

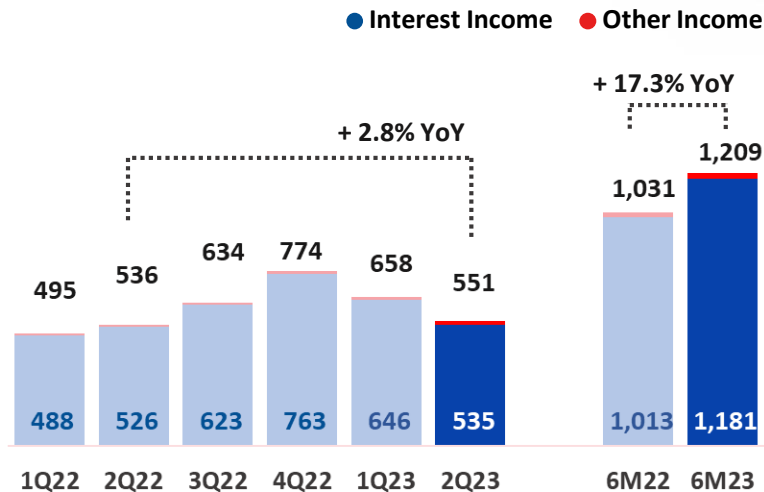


เป็นได้มากกว่าที่คุณคิด

SG CAPITAL

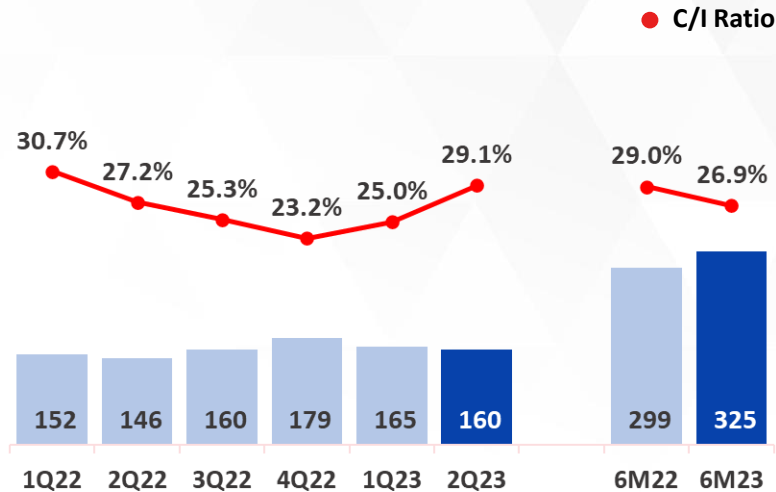
2Q2023 PERFORMANCE

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)

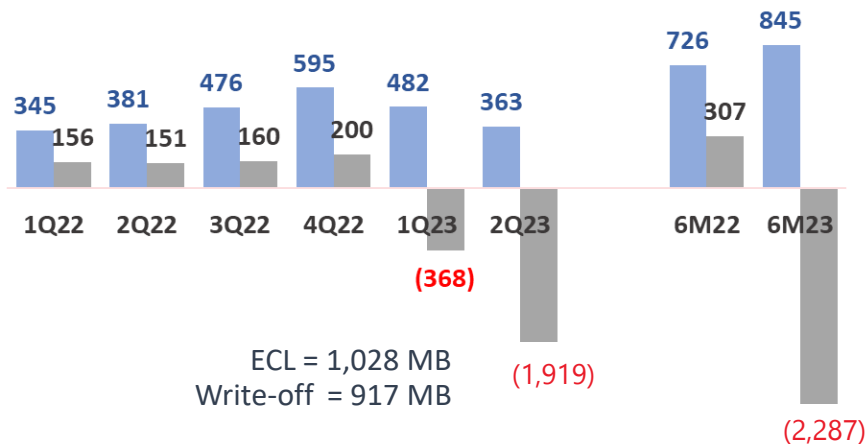


- 2Q23 Operating expenses and 6M23 were THB 160 Million and THB 325 Million, respectively. an increase from the same period of the previous year, mainly due to higher business activities
- For 6M23, C/I ratio was at 26.9% improved from 29.0% in 6M22, follow the company strategic direction.

2Q2023 PERFORMANCE (cont.)

