

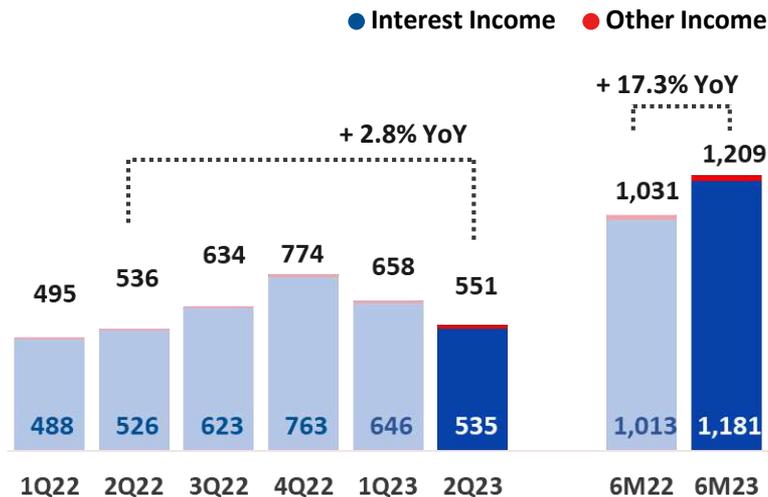


เป็นได้มากกว่าที่คุณคิด

SG CAPITAL

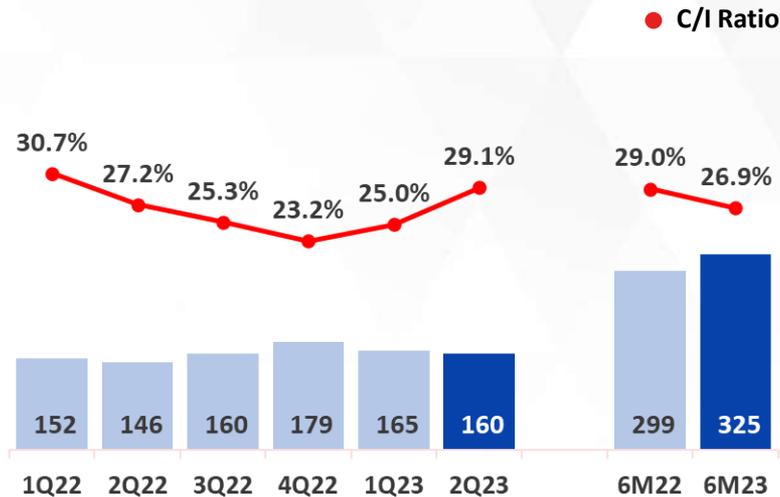
# 2Q2023 PERFORMANCE

## Total Income (THB Millions)



- 2Q23, total income was THB 551 million, an increase of THB 15 million or 2.8% YoY. This was mainly due to an increase of interest income from hire-purchase contracts and loan contracts.
- 6M23 total income was THB 1,209 million, an increase of THB 179 million or 17.3% YoY, mainly to an increase from expansion of the lending portfolio.

## Total Operating Expenses (THB Millions)

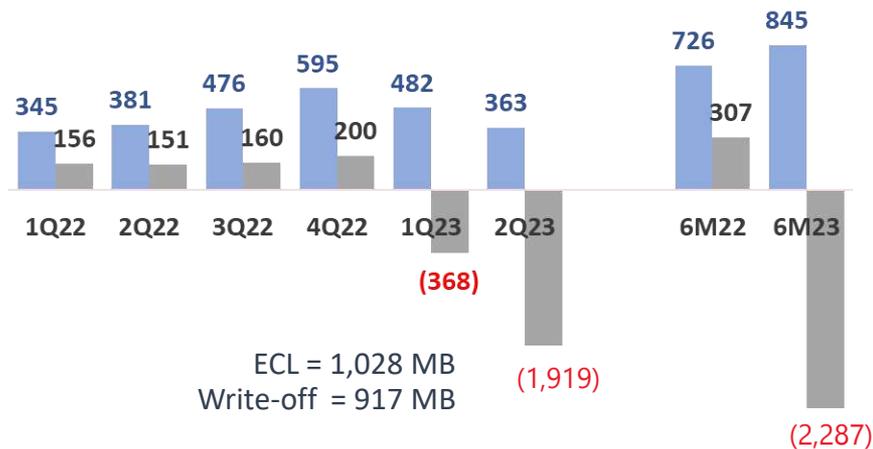


- 2Q23 Operating expenses and 6M23 were THB 160 Million and THB 325 Million, respectively. an increase from the same period of the previous year, mainly due to higher business activities
- For 6M23, C/I ratio was at 26.9% improved from 29.0% in 6M22, follow the company strategic direction.

