

ใจ

เป็นได้มากกว่าที่คุณคิด

Singer Thailand

Key Milestones

1925

First company in Thailand to introduce the hire purchase system.



1889

First business in Thailand as the distributor of SINGER sewing machine

2004

Bestow the Garuda Emblem from His Majesty the King



1984

Listed on SET Under "SINGER"



2015

Change Major Shareholder to Jaymart



2019

Capital increasing to 702 MB

SINGER-W1
SINGER-W2

2020

Singer Digitization



2021

Capital increasing 11 Billion Baht



2017

C4C Business Started



2018

Full System Implementation
SINGER 4.0

SINGER®

Singer Thailand



Registration
June 27, 2012

SG CAPITAL

Paid up capital of Baht
3,270,000,000

74.92% holdings

- Hire Purchase of Home, Appliance, Sewing Machine, Commercial Products and Other Products
- C4C (Rod Tum Ngern)
- Captive Finance



Registration
June 18, 1985

SG BROKER

Paid up capital of Baht
14,000,000

• 99.99% Owner Ship

- Life insurance broker
- Non-life Insurance broker



Registration
September 7, 2012

SG SERVICE PLUS

Paid up capital of Baht
5,000,000

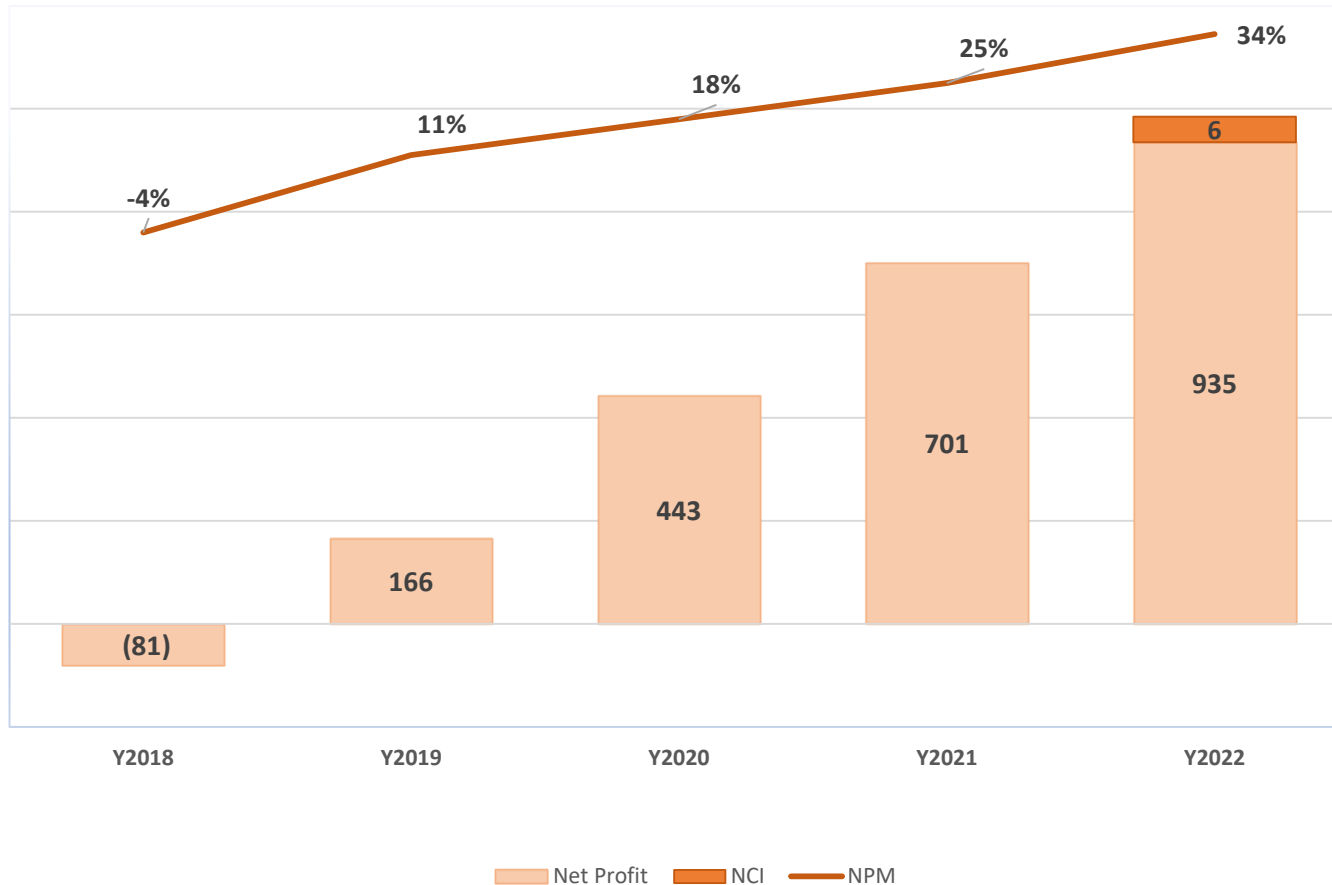
• 99.96% Owner Ship

- Service



Year 2022 Net Profit Performance

(million Baht)

