





Value Chain of JMT Network Services Public Company Limited



Bidding for Non-Performing Loans (NPL) and Non-Performing Assets (NPA)

Participating in bidding for the purchase of non-performing loans (NPL) and assets held for sale, conducting the process with transparency and fairness.

- · Analyzing data on nonperforming loans and assets held for sale.
- Screening assets with high potential to reduce the risk of purchasing problematic debts.
- · Conducting bidding and purchasing of debts under the principles of transparency and accountability.



Managing Non-Performing Assets (NPA) and Assets Held for Sale

Helping customers restructure their debts and reduce financial burdens to enable financial recovery and reintegration into the economy.

- Developing fair and appropriate debt restructuring plans.
- Supporting individual debtors in retaining their assets, such as homes and livelihood properties.
- Providing opportunities for large debtors to continue their businesses.
- Impartially and reasonably assessing the value of assets held for sale.



Support and Operations Process<u>es</u>

Enhancing operational efficiency by applying technology to reduce costs and increase service speed.

- Implementing technology to streamline workflows.
- Establishing financial and legal risk management systems.
- Using data analytics to assist in data management.



Debt Collection and Sale of **Assets Held for Sale**

Developing a debt collection system and asset sales channels to be more accessible and efficient.

- Enhancing debt payment channels to be more convenient and faster.
- Developing services that allow customers to restructure their debts through the company's application.
- Improving access channels to increase opportunities for customers to purchase assets held for sale through the company's website.



After-Sales Service

Monitoring service outcomes to improve quality and build customer trust.

- Efficient after-sales service.
- Easily accessible contact channels.
- Listening to feedback/suggestions for improvement and development.
- · Promoting financial education for customers.