



**Jaymart**  
**GROUP**

**MD&A Q1/2026**

Ref. IR69/012

14 May 2026

Subject: Management Discussion and Analysis of Operating Performance for Q1/2026

To: President  
The Stock Exchange of Thailand

Pursuant to the resolution of the Board of Directors meeting of Jaymart Group Holdings Public Company Limited (the "Company") No. 3/2026 held on 14 May 2026, the Board resolved to approve the consolidated financial statements and operating results of the Company and its subsidiaries for Q1/2026 ended 31 March 2026, which have been reviewed by the Company's auditor. Key highlights are summarised below.

## 1. Overview

### Overview of the Economy and Industries Related to the Company

In Q1/2026, the Thai economy continued to expand on momentum from Q4/2025, which grew 2.5% YoY, accelerating from 1.2% YoY in Q3/2025, and on a seasonally-adjusted basis grew 1.9% QoQ SA, resulting in full-year 2025 GDP growth of 2.4%. However, following the conflict situation in the Middle East, the Bank of Thailand (BOT) has revised down its 2026 GDP forecast to 1.5% and 2027 to 2.0%, reflecting direct impact through higher energy costs and the erosion of household purchasing power.

On monetary policy, the Monetary Policy Committee (MPC) resolved on 25 February 2026 to cut the policy interest rate by 0.25%, from 1.25% to 1.00% per annum, to support economic recovery, ease household and SME debt burdens, and anchor medium-term inflation expectations. Subsequently, at the meeting on 29 April 2026, the MPC resolved to hold the policy rate at 1.00% amid elevated uncertainty. The rate cut and maintenance at a low level have had a positive impact on the Group in terms of financial cost management, debenture issuance and refinancing of existing debt, as well as broad-based stimulation of consumer demand for instalment financing of devices.

Headline inflation in Q1/2026 stood at -0.5% YoY, reflecting government energy price stabilization measures and still-fragile domestic purchasing power. The BOT projects headline inflation to rise to an average of 2.9% for full-year 2026 on global energy price pressure and cost pass-through, before gradually declining to an average of 1.5% in 2027 as supply-side factors ease. Core inflation is projected at 1.6% and 1.5% in 2026 and 2027, respectively.

Under such economic conditions, industries related to the Group have been affected differently, as follows:

- Mobile phone retail and device instalment financing — continues to benefit from the AI Upgrade Cycle and accommodative interest rates, which broaden access to new smartphones via instalment financing for liquidity-constrained consumers.

- Non-performing loan (NPL) management — continues to face an increasing supply of debt entering the market on the back of rising household debt, but the Company must be increasingly selective, as weak repayment capacity arising from cost of living and energy costs continues to pressure the debt-service ability of retail debtors.
- Community mall and rental real estate — the lower interest rate environment supports financial cost management, but competition for tenants remains intense and consumer purchasing power remains cautious.
- Insurance — although competition within the insurance industry remains relatively high, growth opportunities continue from consumer behavior that prioritizes preventive risk management in the digital age, despite pressure from potentially rising claim costs in line with inflation.

### Jaymart Group of Business

For the operating performance of the Company and its subsidiaries, the consolidated financial statements for Q1/2026 show net profit attributable to shareholders of the Company of THB 163 million.

Jaymart Group continues to operate through the joint operations of its subsidiaries and associates, organized into 4 core business lines focused on retail and finance underpinned by technology, under the operating philosophy of **“The Power of Synergy”** — the key strategy for building an operating ecosystem to generate returns for shareholders. Details of the development and direction of each business line are as follows:

#### 1. Mobile Phone and Accessories Distribution Business

The mobile phone and accessories distribution business, operated by Jaymart Mobile Company Limited ("Jaymart Mobile"), operates 329 branches. Net profit for Q1/2026 was THB 57 million, up 159.1% year-on-year. The growth was driven by the success of the Lock Phone business, which has been able to build the loan portfolio rapidly through the expansion of the Jaymart Network and which more clearly reflects the Group's Synergy: Jaymart Mobile acts as the storefront and sales platform, while SINGER provides nationwide sales channels and SGC provides financing under SG Finance+ targeting the China Brand market, with KB J Capital driving Samsung Finance+, which has grown notably.