Profit from Operation and Net Profit (THB Millions)

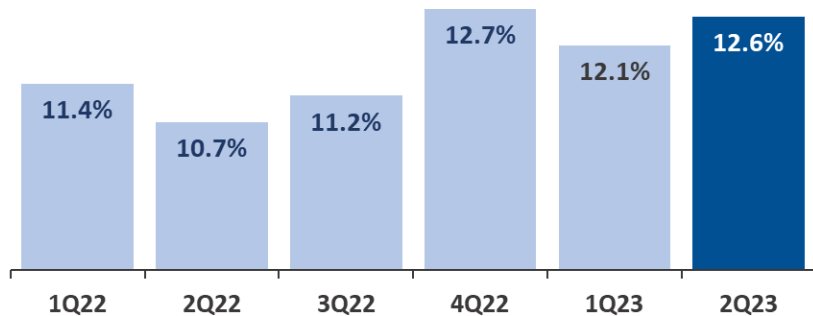
● Profit from operating activities ● Net Profit



- 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.

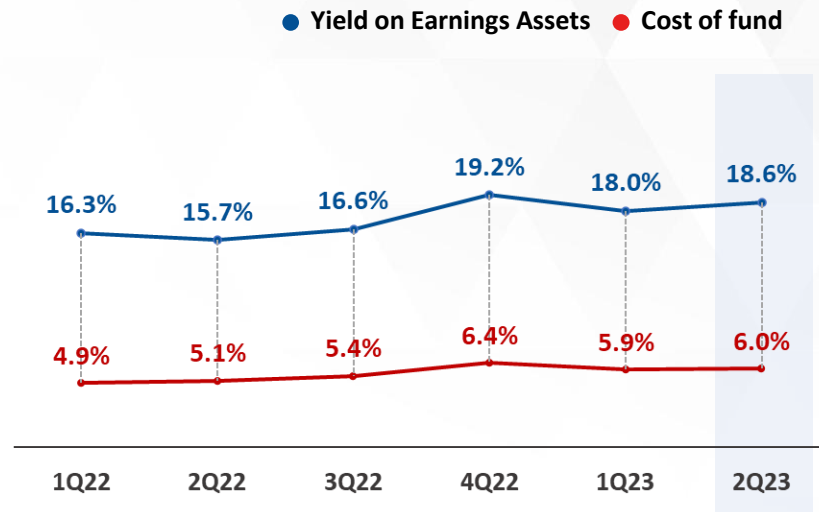
2Q2023 PROFITABILITY

Net Interest Margin : NIM



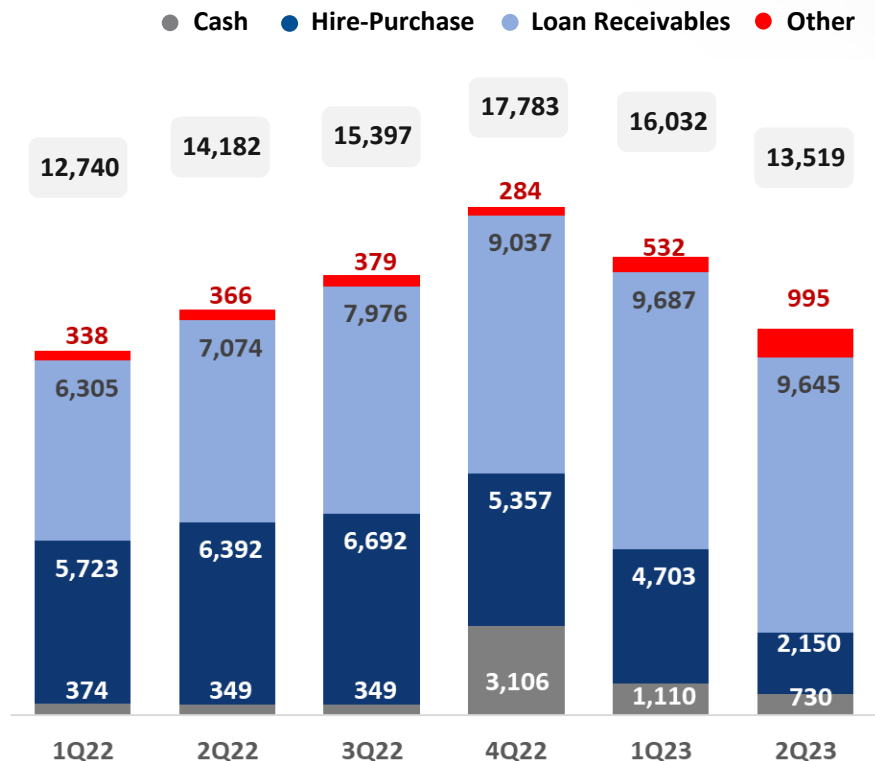
- NIM was at 12.6% in 2Q23 which increased by 50 bps from 12.1% in 1Q23 and by 190 bps from 10.7% in 2Q22. with the company's pre-emptive asset-liability management, it helped contain the impact of cost of funds during interest rate hike cycle.

