



Heng Leasing and Capital Public Company Limited

OPPORTUNITY DAY

Full Year 2023



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⋮ Agenda

- Business Overview
- Business Strategy
- Financial Performance





Business Overview





Products and Services

Secure Loans

1. Title Loan
2. Hire Purchase
3. Land and Building



Unsecured Loans

1. Personal Loan
2. Nano Finance



Other Services

1. Life Insurance
2. Motor Insurance



Branch



872 branches
as of December 31, 2023

Environment

- Electricity usage decreased from the pre-campaign
- Total water consumption from all areas decreasing from the pre-campaign
- Fuel consumption slightly increased due to accelerate the work to achieve the year-end performance goals
- Total non-hazardous waste directed to disposal by recycling
- The amount of greenhouse gas emissions of the company has decreased



Social

- Average training hours has increased from 2021
- The company has provided financial knowledge to people in the community the program "Heng Ruay Pang" via YouTube and Facebook of the company.
- Give the staff knowledge specially in regard to sustainable development to follow the same direction



Governance

- Improve policies to be in line with good corporate governance guidelines and sustainable development
- Give shareholders the right to access information that should be properly disclosed
- The company continue focuses on the importance of good corporate governance to operate the business of the company





2023 : Strengthening the confidence in sustainable business growth



Reflect Business Operations that take into ESG Through the Assessment of SET ESG Ratings 2023 : **A Level**



Corporate Governance Report Of Thai Listed Companies
Full mark 5 medals : **Excellent rating**



2022-2023 Annual General Shareholders' Meeting
Assessment 100 full score : **Excellent rating**



Green Office Assessment in 2023 from Ministry
of Natural Resources and Environment
: **Very Good Level (G Silver)**



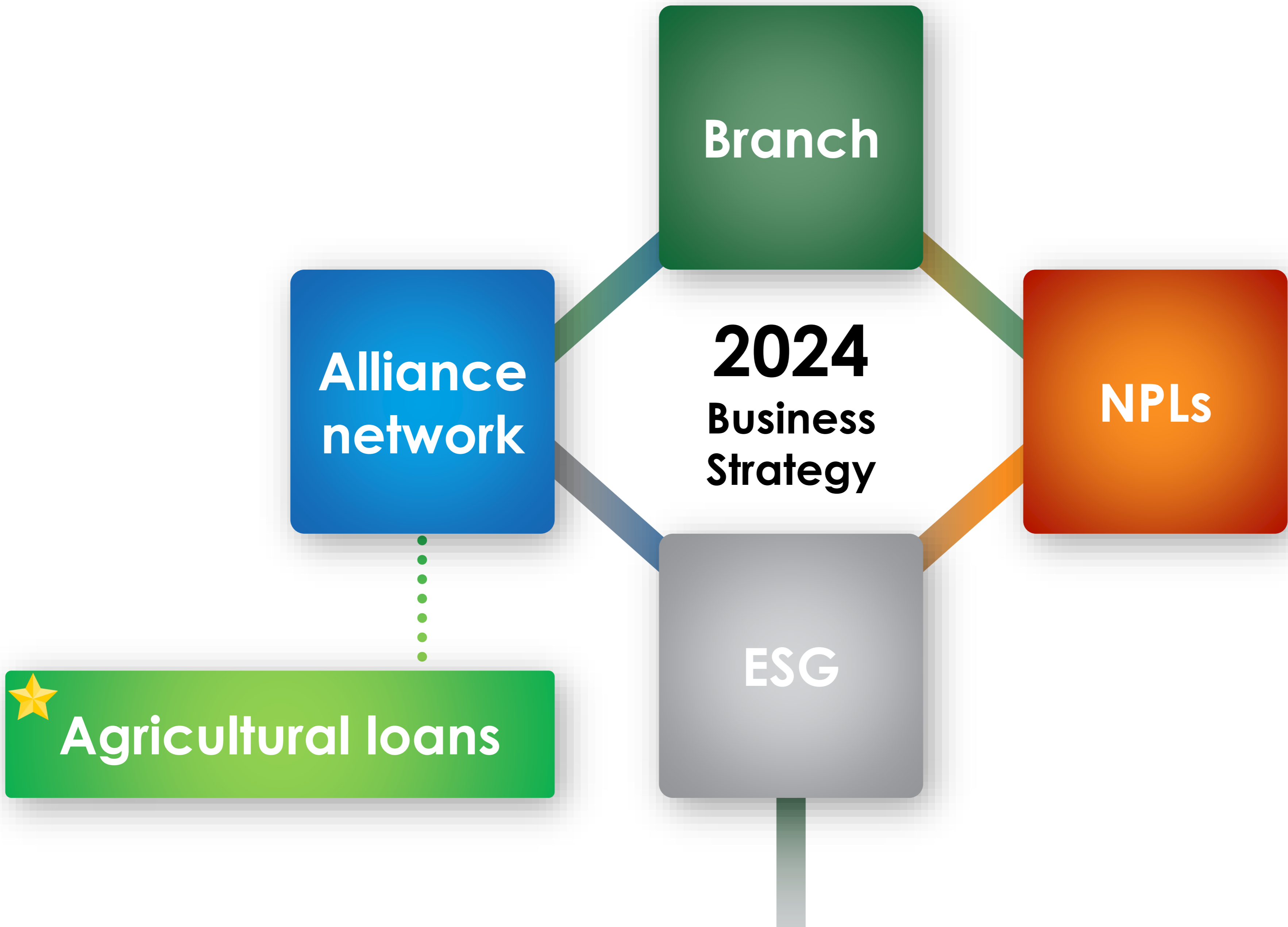
Certified of Thailand's Private Sector Collective
Action Coalition Against Corruption