# 2Q2023 PERFORMANCE (cont.)

## Profit from Operation and Net Profit (THB Millions)

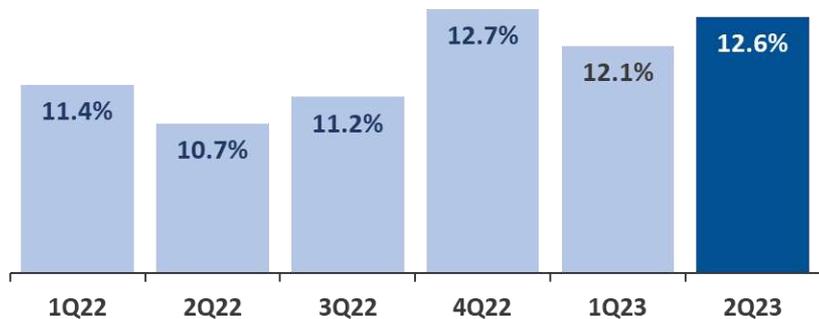
● Profit from operating activities ● Net Profit



- 2Q23 profit from operation decrease 24.6% QoQ and 4.8% YoY.
- 6M23 profit from operation increase 16.4% YoY mainly the positive effect came from 1st quarter this year outperform over last year in the same period.
- the increase in expected credit loss and write-off resulted in net loss. The main reason is the project of credit assistance measures for debts affected by Covid-19 gradually expired from this project.

