	1,594
Revenue Department receivable	17,964	-	17,964	-
Prepaid expenses	21,825	21,022	7,409	8,260
Accrued interest income	9,336	9,009	7,797	7,575
Accrued income from letting of motorcycles	612	1,039	612	1,039
Current tax assets	3,707	-	3,476	-
Others	1,685	650	1,096	334
Total	56,789	33,522	39,750	18,802

6. LOANS TO OTHER PARTIES

	In Thousand Baht	
	Consolidated financial statements / Separate financial statements	
	June 30, 2026	December 31, 2025
Loans to other parties - unsecured	15,229	16,684
Loans to other party - secured	926	-
Total	16,155	16,684
Less current portion	(3,652)	(3,001)
Net	12,503	13,683

Unsecured loan to other parties comprised of (1) loans to a local non-related company whose business is engaged in sales of solar-cell panel amounting to Baht 5.4 million as at June 30, 2026 (Baht 6.9 million as at December 31, 2025), bears interest rate at 10% p.a. and is repayable monthly, totaling 72 months, starting from March 2022 until February 2028 and (2) loans to agents amounting to Baht 9.8 million as at June 30, 2026 and December 31, 2025, bear interest rate at 9% p.a. and mature within 2028.

Secured loan to other party is loan to a local non-related company whose business is engaged in manufacturing and sales of drinking water amounting to Baht 0.9 million as at June 30, 2026, bears interest rate at 15% p.a. and is repayable monthly, totaling 24 months, starting from April 2026 until March 2028.

7. OTHER CURRENT FINANCIAL ASSETS

	In Thousand Baht			
	Consolidated financial statements		Separate financial statements	
	June 30, 2026	December 31, 2025	June 30, 2026	December 31, 2025
Fixed deposit at financial institutions				
Four-month and six-month fixed deposits (interest rate at 0.90% - 3.70% p.a. as at June 30, 2026 and 0.90% - 4.30% p.a. as at December 31, 2025)	1,302,696	1,533,395	722,696	953,395
Investment in debt securities due within one year				
Debenture of Betagro PLC. (interest rate at 2.70% p.a. and will mature on July 29, 2026)	15,000	15,000	15,000	15,000
Debenture of True Corporation PLC. (interest rate at 3.45% p.a. and will mature on February 28, 2027)	5,000	-	5,000	-
	20,000	15,000	20,000	15,000
Total	1,322,696	1,548,395	742,696	968,395

8. OTHER NON-CURRENT FINANCIAL ASSETS

Details of other non-current financial assets - investments in debt securities as at June 30, 2026 and December 31, 2025 were as follows:

				In Thousand Baht			
				Consolidated financial statements		Separate financial statements	
Debenture's name	Date of issuance	Maturity date	Interest rate (%) per annum	June 30, 2026	December 31, 2025	June 30, 2026	December 31, 2025
Debenture of Bangchak Corporation PLC.	June 28, 2024	June 28, 2029	3.60	10,000	10,000	10,000	10,000
Debenture of True Corporation PLC.	August 30, 2024	February 28, 2027	3.45	-	5,000	-	5,000
Debenture of SCGJWD Logistics PLC.	September 19, 2024	September 19, 2027	4.04	10,000	10,000	10,000	10,000
Debenture of Gulf Energy Development PLC.	September 26, 2024	September 26, 2031	3.53	20,000	20,000	20,000	20,000
Debenture of Thai Beverage PLC.	October 22, 2024	October 22, 2029	3.07	20,000	20,000	20,000	20,000
Debenture of Advanced Info Service PLC.	November 13, 2024	November 13, 2028	2.74	20,000	20,000	20,000	20,000
Debenture of True Corporation PLC.	November 26, 2024	November 26, 2027	3.40	10,000	10,000	10,000	10,000
Debenture of True Corporation PLC.	November 26, 2024	November 26, 2029	3.70	10,000	10,000	10,000	10,000
Debenture of Charoen Pokphand Foods PLC.	January 16, 2025	January 16, 2030	3.48	10,000	10,000	10,000	10,000
Debenture of SC Assets Corporation PLC.	January 24, 2025	January 24, 2028	4.20	10,000	10,000	10,000	10,000
Debenture of Bangchak Sriracha Corporation PLC.	January 31, 2025	January 31, 2030	3.34	20,000	20,000	20,000	20,000
Debenture of Sri Trang Agro-Industry PLC.	February 5, 2025	February 5, 2028	3.40	20,000	20,000	20,000	20,000
Debenture of True Corporation PLC.	February 11, 2025	February 11, 2028	3.35	20,000	20,000	20,000	20,000
Debenture of CPF (Thailand) PLC.	February 21, 2025	February 21, 2029	3.18	20,000	20,000	20,000	20,000
Debenture of Gulf Energy Development PLC.	March 4, 2025	March 4, 2029	3.00	40,000	40,000	20,000	20,000
Debenture of IRPC PLC.	March 25, 2025	March 25, 2029	3.80	20,000	20,000	20,000	20,000
Debenture of Banpu PLC.	April 30, 2025	April 30, 2030	3.49	55,000	55,000	50,000	50,000
Debenture of True Corporation PLC.	May 8, 2025	May 8, 2028	3.00	55,000	55,000	50,000	50,000
Debenture of Minor International PLC.	May 19, 2025	May 19, 2032	2.85	30,000	30,000	30,000	30,000
Debenture of SCB X PLC.	May 30, 2025	May 30, 2029	2.60	50,000	50,000	50,000	50,000
Debenture of CK Power PLC.	June 10, 2025	June 10, 2028	3.15	50,000	50,000	40,000	40,000

