

SET OPPORTUNITY DAY

SINGER & SGC

Q2/2024 Earnings Results and Future Outlook

13 August 2024



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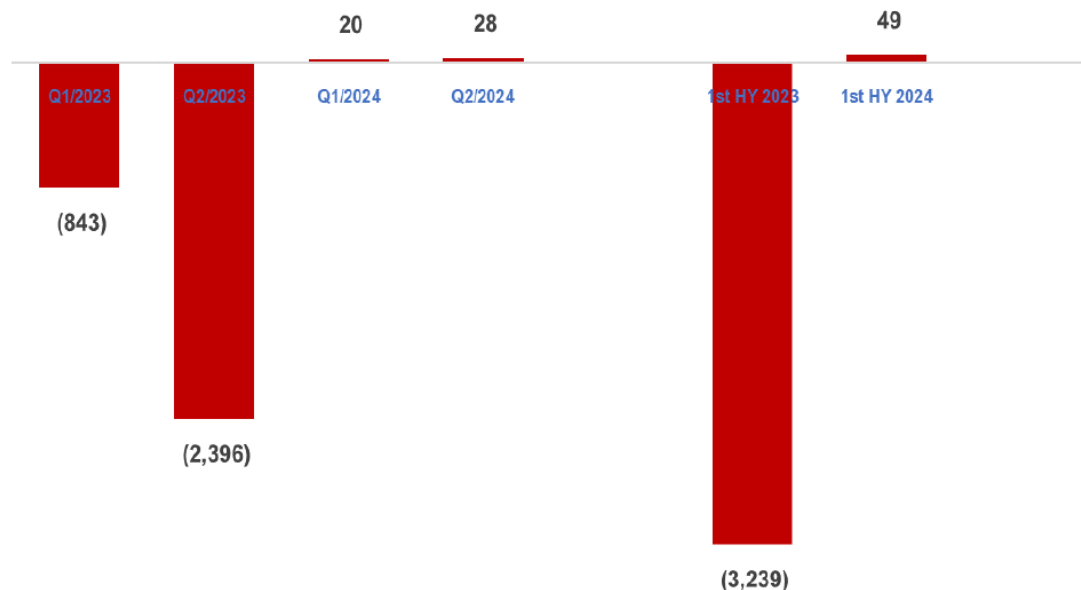


เป็นได้มากกว่าที่คุณคิด

SINGER®

Q2'24

Net Profit Performance



Consolidated Net Profit

Q2' 2024: 28 M Baht

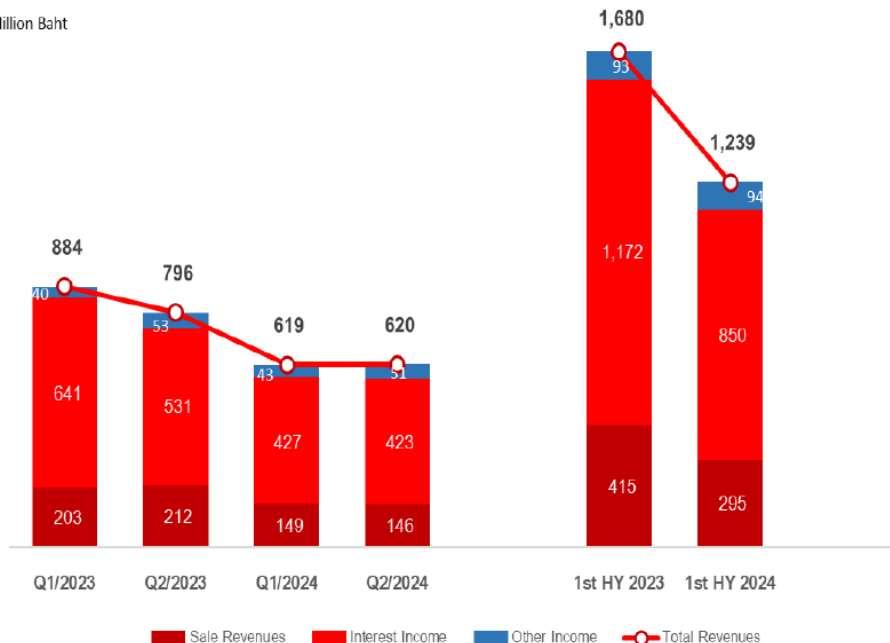
1st Half Year' 2024: 49 M Baht

- 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)

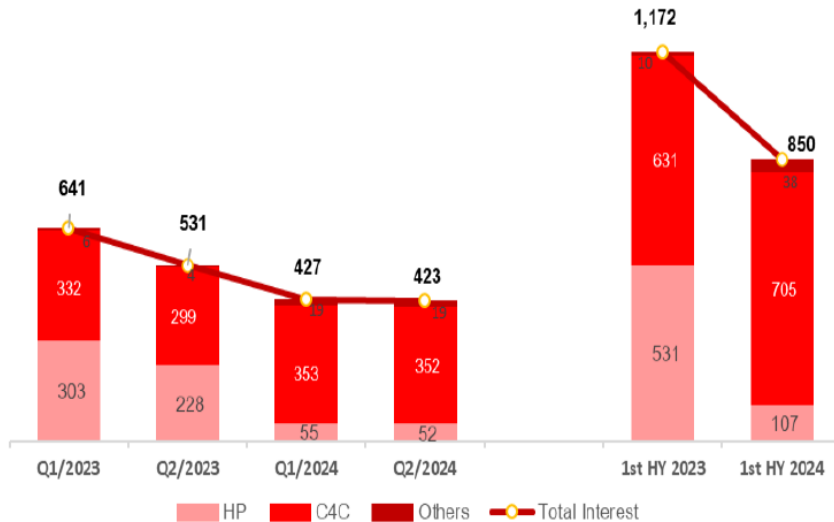
- Total revenues dropped by 176 M Baht or 22.1%. QoQ the total revenue was the same level at 620 M Baht.
- Sales dropped by 66 M Baht or 31.1%. However, total sales amount on Q2'24 was closed to Q1'24.
- Interest income dropped by 108 M Baht or 20.3%. However, total interest earnings in Q2'24 was a little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

