



Business Overview

"Lease It" providing one-stop financial solutions for SMEs entrepreneurs enabling access to business capital. Financial products include **Factoring services (purchasing accounts receivable), Project Backup Financing, Term Loans, Bid Bond & E-Bidding loans, Leasing & Hire Purchase, and Supply Chain Finance**. There is also a subsidiary operating a buy now pay later service.

Financial Statement

	9M25	9M24	2024	2023
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Income Statement (MB)

Revenues	128.09	81.11	112.39	110.11
Expenses	93.56	474.56	496.15	202.43
Net Profit (Loss)	8.81	-451.29	-449.86	-117.61

Balance Sheet (MB)

Assets	941.79	963.32	988.95	1,424.49
Liabilities	392.03	423.79	448.00	433.67
Shareholders' Equity	549.76	539.53	540.96	990.82

Cash Flow (MB)

Operating	72.22	-50.74	-107.72	192.27
Investing	3.49	50.58	90.44	-76.76
Financing	-57.21	-3.14	-4.19	-493.74

Financial Ratio

EPS (Baht)	0.02	-1.02	-1.02	-0.27
GP Margin (%)				
NP Margin (%)	6.87	-556.39	-400.27	-106.81
D/E Ratio (x)	0.71	0.79	0.83	0.44
ROE (%)	1.88	-62.09	-58.74	-11.21
ROA (%)	4.64	-34.16	-31.80	-5.36

Business Plan

Lease IT's strategy and operational direction focus on expanding its loan portfolio with quality, management in the cautious economic environment and seizing business opportunities to create sustainable value and returns. The operational direction includes the following key points:

- Building a High-Quality SME Loan Portfolio** Expand its SME customer base, primarily through low-risk financial products such as factoring services.
- Risk Management through Careful Debtor Screening and Portfolio Diversification.**
- Expanding Installment Sales Business via Online Platform** The Company aims to expand its customer base to younger generations who prefer to purchase products through installment payments and helps diversify the business risk by targeting new customer groups beyond just SMEs.

Sustainable Development Plan

กลยุทธ์	ประเด็นสำคัญ	SDGs Goal
บริหารจัดการ	บริหารจัดการและจรรยาบรรณธุรกิจ	1, 2, 3, 4, 5, 6, 7, 8, 9, 10, 11, 12, 13, 14, 15, 16, 17
	การบริหารความเสี่ยง	1, 2, 3, 4, 5, 6, 7, 8, 9, 10, 11, 12, 13, 14, 15, 16, 17
เศรษฐกิจ	ผลประโยชน์ของเจ้าของ	1, 2, 3, 4, 5, 6, 7, 8, 9, 10, 11, 12, 13, 14, 15, 16, 17
	การพัฒนาเทคโนโลยีและนวัตกรรม	4, 5, 6, 7, 8, 9, 10, 11, 12, 13, 14, 15, 16, 17
	การเป็นแหล่งเงินกู้ยืมที่ SMEs เข้าถึง	1, 2, 3, 4, 5, 6, 7, 8, 9, 10, 11, 12, 13, 14, 15, 16, 17
สังคม	ความปลอดภัยของข้อมูล	1, 2, 3, 4, 5, 6, 7, 8, 9, 10, 11, 12, 13, 14, 15, 16, 17
	การพัฒนาและดูแลพนักงาน	1, 2, 3, 4, 5, 6, 7, 8, 9, 10, 11, 12, 13, 14, 15, 16, 17
สิ่งแวดล้อม	การเปลี่ยนแปลงของสภาพภูมิอากาศ	1, 2, 3, 4, 5, 6, 7, 8, 9, 10, 11, 12, 13, 14, 15, 16, 17

Business Highlight

"LIT" Offer comprehensive financial products to SMEs that are partners with government agencies, state enterprises, and large private companies from the beginning to the end of the project and understanding of entrepreneurs under the concept of supporting Thai SMEs to access funding sources fairly and transparently and grow together and achieve sustainable success under the concept of True Financial Partner with financial advisory experts (Business Growth Advisor) creating opportunities for business customers to grow and build on their success steadily.

