

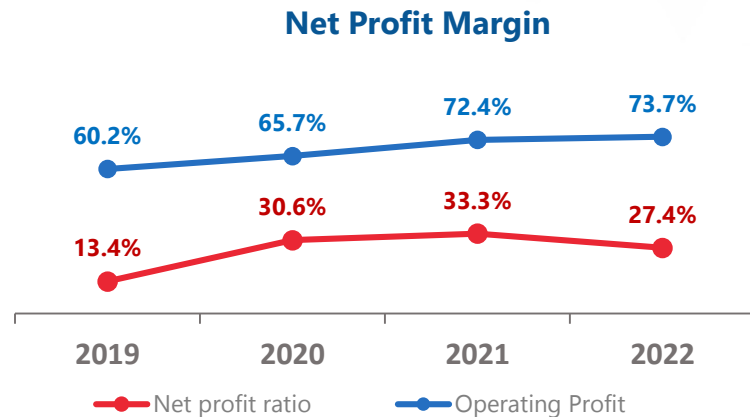
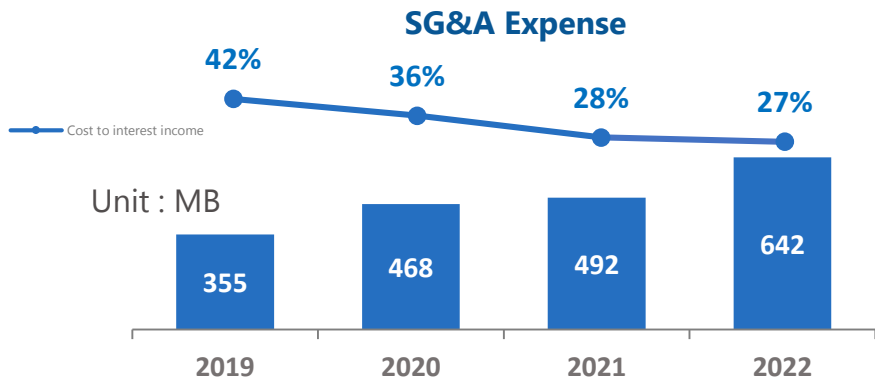
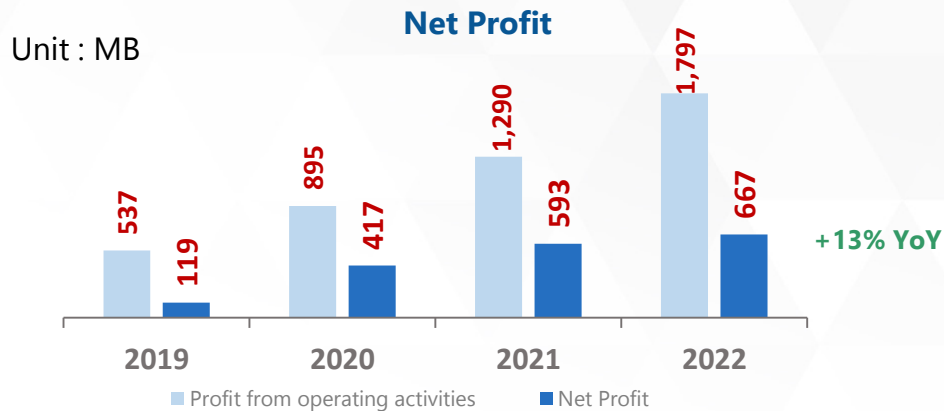
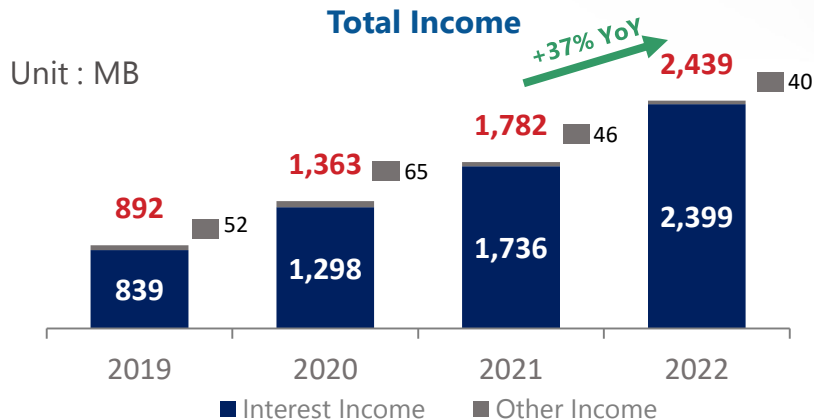