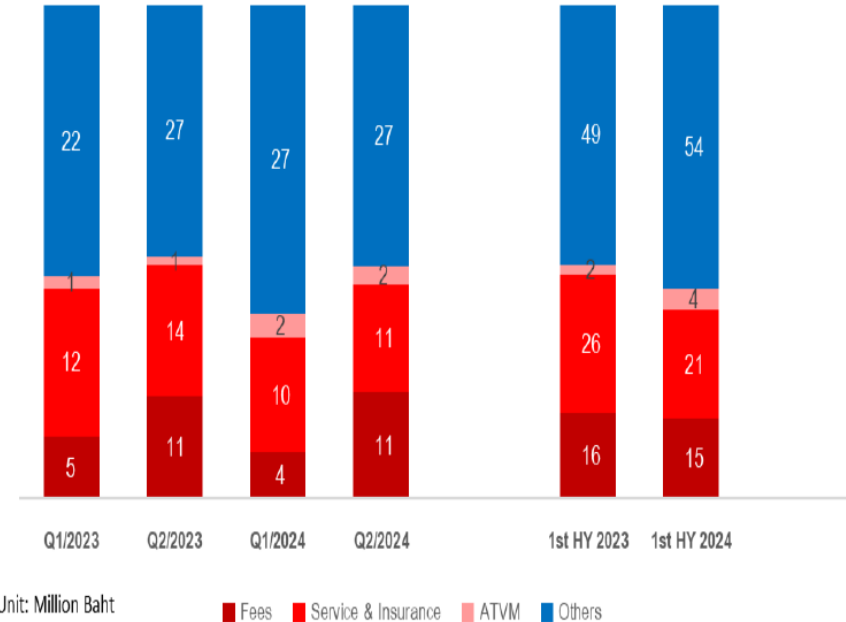
Unit: Million Baht



Growth (Q2'24 & Q2'23)

-20.3% Total interest earnings

+17.7% C4C Portfolio interest increased

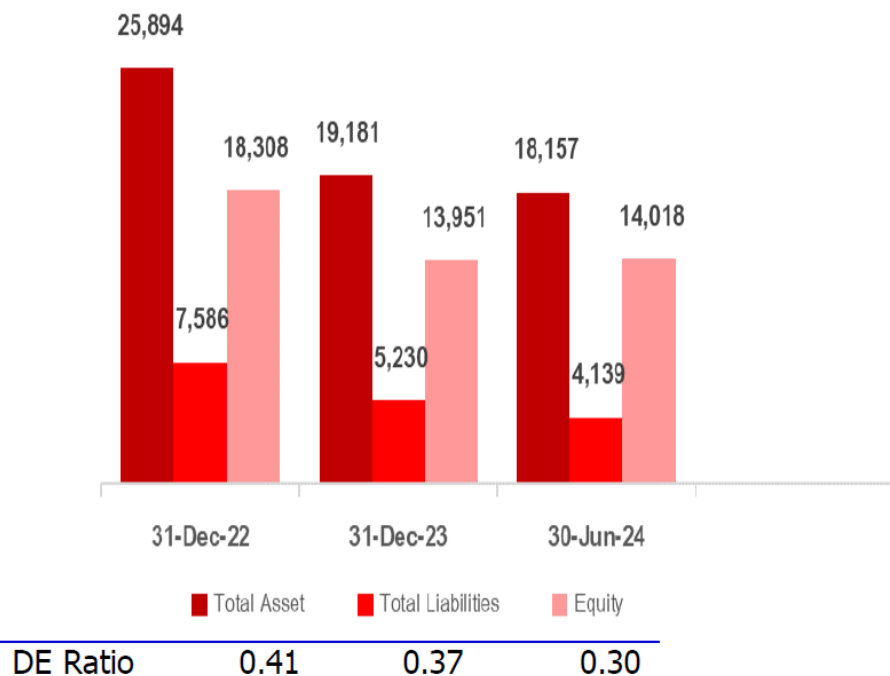


Unit: Million Baht

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



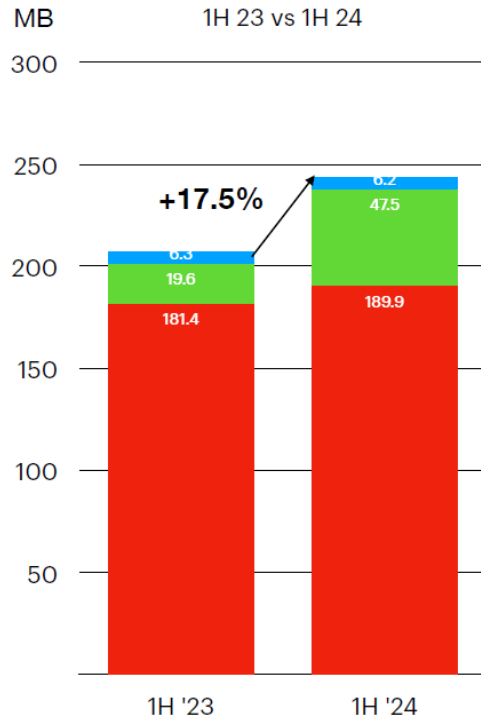
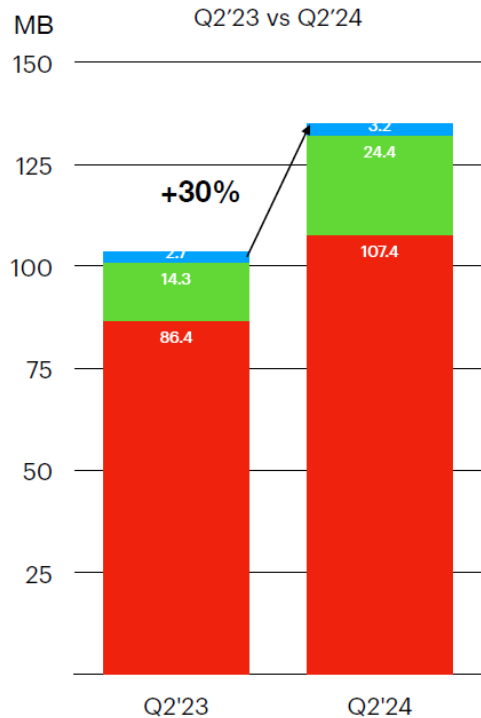
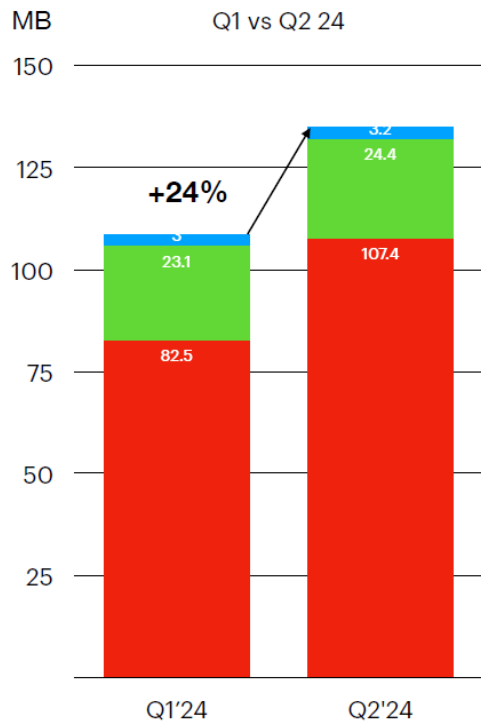
Total assets decreased by 1,024 M Baht or 5.3% (Compared with 31 Dec 23)

