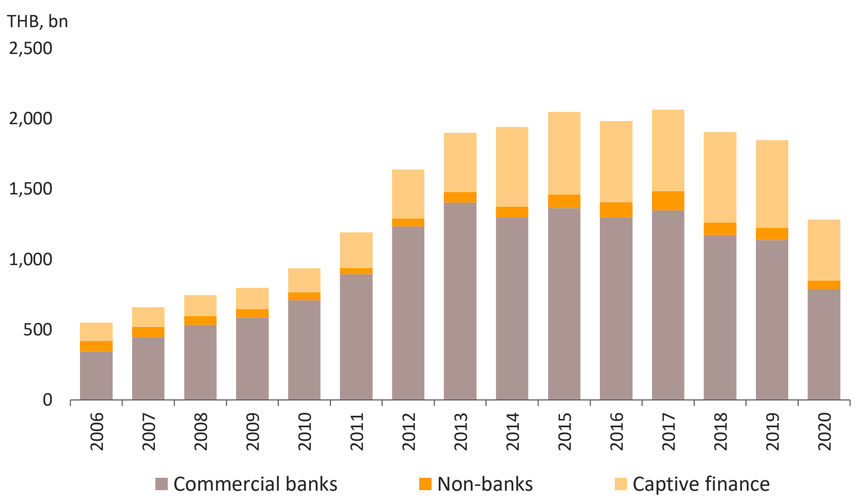
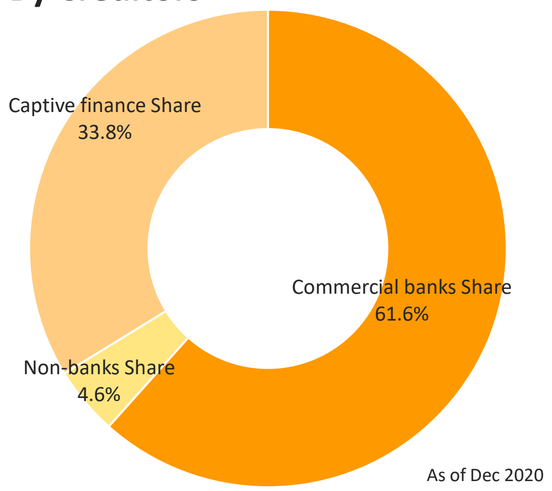
Auto Hire-Purchase (เช่าซื้อรถยนต์)

Loans Outstanding & Market Share By Creditors





As of Dec 2020

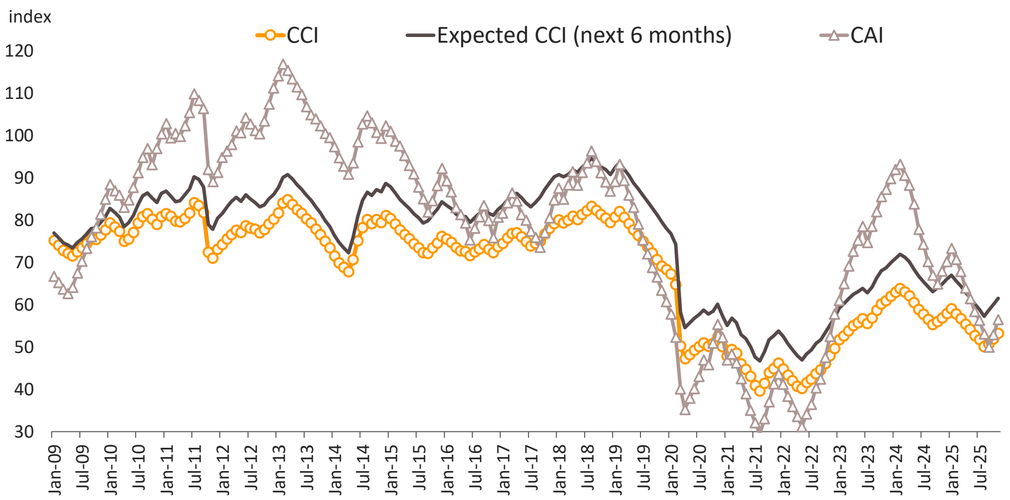
Source: THPA

Auto Loans and NPLs

Year	Auto Loan Outstanding			
	THB, m	% YoY	% NPL	% SM
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
2019	1,151,787	7.7	1.9	7.4
2020	1,179,266	2.4	1.4	9.5
1Q21	1,176,926	1.2	1.6	9.8
2Q21	1,176,279	1.0	1.6	10.5
3Q21	1,159,780	-1.6	1.7	11.9
4Q21	1,180,707	0.1	1.5	11.1
1Q22	1,177,852	0.1	1.5	12.1
2Q22	1,177,329	0.1	1.5	13.1
3Q22				
4Q22				

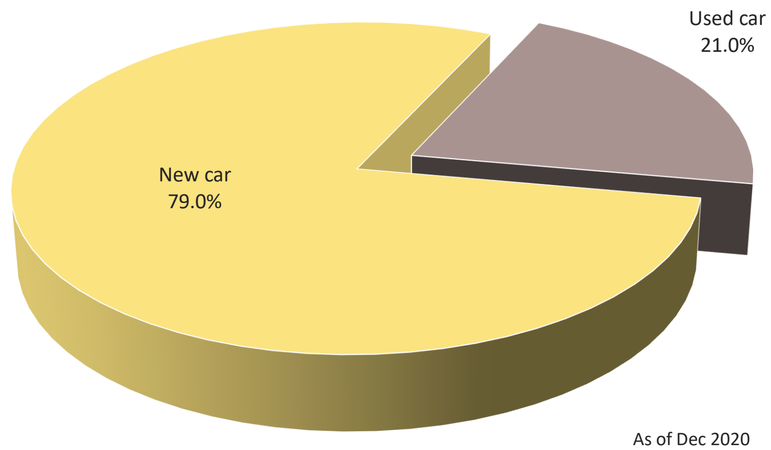
Source: BOT

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



Source: UTCC

Market Share of Loans by Type



As of Dec 2020

Source: THPA, BOT

Auto Hire-Purchase (เช่าซื้อรถยนต์)

