

SET OPPORTUNITY DAY
SINGER & SGC

Q2/2024 Earnings Results and Future Outlook

13 August 2024



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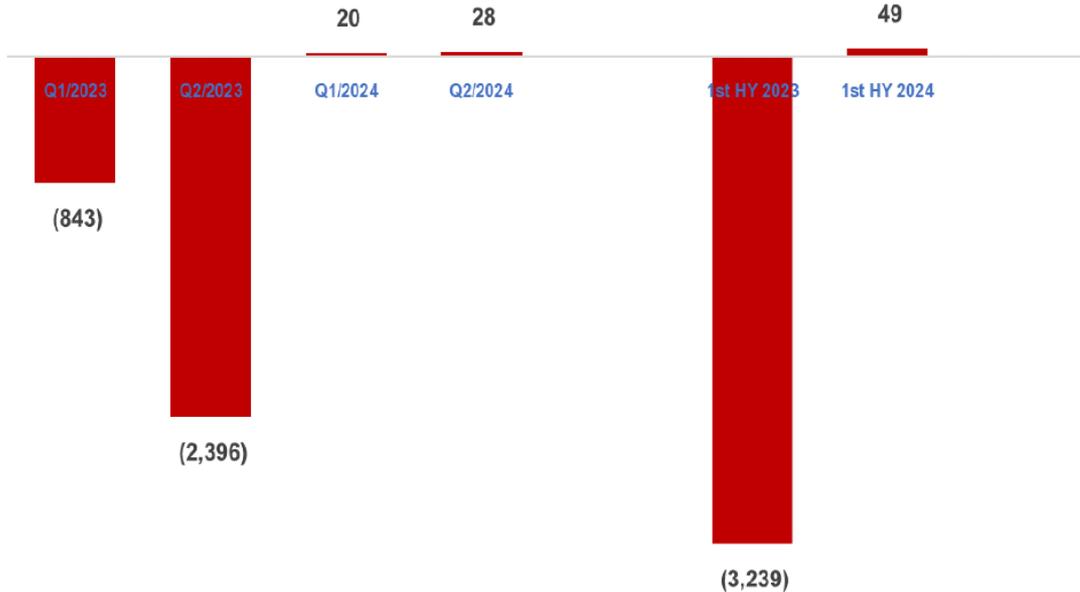
เป็นได้มากกว่าที่คุณคิด

SINGER®



Q2'24

Net Profit Performance



Consolidated Net Profit

Q2' 2024: 28 M Baht

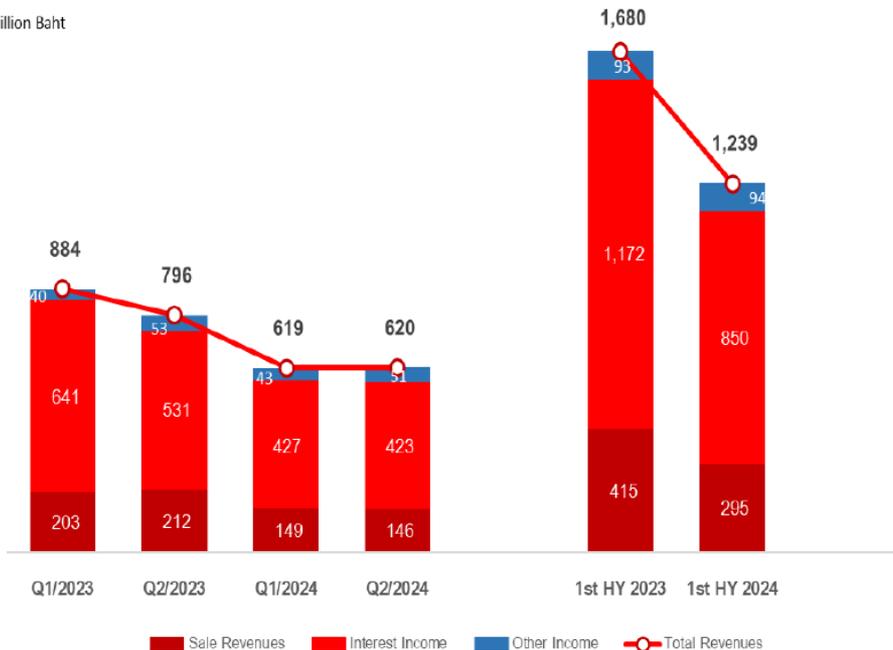
1st Half Year' 2024: 49 M Baht

- Normal operation
- Expansion on new product on HP loan- Locked Phone under subsidiary company
- ECL has still be concerned by management and more set up management overlay expected credit loss

Q2'24

Revenues Performance

Unit: Million Baht



Total Revenue: (Q2'24 & Q2'23)

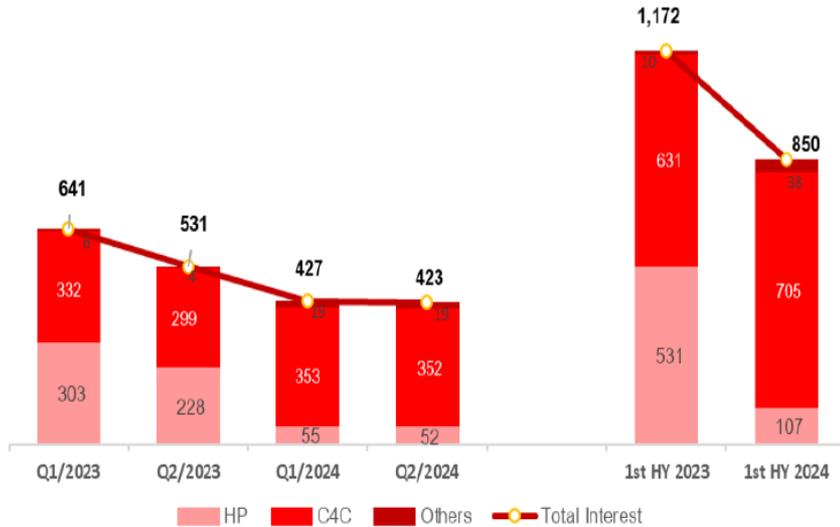
- Total revenues dropped by 176 M Baht or 22.1%. QoQ the total revenue was the same level at 620 M Baht.
- Sales dropped by 66 M Baht or 31.1%. However, total sales amount on Q2'24 was closed to Q1'24.
- Interest income dropped by 108 M Baht or 20.3%. However, total interest earnings in Q2'24 was a little bit drooped from Q1'24.

