EXECUTIVE SUMMARY

MR. D.I.Y. Holding (Thailand) Public Company Limited ("the Company") maintained solid revenue growth in 3Q2026, driven by continued expansion of its nationwide store network, with additional support from a higher average basket size. Total revenue increased by 20.3% YoY to THB 5,964.1 million, while net profit grew by 7.1% YoY to THB 648.1 million.

During the quarter, the Company opened 55 new stores, bringing its nationwide network to 1,300 stores as at 30 September 2026. This continued expansion subsequently supported growth in total transaction volumes together with higher average basket size which saw same-store sales growth ("SSSG") at positive 0.7%, despite broader caution on consumer spending.

On profitability, gross profit margin ("GPM") stood at 50.4%, compared with 52.5% in 3Q2025, primarily reflecting increased promotional activities undertaken to refresh the product assortment and improve shelf-space productivity.

For 9M2026, total revenue reached THB 17,293.2 million, increasing 19.8% YoY, while net profit rose 17.0% YoY to THB 2,083.4 million. The Company remained focused on expanding its store network and strengthening operational efficiencies to support sustainable long-term growth.

Thailand's Economy and Operating Environment

Thailand's operating environment remained challenging in 3Q2026, despite improving overall economic conditions. Private consumption improved over the quarter, partly supported by government measures, but softened in September from the uneven economic recovery prolonged by high household debt and rising fuel costs, which elevated overall living costs, weighing on purchasing power. Retailer sentiment was further weakened in September, as the major floods occurred towards the end of the quarter which disrupted economic activity in affected areas.

Household budgets faced additional pressure from higher energy and food prices, with headline inflation rising from 1.95% YoY in July to 2.82% YoY in September. Consumer sentiment also softened, as the Consumer Confidence Index ("CCI") declined from 51.1 to 48.9 over the same period. Against this backdrop, consumers continued to prioritise everyday essentials and value-for-money purchases, reflecting cautious spending behaviour.

Key Financial Highlights:

(unit: THB million)	3Q2025	3Q2026	Change YoY		9M2025	9M2026	Change YoY	
Total Revenue	4,959.6	**5,964.1**	1,004.5	20.3%	14,430.3	**17,293.2**	2,863.0	19.8%
Gross Profit	2,582.9	**2,982.6**	399.7	15.5%	7,438.4	**8,835.8**	1,397.4	18.8%
Gross Profit Margin	52.5%	**50.4%**	-2.1 p.p.		51.9%	**51.4%**	-0.4 p.p.	
Operating Profit	907.7	**951.2**	43.5	4.8%	2,665.5	**3,012.8**	347.3	13.0%
EBITDA	1,557.1	**1,728.0**	170.8	11.0%	4,508.6	**5,239.1**	730.5	16.2%
Net Profit	604.9	**648.1**	43.2	7.1%	1,781.4	**2,083.4**	302.1	17.0%
Net Profit Margin	12.2%	**10.9%**	-1.3 p.p.		12.3%	**12.0%**	-0.3 p.p.	

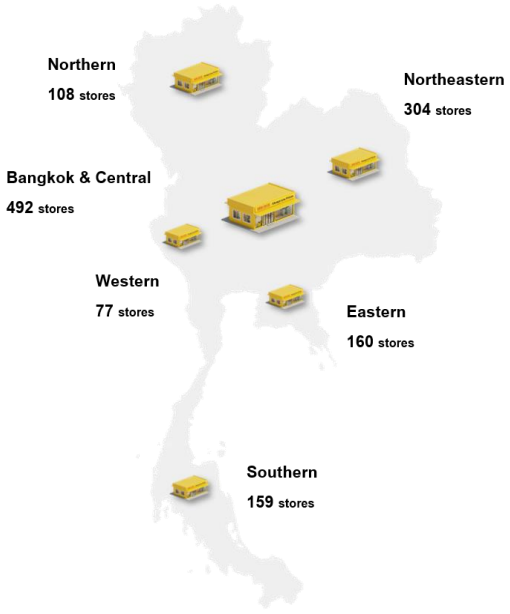
In 3Q2026, revenue growth outpaced earnings growth, primarily reflecting gross margin pressure from higher product costs and increased promotional activities. Operating expenses also increased due to store network expansion and higher local transportation costs driven by rising fuel prices, while lower finance costs provided a partial offset. Despite more moderate earnings growth in the quarter, both revenue and net profit recorded double-digit YoY growth for 9M2026.

