

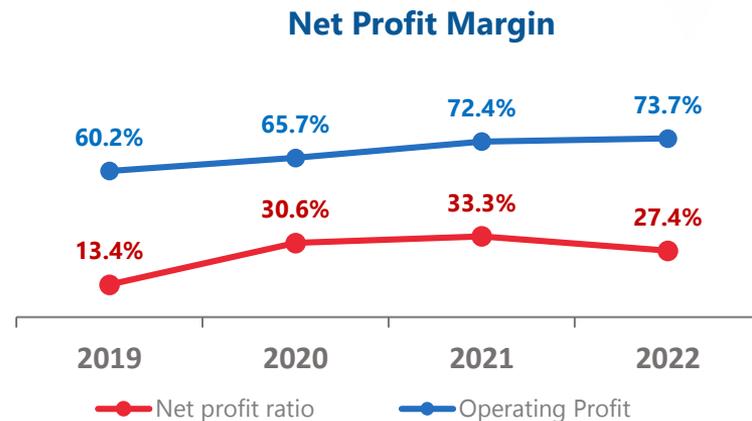
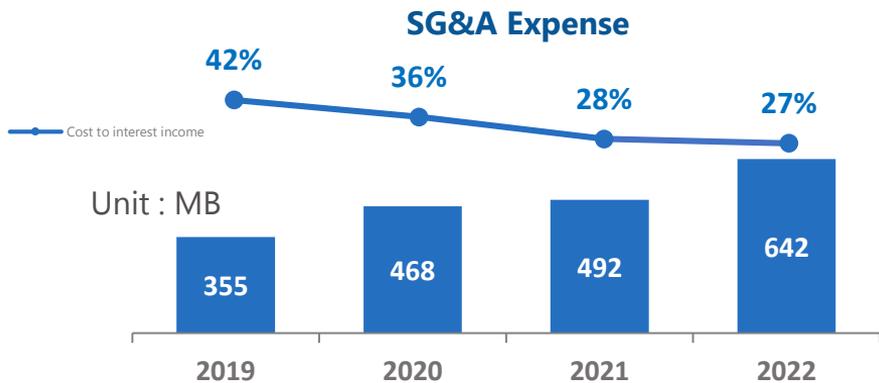
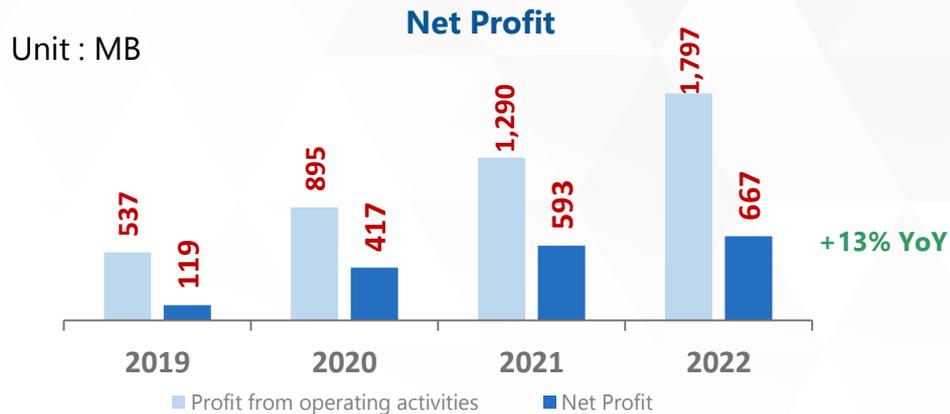
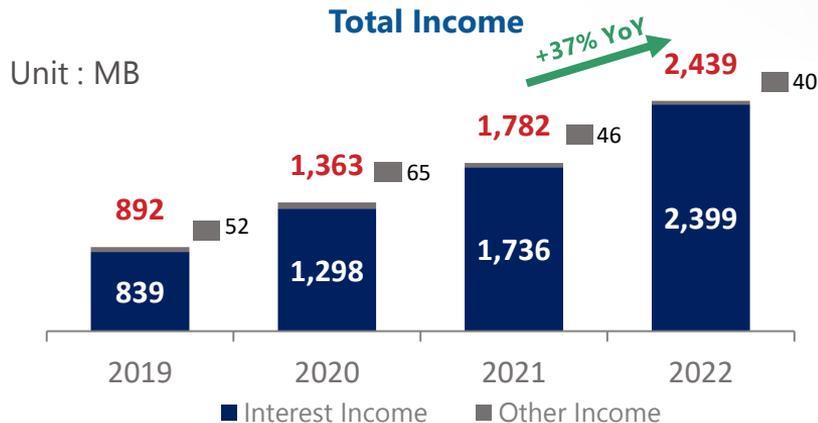