1st Half year 2024, total revenue dropped by 441 M Baht or 26.2% compared with 1st Half year 2023

Q2'24

Interest Earnings & Other Revenue

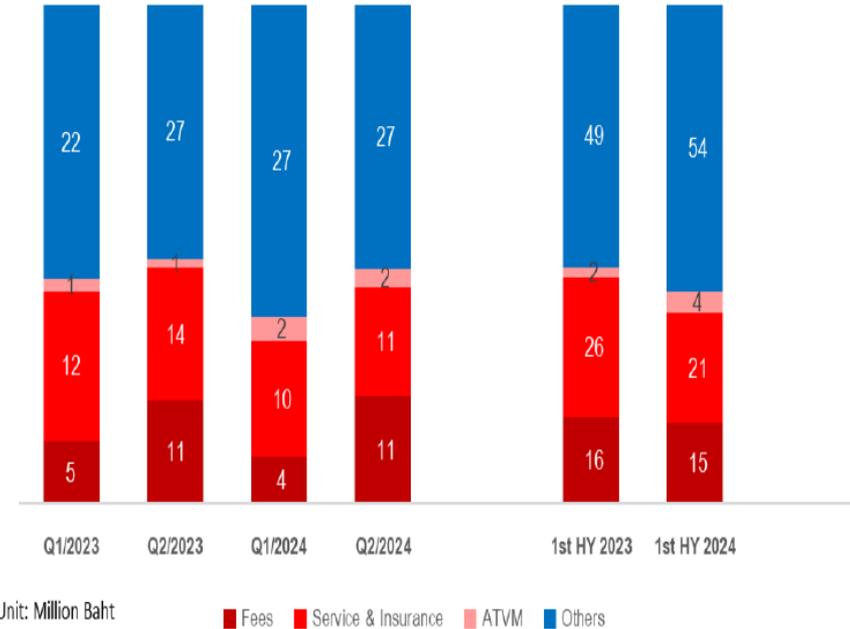
Unit: Million Baht



Growth (Q2'24 & Q2'23)

-20.3% Total interest earnings

+17.7% C4C Portfolio interest increased

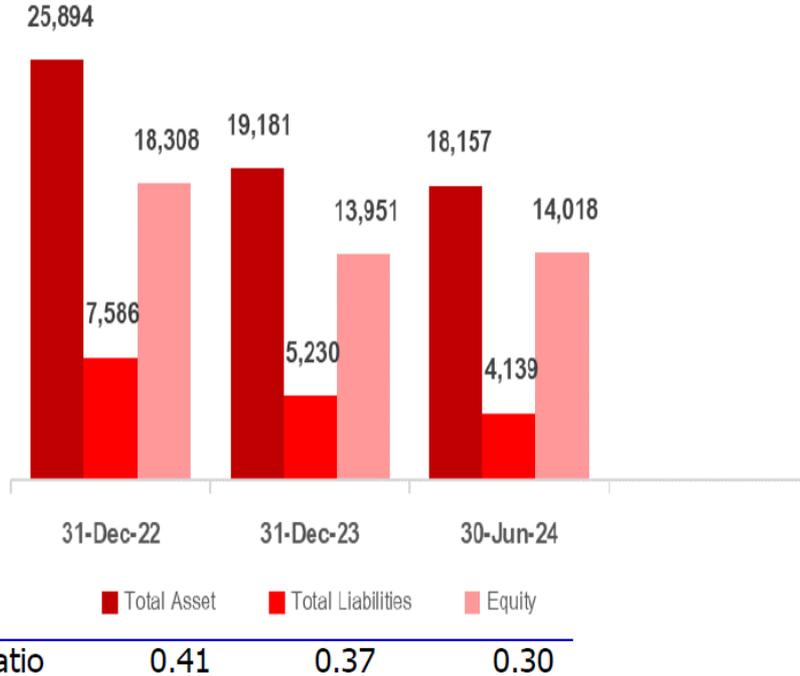


Unit: Million Baht

Major other income was service & insurance commission and others (interest income from short term investment, revenue from PVM project, dividend income from BRR)

Financial Positions 30 June 2024

Unit: Million Baht



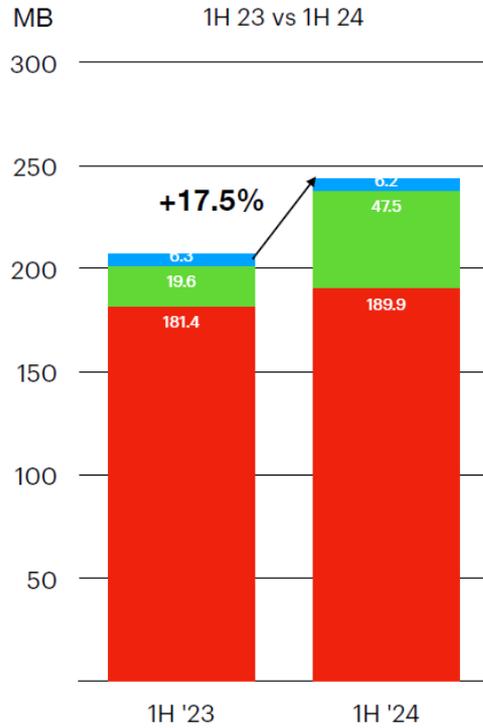
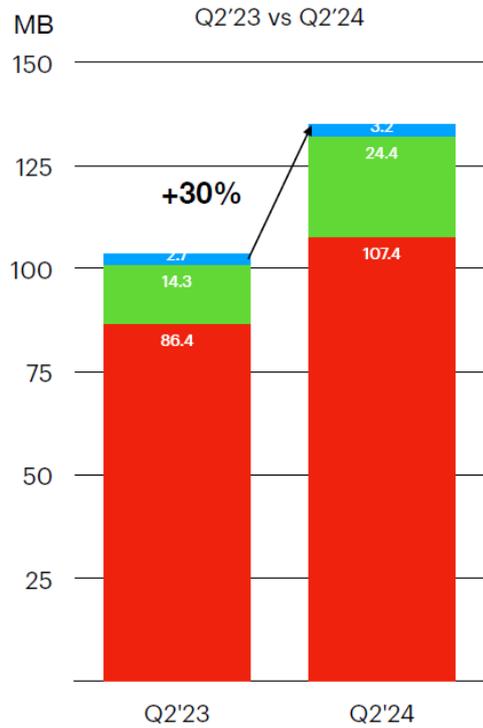
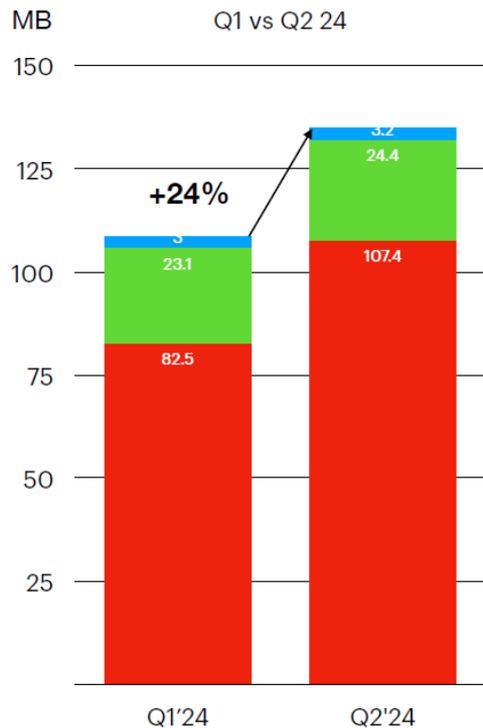
Total assets decreased by 1,024 M Baht or 5.3% (Compared with 31 Dec 23)

