Thaicredit Bank

Sustainable Development Report 2025

Thai Credit Bank Public Company Limited



EVERYONE MATTERS

ทุกคน...คือคนสำคัญ

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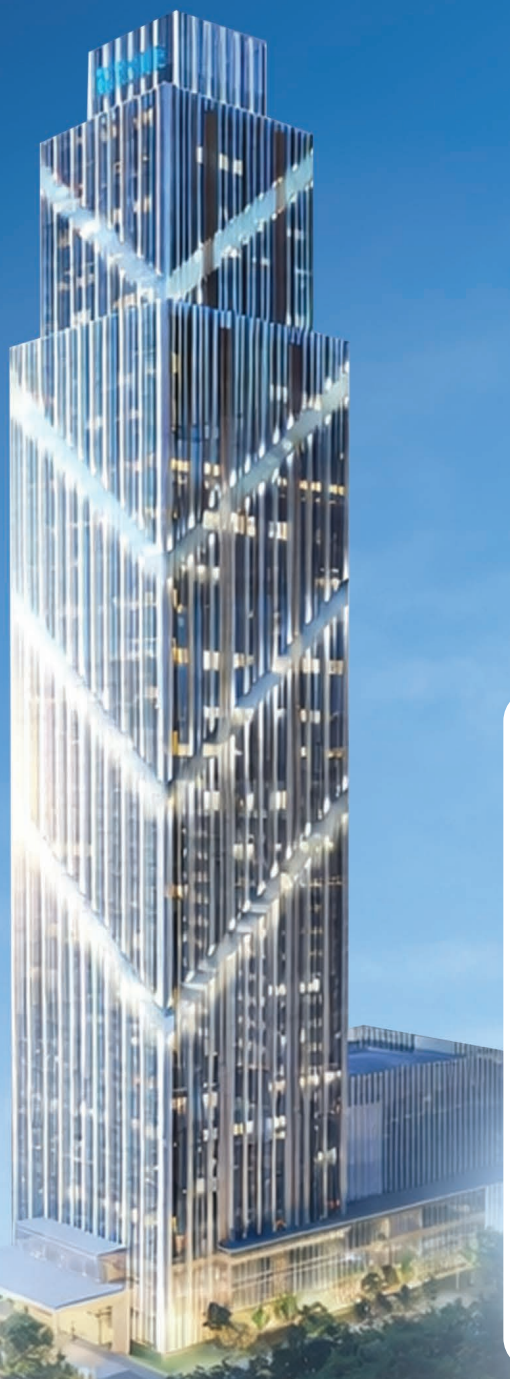
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Mr. Roy Agustinus Gunara
Chief Executive Officer

Prof. Kitipong Urapeepatanapong
Chairman

Mr. Winyou Chaiyawan
Vice chairman and Chairman of the Executive Committee

Message from the Chairman, Vice Chairman, and Chief Executive Officer

The year 2025 has been a year full of challenges not only for Thai Credit Bank but for everyone across Thailand and across the world. Global economic slowdown, trade wars, tariff barriers, and geopolitical conflicts have created significant uncertainty for businesses everywhere.

Nevertheless, Thai Credit Bank has successfully navigated these obstacles with resilience and determination. I would like to express my sincere gratitude to our employees, management team, and Board of Directors for their unwavering commitment in driving the bank forward—from its humble beginnings to becoming a full commercial bank we are today. This year, we delivered strong financial performance and proudly became a listed company on the Stock Exchange of Thailand. These accomplishments are the result of the dedication and hard work of every member of our organization.

Our excellence extended beyond financial success. The Bank has been recognized for its excellence in corporate governance, receiving the **"Excellent"** rating from the Thai Institute of Directors Association for the second consecutive year. This recognition reflects our commitment to conducting business with integrity and transparency.

Furthermore, we continue to create value for society by sharing knowledge and opportunities with our customers and partners through initiatives such as the **"Tang To Know-how"** program, as well as supporting environmental and community development projects. We are especially proud of our efforts to assist small entrepreneurs who lack access to financial resources, enabling them to grow their businesses and improve their quality of life. This commitment aligns with our philosophy **"Everyone Matters"** and reinforces our dedication to ESG principles.

Finally, based on my experience working alongside our talented and adaptable team, I am confident that Thai Credit Bank will continue to overcome challenges and seize opportunities in the coming year. The Year of the Horse may bring energy and unpredictability, but with knowledge, strength, and determination, we will harness that momentum and drive the Bank toward continued success.

About Thai Credit Bank



Thai Credit Bank Public Company Limited commenced operations on 18 January 2007 under the scope of business and transactional activities permitted for retail banks as prescribed by the Bank of Thailand (BoT). On 1 September 2023, the Bank transitioned to operate as a full-service commercial bank under the name Thai Credit Bank Public Company Limited.

This transformation enables the Bank to conduct comprehensive commercial banking operations and to deliver a broader range of financial and investment services. The Bank has enhanced its financial products and services to ensure quality, accessibility, and responsiveness to diverse customer needs.

Thai Credit Bank continues to focus on providing Micro SME (MSME) lending as well as Nano and Micro Finance facilities to small-scale entrepreneurs who represent a vital foundation of the national economy but often lack access to formal financial services. These include street vendors, small and medium-sized shop owners, as well as SME and Micro SME entrepreneurs.

Through expanding access to formal sources of funding, the Bank aims to support sustainable improvements in quality of life while contributing to economic and social development, in line with its guiding philosophy:

"Everyone Matters"

Vision

Thai Credit is determined to support customers'
business growth and improve their well-being
through its unique microfinance services.

Mission

To provide the best financial services to small enterprises (Micro SMEs) nationwide.

To promote financial literacyand discipline among all customers.



To create an organizationwhere everyone is enthusiastic about, and proud of, what they are working on together.

To create value for shareholders by taking into consideration benefits for stakeholders.

Corporate Values

T Team Spirit

Collaboration
Everything is accomplished with the power of the team.

C Creditability

Adhering to good governance
Success is born from mutual trust.

R Result Oriented

Commitment to work
Success comes from knowing how to plan. Set goals and take action toachieve them.

B Best Service

Excellent service
Excellent service will make customers impressed to choose our service again and again.

L Leadership

Leadership
A leader is a giver. The goal is to develop the team to be successful.

I Integrity

Adhere to principles and accuracy
Knowing ourselves and being ethical, we can do the right thing at any time and in any situation.

Thai Credit DNA

The Bank considers its personnel to be like a symbol of the brand. The Bank is committed to creating a positive attitude in providing quality services and integrating the values of various departments align with its culture.



Always Improving



One Direction



Customers Passion



Never Mislead

Business Structure and Sustainability

Thai Credit Bank is committed to being a financial partner that creates sustainable access to financial capitals to strengthen capable and environmentally conscious entrepreneurs (Smart Entrepreneurs), while enhancing the quality of life of customers and communities through responsive financial innovation and the Bank's distinctive microfinance services. This approach aims to drive balanced and sustainable economic, social, and environmental growth.



Thai Credit Bank Public Company Limited is a financial institution that adheres to the philosophy "Everyone Matters." The Bank focuses on creating sustainable access to financial capitals for small-scale entrepreneurs and Thai small and medium-sized enterprises (SMEs), with a mission to develop capable and environmentally conscious entrepreneurs (Smart Entrepreneurs).

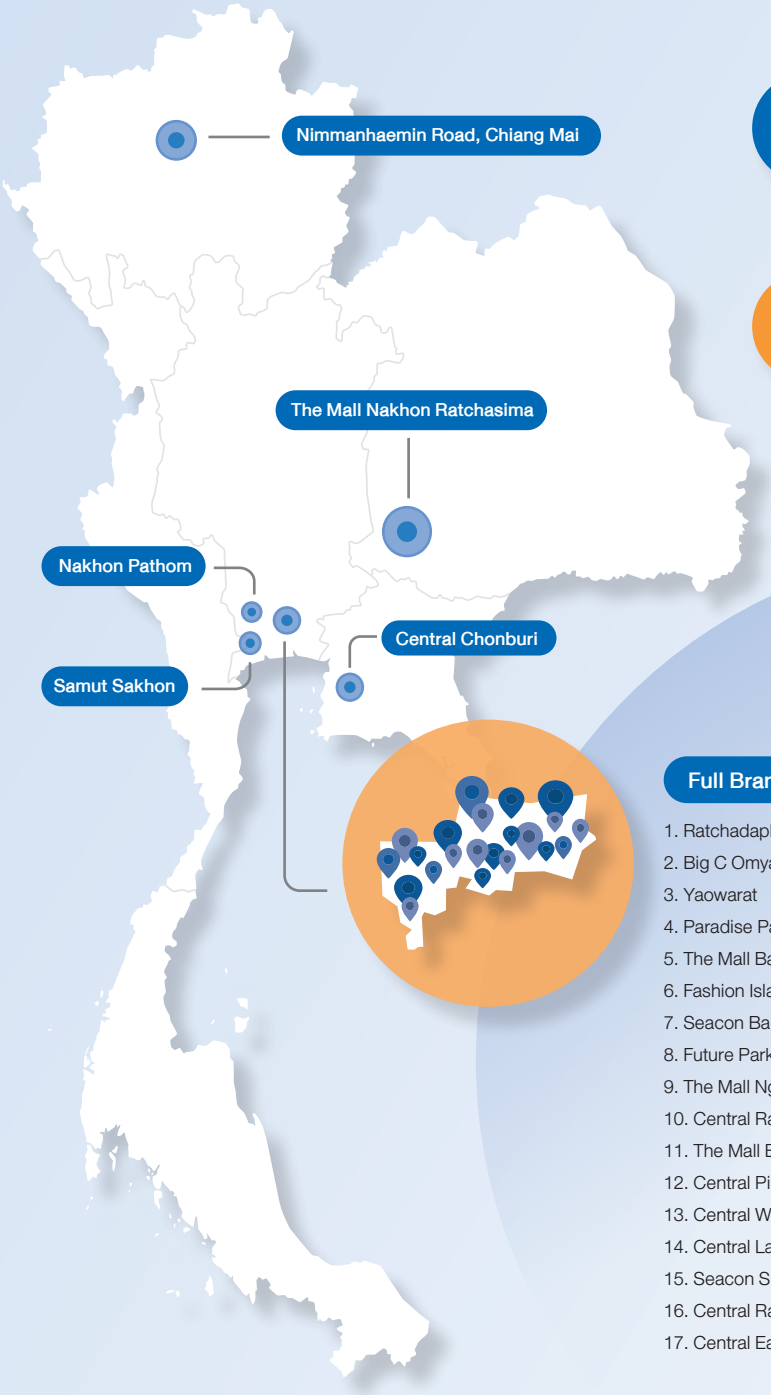


The Bank is committed to enhancing the quality of life of customers and communities through its distinctive microfinance services and responsive financial innovation, integrating business growth, social development, and environmental stewardship. This is based on the belief that everyone matters and has the potential to grow.



Thai Credit Bank is committed to being an important driver of the grassroots economy, improving well-being, and promoting long-term sustainability for Thai society in line with a sustainable development approach covering the dimensions of Prosperity (economic), Well-being (social), and Environment, while recognizing the importance of all sectors of society, in accordance with the philosophy that everyone has value and an important role in creating a sustainable society.

Overview of Thai Credit Bank



Microfinance Lending Branches 500

Digital Channels

Full Branches 33

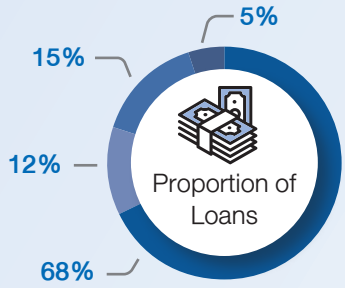
Digital Channels



Full Branches

1. Ratchadaphisek Business Office
2. Big C Omyai
3. Yaowarat
4. Paradise Park Srinakarin
5. The Mall Bangkapi
6. Fashion Island Ramindra
7. Seacon Bangkae
8. Future Park Rangsit
9. The Mall Ngamwongwan
10. Central Rama 2
11. The Mall Bangkae
12. Central Pinklao
13. Central WestGate
14. Central Ladprao
15. Seacon Srinakarin
16. Central Rama 3
17. Central EastVille
18. The Mall Tha Phra
19. CentralWorld
20. EmQuartier
21. Central Rama 9
22. Central WestVille
23. Mega Bangna
24. Siam Paragon
25. The Mercury Ville Chidlom
26. V. One Tower
27. Central Park
28. Central Chonburi
29. The Mall Nakhon Ratchasima
30. Nimmanhaemin Road, Chiang Mai
31. Nakhon Pathom
32. Samut Sakhon
33. Samut Prakan

Loan Products



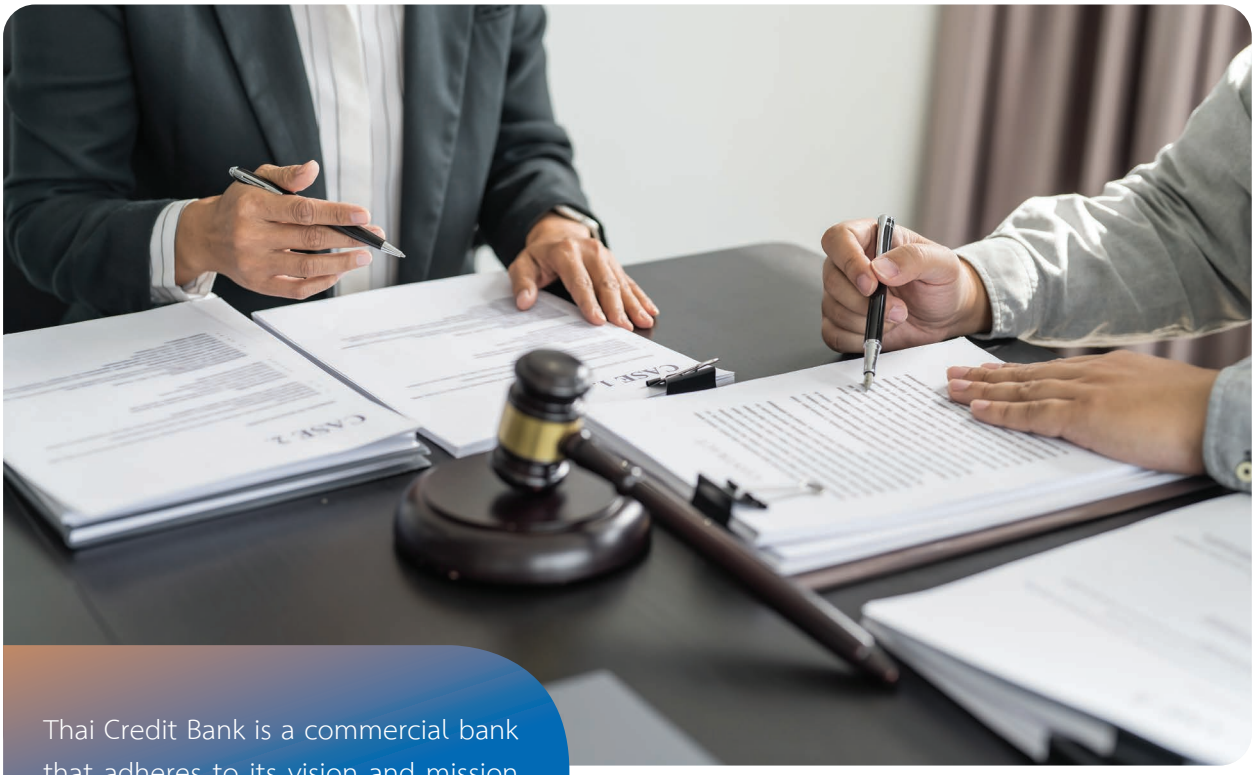


- Micro SME Loan (MSME Loan)
- Nano and Micro Finance Loan
- Home Equity Loan
- Personal Loan and Other

Service Channel Key Change 2025

Service Channel	Sub-service Channel	This Year Key Change
1  Branch	1 Full Branch	No Change
	2 Retail Loan Center	No Change
	3 Lending Branch	Re-Locate
	4 Nano Credit Branch	New Open / Close / Re-Locate
	5 MSME Business Center	New Open / Re-Locate
2  Electronic Channel	1 ATM	No Change
3  Off-Site Banking	1 Full Branch	No Change
	2 MSME	New Model - DSA (Pilot Phase)
4  Banking Agent	1 Deposit and Payment Channel	No Change
	2 Deposit - Withdrawal and Payment Fee	No Change
5  Digital Channel	1 alpha by Thai Credit	New Features
	2 SME alpha	Soft Launch
6  Customer Service Channel	1 Call Center	No Change
	2 Business Personal Assistant (BPA)	No Change
7  Business Partner Channel	1 Micro Pay e-Wallet	New Feature
	2 True Money Wallet	New Update Process
	3 Streaming Fund+	New Launch

Sustainability Management Policy and Objectives



Thai Credit Bank is a commercial bank that adheres to its vision and mission of conducting business based on sustainable growth. The Bank provides the best financial services to enhance the potential of customers and entrepreneurs through accessible financial solutions, while driving sustainability in society and the environment follows the philosophy **"Everyone Matters"** and covers the three dimensions of Environment, Social/Employees, and Governance/ Economy (Environment, Social and Governance: ESG) under good corporate governance and appropriate risk management.

The Bank places importance on managing and conducting business with honesty, transparency, and fairness, in accordance with the principles of good corporate governance. The Bank is committed to social and environmental responsibility under the policies of "**Market Conduct**" and "**Responsible Lending**" throughout the business growth journey. The Bank is committed to developing products that are distinctive, simple, and transparent, while establishing policies, measures, and systems to prevent and manage conflicts of interest. In addition, the Bank supervises, monitors, and reviews compliance with the established policies, measures, and systems, and regularly reviews the appropriateness of the Bank's policies and related guidelines at least once a year for the benefit of all stakeholder groups.

In 2025, the Bank conducted a review of its compliance with the Corporate Governance Code for Listed Companies (CG Code) and established the Bank's key corporate objectives and goals aimed at sustainability. The Bank also emphasized the application of good corporate governance practices in all operational activities and disclosed such practices publicly, in alignment with the United Nations Sustainable Development Goals (SDGs), the Paris Agreement, ISO 26000, and other relevant standards.

The Bank recognizes the importance of social and environmental responsibility, as well as the interests of stakeholders across the business value chain. The Bank also recognizes the importance of developing the organization toward Sustainable Banking in order to achieve stable long-term growth alongside both business and society. This commitment has been established as part of the Bank's missions, with the following key objectives:



Access
Financial Capitals

Creating opportunities for customers to more easily access financial capitals

Quality
of Life

Enhancing the quality of life of customers

Smart
Entrepreneurs

Developing smart entrepreneurs

Better
Environmental

Improving environmental stewardship

The Bank discloses its full Sustainability Development Policy on the Bank's website under the section "Sustainability Reports and Policies."

https://sustainability.thaicreditbank.com/th/home



Overview of Sustainability Development Strategy

In addition, the Bank focuses on Creating Shared Value (CSV) in order to address and improve t sustainability for both society and the Bank across three dimensions as follows:

Thaic

E ENVIRONMENT

The Bank focuses on the sustainable growth of both business and society in the long term by conducting business with environmental responsibility in various aspects. The Bank promotes environmental awareness among employees, customers, and communities regarding environmental conservation and the efficient use of resources, while increasing engagement with society, communities, and the Bank's customers.

In addition, the Bank has established risk policies, credit policies, and credit approval processes for business lending that take environmental impacts into consideration in order to reduce environmental risks that may arise from lending activities and potential reputational risks to the Bank. The Bank also emphasizes Responsible Lending by providing financing to environmentally friendly projects that do not negatively affect communities, thereby expanding business opportunities to new customer segments and products.

Strategic Management

Risk Assessment and Management

S SOCIAL & EMI

The Bank is committed to enabli greater knowledge and understan to access a stable, secure, and fair fi Lending practices. The Bank als customers and society so that su daily life and business operations

In addition, the Bank takes care employment policies, compensat and fair welfare benefits. The Ba environment with occupational he applicable laws and international continuously develops the qualit training and development, and re both internally and externally to en

Technology and Infrastructure Development

he quality of life of people in society while creating competitive advantages in business, thereby generating

redit Bank

PLOYEE

ing customers and society to gain
ding of financial management and
nancial system through Responsible
o promotes financial literacy for
uch knowledge can be applied to
to support sustainable growth.

of its employees by establishing
ion management, and appropriate
ank also provides a good working
ealth and safety in accordance with
practices. Furthermore, the Bank
y of its human resources through
gularly communicates information
sure broad and effective awareness.

Human Resource Management

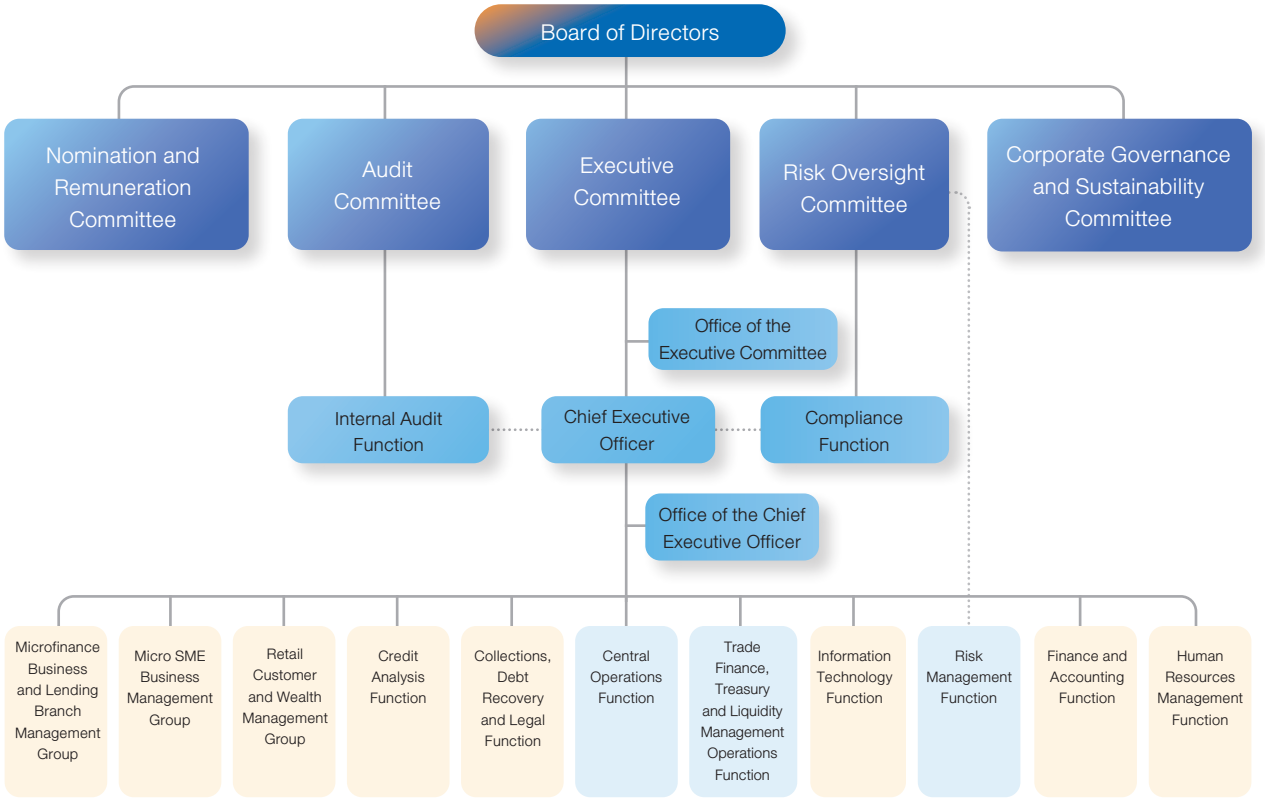
G GOVERNANCE & ECONOMIC)

The Bank is committed to conducting business under the principles of Good Corporate Governance. The Bank has established and complies with ethics and codes of conduct policies in line with internationally recognized management systems. These policies cover the roles and responsibilities of the Board of Directors, senior management, and employees, serving as mechanisms that support effective operations and internal control while addressing risks in a timely manner. The Bank also promotes behaviors and an organizational culture that emphasize risk awareness, fairness, and transparency. This enables the Bank to manage and control risks comprehensively while taking into account the interests of stakeholders, creating maximum value for the Bank and its stakeholders over the long term, and supporting the sustainable growth of the economy and society.

Regulatory Compliance, Governance, and Internal Audit

Financial and Accounting Management

Governance Structure for Sustainability Development



Note: "Executive" refers to executives as defined in the Notification of the Securities and Exchange Commission No. KorJor. 17/2551 regarding the definition of terms in notifications relating to the issuance and offering of securities (as amended).

Thai Credit Bank Public Company Limited is committed to integrating environmental and climate change considerations into the Bank's business strategy, risk management framework, and financial product development, in alignment with the regulatory guidance of the Bank of Thailand (BoT). The Bank applies the proportional risk management principle, which is adapted to the Bank's size, complexity, and level of environmental risk exposure, while supporting Thailand's national carbon neutrality targets.



The proportional risk principle means that the Bank should implement climate-related risk management measures that are appropriate to the Bank's organizational size, business complexity, and level of environmental risk exposure. This approach does not apply a "one-size-fits-all" model but instead **designs strategies that align with the Bank's specific context.**



Enable the Bank to implement climate risk management practices in accordance with regulatory guidance without creating unnecessary operational impacts or undue burden.

Enhance efficiency by focusing controls on material issues.

Environmental and Climate Change Targets

Establish a Climate Change Management Committee in 2025.

Integrate climate-related risks into governance, business strategy, and internal decision-making processes by 2026.

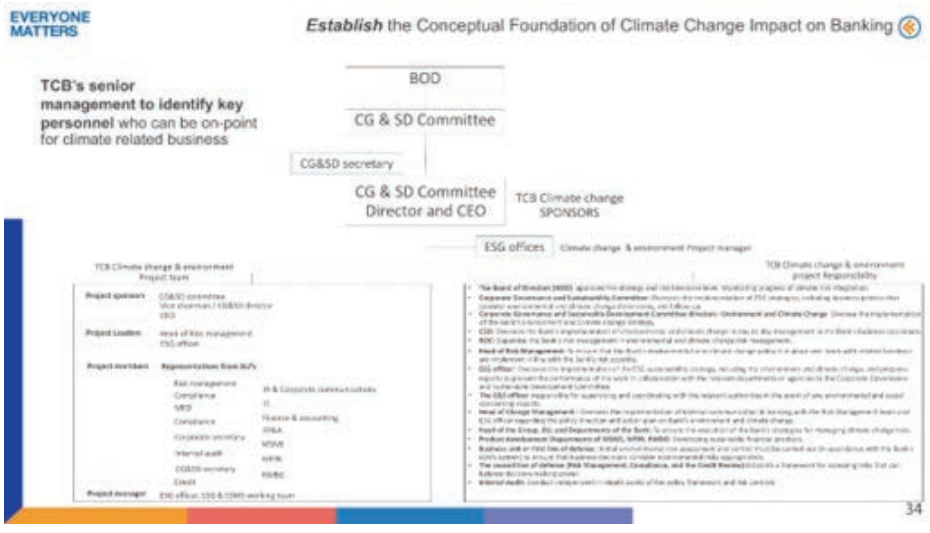
Support Thailand's national targets by setting the Bank's carbon neutrality target by 2050 and net-zero greenhouse gas emissions target by 2065.

Promote green finance to support customers in transitioning to a low-carbon economy, starting in 2026.

Implement effective climate-related risk management beginning in 2026.

Align with international sustainability standards such as TCFD, UNPRB, and Basel Committee principles starting in 2026.

The Bank established a climate change governance structure on 29 July 2025.



Awards and Achievements

2025



1. Creativity Award from the Securities and Exchange Commission (SEC)
2. The Financial Changemaker Award from the Securities and Exchange Commission (SEC)
3. SET ESG Ratings 2025: Level “A” from the Stock Exchange of Thailand, awarded for the first time
4. Excellent Corporate Governance Rating (5 Stars) for the second consecutive year from the Corporate Governance Report of Thai Listed Companies 2025, conducted by the Thai Institute of Directors (IOD)
5. Credit Rating of ‘A(tha)/F1(tha)’ with Stable Outlook from Fitch Ratings
6. Human Rights Model Organization Award 2025 (Good Level) from the Department of Rights and Liberties Protection, Ministry of Justice



7 Recognition Award for Financial Discipline Promotion Campaign (2nd consecutive year) from the Federation of Business and Professional Women's Associations of Thailand under the Royal Patronage

8 Sustainability Disclosure Recognition 2025 from Thaipat Institute

9 Leading ESG Award (Social Product) at the Future Trends Awards 2025

10 Certified Member of the Thai Private Sector Collective Action Against Corruption (CAC) – 3rd Renewal

11 Carbon Footprint for Organization (CFO) Certification (First Year) from the Thailand Greenhouse Gas Management Organization (Public Organization)

12 ISO 14064-1 Certification from BSI Group (Thailand)

13 Ranked in the "Fortune Southeast Asia 500" for the 2nd consecutive year

Key Performance Summary for 2025



Economic and Governance Performance



Net profit
THB **4,016** Million

Employee compensation
THB **4,189** Million



Training expenses
THB **3** Million



Social Performance

Number of cybera
breach incidents



Participants in the "Tang To Know-how" program
68,444 people

Total number of employees
4,542 people



attacks or personal data
0 case

mployees participating
the Good Deeds Point
ccumulation Program

1,364 employees representing 30% of the total workforce

Total of 12,270 hours

Male 1,997 people
Female 2,545 people



Environmental Performance

The Bank aims to achieve carbon neutrality by 2050 and net-zero greenhouse gas emissions by 2065.

