



# Opportunity Day

AF Corporate Presentation  
The 1<sup>st</sup> Quarter 2019 Operating Performance

6 June 2019





**OVERVIEW**

**BUSINESS OUTLOOK**

**FINANCIAL PERFORMANCE**

## Vision

Being business alliance with entrepreneurs, focusing to be leadership on non-bank financing institution and sustainable.

## Mission

Having goal to apply digital technology, integration of business expertise, development of financial product and service to clients, efficiency of business operation, sustainable business growth, accomplishment return to entire stakeholders and awareness the significance of social responsibility and environment



**6 January 1997**  
Founding of  
Dhanamitr Factoring  
Co., Ltd.  
with 20 MB Capital

**Sep 2003**  
Increased Capital to  
80 MB

**Mar 2011**  
AIRA Capital Plc. acquired  
Dhanamitr Factoring PLC.

**Aug 2015**  
Split PAR value from  
Baht 5.00 to Baht 0.25  
Increased Registered  
Capital from 200 MB  
to 400 MB  
AIRA Capital Plc.  
holds 71%

**Jul 2001**  
Increased Capital to  
40 MB

**Mar 2004**  
Listed in mai under  
Dhanamitr Factoring Plc.  
with 100 MB Capital

**Sep 2011**  
Dhanamitr Factoring Plc.  
renamed to AIRA  
Factoring Plc. With  
200 MB Capital

**2016**  
Awarded Total  
Innovation  
Management Award  
2016 organized by the  
SET and NIA





Diagram showing the procedure of the Company's service

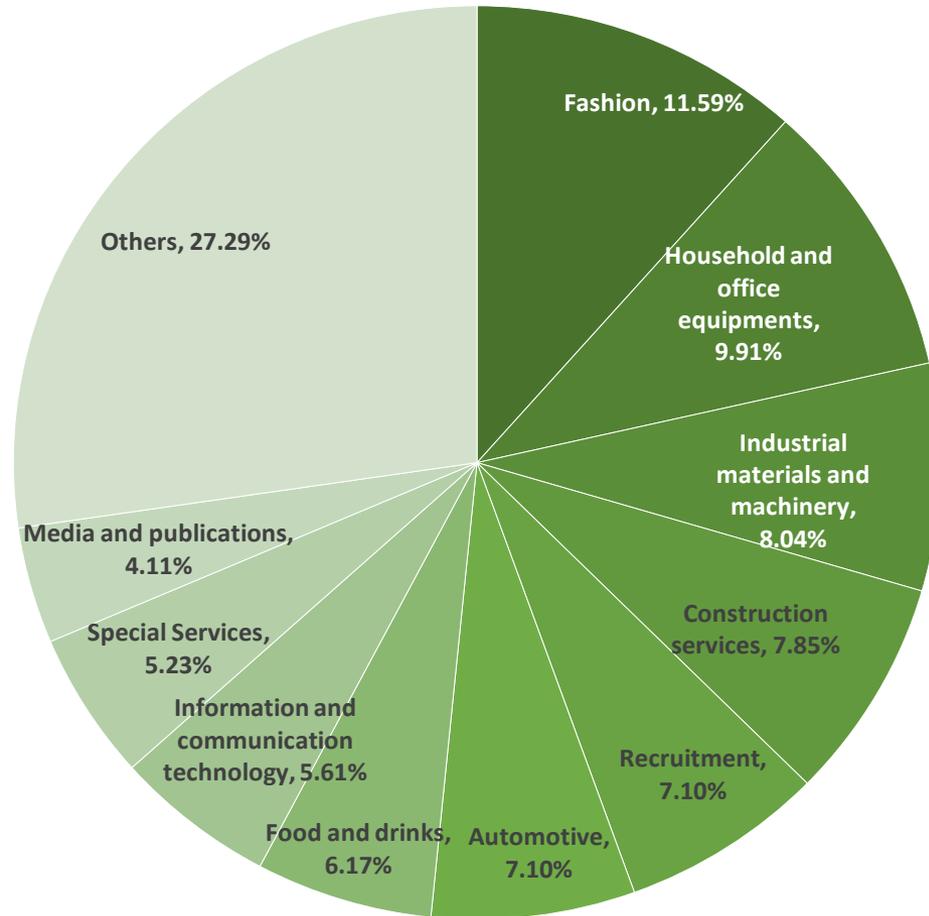
## Our Advantages:

- ☑ FAST APPROVAL
- ☑ HIGH RATE BUYING
- ☑ LOW INTEREST RATES
- ☑ NO COLLATERAL REQUIRED
- ☑ FINANCIAL ADVISORY

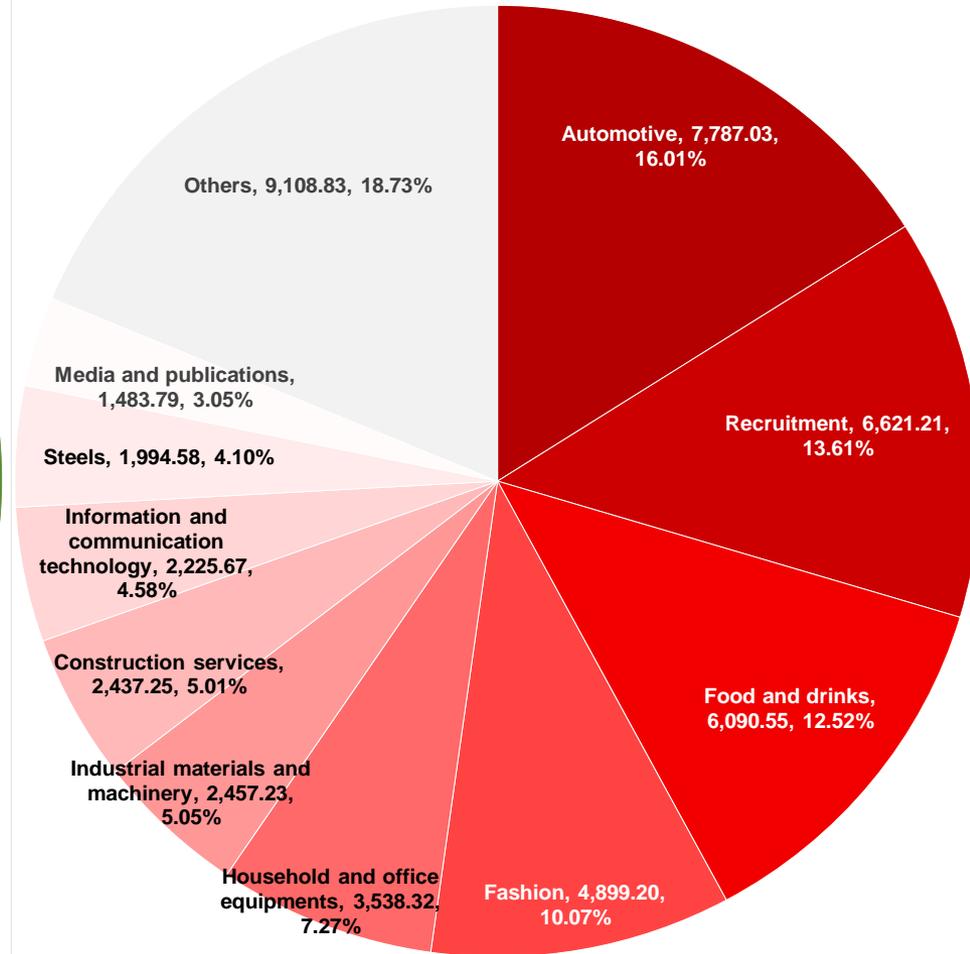


# Amount & Volume of Clients

## Amount

