

รูปประกอบคำถามครับ

คำถามที่ 1

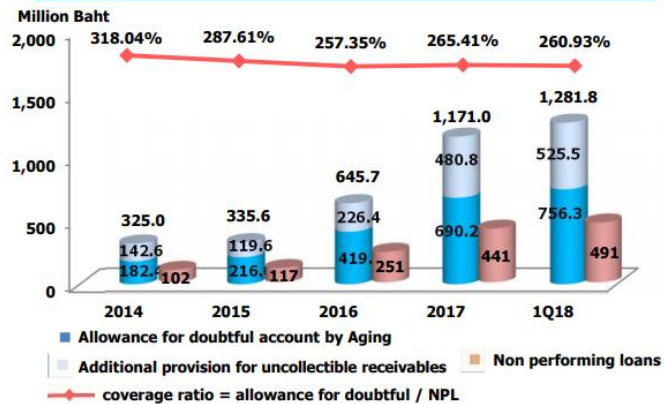
Q1 2018 opp day MTC ผมคำนวณเองยังได้ค่าตรงตามสูตร

1. Allowance for Doubtful Account by Aging

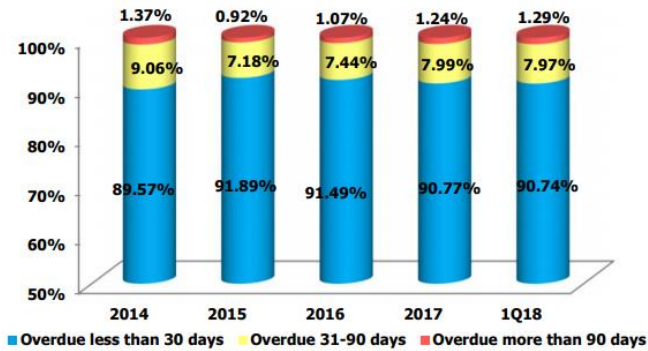
Aging	Rate of allowance for doubtful accounts
Current and past due for not more than 30 days	1%
Past due for 31 - 90 days	2%
Past due for more than 90 days	100%
Receivables transferred to litigation	100%

2. Additional provision for potential uncollectible receivables (General Reserve) : calculated by PD x LGD

Allowance for Doubtful Account

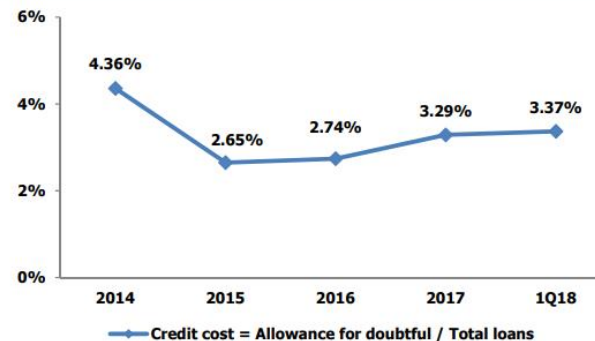


Loan Receivables Classified by Aging



Loan Receivables Classified by Aging calculated from Net Loan / Total Net Loan
 Net Loan = Loan receivables - unearned interest income

Asset Quality Ratio

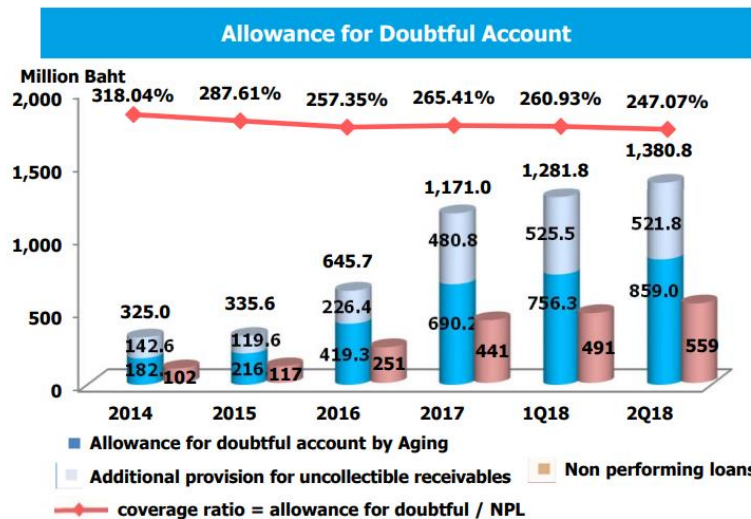


Q2 2018 opp day MTC (ปีที่ credit cost เปลี่ยนไป และผมคำนวณเองไม่ตรง)