Total greenhouse gas emissions (Scope 1-3)
3,680 Tonnes CO_2e



Total water consumption
59,392 cubic meters



Total waste and materials reused / recycled 29,840 kilograms





Sustainability Development

of Thai Credit Bank

Thai Credit Value Chain

Thai Credit Bank, through the Executive Committee, management, and employees at all levels, is committed to
contribute to the sustainable development of customers, business stakeholders, and the country as a whole. The Ba
to downstream, by creating stability through products and services that respond to the needs of all stakeholder gr

Sustainability Commitment | **Value Chain & Materiality Analysis**

Value

HIGH PURPOSE — Empowering smart customers and entrepreneurs with a

Stakeholders







Add-on

Product design & development &

Market Research - Product Development & Innovation	Sales, Marketing, Customer Acquisition & Credit analysis	Operational Transactions & Fulfillment

Feedback loop focused on "SMAR

Customer / Supplier
"Sustainable procurement"
(Input)

Thai Credit's Business pr
"Sustainable and SMART business proce

"Empowering customer's attitude & knowledge"

"Enhancing resources and solutions"

ESG Dimension

E Environment

- ESG & ESMS policy and implementation
- Climate change policy and implementation

G

conducting Sustainable Banking with responsibility under the principles of good corporate governance in order to nk places importance on managing sustainability across activities throughout the business value chain, from upstream oups, together with effective risk management.

Chain

ccessible financial solutions, driving sustainability in society and the environment.

mpowering smart customers and entrepreneurs with accessible financial solutions, driving sustainability in society and the environment.

& Fulfillment loop

Payment & collections

Customer service & retail insight management

T" and sustainability

ocess

ss"

Product & service
"Sustainable and SMART products and services"

Customer
"SMART" customer & employee empowerment"

ESG Dimension

S

Social

Help building knowledge and discipline "Financial Literacy" to all our customer Community and society

Community and society

- Empowering SMART customer
- Financial literacy "ดังค์โต Know how"
- TTT for Communities
- Thai Credit Foundation

Create a passionate organization that is proud of what we do

Employees

Value Chain Flow

"Operations"

"Fulfillment, Payment & collections"

"Relationship management"

Feedback loop

Governance

Regulators and Government Bodies
Non-Governmental Organizations (NGOs) and Advocacy Groups

Regulatory Agencies 1st, 2nd, 3rd Lines of defenses National & International std. Comply to regulations. PDPA/ Data governance.

Risk management
RL/ Market conduct
Culture/ DNA (Never mislead)
CG&SD committee



1 Product Design, Development, and Innovation

The Bank continuously designs and develops financial products to support long-term business growth, with the objective of enabling everyone to access financial services fairly and equally, so that customers can achieve sustainable financial well-being.

Over the years, the Bank has placed importance on developing financial products and services that align with the needs of the business sector and individuals. The Bank also recognizes the importance of being part of strengthening Thailand's economic stability.

- Sustainable Procurement
- Development of new financial products, services, and financial solutions that meet customer needs
- Promoting positive attitudes and providing knowledge to customers

2 Sales, Marketing, and Credit Analysis

The Bank analyzes and develops financial products to respond to diverse customer needs. The Bank also improves service processes to ensure speed and efficiency, with a simple and streamlined credit approval process, while maintaining good relationships with customers through an understanding of the needs of all target customer groups. This has strengthened customer confidence in the quality of the Bank's services and resulted in satisfaction with the Bank's lending, financial, and investment products.

In addition, as a commercial bank with an important role in mobilizing and allocating resources within the economic system, the Bank has a responsibility to contribute to national stability through environmental and social screening and assessment. This approach supports customers in achieving long-term growth and returns while reducing negative environmental and social impacts.

- Establishing the ESMS policy (Environmental and Social Management System)
- Environmental and Social Due Diligence (ESDD)
- Promoting financial services and expanding the customer base, including customers who have limited access to formal financial services
- Improving efficiency and developing solutions for resource utilization



3 Operations, Transactions, Compliance

The Bank has established a Service Channels Policy to enable effective management of service channels and the fair provision of customer services. This includes risk management and appropriate customer care, as well as clearly defined roles, duties, and responsibilities of management and employees involved in providing services through the Bank's designated service channels. These measures ensure that risk management related to customer service channels is conducted efficiently, prudently, and appropriately, in line with current conditions and the technologies used in delivering customer services.

The Bank also places importance on expanding its financial service network through deposit branches and lending branches to ensure nationwide coverage.

- Efficient and sustainable business operations and processes

4 Payment and Debt Collection

The Bank has established a Debt Monitoring and Collection Policy to ensure timely resolution when customers encounter financial difficulties. This enables the Bank to maximize debt repayment, reduce loan classification and provisioning, and prevent overdue debts that may cause damage to the Bank, while creating a positive customer experience and enabling customers to continue their business operations.

In addition, the Bank conducts debt collection in an ethical manner in strict compliance with the guidelines of the Bank of Thailand (BoT). The Bank closely supervises the conduct of staff within the collections and debt recovery function.

- Sustainable products and services that meet consumer needs
- Delivering experiences that facilitate convenient customer transactions

5 Customer Service and Relationship Management

The Bank places importance on maintaining strong relationships with customers. The Bank has established a Customer Relationship Management team and a Customer Contact Center (Call Center) to respond to the needs of all target customer groups. The Bank also develops products and services that effectively meet customer needs in order to continuously deliver a positive customer experience.

At the same time, the Bank communicates information on its financial products through various channels to ensure that customers can access the Bank's financial products comprehensively.

In addition, the Bank supports and promotes financial literacy and financial discipline among customers and communities on a regular basis by providing financial knowledge appropriate to each target customer group. The Bank also provides accurate information regarding financial services to support customers' businesses in achieving stable growth alongside the Bank through the "Tang To Know-how" program.

- Enhancing and developing services through service excellence
- Building and maintaining strong customer relationships
- Providing timely and effective assistance to customers experiencing difficulties
- Enhancing customer satisfaction

Stakeholder Engagement

The Bank places strong emphasis on conducting its operations and business activities with integrity, transparency, and fairness, in alignment with good corporate governance principles throughout its business growth journey. The Bank undertakes the identification, analysis, and prioritization of stakeholders, both internal and external, across the entire business value chain to ensure that stakeholders' expectations are appropriately addressed. The Bank also places importance on stakeholder engagement by providing a variety of communication channels, such as the annual general meeting of shareholders, customer satisfaction surveys, complaint handling channels, and employee engagement activities. These channels enable the Bank to listen to stakeholders' needs and expectations regarding its business operations. Feedback received is regularly used to review the appropriateness of the Bank's policies and related practices for the benefit of all stakeholder groups. The Bank reviews stakeholders' needs and expectations on an annual basis. In 2025, the Bank classified its stakeholders into 7 groups as follows.



Customers / Underserved / Vulnerable groups

- Individuals and businesses who use the Bank's products and services, including deposit accounts, loans, investments, and other financial products.
- Groups in society that are at high risk of facing social, economic, or health challenges.

Employees

- Individuals working within Thai Credit Bank who are responsible for carrying out the Bank's operations, ensuring compliance with the Bank's regulations, and supporting customers in accessing financial services

Suppliers

- Businesses or individuals that provide goods or services to the Bank.

Competitors

- Fair competition in business
- Competitors in the same market with similar objectives, employing different strategies

Shareholders / Investors / Creditors

- • Individuals or organizations that hold shares in the Bank and seek returns on their investment
- • Organizations or individuals that lend to the Bank, including bondholders and other financial institutions

Regulators and Government Bodies / Non-Governmental Organization & Advocacy groups

- The Bank's operations to ensure compliance with applicable laws and regulations
- Organizations with an interest in the Bank's social or environmental impacts

Environment, Society, and Communities

- Factors affecting the Bank's reputation, regulatory compliance, risk management, and opportunities for sustainable lending and investment
- Local communities and society at large in which the Bank operates, which are impacted by the Bank's activities and support

Stakeholder Expectations	Bank's Response to Stakeholder Expectations	Engagement and Communication Channels

Internal Stakeholders

Employees

Stakeholder Expectations	Bank's Response to Stakeholder Expectations	Engagement and Communication Channels
Employees expect fair treatment, protection, opportunities for professional growth, and meaningful work under responsible leadership that respects human dignity.	The Bank has established its core value, "Everyone Matters," which applies to all stakeholders across the Bank's value chain, including employees. Policies, performance evaluation systems, compensation structures, and employee-related practices reflect the Bank's commitment to recognizing employees not merely as costs but as human capital that creates sustainable value.	The Bank establishes both short-term and long-term business plans that allow employees to participate in and contribute to the Bank's operations. Internal communication functions are designated to ensure the dissemination of key information and to foster a strong organizational culture. Communication channels include two-way mechanisms that allow employees to communicate with management. A grievance system is also in place to enable employees to report concerns or complaints for appropriate resolution.

External Stakeholders

Customers

Stakeholder Expectations	Bank's Response to Stakeholder Expectations	Engagement and Communication Channels
Customers expect financial services that are fair, transparent, and accessible, while being treated with dignity and understanding of their personal and business contexts. They also expect data security, reliable systems, and the Bank's role as a trusted partner supporting business sustainability and long-term growth.	The Bank designs products and processes that are fair and accessible in accordance with Market conduct and Responsible lending principles. The Bank respects customers' dignity while acting as a trusted partner that supports sustainable growth, operates responsibly and transparently, and considers social and environmental impacts to create long-term shared value between the Bank and its customers.	The Bank regularly studies and analyzes customer needs and incorporates such insights into both short-term and long-term business strategies. Dedicated external communication functions ensure the delivery of key information to customers. Two-way communication channels enable customers to provide feedback, and a complaint management system allows customers to report issues for further improvement.

Stakeholder Expectations	Bank's Response to Stakeholder Expectations	Engagement and Communication Channels
Suppliers		
Suppliers expect transparent and fair business practices, clear terms and processes, timely payments, and respectful and professional relationships, alongside reasonable ethical standards and long-term partnerships.	The Bank maintains transparent and fair procurement processes with clearly defined scopes of work and contractual terms. Payments are made on time, and suppliers are treated with professionalism and respect. Strategic relationship management promotes long-term collaboration, risk mitigation, and sustainable shared value creation.	Communication channels are provided for suppliers to engage with the Bank. A complaint and feedback mechanism is also available for suppliers to raise issues with management for further improvement.
Regulators and Government Bodies / Non-Governmental Organization & Advocacy groups		
Beyond regulatory compliance, regulators expect the Bank to operate as a stable financial institution that does not create systemic risk and upholds public trust.	The Bank embeds regulatory compliance and governance into its operational systems. Risk management is conducted comprehensively, while consumer protection is upheld in line with Market conduct and Responsible lending principles. ESG and climate considerations are integrated into business decisions. The Bank also ensures transparent disclosure and supports long-term economic and social stability.	The Bank assigns dedicated compliance and regulatory affairs functions responsible for communication and coordination with regulators and relevant external organizations.

Stakeholder Expectations	Bank's Response to Stakeholder Expectations	Engagement and Communication Channels
Shareholders / Investors / Creditors		
Stakeholders expect sustainable returns relative to managed risks, strong financial stability and capital adequacy, professional risk management, sound governance, transparent disclosure, and clear long-term strategies incorporating ESG and sustainability considerations.	The Bank focuses on delivering sustainable financial performance, maintaining strong capital and liquidity positions, managing risks prudently, and operating under sound governance and leadership. Transparent disclosure and clearly defined strategies, including ESG and climate integration, help safeguard long-term value and investor confidence.	The Investor Relations function is responsible for communication and coordination with shareholders, investors, and lenders regarding matters related to the Bank's business operations.
Environment, Society, and Communities		
Society expects the Bank to conduct business responsibly, avoid negative social impacts, reduce inequality, expand access to financial resources, operate with integrity and transparency, respect human rights, and manage environmental and climate impacts responsibly to support long-term sustainable development.	The Bank conducts its business responsibly by minimizing negative impacts, reducing inequality, promoting financial inclusion, operating with ethics and transparency, respecting human rights, and actively managing environmental and climate-related impacts to create shared value for society, the economy, and the Bank over the long term.	The Bank provides communication channels that enable stakeholders affected by its operations to engage in two-way dialogue. A complaint management system is also available to ensure that concerns are addressed and improvements are implemented.
Competitors		
Competitors expect fair competition, adherence to financial discipline and market rules, avoidance of systemic risk or market distortion, and the maintenance of ethical standards and industry reputation. Competition should be based on value creation and innovation rather than price destruction, supporting the long-term stability of the financial system.	The Bank conducts its business in accordance with fair competition principles, maintains financial discipline, manages risks prudently, and upholds ethical standards and the reputation of the banking industry. The Bank competes based on value and innovation to support the overall stability and sustainable growth of the financial system.	The Bank is a member of the Thai Bankers' Association, which serves as a platform for communication and information exchange among member institutions.

Identification and Assessment of Material Sustainability Issues



To ensure that the Bank's environmental, social/employee, and governance/economic operations achieve sustainable development goals and appropriately respond to stakeholder expectations, the Bank identifies and prioritizes material sustainability issues that may impact its business operations and stakeholders. These issues are determined based on both internal and external factors and are aligned with the Global Reporting Initiative (GRI) sustainability reporting framework to support effective sustainability management. The process for identifying and assessing material sustainability issues that affect the Bank's business and stakeholders across the value chain is as follows:



1 Identification of Material Sustainability Issues



Key sustainability issues across various dimensions are identified from both internal and external sources that are relevant to the Bank's business operations and strategic direction. These include global sustainability trends, national and international sustainability standards and frameworks, as well as potential risks and opportunities that may impact the Bank's operations, create shared value, and respond to stakeholder expectations. The identified topics are subsequently proposed to and considered by the relevant committees.

2 Prioritization and Assessment of Sustainability Issues



The identified issues are analyzed and assessed based on two key dimensions: the impact on the Bank's operations and the significance to the Bank's key stakeholders, including employees, customers, business partners, communities and society, and government agencies.

The Bank classifies sustainability issues into three management levels: Significant, Moderate, and Fundamental. This classification supports the alignment of operational goals and provides guidance for effective sustainability management.

3 Review and Validation of Material Sustainability Issues



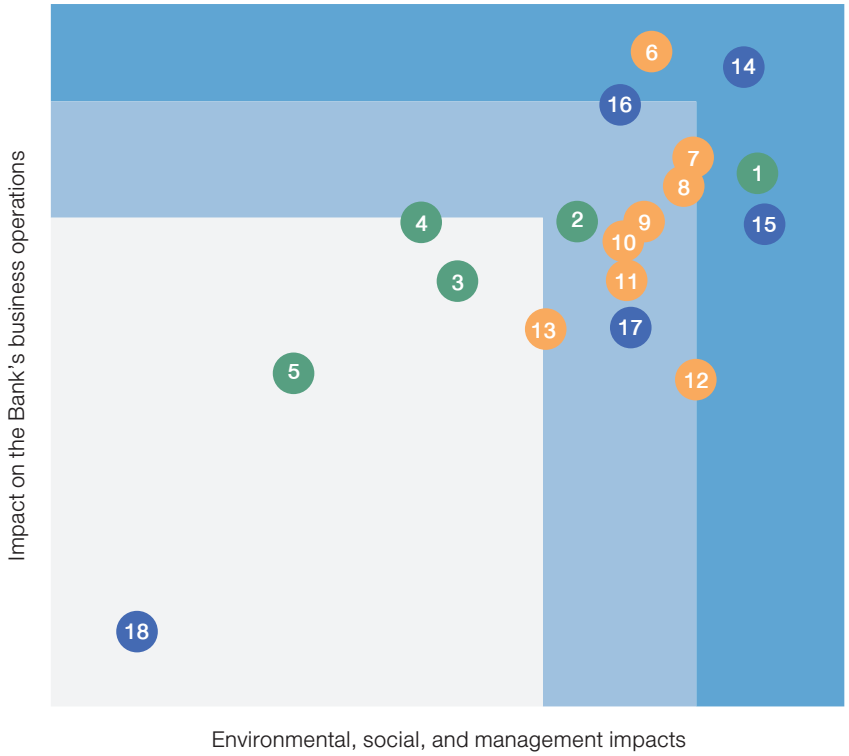
The results are reported to the Corporate Governance and Sustainable Development Committee for consideration of the appropriateness of the process and the prioritization outcomes. The assessment results are then approved by the Committee to guide the Bank's sustainability strategies, targets, and initiatives in the short, medium, and long term. The process also determines the scope of disclosure and ensures completeness of information based on the principle of completeness, while assigning relevant functions to implement the appropriate actions.

4 Review and Communication of Material Sustainability Issues



The results of the materiality assessment are communicated to relevant stakeholders through various channels. Feedback and recommendations from stakeholders are also collected through multiple engagement channels to enhance the Bank's sustainability performance and ensure that disclosures reflect genuine stakeholder expectations. This process also enables the Bank to remain responsive to evolving sustainability requirements and frameworks that may impact its operations and to further improve the effectiveness of disclosures in future reports.

In 2025, the Bank identified 18 material sustainability topics covering three dimensions: environmental, social/employee, and governance/economic, with the prioritization of sustainability issues presented as follows :





Environment Dimension

1. Environmentally and Socially Responsible Lending
2. Climate Change Management
3. Resource Efficiency
4. Greenhouse Gas Emissions Reduction
5. Environmentally Friendly Procurement



Social & Employee Dimension

6. Access to Financial Products and Services
7. Financial Literacy Promotion
8. Reduction of Social Inequality
9. Data Privacy
10. Respect for Human Rights
11. Community Engagement
12. Human Capital Development
13. Employee Satisfaction and Diversity



Governance & Economic Dimension

14. Good Corporate Governance
15. Sustainable Finance
16. Innovation and Technology
17. Customer Relationship Management
18. Sustainable Supply Chain

Membership in Organizations Supporting Economic, Social, and Environmental Development



The Bank participates as a member of various organizations and initiatives established to promote environmental, social/employee, and governance/economic development. These include the Thai Bankers' Association and the Private Sector Collective Action Against Corruption (CAC). Through such participation, the Bank leverages knowledge and best practices to strengthen its internal operations while contributing to economic and social development and supporting the sustainable improvement of people's quality of life.




Thai
credit



Governance and Economic Performance

Business Overview and Economic Performance in 2025

Key Global Economic Developments in 2025

The year 2025 marked a period of global economic rebalancing, following several years during which the global economy faced persistent pressures. These included elevated inflation, tight monetary policy implemented during 2022–2025, and ongoing geopolitical uncertainties. As a result, the global economy entered a phase of controlled slowdown, accompanied by structural transitions across multiple dimensions, with significant implications for long-term economic stability and sustainable development.

In terms of monetary policy, major central banks, including the Federal Reserve and the European Central Bank, began approaching a turning point in the monetary policy cycle, with cautious policy easing following the moderation of inflation toward target ranges. Although policy interest rates remained relatively high compared with historical averages, this shift helped ease pressures on investment, financial markets, and debt burdens across both the public and private sectors in many countries.



From a structural perspective, the economies of developed countries, particularly the United States and Europe, showed signs of slowing, while economies in the Asian region continued to play an important role in supporting global economic growth. Nevertheless, some countries continued to face structural challenges related to economic fundamentals, private sector confidence, and the real estate sector. The uneven pace of recovery across regions reflected imbalances in global growth and underscored the growing importance of managing systemic risks at the global level.

At the same time, geopolitical risks remained a key factor affecting global economic stability. Conflicts in certain regions continued to impact energy prices, food security, and global trade routes. In addition, trends in supply chain restructuring, such as de-risking and friend-shoring, contributed to higher economic costs in the short term and reduced the efficiency of global free trade.



In terms of technology, 2025 marked a year in which the adoption of artificial intelligence (AI) and automation expanded significantly across business and service sectors. These technologies played an important role in enhancing productivity and economic efficiency. However, they also created challenges related to labor structure, workforce skills, and inequality, which require effective management alongside sustainable human capital development.

In addition, climate change and sustainability (ESG) increasingly emerged as significant economic factors. Investments in clean energy, carbon pricing mechanisms, and sustainability disclosure requirements, such as the IFRS Foundation's S1 and S2 standards, played a greater role in shaping capital allocation and business decision-making. Organizations and financial institutions that are able to systematically integrate environmental, social, and governance considerations are likely to gain stronger stakeholder confidence and long-term competitiveness.

Overall, 2025 represented a period of structural transition for the global economy rather than an acute crisis. Economic growth remained relatively modest but more stable, while risks became more diversified across multiple dimensions. The ability of countries, organizations, and the financial sector to adapt will remain a key factor in shaping sustainable economic and social development in the years ahead.

Key Economic Developments in Thailand in 2025

In 2025, Thailand's economy experienced a gradual recovery amid a slowing global economy and persistent structural uncertainties. Domestic economic activity was primarily supported by private consumption and the service sector, particularly tourism, which continued to recover, although slightly below earlier expectations. Meanwhile, exports and private investment faced pressures from weaker global demand, geopolitical uncertainties, and relatively high financing costs. In addition, cross-border trade, particularly along the Thai–Cambodian border, was suspended from the third quarter of 2025 due to escalating border disputes between Thailand and Cambodia.

In terms of monetary policy

The policy interest rate remained at a level reflecting the need to maintain economic stability and manage inflation risks, despite gradually easing inflationary pressures. Under these conditions, the debt burden of households and businesses, particularly SMEs and retail borrowers, remained a vulnerable issue requiring close monitoring.

From a structural perspective

Thailand's economy continued to face constraints from high household debt levels, competitiveness challenges in certain industries, and the need for workforce adaptation to technological changes. At the same time, climate variability and natural disasters, such as droughts and floods, affected the agricultural sector, household income, and economic stability in certain areas.



The financial sector and financial institutions played an important role in supporting economic stability through prudent asset quality management, assistance to vulnerable borrowers, and more disciplined credit allocation, in line with strengthened risk management standards, governance practices, and responsible business conduct.

In addition, climate change and sustainability (ESG) have become increasingly significant in Thailand's economic landscape. Investments in clean energy, improvements in resource efficiency, and preparedness for environmental standards and sustainability disclosure requirements have increasingly influenced long-term investment and business decisions.

Overall, 2025 was a year of cautious economic recovery for Thailand amid structural challenges and external risks. The ability to adapt, manage risks effectively, and advance sustainable development will be key factors in strengthening Thailand's economic stability and long-term growth potential.

Another significant risk factor that continues to receive global attention is climate change. Thailand has been affected by climate variability resulting from the transition between El Niño and La Niña phenomena. This has caused severe impacts on the agricultural sector and many areas of the country through both droughts and floods, with flooding being one of the most frequent natural disasters in Thailand.

Addressing these risks requires adjustments in development approaches toward sustainability through investments and improvements in related infrastructure, such as water management systems, natural disaster early warning systems, and emergency preparedness planning. These efforts aim to strengthen the country's resilience to climate change impacts and are aligned with Thailand's commitment to greenhouse gas emission reductions under the Paris Agreement.



Thai Credit Bank's Performance in 2025

Despite the challenging economic environment in 2025, the Bank delivered higher profitability compared with the previous year and exceeded its targets, driven by growth alongside improvements in portfolio quality through proactive risk and portfolio management. With a strong focus on people at the center of every success, the Bank continued to deliver sustained double-digit growth.

Summary of Thai Credit Bank's Performance

"Markets may slow and uncertainty may rise,
but our commitment to everyone and our ability to deliver never do. Consistent performance, strengthened quality, and improved results, even in the toughest years."

11%
Loan OS Growth



Loan growth with continuous product development, new initiatives, and sales strategy; New loans achieved 11.5% growth.

4.2%
NPL



Bank-wide collection and risk management efforts; Reserve Coverage at 158.4%

43.6%
Cost to Income



Ratio increased YOY as margin pressure continue but still one of the best. Productivity is one of the top priority.

665,922
Micro Pay Customers



Successfully migrate the wallet platform; 80% Active rate; 3.28 BN volume and 643k transactions; total transactions (all activities) doubled to 51 MN activities

68,444
TTHK Participants



Commitment to our customers and community with improved and accredited financial literacy program; NPS Score at 80%.

4,016 MB
Net Profit



Deliver 16.45% ROE; Growth in revenue, interest and credit costs decreased significantly by 22.3% YoY.



13
Awards Received

13 Awards granted from various organizations reflecting our commitment to best serve Micro segment and community.

Thai Credit Bank recognizes that climate change represents a systemic risk affecting the financial sector, the economy, and society, and is therefore a key component of sustainable business operations. The Bank has integrated climate risk management into its governance structure, risk management framework, and operational processes.

From a strategic perspective, the Bank has established a Net Zero target and continues to develop green financial products and services for MSME and SME customers. The Bank is also in the process of assessing environmental, social, and governance (ESG) impacts for suppliers and service providers to strengthen the management of both physical and transition risks associated with climate change.



In addition, the Bank places strong emphasis on transparent disclosure and stakeholder collaboration to support the development of a sustainable financial ecosystem in Thailand, while considering environmental, social, and governance impacts that are increasingly recognized as global priorities in reducing greenhouse gas emissions and mitigating climate change.

Thailand has announced its national targets of achieving carbon neutrality by 2050 and net-zero greenhouse gas emissions by 2065. Thai Credit Bank has aligned its strategies and operational plans with these national commitments.

In 2025, the Bank continued its collaboration with the International Finance Corporation (IFC) to adopt the IFC Performance Standards as part of the Bank's Environmental and Social Management System (ESMS). This framework is used to assess and manage environmental and social risks associated with lending activities. During the year, the Bank also received valuable support from IFC in providing internationally recognized knowledge on ESG and climate risk to the Board of Directors, senior management, and working teams responsible for ESG and climate risk management. These efforts reaffirm the Bank's commitment to responsible banking and to delivering long-term value for all stakeholders.

Good Corporate Governance and Business Ethics

The Bank conducts its business in accordance with the principles of good corporate governance, ethics, and the Bank's Code of Conduct, as formally established and communicated across the organization. These principles apply to the roles and responsibilities of the Board of Directors, senior management, and employees at all levels, serving as a mechanism to support effective operations and internal controls that are responsive to risks. The Bank also promotes an organizational culture that emphasizes risk awareness, fairness, and transparency, enabling the Bank to manage risks effectively, consider stakeholder interests comprehensively, and create long-term value while supporting sustainable economic and social development. In addition, the Bank has adopted internationally recognized management frameworks, including the Thailand Quality Award (TQA) framework, to further strengthen its management practices.

The Bank established the Corporate Governance and Sustainable Development Committee as a subcommittee on 22 February 2023, which continued to perform its duties in 2025. The Committee provides guidance and recommendations to the Board of Directors on matters related to corporate governance and sustainable development, with the objective of advancing the Bank toward Sustainable Banking. The Committee is also responsible for defining the scope, policies, and practices relating to environmental, social, employee, and governance matters, as well as business ethics, occupational health and safety, and workplace environment. Relevant policies are reviewed at least once a year, with emphasis placed on integrating good corporate governance principles into all aspects of the Bank's operations and ensuring transparent disclosure of performance to the public.





As a result of the Bank's continued commitment to corporate governance, in 2025 the Bank received the "Excellent" (5-Star) Corporate Governance Report of Thai Listed Companies rating for the second consecutive year, as assessed by the Thai Institute of Directors (IOD) in collaboration with the Stock Exchange of Thailand (SET). The Bank also received recognition and awards from various government agencies and organizations throughout the year. In addition, the Bank reported no complaints regarding violations of business ethics, reflecting its commitment to transparent governance and strengthening stakeholder confidence.

Employee Orientation

The Bank provides orientation programs for all newly recruited employees at every level (excluding the Board of Directors). In addition, executives and employees at all levels are required to regularly review compliance with the employee code of conduct and other key policies through the Bank's electronic network system, including the e-Learning Center, to strengthen understanding and ensure responsible and appropriate conduct in performing their duties. The Bank also communicates its code of conduct policies to relevant stakeholders.

