

No.Sor.Kor.10/66

February 23, 2023

Manager and Director of
The Stock Exchange of Thailand

Subject: Management discussion and Analysis for periods of year 2022

The Company would like to discuss the results of operation for the periods of year 2022, the company and company venture presented net profit of Baht 184.57 million, compared with the results of operation of year 2021 presented net profit of Baht 194.01 million decreasing of Baht 9.44 million or 4.87% The significant changing is detailed as follows:

Total income for year 2022 equal to Baht 615.65 million compared with year 2021 which had amount of Baht 684.16 million by decreasing 68.51 million or 10.01%, Most of the decline of income was a decrease in hire purchase interest income caused by The Economic slowdown which is affected by the protracted Covid situation result to The loan service amount decreased and the credit portfolio decreased.

Please be informed accordingly.

Sincerely yours,

Mrs.Duangrat Jaengmongkol

Director and Company Secretary