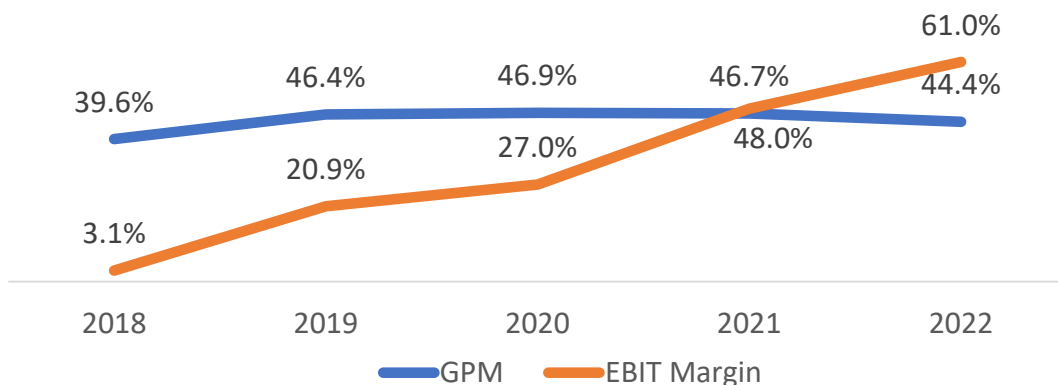


Total Revenue growth = 18%
Consolidated Net Profit

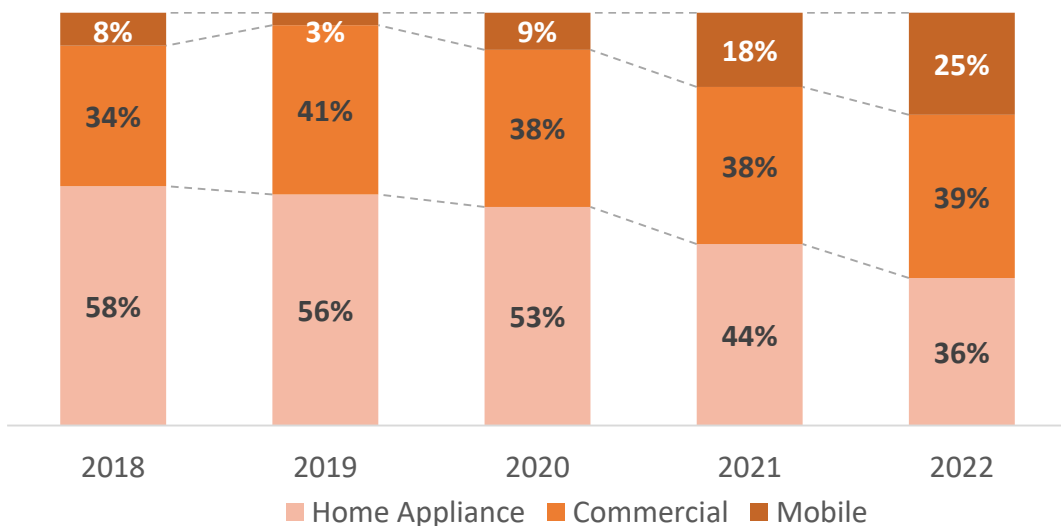
+34%

Profitability

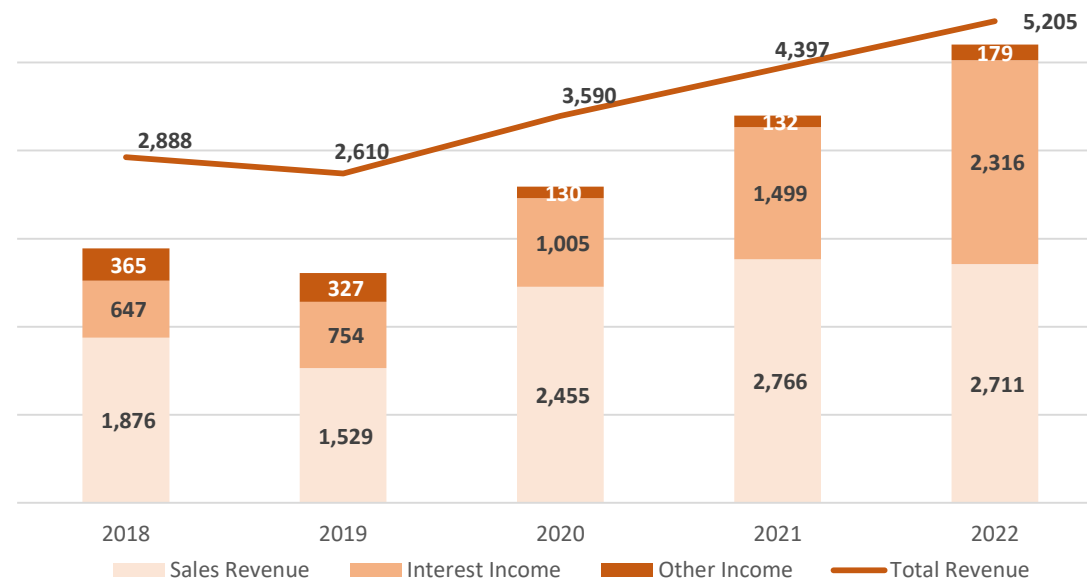
Gross Profit Margin & EBIT Margin (%)



SINGER Product Category Mix



Revenue Growth



Total Revenue Growth:

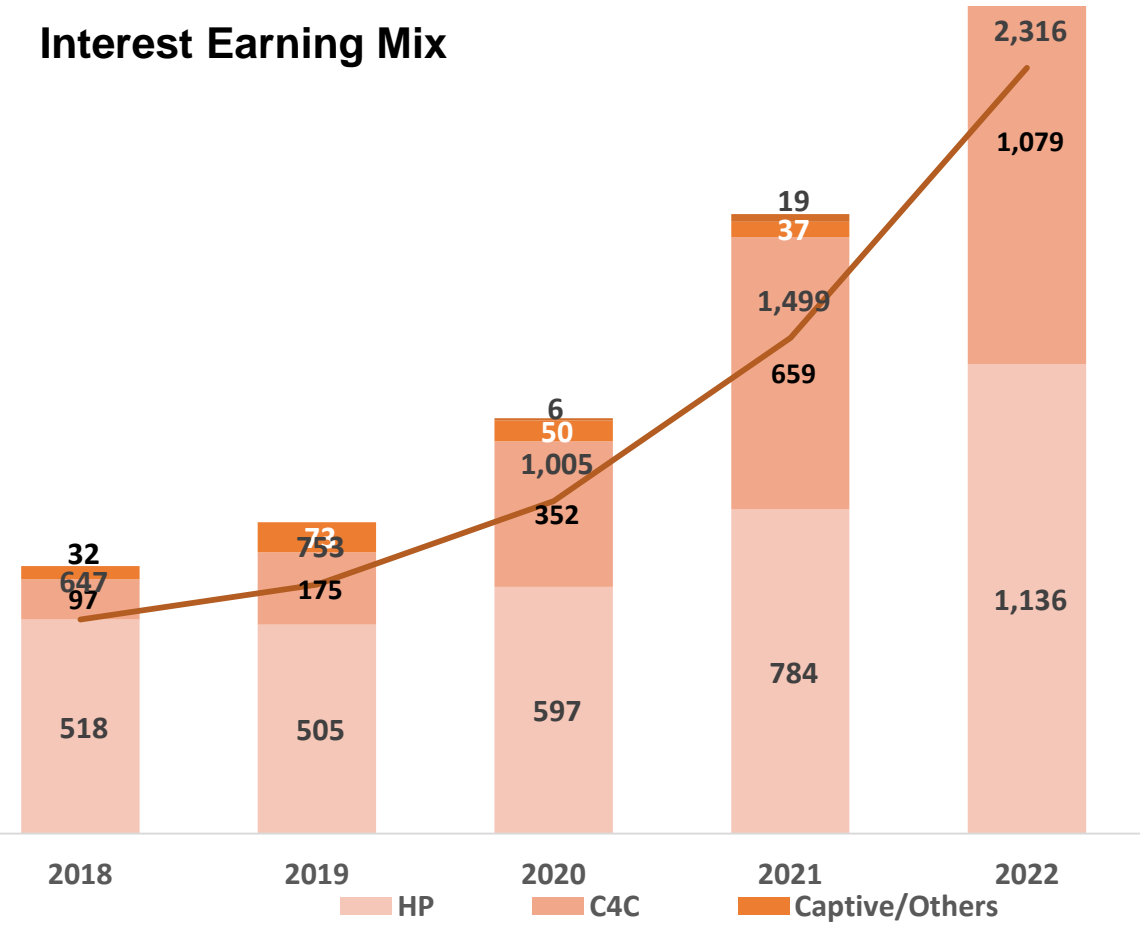
- Growth from interest income HP & loans 54.5%
- Dropped in sales product by 1.9%
- Growth in other income –insurance commission, fee, others

