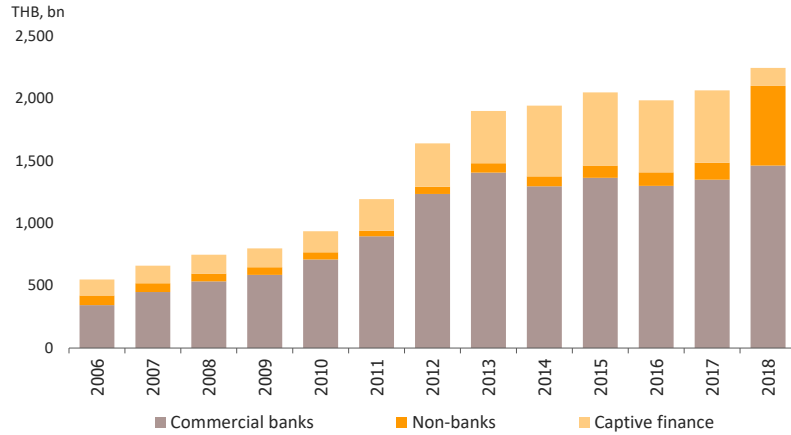
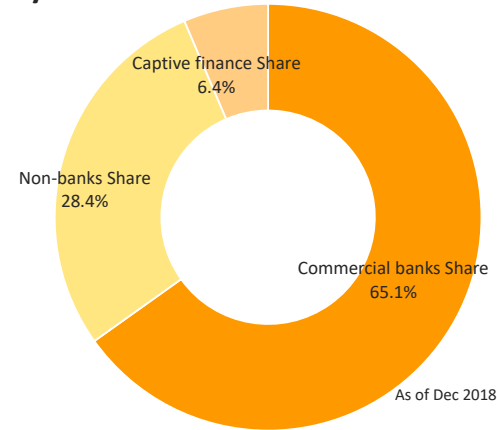


Loans Outstanding & Market Share By Creditors



Source: THPA

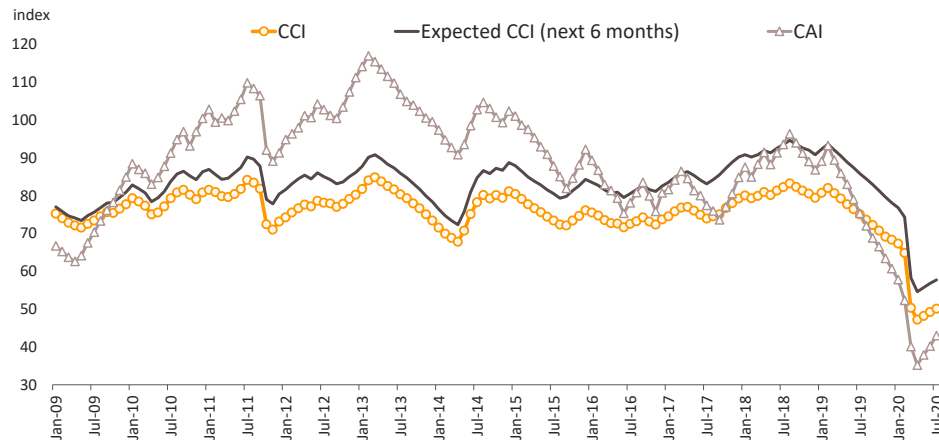


Auto Loans and NPLs

Year	Auto Loan Outstanding			
	THB, m	% YoY	% NPL	% SM
2014	859,504	-3.4	2.5	8.3
2015	868,301	1.0	2.3	7.8
2016	879,612	1.3	1.8	7.4
2017	949,929	8.0	1.6	7.2
2018	1,069,903	12.6	1.7	7.1
1Q19	1,096,663	11.4	1.7	6.9
2Q19	1,119,532	10.2	1.8	7.3
3Q19	1,137,918	9.7	1.9	7.4
4Q19	1,151,787	7.7	1.9	7.4
1Q20	1,163,516	6.1	2.1	9.7
2Q20	1,164,981	4.1	1.9	9.6
3Q20				
4Q20				

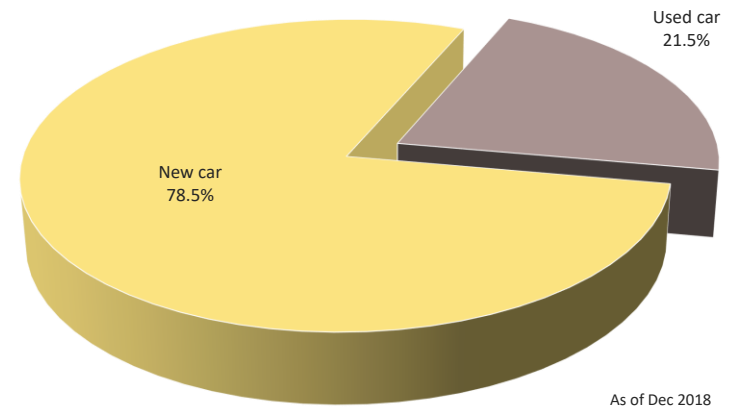
Source: BOT

Consumer Confidence Index (CCI), Expected CCI and Car Affordability Index (CAI)