Supported by continued earnings growth and solid cash generation, the Board of Directors approved an interim dividend for 3Q2026 of THB 0.06 per share, totaling approximately THB 361.0 million, representing 55.7% of 3Q2026 net profit.

Store Network and Performance:

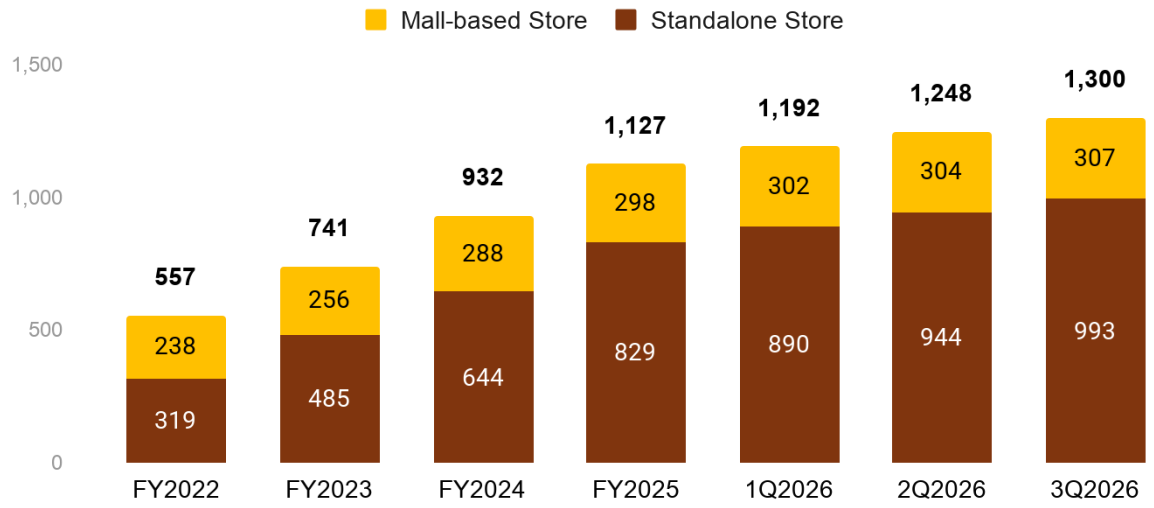
The Company continued to expand its store network in 3Q2026, opening 55 new stores and closing 3, bringing the total network to 1,300 stores as at 30 September 2026. Standalone stores remained the primary format, accounting for 993 stores, or 76.4% of the total network, while the remaining 307 stores, or 23.6%, were retail mall-based.

With 180 new stores opened during 9M2026, the Company remained on track to achieve its FY2026 expansion target of 210 new stores, with the remaining 30 stores already under construction.



In addition, locations for more than 40% of the 210 new stores planned for FY2027 had already been secured.

Number of stores by format *(as of 30 September 2026)*



Store Sales Revenue by Format

Store Format *(unit: THB million)*	**3Q2025**	**3Q2026**	**% YoY**	**9M2025**	**9M2026**	**% YoY**
Standalone Store	3,403.1	4,342.7	27.6%	9,756.6	12,453.9	27.6%
Retail Mall-based Store	1,512.4	1,561.7	3.3%	4,565.8	4,681.8	2.5%
Store Sales Revenue	**4,915.5**	**5,904.4**	**20.1%**	**14,322.4**	**17,135.7**	**19.6%**
No. of Stores (at period-end)				1,072	1,300	21.3%
Total Sales Floor Area (sq.m.; at period-end)				685,334	822,325	20.0%

Store sales growth in 3Q2026 continued to be driven primarily by the standalone format, in line with the Company's focus on expanding its network in this format. Standalone store sales increased 27.6% YoY, contributing 73.5% of total store sales, while retail mall-based stores recorded 3.3% YoY growth and accounted for the remaining 26.5%. Retail mall-based stores continued to complement the network by serving different customer profiles and shopping occasions, while supporting overall brand visibility.

