

Mitsib Leasing Public Company Limited

and its subsidiaries

Review report and consolidated and separate  
financial information

For the three-month and six-month periods ended

30 June 2025

## **Independent Auditor's Report on Review of Interim Financial Information**

To the Shareholders of Mitsib Leasing Public Company Limited

I have reviewed the accompanying consolidated financial information of Mitsib Leasing Public Company Limited and its subsidiaries (the Group), which comprises the consolidated statement of financial position as at 30 June 2025, the related consolidated statements of comprehensive income for the three-month and six-month periods then ended, and the related consolidated statements of changes in shareholders' equity and cash flows for the six-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 Mitsib 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 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.



Chutiwan Chanswangphuwana  
Certified Public Accountant (Thailand) No. 8265

EY Office Limited  
Bangkok: 14 August 2025

**Mitsub Leasing Public Company Limited and its subsidiaries**

**Statement of financial position**

**As at 30 June 2025**

(Unit: Thousand Baht)

		Consolidated financial statements		Separate financial statements	
	Note	30 June 2025	31 December 2024	30 June 2025	31 December 2024
		(Unaudited but reviewed)	(Audited)	(Unaudited but reviewed)	(Audited)
<b>Assets</b>					
<b>Current assets</b>					
Cash and cash equivalents		17,798	15,150	9,295	3,674
Loans to customers and accrued interest					
receivables, net - current portion	4	952,988	925,822	393,257	386,234
Other receivables		6,891	6,275	7,105	5,209
Other receivables - related parties	3	-	-	51,125	59,377
Inventories, net		45,796	41,272	-	-
Assets foreclosed, net		49,806	56,454	49,806	56,454
Other current assets	3	13,381	10,659	10,553	5,619
<b>Total current assets</b>		<b>1,086,660</b>	<b>1,055,632</b>	<b>521,141</b>	<b>516,567</b>
<b>Non-current assets</b>					
Loans to customers and accrued interest					
receivables, net - non-current portion	4	1,021,638	989,094	991,525	968,924
Investments in subsidiaries	5	-	-	339,999	339,999
Long-term loans to related parties	3	-	-	15,000	-
Leasehold improvement and equipment		8,379	7,407	4,813	3,803
Right-of-use assets		8,850	10,310	5,882	7,423
Intangible assets		10,517	10,813	10,403	10,669
Deferred tax assets		8,457	9,964	5,825	8,442
Other non-current assets	3	5,418	4,655	3,901	3,874
<b>Total non-current assets</b>		<b>1,063,259</b>	<b>1,032,243</b>	<b>1,377,348</b>	<b>1,343,134</b>
<b>Total assets</b>		<b>2,149,919</b>	<b>2,087,875</b>	<b>1,898,489</b>	<b>1,859,701</b>

The accompanying notes are an integral part of the financial statements.

Mitsub Leasing Public Company Limited and its subsidiaries

Statement of financial position (continued)

As at 30 June 2025

(Unit: Thousand Baht)

	Note	Consolidated financial statements		Separate financial statements	
		30 June 2025	31 December 2024	30 June 2025	31 December 2024
		(Unaudited but reviewed)	(Audited)	(Unaudited but reviewed)	(Audited)
<b>Liabilities and shareholders' equity</b>					
<b>Liabilities</b>					
<b>Current liabilities</b>					
Short-term borrowings from financial institutions	6	310,176	255,488	300,176	245,488
Short-term borrowings from related parties	3, 6	30,000	55,000	30,000	10,000
Short-term borrowings from other parties	6	79,000	129,000	39,000	44,000
Other payables		27,358	27,848	45,847	44,503
Current portion of long-term borrowings from financial institutions	6	139,592	219,458	139,592	219,458
Current portion of long-term borrowings from related parties	3, 6	50,000	-	-	-
Current portion of long-term borrowings from other parties	6	-	280	-	280
Current portion of lease liabilities		6,865	5,094	4,112	3,878
Income tax payables		4,242	8,440	184	476
Other current liabilities		3,810	3,059	4,204	1,044
<b>Total current liabilities</b>		<b>651,043</b>	<b>703,667</b>	<b>563,115</b>	<b>569,127</b>
<b>Non-current liabilities</b>					
Long-term borrowings from financial institutions, net of current portion	6	25,944	45,803	25,944	45,803
Long-term borrowings from related parties, net of current portion	3, 6	120,000	95,000	65,000	45,000
Long-term borrowings from other parties, net of current portion	6	143,000	37,000	63,000	7,000
Lease liabilities, net of current portion		2,248	5,297	1,950	3,700
Provisions for employee benefits		8,282	6,806	4,920	4,565
Other non-current liabilities		1,740	1,551	476	441
<b>Total non-current liabilities</b>		<b>301,214</b>	<b>191,457</b>	<b>161,290</b>	<b>106,509</b>
<b>Total liabilities</b>		<b>952,257</b>	<b>895,124</b>	<b>724,405</b>	<b>675,636</b>

The accompanying notes are an integral part of the financial statements.

Mitsib Leasing Public Company Limited and its subsidiaries

Statement of financial position (continued)

As at 30 June 2025

(Unit: Thousand Baht)

Note	Consolidated financial statements		Separate financial statements	
	30 June 2025	31 December 2024	30 June 2025	31 December 2024
	(Unaudited but reviewed)	(Audited)	(Unaudited but reviewed)	(Audited)
<b>Shareholders' equity</b>				
Share capital				
Authorised share capital				
1,575,784,046 ordinary shares, par value at Baht 0.50 per share	787,892	787,892	787,892	787,892
Issued and paid-up share capital				
1,372,638,829 ordinary shares, par value at Baht 0.50 per share	686,319	686,319	686,319	686,319
Share premium on ordinary shares	434,864	434,864	434,864	434,864
Surplus on share-based payment transactions	2,736	2,736	2,736	2,736
Retained earnings				
Appropriated - legal reserve	20,491	20,491	18,962	18,962
Unappropriated	53,250	48,339	31,203	41,184
<b>Total equity attributable to owners of the parent</b>	<b>1,197,660</b>	<b>1,192,749</b>	<b>1,174,084</b>	<b>1,184,065</b>
Non-controlling interests	2	2	-	-
<b>Total shareholders' equity</b>	<b>1,197,662</b>	<b>1,192,751</b>	<b>1,174,084</b>	<b>1,184,065</b>
<b>Total liabilities and shareholders' equity</b>	<b>2,149,919</b>	<b>2,087,875</b>	<b>1,898,489</b>	<b>1,859,701</b>

The accompanying notes are an integral part of the financial statements.