Sales Revenue Growth

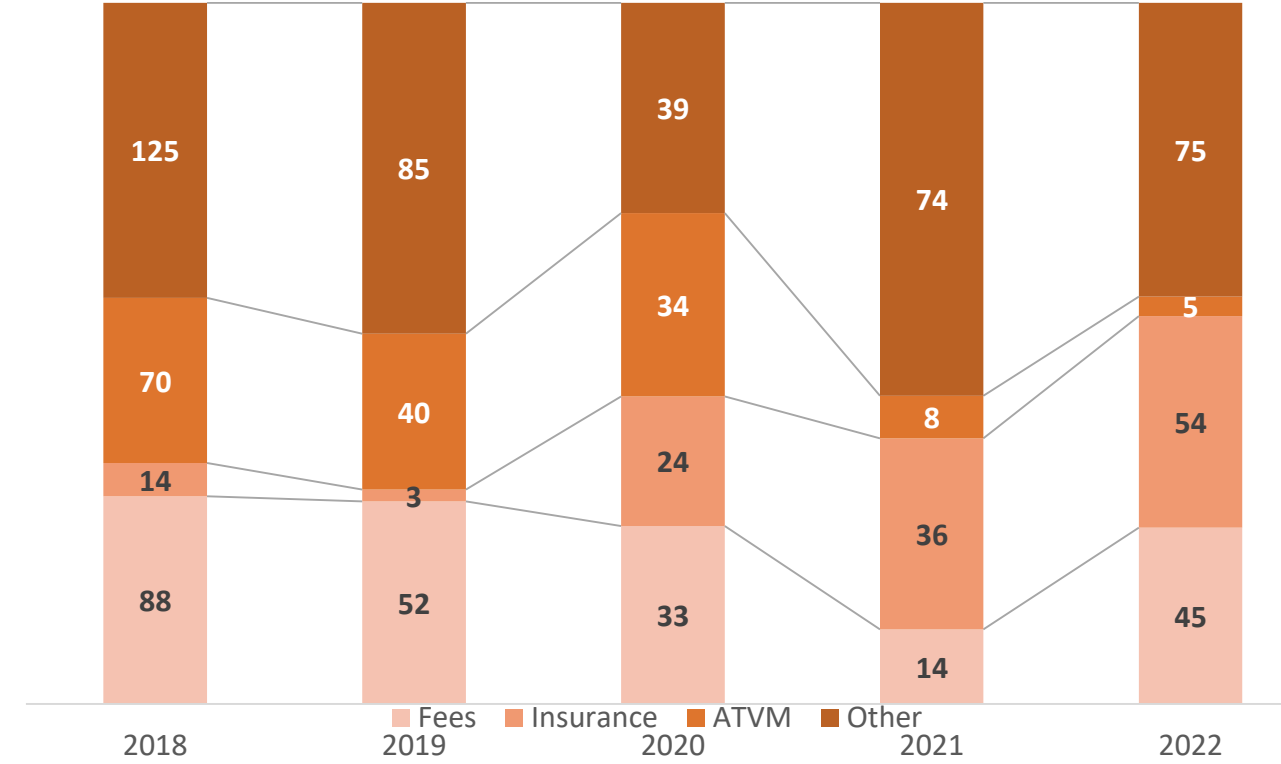
- Mobile phone growth 38.7% from telesales channel
- Home appliance and commercial product dropped 5.0%

Profitability

Interest Earning Mix



Other Revenue Mix



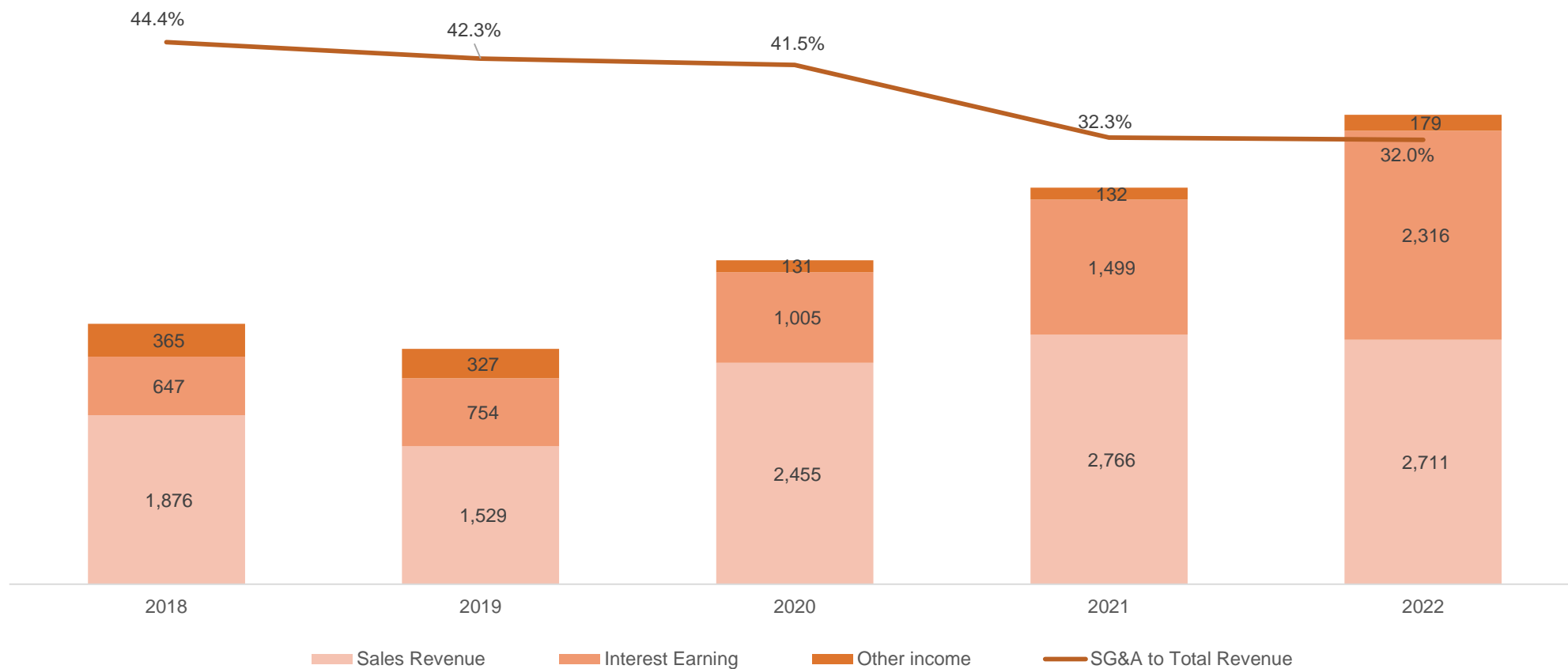
+50.0% growth on SG Broker insurance business

YoY Growth

- +35.3%** Total interest earnings
- +63.7%** C4C Portfolio interest
- +44.9%** HP Portfolio interest

