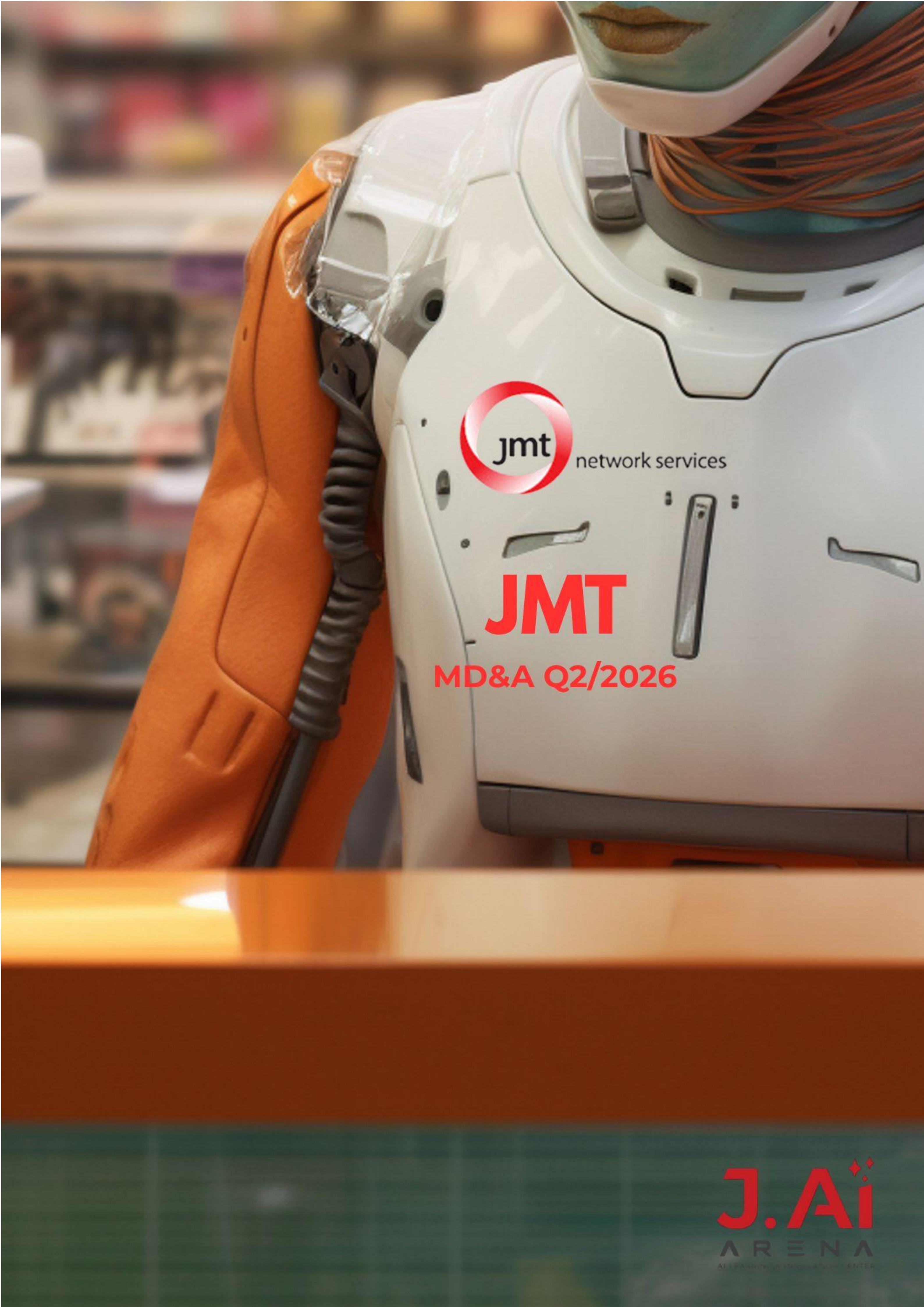


JMT

MD&A Q2/2026

Ref. IR69/009

11 August 2026

Re: Management Discussion and Analysis of Operating Results for Q2/2026

To: The President and Manager

The Stock Exchange of Thailand

Pursuant to the resolution of the Board of Directors' Meeting No. 4/2026 of JMT Network Services Public Company Limited (the "Company") held on 11 August 2026, the Board approved and ratified the financial statements and operating results of the Company and its subsidiaries for Q2/2026, ended 30 June 2026, which have been reviewed by the Company's auditor. The significant events and summary of operating results are as follows:

