



GL Thailand 4.0 'Lifecycle Finance' Company

Oct 2018







GL Strategy History

1986

1990

2011



1986: GL 1.0



1990: GL 2.0



2011: GL 3.0





Global Expansion

4



2011	Thailand
2012	Thailand Cambodia
2015	Thailand Cambodia Laos
2016	Thailand Cambodia Laos Indonesia Myanmar Sri Lanka

GL in 7 Countries

GLOBAL

7 countries

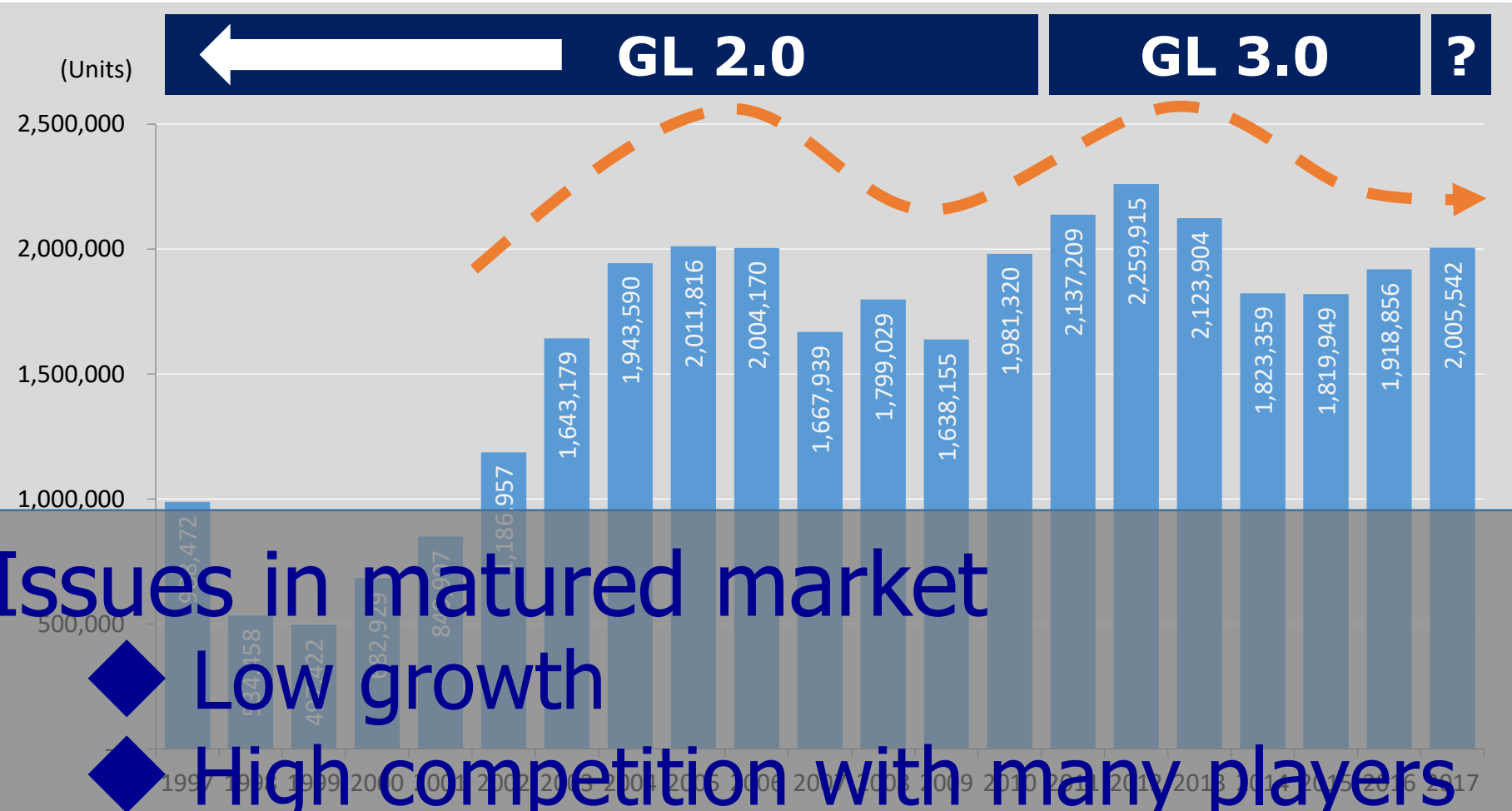


GL 3.0 Background



GL Strategy Changes to Meet the Market

Sales of New Motorcycle in Thailand



Issues in matured market

- ◆ Low growth
- ◆ High competition with many players
