

2017

We offer a safe and simple way
for financially underserved
population in Thailand



Important note:

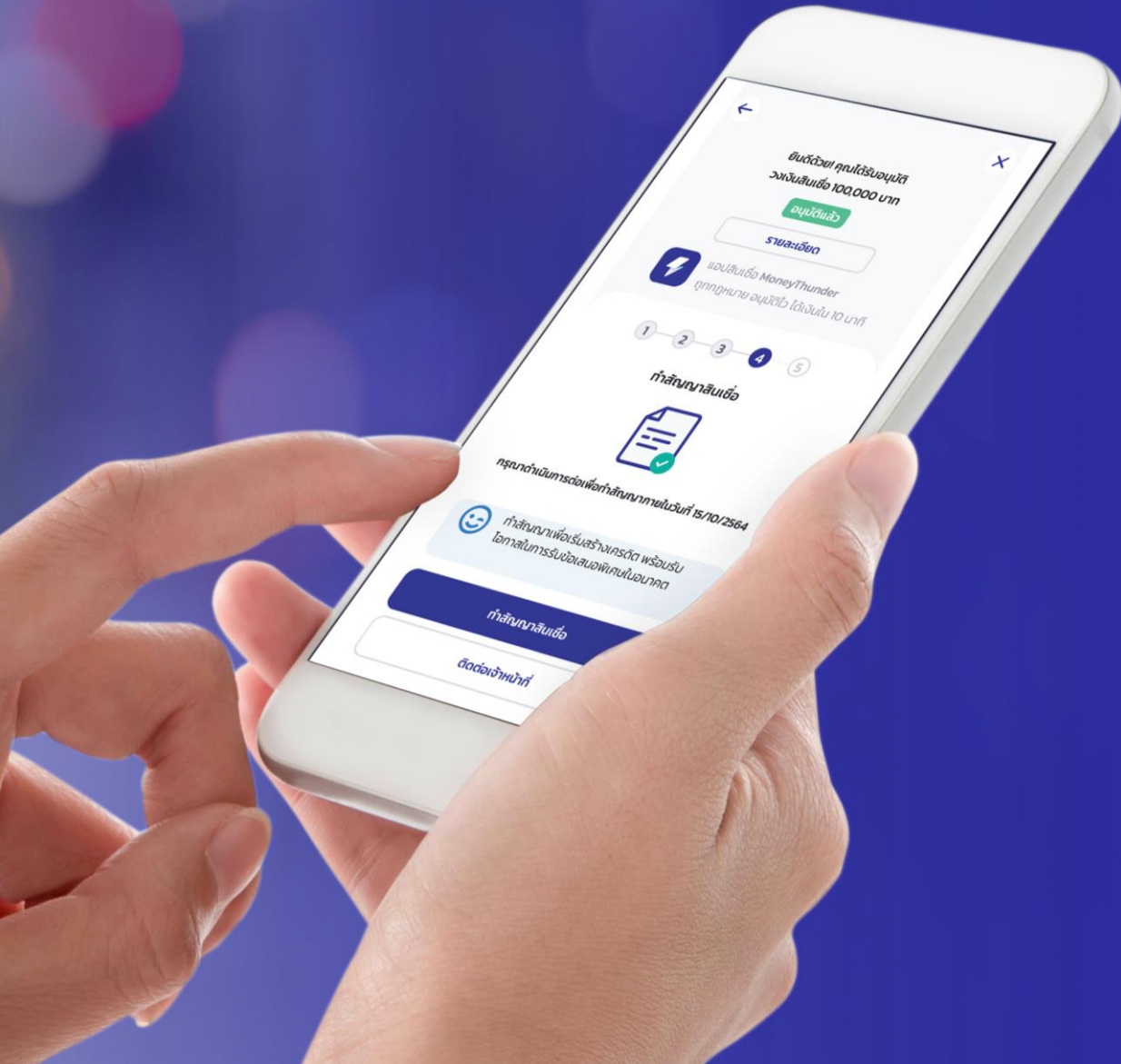
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Money Thunder

First fully digitized lending
platform in Thailand



We offer a safe and simple way
for financially underserved
population in Thailand



Open windows of opportunity to millions of people



Cloud Vision API



Cloud VIDEO Intelligence API



vertex.ai



AI Platform



Speech-to-text



Video intelligence

“ACT”

Abacus Core Technology a proprietary, in-house machine-learning models

Serve the underserved, who are primarily cash-based



Small merchants
requiring working capital

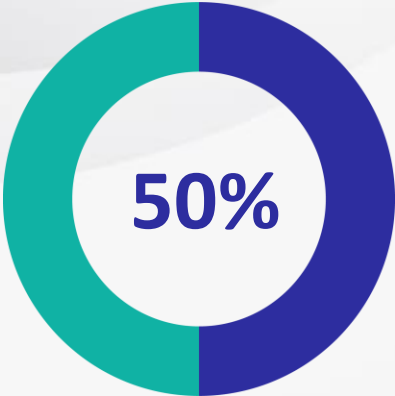


Self-employed
in need of emergency funds

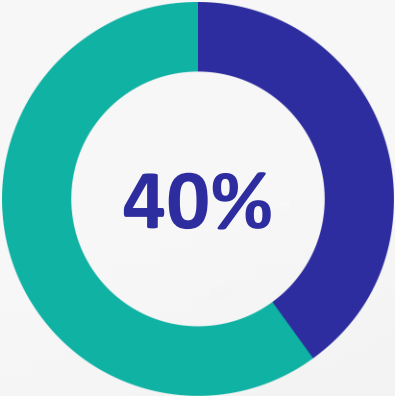


“Thin-file’s” / first-jobbers with
a limited financial history

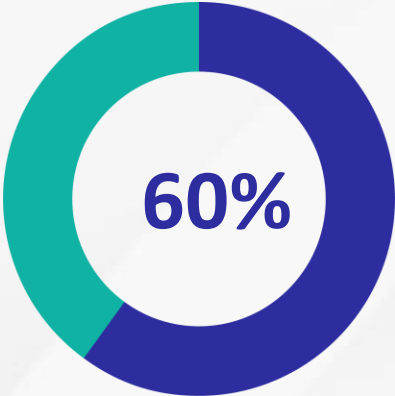
**...with real, demonstrable
impact on our borrowers**



