中華集團
TONG HUA
GROUP

Ref. No. TH 2026/11/01 November 12, 2026

Subject : Submission of Financial Statements of Tong Hua Holding Public Company Limited and Its Subsidiaries and Clarification of Changes in Operating Results for the Period Ended 30 September 2026

Dear : President of The Stock Exchange of Thailand

Tong Hua Holding Public Company Limited (the "Company") would like to clarify the operating results for the nine-month period ended 30 September 2026, with the key details summarized as follows:

Overview of Operating Results For the nine-month period ended 30 September 2026, the Group recorded total revenue of Baht 174.14 million, a decrease of Baht 54.99 million or 24% from the same period of the previous year. The decrease was mainly due to a Baht 12.93 million decline in interest income, and to the absence of any gain from adjustments to estimates of purchased loans receivable for collection, whereas the same period of the previous year included such a gain of Baht 43.75 million. Total expenses amounted to Baht 136.40 million, an increase of Baht 55.46 million or 68.5% year-on-year. This was mainly due to a loss of Baht 57.53 million from adjustments to estimates of purchased loans receivable for collection recognized in the current period. As a result, the Group reported a net profit of Baht 29.54 million for the nine-month period ended 30 September 2026, a decrease of Baht 8.79 million or 22.9% compared to the same period of the previous year.

Financial Position As of 30 September 2026, the Group had total assets of Baht 1,757.12 million, an increase of Baht 19.09 million from 31 December 2025. The increase was mainly attributable to an increase in other current financial assets, which offset the decrease in purchased or originated credit-impaired loans receivable. Total shareholders' equity amounted to Baht 1,713.89 million, increasing from 31 December 2025 as a result of net profit generated during the period. The Group continues to maintain a sound financial position and sufficient liquidity to support its ongoing business operations and future investments.

Liquidity and Business Outlook The Group continues to prudently manage its liquidity and cash flows, with an emphasis on improving debt collection efficiency through strengthened debt monitoring and collection measures to enhance continuous cash inflows. In parallel, the Group remains focused on expense control and efficient resource management to maintain financial stability and support sustainable business operations in the long term. Please be informed accordingly.

Sincerely yours,

(Mr. Teerasak Passaree)

Chief Executive Officer

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