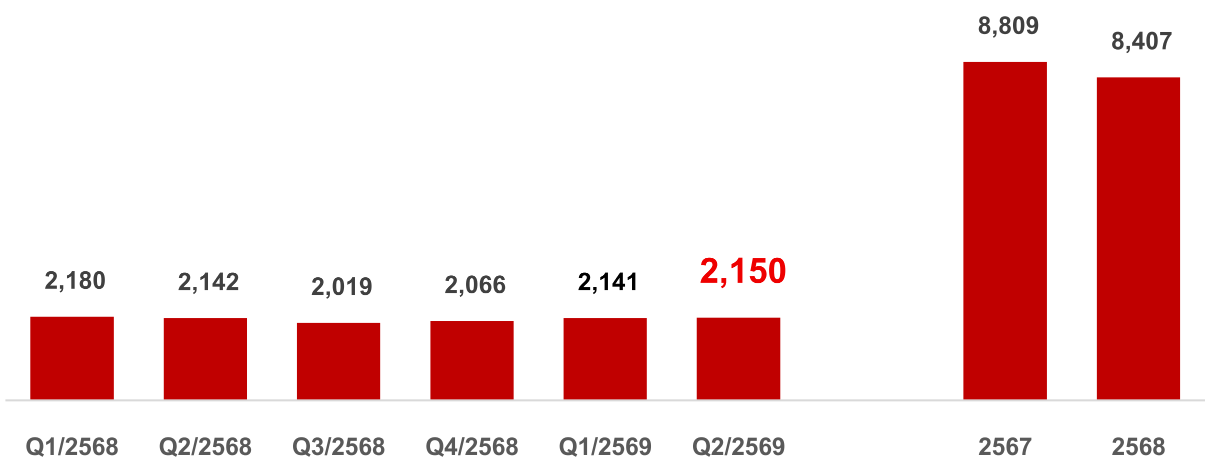
1. Overview

Summary of key operating results for Q2/2026

- The Company recorded total revenue for Q2/2026 of THB 1,129.3 million, a decrease of THB 79.4 million or 6.6%, resulting from the collection of non-performing loan cash flows in the Company's portion. Revenue from the non-performing debt management business accounts for the majority of total revenue, approximately 88% of total revenue. For the six-month period ended 30 June 2026, the Company recorded total revenue of THB 2,245.2 million, a decrease of THB 229.6 million or 9.3% compared with the same period of the previous year.
- In Q2/2026, the Group, including the joint venture, JK Asset Management Company Limited ("JK"), collected total cash flows of THB 2,150 million, a slight increase of 0.4% compared with the previous quarter (QoQ), reflecting the efficiency of its cash-collection management and monitoring, which continued to grow steadily. On a year-on-year (YoY) basis compared with the same period of the previous year, the total collection of THB 2,150 million referred to above (which likewise increased by 0.4%) can be broken down into two parts, namely: (1) the portion of the Company and its subsidiaries collected THB 1,207 million, a decrease of 5%, and (2) the portion of the joint venture, JK, collected THB 943 million, an increase of 9%.
- For the six-month period ended 30 June 2026, the Group collected total cash flows, including the JK portion, of THB 4,292 million, a decrease of 1% compared with the same period of the previous year (YoY), which can be broken down into two parts, namely: (1) the portion of the Company and its subsidiaries collected THB 2,391 million, a decrease of 9%, and (2) the portion of the joint venture, JK, collected THB 1,900 million, an increase of 12%, reflecting the continued growth in the operating performance of the said joint venture in Q2/2026.
- In Q2/2026, the Company set aside an expected credit loss (ECL) allowance of THB 276.8 million, which is a non-cash item, a decrease from the preceding Q1/2026, resulting from debt-collection efficiency in line with the Company's policy. Nevertheless, the Company continues to adhere to a conservative assumption so that the allowance reflects the actual credit risk and is appropriate to the current situation.

