



JAYMART GROUP HOLDINGS

COMMERCE

FINANCE

TECHNOLOGY



SET OPPORTUNITY DAY

# Jaymart Group Holdings

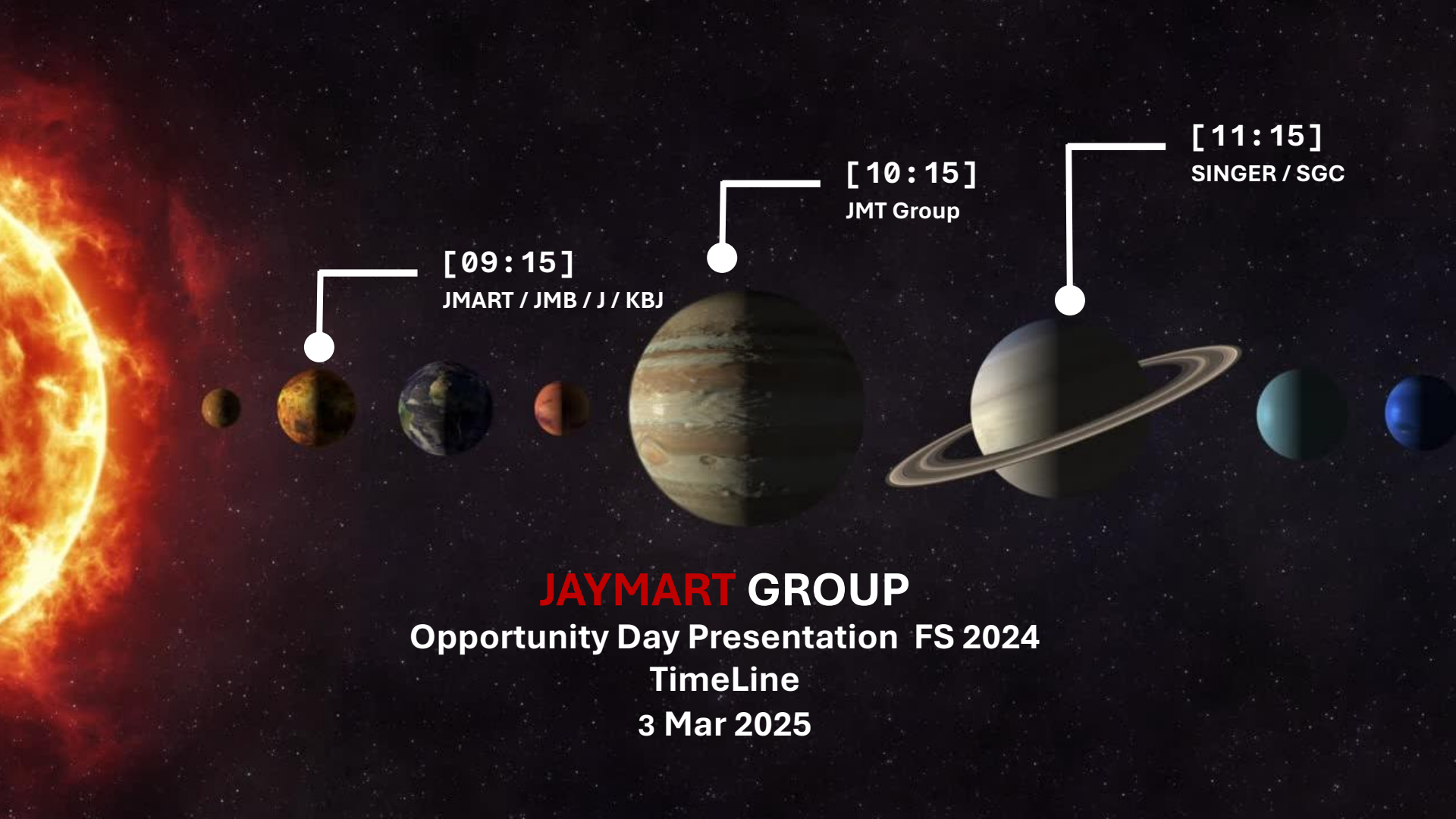
2024 Earnings Results and Future Outlook

3 MARCH 2025



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[09:15]  
JMART / JMB / J / KBJ

