

Mitsib Leasing Public Company Limited
and its subsidiaries
Review report and consolidated and separate
financial information
For the three-month and nine-month periods ended
30 September 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 September 2025, the related consolidated statements of comprehensive income for the three-month and nine-month periods then ended, and the related consolidated statements of changes in shareholders' equity and cash flows for the nine-month period then ended, as well as the condensed notes to the interim consolidated financial statements. I have also reviewed the separate financial information of 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: 13 November 2025

Mitsib Leasing Public Company Limited and its subsidiaries

Statement of financial position

As at 30 September 2025

(Unit: Thousand Baht)

Note	Consolidated financial statements		Separate financial statements			
	30 September 2025	31 December 2024	30 September 2025	31 December 2024		
	(Unaudited but reviewed)	(Audited)	(Unaudited but reviewed)	(Audited)		
Assets						
Current assets						
	Cash and cash equivalents	23,108	15,150	2,877	3,674	
	Loans to customers and accrued interest					
	receivables, net - current portion	4	920,577	925,822	376,617	386,234
	Other receivables		9,556	6,275	6,699	5,209
	Other receivables - related parties	3	-	-	50,532	59,377
	Inventories, net		57,635	41,272	-	-
	Assets foreclosed, net		60,982	56,454	60,982	56,454
	Other current assets	3	12,899	10,659	10,059	5,619
	Total current assets		1,084,757	1,055,632	507,766	516,567
Non-current assets						
	Loans to customers and accrued interest					
	receivables, net - non-current portion	4	1,037,261	989,094	993,297	968,924
	Investments in subsidiaries	5	-	-	339,999	339,999
	Long-term loans to related parties	3	-	-	28,000	-
	Leasehold improvement and equipment		9,627	7,407	5,679	3,803
	Right-of-use assets		8,054	10,310	4,874	7,423
	Intangible assets		10,339	10,813	10,243	10,669
	Deferred tax assets		7,778	9,964	5,130	8,442
	Other non-current assets	3	5,375	4,655	3,901	3,874
	Total non-current assets		1,078,434	1,032,243	1,391,123	1,343,134
	Total assets		2,163,191	2,087,875	1,898,889	1,859,701

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 September 2025

(Unit: Thousand Baht)

	Note	Consolidated financial statements		Separate financial statements	
		30 September 2025	31 December 2024	30 September 2025	31 December 2024
		(Unaudited but reviewed)	(Audited)	(Unaudited but reviewed)	(Audited)
Liabilities and shareholders' equity					
Liabilities					
Current liabilities					
Short-term borrowings from financial institutions	6	320,437	255,488	310,437	245,488
Short-term borrowings from related parties	3, 6	20,000	55,000	20,000	10,000
Short-term borrowings from other parties	6	39,000	129,000	39,000	44,000
Other payables	3	35,582	27,848	56,686	44,503
Current portion of long-term borrowings from financial institutions	6	103,716	219,458	103,716	219,458
Current portion of long-term borrowings from related parties	3, 6	155,000	-	55,000	-
Current portion of long-term borrowings from other parties	6	-	280	-	280
Current portion of lease liabilities		7,015	5,094	4,156	3,878
Income tax payables		5,438	8,440	3,091	476
Other current liabilities	3	2,397	3,059	2,109	1,044
Total current liabilities		688,585	703,667	594,195	569,127
Non-current liabilities					
Long-term borrowings from financial institutions, net of current portion	6	16,638	45,803	16,638	45,803
Long-term borrowings from related parties, net of current portion	3, 6	40,000	95,000	30,000	45,000
Long-term borrowings from other parties, net of current portion	6	183,000	37,000	63,000	7,000
Lease liabilities, net of current portion		1,274	5,297	894	3,700
Provisions for employee benefits		9,020	6,806	5,098	4,565
Other non-current liabilities		1,797	1,551	504	441
Total non-current liabilities		251,729	191,457	116,134	106,509
Total liabilities		940,314	895,124	710,329	675,636

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 September 2025

(Unit: Thousand Baht)

Note	Consolidated financial statements		Separate financial statements		
	30 September 2025	31 December 2024	30 September 2025	31 December 2024	
	(Unaudited but reviewed)	(Audited)	(Unaudited but reviewed)	(Audited)	
Shareholders' equity					
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	78,465	48,339	45,679	41,184
	Total equity attributable to owners of the parent	1,222,875	1,192,749	1,188,560	1,184,065
	Non-controlling interests	2	2	-	-
	Total shareholders' equity	1,222,877	1,192,751	1,188,560	1,184,065
	Total liabilities and shareholders' equity	2,163,191	2,087,875	1,898,889	1,859,701

