



("TRANSLATION")

GCAP. 045/2026

13 May 2026

Subject: Management Discussion and Analysis for first quarter ending March 31, 2026.

To: The President  
The Stock Exchange of Thailand

G Capital Public Company Limited ("the Company") will present its financial performance for the first quarter ending March 31, 2026, as follows:

### **Business overview, Economic and Industry outlook**

G Capital Public Company Limited engages in hire purchase business of agricultural machineries, providing opportunities for small Farmers and Entrepreneurs to access fair system funding and utilize the machineries to support their occupations such as Combine Rice harvesters, Corn harvesters, Agricultural Drones, etc. To let them own hi-tech agricultural machinery for higher crop harvesting efficiency, create their better life and strengthen their communities with stable and sustainable income.

The Company defines the growth strategy via 2 business areas:

1. **"Lending Business"**, The Company's core business focuses on providing hire-purchase for agricultural machinery, including rice combine harvesters, corn harvesters, agricultural drones, tourism boats, and EV motorcycles for tourism purposes. The Company has over 20 years of expertise in the agricultural machinery hire-purchase business and possesses a deep understanding of the specific needs of farmers and operators in the tourism industry. In addition, the Company plans to expand its portfolio of new financial products, with a strong emphasis on prudent credit underwriting and effective portfolio quality management.
2. **"Non-Lending Business"** is the new business with new potential opportunities. The new business will be expanding based on the expertise of the Company and our key Business Partners. This would generate additional revenue, beyond the interest income from the lending business.

**Agricultural Economic Outlook 2026**

Source: Office of Agricultural Economics, Ministry of Agriculture and Cooperatives



Source: Public Relations Division, Office of Agricultural Economics

The agricultural economic outlook for 2026 is projected to expand within the range of 2.0% – 3.0%, supported by the following factors:

- Increased water volumes in reservoirs, natural water sources, and overall water reserves resulting from continuous rainfall during the latter part of 2025, which are expected to positively support cultivation activities and crop growth during the dry season, as well as planting in subsequent production cycles.
- The continued implementation of government policies aimed at driving agricultural sector development and addressing agricultural challenges, including enhancing production capabilities and agricultural product management in line with market demand; promoting the adoption of technology and innovation in agricultural production and processing; upgrading agricultural products to meet higher standards and achieve greater value addition; developing agricultural logistics systems; improving integrated water resource management; controlling and monitoring outbreaks of plant and animal diseases; as well as strengthening preparedness for climate variability and natural disasters.
- Thailand's economy in 2025 is expected to continue expanding, supported by increasing domestic consumption, private sector investment, government expenditure, and tourism activities.

- Global demand for agricultural products is expected to rise as many countries place greater emphasis on food security due to the impacts of climate change, which have led to various natural disasters, as well as supply chain disruptions arising from geopolitical conflicts and trade wars.

However, the agricultural economy in 2026 remains subject to several risk factors and key situations that require close monitoring, as follows:

- Climate change has led to increasingly volatile weather conditions, including storms, droughts, and floods, which may cause damage to agricultural areas and crop yields.
- The global economy is expected to slow down, particularly in key trading partners such as China, Japan, Eurozone countries, and ASEAN countries, which could affect trade activities and demand for Thai agricultural products.
- Increasing trade barriers and stricter regulations may adversely affect the competitiveness and exports of Thai agricultural products, including environmental and sanitary measures imposed by the European Union, as well as China's increasingly stringent product quality and standards inspections.
- U.S. import tariff policies may affect the economies of several trading partner countries, as well as the production planning and trade of Thai agricultural products.
- Geopolitical conflicts in several regions around the world, including the Russia-Ukraine conflict, tensions in the Middle East, and the trade war between the United States and China, may disrupt global supply chains and international trade, resulting in a slower global economic recovery and posing obstacles to the export of Thai agricultural products and related products.

### **Economic and industrial impacts on the Company's operations**

As of the end of the first quarter of 2026, the overall Thai economy continued to recover at a limited pace amid pressure from weak domestic purchasing power, persistently high household debt levels, and uncertainties in the global economy. These factors caused both the private sector and households to remain cautious in their spending and investment decisions, particularly in the agricultural sector, which represents the Company's primary customer base. Although the tourism sector and certain areas of consumption have gradually recovered, the recovery has not yet been broad-based. Meanwhile, financial institutions have continued to adopt cautious lending policies due to concerns over asset quality and household debt repayment capacity.