[10:15]  
JMT Group

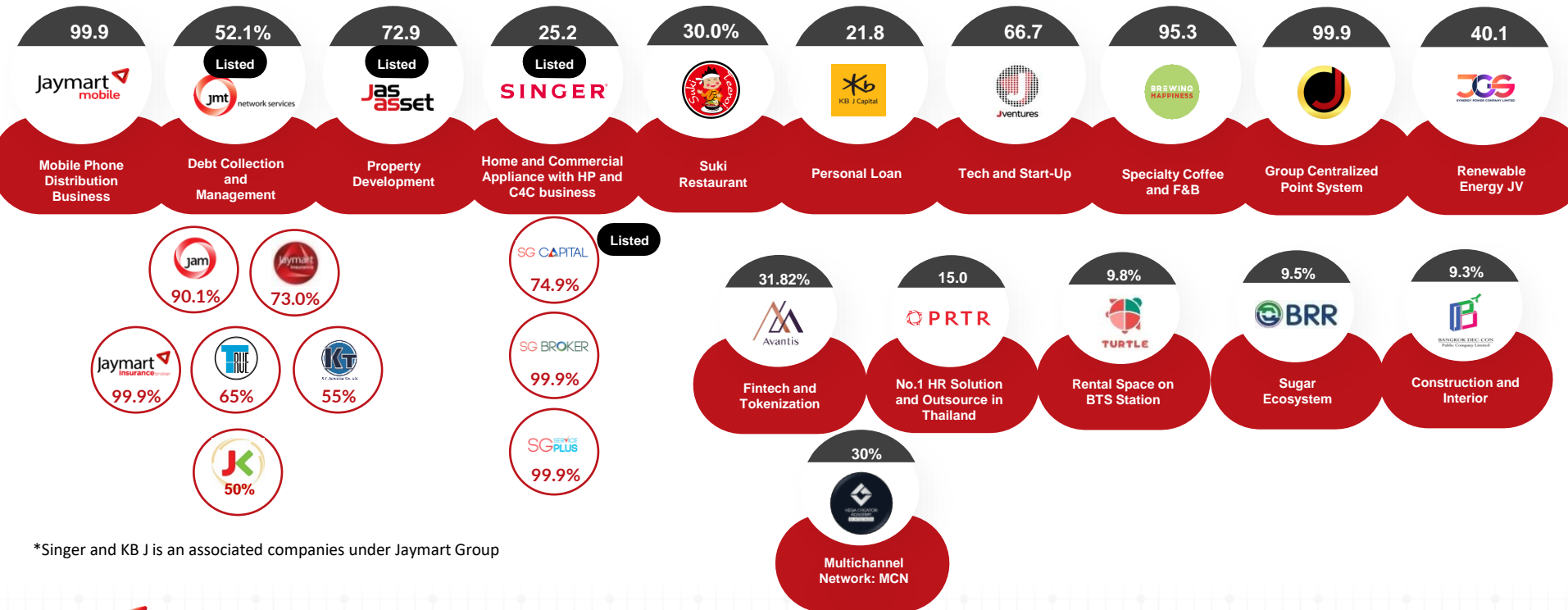
[11:15]  
SINGER / SGC

**JAYMART GROUP**  
Opportunity Day Presentation FS 2024  
TimeLine  
3 Mar 2025

Listed



# JAYMART GROUP HOLDINGS



\*Singer and KB J is an associated companies under Jaymart Group



# JAYMART GROUP HOLDINGS

TECH INVESTMENT HOLDING COMPANY

## Commerce



**SINGER®**

**Jas  
asset**



## Finance



J ASSET MANAGEMENT



SG CAPITAL

## Digital Frist



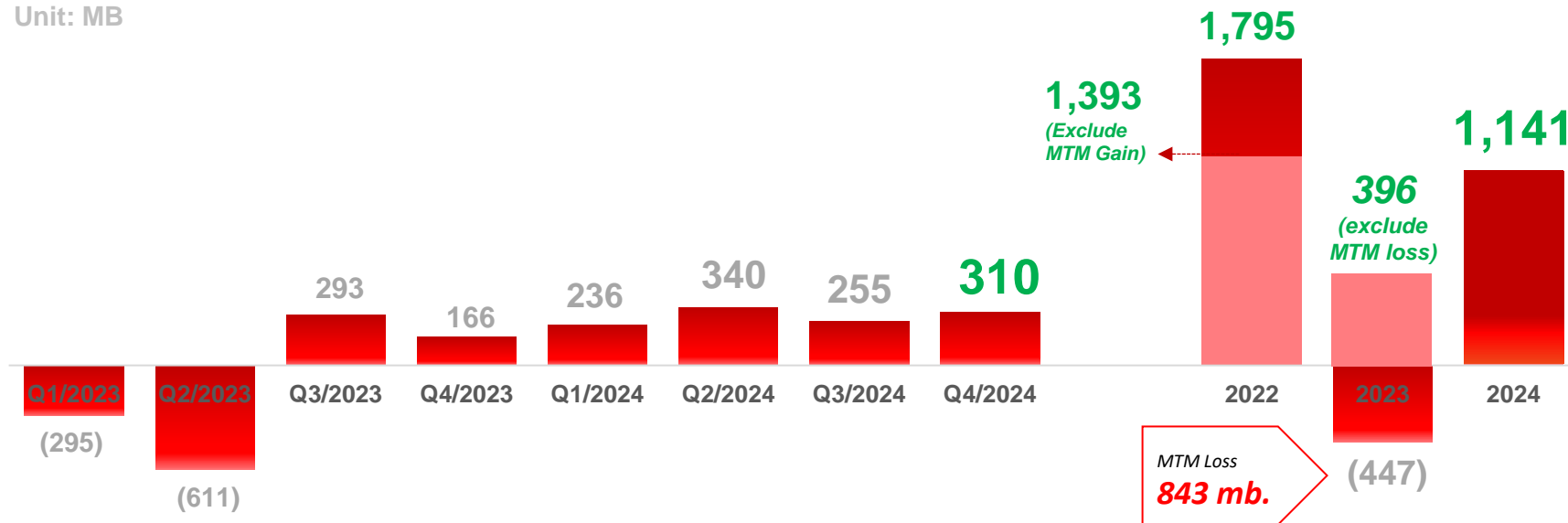
**JFIN**



# JAYMART GROUP HOLDINGS

WE CONFIRM OUR GUIDANCE: RECOVERY TO THE GROWTH PATH IS WELL ON TRACK.

Unit: MB



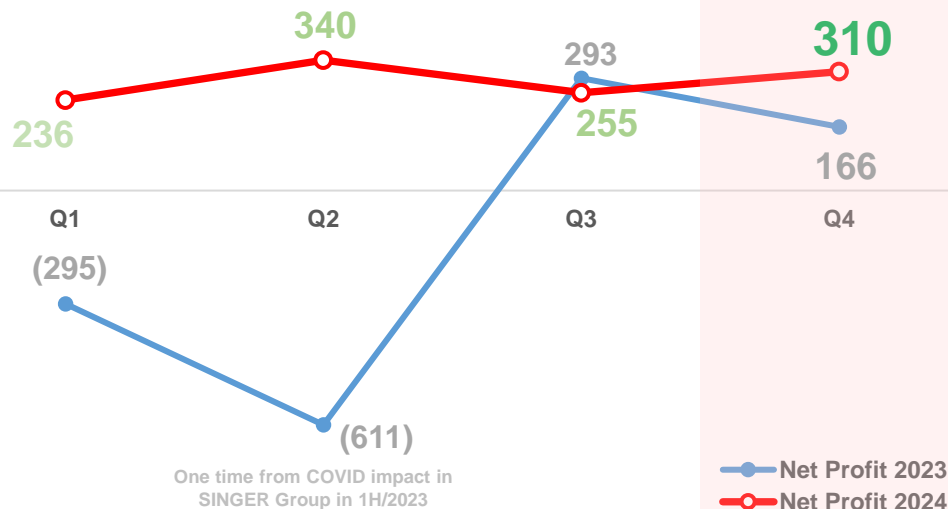
\*Unrealized Gain/Loss in MTM of BRR and SGC

# JAYMART GROUP HOLDINGS

## Q4/2024 GROUP PERFORMANCE & Q1/2025 OUTLOOK

### 2024 Earnings Growth Path

Unit: MB



### Q4/2024 Results

1. **JMB** achieved its highest sales performance in Q4 2024, driven by new products and the expansion of SG Finance+.
2. **JMT** effectively controlled ECL in the second half of 2024 as planned.
3. **KBJ Capital** Expands Portfolio through Samsung Finance+.
4. **Singer and SGC** – SG Finance+ Portfolio Expansion
5. **Suki Teenoi** Branches High Season

### Q1/2025 Outlook

1. **JMB** benefited from government policy, the Easy E-Receipt 2.0 initiative, and the launch of the new Samsung S25 and other new products release.
2. **JMT** Core Earnings Positive momentum
3. **KBJ** Expands Portfolio through Samsung Finance+
4. **Singer** repaid debentures, cutting funding costs. In 2024, it paid 206 million THB in interest—**none expected in 2025**.
5. **SGC** – SG Finance+ expands by 60K+ devices monthly, with risk management reflected in ECL.
6. **Suki Teenoi** Branches Upcountry Branches Expansion

# JAYMART GROUP HOLDINGS

2025 KEY GROWTH DRIVERS: **4 DEFINING STORY LINE**

1

**Investment  
& Partnership**



2

**Locked Phone**



3

**JMT Core Earnings**



4

**Technology & GEN2**



# JAYMART GROUP HOLDINGS

DOMINATING THE MARKET SHARE OF LOCKED PHONES IN THAILAND



LOCKED PHONE

**Over 1.57  
million**

customer on our  
Platform



**SAMSUNG  
Finance+**

**1.23 million**  
customer

**SINGER<sup>®</sup>  
SGFINANCE+**

**343,889**  
customer



Remark: Number of Customer as end of 2024



**Performance Target**

**30%**

**2025**

# JAYMART GROUP HOLDINGS

STRONG IN BALANCE SHEET



## Consolidated Balance Sheet (IBD/E 0.65)

as of 30 DEC 2024

**59,953** m.THB

**Assets**

(-3.7% from ending 2023)

Disposing of Other Financial Assets,  
Including Money Market Funds in Treasury,  
to Repay Debentures.

**25,839** m.THB

**Liabilities**

(12.4% from ending 2023)

Repayment of debentures

**34,115** m.THB

**Equities**

(+4.2% from ending 2023)

Net Profit Growth Driven by Enhanced  
Operational Performance

# JAYMART GROUP HOLDINGS

## CASH FLOW AND DEBENTURES MATURING WITHIN 1 YEAR

“No need to worry about the debenture services.”