- ◆ Increasing bad debt

Direction in GL Thailand 3.0

◆ Develop new growing markets

+

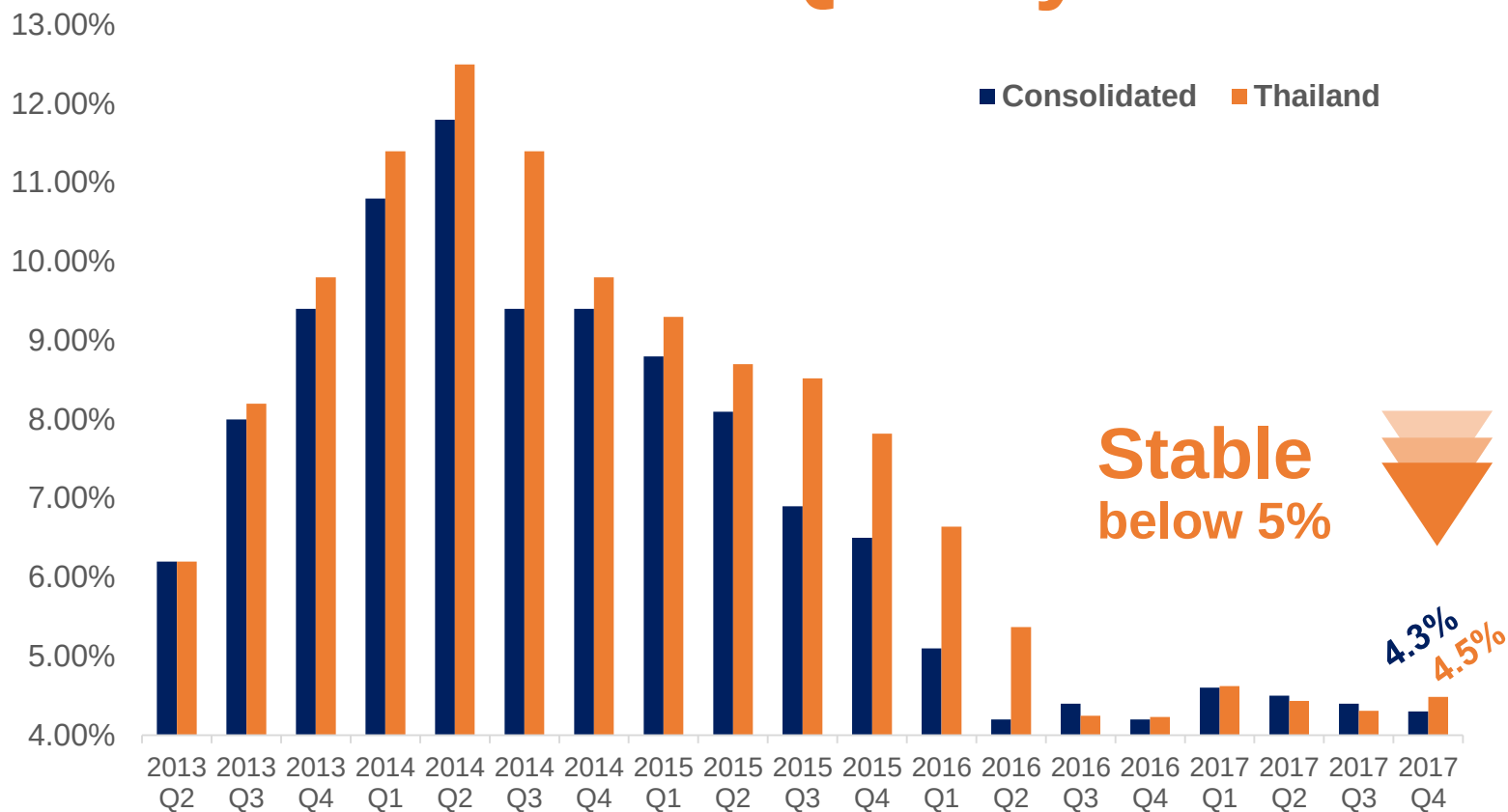
◆ Focus on improvement of
portfolio quality

◆ Growth by 'differentiation'



Focus on Portfolio Quality

Successfully improved Portfolio Quality



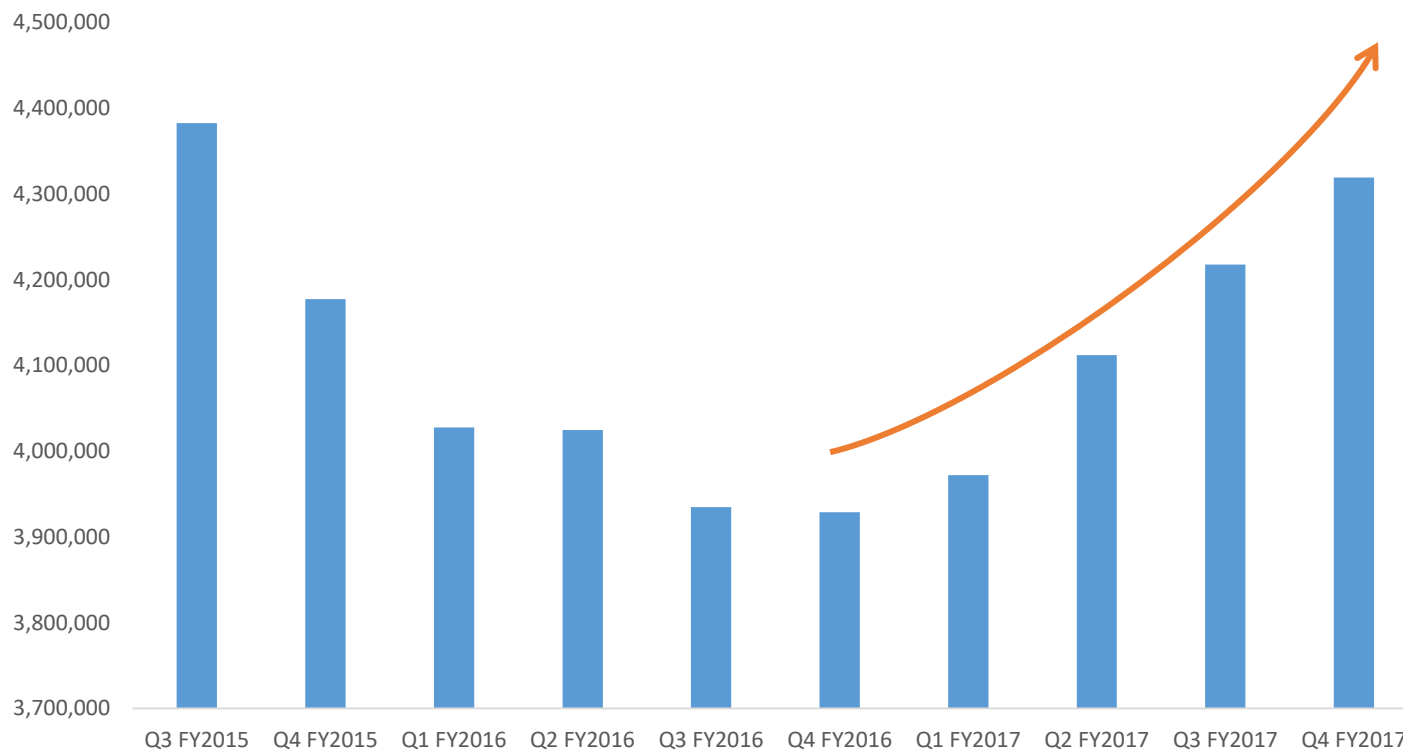
NPL Ratio in GL Thailand – All Products



Focus on Portfolio Quality

Growing with Stable NPL

Thailand New Hire Purchase Portfolio





2014 - Acquisition of TNB



1978

Thanabab Company Limited has been established since 6th December 1978.



