

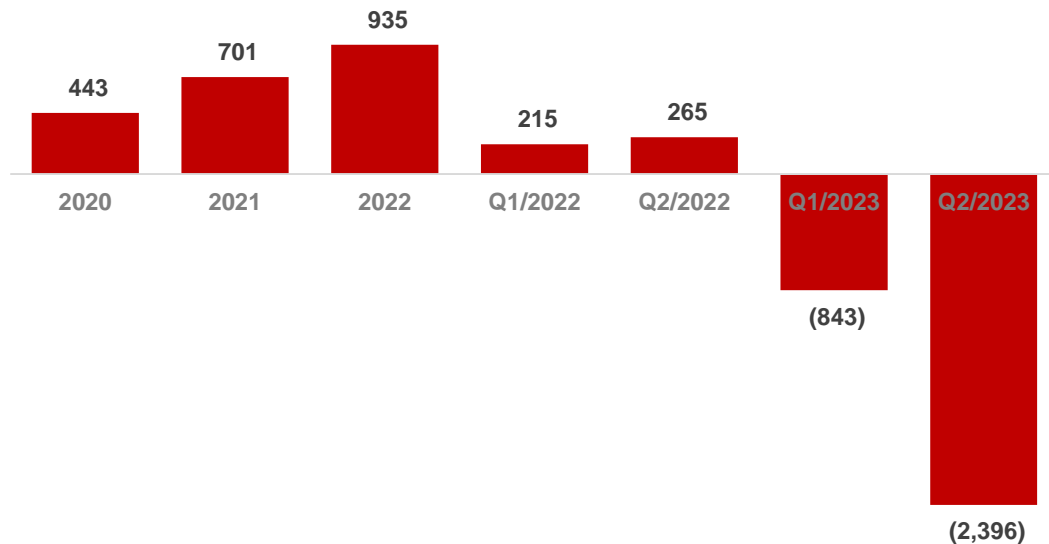


เป็นได้มากกว่าที่คุณคิด

SINGER®

Q2'23

Net Profit Performance

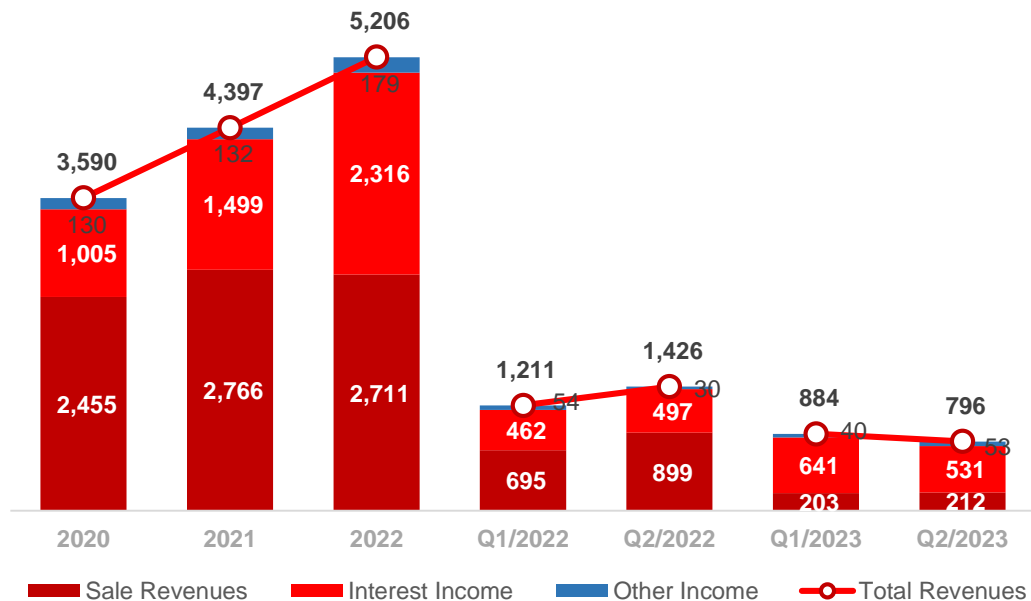


Consolidated Net Loss Q2'23 (2,396) M Baht

- Write-down of declining in value of inventory
- Expected credit loss AR HP & Loans, AR Trade and Others

Q2'23

Revenues Performance



Total Revenue: (Q2'23& Q2'22)

- Total revenues dropped by 630 M Baht or 44%
- Sales dropped by 687 M Baht or 76%
- Interest income still be growth by 34 M Baht or 7%