APR 2025 ✓ Ready for Payment

1,500 million THB

OCT 2025 ✓ Ready for Payment

2,387 million THB

Source of funds (m.TH.B)

2,000++

Cash on Hand + Marketable Asset & Group Investment

800++

Dividend from Subsidiaries & Investment

1,500 – 2,000

Roll Over Debentures Issuance Plan

3,886

Long-term Loans from Financial Institutions \*\*\*

# JAYMART GROUP HOLDINGS

## OVERVIEW OF COMMERCE AND FINANCE

### Commerce



SINGER®

Jas  
asset

BREWING  
HAPPINESS



### Finance



SG CAPITAL

# Center of Excellence

OPPORTUNITY DAY





# Center of Excellence (COE)

“Fueling Jaymart's Growth with Innovation”



## Vision

### TO BE JAYMART'S CATALYST...

for transformative innovation, driving sustainable growth, and redefining industry standards through new practices, innovative business models, and strategic expertise.



## Mission

### TO EMPOWER JAYMART...

by fostering a culture of continuous improvement and agile experimentation, transforming traditional business models into innovative frameworks that fuel future growth and ensure Jaymart Group's long-term success.



# Center of Excellence (COE)



# COE Milestones 3-Year Plan

## 2025

- Complete implementing One ID with Jaymart Group
- Primary Focus : Comm Tech & Insure Tech
- Form a squad talent team for new working culture

## 2026

- Create financial impact from COE portfolio
- NPD to drive exponential growth (Fin & Comm Tech)

## 2027

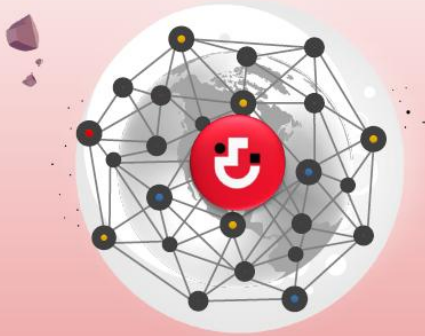
- Capture the market by strengthening COE businesses
- Enhance JPoint to be recognized as a top 10 CRM point system in Thailand

## Mid term

Enhance the profitability of the P&L with a commitment to driving at least **30%** revenue growth for the Jaymart Group



# Highlights 2025



## The Identity Provider (IdP) on...

the NDID Platform "One ID" ensures security and connects with service providers using block chain technology via facial recognition, convenient and fast identity verification process.

(DX)



## JMT X Igloo

The Insure Tech revolutionize the insurance industry by leveraging technology to deliver seamless, personalized, and affordable insurance solutions.



## THE DIGITAL FIRST

Premium Mass Coffee enhanced with Technology & CRM System, making every cup personal, accessible, and memorable, wherever our customers.





A dark, semi-transparent background image showing a group of business professionals. In the foreground, two hands are shaking in a firm grip, symbolizing a partnership or agreement. In the background, other people in business attire are visible, some with their hands clasped, suggesting a professional meeting or conference.

# **INVESTMENT & PARTNERSHIP UPDATE**

# PARTNERSHIP COLLABORATION

YTD JAN-DEC 2024



Premiums



20M THB.



0.97M THB.



0.42M THB.



124M THB.



6.7M THB.



4.1M THB.



0.58M THB.



0.50M THB.



0.37M THB.



Pah Advance (Loan)  
43M THB.



Burn J Point : 3.28M(pts)  
Earn J Point : 1.24M(pts)



The total venue rental area  
for 6 JAS Community malls is  
3,614 sq.m.

# INVESTMENT RETURN

## 2025 EXPECTED CASH DIVIDEND RETURN



**0.10**  
Baht/Share  
2024 Earning



**0.25**  
Baht/Share  
2024 Earning



**0.50**  
Baht/Share  
2024 Earning



**0.28**  
Baht/Share  
2nd Half 2024  
+ Expected  
Interim in 2025



To be announced  
Based on a net  
profit of 1,169  
million THB

Expected Cash Dividend  
Receive in 2025

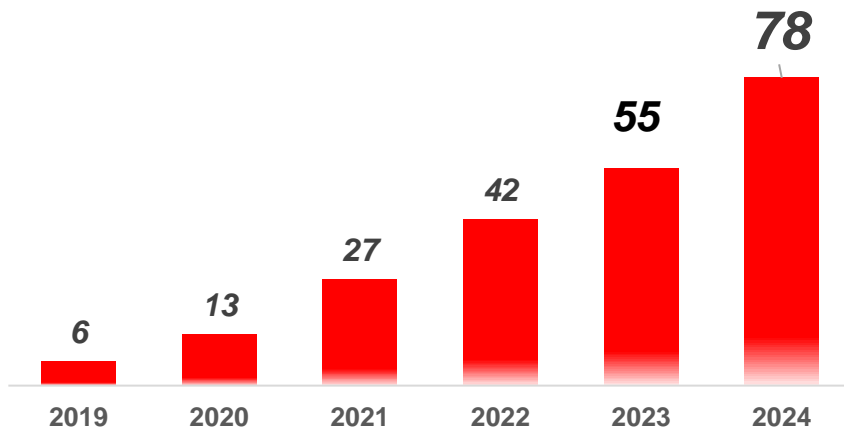
**800++ mb.**



# TEENOI GROWTH STRATEGY

## TEENOI BRANCHES EXPANSION

### No. of Branches



NAKORNPRATHOM

SUPANBURI

BANGKOK & VICINITY

PATTAYA

RAYONG

PHITSANULOK

SARABURI

UTTHAYA

KONKEAN

MAHA SARAKRAM

KORAT

UDINTHANI

CHAINMAI

### New Branches in Jan 2025





# TEENOI GROWTH STRATEGY

## BUSINESS PERFORMANCE



x **Jas  
asset**

### Outstanding Business Performance

*“Industry-Leading Net Profit Margin”*

	2022	2023	2024
Revenues (m. THB)	<b>3,977</b>	<b>5,244</b>	<b>7,029</b>
Net Profit (m.THb)	<b>591</b>	<b>912</b>	<b>1,169</b>
Net Profit Margin (%)	<b>15%</b>	<b>17%</b>	<b>17%</b>

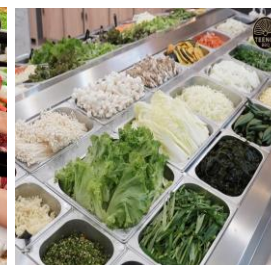
### SYNERGY TOGETHER IN 2025

JAS Green Village **KUBON** – 28 Jan 2025



# TEENOI GROWTH STRATEGY

## BUSINESS UPDATE : BBQ





JAYMART GROUP

COMMERCE

FINANCE

TECHNOLOGY



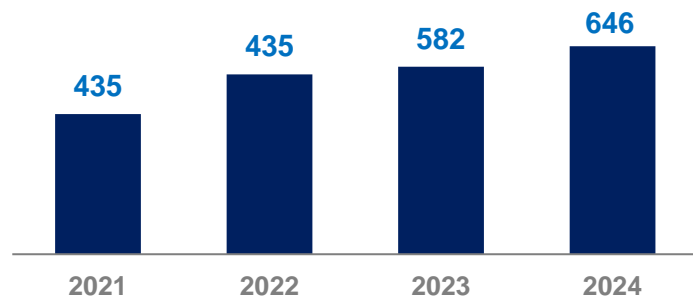
# JAS ASSET



# JAS Asset

## 2024 BUSINESS PERFORMANCE

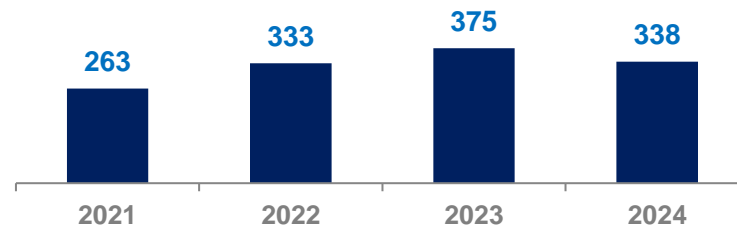
Unit: MB



### Total Revenues

2024 increase from new Community Mall,  
JAS Green Village Prawet and Ramkhamhaeng

