



บริษัท ตะวันออกพาณิชย์ลีสซิ่ง จำกัด (มหาชน)

Eastern Commercial Leasing Public Company Limited

EAST 31/2025

May 14, 2025

Subject Information Summary for Related Party Transaction concerning EAST's Payment of Corporate Guarantee Fee for EAST's credit application, to Premium Co., Ltd.

To the Attention of The Manager and Director of the Securities Exchange of Thailand

Attachment Information on Connected Transaction: EAST's Payment of Guarantee Fees (Corporate Guarantee) for the Loan Application of Premium Co., Ltd.

The Board at its 2/2025 meeting on May 14, 2025 resolved to approve EAST is required to pay a guarantee free for the credit application to Premium Co., Ltd. At 0.85% per annum of the THB 600 million credit limit available granted, equal to THB 5.10 million.

The transaction is considered related party transaction of the classification of receiving financial support pursuant to announcement of the Securities Exchange of Thailand with details per attachment.

Please be informed accordingly.

Sincerely Yours,

- Mr. Danucha Verapong –

(Mr. Danucha Verapong)

Director and the Chairman of the Executive Committee



บริษัท ตะวันออกพาณิชย์ลีสซิ่ง จำกัด (มหาชน)

Eastern Commercial Leasing Public Company Limited

ATTACHMENT

Information summary of Related party transaction

Reporting Entity : EASTERN COMMERCIAL LEASING PCL (EAST)

Subject EAST's corporate guarantee fee payment to Premium Co., Ltd.

1. Date of Transaction: May 14, 2025

2. Related Contracting Parties:

Payee : Premium Co., Ltd.

Payer : Eastern Commercial Leasing Public Company Limited (EAST)

Relationship: Premium Co., Ltd. is a shareholder holding 25.20% of Eastern Commercial Leasing Public Company Limited (EAST)

3. Nature of transaction.

Premium Co., Ltd. arranged for loan credit from Sumitomo Mitsui Banking Corporation (SMBC) to be extended to EAST. SMBC has approved THB 600 million credit limit available to EAST at the rate 3.75 – 3.80% p.a. under Premium Co., Ltd. corporate guarantee in which a corporate guarantee fee is charged to EAST at the rate of 0.85% p.a. of the THB 600 million credit limit, equal with the previous year.

4. Total value and basis for the establishment of total transactional value.

The transaction value represents the amount that EAST will pay to Premium Co., Ltd. at the rate of 0.85% per annum based on the approved loan amount of THB 600 million, equivalent to THB 5,100,000. This represents approximately 0.20% of the Company's Net Tangible Assets (NTA), which, as of March 31, 2025, amounted to THB 2,568,909,246.84 (based on the Company's financial statements) . In addition, during the past six months, the Company has not entered into any similar transactions with the same related party.

5. Name list for related party transaction.

Premium Co., Ltd. is considered a connected juristic person, as Mr. Masayuki Nozawa and Mr. Hiroomi Yamamura serve as representatives of Premium Co., Ltd. and are also directors of EAST.

6. Meeting attendance and voting at the Board of Directors' Meeting by related parties.

The directors with a conflict of interest under Item 5 abstained from voting at the Board of Directors' meeting on the consideration of the relevant agenda item.

7. Nature and scope of vested interest of the related parties in agreeing to enter into the transactions.

The transaction under consideration has a value of THB 5,100,000.00. The size of the transaction exceeds THB 1 million but does not reach THB 20 million, or greater than 0.03% but is less than 3% of the Company's NTA, thereby qualifying as a medium- sized connected transaction under the Notification of the Capital Market Supervisory Board regarding the Disclosure of Information and Other Acts of Listed Companies Concerning Connected Transactions. Accordingly, the Company is required to seek approval from the Board of Directors prior to entering into the transaction and to disclose the information to the Stock Exchange of Thailand.

8. The Audit Committee opinion and the Board of Directors' opinion on decision to enter into the related party transaction.

The purpose of the loan is to support the expansion of the company's hire purchase lending business. The interest rate on the loan is 3.75 – 3.80%, which is lower than the rates offered by other commercial banks. In addition, the guarantee fee payable to Premium Co., Ltd. at the rate of 0.85% remains at a relatively low level. This structure is beneficial to the company as it supports credit expansion while helping reduce overall financial costs.

9. The Audit Committee opinion and/or company directors' opinion which are different from the Board of Directors' opinion referred to in item 8.

-None-
