



SET OPPORTUNITY DAY

# JMT NETWORK SERVICES

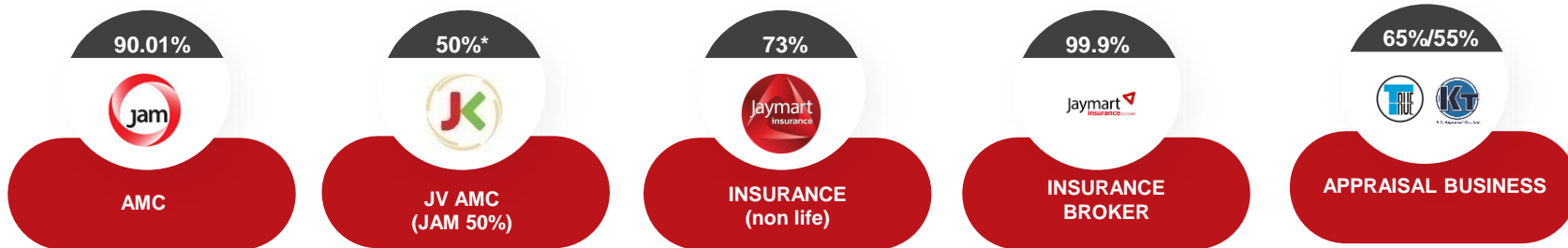
2024 Earnings Results and Future Outlook

3 MARCH 2025



# JMT NETWORK SERVICES

## GROUP OF COMPANIES



\*\* JK is a JV between JAM and KBank

# JMT NETWORK SERVICES

## 2024 INVESTMENT HIGHLIGHTS

#1

**Cash Collections  
Maintain**

**8,809 m.THB**

Total Cash Collection from  
JMT Group and JK AMC

#2

**No.1** in the market for unsecured  
debt acquisition with a well-balanced  
capital structure.

**1,139 m.THB**

Unsecure Debt acquisition in  
2024

#3

**Successful Joint Venture  
Partnership.**

**927 m.THB.**

JK AMC reported a net profit  
2024

# JMT NETWORK SERVICES

2024 BUSINESS AT A GLANCE

88%

**Debt  
Acquisition and  
Management**



Data base over 6 million  
account all nationwide  
+ JK AMC Partnership



7%

**Debt Collection  
Business  
(Outsource Business)**

Provide Debt Collection  
Service to financial institutions

5%

**Insurance and  
Insurance Broker  
and Appraisal  
Services**

Insure Tech and Technology  
and Appraisal services



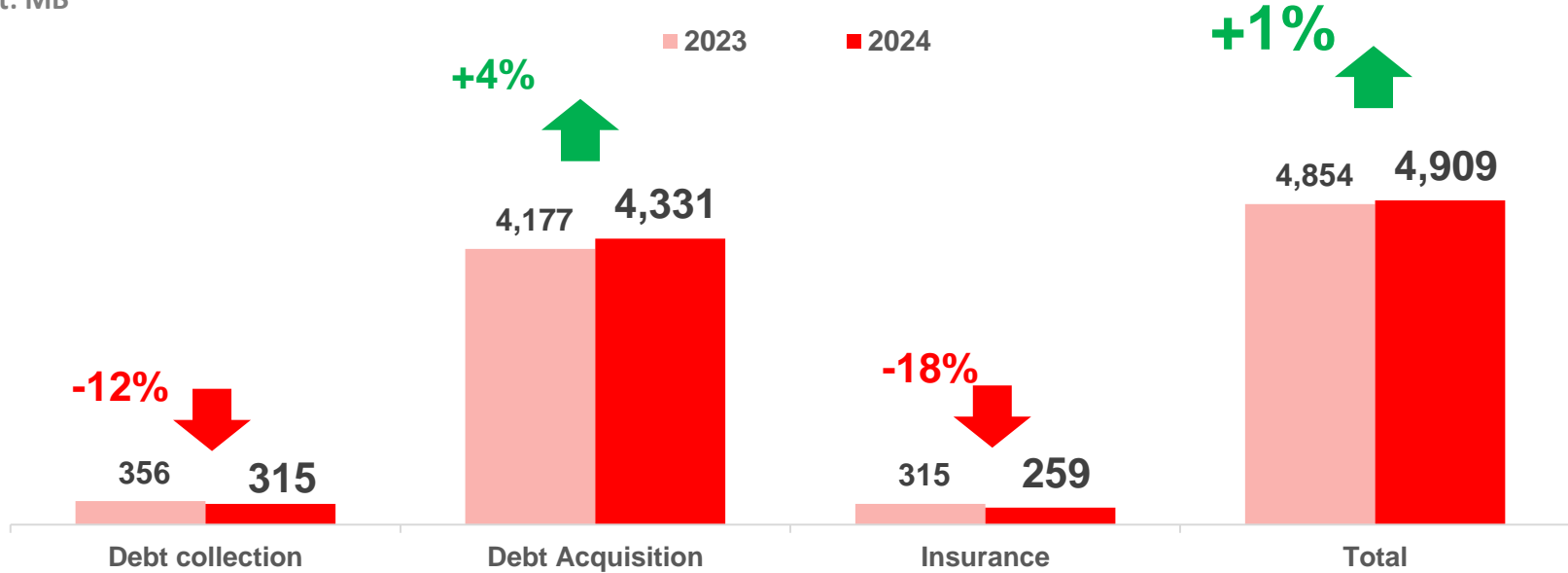
Jaymart  
insurance  
บริษัท ประกันภัย ไทยพาณิชย์ จำกัด  
Jaymart Insurance Broker Co., Ltd.