#### 2. Non-Performing Loan Management Business

The non-performing loan management and asset management business, operated by JMT Network Services Public Company Limited ("JMT"), remains a core business able to generate net profit on an ongoing basis despite challenging economic conditions in certain periods. For Q1/2026, net profit attributable to shareholders was THB 252.2 million, down 23.6% year-on-year, reflecting slower collection of non-performing debt, which required the Company to set aside higher Expected Credit Loss (ECL) provisions in line with accounting prudence.

#### 3. Real Estate Development and Retail Space Business



The real estate development business, operated by J Asset Public Company Limited ("J"), recorded a net loss attributable to shareholders of THB 62.2 million for the period, primarily from the recognition of a fair value loss on investment property, reflecting the decline in the value of land leasehold rights in line with the remaining lease term (Time Decay) under normal accounting practice. This item is a non-cash item.

#### 4. Insurance Business

Under JMT's subsidiary, the insurance business operates under Jaymart Insurance Public Company Limited. For the period, the Company recorded insurance underwriting revenue of THB 72.1 million, down 22.6% year-on-year, with revenue related to mobile phone financing insurance growing well at a low loss ratio. Adjustments to the insurance portfolio targeting lower loss ratios delivered a net profit for Jaymart Insurance in Q1/2026.

#### 5. Companies in which Jaymart has Invested or Recognizes Profit per Shareholding (only material changes reported)

#	Company	%	Development
1	<p><b>BNN Restaurant Group Company Limited (Suki Teenoi)</b></p> <p>Investment classification: Associate; profit share recognized at 30% shareholding</p>	30.00	<div data-bbox="771 871 1039 1207" data-label="Figure"> <p>จังหวัดที่มี สุกี้ตีนอย ณ วันที่ 31 มี.ค. 69</p> <ul style="list-style-type: none"> <li>● เป็นแล้ว 36 จังหวัด</li> <li>● เป็นภายในปี 69 21 จังหวัด</li> <li>○ กำลังหาพื้นที่ 20 จังหวัด</li> </ul> </div> <p>As at 31 March 2026, Suki Teenoi operated 105 branches, Teenoi BBQ (grilled buffet) 10 branches and Teenoi Gold (premium buffet) 2 branches, for a total of 117 branches.</p> <p>For Q1/2026, Suki Teenoi recorded revenue of THB 2,588 million, up 32%, and net profit of THB 170 million. The Company recognized its 30% share of profit from Suki Teenoi of THB 51 million (before Purchase Price Allocation: PPA). The Company remains a strategic business partner of Suki Teenoi across multiple dimensions to drive future business growth together.</p> <div data-bbox="974 1480 1226 1795" data-label="Image"> </div> <div data-bbox="1242 1480 1502 1795" data-label="Image"> </div>

#	Company	%	Development
2	<p><b>SG Capital Public Company Limited ("SGC")</b></p> <p>Investment classification: Fair value MTM through profit or loss statement</p>	2.34	<p>In Q1/2026, SGC reported net profit of THB 176.2 million, growing strongly by 298.1% year-on-year (YoY) and up 58% quarter-on-quarter (QoQ), reflecting strong growth momentum and continued portfolio quality improvement. Growth was primarily driven by the expansion of the Lock Phone loan product, covering all 8 leading Chinese smartphone brands — Oppo, Vivo, Xiaomi, Realme, Infinix, Honor, Nubia and Tecno — through a partner retail network of over 7,000 outlets nationwide, including synergies with Jaymart Mobile and Singer Thailand.</p> <p>As at 31 March 2026, the Lock Phone loan portfolio totaled THB 7,478 million, up 15% QoQ, representing 54% of the total loan portfolio and ranking as SGC's #1 product, reinforcing the success of its strategy in penetrating the high-growth smartphone financing market and providing a key foundation for sustainable shareholder returns going forward.</p> <div style="display: flex; justify-content: space-around; align-items: center;">   </div>
3	<p><b>KB J Capital Company Limited ("KBJ")</b></p> <p>Investment classification: Associate; profit share recognized per shareholding</p>	21.74	<p>In Q1/2026, KBJ continued to deliver sustained operating growth, supported by the mobile phone instalment loan program under the Samsung Finance+ brand, which commenced operations in late 2022. The program offers "mobile phone instalment without a credit card" (Digital Lending) through Samsung Experience Store, Jaymart and participating dealer networks, expanding reach to high-potential customer segments and effectively addressing consumer behavior in the digital age.</p>

#	Company	%	Development
			The Company recognized a Q1/2026 profit share of THB 53 million, up 26.2% year-on-year, reflecting the strength of the business model and KBJ's role in driving sustainable growth in digital lending.

