



EVERYONE MATTERS

ทุกคน... คือคนสำคัญ

Sustainable Development Report 2024
Thai Credit Bank Public Company Limited



Contents

Message from the Chairman, Vice Chairman and Chief Executive Officer	4
About Thai Credit Bank	6
Business Operations Structure and Sustainability	8
Business Strategy	12
Achievement Award 2024	15
Summary of Key Operating Results for 2024	16

Part 1 Sustainability Development of Thai Credit Bank

Thai Credit's Value Chain	18
Stakeholder Engagement	20
Defining and Evaluating Material Sustainability Issues	24
Membership of Organizations in Economic, Social and Environmental Development	26



Part 2 Corporate Governance and Economic Operations

Business Overview and Economic Performance	28
Good Corporate Governance and Business Ethics	30
Anti-Corruption, Fraud and Complaint Reception	32
Risk Management Services and Business Continuity Management	36
Research Development and Innovation in Product Creation	41
Cyber Security	45



Part 3 Social Operations

Employee Care and Development	49
Taking Human Rights and Non - Discrimination into Consideration	55
Occupation Health and Operational Safety	58
Building Customer Relationships	59
Building Relationships with Partners	63
Data Security and Privacy	64
Social and Community Development	67



Part 4 Environmental Operations

Environmental Management Policy and System	89
การออกแบบ การพัฒนาผลิตภัณฑ์ และนวัตกรรมเพื่อความยั่งยืน	94
Energy Management	95
Climate Change Management	98
Water Management	100
Waste Management	101
Taking into Account Ecosystems and Biodiversity	102



Part 5 Appendix

About this Report	103
Sustainability Performance	104
GRI Content Index	105
Compliance Agreement with UN Criteria	131
The Certification from External Organizations	134
The Opinion Survey to the Sustainable Development Report in 2024	136





Message from the Chairman, Vice Chairman and Chief Executive Officer



Mr. Winyou Chaiyawan

Vice Chairman and Chairman of the Executive Committee

Prof. Kitipong Urapeepatanapong

Chairman of the Board of Directors

Mr. Roy Agustinus Gunara

Chief Executive Officer

The global economy in 2024 continues to face environmental and social risk factors such as natural disasters, climate variability, geopolitical tensions, rapid changes in innovation and technology, and undistributed economic structure. Under the challenges and uncertainties that have arisen, the Bank has reviewed, adjusted, and strengthened business sustainability by integrating innovation and modern technology to solve problems and adapt to the changing context, turn crisis into opportunity, and lay important foundations in various fields.

On behalf of the Bank's Board of Directors and the Executives, to ensure that the Bank is able to achieve its objectives and generate maximum and sustainable returns for all stakeholders includes conducting business with prudence, accuracy, transparency, and compliance with legal guidelines and good governance principles in accordance with international standards, considering to appropriate risks. The Bank emphasizes the application of the Good Corporate Governance Code (CG Code) in all of the Bank's operational activities and public disclosure which is ready to meet the expectations of stakeholders covering all 3 dimensions: Environment, Social/Employees, and Governance/Economic (ESG).

Throughout the past period, The Bank has been committed to driving change towards the Sustainable Development Goals by integrating ESG into business processes throughout the value chain, in line with the philosophy of "Everyone Matters". The Bank is creating transparency in work operation and service, providing opportunities for everyone to access credit in the system appropriately, and continuous providing of financial

literacy to the community through the project "Tang To Know-How", which has received many awards in order to creating value to all stakeholders, creating sustainable lives, and social stability. The Bank has clear guidelines and performance in social development. This has resulted in cooperation and financial support to provide loans from global banks both the Asian Development Bank (ADB) and the International Finance Corporation (IFC).

At present, the Bank has prepared the 2024 Sustainability Development Report for the first year to demonstrate the Bank's commitment to disclosing important information on sustainability in the field of ESG and responding to stakeholders throughout the value chain, including all employees, executives, customers, and all business partners, as well as collaborating with partners to increase the potential to prevent and reduce negative impacts while increasing positive impacts on the environment and society.

In addition, 2024 marks another significant milestone for "Thai Credit Bank" to be listed on the Stock Exchange of Thailand (SET) on February 9, 2024. This is the first commercial bank to raise funds (IPO) in a decade and has been evaluated by the Thai Institute of Directors Association (IOD) in collaboration with the SET, in Excellent level or 5 stars for the first year, the Bank has been ranked and awarded honorary awards from various government agencies and organizations throughout the past year, reflecting the Bank's excellent performance and practices in sustainable business operations, such as 1) Sustainable Knowledge Building Award from the Securities and Exchange Commission 2) 1st Runner-up Award for National

Leader in Rural Development and Poverty Eradication by the Ministry of Home Affairs 3) CSR Award 2024 from the Department of Social Development and Welfare Ministry of Social Development and Human Security 4) Honorary Award for the Financial Discipline Campaign 2024 from the National Council of Women of Thailand under the Royal Patronage of Her Majesty the Queen and 5) Outstanding Innovative Company Award at the SET Awards 2024 by the SET.

Finally, on behalf of the Board of Directors and the Bank's executives, we would like to express our gratitude to all of the executives and employees who have collaborated to promote sustainability within the organization, which is an important force in building a stable organization and overcoming various obstacles, as well as to all stakeholders who are consistently confidence and trust to the Bank. The Bank is committed to optimizing community benefits and maximizing shareholder values as well as all groups of stakeholders in the highest quality and most sustainable manner.

Prof. Kitipong Urapeepatanapong

Chairman of the Board of Directors

Mr. Winyou Chaiyawan

Vice Chairman and Chairman of the Executive Committee

Mr. Roy Agustinus Gunara

Chief Executive Officer

Thai Credit Bank Public Company Limited

About Thai Credit Bank Public Company Limited

History and Background Information

Vision

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

Mission

1

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

2

To promote financial literacy and discipline among all customers.



3

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

4

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

Corporate Values



Team Spirit

Collaboration:

Everything is accomplished with the power of the team.



Creditability

Adhering to good governance:

Success is born from mutual trust.



Result Oriented

Commitment to work:

Success comes from knowing how to plan. Set goals and take action to achieve them.



Best Service

Excellent service:

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



Leadership

Leadership:

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

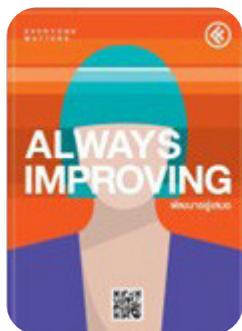


Integrity

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 company is committed to creating a positive attitude in providing quality services and integrating the values of various departments align with its culture.*



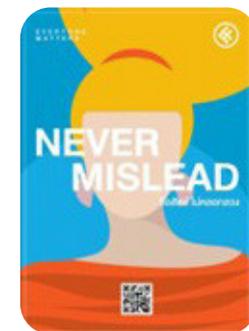
Always Improving



One Direction



Customers Passion



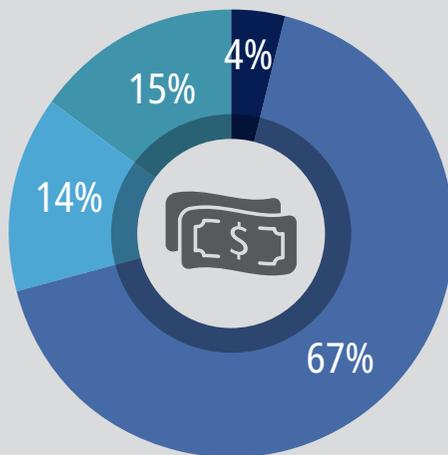
Never Mislead

Business Operations Structure and Sustainability

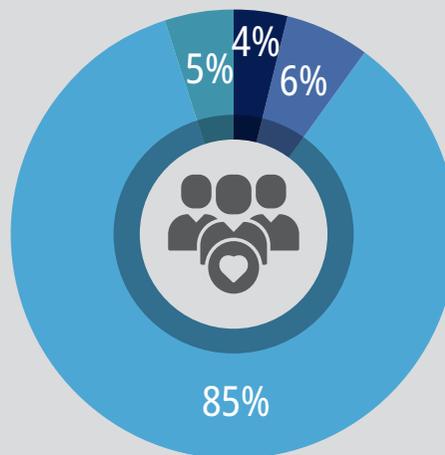
Overview of Thai Credit Bank

The Bank's lending business

Proportion of Loans



Number of Customers



Micro SME Loan (MSME)

Nano and Micro Finance Loan

Home Equity Loan

Personal Loan

* Excluding the partnership program with Ascend

Thai Credit Bank Public Company Limited (the Bank) has commenced business operations on January 18, 2007 under the scope of business and transaction of a retail commercial bank as announced by the Bank of Thailand (“BOT”), on September 1, 2023, the Bank has operated the business as a full commercial bank under the official name “Thai Credit Bank Public Company Limited”.

The upgrade to a commercial bank allows the Bank to operate a full range of commercial banking business to provide comprehensive and diversified financial and investment services, with the upgrading of financial products and services with good quality, comprehensive and meet all needs. Thai Credit Bank continues to focus on providing MSME loan and Nano and Micro Finance loan to small entrepreneurs, which are the cornerstone of the country. However, they have not yet had access to financial services, whether it is a small business owner, small and medium-sized shops, as well as SME and MSME entrepreneurs. The Bank aims to provide these customers with fair access to credit in the system, as well as to support customers to grow their businesses and improve their quality of life with various types of loan services of the Bank. In addition, adhering to the philosophy of “Everyone Matters”.

Service Channels

Branch Network



Lending Branch

500 Branches

Deposit Branch

30 Branches

Upcountry

- 26. Samut Prakan
- 27. Nakhon Pathom
- 28. Samut Sakhon
- 29. Central Chonburi
- 30. The Mall Nakhon Ratchasima

Bangkok

- | | | | | |
|----------------------------------|----------------------------|----------------------|------------------------|-----------------------|
| 1. Ratchadapisek Business Office | 6. The Mall Bangkapi | 11. Central Rama 2 | 16. Seacon Srinakarinn | 21. Emquartier |
| 2. Big C Om Yai | 7. Fashion Island Ramintra | 12. The Mall Bangkai | 17. Central Rama 3 | 22. Central Rama 9 |
| 3. Chinatown | 8. Seacon Bangkok | 13. Central Pinklao | 18. Central Eastville | 23. Central Westville |
| 4. Asoke PS Tower | 9. Future Park Rangsit | 14. Central Westgate | 19. The Mall Tha Phra | 24. Mega Bangna |
| 5. Paradise Park Srinakarinn | 10. The Mall Ngamwongwan | 15. Central Ladprao | 20. Central World | 25. Siam Paragon |

Digital Channel

Micro Pay e-Wallet



alpha by Thai Credit



Policy and Sustainability Management Goals

The Bank is a commercial bank that adheres to the vision and mission of focusing on business operations based on sustainable growth. It provides the best financial services to empowering smart customers and entrepreneurs with accessible financial solutions, and driving sustainability in society and the environment following the philosophy of “Everyone Matters”, it covers all 3 dimensions: environment, social/employee, and governance/economic (ESG) under good corporate governance and appropriate risk management.

The Bank attaches great importance to the management and operation of its business with honesty, integrity, and fairness following the principles of good corporate governance, while adhering to social and environmental responsibility under the policies of “Market Conduct” and “Responsible Lending” throughout the business growth journey. Along the way to create business growth, the Bank strives to create differentiated, simple, and transparent products by establishing policies, measures, and systems to prevent and manage conflicts of interest as well as supervision, and governance. Inspect and monitor policy compliance The Bank will regularly review the appropriateness of the Bank’s policies and related guidelines. At least once a year for the benefit of all stakeholder groups.

In 2024, the Bank conducted a review of compliance with the principles of good corporate governance for listed companies (CG Code) of the Bank in 2024. The Bank also sets out the main business objectives for sustainability and emphasizes the application of good corporate governance practices in all of the Bank’s operational activities and public disclosure, which are relevant to the Sustainable Development Goals (SDGs) of the “Paris Agreement”, the United Nations ISO26000 standard, and other related standards.

The Bank has realized the importance of responsibility in society, the environment, and stakeholders in the value chain of the business as well as the development of the organization into Sustainable Banking to create firm growth in the long term. In parallel, both business and society, which are defined as the Bank’s mission, with important goals: as follows.

1
Access Financial Capitals
 Creating opportunities to make it

2
Quality of Life
 Improving the Quality of Life for Customers

3
Smart Entrepreneurs
 Creating Smart Entrepreneurs

4
Better Environmental
 Better Environmental Care



The Bank has disclosed the full Corporate Sustainability Policy on the Bank's website with the topic of "Sustainable Development Report and Policy"

www.thaicreditbank.com



Overview of the Sustainability Development Strategy

In addition, the Bank is also focusing on Creating Shared Value (CSV) to improve and develop the quality of life of people in society, along with creating a competitive advantage in the business to create sustainability for both society and the Bank in 3 dimensions as follows:



Thai Credit Bank

1 Environment

The Bank focuses on the sustainable growth of its business and society in the long term by conducting its business with environmental responsibility in various aspects by raising awareness among employees, customers, and the community, in terms of environmental protection and quality use of resources, as well as increasing social participation, community, and the Bank’s customers.

In addition, the Bank has established a risk policy, loan policy, and credit consideration process for businesses that are concerned with environmental impacts to reduce environmental risks that may arise from lending and the Bank’s reputation. In addition, the Bank also focuses on Responsible Lending for environmentally friendly projects which does not have a negative effect to the community and expands business opportunities to new customer groups and products.



Strategic Management

Risk Assessment and Management

2 Social & Employee

The Bank is committed to providing customers and society with more knowledge and understanding in money management, able to access a stable, safe, and fair financial system, through the consideration of responsible lending, as well as promoting knowledge and understanding of money management for customers and society to use to sustain their lives and operate businesses to create sustainable growth.

In addition, the Bank takes care of employees by defining employment policies, the remuneration management system, and various benefits to be appropriate and fair along with providing a good working environment, good occupational health, and work safety under international laws and guidelines, as well as conducting the development training of the quality of human resources continuously, including regular communicate the information internal and external of the Bank to acknowledge all over the organization.



Technology and Infrastructure Development

Human Resource Management

3 Governance & Economic

The Bank adheres to the policy of Good Corporate Governance, which has established and complied with the ethics and code of conduct policies following the international management system which covers both the roles and duties of the Board of Directors, senior executives, and employees who are the mechanism to support effective internal operations and controls and keep up with risk, as well as to promote behavior and corporate culture that takes into account risks, fairness, and transparency, resulting in the Bank’s ability to manage and control risks and take into account stakeholders comprehensively, create the highest value for the Bank and its stakeholders appropriately in the long term, as well as support sustainable socio-economic growth.

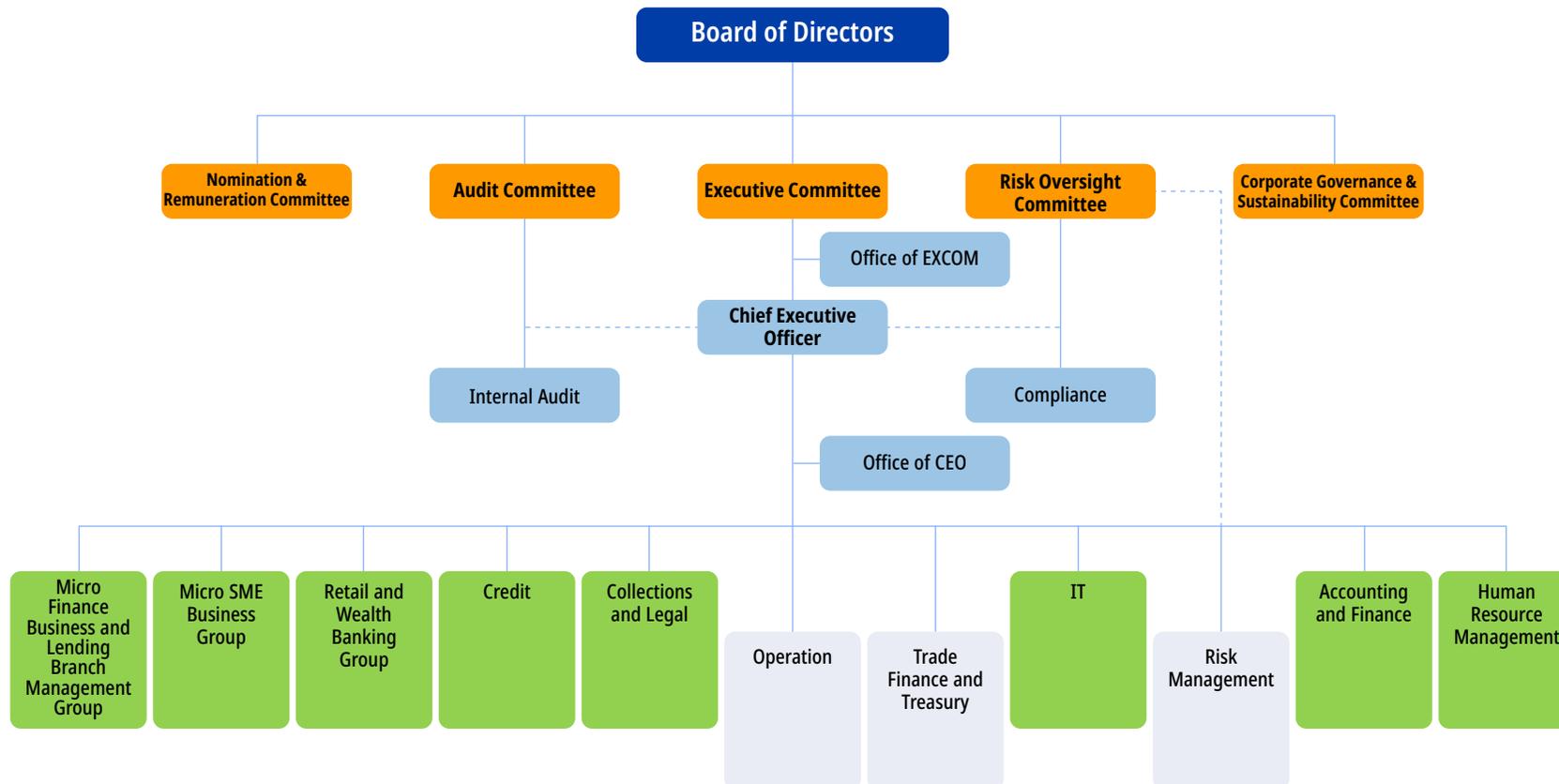


Regulatory Compliance and Governance and Internal Audit

Financial and Accounting Administration

Sustainable Development Management Structure

The Bank assigned the Corporate Governance and Sustainable Development Committee is responsible for recommending the practice guideline and advising the Board of Directors on matters related to good corporate governance and sustainable development, which the meeting is held quarterly to determine the scope, policies and practice guideline, as well as to monitor the performance and report to the Board of Directors.



Note: means an executive as defined in the Notification of the Securities and Exchange Commission that the SEC Koh Joh 17/2551 Re: Definition of Announcement on Issuance and Offering of Securities (as amended)



In 2024, the Corporate Governance and Sustainable Development Committee held a total of 4 meetings, which included the following important actions:

- 1 Approved the assignment to Mr. Winyou Chaiyawan, the Corporate Governance and Sustainable Development Committee is the representative of the Board of Directors, CG&SD to take care of the Environment and Climate Change and overseas operations of ESG in all dimensions.
- 2 Approved the review of the Charter of the Corporate Governance and Sustainable Development Committee for the year 2024. The Corporate Governance and Sustainable Development Committee has resolved to add Clause 2 and Clause 2.1 as follows: The Corporate Governance and Sustainability Committee must be appointed by the Board of Directors with such number and composition as the Board of Directors deems appropriate. The number of directors shall be at least 3 persons, consisting of directors, senior executives or others, who are not less than half of the independent directors.
- 3 Approved the appointment of Mr. Sarawooth Savejnarong, Assistant Managing Director, Human Resource Management Division to serve as ESG & ESMS Officers (Thai Credit's ESG manager).
- 4 Approved the signing of a Memorandum of Understanding (MOU) between the Department of Community Development under the Ministry of Home Affairs, Thai Credit Bank Public Company Limited and Thai Credit Foundation, which will help build the reputation of the organization and will be able to create benefits for the people, community and society in a sustainable manner.
- 5 Approved the consideration of the appropriateness of ESG assessment by a recognized external agency.
- 6 Approved the determination of the rate of donations for the public interest under the Bank to be clear and transparent following the regulations of the Bank of Thailand. The meeting of the Executive Board resolved to set a budget framework for donations not exceeding 0.1% of the Bank's interest income in the previous year.
- 7 To consider and review the Bank's compliance with the Good Corporate Governance Principles for listed companies (CG CODE) for the year 2024. The Bank also emphasizes the application of the Good Corporate Governance Code (CG Code) in all of the Bank's operational activities and public disclosure.
- 8 Acknowledgement Report on the progress of ESG operations in the third quarter of 2024 by providing additional suggestions on promoting financial literacy and financial planner to Thai Credit Bank employees. Recommended the indicators regarding the increase in income from sales channels through the EmMarket of employees, and to design programs to help employees live a good life and have stable finances.
- 9 Acknowledgement, The Social Dimension Performance Report provides recommendations to promote the communities that the Bank promotes, have their products by coordinating with educational institutions in helping to design and develop products and find distribution channels through modern trade, which emphasizes the participation with multi-sector network partners to achieve sustainable results.

Achievement Award 2024



The First Runner-up Award for National Leader in Rural Development and Poverty Eradication by the Ministry of Home Affairs



'Excellent CG Scoring' 5 stars from the Corporate Governance Report of Thai Listed Companies (CGR) 2024 organized by the Thai Institute of Directors Association (IOD).



Sustainability Award from the Securities and Exchange Commission (SEC)



'Outstanding Innovative Company Award' at the SET Awards 2024 organized by The Stock Exchange of Thailand



CSR Award 2024 from the Department of Social Development and Welfare Ministry of Social Development and Human Security



Best SME Bank of the Year 2024 by the Global Economics Magazine, UK



International Finance Awards 2023 in the branch of Most Innovative SME Bank - Thailand 2023 by International Finance Magazine, UK



Honors Financial Discipline Campaign 2024 from the National Council of Women of Thailand under the Royal Patronage of Her Majesty the Queen



Best Innovation in Retail Banking Thailand 2024 from International Banker Magazine, UK

Summary of Key Operating Results for 2024

The Performance of Corporate Governance and Economic



Total Net Profit
3,624 million baht

Compensation of all employees
3,657 million baht

Expenses for developing employee potential
30 million baht

The Performance of Social and Employee



Incidents or cases in which the Company is subjected to cyberattacks and incidents or cases of personal information leakage
0 times

Participants of the Tang To Know-how Project
63,763 people

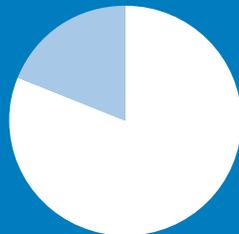


Employees participate in the Goodness Points Accumulation Program **1,217** employees or **28%** of the total workforce. A total of **1,908** activities, totaling **10,020** hours.



Number of Employees **4,342** people

Employee satisfaction score **81.2%**



The Performance of Environment

Greenhouse Gas Emission Reduction Targets

Achieve Carbon Neutrality by 2050 and Net Zero emissions by 2065.

Total GHG emissions

5,749 tons of carbon dioxide equivalent (CO₂e)

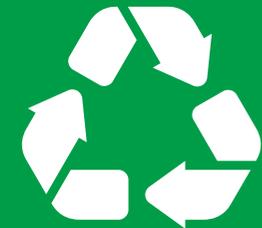


Total water consumption

22,587 cubic meters

Amount of waste that is reused / recycled

3,104 kilograms



Part 1

Sustainability Development of Thai Credit Bank

Thai Credit's Value Chain

The Bank's Executive Committee, Management, and Employees at all levels are committed to operating sustainable banking responsibly, under the principles of good governance to help lead to the sustainable development of customers, business stakeholders, and the country as a whole. The focus is on managing the sustainability of activities throughout the value chain of the business from upstream to downstream by building stability with products and services that meet the needs of all stakeholders along with effective risk management.

1 Design, Product Development and Innovation

The Bank has continuously designed and developed financial products to create long-term business growth. The goal is to ensure that everyone has fair and equitable access to financial services. To ensure that customers have a sustainable and healthy financial life.

Throughout the past period, the Bank has focused on developing financial products and services that are in line with the needs of the business sector and the general public. In addition, they are aware of the importance of being a part of building economic stability for Thailand.

- Sustainable Procurement
- Create and develop financial products , new financial services and solutions tailored to customers' needs.
- Creating a positive attitude and delivering knowledge to customers.

2 Sales Marketing and Credit Analysis

The Bank analyzes and develops financial products to meet a variety of customer needs, as well as to develop a fast service process. The loan approval system is not complicated, and the Bank always maintains a good relationship with customers by understanding the needs of all target customers. As a result, customers are confident in the quality and satisfaction of using the Bank's credit services or financial and investment products.

In addition, as a commercial bank that plays an important role in raising capital and allocating resources in the economy, the Bank has a responsibility to contribute to the country's security through environmental and social screening and assessment. This is to support customer growth and generate long-term returns, as well as reduce negative environmental and social impacts.

- Define ESMS Policy (Environmental and Social Management System)
- Environmental and Social Screening and Assessment (ESDD)
- Promote financial services and expand the customer base, including customer groups who unable to access to financial services in the system.
- Increase efficiency and develop solutions for resource utilization





3 Operations, Transactions, and Compliance

The Bank has established a Service Channels Policy to enable the Bank to manage its service channels and customer services in a fair manner, to manage risks and take care of customers in a comprehensive and appropriate manner, as well as to define the roles, duties and responsibilities of executives and employees who perform their duties related to the Bank's customer service through various service channels to ensure that the risk management process related to customer service channels is efficient, concise and appropriate, in accordance with the situation and technology used in customer service.

The Bank focuses on expanding its financial services branches through the form of deposit branches and lending branches to cover the entire region of the country.

- Efficient and sustainable business operations and processes

4 Payment and Billing

The Bank has a policy of monitoring and accelerating debts so that debts can be resolved quickly and promptly when customers encounter problems. This allows the bank to receive the highest debt repayment. It can reduce the debt classification and reserve setting of the bank as a way to prevent debt arrears that cause damage to the bank. To create a good experience for customers and to enable customers to continue their business.

