



บริษัท จี แคปิตอล จำกัด (มหาชน)

161/1 อาคาร เอส ซี ทาวเวอร์ ซอยมหาดเล็กหลวง 3
ถนนราชดำริ แขวงลุมพินี เขตปทุมวัน กรุงเทพฯ 10330
Tns. 02-651-9995 โทรสาร. 02-651-9553
www.gcapital.co.th

15 November 2021

GCAP 69/2564

Subject: Clarification on performance on the quarter and nine-month periods ended September 30, 2021

Attention: The President of the Stock Exchange of Thailand

Overall Business Operations

G Capital Public Company Limited (the "Company") would like to explain the Company's performance in 2parts 1) Separate Financial Statement and 2) Financial statement in which the equity method as described below:

Separate Financial Statement

During the third quarter of 2021, with the resurgence of COVID-19 local infections which started at the beginning of 2021 and has since intensified throughout 3Q21.

1. On the quarter ended September 30, 2021, the Company posted total revenues of 64.40 million baht, decreasing 8.10 million baht or 11.18% comparing with the same period of the year 2020. The mainly decrease came from Interest income hire-purchase contracts 9.44 million baht or 17.20% and Interest income loans increasing by 1.35 million baht or 9.38%. Selling and Administrative expenses decreased by 0.90 million baht or 3.13% due to better cost management and lower personal cost. Expected credit losses on hire purchase and loans decreased by 4.14 million baht. and Finance costs decreased by 5.29 million baht or 15.20 % due to repayment the debenture. Therefore, the Company had net profit was 1.61 million baht in comprehensive income

2. For nine-month periods ended September 30, 2021, the Company posted total revenues of 190.87 million baht, decreasing 62.97 million baht or 24.81% comparing with the same period of the year 2020. The mainly decrease came from Interest income hire-purchase contracts 41.15 million baht or 22.17% and Interest income loans decreasing by 19.96 million baht or 35.70%. Selling and Administrative expenses decreased by 12.37 million baht or 11.88% due to better cost management and lower personal cost. Expected credit losses on hire purchase and loans increased by 9.97 million baht. Loss on impairment of investments in joint venture increased by 25.50 million baht and Finance costs decreased by 12.25 million



บริษัท จี แคปปิตอล จำกัด (มหาชน)

161/1 อาคาร เอส ซี ทาวเวอร์ ซอยมหาตมะลิทหลวง 3
ถนนราชดำริ แขวงลุมพินี เขตปทุมวัน กรุงเทพฯ 10330
โทร. 02-651-9995 โทรสาร. 02-651-9553
www.gcapital.co.th

baht or 11.46 % due to repayment the debenture. Therefore, the Company had net loss was 49.92 million baht in comprehensive income

Financial statement in which the equity method

For nine-month periods ended September 30, 2021, the company has a share of loss from investment in joint venture equal to 9.39 million baht in comprehensive income that fully recognized. Therefore, the loss is not recognized during the third quarter of 2021.

On the quarter ended September 30, 2021, the Company had net profit was 1.61 million baht in comprehensive income but the Company had net loss was 38.91 million baht for nine-month periods ended September 30, 2021.

Please be informed accordingly.



บริษัท จี แคปปิตอล จำกัด (มหาชน)

Yours sincerely,

(Mr. Anuwat Kosol)

Chief Executive Officer