



Srisawad Corporation Public Company Limited

Thailand's Financial Convenience Store



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COMPANY HISTORY



SAWAD Group provides secured loans, collateralized by all kinds of vehicles, including personal cars, pick-up trucks, motorcycles, six-wheel / ten-wheel vehicles and vehicles used for agricultural purposes as well as other collaterals including houses, condominiums and land.

2017

The Company transformed the Company's business from lending business to holding business and **changed the Company's name to "Srisawad Corporation Plc."** in preparation to found a financial group.

2015

The Company **was granted a license for nano finance operation** by the Bank of Thailand.

1979- 2013

The Kaewbootta family founded the company to provide vehicle title loans. The business had been expanded to include larger service coverage in Thailand.

2021

The Company entered into a joint investment transaction with **Government Savings Bank ("GSB")** in **Fast Money Co., Ltd. ("FM")**.

2019

Srisawad International Holding Co. , Ltd. disposed its **investment in Srisawad Vietnam LLC from 100% to 10%** to its business partners.

2023

The Meeting approved the acquisition of ordinary shares in **Fast Money Company Limited.**

2022

Changed its name from Srisawad Finance Public Company Limited (**BFIT**) to Srisawad Capital 1969 Public Company Limited (**SCAP**)

2025

Fitch Ratings (Thailand) has assigned Thailand's Srisawad Corporation Public Company Limited (**SAWAD**) a **National Long-Term Rating of 'A-(tha)'** and a **National Short-Term Rating of 'F2(tha)'**. The Outlook is Stable.

2024

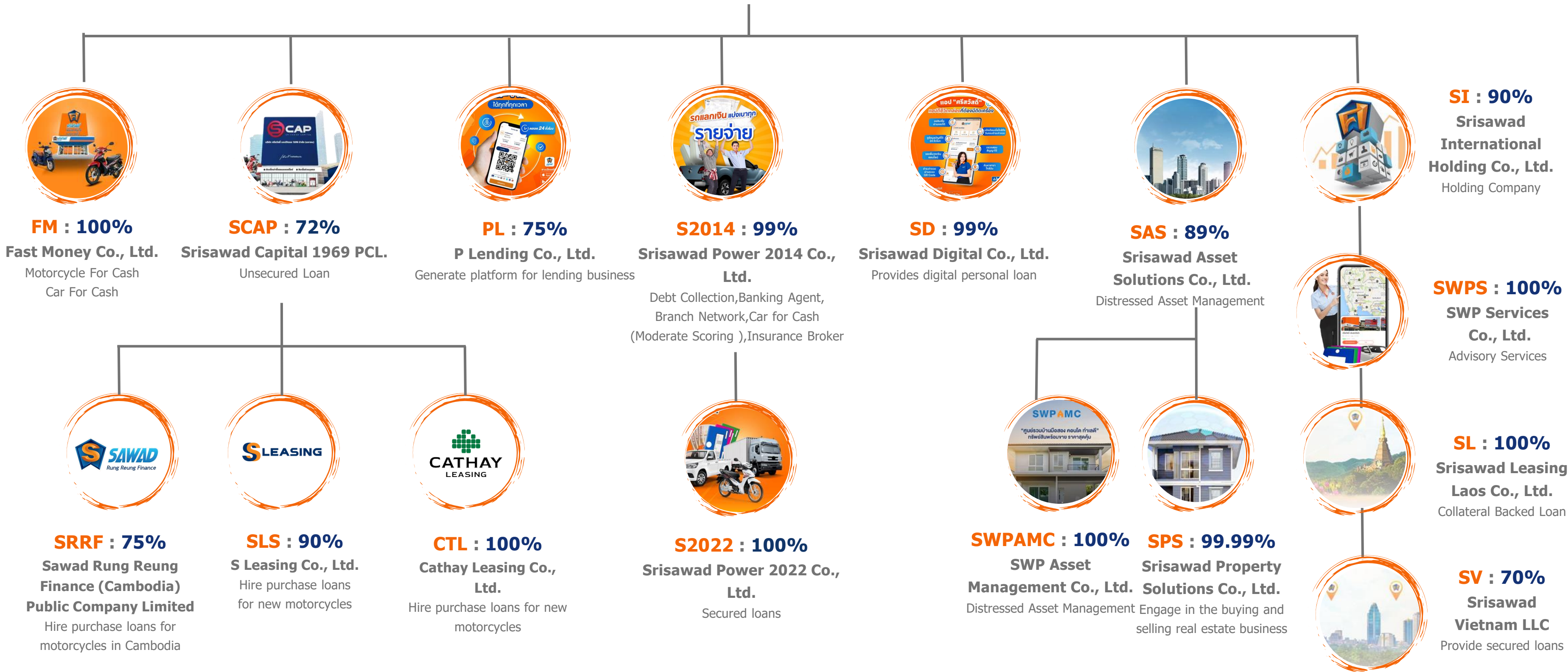
The company developed the **"Srisawad Application"** to provide convenience to customers without the need to visit branches.

The company restructures internally, sells shares of "Srisawad Property Solutions" to Srisawad Asset Solutions.

The company is committed to reducing greenhouse gas emissions to **Net Zero**



Srisawad Corporation Public Company Limited





SAWAD Focus

1. Titled Loan for all vehicle types
2. Titled Loan for land and house
3. Insurance Business
4. Asset Management



SCAP Focus

1. Unsecured Loan : Personal Loan
2. Secured Loan : Hire Purchase Loan for new motorcycle

TYPE OF SERVICES , SOCIAL LOANS



**AUTO BACKED
LOANS**



**HOUSE & LAND
BACKED LOANS**



UNSECURED LOAN



**NEW MOTORCYCLE
HP**

TYPE OF SERVICES

PAYMENT PERIOD

LOAN APPROVAL RATE

TYPE OF CONTRACTS

6-48 Months

12-24 Months

12-60 Months

12-60 Months

30-70% of
market price

20-30% of
Government price

2.5 times of
monthly income

80-100%

Loan

Loan (Mortgage or Sale with
right of redemption)

Loan
(Unsecured)