In addition, the Bank has arranged for ethical debt collection monitoring in strict accordance with the BOT's guidelines, with close supervision of debt collection behavior of collection agency officials and debt collection.

- Sustainable products and services that meet the needs of consumers
- Deliver the experience To facilitate transactions for customers.

5 Service and Customer Relationship Building

The Bank has always attached great importance to maintaining good relationships with customers. The company has established a customer relationship management team and a call center to meet the needs of all target customer groups, including developing products and services that can effectively meet customer needs to provide a positive customer experience continuously.

At the same time, the Bank has also publicized the Bank's financial product information through various channels so that the Bank's customers can access financial products comprehensively.

In addition, the Bank regularly supports and encourages all customers and the community to acquire financial knowledge and discipline. Through providing financial knowledge suitable for customers in each target group. This includes providing accurate information about financial services to support customers' businesses to grow steadily together with the Bank through the "Tang To Know-how" project.

- Taking care of the development of the services through providing excellent service.
- Building and maintaining strong relationships with customers
- Measures to provide timely and helpful assistance to customers with problems to the best of their ability.
- Increasing customer satisfaction

Stakeholder Engagement

The Bank attaches great importance to the management and operation of the business with integrity, transparency, and fairness, which is in line with the principles of good corporate governance throughout the business growth route. The survey was conducted to analyse and prioritize stakeholder groups, both internal and external, throughout the business value chain to ensure that it meets the expectations of the Bank's stakeholders appropriately as well as concerning participation, opening various communication channels such as organizing the Annual General Meeting of Shareholders, customer satisfaction surveying, complaint channels organizing activities to increase employee satisfaction, etc. To listen to the needs and expectations of stakeholders for business operations and apply suggestions to review the appropriateness of the Bank's policies and related guidelines regularly. For the benefit of all stakeholder groups, there is a review of the needs and expectations of stakeholders once a year. In 2024, the Bank classified stakeholders into 7 groups as follows:



1 Customers / Disadvantaged Groups / Vulnerable Groups

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

2 Employee

The person who works under Thai Credit Bank is responsible for ensuring compliance with the Bank's regulations and assisting customers with financial matters.

3 Partners

Businesses or individuals who provide goods or services to the Bank.

4 Competitor

- Fair Business Competition
- Competitors in the same market with similar goals, using different strategies.

5 Shareholders / Investors / Creditors

- An individual or organization that holds shares in a bank and wants a return on investment.
- Organizations or individuals who lend money to banks, including bondholders and other financial institutions.

6 Regulators and Government Agencies/ Nonprofits and Advocacy Groups

- Conducting the Bank's activities to ensure compliance with laws and regulations.
- Organizations that have a stake in the social or environmental impact of the bank.

7 Environment, Society and Community

- Factors affecting the reputation of the Bank, Regulatory compliance, risk management, and sustainable lending/investment opportunities
- The local communities and society as a whole in the Bank operation, which are affected by the Bank's actions and support.

Stakeholder Groups	Communication channels with stakeholders	Stakeholder Expectations	Meeting Stakeholder Expectations
<p>Shareholders / Investors</p> 	<ul style="list-style-type: none"> Shareholders' Meeting Website: https://investor.thaicreditbank.com/en/home Email : ir@thaicreditbank.com 	<ul style="list-style-type: none"> Good performance and sustainable business growth Fair and Equitable Treatment of Shareholders Disclosure of accurate, complete and timely information Transparent and auditable operations Good Corporate Governance and Risk Management 	<ul style="list-style-type: none"> Supervise shareholders to receive fair and equal treatment. Protect the rights of shareholders and build confidence in shareholders/investors. Accurate and complete information is disclosed quarterly/ Annual shareholders' meeting/ Annual report Manage and operate with integrity within the framework of good corporate governance and business ethics. Communication/Complaints through various channels on corporate governance issues

<p>Employee</p> 	<ul style="list-style-type: none"> Senior management communicates information to employees through announcements and records sent via the Bank's Email. Annual performance evaluation by evaluating the performance twice a year, in the middle of the year in July and annually in December of every year. Needs surveys in various forms, such as Employee Engagement Surveys Individual and Group Interviews (Focus Group) Intranet systems used within the organization Activities of the Bank 	<ul style="list-style-type: none"> Equal treatment, without gender discrimination and anti-harassment policies. Stability and progress in work Developing the capacity of personnel with training courses in various fields for employees to choose to attend training. Participate in the development of responsible work and develop the organization. Hygienic care, environmental conditions, and work safety with flexible work practices. Defining the compensation, other benefits, and welfare as fair and appropriate. Provision of welfare is not less than what is defined by law or more as appropriate. Receive information, announcements, and news related to employees. 	<ul style="list-style-type: none"> The Company will take care and treat employees equally and fairly, and receive thorough attention and care, without discrimination base on gender, whether as a full-time employee or an intern. The training provides knowledge, develops potential, skills, and promotes progress, as well as providing opportunities for employees to develop their work skills in other fields to enhance their potential in line with business changes. Considering the Bank's personnel welfare, creating a good work environment, and establishing safety standards, including promoting and paying attention to safety and personnel hygiene. The Bank has established a fair employment process and conditions, including the determination of remuneration and performance review under the fair performance evaluation process. Provide various benefits for employees as prescribed by law, such as social security, etc., and other benefits other than those prescribed by law, such as health insurance and accident insurance, etc. Notify information, announcements, and other news to keep employees informed of information and news through email and other communication channels of the Bank.
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Stakeholder Groups	Communication channels with stakeholders	Stakeholder Expectations	Meeting Stakeholder Expectations
		<ul style="list-style-type: none"> • Access information and benefits more conveniently and quickly and able to manage tasks efficiently anytime, anywhere. • Contribute to comments, needs, and suggestions to the Bank to further develop and improve in various fields. • Participating in various activities of the Bank and feels like an important part of the organization. 	<ul style="list-style-type: none"> • Organize various activities that emphasize the participation of personnel at all levels in important activities or special occasions of the Bank. • Organize various activities that create pride in self-development and participate in work development and organization.
<p>Customer</p> 	<ul style="list-style-type: none"> • Organizing events with customers. • Channels to report dissatisfaction with products and services through the Call Center, the Bank's Website, Email, and postal channels. • Channels for whistleblowing of fraud and corruption through the Bank's website, Email and postal channels directly to the Bank's Executives. • Product and service information for customers through the Bank's website • The Bank's total 530 branches across Thailand, including 30 deposit branches and 500 lending branches. 	<ul style="list-style-type: none"> • Fair treatment and consideration of customers' interests without discrimination base on gender. • Obtaining complete and appropriate product information. • A variety of products and services that meet the needs of customers. • The convenience of service receiving. • A good after-sales service. • Maintaining Customer Confidentiality 	<ul style="list-style-type: none"> • Focus on creating culture and aiming for development. A variety of products and services that are suitable for customer needs in order to valued add and be creative to fulfill good things for customers. • Be attentive and responsible to customers by considering customers' interests as a priority. • Provide complete and comprehensive information and concern to the quality of service provided both before and after the offering. • Create a variety of communication channels with customers so that they can quickly respond to customer needs. • Prioritize complaints and problems related to the Bank's products and services as an opportunity to develop products and services and problems management so that customers are treated fairly. • Meet the customers' needs at all levels. All stages of life to create the highest satisfaction for customers.

Stakeholder Groups	Communication channels with stakeholders	Stakeholder Expectations	Meeting Stakeholder Expectations
<p>Partners</p> 	<ul style="list-style-type: none"> • Regular contact by telephone or through electronic media. • Meetings to discuss or express opinions together. • Complaints or reports of fraud and corruption clues should be reported through the Bank's website, Email and postal channels to the Bank's Executives. 	<ul style="list-style-type: none"> • Fair and transparent procurement • On-time payment for goods and services • Compliance with contracts, terms and conditions related to procurement. • Sustainable Business Growth • Setting goals to build sustainable business partnerships. 	<ul style="list-style-type: none"> • Adhere to business operations by considering trade ethics, transparency, and fairness to suppliers in procurement. • Maintain good relationships with business partners and comply with trade conditions. • Compliance with the policy distribution agreement because the sale of policies does not have a policy but is an agreement based on various policies.
<p>Regulators</p> 	<ul style="list-style-type: none"> • Liaise with regulatory agencies on an ongoing basis. • Monitoring and listening to the policy guidelines of regulatory agencies • Meetings with regulators 	<ul style="list-style-type: none"> • Compliance with regulatory rules, regulations, and laws of the regulator. • Developing operations following the requirements and intentions of the regulatory authorities. • Collaboration in various projects 	<ul style="list-style-type: none"> • Good corporate governance and an effective risk management system. • Strictly comply with the rules, regulations, and laws of the relevant agencies. • Continuously monitor the issuance of relevant rules, regulations, and laws to ensure accurate compliance. • Support, express opinions, and cooperate in various activities of relevant agencies.

Defining and Evaluating Material Sustainability Issues

To ensure that the Bank's environmental, social/employee and governance/economic operations achieve Sustainable Development Goals and respond appropriately to stakeholders. The Bank has identified and prioritized the materiality sustainability issues that may affect the Bank's business operations and stakeholders from internal and external factors to comply with the Global Reporting Initiative (GRI), to ensure effective sustainability operations. The process of determining and considering important sustainability issues that affect businesses and stakeholders throughout the value chain is as follows.

1 Identifying material sustainability issues

Gathering important sustainability issues in each dimension, both external and internal, that are linked to the Bank's business operations and strategic direction, such as global sustainability trends. National and global sustainability requirements and frameworks, as well as risks and opportunities that may arise and are likely to affect business operations, create common value, and meet the expectations of all stakeholder groups, and the collected topics will be proposed and considered by the relevant committees.

2 Prioritization and Assessment of Sustainability Issues

To analyse and consider issues that are important to the organization and stakeholders in two dimensions; expectations or the issues that can impact on operations and the impact on the Bank's main stakeholders, including employees, customers, business partners, communities and society, and government agencies.

The Bank has divided the management of sustainability issues into three levels; Significant Level, Moderate Level, and Fundamental Level, to provide information that reflects operational goals and provides guidelines for managing sustainability issues most effectively.

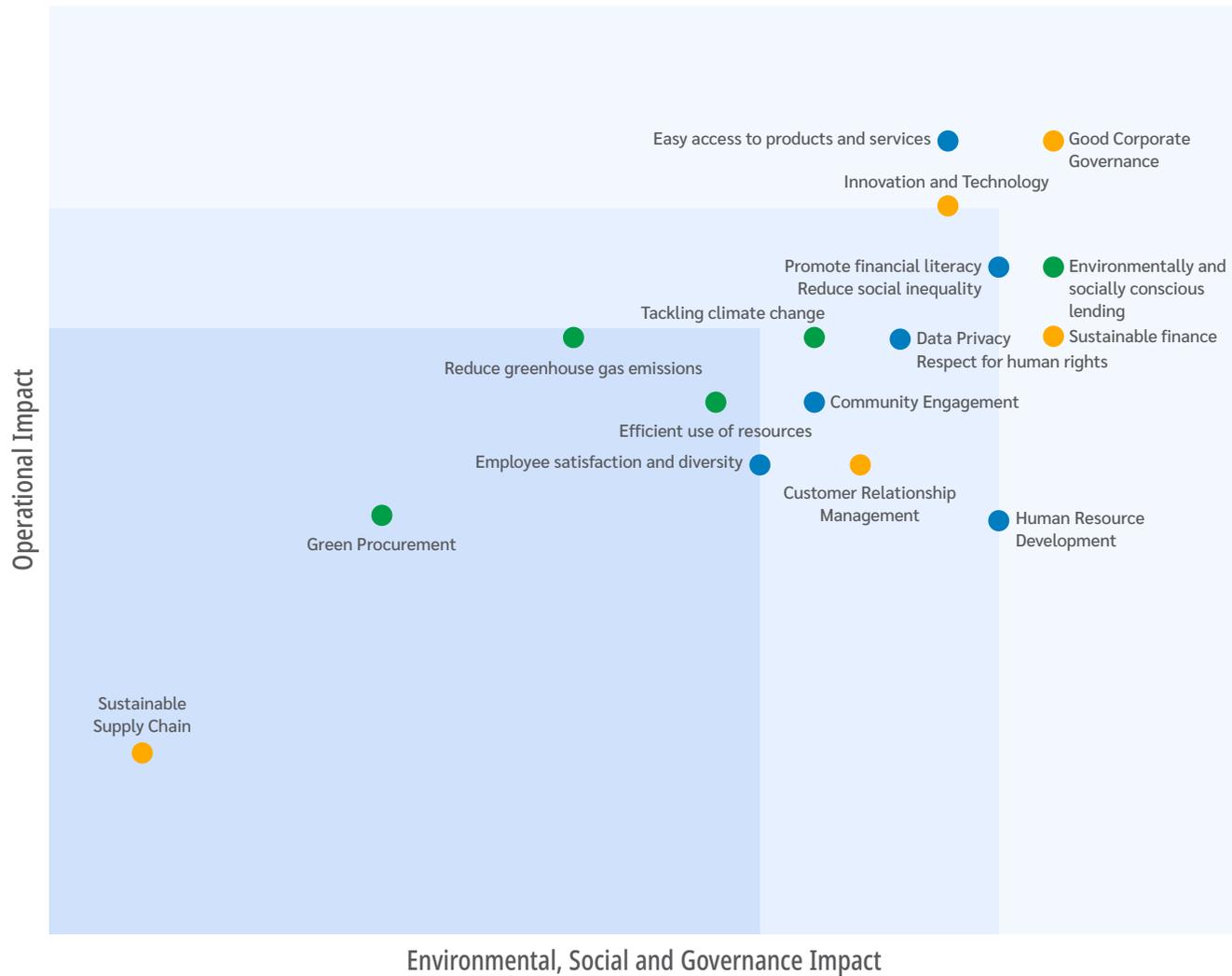
3 Consideration and Examination of Material Sustainability Issues

Report to the Corporate Governance and Sustainable Development Committee to consider the appropriate process and the prioritization results in various factors. The results of the assessment of key sustainability issues will be considered and approved by the Committee to determine the strategy, goals, and sustainability activities in the short, medium, and long term, the comprehensiveness of information disclosure, and the verification of completeness based on the principle of completeness as well as assign relevant agencies to formulate guidelines and comply with the appropriateness.

4 Review and Communication of Material Sustainability Issues

To present the results of the assessment of key sustainability issues to relevant stakeholders through various channels, as well as listen to opinions and suggestions from stakeholders through various channels to improve the Bank's sustainability operations and disclosure to reflect the expectations of real stakeholders, keeping up with changes in various sustainability requirements and frameworks that are likely to affect business operations, as well as make the content more effective in the next report.

In 2024, the Bank identified a total of 18 important sustainability topics, covering all 3 dimensions: environmental, society/employee, and governance/economy as follows:



1 Environment Dimension

- 1 Environmentally and socially conscious lending
- 2 Tackling climate change
- 3 Efficient use of resources
- 4 Reduce greenhouse gas emissions
- 5 Green Procurement

2 Social & Employee Dimension

- 1 Easy access to products and services
- 2 Promote financial literacy
- 3 Reduce social inequality
- 4 Data Privacy
- 5 Respect for human rights
- 6 Community Engagement
- 7 Human Resource Development
- 8 Employee satisfaction and diversity

3 Governance & Economic Dimension

- 1 Good Corporate Governance
- 2 Sustainable finance
- 3 Innovation and Technology
- 4 Customer Relationship Management
- 5 Sustainable Supply Chain



Membership with organizations in economic, social and environmental development

The Bank has become a member of various organizations or units established for the benefit of the environment, society/employees, and governance/economy, such as the Thai Bankers Association and companies that have expressed their intentions to combat corruption with The Thai Private Sector Action Coalition to develop knowledge to drive within the organization as well as to be a part of helping the economy, society and improve the quality of life of the population sustainability.





Part 2

Corporate Governance and Economic Operations



Business Overview and Economic Performance in 2024

The Thai economy grew slightly more than expected, with GDP increasing from 1.9% in 2023 to 2.7% in 2024, driven from tourism and exports, as well as expansion from economic stimulus measures and investment from the government. In addition, the interest rate cuts of various central banks due to lower inflation have a positive impact on both the Thai economy and the global economy.

The main uncertainties and risks affecting the Thai economy in 2025 are caused by both domestic and international factors. Factors from abroad that must be closely monitored include the direction of the U.S. policy, especially the new trade war policy that will raise import tariffs on all types of goods from China and trading partners that have an advantage in the trade balance with the United States. This will have a negative impact on the Thai economy because the United States is an important trading partner for Thailand's exports and the value of exports is high.

Impact of the trade war will not only cause uncertainty in the export sector but also affect the international trade system. In the short term, Thailand may benefit from the lower tariff rate raised by the United States than China, but there is still a risk that China will use ASEAN and Thailand as a channel to export Chinese products to the US market, which will cause Thailand's manufacturing sector to experience a recession and there is a risk of further trade retaliation. In addition, cheap goods from China that cannot be exported to the US market may spill into

Thailand. This may cause a wide impact on Thailand's manufacturing sector, especially SMEs, because Thai entrepreneurs cannot compete in terms of price with cheap products from China.

Geopolitical risks that have intensified dramatically. Both the war between Russia and Ukraine and the war in the Middle East. In addition, tensions from disputes in Asia, whether it's the Taiwan-China case, maneuvers, severe and frequent missile development, and the maritime disputes between China and other countries in the South China Sea and the East China Sea. Geopolitical risks may affect Thailand's economic growth, such as rising energy prices, lower exports, etc.

The main domestic risk factor is the high level of household debt, although the trend has slowed down and decreased in recent years due to financial institutions being more cautious in lending. In particular, car and motorcycle loans and home loans, while other personal loans used for consumption are still accelerating, credit card loans and personal loans have slowed down.

The government's economic measures are necessary to stimulate the Thai economy through various measures and programs for the short and long term, such as (1) a 10,000-baht distribution project, (2) an infrastructure investment project, (3) a foreign investment support program, (4) the measures to revive the tourism and service sector, and (5) the measures to support the agricultural sector through the farmer subsidy payment program and debt moratorium, etc.



Another risk factor that has been studied, monitoring, and solving the world's problems is the risk factor of climate change. Thailand has been affected by the transition from El Nino to La Nina, causing severe damage to the agricultural sector in many areas, severe drought, and heavy flooding. However, if we look back at the main natural disasters in Thailand, we will find that disasters like floods are the most common things that Thailand faces. To alleviate these problems, it is necessary to adjust the strategy to sustainable development and continue to invest in infrastructure systems such as water management systems, and warning systems for various natural disasters, including crisis response plans, etc., the adjustment of strategy for sustainable development following Thailand's carbon reduction plan announced to other countries under the Paris Agreement.

Thai Credit Bank recognizes that climate change is a significant risk to financial institutions and society. Climate risks are integrated into the regulatory structure. The Bank's Net Zero strategy, the Green Financing Scheme for MSMEs/SMEs, and the ESG Impact Assessment for Vendors of Goods and Services to the Bank is underway. The bank is taking proactive steps to address physical risks and risks due to change. The Bank remains committed to transparency and cooperates with all stakeholders to contribute to a sustainable financial ecosystem in Thailand. Environmental, Social and Governance (ESG) impacts are the global trend to reduce greenhouse gas emissions to reduce global warming. Thailand has set targets and action plans to achieve carbon neutrality by 2050 and net zero emissions by 2065. The Bank has also set targets and action plans to achieve carbon neutrality by 2050 and net zero emissions by 2065 to be in line with the country's targets.

In 2023, the Bank collaborated with the International Financial Corporation (IFC) to implement IFC's Performance Standards into its environmental and social policies to be the practice guideline of the Bank in assessing the environmental and social risks of the Bank's loan customers which proves that the Bank intends to improve its environmental and social operations for the best interests of all parties involved.



Good Corporate Governance and Business Ethics

The Bank adheres to operate the business under the Good Corporate Governance Policy and the Bank's Ethics and Code of Conduct as stipulated and promulgated by the Bank, both in terms of the roles and duties of the Board of Directors, senior executives and employees at all levels, which is a mechanism to support the operation and the internal control effectively and be aware of risk, as well as to promote a risk-sensitive corporate culture, fairness and transparency. This will enable the Bank to manage risks and take into account stakeholders comprehensively, create appropriate value for the Bank in the long term as well as support sustainable socio-economic growth. In addition, the Bank has brought an international management system, such as the operation framework under the Thailand Quality Award to further develop the Bank's management.

The Bank established the Corporate Governance and Development Sustainability Committee as a sub-committee on 22 February 2023 to recommend guidelines and provide advice to the Board of Directors on matters related to good corporate governance and sustainable development for Sustainable Banking, including defining the scope, policies, and practices for environmental, social, employee, and corporate governance, the Bank's Code of Business Ethics, good corporate governance throughout the safety, occupational health and working environment. The Bank also reviews the policy at least once a year, emphasizing the application of good corporate governance practices in all of the Bank's operational activities, as well as disclosing the Bank's operating results to the public.

In 2024, the Bank held a total of 4 meetings and considered and improved several important aspects of sustainability operations, such as: 1) approving the review of the Charter of the Corporate Governance and Sustainable Development Committee for the year 2024, 2) approving the signing of a Memorandum of Understanding (MOU) between the Department of Community Development, Ministry of Home Affairs and Thai Credit Bank Public Company Limited and the Thai Credit Foundation, 3) approving the consideration of the appropriateness of ESG assessment by a recognized external entity, and 4) reviewing the compliance with the principles of good corporate governance for listed companies (CG CODE), and 5) Recommend additional indicators to promote Financial Literacy and Financial Planner for Thai Credit Bank employees.

In addition, from a continuous emphasis on corporate governance. As a result, in 2024, the Bank was assessed for the corporate governance of Thai listed companies. from the Thai Institute of Directors Association (IOD) in collaboration with the Stock Exchange of Thailand at the Excellent or 5 Stars level as the first year. It has also been ranked and awarded honorary awards by various government agencies and organizations throughout the past year, and the bank has no complaints about violating the Code of Business Ethics. It shows a commitment to transparent management following the principles of good governance. Build confidence in stakeholders in all aspects.

The Bank has organized orientation for new employees at all levels (excluding the Board of Directors) and requires executives and employees at all levels to review their performance in accordance with the Employee Code of Conduct and related important policies through the Bank's electronic network system or E-Learning Center to strengthen the understanding of performing duties with responsibility correctly and appropriately. This includes the Bank's Code of Conduct policy media to stakeholders.

The Bank has organized 14 employee orientation courses on Learning & Development for employees at all levels as follows:



In 2024, the Bank has prepared a Business Code of Conduct Manual for employees at all levels to receive information to create understanding and awareness in implementing the Bank's measures. The employees who have received it have signed the operation manual, accounting for 100% of the total employees.

Indications	Performance			Targets for 2025-2027
	Total number of directors and employees (person)	Number of people who have been trained (person)	Percentage of people trained (%)	
Director	-	-	-	The goal is for employees at all levels to pass 100% of the employee ethics test by 2025.
Assistant Managing Director and above	-	-	-	
Senior Director and above	2	2	100%	
Assistant Director and above	50	50	100%	
Non-executive employees	1,468	1,468	100%	

Anti-Corruption and Complaint Reception

Anti-Corruption

The Bank is committed to providing an effective process to promote anti-corruption for all types of banking transactions, both direct and indirect. This attaches importance to business operations, business and management with honesty, integrity, transparency, and operates to be in line with the principles of good corporate governance, following the principles of anti-corruption, by strictly adhering to the principles of ethics and morality, which requires the implementation at the level of a written document, the manual guidelines include risk management, internal and external communication control, follow-up and review appropriately with all departments of the Bank.

This anti-corruption policy has been approved by the Board of Directors, which stipulates and encourages all levels of personnel of the Bank to be responsible for their duties honestly and transparently, and shall not violate those principles. In addition, the Bank has expressed its intention to participate the Thai Private Sector Collective Action Against (CAC) and has been certified as a member since 2015, prohibiting executives and employees at all levels from demanding or accepting corruption as well as disseminate policy, practice guidelines to executives and employees at all levels in strictly implemented. The plan to renew the certification of membership with the Thai Private Sector Anti-Corruption Coalition for the third time is in 2025.



In addition, the Bank has arranged for the publication of the Anti-Corruption Policy on the Bank's website. This is part of the key principles of the Code of Business Conduct in business operations to inform employees in general, and provides podcasts communication to enhance knowledge and understanding, and serves as a practice guideline in line with the Bank's regulations and employee regulations. In 2024, the Bank has organized anti-corruption training, which is included in the topic of good corporate governance and ethics for new employees in the orientation course.

Podcast Code of Conduct EP.1
Section 1 Code of Conduct for Banks

No Gift Policy



The Bank has set a code of conduct for receiving or giving gifts from or to customers with a value of not more than 3,000 Baht per person

Targets for 2025-2027

There is a criterion for all employees to attend classes through the e-learning system by passing a test that exceeds the specified criteria.

However, the Bank is committed to preventing it from becoming a source of money laundering, financing terrorism, and the proliferation of weapons of mass destruction. It attaches great importance to compliance with the Law on Prevention and Suppression of Money Laundering, Financing terrorism, and Proliferation of Weapons of Mass Destruction. Therefore, the Bank has formulated a policy of procedures and operational manuals to ensure that the Bank's operations are accurate and carried out according to the law and regulations of the relevant authorities.

The policy and procedures for the prevention of money laundering have been formulated, financing terrorism, and Anti-Money Laundering and Counter Terrorism and Proliferation of Weapons of Mass Destruction Financing: AML/CFT). The Bank has established a process of knowing customers and verifying the facts about customers (KYC/CDD), verifying customer lists and sanction lists, persons with political status (PEPs), and managing risks following the Bank's risk level of customers appropriately in line with the rules set by the Anti-Money Laundering Office (AMLO), there is a system to monitor suspicious customers' account movements until the business relationship is terminated following the guidelines prescribed by law. In addition, the Bank regularly manages communication and training to educate employees following relevant rules and policies, including an assessment of employee knowledge in such matters is arranged.