The Bank provides learning and development orientation programs, comprising 12 training courses for employees at all levels, as follows:

1. Employee Welfare (including work regulations, employment policies, and human rights)
2. Bank Overview, Quality & Change Management Group, and Core Values
3. ESG (including ESMS and Climate Change)
4. Operational Risk Management
5. Corporate Governance, Ethics, and Relevant Banking Laws and Regulations
6. Fraud Awareness
7. Basic Knowledge of AML (Anti-Money Laundering), KYC, and CDD (Know Your Customer and Customer Due Diligence)
8. Tang To Know-how Financial Literacy Program and Empower Activities
9. Data Loss Prevention (DLP): Protecting Organizational Data from Leakage
10. IT Security Awareness
11. IT Systems Usage and IT Incident Reporting / Microsoft 365 for Thai Credit
12. Introduction to alpha Savings Account for Salary Payments

In 2025, the Bank distributed the business code of conduct handbook to employees at all levels to enhance understanding and awareness of the Bank's operational standards.

All employees acknowledged receipt of the handbook by signing the relevant documentation, resulting in 100% coverage.

Training Indicators	Performance			Target (2026–2030)
	Total Directors and Employees (Persons)	Number Trained (Persons)	Training Coverage (%)	
Directors	-	-	-	Target: 100% of employees at all levels complete training on the Employee Code of Conduct
Assistant Managing Director and above	-	-	-	
Senior Director and above	1	1	100	
Assistant Director and above	33	33	100	
Non-Management Employees	1,168	1,168	100	

Anti-Corruption and Complaint Handling

Anti-Corruption

The Bank is committed to maintaining effective processes to promote anti-corruption practices across all types of transactions, both direct and indirect. The Bank conducts its business and management with integrity, transparency, and in accordance with the principles of good corporate governance and anti-corruption. Ethical conduct and integrity are strictly upheld through documented policies, operational guidelines, and manuals, supported by appropriate risk management, internal and external communication, monitoring, and review mechanisms across all business units.

The anti-corruption policy has been approved by the Board of Directors and requires personnel at all levels to perform their duties with honesty and transparency. The Bank has also declared its commitment to the Thai Private Sector Collective Action Against Corruption (CAC) and has been certified as a CAC member since 2015. Executives and employees at all levels are strictly prohibited from requesting, engaging in, or accepting any form of corruption. The Bank communicates its policies and guidelines to executives and employees at all levels to ensure strict compliance. CAC membership is renewed every three years, with the most recent renewal completed in 2025.

In addition, the Bank participated in the International Anti-Corruption Day (Thailand) 2025 under the theme “HERO OF THE TRUTH: Unite Against Corruption.” The event brought together the government, the National Anti-Corruption Commission (NACC), the Public Sector Anti-Corruption Commission (PACC), the Anti-Corruption Organization of Thailand, and network partners to reaffirm their commitment to building a transparent society and strengthening governance in Thailand.

The Bank also communicates its Anti-Corruption Policy through multiple channels, including publication on the Bank’s website, dissemination through the internal Intranet and email, and employee policy acknowledgment processes. The policy is further communicated through internal podcasts to enhance understanding and reinforce compliance with the Bank’s employee regulations. In 2025, the Bank provided anti-corruption training and communication programs to employees at all levels.



For new employees, anti-corruption training is included as part of the corporate governance and ethics module in the employee orientation program. In 2025, a total of 1,202 new employees completed the training, representing 100% of all new employees. The Bank also communicated the anti-corruption policy to all employees, with 4,269 employees acknowledging the policy, representing 100% of the workforce.



Podcast

Code of Conduct











Performance Results

Indicator	2023 (%)	2024 (%)	2025 (%)	Target (2026–2030)
New employees trained on anti-corruption	N/A	100	100	100% of new employees must complete the training
Employees completing anti-corruption training via e-Learning	N/A	N/A	99	100% of employees complete training and pass the assessment
Number of corruption-related complaints	0	0	1	Zero corruption-related complaints

No Gift Policy

The Bank has established guidelines regarding the giving and receiving of gifts from customers. The value of gifts must not exceed THB 3,000 per person, and such cases must be reported to the Board of Directors or the designated committee on a quarterly basis.



Awareness of anti-corruption practices is communicated to employees through the HR Speak Up channel via internal email announcements.

Anti-Money Laundering

Counter-Terrorism Financing, and Counter-Proliferation Financing



The Bank is committed to preventing its services from being used as a channel for money laundering, terrorism financing, or the proliferation of weapons of mass destruction. The Bank places strong emphasis on strengthening compliance with laws and regulations related to anti-money laundering, counter-terrorism financing, and counter-proliferation financing. Policies, procedures, and operational guidelines have been established to ensure that the Bank's operations comply with legal and regulatory requirements.

The Bank requires customers to provide identification information and supporting documentation as required by law to enable proper customer identification and verification. The Bank also conducts screening of customers and related parties against sanction lists before establishing business relationships or conducting transactions. Risk assessments and risk management processes are

implemented for AML/CTPF risks, and customer account activities are monitored throughout the duration of the business relationship. In addition, systems are in place for transaction reporting and record keeping. The Bank places strong emphasis on developing employee knowledge and expertise in AML/CTPF compliance. Training programs are conducted through both on-site and online formats, with content tailored to employees' roles and responsibilities throughout 2025. The Bank also participates in the AML/CTPF Working Team of the Thai Bankers' Association, enabling knowledge exchange and cooperation to strengthen compliance with international standards.

To ensure that the Bank's management mechanisms are modern and aligned with the business environment, which is constantly subject to risks and changes. In 2025, the Bank therefore reviewed and improved the **"Anti-Money Laundering and Combating the Financing of Terrorism and Proliferation of Weapons of Mass Destruction Policy"** to be more stringent and in accordance with international standards, and communicated and implemented it throughout the entire organization.

AML & CTPF Governance Standards: Thai Credit Bank Website

In addition to policy implementation, the Bank emphasizes continuous knowledge development among employees. In 2025, the Bank conducted Refresher AML/CTPF training for 2,631 existing employees, with 100% passing the knowledge assessment.

For new employees, participation in the training program **"AML/CTPF 2025: Anti-Money Laundering, Counter-Terrorism Financing and Counter-Proliferation Financing"** is mandatory. New employees are required to attend the training and pass the Bank's assessment criteria. In the past year, 984 new employees attended the training, with 816 employees passing the assessment, representing 82.9% of all new employees.



AML/CTPF 2025 Training Program: Anti-Money Laundering, Counter-Terrorism Financing, and Counter-Proliferation Financing



Refresher Training Program on Anti-Money Laundering, Counter-Terrorism Financing, and Counter-Proliferation Financing (AML/CTPF)

Risk Management and Business Continuity Management

Risk Management

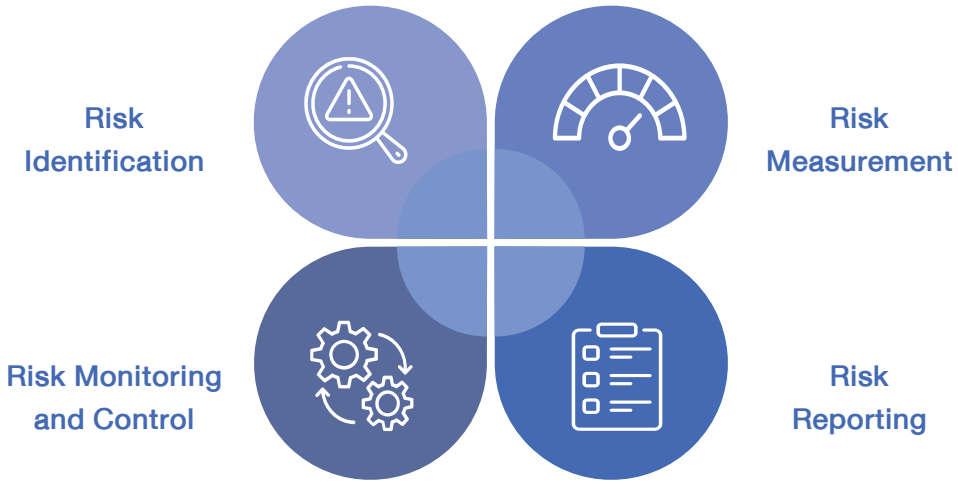
Thai Credit Bank recognizes the importance of risk management and is committed to implementing a systematic and consistent risk management process. The objective is to promote good corporate governance, strengthen confidence among all stakeholder groups, and embed risk management as part of the Bank's organizational culture. The Bank has established a Risk Oversight Committee to supervise risk management activities under a sound Risk Governance Framework, aligned with the Bank's strategic direction and objectives. The framework references the internationally recognized COSO ERM standards, providing guidance for management and employees to apply consistently. The Bank also requires the identification of risk factors, risk assessment, monitoring, and regular and accurate communication to reduce the likelihood and impact of risks that may affect the Bank's future operations.



In 2025, the Bank continued to operate in line with its overall risk management policy and strategy, as well as its defined risk appetite. Risk management practices include maintaining an organizational structure that ensures checks and balances, and assigning approval authority based on risk levels (risk-based authority). Senior management is responsible for establishing appropriate risk limits consistent with the Bank's risk appetite and communicating these limits to relevant personnel on a regular basis. The Bank has also implemented a dashboard monitoring system to support effective target setting and performance tracking.

In addition, the Bank supports its strategic initiatives within the defined risk tolerance for key risk indicators. Guidelines have been established for actions when risk indicators reach monitoring levels (Yellow Zone) or alert levels (Red Zone) to ensure appropriate responses in line with external conditions and the Bank's future growth plans. These practices include the establishment and periodic review of risk policies, processes, and risk management tools, as well as risk monitoring and reporting. Senior management is required to report risk management performance to the relevant Board subcommittees regularly, ensuring that information is accurate, complete, and timely. Risk management policies are reviewed at least once a year or whenever significant changes occur to ensure their adequacy and effectiveness.

Four Key Risk Management Processes



1 Risk Identification

The Bank's overall operations involve nine key risk categories: strategic risk, credit risk, liquidity risk, market risk, operational risk, regulatory and compliance risk, economic uncertainty risk, cybersecurity risk, and sustainability risk.

2 Risk Measurement

Appropriate qualitative and quantitative methods and tools are applied to measure risks in alignment with the Bank's risk management framework.

3 Risk Monitoring and Control

The Bank manages risks by defining appropriate risk tolerance levels aligned with its business strategy. In addition, risk triggers are established when risk levels approach defined limits to enable the implementation of timely risk mitigation measures.

4 Risk Reporting

Risk reporting is conducted regularly in formats that are clear and easily understood. The Bank provides risk reporting through dashboard systems, including detailed operational-level reports covering multiple dimensions, as well as summarized reports for senior management.

The Risk Management Committee reports material risk matters to the Board of Directors on a monthly basis. Further details on the Bank's current risk profile can be found in the 2025 Annual Report (Form 56-1 One Report – Risk Management Section).

Emerging Risks

The Bank has assessed and analyzed potential risks that may arise over the next 3–5 years, which could impact its business operations, financial position, and environmental, social, and governance considerations, as summarized below.



1. Below Potential Growth & Interest Rate Volatility Risk

Potential Impact on the Bank

This structural risk reflects a scenario where the economy may not enter a severe recession but could experience prolonged low growth. Such conditions may gradually increase asset quality vulnerability for both retail and SME customers.

Mitigation Measures

The Bank closely manages its loan portfolio by monitoring early warning indicators, conducting scenario assessments under prolonged low-growth conditions, and adjusting lending products to align with customers' long-term cash flow and repayment capacity.



2. Rising Household Debt Risk

Potential Impact on the Bank

Despite ongoing responsible lending initiatives by the Bank of Thailand and various assistance programs, high household debt levels continue to affect the long-term repayment capacity of low- to middle-income borrowers. Some borrowers may not be able to return to normal repayment status sustainably, even after multiple restructuring measures, potentially slowing asset quality recovery and creating structural vulnerabilities.

Mitigation Measures

The Bank prioritizes long-term asset quality management by segmenting borrowers based on recovery potential, developing tailored support measures, and applying behavioral data to enhance credit assessments in support of responsible lending.

3. U.S. Trade Policy Risk

Potential Impact on the Bank

Borrowers may face income volatility, higher input costs, delivery delays, and uncertainty in overseas orders. These factors may affect liquidity, debt repayment capacity, and credit quality, particularly among SMEs reliant on exports or integrated into global supply chains. Retail customers may also be indirectly affected through slower economic growth, employment uncertainty, and higher living costs.

Mitigation Measures

The Bank enhances proactive risk management by closely monitoring geopolitical developments and global trade trends, identifying industries sensitive to external factors, and developing financial solutions that support SME liquidity management. A data-driven approach is applied to improve risk forecasting and adapt to changing circumstances.

4. ESG Transition Risk

Potential Impact on the Bank

The Bank must adapt to evolving regulatory requirements, including domestic regulations and international measures such as carbon pricing mechanisms and global ESG standards. These developments may increase costs for customers, particularly exporters affected by policies such as the EU Carbon Border Adjustment Mechanism (CBAM). In addition, stricter domestic regulations could affect competitiveness if adaptation is delayed. Operational adjustments may also increase internal resource and system costs.

Mitigation Measures

The Bank has established internal teams to monitor regulatory developments domestically and internationally, conduct forward-looking impact assessments, assign responsible units for regulatory compliance, and invest in flexible IT systems to adapt operational processes and reduce compliance risks.

5. Virtual Bank

Potential Impact on the Bank

The entry of new virtual banks (with three licenses granted by the authorities by 2025) may reshape competition in the banking industry, intensifying competition in pricing, service quality, and innovation. If the Bank adapts slowly, it may lose market share to new entrants with lower operating costs and stronger digital capabilities. Customers may increasingly expect faster services, greater flexibility, and lower fees, which could affect interest and fee income.

Mitigation Measures

The Bank closely monitors developments in the virtual banking landscape and continues to enhance its digital channels. Digital products and services, including e-KYC and mobile applications, are continuously improved to provide faster and more convenient services. The Bank also reviews fee structures and interest rates while reinforcing its strengths in reliability and security to maintain customer confidence.

6. Cybersecurity Risk

Potential Impact on the Bank

As the Bank advances its digital capabilities, cyber threats such as hacking, ransomware attacks, data breaches, and online fraud may increase. Potential impacts include damage to IT systems and databases, financial losses from system recovery, and reputational damage due to reduced customer trust. Data protection regulations such as PDPA also increase compliance obligations and potential penalties in the event of data breaches.

Mitigation Measures

The Bank invests in advanced cybersecurity systems and upgrades IT infrastructure to enhance resilience. Regular employee training programs are conducted to strengthen cybersecurity awareness and foster a security-conscious organizational culture. The Bank also prepares incident response plans, conducts simulation exercises such as phishing tests, and maintains cyber insurance to mitigate potential risks.

Business Continuity Management



The Bank has established a Business Continuity Plan (BCP) to ensure readiness in responding to crises or emergency situations, which have become increasingly diverse and potentially more severe. The Bank places importance on aligning business strategies, operational plans, and overall risk management with the BCP framework. The plan is regularly tested and reviewed to ensure its practicality and effectiveness, enabling the Bank to continue critical operations and conduct key transactions during abnormal situations while maintaining business continuity.

In addition, the Bank emphasizes the development of personnel capabilities in operational risk management, particularly employees serving as Operational Risk Specialists (ORS) and BCP Coordinators (BCP Co), to strengthen sustainable operational risk management practices. The Bank also encourages risk management teams to participate in academic seminars and training programs, both internally and externally, to enhance their knowledge and continuously improve the effectiveness of risk management tools and practices.

Fostering a Risk-Aware Organizational Culture

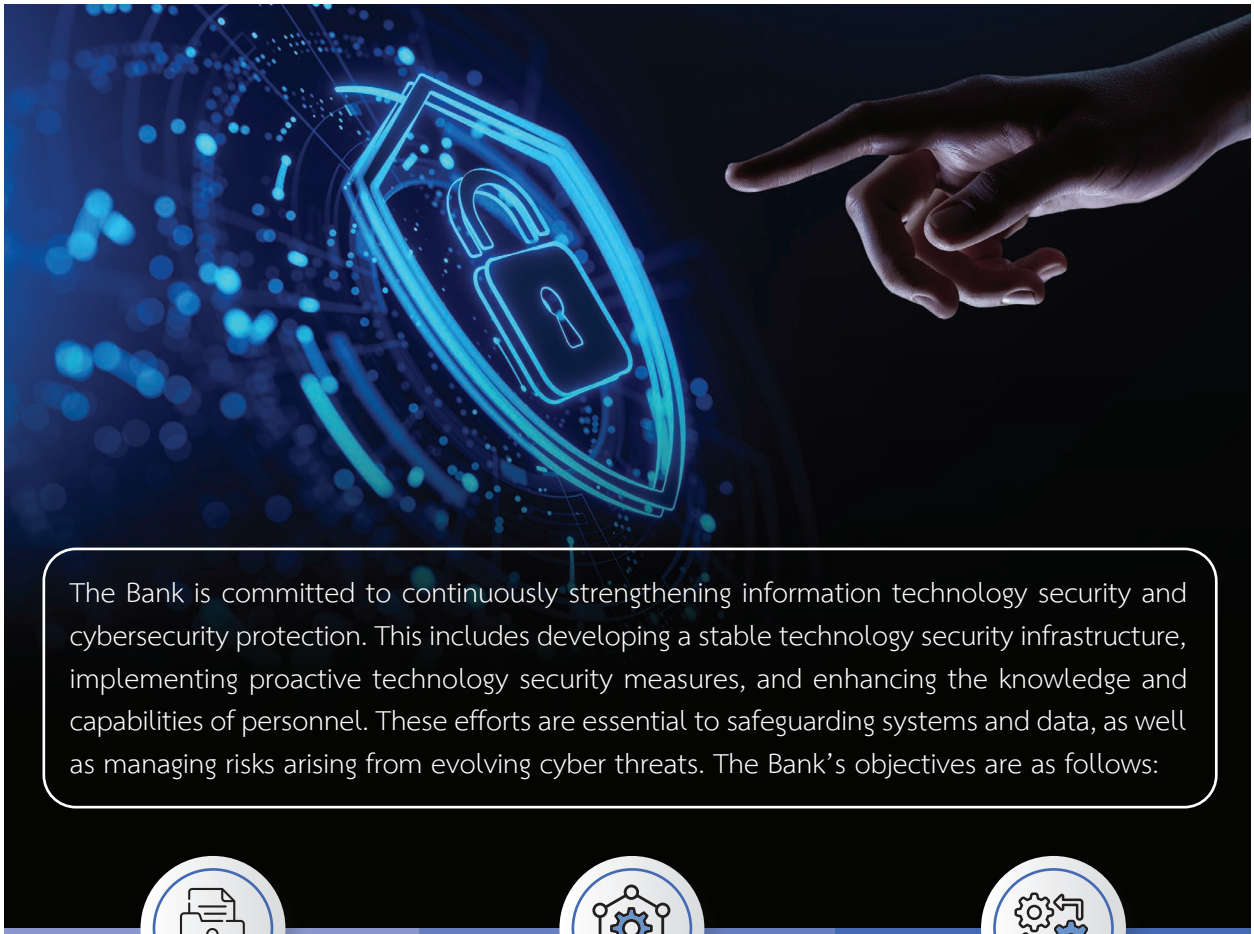


The Bank places strong emphasis on fostering a risk-aware organizational culture, supported by an organizational structure that enables effective monitoring, supervision, control, and review of operations in alignment with the Bank's risk management policies, strategies, processes, and practices. Reporting lines and organizational structures are designed to ensure checks and balances and maintain clear independence between risk-generating units and the risk management function.

In addition, senior management plays an active role in promoting risk awareness and setting a strong example for employees. Business units and employees designated as risk owners are assigned responsibilities to strengthen risk awareness across the organization. The Bank also ensures regular communication of risk management policies, strategies, risk appetite, and risk limits—often articulated through the Risk Appetite Statement (RAS)—to ensure that employees understand the Bank's risk management framework and its importance. These communications are delivered through various channels, including HR Speak Up, which disseminates key information to employees across the organization.

Cybersecurity

Currently, cyber threats arising from technological advancement through electronic networks have become increasingly complex. In addition, consumer behavior that demands unrestricted access to technology through various methods or channels, such as mobile applications and omni-channel platforms, may increase vulnerabilities and cybersecurity risks. However, the Bank has established an information technology risk management framework that is appropriately aligned with its strategic direction. The Bank also promotes IT risk awareness by requiring all employees to understand and comply with the information technology security policy. This ensures that both IT personnel and system users recognize information technology risks and supports the development of an organizational IT risk culture, thereby enhancing operational efficiency, competitiveness, stability, and security, while strengthening preparedness to address information technology risks and cybersecurity threats through cyber resilience management.



The Bank is committed to continuously strengthening information technology security and cybersecurity protection. This includes developing a stable technology security infrastructure, implementing proactive technology security measures, and enhancing the knowledge and capabilities of personnel. These efforts are essential to safeguarding systems and data, as well as managing risks arising from evolving cyber threats. The Bank's objectives are as follows:

Protection of the confidentiality of systems and information (Confidentiality)

Ensuring the accuracy and reliability of systems and information (Integrity)

Maintaining the availability of information technology systems (Availability)

In addition, in adopting technology to enhance the efficiency of financial services and to develop digital service channels (Digital Platform), the Bank has established an enterprise-level IT Risk Appetite to monitor and manage key technology-related risks appropriately. The Bank has also implemented a cyber risk governance plan by adopting the Cyber Resilience Management Framework prescribed by the Bank of Thailand, as follows:

1



Governance

Establishing policies to oversee cybersecurity risks, ensure compliance with applicable laws and regulations, and promote risk awareness.

2



Risk Identification

Assessing risks across hardware, software, and databases throughout their lifecycle, including assets that have reached end of life or end of support. Appropriate risk management guidelines, as well as regular review, monitoring, and reporting processes, are implemented in accordance with the level of risk.

3



Protect and Detection

Implementing security architecture, tools, program development controls, and change management processes. New technologies and tools are deployed to identify abnormal activities and provide timely threat detection and alerts.

4



Response & Recovery

Establishing cyber incident response and recovery plans, including regular drills, to ensure effective management and mitigation when incidents occur.

5



Third Party Risk Management

Managing risks arising from external service providers, system connections, or external access to information. The Cyber Resilience Framework has been extended to cover connected external parties and critical systems in order to strengthen protection against potential intrusion through connected points.

The Bank has appointed senior management with clear responsibility for overseeing information technology governance. Comprehensive policies on information and system security have been established, supported by operational guidelines and procedures for safeguarding information and information systems. These policies and practices are communicated to all employees through the Bank's internal communication channels. In addition, the Bank regularly organizes various awareness activities and case-based learning sessions to strengthen employees' understanding of cyber risks and threats, as well as appropriate practices, ensuring the safety of the Bank, its employees, and its customers.

Research, Development and Innovation in Product Development



The Bank establishes lending guidelines under Product Programs, covering key aspects throughout the product life cycle, including borrower qualifications, interest rates, credit limits, and collateral requirements. These serve as standards for product offerings to customers and ensure that the development and enhancement of financial products are conducted efficiently, promptly, and in alignment with customer needs, while responding to the expectations of key stakeholders.

In 2025, the Bank continued to enhance its financial platforms, including the alpha by Thai Credit application and the Micro Pay e-Wallet. The Bank also improved its credit risk management policies and underwriting guidelines in line with regulatory requirements issued by the Bank of Thailand, such as ESG principles, Responsible Lending practices, and debtor relief measures. These initiatives also respond to evolving business conditions, including income-related factors. In addition, the Bank developed new tools to strengthen credit risk management, including the development of credit scoring models, TFRS 9 ECL model enhancements, a Customer Exposure Limit control system, and improvements to the TCG operational system to provide a more user-friendly end-to-end process for both operations and analysis.

alpha by Thai Credi

Application

Description of Financial Innovation

The alpha by Thai Credit application is a financial platform developed for customers of Thai Credit Bank, enabling electronic banking transactions anytime and anywhere without visiting a branch. The application is designed with high security standards, which are essential for financial transactions. In 2025, the application introduced additional features to enhance convenience, including:

- Identity verification for deposit account opening via NDID – Public IdP
- Identity display service for deposit account opening via NDID – IdP Agent
- Biometric authentication settings for transaction limits
- Online account lock and unlock functionality



alpha
by Thai Credit

Number of user accounts
66,057

Total transactions
THB 1.5 billion

Number of transactions
THB 32.8 billion

alpha
savings account

Number of user accounts
30,062

Total deposits
THB 6.1 billion

The Micro Pay application is designed for nano-credit and micro-credit customers. It enables users to store monetary value electronically for payments, transfers, purchases of goods or services, and other financial transactions via smartphone anytime and anywhere.

Micro Pay e-Wallet

Application

Description of Financial Innovation

The Micro Pay application is designed for nano-credit and micro-credit customers. It enables users to store monetary value electronically for payments, transfers, purchases of goods or services, and other financial transactions via smartphone anytime and anywhere.



In 2025, Thai Micro Digital Solutions Co., Ltd. launched the Micro Pay new wallet platform as a full merchant service platform (July 2025), introducing additional services from the previous version, including:Voice notification for merchant QR payments, Instant QR payment acceptance on the Micro Pay screen (QR Always On, Login via Face ID (iOS) and Fingerprint (Android), Personal email verification, Online statement requests for the past six months. Enhanced mobile security for the e-Money application in compliance with Bank of Thailand regulations to strengthen security standards and build user confidence comparable to commercial bank mobile banking applications.

Performance

Number of user accounts:
665,922

Total transactions
THB 25.1 billion

Number of transactions
52.2 million

Active Rate
22.0%





Open Banking Innovation Platform

Supporting Digital Lending

This initiative represents a strategic collaboration leveraging the Open Banking platform of Thai Credit Bank together with the digital platforms of TrueMoney and Ascend Nano to expand the Bank's personal loan customer base.

The innovation streamlines operational processes, reduces documentation, and enhances access to financing for customers while delivering a seamless digital experience for lending services.

Performance

Total personal loans
THB 5,333 million

Credit Scoring System

The Credit Scoring System serves as a key analytical tool supporting credit assessment and decision-making processes.

The Bank has developed modern credit scoring models using machine learning technology to improve customer selection efficiency and enhance the management and control of non-performing loans.

Performance

Improved efficiency in customer selection, credit approval, and the management of non-performing loans.




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ธนาคาร ไทยเครดิต



Social
Performance

Social and Employee Performance

In pursuing long-term business growth, the Bank recognizes the importance of conducting its operations with social responsibility. The Bank has therefore established social policies and practices aligned with its business strategies, applicable laws and regulations, and relevant international standards. These are implemented through various initiatives, both within the organization and in the broader community, reflecting the Bank's ongoing commitment to society and its employees. The Bank firmly believes that "when society thrives, the organization can thrive as well." Accordingly, the Bank strives to enhance the quality of life across society through the creation of shared value between the organization and the community (Creating Shared Value: CSV). This is achieved by supporting necessary resources and leveraging the Bank's expertise to drive sustainable change, enabling communities to become more self-reliant while generating benefits for both communities and the nation. The Bank also seeks to expand access to financial opportunities by developing diverse products that respond to customer needs, together with financial service channels that are convenient, equitable, and accessible to all. In this regard, the Bank has established policies and guidelines on fair customer treatment (Market Conduct) and responsible lending practices.



This includes respecting and conducting comprehensive human rights due diligence across the Bank's operations, systems, and standards, based on principles of transparency and fairness, in order to maintain the confidence and trust of all stakeholder groups. The Bank also promotes positive values and attitudes among employees to foster long-term social responsibility.

In addition, the Bank places importance on enhancing the quality of life and financial literacy of communities and society, while acting as a catalyst for change toward the achievement of sustainable development goals through various initiatives. These include financial and business education programs aimed at strengthening economic capabilities within communities.

With a strong commitment to responsible business practices, the Bank has consistently emphasized socially responsible operations and has regularly undertaken activities that contribute to social and environmental benefits.

Human Rights and Labor Practices

Commitment and Practices

Thai Credit Bank recognizes that respect for human rights is a fundamental foundation of sustainable business operations. The Bank adheres to the principles of the Universal Declaration of Human Rights (UDHR) and the United Nations Guiding Principles on Business and Human Rights (UNGPs), and strictly complies with applicable labor protection laws. The Bank is committed to fostering an organizational culture that embraces Diversity, Equity, and Inclusion (DEI), with respect for human dignity and equality, and without discrimination in any form, including on the basis of gender, age, race, religion, or social status.



Labor Management and Social Responsibility

In 2025, the Bank enhanced its employee care processes to ensure that its human rights commitments are implemented in practice, as follows:

Human Rights Due Diligence

The Bank integrates human rights risk assessments into its decision-making processes, budgeting, and internal governance mechanisms in order to identify and prevent potential adverse impacts on employees and stakeholders throughout the value chain.

Labor Protection and Promotion of Equality

The Bank maintains a clear policy prohibiting all forms of forced labor and illegal child labor. The Bank also promotes equal benefits and gender equality, supports the employment of persons with disabilities, and ensures appropriate rights and protection for female employees.