Business Strategy



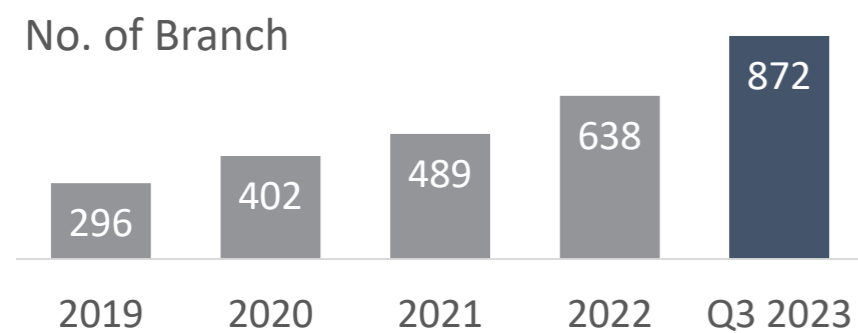


Empowering the expansion of our new branch network through advanced technologies

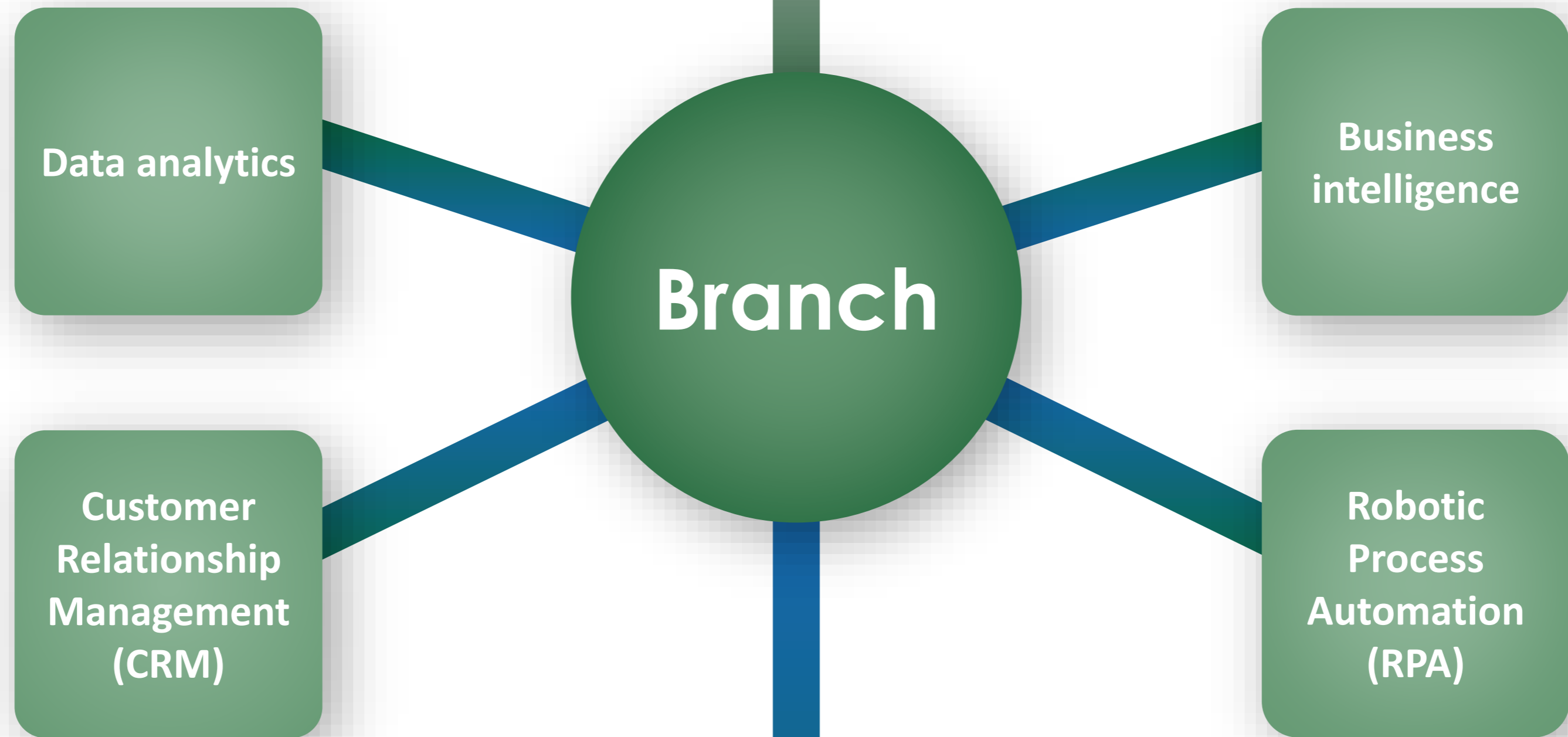


Data mining and predictive modeling can help improve operational efficiency and enable more informed **strategic decision-making**.

CRM centralizes customer data and interactions, enabling businesses to track and analyze customer behavior. This helps increase **customer loyalty**, improve sales, and drive overall business growth.



Our company plans to open more than **872** branches by Q4 2023



By identifying trends, patterns, and insights, we can make more informed **business decisions**. This can lead to improved performance, optimized processes, and drive growth.

RPA automates manual tasks, reduces errors, and improves efficiency. It provides faster processing times, higher accuracy rates, and **enables to scale operations quickly** and easily. This helps make businesses more agile, competitive, and profitable.



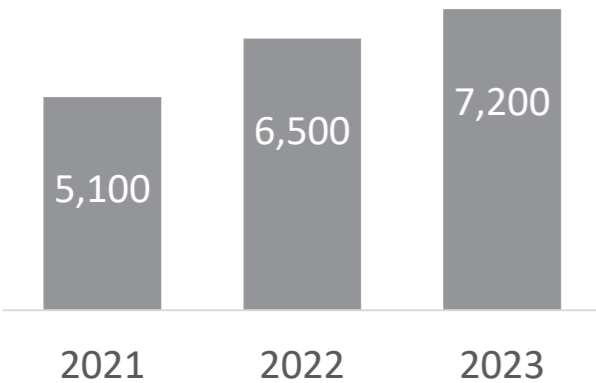


Navigating the Landscape of Business Opportunities

We have **strong relationships** with used car dealerships and expertise in collaboration, allowing us to offer flexible loan options that meet customer needs with high satisfaction.

The **expanding used car market** creates new opportunities for businesses to grow and meet demand, driven by changing consumer preferences and increased affordability.

Used car dealerships



More than **7,200** showrooms, our alliance of used car dealerships provides a robust network for customers.

Trust

Used Car market

Alliance network

Insurance

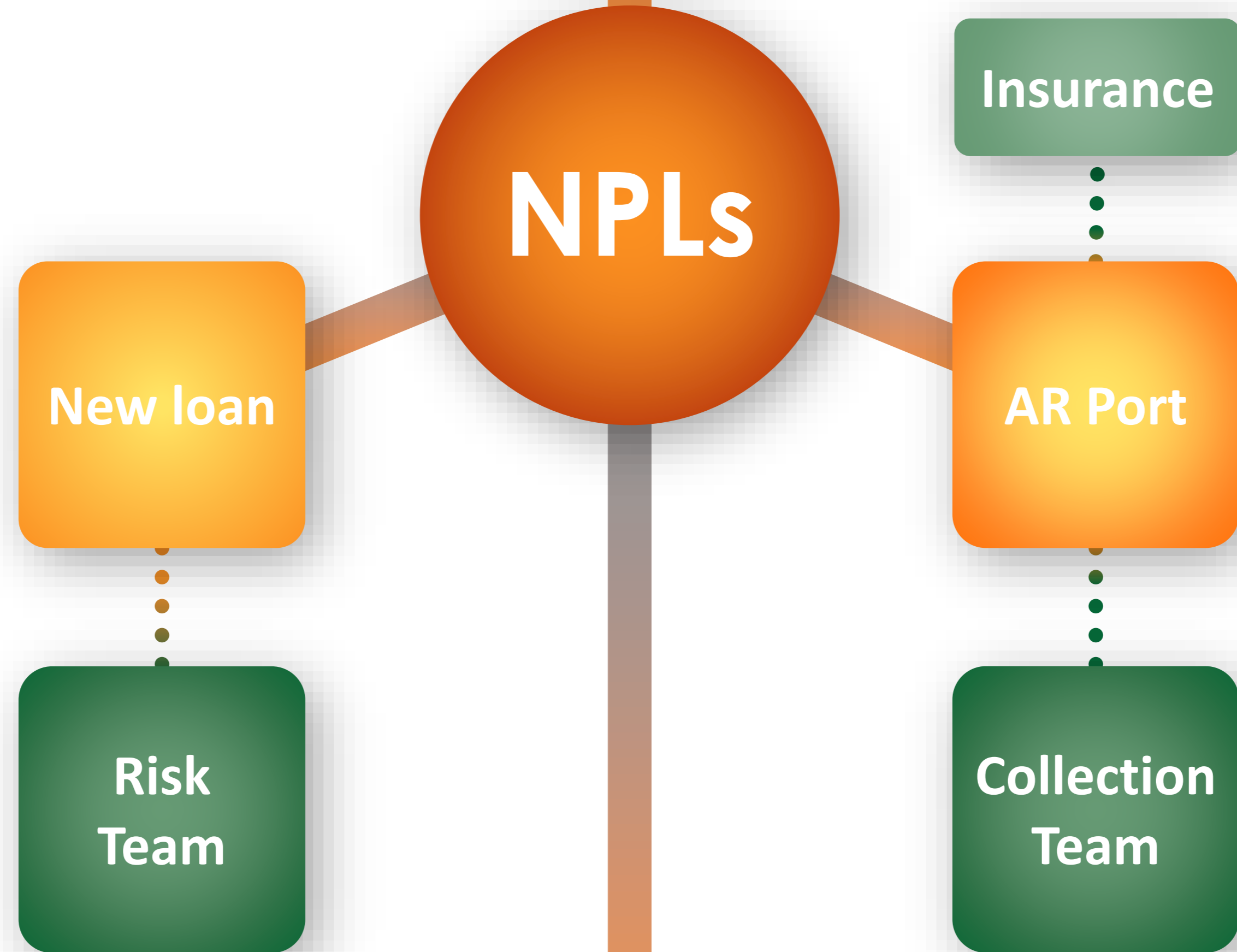
Through our **strategic partnerships** with leading insurance providers, we are able to drive significant revenue growth. By leveraging our expertise and the scale of our operations, we are able to offer our customers a wide range of insurance products that meet their unique needs and preferences, while also generating additional revenue streams for our business.





