



The most admire financial service for localization



To provide financial services that respond to the needs of local customers and exceed their expectations and comply with international standards by professional personnel in order to achieve the optimum benefits for customers. To improve product quality, manage and control risks, and continuously improve the quality of personnel for sustainable growth



เฮงลีสซิ่ง

FACTSHEET 3Q23

COMPANY MILESTONES

2015

- Thaweeheng Group and Pattanasin Group co-founded the Company on 30 October 2015 with initial registered capital of THB 5.0 million, with 1.0 million shares at a par value of THB 5.0 per share to provide loan services with motor vehicle registration as collateral.



2016

- Mit Eua Aree Group and Sinpranee Group jointly invested in the Company on August 2016.
- The Company increased its registered capital from THB 5.0 million to THB 305.0 million by issuing 600 million new ordinary shares with a par value of THB 5.0 per share to be used for expansion of loan services and branches.
- Started to open 147 branches in 3 regions, namely 103 branches in the northern region, 41 branches in the central region, and 3 branches in the western region.



2017

- Increased registered capital from THB 305.0 million to THB 1,700 million by issuing 281.0 million new ordinary shares with a par value of THB 5.0 per share to be used for expansion of loan services and branches.
- Opened 82 additional branches in 4 regions, namely 49 branches in the central region, 18 branches in the northern-eastern region, 13 branches in the northern region, and 2 branches in the western region. As a result, there was a total of 229 branches in service. This was the first year to expand loan services in the north-eastern region.



2018

- Increased registered capital from THB 1,710.0 million to THB 3,009.0 million by issuing 259.8 million new ordinary shares with a par value of THB 5.0 per share to be used for expansion of loan services and branches.
- Opened 65 additional branches in 4 regions, namely 52 branches in the northern-eastern region, 5 branches in the central region, 1 branch in the northern region. There was a total of 294 branches in services.
- Accredited to international standards such as ISO/IEC 27001:2013 Information Security Management System.

2019

- The Company obtained a letter of approval from the Ministry of Finance to conduct the following business:
 - Retail loan for occupations under supervision on 11 March 2019.
 - Personal loan under supervision on 13 June 2019
- The Company obtained a license as a life insurance broker and a non-life insurance broker on 26 December 2019 from the Office of Insurance Commission (OIC)
- Opened 5 additional branches in 2 regions, namely 4 branches in the north-eastern region and 1 branch in the central region. As a result, there was a total of 296 branches in services (3 branches were closed down)



2020

- Opened 106 additional branches in 6 regions, namely 56 branches in the northern region, 23 branches in the central region, 22 branches in the north-eastern region, 3 branches in the southern region, 1 branch in the eastern region, and 1 branch in the western region. There was a total of 402 branches in services. This was the first year to expand loan services to the eastern and southern regions.
- Opened 3 car auction centers in Chiang Mai Province, Phrae Province, and Nakhon Ratchasima Province to be the centers for car auction in the northern and northeastern regions. As a result, the Company had a total of 7 car auction centers.
- Expansion of services into mortgage loan service.

2021

- Expanded to 529 branches as of 31 December 2021
- The Company has been certified by the Thai Institute of Directors (IOD) to be a member of the Private Sector Collective Action Coalition Against Corruption (CAC). Such certification is valid for a period of 3 years, effective on 31 March 2021.
- The 2021 Annual General Meeting of Shareholders held on 21 April 2021 resolved as follows:
 - Approved the conversion of the Company from a private limited company to a public limited company and changed the company name from Heng Leasing Company Limited to Heng Leasing and Capital Public Company Limited. The Company registered its conversion from a private limited company to a public limited company on 21 April 2021.
 - Increased registered capital to THB 3,810,000,000 by issuing 800,837,300 new ordinary shares with a par value of THB 10 per share for initial public offering (IPO).
 - The Company's shares became listed securities on 19 October 2021 in the Company's ticker symbol is "HENG".