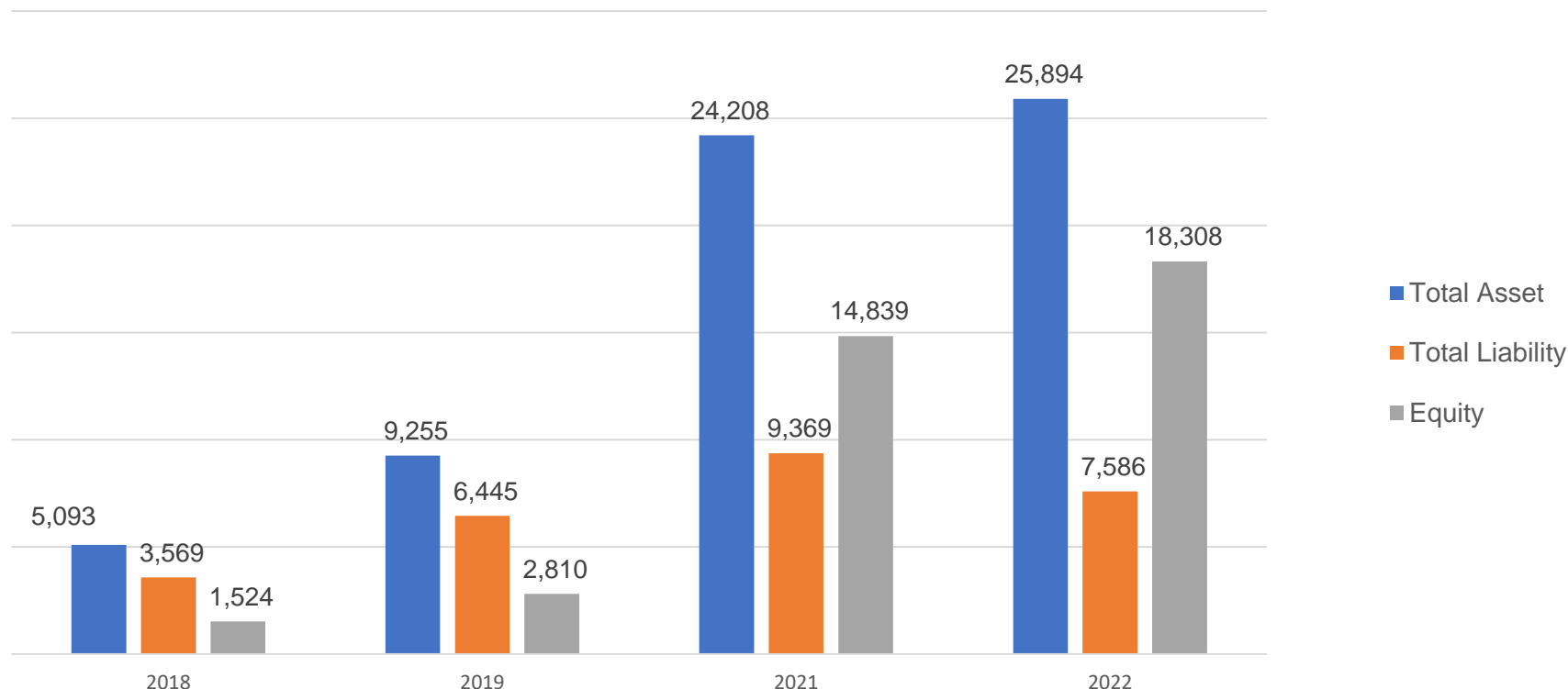
SG&A Trend

SG&A to Total Revenue



- YoY better control of SG&A to total revenue

Financial Position



6.5% growth in total assets- cash and cash equivalent, inventories and loan portfolio expansion

- Cash and cash equivalent increased by Baht 3,412 million from SGC IPO on beginning of Dec 2022
- Utilized cash for investment in BRR Baht 214 million, Bond and FX note Baht 2,803 million, repurchase Baht stock 59 million
- Repayment debenture Baht 1,500 million

23.4% growth in shareholders' equity portion

- Surplus on change in ownership in subsidiary Baht 2,458 million
- Net profit for the year

