

SG CAPITAL

บริษัท เอสจี แคปปิตอล จำกัด (มหาชน)

Analyst Meeting

SG Capital Public Company Limited
14 February 2023

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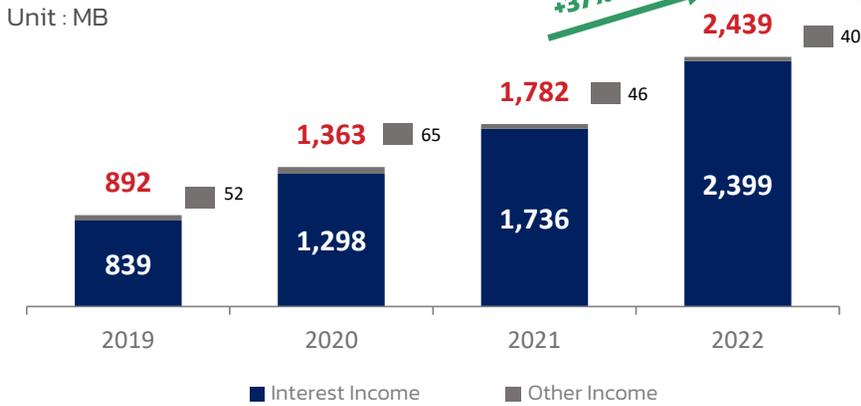
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1. Financial Highlight

2022 Performance

- Net Profit rose 13% YoY and stronger revenues across loan portfolio expansion
- Cost-to-interest income ratio for 2022 improved as income outpaced expense growth

