



AMANAHA Leasing



บริษัท ไม่นับนโยบายประกอบธุรกิจหรือ
ให้สินเชื่อแก่ผู้ที่ประกอบธุรกิจ
ที่ผิดต่อหลักจริยธรรม

www.amanah.co.th

อะมานะห์
เงินด่วน
ช่วยคุณผ่อนคลายการเงิน



ไม่เช็คเครดิตบูโร
วงเงินสูง
อนุมัติง่าย
ได้เงินไว

สินเชื่อจำนำทะเบียนรถ โอนย้ายไฟแนนซ์ ซื้อขาย


AMANAHA
Leasing

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(Started 1 July 2015)

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Background



Background

1992

(2535)

- Incorporated under the Name “Trimitsamphat Co., Ltd” to operate Auto Hire-purchase and Leasing Businesses. Later on, the name was changed to “Nava Leasing Co., Ltd”

1995

(2538)

- Converted in to Public Company, while having Nava Finance and Securities Public Company Limited, and Thai Military Bank Public Company Limited as the major Shareholders.

2001

(2544)

- Get listed in the Stock Exchange of Thailand (SET) under the symbolic name “NVL”.

2010

(2553)

- Islamic Bank of Thailand (IBANK) acquired 49% of stocks through capital increase and tender offer, and the company’s name was changed to “Amanah Leasing Public Company Limited” (AMANAH)

July
2015

(2558)

(Major
Event)

- Board of Directors was restructured.
- Board of Directors approved the new Business Plan. According to the new business plan, AMANAH ceased to conduct low yield financing (new car's hire-purchase, auto-floor plan financing, and financing to corporations). AMANAH's new business direction was to conduct retails and high yield financing : used car hire- purchase, targeting to retail customers (called “ Auto to Money, ATM” product).
- 39 new branches were opened to add up to 7 existing branches, resulting in 46 branches in total to support retail financing.
(now 41 existing branches)



คุณไพบูลย์ ศิริพานุเสถียร
รองประธานกรรมการ
Mr. Phaiboon Siripanoosation
Vice Chairman



พลเอกณัฐพิงษ์ เมื่อกสกันธิ
ประธานกรรมการ
กรรมการอิสระ
General Natthipong Pueksakorn
Chairman
Independent Director



คุณสุวรรณา พิมพ์กร
กรรมการ
และรักษาการกรรมการผู้จัดการ
Mrs. Suwanna Pimphakorn
Director
and Acting Managing Director



ดร.นันทพล พงษ์ไพบูลย์
กรรมการ
Dr. Nantaphol Pongspaibool
Director



คุณธีระพันธุ์ เพ็ชรสุวรรณ
กรรมการอิสระ
Mr. Theerapun Petchsuwan
Independent Director



คุณมนต์ชัย รัตนเสถียร
กรรมการ
Mr. Montchai Ratanastien
Director



คุณชาตรี โชไชย
กรรมการอิสระ
Mr. Chatree Chochai
Independent Director



คุณศันสนีย์ เมธิสริยพงศ์
กรรมการ
Ms. Sunsanee Methisariyapong
Director



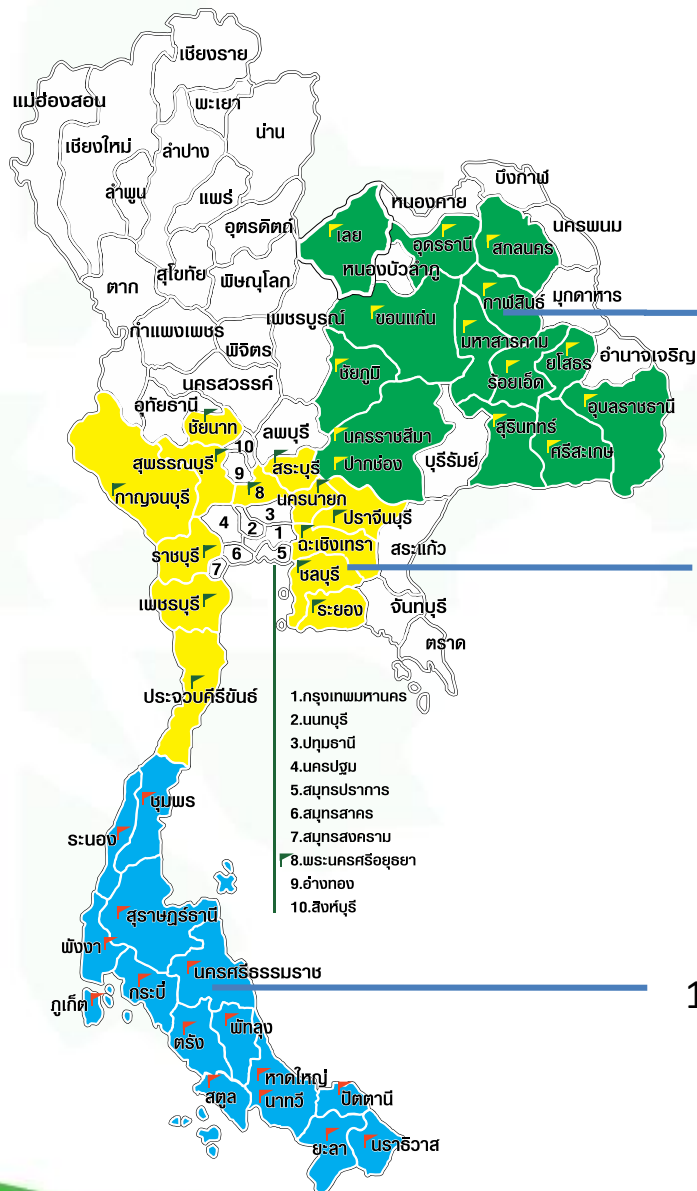
คุณสุรศักดิ์ พันธสหายเชื้อ
กรรมการ
Mr. Surasak Phansaichua
Director



