



มิทสึบิ ลีสซิ่ง
MITSUBI LEASING

Opportunity Day

FY 2024

Agenda

1. Business Overview
2. Financial Highlight
3. 2025 Outlook
4. Q&A



1. Business Overview

1580 Gigging Platypus Co.

Company Profile



Mit 10 Leasing Co., Ltd. was established in 2023 providing hire purchase for motorcycles.



Rebranded and increased Mitsib Leasing Co., Ltd. registered capital to 200 million Baht.



Listed on the Stock Exchange of Thailand under "MITSIB" on 11 June 2019



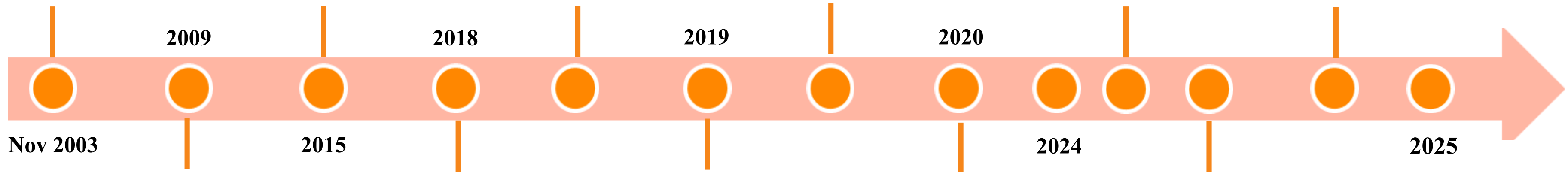
Expanded business line to hire purchase for Commercial Vehicles.



Mitsib increased registered capital to 292 Million Baht and registered capital for Mitsib Sek Ngoen Co., Ltd. 250 Million Baht.



Expanded into solar panel leasing.



Expanded business line to hire purchase for taxis.



Converted to Public Company in 2018 and increased registered capital to 333.5 million Baht



Registered Mitsib Sek Ngoen Co., Ltd. With 50 Million Baht and Mitsib Pico Co., Ltd. With 10 Million Baht.



Registered Best Car Center Co., Ltd. with registered capital 30 Million Baht.



Mitsib Sek Ngoen expanded to 31 branches.



On January 24 2025 the company successfully became a partner of the National Credit Bureau.



MITSIB

Achievements



On January 24, 2025 the company successfully became a partner of the National Credit Bureau



Climate Care Collaboration Platform



Care the Bear

ปรับพฤติกรรมองค์กร ลดก๊าซเรือนกระจกจากการจัดงาน
Online/Onsite

- Since 2025 -



Care the Whale

ลดโลกร้อน ด้วยการรวมพลัง ทำให้ “ขยะล่องหน” ไม่มีอะไร
กลายเป็นขยะ

- Since 2025 -



Care the Wild

สร้างสมดุลของระบบนิเวศให้ประเทศด้วยการปลูกป่าดูดซับก๊าซ
เรือนกระจก

- Since 2025 -

AGM & Dividend Payment 2025

Annual General Meeting (AGM) 2025

Date : April 23, 2025

Time : 1:00 PM

Location : via electronic media (E-AGM)

Record Date : March 14, 2025

Dividend Payment

Number of Common Shares	Dividend Payment Rate (Baht per Share)	Total Dividend Payment Value (Baht)
1,372,638,829	0.015 Bath per Share	20,589,582

Dividend Type : Cash Dividend

Record Date : May 7, 2025

Ex-Dividend Date (XD) : May 6, 2025

Payment Date : May 23, 2025

Dividend Source : Operating period from January 1, 2024 to
December 31, 2024, and retained earnings.

Financial Highlights

Unit : Million Baht



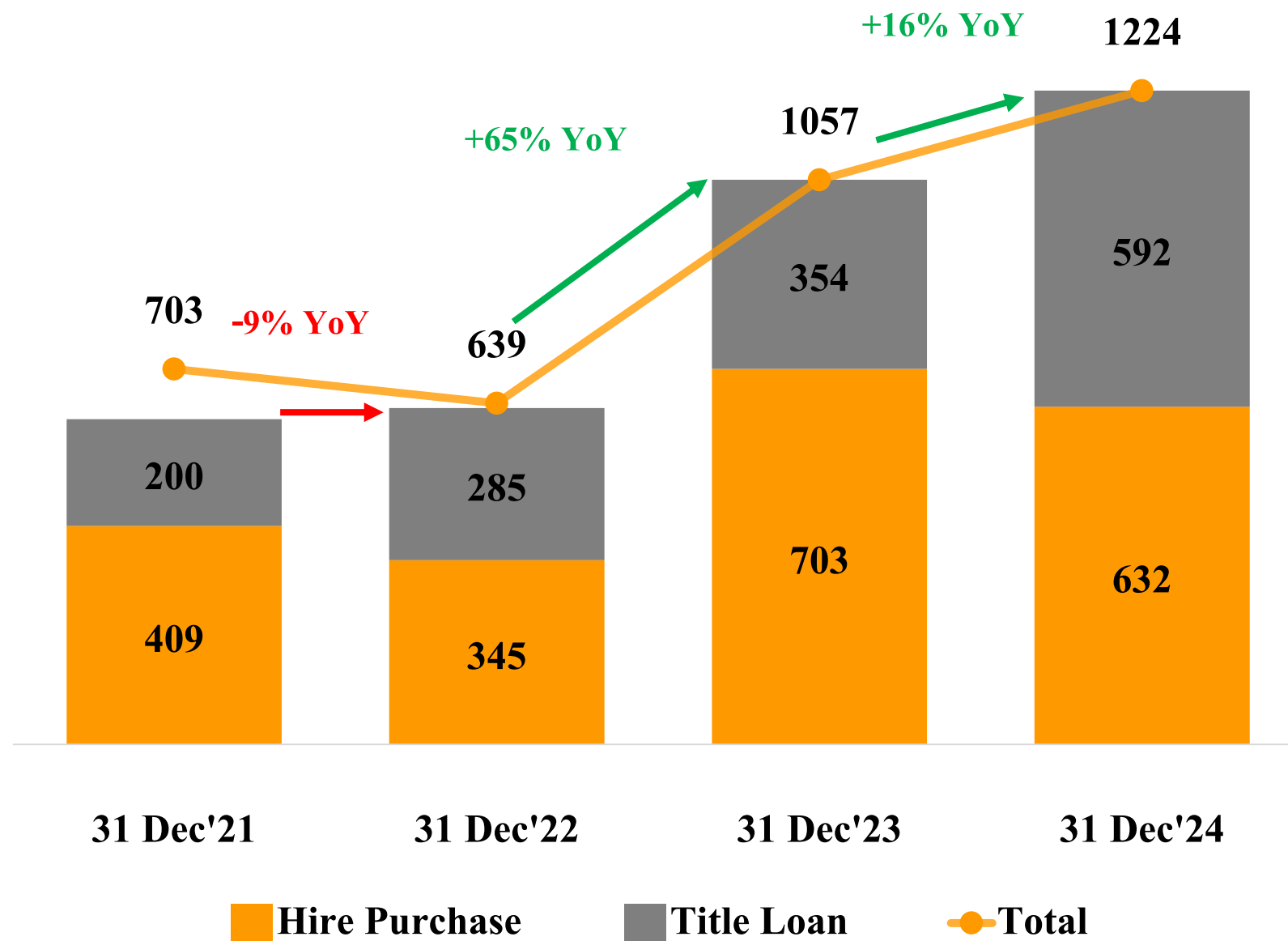
Key Figures FY 2024

	2023	2024	Change Compared to 2023	% Change Compared to 2023
Revenue	686	825	+139	+20%
EBIT	92	77	-15	-26%
Net Profit	35	12	-23	-77%
Net Profit Margin	ROA	ROE	NIM	D/E
1.45%	3.87%	1.22%	10.73%	0.75

