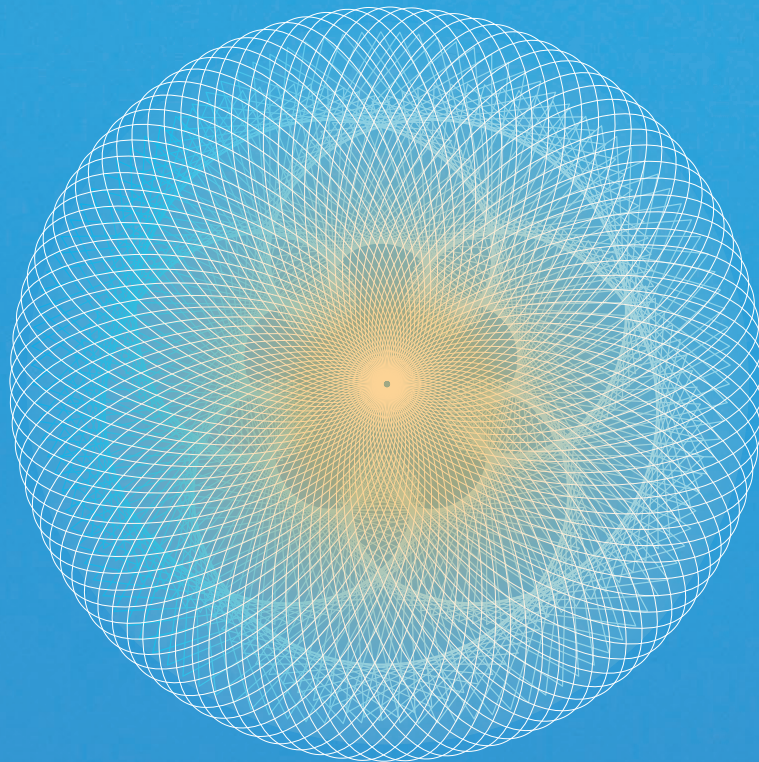


Annual Report 2019

Everyone Matters



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Vision and Mission

The Thai Credit Retail Bank Public Company Limited

Thai Credit is passionate about growing our customer's business and improving customer's life by providing unique and innovative micro financial services.



Vision



Mission

Core Value

T

Team Spirit

B

Best Service

C

Credibility

L

Leadership

R

Result Oriented

I

Integrity

1

Provide the best financial services to micro segment customers nationwide

2

Create a passionate organisation that is proud of what we do

3

Create Shareholders' Value and respect stakeholders' interest

4

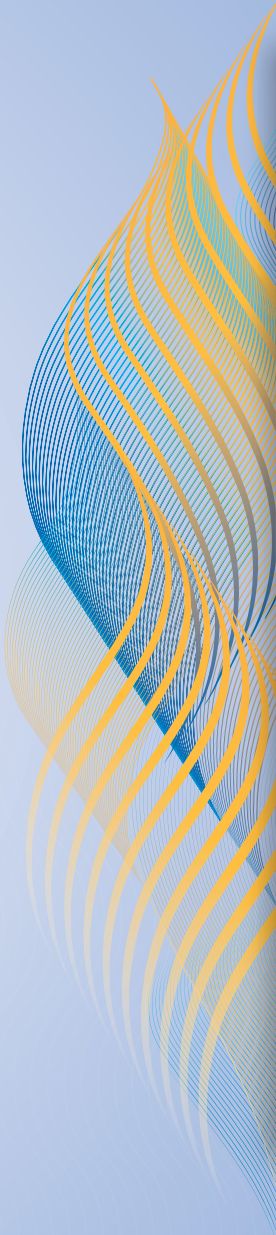
Help building knowledge and discipline in "Financial Literacy" to all our customers

Financial Highlights

Consolidated

| | 2019 | 2018 |
|----------------------------------------------------|--------|--------|
| Financial Position (Million Baht) | | |
| Total Assets | 56,494 | 50,034 |
| Loans | 50,916 | 44,770 |
| Allowance for Doubtful Accounts | 2,712 | 2,379 |
| Non-Performing Loans (Net NPLs) | 1,243 | 1,261 |
| Non-Performing Loans (Gross NPLs) | 2,490 | 2,552 |
| Liabilities | 49,491 | 43,757 |
| Deposits | 47,193 | 42,037 |
| Equity | 7,003 | 6,277 |
| Statement of Profit and Loss (Million Baht) | | |
| Interest Income | 5,868 | 4,951 |
| Interest Expenses | 1,024 | 901 |
| Net Interest Income | 4,844 | 4,050 |
| Non-Interest Income | 293 | 184 |
| Total Operating Income | 5,137 | 4,234 |
| Total Operating Expenses | 2,995 | 2,416 |
| Bad Debts, Doubtful Accounts and Impairment Loss | 1,254 | 854 |
| Income Tax | 178 | 193 |
| Net Profit | 710 | 771 |
| Financial Ratio | | |
| Return on Average Assets (ROAA) (%) | 1.35 | 1.62 |
| Return on Average Equity (ROAE) (%) | 10.87 | 13.20 |
| Profit per Share (baht) | 1.42 | 1.54 |
| Non-Interest Expenses to Total Income (%) | 58.30 | 57.06 |
| Total Capital Fund to Risk Assets (%) | 14.34 | 15.13 |
| Total Tier 1 Capital Fund to Risk Assets (%) | 13.30 | 14.08 |
| Book Value (baht) | 14.01 | 12.55 |
| Loans to Deposit (%) | 107.89 | 106.50 |
| Net NPLs to Total Loans (%) | 2.50 | 2.90 |
| Gross NPLs to Total Loans (%) | 4.89 | 5.70 |
| LLR to NPLs (%) | 109.50 | 94.06 |
| Number of Branches* | 516 | 316 |

*Including Lending Branch and Nano Kiosk



Everyone Matters

One's worth shouldn't be determined by the net worth they make but by their true intrinsic value

The Thai Credit Retail Bank Public Company Limited perceives the true value of "small people" in the society, either SMEs to micro finance entrepreneurs. They all have a role to play in society's economy and they are key to the country's development

The Bank will readily help them overcome financial obstacles by providing business opportunities and, in turn, guide them toward a better and sustainable quality of life. They can always count on us for advice as well as our full support

Our History

Under the determination of offering financial products and services for small and micro business customers as well as promote business growth and improve the quality of life nationwide

For more than a decade, the Thai Credit Retail Bank Public Company Limited has been standing alongside Thailand's small and micro business customers with perseverance to ensure sustainable and strong business growth. The Bank gives small and micro business customers access to secure and equitable loan services. In addition, the Bank enhances knowledge potential and understanding of business operations for long-term sustainable growth.

Throughout the Bank's lifetime, from Thai Keha Credit Foncier Company Limited to Thai Credit's official establishment as a commercial retail bank on January 18, 2007, Thai Credit has adhered to its mission of providing the best financial services to small and micro business customers nationwide. The Bank amplifies every customer's financial knowledge and discipline, pioneers an organisation comprised of enthusiastic and proud individuals, and generates value for shareholders with regards to their best interests.

Thai Credit's vision is being passionate about growing our customers' business and improving customers' quality of life by providing unique micro financial services as well as creating financial products and constantly improving customer services. The Bank created history as the first financial institution to offer financial services, such as Nano and Micro Credit for retail businesses and micro SME loans, to small and micro business customers in Thailand.

Today, Thai Credit Retail Bank Public Company Limited branches provide full-scale financial products and services both in Bangkok and its vicinity as well as in upcountry provinces. In addition, we have expanded our services in the form of lending branches for small and micro business customers to conveniently access our financial products and services from any region.

Our commitment and determination is reflected by our successful business operations and our possession of the largest market share in the nano and micro finance market. Thai Credit's rapid growth rate has earned rewards from the UK's Global Banking & Finance Review magazine for three consecutive years in 2017–2019.

Our honour and pride reiterates the recognition of a financial confidant to generate wealthy, stable, and sustainable growth for small and micro business customers. Thai Credit is ready to walk on the path towards becoming the "Best Micro Finance Bank" for small and micro business customers in line with our philosophy of

"Everyone Matters"

Milestones

The Path of Pride to Become the Best Micro Finance Bank

2007

- The Thai Credit Retail Bank Public Company Limited was officially authorised to operate as a commercial retail bank on January 18, 2007.

2009

- The Bank's strong ambition to become a genuine retail bank led to the acquisition of Thanaban Co., Ltd., a motorcycle financing and loan business with the fourth largest market share in Bangkok and its vicinity at the time.

2012

- Northstar Group, a private equity firm which managed more than 20 corporate groups in Southeast Asia and investment portfolios of 36.7 billion baht, acquired a 25% stake of Thai Credit. The acquisition strengthened the Bank financially and elevated the efficiency of the Bank's management team, driving the Bank towards sustainable growth.

2013

- Thai Credit announced a new vision to become "The Best Small Commercial Bank in Thailand." In addition, the Bank strongly focused on enhancing service and product standards as a solution for small and micro business customers across the country. The Bank aims to provide small and micro business customers nationwide access to funds as well as improve the quality of life of the Thai people, an essential foundation to strengthen the country.

2014

- Thai Credit's strong will to become the Best Small Commercial Bank in Thailand led to the resolution of selling Thanaban Co., Ltd., a non-core business, to Group Lease PCL. The sale paved way for Thai Credit to fully focus on the Bank's policy and operational plans.

2015

- Thai Credit made history when the Bank launched Nano Finance for small and micro business customers, offering opportunities for customers to access secure and equitable funds. The product is used to increase financial liquidity and ensure strong business growth.

2016

- The Bank signed a Memorandum of Understanding (MOU) with 17 financial institutions on the second phase of the “Micro Entrepreneurs” project. The project assists small and micro business customers affected by the economic recession and increases the chances of successful loan applications as well as reduce complications from informal loans.

2017

- Thai Credit Retail Bank recognises the importance of promoting and endorsing sustainable business growth, improving the quality of life, and comprehending small and micro business customers. With the Bank’s commitment of becoming the best retail bank, Thai Credit initiated Corporate Social Responsibility campaigns such as the “Smart Micro Customer: Hardworking, Savings with Discipline” financial literacy training programme. The Bank also launched the warmly-welcomed “Nurturing the Apple from Under the Tree,” writing competition where young participants can win scholarships.

Furthermore, Thai Credit was awarded the “Fastest Growing Retail Bank Thailand 2017” award from Global Banking & Finance Review, a leading financial and business magazine from the UK.

The Bank won the award thanks to an outstanding net profit growth of over 100% for three consecutive years in 2014–2017.

2018

- Thai Credit was awarded the “Fastest Growing Retail Bank Thailand 2018” award from the Global Banking & Finance Review for the second consecutive year thanks to a net profit growth of 63%.

2019

- Thai Credit’s honour and pride lies in the Bank’s steady growth as the Bank was awarded the “Fastest Growing Retail Bank Thailand 2019” from the Global Banking & Finance Review magazine for the third consecutive year thanks to a net profit growth of 45%.

Furthermore, the Bank increased operational efficiency and strengthened financially with its partnership with Olympus Capital Asia (OCA), an independent private investment firm specialising in micro finance and SME loans. OCA acquired the 25% stake in Thai Credit Retail Bank from Northstar Group.

Under the philosophy of “Everyone Matters” Thai Credit launched the first Thai Credit Retail Bank Learning Center, transforming the Bang Khen–Watcharaphon Lending Branch into a center for sustainable learning. Thai Credit can now host training programmes to develop financial skills, improve sales skills, or brainstorm ideas for business growth in the 4.0 era for small and micro business customers to adopt and implement these ideas into their business model for long-term growth.

“ I believe that my vegetables are my customers’ vitamins that’s why I have to wash them well, my kids also eat from this vegetable stand. ”

“Nano and Micro Finance”

We believe it is important to make investment loans accessible to fresh market vendors. With no requirement for a guarantor or collateral, our loans can help their business. They can find high quality fresh food for all of us.

“Everyone Matters”

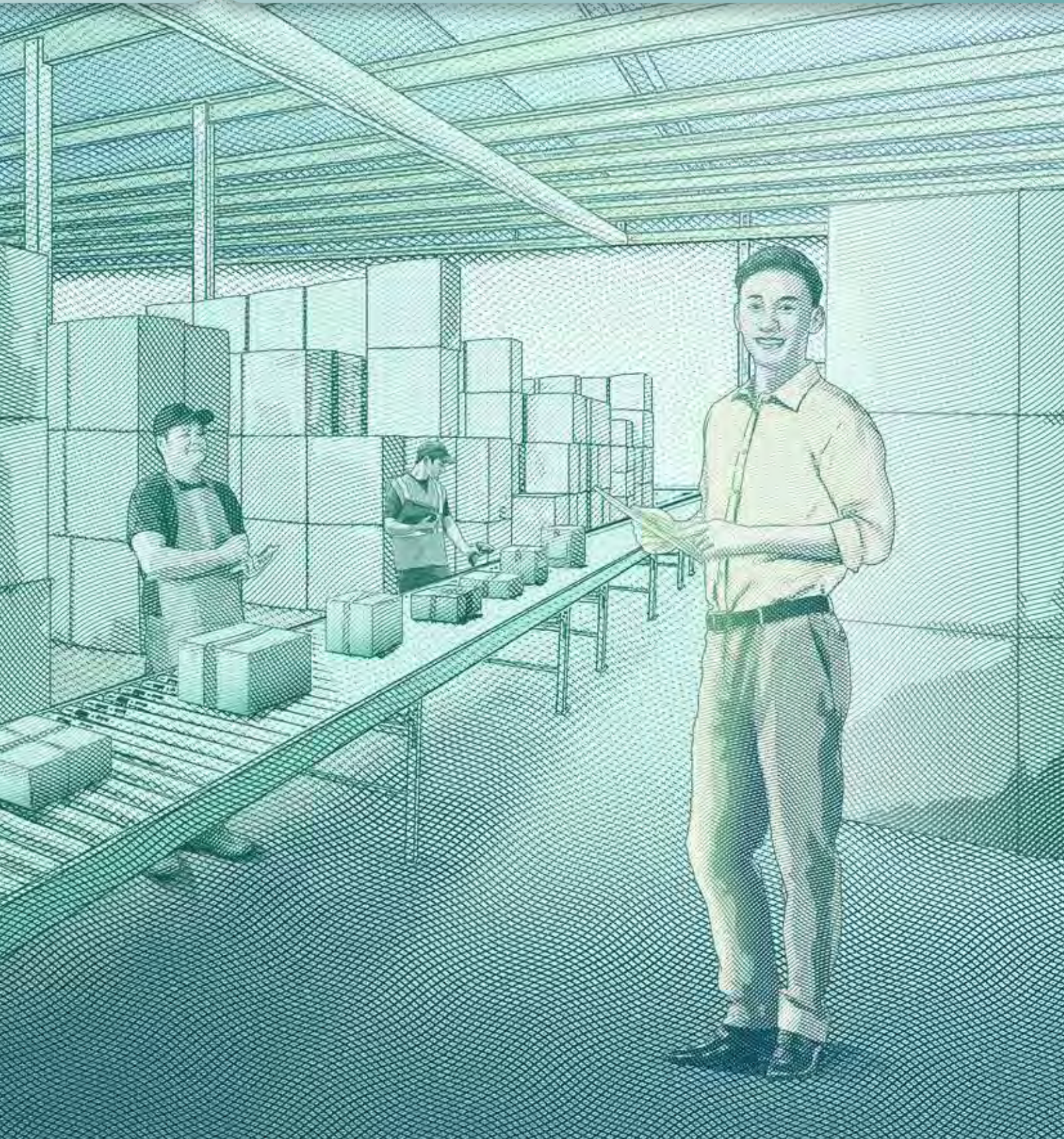


“ I take pride when seeing the label ‘Made in Thailand’ on my products because I know that it will put smile on customers’ face who are at the other side of the world. ”

“SME Kla Hai Loan”

We believe that SMEs entrepreneurs should be able to access funds in order to improve their cash flow or expand their businesses. Our flexible investment solutions offer capital of up to 20 million baht with installment plans of up to 10 years without the need for any collateral, given that the entrepreneurs have been in the business for more than 5 years.

“Everyone Matters”



“ I treat all the patients in the neighborhood myself. I remember almost everyone, from the grandmothers to their grandchildren. When someone is sick, it worries me because I regard them all as my relatives. ”

“Small Business Loan for Medical Profession”

We know how important healthcare is, so we offer investment loans to every doctor and dentist who wish to start a new clinic or expand an existing one. The fund can be used to buy medical equipment and improve cash flow without the need for any collateral. We hope to help provide a more inclusive healthcare network to improve everyone’s health and wellbeing.

“Everyone Matters”



“ Flea market teachers are happy to see their fresh market students happy learning something that proves useful the moment the lesson ends. ”

As “knowledge” is the best investment in life, we focus on creating sustainable value in society by supporting education. We teach business know-hows to students, help them establish financial discipline, provide them with scholarships, and create community learning centers for them.

“Everyone Matters”



Message from the Chairman

- > 2019 marks another successful year for The Thai Credit Retail Bank Public Company Limited, exceeding expectations in every aspect, especially in loan services.

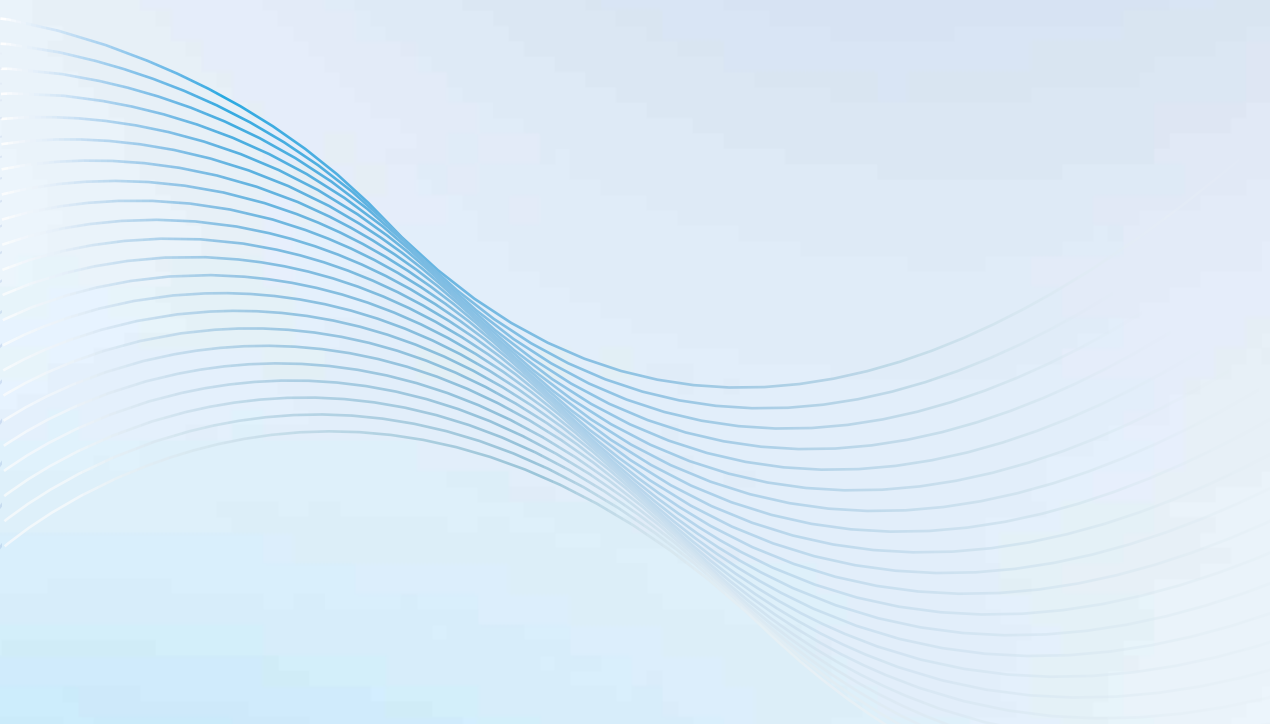
Samart Buranawachoke

Mr. Samart Buranawatanachoke
Chairman



2019 marks another successful year for The Thai Credit Retail Bank Public Company Limited, exceeding expectations in every aspect, especially in loan services. The Bank has been acknowledged and trusted by small and micro business customers for successfully providing nationwide access to secure and equitable funds.

Furthermore, the Bank provided prompt, swift, and benevolent customer services while holding seminars for customers and non-customers, providing training programmes on commerce and finance for participants to successfully operate their business. The Bank granted scholarships to the customers' children, providing opportunities for higher and better education. In addition, the Bank contributes to the public, carrying out activities to ameliorate the quality of life for communities in proximate distance with the Bank's branches.



This year, Thai Credit's success was affirmed as the Fastest Growing Retail Bank Thailand for the third year in a row by the Global Banking & Finance Review, a leading magazine in the United Kingdom. The Bank has always operated prudently, attentively, effectively, and promptly with good corporate governance, continuous development, and modern technology. The Bank also aims for sustainable growth and public trust on savings and other services. Customer satisfaction is our priority.

We are thankful for your confidence in utilising every Thai Credit service. We look forward to continue our services to you in the coming future. The Bank would like to thank shareholders, Board of Directors, the Management, and employees for working together so efficiently that all our performances have been achieved in the previous year and also for the future to come.

Thai Credit success was affirmed as the Fastest Growing Retail Bank Thailand for the

Third Consecutive Year



Message from Management

- > We are really proud of our team who relentlessly pursue our ambition to be the best micro finance bank in Thailand by improving the lives of our customers.



Mr. Winyou Chaiyawan
Chief Executive Officer



Greetings and Happy New Year to all of you. Conditions have been challenging in both Thailand and the world. Despite this, Thai Credit Retail Bank (TCRB) continues to be the fastest growing bank while delivering on our financial performance and commitment to our customers and shareholders. We are really proud of our team who relentlessly pursue our ambition to be the best micro finance bank in Thailand by improving the lives of our customers.

2019 was one of our highest performance years. Some of our highlights include:

- The addition of 199 new lending branches, which now gives TCRB a total of 516 locations, covering all the traditional markets that include our target segments. With more than 500 locations, we reached our target nationwide coverage.
- Loan receivables grew from 44.8 billion to 50.9 billion baht or a growth rate of 13.7%
- NPLs decreased from 5.70% in 2018 to 4.89% at the end of 2019, one of the best improvements in the market despite industry challenges in SME portfolio quality.

Thailand has been experiencing slow growth with weakening exports and a strong Baht that impacted domestic growth and consumption. This situation impacted SME segments and overall consumer behavior. It also triggered rate cuts by the Bank of Thailand, heightening issues on portfolio quality and high debt burden for the SME and retail segments. On the contrary, TCRB's performance outperformed the weakened market, registering improved portfolio quality and strong growth. TCRB strengthened its general reserves in order to prepare for the Bank's future growth and strategy. Our team successfully anticipated these issues and were well prepared with the right risk management strategy, avoiding high risk sectors. Thanks again to the hard work of our team.

"Everyone Matters" is our brand philosophy. "Krai Mai Hen Rao Hen" is our brand promise and we remain true to our promise. The micro and nano segments still feel under-served and at times un-served altogether. These customers are, in fact, the core component of the Thai economy and they should have a trustworthy and reliable bank that serves their needs. At TCRB, we immerse ourselves in our customers' lives to understand

> “Everyone Matters”
is our brand philosophy.
“Krai Mai Hen Rao Hen”
is our brand promise,
and we remain true to
our promise.



A handwritten signature in black ink, which appears to read "Roy Agustinus Gunara". The signature is fluid and cursive, with a horizontal line underneath it.

Mr. Roy Agustinus Gunara
Managing Director

their agony and financial struggles. We continuously develop our products and services to help our customers overcome these struggles.

Education is also critical to free our customers from the harsh reality of illegal lenders. A few years ago, TCRB created a practical financial literacy program through learning centers leveraging our branches. The training programs are designed to provide customers with financial knowledge and be inspired by actual case studies and successful business practices. In 2019, this program has grown exponentially and more than 7,000 people, including non-customers, have attended our financial literacy programs for free lessons. In addition to our growing business, our social activities also grew with 5 times more participants than the year before.

TCRB's next exciting initiative in the coming year will be our digital transformation. We initiated this program in 2019, and we expect to deliver a few key innovations in 2020 designed specifically to serve our target segment and align with the Thai government's digitisation initiatives such as PromptPay and QR Code in accordance with the "Sustainable Banking"

principle. We are launching our new digital product called "MicroPay," an e-Wallet designed for our small traditional merchants with online access to PromptPay and their own credit line. We aim to help our customers transform from cash to a digital wallet and to be ready for a Thailand 4.0 economy.

I am delighted and sincerely appreciate all the stakeholders and our customers for their support of and trust in Thai Credit Retail Bank. I would like to thank our team for delivering an outstanding performance and I am confident that with our unique approach that "Everyone Matters" we can bring small things to greatness to reach our ambitions.

Board of Directors



Mr. Vanich Chaiyawan
Advisor of the Board of Directors



Mr. Samart Buranawanachoke
Chairman



Mr. Teerapol Pussadet
Independent Director and
Chairman of the Audit Committee



Mr. Chamnong Watanagase
Independent Director,
Member of the Audit Committee, and Chairman of
the Nomination and Remuneration Committee



Mr. Stephen Tirador Briones
Independent Director, Member of the Audit Committee,
Member of the Nomination and Remuneration Committee,
and Chairman of the Risk Oversight Committee



Mr. Supachai Sukhanindr
Independent Director



Miss Krisana Aramkulchai
Director



Mr. Gaurav Malik
Director, Member of the Nomination and Remuneration
Committee, and Member of the Risk Oversight Committee



Mr. Winyou Chaiyawan
Director, Member of the Risk Oversight
Committee, and Chief Executive Officer



Mr. Roy Agustinus Gunara
Director, Member of the Risk Oversight
Committee, and Managing Director

Executive Officers

| No. | Name | Position | Department |
|-----|-------------------------------------|-----------------------------|-------------------------------------------------------------|
| 1. | Mr. Winyou Chaiyawan | Chief Executive Officer | |
| 2. | Mr. Roy Agustinus Gunara | Managing Director | |
| 3. | Mr. Kamolphu Phuredithsakul | Assistant Managing Director | Sales Group |
| 4. | Mr. Pornthep Permpornpipat | Assistant Managing Director | Credit and Risk Management Group |
| 5. | Mr. Natus Kittawaranon | Assistant Managing Director | Product and Marketing Group |
| 6. | Mr. Kittipant Sriwannawit | Assistant Managing Director | Finance and Accounting |
| 7. | Miss Achara Ruangchay | Assistant Managing Director | Credit Analysis |
| 8. | Mr. Christopher Chan | Assistant Managing Director | Information Technology |
| 9. | Mr. Sarawooth Savejnarong | Assistant Managing Director | Human Resource Management |
| 10. | Mr. Veeravet Chaiyawan | Assistant Managing Director | Deposit Branch |
| 11. | Mr. Songsak Mongkolprachak | Assistant Managing Director | Small Business |
| 12. | Mr. Pichart Roongwarasopit | Assistant Managing Director | Collections, Legal and Collateral Appraisal |
| 13. | Mrs. Siriporn Ambhanwong | Consultant | Operations |
| 14. | Mrs. Sansanee Reantragoon | Senior Vice President | Product Marketing |
| 15. | Mr. Rong Hirunpanich | Senior Vice President | Internal Audit |
| 16. | Miss Nara Sanghirundwathana | Senior Vice President | Compliance |
| 17. | Miss Porntip Sae Lor | Senior Vice President | Strategic Planning & Analysis |
| 18. | Miss Chanida Charnmanoon | Senior Vice President | New Business Development |
| 19. | Mr. Chodok Theerawigisit | Senior Vice President | Debt Restructuring and Support |
| 20. | Mr. Anurak Kanitjinda | Senior Vice President | SME HP |
| 21. | Mr. Somchai Raweeruengrong | Senior Vice President | SME Strategy and Support |
| 22. | Mr. Kowit Leesirison | Senior Vice President | SME Strategy and Support |
| 23. | Miss Nathanaporn Tangyosthakijjakul | Senior Vice President | Product Strategy and Analysis |
| 24. | Miss Puckjira Vudhesethakrit | Senior Vice President | Business Process Development |
| 25. | Mr. Wipoo Pisedsumrit | Senior Vice President | Customer Relation Management |
| 26. | Mrs. Amornrat Chotirosniramit | Senior Vice President | Micro SME and Micro Finance Product |
| 27. | Mr. Watchara Phakanansakun | Senior Vice President | Lending Branch Network (North East) |
| 28. | Mr. Dulyavit Intapantee | Senior Vice President | Risk Management |
| 29. | Mr. Prasert Boontang | Senior Vice President | Fraud Protection |
| 30. | Miss Natasa Suracheewakrit | Senior Vice President | Operations |
| 31. | Mrs. Phimolphan Kittisuwan | Senior Vice President | Retail Credit Analysis |
| 32. | Mr. Paisit Sakunsedthakorn | Senior Vice President | Micro SME Credit Analysis |
| 33. | Mr. Weerasak Tangmanaskul | Senior Vice President | Credit Control and Quality |
| 34. | Mr. Visith Thanawanichakul | Senior Vice President | IT Service Delivery |
| 35. | Mr. Wiboon Aroonreungsirilert | Senior Vice President | Enterprise Information Management |
| 36. | Mr. Waiyot Piyakulvoravat | Senior Vice President | Digital Transformation |
| 37. | Miss Pratanporn Peetaneelavat | Senior Vice President | Collections and Debt Restructuring (MSME, SME, HLRL & Gold) |
| 38. | Mr. Somyos Seangmaneesatien | Senior Vice President | Collections and Debt Restructuring (HP & NPA) |
| 39. | Mr. Sumit Setthapattana | Senior Vice President | Legal |
| 40. | Mrs. Panida Sriphattha | Senior Vice President | Accounting and Taxation |
| 41. | Mrs. Thanawan Nitibhon | Senior Vice President | The Office of Managing Director |
| 42. | Mr. O-Larn Skoldaechar | Senior Vice President | Digital RM Director |
| 43. | Mrs. Chanyanuch Chaveewong | Senior Vice President | Strategic Management and Support |
| 44. | Mr. Nimit Rotchanarak | Senior Vice President | Lending Branch Network (South) |
| 45. | Mrs. Jirapat Klinkomut | Senior Vice President | Nano and Micro Segment (Bangkok) |
| 46. | Mr. Wirote Ronakiate | Senior Vice President | Lending Branch Support |
| 47. | Mr. Pisak Sudsawart | Senior Vice President | SME Credit Analysis |
| 48. | Miss Korkaew Tribamrongsuk | Senior Vice President | The Office of Managing Director |
| 49. | Miss Rachanee Jankitpanitkun | Senior Vice President | The Office of Managing Director |
| 49. | Miss Chonticha Klanjaturas | Senior Vice President | Nano Finance Collections |
| 51. | Mrs. Siriporn Suppawatcharobon | Senior Vice President | Digital Transformation |
| 52. | Mr. Sarayut Sukploy | Senior Vice President | Risk Management (Credit) |
| 53. | Mr. Pakornkiat Sirichoksawat | Senior Vice President | IT System Development |

Directorship of Directors in Related Companies



Mr. Samart Buranawanachoke

Chairman

Education

- Bachelor of Accounting (Honors) / Chulalongkorn University
- Master of Accounting / Chulalongkorn University
- Master of Management / Sasin Graduate Institute of Business Administration
- Advance Management Program / Harvard Business School
- Bank of Thailand Program / Harvard University Graduate School of Business Administration

Thai Credit Retail Bank Shares Held by Directors

None

Directorship in Other Companies

- VNB Holdings Co., Ltd. (Chairman)
- Good Child Co., Ltd. (Authorised Director)
- Pro-Resident Co., Ltd. (Authorised Director)
- Patriot Outfit Co., Ltd. (Authorised Director)
- Infovention Co., Ltd. (Authorised Director)
- Control Insider Co., Ltd. (Authorised Director)
- Patriot Outfit (Thailand) Co., Ltd. (Authorised Director)
- Good Dad Juristic Ordinary Partnership (Partner)
- Good Brother Juristic Ordinary Partnership (Partner)
- Good Mom Juristic Ordinary Partnership (Partner)
- Good Children Limited Partnership (Managing Partner)



Mr. Teerapol Pussadet

Independent Director and Chairman of the Audit Committee

Education

- Bachelor of Arts (Accounting) / Kasetsart University
- M.B.A. (Finance) / University of Detroit, Michigan, USA
- Director Accreditation Program / Thai Institute of Directors Association (IOD)
- Advanced Audit Committee Program / Thai Institute of Directors Association (IOD)
- Anti-Corruption for Executive Program / Thai Institute of Directors Association (IOD)
- IT Governance / Thai Institute of Directors Association (IOD)

Thai Credit Retail Bank Shares Held by Directors

None

Directorship in Other Companies

- VNB Holdings Co., Ltd. (Independent Director)
- G Steel PCL. (Director and Member of the Audit Committee)
- Dhipaya Insurance PCL. (Advisor of Chairman)



Mr. Stephen Tirador Briones

Independent Director and member of the Audit Committee and Member of the Nomination and Remuneration Committee and Member of the Risk Oversight Committee

Education

- Bachelor of Arts (East Asian) / Columbia College
- M.B.A. (Finance & International Business) Honors List / Columbia Business School
- Director Accreditation Program / Thai Institute of Directors Association (IOD)

Thai Credit Retail Bank Shares Held by Directors

None

Directorship in Other Companies

- VNB Holdings Co., Ltd. (Independent Director)
- ING Bank N.V. (Authorised Director)



Mr. Chamnong Watanagase

Independent Director and Member of the Audit Committee and Chairman of the Nomination and Remuneration Committee

Education

- Doctor of Philosophy (Political Science, Class 1) / Thammasat University
- M.B.A. / University of Central Missouri
- Bachelor of Laws (1978–1981) / Thammasat University
- Bachelor of Business Administration / Chulalongkorn University
- Advanced Certificate of Proficiency in English (Honors) / National Institute of Development Administration
- Certificate in Executive Leadership, Class 6 / Capital Market Academy
- Chartered Director / Thai Institute of Directors Association (IOD)
- DCP Refresher Course / Thai Institute of Directors Association (IOD)
- Audit Committee Program 1-2 / Thai Institute of Directors Association (IOD)
- Director Certification Program / Thai Institute of Directors Association (IOD)
- Board Nomination and Compensation Program / Thai Institute of Directors Association (IOD)

Thai Credit Retail Bank Shares Held by Directors

None

Directorship in Other Companies

- VNB Holdings Co., Ltd. (Independent Director)
- Pranda Jewelry PCL (Independent Director and Member of the Audit Committee)
- LDC Dental PCL (Chairman of the Audit Committee)
- Thai Investors Association (Director)



Mr. Supachai Sukhanindr

Independent Director (Information Technology)

Appoint director as of July 18, 2019

Education

- Doctor of Computer Systems Management and Information Technology / Washington University
- Master of Finance / Mercer University
- Bachelor of Business Administration (Quantitative Business Analysis) / Chulalongkorn University
- Director Certification Program / Thai Institute of Directors Association (IOD)
- Diploma Examination / Thai Institute of Directors Association (IOD)
- Financial Statements for Directors / Thai Institute of Directors Association (IOD)
- Ultra Wealth / Ultra Wealth Management Co., Ltd.
- Executive Education Program, Capital Market Academy-Greater Mekong Subregion (CMA-GMS) / Capital Market Academy
- Tourism Management Program for Executives / Tourism Authority of Thailand
- Top Executive Program in Commerce and Trade (TEPCOT) / University of Thai Chamber of Commerce
- Executive Program in Energy Literacy for a Sustainable Future / Thailand Energy Academy
- The Fundamentals of Digital Marketing Continuing Professional Education / Google Digital Garage Linked in LEARNING

Thai Credit Retail Bank Shares Held by Directors

None

Directorship in Other Companies

- VNB Holding (Independent Director)
- Sub Sri Thai Co., Ltd. (Chairman of the Advisory Board)
- Mudman Co., Ltd. (Advisor of the Executive Board of Directors)
- Greyhound Café UK (Director)
- Fivel Co., Ltd. (Authorised Director)
- Ultra Wealth Group Co., Ltd. (Authorised Director)
- Ultra Wealth Co., Ltd. (Authorised Director)
- Ruamsupakit Co., Ltd. (Chairman)



Miss Krisana Aramkulchai

Director

Education

- Bachelor of Accounting / Bangkok University
- Director Certification Program / Thai Institute of Directors Association (IOD)

Thai Credit Retail Bank Shares Held by Directors

None

Directorship in Other Companies

- VNB Holdings Co., Ltd. (Authorised Director)



Mr. Winyou Chaiyawan

Director and Chief Executive Officer

Education

- Bachelor of Business Administration (First Class Honors), Finance and Banking / Thammasat University
- Master of Business Administration (M.B.A.) / The Anderson School of UCLA
- Chartered Financial Analyst (CFA) / CFA Institute
- Certificate in Senior Executive Program / Capital Market Academy
- Ultra Wealth / Ultra Wealth Management Co., Ltd.
- Director Accreditation Program / Thai Institute of Directors Association (IOD)
- Corporate Governance for Capital Market Intermediaries / Thai Institute of Directors Association (IOD)
- Leadership Development Program / Thai Listed Companies Association (TLCA)

Thai Credit Retail Bank Shares Held by Directors

Related to shareholder holding 71.79%

Directorship in Other Companies

- Thai Micro Digital Solutions Co., Ltd. (Authorised Director)
- VNB Holdings Co., Ltd. (Managing Director)
- V.C. Sombat Co., Ltd. (Authorised Director)
- Yart Samphan Co., Ltd. (Authorised Director)
- Chaiyawan Co., Ltd. (Authorised Director)
- Thai Health Insurance Co., Ltd. (Director)
- Phasuk Co., Ltd. (Authorised Director)
- Union Land Co., Ltd. (Authorised Director)
- SBI Thai Online Co., Ltd. (Independent Director)



Mr. Roy Agustinus Gunara

Director and Managing Director

Education

- B.Sc. Electrical Engineering / Drexel University
- M.B.A. Finance / University of Illinois
- Director Accreditation Program / Thai Institute of Directors Association (IOD)

Thai Credit Retail Bank Shares Held by Directors

Related to shareholder holding 0.83%

Directorship in Other Companies

- Thai Micro Digital Solutions Co., Ltd. (Managing Director)
- VNB Holdings Co., Ltd. (Authorised Director)



Mr. Gaurav Malik

Director and Member of the Nomination and Remuneration Committee and Member of the Risk Oversight Committee
Appoint director as of August 19, 2019

Education

- Post Graduate Program in Management / Indian Institute of Management Bangalore
 - Master of Science (Mathematics and Computer Applications) / Indian Institute of Technology Delhi
-

Thai Credit Retail Bank Shares Held by Directors

None

Directorship in Other Companies

- Olympus Capital Asia (Managing Director)
- Quattro Global Services (Director)
- Olympus Capital Holdings Asia India Advisor Pvt. Ltd. (Authorised Director)
- Koi Structure Credit Pte. Ltd. (Authorised Director)
- Olympus Capital Holdings Asia Pte. Ltd. (Authorised Director)
- AEP II Holdings Pte. Ltd. (Authorised Director)
- OCA V Holdings Pte. Ltd. (Authorised Director)
- Olympus ACF Pte. Ltd. (Authorised Director)
- AEP Investment Holdings I Pte. Ltd. (Authorised Director)
- OCA Investment Holdings I Pte. Ltd. (Authorised Director)

Report of Changes in Thai Credit Shares held by Directors in 2019

| Name | Percentage of shares held* | | Increase / Decrease |
|------------------------------|----------------------------|-------------------------|---------------------|
| | As of December 31, 2019 | As of December 31, 2018 | |
| Mr. Samart Buranawatanachoke | None | None | - |
| Mr. Teerapol Pussadet | None | None | - |
| Mr. Sirichai Sakornratanakul | None | None | - |
| Mr. Chamnong Watanagase | None | - | - |
| Mr. Stephen Tirador Briones | None | None | - |
| Miss Krisana Aramkulchai | None | None | - |
| Mr. Winyou Chaiyawan | 71.79 | 71.79 | - |
| Mr. Roy Agustinus Gunara | 0.83 | 0.83 | - |
| Mr. Tan Choon-Hong | None | None | - |
| Mr. Supachai Sukanin | None | None | - |
| Mr. Gaurav Malik | None | None | - |

*Remark: The percentage of the shares held includes the Bank's shares and those of other related companies.

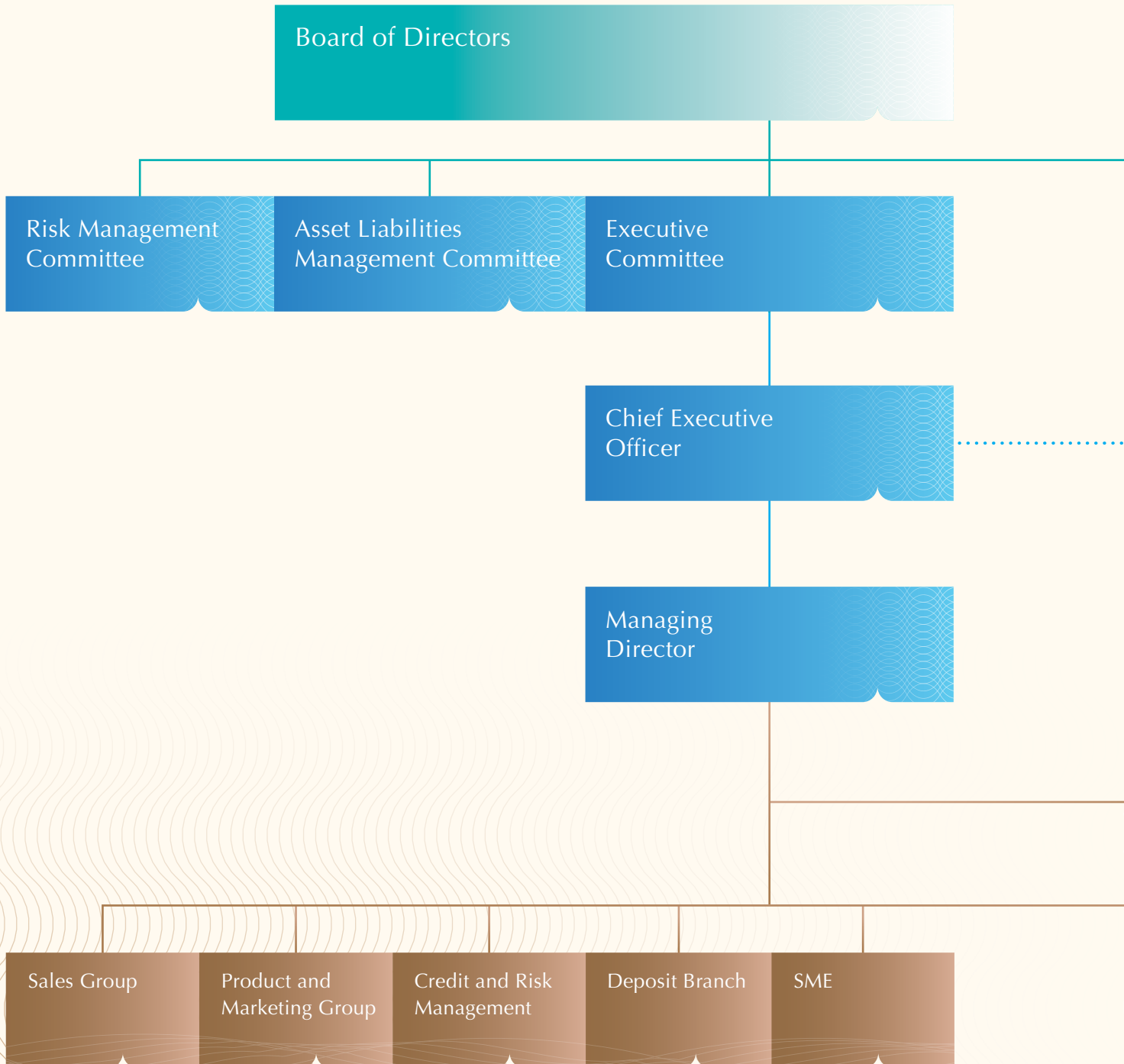
Board of Directors member list and their Thai Credit bond holding during the accounting year 2019: None

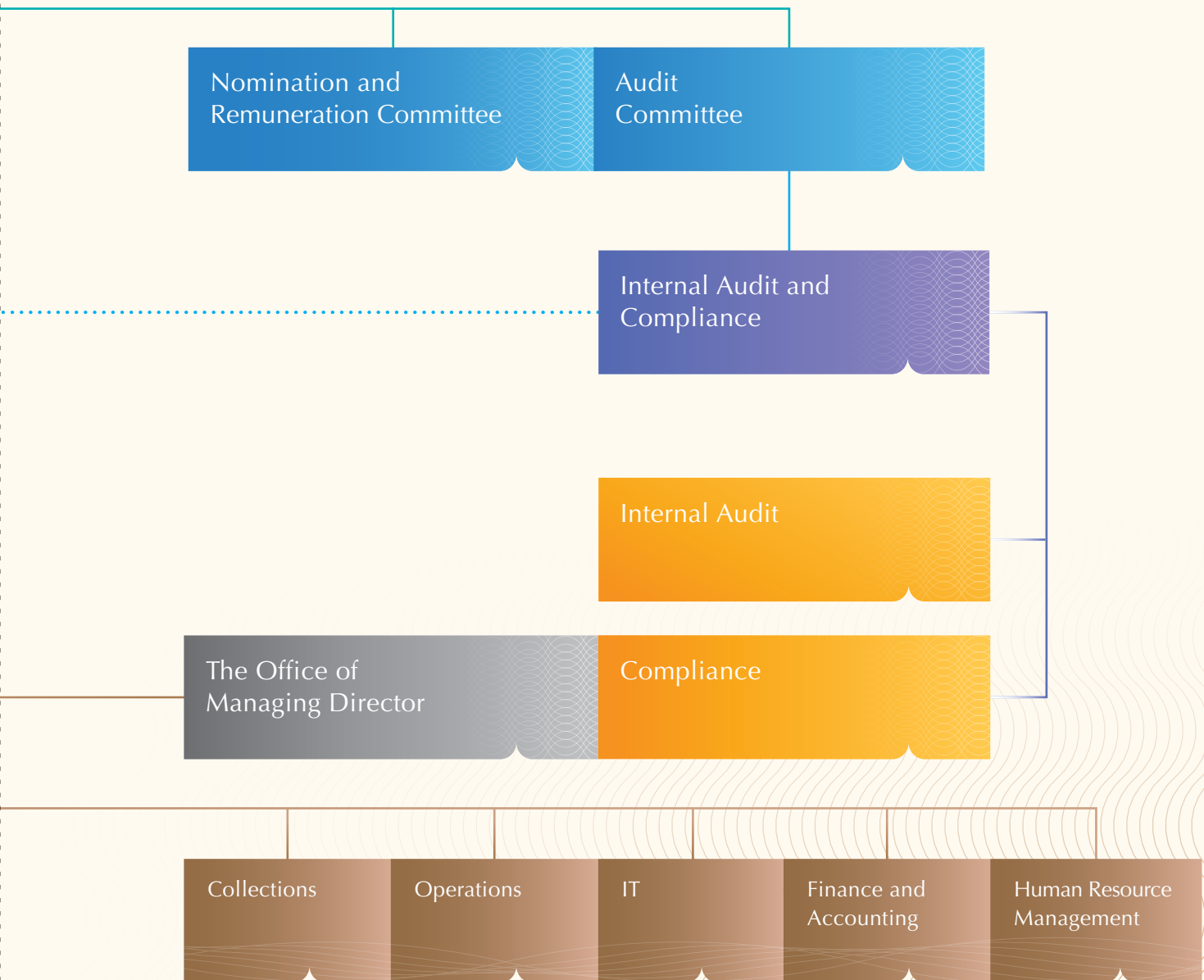
Board of Directors member list and their subsidiary share or bond holding during the accounting year 2019: None

Board of Directors' interest in either direct or indirect with the Bank during the accounting year 2019: None

Organisation Chart

The Thai Credit Retail Bank Public Company Limited





Nature of Business Operation

The Thai Credit Retail Bank PCL. is recognised as the fastest growing retail bank and an outstanding loan service provider in Thailand.



The Thai Credit Retail Bank Public Company Limited was registered under the Ministry of Finance's announcement issued on January 23, 2004, which specified the principles, methods, and criteria for applying to set up a commercial bank. The Bank's qualifications upgraded the Bank from a finance credit foncier company into a genuine commercial retail bank. The Bank started operations as a commercial retail bank on January 18, 2007.

In 2009, the Bank expanded and strengthened its businesses through the acquisition of Thanaban Co., Ltd., as an affiliate. The Bank raised its capital from 2.5 billion baht to 3 billion baht in 2012 with the investment from Northstar Group. In 2014, the Bank sold Thanaban Co., Ltd. In 2015, the Bank raised its capital by an additional 1 billion baht to a total of 5 billion baht. In July

2019, OCA Investment Holdings I Pte. Ltd. (OCA), an independent private investment firm specialising in micro finance and SME loans in many countries, took over Northstar Group's stake in the Bank in order to strengthen the Bank's business operations and ensure constant growth for the Bank.

The Bank has always been committed to creating unique, simple, and transparent products under the "Market Conduct" and "Responsible Lending" policies for small and micro business customers to ensure access to financial sources, which results in an improvement in the quality of life of small and micro business customers as well as strengthening the economy at the national level.



“Thai Credit Retail Bank is committed and passionate to grow our customers’ business and improve our customers’ quality of life by providing unique micro financial services”

The Bank also gives importance in the establishment of the organisation’s vision and mission as a guideline for strategic planning in order for the Bank to meet the objectives. The Bank’s important mission is to offer the best financial services to small and micro business customers nationwide, promote financial knowledge and discipline among every customer, and create an organisation with enthusiastic and proud individuals as well as generate value for shareholders by taking into account the best interests for stakeholders.

The Bank has always operated the business in accordance with our vision which is “Thai Credit Retail Bank is committed and passionate to grow our customers’ business and improve our customers’ quality of life by providing unique micro financial services” alongside every business and the Thai people nationwide.

Business Overview

Over the past year, Thai Credit Retail Bank PCL. generated and maintained strong growth despite encountering challenges from both domestic and international economy. The Bank utilised loan service strategies to provide access to funds and services to small and micro business customers and SMEs, eliminating the dependency on informal debt of customers.

In addition, the Bank gives importance to every group of customers, ranging from small and micro business customers to micro SMEs. The Bank creates products and services to strengthen the customers' businesses and serve as a genuine financial solution. The products and services are associated with constant social activities, particularly, financial literacy training to achieve sustainability under the vision, "Everyone Matters"

The Bank ensures that the capital funds with
uncomplicated
credit approval are accessible to SMEs nationwide

opened branches covering over
3,000
fresh markets nationwide

Plans and Achievements

Key operational plans which led to the Bank's success in becoming an outstanding small loan service provider with the fastest growth rate in the country in 2019 are as follows:

Products as Solutions

The Bank recognises the importance of the accessibility to funds of small and micro business customers, particularly, the business owners who have the expertise and experience in long-term business operations but are restricted by the inaccessibility to funds, which can increase their liquidity or can be used for further investment.

Therefore, the Bank designed products that truly meet customer demands with high regard to education and customer comprehension. The Bank ensures that the capital funds with uncomplicated credit approval are accessible to SMEs nationwide. The Bank offers unsecured loans to certain business customers to ensure access to the Bank's loan services in order to continue strong business operations because the Bank understands the restrictions of the business operators with no collateral or possess insufficient assets.

Continuous Distribution Expansion

The Bank recognises the demands of small and micro business customers or market vendors to access the Bank's loan services under the concept of "Everyone Matters". Distribution expansion is one of the Bank's strategies to drive the Bank towards the best micro finance bank in Thailand. Over the past year, the Bank successfully expanded the number of lending branches and nano-credit offices. As of the end of 2019, the Bank has over 500 branches nationwide.

Furthermore, the Bank remains determined in expanding its branches to locations, such as fresh markets to offer easy access. The Bank opened branches covering over 3,000 fresh markets nationwide, including communities with target customers operating in the area. The purpose of the new branches is to provide convenience and opportunities to every customer to have access to secure and formal financial sources.

Supporting Knowledge and Quality of Life

The Bank strives to generate strong long-term business growth alongside small and micro business customers. In addition to capital funding, the Bank gives importance on the promotion of financial literacy and financial discipline among small and micro business customers and the general public, who are the foundation of the country's economy. The Bank desires to create a good quality of life for the Thai people through ongoing social activities and scholarships for the children and grandchildren of customers.

Thanks to the Bank's sustainable growth, the Bank established Learning Centers for local communities in order to inspire and enhance the potential of market vendors. The Learning Center fulfills the dreams for nano and micro finance businesses to succeed and grow into a micro SME business. In addition to basic financial literacy, the Learning Center hosts seminars by successful business owners to share their experience and business concepts on techniques that can be integrated into a business.

Furthermore, the Bank organised the "Smart Micro Customer: Hardworking, Savings with Discipline" project in Thai Credit Retail Bank lending branches nationwide for fresh market vendors, customers, and the general public. The project educates participants on financial management for further business growth and efficient credit management, including basic financial planning, debt management, credit maintenance, savings, and necessary preparations in the era of cashless society.

Simultaneously, the Bank participated in the "Modern Thais Pay Attention to Financial Discipline" project in accordance with the Thai Bankers' Association's five-year strategic plan to promote savings and money management. The Bank sent volunteers to attend the financial literacy activities for university students by playing digital games on mobile phones.

Technological Development to Increase Efficiency

The Bank recognises the importance of credit risk management, particularly, the Bank's customers who are classified as a high-risk group. The Bank studies and comprehends the group of customers in order to develop its business operations, operational policies, risk management, as well as the development of new digital technology and efficient operations for strong performances and sustainable asset growth.

Over the past two to three years, the Bank has devoted itself to technological development strategies in order to lower operating costs and support credit processes as well as internal operations for a quick and efficient customer service. The Bank uses mobile phones and tablets to reduce errors and redundant operations as well as increase the efficiency of employees, who are the important future driving forces for the Bank.

Supporting Cashless Transactions

The current market trend of cashless transactions has continuously increased, in line with consumer behavior changes. Consumer demands are rapidly shifting towards electronic transactions and, simultaneously, the PromptPay infrastructure has signaled increases in the volume of cashless transactions.

The Bank consequently established Thai Micro Digital Solutions Co., Ltd. with 99.99% ownership. The company received its license to provide payment services under the supervision of the Bank of Thailand and operates its business in electronic payment services. Thai Micro Digital Solutions Co., Ltd. supports the Bank's retail loan business in terms of efficiency, in accordance with the consumer behavior trend of domestic customers.

Furthermore, the Bank received the ISO/IEC 27001:2013 certificate for Information Security Management Systems (ISMS) of the BAHTNET automated payment system and Imaged Cheque Clearing and Archive System (ICAS) as well as the network and technological infrastructure related to BSI Group (Thailand) Co., Ltd., a national standards body in the UK. The relationship with BSI Group reaffirms that the Bank's standards of the level of information security is equivalent to international standards, in accordance with the Bank of Thailand.

the Bank received the

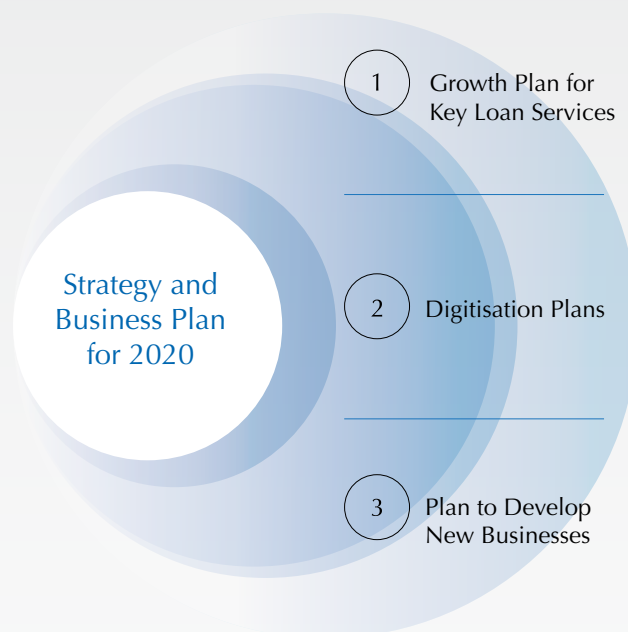
ISO/IEC 27001:2013

certificate for Information Security Management Systems (ISMS) of the BAHTNET

Strategy and Business Plan for 2020

As a result of consistent changes in consumer behavior and digital technology, the Bank recognised the importance of adaptation, the ability to cope with change, and the creation of long-term business growth by improving operational processes as well as the provision of financial products and loan services. The Bank designs products to truly meet the demands of small and micro business customers in the digital era and in line with the current marketing challenges.

There are numerous opportunities in the midst of these changes. If the Bank is able to adapt their business to these changes, the Bank can financially strengthen small and micro business customers as well as lay the foundation for sustainable success for the Bank itself. The Bank has determined the following strategies and operational plans for 2020:



1

Growth Plan for Key Loan Services

The Bank has maintained its growth and loan quality despite the continuous decline in the Thai economy. In 2020, the Bank will focus on generating growth for main loan services, which are the important products and services that generate profits or are the main source of revenue of the Bank. The Bank will develop operations for flexibility and simplicity as well as develop new products and increase the number of marketing activities through lending branches and digital channels, in line with the moving consumer behavior trend and consumer demands, to ensure continuous growth in the Bank's loan services.

In addition to loan growth, the Bank gives importance to the quality of loans and the risk management of non-performing loans. The Bank developed and improved business processes, particularly in credit and operating systems, including expanding the business scope and enhancing service standards that large financial institutions fail to provide to small and micro business customers.

The Bank has branches to provide micro financial services to customers nationwide. The Bank will focus on digitisation in the lending branch for small and micro business customers in 2020, particularly in the improvement of various operational processes in order to reduce operating costs and support the loan approval process. The Bank also provides customers with new digital technology that meets the demands of current customers.

Furthermore, the Bank places great importance on human resource development, which is the heart of delivering the best service experience to customers. The Bank focuses on staff training to ensure the staff have sufficient knowledge and understanding as well as the skills to provide professional services to our customers. The Bank developed a system to

monitor the performance of employees and feedback, including the satisfaction survey for customers, in order to help employees improve customer service efficiency while focusing on maintaining good relationships with customers through the provision of consultation, advice, and support so customers can continue to grow their business in the long-term.

2 Digitisation Plans

One of the Bank's key growth strategies is the adaptation towards digital banking. The Bank created a new digital platform by changing the internal system to an open source platform in order to connect the retail loan system with the Bank's main systems. The connection supports the Bank's loan approval process and operations while reducing the Bank's operating costs.

The Bank has laid out operational plans on the digital infrastructure for products and services that can create new experiences for customers when customers use the service or conduct digital financial transactions. The Bank is optimistic that the platform would create opportunities for the Bank to explore new businesses and create a strong competitive advantage.

Under the Bank's commitment to deliver a complete digital experience for customers and employees, the Bank integrated the digital system in the step-by-step monitoring and tracking of credit loan approvals. This is related to the Bank's portfolio quality and quick, real-time data connections, which support the Bank's future business growth.

3 Plan to Develop New Businesses

The Bank is interested in every opportunity to create business growth. Under continuous improvement of loan and operational processes, the Bank is consequently confident in the readiness of its sales channel, risk management, and digital infrastructure, which are important fundamentals for new product development and new businesses. This also includes expanding the service scope and enhancing service standards to create sustainable business growth.

In summary, the Bank is bound to encounter many challenges in 2020, including the economic impacts on the Bank's main customers and other surrounding factors, including advancements in technology and the diversifying customer demands.

However, the Bank remains optimistic on the intention and dedication of every employee who chose to work cooperatively for the Bank's success and to generate strong growth. The Bank also meets the demands of the Thai people nationwide in providing access to formal funds in order to improve the quality of life and the economy at the national level in accordance with the determined operational plans and strategies for the Bank to become the best micro finance bank in Thailand.

Products and Services

Our Products

1

Micro SME

- Loan for Micro SME
- Apartment for Rent
- Business Loan for Purchase of Business Office for Retail Entrepreneurs
- Small Business Loan for 7-Eleven Franchising
- Small Business Loan for Gas Station Business with No Collateral
- Small Business Loan for Rental Property Business, Apartment Renovation
- Small Business Loan for Medical Profession
- SMEs Loan
- Hire-Purchase Loan for Business
- Loan for Gold Shop Business
- SMEs Loan with Gold as Collateral
- Bancassurance for Micro SME Customers

2

Nano & Micro Finance

- Nano Finance
- Micro Finance
- Quick Loan
- Makro
- Nano & Micro Finance Bancassurance

3

Individual Customers

- Home for Cash
- Gold for Cash
- Deposit Products
- Mutual Fund
- Bancassurance for Individual Customers

The Thai Credit Retail Bank Public Company Limited is determined to become the best micro finance bank in Thailand. The Bank adheres to the principle of customer centricity when developing financial products for diverse and comprehensive portfolio that meets the needs of every business segment. Our products include nano finance, micro finance, and loan for micro SME. We also elevate our service standards to offer customers nationwide access to secure and equitable funds that are under the supervision of the Bank of Thailand and relevant law in order to ensure strong business growth for our customers.

In addition to the development of various financial products and services, the Bank, as a financial institution in Thailand, recognises the importance of our role in the creation of economic stability for Thailand. The Bank supports the philosophy of financial savings in establishing a strong economic foundation for all Thais across the country. Consequently, the Bank develops savings products, investment products with long-term returns, and bancassurance products to ensure this strong economic foundation. Thai Credit stands alongside businessmen, businesswomen, and the general public of the country to affirm the intention of becoming the best micro finance bank in Thailand.

Products & Services

Micro SME



1 Micro SME

The Thai Credit Retail Bank Public Company Limited understands the demand of small and micro business customers for transparent and equitable financial support as working capital to ensure stability and robust growth for their businesses. The Bank offers various loan services, including products with and without collateral, for individual and corporate customers.

1. Loan for Micro SME

Loan for Micro SME offers loans of up to 20 million baht with a 10-year tenor to individual and corporate customers. Customers can apply for loans of up to 15% of the loan amount for other expenses. Customers are required to have no less than three years of management experience in related businesses. Collateral can be land and

1. Loan for Micro SME
2. Apartment for Rent
3. Business Loan for Purchase of Business Office for Retail Entrepreneurs
4. Small Business Loan for 7-Eleven Franchising
5. Small Business Loan for Gas Station Business with No Collateral
6. Small Business Loan for Rental Property Business, Apartment Renovation
7. Small Business Loan for Medical Profession
8. SMEs Loan
9. Hire-Purchase Loan for Business
10. Loan for Gold Shop Business
11. SMEs Loan with Gold as Collateral
12. Bancassurance for Micro SME Customers

housing properties, vacant community land plots, place of business, or apartments.

Thai Credit also offers loans without collateral of up to 5 million baht with a 3–5-year tenor to individual and corporate customers with minimum management experience of five years. Thai Credit Guarantee Corporation (TCG) is the guarantor for 5 million baht loans. Customers can apply for additional loans of up to 15% of the loan amount for other expenses.

2. Apartment for Rent

This product offers loans of up to 20 million baht to individual and corporate customers who have been in the apartment rental business for at least one year and wish to purchase additional apartments, refinance from financial institutions, or to remunerate construction costs. The product also offers loan for business operations of up to 5 million baht and a maximum repayment period of 20 years. Furthermore, customers may use their existing apartment as collateral and are not required to mortgage the newly purchased apartment.

3. Business Loan for Purchase of Business Office for Retail Entrepreneurs

The Bank recognises the importance of place of business ownership, the foundation for strong business operations. This product offers loans of up to 10 million baht to small and micro business customers to purchase their own place of business. The maximum repayment period is 20 years. Customers can use land and buildings, vacant community land plots, place of business, or apartments as collateral.

4. Small Business Loan for 7-Eleven Franchising

This product offers individual and corporate customers, with at least one year of business management, the opportunity to become an owner of a 7–Eleven franchise. Customers can request loans for working capital, equipment maintenance, or further expansion. The Bank offers a maximum loan amount of 1.5 million baht with tenor between three to five years. Thai Credit Guarantee Corporation (TCG) is the guarantor for five years.

5. Small Business Loan for Gas Station Business with No Collateral

This product is the opportunity for petrol or LPG station business owners who have at least three years of experience and annual sales volume of at least 25 million baht to expand their business. The maximum loan amount is 3 million baht, no collateral with maximum tenor of five years. Thai Credit Guarantee Corporation (TCG) is the guarantor for this product. The maximum repayment period is five years. The loan can further expand the customer's business.

