



บริษัท
ราชธานีลีสซิ่ง จำกัด (มหาชน)
RATCHTHANI LEASING PUBLIC COMPANY LIMITED

THANI

Performance Q2/2024



TRIS A-
RATING



SET AA
ESG Ratings 2023



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ราชธานีลีสซิ่ง จำกัด (มหาชน)**
RATCHTHANI LEASING PUBLIC COMPANY LIMITED



K.Kovit Rongwattanasophon
Managing Director
Chairman of Executive committee
K.Unchan Srisom
Senior Vice President of Accounting

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Performance Q2/2024





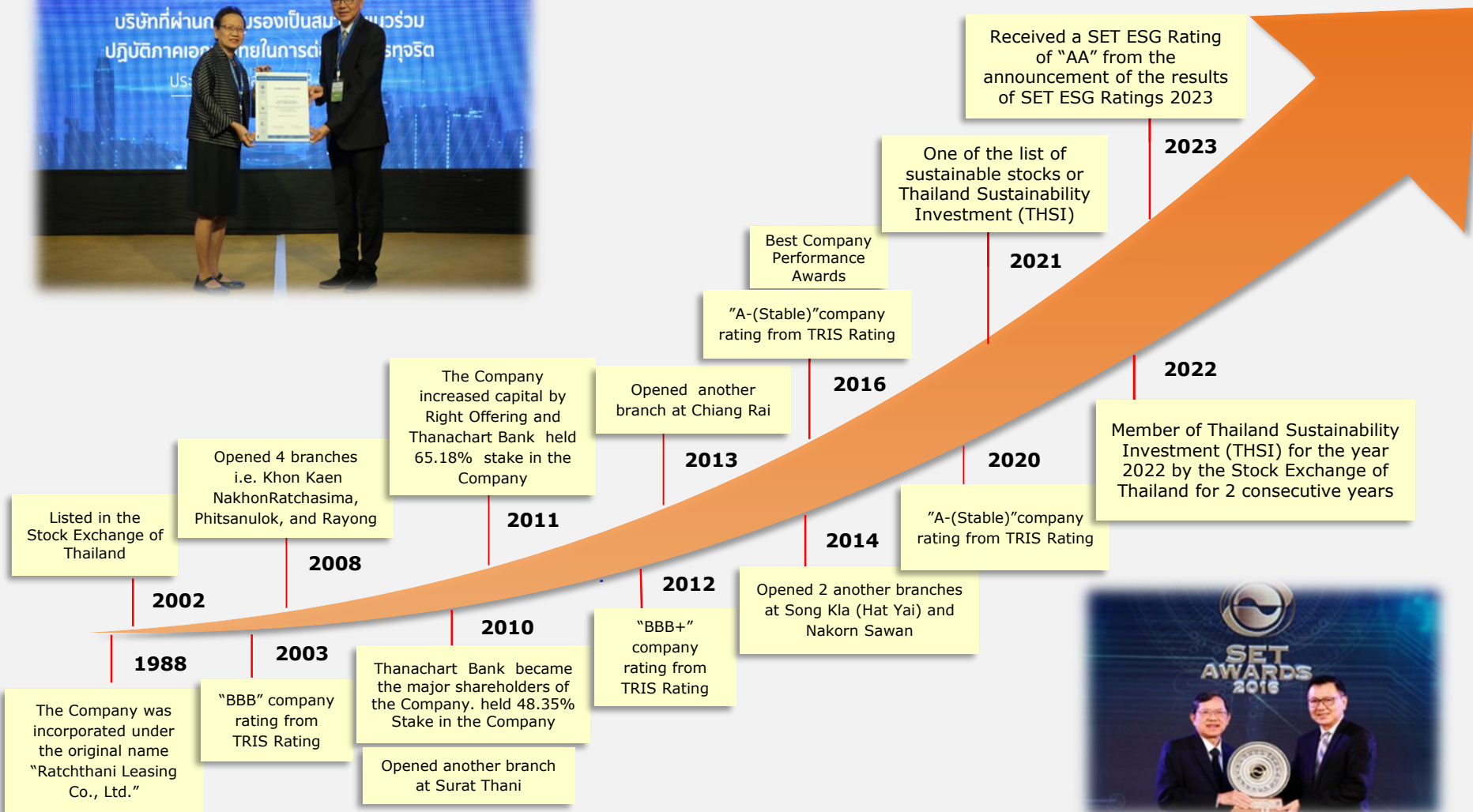
Company Executive Summary



Key Development

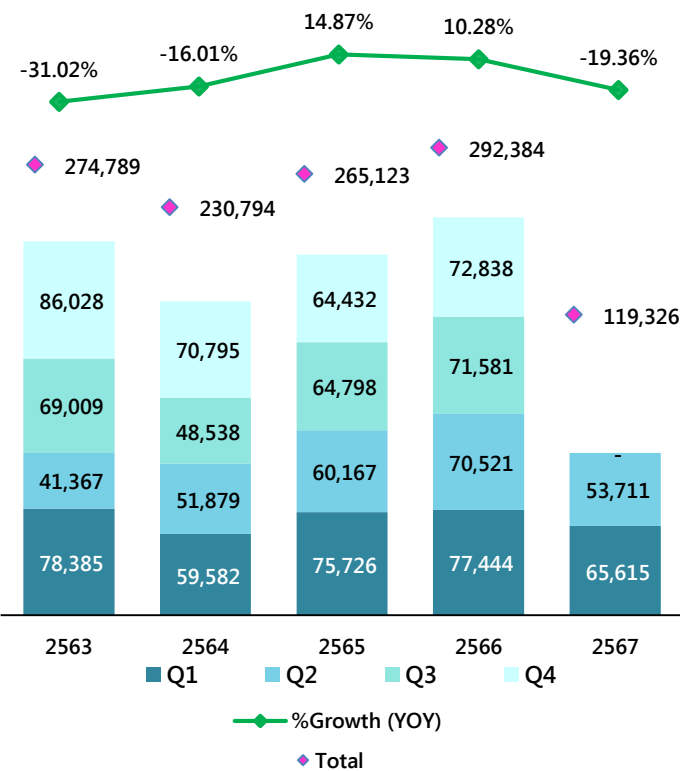


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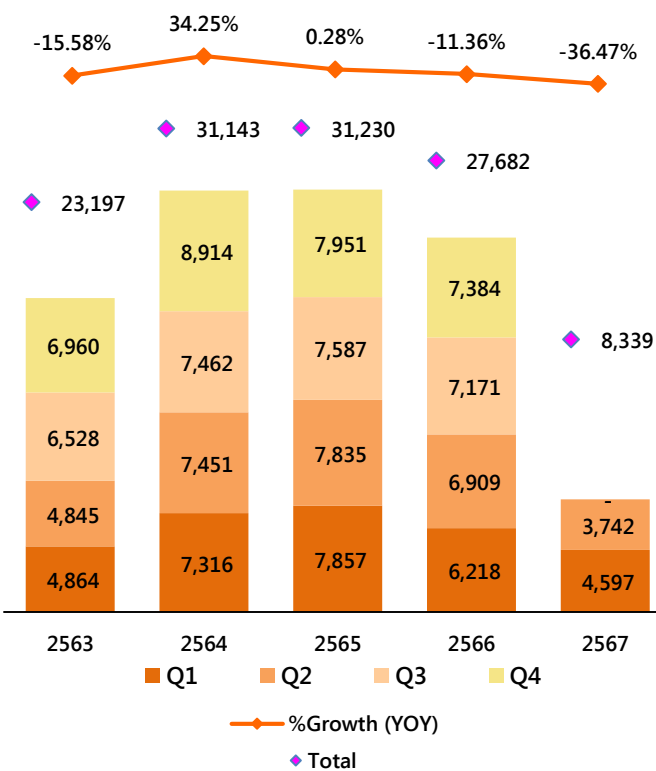




Passenger Car Sales Record



Truck Sales Record



Hire Purchase Breakdown (%)



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Truck (70%)

New Truck (71%)



Used Truck (29%)



Luxury Cars (23%)

Super Car



Hi-End Car



Motorcycle (2%)

Big Bike



Taxi (1%)

Taxi



Other (4%)