1983

Thanabab ventured into motorcycle finance business in 1983.



2014

Thanabab Company Limited was acquired by Group Lease Public Company Limited in 2014.



New TNB Products

11

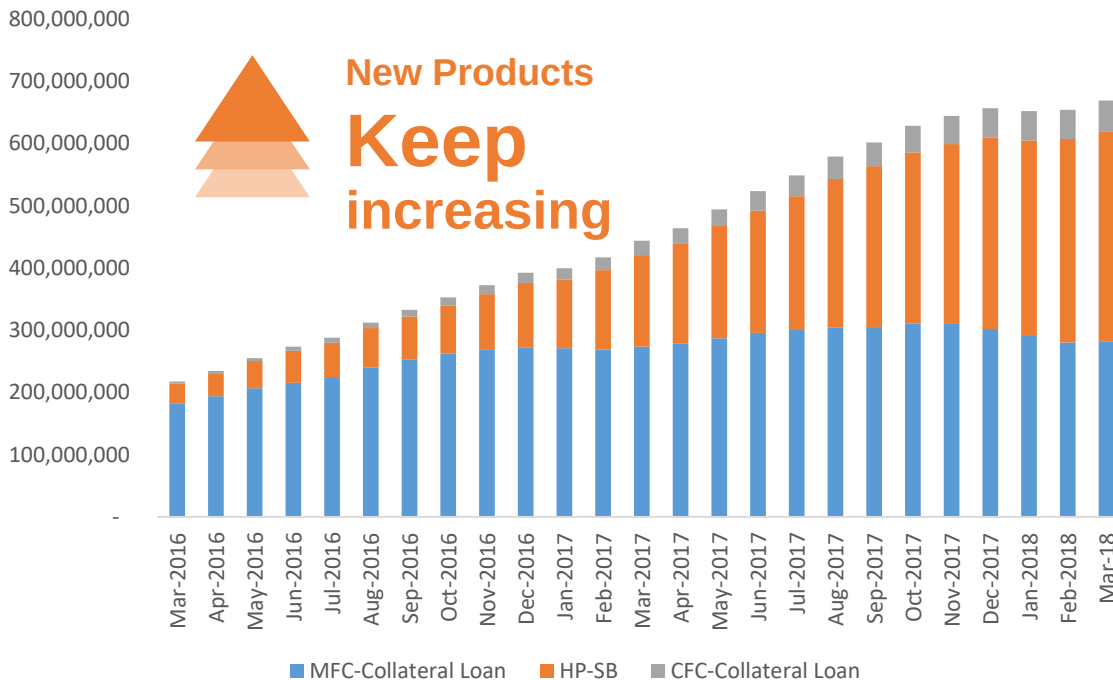
	Ticket Size (Average)	Interest Rate (monthly)	Term
Asset-back Loan (Motorcycle)	THB 19,000	2.9%	12 - 36 months Avg. 16mth
Asset-back Loan (Car)	THB 100,000	1.5%	12 - 60 months Avg. 16mth
Secondhand motorcycle	THB 45,000	2.1%	12 - 48 months