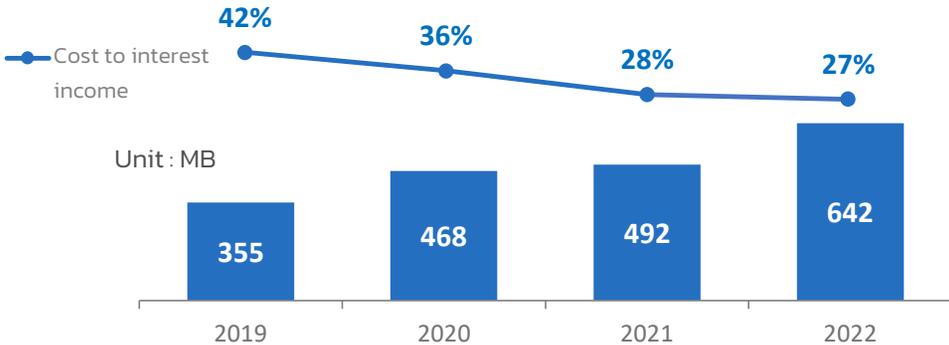
Total Income



Net Profit



SG&A Expense



Net Profit Margin

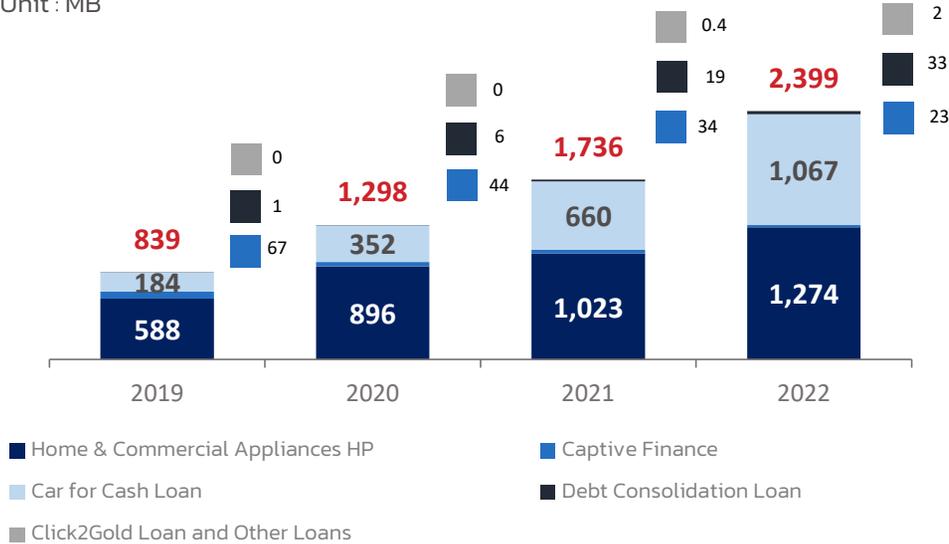


Net Interest Income and Margin

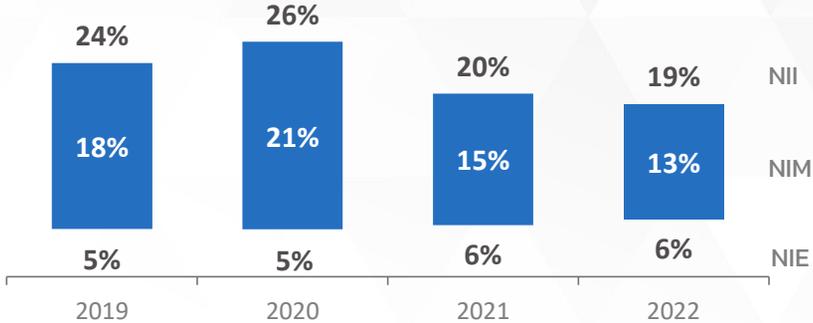
- Higher NII led by continued loan growth momentum +38% YoY
- Lower NIM due to majority of loan portfolio is Car for Cash, which has a lower interest rate than Hire purchase

Net Interest Income

Unit : MB

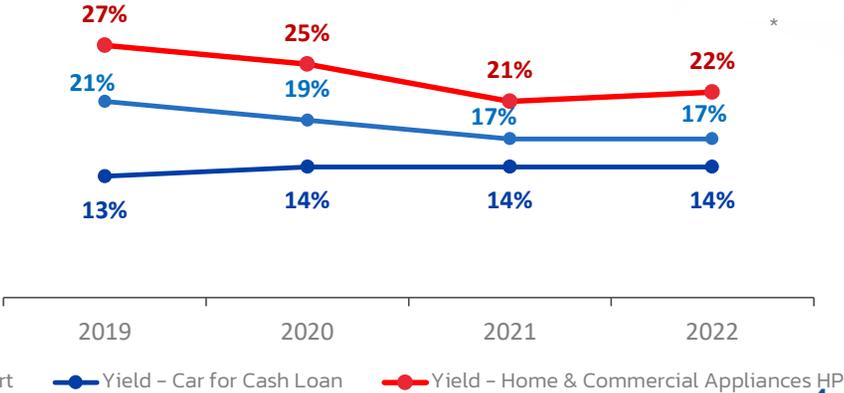


Net Interest Margin (NIM)



Remark : NII = Interest Income / Average earning assets
NIE = Interest Expense / Average interest bearing debt

Yield



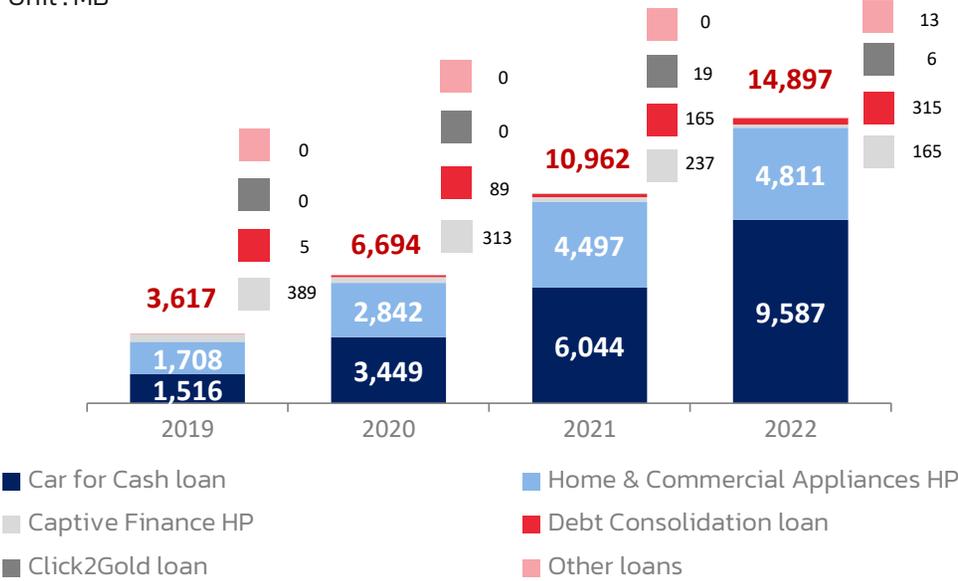
* Remark : Interest income of HP excluded subsidy