Passenger Car



Pick-Up



Tractor



Bus



Q2/2024 Performance



ราชนานลีสซิ่ง
Ratchathan Leasing
RATCHATHAN LEASING

Business Plan 2024



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TARGET	Budget 2024	Actual 6M2024
New Drawdown	20,000MB	8,754 MB
Ending Port Receivables	Approx. 50,000 MB	49,486 MB
NPL Ratio	< 3.20%	3.41%
Credit Cost	< 1.70%	1.69%
DE Ratio	< 4.00	2.96

Profit and Loss



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Unit : Million Baht	2Q24	1Q24	%QoQ	2Q23	%YoY	1H23	1H24	%YoY
Interest Income	846.91	884.77	(4.28)	920.48	(7.99)	1,830.88	1,731.68	(5.73)
Interest Expenses	308.33	315.99	(2.42)	287.26	7.33	549.09	624.31	12.05
Net interest income	538.59	568.78	(5.31)	633.22	(14.94)	1,281.79	1,107.37	(15.75)
Non-interest income	226.66	226.55	0.05	222.26	1.98	502.90	453.21	(10.97)
Total Income	765.25	795.33	(3.78)	855.48	(10.55)	1,784.69	1,560.58	(14.36)
Non-interest expenses	166.45	186.84	(10.91)	176.46	(5.67)	353.52	353.28	(0.07)
Profit before ECL	598.80	608.49	(1.59)	679.02	(11.81)	1,431.17	1,207.30	(18.54)
ECL	262.56	176.99	48.34	140.28	87.17	322.13	439.55	26.71
Profit before Income tax	336.25	431.50	(22.07)	538.74	(37.59)	1,109.05	767.75	(44.45)
Income tax	81.71	88.31	(7.46)	113.68	(28.12)	233.75	170.02	(37.48)
Net profit	254.54	343.19	(25.83)	425.06	(40.12)	875.30	597.73	(46.44)

Key Ratio



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Key Financial RATIO	FY2021	FY2022	FY2023	6M2023	6M2024
ROE	15.27%	14.65%	10.28%	14.33%	9.32%
ROA	3.50%	3.40%	2.36%	3.21%	2.24%
D/E Ratio	3.26	3.36	3.36	3.58	2.96
Net Profit Margin	40.44%	39.45%	27.99%	37.51%	27.36%
Yield	7.04%	6.83%	6.81%	6.77%	6.64%
COF	2.49%	2.40%	2.85%	2.66%	3.16%
Spread	4.55%	4.43%	3.96%	4.11%	3.48%
Cost to Income Ratio	17.64%	21.99%	21.50%	19.81%	22.64%
Credit cost	1.20%	1.08%	1.95%	1.19%	1.69%
Coverage Ratio	79.71%	115.70%	97.21%	102.50%	92.46%
NPL Ratio	3.77%	2.52%	3.19%	2.66%	3.41%
Loan Growth	2.49%	8.75%	0.54%	3.29%	(5.53)%