- **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.

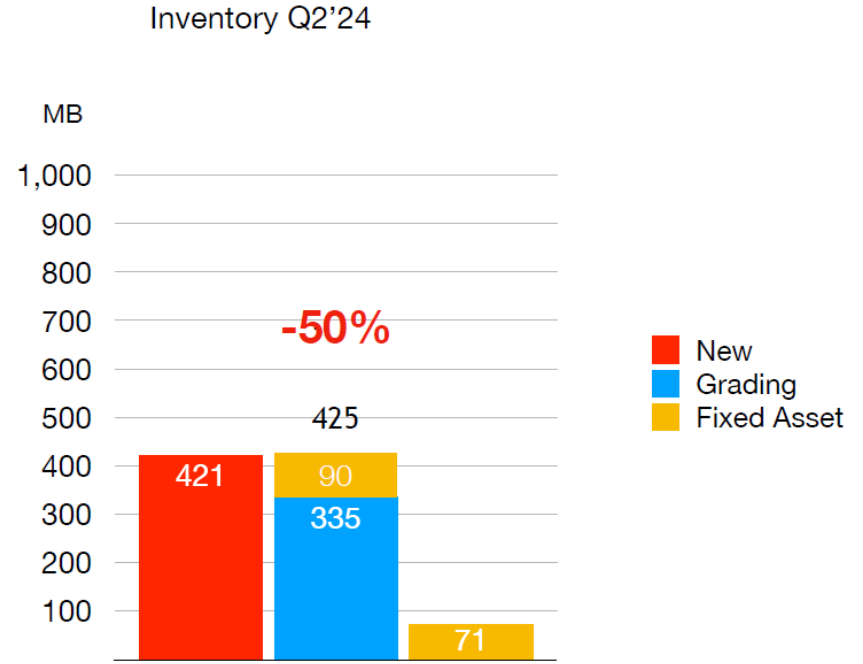
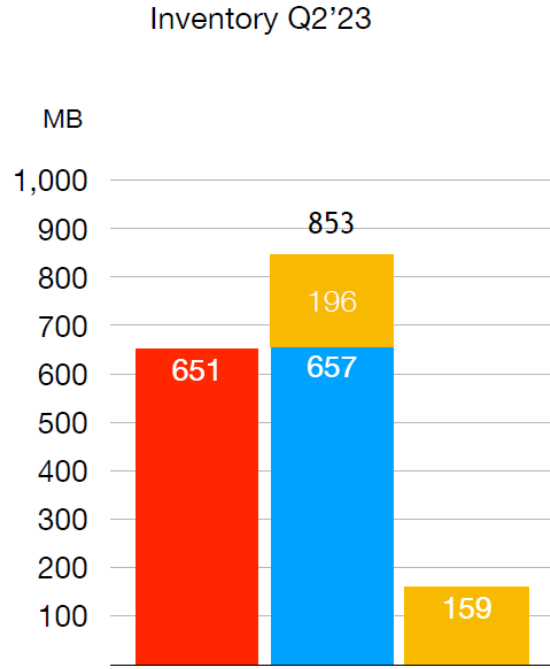
Shareholders' equity increased from improvement on Group's performance in during the period.

Electric Appliance Q2 and 1H 2024 Performance








NEW 2nd SmallAPP

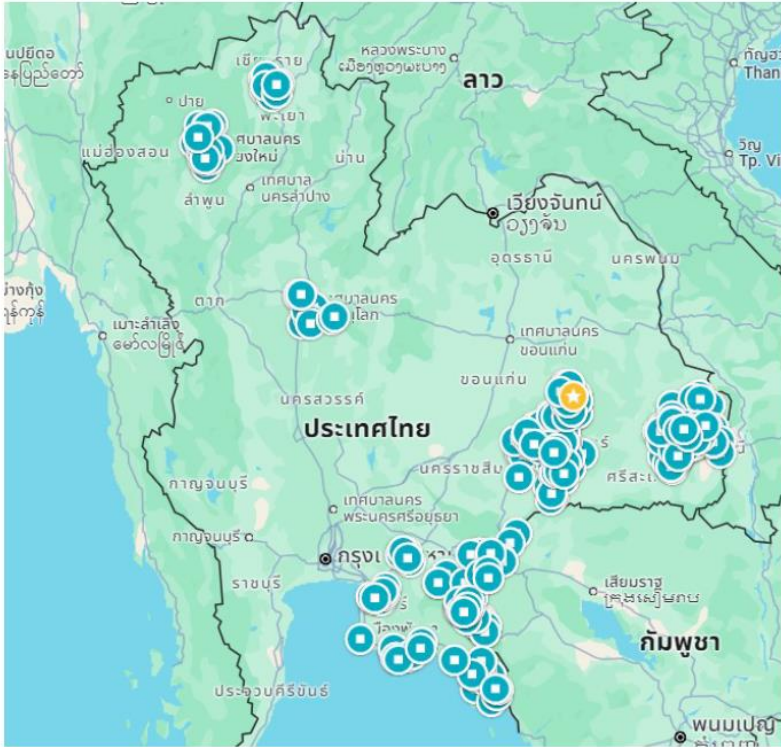
Inventory Q2 2023 vs Q2 2024



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



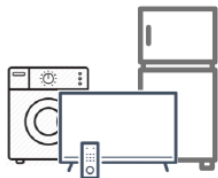
Electronic Bike

New Product mix

Q3

Q4

Home App



SAMSUNG
Aconatic
TCL



mazuma
 smart living solution
PHILIPS
Haier

Commercial



SINGER
BINGSU
SAMSUNG
 Coin Washing M.