6. Small Business Loan for Rental Property Business, Apartment Renovation

This product is for individual and corporate customers with at least five years of experience in the apartment rental business and ownership of land and property or property lease with a leasing period of no less than the loan tenor. The property must be granted with a residential building permit, a minimum of 20 units, and 70% occupancy rate.

The product offers loan to customers for apartment renovation, decoration, and maintenance with loan amount of up to 2 million baht with no collateral. Thai Credit Guarantee Corporation (TCG) is the guarantor for a minimum of three years and a maximum of five years.

7. Small Business Loan for Medical Profession

The Bank recognises the importance of supporting medical professionals who want to apply for a loan to start a clinic, expand their current business, purchase medical equipment, or simply just as working capital. This product is for physicians, dentists, veterinarians, pharmacists, and technical specialists who want to start their business with or without the parents as a joint loan. The maximum loan term is three years. The loan amount is dependant on the number of guarantors and medical field of the applicant.

- Maximum loan amount of 3 million baht for loan applied with one medical specialist as a guarantor
- Maximum loan amount of 5 million baht for loan applied with two medical specialists as guarantors
- Maximum loan amount of 2 million baht for loan applied by veterinarian, pharmacist, and technical specialist

8. SMEs Loan

This product, designed for small and medium-sized enterprises (SMEs), including individual, general business, partnership limited and company limited customers, offers various financial products and loans of 10 million baht or more. The loans can be used to invest in business expansion, purchase of raw materials, invest in machinery and equipment for operations, or increase their financial liquidity. Details are provided below:-

• Overdraft

Thai Credit provides overdraft services to SMEs who require short-term funds for their working capital. Customers can conveniently withdraw cash from their accounts with issued personal cheque to facilitate payment for goods, raw materials, or other fees and expenses relating to their business

• Short Term Loan

This financial service improves liquidity among SMEs who are looking for investment funds and working capital for their business operations, as well as funds for supplying goods and services, raw materials, inventory, accounts receivable, and other costs

• Long Term Loan

This financial service enhances business efficiency of SMEs seeking extra funding for their business operation and expansion including funds for land leasing, office building, factory or warehouse construction, machinery purchasing or leasing, and refinancing from their previous financial institutions

• Clean Bill Discount

This financial service offers working capital to SMEs in the form of discounted purchasing of the bill of exchange such as promissory notes (P/N), post-dated cheques, and bill of exchange (B/E). The Bank promptly discounts the value of bills and provide cash in exchange

• Contingent Liability

Services that will help entrepreneurs operate their businesses with effectiveness and efficiency include:

- Thai Credit can issue a Letter of Guarantee per request for SME customers to present to government agencies, financial institutions, companies, stores, or other individuals to support business operations
- Aval is a service for SMEs who want the Bank to guarantee bill payments such as promissory notes (P/N)
- Acceptance is a service for SMEs who want the Bank to guarantee bill of exchange

9. Hire-Purchase Loan for Business

Hire-Purchase loans can increase business opportunities for individual, partnership limited, and company limited customers who require machinery and equipment in their factory. The loan allows customers to invest in new machinery and equipment as well as a source of working capital in asset procurement by using machinery and equipment as collateral. The loan offers minimum loan amount of 1 million baht without any cash investment and assist customers in the stabilization of their liquidity by owning the machinery after the loan payment is completed.

The type of machinery and equipment that can be used to apply for hire-purchase loans are:

- Cranes, Backhoes, Loaders, Rollers
- CNC Machine-Lathe, Sharpers, Grinders, Drillers for Plastic and Metal Work
- Filling & Package Equipment
- Industrial machine for lifting and moving materials over short distance: Forklifts and Cranes

- Printers, Cutters, Medical Equipment

In addition, this product is risk-free from interest rate fluctuations throughout the term loan of 1–5 years. Customers can pay in monthly installments or pay more than the fixed amount to reduce interest and principle for an interest-free early pay-off.

10. Loan for Gold Shop Business

This product is for individual or juristic persons with experience in managing gold shops. Customers can use gold bullions or jewelry as collateral. The product creates opportunities for customers to increase investment into their business, increase profits, or expand their business.

11. SMEs Loan with Gold as Collateral

This product for small and medium-sized enterprises (SMEs), including individual and corporate customers with business experience, allows gold bullion or jewelry as collateral. This loan creates opportunities for business growth, for instance, investment in business expansion, increase in profits, or for constant business growth.

12. Bancassurance for Micro SME Customers

Thai Credit is passionate in offering products and services which cover every customer demand, not only services in loans, savings, or investments. The Bank increases the confidence level of individual customers, eliminating concerns about unexpected events that could negatively impact their business or put their family in debt. In order to meet customer demands, the Bank offers various insurance policies. The products are:

- **Mortgage Reducing Term Assurance (MRTA)**

In the case of death or total permanent disability, the beneficiary will receive 110% of the value of the insured amount. In the case of temporary disability, the Bank waives regular premiums for up to six months. The Bank also offers a maximum medical expense reimbursement from accidents of up to 30,000 baht (as defined by policy terms and conditions)

- **Income Compensation During Hospitalisation**

When hospitalised, the insured is compensated up to 4,000 baht per day for their daily income. In the case of death or disability from accidents, the compensation is 180,000 baht. In the case of cancer at any stage, the insured is compensated up to 500,000 baht (according to policy terms and conditions)

- **Fire Insurance**

Thai Credit offers fire insurance policies to free customers from concerns on unexpected events regarding their residence

Products & Services

Nano & Micro Finance

2 Nano & Micro Finance

Thai Credit believes in the philosophy of “Everyone Matters”. Our mission ensures constant business growth for customers and elevates the quality of life for Thais across the country. The Bank provides opportunities to small and micro business customers with no collateral, requiring a one-year or more experience in running a business. Market vendors, grocery store owners, and self-employed customers are all eligible for these opportunities. Small and micro business customers are provided access to secure and equitable loans which are under the same regulations and supervision of the Bank of Thailand.

For nano & micro finance, Thai Credit offers a variety of options for small and micro business owners without collateral. Customers can choose loan services in accordance with their different needs including nano finance, micro finance, quick loan, and nano & micro finance bancassurance.

1. Nano Finance
2. Micro Finance
3. Quick Loan
4. Makro
5. Nano & Micro Finance Bancassurance



1. Nano Finance

Small and micro business customers without collateral or a guarantor, particularly market vendors who wish to increase liquidity or expand their businesses, can access secure and equitable funds. Customers are required to have at least a one-year experience and a business place of their own that can be inspected. Their business place must be located in a market within a 15-kilometer radius of one of the bank’s branches.

The Bank is ready to provide nano finance services to small and micro business customers, offering a maximum

loan amount of 100,000 baht with an effective rate of 36% or 3% fixed rate and a three-year tenor. The Bank also maximises payment convenience for applicants by offering a service to collect payments from the applicant’s business place. In addition, the Bank offers weekly installment payments in order to increase the customer’s liquidity and enhance investment management.

2. Micro Finance

Micro finance provides business owners with the opportunity to expand their businesses and generate sales for constant growth. This product is suitable

for customers who prefer investment funds over nano finance. Thai Credit recognises the importance of product development to support businesses and provide continuous access to sound financial resources. From the success of nano finance, micro finance offers loans of up to 200,000 baht with an effective rate of 28% and a five-year tenor. Micro finance is a solution that meets the needs of customers and is more concerned with the size of the customers' business.

3. Quick Loan

Self-employed customers (excluding full-time employees) can access short-term quick loan to support their business operations with a maximum loan amount of 30,000 baht over a maximum period of 12 months with an effective rate of 28%. Applicants do not require any collateral or guarantor.

4. Makro

Individual customers in the Retail; Hotel, Restaurant, and Catering; and Service sectors and Makro members with good payment credibility are eligible for Makro services. Makro is a short-term loan with the purpose of aiding business operations with a maximum loan amount of 100,000 baht with an effective rate of 20%. Members do not need any collateral.

5. Nano & Micro Finance Bancassurance

Thai Credit is determined to offer financial products and services that cover each and every need of customers, not only financial loans. The Bank is boosting the confidence

of Nano & Micro Finance customers, dismissing the customers' concerns about unexpected events which could burden their business or put their family in debt. The Bank offers a suitable bancassurance plan that understands the priorities of the customers. The coverage period are as follows:

- **Critical Illness & Personal Accident (CI&PA)**

Critical Illness Coverage

In the case of death or total permanent disability from a critical illness or accident,

- **The policy compensates earnings during admittance to the hospital**

Customers will receive a maximum compensation of 1,000 baht per day in the case of hospitalisation. In case of death or total permanent disability from accidents, customers will be compensated up to 20,000 baht (depending on which policy was chosen)

- **Fire & Flood Insurance**

The policy provides a three-year coverage on business-operations equipment. In the case of fire, customers will be compensated up to 50,000 baht throughout the whole policy. In the case of floods, customers will be compensated 10,000 baht per year.

Individual Customers



3 Individual Customers

1. Home for Cash

Thai Credit offers services for individual customers, including employees, business owners, and freelancers with a property and in need to increase their financial liquidity. Customers can use their title deed of land and house or condominium title deed as collateral. The Bank offers loans of up to 10 million baht with a minimum of 5.5% interest rate with 20-year-tenor.

2. Gold for Cash

For emergency cash, individual customers can get loans with a repayment period of up to 18 months by using gold bullion or jewelry with over 93.5% purity as collateral. Thai Credit offers a low interest rate that is varied by the

1. Home for Cash
2. Gold for Cash
3. Deposit Products
4. Mutual Fund
5. Bancassurance for Individual Customers

loan-to-value ratio. Maximum loan amount is 95% of the collateral value.

3. Deposit Products

Thai Credit recognises the importance of supporting and promoting savings discipline among Thais, a factor the Bank considers as the foundation for a strong economy. The Bank developed various deposit products to create collateral and financial security as

well as to promote financial knowledge and understanding to the general public. The Bank offers high interest rates and flexibility. The products can be divided into two categories: General Deposit and Special Deposit.

- **General Deposit**

This product offers savings or on-demand financial access to individual and corporate customers. This product consists of:

- **Savings Account**

This account has high flexibility as customers are allowed to make unlimited daily deposits and withdrawals. Service is available through Thai Credit counters, Thai Credit ATMs, and ATMs of other commercial banks nationwide. Additionally, loan and utility payments can be automatically deducted from the deposit account. Interest is calculated daily and paid semi-annually, at mid-year and year-end.

- **Fixed Deposit Account**

This product restricts withdrawal but offers higher interest rate after maturity. Interest is calculated at each deposit amount based on the determined rate and deposit period. Customers can select different deposit period options ranging from 3–36 months. Customers are provided a passbook, which can also be used for collateral.

- **Special Deposit**

Thai Credit also offers other comprehensive saving choices. Special deposit accounts offer customers higher returns through the combination of the benefits of the savings and fixed deposit accounts including high interest rates, advance interest earnings, and flexible withdrawals. Special deposit accounts maintain liquidity particularly in terms of withdrawal for emergency use. The products include:

- **Savings Plus Account**

The Savings Plus account is highly flexible. Customers can conveniently withdraw cash via Thai Credit ATMs. This account offers high interest rate comparable to the fixed deposit account. Monthly interest payment is calculated

on the 25th of each month and can be withdrawn on the following day.

- **Tanjai Fixed Deposit Account**

This product offers high interest rates and immediately provides customers interest payment on the day that the account is registered. The deposit amount is between 100,000 and 1,500,000 baht. Customers must also preserve the deposit amount according to the period specified by the Bank. Customers who decide to withdraw early will receive a saving interest rate specified by the Bank.

- **Tax-free Fixed Deposit Account**

This product assists customers in building saving disciplines, offering various monthly deposit and deposit period options. This product offers a fixed interest rate for both the 24-month or 36-month periods. The interest is tax-free in aligning with the regulations of the Revenue Department. The product requires a minimum deposit of 1,000 baht. In addition, customers can conveniently deposit at more than 1,400 post offices nationwide with no service fee.

- **Current Plus Account**

This account provides an option for customers and corporates who want to confidently and quickly withdraw cash by check in order to increase their financial liquidity. Transactions can be easily traced through bank statements. Interest is earned monthly with the calculation of account balance at the end of each day.

4. **Mutual Fund**

Thai Credit obtained the securities business license (license no.: Ior-ngor-0022-01) from the Ministry of Finance in June 2010. The Bank was permitted by the Office of Securities and Exchange Commission (OSEC) to perform as a broker for mutual funds.

Today, Thai Credit is ready to meet customer demands, offering a fully integrated financial and investment service. The Bank offers Equity Fund, General Fixed Income Fund, Money Market Fund, Balanced Fund, Long Term Equity

Fund (LTF), Retirement Mutual Fund (RMF), and Foreign Investment Fund (FIF). The products allow customers to invest for higher returns, benefit from tax incentives, and plan for retirement savings via efficient investment portfolio management and risk diversification.

Thai Credit recognises the importance of offering alternative investment plans in the form of investment units or mutual funds. Policies and procedures are designed to provide customer service with fair deals while customers are presented with mutual funds based on their completed suitability test. To focus on customer's centricity, the Bank provides customers with a wide selection of mutual funds. The customers' desired return can be suitably yielded alongside their acceptable risk level. Thai Credit acts as a selling agent to four asset management companies:

- One Asset Management Company Limited
- MFC Asset Management Public Company Limited
- Krungsri Asset Management Company Limited
- Krungthai Asset Management Public Company Limited

5. Bancassurance products for Individual Customers

Thai Credit is passionate in offering products and services which cover every customer demand, not only services in loans, savings, or investments. The Bank increases the confidence level of individual customers, eliminating concerns about unexpected events that could negatively

impact their business or put their family in debt. In order to meet customer demands, the Bank offers various insurance policies. The products are:

- **Life Insurance**

Customers can fabricate financial plans that includes both savings and their preferred choice of insurance. Thai Credit offers customers various choices including premium payment ranging 3–7 years and coverage periods of 10–15 years. In addition, the Bank offers pension insurance, a product suitable for customers who desire a wealthy and stable retirement life.

- **Mortgage Reducing Term Assurance (MRTA)**

In the case of death or total permanent disability, the beneficiary will receive 110% of the value of the insured amount. In the case of temporary disability, the Bank waives regular premiums for up to six months. The Bank also offers a maximum medical expense reimbursement from accidents of up to 30,000 baht (as defined by policy terms and conditions).

- **Personal Accident Insurance**

Personal Accident policies provides compensation in the case of death or disability from accidents as well as medical expense reimbursement (as defined by policy terms and conditions).

Important Events in 2019



- 01 **January 10, 2019**
Mr. Winyou Chaiyawan, Chief Executive Officer, Mr. Roy Agustinus Gunara, Managing Director, and executives of the Bank participated in a scholarship ceremony for the "Nurturing the Apple from Under the Tree Season 2" youth writing competition under the topic of "My Hero is in the Market".
- 02 **February 26, 2019**
Miss Krisana Aramkulchai, Director, represented Thai Credit Retail Bank PCL. in receiving a certificate for "Thailand's Private Sector Collective Action Coalition Against Corruption (CAC)" for the second consecutive year.
- 03 **March 13, 2019**
Mr. Roy Agustinus Gunara, Managing Director, and Mr. Christopher Chan, Assistant Managing Director for IT, represented the Bank in receiving the ISO/IEC 27001:2013 certificate for Information Security Management Systems (ISMS) of BAHTNET Imaged Cheque Clearing and Archive System (ICAS).
- 04 **April 4, 2019**
Mr. Roy Agustinus Gunara, Managing Director, and Mr. Veeravet Chaiyawan, Assistant Managing Director for Deposit Branch, launched an online service channel for mortgages and gave away discount codes for customers who registered their interest in the Bank's "Home for Cash" product via website or Shopee and received approval.
- 05 **May 7, 2019**
Mr. Natus Kittawaranon, Assistant Managing Director for Product and Marketing Group, represented the Bank and signed a Memorandum of Understanding with the Revenue Department and Thai Credit Guarantee Corporation (TCG) to promote accurate accounting records and financial statements among SMEs.
- 06 **May 16, 2019**
Miss Krisana Aramkulchai, Director, represented Thai Credit Retail Bank PCL. in presenting 562,100 baht to sponsor the annual "Additional Occupation Income for Discharged Military Personnel with Disabilities, and their families for 2019" project and in receiving the honorary plaque from Deputy Army Chief Gen. Nattapol Nakpanich.
- 07 **May 17, 2019**
Mr. Winyou Chaiyawan, Chief Executive Officer, represented the Bank in receiving the "Fastest Growing Retail Bank Thailand 2019" award from Global Banking & Finance Review, the leading business and finance magazine, in London, UK for the third consecutive year with an outstanding net profit growth of 45%.
- 08 **May 31, 2019**
Mr. Winyou Chaiyawan, Chief Executive Officer, and Mr. Roy Agustinus Gunara, Managing Director, presided over the launch of the "Nurturing the Apple from Under the Tree Season 3" scholarship youth writing competition under the concept of "Green Market." Eligible applicants are children from primary school to higher education nationwide, focusing on raising awareness of the environment in nearby community markets.
- 09 **June 5, 2019**
Mr. Roy Agustinus Gunara, Managing Director, and Mr. Kamolphu Phuredithsakul, Assistant Managing Director for Sales Group, presided over the launch of "SME Loan 150 MAX" to enhance the business competitiveness of SME operators.
- 10 **June 12, 2019**
Mr. Roy Agustinus Gunara, Managing Director, Mr. Kamolphu Phuredithsakul, Assistant Managing Director for Sales Group, and Mr. Natus Kittawaranon, Assistant Managing Director for Product and Marketing Group, presided over the launch of "Home for Cash 0% Interest," targeting white-collar workers who desire to reduce their burden of debt.
- 11 **July 24, 2019**
Olympus Capital Asia (OCA) held a press conference on the acquisition of a 25% stake in Thai Credit Retail Bank PCL. A representative of Olympus Capital was appointed as a member of the Bank's Board of Directors.
- 12 **August 13, 2019**
Mr. Winyou Chaiyawan, Chief Executive Officer, participated in the signing of a Memorandum of Understanding on "Sustainable Banking: Responsible Lending" with Dr. Veerathai Santiprabhob, Governor of the Bank of Thailand, Mr. Predee Daochai, Chairman of the Thai Bankers' Association, and executives of 14 financial institutes at the Bank of Thailand.



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- 13 **September 6, 2019**
Miss Krisana Aramkulchai, Director, signed a Memorandum of Understanding with Thai Credit Guarantee Corporation (TCG) and financial institutes on "Portfolio Guarantee Scheme 8 (PGS 8)" at the "Measures to Stimulate Domestic SMEs Investment" press conference.
- 14 **September 17, 2019**
Miss Krisana Aramkulchai, Director, represented the Bank in donating 50 million baht, under the name of the Thai Bankers Association, to aid victims of the Podul typhoon at "Thais Stand Together Against the Flood." Prime Minister Prayuth Chan-o-cha presided over the donations at Mass Communication Organisation of Thailand (MCOT).
- 15 **September 18, 2019**
Miss Krisana Aramkulchai, Director, represented the Bank in receiving a certificate of honor for organisations supporting social employment for people with disabilities in 2019 from the Social Innovation Foundation at Royal Thai Army Club.
- 16 **September 19, 2019**
Mr. Roy Agustinus Gunara, Managing Director, Mr. Kamolphu Phuredithsakul, Assistant Managing Director for Sales Group, and Mr. Natus Kittawaranon, Assistant Managing Director for Product and Marketing Group, presided over the launch of "SME Loans Dare to Give," a product utilised to expand the businesses or improve the liquidity of SMEs.
- 17 **September 24, 2019**
Mr. Vanich Chaiyawan, Advisor of the Board of Directors, presided over the grand opening of the Nakhon Pathom branch. Mr. Samart Buranawanachoke, Chairman, Miss Krisana Aramkulchai, Director, Mr. Roy Agustinus Gunara, Managing Director, and Mr. Veeravet Chaiyawan, Assistant Managing Director for Deposit Branch attended the ceremony.
- 18 **November 18, 2019**
Mr. Roy Agustinus Gunara, Managing Director, officially launched Thai Credit Retail Bank Learning Center with the objective of becoming hub to enhance the financial knowledge and potential of small and micro business customers as well as develop the skills of young individuals in the community.
- 19 **November 28–December 1, 2019**
The Bank participated in Money Expo Year-End 2019 and was honored in welcoming Dr. Uttama Savanayana, Minister of Finance. Mr. Winyou Chaiyawan, Chief Executive Officer, and Mr. Roy Agustinus Gunara, Managing Director, presided over the official opening of the booth on November 28, 2019 at BITEC Bangna.
- 20 **December 13, 2019**
Mr. Winyou Chaiyawan, Chief Executive Officer, granted scholarships to the winners of the "Nurturing the Apple from Under the Tree Season 3" under the "Green Market" concept at Bang Pla market, Samut Prakan. Mr. Roy Agustinus Gunara, Managing Director, and Mr. Natus Kittawaranon, Assistant Managing Director for Product and Marketing Group, participated in the event.

Grand Opening

Lending Branch and Nano Credit Kiosk 2019



February 4, 2019

- 322 **Tha Muang (Kanchanaburi) Lending Branch**
751/3 Moo 2, Tha Muang, Tha Muang, Kanchanaburi
- 323 **Navanakorn (Pathum Thani) Lending Branch**
10/27 Moo 19, Khlong Nueng, Khlong Luang, Pathum Thani
- 324 **Ban Phai (Khon Kaen) Lending Branch**
451/17 Moo 1, Montri Road, Nai Mueang, Ban Phai, Khon Kaen
- 325 **Chai Nat Lending Branch**
13/57 Phrom Prasoet Road, Nai Mueang, Mueang Chai Nat, Chai Nat
- 326 **Uthai Thani Lending Branch**
166/4 Toep Siri Road, Uthai Mai, Mueang Uthai Thani, Uthai Thani
- 327 **Chom Thong (Chiang Mai) Lending Branch**
240/3 Moo 5, Khuang Pao, Chom Thong, Chiang Mai
- 328 **Prakhon Chai (Buri Ram) Lending Branch**
465/1 Moo 2, Prakhon Chai, Prakhon Chai, Buri Ram
- 329 **Ban Thon (Udon Thani) Lending Branch**
446/2 Moo 2, Ban Lueam, Mueang Udon Thani, Udon Thani

- 330 **Rasi Salai (Si Sa Ket) Lending Branch**
34/9 Moo 2, Rat Pracha Road, Mueang Khong, Rasi Salai, Si Sa Ket
- 331 **Hat Yai Nai (Songkhla) Lending Branch**
1147 Phet Kasem Road, Hat Yai, Hat Yai, Songkhla
- 332 **Phitsanulok (Mitrphap Road) Lending Branch**
729/17 Mitrphap Road, Nai Mueang, Mueang Phitsanulok, Phitsanulok
- 333 **Kathu (Phuket) Lending Branch**
59/13 Moo 4, Kathu, Kathu, Phuket

February 11, 2019

- 334 **Wihan Daeng (Saraburi) Nano Credit Kiosk**
67/6 Moo 10, Nong Suang, Wihan Daeng, Saraburi
- 335 **Khao Ngu (Ratchaburi) Nano Credit Kiosk**
19/5 Moo 1, Ko Phlapphla, Mueang Ratchaburi, Ratchaburi
- 336 **Ban Laem (Phetchaburi) Nano Credit Kiosk**
137/3 Moo 2, Ban Laem, Ban Laem, Phetchaburi
- 337 **Bang Khla (Chachoengsao) Nano Credit Kiosk**
124/11 Moo 1, Tha Thonglang, Bang Khla, Chachoengsao

- 338 **Laem Chabang (Chon Buri) Nano Credit Kiosk**
115/19 Moo 10, Thung Sukhla, Si Racha, Chon Buri
- 339 **Na Klang (Nong Bua Lam Phu) Nano Credit Kiosk**
133/1 Moo 16, Na Klang, Na Klang, Nong Bua Lam Phu
- 340 **Kham Khuean Kaeo (Yasothon) Nano Credit Kiosk**
10/2 Moo 1, Lumpuk, Kham Khuean Kaeo, Yasothon
- 341 **Nong Han (Udon Thani) Nano Credit Kiosk**
19/5 Moo 6, Nong Han, Nong Han, Udon Thani
- 342 **That Phanom (Nakhon Phanom) Nano Credit Kiosk**
247 Moo 13, That Phanom, That Phanom, Nakhon Phanom
- 343 **Khon San Market (Chaiyaphum) Nano Credit Kiosk**
238/26 Moo 8, Khon San, Khon San, Chaiyaphum
- 344 **Nong Ki (Buri Ram) Nano Credit Kiosk**
19/4 Moo 2, Si Singha Road, Thung Kraten, Nong Ki, Buri Ram



345 **Nong Sarai (Nakhon Ratchasima)**
Nano Credit Kiosk
358/8 Moo 17, Nong Sarai,
Pak Chong, Nakhon Ratchasima

346 **Kong Krailat (Sukhothai)**
Nano Credit Kiosk
9/6 Moo 1, Ban Krang,
Kong Krailat, Sukhothai

347 **Tha Makhuea (Kamphaeng Phet)**
Nano Credit Kiosk
828 Moo 2, Tha Makhuea,
Khlung Khlung, Kamphaeng Phet

348 **Nuea Khlong (Krabi) Nano Credit Kiosk**
20 Moo 2, Nuea Khlong-Laem Kruat Road,
Nuea Khlong, Nuea Khlong, Krabi

349 **Bang Saphan Noi (Prachuap Khiri Khan)**
Nano Credit Kiosk
13/2 Moo 4, Bang Saphan,
Bang Saphan Noi, Prachuap Khiri Khan

March 4, 2019

350 **Chat Pa Wai (Ratchaburi) Lending Branch**
128/13 Moo 1, Tha Khoei,
Suan Phueng, Ratchaburi

351 **Tha Tum (Surin) Lending Branch**
374 Moo 9, Tha Tum, Tha Tum, Surin

352 **Phon Phisai (Nong Khai)**
Lending Branch
576/1 Moo 1, Chumphon,
Phon Phisai, Nong Khai

353 **Kuchinarai (Kalasin) Lending Branch**
465/3 Moo 2, Bua Khao,
Kuchinarai, Kalasin

354 **Phibun Mangsahan (Ubon Ratchathani)**
Lending Branch
60/4 Phibun Road, Phibun,
Phibun Mangsahan, Ubon Ratchathani

355 **Ban Du (Chiang Rai) Lending Branch**
339/2 Moo 4, Ban Du,
Mueang Chiang Rai, Chiang Rai

356 **San Pa Tong (Chiang Mai) Lending Branch**
137 Moo 10, Yu Wa,
San Pa Tong, Chiang Mai

357 **Nan Lending Branch**
7/22 Chao Fa Road, Nai Wiang,
Mueang Nan, Nan

358 **Khuan Pring (Trang) Lending Branch**
103/274 Moo 6, Khuan Pring,
Mueang Trang, Trang

359 **Hua It Market (Nakhon Si Thammarat)**
Lending Branch
81/36 Karom Road, Pho Sadet,
Mueang Nakhon Si Thammarat,
Nakhon Si Thammarat

360 **Bang Phli Yai (Samut Prakan)**
Lending Branch
228/11 Moo 11, Bang Phli Yai,
Bang Phli, Samut Prakan

March 5, 2019

361 **Tha Sadet (Suphan Buri)**
Nano Credit Kiosk
379/4 Moo 3, Sa Kaeo,
Mueang Suphan Buri, Suphan Buri

362 **Khok Kloi (Phang-nga) Nano Credit Kiosk**
23 Moo 1, Khok Kloi,
Takua Thung, Phang-nga

363 **Bang Nok Khwaek (Samut Songkhram)**
Nano Credit Kiosk
99/4 Moo 7, Bang Nok Khwaek,
Bang Khonthi, Samut Songkhram

364 **Prachantakham (Prachin Buri)**
Nano Credit Kiosk
47/5 Moo 2, Prachantakham,
Prachantakham, Prachin Buri

365 **Fao Rai (Nong Khai) Nano Credit Kiosk**
525 Moo 2, Fao Rai,
Fao Rai, Nong Khai

366 **Mancha Khiri (Khon Kaen)**
Nano Credit Kiosk
33 Moo 3, Kut Khao,
Mancha Khiri, Khon Kaen

367 **Khueang Nai (Ubon Ratchathani)**
Nano Credit Kiosk
693/5 Moo 4, Khueang Nai,
Khueang Nai, Ubon Ratchathani

368 **Muang Sam Sip (Ubon Ratchathani) Nano Credit Kiosk**
186/2 Moo 1, Muang Sam Sip,
Muang Sam Sip, Ubon Ratchathani

369 **Mae Chai (Phayao) Nano Credit Kiosk**
251/1 Moo 5, Mae
Chai, Mae Chai, Phayao

370 **Mae Mo (Lampang) Nano Credit Kiosk**
184/2 Moo 7, Mae Mo,
Mae Mo, Lampang

371 **Banphot Phisai (Nakhon Sawan) Nano Credit Kiosk**
601/10 Moo 1, Charoen Phon,
Banphot Phisai, Nakhon Sawan

372 **Phayuha Khiri (Nakhon Sawan) Nano Credit Kiosk**
188/16 Moo 4, Phayuha,
Phayuha Khiri, Nakhon Sawan

373 **Plaeng Yao (Chachoengsao) Nano Credit Kiosk**
69/19 Moo 7, Wang Yen,
Plaeng Yao, Chachoengsao

374 **Khao Wong (Kalasin) Nano Credit Kiosk**
136 Moo 18, Khum Kao,
Khao Wong, Kalasin

375 **Nong Phai (Phetchabun) Nano Credit Kiosk**
559/3 Moo 11, Nong Phai,
Nong Phai, Phetchabun

376 **Bang Mun Nak (Phichit) Nano Credit Kiosk**
44/41 Prathueang Thin Road,
Bang Mun Nak, Bang Mun Nak, Phichit

377 **Si Yaek Pathomphon (Chumphon) Nano Credit Kiosk**
34/19 Moo 9, Wang Phai,
Mueang Chumphon, Chumphon

March 6, 2019

378 **Ao Nang (Krabi) Nano Credit Kiosk**
696 Moo 1, Ao Nang,
Mueang Krabi, Krabi

March 11, 2019

379 **Thung Lung (Songkhla) Nano Credit Kiosk**
160 Kanchana Wanit Road,
Phatong, Hat Yai, Songkhla

380 **Khao Chong Phran (Ratchaburi) Nano Credit Kiosk**
164 Moo 6, Nang Kaeo,
Photharam, Ratchaburi

381 **Chaweng Samui (Surat Thani) Nano Credit Kiosk**
184/27 Moo 2, Bo Phut,
Ko Samui, Surat Thani

April 3, 2019

382 **Nong Pho (Ratchaburi) Lending Branch**
202/5 Moo 9, Nong Pho,
Photharam, Ratchaburi

383 **Phlapphla (Chanthaburi) Lending Branch**
90/5 Moo 11, Phlapphla,
Mueang Chanthaburi, Chanthaburi

384 **Suwannaphum (Roi Et) Lending Branch**
547/7 Moo 1, Sa Khu,
Suwannaphum, Roi Et

385 **Phon Thong (Roi Et) Lending Branch**
176 Moo 1, Waeng, Phon Thong, Roi Et

386 **Chiang Khong (Chiang Rai) Lending Branch**
279 Moo 3, Wiang,
Chiang Khong, Chiang Rai

387 **Hod (Chiang Mai) Lending Branch**
110/11 Moo 2, Hang Dong,
Hod, Chiang Mai

388 **Song (Phrae) Lending Branch**
46/2 Moo 6, Ban Klang, Song, Phrae

389 **Nam Phong (Khon Kaen) Lending Branch**
562 Moo 10 Rat Bamrung Road,
Nong Kung, Nam Phong, Khon Kaen

390 **Pho Chai (Roi Et) Nano Credit Kiosk**
104 Moo 17, Kham Pia, Pho Chai, Roi Et

391 **At Samat (Roi Et) Nano Credit Kiosk**
2/8 Moo 1, At Samat, At Samat, Roi Et

April 5, 2019

392 **Satuek (Buri Ram) Nano Credit Kiosk**
344/67 Moo 1, Satuek,
Satuek, Buri Ram

393 **Thung Siao (Chiang Mai) Nano Credit Kiosk**
458/3 Moo 3, Ban Klang,
San Pa Tong, Chiang Mai

394 **Pichai (Uttaradit) Nano Credit Kiosk**
57 Moo 3, Nai Mueang,
Phichai, Uttaradit

395 **Si Satchanalai (Sukhothai) Nano Credit Kiosk**
436/6 Moo 2, Hat Siao,
Si Satchanalai, Sukhothai

396 **Takhli (Nakhon Sawan) Nano Credit Kiosk**
82/4 Takhli Phatthana Road, Takhli,
Takhli, Nakhon Sawan

397 **Nong Chang (Uthai Thani) Nano Credit Kiosk**
9/28 Moo 5, Nong Chang,
Nong Chang, Uthai Thani

398 **Pathio (Chumphon) Nano Credit Kiosk**
15/3 Moo 7, Bang Son,
Pathio, Chumphon

399 **Lan Saka (Nakhon Si Thammarat) Nano Credit Kiosk**
203/3 Moo 4, Tha Di, Lan Saka,
Nakhon Si Thammarat

400 **Benchaphon Market (Songkhla) Nano Credit Kiosk**
160/51 Moo 2, Phawong,
Mueang Songkhla, Songkhla

April 9, 2019

401 **Khun Thale (Surat Thani) Lending Branch**
52/3 Moo 1, Khun Thale,
Mueang Surat Thani, Surat Thani

May 7, 2019

402 **New Happy Land Market (Seri Thai 41) Nano Credit Kiosk**
48/5 Soi Seri Thai 41, Seri Thai Road,
Khlong Kum, Bueng Kum, Bangkok

403 **Maruai Market (Hathai Rat 54) Nano Credit Kiosk**
39/4 Moo 18, Bueng Kham Phroi,
Lam Luk Ka, Pathum Thani

404 **Lat Ya (Kanchanaburi) Lending Branch**
140/8 Moo 1, Lat Ya,
Mueang Kanchanaburi, Kanchanaburi

405 **Map Ta Phut (Rayong) Lending Branch**
49/16 Sukhumvit Road, Noen Phra,
Mueang Rayong, Rayong

406 **Ban Dung (Udon Thani) Lending Branch**
103/2 Moo 6 Pradu Alley, Soi Ngam Sa Nga,
Si Suttho, Ban Dung, Udon Thani

407 **Nong Ruea (Khon Kaen) Lending Branch**
231 Moo 1, Nong Ruea,
Nong Ruea, Khon Kaen

408 **Sikhio (Nakhon Ratchasima) Lending Branch**
352 Moo 9, Sikhio, Sikhio,
Nakhon Ratchasima

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|---------------------|-------------------------------------------------------------------------------------------------------------------------------|---------------------|---------------------------------------------------------------------------------------------------------------------------------|---------------------|-------------------------------------------------------------------------------------------------------------------------|
| 409 | Phimai (Nakhon Ratchasima) Lending Branch 553/4 Moo 14, Nai Mueang, Phimai, Nakhon Ratchasima | 423 | Khao Suan Kwang (Khon Kaen) Nano Credit Kiosk 454 Moo 11, Kham Muang, Khao Suan Kwang, Khon Kaen | 435 | Wanon Niwat (Sakon Nakhon) Lending Branch 218 Moo 9, Khon Sawan, Wanon Niwat, Sakon Nakhon |
| 410 | Chiang Saen (Chiang Rai) Lending Branch 937/1 Moo 3, Wiang, Chiang Saen, Chiang Rai | 424 | Sung Noen (Nakhon Ratchasima) Nano Credit Kiosk 187/1 Moo 11, Sung Noen, Sung Noen, Nakhon Ratchasima | 436 | Kranuan (Khon Kaen) Lending Branch 49/5 Moo 7, Nong Ko, Kranuan, Khon Kaen |
| 411 | Wiang Pa Pao (Chiang Rai) Lending Branch 69/8 Moo 1, Wiang, Wiang Pa Pao, Chiang Rai | 425 | Chai Prakan (Chiang Mai) Nano Credit Kiosk 35/3 Moo 2, Pong Tam, Chai Prakan, Chiang Mai | 437 | Dan Khun Thot (Nakhon Ratchasima) Lending Branch 767/9 Moo 2, Dan Khun Thot, Dan Khun Thot, Nakhon Ratchasima |
| 412 | Phrom Phiram (Phitsanulok) Lending Branch 508/1 Moo 1, Wong Khong, Phrom Phiram, Phitsanulok | 426 | Wiang Sa (Nan) Nano Credit Kiosk 248/2 Moo 4, Klang Wiang, Wiang Sa, Nan | 438 | Mae Chan (Chiang Rai) Lending Branch 219/5 Moo 4, Mae Chan, Mae Chan, Chiang Rai |
| 413 | Kra Buri (Ranong) Lending Branch 337 Moo 2, Nam Chuet, Kra Buri, Ranong | 427 | Thung Saliam (Sukhothai) Nano Credit Kiosk 168/2 Moo 8, Thung Saliam, Thung Saliam, Sukhothai | 439 | Mae Taeng (Chiang Mai) Lending Branch 333/43 Moo 2, Khilek, Mae Taeng, Chiang Mai |
| 414 | La-ngu (Satun) Lending Branch 484 Moo 4, Kamphaeng, La-ngu, Satun | 428 | Ban Na Doem (Surat Thani) Nano Credit Kiosk 316/8 Moo 2, Ban Na, Ban Na Doem, Surat Thani | 440 | Si Thep (Phetchabun) Lending Branch 140/8 Moo 5, Sa Kruat, Si Thep, Phetchabun |
| 415 | Doem Bang Nang Buat (Suphan Buri) Lending Branch 26/11 Moo 5, Khao Phra, Doem Bang Nang Buat, Suphan Buri | 429 | Pak Phanang (Nakhon Si Thammarat) Nano Credit Kiosk 160 Chai Nam Road, Pak Phanang, Pak Phanang, Nakhon Si Thammarat | 441 | Khao Phanom (Krabi) Lending Branch 59/1 Moo 5, Khao Phanom-Thung Yai Road, Khao Phanom, Khao Phanom, Krabi |
| May 10, 2019 | | May 27, 2019 | | June 7, 2019 | |
| 416 | Tao Pun Market Nano Credit Kiosk 547/25 Pracha Rat Sai 2 Road, Bang Sue, Bang Sue, Bangkok | 430 | Phrom Khiri (Nakhon Si Thammarat) Nano Credit Kiosk 246/16 Moo 1, Phrommalok, Phrom Khiri, Nakhon Si Thammarat | 442 | Ban Rai (Ratchaburi) Nano Credit Kiosk 35/3 Moo 2, Ban Rai, Mueang Ratchaburi, Ratchaburi |
| 417 | Kip Mu Market Nano Credit Kiosk 399/5 Surao Khlong Nueng Road, Bang Chan, Khlong Sam Wa, Bangkok | June 4, 2019 | | 443 | Si Chiang Mai (Nong Khai) Nano Credit Kiosk 90/5 Moo 14, Phan Phrao, Si Chiang Mai, Nong Khai |
| 418 | Setthathat Market Nano Credit Kiosk 75 Soi Phibun Watthana Building, Rama VI Road, Sam Sen Nai, Phaya Thai, Bangkok | 431 | Chom Bueng (Ratchaburi) Nano Credit Kiosk 297 Moo 3, Chom Bueng, Chom Bueng, Ratchaburi | 444 | Chom Phra (Surin) Nano Credit Kiosk 365/3 Moo 4, Chom Phra, Chom Phra, Surin |
| 419 | Nikhom Hemaraj (Saraburi) Nano Credit Kiosk 119/8 Moo 7, Nong Pla Mo, Nong Khae, Saraburi | June 4, 2019 | | 445 | Ban Phue (Udon Thani) Nano Credit Kiosk 71/1 Moo 10, Ban Phue, Ban Phue, Udon Thani |
| 420 | Talat Khet (Suphan Buri) Nano Credit Kiosk 302 Moo 3, Chorakhe Sam Phan, U Thong, Suphan Buri | 432 | Wang Noi (Ayutthaya) Lending Branch 113 Moo 7, Commercial Building Alley, Lam Sai, Wang Noi, Phra Nakhon Si Ayutthaya | 446 | Akat Amnuai (Sakon Nakhon) Nano Credit Kiosk 24/6 Moo 18, Thai Phanit Road, Akat, Akat Amnuai, Sakon Nakhon |
| 421 | Bang Saen (Chon Buri) Nano Credit Kiosk 6/50 Bang Saen Sai 4 Tai Road, Saen Suk, Mueang Chon Buri, Chon Buri | 433 | Choem Chomphon Si Racha (Chon Buri) Lending Branch 196/1 Choem Chomphon Road, Si Racha, Si Racha, Chon Buri | 447 | Wang Nuea (Lampang) Nano Credit Kiosk 5/34 Moo 9, Wang Nuea, Wang Nuea, Lampang |
| 422 | Bang Nam Prio Market (Chachoengsao) Nano Credit Kiosk 140/16 Moo 5, Phrong Akat, Bang Nam Prio, Chachoengsao | 434 | Khukhan (Si Sa Ket) Lending Branch 637/2 Moo 6, Huai Nuea, Khukhan, Si Sa Ket | 448 | Wiang Nong Long (Lamphun) Nano Credit Kiosk 53/6 Moo 6, Wang Phang, Wiang Nong Long, Lamphun |

- 449 **Ban Dan Lan Hoi (Sukhothai) Nano Credit Kiosk**
190/25 Moo 4, Lan Hoi,
Ban Dan Lan Hoi, Sukhothai
- 450 **Lom Kao (Phetchabun) Nano Credit Kiosk**
25/1 Moo 6, Lom Kao,
Lom Kao, Phetchabun
- 451 **Khlong Pang (Trang) Nano Credit Kiosk**
165/1 Moo 2, Phet Kasem Road,
Khlong Pang, Ratsada, Trang
- 452 **Khuan Don (Satun) Nano Credit Kiosk**
215 Moo 8, Khuan Sato,
Khuan Don, Satun
- 453 **Lam Thap (Krabi) Nano Credit Kiosk**
509 Moo 5, Lam Thap, Lam Thap, Krabi
- 454 **Padang Besa (Songkhla) Nano Credit Kiosk**
24 Talat Mai 2 Road, Padang Besa,
Sadao, Songkhla

June 12, 2019

- 455 **Patthavikon Market Nano Credit Kiosk**
27/51 Moo 7, Khlong Kum,
Bueng Kum, Bangkok 10240
- 456 **Thanyaburi Khlong 11-12 Nano Credit Kiosk**
11/12 Moo 1, Bueng Nam Rak,
Thanyaburi, Pathum Thani
- 457 **Nong Tak Ya (Kanchanaburi) Nano Credit Kiosk**
259/2 Moo 12, Nong Tak Ya,
Tha Muang, Kanchanaburi
- 458 **Phrommat (Lop Buri) Nano Credit Kiosk**
114/1 Moo 6, Phrommat,
Mueang Lop Buri, Lop Buri
- 459 **Wilai Rungcharoen Market (Sa Kaeo) Nano Credit Kiosk**
1110/35 Moo 10, Watthana Nakhon,
Watthana Nakhon, Sa Kaeo

June 19, 2019

- 460 **Khao Lak (Phang-nga) Nano Credit Kiosk**
65/3 Moo 5, Khuekkhak,
Takua Pa, Phang-nga

June 20, 2019

- 461 **Somdet (Kalasin) Lending Branch**
416/7 Moo 2, Somdet, Somdet, Kalasin

June 24, 2019

- 462 **Klang Lat Sawai Market Nano Credit Kiosk**
52/39 Moo 5, Lat Sawai,
Lam Luk Ka, Pathum Thani
- 463 **Phatthanakan 20 Nano Credit Kiosk**
206 Soi Phatthanakan 20,
Suan Luang, Suan Luang, Bangkok
- 464 **Saphan Si (Rayong) Lending Branch**
124/19 Moo 6, Map Yang Phon,
Pluak Daeng, Rayong
- 465 **Tha Chalom (Samut Sakhon) Nano Credit Kiosk**
33/352 Moo 4, Tha Chin,
Mueang Samut Sakhon, Samut Sakhon
- 466 **Tha Phon (Phetchabun) Nano Credit Kiosk**
387 Moo 2, Tha Phon,
Mueang Phetchabun, Phetchabun

July 5, 2019

- 467 **Kham Ta Kla (Sakon Nakhon) Lending Branch**
153/1 Moo 11, Kham Ta Kla,
Kham Ta Kla, Sakon Nakhon

July 9, 2019

- 468 **Chun (Phayao) Nano Credit Kiosk**
260/4 Moo 5, Huai Khao Kam,
Chun, Phayao
- 469 **Pa Daet (Chiang Rai) Nano Credit Kiosk**
10/6 Moo 1, Pa Daet, Pa Daet, Chiang Rai
- 470 **San Sai (Chiang Mai) Nano Credit Kiosk**
199 Moo 2, San Phra Net,
San Sai, Chiang Mai
- 471 **Sankhaburi (Chai Nat) Nano Credit Kiosk**
34/6 Moo 8, Phraek Si Racha,
Sankhaburi, Chai Nat
- 473 **Bang Kradi Nano Credit Kiosk**
166/3 Bang Kradi Road, Samae Dam,
Bang Khun Thian, Bangkok
- 474 **Malee Market Nano Credit Kiosk**
141/50 Moo 5, Krathum Lom,
Sam Phran, Nakhon Pathom
- 475 **Si Prachan (Suphan Buri) Nano Credit Kiosk**
57/1 Moo 2, Ban Krang,
Si Prachan, Suphan Buri

July 18, 2019

- 478 **Kaset Wisai (Roi Et) Lending Branch**
66 Moo 1, Kaset Wisai, Kaset Wisai, Roi Et

July 22, 2019

- 472 **Chumchon Muban Thara Kon Market Nano Credit Kiosk**
4 Soi Ramkhamhaeng 166 Yaek 7,
Min Buri, Min Buri, Bangkok
- 476 **Prasat (Surin) Nano Credit Kiosk**
311/14 Moo 2, Kang Aen, Prasat, Surin
- 477 **Rattanaaburi (Surin) Nano Credit Kiosk**
71 Moo 8, Rattanaaburi,
Rattanaaburi, Surin
- 479 **Pua (Nan) Lending Branch**
148/1 Moo 3, Pua, Pua, Nan
- 484 **Lam Narai (Lop Buri) Lending Branch**
110 Moo 6, Lam Narai,
Chai Badan, Lop Buri

July 26, 2019

- 481 **Flower Market Thailand Nano Credit Kiosk**
499/1-10 Phran Nok - Phutthamonthon
Sai 4 Road, Bang Phrom, Taling Chan,
Bangkok
- 482 **Kosum Phisai (Maha Sarakham) Lending Branch**
399/1 Moo 12, Hua Khwang,
Kosum Phisai, Maha Sarakham

July 31, 2019

- 480 **Dan Chang (Suphan Buri) Lending Branch**
280/5-6 Moo 1, Dan Chang,
Dan Chang, Suphan Buri
- 483 **Sai Noi (Nonthaburi) Nano Credit Kiosk**
25/10 Moo 1, Khlong Khwang,
Sai Noi, Nonthaburi
- 485 **Seka (Bueng Kan) Nano Credit Kiosk**
289/3 Moo 7, Seka, Seka, Bueng Kan
- 486 **Na Chom Thian (Pattaya) Nano Credit Kiosk**
3/4 Moo 1, Na Chom Thian,
Sattahip, Chon Buri
- 487 **Pak Nam Pran (Prachuap Khiri Khan) Nano Credit Kiosk**
511/52 Moo 2, Pak Nam Pran,
Pran Buri, Prachuap Khiri Khan

488 **Nikhom Soi 13 Market (Rayong) Nano Credit Kiosk**
260 Moo 2, Makhom Khu,
Nikhom Phatthana, Rayong

489 **Bang Pakok Market Nano Credit Kiosk**
1439 Suk Sawat Road, Bang Pa Kok,
Rat Burana, Bangkok

490 **Sahatsakhan (Kalasin) Nano Credit Kiosk**
15/2 Moo 1, Non Buri,
Sahatsakhan, Kalasin

August 14, 2019

491 **Wang Sam Mo (Udon Thani) Lending Branch**
563/2 Moo 2, Wang Sam Mo,
Wang Sam Mo, Udon Thani

492 **Sam Roi Yot (Prachuap Khiri Khan) Nano Credit Kiosk**
457/9 Moo 3, Rai Kao, Sam Roi Yot,
Prachuap Khiri Khan

512 **Nakhon Pathom Lending Branch**
17-18 Bo Reum Road, Phra Pathom
Chedi, Mueang Nakhon Pathom,
Nakhon Pathom

August 15, 2019

493 **Borabue (Maha Sarakham) Nano Credit Kiosk**
448/3 Moo 1, Borabue, Borabue,
Maha Sarakham

494 **Wang Saphung (Loei) Nano Credit Kiosk**
531/2 Moo 9, Wang Saphung,
Wang Saphung, Loei

August 19, 2019

495 **Nathon Samui (Surat Thani) Lending Branch**
226/19 Moo 3, Ang Thong,
Ko Samui, Surat Thani

496 **Ban Nong Yai (Khon Kaen) Nano Credit Kiosk**
12/63 Moo 6, Nai Mueang,
Mueang Khon Kaen, Khon Kaen

497 **Phu Wiang (Khon Kaen) Nano Credit Kiosk**
124/2 Moo 3, Phu Wiang,
Phu Wiang, Khon Kaen

498 **Pakham (Buri Ram) Nano Credit Kiosk**
17 Moo 8, Pakham, Pakham, Buri Ram

August 20, 2019

499 **Chaturaphak Phiman (Roi Et) Nano Credit Kiosk**
447/1 Moo 1, Hua Chang,
Chaturaphak Phiman, Roi Et

500 **Chiang Yuen (Maha Sarakham) Nano Credit Kiosk**
8/8 Moo 3, Chiang Yuen,
Chiang Yuen, Maha Sarakham

August 26, 2019

501 **Non Sung (Phimai) Nano Credit Kiosk**
9/11 Soi Thetsaban 1, Non Sung,
Non Sung, Nakhon Ratchasima

502 **Wang Muang (Saraburi) Nano Credit Kiosk**
35 Moo 1, Kham Phran,
Wang Muang, Saraburi

August 27, 2019

503 **Nikhom Amata Nakhon (Chon Buri) Nano Credit Kiosk**
422 Moo 5, Khlong Tamru,
Mueang Chon Buri, Chon Buri

504 **Huai Krabok (Ratchaburi) Lending Branch**
361/49 Moo 9, Krap Yai,
Ban Pong, Ratchaburi

August 29, 2019

505 **Bang Wua (Chachoengsao) Nano Credit Kiosk**
1/210 Moo 14, Bang Wua,
Bang Pakong, Chachoengsao

506 **Nong Phok (Roi Et) Nano Credit Kiosk**
14 Moo 8, Nong Phok, Nong Phok, Roi Et

August 30, 2019

507 **Than Phet Pathum Market Nano Credit Kiosk**
99/8 Moo 5, Ban Mai,
Mueang Pathum Thani, Pathum Thani

508 **Bang Khu Wat Nano Credit Kiosk**
88/10 Moo 1, Bang Khu Wat,
Mueang Pathum Thani, Pathum Thani

509 **Chumchon Chai Chimphli Market Nano Credit Kiosk**
19 Soi Bang Waek 82, Khlong Khwang,
Phasi Charoen, Bangkok

510 **Lahan Sai (Buri Ram) Nano Credit Kiosk**
34 Moo 1, Lahan Sai, Lahan Sai, Buri Ram

511 **Kaeng Khoi (Saraburi) Nano Credit Kiosk**
36 Moo 6, Tan Diaio,
Kaeng Khoi, Saraburi

September 16, 2019

513 **Iam Charoen Market Nano Credit Kiosk**
2114 Moo 8, Samrong Nuea,
Mueang Samut Prakan, Samut Prakan

514 **Talat Phlu Nano Credit Kiosk**
1577 Thoet Thai Road, Talat Phlu,
Thon Buri, Bangkok

September 26, 2019

515 **Thung Khok (Suphan Buri) Nano Credit Kiosk**
684 Moo 10, Thung Khok,
Song Phi Nong, Suphan Buri

September 27, 2019

517 **Bua Phatthana Market (Lat Pla Khao 50) Nano Credit Kiosk**
456 Lat Pla Khao Road, Chorakhe Bua,
Lat Phrao, Bangkok

September 30, 2019

516 **Soi Dao (Chanthaburi) Nano Credit Kiosk**
600/16 Moo 1, Patong, Soi Dao,
Chanthaburi

518 **Pong Nam Ron (Chanthaburi) Nano Credit Kiosk**
249/3 Moo 1, Thap Sai,
Pong Nam Ron, Chanthaburi

519 **Wichian Buri (Phetchabun) Nano Credit Kiosk**
528/8 Moo 2, Tha Rong,
Wichian Buri, Phetchabun

520 **Wapi Pathum (Maha Sarakham) Nano Credit Kiosk**
454 Moo 3, Nong Saeng,
Wapi Pathum, Maha Sarakham

521 **Chaloem Phra Kiat (Nakhon Ratchasima) Nano Credit Kiosk**
211 Moo 14, Tha Chang,
Chaloem Phra Kiat, Nakhon Ratchasima

522 **Lan Sai Plaza Market Nano Credit Kiosk**
659/103 Sathu Pradit Road,
Bang Phongphang, Yan Nawa, Bangkok

Brand DNA

The Key to Success

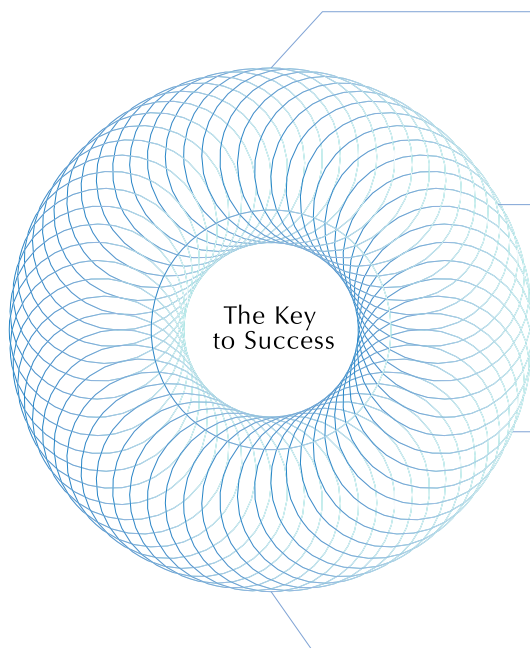
Under the philosophy of “Everyone Matters” Thai Credit successfully delivered remarkable financial experiences to customers thanks to the cooperation between the Bank’s personnel.

Our personnel are key to successful operations. Thai Credit’s highest goal is to meet customer needs and create good impressions for every customer.

Thai Credit believes the creation of genuine strength and sustainability come from within an organisation, particularly from the personnel level. Our personnel delivers the Bank’s brand image directly to customers through positive attitude when demonstrating our high-quality financial products and services to customers. For this reason, the Bank prioritises the integration of brand image with corporate culture in order to merge the Bank’s DNA into every personnel.

The Bank has always been committed to creating corporate brand culture by pursuing, cultivating, and enhancing skills and values for every personnel in every department. The goal is to create a universal working method. The Bank also recognises the importance of promoting knowledge, capabilities, competence, and inspiration in the development, management, invention, and presentation of products that meet customer needs as well as superlative and transparent financial services.

Furthermore, the Bank’s brand culture aims to promote organisational integration for the purpose of strong organisational development and robust competitiveness in the modern world. Our brand culture drives the organisation towards a proud bank with financial expertise among small and micro business customers. Thai Credit operates accordingly to our vision and mission for success with brand DNA that every personnel has faith in. They are:



01 Always Improving

“We always look for better ideas and ways to improve our bank. We constantly learn and seek better solutions to improve internal processes in order to deliver the best customer experience through our Products and Services at all Touch Points.”

02 One Direction

“We break silos and work cross-functionally as one team with one goal. We help each other work end-to-end to deliver customer value together under one bank’s direction.”

03 Customer Passion

“We are passionate to constantly learn about our customers. We anticipate their needs and provide financial services with value proposition that suit them. We help fulfill their dreams. Their happiness and success are our pride.”

04 Never Mislead

“We are honest and trustworthy. We work with integrity both to our customers and fellow employees. We openly disclose the accurate information with transparency. We value the virtue and deny all kinds of fraud.”

Corporate Social Responsibility (CSR)

Thai Credit Retail Bank PCL. operates under the principles of good corporate governance on the foundation of honesty and transparency. The Bank is aware of its role in society and strives to perform Corporate Social Responsibility (CSR)

in order to build a foundation for commercial growth as well as generate value for the best interests of stakeholders and establishing long-term relationships with the public. The Bank's CSR activities are in line with the Bank's vision and mission in terms of social responsibility management to cover every dimension, namely environment, social, and good governance.



01 Environmental Aspect

The Bank promotes environmental awareness among young adults under the "Nurturing the Apple from Under the Tree" project, a writing competition for students to win scholarships. The topic of the latest competition was "Green Market." The Bank also conducts environmental projects for the organisation's employees.



02 Social Aspect

The Bank is committed to operate under its vision and mission. The Bank stands and grows alongside small and micro business customers to ensure strong growth, which is a key factor in creating the country's economic stability.



03 Corporate Governance

The Bank established sustainable business practices on the foundation of environmental, social, and governance factors in order to create immunity for financial institutions and alleviate the burden from various complications. There are a total of four guidelines:

1. The Bank must display the intention of responsible loan granting,
2. The Bank must consider the benefits of stakeholders,
3. The Bank must determine policies and internal processes, and
4. The Bank must disclose accurate and transparent loan information.

As a member of the Anti-Corruption Organisation of Thailand, the Bank is determined to operate business in accordance with good corporate governance on the foundation of honesty and transparency, in order to create opportunities and social equality under the concept of "Everyone Matters".

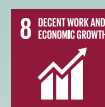
Furthermore, the Bank adheres to six of the 17 United Nations' Sustainable Development Goals (SDGs) as follows:



Sustainable Development Goal 1:
No Poverty.



Sustainable Development Goal 4:
Quality Education.



Sustainable Development Goal 8:
Decent Work and Economic Growth.



Sustainable Development Goal 9:
Industry, Innovation and Infrastructure.



Sustainable Development Goal 10:
Reducing Inequality.



Sustainable Development Goal 13:
Climate Action.

CSR Projects of the Thai Credit Retail Bank PCL.

Thai Credit Retail Bank PCL. is determined to be a financial advisor and stand alongside the success of small and micro business customers, who are the foundation in driving the country's economy. The Bank focuses on enhancing the potential of small and micro business customers by promoting financial literacy and financial discipline along with business knowledge in order to further generate stable and sustainable business growth.



Key Projects

01 “Smart Micro Customer: Hardworking, Savings with Discipline” Project

Under the Bank’s vision to improve business quality and the quality of life of micro finance customers and their families, the Bank initiated the “Smart Micro Customer: Hardworking, Savings with Discipline” project to promote basic financial literacy for small and micro business customers, particularly, market vendors who are the key in the Bank’s business operations. The Bank promotes financial literacy in terms of debt management, savings discipline, and enhancement of business potential to prepare market vendors in the era of cashless society. This project was organised for the third consecutive year with the objective of reducing household debt and maintaining non-performing loan levels, which are two social problems that impact the country’s economy. In the past, more than 90% of participants have had normal repayment discipline.

02 “Nurturing the Apple from Under the Tree” Project

The Bank recognises the importance of education and youth development as the important driving forces for the country’s future. The Bank initiated the “Nurturing the Apple from Under the Tree,” scholarship writing competition to provide opportunities for the children of small and micro business customers with good grades and good behavior but lack financial support. The competition provides scholarships for education and instills the importance of education and the value of commerce while promoting creativity in developmental methodologies for local communities in young adults.

03 Learning Center

The Bank established Learning Centers in nearby local communities and provided opportunities and access to educational sources in finance and financial discipline in the forms of activities and modern multimedia for small and micro business customers for easy understanding. The Bank also holds activities on business growth and digital technology, which are in line with cashless society, and educational seminars to inspire participants at the learning center and develop skills for creative expression through activities and lectures by volunteers who are bank employees.

Other projects the Bank supports

04 “Modern Thais Pay Attention to Financial Discipline” Project

As a member of the Thai Bankers’ Association and part of a partnership with the National Council for Child and Youth Development under the Royal Patronage of HRH Princess Mahachakri Sirindhorn (NCYD), the Bank operated the “Modern Thais Pay Attention to Financial Discipline Season 2” project, as part of the Thai Bankers’ Association’s five-year plan. The project provides personal financial management and instills financial discipline to stimulate awareness, understanding, and appropriate implementation towards good financial behavior. The Bank sent volunteers to join the project as “The Trainer” to educate students from public and private universities nationwide through various activities.





05

Activities promoting the environment

The Bank partnered with the Bank of Thailand and the Thai Bankers' Association to initiate "Sustainable Banking Guidelines – Responsible Lending" with regard to the environmental, social, and governance aspects. The guidelines are based on various activities that the Bank financially supports. The Bank utilised and implemented sustainable banking guidelines to determine terms and conditions for businesses that the Bank does not offer loan services to, due to its environmental and social effects.

The Bank simultaneously initiated the "TCRB Green Project" for Thai Credit Retail Bank employees to raise environmental awareness, reduce energy consumption, and reduce the use of plastic bags and convert to use cloth bags instead as well as execute the ideas from more than 2,500 students who submitted their ideas to the scholarship writing competition under the topic "Green Market." Participants of the project campaigned and raised environmental awareness of the market vendors and customers in the local market for sustainability.



06

Social Employment of People with Disabilities in 2019 Project

The Bank supports the Social Employment of People with Disabilities in 2019 project by partnering with more than 400 organisations to create job opportunities and occupations as well as provide them with a sense of self-reliance and honor equaling that of the general public for more than 6,000 people nationwide. The project also provides the participants with better health and improved quality of life as well as a proud valuable member of the community who benefits the society.





Milestones

“Smart Micro Customer: Hardworking, Savings with Discipline” Project

2017

To reaffirm the Bank’s commitment as a commercial retail bank, Thai Credit Retail Bank initiated the “Smart Micro Customer: Hardworking, Savings with Discipline” project. Under the project, the Bank held basic financial literacy training programs to small and micro business customers in order to improve their quality of life and ensure business growth of market vendors who are the Bank’s main customers. The program included the establishment of financial discipline, basic accounting, and money savings. In the project’s first year, the Bank held a total of six training sessions in six provinces, namely Bangkok, Chon buri, Nakhon Ratchasima, Chiang Mai, Nakhon Si Thammarat, and Phra Nakhon Si Ayutthaya. A total of 443 market vendors participated in the training program.

A total of
443 market vendors

2018

The Bank continued the project for the second consecutive year thanks to its success in 2017. In addition to providing basic financial literacy, the Bank provided participants with the knowledge in electronic financial transactions such as accepting payments via QR Code and how to use PromptPay in order for small and micro business customers to integrate, implement, and develop their businesses, similar to other industries, as the country shifts toward the era of cashless society. In the project’s second year, the Bank held 12 training sessions in 11 provinces: Bangkok, Khon Kaen, Phetchaburi, Songkhla, Chiang Rai, Rayong, Udon Thani, Kanchanaburi, Surat Thani, Phitsanulok, and Chanthaburi. A total of 1,432 people participated in the training.

A total of
1,432 people

2019

The Bank hosted the project for the third year and focused on providing thorough access to the training program for small and micro business customers and local market vendors in different regions. The project was held in the lending branches of the Bank, which are learning centers located near each community nationwide. The content of the training focuses on financial literacy and financial discipline with the addition of e-commerce in order to provide small and micro business customers with more options to generate sales and sustainably expand their business in the 4.0 era. The Bank held 350 training sessions in 73 provinces nationwide (with exceptions being Mae Hong Son, Yala, Pattani, and Narathiwat). A total of 7,487 people participated in the program.

A total of
7,487 people



Milestones

“Nurturing the Apple from Under the Tree” Project

2017

The Bank initiated the “Nurturing the Apple from Under the Tree” writing competition project to provide scholarships worth 1 million baht to primary and higher education students nationwide. The concept of the competition was “My Family, Proud to be a Child of a Market Vendor.” Applicants of the project were the children and grandchildren of the Bank’s Nano Finance and Micro Finance customers. There was a total of 329 essays.

A total of
329 essays

2018

The Bank hosted the project for the second consecutive year under the topic “My Hero is in the Market.” Scholarships for the competition totaled more than 600,000 baht. Applicants were the children and grandchildren of the Bank’s Nano Finance and Micro Finance customers. There was a total of 880 essays.

A total of
880 essays

2019

The Bank is committed to instilling young adults on the importance of sustainable community development. The Bank consequently held the writing competition under the topic “Green Market.” The competition provides opportunities for primary and higher education school students nationwide to submit their ideas on eco-friendly local market development to create opportunities and generate revenue while integrating the use of technology. A total of 2,543 essays were submitted.

