



# SRISAWAD CAPITAL 1969 PUBLIC COMPANY LIMITED

7 MARCH 2025

# Agenda

- I. Company Profile
- II. Key Financial Highlights
- III. Corporate Social Responsibility



# I. Company Profile

# Vision, Mission and Core Values

## MISSION

“ We support the well-being of the society. ”



## VISION

“ We strive to be a sustainable growth financial institution ”

## CORE VALUE

We set standards of professional work and create sustainability in work through company's guideline



# Company's History



1969



1984



2022



2023

**Srisawad Capital 1969 PLC** or the previous name **Srisawad Finance Public Company Limited** established in 1969 with the primary objective of conducting investment banking business in Thailand's expanding economy.

The company listed in the Stock Exchange of Thailand in 1984 under the name "**BFIT**"

Srisawad Finance Public Company Limited or BFIT hold 100% of shares in Srisawad Capital Company Limited and changed the company name to "**Srisawad Capital 1969 Public Company Limited**" and also changed the trading name as '**SCAP**'.

The company objective is also changed to be a Non-bank retail lending business. The current business consists of personal loans under BoT's supervision and hire purchase loan business.

## About Srisawad Capital Co., Ltd.

In Q3'23, **Srisawad Capital 1969 Public Company Limited**'s Board of Directors Meeting resolved to purchase **Sawad Rung Reung Finance (Cambodia) PLC.** from Srisawad International Holding Co., Ltd. (a subsidiary of Srisawad Corporation Public Company Limited) with total 75% shares of Sawad Rung Reung Finance (Cambodia) PLC.

2019

Srisawad Capital Co., Ltd established to provide personal loan that licensed under supervision by Bank of Thailand.

2020

**SAWAD** increased registered capital to 300 million baht and became a major shareholder, holding 65% of the total shares.