SINGER
 Freezer

EV



EM
HUAWEI
JGS
 ENERGY STORAGE SYSTEMS

New Product mix

Appliance Locking



TV

Q3 2024



Washing Machine

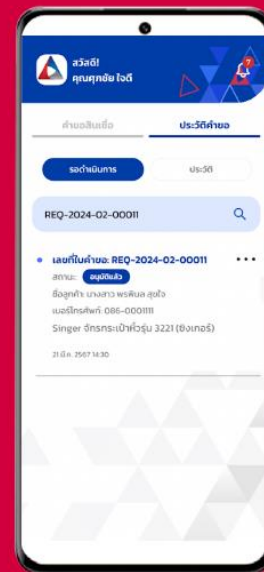
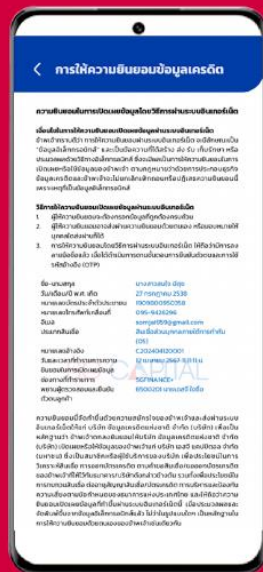
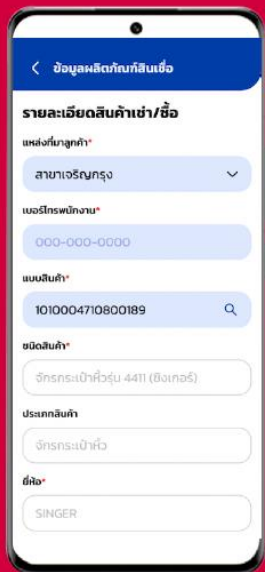


Q4 2024

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

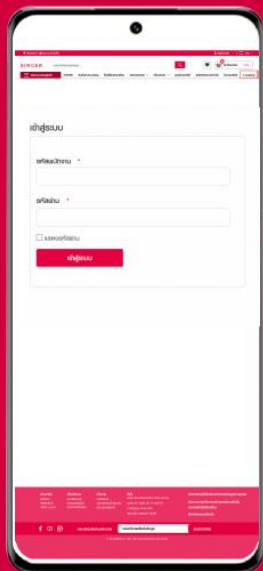
July



+Appliance Locking

Sep

E-Catalog



Register



Catalog



Product Detail



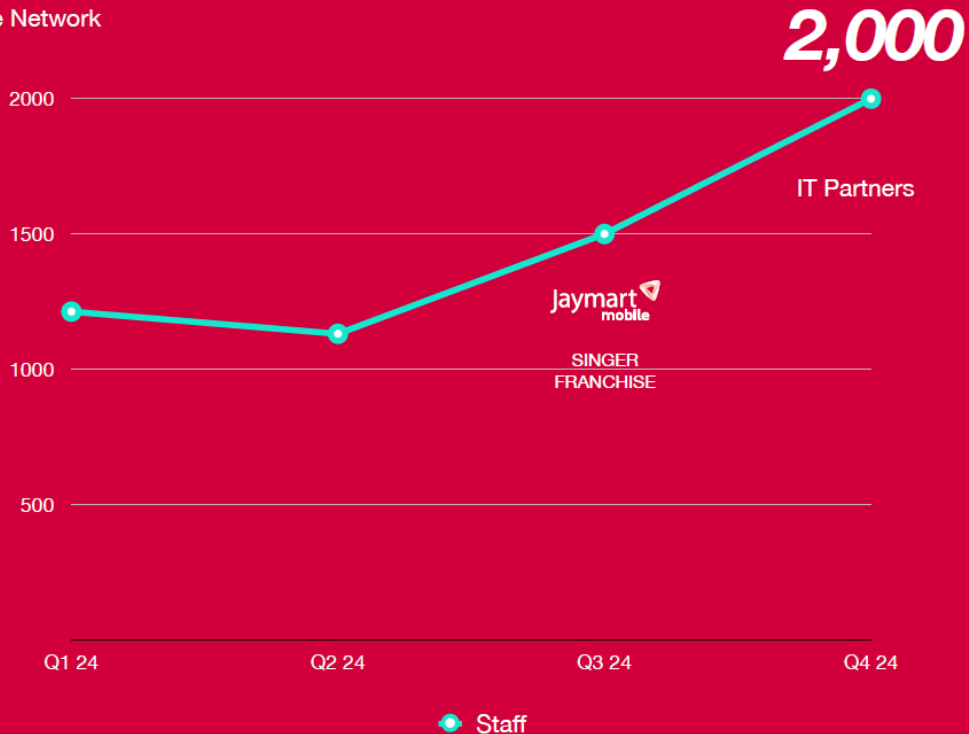
Payment

September 2024

New Network

Scale Sale Network with SG FINANCE+

Sale Network



SINGER

รักงานขาย สร้างรายได้เพิ่ม
แค่มีสมาร์ทโฟน

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

สร้างรายได้
ได้ในทุกที่ทุกเวลา

สแกน!