  
 นายณัฏฐพงษ์ ยงค์สวณชัย  
  
 นายณัฏฐพงษ์ ยงค์สวณชัย

K. จอ  
 Directors  
 K. ๗๑๑

(Unaudited but reviewed)

**Mitsub Leasing Public Company Limited and its subsidiaries**

**Statement of comprehensive income**

**For the three-month period ended 30 June 2025**

(Unit: Thousand Baht except earnings per share expressed in Baht)

	Note	Consolidated financial statements		Separate financial statements	
		2025	2024	2025	2024
<b>Revenue</b>					
Revenue from sales		63,224	141,747	-	-
Interest income on loans to customers	7	71,506	57,709	45,427	41,438
Other income	3	8,331	14,424	8,251	15,439
<b>Total revenue</b>		<b>143,061</b>	<b>213,880</b>	<b>53,678</b>	<b>56,877</b>
<b>Expenses</b>					
Cost of sales of goods		54,658	122,690	-	-
Distribution costs	3	16,608	27,568	5,178	5,233
Administrative expenses	3	21,655	24,615	14,637	18,031
Expected credit losses		17,779	26,315	16,835	29,017
<b>Total expenses</b>		<b>110,700</b>	<b>201,188</b>	<b>36,650</b>	<b>52,281</b>
<b>Profit from operating activities</b>		<b>32,361</b>	<b>12,692</b>	<b>17,028</b>	<b>4,596</b>
Finance costs	3	(12,396)	(13,758)	(9,127)	(10,133)
<b>Profit (loss) before income tax</b>		<b>19,965</b>	<b>(1,066)</b>	<b>7,901</b>	<b>(5,537)</b>
Income tax expenses	8	(3,340)	(5,431)	(1,858)	(3,748)
<b>Net profit (loss) for the period</b>		<b>16,625</b>	<b>(6,497)</b>	<b>6,043</b>	<b>(9,285)</b>
<b>Other comprehensive income</b>		<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total comprehensive income (loss) for the period</b>		<b>16,625</b>	<b>(6,497)</b>	<b>6,043</b>	<b>(9,285)</b>

The accompanying notes are an integral part of the financial statements.

(Unaudited but reviewed)

Mitsib Leasing Public Company Limited and its subsidiaries

Statement of comprehensive income (continued)

For the three-month period ended 30 June 2025

(Unit: Thousand Baht except earnings per share expressed in Baht)

	Note	Consolidated financial statements		Separate financial statements	
		2025	2024	2025	2024
<b>Profit (loss) attributable to</b>					
Owners of the parent		16,625	(6,497)	6,043	(9,285)
Non-controlling interests		-	-		
		<u>16,625</u>	<u>(6,497)</u>		
<b>Total comprehensive income (loss) attributable to</b>					
Owners of the parent		16,625	(6,497)	6,043	(9,285)
Non-controlling interests		-	-		
		<u>16,625</u>	<u>(6,497)</u>		
<b>Earnings (loss) per share</b>	10				
Basic earnings (loss) per share		<u>0.012</u>	<u>(0.006)</u>	<u>0.004</u>	<u>(0.009)</u>

The accompanying notes are an integral part of the financial statements.

(Unaudited but reviewed)

**Mitsib Leasing Public Company Limited and its subsidiaries**

**Statement of comprehensive income**

**For the six-month period ended 30 June 2025**

(Unit: Thousand Baht except earnings per share expressed in Baht)

	Note	Consolidated financial statements		Separate financial statements	
		2025	2024	2025	2024
<b>Revenue</b>					
Revenue from sales		171,587	255,238	-	-
Interest income on loans to customers	7	141,476	118,855	92,276	82,184
Other income	3	18,941	32,280	18,742	29,210
<b>Total revenue</b>		<b>332,004</b>	<b>406,373</b>	<b>111,018</b>	<b>111,394</b>
<b>Expenses</b>					
Cost of sales of goods		150,232	223,778	-	-
Distribution costs	3	40,377	51,688	10,910	10,578
Administrative expenses	3	49,455	48,039	34,894	34,774
Expected credit losses		36,614	42,840	33,823	45,558
<b>Total expenses</b>		<b>276,678</b>	<b>366,345</b>	<b>79,627</b>	<b>90,910</b>
<b>Profit from operating activities</b>		<b>55,326</b>	<b>40,028</b>	<b>31,391</b>	<b>20,484</b>
Finance costs	3	(23,718)	(26,620)	(17,512)	(18,378)
<b>Profit before income tax</b>		<b>31,608</b>	<b>13,408</b>	<b>13,879</b>	<b>2,106</b>
Income tax expenses	8	(6,109)	(8,791)	(3,272)	(5,273)
<b>Net profit (loss) for the period</b>		<b>25,499</b>	<b>4,617</b>	<b>10,607</b>	<b>(3,167)</b>
<b>Other comprehensive income</b>		<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total comprehensive income (loss) for the period</b>		<b>25,499</b>	<b>4,617</b>	<b>10,607</b>	<b>(3,167)</b>

The accompanying notes are an integral part of the financial statements.



(Unaudited but reviewed)

Mitsib Leasing Public Company Limited and its subsidiaries

Statement of comprehensive income (continued)

For the six-month period ended 30 June 2025

(Unit: Thousand Baht except earnings per share expressed in Baht)

	Note	Consolidated financial statements		Separate financial statements	
		2025	2024	2025	2024
<b>Profit (loss) attributable to</b>					
Owners of the parent		25,499	4,617	10,607	(3,167)
Non-controlling interests		-	-		
		<u>25,499</u>	<u>4,617</u>		
<b>Total comprehensive income (loss) attributable to</b>					
Owners of the parent		25,499	4,617	10,607	(3,167)
Non-controlling interests		-	-		
		<u>25,499</u>	<u>4,617</u>		
<b>Earnings (loss) per share</b>	10				
Basic earnings (loss) per share		<u>0.019</u>	<u>0.005</u>	<u>0.008</u>	<u>(0.003)</u>

The accompanying notes are an integral part of the financial statements.