เป็นได้มากกว่าที่คุณคิด

SG CAPITAL

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

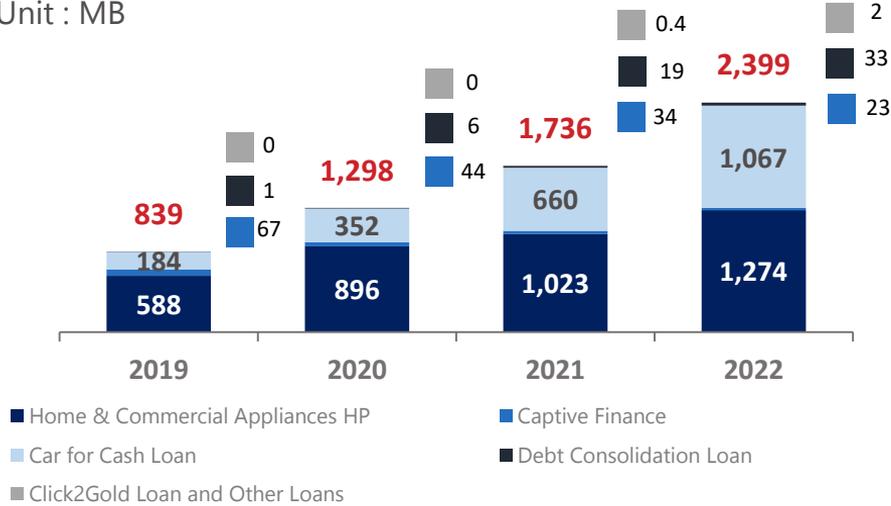


Net Interest Income and Margin

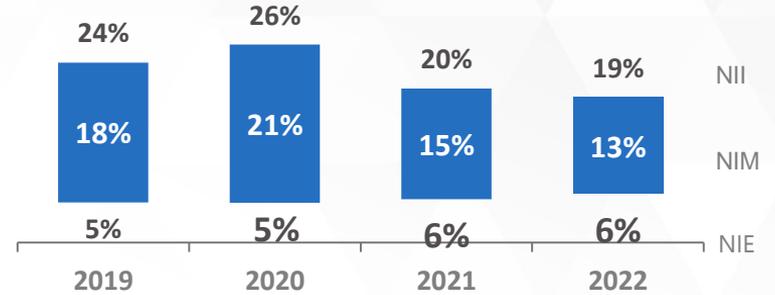
- Higher NII led by continued loan growth momentum +38% YoY
- Lower NIM due to majority of loan portfolio is Car for Cash, which has a lower interest rate than Hire purchase

Net Interest Income

Unit : MB

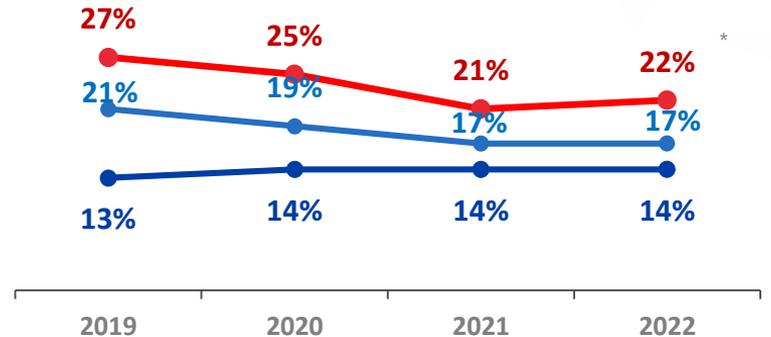


Net Interest Margin (NIM)



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

Yield



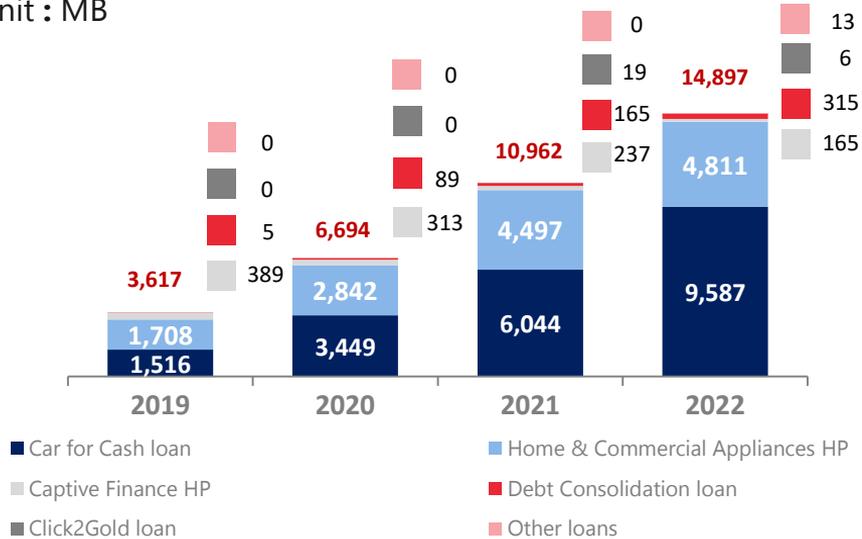
* Remark : Interest income of HP excluded subsidy