- **Cash and Cash equivalent was 3,619 M Baht** that decreased by 95 M Baht from repayment debenture in during the period 1,000 M Baht and using fund for expansion port AR loans – HP Locked Phone. However, it was more collection from AR C4C as early closed contracts.
- AR HP & Loans (net) decreased by 681 M Baht or 5.5% from mix between new loans, ECL provision. The subsidiary try to manage AR Port-C4C to get more cash flows in order to support more new loan on HP loans - locked phone
- Inventory (net) decreased by 131 M Baht or 18.6% from selling products in during the period.

Total liabilities decreased by 1,091 M Baht or 20.9% because of repayment due debentures 1,000 M Baht in during the period. The company has more internal cash reserve plan to support remaining due repayment debentures. Debt to Equity ratio was low level at 0.3 time.

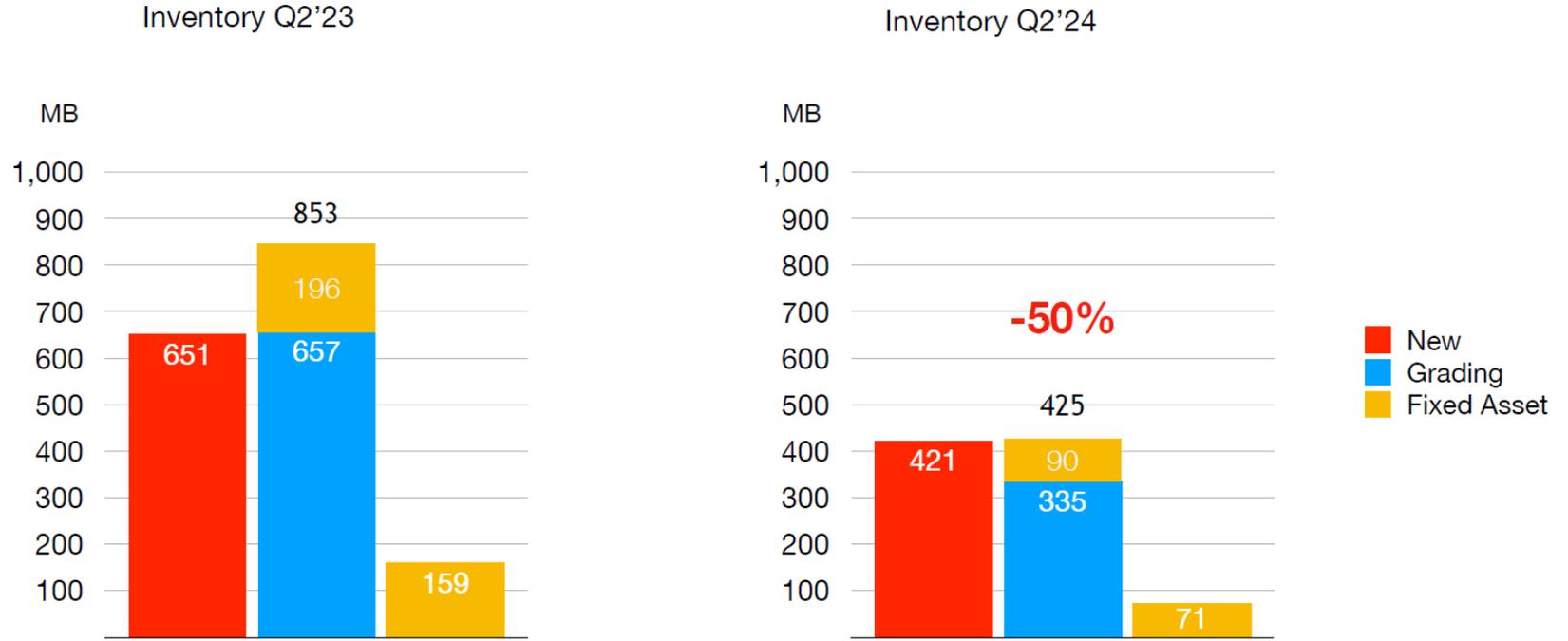
Shareholders' equity increased from improvement on Group's performance in during the period.

Electric Appliance Q2 and 1H 2024 Performance



NEW 2nd SmallAPP

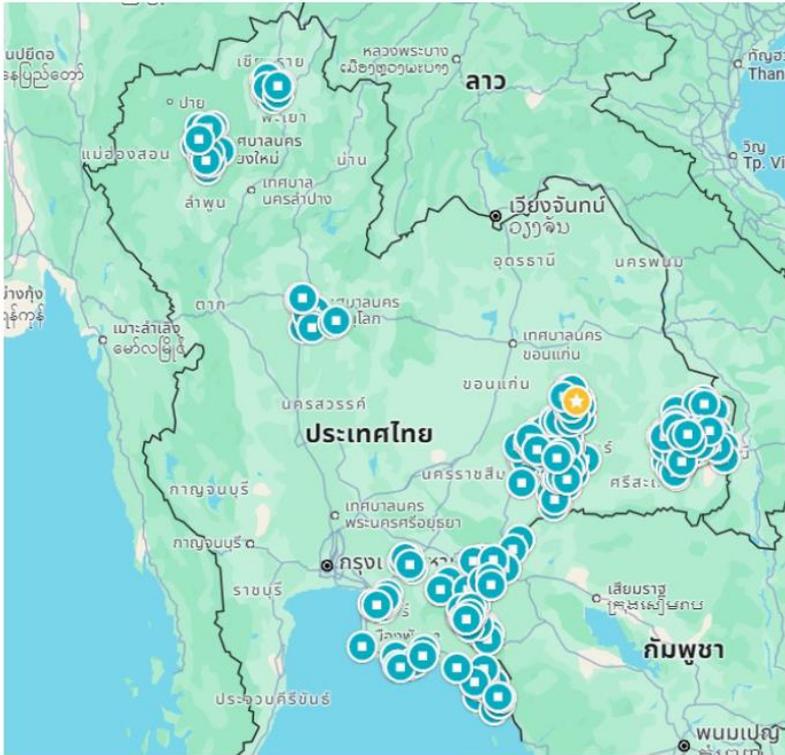
Inventory Q2 2023 vs Q2 2024



PVM Project

Accumulate PVM Station

	Q2 - June	61 Units
	Q3 - Sep	220 Units
	Q4 - Dec	350 Units
	Q1 - Mar	522 Units
	Q2 - June	778 Units