Hire Purchase

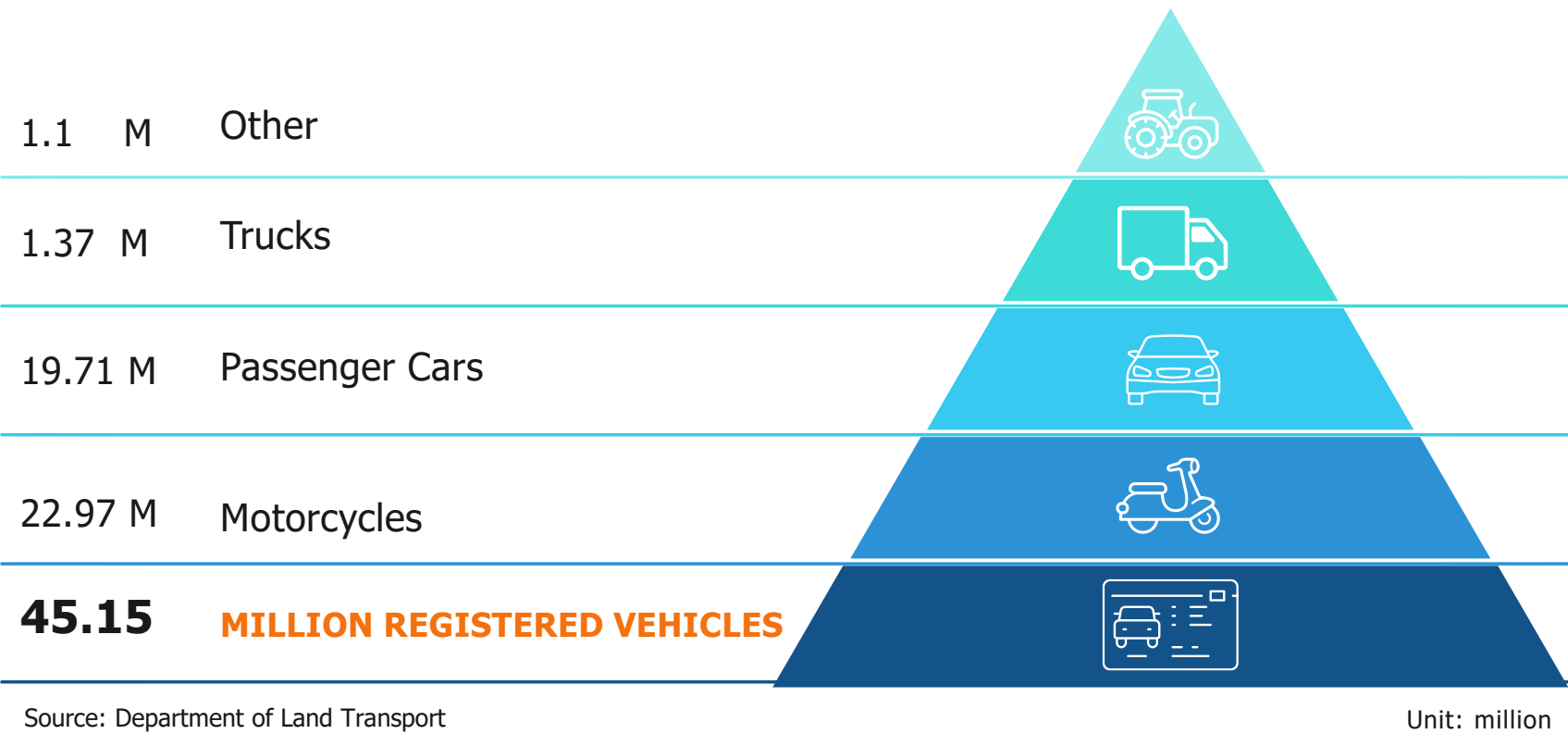
SECURED LOAN

- Use vehicle title and land title as collateral.
- The company offers loan service to low income individuals that have no access to financial services from commercial bank but have ownership in vehicle or land.

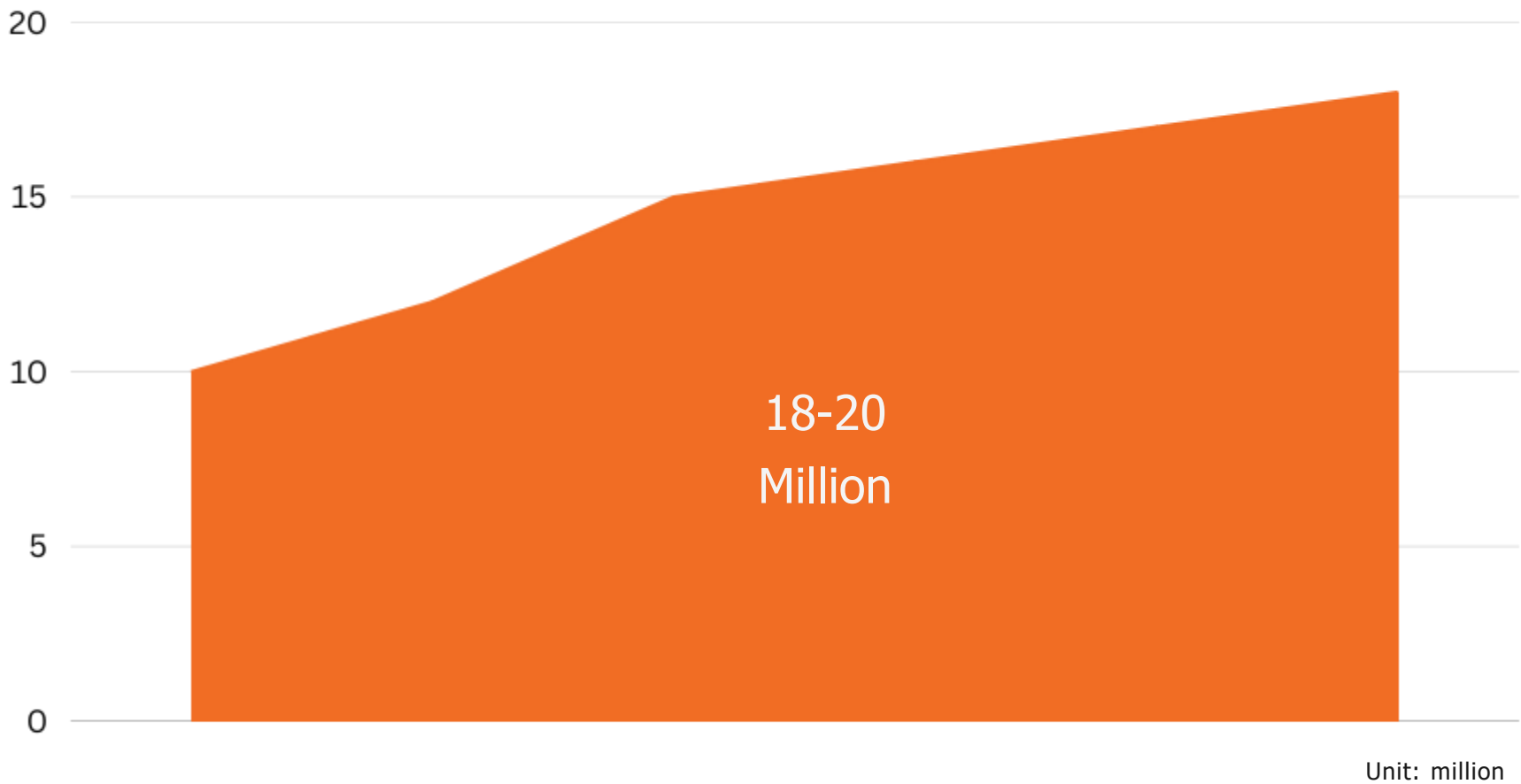
UNSECURED LOAN

- **Personal Loan:** The company offers personal loan only to existing customers who have good payment record.
- **Nano Finance:** Credit line is limited at 100,000 baht.

SAWAD Group serves as an alternative to access loans, in place of black market lenders. borrows have quick access to loans by using common assets as collateral such as motorcycles, cars (including pick-up trucks), houses and land properties.