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

	CCI			
	2022	2023	2024	2025
Jan	44.8	51.7	62.9	59.0
Feb	43.3	52.6	63.8	57.8
Mar	42.0	53.8	63.0	56.7
Apr	40.7	55.0	62.1	55.4
May	40.2	55.7	60.5	54.2
Jun	41.6	56.7	58.9	52.7
Jul	42.4	55.6	57.7	51.7
Aug	43.7	56.9	56.5	50.1
Sep	44.6	58.7	55.3	50.7
Oct	46.1	60.2	56.0	51.9
Nov	47.9	60.9	56.9	53.2
Dec	49.7	62.0	57.9	
Avg	**43.9**	**56.7**	**59.3**	**53.9**

	Expected CCI			
	2022	2023	2024	2025
Jan	52.5	59.2	70.9	67.0
Feb	50.8	60.2	71.9	65.6
Mar	49.4	61.4	71.2	64.4
Apr	48.0	62.5	70.2	62.9
May	46.9	63.1	68.4	61.7
Jun	48.3	63.9	66.7	60.1
Jul	49.3	62.8	65.4	58.9
Aug	50.8	64.2	64.3	57.3
Sep	51.7	66.3	63.1	58.7
Oct	53.4	68.0	64.0	60.1
Nov	55.2	68.7	64.9	61.5
Dec	56.9	69.9	66.0	
Avg	**51.1**	**64.2**	**67.3**	**61.7**

	CAI			
	2022	2023	2024	2025
Jan	41.2	61.0	92.0	73.3
Feb	38.3	65.0	93.2	70.7
Mar	35.9	69.1	90.6	67.8
Apr	33.6	72.6	88.2	63.9
May	31.1	75.2	83.8	61.4
Jun	34.2	78.5	77.8	58.4
Jul	36.4	74.7	74.3	56.3
Aug	40.3	78.5	70.2	53.1
Sep	42.4	82.0	67.0	50.0
Oct	47.5	85.5	64.9	52.9
Nov	52.5	87.3	67.9	56.5
Dec	57.8	89.8	70.2	
Avg	**40.9**	**76.6**	**78.3**	**60.4**

Source: UTCC

Passenger Car Sales (units)

	2022	2023	2024	2025	% YoY
Jan	31,061	30,796	34,364	30,600	-11.0
Feb	29,472	34,708	31,536	30,788	-2.4
Mar	36,830	39,966	33,729	34,685	2.8
Apr	26,329	29,378	27,078	31,115	14.9
May	27,010	34,396	29,679	35,560	19.8
Jun	26,461	33,053	28,095	32,252	14.8
Jul	26,368	29,834	27,736	32,189	16.1
Aug	28,292	31,909	27,754	30,797	11.0
Sep	29,232	35,005	22,519	31,427	39.6
Oct	24,163	32,660	21,752	31,192	43.4
Nov	28,165	35,787	25,266		
Dec	34,664	39,500	32,060		
Total	**348,047**	**406,992**	**341,568**	**320,605**	**51.1**

Note: Passenger car includes SUV
Source: Toyata

Commercial Car Sales (units)

	2022	2023	2024	2025	% YoY
Jan	38,394	34,783	20,450	17,482	-14.5
Feb	45,017	36,843	21,307	18,525	-13.1
Mar	50,415	39,977	22,370	21,113	-5.6
Apr	37,098	30,152	19,660	16,078	-18.2
May	37,725	30,692	20,192	16,669	-17.4
Jun	41,484	31,387	19,567	17,827	-8.9
Jul	37,665	28,711	18,658	17,114	-8.3
Aug	39,916	28,325	17,436	16,825	-3.5
Sep	44,918	27,081	16,529	16,923	2.4
Oct	40,455	26,303	15,877	15,840	-0.2
Nov	40,119	25,834	16,962		
Dec	48,135	28,826	21,711		
Total	**501,341**	**368,914**	**230,719**	**174,396**	**-9.2**

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

Motorcycle Sales (units)

	2022	2023	2024	2025	% YoY
Jan	145,095	159,257	154,003	156,350	1.5
Feb	149,124	162,847	143,663	147,563	2.7
Mar	153,928	184,462	149,938	151,331	0.9
Apr	121,845	123,959	127,045	131,950	3.9
May	162,352	184,091	165,339	164,654	-0.4
Jun	174,281	179,365	150,546	154,317	2.5
Jul	133,815	150,779	141,557	144,458	2.0
Aug	171,835	160,123	131,736	130,283	-1.1
Sep	150,297	141,455	117,884	134,440	14.0
Oct	134,019	134,978	140,113	133,706	-4.6
Nov	150,980	143,121	136,622		
Dec	144,445	132,377	124,793		
Total	**1,792,016**	**1,856,814**	**1,683,239**	**1,449,052**	**1.9**

Source: FTI