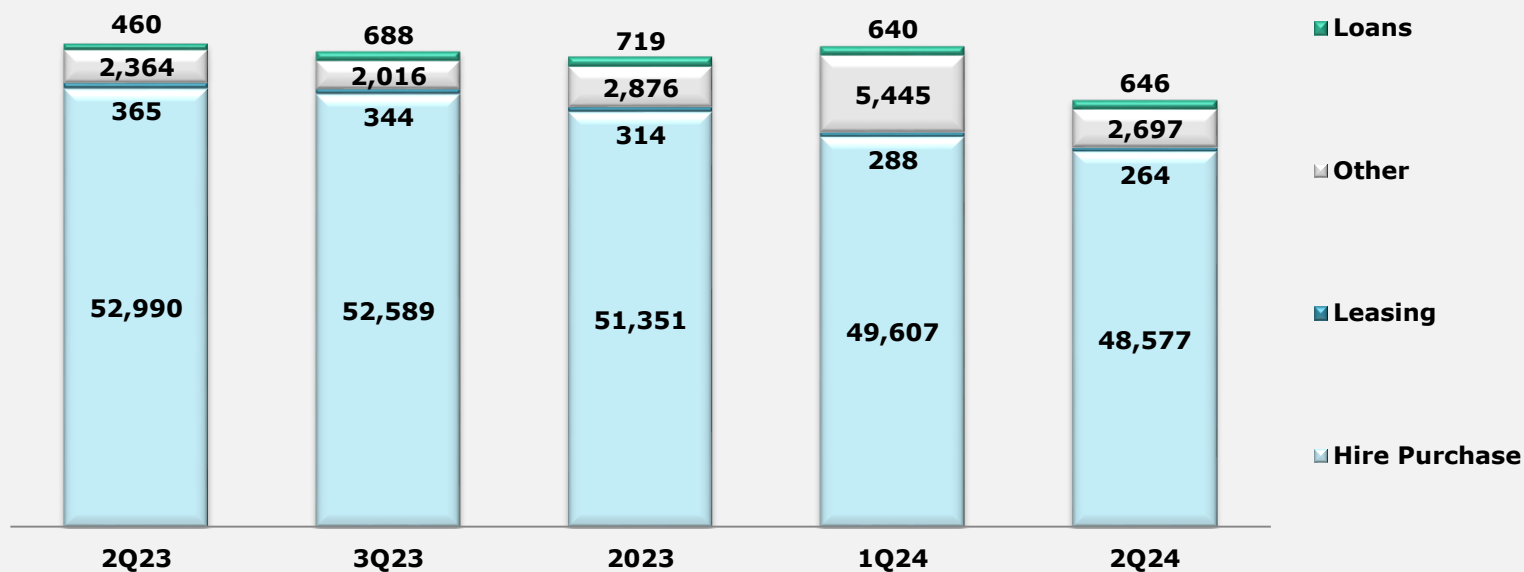
Assets



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Unit : MB

(6.8) (5.6)
QoQ YoY



Unit : Million Baht	2Q24	1Q24	%QoQ	2023	%YoY
Hire Purchase	48,577	49,607	(2.1)	51,351	(5.4)
Leasing	264	288	(8.3)	314	(15.9)
Loans	646	640	0.9	719	(10.2)
Other	2,697	5,445	(50.5)	2,876	(6.2)
TOTAL Assets:	52,183	55,981	(6.8)	55,260	(5.6)

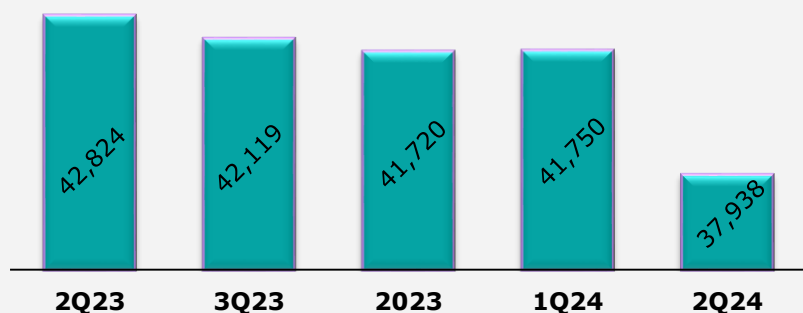
Liabilities



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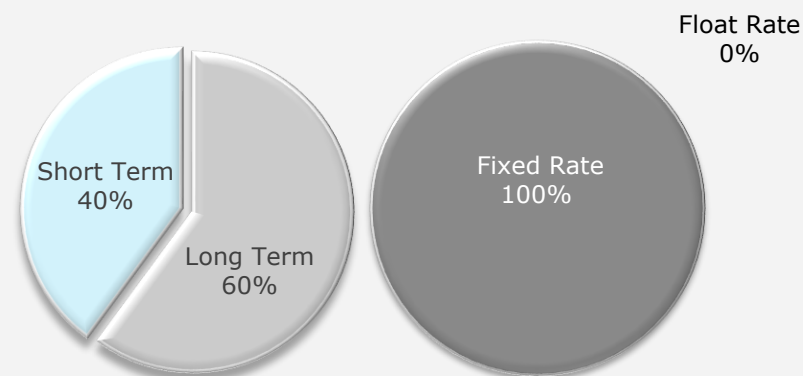
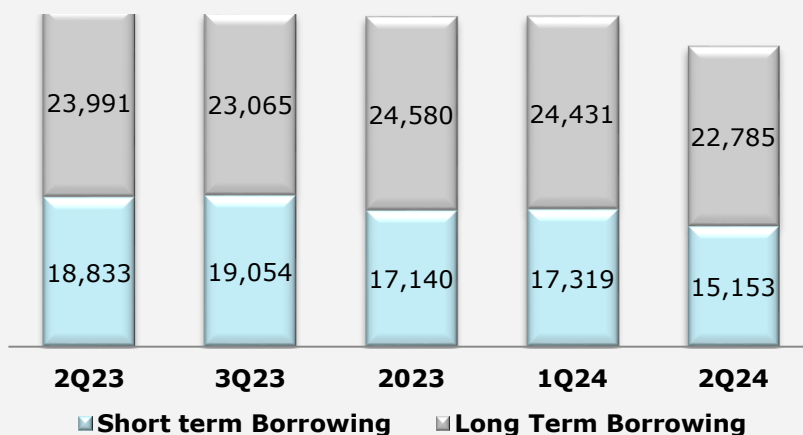
Borrowing