SINGER® NEW BUSINESS

1

New Product Mix

Low NPL | Higher Margin | Green Energy

Appliance
Locking

Multi Brand

EV Bike

2

New Platform

Digitize & Scalable

SG Finance+
For Electric Appliance

E-Catalog

3

New Network

Franchise & Multi-Channel Network Expansion

SG Finance+
For Franchise

MCN and Affiliate

Offline Partners

New Product mix

Margin Increase



Multi Brand
Electric Appliance

Low NPL & Sale Increase



Appliance
Locking

Increase Sale for New Lineup



Commercial
Appliance
New Line Up

EV

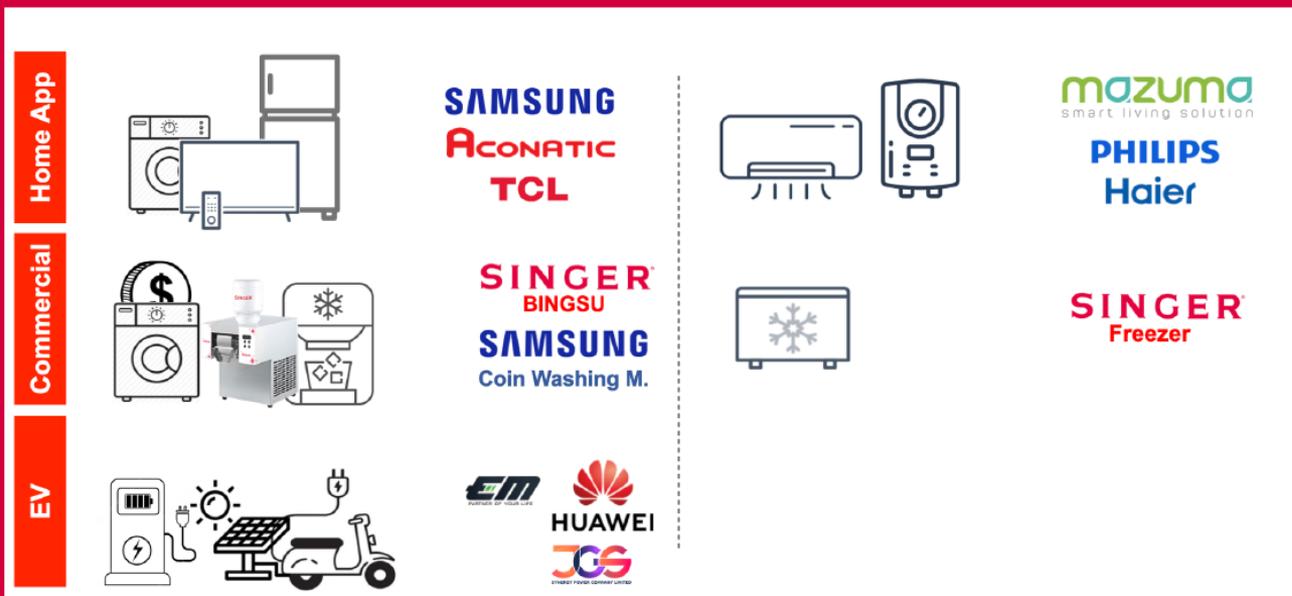


Electronic Bike

New Product mix

Q3

Q4



New Product mix

Appliance Locking



TV

Q3 2024



Washing Machine

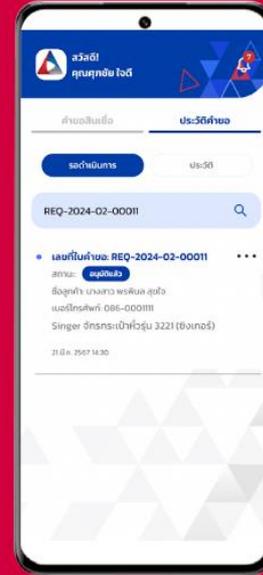
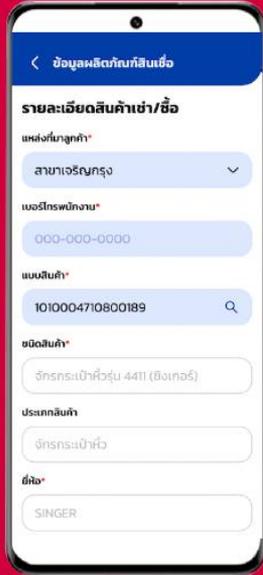


Q4 2024

New Platform

Introducing SG Finance+ Digital App For Electric Appliances

July 2024



New Platform

2H 2024 ROADMAP

July



SGFINANCE+
for Appliance

Sep



SGFINANCE+
for Appliance Locking

Oct



SGFINANCE+
for Partners

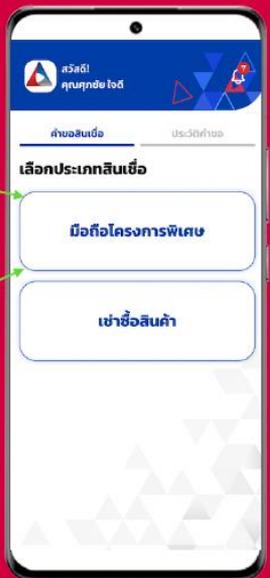


SGFINANCE+ Special Program



Phone Locking

June (Nationwide)