# JMT NETWORK SERVICES

## 2024 REVENUES PERFORMANCE

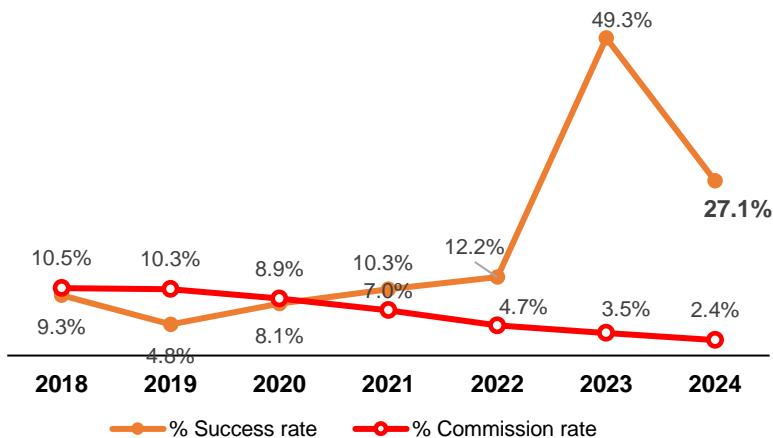
Unit: MB



# JMT NETWORK SERVICES

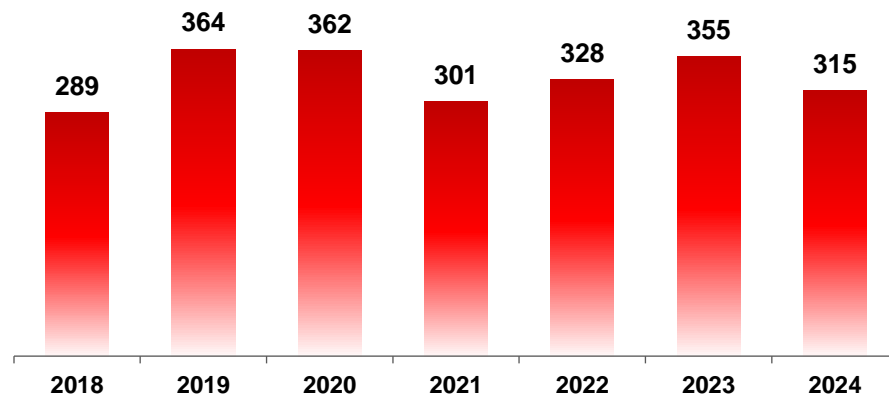
## 2024 DEBT COLLECTION BUSINESS (OUTSOURCING BUSINESS)