เป็นได้มากกว่าที่คุณคิด

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

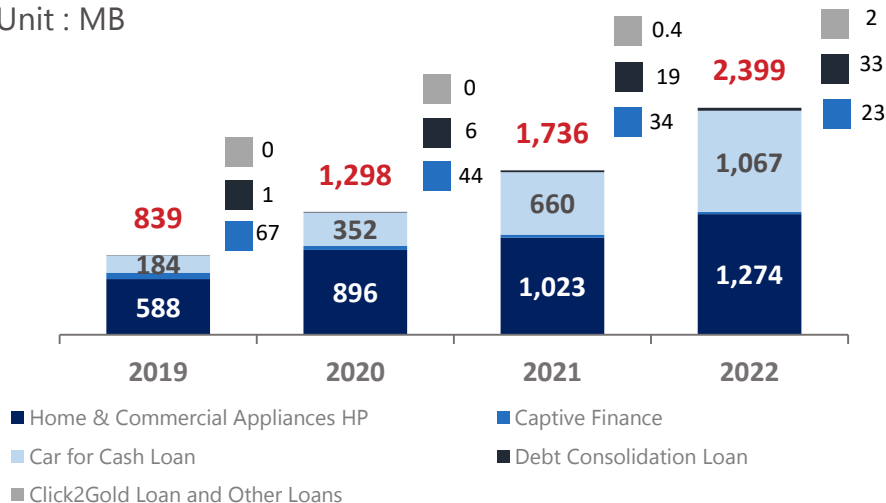


Net Interest Income and Margin

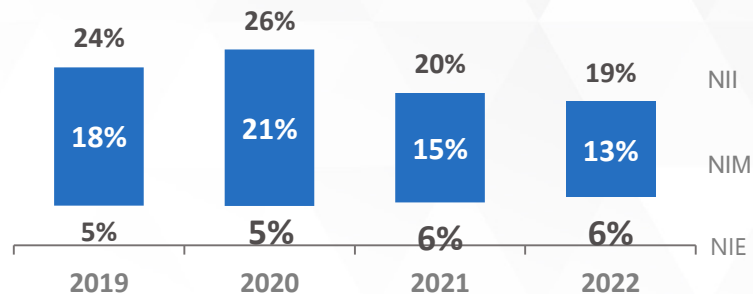
- Higher NII led by continued loan growth momentum +38% YoY
- Lower NIM due to majority of loan portfolio is Car for Cash, which has a lower interest rate than Hire purchase

Net Interest Income

Unit : MB

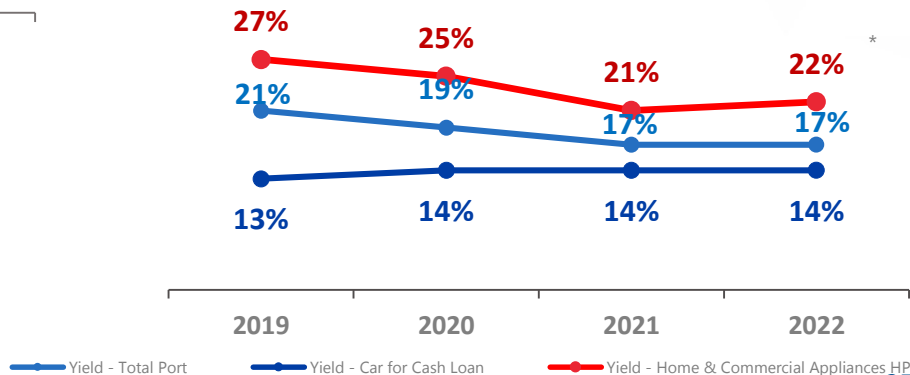


Net Interest Margin (NIM)



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

Yield



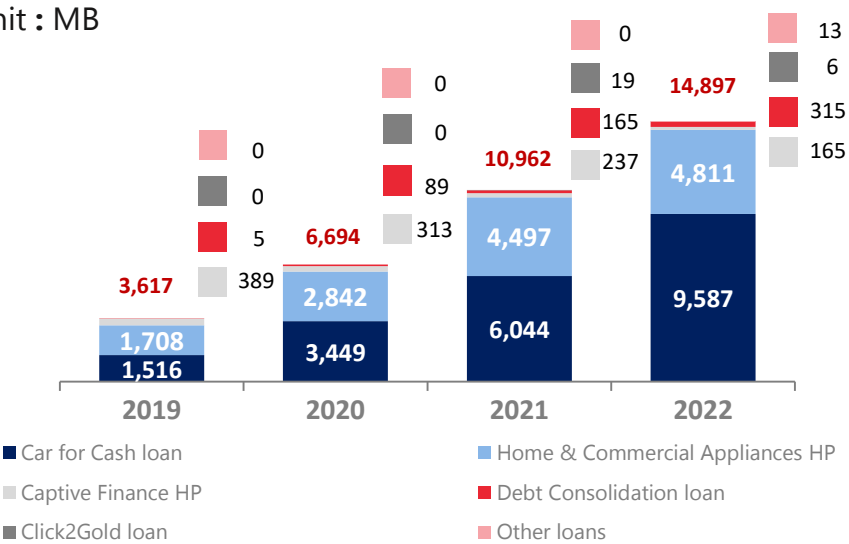
* Remark : Interest income of HP excluded subsidy

