



Group Lease PCL

"Digital Finance"
~Platform for Billions~

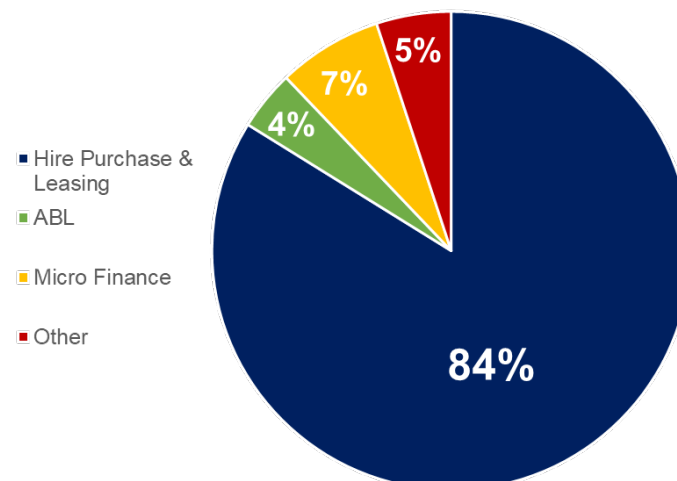
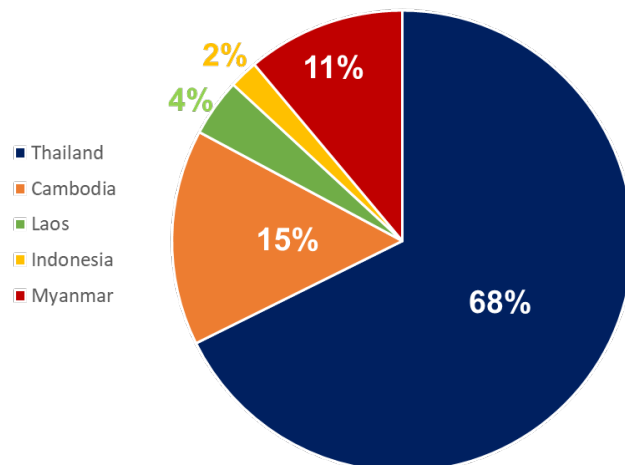
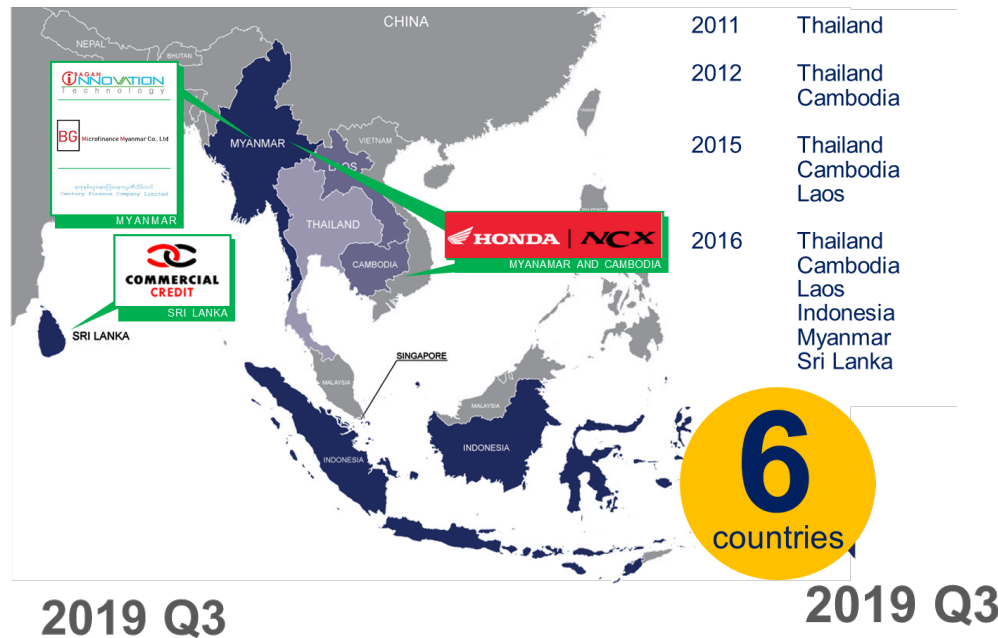
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Group Lease PCL