คุณวิสุทธิ์ บริบูรณ์
กรรมการ
Mr. Vissuit Boreriboon
Director

Background

Current Branches and AEs



Northeast:
14 branches

Central & East & West :
13 branches

South:
14 branches

Branches

Old	7
Added: new	<u>34</u>
Total	<u>41</u>

Active Amanah Express/ AE
as of 31 Oct 2017 = **411 AEs**

Branch Model



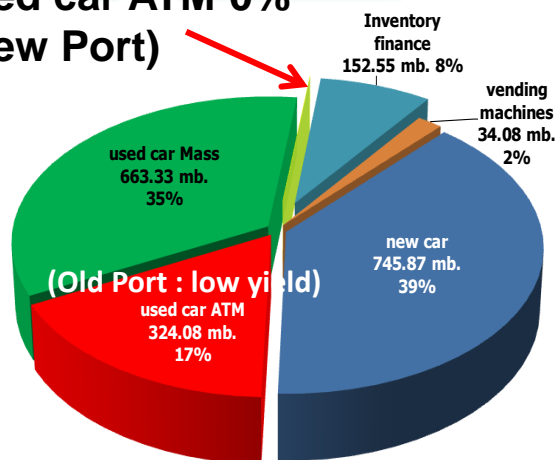
New Business Plan/Direction
(Implemented 1 July 2015 (2558))



Business Plan/Direction

**As at Q2/2015
(Before new business direction)**

**Used car ATM 0%
(New Port)**

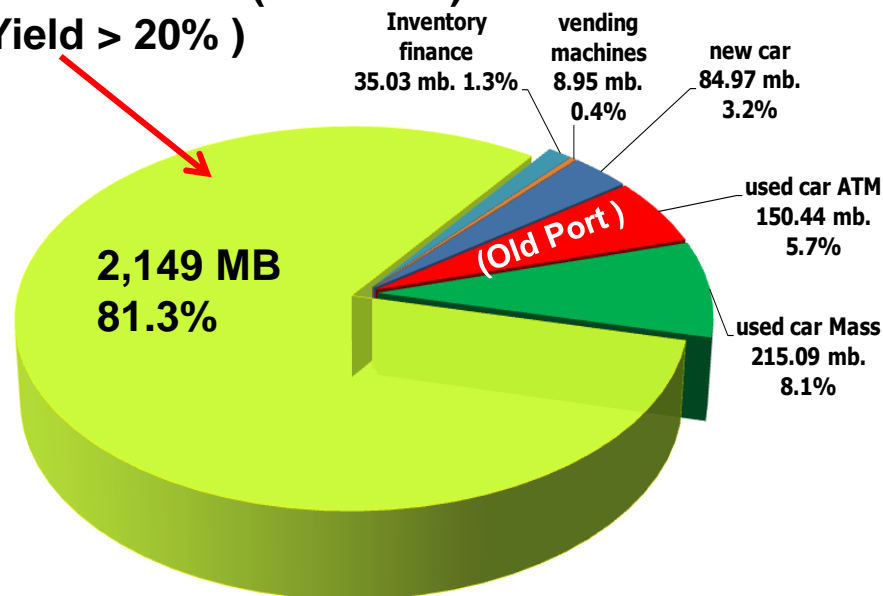


Total port = 1,920 MB

**Average total port yield approximately
10-11%**

**Presently, As at Q3/2017
(After new business direction)**

**Used car ATM (New Port)
(Yield > 20%)**



Total port = 2,643 MB

**Average total port yield approximately
16.5%**

Note: used car Mass consists of fleet , Car-Tent , van, public bus, & public pickup