Loan Receivable Growth

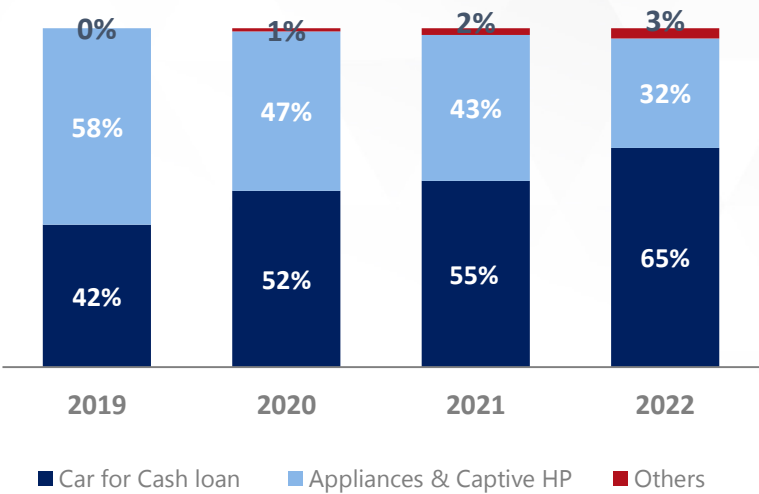
- Loans Up 36% YoY driven by growth in Car for Cash loan of 59% YoY

Loan Receivables (by Loan Type)

Unit : MB



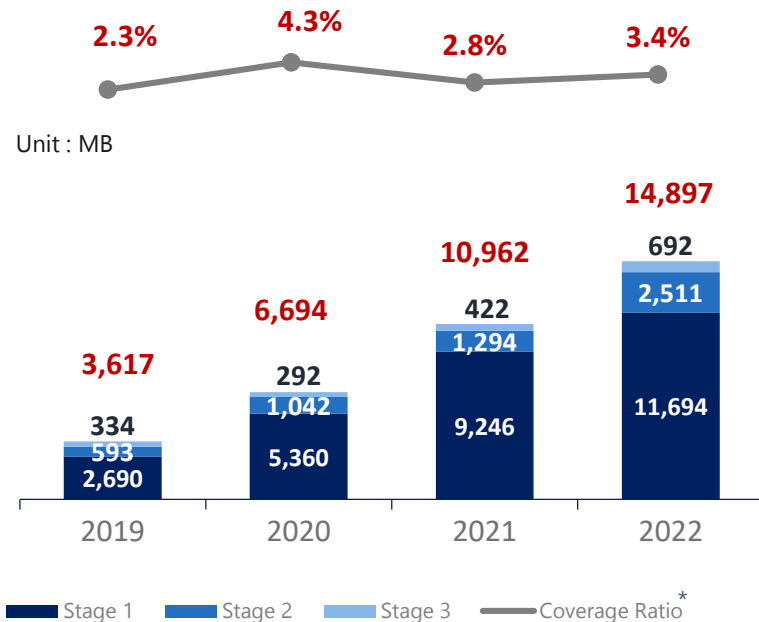
Portfolio Mix



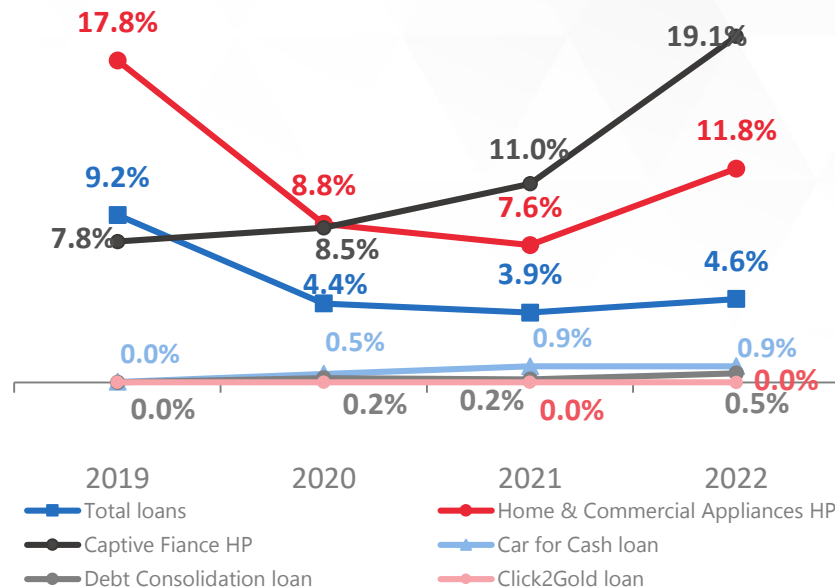
Asset Quality

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

Loan Receivable Portfolio by quality (AR Staging)