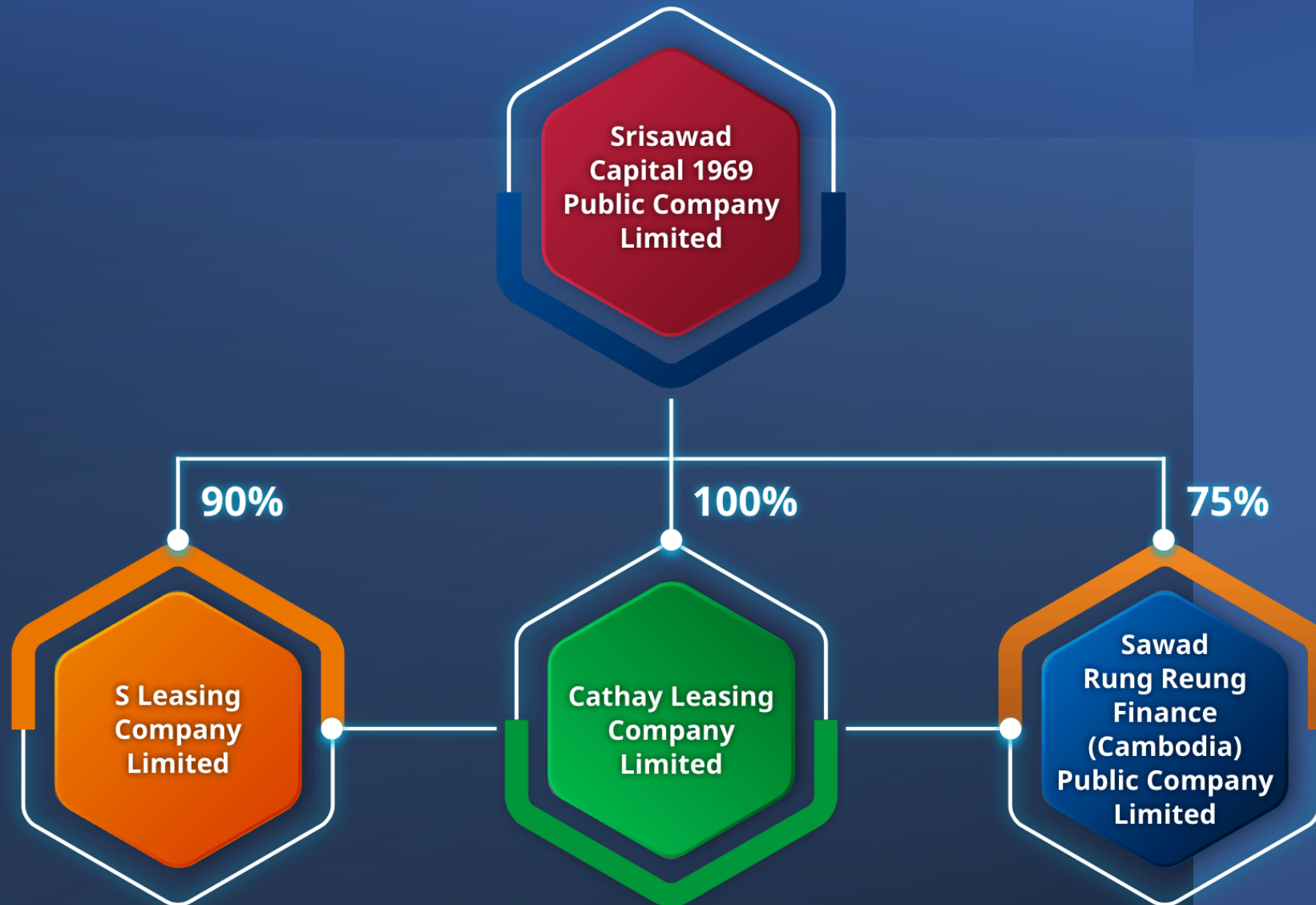
2021

Srisawad Capital Co., Ltd acquired **S Leasing Co., Ltd.** Holding 90% of total shares and maintaining a total registered capital of 50 million baht.

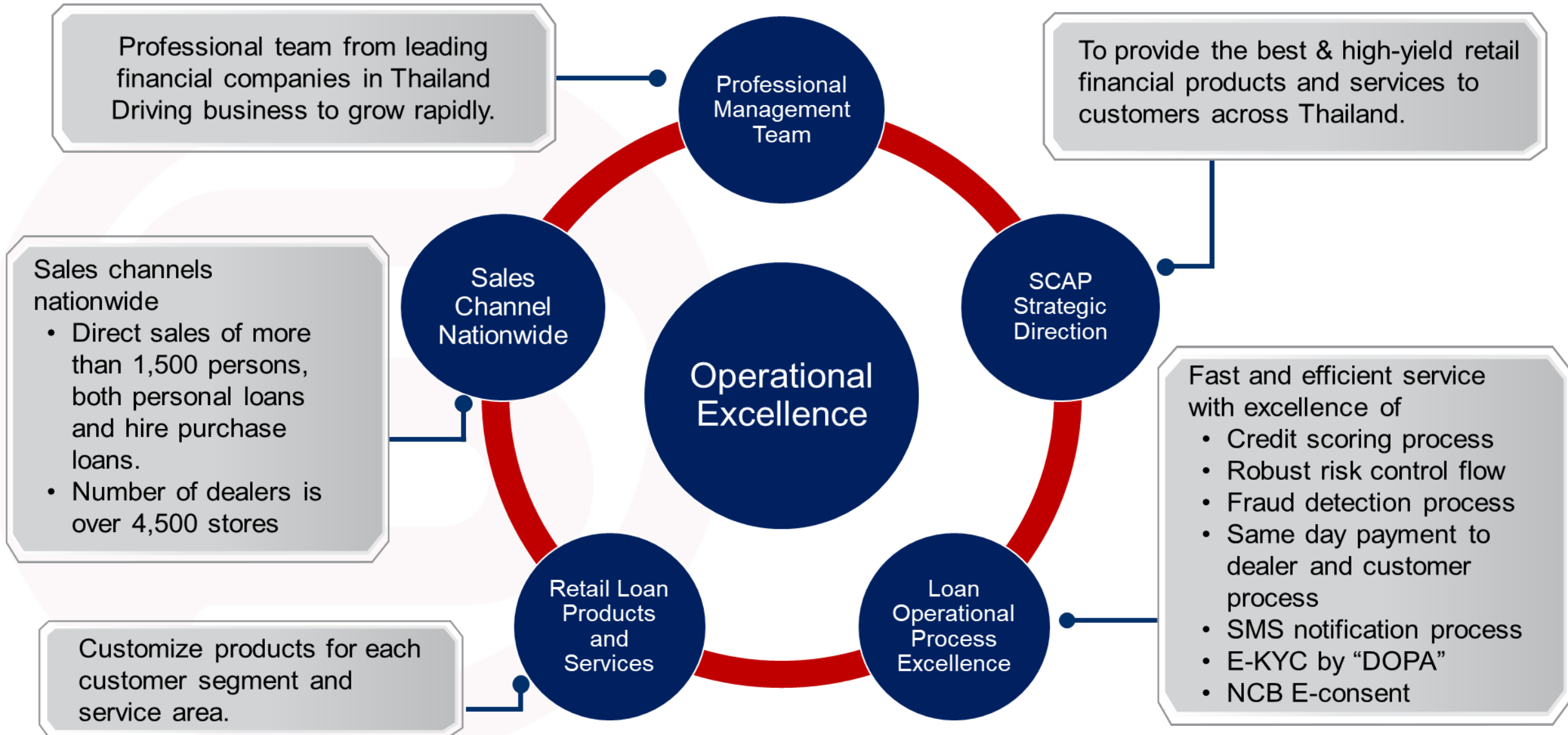
2022

Srisawad Capital Co., Ltd acquired 100% of the shares of **Cathay Leasing Co., Ltd.** and maintained the original registered capital of 50 million baht.