Overview

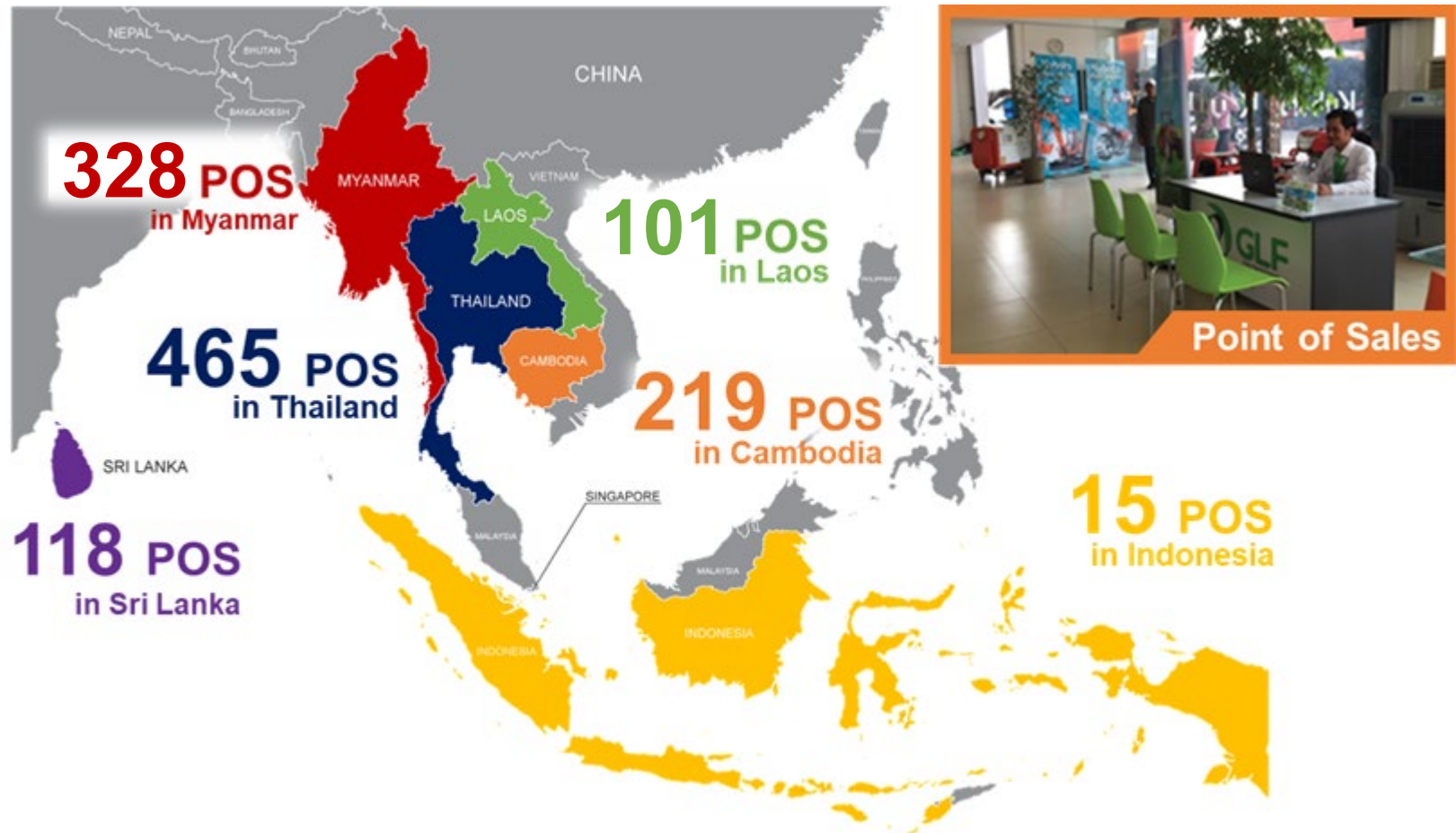
Overview of Business



Overview of Business



Business Model – Southeast Asia Presence



Business Model (POS Model)– Field Check

Visit their home



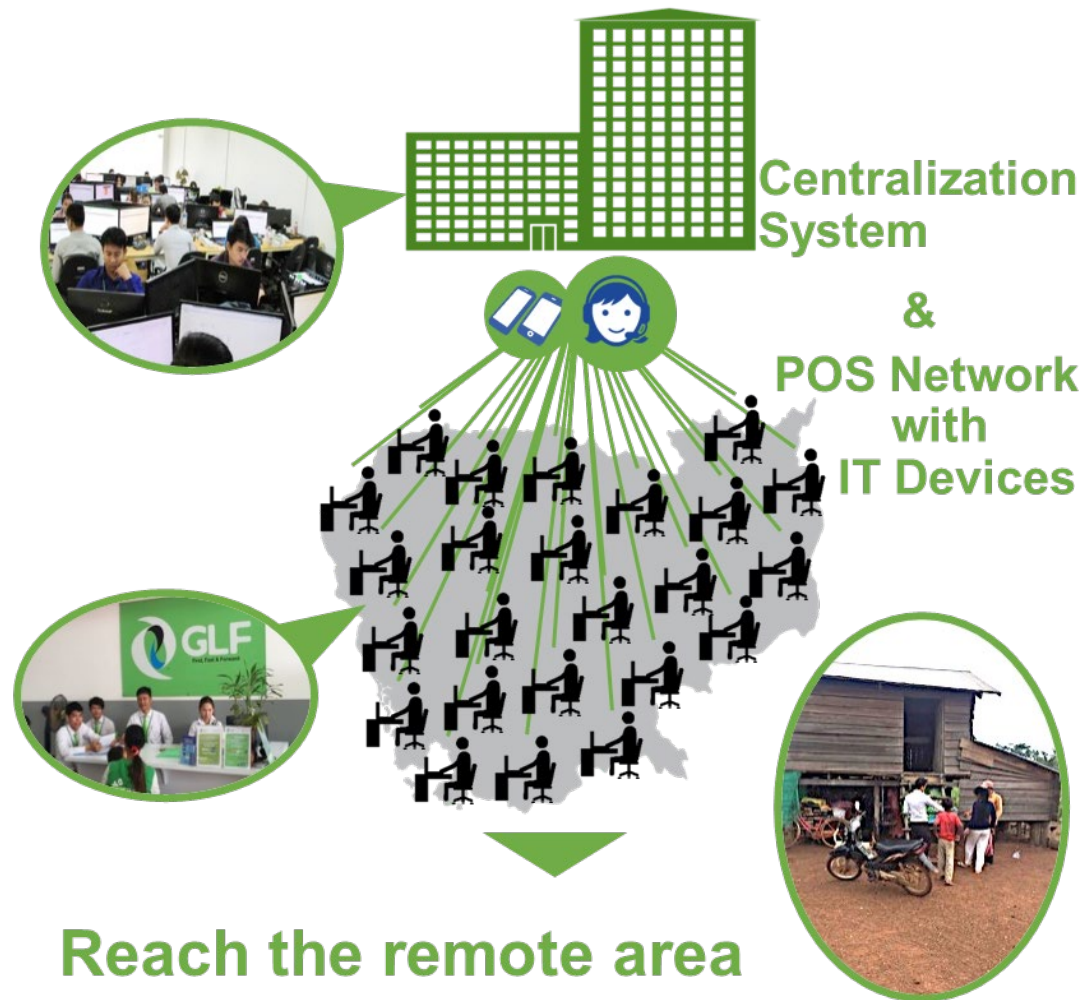