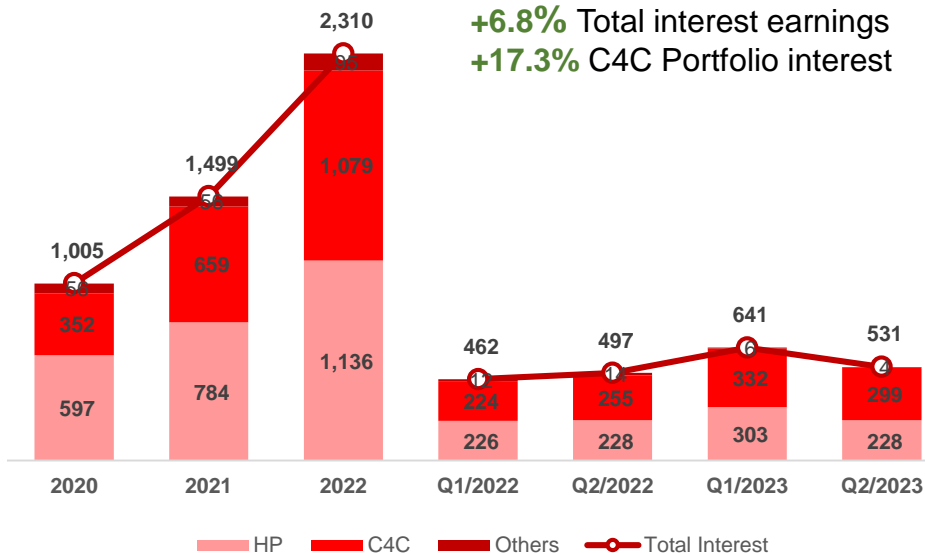
Q2'23

Interest Earnings & Other Revenue

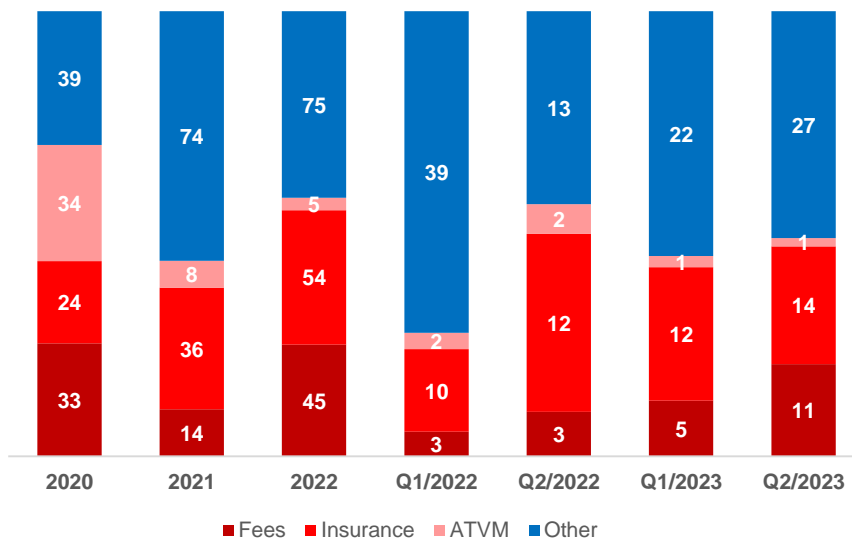
Growth

+6.8% Total interest earnings

+17.3% C4C Portfolio interest

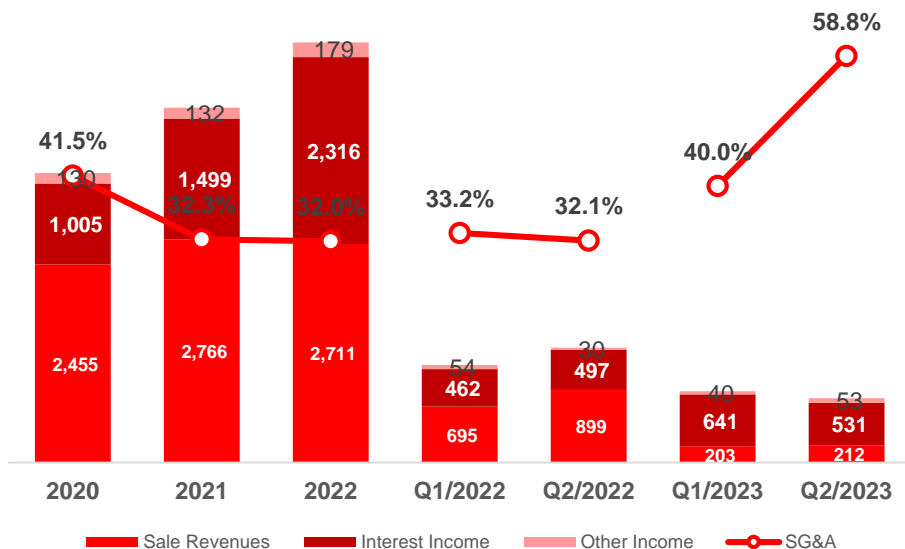


Major other income was insurance commission and others (interest from investment and BRR dividend received)