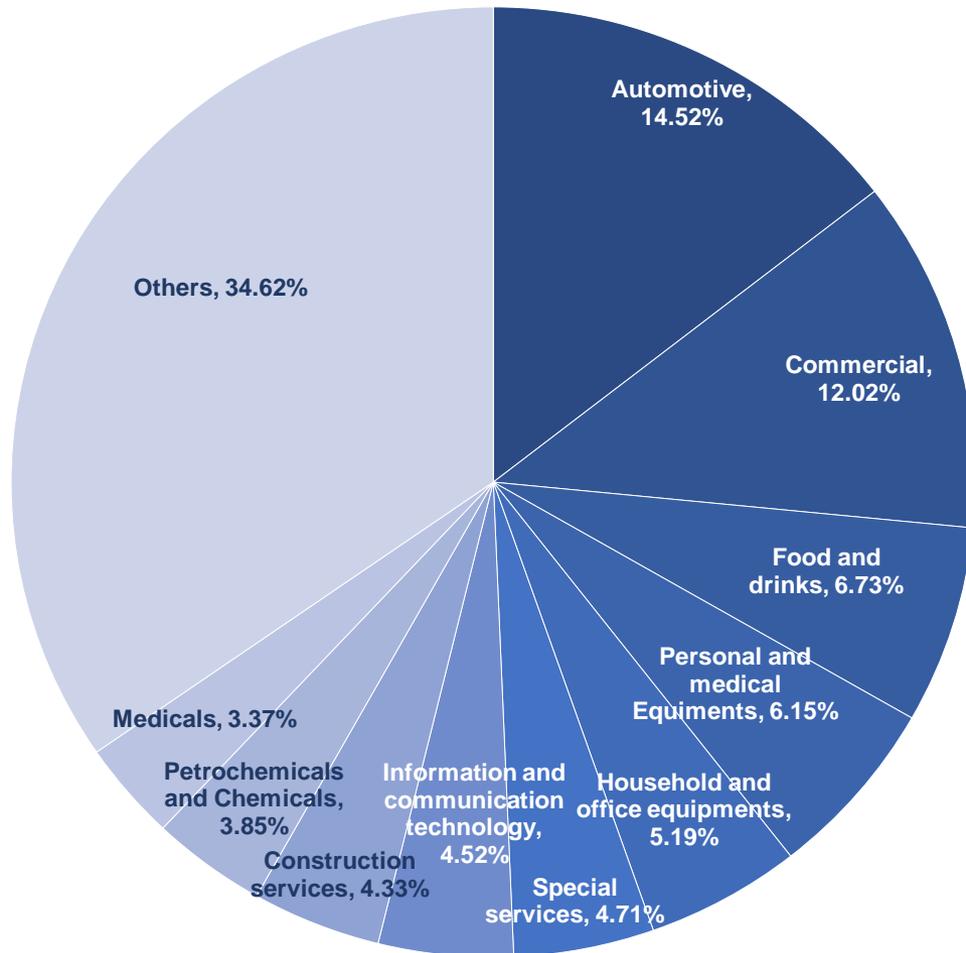


## Volume (MB)

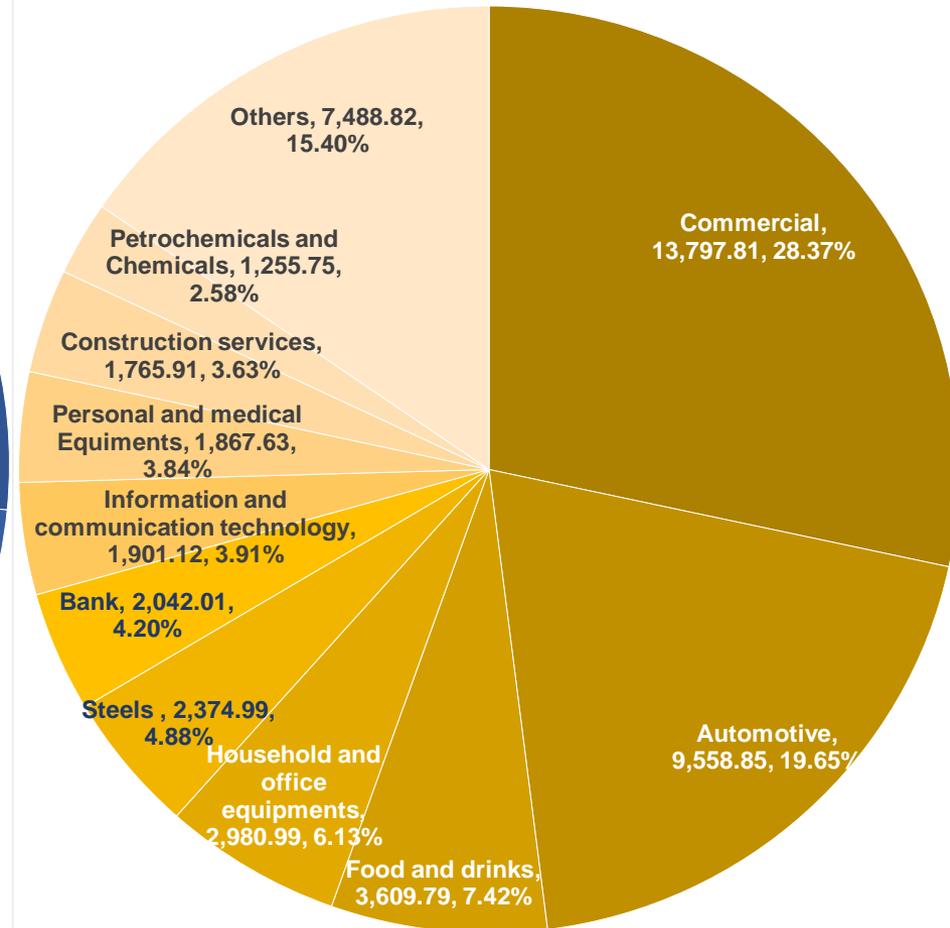


# Amount & Volume of Debtors

## Amount



## Volume (MB)





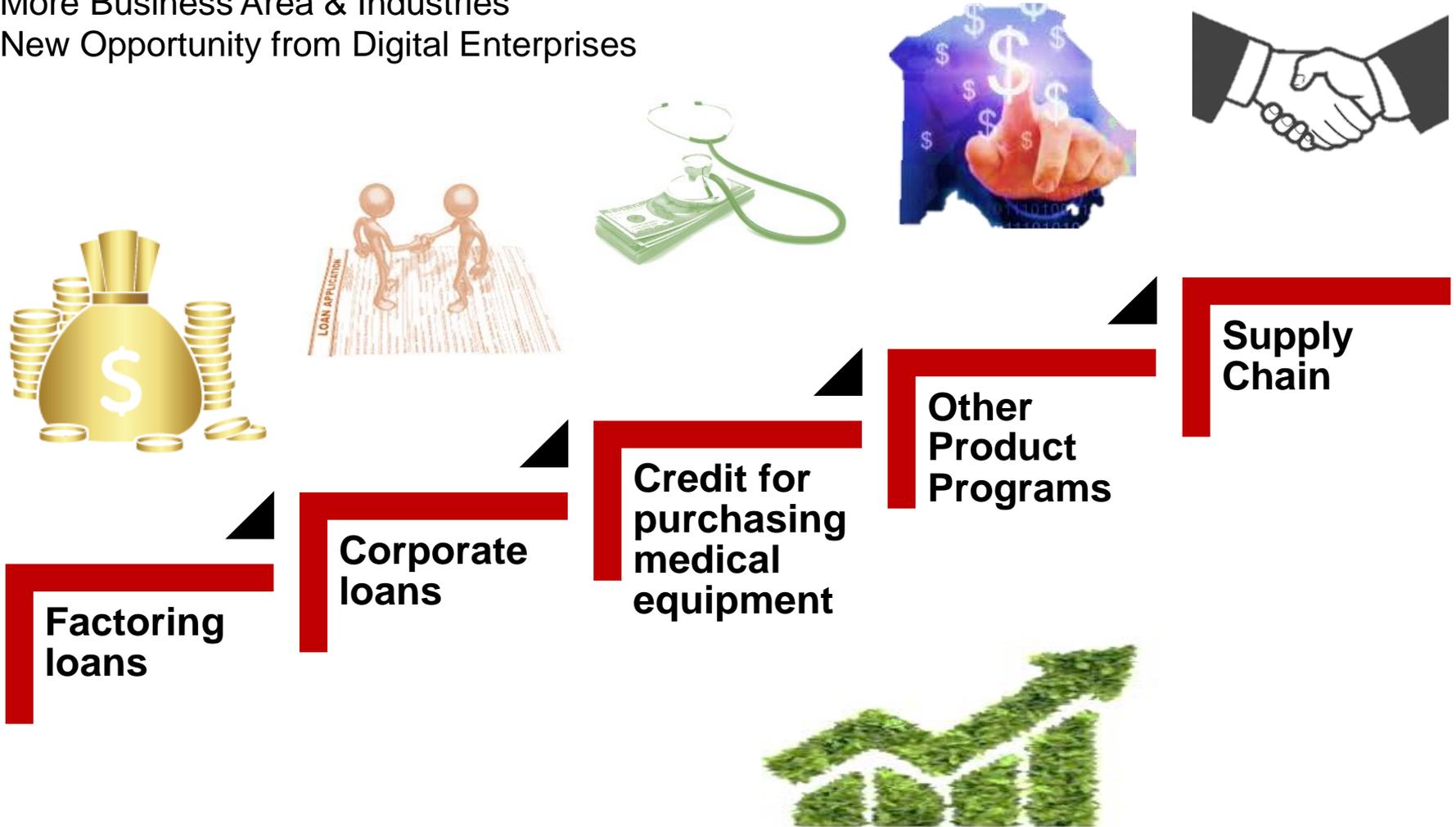
OVERVIEW

**BUSINESS OUTLOOK**

FINANCIAL PERFORMANCE

## Building Up Business Sustainable Growth

- More Credit Products
- More Business Area & Industries
- New Opportunity from Digital Enterprises