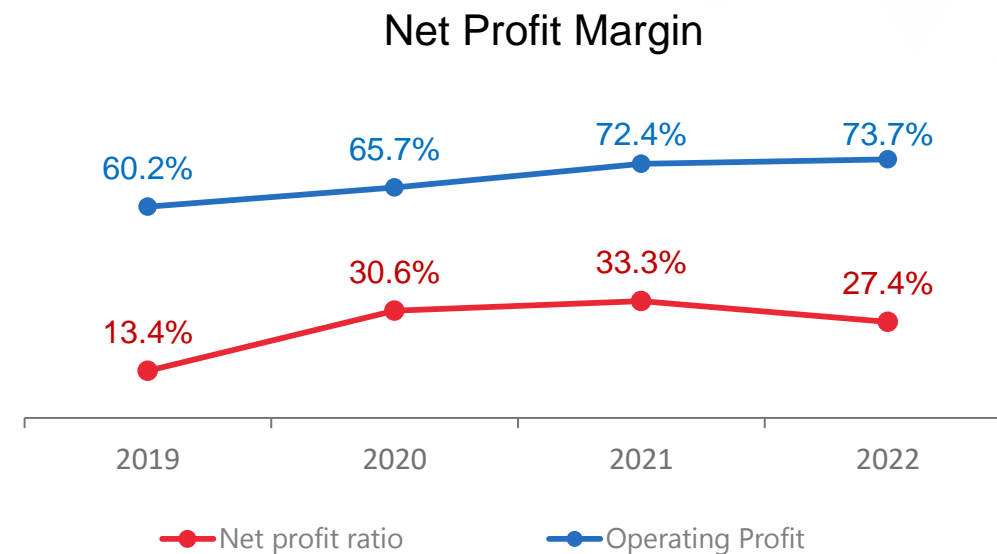
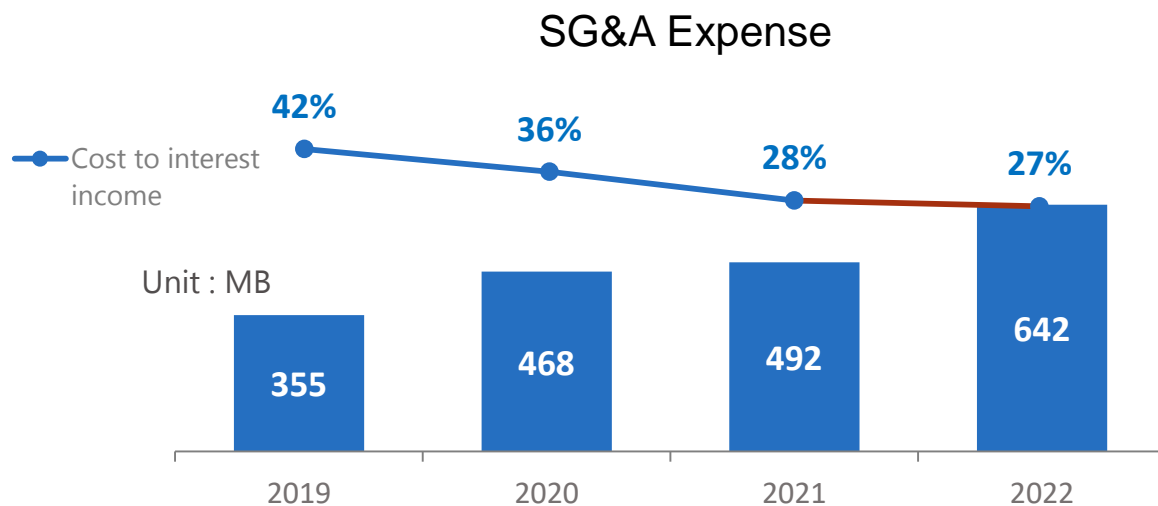
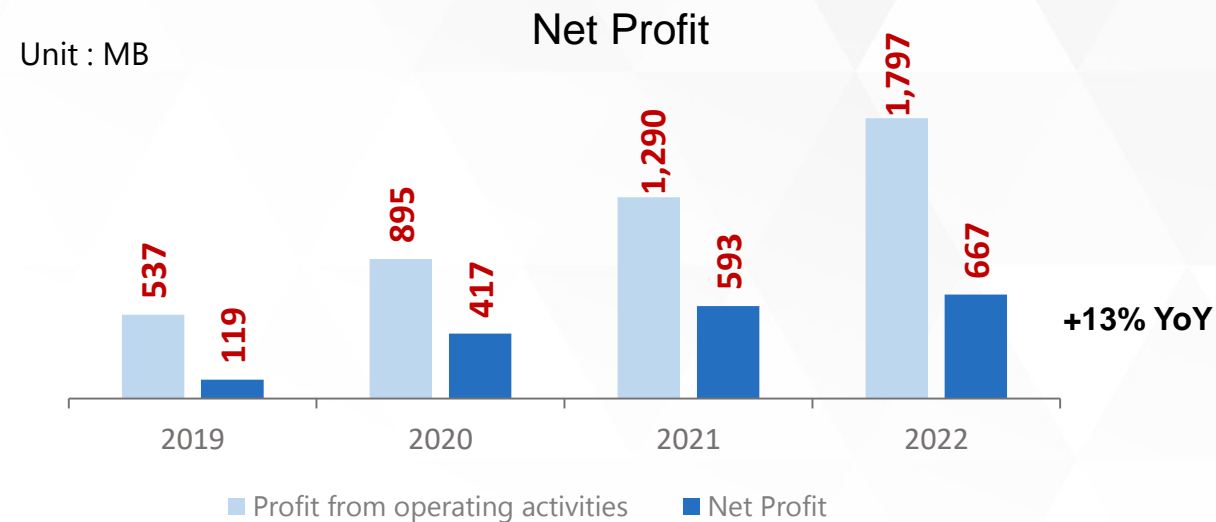
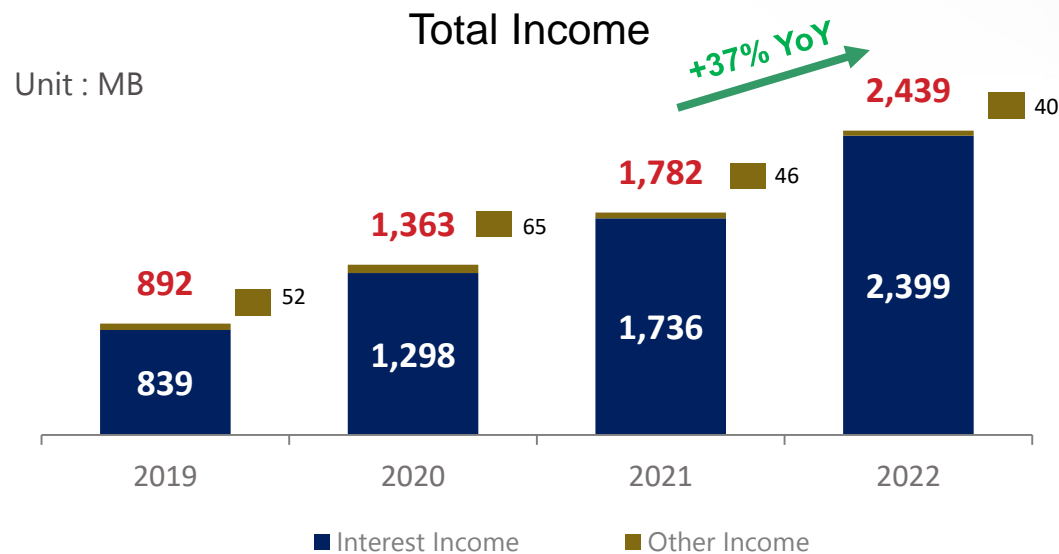


บริษัท เอสจี แคปปิตอล จำกัด (มหาชน)