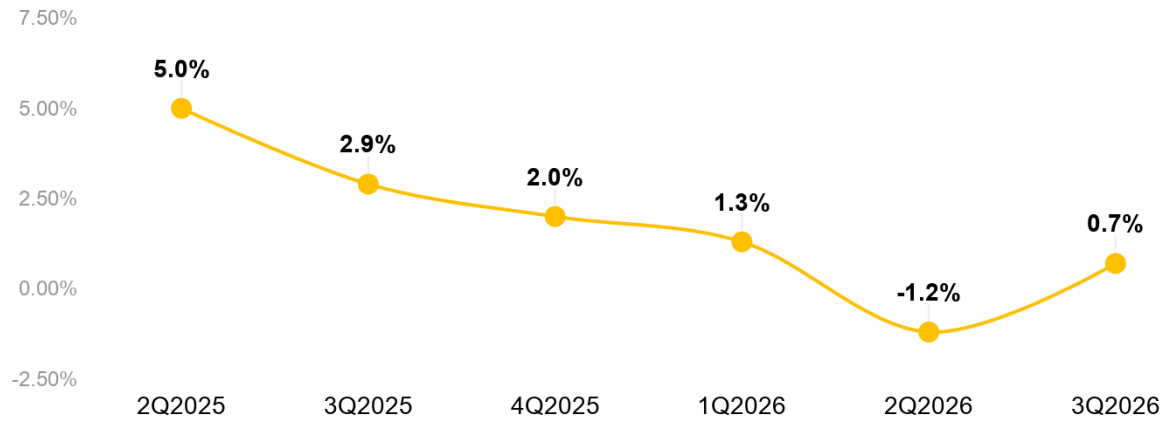
Transaction and Average Basket Size

	3Q2025	3Q2026	% YoY	9M2025	9M2026	% YoY
Total Transaction (million)	30.3	35.9	18.5%	87.1	104.3	19.8%
Average Basket Size (THB)	162.0	164.2	1.4%	164.5	164.3	-0.1%

Store sales growth in 3Q2026 was driven primarily by higher transaction volume, supported by continued store network expansion. Total transactions increased 18.5% YoY to 35.9 million, while average basket size rose 1.4% YoY to THB 164.2 per transaction.

For 9M2026, total transactions grew 19.8% YoY to 104.3 million, with average basket size broadly stable at THB 164.3.

Same Store Sales Growth (SSSG)[1]