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


 นายนิติพัทธ์ ยงค์สงวนชัย


 นายณัชชา ยงค์สงวนชัย

 Directors

(Unaudited but reviewed)

Mitsub Leasing Public Company Limited and Its subsidiaries

Statement of comprehensive income

For the three-month period ended 30 September 2025

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

	Note	Consolidated financial statements		Separate financial statements	
		2025	2024	2025	2024
Revenue					
Revenue from sales		75,209	145,771	-	-
Interest income on loans to customers	3, 7	70,607	62,474	44,307	41,001
Other income	3	18,375	14,054	17,633	11,566
Total revenue		164,191	222,299	61,940	52,567
Expenses					
Cost of sales of goods		68,681	126,016	-	-
Distribution costs	3	15,970	29,355	5,471	5,295
Administrative expenses	3	24,542	23,682	17,216	16,901
Expected credit losses		11,069	29,238	11,908	28,160
Total expenses		120,262	208,291	34,595	50,356
Profit from operating activities		43,929	14,008	27,345	2,211
Finance costs	3	(12,360)	(11,830)	(8,912)	(9,756)
Profit (loss) before income tax		31,569	2,178	18,433	(7,545)
Income tax revenue (expenses)	8	(6,354)	(250)	(3,957)	1,302
Net profit (loss) for the period		25,215	1,928	14,476	(6,243)
Other comprehensive income		-	-	-	-
Total comprehensive income (loss) for the period		25,215	1,928	14,476	(6,243)

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

(Unaudited but reviewed)

Mitsub Leasing Public Company Limited and its subsidiaries

Statement of comprehensive income (continued)

For the three-month period ended 30 September 2025

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

	Note	Consolidated financial statements		Separate financial statements	
		2025	2024	2025	2024
Profit (loss) attributable to					
Owners of the parent		25,215	1,928	14,476	(6,243)
Non-controlling interests		-	-		
		<u>25,215</u>	<u>1,928</u>		
Total comprehensive income (loss) attributable to					
Owners of the parent		25,215	1,928	14,476	(6,243)
Non-controlling interests		-	-		
		<u>25,215</u>	<u>1,928</u>		
Earnings (loss) per share	10				
Basic earnings (loss) per share		<u>0.018</u>	<u>0.002</u>	<u>0.011</u>	<u>(0.006)</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 comprehensive income

For the nine-month period ended 30 September 2025

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

	Note	Consolidated financial statements		Separate financial statements	
		2025	2024	2025	2024
Revenue					
Revenue from sales		246,796	401,009	-	-
Interest income on loans to customers	3, 7	212,083	181,329	136,583	123,185
Other income	3	37,316	46,334	36,375	40,776
Total revenue		496,195	628,672	172,958	163,961
Expenses					
Cost of sales of goods		218,913	349,794	-	-
Distribution costs	3	56,347	81,043	16,381	15,873
Administrative expenses	3	73,997	71,721	52,110	51,675
Expected credit losses		47,683	72,078	45,731	73,718
Total expenses		396,940	574,636	114,222	141,266
Profit from operating activities		99,255	54,036	58,736	22,695
Finance costs	3	(36,078)	(38,450)	(26,424)	(28,134)
Profit (loss) before income tax		63,177	15,586	32,312	(5,439)
Income tax expenses	8	(12,463)	(9,041)	(7,229)	(3,971)
Net profit (loss) for the period		50,714	6,545	25,083	(9,410)
Other comprehensive income		-	-	-	-
Total comprehensive income (loss) for the period		50,714	6,545	25,083	(9,410)

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 nine-month period ended 30 September 2025