During the first quarter of 2026, the agricultural sector continued to benefit from favorable water levels in reservoirs and weather conditions conducive to cultivation, continuing from the latter part of 2025. As a

result, production levels of several agricultural crops remained favorable. However, prices of key agricultural commodities, particularly rice, continued to face pressure from excess supply in the global market and price competition from major exporting countries such as India and Vietnam. Consequently, domestic paddy rice prices remained at levels that continued to pressure farmers' incomes, despite increases in production volume.

In addition, farmers' cultivation costs continued to trend at elevated levels, driven by higher fertilizer prices, labor costs, and energy costs affected by ongoing tensions in the Middle East and the current Gulf conflict. These developments caused volatility and periodic increases in global oil prices. Such circumstances affected domestic fuel and transportation costs, as well as operating costs within the agricultural sector and among operators related to agricultural machinery, particularly operators of rice combine harvesters, corn harvesters, and other agricultural machinery that primarily rely on fuel consumption.

At the same time, global economic uncertainty arising from geopolitical conflicts, the slowdown of economies in key trading partner countries, and exchange rate volatility continued to affect the export sector and overall economic confidence. As a result, certain farmers and agricultural operators postponed investments in high-value assets and placed greater emphasis on liquidity management, which affected decisions to utilize the Company's agricultural machinery hire-purchase financing services.

Under such circumstances, the Company continued to conduct its business prudently by focusing on the quality growth of its loan portfolio, alongside effective credit risk management, close monitoring of receivables quality, and maintaining an appropriate level of financial liquidity in order to support economic volatility and preserve long-term business stability. In this regard, the Company continues to closely monitor developments in the global economy, agricultural commodity prices, and energy market conditions in order to assess potential impacts on its customer base and future business operations.

### Major development / events

In Q1/2026, the Company experienced the following significant events and progress:

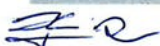
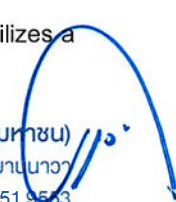
1. “EV Motorbike for Tourism” Hire-Purchase Financing Project



The Company continues to advance the “EV Motorbike for Tourism” hire-purchase financing project in order to expand its core Lending Business into the tourism industry and align with Environmental, Social, and Governance (ESG) development principles. The project aims to support motorcycle rental operators in tourist island areas in transitioning from internal combustion engine motorcycles to electric vehicles, which will help reduce energy costs, lower greenhouse gas emissions, and promote Thailand’s green tourism image in the long term.

The Company has collaborated with AIONEX Co., Ltd., a manufacturer and distributor of KYMCO electric motorcycles, to jointly develop hire-purchase financing products for electric motorcycles used in tourism-related businesses. In March 2026, the Company and its partners officially launched the “Koh Tao EV Motorbike” initiative on Koh Tao, with the objective of promoting clean energy adoption and environmentally friendly tourism practices.

The initiative received strong interest from motorcycle rental operators, hotel operators, local residents, and tourists. During the event, participants were invited to test ride the KYMCO S7 electric motorcycle model, which had undergone real-world testing across various road conditions on Koh Tao. The model also utilizes a



battery swap system, which enhances convenience and reduces charging time. In addition, the Company launched a promotional campaign for tourism business operators on Koh Tao under the condition of “0% down payment with installment terms of up to 3 years” in order to facilitate easier access to electric vehicles and accelerate the transition toward environmentally friendly transportation systems.

This project not only represents an opportunity to expand the Company’s hire-purchase portfolio into the tourism business sector, but also serves as the foundation for building an ecosystem that integrates the Company’s lending business with the concepts of Sustainable Tourism and Low Carbon Tourism development. This is in line with global tourism trends that increasingly emphasize environmental responsibility and sustainability.

The “Koh Tao EV Motorbike” initiative aims to position Koh Tao as a model destination for electric vehicle adoption in tourism areas under the concept of “Koh Tao: Role Model for Tourism Sustainability.” The Company is currently studying the feasibility of expanding this model to other high-potential tourist destinations, including Ko Pha-ngan, Ko Samui, and other key tourism areas in the future. The objective is to support the growth of the Company’s lending business while simultaneously generating positive and sustainable impacts on the environment and Thailand’s tourism industry.

## 2. “Passenger Drone in Tourism and Transportation” Project

The Company has established a subsidiary under the name Thai AAM Co., Ltd. to operate a passenger drone business for tourism and transportation purposes, in which GCAP holds a 51% equity stake, with a registered capital of THB 20 million. The objective is to pioneer the introduction of unmanned aerial vehicle (Passenger Drone) innovation for tourism and transportation services in Thailand.