2022

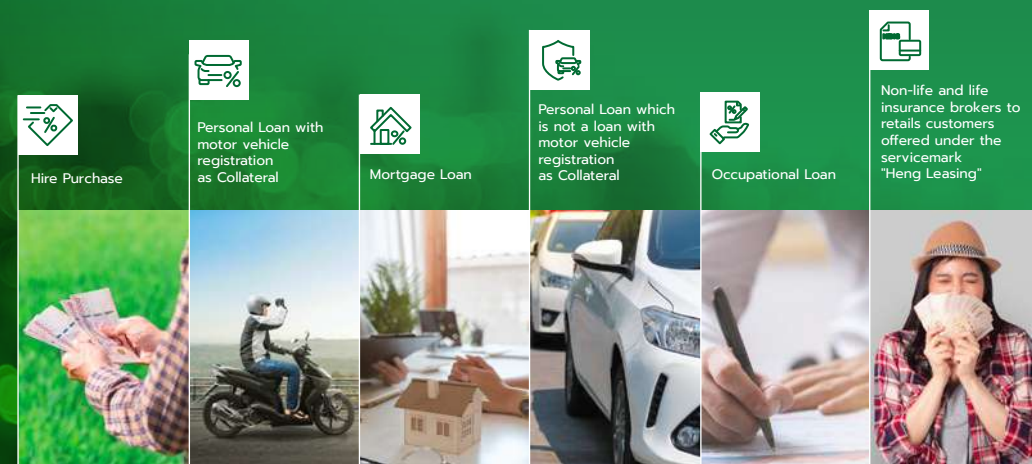
- The annual general meeting on 20 April 2022, the company received 100 full score or excellent rating from the 2021 Annual General Shareholders' Meeting Assessment Project, conducted by the Thai Investors Association.
- As of 3 August 2022, the Company has received Best Hire Purchase Company for Second-Hand Cars from IFM Awards 2022, conducted by International Finance Magazine.
- As of 27 October 2022, The company received excellent rating or full mark 5 medals rating from the Corporate Governance Report of Thai Listed Company (CGR) Assessment conducted by the Thai Institute of Directors (IOD) with support from the Stock Exchange of Thailand (SET).
- As of 31 December 2022, the Company has a total of 638 branches in 6 regions, namely 173 branches in the northern region, 157 branches in the central region, 219 branches in the north-eastern region, 35 branches in the western region, 23 branches in the southern region, and 31 branches in the eastern region.



Heng Leasing and Capital Public Company Limited

BUSINESS HIGHLIGHTS

Type of Business : Non-bank financial institution which providers



BUSINESS GOAL

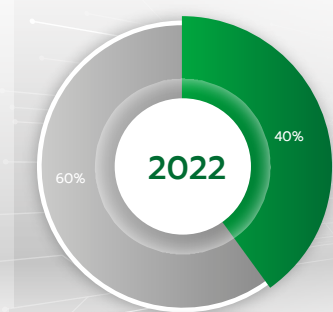
Key Highlight : Increasing in the number of branches to 830 branches by the year 2023, covering all regions of the country



BUSINESS TYPE

Provide hire purchase, personal loan under supervision with vehicle registration as collateral, homeand land loans, personal loan under supervision which is not loan with vehicle registration as collateral, nano finance and non-life insurance and life insurance broker.