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

	Note	Consolidated financial statements		Separate financial statements	
		2025	2024	2025	2024
Profit (loss) attributable to					
Owners of the parent		50,714	6,545	25,083	(9,410)
Non-controlling interests		-	-		
		<u>50,714</u>	<u>6,545</u>		
Total comprehensive income (loss) attributable to					
Owners of the parent		50,714	6,545	25,083	(9,410)
Non-controlling interests		-	-		
		<u>50,714</u>	<u>6,545</u>		
Earnings (loss) per share	10				
Basic earnings (loss) per share		<u>0.037</u>	<u>0.006</u>	<u>0.018</u>	<u>(0.008)</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 nine-month period ended 30 September 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 - Appropriated - Legal reserve	Unappropriated	Retained earnings - Appropriated - Legal reserve	Unappropriated	Non-controlling Interests	equity attributable to owners of the parent	shareholders' equity
Balance at 1 January 2024	393,946	317,914	2,736	18,362	38,721	18,362	38,721	2	771,679	771,681
Increase in ordinary shares	292,373	116,950	-	-	-	-	-	-	409,323	409,323
Profit for the period	-	-	-	-	6,545	-	6,545	-	6,545	6,545
Other comprehensive income for the period	-	-	-	-	-	-	-	-	-	-
Total comprehensive income for the period	-	-	-	-	6,545	-	6,545	-	6,545	6,545
Balance at 30 September 2024	686,319	434,864	2,736	18,362	45,266	18,362	45,266	2	1,187,547	1,187,549
Balance at 1 January 2025	686,319	434,864	2,736	20,491	48,339	20,491	48,339	2	1,192,749	1,192,751
Dividends (Note 11)	-	-	-	-	(20,588)	-	(20,588)	-	(20,588)	(20,588)
Profit for the period	-	-	-	-	50,714	-	50,714	-	50,714	50,714
Other comprehensive income for the period	-	-	-	-	-	-	-	-	-	-
Total comprehensive income for the period	-	-	-	-	50,714	-	50,714	-	50,714	50,714
Balance at 30 September 2025	686,319	434,864	2,736	20,491	78,465	20,491	78,465	2	1,222,875	1,222,877

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 nine-month period ended 30 September 2025

(Unit: Thousand Baht)

	Separate financial statements					
	Issued and paid-up share capital	Share premium on ordinary shares	Share-based payment transactions	Retained earnings		Total shareholders' equity
				Appropriated - Legal reserve	Unappropriated	
Balance at 1 January 2024	393,946	317,914	2,736	18,362	29,861	762,819
Increase in ordinary shares	292,373	116,950	-	-	-	409,323
Profit (loss) for the period	-	-	-	-	(9,410)	(9,410)
Other comprehensive income for the period	-	-	-	-	-	-
Total comprehensive income (loss) for the period	-	-	-	-	(9,410)	(9,410)
Balance at 30 September 2024	686,319	434,864	2,736	18,362	20,451	1,162,732
Balance at 1 January 2025	686,319	434,864	2,736	18,962	41,184	1,184,065
Dividends (Note 11)	-	-	-	-	(20,588)	(20,588)
Profit for the period	-	-	-	-	25,083	25,083
Other comprehensive income for the period	-	-	-	-	-	-
Total comprehensive income for the period	-	-	-	-	25,083	25,083
Balance at 30 September 2025	686,319	434,864	2,736	18,962	45,679	1,188,560

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

(Unaudited but reviewed)

Mitsubishi Leasing Public Company Limited and its subsidiaries

Statement of cash flows

For the nine-month period ended 30 September 2025

(Unit: Thousand Baht)

	Consolidated financial statements		Separate financial statements	
	2025	2024	2025	2024
Cash flows from operating activities				
Profit (loss) from operating activities before income tax	63,177	15,586	32,312	(5,439)
Adjustments to reconcile profit from operating activities before income tax to net cash received (paid) from operating activities:				
Depreciation and amortisation	9,861	9,859	4,323	4,447
Impairment losses on inventories (reversal)	315	(906)	-	-
Losses on disposal of equipment	12	27	9	27
Impairment losses on assets foreclosed	1,496	-	1,496	-
Employee benefits expenses	2,214	1,194	533	730
Expected credit losses	47,683	72,078	45,731	73,718
Finance costs	36,078	38,450	26,424	28,134
Interest income	(221,436)	(187,850)	(147,086)	(131,331)
Losses from operating activities before changes in operating assets and liabilities	(60,600)	(51,562)	(36,258)	(29,714)
Operating assets (increase) decrease				
Loans to customers and accrued interest receivables	(265,793)	(384,149)	(256,482)	(266,994)
Other receivables	(3,289)	(3,863)	(21,646)	18,936
Inventories	(16,678)	1,037	-	-
Assets foreclosed	188,980	126,250	188,980	126,250
Other current assets	(2,240)	(4,909)	(4,440)	(2,415)
Other non-current assets	(720)	(37)	(28)	-
Operating liabilities increase (decrease)				
Other payables	8,031	12,230	12,481	3,792
Other current liabilities	(662)	3,182	1,065	(187)
Other non-current liabilities	246	147	63	147
Cash used in operating activities	(152,725)	(301,674)	(116,265)	(150,185)
Interest received	201,628	182,509	148,079	132,063
Income tax paid	(13,279)	(10,679)	(1,302)	(3,106)
Net cash provided from (used in) operating activities	35,624	(129,844)	30,512	(21,228)