TNB SUCCESS

12

New Product Portfolio



TNB new business Grow 7 Times in Thailand



2017 GL Thailand 4.0

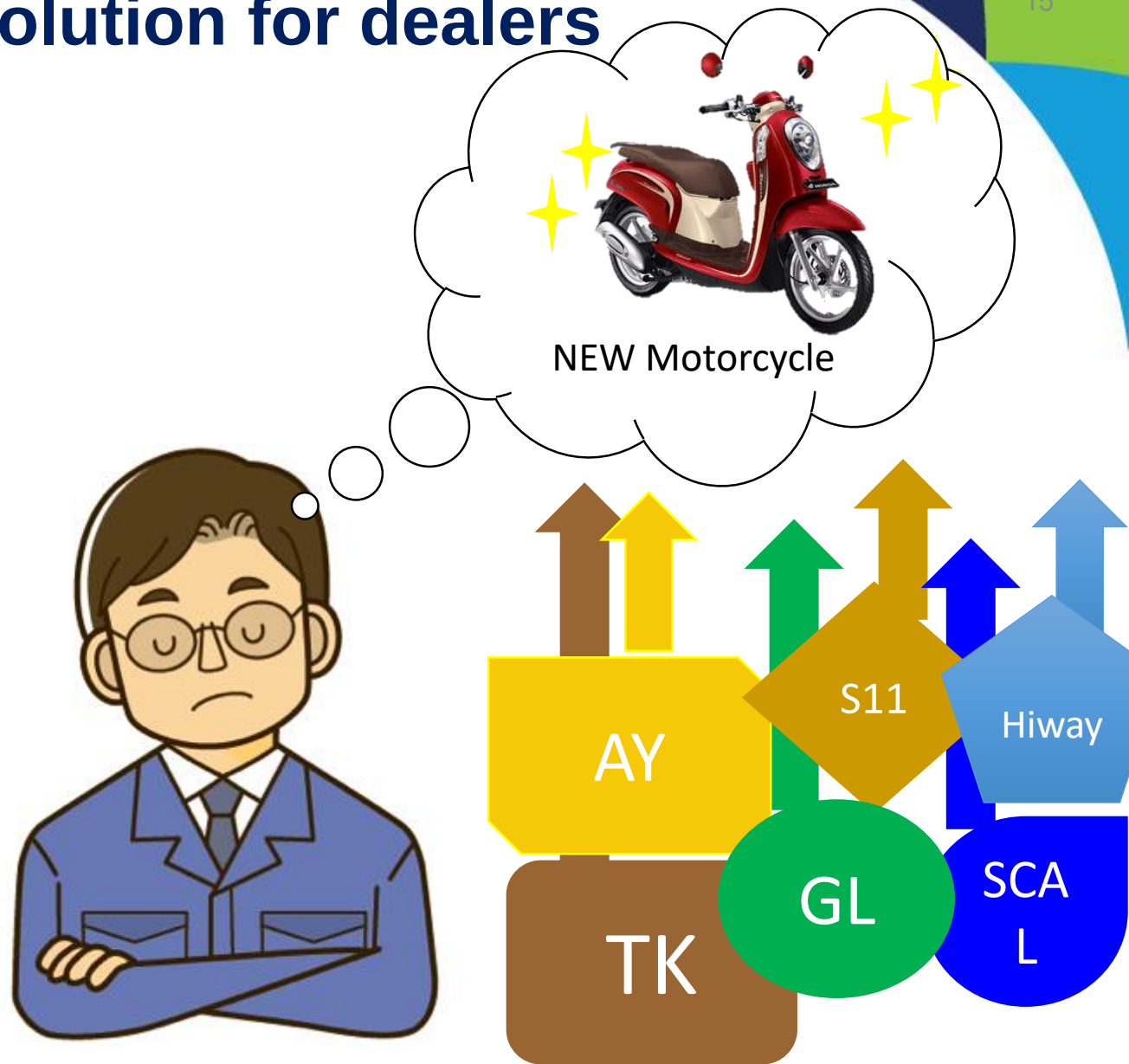


- ◆ ONE Stop Solution
for motorcycle dealer
- ◆ Lifecycle finance
for consumer



One Stop Solution for dealers

15





2nd hand
motorcycles



SemiBig Bike



NEW Motorcycle

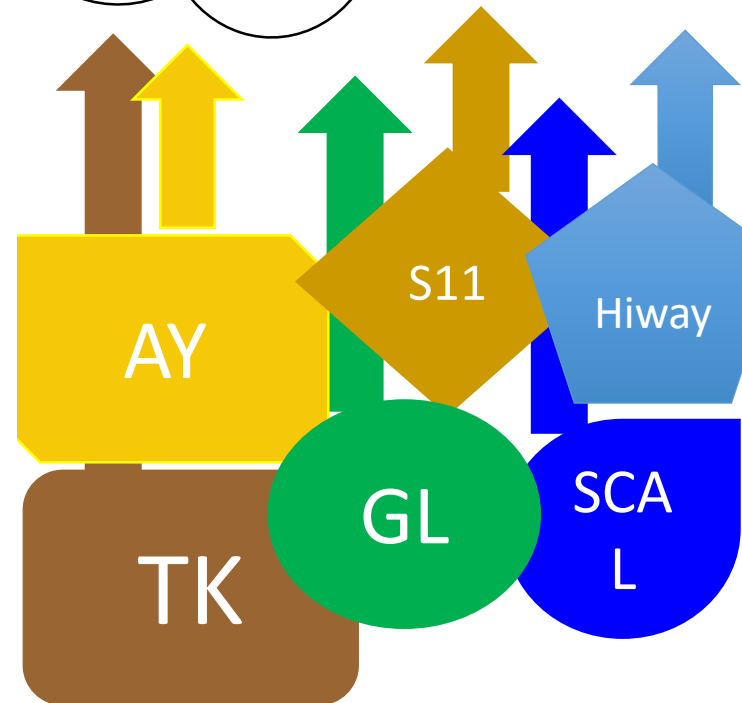
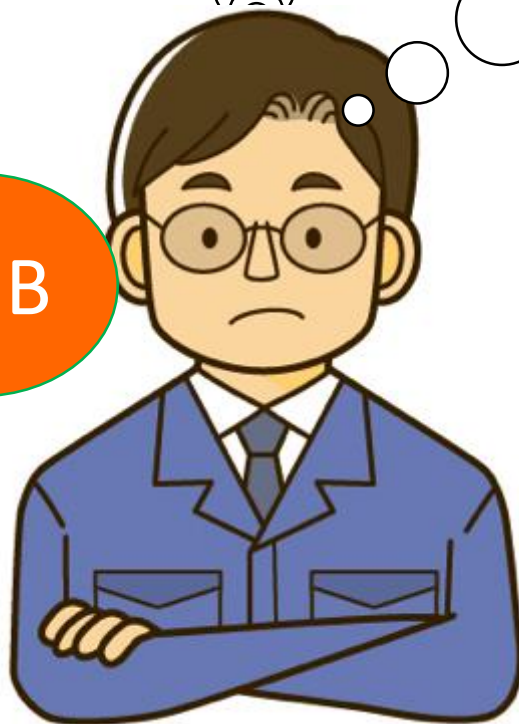