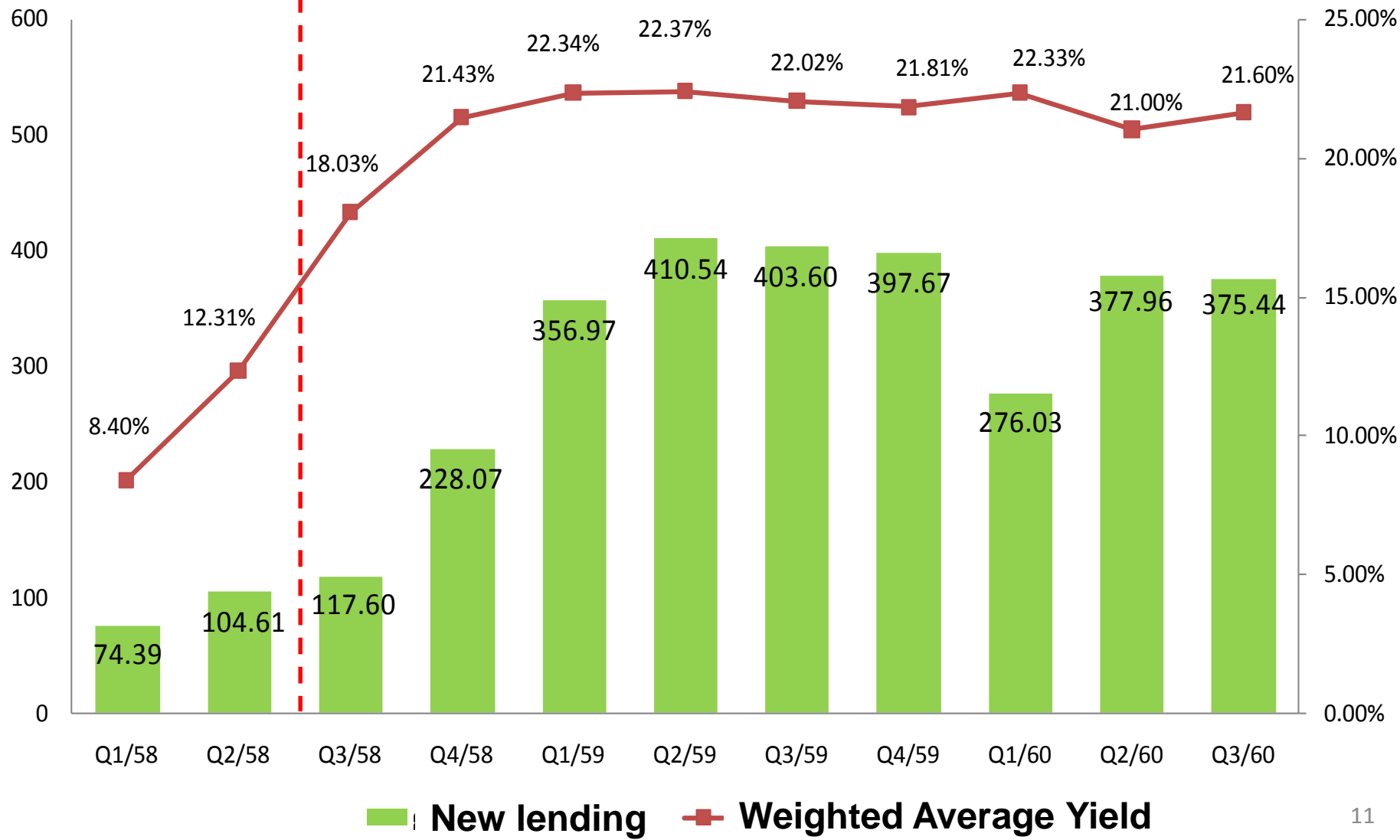
New Business Plan/Direction

New Lending, and Lending Yield: before June 2015 VS after June 2015

Unit in MB

Before June 2015

After June 2015



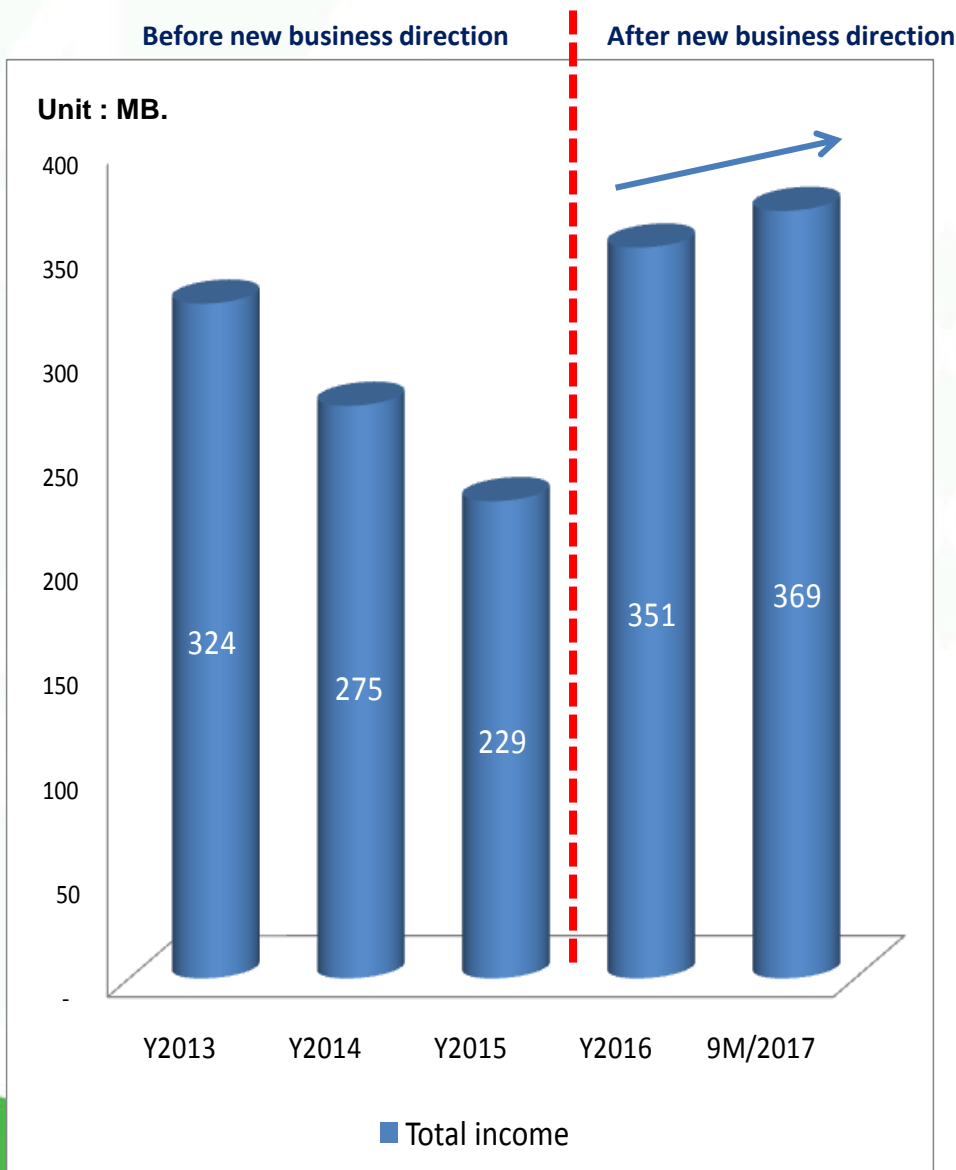
A Shift in product mix

	Actual	Actual	Target	Yield
	Jun-2015	Sep-2017	Dec-2018	
Vending machines	2%	0.5%	0%	20%
Inventory finance	7%	1%	1%	9%
Used car (Old Portfolio)	53%	14%	7%	12%
New car	38%	3.5%	2%	8%
Used car (New portfolio - High yield)	0%	81%	90%	22%
	100%	100%	100%	