Our business strategy focuses on providing **agricultural loans** through the extensive Alliance network, with a particular emphasis on farmers frequenting **fertilizer shops**. We offer two distinctive credit solutions, a short-term 4-month loan to address immediate farming needs, and a more flexible 12-month Nano-finance contract designed for substantial investments.

By leveraging our partnership with the Alliance network, advanced technology, and a commitment to local community engagement, we aim to empower farmers, enhance their agricultural capabilities, and foster financial growth within the agricultural sector.



By analyzing customer data, we can gain a deeper understanding of customers' behavior and risks, which can help identify which **customers are more likely to be low-risk** and which ones may present a higher risk.

Our company's loan product is designed with **dynamic features** that appeal to new customers, and we maintain low risk by implementing rigorous risk management controls.

The increased size of the port will facilitate a **growth in insurance revenue**.

Through the use of business intelligence, we can gain insights into **customer payment behavior** and improve their collection rates.

Our efficient collection **team operates in 45 areas**, ensuring timely and reliable collections.



ESG as a catalyst for sustainable and inclusive business growth



- **Electricity** usage **decreased** from the pre-campaign
- Total **water** consumption from all areas **decreasing** from the pre-campaign
- Fuel consumption slightly increased due to accelerate the work to achieve the year-end performance goals
- Total **non-hazardous waste** directed to disposal by **recycling**
- The amount of **greenhouse gas** emissions of the company has **decreased**

- Improve policies to be in line with **good corporate governance** guidelines and sustainable development
- Give shareholders the right to access information that should be properly disclosed
- The company continue focuses on the importance of good corporate governance to operate the business of the company



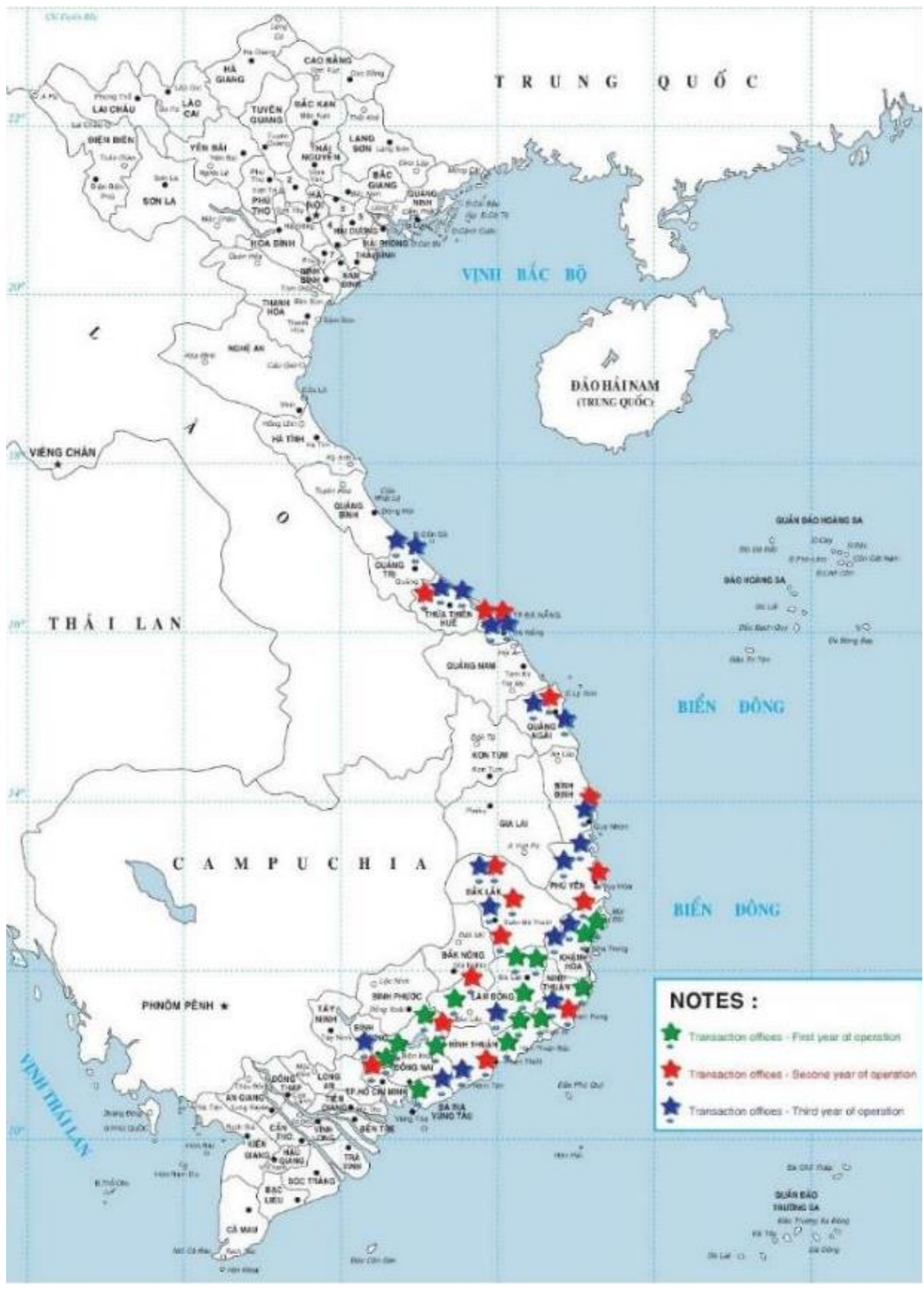
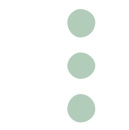
- Average **training hours** has **increased** from 2021
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Vietnam Opportunity





S68 CAPITAL INVESTMENT LLC

classifies its business operations as follows:

Main Product

Pawn loans with collateral

Additional Services

Insurance brokerage business

- Life insurance
- Car insurance

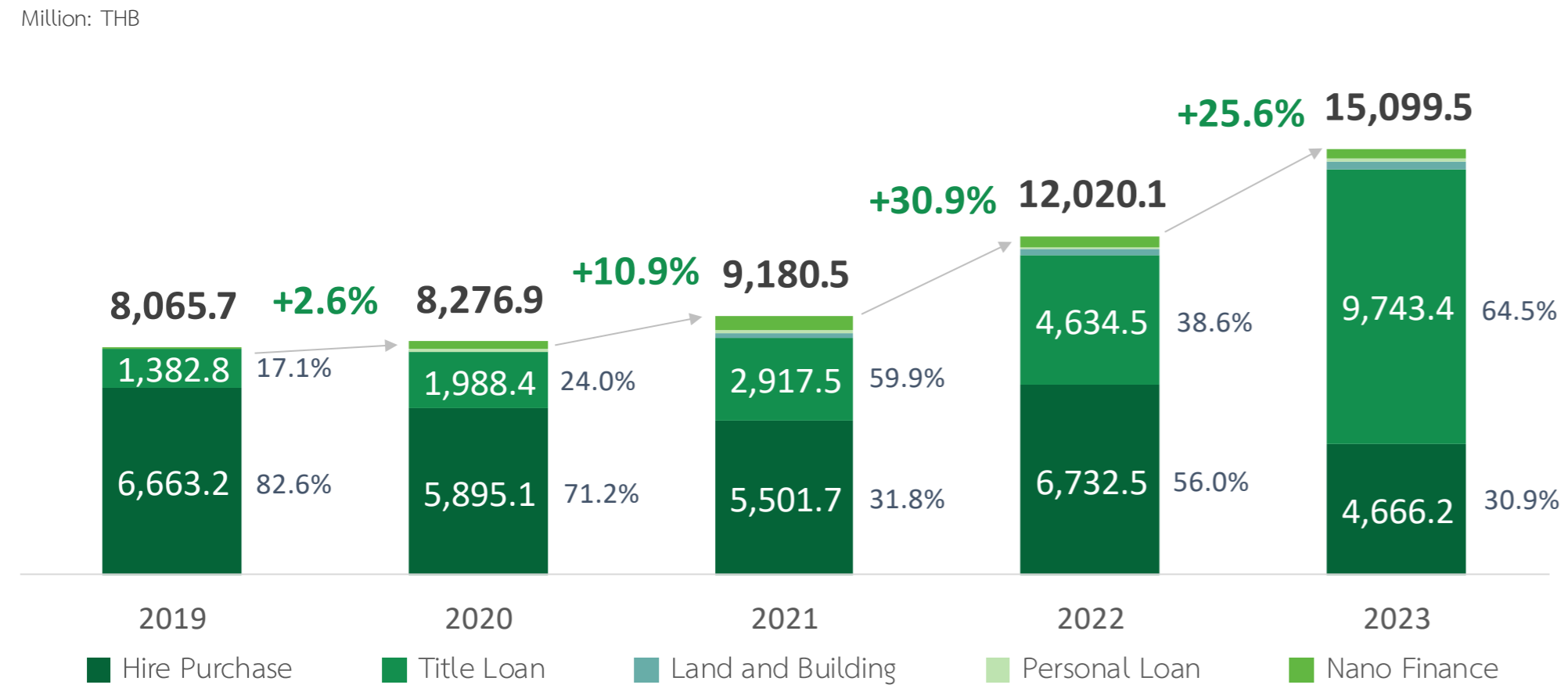


Financial Performance