Refinance



Turn

TNB





2nd hand motorcycles



Big Bike



NEW Motorcycle



Refinance



Turn



New
GL

AY

TK

GL

S11

Hiway

SCA
L

Motor for Cash

 **MOTOR**
FOR CASH



Semi Big Bike finance



Target : Big Sports / Big scooter
250cc ~ 400cc

Smartbike Finance

THANABAN
SMART BIKE
 USED MOTORCYCLE FINANCE

THANABAN
SMART BIKE
 USED MOTORCYCLE FINANCE/TRADE-IN

TURNED



GL X-Auction

21



X- Auction



2nd Hand
Motorcycle



New Motorcycle
Dealers

Fee For
Consignment

Cash

New
Motorcycle

Trade in
2nd Hand
Motorcycle



1,000 Units sold
in 2017



Consumer

THANABAN
SMART BIKE
USED MOTORCYCLE FINANCE



2nd hand
motorcycles



Big Bike

semi Big Bike

GL
Big Kitty
Finance



NEW Motorcycle



**MOTOR
FOR CASH**

Refinance



Turi



THANABAN
SMART BIKE
USED MOTORCYCLE FINANCE/TRADE-IN



New

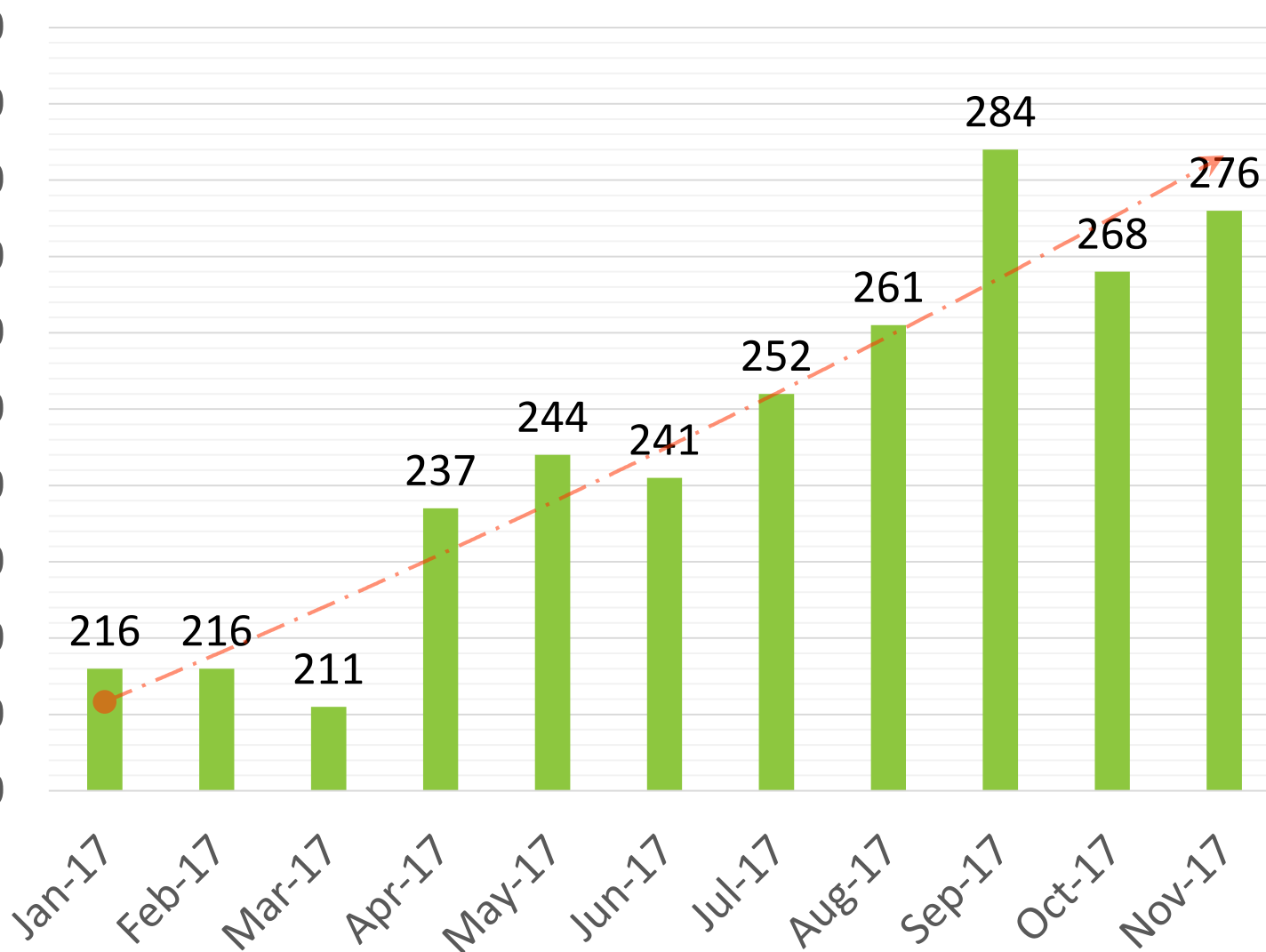
GL



Strong Thailand Dealer Growth

24

Dealers Providing at Least 1 Units



**28%
Increase
in Active
Dealers**

**8%
Growth in
Total
Dealers**

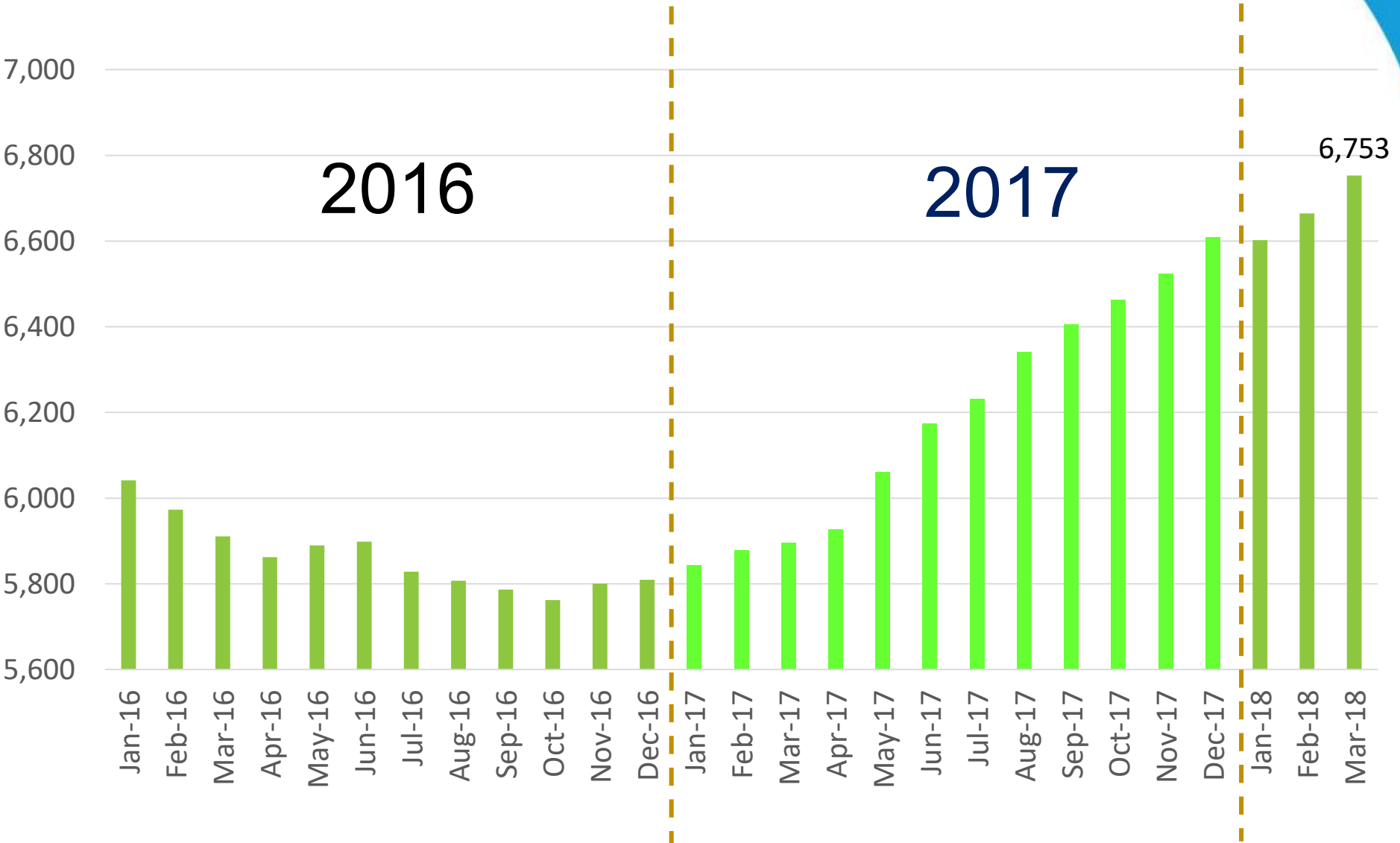
**Greater
% of
Dealers
Sending
Contracts**