# The Company's Group Structure



# Operational Excellence



# Product and Services

## Unsecured Loan

### Personal Loan

- Monthly income 30,000 THB and above
- Employee segment
- Effective interest rate : max 25% per year
- Loan Term : 12-60 months
- Services area : Nationwide



## Secured Loan

### Hire Purchase of New Motorcycle

- Monthly income 10,000 THB and above
- Both Employee and self-employed segments
- Fixed monthly Interest rate 1.09% and above (based on tenor) or Effective interest rate : 23% under CPB
- Loan Term : 12-60 months
- Services area : Nationwide





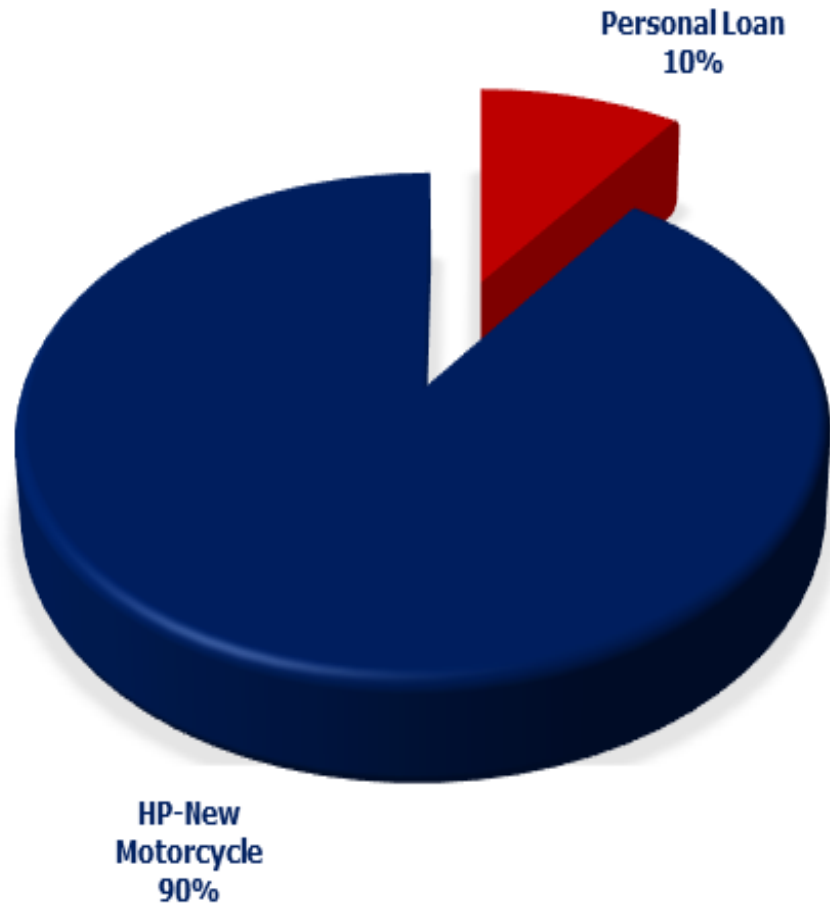
## **II. Key Financial Highlights**

# Financial Highlights (Consolidated)

PROFIT & LOSS (M.Baht)	2023	2024	Growth
Interest Income & Fee	6,112.85	6,810.09	11.41%
Other Income	1,051.82	940.90	-10.55%
Total Income	7,164.67	7,750.99	8.18%
Operational Expenses	3,961.29	4,192.93	5.85%
Expected credit Loss (Reversal)	1,116.23	1,380.96	23.72%
Profit Before Interest & Taxes	2,087.15	2,177.10	4.31%
Cost of Funds (Total interest expenses)	878.29	1,220.45	38.96%
Tax Expense	250.24	227.02	-9.28%
Net Profit	958.62	729.63	-23.89%