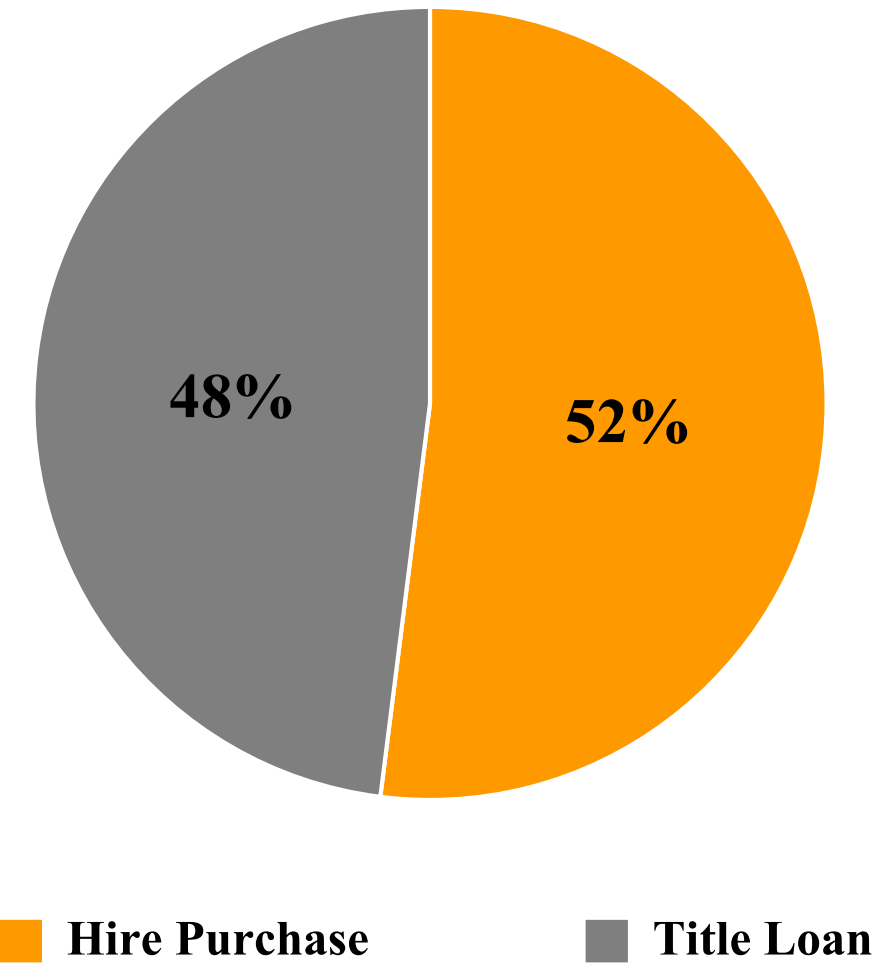
2024 Highlight : New Loan New High

Unit : Million Baht

Disbursement



Disbursement 2024



Portfolio

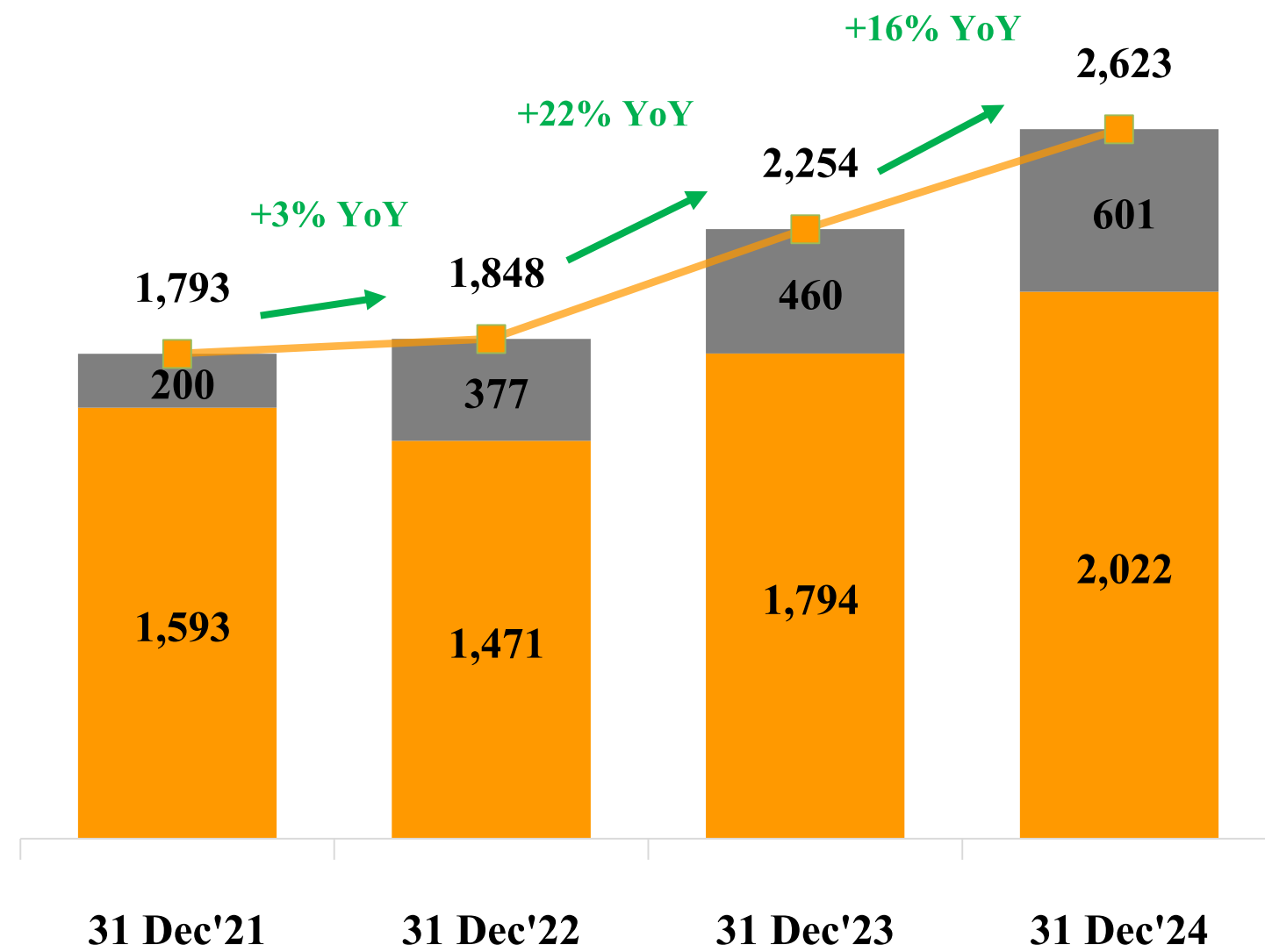
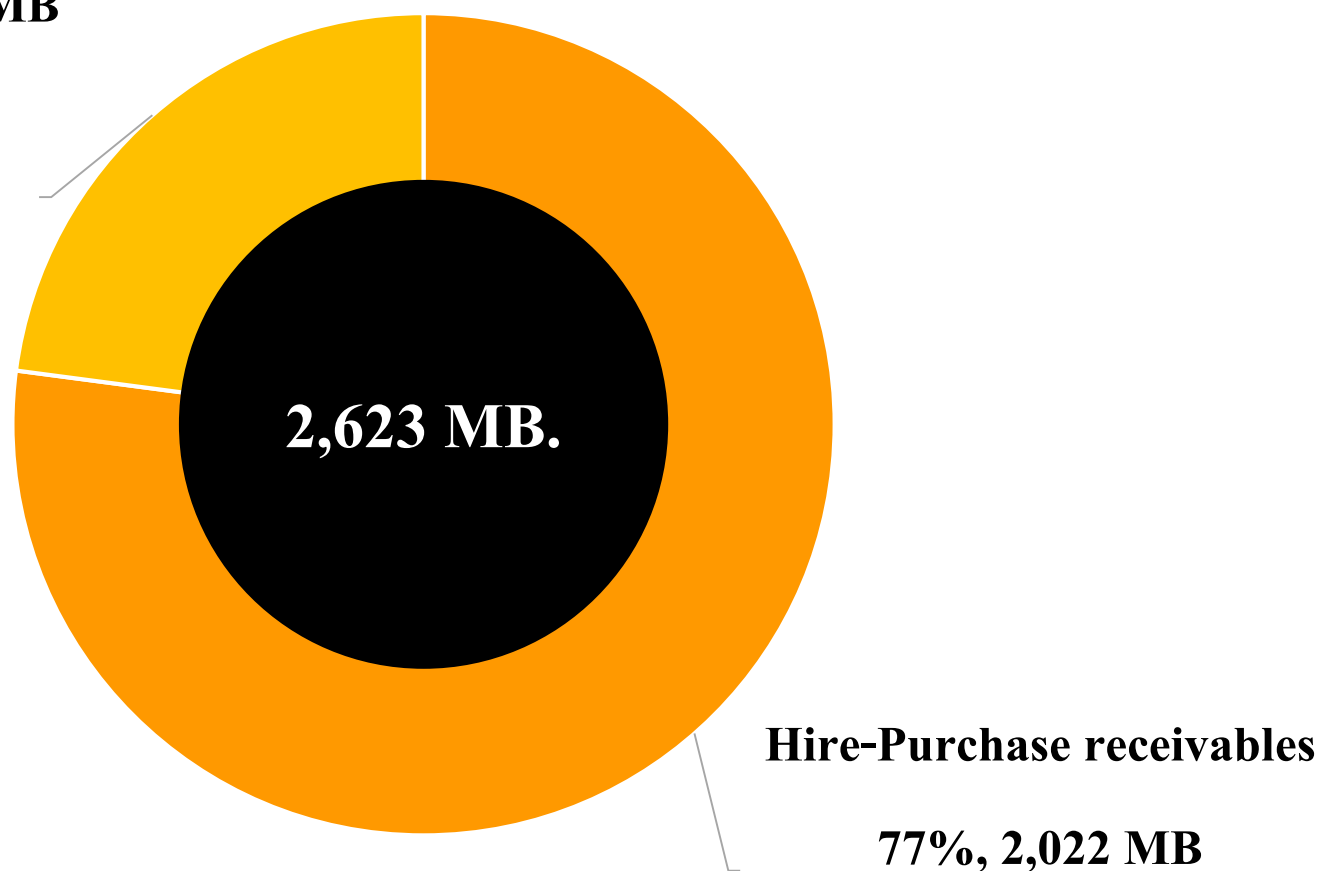
Unit : Million Baht