- In Q2/2026, the Company invested THB 23 million in non-performing loans, comprising investments in both secured and unsecured non-performing loans. For the six-month period ended 30 June 2026, the Company invested a total of THB 1,126 million in non-performing loans.
- Net profit attributable to shareholders for Q2/2026 was THB 234.0 million, a decrease of 5.1% compared with the same period of the previous year (YoY). For the six-month period ended 30 June 2026, net profit attributable to shareholders was THB 486.2 million, a decrease of 15.7% compared with the same period of the previous year.

Overview of Cash Collection for Q2/2026 (including JK)



Overview of the Economic and Industry Conditions

In Q2/2026, the Thai economy continued to build on the momentum from Q1/2026, which the Office of the National Economic and Social Development Council (NESDC) reported on 18 May 2026 had expanded by 2.8% (YoY), accelerating from 2.5% (YoY) in Q4/2025, and expanded by 0.7% on a seasonally adjusted basis (QoQ SA), compared with full-year 2025 growth of 2.4%. Subsequently, on 24 June 2026, the Bank of Thailand (BOT) raised its 2026 GDP growth forecast to 2.3% from 1.5% in its April 2026 projection, driven by exports and investment in the technology and artificial intelligence cycle, government measures, and a smaller-than-expected impact from wars.

On monetary policy, the Monetary Policy Committee (MPC) resolved to maintain the policy interest rate at 1.00% per annum at its Meeting No. 3/2026 on 24 June 2026, viewing that an accommodative monetary policy supports the economic recovery. The low interest rate helps reduce the cost of borrowing from financial institutions used to invest in debt portfolios, which is a key positive factor for the cost structure of the debt management business.

On household debt, the BOT's Business Conditions and Outlook Report for Q2/2026 (a nationwide survey of business operators from 1 April to 30 June 2026) indicated that purchasing power remained weak, particularly among the middle- to low-income groups, due to household debt that remains at a high level, together with rising living costs and energy prices, causing consumers to be cautious in their spending, while the liquidity of small retail merchants gradually deteriorated.

For the non-performing asset management industry, the BOT reported that total credit continued to expand at a low level, with financial institutions remaining cautious in extending loans to high-risk borrowers, while overall credit quality was stable, though the debt-servicing ability of SME and vulnerable household borrowers must be monitored. This is consistent with NESDC data indicating that, as of Q1/2026, commercial bank loans for personal consumption declined by 0.9% (YoY) and loans for the purchase or hire purchase of cars and motorcycles declined by 9.2% (YoY).

However, the debtor-assistance policies of the government and the Bank of Thailand, which assist borrowers through debt restructuring, may have the effect of slowing the sale of non-performing loans into the market by financial institutions during the current period.

Improvement Plan to Achieve Targeted Operating Results

Based on the operating results in Q2/2026, the Company's performance declined compared with the same period of the previous year. To enable proactive management and enhance operational efficiency, the Company has implemented the following key measures:

1) Revenue and Portfolio Quality Measures (Revenue & ECL Management)

Amid a slowing economy that affects borrowers' debt-servicing ability, the Company focuses on managing a quality portfolio, together with controlling the Expected Credit Loss (ECL) at a level appropriate to the current economic conditions, through assistance measures for borrowers who still have the intention and capacity to repay, such as restructuring debt to align with current income, extending the repayment period, reducing installment amounts, or temporarily suspending partial repayments.

At the same time, the Company has increased the promotion of account settlement with special discounts (Settlement Discount) to accelerate cash flow recognition and reduce long-term credit risk.

2) Cost and Operational Efficiency Measures (Cost & Productivity)

The Company continues to restructure its costs without affecting its business operating capability, focusing on applying AI technology in the debt collection process and quality control, together with optimizing its workforce in line with its long-term plan. Implementation has already begun in certain key projects, such as OCR and an AI-based Quality Monitoring System, which tangibly enhance efficiency and reduce unit costs.