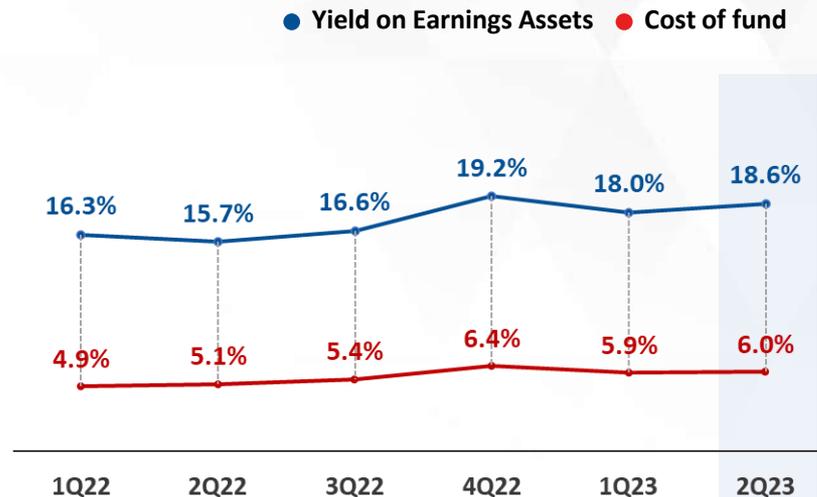
# 2Q2023 PROFITABILITY

## Net Interest Margin : NIM



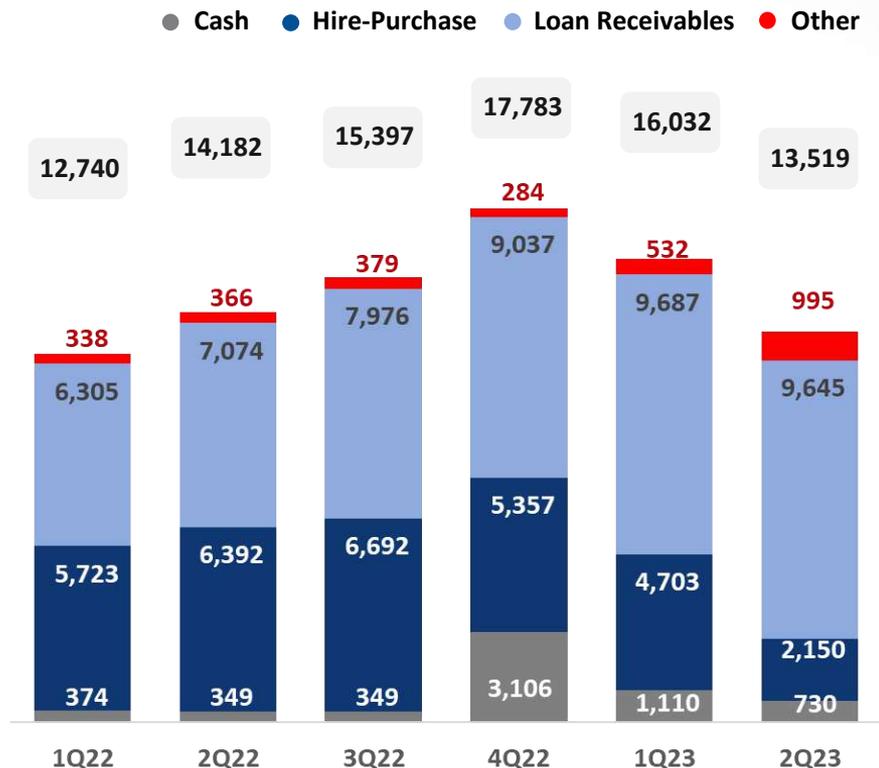
- NIM was at 12.6% in 2Q23 which increased by 50 bps from 12.1% in 1Q23 and by 190 bps from 10.7% in 2Q22. with the company's pre-emptive asset-liability management, it helped contain the impact of cost of funds during interest rate hike cycle.

## Yield on Earnings Assets and Cost of Fund



# FINANCIAL POSITION As of Jun 30, 2023

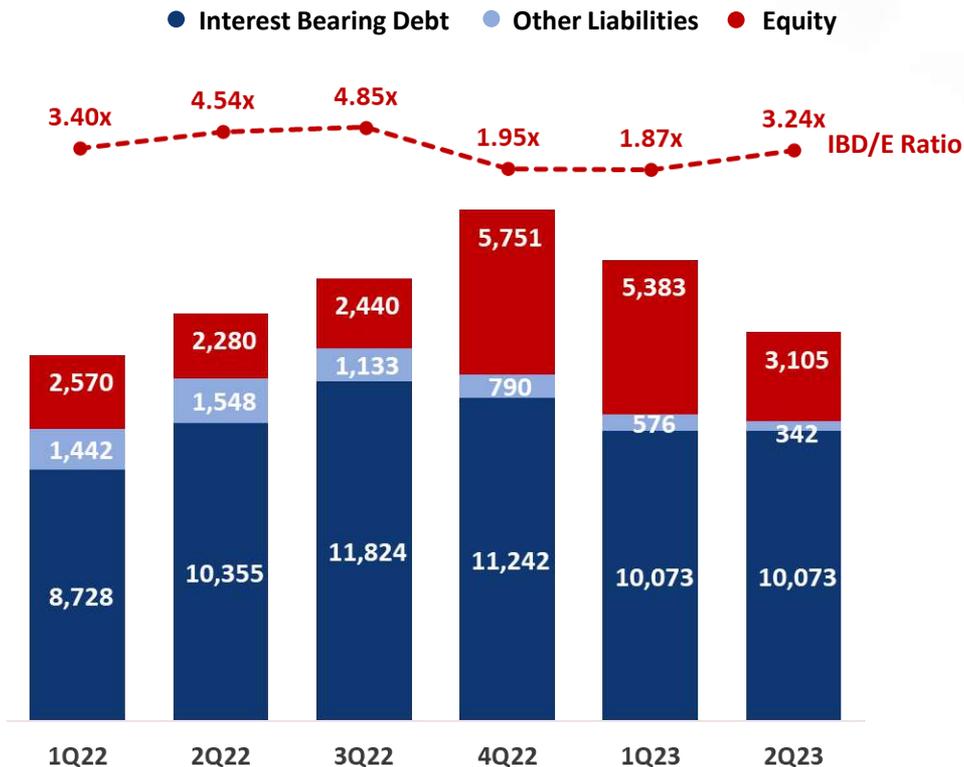
## Asset (THB Millions)