### Debt Collection Performance



### Debt Collection Revenues

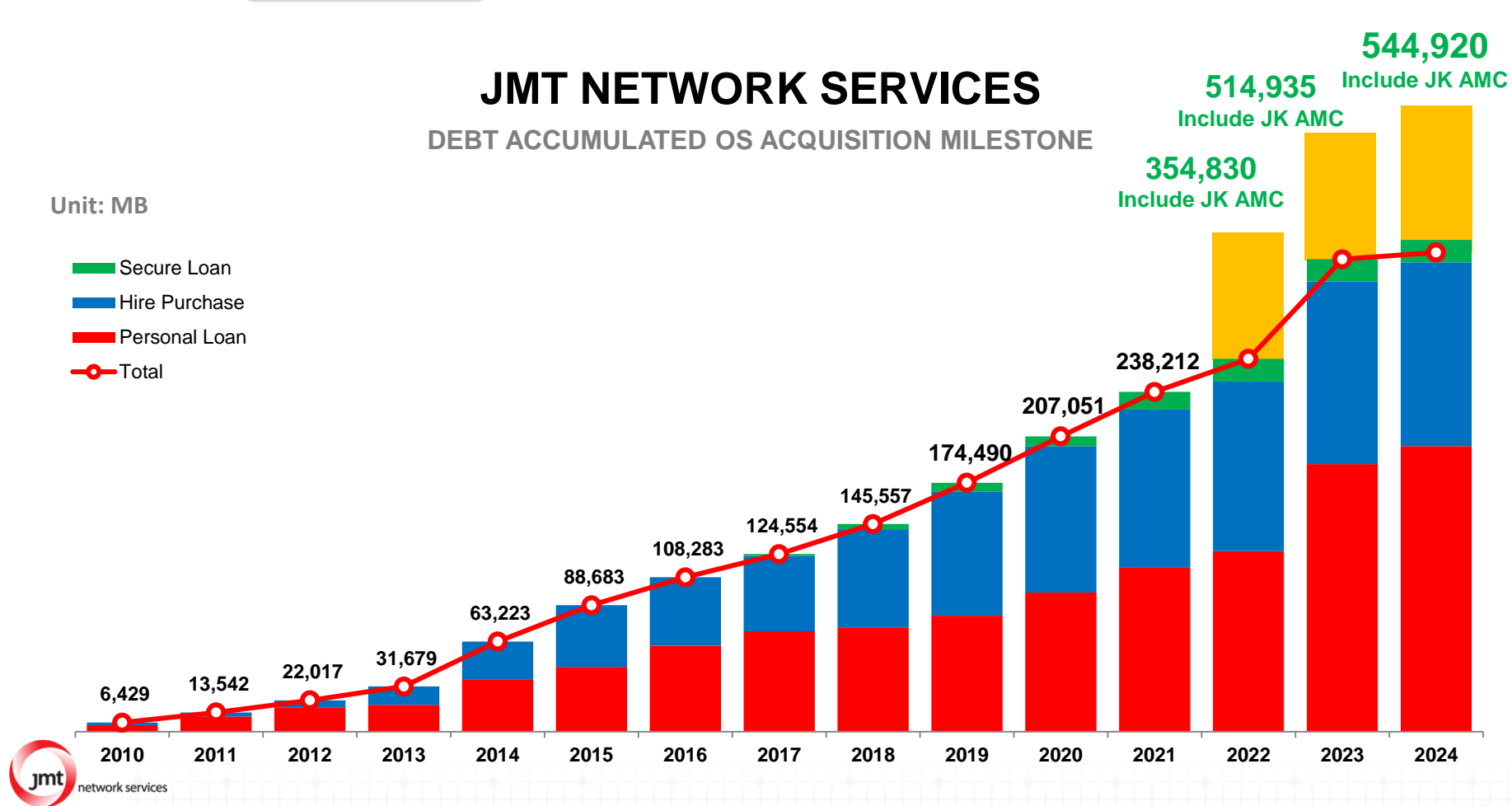
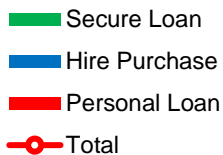
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DEBT ACCUMULATED OS ACQUISITION MILESTONE