Loan Receivable Growth

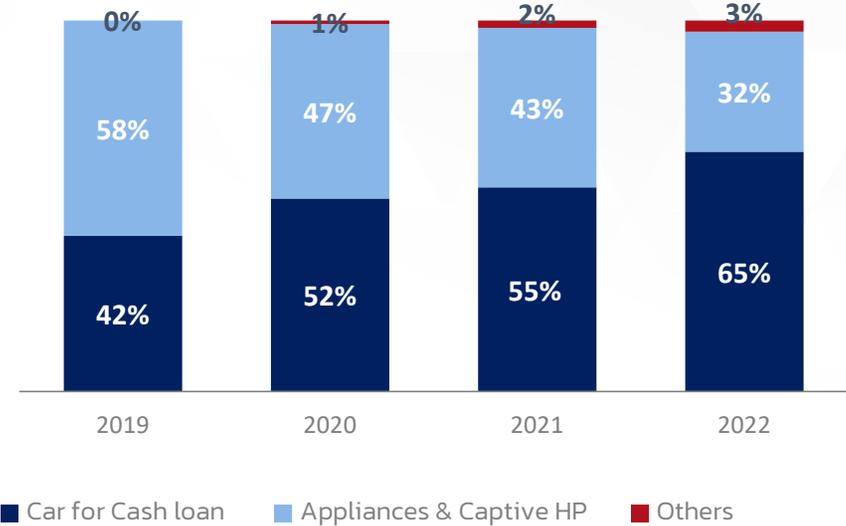
- Loans Up 36% YoY driven by growth in Car for Cash loan of 59% YoY

Loan Receivables (by Loan Type)