The Bank has prepared the Patriot Act Certification as a form of information and details about the Bank's AML/CFT measures. Attach the link as below.

The Bank has prepared the Wolfsberg Questionnaire to provide more information and details on the Bank's AML/CFT measures. Attach the link as below.

The Bank has established an operational policy on the prevention and suppression of money laundering and the prevention and suppression of financing of terrorism. Attach the link as below.

<https://www.thaicreditbank.com/th/>

หลักสูตรอบรม

E-Learning Center

บททวนความรู้ ความเข้าใจ

Refresher AML/CTPF

การป้องกันการฟอกเงิน การสนับสนุนทางการเงินแก่การก่อการร้ายและการแพร่ขยายอาวุธที่มีอานุภาพทำลายล้างสูง

Anti-Money Laundering and Counter-Terrorism and Proliferation of Weapon of Mass Destruction Financing (AML/CTPF)

CLICK HERE

The Course of Knowledge and Understanding of Money Laundering Prevention, Financing of Terrorism and Proliferation of Weapons of Mass Destruction (AML/CTPF) 2024



Receiving Complaints

The Bank has established a whistleblowing policy and procedure by assigning a responsible person to communicate the policy, whistleblowing process, and whistleblowing channels to all personnel in the organization. However, if customers and the outsiders want to report various fraud clues or environmental, social and governance complaints that may arise, it could be done through the Bank's online channels such as email and the website of the Bank for Environmental Complaint, Social and Governance of the Bank, Call Center and postal channels to the Bank's executives. In addition, the Bank has established a code of conduct or the roles and duties of employees at all levels to cover audits and operations in accordance with the law. There is also a disciplinary and orderly process to punish employees who commit offenses seriously with fairness and appropriateness as well as encouraging surveillance, oversee wrongdoing through the involvement of everyone in the organization.

The Bank has the following information or clue management process:

- 1 The informant sends information or clues. Through various channels of the Bank
- 2 The complaint reception department is ready to screen, collect and investigate the facts. The informant information will be kept confidential in accordance with the measures to protect the rights of the informant.
- 3 Inform the complainant of the procedure and timing of the process.
- 4 Notify the complainant of the result in case the complainant provides a contact channel. If the investigation finds inaccurate or inappropriate acts, the Bank will take disciplinary action in accordance with the Bank's policy.

Channels for Reporting the Whistle-blowing of Complaint to the Executives

		
<p>1</p> <p>Via MS Forms Complaint Form</p>	<p>2</p> <p>Via Email Employeeecare@thaicreditbank.com or Chorkaew.k@thaicreditbank.com</p>	<p>3</p> <p>By mail</p> <p>To the Chairman of the Audit Committee or Independent Directors, the Audit Committee, or the Chief Executive Officer of the Internal Audit Division or the Chief Executive Officer of the Human Resources Management Division.</p> <p>Thai Credit Bank Public Company Limited Address: 123 Thai Life Assurance Building, Ratchadapisek Road, Din Daeng, Bangkok 10400</p>

Indications	Performance		
	2022	2023	2024
Number of incidents and complaints via the whistleblowing channel to the Executives (times)	0	0	17 (6 times from a third party) (11 times from an insider)

Risk Management and Business Continuity Management

Risk Management

Thai Credit Bank recognizes the importance of risk management and is committed to conducting risk management systematically and consistently, objectives to promote good corporate governance strengthen the confidence of all stakeholder groups, including encouraging risk management to be part of the corporate culture by establishing a Risk Oversight Committee to oversee the implementation of risk management under the framework of good risk governance. Risk Governance Framework according to the direction and goals set refer to the international standard COSO ERM, which is a guideline that all management and employees can follow continuously, including requiring the identification of risk factors, risk assessment, monitoring, and communication are accurate and consistent to reduce the likelihood of risks and reduce potential impacts on the Bank's business operations in the future.

In 2025, the Bank continued to adhere to business principles that are consistent with the overall risk management policies and strategies and the acceptable level of risk through risk management principles such as restructuring the organization to have a check and balance and determining the level of approval authority according to the level of risk (Risk-based Authority). Assign and supervise senior management to set the risk limit following the acceptable level of risk, communicate to relevant parties regularly to acknowledge and understand, including using a dashboard system to follow up on the results and set goals for more effective management.

In addition, the Bank supports the strategy based on the Bank's operational plan under an acceptable level of risk. The Bank also sets guidelines for actions in the event that the risk indicators are in the Yellow Zone and Red Zone levels to be appropriate and in line with external circumstances and the Bank's future growth plans. Both in terms of formulation/review, policies, processes, risk management, monitoring, and reporting tools, and senior management must report to the relevant sub-committees regularly, accurate, complete, and timely, review the adequacy and effectiveness of the policy at least once a year or when there is a significant change.



1 Risk Identification

The Bank's business operations as a whole have nine main types of risks, including strategic risk, credit risk, liquidity risk, price risk, operational risk, and risks related to policies, rules, and regulations of relevant agencies, risk from uncertainty of economic conditions, security risks cyber and sustainability Risks.

2 Risk Measurement

Methods and tools used to measure risk, both qualitatively and quantitatively, in accordance with the appropriate.



3 Risk Monitoring and Control

The Bank controls risk by determining risk tolerance that is consistent with the Bank's strategy, including determining triggers when the risk level is close to the risk ceiling for the purpose of determining risk reduction measures.

4 Risk Reporting

Risk reporting requires regularity in reporting and a format that readers can easily understand and implement. The Bank reports risks in the form of a dashboard that is detailed at all operational levels and at the management level that summarizes issues covering all important aspects.

The Risk Management Committee reports significant risk to the Board of Directors on a monthly basis. You can learn more about the current risks from the 2024 Annual Report (Form 56-1 One Report, Risk Management).

Emerging Risks

The Bank has assessed and analyzed risks to business operations that may occur in the future. This will have an impact on business operations, operations, financial position, as well as environmental, social, and good corporate governance issues as follows:

Potential Risks	Potential impact on Banks	Impact Response Plans
<p>1 Geopolitical Risk</p>	<p>Geopolitical risks that have intensified dramatically. Both the war between Russia and Ukraine and the war in the Middle East. In addition, tensions from disputes in Asia, whether the Taiwan-China case, the increasingly intense and the frequency of missile maneuvers and development, and the maritime disputes between China and other countries in South of China Sea and East China Sea as Geopolitical risks may affect Thailand's economic growth, such as rising energy prices, lower exports, etc.</p>	<p>The Bank has always assessed the severity of the conflict and the impact that will occur, both the Bank's business operations and the risks that may affect the business of the Bank's customers, especially the international trade loans, the Bank has measures to assist the businesses that are affected by geopolitical conflicts, both short-term assistance, such as loans to enhance liquidity, and long-term assistance, such as loans to develop business operations in line with laws and geopolitical conflict situations.</p>
<p>2 Volatile Financial Markets Risk</p>	<p>Financial market volatility is likely to arise from the risk that global inflation is likely to rise due to trade barrier policies by increasing import tariffs in various countries, which may result in interest rate fluctuations such as high interest rates and financial tightness.</p>	<p>The Bank closely monitors uncertainties in the financial market, along with risk assessment and management to reduce the impact that may occur on the Bank's operations on a regular basis.</p>
<p>3 Rising Household Debt Risk</p>	<p>High levels of household debt can result in bad debt and the risk of being a Non-Performing Loan (NPL), which tends to increase continuously.</p>	<p>Although the level of household debt has tended to slow down and decrease in recent years due to financial institutions being more cautious in lending. In particular, car and motorcycle loans and home loans, while other personal loans used for consumption are still accelerating. Credit card loans and personal loans have slowed down.</p> <p>The Bank focuses on balancing credit growth and the level of risk arising from the inability of customers or counterparties to comply with the terms and conditions of the contract at the Bank's acceptable level.</p> <p>In addition, the Bank has closely monitored the Bank of Thailand's (BOT) policies, especially measures to solve household debt problems, in order to adjust the strategy to suit the situation in a timely manner.</p>

Potential Risks	Potential impact on Banks	Impact Response Plans
<p>4 Risks from the Direction of U.S. Trade Policy</p>	<p>The risk from the new trade barrier measures from the United States, especially the trade war policy that will increase import tariffs on all types of goods from China and trading partners with a trade balance advantage with the United States, will result in a negative impact on the Thai economy because the United States is an important trading partner for Thailand's exports and the high value in exports.</p>	<p>The impact of the trade war will not only cause uncertainty in the export sector but also affect the international trade system, in short term, Thailand might get the benefit from the lower tariff rate raised by the United States than China, but there is still a risk that China will use ASEAN and Thailand as a channel to export Chinese products to the US market, which will cause Thailand's manufacturing sector to experience a recession and there is a risk of further trade retaliation. In addition, cheap goods from China that cannot be exported to the US market may spill into Thailand. This has caused a wide impact on Thailand's manufacturing sector, especially SMEs, because Thai entrepreneurs cannot compete in price with cheap products from China.</p>
<p>5 Government Policy Risk</p>	<p>The government's economic measures are necessary to stimulate the Thai economy through various measures and programs for the short and long term, such as (1) a 10,000 baht distribution project, (2) an infrastructure investment project, (3) a foreign investment support program, (4) measures to revive the tourism and service sector, and (5) measures to support the agricultural sector through the farmer subsidy payment program and debt moratorium, etc.</p>	<p>The Bank has a compliance supervisory body. It is responsible for overseeing and supervising the operation following the law, rules and regulations, standards, and guidelines that apply to the Bank's transactions closely, including the development of a risk management system, identifying and assessing risks and reviewing operations to comply with regulations, especially measures to help household and business debtors, SMEs that banks must be operated to relevant with the rules to assist new debtors closely.</p>
<p>6 Climate-Related Risk</p>	<p>Climate change risk factors in Thailand are affected by the transition from El Niño to La Niña, causing severe damage to the agricultural sector in many areas, especially the flood situation in various areas of Thailand.</p> <p>Climate change risks include risks from impacts, Physical Risks, such as natural disasters, may result in direct damage to banks and supply chains, while Transition Risks, such as carbon tax measures, changes in consumer behavior that are more environmentally conscious, may result in cost increasing of banks, supply chains, and business continuity.</p>	<p>The Bank recognizes the risks and significance of potential impacts from the Bank's business operations, including environmental, social and corporate governance issues.</p> <p>In addition, the Bank has improved its Environment & Social Management System (ESMS) to deal with risks, including the formulation of lending policies to support businesses with sustainable and environmentally friendly policies (Green Loan).</p>

Business Continuity Management

The Bank has prepared Business Continuity Plan: BCP in order to be able to respond to crises or emergencies, which currently take many forms, there is a tendency to increase and there may be a tendency to increase the level of severity. In addition, the Bank attaches great importance to formulating strategies, business plans, and overall risk management, and requires regular testing and review of plans to ensure that the plan truly can be put into practice, be ready to execute important transactions in unusual circumstances and be able to continue to operate the business.

In addition, the Bank also focuses on developing personnel to have knowledge of operational risk management. In particular, employees who act as Operational Risk Specialists (ORS) and BCP Coordinators (BCP Co) to help drive sustainable operational risk management, as well as encourage the risk management team to participate in academic seminars and trainings, both internally and externally, to increase their knowledge and develop and improve various tools used in risk management to be more effective.

Creating and Cultivating a Risk-Conscious Corporate Culture

The Bank attaches great importance to cultivating a risk-conscious corporate culture, starting with an organizational structure that is conducive to monitoring, supervising, controlling, and operational audit to be in line with policies, strategies, processes and practices in risk management. The chain of command or reporting must have a balanced and independent nature between the agency that poses the risk and the risk management function.

In addition, the senior management has pushed and been a good role model for employees. Assign to the agency and its employees who own the risk (Risk Owner) to be aware of risk management (Risk Awareness), including supervises the communication of risk management policies and strategies, the acceptable level of risk and the risk ceiling, which may be in the form of acceptable risk level requirements (Risk Appetite Statement: RAS) for all employees in the organization to understand and realize the importance such as the communication through channels "HR Speak Up" to all employees in the organization.



Research, Development, and Innovation in Product Creation

The Bank has established criteria for lending under the Product Programs, which cover various important issues throughout the product life cycle, such as borrower qualifications, interest rates, credit limits, and collateral, etc., to serve as a standard for offering products to customers and ensure that the development and improvement of financial products are efficient, fast, and consistent with customer needs, responding to all important stakeholders' groups.

In addition, in the year 2024, the Bank aims to develop a financial platform (Application), both Apha by Thai Credit and Micro Pay e-Wallet, as well as develop and improve Credit Risk Policy and Underwriting to be clear following the policy from the Bank of Thailand (BOT) such as ESG, Responsible Lending, Measures to help debtors from the BOT, etc., and to respond to changes in the business sector (Income Factor). This includes the development of new tools for credit risk management for example, the development of a Credit Scoring Model, the development of TFRS 9 ECL Model, the development of a maximum credit limit control system at the individual level (Customer Exposure Limit), the Development of the BSA system for TCG User-friendly End-to-end Process in Both Operation and Analysis) etc.



Products/Services/Tools	Details of Financial Innovations	Performance
<p>alpha by Thai Credit Application</p> 	<p>The alpha by Thai Credit application is a financial application for Thai Credit Bank customers that has been developed as a channel for electronic transactions of the bank, where customers can make financial transactions with the bank anytime, anywhere without the need to visit a bank branch, which also meets the standards of safety, which is the most important thing in financial transactions.</p> <p>In 2024, alpha by Thai Credit has added convenience to customers with many powerful functions and features, such as:</p> <ul style="list-style-type: none"> • Alpha Savings Account Opening Service through the Alpha by Thai Credit application, which is a high-interest digital savings account. It can serve customers nationwide even in provinces that do not have full branches. • Identity verification service (eKYC) through counter service at all 7-Eleven stores nationwide. • Request a historical statement for up to one year • Summary of Income - Expenditure (Smartbook) • Fixed Deposit Account service, which allows you to easily browse transactions, make additional deposits, and change the deposit period of your fixed deposit account through alpha by Thai Credit. 	<ul style="list-style-type: none"> • Number of accounts is 44,260 accounts • Total number of transaction is 1.1 million transactions • The transaction value is 19.4 billion baht. <p>Active rate 41%</p> <p>alpha Savings Account</p> <ul style="list-style-type: none"> • Number of accounts is 10,619 accounts • The total deposit value is 1.9 million baht

<p>Micro Pay e-Wallet Application</p> 	<p>An application for Nano & Micro Finance loan customers that can store the value of users' money in electronic form for payment. Transfer, pay for goods or services, and make financial transactions via smart phone anytime, anywhere.</p> <p>In 2024, the Bank will provide financial services on the New Wallet Platform with the addition of services such as wallet connection services for merchants/partners. Merchant alert service separates store branches and QR notification as voice and always on the MicroPay screen.</p> <p>As well as adding the “MicroPay Help Collection” service for market owners. In order to help manage rent collection and others in the market Phase 2, and add electronic channels to apply for MicroPay payment merchants. You can connect to apply for a loan from Thai Credit Bank.</p>	<ul style="list-style-type: none"> • Number of user accounts 604,085 accounts • The number of transactions is 48.2 million transactions. • The total value is 26.1 billion baht. • Active rate 27%
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Products/Services/Tools	Details of Financial Innovations	Performance
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Innovative Open Banking form to support digital lending services



Strategic partnership to leverage Thai Credit Bank's Open Banking platform and TrueMoney's digital platform and Ascend Nano to expand the bank's personal loan customer base.

Through this collaboration, innovation can help reduce the work process, reduce paperwork and provide more financial assistance to customers.

Provide a good and seamless digital experience to loan customers.

- The amount of personal loans is 3,729 billion baht.

Credit Scoring System



It is a tool used to accompany analysis and to be used in the decision-making process in considering loans.

The Bank has developed a credit scoring model tool in accordance with modern guidelines by using machine learning technology to help select customers more efficiently and control non-performing loans.

- The selection of customers, loan consideration, and control of non-performing loans are more efficient.

In addition, in 2024, the Bank received an Innovative Company Award from the Stock Exchange Market Thailand and an Outstanding Innovative Company Award from a group of listed companies of the Stock Exchange of Thailand.

Thai Credit Digital Channel



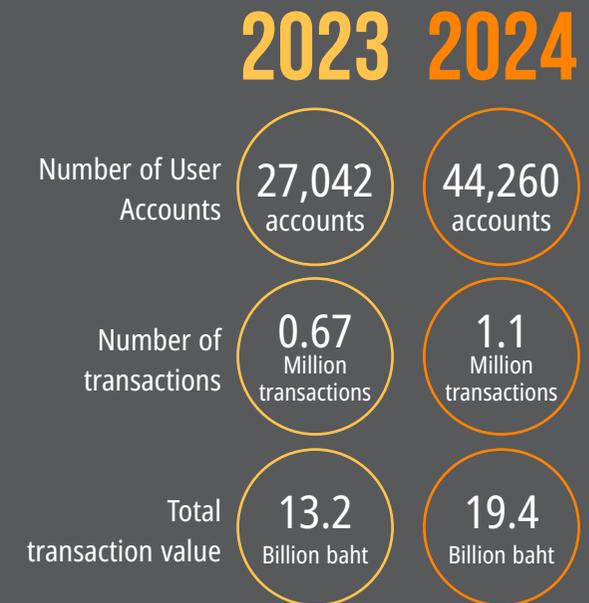
Micro Pay e-Wallet



Thai Credit is committed to utilizing technology, such as Micro Pay, to make banking easy and accessible for merchant.



alpha by Thai Credit



Unique & innovative integrations with a modern design, crafted with practicality in mind, will provide our users with a whole new way of experiencing our products & services.

Cybersecurity

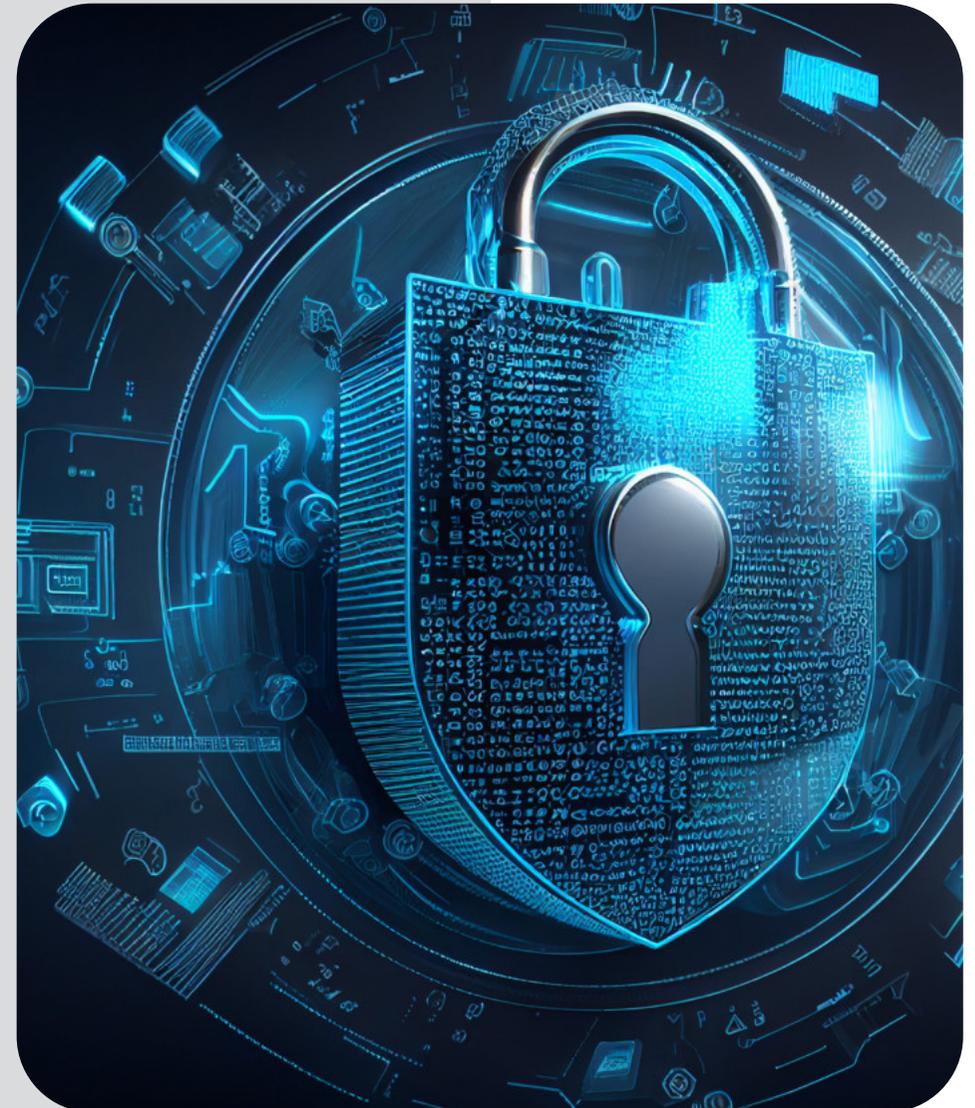
At present, threats that come with technological advancements through electronic networks are more complicated, whether from the behavior of consumers who want to access technology without restrictions with a variety of methods or channels, such as Mobile applications, Omni-channel, etc. More technology is creating more vulnerabilities and cyber insecurity. However, the Bank has set an information technology risk management framework in line with the Bank's strategy, as well as striving to raise awareness in information technology risk management (IT risk awareness) to everyone in the organization. To be aware the Information technology workers and system users about the information technology risks (IT Risk Awareness) and are pushing the organization to become an IT Risk Culture to increase business efficiency, competitiveness, and stability, ready to deal with information technology risks and cybersecurity risks (Cyber Resilience Management) that may happen.

The Bank is committed to continuously improving information technology security and cybersecurity to build a stable technology security infrastructure, establish proactive technology security measures to develop the skills and abilities of personnel, which is an important part of protecting the security of systems and data to manage risks caused by cyber threats that are constantly evolving, the goal is as follows:

1 Confidentiality

2 Integrity

3 Availability



In addition, the Bank has adopted technology to increase the efficiency of financial services to customers and develop service channels (Digital platform). There is a determination of risk level, which is an acceptable level of information technology (IT Risk appetite) at the organizational level, and it is used to properly monitor and manage important risks appropriately. There is a cyber risk management plan, which is the Cyber Resilience Management Framework that the Bank of Thailand has determined to apply to banks, as follows.

1. **Defining the Governance Policy** to supervise cyber risks, and oversee compliance with laws and regulations, including related guidelines, and creating risk awareness.
2. **Risk Identification** in terms of hardware, software, and database data, which will assess risks at any time, even in the case of end of life or end of support, risk management guidelines have been established., reviewed, monitored, and reported appropriately and adequately according to the level of risk.
3. **Protect & Detection** such as the architecture structure, tools, monitoring of the program development process, and change management by applying new technologies or tools to inspect or detect abnormal behavior and alert to threats.
4. **Response & Recovery**, the Bank has a plan to deal with a cyber anomaly, and rehearsals to be able to manage the incident effectively.
5. **Risk Management** from service usage and connection or access to the data from the third-party (Third Party Risk Management) by expanding the scope of the Cyber Resilience Framework to cover areas that are connected to third parties or critical systems to prevent intrusion from the point of tight connection.

The Bank has appointed senior executives or to be responsible for overseeing the Company's technology. There is a policy on information security and information systems that covers all important issues, prepare manuals/guidelines for the security of information and information systems and communicate to all employees through various communication channels of the Bank, a variety of activities are organized, conduct case studies to provide knowledge about cyber risks and threats on a regular basis. In order for employees to understand and be aware of the risks and threats from cyber, as well as appropriate practices way for the Bank, employees and customers to be safe from such threats.





Part 3

Social Operations

Under the creation of long-term business growth, the Bank recognizes and attaches importance to conducting business with social responsibility through the formulation of social policies and practices that are in line with the business strategy, relevant laws, regulations, and international standards. Through the continuous implementation of projects both inside and outside the organization that demonstrate social responsibility and employees. The Bank always believes that “if society can survive, the organization can also survive.” The Bank aims to improve the quality of life of people in society equally through the creation of shared value between the organization and society (CSV) by supporting necessary resources and using the Bank’s expertise in driving the transformation of the community to become self-reliant in a sustainable manner and creating benefits for the community and the country through increasing access to financial opportunities, such as developing a variety of products that meet the needs of consumers, includes financial services that can be accessed by everyone in equal and fair manner by establishing policies and guidelines for equitable customer service (Market conduct) and responsible lending.

This includes respecting and comprehensively monitoring human rights in the operational process. The Bank’s systems and standards are based on transparency and fairness, and all stakeholders of the Bank are trusted and trusted, as well as instilling good values and attitudes so that employees can be socially responsible in the long term.

In addition, the Bank focuses on improving the quality of life and financial literacy for the community and society, and acts as an intermediary to drive change towards the Sustainable Development Goals through various activities of the Bank, including financial literacy and business conduct. Throughout the past period, the Bank has placed great importance on conducting business with social responsibility and has regularly carried out activities for the benefit of society and the environment.



Employee Care and Development

Thai Credit Bank recognizes the importance of human resources as a key factor in driving the Bank's business to achieve its goals. Valuing employees at all levels as a valuable resource of the organization. Therefore, the Bank has focused on good and effective human resource management and development to support personnel to be able to grow and progress in the field continuously, along with having a commitment to the organization. This assists the Bank in maintaining personnel to work with the Bank continuously under labor protection laws and international practices, by respecting the rights, honor, dignity, and equality of all personnel. The Human Resource Management and Development Policy has been formulated to serve as a framework for the Bank's human resource management and development to increase the efficiency of the Bank's operations for sustainable growth.

Employee Engagement

In addition, the Bank has regularly organized activities to increase employee engagement throughout 2024, including outing activities for employees of the entire organization, which employees from each department can do activities together. Activities according to various festivals such as New Year's Festival, Songkran Festival to maintain good culture, as well as channels for publicizing the organization's activities through HR Speak Up!, including Em Market, the online market platform for employees' products or Em Watch, the publicized channels on TV or etc. For Em Watch, the Bank has started public relations through this channel in the head office since 2024, and plans to expand to 114 branches in main cities in 2025 and to expand further for the secondary cities in 2026.