Q2'23

SG&A Trend

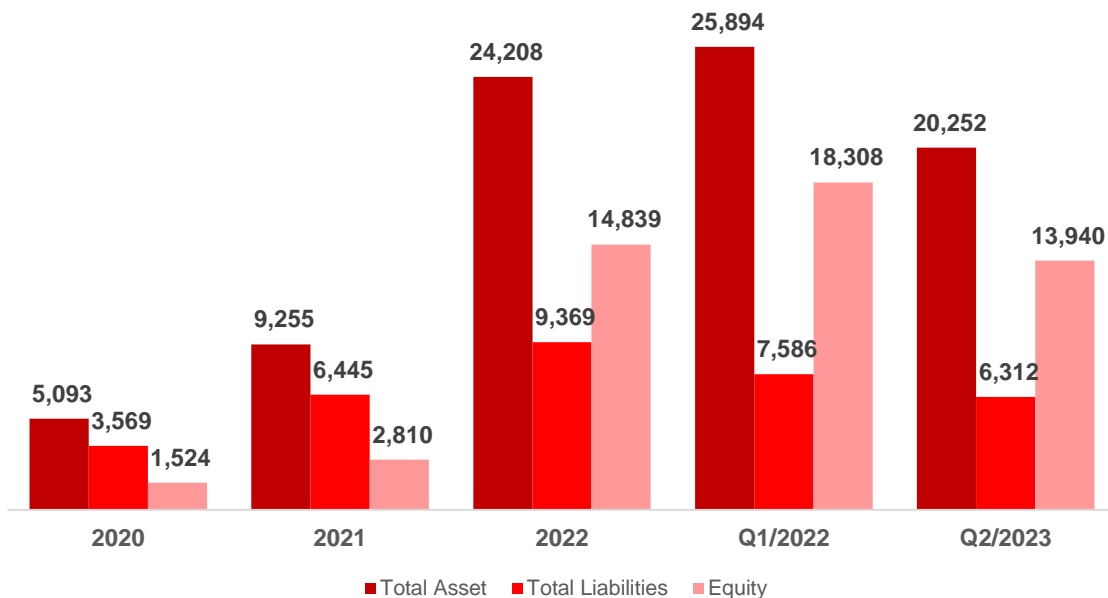


%SG&A to Total Revenue in Q2'23

was higher from revenue reduction and onetime items expenses on impairment assets

Q2'23

Financial Positions



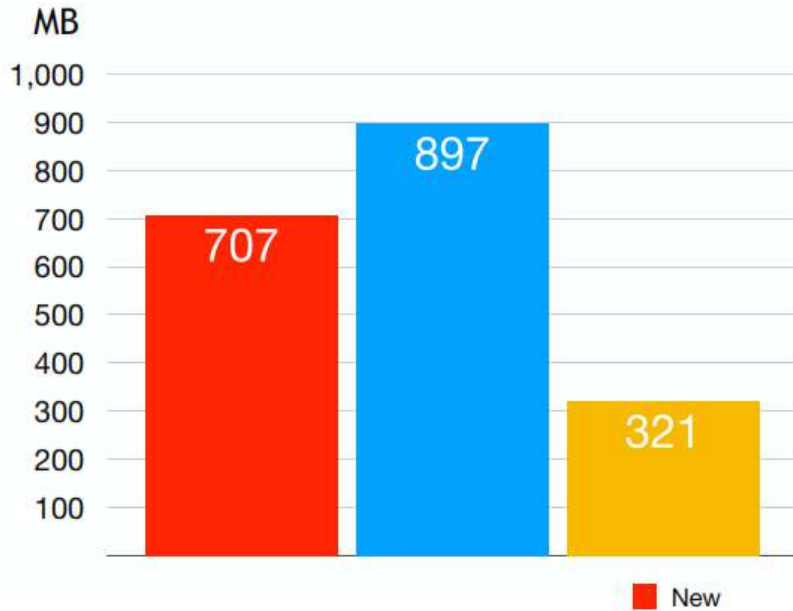
Total assets decreased by 5,642 M Baht or 21.8% (Compared with 31 Dec 22)

