THE INTERNATIONAL RETAIL DEBT MANAGEMENT SYMPOSIUM

SESSION 2: RECENT AND FUTURE DEVELOPMENTS IN RETAIL DEBT PROGRAMS

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Government Instruments and Benefits of Savings Bond

Total Funding Needs
Approx. 1.9 Trillion Baht

<table>
<thead>
<tr>
<th>Instrument</th>
<th>%</th>
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<tbody>
<tr>
<td>Savings Bond</td>
<td>6.45%</td>
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<tr>
<td>Term Loan</td>
<td>37.61%</td>
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<tr>
<td>T-Bill</td>
<td>17.70%</td>
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<tr>
<td>Benchmark and Sustainability Bond*</td>
<td>44.70%</td>
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FY2020 Funding Plan

**Benefits for the government**
- Diversify funding plans
- Expand the Investor bases and diversify debt portfolio instruments
- Lengthening our ATM portfolio

**Opportunities for Investors**
- Encourage household savings
- Reduce the tendency for household to engage in search for yield in risky assets

**Target Investors**
- Retired and Elderly
- Non-profit Organizations

*Remark* - including Bond Switching
THE SUCCESS STORY
Savings Bond: PDMO Wallet
Baht Bond

- Financial Inclusion
- Buy Savings Bond and get interest via Digital Wallet
- Minimize par value from 1,000 to 1 Baht
- Promote Young Investor
- Real time deliver-versus-payment