EmMarket



EmWatch



EmMag



A comic book "Sa-ra-Naan"



Staff Outing 2024



New Year Party 2024

The Bank has guidelines and performance in taking care of employees fairly, such as hiring/ dismissing employees in an equitable and fair manner, although in the past period there have been various impacts such as the Covid-19 pandemic and the use of automation and AI in the banking industry. However, Thai Credit Bank has no policy to reduce employees, on the other hand, in 2024, the bank has hired a large number of new employees to support the bank's rapid growth. In 2023, the Bank had a total of 3,990 employees and total number of people increased to 4,438 at the end of 2024. However, during 2024, the bank has employees who have resigned, dismissal and retirement which all of them are properly supervised and processed in terms of benefits and compensation in accordance with the law from the Bank.

In addition, the Bank has a fair employment and remuneration management policy, with the Bank comparing the payment of remuneration and welfare with the Banking Department's industry. The Bank uses data from external consulting companies on an annual basis to ensure that the Bank's remuneration and benefits are paid at an appropriate level and can be competitive in the market. In addition, the Bank has established a Nomination and Remuneration Committee consisting of qualified directors to direct and provide appropriate policies for the Bank's operations.

The Bank held an election for the Welfare Committee for a two-year term, and the Board of Directors held a meeting to review the benefits and factors that the Bank wanted to consider for employees, which were not proposed in 2024. In 2024, The Bank, through its management, has stipulated that subsidies are provided to employees with an income of less than 15,000 baht to 1,000 baht per month, and subsidies are provided to employees with an income of less than 20,000 baht for 500 baht per month to help employees' monthly expenses. The subsidy has been provided to employees in the amount of more than 15 million baht.

In order to support innovation in the organization, the Bank has assigned the Human Resource Management Division, with the Executive of Human Resource Management Strategy and Change Management to be responsible for carrying out various activities to create an organizational culture with DNA such as One direction, Customer passion, Always improving, and Never mislead. In addition, the Bank has also launched the Empower project to allow all employees to participate in assisting society, in line with the Bank's core concept of "Everyone matters".

The Bank has prepared the Employee Engagement Survey 2024
with the following topics:

1

Overall satisfaction

2

Alignment with the mission, values, and culture of the organization and employees

3

Relationship with supervisors

4

**Work environment
(both onsite and work from home)**

5

Job satisfaction and well-being

6

Relationships between colleagues

7

Growth in the workplace and personal development

8

Effective Communication

In 2024, the level of engagement with the organization was 81.2 percent according to the organization-wide satisfaction survey, and the Bank plans to apply the results to improve employee satisfaction in accordance with their actual needs so that employees can work more easily and efficiently.

Employee Potential Development

The Bank develops the potential of its personnel by providing opportunities for growth and career development, communicate useful information and news to employees, and provide training and development for employees in line with the organization's strategic direction and covering ESG issues regularly. The Bank has listed sustainability as one of the topics that all new employees must be trained on the first day of employment. In addition, in 2024, the Bank has implemented the ESMS policy. The Bank has provided training for SME and MSME employees for a total of 832 people.

Details of Training for Employees in 2024



ASFI Academy: Fundamentals of responsible banking

การนำกรอบการทำงานเหล่านี้มาปรับใช้จะช่วยให้ธนาคารและลูกค้าของธนาคารสามารถจัดการความเสี่ยงด้าน ESG ได้อย่างมีประสิทธิภาพและสนับสนุนการดำเนินธุรกิจที่ยั่งยืนในระยะยาว

[CLICK HERE](#)

“ASFI Academy: Fundamentals of responsible banking”, basics of Responsible Banking ESG Reporting Framework in accordance with International Standards and ESG Risk and Impact Management Guidelines



Phishing Awareness 2024

[CLICK HERE](#)

Training and Quiz for **Phishing Email Awareness Course**

E-Learning Center

BUSINESS AND GHG EMISSION REDUCTION

ธุรกิจกับการปล่อยก๊าซเรือนกระจก

ความรู้พื้นฐานจำเป็นของยุค Climate Crisis พร้อมแล้วในรูปแบบ E-Learning

CLICK HERE

“**BUSINESS AND GHG EMISSION REDUCTION**”, how to calculate an Carbon Footprint from Organization and business vs. greenhouse gas emission reduction in order to build on actions that will help reduce greenhouse gas emissions caused by corporate transactions or activities. This will continue to create a positive contribution to society and the environment.

E-Learning Center

CARBON FOOTPRINT FOR ORGANIZATION

วิธีการวัดค่าคาร์บอนฟุตพริ้นท์องค์กร

CARBON FOOTPRINT FOR ORGANIZATION

สมัครเรียนที่ www.tbac.com

- หลักสูตรจำเป็นสำหรับกรรมการฝ่ายปฏิบัติการ (CFO)
- เกี่ยวข้องกับ Business and GHG Emission Reduction
- มีระยะเวลาเรียนที่ CFO ใหม่ 5 ชั่วโมง
- คำนวณที่ Carbon Footprint
- ตามมาตรฐาน GHG (ISO)

learningcenter@thaicreditbank.com 2254

“**CARBON FOOTPRINT FOR ORGANIZATION**”, the method of creating an organizational carbon footprint, which is important for reducing environmental impact and is part of sustainable organizational development.

E LEARNING CENTER

Responsible Investment

มาเรียนรู้การลงทุนที่คำนึงถึงสิ่งแวดล้อม สังคม และการกำกับดูแล (ESG) เพื่อสร้างผลตอบแทนที่ดีและยั่งยืน นักลงทุนและสถาบันการเงินมีบทบาทสำคัญในการสนับสนุนการเปลี่ยนผ่านนี้ ผ่านการลงทุน การให้เงินกู้ และการรับประกันในทุกภาคธุรกิจ โอกาสและความเสี่ยงทางการเงินจากการเปลี่ยนแปลงครั้งนี้อย่างมาก มาร่วมสร้างอนาคตที่ยั่งยืนไปด้วยกัน!

ลงทะเบียนได้แล้ววันนี้

https://tbac.conicle.com/course/387/is_coniclex=false

สแกน QR Code

Course - Responsible Investment
Responsible Investment

WSP-ASPI

43 mins

“**Responsible Investment**” to strengthen understanding and practices of sustainable and responsible banking. Supporting the transition to a sustainable economy through investment Loans and business guarantees with opportunities and risks involved.



หลักสูตรอบรม

E-Learning Center

ทบทวนความรู้ ความเข้าใจ

Refresher AML/CTPF

การป้องกันการฟอกเงิน การสนับสนุนทางการเงินแก่การก่อการร้ายและการแพร่ขยายอาวุธที่มีอานุภาพทำลายล้างสูง
Anti-Money Laundering and Counter-Terrorism and Proliferation of Weapon of Mass Destruction Financing (AML/CTPF)

AML

CLICK HERE

Training and Quizzes to refresher of **Anti-Money Laundering, Financing of Terrorism, and Proliferation of Weapons of Mass Destruction in 2024**



E-Learning Center

คาร์บอนเครดิต

โอกาสของ

ผู้ประกอบการ SMEs

REGISTER NOW

<https://tbac.conicle.com/course/570>

“Carbon Credits: Opportunities for SMEs”, understanding and applying the carbon credit system in an era when environmental protection and greenhouse gas emission reduction are important can be a great opportunity for SMEs to generate income and strengthen their business image.



E-Learning Center

IT SECURITY AWARENESS 2024

การสร้างความตระหนักรู้ ด้านความปลอดภัยเทคโนโลยีสารสนเทศ ประจำปี 2567

Provide the organizing training and quizzes for the **IT Security Awareness 2024** course through the E-Learning system to all executives and employees for knowledge and understanding of cyber threats and self-protection from cyber threats. In addition, they have knowledge and understanding of security following the Bank’s IT Security Policy.

In 2024, the Bank has spent the budget on employee potential development including training, and operations through various activities for more than 30 million baht. In 2025, the budget plan for this aspect is 60 million baht.



Remuneration

The Bank manage the remuneration with fair benefits, appropriate and business environment in accordance with the principle of pay for position and gender differences do not affect the remuneration of employees. In addition, the Bank has applied the principle of paying remuneration and benefits by considering payment according to performance and consistent behavior (Pay for Performance). To retain and motivate employees who do good work, talented and dedicated to the organization.

The Bank allocates welfare and benefits in addition to basic benefits as required by law to all employees without discrimination based on the principle of appropriateness according to duties and responsibilities. However, full-time employees receive benefits such as life insurance and accident insurance, as well as protection in case of disability caused by work, annual health check-up, maternity leave, medical examination, dental treatment assistance, loan, welfare in various types of grants, and the right to participate in the provident fund. In addition, there are benefits for family members of employees, such as funeral allowances, etc. In the case of an annual contract employee, they will receive benefits of Life insurance and accident insurance, including coverage in case of disability caused by work, and various types of leave as required by law.

- In determining the remuneration for work, the Bank has managed it by using data, remuneration for work, comparing with the industry, and data from other sources to be used to make the determination, structuring the Bank's remuneration with no difference between females and males (No Gender Pay Gap)
- The Nomination and Remuneration Committee will determine the criteria. The method of nominating, paying remuneration and other benefits to the Bank's directors and senior executives with clear and transparent rules.
- In determining the remuneration of the work at various levels will be considered and approved by the competent authorities to ensure that the determination of work remuneration does not create an incentive for incorrect and inappropriate performance.
- In addition, The determination of remuneration and bonuses for employees has also been linked to the criteria for consideration in many aspects, such as business performance, audit results from the Bank of Thailand, fair customer service results, compliance with the core values of the organization, and the Bank's DNA, etc.





Human Rights and Non-Discrimination Consideration

The Bank recognizes the importance of human resources as a key factor in driving the Bank's business to achieve its goals. The Bank has focused on good management and resource management, and development to support personnel to be able to grow and progress in the field continuously while committing to the organization. This is so that the Bank can maintain personnel to work with the Bank continuously under labor protection laws and international practices, by respecting the rights, honor, dignity, and equality of all personnel. This Human Resource Management and Development Policy has been formulated. This is to be used as a framework for the Bank's management and human resource development to increase the efficiency of the Bank's operations towards the set goals.

The Bank has established a human rights policy for all employees to adhere to as a guideline for their operations, to respect the dignity and humanity of all stakeholders of the Bank, as well as equality promotion of women workers, supporting persons with disabilities by adhering to and complying with the Universal Declaration of Human Rights, the United Nations Global Compact Agreement and the United Nations Guiding Principles on Business and Human Rights "UNGPs". This includes other relevant national and international human rights practices and principles, covering the organization and supply chain. The Bank has established the Human Rights and Labor Social Responsibility Policy and Human Rights Due Diligence (HRDD) to enhance the Bank's understanding and opportunities to improve the Bank's human rights practices.

In addition, the Bank respects and supports the protection of human rights, and does not discriminate or exclude any person, nor will it support child labor and forced labor, nor will not violate the rights of vulnerable groups, nor will not support financial services that do not respect and violate human rights, labor rights, including providing financial support to external organizations to support and employ people with disabilities, to have the opportunity to generate income for themselves and their families. In the past year, the Bank has collaborated with the Thai Banks' Association to provide financial support to the Thai Red Cross Society to be used

to employ people with disabilities to work for the Thai Red Cross Society, and the Bank has also collaborated with the Army to provide financial support to discharged personnel due to disabilities for vocational use. In 2024, the total amount was 4.65 million baht.

The Bank defines vulnerable groups and places importance on the treatment of vulnerable groups, including additional procedures for providing services to ensure that they receive the right services that meet their needs, receive the right and fairness to provide services from the Bank in accordance with the policy of providing fair customer service (Market conduct) and Responsible lending.

In addition, the Bank communicates and discloses its human rights policy to the public, employees, business partners and other organizations in the Bank's value chain, as well as society and communities that may be affected by the Bank's business operations, understand and be aware of it, and provide a system for receiving environmental complaints about environmental, social and governance from third party on the Bank's website, the purpose is to enable the Bank's stakeholders to submit their questions, concerns or complaints regarding violations of rights, equality and unfair treatment of labor directly to the Bank's management.

In case the Bank has a process of receiving, reviewing, and responding to communication from external stakeholders appropriately, the Bank requires the chief executives of the groups/divisions that encounter human rights issues and the ESG officer to sign the report on the human rights issues that have arisen after receiving a report on human rights issues and presenting it to the Managing Director for consideration and introduction into the next process and bring into the process of considering and finding solutions to the grievances and notifying the complainant of the results within 30 days from the date of receipt of the grievances, including remedies for what happened (if any). An additional period may be determined depending on the severity of the problem found.

Getting Grievances from Employees and External Stakeholders

The Bank opening for any comments and suggestions from employees equally and equitably, with a channel for employees to report matters or recommendations for the Bank to take corrective action or improve operations, which the complaint will be sent directly to the senior management, with the guidelines for maintaining the confidentiality of the informant or the complainant according to the whistleblower protection process. Such complaints will be brought into the process as set out in the Whistleblowing Policy.

The Bank has implemented the principle of ESG under the Environment and Social Management System (ESMS) policy, the Bank has opened a channel on the Bank's website so that internal and external stakeholders can learn or report any incorrect or abnormal operations to the Bank's senior management for further appropriate action.

Whistleblowing



The Bank recognizes the importance of preventing environmental and social impacts that may arise from operations or projects received, the financial supporting from banks, the Bank's procedures are intended to enable the public to submit inquiries or concerns about the Bank's environmental and social policies and/or the projects for which the Bank is financially supported and for the Bank to respond to these inquiries in appropriately time. The process of receiving, reviewing, and responding to communication from external stakeholders has been managed by the Change Management Department.

Individuals, communities, or other external stakeholders such as civil society organizations may send their questions or concerns to the ESMS department of the Bank by sending an Email to the following email address or by sending a letter to the following address:

1 Email: ESMS@thaicreditbank.com 

2 By mail or verbal complaint 

Sent to: Chief Executive Officer of Human Resource Management and Change Management
 Thai Credit Bank Public Company Limited
 121/78-79 RS Tower, 26th Floor, Ratchadapisek Road
 Din Daeng Subdistrict, Din Daeng District, Bangkok 10400

In 2024, the Bank detected and received 59 complaints of fraudulent behavior, including those that could not be processed through the bank's complaint system. According to the investigation results, they were found that the employees were actually corrupt, and 59 employees who committed the fraudulent acts were immediately dismissed from their employment.

In addition, the Bank received 14 complaints from employees through the whistleblowing process in the form of MS form-whistleblowing, email, and letter. It can be classified into groups of matters to be notified as follows: The behavior of the supervisor who behaved inappropriately (11 cases), the delayed service provision of other agencies that did not meet expectations (2 cases), and the employee was named as an employee in more than 1 item in the social security system (1 case). The Human Resources Management Department has conducted an audit about the performance of such supervisors is comparable to the work regulations and guidelines specified in the Code of Conduct and notified to the supervisor, as well as report to the executives of the department for acknowledgement, so that the operation can be improved correctly and appropriately. The executives of the department and the Human Resource Department will conduct further reviews.

Labor Social Responsibility means that the bank shows responsibility for the impact it has on society on labor issues, which consists of complying with the law, respect for international practices, acceptance of stakeholders and opinions of stakeholders, respect for basic human rights, respect for diversity, ethical principles, transparency, and auditable Responsibilities.

Forced Labor in Child Labor, Women's Labor, and Gender Equality

The Bank does not engage in or encourage forced labor in any form and does not participate in any way in using illegal labor. The Bank does not use child labor, eliminates and discourages illegal child labor, and respects the freedom of all female employees and all employees, promotes and protects work benefits. The Bank does not tolerate sexual harassment in any form, including verbal, physical, and sexual harassment (Zero Tolerance). Therefore, the Bank has also encouraged all employees with knowledge and abilities to apply for the Bank's management positions equivalently.





Occupational Health and Safety

The Bank has established and complied with safety management policies and measures, and encourages the establishment and operation of the Safety Committee. Occupational health and working environment, which consists of employees at the operational and management levels. To jointly manage and supervise the establishment, the workplace and employees shall have safe and hygienic working conditions to ensure that the performance of employees and related stakeholders is not endangered to life, mental and physical health. The Bank has reviewed its policies and safety management and management measures, and occupational health and environment are invited to participate in the training every year.

In addition, the Bank holds monthly meetings of the Safety, Occupational Health and Environment Committee to ensure that there are no hazards to the health and safety of employees and related stakeholders, as well as to ensure that they comply with the law and standards of safety, occupational health, and working environment. The Bank is required to respect labor rights, health, and safety in the workplace following the ILO Convention, MNE Declaration, and related labor laws. In 2024, the Bank organized training for Occupational Safety Officers (OSS) under the required laws. There are 13 people of supervisor-level safety officers, and a total of executive-level safety officers for 6 people attended the training.



Praram 9
Hospital

โรงพยาบาลพระรามเก้า ขอเชิญท่านผู้บริหารและพนักงาน ธนาคารไทยเครดิต จำกัด (มหาชน) เข้ารับการตรวจสุขภาพ ประจำปี 2567


ในวันที่ 1 กรกฎาคม 2567 - 31 ตุลาคม 2567
ณ โรงพยาบาลพระรามเก้า ศูนย์ตรวจสุขภาพ อาคาร B ชั้น 12

เวลาเปิดให้บริการ
 วันจันทร์ - วันศุกร์ เปิดบริการเวลา 07.00 - 16.00 น.
 วันเสาร์ - วันอาทิตย์ และวันหยุดนักขัตฤกษ์ เปิดบริการเวลา 07.00 - 15.00 น.


**กรุณานัดหมายล่วงหน้าอย่างน้อย 2 - 3 วัน ก่อนเข้ารับการตรวจสุขภาพ
ที่โรงพยาบาลลูกกรรณีเพื่อความสะดวกในการเข้ารับ**

การตรวจสุขภาพ โดยนัดหมายได้ช่องทางดังนี้

- ติดต่อศูนย์ตรวจสุขภาพ โทร.1270 ต่อ 21201 - 02
- E-mail : Checkup@praram9.com
- นัดหมายผ่านทาง line add: [@praram9hospital](https://www.line.me/tv/praram9hospital)
- นัดหมายผ่านแอปพลิเคชัน โดยสแกนผ่าน QR CODE



การเตรียมตัวก่อนเข้ารับการตรวจสุขภาพ

- แจ้งชื่อบริษัท พร้อมยื่นบัตรประชาชนติดต่อกับศูนย์ตรวจสุขภาพ อาคาร B ชั้น 12
- พักผ่อนให้เพียงพอ นอนหลับอย่างน้อย 8 ชั่วโมง และ งดรับประทานอาหาร - เครื่องดื่ม (รับน้ำเปล่าได้เล็กน้อย) ประมาณ : 10-12 ชั่วโมง
- สวมเสื้อที่สบาย สามารถวัดความดันโลหิตบริเวณต้นแขน และเราเลือกบริเวณข้อพับแขนได้และเสื้อที่สวมใส่ต้องสะดวก
- สุภาพสตรีที่กำลังตั้งครรภ์ หรือสงสัยว่าตั้งครรภ์กรุณาแจ้งเจ้าหน้าที่ ก่อนการตรวจ X-RAY
- สุภาพสตรีที่ประจำเดือนมีประจำเดือน ให้เก็บปัสสาวะและเว้นระยะการตรวจ: เริ่มปากมดลูกหลวมจากหมดประจำเดือนอย่างน้อย 7 วัน

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1270

Praram 9 Hospital





Building Customer Relationships

The Bank is responsible and committed to being another part to raise the quality of life of customers and society sustainably. It is well aware that there are still many people who do not have access to financial services in the system, resulting in a reliance on informal loans. The Bank is committed to developing a wide range of financial products and services. The Bank aims to build knowledge and understanding about finance and promote capacity building for society, especially those who do not have access to financial services in the system (The Underserved), as well as develop financial channels so that customers can access financial services more conveniently along with supporting the creation of good financial well-being, raise the better quality of life.

With the knowledge and expertise and understanding of customer needs, the Bank has developed a service process, create access to financial products that cover all stakeholder groups through innovation, collaboration with business partners, and improvement and development in line with customer data analysis, as well as regularly organize seminars and related educational activities to customer. In addition, the Bank has created channels for communication and financial education that are convenient and accessible to all groups of stakeholders.

The Bank believes that educating the needs of customers and each group of society will result in people being able to plan their finances in various aspects, such as debt management, following their risk tolerance, do not create debts that exceed their ability to pay, financial stability and the ability to expand the business sustainably. The Bank has guidelines to build financial literacy and understanding, such as the Tang To Know-How Project and the Empower for Community Project.

In addition, the Bank has a policy to improve the communication skills of employees with relevant customer groups or stakeholders, and does not sell financial products that are excessive or have sales practices that are not respectful to customers/consumers, following the Bank's Market Conduct policy on all products.

For the development of products and services for MSME customers, the Bank organized an exclusive party **'Sparkle Night Exclusive Dinner'** in 2024 to express its gratitude to SME loan customers for their continued support. At the event, there was a special lecture on the topic **'Family Wealth'**, providing guidelines for building stability and business growth SMEs based on sustainability.



Products and services to create financial access for people in society.

Products & Services

Details of Financial Innovations

Performance

Savings Account Increase Plus Hi



Savings accounts with the same flexibility and high interest rates as fixed deposit accounts are suitable for customers with large deposits who focus on high returns and need mobility.

Number of accounts

192 accounts

Deposit amount

262 million baht

Fixed Deposit Account - with Passbook



Fixed Deposit Account with a deposit period of 12 months with high interest and instant interest on the date of deposit. You can withdraw the interest right away-no need to wait until the deadline.

Number of accounts

54,277 accounts

Deposit amount

39,088 million baht

Products & Services

Details of Financial Innovations

Performance

Tax Free Saving Account



Tax-free account is a savings account that encourages and promotes savings discipline for retail customers to have a simple lump sum of money by depositing the same amount every month according to the selected deposit period of 24 months or 36 months with full interest when the deposit period is completed. No tax.

Number of accounts
5,999 accounts

Deposit amount
9,264 million baht

alpha saving Account



High-interest digital savings supporting the lifestyle of the new generation with sharpness. Under the kick line “Live the alpha life”.

Number of accounts
10,619 accounts

Deposit amount
1,922 million baht

THAI CREDIT COMMUNITY Channel

The Bank is committed to building a community for customers and society to share knowledge, trends, and tips on managing finances, liabilities, and businesses, which online community will help improve the quality of life and support higher income and profits.

ธนาคารไทยเครดิต
สินเชื่อ
SMEกล้าให้



SME กล้าเปลี่ยน

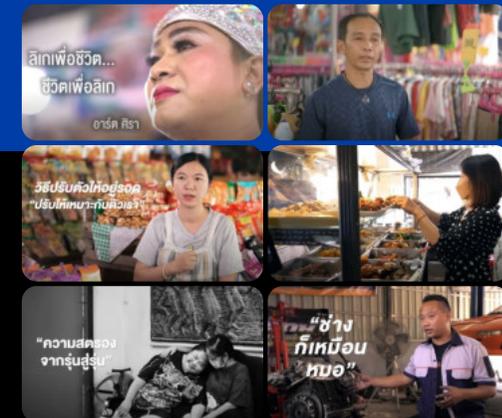
SMEs Dare to Change



ธนาคารไทยเครดิต
สินเชื่อ
นาโน โมโคร



เครือข่าย คนขยัน





Build Relationships with Partners

The Bank has policies and guidelines on procurement / fair selection of suppliers, which have been implemented

Over the past years, regarding the Bank's procurement, to ensure transparency in procurement, the Bank has stipulated that all procurement items with a value of 300,000 baht or more must be submitted for approval from the Procurement Committee, high-priced procurement must be imported into e-auctions, etc.

In 2025, the Bank plans to apply the ESDD (Environment and Social Due Diligence) process to vendors with purchases of goods and services of 1 million baht or more.



Data Security and Privacy

The Bank respects the privacy rights of customers and business partners, it is responsible for determining the Personal Data Protection Policy and the Security Policy on the use of technology, as well as related persons following the Personal Data Protection Act B.E. 2562 (2019), it recognizes the right of individuals in Thailand to be protected regarding the processing of personal data, including amendments, to protect personal data and the security of technology use of customers and business partners. In addition, the Bank has prepared and published this Privacy Notice to clarify the details of the collection, use, or disclosure of Personal Information: Methods of protection and guidelines for appropriate management following the Personal Data Protection Law.

The Bank has a confidentiality policy, and strictly maintains the confidentiality information of customers and partners. The Company shall not disclose the information to third parties or unrelated persons and shall not use it for personal benefit unless it has the consent of customers and business partners or to comply with relevant laws. However, the Bank collects, uses, or discloses the personal data of customers and business partners for other purposes only when necessary or required by law such as providing marketing information, analysis, research, or statistical data for the maximum benefit of developing products or services that truly meet customer needs, risk data analysis, supervision and inspection, internal management, and fraud prevention, including information technology management to prevent, receive, and reduce information technology risks.

In addition, the Bank has notified the purpose of data processing in the Notice of Personal Data Protection Policy and requested consent to inform the Data Subject and arrange for the retention of personal data as necessary to assess the necessity and privacy of the data. This includes appropriate measures to maintain the security of personal data, including Organizational Measures, Technical Measures, and Physical Measures.

The contact channel for additional information about the privacy notice



Call Center
0-2697-5454



Email
pdpu@thaicreditbank.com



Head Office,
No. 123, Thai Life
Insurance Building,
Ratchadapisek Road,
Din Daeng,
Bangkok 10400

Customer complaint channels



Email
complain_center@
thaicreditbank.com

Hotline channel in case of data leakage found



Call Center
0-2697-5454



Email
pdpu@thaicreditbank.com

The Bank has defined procedures in the Code of Conduct for Data Breach Management Incidents and a response process based on the Data Stratification Policy. The Bank has assigned all employees at all levels to be responsible for prioritizing and being careful about using the information of customers, partners, or employees. In addition, guidelines have been set for the implementation of the data stratification policy in strict accordance with the law, the Bank of Thailand's Regulations, and the Code of Conduct of Thai Credit Bank Public Company Limited as follows:

- 1 The bank has been notified or detected of a data leakage incident
- 2 The Bank will investigate the facts, analyse and evaluate the situation, including risk and impact assessment in accordance with the internal rules set by the Bank.
- 3 Report the incident and the results of the risk assessment to the responsible committee for consideration of defining guidelines, correction, response, and providing healing.
- 4 Report the incident to the authorities in accordance with the relevant legal requirements, as the case may be.