Unit : MB (9.1) (9.1)
QoQ YoY



Borrowings Breakdown

Unit : MB



Unit : Million Baht	2Q24	1Q24	%QoQ	2023	%YoY
Short Term	15,153	17,319	(12.5)	17,140	(11.6)
Long Term	22,785	24,431	(6.7)	24,580	(7.3)
TOTAL Liabilities:	37,938	41,750	(9.1)	41,720	(9.1)

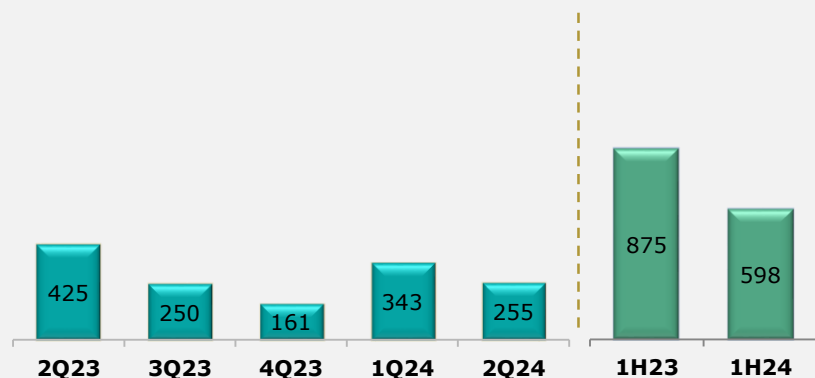
Profitability & Total Income



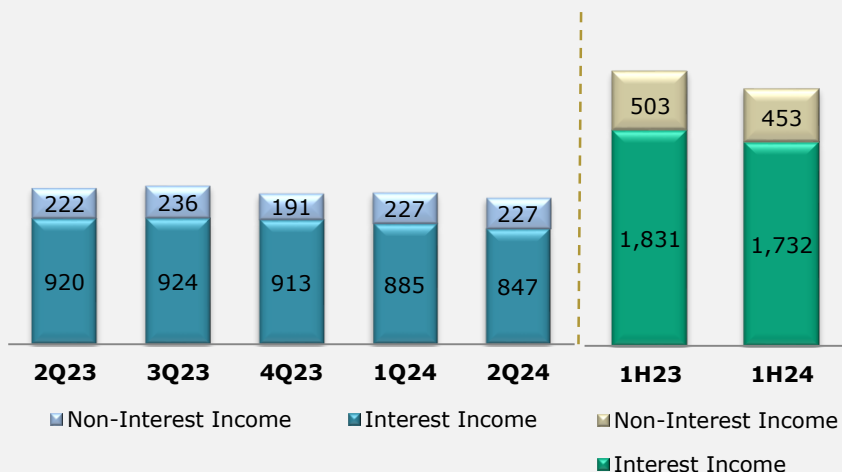
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Net Profit

