No.Sor.Kor.5/61

February 26, 2017

Manager and Director of The Stock Exchange of Thailand

Subject: Management discussion and Analysis for year 2017

The Company discussion for the operation of the year 2017, the company and company venture presented net profit in the amount of Baht 125.23 million compared with the results of operation of the year 2016 presented net profit in the amount of Baht 23.47 million, increasing amounted to Baht 101.75 million or 433.36% The significant changing is detailed as follows:

Total income for year 2017 equal to Baht 488.85 million compared with year 2016 which had amount of Baht 310.50 million by increasing 178.35 million or 57.44 %, cause by the Company had continuously in credit providing which resulted to the increase in interest under hire-purchase agreement 117.26 million or 52.65% and fee services income increasing amounted to Baht 37.95 million or 71.98%

Please be informed accordingly.

Sincerely yours,

anouteron

สำนักงานใหญ่ : 976/1 ซ. รพ.พระราม 9 ถ.ริมคลองสามเสน (พระราม 9) แขวงบางกะปี เขคห้วยขวาง กรุงเทพฯ 10310 โทร. 0-2641-5252 แฟ็กซ์. 0-2641-5994-5

: 728/10 ถนนสุขุมวิท คำบลบางปลาสร้อย อำเภอเมืองชลบุรี จังหวัคชลบุรี 20000 โทร. 038-278889 แฟ็กซ์. 038-278669

(Mrs.Duangrat Jaengmongkol)

Director and Company Secretary

สาขาชถบุรี