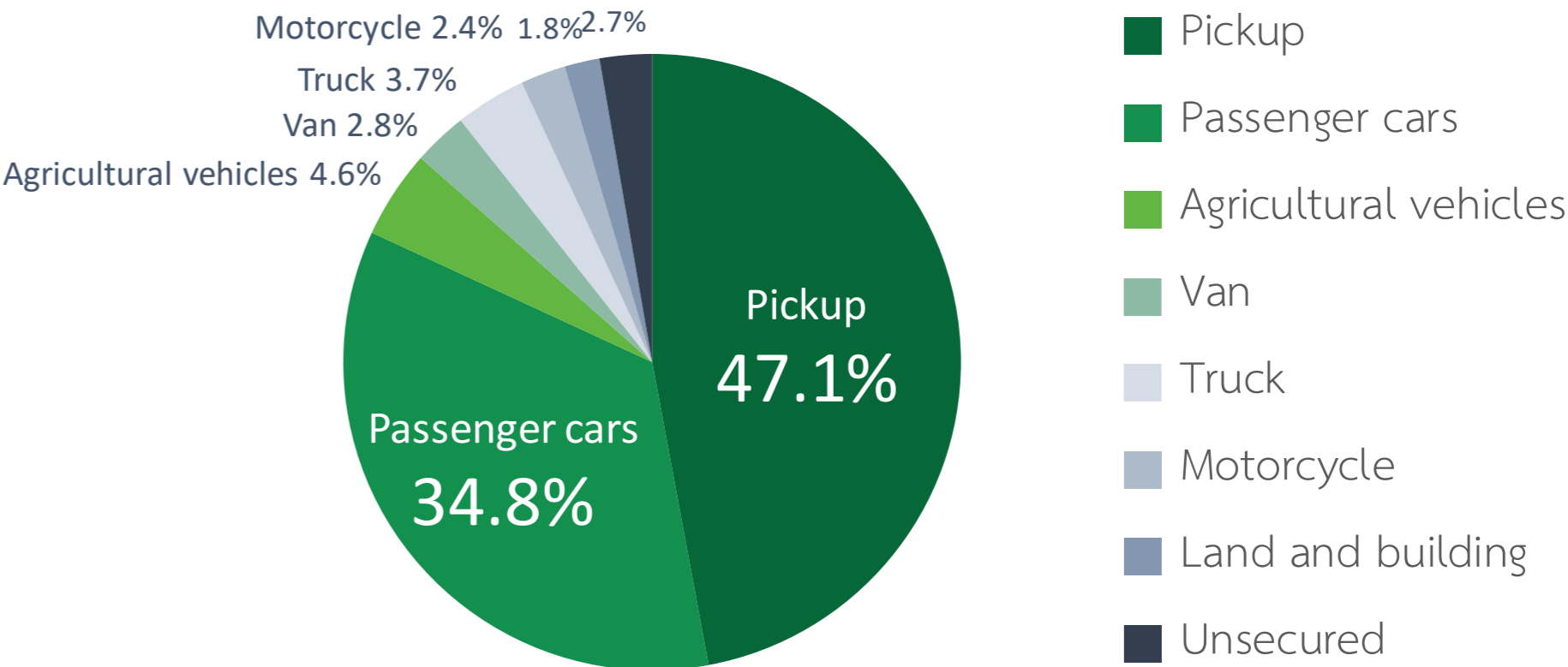
Financial Performance FY 2023

Loan Portfolio by Products

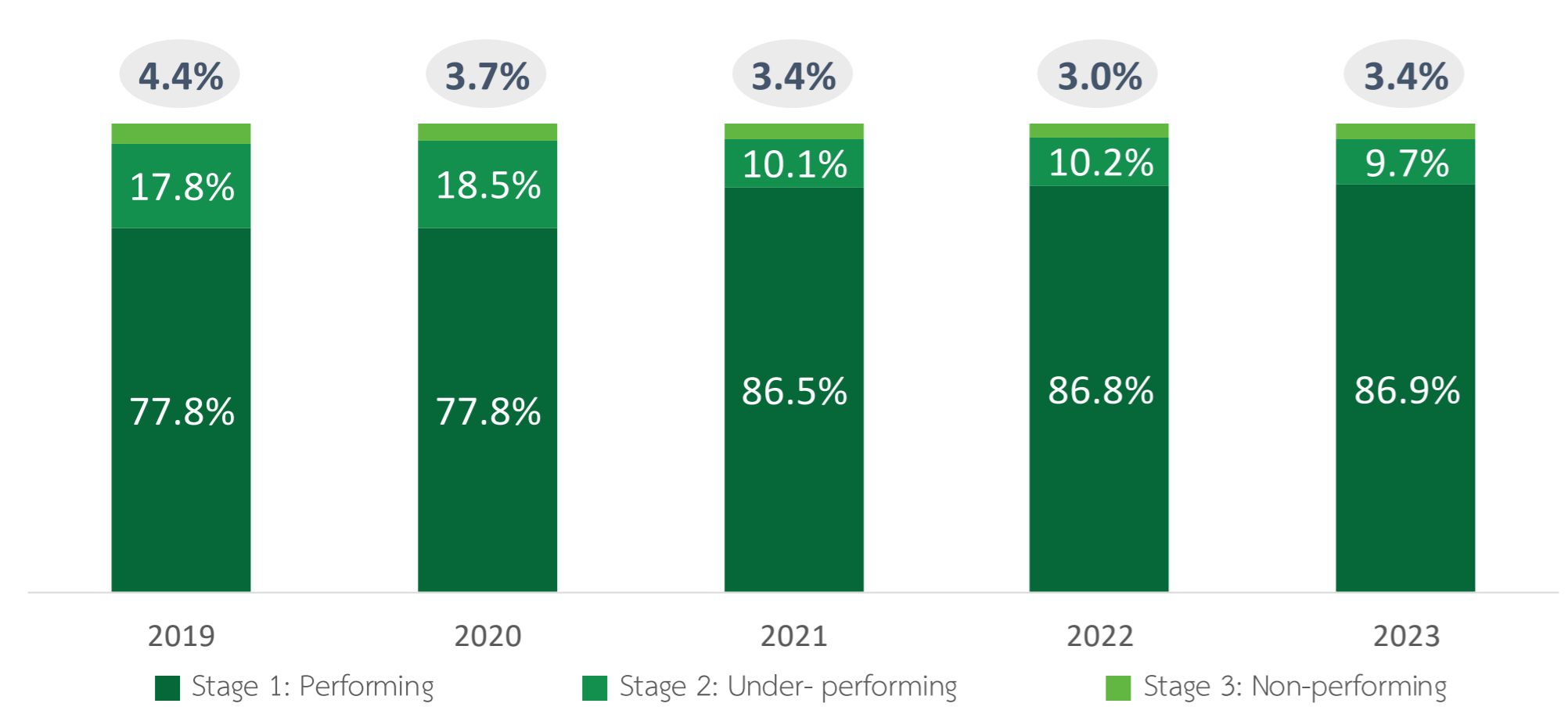


Loan Portfolio by Collateral