Employee Protection and Well-being

The Bank places high importance on employee welfare, treating employees with the same care as its customers. The Bank has implemented an **"Employee Protection from Customer Harassment Policy"** to prevent verbal, written, or electronic abuse from external parties. Incident reporting is submitted to the Chief Executive Officer on a quarterly basis to support proactive preventive measures.

Receiving Complaints from Employees and External Stakeholders

The Bank listens to opinions and suggestions from employees in an equitable and inclusive manner. Employees are provided with channels to submit concerns or recommendations for the Bank to address or improve its operations. Such complaints are escalated directly to senior management. The Bank also implements measures to protect the confidentiality of whistleblowers in accordance with established whistleblower protection procedures. All complaints are processed in accordance with the Whistleblowing Policy on Fraud and Misconduct Reporting.



The Bank has established the following procedures for handling information or whistleblowing reports as follows:

1. **The informant submits information or a report through the Bank's designated channels.**
2. **The responsible unit receives the report and conducts screening, information gathering, and fact verification, while maintaining the confidentiality of the informant in accordance with whistleblower protection measures.**
3. **The complainant is informed of the procedures and the expected timeframe for the process.**
4. **The complainant is informed of the outcome if contact information is provided. If any misconduct or inappropriate behavior is identified, disciplinary actions will be taken in accordance with the Bank's policies.**

In addition, as the Bank operates in accordance with ESG principles under its Environmental and Social Management System (ESMS) policy, a reporting channel has been established on the Bank's website. This channel enables both internal and external stakeholders to submit complaints or report any suspected irregularities or misconduct directly to senior management for appropriate action.

The Bank recognizes the importance of preventing potential environmental and social impacts that may arise from its operations or from projects receiving financial support from the Bank. The Bank's procedures aim to enable the public to submit inquiries or concerns regarding the Bank's environmental and social policies and/or projects financed by the Bank, and to ensure that such inquiries are addressed in a timely manner. The process for receiving, reviewing, and responding to communications from external stakeholders is managed by the Change Management Department.



Whistleblowing and Complaint Channels to Executive

1. Via MS Forms
on the Thai Credit Bank Portal

2. Via Email

Employeecare@thaicreditbank.com

whistleblower_IA@thaicreditbank.com

ESG Complaint Channel

ESMS@thaicreditbank.com

3. Via Postal Mail

Addressed to the Chair of the Audit Committee, an Independent Director of the Audit Committee, the Head of Internal Audit, or the Head of Human Resources.

Thai Credit Bank Public Company Limited
123 V. One Tower, Rama 9 Road
Huai Khwang Subdistrict, Huai Khwang
District Bangkok 10310, Thailand

Number of Incidents and Complaints Reported through Whistleblowing Channels to Executive

Indicator	Performance			Target 2026–2030
	2023	2024	2025	
Number of incidents and complaints reported through whistleblowing channels to senior management (cases)	0	17 (6 external reports; 11 internal reports)	28 (12 external reports; 16 internal reports)	N/A

Number of Significant Violations of Social and Human Rights Laws or Regulations

Cases	2023	2024	2025
Total number of significant violations of social and human rights laws or regulations (cases)	0	1	1
Number of significant labor disputes (cases)	0	0	0
Number of incidents or complaints related to consumer rights violations (cases)	0	0	0
Number of incidents or complaints related to supplier rights violations (cases)	0	0	0
Number of incidents or disputes involving communities / society (cases)	0	0	0
Number of incidents related to cybersecurity or customer data breaches (cases) [1]	0	1	1
Number of occupational health and safety incidents (cases)	0	0	0

Note: [1] The number of cases or incidents reported here are cases in which customer personal information was lost, as reported by the Bank to the Office of the Personal Data Protection Commission. These incidents are not related to cybersecurity.

Investigation Process and Protection Measures

To ensure employees feel confident in providing information, the Bank has established strict protection measures under the 2025 policy as follows:

Strict Confidentiality

The identity of complainants and case details are kept strictly confidential, with access limited only to the designated investigation team.

Protection of Rights

The Bank ensures that whistleblowers acting in good faith are protected from retaliation, including harassment, demotion, dismissal, or any form of unfair treatment. Any violation of this protection will result in immediate disciplinary action against the offender.

Timely Remedial Process

Upon verification of the facts, the Bank will take appropriate corrective and remedial actions for affected parties. To ensure transparency and accountability, the Bank will notify complainants of the outcome within 30 days.

Complaint Handling Performance in 2025



The Bank places strong emphasis on the effective management of complaints. In 2025, a total of 28 complaints were received through whistleblowing channels, including MS Forms – Whistleblowing, email, and postal mail. The complaints can be categorized as follows:

Complaint Category	Number of Cases	Substantiated	Status
Insider Trading	0	0	
Internal Fraud (e.g., fraud, bribery, collusion with business partners)	0	0	
Human Rights	9	3	Corrective actions completed
Occupational Health and Safety	0	0	
Non-compliance with Rules, Regulations, or Work Policies	14	6	Corrective actions completed
Customer Service Issues / Improper Management Practices	5	2	Corrective actions completed

The Bank has carefully investigated all complaints and whistleblowing reports received during the period in accordance with the established procedures. The process adheres to the principles of fairness, confidentiality, and the protection of whistleblowers' identities. The investigation results indicate that all reported cases have been fully reviewed and closed. The Bank has taken actions in accordance with relevant internal policies and regulations to ensure that each case is appropriately resolved and to prevent the recurrence of similar incidents in the future.

Promoting Equality and Expanding Social Opportunities

The Bank is committed to promoting equal opportunities not only within the organization but also in society by supporting sustainable income generation for persons with disabilities and their families. In 2025, the Bank provided financial support totaling THB 2.64 million in collaboration with the Royal Thai Army to support supplementary livelihood projects for disabled and injured military personnel and their families, covering 22 projects. In addition, the Bank collaborated with the Thai Red Cross Society to support employment opportunities for persons with disabilities.

In addition, the Bank places significant importance on the fair treatment of vulnerable groups. The Bank has established clear definitions and service measures aligned with its Market Conduct and Responsible Lending policies to ensure that such individuals are able to access financial services appropriately, fairly, and in accordance with their actual needs.



Awards, Pride

and a Milestone toward International Standards

Thai Credit Bank has been selected as a Human Rights Model Organization 2025 at the “Good” level in the Large Business Organization category, reflecting the Bank’s commitment to human rights management in alignment with the United Nations Guiding Principles on Business and Human Rights (UNGPs).

This award affirms Thai Credit Bank’s reputation as an organization committed to good governance, particularly in the areas of human rights and equality. It reflects the Bank’s dedication to fostering responsible business practices and integrating Human Rights Due Diligence as a key approach in developing human rights policies as part of the Bank’s organizational culture.

The Bank aims to promote equality, embrace diversity, and ensure the well-being of all stakeholders, including employees, business partners, contractors, customers, consumers, communities, and vulnerable groups, in a tangible and sustainable manner.



Human Capital Management and Development

Thai Credit Bank Public Company Limited believes that its people are the Bank's most valuable asset and a key driver in achieving its mission and sustainable goals. The Bank therefore emphasizes pro-active human capital management, which goes beyond conventional personnel administration to foster an ecosystem of continuous learning and sustainable growth.

The Bank has established a comprehensive human capital management framework covering the recruitment of talented individuals whose attitudes align with the Bank's organizational culture, the promotion of essential skills development for the modern financial landscape (Upskilling and Reskilling), and the creation of clear career paths for employees. Sustainability principles (ESG) are integrated as part of the core competencies expected of all employees, strengthening their readiness to deliver responsible financial services and supporting the Bank's long-term competitive advantage.

1 Human Rights and Fair Labor Practices

Human Rights Policy

The Bank adheres to the Universal Declaration of Human Rights (UDHR) and the United Nations Guiding Principles on Business and Human Rights (UNGPs), covering all employees throughout the value chain.

Equality and Non-Discrimination

The Bank promotes fair treatment in all aspects of employment, including recruitment, compensation (No Gender Pay Gap), promotion, and employee development, without discrimination based on gender, age, race, religion, or educational background.

Workforce Statistics

The Bank currently employs a total of 4,542 employees, of whom 2,545 are female (56.0%), reflecting the Bank's commitment to diverse and inclusive career opportunities.

2 Employee Training and Development

The Bank continuously focuses on developing employee capabilities aligned with its corporate strategy and ESG priorities, in preparation for becoming a Responsible Bank.

Sustainability and ESMS Training Programs

In 2025, the Bank fully implemented its Environmental and Social Management System (ESMS) policy and organized training programs for employees in the SME and MSME segments, credit analysts, and related functions, totaling 852 participants, with a 99.3% pass rate.



Course : Annual Refresher Training on the Environmental and Social Management System (ESMS) via the e-Learning System, 2025

Cybersecurity Awareness

The Bank conducted IT Security Awareness and Phishing Email Awareness training to equip employees with the knowledge and preparedness to address cyber threats in accordance with the Bank's IT Security Policy.



IT Security Awareness Training and Assessment 2025: In 2025, the Bank conducted IT Security Awareness training and assessment, with 3,988 employees participating, achieving a 100% pass rate.



Phishing Email Awareness Training and Assessment 2025: In 2025, the Bank conducted Phishing Email Awareness training and assessment, with 236 employees participating, achieving a 100% pass rate.

Specialized ESG Programs

ESG Integration for Newcomers

The Bank integrates sustainability awareness into its organizational culture. All new employees are required to complete an "ESG Awareness" orientation program to understand environmental, social, and governance principles, as well as their role in supporting the Bank's sustainability goals from the first day of employment.







"ESG Awareness" Orientation Training for New Employees in 2025

Enhancing Understanding of Green Finance
(Thailand Taxonomy)

To align with the direction of Thailand's financial sector, the Bank provides e-Learning training on the "Thailand Taxonomy" program to enhance employees' understanding of the classification framework for sustainable economic activities. This framework serves as an important tool for assessing opportunities and risks in supporting environmentally sustainable lending in the future.



Thailand Taxonomy 1 Training Program: The Thailand Taxonomy 1 course is delivered through the e-Learning system to enhance employees' understanding of Thailand's sustainable economic activity classification framework, which serves as a key foundation for advancing the Bank's ESG objectives and green finance initiatives in the future.

Enhancing Capabilities through Strategic Collaboration with IFC

The Bank collaborated with the International Finance Corporation (IFC) to organize workshops and advisory programs on climate change (IFC advisory and workshops on climate change). These initiatives aim to transfer international knowledge and standards on climate-related topics, including environmental and social (E&S) risk management and the development of sustainable finance products. The programs primarily target employees whose roles are directly related, enabling them to effectively apply this knowledge in advising and supporting customers.

IFC : International Finance Corporation

IFC Advisory and Workshops on Climate Change.
During September – October 2025, IFC provided advisory services and conducted workshops covering four main topics related to Climate Change, as listed below.

Workshop Details



IFC Advisory and Workshops on Climate Change : 2025 plan

3 Succession Planning and Talent Management

To ensure organizational continuity and mitigate the risk of talent shortages in critical positions, the Bank has established a transparent and fair succession planning framework:

Identification and Development
High-potential employees are identified and prepared through Individual Development Plans (IDPs), focusing on strengthening leadership capabilities and functional expertise.

Selection Process
A systematic performance and potential assessment mechanism is in place, with candidates reviewed by the Nomination and Remuneration Committee before being proposed to the Board of Directors.

The Bank has established a structured succession planning process as follows:

1. **Situation Analysis**
Assess the Bank's business strategy and strategic direction.

2. **Workforce Assessment**
Evaluate workforce readiness in both the short and long term.

3. **Competency Definition**
Identify the required skills, knowledge, personality, and attitudes for each position.

4. **Candidate Identification**
Assess employees' performance and potential to identify high-performing candidates.

5. **Monitoring and Evaluation**
Monitor development progress. If designated successors are unable to meet expected performance levels, the Bank will consider alternative candidates or recruit externally.

6. **Individual Development Plan (IDP)**
Develop Individual Development Plans to strengthen leadership capabilities and job-related competencies.

7. **Notification and Preparation**
Identify selected individuals and inform them in advance to prepare for role transition, including identifying backup successors.



The Executive Leadership Journey
The Executive Development Program is part of the Bank's succession planning process. (Succession plan)

Employee Engagement and Fair Compensation

Thai Credit Bank believes that employees are a key driver in achieving its business objectives. The Bank therefore places importance on human capital management based on equality and fairness to foster employee engagement and support sustainable career development, in compliance with labor protection laws and internationally recognized practices.

Employee Engagement and Organizational Culture

Employee Engagement Strategy : Thai Credit Bank believes that a positive working environment is built upon effective communication and valuing employees. In 2025, the Bank focused on strengthening employee engagement through various initiatives that reflect modern lifestyles, promote teamwork, and support employee well-being, as follows:

1. Recognition and Inspiration

(Recognition & Rewards)

The Bank encourages employees to demonstrate the Bank's core values in practice through the DNA Award, which recognizes employees who exemplify outstanding behavioral role models, and the Long Service Award 2025, which expresses appreciation for employees' dedication and long-term commitment, a key foundation of the Bank's success.



2. Two-Way Communication and Employee Rights

(Internal Communication & Labor Rights)

The Bank places importance on listening to employees' voices and operating in line with good governance principles.

HR Speak Up!

A communication channel that enables employees to receive information and share feedback directly, promoting mutual understanding across the organization.

EmWatch

Emwatch

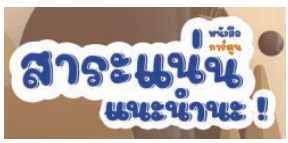
An internal communication innovation using television screens on each floor to ensure employees receive important updates quickly and widely.

Welfare Committee Election

Promotes democratic participation within the organization by allowing employees to elect new representatives responsible for overseeing and recommending employee welfare initiatives.







3. Employee Lifestyle and Creative Engagement

The Bank fosters a positive and enjoyable working environment through creative activities:

- **Marketing and Lifestyle Activities:** For example, lucky draw activities for tickets to the “BUTTERY WORLD” event, providing enjoyable experiences for employees with shared interests.
- **Creative Challenge:** A dance and singing activity under the campaign “Open Your Mind, Open an Account” to promote fun and encourage employee participation in the Bank’s key campaign through internal social media platforms.
- **Thai Credit Health Club:** Encourages employees to participate in internal sports clubs to promote health and well-being.









4. Care and Social Support

The Bank remains committed to supporting employees during challenging times and fostering a culture of mutual support:

- **Flood Relief Assistance:** Emergency assistance measures provided to employees affected by natural disasters, reflecting the Bank’s care for employees as members of one family.
- **EmMarket:** An online marketplace that allows employees to buy, sell, and exchange products, supporting additional income opportunities and strengthening relationships among colleagues.





Fair Compensation and Benefits Management

The Bank manages compensation and benefits in an appropriate and equitable manner within its business environment, based on the principle of Pay for Position, where compensation is determined by job roles and responsibilities. Gender differences do not influence the determination of employee compensation. In addition, the Bank applies the principle of Pay for Performance, whereby compensation and benefits are aligned with employees' performance and behavioral standards, in order to retain and motivate high-performing, capable, and dedicated employees.

The Bank maintains a fair employment and compensation policy. Compensation and benefits are benchmarked against those in the banking industry using data from external consulting firms on an annual basis to ensure that the Bank's compensation and benefits remain appropriate and competitive in the market. In addition, the Bank has established a Nomination and Remuneration Committee, comprising qualified directors, to oversee and provide appropriate policy guidance on compensation and related matters.



The Bank provides additional benefits and welfare beyond the statutory requirements to all employees without discrimination, based on the principle of appropriateness according to job roles and responsibilities. Permanent employees are entitled to benefits including life and accident insurance, coverage for disability and work-related incapacity, annual health check-ups, maternity leave, medical and dental assistance, employee loan facilities, various financial assistance programs, and participation in the Provident Fund. Additional benefits are also extended to employees' family members, such as funeral assistance. For employees under annual employment contracts, the Bank provides benefits including life and accident insurance, coverage for disability and work-related incapacity, as well as statutory leave entitlements in accordance with applicable laws.

In determining employee compensation, the Bank manages its remuneration structure by benchmarking against compensation data within the banking industry and other relevant sources. The Bank ensures that there is no difference in compensation between male and female employees (No Gender Pay Gap).

The Nomination and Remuneration Committee establishes clear and transparent criteria and procedures for the nomination, compensation, and benefits of the Bank's directors and senior executives.

Compensation at each level is subject to review and approval by designated functions to ensure that remuneration practices do not create incentives for inappropriate or improper conduct.

In addition, employee compensation and variable remuneration (bonuses) are linked to multiple performance considerations, including business performance, regulatory assessment results from the Bank of Thailand, fair customer treatment, compliance with the Bank's core values, and adherence to the Bank's DNA values.

Proactive Cost-of-Living Support Measures

The Bank recognizes the economic conditions and living expenses faced by employees. Management has therefore implemented a **monthly cost-of-living support program** to help alleviate financial burdens and improve the quality of life of lower-income employees, as follows:

Employees earning below THB 15,000

Receive additional support of THB 1,000 per month

Employees earning below THB 20,000

Receive additional support of THB 500 per month



Performance Results:

In 2025, the Bank allocated more than THB 15 million under this program to support employees, reflecting the Bank's commitment to enhancing employee well-being and enabling employees to grow alongside the organization in a stable and sustainable manner.



Occupational Health, Safety, and Work Environment

Commitment and Management Approach

Thai Credit Bank believes that a safe and healthy working environment is a fundamental right of all employees. The Bank is therefore committed to fostering a proactive safety culture under the oversight of the Occupational Health, Safety, and Work Environment Committee (OHSE Committee) to prevent and control workplace accidents, hazards, and occupational illnesses. These measures cover employees, business partners, contractors, and visitors within the Bank's operating premises.

Key Initiatives in 2025 to ensure effective safety management and alignment with international standards, the Bank implemented the following initiatives in 2025:

Safety Risk Assessment and Management

The Bank conducts regular Job Safety Analysis (JSA) and workplace hazard assessments in accordance with the Occupational Health, Safety, and Work Environment Policy 2025. Emergency response plans are also established, including annual fire drills and evacuation exercises, to ensure employees are prepared to respond to emergency situations safely and effectively.



Employee Well-being Promotion

Beyond physical safety, the Bank places importance on employees' overall well-being. The Bank provides annual health check-ups based on risk factors, workplace hygiene management, and welfare programs that support employees' quality of life, enabling them to work effectively and maintain well-being. These include the provision of annual influenza vaccination in 2025 and on-site nursing room facilities at the workplace.





Annual Health Check-up benefits for employees in Bangkok and regional offices



Benefit: Quadrivalent Influenza (4 Strains) vaccination program 2025



Medical room facilities for employees

Proactive Employee Protection and Welfare

The Bank integrates employee protection measures into the current working environment, particularly in preventing workplace harassment and ensuring the safety of employees who interact with external parties. This approach ensures that employees receive comprehensive protection for both their physical and psychological well-being.

Safety Awareness and Culture

The Bank respects labor rights relating to workplace health and safety in accordance with ILO conventions, the MNE Declaration, and applicable labor laws. In 2025, the Bank organized legally required Occupational Safety Officer training, with 13 supervisory-level officers and 6 executive-level officers participating in the program.



Performance Results

The Bank continuously monitors and analyzes statistics on workplace accidents, injury rates, and work-related illnesses to improve safety standards and the working environment. The Bank's ultimate goal is to achieve zero workplace accidents (Zero accident).

Personal Data Protection and Privacy

In the digital era, where data is a critical organizational resource, data and personal data protection is not only a legal obligation but also a key priority for financial institutions. The Bank recognizes the importance of respecting privacy rights and protecting the personal data of customers, business partners, and related individuals, which forms the foundation of trust and sustainable financial operations.

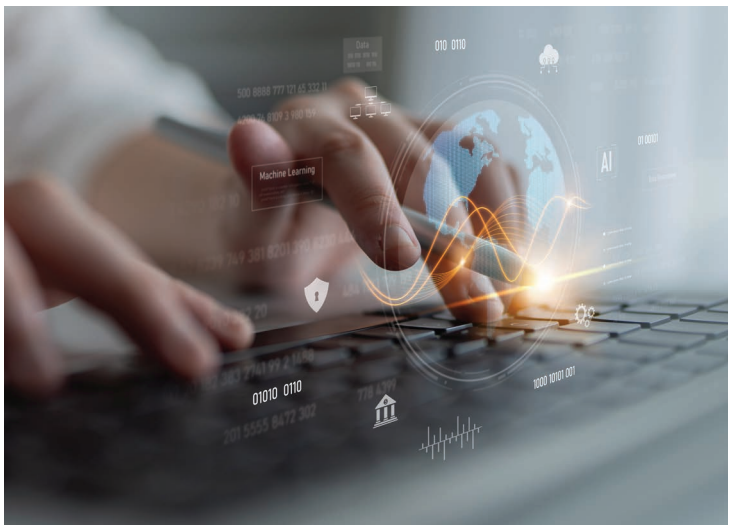


The Bank is committed to complying with international standards on information security to ensure that data is collected, used, stored, and disclosed in a secure, transparent, and lawful manner in accordance with applicable regulations.

The Bank has implemented appropriate personal data protection measures, covering organizational measures, technical measures, and physical measures. The principles of the Personal Data Protection Act (PDPA) and relevant information technology security regulations have been integrated into the Bank's policies and operational processes at all levels of the organization, including the Information Technology Security Policy, Personal Data Protection Policy, and Data Governance Policy.

In addition, the Bank regularly provides training to employees to enhance their understanding of roles and responsibilities related to personal data protection. The Bank also publishes a privacy notice on its website to inform stakeholders of the purposes and details regarding the collection, use, or disclosure of personal data, data security measures, channels for exercising data subject rights, and personal data management practices in accordance with applicable data protection laws.

The Bank continuously strengthens its information technology and data security systems and maintains governance mechanisms to prevent and detect unauthorized access or personal data leakage. The Bank also utilizes technology to monitor social media channels for cases where individuals impersonate the Bank, in order to prevent data theft and reduce the risk of data subjects falling victim to fraud.

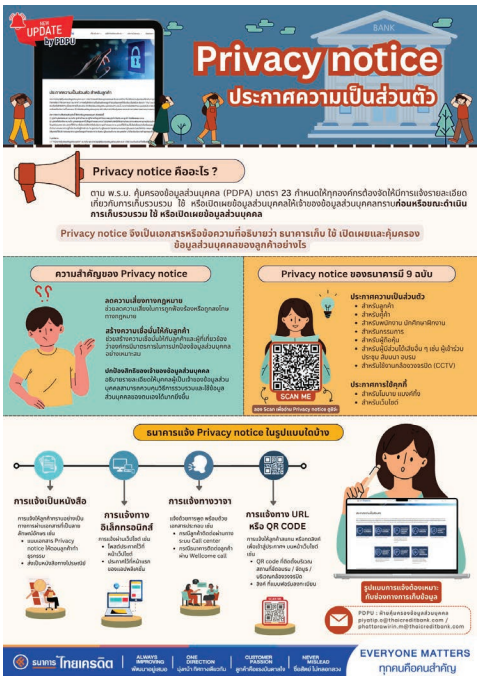




The Bank has established procedures for personal data breach management and incident response. All employees are required to exercise due care in the collection, use, storage, and disclosure of information, including the Bank's data, customer data, business partner data, and employee data, in compliance with applicable laws, the Bank of Thailand's regulations, and the Code of Conduct of Thai Credit Bank Public Company Limited, as follows:

1. When the Bank receives notification or detects a potential personal data breach, the Bank conducts fact-finding, analysis, and assessment to determine whether a data breach has occurred.
2. If a personal data breach is confirmed, the Bank assesses the risks and potential impacts in accordance with internal criteria.
3. The incident and risk assessment results are reported to the responsible committee or working group to determine appropriate corrective, response, and remediation measures.
4. The incident is reported to the relevant regulatory authorities in accordance with applicable legal requirements, where required.

In 2025, the Bank identified one personal data breach incident, which involved a lost document. The incident was reported to the Personal Data Protection Committee (PDPC). The incident was not related to a cybersecurity breach.



Data Classification, Data Management, and Data Loss Prevention

To ensure that data management aligns with international standards and maintains the highest level of information security, the Bank has integrated key practices through the following mechanisms:

1 Data Classification

The Bank has established a Data Classification Policy for 2025, categorizing information into four levels based on importance and potential impact to ensure appropriate access control and communication measures, as follows:

Public:
Information that may be disclosed or publicly distributed, or information the Bank intends to share with customers or external parties without causing harm to the Bank, customers, or related stakeholders.

Internal Use Only:
Information restricted for internal personnel, such as policies, procedures, and operational manuals.

Confidential:
Highly important information, including personal data and business secrets, where unauthorized disclosure could significantly impact the Bank's reputation and stability.

Secret:
The most sensitive information, such as critical system passwords or customers' financial authentication credentials, which must be protected with the highest level of security measures.

2 Data Management

The Bank manages data throughout the Data Life Cycle, including data creation/ data collection, data storage, data usage, data disclosure to external parties, and data destruction, while ensuring that risks are managed appropriately according to data classification levels. Data management is guided by three key security objectives: Confidentiality, Integrity, and Availability.



All employees are responsible for safeguarding and protecting the Bank's data, which is considered a critical organizational asset. The Bank provides IT security awareness training for employees and new hires at least once annually to strengthen information security awareness and ensure proper data protection practices.

3 Data Loss Prevention (DLP)

The Bank has implemented a DLP Governance Model to strengthen data protection practices. A designated committee oversees governance, while a specialized DLP Team is responsible for monitoring, detecting, and responding to incidents that may lead to data security breaches. These measures aim to mitigate risks before they cause harm to data subjects.

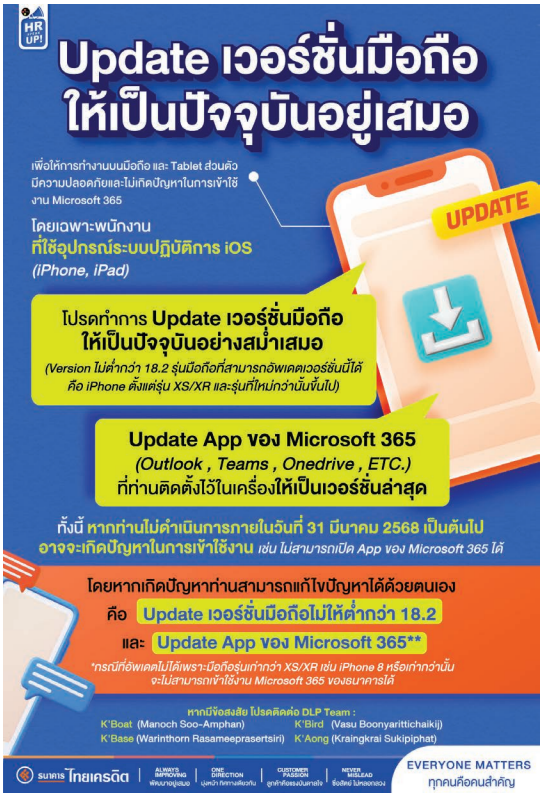


The Bank deploys technology to detect and prevent the unauthorized transmission of sensitive information outside the organization. Controls are in place to mitigate the risk of data leakage through various channels, including emails sent to external parties, strict security standards for Bank devices, and restrictions preventing external communication devices or computers from accessing the Bank's information systems.

The Bank also controls and limits the use or transmission of Bank information through social media and messenger applications, and requires encryption of sensitive data prior to transmission through all channels. These measures, together with other relevant technology security controls, are implemented in accordance with international standards and applicable laws and regulatory requirements.

The Bank implements robust internal security measures to prevent data leakage while enabling employees to work efficiently. The Bank also reinforces good data security practices among employees through internal communication and awareness campaigns.





Sustainable Management of Cybersecurity and Financial Threats

Thai Credit Bank has strengthened its cybersecurity management approach from **prevention** to **cyber resilience** to enhance confidence among customers, partners, and all stakeholders. The Bank operates under a framework aligned with international standards and the regulatory requirements of the Bank of Thailand, with the following key approaches:



1. Governance and International Standards

- Management Structure: The Bank manages cybersecurity under the oversight of the Risk Management Committee and the IT Steering Committee, which are responsible for setting policy direction and monitoring enterprise-level risk exposure.
- Audit and Independence: Independent IT audits are conducted in accordance with the level of risk and criticality of information technology usage. A strict follow-up mechanism is in place to ensure that audit findings are appropriately addressed, ensuring adequate risk management and regulatory compliance.
- Regulatory Compliance: The Bank strictly adheres to the requirements of the Bank of Thailand and relevant laws, focusing on effective information security management and the ability to respond to evolving cyber threats.
- Third-Party Risk Management: The Bank manages risks across the vendor life cycle, from selection to contract termination, to mitigate vulnerabilities arising from the supply chain.
- Cyber Insurance: The Bank maintains cyber insurance as part of its information technology risk management framework to protect the interests of customers and the organization.