- As of June 30, 2023, the Company's total assets were THB 13,519 million, decreased by 24.0% from THB 17,783 million as of December 31, 2022, mainly due to the decrease in hire-purchase contract receivables, and cash and cash equivalents due to repay loan from parent company of THB 1,100 million and dividend payment

# FINANCIAL POSITION As of Jun 30, 2023

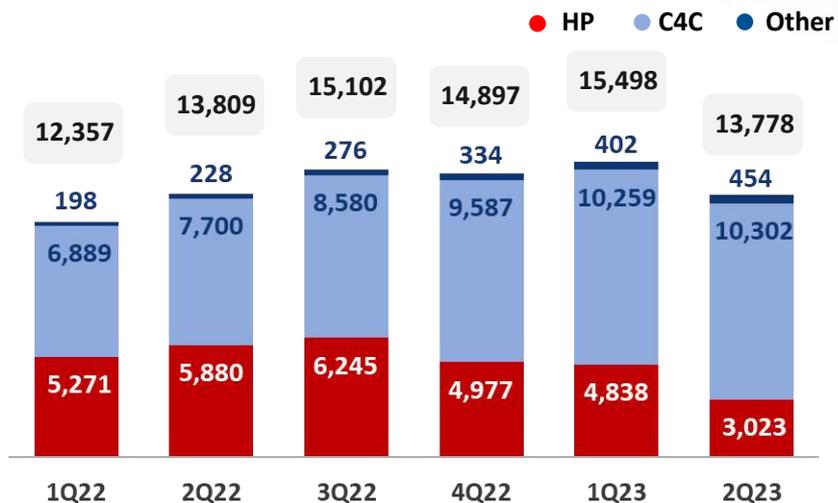
## Liabilities & Equity (THB Millions)



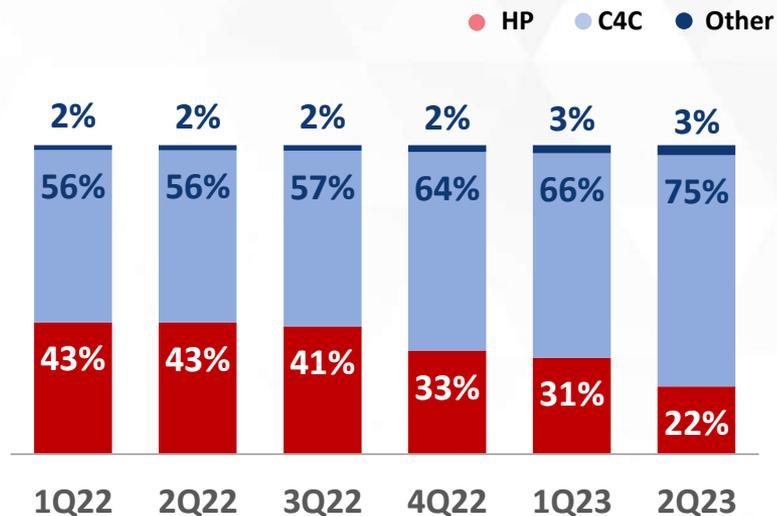
- As of 30 June 2023, and 31 December 2022, the company had total liabilities of THB 10,414 million and THB 12,032 million, decreased by THB 1,618 million or 13.4%. This was mainly from repayment loan from parent company and loan from financial institution of THB 1,100 million and THB 69 million.
- As of 30 June 2023, and 31 December 2022, the company had shareholder's equity of THB 3,105 million and THB 5,751 million, respectively, a decrease of THB 2,647 million or 46.0% from net loss.
- Interest bearing debt to equity : IBD/E ratio as of 30 June 2023, was 3.24 times, which increased from 1.96 times as of 31 December 2022.