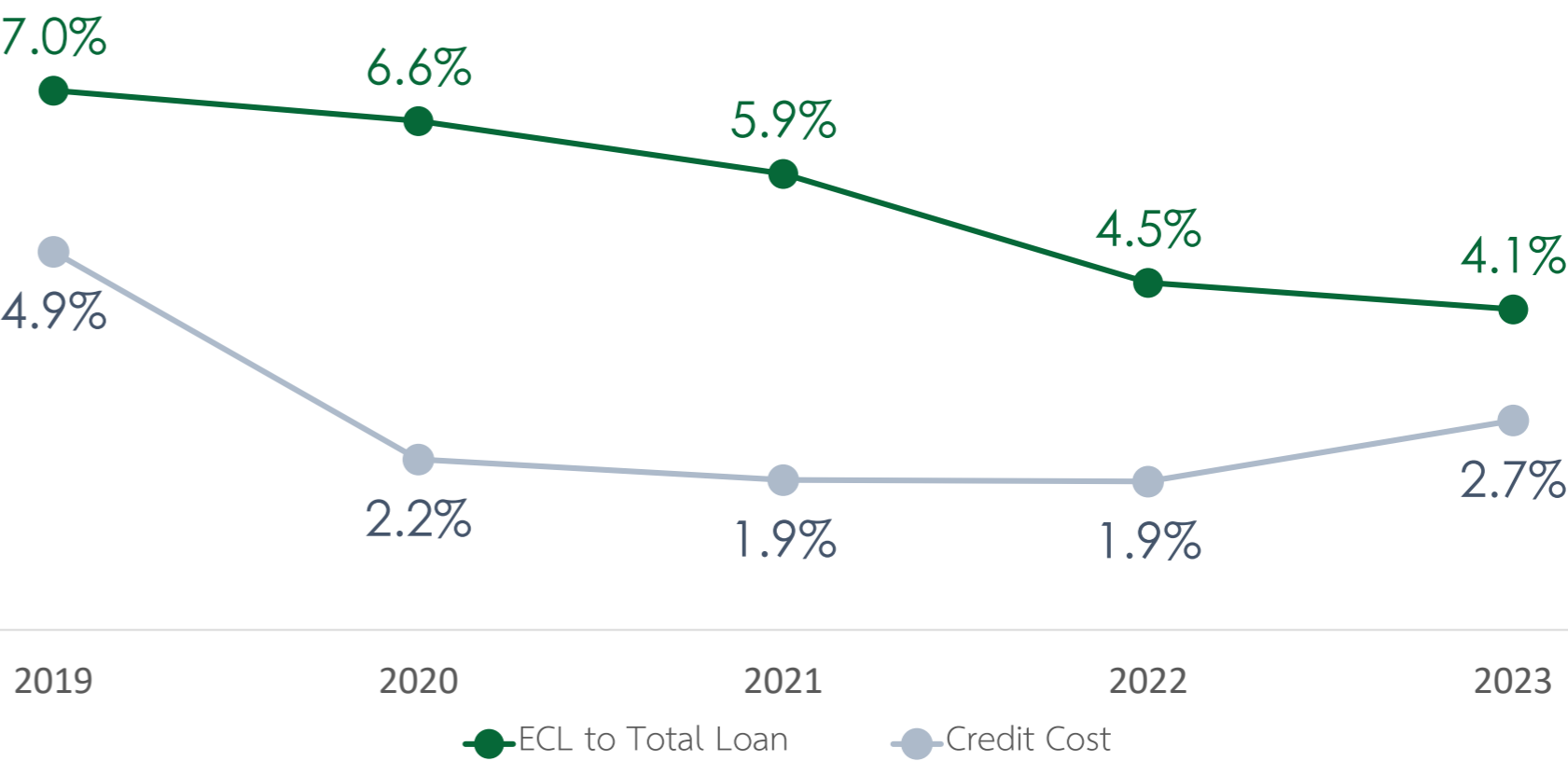
As of December 31, 2023



Loan Portfolio Performance



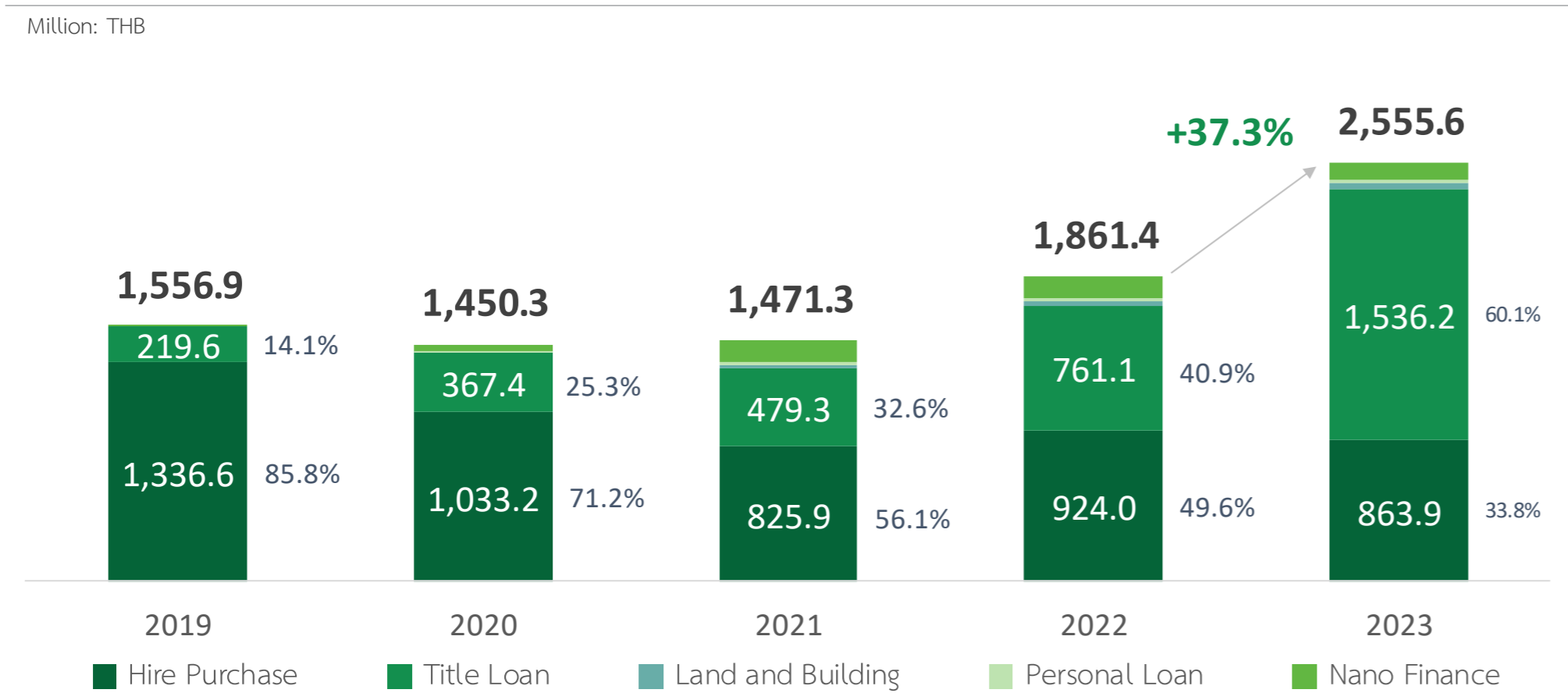
Asset Quality Ratio



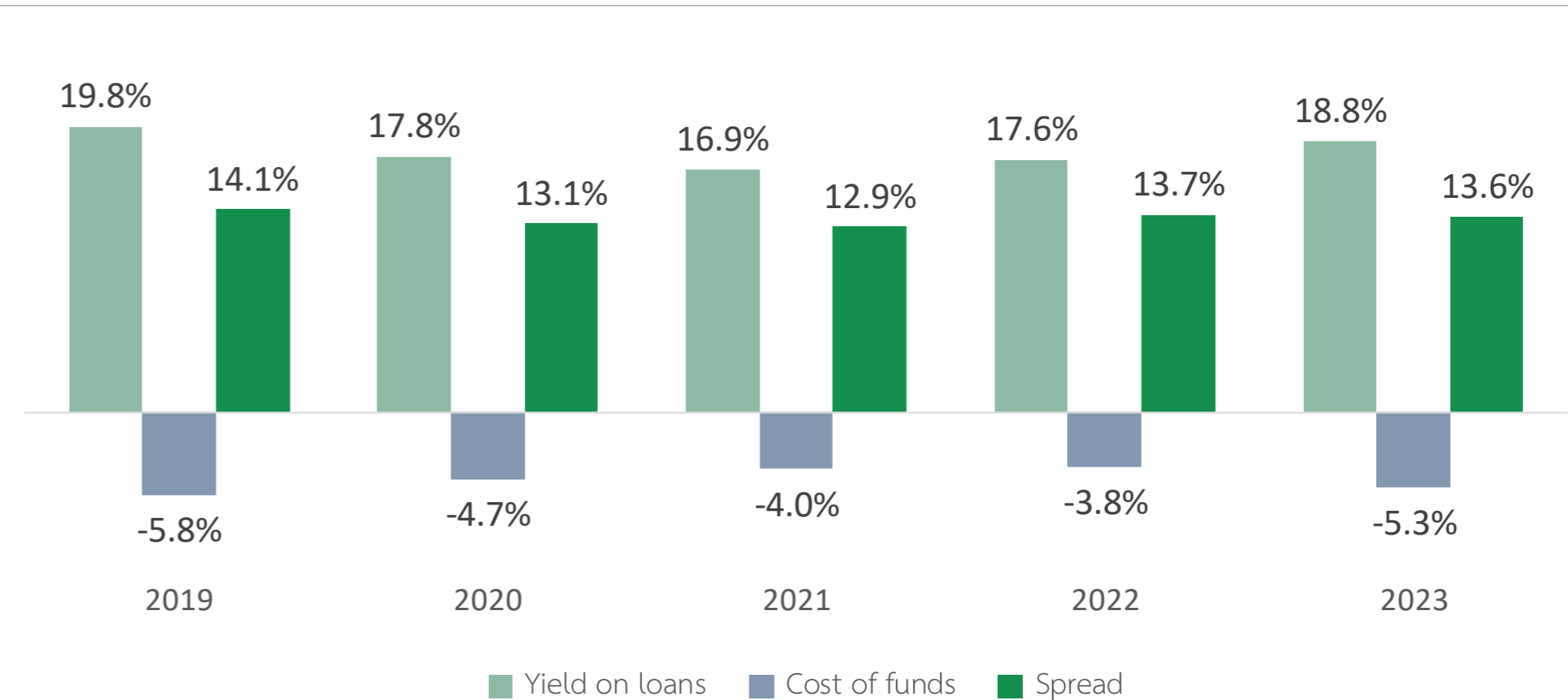