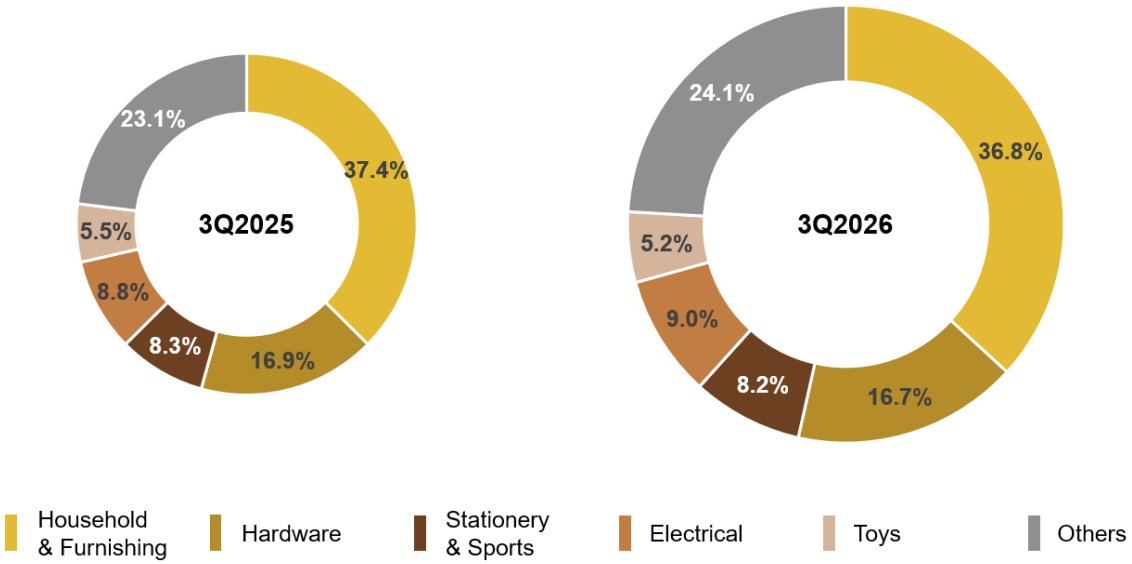


SSSG improved to 0.7% in 3Q2026 as consumers gradually adjusted to prevailing economic conditions and continued to prioritise affordable everyday essentials. The Company's value-for-money product offering remained well aligned with these spending preferences. Towards the end of September, demand for cleaning supplies and minor repair products also increased in flood-affected areas.

[1] Effective from 2Q2026, SSSG is calculated based on stores operating for more than 12 months, compared with more than 24 months previously, to align with common retail industry practice. Prior periods shown are presented on a comparable basis.

Revenue Contribution by Product Category[2]

Our product offerings are organised into six key categories: 1) Household and Furnishing, 2) Hardware, 3) Stationery & Sports, 4) Electrical, 5) Toys, and 6) Others, which include gifts, jewelry, cosmetics, car accessories, and food and beverage products.



[2] The revenue contribution by product category may not add up to 100.0% due to rounding.

FINANCIAL PERFORMANCE

Statement of Profit or Loss

Summary of Statement of Profit or Loss for the 3 months ending 30 September 2026 and 2025

(unit: THB million)	3Q2025	3Q2026	Change YoY	
Revenue from Sales	**4,924.3**	**5,920.4**	**996.1**	**20.2%**
Cost of Sales	(2,341.4)	(2,937.8)	(596.4)	25.5%
Gross Profit	**2,582.9**	**2,982.6**	**399.7**	**15.5%**
% GPM	*52.5%*	*50.4%*	*-2.1 p.p.*	
Other Income[3]	35.3	43.7	8.4	23.8%
Selling and Distribution Expenses	(1,426.6)	(1,750.4)	(323.7)	22.7%
Administrative Expenses	(283.8)	(324.7)	(40.9)	14.4%
Operating Profit	**907.7**	**951.2**	**43.5**	**4.8%**
Share of Loss from Investment in Associate	(24.1)	(39.1)	(15.0)	62.0%
Finance Cost - Interest-bearing Loans	(29.8)	(2.6)	27.2	-91.3%
Finance Cost - Lease Liabilities	(69.3)	(77.9)	(8.6)	12.5%
Profit Before Tax	**784.5**	**831.6**	**47.1**	**6.0%**
Income Tax Expenses	(179.6)	(183.4)	(3.9)	2.2%
Net Profit	**604.9**	**648.1**	**43.2**	**7.1%**
% NPM	*12.2%*	*10.9%*	*-1.3 p.p.*	
EBITDA	**1,557.1**	**1,728.0**	**170.8**	**11.0%**

[3] Other income comprises gain on exchange rate, revenue from services rendered to associate, and other income.

Summary of Statement of Profit or Loss for the 9 months ending 30 September 2026 and 2025

(unit: THB million)	9M2025	9M2026	Change YoY	
Revenue from Sales	**14,343.7**	**17,176.3**	**2,832.6**	**19.7%**
Cost of Sales	(6,905.3)	(8,340.6)	(1,435.2)	20.8%
Gross Profit	**7,438.4**	**8,835.8**	**1,397.4**	**18.8%**
% GPM	*51.9%*	*51.4%*	*-0.4 p.p.*	
Other Income[4]	86.6	116.9	30.3	35.0%
Selling and Distribution Expenses	(4,070.2)	(4,997.7)	(927.5)	22.8%
Administrative Expenses	(789.3)	(942.2)	(152.9)	19.4%
Operating Profit	**2,665.5**	**3,012.8**	**347.3**	**13.0%**
Share of Loss from Investment in Associate	(70.3)	(93.7)	(23.4)	33.4%
Finance Cost - Interest-bearing Loans	(87.3)	(2.9)	84.4	-96.7%
Finance Cost - Lease Liabilities	(202.8)	(229.4)	(26.6)	13.1%
Profit Before Tax	**2,305.1**	**2,686.7**	**381.7**	**16.6%**
Income Tax Expenses	(523.7)	(603.3)	(79.6)	15.2%
Net Profit	**1,781.4**	**2,083.4**	**302.1**	**17.0%**
% NPM	*12.3%*	*12.0%*	*-0.3 p.p.*	
EBITDA	**4,508.6**	**5,239.1**	**730.5**	**16.2%**

[4] Other income comprises gain on exchange rate, revenue from services rendered to associate, and other income.