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 (continued)**

For the nine-month period ended 30 September 2025

	(Unit: Thousand Baht)			
	Consolidated financial statements		Separate financial statements	
	2025	2024	2025	2024
Cash flows from investing activities				
Cash received from (paid for) short-term borrowings				
to related parties	-	-	6,000	-
Cash paid for purchase of equipment	(4,248)	(1,786)	(2,703)	(165)
Cash received from sale of equipment	12	4	4	4
Cash paid for purchase of intangible assets	(66)	(4,347)	(60)	(4,313)
Cash paid for investments in subsidiary	-	-	-	(250,000)
Cash paid for long-term borrowings to related parties	-	-	(20,000)	-
Cash received from long-term borrowings to related parties	-	-	15,000	-
Net cash provided from (used in) investing activities	(4,302)	(6,129)	(1,759)	(254,474)
Cash flows from financing activities				
Proceeds from short-term borrowings from				
financial institutions	188,605	261,533	188,605	206,533
Repayment of short-term borrowings from financial institutions	(123,656)	(319,352)	(123,656)	(199,352)
Repayment of long-term borrowings from financial institutions	(145,128)	(155,190)	(145,128)	(155,190)
Proceeds from short-term borrowings from related parties	25,000	265,000	20,000	125,000
Repayment of short-term borrowings from related parties	-	(275,000)	-	(80,000)
Proceeds from long-term borrowings from related parties	40,000	-	30,000	-
Proceeds from short-term borrowings from other parties	20,000	81,000	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	-	(2,051)	-	(2,051)
Payment of lease liabilities	(7,535)	(7,124)	(3,224)	(3,186)
Interest paid	(36,062)	(39,739)	(26,559)	(29,507)
Dividends paid to owner of the company	(20,588)	-	(20,588)	-
Cash received from the issuance of additional ordinary shares	-	409,323	-	409,323
Net cash provided from (used in) financing activities	(23,364)	133,400	(29,550)	272,570
Net increase (decrease) in cash and cash equivalents	7,958	(2,573)	(797)	(3,132)
Cash and cash equivalents at 1 January	15,150	21,679	3,674	13,420
Cash and cash equivalents at 30 September	23,108	19,106	2,877	10,288

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 (continued)

For the nine-month period ended 30 September 2025

(Unit: Thousand Baht)

	Consolidated financial statements		Separate financial statements	
	2025	2024	2025	2024
Supplemental cash flows information				
Non-cash items				
Assets foreclosed transferred from debtors for debt settlement	195,003	156,575	195,003	156,575
Changing maturity date of borrowings to related parties from short-term to long-term	-	-	23,000	-
Reclassify borrowings from financial institution from non-current liabilities to current liabilities	-	72,465	-	72,465
Changing maturity date of borrowings from related parties from short-term to long-term	60,000	45,000	10,000	45,000
Changing maturity date of borrowings from other parties from short-term to long-term	110,000	-	20,000	-
Increase in right-of-use assets	4,505	16,833	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 nine-month periods ended 30 September 2025

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Mitsib Leasing Public Company Limited and its subsidiaries

Condensed notes to interim financial statements

For the three-month and nine-month periods ended 30 September 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 September 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 September			
	Consolidated		Separate	
	financial statements		financial statements	
	2025	2024	2025	2024
<u>Subsidiaries</u>				
Gains (losses) from sale of assets foreclosed	-	-	(580)	335
Interest income	-	-	595	634
Office space service income	-	-	114	69
Management fee income	-	-	450	450
Contract fee income	-	-	18	137
Other income	-	-	320	80
Commissions - hire-purchase receivables	-	-	3,770	2,722
Distribution costs and administrative expenses	-	-	345	336
Rental expenses	-	-	30	30
<u>Related parties</u>				
Revenue from sales	439	-	-	-
Cost of sales of goods	439	-	-	-
Distribution costs and administrative expenses	30	14	30	1
Finance costs	5	2	-	-
<u>Related persons</u>				
Finance costs	3,099	1,933	1,537	667

(Unaudited but reviewed)

(Unit: Thousand Baht)