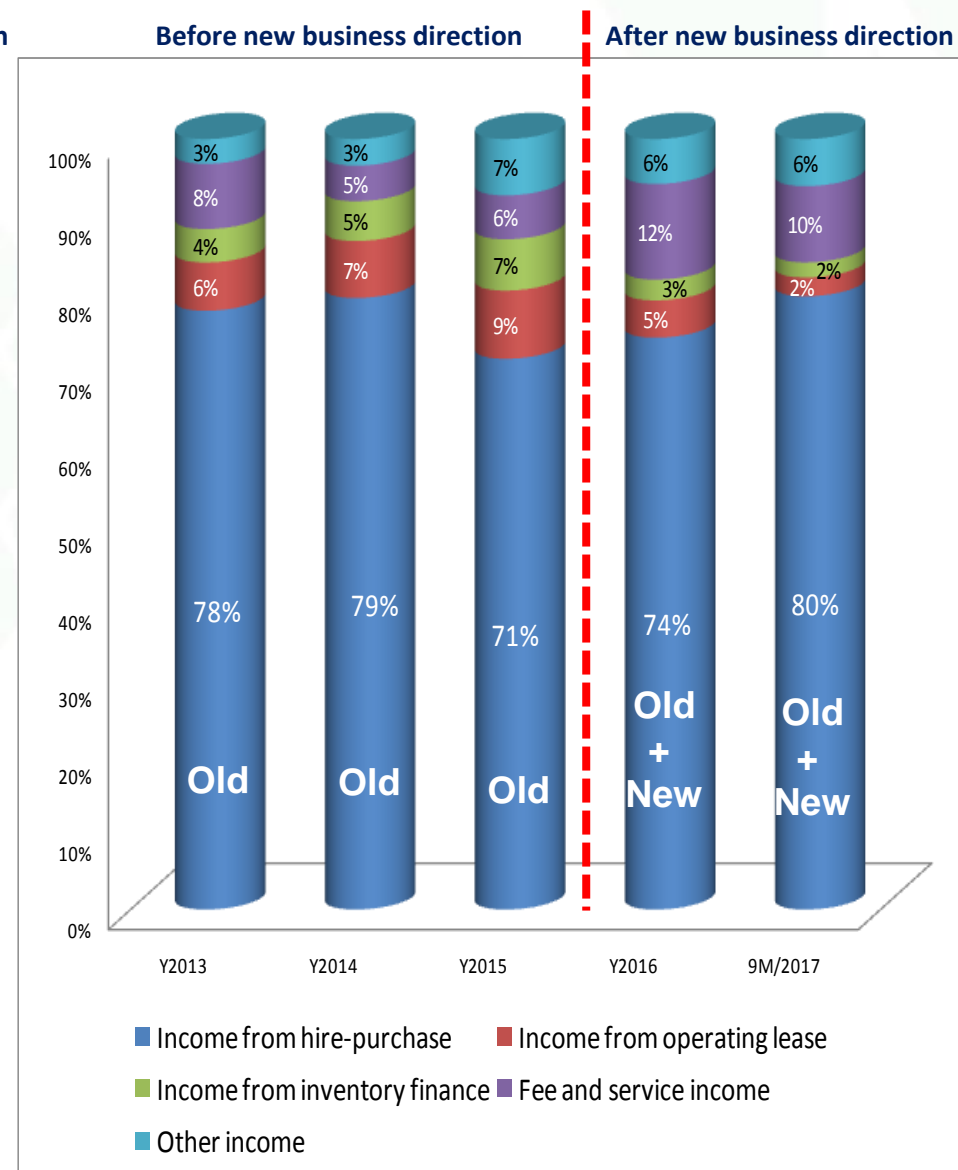
Financial Figures

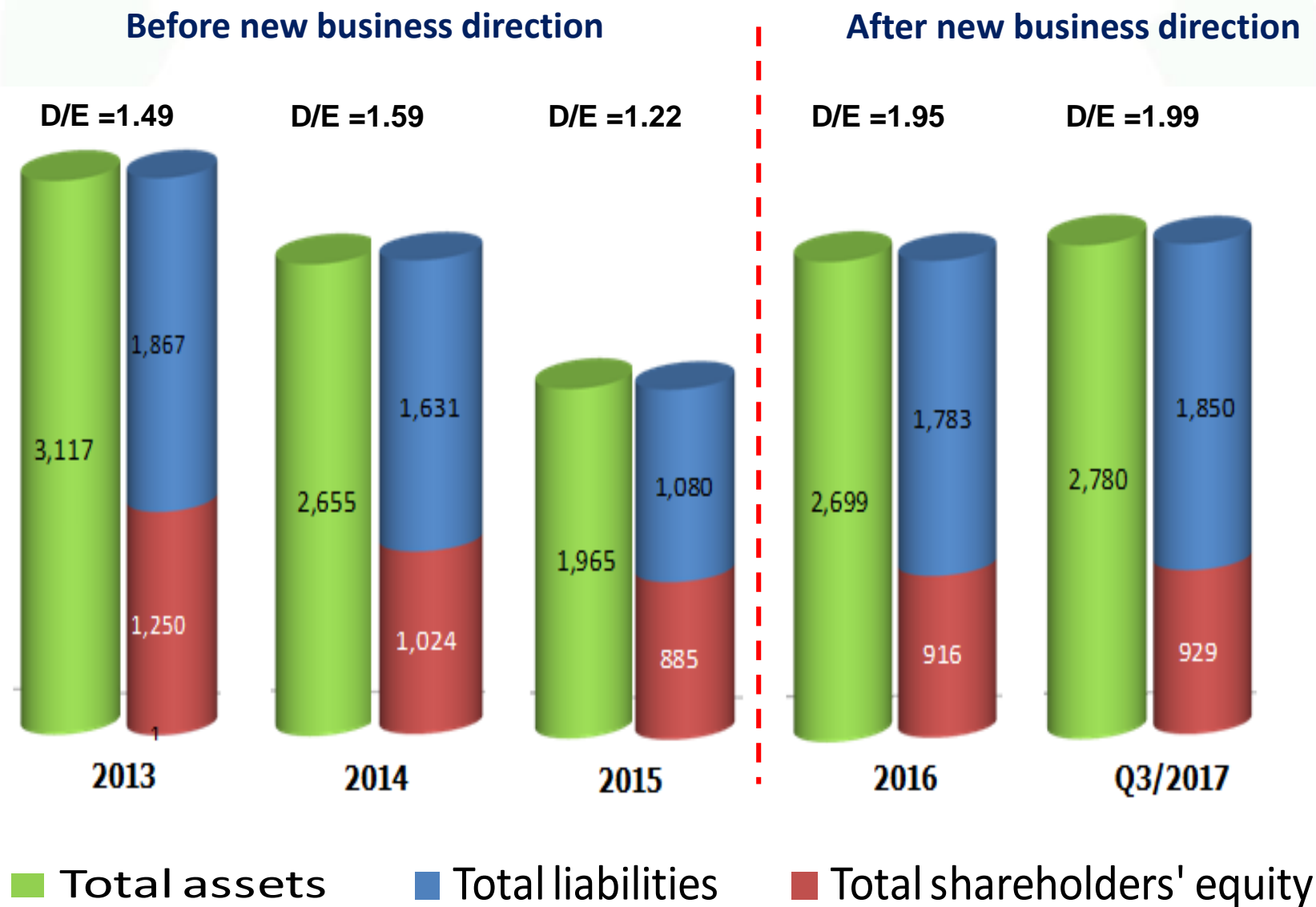


Total Revenue (MB)



Revenues : broken down by types





Financial Figures

Statement of Income 2013 – Q3/2017

Actual
Yield
11.52%

Actual
Yield
12.5%

Actual
Yield
16.54%

unit in million THB

Before new business direction

After new business direction

Continuing operations	Y2013	Y2014	Y2015	Q1/2016	Q2/2016	Q3/2016	Q4/2016	Y2016	Q1/2017	Q2/2017	Q3/2017	9M/2017
Income from hire-purchase	252.00	218.43	163.97	48.20	59.93	74.23	78.35	260.70	92.47	95.56	105.59	293.62
Income from finance lease	0.060	0.002	0.004	0.003	0.004	0.003	0.00	0.01	0.01	-	-	-
Income from operating lease	20.33	20.37	20.31	5.01	4.47	4.01	3.52	17.01	3.33	2.95	2.72	9.01
Income from inventory finance	14.07	14.22	15.27	1.90	2.23	2.62	2.71	9.46	2.73	2.73	1.76	7.22
Fee and service income	27.44	12.72	13.06	7.85	9.73	13.29	12.73	43.60	10.31	14.00	12.19	36.50
Other income	10.44	9.50	16.77	3.63	7.98	3.18	5.71	20.49	9.55	4.43	8.58	22.55
Total income	324.34	275.24	229.38	66.58	84.35	97.33	103.01	351.27	118.40	119.67	130.84	368.90