Financial Highlight

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

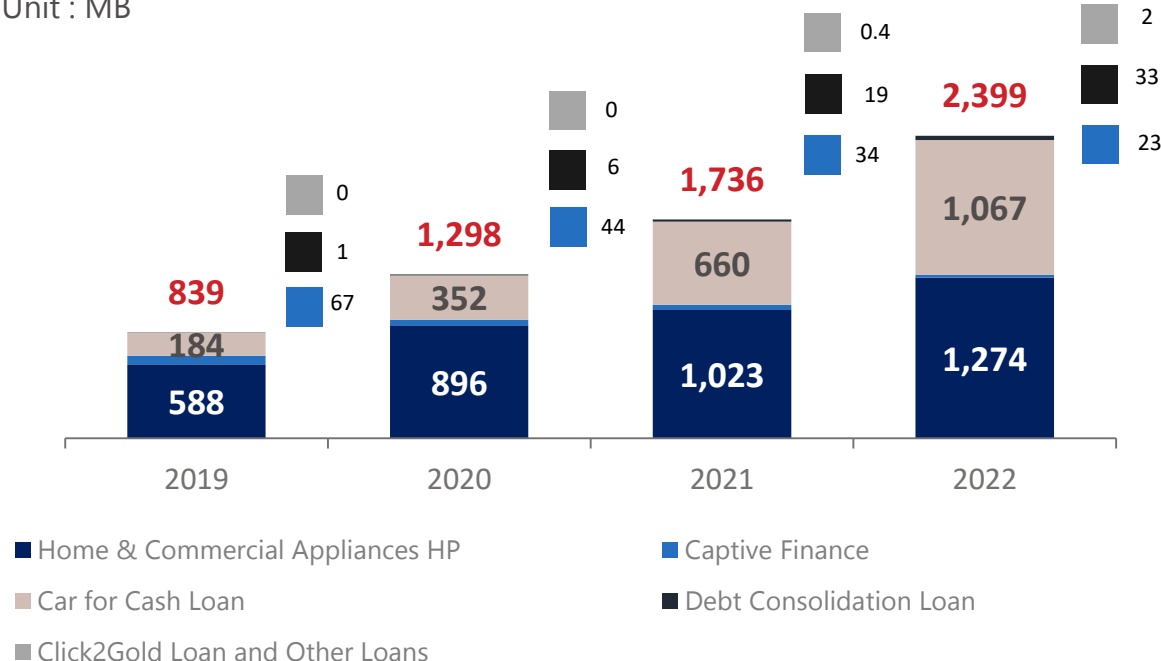


Net Interest Income and Margin

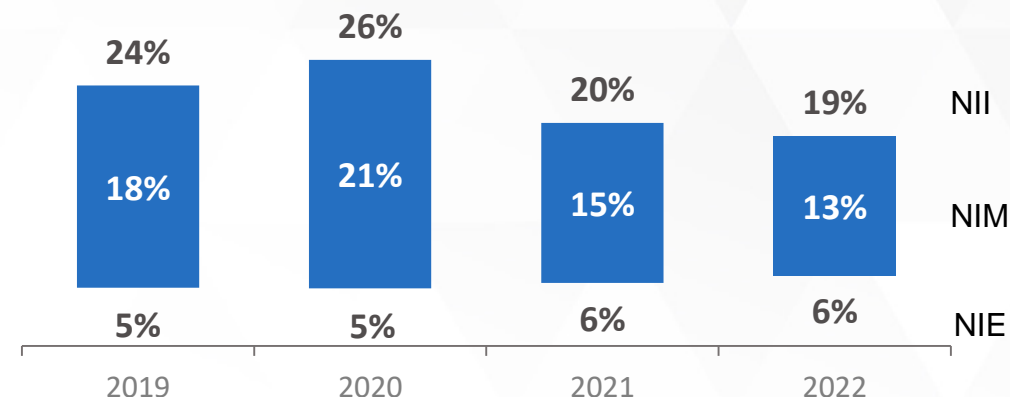
- Higher NII led by continued loan growth momentum +38% YoY
- Lower NIM due to majority of loan portfolio is Car for Cash, which has a lower interest rate than Hire purchase

Net Interest Income

Unit : MB

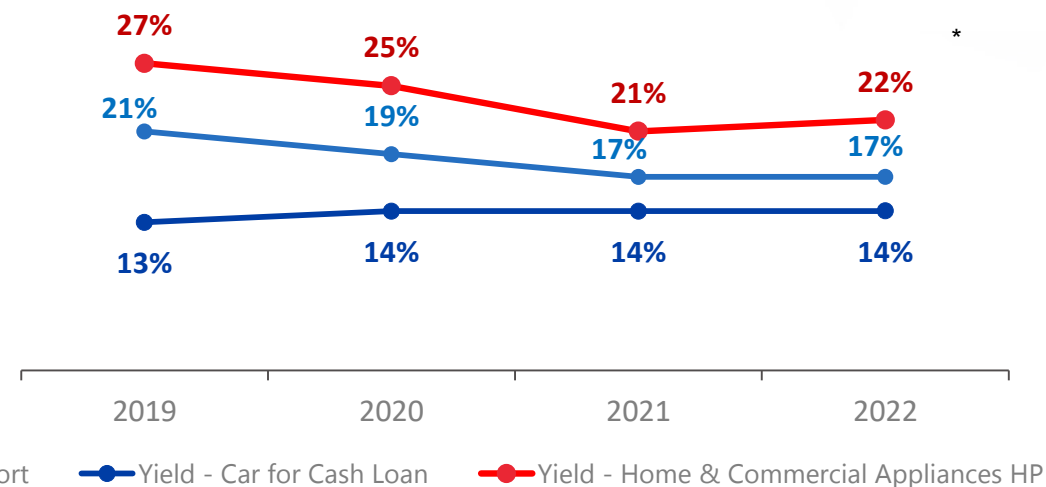


Net Interest Margin (NIM)



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

Yield



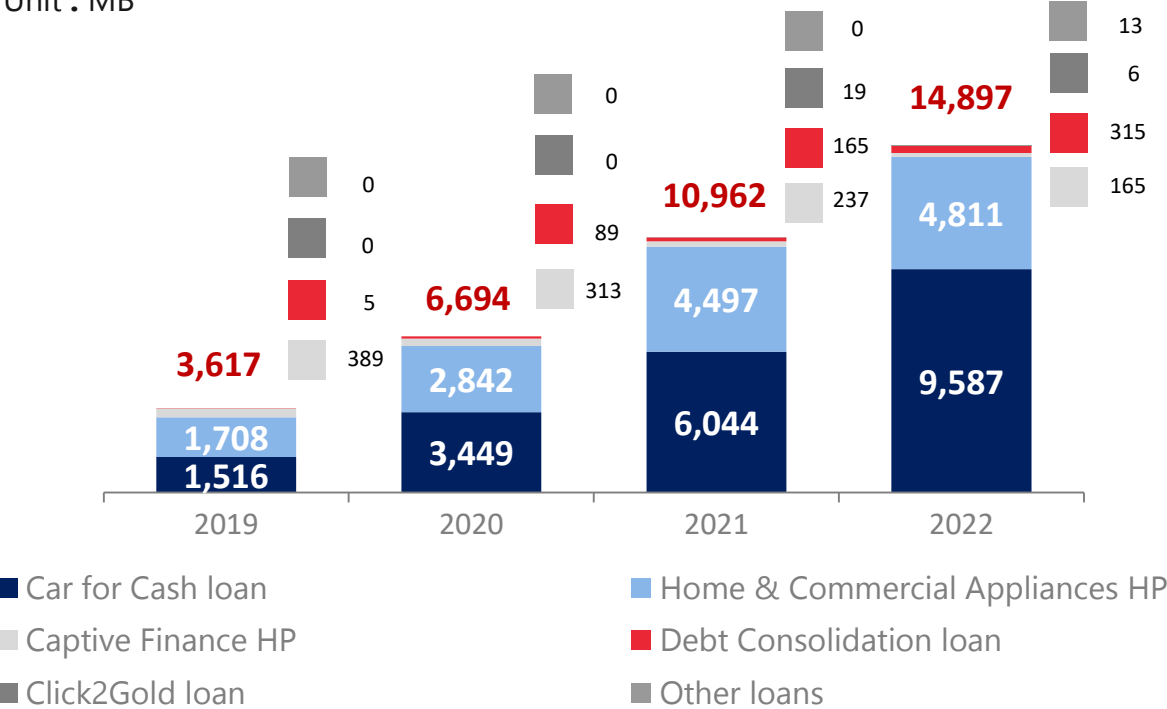
* Remark : Interest income of HP excluded subsidy

Loan Receivable Growth

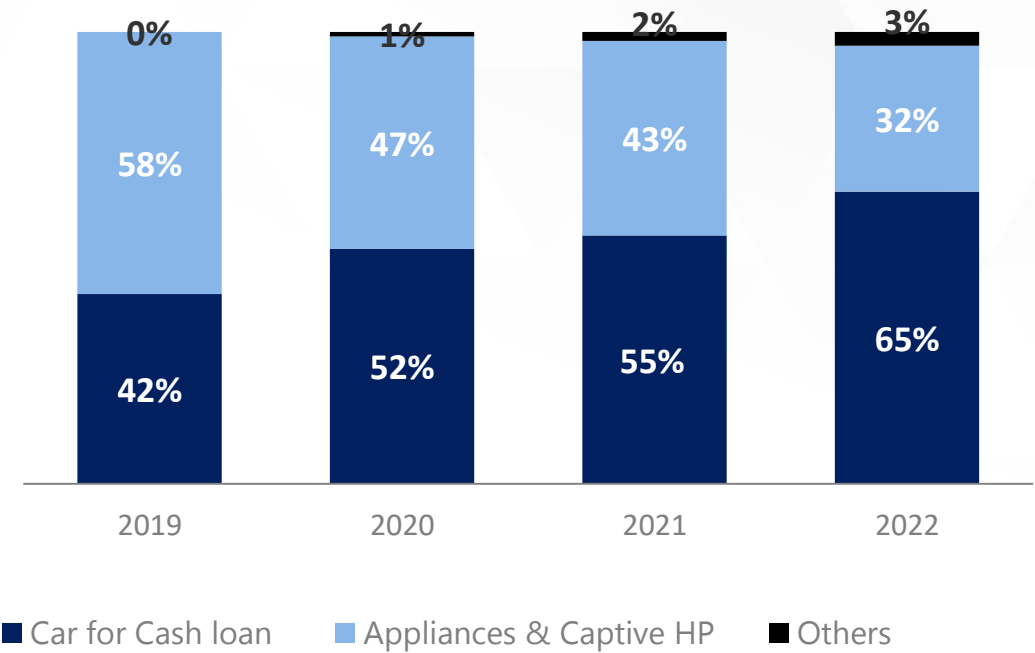
- Loans Up 36% YoY driven by growth in Car for Cash loan of 59% YoY