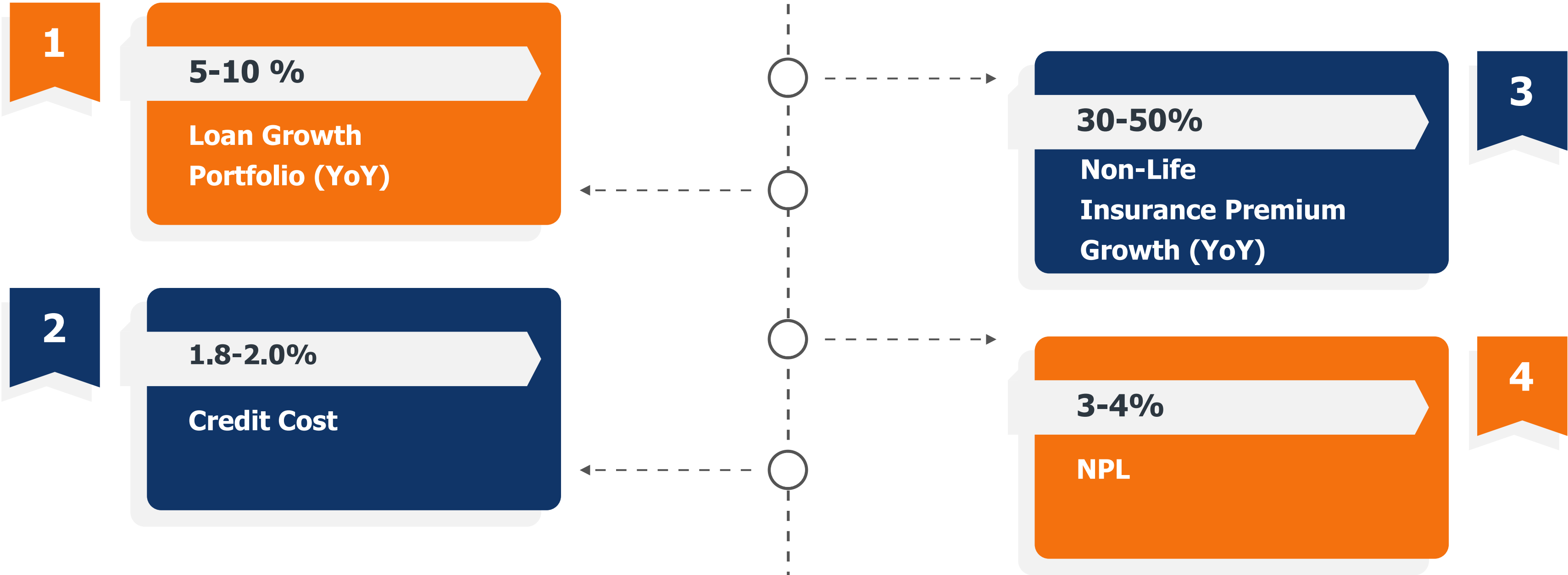


Number of Vehicle Registered in Thailand
as of 31 January 2025



18-20 Million Low Income Population who do not have the means
to access traditional loans of banking institutions.

2025 OUTLOOK



1. VARIETIES OF SERVICE

The company offers varieties of financing services including various loan products, such as car, motorcycle, house and land, etc.

2. Focus On Close Relations With Communities

The company focuses on marketing activities aimed at tightening relationship with people in the communities.

3. Using Technology

Use technology to improve efficiency and maximize business productivity.

4. Competitive Coverage

The company focuses on expansion at locations near communities with easy access to commercial banks.

5. Transparent And Honest

The company focuses on loyal relationship to our customers.

6. Expanding Into A New Market

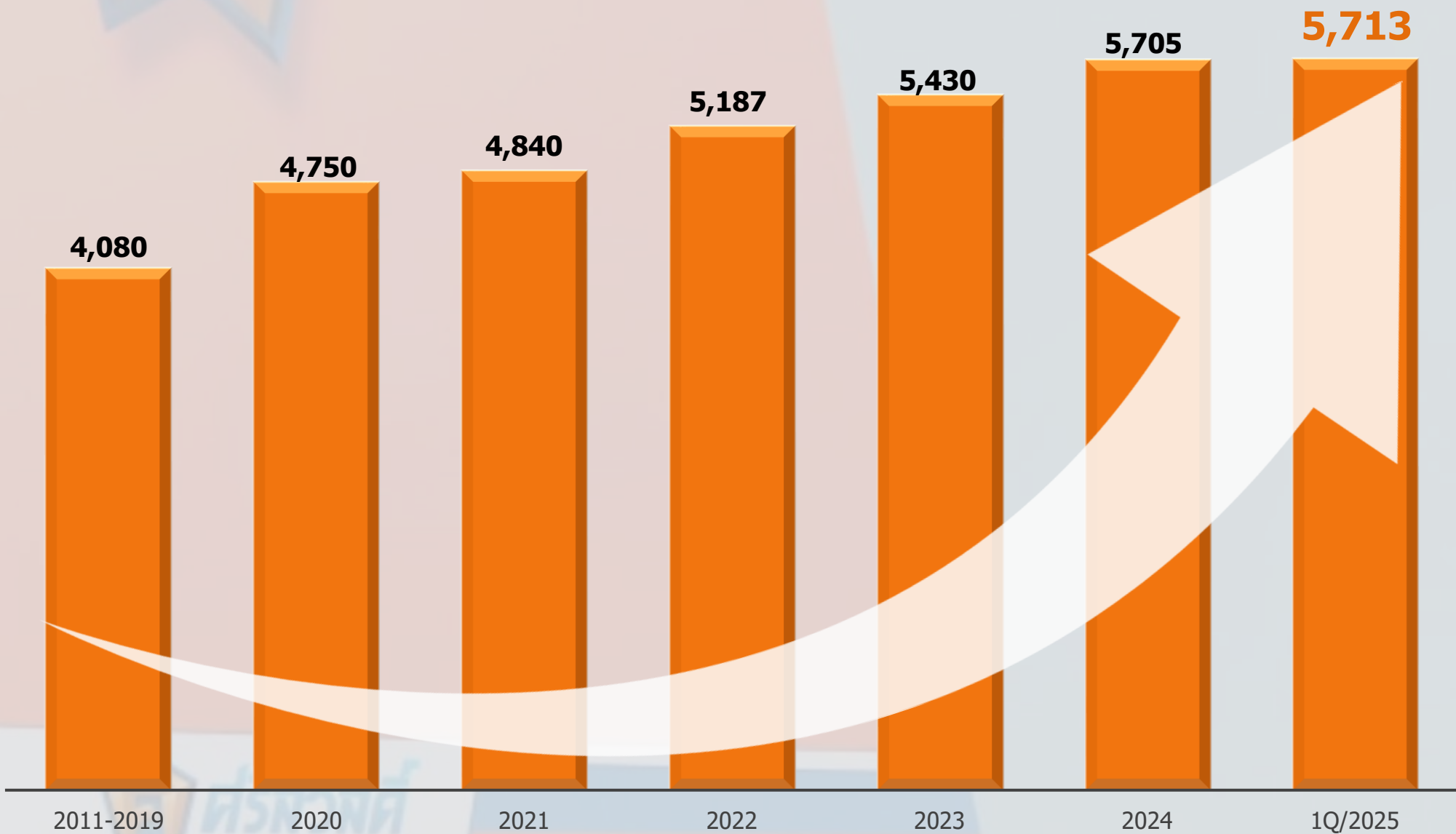
To expand business in other countries in ASEAN region.