(Unaudited but reviewed)

Mitsub Leasing Public Company Limited and its subsidiaries

Statement of changes in shareholders' equity

For the six-month period ended 30 June 2025

(Unit: Thousand Baht)

	Consolidated financial statements							
	Equity attributable to owners of the parent					Total		
	Issued and paid-up share capital	Share premium on ordinary shares	Surplus on share-based payment transactions		Retained earnings		Total equity attributable to owners of the parent	
			Appropriated - Legal reserve	Unappropriated	to owners of the parent	Non-controlling Interests		
Balance at 1 January 2024	393,946	317,914	2,736	18,362	38,721	771,679	2	771,681
Increase in ordinary shares	292,373	116,950	-	-	-	409,323	-	409,323
Profit for the period	-	-	-	-	4,617	4,617	-	4,617
Other comprehensive income for the period	-	-	-	-	-	-	-	-
Total comprehensive income for the period	-	-	-	-	4,617	4,617	-	4,617
Balance at 30 June 2024	686,319	434,864	2,736	18,362	43,338	1,185,619	2	1,185,621
Balance at 1 January 2025	686,319	434,864	2,736	20,491	48,339	1,192,749	2	1,192,751
Dividends (Note 11)	-	-	-	-	(20,588)	(20,588)	-	(20,588)
Profit for the period	-	-	-	-	25,499	25,499	-	25,499
Other comprehensive income for the period	-	-	-	-	-	-	-	-
Total comprehensive income for the period	-	-	-	-	25,499	25,499	-	25,499
Balance at 30 June 2025	686,319	434,864	2,736	20,491	53,250	1,197,660	2	1,197,662

The accompanying notes are an integral part of the financial statements.

(Unaudited but reviewed)

## Mitsubishi Leasing Public Company Limited and its subsidiaries

## Statement of changes in shareholders' equity (continued)

For the six-month period ended 30 June 2025

(Unit: Thousand Baht)

	Separate financial statements					
	Issued and paid-up share capital	Share premium on ordinary shares	Surplus on share-based payment transactions	Retained earnings		Total shareholders' equity
				Appropriated - Legal reserve	Unappropriated	
<b>Balance at 1 January 2024</b>	393,946	317,914	2,736	18,362	29,861	762,819
Increase in ordinary shares	292,373	116,950	-	-	-	409,323
Loss for the period						(3,167)
Other comprehensive income for the period						-
Total comprehensive income for the period						(3,167)
<b>Balance at 30 June 2024</b>	686,319	434,864	2,736	18,362	26,694	1,168,975
<b>Balance at 1 January 2025</b>	686,319	434,864	2,736	18,962	41,184	1,184,065
Dividends (Note 11)	-	-	-	-	(20,588)	(20,588)
Profit for the period						10,607
Other comprehensive income for the period						-
Total comprehensive income for the period						10,607
<b>Balance at 30 June 2025</b>	686,319	434,864	2,736	18,962	31,203	1,174,084

The accompanying notes are an integral part of the financial statements.

(Unaudited but reviewed)

**Mitsub Leasing Public Company Limited and its subsidiaries****Statement of cash flows****For the six-month period ended 30 June 2025**

	Consolidated financial statements		Separate financial statements	
	2025	2024	2025	2024
<b>Cash flows from operating activities</b>				
Profit from operating activities before income tax	31,608	13,408	13,879	2,106
Adjustments to reconcile profit from operating activities before income tax to net cash received (paid) from operating activities:				
Depreciation and amortisation	6,655	6,538	2,892	3,016
Reversal of impairment losses on inventories	(255)	(688)	-	-
Losses on disposal of equipment	6	21	6	21
Impairment losses on assets foreclosed	1,098	-	1,098	-
Employee benefits expenses	1,476	775	355	487
Expected credit losses	36,614	42,840	33,823	45,558
Finance costs	23,718	26,620	17,512	18,378
Interest income	(145,535)	(122,295)	(97,121)	(86,736)
Losses from operating activities before changes in operating assets and liabilities	(44,615)	(32,781)	(27,556)	(17,170)
Operating assets (increase) decrease				
Loans to customers and accrued interest receivables	(201,637)	(206,025)	(180,275)	(173,820)
Other receivables	(623)	(928)	(13,644)	(23,875)
Inventories	(4,269)	(1,753)	-	-
Assets foreclosed	122,148	75,209	122,148	75,209
Other current assets	(2,722)	(2,030)	(4,935)	178
Other non-current assets	(763)	(16)	-	-
Operating liabilities increase (decrease)				
Other payables	(156)	1,566	1,650	7,706
Other current liabilities	751	2,651	3,160	321
Other non-current liabilities	189	102	35	102
Cash used in operating activities	(131,697)	(164,005)	(99,417)	(131,349)
Interest received	134,256	125,141	97,352	86,761
Income tax paid	(8,800)	(4,535)	(947)	(462)
<b>Net cash provided from (used in) operating activities</b>	<b>(6,241)</b>	<b>(43,399)</b>	<b>(3,012)</b>	<b>(45,050)</b>

The accompanying notes are an integral part of the financial statements.

(Unaudited but reviewed)

**Mitsib Leasing Public Company Limited and its subsidiaries****Statement of cash flows (continued)****For the six-month period ended 30 June 2025**