# Digital Transformation

Systems of Intelligence



Empower  
Employee



Empower  
Customer

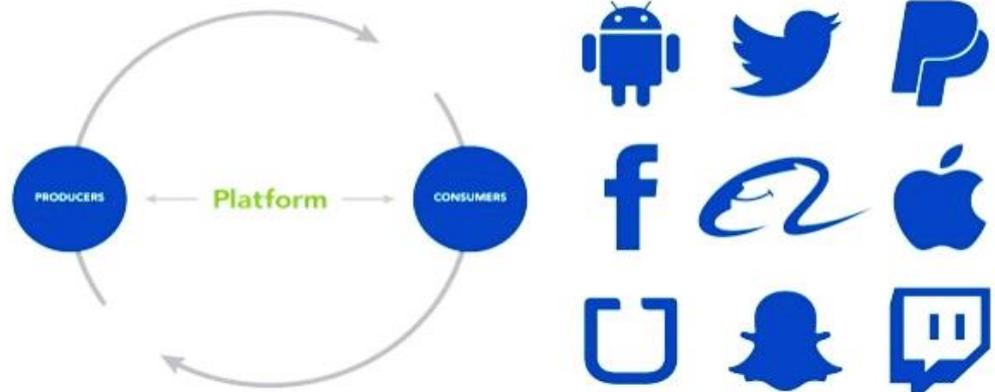


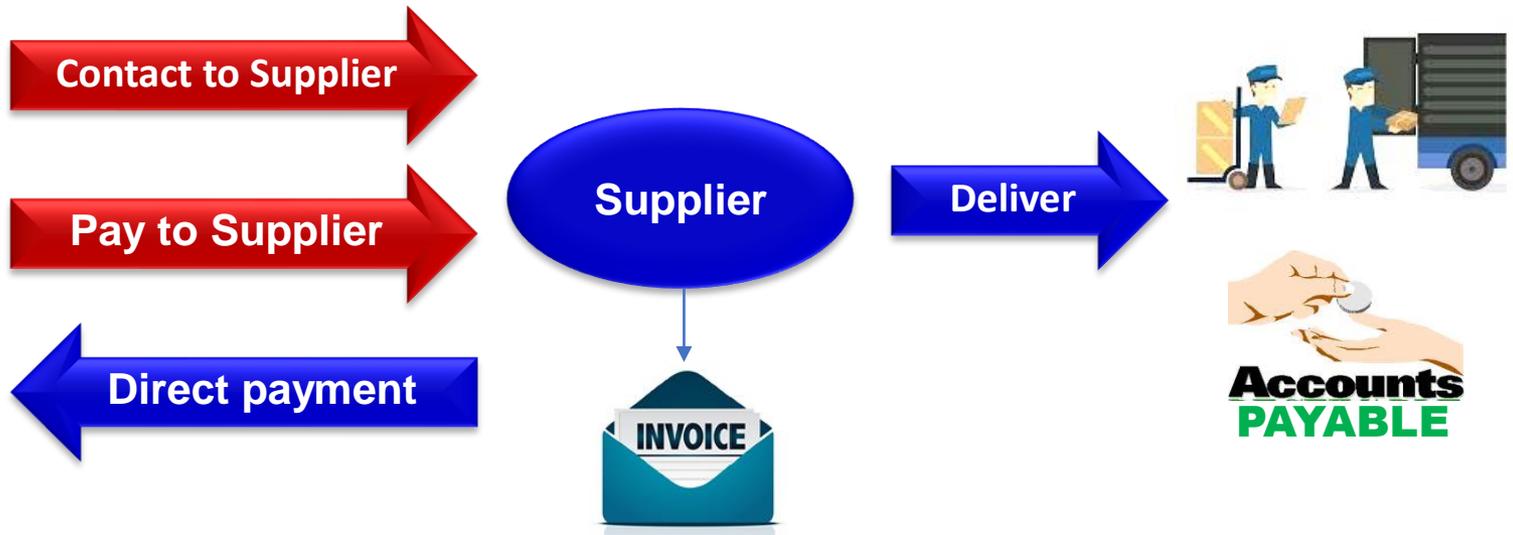
Optimize  
Operations



Transform  
Products

- Process Improvement => Shorten Workflow, Higher Efficiency
- Digital Marketing => Google search, SEO
- CRM & Data Analytics => E-trader, Ecommerce
- Operational Digitization => E-document, AI in Disbursement
- Digital Lending => Digitize Approval Process
- Enterprise Risk Management
- etc.