## 2. Operating Performance and Profitability

### Summary of Operating Performance

The consolidated financial statements and operating performance of the Company and its subsidiaries for Q1/2026, with details of the Group's operating performance, are as follows:

### Summary of Operating Performance (Condensed)

Consolidated Financial Statements	Q1/2025		Q1/2026		Change	
	THB mn	%	THB mn	%	THB mn	%
Revenue from contracts with customers	2,497.5	67.0%	2,763.7	71.0%	266.2	10.7%
Interest income from loans receivable from debt purchases and from loans to debtors	886.8	23.8%	830.3	21.3%	(56.5)	(6.4%)
Gain on loans receivable from debt purchases	147.7	4.0%	119.7	3.1%	(28.0)	(19.0%)
Rental income	102.2	2.7%	108.8	2.8%	6.6	6.5%
Insurance underwriting revenue	93.1	2.5%	72.1	1.9%	(21.0)	(22.6%)
<b>Total revenue from sales and services</b>	<b>3,727.4</b>	<b>100.0%</b>	<b>3,894.6</b>	<b>100.0%</b>	<b>167.2</b>	<b>4.5%</b>
Cost of sales	2,107.7	56.5%	2,303.6	59.1%	195.9	9.3%
Cost of services	408.2	11.0%	333.0	8.6%	(75.2)	(18.4%)
Rental costs	38.5	1.0%	41.7	1.1%	3.2	8.3%
Insurance underwriting expense	81.6	2.2%	60.3	1.5%	(21.3)	(26.1%)
<b>Total cost of sales and services</b>	<b>2,635.9</b>	<b>70.7%</b>	<b>2,738.5</b>	<b>70.3%</b>	<b>102.6</b>	<b>3.9%</b>
<b>Gross profit</b>	<b>1,091.5</b>	<b>29.3%</b>	<b>1,156.1</b>	<b>29.7%</b>	<b>64.6</b>	<b>5.9%</b>
Sales promotion revenue	50.8	1.4%	52.4	1.3%	1.6	3.1%
Gain (loss) on fair value adjustment of investment property	15.5	0.4%	(66.2)	(1.7%)	(81.7)	(527.1%)
<b>Profit before expenses</b>	<b>1,200.2</b>	<b>32.2%</b>	<b>1,222.4</b>	<b>31.4%</b>	<b>22.2</b>	<b>1.8%</b>
Selling and distribution expenses	340.6	9.1%	349.5	9.0%	8.9	2.6%

Consolidated Financial Statements	Q1/2025		Q1/2026		Change	
	THB mn	%	THB mn	%	THB mn	%
Administrative expenses	459.6	12.3%	619.8	15.9%	160.2	34.9%
<b>Total selling and administrative expenses</b>	<b>800.1</b>	<b>21.5%</b>	<b>969.3</b>	<b>24.9%</b>	<b>169.2</b>	<b>21.1%</b>
<b>Operating profit</b>	<b>400.1</b>	<b>10.7%</b>	<b>253.1</b>	<b>6.5%</b>	<b>(147.0)</b>	<b>(36.7%)</b>
Finance income	72.6	1.9%	54.8	1.4%	(17.8)	(24.5%)
Finance cost	(276.3)	(7.4%)	(276.6)	(7.1%)	(0.3)	0.1%
Share of profit from investments in joint ventures	78.2	2.1%	115.0	3.0%	36.8	47.1%
Share of profit from investments in associates	119.8	3.2%	136.4	3.5%	16.6	13.9%
Income tax income (expense)	(102.9)	(2.8%)	(8.0)	(0.2%)	94.9	(92.2%)
<b>Net profit for the period</b>	<b>291.6</b>	<b>7.8%</b>	<b>274.9</b>	<b>7.1%</b>	<b>(16.7)</b>	<b>(5.7%)</b>
<b>Net profit attributable to shareholders</b>	<b>140.3</b>	<b>3.8%</b>	<b>162.7</b>	<b>4.2%</b>	<b>22.4</b>	<b>16.0%</b>