Yield on Earnings Assets and Cost of Fund



FINANCIAL POSITION As of Jun 30, 2023

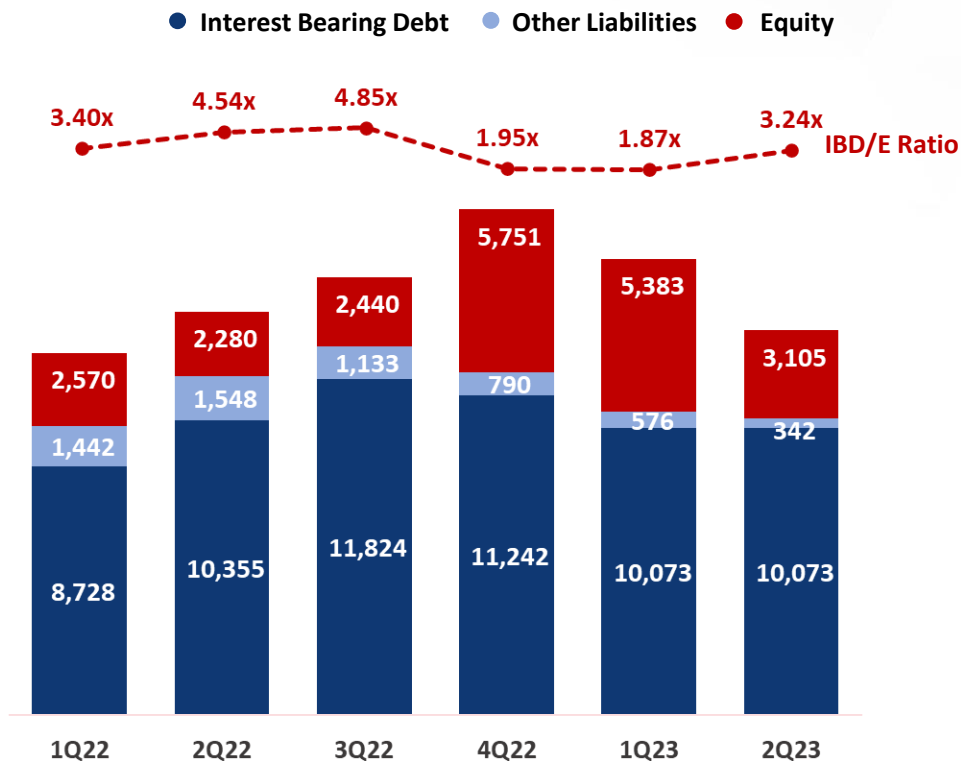
Asset (THB Millions)



- 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

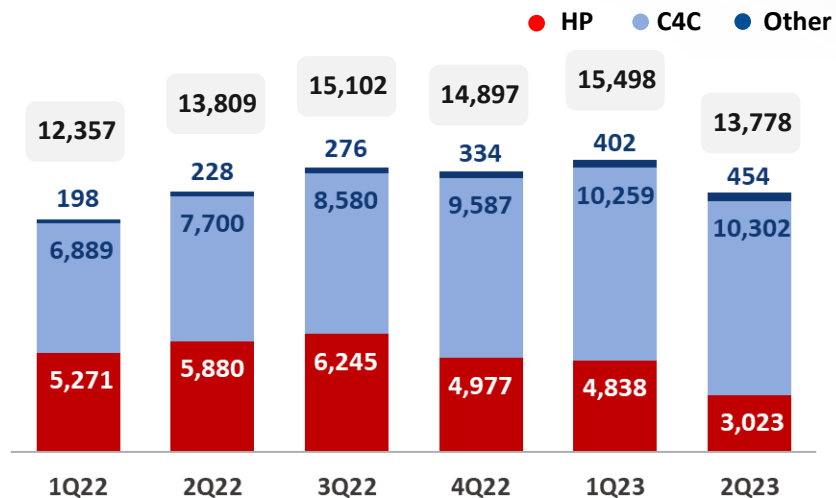
Liabilities & Equity (THB Millions)