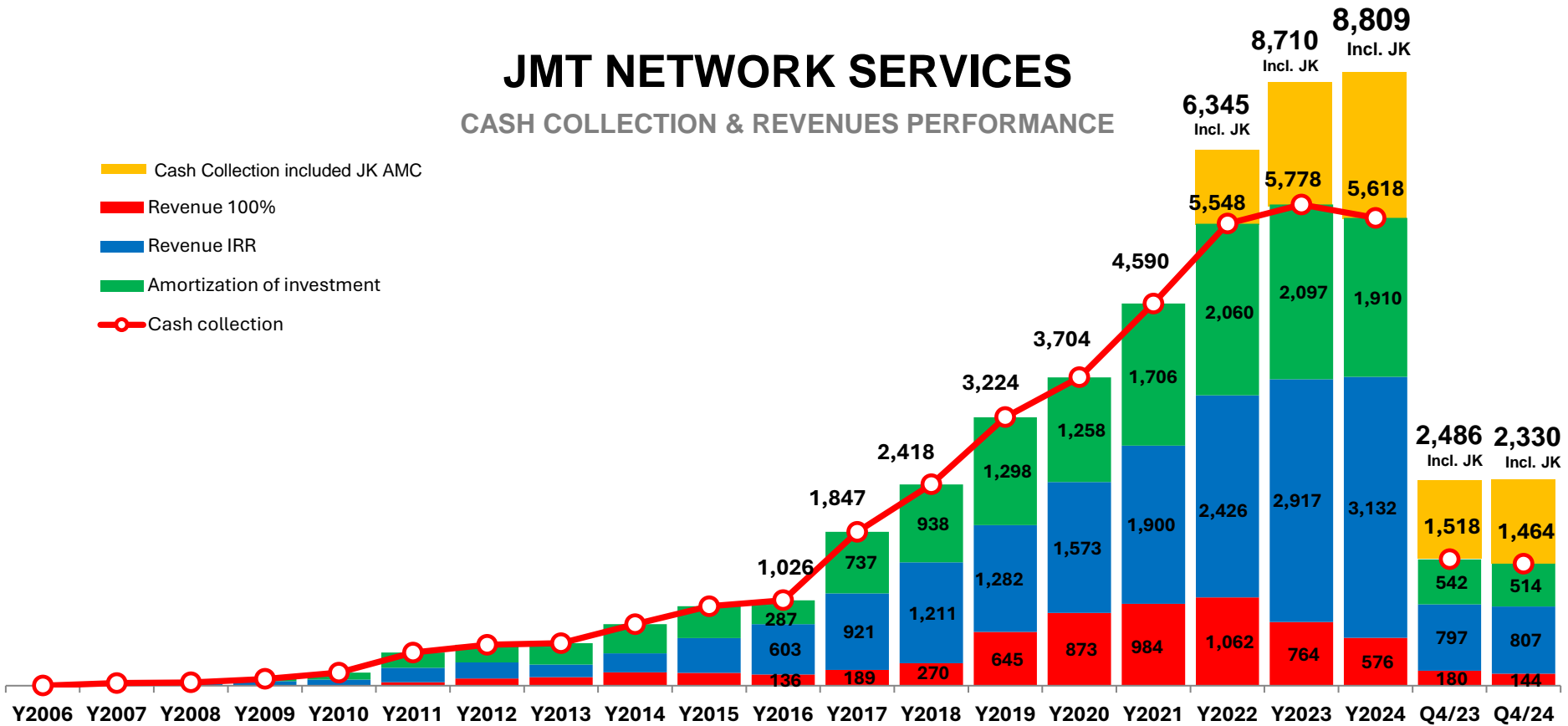
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# JMT NETWORK SERVICES

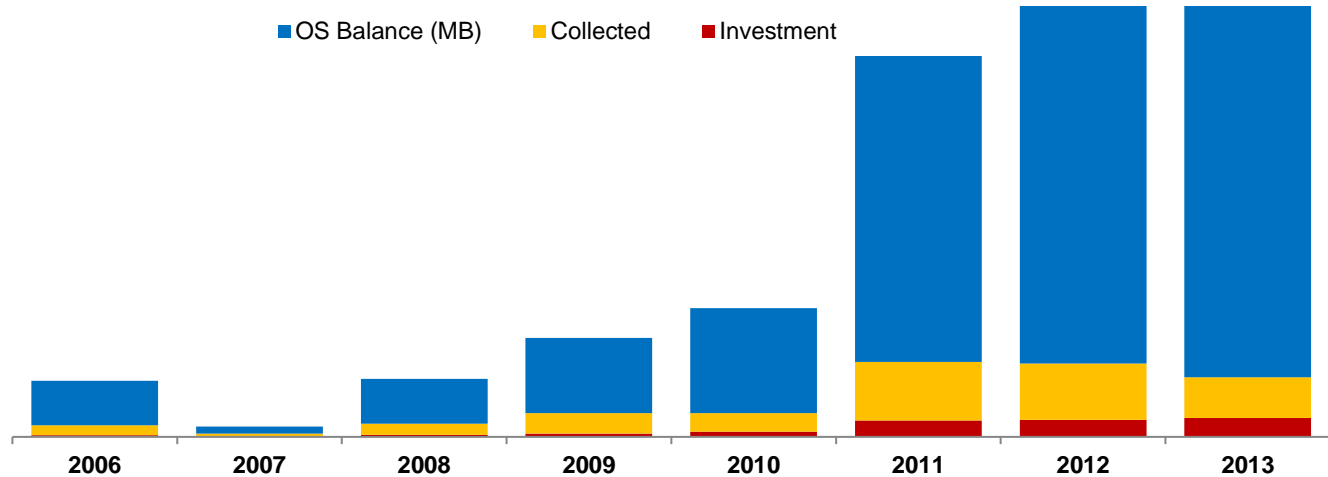
## CASH COLLECTION & REVENUES PERFORMANCE

