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No 0431/2564

12th November 2021

Subject: Clarifications on the Operating Performance of the Third Quarter of 2021, Ended 30th September 2021 Which Had Been Changed by More Than 20 Percent

To: The President,
The Stock Exchange of Thailand

Phatra Leasing Public Company Limited (the "Company") would like to clarify the operating performance of the third quarter of 2021, ended 30th September 2021 which had been changed by more than 20 percent compared to the same quarter of 2020, as follows.

As the economy had been recently affected by Covid-related restrictions, which were imposed in several areas in the third quarter of 2021, leading to the partial shut down of economic activities and slowdown of exports. However, better progress in vaccination and the restriction measures being relaxed earlier than expected, would help revive confidence and consumption of the private sector in the remaining of 2021. With the recent development, the Company was still cautious in conducting business activities while emphasized on enhancing the yield from leased assets and expanding the lease portfolio into client group with potential growth, avoiding price competition, and carefully considering each client's creditworthiness. The Company was also looking for new business opportunities, for examples, lease on special assets, and digital marketing. Last but not least, the Company put emphasis on selling retired assets from the lease contract expiration, particularly through digital means, with appropriate channels to get the best price.

With the above actions, the Company earned the net profit of 22.4 million Baht for the third quarter of 2021 ended 30th September 2021. When compared to the amount of 8.0 million Baht in the same quarter last year, the profit amount exhibited a growth of 14.4 million Baht or 180 percent. The main driver of growth was profit from sales of assets on operating lease contracts and profit from sales of equipment and assets held for sale worth 5.1 million Baht in the third quarter of 2021. When compared to the loss of 5.0 million Baht in the same quarter last year, the profit from such transaction increased by 10.1 million Baht.

Please be informed accordingly,



Yours Sincerely,

(Mrs. Thipsuda Kuenkong)

Executive Vice President