

WHAT WILL THE FINANCIAL LANDSCAPE LOOK LIKE AFTER DIGITALIZATION?



Banks are still profitable but should beware of complacency

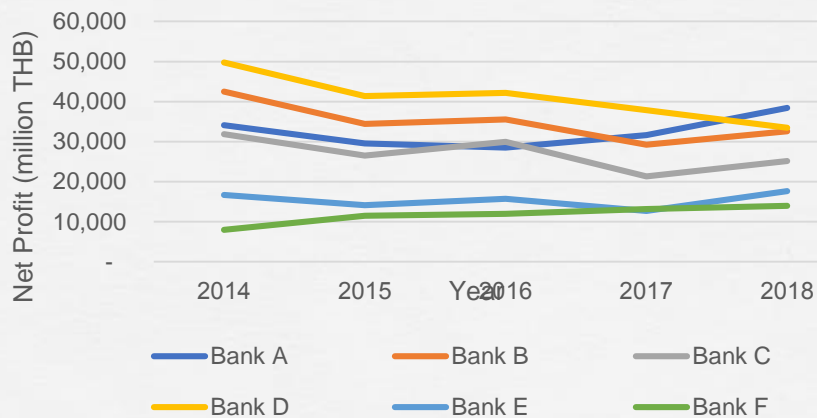


Thus far, cost-efficiencies have been achieved through branch reductions, not digital innovation

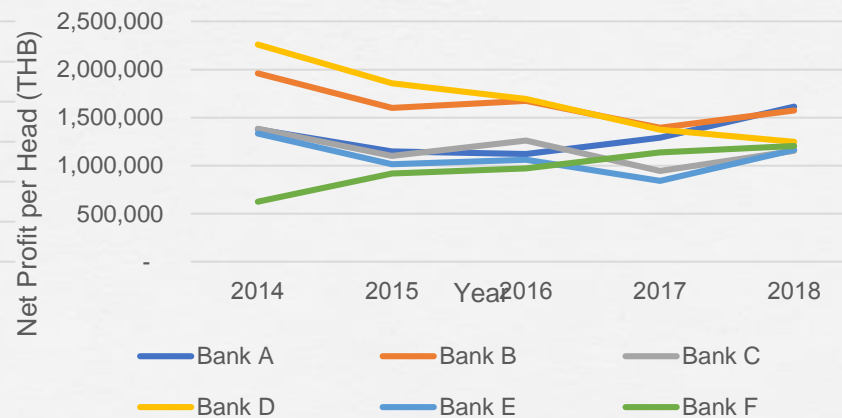


Banks benefit from digital disruption in terms of costs but do consumers?

Net Profit Trend at Financial Institutions



Net Profit per Head at Financial Institutions



Financial Institution System's Net Profit





THE CURRENT FINANCIAL AND BANKING ENVIRONMENT IN THAILAND *FOSTERS LIMITED COMPETITION*

- Strict regulations and supervision from the BOT for maintaining financial stability and mitigating risks
- Poses high barriers to entry for newcomers

WHAT WOULD THAILAND GAIN FROM DIGITAL DISRUPTION IN THE FINANCIAL LANDSCAPE?



Target both S-Curve
and traditional
industries

Competitors both
domestically and
internationally

Focus on industries
with growth potential

“How do we **support** these industries?”

“Once industries thrive, they should **compete** globally”




Requires Assistance

“
How should banks support Thailand's strategic position?
”



Self-Sufficient



*Thailand needs newcomers
(non-traditional banks)*

The public sector must support this initiative in a holistic manner from policies to implementation and everything in between



Without consumer

there will not be any banks



How does the public benefit from digital disruption?