	Consolidated financial statements		Separate financial statements	
	2025	2024	2025	2024
<b>Cash flows from investing activities</b>				
Cash received from (paid for) short-term to related parties	-	-	20,000	-
Cash paid for purchase of equipment	(2,309)	(1,345)	(1,569)	(127)
Cash received from sale of equipment	3	4	3	4
Cash paid for purchase of intangible assets	(66)	(4,194)	(60)	(4,194)
Cash paid for investments in subsidiary	-	-	-	(250,000)
Cash paid for long-term borrowings to related parties	-	-	(15,000)	-
<b>Net cash provided from (used in) investing activities</b>	<b>(2,372)</b>	<b>(5,535)</b>	<b>3,374</b>	<b>(254,317)</b>
<b>Cash flows from financing activities</b>				
Proceeds from short-term borrowings from				
financial institutions	160,779	168,682	160,779	113,681
Repayment of short-term borrowings from financial institutions	(106,091)	(270,825)	(106,091)	(150,825)
Repayment of long-term borrowings from financial institutions	(99,888)	(103,567)	(99,888)	(103,567)
Proceeds from short-term borrowings from related parties	25,000	215,000	20,000	125,000
Repayment of short-term borrowings from related parties	-	(275,000)	-	(80,000)
Proceeds from long-term borrowings from related parties	25,000	-	20,000	-
Repayment of long-term borrowings from related parties	-	-	-	-
Proceeds from short-term borrowings from other parties	20,000	26,000	15,000	1,000
Repayment of short-term borrowings from other parties	-	(85,000)	-	-
Proceeds from long-term borrowings from other parties	36,000	-	36,000	-
Repayment of long-term borrowings from other parties	-	(1,536)	-	(1,536)
Payment of lease liabilities	(5,038)	(4,642)	(2,149)	(2,124)
Interest paid	(23,913)	(28,115)	(17,804)	(19,921)
Dividends paid to owner of the company	(20,588)	-	(20,588)	-
Cash received from the issuance of additional ordinary shares	-	409,323	-	409,323
<b>Net cash provided from financing activities</b>	<b>11,261</b>	<b>50,320</b>	<b>5,259</b>	<b>291,031</b>
<b>Net increase (decrease) in cash and cash equivalents</b>	<b>2,648</b>	<b>1,386</b>	<b>5,621</b>	<b>(8,336)</b>
Cash and cash equivalents at 1 January	15,150	21,679	3,674	13,420
<b>Cash and cash equivalents at 30 June</b>	<b>17,798</b>	<b>23,065</b>	<b>9,295</b>	<b>5,084</b>

**Supplemental cash flows information****Non-cash items**

Assets foreclosed transferred from debtors for				
debt settlement	116,598	93,782	116,598	93,782
Reclassify borrowings from financial institution from				
non-current liabilities to current liabilities	-	25,600	-	25,600
Changing maturity date of borrowings from related parties				
from short-term to long-term	50,000	45,000	-	45,000
Changing maturity date of borrowings from other parties				
from short-term to long-term	70,000	-	20,000	-
Increase in right-of-use assets	3,504	15,122	474	11,297

The accompanying notes are an integral part of the financial statements.

**Mitsib Leasing Public Company Limited and its subsidiaries**

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**For the three-month and six-month periods ended 30 June 2025**

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**Mitsib Leasing Public Company Limited and its subsidiaries**  
**Condensed notes to interim financial statements**  
**For the three-month and six-month periods ended 30 June 2025**

**1. General information**

Mitsib Leasing Public Company Limited (the "Company") is incorporated in Thailand and was listed on the Market for Alternative Investment (mai) in June 2019. The Company has its registered office at 895-6, Moo 5, Srinakarin Road, Samrong Nua, Muang Samutprakan, Samut Prakan.

As at 30 June 2025, the Company's major shareholders was the Yongsanguanchai family group.

The principal activities of the Company are hire-purchase. The principal activities of the Group are sale of cars and providing maintenance services of public transportations and providing retail loan to customers. Details of the Company's subsidiaries are disclosed in Note 5 to the condensed notes to interim financial statements.

**2. Basis of preparation of the financial statements**

**2.1 Basis of preparation of the interim financial statements**

These interim financial statements are prepared in accordance with Thai Accounting Standard No. 34 Interim Financial Reporting. The Company presents condensed interim financial statements. The Company 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 and has presented notes to the interim financial statements on a condensed basis.

The interim financial statements are 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. These interim financial statements should therefore be read in conjunction with the latest annual financial statements.

The interim financial statements in Thai language are the official statutory financial statements of the Company. The interim financial statements in English language have been translated from the Thai language interim financial statements. In case of a conflict or a difference in interpretation between the two languages, the Thai language financial statements shall prevail.

## **2.2 Basis of preparation of the consolidated and separate financial statements**

### The consolidated financial statements

These interim consolidated financial statements include the financial statements of Mitsib Leasing Public Company Limited and its subsidiaries (collectively as "the Group") and have been prepared on the same basis as that used for the consolidated financial statements for the year ended 31 December 2024.

### The separate financial statements

Investments in subsidiaries in the separate financial statements are accounted for using the cost method.

## **2.3 New financial reporting standards**

The revised financial reporting standards which are effective for fiscal years beginning on or after 1 January 2025, do not have any significant impact on the Group's financial statements.

## **2.4 Accounting policies, judgements and estimates**

These interim financial statements are prepared by using the same accounting policies and methods of computation, and accounting judgements and estimates as were used for the financial statements for the year ended 31 December 2024.

## **3. Transactions with related parties**

During the periods, the Group had significant business transactions with related parties. Such transactions, which are summarised below, arose in the ordinary course of business. There were no significant changes in the transfer pricing policy of transactions with related parties.



### 3.1 The significant transactions with related parties

The significant transactions with related parties are as follows:

	(Unit: Thousand Baht)			
	For the three-month periods ended 30 June			
	Consolidated		Separate	
	financial statements		financial statements	
	2025	2024	2025	2024
<b><u>Subsidiaries</u></b>				
Gains from sale of assets foreclosed	-	-	281	1,472
Interest income	-	-	522	983
Office space service income	-	-	69	69
Management fee income	-	-	450	450
Contract fee income	-	-	71	128
Other income	-	-	139	-
Distribution costs and administrative expenses	-	-	366	213
Rental expenses	-	-	30	30
<b><u>Related parties</u></b>				
Revenue from sales	539	-	-	-
Cost of sales of goods	532	-	-	-
Purchase of equipment	53	12	-	3
Distribution costs and administrative expenses	16	12	16	4
Finance costs	5	3	-	-
<b><u>Related persons</u></b>				
Finance costs	2,800	3,700	1,311	1,662

(Unaudited but reviewed)

(Unit: Thousand Baht)

For the six-month periods ended 30 June

	Consolidated		Separate	
	financial statements		financial statements	
	2025	2024	2025	2024
<b><u>Subsidiaries</u></b>				
Gains from sale of assets foreclosed	-	-	688	2,117
Interest income	-	-	1,102	1,347
Office space service income	-	-	138	138
Management fee income	-	-	900	900
Contract fee income	-	-	169	233
Other income	-	-	600	-
Distribution costs and administrative expenses	-	-	652	261
Rental expenses	-	-	60	60
<b><u>Related parties</u></b>				
Revenue from sales	539	-	-	-
Cost of sales of goods	532	-	-	-
Purchase of equipment	53	23	-	14
Distribution costs and administrative expenses	63	23	63	14
Finance costs	11	6	-	-
<b><u>Related persons</u></b>				
Finance costs	5,085	6,032	2,252	2,078