				In Thousand Baht			
				Consolidated financial statements		Separate financial statements	
Debenture's name	Date of issuance	Maturity date	Interest rate (%) per annum	June 30, 2026	December 31, 2025	June 30, 2026	December 31, 2025
Debenture of B.Grimm Power PLC.	June 13, 2025	June 13, 2029	3.30	55,000	55,000	45,000	45,000
Debenture of Xayaburi Power Co., Ltd.	July 23, 2025	July 23, 2030	2.80	40,000	40,000	30,000	30,000
Debenture of CP Axtra PLC.	August 1, 2025	September 13, 2030	2.23	30,000	30,000	20,000	20,000
Debenture of Charoen Pokphand Foods PLC.	August 8, 2025	August 8, 2032	2.70	60,000	60,000	50,000	50,000
Debenture of WHA Premium Growth Freehold and Leasehold Real Estate Investment Trust	August 28, 2025	August 28, 2030	2.65	50,000	50,000	50,000	50,000
Debenture of Thai Beverage PLC.	August 29, 2025	August 29, 2030	1.90	30,000	30,000	30,000	30,000
Debenture of PTT PLC.	September 12, 2025	September 12, 2032	2.50	50,000	50,000	50,000	50,000
Debenture of The Siam Cement PLC.	October 1, 2025	October 1, 2029	2.70	2,000	2,000	1,000	1,000
Debenture of Gulf Energy Development PLC.	October 3, 2025	October 3, 2030	2.00	60,000	60,000	50,000	50,000
Debenture of CPF (Thailand) PLC.	October 22, 2025	October 22, 2031	2.54	25,000	25,000	20,000	20,000
Debenture of True Corporation PLC.	November 4, 2025	November 4, 2029	2.80	15,000	15,000	10,000	10,000
Debenture of Toyota Leasing (Thailand) PLC.	November 11, 2025	November 11, 2029	1.93	15,000	15,000	10,000	10,000
Debenture of B.Grimm Power PLC.	November 13, 2025	November 13, 2030	2.90	35,000	35,000	30,000	30,000
Debenture of Advanced Info Service PLC.	November 13, 2025	November 13, 2032	2.29	40,000	40,000	30,000	30,000
Debenture of Thai Beverage PLC.	March 19, 2026	March 19, 2031	2.14	20,000	-	10,000	-
Debenture of Gulf Energy Development PLC.	March 20, 2026	March 20, 2036	2.80	20,000	-	10,000	-
Debenture of CK Power PLC.	April 30, 2026	April 30, 2030	2.89	15,000	-	10,000	-
Debenture of CP ALL PLC.	May 7, 2026	May 13, 2030	2.09	40,000	-	30,000	-
Debenture of IRPC PLC.	June 18, 2026	June 18, 2029	2.70	15,000	-	10,000	-
Total				1,117,000	1,012,000	956,000	891,000

9. PROPERTY FOR LEASE - NET

	In Thousand Baht			
	Land	Building and building improvement	Motorcycle	Total
Consolidated financial statements				
Net book value at January 1, 2026	12,800	2,888	102,101	117,789
Transfers from “Merchandises and Assets foreclosed”	-	-	705	705
Disposals - net of accumulated depreciation	-	-	(10,113)	(10,113)
Depreciation charge for the period	-	(200)	(12,397)	(12,597)
Allowance for impairment losses for the period	-	-	(9,536)	(9,536)
Net book value at June 30, 2026	12,800	2,688	70,760	86,248
Separate financial statements				
Net book value at January 1, 2026	-	-	102,101	102,101
Transfers from “Merchandises and Assets foreclosed”	-	-	705	705
Disposals - net of accumulated depreciation	-	-	(10,113)	(10,113)
Depreciation charge for the period	-	-	(12,397)	(12,397)
Allowance for impairment losses for the period	-	-	(9,536)	(9,536)
Net book value at June 30, 2026	-	-	70,760	70,760