2. Summary of Significant Events and Developments

2.1 Participation in the JUMP+ Program and the Company Value-Enhancement Plan for 2026–2028

The Company value-enhancement plan under the Stock Exchange of Thailand's JUMP+ program was approved by the Board of Directors on 27 February 2026 and disclosed to the public on 20 March 2026. The plan covers three areas:

(1) Elevating the AMC business with AI technology alongside capital discipline

(2) Governance: pursuing ISO 37001 certification, whistleblowing, and governance of AI use

(3) Climate: reducing Scope 1 and 2 greenhouse gas emissions

The year 2026 is the first year of the plan, with key targets set for 2028 compared with the 2025 base year, namely: net profit of THB 1,800 million (2025: THB 1,029.56 million); an AMC gross profit margin of more than 69.5% (2025: 68.4%); a cost-to-income ratio before ECL provisioning of below 15.5% (2025: 16.2%); a debt-to-equity ratio of below 1.0x; and a cumulative 3% reduction in greenhouse gas emissions within three years. As 2026 is the first year of the plan, investors can follow progress through the Stock Exchange of Thailand's Opportunity Day sessions each first half (6M) and year-end (YE).

2.2 Redemption of Matured Debentures Totaling THB 1,146.5 Million

In May 2026, the Company redeemed matured debentures with a total value of THB 1,146.5 million, in full and in accordance with the timeline and conditions of the terms of rights, without any default on debt repayment or breach of financial covenants.

2.3 Continued Inclusion in the SET100 Index for the Second Half of 2026

On 17 June 2026, the Stock Exchange of Thailand announced the list of securities used to calculate the SET50 and SET100 indices for the second half of 2026 (effective 1 July – 31 December 2026). The Company's ordinary shares were selected for continued inclusion in the SET100 index, which supports trading liquidity and access to the base of institutional investors and index-referenced funds. This has no direct impact on the Company's operating results or financial position.

3. Operating Results and Profitability

Overview of Operating Results for Q2/2026

For the operating results of the Company and its subsidiaries in Q2/2026, the consolidated financial statements recorded net profit attributable to shareholders of the Company of THB 234.0 million, a decrease of THB 12.5 million or 5.1% compared with the same period of the previous year. For the six-month period ended 30 June 2026, the consolidated financial statements recorded net profit attributable to shareholders of THB 486.2 million, a decrease of THB 90.3 million or 15.7% compared with the same period of the previous year. Details of the Group's operating results are as follows:

Summary of Operating Results (Condensed)

Unit: THB million	Q2/2025	Q2/2026	Change	6M/2025	6M/2026	Change
Revenue from contracts with customers	57.1	57.3	0.4%	126.8	100.5	-20.7%

Unit: THB million	Q2/2025	Q2/2026	Change	6M/2025	6M/2026	Change
Interest and dividend income	933.5	877.1	6.0%	1,889.2	1,758.2	-6.9%
Gain on loans from purchased receivables	141.3	118.5	-16.1%	289.0	238.0	-17.6%
Insurance premium income	76.7	76.4	-0.4%	169.8	148.5	-12.5%
Total revenue	**1,208.7**	**1,129.3**	**-6.6%**	**2,474.8**	**2,245.2**	**-9.3%**
Cost of services	358.8	340.7	-5.0%	770.7	671.0	-12.9%
Insurance expenses	78.0	40.0	-48.7%	164.6	100.4	-39.0%
Gross profit	**771.8**	**748.6**	**-3.0%**	**1,539.6**	**1,473.9**	**-4.3%**
Administrative expenses	197.6	197.1	-0.3%	376.4	385.0	2.3%
Expected credit loss	259.0	276.8	6.9%	434.7	607.9	39.8%
Operating profit	**351.6**	**308.8**	**-12.2%**	**820.9**	**558.3**	**-32.0%**
Finance costs	(122.1)	(112.4)	-7.9%	(256.9)	(225.9)	-12.1%
Share of profit from joint venture	66.9	80.5	20.3%	144.2	195.8	35.8%
Income tax expense	(52.3)	(38.1)	-27.2%	(130.8)	(28.8)	-78.0%
Net profit for the period	**244.2**	**238.8**	**-2.2%**	**577.5**	**499.3**	**-13.5%**
Net profit attributable to shareholders	**246.5**	**234.0**	**-5.1%**	**576.5**	**486.2**	**-15.7%**