- Cash and Cash equivalent was 2,857 M Baht that decreased by 1,782 M Baht or 38.4% from repayment debenture 800 M Baht and expansion AR HP & Loans portfolio
- We had the short-term investment in financial assets 2,301 M Baht that can be converted to cash when the investment due (Due in Aug 23).
- Then, total Cash and Cash equivalent plus short-term investment in financial assets was 5,158 M Baht that was more liquidity to support repayment debt in the future.
- AR HP & Loans (net) decreased by 2,599.3 M Baht or - 18.1% from mix between new loans, more ECL and written off AR.
- Inventory dropped 917 M Baht from year end from written down of declining in value of inventory. There was significant declining in selling price of second-hand inventories and obsolescence and damage.

Shareholders' equity decreased from loss for the period.

Reduce impact from fixed asset and grading inventory

Inventory Q1



Inventory Q2







Clearance Sale

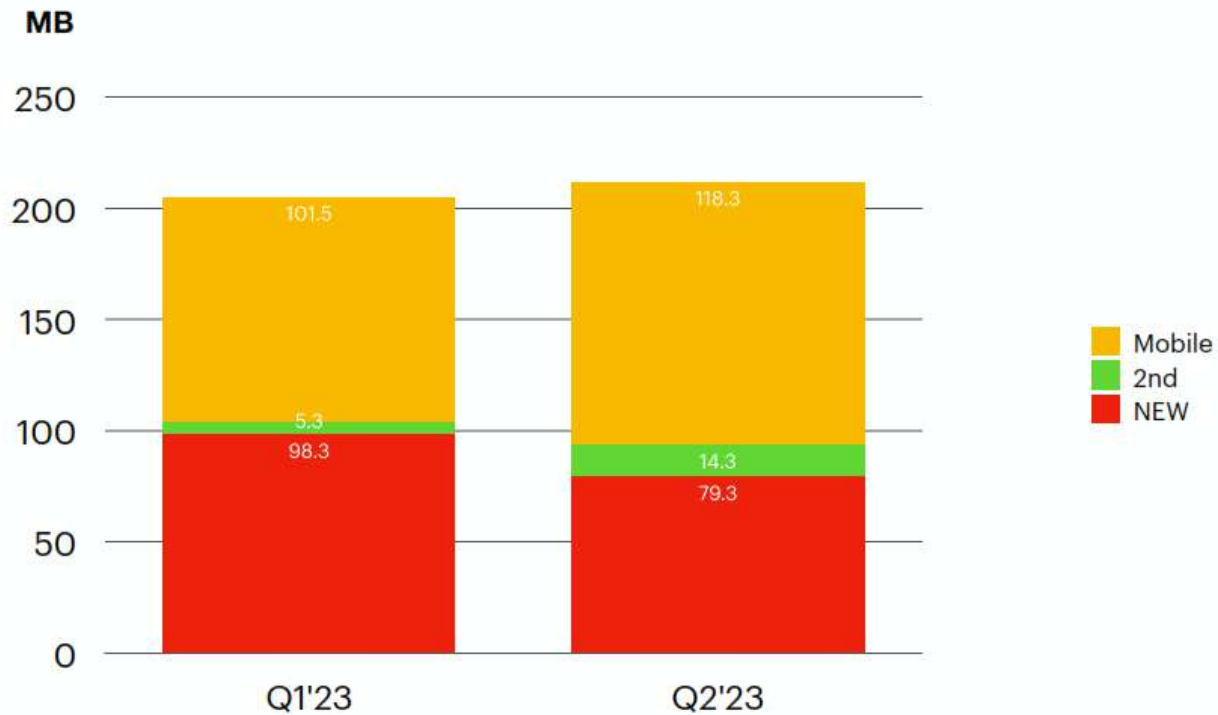




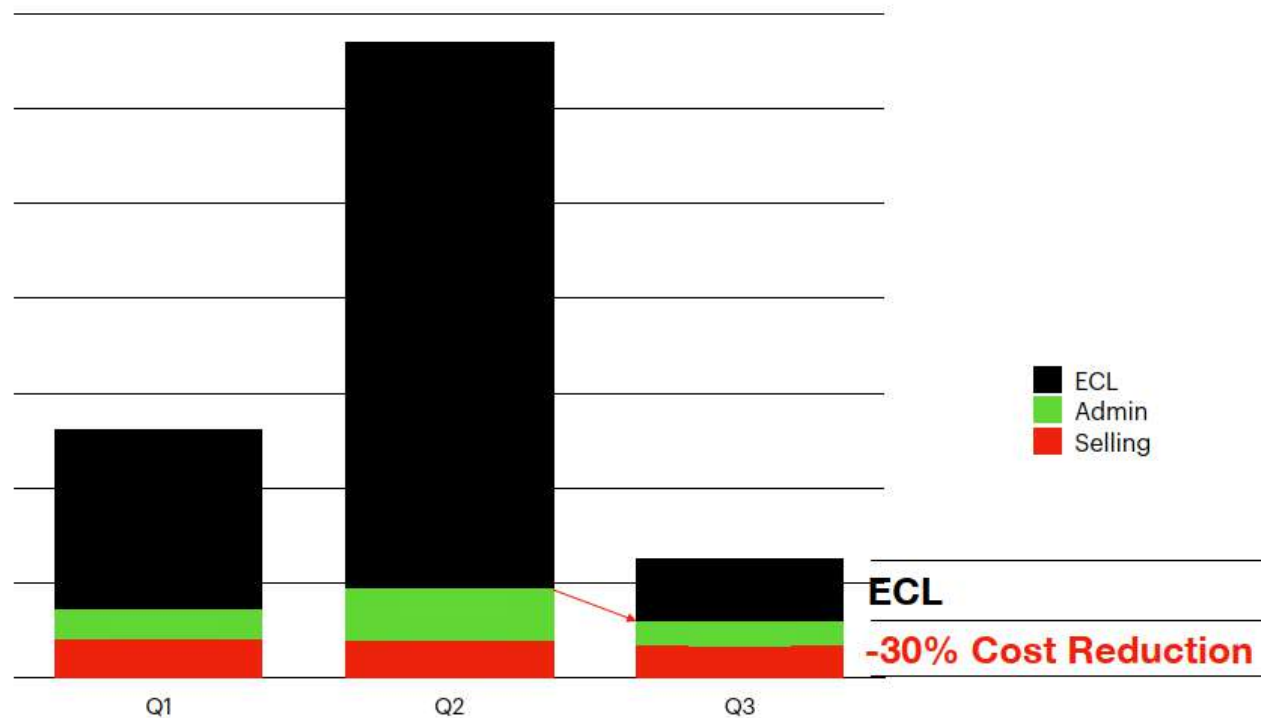
PVM Project

	June	61 Units
	July	162 Units
	Q3 2023	500 Units
	Q4 2023	1,000 Units

Sale Revenue by Products



Reduce Cost, No one time expenses



THE NEW
SINGER®

In 2nd Half

NEW BUSINESS

HIRE PURCHASE BY SINGER

Increase main product sale