For the nine-month periods ended 30 September

	Consolidated		Separate	
	financial statements		financial statements	
	2025	2024	2025	2024
<u>Subsidiaries</u>				
Gains from sale of assets foreclosed	-	-	108	1,807
Interest income	-	-	1,697	1,981
Office space service income	-	-	252	207
Management fee income	-	-	1,350	1,350
Contract fee income	-	-	187	370
Other income	-	-	920	80
Commissions - hire-purchase receivables	-	-	10,454	7,900
Distribution costs and administrative expenses	-	-	998	597
Rental expenses	-	-	90	90
<u>Related parties</u>				
Revenue from sales	978	-	-	-
Cost of sales of goods	971	-	-	-
Purchase of equipment	53	23	-	14
Distribution costs and administrative expenses	93	37	93	15
Finance costs	16	8	-	-
<u>Related persons</u>				
Finance costs	8,184	7,549	3,789	2,329

Management remuneration

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

(Unit: Thousand Baht)

For the three-month periods ended 30 September

	Consolidated		Separate	
	financial statements		financial statements	
	2025	2024	2025	2024
Short-term employee benefits	3,483	3,706	2,059	2,225
Post-employment benefits	144	234	73	112
Management remuneration	242	235	242	235
Total	3,869	4,175	2,374	2,572

(Unaudited but reviewed)

(Unit: Thousand Baht)

For the nine-month periods ended 30 September

	Consolidated		Separate	
	financial statements		financial statements	
	2025	2024	2025	2024
Short-term employee benefits	10,508	11,362	6,556	6,884
Post-employment benefits	432	588	219	336
Management remuneration	874	900	874	900
Total	11,814	12,850	7,649	8,120

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 September 2025	31 December 2024	30 September 2025	31 December 2024
<u>Subsidiaries</u>				
Deferred commissions - hire-purchase				
receivables	-	-	27,337	29,252
Other receivables	-	-	31,532	11,377
Other receivables - short-term loans	-	-	19,000	48,000
Long-term loans	-	-	28,000	-
Other payables	-	-	24,849	27,275
Rental guarantee (liabilities)	-	-	82	82
Other guarantee (liabilities)	-	-	350	50
Other current liabilities	-	-	550	-
<u>Related companies</u>				
Rental guarantee (assets)	125	125	-	-
Other payables	3	-	3	-
Lease liabilities	237	113	-	-
<u>Related persons</u>				
Rental guarantee (assets)	88	88	-	-
Short-term borrowings	20,000	55,000	20,000	10,000
Long-term borrowings	195,000	95,000	85,000	45,000
Lease liabilities	342	218	-	-

(Unaudited but reviewed)

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

(Unit: Thousand Baht)

	Interest rate		Separate financial statements			
	30 September 2025	31 December 2024	1 January 2025	Increase	Receive/ Decrease	30 September 2025
	(% per annum)	(% per annum)				
<u>Short-term loans</u>						
Subsidiaries	4.75	5.30	48,000	24,000	(53,000)	19,000
<u>Long-term loans</u>						
Subsidiaries	4.25 - 5.25	-	-	43,000	(15,000)	28,000

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

(Unit: Thousand Baht)

	Interest rate		Consolidated financial statements			
	30 September 2025	31 December 2024	1 January 2025	Increase	Repayment/ Decrease	30 September 2025
	(% per annum)	(% per annum)				
<u>Short-term borrowings</u>						
Related persons	5.88	4.20 - 5.88	55,000	25,000	(60,000)	20,000
<u>Long-term borrowings</u>						
Related persons	4.75 - 5.90	5.00	95,000	100,000	-	195,000

(Unit: Thousand Baht)

	Interest rate		Separate financial statements			
	30 September 2025	31 December 2024	1 January 2025	Increase	Repayment/ Decrease	30 September 2025
	(% per annum)	(% per annum)				
<u>Short-term borrowings</u>						
Related persons	5.88	5.88	10,000	20,000	(10,000)	20,000
<u>Long-term borrowings</u>						
Related persons	5.75 - 5.90	5.00	45,000	40,000	-	85,000

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 September 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 September 2025		
	Portion due within one year	Portion due over one year	Total
Hire-purchase receivables	560,937	1,329,088	1,890,025
Loan receivables	519,315	67,851	587,166
<u>Less</u> Unearned interest income	(197,645)	(322,012)	(519,657)
Total loans to customers	882,607	1,074,927	1,957,534
<u>Add</u> Accrued interest	57,613	-	57,613
Total loans to customers and accrued interest receivables	940,220	1,074,927	2,015,147
<u>Less</u> Allowance for expected credit losses	(19,643)	(37,666)	(57,309)
Total loans to customers and accrued interest receivables, net	920,577	1,037,261	1,957,838