A total of
2,543 essays

Management Discussion and Analysis

Thailand Economy in 2019 and the Outlook for 2020^{1/}

Overview of 2019 Thailand Economy - The Thai economy grew 2.4%, declining from 4.2% in 2018, mainly due to the slowing growth in exports which is affected by the low-growth in the economy of trading partner countries, the China-U.S. trade war, and the appreciation of the baht. The agricultural sector remains affected by the drought however, private consumption continues to grow, in line with low interest and inflation rates as well as the government's stimulus measures. In terms of the country's economic stability, headline inflation in 2019 was at 0.7%, down from 1.1% in 2018 and below the target inflation. There is a current account surplus of 6.8% of the GDP.

Thailand Economic Outlook for 2020 Growth is projected between 1.5% and 2.5%, slowing down from 2019 due to the outbreak of the COVID-19 virus, drought, delays in government budget expenditure processes, as well as risks from the fluctuating global economy and finance. However, there are supporting factors from the gradually recovering global economy, in line with the relaxation of trade protection measures, satisfactory growth in domestic demand, government measures, as well as low growth in the Thai economy in 2019. Exports are expected to grow by 1.4%. Private consumption and investment are expected to grow by 3.5% and 3.6%, respectively. Inflation rate projection is around 0.4–1.4% and a current account surplus of 5.3% of the GDP.

Overall Banking Industry - As of the end of 2019, loan growth declined to 2.0% following an economic slowdown and repayment of large business loans. Non-Performing Loans (NPLs) was at 2.98%, relatively stable compared to 2.94% in the previous year due to credit quality management of commercial banks. The banking industry's net profits increased due to the recognition of special profits from sales of investments. Return on assets ratio in 2019 increased to 1.39% from 1.11%, however, the overall banking industry in 2019–2020 has stability, high levels of capital fund and loan loss provisions, and the ability to encounter challenges from uncertain economic conditions in the future.

Table – Thailand Economic Outlook 2019–2020^{1/}

| | Actual Data | | | Projection 2020 | |
|------------------------------------------------------|-------------|-----------|-----------|-----------------------|-----------------------|
| | 2017 | 2018 | 2019 | As of Nov 18, 2019 | As of Feb 17, 2020 |
| GDP (at current price: billion baht) | 15,486.6 | 16,365.6 | 16,879.0 | 17,593.2 | 17,368.5 |
| Per Capita (baht per person per year) | 228,909.7 | 241,269.6 | 248,257.4 | 258,238.5 | 254,940.3 |
| GDP (at current price: billion USD) | 456.3 | 506.5 | 543.7 | 567.5 | 556.7 |
| Per Capita (USD per person per year) | 6,744.8 | 7,467.1 | 7,996.2 | 8,330.3 | 8,171.2 |
| GDP Growth (CVM, %) | 4.1 | 4.2 | 2.4 | 2.7 - 3.7 | 1.5 - 2.5 |
| Gross Fixed Capital Formation (CVM, %) ^{2/} | 1.8 | 3.8 | 2.2 | 4.8 | 3.6 |
| Private (CVM, %) | 2.9 | 4.1 | 2.8 | 4.2 | 3.2 |
| Public (CVM, %) | -1.4 | 2.9 | 0.2 | 6.5 | 4.8 |
| Private Consumption (CVM, %) | 3.1 | 4.6 | 4.5 | 3.7 | 3.5 |
| Government Consumption (CVM, %) | 0.1 | 2.6 | 1.4 | 2.6 | 2.6 |
| Exports Volume of Goods & Services (%) | 5.2 | 3.3 | -2.6 | 3.5 | 0.9 |
| Exports value of goods (billion USD) | 233.7 | 251.1 | 243.0 | 251.7 | 246.4 |
| Growth rate (value, %) ^{3/} | 9.5 | 7.5 | -3.2 | 2.3 | 1.4 |
| Growth rate (volume, %) ^{3/} | 5.6 | 3.9 | -3.5 | 2.4 | 1.5 |
| Imports Value of Goods & Services (volume, %) | 6.2 | 8.3 | -4.4 | 3.9 | 3.1 |
| Imports value of goods (billion USD) | 201.1 | 228.7 | 216.4 | 228.2 | 222.2 |
| Growth rate (value, %) ^{3/} | 13.2 | 13.7 | -5.4 | 3.5 | 2.7 |
| Growth rate (volume, %) ^{3/} | 7.3 | 7.7 | -5.6 | 3.6 | 2.8 |
| Trade Balance (billion USD) | 32.6 | 22.4 | 26.6 | 23.5 | 24.2 |
| Current Account Balance (billion USD) | 44.0 | 28.5 | 37.3 | 31.8 | 29.5 |
| Current Account to GDP (%) | 9.6 | 5.6 | 6.8 | 5.6 | 5.3 |
| Inflation (%) | | | | | |
| CPI | 0.7 | 1.1 | 0.7 | 0.5 - 1.5 | 0.4 - 1.4 |
| GDP Deflator | 2.0 | 1.5 | 0.7 | 0.5 - 1.5 | 0.4 - 1.4 |

Source: Office of the National Economic and Social Development Board, February 17, 2020

Remarks: ^{1/} The data was calculated based on the Revision of National Accounts of Thailand released by NESDB via www.nesdc.go.th.

^{2/} Mutual fund means gross fixed capital formation.

^{3/} Exports and imports are based on the Bank of Thailand's data.

Analysis of Performance and Financial Status

Financial Status and Performance in 2019

In 2019, the Group reported 710 million baht consolidated net profit, decreased by 61 million baht or 7.9% from the previous year as a result of setting aside higher provisions for doubtful accounts in accordance with prudent risk management policies in order to support credit expansion and future asset quality. Nevertheless, the Group's interest income continues to grow, in line with the continuously growing credit. The Group's net interest income increased by 19.6%. In addition, the Group has regulations to control operational expenses to maximise benefits.

The Group recorded outstanding loans of 50,916 million baht or 13.7% growth driven by 19.0% growth in core business (Micro SME and Micro Finance) as well as continuous expansion of bank branches. The Group opened 199 new lending branches in 2019. As of the end of 2019, the Group had a total of over 500 lending branches nationwide.

Statement of Profit or Loss

Consolidated Financial Statement

| Unit: Million Baht | 2019 | 2018 | Change% |
|---------------------------------------------------------|--------------|--------------|--------------|
| Interest Income | 5,868 | 4,951 | 18.5% |
| Interest Expenses | 1,024 | 901 | 13.7% |
| Net Interest Income | 4,844 | 4,050 | 19.6% |
| Non-Interest Income | 293 | 184 | 59.2% |
| Total Operating Income | 5,137 | 4,234 | 21.3% |
| Total Operating Expenses | 2,995 | 2,416 | 24.0% |
| Bad Debts, Doubtful Accounts and Impairment Loss | 1,254 | 854 | 46.8% |
| Profit from Operating before Income Tax Expenses | 888 | 964 | -7.9% |
| Income Tax | 178 | 193 | -7.8% |
| Net Profit | 710 | 771 | -7.9% |

Net Interest Income

Net Interest Income

Consolidated Financial Statement

Unit: Million Baht

| | 2019 | 2018 | Change % |
|------------------------------------------------------------------------------------------|-------|-------|----------|
| Interest Income | 5,868 | 4,951 | 18.5% |
| - Loans to customers | 5,765 | 4,861 | 18.6% |
| - Interbank and Money Market Items | 78 | 68 | 14.7% |
| - Investments | 25 | 22 | 13.6% |
| Interest Expenses | 1,024 | 901 | 13.7% |
| - Deposit | 812 | 710 | 14.4% |
| - Contributions to Financial Institution Development Fund and Deposit Protection Agency/ | 212 | 191 | 11.0% |
| Net Interest Income | 4,844 | 4,050 | 19.6% |

In 2019, the Group's net interest income was at 4,844 million baht, an increase of 19.6% from 4,050 million baht in 2018 driven by loan growth of 13.7% as well as higher proportion of high-yield loans.

Operating Expenses

Operating Expenses

Consolidated Financial Statement

| Unit: Million Baht | 2019 | 2018 | Change % |
|---------------------------------------|--------------|--------------|--------------|
| Employee Expenses | 2,025 | 1,627 | 24.5% |
| Directors' Remuneration | 7 | 7 | 0.0% |
| Premises and Equipment Expenses | 423 | 341 | 24.0% |
| Tax and Duties | 195 | 163 | 19.6% |
| Other Expenses | 345 | 278 | 24.1% |
| Total Other Operating Expenses | 2,995 | 2,416 | 24.0% |
| Cost to Income Ratio (%) | 58.3% | 57.1% | |

The Group's operating expenses was at 2,995 million baht in 2019, an increase of 24.0% from 2,416 million baht in 2018. An increase was mainly due to the increase of employees' expense by 24.5% as well as premise and equipment expenses by 24.0% driven by branch expansions. The Group's cost-to-income ratio was 58.3%, slightly increased from 57.1% of last year, thanks to the expansion of lending branches and investment in technology for competitiveness in technology. The Group retains its strict income and expenses management policy for maximum efficiency.

Bad Debts and Doubtful Account

Bad Debts and Doubtful Account

Consolidated Financial Statement

| Unit: Million Baht | 2019 | 2018 | Change % |
|--------------------------------------------------------|--------------|------------|--------------|
| Bad Debts and Doubtful Account | 1,267 | 837 | 51.4% |
| Loss on Troubled Debt Restructuring | 9 | 17 | -47.1% |
| Reverse Entry for Allowance of Transferred Receivables | (22) | - | - |
| Total | 1,254 | 854 | 46.8% |

The Group's has set aside provision for bad debts and doubtful account of 1,254 million baht in 2019, an increase of 400 million baht or 46.8% from 2018 in accordance with the risk management policy in preparation for loan expansion and prudently accommodating future risk.

Statement of Financial Position
Consolidated Financial Statement

| Unit: Million Baht | December 31, 2019 | December 31, 2018 | Change % |
|---------------------------------------------------------------|----------------------|----------------------|--------------|
| Cash, Interbank, and Market Money Items | 4,889 | 4,824 | 1.3% |
| Investments, Net | 1,694 | 1,533 | 10.5% |
| Loans to Customers | 50,916 | 44,770 | 13.7% |
| Accrued Interest Receivables | 284 | 242 | 17.4% |
| Less Allowance for Doubtful Accounts | (2,712) | (2,379) | 14.0% |
| Total Loan to Customers and Accrued Interest Receivables, Net | 48,488 | 42,633 | 13.7% |
| Properties for Sale, Net | 158 | 67 | 135.8% |
| Premises and Equipment, Net | 366 | 320 | 14.4% |
| Deferred Tax Assets | 270 | 185 | 45.9% |
| Other Assets, Net | 629 | 472 | 33.3% |
| Total Assets | 56,494 | 50,034 | 12.9% |
| Deposits | 47,193 | 42,037 | 12.3% |
| Interbank and Money Market Items | 1,135 | 811 | 40.0% |
| Other Liabilities | 1,163 | 909 | 27.9% |
| Total Liabilities | 49,491 | 43,757 | 13.1% |
| Paid-up Capital Share | 5,000 | 5,000 | 0.0% |
| Other Components of Total Equity | 36 | 21 | 71.4% |
| Retained Earnings | 1,967 | 1,256 | 56.6% |
| Total Equity | 7,003 | 6,277 | 11.6% |
| Total Liabilities and Equity | 56,494 | 50,034 | 12.9% |

As of December 31, 2019, the Group's total assets reached 56,494 million baht, an increase of 6,460 million baht or 12.9% from 50,034 million baht in 2018 driven by business growth. Details are as follows:

Loans to Customers

As of December 31, 2019, the Group's loan portfolio amount was 50,916 million baht, an increase of 6,146 million baht or 13.7% from 44,770 million baht at the end of December 2018 with micro SME and micro finance business being the key contributors to the notable growth.

Liabilities and Equity

As of December 31, 2019, the Group's had total liabilities of 49,491 million baht, an increase of 5,734 million baht or 13.1% from 43,757 million baht in 2018, mainly from an increase in deposits of 12.3% or 5,156 million baht.

As of December 31, 2019, the Group's shareholders' equity was 7,003 million baht, an increase from 6,277 million baht in 2018 by 726 million baht or equivalent to an increase of 11.6%, resulting mainly from net profit of the year 2019.

The Group's book value per share at the end of 2019 was 14.01 baht (500 million ordinary shares as of December 31, 2019), increased from 12.55 baht or 11.6% at the end of 2018.

Deposits

As of December 31, 2019, the Group had deposits of 47,193 million baht, an increase of 12.3% from 2018. Loans to deposits ratio was at 107.89%.

Capital Adequacy Ratio

Since January 1, 2016, the Bank of Thailand (BOT) has urged all Thai commercial banks to gradually increase and maintain a capital conservation buffer at the rate of 0.625 p.a. until reaching the 2.5% target in 2019 according to Basel III. Thus, minimum regulatory capital adequacy ratio in 2019 was 7.0% for common equity Tier 1 capital, 8.5% for Tier 1 capital, and 11.0% for total capital.

The Bank's capital adequacy ratio as of December 2019 was strong at 14.34%, comprising 13.30% Tier 1 capital and 1.04% Tier 2 capital. The Group maintains the internal capital adequacy assessment in accordance with the criteria and methodology prescribed by the Bank of Thailand to ensure that the capital adequacy is aligned with the risk appetite of the Bank and above the Bank's internal minimum threshold of 13.00%.

Non-Performing Assets

The Group's NPLs was at 4.89% of the total loans as of December 2019, compared with 5.70% at the end of 2018. Loan loss coverage ratio for 2019 was 109.50%, compared with 94.06% at the end of 2018.

Risk Management and Risk Factors

1. Overview of Risk Management

The Thai economy continues to gradually recover and has registered unexpected growth rates over the past year including exports, which continue to decline from the prolonged trade war between the United States and China. The trade war has affected small and medium enterprises (SMEs) which are the Bank's main customers.

Due to the Bank's small asset size, the Bank is unable to support the losses for high-limit business customers. Therefore, the Bank has adjusted its business plan to diversify its risks to customers with smaller loans such as micro SME loans and micro finance, which is in line with the Bank's mission and vision to become a micro finance bank in Thailand through the development of loan services for small and micro business customers.

In addition, the Bank plans to improve the "Home for Cash" product to become one of the main products in diversifying the Bank's operational risk by offering low-interest products in order to motivate customers to apply for loans with the Bank. The Bank's target group is permanent employees with good payment history who have their own houses and desire to reduce the amount of credit installment by using their house as collateral.

The Bank simultaneously emphasises on the development of the support structure or second line of defense, particularly the structure of credit quality control to be on par with international standards in terms of underwriting policy, collection, and Cyber Resilience Framework, for efficient risk management.

The Bank's risk management plans focus on the appropriate development and enhancement of various risk management systems in every aspect as well as respond to credit quality challenges and set aside reserves in accordance with the new TFRS9 accounting standards and business plan. The Bank has established managerial strategies to ensure effectiveness by designing an organisational structure within the Risk Management Department to cover all aspects of risk through the operations

of the Risk Oversight Committee and the Risk Management Committee while adhering to good corporate governance and the appropriate utilisation of risk reporting and monitoring systems and management tools and processes.

Thai Credit's risk management comprises of four key processes:

- 1) Risk Identification: Overall, the Bank faces eight types of risk—strategic risks, credit risks, liquidity risks, price risks, operational risks, risks related to the policies and regulations of the authorities, risks from economic uncertainty, and cyber security risks.
- 2) Risk Measurement: Methods and tools used for measuring risk must be of high quality and sufficient in quantity.
- 3) Risk Monitoring and Control: The Bank controls risks by determining proper "risk tolerance" that conforms to the Bank's operational strategies. In addition, the Bank set "triggers" to raise an alarm when pre-determined target risk levels are reached in order to manage risks in a timely manner.

- 4) Risk Reporting: This is conducted on a regular basis. The Bank's risk reporting is in a form of a "dashboard" that provides not only detailed data for the operational level but also comprehensive summary for the executive level.

2. Risk Management Structure

The key principle for risk management is setting accountable and effective structures for the organisation, the Board of Directors, and various committees with the purpose of driving the Bank towards continuous growth and generating long-term stable returns. The authority and responsibility of each committee is defined below:

Board of Directors

The Board of Directors is responsible for considering and approving the Bank's policy, operational framework, and risk management standards as well as determining the scope and framework for risk management systems and procedures to ensure they meet the standards set by the Bank of Thailand.

Risk Oversight Committee

The Risk Oversight Committee is responsible for advising the Board of Directors about the Bank's risk oversight framework as well as compile risk status reports, ensure high-level executives adhere to risk management policies and strategies, including acceptable risk levels. The panel must also revise and review the adequacy and effectiveness of the overall risk management policy and strategy as well as ensure that the Bank's risk management covers every type of risk including emerging risks.

Risk Management Committee

The panel is in charge of developing and overseeing the Bank's risk management policy and program to ensure alignment between the risk management strategy and the operational strategy. The committee also develops frameworks for operations, identification, evaluation, controlling and monitoring risk levels. In addition, it annually reviews and provides comments on all the Bank's policies before proposing them to the Board of Directors for approval.

Furthermore, the panel monitors other subcommittees, for example, the credit committee and the security committee.

Asset and Liability Management Committee

This committee is responsible for managing risks caused by interest rate fluctuations, liquidity issues as well as the use of excess liquidity in the most profitable way. Moreover, the panel supervises the pricing committee to minimise risks related to price.

Audit Committee

The committee is responsible for examining the effectiveness of the Bank's risk management, internal control, internal audit, operational processes, and financial reports. This is to ensure that the Bank's operations and management meet the banking standards and comply with regulations governing financial institutions.

Executive Committee

The panel is responsible for overseeing and managing risks according to the Bank's policy, strategies, work plans, and regulations. For example, the committee is authorised by the Board of Directors to approve expenses and operational decisions. The committee is responsible for providing suggestions related to risk management policies before proceeding to seek for the Board's approval.

3. Risk Management and Key Risk Factors

Strategic Risk

Strategic risks are caused by the strategic and operational plans that are poorly executed or fail to respond to changes from internal and external factors which negatively affect the Bank's profitability, capital, operations, and the well-being of the Bank's financial businesses.

The framework of strategic risk management comprises of: 1) Short-term and long-term strategic planning, 2) Monitoring the Bank's performance against its business plan, 3) Overall assessment which considers both internal and external factors,

and 4) Adjusting the strategic plan to current situations in order to keep pace with the turnover and the latest situation as well as to report risk management strategies to senior management and related committees in an effort to build confidence that various operations are proceeding in accordance with the strategic plan that has been laid out.

Credit Risk

A risk caused by customers or partners failing to meet debt obligation, either due to their financial problem or intentionally defaulting, resulting in the Bank's incurred loss. Credit risk can occur with all types of financial products; both on balance sheet products such as loans, overdrafts, or bills of exchange; and off-balance sheet products such as letters of guarantee.

The Bank aims to balance loan growth with acceptable risk. Due to the impacts of global and domestic economic crisis, the Bank manages credit risks. Above all, the Bank continues to mitigate credit risk by covering loans with guarantee from Thai Credit Guarantee Corporation (TCG).

Key principles for credit risk management include:

- Create check and balance mechanisms in the loan process by clearly separating the marketing, risk analysis, and loan approval functions
- Set risk-based authority according to the risk level of the product and credit skills
- Set standards and underwriting criteria to be used under the product programme framework covering the qualification of target customers, conditions, loan limits, collateral, and so on
- Create collateral policy guidelines, categorising assets for guaranteeing loans, collateral liquidity, and appropriate rates for accepting collateral

Credit Risk – Risk Dashboard

The Credit Risk Management Department is responsible for regularly presenting the risk dashboard to the Risk Management Committee and the Board of Directors. The dashboard identifies key risk indicators, triggers, and action plans that must be taken when a trigger point is tripped.

The risk dashboard contains indicators that include portfolio structure and quality, portfolio diversification, loan loss reserve adequacy ratio, and so on. It also includes stress testing on the effectiveness of risk management tools to evaluate its effect on capital funds.

Liquidity Risk

Liquidity risk occurs when the Bank is unable to meet scheduled liability requirements as a result of an inability to liquidate assets into cash, raise adequate funds, or secure funding at proper pricing. This risk has an impact on the Bank's profitability and capital, both at present and in the future.

The Bank has already complied with the new regulatory guidelines on Liquidity Coverage Ratio (LCR) and Net Stable Funding Ratio (NSFR) to manage the liquidity risk. In addition, the Bank continues to generate liquidity risk dashboards that identify risk indicators and trigger points used in liquidity monitoring. Each risk indicator comes with an action plan that must be followed when trigger points are tripped. Dashboard reports are regularly presented to the Risk Management Committee and the Board of Directors.

The Bank's liquidity risk management strategy focuses on investment in high quality assets and appropriate risk diversification, both in liquid assets and risk management funding. The Bank developed management action triggers and an early warning system for senior management to deal with any liquidity problems. A contingency funding plan is also established to outline procedures and enhance management efficiency in preparation for market crisis which affects the Bank's liquidity.

The Bank also identifies the early warning and risk limit to signal an impending liquidity crisis by defining liquidity risk limits that cover both behavioral and stress scenarios. This can reflect market status and ensure timely response to an unexpected change or crisis.

Furthermore, the Bank developed contingency funding plans and recovery plans in order to cope with both liquidity crisis

and unprecedented situations. The plan is developed to manage several liquidity crisis levels, resulting from the level of deposit withdrawal. It also provides comprehensive instruction and identifies responsible parties in case of emergency.

Market Risk

Market risk is caused by changes in exchange and interest rates as well as fluctuations in the prices of Capital Market Instruments, leading to adverse consequences for the Bank's income and capital.

As a retail bank, the Bank has no transaction related to trading books. The market risk is consequently low. The Bank's loan and deposit portfolio has a good maturity diversification. The investment portfolio mainly comprises high liquidity bonds such as government or state enterprise bonds. These are made for the natural low risk market.

Nevertheless, to manage market risks, the Bank created the policies for financial transactions and liquidity risk management. The Board of Directors, the Assets and Liabilities Management Committee (ALCO), and the Risk Management Committee are responsible for making policies, managing market risks, and reviewing the monthly dashboards. Risk tolerance limits and the early warning systems are utilised to manage market risks.

Furthermore, the Bank conducts a repricing gap analysis to monitor interest rate risks and to evaluate net interest income sensitivity within the next 12 months based on a given 1%–2% interest rate change. Furthermore, the Bank created a model to demonstrate different interest rate changes in order to maintain the stability of net interest in all cases.

Operational Risk

Operational risk refers to the risk for damage and loss resulting from insufficiency or failure of internal operation procedures, staff, work system, information system as well as external factors which can affect the Bank's operating income and funds. Operational risk also relates to legal issues such as the risk of getting involved in a lawsuit or being subject to penalty.

The Bank has implemented plans to improve operations and adopted a new system ahead of the Personal Data Protection Law, which comes into effect in 2020. The Bank has already appointed a committee, which directly supervises this matter, and hired an advisor with direct knowledge and experience in this field.

Furthermore, the Bank continues the reporting of operational risk dashboard, alongside other risk reports, which is regularly submitted to the Risk Management Committee and the Board of Directors. Beside the operational risk dashboard, the Bank also utilises other risk tools as follows:

- Risk and Control Self-Assessment (RCSA) is a tool in which all departments can use to assess risk and evaluate the effectiveness of their risk control mechanisms. The tool helps users to ensure fitting and adequate control of operational risks.
- Key Risk Indicators (KRIs) helps all departments develop risk monitoring and risk reporting. KRIs constitute an early warning signal to make staff aware of risks at a certain period of time and help all departments identify the causes of the risks leading to the development of preventive measures and/or solutions. KRIs also keeps the Bank alert and prepared for future risks in order to adjust and prevent them before their actual incurrence and impact.
- Incident and Loss Management (ILM) is conducted by overseeing, monitoring, and encouraging all departments to regularly report losses and unusual incidents caused by operational risks with preciseness, thoroughness, and timeliness. The practice can help to reduce adverse impacts on the Bank's performance. The data from the reports can be used to improve the effectiveness of the Bank's operational risk management.

Operational risk management also includes risks caused by uncontrollable external factors. The Bank has drafted a Business Continuity Plan (BCP) which is implemented at its head office

and all branches. The Bank regularly reviews and adjusts the contingency plan to be ready for the emergencies that might occur in different forms and at heightened levels.

The setup of a replacement alternate site supports the Bank's business expansion and ensures continuing service for the customer or business partner or at least near-normal or quickly resumed operations. Regular testing and reviews of BCP have been administered for a pragmatic and effective implementation.

Regulatory Risk

The Bank is responsible for complying with government regulations, Financial Institute Act, the Bank of Thailand's notifications and circular letters, the laws and regulations of the Securities Exchange of Thailand, the Anti-Money Laundering Act, and other relevant regulations.

The Compliance department is in charge of providing suggestions and clarification on related regulations as well as monitoring and overseeing the Bank's operation to ensure compliance.

Economy Risk

Despite signs of gradual economic recovery in 2019, the country's overall economy has had a massive impact on the ability of small and micro business customers to repay debts. With our main customers facing greater difficulty in repaying debts, the Bank recognises this economic risk.

The Bank's risk management plan remains focused on developing and strengthening various risk management systems and to respond to challenges of the loan quality and its business plan. To manage the risks, the Bank regularly conducts loan quality assessment for individual customers, industry groups, and loan portfolios. By identifying customers who may be affected by the economic crisis and lose their ability to repay debts, the Bank could find methods to assist them and avert the default.

The Bank simultaneously conducts a stress test to assess its capital strength and levels of reserves to non-performing loans (NPLs). These processes are part of the compulsory risk test and assessment regiments that the Bank of Thailand require all commercial banks to adopt.

Cyber Security Risk

Cyber security risk comes with technology advancement that can be utilised anywhere and anytime through various and complicated but unlimited networking methods such as mobile applications and omni-channel. This phenomenon, which is highly embraced by consumer behavior that demands technological access anytime and anywhere, leads to gaps and cyber threats. When there are more channels available for access, the number of gaps and cyber threats naturally increases.

For the cyber security risk management plan, the Bank has implemented the Cyber Resilience Management Framework into the Bank's system as suggested by the Bank of Thailand for such risk supervision, with details as follows:

- 1) Governance: policies guideline and information given to management
- 2) Risk Identification: hardware, software, and database monitoring at all times even in the case of end of life or end of support
- 3) Protect & Detection: monitoring and examining the architecture, tools, and devices prior to usage
- 4) Response & Recovery: plan of action in the case of emergencies
- 5) Third Party Management: expand the Cyber Resilience Framework to a third party in order to apply for the same standard

4. Capital Maintenance

The Bank recognises capital status as a reflection of its financial strength, which can affect the Bank's image and trust. Thus, the Bank is determined to maintain sufficient capital reserve to support

business growth and comply with Basel III, an international standard for capital adequacy.

The Bank continues to maintain strong levels of capital. The Bank's capital, as of December 31, 2019 develops a BIS ratio increase from last year to 14.34%, with a capital level that turns up higher than the Basel standard of 11.0%.

Table 1: Capital and CRAR

| (Million Baht) | December 31, 2019 | December 31, 2018 |
|-----------------------|------------------------------|----------------------|
| Capital Equity Tier 1 | 6,115.50 | 5,493.92 |
| Capital Equity Tier 2 | 478.20 | 412.15 |
| Total Capital Equity | 6,593.70 | 5,906.07 |
| CRAR | 14.34 | 15.13 |

The Group additionally strengthens its financial status, in order to tackle future volatility, with reserve policy as outlined by the Bank of Thailand. Having started to follow this policy since 2012, the Bank, as of December 31, 2019, holds an additional or excess reserve of 1,041 million baht.

Table 2: Minimum reserve and general reserve


| (Million Baht) | December 31, 2019 | December 31, 2018 |
|-------------------|------------------------------|----------------------|
| Regulated Reserve | 1,671.3 | 1,681.4 |
| Excess Reserve | 1,040.9 | 698.0 |
| Total Reserve | 2,712.2 | 2,379.4 |

Report of the Nomination and Remuneration Committee

The Nomination and Remuneration Committee (NRC) of the Thai Credit Retail Bank Public Company Limited appointed by the Board of Directors composed of 3 members : Mr. Chamnong Watanagase (Independent Director), the Chairman of NRC, Mr. Stephen Tirador Briones (Independent Director) and Mr. Gaurav Malik (Non Authorised Director)

The NRC held a total of 3 meetings in 2019 and performed duties and responsibilities independently in accordance with the principles of good governance including providing honest opinions for building the confidence for the Board of Directors and the shareholders of the Bank as follows :

- 1) Consider the suitable candidates for the Bank's Board of Directors who qualified by the law and the related regulations for the appointment to the Board of Directors replacing the ones who complete their terms or who join during the year including a Board Director with experience in Information Technology. The selection is based on the consideration of the best candidate who has high qualifications and outstanding performance to propose to the Board of Directors for approval and agreement by BOT.
- 2) Defined compensation rate of the Board of Directors and Sub-Committees, the NRC views and confirms the suitability of the rate to the duties and responsibilities, performance, business environment and comparison to other financial institutions and their proposes to the Board of Directors and shareholders for approval.
- 3) Determined the remuneration of the Chief Executive Officer, Managing Director and the Authorised Directors as appropriate to the duties assigned, responsibilities and the operating results of the Bank compared with the Bank's goals, economic conditions and the remuneration in the same business.
- 4) Provided opinions for improving human resource management and building the best benefit of the Bank such as compensation structure, corporate position structure and succession plan.



(Mr. Chamnong Watanagase)
The Chairman of the Nomination
and Remuneration Committee

Shareholding Structure

Ordinary Shares

The Bank registered capital shares of 5,156,250,000 baht, divided into 515,625,000 ordinary shares with a par value of 10 baht and paid-up capital shares of 5,000,000,000 baht divided into 500,000,000 ordinary shares, as of December 31, 2019.

Warrants

The Bank issued warrants of 515,625,000 units to purchase its ordinary shares.

Dividend Payment

The Bank's dividend payment must comply with the law and statutory requirements of the Bank of Thailand as well as the relevant regulations. The Thai Credit Retail Bank Public Company Limited has also made the following provision on dividend payment:

"48. Dividend payments cannot be made from funds other than the profit of the Bank. It also cannot pay dividends while the Bank has accumulated losses. The rest of the profit after dividend payments can be appropriated made to reserve accounts at the discretion of the Board of Directors. The Board may occasionally pay interim dividends to the shareholders when the Bank has a large enough profit to warrant it, in which case it will be reported to the shareholders at the next meeting.

Dividend payments must be made within 30 days of the resolution being passed by the Board or the shareholders. The Bank is required to issue a notice to shareholders and publish the notice in the newspapers."

Dividend Payment of Subsidiaries

Dividend payment is in accordance with the following rules and regulations of Thai Micro Digital Solutions Co., Ltd.

"18. Every time the dividend payment is due, the Bank is required to attribute at least one twentieth of net profit to reserve until the amount is at least one tenth or more of the Bank's capital."

Major Shareholders

Thai Credit's top six major shareholders, as of December 31, 2019, are:

| Major Shareholders | Percentage (%) |
|-----------------------------------------------|----------------|
| 1. VNB Holding Company Limited | 59.97 |
| 2. OCA Investment Holdings I Pte. Ltd. | 25.00 |
| 3. Thai Life Insurance Public Company Limited | 11.83 |
| 4. Veeravet Chaiyawan | 2.36 |
| 5. Mrs. Mijitra Gunara | 0.83 |
| 6. Nakornpathom Karn-keha Company Limited | 0.01 |

Corporate Governance Structure

Structure of the Board of Directors

The Board of Directors has the ultimate responsibility to ensure that business operation is carried out in accordance with the Bank's policies and regulations as well as the policies and guidelines of the Bank of Thailand and other concerned agencies.

1. The Board of Directors

Mr. Vanich Chaiyawan is the Advisor of the Board. As of December 31, 2019, the nine board members are as follows:

| | | |
|----|-----------------------------|----------------------|
| 1. | Mr. Samart Buranawanachoke | Chairman |
| 2. | Mr. Teerapol Pussadet | Independent Director |
| 3. | Mr. Stephen Tirador Briones | Independent Director |
| 4. | Mr. Chamnong Watanagase | Independent Director |
| 5. | Mr. Supachai Sukhanindr* | Independent Director |
| 6. | Mr. Gaurav Malik** | Director |
| 7. | Miss Krisana Aramkulchai | Executive Director |
| 8. | Mr. Winyou Chaiyawan | Executive Director |
| 9. | Mr. Roy Agustinus Gunara | Executive Director |
| | Miss Patanajit Varaphisith | Secretary |

* Appointed and effective as of July 18, 2019

** Appointed and effective as of August 19, 2019

*** Mr. Sirichai Sakornratanakul resigned from the position of Independent Director, effective as of June 26, 2019.

**** Mr. Tan Choon-Hong resigned from the position of Director, effective as of July 8, 2019.

Duties and Responsibilities

No. 31 of the Bank's regulations and the announcement of the Bank of Thailand define the Board's power and duty regarding corporate governance of financial institutions. Duty and responsibility of the Board of Directors of the Bank are divided into two parts: main duties and responsibilities, and specific duties and responsibilities.

Main Duties and Responsibilities

1. Set policies for the operation of the Bank and closely monitor the operating results by assigning bank officials to regularly submit operational results to the meetings of the Board of Directors.

2. Set the scope of authority for the directors, the Bank's Committees and bank officials of various levels regarding internal control, loan approval, risk analysis, financial obligations, assets trading, and contract-related matters. The authority must be appropriate to guard against possible damage to the Bank, stakeholders, and the general public.
3. Oversee business operations to ensure the Bank operates legally. The Managing Director must immediately inform the Board of any changes in regulations and related laws or other relevant information contained in circular letters from the authorities. He must also inform the Board of any illegal acts that may have been committed and take actions to prevent them from happening again.
4. Assign bank officials to analyse customers' financial status and financial obligations and regularly submit the results to the meetings of the Board of Directors. When debtors run into financial difficulties, solutions have to be found and follow up on how they worked out.
5. Monitor actions on the orders of the Bank of Thailand and on the various reports of both internal and external auditors. The Board must insist that bank officials strictly follow orders and correct all mistakes.
6. Study and understand the roles, duties, and responsibilities as enacted in the Offences Related to Registered Partnerships, Limited Partnerships, Limited Companies, Associations and Foundations Act 1956; the Civil and Commercial Code, the Public Companies Act, the Financial Institution Business Act 2008 as well as the regulations, announcements, and circular letters that have been or will be issued by the concerned authorities.
7. Set the direction and strategic goals of the Bank in accordance with its overview and approved policies, operational goals, work plan, and budget as proposed by the management.

8. Monitor the Bank's performance and progress towards achieving set objectives as well as complying with the laws, regulations, related policies, and shareholders meeting resolution.
9. Formulate a provision on the code of ethics, business ethics, code of conduct for directors, executives, and employees of the Bank and use them as official guidelines within the organisation.
10. Monitor the Bank's operation constantly to ensure the Board of Directors, executives, and management adhere to the law and set policies.
11. Ensure management performs effectively and appoint high-level executives to manage internal affairs.
12. Ensure the management reports important matters to the Board of Directors.

Specific Duties and Responsibilities

1. Ensure the management team sets policies and procedures for risk management which cover loan risk, market and investment risk, liquidity risk, operational risk along with building a good reputation, observing the law, and developing the right strategies. The Board of Directors must approve policies as well as regularly review strategies, actions taken by the Bank, and the mentioned policies.
2. Approve the roles and responsibilities of the sub-committees as well as any changes that has impacted towards the sub-committee's role.
3. Ensure the Bank sets a clear policy in giving loan and personal investment to people or entities related to the Bank.
4. Establish a process for external auditors to submit reports and for management to give their opinions and recommendations to the Board of Directors. Any delay in submission would require clarification with the Board.
5. Maintain an appropriate balance between the management and the major shareholders by giving importance to the ratio of independent directors in the Board of Directors.
6. Arrange for a procedure to hand relevant information to the Board of Directors so they have enough information from the management to carry out their duties and responsibilities with the authority vested in them.
7. Define the power and duty of the Chief Executive Officer and the Managing Director and issue regulations, orders, staff

manual, announcements, as well as draft an empowerment document for relevant outsider.

8. Make it mandatory for all directors to attend at least 75% of all Board meetings held each year.
9. Appoint the Board Committees or management teams as deemed appropriate and necessary to manage the affairs of the Bank and ensure they proceed in accordance with the set policies.

2. Board Committees Appointed by the Board of Directors

The Audit Committee

This panel consists of three directors as follows:

- | | |
|--------------------------------|-----------|
| 1. Mr. Teerapol Pussadet | Chairman |
| 2. Mr. Stephen Tirador Briones | Member |
| 3. Mr. Chamnong Watanagase | Member |
| Mr. Rong Hirunpanich | Secretary |

Duties and Responsibilities

1. Review financial statements of the Bank to ensure any disclosure of information must be correct and sufficient.
2. Review internal control system and internal audit function to ensure its suitability and effectiveness.
3. Review management of the Bank to comply with the Bank's regulations, commercial banking law, orders, and advice of the Bank of Thailand.
4. Review risk management processes of the Bank and ensure related staff have knowledge about risk management, techniques, and methods.
5. Set professional fees and select the auditors of the Bank while nurturing the independence of the auditors in performing their duty.
6. Approve and review the plans of audit department as well as related policies and charters.
7. Review the findings of audit teams and report to the Board of Directors for comments on any deficiencies in operation or management to prevent damage to the Bank.
8. Consider disclosing information related to executives or any possible conflicts of interest to assure transparency.
9. Oversee banking operations to ensure that they are complying with the rules set by the Board of Directors.

10. Approve the appointment, transfer, or dismissal of the auditor management as well as review his/her performance and remuneration.
11. Set the organisation chart and manpower of the audit team.
12. Prepare the Audit Committee Report for disclosure in the annual report of the Bank.
13. Submit the report to the Board of Directors to take corrective actions within the time limit set by the audit panel when auditors find suspected fraud or violation of the law in accordance with the Financial Institutions Business Act, the Securities and Exchange Act, simplified regulations of the Stock Exchange of Thailand, regulations of the Bank of Thailand, other regulations concerned with financial institutions, the stock exchange, and other related regulations. If the Bank's Board of Directors or executives do not proceed and improve the situation, the Audit Committee must disclose these actions in the annual report and report to the Board of the Bank of Thailand.
14. Perform other duties assigned by the Board of Directors and the Audit Committee such as reviewing policies on finance, risk management, compliance with the code of ethics by executives, as well as disclosing important reports to the public according to relevant laws.
15. Perform according to the Bank's code of conduct.

The Nomination and Remuneration Committee

The Nomination and Remuneration Committee's term according to the position of Director. As of December 31, 2019, the panel consists of three directors, two Independent Directors and one non-executive, as follows:

- | | | |
|----|-----------------------------|-----------|
| 1. | Mr. Chamnong Watanagase* | Chairman |
| 2. | Mr. Stephen Tirador Briones | Member |
| 3. | Mr. Gaurav Malik | Member |
| | Miss Patanajit Varaphisith | Secretary |

* Appointed as Chairman of the Nomination and Remuneration Committee, effective June 27, 2019.

Duties and Responsibilities

1. Set clear and transparent policies, principles, and methods for selecting bank directors and senior executives. Also determine their remuneration and other benefits for submission to the Board of Directors for approval. These must also be submitted to the Bank of Thailand upon demand.
2. Select and nominate qualified persons to the Board of Directors for the following positions:
 - 2.1 Directors
 - 2.2 Members of the Board Committees set up by the Board of Directors with specific duties and responsibilities.
 - 2.3 Senior Executives
3. Ensure that directors and senior executives of the Bank receive remuneration commensurate with the scope of their duties and responsibilities. Those who are assigned additional duties and responsibilities should get a corresponding increase in remuneration.
4. Ensure that the Board of Directors has the size and structure that is right for the Bank and can be adjusted according to the changing environment.
5. Provide appraisal guidelines for directors and senior executives in order to determine the annual remuneration adjustment measuring from their duties, responsibilities, and risks incurred.
6. Disclose the policies and details of the nomination and remuneration procedures as well as other forms of benefit for directors and senior executives in the Bank's annual report.

Risk Oversight Committee

This panel consists of four executives as follows:

- | | | |
|----|-----------------------------|--------------------|
| 1. | Mr. Stephen Tirador Briones | Chairman |
| 2. | Mr. Gaurav Malik | Member |
| 3. | Mr. Winyou Chaiyawan | Executive Director |
| 4. | Mr. Roy Agustinus Gunara | Executive Director |
| | Mr. Pornthep Permpornpipat | Secretary |

Duties and Responsibilities

1. Advise the Board of Directors regarding the Bank's risk oversight framework.
2. Ensure senior executives and top management executives of the risk management department comply with risk management policies, strategies, and acceptable risk levels.
3. Ensure the strategies for capital management and liquidity management conform with the Bank's acceptable risk levels.
4. Review and inspect the adequacy and effectiveness of the policies, the overall risk management strategy, and acceptable risk level at least once a year or when there are significant changes. The Risk Committee should discuss and exchange ideas with the Audit Committee to assess whether the bank's

risk management policies and strategies cover all types of risks, including emerging risks. The Committee must implement the policies and strategies efficiently and effectively.

5. Report the risk status, efficiency of risk management, and the status of compliance with corporate culture that considers risk to the Board of Directors. The panel must also report significant factors and problems as well as strategies that need to be revised to be in line with the Bank's risk management policies and strategies.
6. Express opinions and participate in evaluating the efficiency and operational effectiveness of the chairman of the risk management team.
7. Discharge other work as assigned by the Board of Directors or the regulations set by the government.

Executive Committee

This panel consists of two executive directors and seven executives as follows:

- | | | |
|----|-----------------------------|---------------|
| 1. | Mr. Winyou Chaiyawan | Chairman |
| 2. | Mr. Roy Agustinus Gunara | Vice Chairman |
| 3. | Mr. Pornthep Permpornpipat | Member |
| 4. | Mr. Kamolphu Phuredithsakul | Member |
| 5. | Mr. Natus Kittawaranon | Member |
| 6. | Mr. Kittipant Sriwannawit | Member |
| 7. | Mr. Christopher Chan | Member |
| 8. | Mr. Pichart Roongwarasopit | Member |
| 9. | Mr. Veeravet Chaiyawan | Member |
| | Mrs. Bongkot Sirivallop | Secretary |

Duties and Responsibilities

The Board of Directors has empowered the Management team to handle the following matters:

1. Screen the strategic and business plans that were proposed to the Board of Directors.
2. Ensure the Bank's operations proceed according to its policy, strategic plan, and set goals.
3. Direct all operations in accordance with the law as well as the regulations set by the Bank.
4. Consider and approve transactions within the framework set by the Bank.
5. Consider and approve loans or the issuance of instruments for long-term funding for business operation.

6. Consider and approve procurement, operation cost and investment expense within the set limit.
7. Screen the procedures and practices of the Bank and make recommendations to the Board.
8. Discharge work as assigned by the Board of Directors.

Risk Management Committee

The panel comprises of two executive directors and seven executives as follows:

- | | | |
|----|-----------------------------|---------------|
| 1. | Mr. Winyou Chaiyawan | Chairman |
| 2. | Mr. Roy Agustinus Gunara | Vice Chairman |
| 3. | Mr. Pornthep Permpornpipat | Member |
| 4. | Mr. Kamolphu Phuredithsakul | Member |
| 5. | Mr. Natus Kittawaranon | Member |
| 6. | Mr. Kittipant Sriwannawit | Member |
| 7. | Mr. Christopher Chan | Member |
| 8. | Mr. Pichart Roongwarasopit | Member |
| 9. | Mr. Veeravet Chaiyawan | Member |
| | Mrs. Bongkot Sirivallop | Secretary |

Duties and Responsibilities

1. Set framework, strategy, and direction of risk management in line with the strategy of the Bank and propose an overall risk management to the Board of Directors. The policy must cover various types of risk associated with strategy, credit, marketing, liquidity, and operations.
2. Set strategies that conform to the Bank's risk management policies. The strategies must be able to identify, measure, monitor, and evaluate the Bank's risks at an acceptable level.
3. Review and ensure the adequacy and efficiency of risk management and operational systems as well as its compliance with set policies. Approval must depend on risk grading, risk monitoring, risk prevention, correction, and the appropriate risk control measures.
4. Regulate and manage IT risk management in compliance with the policy. Conduct work in accordance to the law and regulations and within IT compliance for technological safety and stability. IT risk management must be linked to the Bank's overall risk management.

5. Regulate, monitor, and audit IT risk management, issues, or situations that may lead to cyber risk which may lead to a wide impact or affect the Bank's reputation.
6. Review and approve the Business Continuity Plan and Framework.
7. Review and approve new products.
8. Review and approve new product programs as well as revise and prolong current credit and other product programs except savings, investment, and fundraising product programs.
9. Provide recommendations on improvement to the Audit Committee regularly to ensure conformity with set policies and strategies apart from discharging other duties assigned by the Audit Committee.
10. Ensure there are sufficient resources for use in risk management operations such as personnel in the risk management and risk control units and improving work systems to support risk management.
11. Appoint committees or assign an individual to collect and analyse information or undertake other actions to support risk management.

Other Committee and Sub-Committees

The Board of Directors appointed 10 Sub-Committees to run work in various business units of the Bank in a quick and flexible manner but conform to the Bank's strategy.

- **Assets and Liabilities Management Committee** comprises of:

- | | |
|--------------------------------|----------------------|
| 1. Mr. Winyou Chaiyawan | Chairman |
| 2. Mr. Roy Agustinus Gunara | Vice Chairman |
| 3. Mr. Kittipant Sriwannawit | Member |
| 4. Mr. Kamolphu Phuredithsakul | Member |
| 5. Mr. Natus Kittawaranon | Member |
| 6. Mr. Dulyavit Intapantee | Member |
| 7. Mr. Veeravet Chaiyawan | Member |
| 8. Miss Areerat Ekkosol | Member and Secretary |

Duties and Responsibilities

1. Set policies and practices involving marketing risks and strategies in managing assets and liability structure as well as relevant risk level and liquidity.
2. Set framework to manage balance sheet structure for goal achievement that includes the pre-determination of loan to

3. Identify the method for calculating loan transfer pricing which incorporates cost of capital, administrative and operating expenses, desired profit plus incurred fees and fee exemption. Set options for the application of fixed and floating interest rates.
4. Set investment plans, portfolio size and proportion while monitoring the returns obtained from each investment, the duration-based diversification across each category of securities, annual fundraising plan and capital contingency plan.
5. Scrutinize and approve the investments and bond trading within the limit predetermined by the Board of Directors.
6. Scrutinize and approve interbank loans within the limit predetermined by the Board of Directors.
7. Determine the interest rate structure for the Bank's reference on both loan and deposit.
8. Review and scrutinize the proposal of the Bank's long-term loan and fundraising (longer than 1 year) for the approval of the Board of Directors.
9. Set administrative framework to ensure an applicable capital adequacy ratio for the predetermined business operation and expansion.
10. Set hypothesis and models to assess possible risks incurred under irregular circumstances and provide the report for the Bank's Risk Management Committee and Board of Directors to further determine the risk management framework.
11. Review and approve the deposit and fundraising product programs to respond to customer demand in order to maintain the Bank's competitiveness. Review and finalise decision to prolong or cancel deposit or fundraising product programs that do not respond to customer demand.
12. Review and scrutinize new deposit products and fundraising through other financial instruments of the Bank to respond to customer demand and maintain the Bank's competitiveness, considering business possibilities, strategies, and new product risk.
13. Review and approve operations and liquidity contingency plan in the case of a crisis.
14. Plan and approve the selection of asset management company and the unit trust products that the Bank will be an investment

planner for as well as the agreements and contracts concerning the Bank's investment planning business.

15. Appoint an individual or committees to complete the Board's assignment.

- **Interest Rate Sub-Committee** comprises of:

- | | |
|------------------------------|---------------|
| 1. Mr. Roy Agustinus Gunara | Chairman |
| 2. Mr. Kittipant Sriwannawit | Vice Chairman |
| 3. Mr. Natus Kittawaranon | Member |
| 4. Mr. Veeravet Chaityawan | Member |
| Miss Areerat Ekkosol | Secretary |

Duties and Responsibilities

1. Review and determine the interest rate structure for the Bank for both loans and deposits.
2. Hypothesize and determine models to assess risks that may occur in abnormal circumstances and report results to the Risk Management Committee and the Bank's Board of Directors in order to set further risk management guidelines
3. Review and approve operations and liquidity contingency plan in the case of a crisis.
4. Review and approve measures to solve liquidity crisis as well as monitor and inspect situations, recruit employees and purchase equipment as notified, and allocate responsibility to those involved. The responsibilities include reporting and publicising information to employees, executives, the general public, and related departments.
5. Ensure the testing and review of the business continuity plan in terms of liquidity at least once a year.
6. Appoint an individual or committees to complete the Board's assignment.

- **IT Steering Committee** comprises of:

- | | |
|------------------------------|-----------|
| 1. Mr. Roy Agustinus Gunara | Chairman |
| 2. Mrs. Siriporn Ambhanwong | Member |
| 3. Mr. Kittipant Sriwannawit | Member |
| 4. Mr. Christopher Chan | Member |
| 5. Mr. Sarawooth Savejnarong | Member |
| 6. Mr. Natus Kittawaranon | Member |
| 7. Mr. Dulyavit Intapantee | Member |
| Mr. Visith Thanawanichakul | Secretary |

Duties and Responsibilities

1. Review IT plans to be consistent with the Bank's strategy, business plan, and operational plan.
2. Determine the policy related to the IT system.
3. Review and allocate software as applicable for the business and its highest benefit.
4. Monitor and control the operation of IT outsourced company to achieve the goal.
5. Monitor the updates on IT projects and ensure operation is within budget.
6. Determine security measures as related to the system and database.
7. Appoint sub-committees, working teams, or assigned individuals to undertake the supporting operation under the committee's authorisation as well as carry out information systems security management.
8. Set framework to manage and control the operation of information security management structure while encouraging for a continual development as required by ISO/IEC 27001.
9. Discharge other work as assigned by the Board of Directors and the Audit Committee.

- **Procurement Committee** comprises of:

- | | |
|--------------------------------|---------------|
| 1. Miss Krisana Aramkulchai | Chairman |
| 2. Mr. Kittipant Sriwannawit | Vice Chairman |
| 3. Mr. Christopher Chan | Member |
| 4. Mr. Sarawooth Savejnarong | Member |
| 5. Mr. Siripong Sappayakom | Member |
| Miss Suwannee Maneethanyathorn | Secretary |

Duties and Responsibilities

1. Undertake the procurement of goods and services with the authority to appoint the Tender Envelope Acceptance and Opening Committee and the Inspection and Acceptance Committee as according to the procurement regulations.
2. Provide approval of the procurement regulations.
3. Report to the Managing Director at the end of every month with procurement approval.

- **Asset Classification Provisioning Committee** comprises of:

| | |
|--------------------------------------------------------------|----------|
| 1. Executive Management in Finance | Chairman |
| 2. Vice President for Operational Risk Management | Member |
| 3. Vice President for IT | Member |
| 4. Vice President for Legal and Collateral Appraisal | Member |
| 5. Vice President for Accounting and Taxation | Member |
| 6. Vice President for Asset Utilisation or Amortisation Unit | Member |
| Vice President for General Administration | Member |
| Director for Auditing | Observer |

Duties and Responsibilities

1. Review and propose comments to support approval requests for the damage write off, amortisation, transfer, renting, donation, or demolition of the Bank's operating assets as regulated.
2. Review and set the final price for the amortisation of "operating assets."
3. Be a witness in the damage write off, amortisation, transfer, renting, donation, or demolition of the Bank's operating assets with high value or high quantity, as deemed appropriate on a case by case basis.
4. Report amortisation transactions to the Management Team at the end of every month
5. Majority rule applies with no less than two-thirds of those present at the meeting.

- **Loan Approval Committee 1** comprises of:

| | |
|-------------------------------|-----------|
| 1. Miss Krisana Aramkulchai | Chairman |
| 2. Mr. Pornthep Permpornpipat | Member |
| 3. Miss Natasa Suracheewakrit | Member |
| 4. Mr. Kowit Leesirison | Member |
| 5. Mr. Sarayuth Sookploy | Member |
| Mr. Somchai Raweeruengrong | Secretary |

Duties and Responsibilities

1. Set policy and criteria for all types of loan approval except for new product programs as well as review and renew existing product programs.

2. Set practices for all types of loan approval.
3. Set code of practice and solutions for troubled debt
4. Scrutinize and approve the interbank loan limit as determined by the Bank's Board of Directors for liquidity management.
5. Scrutinize and approve all types of loan and solutions for troubled debt as determined by the Bank's Board of Directors.
6. Review and approve changes in loan objectives, limit increase or reduction, determination or alteration of the approved terms and conditions for loan approval.
7. Review types of asset for guarantee and termine the loan-to-value ratio.
8. Review overall quality of portfolio.
9. Monitor the total number of loan approvals on a regular basis for strategy adjustment.
10. Appoint an individual to mandate loan approval within the Committee's authorised limit and as regulated by the Board of Directors.

- **Loan Approval Committee 2** comprises of:

| | |
|-------------------------------|-----------|
| 1. Mr. Winyou Chaiyawan | Chairman |
| 2. Mr. Roy Agustinus Gunara | Member |
| 3. Miss Krisana Aramkulchai | Member |
| 4. Mr. Pornthep Permpornpipat | Member |
| 5. Miss Natasa Suracheewakrit | Member |
| 6. Mr. Kowit Leesirison | Member |
| 7. Mr. Sarayuth Sookploy | Member |
| Mr. Somchai Raweeruengrong | Secretary |

Duties and Responsibilities

1. Scrutinize and approve all types of loan and solutions for troubled debt as determined by the Bank's Board of Directors.
2. Scrutinize and approve interbank loan limit as determined by the Bank's Board of Directors for liquidity management.
3. Review and approve changes in loan objectives, limit increase or reduction, determination or alteration of the approved terms and conditions for loan approval.
4. Review the overall quality of the portfolio.
5. Monitor the total number of loan approvals on a regular basis for strategy adjustment.

- **Debt Restructuring Committee** comprises of:
 1. Mr. Pichart Roongwarasopit Chairman
 2. Mr. Chodok Theerawigasit Member
 3. Mr. Dulyavit Intapantee Member
 4. Miss Pratanporn Peetaneelavat Member
 5. Mr. Nipon Iamsaard Member
 6. Mrs. Amornrat Chotirosniramit Member
 7. Miss Pornpip Sae Lor Member
Miss Suntaree Pansombat Secretary

Duties and Responsibilities

1. Review and approve mitigation of debt payment terms or debt restructuring under the total limit regulated or announced by the Bank.
2. Review and approve changes in loan objectives, limit increase or reduction, and other alterations such as the reduction or extension of loan term, the reduction or increase of interest rate, the increase or reduction of loan installment, etc. Conditions apply that all are allowed under the limit regulated or announced by the Bank.
3. Review the limit evaluation of the account undergoing debt restructuring and collection.
4. Determine the selling and buying prices for movable and immovable properties from auction.
5. Report the performance to the Risk Management Committee.
6. Appoint assigned individual for the approval of debt mitigation or restructuring within the Committee's authorised limit and as regulated by the Bank.
7. Discharge other work as assigned by the Risk Management Committee.

- **Collateral Committee and Two Collateral Sub-Committees** comprise of:

1. Mr. Sumit Setthapattana Chairman
2. Mr. Somchai Raweeruengrong Member
3. Mr. Wiwat Tangkorsakul Member
4. Mr. Sorapong Tansakul Member
5. Mr. Chalernpol Manokan Member
and Secretary

Duties and Responsibilities

1. Produce and propose policies and practices of the evaluation of the collateral asset for the Board of Directors.
2. Determine the qualifications and select external evaluation company as well as review the company's performance at least once a year.
3. Review and approve the result of collateral evaluation and pricing.
4. Produce monthly report on collateral price acceptance and propose for the acknowledgement of the Management Team and the Board of Directors.
5. Review collateral prices to conform to those regulated by the Bank of Thailand.
6. Consider to operate as assigned by the Board of Directors, Management Team, Risk Management Committee, and Loan Approval Committee.

- **Collateral Sub-Committee 1** comprises of:

1. Mr. Wiwat Tangkorsakul Chairman
2. Mr. Chalernpol Manokan Member
3. Mr. Somyos Seangmaneesatien Member
4. Mr. Watcharapol Parnprem Member
5. Mr. Chatchai Poocharoen Member
and Secretary

Duties and Responsibilities

1. Approve collateral prices or review those with the maximum value of 10 million baht.
2. Produce monthly reports on collateral price acceptance and propose to the Collateral Committee.
3. Operate as assigned by the Collateral Committee.

- **Collateral Sub-Committee 2** comprises of:

1. Mr. Chatchai Poocharoen Chairman
2. Mr. Watcharapol Parnprem Member
3. Mrs. Nanthawadee Nasawaeng Member
4. Mr. Chaiwat Srithongkam Member
5. Mr. Sanyalak Boonsang Member
6. Mr. Anusorn Vesurai Member
and Secretary

Duties and Responsibilities

1. Approve collateral prices or review those with the maximum value of 5 million baht.
2. Produce monthly reports on collateral price acceptance and propose to the Collateral Committee.
3. Operate as assigned by the Collateral Committee.

• Business Continuity Planning Committee comprises of:

- | | |
|--------------------------------|-----------|
| 1. Mr. Roy Agustinus Gunara | Chairman |
| 2. Mr. Pichart Roongwarasopit | Member |
| 3. Mr. Kittipant Sriwannawit | Member |
| 4. Mr. Pornthep Permpornpipat | Member |
| 5. Mr. Sarawooth Savejnarong | Member |
| 6. Mr. Christopher Chan | Member |
| 7. Mr. Natus Kittawaranon | Member |
| 8. Miss Nara Sanghirundwathana | Member |
| 9. Miss Natasa Suracheewakrit | Member |
| 10. Mr. Veeravet Chaiyawan | Member |
| Miss Chutarat Chonchol | Secretary |

Duties and Responsibilities

1. Set strategies and policies to manage the Bank's business continuity and allocate sufficient resources for the operation to fulfill the Bank's objectives.
2. Review risks in business continuity management and control the operation according to the business continuity plan.
3. Scrutinize major transaction determination, risk assessment, and potential impact caused by major transaction discontinuation. Determine acceptable duration of hiatus and the strategy to fully resume operations as applicable for each transaction.
4. Scrutinize the Bank's business continuity plan and budget.
5. Review and announce the implementation of the Bank's business continuity plan.
6. Review, approve, and mandate the selection of location for crisis management center. Verify situation and allocate supporting resources and equipment as requested whilst assigning responsibilities to those concerned; for example, report to the Bank of Thailand in the event of major transaction discontinuation.

7. Ensure the testing of the business continuity plan and report to the Risk Management Committee.
8. Consider the review and adjustment of business continuity plan to cope with the changing environment. Ensure training and communication programs to educate employees.
9. Appoint a sub-committee or assigned individual to undertake the operation under appropriate scope of authorisation.

3. Independent Directors

Definition of Independent Director: Independent Directors shall not have any financial, administrative, or vested interest in the Bank which may interfere with his/her independent judgement. Independent Directors shall also possess all qualifications prescribed under the Capital Market Supervisory Board announcement. Qualification prescribed under the announcement are as follows:

- (1) An Independent Director must not hold shares exceeding one percent of total shares with voting rights of the Bank, the parent company, subsidiaries, associated companies, or any legal entity that may present a conflict of interest. The percentage shall include shares held by persons associated with the Independent Director.
- (2) An Independent Director shall not be or has been an executive director, employee, staff, or consultant who received a regular salary or was in a position of authority in the Bank, its subsidiaries, associated companies, or any legal entity that may present a conflict of interest unless he/she has not held such positions for at least two years before applying for directorship to the Securities and Exchange Commission, Thailand (SEC). This does not apply to Independent Directors who were government officials or consultants for governmental organisations that are major shareholders of the Bank.
- (3) An Independent Director shall not be related by blood or legal registration as father, mother, spouse, sibling, or child; including the spouse or a child of another director, executive, major shareholder, or someone in a position of authority in the company or a person to be nominated as an executive or has power in the Bank, its subsidiaries, associated companies, any legal entity, or has power in the company.

- (4) An Independent Director shall not have or has had a business relationship with the Bank, the parent company, subsidiaries, associate companies, or any legal entity that may present conflict of interest, in a manner which may interfere with his/her independent judgement. He/she shall not be or has been a major shareholder, director, executive, or has a business relationship with the company, parent company, subsidiaries, associate companies, or any legal entity that may present a conflict of interest unless such relationships ended at last two years before the date he/she submitted an application to SEC Thailand.

The business relationship previously mentioned includes any normal business transaction; rental or lease of non-movable property; transaction relating to assets; or services, grant, or receipt of financial assistance through receiving or extending loans; guarantees; providing assets as collateral, including any other similar actions, which results in the Bank or counterparty being liable to indebtedness payable to other party in the amount of three percent or more of the net tangible assets of the Bank or 20 million baht or more, whichever is lower.

Indebtedness payable calculations must follow the Capital Market Supervisory Board announcement. The debt can be deferred and combined with other debt occurred over the past year prior to the day of business relationship with the individual.

- (5) An Independent Director shall not be or has been an auditor of the Bank, the parent company, subsidiaries, associate companies, or any legal entity that may present a conflict of interest, and shall not be a major shareholder, director, executive or a partner in the auditing office in which the auditor of the Bank, the parent company, subsidiaries, associate companies, or any legal entity that may present a conflict of interest, unless the foregoing relationship ended at least two years prior to the date of application submission to SEC Thailand.
- (6) An Independent Director shall not be or has been a provider of any professional services, including legal advisory or

financial advisory service receiving more than 2 million baht of service charge per year from the Bank, the parent company, subsidiaries, associate companies, or any legal entity that may present a conflict of interest. If the advisory service operates as a juristic person, the independent director shall not be a major shareholder, director, executive or partner of any juristic person, unless the foregoing relationship ended at least two years prior.

- (7) An Independent Director shall not be a director appointed to act as an agent of the directors of the Bank, major shareholders, or shareholders connected to a major shareholder.
- (8) An Independent Director shall not operate any similar business to compete with the company or the agent. An Independent Director must not be a major shareholder, shareholders, or directors connected involved in administration, employees, staff, or constantly receiving full-time salary or holding more than one percent of voting shares at other companies which operates a similar business, which may lead to competition with the Bank and its subsidiaries.
- (9) An Independent Director shall not possess any other qualities that may obstruct his/her expression of independent opinions on the operation of the Bank.

The qualified Independent Directors, who possess the qualifications mentioned from (1) to (9) may be assigned by the Board of Directors to make decisions in the form of a collective decision, on the operations of the Bank, the parent company, or that of any subsidiaries, associate companies, or any legal entity that may present a conflict of interest.

Since 2019, there are no Independent Directors of the Bank that have business relationships or provide services to the Bank, its subsidiaries, associate companies, or any legal entity.

The four independent directors of the Bank are:

1. Mr. Teerapol Pussadet
2. Mr. Chamnong Watanagase
3. Mr. Stephen Tirador Briones
4. Mr. Supachai Sukhanindr

4. Remuneration to Directors

4.1 Policies

Remuneration to the Board of Directors and staff from the level of director upwards is paid according to their duties and responsibilities in working for the Bank, measuring from the Bank's business performance, performance of individual executives, business environment, overall economic situation, and resolutions of the shareholders' meetings.

4.2 Remuneration Payment

4.2.1 Monetary Remuneration

Payment for directors is set in four parts.

- 1) Monthly remuneration payment for the following positions:
 - Chairman of the Board of Directors and Directors
 - Chairman of the Board of Committee, for instance the Audit Committee
- 2) Meeting allowance is paid based on attendance

3) Directors bonus is paid according to the following principles:

- The Bank has earned profit and
 - The Bank has approved paying dividends to shareholders
- 4) Other types of remuneration are specified and paid periodically as approved by shareholders at their meetings

Executives in the position of directors and higher receive remuneration, including salaries, special payment, bonuses and living expenses – such as car maintenance, gasoline, and phone call allowance from the Bank.