Total Revenue

The Company recorded total revenue for Q2/2026 of THB 1,129.3 million, a decrease of THB 79.4 million from the previous year, or 6.6%. For the six-month period ended 30 June 2026, the Company recorded total revenue of THB 2,245.2 million, a decrease of THB 229.6 million or 9.3% compared with the same period of the previous year. Details of the changes in revenue are as follows:

1. Revenue from contracts with customers for Q2/2026 was THB 57.3 million, an increase of THB 0.2 million or 0.4% compared with the same period of the previous year. For the six-month period ended 30 June 2026, revenue from contracts with customers was THB 100.5 million, a decrease of THB 26.3 million or 20.7% compared with the same period of the previous year, mainly because financial institutions have placed greater emphasis on restructuring debt internally before outsourcing, resulting in a decline in the volume of debt-collection service work. At present, revenue from the debt-collection service business accounts for only 4.5% of total revenue.
2. Interest and dividend income and gain on loans from purchased receivables for Q2/2026 was THB 995.6 million, a decrease of THB 79.2 million or 7.4% compared with the same period of the previous year. For the six-month period ended 30 June 2026, interest and dividend income and gain on loans from purchased receivables was THB

1,996.2 million, a decrease of THB 182.0 million or 8.4% compared with the same period of the previous year, resulting from lower debt collection from the non-performing loan portfolio, driven mainly by the still-slowing domestic economy together with the high level of household debt.

3. Insurance premium income for Q2/2026 was THB 76.4 million, a decrease of THB 0.3 million or 0.4% compared with the same period of the previous year. For the six-month period ended 30 June 2026, insurance premium income was THB 148.5 million, a decrease of THB 21.3 million or 12.5% compared with the same period of the previous year, because the Company focused on providing insurance in segments with a lower loss ratio, choosing to underwrite in order to control risk. The adjustment of the insurance portfolio toward a lower loss ratio resulted in the subsidiary recording a net profit in Q2/2026.

Cost of Services

The Company's cost of services for Q2/2026 was THB 340.7 million, a decrease of THB 18.1 million or 5.0% compared with the same period of the previous year. For the six-month period ended 30 June 2026, the Company's cost of services was THB 671.0 million, a decrease of THB 99.7 million or 12.9% compared with the same period of the previous year, mainly due to a decrease in legal operating expenses and lower commissions.

Insurance Expenses

The Company's insurance expenses for Q2/2026 were THB 40.0 million, a decrease of THB 38.0 million or 48.7% compared with the same period of the previous year. For the six-month period ended 30 June 2026, the Company's insurance expenses were THB 100.4 million, a decrease of THB 64.2 million or 39.0% compared with the same period of the previous year, changing in proportion to insurance premium income.

Gross Profit

The Company's gross profit under the consolidated financial statements for Q2/2026 was THB 748.6 million, a decrease of THB 23.2 million or 3.0% compared with the same period of the previous year. For the six-month period ended 30 June 2026, the Company's gross profit was THB 1,473.9 million, a decrease of THB 65.7 million or 4.3% compared with the same period of the previous year, mainly due to the change in total revenue in line with economic conditions. Nevertheless, the Company maintained its profitability significantly, with a gross profit margin for the six-month period ended 30 June 2026 of 65.6%, up from 62.2% in the same period of the previous year, which resulted from the change in the Company's sales mix of insurance products.