Field check



Field check with neighbors



Business Model (POS Model)– GL Locations



Business Model (POS Model)– Cost Efficiency

100 times Lower Investment



200
USD

**LIGHT
ASSET**



Competitor

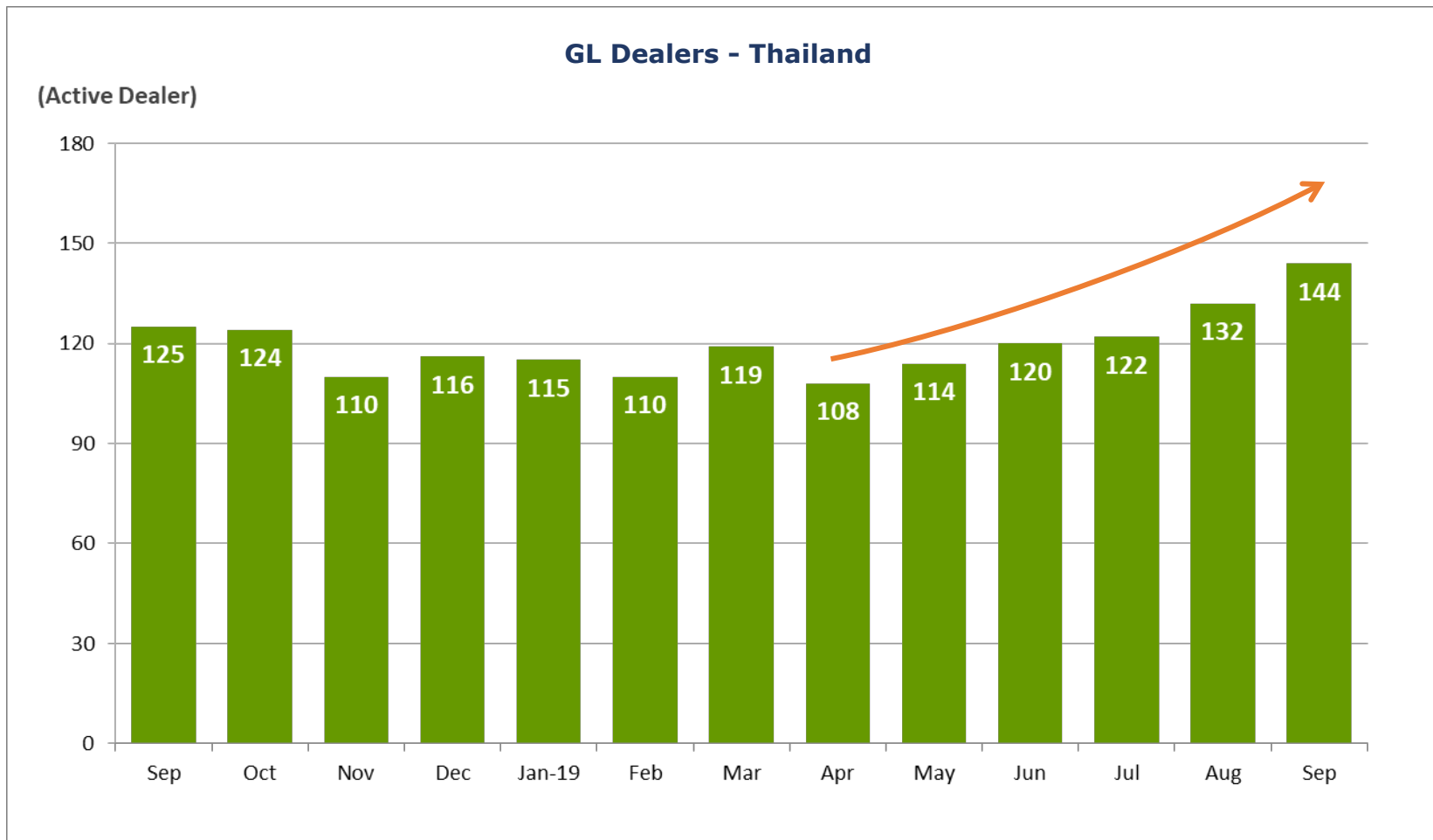
40,000
USD



Microfinance Model



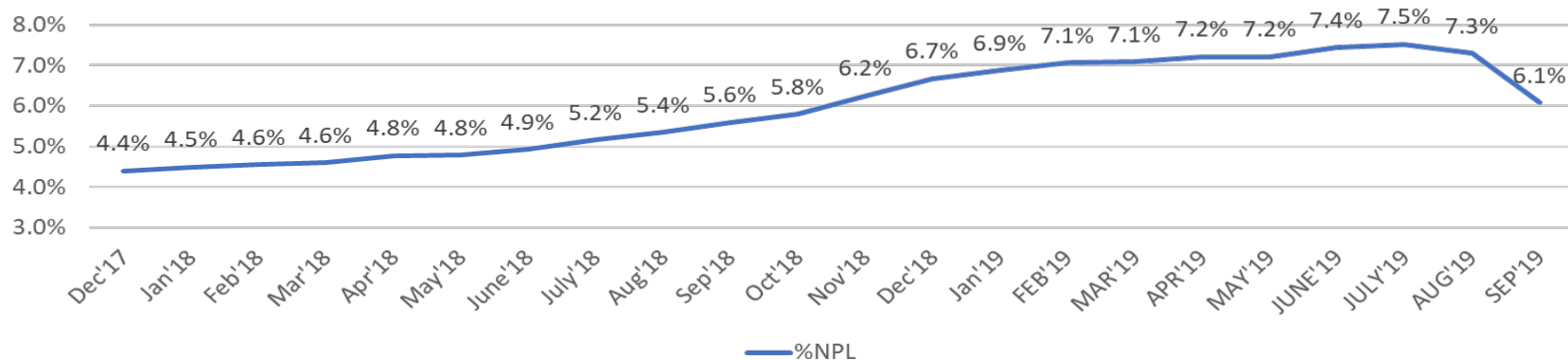
Thailand – Ready to Expand



- We now target more small dealers and where we can select higher quality customers