### Revenue Analysis

Total revenue for Q1/2026 was THB 3,894.6 million, an increase of THB 167.2 million or 4.5% year-on-year, broken down by revenue type as follows:

1. Revenue from contracts with customers for Q1/2026 was THB 2,763.7 million, an increase of THB 266.2 million or 10.7% year-on-year, mainly driven by the growth of the Lock Phone business, which built the loan portfolio rapidly while maintaining effective debtor-quality control.
2. Interest income from loans receivable from debt purchases and gains on loans receivable — representing revenue from the debt-management business — totaled THB 950.0 million for Q1/2026, a decrease of THB 84.5 million or 8.2% year-on-year. The decline reflects slower collections from non-performing debt portfolios, primarily due to the continued domestic economic slowdown and elevated household debt levels,

which have weighed on debtors' overall repayment capacity. Q1 collections totalled THB 1,069 million, lower than the prior year. JMT's strategy emphasizes the quality of debt purchased and ECL provisioning prudence to manage long-term debt-collection risk.

3. Rental income in Q1/2026 amounted to THB 108.8 million, representing an increase of THB 6.6 million, or 6.5% year-on-year (YoY). The growth was primarily driven by higher occupancy and leasing activities following project investments, as well as increased revenue contribution from the hotel business under the "SENS Hotel" brand. In addition, the Company has further optimized the utilization of its community mall spaces through the introduction of new business concepts, including the indoor amusement park "Totem Kingdom" and the badminton facility "JAS Badminton Club

4. Insurance underwriting revenue was THB 72.1 million, a decrease of THB 21.0 million or 22.6% year-on-year, attributable to a portfolio adjustment by Jaymart Insurance focused on lower-loss-ratio products. Jaymart Insurance has chosen to underwrite selectively to control risk; the portfolio adjustment toward lower-loss-ratio products resulted in the subsidiary delivering a net profit in Q1/2026.

### Gross Profit

Gross profit for Q1/2026 (consolidated) was THB 1,156.1 million, an increase of THB 64.6 million or 5.9% year-on-year. Gross profit margin improved from 29.3% to 29.7%, an increase of 0.4 percentage points.

### Loss on Fair Value Adjustment of Investment Property

Loss on fair value adjustment of investment property for Q1/2026 was THB 66.2 million, a deterioration of THB 81.7 million or 527.1% year-on-year. The principal cause was the decline in long-term leasehold value in line with the reduction in remaining lease terms — a normal effect across all community mall projects.

In the comparable period (Q1/2025), the Company did not recognise a material loss on this item, as that period benefited from a downward adjustment to the discount rate to align with Bank of Thailand interest rate policy. This loss is a non-cash accounting item.

### Selling and Administrative Expenses

Selling and administrative expenses (consolidated) for Q1/2026 were THB 969.3 million, an increase of THB 169.2 million or 21.1% year-on-year. The principal cause was higher Expected Credit Loss (ECL)

provisions at JMT, which flowed through to the Company's consolidated financial statements.

### Share of Profit from Joint Ventures

Share of profit from joint ventures for Q1/2026 was THB 115.0 million, an increase of THB 36.8 million or 47.1% year-on-year, mainly from improved cash collections at JK Asset Management Company Limited.

### Share of Profit from Associates

Share of profit from associates for Q1/2026 was THB 136.4 million, an increase of THB 16.6 million or 13.9% year-on-year, with the principal contributors being KB J Capital, SINGER and Suki Teenoi.

### Net Profit for the Period

Net profit for Q1/2026 was THB 274.9 million, a decrease of THB 16.7 million or 5.7% year-on-year. Although the mobile phone distribution business grew and delivered higher profit, the period included the following non-cash accounting losses:

- The NPL management business saw lower cash collections, resulting in higher Expected Credit Loss (ECL) provisions to reserve for future risk, recorded within administrative expenses.
- Loss on fair value adjustment of investment property of THB 66.2 million.

### Net Profit Attributable to Shareholders of the Company

Net profit attributable to shareholders for Q1/2026 was THB 162.7 million, an increase of THB 22.4 million or 16.0% year-on-year. Although total net profit for the period declined due to non-cash accounting losses and unrealized losses on financial assets, net profit

attributable to shareholders of the parent grew, as the core company — Jaymart Mobile Company Limited — together with associates and joint ventures continued

to grow and deliver higher profits in Q1; and part of the losses at J Asset and JMT were recorded within Non-Controlling Interest (NCI).