Financial Performance FY 2023

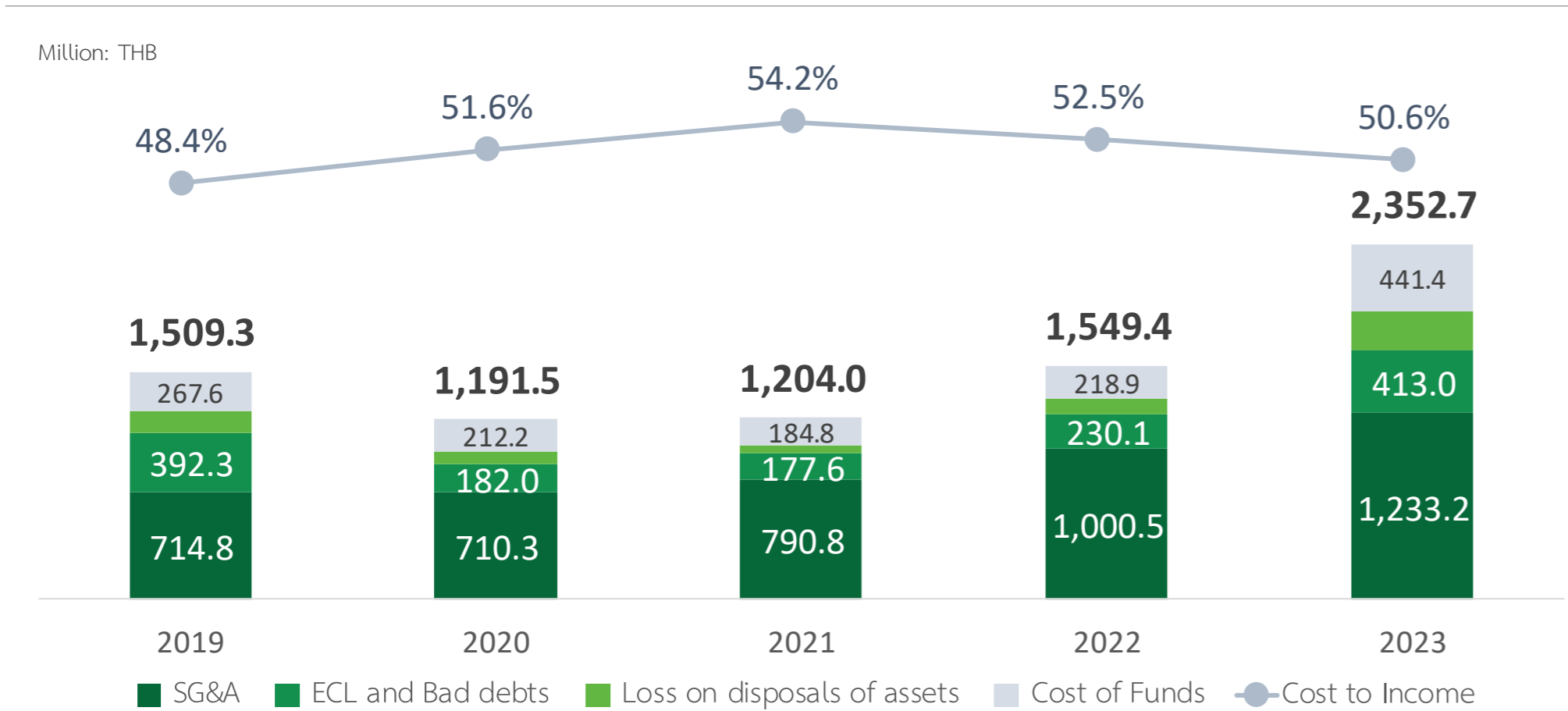
Interest income categorized by products



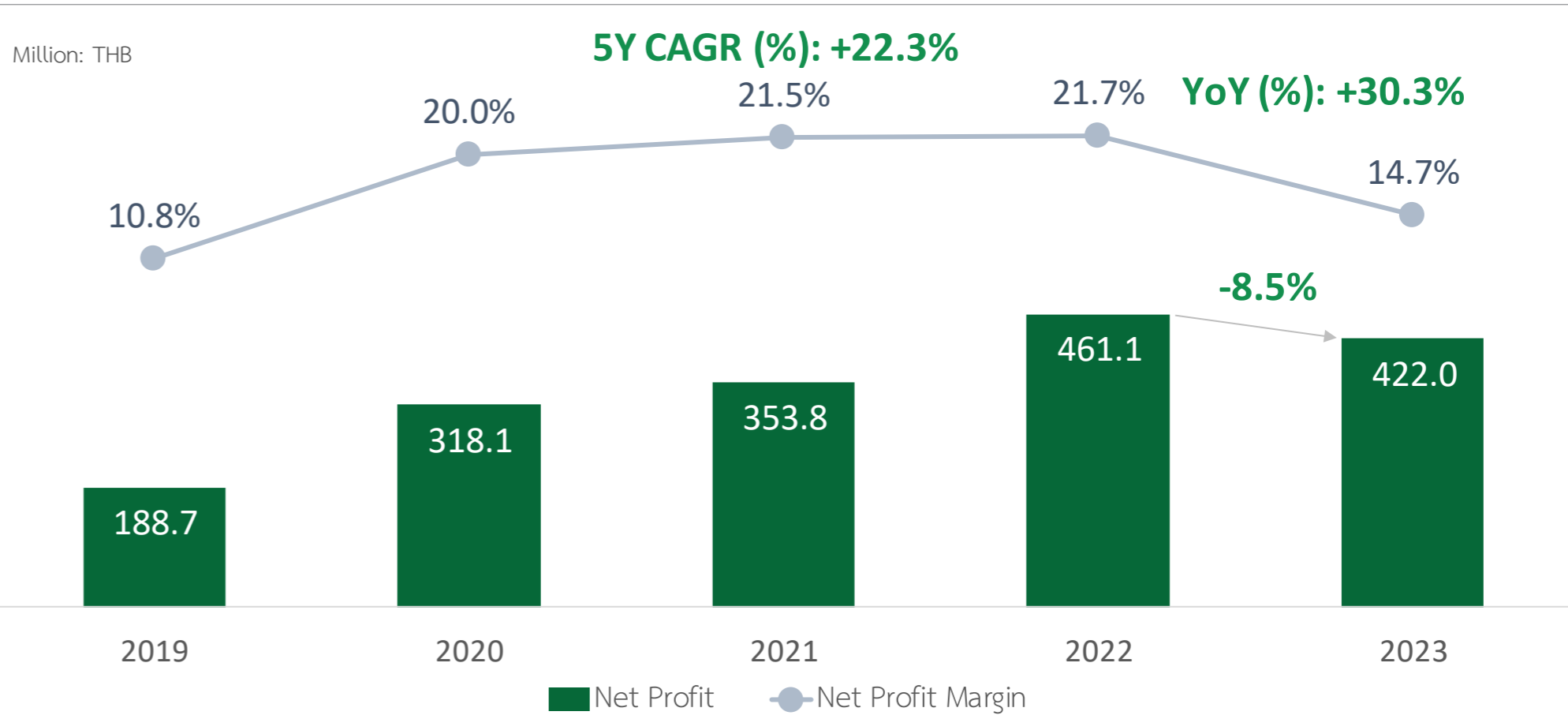
Yield on loans , Cost of funds and Spread