+Appliance

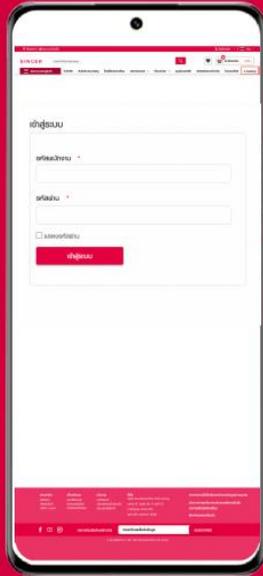
July



+Appliance Locking

Sep

E-Catalog



Register



Catalog



Product Detail



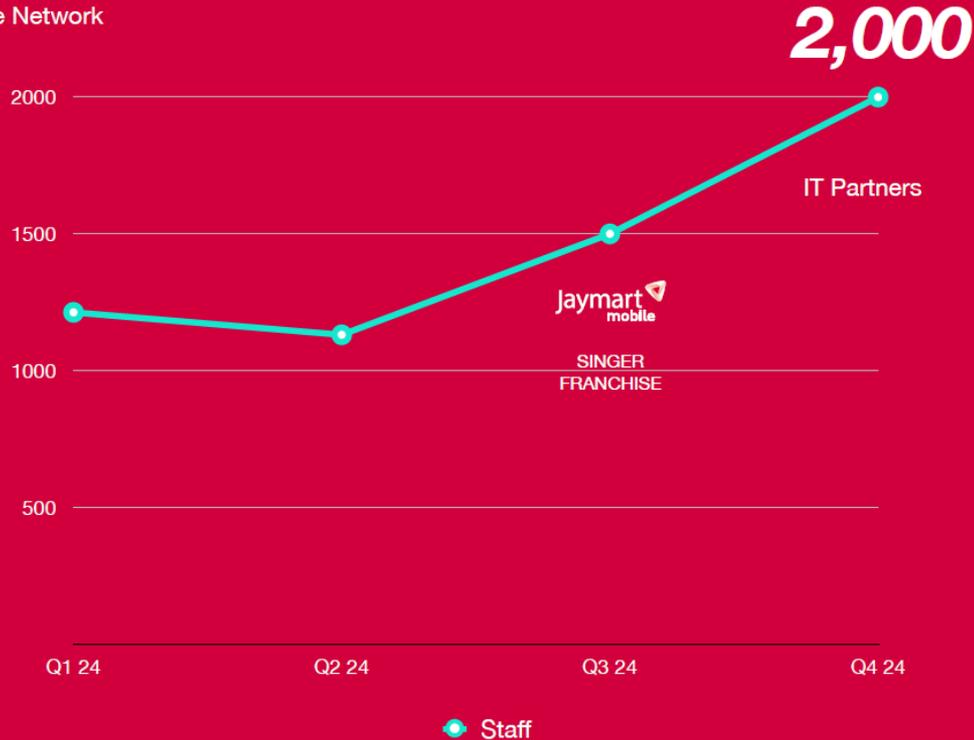
Payment

September 2024

New Network

Scale Sale Network with **SG FINANCE+**

Sale Network



SINGER

รักงานขาย สร้างรายได้เพิ่ม
แค่มีสมาร์ทโฟน

- ✔ มีอุปกรณ์ DIP CHIP ให้
- ✔ ไม่ต้องลงทุน ไม่ต้องมีสินค้า
- ✔ ไม่ต้องมีหน้าร้าน

สร้างรายได้
ได้ในทุกที่ทุกเวลา

สแกน!

เปิดรับสมัคร
พู่แทนเครือข่ายทรายขาย (SN) สมัครเลย

New Network with MCN & Affiliate



Multi Channel Network with Tee+ O

เครื่องเตอรียอดเยี่ยม ประจำวัน
อัปเดตข้อมูลใหม่ตลอดเวลา

ความงามและของใช้ส่วนตัว แฟชั่น โลกโซเชียล อีเล็คทรอนิกส์

Avatar	Username	Followers	Live Time
	pimrypie_tik...	491	LIVE ชมใหม่เวลา 7 น.ศ. 7:00 PM
	arteereview	1000	LIVE ชมใหม่เวลา 7 น.ศ. 12:00 PM
	win.william_of...	268	LIVE ชมใหม่เวลา 7 น.ศ. 8:00 PM

SINGER x TikTokShop

7.7 ลดไม่หยุด ช้อปไม่ยั้ง

SHOPPING DAY
SPECIAL OFFER | ลดสูงสุด
UP TO 70%
7 ก.ค. 67 | 12:00 น.
พบกับ โม

SINGER Affiliate

SINGER Influencer SEARCH 2022

ค้นหาหนุ่มสาวมีรับรุ่นใหม่ มาเป็น Influencer กับ SINGER
ปล่อยไอเดียสร้างสรรค์ ในแบบที่เป็นคุณ
ชิงรางวัลรวมมูลค่ากว่า **200,000.-**