4.2.2 Other types of remuneration are paid according to the rules and regulations set by the Bank:

- Per diem/accommodation cost/transport allowance when travelling on business trip to upcountry or overseas
- Medical welfare, annual medical check-up, and life-insurance

Shares, Debentures, Returns or Other Benefits

The table below shows remuneration to directors and committee members in the form of monthly payment and meeting allowance paid in 2019 totaling of 4,575,000 baht.

| List of the Company's Directors | The Board of Directors | Management Team | The Audit Committee | The Nomination and Remuneration Committee | The Risk Oversight Committee | Total |
|----------------------------------|------------------------|-----------------|---------------------|-------------------------------------------|------------------------------|------------------|
| 1. Mr. Vanich Chaiyawan | - | - | - | - | - | - |
| 2. Mr. Samart Buranawatanachoke | 1,200,000 | - | - | - | - | 1,200,000 |
| 3. Mr. Teerapol Pussadet | 360,000 | - | 750,000 | - | - | 1,110,000 |
| 4. Mr. Chamnong Watanagase | 330,000 | - | 100,000 | - | - | 430,000 |
| 5. Mr. Stephen Tirador Briones | 360,000 | - | 260,000 | 45,000 | 150,000 | 815,000 |
| 6. Mr. Supachai Sukhanindr | 180,000 | - | - | - | - | 180,000 |
| 7. Mr. Gaurav Malik | 150,000 | - | - | - | 60,000 | 210,000 |
| 8. Miss Krisana Aramkulchai | - | - | - | - | - | - |
| 9. Mr. Winyou Chaiyawan | - | - | - | - | - | - |
| 10. Mr. Roy Agustinus Gunara | - | - | - | - | - | - |
| 11. Mr. Sirichai Sakornratanakul | 150,000 | - | 140,000 | 75,000 | - | 365,000 |
| 12. Mr. Tan Choon-Hong | 180,000 | - | - | 45,000 | 40,000 | 265,000 |
| Total | 2,910,000 | - | 1,250,000 | 165,000 | 250,000 | 4,575,000 |

Note:

- The above payment does not include the executive directors' monthly compensation and other benefits.
- Mr. Vanich Chaiyawan declined to accept the monthly compensations.
- Miss Krisana Aramkulchai, Mr. Winyou Chaiyawan, and Mr. Roy Agustinus Gunara declined to accept the meeting allowances.

Remuneration payments made in 2019 to the Executive Directors were as follows:

| Remunerations | Executive Directors | Amount (Baht) |
|-------------------------------------------|---------------------|----------------------|
| Monthly Compensation | 3 | 56,658,108.40 |
| Contributions to the provident fund | 2 | 2,700,000 |
| Contributions to the social security fund | 2 | 18,000 |
| Total | 3 | 61,376,108.40 |

Remuneration payment such as bonus made in 2019 was as follows:

| Remunerations | Executive Directors | Amount (Baht) |
|---------------|---------------------|------------------|
| Bonus | 6 | 2,100,000 |
| Total | 6 | 2,100,000 |

Shares, Debentures Returns to the Directors in 2019 was as follows:

| Remunerations | Executive Directors | Amount (Baht) |
|-------------------|---------------------|---------------|
| Shares/Debentures | - | - |
| Total | - | - |

Other benefits remuneration made in 2019 was as follows:

| Remunerations | Executive Directors | Amount (Baht) |
|---------------|---------------------|---------------|
| Insurance | 4 | 14,400 |
| Total | 4 | 14,400 |

5. The Rights of Stakeholders

The Thai Credit Retail Bank Public Company Limited is committed to manage and operate business with honesty and transparency based on social and environmental responsibility to create value for every group of stakeholders under the principles of good corporate governance. Under the philosophy of “Everyone Matters” the Bank set policies, measures, and systems to prevent and manage conflicts of interest as well as control, monitor, and ensure compliance with policies, measures, and systems up to reviewing the appropriateness of relevant policies and guidelines.

Customers: The Bank is ready to grow alongside customers steadily and sustainably thanks to our commitment on product and service development that truly meets customer needs. The Bank focuses on fast service, service process development, and simple credit approval processes because the Bank truly understands the needs of target customers. As a result, customers are confident of the Bank’s quality and the Bank can generate maximum customer satisfaction as well as retain good relationships.

Shareholders: The Bank is always committed to developing products and services in order to generate good business turnover for consistent and sustainable business operations.

Employees: The Bank has a policy to continuously maintain the high quality of knowledge development and skills of employees

in order to meet customer needs and create maximum customer satisfaction. The Bank offers employees the opportunity to progress in their career path and receive appropriate compensation as incentives in working cooperatively in a family-like work environment.

Partners: The Bank recognises the importance of seeking business partners to increase business opportunities as well as cooperation in the exchange of useful information for joint business operations in order to drive the Bank’s operations toward success based on honesty, integrity, and fairness to business partners by focusing on long-term joint operations and creating sustainable growth.

Creditors: The Bank is committed to all agreements made with creditors and will repay loans and interest by their due dates. We will also strictly comply with all loan conditions to assure creditors of the Bank’s financial status and ability to repay debts.

Regulatory Agencies: The Bank is determined to operate business strictly in accordance with the law and regulations issued by the concerned authorities.

Society: The Bank adheres to the vision and mission of operating business with ethics and good corporate governance together with participation in social development. The Bank stands by small and medium entrepreneurs as they start and continue to strongly expand their businesses, which is an important factor of creating economic stability.

Environment: The Bank operates projects to promote awareness on the importance of the environment for young individuals and every employee of the Bank with the aim of being a part of sustainably mitigating the impacts of climate change.

6. Conference

| List of the Company's Directors | The Board of Directors | Management Team | The Audit Committee | The Nomination and Remuneration Committee | The Risk Oversight Committee |
|----------------------------------|------------------------|-----------------|---------------------|-------------------------------------------|------------------------------|
| 1. Mr. Samart Buranawanachoke | 12/12 | - | - | - | - |
| 2. Mr. Teerapol Pussadet | 12/12 | - | 13/13 | - | - |
| 3. Mr. Stephen Tirador Briones | 12/12 | - | 13/13 | 3/3 | 5/5 |
| 4. Mr. Chamnong Watanagase | 11/12 | - | 5/6 | - | - |
| 5. Mr. Supachai Sukhanindr | 6/6 | - | - | - | - |
| 6. Mr. Gaurav Malik | 5/5 | - | - | - | 3/3 |
| 7. Miss Krisana Aramkulchai | 12/12 | - | - | - | - |
| 8. Mr. Winyou Chaiyawan | 12/12 | 12/12 | - | - | 5/5 |
| 9. Mr. Roy Agustinus Gunara | 11/12 | 11/12 | - | - | 4/5 |
| 10. Mr. Sirichai Sakornratanakul | 5/5 | - | 7/7 | 3/3 | - |
| 11. Mr. Tan Choon-Hong | 6/6 | - | - | 3/3 | 2/2 |

7. Business Ethics

The Board's policy requires employees at all levels to participate in ethics training in order to strengthen belief and trust as well as maximise benefits toward the banking industry, shareholders, and stakeholders. All directors and employees are obliged to strictly abide by the guidelines for the Bank, customers, society, and personnel in the organisation. The Code of Conduct is provided as follows:

- Strictly carry out the duties with honesty, morality, and responsibility in accordance with the law, official rules, and the Bank's regulations. This includes policies to prevent and combat corruption, money laundering, financial support for terrorism, and proliferation of weapons of mass destruction
- Prevent and avoid actions that may bring a conflict of interest
- Perform the duties as professionals with high standards of knowledge, ability, expertise, and meticulous care
- Safeguard secrets and confidential information without using internal information to seek benefits for themselves or their associates.

8. Conflicts of Interest Prevention

The Bank has established the following measures to administer and manage conflicts of interest in its business operation:

8.1 Preventing the use of internal information

The Bank has set measures to control, monitor, and report the trading of securities as well as the buying, selling, and renting of assets involving its directors, executives, employees, or related persons who may have access to inside information in order to prevent them from using such information or abusing their position and power to seek benefits for themselves or their associates in an improper manner.

8.2 Transaction with concerned individuals and related undertakings

- 8.2.1 Transactions between the Bank and its directors, executives, major shareholders, and concerned individuals must not bear in nature a transfer of benefits from the Bank to such person

8.2.2 Directors, executives, and employees who are stakeholders or benefit from the transaction cannot take part in the decision-making process of that transaction

8.2.3 Transactions between affiliates and stakeholders under trade agreements are set to be reviewed by the Audit Committee before submitted for approval from the Board of Directors

8.3 Reception and offer of gifts, services, and other benefits

The Bank set written guidelines against corruption. Employees at all levels must not bribe, offer inducement, or demand any type of benefit, directly or indirectly, from clients, state and private agencies, or a third party. This is to prevent the creation of undue influence on the exercise of good judgement or the performance of duties by others, so as to solicit unwarranted benefits

9. Internal Control and Auditing

The Bank placed particular emphasis on internal control systems by establishing appropriate and sufficient internal control policies including development towards maximum efficiency. The Bank's recognition on the importance of internal control leads to the Bank's effective and efficient business operations and employees' practices in order to achieve long-term profitability and goals. The following is the essence of these principles:

1. Appropriating segregation of organisation in accordance with the Bank's size and business goals
2. The Audit Committee's duty is to review the effectiveness and adequacy of the internal control system of the Bank. By overseeing the operations of group of internal audit and compliance as well as working closely with the auditor of the Bank who focuses on the adequacy of internal controls, directing, practices according to the regulations and the review of significant accounting policies including disclosures.
3. The Bank is particularly focused on risk management with the Committee and the Risk Management Department is responsible for risk analysis and monitor various types of bank risks at an acceptable level according to the Commission's

regulations, which is regularly reported to the Board of Directors and the Audit Committee.

4. The Bank has a procedure for determining the powers and responsibilities of the management and operational levels including process control at each step of the operation. Duties of the operational review and approval are separated in order to achieve balance and appropriate inspection. The operator is provided with a practical guideline for maximum accuracy.
5. Information systems have continuously been upgraded to provide financial, operational, and compliance data in order to monitor the effectiveness of the internal control system and to promptly correct action against significant deficiencies. The adequate information is provided for timely decision-making by the management and the Board of Directors.
6. Internal Audit and compliance is responsible for reviewing and directing the operations of the Bank based on the risk-based criteria, official regulations, and the Bank's regulations. The internal audit and compliance are independent in their tasks from the management team and report directly to the Audit Committee.

10. Disclosure

The Bank is committed to operate with transparency following the rules and regulations of the Bank by disclosing complete and transparent information whether it is general information, financial reports, or capital fund maintenance information in accordance with the Bank of Thailand's notification. Disclosure also includes information on our products and services as well as the annual report of the Board of Directors for financial report both in Thai and English. The reports must be published on the Bank's website www.tcrbank.com and social media accounts.

11. Customer Relationship Management

The Bank recognises the importance of understanding genuine customer needs as well as focusing on offering the best experience and solution to customers through every service channel. The

Bank established a customer relationship management team and a call center to respond to customer needs and provide product information as well as listen to customer satisfaction feedback and suggestions in order to improve services and operations to continuously create positive customer experiences.

The Bank also advertises financial product information through various channels such as Facebook, instant messengers, and websites in order to provide customers thorough access to financial products. Therefore, the Bank established a team to respond to interested customers and deliver uninterrupted experiences in every service channel as well as assigned a team to coordinate and preserve qualified existing customers

12. Complaints and Feedback

The Bank operates under righteousness, honesty, and transparency by establishing a Complaint Management team, which handles customer complaints and corruption clues. Customers can file their complaints through the Bank's online channels and call center where staff members can immediately handle the issues, including issues related to other departments in order to maximise convenience and retain satisfaction for the complainant. After this process, the team must provide the complainant with information on the procedure and the amount of time required.

In addition, the Bank has established a Code of Ethics/ Employee Code of Conduct for employees at all levels in order to thoroughly cover inspections and operations in accordance with the laws, rules, regulations, and relevant operating manuals. Employees who commit serious offenses will be punished fairly and accordingly based on the Bank's disciplinary procedures. Furthermore, the Bank promotes the monitoring of offenses among every individual member of the organisation.

13. Human Resource Development

The Bank recognises the importance of allocating and managing of high-quality human resources. The Bank requires top executives of each department to have the expertise, experience, and financial business knowledge background as well as educational qualifications for each assignment, which will

facilitate management and enhance the Bank's business potential.

In addition to preparing business plans from September to November of each year, the Bank also prepares human resource plans, including short-term 1-year plan and long-term 3–5-year plans. The plans focus on operation and allocation of proper human resources in terms of quality and quantity as well as determining the structure of the organisation, executives, and personnel involved in the business plan. The Bank currently has 3,089 employees (as of September 30, 2019). The organisational structure and number of employees will increase in accordance with business growth. The Bank has specified qualifications for employee recruitment which includes a Bachelor's degree or higher and experience in the relevant field.

The Bank recruits executives from various channels including internal recruitment, external recruitment through the Bank's recruitment agencies, and external recruitment service providers. The candidates are interviewed by a panel formed based on the level and importance of the position applied. The candidate's background is inspected by various systems and agencies with transparency in order to recruit executives with the appropriate knowledge, capability, and suitability to manage the Bank.

The Bank uses internal recruitment for recruiting employees, from primary level executives to operational level employees, through interviews, aptitude tests as well as attitude tests, which are developed by external experts, in order to select knowledgeable, skillful, and suitable employees for each position. The experts' backgrounds are inspected through various systems and organisations with transparency. The Bank also stipulates undesirable qualifications that are prohibited for employees in the Bank's regulations as another measure to select employees during the recruitment process.

The Bank utilises clear key performance indicators (KPI) and performance appraisals for executives and employees throughout the duration working with the Bank in order to assess performance and specify remuneration as well as plan for employees' future growth.

However, the Bank attempted to specify the knowledge and ability requirements of executives and employees to match their desired jobs but financial businesses, banks, and technology have been rapidly changing. The Bank recognises the importance of human resource development and therefore, has continuously allocated a budget and issued policies for training and personnel development programmes.

Training and personnel development include classroom trainings, e-learning programmes, and special project assignments to enhance skills, knowledge, and understanding as well as increasing efficiency of employees' work potential.

The training and development courses, including courses developed by the Bank and training programmes with external organisations, are prepared for employees at all levels and cover a variety of essential topics. The courses promote knowledge and understanding of consumer behavior, create positive personalities, and have appropriate emotional maturity, which enables employees to work well with others as well as focus on creating a corporate culture consistent with the core values of the Bank.

The Bank also approved the utilisation of human resource management plans in order to support rapid growth and replacement of the Bank's executives, which could cause a shortage in future executive supply. The Bank utilised and implemented the concept of Session C, which is systematically designed to create leaders and lay out succession plans as well as act as a tool to help develop high-quality leaders. The succession plan covers employees at the executive level, from the senior vice president level and higher in order to drive the organisation to achieve its goals. The concept and plan are expected to be implemented into the Bank's managerial operations in 2020 onwards.

14. Corporate Governance Policy

The Bank supports the development of good corporate governance through policies and the Bank's Code of Ethics/Employee Code of Conduct as a framework for retail banking business operations and the Bank's employees. The Bank adheres to morals, integrity, and honesty as well as compliance with various laws and regulations following the guidelines of good corporate governance. The policies are as follows:

1. Every executive and employee must sign and accept compliance with the Bank's Code of Ethics and Employee Code of Conduct. Training on the topic of good corporate governance and ethics is provided to new employees on a monthly basis.
2. Stipulate the Bank's Code of Ethics with significant information on overall governance as follows:
 - 2.1. Provide employees at all levels with knowledge and understanding of the risks of non-compliance with laws and regulations that could impact business operations, the Bank's image and reputation, as well as the duties and responsibilities of the employees.
 - 2.2. Establish a regulatory compliance agency to independently oversee the compliance with laws and regulations as well as allocate adequate personnel and various resources.
 - 2.3. Manage solutions and preventive measures within the framework of laws, regulations, corporate governance principles, policies, and procedures of the Bank.
 - 2.4. Establish operational regulations to impose disciplinary action against those who do not comply with the laws, rules, and regulations as deemed appropriate for the effects and the nature of offenses with fairness to all parties.
3. Establish practical compliance and anti-corruption policies to ensure fair market conduct.

Financial Reports

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Report of the Board of Directors' Responsibility for the Financial Report

The Thai Credit Retail Bank PCL's Board of Directors is responsible for preparing and presenting financial statements in accordance with the Thai Financial Reporting Standards and generally accepted accounting practices, with appropriate accounting policies applied on a consistent basis.

Judgement and estimates were made with careful and reasonable consideration. Adequate disclosure has been made in the notes to financial statements. Independent certified auditors, who have given their unbiased opinions, have audited these financial statements.

The Board of Directors has established and maintained a risk management system, an internal control system, an internal audit, and compliance measures that are appropriate, under good corporate governance and ensured that the financial records are accurate and complete. These present the actual and proper financial position in accordance with the Thai Financial Reporting Standards to ensure the credibility of the Bank in terms of financial stability and capability to effectively manage risks from

economic deterioration. In addition, the Board of Directors appointed the Audit Committee, which consists of three independent directors, to ensure the quality of financial reports, internal control system, and the disclosure of related transactions are complete, adequate, and appropriate. The Audit Committee has expressed its opinions with regard to the stated matters as presented in this annual report.

The Board of Directors is of the opinion that the Bank has disclosed appropriate and transparent information and can reasonably assure the credibility of the financial statements of the Bank for the year ending December 31, 2019.

Samart Buranawanachoke

Mr. Samart Buranawanachoke
Chairman

Report of the Audit Committee

The Audit Committee of the Thai Credit Retail Bank Public Company Limited comprises of three independent directors:

- | | |
|--------------------------------|---------------------------------|
| 1. Mr. Teerapol Pussadet | Chairman of the Audit Committee |
| 2. Mr. Stephen Tirador Briones | Member of the Audit Committee |
| 3. Mr. Chamnong Watanagase | Member of the Audit Committee |

Mr. Rong Hirunpanich, Senior Vice President of Internal Audit, is the Secretary to the Audit Committee.

The Bank appointed Mr. Chamnong Watanagase as a member of the Audit Committee, effective on June 27, 2019, replacing Mr. Sirichai Sakornratanakul, who completed his term as a member of the Audit Committee and Chairman of the Nomination and Remuneration Committee as of June 26, 2019.

The Audit Committee performs their duties within the scope of responsibilities stipulated in the Charter of the Audit Committee, which had been assigned by the Bank's Board of Directors. In 2019, the Audit Committee held 13 meetings and reported monthly to the Board of Directors. The achievements of the Audit Committee were as follows:

1. Financial Reports

The Audit Committee reviewed the Bank's financial reports half-year and annually under generally accepted auditing standards. The Audit Committee regularly discussed with the auditors and executives to ensure the accuracy and reliability of the data, the adequacy of disclosure and transparency, as well as considering audit results, significant risks and the Bank's risk management plans.

2. Internal Control and Audit

The Audit Committee was responsible for ensuring that the Bank has an appropriate, adequate, and effective internal control. The Audit Committee has approved the annual auditing plan and provided guidance to internal auditors on establishing an effective team to work independently. Moreover, the Audit Committee worked closely with the BOT's and the Bank's auditors.

3. Regulatory Compliance

The Audit Committee has considered and approved the annual plan of compliance and closely monitored compliance performances to ensure that the Bank complied with the law and regulatory equipment.

4. Risk Management

The Audit Committee reviewed the risk management of the Bank by monitoring the performance of the risk management unit to ensure that the Bank's risk managements are effective and the encountered risks are at the acceptable levels designated by the Board of Directors.

5. Transactions with Related Parties and Conflicts of Interests

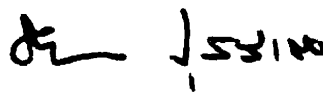
The Audit Committee reviewed transactions with related parties and transactions that may have conflicts of interests before reporting to the Bank's Board of Directors for consideration. The Audit Committee focuses on transparency, adequacy of disclosure, and principles of good governance in their practice.

6. External Auditors

The Audit Committee has selected the auditor for the Bank based on knowledge, ability, experience, credibility, resource adequacy, and the results from independence assessment. Regarding remuneration, a consideration was made on the scope of auditor's responsibility together with the comparable reference of audit fees paid by other offices.

The Audit Committee has decided to choose the auditor from KPMG Phoomchai Audit Company Limited for the Bank's 2019 audit and proposed the applicable remuneration to the Board of Directors for the shareholders' job appointment. Related comments and recommendations have also been submitted to the Board for consideration.

The Audit Committee has reviewed and evaluated the activities mentioned above and had opinions that the Board of Directors and executive members have good governance policies. They have put a great deal of commitment and discipline to ensure that the Bank's goals are achieved and risk management is effective with adequate internal controls. The internal auditors are independent and audit process is set according to the internal audit standard, including credit review and compliance to be complied with the Bank's policies as well as the law and regulations.



Mr. Teerapol Pussadet
Chairman of the Audit Committee

Independent Auditor's Report

To the Shareholders of The Thai Credit Retail Bank Public Company Limited

Opinion

I have audited the consolidated and the Bank's financial statements of The Thai Credit Retail Bank Public Company Limited and its subsidiary (the "Group"), and of The Thai Credit Retail Bank Public Company Limited (the "Bank"), respectively, which comprise the consolidated and the Bank's statements of financial position as at 31 December 2019, the consolidated and the Bank's statements of profit or loss and other comprehensive income, changes in equity and cash flows for the year then ended and notes, comprising a summary of significant accounting policies and other explanatory information.

In my opinion, the accompanying consolidated and the Bank's financial statements present fairly, in all material respects, the financial position of the Group and the Bank, respectively, as at 31 December 2019 and their financial performance and cash flows for the year then ended in accordance with Thai Financial Reporting Standards (TFRSs).

Basis for Opinion

I conducted my audit in accordance with Thai Standards on Auditing (TSAs). My responsibilities under those standards are further described in the *Auditor's Responsibilities for the Audit of the Consolidated and the Bank's Financial Statements* section of my report. I am independent of the Group and the Bank in accordance with the Code of Ethics for Professional Accountants issued by the Federation of Accounting Professions that is relevant to my audit of the consolidated and the Bank's

financial statements, and I have fulfilled my other ethical responsibilities in accordance with these requirements. I believe that the audit evidence I have obtained is sufficient and appropriate to provide a basis for my opinion.

Other Information

Management is responsible for the other information. The other information comprises the information included in the annual report, but does not include the consolidated and the Bank's financial statements and my auditor's report thereon. The annual report is expected to be made available to me after the date of this auditor's report.

My opinion on the consolidated and the Bank's financial statements does not cover the other information and I will not express any form of assurance conclusion thereon.

In connection with my audit of the consolidated and the Bank's financial statements, my responsibility is to read the other information identified above when it becomes available and, in doing so, consider whether the other information is materially inconsistent with the consolidated and the Bank's financial statements or my knowledge obtained in the audit, or otherwise appears to be materially misstated.

When I read the annual report, if I conclude that there is a material misstatement therein, I am required to communicate the matter to those charged with governance and request that the correction be made.

Responsibilities of Management and Those Charged with Governance for the Consolidated and the Bank's Financial Statements

Management is responsible for the preparation and fair presentation of the consolidated and the Bank's financial statements in accordance with TFRSs, and for such internal control as management determines is necessary to enable the preparation of consolidated and the Bank's financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the consolidated and the Bank's financial statements, management is responsible for assessing the Group's and the Bank's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Group and the Bank or to cease operations, or has no realistic alternative but to do so.

Those charged with governance are responsible for overseeing the Group's and the Bank's financial reporting process.

Auditor's Responsibilities for the Audit of the Consolidated and the Bank's Financial Statements

My objectives are to obtain reasonable assurance about whether the consolidated and the Bank's financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes my opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with TSAs will

always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these consolidated and the Bank's financial statements.

As part of an audit in accordance with TSAs, I exercise professional judgment and maintain professional skepticism throughout the audit. I also:

- Identify and assess the risks of material misstatement of the consolidated and the Bank's financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for my opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Group's and the Bank's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt

on the Group's and the Bank's ability to continue as a going concern. If I conclude that a material uncertainty exists, I am required to draw attention in my auditor's report to the related disclosures in the consolidated and the Bank's financial statements or, if such disclosures are inadequate, to modify my opinion. My conclusions are based on the audit evidence obtained up to the date of my auditor's report. However, future events or conditions may cause the Group and the Bank to cease to continue as a going concern.

- Evaluate the overall presentation, structure and content of the consolidated and the Bank's financial statements, including the disclosures, and whether the consolidated and the Bank's financial statements represent the underlying transactions and events in a manner that achieves fair presentation.
- Obtain sufficient appropriate audit evidence regarding the financial information of the entities or business activities within the Group to express an opinion on the consolidated financial statements. I am responsible for the direction, supervision and performance of the group audit. I remain solely responsible for my audit opinion.

I communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that I identify during my audit.



(Aorapin Sinthawornkul)
Certified Public Accountant
Registration No. 9441

KPMG Phoomchai Audit Ltd.
Bangkok
28 February 2020

Statements of Financial Position

The Thai Credit Retail Bank Public Company Limited and its subsidiary
As at 31 December 2019

| (in thousand Baht) | Note | Consolidated | | The Bank | |
|----------------------------------------------------------------|----------|-------------------|-------------------|-------------------|-------------------|
| | | 31 December | 31 December | 31 December | 31 December |
| | | 2019 | 2018 | 2019 | 2018 |
| Assets | | | | | |
| Cash | | 473,622 | 550,920 | 473,622 | 550,920 |
| Interbank and money market items, net | 7 | 4,415,607 | 4,273,434 | 4,415,607 | 4,273,434 |
| Investments, net | 8 | 1,693,603 | 1,532,422 | 1,693,603 | 1,532,422 |
| Investments in subsidiary, net | 9 | - | - | 150,000 | 100,000 |
| Loans to customers and accrued interest receivables, net | 10 | | | | |
| Loans to customers | | 50,916,142 | 44,770,044 | 50,916,142 | 44,770,044 |
| Accrued interest receivables | | 283,999 | 241,881 | 283,999 | 241,881 |
| Total loans to customers and accrued interest receivables | | 51,200,141 | 45,011,925 | 51,200,141 | 45,011,925 |
| Less allowance for doubtful accounts | 10.4, 11 | (2,470,964) | (2,124,790) | (2,470,964) | (2,124,790) |
| Less revaluation allowance for debt restructuring | 12 | (241,326) | (254,542) | (241,326) | (254,542) |
| Total loans to customers and accrued interest receivables, net | | 48,487,851 | 42,632,593 | 48,487,851 | 42,632,593 |
| Properties for sale, net | 13 | 158,337 | 66,801 | 158,337 | 66,801 |
| Premises and equipment, net | 14 | 366,123 | 320,051 | 365,841 | 320,051 |
| Intangible assets, net | 15 | 161,930 | 151,429 | 153,566 | 147,555 |
| Deferred tax assets | 16 | 269,942 | 185,422 | 269,942 | 185,276 |
| Other assets, net | 17, 27 | 467,056 | 320,588 | 466,379 | 320,802 |
| Total assets | | 56,494,071 | 50,033,660 | 56,634,748 | 50,129,854 |



(Mr. Winyou Chaiyawan)
Director



(Mr. Roy Agustinus Gunara)
Director

The accompanying notes are an integral part of these financial statements.

Statements of Financial Position (Cont'd)

The Thai Credit Retail Bank Public Company Limited and its subsidiary
As at 31 December 2019

| (in thousand Baht) | Note | Consolidated | | The Bank | |
|----------------------------------------------------------|--------|-------------------|-------------------|-------------------|-------------------|
| | | 31 December | 2018 | 31 December | 2018 |
| | | 2019 | 2018 | 2019 | 2018 |
| Liabilities and equity | | | | | |
| Liabilities | | | | | |
| Deposits | 18, 27 | 47,193,495 | 42,036,743 | 47,324,746 | 42,132,879 |
| Interbank and money market items | 19 | 1,135,121 | 811,443 | 1,135,121 | 811,443 |
| Liabilities payable on demand | | 58,716 | 90,257 | 58,716 | 90,257 |
| Provisions | 20 | 125,739 | 87,876 | 125,739 | 87,876 |
| Other liabilities | 21, 27 | 978,431 | 730,926 | 976,608 | 730,401 |
| Total liabilities | | 49,491,502 | 43,757,245 | 49,620,930 | 43,852,856 |
| Equity | | | | | |
| Share capital | 22 | | | | |
| Authorised share capital | | | | | |
| 515,625,000 ordinary shares of Baht 10 each | | 5,156,250 | 5,156,250 | 5,156,250 | 5,156,250 |
| Issued and paid-up share capital | | | | | |
| 500,000,000 ordinary shares of Baht 10 each | | 5,000,000 | 5,000,000 | 5,000,000 | 5,000,000 |
| Other reserves | | 36,208 | 20,745 | 36,208 | 20,745 |
| Retained earnings | | | | | |
| Appropriated | | | | | |
| Legal reserve | 24 | 100,843 | 64,787 | 100,843 | 64,787 |
| Unappropriated | | 1,865,518 | 1,190,883 | 1,876,767 | 1,191,466 |
| Equity attributable to equity holders of the Bank | | 7,002,569 | 6,276,415 | 7,013,818 | 6,276,998 |
| Total equity | | 7,002,569 | 6,276,415 | 7,013,818 | 6,276,998 |
| Total liabilities and equity | | 56,494,071 | 50,033,660 | 56,634,748 | 50,129,854 |



(Mr. Winyou Chaiyawan)
Director



(Mr. Roy Agustinus Gunara)
Director

The accompanying notes are an integral part of these financial statements.

Statements of Profit or Loss and other Comprehensive Income

The Thai Credit Retail Bank Public Company Limited and its subsidiary
For the year ended 31 December 2019

| (in thousand Baht) | Note | Consolidated | | The Bank | |
|-------------------------------------------------|-----------|-------------------------|------------------|-------------------------|------------------|
| | | Years ended 31 December | | Years ended 31 December | |
| | | 2019 | 2018 | 2019 | 2018 |
| Interest income | 31 | 5,867,624 | 4,951,102 | 5,867,624 | 4,951,102 |
| Interest expenses | 27, 32 | (1,023,405) | (900,963) | (1,023,690) | (901,132) |
| Net interest income | | 4,844,219 | 4,050,139 | 4,843,934 | 4,049,970 |
| Fees and service income | 27 | 418,553 | 299,141 | 418,553 | 299,141 |
| Fees and service expenses | | (272,236) | (175,869) | (272,236) | (175,869) |
| Net fees and service income | 33 | 146,317 | 123,272 | 146,317 | 123,272 |
| Losses on foreign exchange transactions, net | | (92) | (138) | (92) | (138) |
| Gains on investments, net | 34 | 623 | 1,735 | 623 | 1,735 |
| Other operating income | 27 | 145,807 | 58,963 | 152,288 | 59,303 |
| Total operating income | | 5,136,874 | 4,233,971 | 5,143,070 | 4,234,142 |
| Other operating expenses | | | | | |
| Employee expenses | 28 | 2,024,523 | 1,626,908 | 2,024,523 | 1,626,908 |
| Directors' remuneration | 28 | 6,975 | 6,910 | 6,975 | 6,910 |
| Premises and equipment expenses | | 423,526 | 341,566 | 423,526 | 341,566 |
| Taxes and duties | | 194,651 | 162,777 | 194,651 | 162,777 |
| Others | 27 | 345,305 | 277,924 | 340,981 | 277,366 |
| Total other operating expenses | | 2,994,980 | 2,416,085 | 2,990,656 | 2,415,527 |
| Impairment loss on loans and debt securities | 35 | 1,253,662 | 854,155 | 1,253,662 | 854,155 |
| Profit from operations before income tax | | 888,232 | 963,731 | 898,752 | 964,460 |
| Income tax | 36 | 177,780 | 192,621 | 177,634 | 192,767 |
| Profit for the year | | 710,452 | 771,110 | 721,118 | 771,693 |



(Mr. Winyou Chaiyawan)
Director



(Mr. Roy Agustinus Gunara)
Director

The accompanying notes are an integral part of these financial statements.

Statements of Profit or Loss and other Comprehensive Income (Cont'd)

The Thai Credit Retail Bank Public Company Limited and its subsidiary
For the year ended 31 December 2019

| (in thousand Baht) | Note | Consolidated | | The Bank | |
|---------------------------------------------------------------------------------------|------|---------------------------------|----------------|---------------------------------|----------------|
| | | Years ended 31 December 2019 | 2018 | Years ended 31 December 2019 | 2018 |
| Other comprehensive income | | | | | |
| <i>Items that will be reclassified subsequently to profit or loss</i> | | | | | |
| (Gains) losses on remeasuring available-for-sale investments | | 1,365 | (2,722) | 1,365 | (2,722) |
| Income tax relating to items that will be reclassified subsequently to profit or loss | 36 | (273) | 544 | (273) | 544 |
| Total items that will be reclassified subsequently to profit or loss | | 1,092 | (2,178) | 1,092 | (2,178) |
| <i>Items that will not be reclassified to profit or loss</i> | | | | | |
| Gains on remeasurements of defined benefit obligations | 20 | 299 | 4,561 | 299 | 4,561 |
| Income tax relating to items that will not be reclassified to profit or loss | 36 | (60) | (912) | (60) | (912) |
| Total items that will not be reclassified subsequently to profit or loss | | 239 | 3,649 | 239 | 3,649 |
| Total other comprehensive income for the year, net of income tax | | 1,331 | 1,471 | 1,331 | 1,471 |
| Total comprehensive income for the year | | 711,783 | 772,581 | 722,449 | 773,164 |



(Mr. Winyou Chaiyawan)
Director



(Mr. Roy Agustinus Gunara)
Director

The accompanying notes are an integral part of these financial statements.

Statements of Profit or Loss and other Comprehensive Income (Cont'd)

The Thai Credit Retail Bank Public Company Limited and its subsidiary
For the year ended 31 December 2019

| (in thousand Baht) | Note | Consolidated | | The Bank | |
|----------------------------------------------------|------|-------------------------|----------------|-------------------------|----------------|
| | | Years ended 31 December | | Years ended 31 December | |
| | | 2019 | 2018 | 2019 | 2018 |
| Profit attributable to: | | | | | |
| Equity holders of the Bank | | 710,452 | 771,110 | 721,118 | 771,693 |
| Non-controlling interest | | - | - | - | - |
| Profit for the year | | 710,452 | 771,110 | 721,118 | 771,693 |
| Total comprehensive income attributable to: | | | | | |
| Equity holders of the Bank | | 711,783 | 772,581 | 722,449 | 773,164 |
| Non-controlling interest | | - | - | - | - |
| Total comprehensive income for the year | | 711,783 | 772,581 | 722,449 | 773,164 |
| Earnings per share | 37 | | | | |
| Basic earnings per share (in Baht) | | 1.42 | 1.54 | 1.44 | 1.54 |
| Diluted earnings per share (in Baht) | | 1.38 | 1.50 | 1.40 | 1.50 |



(Mr. Winyou Chaiyawan)
Director



(Mr. Roy Agustinus Gunara)
Director

The accompanying notes are an integral part of these financial statements.

Statements of Changes in Equity

The Thai Credit Retail Bank Public Company Limited and its subsidiary
For the year ended 31 December 2019

| (in thousand Baht) | Note | Consolidated | | | | | | Total equity | |
|--------------------------------------------------|------|----------------------------------|--------------------------------------------|-------------------------------------------------------------------------------|---------------------|---------------|----------------|--------------|---------------------------------------------------|
| | | Other reserves | | | Retained earnings | | | | |
| | | Issued and paid-up share capital | Reserve for share-based payments (Note 23) | Revaluation surplus (deficit) on available-for-sale investments, net (Note 8) | Total other reserve | Legal reserve | Unappropriated | | Equity attributable to equity holders of the Bank |
| For the year ended 31 December 2019 | | | | | | | | | |
| Balance at 1 January 2019 | | 5,000,000 | 20,535 | 210 | 20,745 | 64,787 | 1,190,883 | 6,276,415 | 6,276,415 |
| Contributions by owners of the Bank | | | | | | | | | |
| Share-based payment transactions | 23 | - | 14,371 | - | 14,371 | - | - | 14,371 | 14,371 |
| Total contributions by owners of the Bank | | - | 14,371 | - | 14,371 | - | - | 14,371 | 14,371 |
| Comprehensive income for the year | | | | | | | | | |
| Profit for the year | | - | - | - | - | - | 710,452 | 710,452 | 710,452 |
| Other comprehensive income | | - | - | 1,092 | 1,092 | - | 239 | 1,331 | 1,331 |
| Total comprehensive income for the year | | - | - | 1,092 | 1,092 | - | 710,691 | 711,783 | 711,783 |
| Transfer to legal reserve | 24 | - | - | - | - | 36,056 | (36,056) | - | - |
| Balance at 31 December 2019 | | 5,000,000 | 34,906 | 1,302 | 36,208 | 100,843 | 1,865,518 | 7,002,569 | 7,002,569 |

The accompanying notes are an integral part of these financial statements.

Statements of Changes in Equity (Cont'd)

The Thai Credit Retail Bank Public Company Limited and its subsidiary
For the year ended 31 December 2019

| | Consolidated | | | | | | |
|--------------------------------------------------|----------------------------------|--------------------------------------------|-------------------------------------------------------------------------------|---------------------|---------------|----------------|---------------------------------------------------|
| | Other reserves | | | Retained earnings | | | Equity attributable to equity holders of the Bank |
| (in thousand Baht) | Issued and paid-up share capital | Reserve for share-based payments (Note 23) | Revaluation surplus (deficit) on available-for-sale investments, net (Note 8) | Total other reserve | Legal reserve | Unappropriated | |
| For the year ended 31 December 2018 | | | | | | | |
| Balance at 1 January 2018 | 5,000,000 | 18,675 | 2,388 | 21,063 | 2,300 | 478,611 | 5,501,974 |
| Contributions by owners of the Bank | | | | | | | |
| Share-based payment transactions | - | 1,860 | - | 1,860 | - | - | 1,860 |
| Total contributions by owners of the Bank | - | 1,860 | - | 1,860 | - | - | 1,860 |
| Comprehensive income for the year | | | | | | | |
| Profit for the year | - | - | - | - | - | 771,110 | 771,110 |
| Other comprehensive income | - | - | (2,178) | (2,178) | - | 3,649 | 1,471 |
| Total comprehensive income for the year | - | - | (2,178) | (2,178) | - | 774,759 | 772,581 |
| Transfer to legal reserve | 24 | - | - | - | 62,487 | (62,487) | - |
| Balance at 31 December 2018 | 5,000,000 | 20,535 | 210 | 20,745 | 64,787 | 1,190,883 | 6,276,415 |

The accompanying notes are an integral part of these financial statements.

Statements of Changes in Equity (Cont'd)

The Thai Credit Retail Bank Public Company Limited and its subsidiary
For the year ended 31 December 2019

| (in thousand Baht) | The Bank | | | | | | | | | |
|--------------------------------------------------|----------|----------------------------------|--------------------------------------------|-------------------------------------------------------------------------------|---------------------|-------------------|----------------|--------------|---|-----------|
| | Note | Issued and paid-up share capital | Reserve for share-based payments (Note 23) | Other reserves | | Retained earnings | | | | |
| | | | | Revaluation surplus (deficit) on available-for-sale investments, net (Note 8) | Total other reserve | Legal reserve | Unappropriated | Total equity | | |
| For the year ended 31 December 2019 | | | | | | | | | | |
| Balance at 1 January 2019 | | 5,000,000 | 20,535 | 210 | 20,745 | 64,787 | 1,191,466 | | | 6,276,998 |
| Contributions by owners of the Bank | | | | | | | | | | |
| Share-based payment transactions | 23 | - | 14,371 | - | 14,371 | - | - | - | - | 14,371 |
| Total contributions by owners of the Bank | | - | 14,371 | - | 14,371 | - | - | - | - | 14,371 |
| Comprehensive income for the year | | | | | | | | | | |
| Profit for the year | | - | - | - | - | - | 721,118 | - | - | 721,118 |
| Other comprehensive income | | - | - | 1,092 | 1,092 | - | 239 | - | - | 1,331 |
| Total comprehensive income for the year | | - | - | 1,092 | 1,092 | - | 721,357 | - | - | 722,449 |
| Transfer to legal reserve | 24 | - | - | - | - | 36,056 | (36,056) | - | - | - |
| Balance at 31 December 2019 | | 5,000,000 | 34,906 | 1,302 | 36,208 | 100,843 | 1,876,767 | | | 7,013,818 |

The accompanying notes are an integral part of these financial statements.

Statements of Changes in Equity (Cont'd)

The Thai Credit Retail Bank Public Company Limited and its subsidiary
For the year ended 31 December 2019

| (in thousand Baht) | The Bank | | | | | | | Total equity |
|--------------------------------------------------|----------|----------------------------------|--------------------------------------------|-------------------------------------------------------------------------------|---------------------|-------------------|----------------|--------------|
| | Note | Issued and paid-up share capital | Reserve for share-based payments (Note 23) | Other reserves | | Retained earnings | | |
| | | | | Revaluation surplus (deficit) on available-for-sale investments, net (Note 8) | Total other reserve | Legal reserve | Unappropriated | |
| For the year ended 31 December 2018 | | | | | | | | |
| Balance at 1 January 2018 | | 5,000,000 | 18,675 | 2,388 | 21,063 | 2,300 | 478,611 | 5,501,974 |
| Contributions by owners of the Bank | | | | | | | | |
| Share-based payment transactions | 23 | - | 1,860 | - | 1,860 | - | - | 1,860 |
| Total contributions by owners of the Bank | | - | 1,860 | - | 1,860 | - | - | 1,860 |
| Comprehensive income for the year | | | | | | | | |
| Profit for the year | | - | - | - | - | - | 771,693 | 771,693 |
| Other comprehensive income | | - | - | (2,178) | (2,178) | - | 3,649 | 1,471 |
| Total comprehensive income for the year | | - | - | (2,178) | (2,178) | - | 775,342 | 773,164 |
| Transfer to legal reserve | 24 | - | - | - | - | 62,487 | (62,487) | - |
| Balance at 31 December 2018 | | 5,000,000 | 20,535 | 210 | 20,745 | 64,787 | 1,191,466 | 6,276,998 |

The accompanying notes are an integral part of these financial statements.

Statements of Cash Flows

The Thai Credit Retail Bank Public Company Limited and its subsidiary
For the year ended 31 December 2019

| (in thousand Baht) | Note | Consolidated | | The Bank | |
|---------------------------------------------------------------------------------------------------------------------------------|------|-------------------------|------------------|-------------------------|------------------|
| | | Years ended 31 December | | Years ended 31 December | |
| | | 2019 | 2018 | 2019 | 2018 |
| Cash flows from operating activities | | | | | |
| Profit from operations before income tax | | 888,232 | 963,731 | 898,752 | 964,460 |
| Adjustments to reconcile profit from operations before income tax to net cash provided by (used in) operating activities | | | | | |
| Depreciation and amortisation | | 103,570 | 79,419 | 103,540 | 79,419 |
| Impairment losses on loans | | 1,257,857 | 831,133 | 1,257,857 | 831,133 |
| Impairment losses on other assets | | 9,021 | 6,135 | 9,021 | 6,135 |
| Provision for employee benefits | | 42,730 | 26,729 | 42,730 | 26,729 |
| Provision for decommissioning cost of leasehold improvement | | 2,374 | 1,861 | 2,374 | 1,861 |
| Share-base payment | | 14,371 | 1,860 | 14,371 | 1,860 |
| Losses on troubled debts restructuring | | 8,905 | 16,887 | 8,905 | 16,887 |
| Reversal of revaluation allowance for debts restructuring of the disposal debt | | (22,121) | - | (22,121) | - |
| Losses on write-off of premises and equipment | | 464 | 1,421 | 464 | 1,421 |
| Losses on sales of properties for sale | | 8,859 | 80 | 8,859 | 80 |
| (Gains) losses on disposal of premises and equipment | | (31) | 10 | (31) | 10 |
| Gains on disposal of investments | | (623) | (1,735) | (623) | (1,735) |
| Net amortisation of discount on investments | | (17,732) | (6,569) | (17,732) | (6,569) |
| Net interest income | | (4,844,219) | (4,050,139) | (4,843,934) | (4,049,970) |
| Interest received | | 5,800,534 | 4,898,544 | 5,800,534 | 4,898,544 |
| Interest paid | | (805,104) | (939,490) | (805,389) | (939,659) |
| Dividend income | | (43) | (34) | (43) | (34) |
| Income tax paid | | (212,463) | (196,955) | (212,463) | (196,955) |
| Profit from operations before changes in operating assets and liabilities | | 2,234,581 | 1,632,888 | 2,245,071 | 1,633,617 |

The accompanying notes are an integral part of these financial statements.

Statements of Cash Flows (Cont'd)

The Thai Credit Retail Bank Public Company Limited and its subsidiary
For the year ended 31 December 2019

| (in thousand Baht) | Note | Consolidated | | The Bank | |
|----------------------------------------------------------------------|------|-------------------------|------------------|-------------------------|------------------|
| | | Years ended 31 December | | Years ended 31 December | |
| | | 2019 | 2018 | 2019 | 2018 |
| <i>Decrease (increase) in operating assets</i> | | | | | |
| Interbank and money market items | | (142,604) | 411,328 | (142,604) | 411,328 |
| Loans to customers | | (7,057,781) | (5,723,915) | (7,057,781) | (5,723,915) |
| Properties for sale | | (100,395) | (3,167) | (100,395) | (3,167) |
| Other assets | | (152,881) | (97,342) | (152,329) | (97,556) |
| <i>Increase (decrease) in operating liabilities</i> | | | | | |
| Deposits | | 5,010,745 | 4,198,194 | 5,045,860 | 4,294,330 |
| Interbank and money market items | | 323,678 | (288,087) | 323,678 | (288,087) |
| Liabilities payable on demand | | (31,541) | 11,985 | (31,541) | 11,985 |
| Provision for employee benefits | | (6,943) | (1,743) | (6,943) | (1,743) |
| Other liabilities | | 129,831 | 69,580 | 128,822 | 69,181 |
| Net cash provided by operating activities | | 206,690 | 209,721 | 251,838 | 305,973 |
| <i>Cash flows from investing activities</i> | | | | | |
| Interest received | | 24,589 | 25,478 | 24,589 | 25,478 |
| Dividend received | | 43 | 34 | 43 | 34 |
| Purchase of available-for-sale investments | | (3,860,050) | (2,351,931) | (3,860,050) | (2,351,931) |
| Purchase of general investments | | (250) | (113) | (250) | (113) |
| Proceeds from sales and redemption of available-for-sale investments | | 3,718,839 | 2,304,163 | 3,718,839 | 2,304,163 |
| Purchase of investment in subsidiary | | - | - | (50,000) | (100,000) |
| Purchase of premises and equipment | | (131,383) | (119,752) | (131,148) | (119,752) |
| Proceeds from sales of premises and equipment | | 32 | 68 | 32 | 68 |
| Purchase of intangible assets | | (35,808) | (37,597) | (31,191) | (33,849) |
| Net cash used in investing activities | | (283,988) | (179,650) | (329,136) | (275,902) |

The accompanying notes are an integral part of these financial statements.

Statements of Cash Flows (Cont'd)

The Thai Credit Retail Bank Public Company Limited and its subsidiary
For the year ended 31 December 2019

| (in thousand Baht) | Note | Consolidated | | The Bank | |
|--------------------------------------------------------------|------|-------------------------|----------------|-------------------------|----------------|
| | | Years ended 31 December | | Years ended 31 December | |
| | | 2019 | 2018 | 2019 | 2018 |
| Net increase (decrease) in cash | | (77,298) | 30,071 | (77,298) | 30,071 |
| Cash at 1 January | | 550,920 | 520,849 | 550,920 | 520,849 |
| Cash at 31 December | | 473,622 | 550,920 | 473,622 | 550,920 |
| Supplementary disclosures of cash flow information | | | | | |
| Non-cash transactions: | | | | | |
| Gains (losses) on remeasuring available-for-sale investments | | 1,365 | (2,722) | 1,365 | (2,722) |
| Increase in properties for sale due to debts settlement | 13 | 160,304 | 36,571 | 160,304 | 36,571 |
| Decrease in payable for purchases of equipment | | (958) | (836) | (1,028) | (836) |
| Decrease in payable for purchases of intangible assets | | (6,632) | (4,162) | (6,512) | (4,287) |

The accompanying notes are an intergal part of these financial statements.

Notes to the Financial Statements

The Thai Credit Retail Bank Public Company Limited and its subsidiary
For the year ended 31 December 2019

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Notes to the Financial Statements

The Thai Credit Retail Bank Public Company Limited and its subsidiary
For the year ended 31 December 2019

These notes form an integral part of the financial statements.

The financial statements issued for Thai statutory and regulatory reporting purposes are prepared in the Thai language. These English language financial statements have been prepared from the Thai language statutory financial statements, and were approved and authorised for issue by the Board of Directors on 28 February 2020.

1. General information

The Thai Credit Retail Bank Public Company Limited, (the "Bank"), was incorporated as a limited company in Thailand on 6 October 1970 and was transformed to a public company limited on 28 July 2005. The Bank has been approved by the Ministry of Finance to operate as a retail bank in Thailand effective from 22 December 2006 and commenced its operations on 18 January 2007 onwards. The Bank registered to change its name from "Thai Keha Credit Foncier Public Co., Ltd." to "The Thai Credit Retail Bank Public Company Limited".

The Bank has its registered head office at 123 Thai Life Insurance Building, Ratchadaphisek Road, Dindaeng, Bangkok 10400.

The ultimate parent company and the immediate parent company during the financial year were V.C. Property Co., Ltd. and VNB Holding Company Limited which were incorporated in Thailand.

The principal business of the Bank are financial services under the scope of retail banking license. Its subsidiary is incorporated as a limited company under Thai laws and has been operating in Thailand. Details of the Bank's subsidiary as at 31 December 2019 are given in note 9.

2. Basis of preparation of the financial statements

(a) Statement of compliance

The financial statements are prepared in accordance with Thai Financial Reporting Standards (TFRSs); guidelines promulgated by the Federation of Accounting Professions; and presented as prescribed by the Bank of Thailand ("BoT") notification number Sor Nor Sor. 21/2558, directive dated 4 December 2015, regarding "The preparation and announcement of the financial statements of commercial banks and holding companies which are the parent company of a group of companies offering financial services".

New and revised TFRSs are effective for annual accounting periods beginning on or after 1 January 2019. The initial application of these new and revised TFRSs has resulted in changes in certain of the Group's accounting policies. There is no material impact on the Group's financial statements. The Group has initial applied TFRS 15 *Revenue from Contracts with Customers* ("TFRS 15") which replaces TAS 18 Revenue ("TAS 18") and related interpretations. The details of accounting policies are disclosed in note 3 (q).

The Group has assessed the impact of initial adoption of TFRS 15 using the cumulative effect method, taking into account the effect of initially applying this standard only to contracts that were not completed before 1 January 2019. The impact on retained earnings as at 1 January 2019 was not material. Therefore, the Group has not adjusted the retained earnings as at 1 January 2019 and not restated the information presented for 2018, as previously reported under TAS 18 and related interpretations. The disclosure requirements of TFRS 15 have not generally been applied to comparative information.

In addition, the Group has not early adopted a number of new TFRSs which are not yet effective for current period in preparing these financial statements. Those new TFRSs that are relevant to the Group's operations are disclosed in note 38.

(b) Functional and presentation currency

The financial statements are prepared and presented in Thai Baht, which is the Group's functional currency. All financial information presented in Thai Baht has been rounded to the nearest thousand unless otherwise stated.

(c) Use of judgements and estimates

The preparation of financial statements in conformity with TFRSs requires management to make judgements, estimates and assumptions that affect the application of the Group's accounting policies. Actual results may differ from these estimates. Estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised prospectively.

Assumptions and estimation uncertainties

Information about assumption and estimation uncertainties at 31 December 2019 that have a significant risk of resulting in a material adjustments to the carrying amount of assets and liabilities recognised in the next financial year is included in the following notes:

| | |
|---------|--------------------------------------|
| Note 5 | Fair value of assets and liabilities |
| Note 11 | Allowance for doubtful accounts |
| Note 16 | Deferred tax assets |
| Note 20 | Provisions |

3. Significant accounting policies

The accounting policies set out below have been applied consistently to all periods presented in these financial statements.

(a) Basis of consolidation

The consolidated financial statements relate to the Bank and its subsidiary (together referred to as the "Group").

Subsidiary

Subsidiary is an entity controlled by the Group. The Group controls an entity when it is exposed to, or has rights to, variable returns from its involvement with the entity and has the ability to affect those returns through its power over the entity. The financial statements of subsidiary are included in the consolidated financial statements from the date on which control commences until the date on which control ceases.

Non-controlling interests

At the acquisition date, the Group measures any non-controlling interest at its proportionate interest in the identifiable net assets of the acquiree.

Changes in the Group's interest in a subsidiary that do not result in a loss of control are accounted for as equity transactions.

Loss of control

When the Group loses control over a subsidiary, it derecognises the assets and liabilities of the subsidiary, and any related non-controlling interests and other components of equity. Any resulting gain or loss is recognised in profit or loss. Any interest retained in the former subsidiary is measured at fair value when control is lost.

Transactions eliminated on consolidation

Intra-group balances and transactions, and any unrealised income or expenses arising from intra-group transactions, are eliminated in preparing the consolidated financial statements.

(b) Foreign currencies

Foreign currency transactions

Transactions in foreign currencies are translated to the respective functional currencies of Group entities at exchange rates at the dates of the transactions.

Monetary assets and liabilities denominated in foreign currencies are translated to the functional currency at the exchange rate at the reporting date.

Non-monetary assets and liabilities measured at cost in foreign currencies are translated to the functional currency at the exchange rates at the dates of the transactions.

Foreign currency differences are generally recognised in profit or loss. However, foreign currency differences arising from the translation of available-for-sale equity investments are recognised in other comprehensive income.

(c) Cash

Cash consist of cash on hand and cash on collection of the Group.

(d) Investments

Investments in subsidiary

Investments in subsidiary in the Bank's financial statements are accounted for using the cost method.

Investments in debt and equity securities

Debt securities and marketable equity securities held for trading are stated at fair value, with any resulting gain or loss recognised in profit or loss.

Debt securities that the Group has the positive intent and ability to hold to maturity are classified as held-to-maturity investments. Held-to-maturity investments are stated at amortised cost, less any impairment losses. The difference between the acquisition cost and redemption value of such debt securities is amortised using the effective interest rate method over the period to maturity.

Debt securities and marketable equity securities, other than those securities held for trading or intended to be held to maturity, are classified as available-for-sale investments. Available-for-sale investments are, subsequent to initial recognition, stated at fair value, and changes therein, other than impairment losses and foreign currency differences on available-for-sale monetary items, are recognised directly in equity. Impairment losses and foreign exchange differences are recognised in profit or loss. When these investments are derecognised, the cumulative gain or loss previously recognised directly in equity is recognised in profit or loss. Where these investments are interest-bearing, interest calculated using the effective interest method is recognised in profit or loss.

Equity securities which are not marketable are stated at cost less any impairment losses.

The fair value of financial instruments classified as held-for-trading and available-for-sale is determined as the quoted bid price at the reporting date.

For government debt securities, state enterprise bonds and other domestic debt securities listed in The Thai Bond Market Association (ThaiBMA), the fair values are calculated using the bidding prices at The Thai Bond Market Association or other financial institutions, depending on the case of the mentioned fair value determination of debt securities.

In the event of transferring between investment portfolios, such investments are adjusted to their fair values at the transfer dates. Differences between the carrying amount of the investments and their fair values on those dates are either recognised as gains (losses) in profit or loss or presented as item an equity, depending on the type of the transferred investments.

Recognition

Purchases and sales of investments are recorded on settlement date.

Disposal of investments

On disposal of an investment, the difference between net disposal proceeds and the carrying amount together with the associated cumulative gain or loss that was reported in equity is recognised in profit or loss.

If the Group disposes of part of its holding of a particular investment, the deemed cost of the part sold is determined using the weighted average method applied to the carrying value of the total holding of the investment.

(e) Loans to customers

Overdrafts are carried at the principal amounts including accrued interest receivables.

Hire-purchase receivables are carried at the principal amounts including deferred initial commission expenses and direct costs at the inception of the contracts.

Other loans to customers are carried at the principal amounts.

Deferred revenues are deducted from loans to customers.

(f) Allowance for doubtful accounts

According to the BoT's regulations, the Bank is allowed to categorise loans and set up the allowance for doubtful accounts on either an account-by-account basis or on a customer basis. In this respect, the Bank has chosen to categorise loans and set up the allowance for doubtful accounts on a customer basis, such that all loans extended to a customer are classified at the lowest quality category of such customer and the allowance for doubtful accounts is determined according to that classification. The Bank also performs qualitative reviews of loans and commitments in accordance with the guidelines of the BoT.

The Bank determines the minimum allowance for doubtful accounts in accordance with the BoT's notifications, regarding the Classification and Allowance of Financial Institutions dated 10 June 2016 and regarding the Collateral Appraisal and Immovable Assets for Sale Received from Debt Repayment of Finance Institutions dated 8 May 2019 including individual loan analysis and assessment with respect to the Bank's experience in credit risk evaluation and collateral value.

The Bank determines the minimum allowance for doubtful accounts in accordance with the percentage under the BoT's guidelines of the difference between the book value of outstanding loan and the present value of estimated future cash flows from the debtor, or the difference between the book value of outstanding loan and the present value of the estimated future cash flows from the disposal of collateral. Furthermore, the Bank has set aside an additional allowance for doubtful accounts in excess of the minimum BoT's requirement by consideration the additional potential loss arising from changes in economic and legal environment and other factors that may impact the ability of the debtors in meeting their obligations under the loan agreements.

Bad debts written-off are made in accordance with the requirements of the BoT.

Bad debts recovery is recorded as other operating income in profit or loss.

(g) Troubled debt restructuring

The Bank's troubled debt restructuring methodology includes the modification of payment schedule, reduction of principal and/or accrued interest receivables and asset transfer.

The Bank records assets transferred for debt settlements at the lower of the fair values of assets net of estimated selling expenses (if any), or the amount of investment in receivables (including accrued interest receivables).

In case of modifying repayment terms, fair value of investment in receivables after restructuring is based on the present value of the expected future cash flows discounted by the interest rates as stated on the original loan agreements. The Bank recognises loss on debt restructuring net of allowance for bad debts as expenses in profit or loss when debt restructuring incurred.

Legal fees and other direct costs incurred from debt restructuring are recognised as expenses when incurred.

(h) Properties for sale

Properties for sale except for repossessed vehicles are stated at the lower of costs or net realisable value which referred to the latest appraisal value net of estimated selling expenses.

The repossessed vehicles are stated at the lower of the outstanding loan principal including accrued interest receivables and output VAT submitted to the Revenue Department or fair value, net of selling costs and expenses. Fair value of the repossessed vehicles is based on the net realisable value.

The impairment of the property for sales carrying amount will be realised as the allowance for impairment of the property for sales when incurred.

Gain or loss on sales of such properties for sale is realised upon disposition of the underlying asset and is included in other operating income in profit or loss.

(i) Premises and equipment

Recognition and measurement

Owned assets

Premises and equipment are measured at cost less accumulated depreciation and impairment losses.

Cost includes expenditure that is directly attributable to the acquisition of the asset. The cost of self-constructed assets includes the cost of materials and direct labour, any other costs directly attributable to bringing the assets to a working condition for their intended use, the costs of dismantling and removing the items and restoring the site on which they are located, and capitalised borrowing costs. Purchased software that is integral to the functionality of the related equipment is capitalised as part of that equipment.

When parts of an item of premises and equipment have different useful lives, they are accounted for as separate items (major components) of premises and equipment.

Any gains or losses on disposal of an item of premises and equipment are determined by comparing the proceeds from disposal with the carrying amount of premises and equipment, and are recognised in profit or loss.

Subsequent costs

The cost of replacing a part of an item of premises and equipment is recognised in the carrying amount of the item if it is probable that the future economic benefits embodied within the part will flow to the Group, and its cost can be measured reliably. The carrying amount of the replaced part is derecognised. The costs of the day-to-day servicing of premises and equipment are recognised in profit or loss as incurred.

Depreciation

Depreciation is calculated based on the depreciable amount, which is the cost of an asset, or other amount substituted for cost, less its residual value.

Depreciation is charged to profit or loss on a straight-line basis over the estimated useful lives of each component of an item of premises and equipment. The estimated useful lives are as follows:

| | |
|-----------------------------------|--------------|
| Premises | 25 years |
| Leasehold improvements | 3 - 10 years |
| Furniture, fixtures and equipment | 3 - 5 years |
| Computers and accessories | 3 - 5 years |
| Vehicles | 5 years |

No depreciation is provided on assets under construction.

Depreciation methods, useful lives and residual values are reviewed at each financial year-end and adjusted if appropriate.

(j) Intangible assets

Intangible assets that are acquired by the Group and have finite useful lives are measured at cost less accumulated amortisation and accumulated impairment losses.

Intangible assets that are acquired by the Group and have indefinite useful lives are measured at cost less accumulated impairment losses.

Subsequent expenditure

Subsequent expenditure is capitalised only when it increases the future economic benefits embodied in the specific asset to which it relates. All other expenditure is recognised in profit or loss as incurred.

Amortisation

Amortisation is based on the cost of the asset, or other amount substituted for cost, less its residual value.

Amortisation is recognised in profit or loss on a straight-line basis over the estimated useful lives of intangible assets from the date that they are available for use, since this most closely reflects the expected pattern of consumption of the future economic benefits embodied in the asset. The estimated useful lives for the current and comparative periods are as follows:

| | |
|-------------------|--------------|
| Computer software | 3 - 10 years |
|-------------------|--------------|

Amortisation methods, useful lives and residual values are reviewed at each financial year-end and adjusted if appropriate.

(k) Leasehold rights

Leasehold rights are measured at cost less accumulated amortisation and are presented as a part of "other assets" in the statements of financial position.

The amortisation of leasehold rights is calculated by the straight-line method over the lease period of 3 - 20 years.

The amortisation is recognised as other operating expenses in profit or loss.

(l) Operating lease

Lease not transferring a significant portion of the risks and rewards of ownership to lessee are classified as operating lease.

Payments made under operating leases are recognised in profit or loss on a straight-line basis over the term of the lease.

Contingent lease payments are accounted for by revising the minimum lease payments over the remaining term of the lease when the lease adjustment is confirmed.

(m) Impairment

The carrying amounts of the Group's assets are reviewed at each reporting date to determine whether there is any indication of impairment. If any such indication exists, the assets' recoverable amounts are estimated. For intangible assets that have indefinite useful lives or are not yet available for use, the recoverable amount is estimated each year at the same time.

An impairment loss is recognised if the carrying amount of an asset or its cash-generating unit exceeds its recoverable amount. The impairment loss is recognised in profit or loss.

When a decline in the fair value of an available-for-sale financial asset has been recognised directly in equity and there is objective evidence that the value of the asset is impaired, the cumulative loss that had been recognised directly in equity is recognised in profit or loss even though the financial asset has not been derecognised. The amount of the cumulative loss that is recognised in profit or loss is the difference between the acquisition cost and current fair value, less any impairment loss on that financial asset previously recognised in profit or loss.

Calculation of recoverable amount

The recoverable amount of held-to-maturity investments carried at amortised cost is calculated as the present value of the estimated future cash flows discounted at the original effective interest rate.

The recoverable amount of available-for-sale financial assets is calculated by reference to the fair value.

The recoverable amount of a non-financial asset is the greater of the asset's value in use and fair value less costs to sell. In assessing value in use, the estimated future cash flows are discounted to their present value using a pre-tax discount rate that reflects current market assessments of the time value of money and the risks specific to the asset. For an asset that does not generate cash inflows largely independent of those from other assets, the recoverable amount is determined for the cash-generating unit to which the asset belongs.

Reversals of impairment

An impairment loss in respect of a financial asset is reversed if the subsequent increase in recoverable amount can be related objectively to an event occurring after the impairment loss was recognised in profit or loss. For financial assets carried at amortised cost and available-for-sale investments that are debt securities, the reversal is recognised in profit or loss. For available-for-sale investments that are equity securities, the reversal is recognised in other comprehensive income.

Impairment losses recognised in prior periods in respect of other non-financial assets are assessed at each reporting date for any indications that the loss has decreased or no longer exists. An impairment loss is reversed if there has been a change in the estimates used to determine the recoverable amount. An impairment loss is reversed only to the extent that the asset's carrying amount does not exceed the carrying amount that would have been determined, net of depreciation or amortisation, if no impairment loss had been recognised.

(n) Employee benefits

Defined contribution plans

Obligations for contributions to defined contribution plans are expensed in profit or loss as the related service is provided.

Defined benefit plans

The Group's net obligation in respect of defined benefit plans is calculated separately for each plan by estimating the amount of future benefit that employees have earned in the current and prior periods, discounting that amount.

The calculation of defined benefit obligations is performed annually by a qualified actuary using the projected unit credit method.

Remeasurements of the net defined benefit liability, actuarial gain or loss are recognised immediately in other comprehensive income. The Group determines the interest expense on the net defined benefit liability for the period by applying the discount rate used to measure the defined benefit obligation at the beginning of the annual period, taking into account any changes in the net defined benefit liability during the period as a result of contributions and benefit payments. Net interest expense and other expenses related to defined benefit plans are recognised in profit or loss.