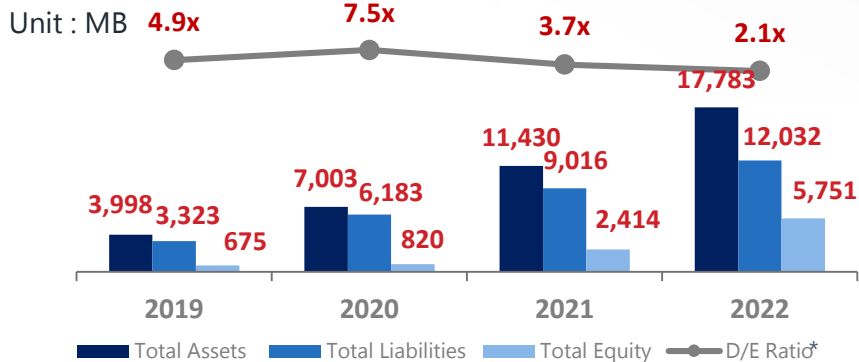


Non-Performing Loans to Total Loans (NPL Ratio)



Financial Position and Performance

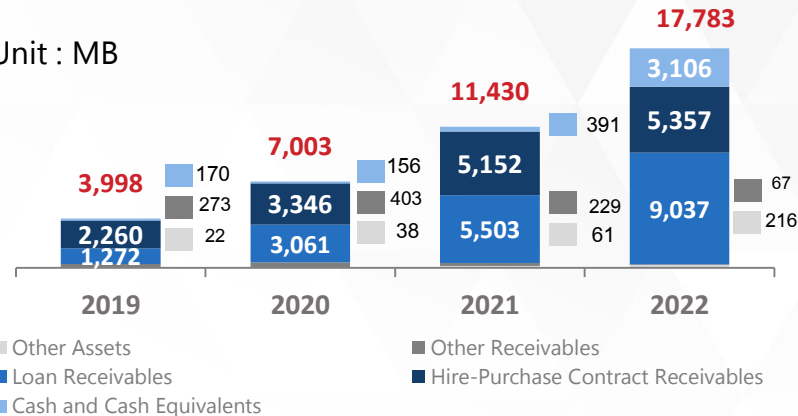
Capital Structure



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

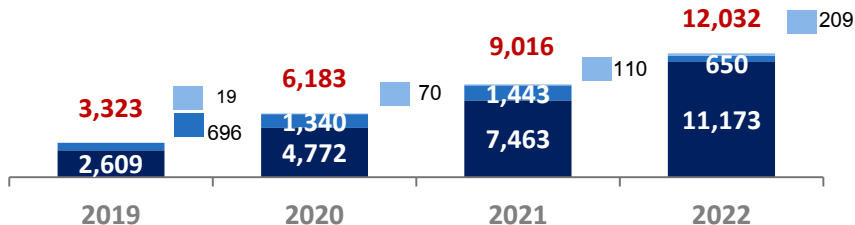
Total Assets Structure ↑ +56% YoY

Unit : MB



Total Liabilities Structure

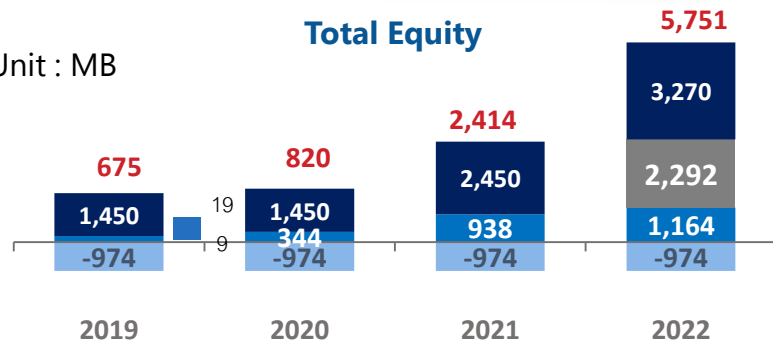
Unit : MB



■ L-T loans from parent company ■ Trade accounts and Other payables ■ Other liabilities

Total Equity

Unit : MB



■ Issued and paid-up share capital ■ Share premium on ordinary shares
■ Retained earnings ■ Difference from business combination