The Company has undertaken the importation of unmanned aerial vehicles, conducted passenger drone flight testing under various operating scenarios, provided training programs for passenger drone aviation personnel, and submitted applications for aviation-related licenses to the Civil Aviation Authority of Thailand (CAAT).

During the first quarter of 2026, the project achieved the following key milestones:

Drone Passenger Business 2569

**Q1 / 2569**

- ขออนุญาตการบินแบบไม่มีผู้โดยสาร (Experimental Passenger Flight) จากสำนักงานการบินพลเรือนแห่งประเทศไทย CAAT
- ✓ ทดสอบการบินแบบตวงน้ำหนัก
- ✓ ทดสอบการบินด้วยความเร็ว
- ✓ ทดสอบระบบการบิน เนื่องมีการบินนอกขอบพื้นที่ที่กำหนด (Geo Fence)
- การนำโดรนไปใช้
  - ✓ งานประจำปี บริษัท เทอร์พัฒนาอุตสาหกรรม จำกัด (KPI) และ บริษัท แทมโก้ เทอร์พัฒนา จำกัด (TAMCO) เมื่อ วันที่ 10 ม.ค. 69
  - ✓ สถานเอกอัครราชทูตสาธารณรัฐประชาชนจีน ประจำราชอาณาจักรไทย เมื่อ วันที่ 11 ก.พ. 69



การทดสอบโดรนบริเวณ Runway



งานประจำปี บริษัท เทอร์พัฒนาอุตสาหกรรม จำกัด (KPI) และ บริษัท แทมโก้ เทอร์พัฒนา จำกัด (TAMCO) เมื่อ วันที่ 10 มกราคม 2569



การทดสอบบินด้วยความเร็ว แบบมีการบรรทุกน้ำหนัก 100 กิโลกรัม



สถานเอกอัครราชทูตสาธารณรัฐประชาชนจีนประจำราชอาณาจักรไทย 11 กุมภาพันธ์ 2569



At present, the Company is in the process of obtaining a commercial aviation license from the Civil Aviation Authority of Thailand (CAAT). The Company expects to obtain the relevant licenses and commence commercial operations within 2026. Initial operations will begin with pilot routes before expanding to 13 routes across other major tourism provinces in Thailand.

The first two pilot routes are as follows:

- Route 1: Sightseeing flight route over the Chao Phraya River
- Route 2: Sightseeing flight route over Muang Thong Thani Lake

## Overview of company operating results


Unit: Million Baht

STATEMENT OF COMPREHENSIVE INCOME	FOR THE YEAR ENDED		Changes	
	31 Mar 2025	31 Mar 2026	Amount	Percentage
	(Million Baht)	(Million Baht)	(Million Baht)	(%)
<b>Revenues</b>				
▪ Income from hire-purchase contracts	29.42	24.41	(5.01)	(0.17)
▪ Interest income – loans	5.16	4.08	(1.08)	(0.21)
▪ Income from penalty on hire-purchase contracts and loans	0.83	0.68	(0.15)	(0.18)
▪ Other income	0.54	1.26	0.72	1.33
<b>Total revenues</b>	<b>35.95</b>	<b>30.43</b>	<b>(5.52)</b>	<b>(0.15)</b>
<b>Expenses</b>				
▪ Selling and administrative expenses	23.09	24.57	1.48	0.06
▪ Expected credit losses of hire purchase and loans	2.82	4.76	1.94	0.69
<b>Total expenses</b>	<b>25.91</b>	<b>29.33</b>	<b>3.42</b>	<b>0.13</b>
<b>Profit (loss) from operating activities</b>	<b>10.04</b>	<b>1.10</b>	<b>(8.94)</b>	<b>(0.89)</b>
Finance Costs	9.77	9.14	(0.63)	(0.06)
<b>Profit (loss) before income tax (expenses)</b>	<b>0.27</b>	<b>(8.04)</b>	<b>(8.31)</b>	<b>(30.78)</b>
Income tax (expenses)	(0.11)	1.59	1.70	15.45
<b>Profit (loss) for the year</b>	<b>0.16</b>	<b>(6.45)</b>	<b>(6.61)</b>	<b>(41.31)</b>
<b>Earnings (loss) per share (Baht)</b>	<b>0.0003</b>	<b>(0.0119)</b>	<b>(0.012)</b>	<b>(40.67)</b>

### Revenue

The Company's revenue consists of income from claims under hire-purchase agreements, interest income from loan receivables, late payment penalty income from hire-purchase and loan receivables, and other income.

