

General Information / Información general

Name of Institution Thai Credit Bank Public Company Limited
Country Thailand
Client type SME Bank/NBFI
Currency Used for Reporting THB

Reporting period
Most recent annual financial data

Half-Year
30/6/2025

Overview / Diversidad - desglose

(1)	Employees	Total	4,420	Rural	1,684	Female	2,459	Youth (24 years or younger)	57
	Clients	Total	509,656	Female	504,395	Male	383,460	Legal entities	3,760
	Clients	Rural	292,262	Urban	217,394			Youth (24 years or younger)	64,804
	SME Clients	Total	3,555	Rural	657	Women	104		
	Gross Loan Portfolio	Women	4,116,383,651.37	Rural	5,260,165,194.02	THB			
		Borrowers	484,938		290,986	Number / Número			
		Depositors	19,457		1,276	Number / Número			

Employees / Personal

(2)	Number of products/services targeted towards women	2024	1	Number / Número	
(3)	Number of employees who left during the year *(separated voluntarily or involuntarily)		509	Number / Número	
(4)	Number of female employees who left during the year *(separated voluntarily or involuntarily)		283	Number / Número	
		Amount spent on training	2,438,376.67	THB	
		Number of staff trained	16,486	Number / Número	
		Employees promoted	267	Number / Número	
(5)	Female employees promoted		142	Number / Número	
		Is the CEO/Founder a woman?	No	Yes/No	
(6)	Is the business majority owned by a female (>50%)?		No	Yes/No	
		Number of senior management	22	Number / Número	
(6)	Number of women in senior management		11	Number / Número	
		Number of board members	9	Number / Número	
(7)	Number of women on the board		2	Number / Número	
		Gender Pay Gap (%)	14.1%	%	
(8)	Average gross hourly earnings of female employees		187.10	THB	
		Average gross hourly earnings of male employees	217.69	THB	

Clients

Total number of clients living below the national poverty line	2024	Number / Número


GLP and Deposits

(10)	Amount disbursed (Total)	2024	33,845,384,333.21	THB	
		Amount disbursed to Microenterprises	1,775,146,000.00	THB	
		Amount disbursed to SMEs	22,782,040,476.50	THB	
		Number of loans disbursed (Total)	862,939	Number / Número	
		Number of loans disbursed to women	484,938	Number / Número	
		Number of loans disbursed to Microenterprises	19,382	Number / Número	
		Number of loans disbursed to SMEs	3,555	Number / Número	
		Volume of loans outstanding for energy efficiency or renewable energy	-	THB	
		Volume of loans outstanding to pay for education or to educational institutions	-	THB	
(11)	Volume of loans outstanding to pay for healthcare or to healthcare institutions		-	THB	
		Volume of agriculture loans outstanding	-	THB	
		Volume of loans to pay for safe drinking water and/or improved sanitation	-	THB	
		Weighted average loan maturity	28.48	Months / Meses	

Products

(12)			Number of active customers		
			Urban	Rural	Total
	Insurance		2,379	164	2,543
	Financial literacy trainings		9,946	23,322	33,268
	Enterprise skills development or business development services/trainings		13	36	49
(13)			2024		
	Number of products introduced in last three years (2021-23)		30		Number / Número
	Remittances received		99,501,648.03		THB