DIVIDEND INFORMATION

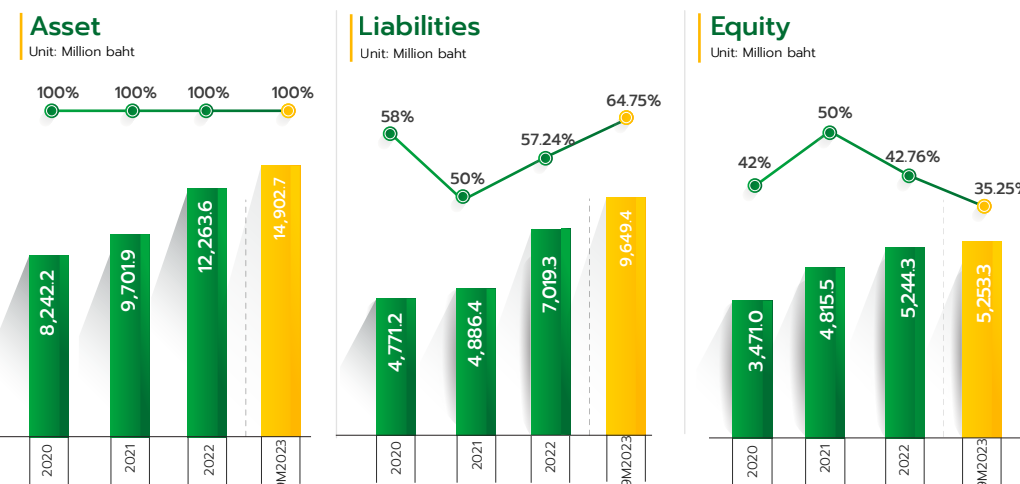


Not less than 40 percent of the net profit shown in separate financial statements after corporate income tax and all reserves specified by law and the Companys articles of association (with additional conditions)

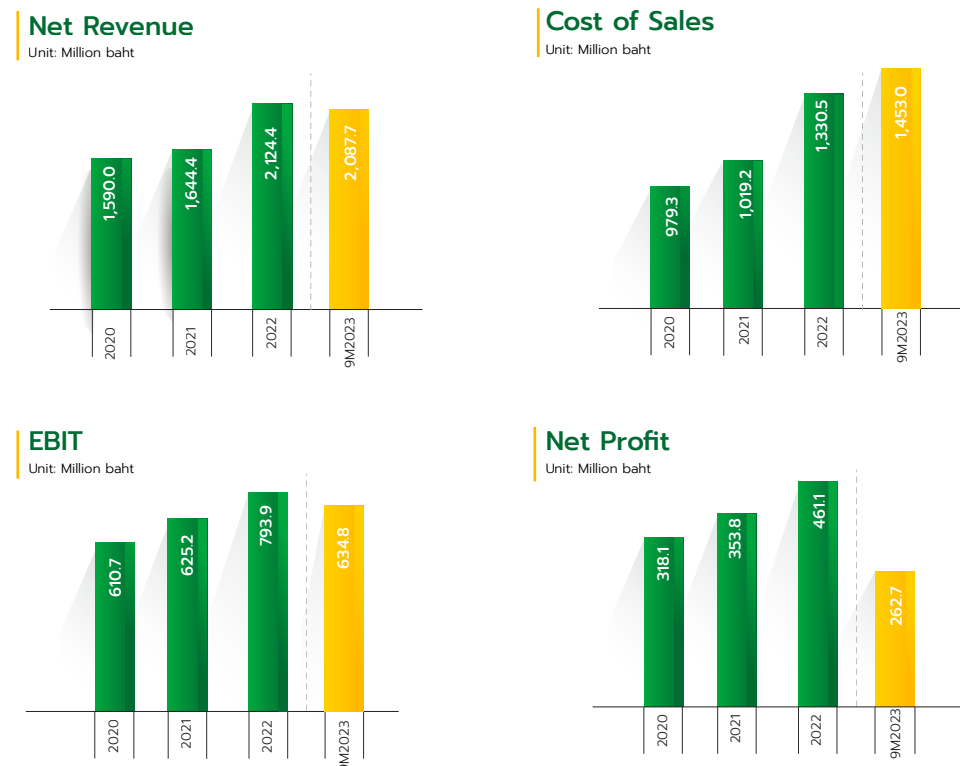


FINANCIAL HIGHLIGHTS

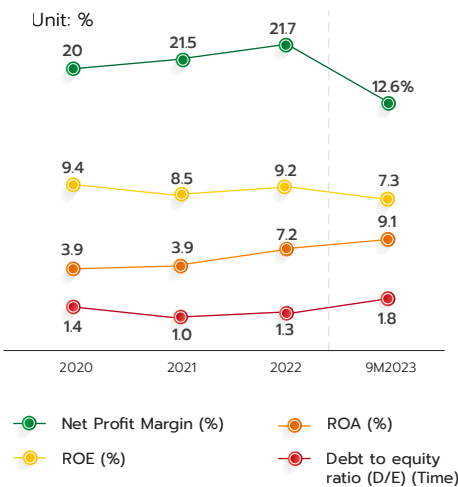
Balance Sheet or Statement of Financial Position