Unit: MB



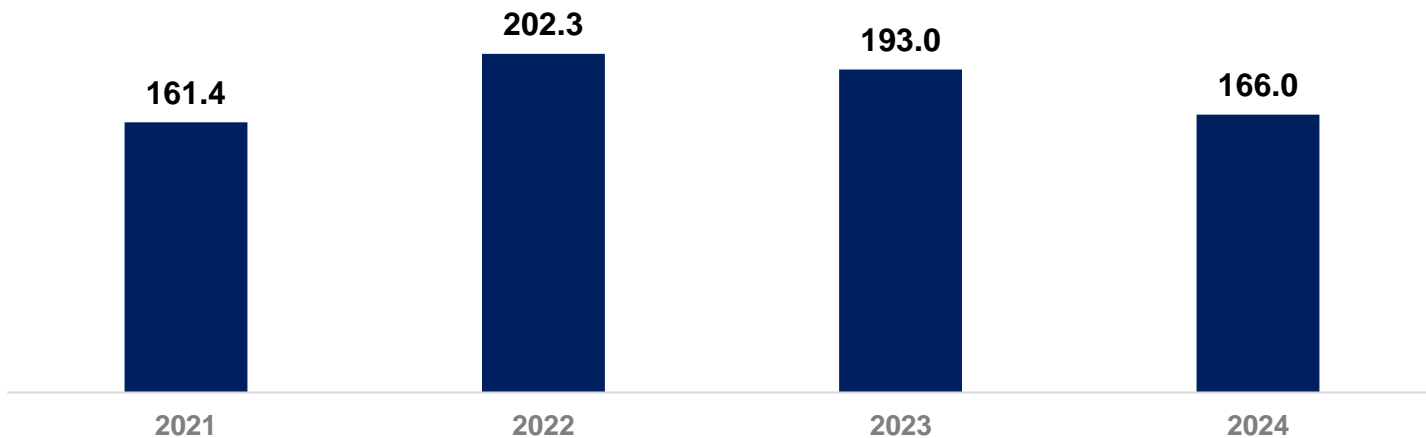
### EBIT

EBIT decrease from higher cost of good sold

# JAS Asset

## 2024 BUSINESS PERFORMANCE : NET PROFIT

Unit: MB





# JASASSET SYNERGETIC WELL-BEING

COMMUNITY BUILDER

JAS Asset Public Company Limited

Jas  
asset  
Synergetic Well-being Community Builder

## KEY BUSINESS DRIVEN



### COMMUNITY MALL



## Jas Green Village Prawet

Grand Opening 28 June 2024



## Jas Green Village Ramkhamhaeng

Grand Opening 20 September 2024



90,000 Sqm.



## Lotus's

Jas Green Village Prawet

Grand Opening 29 November 2024



## TEENOI BBQ

Jas Green Village Kubon

Grand Opening 28 January 2025



## BigC foodplace

The Jas Ramintra

Grand Opening 28 June 2025







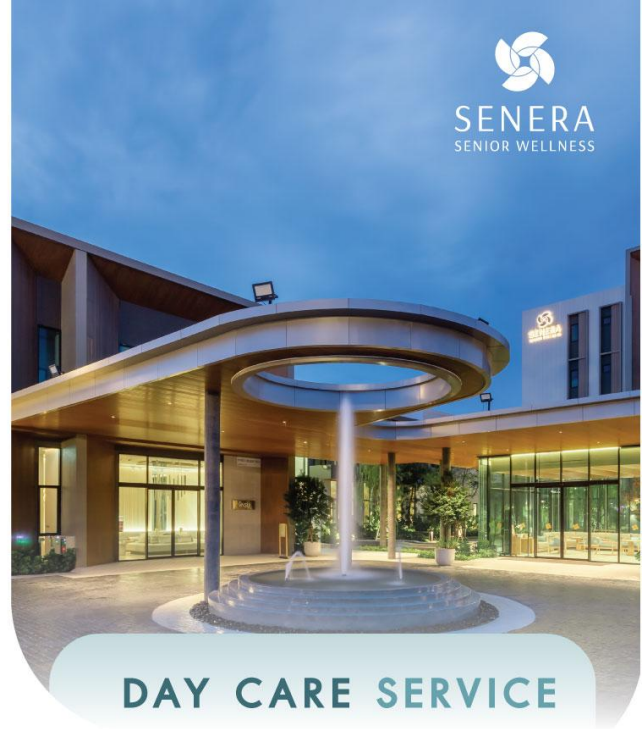
## ACTIVE LIVING

COMPRISING OF 49 UNITS WITH ONE AND TWO-BEDROOM TO SERVE ACTIVE AGING GROUPS WHO ARE STRONG AND HEALTHY AND LOVE TO IMPROVE THEIR SKILLS AND JOIN VARIOUS ACTIVITIES. THESE ACTIVITIES ARE DESIGNED FOR THE ELDERLY OF DIFFERENT AGES TO ENHANCE THEIR SKILLS AND RECOVER THEMSELVES PHYSICALLY, MENTALLY, AND EMOTIONALLY.



## NON-ACTIVE LIVING

COMPRISING OF 78 BEDS WITH SINGLE ROOM AND SHARING. THIS BUILDING SERVES THOSE WHO NEED TO BE UNDER THE CARE OF TELEMED FOR 24 HOURS. IT IS WELL-DESIGNED TO FACILITATE THE ELDERLY OF ALL AGES AND AIMS TO ENHANCE THEIR SKILLS AND RECOVER THEMSELVES PHYSICALLY, MENTALLY, AND EMOTIONALLY



## DAY CARE SERVICE

FEATURING ALTERNATIVE MEDICINES SUCH AS PAIN CLINIC, ANTI-AGING. THE DAYCARE BUILDING OFFERS FULLY EQUIPPED FITNESS USING ONE OF THE WORLD'S BEST FITNESS EQUIPMENT FROM TECHNOGYM. SENERA LOUNGE IS A RELAXATION AREA FOR BOTH RESIDENT GUESTS AND MEMBERS. PRIVATE ROOMS AND MULTI-FUNCTIONAL ROOMS ELEVATE THE PLEASANT EXPERIENCE THROUGHOUT THE STAY.

# SERVICE



SENERA  
SENIOR WELLNESS

ดูแลผู้สูงอายุรายวัน / ดูแลผู้สูงอายุระยะสั้น / ดูแลผู้สูงอายุระยะยาว / พักฟื้นหลังผ่าตัด / กายภาพบำบัดและฟื้นฟู / ใช้ชีวิตหลังเกษียณที่เซ็นรา



● ดูแลผู้สูงอายุรายวัน



● ดูแลผู้สูงอายุระยะสั้น



● ดูแลผู้สูงอายุระยะยาว



● พักฟื้นหลังผ่าตัด



● กายภาพบำบัดและฟื้นฟู



● ใช้ชีวิตหลังเกษียณที่เซ็นรา



# 2 LOCATIONS

WITH EASY ACCESS TO COMMUNITY MALL (JAS GREEN VILLAGE)