Lease payments to be received from property for lease are as follows:

	In Thousand Baht			
	Consolidated financial statements		Separate financial statements	
	June 30, 2026	December 31, 2025	June 30, 2026	December 31, 2025
Within 1 year	21,826	34,557	20,866	34,137
After 1 year but not over 3 years	1,689	4,530	729	2,610
Total	23,515	39,087	21,595	36,747

10. DEFERRED TAX ASSETS - NET

Details of deferred tax assets (liabilities) are as follows:

	In Thousand Baht			
	Consolidated financial statements		Separate financial statements	
	June 30, 2026	December 31, 2025	June 30, 2026	December 31, 2025
Deferred tax assets				
Allowance for impairment for expected credit loss	27,721	24,327	9,030	7,683
Allowance for diminution in value of asset foreclosed	1,790	940	411	227
Allowance for impairment losses	35,650	33,742	35,650	33,742
Lease liabilities	11,178	13,217	7,347	9,356
Provisions for employee benefits	6,720	7,618	5,922	6,726
Tax loss	6,983	6,983	6,983	6,983
Others	222	281	-	-
Total	90,264	87,108	65,343	64,717
Deferred tax liabilities				
Prepaid expense	(5,648)	(5,382)	(1,712)	(1,647)
Right-of-use assets	(12,289)	(16,637)	(8,415)	(11,748)
Total	(17,937)	(22,019)	(10,127)	(13,395)
Deferred tax assets - net	72,327	65,089	55,216	51,322

11. TRADE AND OTHER CURRENT PAYABLES

	In Thousand Baht			
	Consolidated financial statements		Separate financial statements	
	June 30, 2026	December 31, 2025	June 30, 2026	December 31, 2025
Trade payables	605	10,456	-	7,329
Other current payables				
Other payables to related parties (Note 3)	336	351	1,195	1,173
Other payables and accrued expenses	26,178	25,562	20,631	17,417
Revenue Department payable	22,443	15,402	1,185	51
Deposit for vehicle registration and insurance	26,988	25,271	22,817	22,435
Deposit for equipment	6,981	8,220	3,154	4,537
Advance from customers	2,271	2,869	2,271	2,869
Others	40,765	40,979	31,715	30,466
	125,962	118,654	82,968	78,948
Total	126,567	129,110	82,968	86,277

12. PROVISIONS FOR EMPLOYEE BENEFITS

Movements of provisions for employee benefits for the six-month period ended June 30, 2026 are as follows:

	In Thousand Baht	
	Consolidated financial statements	Separate financial statements
At January 1, 2026	38,088	33,627
Current service cost	1,315	1,132
Interest cost	273	249
Expense recognized in profit or loss	1,588	1,381
Employee benefits paid	(6,075)	(5,395)
At June 30, 2026	33,601	29,613

13. OTHER INCOME

	In Thousand Baht			
	Consolidated financial statements		Separate financial statements	
	2026	2025	2026	2025
Three-month periods ended June 30				
Bad debt recovery	22,817	36,341	13,931	25,496
Service income	13,609	4,265	12,367	3,184
Engagement fee income	19,977	15,455	10	652
Collection fee income	2,978	4,517	2,054	3,817
Delay payment fee income	2,099	3,121	727	1,413
Service charge income	992	1,450	972	1,430
Management fee income	-	-	10,469	8,290
Others	2,690	3,687	2,386	2,928
Total	65,162	68,836	42,916	47,210
Six-month periods ended June 30				
Bad debt recovery	48,540	79,920	29,724	55,019
Service income	24,176	9,029	21,630	7,375
Engagement fee income	44,750	43,851	41	1,432
Collection fee income	6,009	9,810	4,164	8,456
Delay payment fee income	4,266	6,949	1,576	3,194
Service charge income	1,920	3,236	1,881	3,199
Management fee income	-	-	20,771	16,912
Others	7,022	21,991	4,645	18,223
Total	136,683	174,786	84,432	113,810

14. TAX EXPENSE (INCOME)

Corporate income tax rate announced in Thailand, Cambodia and Lao PDR is the same rate, i.e. 20% (tax rate for SME in Thailand, net profit over Baht 3 million per year, is 0% to 20%).