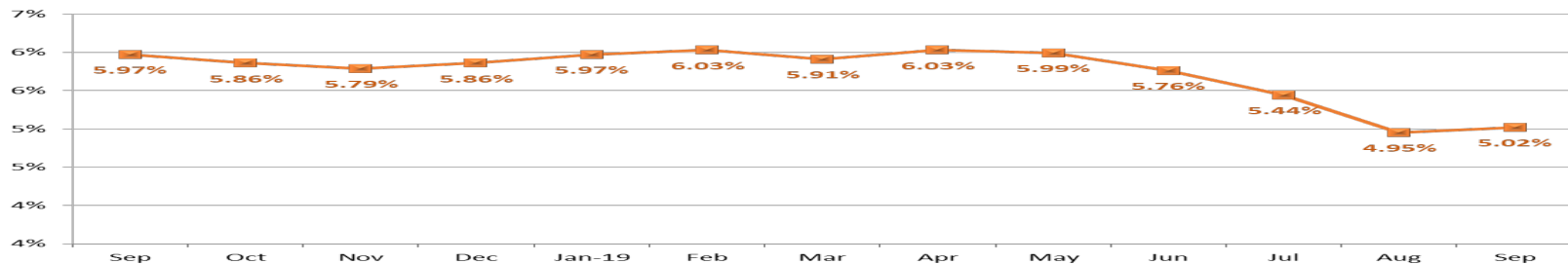
Thailand – Ready to Expand

GL HP NPL



TNB %NPL

(Percentage)

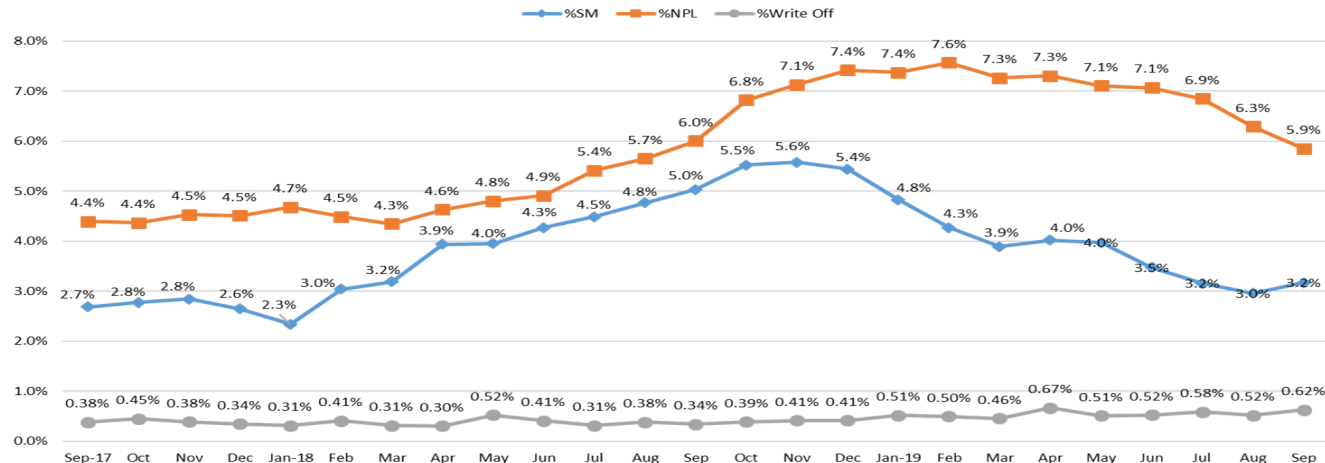


- We saw NPL increasing in 2018, so we changed our credit policy and in middle 2019 we already see improvement