- Cash Collection included JK AMC
- Revenue 100%
- Revenue IRR
- Amortization of investment
- Cash collection



# JMT NETWORK SERVICES

## CASH COLLECTION AND INVESTMENT



Collected as %  
of Investment

601%

359%

531%

650%

350%

354%

328%

215%

Investment(MB)

39

16

49

74

122

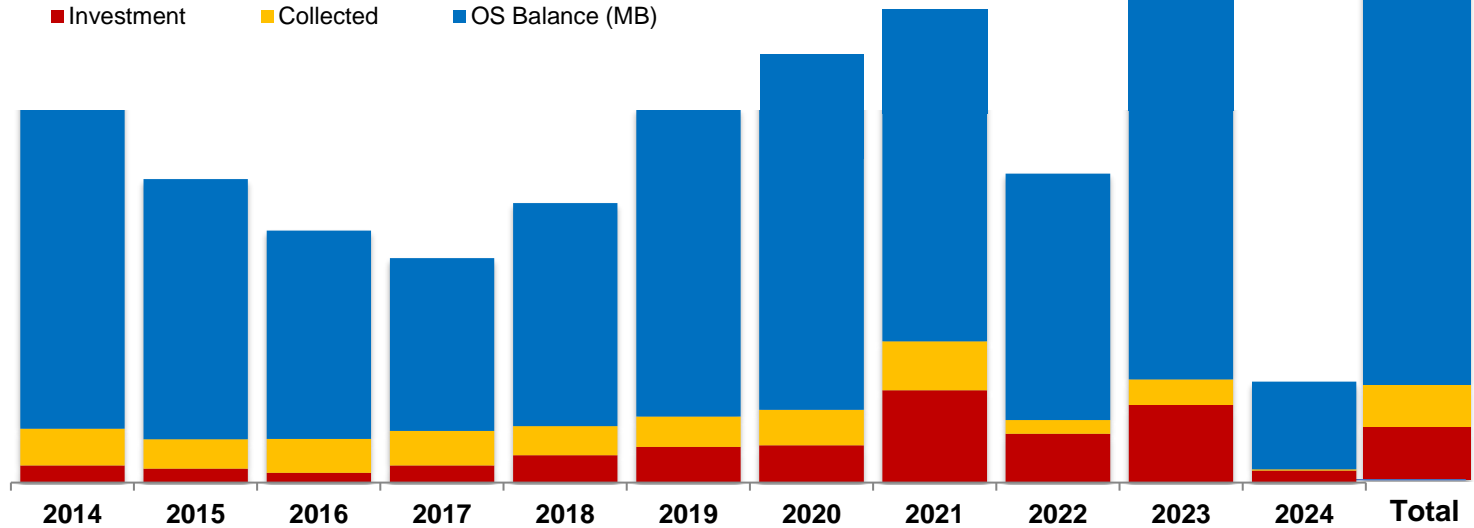
384

399

439

# JMT NETWORK SERVICES

## CASH COLLECTION AND INVESTMENT



Collected as %  
of Investment

214% 210% 355% 204% 106% 85% 95% 53% 28% 33% 11% 92%

Investment (MB)