# Product Portfolio

2024



**Net AR**

**30 December 2024  
(M.Baht)**

**Personal Loan**

**3,033**

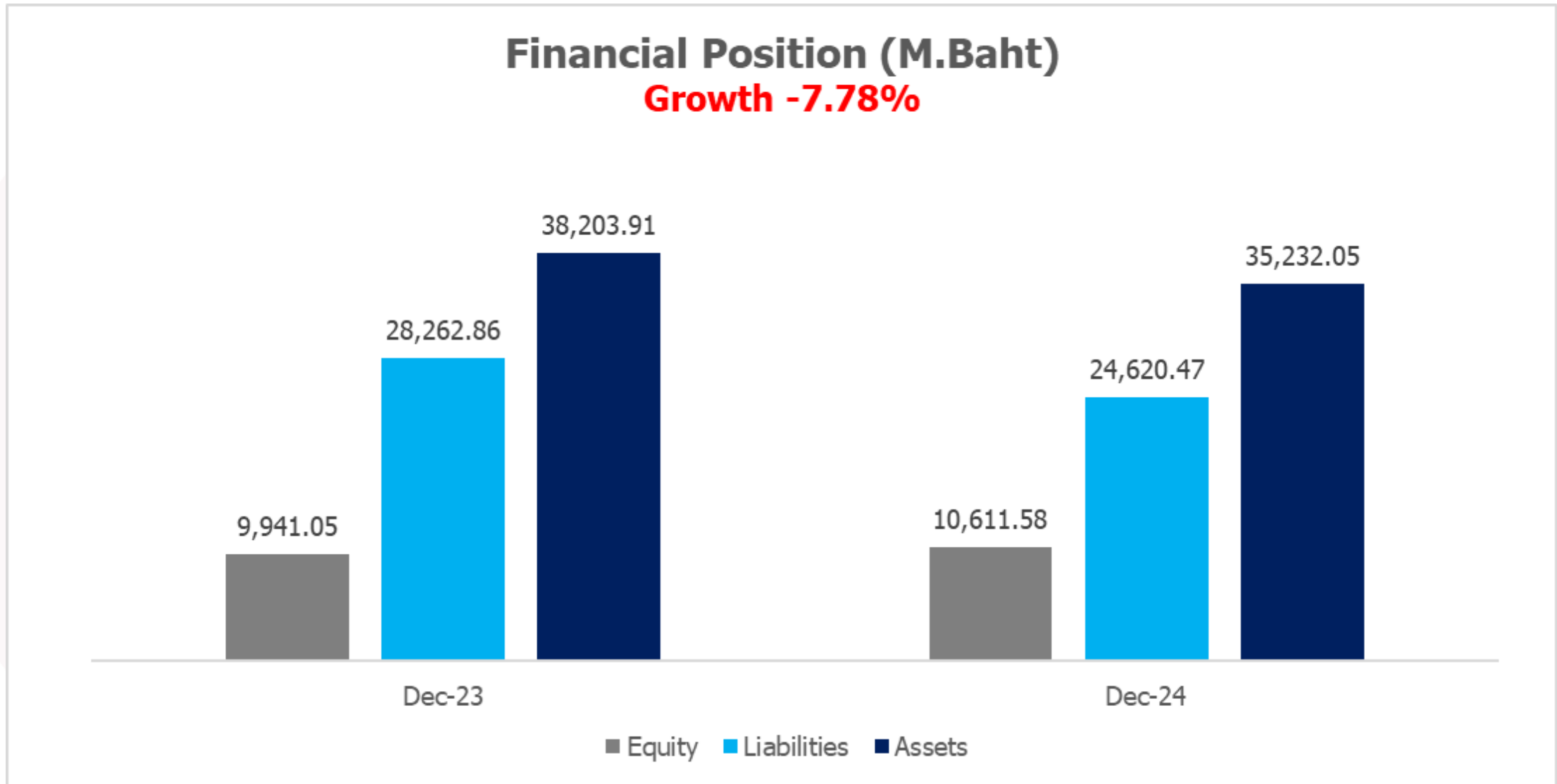
**HP-New Motorcycle**

**28,209**

**Total Net AR**