Unit : MB

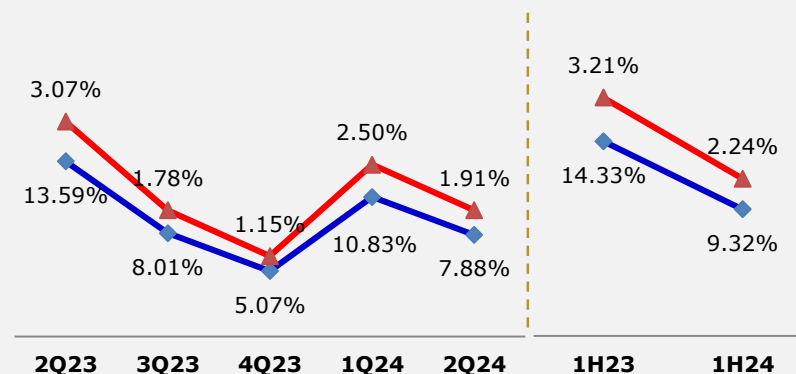


Total Income



ROA and ROE

ROE ROA



Unit : Million Baht	2Q24	1Q24	%QoQ	2Q23	%YoY
Net profit	255	343	(25.7)	425	(40.0)
Interest Income	847	885	(4.3)	920	(7.9)
Non-Interest Income	227	227	0.0	222	2.3
Total Income:	1,074	1,112	(3.4)	1,142	(6.0)

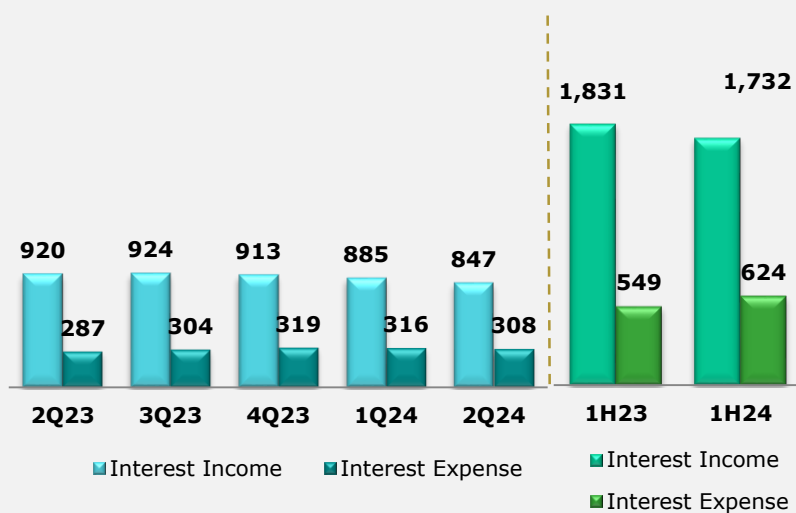
Interest Income & Expenses



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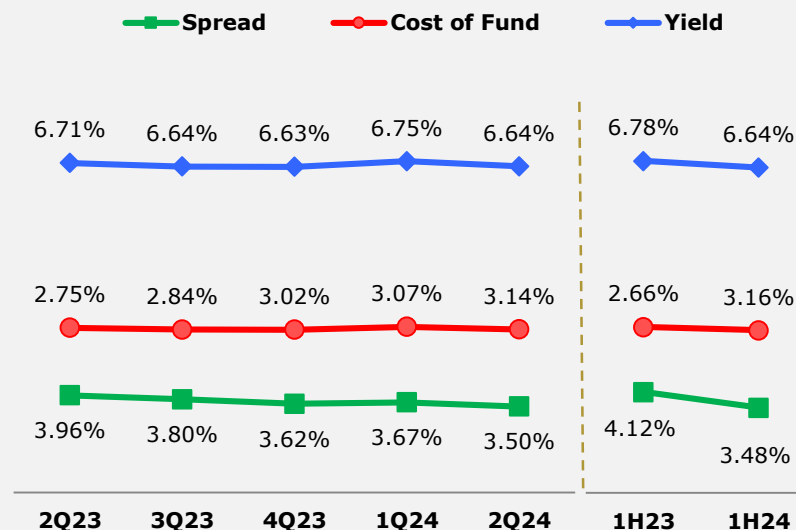
Interest Income and Interest Expenses

Unit : MB



Unit : Million Baht	2Q24	1Q24	%QoQ	2Q23	%YoY
Interest Income	847	885	(-4.3)	920	(7.9)
Interest Expense	308	316	(-2.5)	287	7.3