The Bank is aware of the growing cyber threat in large numbers, which can cause damage to the economic system, customers, and the people in the community, including violating various laws and regulations of the Bank. Therefore, safety measures have been upgraded regularly, both protection and inspection, and following up the suspicious accounts and transactions, as well as responding to and responding to fraud incidents, such as face scanning when making financial transactions through high-risk applications. There is also education, alerting customers and the public about cyber threats and the way to prevent them continuously.

In addition, the Bank has established strong and appropriate internal security guidelines and measures, such as a VPN connection system through Cisco AnyConnect, to ensure efficient operation. The measures are subject to the Bank's acceptable level of risk and comply with the requirements of regulatory authorities as well as the Bank's cybersecurity standards, such as Two-Factor Authentication and the use of encrypted channels, etc. To assist the employees in working flexibility, whether at home, the Bank also emphasizes good practices guidelines of data security for employees regularly through learning through various channels such as online lessons and public relations materials.



In terms of employees, the Bank has strengthened awareness of the confidentiality of customer information through the Bank's internal media throughout the year 2024 for employees to understand the importance and comply with the principle of maintaining customer confidentiality information following standards, and to prevent the use of personal equipment in their operations that may lead to the leakage of customer information.

เพื่อป้องกันข้อมูลรั่วไหลออกไปภายนอกธนาคาร คอมพิวเตอร์ / Notebook ส่วนตัวของพนักงาน จะไม่สามารถเข้าถึง Microsoft 365 ของธนาคารได้!
(Outlook, OneDrive, MS Teams , etc.)

โดยจะเริ่มทยอยบังคับให้ทำใช้มาตั้งแต่ **ตั้งแต่วันที่ 2567** เป็นต้นไป ซึ่งหากข้อมูลรั่วไหลจะส่งผลกระทบต่อธนาคารในหลายด้านที่เกี่ยวข้อง ได้แก่ PDPA

กรณีต้องการทำงานที่บ้าน

ใช้ Notebook ธนาคาร แอปพลิเคชัน VPN (สามารถเปิดใช้ VPN ได้ บนระบบ ServiceDesk)

กรณีจำเป็นต้องทำงานนอกสถานที่ และไม่มีสะดวกพกพา Notebook

สามารถใช้อินเทอร์เน็ต หรือ Tablet ส่วนตัว เพื่อทำบัญชี Microsoft 365 ของพนักงานได้ เนื่องจากอุปกรณ์ดังกล่าวได้รับการติดตั้งระบบป้องกันข้อมูลรั่วไหลของธนาคารแล้ว

ทีมงานเพิ่มเติมได้แก่ DLP Team
Manoch Soo-amphan (K'Boat) | Vasu Boonyarittichakij (K'Bird)
Jintalee Ucharoen (K'Fern) | Kraingkrai Sukpiphat (K'Aong)

อย่าส่งงานเข้า email ส่วนตัว!

เช่น @gmail.com , @hotmail.com , @yahoo.com เพราะอีเมลส่วนตัวถือเป็นช่องทางหนึ่งที่มีความเสี่ยงทำให้ข้อมูลรั่วไหล

Q หากต้องการนำงานกลับไปทำต่อที่บ้าน ต้องทำอย่างไร?

A : ให้ใช้วิธี "ถือ notebook ของธนาคารกลับไปทำต่อที่บ้าน"

Q แล้วถ้าพนักงานมีแค่ PC อยากรู้ใช้ Notebook ?

A : สามารถติดต่อขอเปลี่ยนไปใช้ Notebook ได้ โดยติดต่อไปที่ทีม IT-Service

ข้อควรระวัง

กรณีระบบป้องกันข้อมูลรั่วไหลตรวจสอบว่ามีการส่งข้อมูลออกไปยังอีเมลส่วนตัวของพนักงาน ทีม DLP จะรายงานไปยังคณะกรรมการที่เกี่ยวข้องเพื่อพิจารณา หากคณะกรรมการที่เกี่ยวข้องพิจารณาแล้วเห็นว่าการส่งข้อมูลนั้นเป็นการส่งออกไปโดยมีเจตนาทุจริตต่อองค์กรจะมีการพิจารณาดำเนินการของคณะกรรมการระเบียบวิธีการทำงานของพนักงานต่อไป

สอบถามเพิ่มเติมได้ที่ DLP Team
Manoch Soo-amphan (K'Boat) | Vasu Boonyarittichakij (K'Bird)
Jintalee Ucharoen (K'Fern) | Kraingkrai Sukpiphat (K'Aong)

Timeline การดำเนินการ DLP

เริ่ม 19 กุมภาพันธ์ 2567

ตัวอย่าง Email ที่จะถูก Block

1. การส่ง E-mail ที่มี Multimedia File
เช่น ไฟล์วิดีโอ, ไฟล์เสียง ออกไปยังผู้รับที่เป็นบุคคลภายนอกธนาคาร **จะถูก Block 100%**

เช่น .mp4, .mov, .mp3
(หากมีการส่งออกถึงผู้รับเป็นระบบอัตโนมัติ
Exception สามารถดูวิธีได้จากคู่มือการขอที่แนบมา หรือติดต่อ DLP Team : it-dlp@thaicreditbank.com)

2. การส่ง E-mail ที่มีข้อมูลที่เป็นข้อความลับหรือลับมาก หรือมีความถี่มากเกินปกติ **ออกไปหาผู้รับที่เป็นบุคคลภายนอกธนาคาร** หรือส่งไปยัง Email ส่วนตัวของพนักงาน เช่น Hotmail หรือ Gmail **อาจถูก Block**

สำหรับผู้รับภายนอกธนาคาร
ที่ชื่อโดเมนดังต่อไปนี้ **ได้รับการยกเว้น ไม่ถูก Block**

- @labour.mail.go.th
- @led.mail.go.th
- @paystf@studentloan.or.th
- @disabled@redcross.or.th
- @SSO.go.th
- @rd.go.th
- @TBA_OR.TH
- @mee.or.th
- @pes.co.th
- @mwa.co.th
- @doe.go.th
- @ccib.go.th
- @police.go.th
- @ago.go.th
- @ocpb.mail.go.th
- @mdas.go.th
- @ETDA.or.th
- @fpo.go.th
- @tog.or.th
- @bol.or.th
- @sec.or.th
- @dpa.or.th
- @oic.or.th
- @amlo.go.th
- @ncb.co.th
- @set.or.th

หมายเหตุ

- บางครั้งมีการส่งข้อมูลบางอย่างผ่าน E-mail แม้จะเป็นการส่งออกเพื่อการทำงานก็ตาม แต่อาจถูกระบบตรวจจับและถูก Block ได้
- หากท่านถูก Block แต่การส่งดังกล่าวเป็นการทำงานตามปกติ ท่านสามารถขอ Approve เพื่อส่ง E-mail ฉบับดังกล่าวออกไปได้
- โดยสามารถดูวิธีได้จากคู่มือการขอที่แนบมา หรือติดต่อ DLP Team : it-dlp@thaicreditbank.com
- การส่ง File encryption / Zip with password ยังไม่รับ Block
- พนักงานระดับตำแหน่งตั้งแต่ VP ขึ้นไป ยังไม่บังคับใช้ หากหากเริ่มบังคับใช้จะมีการแจ้งล่วงหน้าให้ทราบอีกครั้ง

สอบถามข้อมูลเพิ่มเติมได้ที่ DLP Team : คุณนันทิ manochs@thaicreditbank.com
คุณไฉฉวี kraingkrais@thaicreditbank.com
คุณพัชริน Jintalee.u@thaicreditbank.com

DLP การป้องกันข้อมูลรั่วไหล ออกไปนอกองค์กร

คืออะไร ?
Data Lost Prevention คือนโยบายการป้องกันการรั่วไหลของข้อมูล เพื่อป้องกันไม่ให้อุปกรณ์ธนาคาร ถูกทำ และข้อมูลไม่รั่วไหลออกสู่บุคคลภายนอกโดยไม่ได้รับอนุญาตซึ่งอาจเป็นข้อมูลสำคัญ เช่น กฎหมาย PDPA, กฎการธนาคารแห่งประเทศไทย เช่น IT Security, IT Risk Management และนโยบายและคู่มือภายในอื่น ๆ ที่เกี่ยวข้อง

ทำไมต้องมี DLP ?
เพื่อให้การดำเนินงานของธนาคารเป็นไปตามกฎหมายกฎเกณฑ์การทาง และกฎเกณฑ์ภายในของธนาคาร ทั้งที่เกี่ยวกับการป้องกันข้อมูลรั่วไหล เช่น กฎหมาย PDPA, กฎการธนาคารแห่งประเทศไทย เช่น IT Security, IT Risk Management และนโยบายและคู่มือภายในอื่น ๆ ที่เกี่ยวข้อง

DLP จะลดความเสี่ยงของข้อมูลรั่วไหลได้อย่างไร ?
โปรแกรม DLP จะทำการตรวจค้นข้อมูลที่ไม่ควรส่งออกไปยังภายนอกธนาคารผ่านช่องทาง e-mail ที่ออกจากเครือข่ายอินเทอร์เน็ตเป็นจำนวนมาก (ข้อความส่งออกและไม่ได้มีการระบุตัวตนของ e-mail จะถูกตรวจจับและจะต้องอนุมัติจากหัวหน้างานหรือคณะกรรมการก่อนส่ง) ทำให้ลดความเสี่ยงของข้อมูลรั่วไหลไปยังภายนอกที่ไม่ได้รับอนุญาตซึ่งอาจเป็นข้อมูลสำคัญ เช่น กฎหมาย PDPA, กฎการธนาคารแห่งประเทศไทย เช่น IT Security, IT Risk Management และนโยบายและคู่มือภายในอื่น ๆ ที่เกี่ยวข้อง

เกี่ยวข้องกับอย่างไรกับพนักงาน ?
พนักงาน DLP จะเป็นผู้ดูแลในการตรวจสอบ Keywords ในการส่ง e-mail จากภายในถึง e-mail ภายนอกที่เกี่ยวข้องกับข้อความส่งออกที่ข้อมูลรั่วไหล เช่น ข้อมูลสำคัญต่าง ๆ ของธนาคาร พนักงานลูกค้า และอื่น ๆ โดยที่ข้อมูลของธนาคารของพนักงานส่ง e-mail บางส่วน เช่น ชื่อผู้ส่ง-ผู้รับ, ชื่อไฟล์แนบ, Keywords ที่เกี่ยวข้องซึ่งจะถูกตรวจสอบโดยระบบป้องกันข้อมูลรั่วไหล e-mail แต่จะไม่สามารถเห็นเนื้อหาของอีเมลของ e-mail และไม่สามารถเปิดไฟล์แนบได้

DLP ทำงานอย่างไร ?

สอบถามข้อมูลเพิ่มเติมได้ที่ DLP Team : คุณนันทิ manochs@thaicreditbank.com
คุณไฉฉวี kraingkrais@thaicreditbank.com
คุณพัชริน Jintalee.u@thaicreditbank.com

In addition, the participants can also know their own potential and business possibilities, as well as gain knowledge that will be applied to increase their business potential. Solving problems and building on sustainable business growth. The benefits also cover small entrepreneurs who are ready to grow their business to become micro-SMEs in the future and salaried people who can learn about personal financial management to create stability, as well as prepare for retirement, and the participants will also receive a project training certificate.

Over the past 8 years, the project has made a remarkable positive impact with more than 240,000 trainees, and there are more than 270,000 followers of financial literacy content on social media platforms such as Facebook, YouTube, and TikTok. The program's excellence has been consistently recognized through numerous prestigious awards. In 2024, the Bank received the following awards:

Promotion of Financial Literacy Community and Social Participation and Development



4 Policies

- 1 Economic and Social Development
- 2 Promotion of Education and Lifelong Learning
- 3 Environment and Sustainable Development
- 4 Project Evaluation and Progress Tracking



Strategy and Plan

The Bank has planned to develop and expand the scope of the “Tank to Know-How” project in terms of content to be up-to-date and suitable for the times. As well as expanding access channels to cover the needs of all stakeholder groups thoroughly and effectively. Especially the disadvantaged groups. Low-income people and people in remote communities. In addition, the Bank focuses on building a strong network of cooperation with network partners, both public and private, in the field of promoting community development. Creating a financial planning curriculum that is suitable for each target group. Regularly monitor and evaluate the project results. To create quality internal lecturers who can transfer knowledge professionally through course training. “Professional Speaker”.



Target

- In 2025, the Bank has set a target of 66,000 participants, with a long-term goal of increasing the number of participants by at least 10 percent per year and a target of at least 80 percent satisfaction and referral score (excellent level).
- In addition, the Bank also focuses on the target of training participants who are the Bank’s retail entrepreneurs, to be financially disciplined and have good financial behaviour by being able to maintain their credit level at least 80 percent.

Affiliated Network

The Bank believes that strengthening communities from within will lead to sustainable development and reduce broader economic and social problems. This financial literacy promotion project will make the community economically resilient, create jobs and stable incomes, be self-reliant in the long term, and be in line with the goal of reducing inequality, creating opportunities, and improving the quality of life for everyone.



PARTNER

Government and Private Agencies



Educational Institutions



The Policy of Financial Literacy Promotion, the Participating and Community and Social Development of Thai Credit Bank Public Company Limited includes:

1 Economic and Social Development

- Promote comprehensive and fair access to financial sources and services, especially for small entrepreneurs and vulnerable groups, through a variety of credit products such as Nano loans and Microcredit for small businesses, loans for micro-SMEs, loans for OTOP entrepreneurs, etc.
- Develop financial knowledge and skills for all groups of people through the “Tang To Know-how” project, which provides free offline and online training to promote money management, financial planning, and sustainable business development, which is in line with the Bank’s vision and mission.
- Support career development, income generation, and upgrading the basic economy by collaborating with government and private agencies.

2 The Promotion of Education and Lifelong Learning

- Provide scholarships and vocational skills development grants to youth and the underprivileged through the Thai Credit Foundation, which was established to drive social projects and activities to improve people's quality of life.
- Collaborate with educational institutions in the “Tang To Know-how, the Tutor” project, which is a special course to improve financial literacy for students.
- Promote the exchange of experiences and learning among people in society through seminars, workshops, and building cooperation networks with various sectors.

3 Environment and Sustainable Development

- Manage the organization with core compliance of ESG to balance business growth with environmental and stakeholder care through corporate governance operations. Responsible Lending and Sustainable Investment.
- Raise awareness of environmental protection among employees, customers, business partners, and the community through various activities such as a campaign to reduce the use of plastic bottles, reforestation activities, and a campaign on recyclable waste etc.

4 Project Evaluation and Progress Monitoring

- Measure the success of projects with clear KPIs which is linked to the SDGs goal of UN in 6 areas: ending all forms of poverty in all areas, equitable and inclusive education; Promote lifelong learning for all, reduce inequality, and promote gender equality, decent employment and economic and industrial growth. Infrastructure Innovation, Responding to Change Climate.
- Communicate work plans to employees at all levels, create participation and mutual commitment of all parties.
- Quantitative and qualitative results are reported for stakeholders to verify, such as the number of people who have gained financial literacy, reducing paper use, reducing greenhouse gas emissions, etc.

Strategy, Plans, and Goals

The Bank has planned to develop and expand the scope of the “Tang To Know-How” project in terms of content and access channels to cover the needs of all stakeholder groups. The focus is on building knowledge on financial planning suitable for each target group through various forms of training. The strategy and plan are as follows:

- Develop financial knowledge content courses in collaboration with the Faculty of Accountancy of the University of the Thai Chamber of Commerce to always be up-to-date and suitable for the times.
- Expand the target groups to participate in the project to cover more people, especially the disadvantaged, low-income people, and people in remote communities, to provide opportunities for everyone to access knowledge, and develop the necessary financial skills.
- Increase the number of participants through offline channels and digital platforms continuously.
- Focus on creating quality internal lecturers who can transfer knowledge professionally through course training “Professional Speaker”.
- Build a network of cooperation between the public and private sectors in the field of promoting community development.
- Regularly monitor and evaluate the project results to develop a more efficient plan.
- Plan to expand the project to strengthen occupations or other skills necessary to boost people's income in the long term.

Target

- In 2025, the Bank has set a target of 66,000 trainees, with a long-term goal of increasing the number of participants by at least 10 percent per year and a target of at least 80 percent satisfaction with the referral score (excellent level).
- In addition, the Bank also focuses on the target of training participants who are the Bank's retail entrepreneurs. Financial discipline and good financial behavior can maintain a level of financial credibility of itself and should not be lower than 80 percent. This will help develop the potential and financial stability of the bank's customers in the long run.
- As the Bank has strong partners, clear objectives, and set challenging success metrics, this ensures that the "Tang To Know-How" project will continue to move forward and be able to disseminate knowledge and develop necessary financial skills to Thai people thoroughly and effectively.

Affiliate Network

Thai Credit Bank has signed a Memorandum of Understanding (MOU) with the Department of Community Development. The Ministry of Home Affairs is an important partner in driving the financial literacy promotion project in the 8th year to jointly develop the potential of the Department of Community Development, group leaders, and network organizations under its supervision to have knowledge and skills in financial management and debt management systematically, which is the way to build pride and show the potential of the bank that is trusted by government agencies.

Strengthening the community from within will lead to sustainable development and reduce large-scale economic and social problems. The Bank believes that this financial literacy promotion project will provide the community with economic immunity. Create jobs and stable incomes, be self-reliant in the long term, and be in line with the goal of reducing inequality, creating opportunities, and improving the quality of life for everyone.



Vendor Perseverance Project to the “Tang To Know-how Project”

2017

The starting point of the basic financial management training program is to build financial discipline, basic bookkeeping and savings, there are 6 training sessions in 6 provinces across the country.

Trainees all over the year
443 persons

The Diligent Vendors Project has increased knowledge about electronic financial transactions in line with changes in consumer behavior and technology trends, such as accepting payments with QR Codes and using Prompt Pay services. There were 12 training sessions in 11 provinces across the country.

Trainees all over the year
1,432 persons

2018

2019

The Bank has started organizing training in retail loan branches so that retail entrepreneurs can access training comprehensively, while increasing online trading, there are 350 training sessions in 73 provinces across the country.

Trainees all over the year
7,487 persons

The Bank attaches great importance to in-depth knowledge and understanding training to prepare for a cashless society and trade in the era of disruption, such as receiving and paying with applications MicroPay e-Wallet, has conducted 1,068 training sessions in 73 provinces nationwide.

Trainees all over the year
31,010 persons

2020

2021

The Bank has expanded the training course from the Vendor Perseverance Project into a new project called “Tang To Know-how”, which is jointly developed and certified by the Faculty of Accountancy, University of the Thai Chamber of Commerce and trusted by the Department of Community Development, organized training for the people and community enterprise entrepreneurs nationwide. From the Vendor Perseverance Project to the Tang To Know-how Project, the total number of trainees was 65,854.

Trainees all over the year
25,482 persons

2022

The Bank continues the Tang To Know-how project and increases the intensity of financial literacy courses, saving money, business expansion, debt management, and in-depth personal money management that can be applied in business and personal life for financial strength and stability, including training through social media platforms and YouTube, with a total of 107,625 followers.

Trainees all over the year
52,701 persons

Stepping into the 7th year of our commitment to promote financial literacy and discipline for small entrepreneurs. Through the Tang To Know-how project, a total of 167,213 people have been trained to build strength and sustainability. The Bank has launched the Tang To Know-how project to transfer financial knowledge to promote financial discipline to all target groups under the concept of Empower (Empowering Strength to Society) through training in both classroom and online formats. In addition, the Bank continues to develop financial literacy content and courses to strengthen finances, develop careers, and generate income for participants to cover all dimensions, which will be an important basis in improving the quality of life of all people in the society for sustainability.

Trainees all over the year
58,020 persons

2023

2024

The 8th year of the commitment to promote knowledge and discipline in finance for small entrepreneurs, the people, and youth. There is a total of 228,660 trainees. In 2024 there were 60,000 trainees who received 81 percent satisfaction and referral scores and the clear success from the fact that 79 percent of the trainees have applied their knowledge to manage their daily expenses, 76 percent applied debt management techniques, and 69 percent started saving money to build stability in their lives.

Trainees all over the year
63,763 persons



The Tang To Know-how Project has been Trusted by the Government and the Private Sector

“Tang To Know-how” organized training under the concept of “Financial Edutainment” to make money fun, easy to understand, and practical application which in 2024, the training was provided to the target group of small entrepreneurs, especially the vendor group, and still covers full-time employees, temporary employees, self-employed groups, youth, students, and government officials; military officials, teachers, and community leaders, with organizations that are trusted to organize financial literacy training, such as the Department of Community Development, Ministry of Home Affairs, Thai Women Empowerment Fund, Maejo University, Expressway Authority of Thailand, The Cavalli Casa Resort Hotel, Mahidol University Resort, Navamindradhiraj University.

The Bank continues to transfer financial knowledge and has participants from the Tang To Know-how program in all regions and nationwide, and all training is free of charge. The course is designed to cover each target group so that participants can learn about financial management effectively and can apply it in their daily lives. To have financial immunity, the focus is on providing financial literacy to 4 main target groups, as follows:



1 Group of Small Entrepreneurs (Merchants)

The Bank has designed the course specifically for vendors to learn how to manage their business, marketing, and money management in the basic business as well as learning about business and finance to build on small entrepreneurs to grow into SMEs stably and sustainably in the future, through more than 271 branches nationwide to become a source of financial learning so that entrepreneurs can access financial knowledge as conveniently as possible.

Innovative learning through digital platforms, the Bank has developed learning through a variety of digital channels to make financial literacy reach a wide range of people, such as the “Success Stories” to decipher the rich, which brings together the country’s top business owners to share their success experiences, business administration techniques marketing and finance that can be applied in practice. In addition, there are other online channels to educate SME entrepreneurs such as the <https://sme.thaicreditbank.com/th/knowledges> website or YouTube “Thai Credit Bank SME Klahai” to encourage micro-SME entrepreneurs to dare to move forward, dare to fight, and dare to reach their goals, believe and be confident in themselves no matter what obstacles they face. Currently, the channel has more than 110,000 subscribers and has won the Silver Creator Award, which is considered an award that reinforces the success of building an SME Community together.



Special Guest of "Success Story : Decoding Wealth" 2024

 <p>Teerapong Rabuetham The legendary "Green Inhaler" that evolved into the hundred-million-baht beloved by both Thai people and foreigners worldwide. Hong Thai</p>	 <p>Jakarat Chotdamrong Online restaurant business catering to delivery customers, expanding to 50 branches across Bangkok and provinces. Kumisa</p>	 <p>Araya Surathattakun Famous oversized crab dumplings from Bang Saen, Chonburi Province, becoming viral on TikTok. Kubkae Kubpau</p>
 <p>Phichamas Chaingam Comprehensive online second-hand clothing business platform, a Thai enterprise generating millions from pre-loved fashion. Loopers</p>	 <p>Kamonchanok Klainok Sunglasses made from plastic bottle waste that passionate about environmental conservation and reducing plastic pollution impact to make the world better. Waste</p>	 <p>Thanida Doltunyapornpakapob The cosmetics brand using 100% natural ingredients. Ira</p>
 <p>Jirarat Pojanavaraphan The pioneer who transformed a spinning mill into Thailand's first recycled fabric manufacturing business under the name SC GRAND. SC Grand</p>	 <p>Suwapee Pomsirikiat Bangkok's leading daily maid service company, selecting the highest quality housekeepers who treat customers' homes as their own. Tidy Cleaning</p>	 <p>Teerachai Suppameteekulwat A world-class Thai brand designing eco-friendly and cute plastic products. Quaily</p>

2 Salaried Man or Regular Income Earners

The content focuses on money management, debt management, and setting financial goals to prepare for life until retirement to have well-being, self-reliance, and happiness at the end of life.



3 Groups of Student and University

The Bank recognizes that students are considered a group that needs to learn about finance from a young age. To build good financial immunity in the future. The course is designed specifically under the project name “Tang To Know-how, the Tutor”, tutoring is about making more money in your pocket which is focused on financial knowledge and to apply with the concept of savings in life, investing in financial assets and generating returns on savings in investments in the money and capital markets as well as promoting personal financial management skills for students to be an important foundation before entering the working age. The Bank has organized financial literacy training for students from leading institutions such as Mahidol University, RBAC University, Bangkok University, Chainat Technical College, and Chonburi College of Agriculture and Technology.



4 Groups of Government Agencies, including People under the Supervision of Government Agencies

Since 2020, the Bank has been trusted by the Department of Community Development, the Ministry of Home Affairs to provide Tang To Know-how Project to transfer financial knowledge to civil servants, development departments in all provinces, community fund management centers, and savings cooperative member groups. Department of Community Development, including people's groups. From members of the Savings for Production Group, Women's Role Development Fund Group, Khok Nong Na members, to learn about money management, debt management, and earning additional income to end poverty and close the debt cycle in all forms. In addition, it has also been trusted by military officials and teachers to transfer financial knowledge in various provinces, including state enterprises and private organizations. Many places see the importance of strengthening financial skills. This allows the Bank to coordinate cooperation and network partners with various agencies continuously.