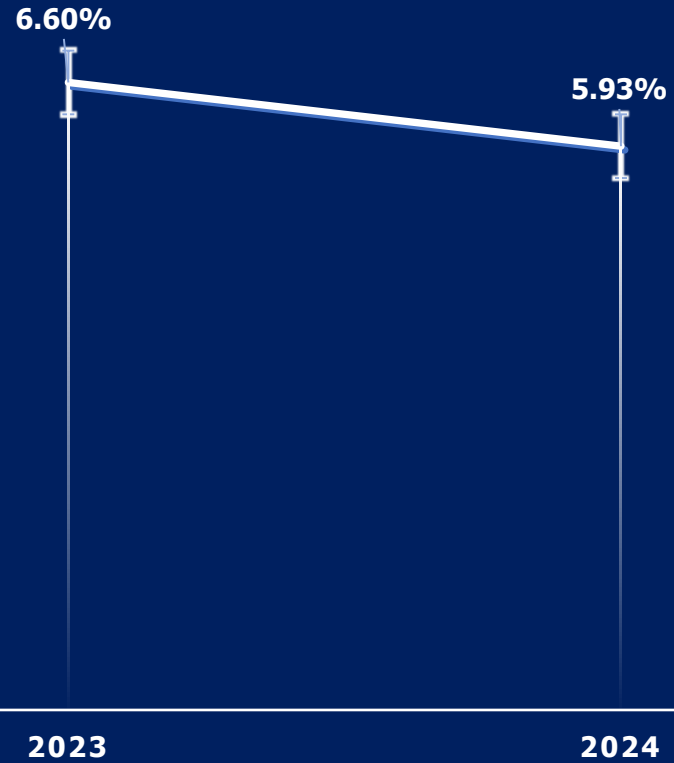
**31,242**

# Financial Position

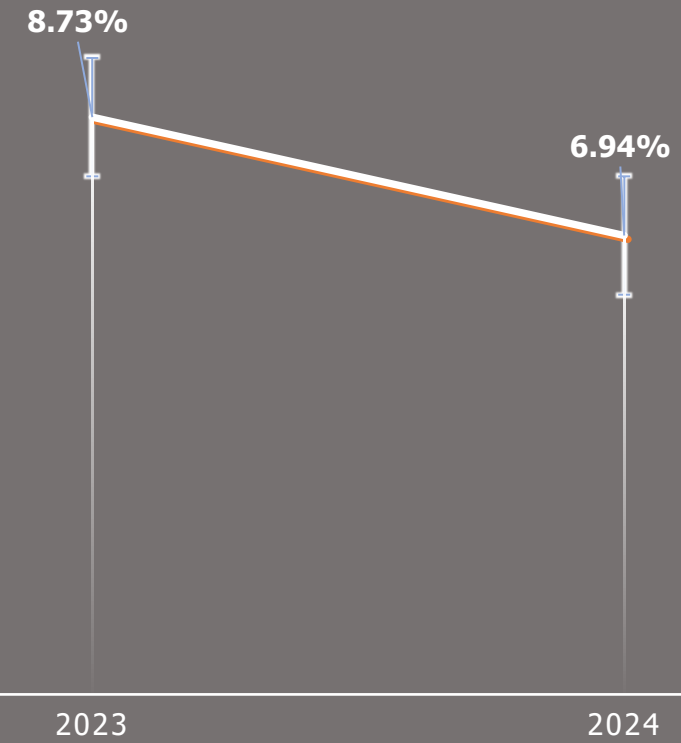


# Financial Ratio (Consolidated)

ROA (%)

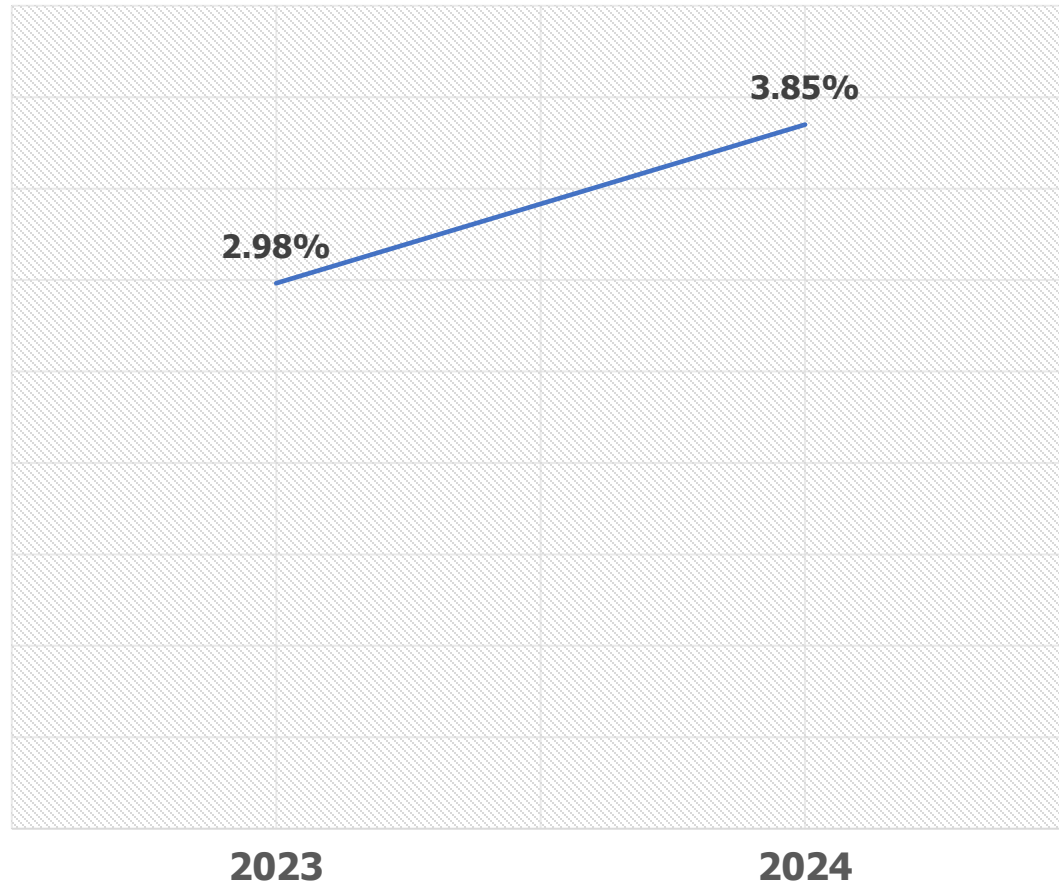


ROE (%)