Results in Strong TH Portfolio Growth

25

M. THB



TNB CarBuy



TNB
THANABAN



Thailand Vehicle Owner

Where should I sell
my car?

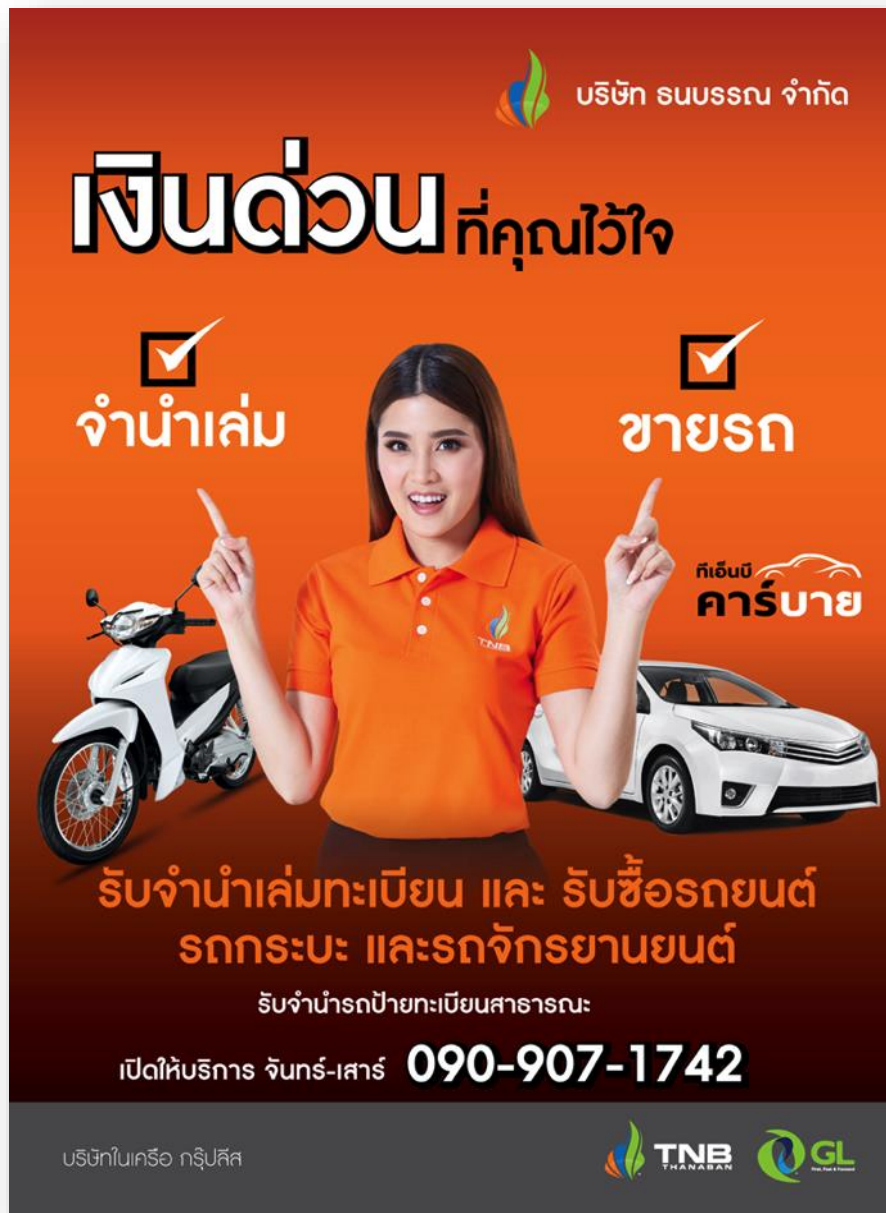
Which person is
trustable enough?



