

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				
Climate Change Management						
GRI 3: Material Topics 2021	3-3 Management of material topics	SD Report page 98-99				
Corporate Governance						
GRI 3: Material Topics 2021	3-3 Management of material topics	SD Report page 30-35				

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		

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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
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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
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	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				

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	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
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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
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	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

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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				

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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
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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	