Administrative Expenses

The Company's administrative expenses for Q2/2026 were THB 197.1 million, a decrease of THB 0.5 million or 0.3% compared with the same period of the previous year. For the six-month period ended 30 June 2026, the Company's administrative expenses were THB 385.0 million, an increase of THB 8.6 million or 2.3% compared with the same period of the previous year, mainly due to more prudent and efficient expense control to best align with the level of total revenue. This was mainly attributable to higher advertising and marketing expenses, together with increased depreciation of buildings and equipment.

Expected Credit Loss (ECL)

The Company recorded an expense for expected credit loss (ECL), with ECL for Q2/2026 of THB 276.8

million, an increase of THB 17.8 million or 6.9% compared with the same period of the previous year. For the six-month period ended 30 June 2026, the Company's ECL was THB 607.9 million, an increase of THB 173.2 million or 39.8% compared with the same period of the previous year, mainly due to setting aside allowances under a conservative accounting approach so that the level of allowance is consistent with the actual credit risk of the portfolio. In this regard, the Company continues to adhere to a conservative assumption so that the allowance reflects the actual credit risk and is appropriate to the current situation.

However, comparing with the ECL for Q1/2026, which stood at THB 331 million, ECL shows a declining trend to THB 276.8 million, and the Company expects to manage collection so that ECL continues to decline. In this regard, ECL is a non-cash item.

Finance Costs

The Company's finance costs for Q2/2026 were THB 112.4 million, a decrease of THB 9.7 million or 7.9% compared with the same period of the previous year. For the six-month period ended 30 June 2026, the Company's finance costs were THB 225.9 million, a decrease of THB 31.0 million or 12.1% compared with the same period of the previous year, as the Company has continuously pursued a policy of reducing its debenture debt burden since 2025. In Q2/2026, or the six-month period ended 30 June 2026, total redemptions amounted to THB 1,146.5 million, resulting in a lower outstanding debenture balance and a continued reduction in interest expense, consistent with the Company's prudent capital structure management approach.

Share of Profit from Investment in Joint Venture

The Company's share of profit from investment in the joint venture for Q2/2026 was THB 80.5 million, an increase of THB 13.6 million or 20.3% compared with the same period of the previous year. For the six-month period ended 30 June 2026, the Company's share of profit from investment in the joint venture was THB 195.8 million, an increase of THB 51.6 million or 35.8% compared with the same period of the previous year, due to improved cash collection by JK.

Net Profit Attributable to Shareholders of the Company

The Company's net profit attributable to shareholders for Q2/2026 was THB 234.0 million, a decrease of THB 12.5 million or 5.1% compared with the same period of the previous year. For the six-month period ended 30 June 2026, the Company's net profit attributable to shareholders was THB 486.2 million, a decrease of THB 90.3 million or 15.7% compared with the same period of the previous year, due to the change in total revenue together with the change in ECL as described above.

Key Financial Ratios

Financial Ratio	Q2/2025	Q2/2026
Current ratio (times)	0.95	0.98
Gross profit margin (%)	62.21	65.65
Operating profit margin (%)	33.17	24.87
Net profit margin (%)	23.33	22.24
Return on equity (ROE) * (%)	5.92	4.01

Financial Ratio	Q2/2025	Q2/2026
Return on assets (ROA) ** (%)	4.16	2.98
Total liabilities to total equity (D/E ratio) (times)	0.39	0.33
Interest-bearing debt to total equity (IBD/E ratio) (times)	0.36	0.31

Financial ratios are calculated in accordance with the Notification of the Capital Market Supervisory Board No. TorJor. 14/2567 (No. 27).

* ROE = earnings before interest and tax x 100 / total shareholders' equity (average)

** ROA = earnings before interest and tax x 100 / total assets (average)

4. Asset Management Capability

Assets

As of 30 June 2026, the Company had total assets of THB 37,053.1 million, a decrease of THB 860.1 million or 2.3% from the end of 2025, mainly due to the decrease in cash and financial assets used by the Company to redeem debentures maturing in June 2026, in line with its continued approach of reducing debt and managing its capital structure.

Key Components of Assets

1. Loans from purchased receivables of THB 19,829.9 million, accounting for 53.5% of total assets, a slight increase of THB 9.5 million.