1,613 1,319 906 1,598 2,583 3,368 3,516 8,701 4,582 7,311 1,139 38,159



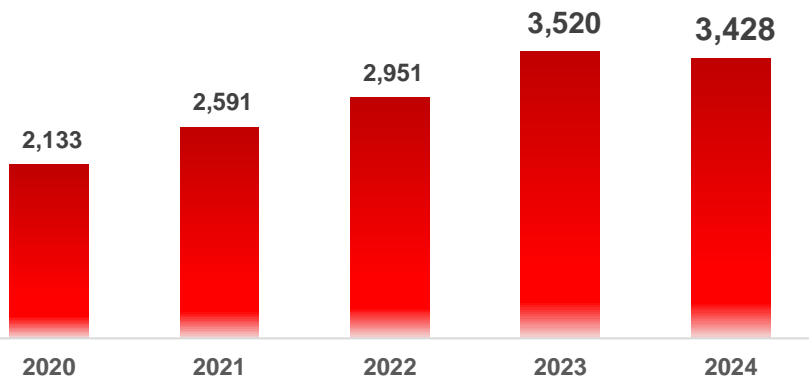
JMT acquired Secure Loan since 2017.

# JMT NETWORK SERVICES

## GROSS MARGIN AND TREND

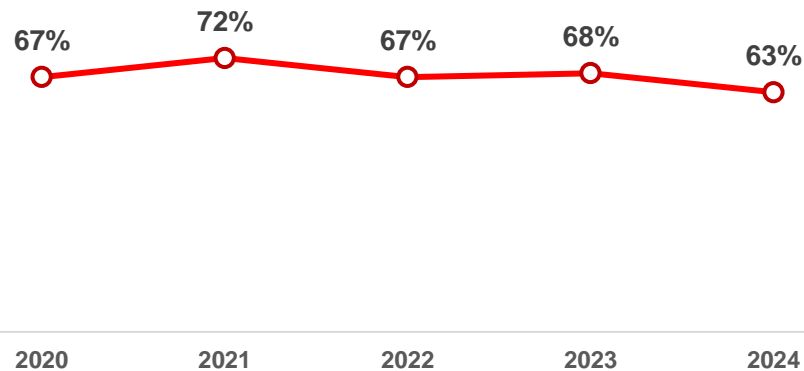
### Gross Margin Value (Consolidated FS)

Unit: MB



### Gross Margin Trend (Consolidated FS)

“Litigation Expenses Increased”