2. Proactive Defense and Security Technologie

- Data-Centric Security Management: The Bank establishes data classification and governs data throughout its data life cycle, from storage and usage to secure destruction, in compliance with the Personal Data Protection Act (PDPA) to safeguard the rights and privacy of data subjects.
- Defense-in-Depth Architecture: The Bank implements network segmentation based on criticality levels and conducts vulnerability management to mitigate threats across all connection points.
- Physical and Environmental Security: The Bank maintains 24/7 security standards for its data centers, supported by backup systems designed to ensure operational continuity during emergency situations.

3. Detection and Rapid Response

- 24/7 Monitoring: The Bank utilizes proactive monitoring systems to detect abnormal events and collaborates with the Thai Bankers' Association to exchange timely threat intelligence.
- Crisis Preparedness: The Bank regularly conducts Business Continuity Plan (BCP) and Disaster Recovery Plan (DRP) exercises, as well as Security Incident Response Plan drills, to ensure the continuity of financial services.
- Security Culture: The Bank promotes a strong security culture by providing cybersecurity awareness training to employees at all levels on an annual basis.

4. Financial Fraud Management

- Suspicious Transaction Monitoring: The Bank deploys technology to monitor suspicious transaction behaviors through near real-time monitoring, enabling timely intervention and damage mitigation.
- Customer Protection and Assistance: The Bank operates a 24-hour hotline and coordinates with government authorities in accordance with the Emergency Decree on Measures for the Prevention and Suppression of Technology Crimes.
- Digital Literacy: The Bank regularly communicates and raises awareness of emerging fraud schemes through all communication channels to enhance digital literacy among customers and the public.



Summary of Key Achievements During the Year

Financial Fraud Prevention

The Bank successfully detected and suspended suspicious transactions in a timely manner through proactive monitoring systems, while strengthening digital resilience among the public through continuous awareness campaigns.

Organizational Cyber Resilience

Employees at all levels completed cybersecurity awareness training and assessments, including phishing simulation exercises, to effectively reduce risks arising from human factors.

Extending Impact to Society through the

“Know Before You’re Scammed” Campaign

The **“Know Before You’re Scammed”** program is part of Thai Credit Bank’s public awareness campaign aimed at educating and warning the public. The primary objective is to strengthen awareness among the public and small entrepreneurs, enabling them to recognize and prevent various fraud schemes often carried out by criminals impersonating government agencies to obtain assets or personal information. The content is designed to be simple and accessible, reaching a broad audience through social media channels.

Content Format: The program is presented in two formats: short video clips (Reels/Short Videos) and infographics, providing concise and easy-to-understand information in a single episode.

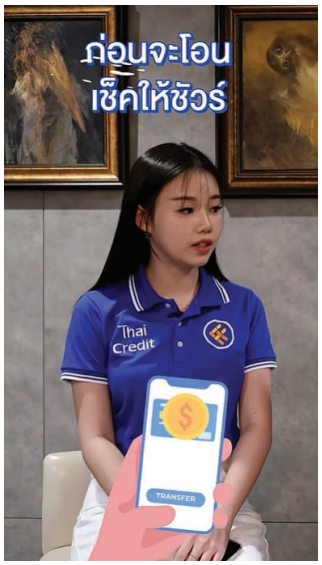
Content: Topics are **based on real-life situations** and **emerging fraud tactic** used by scammers, such as SMS messages claiming tax refunds, phone calls instructing victims to change their phone language settings to English, or fake Facebook profiles impersonating trusted entities.

Distribution Channels: The Bank’s official Facebook, TikTok, and YouTube channels.

Frequency:
Content under this series is published on average one clip or post per month. Since the launch of the project in 2025, the Bank has produced 4 video clips and 22 infographic posts under the **“Know Before You’re Scammed”** campaign.















Based on data collected over the past year, the campaign achieved the following reach across digital platforms:

227,606 Reach
Total 294,803

47,982 Views

19,215 Views

For infographic content, the campaign achieved:
22 Contents

FB 387,005 Reach
reach Total reach across all platforms: 681,808 Reach

Benefits and Value of the Program

1. Prevention:
The program helps viewers recognize key warning signs, such as how to verify fake pages (e.g., checking the Verified badge) or identify suspicious links.

2. Awareness:
It keeps audiences informed about emerging fraud schemes that often change according to seasonal trends, such as tax filing periods or digital cash distribution campaigns.

3. Solutions:
Each episode provides contact channels for assistance, including the Bank's Call Center (02-697-5454) and the Financial Fraud Hotline (1213), enabling victims to respond promptly.

4. Loss Reduction:
The program helps reduce incidents of financial fraud and personal data theft among the Bank's target groups, particularly small merchants and micro-entrepreneurs.



Customer Engagement

The Bank is committed to contributing to the sustainable improvement of the quality of life for customers and society. The Bank recognizes that many individuals still lack access to formal financial services and therefore rely on informal lending. Accordingly, the Bank is committed to developing a diverse range of financial products and services, enhancing financial literacy, and strengthening the capabilities of society, particularly underserved groups. The Bank also continues to expand financial service channels to improve accessibility and convenience, while promoting sound financial discipline and supporting improved financial well-being and quality of life.

Leveraging its expertise and deep understanding of customer needs, the Bank continuously enhances its service processes to expand access to financial products for all stakeholder groups. This is achieved through innovation, collaboration with business partners, and ongoing improvements informed by customer data analysis. The Bank also regularly organizes seminars and activities to provide financial knowledge to customers.



In addition, the Bank develops communication channels and financial literacy initiatives that are convenient and accessible for all stakeholder groups. The Bank believes that providing financial knowledge tailored to the needs of different customer segments and communities enables individuals to make informed financial decisions, such as effective debt management aligned with their risk tolerance, avoiding excessive borrowing, strengthening financial stability, and supporting sustainable business growth. These efforts also contribute to the Bank's long-term sustainable business growth. Key initiatives include the "Tang To Know-How" program and the "Empower for Community" project.

The Bank also maintains a policy to enhance employees' communication skills when engaging with customers and stakeholders, ensuring that financial products are not promoted beyond customers' needs and that sales practices respect customers and consumers in accordance with the Bank's Market Conduct policy across all products and services.

Thai Credit Bank is committed to strengthening networks of small entrepreneurs to support the sustainable growth of Micro SME and SME businesses. In 2025, the Bank organized a special gala event under the theme **"Beyond the Horizon Gala Night for Visionary Thai SMEs"** to express appreciation to customers who have consistently placed their trust in the Bank's lending services.

The event featured a special lecture titled **"The Future Economy and Thai SMEs"** delivered by an economics expert, providing insights and perspectives to help entrepreneurs navigate evolving economic and social challenges. This initiative reflects the Bank's philosophy, **"Everyone Matters,"** which emphasizes equal access to formal financial resources and the Bank's commitment to **"STANDBY beside SMEs"** in all circumstances, supporting entrepreneurs as a key driver of sustainable economic development for the country.



Program: "Ran Ded Talad Dang" and Eat Well, Credit Well

Under this initiative, Thai Credit Bank utilizes its social media platforms as a communication channel to support its customers and small entrepreneurs, who are key drivers of the grassroots economy. Rather than focusing solely on advertising, the Bank creates impactful content marketing to help promote and strengthen the visibility of these businesses.



Target Selection

Participating businesses are selected from **"actual customers of Thai Credit Bank"** with strong potential and distinctive product quality.

Long-form Content

The full program **"Ran Ded Talad Dang"** on YouTube, highlighting the entrepreneurs' success stories and the atmosphere of their shops.

Short-form Content

The program **Eat Well, Credit Well** on Facebook and TikTok, designed to be engaging, concise, and easily accessible.

Distribution Statistics
(Current Status)

Frequency: Content is produced and published continuously at an average of **2–4 clips per month.**

Content Volume: Currently, 5 episodes of **"Ran Ded Talad Dang"** are available on YouTube, with 9 short-form episodes adapted into **Eat Well, Credit Well** published on Facebook and TikTok.

The program has received strong audience engagement, with viewership exceeding one million views across platforms.

Benefits and Value Created

Customers (Merchants)

Free Marketing Support: Enhances business visibility and attracts new customers without advertising costs.

The Bank

Customer Loyalty: Strengthens customer relationships through non-financial services, fostering deeper engagement and long-term brand affinity.

Viewers / Public

Access to Quality Food: Provides curated information on selected quality shops, helping the public save time in discovering recommended market vendors.

Corporate Image

Social Impact: Reinforces the Bank's role in supporting **small entrepreneurs** and contributing to the development of the community economy.









Financial Products and Services to Enhance Financial Inclusion

Special Interest Savings Account

A savings account offering a competitive interest rate with monthly interest payments and no restrictions on deposits or withdrawals. Higher balances earn higher interest.

Performance Results

20,008 accounts

Total deposits THB **13,915** million

Tax Free Deposit Account



A tax-free savings account designed to promote financial discipline among retail customers. Customers deposit a fixed amount monthly for 24 or 36 months and receive full interest upon maturity without tax deductions.

Performance Results

35,518 accounts

Total deposits: THB **6,960** million

Instant Fixed Deposit Passbook Account



A 12-month fixed deposit account offering a high interest rate with interest paid upfront on the deposit date. Customers may withdraw the interest immediately without waiting for maturity.

Performance Results

51,732 accounts

Total deposits: THB **38,506** million

Alpha Savings Account



A digital savings account offering a high interest rate, designed to support the lifestyle of the new generation under the concept **"Live the alpha Life."**

Performance Results

30,157 accounts

Total deposits: THB **6,129** million

Supplier Engagement

The Bank has established procurement policies and fair vendor selection guidelines, which have been applied to the Bank's procurement processes for many years to ensure transparency. Procurement transactions with a value of THB 300,000 or above are required to obtain approval from the Procurement Committee, while high-value procurements are conducted through E-auction processes.



In 2025, the Bank applied the Environmental and Social Due Diligence (ESDD) process to vendors with procurement transactions of THB 2 million or more, with the following performance results:

Vendors with procurement transactions of THB 2 million or more

Performance Results

2023	2024	2025
N/A	N/A	18 vendors

Target 2026 – 2030
All eligible vendors

Community and Social Development

Thai Credit Bank is committed to conducting its business in a manner that balances economic growth with social and environmental responsibility. The Bank's core philosophy, **"Everyone Matters,"** reflects its belief that every individual in society has value and deserves equal opportunities to develop their financial potential. This philosophy has been translated into clear policies and practices, with the Bank focusing on expanding access to quality financial knowledge, strengthening financial management skills, and promoting effective and appropriate use of financial services tailored to individual needs.



Based on a study conducted in 2017, the Bank identified that a significant number of Thai citizens remained outside the formal financial system. The key challenge was not only limited access to opportunities or capital, but also a lack of understanding of financial systems and financial products, as well as limited confidence in using financial services. These findings led to the development of the **"Tang To Know-how"** program, which focuses on providing financial knowledge and strengthening financial management understanding for people across all segments of society in a systematic and continuous manner.

Financial Literacy Program: "Tang To Know-how"

Program Overview and Concept

The **"Tang To Know-how"** program is an integrated financial literacy initiative that the Bank has continuously implemented for nine years (from 2017 to the present). The program is designed under the concept of **"Learn by Doing, Remember by Playing,"** or **"Financial Edutainment,"** which combines education with entertainment. The program is delivered through an easy-to-understand and memorable concept: **"Earn, Save, and Grow Your Money,"** covering all aspects of financial management—from income generation and savings to investment and business expansion. This approach enables participants to effectively learn, retain knowledge, and apply financial management concepts in their daily lives.



The program has expanded its implementation to all 77 provinces across Thailand, reflecting the Bank's commitment to promoting inclusive and equitable access to financial knowledge. The initiative extends beyond major urban areas to reach remote regions and grassroots communities.

Objectives of Financial Literacy Programs

Enhance financial and investment knowledge and skills among all target groups to strengthen economic resilience and long-term financial stability.

Improve understanding of financial products and services, risk assessment, and informed investment decision-making.

Promote financial discipline and encourage saving and investment behaviors aligned with individuals' liquidity, risk tolerance, and financial goals.

Strengthen awareness of financial fraud prevention and promote understanding of investors' rights and responsibilities.

Enhance the capabilities of small entrepreneurs in financial management, access to funding sources, and the use of financial technology.

The financial literacy initiatives also support the United Nations Sustainable Development Goals (SDGs), particularly Goals 1, 4, 8, 9, 10, and 13.



Key Target Groups for Financial Literacy Programs

Based on nine years of continuous implementation (2017–2025), with a cumulative participation of 308,782 individuals, the Bank has defined strategic target groups as follows:

- Small entrepreneurs
- Salaried employees
- Government agencies
- Students





Implementation Strategies and Policies

Area 1

Economic and Social Development: The Bank promotes access to financial opportunities and financial capability development for all segments of society, particularly underserved groups, low-income individuals, and communities in remote areas. This strategy aims to enhance equitable access to economic opportunities.

Area 2

Education and Lifelong Learning : The Bank develops modern learning programs tailored to different target groups and establishes a network of qualified instructors through the **"Professional Trainer"** training program to ensure the quality and accuracy of knowledge delivered.

Area 3

Environmental Sustainability: The Bank integrates the concept of the Circular Economy into its operations by promoting business practices that consider environmental impacts.

Area 4

Program Monitoring and Evaluation: The Bank has implemented a systematic monitoring and evaluation framework to track progress and continuously improve the program based on performance insights.

Partnership Network

The Bank believes that strengthening communities from within contributes to sustainable development and helps address broader economic and social challenges. However, community development cannot be achieved through individual efforts alone. The Bank therefore places importance on building strategic partnerships with both public and private sector organizations to expand program impact, exchange knowledge and experience, and enhance the effectiveness of community and social development initiatives. Strong partnerships enable the Bank to access diverse resources and expertise, extend services to broader geographic areas and target groups, and generate greater social impact than working independently.

In 2025, the Bank expanded its collaboration with several key partners from both the public and private sectors. Each partner plays a distinct role in supporting the Bank's initiatives across different areas, as follows:

Public Sector Partners

Collaboration with government agencies forms a key foundation for sustainable community development. Government institutions possess extensive nationwide networks, strong understanding of local contexts, and the capacity to drive policies at the national level. The Bank has established partnerships with several public sector organizations whose missions align with the objectives of the Bank's community development initiatives.

Department of Community Development, Ministry of Interior

- The Bank signed a Memorandum of Understanding (MOU) with the Department of Community Development to develop community trainers.
- The Department's extensive nationwide network enables effective outreach to remote communities.
- The Bank has developed training programs for community development officers and community leaders to equip them with the knowledge to deliver financial literacy to local residents.
- The partnership also facilitates the exchange of information and operational experience to enhance the effectiveness of program implementation.

Community Organizations Development Institute (Public Organization), Ministry of Social Development and Human Security

- The Community Organizations Development Institute (CODI) plays a key role in strengthening community organizations nationwide and promoting their capacity for self-reliance.
- CODI collaborates with the Bank in coordinating with communities, certifying community organizations, and providing advisory support on community organization management.
- Through this partnership, the Bank can engage with capable and development-ready community organizations and gain valuable insights and recommendations to enhance the design and implementation of community development initiatives.

Private Sector Partners

CJ Express Group Co., Ltd.

- Provides retail space for community products through CJ More and CJ Supermarket outlets.
- Shares knowledge on modern retail business practices, including product standards, packaging, and marketing for community entrepreneurs.
- Organizes trial sales activities for community products at CJ More storefront areas, enabling greater customer access and market recognition.

SCG Packaging Public Company Limited

- Promotes environmental awareness within communities, including waste management, waste segregation, and recycling, through study visits to model community learning centers on sustainable waste management.
- Provides support in the design of environmentally friendly packaging.

Alignment with International Standards

The Bank places importance on enhancing the quality and standards of its sustainability initiatives in alignment with international frameworks to ensure effective implementation and meaningful social and environmental impact.

1. Sustainable Development Goals (SDGs)

The Bank's operations are aligned with several United Nations Sustainable Development Goals (SDGs), reflecting its commitment to contributing to sustainable global development. The Bank's initiatives support the following SDGs:



2. Enhancing Operational Standards

The Bank demonstrates its commitment to social responsibility by ensuring alignment with seven core principles of operational standards, as follows:



1. Organizational Governance

The Bank oversees the implementation of its initiatives under the supervision of the Board of Directors, with performance results reported regularly.



2. Human Rights

The Bank promotes equal access to financial opportunities and provides free financial literacy programs for all segments of society without discrimination.



3. Labor Practices

The Bank treats employees fairly and places importance on the working environment and employees' quality of life.



4. Environment

The Bank implements community development initiatives that promote the use of environmentally friendly packaging, in collaboration with SCG Packaging Public Company Limited.



5. Fair Operating Practices

The Bank maintains transparent and fair processes in selecting communities and organizations to receive support, based on their needs and levels of deprivation.



6. Consumer Issues

The Bank provides free financial education programs to enhance financial literacy, enabling consumers to make informed decisions when selecting financial products and services.



7. Community Involvement and Development

The Bank implements integrated community development initiatives that emphasize community participation and internal capacity building, such as the "EMpower for Community" project in Ban Suksabai Community and Ban Mankong Prachasamakkee Community.

Targets and Implementation Framework for 2026

Financial Literacy Program: "Tang To Know-how"

In 2026, the Bank has enhanced its implementation framework to be more systematic and effective. The program will be structured into three phases: Assess, Develop, and Transform, each with specific objectives and tools, as follows:

Phase 1 Assess (Assessment and Opportunity Identification)

The Bank has developed digital tools to comprehensively assess the financial status of individuals and businesses through four key tools, as follows:

Tool 1 : Tang To Navigator



A digital tool designed to assess personal financial health, providing a score ranging from 1 to 100 along with personalized financial recommendations.

Tool 2 : Tang To Biz Health



A comprehensive business health assessment tool for entrepreneurs, analyzing four key dimensions: income, expenses, debt, and financial behavior, and providing recommendations for improvement.

Tool 3 : Tang To Biz X-Ray



A business analysis tool that evaluates the business position in the market. The results enable entrepreneurs to determine appropriate strategies aligned with their business positioning.

Tool 4 : Tang To Biz Pro



A business planning and performance forecasting tool that allows entrepreneurs to estimate investment budgets, sales targets, labor costs, and other key business factors in a systematic manner.

Phase 2 Develop (Skills and Knowledge Development)

In this phase, the Bank has developed learning programs that comprehensively cover all aspects of financial management under the concept of "360 Degrees of Financial Life." The content is structured into six key topics, systematically designed to provide continuous learning and development.

Topic 1



Personal Financial Management

Covers financial planning, budgeting, cash flow management, and the clear separation of personal and business accounts. This module serves as a fundamental foundation for effective personal financial management.

Topic 2



Business Development & Corporate Finance

The content is structured into three levels based on participants' needs and readiness: a basic level for start-up entrepreneurs, an intermediate level for those preparing to expand their businesses, and an advanced level for entrepreneurs seeking sustainable business growth.

Topic 3



Debt Management & Financial Psychology

This module focuses on strategies for debt restructuring and improving financial behavior.

Topic 4



Investment & Financial Products

Provides fundamental knowledge on investment and the selection of appropriate financial products, covering seven key financial topics.

Topic 5



Personal Income Tax Planning

Provides guidance on tax calculation and legal tax planning strategies, enabling participants to manage their tax obligations effectively and accurately.

Topic 6



Risk Management, Fraud Prevention & Digital Security

This module is particularly important in the digital era, covering financial risk management, fraud prevention measures, and the safe use of digital financial services.

Phase 3: Transform (Driving Sustainable Change)

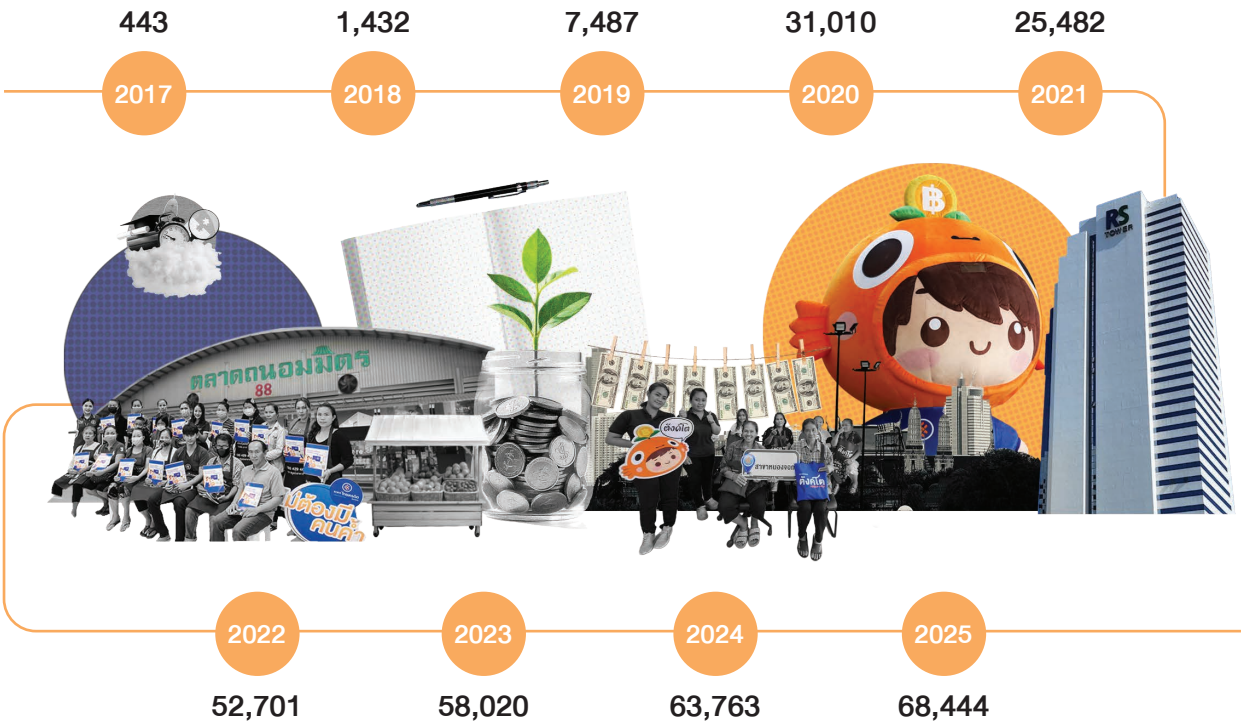
The Bank aims to ensure that financial literacy initiatives lead to sustainable behavioral change. In 2026, the Bank will continue implementing financial literacy programs alongside short- and long-term monitoring and evaluation. The initiative is expected to encourage customers to improve their financial behaviors, set financial goals, enhance sales performance, and achieve sustainable business growth.

Cumulative Performance (2017 – 2025)



Over the nine-year implementation period (2017 - 2025), a total of 308,782 participants have completed financial literacy training under the Tang To Know-How program through more than 7,566 training sessions conducted across the country, demonstrating broad access to financial knowledge.

In addition, the Bank has expanded engagement through digital platforms, with a total of 381,995 followers across various online channels, further extending outreach to a wider audience.



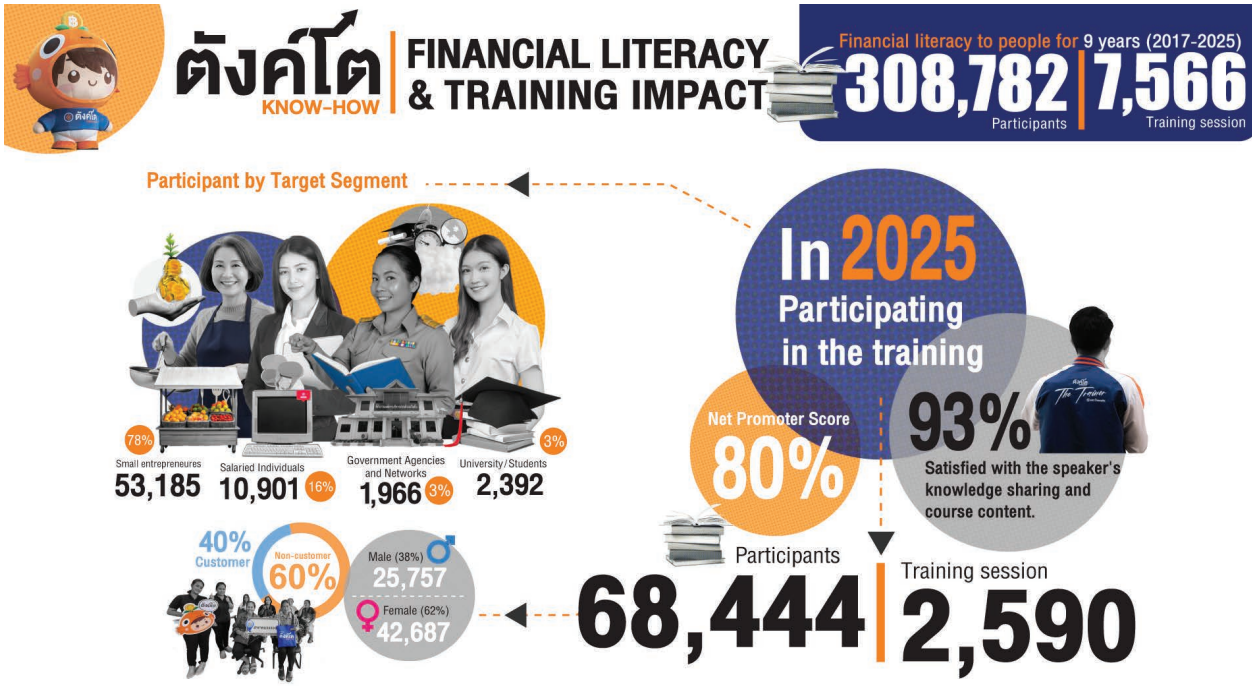
Participants
308,782

Sessions
7,566

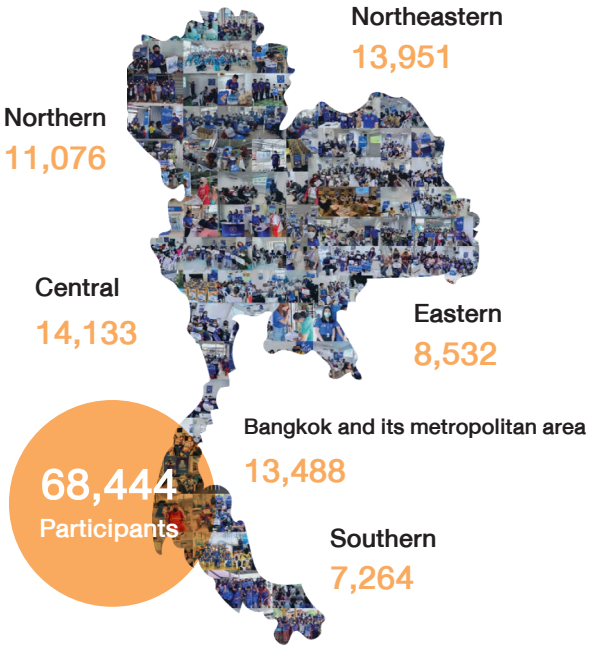
Performance Results in 2025

1. Overview of Performance

The performance results in 2025 demonstrate satisfactory progress of the program. A total of 68,444 participants attended the training, representing 104% of the annual target of 66,000 participants. Of the participants, 42,687 were female (62%) and 25,757 were male (38%). A total of 2,590 training sessions were conducted across various locations nationwide. The program achieved a Net Promoter Score (NPS) of 80%, which met the annual target of 80%, reflecting the quality of the training programs and the high level of participant satisfaction and willingness to recommend the program to others.



The Tang To Know-How financial literacy program is delivered across regions nationwide to ensure inclusive access to financial knowledge. In 2025, the Central region recorded the highest number of participants with 14,133 individuals (20.6%), followed by the Northeastern region with 13,951 participants (20.4%), Bangkok and its metropolitan area with 13,488 participants (19.7%), the Northern region with 11,076 participants (16.2%), the Eastern region with 8,532 participants (12.5%), and the Southern region with 7,264 participants (10.6%). Overall, the program covered all 76 provinces nationwide.



Awards and Recognition



1. Financial Discipline Campaign Honorary Award
2. The Financial Changemaker Award
3. Creativity Award
4. Silver Creator Award from YouTube for reaching 100,000 subscribers

In addition, the number of followers across digital platforms—including Facebook, YouTube, and TikTok—increased to 381,995 followers. Total reach and views reached 8.3 million in 2025. The Bank produced 1,163 pieces of content, exceeding the target of 820 pieces, representing 142% of target.