2. Investment in the joint venture of THB 7,055.6 million, accounting for 19% of total assets, an increase of THB 195.7 million or 2.9% from the end of 2025. The investment changed due to the recognition of the six-month share of profit of approximately THB 193 million in JK Asset Management Company Limited.

3. Long-term loans to related companies of THB 3,443.8 million, accounting for 9.3% of total assets, a slight decrease of 1.4% from the end of 2025.

4. Properties for sale of THB 3,024.1 million, accounting for 8.2% of total assets, a slight decrease of 0.4% from the end of 2025.

Liabilities and Shareholders' Equity

As of 30 June 2026, under the consolidated financial statements, the Company had total liabilities of THB 9,264.2 million, a decrease of THB 732.3 million or 7.3% from the end of 2025, mainly due to the repayment of debentures of THB 1,146.5 million that matured in June 2026.

As of 30 June 2026, the Company had total shareholders' equity of THB 27,788.9 million, a slight decrease of 0.5% from the end of 2025.

5. Liquidity and Capital Adequacy

Debt-Servicing Ability and Compliance with Loan Conditions

As of 30 June 2026, the Company had debentures maturing within 2026 with a total value of THB 1,267.1 million. The Company has prudently prepared a liquidity and capital structure management plan to accommodate this obligation, both from operating cash flows and from funding sources with appropriate costs.

The Company maintains a strong financial position and has continuously maintained its financial ratios in accordance with the terms of rights of its debentures.

Liquidity and Cash Flow Analysis

As of 30 June 2026, the Company had net cash and cash equivalents of THB 357.1 million, with the details of cash flows by activity as follows:

Unit: THB million	6M/2025	6M/2026
Cash flows from operating activities	1,927.4	1,078.2
Cash flows from (used in) investing activities	(3.6)	(30.0)
Cash flows from (used in) financing activities	(2,004.0)	(1,298.3)
Net increase (decrease) in cash and cash equivalents	(80.3)	(250.0)

Net cash flows from operating activities were THB 1,078.2 million, a decrease of THB 849.2 million compared with the same period of the previous year, mainly due to the investment in purchasing non-performing loan portfolios during the period.

Net cash flows used in investing activities were THB 30 million, mainly used for investment in computer equipment and software in line with the capital expenditure plan.

Net cash flows used in financing activities were THB 1,298.3 million, mainly used for the repayment of debentures of THB 1,146.5 million in June.

6. Debt Obligations and Management of Off-Balance-Sheet Obligations

Commitments relating to operating lease and service agreements: As of 30 June 2026, the Group had total minimum future payments under lease and service agreements relating to short-term leases, leases of low-value underlying assets, and service agreements of THB 47 million.

Commitments relating to capital expenditure: As of 30 June 2026, the Company had commitments relating to capital expenditure associated with construction supervision and building design contracts and computer software system installation of THB 1 million.

7. Factors Affecting Future Operating Results (Forward Looking)

7.1 Monetary Policy Direction and Finance Costs

With the policy interest rate stable at 1.00% in line with the MPC's view that the current level is appropriate, there is a positive effect on the cost of funding for investment in new debt portfolios. However, the MPC noted that medium-term inflation developments must still be monitored. The Company therefore maintains a flexible capital structure and sets a minimum required rate of return for investing in new portfolios to reflect funding costs that may change.

7.2 Household Debt and Borrowers' Debt-Servicing Ability

The BOT assessed that household debt remains high and constrains the purchasing power of middle- to low-income groups, with household income slowing while living costs rise, and low-income households being pressured more than higher-income ones. This factor has a two-way effect on the Company: on one hand, the supply of non-performing loans will continue going forward; on the other, the pace of cash collection from retail borrowers may remain challenging in the short term. Management responds by setting appropriate allowances for expected credit losses, enhancing debt-collection efficiency through technology and data analytics, and restructuring debt to align with each borrower's repayment capacity.