When the benefits of a plan are changed or when a plan is curtailed, the resulting change in benefit that relates to past service or the gain or loss on curtailment is recognised immediately in profit or loss. The Group recognises gains and losses on the settlement of a defined benefit plan when the settlement occurs.

Termination benefits

Termination benefits are expensed at the earlier of when the Group can no longer withdraw the offer of those benefits and when the Group recognises costs for a restructuring. If benefits are not expected to be settled wholly within 12 months of the end of the reporting period, then they are discounted.

Short-term employee benefits

Short-term employee benefits are expensed as the related service is provided. A liability is recognised for the amount expected to be paid if the Group has a present legal or constructive obligation to pay this amount as a result of past service provided by the employee and the obligation can be estimated reliably.

(o) Share-based payments

The grant-date fair value of equity-settled share-based payment awards granted to certain senior management is generally recognised as an expense, with a corresponding increase in equity, over the vesting period of the awards. The amount recognised as an expense is adjusted to reflect the number of awards for which the related service and non-market performance conditions are expected to be met, such that the amount ultimately recognised is based on the number of awards that meet the related service and non-market performance conditions at the vesting date.

(p) Provisions

A provision is recognised if, as a result of a past event, the Group has a present legal or constructive obligation that can be estimated reliably, and it is probable that an outflow of economic benefits will be required to settle the obligation. Provisions are determined by discounting the expected future cash flows at a pre-tax rate that reflects current market assessments of the time value of money and the risks specific to the liability. The unwinding of the discount is recognised as a finance cost.

(q) Measurement of fair values

The Group has an established control framework with respect to the measurement of fair values. This includes a valuation team that has overall responsibility for overseeing all significant fair value measurements, including Level 3 fair values, and reports directly to the Assistant Managing Director, Finance.

The valuation team regularly reviews significant unobservable inputs and valuation adjustments. If third party information, such as broker quotes or pricing services, is used to measure fair values, then the valuation team assesses the evidence obtained from the third parties to support the conclusion that these valuations meet the requirements of TFRSs, including the level in the fair value hierarchy in which the valuations should be classified.

When measuring the fair value of an asset or a liability, the Group use observable market data as far as possible. Fair values are categorised into different levels in a fair value hierarchy based on the inputs used in the valuation techniques as follows:

- Level 1: quoted prices in active markets for identical assets or liabilities.
- Level 2: inputs other than quoted prices included in Level 1 that are observable for the asset or liability, either directly or indirectly.
- Level 3: inputs for the asset or liability that are based on unobservable input.

If the inputs used to measure the fair value of an asset or liability might be categorised in different levels of the fair value hierarchy, then the fair value measurement is categorised in its entirety in the same level of the fair value hierarchy as the lowest level input that is significant to the entire measurement.

The Group recognises transfers between levels of the fair value hierarchy at the end of the reporting period during which the change has occurred.

(r) Revenue

Interest income and discount on loans to customers

Interest income is recognised on an accrual basis. The Bank discontinues recognition of overdue interest income more than three months since the due date or there is uncertainty of collectability, a collection basis is applied. The Bank also reverses interest income on such loans in order to comply with the BoT's notifications. The Bank continues its income recognition on the accrual basis when the entire amount of the principal and overdue interest have been paid.

The Bank recognises interest income on restructured loans on cash basis.

Interest income on factoring

The Bank recognises interest income on factoring on an accrual basis, except in the case of interest on factoring which is defaulted over three months from the due date where interest is recognised on collection basis.

The Bank reverses accrued interest income on loan to customers and factoring when its principal or interest payment has become over three months past due to comply with the BoT's notifications. The Bank continues its income recognition on the accrual basis which the entire amount of the principal and overdue interest have been paid.

Interest income from hire-purchase and leasing

Hire-purchase and leasing income are recorded as income through the installment period using the effective interest method. Interest income on hire-purchase and leasing which is over three months past due from the due date is recognised on collection basis.

The Bank reverses accrued interest income on hire-purchase and leasing when the principal or interest payment has become over three months past due to comply with the BoT's notifications. The Bank continues its income recognition on the accrual basis when the entire amount of the principal and overdue interest have been paid.

Interest income from investment in debt securities

Interest income from investment in debt securities is recognised on an effective interest rates over the holding periods.

Dividend income

Dividend income is recognised in profit or loss on the date the Group's right to receive payments is established.

Gains (losses) on sales of properties for sale

Gains (losses) on sales of properties are recognised as income or expenses in profit or loss when the significant risks and rewards in ownership of properties for sale have been transferred to the buyer.

Gains (losses) on sales of investments

Gains (losses) on sales of investments are recognised as income or expenses on the settlement date.

Fees and services income

Revenue for rendering of services is recognised over time as the services are provided. The related costs are recognised in profit or loss when they are incurred.

Brokerage income

For the contracts that the Group is arranging for the provision of the goods or services on behalf of its customers and does not control the goods or services before the primary sellers or service providers will provide the goods or services to the customers. The Group acts in the capacity of an agent and recognises the net amount of consideration as commission revenue.

(s) Expenses

The Group recognises expenses on an accrual basis.

Contributions to the Deposit Protection Agency and the Financial Institutions Development Fund

Contributions to the Deposit Protection Agency and the Financial Institutions Development Fund are recorded as expenses in profit or loss on an accrual basis.

Initial commission expenses and direct cost of hire-purchase and leasing contracts

The Bank records initial commission expenses and direct cost arising from hire-purchase and leasing contracts as a part of loan to customers then recognise them as expenses using the effective interest method throughout the installment period and present these expenses net from interest income from hire-purchase and leasing.

(t) Income tax

Income tax expense for the year comprises current and deferred tax. Current and deferred tax are recognised in profit or loss except to the extent that they relate to a business combination, or items recognised directly in equity or in other comprehensive income.

Current tax is the expected tax payable or receivable on the taxable income or loss for the year, using tax rates enacted or substantively enacted at the reporting date, and any adjustment to tax payable in respect of previous years.

Deferred tax is recognised in respect of temporary differences between the carrying amounts of assets and liabilities for financial reporting purposes and the amounts used for taxation purposes. Deferred tax is not recognised for the following temporary differences: the initial recognition of goodwill; the initial recognition of assets or liabilities in a transaction that is not a business combination and that affects neither accounting nor taxable profit or loss; and differences relating to investments in subsidiaries to the extent that it is probable that they will not reverse in the foreseeable future.

The measurement of deferred tax reflects the tax consequences that would follow the manner in which the Group expects, at the end of the reporting period, to recover or settle the carrying amount of its assets and liabilities.

Deferred tax is measured at the tax rates that are expected to be applied to the temporary differences when they reverse, using tax rates enacted or substantively enacted at the reporting date.

In determining the amount of current and deferred tax, the Group takes into account the impact of uncertain tax positions and whether additional taxes and interest may be due. The Group believes that its accruals for tax liabilities are adequate for all open tax years based on its assessment of many factors, including interpretations of tax law and prior experience. This assessment relies on estimates and assumptions and may involve a series of judgements about future events. New information may become available that causes the Group to change its judgement regarding the adequacy of existing tax liabilities; such changes to tax liabilities will impact tax expense in the period that such a determination is made.

Deferred tax assets and liabilities are offset if there is a legally enforceable right to offset current tax liabilities and assets, and they relate to income taxes levied by the same tax authority on the same taxable entity, or on different tax entities, but they intend to settle current tax liabilities and assets on a net basis or their tax assets and liabilities will be realised simultaneously.

A deferred tax asset is recognised to the extent that it is probable that future taxable profits will be available against which the temporary differences can be utilised. Future taxable profits are determined based on the reversal of relevant taxable temporary differences. If the amount of taxable temporary differences is insufficient to recognise a deferred tax asset in full, then future taxable profits, adjusted for reversals of existing temporary differences, are considered, based on the business plans for individual subsidiaries in the Group. Deferred tax assets are reviewed at each reporting date and reduced to the extent that it is no longer probable that the related tax benefit will be realised.

(u) Earnings per share

The Group presents basic and diluted earnings per share (EPS) data for its ordinary shares. Basic EPS is calculated by dividing the profit attributable to ordinary shareholders of the Bank by the number of ordinary shares outstanding during the year. Diluted EPS is determined by adjusting the profit attributable to ordinary shareholders and the number of ordinary shares outstanding, for the effects of all dilutive potential ordinary shares, which comprise share options granted to senior management.

(v) Related parties

Related parties are a person or entity that has direct or indirect control or joint control, or has significant influence over the financial and managerial decision-making of the Group; a person or entity that are under common control or under the same significant influence as the Group; or the Group has direct or indirect control or joint control or has significant influence over the financial and managerial decision-making of a person or entity.

(w) Offsetting

Financial assets and liabilities are offset and the net amount is reported in the statements of financial position when the Group has a legal, enforceable right to set off the recognised amounts and the transactions are intended to be settled on a net basis.

4. Risk management

The Bank's activities expose them to a variety of finance risks: market risk (including fair value interest rate risk, cash flow interest rate risk and price risk), credit risk and liquidity risk. The Bank's overall risk management programme focuses on the unpredictability of financial markets and seeks to minimise potential adverse effects on its financial performance.

Risk management is carried out under policies approved by the Board of Directors. The Bank's treasury identify, evaluate and hedge financial risks in close co-operation with its operating units. The Risk Oversight Committee and the Risk Management Committee provide written principles for overall risk management, as well as written policies covering specific areas, such as foreign exchange risk, interest rate risk, credit risk, use of derivative and non-derivative financial instruments, and investment excess liquidity.

4.1 Credit risk

Credit risk is risk that borrowers or counterparties fail to fulfill their obligations under the financial instruments, probably due to the fact that the borrowers or counterparties had financial problems or decided not to comply with the obligations resulting in loss to the Bank. Credit risks exist in all types of financial products and activities on statement of financial position such as loans, bank overdrafts, notes and contingent liabilities such as various types of letters of guarantee. The maximum exposure of credit risk is the carrying amount of the financial instruments net of allowance for loss as shown on the statements of financial position and risks of that off-statement of financial position items arising from bank guarantee and other transactions.

The Bank defines its credit risk management policies under the supervision of the Risk Management Committee. The main objective is to efficiently manage the Bank credit risks in all aspects: policies, organisational structures, processes, and systems within an appropriated risks stated in the Bank business strategies as well as comply with regulations.

The Bank applies credit risk management in credit examination and approval process, risk and repayment ability analysis, credit operation process after credit approval, credit review, credit monitoring and debt reschedule or restructure in order to prevent and resolve any problems might occur in the future.

The Bank has set the credit risk preventing policy by setting up the “Check and Balance” in credit approval process, setting up risk-based authority, setting up various standard procedures for credit facilities under “Product Program” and setting up appropriate collateral consideration policy.

4.2 Interest rate risk

Interest rate risk is the risk that arises from the potential of changes in interest rates which have an adverse effect on the net interest earnings of the Bank in the current reporting year and future. Interest rate risk arises from the structure and the characteristics of the Bank’s assets and liabilities and the repricing mismatch of assets and liabilities.

The Bank defines policies to adjust the structure of their financial positions to be conformed to the interest direction in the future and the defined risk frame. The Bank monitors the interest direction movement and customer’s behavior closely in order to assess the most realistic risk. The Bank also monitors its risk position more frequently when there are significant changes in asset and liability structures through “Repricing Gap” reporting in order to follow up the interest rate risks and net interest income sensitivity in the next 12 months.

Furthermore, the Bank also simulates the situations by increasing or decreasing its interest rate to manage its stability of net interest income regardless of the interest direction.

As at 31 December 2019 and 2018, financial assets and liabilities classified by types of interest rates were as follows:

| (in thousand Baht) | Consolidated | | | Total |
|---------------------------------------------|---------------------------|------------------------|-------------------------|-------------------|
| | 2019 | | | |
| | Floating interest rate | Fixed interest rate | Non-interest bearing | |
| <i>Financial assets</i> | | | | |
| Cash | - | - | 473,622 | 473,622 |
| Interbank and money market items, net | - | 4,021,454 | 394,153 | 4,415,607 |
| Investments, net | - | 1,691,520 | 2,083 | 1,693,603 |
| Loans to customers, net of deferred revenue | 36,700,588 | 11,725,286 | 2,490,268 | 50,916,142 |
| Other financial assets | - | - | 299,196 | 299,196 |
| Total financial assets | 36,700,588 | 17,438,260 | 3,659,322 | 57,798,170 |
| <i>Financial liabilities</i> | | | | |
| Deposits | - | 47,109,584 | 83,911 | 47,193,495 |
| Interbank and money market items | - | 1,135,121 | - | 1,135,121 |
| Liabilities payable on demand | - | - | 58,716 | 58,716 |
| Other financial liabilities | - | - | 953,126 | 953,126 |
| Total financial liabilities | - | 48,244,705 | 1,095,753 | 49,340,458 |

| (in thousand Baht) | Consolidated | | | Total |
|---------------------------------------------|-------------------|------------------------|---------------------|-------------------|
| | 2018 | Floating interest rate | Fixed interest rate | |
| Financial assets | | | | |
| Cash | - | - | 550,920 | 550,920 |
| Interbank and money market items, net | - | 3,637,320 | 636,114 | 4,273,434 |
| Investments, net | - | 1,530,589 | 1,833 | 1,532,422 |
| Loans to customers, net of deferred revenue | 32,179,568 | 10,038,588 | 2,551,888 | 44,770,044 |
| Other financial assets | - | 2,468 | 220,997 | 223,465 |
| Total financial assets | 32,179,568 | 15,208,965 | 3,961,752 | 51,350,285 |
| Financial liabilities | | | | |
| Deposits | - | 41,945,579 | 91,164 | 42,036,743 |
| Interbank and money market items | - | 811,443 | - | 811,443 |
| Liabilities payable on demand | - | - | 90,257 | 90,257 |
| Other financial liabilities | - | - | 715,188 | 715,188 |
| Total financial liabilities | - | 42,757,022 | 896,609 | 43,653,631 |

| The Bank 2019 | | | | |
|---------------------------------------------|---------------------------|------------------------|-------------------------|-------------------|
| (in thousand Baht) | Floating interest rate | Fixed interest rate | Non-interest bearing | Total |
| <i>Financial assets</i> | | | | |
| Cash | - | - | 473,622 | 473,622 |
| Interbank and money market items, net | - | 4,021,454 | 394,153 | 4,415,607 |
| Investments, net | - | 1,691,520 | 2,083 | 1,693,603 |
| Investments in subsidiary, net | - | - | 150,000 | 150,000 |
| Loans to customers, net of deferred revenue | 36,700,588 | 11,725,286 | 2,490,268 | 50,916,142 |
| Other financial assets | - | - | 299,196 | 299,196 |
| Total financial assets | 36,700,588 | 17,438,260 | 3,809,322 | 57,948,170 |
| <i>Financial liabilities</i> | | | | |
| Deposits | - | 47,109,594 | 215,152 | 47,324,746 |
| Interbank and money market items | - | 1,135,121 | - | 1,135,121 |
| Liabilities payable on demand | - | - | 58,716 | 58,716 |
| Other financial liabilities | - | - | 951,509 | 951,509 |
| Total financial liabilities | - | 48,244,715 | 1,225,377 | 49,470,092 |

| The Bank | | | | |
|---------------------------------------------|---------------------------|------------------------|-------------------------|-------------------|
| 2018 | | | | |
| (in thousand Baht) | Floating interest rate | Fixed interest rate | Non-interest bearing | Total |
| <i>Financial assets</i> | | | | |
| Cash | - | - | 550,920 | 550,920 |
| Interbank and money market items, net | - | 3,637,320 | 636,114 | 4,273,434 |
| Investments, net | - | 1,530,589 | 1,833 | 1,532,422 |
| Investments in subsidiary, net | - | - | 100,000 | 100,000 |
| Loans to customers, net of deferred revenue | 32,179,568 | 10,038,588 | 2,551,888 | 44,770,044 |
| Other financial assets | - | 2,468 | 221,338 | 223,806 |
| Total financial assets | 32,179,568 | 15,208,965 | 4,062,093 | 51,450,626 |
| <i>Financial liabilities</i> | | | | |
| Deposits | - | 41,945,579 | 187,300 | 42,132,879 |
| Interbank and money market items | - | 811,443 | - | 811,443 |
| Liabilities payable on demand | - | - | 90,257 | 90,257 |
| Other financial liabilities | - | - | 714,664 | 714,664 |
| Total financial liabilities | - | 42,757,022 | 992,221 | 43,749,243 |

As at 31 December 2019 and 2018, the financial assets and liabilities classified by maturity of interest repricing periods are as follows:

| (in thousand Baht) | Consolidated 2019 | | | | | | Total |
|------------------------------------------------|------------------------------|-------------------------------|------------------------------|-----------------|------------------------------|-----------------------------|-------------------|
| | Repricing periods | | | | Non- performing assets | Non- interest bearing | |
| | Within 3 months | Over 3 months to 1 year | Over 1 year to 5 years | Over 5 years | | | |
| <i>Financial assets</i> | | | | | | | |
| Cash | - | - | - | - | - | 473,622 | 473,622 |
| Interbank and money market items, net | 4,021,454 | - | - | - | - | 394,153 | 4,415,607 |
| Investments, net | 850,512 | 775,509 | 65,499 | - | - | 2,083 | 1,693,603 |
| Loans to customers, net of deferred revenue | 38,754,598 | 3,241,745 | 5,809,953 | 619,578 | 2,490,268 | - | 50,916,142 |
| Other financial assets | - | - | - | - | - | 299,196 | 299,196 |
| Total financial assets | 43,626,564 | 4,017,254 | 5,875,452 | 619,578 | 2,490,268 | 1,169,054 | 57,798,170 |
| <i>Financial liabilities</i> | | | | | | | |
| Deposits | 30,706,558 | 13,680,578 | 2,722,448 | - | - | 83,911 | 47,193,495 |
| Interbank and money market items | 1,047,297 | 45,879 | 41,945 | - | - | - | 1,135,121 |
| Liabilities payable on demand | - | - | - | - | - | 58,716 | 58,716 |
| Other financial liabilities | - | - | - | - | - | 953,126 | 953,126 |
| Total financial liabilities | 31,753,855 | 13,726,457 | 2,764,393 | - | - | 1,095,753 | 49,340,458 |

Consolidated
2018

| (in thousand Baht) | Repricing periods | | | | Non-performing assets | Non-interest bearing | Total |
|---------------------------------------------|-------------------|-------------------------|------------------------|----------------|-----------------------|----------------------|-------------------|
| | Within 3 months | Over 3 months to 1 year | Over 1 year to 5 years | Over 5 years | | | |
| Financial assets | | | | | | | |
| Cash | - | - | - | - | - | 550,920 | 550,920 |
| Interbank and money market items, net | 3,637,320 | - | - | - | - | 636,114 | 4,273,434 |
| Investments, net | 769,881 | 679,803 | 80,905 | - | - | 1,833 | 1,532,422 |
| Loans to customers, net of deferred revenue | 33,500,190 | 2,223,267 | 5,518,841 | 975,858 | 2,551,888 | - | 44,770,044 |
| Other financial assets | 2,468 | - | - | - | - | 220,997 | 223,465 |
| Total financial assets | 37,909,859 | 2,903,070 | 5,599,746 | 975,858 | 2,551,888 | 1,409,864 | 51,350,285 |
| Financial liabilities | | | | | | | |
| Deposits | 31,416,948 | 7,454,797 | 3,073,834 | - | - | 91,164 | 42,036,743 |
| Interbank and money market items | 690,782 | 34,017 | 86,644 | - | - | - | 811,443 |
| Liabilities payable on demand | - | - | - | - | - | 90,257 | 90,257 |
| Other financial liabilities | - | - | - | - | - | 715,188 | 715,188 |
| Total financial liabilities | 32,107,730 | 7,488,814 | 3,160,478 | - | - | 896,609 | 43,653,631 |

**The Bank
2019**

| (in thousand Baht) | Repricing periods | | | | Non- performing assets | Non- interest bearing | Total |
|------------------------------------------------|--------------------|-------------------------------|------------------------------|-----------------|------------------------------|-----------------------------|-------------------|
| | Within 3 months | Over 3 months to 1 year | Over 1 year to 5 years | Over 5 years | | | |
| Financial assets | | | | | | | |
| Cash | - | - | - | - | - | 473,622 | 473,622 |
| Interbank and money market items, net | 4,021,454 | - | - | - | - | 394,153 | 4,415,607 |
| Investments, net | 850,512 | 775,509 | 65,499 | - | - | 2,083 | 1,693,603 |
| Investments in subsidiary, net | - | - | - | - | - | 150,000 | 150,000 |
| Loans to customers, net of deferred revenue | 38,754,598 | 3,241,745 | 5,809,953 | 619,578 | 2,490,268 | - | 50,916,142 |
| Other financial assets | - | - | - | - | - | 299,196 | 299,196 |
| Total financial assets | 43,626,564 | 4,017,254 | 5,875,452 | 619,578 | 2,490,268 | 1,319,054 | 57,948,170 |
| Financial liabilities | | | | | | | |
| Deposits | 30,706,568 | 13,680,578 | 2,722,448 | - | - | 215,152 | 47,324,746 |
| Interbank and money market items | 1,047,297 | 45,879 | 41,945 | - | - | - | 1,135,121 |
| Liabilities payable on demand | - | - | - | - | - | 58,716 | 58,716 |
| Other financial liabilities | - | - | - | - | - | 951,509 | 951,509 |
| Total financial liabilities | 31,753,865 | 13,726,457 | 2,764,393 | - | - | 1,225,377 | 49,470,092 |

The Bank
2018

| (in thousand Baht) | Repricing periods | | | | Non- performing assets | Non- interest bearing | Total |
|---------------------------------------------|--------------------|-------------------------------|------------------------------|-----------------|------------------------------|-----------------------------|-------------------|
| | Within 3 months | Over 3 months to 1 year | Over 1 year to 5 years | Over 5 years | | | |
| <i>Financial assets</i> | | | | | | | |
| Cash | - | - | - | - | - | 550,920 | 550,920 |
| Interbank and money market items, net | 3,637,320 | - | - | - | - | 636,114 | 4,273,434 |
| Investments, net | 769,881 | 679,803 | 80,905 | - | - | 1,833 | 1,532,422 |
| Investments in subsidiary, net | - | - | - | - | - | 100,000 | 100,000 |
| Loans to customers, net deferred revenue | 33,500,190 | 2,223,267 | 5,518,841 | 975,858 | 2,551,888 | - | 44,770,044 |
| Other financial assets | 2,468 | - | - | - | - | 221,338 | 223,806 |
| Total financial assets | 37,909,859 | 2,903,070 | 5,599,746 | 975,858 | 2,551,888 | 1,510,205 | 51,450,626 |
| <i>Financial liabilities</i> | | | | | | | |
| Deposits | 31,416,948 | 7,454,797 | 3,073,834 | - | - | 187,300 | 42,132,879 |
| Interbank and money market items | 690,782 | 34,017 | 86,644 | - | - | - | 811,443 |
| Liabilities payable on demand | - | - | - | - | - | 90,257 | 90,257 |
| Other financial liabilities | - | - | - | - | - | 714,664 | 714,664 |
| Total financial liabilities | 32,107,730 | 7,488,814 | 3,160,478 | - | - | 992,221 | 43,749,243 |

The Bank and its subsidiary have earning financial assets and interest-bearing financial liabilities. The average balances of such financial assets or liabilities are calculated based on outstanding balances and averaged interest rates for the year ended 31 December 2019 and 2018 were as follows:

| | Consolidated | | | | | |
|-----------------------------------------------|---------------------------------------|------------------|----------------------------------------|---------------------------------------|------------------|----------------------------------------|
| | 2019 | | | 2018 | | |
| | Average balance (in thousand Baht) | Interest | Average interest rate (% per annum) | Average balance (in thousand Baht) | Interest | Average interest rate (% per annum) |
| Earning financial assets | | | | | | |
| Interbank and money market items | 4,075,255 | 77,625 | 1.90 | 3,656,161 | 68,628 | 1.88 |
| Investments | 1,550,213 | 25,403 | 1.64 | 1,416,170 | 21,773 | 1.54 |
| Loans to customers | 47,283,491 | 5,764,596 | 12.19 | 42,303,714 | 4,860,701 | 11.49 |
| Total | 52,908,959 | 5,867,624 | | 47,376,045 | 4,951,102 | |
| Interest-bearing financial liabilities | | | | | | |
| Deposits | 44,488,691 | 1,020,075 | 2.29 | 40,084,292 | 896,880 | 2.24 |
| Interbank and money market items | 781,310 | 3,330 | 0.43 | 907,715 | 4,083 | 0.45 |
| Total | 45,270,001 | 1,023,405 | | 40,992,007 | 900,963 | |
| The Bank | | | | | | |
| | 2019 | | | 2018 | | |
| | Average balance (in thousand Baht) | Interest | Average interest rate (% per annum) | Average balance (in thousand Baht) | Interest | Average interest rate (% per annum) |
| Earning financial assets | | | | | | |
| Interbank and money market items | 4,075,255 | 77,625 | 1.90 | 3,656,161 | 68,628 | 1.88 |
| Investments | 1,550,213 | 25,403 | 1.64 | 1,416,170 | 21,773 | 1.54 |
| Loans to customers | 47,283,491 | 5,764,596 | 12.19 | 42,303,714 | 4,860,701 | 11.49 |
| Total | 52,908,959 | 5,867,624 | | 47,376,045 | 4,951,102 | |
| Interest-bearing financial liabilities | | | | | | |
| Deposits | 44,604,195 | 1,020,360 | 2.29 | 40,152,089 | 897,049 | 2.23 |
| Interbank and money market items | 781,310 | 3,330 | 0.43 | 907,715 | 4,083 | 0.45 |
| Total | 45,385,505 | 1,023,690 | | 41,059,804 | 901,132 | |

4.3 Foreign exchange rate risk

Foreign exchange rate risk is the risk that arises from the change in foreign exchange rate which may effect the value change in the financial instruments or may cause fluctuation in the income or expenses or in value of the financial assets or liabilities.

The Bank and its subsidiary have no material foreign currency transactions or balances.

4.4 Equity price risk

Investments in equity securities consist of investment in general investment held from troubled debts restructuring settlement.

Such investments in equity securities are not marketable securities. They are presented in the statements of financial positions at cost net of valuation allowance for impairment. Loss on impairment of such investments is recognised in profit or loss.

4.5 Liquidity risk

Liquidity risk is the risk that the Bank may not be able to meet its financial obligations when they are due. This risk arises from an inability to convert their assets into cash or acquire adequate funds at the appropriate cost and time which results in a loss to the Bank.

The Bank defines its liquidity risk management policies under the supervision of the Assets and Liabilities Management Committee who monitors and reviews the liquidity position on a regular basis.

The Bank will disclose Liquidity Coverage Ratio (LCR) information for the Bank as at 31 December 2019 through the Bank's website at www.tcrbank.com within April 2020.

Financial assets and liabilities of the Bank and its subsidiary classified by maturities as at 31 December 2019 and 2018 were as follows:

**Consolidated
2019**

| (in thousand Baht) | At call | Within 3 months | Over 3 months to 1 year | Over 1 year to 5 years | Over 5 years | No maturity | Total |
|---------------------------------------------|---------------------|--------------------|----------------------------|---------------------------|-------------------|----------------|-------------------|
| Financial assets | | | | | | | |
| Cash | - | - | - | - | - | 473,622 | 473,622 |
| Interbank and money market items, net | 394,237 | 4,021,370 | - | - | - | - | 4,415,607 |
| Investments, net | - | 850,512 | 775,509 | 65,499 | - | 2,083 | 1,693,603 |
| Loans to customers, net of deferred revenue | 302,963 | 1,201,271 | 1,031,661 | 20,313,914 | 28,066,333 | - | 50,916,142 |
| Other financial assets | - | 235,011 | 545 | - | 52,826 | 10,814 | 299,196 |
| Total financial assets | 697,200 | 6,308,164 | 1,807,715 | 20,379,413 | 28,119,159 | 486,519 | 57,798,170 |
| Financial liabilities | | | | | | | |
| Deposits | 18,703,831 | 12,086,638 | 13,680,578 | 2,722,448 | - | - | 47,193,495 |
| Interbank and money market items | 917,279 | 130,018 | 45,879 | 41,945 | - | - | 1,135,121 |
| Liabilities payable on demand | 58,716 | - | - | - | - | - | 58,716 |
| Other financial liabilities | 10 | 160,914 | 783,753 | 4,434 | - | 4,015 | 953,126 |
| Total financial liabilities | 19,679,836 | 12,377,570 | 14,510,210 | 2,768,827 | - | 4,015 | 49,340,458 |
| Net liquidity gap | (18,982,636) | (6,069,406) | (12,702,495) | 17,610,586 | 28,119,159 | 482,504 | 8,457,712 |

Consolidated
2018

| (in thousand Baht) | At call | Within 3 months | Over 3 months to 1 year | Over 1 year to 5 years | Over 5 years | No maturity | Total |
|---------------------------------------------|---------------------|--------------------|----------------------------|---------------------------|-------------------|----------------|-------------------|
| Financial assets | | | | | | | |
| Cash | - | - | - | - | - | 550,920 | 550,920 |
| Interbank and money market items, net | 634,638 | 3,638,796 | - | - | - | - | 4,273,434 |
| Investments, net | - | 769,881 | 679,803 | 80,905 | - | 1,833 | 1,532,422 |
| Loans to customers, net of deferred revenue | 619,278 | 1,614,652 | 912,791 | 13,842,267 | 27,781,056 | - | 44,770,044 |
| Other financial assets | - | 168,593 | 41 | - | 44,017 | 10,814 | 223,465 |
| Total financial assets | 1,253,916 | 6,191,922 | 1,592,635 | 13,923,172 | 27,825,073 | 563,567 | 51,350,285 |
| Financial liabilities | | | | | | | |
| Deposits | 28,537,749 | 2,970,363 | 7,454,797 | 3,073,834 | - | - | 42,036,743 |
| Interbank and money market items | 526,572 | 164,210 | 34,017 | 86,644 | - | - | 811,443 |
| Liabilities payable on demand | 90,257 | - | - | - | - | - | 90,257 |
| Other financial liabilities | - | 71,184 | 619,029 | 23,133 | - | 1,842 | 715,188 |
| Total financial liabilities | 29,154,578 | 3,205,757 | 8,107,843 | 3,183,611 | - | 1,842 | 43,653,631 |
| Net liquidity gap | (27,900,662) | 2,986,165 | (6,515,208) | 10,739,561 | 27,825,073 | 561,725 | 7,696,654 |

The Bank
2019

| (in thousand Baht) | At call | Within 3 months | Over 3 months to 1 year | Over 1 year to 5 years | Over 5 years | No maturity | Total |
|---------------------------------------------|---------------------|--------------------|-------------------------|------------------------|-------------------|----------------|-------------------|
| Financial assets | | | | | | | |
| Cash | - | - | - | - | - | 473,622 | 473,622 |
| Interbank and money market items, net | 394,237 | 4,021,370 | - | - | - | - | 4,415,607 |
| Investments, net | - | 850,512 | 775,509 | 65,499 | - | 2,083 | 1,693,603 |
| Investments in subsidiary, net | - | - | - | - | - | 150,000 | 150,000 |
| Loans to customers, net of deferred revenue | 302,963 | 1,201,271 | 1,031,661 | 20,313,914 | 28,066,333 | - | 50,916,142 |
| Other financial assets | - | 235,011 | 545 | - | 52,826 | 10,814 | 299,196 |
| Total financial assets | 697,200 | 6,308,164 | 1,807,715 | 20,379,413 | 28,119,159 | 636,519 | 57,948,170 |
| Financial liabilities | | | | | | | |
| Deposits | 18,835,082 | 12,086,638 | 13,680,578 | 2,722,448 | - | - | 47,324,746 |
| Interbank and money market items | 917,279 | 130,018 | 45,879 | 41,945 | - | - | 1,135,121 |
| Liabilities payable on demand | 58,716 | - | - | - | - | - | 58,716 |
| Other financial liabilities | - | 160,222 | 782,838 | 4,434 | - | 4,015 | 951,509 |
| Total financial liabilities | 19,811,077 | 12,376,878 | 14,509,295 | 2,768,827 | - | 4,015 | 49,470,092 |
| Net liquidity gap | (19,113,877) | (6,068,714) | (12,701,580) | 17,610,586 | 28,119,159 | 632,504 | 8,478,078 |

The Bank
2018

| (in thousand Baht) | At call | Within 3 months | Over 3 months to 1 year | Over 1 year to 5 years | Over 5 years | No maturity | Total |
|---------------------------------------------|---------------------|------------------|-------------------------|------------------------|-------------------|----------------|-------------------|
| Financial assets | | | | | | | |
| Cash | - | - | - | - | - | 550,920 | 550,920 |
| Interbank and money market items, net | 634,638 | 3,638,796 | - | - | - | - | 4,273,434 |
| Investments, net | - | 769,881 | 679,803 | 80,905 | - | 1,833 | 1,532,422 |
| Investments in subsidiary, net | - | - | - | - | - | 100,000 | 100,000 |
| Loans to customers, net of deferred revenue | 619,278 | 1,614,652 | 912,791 | 13,842,267 | 27,781,056 | - | 44,770,044 |
| Other financial assets | - | 168,934 | 41 | - | 44,017 | 10,814 | 223,806 |
| Total financial assets | 1,253,916 | 6,192,263 | 1,592,635 | 13,923,172 | 27,825,073 | 663,567 | 51,450,626 |
| Financial liabilities | | | | | | | |
| Deposits | 28,633,885 | 2,970,363 | 7,454,797 | 3,073,834 | - | - | 42,132,879 |
| Interbank and money market items | 526,572 | 164,210 | 34,017 | 86,644 | - | - | 811,443 |
| Liabilities payable on demand | 90,257 | - | - | - | - | - | 90,257 |
| Other financial liabilities | - | 71,184 | 618,505 | 23,133 | - | 1,842 | 714,664 |
| Total financial liabilities | 29,250,714 | 3,205,757 | 8,107,319 | 3,183,611 | - | 1,842 | 43,749,243 |
| Net liquidity gap | (27,996,798) | 2,986,506 | (6,514,684) | 10,739,561 | 27,825,073 | 661,725 | 7,701,383 |

5. Fair value of assets and liabilities

5.1 Financial assets and liabilities measured at fair value

The following table analyses financial assets and liabilities measured at fair value at the reporting date, by the level in the fair value hierarchy into which the fair value measurement is categorised.

| (in thousand Baht) | Consolidated and the Bank | | | |
|----------------------------------|---------------------------|-----------|---------|-----------|
| | Fair value | | | |
| | Level 1 | Level 2 | Level 3 | Total |
| 31 December 2019 | | | | |
| <i>Financial assets</i> | | | | |
| Investments | | | | |
| - Available-for-sale investments | - | 1,691,520 | - | 1,691,520 |
| 31 December 2018 | | | | |
| <i>Financial assets</i> | | | | |
| Investments | | | | |
| - Available-for-sale investments | - | 1,530,589 | - | 1,530,589 |

Fair values of available-for-sale debt investments are Level 2. The fair values are based on the quoted bid prices at The ThaiBMA or other financial institutions at the last business day of the period.

There were no transfers between Level 1 and Level 2 of the fair value hierarchy during the years ended 31 December 2019 and 2018.

5.2 Financial assets and liabilities not measured at fair value

The following table shows financial assets and liabilities not measured at fair value at the reporting date. It does not include fair value information for financial assets and liabilities not measured at fair value if the carrying amount is reasonable approximation of fair value.

| (in thousand Baht) | Carrying amount | Consolidated Fair value | | | Total |
|----------------------------------------------------------|-----------------|-------------------------|------------|------------|------------|
| | | Level 1 | Level 2 | Level 3 | |
| 31 December 2019 | | | | | |
| Financial assets | | | | | |
| Investments | | | | | |
| - General investments | 2,083 | - | - | 2,306 | 2,306 |
| Loans to customers and accrued interest receivables, net | 48,487,851 | - | - | 49,177,568 | 49,177,568 |
| Financial liabilities | | | | | |
| Deposits | 47,193,495 | - | 47,315,940 | - | 47,315,940 |
| Interbank and money market items | 1,135,121 | - | 1,134,920 | - | 1,134,920 |
| 31 December 2018 | | | | | |
| Financial assets | | | | | |
| Investments | | | | | |
| - General investments | 1,833 | - | - | 1,985 | 1,985 |
| Loans to customers and accrued interest receivables, net | 42,632,593 | - | - | 43,037,097 | 43,037,097 |
| Financial liabilities | | | | | |
| Deposits | 42,036,743 | - | 42,090,566 | - | 42,090,566 |
| Interbank and money market items | 811,443 | - | 811,065 | - | 811,065 |

| (in thousand Baht) | Carrying amount | The Bank Fair value | | | Total |
|----------------------------------------------------------|-----------------|------------------------|------------|------------|------------|
| | | Level 1 | Level 2 | Level 3 | |
| 31 December 2019 | | | | | |
| Financial assets | | | | | |
| Investments | | | | | |
| - General investments | 2,083 | - | - | 2,306 | 2,306 |
| Loans to customers and accrued interest receivables, net | 48,487,851 | - | - | 49,177,568 | 49,177,568 |
| Financial liabilities | | | | | |
| Deposits | 47,324,746 | - | 47,447,191 | - | 47,447,191 |
| Interbank and money market items | 1,135,121 | - | 1,134,920 | - | 1,134,920 |
| 31 December 2018 | | | | | |
| Financial assets | | | | | |
| Investments | | | | | |
| - General investments | 1,833 | - | - | 1,985 | 1,985 |
| Loans to customers and accrued interest receivables, net | 42,632,593 | - | - | 43,037,097 | 43,037,097 |
| Financial liabilities | | | | | |
| Deposits | 42,132,879 | - | 42,186,702 | - | 42,186,702 |
| Interbank and money market items | 811,443 | - | 811,065 | - | 811,065 |

The following methods and assumptions were used by the Bank and its subsidiary in estimating the fair value of financial assets and liabilities not measured at fair value as disclosed herein.

Interbank and money market items (assets and liabilities)

The interbank and money market items (assets) are deposits at the BoT, deposits at other financial institutions and loans to financial institutions which are short-term or at call. Accordingly, their carrying amount is a reasonable approximation of fair value.

The interbank and money market items (liabilities) are deposits and borrowing from the BoT and other financial institutions. Some are short-term or at call. Accordingly, their carrying amount is a reasonable approximation of fair value. Whereas deposits and borrowing from other financial institutions with longer than 1-year maturity, the fair values are estimated using discounted cash flow by current effective interest rates of similar remaining maturities.

Available-for-sale investments

Fair values are calculated by using the bid prices at The ThaiBMA or other financial institutions, as the case may be.

General investments

Fair values are determined mainly based on the net asset value of the investee company.

Loans to customers

For floating-rate loans, the fair value is equal to the carrying amount.

For fixed rate loans which are classified as normal or special mention, the fair value is equal to the present value of future cash flows discounted by the contractual rate of loans.

For non-performing fixed rate loans, the fair value is equal to the carrying amount.

Deposits

Deposits are saving deposits, current accounts, fixed or certificate of deposits. These deposits are typically short-term or at call in nature. The management has assessed the existing effective rate of the deposit is a reasonable approximation of market effective rate. Accordingly, carrying amounts of saving deposits, current accounts and fixed or certificate of deposits with the 1-year maturity or less are reasonable approximation of their fair values. Whereas fixed or certificate of deposits with longer than 1-year maturity, the fair values are estimated using discounted cash flow, applying current effective interest rates offered for fixed deposits of similar remaining maturities.

Liabilities payable on demand

Liabilities payable on demand are call liabilities. Accordingly, their carrying amount is a reasonable approximation of fair value.

Other financial instruments

The fair value of other financial instruments approximate the carrying value at which they are stated on the statement of financial position.

6. Maintenance of capital fund

The Bank's objectives when managing capital are to safeguard the ability to continue as a going concern in order to provide returns for shareholders and benefits for other stakeholders, and to maintain an optimal capital structure to reduce the cost of capital.

In order to maintain or adjust the capital structure, the Bank may adjust the amount of dividends paid to shareholders, return capital to shareholders, issue new shares or sell assets to reduce debt obligations.

Moreover, the Bank is required to manage its capital funds in accordance with the Act on Undertaking of Banking Business B.E. 2551. As at 31 December 2019 and 2018, the Bank's total capital funds could be categorised as follows:

| (in thousand Baht) | The Bank | |
|----------------------------------------------------|-------------------|-------------------|
| | 2019 | 2018 |
| <i>Tier 1 Capital</i> | | |
| Paid-up share capital | 5,000,000 | 5,000,000 |
| Warrants | 34,906 | 20,535 |
| Legal reserve | 100,843 | 64,787 |
| Net profits after appropriation | 1,401,956 | 741,218 |
| Other reserves | 1,302 | 210 |
| <i>Less</i> Capital deduction items on CET1 | (423,508) | (332,832) |
| Total Tier 1 Capital | 6,115,499 | 5,493,918 |
| <i>Tier 2 Capital</i> | | |
| Allowance for classified assets of "pass" category | 478,205 | 412,148 |
| Total Tier 2 Capital | 478,205 | 412,148 |
| Total Capital funds | 6,593,704 | 5,906,066 |
| Total Risk-Weighted Assets | 45,979,586 | 39,027,081 |

| (%) | The BoT's regulation minimum requirement | 2019 | The BoT's regulation minimum requirement | 2018 |
|--------------------------------------------------------------|---------------------------------------------------|-------|---------------------------------------------------|-------|
| Capital Adequacy Ratio/Total Risk-Weighted Asset | 11.00 | 14.34 | 10.375 | 15.13 |
| Tier 1 Capital Ratio/Total Risk-Weighted Asset | 8.50 | 13.30 | 7.875 | 14.08 |
| Common Equity Tier 1 Capital Ratio/Total Risk-Weighted Asset | 7.00 | 13.30 | 6.375 | 14.08 |

As at 31 December 2019 and 2018, the Bank has no add-on arising from Single Lending Limit.

The Bank will disclose capital adequacy and capital risk exposure information for the Bank as at 31 December 2019 through the Bank's website at www.tcrbank.com within April 2020.

Capital management

The primary objectives of the Bank's capital management are to maintain the Bank's ability to continue as a going concern and to maintain a capital adequacy ratio in accordance with the Act on Undertaking of Banking Business B.E. 2551.

7. Interbank and money market items, net (assets)

| (in thousand Baht) | Consolidated and the Bank | | | | | |
|------------------------------------|---------------------------|------------------|------------------|----------------|------------------|------------------|
| | 2019 | | | 2018 | | |
| | At call | Term | Total | At call | Term | Total |
| Domestic | | | | | | |
| Bank of Thailand | 170,393 | 820,000 | 990,393 | 496,559 | 37,000 | 533,559 |
| Commercial banks | 223,844 | 2,400,000 | 2,623,844 | 138,074 | 2,400,000 | 2,538,074 |
| Specialised financial institutions | - | 800,000 | 800,000 | - | 1,200,000 | 1,200,000 |
| Total | 394,237 | 4,020,000 | 4,414,237 | 634,633 | 3,637,000 | 4,271,633 |
| Add accrued interest receivables | - | 1,370 | 1,370 | - | 1,801 | 1,801 |
| Total domestic | 394,237 | 4,021,370 | 4,415,607 | 634,633 | 3,638,801 | 4,273,434 |

8. Investments, net

8.1 Classified by type of investments

| (in thousand Baht) | Consolidated and the Bank | |
|-----------------------------------------------------------|---------------------------|------------------|
| | 2019 | 2018 |
| <i>Available-for-sale investments - Fair value</i> | | |
| Government and state enterprise securities | 1,391,048 | 1,455,545 |
| Private enterprises debt securities | 300,472 | 75,044 |
| Total | 1,691,520 | 1,530,589 |
| <i>General investment - Cost</i> | | |
| Domestic non-marketable equity securities | 2,083 | 1,833 |
| Total | 2,083 | 1,833 |
| Total investments | 1,693,603 | 1,532,422 |

As at 31 December 2019 and 2018, the Bank and its subsidiary had some investments in securities pledged as collateral as disclosed in note 25.

As at 31 December 2019 and 2018, the Bank and its subsidiary did not have investment in any entity in which the Bank and its subsidiary held 10% or more of the paid up share capital of the investee company.

8.2 Revaluation surplus (deficit) on available-for-sale investments

As at 31 December 2019 and 2018, revaluation surplus (deficit) on investments is summarised as follows:

| (in thousand Baht) | Consolidated and the Bank | |
|-----------------------------------------------|---------------------------|------------|
| | 2019 | 2018 |
| <i>Debt securities</i> | | |
| Revaluation surplus on investments | 1,537 | 229 |
| Revaluation deficit on investments | - | (457) |
| Surplus on reclassification | 90 | 490 |
| Net revaluation surplus on investments | 1,627 | 262 |
| Less deferred tax | (325) | (52) |
| Net | 1,302 | 210 |

8.3 Classified by the remaining periods to maturity of the debt securities

| (in thousand Baht) | Consolidated and the Bank | | | | | |
|----------------------------------------------|---------------------------|---------------|------------------|------------------------|---------------|------------------|
| | 2019 | | | 2018 | | |
| | Remaining periods | | Total | Remaining periods | | Total |
| Within 1 year | Over 1 year to 5 years | Within 1 year | | Over 1 year to 5 years | | |
| <i>Available-for-sale investments</i> | | | | | | |
| Government and state enterprises securities | 1,334,873 | 55,078 | 1,389,951 | 1,394,522 | 61,177 | 1,455,699 |
| Private enterprise debt securities | 290,032 | 10,000 | 300,032 | 55,119 | 20,000 | 75,119 |
| Total | 1,624,905 | 65,078 | 1,689,983 | 1,449,641 | 81,177 | 1,530,818 |
| Add/(less) allowance for revaluation | 1,116 | 421 | 1,537 | 43 | (272) | (229) |
| Total | 1,626,021 | 65,499 | 1,691,520 | 1,449,684 | 80,905 | 1,530,589 |

9. Investments in subsidiary, net

| Company | Type of business | Type of share | The Bank | | | | | |
|----------------------------------------|-------------------|---------------|----------------------------------|----------|-------------------------|-------------------------|------------------------------------------------|-------------------------|
| | | | Percentage of ownership interest | | Cost | | Dividend income for the year ended 31 December | |
| | | | 2019 (%) | 2018 (%) | 2019 (in thousand Baht) | 2018 (in thousand Baht) | 2019 (in thousand Baht) | 2018 (in thousand Baht) |
| Subsidiary | | | | | | | | |
| Thai Micro Digital Solutions Co., Ltd. | Financial service | Ordinary | 100.00 | 100.00 | 150,000 | 100,000 | - | - |
| Total | | | | | 150,000 | 100,000 | - | - |

10. Loans to customers and accrued interest receivables, net

10.1 Classified by loan type

| (in thousand Baht) | Consolidated and the Bank | |
|------------------------------------------------------------------------------------------|---------------------------|-------------------|
| | 2019 | 2018 |
| Overdrafts | 268,988 | 347,699 |
| Loans | 47,805,380 | 41,098,783 |
| Notes | 1,211,098 | 1,624,339 |
| Hire-purchase receivables | 1,630,676 | 1,699,223 |
| Loans to customers net of deferred revenue | 50,916,142 | 44,770,044 |
| Add accrued interest receivables | 283,999 | 241,881 |
| Total loans to customers net of deferred revenue and accrued interest receivables | 51,200,141 | 45,011,925 |
| Less allowance for doubtful accounts | | |
| - Minimum provision according to the BoT's requirement | (1,429,983) | (1,426,809) |
| - Excess provision | (1,040,981) | (697,981) |
| Less revaluation allowance for debt restructuring | (241,326) | (254,542) |
| Loans to customers and accrued interest receivables, net | 48,487,851 | 42,632,593 |

As at 31 December 2019, there were non-performing loans amounting to Baht 2,490.27 million for which the Bank has ceased recognition of interest income on accrual basis (2018: Baht 2,551.89 million).

During the year ended 31 December 2019, the Bank sold parts of its loans to customers to third parties as a total price of Baht 503.79 million (2018: Baht 261.94 million). The Bank had already received payments as amount of Baht 503.79 million (2018: Baht 261.94 million).

10.2 Classified by currency and residency of debtors

| (in thousand Baht) | Consolidated and the Bank | |
|--------------------|---------------------------|-------------------|
| | 2019 Domestic | 2018 Domestic |
| Baht | 50,916,142 | 44,770,044 |
| Total* | 50,916,142 | 44,770,044 |

* Loans to customers net of deferred revenue

10.3 Classified by business type and quality of loan classification

| (in thousand Baht) | Consolidated and the Bank 2019 | | | | | |
|---------------------------------------|-----------------------------------|--------------------|------------------|----------------|---------------------|-------------------|
| | Pass | Special mention | Sub- standard | Doubtful | Doubtful of loss | Total |
| Agriculture and mining | 634,175 | 42,417 | 11,097 | 9,062 | 9,834 | 706,585 |
| Manufacturing and commerce | 21,712,045 | 1,720,966 | 496,568 | 546,444 | 702,870 | 25,178,893 |
| Property development and construction | 4,757,566 | 409,201 | 43,856 | 41,293 | 38,059 | 5,289,975 |
| Infrastructure and services | 7,230,947 | 525,980 | 88,110 | 95,695 | 61,479 | 8,002,211 |
| Housing loans | 3,045,177 | 361,356 | 76,314 | 44,984 | 84,213 | 3,612,044 |
| Others | 7,632,328 | 353,716 | 44,626 | 33,587 | 62,177 | 8,126,434 |
| Total* | 45,012,238 | 3,413,636 | 760,571 | 771,065 | 958,632 | 50,916,142 |

Consolidated and the Bank
2018

| (in thousand Baht) | Pass | Special mention | Sub- standard | Doubtful | Doubtful of loss | Total |
|---------------------------------------|-------------------|--------------------|------------------|----------------|---------------------|-------------------|
| Agriculture and mining | 624,460 | 33,993 | 11,339 | 12,069 | 1,076 | 682,937 |
| Manufacturing and commerce | 19,237,216 | 1,670,495 | 413,862 | 491,783 | 829,511 | 22,642,867 |
| Property development and construction | 4,095,592 | 359,539 | 41,089 | 48,458 | 55,915 | 4,600,593 |
| Infrastructure and services | 6,620,572 | 411,728 | 65,452 | 64,066 | 124,661 | 7,286,479 |
| Housing loans | 2,598,334 | 387,928 | 59,641 | 88,822 | 72,069 | 3,206,794 |
| Others | 5,861,933 | 316,366 | 28,460 | 40,901 | 102,714 | 6,350,374 |
| Total* | 39,038,107 | 3,180,049 | 619,843 | 746,099 | 1,185,946 | 44,770,044 |

* Loans to customers net of deferred revenue.

10.4 Classified by loan classification

Consolidated and the Bank
2019

| | Loans to customers and accrued interest receivables (in thousand Baht) | Net amount used to set the allowance for doubtful accounts (in thousand Baht) | Minimum rates required (%) | Allowance for doubtful accounts (in thousand Baht) |
|------------------------------------------------------|------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------|-------------------------------------|----------------------------------------------------------------|
| Minimum provision according to the BoT's requirement | | | | |
| Pass | 45,258,755 | 17,356,232 | 1 | 170,277 |
| Special mention | 3,451,118 | 817,073 | 2 | 12,169 |
| Sub-standard | 760,571 | 486,490 | 100 | 475,478 |
| Doubtful | 771,065 | 402,490 | 100 | 389,441 |
| Doubtful of loss | 958,632 | 398,690 | 100 | 382,618 |
| Total* | 51,200,141 | 19,460,975 | | 1,429,983 |
| Excess provision | | | | 1,040,981 |
| Total | | | | 2,470,964 |

| Consolidated and the Bank | | | | |
|------------------------------------------------------|------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------|-------------------------------------|----------------------------------------------------------------|
| 2018 | | | | |
| | Loans to customers and accrued interest receivables (in thousand Baht) | Net amount used to set the allowance for doubtful accounts (in thousand Baht) | Minimum rates required (%) | Allowance for doubtful accounts (in thousand Baht) |
| Minimum provision according to the BoT's requirement | | | | |
| Pass | 39,249,603 | 12,739,501 | 1 | 123,572 |
| Special mention | 3,210,434 | 799,052 | 2 | 12,249 |
| Sub-standard | 619,843 | 358,091 | 100 | 350,301 |
| Doubtful | 746,099 | 449,426 | 100 | 431,923 |
| Doubtful of loss | 1,185,946 | 534,037 | 100 | 508,764 |
| Total* | 45,011,925 | 14,880,107 | | 1,426,809 |
| Excess provision | | | | 697,981 |
| Total | | | | 2,124,790 |

* Loans to customers net of deferred revenue and accrued interest receivables

10.5 Non-performing loans

As at 31 December 2019 and 2018, the Bank and its subsidiary had non-performing loans (NPLs) according to the BoT's regulations. Such non-performing loans consisted of loans classified as sub-standard, doubtful and doubtful of loss under the BoT's regulations, as follows:

| Consolidated and the Bank | | |
|-------------------------------------------------------------------------------------|------------|------------|
| | 2019 | 2018 |
| Net NPLs (principal net of allowance for doubtful accounts) | | |
| NPLs after allowance for doubtful accounts on NPLs <i>(in thousand Baht)</i> | 1,242,731 | 1,260,900 |
| Total loans after allowance for doubtful accounts on NPLs <i>(in thousand Baht)</i> | 49,668,605 | 43,479,056 |
| Percentage of net NPLs (%) | 2.50 | 2.90 |

| | Consolidated and the Bank | |
|--------------------------------|---------------------------|------------|
| | 2019 | 2018 |
| NPLs (principal) | | |
| NPLs (in thousand Baht) | 2,490,268 | 2,551,888 |
| Total loans (in thousand Baht) | 50,916,142 | 44,770,044 |
| Percentage of NPLs (%) | 4.89 | 5.70 |

10.6 Troubled debt restructuring

Detail of customers whose debts have been restructured as at 31 December 2019 and 2018 compared with the total customers, in the financial statements, were as follows:

| | Consolidated and the Bank | | | |
|--------------------|---------------------------|------------------------------------------------------------|-------------------------|------------------------------------------------------------|
| | 2019 | | 2018 | |
| | Number of loans (items) | Outstanding balance after restructuring (in thousand Baht) | Number of loans (items) | Outstanding balance after restructuring (in thousand Baht) |
| Restructured debts | 3,252 | 7,210,713 | 2,917 | 7,151,710 |
| Total customers | 195,903 | 50,916,142 | 144,347 | 44,770,044 |

Details of customers whose debts have been restructured during the years ended 31 December 2019 and 2018 were as follows:

| For the years ended 31 December | Consolidated and the Bank | | | | | |
|---------------------------------------|---------------------------|-------------------------------------------------------------|------------------------------------------------------------|-------------------------|-------------------------------------------------------------|------------------------------------------------------------|
| | 2019 | | | 2018 | | |
| Restructuring method | Number of loans (items) | Outstanding balance before restructuring (in thousand Baht) | Outstanding balance after restructuring (in thousand Baht) | Number of loans (items) | Outstanding balance before restructuring (in thousand Baht) | Outstanding balance after restructuring (in thousand Baht) |
| Modifications of terms of receivables | 573 | 1,243,569 | 1,234,664 | 428 | 1,438,288 | 1,278,683 |
| Total | 573 | 1,243,569 | 1,234,664 | 428 | 1,438,288 | 1,278,683 |

As at 31 December 2019 and 2018, the weighted average terms of the above mentioned restructuring were 8.42 years and 9.48 years, respectively.

For the years ended 31 December 2019 and 2018, the Bank and its subsidiary recognised losses from troubled debt restructuring amounting to Baht 8.91 million and Baht 16.89 million, respectively in the consolidated profit or loss and the profit or loss. The Bank and its subsidiary also recognised interest income from the restructured loans amounting to Baht 432.88 million and Baht 336.33 million, respectively in the consolidated profit or loss and the profit or loss.

As at 31 December 2019 and 2018, the outstanding balances of troubled debt restructuring receivables were classified as follows:

| (in thousand Baht) | Consolidated and the Bank | |
|--------------------|---------------------------|------------------|
| | 2019 | 2018 |
| Pass | 3,854,961 | 3,662,885 |
| Special mention | 2,395,234 | 2,177,232 |
| Sub-standard | 326,745 | 244,127 |
| Doubtful | 357,425 | 322,107 |
| Doubtful loss | 276,348 | 745,359 |
| Total | 7,210,713 | 7,151,710 |

10.7 Hire-purchase receivables

| (in thousand Baht) | Consolidated and the Bank 2019 | | | |
|--------------------------------------------------------|-----------------------------------|-----------------------------------------------------|-----------------------------|------------------|
| | Portion due within 1 year | Portion due over 1 year but within 5 years | Portion due over 5 years | Total |
| Hire-purchase receivables | 680,422 | 938,455 | 11,799 | 1,630,676 |
| Less unearned interest income | - | - | - | - |
| Present value of minimum lease payments receivables | 680,422 | 938,455 | 11,799 | 1,630,676 |
| Less allowance for doubtful accounts | | | | (64,801) |
| Hire-purchase receivables, net | | | | 1,565,875 |

| (in thousand Baht) | Consolidated and the Bank 2018 | | | |
|--------------------------------------------------------|-----------------------------------|-----------------------------------------------------|-----------------------------|------------------|
| | Portion due within 1 year | Portion due over 1 year but within 5 years | Portion due over 5 years | Total |
| Hire-purchase receivables | 727,099 | 966,812 | 5,312 | 1,699,223 |
| Less unearned interest income | - | - | - | - |
| Present value of minimum lease payments receivables | 727,099 | 966,812 | 5,312 | 1,699,223 |
| Less allowance for doubtful accounts | | | | (110,283) |
| Hire-purchase receivables, net | | | | 1,588,940 |

11. Allowance for doubtful accounts

The movements in the allowance for doubtful accounts during the years were as follow:

| Consolidated and the Bank 2019 | | | | | | | |
|----------------------------------------------------------|------------------------------------------------------|--------------------|------------------|----------------|---------------------|---------------------|------------------|
| (in thousand Baht) | Minimum provision according to the BoT's requirement | | | | | | Total |
| | Pass | Special mention | Sub- standard | Doubtful | Doubtful of loss | Excess provision | |
| At 1 January | 123,572 | 12,249 | 350,301 | 431,923 | 508,764 | 697,981 | 2,124,790 |
| Allowance for doubtful accounts | 46,828 | (80) | 203,616 | 302,100 | 336,694 | 343,000 | 1,232,158 |
| Bad debt written-off | (123) | - | (42,643) | (179,183) | (14,730) | - | (236,679) |
| Allowance for doubtful accounts of the disposed debts | - | - | (35,796) | (165,399) | (448,110) | - | (649,305) |
| At 31 December | 170,277 | 12,169 | 475,478 | 389,441 | 382,618 | 1,040,981 | 2,470,964 |

| Consolidated and the Bank 2018 | | | | | | | |
|----------------------------------------------------------|------------------------------------------------------|--------------------|------------------|----------------|---------------------|---------------------|------------------|
| (in thousand Baht) | Minimum provision according to the BoT's requirement | | | | | | Total |
| | Pass | Special mention | Sub- standard | Doubtful | Doubtful of loss | Excess provision | |
| At 1 January | 102,290 | 7,212 | 212,261 | 320,905 | 589,404 | 512,981 | 1,745,053 |
| Allowance for doubtful accounts | 21,680 | 21,526 | 138,072 | 131,647 | 304,576 | 185,000 | 802,501 |
| Bad debt written-off | (53) | (16,489) | - | (5,285) | (9,497) | - | (31,324) |
| Allowance for doubtful accounts of the disposed debts | (345) | - | (32) | (15,344) | (375,719) | - | (391,440) |
| At 31 December | 123,572 | 12,249 | 350,301 | 431,923 | 508,764 | 697,981 | 2,124,790 |

12. Revaluation allowance for debt restructuring

| (in thousand Baht) | Consolidated and the Bank | |
|--------------------------------------------------------------------------------|---------------------------|----------------|
| | 2019 | 2018 |
| At 1 January | 254,542 | 237,655 |
| Increase during the year | 8,905 | 16,887 |
| Reversal of revaluation allowance for debt restructuring of the disposed debts | (22,121) | - |
| At 31 December | 241,326 | 254,542 |

13. Properties for sale, net

During the years 2019 and 2018, changes to the properties for sale, net were as follows:

| (in thousand Baht) | Consolidated and the Bank | | | At 31 December 2019 |
|--------------------------------------|---------------------------|----------------|-----------------|------------------------|
| | At 1 January 2019 | Additions | Disposals | |
| Assets from settlement of debts | | | | |
| - Immovable assets | 66,536 | 96,165 | (11,296) | 151,405 |
| - Movable asset | 445 | 64,139 | (57,472) | 7,112 |
| Total | 66,981 | 160,304 | (68,768) | 158,517 |
| Less allowance for impairment losses | (180) | - | - | (180) |
| Net | 66,801 | 160,304 | (68,768) | 158,337 |

| (in thousand Baht) | Consolidated and the Bank | | | At 31 December 2018 |
|--------------------------------------|---------------------------|---------------|-----------------|------------------------|
| | At 1 January 2018 | Additions | Disposals | |
| Assets from settlement of debts | | | | |
| - Immovable assets | 60,183 | 6,353 | - | 66,536 |
| - Movable asset | 3,711 | 30,218 | (33,484) | 445 |
| Total | 63,894 | 36,571 | (33,484) | 66,981 |
| Less allowance for impairment losses | (180) | - | - | (180) |
| Net | 63,714 | 36,571 | (33,484) | 66,801 |

As at 31 December 2019 and 2018, the value of all immovable assets from debt repayment was appraised by external and internal appraisers as follows:

| (in thousand Baht) | Consolidated and the Bank | |
|------------------------------------|---------------------------|---------------|
| | 2019 | 2018 |
| Assets from settlement of debts | | |
| Immovable assets | | |
| - Appraised by external appraisers | 121,993 | 37,124 |
| - Appraised by internal appraisers | 29,412 | 29,412 |
| Total | 151,405 | 66,536 |

14. Premises and equipment, net

During the years 2019 and 2018, changes in premises and equipment were as follows:

| (in thousand Baht) | Consolidated | | | | | Total |
|-----------------------------------------------|---------------|-----------------------|----------------------------------|---------------------------|--------------|----------------|
| | Premises | Leasehold improvement | Furniture fixtures and equipment | Computers and accessories | Others | |
| Cost | | | | | | |
| At 1 January 2018 | 66,090 | 179,779 | 159,265 | 141,849 | 467 | 547,450 |
| Additions | - | 41,321 | 33,039 | 32,233 | 13,994 | 120,587 |
| Transfers in (out) | - | 5,610 | 58 | - | (5,668) | - |
| Disposals | - | - | (1,828) | - | - | (1,828) |
| Write-off | - | (4,045) | (1,866) | (2,632) | (467) | (9,010) |
| At 31 December 2018 and 1 January 2019 | 66,090 | 222,665 | 188,668 | 171,450 | 8,326 | 657,199 |
| Additions | - | 64,110 | 32,041 | 27,181 | 7,093 | 130,425 |
| Transfers in (out) | - | 13,424 | 1,701 | - | (15,125) | - |
| Disposals | - | - | (65) | - | - | (65) |
| Write-off | - | (327) | (7,564) | (3,486) | - | (11,377) |
| At 31 December 2019 | 66,090 | 299,872 | 214,781 | 195,145 | 294 | 776,182 |

| (in thousand Baht) | Consolidated | | | | | Total |
|-----------------------------------------------|---------------------|-----------------------|----------------------------------|---------------------------|------------|------------------|
| | Premises | Leasehold improvement | Furniture fixtures and equipment | Computers and accessories | Others | |
| Accumulated depreciation | | | | | | |
| At 1 January 2018 | (1,854) | (62,099) | (113,076) | (106,531) | (2) | (283,562) |
| Depreciation charge for the year | (2,644) | (22,140) | (20,628) | (17,485) | (28) | (62,925) |
| Disposals | - | - | 1,750 | - | - | 1,750 |
| Write-off | - | 3,242 | 1,703 | 2,615 | 29 | 7,589 |
| At 31 December 2018 and 1 January 2019 | (4,498) | (80,997) | (130,251) | (121,401) | (1) | (337,148) |
| Depreciation charge for the year | (2,642) | (35,974) | (25,220) | (20,053) | - | (83,889) |
| Disposals | - | - | 65 | - | - | 65 |
| Write-off | - | 221 | 7,216 | 3,476 | - | 10,913 |
| At 31 December 2019 | (7,140) | (116,750) | (148,190) | (137,978) | (1) | (410,059) |
| Net book value | | | | | | |
| At 1 January 2018 | 64,236 | 117,680 | 46,189 | 35,318 | 465 | 263,888 |
| At 31 December 2018 and 1 January 2019 | 61,592 | 141,668 | 58,417 | 50,049 | 8,325 | 320,051 |
| At 31 December 2019 | 58,950 | 183,122 | 66,591 | 57,167 | 293 | 366,123 |

The gross amount of the Group's fully depreciated premises and equipment that was still in use at 31 December 2019 amounted to Baht 204.41 million (2018: Baht 151.51 million).

