

G Cap 032/2562

9th August 2019

Subject: Clarification on performance on 3-month periods ended June 30,2019

Attention : The President

The Stock Exchange of Thailand

G Capital Public Company Limited (the “Company”) would like to explain the Company’s performance on April – June 2019 comparing with the same period of the year 2018 as described below:

1. The Company achieved total new loan booking of 257 MB, increasing by 13% mainly came from new products launching, which are as follows:
 - 1.1 Sabaijai Factoring – In 2019, The Company has a new product is Sabaijai Factoring which is the type of credit that is suitable for the business that has the trade receivables to sell to the factoring company to bring money to circulate a business in short term by bring account receivable that has not been due for payment date to spending as an investment before the payment date.
 - 1.2 Sabaijai Kai Fark (sell on consignment) – it is another new product that launched in June 2019. Sabaijai Kai Fark is one type of sale contract which is the ownership in the asset that the seller has been transferred to the creditor but still have the agreement that the seller has the right to redeem the asset for a specified period of time.

	2017	2018	2019
Total New Booking in April- June (MB)	224	228	257
Growth	245%	2%	13%

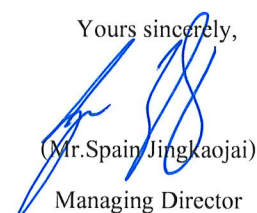
2. The Company posted total revenues of 89.90 MB, increasing 14.59 MB (+19.38%) from the same period last year. The main contributors to such revenue growth were the increase of Income from hire-purchase contracts of 9.91 MB, the increase of interest revenues from corporation loans of 2.89 MB. and the Income from penalty on hire-purchase contracts increased by 1.17 MB .
3. As for the net income, the Company achieved 22.57 MB, increasing by 8.90 MB (+65.12%). Such increase of net income was mainly from the revenue growth of 14.59 MB whereas SG&A decreased by 1.36 MB and allowances for doubtful personal & corporate accounts decreased by 1.03 MB .

Please be informed accordingly.



บริษัท จี แคปปิตอล จำกัด (มหาชน)

Yours sincerely,


(Mr. Spain Jingkaojai)
Managing Director

G Cap 031/2562

9th August 2019

Subject: Clarification on performance on 6-month periods ended June 30,2019

Attention : The President

The Stock Exchange of Thailand

G Capital Public Company Limited (the “Company”) would like to explain the Company’s performance on January – June 2019 comparing with the same period of the year 2018 as described below:

1. The Company achieved total new loan booking of 552 MB, increasing by 5% mainly came from new products launching, which are as follows:
 - 1.1 Sabaijai Factoring – In 2019, The Company has a new product is Sabaijai Factoring which is the type of credit that is suitable for the business that has the trade receivables to sell to the factoring company to bring money to circulate a business in short term by bring account receivable that has not been due for payment date to spending as an investment before the payment date.
 - 1.2 Sabaijai Kai Fark (sell on consignment) – it is another new product that launched in June 2019. Sabaijai Kai Fark is one type of sale contract which is the ownership in the asset that the seller has been transferred to the creditor but still have the agreement that the seller has the right to redeem the asset for a specified period of time.

	2017	2018	2019
Total New Booking in Jan- June (MB)	334	524	552
Growth	244%	57%	5%

2. The Company posted total revenues of 173.78 MB, increasing 27.87 MB accounting for 19.10% growth. The main contributors to such revenue growth were the increase of Income from hire-purchase contracts of 21.90 MB, the increase of interest revenues from corporation loans 4.5 MB. and the Income from penalty on hire-purchase contracts increased by 2.22 MB .
3. As for the net income, the Company achieved 31.33 MB, increasing by 4.42 MB or 16.42%. Such increase of net income was mainly from the revenue growth of 27.87 MB whereas SG&A increased by 5.87 MB and allowances for doubtful hire purchase accounts increased by 6.21 MB .
 - the increase of SG&A was majorly from higher expenses related to sales such as promotion, human capital cost, rental, depreciation and legal expenses.
 - the decrease of allowances for doubtful hire purchase accounts due to slightly decreased for hire purchase new booking amount. It was in accordance with the Company’s policy. For example, as for the hire purchase, the Company reserves 2.5% of hire purchase receivables immediately when there is new booking.

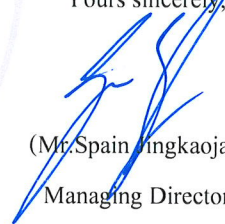
- Doubtful debt, PL increased from Sabaijai Employee loan, which is the most customers target group are in the industrial sector that still produce products according to the order, affect to the industrial sector to reduce costs and layoffs employee, cause to the unemployment rate remained stable if compared to the first quarter of the year. Assemble to the Chinese tourists who may not directly affect to the company's customers but the slowdown of Chinese tourists indirectly affected to customers of the company significantly. For Freelance group (markets) that are affected by the product of farmers who suffer damage from hotter weather than usual, especially in the price of fresh food, Due to the rising cost price and due to the hot weather makes the consumer spending is reduced by focusing mainly on Modern Trade.

Please be informed accordingly.



บริษัท จี แคปิตอล จำกัด (มหาชน)

Yours sincerely,



(Mr.Spain Jngkaojai)
Managing Director