**SENERA**  
SENIOR WELLNESS

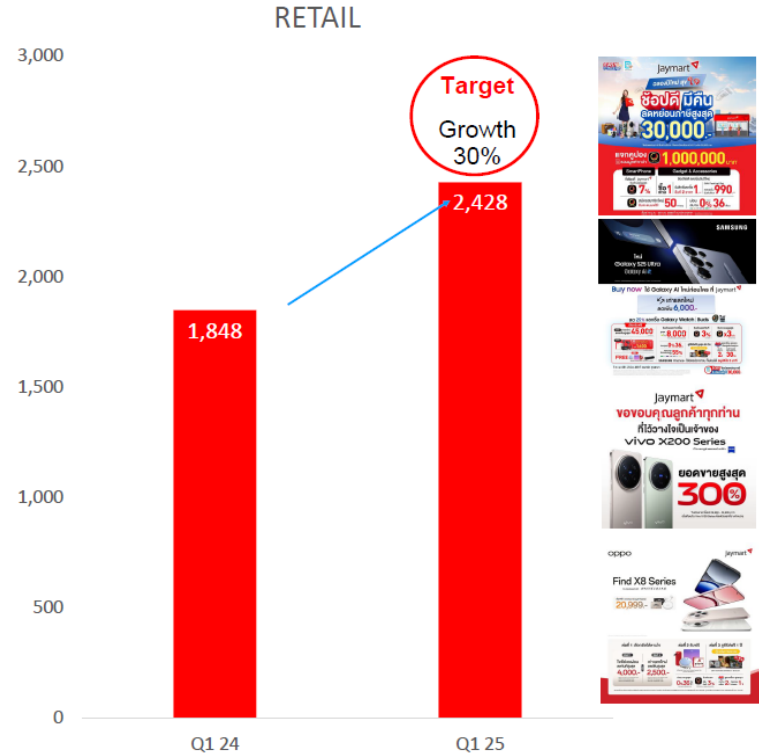
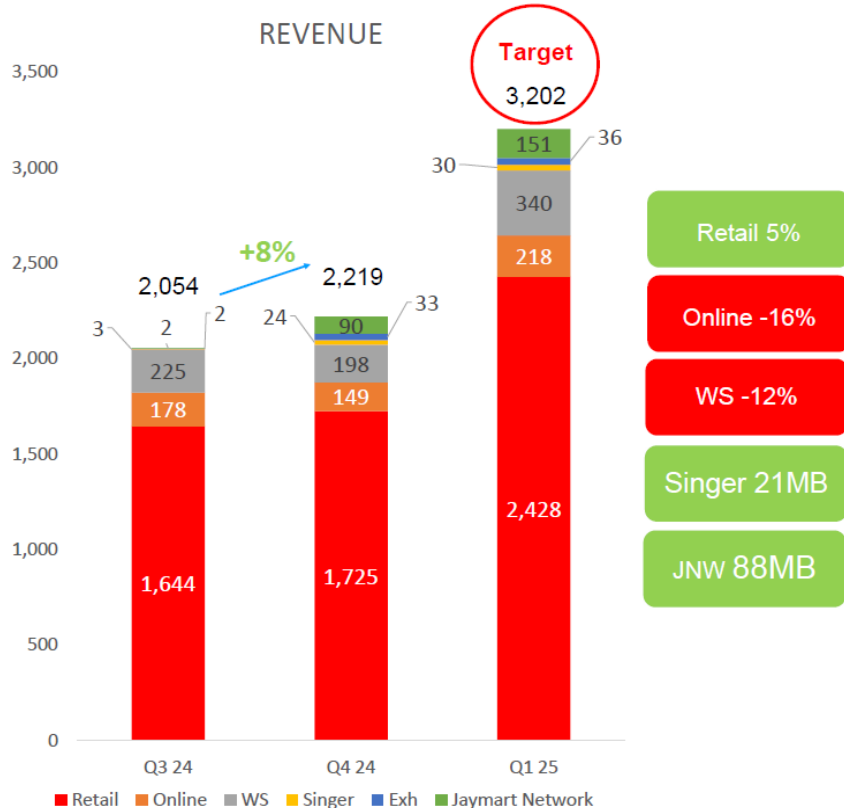