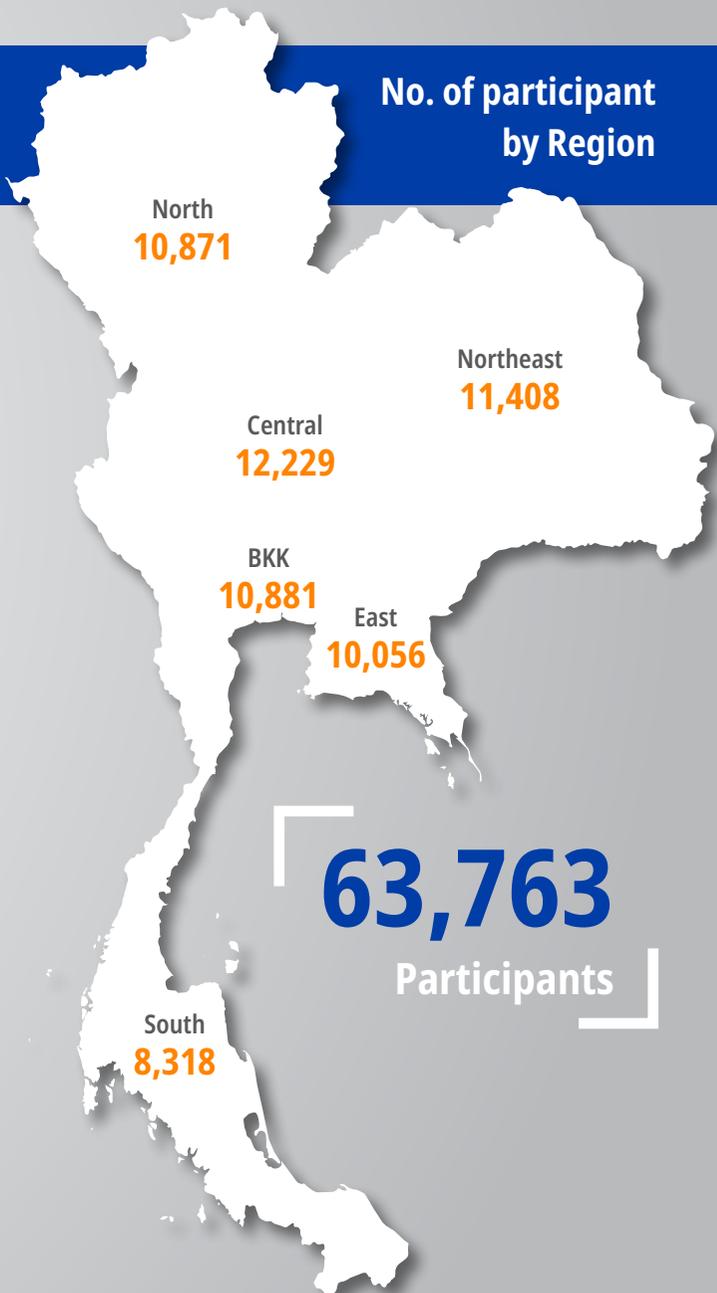
Tang To Know-how Performance in 2024



Tang To Know-how Performance Report

2024

No. of participant by Region



NPS SCORE 81%

Total Participants 63,763
Participants

Target 60,000 people

Training sessions 1,879
Times

106%

Male 32%

Female 68%

ธนาคารไทยเครดิต

ตั้งคโ
KNOW-HOW

There were **9,769** participants who learned about Thai Credit Bank through the Tang To Know-how training.

37 Organizations

There are followers on social Media Tangto Know-how

293,774 Followers

Facebook 222,635 Followers

YouTube 62,700 Subscribers

TikTok 8,439 Followers

63,763

Participants

Results of Training by Course

TTKH for Smart Micro Entrepreneurs



81%
NPS
SCORE

After the training, **97%** of the participants have a **high level** of financial knowledge.



Training sessions
1,772
Times



28,903
Participants

Which subject would you want to apply?

- 74%** Explore Financial Goals
- 71%** Manage daily life expenses
- 67%** Find an additional career

Advance Course



66% Sales increase after apply the acquired knowledge



9% % Conversion rate (Potential to be customer)

10% % Customer Business Growth (1 year later after attended TTKH)



89%
Good payment

Payment behavior (before and after attended TTKH for 6 month)

TTKH for Smart Micro Entrepreneurs



82%
NPS
SCORE

After the training, **68%** of the participants have a **high level** of financial knowledge.

Conducted **56** training sessions

4,097
Participants

Which subject would you want to apply?

- 84%** Manage daily life expenses
- 78%** Save money for growth
- 78%** Manage debt problems

TTKH Money Empowerment



81%
NPS
SCORE

After the training, **81%** of the participants have a **high level** of financial knowledge.

Conducted **38** training sessions

28,265
Participants

Which subject would you want to apply?

- 76%** Manage daily life expenses
- 73%** Save money for growth
- 70%** Manage debt problems

TTKH the Tutor



81%
NPS
SCORE

After the training, **87%** of the participants have a **high level** of financial knowledge.

Conducted **13** training sessions

2,498
Participants

Which subject would you want to apply?

- 93%** Manage daily life expenses
- 86%** Save money for growth
- 84%** Manage debt problems

In addition, the Bank has also prepared a fun, easy-to-understand, and knowledgeable program on finance and business administration to strengthen financial strength through Facebook, YouTube, and TikTok “Tang To Know-how”, including Success Story, Decoding Rich, Mouth Money, Easy-to-Digest Financial Live Channel in Tang To Style, and Tang To GROW UP.



1 “Empower for Community” Project Strengthens Communities for Sustainable Well-being

The Bank signed a Memorandum of Understanding (MOU) with Thai Credit Foundation in promoting and supporting operations for the community and society in their operations under the philosophy of "Everyone Matters" to promote and improve the quality of life of the community sustainably. The target is to develop 2 pilot communities, as follows:

1. The Community Moo 14, Ban Suk Sabai, Lam Hei Subdistrict, Don Tum District, Nakhon Pathom Province, which focuses on promoting organic fertilizer making and processing local products to create jobs, generate income, and be ready to develop the community to be self-reliant stably and sustainably. In 2024, which is the second year of operation, the focus has been on expanding skills, knowledge, and product development and trial sales of community products to increase income opportunities and create additional jobs for the community. The past operations are as follows:

- **Creating awareness and promoting community products:** To create awareness and publicity for the Ban Suk Sabai community. The Bank has installed public information signs of “Baan Suksabai Community Fertilizer Management Center” and “Ruan Thai Suksabai Community Enterprise” in the community area, as well as organized a trial activity to open a store selling community products in front of CJ Supermarket, Don Tum Branch for 1 week to promote the marketing of community products by bringing processed products and products available in the community for sale. As a result of the opening of the store, the community has a total income from the sale of products in the amount of 4,045 baht and there is the supporting of the package, the Fertilizer bag sewing machine that helps promote products in the community, while the community can try selling clay cooking materials with the sale amounted for 21,710 baht.



- **Promoting knowledge of business and online marketing:** To develop the potential of the community and strengthen economic stability, the Bank has organized activities and training to educate about business and online marketing. The focus is on developing skills related to business operations for community members, as well as creating public relations and online sales channels.



- **Promoting vocational skills in the processing of local raw materials:** To support the development of vocational skills and increase income opportunities for the community by organizing activities to promote skills in processing local raw materials for the Ruan Thai Suksabai Community Enterprise Group, which focuses on using existing resources in the community to add value and create new products.



2. Wat Sangvejisayaram Community, Wat Sam Phraya Sub-district, Phra Nakhon District, Bangkok, is the second pilot area in the community development project with the name "Sangvej Vijit: Precious Heritage for Community Development", which aims to promote community tourism that focuses on building identity and preserving local culture. The Bank has started by visiting the area to survey community information and build participation from various stakeholder groups to determine appropriate development guidelines in line with the needs of the community. The main activities carried out are:

- **Financial Literacy Training:** Organize financial management training activities for youth and community members to build the necessary knowledge foundation for improving the quality of life and financial management.



- **Scholarship Award:** The Bank has provided scholarships to underprivileged youth in schools located in the vicinity of the Watsungvej Visayaram community. There are 3 schools that have received scholarship support, namely Watsungvej School, Watritosathep School, and Watmaiamatarod School, with a total of 30 scholarship recipients.



2 The "Empower for Children" Project

Aims to promote and support the development of children and youth in all dimensions through activities that range from the awarding of scholarships, promotion of financial literacy, school development and improvement, including activities aimed at meeting basic needs, strengthening the capacity of children and youth so that they can grow steadily and be ready to face future challenges. In 2024, there will be a variety of activities as follows:

1. Children's Day gift support activities for remote schools: The Bank has organized a program to support education and bring happiness to students in schools in remote areas. Employees are invited to donate school supplies and learning materials to be delivered as Children's Day gifts.



2. The project of essay contest **“New Gen with Modern Finance: How to prepare ourselves to keep up with the change”** The project aims to promote financial planning knowledge in the digital era, cultivate financial discipline, and stimulate the creativity of young people to adapt to economic and social changes, with 468 young people from all over the country participating in the project, and 77 selected people have been awarded scholarships to support the development of educational potential and promote awareness of money management.



3. **“The Make Young for Tang To”** project is a project that promotes financial literacy and provides guidance on career development during school age for youth at the high school level in 4 schools, with a total of 1,330 participants.



4. Project **“Empower Dream School”** was born from the intention to promote and develop educational institutions to have a warm, safe educational environment and encourage children to learn to their full potential. The focus is on improving school infrastructure to create safety and an atmosphere conducive to student learning. This year, the company aims to develop and improve schools in remote areas in the upcountry for 5 schools, including Wattaykho School, Pathum Thani Province. Ban Nong Kuti School, Suphan Buri Province, Banchompoo School, Phitsanulok Province, Ban Ko Khop School, Phang Nga Province and Banwangtakae School, Chaiyaphum Province.

- Scholarship sponsorship activities **“UTCC ACCOUNTING COMPETITION 2024”** organized by the Faculty of Accountancy, University of the Thai Chamber of Commerce. It is a competition that seeks students at the Vocational Diploma and Advanced Vocational Diploma levels with good academic results to compete for scholarship awards. This is to promote and support education, so that students who participate in the accounting academic problem-solving competition can gain learning experience outside the classroom and have the opportunity to study at the university level.
- The **“Happiness...Given with Love”** activity is an activity in which friends and employees donate necessary items and organize lunch activities for children with disabilities at the Foundation for the Welfare of Persons with Disabilities and young children at the Foundation for the Rehabilitation and Development of Children and Families-FORDEC.



3 Other Activities Supported by the Bank

- The **“Given with Heart, to the Homeless”** activity is an activity that invites employees to be a part of passing on aid. With the donation of rice and dried food, which are one of the four factors necessary for livelihood, the donated items have been delivered to the poor and needy in the care of the Issarachon Foundation to help support their livelihoods.



2. Activity **“Passing on kindness to our brothers and sisters in North”** is an activity that invites employees and the general public to donate essential consumer items such as rice, dry food, drinking water and everyday appliances and delivered to flood victims in the northern region to help alleviate the suffering and encourage the victims.



3. Goodness point accumulation activity (EMpower point): The Bank has organized activities to encourage employees to participate in doing good deeds through the project. **“Accumulate Goodness Points”** provides an opportunity for all employees to accumulate points for doing good deeds anytime, anywhere, to cultivate a sense of social responsibility and support various forms of good deeds. At present, a total of 1,217 employees, accounting for 28 percent of the total number of employees, participated in a total of 1,908 activities for a total of 10,020 hours that the Employees have dedicated themselves to creating good things for the organization and society. This activity not only strengthens the corporate culture that emphasizes the common good, but also reflects the Bank’s commitment to promoting the value of goodness and building a sustainable society.



Thai Credit Bank has integrated its corporate and operations in social responsibility and sustainable development following the ISO26000 standards, covering 7 main topics:

1 Good Corporate Governance

The Bank has established a good corporate governance policy in writing and strictly adheres to policies and guidelines for stakeholders that have been formulated in a fair, transparent, and auditable manner, strict internal control and risk management system to prevent corruption and operations that may cause damage to the organization. Society and Environment.

2 Human Rights

The Bank respects and supports the protection of human rights, does not discriminate or exclude any person, does not use child labor, forced labor, and does not violate the rights of vulnerable groups to interact with stakeholders. The Bank treats each other with respect, respect for each other, and does not discriminate on gender, race, religion, language, or any other status.

3 Labor Practices

The Bank attaches great importance to the equal and fair treatment of all employees, employs and appoints and transfers with transparency based on knowledge and ability, provides fair remuneration and welfare, and provides a safe and hygienic working environment, promoting continuous skill development, provide opportunities to employee at all level in participating and expressing their opinion, as well as respect the right to engage in creative bargaining.

4 Environment

The Bank manages to minimize the negative impact on the environment, and clear environmental practices have been established, such as reducing the use of resources, reusing and recycling, reducing energy consumption and greenhouse gas emissions, and managing waste appropriately, supporting eco-friendly products and services, as well as raising awareness of environmental stewardship among employees, customers, partners, and the general public.

5 Fair Treatment

The Bank conducts its business based on honesty, honesty, transparency and fairness, and treats all groups of stakeholders, including shareholders, customers, business partners, creditors, competitors, government agencies, and the general public, with fairness under the principles of ethics and code of conduct for business operations, does not promote unfair competition, monopoly, fraud, or any other dishonest behavior.

6 Consumer Issues

The Bank aims to develop products and services that meet the needs of consumers in a fair, safe manner that does not affect society and the environment, and aims to create comprehensive access to financial services and enhance consumer knowledge. The Bank discloses information about products and services accurately, completely, and without distortion, has communication channels, listens to various opinions and complaints, and has a systematic and fair complaint handling process.

7 Community Participation and Development

The Bank recognizes the importance of conducting business with responsibility to the community and society, and therefore focuses on participating in the development of the community and society in which the Bank is operating through providing knowledge, skills and opportunities to improve the quality of life, well-being and better environment in the community along with to listen to opinions, the reflection, the needs and expectations of the community to lead to a good, valuable relationship and sustainable growth together with the community.

ESG

- environment
- social
- governance



Part 4

Environmental Operations

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: PROSPERITY



High SO: WELL-BEING



High EN: 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



Policy and Environmental Management System

Thai Credit Bank aims to create business growth while protecting the environment by established environmental policies and operational guidelines to be in line with the Bank's strategy, as well as set clear goals and plans to be part of helping to mitigate the impacts of climate change and the environment in a sustainable manner by providing financial services to support green businesses, including energy conservation and biodiversity projects to reduce the impact of climate change.

The Bank has determined the nature of businesses that do not support lending, including the businesses that may impact the environment, society, and governance. The Bank has also announced policies concretely as part of the customer evaluation process, leading by using the Environmental and Social Management System (ESMS) as a guideline for the Group's business operations to relevant with domestic laws and related international regulations and standards which is integrated into the loan consideration process. This will help the Bank ensure that all the projects we support have appropriate environmental management following relevant laws and standards and reduce overall risk through Environmental and

Social Screening and Assessment (ESDD), customers or businesses that do not have the negative impact on the environment and society throughout the customer value chain, including small businesses, individuals and vulnerable groups, which is a good chance for the Bank to present the correct knowledge and practice guidelines to enhance the customers' working process in the mentioned groups.





In addition, the Bank strives to raise awareness through the implementation of projects related to promoting awareness of the importance of the environment, sharing knowledge inside and outside the organization, including customers, business partners, communities, and bank employees, and supporting participation in energy conservation and reducing greenhouse gas emissions from operations that take sustainability and environmental impact into account, includes support customers to empower them for sustainable growth.

The Bank aims to be a part of helping to mitigate the impacts of climate change and the environment in a sustainable manner by implementing projects related to promoting awareness of the importance of the environment, both to the youth and the bank employees. This includes determining the nature of businesses that banks do not support lending, such as the businesses that may have an impact on the environment, society, and governance, along with announcing policies as part of the customer screening process concretely, lead to the sustainable development of the customer, other stakeholders and the country as a whole.

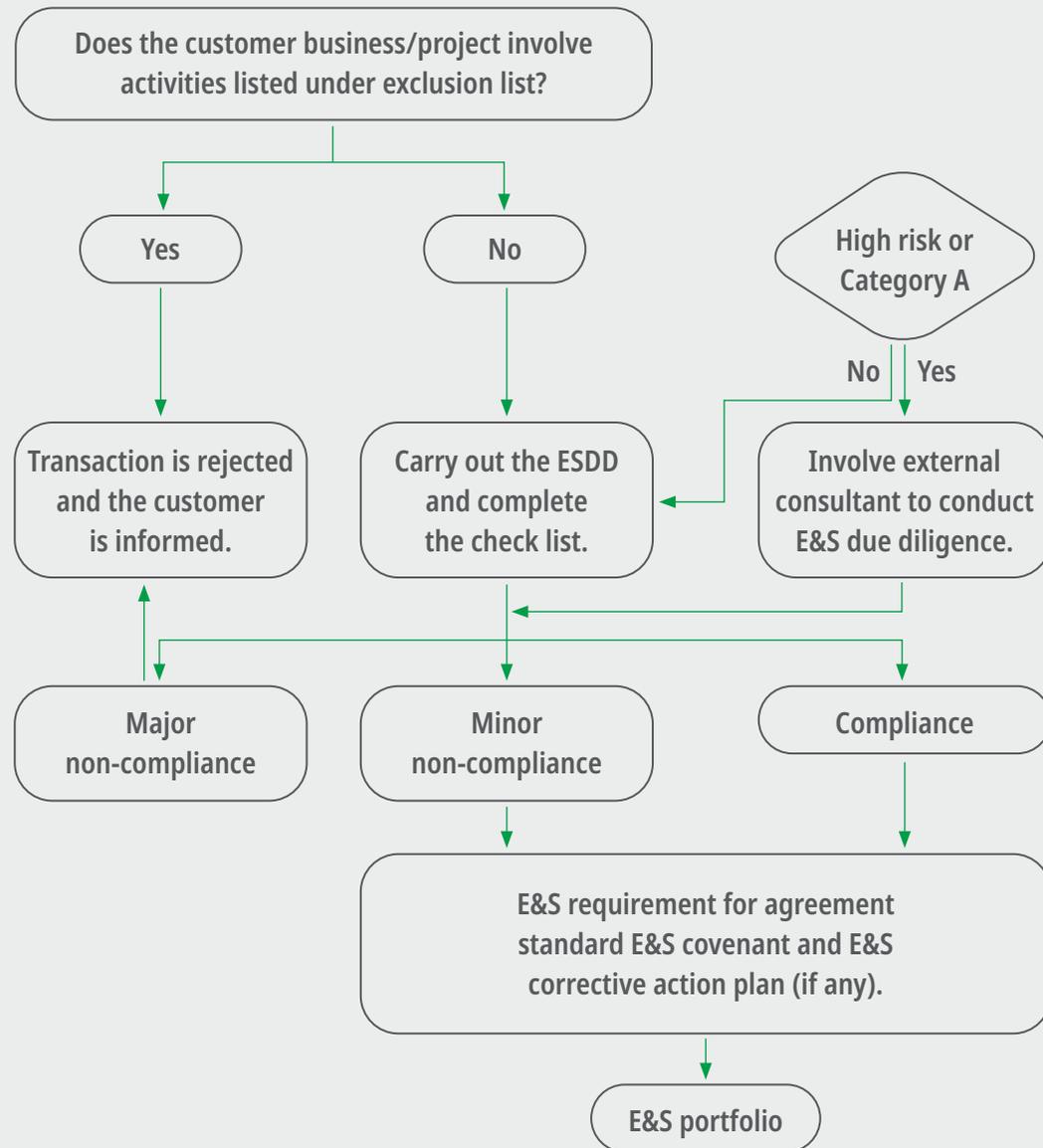
The Bank is committed to responsible and sustainable lending by taking environmental and social (E&S) factors into account in the formulation of responsible lending policies and strategies, recognizing the importance and relevance of E&S risk management in the financial institution sector through the identification of short, medium, and long-term E&S risks related to the Bank's activities, as well as good management of E&S risks at the customer level.

In addition, the Bank regularly formulates policies and develops the ESMS system to support businesses with sustainable and environmentally friendly policies (Green Loan) and as a guideline for consideration and practice for financial services or investments. This includes providing loans to customers that will not have a negative impact on the environment, society, community, employees, and stakeholders, as well as promoting sustainable development in the future. By determining the type of business that banks will not provide loans and do not transact with. Currently, there are 18 groups, and the Bank has assigned the responsibility for implementing the management plan and environmental management to the officers and approvers of business loans. The bank's loan staff must conduct an audit to prevent those businesses from being included in the bank's loan consideration. In addition, the bank's loan staff will be required to verify customers through the ESDD Environmental and Social Checklist as well as monitor and upgrade in the future. To ensure that there is no negative impact from the business on the environment, society, community, and various stakeholders from the Bank's lending.

ESMS is a framework that integrates E&S risk management into the Banks' business processes for non-retail lending, covering SME and MSME lending transactions. There are procedures and actions in place in parallel with the Bank's existing risk management process to comply with relevant international best practices or social sustainability performance standards of the IFC to ensure that the Bank's operational activities comply with environmental and social standards through review and inspection before lending to customers to reduce risks and mitigate the impact of E&S that may occur appropriately.



The Flow Chart Outlines the Steps to Follow while Performing ESDD



List of Excluded Activities, which is Part of Credit Policy (Prohibited List)

The Bank will not undertake and will not finance businesses involved in the following activities:



- 1 Production or trade in any product or activity deemed illegal under host country laws or regulation or international conventions and agreements, or subject to international bans, such as pharmaceuticals, pesticides/herbicides, ozone depleting substances, PCB's, Wildlife or products regulated under CITES.
- 2 Production or trade in weapons and munitions.
- 3 Production or trade of alcoholic beverages (excluding beer and wine).
- 4 Production or trade in tobacco.
- 5 Gambling, casinos, and equivalent enterprises.
- 6 Production or trade in radioactive materials. This does not apply to the purchase of medical equipment, quality control (measurement) equipment and any equipment where IFC considers the radioactive source to be trivial and/or adequately shielded.
- 7 Production or trade in unbonded asbestos fibers. This does not apply to purchase and use of bonded asbestos cement sheeting where the asbestos content is less than twenty percent. (20%).
- 8 Drift net fishing in the marine environment using nets in excess of 2.5 km. in length. Marine or coastal fishing of harmful to vulnerable and protected species in large numbers and damaging to marine biodiversity and habitats.
- 9 Production or activities involving harmful or exploitative forms of forced labor²/ dangerous child labor
- 10 Commercial logging operations for use in primary tropical moist forest.
- 11 Production or trade in wood or other forestry products other than from sustainably managed forests.
- 12 When investing/lending in microfinance activities, production, trade, storage or transport of significant volumes of hazardous chemicals, or commercial scale usage of hazardous chemicals. Hazardous chemicals include gasoline, kerosene, and other petroleum products.
- 13 When investing/lending in microfinance activities, production or activities that impinge on the land owned, or claimed under adjudication, by Indigenous Peoples, without full documented consent of such peoples.
- 14 Coal related businesses including coal mining, processing, storage, and transportation, coal-fired power and heat generation, coal to chemicals processes.
- 15 Extraction of peat, peat-fired power and heat generation.
- 16 Upstream oil exploration, drilling or extraction activities.
- 17 Natural gas exploration or drilling activities.

Including high-risk activities of Category A

High-Risk Activities (Category A)

Activity of a Client which is likely to have a significant adverse environmental impact that are sensitive, diverse or unprecedented and which includes, for the avoidance of doubt and among other things, activities involving:

- (1) Involuntary resettlement.
- (2) Risk of adverse impacts on indigenous peoples.
- (3) Significant risks or impacts on the environment or social, community health and safety, biodiversity and cultural heritage.
- (4) Significantly retrenchment.
- (5) Significant occupational health and safety risks (risk of serious injury or death of workers)

High-risk Customers (Category A)

The Client who has undertaken or intends to carry out or any activity classified as a category A activity by the Company or as acknowledged by the Bank following IFC's requirements.



At present, The Bank does not have high-risk clients or activities (Type A) and does not plan to finance high-risk customers or activities (Type A). The Bank will review its portfolio and future business plan within six months or more and will develop such procedures and supporting tools for conducting E&S due diligence and tracking high-risk activities if necessary.

This can be studied in detail in the environmental and social management system, Thai Credit Public Company Limited at the bank's website.

Design, Product Development, and Innovation for Sustainability

The Bank supports sustainability loans with the following loan products:

Sustainability Loan Products

Product Description

SME Klahai Green Loan



The purpose is to support entrepreneurs who want to invest in business improvement for a company’s responsibility to the environment or entrepreneurs with environmentally and socially friendly business types.

SME loans (Klahplean Klahai) are given for the purpose of investment, renovation, or development, or to compensate for investment (refund) or to circulate in business (for entrepreneurs who are already doing environmentally friendly business)

Sustainability Loan Products

Product Description

SME Loans Klahai for Lady First



The loan is offer in the form of revolving loans without collateral. It is intended to be used as working capital. Enhance liquidity and expand business Make a loan line disbursement through the Standby Assistant Center and receive money into the account via Prompt PAY ID. The interest rate is reduced from the amount of loans actually disbursed.

Loans for OTOP Entrepreneurs



The loan does not require collateral with the purpose to help community producers and promote local wisdom to grow, be more sustainable, and have potential.

Support small entrepreneurs, especially OTOP entrepreneurs, to have greater access to financial sources in the system. To increase product development opportunities, create value added, and expand trading channels, including promote the potential of local wisdom to grow sustainably.

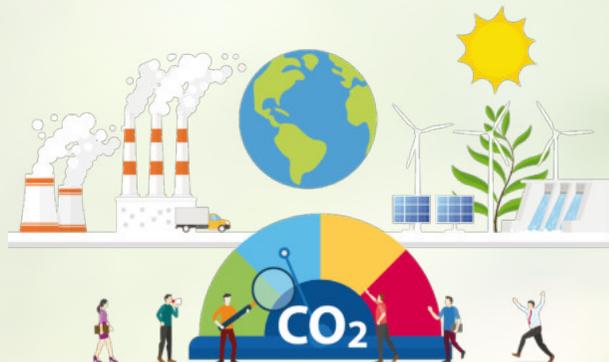




Energy Management

Energy Consumption Operations

- The Bank aims to reduce the amount of carbon dioxide and CFG (carbon footprint gas) generated by the Bank's activities directly and indirectly related to the Bank. The Bank began to switch from 100% combustion engines to hybrid vehicles in 2025-2026 and because the bank has an office in a building that is not owned by the bank; the transition to electric vehicles is not possible immediately. However, in 2024, the Bank requested permission from the legal entity of the building to install the vehicle electric filling inlet and will proceed with the installation of the vehicle electric filling equipment in 2025 in order to prepare for the supply of electric vehicles by the Bank. Currently, the Bank uses lighting lamps in the bank's offices, which are all energy-saving lamps.
- The project to replace air conditioners from the chemical use of R22 to R410 to reduce emissions of environmentally toxic gases. After this, the Bank has switched to an air conditioner that uses R22 chemicals to R410 for the floor that needs to be renovated. This includes buildings that rent premises for additional work and old air conditioners. If it is out of condition or needs to be changed, there will be a plan to switch to air conditioners with R410 chemicals.