Yield, Cost of Fund, and Spread



Operating Expenses



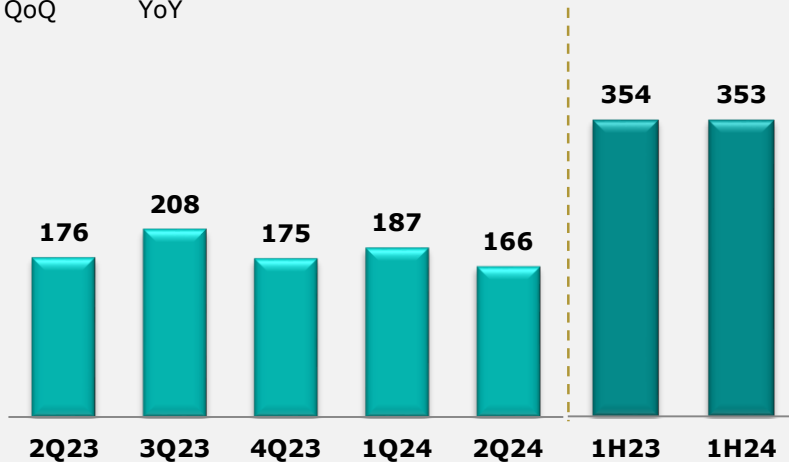
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Operating Expenses

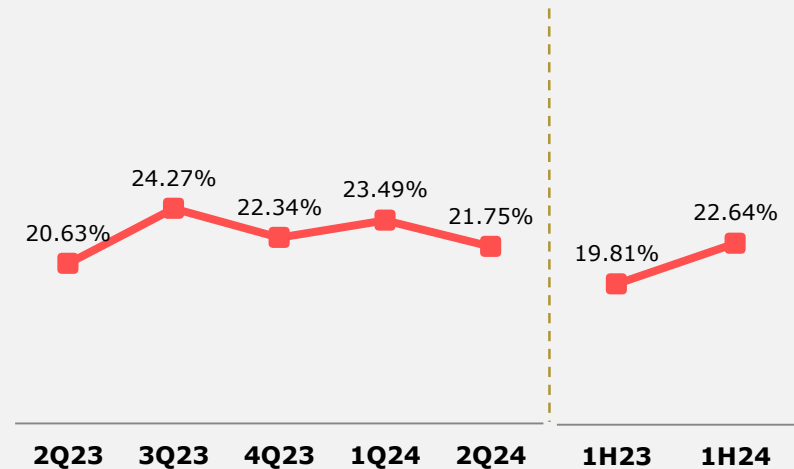
Unit : MB

(11.2)
QoQ

(5.7)
YoY



Cost to Income Ratio



Unit : Million Baht	2Q24	1Q24	%QoQ	2Q23	%YoY
Operating Expense	166	187	(11.2)	176	(5.7)