(Unaudited but reviewed)

(Unit: Thousand Baht)

Consolidated financial statements

	31 December 2024		
	Portion due within one year	Portion due over one year	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 September 2025		
	Portion due within one year	Portion due over one year	Total
Hire-purchase receivables	567,507	1,349,855	1,917,362
Loan receivables	8,070	-	8,070
<u>Less</u> Unearned interest income	(197,645)	(322,012)	(519,657)
Total loans to customers	377,932	1,027,843	1,405,775
<u>Add</u> Accrued interest	12,776	-	12,776
Total loans to customers and accrued interest receivables	390,708	1,027,843	1,418,551
<u>Less</u> Allowance for expected credit losses	(14,091)	(34,546)	(48,637)
Total loans to customers and accrued interest receivables, net	376,617	993,297	1,369,914

(Unaudited but reviewed)

(Unit: Thousand Baht)

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

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

(Unit: Thousand Baht)

	Consolidated financial statements						
	30 September 2025						
	Portion due						Total
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		
Hire-purchase receivables	573,713	437,279	362,477	280,993	182,194	66,145	1,902,801
<u>Less</u> Unearned interest income	<u>(197,645)</u>	<u>(142,878)</u>	<u>(95,933)</u>	<u>(55,565)</u>	<u>(23,152)</u>	<u>(4,484)</u>	<u>(519,657)</u>
Present value of the minimum lease payment receivables	376,068	294,401	266,544	225,428	159,042	61,661	1,383,144
<u>Less</u> Allowance for expected credit losses	<u>(13,790)</u>	<u>(9,824)</u>	<u>(9,489)</u>	<u>(7,569)</u>	<u>(5,465)</u>	<u>(2,199)</u>	<u>(48,336)</u>
Net	<u>362,278</u>	<u>284,577</u>	<u>257,055</u>	<u>217,859</u>	<u>153,577</u>	<u>59,462</u>	<u>1,334,808</u>

(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 September 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	580,283	443,790	368,124	285,407	185,322	67,212	1,930,138
<u>Less</u> Unearned interest income	<u>(197,645)</u>	<u>(142,878)</u>	<u>(95,933)</u>	<u>(55,565)</u>	<u>(23,152)</u>	<u>(4,484)</u>	<u>(519,657)</u>
Present value of the minimum lease payment receivables	382,638	300,912	272,191	229,842	162,170	62,728	1,410,481
<u>Less</u> Allowance for expected credit losses	<u>(13,790)</u>	<u>(9,824)</u>	<u>(9,489)</u>	<u>(7,569)</u>	<u>(5,465)</u>	<u>(2,199)</u>	<u>(48,336)</u>
Net	<u>368,848</u>	<u>291,088</u>	<u>262,702</u>	<u>222,273</u>	<u>156,705</u>	<u>60,529</u>	<u>1,362,145</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 nine-month periods ended 30 September 2025, loans to customers, that the term and condition had been modified, have net carrying amount before modification of Baht 36 million and Baht 79 million, respectively (separate financial statements: Baht 33 million and Baht 76 million, respectively).

As at 30 September 2025 and 31 December 2024, the Group has outstanding balances of loans to customers with the modification amounting to Baht 172 million and Baht 233 million, respectively (separate financial statements: Baht 169 million and Baht 233 million, respectively).

(Unaudited but reviewed)

4.4 As at 30 September 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 September 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)	1,609,523	17,646	1,601,501	20,041
Financial assets where there has been a significant increase in credit risk (Under - performing)	313,203	22,544	258,559	23,614
Financial assets that are credit-impaired (Non - performing)	92,421	17,119	118,508	19,997
Total	2,015,147	57,309	1,978,568	63,652

(Unit: Thousand Baht)

	Separate financial statements			
	30 September 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)	1,058,336	15,678	1,074,178	18,213
Financial assets where there has been a significant increase in credit risk (Under - performing)	298,152	21,720	249,517	22,716
Financial assets that are credit-impaired (Non - performing)	62,063	11,239	88,395	16,003
Total	1,418,551	48,637	1,412,090	56,932

(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 nine-month period ended 30 September 2025			
	12-month ECL (Stage 1)	Lifetime ECL (Stage 2)	Lifetime ECL (Stage 3)	Total
Beginning balance	20,041	23,614	19,997	63,652
Increase (decrease) in expected credit losses during the period	(2,395)	(1,070)	18,240	14,775
Bad debt written-off	-	-	(21,118)	(21,118)
Ending balance	17,646	22,544	17,119	57,309