Cost of operating lease	12.82	18.86	18.98	4.29	4.61	4.73	5.23	18.85	3.88	3.44	3.78	11.10
Selling expenses	5.85	1.67	3.22	1.50	0.65	1.42	0.62	4.19	1.20	0.61	0.39	2.20
Administrative expenses	127.05	153.95	150.89	45.43	48.11	53.63	46.25	193.42	53.06	48.64	49.38	151.06
Bad debt and doubtful accounts	121.08	86.20	79.96	-39.94	9.99	14.56	-0.10	-15.49	20.81	90.01	-6.95	103.87
Impairment loss and loss on sales of properties foreclosed	38.51	130.81	56.62	42.21	6.85	6.78	7.70	63.54	6.45	-0.23	7.22	24.10
Reversal in allowance for impairment of investment in subsidiary									-9.15	10.43		-9.38
Finance costs	72.71	72.94	52.78	10.10	12.51	14.92	16.70	54.23	15.71	15.95	17.88	49.56
Total expenses	378.02	464.42	362.45	63.60	82.72	96.03	76.40	318.74	91.96	168.85	71.70	332.51
Profit (Loss) before income tax expenses	-53.68	-189.18	-133.07	2.99	1.63	1.30	26.61	32.53	26.44	-49.18	59.14	36.40
Income tax expense	-3.30	-42.98	0.00	-0.09	1.25	-0.11	0.52	1.57	9.21	3.06	10.53	22.80
Profit (Loss) from discontinued operations		7.87	-3.34	0.26	-0.18	0.16	0.24	0.48				
Net Profit (Loss)	-56.98	-224.29	-136.41	3.15	2.71	1.34	24.24	31.44	17.23	-52.24	48.61	13.60

