



Business Overview

“Lease It” providing one-stop financial solutions for SMEs entrepreneurs enabling access to business capital. Financial products include **Factoring services (purchasing accounts receivable), Project Backup Financing, Term Loans, Bid Bond & E-Bidding loans, Leasing & Hire Purchase, and Supply Chain Finance**. There is also a subsidiary operating a buy now pay later service.

Financial Statement

	3M26	3M25	2025	2024
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Income Statement (MB)

Revenues	50.48	42.18	175.92	112.39
Expenses	34.41	30.22	125.43	496.15
Net Profit (Loss)	5.51	3.22	10.84	-449.86

Balance Sheet (MB)

Assets	1,168.83	1,075.41	1,090.63	988.95
Liabilities	609.38	531.23	536.69	448.00
Shareholders' Equity	559.45	544.18	553.94	540.96

Cash Flow (MB)

Operating	-58.70	-73.62	-110.53	-107.72
Investing	-1.57	-0.94	2.56	90.44
Financing	68.92	74.93	101.72	-4.19

Financial Ratio

EPS (Baht)	0.01	0.01	0.02	-1.02
GP Margin (%)				
NP Margin (%)	10.92	7.63	6.16	-400.27
D/E Ratio (x)	1.09	0.98	0.97	0.83
ROE (%)	2.38	-55.66	1.98	-58.74
ROA (%)	4.87	-29.43	4.86	-31.80

Business Plan

Lease IT’s strategy and operational direction focus on expanding its loan portfolio with quality, management in the cautious economic environment and seizing business opportunities to create sustainable value and returns. The operational direction includes the following key points:

- Building a High-Quality SME Loan Portfolio** Expand its SME customer base, primarily through low-risk financial products such as factoring services.
- Risk Management through Careful Debtor Screening and Portfolio Diversification.**
- Expanding Installment Sales Business via Online Platform** The Company aims to expand its customer base to younger generations who prefer to purchase products through installment payments and helps diversify the business risk by targeting new customer groups beyond just SMEs.

Sustainable Development Plan

Sustainability Framework	Materialities	SDGs Goal
Governance	Corporate Governance and Organizational Credibility	1, 2, 3, 4, 5, 8, 10, 12, 13, 16, 17
Economy	Performance and Financial Stability Strengthening and enhancing brand Credibility and Customer Service Technology & Innovation Development and Data Security	3, 4, 5, 7, 8, 9, 10, 11, 12, 13, 14, 15, 16, 17
Social	Being a source of funding that SMEs can access Employee Development, Well-being, and Fostering an Inclusive & Positive Work Environment	1, 2, 3, 4, 5, 8, 10, 11, 12, 13, 14, 15, 16, 17
Environment	Climate Change Management	13, 14, 15

Business Highlight

“LIT” Offer comprehensive financial products to SMEs that are partners with government agencies, state enterprises, and large private companies from the beginning to the end of the project and understanding of entrepreneurs under the concept of supporting Thai SMEs to access funding sources fairly and transparently and grow together and achieve sustainable success under the concept of True Financial Partner with financial advisory experts (Business Growth Advisor) creating opportunities for business customers to grow and build on their success steadily.

Performance and Analysis

Business Performance Summary

At the end of the first quarter of 2026, the Company recorded a net profit of Baht 5.5 million. This growth resulted from higher revenue levels driven by the expansion of the loan portfolio. Furthermore, the bad debt rate stayed low, contributing to a positive trend in overall performance. However, at the end of the first quarter of 2026, the Company represented a 20% growth compared to the same period last year. At the same time, the Company continues to emphasize loan portfolio growth alongside rigorous quality screening under appropriate risk levels. As a result, the NPL Ratio for new loans in 2026 is maintained within a framework of no more than 3% of new credit. This achievement stems from the commitment to maintaining debt quality, which serves as the essential foundation for sustainable growth.

Key Milestones

- 2006 - Lease IT Public Company (the "Company") was incorporated
- 2014 - Listed on The Stock Exchange of Thailand - MAI
- 2018 - established a new subsidiary company "LIT Service Management Co., Ltd." to provide credit analyst.
- 2021 - Established a new subsidiary company "Ulite Digital Co., Ltd." to provide a buy now pay later service.
- 2025 - The Company was officially certified as a member of the Thai Private Sector Collective Action Against Corruption (CAC).

Risk Management Policy

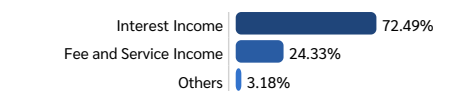
The company prioritizes risk management to prevent and adapt during periods of economic uncertainty, along with seeking opportunities to conduct business in a balanced manner to create sustainable value and returns for all stakeholders. The company has established risk management guidelines covering all key areas, including a risk management working group, managing risks to meet targets, and regularly monitoring and assessing risks under good corporate governance. The company has categorized risks into 6 areas as follows:

1. Strategic Risk
2. Operational Risk
3. Financial Risk
4. Compliance Risk
5. Cyber Security Risk
6. ESG Risk

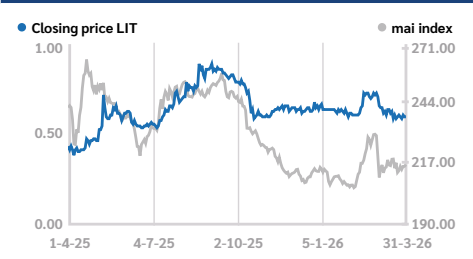
Recent Awards and Recognitions

- “Best Investor Relations Awards” SET Awards 2017
- “Outstanding Investor Relations Awards” in both SET Awards 2017 and 2018.
- Thailand Sustainability Investment(THSI) 2020-2022 and SET ESG Rating 2023.

Revenue Structure



Stock Information mai / FINCIAL



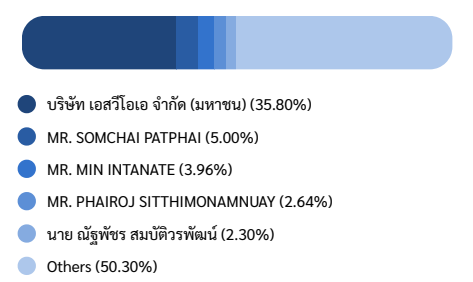
as of 31/03/26	LIT	FINCIAL	mai
P/E (X)	24.92	-	398.41
P/BV (X)	0.49	1.13	1.12
Dividend yield (%)	-	2.13	3.69

	31/03/26	30/12/25	30/12/24
Market Cap (MB)	270.19	296.76	305.62
Price (B/Share)	0.61	0.67	0.69
P/E (X)	24.92	29.00	-
P/BV (X)	0.49	0.54	0.57

CG Report:

Company Rating: Tris : BB- Outlook "Stable"

Major Shareholders as of 06/03/2026



Company Information and Contact

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