(Unit: Thousand Baht)

	Separate financial statements			
	For the nine-month period ended 30 September 2025			
	12-month ECL (Stage 1)	Lifetime ECL (Stage 2)	Lifetime ECL (Stage 3)	Total
Beginning balance	18,213	22,716	16,003	56,932
Increase (decrease) in expected credit losses during the period	(2,535)	(996)	16,354	12,823
Bad debt written-off	-	-	(21,118)	(21,118)
Ending balance	15,678	21,720	11,239	48,637

5. Investments in subsidiaries

As at 30 September 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 September 2025	31 December 2024	30 September 2025	31 December 2024
	(%)	(%)	(Thousand Baht)	(Thousand Baht)
Subsidiaries				
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 nine-month periods ended 30 September 2025 and 2024, the Company did not receive dividend income from investments in subsidiaries.

6. Borrowings

As at 30 September 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 September 2025	31 December 2024	30 September 2025	31 December 2024
<u>Borrowings from financial institutions</u>				
Short-term borrowings of Baht 360 million were bearing floating interest rate, payable monthly	310,437	245,488	310,437	245,488
Short-term borrowings of Baht 10 million were bearing fixed interest rate, payable monthly	10,000	10,000	-	-
Long-term borrowings of Baht 797 million were bearing floating interest rate with period of 2 - 5 years to maturity, payable monthly	120,354	265,261	120,354	265,261
<u>Borrowings from others</u>				
Short-term borrowings of Baht 39 million were bearing fixed interest rate, payable monthly	39,000	129,000	39,000	44,000
Long-term borrowings of Baht 183 million were bearing fixed interest rate, payable monthly	183,000	37,280	63,000	7,280
<u>Borrowings from related parties</u>				
Short-term borrowings of Baht 20 million were bearing fixed interest rate, payable monthly	20,000	55,000	20,000	10,000
Long-term borrowings of Baht 195 million were bearing fixed interest rate, payable monthly	195,000	95,000	85,000	45,000
Total	877,791	837,029	637,791	617,029
<u>Less</u> current portion due within one year	(638,153)	(659,226)	(528,153)	(519,226)
Borrowings, net of current portion	239,638	177,803	109,638	97,803

As at 30 September 2025, the Group and the Company had unutilised credit facilities totaling of Baht 34 million and Baht 34 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.

(Unaudited but reviewed)

7. Interest income on loans to customers

(Unit: Thousand Baht)

For the three-month periods ended 30 September

	Consolidated		Separate	
	financial statements	financial statements	financial statements	financial statements
	2025	2024	2025	2024
Interest income on hire-purchase contracts	48,078	43,722	44,307	41,001
Interest income on loan receivables	22,529	18,752	-	-
Total	70,607	62,474	44,307	41,001

(Unit: Thousand Baht)

For the nine-month periods ended 30 September

	Consolidated		Separate	
	financial statements	financial statements	financial statements	financial statements
	2025	2024	2025	2024
Interest income on hire-purchase contracts	147,037	131,049	136,583	123,149
Interest income on factoring	-	36	-	36
Interest income on loan receivables	65,046	50,244	-	-
Total	212,083	181,329	136,583	123,185

8. Income tax expenses

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

(Unit: Thousand Baht)

For the three-month periods ended 30 September

	Consolidated		Separate	
	financial statements	financial statements	financial statements	financial statements
	2025	2024	2025	2024
Current income tax:				
Interim corporate income tax	5,675	2,224	3,261	483
Deferred tax:				
Relating to temporary differences and reversal of temporary differences	679	(1,974)	696	(1,785)
Income tax expenses (revenue) reported in profit or loss	6,354	250	3,957	(1,302)

(Unaudited but reviewed)

(Unit: Thousand Baht)

	For the nine-month periods ended 30 September			
	Consolidated		Separate	
	financial statements		financial statements	
	2025	2024	2025	2024
Current income tax:				
Interim corporate income tax	10,277	8,010	3,917	3,365
Adjustment in respect of prior period income tax	-	(2,376)	-	(2,376)
Deferred tax:				
Relating to temporary differences and reversal of temporary differences	2,186	3,407	3,312	2,982
Income tax expenses reported in profit or loss	12,463	9,041	7,229	3,971