เปิดรับสมัคร
ผู้แทนเครือข่ายการขาย (SN) ☒ สมัครเลย

New Network with MCN & Affiliate



Multi Channel Network with Tee+ O

SINGER Affiliate

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%

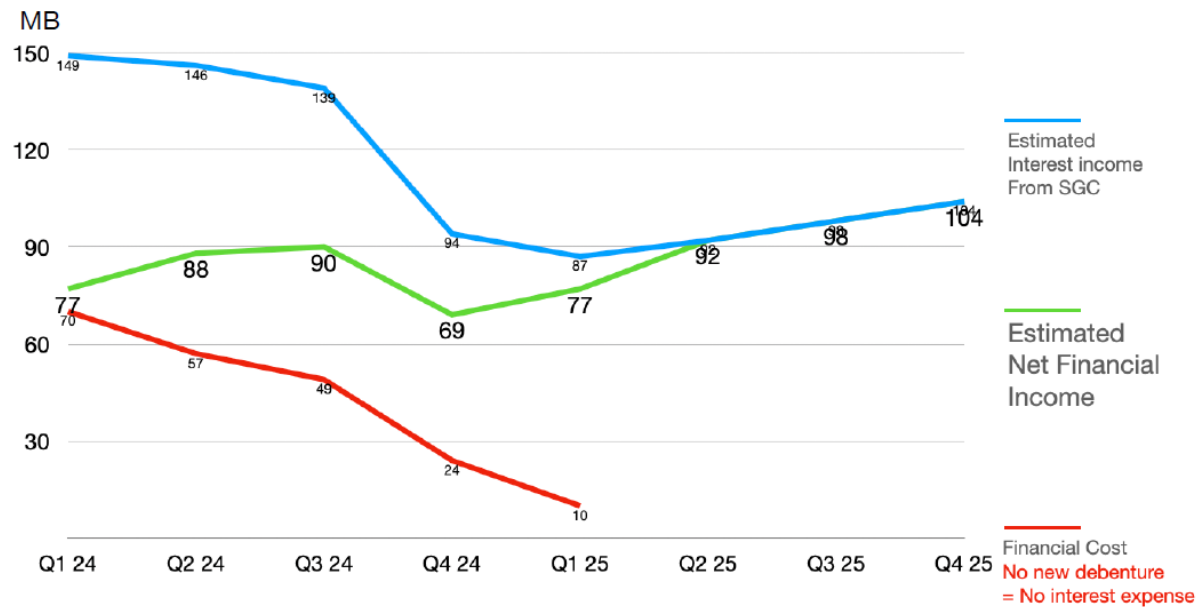
From
Leaning Organization
And Operation

Network Expansion

2,000

From
SG Finance+

Financial Income





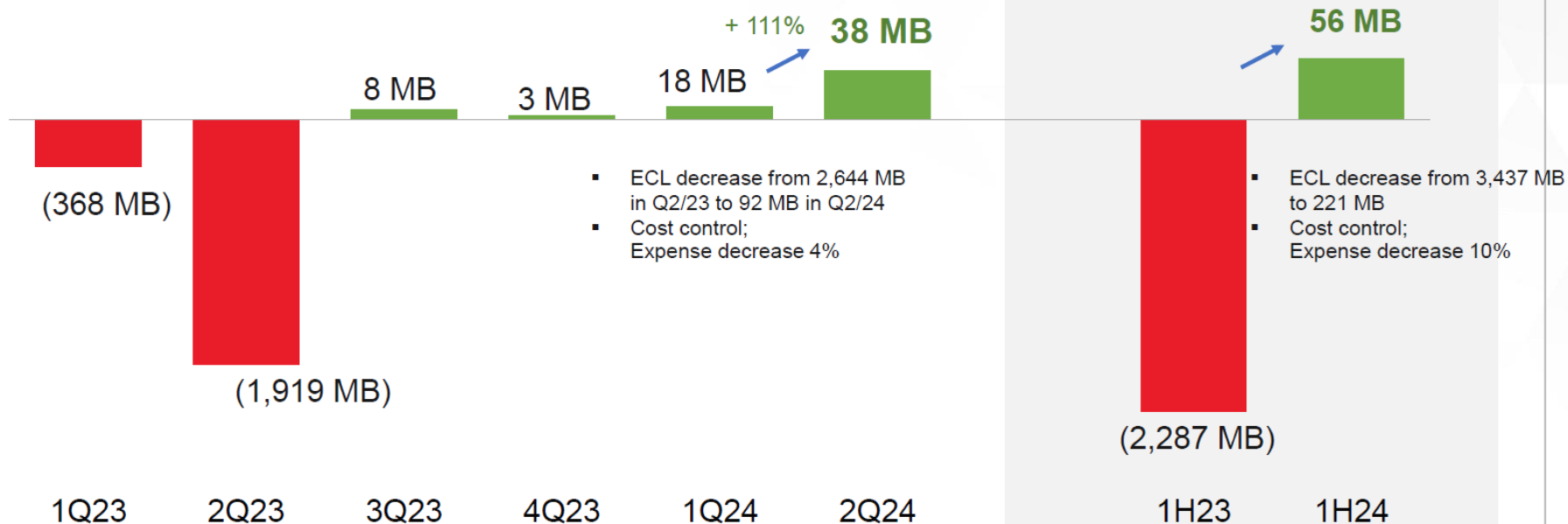
เป็นได้มากกว่าที่คุณคิด

SG CAPITAL

Net Profit

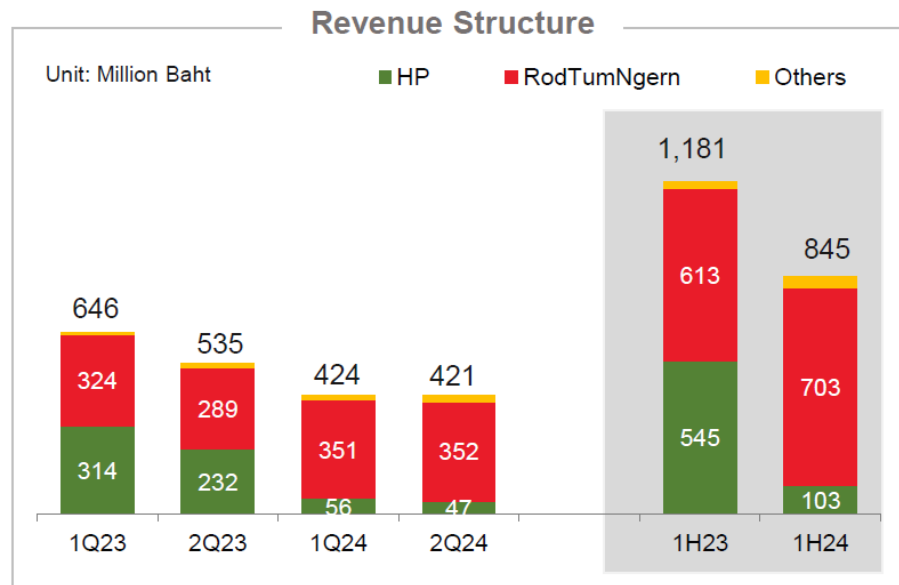
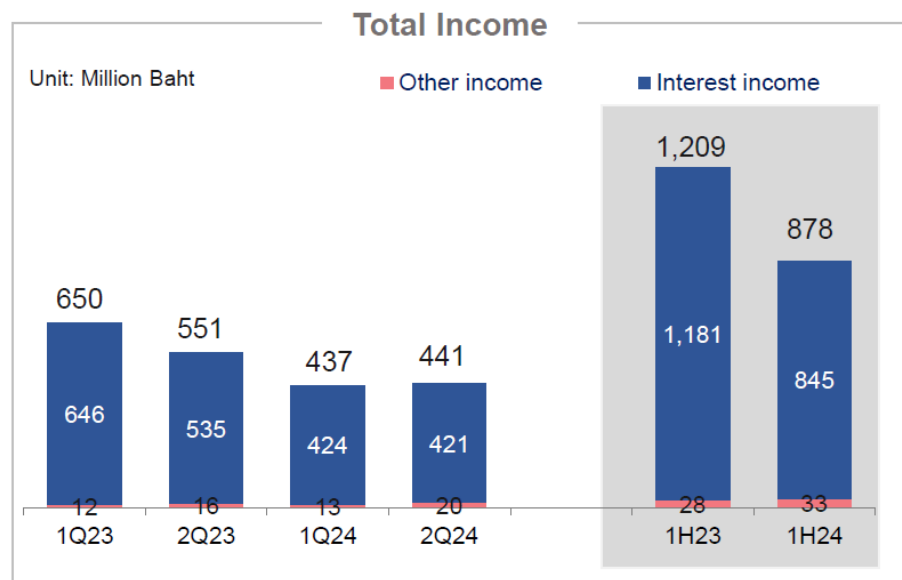
Net Profit Q2'2024 38 MB increase by 111% from Q1'2024

Unit: Million Baht



Q2'2024

Income



- 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.