The company Total revenue for the first quarter 2025 and the first quarter of 2026 amounted to THB 35.95 million and THB 30.43 million, respectively, representing a decrease of THB 5.52 million, or 0.15%.






Income from claims under hire-purchase agreements, which represents the Company's primary source of revenue, amounted to THB 29.42 million for the first quarter 2025 and THB 24.41 million for the first quarter of 2026, respectively, decreasing by THB 5.01 million, or 0.17%

Interest income from loan receivables amounted to THB 5.16 million for the first quarter 2025 and THB 4.08 million for the first quarter 2026, respectively, representing a decrease of THB 1.08 million, or 0.21%.

### Expenses

The Company's expenses consist of selling and administrative expenses, as well as expected credit losses (ECL) on hire-purchase receivables and loan receivables. Details are as follows:

Selling and administrative expenses comprise salaries, bonuses, allowances, travel expenses, marketing and promotional expenses, office rental and common service charges, depreciation, utilities, fuel expenses, fees, and financial advisory expenses, among others. Total selling and administrative expenses for the first quarter 2025 and the first quarter 2026 amounted to THB 23.09 million and THB 24.57 million, respectively, representing an increase of THB 1.48 million, or 0.06%.

Note: During the first quarter of 2026, the Company incurred legal expenses related to debt collection and debt enforcement proceedings totaling THB 2.43 million.

Expected credit losses (ECL) on hire-purchase receivables and loan receivables for the first quarter 2025 and the first quarter 2026 totaled THB 2.82 million and THB 4.76 million, respectively, representing an increase of THB 1.94 million, or 0.69%.

### Finance Cost

The Company's finance costs for the first quarter 2025 and the first quarter 2025 amounted to THB 9.77 million and THB 9.14 million, respectively, representing a decrease of THB 0.63 million, or 0.06%, primarily due to the redemption of bonds at maturity.

### Profit (Loss)

For the first quarter 2025, the Company reported a net profit of THB 0.16 million, and the first quarter 2026, a net loss of THB 6.45 million. The primary drivers were a decrease in total revenue of THB 5.52 million.

### Earnings (loss) per share

The Company reported basic loss per share of THB 0.0003 per share in 2025 and THB (0.0119) per share in 2026, respectively.



## Financial Position



Unit: Million Baht

STATEMENT OF FINANCIAL POSITION	As of			
	31 Dec 2025 (Million Baht)	31 Mar 2026 (Million Baht)	Amount (Million Baht)	Percentage (%)
<b>Assets</b>				
Current Assets	308.06	326.90	18.84	0.06
Non-current Assets	621.59	605.37	(16.22)	(0.03)
<b>Total Assets</b>	<b>929.65</b>	<b>932.27</b>	<b>2.62</b>	<b>0.01</b>
<b>Liabilities</b>				
Current Liabilities	325.97	321.41	(4.56)	(0.01)
Non-current Liabilities	171.63	185.26	13.63	0.08
<b>Total Liabilities</b>	<b>497.60</b>	<b>506.67</b>	<b>9.07</b>	<b>0.02</b>
<b>Equity</b>				
Paid up share capital	270.95	270.95	-	-
Share Premium	226.00	226.00	-	-
Retained Earnings (Accumulated Profit/Loss)	(64.90)	(71.35)	(6.45)	(0.10)
<b>Total Equity</b>	<b>432.05</b>	<b>425.60</b>	<b>(6.45)</b>	<b>(0.01)</b>
<b>Book Value</b>	<b>0.80</b>	<b>0.79</b>	<b>(0.01)</b>	<b>(0.01)</b>
<b>Debt to Equity: D/E ratio (times)</b>	<b>1.15</b>	<b>1.19</b>	<b>0.04</b>	<b>0.03</b>

### Assets

The Company's assets consist of:

- 1) Current assets, including cash and cash equivalents, hire-purchase receivables due within one year, loan receivables due within one year, assets held for sale, and other receivables.
- 2) Non-current assets, including hire-purchase receivables due after one year, loan receivables due after one year, receivables under legal proceedings, equipment, intangible assets, deferred tax assets, and other non-current assets.