Revenue from Sales

Revenue from sales increased 20.2% YoY to THB 5,920.4 million in 3Q2026, primarily driven by continued store network expansion and higher transaction volume. Demand for cleaning supplies and minor repair products also increased in flood-affected areas towards the end of September. The standalone format remained the main growth contributor, reflecting the Company's selective approach to expanding into new markets and strengthening its presence in existing areas with further demand potential. By product category, Household & Furnishing and Hardware remained the largest contributors, together accounting for 53.5% of total sales during the quarter.

For 9M2026, revenue from sales increased 19.7% YoY to THB 17,176.3 million, supported by contributions from new store openings throughout the period.

Gross Profit

Gross profit increased 15.5% YoY to THB 2,982.6 million in 3Q2026, while gross profit margin ("GPM") declined to 50.4% from 52.5% in 3Q2025. The decline primarily reflected higher product costs and increased promotional activities. These promotional activities were undertaken ahead of the fourth-quarter peak selling season to refresh the product assortment and improve shelf-space productivity.

To mitigate the pressure from higher product costs, the Company has started adjusting selling prices, with the impact expected to be reflected gradually in subsequent periods.

For 9M2026, gross profit rose 18.8% YoY to THB 8,835.8 million, with GPM at 51.4%, compared with 51.9% in 9M2025.

Operating Expenses and Operating Profit

Selling and distribution expenses increased 22.7% YoY to THB 1,750.4 million in 3Q2026, mainly driven by higher depreciation and staff costs associated with the expanded store network and a larger warehouse operating cost base following the opening of an additional warehouse in 2Q2026. Local transportation expenses also rose due to higher fuel prices, accounting for approximately 1.0% of sales during the quarter.

Administrative expenses increased 14.4% YoY to THB 324.7 million, primarily reflecting higher personnel and office-related costs, including costs associated with additional headcount to support business expansion.

The YoY comparison also reflected approximately THB 15.0 million in anniversary-related selling and distribution expenses in 3Q2026 and THB 20.6 million in IPO-related administrative expenses in 3Q2025. Overall, SG&A expenses increased 21.3% YoY, with the SG&A-to-total revenue ratio rising slightly to 34.8% from 34.5%. Combined with the lower gross profit margin, operating profit increased 4.8% YoY to THB 951.2 million.

For 9M2026, SG&A expenses increased 22.2% YoY, with the SG&A-to-total revenue ratio at 34.3%, compared with 33.7% in 9M2025. Operating profit grew 13.0% YoY to THB 3,012.8 million.

During 3Q2026, KKV opened 2 new stores and closed 2, maintaining 20 stores in operation as at 30 September 2026. The share of loss from investment in associate increased to THB 39.1 million from THB 24.1 million in 3Q2025. For 9M2026, the share of loss amounted to THB 93.7 million, compared with THB 70.3 million in 9M2025, including approximately THB 11.6 million in one-off expenses related to store closures.

Finance Cost and Net Profit

Finance costs declined 18.7% YoY to THB 80.5 million in 3Q2026, due to lower interest expenses on borrowings. The reduction partially offset the impact of lower gross profit margin, higher operating expenses and an increased share of loss from investment in associate. As a result, net profit increased 7.1% YoY to THB 648.1 million, but net profit margin was lower at 10.9%, compared with 12.2% in 3Q2025.

For 9M2026, finance costs decreased 19.9% YoY to THB 232.3 million, while net profit increased 17.0% YoY to THB 2,083.4 million, representing a net profit margin of 12.0%, compared with 12.3% in 9M2025.