OVERVIEW

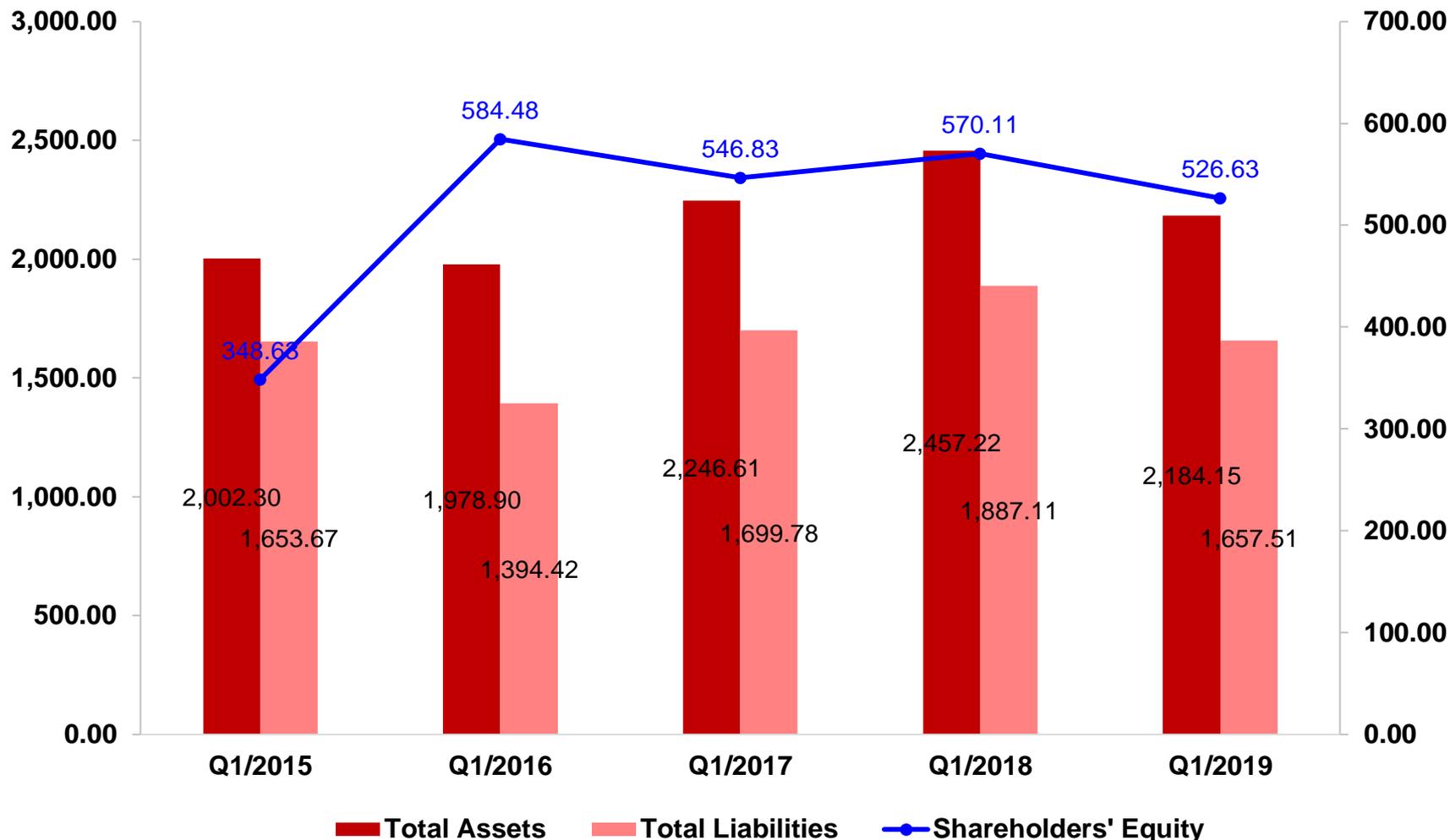
BUSINESS OUTLOOK

FINANCIAL PERFORMANCE

# Financial Positions

(Unit: MB)

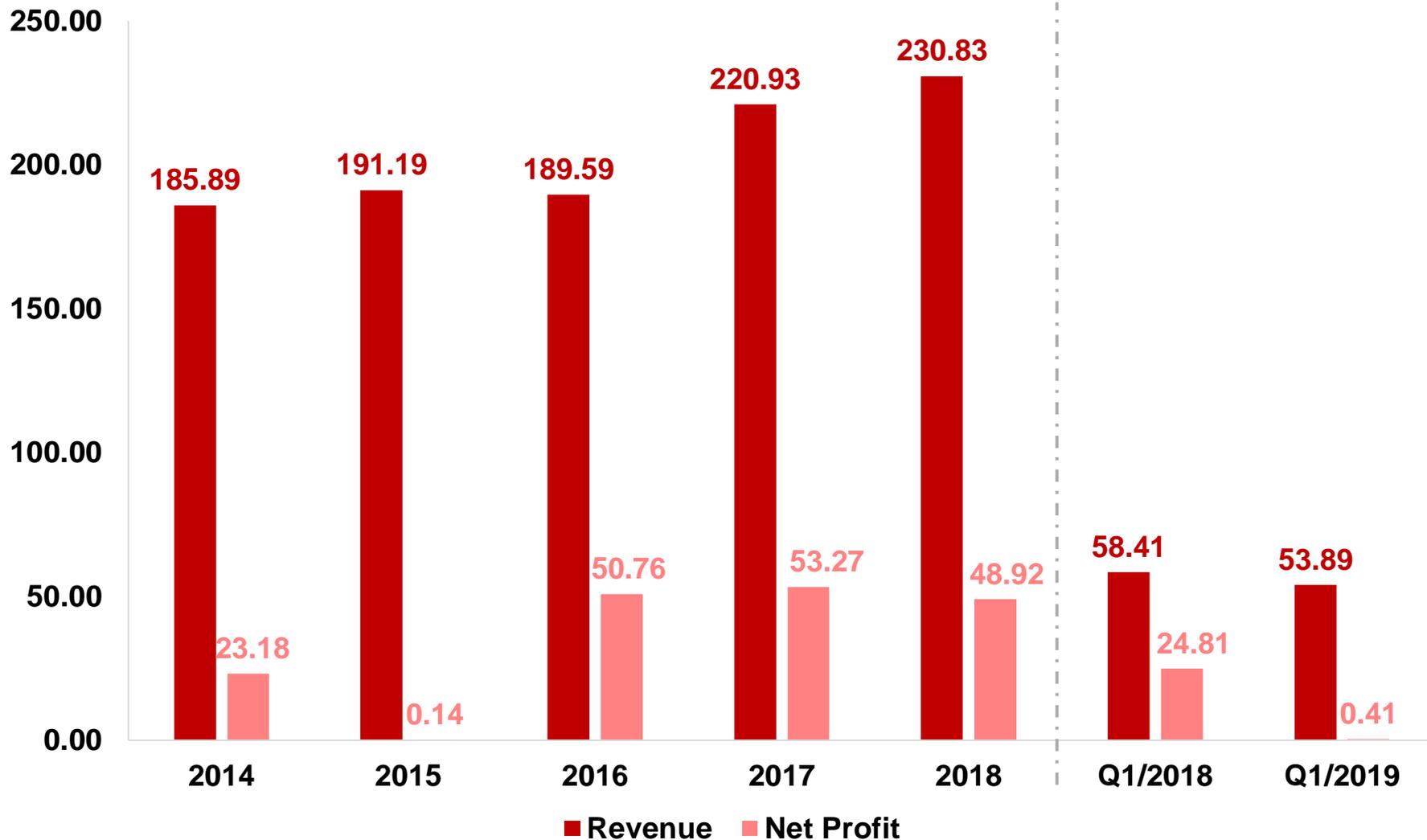
(Unit: MB)