Loan Receivable Growth

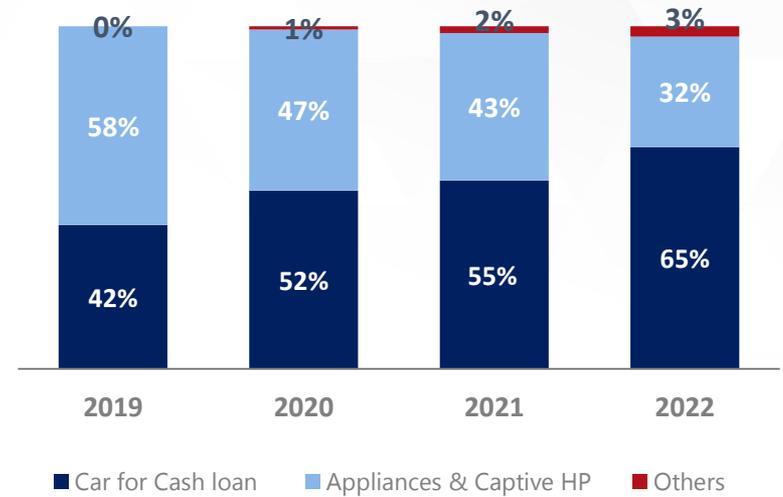
- Loans Up 36% YoY driven by growth in Car for Cash loan of 59% YoY

Loan Receivables (by Loan Type)