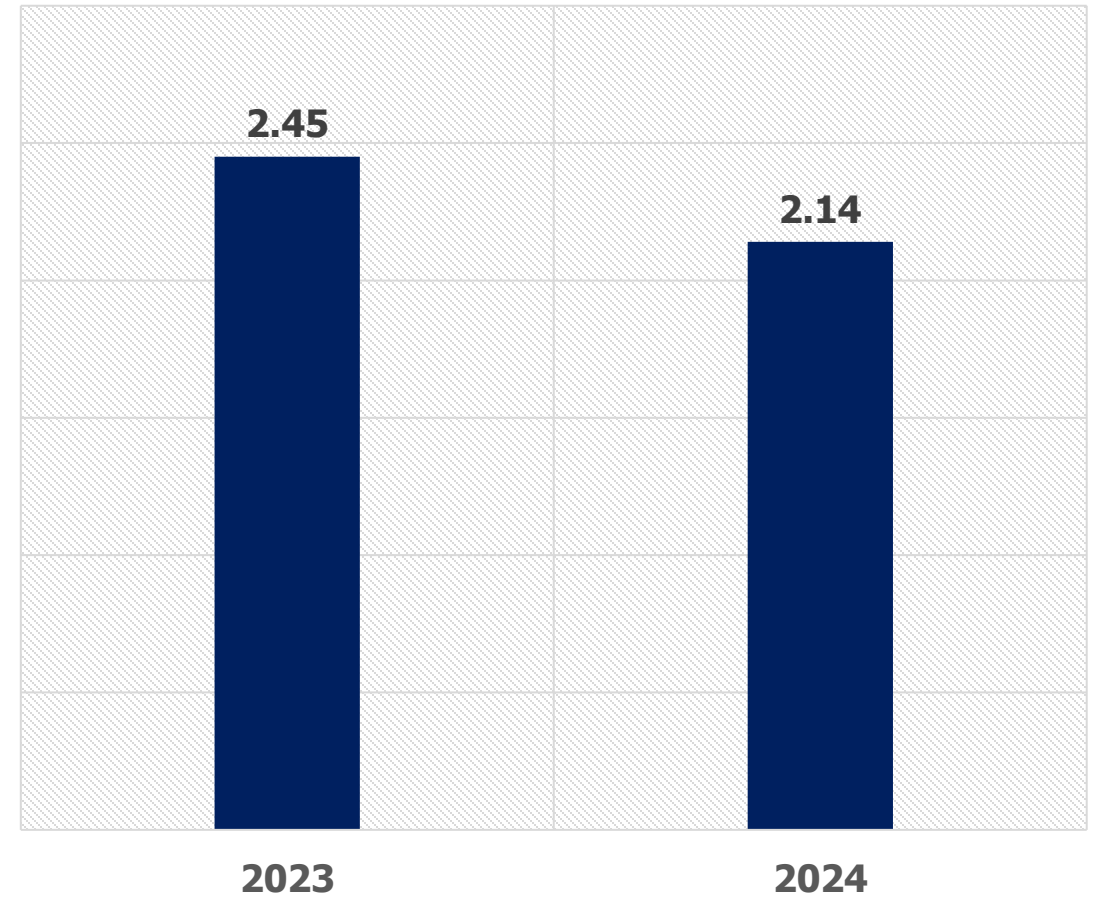


# Financial Ratio (Consolidated)

## NPL



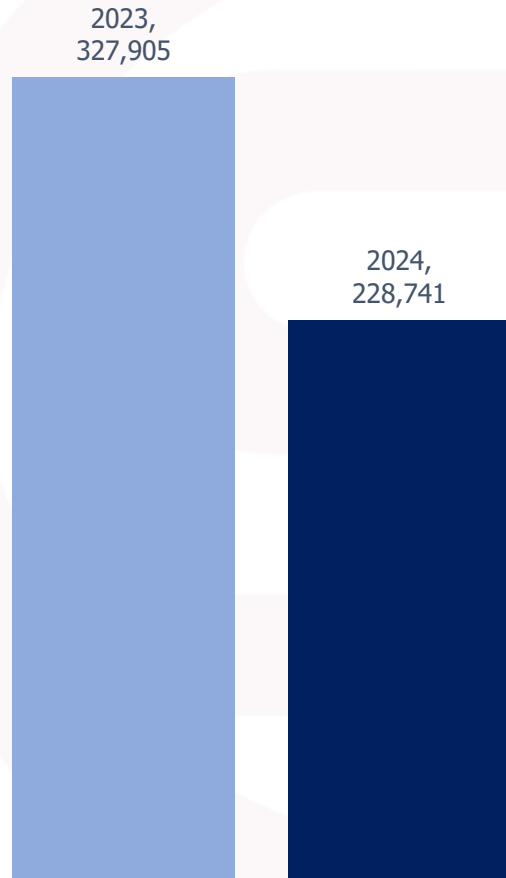
## IBD Ratio



# Key Performance Highlight

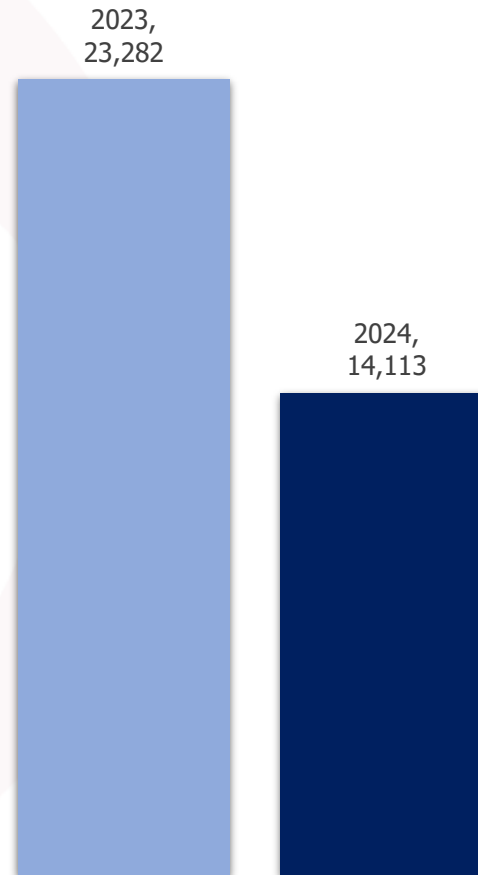
New Contracts (Units)