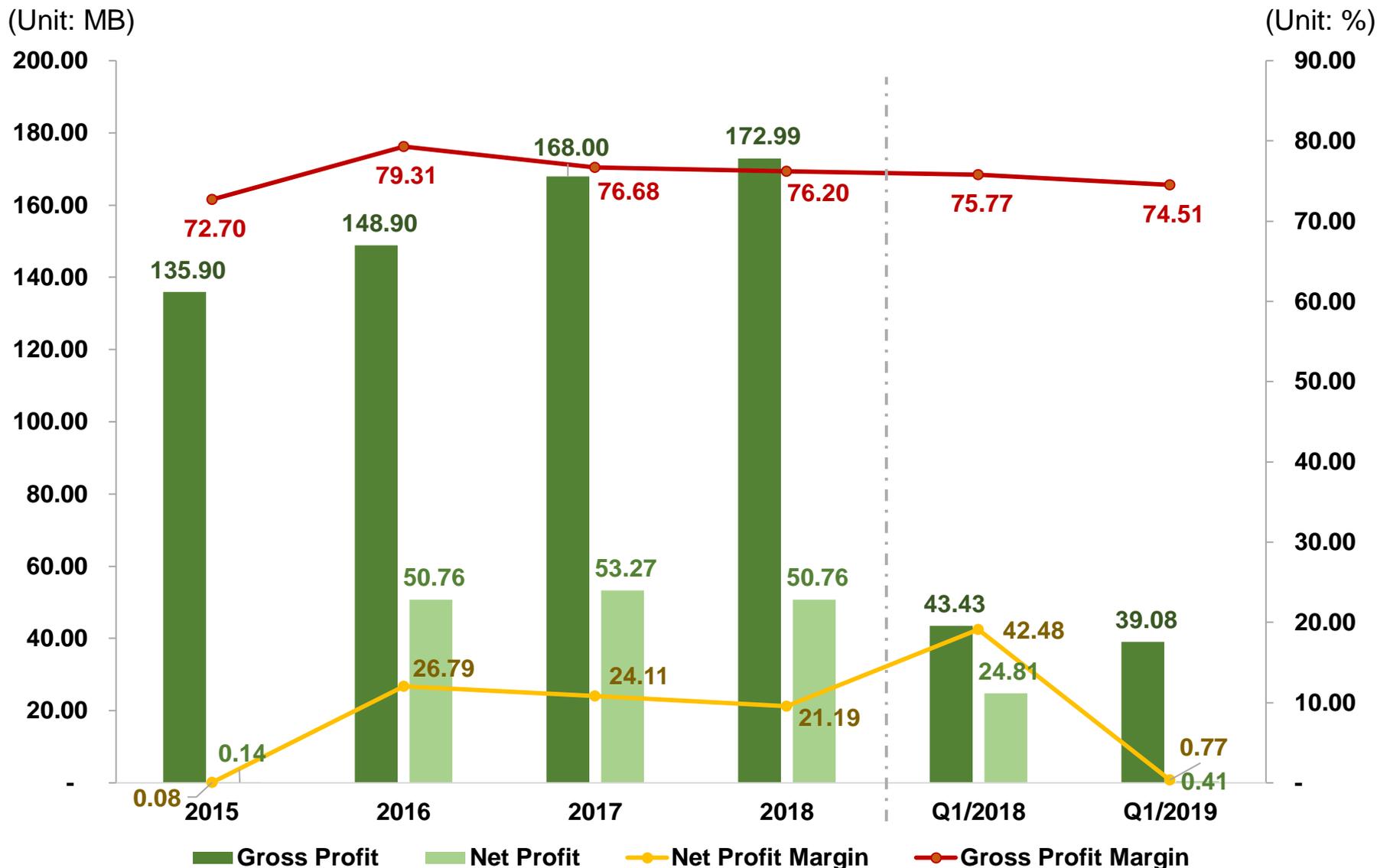
	3M / 2018	3M / 2019	2014	2015	2016	2017	2018
ROE	12.66	4.47	7.06	0.03	9.14	9.82	9.13
ROA	2.91	1.40	1.38	0.52	2.78	2.20	1.96
Net Profit Margin	42.48	0.77	13.40	0.08	26.78	24.11	21.19
D/E Ratio	3.31	3.15	6.43	3.18	3.16	4.10	3.76
Fixed Asset Turnover	26.52	37.98	14.09	17.47	18.25	22.69	33.87
Total Asset Turnover	0.10	0.10	0.07	0.08	0.08	0.09	0.09