Performance and Analysis

Business Performance Summary

As of the end of Q3/2025 The company reported a net profit of 9 million baht, resulting from higher revenue levels and a decrease in expected credit loss provisions. However, as of the end of Q3/2025, the company's total loan portfolio decreased by 9% compared to the previous year. This was a result of the waiting period for the government transition. The company anticipates that its loan portfolio will increase in Q4/2025 driven by the phased disbursement of the 2026 budget. Furthermore, the company continues to focus on generating loan portfolio growth alongside quality screening, maintaining the NPL ratio within a threshold of not exceeding 3%, which is a result of preserving debtor quality, a crucial foundation for sustainable growth.

Key Milestones

- 2006 - Lease IT Public Company (the "Company") was incorporated
- 2014 - Listed on The Stock Exchange of Thailand - MAI
- 2018 - established a new subsidiary company "LIT Service Management Co., Ltd." to provide credit analyst.
- 2020 - The Company is authorized to operate personal loan business under Bank of Thailand's Regulation.
- 2020 - LIT Service Management Co.,Ltd. The subsidiary company is licensed to operate Pico Finance (Pico Plus) under Ministry of Finance's Regulation.
- 2021 - Established a new subsidiary company "Ulite Digital Co., Ltd." to provide a buy now pay later service.
- 2022 - The Company's registered capital for another 43 million baht (divided into 43 million shares at the par value of baht 1 each) from the existing registered capital of 558 million baht, to be new registered capital of 601 million baht to reserve for the exercise of the Warrants (LIT-W1)

Risk Management Policy

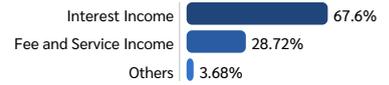
The company prioritizes risk management to prevent and adapt during periods of economic uncertainty, along with seeking opportunities to conduct business in a balanced manner to create sustainable value and returns for all stakeholders. The company has established risk management guidelines covering all key areas, including a risk management working group, managing risks to meet targets, and regularly monitoring and assessing risks under good corporate governance. The company has categorized risks into 6 areas as follows:

1. Strategic Risk
2. Operational Risk
3. Financial Risk
4. Compliance Risk
5. Cyber Security Risk
6. ESG Risk

Recent Awards and Recognitions

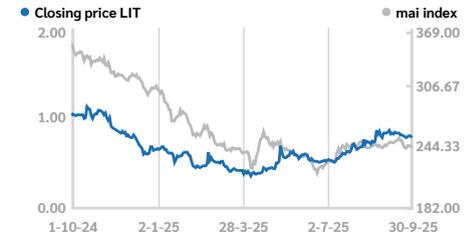
- "Best Investor Relations Awards" SET Awards 2017
- "Outstanding Investor Relations Awards" in both SET Awards 2017 and 2018.
- Thailand Sustainability Investment(THSI) 2020-2022 and SET ESG Rating 2023.

Revenue Structure



Stock Information

mai / FINCIAL

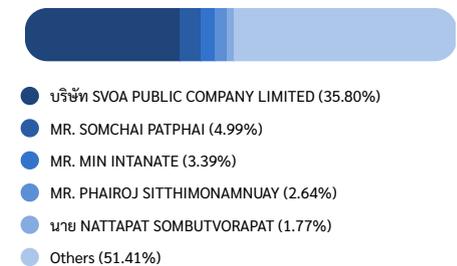


as of 30/09/25	LIT	FINCIAL	mai
P/E (X)	-	-	72.21
P/BV (X)	0.66	1.47	1.27
Dividend yield (%)	-	2.20	3.64

	30/09/25	30/12/24	28/12/23
Market Cap (MB)	363.20	305.62	447.36
Price (B/Share)	0.82	0.69	1.01
P/E (X)	-	-	-
P/BV (X)	0.66	0.57	0.44

CG Report:
 Company Rating: Tris : BB- Outlook "Stable"

Major Shareholders as of 07/03/2025



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