Total Portfolio as of 2024

Total Portfolio YoY

Title Loan 23%, 601 MB



■ Hire-Purchase ■ Title Loan ■ Total

*Remark : Hire-Purchase receivables include unearned interest income

Hire Purchase Portfolio

Public Vehicle

79%



Commercial Vehicle

21%



Insurance Broker

Unit : Million Baht

ผ่อนเบาๆ สาขากระบี่

ประกันแท็กซี่ + พรบ.

- ✓ ผ่อน 0% 10 เดือน
- ✓ ไม่ต้องจองบัตร
- ✓ คุ้มครองทันที

0%

แท็กซี่ฟรี!! เสื้อแท็กซี่

งวดแรก **3,XXX** บาท

THASRI | ERGO

มิตรสึบ บрокเกอร์ประกันภัย มิตรสึบ
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www.mitsibleasing.com

จะรถรุ่นไหนก็ทำประกันรถกับเราได้

สนใจสมัครคลิกเลย !!

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ประกันอุบัติเหตุ อุบัติเหตุ

- ✓ คุ้มครองการเสียชีวิต ทุพพลภาพถาวรสิ้นเชิง สูงสุด **1,000,000** บาท
- ✓ คุ้มครองค่ารักษาพยาบาล สูงสุด **100,000** บาทต่อครั้ง
- ✓ ชดเชยรายได้ สูงสุด **1,000** บาทต่อวัน
- ✓ เข้าโรงพยาบาลในเครือมากกว่า **533** แห่ง ไม่ต้องสำรองจ่าย

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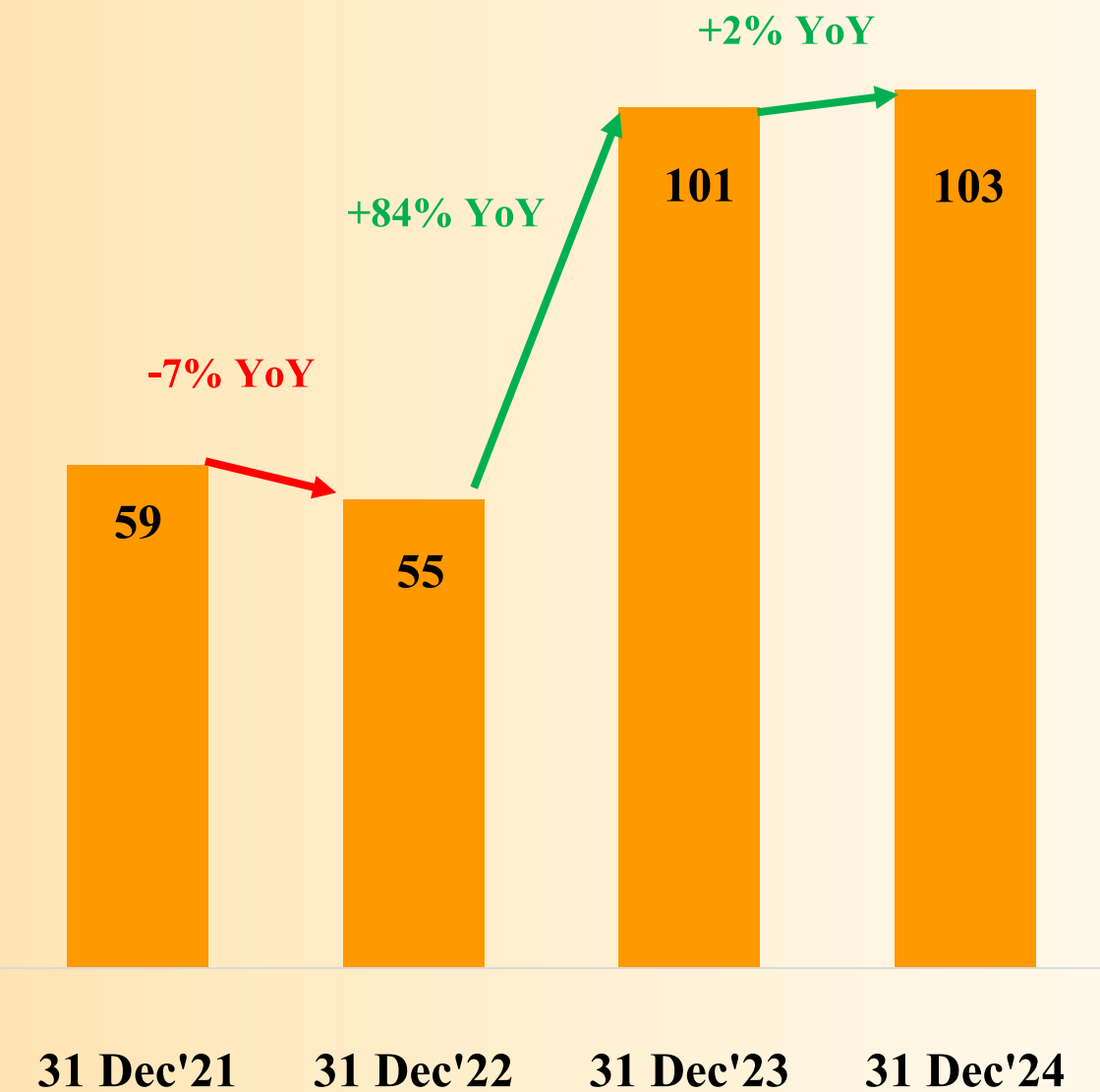
มีวิสัยทัศน์กับประกันสุขภาพเมืองไทย พร้อม!