SINGER Influencer Search

Offline Network with Partners

SINGER x **เตือนใจ**



30 Branches in 2H 2024

OUTLOOK 2H 2024

Sale increase
1H vs 2H

+25%

From
New Products &
Network Expansion

Cost Reduction
1H vs 2H

-10%

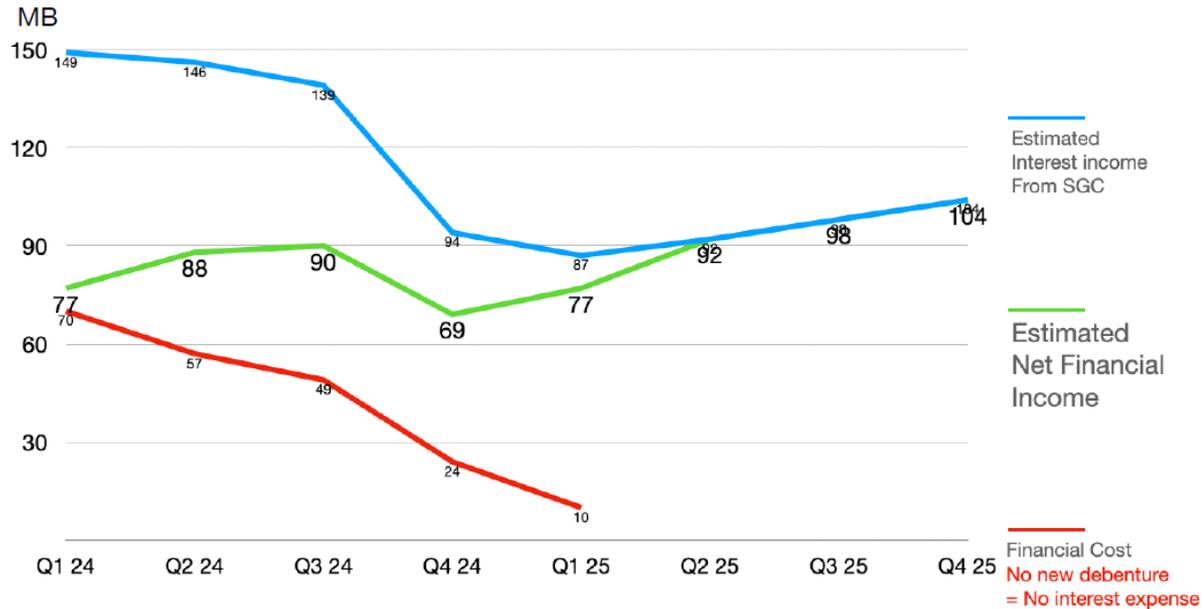
From
Leaning Organization
And Operation

Network Expansion

2,000

From
SG Finance+

Financial Income





ใจ

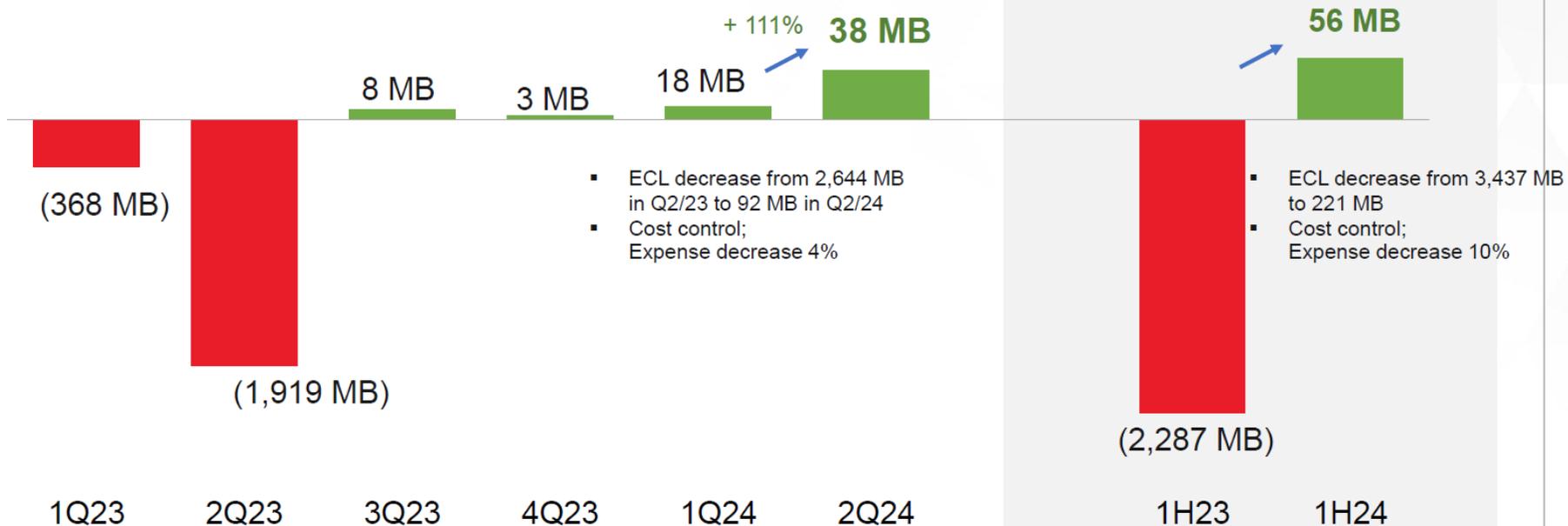
เป็นได้มากกว่าที่คุณคิด

SG CAPITAL

Net Profit

Net Profit Q2'2024 38 MB increase by 111% from Q1'2024

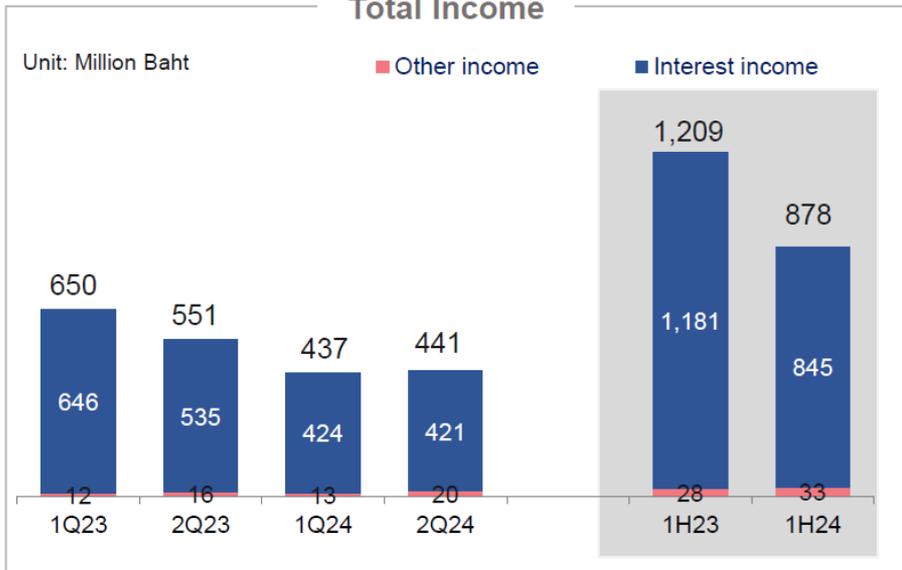
Unit: Million Baht



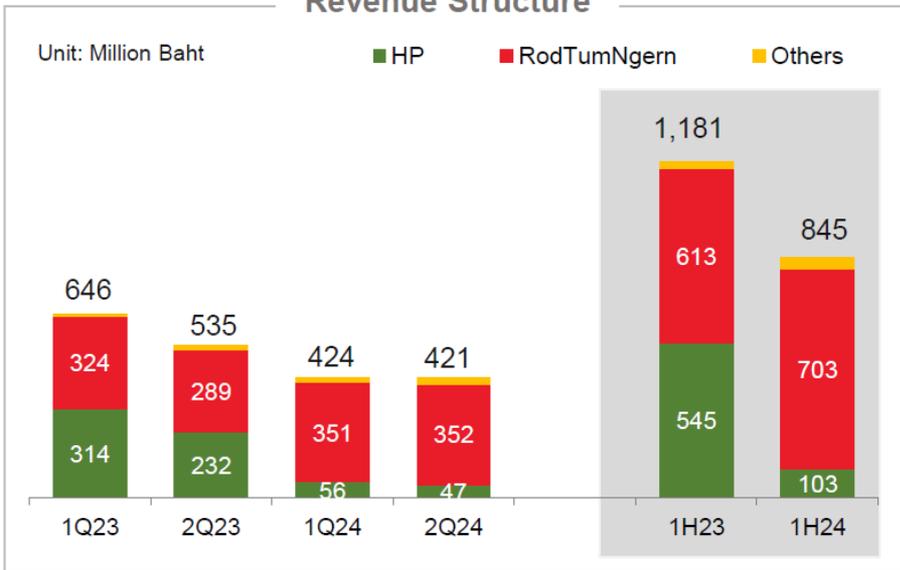
Q2'2024

Income

Total Income



Revenue Structure

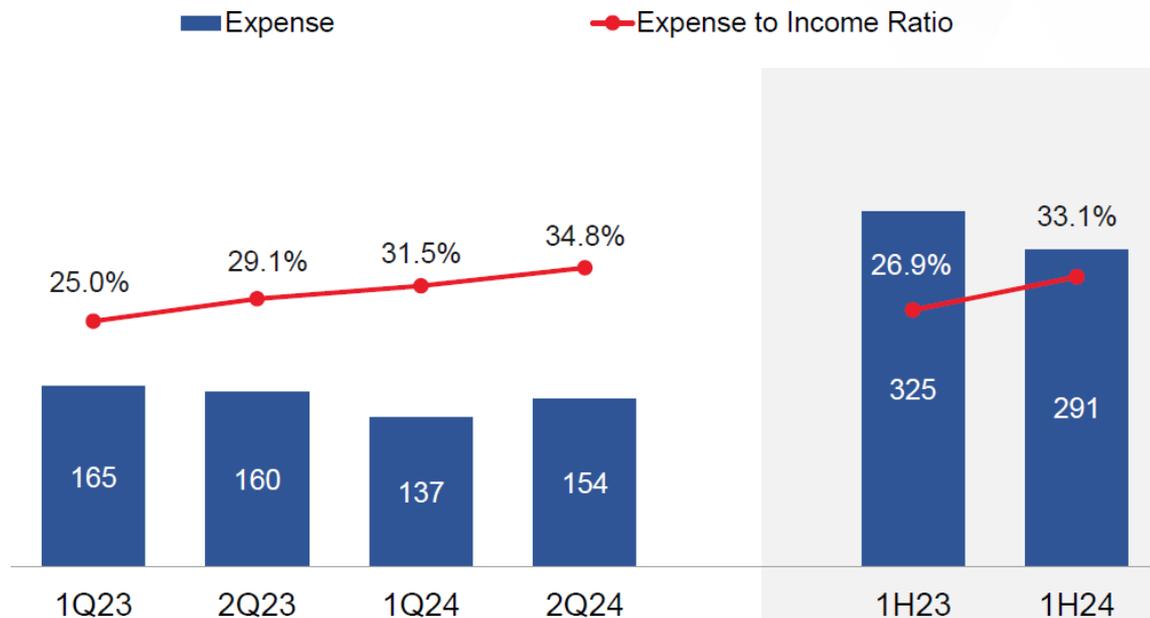


- 2Q'2024 total income slightly increase from 1Q'2024, while total income for 1H2024 decrease by 27.4% from 1H2023 due to lower interest income from hire purchase.