# JAYMART MOBILE



# SALE REVENUE COMPARISON





# KEY STRATEGY 2025

## Affordable Campaign



J-Point Adoption and  
Trade IN / UP Campaign



## Financial Destination



MULTI OFFER

Increase Lock phone Project  
and Expand Jaymart Network

SAMSUNG Finance+  
SGFINANCE+



## Digital Transformation



Focus on Platform Campaign  
and Online Finance by  
Jaymartstore.com



## Mobile Care Protection



Bundling Mobile Care with SG  
Finance

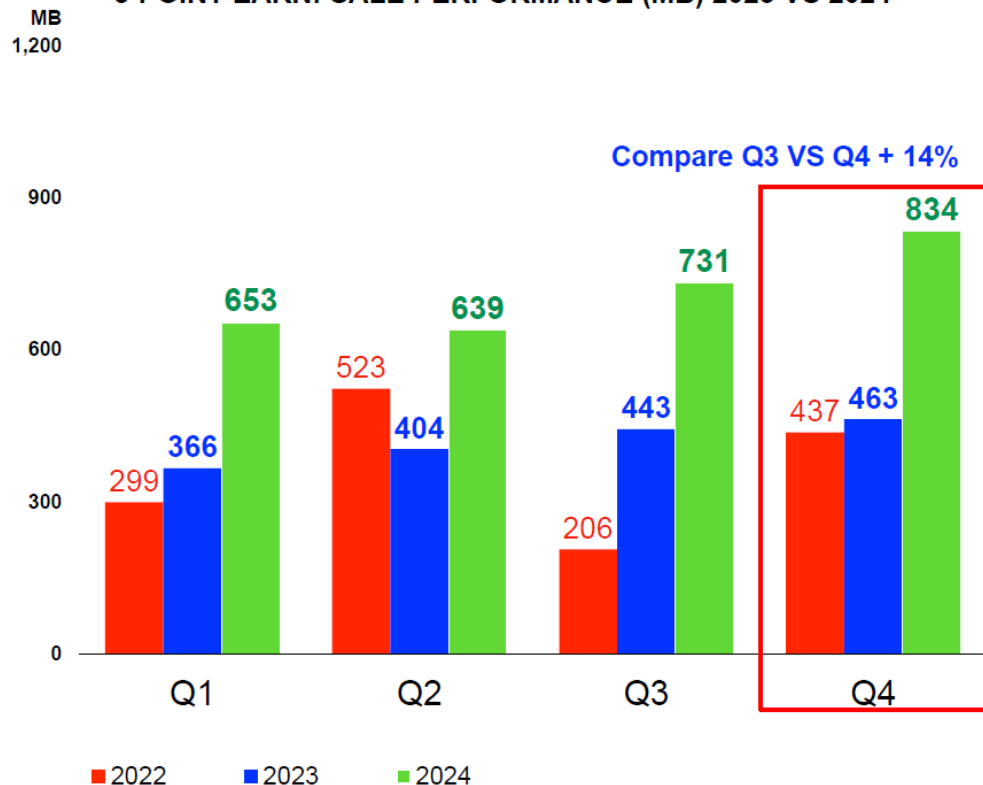


# **BUSINESS OUTLOOK**

# J POINT USAGE PERFORMANCE

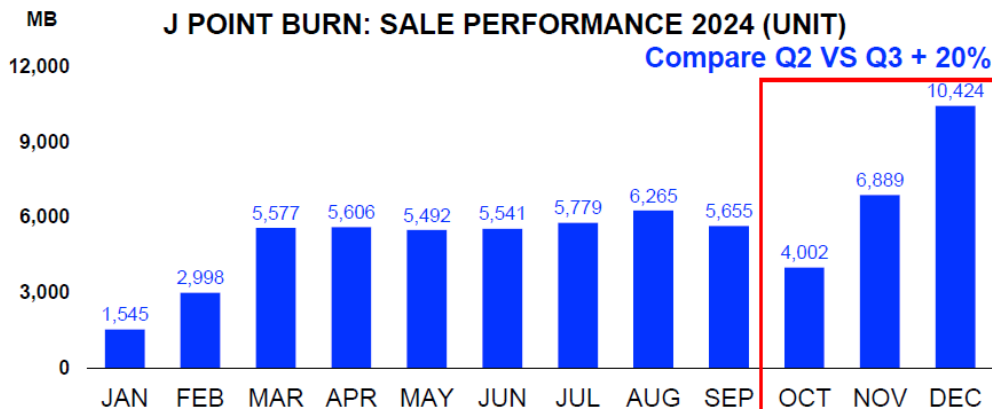
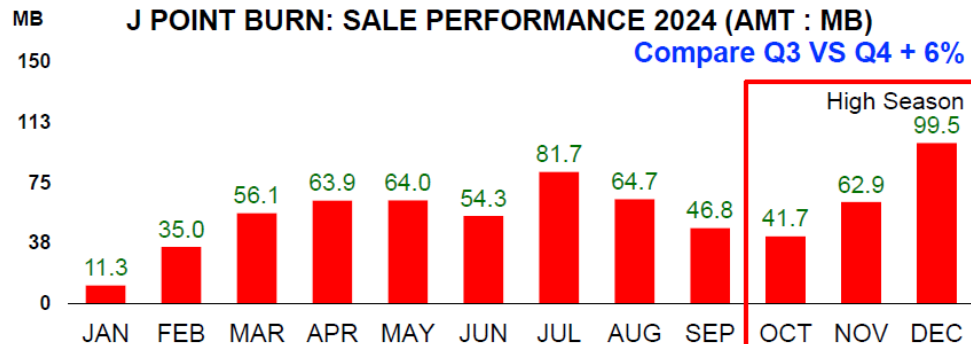
YOY  
+90%

## J POINT EARN: SALE PERFORMANCE (MB) 2023 VS 2024



Quotery	2022 Sale (MB)	2023 Sale (MB)	Growth	2024 Sale (MB)	Growth
Q1	299	366	22%	653	78%
Q2	523	404	-23%	639	58%
H1Y2024	822	770	-6%	1,292	68%
Q3	206	443	115%	731	65%
Q4	437	463	6%	834	80%
H2Y2024	643	906	41%	1,900	110%
Grand Total	1,465	1,676	14%	3,192	90%

# J POINT USAGE PERFORMANCE

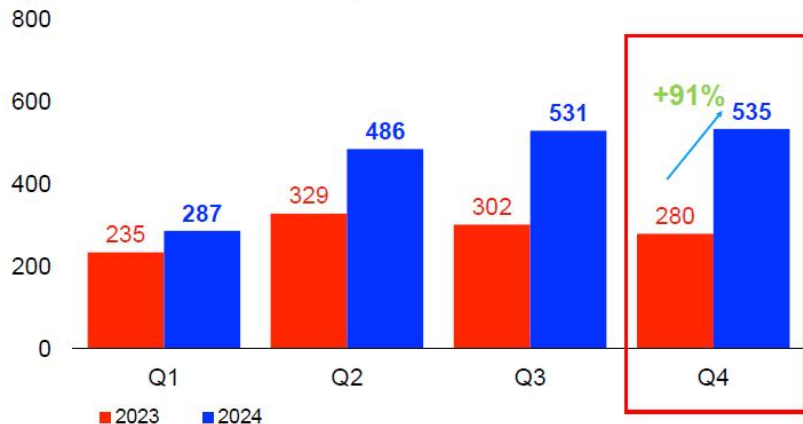


Quotery	2024 Sale (MB)	Growth
Q1	102	
Q2	182	78%
H1Y2024	284	
Q3	193	6%
Q4	204	6%
H2Y2024	397	
Total	681	

# FINANCIAL DESTINATION

YOY  
+91%

MB JAYMART LOAN PERFORMANCE (MB): 2023 VS 2024



**Galaxy S25 Series**

ผ่อน 0%  
ใช้บัตรเครดิตประชาชนได้!  
Samsung Finance+  
สมัครด่วน! ผ่อนเริ่มต้น  
บัตรเครดิตประชาชน

ดีลเด็ด! โกงสุดท้าย  
ฟรี! เหลือเวลา 2 วัน  
Samsung Finance+ 0% 30%

**SAMSUNG Finance+**

ผ่อนได้ ใช้บัตรเครดิตประชาชน  
เสียดได้! ผ่อนน้อย เริ่มต้นแค่ 24 เดือน!  
สมัครด่วน! ผ่อนเริ่มต้น 3 นาที สูงสุด 24 เดือน

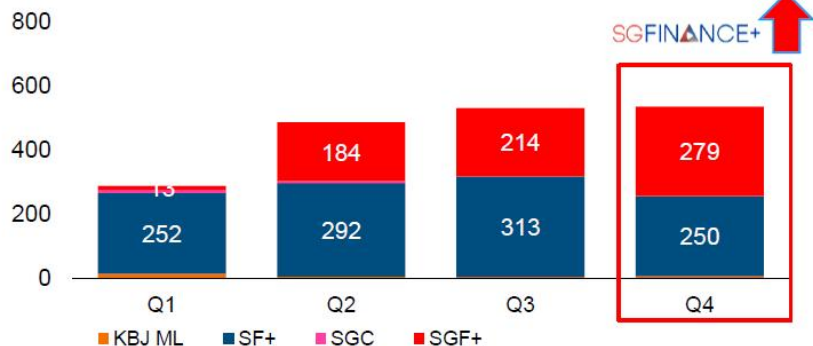
สมัครด่วน! โกงสุดท้าย  
ฟรี! เหลือเวลา 2 วัน  
Samsung Finance+ 0% 30%

S Series	Galaxy S25 Ultra	Galaxy S25+	Galaxy S25
Galaxy S25 Ultra	2,362	1,772	1,181
Galaxy S25+	1,959	1,459	989
Galaxy S25	1,707	1,281	854
Galaxy S25 FE	2,211	1,658	1,104
Galaxy S25 FE	1,153	865	577
A Series	Galaxy A55	Galaxy A35	Galaxy A25
Galaxy A55	771	578	381
Galaxy A35	900	675	453
Galaxy A25	1,028	771	514
Galaxy A55	707	530	353
Galaxy Z Fold	Galaxy Z Flip	Galaxy Z Fold	Galaxy Z Flip
Galaxy Z Fold	828	621	414
Galaxy Z Flip	644	483	322
Galaxy Z Fold	506	380	253
Galaxy Z Flip	396	297	198

SAMSUNG Finance+

MKT  
62%

MB JAYMART LOAN PERFORMANCE (MB) : Y2024 Sale



**SGFINANCE+**

ผ่อนมือถือสบาย  
ใช้บัตรเครดิตประชาชนก็ได้!  
สมัครด่วน! ผ่อนเริ่มต้น 3 นาที สูงสุด 24 เดือน