381,995 followers

- **269,079** Followers (since 2021)
- **100,916** Subscribers (sine 2021)
- **12,000** Followers (since 2024)

2. Segmentation by Target Groups

Small Entrepreneurs (Micro Merchants)







The Bank provides financial literacy programs in the form of **"Financial Edutainment"** for small entrepreneurs, who represent the primary target group of the program. The initiative aims to enhance knowledge and understanding of financial management, savings, and appropriate access to financial products, while supporting the business capabilities of individuals and small entrepreneurs.

In 2025, the Bank implemented the campaign **"Less Debt, More Wealth, Business Health"**, delivering training programs for small entrepreneurs across all regions nationwide through four main channels:

- Financial literacy programs delivered through Thai Credit Bank's 281 learning centers
- Financial literacy outreach in markets and community areas
- Knowledge dissemination through Facebook channels
- On-site training for OTOP entrepreneurs



Performance Results

A total of **53,185** entrepreneurs received financial literacy training, representing **78%** of total participants, with **2,480** training sessions conducted.

The program achieved a Net Promoter Score (NPS) of **80%**

54% of participants reported improved knowledge and understanding of financial management.

98% applied the knowledge gained in their daily lives, particularly in managing daily expenses, setting financial goals, and debt management.

89% of entrepreneur customers demonstrated improved payment behavior.







Salaried Employee Group

Salaried employees have stable income and benefits but often face high expenses, credit card debt, and inconsistent savings habits. They therefore require knowledge in personal financial planning, saving, investment, and debt management to achieve long-term financial stability.

The Bank provides training under the TTKH Money Empowerment Program, covering 7 core personal financial management skills, including debt management and retirement planning. In 2025, the performance results are as follows:

- A total of **10,901** participants received financial literacy training, representing **16%** of total trainees, with **28** training sessions conducted.
- The program achieved a Net Promoter Score (NPS) of **84%.**
- **77%** of participants indicated that daily expense management was the topic they intended to apply most in practice.
- **53%** of participants demonstrated improved financial behaviors, such as tracking income and expenses, maintaining savings discipline, and practicing financial planning. In addition, 94% avoided unnecessary debt.







In addition, the Bank places importance on employees' financial well-being, recognizing that financial stress can affect both work performance and quality of life. Accordingly, the Bank implemented a program for Thai Credit Bank employees titled **"Personal Finance for Staff Loan: Financial Literacy,"** conducted from 1 July to 31 December 2025. A total of 462 employees who applied for staff welfare loans participated in the program. Of these, 200 employees successfully completed the course, representing 43% of staff loan applicants.

Government Agencies







Public sector employees generally possess relatively strong financial knowledge, have stable income, and benefit from comprehensive welfare systems. However, this group often carries high levels of cooperative debt, as loans are typically available at relatively low interest rates. Many also face challenges where income does not fully cover monthly expenses. To address these issues, the Bank organized training for public sector employees under the “TTKH for State Agency” program, which focuses on effective monthly expense management by allocating income into specific categories such as spending, savings, and investment. The program also provides knowledge on debt management, investment skills, and financial planning.

A total of 1,966 public sector participants received financial literacy training, representing 3% of total trainees, with 56 training sessions conducted. The program achieved a Net Promoter Score (NPS) of 81%, reflecting the strong perceived value of the training among participants. After the training, 87% of participants demonstrated a high level of financial knowledge and showed improved financial behavior. 75% reported keeping records of income and expenses, an increase from 54% prior to the training, while 62% reported saving regularly, up from 47% previously.



Students

The Bank places strategic emphasis on building relationships with students at an early stage through financial literacy programs. The Bank recognizes that cultivating financial knowledge and discipline from a young age provides a strong foundation for future financial stability. In 2025, the development approach began with assessing students' financial literacy levels and spending behaviors, which were then used to design teaching methods suitable for this target group. The program introduced a **"Business Financial Board Game"** as a learning tool, enabling students to learn financial management and basic business concepts through interactive gameplay. This approach aligns with the project's concept of **"Learn by Doing, Remember by Playing."** Training for students is delivered under the **"Tang To Know-how: The TUTOR"** program, which consists of 5 core modules:





Tang To
Guides You



Focuses on life planning and financial planning

Tang To
Teaches You



Provides knowledge on smart spending and saving

Tang To
Shows You



Introduces career pathways and wealth creation

Tang To
Advises You



Provides knowledge on financial risk management

Tang To
Coaches You



Emphasizes success in saving and investing

A total of 2,392 students received financial literacy training, representing 3% of total participants, with 26 training sessions conducted. The program received positive feedback, achieving a Net Promoter Score (NPS) of 81%. Following the completion of the program, 92% of participants demonstrated a high level of financial knowledge and understanding, while 98% expressed strong intention to apply the knowledge gained in their daily lives





Building a Network for Change



The success of the program is built upon a strong nationwide network of trainers and supporters. Throughout the implementation of the program, the Bank has developed a total of 728 volunteer trainers, comprising individuals from various organizations as follows:



Branch Managers from Microfinance Lending Branches of Thai Credit Bank Public Company Limited

332 persons



personnel from the Community Capital and Financial Institutions Development Bureau, Department of Community Development, Ministry of Interior

19 persons

Representatives from School-Based Savings for Production Groups

68 persons



Provincial Community Development Officers

74 persons

Personnel from the Community Development College, Department of Community Development

33 persons



Representatives from Savings Cooperatives under the Department of Community Development

34 person

Youth representatives from Mechai Pattana School, Buriram Province

168 person

Training Results by Target Group

Summary of Financial Literacy Training Outcomes: Tangto Know-how Program by Target Group, 2025



Small Entrepreneurs (Micro Merchants)

participants trained **53,185** persons across **2,480** sessions

NPS Score: **80%**

After Training :

54% reported improved financial management knowledge

89% of entrepreneur customers demonstrated improved repayment behavior

98% applied the knowledge in daily life, particularly in:

- managing daily expenses
- setting financial goals
- debt management



Salaried Employees

participants trained **10,901** persons across **28** sessions

NPS Score: **84%**

After Training :

77% identified daily expense management as the most applicable topic

53% demonstrated improved financial behavior

94% avoided unnecessary debt



Government Agencies

participants trained **1,966** persons across **56** sessions

NPS Score: **81%**

After Training :

87% achieved a high level of financial knowledge

Behavioral improvements included: **75%** recording income and expenses (from 54%), **62%** saving regularly (from 47%)



Students

participants trained **2,392** persons across **26** sessions

NPS Score: **81%**

After Training :

92% demonstrated a high level of financial knowledge

98% intended to apply the knowledge in daily life

3. Digital Channel Performance

Digital channels have become an important platform for disseminating financial knowledge. In 2025, the Bank delivered financial literacy content through three main platforms—Facebook, YouTube, and TikTok—under the “Tang To Know-how” brand. The Bank currently has 381,995 followers across these digital channels. During the year, total reach and views reached 8.3 million, with 1,163 pieces of content produced.



ตังค์โต KNOW-HOW

Performance 2025

381,995

Growth Rate (YOY) **30%**

269,079
Followers
Target 264,000

100,916
Susscibers
Target 75,000

12,000
Followers
Target 9,750

Reach/ Views **8,353,767**

Contents **1,163**

เงินทองของมีค่า MONEY

A show that talks about money in a simple and fun way.

Success STORY ถอดรหัส Sme by ตังค์โต

A program that interviews business owners about their journey, strategies, and lessons learned.

ตังค์โต GROW UP ผู้ช่วยให้ธุรกิจเติบโต

A program that presents stories of entrepreneurs who have applied the knowledge gained from the ‘Tang To Know-how’ training program.

Facebook Platform

It recorded 269,079 followers, representing 21% growth from the previous year. In 2025, the Bank published 787 pieces of content, generating 3.6 million reach and views and 214,449 engagements.

TikTok Platform

It has the smallest follower base at 12,000 followers, it generated 2.1 million reach and views from 183 published pieces of content, with 7,204 engagements. The platform also achieved 42% follower growth compared with the previous year.

YouTube Platform

It reached 100,916 subscribers, with 193 pieces of content published. The platform generated 2.5 million reach and views and 53,371 engagements, while subscriber numbers increased by 61%, the highest growth rate among all platforms. In addition, the channel received the YouTube Silver Creator Award, recognizing channels that surpass 100,000 subscribers.



Content distributed through digital channels is categorized into 3 main types: Financial literacy and life skills content (Financial Literacy & Life Skills, Bank and Tang To Know-how program communications (Bank & TTKH Program PR), Entertainment and engagement content (Entertainment & Engagement)





In 2025, the Bank developed several educational content series focusing on financial knowledge and business insights. These include the “Mouth Money” series, which presents discussions about money in a simple, engaging, and accessible manner; the “Success Story: Decoding Wealth” series, featuring interviews with business owners who share their journeys, strategies, and lessons learned from real-life experiences that led to their success; and the “Tang To Grow Up” series, which highlights entrepreneurs who have applied the knowledge gained from the Tang To Know-how program and achieved tangible business outcomes.



Awards and Recognition in 2025

In 2025, the Bank received several awards and recognitions from various organizations, reflecting its strong commitment to corporate social responsibility, particularly in promoting financial literacy and supporting sustainable community development.

The Bank's excellence and dedication to social responsibility have been consistently recognized through prestigious awards from both public and private sector organizations. In 2025, the Bank received a total of four awards, highlighting the success of its initiatives and the tangible impact created for society.



1 **Financial Discipline Campaign Honorary Award (2024 and 2025)**

Presented by the Thai Federation of Business and Professional Women's Associations under the Royal Patronage of Her Majesty the Queen, in collaboration with five partner organizations, this award recognizes the Bank's achievements in promoting financial discipline among the Thai public.

2 **Creativity Award**

Presented by the Securities and Exchange Commission of Thailand (SEC), this award recognizes organizations that demonstrate outstanding creativity in communicating financial literacy. The award highlights initiatives that make financial knowledge accessible, memorable, appropriate, easy to understand, and effectively communicated to the general public.

3 **The Financial Changemaker Award**

Presented by the Securities and Exchange Commission of Thailand (SEC) under the initiative "Thai Capital Market: Empowering Financial Knowledge for the Public – Phase 2 (2025)", this award recognizes the Bank as a Finfluencer for its outstanding role in effectively communicating financial and investment knowledge to the public and creating tangible social impact.

4 **Silver Creator Award**

Presented by YouTube, this award recognizes content creators whose channels have surpassed 100,000 subscribers, having met the platform's community guidelines and content creation standards.

Community and Social Development Programs

Community and Social Engagement and Development Policy

Thai Credit Bank Public Company Limited reviews its Community and Social Engagement and Development Policy annually to ensure alignment with the Bank's strategic direction and evolving social context. The policy reflects the Bank's commitment to creating shared value by integrating impacts across three dimensions—economic, social, and environmental—to support sustainable growth for both the organization and Thai society.

Sustainable Future and Community Empowerment Project: From Foundation to Model Community

Thai Credit Bank Public Company Limited has continued to implement the **"Sustainable Future and Community Empowerment Project"** at Baan Suksabai Community (Village No. 14), Don Tum District, Nakhon Pathom Province, for the third consecutive year. The project has upgraded the **"Baan Suksabai Community Soil and Fertilizer Management Center into the Baan Suksabai Community Learning Center (Village No. 14),"** specializing in organic fertilizer and sustainable agriculture. The initiative received recognition with a Commendation Award under the one province, onelearning center for royal initiative projects program in 2025.

The project generates positive impacts across all 3 dimensions

Economic Dimension

The learning center welcomed more than 500 visitors, generating approximately THB 30,000 in annual circulating income. In addition, the Ruean Thai Suksabai Community Enterprise Group received support in packaging development, resulting in sales growth of THB 14,550.

Social Dimension

The Bank established a sustainable learning mechanism through the transfer of knowledge in organic agriculture, marketing skills, and collaborative networking, with benefits extending to neighboring communities.

Environmental Dimension

The project promotes the production of organic fertilizers and biological agents, reducing reliance on chemical inputs, converting organic waste into valuable resources, and supporting circular economy principles at the community level.

The Bank has also developed a systematic expansion mechanism through the establishment of district-level model learning centers, the creation of collaborative community networks, and income generation from knowledge transfer, which encourages continuous community participation. This project serves as a concrete example of how the Bank integrates its business objectives with positive social and environmental impact, in alignment with the United Nations Sustainable Development Goals (UN SDGs), particularly Goals 1, 8, 12, and 17.



Sustainable Urban Community Development Project: Ban Mankong Pracha Samakkhi Community, Bang Phlat District

The Bank has expanded its community development initiatives to Bangkok, selecting the Ban Mankong Pracha Samakkhi Community in Bang Phlat District as a pilot area. This community has a notable history of recovery and housing reconstruction for low-income residents following a major fire incident more than a decade ago. Today, the community has developed strong internal capacity and is well-positioned to further strengthen its local economic potential.

- Conducted site visits and data collection to assess community needs and development priorities.
- Organized financial literacy training for 30 community members to enhance knowledge and understanding of financial management.
- Provided tents to support community activities and events.





Implementation Plan for Community Development Projects in 2026

Community 1 **Ban Suksabai Community (Village No. 14), Don Tum District, Nakhon Pathom Province**

The Bank is committed to expanding the success of this initiative to other communities in order to create broader and more sustainable positive impacts on communities and society in the long term. The key objective for 2026 is to strengthen the local community economy while elevating the community learning center to gain wider recognition at both the district and provincial levels. In addition, the Bank aims to increase community circulating income by 10% compared with the previous year, thereby strengthening economic stability and long-term sustainability within the community.

Community 2 **Ban Mankong Pracha Samakkhi Community (New Urban Model Community)**

In 2026, the Bank has designed a comprehensive and systematic development approach for the Ban Mankong Pracha Samakkhi Community in Bang Phlat District, aiming to build a strong, sustainable urban community that can serve as a model for replication in other communities. The development framework consists of 3 key dimensions:

Dimension 1

Product and Innovation Development for Sustainability

The Bank focuses on improving the quality and standards of community products to enhance their competitiveness in the market. This includes developing circular economy-based packaging in collaboration with SCGP, establishing a central kitchen that meets hygiene standards, and upgrading products to comply with FDA and GMP standards.

Dimension 2

Market Development and Distribution Channels

To expand market opportunities, the Bank provides marketing training for community members, develops online sales channels, and connects community products to the national value chain through collaboration with CJ Express, thereby expanding the customer base and improving distribution efficiency.

Dimension 3

Capacity Building and Knowledge Continuity

The Bank prioritizes building a strong foundation through training in financial management and accounting, enhancing digital skills, and establishing inter-community learning networks to facilitate knowledge sharing and experience exchange.

This initiative reflects the Bank's commitment to developing a model for sustainable urban community development that integrates innovation, technology, and sustainability. The project is guided by 3 key objectives:

1

Infrastructure Enhancement

Improve and upgrade the community's central kitchen facilities to meet international standards for safe and high-quality production.

2

Product Identity and Quality Development

Strengthen the community product brand identity while maintaining consistent production quality standards.

3

Foundation for Sustainable Stability

Promote financial literacy among community members and encourage sustainable waste management practices to strengthen both economic and environmental resilience.

Projects Implemented through the Thai Credit Foundation

In addition to the Tang To Know-how Program and community development initiatives, Thai Credit Bank implements social initiatives through the **Thai Credit Foundation,** which serves as a key mechanism for advancing the Bank's social mission. The Foundation focuses on the holistic development of youth potential through 3 main programs, as follows:

EMpower for School Development Program







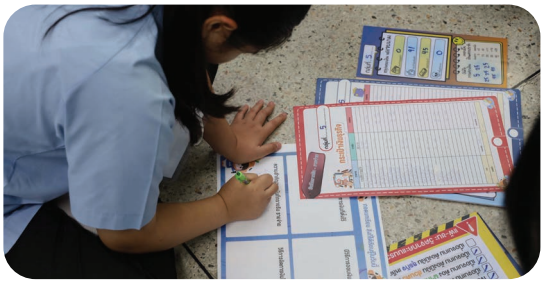
Through the Thai Credit Foundation, the Bank is committed to reducing educational inequality by supporting under-resourced schools. Schools in need are invited to submit requests for support to improve their educational facilities. In 2025, the Thai Credit Foundation selected 10 schools nationwide with urgent needs and strong management capacity, benefiting a total of 1,702 students. Donations were allocated to improve infrastructure, procure learning equipment, and develop curricula tailored to the specific context of each area, with close monitoring of project implementation. Furthermore, the Bank strengthens internal engagement by encouraging employees to participate as volunteers, leveraging their financial expertise to develop learning materials for children and youth. These initiatives aim to instill saving discipline and financial literacy, laying a strong foundation for youth to become responsible citizens with sustainable financial well-being in the future.



EMpower for Children Scholarship Program

The Thai Credit Foundation implements the **"EMpower for Children"** program to remove economic barriers and promote equitable access to quality education. In 2025, scholarships were granted through 10 schools nationwide, benefiting 100 students who demonstrate good conduct and strong academic commitment but lack financial resources. The scholarships cover essential expenses such as learning materials and school uniforms, helping to reduce financial burdens while encouraging a strong motivation to learn. In addition, the program aims to support the holistic development of youth by fostering sound financial management skills.





EMpower for Society Program









To ensure comprehensive social development across multiple dimensions, the Thai Credit Foundation implements the **"EMpower for Society"** program by building collaborative networks with charitable organizations that possess specialized expertise and demonstrated social impact. The program focuses on providing donation support to partner organizations with transparent and accountable operational systems, enabling them to expand their capacity to address social challenges on a broader scale and effectively reach diverse target groups. Through collaboration with experienced partners, the initiative not only strengthens the capabilities and sustainability of the civil society sector but also reflects the Thai Credit Foundation's commitment to driving meaningful and lasting positive impact for society.

Employee Good Deeds Recognition System (EMpower Point)







Thai Credit Bank is committed to fostering a strong culture of corporate social responsibility within the organization through the **EMpower Point Good Deeds Recognition System,** which encourages employees to actively participate in social and community initiatives on a continuous basis. The system enables employees to record and accumulate points for various forms of social contributions, including serving as financial literacy trainers in the **Tang To Know-how Program,** participating in community volunteer activities, and engaging in other social support initiatives. In 2025, a total of 1,364 employees participated in the program, representing 30% of the Bank's workforce. Employees collectively contributed 1,908 social initiatives and dedicated more than 12,270 volunteer hours, benefiting 40,194 individuals through knowledge sharing and community support. The EMpower Point System received an employee satisfaction score of 90%, and has become an important platform for fostering pride and strengthening employees' sense of purpose in contributing to an organization committed to **creating shared value** and delivering sustainable positive impact to society.









Employees participating in the program

1,364 employees
(30% of total workforce)

Volunteer hours

12,270 hours

Beneficiaries

40,194 individuals
from **79** organizations

Employee satisfaction with the EMpower Point system

90%





Environment

Performance

Environmental Policies and Management Systems

Sustainability Commitment | Value Chain & Materiality Analysis | Sustainability Strategy & Initiative

Corporate Sustainability Scenario

Current vision: Thai Credit Is Passionate About Growing Our Customer's Business And Improving Customer's Life By Providing Unique And Innovative Micro Financial Services

High EC	High SO	High EN
PROSPERITY	WELL-BEING	SUSTAINABILITY

High Purpose: Empowering smart customers and entrepreneurs with accessible financial solutions, driving sustainability in society and the environment.

Definition: The bank focuses on making financial resources easily available to customers and entrepreneurs who are knowledgeable and forward-thinking, empowering them to led initiatives that benefit both society and the environment in a sustainable way.

Material Topics

Summary of the Company's material sustainability issues



Good Corporate Governance
Sustainable finance
Innovation and Technology

- Customer Relationship Management
- Sustainable Supply Chain

Promoting Financial Literacy
Human Capital Development
Easy access to products and services

- Reduce Social inequality
- Data Privacy
- Respect for Human Rights
- Community Engagement
- Employee satisfaction and diversity

Environmental & Social Lending

- Coping with Climate Change
- Efficient use of resources
- Reducing greenhouse gas emissions
- Environmentally Friendly Procurement

Environmental Management

Environmental Policy and Management System

The Bank strives to achieve business growth alongside environmental stewardship by establishing environmental policies and operational guidelines aligned with its strategic direction. Clear targets and action plans have been defined to help mitigate the impacts of climate change and environmental challenges in a sustainable manner, while minimizing negative environmental impacts. This includes providing financial services that support environmentally friendly businesses, as well as implementing energy conservation and biodiversity initiatives to reduce the impacts of climate change.

The Bank has identified categories of businesses for which it does not support lending, including those that may cause adverse impacts on environmental, social, and governance (ESG) aspects. Such policy has been formally incorporated into the customer assessment process. The Bank adopts an Environmental and Social Management System (ESMS) as a framework for its operations, in alignment with domestic laws, regulatory requirements, and relevant international standards. This framework is integrated into the credit approval process to ensure that projects supported by the Bank manage environmental matters appropriately in accordance with applicable laws and standards, while reducing overall risk through Environmental and Social Due Diligence (ESDD). The Bank supports customers and businesses that do not cause negative environmental and social impacts across their value chains, including small businesses, individuals, and vulnerable groups. This also presents an opportunity for the Bank to provide knowledge and best practices to enhance the operational standards of such customers.

In addition, the Bank promotes environmental awareness through initiatives that encourage recognition of environmental importance and knowledge sharing both internally and externally, including among customers, business partners, communities, and employees. The Bank also supports participation in energy conservation and greenhouse gas reduction initiatives arising from sustainable operations, while enhancing customers' capabilities toward sustainable growth.

The Bank aims to contribute to mitigating the impacts of climate change and environmental challenges in a sustainable manner through initiatives that promote environmental awareness among youth and employees. The Bank has also defined categories of businesses that it does not support for lending due to potential environmental, social, or governance impacts, with such policy incorporated into the customer screening process to support sustainable development for customers, stakeholders, and the country as a whole.

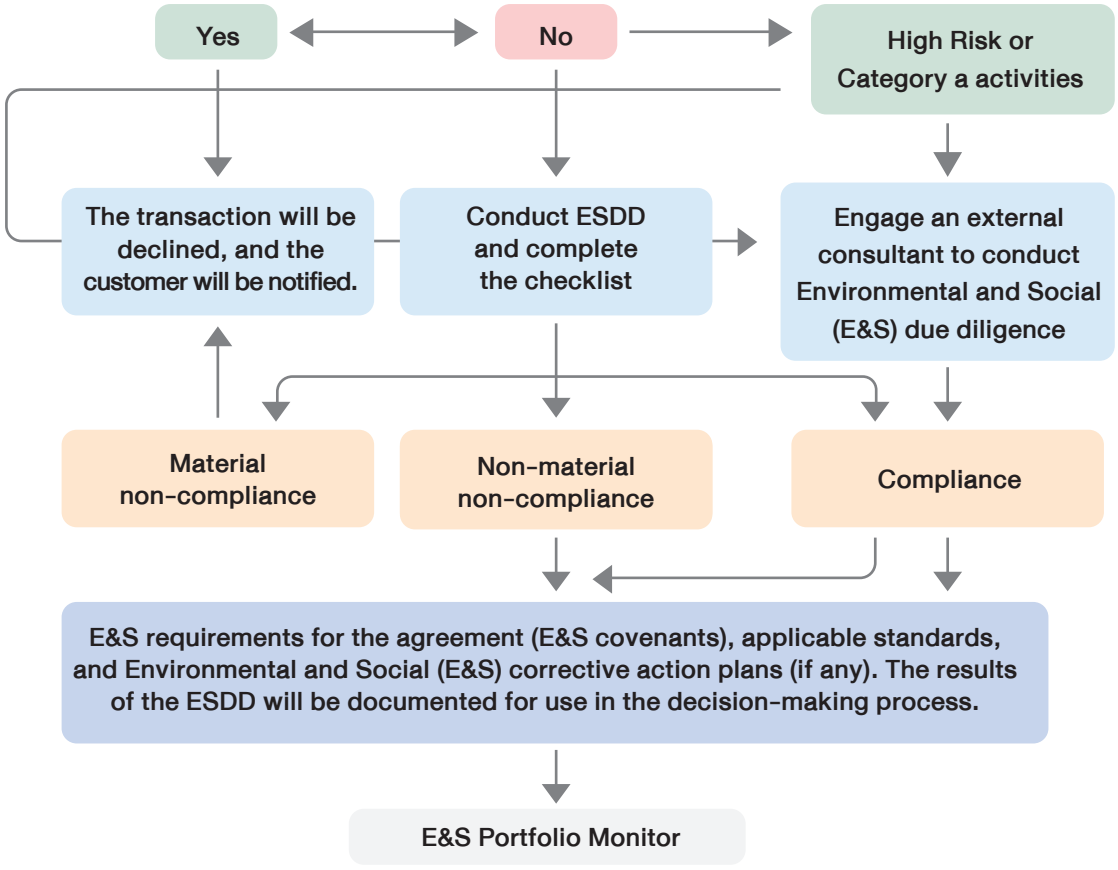


The Bank adheres to responsible and sustainable lending practices by integrating environmental and social (E&S) factors into its lending policies and strategies. The Bank recognizes the importance of E&S risk management within the financial sector by identifying short-, medium-, and long-term E&S risks related to the Bank's activities, as well as ensuring effective E&S risk management at the customer level.

Furthermore, the Bank continuously develops policies and enhances its ESMS framework to support businesses with sustainability and environmentally friendly practices, including green financing initiatives. The system also serves as a guideline for financial services, investment considerations, and lending decisions to ensure that supported customers do not cause adverse impacts on the environment, society, communities, employees, or other stakeholders, while promoting sustainable development in the future. The Bank has defined 18 categories of businesses for which it will not provide financing or conduct transactions. Responsibilities for implementing environmental management and monitoring measures have been assigned to relevant officers and credit approvers. Credit officers are required to ensure that such businesses are excluded from the Bank's lending consideration. In addition, credit officers must conduct ESDD environmental and social screening, as well as ongoing monitoring and improvement measures, to ensure that the Bank's lending activities do not result in adverse impacts on the environment, society, communities, or stakeholders.

The ESMS serves as a policy framework that integrates E&S risk management into the Bank's business processes for non-retail lending, covering SME and MSME credit transactions. The framework operates alongside the Bank's existing risk management processes and aligns with relevant international best practices, including the IFC Performance Standards where appropriate. Environmental and social considerations are reviewed and assessed prior to credit approval to ensure that the Bank's operations comply with environmental and social standards while appropriately mitigating potential E&S risks and impacts.

Environmental and Social Due Diligence (ESDD) Screening and Assessment Process



Prohibited Activities under the Credit Policy (Exclusion List)

The Bank will not engage in, or provide financing to, businesses involved in the following activities:

1. Businesses engaged in the production or trade of goods or activities considered illegal under national laws or international conventions.
2. Businesses involved in the production or trade of weapons and military equipment.
3. Businesses engaged exclusively in the production or trade of tobacco and/or alcoholic beverages (excluding beer and wine).
4. Gambling, casino operations, and similar businesses
5. Businesses involved in the trade of wildlife, wild plants, or products derived from wildlife or wild plants regulated under the Convention on International Trade in Endangered Species of Wild Fauna and Flora (CITES)
6. Businesses engaged in the production or trade of radioactive materials
7. Businesses engaged in the production, trade, or use of asbestos
8. Businesses producing or distributing logging equipment for use in tropical forests.
9. Businesses producing or distributing pharmaceuticals or medical products that are internationally banned or scheduled to be banned
10. Businesses producing or distributing pesticides or herbicides that are internationally banned or scheduled to be banned
11. Illegal, unreported, and unregulated fishing, as defined by the Food and Agriculture Organization of the United Nations (FAO)
12. Production activities or operations involving hazardous labor practices or child labor
13. Forestry industries operating in tropical forest areas
14. Businesses producing or distributing products containing Polychlorinated Biphenyls (PCBs).
15. Businesses producing or distributing ozone-depleting substances prohibited under international agreements
16. Businesses producing or distributing timber or timber products sourced from natural forests
17. Businesses involved in the production, distribution, storage, or transportation of large quantities of hazardous chemicals, or commercial operations involving significant volumes of hazardous chemicals
18. Businesses or activities affecting land or legally recognized indigenous territories without written consent from the indigenous communities
19. Coal mining businesses or coal-related activities
20. Peat extraction businesses or related activities
21. Businesses involved in the exploration, drilling, or refining of crude oil
22. Businesses involved in the exploration, drilling, or production of natural gas
23. High-risk activities (Category A)





High-Risk Activities (Category A):

High-Risk Activities (Category A)	High-Risk Clients (Category A)
Client activities that are likely to have significant environmental impacts, which may be sensitive, diverse, or uncertain due to the absence of prior comparable cases. To avoid or address potential concerns, such activities may involve: (1) Involuntary resettlement (2) Risks of adverse impacts on indigenous peoples (3) Significant environmental or social risks or impacts, including those affecting community health and safety, biodiversity, and cultural heritage (4) Significant workforce retrenchment (5) Significant occupational health and safety risks (including risks of serious injury or fatality to workers)	Clients that undertake or intend to undertake any activities classified as Category A, as defined under the IFC requirements and recognized by the Bank.



