## 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

| | 6M26 | 6M25 | 2025 | 2024 |
|---|---|---|---|---|
| **Income Statement (MB)** | | | | |
| Revenues | 99.59 | 84.58 | 175.92 | 112.39 |
| Expenses | 75.64 | 61.37 | 125.43 | 496.15 |
| Net Profit (Loss) | 3.03 | 6.10 | 10.84 | -449.86 |
| **Balance Sheet (MB)** | | | | |
| Assets | 1,121.01 | 1,100.30 | 1,090.63 | 988.95 |
| Liabilities | 564.05 | 553.24 | 536.69 | 448.00 |
| Shareholders' Equity | 556.96 | 547.06 | 553.94 | 540.96 |
| **Cash Flow (MB)** | | | | |
| Operating | 26.30 | -82.37 | -110.53 | -107.72 |
| Investing | -4.23 | -3.04 | 2.56 | 90.44 |
| Financing | 2.84 | 88.86 | 101.72 | -4.19 |
| **Financial Ratio** | | | | |
| EPS (Baht) | 0.01 | 0.01 | 0.02 | -1.02 |
| GP Margin (%) | | | | |
| NP Margin (%) | 3.04 | 7.21 | 6.16 | -400.27 |
| D/E Ratio (x) | 1.01 | 1.01 | 0.97 | 0.83 |
| ROE (%) | 1.41 | -51.73 | 1.98 | -58.74 |
| ROA (%) | 4.61 | -25.65 | 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:

1. **Building a High-Quality SME Loan Portfolio** Expand its SME customer base, primarily through low-risk financial products such as factoring services.
2. **Risk Management through Careful Debtor Screening and Portfolio Diversification.**
3. **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 | Materailities | SDGs Goal |
|---|---|---|
| Governance | Corporate Governance and Organizational Credibility | 10, 16, 17 |
| Economy | Performance and Financial Stability | 8, 10, 11, 12 |
| | Strengthening and enhancing brand Credibility and Customer Service | 3, 9, 10, 16 |
| | Technology & Innovation Development and Data Security | 8, 9, 12, 16 |
| Social | Being a source of funding that SMEs can access | 1, 8, 10, 11, 17 |
| | Employee Development, Well-being, and Fostering an Inclusive & Positive Work Environment | 3, 4, 5, 8, 10, 17 |
| Environment | Climate Change Management | 13, 17 |

## 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 Q2/2026, The Company recorded a net profit of Baht 3 million, a decrease of Baht 3.1 million from the same period last year, resulting in an increase in expected credit loss provisions. However, the Company recorded total revenue of Baht 99.6 million, representing a 17.8% growth compared to the same period last year. This growth was driven by rising credit demand from SMEs that partner with the government sector—our primary target group. Nevertheless, the Company continued to record revenue growth, driven by the expansion of the loan portfolio and product restructuring in line with its business strategy. This growth supported the Company's ability to maintain profitability and record a net profit in the first half of 2026.

### 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

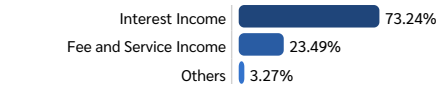
The company prioritizes risk management to prevent and adapt during periods of economic uncertainty, along with seeking opportunities to conduct business in a balanced manner to create sustainable value and returns for all stakeholders. The company has established risk management guidelines covering 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

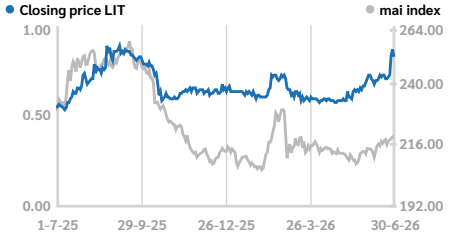
## Recent Awards and Recognitions

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

## Revenue Structure




## Stock Information — mai / FINCIAL




| as of 30/06/26 | LIT | FINCIAL | mai |
|---|---|---|---|
| P/E (X) | 28.33 | - | 67.97 |
| P/BV (X) | 0.67 | 1.08 | 1.13 |
| Dividend yield (%) | - | 2.18 | 3.63 |

| | 30/06/26 | 30/12/25 | 30/12/24 |
|---|---|---|---|
| Market Cap (MB) | 372.06 | 296.76 | 305.62 |
| Price (B/Share) | 0.84 | 0.67 | 0.69 |
| P/E (X) | 28.33 | 29.00 | - |
| P/BV (X) | 0.67 | 0.54 | 0.57 |

CG Report:

Company Rating: Tris : BB- Outlook "Stable"

## Major Shareholders — as of 06/03/2026

- บริษัท เอสวีโอเอ จำกัด (มหาชน) (35.80%)
- MR. SOMCHAI PATPHAI (5.00%)
- MR. MIN INTANATE (3.96%)
- MR. PHAIROJ SITTHIMONAMNUAY (2.64%)
- นาย ณัฐพัชร สมบัติวรพัฒน์ (2.30%)
- Others (50.30%)

## Company Information and Contact

http://www.leaseit.co.th

CRM@leaseit.co.th

0-2163-4260

1023 MS Siam Tower, 29th Floor, Rama 3 Rd., Chongnonsi, Yannawa Bangkok 10120

Other Trading Info. : https://www.settrade.com/C04_01_stock_quote_p1.jsp?txtSymbol=LIT

Remarks: This document is prepared by the listed company and aimed to disseminate the listed company's information to investors for only investment decision support. The listed company does not give investment advice or recommendation regarding the listed company's securities. Before making investment decisions, investors should study additional information and seek advice from relevant professionals. In no event shall the listed company be responsible for any loss or damage arising from the use of the information contained herein. The listed company reserves the right to amend the content specified in this document without prior notice. Unless otherwise permitted by the listed company, copy, modification, or dissemination of this document or the content contained herein is prohibited. In case there is any questions regarding the listed company's information, the investors may seek for additional information from the report or information which the listed company has disclosed through the Office of the Securities and Exchange Commission's and/or the Stock Exchange of Thailand's channel.

*Published on DD/MM/YYYY*