Unit : MB



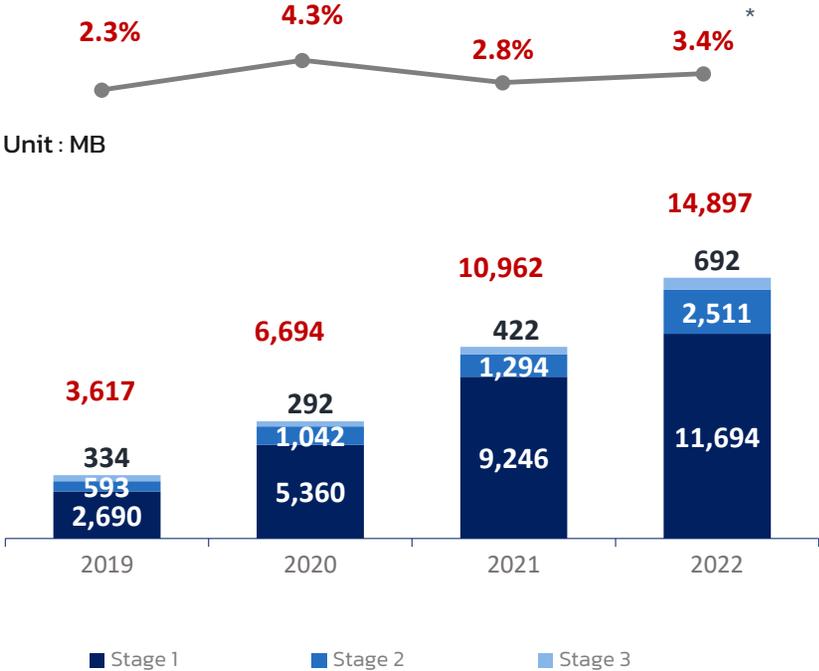
Portfolio Mix



Asset Quality

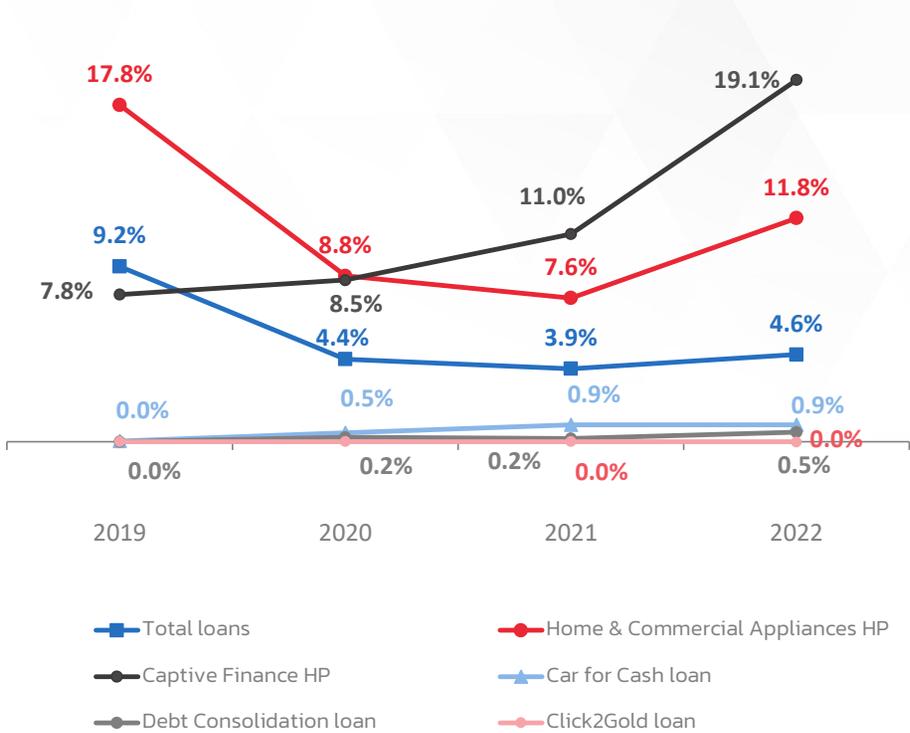
- Higher NPL ratio from hire purchase portfolio with higher coverage ratio at 3.4%

Loan Receivable Portfolio by quality (AR Staging)



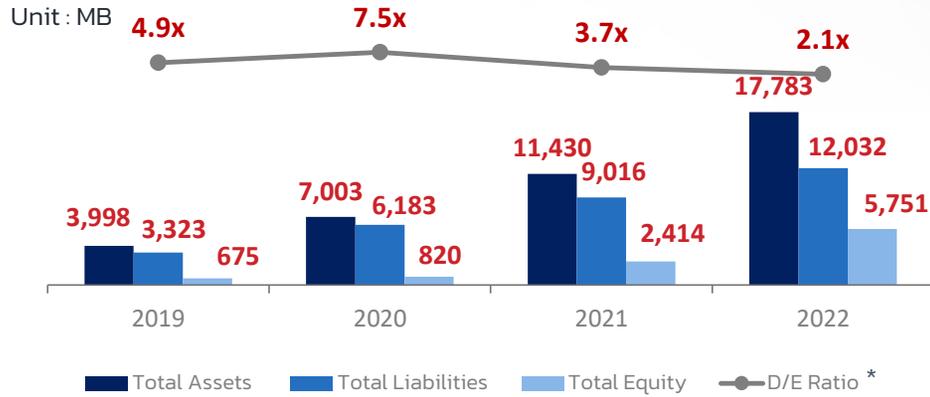
* Remark : Allowance for Expected Credit Losses to Total Loans