At present, the Bank has no clients or activities classified as High-Risk (Category A) and has no plans to provide financing to such clients or activities. The Bank will review its portfolio and future business plans periodically, at least every six months, and will further develop relevant procedures and supporting tools for conducting Environmental and Social (E&S) due diligence and monitoring high-risk activities if required.

Further details on the Environmental and Social Management System (ESMS) of Thai Credit Bank Public Company Limited are available on the Bank's website.

Product Design, Development of Products and Innovation for Sustainability

In 2025, the Bank remained committed to advancing its strategy of becoming a **"Sustainable Banking"** institution through the design and development of financial products that address emerging challenges, including climate change and social inequality. Key products that have continued to receive strong interest include the following:



Sustainable Loan Products

(SME Klahai Green loan)

This loan aims to support entrepreneurs seeking to invest in business improvements to enhance environmental responsibility or those operating environmentally and socially friendly businesses.

The SME Klahai Green Loan provides financing for investment, business improvement, development, refund of prior investments, or working capital for businesses already operating in environmentally friendly sectors.

In the past year, entrepreneurs have demonstrated increasing awareness of environmentally responsible business practices, resulting in continued demand for sustainability-focused loan products.

Performance in 2025

Approved accounts
6 accounts

Total loan value
THB **71** million

Employment Promotion Loan Program – Phase 3 (2025)

In 2025, the Bank signed a Memorandum of Understanding (MOU) with the Social Security Office (SSO) to implement the Employment Promotion Loan Program - Phase 3 (2025–2026). The program aims to:

- Support employment retention: Enable businesses to maintain operations and retain their workforce.
- Enhance access to low-cost financing: Provide special interest rate loans to reduce financial burdens for SME entrepreneurs.
- Strengthen liquidity: Support working capital to enable businesses to operate continuously during economic transitions.

Performance in 2025 is summarized as follows:

Participating entrepreneurs
128 accounts

Total approved credit line
THB **1,286** million



OTOP Entrepreneur Loan

This unsecured loan supports community producers and promotes local wisdom to enhance growth, sustainability, and competitiveness.

The product helps small-scale entrepreneurs, particularly OTOP entrepreneurs, gain greater access to formal financing, enabling them to develop products, create added value, expand distribution channels, and strengthen the sustainability of local knowledge and community enterprises.

Performance in 2025: The Bank approved loans to support

10 OTOP entrepreneurs

with a total credit line of THB **0.6** million

SME Klahai Lady First Loan

This is an unsecured revolving credit facility designed to provide working capital, enhance liquidity, and support business expansion. Customers can draw down the credit line through the Standby Assistant service center, with funds transferred to their accounts via PromptPay ID. Interest is calculated on a reducing balance basis, based on the actual amount of credit utilized.



Energy Management

Energy Consumption Management

The Bank aims to reduce greenhouse gas (GHG) emissions arising from both its direct operations and related indirect activities. As part of this initiative, the Bank has implemented a strategy to reduce emissions from employee travel and operational activities by gradually replacing operational vehicles powered by internal combustion engines (ICE) with hybrid vehicles during 2025–2026. This transition helps reduce fuel consumption and overall greenhouse gas emissions. However, as the Bank's offices are located in leased buildings, the installation of electric vehicle (EV) charging infrastructure cannot be implemented in the short term. Nevertheless, the Bank has begun laying the groundwork for a future transition to alternative energy vehicles and has optimized vehicle allocation to align with employees' operational needs to enhance efficiency.





Electricity Energy Management Plan

The Bank focuses on reducing electricity consumption within office buildings through measures that directly reduce energy use and encourage responsible energy consumption behavior among employees. Key measures include:

1. Sending reminder emails to employees prior to long holidays to switch off and unplug electrical equipment
2. Setting air-conditioning temperatures within the range of 24–26°C to improve energy efficiency
3. Turning off lighting in unused or unnecessary areas
4. Collecting and monitoring energy consumption data to support analysis and continuous improvement of energy-saving plans



Fuel Energy Management Plan

To reduce fuel consumption from vehicles used in operations, the Bank has implemented systematic management measures, including:

1. Establishing fuel quotas based on job functions and relevant positions
2. Promoting the use of online meeting systems to reduce travel and associated carbon emissions
3. Collecting fuel consumption data to analyze and improve long-term energy efficiency



As a result of these measures

Fuel consumption for operational activities decreased

Gasoline consumption at **110,647.1** liters down **4%**

Diesel consumption at **20,495.6** liters down **23%**

Electricity consumption decreased by **4%** compared with the same period in 2024

The Bank remains committed to continuously reducing internal energy consumption by implementing its energy management plans and communicating these initiatives to employees through various channels. Employees are encouraged to follow energy-saving practices, such as turning off lights and unplugging electrical equipment when not in use, at the end of the working day or during long holidays. In addition, the Bank systematically records and monitors energy consumption data to evaluate performance and improve operational plans. The Bank has set a target to reduce energy consumption by at least 5% annually to support sustainable operations and minimize environmental impacts.

Environmental Awareness for Employees, Customers, Business Partners, and Stakeholders

The Bank places importance on developing personnel with appropriate environmental knowledge and expertise to support the implementation of its environmental policies and strategies. In 2025, the Bank organized training programs and regularly communicated information related to environmental awareness and responsible resource utilization to employees. Examples include:



Internal Training Programs



Business and GHG Emission Reduction Training Program – Business and Greenhouse Gas Emission Reduction



Responsible Investment



Carbon Credit: Opportunities for SME Entrepreneurs



Thailand Taxonomy I



Corporate Carbon Footprint Assessment Methodology

Communication on Climate Change Awareness







Communications to enhance awareness and highlight key ESG-related observance days







Climate Change Management



The banking sector, as an intermediary in allocating capital to the economy, plays an important role in advancing sustainable business practices. Currently, the Bank, in collaboration with the Thai Bankers' Association, the Bank of Thailand, and other financial sector organizations, has integrated the concept of Sustainable Finance into its business strategy across all operational processes. A common framework has been established through the Sustainable Finance Initiative for Thailand to elevate the banking industry, proactively addressing environmental, social, and governance (ESG) challenges, raising stakeholder awareness, and supporting Thailand's transition toward a sustainable economy.

Thai Credit Bank recognizes that climate change presents significant risks to financial institutions and society. As part of its commitment to sustainable operations, the Bank has integrated climate risk management into its governance structure, risk framework, and operational processes. Initiatives include the Net Zero strategy, green financing programs for MSMEs/SMEs, and the ongoing ESG assessment of suppliers and service providers. The Bank is taking proactive measures to address both physical risks and transition risks related to climate change, while maintaining transparency and collaboration with stakeholders to contribute to a sustainable financial ecosystem in Thailand.

In 2023, the Bank collaborated with the International Finance Corporation (IFC) to adopt the IFC Performance Standards as the foundation for developing the Bank's Environmental and Social Management System (ESMS). This framework serves as a guideline for assessing environmental and social risks associated with the Bank's lending customers and demonstrates the Bank's commitment to strengthening environmental and social performance for the benefit of all stakeholders.

The Bank also follows key initiatives under a three-year strategic roadmap, including the disclosure of financial and sustainability information in accordance with Thailand's regulatory frameworks and international sustainability disclosure standards. Key metrics include Climate and Sustainability KPIs and Climate Mitigation KPIs.

In 2025, the Board of Directors appointed Mr. Winyou Chaiyawan, Chief Executive Officer, together with the Corporate Governance and Sustainable Development Committee, to represent the CG&SD Committee in overseeing environmental and climate change matters and ESG operations across all dimensions. The Chief Executive Officer also serves as the Climate Change Champion, working closely with the TCB Environment and Climate Change Working Group. On 29 July 2025, the Bank began applying Thailand's national green taxonomy to assess the Bank's operational status and classify customer activities, with the objective of strengthening environmental management and addressing climate-related risks. The governance structure ensures effective oversight of management operations—from the Chief Executive Officer and senior executives to operational levels—in accordance with established policies, strategies, and regulatory requirements, aligned with the United Nations Sustainable Development Goals (SDGs) and the Paris Agreement.

In 2025, the Board of Directors approved a policy on internalizing environmental and climate change aspects into financial institution business. The policy aims to integrate environmental and climate-related considerations into the Bank's business strategy, support Thailand's targets of achieving carbon neutrality by 2050 and net-zero greenhouse gas emissions by 2065, promote environmental finance, support customers in transitioning to a low-carbon economy, and effectively manage climate-related risks in alignment with international sustainability standards such as TCFD, UNPRB, and the principles of the Basel Committee. The Bank applies the Risk proportionality principle, adjusting its practices according to the level of risk, business complexity, and available resources to ensure that climate risk management can be effectively implemented without imposing unnecessary operational burdens.



Recognizing its responsibility in addressing climate change, the Bank has implemented a Greenhouse Gas Mitigation Plan in a systematic manner, focusing on improving energy efficiency and transitioning toward low-carbon technologies.

Greenhouse Gas Emissions Reduction

The Bank recognizes the importance of reducing greenhouse gas (GHG) emissions from its operations and has implemented systematic processes for collecting and disclosing GHG emissions data. The Bank has obtained ISO 14064-1 certification from BSI Group and Corporate Carbon Footprint certification from the Thailand Greenhouse Gas Management Organization (TGO) to verify the accuracy of GHG emissions data from the Bank's activities. These certifications support effective GHG management in alignment with sustainability practices.

The Bank has established GHG reduction targets in line with the Bank of Thailand (BoT) framework, aiming to reduce Scope 1 and Scope 2 emissions from office operations by at least 30% by 2030, achieve carbon neutrality by 2050, and reach net-zero emissions by 2065, supporting long-term environmental and climate goals.

To achieve these targets, the Bank has implemented an operational roadmap aligned with its business activities, focusing on 5 key areas:



1. Communication and awareness

Promoting employee awareness of the importance of reducing greenhouse gas emissions through internal communication channels such as email and internal media to encourage participation and responsible energy consumption behavior.



2. Energy reduction

Establishing short-term annual targets to reduce energy consumption in office operations, including electricity and fuel, in support of the Bank's GHG reduction targets.



3. Data collection, verification, and disclosure

Collecting and verifying greenhouse gas emissions data from the head office and branches nationwide using the GHG Protocol, ensuring accurate and transparent measurement and disclosure to support performance evaluation and continuous improvement.



4. ESMS compliance

Screening customers and refraining from financing businesses with high-risk activities, such as those posing environmental risks, biodiversity risks, or human rights concerns.

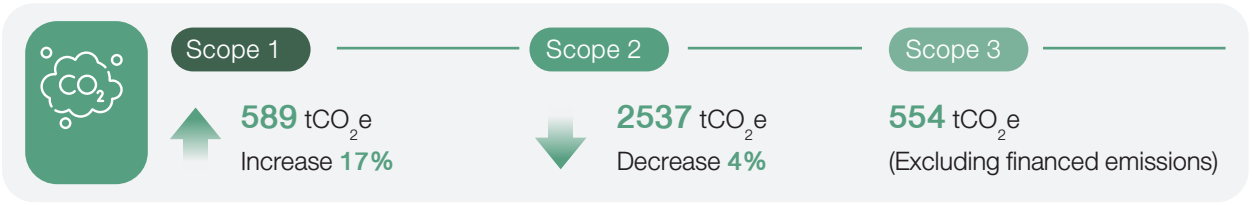


5. Green Loan

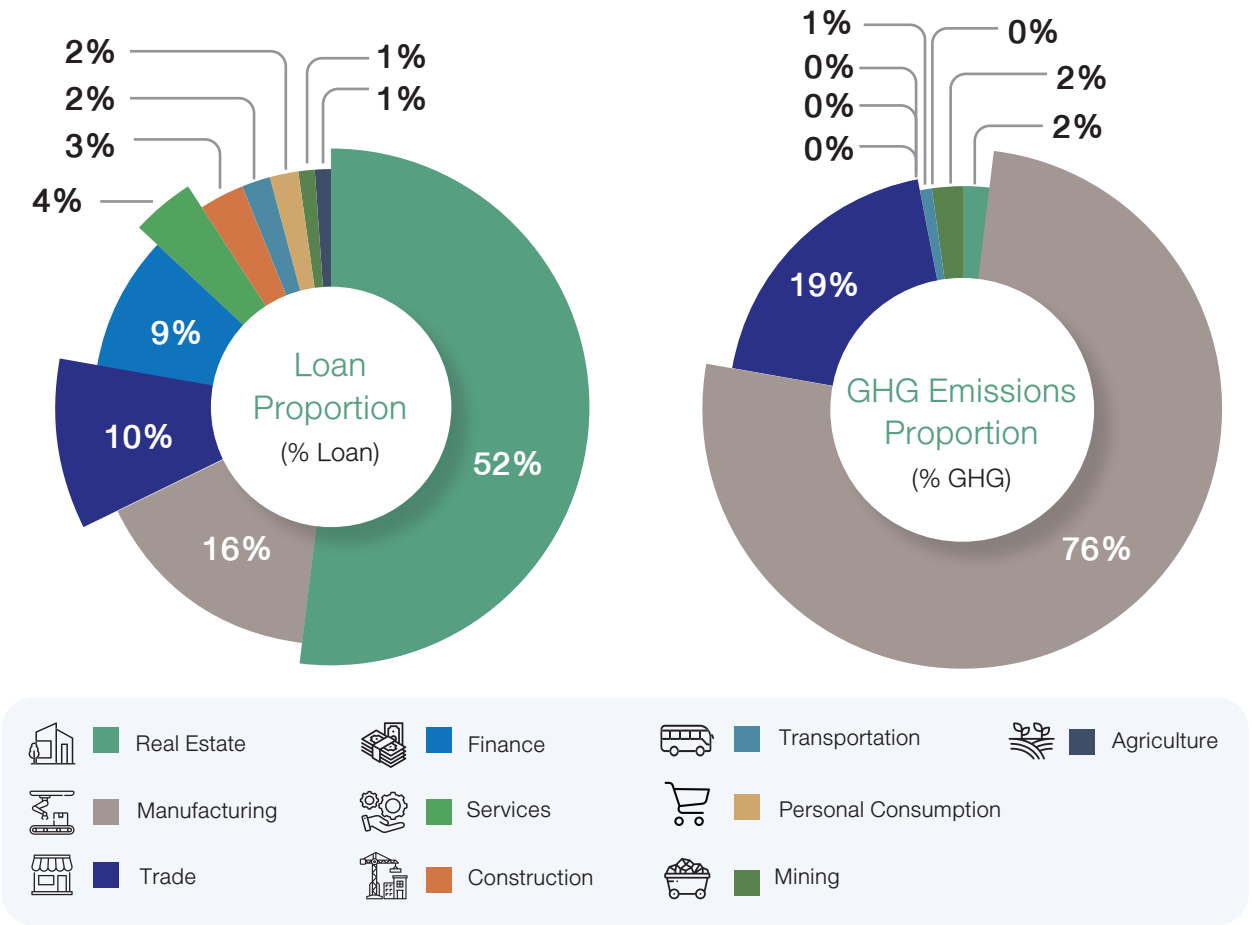
Supporting environmentally responsible businesses through financial products such as the SME Klahai Green Loan Program.

Greenhouse Gas Management Performance

Under the 5 operational initiatives, the Bank continuously monitors, measures, and discloses greenhouse gas emissions in accordance with international standards. In 2025, the Bank's total greenhouse gas emissions amounted to 3,680 tCO_2e, representing an increase of 17% compared with the previous year, consisting of:



In 2025, the Bank enhanced its environmental disclosure standards to cover Scope 3: Category 15 (Investments), or financed emissions. The Bank initiated a systematic data collection process from SME customers through structured questionnaires to analyze the relationship between capital allocation (loan portfolio) and greenhouse gas emissions (GHG profile). The assessment of SME customers within the measurement scope indicates that the proportion of loans and the level of greenhouse gas emissions vary across different types of business operations, as follows:



The expanded reporting scope reflects the Bank's commitment to enhancing transparency in the collection, disclosure, and management of climate-related data. This approach enables more accurate assessment of impacts across the value chain and supports the development of more effective long-term greenhouse gas reduction strategies.

Water Management



The Bank places importance on integrated water management, ensuring that water resources are used efficiently and effectively. The Bank systematically collects data on resource consumption to reduce overall usage, minimize potential environmental impacts, and optimize resource management. This approach is implemented through the 3Rs principle and the application of circular economy practices.



The Bank recognizes the importance of water resources and emphasizes efficient utilization alongside business growth to ensure that organizational expansion is conducted sustainably and responsibly toward natural resources. The Bank has continuously implemented water resource management plans as follows:

Water Resource Management Plan

Communication and Awareness Measures

The Bank promotes water conservation by regularly communicating with employees through various channels, providing guidance on efficient water usage, and encouraging employees to ensure that water taps are properly turned off after use to prevent unnecessary water loss.

Application of the 3Rs Concept in Water Management

The Bank applies the 3Rs principle (Reduce, Reuse, Recycle) to water management within the organization, such as reducing water consumption in non-essential activities and encouraging the reuse of containers or equipment to minimize water usage in related processes.

Monitoring and Assessment of Water Consumption

The Bank systematically collects and monitors water consumption data and uses the information to evaluate the effectiveness of implemented measures. The data also supports continuous improvement in water management practices to enhance efficiency and reduce resource consumption in the long term.



Water Consumption Performance

In 2025, the Bank's total water

Consumption amounted to 59,392 cubic meters

Decrease compared with 2024 representing a 55%

Despite the expansion of operational areas and the increase in branch locations in support of the Bank's business strategy. This reflects improved efficiency in resource management systems within buildings and the adoption of more effective water-saving technologies.

In 2025, the Bank's water consumption showed a significant decrease compared with the previous year. This was primarily due to improvements in the data collection process, transitioning from estimating water usage based on water utility expenses to recording consumption based on actual meter readings, resulting in more accurate data that better reflects the Bank's actual water usage.

In addition to structural improvements, the Bank recognizes that employees play a key role in driving sustainability. The Bank therefore emphasizes building awareness and encouraging behavioral changes toward responsible resource consumption. As part of its ongoing initiatives, the Bank plans to strengthen communication and engagement efforts in 2026.

Waste Management



The Bank recognizes the importance of effective waste management and has established procedures and operational guidelines for managing waste, including hazardous waste. Waste and disposal data are systematically collected to support waste reduction planning. The Bank also implements waste management initiatives based on the 3Rs principle: reducing waste at the source (Reduce), proper waste segregation (Reuse), and recycling (Recycle).

To promote sustainable waste reduction outcomes, the Bank encourages employees to recognize the importance of reducing waste generation both in the workplace and in daily life. This is achieved through regular communications, knowledge sharing, and related activities, such as proper waste segregation and campaigns to reduce plastic consumption, particularly plastic water bottles. The Bank has also donated plastic bottles collected from employee usage for recycling, totaling 2,984.0 kilograms, which were processed into T-shirts. These T-shirts were distributed to employees participating in environmental activities, promoting engagement and responsible resource utilization.

The Bank also places importance on environmentally responsible waste management to prevent potential impacts on communities and ecosystems. Particular attention is given to the disposal of documents that have reached the end of their retention period, which may pose information security and safety risks. In 2025, the Bank engaged Iron Mountain (Thailand) Limited, a certified provider of information storage and destruction services, to manage the storage and destruction of documents in accordance with the Bank's information management policy. Following the process, the Bank received a Certificate of Destruction confirming that the destruction and recycling processes complied with security and environmental standards. During the reporting year, the Bank destroyed a total of 57.4 tons of documents, resulting in an estimated reduction of approximately 14,920.9 kilograms of carbon dioxide equivalent ($kgCO_2e$). This reflects the Bank's commitment to minimizing environmental impacts and promoting efficient resource utilization.

The Bank is committed to minimizing environmental impacts by promoting systematic waste management and continuously applying circular economy principles. It has participated in the Care the Whale – Invisible Waste Project with the Stock Exchange of Thailand to reduce waste and greenhouse gas emissions from organizational activities. The initiative enables standardized waste data management, supporting effective planning and targeted waste reduction while promoting efficient resource use and environmental sustainability. In 2025, the Bank recorded total waste generation of 60,374.0 kilograms. This data serves as an important reference for evaluating environmental performance and provides a baseline for future waste reduction initiatives and increasing the proportion of waste that is reused or recycled.



IRON MOUNTAIN®

Certificate
No. 2025/159

CERTIFICATE OF DESTRUCTION

This is to certify that the document of

Thai Credit Bank Public Company Limited

has been successfully destroyed in accordance to our Secure Destruction Policies and Process

During the period of: **October 2025 to December 2025**

13.89 Tons

of sensitive information were securely shredded and recycled

The Environmental Savings are as followed:

CO^2 Emission	3,610.75
H_2O Water	694.37
Coal	1,527.62

And, with the following Year to Date Savings:

CO^2 Emission	14,920.91
H_2O Water	2,869.41
Coal	6,312.69

Total Secure Shredding (Tons)													2025
Company Name	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Total
Thai Credit Bank Public Company Limited	4.56	5.59	6.02	2.72	3.79	4.19	7.99	4.82	3.82	4.64	4.01	5.24	57.39

Mr. Canit Wongtawan
Secure Shredding Manager

Iron Mountain (Thailand) Limited

Ecosystem and Biodiversity Considerations

The Bank recognizes the importance of biodiversity and has established policies to ensure that its operations do not adversely affect biodiversity. The Bank also refrains from providing financing to customers whose activities are likely to cause significant environmental impacts, including risks or impacts related to environmental and social issues, community health and safety, biodiversity, and cultural heritage.

In 2023, the Bank collaborated with the International Finance Corporation (IFC) to adopt the IFC Performance Standards as the basis for developing the Bank's Environmental and Social Management System (ESMS). This framework serves as a guideline for assessing environmental and social risks associated with the Bank's lending customers. Under the ESMS framework, the Bank will not conduct transactions with customers whose activities are likely to result in significant environmental impacts that may be sensitive, diverse, or uncertain due to the absence of precedent. These include activities associated with: (i) involuntary resettlement; (ii) risks of adverse impacts on indigenous peoples; (iii) significant environmental or social risks or impacts, including community health and safety, biodiversity, and cultural heritage; (iv) significant workforce retrenchment; or (v) significant occupational health and safety risks, including risks of serious injury or fatality to workers. The policy also covers activities such as marine fishing using drift nets exceeding 2.5 kilometers in length and marine or coastal fishing practices that may significantly harm vulnerable and protected species, biodiversity, or marine habitats.

The Bank is currently studying biodiversity-related risk assessments to further integrate such considerations into its operations and to develop more effective approaches for managing and mitigating these risks.





Appendix

About this report

Thai Credit Bank Public Company Limited has prepared its initial sustainability report to demonstrate its commitment to transparent disclosure of material sustainability information. The Report addresses all three dimensions—Environmental, Social /Employees, and Governance (ESG)—and reflects the Bank's dedication to driving meaningful progress toward sustainable development goals, in alignment with its philosophy, **"Everyone Matters."**



Reporting Approach



The Bank prepares this Report in accordance with the Global Reporting Initiative (GRI) Sustainability Reporting Standards. The Bank also discloses its performance in support of the United Nations Sustainable Development Goals (SDGs).

Reporting Scope

The Bank discloses information in this report covering environmental and social impacts across its value chain. The reporting boundary encompasses operations of the Bank, its subsidiaries, and affiliated companies in which it holds 50% or more of shares, including all 533 branches in Thailand. This report presents performance for 2025 (B.E. 2568), covering the 12-month period from 1 January 2025 to 31 December 2025, and is scheduled for publication in April 2025.

Sustainability

Performance



Sustainability Performance Data 2025

GRI	Disclosures	Unit	2023		2024		2025	
			Male	Female	Male	Female	Male	Female
102-7, 405-1	Number of Employee							
	Full time employee (FTE)	Person	3,990		4,342		4,542	
		Person	1,767	2,223	1,952	2,390	1,997	2,545
	Temporary employees	Person	0		0		0	
		Person	0	0	0	0	0	0
	Part-time employees/ Internships	Person	21		29		18	
		Person	13	8	23	6	11	7
405-1	Total employee by nationality		1,767	2,223	1,952	2,390	1,997	2,545
	Thai	Person	1,764	2,223	1,950	2,388	1,994	2,545
	Other nationality	Person	3	0	2	2	3	0
405-1	Total employee by area		1,767	2,223	1,952	2,390	1,997	2,545
	Bangkok	Person	990	1,418	1,102	1,549	1,148	1,688
	Other provinces	Person	777	805	850	841	849	857
405-1	Total employee by age group		1,767	2,223	1,952	2,390	1,997	2,545
	<30 years	Person	357	462	384	457	356	403
		%	20.2	20.8	20	19	17.8	15.8
	30-50 years	Person	1,230	1,621	1,368	1,779	1,424	1,952
		%	69.6	72.9	70	74.4	71.3	76.6
	>50 years	Person	180	140	200	154	217	190
		%	10.1	6.2	10.2	6.4	10.8	7.4
	Total employee by level		1,977	2,376	2,182	2,558	2,126	2,651
	Board	Person	9		9		9	
		Person	7	2	7	2	7	2
		%	77.7	22.2	77.7	22.2	77.7	22.2
	First Executive Vice President & above	Person	10		10		8	
		Person	9	1	9	1	7	1
		%	90	10	90	10	87.5	12.5
	Senior Vice President & above	Person	66		68		69	
		Person	34	32	36	32	38	31
		%	51.5	48.5	53.0	47.0	55.0	45.0
	Assitant Vice President & above	Person	279		312		339	
		Person	160	119	178	134	190	149
		%	57.3	42.6	57.0	42.9	56.0	44.0

GRI	Disclosures	Unit	2023		2024		2025	
			Male	Female	Male	Female	Male	Female
	Total Managerial Positions	Person	355		390		229	
		Person	203	152	223	167	124	105
		%	57.2	42.8	57.2	42.8	54.2	45.8
	Non-managerial Positions	Person	3,634		3,951		4,123	
		Person	1,564	2,070	1,729	2,222	1,760	2,363
		%	43.0	57.0	43.7	56.3	42.6	57.4
	People with disability		36		39		44	
	People with disability	Person	14	22	18	21	19	25
		%	38.8	61.2	46.0	54.0	43.2	56.8
401-1	New employee		1,391		1,513		1,211	
	New employee	Person	597	794	683	830	508	703
	New hire rate	%	43	57	45.1	54.9	41.9	58.1
	New employee by area		597	794	683	830	508	703
	Bangkok	Person	371	581	376	600	284	497
		%	38.9	61.1	55.0	72.3	55.9	70.6
	Other provinces	Person	226	213	307	230	224	206
		%	51.5	48.5	44.9	27.7	44.0	29.0
	New employee hire by age group		597	794	683	830	508	703
	<30 years	Person	240	273	253	265	180	201
		%	40.2	34.3	48.8	51.2	35.4	28.5
	30-50 years	Person	347	503	415	547	319	479
		%	58.1	63.3	43.1	56.9	62.8	68.1
	>50 years	Person	10	18	15	18	9	23
		%	1.6	2.2	45.4	54.5	1.7	3.3
	Turnover							
	Total employee turnover rate	Person	996		1,158		1,014	
		%	24.9		26.6		22.3	
		Person	435	561	497	661	464	550
		%	24.6	25.2	43	57	45.8	54.2
	Turnover rate by age group				497	661	464	550
	<30 years	Person	138	129	138	174	124	121
		%	29.6	22.9	27.7	26.3	26.7	22.0

GRI	Disclosures	Unit	2023		2024		2025	
			Male	Female	Male	Female	Male	Female
	30-50 years	Person	309	424	337	455	324	415
		%	66.4	75.5	67.8	68.8	69.8	75.4
	>50 years	Person	18	8	22	32	16	14
		%	3.8	1.4	4	4	3.0	2.0
	Turnover rate by level							
	Assistant Managing Director & above	Person		N/A	7	2	7	2
		Person	N/A	N/A	0	0	0	0
		%	N/A	N/A	0.0	0.0	0.0	0.0
	Senior Vice President & above	Person		N/A	36	32	38	31
		Person	N/A	N/A	8	2	2	1
		%	N/A	N/A	22.2	6.2	5.3	3.2
	Assitant Vice President & above	Person		N/A	178	134	190	149
		Person	N/A	N/A	8	14	1	4
		%	N/A	N/A	4.5	10.4	0.5	2.7
	Non-managerial Positions	Person		N/A	1,729	2,222	1,760	2,363
		Person	N/A	N/A	481	645	449	535
		%	N/A	N/A	27.8	29.0	25.5	30.4
	Turnover rate by area							
	Bangkok	Person	248	381	265	455	232	371
		%	39.4	60.6	53.3	68.8	50.0	67.4
	Other provinces	Person	217	180	232	206	232	179
		%	54.7	45.3	46.6	31.1	50.0	32.5
401-3	Parental leave							
	Number of employees entitled to parental leave	Person	0	57	47		49	
	Number of employees taking parental leave	Person	0	57	47		49	
	Number of employees returning to work after parental leave	Person	0	51	47		49	
	Employee returning to work retention rate	%	0.0	89.5	100.0		100.0	
	Training Hours	ชั่วโมง	N/A	N/A	N/A	N/A	39,432	58,833