Total assets of the Company as of 31 December 2025 amounted to THB 929.65 million, and as of 31 March 2026 totaled THB 932.27 million, representing a increase of THB 2.62 million, or 0.01%.

### Liabilities

Total liabilities as of 31 December 2025 and 31 March 2026 amounted to THB 497.60 million and THB 506.67 million, respectively, representing a increase of THB 9.07 million, or 0.02%. The primarily due to the redemption of bonds at maturity.

### Equity

The Company's shareholders' equity as of 31 December 2025 amounted to THB 432.05 million, and as of 31 March 2026 amounted to THB 425.60 million, representing a decrease of THB 6.45 million, or 0.01%, a decrease of THB 6.45 million, mainly attributable to the net loss recorded in 2026.

Book value per share as of 31 December 2025 and 31 March 2026 was THB 0.80 and THB 0.79, respectively.

### Liquidity Analysis

Unit: Million Baht

STATEMENT OF CASH FLOWS	FOR THE YEAR ENDED	
	31 Mar 2025	31 Mar 2026
Cash provided by (used in) operating activities	48.21	2.85
Cash provided by (used in) investing activities	(0.01)	(4.80)
Cash provided by (used in) financing activities	(48.81)	8.65
<b>Net increase (decrease) in cash and cash equivalents</b>	<b>(0.61)</b>	<b>6.70</b>

Net cash flow for the Year ended Mar 31, 2026. increased by THB 6.70 million. In 2025, the Company made payments of THB 46 million to redeem debentures. In 2026, borrowings increased by THB 11 million.

Key Financial Ratio	FOR THE YEAR ENDED	
	31 Dec 2025	31 Mar 2026
Debt to Equity: D/E ratio (times)	1.15	1.19
Interest coverage ratio: ICR (times)	(0.40)	0.29
Debt Service Coverage Ratio (times)	(0.04)	(0.06)



## Factors that may affect future operations / growth

G Capital Public Company Limited principally operates a hire-purchase financing business for agricultural machinery. The Company's operating performance and future growth potential continue to depend on its ability to efficiently manage funding sources, maintain asset quality, manage liquidity, and effectively adapt to changes in both domestic and international economic conditions.

As of the end of the first quarter of 2026, the overall Thai economy continued to recover gradually amid fragile domestic purchasing power, persistently high household debt levels, and tighter lending practices by financial institutions. These factors may affect the ability of business operators and households to access funding sources, particularly farmers, who represent the Company's primary customer base. At the same time, uncertainty in the global economy and volatility in international financial markets remain significant factors that may affect financing costs, interest rate trends, and investor confidence in Thailand's capital and debt markets.

During the first quarter of 2026, tensions in the Middle East and the Gulf conflict caused volatility and increases in global energy prices, which affected fuel costs, transportation expenses, and operating costs within the agricultural sector, including the operating costs associated with agricultural machinery used by the Company's customers, particularly operators of rice combine harvesters, corn harvesters, and machinery primarily dependent on fuel consumption.

With respect to the agricultural sector, although water supply levels and weather conditions during the early part of 2026 remained favorable for cultivation and agricultural production, prices of major agricultural crops, particularly rice, continued to face pressure from oversupply in the global market and price competition from major exporting countries. As a result, farmers' incomes remained vulnerable despite improvements in overall production levels. Such factors may affect customers' debt repayment capability and future demand for investment in agricultural machinery.

Nevertheless, advancements in agricultural machinery technology and innovation, including the adoption of automation systems and digital technologies in the agricultural sector, continue to present significant opportunities for the expansion of the Company's hire-purchase loan portfolio, particularly for agricultural machinery that enhances production efficiency, reduces labor costs, and supports modern farming trends. However, the Company continues to place importance on prudent credit underwriting, proactive receivables quality monitoring, and debt restructuring measures aligned with customers' repayment capacity in order to maintain the long-term stability of its loan portfolio.



In addition to its core Lending Business, the Company continues to pursue growth opportunities through its Non-Lending Business, which includes technology and innovation-related businesses, as well as businesses with long-term return potential, such as the Passenger Drone business and the “Koh Tao Lifestyle Complex” tourism and lifestyle real estate development project on a 200-rai land plot on Koh Tao.

However, investment and project development in the Non-Lending Business segment remain dependent on various external factors, including global economic conditions, financing costs, investor confidence, geopolitical situations, tourism industry trends, technological readiness, and changes in government regulations. These factors may affect project development timelines, investment costs, and future returns on investment.