7.3 Supply of Non-Performing Loan Portfolios in the Market

Based on the balance-sheet management trends of financial institutions, the Company assesses that the volume of debt portfolios put up for sale is likely to gradually increase, while competition will be based more than before on accurate portfolio valuation. The Company is therefore preparing its capital, financial structure, and personnel to capture opportunities to invest in portfolios with potential at appropriate prices.

7.4 Government Measures and the Company's Role

The BOT stated that the current context requires a combination of monetary policy, fiscal policy, and targeted financial measures, with measures to resolve the debt of vulnerable groups and enhance SME liquidity being key mechanisms. This may result in some debt being managed outside the debt-trading market but helps improve long-term debt-servicing ability. The Company therefore aims to collaborate with the government and financial institutions in managing debt in areas of expertise, together with fair debt mediation.

8. Sustainability Operations in Q2/2026

In Q2/2026, the Company continued to manage its internal resources efficiently by monitoring electricity and tap-water consumption against the base year, together with the 'Waste for J Point' program carried out regularly to instill environmental awareness under the circular economy concept. It also established guidelines for internal resource use to enhance the efficiency of energy, water, paper, and office supplies, as well as more systematic waste management. In addition, together with its affiliated group companies, the Company initiated a project to reduce single-use packaging through employees' use of personal containers, supporting the circular economy concept, along with promoting clean energy use, and is in the process of assessing and prioritizing climate change risks in accordance with the IFRS S2 standard in order to use the results to formulate the organization's greenhouse gas emission reduction strategy going forward.

On the social dimension, the Company continued to promote employee engagement through internal activities held regularly throughout the quarter, such as the Songkran tradition activity, together with corporate social responsibility (CSR) activities to support educational opportunities and the quality of life of children and youth through the donation of computer equipment and educational funding to welfare homes and schools in remote areas. The Company continues to place importance on fair debt management to increase access to debt-mediation and compromise processes for borrowers in all regions, while strengthening the corporate culture and employee engagement at the same time.

On the corporate governance and innovation dimension, the Company officially participated in the launch of J.AI Arena, the Group's hub for learning and innovation in artificial intelligence. It also established a responsible AI governance structure through the AI Committee, an AI-driving executive for the Company, and a network of AI adoption leaders in each unit. The Company has applied AI technology to inspect the quality of non-performing debt collection to enhance operational efficiency and strengthen the credibility of its work processes, together with periodic training to build employees' skills and understanding of safe and ethical AI use. In addition, the Company appointed a sustainability development working group to define roles and responsibilities on sustainability and climate change across its operations, and is developing and improving related corporate governance policies, such as the sustainable procurement policy and the supplier code of conduct, to be more modern and aligned with international standards, together with implementing plans to elevate whistleblowing on misconduct and to elevate anti-fraud and anti-corruption efforts, in order to strengthen good corporate governance and transparency in business operations.

Please be informed accordingly.

Yours sincerely,

(Mr. Wongsakorn Kittitrakulkarn)

Company Secretary

Mr. Panya Chutisiriwong

Investor Relations Department, Jaymart Group

JMT Network Services Public Company Limited

Email: panya@jaymart.co.th

Tel: 02 308 8196

Channels for Updating Quarter 2/2026 Operating Results for Investors

To foster understanding, equality, and transparency in communicating with investors, the Company and the Jaymart Group cordially invite all investors and interested parties to attend two key investor activities, namely the Analyst Meeting & Earnings Call Q2/2026 and the Earnings Conference Call (Opportunity Day) of The Stock Exchange of Thailand for the Quarter 2/2026 operating results.

Analyst Meeting & Earnings Call Q2/2026

Date: Thursday 13 August 2026

Time: from 09:00 – 12:00 hrs.

Viewing channel: live broadcast via YouTube Channel: IR Jaymart Group

Earnings Conference Call (Opportunity Day)

Date: Monday 17 August 2026

Time: from 09:15 – 12:00 hrs.

Viewing channel: live broadcast via the channels of The Stock Exchange of Thailand

The Company sincerely hopes that these meetings will be beneficial to investors in tracking the operating results, business trends, and key strategies in the period ahead.