ดีลเด็ด! โกงสุดท้าย  
ฟรี! เหลือเวลา 2 วัน  
SGFINANCE+ 0% 30%

SGFINANCE+

**AVAILABLE**

**xiaomi oppo vivo realme Infinix HONOR (SANDBOX)**

**POTENTIAL PARTNER**

**HUAWEI**

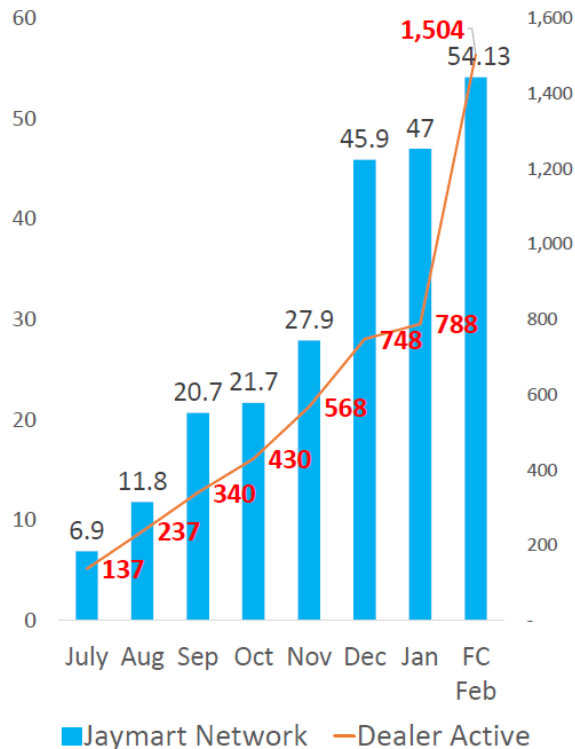


# FINANCIAL DESTINATION

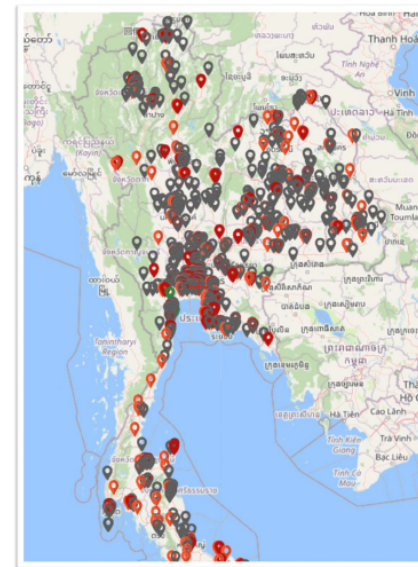
## \*\*\*NEW CHANNEL



## JAYMART NETWORK



## COVERAGE



2,000 Shops (Dealers)

69 Province / 427 District



JAYMART GROUP

COMMERCE

**FINANCE**

TECHNOLOGY



# KB J Capital



## 2024 Key Performance Indicators



**Restructuring Organization** : Laying the Foundation for Long-Term Profitability Through Cost and Operational Efficiency in 2024

### Key Achievements

Achieved a New high

**Over 1 Billion THB**

In Monthly new loans

Asset Quality Improvement

**NPL at 0.4%**

As of 31 Dec 2024

CIR Reduction

**15.8%**

Reduced from 2023, -16.5%p

### Core Products Focused



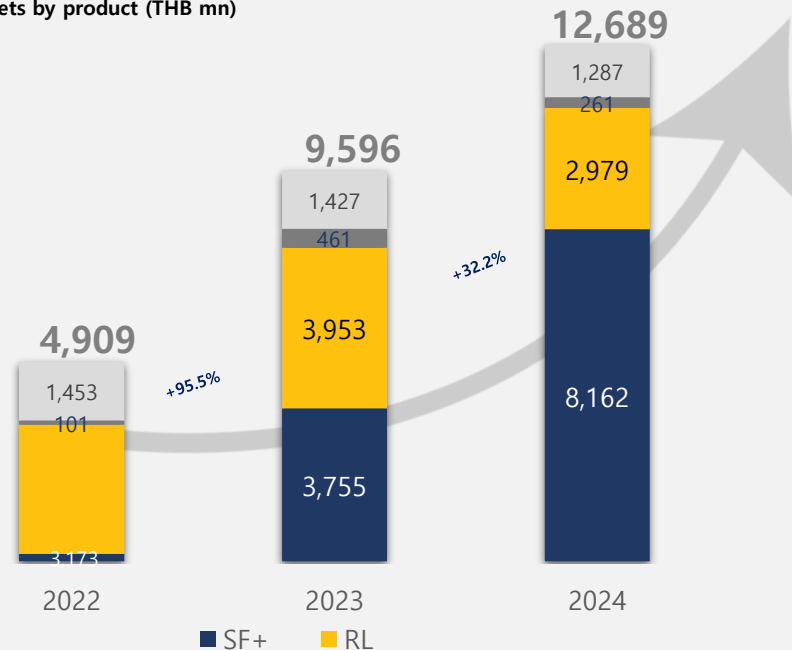
**Kashjoy**

Revolving Loan

**SAMSUNG Finance+**

### Solid Asset Growth

Operating Assets by product (THB mn)



## Business Performance 2024 : SF+ is the main growth driver

KBJ Achieves Record Monthly New Loan Sales of 1.25 Billion THB in 2024

### Key Programs

#### Stable Growth in Samsung Finance +

- Compared to 2023, SF+ grew by **111%**. Moreover as of December 2024, the number of dealer shops handling SF+ has increased to **5,553**. (from 4,409 Shop in 2023)

#### Shift Towards RL Operations Targeting High-Quality Customers

- Despite tightened credit evaluation standards similar to those of banks, KBJ successfully attracted new middle- and high-income customers.

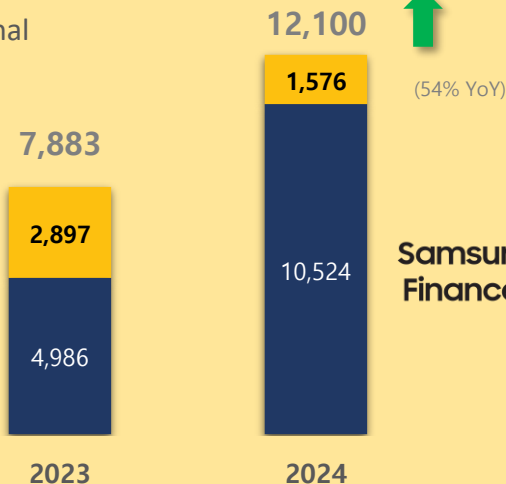
#### Focus Main Product

- KBJ focused on two main products. the H4C Business and the C4C Business was discontinued.

### New Loan Sales

(THB mn)