Statement of Financial Position

(unit: THB million)	31 Dec 2025	30 Sep 2026	Change	
Cash and Cash Equivalents	1,770.7	570.2	(1,200.5)	-67.8%
Inventories	5,544.7	6,298.3	753.7	13.6%
Property, Leasehold Asset Improvements and Equipment	3,049.3	5,441.2	2,391.9	78.4%
Right-of-use Assets	6,188.7	6,310.3	121.6	2.0%
Other Assets	1,839.8	1,606.6	(233.2)	-12.7%
Total Assets	**18,393.2**	**20,226.7**	**1,833.5**	**10.0%**
Interest-bearing Debt	-	1,001.3	1,001.3	n/a
Lease Liabilities	6,605.9	6,705.8	99.8	1.5%
Other Liabilities	2,087.7	1,821.4	(266.3)	-12.8%
Total Liabilities	**8,693.6**	**9,528.5**	**834.8**	**9.6%**
Total Shareholders' Equity	**9,699.5**	**10,698.2**	**998.6**	**10.3%**

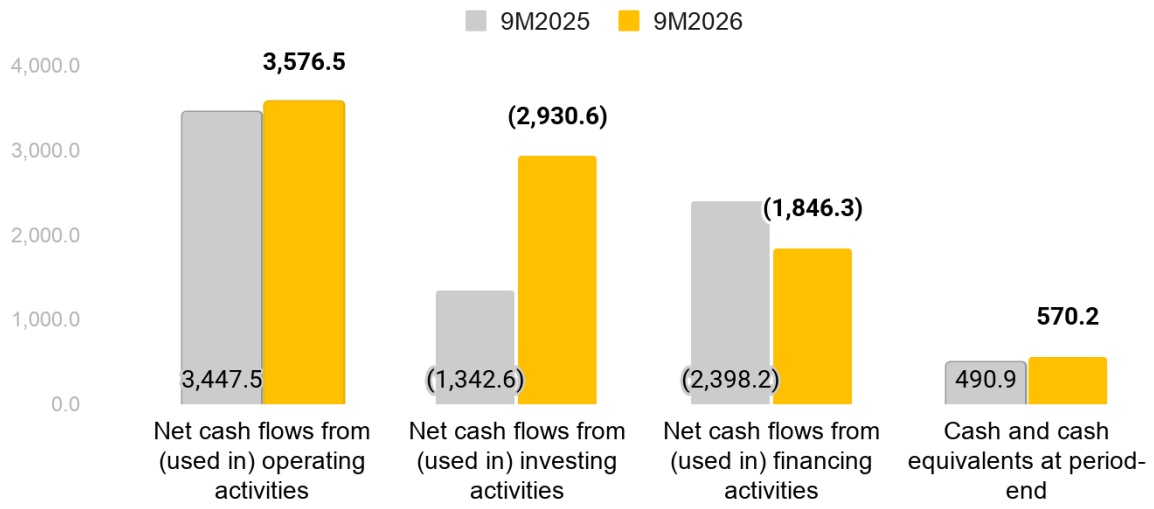
As at 30 September 2026, total assets stood at THB 20,226.7 million, up 10.0% from 31 December 2025, while total liabilities and shareholders' equity were THB 9,528.5 million and THB 10,698.2 million, respectively.

Inventories increased by THB 753.7 million to THB 6,298.3 million, mainly reflecting seasonal inventory build-up ahead of the fourth-quarter peak selling season and the expanded store network. To support working capital needs, the Company utilised its short-term borrowings, bringing interest-bearing debt to THB 1,001.3 million.

Property, leasehold asset improvements and equipment increased to THB 5,441.2 million from THB 3,049.3 million at year-end 2025, reflecting land acquisition for the automated warehouse project and continued investment in store and warehouse expansion. Cash and cash equivalents stood at THB 570.2 million, following capital expenditure, working capital requirements and dividend payments during the period.

Right-of-use assets and lease liabilities stood at THB 6,310.3 million and THB 6,705.8 million, respectively, mainly arising from leased store and warehouse locations. Shareholders' equity increased by THB 998.6 million from year-end 2025, supported by retained earnings after dividend distributions.