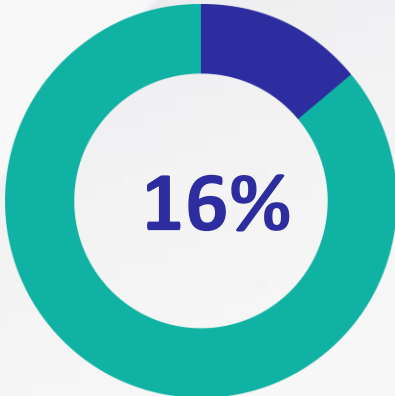
have previously been denied bank loans



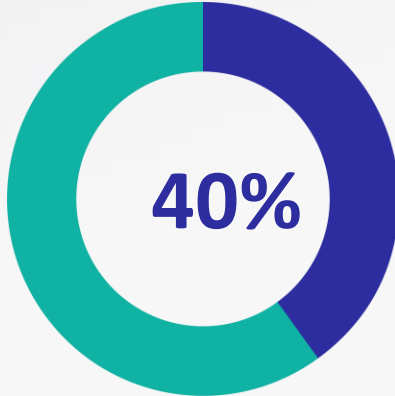
have refinanced loans from predatory lenders



are female (vs. 48% industry average in TH)



are 20-25 years old (vs. <5% industry average in TH)



are new customers to SCBX group

...applying cutting-edge technology to create total digital experience



Proprietary tech stacks

To optimize customer experience from acquisition to loan approval



- Fully-automated personalized experience
- 24/7 availability
- ~10 min from download to loan approval



Advanced AI/ML scoring platform

Developed in-house by our tech talents to manage credit risk



- Ability to underwrite loans as small as THB 800, while keeping NPL in check



Seamless customer experience via proprietary tech stacks



Customer acquisition

- In-house marketing analytics with socio-demographic targeting
- Lower CAC (~2% of loan disbursement) vs 3-5% for peers



Onboarding & loan application

- Fully digitized & automated e2e workflow seamless & fast customer journey
- ~10 min from download to loan approval



Customer support

- More than 90% of customers' inquiries supported by in-house built Thai language chatbot, without human interaction

Examples of Proven Tech advantages



Our AI-models have proven their ability to control credit risk



Credit scoring models

"Abacus Core Technology" (ACT) engine, enable accurate and real-time risk prediction

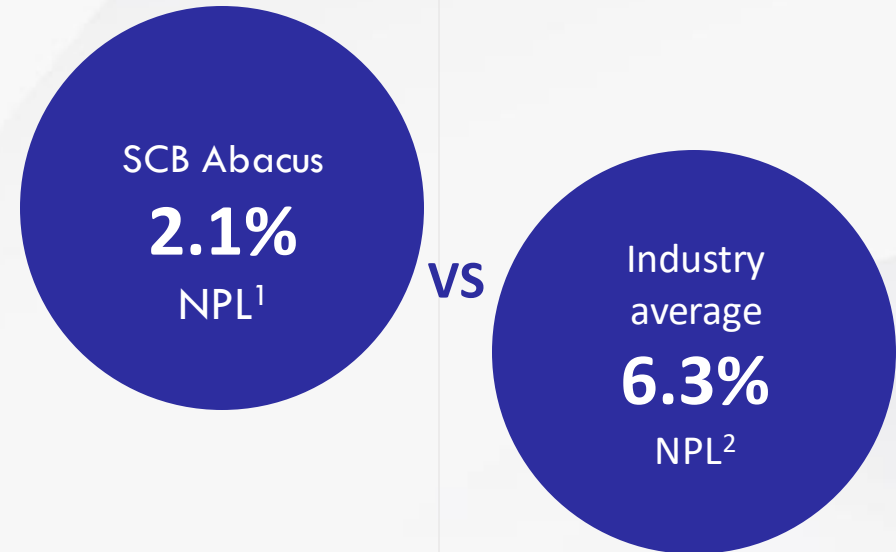


Predictive collection signals

Optimize customer outreach to boost repayment based on contact channels, time & date, and messaging



NPL successfully kept under control



¹ Average of 2021 and Q1 and Q2 of 2022

² BOT Nano Finance Report

We are Thailand's most funded pureplay digital lending platform

SCB^x

Group funding kick-started our journey...

THB **350** Mn



CAI CAPITAL ASIA INVESTMENTS

openspace VENTURES

vertex VENTURES

...followed by external fundings

THB **1,200** Mn

Our loan book and customer base are accelerating and will continue to do so over the next 3 years

2022

Impactful business growth ...

2025

... to be sustained to deliver on 2025 ambition

Loan book O/S

~500% CAGR¹



>THB 50 Bn

Customer base

~45% CAGR¹



>4 Mn

Active users (Over 10% of TH Underserved population)

ROE
>30%

ROA
>6%

1. Since launch at the end of 2019 to 2022



We aim to serve more than 10% of the underserved in Thailand by 2024...



...and be ready to IPO by 2025



Safe and simple access to finance
will give everyone a real chance at a
better life