- Interest income from RodTumNgern (C4C) account for 84% of total interest income in 2Q'2024 and 1H2024.

Q2'2024

Expenses

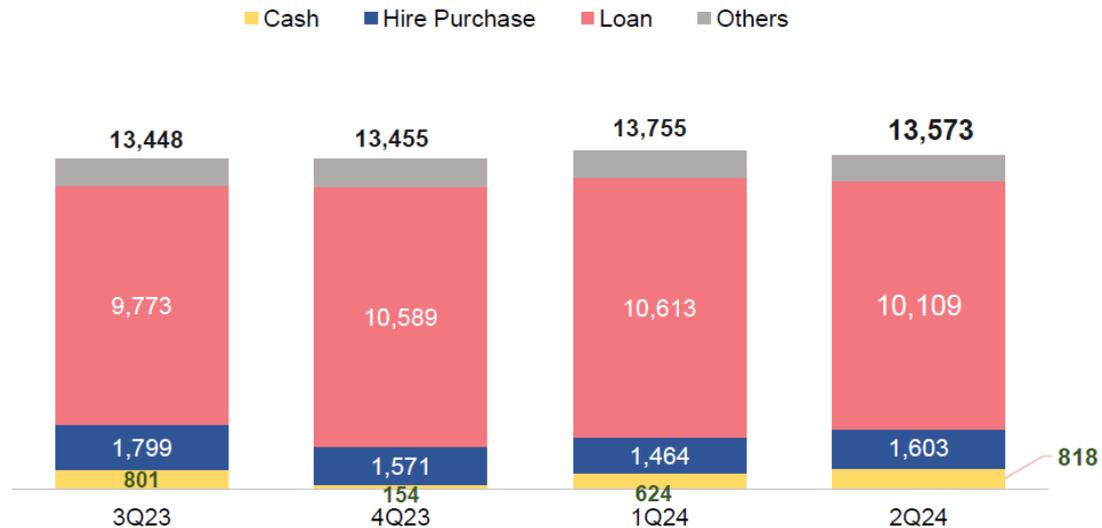
Unit: Million Baht



- 2Q'2024 Total expense slightly increase by 17 MB from 1Q'2024 due to
 - Expense related to debt collection
 - Allowance for impairment asset foreclosed
- Cost control policy
 - Lean organization
 - Reducing the RodTumNgern Business

Total Asset

Unit: Million Baht



- Company's key assets was loan receivables represent 75% of total asset, hire purchase receivables represent 12% of total asset.
- As of 30 June 2024, total cash on hand available Baht 818 million.

Liabilities & Equity

Unit: Million Baht



- As of 30 June 2024, Outstanding Loan from SINGER was Baht 10,172 million.
- IBD/E Ratio 3.21x