### Management remuneration

During the periods, the Group has management remuneration as follows:

(Unit: Thousand Baht)

For the three-month periods ended 30 June

	Consolidated		Separate	
	financial statements		financial statements	
	2025	2024	2025	2024
Short-term employee benefits	3,106	3,753	2,059	2,289
Post-employment benefits	144	234	73	112
Management remuneration	367	400	367	400
Total	3,617	4,387	2,499	2,801

(Unaudited but reviewed)

(Unit: Thousand Baht)

For the six-month periods ended 30 June

	Consolidated		Separate	
	financial statements		financial statements	
	2025	2024	2025	2024
Short-term employee benefits	6,467	7,656	4,497	4,659
Post-employment benefits	288	354	146	224
Management remuneration	632	665	632	665
Total	7,387	8,675	5,275	5,548

### 3.2 The significant balances with related parties

The significant balances with related parties are as follows:

(Unit: Thousand Baht)

	Consolidated		Separate	
	financial statements		financial statements	
	30 June 2025	31 December 2024	30 June 2025	31 December 2024
<b><u>Subsidiaries</u></b>				
Deferred commissions - hire-purchase				
receivables	-	-	28,031	29,252
Other receivables	-	-	23,125	11,377
Other receivables - short-term loans	-	-	28,000	48,000
Long-term loans	-	-	15,000	-
Other payables	-	-	22,372	27,275
Rental guarantee (liabilities)	-	-	82	82
Other guarantee (liabilities)	-	-	350	50
Other current liabilities	-	-	1,099	-
<b><u>Related companies</u></b>				
Rental guarantee (assets)	125	125	-	-
Other payables	2	-	-	-
Lease liabilities	276	113	-	-
<b><u>Related persons</u></b>				
Rental guarantee (assets)	88	88	-	-
Short-term borrowings	30,000	55,000	30,000	10,000
Long-term borrowings	170,000	95,000	65,000	45,000
Lease liabilities	465	218	-	-

(Unaudited but reviewed)

Movements during the six-month period ended 30 June 2025 of short-term and long-term loans to related parties were as follows:

	(Unit: Thousand Baht)					
	Interest rate		Separate financial statements			
	30 June	31 December	1 January			30 June
	2025	2024	2025	Increase	Receive	2025
	(% per annum)	(% per annum)				
<b><u>Short-term loans</u></b>						
Subsidiaries	4.00 - 5.30	5.30	48,000	3,000	(23,000)	28,000
<b><u>Long-term loans</u></b>						
Subsidiaries	5.00	-	-	15,000	-	15,000

Movements during the six-month period ended 30 June 2025 of short-term and long-term borrowings from related persons were as follows:

(Unit: Thousand Baht)						
	Interest rate		Consolidated financial statements			
	30 June	31 December	1 January		Repayment/	30 June
	2025	2024	2025	Increase	Decrease	2025
	(% per annum)	(% per annum)				
<u>Short-term borrowings</u>						
Related persons	5.00 - 5.88	4.20 - 5.88	55,000	25,000	(50,000)	30,000
<u>Long-term borrowings</u>						
Related persons	4.75 - 5.90	5.00	95,000	75,000	-	170,000

	(Unit: Thousand Baht)					
	Interest rate		Separate financial statements			
	30 June 2025	31 December 2024	1 January 2025	Increase	Repayment/ Decrease	30 June 2025
	(% per annum)	(% per annum)				
<b><u>Short-term borrowings</u></b>						
Related persons	5.00 - 5.88	5.88	10,000	20,000	-	30,000
<b><u>Long-term borrowings</u></b>						
Related persons	5.10 - 5.90	5.00	45,000	20,000	-	65,000

**Significant agreements with related parties**

The Company has entered into service agreements to provide office space with subsidiaries for a period of 1 year. The Company receives the service income as specified in the agreements.

The Company has entered into service agreements with subsidiaries. The scope of services comprises human resources, information technology, regulatory and compliance, internal audit, corporate strategy and business development and accounting and finance, for a service period of 1 year. The Company receives service income as specified in the agreements.

The Group has entered into several equipment, office building and office space rental agreements with related parties for a period of 1 year. The Group has the right to renew the lease at the end of the lease period.

**4. Loans to customers and accrued interest receivables, net****4.1 As at 30 June 2025 and 31 December 2024, loans to customers and accrued interest receivables classified by type of receivables as follows:**

	(Unit: Thousand Baht)		
	Consolidated financial statements		
	30 June 2025		
	Portion due within one year	Portion due over one years	Total
Hire-purchase receivables	580,940	1,335,610	1,916,550
Loan receivables	543,611	55,430	599,041
<u>Less</u> Unearned interest income	(198,215)	(330,060)	(528,275)
Total loans to customers	926,336	1,060,980	1,987,316
<u>Add</u> Accrued interest	49,083	-	49,083
Total loans to customers and accrued interest receivables	975,419	1,060,980	2,036,399
<u>Less</u> Allowance for expected credit losses	(22,431)	(39,342)	(61,773)
Total loans to customers and accrued interest receivables, net	952,988	1,021,638	1,974,626

(Unaudited but reviewed)

(Unit: Thousand Baht)

Consolidated financial statements			
31 December 2024			
	Portion due within one year	Portion due over one years	Total
Hire-purchase receivables	572,414	1,309,250	1,881,664
Loan receivables	531,320	46,025	577,345
<u>Less</u> Unearned interest income	(194,416)	(323,822)	(518,238)
Total loans to customers	909,318	1,031,453	1,940,771
<u>Add</u> Accrued interest	37,797	-	37,797
Total loans to customers and accrued interest receivables	947,115	1,031,453	1,978,568
<u>Less</u> Allowance for expected credit losses	(21,293)	(42,359)	(63,652)
Total loans to customers and accrued interest receivables, net	925,822	989,094	1,914,916

(Unit: Thousand Baht)

Separate financial statements			
30 June 2025			
	Portion due within one year	Portion due over one years	Total
Hire-purchase receivables	587,433	1,357,150	1,944,583
Loan receivables	7,201	-	7,201
<u>Less</u> Unearned interest income	(198,215)	(330,060)	(528,275)
Total loans to customers	396,419	1,027,090	1,423,509
<u>Add</u> Accrued interest	13,536	-	13,536
Total loans to customers and accrued interest receivables	409,955	1,027,090	1,437,045
<u>Less</u> Allowance for expected credit losses	(16,698)	(35,565)	(52,263)
Total loans to customers and accrued interest receivables, net	393,257	991,525	1,384,782