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				Total
	For the three-month period ended 30 September 2025				
	Sale of cars	Hire- purchase	Factoring	Other lending	
Revenue	75,209	48,078	-	22,529	145,816
Cost of sale of goods	(68,681)	-	-	-	(68,681)
Finance costs	(89)	(5,990)	-	(6,281)	(12,360)
Expected credit losses	-	(11,314)	-	245	(11,069)
Gross profit	6,439	30,774	-	16,493	53,706
Other income					18,375
Distribution costs					(15,970)
Administrative expenses					(24,542)
Profit before income tax expenses					31,569
Income tax expenses					(6,354)
Profit for the period					25,215

(Unaudited but reviewed)

(Unit: Thousand Baht)

Consolidated financial statements

For the three-month period ended 30 September 2024

	Sale of cars	Hire- purchase	Factoring	Other lending	Total
Revenue	145,771	43,722	-	18,752	208,245
Cost of sale of goods	(126,016)	-	-	-	(126,016)
Finance costs	(176)	(9,591)	-	(2,063)	(11,830)
Expected credit losses	-	(17,531)	-	(11,707)	(29,238)
Gross profit	19,579	16,600	-	4,982	41,161
Other income					14,054
Distribution costs					(29,355)
Administrative expenses					(23,682)
Profit before income tax expenses					2,178
Income tax expenses					(250)
Profit for the period					1,928

(Unit: Thousand Baht)

Consolidated financial statements

For the nine-month period ended 30 September 2025

	Sale of cars	Hire- purchase	Factoring	Other lending	Total
Revenue	246,796	147,037	-	65,046	458,879
Cost of sale of goods	(218,913)	-	-	-	(218,913)
Finance costs	(319)	(19,417)	-	(16,342)	(36,078)
Expected credit losses	-	(44,557)	-	(3,126)	(47,683)
Gross profit	27,564	83,063	-	45,578	156,205
Other income					37,316
Distribution costs					(56,347)
Administrative expenses					(73,997)
Profit before income tax expenses					63,177
Income tax expenses					(12,463)
Profit for the period					50,714

(Unaudited but reviewed)

(Unit: Thousand Baht)

Consolidated financial statements					
For the nine-month period ended 30 September 2024					
	Sale of cars	Hire- purchase	Factoring	Other lending	Total
Revenue	401,009	131,049	36	50,244	582,338
Cost of sale of goods	(349,794)	-	-	-	(349,794)
Finance costs	(1,102)	(27,289)	(14)	(10,045)	(38,450)
Expected credit losses	-	(47,813)	-	(24,265)	(72,078)
Gross profit	50,113	55,947	22	15,934	122,016
Other income					46,334
Distribution costs					(81,043)
Administrative expenses					(71,721)
Profit before income tax expenses					15,586
Income tax expenses					(9,041)
Profit for the period					6,545

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

(Unit: Thousand Baht)		
Consolidated financial statements		
	30 September 2025	31 December 2024
Loans to customers and accrued interest receivables, net	1,957,838	1,914,916
Leasehold improvement and equipment	9,627	7,407
Total assets	2,163,191	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.

(Unaudited but reviewed)

11. Dividends

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

<u>Dividends</u>	<u>Approved by</u>	<u>Dividend per share (Baht)</u>	<u>Total dividends (Thousand Baht)</u>	<u>Date of payment</u>
<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 (none)</u>				

12. Commitments with non-related parties

	(Unit: Thousand Baht)			
	Consolidated		Separate	
	financial statements		financial statements	
	30 September 2025	31 December 2024	30 September 2025	31 December 2024
Purchase orders for goods and supplies	21,970	12,347	5,497	4,998
Other contracts	918	1,955	918	1,610
Total	22,888	14,302	6,415	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 September 2024			
	Consolidated		Separate	
	financial statements		financial statements	
	As regrouped	As previously reported	As regrouped	As previously reported
Statement of comprehensive income				
Interest income on hire-purchase contracts	-	43,722	-	41,001
Interest income on other loan receivables	-	18,752	-	-
Interest income on loans to customers	62,474	-	41,001	-

(Unaudited but reviewed)

(Unit: Thousand Baht)

For the nine-month period ended 30 September 2024

	Consolidated		Separate	
	financial statements		financial statements	
	As	As previously	As	As previously
	regrouped	reported	regrouped	reported
Statement of comprehensive income				
Interest income on hire-purchase contracts	-	131,049	-	123,149
Interest income on factoring	-	36	-	36
Interest income on other loan receivables	-	50,244	-	-
Interest income on loans to customers	181,329	-	123,185	-

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 13 November 2025.