Operating Expenses



Net Profit

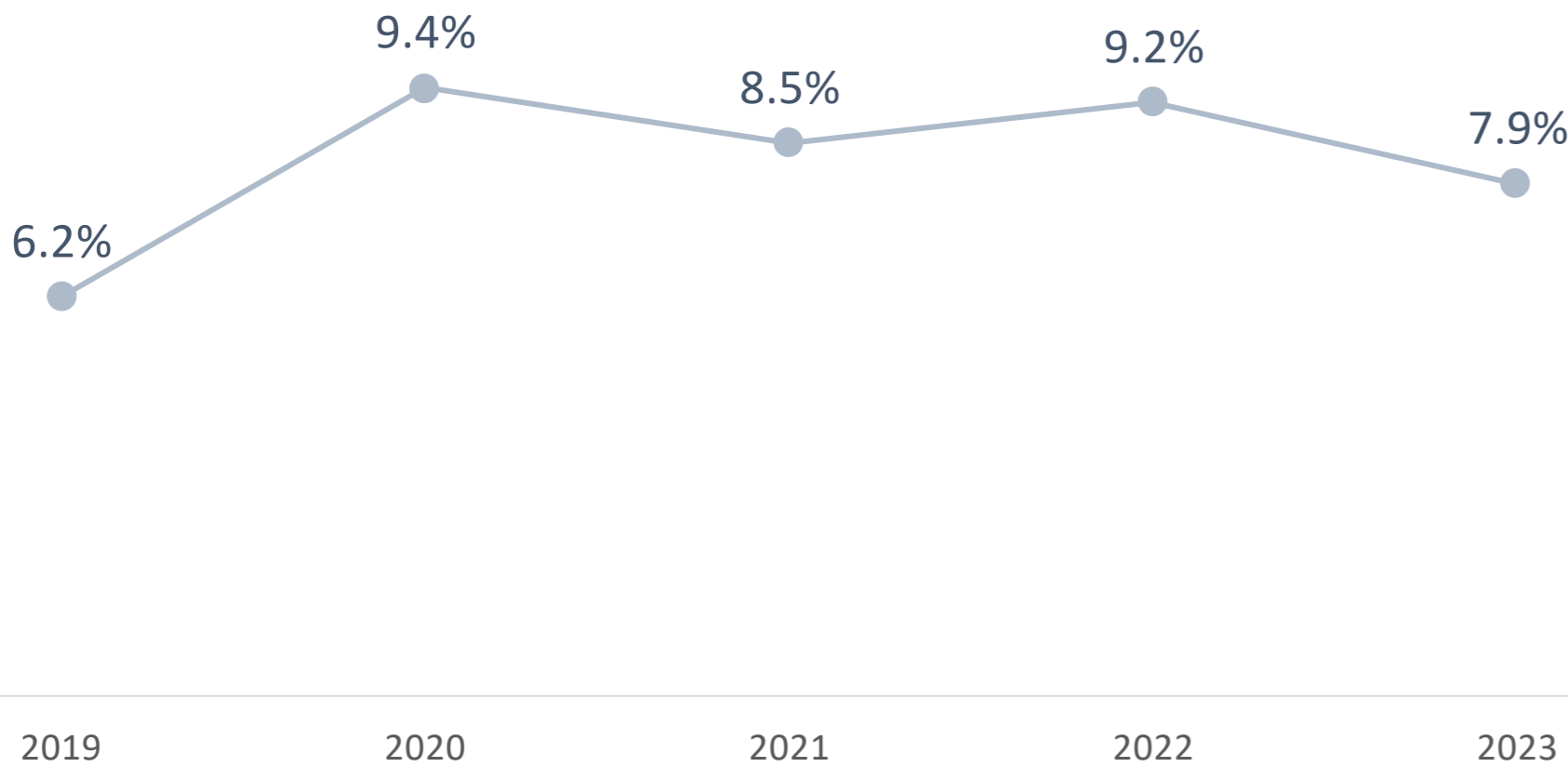




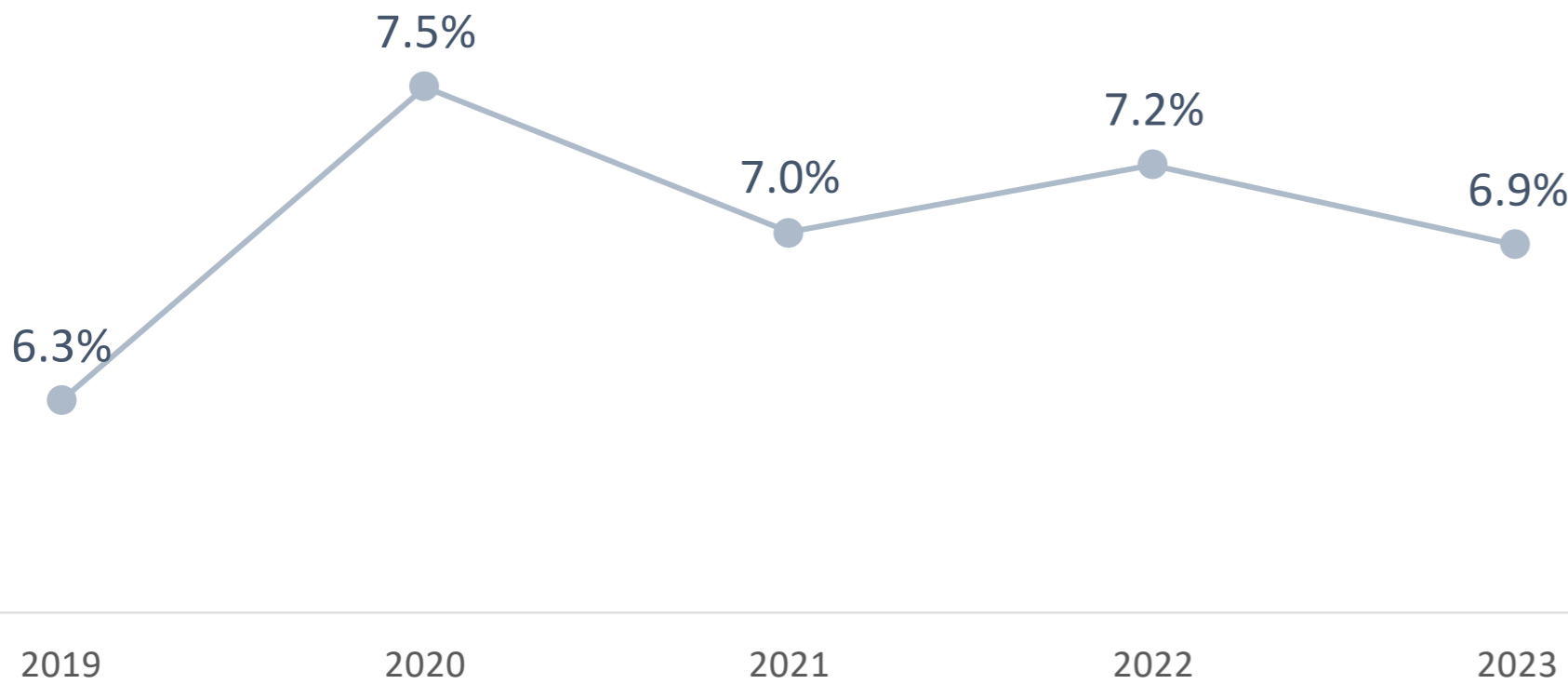
Financial Performance FY 2023



Return on Equity (ROE)

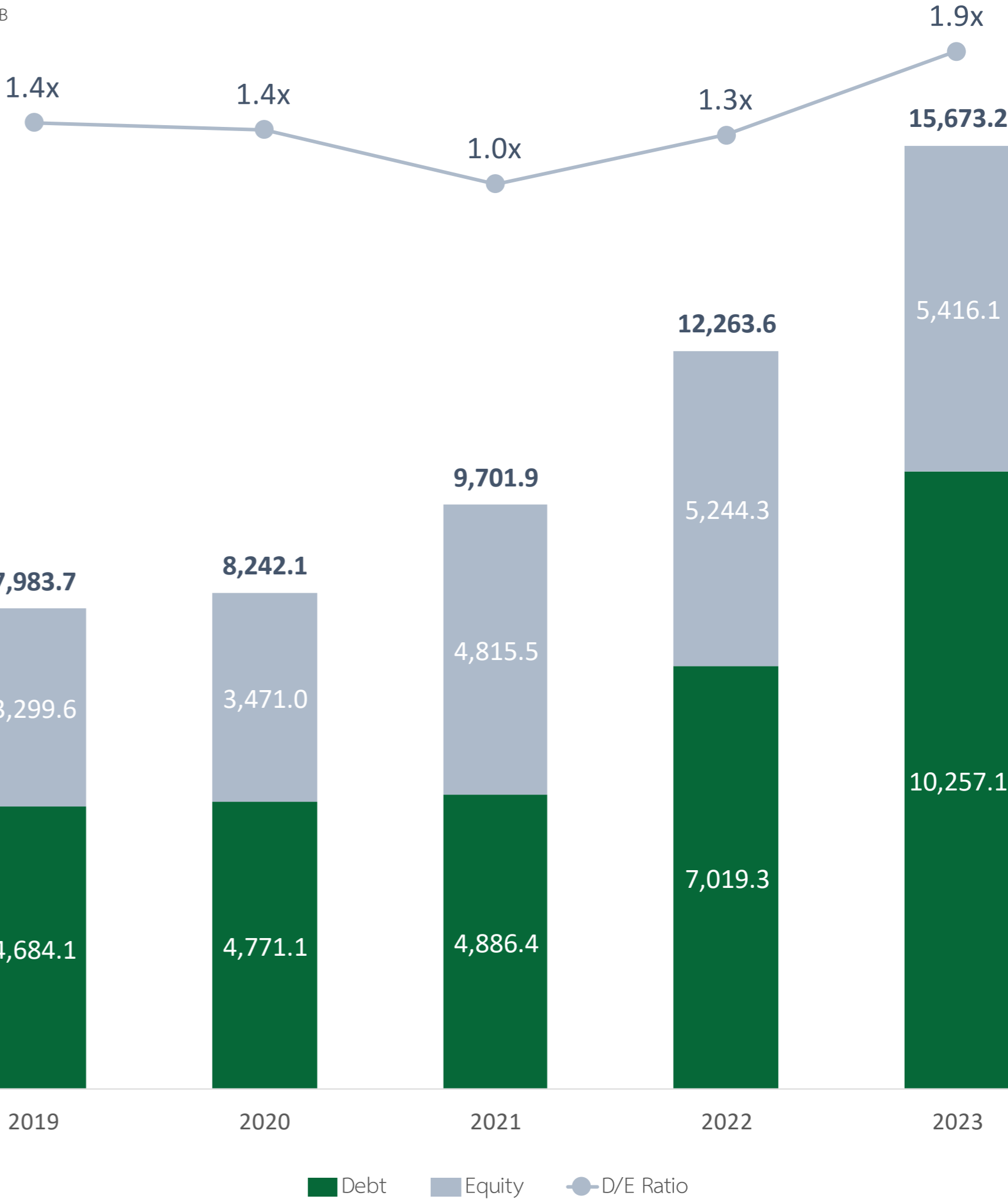


Return on Asset (ROA)



Debt to Equity Ratio

Million: THB





Financial Performance FY 2023

Million: THB

Statements of financial position	December 31, 2022	December 31, 2023
Total assets	12,263.6	15,673.2
Total liabilities	7,019.3	10,257.1
Total shareholders' equity	5,244.3	5,416.1
Share capital Registered	3,810.0	3,810.0

For the 12-month period ended

Million: THB

Statements of comprehensive income/ Cash flows statements	December 31, 2022	December 31, 2023
Total revenues	2,124.4	2,877.7
Net Profit	461.1	422.0
Earnings per share (THB/Share)	0.12	0.11
Net cash flows provided by (used in) operating activities	(2,021.5)	(2,000.5)
Net cash flows used in investing activities	(46.6)	(60.1)
Net cash flows provided by (used in) financing activities	1,717.2	2,380.4
Net increase in cash and cash equivalents	160.3	480.1





THANK YOU



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