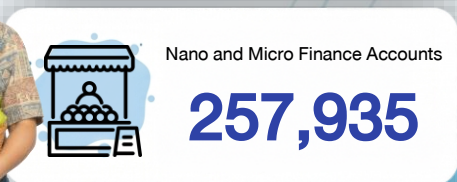


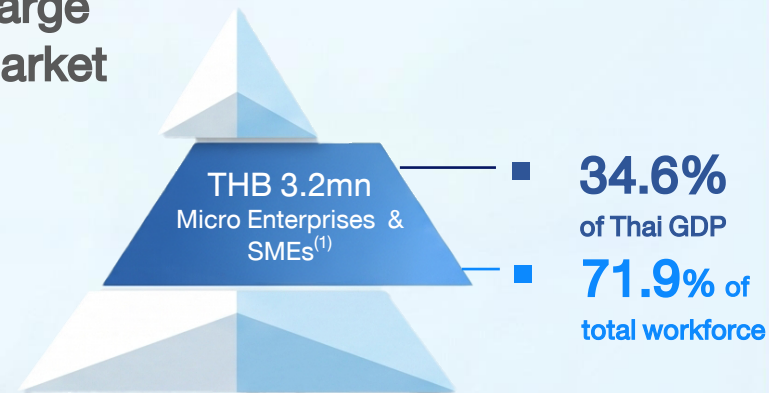
Serving the underserved

First and only licensed Thai bank that focuses on providing Nano and Micro Finance Loan and MSME Loan to Thailand's underserved customers



Unique business model, serving the underserved

Designed for high risk segment with large addressable market



Targeting micro enterprises and SMEs which are the **Backbone** of the Thai economy

Unique distribution channel

Low-cost branch network



Nano Credit Kiosks



Lending Branches



Deposit Branches

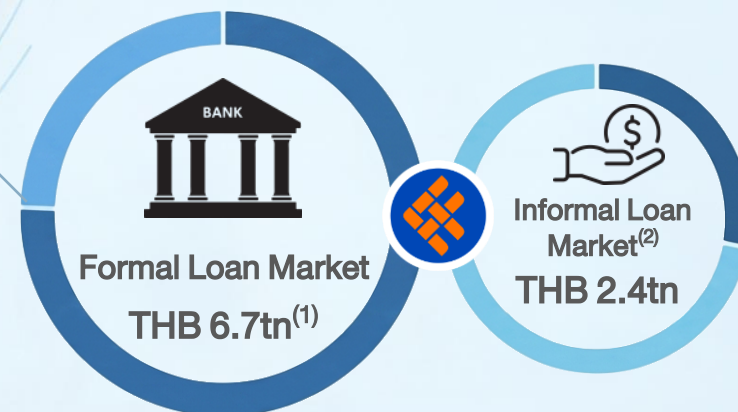
Efficient mobile applications

Mobile Banking



Micro Pay E-Wallet

Thai Credit's entrenched position



Notes: (1) Incl. SME loan from commercial banks of THB 3,370bn as at 1Q23, SME loan from specialized financial institutions (SFIs) of THB 624bn as at 1Q23, Loan for occupational purposes of THB 2,702bn as at 3Q22, Nano finance loan of THB 33.5bn as at 2022, and Pico finance loan of THB 6.4bn as at 2022; (5) Includes informal business operators, e.g. loan sharks