Source: UTCC

Market Share of Loans by Type



Source: THPA, BOT

Consumer Confidence Index (CCI), Expected CCI and Car Affordability Index (CAI)

	CCI					Expected CCI					CAI			
	2017	2018	2019	2020		2017	2018	2019	2020		2017	2018	2019	2020
Jan	74.5	80.0	80.7	67.3	Jan	83.5	90.8	92.3	76.8	Jan	81.6	87.5	89.1	57.8
Feb	75.8	79.3	82.0	64.8	Feb	84.8	90.2	93.6	74.3	Feb	84.1	84.9	93.2	52.3
Mar	76.8	79.9	80.6	50.3	Mar	85.9	90.8	92.0	58.2	Mar	86.4	88.3	89.4	40.1
Apr	77.0	80.9	79.2	47.2	Apr	86.3	91.9	90.5	54.6	Apr	84.5	91.4	85.9	35.2
May	76.0	80.1	77.7	48.2	May	85.3	91.3	88.8	55.7	May	81.3	88.2	83.0	37.9
Jun	74.9	81.3	76.4	49.2	Jun	84.1	92.5	87.4	56.8	Jun	80.0	91.3	79.0	40.2
Jul	73.9	82.2	75.0	50.1	Jul	83.1	93.5	85.8	57.7	Jul	77.4	93.5	75.3	43.0
Aug	74.5	83.2	73.6		Aug	84.2	94.6	84.4		Aug	75.9	96.3	72.0	
Sep	75.0	82.3	72.2		Sep	85.5	93.6	82.9		Sep	73.6	93.9	68.8	
Oct	76.7	81.3	70.7		Oct	87.2	92.6	81.3		Oct	77.0	91.2	66.5	
Nov	78.0	80.5	69.1		Nov	88.8	92.0	79.6		Nov	80.5	89.0	63.4	
Dec	79.2	79.4	68.3		Dec	90.2	90.8	78.1		Dec	84.8	86.8	60.7	
Avg	76.0	80.9	75.5	53.9	Avg	85.7	92.1	86.4	62.0	Avg	80.6	90.2	77.2	43.8

Source: UTCC

Passenger Car Sales (units)

	2017	2018	2019	2020	% YoY
Jan	23,450	30,677	35,062	35,143	0.2
Feb	30,206	34,739	37,687	31,681	-15.9
Mar	38,073	42,625	46,998	26,454	-43.7
Apr	29,158	36,814	41,443	11,123	-73.2
May	30,651	40,635	39,705	14,815	-62.7
Jun	34,943	43,849	41,805	24,981	-40.2
Jul	31,165	39,755	38,279	23,549	-38.5
Aug	31,139	41,495	38,707		
Sep	34,053	41,077	38,136		
Oct	32,317	38,884	35,766		
Nov	35,773	41,678	35,086		
Dec	48,750	49,417	39,964		
Total	399,678	481,645	468,638	167,746	-40.3

Note: Passenger car includes SUV
Source: Toyota

Commercial Car Sales (units)

	2017	2018	2019	2020	% YoY
Jan	33,804	35,868	42,999	36,545	-15.0
Feb	38,229	40,727	44,637	36,590	-18.0
Mar	46,728	52,457	56,166	33,651	-40.1
Apr	34,109	42,392	44,633	18,986	-57.5
May	35,774	44,330	48,392	25,603	-47.1
Jun	34,855	44,005	44,243	33,032	-25.3
Jul	34,013	42,191	42,765	35,786	-16.3
Aug	36,823	45,319	42,131		
Sep	43,539	47,629	38,059		
Oct	36,234	48,047	41,355		
Nov	42,309	52,965	44,213		
Dec	55,552	64,164	49,321		
Total	471,969	560,094	538,914	220,193	-32.0

Note: Commercial car consists of pickup, bus, truck, and van Source: Toyota

Motorcycle Sales (units)

	2017	2018	2019	2020	% YoY
Jan	147,224	155,088	148,917	144,992	-2.6
Feb	150,525	145,429	145,355	138,998	-4.4
Mar	164,034	164,576	167,777	146,740	-12.5
Apr	123,084	121,601	120,405	78,873	-34.5
May	188,881	168,482	160,991	97,348	-39.5
Jun	175,802	179,522	150,401	125,028	-16.9
Jul	137,618	134,036	148,723	137,023	-7.9
Aug	147,913	156,866	149,421		
Sep	155,534	140,500	135,090		
Oct	135,575	139,290	142,434		
Nov	153,058	145,633	135,458		
Dec	131,523	137,300	113,615		
Total	1,810,771	1,788,323	1,718,587	869,002	-16.6

Source: FTI