- No well known
second hand shop
- No creditable channel

Message of TNB CarBuy

28



บริษัท ธนบรรณ จำกัด

เงินด่วน ที่คุณไว้ใจ

☒ จำนำเล่ม ☒ ขายรถ

ก็เอ็นบี คาร์บาย

รับจำนำเล่มทะเบียน และ รับซื้อรถยนต์
รถกระบะ และรถจักรยานยนต์

รับจำนำรถป้ายทะเบียนสาธารณะ

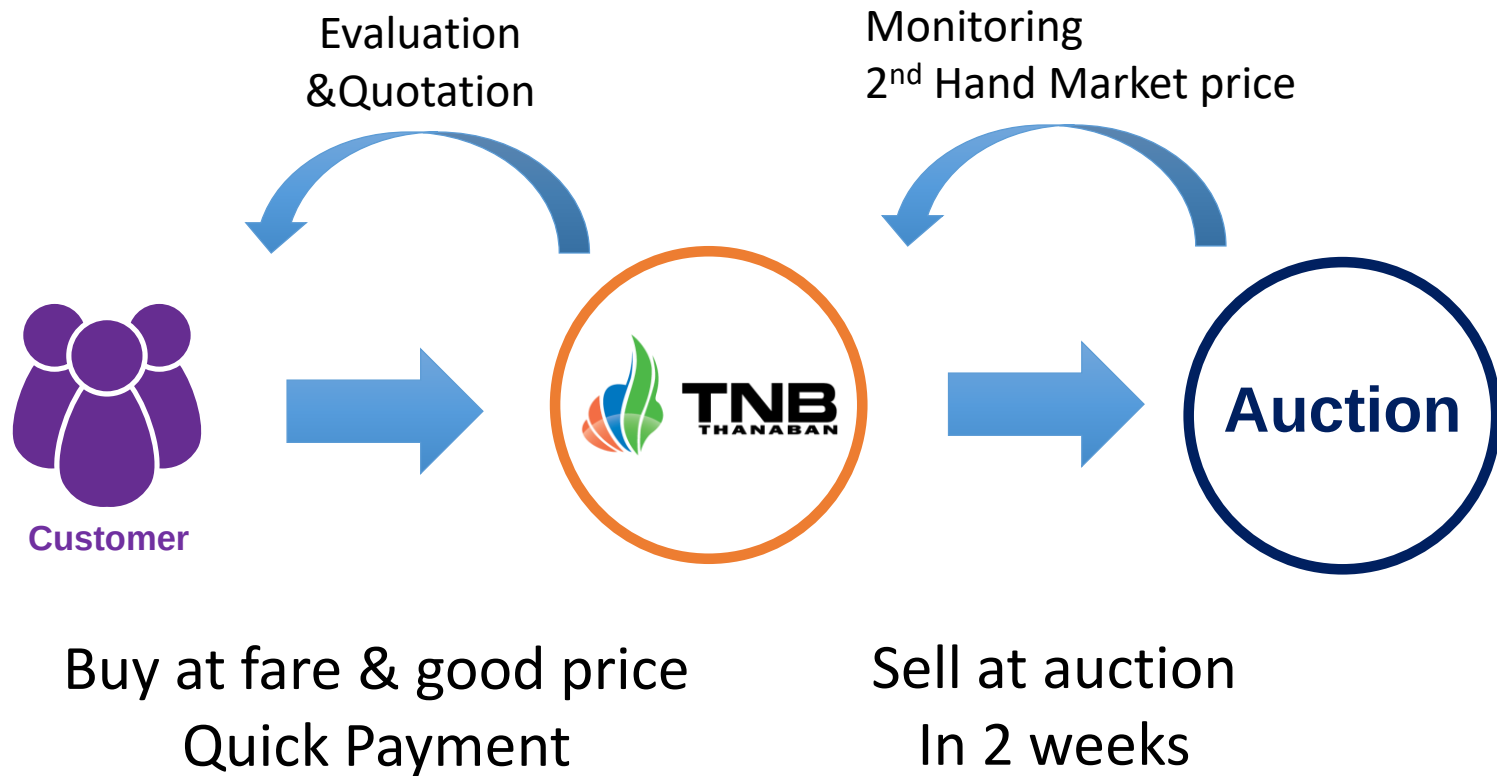
เปิดให้บริการ จันทร์-เสาร์ **090-907-1742**