Cambodia – Growth Restarted



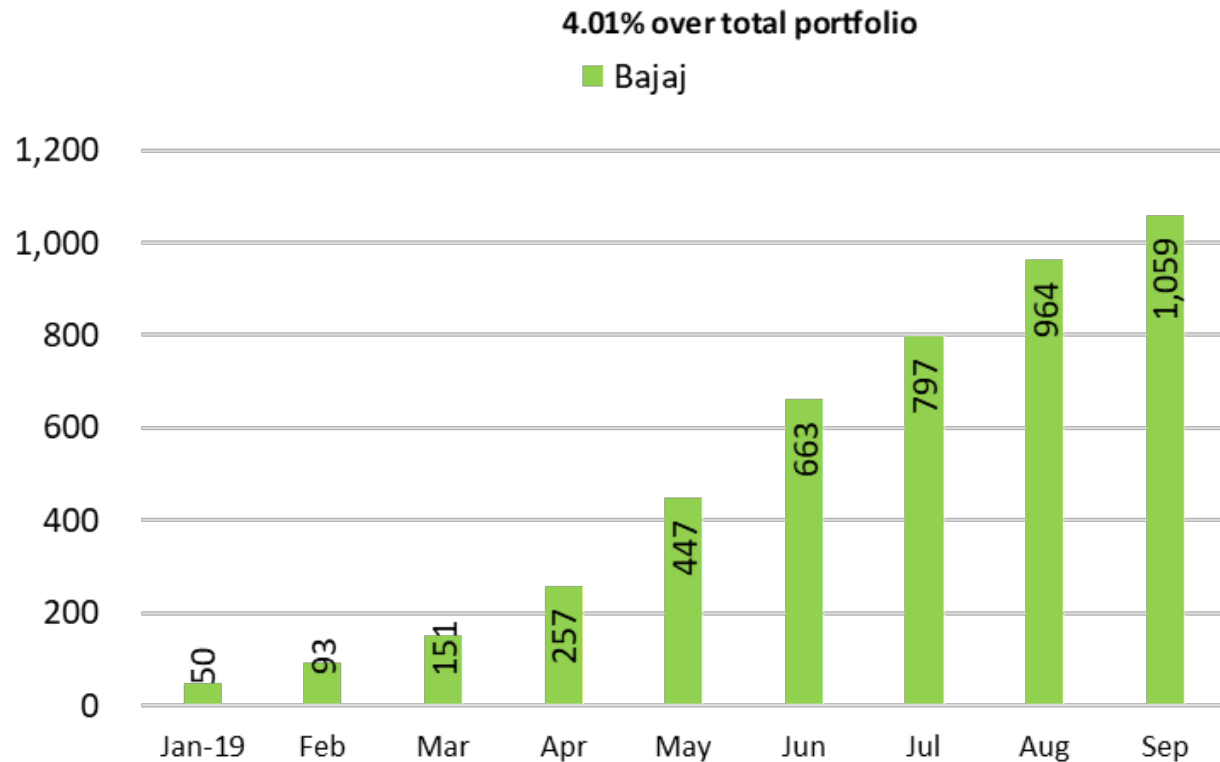
- Our new credit and collection criteria (including new phone collection strategy) have shown improvements in NPL and as a result credit costs have declined
- Motorcycle new contract has increased 36% comparing to last year



Cambodia – Growth Restarted

Bajaj has increased from roughly nothing at the start of the year 27 dealers and over 4% of portfolio

(in 1,000 USD)