7. Customer experience

-Srisawat Application -Financial Literacy



TOTAL BRANCHES



SAWAD Financial Inclusion

- The company coverage network include a total of **5,713** branches at the end of March 2025.
- Hence, the company can manage to utilize its capacity for lending, handling repayment transactions, pursuing collection practices and verifying information of customers/guarantors in prompt and effective manners.



“

convenience and
time saving



Fast and secure

Srisawad Application

**under the slogan “A good app for a
smooth life that you must have on
your device”**

focusing on providing comprehensive financial services in a single application, including loan and insurance management, convenient, fast, and usable anywhere, anytime, like bringing the Srisawad branch to your mobile phone.

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FINANCIAL HIGHLIGHTS

(Consolidated financial statement of SAWAD Group)



(Unit : Million Baht)

| BALANCE SHEET | 2020 | 2021 | 2022 | 2023 | 2024 | Q1/2025 |
|-----------------------------|---------------|---------------|---------------|----------------|----------------|----------------|
| Cash and Cash Equivalent | 1,838 | 2,689 | 2,823 | 3,962 | 5,813 | 7,118 |
| Loans Due Within 1 Year | 30,588 | 23,916 | 32,365 | 55,997 | 54,384 | 54,434 |
| Loans Due Beyond 1 Year | 7,559 | 9,039 | 25,718 | 39,281 | 36,579 | 36,885 |
| Investment in Receivables | 2,807 | 3,660 | 3,560 | 3,290 | 2,905 | 2,884 |
| Other Assets | 9,215 | 10,663 | 5,017 | 8,935 | 8,228 | 5,527 |
| Total Assets | 52,007 | 49,967 | 69,483 | 111,465 | 107,909 | 106,848 |
| Deposit | 5,234 | 170 | | | | |
| Loan From FI | 4,438 | 3,255 | 12,980 | 29,866 | 16,390 | 12,878 |
| Debenture | 14,815 | 14,074 | 22,032 | 43,640 | 50,587 | 51,691 |
| Other Liabilities | 3,450 | 5,662 | 5,466 | 6,762 | 4,430 | 4,789 |
| Total Liabilities | 27,937 | 22,991 | 40,478 | 80,268 | 71,607 | 69,358 |
| Paid-In Capital | 1,428 | 1,429 | 1,429 | 1,430 | 1,573 | 1,573 |
| Premium | 6,207 | 6,207 | 6,207 | 6,207 | 6,207 | 6,207 |
| Accumulated Net Income | 14,414 | 17,026 | 17,991 | 20,505 | 25,321 | 26,451 |
| Other Reserves | 36 | 36 | 36 | 36 | 36 | 36 |
| Other Controlling Interests | 1,985 | 2,277 | 3,342 | 3,019 | 3,165 | 3,222 |
| Shareholder's Equity | 24,070 | 26,975 | 29,005 | 31,197 | 36,302 | 37,489 |
| Debt to Equity Ratio | 1.2x | 1.2x | 1.3x | 2.5x | 1.9x | 1.8x |

FINANCIAL HIGHLIGHTS

(Consolidated financial statement of SAWAD Group)



(Unit : Million Baht)

| PROFIT & LOSS STATEMENT | 2020 | 2021 | 2022 | 2023 | 2024 | Q1/2025 |
|---|---------------|---------------|---------------|---------------|---------------|--------------|
| Income From Interest & Fee | | | | | | |
| Total | 8,166 | 6,855 | 8,780 | 15,744 | 18,027 | 4,054 |
| Other Income | 2,827 | 3,376 | 3,495 | 3,171 | 3,019 | 720 |
| Total Income | 10,993 | 10,231 | 12,275 | 18,915 | 21,046 | 4,774 |
| Operational Expenses | (4,108) | (3,021) | (5,521) | (10,045) | (11,234) | (2,595) |
| Profit Before Interest & Taxes | 6,885 | 7,210 | 6,754 | 8,870 | 9,812 | 2,179 |
| Cost of Funds | (902) | (790) | (862) | (2,266) | (3,181) | (728) |
| Sharing Gain | - | - | 31 | 26 | - | |
| Tax Expenses | (1,192) | (1,352) | (1,097) | (1,375) | (1,385) | (313) |
| Net Profit | 4,971 | 5,038 | 4,827 | 5,254 | 5,246 | 1,138 |

FINANCIAL HIGHLIGHTS

(Consolidated financial statement of SAWAD Group)



Reposessed Asset

| | Q1/24 | Q2/24 | Q3/24 | Q4/24 | Q1/25 |
|----------------|-------|-------|-------|-------|-------|
| TOTAL | 1,831 | 1,910 | 1,918 | 1,748 | 1,788 |
| SWP AMC | 951 | 1,048 | 1,036 | 1,090 | 1,080 |
| SAWAD | 535 | 550 | 592 | 328 | 356 |
| SCAP | 345 | 312 | 290 | 331 | 352 |