Tax expense (income) for the three-month and six-month periods ended June 30 are as follows:

	Three-month periods (In Thousand Baht)			
	Consolidated financial statements		Separate financial statements	
	2026	2025	2026	2025
Current tax	11,013	8,534	-	-
Income tax adjustments of previous period	-	37	-	-
Deferred income tax				
Movements in temporary differences	(4,879)	724	(2,519)	1,414
Total	6,134	9,295	(2,519)	1,414
<u>Reconciliation of effective tax rate</u>				
Profit (loss) before income tax	46,630	48,311	3,183	(2,987)
Income tax using the corporate tax rate	9,270	9,628	636	(597)
Income tax adjustments of previous period	-	37	-	-
Effects from additional deductible expenses - net from non-deductible expenses	(3,270)	1,620	(3,002)	2,135
Tax loss which deferred tax asset has not yet been recognized	134	(587)	(153)	(124)
Effects from benefit of tax loss carry forward	-	(1,403)	-	-
Total	6,134	9,295	(2,519)	1,414

	Six-month periods (In Thousand Baht)			
	Consolidated financial statements		Separate financial statements	
	2026	2025	2026	2025
Current tax	22,017	12,326	-	-
Income tax adjustments of previous period	-	914	-	-
Deferred income tax				
Movements in temporary differences	(7,238)	5,978	(3,894)	5,167
Total	14,779	19,218	(3,894)	5,167
<u>Reconciliation of effective tax rate</u>				
Profit (loss) before income tax	79,059	111,439	(2,995)	(5,330)
Income tax using the corporate tax rate	15,651	22,232	(599)	(1,066)
Income tax adjustments of previous period	-	914	-	-
Effects from additional deductible expenses - net from non-deductible expenses	(2,934)	2,651	(5,070)	2,133
Tax loss which deferred tax asset has not yet been recognized	2,062	4,837	1,775	4,100
Effects from benefit of tax loss carry forward	-	(11,416)	-	-
Total	14,779	19,218	(3,894)	5,167

15. DIVIDENDS

The dividends paid by the Company to shareholders were as follows:

	Approval date	Payment schedule	Dividend rate per share (In Baht)	Amount (In Million Baht)
2026				
Annual dividend 2025	April 22, 2026	May 15, 2026	0.20	100
2025				
Annual dividend 2024	April 22, 2025	May 16, 2025	0.20	100

16. SIGNIFICANT FINANCIAL INFORMATION CLASSIFIED BY OPERATING SEGMENT

Statement of financial position and statement of income are significant financial and core information of the Group that are provided regularly to the highest authority in decision making operation and also used in evaluation of financial performances of the segments. However, the Group has a single core operating segment (being internal reporting segment) by product which are majority of hire-purchase on automobile and motorcycle and letting of motorcycle for general retail customers whereby the business activities with respect of loans and nano finance, including non-life insurance broker business and personal loan to the general retail customers are insignificant portion as compared to the entire volumes and business activities. Accordingly, the accompanying interim financial information does not include the operating segment information on products and key customers.

Information on geographic operating segment

	Consolidated financial statements (In Thousand Baht)		
	Domestic	Abroad	Total
Three-month period ended June 30, 2026			
Interest income on hire purchase	40,204	87,740	127,944
Revenue from letting of motorcycle	14,022	-	14,022
Other income	59,244	29,959	89,203
Total revenues	113,470	117,699	231,169
Total expenses	(121,207)	(69,466)	(190,673)
Profit (loss) for the period	(7,737)	48,233	40,496
Three-month period ended June 30, 2025			
Interest income on hire purchase	32,874	78,682	111,556
Revenue from letting of motorcycle	22,864	-	22,864
Other income	59,769	27,093	86,862
Total revenues	115,507	105,775	221,282
Total expenses	(123,367)	(58,899)	(182,266)
Profit (loss) for the period	(7,860)	46,876	39,016

	Consolidated financial statements (In Thousand Baht)		
	Domestic	Abroad	Total
Six-month period ended June 30, 2026			
Interest income on hire purchase	70,425	167,559	237,984
Revenue from letting of motorcycle	29,617	-	29,617
Other income	120,711	65,692	186,403
Total revenues	220,753	233,251	454,004
Total expenses	(248,093)	(141,631)	(389,724)
Profit (loss) for the period	(27,340)	91,620	64,280
Six-month period ended June 30, 2025			
Interest income on hire purchase	77,155	157,677	234,832
Revenue from letting of motorcycle	44,473	-	44,473
Other income	139,248	70,673	209,921
Total revenues	260,876	228,350	489,226
Total expenses	(281,527)	(115,478)	(397,005)
Profit (loss) for the period	(20,651)	112,872	92,221