Financial Figures

Financial Position 2013 – Q3/2017

unit in million THB

Before new business direction

After new business direction

Statements of financial position	Y2013	Y2014	Y2015	Q1/2016	Q2/2016	Q3/2016	Y2016	Q1/2017	Q2/2017	Q3/2017
Assets										
Cash and cash equivalents	33.63	267.89	162.17	114.96	141.11	142.35	99.85	32.46	36.83	40.69
loan receivables	2,573.06	1,948.67	1,488.98	1,575.14	1,899.34	2,106.92	2,263.74	2,191.15	2,328.70	2,451.70
finance lease receivables	150.68	168.84	67.52	53.55	90.17	89.40	87.02	90.00	48.44	35.03
Properties and equipment	108.96	120.20	104.62	101.39	96.49	93.47	86.42	81.67	79.03	77.09
Properties foreclosed	69.57	74.26	57.06	66.96	58.17	68.76	75.10	102.81	87.27	91.38
Deferred tax assets	56.40	23.38	22.48	22.48	23.64	23.53	23.43	23.38	23.23	23.10
Other assets	124.88	51.99	62.13	62.28	66.21	71.22	63.62	62.14	61.41	60.82
Total assets	3,117.18	2,655.23	1,964.97	1,996.76	2,375.13	2,595.64	2,699.19	2,583.61	2,664.92	2,779.81
Liabilities										
Short-term loan from lbank	1,791.15	1,594.01	1,044.09	1,063.83	1,441.47	1,637.04	1,731.34	1,574.96	1,720.00	1,780.00
Other liabilities	75.91	37.42	35.81	44.70	42.73	66.33	51.86	77.37	64.26	70.41
Total liabilities	1,867.06	1,631.43	1,079.90	1,108.53	1,484.20	1,703.37	1,783.20	1,652.33	1,784.26	1,850.41
Shareholders' equity										
Share capital -paid up	950.00	950.00	950.00	950.00	950.00	950.00	950.00	950.00	951.48	951.48
premium	291.89	291.89	291.89	291.89	291.89	291.89	291.89	291.89	0.42	0.56
Retained earnings										
Appropriated - statutory reserve	39.54	39.54	39.54	39.54	39.54	39.54	39.54	39.54	-	-
Unappropriated (Deficit)	-31.30	-257.63	-396.36	-393.20	-390.50	-389.16	-365.57	-350.43	-71.20	-22.63
Total shareholders' equity	1,250.13	1,023.80	885.07	888.23	890.93	892.27	915.99	931.28	880.66	929.40
Total liabilities and shareholders' equity	3,117.19	2,655.23	1,964.97	1,996.76	2,375.13	2,595.64	2,699.19	2,583.61	2,664.92	2,779.81

Financial Figures

Before new business direction

After new business direction

	Y2013	Y2014	Y2015	Y2016	9M/2016	9M/2017	9M%
new loan amount	838.0	356.0	380.0	1,569.0	1,179.0	1,029.0	-12.72%
loan receivables (net balance)	2,573.1	1,948.7	1,489.0	2,263.7	2,106.9	2,451.7	16.36%
Total income	324.3	275.2	229.4	351.3	248.3	368.9	48.60%
Net Profit (Loss)	-56.98	-224.29	-136.41	31.4	7.2	13.6	88.89%