Growth **-30.24%**



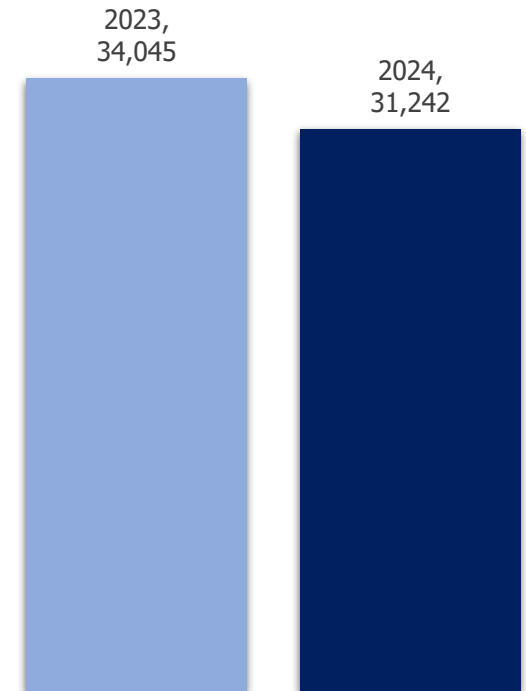
New booking Amount (M.Baht)

Growth **-39.38%**



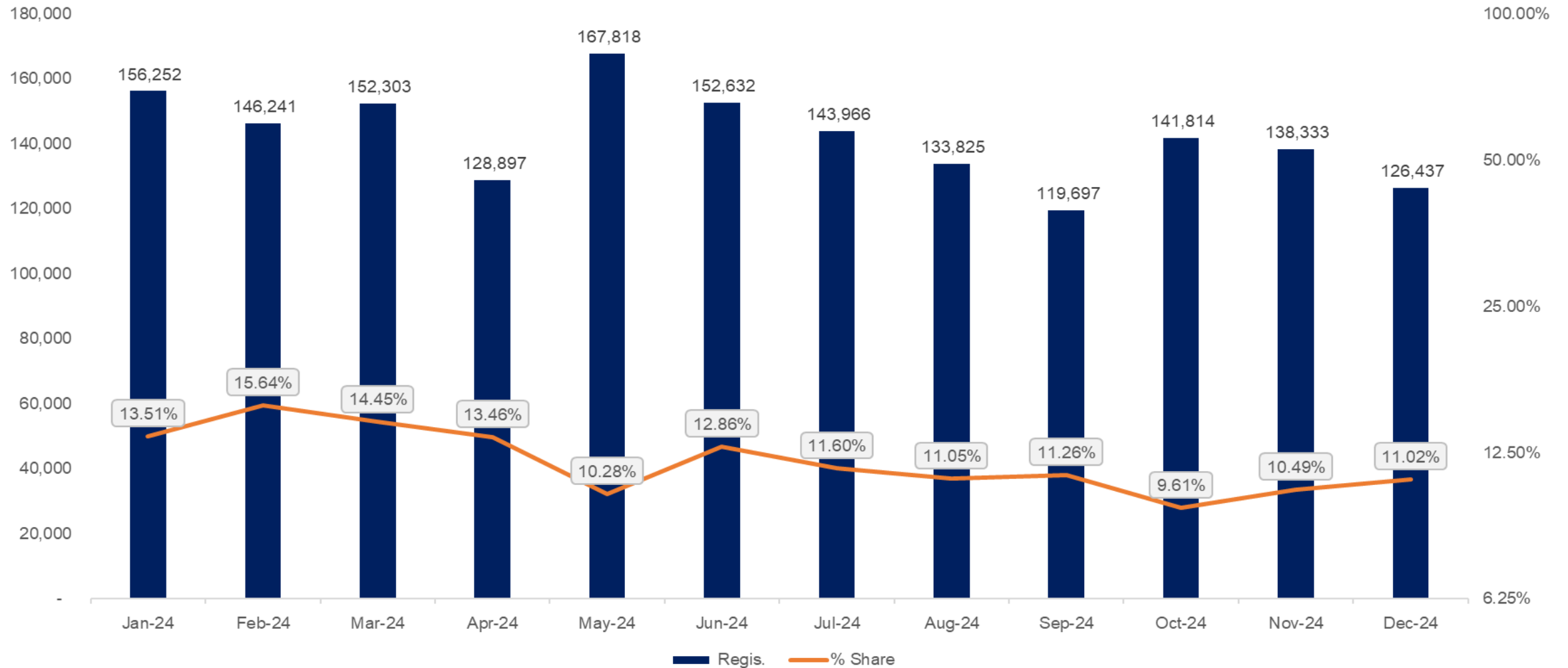
AR consol (M.Baht)