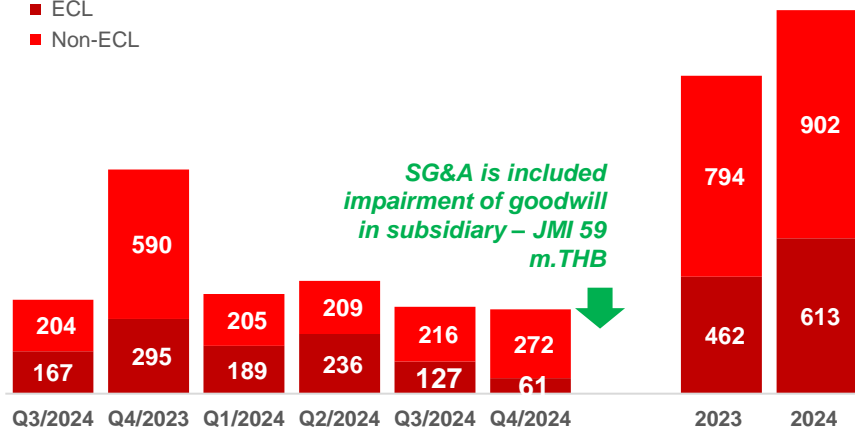
# JMT NETWORK SERVICES

## SG&A and Net Profit

### SG&A Segmentation and ECL Movement

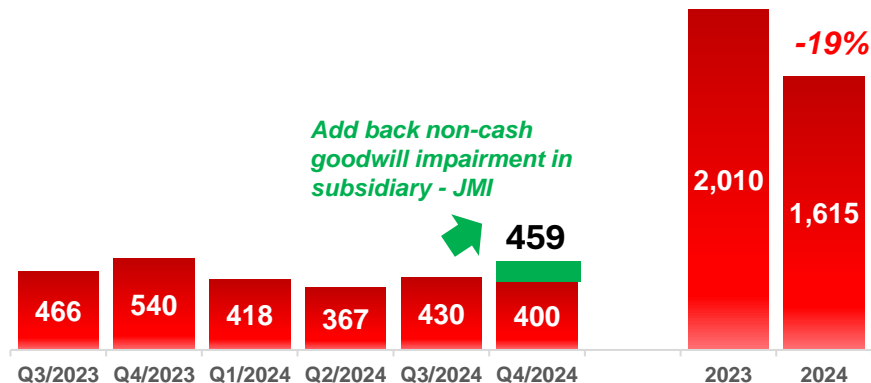
Unit: MB

- ECL
- Non-ECL



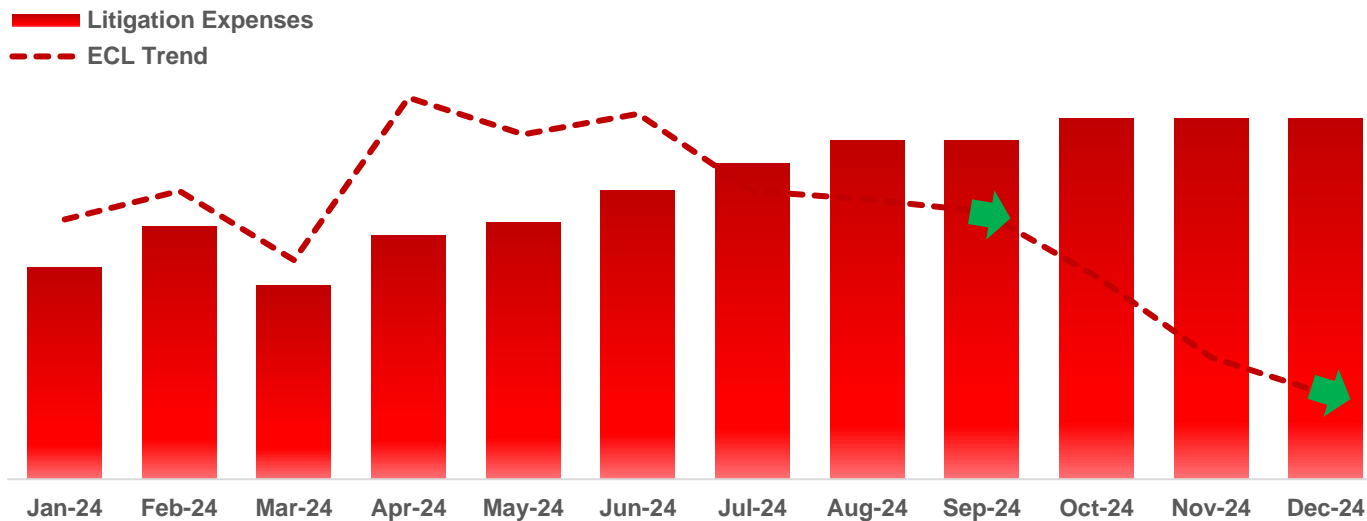
### CONSOLIDATED NET PROFIT

Unit: MB



# JMT NETWORK SERVICES

## CONTROL EXPECTED CREDIT LOSS (ECL) AS PLANED



# JMT NETWORK SERVICES

ROBUST FINANCIAL STANDING WITH A STRONG POSITION

## Consolidated Balance Sheet (IBD/E = 0.42)

As of 31 Dec 2024

**40,552** m.THB

Assets

(-4% from ending 2023)

Cash and Other Assets Decline due to repayment of debenture

**12,902** m.THB

Liabilities

(-15% from ending 2023)

Debenture Repayment

**27,650** m.THB

Equities

(+1.25% from ending 2023)

Retained Earnings Increase

# JMT NETWORK SERVICES

## CASH FLOW AND DEBENTURES MATURING WITHIN 1 YEAR

Apr 2025 ✓ Ready for Payment

3,000 m.THB

Oct 2025 ✓ Ready for Payment

3,375 m.THB



Source of funds (m.THB) 4,500++ Cash and Cash Collection Q1/2025 -----> Cash Collection Q3/2025