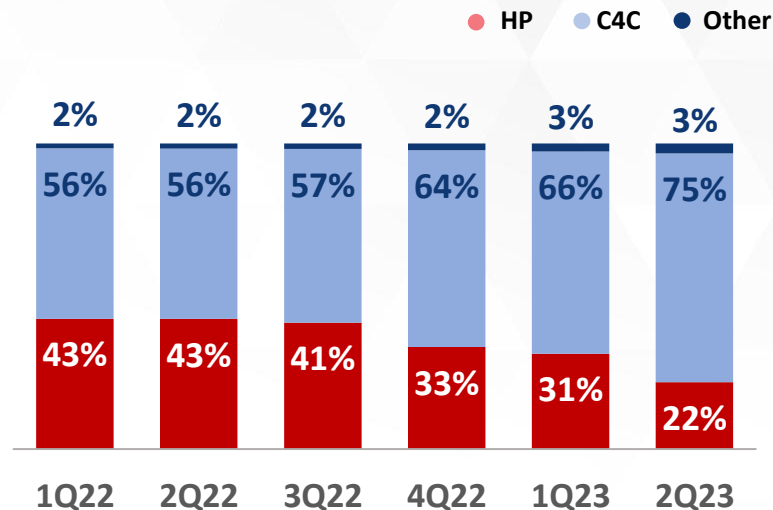
- As of 30 June 2023, and 31 December 2022, the company had total liabilities of THB 10,414 million and THB 12,032 million, decreased by THB 1,618 million or 13.4%. This was mainly from repayment loan from parent company and loan from financial institution of THB 1,100 million and THB 69 million.
- As 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)



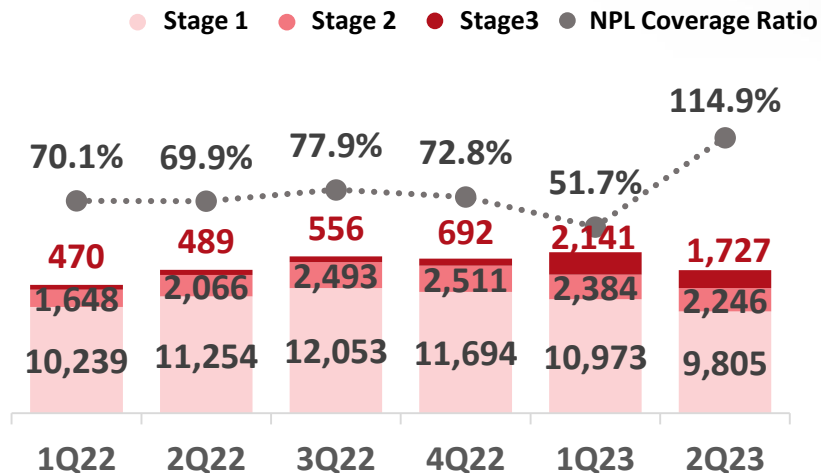
Portfolio Mix



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

ASSET QUALITY

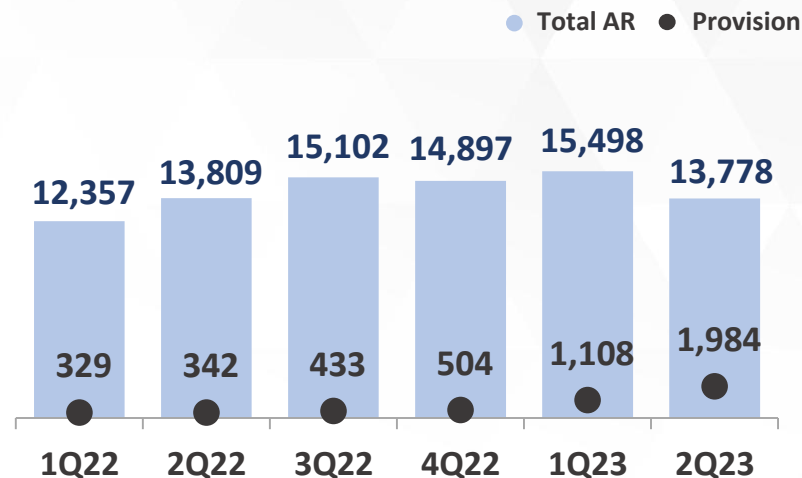
Loan Receivable Portfolio by quality (THB Millions)



%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.

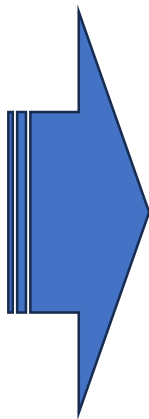
2H2023 OUTLOOK – CLICK2GOLD

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



ห้างทองเยาวราชกรุงเทพ
YAOWARAT KRUNGTHEP

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.