Loan Receivables (by Loan Type)

Unit : MB

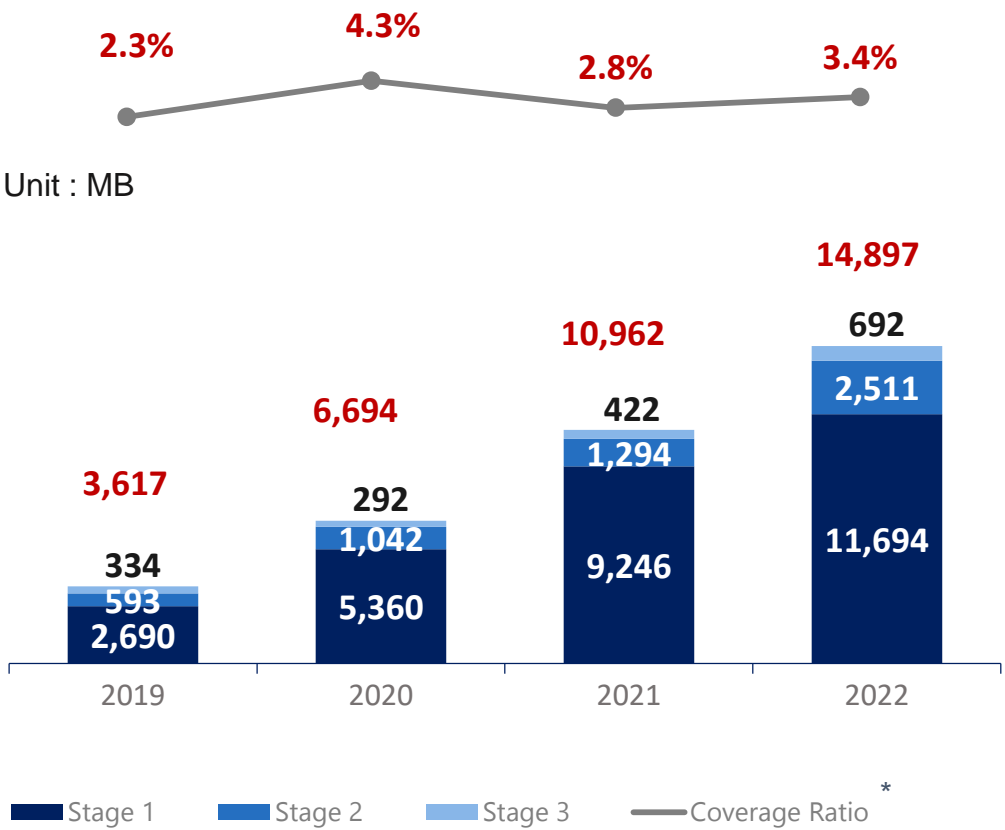


Portfolio Mix



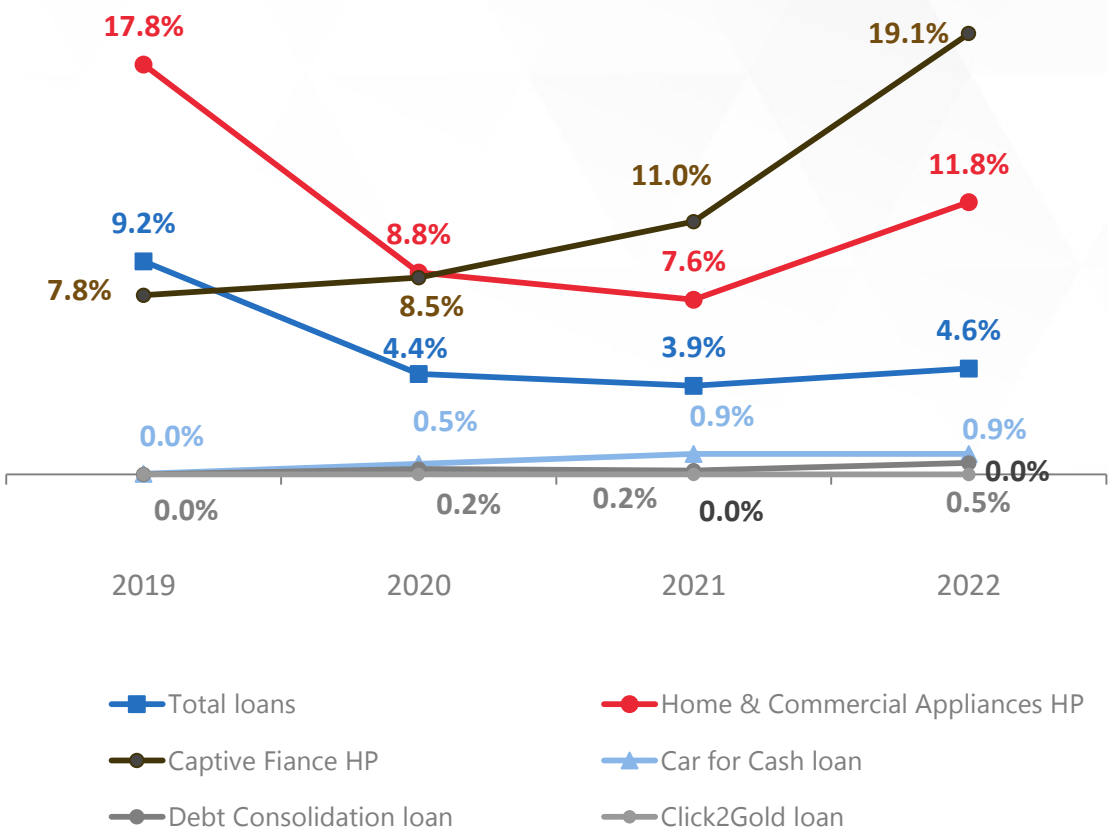
- Higher NPL ratio from hire purchase portfolio with higher coverage ratio at 3.4%

Loan Receivable Portfolio by quality (AR Staging)