1,100 Cash on Hand

2,000+ Mutual Fund

4,500 Debentures Issuing within 2025

300 Bank Facilities (Available Line)

500++ Dividend and/or Inter Co Loan Repayment - JV





# JMT NETWORK SERVICES

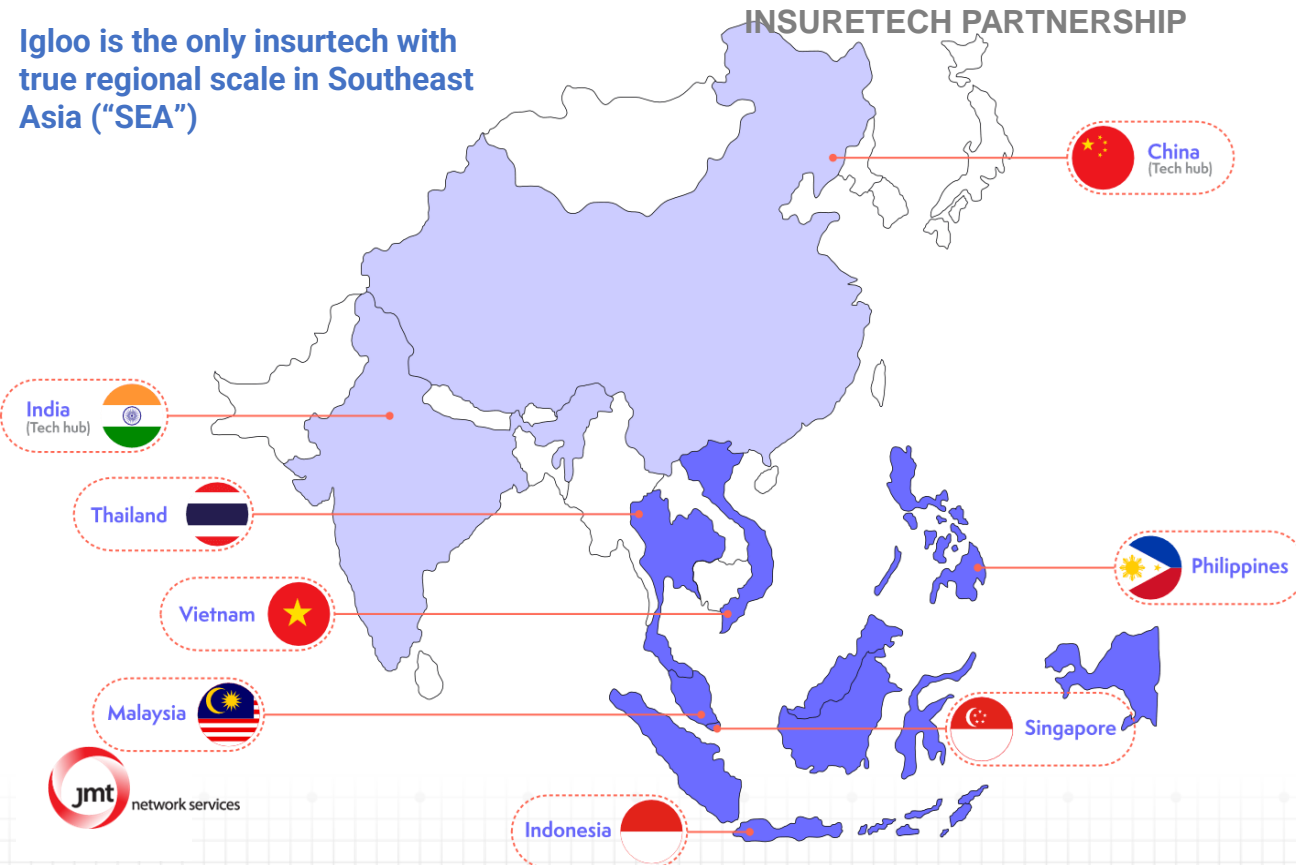
## INSURETECH PARTNERSHIP



## Regional Footprint

- ✓ Singapore-based full-stack insurtech
- ✓ Pan-SEA business presence in all 6 core markets of ID, MY, PH, SG, TH, VN
- ✓ Licensed in all 6 markets (either as broker, agent, or Labuan)
- ✓ Tech hubs in China & India

Igloo is the only insurtech with true regional scale in Southeast Asia ("SEA")



# Igloo has been delivering proven impact since its founding in 2019



600+ million policies facilitated



160+ million devices insured



11 million credit life policies issued



At least 1.5 million women supported



70k+ hectares of farmland protected by Igloo's weather index insurance



25k SMEs covered





# THANK YOU!

🔍 For more information

**[PANYA@JAYMART.CO.TH](mailto:PANYA@JAYMART.CO.TH) – EVERYTHING YOU NEED**

CONTACT : JAYMART GROUP INVESTOR RELATIONS

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