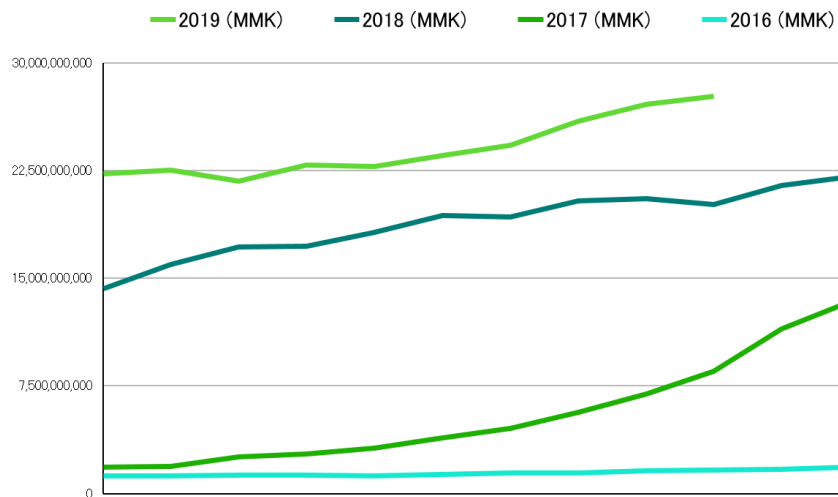


Myanmar – Keep High Growth

- **Microfinance**

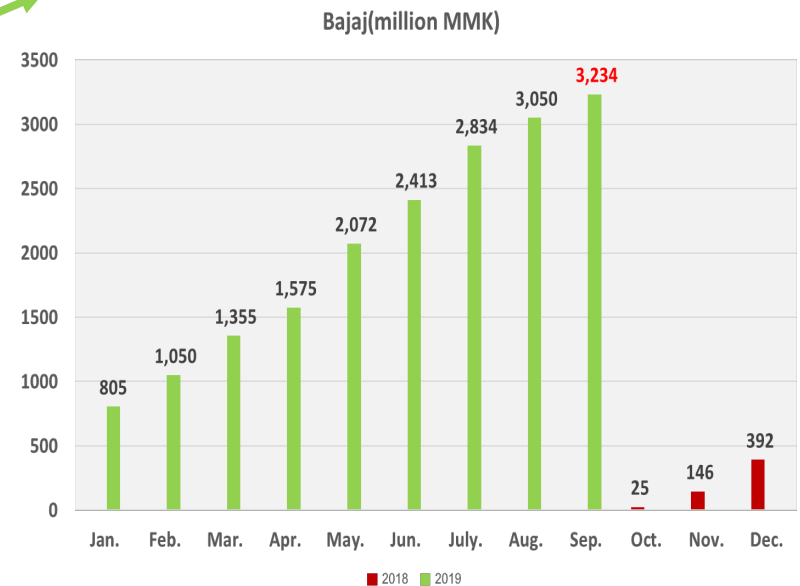
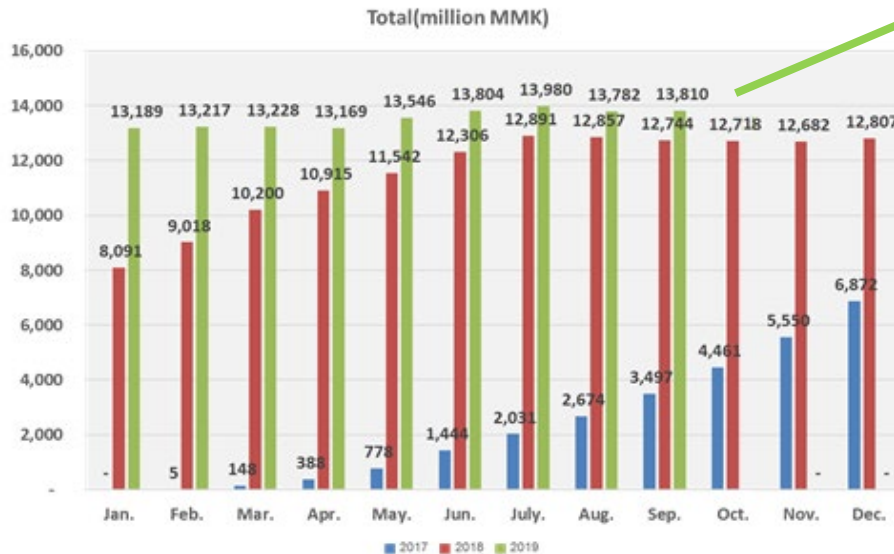
- Now monthly customers moving up to the next loan level continue to outnumber the number of new customers. We prefer to focus on customers we know
- Had 42 branches last year, now 58 with plans to open 3 more soon