# LOAN RECEIVABLE

## Loan Receivable Balance (THB Millions)



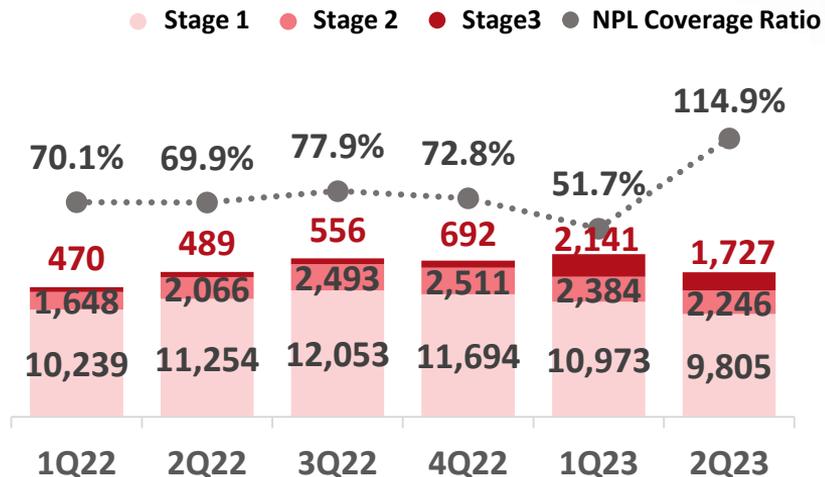
## Portfolio Mix



- 2Q23 C4C proportion rose to 75% of total loan receivable while Hire-purchase proportion dropped at 22%

# ASSET QUALITY

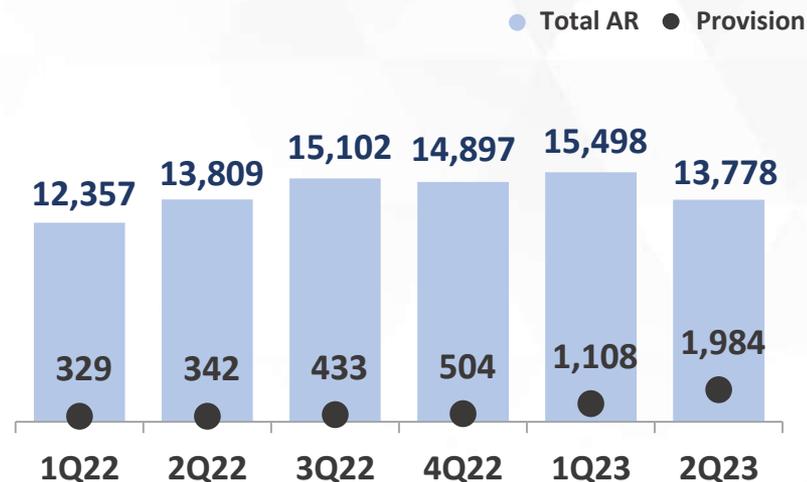
## Loan Receivable Portfolio by quality (THB Millions)



%NPL	3.8%	3.5%	3.7%	4.6%	13.8%	12.5%
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- NPL ratio in 2Q23 was at 12.5%, with coverage ratio of 114.9%.

## Expected Credit Loss (THB Millions)



- In 2Q23, provision expense was THB 1,984 million, compared with THB 1,108 million in 1Q23 and THB 342 million in 2Q22. Such an increase was mainly to accommodate the proactive NPL write-off, reflected SGC's objective to reduce future downside risks.

# 2H2023 OUTLOOK – CLICK2GOLD

The product line expansion to be more diversified with low risk. This can increase the potential for diversification of the overall loan portfolio.

## LINE OA Platform



Enhance frontend from LINE OA to web app platform to build Click2Gold as e-Marketplace platform to access from every online channel



## Web Marketplace Platform



More gold products for every target



More Gold Partners to platform



# 2H2023 OUTLOOK – SECURED LOAN



J ASSET MANAGEMENT



SG CAPITAL

Asset Management

Non-Bank Financial Service



**Combine multiple debts into a single loan  
by using land and buildings as collateral**

## JAM

Engaging in finding customers who are required financing to combine their multiple debts such as credit card, personal loan and secured loan into a single debt.



## SGC

- Provide financing loan to purchase real estate, with the property being used as the primary collateral.
- Offer services to consolidate and repay debts from other financial institutions.