Depreciation presented in the consolidated profit or loss for the years ended 31 December 2019 and 2018 amounted to Baht 83.89 million, and Baht 62.93 million, respectively.

| (in thousand Baht) | The Bank | | | | | Total |
|-----------------------------------------------|-----------------|-----------------------|----------------------------------|---------------------------|--------------|------------------|
| | Premises | Leasehold improvement | Furniture fixtures and equipment | Computers and accessories | Others | |
| Cost | | | | | | |
| At 1 January 2018 | 66,090 | 179,779 | 159,265 | 141,849 | 467 | 547,450 |
| Additions | - | 41,321 | 33,039 | 32,233 | 13,994 | 120,587 |
| Transfers in (out) | - | 5,610 | 58 | - | (5,668) | - |
| Disposals | - | - | (1,828) | - | - | (1,828) |
| Write-off | - | (4,045) | (1,866) | (2,632) | (467) | (9,010) |
| At 31 December 2018 and 1 January 2019 | 66,090 | 222,665 | 188,668 | 171,450 | 8,326 | 657,199 |
| Additions | - | 64,110 | 31,984 | 26,933 | 7,093 | 130,120 |
| Transfers in (out) | - | 13,424 | 1,701 | - | (15,125) | - |
| Disposals | - | - | (65) | - | - | (65) |
| Write-off | - | (327) | (7,564) | (3,486) | - | (11,377) |
| At 31 December 2019 | 66,090 | 299,872 | 214,724 | 194,897 | 294 | 775,877 |
| Accumulated depreciation | | | | | | |
| At 1 January 2018 | (1,854) | (62,099) | (113,076) | (106,531) | (2) | (283,562) |
| Depreciation charge for the year | (2,644) | (22,140) | (20,628) | (17,485) | (28) | (62,925) |
| Disposals | - | - | 1,750 | - | - | 1,750 |
| Write-off | - | 3,242 | 1,703 | 2,615 | 29 | 7,589 |
| At 31 December 2018 and 1 January 2019 | (4,498) | (80,997) | (130,251) | (121,401) | (1) | (337,148) |
| Depreciation charge for the year | (2,642) | (35,974) | (25,217) | (20,033) | - | (83,866) |
| Disposals | - | - | 65 | - | - | 65 |
| Write-off | - | 221 | 7,216 | 3,476 | - | 10,913 |
| At 31 December 2019 | (7,140) | (116,750) | (148,187) | (137,958) | (1) | (410,036) |
| Net book value | | | | | | |
| At 1 January 2018 | 64,236 | 117,680 | 46,189 | 35,318 | 465 | 263,888 |
| At 31 December 2018 and 1 January 2019 | 61,592 | 141,668 | 58,417 | 50,049 | 8,325 | 320,051 |
| At 31 December 2019 | 58,950 | 183,122 | 66,537 | 56,939 | 293 | 365,841 |

The gross amount of the Bank's fully depreciated premises and equipment that was still in use at 31 December 2019 amounted to Baht 204.41 million (2018: Baht 151.51 million).

Depreciation presented in the profit or loss for the years ended 31 December 2019 and 2018 amounted to Baht 83.87 million and Baht 62.93 million, respectively.

15. Intangible assets, net

During the years 2019 and 2018, changes in intangible assets were as follows:

| (in thousand Baht) | Consolidated | | | Total |
|-----------------------------------------------|--------------------|-----------------------------|---------------------------------------|------------------|
| | Computers software | Initial service fee of ITMX | Computer software during developments | |
| Cost | | | | |
| At 1 January 2018 | 166,920 | 32,621 | 21,399 | 220,940 |
| Additions | 16,811 | - | 25,200 | 42,011 |
| Transfers in (out) | 6,623 | - | (6,623) | - |
| At 31 December 2018 and 1 January 2019 | 190,354 | 32,621 | 39,976 | 262,951 |
| Additions | 14,941 | - | 14,235 | 29,176 |
| Transfers in (out) | 5,973 | - | (5,973) | - |
| At 31 December 2019 | 211,268 | 32,621 | 48,238 | 292,127 |
| Accumulated amortisation | | | | |
| At 1 January 2018 | (96,034) | - | - | (96,034) |
| Amortisation for the year | (15,488) | - | - | (15,488) |
| At 31 December 2018 and 1 January 2019 | (111,522) | - | - | (111,522) |
| Amortisation for the year | (18,675) | - | - | (18,675) |
| At 31 December 2019 | (130,197) | - | - | (130,197) |
| Net book value | | | | |
| At 1 January 2018 | 70,886 | 32,621 | 21,399 | 124,906 |
| At 31 December 2018 and 1 January 2019 | 78,832 | 32,621 | 39,976 | 151,429 |
| At 31 December 2019 | 81,071 | 32,621 | 48,238 | 161,930 |

The gross amount of the Group's fully amortised intangible assets that was still in use as at 31 December 2019 amounted to Baht 73.11 million (2018: Baht 67.28 million).

Amortisation presented in the consolidated profit or loss for the years ended 31 December 2019 and 2018 amounted to Baht 18.68 million and Baht 15.49 million, respectively.

| (in thousand Baht) | The Bank | | | Total |
|-----------------------------------------------|-----------------------|--------------------------------|-----------------------------------------------|------------------|
| | Computers software | Initial service fee of ITMX | Computer software under developments | |
| Cost | | | | |
| At 1 January 2018 | 166,920 | 32,621 | 21,399 | 220,940 |
| Additions | 16,811 | - | 21,326 | 38,137 |
| Transfers in (out) | 6,623 | - | (6,623) | - |
| At 31 December 2018 and 1 January 2019 | 190,354 | 32,621 | 36,102 | 259,077 |
| Additions | 14,780 | - | 9,899 | 24,679 |
| Transfers in (out) | 5,973 | - | (5,973) | - |
| At 31 December 2019 | 211,107 | 32,621 | 40,028 | 283,756 |
| Accumulated amortisation | | | | |
| At 1 January 2018 | (96,034) | - | - | (96,034) |
| Amortisation for the year | (15,488) | - | - | (15,488) |
| At 31 December 2018 and 1 January 2019 | (111,522) | - | - | (111,522) |
| Amortisation for the year | (18,668) | - | - | (18,668) |
| At 31 December 2019 | (130,190) | - | - | (130,190) |
| Net book value | | | | |
| At 1 January 2018 | 70,886 | 32,621 | 21,399 | 124,906 |
| At 31 December 2018 and 1 January 2019 | 78,832 | 32,621 | 36,102 | 147,555 |
| At 31 December 2019 | 80,917 | 32,621 | 40,028 | 153,566 |

The gross amount of the Bank's fully amortised intangible assets that was still in use as at 31 December 2019 amounted to Baht 73.11 million (2018: Baht 67.28 million).

Amortisation presented in the profit or loss for the years ended 31 December 2019 and 2018 amounted to Baht 18.67 million and Baht 15.49 million respectively.

16. Deferred tax assets

Movements in deferred tax assets and liabilities during the years ended 31 December 2019 and 2018 were as follows:

| (in thousand Baht) | Consolidated (Charged) / Credited to: | | | At 31 December 2019 |
|-----------------------------------------------------|------------------------------------------|--------------------------------|-----------------------------------------------|---------------------------|
| | At 1 January 2019 | Profit or loss (note 36) | Other comprehensive income (note 36) | |
| Deferred tax assets | | | | |
| Loans to customers and accrued interest receivables | 165,035 | 74,613 | - | 239,648 |
| Properties for sale | 36 | - | - | 36 |
| Provisions | 17,575 | 7,633 | (60) | 25,148 |
| Reserve for share-based payment | 4,108 | 2,874 | - | 6,982 |
| Others | 146 | (146) | - | - |
| Total | 186,900 | 84,974 | (60) | 271,814 |
| Deferred tax liabilities | | | | |
| Loans to customers and accrued interest receivables | - | - | - | - |
| Premises and equipment | (1,424) | (122) | - | (1,546) |
| Others | (54) | 1 | (273) | (326) |
| Total | (1,478) | (121) | (273) | (1,872) |
| Net | 185,422 | 84,853 | (333) | 269,942 |

| (in thousand Baht) | Consolidated (Charged) / Credited to: | | | At 31 December 2018 |
|-----------------------------------------------------|-------------------------------------------------|--------------------------------|-----------------------------------------------|---------------------------|
| | At 1 January 2018 | Profit or loss (note 36) | Other comprehensive income (note 36) | |
| <i>Deferred tax assets</i> | | | | |
| Loans to customers and accrued interest receivables | 117,696 | 47,339 | - | 165,035 |
| Properties for sale | 36 | - | - | 36 |
| Provisions | 13,117 | 5,370 | (912) | 17,575 |
| Reserve for share-based payment | 3,736 | 372 | - | 4,108 |
| Others | - | 146 | - | 146 |
| Total | 134,585 | 53,227 | (912) | 186,900 |
| <i>Deferred tax liabilities</i> | | | | |
| Loans to customers and accrued interest receivables | (114) | 114 | - | - |
| Premises and equipment | (1,308) | (116) | - | (1,424) |
| Others | (598) | - | 544 | (54) |
| Total | (2,020) | (2) | 544 | (1,478) |
| Net | 132,565 | 53,225 | (368) | 185,422 |

| (in thousand Baht) | The Bank (Charged) / Credited to: | | | At 31 December 2019 |
|-----------------------------------------------------|---------------------------------------------|--------------------------------|-----------------------------------------------|------------------------------------|
| | At 1 January 2019 | Profit or loss (note 36) | Other comprehensive income (note 36) | |
| <i>Deferred tax assets</i> | | | | |
| Loans to customers and accrued interest receivables | 165,035 | 74,613 | - | 239,648 |
| Properties for sale | 36 | - | - | 36 |
| Provisions | 17,575 | 7,633 | (60) | 25,148 |
| Reserve for share-based payment | 4,108 | 2,874 | - | 6,982 |
| Others | - | - | - | - |
| Total | 186,754 | 85,120 | (60) | 271,814 |
| <i>Deferred tax liabilities</i> | | | | |
| Loans to customers and accrued interest receivables | - | - | - | - |
| Premises and equipment | (1,424) | (122) | - | (1,546) |
| Others | (54) | 1 | (273) | (326) |
| Total | (1,478) | (121) | (273) | (1,872) |
| Net | 185,276 | 84,999 | (333) | 269,942 |

| (in thousand Baht) | The Bank (Charged) / Credited to: | | | At 31 December 2018 |
|-----------------------------------------------------|---------------------------------------------|--------------------------------|-----------------------------------------------|---------------------------|
| | At 1 January 2018 | Profit or loss (note 36) | Other comprehensive income (note 36) | |
| <i>Deferred tax assets</i> | | | | |
| Loans to customers and accrued interest receivables | 117,696 | 47,339 | - | 165,035 |
| Properties for sale | 36 | - | - | 36 |
| Provisions | 13,117 | 5,370 | (912) | 17,575 |
| Reserve for share-based payment | 3,736 | 372 | - | 4,108 |
| Others | - | - | - | - |
| Total | 134,585 | 53,081 | (912) | 186,754 |
| <i>Deferred tax liabilities</i> | | | | |
| Loans to customers and accrued interest receivables | (114) | 114 | - | - |
| Premises and equipment | (1,308) | (116) | - | (1,424) |
| Others | (598) | - | 544 | (54) |
| Total | (2,020) | (2) | 544 | (1,478) |
| Net | 132,565 | 53,079 | (368) | 185,276 |

17. Other assets, net

| (in thousand Baht) | Consolidated | | The Bank | |
|---------------------------------------|----------------|----------------|----------------|----------------|
| | 2019 | 2018 | 2019 | 2018 |
| Deferred leasehold rights | 6,703 | 7,709 | 6,703 | 7,709 |
| Accrued fee income | 109,547 | 38,069 | 109,547 | 38,069 |
| Accrued interest income | 2,989 | 2,175 | 2,989 | 2,175 |
| Prepaid expenses | 172,977 | 110,888 | 172,958 | 110,770 |
| Supplies | 5,184 | 3,678 | 5,184 | 3,678 |
| Deposits and guarantee | 52,826 | 44,017 | 52,826 | 44,017 |
| Accounts receivable - counter service | 56,687 | 38,192 | 56,687 | 38,192 |
| Other receivables, net | 11,516 | 12,297 | 11,516 | 12,297 |
| Advance to customers | 42,474 | 28,917 | 42,474 | 28,917 |
| Others | 6,153 | 34,646 | 5,495 | 34,978 |
| Total | 467,056 | 320,588 | 466,379 | 320,802 |

18. Deposits

18.1 Classified by type of deposits

| (in thousand Baht) | Consolidated | | The Bank | |
|--------------------|-------------------|-------------------|-------------------|-------------------|
| | 2019 | 2018 | 2019 | 2018 |
| Current | 83,911 | 91,164 | 215,152 | 187,300 |
| Savings | 18,619,920 | 28,446,585 | 18,619,930 | 28,446,585 |
| Term | 28,489,664 | 13,498,994 | 28,489,664 | 13,498,994 |
| Total | 47,193,495 | 42,036,743 | 47,324,746 | 42,132,879 |

18.2 Classified by currency and residency of depositors

| (in thousand Baht) | Consolidated | | The Bank | |
|--------------------|-------------------|-------------------|-------------------|-------------------|
| | 2019 Domestic | 2018 Domestic | 2019 Domestic | 2018 Domestic |
| Thai Baht | 47,193,495 | 42,036,743 | 47,324,746 | 42,132,879 |
| Total | 47,193,495 | 42,036,743 | 47,324,746 | 42,132,879 |

19. Interbank and money market items (liabilities)

| (in thousand Baht) | Consolidated and the Bank | | | | | |
|------------------------------------|---------------------------|----------------|------------------|----------------|----------------|----------------|
| | 2019 | | | 2018 | | |
| | At call | Term | Total | At call | Term | Total |
| Domestic | | | | | | |
| Specialised financial institutions | - | 206,188 | 206,188 | - | 281,823 | 281,823 |
| Other financial institutions | 917,279 | 11,654 | 928,933 | 526,572 | 3,048 | 529,620 |
| Total domestic | 917,279 | 217,842 | 1,135,121 | 526,572 | 284,871 | 811,443 |

20. Provisions

| (in thousand Baht) | Consolidated and the Bank | |
|-------------------------------------------------------------|---------------------------|---------------|
| | 2019 | 2018 |
| Provision for post-employment benefits | 112,687 | 77,199 |
| Provision for decommissioning cost of leasehold improvement | 13,052 | 10,677 |
| Total | 125,739 | 87,876 |

Provision for post-employment benefits

| (in thousand Baht) | Consolidated and the Bank | |
|----------------------------------------|---------------------------|---------------|
| | 2019 | 2018 |
| Statement of financial position | | |
| Provisions for | | |
| Post-employment benefits | | |
| Defined benefit plan | 112,687 | 77,199 |
| Total | 112,687 | 77,199 |

For the years ended 31 December

| (in thousand Baht) | Consolidated and the Bank | |
|-------------------------------------------------------------------|---------------------------|---------------|
| | 2019 | 2018 |
| Statement of profit or loss and other comprehensive income | | |
| Recognised in profit or loss | | |
| Post-employment benefits | | |
| Defined benefit plan | 42,730 | 26,729 |
| | 42,730 | 26,729 |
| Recognised in other comprehensive income | | |
| Actuarial gains recognised in the year | (299) | (4,561) |

The Bank and its subsidiary operate a defined benefit plan based on the requirement of Thai Labour Protection Act B.E. 2562 (2019) to provide retirement benefits to employees based on pensionable remuneration and length of service.

The defined benefit plans expose the Group to actuarial risks, such as longevity risk, interest rate risk and market (investment) risk.

Present value of the defined benefit obligations

(in thousand Baht)

| | Consolidated and the Bank | |
|-----------------------------------------------|---------------------------|----------------|
| | 2019 | 2018 |
| At 1 January | 77,199 | 56,774 |
| Include in profit or loss | | |
| Current service cost | 36,351 | 25,394 |
| Past service cost | 4,580 | - |
| Interest on obligation | 1,799 | 1,335 |
| | 42,730 | 26,729 |
| Included in other comprehensive income | | |
| Actuarial gains | (299) | (4,561) |
| | (299) | (4,561) |
| Other | | |
| Benefit paid | (6,943) | (1,743) |
| | (6,943) | (1,743) |
| At 31 December | 112,687 | 77,199 |

Actuarial losses (gains) recognised in other comprehensive income arising from:

| (in thousand Baht) | Consolidated and the Bank | |
|-------------------------|---------------------------|----------------|
| | 2019 | 2018 |
| Demographic assumptions | 9,788 | 1,216 |
| Financial assumptions | 6,783 | (537) |
| Experience adjustment | (16,870) | (5,240) |
| Total | (299) | (4,561) |

Actuarial assumptions

The following were the principal actuarial assumptions at the reporting date (expressed as weighted averages).

| (% per annum) | Consolidated and the Bank | |
|----------------------|---------------------------|------|
| | 2019 | 2018 |
| Discount rate | 1.45 | 2.33 |
| Future salary growth | 5.00 | 5.00 |

Assumptions regarding future mortality have been based on published statistics and mortality tables.

At 31 December 2019, the weighted-average duration of the defined benefit obligation was 7.91 years (2018: 7.14 years).

Sensitivity analysis

Reasonably possible changes at the reporting date to one of the relevant actuarial assumptions, holding other assumptions constant, would have affected the defined benefit obligation by the amounts shown below.

| (in thousand Baht) | Consolidated and the Bank | |
|------------------------------------|---------------------------|----------|
| | Increase | Decrease |
| At 31 December 2019 | | |
| Discount rate (1% movement) | (8,195) | 9,254 |
| Future salary growth (1% movement) | 8,326 | (7,541) |
| At 31 December 2018 | | |
| Discount rate (1% movement) | (4,637) | 5,198 |
| Future salary growth (1% movement) | 4,710 | (4,293) |

Although the analysis does not take account of the full distribution of cash flows expected under the plan, it does provide an approximation of the sensitivity of the assumptions shown.

21. Other liabilities

| (in thousand Baht) | Consolidated | | The Bank | |
|-------------------------------------|----------------|----------------|----------------|----------------|
| | 2019 | 2018 | 2019 | 2018 |
| Value added tax payable | 6,455 | 4,502 | 6,455 | 4,502 |
| Other payables – purchase of assets | 1,277 | 7,725 | 1,277 | 7,725 |
| Accrued interest expenses | 169,483 | 97,189 | 169,483 | 97,189 |
| Other payables | 41,413 | 25,385 | 41,054 | 25,385 |
| Accrued expenses | 499,836 | 425,137 | 498,579 | 424,622 |
| Withholding tax payable | 18,851 | 11,245 | 18,644 | 11,235 |
| Accrued specific business tax | 17,142 | 14,288 | 17,142 | 14,288 |
| Corporate income tax | 194,492 | 141,862 | 194,492 | 141,862 |
| Others | 29,482 | 3,593 | 29,482 | 3,593 |
| Total | 978,431 | 730,926 | 976,608 | 730,401 |

22. Share capital

| | Par value per share (in Baht) | 2019 | | 2018 | |
|---------------------------|-------------------------------------|---------------------------------------------------|-----------|---------------------------------------------------|-----------|
| | | Number (in thousand shares / thousand Baht) | Amount | Number (in thousand shares / thousand Baht) | Amount |
| Authorised | | | | | |
| At 1 January | | | | | |
| - ordinary shares | 10 | 515,625 | 5,156,250 | 515,625 | 5,156,250 |
| At 31 December | | | | | |
| - ordinary shares | 10 | 515,625 | 5,156,250 | 515,625 | 5,156,250 |
| Issued and paid-up | | | | | |
| At 1 January | | | | | |
| - ordinary shares | 10 | 500,000 | 5,000,000 | 500,000 | 5,000,000 |
| At 31 December | | | | | |
| - ordinary shares | 10 | 500,000 | 5,000,000 | 500,000 | 5,000,000 |

23. Share-based payments

Stock options

The Bank awards stock options of the Bank to certain senior management.

The Extraordinary General Meeting held on 22 March 2019 passed a resolution to modify the first program of the warrant which was issued and approved by the Annual General Meeting held on 27 March 2014 and the second program of the warrant which the Extraordinary General Meeting held on 28 February 2017, in the total amount of 15.625 million warrants. Exercise ratio is 1 warrant for 1 ordinary share at the exercise price of Baht 10 per ordinary share. The expiration date was modified from 27 March 2019 to 31 March 2022. The incremental fair value is Baht 0.89 per warrant.

Management has estimated the fair value using the Binomial valuation model by engaging the valuation specialist. The weighted average option price as at 31 December 2018 is Baht 3.44 per option. The Bank expects that there will be no material impact from using data as at 31 December 2018 for the valuation, compared with modification date. The risk-free interest rate is the implied yield on zero-coupon Thailand government bonds, with a remaining life equal to the expected life of the option. The expected volatility is estimated for giving consideration to, amongst other things, the historical volatility of pass listed in the Stock Exchange of Thailand for the period that commensurate with the expected life of the option. The 0% dividend yield assumption has been adopted for valuation. In addition, the effects of early exercise is included.

Movements in the number of share options outstanding and their related weighted average exercise prices are as follows:

| | Weighted average exercise price (Baht / share) | Number of warrants (million warrants) |
|-----------------------------------------------|------------------------------------------------------|---------------------------------------------|
| At 1 January 2018 | 10 | 15.625 |
| At 31 December 2018 and 1 January 2019 | 10 | 15.625 |
| At 31 December 2019 | 10 | 15.625 |

As at 31 December 2019 and 2018, share options outstanding and its expired date and exercise prices were as follow:

| | Exercise price (Baht / share) | 2019 (million warrants) | 2018 (million warrants) |
|---------------|----------------------------------|----------------------------|----------------------------|
| Expired date: | | | |
| 27 March 2019 | 10 | - | 15.625 |
| 31 March 2022 | 10 | 15.625 | - |

As at 31 December 2019, the remaining contractual life of the total 15.625 million warrants (2018: 15.625 million warrants) was 2.23 years (2018: 0.25 years).

For the years ended 31 December 2019 and 2018, the Group and the Bank had stock options expense recognised in the consolidated profit or loss and profit or loss during the year amounting to Baht 14.37 million and Baht 1.86 million, respectively.

24. Reserve

Reserves comprise:

Appropriations of profit and/or retained earnings

Legal reserve

Section 116 of the Public Companies Act B.E. 2535 requires that a public company shall allocate not less than 5% of its annual net profit, less any accumulated losses brought forward, to a reserve account ("legal reserve"), until this account reaches an amount not less than 10% of the registered authorised capital. The legal reserve is not available for dividend distribution.

Other components of equity

Fair value changes in available-for-sale investments

The fair value changes in available-for-sale investments account within equity comprises the cumulative net change in the fair value of available-for-sale investments until the investments are derecognised or impaired.

Movements in reserves

Movements in reserves are shown in the statements of changes in equity.

25. Assets pledged as collateral and under restriction

As at 31 December 2019 and 2018, the Bank and its subsidiary had investments in securities under obligations and restrictions were as follow:

| (in thousand Baht) | Consolidated and the Bank | |
|--------------------------------------------------------|---------------------------|----------------|
| | 2019 | 2018 |
| Investments in securities | | |
| - Pledged as collateral for private repo under the BoT | 400,000 | 261,000 |
| - Pledged as other collaterals | 50 | 50 |
| Total | 400,050 | 261,050 |

26. Contingent liabilities and commitments

26.1 Contingent liabilities

| (in thousand Baht) | Consolidated and the Bank | |
|------------------------------------|---------------------------|----------------|
| | 2019 | 2018 |
| Avals to bills | - | 3,963 |
| Other contingencies | | |
| - Other guarantees | 168,756 | 140,740 |
| - Amount of unused bank overdrafts | 174,919 | 183,106 |
| Total | 343,675 | 327,809 |

As at 31 December 2019 and 2018, the Bank and its subsidiary had no commitments from providing other guarantees to listed companies, which meet criteria for delisting conditions from the Stock Exchange of Thailand.

26.2 Commitments

As at 31 December 2019 and 2018, the Bank and its subsidiary had commitments resulted by entering into a number of contracts and agreements as follow:

| (in thousand Baht) | Consolidated | | The Bank | |
|----------------------------------|----------------|----------------|----------------|----------------|
| | 2019 | 2018 | 2019 | 2018 |
| Capital commitments | | | | |
| Contracted but not provided for: | | | | |
| Intangible assets | 10,371 | 24,775 | 10,371 | 17,763 |
| Total | 10,371 | 24,775 | 10,371 | 17,763 |
| Other commitments | | | | |
| Other agreements | 230,143 | 187,090 | 206,802 | 186,894 |
| Total | 230,143 | 187,090 | 206,802 | 186,894 |

27. Related parties

Relationships with subsidiary are described in note 9. Other related parties that the Group had significant transactions with during the year were as follows:

| Name of entity | Country of incorporation/ nationality | Nature of relationship |
|-----------------------------------------------|------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Key management personnel | Thai and other nationalities | Persons having authority and responsibility for planning, directing and controlling the activities of the Bank and its subsidiary, directly or indirectly, including any director of the Bank and its subsidiary. |
| V.C. Property Co., Ltd. | Thailand | The ultimate parent company of the Bank |
| VNB Holding Company Limited | Thailand | The parent company of the Bank owning 59.97% of the Bank's paid-up share capital. |
| Thai Life Insurance Public Company Limited | Thailand | The major shareholder of the Bank owning over 10% of the Bank's paid-up share capital. |

| Name of entity | Country of incorporation/ nationality | Nature of relationship |
|-----------------------------------------------|--------------------------------------------------|-------------------------------------------------------------------------------------------------------------|
| OCA Investment Holdings I Pte. Ltd. | Singapore | The major shareholder of the Bank owning over 10% of the Bank's paid-up share capital. (After 8 July 2019) |
| Polaris Capital Investment Limited | Hong Kong | The major shareholder of the Bank owning over 10% of the Bank's paid-up share capital. (Before 8 July 2019) |
| Thai Micro Digital Solutions Co., Ltd. | Thailand | Subsidiary, 100.00% shareholding |
| Thai Health Insurance Public Company Limited | Thailand | Entity in the same group company |
| Thai Paiboon Insurance Public Company Limited | Thailand | Entity in the same group company |
| Thachaisri Co., Ltd. | Thailand | Entity in the same group company |
| Piam Anan Co., Ltd. | Thailand | Entity in the same group company |
| Pathum Thani Jutemill Co., Ltd. | Thailand | Entity in the same group company |
| C.Laing Co., Ltd. | Thailand | Entity in the same group company |
| Sakhorn Liquor Co., Ltd. | Thailand | Entity in the same group company |
| V.One Asset Co., Ltd. | Thailand | Entity in the same group company |
| Chaiyawan Co., Ltd. | Thailand | Entity in the same group company |
| Yad Sampan Co., Ltd. | Thailand | Entity in the same group company |
| Thaikhum Co.,Ltd. | Thailand | Entity in the same group company |
| V.73 Co., Ltd. | Thailand | Entity in which key management personnel or their close family members are major shareholders |
| C.12 Co., Ltd. | Thailand | Entity in which key management personnel or their close family members are major shareholders |
| Thunchai Co., Ltd. | Thailand | Entity in which key management personnel or their close family members are major shareholders |
| Chai Brothers Co., Ltd. | Thailand | Entity in which key management personnel or their close family members are major shareholders |
| Sukhothai Assets Management Co., Ltd. | Thailand | Entity in which key management personnel or their close family members are major shareholders |

The pricing policies for particular types of transactions were explained further below:

| Transactions | Pricing policies |
|--------------------------|----------------------------|
| Interest expenses | Market rate |
| Fee and service income | Contractually agreed price |
| Other operating income | Contractually agreed price |
| Other operating expenses | Contractually agreed price |

Significant related parties transactions for the years ended 31 December 2019 and 2018 with related parties were as follows:

| (in thousand Baht) | Consolidated | | The Bank | |
|-----------------------------------------------|---------------------|-------------|-----------------|-------------|
| | 2019 | 2018 | 2019 | 2018 |
| <i>For the years ended 31 December</i> | | | | |
| Interest expenses | | | | |
| Parent company | 17 | 4 | 17 | 4 |
| Subsidiary | - | - | 286 | 169 |
| Major shareholders | 1,129 | 1,221 | 1,129 | 1,221 |
| Other related parties | 2,110 | 2,711 | 2,110 | 2,711 |
| Key management personnel of the Bank | 1,240 | 803 | 1,240 | 803 |
| Fees and service income | | | | |
| Subsidiary | - | - | 6,000 | 6,000 |
| Major shareholders | 256,987 | 185,389 | 256,987 | 185,389 |
| Other related parties | 159,895 | 85,938 | 159,895 | 85,938 |
| Other operating income | | | | |
| Parent company | 160 | 113 | 160 | 113 |
| Subsidiary | - | - | 480 | 340 |
| Other operating expenses | | | | |
| Major shareholders | 7,845 | 8,199 | 7,845 | 8,199 |
| Other related parties | 30,741 | 30,421 | 30,741 | 30,421 |

Balances as at 31 December 2019 and 2018 with related parties were as follows:

| (in thousand Baht) | Consolidated | | The Bank | |
|--------------------------------------|--------------|---------|----------|---------|
| | 2019 | 2018 | 2019 | 2018 |
| Other assets | | | | |
| Parent company | - | 113 | - | 113 |
| Subsidiary | - | - | - | 340 |
| Major shareholders | 39,710 | 19,795 | 39,710 | 19,795 |
| Other related parties | 21,285 | 27,667 | 21,285 | 27,667 |
| Deposits | | | | |
| Parent company | 2,808 | 37 | 2,808 | 37 |
| Subsidiary | - | - | 131,251 | 96,136 |
| Major shareholders | 612,772 | 369,537 | 612,772 | 369,537 |
| Other related parties | 150,257 | 178,608 | 150,257 | 178,608 |
| Key management personnel of the Bank | 88,881 | 67,298 | 88,881 | 67,298 |
| Other liabilities | | | | |
| Major shareholders | 36 | 22 | 36 | 22 |
| Other related parties | 120 | 93 | 120 | 93 |
| Key management personnel of the Bank | 333 | 60 | 333 | 60 |

Significant agreements with related parties

The Bank has office rental agreements with the parent and the subsidiary for a period of 3 years. The Bank receives the rental fee as specified in the agreements.

The Bank has shared service agreement with the parent and the subsidiary. The scope of services comprises of Accounting, Information technology, Human resource, Compliance and internal audit, Legal, Operational risk management, Operations, General administration, Financial analysis and strategic planning and Product development and digital product development. The Bank receives the service fee as specified in the agreements.

28. Other benefits to directors and persons with managing authority

For the years ended 31 December 2019 and 2018, benefits to key management personnel were as follows:

| (in thousand Baht) | Consolidated and the Bank | |
|----------------------------------------|---------------------------|----------------|
| | 2019 | 2018 |
| <i>For the years ended 31 December</i> | | |
| Short-term benefits | 164,210 | 95,171 |
| Post-employment benefits | 7,345 | 4,926 |
| Reserve for share based payment | 14,371 | 1,860 |
| Total | 185,926 | 101,957 |

29. Operating leases

The Bank and its subsidiary have entered into a number of lease agreements and service agreements. The future payments from the dates on the statements of financial position were summarised as follows:

Future minimum lease payment

| (in thousand Baht) | Consolidated | | The Bank | |
|--------------------------------|----------------|----------------|----------------|----------------|
| | 2019 | 2018 | 2019 | 2018 |
| Within 1 year | 133,523 | 110,179 | 127,996 | 110,179 |
| Over 1 year but within 5 years | 140,273 | 91,622 | 122,459 | 91,622 |
| Over 5 years | 1,152 | 154 | 1,152 | 154 |
| Total | 274,948 | 201,955 | 251,607 | 201,955 |

Amounted recognised in profit or loss

| (in thousand Baht) | Consolidated | | The Bank | |
|-----------------------------------------------|--------------|---------|----------|---------|
| | 2019 | 2018 | 2019 | 2018 |
| <i>For the years ended 31 December</i> | | | | |
| Lease expense | 142,848 | 120,601 | 142,848 | 120,601 |

30. Financial position and results of operations classified by domestic and foreign business

The Bank and its subsidiary mainly operates in a single segment, which is banking business carrying out in Thailand only. Most revenues, expenses, profit, assets and liabilities are as reflected in the financial statements pertaining to the aforementioned industry and geographic area.

31. Interest income

| (in thousand Baht) | Consolidated and the Bank | |
|-----------------------------------------------|---------------------------|------------------|
| | 2019 | 2018 |
| <i>For the years ended 31 December</i> | | |
| Interbank and money market items | 77,625 | 68,628 |
| Investments in debt securities | 25,403 | 21,773 |
| Loans to customers | 5,626,151 | 4,716,836 |
| Hire-purchase | 138,445 | 143,865 |
| Total | 5,867,624 | 4,951,102 |

32. Interest expenses

| (in thousand Baht) | Consolidated | | The Bank | |
|---------------------------------------------------|------------------|----------------|------------------|----------------|
| | 2019 | 2018 | 2019 | 2018 |
| <i>For the years ended 31 December</i> | | | | |
| Deposits | 808,339 | 705,497 | 808,624 | 705,666 |
| Interbank and money market items | 3,330 | 4,083 | 3,330 | 4,083 |
| Contribution to Deposit Protection Agency and BoT | 211,736 | 191,383 | 211,736 | 191,383 |
| Total | 1,023,405 | 900,963 | 1,023,690 | 901,132 |

33. Net fee and service income

| (in thousand Baht) | Consolidated and The Bank | |
|----------------------------------------|---------------------------|------------------|
| | 2019 | 2018 |
| <i>For the years ended 31 December</i> | | |
| Fee and service income | | |
| - Acceptances, aval and guarantees | 2,381 | 2,925 |
| - Management fee | 64,087 | 51,732 |
| - Brokerage fee | 340,187 | 236,357 |
| - Others | 11,898 | 8,127 |
| Total | 418,553 | 299,141 |
| Fee and service expenses | | |
| - Fee and service expenses on ATM | (11,213) | (10,191) |
| - Loan guarantee commission expenses | (198,417) | (128,716) |
| - Legal fee | (15,533) | (16,065) |
| - Collection and recovery expenses | (25,864) | (8,809) |
| - Others | (21,209) | (12,088) |
| Total | (272,236) | (175,869) |
| Net | 146,317 | 123,272 |

34 Gains on investments, net

| (in thousand Baht) | Consolidated and the Bank | |
|----------------------------------------|---------------------------|--------------|
| | 2019 | 2018 |
| <i>For the years ended 31 December</i> | | |
| Gains on sales | | |
| - Available-for-sale investments | 623 | 1,735 |
| Total | 623 | 1,735 |

35 Impairment loss on loans and debt securities

| (in thousand Baht) | Consolidated and the Bank | |
|--------------------------------------------------------------------------------|---------------------------|----------------|
| | 2019 | 2018 |
| <i>For the years ended 31 December</i> | | |
| Bad debts and doubtful accounts | | |
| - Loans to customers | 1,257,857 | 831,133 |
| - Other receivables | 9,021 | 6,135 |
| Loss on debt restructuring | 8,905 | 16,887 |
| Reversal of revaluation allowance for debt restructuring of the disposed debts | (22,121) | - |
| Total | 1,253,662 | 854,155 |

36. Income tax expense

Income tax recognised in profit or loss

| (in thousand Baht) | Note | Consolidated | | The Bank | |
|-----------------------------------------------|------|----------------|----------------|----------------|----------------|
| | | 2019 | 2018 | 2019 | 2018 |
| <i>For the years ended 31 December</i> | | | | | |
| Current tax | | | | | |
| Current period | | 262,921 | 244,224 | 262,921 | 244,224 |
| (Over) under provided in prior years | | (288) | 1,622 | (288) | 1,622 |
| | | 262,633 | 245,846 | 262,633 | 245,846 |
| Deferred tax income | | | | | |
| Movements in temporary differences | 16 | (84,853) | (53,225) | (84,999) | (53,079) |
| Total | | 177,780 | 192,621 | 177,634 | 192,767 |

Income tax recognised in other comprehensive income

| (in thousand Baht) | Consolidated and the Bank | | | | | |
|-----------------------------------------------|---------------------------|--------------|--------------|--------------|-----------------------|--------------|
| | 2019 | | | 2018 | | |
| | Before tax | Tax expense | Net of tax | Before tax | Tax benefit (expense) | Net of tax |
| <i>For the years ended 31 December</i> | | | | | | |
| Available-for-sale investments | 1,365 | (273) | 1,092 | (2,722) | 544 | (2,178) |
| Defined benefit plan actuarial gains | 299 | (60) | 239 | 4,561 | (912) | 3,649 |
| Total | 1,664 | (333) | 1,331 | 1,839 | (368) | 1,471 |

Reconciliation of effective tax rate

| <i>For the years ended 31 December</i> | Consolidated | | | |
|--------------------------------------------------------------------------|---------------------|-----------------------|--------------|-----------------------|
| | 2019 | | 2018 | |
| | Rate (%) | (in thousand Baht) | Rate (%) | (in thousand Baht) |
| Profit before income tax | | 888,232 | | 963,731 |
| Income tax using the Thai corporation tax rate | 20.00 | 177,646 | 20.00 | 192,746 |
| Tax effect of income or expenses that are not taxable income or expenses | 0.05 | 422 | (0.18) | (1,747) |
| (Over) under provided in prior years | (0.03) | (288) | 0.17 | 1,622 |
| Total | 20.02 | 177,780 | 19.99 | 192,621 |

| <i>For the years ended 31 December</i> | The Bank | | | |
|--------------------------------------------------------------------------|-----------------|-----------------------|--------------|-----------------------|
| | 2019 | | 2018 | |
| | Rate (%) | (in thousand Baht) | Rate (%) | (in thousand Baht) |
| Profit before income tax | | 898,752 | | 964,460 |
| Income tax using the Thai corporation tax rate | 20.00 | 179,750 | 20.00 | 192,892 |
| Tax effect of income or expenses that are not taxable income or expenses | (0.20) | (1,828) | (0.18) | (1,747) |
| (Over) under provided in prior years | (0.03) | (288) | 0.17 | 1,622 |
| Total | 19.77 | 177,634 | 19.99 | 192,767 |

37. Earnings per share

| (in thousand Baht) | Consolidated | | The Bank | |
|--------------------------------------------------------------------------------|--------------|---------|----------|---------|
| | 2019 | 2018 | 2019 | 2018 |
| Profit attributable to ordinary shareholders for the years ended 31 December | | | | |
| Profit attributable to ordinary shareholders of the Bank (basic) and (diluted) | 710,452 | 771,110 | 721,118 | 771,693 |
| Ordinary shares outstanding | | | | |
| Number of ordinary shares outstanding (basic) at 31 December | 500,000 | 500,000 | 500,000 | 500,000 |
| Effect of exercise of share options | 15,625 | 15,625 | 15,625 | 15,625 |
| Number of ordinary shares outstanding (diluted) at 31 December | 515,625 | 515,625 | 515,625 | 515,625 |
| Earnings per share (basic) (in Baht) | 1.42 | 1.54 | 1.44 | 1.54 |
| Earnings per share (diluted) (in Baht) | 1.38 | 1.50 | 1.40 | 1.50 |

38. Thai Financial reporting standards (TFRSs) not yet adopted

New TFRSs which relevant to the Group's operations are expected to have material impact on the consolidate and the Bank's financial statements when initially adopted, and will become effective for the financial statements in annual reporting periods beginning on or after 1 January 2020 are as follows:

| TFRS | Topic |
|-----------|-------------------------------------------------------------|
| TFRS 7* | Financial Instruments: Disclosures |
| TFRS 9* | Financial Instruments |
| TFRS 16 | Leases |
| TAS 32* | Financial Instruments: Presentation |
| TFRIC 16* | Hedges of a Net Investment in a Foreign Operation |
| TFRIC 19* | Extinguishing Financial Liabilities with Equity Instruments |

* TFRS - Financial instruments standards

(a) TFRS - Financial instruments standards

These TFRS - Financial instruments standards establish requirements related to definition, recognition, measurement, impairment and derecognition of financial assets and financial liabilities. When these TFRSs are effective, some accounting standards, interpretations and guidance which are currently effective will be cancelled. The impact from adoption of TFRS - Financial instruments are as follows:

(i) Classification - Financial assets

TFRS 9 classifies financial assets into three categories: measured at amortised cost, fair value to other comprehensive income (FVOCI) and fair value to profit or loss (FVTPL). The standard eliminates the existing classification of held-to-maturity debt securities, available-for-sale securities, trading securities and general investment as specified by TAS 105. The classification under TFRS 9 will be based on the cash flow characteristics of the financial asset and the business model in which they are managed.

(ii) Measurement at amortised cost

Under TFRS 9, interest income and interest expenses recognised from all financial assets and financial liabilities measured at amortised cost shall be calculated using effective interest rate method. TFRS 9 shall replace current accounting policies of the Group on recognition of both interest expense and interest income at the rate specified in the contract.

(iii) Impairment - Financial assets and contract assets

TFRS 9 introduces forward-looking 'expected credit loss' (ECL) model whereas currently the Group estimates allowance for doubtful account based on relevant BoT's criteria and regulations by analysing payment histories and future expectation of customer payment. TFRS 9 requires considerable judgement about how changes in economic factors affect ECLs, which will be determined on a probability-weighted basis.

The new impairment model will apply to financial assets measured at amortised cost or FVOCI, except for investments in equity instruments.

(iv) Classification - Financial liabilities

TFRS 9 introduces a new classification and measurement approach for financial liabilities consisting of two principal classification categories: amortised cost and FVTPL. A financial liability is classified as financial liabilities measured at FVTPL if it is held for trading.

Transition

The Group expects to initially adopt these TFRSs by adjusting the impact to retained earnings or other component of equity on 1 January 2020. Therefore, the Group will not apply the requirements of these TFRSs to comparative information.

Management has developed a number of models to estimate the ECL allowance in accordance with TFRS 9 and the Bank of Thailand notification and guidelines. The management estimated that the ECL allowance according to the TFRS 9 impairment model was lower than the allowance for doubtful accounts as at 31 December 2019.

The management is in process to assess the impact from uncertain events in the future that might not be reflected in the current credit models which may require to provide additional ECL allowance as management overlay. Management expects that there will be no additional ECL allowance required to be recorded by the Bank as at 1 January 2020, based on current results from the models and estimation of management overlay, compared to allowance for doubtful accounts recorded under the existing requirement as at 31 December 2019.

(b) TFRS 16 Leases

TFRS 16 introduces a single lessee accounting model for lessees. A lessee recognises a right-of-use asset and a lease liability. There are recognition exemptions for short-term leases and leases of low-value items. Lessor accounting remains similar to the current standard, i.e. lessors continue to classify leases as finance or operating leases. When this TFRS is effective, some accounting standards and interpretations which are currently effective will be cancelled.

Currently, the Group recognises payments made under operating leases in profit or loss on a straight-line basis over the term of the lease, and recognised liabilities only to the extent that there was a timing difference between actual lease payments and the expense recognised. Under TFRS 16, the Group will recognise right-of-use assets and lease liabilities for its operating leases as disclosed in Note 29. As a result, the nature of expenses related to those leases will be changed because the Group will recognise depreciation of right-of-use assets and interest expense on lease liabilities.

Transition

The Group plans to apply TFRS 16 initially on 1 January 2020, using the modified retrospective approach. Therefore, the cumulative effect of adopting TFRS 16 will be recognised as an adjustment to the retained earnings at 1 January 2020, with no restatement of comparative information.

The Group plans to apply the practical expedient to grandfather the definition of a lease on transition. This means that it will apply TFRS 16 to all contracts entered into before 1 January 2020 and identified as leases in accordance with TAS 17 and TFRIC 4.

The Group has made the preliminary impact assessment of initially applying TFRS 16 on the financial statements. The expected impact on total assets is approximately 2% for consolidated financial statements and 2% for the Bank's financial statements, and the impact on total liabilities is approximately 2% for consolidated financial statements and 2% for the Bank's financial statements.

39. Reclassification of accounts

Certain accounts in statements of profit or loss and other comprehensive income for the year ended 31 December 2018 have been reclassified to conform to the presentation in the 2019 financial statements. Significant reclassifications were as follows:

| (in thousand Baht) | Consolidated and the Bank | | |
|--------------------------------------------------------------------|---------------------------|------------------|------------------------|
| | Before reclassification | Reclassification | After reclassification |
| Statements of profit or loss and other comprehensive income | | | |
| For the year ended 31 December 2018 | | | |
| Employee expenses | 1,625,048 | 1,860 | 1,626,908 |
| Directors' remuneration | 8,770 | (1,860) | 6,910 |
| Total | | - | |

The reclassifications have been made because, in the opinion of management, the new reclassifications are more appropriate to the Group's business.

Type of Business

Type of Business

The Thai Credit Retail Bank PCL. is the financial institution providing services under the scope of commercial retail bank operations.

Initial Registered Capital

| | | |
|------------------------------------|---------------|--------|
| Registered capital | 1,000,000,000 | Baht |
| Paid-up capital | 1,000,000,000 | Baht |
| Issued and paid-up common stock | 100,000,000 | Shares |
| Issued and paid-up preferred stock | | None |
| The par value per share | 10 | Baht |

Registered Capital in 2019

| | | |
|------------------------------------|---------------|--------|
| Registered capital | 5,156,250,000 | Baht |
| Paid-up capital | 5,000,000,000 | Baht |
| Issued and paid-up common stock | 500,000,000 | Shares |
| Issued and paid-up preferred stock | | None |
| The par value per share | 10 | Baht |

The Auditors

The Audit Committee reviewed auditors' qualifications and performance and reported to the Board of Directors in order to present its proposal for consideration of auditor's appointment and audit fee in the Annual General Meeting of Shareholders.

The proposed auditors must obtain the approval from the BOT. As the BOT had approved and issued a notification no. For Kor Kor. 117/2018 Re: Approval of Auditors dated March 12, 2018, approving 3 auditors from KPMG Phoomchai Audit Co., Ltd:

1. Miss Aorapin Sinthawornkul (Certified Public Accountant (Thailand) No. 9441) or
2. Mr. Chanchai Sakulkoedsin (Certified Public Accountant (Thailand) No. 6827) or
3. Miss Pantip Gulsantithamrong (Certified Public Accountant (Thailand) No. 4208)

The Relationship between Auditors and the Bank

Appointed auditors do not have other relationship with the Bank.

Branch Office

| Branch Office | Office hours: | Tel. | Fax |
|-----------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------|-----------------------------------------------|-------------|
| Head Office | | | |
| 123 Thai Life Insurance Bldg., Ratchadaphisek Road, Din Daeng, Bangkok 10400 | | | |
| Ratchadapisek Business Office | | | |
| 1 st fl., Thai Life Insurance Bldg. 123 Ratchadaphisek Road, Din Daeng, Bangkok 10400 | Monday - Friday 08.30 hrs. - 17.00 hrs. | 0 2697 5454 | 0 2642 3112 |
| Asoke PS Tower Branch | | | |
| G fl., PS Tower, 36/11 Sukhumvit 21 Road (ASOKE), Khlong Toei Nuea, Vadhana, Bangkok 10110 | Monday - Friday 08.30 hrs. - 17.30 hrs. | 0 2261 9958-9 | 0 2261 9957 |
| Big C Om Yai Branch | | | |
| Room GJA 001/3, Big C Supercenter, 17/17 Moo 8, Phet Kasem Road, Om Yai, Sam Phran, Nakhon Pathom 73160 | Everyday 10.30 hrs. - 19.30 hrs. | 0 2431 2590-2 | 0 2431 2589 |
| Central Chon Buri Branch | | | |
| Room 173, 1 st fl., CentralPlaza Chon Buri, 55/88-89, 55/91 Moo 1, Samet, Mueang Chon Buri, Chon Buri 20000 | Everyday 10.30 hrs. - 19.30 hrs. | 0 3805 3773-4, 0 3805 3999 | 0 3805 3775 |
| Central Lat Phrao Branch | | | |
| Room 231/2, 2 nd fl., CentralPlaza Lat Phrao, 1697 Phahon Yothin Road, Chatuchak, Bangkok 10900 | Everyday 11.00 hrs. - 20.00 hrs. | 0 2056 9576-8 | 0 2056 9579 |
| Central Pinklao Branch | | | |
| Room 426/2, 4 th fl., CentralPlaza Pinklao, 7/222 Borommaratchachonnani Road, Arun Ammarin, Bangkok Noi, Bangkok 10700 | Everyday 11.00 hrs. - 19.30 hrs. | 0 2884 7797-9 | 0 2884 7890 |
| Central Rama 2 Branch | | | |
| Room G30/1, G fl., CentralPlaza Rama II, 160 Rama II Road, Samae Dam, Bang Khun Thian, Bangkok 10150 | Everyday 11.00 hrs. - 19.30 hrs. | 0 2416 1688-9, 0 2416 1900 | 0 2416 1901 |
| Central Westgate Branch | | | |
| Room 342, 3 rd fl., CentralPlaza Westgate, 199, 199/1, 199/2 Moo 6, Sao Thong Hin, Bang Yai, Nonthaburi 11140 | Everyday 11.00 hrs. - 20.00 hrs. | 0 2086 2211, 0 2086 5934-5 | 0 2086 5936 |
| Fashion Island Ram Inthra Branch | | | |
| Room S15, 1 st fl., Fashion Island Shopping Mall, 587, 589, 589/7-9 Ram Inthra Road, Khan Na Yao, Khan Na Yao, Bangkok 10230 | Everyday 11.00 hrs. - 19.30 hrs. | 0 2947 5656, 0 2947 5681, 0 2947 5694-5 | 0 2947 5680 |
| Future Park Rangsit Branch | | | |
| Room PLZ.2.SHP030, 2 nd fl., Future Park Rangsit, 94 Phahon Yothin Road, Prachathipat, Thanyaburi, Pathum Thani 12130 | Everyday 11.00 hrs. - 19.30 hrs. | 0 2958 5276-9 | 0 2958 5377 |

| Branch Office | Office hours: | Tel. | Fax |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------|-----------------------------------------------|-------------|
| Nakhon Pathom Branch 136 Ratchawithi Road, Phra Pathom Chedi, Mueang Nakhon Pathom, Nakhon Pathom 73000 | Monday - Friday 08.00 hrs. - 17.00 hrs. | 0 3431 0001, 0 3431 0555 | 0 3431 0004 |
| Nakhon Ratchasima Branch 1282/12-14 Mittraphap Road, Nai Mueang, Mueang Nakhon Ratchasima, Nakhon Ratchasima 30000 | Monday - Friday 08.30 hrs. - 17.00 hrs. | 0 4434 2342, 0 4434 2688-90 | 0 4434 2665 |
| Paradise Park Srinakarin Branch Room 2 C001, 2 nd fl., Paradise Park Shopping Center, 61 Srinagarindra Road, Nong Bon, Prawet, Bangkok 10250 | Everyday 10.30 hrs. - 19.30 hrs. | 0 2780 2209-11 | 0 2780 2208 |
| Samut Prakan Branch 156 Sri Samut Road, Pak Nam, Mueang Samut Prakan, Samut Prakan 10270 | Monday - Friday 08.30 hrs. - 17.00 hrs. | 0 2730 9160-3 | 0 2730 9159 |
| Samut Sakhon Branch 920/30 Ekkachai Road, Maha Chai, Mueang Samut Sakhon, Samut Sakhon 74000 | Monday - Friday 08.30 hrs. - 17.00 hrs. | 0 3442 4200, 0 3442 4343-4, 0 3442 4446 | 0 3442 4445 |
| Seacon Bang Khae Branch Room 329, 3 rd fl., Seacon Bang Khae, 607 Phet Kasem Road, Bang Wa, Phasi Charoen, Bangkok 10160 | Everyday 11.00 hrs. - 19.30 hrs. | 0 2458 2818-20 | 0 2458 2821 |
| Seacon Srinakarin Branch Room 3057D-2, 3 rd fl., Seacon Square, 55 Srinagarindra Road, Nong Bon, Prawet, Bangkok 10250 | Everyday 10.30 hrs. - 19.30 hrs. | 0 2054 0567, 0 2054 0678, 0 2054 0777 | 0 2054 0789 |
| The Mall Bangkapi Branch Room 2S-C13 A, B, 2 nd fl., The Mall Bang Kapi, 3522 Lat Phrao Road, Khlong Chan, Bang Kapi, Bangkok 10240 | Everyday 11.00 hrs. - 19.30 hrs. | 0 2704 7500, 0 2704 7891-3 | 0 2704 7894 |
| The Mall Bang Khae Branch Room 3S-R2-3B, 3 rd fl., The Mall Bang Khae, 518 Phet Kasem Road, Bang Khae Nuea, Bang Khae, Bangkok 10160 | Everyday 10.30 hrs. - 19.30 hrs. | 0 2803 8488-92 | 0 2803 8493 |
| The Mall Ngam Wong Wan Branch Room 524, 5 th fl., The Mall Ngam Wong Wan, 408, 410, 412, 414, 416, 418, 420, 422, 424, 426, 428, 430, 430/1 Moo 2, Ngam Wong Wan Road, Bang Khen, Mueang Nonthaburi, Nonthaburi 11000 | Everyday 11.00 hrs. - 19.30 hrs. | 0 2180 6446-8 | 0 2180 6449 |
| Yaowarat Branch 222-224 Yaowarat Road, Chakkrawat, Samphanthawong, Bangkok 10100 | Monday - Friday 08.30 hrs. - 17.00 hrs. | 0 2222 3180-1, 0 2222 3760-1 | 0 2222 3120 |

Lending Branch and Nano Credit Kiosk

| Branch Office | Office hours: | Tel. | Fax |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------|-----------------------------|-------------|
| Bangkok Metropolitan Region | | | |
| Bangkok | | | |
| Bang Bon Lending Branch 701 Ekkachai Road, Bang Bon, Bangkok 10150 | Monday - Friday 09.00 hrs. - 17.30 hrs. | 0 2415 5644-5 | 0 2415 5646 |
| Bang Kapi Lending Branch 171 Soi Happyland 2, Khlong Chan, Bang Kapi, Bangkok 10240 | Monday - Friday 09.00 hrs. - 17.30 hrs. | 0 2377 2985-6 | - |
| Bang Khae Lending Branch 100/2 Moo 15, Phet Kasem Road, Bang Wa, Phasi Charoen, Bangkok 10160 | Monday - Friday 09.00 hrs. - 17.30 hrs. | 0 2413 3504-5 | 0 2413 3503 |
| Bang Khen-Watcharaphon Lending Branch 2/18 Vachraphol Road, Tha Raeng, Bang Khen, Bangkok 10230 | Monday - Friday 09.00 hrs. - 17.30 hrs. | 0 2347 0441-2 | 0 2347 0182 |
| Bang Khun Non Lending Branch 21/45 Bang Khun Non Road, Bang Khun Non, Bangkok Noi, Bangkok 10700 | Monday - Friday 09.00 hrs. - 17.30 hrs. | 0 2433 7406-7 | - |
| Chan Road Lending Branch 34 Sathu Pradit Road, Thung Wat Don, Sathon, Bangkok 10120 | Monday - Friday 09.00 hrs. - 17.30 hrs. | 0 2212 8670-1 | 0 2212 8672 |
| Huai Khwang Lending Branch 1998/4-5 Pracha Songkhro Road, Din Daeng, Din Daeng, Bangkok 10320 | Monday - Friday 09.00 hrs. - 17.30 hrs. | 0 2275 5245-6 | 0 2275 5246 |
| Kluai Namthai Lending Branch 4062 Rama IV Road, Phra Khanong, Khlong Toei, Bangkok 10110 | Monday - Friday 09.00 hrs. - 17.30 hrs. | 0 2249 3517, 0 2249 5165 | 0 2249 5236 |
| Lat Krabang Lending Branch 2654/39 Lat Krabang Road, Lat Krabang, Lat Krabang, Bangkok 10250 | Monday - Friday 09.00 hrs. - 17.30 hrs. | 0 2327 0384-5 | 0 2327 0386 |
| Min Buri Lending Branch Min Buri Market, 2 nd fl., Plataphianthong Building, 521/7 Moo 18, Sihaburanukit Road, Min Buri, Min Buri, Bangkok 10510 | Monday - Friday 09.00 hrs. - 17.30 hrs. | 0 2540 0190-2 | 0 2540 0193 |
| Nak Niwat - Lat Phrao Lending Branch Room 104, 2 Soi Nak Niwat 37, Nak Niwat Road, Lat Phrao, Lat Phrao, Bangkok 10310 | Monday - Friday 09.00 hrs. - 17.30 hrs. | 0 2538 5073, 0 2538 5083 | 0 2538 5421 |
| Nong Chok Lending Branch 1 Chueam Samphan Road, Krathum Rai, Nong Chok, Bangkok 10530 | Monday - Friday 09.00 hrs. - 17.30 hrs. | 0 2548 2797-8 | 0 2548 2799 |
| Nong Khaem Lending Branch 1711 Phet Kasem Road, Lak Song, Bang Khae, Bangkok 10160 | Monday - Friday 09.00 hrs. - 17.30 hrs. | 0 2421 7570-1 | 0 2421 7572 |
| O Ngoen Market Lending Branch 49/765 Sukhaphiban 5 Road Soi 45, O Ngoen, Sai Mai, Bangkok 10220 | Monday - Friday 09.00 hrs. - 17.30 hrs. | 0 2532 2285-6 | 0 2532 2286 |
| Phra Khanong Lending Branch 28/1 Sukhumvit 71 Road, Phra Khanong Nuea, Vadhana, Bangkok 10110 | Monday - Friday 09.00 hrs. - 17.30 hrs. | 0 2130 7625-6 | 0 2130 7626 |
| Phraya Suren Lending Branch 785 Phraya Suren Road, Bang Chan, Khlong Sam Wa, Bangkok 10510 | Monday - Friday 09.00 hrs. - 17.30 hrs. | 0 2136 6842-3 | 0 2136 6843 |

| Branch Office | Office hours: | Tel. | Fax |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------|---------------|-------------|
| Pracha Niwet Lending Branch Room A1, Prachanives 1 Square, 3/1 Baan Pracha Niwet 1, Thetsaban Nimit Nuea Road, Lat Yao, Chatuchak, Bangkok 10900 | Monday - Friday 09.00 hrs. - 17.30 hrs. | 0 2591 9180-1 | 0 2591 9182 |
| Rama 2 Lending Branch 179/10 Tha Kham Road, Samae Dam, Bang Khun Thian, Bangkok 10150 | Monday - Friday 09.00 hrs. - 17.30 hrs. | 0 2408 4850-1 | 0 2408 4852 |
| Ramkhamhaeng Lending Branch 38 Soi Ramkhamhaeng 37/1 (Vikon Village), Hua Mak, Bang Kapi, Bangkok 10240 | Monday - Friday 09.00 hrs. - 17.30 hrs. | 0 2318 2673-4 | 0 2318 2674 |
| Si Yan Lending Branch Edison Department Store, 664 Sam Sen Road, Thanon Nakhon Chai Si, Dusit, Bangkok 10300 | Monday - Friday 10.00 hrs. - 19.00 hrs. | 0 2241 7363-4 | 0 2241 7365 |
| Sukhumvit 101/1 Lending Branch Room 101, 1 Soi Wachiratham Sathit 23, Sukhumvit 101/1 Road, Bang Chak, Phra Khanong, Bangkok 10260 | Monday - Friday 09.00 hrs. - 17.30 hrs. | 0 2397 0736-7 | 0 2397 0738 |
| Thung Khru Lending Branch 381/4 Pracha Uthit Road, Bang Mot, Thung Khru, Bangkok 10140 | Monday - Friday 09.00 hrs. - 17.30 hrs. | 0 2426 2663 | 0 2426 2664 |
| Wongwian Yai Lending Branch 388 Lat Ya Road, Khlong San, Khlong San, Bangkok 10600 | Monday - Friday 09.00 hrs. - 17.30 hrs. | 0 2437 8730-1 | 0 2437 8732 |
| Bang Kradi Nano Credit Kiosk 166/3 Bang Kradi Road, Samae Dam, Bang Khun Thian, Bangkok 10150 | Monday, Wednesday, Friday 09.00 hrs. - 15.00 hrs. | 0 2409 2720 | - |
| Bang Pakok Market Nano Credit Kiosk 1439 Suk Sawat Road, Bang Pa Kok, Rat Burana, Bangkok 10140 | Monday, Tuesday, Thursday 09.00 hrs. - 15.00 hrs. | 0 2409 2998 | - |
| Bawon Romkiao Market Nano Credit Kiosk Bawon Romkiao Market, 123/23, Soi Kheha Rom Kiao 1/3, Khlong Song Ton Nun, Lat Krabang, Bangkok 10520 | Monday, Wednesday, Friday 09.00 hrs. - 15.00 hrs. | 0 2540 0190-2 | 0 2540 0193 |
| Bua Phatthana Market (Lat Pla Khao 50) Nano Credit Kiosk 456 Lat Pla Khao Road, Chorakhe Bua, Lat Phrao, Bangkok 10230 | Monday, Wednesday, Friday 09.00 hrs. - 15.00 hrs. | 0 2157 3167 | - |
| Center One Nano Credit Kiosk Room 99, G fl., Center One Shopping Plaza, 1 Soi Loet Panya, Ratchawithi Road, Thanon Phaya Thai, Ratchathewi, Bangkok 10400 | Monday, Wednesday, Friday 09.00 hrs. - 15.00 hrs. | 0 2275 5245-6 | - |
| Chumchon Chai Chimpfli Market Nano Credit Kiosk 19 Soi Bang Waek 82, Khlong Khwang, Phasi Charoen, Bangkok 10160 | Monday, Wednesday, Friday 09.00 hrs. - 15.00 hrs. | 0 2413 3504-5 | 0 2413 3505 |
| Chumchon Muban Thara Kon Market Nano Credit Kiosk 4 Soi Ramkhamhaeng 166 Yaek 7, Min Buri, Min Buri, Bangkok 10510 | Tuesday, Wednesday, Thursday 09.00 hrs. - 15.00 hrs. | 0 2138 5788 | - |
| Flower Market Thailand Nano Credit Kiosk 499/1-10 Phran Nok - Phutthamonthon Sai 4 Road, Bang Phrom, Taling Chan, Bangkok 10170 | Monday, Wednesday, Friday 09.00 hrs. - 15.00 hrs. | 0 2410 7787 | - |

| Branch Office | Office hours: | Tel. | Fax |
|-------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------|---------------|-------------|
| Khu Bon 27 Nano Credit Kiosk 4 Soi Khu Bon 27 Yaek 24, Tha Raeng, Bang Khen, Bangkok 10220 | Monday, Wednesday, Friday 09.00 hrs. - 15.00 hrs. | 0 2347 0441-2 | 0 2347 0443 |
| Kip Mu Market Nano Credit Kiosk 399/5 Surao Khlong Nueng Road, Bang Chan Khlong Sam Wa, Bangkok 10510 | Tuesday, Wednesday, Thursday 09.00 hrs. - 15.00 hrs. | 0 2170 9819 | - |
| Kosum Ruam Chai Market Nano Credit Kiosk Kosum Ruam Chai Market, 312/3 Kosum Ruam Chai Road, Don Mueang, Don Mueang, Bangkok 10210 | Monday, Wednesday, Friday 09.00 hrs. - 15.00 hrs. | 0 2583 5615-6 | 0 2583 5617 |
| Lan Sai Plaza Market Nano Credit Kiosk 659/103 Sathu Pradit Road, Bang Phongphang, Yan Nawa, Bangkok 10120 | Monday, Wednesday, Friday 09.00 hrs. - 15.00 hrs. | 0 2126 5444 | - |
| Lat Phrao Wang Hin Nano Credit Kiosk 760 Lat Phrao Wang Hin Road, Lat Phrao, Lat Phrao, Bangkok 10230 | Monday, Wednesday, Friday 09.00 hrs. - 15.00 hrs. | 0 2591 9180-1 | 0 2591 9182 |
| Lung Phoem Market (Vibhavadi 22) Nano Credit Kiosk 222 Soi Thong Lo, Lat Yao, Chatuchak, Bangkok 10900 | Monday, Wednesday, Friday 09.00 hrs. - 15.00 hrs. | 0 2275 5245-6 | 0 2275 5246 |
| Muban Nakkila Laem Thong Nano Credit Kiosk 45 Nakkila Laem Thong Road, Thap Chang, Saphan Sung, Bangkok 10240 | Monday, Wednesday, Friday 09.00 hrs. - 15.00 hrs. | 0 2377 2985-6 | - |
| Namchai Market Nano Credit Kiosk 127 Lat Krabang Road, Lat Krabang, Lat Krabang, Bangkok 10520 | Monday, Wednesday, Friday 09.00 hrs. - 15.00 hrs. | 0 2327 0384-5 | 0 2327 0386 |
| New Happy Land Market (Seri Thai 41) Nano Credit Kiosk 48/5 Soi Seri Thai 41, Seri Thai Road, Khlong Kum, Bueng Kum, Bangkok 10240 | Monday, Wednesday, Friday 09.00 hrs. - 15.00 hrs. | 0 2377 2985-6 | - |
| One @ Bobae Nano Credit Kiosk 253/3 Damrong Rak Road, Khlong Maha Nak, Pom Prap Sattru Phai, Bangkok 10100 | Monday, Wednesday, Friday 09.00 hrs. - 15.00 hrs. | 0 2433 7406-7 | 0 2433 7408 |
| On Nut 58 Market Nano Credit Kiosk 1932 On Nut Road, Suan Luang, Suan Luang, Bangkok 10250 | Monday, Wednesday, Friday 09.00 hrs. - 15.00 hrs. | 0 2397 0736-7 | 0 2397 0738 |
| Patthavikon Market Nano Credit Kiosk 27/51 Moo 7, Khlong Kum, Bueng Kum, Bangkok 10240 | Monday, Wednesday, Friday 09.00 hrs. - 15.00 hrs. | 0 2780 2980 | - |
| Phahurat Nano Credit Kiosk Phahurat Market Tower, 95/103-106, Tri Phet Road, Wang Burapha Phirom, Phra Nakhon, Bangkok 10200 | Monday, Thursday, Friday 09.00 hrs. - 15.00 hrs. | 0 2437 8730-1 | 0 2437 8732 |
| Phatthanakan 20 Nano Credit Kiosk 206 Soi Phatthanakan 20, Suan Luang, Suan Luang, Bangkok 10250 | Tuesday, Thursday, Friday 09.00 hrs. - 15.00 hrs. | 0 2318 2673-4 | 0 2318 2674 |

| Branch Office | Office hours: | Tel. | Fax |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------|----------------|-------------|
| Phatthanakan Market Nano Credit Kiosk 174 Soi Phatthanakan 70, Prawet, Prawet, Bangkok 10250 | Wednesday, Thursday, Friday 09.00 hrs. – 15.00 hrs. | 0 2318 2673-4 | 0 2318 2674 |
| Pratunam Nano Credit Kiosk Room 127, 1 st fl. Krungthong Plaza 2 Bldg., 833 Phetchaburi Road, Thanon Phaya Thai, Ratchathewi, Bangkok 10400 | Monday, Wednesday, Friday 09.00 hrs. – 15.00 hrs. | 0 2275 5245-6 | 0 2275 5246 |
| Ramkhamhaeng 2 Nano Credit Kiosk Number One Plaza Bldg., 197/ 199/ 201/ 203/ 205, Ramkhamhaeng 2 Road, Dok Mai, Prawet, Bangkok 10250 | Monday, Wednesday, Friday 09.00 hrs. – 15.00 hrs. | 0 2397 0736-7 | 0 2397 0738 |
| Sai Tai Mai Nano Credit Kiosk 89 Moo 8, Borommaratchachonnani Road, Chimphli, Taling Chan, Bangkok 10170 | Monday, Wednesday, Friday 09.00 hrs. – 15.00 hrs. | 0 2433 7406-7 | - |
| Save Center Market Nano Credit Kiosk 42/30-42/34 Moo 18, Borommaratchachonnani Road, Sala Thammassop, Thawi Watthana, Bangkok 10170 | Monday, Wednesday, Friday 09.00 hrs. – 15.00 hrs. | 0 2413 3504-5 | 0 2413 3503 |
| Setthathat Market Nano Credit Kiosk 75 Soi Phibun Watthana Building, Rama VI Road, Sam Sen Nai, Phaya Thai, Bangkok 10400 | Monday, Wednesday, Friday 09.00 hrs. – 15.00 hrs. | 0 2163 4788 | - |
| Si Lom Nano Credit Kiosk Room 40, Trinity Mall 1 Bldg., 425/128 Soi Siri Chun Sawek, Si Lom Road, Si Lom, Bang Rak, Bangkok 10500 | Monday, Wednesday, Friday 09.00 hrs. – 15.00 hrs. | 0 2212 8670-1 | 0 2212 8672 |
| Siriraj Nano Credit Kiosk 839/1-2 Arun Ammarin Road, Sirirat, Bangkok Noi, Bangkok 10700 | Monday, Wednesday, Friday 09.00 hrs. – 15.00 hrs. | 0 2433 7406-7 | - |
| Si Yaek Bang Na Market Nano Credit Kiosk 47/10 Sanphawut Road, Bang Na, Bang Na, Bangkok 10260 | Monday, Wednesday, Friday 09.00 hrs. – 15.00 hrs. | 0 2702 7049-50 | 0 2730 9159 |
| Song Prapha Nano Credit Kiosk 8/2 Soi Song Prapha 9, Song Prapha Road, Don Mueang, Don Mueang, Bangkok 10210 | Monday, Wednesday, Friday 09.00 hrs. – 15.00 hrs. | 0 2567 0060-2 | 0 2567 0063 |
| Talat Phlu Nano Credit Kiosk 1577 Thoet Thai Road, Talat Phlu, Thon Buri, Bangkok 10600 | Monday, Wednesday, Friday 09.00 hrs. – 15.00 hrs. | 0 2466 4899 | - |
| Tao Pun Market Nano Credit Kiosk 547/25 Pracha Rat Sai 2 Road, Bang Sue, Bang Sue, Bangkok 10800 | Monday, Wednesday, Friday 09.00 hrs. – 15.00 hrs. | 0 2591 9180-1 | 0 2591 9182 |
| Tha Sai Nano Credit Kiosk 304/237 Soi Pracha Chuen 12 Yaek 1-2, Thung Song Hong, Lak Si, Bangkok 10210 | Monday, Wednesday, Friday 09.00 hrs. – 15.00 hrs. | 0 2591 9180-1 | 0 2591 9182 |
| World Market Nano Credit Kiosk 109/14 Thawi Watthana Road, Thawi Watthana, Thawi Watthana, Bangkok 10170 | Monday, Thursday, Friday 09.00 hrs. – 15.00 hrs. | 0 2421 7570-1 | 0 2421 7572 |