### Key Financial Ratios

Financial Ratio	Q1/2025	Q1/2026
Liquidity Ratio (times)	0.75	0.62
Gross Profit Margin (%)	29.28	29.69
Operating Profit Margin (%)	10.73	6.50
Net Profit Margin (%)	7.47	6.79
Return on Equity (ROE) (%)	4.69	3.09
Return on Assets (ROA) (%)	2.65	1.79
Total Liabilities to Total Equity (Debt to Equity: D/E ratio) (times)	0.78	0.73
Interest-bearing Debt to Total Equity (IBD/E ratio) (times)	0.72	0.65

Financial ratios calculated in accordance with Capital Market Supervisory Board Notification No. Tor Jor. 14/2567 (No. 27).

\* ROE = profit before interest and tax × 100 / average total equity

\*\* ROA = profit before interest and tax × 100 / average total assets

## 3. Asset Management Capability

### Assets

As at the end of Q1/2026, the Company's consolidated total assets were THB 56,825.1 million, an increase of THB 735.6 million or 1.3% from year-end 2025. The principal components are as follows:

### Key Components of Assets

1. Loans receivable from debt purchases of THB 20,338.1 million, representing 35.8% of total assets, up THB 517.7 million or 2.6% from year-end 2025, driven by additional investment in non-performing loan portfolios at JMT.
2. Investments in joint ventures of THB 7,017.9 million, representing 12.4% of total assets, up THB 115.0 million or 1.7% from year-end 2025, mainly from higher profit share.
3. Investments in associates of THB 6,268.8 million, representing 11.0% of total assets, up THB 138.9 million or 2.3% from year-end 2025, mainly from higher profit share.
4. Investment property of THB 5,368.2 million, representing 9.4% of total assets, down slightly by 1.1% from year-end 2025.

### Liabilities and Shareholders' Equity

As at the end of Q1/2026, consolidated total liabilities were THB 23,938.5 million, up THB 567.5 million or 2.4% from year-end 2025, principally from an increase in trade payables related to bids on non-performing loan portfolios from financial institutions in Q1/2026 that were not yet due as at end-March 2026.

Total shareholders' equity was THB 32,886.6 million, up THB 168.1 million or 0.5% from year-end 2025, reflecting net profit for Q1/2026.

## 4. Liquidity and Capital Adequacy

### Debt-service Capability and Compliance with Loan Covenants

As at 31 March 2026, on a separate-financial-statement basis, the Company had debentures maturing within the year with a total face value of THB 3,788.5 million. The Company has prudently prepared liquidity and capital structure management plans to meet these obligations, drawing on operating cash flow and on funding sources with appropriate cost.

On 11–12 May 2026, the Company redeemed two tranches of matured debentures totaling THB 2,175.7 million (face value) on schedule, clearly demonstrating its liquidity management capability and financial discipline.

The Company continues to maintain a strong financial position and has consistently complied with the financial covenants set out in its debenture terms.

### Cash Flow Analysis (Consolidated)

For Q1/2026, the Company recorded a net decrease in cash and cash equivalents of THB 353.6 million, broken down by activity as follows:

Unit: THB million	Q1/2025	Q1/2026
Cash flows from operating activities	729.6	232.2
Cash flows from investing activities	(1,366.9)	(34.4)
Cash flows from (used in) financing activities	729.6	(551.5)
<b>Net increase (decrease) in cash and cash equivalents</b>	<b>92.3</b>	<b>(353.6)</b>

Cash flows from operating activities were THB 232.2 million, down THB 497.4 million from THB 729.6 million in the same period last year. The principal factor was strategic investment to expand the loan portfolio, together with inventory build-up to support growth at Jaymart Mobile.

Cash used in investing activities was THB 34.4 million, mainly for purchases of equipment and software in line with the annual investment plan. The decrease versus Q1/2025 (THB 1,366.9 million) reflects the fact that in Q1/2025

the Company temporarily invested proceeds from debenture issuance in other current financial assets to enhance liquidity returns.

Cash used in financing activities was THB 551.5 million, compared with net cash inflow of THB 729.6 million in the same period last year, principally reflecting different debt-market funding timing between the two periods and disciplined reduction of financial debt.