& Improve collection

RETAIL BUSINESS

Generate Revenue from
Small Application and Smartphone

SMEs Loan

Opportunity for SINGER products to
Grocery, Shabu-BBQ Restaurant

Switch-off Program
Lower NPL, increase
Approve rate



SINGER VAN

30 vans will be ready in Q3'23



NEW
BUSINESS

SINGER

Hire Purchase by SINGER

Difference Segment with SGC - No NCB Check

Process with technology

E-KYC



Approve



Collect



NEW
BUSINESS

SINGER

Retail Shop

100

Shops Renovation in 2H 2023



Competitive Retail Cash Price



Opportunity for
Small App



New Segment for Mobile
Credit Card/Non Bank

NEW
BUSINESS

SINGER

30

SINGER Vans in Q3

New Channel
Carry SINGER Products
Fast lane Approval

SINGER

X



NEW
BUSINESS

SINGER



SMEs loan

Expand to new target, SMEs
Opportunity for SINGER main products

วงเงินสูงสุด **5,000,000**

อยากเปิดร้าน นึกถึงซิงเกอร์



**สร้างรายได้
เริ่มต้นธุรกิจ**

จะเปิดร้านค้าหรือร้านหมูกระทะ:
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NEW
BUSINESS

SINGER

SINGER for SMEs/Business



NEW
BUSINESS

SINGER

Introducing
Switch-off Program
For SINGER Products

SAMSUNG
Finance+

Now Available at SINGER

Switch-off Program

Lower NPL
increase Approve rate



Cost Reduction -30%

increasing Sale Revenue

More Profitability in Q3