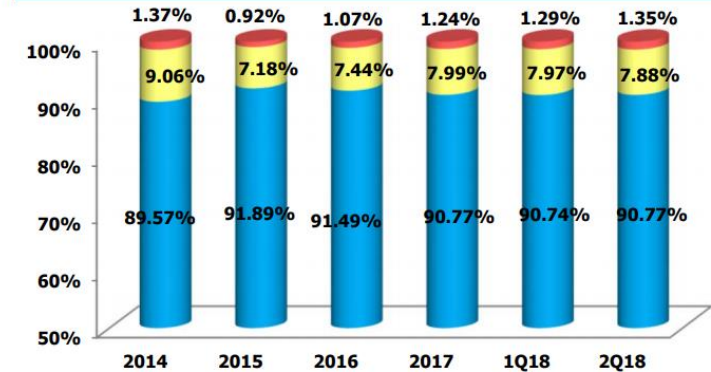
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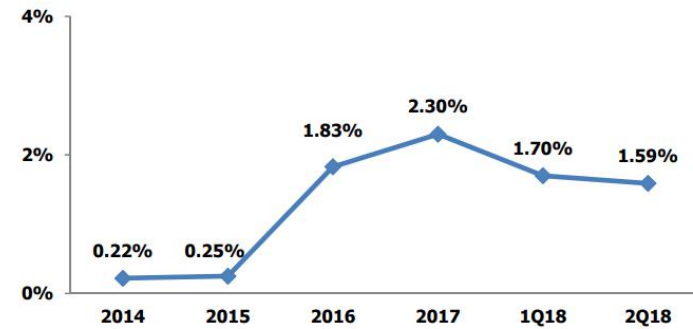


Loan Receivables Classified by Aging



■ Overdue less than 30 days ■ Overdue 31-90 days ■ Overdue more than 90 days
 Loan Receivables Classified by Aging calculated from Net Loan / Total Net Loan
 Net Loan = Loan receivables – unearned interest income

Asset Quality Ratio



—◆— Credit cost = Bad debts and doubtful account / Loan receivables less unearned finance income

ตัวแดง คือ credit cost ใหม่ที่ผมคำนวณได้ไม่ตรงครับ

[coverage ratio]	allowance for doubtful accounts to NPL ratio							
	265.82%	220.70%	261.06%	294.17%	200.98%	185.35%		Q1
	268.74%	210.25%	247.01%	275.82%	211.80%	#DIV/0!		Q2
	248.44%	274.56%	258.80%	295.66%	199.42%	#DIV/0!		Q3
	221.89%	265.53%	277.63%	276.04%	177.50%	#DIV/0!		Q4
[old credit cost]	total provision (allowance for doubtful debts + addition provision) to total loans							
	2.68%	2.90%	3.37%	3.06%	2.37%	1.79%		Q1
	2.84%	3.15%	3.33%	3.02%	2.21%	#DIV/0!		Q2
	2.73%	3.22%	3.27%	2.90%	2.01%	#DIV/0!		Q3
	2.74%	3.29%	3.12%	2.85%	1.88%	#DIV/0!		Q4
	NPL (non-performing loan) to total loans include stop accrued							
	1.01%	1.31%	1.29%	1.04%	1.18%	0.96%		Q1
	1.06%	1.50%	1.35%	1.09%	1.04%	#DIV/0!		Q2
	1.10%	1.17%	1.26%	0.98%	1.01%	#DIV/0!		Q3
	1.24%	1.24%	1.12%	1.03%	1.06%	#DIV/0!		Q4
[new credit cost]	(bad debt + doubtful account)/loan receivables less unearned finance income							
			1.70%	0.95%	0.42%	0.81%		Q1
			1.59%	1.44%	0.16%			Q2
			1.48%	0.83%	0.33%			Q3
			0.96%	0.90%	0.69%			Q4

คำถามที่ 3 และ 4 ครับ

SUMMARY OF SIGNIFICANT FIGURES (CONTINUED)



Growth

No.	Efficiency Ratio	2Q20	2Q19	%	1Q20	%
13.	Net loan receivables	63,174.49	54,420.56	16.09	62,538.64	1.02
14.	Total revenue	3,565.26	3,070.86	16.10	3,540.11	0.71
15.	Interest and fee income	3,384.92	2,862.25	18.26	3,332.25	1.58
16.	Fee and service income	174.67	178.60	-2.20	190.08	-8.11
17.	Net profit	1,266.55	1,020.78	24.22	1,237.34	2.36
18.	% Net profit / Total revenue (17/14)	35.52	33.24		34.95	

Efficiency

No.	Efficiency Ratio	2Q20	2Q19	%	1Q20	%
19.	Doubtful account	(85.34)	189.12	-145.12	(68.48)	24.62
20.	Doubtful account & write off (6+19)	(46.97)	189.17	-124.83	(3.89)	1,107.46
21.	Total employees	9,877	8,777	12.53	9,778	1.01
22.	Total branches	4,568	3,739	22.17	4,294	6.38
23.	Net loan receivables per employee (1/21)	6.40	6.20		6.40	
24.	Net loan receivables per branch (1/22)	13.83	14.55		14.56	

อันนี้คือที่ผมรวบรวมข้อมูลจาก oppday เรื่อง doubtful account มาครับ เห็นมันติดลบ อยู่ปี 2020 ปีเดียวเลยครับ

doubtful account								
	-22.47	52.53	145.62	145.1	116.45	-68.48	5.92	Q1
	0.28	101.02	197.81	157.99	189.12	-85.34		Q2
	8.29	33.64	160.39	157.5	115.93	-53.52		Q3
	24.49	86.6	161.87	111.96	131.13	-18.23		Q4
	10.59	273.79	665.69	572.55	552.63	-225.57	5.92	year
doubtful account + write off								
	-21.4	57.35	145.62	156.3	116.7	-3.89	68.44	Q1
	5.16	105.8	197.81	157.99	189.17	-46.97	0	Q2
	12.51	40.56	168.94	159.96	116.22	-8.64	0	Q3
	28.47	91.74	168.74	111.96	132.12	34.19	0	Q4
	24.74	295.45	681.11	586.21	554.21	-25.31	68.44	