(Unaudited but reviewed)

(Unit: Thousand Baht)

Separate financial statements			
31 December 2024			
	Portion due within one year	Portion due over one years	Total
Hire-purchase receivables	578,487	1,332,428	1,910,915
Loan receivables	5,645	-	5,645
<u>Less</u> Unearned interest income	(194,416)	(323,821)	(518,237)
Total loans to customers	389,716	1,008,607	1,398,323
<u>Add</u> Accrued interest	13,767	-	13,767
Total loans to customers and accrued interest receivables	403,483	1,008,607	1,412,090
<u>Less</u> Allowance for expected credit losses	(17,249)	(39,683)	(56,932)
Total loans to customers and accrued interest receivables, net	386,234	968,924	1,355,158

**4.2** As at 30 June 2025 and 31 December 2024, hire-purchase receivables consist as follows:

(Unit: Thousand Baht)

Consolidated financial statements							
30 June 2025							
Portion due							
	Within one year	Over one year but within two years	Over two years but within three years	Over three years but within four years	Over four years but within five years	Over five years	Total
Hire-purchase receivables	594,476	430,155	358,005	276,103	195,208	76,139	1,930,086
<u>Less</u> Unearned interest income	(198,215)	(143,360)	(97,546)	(58,092)	(25,990)	(5,072)	(528,275)
Present value of the minimum lease payment receivables	396,261	286,795	260,459	218,011	169,218	71,067	1,401,811
<u>Less</u> Allowance for expected credit losses	(16,429)	(10,151)	(9,623)	(7,657)	(5,754)	(2,380)	(51,994)
Net	379,832	276,644	250,836	210,354	163,464	68,687	1,349,817

(Unaudited but reviewed)

(Unit: Thousand Baht)

Consolidated financial statements							
31 December 2024							
Portion due							
	Within one year	Over one year but within two years	Over two years but within three years	Over three years but within four years	Over four years but within five years	Over five years	Total
Hire-purchase receivables	586,181	426,121	348,811	263,954	182,721	87,643	1,895,431
<u>Less</u> Unearned interest income	<u>(194,416)</u>	<u>(140,329)</u>	<u>(95,034)</u>	<u>(56,165)</u>	<u>(26,431)</u>	<u>(5,863)</u>	<u>(518,238)</u>
Present value of the minimum lease payment receivables	391,765	285,792	253,777	207,789	156,290	81,780	1,377,193
<u>Less</u> Allowance for expected credit losses	<u>(17,038)</u>	<u>(11,634)</u>	<u>(10,319)</u>	<u>(8,729)</u>	<u>(5,961)</u>	<u>(3,040)</u>	<u>(56,721)</u>
Net	<u>374,727</u>	<u>274,158</u>	<u>243,458</u>	<u>199,060</u>	<u>150,329</u>	<u>78,740</u>	<u>1,320,472</u>

(Unit: Thousand Baht)

Separate financial statements							
30 June 2025							
Portion due							
	Within one year	Over one year but within two years	Over two years but within three years	Over three years but within four years	Over four years but within five years	Over five years	Total
Hire-purchase receivables	600,969	436,786	363,864	280,542	198,603	77,355	1,958,119
<u>Less</u> Unearned interest income	<u>(198,215)</u>	<u>(143,360)</u>	<u>(97,546)</u>	<u>(58,092)</u>	<u>(25,990)</u>	<u>(5,072)</u>	<u>(528,275)</u>
Present value of the minimum lease payment receivables	402,754	293,426	266,318	222,450	172,613	72,283	1,429,844
<u>Less</u> Allowance for expected credit losses	<u>(16,429)</u>	<u>(10,151)</u>	<u>(9,623)</u>	<u>(7,657)</u>	<u>(5,754)</u>	<u>(2,380)</u>	<u>(51,994)</u>
Net	<u>386,325</u>	<u>283,275</u>	<u>256,695</u>	<u>214,793</u>	<u>166,859</u>	<u>69,903</u>	<u>1,377,850</u>



(Unaudited but reviewed)

(Unit: Thousand Baht)

Separate financial statements							
31 December 2024							
Portion due							
	Within one year	Over one year but within two years	Over two years but within three years	Over three years but within four years	Over four years but within five years	Over five years	Total
Hire-purchase receivables	592,254	432,757	355,172	268,753	186,230	89,516	1,924,682
<u>Less</u> Unearned interest income	<u>(194,416)</u>	<u>(140,329)</u>	<u>(95,034)</u>	<u>(56,164)</u>	<u>(26,431)</u>	<u>(5,863)</u>	<u>(518,237)</u>
Present value of the minimum lease payment receivables	397,838	292,428	260,138	212,589	159,799	83,653	1,406,445
<u>Less</u> Allowance for expected credit losses	<u>(17,038)</u>	<u>(11,634)</u>	<u>(10,318)</u>	<u>(8,729)</u>	<u>(5,962)</u>	<u>(3,040)</u>	<u>(56,721)</u>
Net	<u>380,800</u>	<u>280,794</u>	<u>249,820</u>	<u>203,860</u>	<u>153,837</u>	<u>80,613</u>	<u>1,349,724</u>

- 4.3 During the three-month and six-month periods ended 30 June 2025, the hire-purchase receivables, that the term and condition had been modified, have net carrying amount before modification of Baht 25 million and Baht 41 million, respectively (separate financial statements: Baht 25 million and Baht 41 million, respectively).

As at 30 June 2025 and 31 December 2024, the Group has outstanding balances of hire-purchase receivables with the modification amounting to Baht 129 million and Baht 171 million, respectively (separate financial statements: Baht 129 million and Baht 171 million, respectively).