Expected Credit Loss

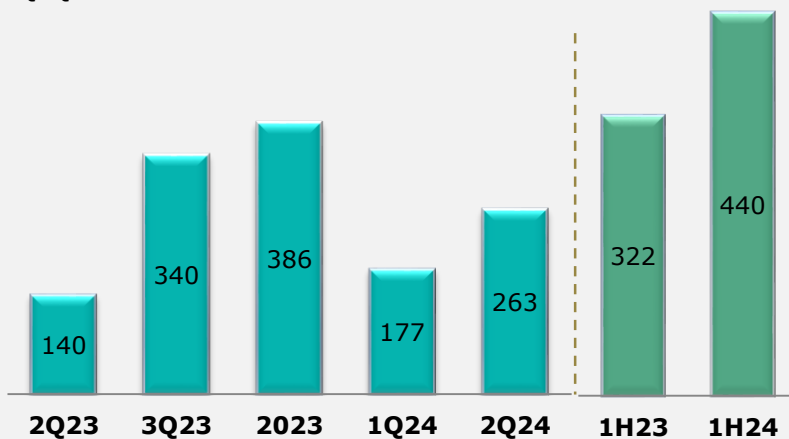


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ECL

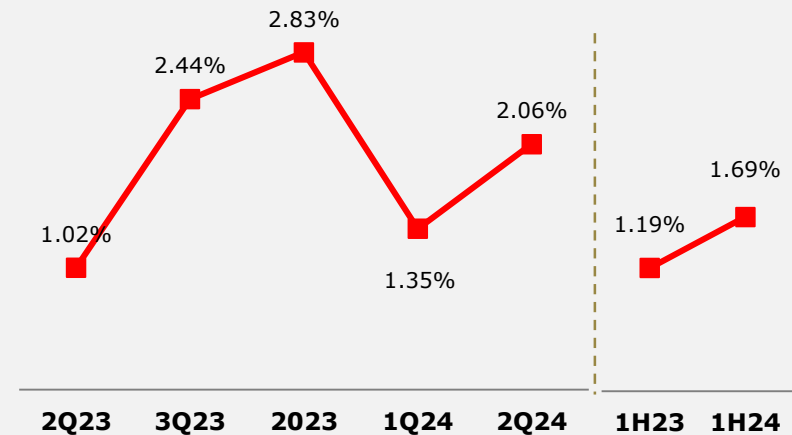
Unit : MB

+48.6
QoQ
(31.9)
YoY



Credit Cost

—■— Credit Cost



Unit : Million Baht	2Q24	1Q24	%QoQ	2023	%YoY
ECL	263	177	48.6	386	(31.9)

NPLs and Allowance for ECL

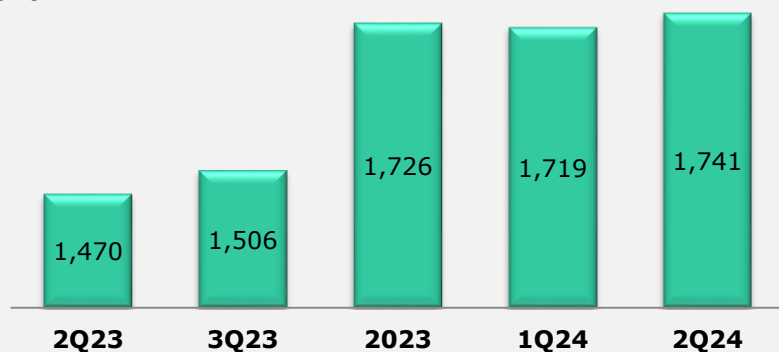


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NPL

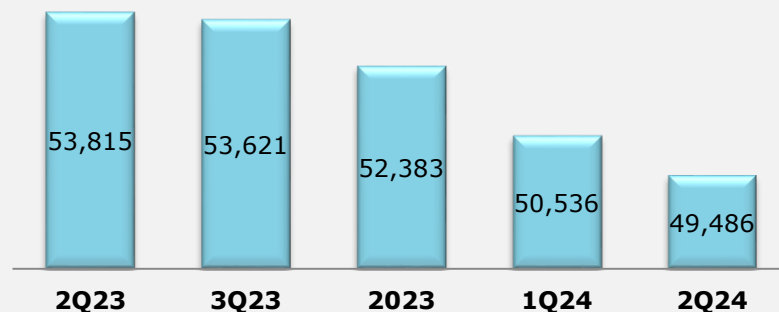
Unit : MB

+1.3
QoQ +0.9
YoY



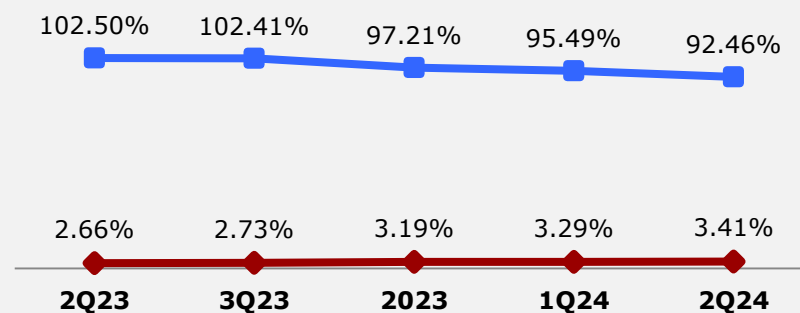
Total Loans

(2.1)
QoQ (5.5)
YoY



NPL Ratio and Coverage Ratio

◆ NPL Ratio ◆ Coverage Ratio



Unit : Million Baht	2Q24	1Q24	%QoQ	2023	%YoY
NPL	1,741	1,719	1.3	1,726	0.9
Total Loans	49,486	50,536	(2.1)	52,383	(5.5)



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THANK YOU