In summary, although economic conditions and the business environment in 2026 remain subject to uncertainties arising from both domestic factors and the global economic situation, the Company continues to focus on effective funding management, maintaining loan quality, prudent liquidity management, and closely monitoring economic, financial, geopolitical, and climate-related risk factors in order to strengthen financial stability and support long-term business growth.

## ESG Development

G Capital is committed to conducting business under good corporate governance, transparency, responsibility towards the economy, society, environment and good governance, considering all stakeholders to create stable and sustainable business growth. In 2025, the company has received a 5-star or “Excellent” corporate governance assessment score (Excellent CG Scoring) from the 2025 Corporate Governance Survey of Thai Listed Companies (CGR) organized by the Thai Institute of Directors Association (IOD) under the support of the Stock Exchange of Thailand and the Securities and Exchange Commission (SEC). It was also 1 of 344 listed companies in the Stock Exchange of Thailand that received a full score (100/100) from the 2025 Annual General Meeting of Shareholders (AGM Checklist), reflecting the company priority toward shareholders’ rights and equal treatment of shareholders.



The Company has participated in various sustainability assessment projects and received the following awards:

- The Company has been selected to be a sustainable stock and listed in the "2024 SET ESG Ratings" (A level).
- "Excellent CG Scoring" (5 Stars) in the Corporate Governance Report of Thai Listed Companies 2025.
- Outstanding company in AGM arrangement, 100 / 100 score of AGM Checklist 2025 (Excellent Level).
- The Company has received the third renewal certification as a member of the Private Sector Collective Action Coalition Against Corruption (CAC).

The Company places strong emphasis on conducting its business in line with sustainable development guidelines, aiming to create long-term value across economic, social, environmental, and governance dimensions. The Creating Shared Value (CSV) framework serves as a key operational guideline, encompassing product development through financial solutions that support economic and environmental transitions, productivity enhancement through efficient operational processes, and cluster development through knowledge-sharing and financial inclusion for customers, employees, and relevant stakeholders.

The Company is committed to responsible lending practices and expanding access to appropriate funding sources in support of the Sustainable Development Goals (SDGs). It continues to develop and promote financial products aligned with ESG trends, including financing solutions that support environmental stewardship, greenhouse gas reduction, and climate change adaptation. A key initiative reflecting this commitment is the EV Motorbike for Tourism hire-purchase financing project on Koh Tao. In collaboration with a KYMCO electric motorcycle manufacturing partner, the Company provides financing solutions to local motorcycle rental operators, encouraging the adoption of clean energy vehicles, reducing fuel consumption and carbon emissions,






and elevating standards for sustainable tourism. This initiative reinforces the Company's role as a financial enabler of the transition toward a low-carbon economy, with the long-term goal of positioning Koh Tao as a model for environmentally friendly tourism and expanding similar initiatives to other island destinations in the future.

The Company has also been selected as one of 20 pilot companies—representing the financial sector—to participate in testing the SET Carbon Sandbox platform developed by the Stock Exchange of Thailand (SET). The platform is designed to support corporate carbon footprint calculation, data collection, and evaluation processes, contributing to further development before broader adoption among more than 840 listed companies.

During the first quarter of 2026, the Company participated in the Jump+ Program, an initiative organized by the Stock Exchange of Thailand (SET) aimed at supporting value enhancement and strengthening the capabilities of listed companies in order to promote sustainable growth and enhance investor confidence in the Thai capital market. As part of the program, the Company prepared and presented its long-term growth roadmap under the “GCAP Double Jump” growth plan to the Stock Exchange of Thailand and publicly communicated the plan to investors. The “GCAP Double Jump” plan consists of the following key strategies:

- Agri Supply Chain Finance strategy through the “Kaset Matching” platform, which serves as a matching platform for agricultural harvesting services between farmers and rice combine harvester operators.
- Green Mobility Finance strategy, which focuses on expanding the electric vehicle financing market, particularly targeting customers in the tourism and transportation industries that require clean and environmentally sustainable energy solutions.
- Debt Collection and Asset Management strategy, which focuses on developing personnel capabilities and operational systems for receivables management under the principles of Responsible Lending, while maintaining the quality of the Company's loan portfolio.



Participation in the Jump+ Program reflects the commitment of G Capital Public Company Limited to enhancing organizational capabilities, increasing transparency in communications with investors, and strengthening the Company's future business growth.

Please be informed accordingly.

Yours Sincerely,

( Mr. Anuwat Kosol )

Chief Executive Officer