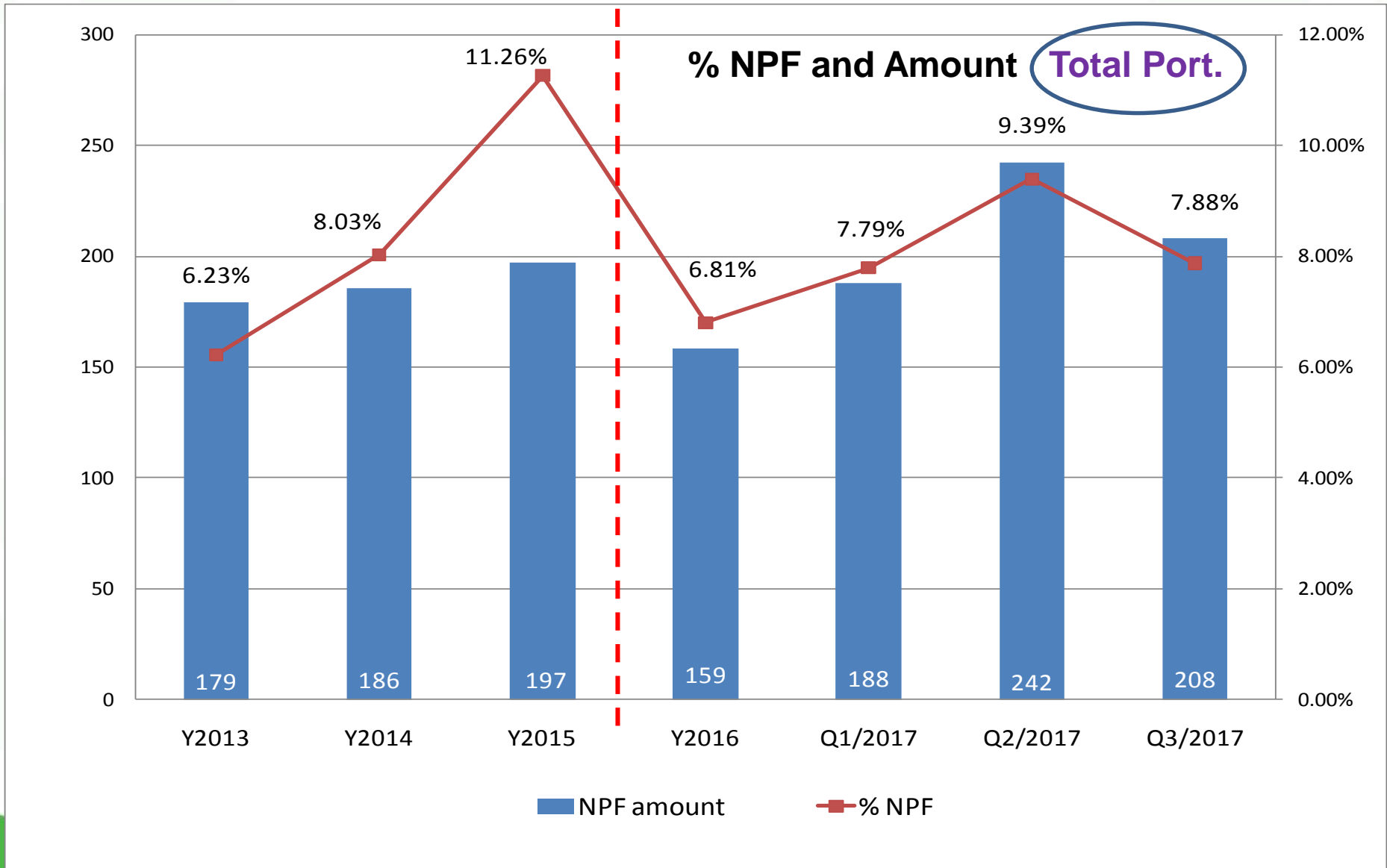
unit : MB	Q3/2017	Q3/2016	YoY%	Q2/2017	QoQ%
new loan amount	375.4	403.6	-6.98%	378.0	-0.67%
loan receivables (net balance)	2,451.7	2,106.9	16.36%	2,328.7	5.28%
Total income	130.8	97.3	34.43%	119.7	9.33%
Net Profit (Loss)	48.6	1.3	3527.61%	-52.2	n.m.



amount : MB.