สนใจสมัครคลิกเลย !!

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Insurance Premium



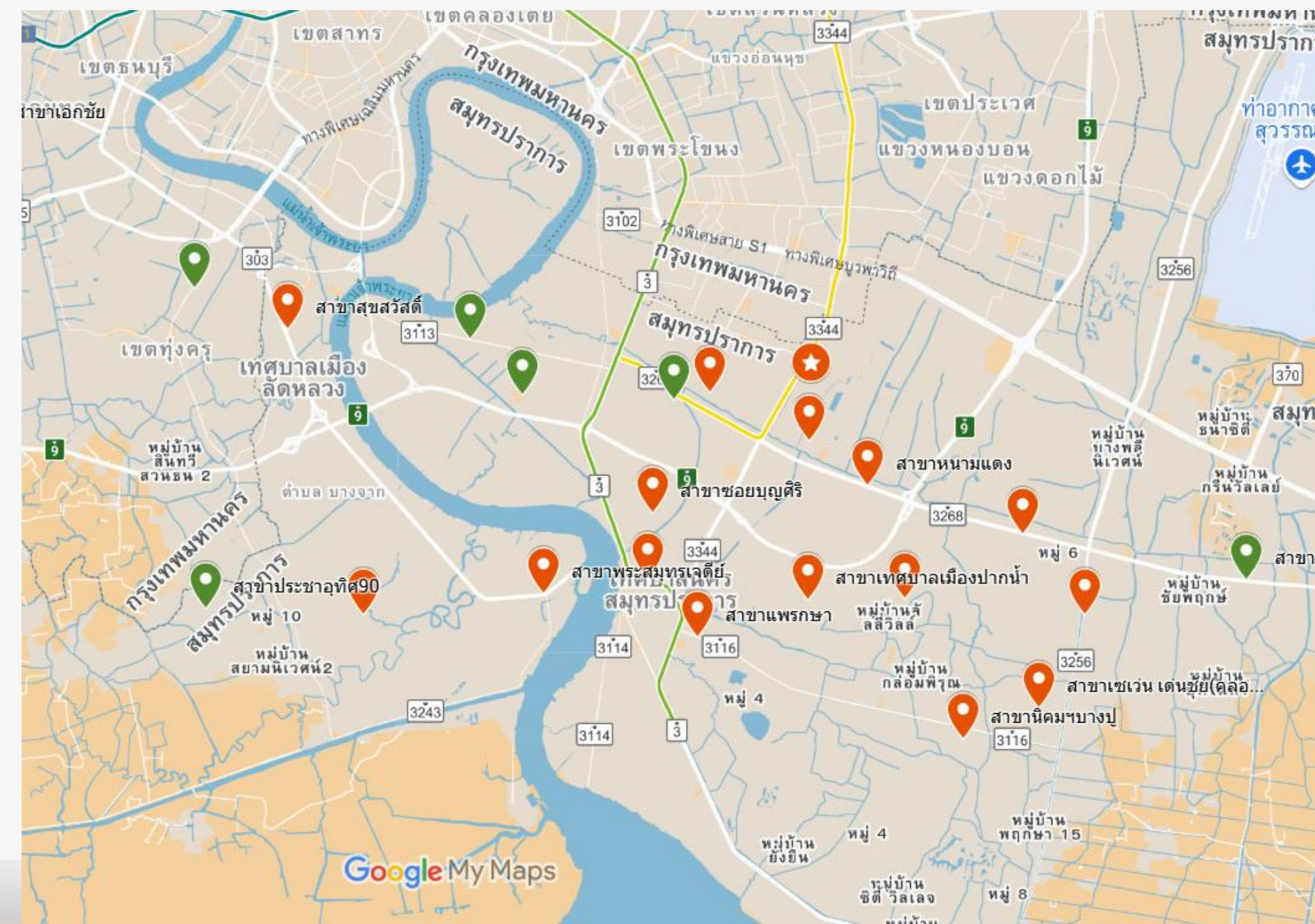
Title loans



มิตสึบ เสกเงิน
MITSUB SEK NGOEN

Number of branches as of Dec 2024

We provide title loan services for all types of vehicles. Currently, we have a total of 30 branches. The company utilized the front areas of convenience store branches in 2024.



Goals for Opening New Branches in 2025

In 2025, we plan to expand our loan service branches, bringing the total number of branches to no less than 50. The company plans to open 10 additional convenience store branches by 2025.

Title Loan Portfolio

Vehicle

16%



มิตรสิบ เสกเงิน
MITSIB SEK NGOEN

Land & Building

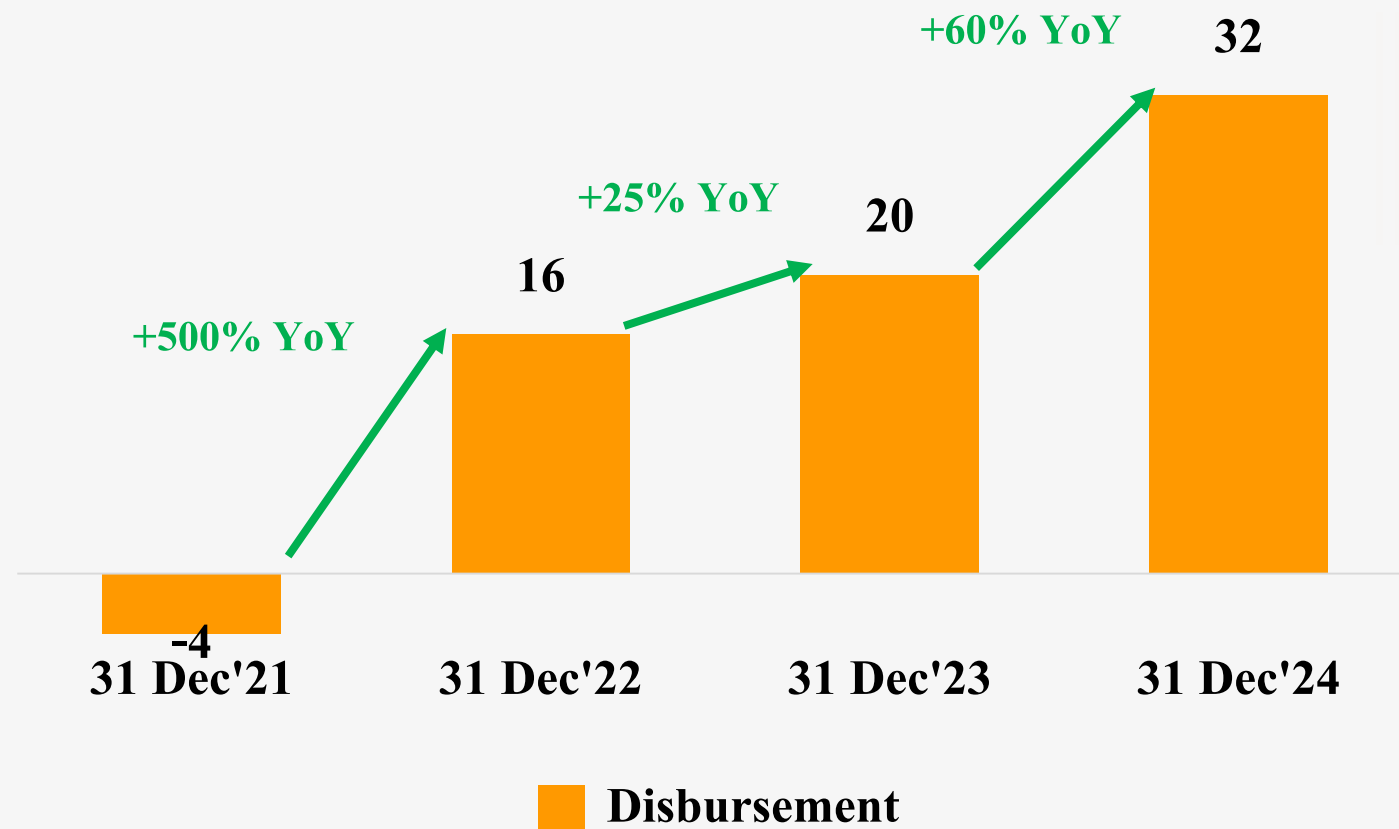
84%



2024 Highlight : Mitsib Sek Ngoen Unit : Million Baht



Net Profit (MB)