Unit : MB



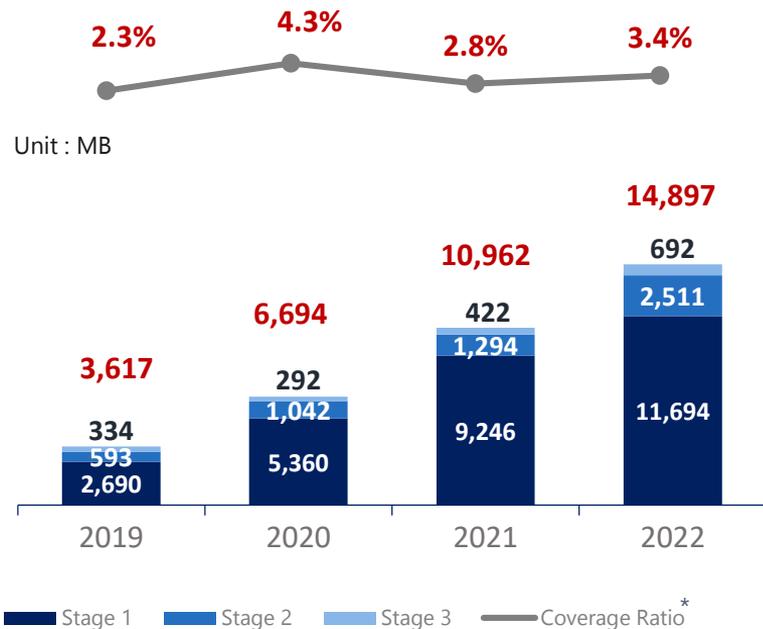
Portfolio Mix



Asset Quality

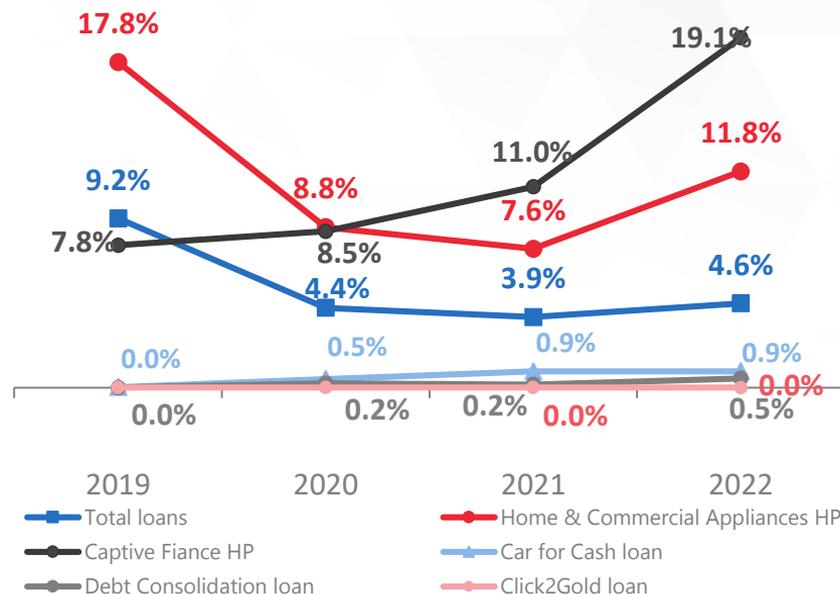
- Higher NPL ratio from hire purchase portfolio with higher coverage ratio at 3.4%

Loan Receivable Portfolio by quality (AR Staging)



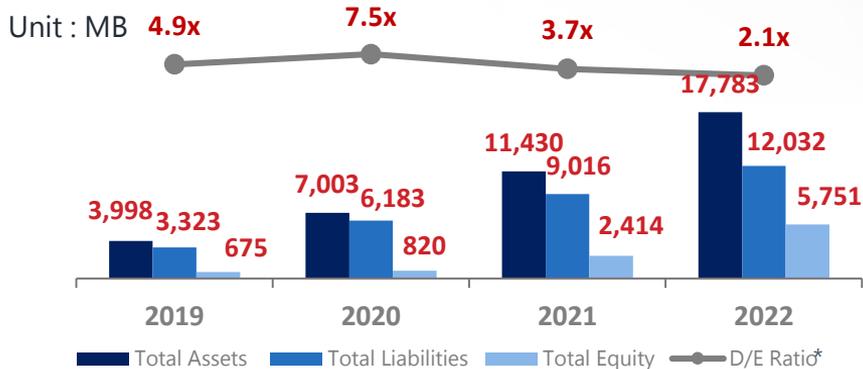
* Remark : Allowance for Expected Credit Losses to Total Loans

Non-Performing Loans to Total Loans (NPL Ratio)



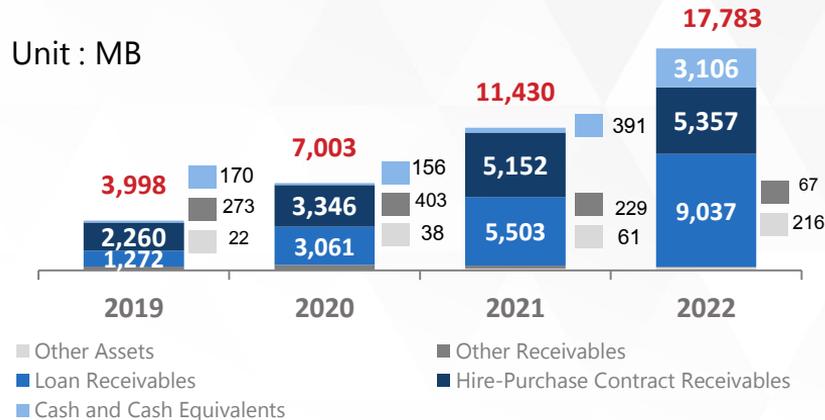
Financial Position and Performance

Capital Structure

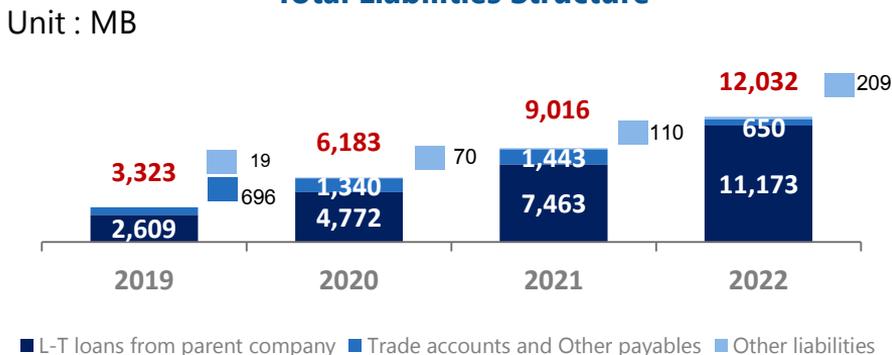


* Remark : D/E ratio = Total Liabilities / To Equity

Total Assets Structure ↑ +56% YoY



Total Liabilities Structure



Total Equity