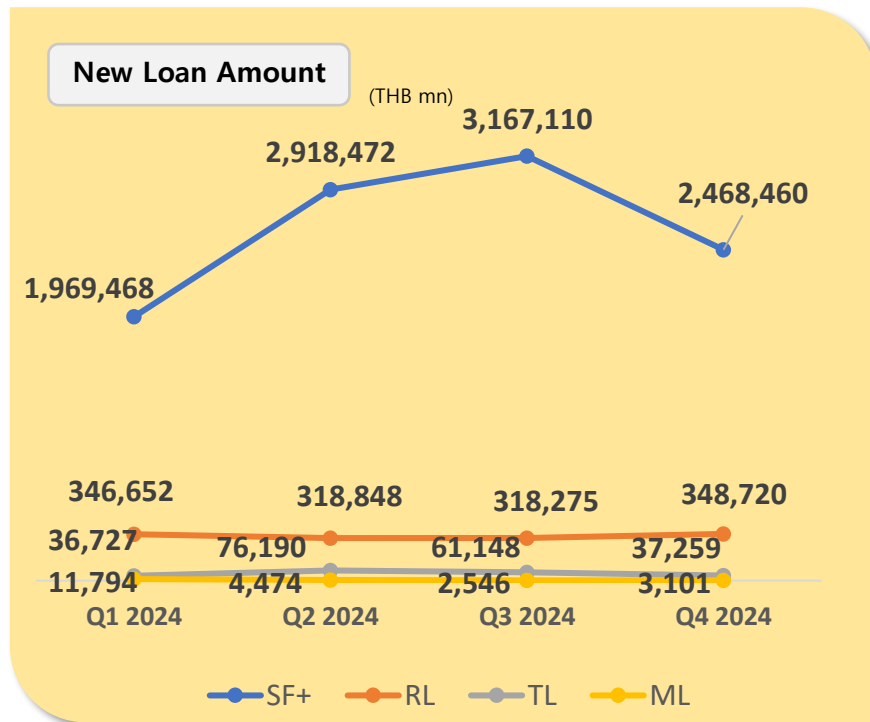
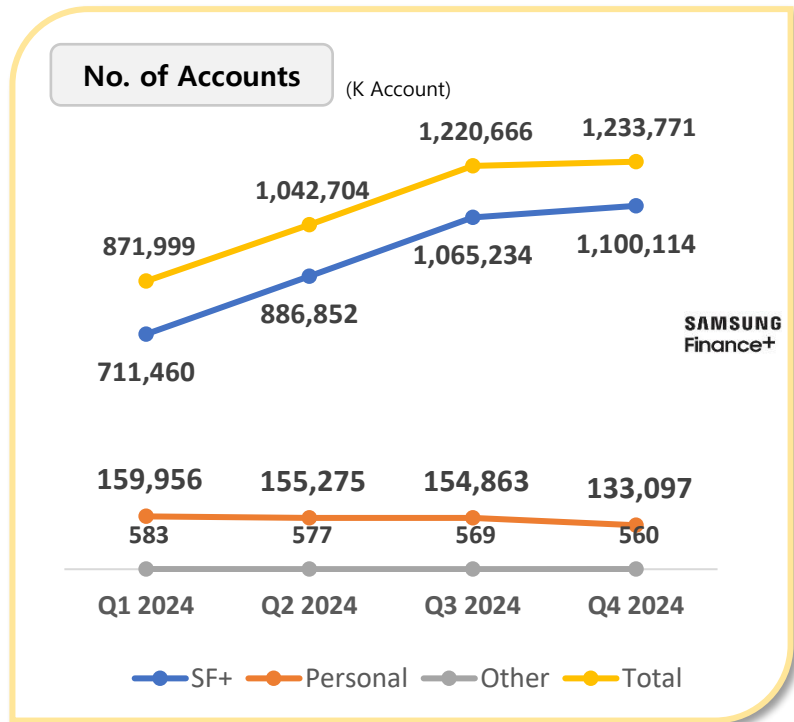
Personal  
Loan



## Business Performance 2024



KBJ acquired over 1 million customers by the end of Q2 2024, driven by strong SF+ sales growth



Remark: H4C business has been discontinued since Q3. 2023, and the C4C business has been discontinued since Q1 2024.



## Building a Strong Foundation for Collection Operations and Clearing All Bad Debt by the End of 2024

## Key Programs

**Establishment and Launch of the RL Loan Review Program**

- Establishing a regular monthly process for continuous limit controls
- Implementing prepayment notices and limit reduction measures

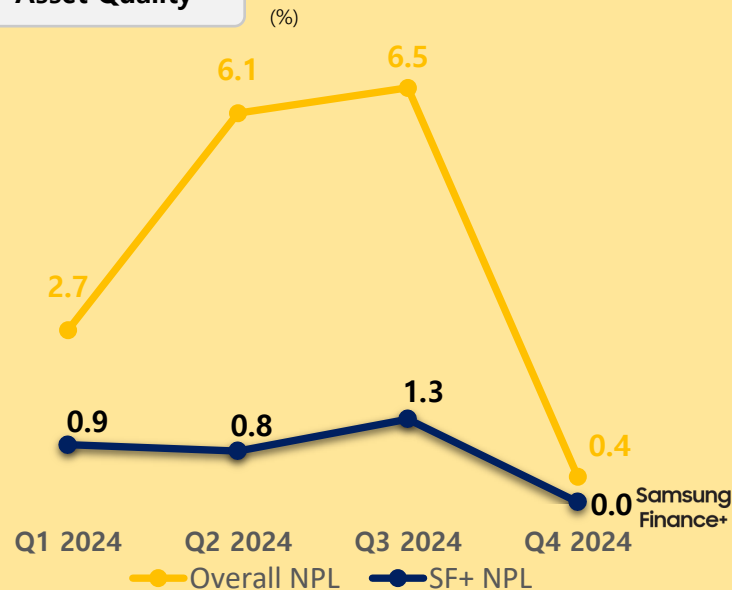
**Enhancing Efficiency of Debt Collection Operations**

- Enhancing debt collection capabilities and distribution efficiency

**Write off Bad Debt**

- Existing NPL customers with a total principal of 923 million THB fully written off by the end of December 2024

## Asset Quality



# Business Performance 2024



SF+ growth drove significant revenue expansion, while cost optimization efforts improved CIR to a record low

## Key Programs

### Revenue Led by SF+

- SF+ growth drove exceptional revenue expansion, with total revenue surging from 1,323 million THB in 2023 to 2,527 million THB in 2024, marking a 91% YoY increase

### Reduce CIR

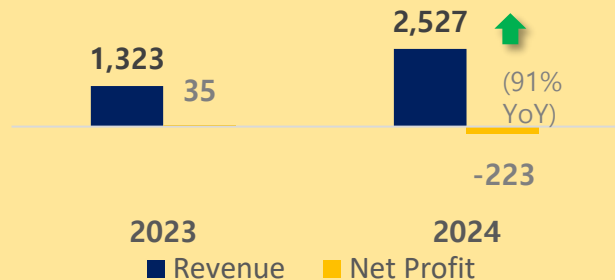
- Anticipating a sharp increase in credit costs, SG&A expenses were proactively reduced throughout the year, leading to a 16.4 percentage point improvement in CIR compared to the previous year

### Efforts After End of Debt Relief Measures During the COVID-19 Pandemic

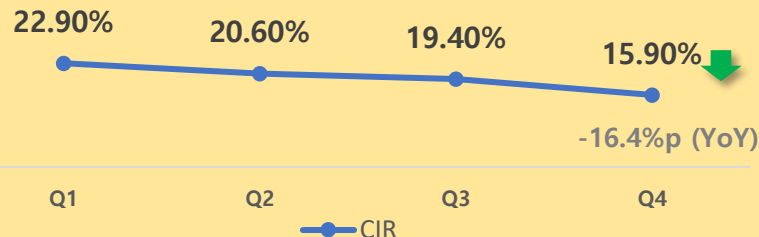
- Throughout the year, KBJ completed the digitalization and enhancement of the debt collection process. In December, a large-scale write-off was executed, fully clearing non-performing loans just one year after the Debt Relief Measures project ended
- Despite these efforts, higher credit costs led to a **net loss of THB 223 million**

## Revenue & Net Profit

(THB mn)



## CIR



## 2025 Key Performance Indicators

Key Agenda and Action Plans: Enhancing profitability through core products while strengthening asset quality, stabilizing IT infrastructure, and fostering customer loyalty

1

Loan Asset

**14,272 Mn**

Increased from  
2024, 12%

2

New Mobile  
Application

3

Internal Control

Reassessing  
Internal Processes

4

Growth Strategy

Stabilizing CIR



1

**Loan Asset**

- Continue achieving strong performance with SF+ while utilizing a newly developed app to serve existing customers and acquire new loans

2

**New Mobile Application**

- Launch date: 25th March 2025
- Introducing a non-face-to-face RL application channel via the new app

3

**Internal Control**

- Enhancing internal controls, compliance, audits, and IT capabilities to support asset growth

4

**Growth Strategy**

- Maintaining a stable CIR despite significant asset growth and limited organizational expansion



# THANK YOU!

🔍 For more information

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