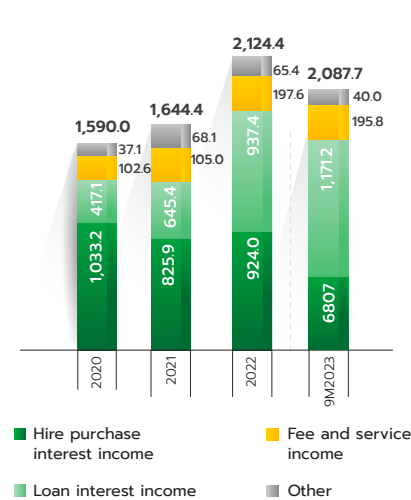
INCOME STATEMENT



FINANCIAL RATIO

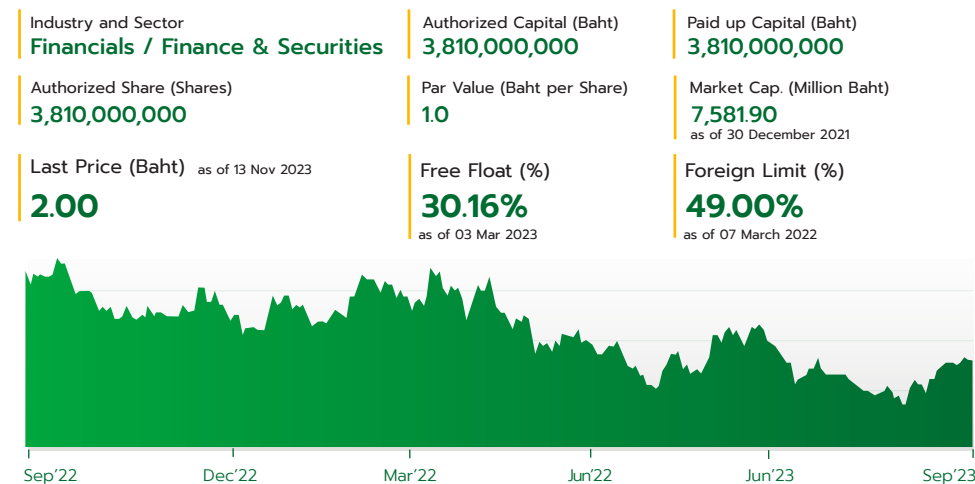


REVENUE BREAKDOWN



STOCK INFORMATION

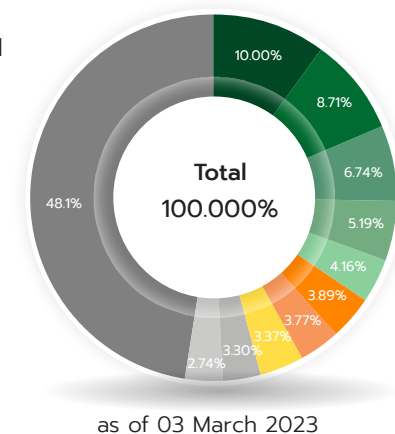
SET: HENG



SHAREHOLDERS' INFORMATION / SHAREHOLDING STRUCTURE

Top 10 Major Shareholders

- Kasikornbank Public Company Limited
- Mr. Wichai Suphasathitkul
- Mr. Wichian Suphasathitkul
- Mr. Parinya Supasatitkul
- Mr. Kitsmith Ratanasirisap
- Mr. Bunthid Supasatitkul
- Mr. Banyong Paisanteerakorn
- Mrs. Saowaluk Puntharat
- Mr. Patpong Patong
- Mrs. Inthurath Paisanteerakorn
- Other



as of 03 March 2023

STANDARD AND RELIABILITY



- 100 full score or excellent rating from the 2021 Annual General Shareholders' Meeting Assessment
- Excellent rating or full mark 5 medals rating from the Corporate Governance Report of Thai Listed Company(CGR) Assessment
- IFM Awards 2022 Best Hire Purchase Company for Second-Hand Cars
- Certified of Thailand's Private Sector Collective Action Coalition Against Corruption