บริษัทในเครือ กสิปสิส

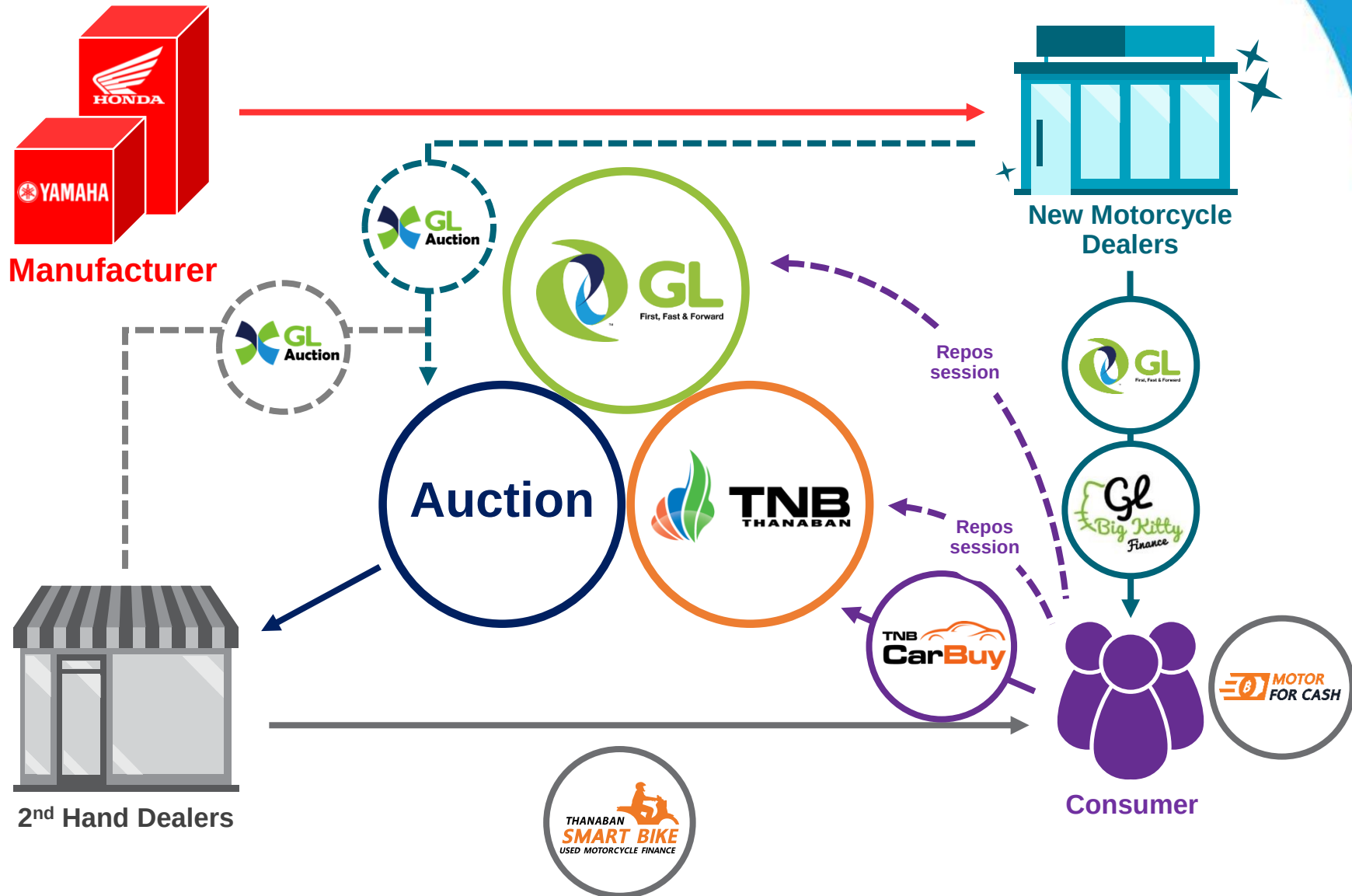
TNB THANABAN GL



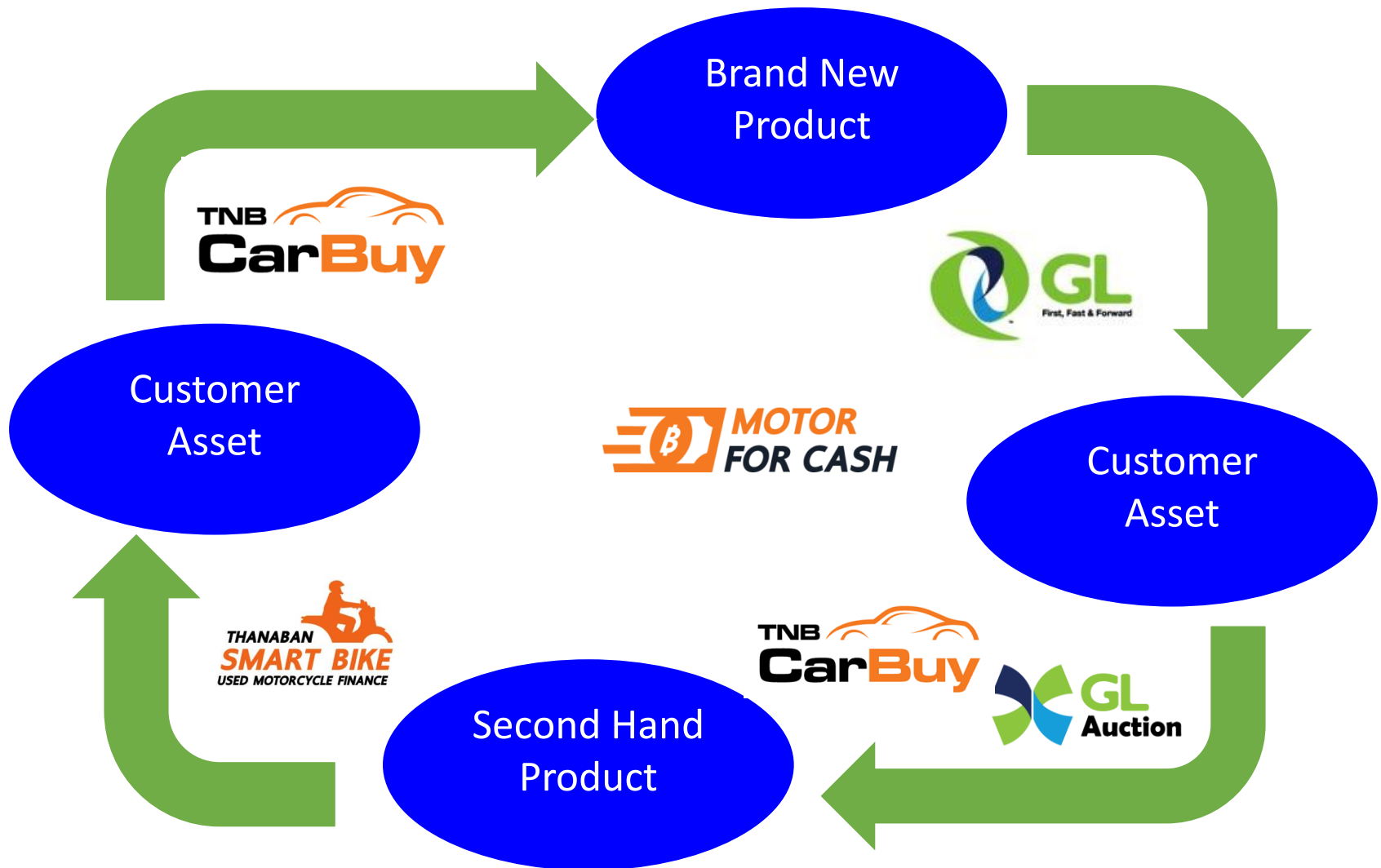
Business Model of TNB CarBuy



GL 4.0 Lifecycle Finance



Lifecycle Finance





THANK YOU