New Customers Customers Moving to Next Loan



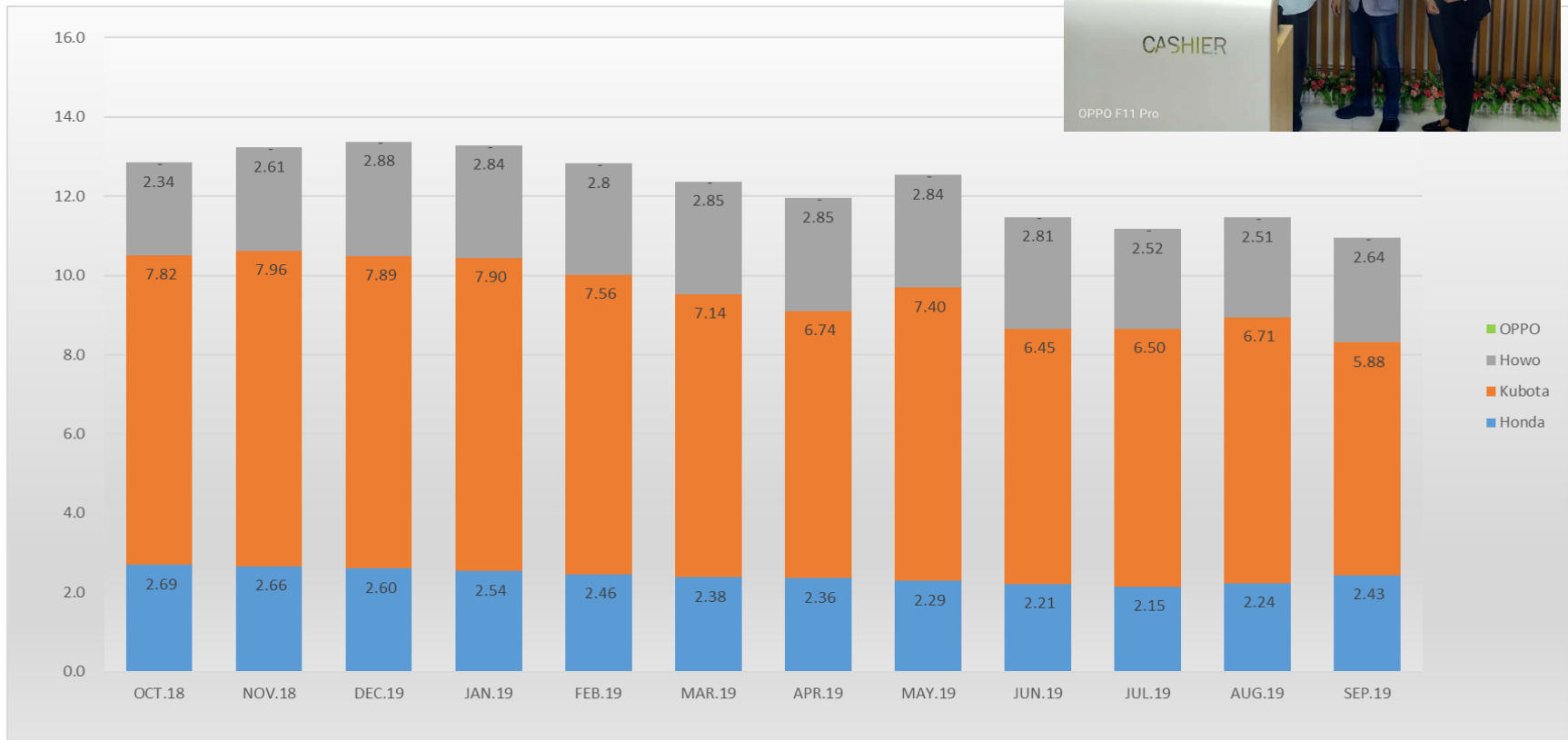
Myanmar – Keep High Growth

- Hire-Purchase and Leasing
 - Bajaj portfolio now more than 23% of “GL-AMMK portfolio” after 1 year (THB 64 million)
 - Total portfolio THB 286 million



Laos – Stable

- Mix of Honda, Kubota, and Howo
- Recently added Strategic Partnership with OPPO

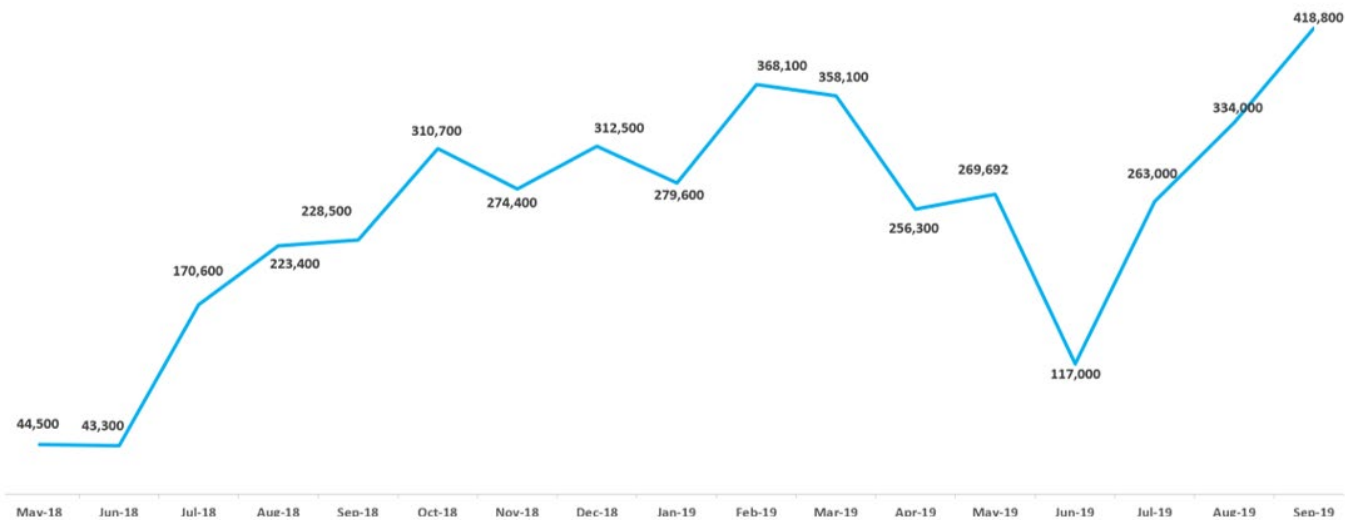


Unit: million USD

Indonesia – New Growth



Disbursement per month in USD



THANK YOU