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| Yingcharoen Market Nano Credit Kiosk Yingcharoen Market, 651 Phahon Yothin Road, Anusawari, Bang Khen, Bangkok 10220 | Monday, Wednesday, Friday 09.00 hrs. - 15.00 hrs. | 0 2347 0441-2 | 0 2347 0443 |
| Nakhon Pathom | | | |
| Kamphaeng Saen Lending Branch 111/2 Moo 1, Kamphaeng Saen, Kamphaeng Saen, Nakhon Pathom 73140 | Monday - Friday 09.00 hrs. - 17.30 hrs. | 0 3430 0637-8 | 0 3430 0639 |
| Nakhon Chai Si (Nakhon Pathom) Lending Branch 97/19 Moo 2, Bang Krabao, Nakhon Chai Si, Nakhon Pathom 73120 | Monday - Friday 09.00 hrs. - 17.30 hrs. | 0 3431 0326 | 0 3431 0327 |
| Nakhon Pathom Lending Branch 17-18 Bo Reum Road, Phra Pathom Chedi, Mueang Nakhon Pathom, Nakhon Pathom 73000 | Monday - Friday 09.00 hrs. - 17.30 hrs. | 0 3421 9696-7 | 0 3421 9697 |
| Bang Len Market Nano Credit Kiosk 116 Moo 6, Bang Len, Bang Len, Nakhon Pathom 73130 | Monday, Wednesday, Friday 09.00 hrs. - 15.00 hrs. | 0 3430 0637-8 | 0 3430 0639 |
| Don Tum Nano Credit Kiosk 129/19 Moo 1, Sam Ngam, Don Tum, Nakhon Pathom 73150 | Monday, Wednesday, Friday 09.00 hrs. - 15.00 hrs. | 0 3421 9695-8, 0 3427 1231-2 | 0 3421 9699 |
| Khunphaen Market (Nakhon Pathom) Nano Credit Kiosk 31/37 Moo 1, Tha Talat, Sam Phran, Nakhon Pathom 73110 | Tuesday, Wednesday, Thursday 09.00 hrs. - 15.00 hrs. | 0 3431 1086 | - |
| Malee Market Nano Credit Kiosk 141/50 Moo 5, Krathum Lom, Sam Phran, Nakhon Pathom 73220 | Tuesday, Wednesday, Thursday 09.00 hrs. - 15.00 hrs. | 0 2408 7479 | - |
| Salaya Market Nano Credit Kiosk 139/32 Moo 5, Salaya, Phutthamonthon, Nakhon Pathom 73170 | Tuesday, Wednesday, Thursday 09.00 hrs. - 15.00 hrs. | 0 2431 2590-2 | 0 2431 2589 |
| Nonthaburi | | | |
| Bang Yai Lending Branch 89/4 Moo 6, Sao Thong Hin, Bang Yai, Nonthaburi 11140 | Monday - Friday 09.00 hrs. - 17.30 hrs. | 0 2595 0420-2 | 0 2595 0423 |
| Nonthaburi Lending Branch 706 Pracharat Road, Suan Yai, Mueang Nonthaburi, Nonthaburi 11000 | Monday - Friday 09.00 hrs. - 17.30 hrs. | 0 2526 8524-5 | 0 2526 8540 |
| Pak Kret Lending Branch Room PB 03, 121/19 Moo 3, Chaeng Watthana Road, Pak Kret, Pak Kret, Nonthaburi 11120 | Monday - Friday 09.00 hrs. - 17.30 hrs. | 0 2583 5615-6 | 0 2583 5617 |
| Bang Bua Thong Nano Credit Kiosk 59/2 Moo 2, Sano Loi, Bang Bua Thong, Nonthaburi 11110 | Monday, Wednesday, Friday 09.00 hrs. - 15.00 hrs. | 0 2595 0420-2 | 0 2595 0423 |
| Chumchon Market Nano Credit Kiosk 17/1 Moo 8, Lam Pho, Bang Bua Thong, Nonthaburi 11110 | Wednesday, Thursday, Friday 09.00 hrs. - 15.00 hrs. | 0 2595 0420-2 | 0 2595 0423 |

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| Muang Thong Thani Nano Credit Kiosk 101-101/1, Popular Road, Ban Mai, Pak Kret, Nonthaburi 11120 | Monday, Wednesday, Friday 09.00 hrs. - 15.00 hrs. | 0 2583 5615-6 | 0 2583 5617 |
| New Rewadi Market Nano Credit Kiosk 543/34 Rewadi Road, Talat Khwan, Mueang Nonthaburi, Nonthaburi 11000 | Monday, Wednesday, Friday 09.00 hrs. - 15.00 hrs. | 0 2526 8524-5 | 0 2526 8540 |
| Sai Noi (Nonthaburi) Nano Credit Kiosk 25/10 Moo 1, Khlong Khwang, Sai Noi, Nonthaburi 11150 | Monday, Wednesday, Friday 09.00 hrs. - 15.00 hrs. | 0 2147 1837 | - |
| Pathum Thani | | | |
| Lam Luk Ka Lending Branch 169/33 Moo 3, Lam Luk Ka Road, Khu Khot, Lam Luk Ka, Pathum Thani 12130 | Monday - Friday 09.00 hrs. - 17.30 hrs. | 0 2531 5012, 0 2531 5014 | 0 2531 5013 |
| Navanakhon (Pathum Thani) Lending Branch 10/27 Moo 19, Khlong Nueng, Khlong Luang, Pathum Thani 12120 | Monday - Friday 09.00 hrs. - 17.30 hrs. | 0 2529 1891-2 | 0 2529 1892 |
| Pathum Thani Lending Branch 24/159 Pathum Krungthep Road, Bang Prok, Mueang Pathum Thani, Pathum Thani 12000 | Monday - Friday 09.00 hrs. - 17.30 hrs. | 0 2581 1046-7 | 0 2581 1048 |
| Rangsit Lending Branch 81 Soi Rangsit-Pathum Thani 3, Prachathipat, Thanyaburi, Pathum Thani 12130 | Monday - Friday 09.00 hrs. - 17.30 hrs. | 0 2567 0060-2 | 0 2567 0063 |
| Talad Thai Lending Branch 31/26 Moo 9, Talad Thai, Khlong Nueng, Khlong Luang, Pathum Thani 12120 | Monday - Friday 09.00 hrs. - 17.30 hrs. | 0 2516 4035-6 | 0 2516 4037 |
| Thanyaburi Khlong Hok Lending Branch 40/67 Moo 1, Khlong Hok, Khlong Luang, Pathum Thani 12120 | Monday - Friday 09.00 hrs. - 17.30 hrs. | 0 2577 1383-4 | 0 2577 1385 |
| Bang Khu Wat Nano Credit Kiosk 88/10 Moo 1, Bang Khu Wat, Mueang Pathum Thani, Pathum Thani 12000 | Monday, Thursday, Friday 09.00 hrs. - 15.00 hrs. | 0 2159 9118 | - |
| Klang Lat Sawai Market Nano Credit Kiosk 52/39 Moo 5, Lat Sawai, Lam Luk Ka, Pathum Thani 12150 | Monday, Wednesday, Friday 09.00 hrs. - 15.00 hrs. | 0 2531 5012, 0 2531 5014 | 0 2531 5013 |
| Lam Luk Ka Klong 8 Nano Credit Kiosk Chareonkan Market, 9/18 Moo 5, Lam Luk Ka, Lam Luk Ka, Pathum Thani 12150 | Monday, Wednesday, Friday 09.00 hrs. - 15.00 hrs. | 0 2531 5236-7 | 0 2531 5238 |
| Maruai Market (Hathai Rat 54) Nano Credit Kiosk 39/4 Moo 18, Bueng Kham Phroi, Lam Luk Ka, Pathum Thani 12150 | Monday, Wednesday, Friday 09.00 hrs. - 15.00 hrs. | 0 2136 6842-3 | 0 2136 6843 |
| Thai Somboon Market Nano Credit Kiosk 58 Moo 4, Khlong Sam, Khlong Luang, Pathum Thani 12120 | Monday, Wednesday, Friday 09.00 hrs. - 15.00 hrs. | 0 2516 4035-6 | 0 2516 4037 |

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| Than Phet Pathum Market Nano Credit Kiosk 99/8 Moo 5, Ban Mai, Mueang Pathum Thani, Pathum Thani 12000 | Monday, Wednesday, Friday 09.00 hrs. – 15.00 hrs. | 0 2194 0993 | - |
| Thanyaburi Khlong 11-12 Nano Credit Kiosk 11/12 Moo 1, Bueng Nam Rak, Thanyaburi, Pathum Thani 12110 | Monday, Wednesday, Friday 09.00 hrs. – 15.00 hrs. | 0 2147 1522 | - |
| Udomsap Market Nano Credit Kiosk Udomsap Market, 89/85 Moo 1, Sai 346 Road, Khu Khwang, Lat Lum Kaeo, Pathum Thani 12140 | Monday, Wednesday, Friday 09.00 hrs. – 15.00 hrs. | 0 2581 1046-7 | 0 2581 1048 |
| Zeer Rangsit Nano Credit Kiosk Room F001, Zeer Rangsit, 68/3 Moo 8, Phahon Yothin Road, Khu Khot, Lam Luk Ka, Pathum Thani 12130 | Monday, Wednesday, Friday 09.00 hrs. – 15.00 hrs. | 0 2567 0060-2 | 0 2567 0063 |
| Samut Prakan | | | |
| Bang Phli Lending Branch 200/60 Moo 1, Thepharak Road, Bang Sao Thong, Bang Sao Thong, Samut Prakan 10540 | Monday - Friday 09.00 hrs. - 17.30 hrs. | 0 2181 7971-2 | 0 2181 7973 |
| Bang Phli Yai (Samut Prakan) Lending Branch 228/11 Moo 11, Bang Phli Yai, Bang Phli, Samut Prakan 10540 | Monday - Friday 09.00 hrs. - 17.30 hrs. | 0 2180 0598-9 | 0 2180 0598 |
| Phra Pradaeng Lending Branch 265/2 Moo 17, Nakhon Khuean Khan Road, Bang Phueng, Phra Pradaeng, Samut Prakan 10130 | Monday - Friday 09.00 hrs. - 17.30 hrs. | 0 2464 2471 | 0 2464 2472 |
| Iam Charoen Market Nano Credit Kiosk 2114 Moo 8, Samrong Nuea, Mueang Samut Prakan, Samut Prakan 10270 | Monday, Wednesday, Friday 09.00 hrs. - 15.00 hrs. | 0 2384 1448 | - |
| Nam Thai Market (Bang Phli) Nano Credit Kiosk 99/5 Moo 5, Bang Phli Noi, Bang Bo, Samut Prakan 10560 | Tuesday, Wednesday, Thursday 09.00 hrs. – 15.00 hrs. | 0 2181 7971-2 | 0 2181 7973 |
| Nikhom Bang Pu Market Nano Credit Kiosk Nikhom Bang Pu Market, 548 Moo 6, Phuttharaksa Road, Phraek Sa, Mueang Samut Prakan, Samut Prakan 10280 | Monday, Wednesday, Friday 09.00 hrs. – 15.00 hrs. | 0 2702 7049-50 | - |
| Sam Yaek Phra Samut Chedi Nano Credit Kiosk 107/11 Moo 3, Suk Sawat Road, Pak Khlong Bang Pla Kot, Phra Samut Chedi, Samut Prakan 10290 | Tuesday, Wednesday, Thursday 09.00 hrs. – 15.00 hrs. | 0 2464 2471 | 0 2464 2472 |
| Thai Rung Thip Market (Samut Prakan) Nano Credit Kiosk Thai Rung Thip Market, 536/1 Moo 11, Khlong Dan, Bang Bo, Samut Prakan 10550 | Monday, Wednesday, Friday 09.00 hrs. – 15.00 hrs. | 0 2181 7971-2 | 0 2181 7973 |
| Thip Keson Market Nano Credit Kiosk 99/71 Moo 8, Bang Chalong, Bang Phli, Samut Prakan 10540 | Monday, Wednesday, Friday 09.00 hrs. – 15.00 hrs. | 0 2327 0384-5 | 0 2327 0386 |

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| Samut Sakhon | | | |
| Ban Phaeo (Samut Sakhon) Lending Branch 345/6 Moo 1, Lak Sam, Ban Phaeo, Samut Sakhon 74120 | Monday - Friday 09.00 hrs. - 17.30 hrs. | 0 3448 0300-1 | 0 3448 0301 |
| Krathum Baen Market Nano Credit Kiosk 1345/14 Sukhonthawit Road, Krathum Baen, Krathum Baen, Samut Sakhon 74110 | Monday, Wednesday, Thursday 09.00 hrs. - 15.00 hrs. | 0 3442 5802-3 | 0 3442 4520 |
| Paki Market Nano Credit Kiosk 49/5 Moo 5, Phan Thai Norasing, Mueang Samut Sakhon, Samut Sakhon 74000 | Monday, Wednesday, Friday 09.00 hrs. - 15.00 hrs. | 0 2408 4850-1 | 0 2408 4852 |
| Pho Chae Center Market Nano Credit Kiosk 24/310 Moo 2, Bang Nam Chuet, Mueang Samut Sakhon, Samut Sakhon 74000 | Monday, Wednesday, Friday 09.00 hrs. - 15.00 hrs. | 0 2415 5644-5 | 0 2415 5646 |
| Tha Chalom (Samut Sakhon) Nano Credit Kiosk 33/352 Moo 4, Tha Chin, Mueang Samut Sakhon, Samut Sakhon 74000 | Tuesday, Thursday, Friday 09.00 hrs. - 15.30 hrs. | 0 3444 6423 | - |
| Northern | | | |
| Chiang Mai | | | |
| Chiang Mai Lending Branch 265/4 Chang Phueak Road, Chang Phueak, Mueang Chiang Mai, Chiang Mai 50300 | Monday - Friday 09.00 hrs. - 17.30 hrs. | 0 5321 6238-9 | 0 5321 6237 |
| Chom Thong (Chiang Mai) Lending Branch 240/3 Moo 5, Khuang Pao, Chom Thong, Chiang Mai 50160 | Monday - Friday 09.00 hrs. - 17.30 hrs. | 0 5311 4707-8 | 0 5311 4708 |
| Fang (Chiang Mai) Lending Branch 661/1 Moo 3, Wiang, Fang, Chiang Mai 50110 | Monday - Friday 09.00 hrs. - 17.30 hrs. | 0 5345 1349 | 0 5345 1348 |
| Hod (Chiang Mai) Lending Branch 110/11 Moo 2, Hang Dong, Hod, Chiang Mai 50240 | Monday - Friday 09.00 hrs. - 17.30 hrs. | 0 5311 4814-5 | 0 5311 4815 |
| Mae Rim (Chiang Mai) Lending Branch 399/93 Moo 1, Rim Tai, Mae Rim, Chiang Mai, 50180 | Monday - Friday 09.00 hrs. - 17.30 hrs. | 0 5311 1651 | 0 5311 1652 |
| Mae Taeng (Chiang Mai) Lending Branch 333/43 Moo 2, Khilek, Mae Taeng, Chiang Mai 50150 | Monday - Friday 09.00 hrs. - 17.30 hrs. | 0 5337 2366, 0 5337 2036 | 0 5337 2036 |
| Nonghoi (Chiang Mai) Lending Branch 332/3 Lamphun Road, Wat Ket, Mueang Chiang Mai, Chiang Mai 50000 | Monday - Friday 09.00 hrs. - 17.30 hrs. | 0 5311 1639 | 0 5311 1638 |
| San Kamphaeng Lending Branch 108/46 Moo 3, Ton Pao, San Kamphaeng, Chiang Mai 50130 | Monday - Friday 09.00 hrs. - 17.30 hrs. | 0 5333 9474-5 | 0 5333 9476 |
| San Pa Tong (Chiang Mai) Lending Branch 137 Moo 10, Yu Wa, San Pa Tong, Chiang Mai 50120 | Monday - Friday 09.00 hrs. - 17.30 hrs. | 0 5311 4751-2 | 0 5311 4752 |
| Chai Prakan (Chiang Mai) Nano Credit Kiosk 35/3 Moo 2, Pong Tam, Chai Prakan, Chiang Mai 50320 | Tuesday, Wednesday, Thursday 09.00 hrs. - 15.00 hrs. | 0 5311 4836 | - |

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| Mae Hia Market Nano Credit Kiosk 32 Moo 2, Mae Hia, Mueang Chiang Mai, Chiang Mai 50100 | Monday, Wednesday, Friday 09.00 hrs. – 15.00 hrs. | 0 5321 6238-9 | 0 5321 6237 |
| San Sai (Chiang Mai) Nano Credit Kiosk 199 Moo 2, San Phra Net, San Sai, Chiang Mai 50210 | Monday, Wednesday, Friday 09.00 hrs. – 15.00 hrs. | 0 5310 6190 | - |
| Thung Siao (Chiang Mai) Nano Credit Kiosk 458/3 Moo 3, Ban Klang, San Pa Tong, Chiang Mai 50120 | Tuesday, Wednesday, Thursday 09.00 hrs. – 15.00 hrs. | 0 5311 4881 | - |
| Chiang Rai | | | |
| Ban Du (Chiang Rai) Lending Branch 339/2 Moo 4, Ban Du, Mueang Chiang Rai, Chiang Rai 57100 | Monday - Friday 09.00 hrs. - 17.30 hrs. | 0 5316 0643, 0 5316 0645 | 0 5316 0645 |
| Chiang Khong (Chiang Rai) Lending Branch 279 Moo 3, Wiang, Chiang Khong, Chiang Rai 57140 | Monday - Friday 09.00 hrs. - 17.30 hrs. | 0 5318 0095, 0 5318 5523 | 0 5318 5523 |
| Chiang Rai Lending Branch 180/24 Moo 12, Rop Wiang, Mueang Chiang Rai, Chiang Rai 57000 | Monday - Friday 09.00 hrs. - 17.30 hrs. | 0 5371 9056-7 | 0 5371 9058 |
| Chiang Saen (Chiang Rai) Lending Branch 937/1 Moo 3, Wiang, Chiang Saen, Chiang Rai 57150 | Monday - Friday 09.00 hrs. - 17.30 hrs. | 0 5360 2523-4 | 0 5360 2524 |
| Mae Chan (Chiang Rai) Lending Branch 219/5 Moo 4, Mae Chan, Mae Chan, Chiang Rai 57110 | Monday - Friday 09.00 hrs. - 17.30 hrs. | 0 5316 0930-1 | 0 5316 0931 |
| Mae Sai (Chiang Rai) Lending Branch 2/5 Moo 5, Wiang Phang Kham, Mae Sai, Chiang Rai 57130 | Monday - Friday 09.00 hrs. - 17.30 hrs. | 0 5373 1481-2 | 0 5373 1483 |
| Thoeng (Chiang Rai) Lending Branch 193/1 Moo 1, Wiang, Thoeng, Chiang Rai 57160 | Monday - Friday 09.00 hrs. - 17.30 hrs. | 0 5372 7293 | 0 5372 7294 |
| Wiang Pa Pao (Chiang Rai) Lending Branch 69/8 Moo 1, Wiang, Wiang Pa Pao, Chiang Rai 57170 | Monday - Friday 09.00 hrs. - 17.30 hrs. | 0 5316 0988-9 | 0 5316 0989 |
| Huai Khrai Market (Mae Sai) Nano Credit Kiosk 282 Moo 7, Huai Khrai, Mae Sai, Chiang Rai 57220 | Monday, Tuesday, Thursday 09.00 hrs. – 15.00 hrs. | 0 5373 1481-2 | 0 5373 1483 |
| Klang Wiang Market (Chiang Rai) Nano Credit Kiosk 428 Moo 1, Wiang Chai, Wiang Chai, Chiang Rai 57210 | Monday, Wednesday, Friday 09.00 hrs. – 15.00 hrs. | 0 5371 9056-7 | 0 5371 9058 |
| Pa Daet (Chiang Rai) Nano Credit Kiosk 10/6 Moo 1, Pa Daet, Pa Daet, Chiang Rai 57190 | Monday, Wednesday, Friday 09.00 hrs. – 15.00 hrs. | 0 5376 1120 | - |
| Phan (Chiang Rai) Nano Credit Kiosk 852 Moo 1, Mueang Phan, Phan, Chiang Rai 57120 | Tuesday, Wednesday, Thursday 09.00 hrs. – 15.00 hrs. | 0 5371 9056-7 | 0 5371 9058 |

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| Lampang | | | |
| Ko Kha (Lampang) Lending Branch 291/1 Moo 7, Sala, Ko Kha, Lampang 52130 | Monday - Friday 09.00 hrs. - 17.30 hrs. | 0 5426 0348 | 0 5426 0347 |
| Lampang Lending Branch 357/42 Bun Wat Road, Suan Dok, Mueang Lampang, Lampang 52100 | Monday - Friday 09.00 hrs. - 17.30 hrs. | 0 5422 5300-3 | 0 5422 5304 |
| Hang Chat (Lampang) Nano Credit Kiosk 103/2 Moo 1, Hang Chat, Hang Chat, Lampang 52190 | Monday, Wednesday, Friday 09.00 hrs. - 15.00 hrs. | 0 5422 5300-3 | 0 5422 5304 |
| Mae Mo (Lampang) Nano Credit Kiosk 184/2 Moo 7, Mae Mo, Mae Mo, Lampang 52220 | Monday, Tuesday, Wednesday 09.00 hrs. - 15.00 hrs. | 0 5426 0171 | - |
| Wang Nuea (Lampang) Nano Credit Kiosk 5/34 Moo 9, Wang Nuea, Wang Nuea, Lampang 52140 | Monday, Wednesday, Friday 09.00 hrs. - 15.00 hrs. | 0 5426 0113 | - |
| Lamphun | | | |
| Lamphun Lending Branch 182/2 Moo 5, Wiang Yong, Mueang Lamphun, Lamphun 51000 | Monday - Friday 09.00 hrs. - 17.30 hrs. | 0 5309 6182-4 | 0 5309 6184 |
| Amnat Bansam Market Pa Sang (Lamphun) Nano Credit Kiosk 109 Moo 2, Muang Noi, Pa Sang, Lamphun 51120 | Monday, Wednesday, Friday 09.00 hrs. - 15.00 hrs. | 0 5309 6182-4 | 0 5309 6184 |
| Wiang Nong Long (Lamphun) Nano Credit Kiosk 53/6 Moo 6, Wang Phang, Wiang Nong Long, Lamphun 51120 | Tuesday, Wednesday, Thursday 09.00 hrs. - 15.00 hrs. | 0 5309 6404 | - |
| Nan | | | |
| Nan Lending Branch 7/22 Chao Fa Road, Nai Wiang, Mueang Nan, Nan 55000 | Monday - Friday 09.00 hrs. - 17.30 hrs. | 0 5471 8462-3 | 0 5471 8463 |
| Pua (Nan) Lending Branch 148/1 Moo 3, Pua, Pua, Nan 55120 | Monday - Friday 09.00 hrs. - 17.30 hrs. | 0 5471 8278-9 | 0 5471 8279 |
| Wiang Sa (Nan) Nano Credit Kiosk 248/2 Moo 4, Klang Wiang, Wiang Sa, Nan 55110 | Tuesday, Wednesday, Thursday 09.00 hrs. - 15.00 hrs. | 0 5471 8397 | - |
| Phayao | | | |
| Chiang Kham (Phayao) Lending Branch 85/2 Moo 15, Yuan, Chiang Kham, Phayao 56110 | Monday - Friday 09.00 hrs. - 17.30 hrs. | 0 5443 0970 | 0 5443 0971 |
| Phayao Lending Branch 112 Phahon Yothin Road, Mae Tam, Mueang Phayao, Phayao 56000 | Monday - Friday 09.00 hrs. - 17.30 hrs. | 0 5443 1029-30 | 0 5443 1028 |

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| Chun (Phayao) Nano Credit Kiosk 260/4 Moo 5, Huai Khao Kam, Chun, Phayao 56150 | Monday, Wednesday, Thursday 09.00 hrs. – 15.00 hrs. | 0 5443 0859 | - |
| Mae Chai (Phayao) Nano Credit Kiosk 251/1 Moo 5, Mae Chai, Mae Chai, Phayao 56130 | Tuesday, Wednesday, Thursday 09.00 hrs. – 15.00 hrs. | 0 5449 9201 | - |
| Phrae | | | |
| Phrae Lending Branch 96/15 Cho Hae Road, Nai Wiang, Mueang Phrae, Phrae 54000 | Monday - Friday 09.00 hrs. - 17.30 hrs. | 0 5453 1352-5 | 0 5453 1351 |
| Song (Phrae) Lending Branch 46/2 Moo 6, Ban Klang, Song, Phrae 54120 | Monday - Friday 09.00 hrs. - 17.30 hrs. | 0 5452 0880-1 | 0 5452 0881 |
| Sung Men (Phrae) Nano Credit Kiosk 2/11 Moo 4, Don Mun, Sung Men, Phrae 54130 | Tuesday, Wednesday, Thursday 09.00 hrs. – 15.00 hrs. | 0 5453 1352-5 | 0 5453 1351 |
| Uttaradit | | | |
| Uttaradit Lending Branch 1/19 Charoen Tham Road, Tha It, Mueang Uttaradit, Uttaradit 53000 | Monday - Friday 09.00 hrs. - 17.30 hrs. | 0 5541 6541, 0 5541 6543 | 0 5541 6542 |
| Pichai (Uttaradit) Nano Credit Kiosk 57 Moo 3, Nai Mueang, Phichai, Uttaradit 53120 | Monday, Wednesday, Friday 09.00 hrs. – 15.00 hrs. | 0 5547 9644 | - |
| Si Yaek Wang Si Sup (Uttaradit) Nano Credit Kiosk 7/15 Moo 2, Ngio Ngam, Mueang Uttaradit, Uttaradit 53000 | Tuesday, Wednesday, Thursday 09.00 hrs. – 15.00 hrs. | 0 5541 6541, 0 5541 6543 | 0 5541 6542 |
| Central | | | |
| Ang Thong | | | |
| Ang Thong Lending Branch 49/9 Ang Thong - Sing Buri Road, Yan Sue, Mueang Ang Thong, Ang Thong 14000 | Monday - Friday 09.00 hrs. - 17.30 hrs. | 0 3561 2050, 0 3561 2052 | 0 3561 2051 |
| Chai Nat | | | |
| Chai Nat Lending Branch 13/57 Phrom Prasoet Road, Nai Mueang, Mueang Chai Nat, Chai Nat 17000 | Monday - Friday 09.00 hrs. - 17.30 hrs. | 0 5641 0912-3 | 0 5641 0913 |
| Sankhaburi (Chai Nat) Nano Credit Kiosk 34/6 Moo 8, Phraek Si Racha, Sankhaburi, Chai Nat 17140 | Tuesday, Wednesday, Thursday 09.00 hrs. – 15.00 hrs. | 0 5641 0879 | - |
| Kamphaeng Phet | | | |
| Kamphaeng Phet Lending Branch 91/4 Rat Ruam Chai Road, Nai Mueang, Mueang Kamphaeng Phet, Kamphaeng Phet 62000 | Monday - Friday 09.00 hrs. - 17.30 hrs. | 0 5571 3101-4 | 0 5571 3105 |

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| Salokbat (Kamphaeng Phet) Lending Branch 1497/1 Moo 1, Salokbat, Khanu Worakabsaburi, Kamphaeng Phet 62130 | Monday - Friday 09.00 hrs. - 17.30 hrs. | 0 5574 1864-5 | 0 5574 1864 |
| Somwang Market (Kamphaeng Phet) Nano Credit Kiosk 23/1 Moo 12, Pa Phutsa, Khanu Worakabsaburi, Kamphaeng Phet 62130 | Tuesday, Wednesday, Thursday 09.00 hrs. - 15.00 hrs. | 0 5574 1864-5 | 0 5574 1864 |
| Tha Makhuea (Kamphaeng Phet) Nano Credit Kiosk 828 Moo 2, Tha Makhuea, Khlong Khlung, Kamphaeng Phet 62120 | Monday, Tuesday, Wednesday 09.00 hrs. - 15.00 hrs. | 0 5574 1465 | - |
| Lop Buri | | | |
| Khok Samrong (Lop Buri) Lending Branch 16 Prachavithi Road, Khok Samrong, Khok Samrong, Lop Buri 15120 | Monday - Friday 09.00 hrs. - 17.30 hrs. | 0 3677 6815 | 0 3677 6814 |
| Lam Narai (Lop Buri) Lending Branch 110 Moo 6, Lam Narai, Chai Badan, Lop Buri 15130 | Monday - Friday 09.00 hrs. - 17.30 hrs. | 0 3677 6927-8 | 0 3677 6928 |
| Lop Buri Lending Branch 43/3 Moo 4, Tha Sala, Mueang Lop Buri, Lop Buri 15000 | Monday - Friday 09.00 hrs. - 17.30 hrs. | 0 3677 6642-3 | 0 3642 1992 |
| Phatthana Nikhom (Lop Buri) Lending Branch 162/14 Moo 1, Di Lang, Phatthana Nikhom, Lop Buri 15220 | Monday - Friday 09.00 hrs. - 17.30 hrs. | 0 3677 6848 | 0 3677 6847 |
| Phrommat (Lop Buri) Nano Credit Kiosk 114/1 Moo 6, Phrommat, Mueang Lop Buri, Lop Buri 15000 | Monday, Wednesday, Friday 09.00 hrs. - 15.00 hrs. | 0 3642 1335 | - |
| Nakhon Nayok | | | |
| Nakhon Nayok Lending Branch 74/142 Moo 7, Ban Yai, Mueang Nakhon Nayok, Nakhon Nayok 26000 | Monday - Friday 09.00 hrs. - 17.30 hrs. | 0 3731 4247-9 | 0 3731 4249 |
| Ban Na (Nakhon Nayok) Nano Credit Kiosk 88/1 Moo 5, Ban Na, Ban Na, Nakhon Nayok 26110 | Tuesday, Wednesday, Thursday 09.00 hrs. - 15.00 hrs. | 0 3731 4247-9 | 0 3731 4249 |
| Nakhon Sawan | | | |
| Lat Yao (Nakhon Sawan) Lending Branch 80 Moo 6, Lat Yao, Lat Yao, Nakhon Sawan 60150 | Monday - Friday 09.00 hrs. - 17.30 hrs. | 0 5627 1390 | 0 5627 1389 |
| Nakhon Sawan Lending Branch 49/39 Moo 5, Nakhon Sawan Tok, Mueang Nakhon Sawan, Nakhon Sawan 60000 | Monday - Friday 09.00 hrs. - 17.30 hrs. | 0 5688 2133-4 | 0 5688 2135 |
| Banphot Phisai (Nakhon Sawan) Nano Credit Kiosk 601/10 Moo 1, Charoen Phon, Banphot Phisai, Nakhon Sawan 60180 | Tuesday, Wednesday, Thursday 09.00 hrs. - 15.00 hrs. | 0 5621 7622 | - |
| Phayuha Khiri (Nakhon Sawan) Nano Credit Kiosk 188/16 Moo 4, Phayuha, Phayuha Khiri, Nakhon Sawan 60130 | Tuesday, Wednesday, Thursday 09.00 hrs. - 15.00 hrs. | 0 5620 0840 | - |

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| Takhli (Nakhon Sawan) Nano Credit Kiosk 82/4 Takhli Phatthana Road, Takhli, Takhli, Nakhon Sawan 60140 | Tuesday, Wednesday, Thursday 09.00 hrs. – 15.30 hrs. | 0 5620 0418 | - |
| Phetchabun | | | |
| Bueng Sam Phan (Phetchabun) Lending Branch 121/34 Sap Samo Thot, Bueng Sam Phan, Phetchabun 67160 | Monday - Friday 09.00 hrs. - 17.30 hrs. | 0 5671 3396-7 | 0 5671 3397 |
| Chon Daen (Phetchabun) Lending Branch 78 Moo 12, Chon Daen, Chon Daen, Phetchabun 67150 | Monday - Friday 09.00 hrs. - 17.30 hrs. | 0 5671 3386 | 0 5671 3387 |
| Lom Sak (Phetchabun) Lending Branch 124/24 Kochaseni Road, Lom Sak, Lom Sak, Phetchabun 67110 | Monday - Friday 09.00 hrs. - 17.30 hrs. | 0 5671 3340-1 | 0 5671 3341 |
| Phetchabun Lending Branch 19/23 Ket Panya Road, Nai Mueang, Mueang Phetchabun, Phetchabun 67000 | Monday - Friday 09.00 hrs. - 17.30 hrs. | 0 5672 1219, 0 5672 1419 | 0 5672 1243 |
| Si Thep (Phetchabun) Lending Branch 140/8 Moo 5, Sa Kruat, Si Thep, Phetchabun 67170 | Monday - Friday 09.00 hrs. - 17.30 hrs. | 0 5678 6420-1 | 0 5678 6421 |
| Lom Kao (Phetchabun) Nano Credit Kiosk 25/1 Moo 6, Lom Kao, Lom Kao, Phetchabun 67120 | Tuesday, Wednesday, Thursday 09.00 hrs. – 15.00 hrs. | 0 5678 6432 | - |
| Nong Phai (Phetchabun) Nano Credit Kiosk 559/3 Moo 11, Nong Phai, Nong Phai, Phetchabun 67140 | Tuesday, Wednesday, Thursday 09.00 hrs. – 15.00 hrs. | 0 5678 6456 | - |
| Tha Phon (Phetchabun) Nano Credit Kiosk 387 Moo 2, Tha Phon, Mueang Phetchabun, Phetchabun 67250 | Tuesday, Wednesday, Thursday 09.00 hrs. – 15.00 hrs. | 0 5678 6449 | - |
| Wichian Buri (Phetchabun) Nano Credit Kiosk 528/8 Moo 2, Tha Rong, Wichian Buri, Phetchabun 67130 | Tuesday, Wednesday, Friday 09.00 hrs. – 15.00 hrs. | 0 5679 1046 | - |
| Phichit | | | |
| Phichit Lending Branch 20/277 Sa Luang Road, Nai Mueang, Mueang Phichit, Phichit 66000 | Monday - Friday 09.00 hrs. - 17.30 hrs. | 0 5661 1251, 0 5661 1253 | 0 5661 1252 |
| Taphan Hin (Phichit) Lending Branch 1 Santi Pala Ram Road, Taphan Hin, Taphan Hin, Phichit 66110 | Monday - Friday 09.00 hrs. - 17.30 hrs. | 0 5661 9709 | 0 5661 9708 |
| Bang Mun Nak (Phichit) Nano Credit Kiosk 44/41 Prathueang Thin Road, Bang Mun Nak, Bang Mun Nak, Phichit 66120 | Tuesday, Wednesday, Thursday 09.00 hrs. – 15.00 hrs. | 0 5661 9755 | - |
| Srisophon 2 Market Sam Ngam (Phichit) Nano Credit Kiosk 354 Moo 13, Sam Ngam, Sam Ngam, Phichit 66140 | Monday, Wednesday, Friday 09.00 hrs. – 15.00 hrs. | 0 5661 1251, 0 5661 1253 | 0 5661 1252 |

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| Phitsanulok | | | |
| Phitsanulok Lending Branch 371/8 Baromtrilokanat 2 Road, Nai Mueang, Mueang Phitsanulok, Phitsanulok 65000 | Monday - Friday 09.00 hrs. - 17.30 hrs. | 0 5525 2804-5 | 0 5525 2803 |
| Phitsanulok (Mittraphap Road) Lending Branch 729/17 Mittraphap Road, Nai Mueang, Mueang Phitsanulok, Phitsanulok 65000 | Monday - Friday 09.00 hrs. - 17.30 hrs. | 0 5590 6626, 0 5590 6625 | 0 5590 6625 |
| Phrom Phiram (Phitsanulok) Lending Branch 508/1 Moo 1, Wong Khong, Phrom Phiram, Phitsanulok 65180 | Monday - Friday 09.00 hrs. - 17.30 hrs. | 0 5590 6580, 0 5590 6579 | 0 5590 6579 |
| Rat Thammaphon Market (Phitsanulok) Nano Credit Kiosk 569/3 Moo 7, Bang Rakam, Bang Rakam, Phitsanulok 65140 | Tuesday, Wednesday, Thursday 09.00 hrs. - 15.00 hrs. | 0 5525 2804-5 | 0 5525 2803 |
| Wangthong Samakee Market (Phitsanulok) Nano Credit Kiosk 504/5 Moo 1, Wang Thong, Wang Thong, Phitsanulok 65130 | Tuesday, Wednesday, Thursday 09.00 hrs. - 15.00 hrs. | 0 5525 2804-5 | 0 5525 2803 |
| Phra Nakhon Si Ayutthaya | | | |
| Ayutthaya Lending Branch 94/6 Moo 6, Phai Ling, Phra Nakhon Si Ayutthaya, Phra Nakhon Si Ayutthaya 13000 | Monday - Friday 09.00 hrs. - 17.30 hrs. | 0 3534 5666, 0 3534 5668 | 0 3534 5667 |
| Nakhon Luang (Ayutthaya) Lending Branch 84/16, Moo 4, Nakhon Luang, Nakhon Luang, Phra Nakhon Si Ayutthaya 13260 | Monday - Friday 09.00 hrs. - 17.30 hrs. | 0 3538 1971-2 | 0 3538 1972 |
| Pratunam Phra-in Lending Branch 92/71-72 Moo 7, Chiang Rak Noi, Bang Pa-in, Phra Nakhon Si Ayutthaya 13180 | Monday - Friday 09.00 hrs. - 17.30 hrs. | 0 3535 4194, 0 3535 4235 | 0 3535 4380 |
| Sena (Ayutthaya) Lending Branch 401/1 Thaksin Sena (A) Road, Sena, Sena, Phra Nakhon Si Ayutthaya 13110 | Monday - Friday 09.00 hrs. - 17.30 hrs. | 0 3524 6400 | 0 3524 6401 |
| Wang Noi (Ayutthaya) Lending Branch 113 Moo 7 Commercial Building Alley, Lam Sai, Wang Noi, Phra Nakhon Si Ayutthaya 13170 | Monday - Friday 09.00 hrs. - 17.30 hrs. | 0 3535 2553-4 | 0 3535 2554 |
| Aek Center Market Nano Credit Kiosk 16/24 Moo 11, Ban Len, Bang Pa-in, Phra Nakhon Si Ayutthaya 13160 | Monday, Wednesday, Friday 09.00 hrs. - 15.00 hrs. | 0 3535 4194, 0 3535 4235 | 0 3535 4380 |
| Si Khwa Phatthana Market (Ayutthaya) Nano Credit Kiosk 268/14 Moo 7, Lam Ta Sao, Wang Noi, Phra Nakhon Si Ayutthaya 13170 | Monday, Wednesday, Friday 09.00 hrs. - 15.00 hrs. | 0 3534 5666, 0 3534 5668 | 0 3534 5667 |
| Tha Ruea Market (Ayutthaya) Nano Credit Kiosk 433/4 Liab Maenam Pasak Road, Tha Ruea, Tha Ruea, Phra Nakhon Si Ayutthaya 13130 | Monday, Wednesday, Friday 09.00 hrs. - 15.00 hrs. | 0 3538 1971-2 | 0 3538 1972 |

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| Samut Songkhram | | | |
| Samut Songkhram Lending Branch 130/2 Soi Bang Kaeo, Kao Mueang Road, Mae Klong, Mueang Samut Songkhram, Samut Songkhram 75000 | Monday - Friday 09.00 hrs. - 17.30 hrs. | 0 3475 6770, 0 3475 6772 | 0 3475 6771 |
| Bang Nok Khwaek (Samut Songkhram) Nano Credit Kiosk 99/4 Moo 7, Bang Nok Khwaek, Bang Khonthi, Samut Songkhram 75120 | Monday, Wednesday, Friday 09.00 hrs. - 15.30 hrs. | 0 3471 0078 | - |
| Saraburi | | | |
| Muak Lek (Saraburi) Lending Branch 168/25 Moo 3, Muak Lek, Muak Lek, Saraburi 18180 | Monday - Friday 09.00 hrs. - 17.30 hrs. | 0 3634 0470 | 0 3634 0471 |
| Nong Khae (Saraburi) Lending Branch 93/14, Settha Samphan Road, Nong Khae, Nong Khae, Saraburi, 18140 | Monday - Friday 09.00 hrs. - 17.30 hrs. | 0 3634 0469 | 0 3634 0468 |
| Saraburi Lending Branch 173/39 Sut Banthat Road, Pak Phraio, Mueang Saraburi, Saraburi 18000 | Monday - Friday 09.00 hrs. - 17.30 hrs. | 0 3622 0861-2 | 0 3622 0863 |
| Kaeng Khoi (Saraburi) Nano Credit Kiosk 36 Moo 6, Tan Diao, Kaeng Khoi, Saraburi 18110 | Monday, Wednesday, Friday 09.00 hrs. - 15.00 hrs. | 0 3622 0861-2 | 0 3622 0863 |
| Kan Khe Ha (Saraburi) Nano Credit Kiosk 789/632 Phahon Yothin Road, Pak Phraio, Mueang Saraburi, Saraburi 18000 | Monday, Wednesday, Friday 09.00 hrs. - 15.00 hrs. | 0 3622 0861-2 | 0 3622 0863 |
| Nikhom Hemaraj (Saraburi) Nano Credit Kiosk 119/8 Moo 7, Nong Pla Mo, Nong Khae, Saraburi 18140 | Monday, Wednesday, Friday 09.00 hrs. - 15.00 hrs. | 0 3629 8145 | - |
| Wang Muang (Saraburi) Nano Credit Kiosk 35 Moo 1, Kham Phran, Wang Muang, Saraburi 18220 | Monday, Wednesday, Friday 09.00 hrs. - 15.00 hrs. | 0 3634 0253 | - |
| Wihan Daeng (Saraburi) Nano Credit Kiosk 67/6 Moo 10, Nong Suang, Wihan Daeng, Saraburi 18150 | Monday, Wednesday, Friday 09.00 hrs. - 15.00 hrs. | 0 3620 0861 | - |
| Sing Buri | | | |
| Sing Buri Lending Branch 154/165 Bang Phutsa, Mueang Sing Buri, Sing Buri 16000 | Monday - Friday 09.00 hrs. - 17.30 hrs. | 0 3651 0348, 0 3651 0350 | 0 3651 0349 |
| Sukhothai | | | |
| Sawankhalok (Sukhothai) Lending Branch 92/9 Jarodwithi Thong Road, Mueang Sawankhalok, Sawankhalok, Sukhothai 64110 | Monday - Friday 09.00 hrs. - 17.30 hrs. | 0 5564 3191 | 0 5564 3192 |

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| Sukhothai Lending Branch 19/1 Singhawat Road, Thani, Mueang Sukhothai, Sukhothai 64000 | Monday - Friday 09.00 hrs. - 17.30 hrs. | 0 5561 5658-9 | 0 5561 5659 |
| Ban Dan Lan Hoi (Sukhothai) Nano Credit Kiosk 190/25 Moo 4, Lan Hoi, Ban Dan Lan Hoi, Sukhothai 64140 | Tuesday, Wednesday, Thursday 09.00 hrs. - 15.00 hrs. | 0 5561 5681 | - |
| Kong Krailat (Sukhothai) Nano Credit Kiosk 9/6 Moo 1, Ban Krang, Kong Krailat, Sukhothai 64170 | Tuesday, Wednesday, Thursday 09.00 hrs. - 15.00 hrs. | 0 5561 5690 | - |
| Si Satchanalai (Sukhothai) Nano Credit Kiosk 436/6 Moo 2, Hat Siao, Si Satchanalai, Sukhothai 64130 | Tuesday, Wednesday, Thursday 09.00 hrs. - 15.00 hrs. | 0 5567 2220 | - |
| Thung Saliam (Sukhothai) Nano Credit Kiosk 168/2 Moo 8, Thung Saliam, Thung Saliam, Sukhothai 64150 | Tuesday, Wednesday, Thursday 09.00 hrs. - 15.00 hrs. | 0 5561 5623 | - |
| Suphan Buri | | | |
| Dan Chang (Suphan Buri) Lending Branch 280/5-6 Moo 1, Dan Chang, Dan Chang, Suphan Buri 72180 | Monday - Friday 09.00 hrs. - 17.30 hrs. | 0 3552 8668, 0 3552 8667 | 0 3552 8667 |
| Doem Bang Nang Buat (Suphan Buri) Lending Branch 26/11 Moo 5, Khao Phra, Doem Bang Nang Buat, Suphan Buri 72120 | Monday - Friday 09.00 hrs. - 17.30 hrs. | 0 3552 8653-4 | 0 3552 8654 |
| Don Chedi (Suphan Buri) Lending Branch 999/110 Moo 5, Don Chedi, Don Chedi, Suphan Buri 72170 | Monday - Friday 09.00 hrs. - 17.30 hrs. | 0 3552 8513 | 0 3552 8514 |
| Song Phi Nong (Suphan Buri) Lending Branch 90/15 Bangli-Nongwanpriang Road, Song Phi Nong, Song Phi Nong, Suphan Buri 72110 | Monday - Friday 09.00 hrs. - 17.30 hrs. | 0 3552 8424-5 | 0 3552 8425 |
| Suphan Buri Lending Branch 56/2 Nen Kaeo Road, Tha Phi Liang, Mueang Suphan Buri, Suphan Buri 72000 | Monday - Friday 09.00 hrs. - 17.30 hrs. | 0 3544 6548-9 | 0 3552 3200 |
| U Thong (Suphan Buri) Lending Branch 732 Moo 6, U Thong, U Thong, Suphan Buri 72160 | Monday - Friday 09.00 hrs. - 17.30 hrs. | 0 3552 4072 | 0 3552 4073 |
| Mae Ju Market (Suphan Buri) Nano Credit Kiosk 705 Moo 2, Sam Chuk, Sam Chuk, Suphan Buri 72130 | Tuesday, Wednesday, Thursday 09.00 hrs. - 15.00 hrs. | 0 3552 8513 | 0 3552 8514 |
| Si Prachan (Suphan Buri) Nano Credit Kiosk 57/1 Moo 2, Ban Krang, Si Prachan, Suphan Buri 72140 | Tuesday, Wednesday, Thursday 09.00 hrs. - 15.00 hrs. | 0 3552 8670 | - |
| Talat Khet (Suphan Buri) Nano Credit Kiosk 302 Moo 3, Chorakhe Sam Phan, U Thong, Suphan Buri 71170 | Monday, Thursday, Friday 09.00 hrs. - 15.00 hrs. | 0 3454 0208 | - |

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| Tha Sadet (Suphan Buri) Nano Credit Kiosk 379/4 Moo 3, Sa Kaeo, Mueang Suphan Buri, Suphan Buri 72230 | Monday, Tuesday, Thursday, 09.00 hrs. – 15.00 hrs. | 0 3552 8613 | - |
| Thung Khok (Suphan Buri) Nano Credit Kiosk 684 Moo 10, Thung Khok, Song Phi Nong, Suphan Buri 72190 | Tuesday, Wednesday, Thursday 09.00 hrs. – 15.00 hrs. | 0 3544 0516 | - |
| Uthai Thani | | | |
| Uthai Thani Lending Branch 166/4 Toep Siri Road, Uthai Mai, Mueang Uthai Thani, Uthai Thani 61000 | Monday - Friday 09.00 hrs. - 17.30 hrs. | 0 5651 0697-8 | 0 5651 0698 |
| Nong Chang (Uthai Thani) Nano Credit Kiosk 9/28 Moo 5, Nong Chang, Nong Chang, Uthai Thani 61110 | Monday, Wednesday, Friday 09.00 hrs. – 15.00 hrs. | 0 5651 0690 | - |
| Northeastern | | | |
| Amnat Charoen | | | |
| Amnat Charoen Lending Branch 560/2 Moo 13, Bung, Mueang Amnat Charoen, Amnat Charoen 37000 | Monday - Friday 09.00 hrs. - 17.30 hrs. | 0 4552 5821-2 | 0 4552 5822 |
| Bueng Kan | | | |
| Bueng Kan Lending Branch 218/2 Moo 1, Bueng Kan, Mueang Bueng Kan, Bueng Kan 38000 | Monday - Friday 09.00 hrs. - 17.30 hrs. | 0 4249 0762-3 | 0 4249 1545 |
| Seka (Bueng Kan) Nano Credit Kiosk 289/3 Moo 7, Seka, Seka, Bueng Kan 38150 | Tuesday, Wednesday, Thursday 09.00 hrs. – 15.00 hrs. | 0 4249 0454 | - |
| Buri Ram | | | |
| Buri Ram Lending Branch 112 Chira Road, Nai Mueang, Mueang Buri Ram, Buri Ram 31000 | Monday - Friday 09.00 hrs. - 17.30 hrs. | 0 4461 3444, 0 4461 3433 | 0 4461 3466 |
| Nang Rong (Buri Ram) Lending Branch 214/7 Pracha Santi Suk Road, Nang Rong, Nang Rong, Buri Ram 31110 | Monday - Friday 09.00 hrs. - 17.30 hrs. | 0 4463 4528 | 0 4463 4529 |
| Prakhon Chai (Buri Ram) Lending Branch 465/1 Moo 2, Prakhon Chai, Prakhon Chai, Buri Ram 31140 | Monday - Friday 09.00 hrs. - 17.30 hrs. | 0 4463 4845, 0 4463 4846 | 0 4463 4846 |
| Lahan Sai (Buri Ram) Nano Credit Kiosk 34 Moo 1, Lahan Sai, Lahan Sai, Buri Ram 31170 | Monday, Wednesday, Friday 09.00 hrs. – 15.00 hrs. | 0 4466 6927 | - |
| Lam Plai Mat (Buri Ram) Nano Credit Kiosk 771 Moo 9, Lam Plai Mat, Lam Plai Mat, Buri Ram 31130 | Monday, Wednesday, Friday 09.00 hrs. – 15.00 hrs. | 0 4461 3444, 0 4461 3433 | 0 4461 3466 |
| Nong Ki (Buri Ram) Nano Credit Kiosk 19/4 Moo 2 Si Singha Road, Thung Kraten, Nong Ki, Buri Ram 31210 | Monday, Wednesday, Friday 09.00 hrs. – 15.00 hrs. | 0 4466 6856 | - |

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| Pakham (Buri Ram) Nano Credit Kiosk 17 Moo 8, Pakham, Pakham, Buri Ram 31220 | Monday, Wednesday, Friday 09.00 hrs. – 15.00 hrs. | 0 4466 6797 | - |
| Satuek (Buri Ram) Nano Credit Kiosk 344/67 Moo 1, Satuek, Satuek, Buri Ram 31150 | Tuesday, Wednesday, Thursday 09.00 hrs. – 15.00 hrs. | 0 4466 6726 | - |
| Chaiyaphum | | | |
| Chaiyaphum Lending Branch 293/63 Yuttitham Road, Nai Mueang, Mueang Chaiyaphum, Chaiyaphum 36000 | Monday - Friday 09.00 hrs. - 17.30 hrs. | 0 4481 1404, 0 4481 1406 | 0 4481 1405 |
| Kaeng Khro (Chaiyaphum) Lending Branch 456/3 Moo 9, Chong Sam Mo, Kaeng Khro, Chaiyaphum 36150 | Monday - Friday 09.00 hrs. - 17.30 hrs. | 0 4405 6860 | 0 4405 6861 |
| Khon San Market (Chaiyaphum) Nano Credit Kiosk 238/26 Moo 8, Khon San, Khon San, Chaiyaphum 36180 | Tuesday, Wednesday, Thursday 09.00 hrs. – 17.30 hrs. | 0 4405 6970 | - |
| Phu Khiao (Chaiyaphum) Nano Credit Kiosk 81/2 Moo 1, Phak Pang, Phu Khiao, Chaiyaphum 36110 | Monday, Wednesday, Friday 11.00 hrs. – 17.00 hrs. | 0 4331 3099-102 | 0 4331 3096 |
| Kalasin | | | |
| Kalasin Lending Branch 18/12 Thung Si Mueang Road, Kalasin, Mueang Kalasin, Kalasin 46000 | Monday - Friday 09.00 hrs. - 17.30 hrs. | 0 4381 1351, 0 4381 1358 | 0 4381 1356 |
| Kuchinarai (Kalasin) Lending Branch 465/3 Moo 2, Bua Khao, Kuchinarai, Kalasin 46110 | Monday - Friday 09.00 hrs. - 17.30 hrs. | 0 4384 0491-2 | 0 4384 0492 |
| Somdet (Kalasin) Lending Branch 416/7 Moo 2, Somdet, Somdet, Kalasin 46150 | Monday - Friday 09.00 hrs. - 17.30 hrs. | 0 4384 0245-6 | 0 4384 0246 |
| Khao Wong (Kalasin) Nano Credit Kiosk 136 Moo 18, Khum Kao, Khao Wong, Kalasin 46160 | Tuesday, Wednesday, Thursday 09.00 hrs. – 15.00 hrs. | 0 4384 0486 | - |
| Sahatsakhan (Kalasin) Nano Credit Kiosk 15/2 Moo 1, Non Buri, Sahatsakhan, Kalasin 46140 | Tuesday, Wednesday, Thursday 09.00 hrs. – 15.00 hrs. | 0 4384 0467 | - |
| Yang Talat (Kalasin) Nano Credit Kiosk 448 Moo 1, Yang Talat, Yang Talat, Kalasin 46120 | Tuesday, Wednesday, Thursday 09.00 hrs. – 15.00 hrs. | 0 4381 1351, 0 4381 1358 | 0 4381 1356 |
| Khon Kaen | | | |
| Ban Phai (Khon Kaen) Lending Branch 451/17 Moo 1 Montri Road, Nai Mueang, Ban Phai, Khon Kaen 40110 | Monday - Friday 09.00 hrs. - 17.30 hrs. | 0 4330 6236-7 | 0 4330 6237 |

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| Chum Phae (Khon Kaen) Lending Branch 92/5 Moo 15, Chum Phae, Chum Phae, Khon Kaen 40130 | Monday - Friday 09.00 hrs. - 17.30 hrs. | 0 4331 3099-102 | 0 4331 3096 |
| Kasikon Thungsang Road (Khon Kaen) Lending Branch 279/27 Moo 13, Kasikon Thungsang Road, Nai Mueang, Mueang Khon Kaen, Khon Kaen 40000 | Monday - Friday 09.00 hrs. - 17.30 hrs. | 0 4342 4370-1 | 0 4342 4372 |
| Khon Kaen Lending Branch 381/49 Moo 17, Nai Mueang, Mueang Khon Kaen, Khon Kaen 40000 | Monday - Friday 09.00 hrs. - 17.30 hrs. | 0 4346 8808-9 | 0 4346 8810 |
| Kranuan (Khon Kaen) Lending Branch 49/5 Moo 7, Nong Ko, Kranuan, Khon Kaen 40170 | Monday - Friday 09.00 hrs. - 17.30 hrs. | 0 4342 4735, 0 4342 4736 | 0 4342 4736 |
| Nam Phong (Khon Kaen) Lending Branch 562 Moo 10 Rat Bamrung Road, Nong Kung, Nam Phong, Khon Kaen 40140 | Monday - Friday 09.00 hrs. - 17.30 hrs. | 0 4342 4724-5 | 0 4342 4725 |
| Nong Ruea (Khon Kaen) Lending Branch 231 Moo 1, Nong Ruea, Nong Ruea, Khon Kaen 40210 | Monday - Friday 09.00 hrs. - 17.30 hrs. | 0 4342 4750-1 | 0 4342 4751 |
| Phon (Khon Kaen) Lending Branch 127/1 Mittraphap Road, Mueang Phon, Phon, Khon Kaen 40120 | Monday - Friday 09.00 hrs. - 17.30 hrs. | 0 4342 4398-9 | 0 4342 4399 |
| Ban Nong Yai (Khon Kaen) Nano Credit Kiosk 12/63 Moo 6, Nai Mueang, Mueang Khon Kaen, Khon Kaen 40000 | Monday, Wednesday, Thursday 09.00 hrs. - 15.30 hrs. | 0 4330 6810 | - |
| Ban Thum (Khon Kaen) Nano Credit Kiosk 134/5 Moo 10, Ban Thum, Mueang Khon Kaen, Khon Kaen 40000 | Monday, Wednesday, Friday 09.00 hrs. - 15.00 hrs. | 0 4342 4370-1 | 0 4342 4372 |
| Khao Suan Kwang (Khon Kaen) Nano Credit Kiosk 454 Moo 11, Kham Muang, Khao Suan Kwang, Khon Kaen 40280 | Tuesday, Wednesday, Thursday 09.00 hrs. - 15.00 hrs. | 0 4330 6696 | - |
| Mancha Khiri (Khon Kaen) Nano Credit Kiosk 33 Moo 3, Kut Khao, Mancha Khiri, Khon Kaen 40160 | Monday, Wednesday, Friday 09.00 hrs. - 15.00 hrs. | 0 4342 4737 | - |
| Phu Wiang (Khon Kaen) Nano Credit Kiosk 124/2 Moo 3, Phu Wiang, Phu Wiang, Khon Kaen 40150 | Monday, Wednesday, Friday 09.00 hrs. - 15.00 hrs. | 0 4342 4747 | - |
| Pratunam Market (Khon Kaen) Nano Credit Kiosk 456 Mittraphap Road, Mueang Kao, Mueang Khon Kaen, Khon Kaen 40000 | Monday, Wednesday, Friday 09.00 hrs. - 15.00 hrs. | 0 4346 8808-9 | 0 4346 8810 |
| Loei | | | |
| Loei Lending Branch 83/2 Charoen Rat Road, Kut Pong, Mueang Loei, Loei 42000 | Monday - Friday 09.00 hrs. - 17.30 hrs. | 0 4281 5476-7 | 0 4281 5478 |
| Wang Saphung (Loei) Nano Credit Kiosk 531/2 Moo 9, Wang Saphung, Wang Saphung, Loei 42130 | Tuesday, Wednesday, Thursday 09.00 hrs. - 15.00 hrs. | 0 4281 0401 | - |