Non-Performing Loans to Total Loans (NPL Ratio)



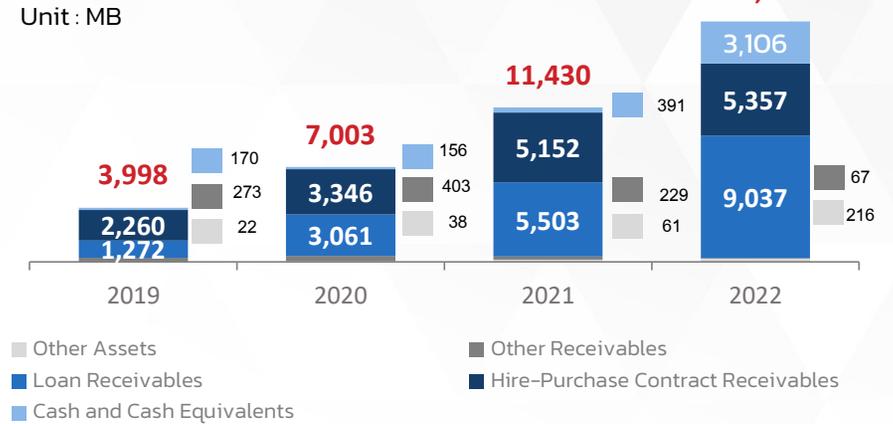
Financial Position and Performance

Capital Structure

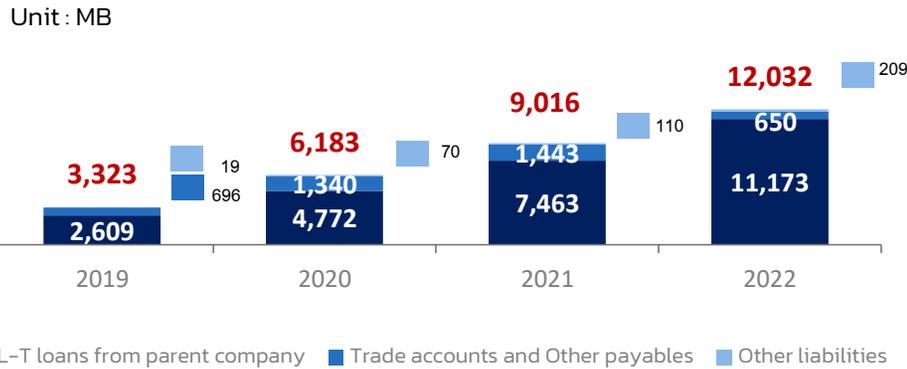


* Remark : D/E ratio = Total Liabilities / To Equity

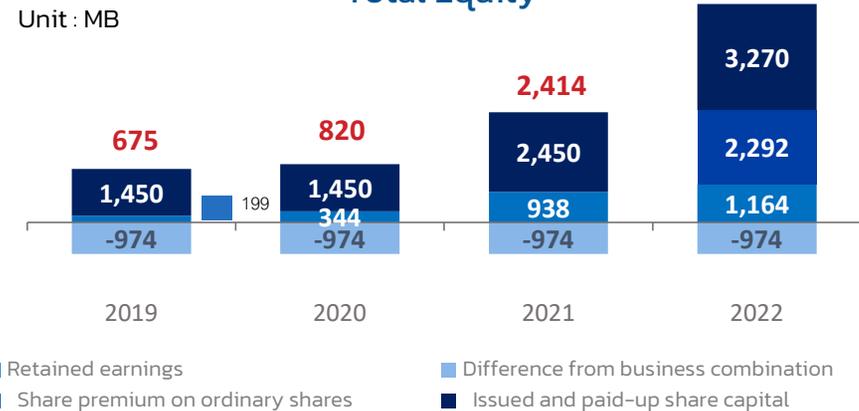
Total Assets Structure



Total Liabilities Structure



Total Equity



Remark : 2019 F/S are internal ones that were prepared by management for comparison with 2020 and 2021 due to some new accounting item classification in 2020 and 2021

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