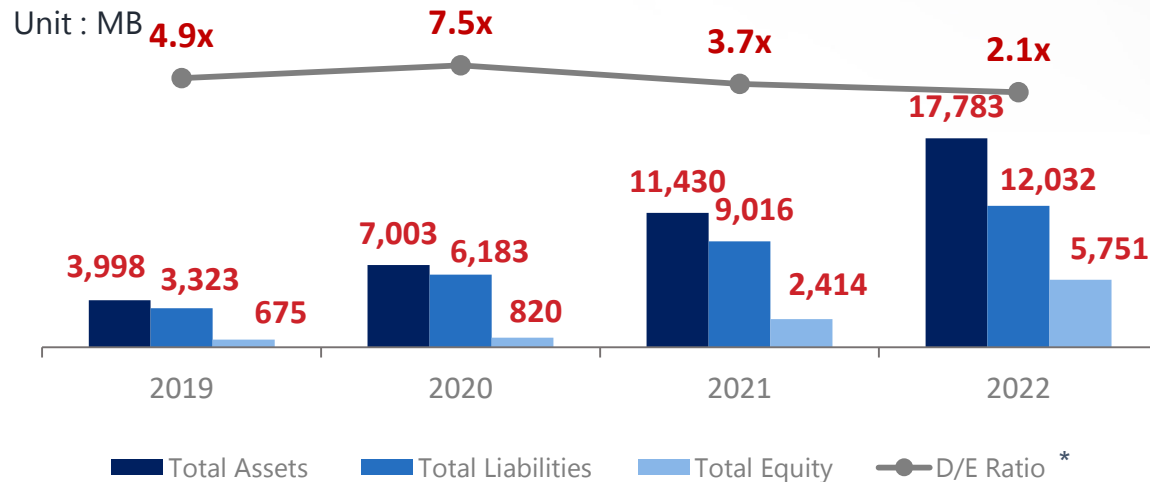
* Remark : Allowance for Expected Credit Losses to Total Loans

Non-Performing Loans to Total Loans (NPL Ratio)



Financial Position and Performance

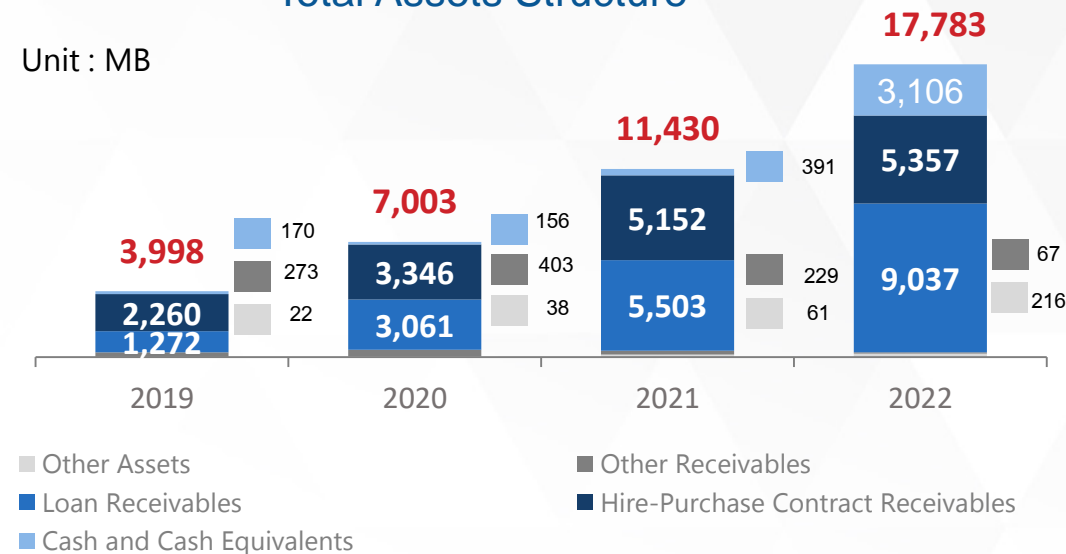
Capital Structure



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

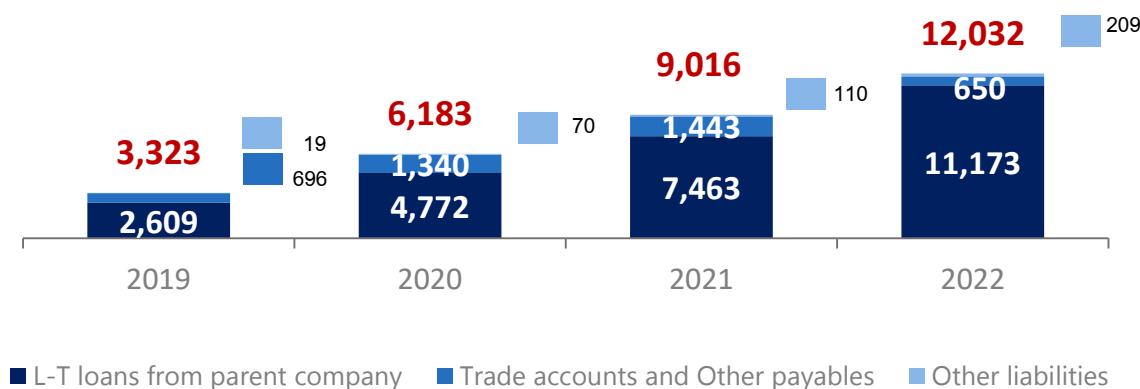
Total Assets Structure

Unit : MB



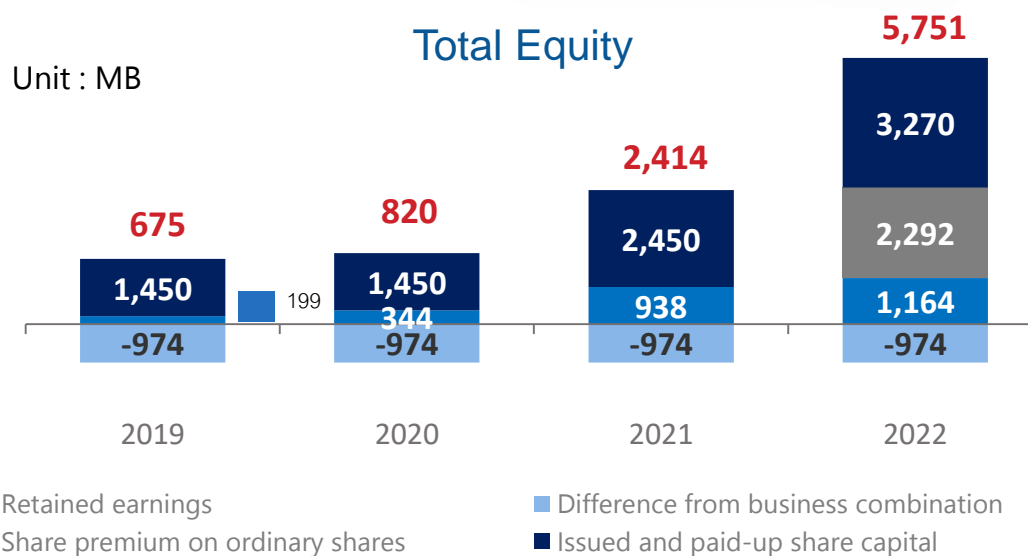
Total Liabilities Structure

Unit : MB



Total Equity

Unit : MB



Remark : 2019 F/S are internal ones that were prepared by management for comparison with 2020 and 2021 due to some new accounting item classification in 2020 and 2021

THANK YOU

ความสุขทุกสิ่งเป็นจริงที่ **ซิงเกอร์**