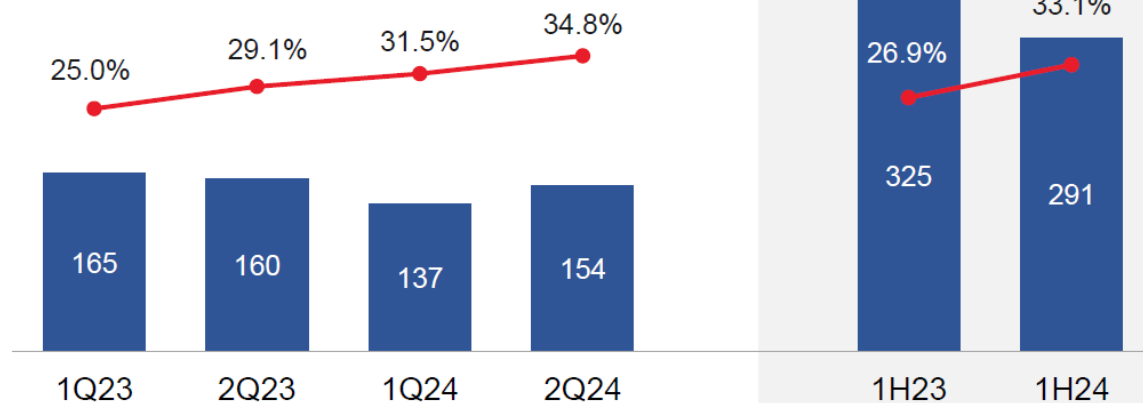
Q2'2024

Expenses

Unit: Million Baht

■ Expense

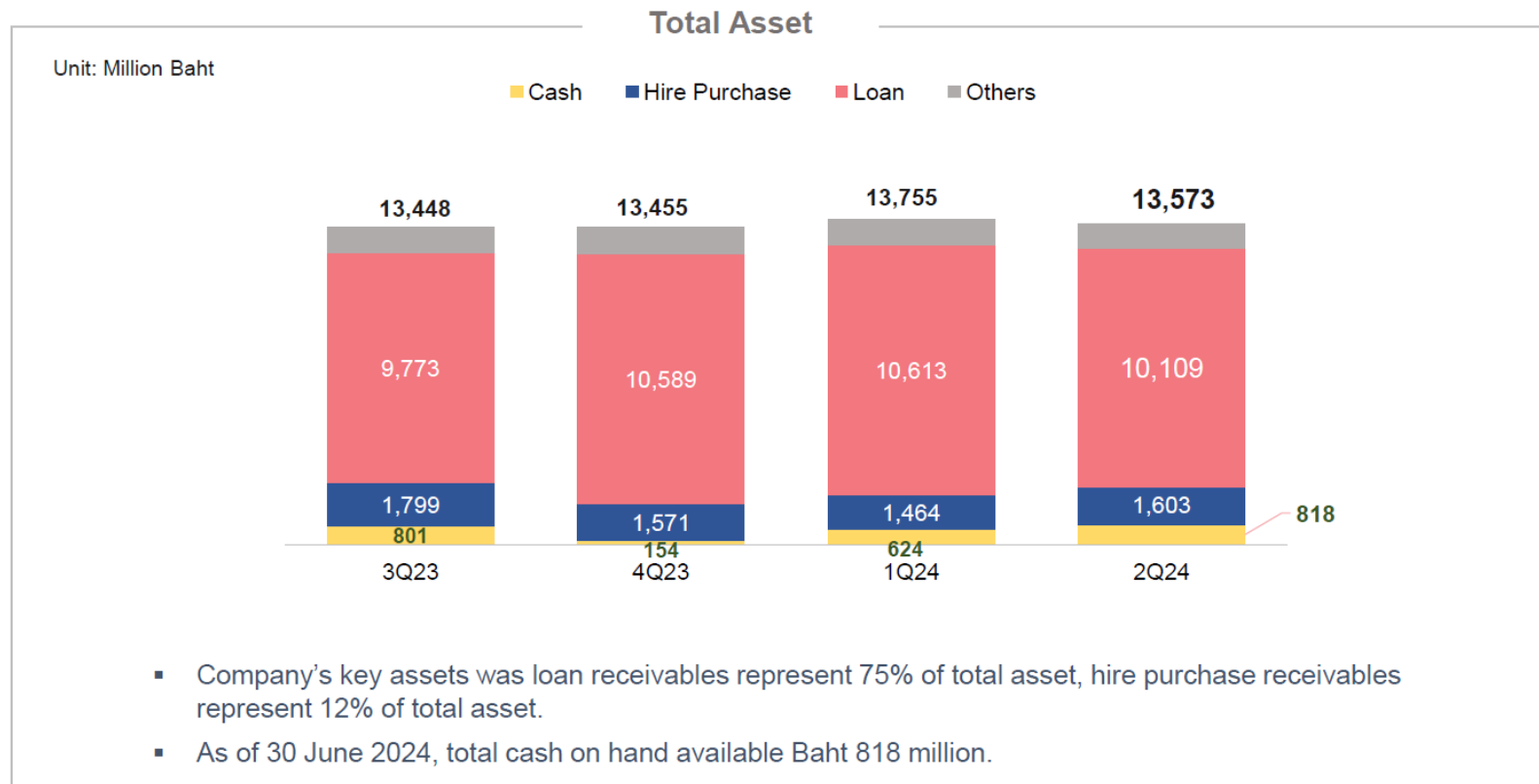
● Expense to Income Ratio



- 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

Q2'2024

Financial Position

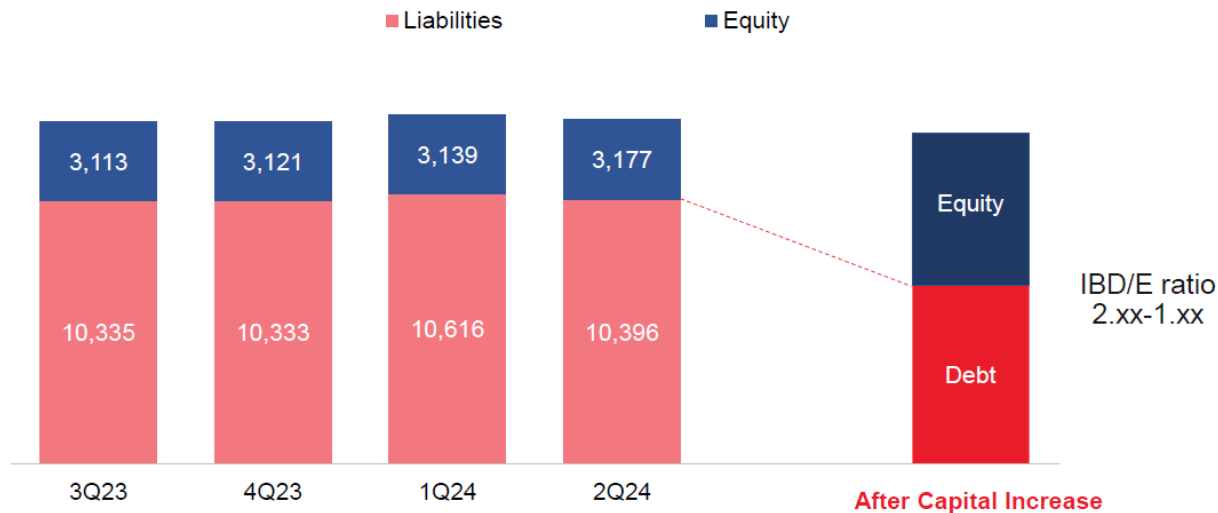


Q2'2024

Financial Position

Liabilities & Equity