## 5. Debt Obligations and Off-Balance-Sheet Commitment Management

Commitments under land leases, office-building space leases and service and other contracts: as at 31 March 2026, the Group had future payment commitments totaling THB 60 million.

Commitments under software contracts: as at 31 March 2026, the Group had future payment commitments of THB 12 million.

## 6. Factors Affecting Future Operating Performance (Forward Looking) and Management Approach

Since the beginning of 2026, the Thai economy has operated amid uncertainty from domestic and external factors — elevated household debt, natural-disaster risk in certain areas, and pressure from prolonged international trade tensions affecting the direction of exchange rates, import costs and the overall spending environment. This environment unavoidably creates challenges for Jaymart Group's operations.

Nevertheless, the Group has proactively adjusted its strategy and continuously managed risk to maintain profitability and financial stability, focusing on balancing growth with operational prudence. The key approaches are as follows:

### 6.1 Revenue Growth Within an Appropriate Risk Management Framework

The Group seeks revenue opportunities by linking products and services within the Group ecosystem, particularly the mobile phone instalment loan programs in cooperation with Samsung Finance+ and SG Finance+, with Jaymart Mobile as the core channel expanding distribution to consumers who need devices but face liquidity constraints. The Company continues to prioritize selecting customers with genuine repayment capacity to manage portfolio quality and reduce long-term non-performing loan risk.

In parallel, the Company has extended revenue from its existing customer base through CRM-driven insights and Repurchase Analysis strategies to stimulate repeat purchases. The J Point program serves as a key tool for building loyalty incentives and extending long-term customer relationships within the Group.

For the rental real estate business, subsidiaries have repositioned the use of certain assets to create new business opportunities, such as the conversion of an Active Living elderly-care project into a hotel under the Sens Hotel brand, and Sport Economy initiatives that continue to gain popularity. The Group has rolled out marketing campaigns to build brand awareness for sports venues, including badminton courts, Pickleball courts and the Football Academy, to expand the customer base, improve utilization and support future incremental revenue and cash flow generation.

## **6.2 Enhancing Efficiency and Operating Cost Control**

The Company maintains a disciplined cost-control policy, prioritizing workforce productivity and rightsizing the headcount structure in line with long-term business direction.

In terms of branch network, the Company has reviewed and reduced underperforming branches and reweighted toward lower-fixed-cost sales channels, such as online channels and high-potential branches of Jaymart Mobile and IT Junction (under JAS Asset), to adapt to changing consumer behavior and a slowing economy.

## **7. Significant Sustainability-related Events and Developments in Q1/2026**

In Q1/2026, the Company continued to advance its Environmental, Social and Governance (ESG) activities, prioritizing efficient internal resource management — including monitoring electricity and water consumption against the base year and developing the waste-sorting system to increase the share of waste entering recycling and reuse and reduce landfill, which helps lower the organization's greenhouse gas emissions. Beyond internal management, the Company promotes employee participation through the ongoing "Waste-for-J-Point" program, instilling environmental awareness and extending into systematic waste management under the Circular Economy concept, alongside corporate culture and employee engagement activities held throughout the quarter. On governance and innovation, the Company has advanced toward becoming an AI Maturity Organization through the "Jaymart Group AI Hackathon 2026" under the theme "Driving the Real Impact", giving Group companies the opportunity to develop AI solutions for real business problems, complemented by the Jaymart AI Transformation Workshop to enhance staff capability in applying AI to their work — reflecting the Company's commitment to harnessing innovation as a key engine for the organization.

Please be informed accordingly.

Yours sincerely,

(Ms. Ladda Waruntarakul)

Company Secretary

Mr. Panya Chutisrivong  
Group Chief Investor Relations  
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**YouTube:** IR Jaymart Group Channel

#### **Channels for Q1/2026 Operating Results Updates for Investors**

To foster understanding, equal access, and transparency in communication with investors, Jaymart Group cordially invites all investors and interested parties to attend the Earnings Call (Opportunity Day) hosted by the Stock Exchange of Thailand for the Q1/2026 operating results.

**Date:** Tuesday, 19 May 2026 (Conducted in Thai)

**Time:** 09:15 – 12:00

**Viewing channel:** Live broadcast via the Stock Exchange of Thailand's channels

The Company sincerely hopes that this session will be beneficial to investors in monitoring the Company's operating results, business outlook, and key strategies going forward.