GRI	Disclosures	Unit	2023		2024		2025	
			Male	Female	Male	Female	Male	Female
404-1	Average hours of training	Hour/ person/year	8.1		4.4		17.7	
		Hour/ person/year	8.4	7.9	4.6	4.2	16.1	19.0
	Assistant Managing Director & above	Hour/ person/year	6.5	7.1	3.3	3.9	24.3	17.8
	Senior Vice President & above	Hour/ person/year	7.7	6.9	2.4	2.8	17.9	18.6
	Assitant Vice President & above	Hour/ person/year	6.8	6.7	3.2	3.2	16.4	17.6
	Non-managerial Positions	Hour/ person/year	8.5	8.0	4.7	4.2	16.0	19.1
	Training expenses							
	Average training expenses	Baht/ person/year	1,153	1,236	342	325	1,109.6	985.8
	Total training expenses	THB Million	2.1	3.5	2.5	3.6	2.7	3.0
	Training courses by topic							
	Total Internal (online/onsite)	Number	186		179		544	
		Number	180	183	87	92	263	281
	Mandatory	Number	134		60		270	
		Number	130	131	30	30	177	193
	Functional	Number	45		56		84	
		Number	42	45	28	28	42	42
	General	Number	16		46		82	
		Number	16	16	23	23	40	42
	Leadership	Number	1		17		8	
		Number	1	1	6	11	4	4
	Total External (online/onsite)	Number	94		126		88	
		Number	55	77	55	71	47	41
	Mandatory	Number	6		2		0	
		Number	1	6	1	1	0	0
	Functional	Number	29		35		73	
		Number	18	20	15	20	35	38
	General	Number	61		80		12	
		Number	37	53	39	50	6	6

GRI	Disclosures	Unit	2023		2024		2025	
			Male	Female	Male	Female	Male	Female
	Leadership	Number	N/A		N/A		6	
		Number	N/A	N/A	N/A	N/A	6	0
	Employee engagement							
	Employee engagement score	%	83		81		-	
	Percentage of total employees	%	48		35		-	
	Compensation of all employees	THB Million	3,113		3,633.0		3,861.1	
		THB Million	1,560	1,553	1,841	1,792	1,914.1	1,947.0
		%	50.1	49.9	50.7	49.3	49.5	50.5
	Avr. Compensation of all employees	THB Million	1.1	1.4	1.1	1.3	1.0	0.8
	Compensation ratio for female/male employees	ratio	1.0		1.0		1.0	
	Avr. Compensation ratio for female/male employees	ratio	1.3		1.3		0.8	
	Proportion of employees participating in provident funds	%	73.6		75.0		74.0	
	The amount the company contributes to the provident fund to the total compensation of the employees	%	3.5		3.7		3.7	
	Employee complaints regarding labor practices							
	Employee complaints regarding labor practices	Number	0		N/A	N/A	1	6
	Number of complaints resolved	Number	0		N/A	N/A	1	2
	Number of complaints pending processing	Number	0		N/A	N/A	0	4

GRI	Disclosures	Unit	2023		2024		2025	
			Male	Female	Male	Female	Male	Female
403-8	Occupational health and safety							
	Employee		1,767	2,223	1,952	2,390	1,997	2,545
	Covered by an occupational health and safety management system	Person	3,990		4,342		4542	
		%	100.0		100.0		100.0	
	Covered by such as system that has been internally audited	Person	3,990		4,342		4,542	
		%	100.0		100.0		100.0	
403-9	Fatalities as a result of work-related injury							
	Employees	Case	0	0	0	0	0	0
		Case/200,000 manhours	0		0		0	
		Case/200,000 manhours	0	0	0	0	0	0
	Contractors	Case	0	0	0	0	0	0
		Case/200,000 manhours	0	0	0	0	0	0
	การบาดเจ็บร้ายแรงจากการทำงาน (ไม่รวมเสียชีวิต)							
	Employees	Case	0	0	0	0	0	2
		Case/200,000 manhours	0		0		2	
		Case/200,000 manhours	0	0	0	0	0	0.00001
	Contractors	Case	0	0	0	0	0	0
		Case/200,000 manhours	0	0	0	0	0	0
	Injury Rate: IR							
	Employees	Case	0	0	0	0	0	0
	Contractors	Case	0	0	0	0	0	0
		Case/200,000 manhours	0	0	0	0	0	0

GRI	Disclosures	Unit	2023		2024		2025	
			Male	Female	Male	Female	Male	Female
	Number of Hours Worked							
	Employees	Manhours	6,352,080		6,912,464		7,230,864	
		Manhours	2,813,064	3,539,016	3,107,584	3,804,880	3,179,224	4,051,640
	Loss Time Injury Frequency Rate: LTIR							
	Employees	Case	0	0	0	0	0	0
		Case/200,000 manhours	0		0		0	0
	Contractor	Case	0	0	0	0	0	0
		Case/200,000 manhours	0	0	0	0	0	0
	Loss Day Injury Frequency Rate: LDIR							
	Employees	Case	0	0	0	0	0	0
		Case/200,000 manhours	0	0	0	0	0	0
	Contractor	Case	0	0	0	0	0	0
		Case/200,000 manhours	0	0	0	0	0	0
	Occupational Disease Rate : ODR							
	Employees	Case	0	0	0	0	0	0
		Case/200,000 manhours	0	0	0	0	0	0
	Contractor	Case	0	0	0	0	0	0
		Case/200,000 manhours	0	0	0	0	0	0

GRI	Disclosures	Unit	2023	2024	2025
	Energy	MWh	2,566	8,924.2	5,074.8
302-1	Energy consumption within the organization	MWh	2,566	8,924.2	5,074.8
	Total non-renewable energy consumption	MWh	N/A	N/A	5,074.8
302-3	Total energy consumption intensity	MWh/FTE	0.6	2.1	1.1
	Greenhouse Gas Emission (GHG Emission)				
305-1	Direct GHG emissions (scope 1)	Tonnes CO_2e	790	925.0	589.0
305-2	Indirect GHG emissions (scope 2)	Tonnes CO_2e	4,136	4,462.0	2,537.0
	Indirect GHG emissions (scope 3)	Tonnes CO_2e	N/A	362.0	554.0
	Gross location-based energy	Tonnes CO_2e	4,136	4,462.0	2,537.0
	Total GHG emissions (scope 1 + 2)	Tonnes CO_2e	4,926	5,387.0	3,126.0
305-3	Other Indirect GHG emissions (scope 3)	Tonnes CO_2e	N/A	362.0	554.0
305-4	GHG emissions intensity	Tonnes CO_2e/FTE	1.4	1.2	0.7
	Water				
303-5	Total water consumption	m^3	20,711.0	131,012.8	59,392.0
	Waste				
306-3	Total weight of waste generated	Kilograms	95,694.0	7,064.2	60,374.0
	Recycling	Kilograms	1,453	16,932.0	2,984.0

GRI	Disclosures	Unit	2023	2024	2025
203-2	Significant indirect economic impacts				
	Enhanced skills and knowledge in a professional community or in a geographic location	Person	59,688	59,688	68,474
	Community Contribution	organization	32	32	78
205-2	Anti-Bribery and Corruption				
	Employees that anti-corruption policies and procedures have been communicated to	Person	3,990	4,342	4,269
		%	100.0	100.0	100.0
	Employee training on Anti-Bribery and Corruption	Person	3,619	N/A	3,707
		%	91.0	N/A	99.0
	Total number and percentage of employee training on Anti-Bribery and Corruption by employee category				
	Board	Person	1		N/A
		%	100.0		N/A
	Assistant Managing Director & above	Person	10		19
		%	100.0		100.0
	Senior Vice President & above	Person	63		55
		%	95.0		100.0
	Assitant Vice President & above	Person	253		304
		%	91.0		100.0

GRI	Disclosures	Unit	2023	2024	2025
	Non-managerial Positions	Person	3,292	N/A	3,329
		%	91.0	N/A	99.0
	Total number and percentage of employee training on Anti-Bribery and Corruption by region				
	Bangkok	Person	2,078	N/A	2,288
		% of employee in Bangkok	86.0	N/A	61.7
	Other provinces	Person	1,540	N/A	1419
		% of employee in other provinces	97.0	N/A	38.3
414-1	Suppliers				
	Percentage of new suppliers that were screened using social criteria	%	N/A	N/A	N/A
413-1	Local Community				
	Percentage of operations with implemented local community engagement, impact assessment, and/or development programs	%	N/A	N/A	75.0
	Community satisfaction survey	%	83.0	N/A	95.0
	Community satisfaction target at fiscal year	%	82.0	N/A	95.0
	Community satisfaction target at next fiscal year	%	85.0	N/A	95.0
418-1	Cybersecurity and Personal Data Protection				
	Percentage of technology infrastructures that have been certified with cybersecurity standards, such as ISO 27001 or other relevant standards	%	100.0	N/A	100.0
	Percentage of employees who have been trained in cybersecurity and personal data usage	%	100.0	N/A	100.0
TBA	Community Contribution				
	Total time of all employees participating in the volunteer	Hours	7,214.0	10,020.0	12,270.0
	Number of full-time equivalent	Hours	3.5	4.8	5.9
	Financial Literacy				
	Number of participants (including customers) in online/offline financial and cybersecurity-related literacy	Person	58,020	63,763	68,444
	Number of participants in online literacy (including after the live campaign/training ends)	Person	32,962	25,643	35,739
	Number of participants in offline literacy	Person	25,058	38,120	32,705
	Proportion of gender receiving help or support	Men:Women	25:75	32:68	32:68

GRI	Disclosures	Unit	2023	2024	2025
	Financial Inclusion				
	Number of Digital transactional use	Number	N/A	N/A	N/A
	Number of electronic transactions	Number	N/A	N/A	N/A
	Number of non-electronic transactions	Number	N/A	N/A	N/A
201-1	Business Overview				
	Operating income	THB Million	13,479.4	14,616.2	14,773.7
	Loans to customers				
	Micro SME Loans	THB Million	96,777.3	109,148.0	123,489.9
	Nano and Micro Finance	THB Million	22,327.5	22,220.1	21,131.5
	Home Loans	THB Million	21,913.9	25,070.1	27,887.1
	Others	THB Million	3,137.8	6,740.4	9,357.1
	Other operating expenses (Excluding employee)	THB Million	1.658.5	1,978.6	2,253.1
	Employee expenses	THB Million	3,284.3	3,852.1	4,189.1
	Tax payment to government	THB Million	896.5	912.6	1,011.7
	Cash donation for supporting community and education	THB Million	1.1	2.0	N/A
	Total assets	THB Million	163,444.3	183,101.8	209,542.0
	Total liabilities	THB Million	145,939.2	160,069.5	183,247.1
	Total equity	THB Million	17,505.1	23,032.3	26,294.9
	Corporate Social Responsibility				
	Social expenses and community investment	THB Million	8.0	6.7	8.1

GRI Content Index

Statement of use	Thai Credit Bank Public Company Limited has reported in accordance with the GRI Standards for the period 1 January 2024 to 31 December 2025
GRI 1 used	GRI 1: Foundation 2022
Application GRI Sector Standard(s)	Not applicable

GRI STANDARD/ OTHER SOURCE	DISCLOSURE	LOCATION	OMISSION			MAPPED TO UN SDGs
			REQUIREMENT(S) OMITTED	REASON	EXPLANATION	
General Disclosure						
Disclosures 2021	2-1 Organizational details	SD Report page 9-10				
	2-2 Entities included in the organization's sustainability reporting	SD Report page 8				
	2-3 Reporting period, frequency and contact point	SD Report page 144 and back cover				
	2-4 Restatements of Information	SD Report page 144				
	2-5 External assurance	SD Report page 168				
	2-6 Activities, value chain and other business relationships	SD Report page 26-32				
	2-7 Employees	SD Report page 146				
	2-8 Workers who are not employees	SD Report page 146				
	2-9 Governance structure and composition	SD Report page 16				
	2-10 Nomination and selection of the highest governance body	56-1 One Report page 162				
	2-11 Chair of the highest governance body	56-1 One Report page 141				
	2-12 Role of the highest governance body in overseeing the management of impacts	56-1 One Report page 144-146				

GRI STANDARD/ OTHER SOURCE	DISCLOSURE	LOCATION	OMISSION			MAPPED TO UN SDGs
			REQUIREMENT(S) OMITTED	REASON	EXPLANATION	
	2-13 Delegation of responsibility for managing impacts	SD Report page 136				
	2-14 Role of the highest governance body in sustainability reporting	56-1 One Report page 154-155				
	2-15 Conflicts of interest	56-1 One Report page 200				
	2-16 Communication of critical concerns	SD Report page 68-69				
	2-17 Collective knowledge of the highest governance body	56-1 One Report page 113-114				
	2-18 Evaluation of the performance of the highest governance body	56-1 One Report page 188				
	2-19 Remuneration policies	56-1 One Report page 113 and 166-167				
	2-20 Process to determine remuneration	56-1 One Report page 113				
	2-21 Annual total compensation ratio	56-1 One Report page 192 and 167-168				
	2-22 Statement on sustainable development strategy	SD Report page 4-5				
	2-23 Policy commitments	SD Report page 14-15				
	2-24 Embedding policy commitments	SD Report page 14-15 and 24-25				
	2-25 Processes to remediate negative impacts	SD Report page 33-34				
	2-26 Mechanisms for seeking advice and raising concerns	SD Report page 28-32				
	2-27 Compliance with laws and regulations	SD Report page 45				

GRI STANDARD/ OTHER SOURCE	DISCLOSURE	LOCATION	OMISSION			MAPPED TO UN SDGs
			REQUIREMENT(S) OMITTED	REASON	EXPLANATION	
	2-28 Membership associations	SD Report page 36 and 98				
	2-29 Approach to stakeholder engagement	SD Report page 28-32				
	2-30 Collective bargaining agreements	SD Report page 28-32				
Material Topics						
GRI 3: Material Topics 2021	3-1 Process to determine material topics	SD Report page 33-34				
	3-2 List of material topics	SD Report page 35				
Risk Management						
GRI 3 Material Topics 2021	3-3 Management of material topics	SD Report page 51-56				
Climate Change Management						
GRI 3 Material Topics 2021	3-3 Management of material topics	SD Report page 135-137				
Corporate Governance						
GRI 3: Material Topics 2021	3-3 Management of material topics	SD Report page 45-49				
Economic Standard Series						
Economic Performance						
GRI 3 Material Topics 2021	3-3 Management of material topics	SD Report page 35				1, 8
GRI 201: Economic Performance 2016	201-1 Direct economic value generated and distributed	SD Report page 20 and 43				1, 8
	201-2 Financial implications and other risks and opportunities due to climate change	SD Report page 54				1, 8
	201-3 Defined benefit plan obligations and other retirement plans	Omission		Information unavailable/ incomplete		
	201-4 Financial assistance received fromgovernment	Omission		Information unavailable/ incomplete		

GRI STANDARD/ OTHER SOURCE	DISCLOSURE	LOCATION	OMISSION			MAPPED TO UN SDGs
			REQUIREMENT(S) OMITTED	REASON	EXPLANATION	
Market Presence						
GRI 3 Material Topics 2021	3-3 Management of material topics	Omission		Information unavailable/ incomplete		
GRI 202: Market Presence 2016	202-1 Ratios of standard entry level wage by gender compared to local minimum wage	Omission		Information unavailable/ incomplete		
	202-2 Proportion of senior management hired from the local community	Omission		Information unavailable/ incomplete		
Anti-corruption						
GRI 3 Material Topics 2021	3-3 Management of material topics	SD Report page 47-50				8, 16
GRI 205: Anti-corruption 2016	205-1 Operations assessed for risks related to corruption	SD Report page 47-50				8, 16
	205-2 Communication and training about anti-corruption policies and procedures	SD Report page 48-49				8, 16
	205-3 Confirmed incidents of corruption and actions taken	SD Report page 49				8, 16
Anti-competitive Behavior						
GRI 3 Material Topics 2021	3-3 Management of material topics	SD Report page 28-29				8, 16
GRI 206: Anti-competitive Behavior 2016	206-1 Legal actions for anti-competitive behavior, anti-trust, and monopoly practices	SD Report page 32				8, 16
Environment Standard Series						
Energy						
GRI 3 Material Topics 2021	3-3 Management of material topics	SD Report page 35 and 125-126				7

GRI STANDARD/ OTHER SOURCE	DISCLOSURE	LOCATION	OMISSION			MAPPED TO UN SDGs
			REQUIREMENT(S) OMITTED	REASON	EXPLANATION	
GRI 302: Energy 2016	302-1 Energy consumption within the organization	SD Report page 153				7
	302-2 Energy consumption outside of the organization	Omission		Information unavailable/ incomplete		7
	302-3 Energy intensity	SD Report page 153				7
	302-4 Reduction of energy consumption	SD Report page 153				7
	302-5 Reductions in energy requirements of products and services	SD Report page 153				7
Water and Effluents						
GRI 3 Material Topics 2021	3-3 Management of material topics	SD Report page 139-140				6
GRI 303: Water and Effluents 2018	303-1 Interactions with water as a shared resource	Omission		Information unavailable/ incomplete		6
	303-2 Management of water discharge-related impacts	SD Report page 139-140				6
	303-3 Water withdrawal	Omission		Information unavailable/ incomplete		6
	303-4 Water discharge	Omission		Information unavailable/ incomplete		6
	303-5 Water consumption	SD Report page 140				6
Biodiversity						
GRI 3 Material Topics 2021	3-3 Management of material topics	SD Report page 142				
GRI 304: Biodiversity 2016	304-1 Operational sites owned, leased, managed in, or adjacent to, protected areas and areas of high biodiversity value outside protected areas		a,b	Information unavailable/ incomplete	CREDIT's location is not in an areas of high biodiversity value	

GRI STANDARD/ OTHER SOURCE	DISCLOSURE	LOCATION	OMISSION			MAPPED TO UN SDGs
			REQUIREMENT(S) OMITTED	REASON	EXPLANATION	
	304-2 Significant impacts of activities, products and services on biodiversity		a,b	Information unavailable/ incomplete	CREDIT's location is not in an areas of high biodiversity value	
	304-3 Habitats protected or restored		a,b	Information unavailable/ incomplete	CREDIT's location is not in an areas of high biodiversity value	
	304-4 IUCN Red List species and national conservation list species with habitats in areas affected by operations		a,b	Information unavailable/ incomplete	CREDIT's location is not in an areas of high biodiversity value	
Emissions						
GRI 3 Material Topics 2021	3-3 Management of material topics	SD Report page 135-138				13
GRI 305: Emissions 2016	305-1 Direct (Scope 1) GHG emissions	SD Report page 138				13
	305-2 Energy indirect (Scope 2) GHG emissions	SD Report page 138				13
	305-3 Other indirect (Scope 3) GHG emissions	SD Report page 138				13
	305-4 GHG emissions intensity	SD Report page 138				13
	305-5 Reduction of GHG emissions	SD Report page 138				13
	305-6 Emissions of ozone-depleting substances (ODS)	Omission		Information unavailable/ incomplete		13
	305-7 Nitrogen oxides (NOx), sulfur oxides (SOx), and other significant air emissions	Omission		Information unavailable/ incomplete		13
Waste						
GRI 3 Material Topics 2021	3-3 Management of material topics	SD Report page 141				

GRI STANDARD/ OTHER SOURCE	DISCLOSURE	LOCATION	OMISSION			MAPPED TO UN SDGs
			REQUIREMENT(S) OMITTED	REASON	EXPLANATION	
GRI 306: Waste 2020	306-1 Waste generation and significant waste-related impacts	SD Report page 141				
	306-2 Management of significant waste-related impacts	Omission		Information unavailable/ incomplete		
	306-3 Waste generated	SD Report page 153				
	306-4 Waste diverted from disposal	Omission		Information unavailable/ incomplete		
	306-5 Waste directed to disposal	Omission		Information unavailable/ incomplete		
Social Standard Series						
Employment						
GRI 3 Material Topics 2021	3-3 Management of material topics	SD Report page 66				8
GRI 401: Employment 2016	401-1 New employee hires and employee turnover	SD Report page 147				8
	401-2 Benefits provided to full-time employees that are not provided to temporary or part-time employees	SD Report page 73 and 79-80				8
	401-3 Parental leave	SD Report page 148				8
Occupational Health and Safety						
GRI 3 Material Topics 2021	3-3 Management of material topics	SD Report page 81-82				3
GRI 403: Occupational Health and Safety 2018	403-1 Occupational health and safety management system	SD Report page 81-82				3
	403-2 Hazard identification, risk assessment, and incident investigation	SD Report page 81-82				3
	403-3 Occupational health services	SD Report page 81-82				3

GRI STANDARD/ OTHER SOURCE	DISCLOSURE	LOCATION	OMISSION			MAPPED TO UN SDGs
			REQUIREMENT(S) OMITTED	REASON	EXPLANATION	
	403-4 Worker participation, consultation, and communication on occupational health and safety	SD Report page 81-82				3
	403-5 Worker training on occupational health and safety	SD Report page 81-82				3
	403-6 Promotion of worker health	SD Report page 81-82				3
	403-7 Prevention and mitigation of occupational health and safety impacts directly linked by business relationships	SD Report page 81-82				3
	403-8 Workers covered by an occupational health and safety management system	SD Report page 81-82				3
	403-9 Work-related injuries	SD Report page 81-82				3
	403-10 Work-related ill health	SD Report page 81-82				3
Training and Education						
GRI 3 Material Topics 2021	3-3 Management of material topics	SD Report page 73-75				4
GRI 404: Training and Education 2016	404-1 Average hours of training per year per employee	SD Report page 149				4
	404-2 Programs for upgrading employee skills and transition assistance programs	SD Report page 73-75				4
	404-3 Percentage of employees receiving regular performance and career development reviews	SD Report page 149				4
Diversity and Equal Opportunity						
GRI 3 Material Topics 2021	3-3 Management of material topics	SD Report page 67				5, 10

GRI STANDARD/ OTHER SOURCE	DISCLOSURE	LOCATION	OMISSION			MAPPED TO UN SDGs
			REQUIREMENT(S) OMITTED	REASON	EXPLANATION	
	405-1 Diversity of governance bodies and employees	SD Report page 67-71				5, 10
	405-2 Ratio of basic salary and remuneration of women to men	SD Report page 150				5, 10
Non-discrimination						
GRI 3 Material Topics 2021	3-3 Management of material topics	SD Report page 67				5, 10
GRI 406: Non-discrimination 2016	406-1 Incidents of discrimination and corrective actions taken	SD Report page 69				5, 10
Child labor						
GRI 3 Material Topics 2021	3-3 Management of material topics	SD Report page 67				
GRI 408: Child Labor 2016	408-1 Operations and suppliers at significant risk for incidents of child labor	Omission		Information unavailable/ incomplete		
Security Practices						
GRI 3 Material Topics 2021	3-3 Management of material topics	SD Report page 81-82				
GRI 410: Security Practices 2016	410-1 Security personnel trained in human rights policies or procedures	SD Report page 81-82				
Local Communities						
GRI 3 Material Topics 2021	3-3 Management of material topics	SD Report page 97				1, 3, 4, 9
GRI 413: Local Communities 2016	413-1 Operations with local community engagement, impact assessments, and development programs	SD Report page 105-121				1, 3, 4, 9

GRI STANDARD/ OTHER SOURCE	DISCLOSURE	LOCATION	OMISSION			MAPPED TO UN SDGs
			REQUIREMENT(S) OMITTED	REASON	EXPLANATION	
	413-2 Operations with significant actual and potential negative impacts on local communities	SD Report page 105-121				1, 3, 4, 9
Supplier Social Assessment						
GRI 3 Material Topics 2021	3-3 Management of material topics	SD Report page 95				9
GRI 414: Supplier Social Assessment 2016	414-1 New suppliers that were screened using social criteria	Omission		Information unavailable/ incomplete		9
	414-2 Negative social impacts in the supply chain and actions taken	Omission		Information unavailable/ incomplete		9
Customer Health and Safety						
GRI 3 Material Topics 2021	3-3 Management of material topics	SD Report page 91-94				11
GRI 416: Customer Health and Safety 2016	416-1 Assessment of the health and safety impacts of product and service categories	SD Report page 92-94				11
	416-2 Incidents of non-compliance concerning the health and safety impacts of products and services	N/A			No case found	11
Customer Privacy						
GRI 3 Material Topics 2021	3-3 Management of material topics	SD Report page 83-86				
GRI 418: Customer Privacy 2016	418-1 Substantiated complaints concerning breaches of customer privacy and losses of customer data	SD Report page 84			No case found	

United Nations Global Compact Compliance

The Bank is committed to conducting its business in alignment with the 17 Sustainable Development Goals (SDGs) of the United Nations, applying these principles as operational guidelines to contribute to creating positive impacts and reducing negative impacts in both social and environmental aspects, as part of building a sustainable future.

Goal	Description	Related Content
1 NO POVERTY	End poverty in all its forms everywhere	• Responsible Lending and enabling access to formal financial services for all • Social and community development
3 GOOD HEALTH AND WELL-BEING	Ensure healthy lives and promote well-being for all at all ages	• Customer and community relationship management and engagement • Social and community development • Safety and occupational health
4 QUALITY EDUCATION	Ensure inclusive and equitable quality education and promote lifelong learning opportunities for all	• Promoting financial literacy for customers and communities through the “Tang To Know-how” program • Promoting employee learning in Hard skills and Soft skills
5 GENDER EQUALITY	Achieve gender equality and empower all women and girls	• Promoting female workforce participation throughout the value chain without gender discrimination • Respect for human rights • Responsible Lending and enabling access to formal financial services for all
6 CLEAN WATER AND SANITATION	Ensure availability and sustainable management of water and sanitation for all	• Water management • Promoting employee awareness of environmental protection and efficient resource use
7 AFFORDABLE AND CLEAN ENERGY	Ensure access to affordable, reliable, sustainable and modern energy for all	• Energy management • Promoting employee awareness of environmental protection and efficient resource use

Goal	Description	Related Content
	Promote sustained, inclusive and sustainable economic growth, full and productive employment and decent work for all	• Employee care and development • Respect for human rights • Research, development, and innovation in product creation
	Build resilient infrastructure, promote inclusive and sustainable industrialization and foster innovation	• Social and community development • Development of financial technology toward digital banking with accessible and convenient innovations
	Reduce inequality within and among countries	• Nationwide service channels and diversified financial planning products to meet different customer segments • Promoting financial literacy for customers and communities through the “Tang To Know-how” program • Respect for human rights
	Make cities and human settlements inclusive, safe, resilient and sustainable	• Responsible Lending and enabling access to formal financial services for all
	Take urgent action to combat climate change and its impacts	• Climate change and energy management • Promoting employee awareness of environmental protection and efficient resource use • Considering loans for businesses that take environmental impacts into account and do not harm communities
	Promote peaceful and inclusive societies for sustainable development, provide access to justice for all and build effective, accountable and inclusive institutions at all levels	• Business operations under good corporate governance principles (Good Corporate Governance) and ethics • Anti-corruption • Respect for human rights
	Strengthen the means of implementation and revitalize the global partnership for sustainable development	• Membership in organizations for economic, social, and environmental development

External Assurance

The Bank is in the process of preparing comprehensive information in all aspects to proceed with engaging an external organization to provide assurance for the sustainability report in the future (External Assurance).

Sustainability Report Feedback Survey 2025

The Board of Directors and senior management closely monitor and provide guidance, and believe that allowing all stakeholder groups to provide feedback on performance through various channels, such as the survey below, will enhance the effectiveness of sustainability practices and disclosures and better reflect stakeholders' needs and expectations.

All stakeholders can submit feedback through the sustainability report survey below. The information received by the Bank will be used to improve operations and enhance the preparation of the sustainability report in the following year to be more effective and better aligned with stakeholders' needs.

Please mark X in the box ◯ or provide additional comments in the space provided.

1 Please indicate your status in relation to the Bank

◯ Employee ◯ Customer ◯ Business partner ◯ Shareholder

◯ Society and community ◯ Government agency ◯ Others _____

2 Please provide your opinion on the Sustainability Report 2025

Topic	Rating				
	Lowest	Low	Moderate	High	Highest
1. The overall report is comprehensive and meets your information needs.					
2. The content is presented clearly and is engaging.					
3. The format and number of pages of the report are appropriate.					
4. The report is complete.					
5. The report content is credible.					

3 Other comments and suggestions



Thaicredit Bank

Thai Credit Bank Public Company Limited

123 V.One Tower Building, Rama 9 Road, Huai Khwang Subdistrict,
Huai Khwang District, Bangkok 10310

TEL : (662) 697 5300

www.thaicreditbank.com