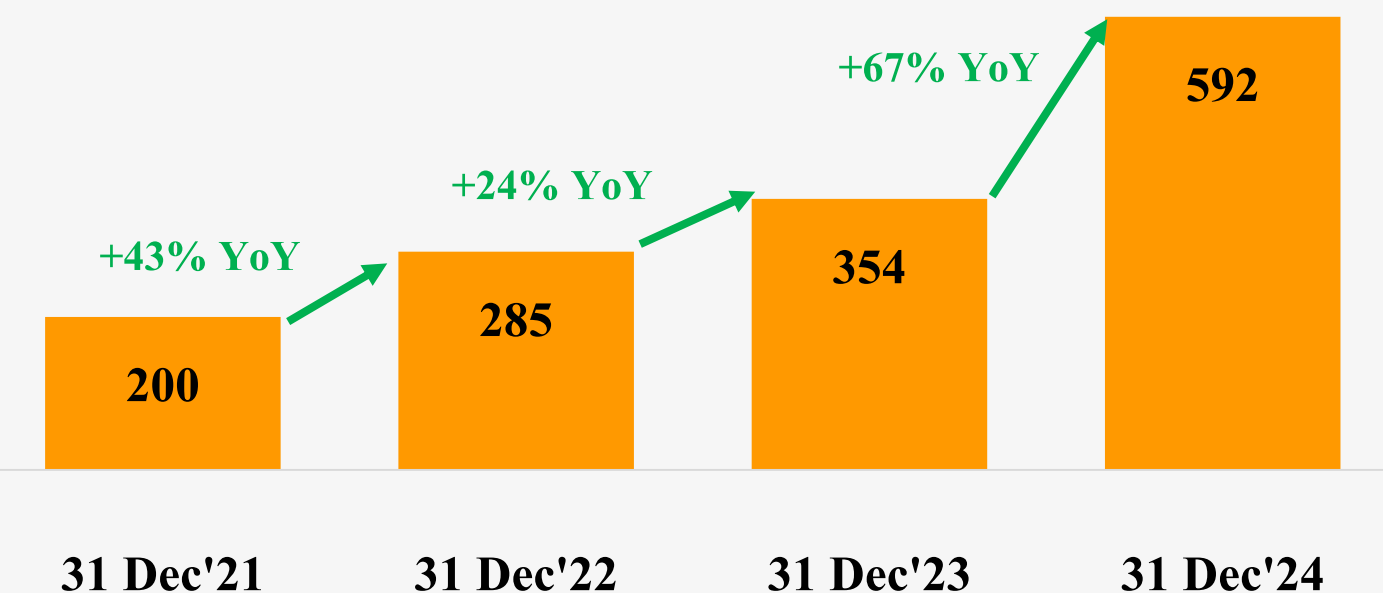


Net Profit

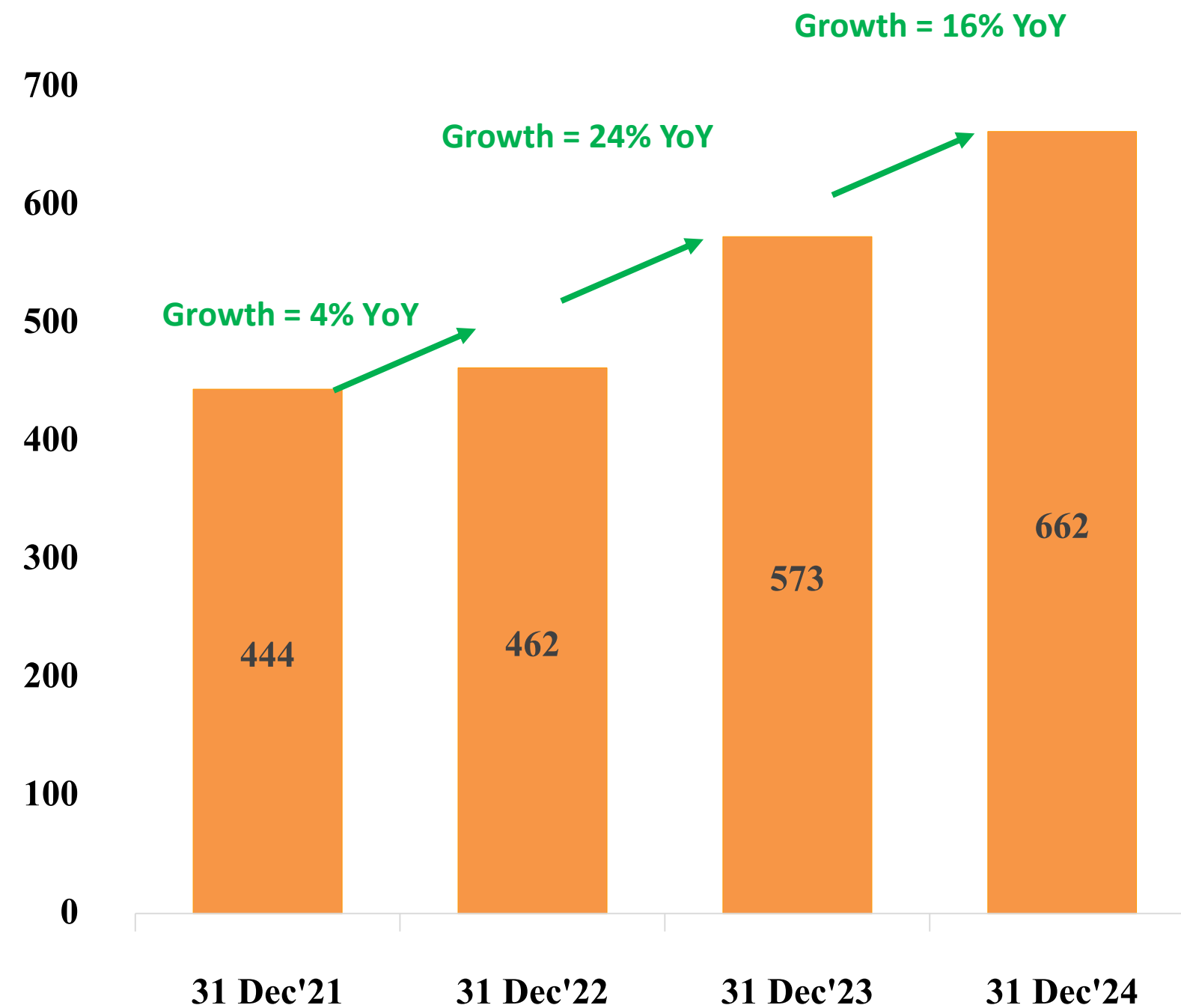
For the year ended December 31, 2024, the company reported a net profit of 32 million Baht, and increase of 12 million Baht or 60% compared to the previous year. Due to the growth in secured lending.

Disbursement

In 2024, the company disbursed loans amounting to 592 million Baht, an increase of 238 million Baht or 67% compared to the previous year.



2024 Highlight : Best Car Center Unit : Units



Sales

- FY 2024 sales growth 16% YoY to 662 units
- Double digital growth of New Taxi sales in both Bangkok and up country.
- Maintained market share of used taxis
- Successfully expanded sales towards Non Taxi products such as Minibus.

2. Financial Highlight

USM Gigging Platypus Co.

Consolidated financial statements (D/E 0.75)

as of 31 Dec 2024

2,088 MB.