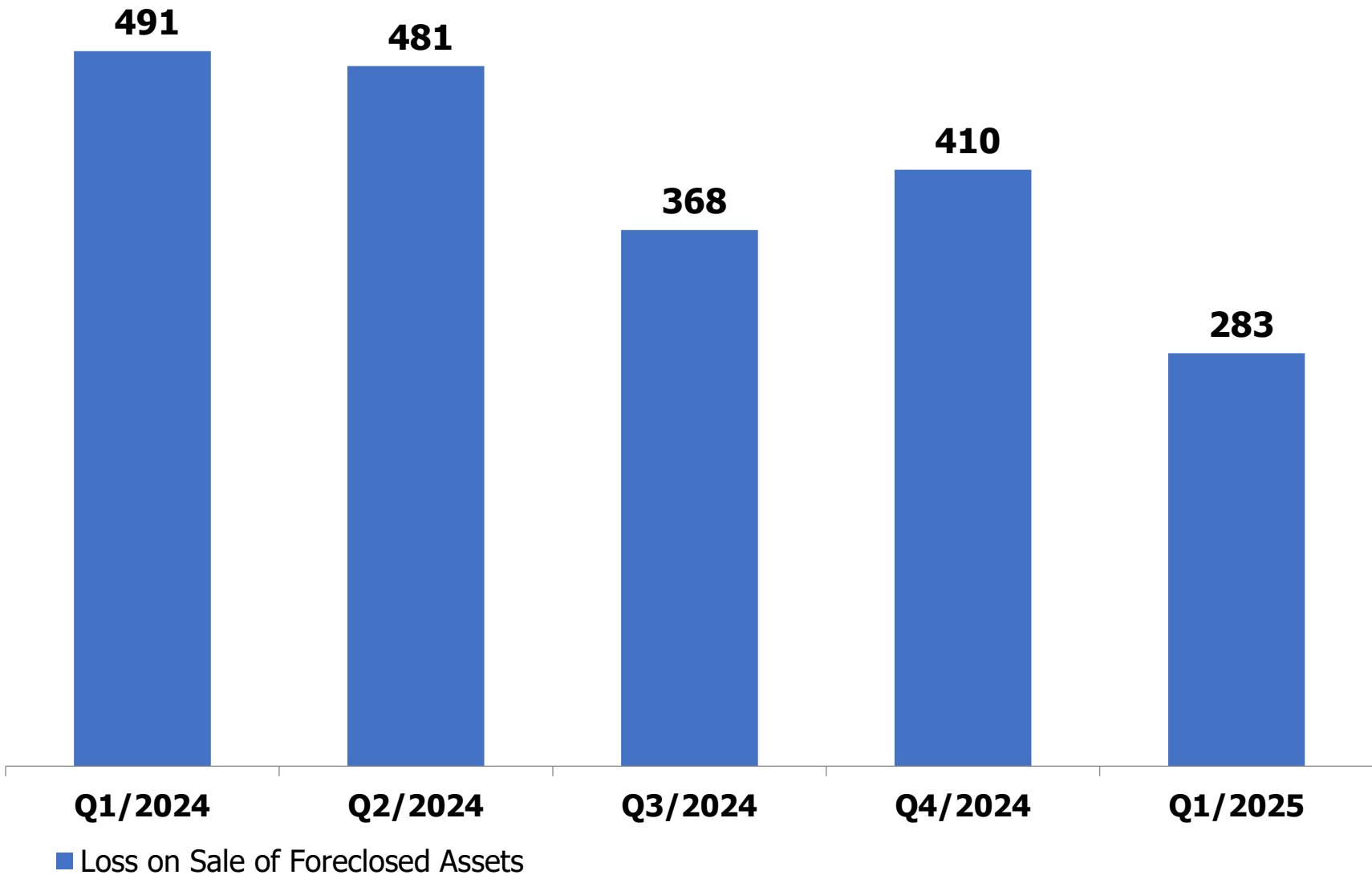
| Repo/Total Port | | | | | |
|-----------------|-------|-------|-------|-------|-------|
| SAWAD | 0.81% | 0.83% | 0.94% | 0.53% | 0.59% |
| SCAP | 1.13% | 1.02% | 1.79% | 1.12% | 1.23% |

FINANCIAL HIGHLIGHTS

(Consolidated financial statement of SAWAD Group)