Unit: Million Baht



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

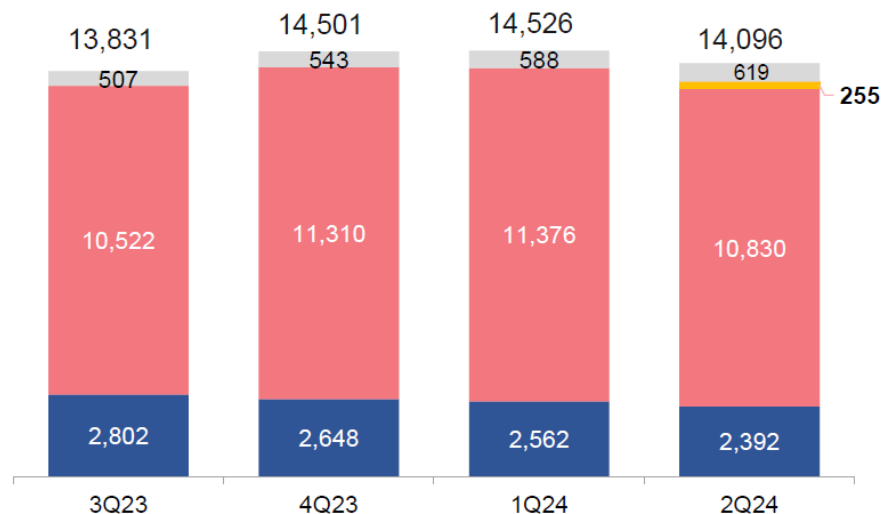
Q2'2024

Loan Classification

By Product

Unit: Million Baht

■ HP ■ RodTumNgern ■ Lock Phone ■ Others

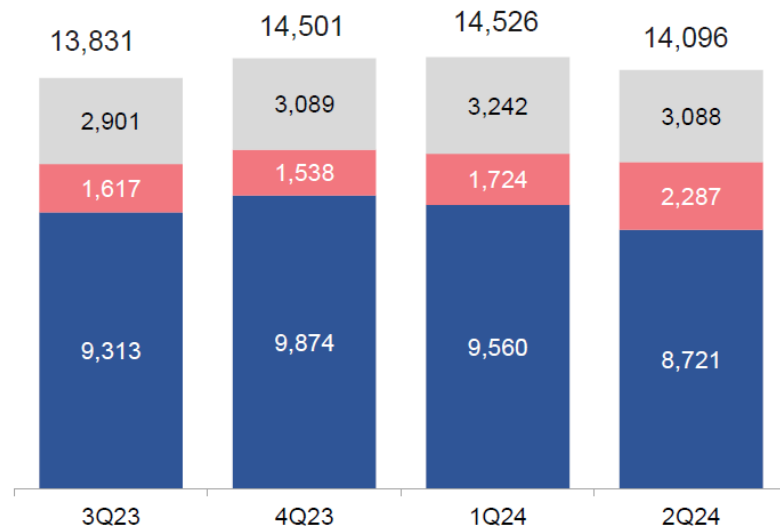


Loan from Locked Phone is accounted for 1.8% of total portfolio.