(Unaudited but reviewed)

**4.4** As at 30 June 2025 and 31 December 2024, loans to customers and accrued interest receivables classified by stage are as follows:

(Unit: Thousand Baht)

	Consolidated financial statements			
	30 June 2025		31 December 2024	
	Loans to customers and accrued interest receivables	Allowance for expected credit losses	Loans to customers and accrued interest receivables	Allowance for expected credit losses
Financial assets where there has not been a significant increase in credit risk (Performing)	1,641,481	18,905	1,601,501	20,041
Financial assets where there has been a significant increase in credit risk (Under - performing)	301,360	24,606	258,559	23,614
Financial assets that are credit-impaired (Non - performing)	93,558	18,262	118,508	19,997
<b>Total</b>	<b>2,036,399</b>	<b>61,773</b>	<b>1,978,568</b>	<b>63,652</b>

(Unit: Thousand Baht)

	Separate financial statements			
	30 June 2025		31 December 2024	
	Loans to customers and accrued interest receivables	Allowance for expected credit losses	Loans to customers and accrued interest receivables	Allowance for expected credit losses
Financial assets where there has not been a significant increase in credit risk (Performing)	1,088,905	16,986	1,074,178	18,213
Financial assets where there has been a significant increase in credit risk (Under - performing)	282,757	23,226	249,517	22,716
Financial assets that are credit-impaired (Non - performing)	65,383	12,051	88,395	16,003
<b>Total</b>	<b>1,437,045</b>	<b>52,263</b>	<b>1,412,090</b>	<b>56,932</b>

(Unaudited but reviewed)

**4.5** Movements of allowance for expected credit losses for loans to customers and accrued interest receivables are as follows:

(Unit: Thousand Baht)

	Consolidated financial statements			
	For the six-month period ended 30 June 2025			
	12-month ECL	Lifetime ECL	Lifetime ECL	Total
	(Stage 1)	(Stage 2)	(Stage 3)	
Beginning balance	20,041	23,614	19,997	63,652
Increase (decrease) in expected credit losses during the period	(1,136)	992	16,902	16,758
Bad debt written-off	-	-	(18,637)	(18,637)
Ending balance	18,905	24,606	18,262	61,773

(Unit: Thousand Baht)

	Separate financial statements			
	For the six-month period ended 30 June 2025			
	12-month ECL	Lifetime ECL	Lifetime ECL	Total
	(Stage 1)	(Stage 2)	(Stage 3)	
Beginning balance	18,213	22,716	16,003	56,932
Increase (decrease) in expected credit losses during the period	(1,227)	510	14,685	13,968
Bad debt written-off	-	-	(18,637)	(18,637)
Ending balance	16,986	23,226	12,051	52,263

## 5. Investments in subsidiaries

As at 30 June 2025 and 31 December 2024, the Company had investments in subsidiaries which is accounted for using cost method in the separate financial statements as follows:

	Separate financial statements			
	Shareholding		Cost method	
	30 June	31 December	30 June	31 December
	2025	2024	2025	2024
	(%)	(%)	(Thousand Baht)	(Thousand Baht)
<b>Subsidiaries</b>				
Mitsib Sek Ngoen Co., Ltd.	100.00	100.00	300,000	300,000
Mitsib Pico Co., Ltd.	100.00	100.00	10,000	10,000
Best Car Center Co., Ltd.	100.00	100.00	29,999	29,999
Total investments in subsidiaries			339,999	339,999

For the three-month and six-month periods ended 30 June 2025 and 2024, the Company did not receive dividend income from investments in subsidiaries.

## 6. Borrowings

As at 30 June 2025 and 31 December 2024, the Group has outstanding balances of the borrowings, which were denominated entirely in Thai Baht. The details are as follows:

Detail	(Unit: Thousand Baht)			
	Consolidated financial statements		Separate financial statements	
	30 June	31 December	30 June	31 December
	2025	2024	2025	2024
<b><u>Borrowings from financial institutions</u></b>				
Short-term borrowings of Baht 360 million were				
bearing floating interest rate, payable monthly	310,176	255,488	300,176	245,488
Long-term borrowings of Baht 797 million were				
bearing floating interest rate with period of				
2 - 5 years to maturity, payable monthly	165,536	265,261	165,536	265,261

(Unaudited but reviewed)

(Unit: Thousand Baht)

Detail	Consolidated financial		Separate financial	
	statements		statements	
	30 June	31 December	30 June	31 December
	2025	2024	2025	2024
<b><u>Borrowings from others</u></b>				
Short-term borrowings of Baht 79 million were				
bearing fixed interest rate, payable monthly	79,000	129,000	39,000	44,000
Long-term borrowings of Baht 143 million were				
bearing fixed interest rate, payable monthly	143,000	37,280	63,000	7,280
<b><u>Borrowings from related parties</u></b>				
Short-term borrowings of Baht 30 million were				
bearing fixed interest rate, payable monthly	30,000	55,000	30,000	10,000
Long-term borrowings of Baht 170 million were				
bearing fixed interest rate, payable monthly	170,000	95,000	65,000	45,000
Total	897,712	837,029	662,712	617,029
<u>Less</u> current portion due within one year	(608,768)	(659,226)	(508,768)	(519,226)
Borrowings, net of current portion	288,944	177,803	153,944	97,803

As at 30 June 2025, the Group and the Company had unutilised credit facilities totaling of Baht 45 million and Baht 45 million, respectively (31 December 2024: Baht 102 million and Baht 102 million, respectively).

The Group is required to comply with certain terms and conditions as specified in each borrowing agreements with financial institutions, such as maintenance of financial ratios specified in the covenants of each agreement.

## 7. Interest income on loans to customers

(Unit: Thousand Baht)

	For the three-month periods ended 30 June			
	Consolidated		Separate	
	financial statements		financial statements	
	2025	2024	2025	2024
Interest income on hire-purchase contracts	49,430	44,156	45,427	41,431
Interest income on factoring	-	7	-	7
Interest income on loan receivables	22,076	13,546	-	-
Total	71,506	57,709	45,427	41,438

(Unaudited but reviewed)

(Unit: Thousand Baht)

	For the six-month periods ended 30 June			
	Consolidated		Separate	
	financial statements		financial statements	
	2025	2024	2025	2024
Interest income on hire-purchase contracts	98,959	87,327	92,276	82,148
Interest income on factoring	-	36	-	36
Interest income on loan receivables	42,517	31,492	-	-
Total	141,476	118,855	92,276	82,184

## 8. Income tax expenses

Income tax expenses for the three-month and six-month periods ended 30 June 2025 and 2024 were as follows:

(Unit: Thousand Baht)

	For the three-month periods ended 30 June			
	Consolidated		Separate	
	financial statements		financial statements	
	2025	2024	2025	2024
<b>Current income tax:</b>				
Interim corporate income tax	603	2,252	(1,590)	1,205
Adjustment in respect of prior period income tax	-	(2,376)	-	(2,376)
<b>Deferred tax:</b>				
Relating to temporary differences and reversal				
of temporary differences	2,737	5,555	3,448	4,919
Income tax expenses reported in profit or loss	3,340	5,431	1,858	3,748

(Unaudited but reviewed)

(Unit: Thousand Baht)

	For the six-month periods ended 30 June			
	Consolidated		Separate	
	financial statements		financial statements	
	2025	2024	2025	2024
<b>Current income tax:</b>				
Interim corporate income tax	4,602	5,786	655	2,882
Adjustment in respect of prior period income tax	-	(2,376)	-	(2,376)
<b>Deferred tax:</b>				
Relating to temporary differences and reversal				
of temporary differences	1,507	5,381	2,617	4,767
Income tax expenses reported in profit or loss	6,109	8,791	3,272	5,273

## 9. Segment information

The Group is organised into business units based on their products and services. During the current period, the Group has not changed the organisation of their reportable segments from the latest annual financial statements.