	Consolidated financial statements (In Thousand Baht)		
	Domestic	Abroad	Total
At June 30, 2026			
Total assets by segment	4,386,187	1,323,197	5,709,384
Total liabilities by segment	162,152	187,429	349,581
At December 31, 2025			
Total assets by segment	4,505,104	1,138,406	5,643,510
Total liabilities by segment	180,401	117,425	297,826

The Group had fixed assets and intangible assets abroad as at June 30, 2026 and December 31, 2025 as follows:

	Consolidated financial statements (In Thousand Baht)	
	June 30, 2026	December 31, 2025
Cambodia	19,075	18,989
Lao PDR	880	372
Total	19,955	19,361

Interest income on hire purchase - abroad

	Consolidated financial statements (In Thousand Baht)			
	Three-month periods		Six-month periods	
	2026	2025	2026	2025
Cambodia	73,720	66,673	140,953	132,381
Lao PDR	14,020	12,009	26,606	25,296
Total	87,740	78,682	167,559	157,677

Other income classified by geographic segment and included revenues from contracts with customers which are not attributable to core business activities. Such revenues had timing of recognition as follows:

	Consolidated financial statements (In Thousand Baht)		
	Domestic	Abroad	Total
Three-month period ended June 30, 2026			
At a point in time	18,046	21,609	39,655
Over time	330	-	330
Three-month period ended June 30, 2025			
At a point in time	12,239	16,569	28,808
Over time	228	-	228
Six-month period ended June 30, 2026			
At a point in time	33,238	47,883	81,121
Over time	660	-	660
Six-month period ended June 30, 2025			
At a point in time	26,610	46,265	72,875
Over time	456	-	456

17. FAIR VALUES

Significant financial assets (excluding assets which management believes that their carrying amounts were not materially different from fair values) that are not measured and presented at fair value in the statements of financial position as at June 30, 2026 and December 31, 2025 had their relevant fair values as follows:

	Fair value - Consolidated financial statements (In Million Baht)		
Item in the financial statements	June 30, 2026	December 31, 2025	Fair value hierarchy
Hire-purchase contract receivables	1,861.6	1,430.5	Level 3 inputs
Loan receivables	46.6	64.4	(discounted cash flows
Nano finance receivables	0.1	0.6	using market interest rates
Loans to other parties	16.4	16.7	of the similar credits)
Investments in debt securities			
- debentures	1,156.5	1,048.9	Level 2 inputs

Item in the financial statements	Fair value - Separate financial statements (In Million Baht) June 30, 2026	December 31, 2025	Fair value hierarchy
Hire-purchase contract receivables	682.3	407.8	Level 3 inputs
Loans to other parties	16.4	16.7	(discounted cash flows using market interest rates of the similar credits)
Investments in debt securities - debentures	993.5	925.6	Level 2 inputs

18. COMMITMENTS ON LONG-TERM SERVICE AGREEMENTS

As at June 30, 2026, the Group had commitments on service agreements in connection with the building space lease agreements for office premises and branches whereby the related service fees are committed to pay as follows:

	In Thousand Baht Consolidated financial statements / Separate financial statements
Due within 1 year	8,211
Due after 1 year but not over 3 years	12,137
Total	20,348

19. OTHERS

The Company and another company entered into agreements to provide credit facilities to certain customers ranging from 60% to 85% for the Company, and 15% to 40% for another company. The credit facilities consist of credit facilities under hire-purchase agreements and credit facilities under short-term lending agreements.

20. RECLASSIFICATION OF ACCOUNTS

Certain accounts in the consolidated financial statements and separate financial statements as at December 31, 2025 have been reclassified to conform to the presentation in the consolidated financial statements and separate financial statements as at June 30, 2026 as follows:

	In Thousand Baht		
	Before reclassification	Reclassification	After reclassification
Consolidated statement of financial position			
Other current receivables	44,549	(11,027)	33,522
Other non-current receivables	-	11,027	11,027
Right-of-use assets - net	83,187	(9,777)	73,410
Other non-current assets	23,787	9,777	33,564
Separate statement of financial position			
Other current receivables	21,028	(2,226)	18,802
Other non-current receivables	-	2,226	2,226
Right-of-use assets - net	58,740	(5,976)	52,764
Other non-current assets	23,230	5,976	29,206

21. APPROVAL OF INTERIM FINANCIAL INFORMATION

This interim financial information has been approved by the Board of Directors of Company on August 11, 2026.