

KLM and International Banks: A Dynamic Partnership

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 Fly Responsibly

Royal Dutch Airlines



KLM Group Treasury

Center of Expertise for the KLM Group

Central Cash management
Inhouse Banking

Procurement
Risk Advisory
External deals
Jet Fuel contracts

Subsidiaries
Risk Advisory

Establishments
Treasury Policy Paper
Risk Advisory

Network
New Destinations

Revenue Management
Currencies

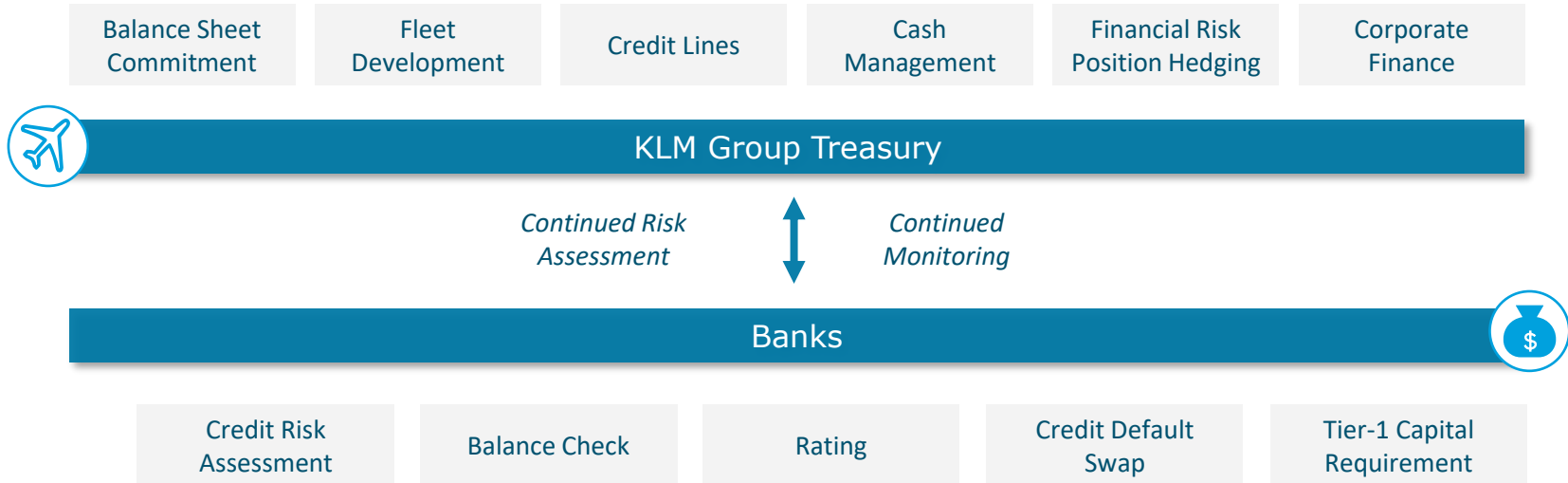
Tools & Technology
TMS
Dynamic forecasting & dashboarding

KLM GROUP TREASURY

IATA Payments

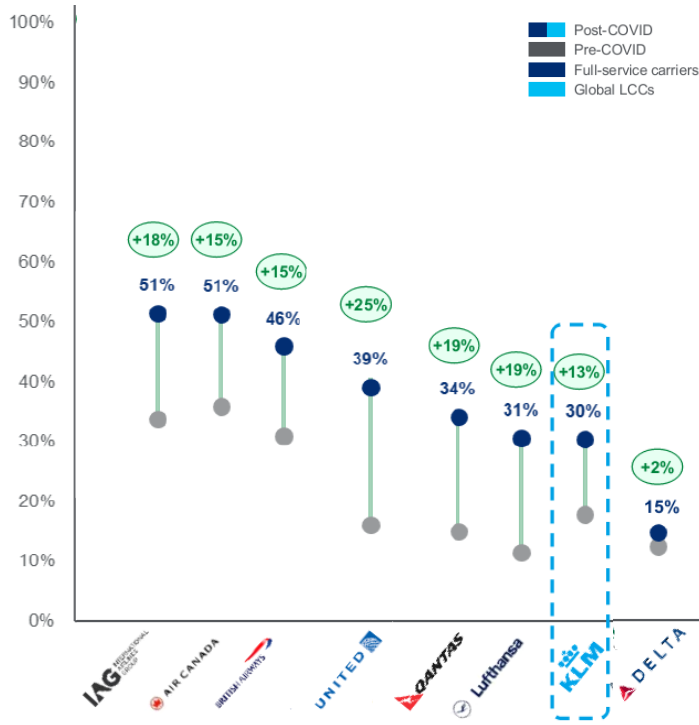
Banks
Bank Account Management
Customer Card Payments
Aircraft Finance
Corporate Finance
Risk Management
(Currency/Interest
Rate/Counterparty/Commodity)
Cash Investment Products

KLM & Banks: a dynamic Partnership

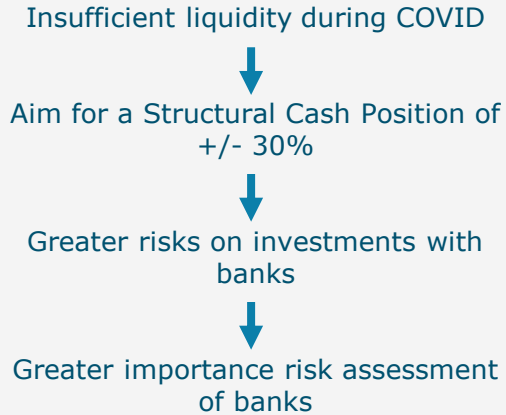


Relative Liquidity: Pre-COVID vs. Post-COVID

Total Liquidity as % of LTM Revenue



Lessons Learned



Source: Company filings. Financial data as of quarter ended June 30, 2023 or most recently available.
Notes (1): Total liquidity includes unrestricted cash and undrawn credit lines. Excludes restricted cash.