Raising Awareness of Environmental Conservation with Employees, Customers, Business Partners, and Related Stakeholders

The Bank attaches great importance to the development of knowledgeable personnel. Expertise in environmental matters correctly. To be an important force in pushing the Bank to comply with policies and implement environmental strategies. In 2024, the Bank organized training on topics related to the environment, enlightenment, and information on the importance of using resources, which is regularly informed to employees, such as:

Internal Training Course



COURSE:
BUSINESS AND GREENHOUSE GAS EMISSION REDUCTION

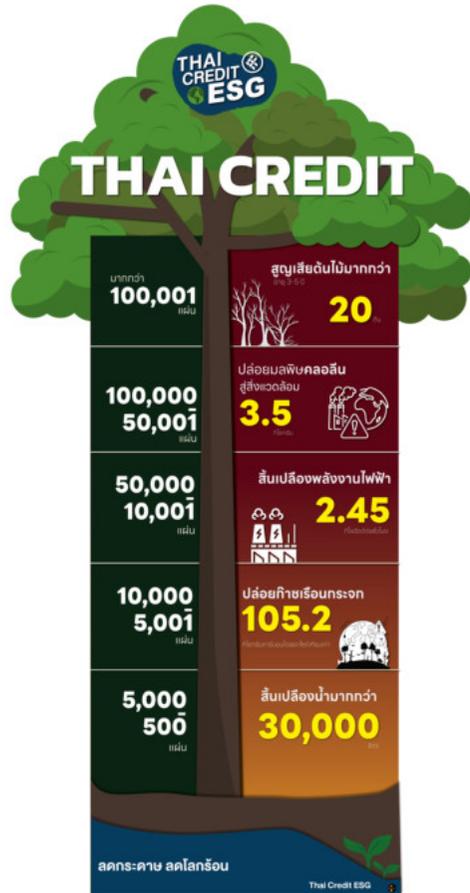


“CARBON FOOTPRINT FOR ORGANIZATION” course. How to Create an Enterprise Carbon Footprint



“Carbon Credits: Opportunities for SMEs entrepreneur” course.

Internal Communication



เนื่องจากวันหยุดยาว
ระหว่างวันที่ 27-29 กรกฎาคม 2567

ขอความร่วมมือทุกท่าน
ตรวจสอบ และดำเนินการ ปิดวาล์วน้ำ ถอดปลั๊ก
อุปกรณ์ไฟฟ้าที่ไม่ได้ใช้งาน

ปิดคอมพิวเตอร์

**ถอดปลั๊กไฟและอุปกรณ์
ชาร์จโทรศัพท์**

ปิดวาล์วน้ำ

ปิดไฟ

จึงเรียนมาเพื่อขอความร่วมมือ
สายงานบริหารทรัพยากรบุคคล

EVERYONE MATTERS
ทุกคนคือคนสำคัญ

HR SPEAK UP!

ปิดน้ำเมื่อเลิกใช้

ปิดไฟเมื่อเลิกงาน

EVERYONE MATTERS
ทุกคนคือคนสำคัญ



Climate Change Management

The banking and finance sector as an intermediary in allocating capital to the economy. Therefore, it plays an important role in driving sustainable business operations. Currently, the Bank, in cooperation with the Thai Bankers Association, The Bank of Thailand, and other financial sector agencies, has taken the initiative to integrate the concept of sustainable finance into its business strategies in all processes seriously. The Sustainable Finance Initiative for Thailand has been established to enhance the banking industry by proactively solving environmental problems, social and governance, raising awareness among stakeholders, and driving the Thai economy towards sustainability.

Thai Credit Bank recognizes that climate change is a significant risk to financial institutions and society. It is part of our commitment to sustainable business operations. The Bank has integrated climate risk management into its governance structure, risk framework, and Bank operations, the Net Zero strategy, the Green Financing Scheme for MSMEs/SMEs, and is assessing ESG impact for sellers of goods and services to the Bank. The Bank is taking proactive steps to address physical risks and risks due to change. The Bank remains committed to transparency and cooperates with all stakeholders to participate in the Sustainable Financial Ecosystem in Thailand. In 2023, the Bank collaborated with the International Financial Corporation (IFC) to apply IFC's Performance Standards into the Bank's Environment and Social Management System. This is to be used as a guideline for the Bank's conduct in assessing the environmental and social risks of the Bank's loan customers. This proves that the Bank intends to improve its environmental and social operations for the best interests of all parties involved.

The Bank has co-implemented key guidelines under the three-year strategic plan, including disclosing financial information in line with Thailand's regulatory framework and international sustainability disclosure standards through key indicators such as Climate & Sustainability KPIs and Climate Mitigation KPIs.





In 2024, the Board of Directors assigned Mr. Winyou Chaiyawan, Chairman of the Executive Committee and the Corporate Governance and Sustainable Development Committee as the representative of the Board of Directors of CG&SD to oversee the Environment and Climate Change and work operation of ESG in all dimensions, and also assigned the Chairman of the Executive Committee to act as a Climate Change Champion to work closely with the Thailand Taxonomy Working Group to apply the central standards used to classify and group Thailand's eco-friendly economic activities to assess the Bank's status and provide group of customers' activities. The goal is for the Bank to enhance its environmental operations and cover the impact of climate-related risks, supervising and monitoring the management of the management from the chief executive officer to the operational level to ensure that the policies, goals, and strategies for business operations are set out efficiently and following various regulations and in accordance with the United Nations Sustainable Development Goals (SDGs) and the Paris Agreement.

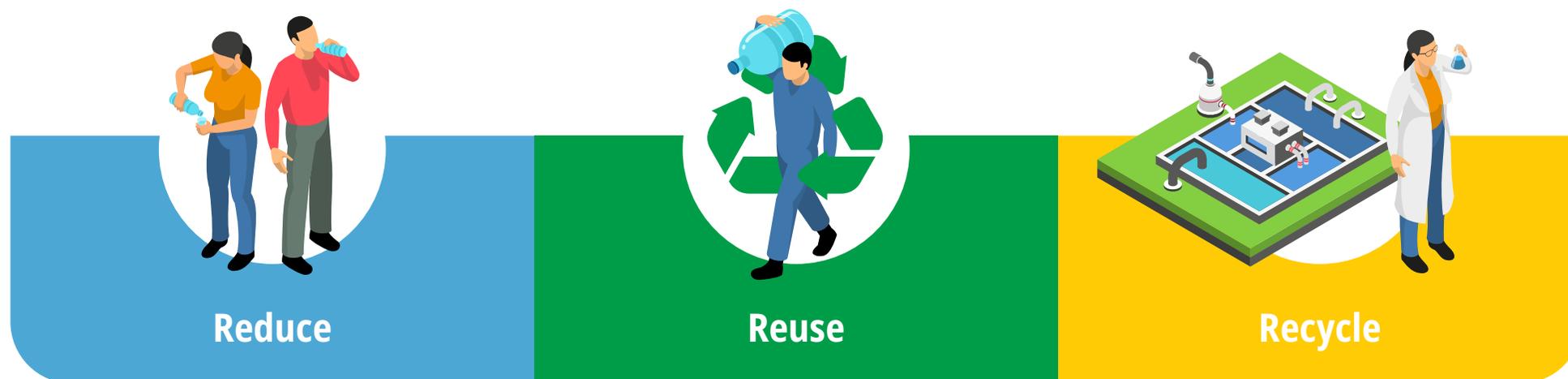
In addition, the Bank plans to control and reduce activities that affect greenhouse gas emissions by changing some electrical equipment from the original to energy-saving ones, choosing air conditioners that reduce electricity consumption. When there is a need to install a new machine or replace the old one, and arrange a campaign to reduce the copying of documents, change the type of car rented by the Bank when the lease period ends from a car that uses 100% gasoline to hybrid vehicle, etc., studying the innovation and technology which can apply in improving the production process to reduce carbon footprint emission, and is in the procedure of hiring BSI Group (Thailand) Co., Ltd. to review the preparation of the organization's carbon footprint.

From the environmental, social and governance (ESG) impacts that are the global trend to reduce greenhouse gas emissions to reduce global warming. Thailand has set targets and action plans to achieve carbon neutrality by 2050 and net zero emissions by 2065. The Bank has also set targets and action plans to achieve carbon neutrality by 2050 and net zero emissions by 2065 to be in line with the country's targets.

Water Management

The Bank attaches great importance to integrated water management by managing the water use system worthily and most benefits by collecting data on the use of various resources to reduce water quantity consumption, reduce potential impacts, and manage to maximize benefits through the 3Rs principle and applying the principles of circular economy.

3Rs



In 2023, the Bank used 22,587 cubic meters of water supply at its head office and set the water consumption targets to reduce its average water consumption by 5% by 2024. In 2024, the Bank used 27,978 cubic meters of water supply at its head office due to the expansion of the working area to support the business plan and the same goal of reducing average water consumption by 5% in the following year.

In addition, the Bank places great importance on employees to create awareness and habits of using natural resources worthily. The plan is to communicate and organize activities in such a campaign, including the efficient and economical use of water resources for employees in 2025.

Waste Management

The Bank emphasizes the importance of waste management by establishing procedures for waste management, including hazardous waste, storing data of garbage and waste to plan to reduce the amount of waste, including a plan to take action on garbage and waste products through the reuse and recycling process.

To drive waste reduction to achieve sustainable results, the Bank has campaigned for employees to be aware of and participate in reducing waste generation both in the workplace and in daily life through communication and education, and regularly organizes various related activities such as separating waste when disposing and focusing on reducing the use of plastics such as plastic water bottles. The Bank has installed RO water purifiers for employees on all floors of the head office to provide employees with quality drinking water to reduce the purchase of water in plastic bottles. The Bank will increase the campaign for employees to drink more quality clean water provided by the Bank, including distributing cloth bags and water mugs to employees who are participated in the project to be used to replace plastic bags and disposable water mugs.

In 2024, the e-Document system was developed and implemented for support agencies to increase operational efficiency and reduce printing, copying, and document storage. The results of the project will be reported further, and there are plans to work more on the campaign by increasing the frequency and type of activities to cover more employees participating in the program. The goal is to reduce the printing or copying of paper documents by at least 5% and reduce the total amount of waste by 5% by 2025.

In 2024, the Bank has arranged for the separation of waste types in the office by arranging containers to accommodate each type of waste, the communication about waste classification, the importance of proper waste management, and waste reduction in daily life for the Bank's employees.

In addition, the Bank has continuously participated in the “Care the Whale” project to promote effective waste management and reduce environmental impact which will create a balance and promote a more concrete circular economy. In 2025, the Bank will participate in the “Care the Bear” project to express its intention to reduce the amount of waste generated from use in the organization and to raise awareness among employees in the organization to be aware of greenhouse gas emissions in each person.





The Considerations to Ecosystems and Biodiversity

The Bank recognizes the importance of biodiversity. Therefore, the Bank has a policy not to allow its internal operations to affect biodiversity, including not providing loans to customers who are likely to have a significant impact on the environment. This covers significant risks or environmental or social impacts, community health and safety biodiversity, and cultural heritage.

In 2023, the Bank has collaborated with the International Financial Corporation (IFC) to apply IFC's Performance standards into the Bank's Environment and Social Management System. This is to be used as a guideline for the Bank in assessing environmental and social risks under the practice known as ESMS or the Environment and Social Management System, the Bank will not conduct transactions with customers who are found to have customer activities that are likely to have an impact on the Bank's activities significant environmental impact which is sensitive, diverse, or uncertain about the impact that may occur because there has never been such a case before. In order to avoid or have any suspicion of activities that may be carried out in connection with (i) involuntary resettlement (ii) risk of negative impacts on Indigenous peoples; (iii) significant risks or impacts to the environment or society, the health and safety of communities, biodiversity, and cultural heritage; (iv) significant termination of employment, or (v) risk of major occupational health and safety (risk of serious injury or death of workers) or even fishing using floating nets in marine environments using nets longer than 2.5 km., marine or coastal fishing that is harmful to vulnerable animals and has protected in a large number and destroys biodiversity and marine habitats.

However, the Bank is in the process of conducting a risk assessment study related to biodiversity to be used in the organization's operations and to find ways to limit risks more appropriately.



Part 5

Appendix

About this report

Thai Credit Bank Public Company Limited has prepared the Sustainability Development Report for the first year to demonstrate the Bank's commitment to disclosing important information on sustainable development and to respond to the three dimensions of Environment, Social/employee, and Governance (ESG) to reflect its commitment to driving change towards the Sustainable Development Goals in accordance with the philosophy of "Everyone Matters".

Guidelines for preparation of report

The Bank has reporting guidelines that follow the Global Reporting Initiatives (GRI) Sustainability Reporting Standards the level in accordance with, as well as disclosure of the performance of organizations that support the United Nations' Sustainable Development Goals (SDGs).

Scope of the report

The disclosures in this report display information and impacts of environmental and social operations throughout the Bank's value chain. There is a scope of reporting by collecting data from the bank's operations, subsidiaries, and related companies with a shareholding ratio of 50 percent or more, including a total of 530 branches in Thailand. The operating results in 2024 cover a period of 12 months from January 1, 2024, to December 31, 2024, and will be published in April 2025.



Sustainability Performance



Sustainability Performance Data 2024

GRI	Disclosures	Unit	2021		2022		2023		2024	
			Male	Female	Male	Female	Male	Female	Male	Female
102-7,	Number of Employee									
405-1	Full time employee (FTE)	Person		3,608		3,625		3,990		4,342
		Person	1,627	1,981	1,635	1,990	1,767	2,223	1,952	2,390
	Temporary employees	Person		0		0		0		0
		Person	0	0	0	0	0	0	0	0
	Part-time employees/Internships	Person		3		19		21		29
		Person	1	2	12	7	13	8	23	6
405-1	Total employee by nationality									
	Thai	Person	1,623	1,837	1,631	1,990	1,767	2,223	1,950	2,388
	Other nationality	Person	4	0	4	0	3	0	2	2
405-1	Total employee by area									
	Bangkok	Person	868	1,102	887	1,240	990	1,418	1,102	1,549
	Other provinces	Person	759	735	748	750	777	805	850	841
	Total employee by age group									
	<30 years	Person	326	405	322	417	357	46	384	457
		% of total employee	20.0	22.0	19.7	21.0	20.2	20.8	45.7	54.3
	30-50 years	nu	1,160	1,356	1,150	1,475	1,230	1,621	1,368	1,779
		% of total employee	71.3	73.8	70.3	74.1	69.6	72.9	43.5	56.5
	>50 years	nu	141	76	163	98	180	140	200	154
		% of total employee	8.7	4.1	10.0	4.9	10.2	6.3	56.5	43.5
	Total employee by level									
	Board	Person		9		9		9		9
		Person	8	1	7	2	7	2	7	2
		%	88.9	11.1	77.8	22.2	77.8	22.2	77.8	22.2
	Assistant Managing Director & above	Person		11		10		10		10
		Person	9	2	9	1	9	1	9	1
		%	91.8	18.2	90.0	10.0	90.0	10.0	90.0	10.0
	Senior Vice President & above	Person		60		61		66		68
		Person	32	28	32	29	34	32	36	32
		%	53.3	46.7	52.5	47.5	51.5	48.5	52.9	47.1
	Assitant Vice President & above	Person		251		250		279		312
		Person	147	104	147	103	160	119	178	134
		%	58.6	41.4	58.8	41.2	57.3	42.7	57.1	42.9
	Total Managerial Positions			322		321		355		390
		Person	188	134	188	133	203	152	223	167
		%	58.4	41.6	58.6	41.4	57.2	42.8	57.2	42.8
	Non-managerial Positions			3,608		3,303		3,634		3,951
		Person	1,627	1,981	1,447	1,856	1,564	2,070	1,729	2,222
		%	55.1	54.9	43.8	56.2	43.0	57.0	43.8	56.2
	People with disability									
	People with disability	Person	14	18	14	20	14	22	18	21
	Outside the head office	%	44	56	41	59	38.9	61.1	46	54

GRI	Disclosures	Unit	2021		2022		2023		2024	
			Male	Female	Male	Female	Male	Female	Male	Female
401-1	New employee									
	New employee	Person	472	651	520	785	597	794	683	830
	New employee by area									
	Bangkok	Person %	311 42.0	429 58.0	319 37.8	526 62.2	371 39.0	581 61.0	376 55.1	600 72.0
	Other provinces	Person %	161 42.0	222 58.0	201 43.7	259 56.3	226 51.1	213 48.5	307 44.9	230 27.7
	New employee hire by age group									
	<30 years	Person %	146 42.2	200 57.8	195 41.6	274 58.4	240 40.2	273 34.4	253 48.8	265 51.2
	30-50 years	Person %	310 41.2	442 58.8	307 37.8	506 62.2	347 58.1	503 63.4	415 43.1	547 56.9
	>50 years	Person %	16 64.0	9 36.0	18 78.3	5 21.7	10 1.7	18 2.3	15 45.5	18 54.5
	Turnover									
	Bangkok	Person %		903 25.0		1,144 31.6		996 25.0		1,158 26.7
	Total employee turnover rate	Person %	516 57.1	387 42.9	513 44.8	631 55.2	435 24.6	561 25.2	497 42.9	661 57.1
	Turnover rate by age group									
	<30 years	Person %	100 43.1	132 56.9	125 43.4	163 56.6	138 29.7	129 23.0	138 27.8	174 26.3
	30-50 years	Person %	266 41.8	371 58.2	363 44.2	459 55.8	309 66.5	424 75.6	337 67.8	455 68.8
	>50 years	Person %	21 61.8	13 38.2	25 73.5	9 26.5	18 3.9	8 1.4	22 4.4	32 4.8
	Turnover rate by level									
	Assistant Managing Director & above	Person Person %	N/A N/A N/A	N/A N/A N/A	N/A N/A N/A	N/A N/A N/A	N/A N/A N/A	N/A N/A N/A	7 0 0	2 0 0
	Senior Vice President & above	Person Person %	N/A N/A N/A	N/A N/A N/A	N/A N/A N/A	N/A N/A N/A	N/A N/A N/A	N/A N/A N/A	36 8 22.2	32 2 6.3
	Assitant Vice President & above	Person Person %	N/A N/A N/A	N/A N/A N/A	N/A N/A N/A	N/A N/A N/A	N/A N/A N/A	N/A N/A N/A	178 8 4.5	134 14 10.4
	Non-managerial Positions	Person Person %	N/A N/A N/A	N/A N/A N/A	N/A N/A N/A	N/A N/A N/A	N/A N/A N/A	N/A N/A N/A	1,729 481 27.8	2,222 645 29.0
	Turnover rate by area									
	Bangkok	Person %	208 39.3	321 60.7	274 40.1	410 59.9	248 39.4	381 60.6	265 53.3	455 68.8
	Other provinces	Person %	179 47.9	195 52.1	239 52.0	221 48.0	217 54.7	180 45.3	232 46.7	206 31.2

GRI	Disclosures	Unit	2021		2022		2023		2024		
			Male	Female	Male	Female	Male	Female	Male	Female	
401-3	Parental leave										
	Number of employees entitled to parental leave	Person	0	44	0	43	0	57		47	
	Number of employees taking parental leave	Person	0	44	0	43	0	57		47	
	Number of employees returning to work after parental leave	Person	0	35	0	39	0	51		47	
	Employee returning to work retention rate	%	0	80.0	0	91.0	0	89.5		100	
	Employee training										
	Training Hours	Hour	N/A	N/A	N/A	N/A	N/A	N/A		33,276	46,060
	Average hours of training	Hour/person/year	5.95	6.01	7.13	6.93	8.43	7.91	4.59	4.19	
404-1	Employee training by level										
	Assistant Managing Director & above	Hour/person/year	7.10	6.50	5.35	5.18	6.53	7.15	3.28	3.86	
	Senior Vice President & above	Hour/person/year	6.40	4.90	5.87	7.33	7.70	6.85	2.41	2.80	
	Assitant Vice President & above	Hour/person/year	4.00	5.30	7.70	7.01	6.77	6.75	3.25	3.21	
	Non-managerial Positions	Hour/person/year	5.90	6.10	7.31	6.92	8.54	7.97	4.72	4.24	
	Training expenses										
	Average training expenses	Baht/person/year	1,447	1,296	1,552	1,304	1,153	1,236	342	325	
	Total training expenses	THB Million	1.27	1.73	2.63	2.07	2.14	3.54	2.48	3.57	
	Training courses by topic										
	Total Internal (online/onsite)	Number		151		226		186		179	
		Number	147	150	226	203	180	183	87	92	
	- Mandatory	Number		95		141		134		60	
		Number	91	94	130	141	130	131	30	30	
	- Functional	Number		48		85		45		56	
		Number	48	47	72	85	42	45	28	28	
	- General	Number		18		25		16		46	
		Number	18	15	25	25	16	16	23	23	
	- Leadership	Number		1		2		1		17	
		Number	1	1	2	2	1	1	6	11	
	Total External (online/onsite)	Number		76		70		94		126	
		Number	50	46	40	54	55	77	55	71	
	- Mandatory	Number		21		20		6		2	
		Number	8	16	7	16	1	6	1	1	
	- Functional	Number		45		48		29		35	
		Number	32	23	37	31	18	20	15	20	
	- General	Number		11		1		61		80	
		Number	11	7	2	1	37	53	39	50	
	- Leadership	Number		-		-		-		-	
		Number	-	-	-	-	-	-	-	-	
	Employee engagement										
	Employee engagement score	%		N/A		82		83		81	
		%									
	Percentage of total employees	%		N/A		48		48		35	

GRI	Disclosures	Unit	2021		2022		2023		2024	
			Male	Female	Male	Female	Male	Female	Male	Female
Employee compensation										
	Compensation of all employees	THB Million		2,383		2,681		3,113		3,633
		THB Million	1,237	1,146	1,339	1,342	1,560	1,553	1,841	1,792
		%	51.9	48.1	49.9	50.1	50.11	49.89	50.68	49.32
	Avr. Compensation of all employees	THB Million		1		1		1.13		1.33
	Compensation ratio for female/male employees	ratio		0.93		1.00		1.00		0.97
	Avr. Compensation ratio for female/male employees	ratio		N/A		N/A		1.26		1.26
	Proportion of employees participating in provident funds	%		N/A		N/A		73.6		75.0
	The amount the company contributes to the provident fund to the total compensation of the employees	%		N/A		N/A		3.58		3.75
	Number of employees who are members of trade unions	%		N/A		N/A		N/A		N/A

GRI	Disclosures	Unit	2021		2022		2023		2024		
			Male	Female	Male	Female	Male	Female	Male	Female	
403-8	Occupational health and safety										
	Employee										
	Covered by an occupational health and safety management system	Person	N/A	N/A	1,635	1,990	1,767	2,223	1,952	2,390	
		%			100	100	100	100	100	100	
	Covered by such as system that has been internally audited	Person	N/A		3,625		3,990		4,342		
		%			100		100		100		
	Covered by such a system that has been audited or certified by an external party	Person	N/A		N/A		N/A		N/A		
		%			N/A		N/A		N/A		
	Contractor										
	Covered by an occupational health and safety management system	Person	N/A		N/A		N/A		N/A		
		%			N/A		N/A		N/A		
	Covered by such as system that has been internally audited	Person	N/A		N/A		N/A		N/A		
		%			N/A		N/A		N/A		
	Covered by such a system that has been audited or certified by an external party	Person	N/A		N/A		N/A		N/A		
		%			N/A		N/A		N/A		
403-9	Fatalities as a result of work-related injury										
	Employees										
		Case	0	0	0	0	0	0	0	0	
		Case/200,000 manhours	0	0	0	0	0	0	0	0	
		Case/200,000 manhours	0	0	0	0	0	0	0	0	
	High-consequence work-related injuries (excluding fatalities)										
	Employees										
		Case	0	0	0	0	0	0	0	0	
		Case/200,000 manhours	0	0	0	0	0	0	0	0	
		Case/200,000 manhours	0	0	0	0	0	0	0	0	
	Injury Rate: IR										
	Employees										
		Case	0	0	0	0	0	0	0	0	
	Number of Hours Worked										
	Employees										
		Manhours	N/A	N/A	5,771,000	6,352,080	6,352,080	6,912,464	6,912,464	7,473,944	
		Manhours	N/A	N/A	2,602,920	3,168,080	2,813,064	3,539,016	3,107,584	3,804,880	

GRI	Disclosures	Unit	2021		2022		2023		2024	
			Male	Female	Male	Female	Male	Female	Male	Female
Loss Time Injury Frequency Rate: LTIR										
Employees	Case		0	0	0	0	0	0	0	0
	Case/200,000 manhours		0	0	0	0	0	0	0	0
Contractor	Case		0	0	0	0	0	0	0	0
	Case/200,000 manhours		0	0	0	0	0	0	0	0
Loss Day Injury Frequency Rate: LDIR										
Employees	Case		0	0	0	0	0	0	0	0
	Case/200,000 manhours		0	0	0	0	0	0	0	0
Contractor	Case		0	0	0	0	0	0	0	0
	Case/200,000 manhours		0	0	0	0	0	0	0	0
Occupational Disease Rate : ODR										
Employees	Case		0	0	0	0	0	0	0	0
	Case/200,000 manhours		0	0	0	0	0	0	0	0
Contractor	Case		0	0	0	0	0	0	0	0
	Case/200,000 manhours		0	0	0	0	0	0	0	0

GRI	Disclosures	Unit	2022	2023	2024
Energy					
302-1	Energy consumption within the organization	MWh	2,428	2,566	8,924
	Total non-renewable energy consumption	MWh	2,428	2,566	8,924
	Total renewable energy consumption	MWh	-	-	-
	Total renewable energy consumption/Total consumption	%	-	-	-
302-3	Total energy consumption intensity	MWh/FTE	0.67	0.6	2.06
302-4	Total indirect energy saved from initiative to reduce indirect energy use	MWh	0.0	0.3	-
	Electricity saving	MWh	0.0	0.3	-
	Total renewable energy consumption/ Total Energy Consumption within Organization	MWh	0.0	0.3	0.1
ก๊าซเรือนกระจก					
305-1	Direct GHG emissions (scope 1)	Tonnes CO ₂ e	749	790	925
305-2	Indirect GHG emissions (scope 2)	Tonnes CO ₂ e	4,308	4,136	4,462
	Indirect GHG emissions (scope 3)	Tonnes CO ₂ e	N/A	N/A	362
	Gross location-based energy	Tonnes CO ₂ e	4,308	4,136	4,462
	Gross market-based energy	Tonnes CO ₂ e	N/A	N/A	N/A
	Total GHG emissions (scope 1 + 2)	Tonnes CO ₂ e	5,056	4,926	5,387
	Use of other carbon offsets	Tonnes CO ₂ e	N/A	N/A	N/A
305-3	Other Indirect GHG emissions (scope 3)	Tonnes CO ₂ e	N/A	N/A	362
305-4	GHG emissions intensity	Tonnes CO ₂ e/FTE	1.4	1.4	1.2