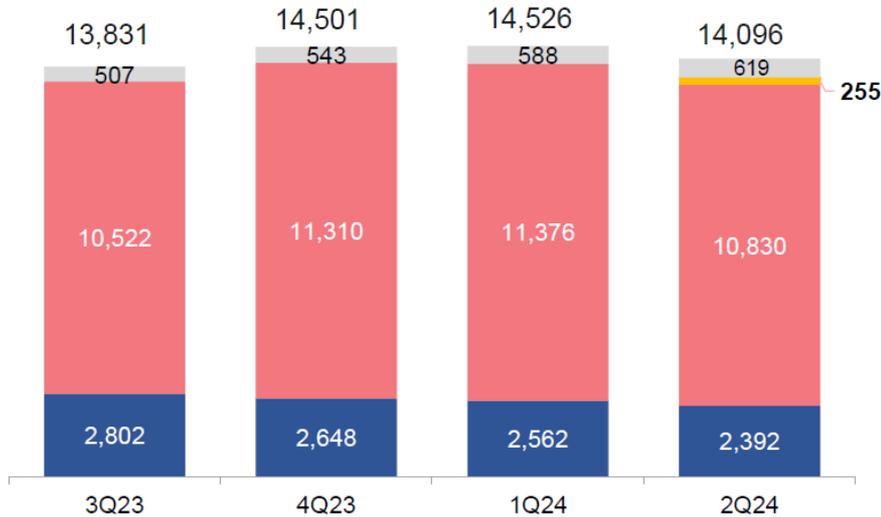
Q2'2024

Loan Classification

By Product

Unit: Million Baht

■ HP ■ RodTumNgern ■ Lock Phone ■ Others

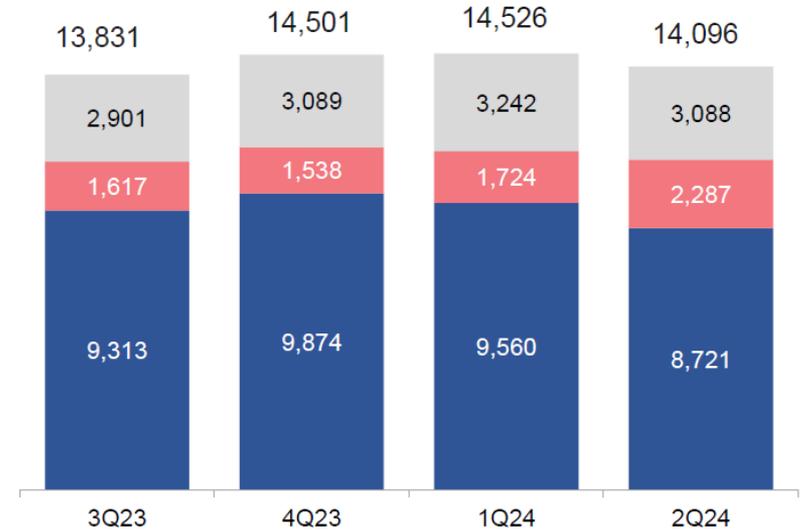


Loan from Locked Phone is accounted for 1.8% of total portfolio.

By Quality

Unit: Million Baht

■ Stage1 ■ Stage2 ■ Stage3

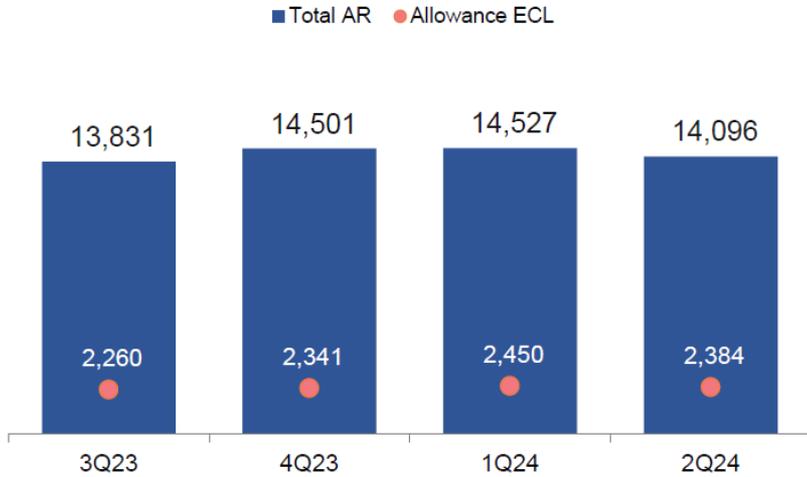


Q2'2024

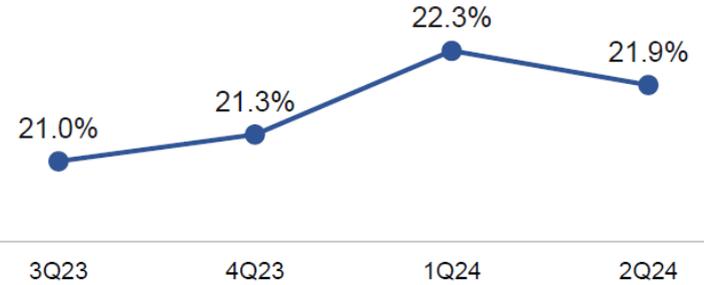
Loan Quality

Credit Cost

Unit: Million Baht



NPL



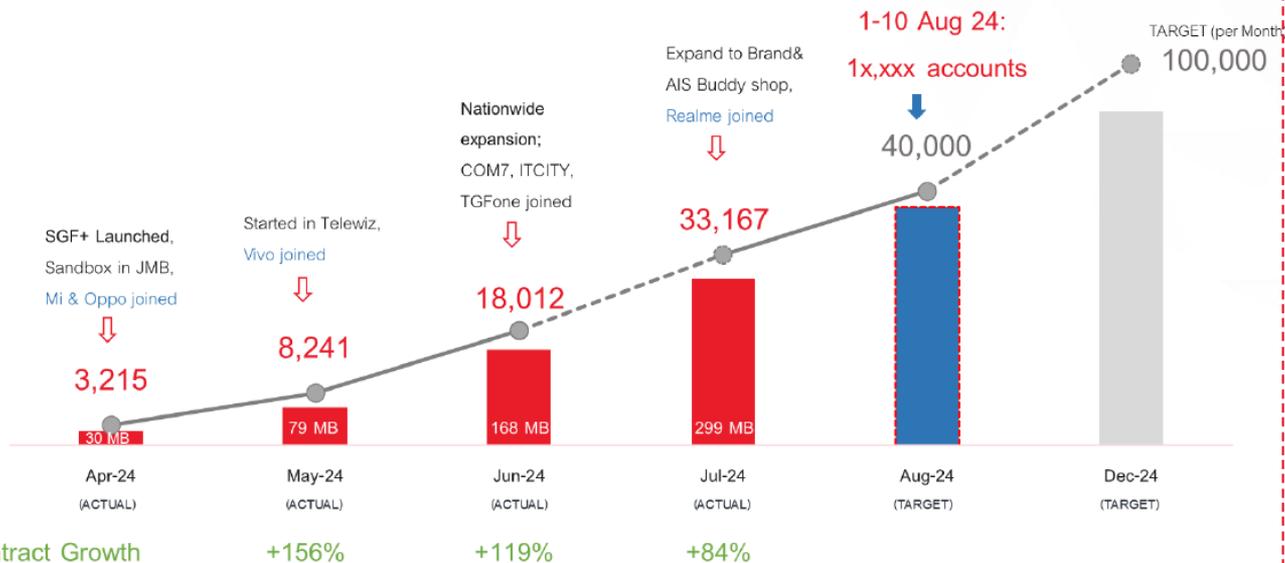
55% Market Share in Unit Sold



SGFINANCE+

'LOCKED PHONE'

GROWTH



As of 10 Aug 24 : **75,497 contracts**

■ Loan amount ● No. of Loan account

Over 3,621 shops in 77 provinces nationwide



CASH COLLECTION



LOCKED ACCOUNT



NPL



NPL as of 30 June 2024