Asset

(+10% from ending 2023)

Other loan receivables increased

Hire purchase receivables

increased

Foreclosed assets increased

895 MB.

Liabilities

(-20% from ending 2023)

Repayment of loans from financial

institutions

1,193 MB.

Equities

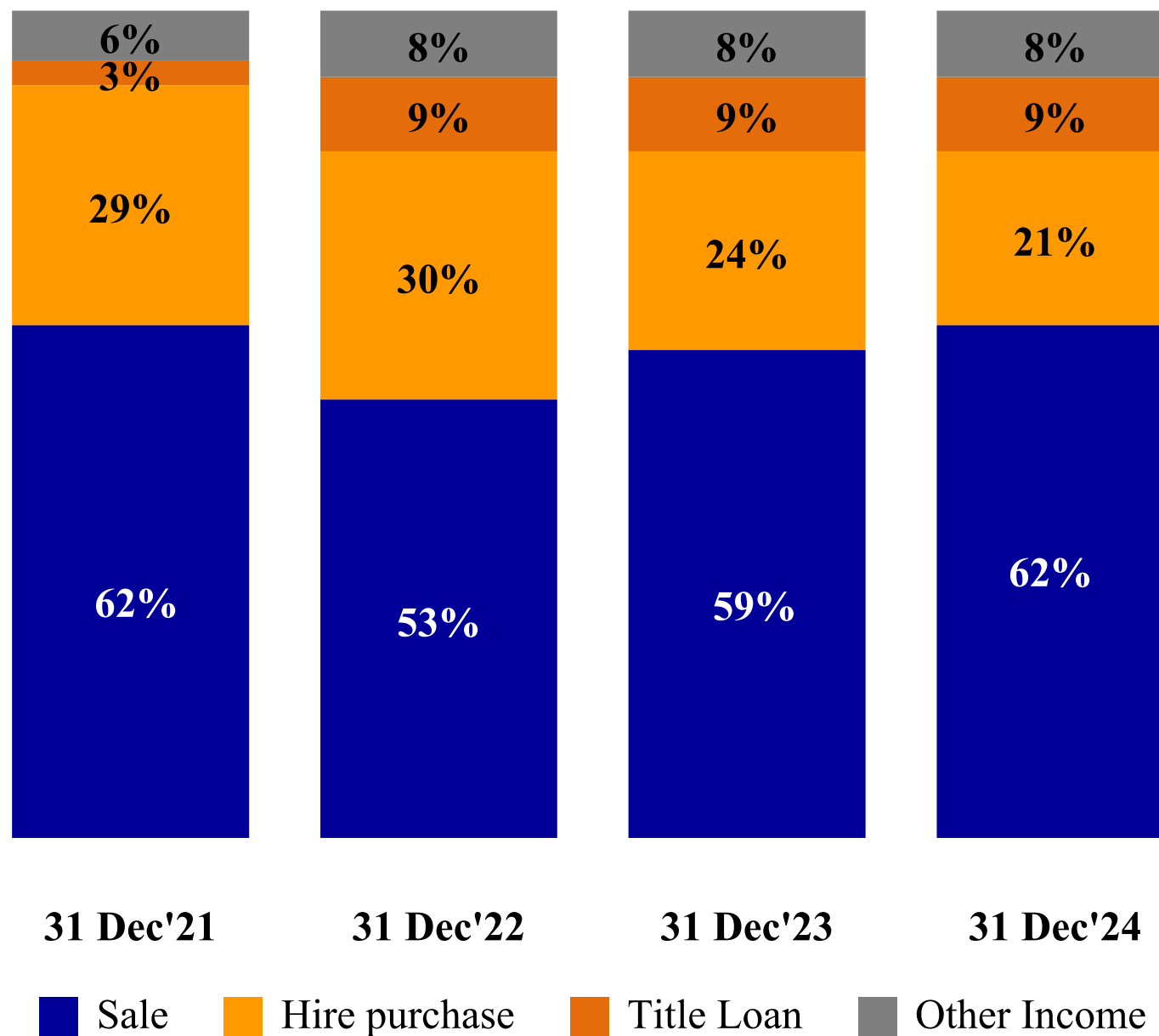
(+55% from ending 2023)