Information about reportable segments are as follows:

(Unit: Thousand Baht)

	Consolidated financial statements			
	For the three-month period ended 30 June 2025			
	Sale of cars	Hire- purchase	Factoring	Other lending
Revenue	63,224	49,430	-	22,076
Cost of sale of goods	(54,658)	-	-	-
Finance costs	(96)	(6,777)	-	(5,523)
Expected credit losses	-	(16,511)	-	(1,268)
Gross profit	8,470	26,142	-	15,285
Other income				
Distribution costs				
Administrative expenses				
Profit before income tax expenses				
Income tax expenses				
Profit for the period				

(Unaudited but reviewed)

(Unit: Thousand Baht)

Consolidated financial statements					
For the three-month period ended 30 June 2024					
	Sale of cars	Hire- purchase	Factoring	Other lending	Total
Revenue	141,747	44,156	7	13,546	199,456
Cost of sale of goods	(122,690)	-	-	-	(122,690)
Finance costs	(510)	(9,682)	-	(3,566)	(13,758)
Expected credit losses	-	(14,052)	-	(12,263)	(26,315)
Gross profit	18,547	20,422	7	(2,283)	36,693
Other income					14,424
Distribution costs					(27,568)
Administrative expenses					(24,615)
Loss before income tax expenses					(1,066)
Income tax expenses					(5,431)
Loss for the period					(6,497)

(Unit: Thousand Baht)

Consolidated financial statements					
For the six-month period ended 30 June 2025					
	Sale of cars	Hire- purchase	Factoring	Other lending	Total
Revenue	171,587	98,959	-	42,517	313,063
Cost of sale of goods	(150,232)	-	-	-	(150,232)
Finance costs	(230)	(13,427)	-	(10,061)	(23,718)
Expected credit losses	-	(33,243)	-	(3,371)	(36,614)
Gross profit	21,125	52,289	-	29,085	102,499
Other income					18,941
Distribution costs					(40,377)
Administrative expenses					(49,455)
Profit before income tax expenses					31,608
Income tax expenses					(6,109)
Profit for the period					25,499



(Unaudited but reviewed)

(Unit: Thousand Baht)

Consolidated financial statements					
For the six-month period ended 30 June 2024					
	Sale of cars	Hire- purchase	Factoring	Other lending	Total
Revenue	255,238	87,327	36	31,492	374,093
Cost of sale of goods	(223,778)	-	-	-	(223,778)
Finance costs	(926)	(17,698)	(14)	(7,982)	(26,620)
Expected credit losses	-	(30,282)	-	(12,558)	(42,840)
Gross profit	30,534	39,347	22	10,952	80,855
Other income					32,280
Distribution costs					(51,688)
Administrative expenses					(48,039)
Profit before income tax expenses					13,408
Income tax expenses					(8,791)
Profit for the period					4,617

Assets of reportable segments as at 30 June 2025 and 31 December 2024 are as follows:

(Unit: Thousand Baht)

Consolidated financial statements		
	30 June 2025	31 December 2024
Loans to customers and accrued interest receivables, net	1,974,626	1,914,916
Leasehold improvement and equipment	8,379	7,407
Total assets	2,149,919	2,087,875

## 10. Earnings (loss) per share

Basic earnings (loss) per share is calculated by dividing profit (loss) for the period attributable to equity holders of the Company (excluding other comprehensive income) by the weighted average number of ordinary shares in issue during the period.

## 11. Dividends

Dividends declared during the six-month periods ended 30 June 2025 and 2024 consisted of the follows:

Dividends	Approved by	Dividend per share (Baht)	Total dividends (Thousand Baht)	Date of payment
<u>2025</u>				
Final dividends for the year 2024	Annual General Meeting of the shareholders on 23 April 2025	0.015	20,588	23 May 2025
<u>2024</u> (none)				

## 12. Commitments with non-related parties

	(Unit: Thousand Baht)			
	Consolidated		Separate	
	financial statements		financial statements	
	30 June 2025	31 December 2024	30 June 2025	31 December 2024
Purchase orders for goods and supplies	23,617	12,347	5,687	4,998
Other contracts	1,284	1,955	1,284	1,610
Total	24,901	14,302	6,971	6,608

## 13. Regrouping

The Group grouped the following amounts in the prior period's financial statements to conform to the current period's grouping.

	(Unit: Thousand Baht)			
	For the three-month period ended 30 June 2024			
	Consolidated		Separate	
	financial statements		financial statements	
	As regrouped	As previously reported	As regrouped	As previously reported
<b>Statement of comprehensive income</b>				
Interest income on hire-purchase contracts	-	44,156	-	41,341
Interest income on factoring	-	7	-	7
Interest income on other loan receivables	-	13,546	-	-
Interest income on loans to customers	57,709	-	41,438	-

(Unaudited but reviewed)

(Unit: Thousand Baht)

For the six-month period ended 30 June 2024

	Consolidated		Separate	
	financial statements		financial statements	
	As regrouped	As previously reported	As regrouped	As previously reported
<b>Statement of comprehensive income</b>				
Interest income on hire-purchase contracts	-	87,327	-	82,148
Interest income on factoring	-	36	-	36
Interest income on other loan receivables	-	31,492	-	-
Interest income on loans to customers	118,855	-	82,184	-

Such regrouping has no effect to previously reported profit or shareholders' equity.

#### 14. Approval of interim financial statements

These interim financial statements have been approved for issue by the Board of Directors on 14 August 2025.