LOSS ON SALE TREND



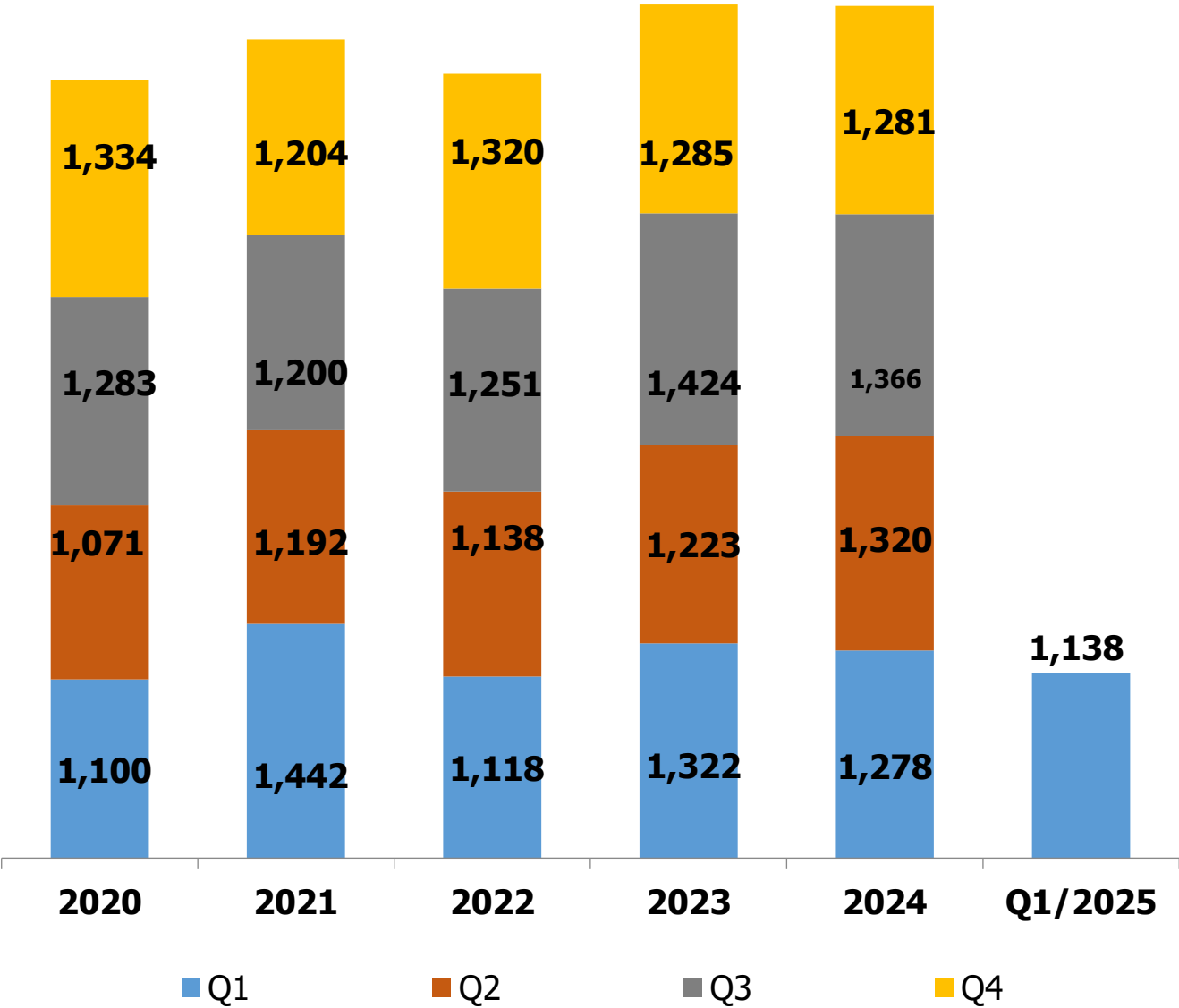
UNIT: MILLION BAHT

FINANCIAL HIGHLIGHTS

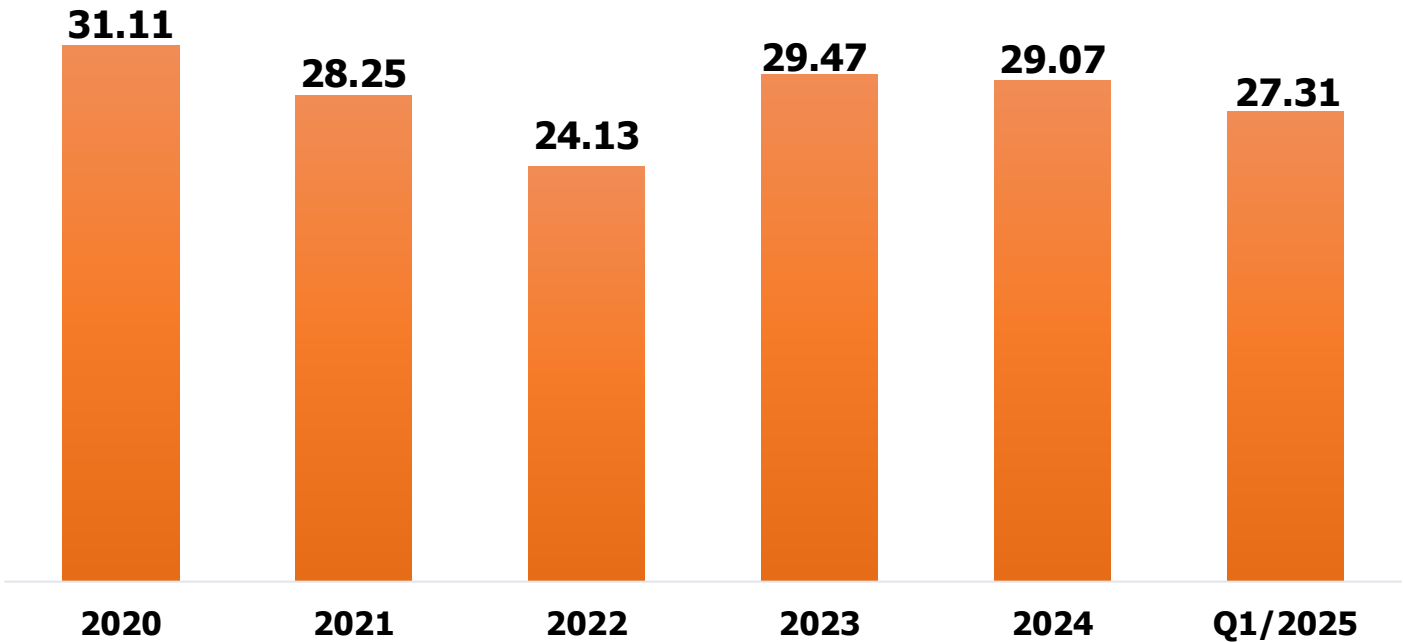
(Consolidated financial statement of SAWAD Group)



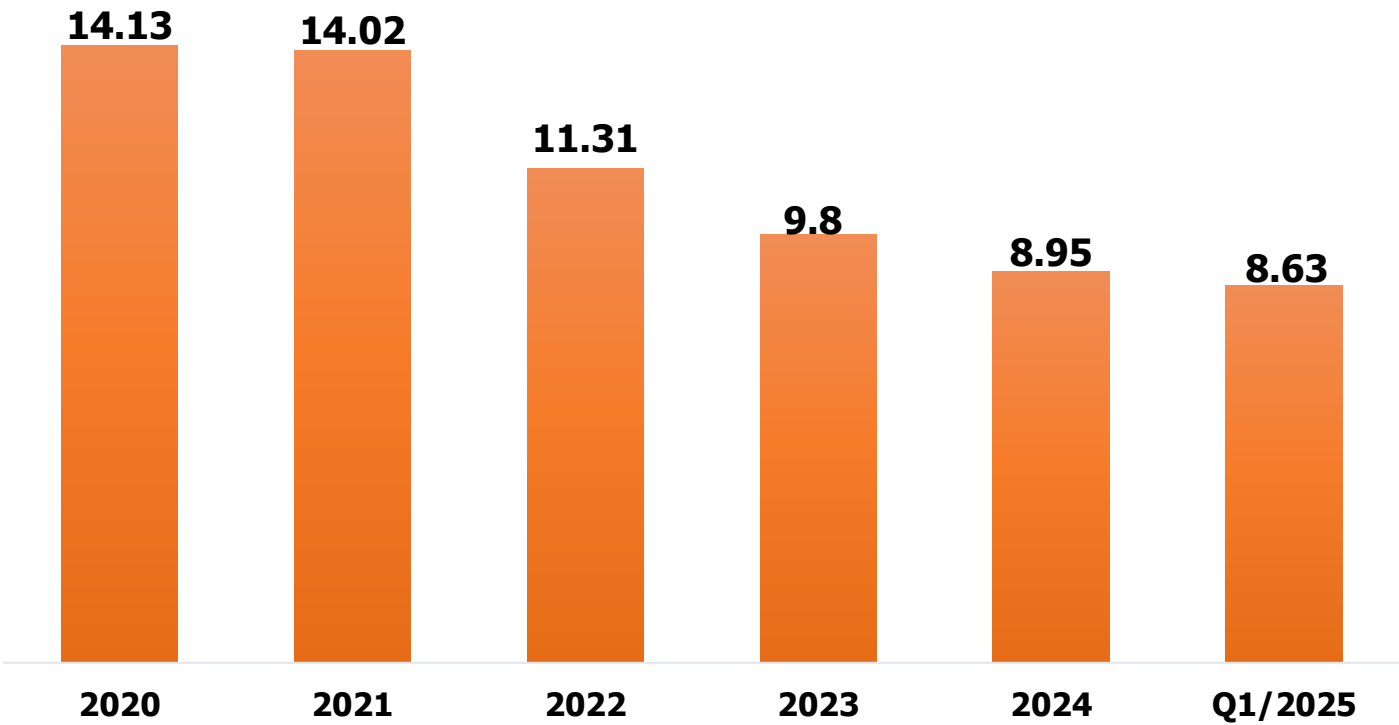
NET PROFIT QUARTER TO QUARTER COMPARISON