Growth **-8.23%**



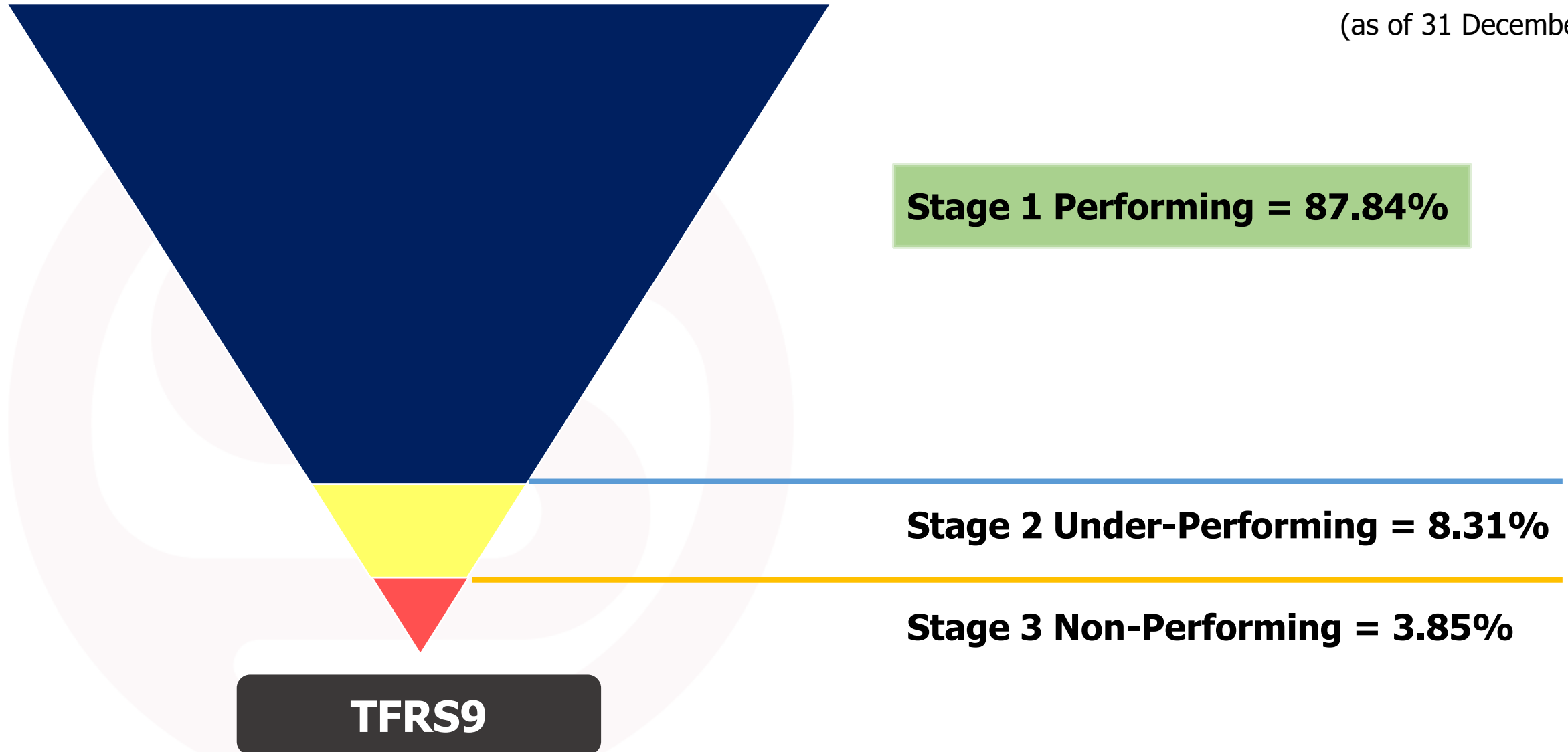
# Our market share

We are **Number 1** Market Share in Hire Purchase Loan of New Motorcycle in Thailand (%)



# Proportion of Loan Receivable Aging

(as of 31 December 2024)



# Activities to Social



# SCAP

## จัดกิจกรรม "ปลูกป่าลอยฟ้า"

สร้างพื้นที่สีเขียวที่เขายายเที่ยง พร้อมส่งเสริมการอนุรักษ์ธรรมชาติ  
และสร้างรายได้ให้ชุมชน ย้ำความมุ่งมั่นด้าน **ESG**



Joining the "Floating Forest Planting Activity" at Khao Yai Tieng, Nakhon Ratchasima province during November 2024.

The objective is to increase awareness and expand the green spaces, as well as support communities in remote areas to generate income from travelers and visitors."



# QUESTIONS



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 [www.srisawadcapital.co.th](http://www.srisawadcapital.co.th)