Before new business direction

After new business direction



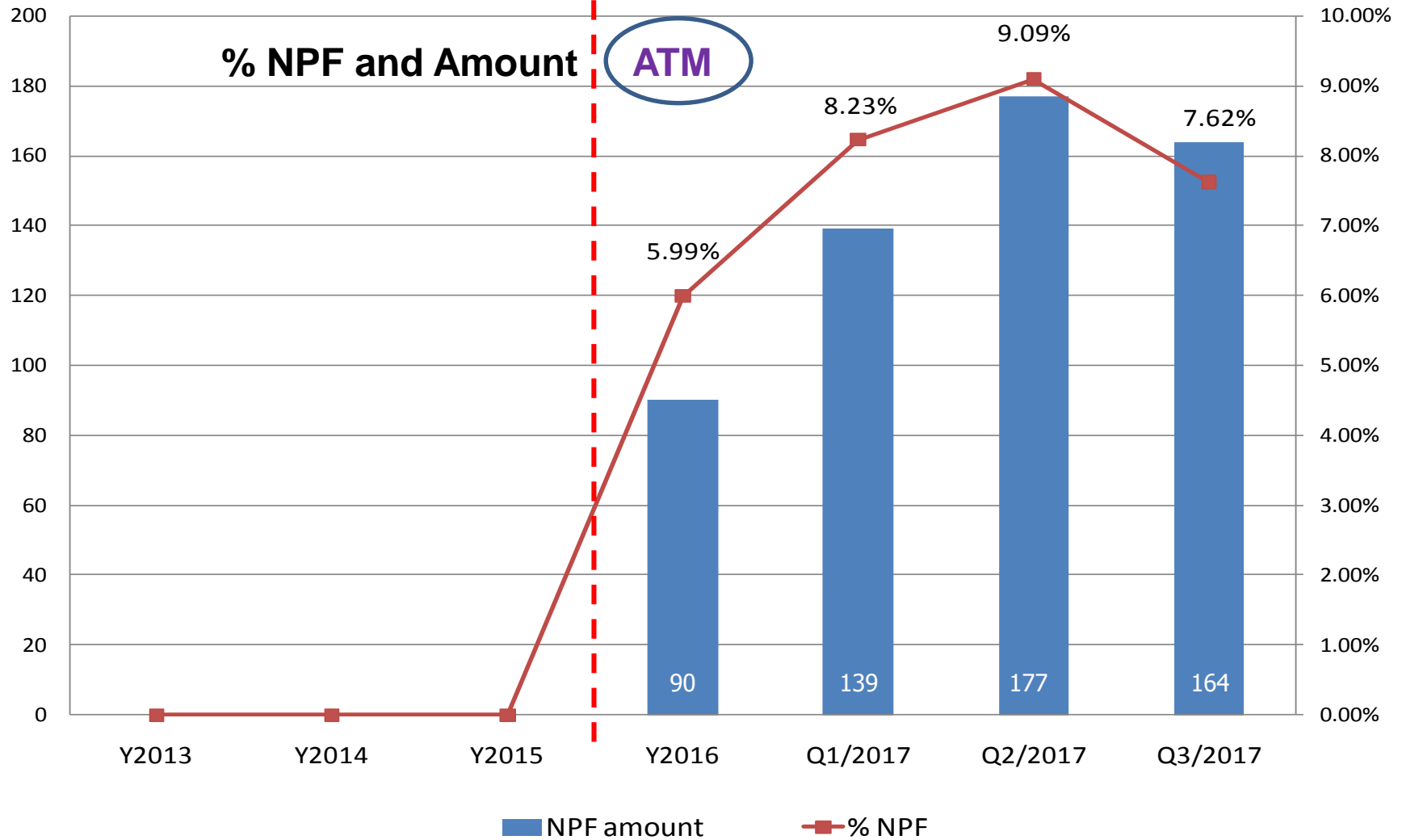
Before new business direction

After new business direction

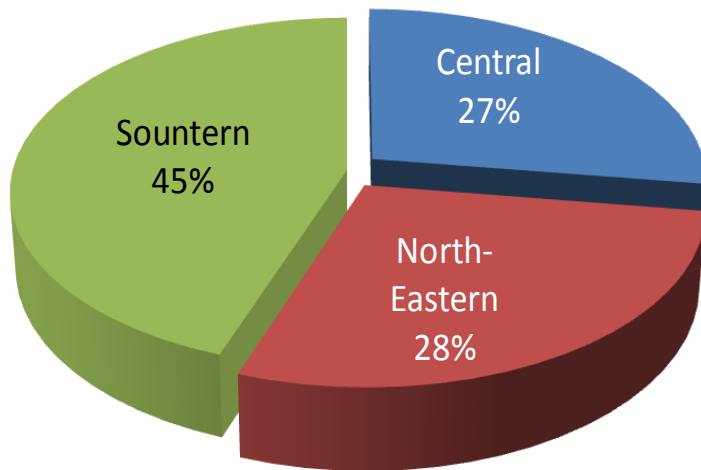
amount : MB.

% NPF and Amount

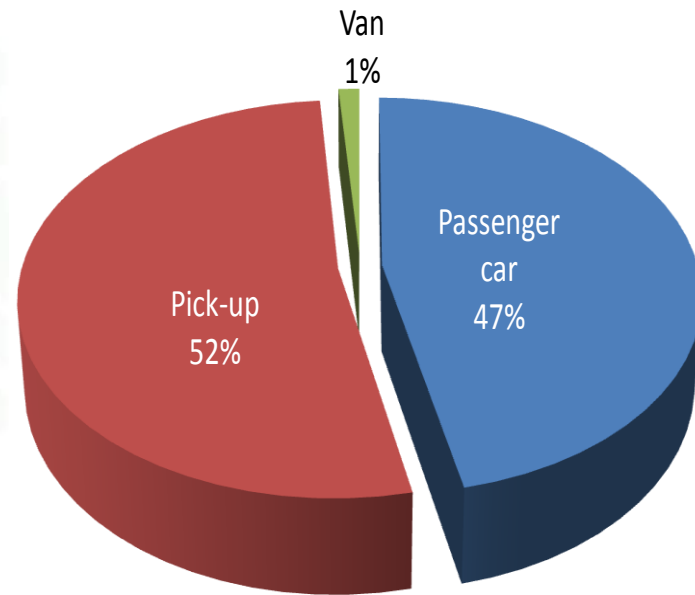
ATM



Current Lending by Booking Areas



Current Lending by Car Types



Amanah 's Plan for 2018

Q3 2017



Annualized ROA as at Q3 2017: **0.65%**

Annualized ROE as at Q3 2017: **1.95%**

Total asset as at Q3 2017: **2,779 MB**

D/E as at Q3 2017 : **1.99 Times**

Plan for 2018



To generate growth and improve ROA and ROE through :

1. Growing loan portfolio and yield through ATM lending
2. Increasing financial leverage (D/E) through borrowed-fund financing
3. Enhancing collection capability, controlling and reducing NPF



ผู้บริหารลงพื้นที่ตามภูมิภาคต่างๆ



Q & A