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| Maha Sarakham | | | |
| Kosum Phisai (Maha Sarakham) Lending Branch 399/1 Moo 12, Hua Khwang, Kosum Phisai, Maha Sarakham 44140 | Monday - Friday 09.00 hrs. - 17.30 hrs. | 0 4375 0985-6 | 0 4375 0986 |
| Maha Sarakham Lending Branch 157/2 Tinanon Road, Talat, Mueang Maha Sarakham, Maha Sarakham 44000 | Monday - Friday 09.00 hrs. - 17.30 hrs. | 0 4371 0811, 0 4371 0813 | 0 4371 0812 |
| Phayakkhaphum Phisai (Maha Sarakham) Lending Branch 30 Moo 1, Palan, Phayakkhaphum Phisai, Maha Sarakham 44110 | Monday - Friday 09.00 hrs. - 17.30 hrs. | 0 4375 0615 | 0 4375 0614 |
| Borabue (Maha Sarakham) Nano Credit Kiosk 448/3 Moo 1, Borabue, Borabue, Maha Sarakham 44130 | Tuesday, Wednesday, Thursday 09.00 hrs. - 15.00 hrs. | 0 4375 0912 | - |
| Chiang Yuen (Maha Sarakham) Nano Credit Kiosk 8/8 Moo 3, Chiang Yuen, Chiang Yuen, Maha Sarakham 44160 | Tuesday, Wednesday, Thursday 09.00 hrs. - 15.00 hrs. | 0 4375 0913 | - |
| Wapi Pathum (Maha Sarakham) Nano Credit Kiosk 454 Moo 3, Nong Saeng, Wapi Pathum, Maha Sarakham 44120 | Tuesday, Wednesday, Thursday 09.00 hrs. - 15.00 hrs. | 0 4375 0990 | - |
| Mukdahan | | | |
| Mukdahan Lending Branch 89/8 Mukdahan-Don Tan Road, Si Bun Rueang, Mueang Mukdahan, Mukdahan 49000 | Monday - Friday 09.00 hrs. - 17.30 hrs. | 0 4261 4030-1 | 0 4261 4034 |
| Nakhon Phanom | | | |
| Na Kae (Nakhon Phanom) Lending Branch 600/4 Moo 8, Na Kae, Na Kae, Nakhon Phanom 48130 | Monday - Friday 09.00 hrs. - 17.30 hrs. | 0 4253 0758-9 | 0 4253 0759 |
| Nakhon Phanom Lending Branch 130/1 Nittayo Road, Nai Mueang, Mueang Nakhon Phanom, Nakhon Phanom 48000 | Monday - Friday 09.00 hrs. - 17.30 hrs. | 0 4253 0772-3 | 0 4253 0773 |
| That Phanom (Nakhon Phanom) Nano Credit Kiosk 247 Moo 13, That Phanom, That Phanom, Nakhon Phanom 48110 | Tuesday, Wednesday, Thursday 09.00 hrs. - 16.00 hrs. | 0 4254 1222 | - |
| Nakhon Ratchasima | | | |
| Bua Yai (Nakhon Ratchasima) Lending Branch 11/42 Thetsaban 4 Road, Bua Yai, Bua Yai, Nakhon Ratchasima 30120 | Monday - Friday 09.00 hrs. - 17.30 hrs. | 0 4491 3707, 0 4491 3709 | 0 4491 3708 |
| Dan Khun Thot (Nakhon Ratchasima) Lending Branch 767/9 Moo 2, Dan Khun Thot, Dan Khun Thot, Nakhon Ratchasima 30210 | Monday - Friday 09.00 hrs. - 17.30 hrs. | 0 4498 4024, 0 4498 4023 | 0 4498 4023 |
| Pak Chong (Nakhon Ratchasima) Lending Branch 939/19 Mittraphap Road, Pak Chong, Pak Chong, Nakhon Ratchasima 30130 | Monday - Friday 09.00 hrs. - 17.30 hrs. | 0 4431 6801-2 | 0 4431 6803 |

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| Pak Thong Chai (Nakhon Ratchasima) Lending Branch 260/2 Moo 12, Mueang Pak, Pak Thong Chai, Nakhon Ratchasima 30150 | Monday - Friday 09.00 hrs. - 17.30 hrs. | 0 4493 8766-7 | 0 4493 8767 |
| Phimai (Nakhon Ratchasima) Lending Branch 553/4 Moo 14, Nai Mueang, Phimai, Nakhon Ratchasima 30110 | Monday - Friday 09.00 hrs. - 17.30 hrs. | 0 4475 6872-3 | 0 4475 6873 |
| SaveOne Market Lending Branch 2/32 Soi Mittraphap 15, Nai Mueang, Mueang Nakhon Ratchasima, Nakhon Ratchasima 30000 | Monday - Friday 09.00 hrs. - 17.30 hrs. | 0 4421 1831-2 | 0 4421 1833 |
| Sikhio (Nakhon Ratchasima) Lending Branch 352 Moo 9, Sikhio, Sikhio, Nakhon Ratchasima 30140 | Monday - Friday 09.00 hrs. - 17.30 hrs. | 0 4498 4020-1 | 0 4498 4021 |
| Chaloem Phra Kiat (Nakhon Ratchasima) Nano Credit Kiosk 211 Moo 14, Tha Chang, Chaloem Phra Kiat, Nakhon Ratchasima 30230 | Tuesday, Wednesday, Thursday 10.00 hrs. - 16.00 hrs. | 0 4495 0050 | - |
| Hua Thale (Nakhon Ratchasima) Nano Credit Kiosk 296 Moo 3, Phet Matukhla Road, Hua Thale, Mueang Nakhon Ratchasima, Nakhon Ratchasima 30000 | Monday, Wednesday, Friday 09.00 hrs. - 15.00 hrs. | 0 4425 1456 | 0 4434 2715 |
| Mae Sombun Market Cho Ho (Nakhon Ratchasima) Nano Credit Kiosk 82 Moo 3, Cho Ho, Mueang Nakhon Ratchasima, Nakhon Ratchasima 30310 | Tuesday, Wednesday, Thursday 09.00 hrs. - 15.00 hrs. | 0 4421 1831-2 | 0 4421 1833 |
| Nong Sarai (Nakhon Ratchasima) Nano Credit Kiosk 358/8 Moo 17, Nong Sarai, Pak Chong, Nakhon Ratchasima 30130 | Monday, Wednesday, Friday 09.00 hrs. - 15.00 hrs. | 0 4430 0551 | - |
| Non Sung (Phimai) Nano Credit Kiosk 9/11 Soi Thetsaban 1, Non Sung, Non Sung, Nakhon Ratchasima 30160 | Monday, Wednesday, Friday 09.00 hrs. - 15.00 hrs. | 0 4439 0707 | - |
| Ruam Namchai Chao Klang Dong Market (Nakhon Ratchasima) Nano Credit Kiosk 99/24 Moo 3, Klang Dong, Pak Chong, Nakhon Ratchasima 30130 | Monday, Wednesday, Friday 09.00 hrs. - 15.00 hrs. | 0 4431 6801-2 | 0 4431 6803 |
| Sung Noen (Nakhon Ratchasima) Nano Credit Kiosk 187/1 Moo 11, Sung Noen, Sung Noen, Nakhon Ratchasima 30170 | Tuesday, Wednesday, Thursday 09.00 hrs. - 15.00 hrs. | 0 4498 4022 | - |
| Nong Bua Lam Phu | | | |
| Nong Bua Lam Phu Lending Branch 102/1 Moo 10, Udon Thani-Loei Road, Lumphu, Mueang Nong Bua Lam Phu, Nong Bua Lam Phu 39000 | Monday - Friday 09.00 hrs. - 17.30 hrs. | 0 4231 5415 | 0 4231 5414 |
| Na Klang (Nong Bua Lam Phu) Nano Credit Kiosk 133/1 Moo 16, Na Klang, Na Klang, Nong Bua Lam Phu 39170 | Monday, Tuesday, Thursday 09.00 hrs. - 15.00 hrs. | 0 4231 5471 | - |

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| Nong Khai | | | |
| Nong Khai Lending Branch 148/34 Moo 3, Mi Chai, Mueang Nong Khai, Nong Khai 43000 | Monday - Friday 09.00 hrs. - 17.30 hrs. | 0 4241 4041, 0 4241 4043 | 0 4241 4042 |
| Phon Phisai (Nong Khai) Lending Branch 576/1 Moo 1, Chumphon, Phon Phisai, Nong Khai 43120 | Monday - Friday 09.00 hrs. - 17.30 hrs. | 0 4241 4364-5 | 0 4241 4365 |
| Tha Bo (Nong Khai) Lending Branch 367/3 Moo 5, Tha Bo, Tha Bo, Nong Khai 43110 | Monday - Friday 09.00 hrs. - 17.30 hrs. | 0 4241 4386-7 | 0 4241 4387 |
| Fao Rai (Nong Khai) Nano Credit Kiosk 525 Moo 2, Fao Rai, Fao Rai, Nong Khai 43120 | Tuesday, Wednesday, Thursday 09.00 hrs. - 16.00 hrs. | 0 4241 4359 | - |
| Si Chiang Mai (Nong Khai) Nano Credit Kiosk 90/5 Moo 14, Phan Phrao, Si Chiang Mai, Nong Khai 43130 | Tuesday, Wednesday, Thursday 09.00 hrs. - 15.00 hrs. | 0 4241 4385 | - |
| Roi Et | | | |
| Kaset Wisai (Roi Et) Lending Branch 66 Moo 1, Kaset Wisai, Kaset Wisai, Roi Et 45150 | Monday - Friday 09.00 hrs. - 17.30 hrs. | 0 4355 6484, 0 4355 6483 | 0 4355 6483 |
| Phon Thong (Roi Et) Lending Branch 176 Moo 1, Waeng, Phon Thong, Roi Et 45110 | Monday - Friday 09.00 hrs. - 17.30 hrs. | 0 4355 6435-6 | 0 4355 6436 |
| Roi Et Lending Branch 56/2 Thewaphiban Road, Nai Mueang, Mueang Roi Et, Roi Et 45000 | Monday - Friday 09.00 hrs. - 17.30 hrs. | 0 4351 6711, 0 4351 8237 | 0 4351 8236 |
| Suwannaphum (Roi Et) Lending Branch 547/7 Moo 1, Sa Khu, Suwannaphum, Roi Et 45130 | Monday - Friday 09.00 hrs. - 17.30 hrs. | 0 4355 6431-2 | 0 4355 6432 |
| At Samat (Roi Et) Nano Credit Kiosk 2/8 Moo 1, At Samat, At Samat, Roi Et 45160 | Tuesday, Wednesday, Thursday 09.00 hrs. - 15.00 hrs. | 0 4355 6434 | - |
| Chaturaphak Phiman (Roi Et) Nano Credit Kiosk 447/1 Moo 1, Hua Chang, Chaturaphak Phiman, Roi Et 45180 | Tuesday, Wednesday, Thursday 09.00 hrs. - 15.00 hrs. | 0 4356 1151 | - |
| Nong Phok (Roi Et) Nano Credit Kiosk 14 Moo 8, Nong Phok, Nong Phok, Roi Et 45210 | Tuesday, Wednesday, Thursday 09.00 hrs. - 15.00 hrs. | 0 4350 1679 | - |
| Pho Chai (Roi Et) Nano Credit Kiosk 104 Moo 17, Kham Pia, Pho Chai, Roi Et 45230 | Tuesday, Wednesday, Thursday 09.00 hrs. - 15.00 hrs. | 0 4355 6437 | - |
| Selaphum (Roi Et) Nano Credit Kiosk 100 Moo 1, Khwan Mueang, Selaphum, Roi Et 45120 | Tuesday, Wednesday, Thursday 09.00 hrs. - 15.00 hrs. | 0 4351 6711, 0 4351 8237 | 0 4351 8236 |

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| Sakon Nakhon | | | |
| Kham Ta Kla (Sakon Nakhon) Lending Branch 153/1 Moo 11, Kham Ta Kla, Kham Ta Kla, Sakon Nakhon 47250 | Monday - Friday 09.00 hrs. - 17.30 hrs. | 0 4279 6402, 0 4279 6401 | 0 4279 6401 |
| Phang Khon (Sakon Nakhon) Lending Branch 56/12 Moo 1, Phang Khon, Phang Khon, Sakon Nakhon 47160 | Monday - Friday 09.00 hrs. - 17.30 hrs. | 0 4270 7530 | 0 4270 7529 |
| Sakon Nakhon Lending Branch 218/23 Rat Phatthana Road, That Choeng Chum, Mueang Sakon Nakhon, Sakon Nakhon 47000 | Monday - Friday 09.00 hrs. - 17.30 hrs. | 0 4271 2511, 0 4271 3404 | 0 4271 6404 |
| Wanon Niwat (Sakon Nakhon) Lending Branch 218 Moo 9, Khon Sawan, Wanon Niwat, Sakon Nakhon 47120 | Monday - Friday 09.00 hrs. - 17.30 hrs. | 0 4297 3570-1 | 0 4297 3571 |
| Akat Amnuai (Sakon Nakhon) Nano Credit Kiosk 24/6 Moo 18 Thai Phanit Road, Akat, Akat Amnuai, Sakon Nakhon 47170 | Tuesday, Wednesday, Thursday 09.00 hrs. - 15.00 hrs. | 0 4279 8118 | - |
| Sawang Daen Din (Sakon Nakhon) Nano Credit Kiosk 651 Moo 1, Sawang Daen Din, Sawang Daen Din, Sakon Nakhon 47110 | Tuesday, Wednesday, Thursday 09.30 hrs. - 16.00 hrs. | 0 4272 2355 | - |
| Si Sa Ket | | | |
| Kantharalak (Si Sa Ket) Lending Branch 62/1 Moo 2, Nam Om, Kantharalak, Si Sa Ket 33110 | Monday - Friday 09.00 hrs. - 17.30 hrs. | 0 4582 6530 | 0 4582 6531 |
| Khukhan (Si Sa Ket) Lending Branch 637/2 Moo 6, Huai Nuea, Khukhan, Si Sa Ket 33140 | Monday - Friday 09.00 hrs. - 17.30 hrs. | 0 4582 6562-3 | 0 4582 6563 |
| Rasi Salai (Si Sa Ket) Lending Branch 34/9 Moo 2 Rat Pracha Road, Mueang Khong, Rasi Salai, Si Sa Ket 33160 | Monday - Friday 09.00 hrs. - 17.30 hrs. | 0 4568 2120, 0 4568 2119 | 0 4568 2119 |
| Si Sa Ket Lending Branch 983/69 Kuang Heng Road, Mueang Tai, Mueang Si Sa Ket, Si Sa Ket 33000 | Monday - Friday 09.00 hrs. - 17.30 hrs. | 0 4561 3317-8 | 0 4561 3319 |
| Kanthararom (Si Sa Ket) Nano Credit Kiosk 74/16 Moo 13, Dun, Kanthararom, Si Sa Ket 33130 | Tuesday, Wednesday, Thursday 09.00 hrs. - 15.00 hrs. | 0 4561 3317-8 | 0 4561 3319 |
| Khun Han (Si Sa Ket) Nano Credit Kiosk 25 Moo 12, Sukhaphiban 1 Road, Si, Khun Han, Si Sa Ket 33150 | Tuesday, Wednesday, Thursday 09.00 hrs. - 15.30 hrs. | 0 4582 6530 | 0 4582 6531 |
| Surin | | | |
| Surin Lending Branch 142/4 Sanit Nikhomrat Road, Nai Mueang, Mueang Surin, Surin 32000 | Monday - Friday 09.00 hrs. - 17.30 hrs. | 0 4451 3232, 0 4451 3113 | 0 4451 3233 |
| Tha Tum (Surin) Lending Branch 374 Moo 9, Tha Tum, Tha Tum, Surin 32120 | Monday - Friday 09.00 hrs. - 17.30 hrs. | 0 4455 8301-2 | 0 4455 8302 |

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| Chom Phra (Surin) Nano Credit Kiosk 365/3 Moo 4, Chom Phra, Chom Phra, Surin 32180 | Tuesday, Wednesday, Thursday 09.00 hrs. – 15.00 hrs. | 0 4458 1232 | - |
| Prasat (Surin) Nano Credit Kiosk 311/14 Moo 2, Kang Aen, Prasat, Surin 32140 | Tuesday, Wednesday, Thursday 09.00 hrs. – 15.00 hrs. | 0 4455 1188 | - |
| Rattanaaburi (Surin) Nano Credit Kiosk 71 Moo 8, Rattanaaburi, Rattanaaburi, Surin 32130 | Tuesday, Wednesday, Thursday 09.00 hrs. – 15.00 hrs. | 0 4459 9117 | - |
| Sikhoraphum (Surin) Nano Credit Kiosk 137-138 Moo 2, Ra-ngaeng, Sikhoraphum, Surin 32110 | Tuesday, Wednesday, Thursday 09.00 hrs. – 15.00 hrs. | 0 4451 3232, 0 4451 3113 | 0 4451 3233 |
| Ubon Ratchathani | | | |
| Det Udom (Ubon Ratchathani) Lending Branch 904 Moo 24, Mueang Det, Det Udom, Ubon Ratchathani 34160 | Monday - Friday 09.00 hrs. - 17.30 hrs. | 0 4525 1713 | 0 4525 1724 |
| Phibun Mangsahan (Ubon Ratchathani) Lending Branch 60/4 Phibun Road, Phibun, Phibun Mangsahan, Ubon Ratchathani 34110 | Monday - Friday 09.00 hrs. - 17.30 hrs. | 0 4542 9469, 0 4542 9463 | 0 4542 9463 |
| Ubon Ratchathani Lending Branch 234/1 Moo 18, Kham Yai, Mueang Ubon Ratchathani, Ubon Ratchathani 34000 | Monday - Friday 09.00 hrs. - 17.30 hrs. | 0 4531 4421-2 | 0 4531 4423 |
| Warin Chamrap (Ubon Ratchathani) Lending Branch 102/6 Sathonlamak Road, Warin Chamrap, Warin Chamrap, Ubon Ratchathani 34190 | Monday - Friday 09.00 hrs. - 17.30 hrs. | 0 4521 0885 | 0 4521 0884 |
| Khueang Nai (Ubon Ratchathani) Nano Credit Kiosk 693/5 Moo 4, Khueang Nai, Khueang Nai, Ubon Ratchathani 34150 | Tuesday, Wednesday, Thursday 09.00 hrs. – 15.00 hrs. | 0 4542 9491 | - |
| Muang Sam Sip (Ubon Ratchathani) Nano Credit Kiosk 186/2 Moo 1, Muang Sam Sip, Muang Sam Sip, Ubon Ratchathani 34140 | Monday, Tuesday, Wednesday 09.00 hrs. – 15.00 hrs. | 0 4542 9490 | - |
| Udon Thani | | | |
| Ban Dung (Udon Thani) Lending Branch 103/2 Moo 6 Pradu Alley, Soi Ngam Sa Nga, Si Suttho, Ban Dung, Udon Thani 41190 | Monday - Friday 09.00 hrs. - 17.30 hrs. | 0 4221 7305-6 | 0 4221 7306 |
| Ban Thon (Udon Thani) Lending Branch 446/2 Moo 2, Ban Lueam, Mueang Udon Thani, Udon Thani 41000 | Monday - Friday 09.00 hrs. - 17.30 hrs. | 0 4221 7375-6 | 0 4221 7376 |
| Udon (Ban Chan) Lending Branch 844/4 Thahan (Dong Wat) Road, Mak Khaeng, Mueang Udon Thani, Udon Thani 41000 | Monday - Friday 09.00 hrs. - 17.30 hrs. | 0 4221 1657, 0 4221 1659 | 0 4221 1658 |

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| Udon Thani Lending Branch 213 Udon Dusadi Road, Mak Khaeng, Mueang Udon Thani, Udon Thani 41000 | Monday - Friday 09.00 hrs. - 17.30 hrs. | 0 4224 2555, 0 4224 1347-8 | 0 4224 2504 |
| Wang Sam Mo (Udon Thani) Lending Branch 563/2 Moo 2, Wang Sam Mo, Wang Sam Mo, Udon Thani 41280 | Monday - Friday 09.00 hrs. - 17.30 hrs. | 0 4221 7472-3 | 0 4221 7473 |
| Ban Phue (Udon Thani) Nano Credit Kiosk 71/1 Moo 10, Ban Phue, Ban Phue, Udon Thani 41160 | Tuesday, Wednesday, Thursday 09.00 hrs. - 15.00 hrs. | 0 4221 7309 | - |
| Kumphawapi (Udon Thani) Nano Credit Kiosk 396/1 Moo 13, Chae Lae Road, Kumphawapi, Kumphawapi, Udon Thani 41110 | Tuesday, Wednesday, Thursday 09.00 hrs. - 15.00 hrs. | 0 4221 1657, 0 4221 1659 | 0 4221 1658 |
| Nong Han (Udon Thani) Nano Credit Kiosk 19/5 Moo 6, Nong Han, Nong Han, Udon Thani 41130 | Tuesday, Wednesday, Thursday 09.00 hrs. - 16.00 hrs. | 0 4221 7362 | - |
| Yasothon | | | |
| Yasothon Lending Branch 361 Witthaya Thamrong Road, Nai Mueang, Mueang Yasothon, Yasothon 35000 | Monday - Friday 09.00 hrs. - 17.30 hrs. | 0 4575 6635 | 0 4575 6634 |
| Kham Khuean Kaeo (Yasothon) Nano Credit Kiosk 10/2 Moo 1, Lumpbuk, Kham Khuean Kaeo, Yasothon 35110 | Tuesday, Wednesday, Thursday 09.00 hrs. - 15.00 hrs. | 0 4575 6684 | - |
| Loeng Nok Tha (Yasothon) Nano Credit Kiosk 590 Moo 13, Sam Yaek, Loeng Nok Tha, Yasothon 35120 | Tuesday, Wednesday, Thursday 09.30 hrs. - 16.00 hrs. | 0 4261 4030-1 | 0 4261 4034 |
| Eastern | | | |
| Chachoengsao | | | |
| Chachoengsao Lending Branch 560/3 Chachoengsao-Bang Pakong Road, Na Mueang, Mueang Chachoengsao, Chachoengsao 24000 | Monday - Friday 09.00 hrs. - 17.30 hrs. | 0 3851 2090-1 | 0 3851 2092 |
| Phanom Sarakham (Chachoengsao) Lending Branch 1147/32 Moo 1, Phanom Sarakham, Phanom Sarakham, Chachoengsao 24120 | Monday - Friday 09.00 hrs. - 17.30 hrs. | 0 3808 8499 | 0 3808 8498 |
| Bang Khla (Chachoengsao) Nano Credit Kiosk 124/11 Moo 1, Tha Thonglang, Bang Khla, Chachoengsao 24110 | Monday, Wednesday, Friday 09.00 hrs. - 15.00 hrs. | 0 3855 4215 | - |
| Bang Nam Priao Market (Chachoengsao) Nano Credit Kiosk 140/16 Moo 5, Phrong Akat, Bang Nam Priao, Chachoengsao 24150 | Monday, Wednesday, Friday 09.00 hrs. - 15.00 hrs. | 0 3808 8754 | - |

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| Bang Wua (Chachoengsao) Nano Credit Kiosk 1/210 Moo 14, Bang Wua, Bang Pakong, Chachoengsao 24130 | Tuesday, Wednesday, Thursday 10.00 hrs. - 16.00 hrs. | 0 3855 4359 | - |
| Khlong 16 Market Nano Credit Kiosk 20/8 Moo 18, Don Chimphli, Bang Nam Prio, Chachoengsao 24170 | Monday, Tuesday, Friday 09.00 hrs. - 15.00 hrs. | 0 2548 2797-8 | 0 2548 2799 |
| Plaeng Yao (Chachoengsao) Nano Credit Kiosk 69/19 Moo 7, Wang Yen, Plaeng Yao, Chachoengsao 24190 | Monday, Wednesday, Friday 09.00 hrs. - 15.00 hrs. | 0 3855 4206 | - |
| Suwinthawong-Chachoengsao Nano Credit Kiosk 25/7 Moo 1, Khlong Udom Chonlachon, Mueang Chachoengsao, Chachoengsao 24000 | Monday, Wednesday, Friday 09.00 hrs. - 15.00 hrs. | 0 2548 2797-8 | 0 2548 2799 |
| Chanthaburi | | | |
| Chanthaburi Lending Branch 87/2 Maha Rat Road, Talat, Mueang Chanthaburi, Chanthaburi 22000 | Monday - Friday 09.00 hrs. - 17.30 hrs. | 0 3932 1578-9 | 0 3932 0809 |
| Huai Sathon (Chanthaburi) Lending Branch 247 Moo 3, Thung Bencha, Tha Mai, Chanthaburi 22170 | Monday - Friday 09.00 hrs. - 17.30 hrs. | 0 3948 0637 | 0 3948 0638 |
| Phlapphla (Chanthaburi) Lending Branch 90/5 Moo 11, Phlapphla, Mueang Chanthaburi, Chanthaburi 22000 | Monday - Friday 09.00 hrs. - 17.30 hrs. | 0 3948 0290-1 | 0 3948 0291 |
| Khlung (Chanthaburi) Nano Credit Kiosk 175/4 Thetsaban Sai 5 Road, Khlung, Khlung, Chanthaburi 22110 | Tuesday, Wednesday, Thursday 09.00 hrs. - 15.00 hrs. | 0 3932 1578-9 | 0 3932 0809 |
| Pong Nam Ron (Chanthaburi) Nano Credit Kiosk 249/3 Moo 1, Thap Sai, Pong Nam Ron, Chanthaburi 22140 | Tuesday, Wednesday, Thursday 09.00 hrs. - 15.00 hrs. | 0 3948 0140 | - |
| Soi Dao (Chanthaburi) Nano Credit Kiosk 600/16 Moo 1, Patong, Soi Dao, Chanthaburi 22180 | Tuesday, Wednesday, Thursday 09.00 hrs. - 15.00 hrs. | 0 3948 0139 | - |
| Tha Mai (Chanthaburi) Nano Credit Kiosk 26 Thetsaban Sai 9 Road, Tha Mai, Tha Mai, Chanthaburi 22120 | Monday, Wednesday, Thursday 09.00 hrs. - 15.00 hrs. | 0 3948 0637-8 | 0 3948 0638 |
| Chon Buri | | | |
| Ban Bueng (Chon Buri) Lending Branch 8 Withun Damri Road, Ban Bueng, Ban Bueng, Chon Buri 20170 | Monday - Friday 09.00 hrs. - 17.30 hrs. | 0 3819 9667-8 | 0 3819 9668 |
| Choem Chomphon Si Racha (Chon Buri) Lending Branch 196/1 Choem Chomphon Road, Si Racha, Si Racha, Chon Buri 20110 | Monday - Friday 09.00 hrs. - 17.30 hrs. | 0 3811 9317-8 | 0 3811 9317 |
| Chon Buri Lending Branch 112/36 Moo 1, Phraya Satcha Road, Samet, Mueang Chon Buri, Chon Buri 20000 | Monday - Friday 09.00 hrs. - 17.30 hrs. | 0 3828 6986-7 | 0 3828 6985 |

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| Don Hua Lo (Chon Buri) Lending Branch 87/35 Moo 5, Don Hua Lo, Mueang Chon Buri, Chon Buri 20000 | Monday - Friday 09.00 hrs. - 17.30 hrs. | 0 3819 5015 | 0 3819 5014 |
| Noen Phlap Wan (Pattaya) Lending Branch 42/230 Moo 5, Nong Prue, Bang Lamung, Chon Buri 20150 | Monday - Friday 09.00 hrs. - 17.30 hrs. | 0 3819 6522 | 0 3819 6523 |
| Pattaya Lending Branch 509/78 Moo 9, Sukhumvit Road, Nong Prue, Bang Lamung, Chon Buri 20150 | Monday - Friday 09.00 hrs. - 17.30 hrs. | 0 3841 0234-5 | 0 3841 0238 |
| Phanat Nikhom (Chon Buri) Lending Branch 25/5 Charu Won Road, Phanat Nikhom, Phanat Nikhom, Chon Buri 20140 | Monday - Friday 09.00 hrs. - 17.30 hrs. | 0 3819 9162-3 | 0 3819 9163 |
| Phan Thong (Chon Buri) Lending Branch 1/2 Moo 3, Phan Thong, Phan Thong, Chon Buri 20160 | Monday - Friday 09.00 hrs. - 17.30 hrs. | 0 3819 8515 | 0 3819 8516 |
| Sattahip Lending Branch 426/1 Moo 2, Sattahip, Sattahip, Chon Buri 20180 | Monday - Friday 09.00 hrs. - 17.30 hrs. | 0 3843 9192-3 | 0 3843 9194 |
| Si Racha Lending Branch 399/10 Moo 11, Sukhaphiban 8 Road, Nong Kham, Si Racha, Chon Buri 20110 | Monday - Friday 09.00 hrs. - 17.30 hrs. | 0 3848 1003-4 | 0 3848 1005 |
| Bang Phra Market (Chon Buri) Nano Credit Kiosk 54/4 Moo 2, Bang Phra, Si Racha, Chon Buri 20110 | Monday, Wednesday, Friday 09.00 hrs. - 15.00 hrs. | 0 3811 9317-8 | 0 3811 9317 |
| Bang Saen (Chon Buri) Nano Credit Kiosk 6/50 Bang Saen Sai 4 Tai Road, Saen Suk, Mueang Chon Buri, Chon Buri 20130 | Monday, Tuesday, Friday 10.00 hrs. - 16.00 hrs. | 0 3811 1455 | - |
| Bo Thong (Chon Buri) Nano Credit Kiosk 99/161 Moo 1, Bo Thong, Bo Thong, Chon Buri 20270 | Monday, Wednesday, Friday 09.00 hrs. - 15.00 hrs. | 0 3819 9162-3 | 0 3819 9163 |
| Bo Win Plaza Market (Si Racha) Nano Credit Kiosk 271/364 Moo 3, Bo Win, Si Racha, Chon Buri 20230 | Monday, Wednesday, Friday 09.00 hrs. - 15.00 hrs. | 0 3848 1003-4 | 0 3848 1005 |
| Laem Chabang (Chon Buri) Nano Credit Kiosk 115/19 Moo 10, Thung Sukhla, Si Racha, Chon Buri 20230 | Monday, Wednesday, Friday 09.00 hrs. - 15.00 hrs. | 0 3818 2503 | - |
| Na Chom Thian (Pattaya) Nano Credit Kiosk 3/4 Moo 1, Na Chom Thian, Sattahip, Chon Buri 20250 | Tuesday, Wednesday, Thursday 09.00 hrs. - 15.00 hrs. | 0 3818 2460 | - |
| Nikhom Amata Nakhon (Chon Buri) Nano Credit Kiosk 422 Moo 5, Khlong Tamru, Mueang Chon Buri, Chon Buri 20000 | Tuesday, Wednesday, Thursday 09.00 hrs. - 15.00 hrs. | 0 3807 9208 | - |
| Nong Chak (Chon Buri) Nano Credit Kiosk 1/19 Moo 3, Nong Chak, Ban Bueng, Chon Buri 20170 | Monday, Wednesday, Friday 09.00 hrs. - 15.00 hrs. | 0 3819 9667-8 | 0 3819 9668 |

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| Thawi Phon Market (Rayong) Nano Credit Kiosk 910 Moo 5, Khao Khansong, Si Racha, Chon Buri 20110 | Tuesday, Thursday, Friday 09.00 hrs. - 15.00 hrs. | 0 3802 5979-80 | 0 3802 5978 |
| Wat Nong Ket Noi Market (Pattaya) Nano Credit Kiosk 36/11 Moo 6, Nong Pla Lai, Bang Lamung, Chon Buri 20150 | Tuesday, Wednesday, Thursday 09.00 hrs. - 15.00 hrs. | 0 3841 0234-5 | 0 3841 0238 |
| Prachin Buri | | | |
| Kabin Buri (Prachin Buri) Lending Branch 1051 Moo 8, Mueang Kao, Kabin Buri, Prachin Buri 25240 | Monday - Friday 09.00 hrs. - 17.30 hrs. | 0 3721 0606 | 0 3721 0605 |
| Prachin Buri Lending Branch 64/20 Prachin-takham Road, Na Mueang, Mueang Prachin Buri, Prachin Buri 25000 | Monday - Friday 09.00 hrs. - 17.30 hrs. | 0 3721 1990, 0 3721 1992 | 0 3721 1991 |
| Si Maha Phot Lending Branch 633/28 Moo 10, Tha Tum, Si Maha Phot, Prachin Buri 25140 | Monday - Friday 09.00 hrs. - 17.30 hrs. | 0 3748 0949-50 | 0 3748 0948 |
| Prachantakham (Prachin Buri) Nano Credit Kiosk 47/5 Moo 2, Prachantakham, Prachantakham, Prachin Buri 25130 | Tuesday, Wednesday, Thursday 09.00 hrs. - 15.00 hrs. | 0 3721 0922 | - |
| Rayong | | | |
| Ban Chang (Rayong) Lending Branch 50/15 Moo 5, Ban Chang, Ban Chang, Rayong 21130 | Monday - Friday 09.00 hrs. - 17.30 hrs. | 0 3801 7669 | 0 3801 7668 |
| Ban Phe (Rayong) Lending Branch 207/5 Moo 2, Phe, Mueang Rayong, Rayong 21160 | Monday - Friday 09.00 hrs. - 17.30 hrs. | 0 3801 6539 | 0 3801 6546 |
| Map Ta Phut (Rayong) Lending Branch 49/16 Sukhumvit Road, Noen Phra, Mueang Rayong, Rayong 21000 | Monday - Friday 09.00 hrs. - 17.30 hrs. | 0 3368 3381-2 | 0 3368 3382 |
| Nikhom Phatthana (Rayong) Lending Branch 239/22 Moo 1, Nikhom Phatthana, Nikhom Phatthana, Rayong 21180 | Monday - Friday 09.00 hrs. - 17.30 hrs. | 0 3802 9175-6 | 0 3802 9176 |
| Rayong Lending Branch 144/49 Sukhumvit Road, Tha Pradu, Mueang Rayong, Rayong 21000 | Monday - Friday 09.00 hrs. - 17.30 hrs. | 0 3862 2900-2 | 0 3862 2904 |
| Rayong-Klaeng Lending Branch 99/9 Sukhumvit Road, Thang Kwian, Klaeng, Rayong 21110 | Monday - Friday 09.00 hrs. - 17.30 hrs. | 0 3867 7123, 0 3867 7102 | 0 3867 7101 |
| Rayong-Pluak Daeng Lending Branch 499/3 Moo 5, Pluak Daeng, Pluak Daeng, Rayong 21140 | Monday - Friday 09.00 hrs. - 17.30 hrs. | 0 3802 5979-80 | 0 3802 5978 |
| Saphan Si (Rayong) Lending Branch 124/19 Moo 6, Map Yang Phon, Pluak Daeng, Rayong 21140 | Monday - Friday 09.00 hrs. - 17.30 hrs. | 0 3819 8475-6 | 0 3819 8476 |
| Ban Khai (Rayong) Nano Credit Kiosk 130/5 Moo 2, Thetsaban 2 Road, Ban Khai, Ban Khai, Rayong 21120 | Monday, Wednesday, Friday 09.00 hrs. - 15.00 hrs. | 0 3862 2900-2 | 0 3862 2904 |

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| Map Ta Phut Market (Rayong) Nano Credit Kiosk 88/14-15 Noen Phayom Road, Map Ta Phut, Mueang Rayong, Rayong 21150 | Tuesday, Thursday, Friday 09.00 hrs. – 15.00 hrs. | 0 3862 2900-2 | 0 3862 2904 |
| Nikhom Soi 13 Market (Rayong) Nano Credit Kiosk 260 Moo 2, Makham Khu, Nikhom Phatthana, Rayong 21180 | Wednesday, Thursday, Friday 09.00 hrs. – 15.00 hrs. | 0 3801 8940 | - |
| Sa Kaeo | | | |
| Aranyaprathet Lending Branch 200/5 Moo 2, Tana Vithi Road, Ban Mai Nong Sai, Aranyaprathet, Sa Kaeo 27120 | Monday - Friday 09.00 hrs. - 17.30 hrs. | 0 3724 7517-8 | 0 3723 1572 |
| Sa Kaeo Lending Branch 70/1 Suwannason Road, Sa Kaeo, Mueang Sa Kaeo, Sa Kaeo 27000 | Monday - Friday 09.00 hrs. - 17.30 hrs. | 0 3742 1890, 0 3742 1896 | 0 3742 1894 |
| Wang Nam Yen (Sa Kaeo) Nano Credit Kiosk 220/4 Moo 1, Wang Nam Yen, Wang Nam Yen, Sa Kaeo 27210 | Monday, Tuesday, Wednesday 09.00 hrs. – 15.00 hrs. | 0 3742 1890, 0 3742 1896 | 0 3742 1894 |
| Wilai Rungcharoen Market (Sa Kaeo) Nano Credit Kiosk 1110/35 Moo 10, Watthana Nakhon, Watthana Nakhon, Sa Kaeo 27160 | Monday, Tuesday, Wednesday 09.00 hrs. – 15.00 hrs. | 0 3724 7233 | - |
| Trat | | | |
| Trat Lending Branch 14 Thoet Charat Road, Bang Phra, Mueang Trat, Trat 23000 | Monday - Friday 09.00 hrs. - 17.30 hrs. | 0 3951 0215-6 | 0 3951 0216 |
| Saen Tung (Trat) Nano Credit Kiosk 426/7 Moo 1, Saen Tung, Khao Saming, Trat 23150 | Monday, Wednesday, Friday 09.00 hrs. – 15.00 hrs. | 0 3951 0215-6 | 0 3951 0216 |
| Western | | | |
| Kanchanaburi | | | |
| Kanchanaburi Lending Branch 250/2 Saeng Chuto Road, Ban Nuea, Mueang Kanchanaburi, Kanchanaburi 71000 | Monday - Friday 09.00 hrs. - 17.30 hrs. | 0 3451 5234, 0 3451 5317 | 0 3451 5318 |
| Lat Ya (Kanchanaburi) Lending Branch 140/8 Moo 1, Lat Ya, Mueang Kanchanaburi, Kanchanaburi 71190 | Monday - Friday 09.00 hrs. - 17.30 hrs. | 0 3454 0206-7 | 0 3454 0207 |
| Tha Maka (Kanchanaburi) Lending Branch 269/7 Saeng Chuto Road, Tha Ruea, Tha Maka, Kanchanaburi 71120 | Monday - Friday 09.00 hrs. - 17.30 hrs. | 0 3454 0451 | 0 3454 0452 |
| Tha Muang (Kanchanaburi) Lending Branch 751/3 Moo 2, Tha Muang, Tha Muang, Kanchanaburi 71110 | Monday - Friday 09.00 hrs. - 17.30 hrs. | 0 3461 1484-5 | 0 3461 1485 |
| Luk Kae (Kanchanaburi) Nano Credit Kiosk 20 Moo 6, Don Khamin, Tha Maka, Kanchanaburi 71120 | Monday, Wednesday, Friday 09.00 hrs. – 15.00 hrs. | 0 3222 2680, 0 3222 2682 | 0 3222 2681 |

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| Nong Tak Ya (Kanchanaburi) Nano Credit Kiosk 259/2 Moo 12 Nong Tak Ya, Tha Muang, Kanchanaburi 71110 | Monday, Wednesday, Friday 09.00 hrs. – 15.00 hrs. | 0 3454 0434 | - |
| Phanom Thuan (Kanchanaburi) Nano Credit Kiosk 5 Moo 2, Phanom Thuan, Phanom Thuan, Kanchanaburi 71140 | Monday, Thursday, Friday 09.00 hrs. – 15.00 hrs. | 0 3451 5234, 0 3451 5317 | 0 3451 5318 |
| Phetchaburi | | | |
| Cha-am Lending Branch 388/23 Phet Kasem Road, Cha-am, Cha-am, Phetchaburi 76120 | Monday - Friday 09.00 hrs. - 17.30 hrs. | 0 3247 2773-4 | 0 3247 2775 |
| Phetchaburi Lending Branch 15 Surin Ruechai Road, Tha Rap, Mueang Phetchaburi, Phetchaburi 76000 | Monday - Friday 09.00 hrs. - 17.30 hrs. | 0 3240 1756-7 | 0 3240 1758 |
| Tha Yang (Phetchaburi) Lending Branch 286/1 Moo 1, Tha Yang, Tha Yang, Phetchaburi 76130 | Monday - Friday 09.00 hrs. - 17.30 hrs. | 0 3247 3473 | 0 3247 3474 |
| Ban Laem (Phetchaburi) Nano Credit Kiosk 137/3 Moo 2, Ban Laem, Ban Laem, Phetchaburi 76110 | Monday, Wednesday, Friday 09.00 hrs. – 15.30 hrs. | 0 3240 1756-7 | 0 3240 1758 |
| Sahakon Kan Kaset Ban Lat Market (Phetchaburi) Nano Credit Kiosk 91 Moo 7, Ban Lat, Ban Lat, Phetchaburi 76150 | Monday, Wednesday, Friday 09.00 hrs. – 15.00 hrs. | 0 3240 1756-7 | 0 3240 1758 |
| Prachuap Khiri Khan | | | |
| Bang Saphan Lending Branch 87/12 Moo 1, Kamnoet Noppakhun, Bang Saphan, Prachuap Khiri Khan 77140 | Monday - Friday 09.00 hrs. - 17.30 hrs. | 0 3269 1176-7 | 0 3269 1178 |
| Hua Hin Lending Branch 11/194 Phet Kasem Road, Hua Hin, Hua Hin, Prachuap Khiri Khan 77110 | Monday - Friday 09.00 hrs. - 17.30 hrs. | 0 3251 1657-8 | 0 3251 1659 |
| Kui Buri (Prachuap Khiri Khan) Lending Branch 235/44 Moo 1, Kui Buri, Kui Buri, Prachuap Khiri Khan 77150 | Monday - Friday 09.00 hrs. - 17.30 hrs. | 0 3264 6580-1 | 0 3264 6581 |
| Prachuap Khiri Khan Lending Branch 179 Phithak Chat Road, Prachuap Khiri Khan, Mueang Prachuap Khiri Khan, Prachuap Khiri Khan 77000 | Monday - Friday 09.00 hrs. - 17.30 hrs. | 0 3260 3464, 0 3260 3466 | 0 3260 3465 |
| Pran Buri Lending Branch 73/15 Moo 4, Khao Noi, Pran Buri, Prachuap Khiri Khan 77120 | Monday - Friday 09.00 hrs. - 17.30 hrs. | 0 3262 1502-3 | 0 3262 1504 |
| Bang Saphan Noi (Prachuap Khiri Khan) Nano Credit Kiosk 13/2 Moo 4, Bang Saphan, Bang Saphan Noi, Prachuap Khiri Khan 77170 | Monday, Tuesday, Thursday 09.00 hrs. – 15.00 hrs. | 0 3264 6559 | - |
| Pak Nam Pran (Prachuap Khiri Khan) Nano Credit Kiosk 511/52 Moo 2, Pak Nam Pran, Pran Buri, Prachuap Khiri Khan 77000 | Tuesday, Wednesday, Friday 09.00 hrs. – 15.00 hrs. | 0 3251 0357 | - |

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| Sam Roi Yot (Prachuap Khiri Khan) Nano Credit Kiosk 457/9 Moo 3, Rai Kao, Sam Roi Yot, Prachuap Khiri Khan 77180 | Monday, Wednesday, Friday 09.00 hrs. – 15.00 hrs. | 0 3251 0849 | - |
| Ratchaburi | | | |
| Ban Pong (Ratchaburi) Lending Branch 5/2 Saeng Chuto Road, Ban Pong, Ban Pong, Ratchaburi 70110 | Monday - Friday 09.00 hrs. - 17.30 hrs. | 0 3222 2680, 0 3222 2682 | 0 3222 2681 |
| Chat Pa Wai (Ratchaburi) Lending Branch 128/13 Moo 1, Tha Khoei, Suan Phueng, Ratchaburi 70180 | Monday - Friday 09.00 hrs. - 17.30 hrs. | 0 3272 0608-9 | 0 3272 0609 |
| Damnoen Saduak (Ratchaburi) Lending Branch 277/4 Moo 8, Damnoen Saduak, Damnoen Saduak, Ratchaburi 70130 | Monday - Friday 09.00 hrs. - 17.30 hrs. | 0 3272 0391 | 0 3272 0392 |
| Huai Krabok (Ratchaburi) Lending Branch 361/49 Moo 9, Krap Yai, Ban Pong, Ratchaburi 70190 | Monday - Friday 09.00 hrs. - 17.30 hrs. | 0 3272 0672-3 | 0 3272 0673 |
| Nong Pho (Ratchaburi) Lending Branch 202/5 Moo 9, Nong Pho, Photharam, Ratchaburi 70120 | Monday - Friday 09.00 hrs. - 17.30 hrs. | 0 3272 0628-9 | 0 3272 0628 |
| Pak Tho (Ratchaburi) Lending Branch 562/22 Moo 1, Pak Tho, Pak Tho, Ratchaburi 70140 | Monday - Friday 09.00 hrs. - 17.30 hrs. | 0 3227 0441-2 | 0 3227 0442 |
| Photharam (Ratchaburi) Lending Branch 99/3 Photharam-Banlueak Road, Photharam, Photharam, Ratchaburi 70120 | Monday - Friday 09.00 hrs. - 17.30 hrs. | 0 3272 0358-9 | 0 3272 0359 |
| Ratchaburi Lending Branch 286/34 Si Suriya Wong Road, Na Mueang, Mueang Ratchaburi, Ratchaburi 70000 | Monday - Friday 09.00 hrs. - 17.30 hrs. | 0 3232 1225-6 | 0 3232 1227 |
| Ban Rai (Ratchaburi) Nano Credit Kiosk 35/3 Moo 2, Ban Rai, Mueang Ratchaburi, Ratchaburi 70000 | Monday, Wednesday, Friday 09.00 hrs. – 17.00 hrs. | 0 3272 0640 | - |
| Chom Bueng (Ratchaburi) Nano Credit Kiosk 297 Moo 3, Chom Bueng, Chom Bueng, Ratchaburi 70150 | Monday, Wednesday, Friday 09.30 hrs. – 17.00 hrs. | 0 3272 0633 | - |
| Khao Chong Phran (Ratchaburi) Nano Credit Kiosk 164 Moo 6, Nang Kaeo, Photharam, Ratchaburi 70120 | Monday, Wednesday, Friday 09.00 hrs. – 15.00 hrs. | 0 3272 0606 | - |
| Khao Ngu (Ratchaburi) Nano Credit Kiosk 19/5 Moo 1, Ko Phlapphla, Mueang Ratchaburi, Ratchaburi 70000 | Monday, Thursday, Friday 09.30 hrs. – 15.30 hrs. | 0 3272 0576 | - |
| Tak | | | |
| Mae Sot Lending Branch 64/1 Prasat Withi Road, Mae Sot, Mae Sot, Tak 63110 | Monday - Friday 09.00 hrs. - 17.30 hrs. | 0 5553 3673-4 | 0 5553 3675 |

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| Tak Lending Branch 399/2 Mahadthai Bamrung Road, Rahaeng, Mueang Tak, Tak 63000 | Monday - Friday 09.00 hrs. - 17.30 hrs. | 0 5551 2210-1 | 0 5551 2212 |
| Phop Phra (Tak) Nano Credit Kiosk 22/6 Moo 15, Chong Khaep, Phop Phra, Tak 63160 | Monday, Tuesday, Wednesday 09.00 hrs. - 15.00 hrs. | 0 5553 3673-4 | 0 5553 3675 |
| Southern | | | |
| Chumphon | | | |
| Chumphon Lending Branch 64/2 Moo 11, Wang Phai, Mueang Chumphon, Chumphon 86000 | Monday - Friday 09.00 hrs. - 17.30 hrs. | 0 7751 0815-6 | 0 7765 8561 |
| Lang Suan (Chumphon) Lending Branch 6/20 Moo Ban Uai Chai Road, Khan Ngoen, Lang Suan, Chumphon, 86110 | Monday - Friday 09.00 hrs. - 17.30 hrs. | 0 7754 1232, 0 7754 1244 | 0 7754 1235 |
| Sawi (Chumphon) Lending Branch 24/3 Moo 5, Na Pho, Sawi, Chumphon, 86130 | Monday - Friday 09.00 hrs. - 17.30 hrs. | 0 7763 0200 | 0 7763 0201 |
| Tha Sae (Chumphon) Lending Branch 270/2 Moo 6, Phet Kasem-Tha Sae Road Left Side, Tha Sae, Tha Sae, Chumphon 86140 | Monday - Friday 09.00 hrs. - 17.30 hrs. | 0 7761 3669 | 0 7761 3668 |
| Pathio (Chumphon) Nano Credit Kiosk 15/3 Moo 7, Bang Son, Pathio, Chumphon 86160 | Tuesday, Wednesday, Thursday 09.00 hrs. - 15.00 hrs. | 0 7763 0617 | - |
| Si Yaek Pathomphon (Chumphon) Nano Credit Kiosk 34/19 Moo 9, Wang Phai, Mueang Chumphon, Chumphon 86190 | Wednesday, Thursday, Friday 09.00 hrs. - 15.00 hrs. | 0 7751 0229 | - |
| Uea Ari Market Lamae (Chumphon) Nano Credit Kiosk 186 Moo 7, Lamae, Lamae, Chumphon 86170 | Monday, Tuesday, Wednesday 09.00 hrs. - 15.00 hrs. | 0 7754 1232, 0 7754 1244 | 0 7754 1235 |
| Krabi | | | |
| Khao Phanom (Krabi) Lending Branch 59/1 Moo 5, Khao Phanom-Thung Yai Road, Khao Phanom, Khao Phanom, Krabi 81140 | Monday - Friday 09.00 hrs. - 17.30 hrs. | 0 7565 6506 | 0 7565 6483 |
| Krabi Lending Branch 238/11 Maharaj Road, Pak Nam, Mueang Krabi, Krabi 81000 | Monday - Friday 09.00 hrs. - 17.30 hrs. | 0 7562 0213-4 | 0 7562 0215 |
| Ao Luek (Krabi) Nano Credit Kiosk 117/1 Moo 2, Ao Luek Nuea, Ao Luek, Krabi 81110 | Monday, Tuesday, Friday 09.00 hrs. - 15.00 hrs. | 0 7562 0213-4 | 0 7562 0215 |
| Ao Nang (Krabi) Nano Credit Kiosk 696 Moo 1, Ao Nang, Mueang Krabi, Krabi 81000 | Tuesday, Wednesday, Friday 09.00 hrs. - 15.00 hrs. | 0 7565 6316 | - |
| Lam Thap (Krabi) Nano Credit Kiosk 509 Moo 5, Lam Thap, Lam Thap, Krabi 81120 | Monday, Tuesday, Wednesday 09.00 hrs. - 15.00 hrs. | 0 7565 6701 | - |

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| Nuea Khlong (Krabi) Nano Credit Kiosk 20 Moo 2 Nuea Khlong-Laem Kruat Road, Nuea Khlong, Nuea Khlong, Krabi 81130 | Monday, Tuesday, Wednesday 09.00 hrs. – 15.00 hrs. | 0 7565 6811 | - |
| Nakhon Si Thammarat | | | |
| Chan Di (Nakhon Si Thammarat) Lending Branch 450/1 Moo 3, Chan Di, Chawang, Nakhon Si Thammarat 80250 | Monday - Friday 09.00 hrs. - 17.30 hrs. | 0 7535 5480, 0 7535 5918 | 0 7535 5918 |
| Hua It Market (Nakhon Si Thammarat) Lending Branch 81/36 Karom Road, Pho Sadet, Mueang Nakhon Si Thammarat, Nakhon Si Thammarat 80000 | Monday - Friday 09.00 hrs. - 17.30 hrs. | 0 7534 2202, 0 7534 2221 | 0 7534 2221 |
| Nakhon Si Thammarat Lending Branch 132/5 Nakhon-Pak Phanang Road, Nai Mueang, Mueang Nakhon Si Thammarat, Nakhon Si Thammarat 80000 | Monday - Friday 09.00 hrs. - 17.30 hrs. | 0 7544 6025-6 | 0 7544 6028 |
| Ron Phibun (Nakhon Si Thammarat) Lending Branch 241/2 Moo 9, Phet Kasem Road, Hin Tok, Ron Phibun, Nakhon Si Thammarat 80350 | Monday - Friday 09.00 hrs. - 17.30 hrs. | 0 7544 1033-4 | 0 7544 1034 |
| Sichon (Nakhon Si Thammarat) Lending Branch 148/3 Moo 1, Sichon, Sichon, Nakhon Si Thammarat 80120 | Monday - Friday 09.00 hrs. - 17.30 hrs. | 0 7553 5380, 0 7553 5382 | 0 7553 5381 |
| Tha Sala (Nakhon Si Thammarat) Lending Branch 274/43 Moo 1, Tha Sala, Tha Sala, Nakhon Si Thammarat 80160 | Monday - Friday 09.00 hrs. - 17.30 hrs. | 0 7545 0901, 0 7545 0903 | 0 7545 0902 |
| Thung Song Lending Branch 42/3 Thung Song-Huai Yot Road, Pak Phraek, Thung Song, Nakhon Si Thammarat 80110 | Monday - Friday 09.00 hrs. - 17.30 hrs. | 0 7542 1085-6 | 0 7542 0945 |
| Thung Yai (Nakhon Si Thammarat) Lending Branch 112/2 Moo 2, Lak Chang Road, Tha Yang, Thung Yai, Nakhon Si Thammarat 80240 | Monday - Friday 09.00 hrs. - 17.30 hrs. | 0 7545 0762-3 | 0 7545 0763 |
| Khanom (Nakhon Si Thammarat) Nano Credit Kiosk 194/2 Moo 1, Khanom, Khanom, Nakhon Si Thammarat 80210 | Monday, Tuesday, Friday 09.00 hrs. – 15.00 hrs. | 0 7553 5380, 0 7553 5382 | 0 7553 5381 |
| Lan Saka (Nakhon Si Thammarat) Nano Credit Kiosk 203/3 Moo 4, Tha Di, Lan Saka, Nakhon Si Thammarat 80230 | Monday, Thursday, Friday 09.00 hrs. – 15.00 hrs. | 0 7535 5481 | - |
| Pak Phanang (Nakhon Si Thammarat) Nano Credit Kiosk 160 Chai Nam Road, Pak Phanang, Pak Phanang, Nakhon Si Thammarat 80140 | Tuesday, Wednesday, Thursday 09.00 hrs. – 15.00 hrs. | 0 7551 7617 | - |
| Phrom Khiri (Nakhon Si Thammarat) Nano Credit Kiosk 246/16 Moo 1, Phrommalok, Phrom Khiri, Nakhon Si Thammarat 80320 | Tuesday, Wednesday, Thursday 09.00 hrs. – 15.00 hrs. | 0 7546 6077 | - |
| Ruam Phuetphon Market (Nakhon Si Thammarat) Nano Credit Kiosk 2/29 Moo 1, Karom Road, Pho Sadet, Mueang Nakhon Si Thammarat, Nakhon Si Thammarat 80000 | Tuesday, Wednesday, Thursday 09.00 hrs. – 15.00 hrs. | 0 7544 6023, 0 7544 6210 | - |

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| Phang-nga | | | |
| Phang-nga Lending Branch 202/1 Phet Kasem Road, Thai Chang, Mueang Phang-nga, Phang-nga 82000 | Monday - Friday 09.00 hrs. - 17.30 hrs. | 0 7641 0123 | 0 7641 0122 |
| Takua Pa (Phang-nga) Lending Branch 6/51 Moo 2, Bang Nai Si, Takua Pa, Phang-nga 82110 | Monday - Friday 09.00 hrs. - 17.30 hrs. | 0 7641 0161 | 0 7641 0162 |
| Khao Lak (Phang-nga) Nano Credit Kiosk 65/3 Moo 5, Khuekkhak, Takua Pa, Phang-nga 82190 | Monday, Wednesday, Thursday 09.00 hrs. - 15.00 hrs. | 0 7641 0196 | - |
| Khok Kloi (Phang-nga) Nano Credit Kiosk 23 Moo 1, Khok Kloi, Takua Thung, Phang-nga 82140 | Monday, Wednesday, Friday 09.00 hrs. - 15.00 hrs. | 0 7641 0194 | - |
| Phatthalung | | | |
| Phatthalung Lending Branch 230/4 Moo 2, Khao Chiak, Mueang Phatthalung, Phatthalung 93000 | Monday - Friday 09.00 hrs. - 17.30 hrs. | 0 7460 6402, 0 7460 6404 | 0 7460 6411 |
| Somphon Market (Phatthalung) Nano Credit Kiosk 92/2 Moo 1, Mae Khari, Tamot, Phatthalung 93160 | Tuesday, Wednesday, Friday 09.00 hrs. - 16.00 hrs. | 0 7460 6402, 0 7460 6404 | 0 7460 6411 |
| Phuket | | | |
| Ha Yaek Chalong (Phuket) Lending Branch 26/152 Moo 9, Chalong, Mueang Phuket, Phuket 83130 | Monday - Friday 09.00 hrs. - 17.30 hrs. | 0 7654 0723-4 | 0 7654 0724 |
| Kathu (Phuket) Lending Branch 59/13 Moo 4, Kathu, Kathu, Phuket 83120 | Monday - Friday 09.00 hrs. - 17.30 hrs. | 0 7639 0186-7 | 0 7639 0187 |
| Phuket Lending Branch 32/174 Phunphon Road, Talat Nuea, Mueang Phuket, Phuket 83000 | Monday - Friday 09.00 hrs. - 17.30 hrs. | 0 7635 5333 | 0 7634 5845 |
| Si Yaek Tha Ruea (Phuket) Lending Branch 114/51 Moo 5, Si Sunthon, Thalang, Phuket 83110 | Monday - Friday 09.00 hrs. - 17.30 hrs. | 0 7637 9677 | 0 7637 9675 |
| Ranong | | | |
| Kra Buri (Ranong) Lending Branch 337 Moo 2, Nam Chuet, Kra Buri, Ranong 85110 | Monday - Friday 09.00 hrs. - 17.30 hrs. | 0 7782 6985-6 | 0 7782 6985 |
| Ranong Lending Branch 999/18 Chaloeam Phrakiat Road, Khao Niwet, Mueang Ranong, Ranong 85000 | Monday - Friday 09.00 hrs. - 17.30 hrs. | 0 7782 8392-3 | 0 7782 8394 |
| Satun | | | |
| La-ngu (Satun) Lending Branch 484 Moo 4, Kamphaeng, La-ngu, Satun 91110 | Monday - Friday 09.00 hrs. - 17.30 hrs. | 0 7474 0240-1 | 0 7474 0241 |
| Satun Lending Branch 30/12 Satun Thani Road, Phiman, Mueang Satun, Satun 91000 | Monday - Friday 09.00 hrs. - 17.30 hrs. | 0 7474 0631 | 0 7474 0632 |

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| Khuan Don (Satun) Nano Credit Kiosk 215 Moo 8, Khuan Sato, Khuan Don, Satun 91160 | Monday, Wednesday, Friday 09.00 hrs. – 15.00 hrs. | 0 7474 0749 | - |
| Songkhla | | | |
| Hat Yai Lending Branch 26/22 Rat Yindi Road, Hat Yai, Hat Yai, Songkhla 90110 | Monday - Friday 09.00 hrs. - 17.30 hrs. | 0 7423 5345, 0 7422 0803 | 0 7422 0804 |
| Hat Yai Nai (Songkhla) Lending Branch 1147 Phet Kasem Road, Hat Yai, Hat Yai, Songkhla 90110 | Monday - Friday 09.00 hrs. - 17.30 hrs. | 0 7430 0230-1 | 0 7430 0231 |
| Sadao (Songkhla) Lending Branch 42 Ruam Chai Road, Sadao, Sadao, Songkhla 90120 | Monday - Friday 09.00 hrs. - 17.30 hrs. | 0 7453 6230 | 0 7453 6231 |
| Songkhla Lending Branch 155 Thale Luang Road, Bo Yang, Mueang Songkhla, Songkhla 90000 | Monday - Friday 09.00 hrs. - 17.30 hrs. | 0 7430 0840-1 | 0 7430 0842 |
| Benchaphon Market (Songkhla) Nano Credit Kiosk 160/51 Moo 2, Phawong, Mueang Songkhla, Songkhla 90100 | Monday, Wednesday, Friday 09.00 hrs. – 17.30 hrs. | 0 7430 0210 | - |
| Padang Besa (Songkhla) Nano Credit Kiosk 24 Talat Mai 2 Road, Padang Besa, Sadao, Songkhla 90240 | Tuesday, Wednesday, Friday 09.00 hrs. – 15.00 hrs. | 0 7453 6586 | - |
| Rattaphum (Hat Yai) Nano Credit Kiosk 226 Moo 1, Kamphaeng Phet, Rattaphum, Songkhla 90180 | Monday, Thursday, Friday 09.00 hrs. – 15.00 hrs. | 0 7423 5345, 0 7422 0803 | 0 7422 0804 |
| Si Trang Market (Hat Yai) Nano Credit Kiosk 315 Thung Ri-Khok Wat Road, Kho Hong, Hat Yai, Songkhla 90110 | Wednesday, Thursday, Friday 08.30 hrs. – 17.30 hrs. | 0 7423 5345, 0 7422 0803 | 0 7422 0804 |
| Thung Lung (Songkhla) Nano Credit Kiosk 160 Kanchana Wanit Road, Phatong, Hat Yai, Songkhla 90110 | Wednesday, Thursday, Friday 09.00 hrs. – 15.00 hrs. | 0 7430 0229 | - |
| Surat Thani | | | |
| Chaiya (Surat Thani) Lending Branch 560/2 Moo 1, Talat Chaiya, Chaiya, Surat Thani 84110 | Monday - Friday 09.00 hrs. - 17.30 hrs. | 0 7731 3800 | 0 7731 3801 |
| Kanchanadit (Surat Thani) Lending Branch 210/6 Moo 1, Kadae, Kanchanadit, Surat Thani 84160 | Monday - Friday 09.00 hrs. - 17.30 hrs. | 0 7731 3832-3 | 0 7731 3833 |
| Khun Thale (Surat Thani) Lending Branch 52/3 Moo 1, Khun Thale, Mueang Surat Thani, Surat Thani 84100 | Monday - Friday 09.00 hrs. - 17.30 hrs. | 0 7731 0603-4 | 0 7731 0604 |
| Ko Samui Lending Branch 11/6 Moo 1, Mae Nam, Ko Samui, Surat Thani 84330 | Monday - Friday 09.00 hrs. - 17.30 hrs. | 0 7733 2807-8 | 0 7733 2806 |
| Nathon Samui (Surat Thani) Lending Branch 226/19 Moo 3, Ang Thong, Ko Samui, Surat Thani 84140 | Monday - Friday 09.00 hrs. - 17.30 hrs. | 0 7724 7310, 0 7724 8652 | 0 7724 8652 |

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| Surat Thani Lending Branch 159/27 Si Wichai Road, Makham Tia, Mueang Surat Thani, Surat Thani 84000 | Monday - Friday 09.00 hrs. - 17.30 hrs. | 0 7727 5678-9 | 0 7727 5680 |
| Wiang Sa (Surat Thani) Lending Branch 468 Moo 4, Ban Song, Wiang Sa, Surat Thani 84190 | Monday - Friday 09.00 hrs. - 17.30 hrs. | 0 7736 1045 | 0 7736 1046 |
| Ban Na Doem (Surat Thani) Nano Credit Kiosk 316/8 Moo 2, Ban Na, Ban Na Doem, Surat Thani 84240 | Monday, Thursday, Friday 09.00 hrs. - 15.00 hrs. | 0 7731 3685 | - |
| Chaweng Samui (Surat Thani) Nano Credit Kiosk 184/27 Moo 2, Bo Phut, Ko Samui, Surat Thani 75120 | Monday, Thursday, Friday 09.00 hrs. - 15.00 hrs. | 0 7743 0353 | - |
| Lamai Market Samui (Surat Thani) Nano Credit Kiosk 136/32 Moo 4, Maret, Ko Samui, Surat Thani 84310 | Monday, Thursday, Friday 09.00 hrs. - 15.00 hrs. | 0 7733 2807-8 | 0 7733 2806 |
| Si Tha Kham Market (Surat Thani) Nano Credit Kiosk 37/18 Chunla Chom Klao Road, Tha Kham, Phunphin, Surat Thani 84130 | Monday, Thursday, Friday 09.00 hrs. - 15.00 hrs. | 0 7727 5678-9 | 0 7727 5680 |
| Trang | | | |
| Khuan Pring (Trang) Lending Branch 103/274 Moo 6, Khuan Pring, Mueang Trang, Trang 92000 | Monday - Friday 09.00 hrs. - 17.30 hrs. | 0 7527 0973, 0 7527 0931 | 0 7527 0931 |
| Trang Lending Branch 59/45 Huai Yot Road, Thap Thiang, Mueang Trang, Trang 92000 | Monday - Friday 09.00 hrs. - 17.30 hrs. | 0 7559 0411-2 | 0 7559 0413 |
| Khlong Pang (Trang) Nano Credit Kiosk 165/1 Moo 2 Phet Kasem Road, Khlong Pang, Ratsada, Trang 92160 | Tuesday, Wednesday, Thursday 09.00 hrs. - 15.00 hrs. | 0 7527 0240 | - |
| Soem Suk Market (Trang) Nano Credit Kiosk 485 Phet Kasem Road, Huai Yot, Huai Yot, Trang 92130 | Monday, Wednesday, Friday 09.00 hrs. - 15.00 hrs. | 0 7559 0411-2 | 0 7559 0413 |
| Yan Ta Khao (Trang) Nano Credit Kiosk 61 Moo 1 Trang-Palian Road, Yan Ta Khao, Yan Ta Khao, Trang 92140 | Monday, Wednesday, Friday 09.00 hrs. - 15.00 hrs. | 0 7559 0411-2 | 0 7559 0413 |



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