By Quality

Unit: Million Baht

■ Stage1 ■ Stage2 ■ Stage3

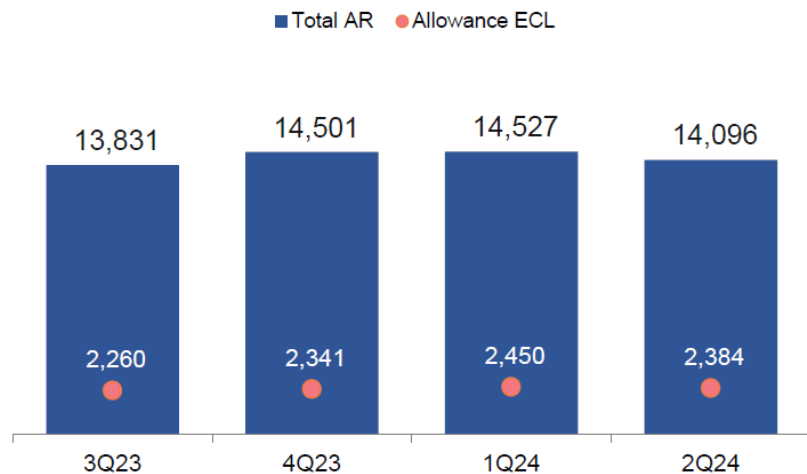


Q2'2024

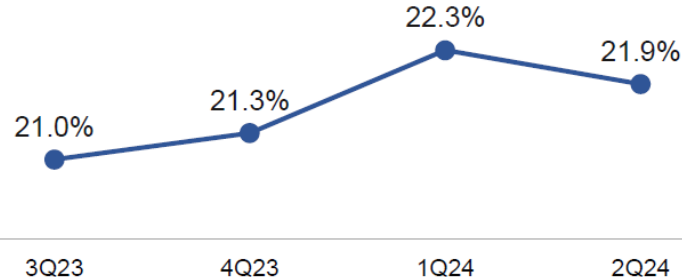
Loan Quality

Credit Cost

Unit: Million Baht



NPL

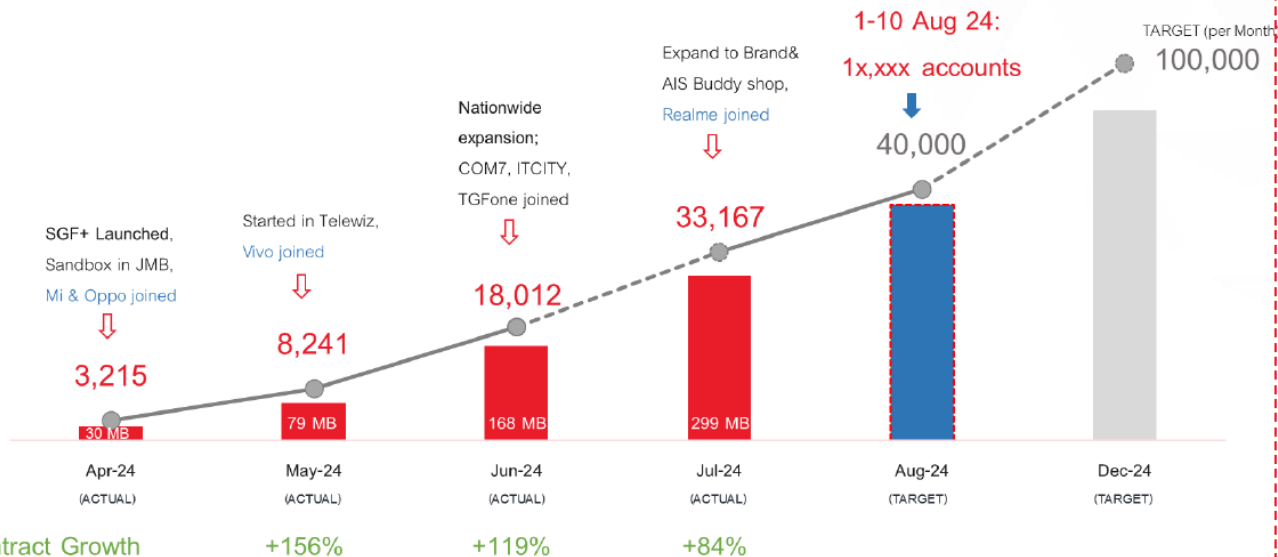


55% Market Share in Unit Sold

oppo vivo
xiaomi realme

SGFINANCE+
'LOCKED PHONE'

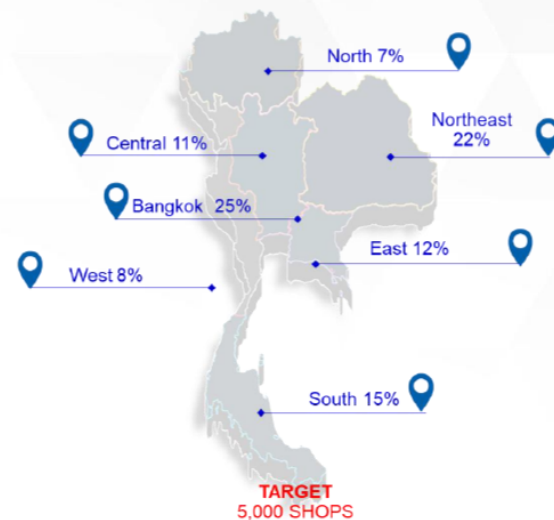
GROWTH



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

Loan amount No. of Loan account

Over 3,621 shops in 77 provinces nationwide



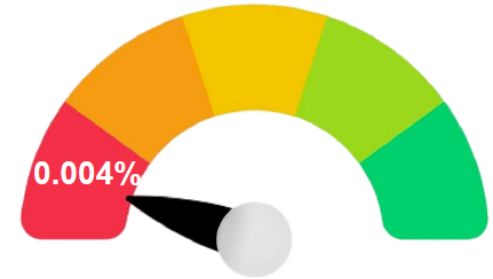
CASH COLLECTION



LOCKED ACCOUNT



NPL



NPL as of 30 June 2024