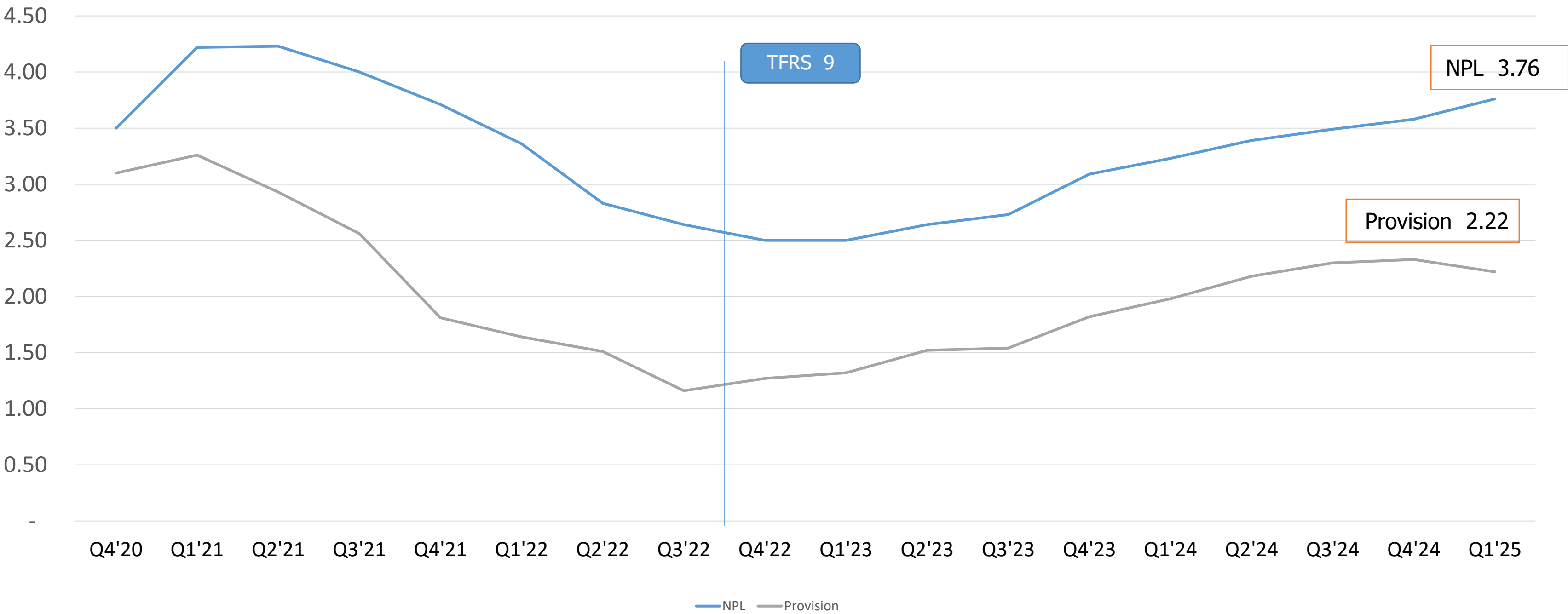
RETURN ON EQUITY - ROE



RETURN ON ASSET - ROA



NPL & Provision

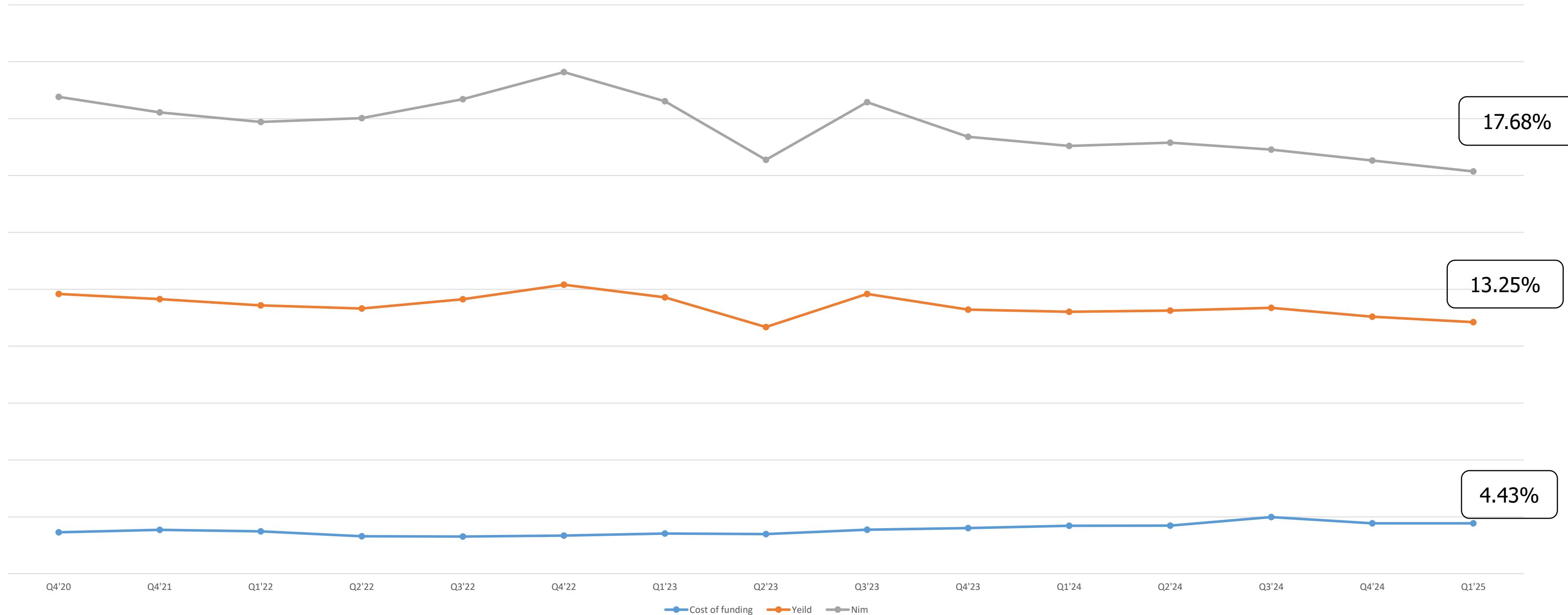


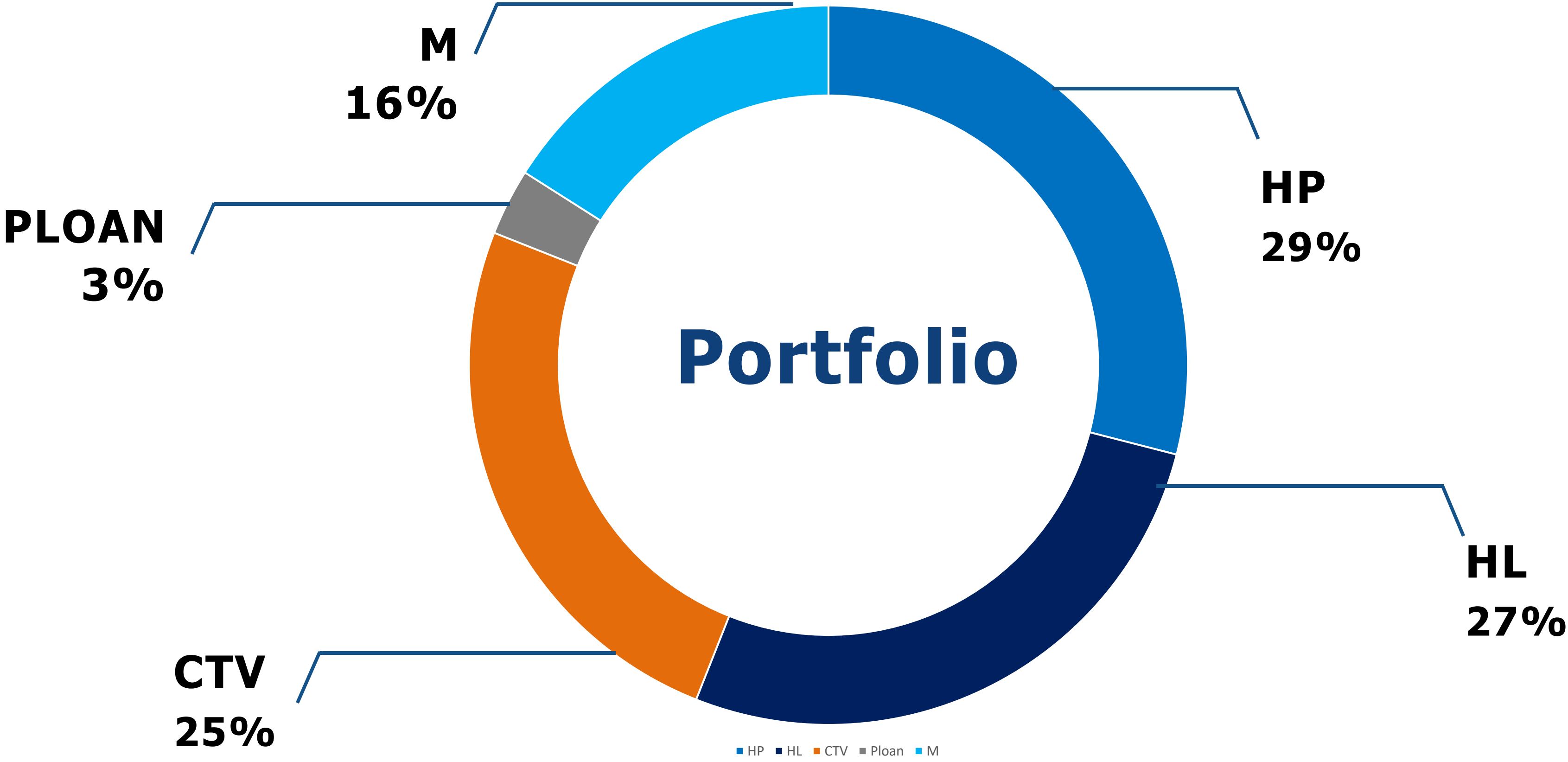
FINANCIAL HIGHLIGHTS

(Consolidated financial statement of SAWAD Group)

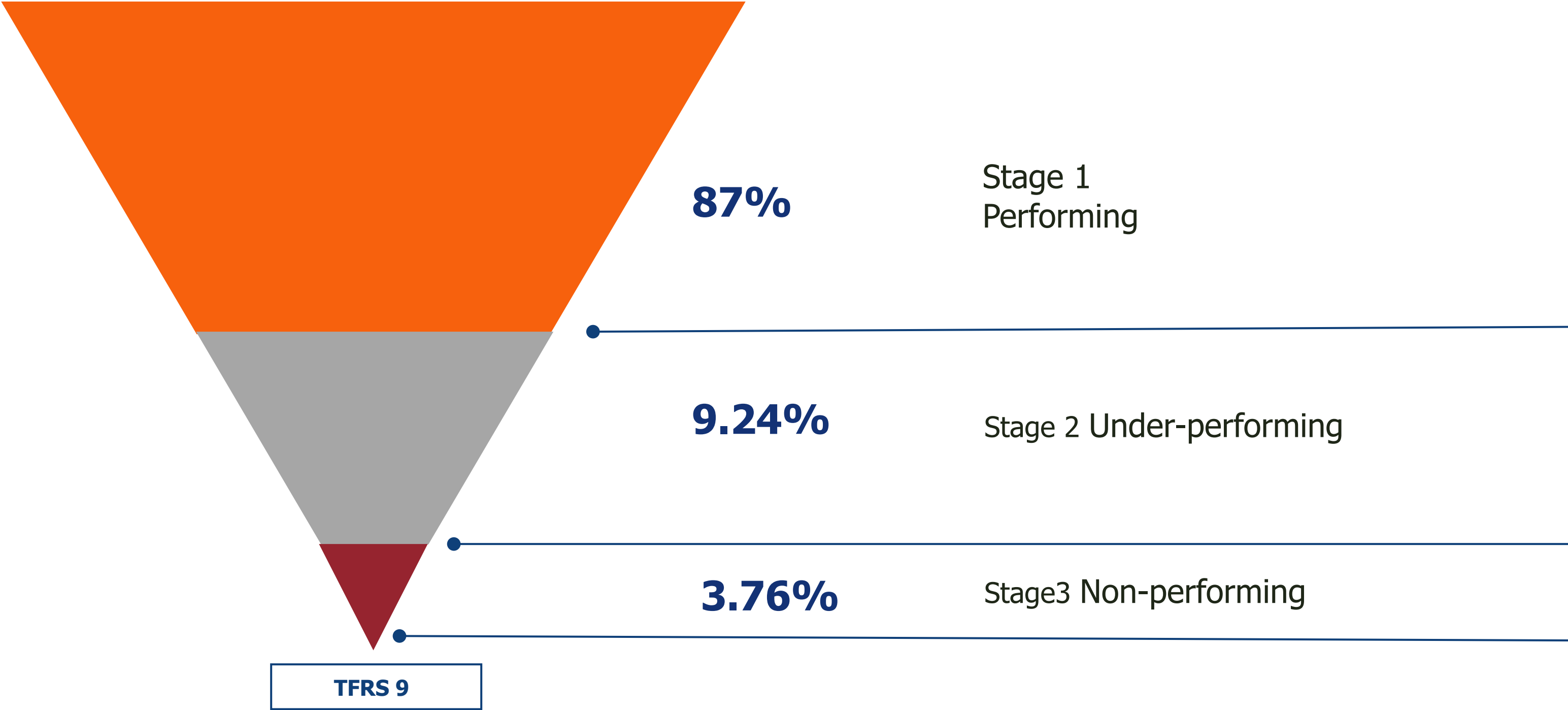


Yield





PROPORTION OF LOAN RECEIVABLE AGING



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INVESTMENT HIGHLIGHTS

ON TRACK TO HAVING THE LARGEST NETWORK



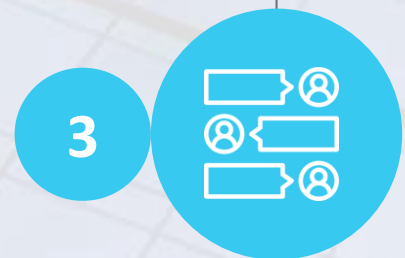
HIGH AND CONTINUOUS GROWTH

High and continuous growth in the business; with large population still without means to access the traditional banking system.



HIGH PROFITABILITY AND REVENUE

High interest and fees income sufficiently matching the risks and expenses.



EFFECTIVE RISK MANAGEMENT

Effective risk management process; in credit assessment and debt collection, utilizing our vast database.



STRICT LOAN APPROVAL POLICY

Verification of collateral/guarantor and loan to value range of 30-70%.



LARGEST BRANCH NETWORK

More than 6,000 branches covering all regions; managed with tight system of internal controls.



EXPERIENCED MANAGEMENT TEAM

Team of senior management with more than 30 years of experience in the business.

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AWARDS & RECOGNITION



Fitch Ratings (Thailand) has assigned Thailand's Srisawad Corporation Public Company Limited (SAWAD) a National Long-Term Rating of 'A-(tha)'



The company received Sustainability Disclosure Acknowledgement 2024 from Thaipat Institute.



The company received “Excellent” CG Scoring for 2024 from the Institute of Directors Association



The company received "Best Company of the Year 2024 in the Finance and Securities Category" from Money & Banking Magazine at the Money & Banking Awards.



The company received The 2024 SET ESG RATING with “AA” scores. Ranking for listed companies that have sustainable business operations.



The company received the "Outstanding Brand Performance on Social Media" award in the Financial Lending Services category for the third consecutive year at the Thailand Social Award 2024.

CORPORATE SOCIAL RESPONSIBILITY



Environment

Be committed to running business with responsibility for the environment and reduce the impact of climate changes



Social

Be committed to developing good relationships with employees and the communities ,encourage financial literacy for good quality of life.



Governance

Be committed to promoting good corporate governance and creating a culture of conducting the lending business responsibly and fairly



Questions & --- Answers



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www.sawad.co.th