# Revenue & Net Profit

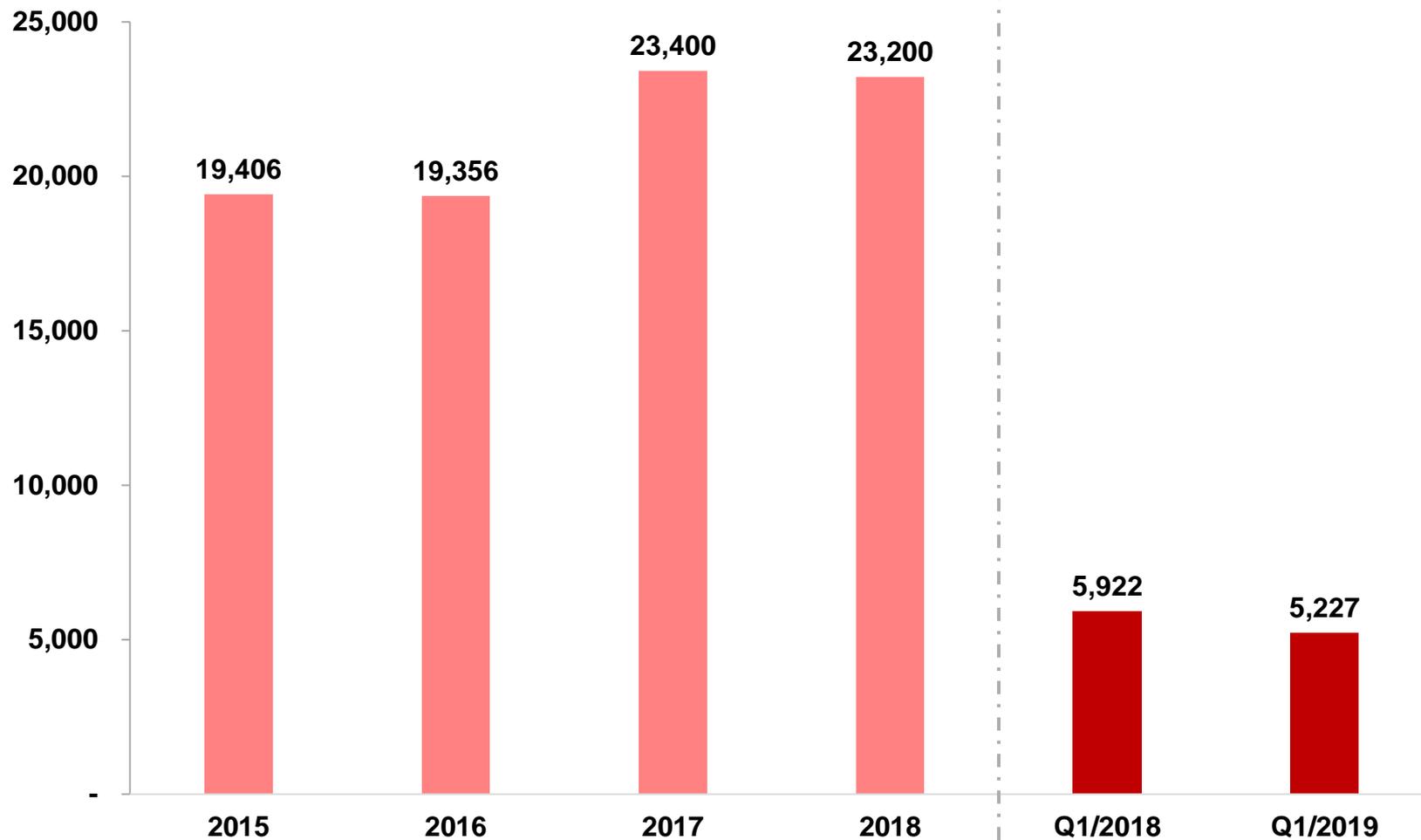
(Unit: MB)



# Gross Profit & Net Profit



(Unit: MB)



# Q & A



# Thank You

**Contact:**

Address: 319 Chamchuri Square Building, 20<sup>th</sup> floor, Phayathai Road, Pathumwan,  
Bangkok 10330, Thailand  
Tel: (66) 2 657 6222  
Fax: (66) 2 657 6244-5  
Website : [www.airafactoring.co.th](http://www.airafactoring.co.th)  
E-mail : [info@airafactoring.co.th](mailto:info@airafactoring.co.th)

**Disclaimer:**

The information contained herein is intended to represent the Company's operating and financial position at a given point in time and may also contain forward looking information which only reflects expectations based on the prevailing geo-political, economic and non controllable factors. Such information has been obtained from sources believed to be most reliable and the means in analyzing and preparation of such information for disclosure are based on approve practices and principles in the investment industry. The views are based on assumption subject to various risks and uncertainties and no assurance is made as to whether such future events will occur. No assurance is made as to the accuracy or completeness of information presented in this document.