Statement of Cash Flow *(Unit: THB million)*



Net cash from operating activities grew 3.7% YoY to THB 3,576.5 million in 9M2026, compared with THB 3,447.5 million in 9M2025. The Company continued to generate cash from operations, although seasonal inventory build-up and higher corporate income tax payments associated with improved operating performance partly offset this cash generation.

Net cash used in investing activities totaled THB 2,930.6 million, mainly for the automated warehouse project, store expansion and additional warehouse capacity. Meanwhile, net cash used in financing activities amounted to THB 1,846.3 million, primarily comprising lease and dividend payments, partially offset by proceeds from short-term borrowings to support working capital. As a result, cash and cash equivalents stood at THB 570.2 million as at 30 September 2026.

Key Financial Ratios

Ratio	unit	3Q2025	3Q2026
Inventory Days	(days)	206.2	194.4
Gross Profit Margin - GPM	(%)	52.5%	50.4%
EBITDA Margin	(%)	31.4%	29.0%
Net Profit Margin	(%)	12.2%	10.9%
Return on Equity - ROE	(%)	45.9%	27.2%
Net Gearing Ratio[5]	(times)	0.40	0.04

[5] *Calculated as total interest-bearing loans less cash and cash equivalents, divided by total shareholders' equity.*

FY2027 and Beyond

Looking ahead to 2027, the Company will continue expanding its store network, with greater emphasis on store productivity and merchandise relevance. The continued rollout of the MR. D.I.Y. 2.0 concept across new standalone stores will focus on creating a more welcoming store environment and enhanced shopping experience. Alongside new store openings, the Company will undertake targeted refurbishments of existing stores to improve the utilisation of selling space and the overall store environment.

The Company will also continue refining its product assortment to better address local customer needs, supported by a balanced mix of private-label products, third-party brands and selected IP-related merchandise. Across key categories, it will further develop its price and quality offerings to serve different customer segments and shopping occasions, including both mission-based and impulse purchases, while preserving its core value-for-money positioning.

Store expansion

For FY2027, the Company plans to open approximately 210 new stores, bringing its nationwide network to more than 1,500 stores by the end of 2027, subject to market conditions. Locations for more than 40% of the planned openings have already been secured. Expansion will continue to focus primarily on the standalone format, targeting both new districts and existing markets with further demand potential. The Company will maintain a selective approach to site selection and retain flexibility in store development arrangements for suitable locations, while preserving its predominantly asset-light model and target payback period of within three years.

Capital expenditure (Capex)

For FY2026, total capital expenditure is estimated at approximately THB 4,000 million, primarily supporting the automated warehouse project, new store openings, store refurbishments and IT infrastructure. Store investments will also include the continued rollout of rooftop solar installations at suitable locations to support long-term electricity cost savings.

The Company continues to advance the development of its automated warehouse and distribution centre at the ARAYA Industrial Estate in Samut Prakan. The project's design, automation technology and investment scope are currently under review to align with future operational requirements and improve logistics efficiency. Development is expected to proceed in phases, with initial operations targeted for 2028. Upon full completion, the facility is designed to support a store network of up to 3,000 locations.

Environmental, social, and governance (ESG)

The Company integrates sustainability considerations into its business operations to support responsible, long-term growth and align with stakeholder expectations and environmental responsibility. These efforts are driven through an approach that strengthens ESG standards, business ethics, and risk management. Under its sustainability strategy, “D.I.Y. for a Sustainable Future,” the Company focuses on resource efficiencies, responsible sourcing, and creating positive community impact, supported by ethical supply chain practices and responsible product offerings.

During 3Q2026, the Company continued to expand its renewable energy initiatives by installing solar panels at an additional 91 stores, bringing the total number of stores with solar panel installations to 201 stores. This initiative supports the Company’s efforts to improve energy efficiencies and reduce its environmental footprint.

On governance, the Company achieved a 5-star rating in the Corporate Governance Report of Thai Listed Companies 2026 (CGR 2026) by the Thai Institute of Directors Association (IOD). The Company also received an excellent rating of 100 points in the 2026 AGM Checklist assessment. These results reflect the Company’s commitment to good corporate governance, transparency and the protection of shareholder rights.

The Company remains committed to strengthening its ESG practices across environmental, social, and governance dimensions, in line with its long-term sustainability objectives.