



IR NEWSLETTER

Share Information

Company Name : Heng Leasing and Capital Public Company Limited
Sector: Finance & Securities
Industry : Industry
Paid-up Capital : 3,810,000,000 stock
% Free Float : 30.16%
Par : 1.00 THB

Share Price Information

Current Price : 2.60
52-Week Range : 2.28/ 3.40
P/BV(X) : 1.92
Market Cap. (M.Baht) : 9,906.00
Information as of 8 September 2023

Foreign Exchange Rates as of
8 September 2023 : 1USD = 35.7111THB

Message to stakeholders

IR Newsletter is another channel the company develop to PR with investors and interested people to receive updated information on news, business trends, investor relations activity so that the investors have equal access to latest information. You can also visit the company's website at www.hengleasing.com for investor relations page that collects Info including company Info, financial Info, securities price Info, shareholder Info, and other published documents.

IR Calendar

AUGUST

SUN	MON	TUE	WED	THU	FRI	SAT
		1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30	31		

1-7 AUG 2023 : Silent period

9 AUG 2023 : Announcement of Financial Statements Q1/2023

10 AUG 2023 : Opportunity Day & Analyst meeting Q1/2023

Thailand Economic Q2/2023

The Thailand economy continued to improve from the previous quarter, mainly driven by improvement in both foreign and Thai tourists which bolstered services and private consumption. The value of merchandise export increased in line with manufacturing production and private investment, while investment expenditures of state-owned enterprises contracted from the same period last year. On the economic stability front, headline and core inflation decreased mainly due to the high base effect from last year. Bank of Thailand voted unanimously to raise the policy rate by 0.25 percentage point from 2.00 to 2.25 percent, effective immediately.

From : Bank of Thailand, 2 AUG 2023

Performance Q2/2023

As to the operating performance for the Three-month Period Ended March 31, 2023, the Company has its total **net profit** increased from the same period of the previous year by equivalent to 51.7%. **Total revenue** increased from the same period of the previous year by equivalent to 38.9%. **Service and administrative expenses** increased from the same period of the previous year by equivalent 35.3%, mainly caused by an increase of employee expenses from the expansion of branches and employees. **Expected credit loss (ECL)** decreased from the same period of the previous year by equivalent to 21.7%. **Loss on impairment and disposal of assets** increased from the same period of the previous year by equivalent to 407.0%. **Finance cost** increased from the same period of the previous year by equivalent to 92.8%. Investors can also download Management Discussion and Analysis (MD&A) 2Q2023 at investor.hengleasing.com/en/downloads/financial-statements-and-mda



Financial Position Q2/2023

The company has total assets of Baht 13,107.0 million, increased from the end of the previous year by Baht 843.4 million or equivalent to 6.9%, mainly due to the increase of loan portfolio. The company has total liabilities of Baht 7,761.7 million, increased from the end of the previous year by Baht 742.4 million or equivalent to 10.6%, mainly due to the increase of funding. Total Equities has 5,345.3 million Bath, increased from the end of the previous year by Baht 101.0 million or equivalent to 1.9%, mainly derived from profit for the period. Loan portfolio (Gross) increased by equivalent to 6.5% and The Company has 830 branches, increased by 152 branches from Q4/2022.

Contact

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Sustainable Development and Corporate Governance

The company operates on a sustainable basis that balances business growth with social well-being and the environment including the importance of good corporate governance. The Company has appointed the Corporate Governance and Sustainable Development Committee to demonstrate our commitment to disclosing important information to stakeholders accurately, completely, and transparently. The company has added Sustainable Development and Corporate Governance contents as a part of the quarterly Management Discussion and Analysis. For quarter 1/2023, the company made significant progress as follows :

E : Environment

The company focuses on the efficient use of resources and systematic waste management. The company has started the campaign to reduce the use of electricity. Campaign to reduce water use and help check for broken plumbing equipment. Campaign to reduce pollution from car traveling including waste separation for effective waste management.



S : Social

The company has provided financial knowledge to people in the community through the project to promote financial knowledge and also has published through online channels in the program "Heng Ruay Pang" via YouTube and Facebook of the company.



G : Governance

The company focuses on the importance of good corporate governance. The company operated following the Personal Data Protection Act. and the Anti-Money Laundering Act, B. E. 2542 (1999) and the Counter-Terrorism and Proliferation of Weapon of Mass Destruction Financing Act, B. E.2559 (2016) to update the policy and operation process including educating employees for knowledge and updated a guideline for working and serving customers equitably.

Standards and Awards of Achievement



CG Rating 5 Stars
Focus on sustainable growth



100 AGM Checklist
Maintain standards and transparency



CAC Certified
Service with transparency and fairness



Best Hire Purchase Company for Second-Hands Cars
IFM AWARDS 2022

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