GRI	Disclosures	Unit	2022	2023	2024
Water					
303-3	Total water withdrawal				
	Total water withdrawal from all areas	m ³	N/A	N/A	0
	Third-party water (≤ 1,000 mg/L Total Dissolved Solids)	m ³	N/A	N/A	0
	Total water withdrawal from water stressed area	m ³	N/A	N/A	0
	Third-party water (≤ 1,000 mg/L Total Dissolved Solids)	m ³	N/A	N/A	0
	Water withdrawal intensity	m ³ /FTE	N/A	N/A	0
	Total CO ₂ emission from water withdrawal	Tonnes CO ₂ e	N/A	N/A	0
	Total CO ₂ emission from water withdrawal per FTE	Tonnes CO ₂ e/FTE	N/A	N/A	0
303-4	Total water discharge				
	Total water discharge to surface water	m ³	N/A	N/A	0
	Volume (≤ 1,000 mg/L Total Dissolved Solids)	m ³	N/A	N/A	0
	Volume (>1,000 mg/L Total Dissolved Solids)	m ³	N/A	N/A	0
303-5	Total water consumption	m ³	N/A	20,711	131,013
Waste					
306-3	Total weight of waste generated	Kilograms	N/A	95,694	7,064.19
	Category 1 (e.g. Hazardous waste)	Kilograms	N/A	N/A	N/A
	Category 2 (e.g. non-hazardous waste)	Kilograms	N/A	N/A	N/A
	Category 3 (other)	Kilograms	N/A	N/A	N/A
306-4	Waste diverted from disposal (Reuse, recycle)				
	Total hazardous waste	Kilograms	N/A	N/A	N/A
	Preparation for reuse	Kilograms	N/A	N/A	N/A
	Recycling	Kilograms	N/A	1,453	16,932
	Other recovery operations	Kilograms	N/A	N/A	N/A
	Total non-hazardous waste	Kilograms	N/A	N/A	N/A
	Preparation for reuse	Kilograms	N/A	N/A	N/A
	Recycling	Kilograms	N/A	N/A	N/A
	Other recovery operations	Kilograms	N/A	N/A	N/A
	Total waste diverted from disposal	Kilograms	N/A	N/A	N/A
306-5	Waste directed to disposal				
	Total hazardous waste	Kilograms	N/A	N/A	N/A
	Landfilling	Kilograms	N/A	N/A	N/A
	Total non-hazardous waste	Kilograms	N/A	N/A	N/A
	Landfilling	Kilograms	N/A	N/A	N/A
	Waste generated intensity	kg/FTE	N/A	N/A	N/A
Supply Chain					
308-1	Percentage of new suppliers that were screened using environmental criteria	%	N/A	N/A	N/A

GRI	Disclosures	Unit	2021	2022	2023	2024
203-2	Significant indirect economic impacts					
	enhanced skills and knowledge in a professional community or in a geographic location	Person	N/A	54,200	59,688	63,878
	Community Contribution	Organization	N/A	31	32	79
205-2	Anti-Bribery and Corruption					
	Employees that anti-corruption policies and procedures have been communicated to	Person	N/A	N/A	3,990	4,342
		% of employee	N/A	N/A	100%	100
	Employee training on Anti-Bribery and Corruption	Person	N/A	N/A	3,619	N/A
		% of employee	N/A	N/A	91	N/A
	Total number and percentage of employee training on Anti-Bribery and Corruption by employee category					
	Board	Person	N/A	N/A	1	N/A
		% of employee	N/A	N/A	100	N/A
	Assistant Managing Director & above	Person	N/A	N/A	10	N/A
		% of employee	N/A	N/A	100	N/A
	Senior Vice President & above	Person	N/A	N/A	63	N/A
		% of employee	N/A	N/A	95	N/A
	Assitant Vice President & above	Person	N/A	N/A	253	N/A
		% of employee	N/A	N/A	91	N/A
	Non-managerial Positions	Person	N/A	N/A	3,292	N/A
		% of employee	N/A	N/A	91	N/A
	Total number and percentage of employee training on Anti-Bribery and Corruption by region					
	Bangkok	Person	N/A	N/A	2,078	N/A
		% of employee in Bangkok	N/A	N/A	86	N/A
	Other provinces	Person	N/A	N/A	1,540	N/A
	% of employee in other provinces	N/A	N/A	97	N/A	
414-1	Suppliers					
	Percentage of new suppliers that were screened using social criteria	%	N/A	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	N/A	81%
	Community satisfaction survey	%	N/A	N/A	83	92%
	Community satisfaction target at fiscal year	%	N/A	N/A	82	85%
	Community satisfaction target at next fiscal year	%	N/A	N/A	85	95%
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	%	N/A	100%	100%	N/A
	Percentage of employees who have been trained in cybersecurity and personal data usage	%	N/A	91%	100%	N/A

GRI	Disclosures	Unit	2021	2022	2023	2024
TBA	Sustainable Finance					
	Amount of sustainable loans (outstanding amount)	THB Million	N/A	N/A	N/A	N/A
	Amount of sustainable loans (outstanding amount) - aligned to international standards	THB Million	N/A	N/A	N/A	N/A
	Amount of Sustainable Bonds Issued (outstanding amount) - aligned to International Standards	THB Million	N/A	N/A	N/A	N/A
	Total proceed amount of sustainable bond underwritten (outstanding amount inclusive of both best effort and bank commitment) - aligned to international standards	THB Million	N/A	N/A	N/A	N/A
	Sustainable investment (exclusive of bonds and loans listed above) aligned to International Standards	THB Million	N/A	N/A	N/A	N/A
	Scope 3 - financed emissions by asset class;	THB Million	N/A	N/A	N/A	N/A
	- listed equity and corporate bonds	THB Million	N/A	N/A	N/A	N/A
	- business loans and unlisted equity	THB Million	N/A	N/A	N/A	N/A
	- project finance	THB Million	N/A	N/A	N/A	N/A
	- commercial real estate	THB Million	N/A	N/A	N/A	N/A
	- mortgages	THB Million	N/A	N/A	N/A	N/A
	- motor vehicle loans	THB Million	N/A	N/A	N/A	N/A
	- sovereign debt	THB Million	N/A	N/A	N/A	N/A
	Community Contribution					
	Total time of all employees participating in the volunteer	Hours	N/A	2,829	7,214	10,020
	Number of full-time equivalent	Hours	N/A	1.36	3.47	4.82
	Financial Literacy					
	Number of participants (including customers) in online/offline financial and cybersecurity-related literacy	Person	N/A	52,701	58,020	63,763
	Number of participants in online literacy (including after the live campaign/training ends)	Person	N/A	34,230	32,962	25,643
	Number of participants in offline literacy	Person	N/A	18,471	25,058	38,120
	Proportion of gender receiving help or support	Men:Women	N/A	27:73	25:75	32:68

GRI	Disclosures	Unit	2021	2022	2023	2024
201-1	Business Overview					
	Operating income	THB Million	8,742	11,232	13,461	14,616
	Loans to customers					
	Micro SME Loans	THB Million	68,184	82,198	13,479	109,148
	Nano and Micro Finance	THB Million	14,266	19,182	22,328	22,220
	Home Loans	THB Million	14,489	18,522	21,914	25,070
	Others	THB Million	790	1,395	3,138	6,740
	Other operating expenses (Excluding employee)	THB Million	1,107	1,396	1,661	1,979
	Employee expenses	THB Million	2,592	3,040	3,284	3,852
	Tax payment to government	THB Million	498	607	897	913
	Cash donation for supporting community and education	THB Million	N/A	N/A	1.1	2.0
	Total assets	THB Million	115,333	143,189	163,444	183,102
	Total liabilities	THB Million	104,870	128,808	145,939	160,070
	Total equity	THB Million	10,463	14,382	17,505	23,032
	Social Responsibility					
	Social expenses and community investment	THB Million	N/A	6.86	8.0	6.7



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 2024

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 8-9
	2-2 Entities included in the organization's sustainability reporting	SD Report page 9
	2-3 Reporting period, frequency and contact point	SD Report page 103 and back cover
	2-4 Restatements of Information	SD Report page 103
	2-5 External assurance	SD Report page 134

GRI STANDARD/ OTHER SOURCE	DISCLOSURE	LOCATION	OMISSION			MAPPED TO UN SDGs
			REQUIREMENT(S) OMITTED	REASON	EXPLANATION	
	2-6 Activities, value chain and other business relationships	SD Report page 18-23				
	2-7 Employees	SD Report page 105				
	2-8 Workers who are not employees	SD Report page 105				
	2-9 Governance structure and composition	SD Report page 13				
	2-10 Nomination and selection of the highest governance body	56-1 One Report page 149				
	2-11 Chair of the highest governance body	56-1 One Report page 129				
	2-12 Role of the highest governance body in overseeing the management of impacts	56-1 One Report page 130-131				
	2-13 Delegation of responsibility for managing impacts	SD Report Page 14				

GRI STANDARD/ OTHER SOURCE	DISCLOSURE	LOCATION	OMISSION			MAPPED TO UN SDGs
			REQUIREMENT(S) OMITTED	REASON	EXPLANATION	
	2-14 Role of the highest governance body in sustainability reporting	56-1 One Report page 129				
	2-15 Conflicts of interest	56-1 One Report page 118				
	2-16 Communication of critical concerns	SD Report page 34-35				
	2-17 Collective knowledge of the highest governance body	56-1 One Report page 155				
	2-18 Evaluation of the performance of the highest governance body	56-1 One Report page 156				
	2-19 Remuneration policies	56-1 One Report page 145				
	2-20 Process to determine remuneration	56-1 One Report page 145-146				
	2-21 Annual total compensation ratio	56-1 One Report page 146				
	2-22 Statement on sustainable development strategy	SD Report page 4-5				

GRI STANDARD/ OTHER SOURCE	DISCLOSURE	LOCATION	OMISSION			MAPPED TO UN SDGs
			REQUIREMENT(S) OMITTED	REASON	EXPLANATION	
	2-23 Policy commitments	SD Report page 12				
	2-24 Embedding policy commitments	SD Report page 12				
	2-25 Processes to remediate negative impacts	SD Report page 36-37				
	2-26 Mechanisms for seeking advice and raising concerns	SD Report page 20-24				
	2-27 Compliance with laws and regulations	SD Report page 30				
	2-28 Membership associations	SD Report page 26, 69				17
	2-29 Approach to stakeholder engagement	SD Report page 20-24				
	2-30 Collective bargaining agreements	SD Report page 20-24				

GRI STANDARD/ OTHER SOURCE	DISCLOSURE	LOCATION	OMISSION			MAPPED TO UN SDGs
			REQUIREMENT(S) OMITTED	REASON	EXPLANATION	

Material Topics

GRI 3: Material Topics 2021	3-1 Process to determine material topics	SD Report page 25
	3-2 List of material topics	SD Report page 25

Risk Management

GRI 3: Material Topics 2021	3-3 Management of material topics	SD Report page 36-40
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Climate Change Management

GRI 3: Material Topics 2021	3-3 Management of material topics	SD Report page 98-99
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Corporate Governance

GRI 3: Material Topics 2021	3-3 Management of material topics	SD Report page 30-35
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GRI STANDARD/ OTHER SOURCE	DISCLOSURE	LOCATION	OMISSION			MAPPED TO UN SDGs
			REQUIREMENT(S) OMITTED	REASON	EXPLANATION	
Economic Standard Series						
Economic Performance						
GRI 3 Material Topics 2021	3-3 Management of material topics	SD Report page 25				1, 8
GRI 201: Economic Performance 2016	201-1 Direct economic value generated and distributed	SD Report page 16				1, 8
	201-2 Financial implications and other risks and opportunities due to climate change	SD Report page 39				1, 8
	201-3 Defined benefit plan obligations and other retirement plans	Omission		Information unavailable / incomplete		
	201-4 Financial assistance received from government	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 32				8, 16
GRI 205: Anti-corruption 2016	205-1 Operations assessed for risks related to corruption	SD Report page 32				8, 16
	205-2 Communication and training about anti-corruption policies and procedures	SD Report page 33-35				8, 16
	205-3 Confirmed incidents of corruption and actions taken	SD Report page 33				8, 16

GRI STANDARD/ OTHER SOURCE	DISCLOSURE	LOCATION	OMISSION			MAPPED TO UN SDGs
			REQUIREMENT(S) OMITTED	REASON	EXPLANATION	

Anti-competitive Behavior

GRI 3 Material Topics 2021	3-3 Management of material topics	SD Report page 20				8, 16
GRI 206: Anti-competitive Behavior 2016	206-1 Legal actions for anti-competitive behavior, anti-trust, and monopoly practices	SD Report page 20				8, 16

Energy

GRI 3 Material Topics 2021	3-3 Management of material topics	SD Report page 95				7
GRI 302: Energy 2016	302-1 Energy consumption within the organization	SD Report page 109				7
	302-2 Energy consumption outside of the organization	Omission		Information unavailable/ incomplete		7
	302-3 Energy intensity	SD Report page 109				7
	302-4 Reduction of energy consumption	SD Report page 109				7
	302-5 Reductions in energy requirements of products and services	SD Report page 109				7

GRI STANDARD/ OTHER SOURCE	DISCLOSURE	LOCATION	OMISSION			MAPPED TO UN SDGs
			REQUIREMENT(S) OMITTED	REASON	EXPLANATION	
Water and Effluents						
GRI 3 Material Topics 2021	3-3 Management of material topics	SD Report page 100				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 100				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 110				6
Biodiversity						
GRI 3 Material Topics 2021	3-3 Management of material topics	SD Report page 102				1
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	Omission	a,b	Information unavailable/ incomplete	CREDIT's location is not in an areas of high biodiversity value	1

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	Omission	a,b	Information unavailable/incomplete	CREDIT's location is not in an areas of high biodiversity value	
	304-3 Habitats protected or restored	Omission	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	Omission	a,b	Information unav ailable/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 98				13
GRI 305: Emissions 2016	305-1 Direct (Scope 1) GHG emissions	SD Report page 109				13
	305-2 Energy indirect (Scope 2) GHG emissions	SD Report page 109				13
	305-3 Other indirect (Scope 3) GHG emissions	SD Report page 109				13
	305-4 GHG emissions intensity	SD Report page 109				13

GRI STANDARD/ OTHER SOURCE	DISCLOSURE	LOCATION	OMISSION			MAPPED TO UN SDGs
			REQUIREMENT(S) OMITTED	REASON	EXPLANATION	
	305-5 Reduction of GHG emissions	SD Report page 99, 109				13
	305-6 Emissions of ozone-depleting substances (ODS)	Omission		Information unavailable / incomplete		
	305-7 Nitrogen oxides (NOx), sulfur oxides (SOx), and other significant air emissions	Omission		Information unavailable / incomplete		

Waste

GRI 3 Material Topics 2021	3-3 Management of material topics	SD Report page 101				
GRI 306: Waste 2020	306-1 Waste generation and significant waste-related impacts	SD Report page 101				
	306-2 Management of significant waste-related impacts	Omission		Information unavailable / incomplete		
	306-3 Waste generated	SD Report page 110				

GRI STANDARD/ OTHER SOURCE	DISCLOSURE	LOCATION	OMISSION			MAPPED TO UN SDGs
			REQUIREMENT(S) OMITTED	REASON	EXPLANATION	
	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 49				8
GRI 401: Employment 2016	401-1 New employee hires and employee turnover	SD Report page 105				8
	401-2 Benefits provided to full-time employees that are not provided to temporary or part-time employees	56-1 One Report page 147-148, 150				8
	401-3 Parental leave	SD Report page 107				8

GRI STANDARD/ OTHER SOURCE	DISCLOSURE	LOCATION	OMISSION			MAPPED TO UN SDGs
			REQUIREMENT(S) OMITTED	REASON	EXPLANATION	
Occupational Health and Safety						
GRI 3 Material Topics 2021	3-3 Management of material topics	SD Report page 58				3
GRI 403: Occupational Health and Safety 2018	403-1 Occupational health and safety management system	SD Report page 58				3
	403-2 Hazard identification, risk assessment, and incident investigation	SD Report page 58				3
	403-3 Occupational health services	SD Report page 58				3
	403-4 Worker participation, consultation, and communication on occupational health and safety	SD Report page 58				3
	403-5 Worker training on occupational health and safety	SD Report page 58				3
	403-6 Promotion of worker health	SD Report page 58				3

GRI STANDARD/ OTHER SOURCE	DISCLOSURE	LOCATION	OMISSION			MAPPED TO UN SDGs
			REQUIREMENT(S) OMITTED	REASON	EXPLANATION	
	403-7 Prevention and mitigation of occupational health and safety impacts directly linked by business relationships	SD Report page 58				3
	403-8 Workers covered by an occupational health and safety management system	SD Report page 58				3
	403-9 Work-related injuries	SD Report page 58				3
	403-10 Work-related ill health	SD Report page 58				3

Training and Education

GRI 3 Material Topics 2021	3-3 Management of material topics	SD Report page 51				4
GRI 404: Training and Education 2016	404-1 Average hours of training per year per employee	SD Report page 107				4
	404-2 Programs for upgrading employee skills and transition assistance programs	SD Report page 51-53				4

GRI STANDARD/ OTHER SOURCE	DISCLOSURE	LOCATION	OMISSION			MAPPED TO UN SDGs
			REQUIREMENT(S) OMITTED	REASON	EXPLANATION	
	404-3 Percentage of employees receiving regular performance and career development reviews	SD Report page 107				4

Diversity and Equal Opportunity

GRI 3 Material Topics 2021	3-3 Management of material topics	SD Report page 55				5, 10
GRI 405: Diversity and Equal Opportunity 2016	405-1 Diversity of governance bodies and employees	SD Report page 55-57				5, 10
	405-2 Ratio of basic salary and remuneration of women to men	SD Report page 108				5, 10

Non-discrimination

GRI 3 Material Topics 2021	3-3 Management of material topics	SD Report page 55				5, 10
GRI 406: Non-discrimination 2016	406-1 Incidents of discrimination and corrective actions taken	SD Report page 56				5, 10

GRI STANDARD/ OTHER SOURCE	DISCLOSURE	LOCATION	OMISSION			MAPPED TO UN SDGs
			REQUIREMENT(S) OMITTED	REASON	EXPLANATION	
Child labor						
GRI 3 Material Topics 2021	3-3 Management of material topics	SD Report page 57				
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 58				
GRI 410: Security Practices 2016	410-1 Security personnel trained in human rights policies or procedures	SD Report page 58				

GRI STANDARD/ OTHER SOURCE	DISCLOSURE	LOCATION	OMISSION			MAPPED TO UN SDGs
			REQUIREMENT(S) OMITTED	REASON	EXPLANATION	
Local Communities						
GRI 3 Material Topics 2021	3-3 Management of material topics	SD Report page 67				1, 3, 4, 9
GRI 413: Local Communities 2016	413-1 Operations with local community engagement, impact assessments, and development programs	SD Report page 78-79				1, 3, 4, 9
	413-2 Operations with significant actual and potential negative impacts on local communities	SD Report page 78-79				1, 3, 4, 9
Supplier Social Assessment						
GRI 3 Material Topics 2021	3-3 Management of material topics	SD Report page 63				9
GRI 414: Supplier Social Assessment 2016	414-1 New suppliers that were screened using social criteria	SD Report page 90				9
	414-2 Negative social impacts in the supply chain and actions taken	SD Report page 91-62				9

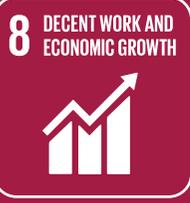
GRI STANDARD/ OTHER SOURCE	DISCLOSURE	LOCATION	OMISSION			MAPPED TO UN SDGs
			REQUIREMENT(S) OMITTED	REASON	EXPLANATION	
Customer Health and Safety						
GRI 3 Material Topics 2021	3-3 Management of material topics	SD Report page 59				11
GRI 416: Customer Health and Safety 2016	416-1 Assessment of the health and safety impacts of product and service categories	SD Report page 62				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 64				
GRI 418: Customer Privacy 2016	418-1 Substantiated complaints concerning breaches of customer privacy and losses of customer data	SD Report page 65			No case found	



Compliance with UN SDGs

The Bank strive to operate its business in accordance with the United Nations' 17 Sustainable Development Goals (SDGs). Those principles have been applied as business practices to be a part of the creating in positive impacts along with reducing negative impacts, both in terms of society and the environment, and to be part of creating a sustainable future.

Target	Explanation	Related Content
 <p>NO POVERTY</p>	<p>End poverty in all its forms everywhere</p>	<ul style="list-style-type: none"> Responsible lending and providing opportunities for everyone to access finance in the system Social and community development
 <p>GOOD HEALTH AND WELL-BEING</p>	<p>Ensure healthy lives and promote well-being for all at all ages</p>	<ul style="list-style-type: none"> Relationship management and the participation of customers and community Social and community development Occupational safety and health
 <p>QUALITY EDUCATION</p>	<p>Ensure inclusive and equitable quality education and promote lifelong learning opportunities for all</p>	<ul style="list-style-type: none"> Promoting knowledge and understanding of money management for customers and the community through the "Tang To Know-how" project. Promoting learning for employees in the field of hard skills and soft skills

Target	Explanation	Related Content
 <p>5 GENDER EQUALITY</p>	<p>Achieve gender equality and empower all women and girls</p>	<ul style="list-style-type: none"> • Promoting women workers throughout the value chain equally without discriminating against sex. • Respect for human rights • Responsible lending and providing opportunities for everyone to access finance in the system
 <p>6 CLEAN WATER AND SANITATION</p>	<p>Ensure availability and sustainable management of water and sanitation for all</p>	<ul style="list-style-type: none"> • Water management • Encouraging employees to be aware of environmental protection and the quality use of resources.
 <p>7 AFFORDABLE AND CLEAN ENERGY</p>	<p>Ensure access to affordable and modern energy for all</p>	<ul style="list-style-type: none"> • Energy management • Encouraging employees to be aware of environmental protection and the quality use of resources.
 <p>8 DECENT WORK AND ECONOMIC GROWTH</p>	<p>Promote sustained, inclusive and sustainable economic growth, future and productive employment and decent work for all</p>	<ul style="list-style-type: none"> • Employee care and employee development • Respect for human rights • Research, development, and innovation in product creation

Target	Explanation	Related Content
 <p>9 INDUSTRY, INNOVATION AND INFRASTRUCTURE</p> <p>INDUSTRY, INNOVATION AND INFRASTRUCTURE</p>	<p>Build resilient infrastructure, promote inclusive and sustainable industrialization and foster innovation</p>	<ul style="list-style-type: none"> • Social and community development • Creating financial technology for digital banking through financial innovations that are easy to access and convenient
 <p>10 REDUCED INEQUALITIES</p> <p>REDUCED INEQUALITIES</p>	<p>Reduce inequalities within and among countries</p>	<ul style="list-style-type: none"> • Having service channels covering the whole country and a variety of financial planning products to meet each customer segment • Promoting knowledge and understanding of money management for customers and the community through the "Tang To Know-how" project • Respect for human rights
 <p>11 SUSTAINABLE CITIES AND COMMUNITIES</p> <p>SUSTAINABLE CITIES AND COMMUNITIES</p>	<p>Make cities and human settlements inclusive, safe, resilient and sustainable.</p>	<ul style="list-style-type: none"> • Responsible lending and providing opportunities for everyone to access finance in the system
 <p>13 CLIMATE ACTION</p> <p>CLIMATE ACTION</p>	<p>Take urgent action to combat climate change and its impacts</p>	<ul style="list-style-type: none"> • Climate change management and energy management • Encouraging employees to be aware of environmental protection and the quality use of resources • Considering loans for businesses that take into account the impact on the environment and do not have a negative impact on the community

Target	Explanation	Related Content
 <p>16 PEACE, JUSTICE AND STRONG INSTITUTIONS</p>	<p>Promote peaceful and inclusive societies for sustainable development, provide access to justice for all and build effective accountable and inclusive institutions at all level</p>	<ul style="list-style-type: none"> • Conduct business under the principles of good corporate governance and ethics. • Anti-corruption • Respect for human rights
 <p>17 PARTNERSHIPS FOR THE GOALS</p>	<p>Strengthening the means of implementation and revitalize the Global Partnership for Sustainable Development</p>	<ul style="list-style-type: none"> • Participating in the membership with various organizations in economic, social, and environmental development

The Certifications from the External Agencies

After completing all the necessary information, the Bank will be exploring for an external agency to certify the future sustainable development report (External Assurance).



Opinion Survey on Sustainable Development Report 2024

The Board of Directors and the Bank's senior management have closely monitored and advised, in order to ensure that we are offering all stakeholders the opportunities to provide their suggestions on performance through various channels, including the survey below. This will result in operational procedures in sustainability and disclosure more effective and truly represent the needs and expectations of all stakeholders.

All stakeholder groups can submit their feedback through the survey on the Sustainability Development Report below. The Bank will utilize the information it has received to enhance its operations and improve the creation of the Sustainability Development Report for the upcoming year to be more effective and better serve stakeholders' requirements.

Please mark the x in the box or write additional comments in the blank.

1. Please indicate your status which is related to the Bank.

- Employee
 Customer
 Partner
 Shareholder
 Society and Community
 Government Agency
 Other _____

2. Please comment on the 2024 Sustainable Development Report

Subject	Score Level				
	Poor	Fair	Average	Very Good	Excellent
1. The overview of this report is completed. Respond to the expectations you need addressed.					
2. The content easy to understand and interesting.					
3. This report has an appropriate presentation format and number of pages.					
4. The completeness of this report.					
5. The content of this report is reliable.					

3. Other comments or suggestions

You can also leave your comments online by scanning this QR code







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