Increase in common stock capital

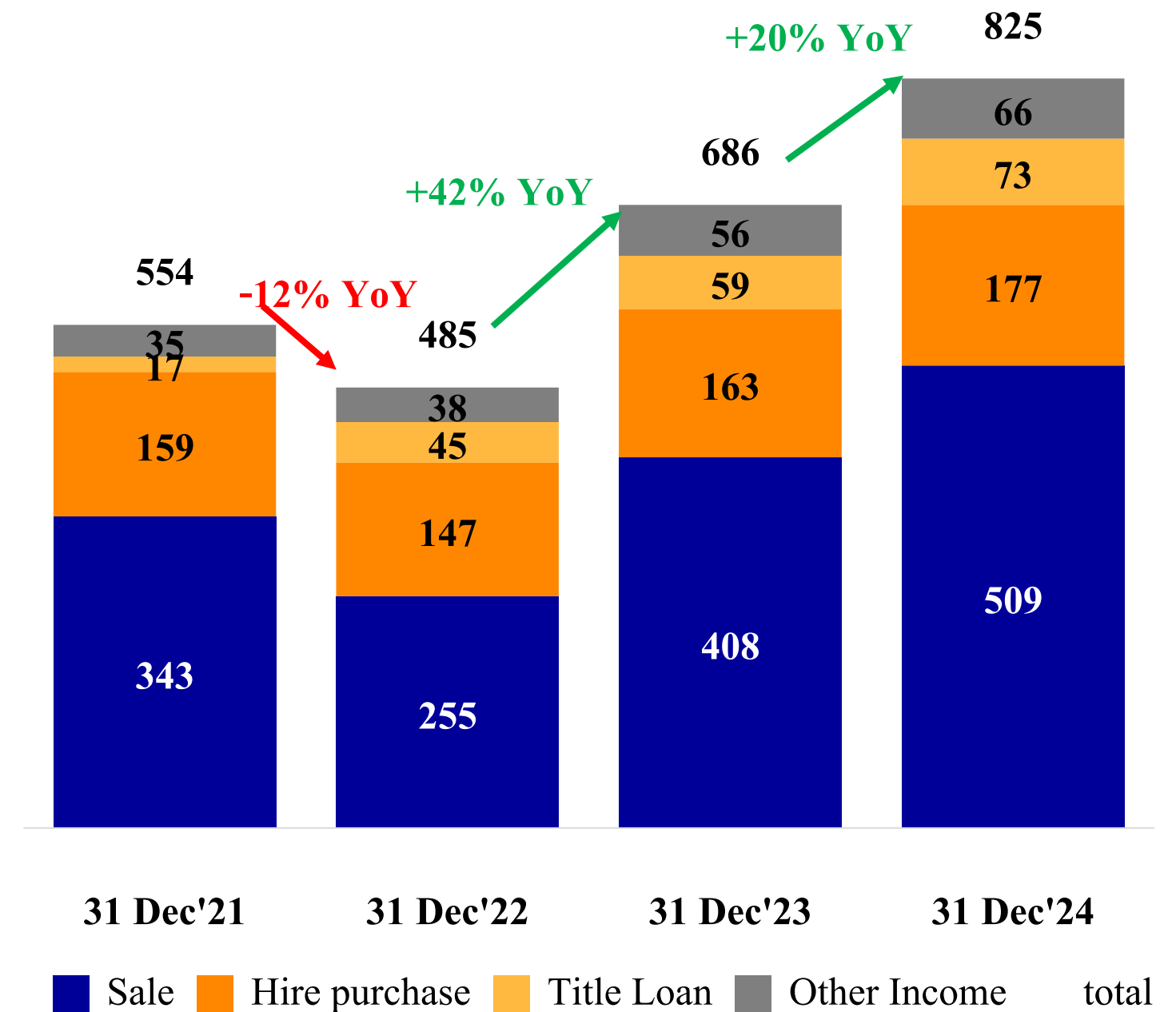
during the year

Financial Position Unit : Million Baht

Revenue Structure

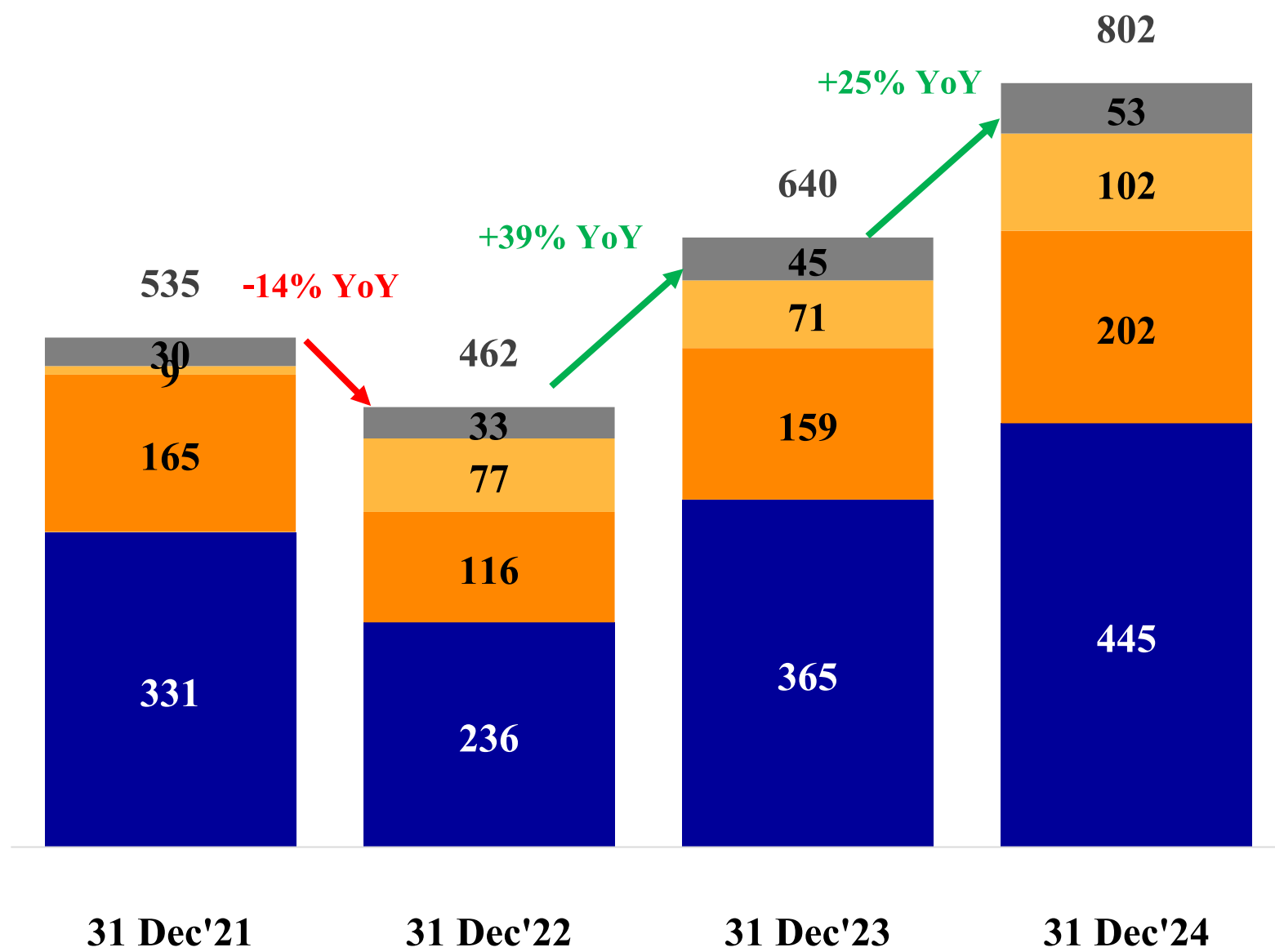


Total Revenue

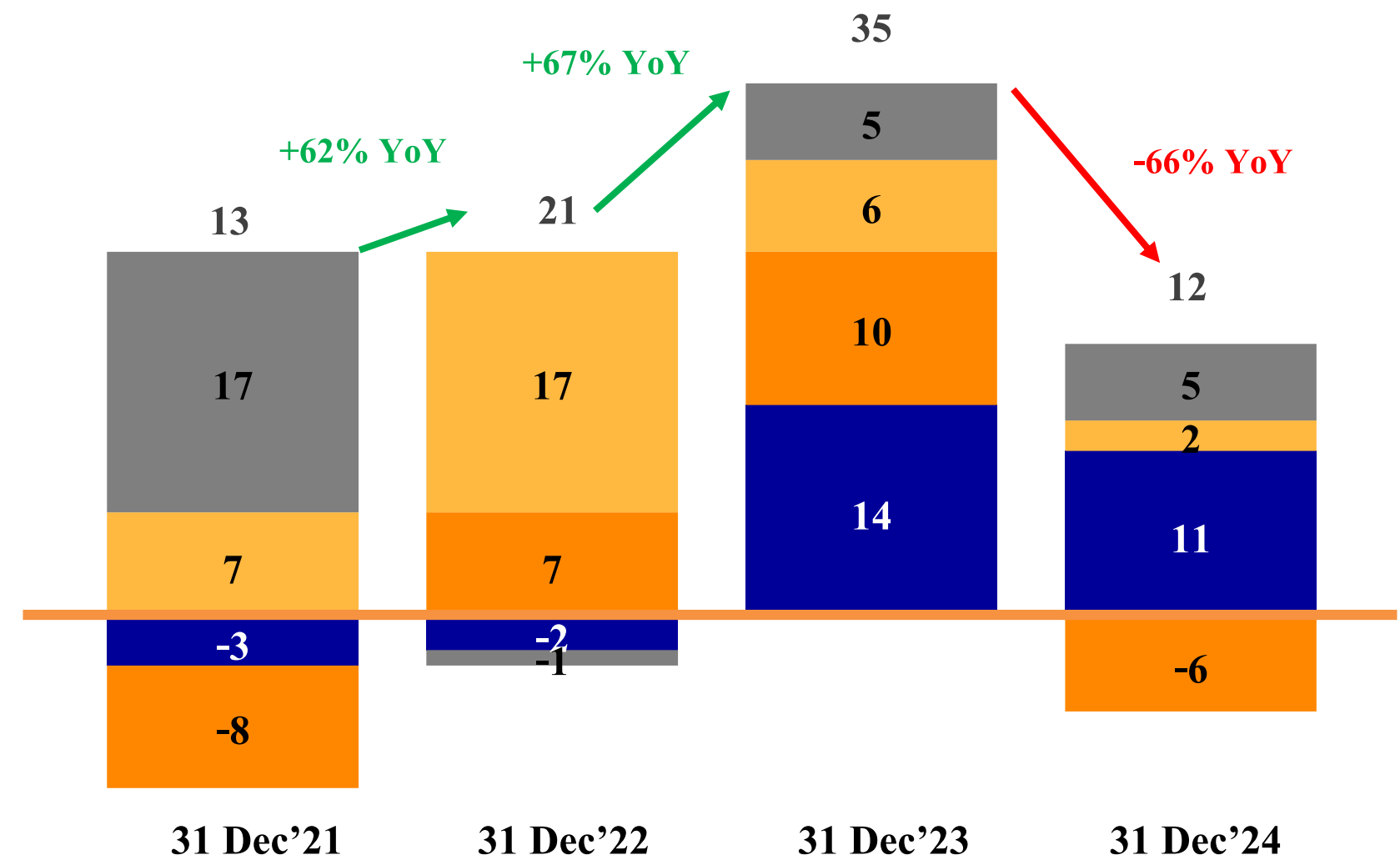


Financial Position Unit : Million Baht

Total Expense



Net Profit



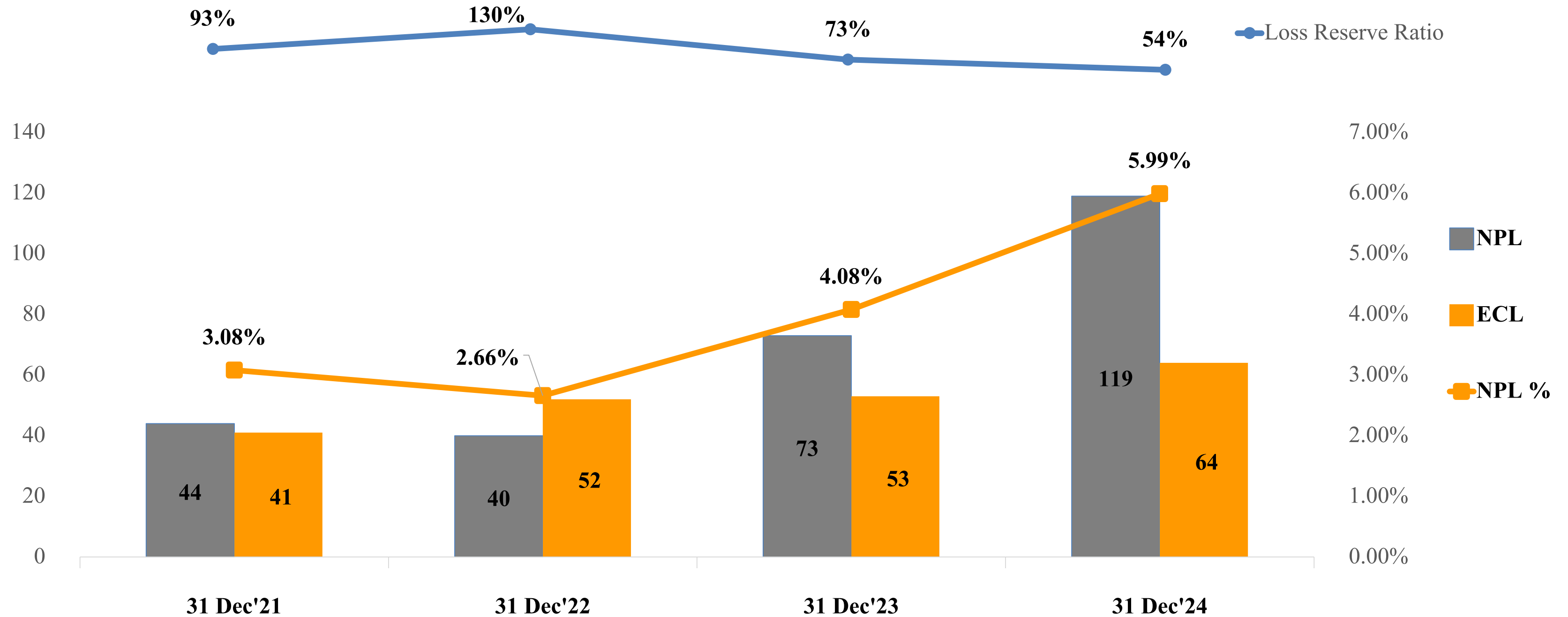
■ Finance Cost ■ Expected Credit Losses
■ Distribution Costs & Administrative Expenses ■ Cost of Goods Sold
■ total

■ Q'1 ■ Q'2 ■ Q'3 ■ Q'4 total

Asset Quality

Unit : Million Baht

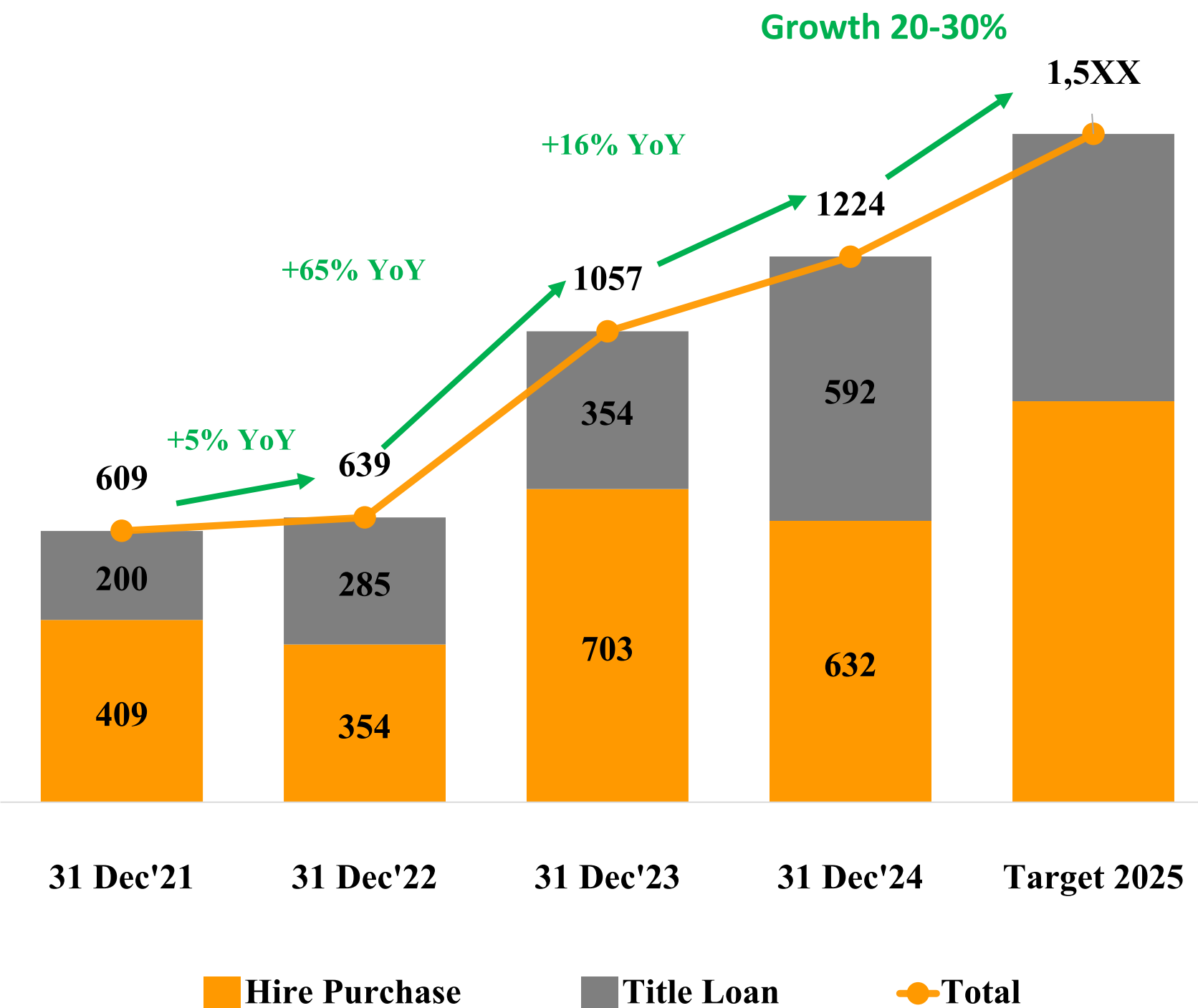
NPL&ECL- Hire Purchase and Title Loan



3. 2025 Outlook

USBN Gigging Platypus Co.

Target New Loan Disbursement



- Strategic goal to be all-taxis related leasing solution.
- Target Public Vehicle portfolio to grow 10-20% FY 2025.
- Double digit growth in new products like solar panel leasing and EV Taxis.



- Target 10 new branches in FY2025 (total 50 branches).
- Further expansion into convenient store premises following success branches in FY2024.
- Target new loan to grow 10-15% in FY2025.



- Public Vehicle sales expected to grow 10-15% from further expansion to tourist cities and peak of number of tourists.
- Double digit growth in sales from other types of vehicles such as minibuses from expansion of product offering.

4. Q&A

Giggling Platypus Co.