Nr.	Comments / Instructions	Comentarios / Instrucciones
1	IFC defines SMEs as registered businesses that qualifies under two of the following three criteria: between 10 and 300 employees, total assets between USD 100k and USD 15m or total annual sales between USD 100k and USD 15m. Female SMEs refer to female-owned or female-led SMEs.	De acuerdo con IFC, se considera una PYME a aquel negocio registrado que cumpla con al menos dos de los siguientes criterios: (1) Entre 10 y 300 empleados, (2) Total de activos entre USD 0.1m y USD 15m, (3) Ventas anuales entre USD 0.1m y USD 15m.
2	Only if applicable, if not, leave empty. The intentionality and focus on offering beneficial product/service for women can be assessed by considering parameters such as whether: - the product/service was specifically developed for women, focuses on resolving a problem that disproportionately affects women, specifically caters to the unique needs of women, is bridging a gap that exists in the market and eventually, supporting women users. - the gendered impact of the product/service was considered from the beginning or as an ex-post label, - the percentage of the investee's clients that purchase or use the product/service - other considerations as relevant on an investment by investment basis. Any solution enabling women to increase their safety or security, access to finance or markets, access to health, access to education and time savings can be considered as a product/service targeted towards women.	Solo si aplica, si no, dejar celda vacía. La finalidad y el enfoque de ofrecer un producto/servicio beneficioso para las mujeres puede evaluarse teniendo en cuenta parámetros como: - el producto/servicio se ha desarrollado específicamente para mujeres. Se centra en resolver un problema que afecta de forma desproporcionada a las mujeres, atiende específicamente a las necesidades únicas de las mujeres, está cubriendo un vacío que existe en el mercado y, finalmente, apoya a las usuarias. - el impacto de género del producto/servicio fue considerado desde el principio o como una característica ex-post. - el porcentaje de clientes de la empresa que compran o utilizan el producto/servicio - otras consideraciones, según aplique, en función del criterio de cada empresa. Cualquier solución que permita a las mujeres aumentar su seguridad o protección, acceso a financiamiento o a los mercados, su acceso a la salud, acceso a la educación y ahorro de tiempo puede considerarse un producto/servicio dirigido a mujeres.
3	Number of permanent employees that left the investee company.	Número de empleados con contrato fijo que dejaron la institución.
4	Amount spent on training permanent and seasonal employees as well as smallholder farmers.	Cantidad invertida en formación de los empleados / Número de pequeños agricultores capacitados.
5	If the investee does not have a CEO, whoever effectively has the same role e.g. "President", "Chairman".	Si la institución no tiene un Director Ejecutivo hacer referencia a la persona que ejerce el rol equivalente, por ejemplo "Presidente", "Chairman".
6	The investee can define what it considers to be senior management, but it should typically be head of department for the whole organisation.	La institución puede definir lo que considera como "personal senior", pero debe referirse típicamente a un jefe de departamento para toda la organización.
7	Difference between the average salary of all female staff and the average salary of all male staff, divided by the average salary of all staff.	Diferencia entre el sueldo medio de todas las mujeres y el sueldo medio de todos los hombres, dividida por el sueldo medio de todos los hombres
8	Average hourly earnings of female employees is calculated by adding up the hourly earnings of all female employees and dividing the total by number of female employees.	Los ingresos medios por hora de las empleadas se calculan sumando los ingresos por hora de todas las empleadas y dividiendo el total por el número de empleadas.
9	Average hourly earnings of male employees is calculated by adding up the hourly earnings of all male employees and dividing the total by number of male employees.	Los ingresos medios por hora de los empleados varones se calculan sumando los ingresos por hora de todos los empleados varones y dividiendo el total por el número de empleados varones.
10	Total value of loans outstanding that finance education (i.e. student loans) or educational institutions (e.g. loans to schools, universities).	Valor total de los préstamos pendientes que financian la educación (es decir, préstamos estudiantiles) o instituciones educativas (por ejemplo, préstamos a escuelas, universidades).
11	Total value of loans to agricultural institutions	Valor de los préstamos agrícolas vigentes
12	Active number of clients purchasing an insurance product from the financial institution over the calendar year	Número activo de clientes que compran un producto de seguro de la institución financiera durante el año calendario
13	Remittances received by the bank from abroad.	Remesas recibidas por el banco desde el exterior.

English	
 ESG QUESTIONNAIRE	
ENTITY	Thai Credit Bank Public Company Limited
Cut date	30/6/2025
Currency:	THB

PRINCIPAL ADVERSE IMPACT INDICATORS	REPORTING PERIOD JAN 2025 - JUN 2025	Units	COMMENTS FROM INVESTEE AND / OR INVESTMENT OFFICER	GUIDANCE NOTES
Does the organisation have GHG emissions reduction strategy/ initiatives?	Yes	Yes/No		Indicate whether the organisation has carbon emissions reduction initiatives, aligned with Paris Agreement (i.e. to limit global warming to well below 2 °C and pursuing efforts to limit it to 1.5 °C). Examples include energy efficiency initiatives, fuel switching, use of renewable energy, recycling of materials etc.
Is fossil fuel sector (e.g. coal, petroleum, natural gas) excluded as per your exclusion list? (refer guidance section)	Yes	Yes/No		Fossil fuel sector is defined as i) companies that derive any revenues from exploration, mining, extraction, distribution or refining of hard coal and lignite. It also includes utility companies using thermal coal for power generation. (ii) companies that derive any revenues from the exploration, extraction, distribution (including transportation, storage and trade) or refining of liquid fossil fuels; and (iii) companies that derive any revenues from exploring and extracting fossil gaseous fuels or from their dedicated distribution (including transportation, storage and trade);
<i>If no, indicate total number of borrowers in portfolio involved in fossil fuel sector</i>	0			
<i>If no, provide share of gross loan portfolio in fossil fuel sector</i>	0.0%	%		
<i>If no, please indicate exposure to coal (no. of borrowers)</i>	0			This includes companies that derive any revenues from exploration, mining, extraction, distribution or refining of hard coal and lignite. It also includes utility companies using thermal coal for power generation.
<i>If no, please indicate share of gross loan portfolio for coal (% of GLP)</i>	0.0%	%		This includes companies that derive any revenues from exploration, mining, extraction, distribution or refining of hard coal and lignite. It also includes utility companies using thermal coal for power generation.
Total annual expenditure for grid electricity across all branches/ facilities (in THB)	8,102,603.6	THB	Headquarters, three buildings only	This should be the total amount spent annually during reporting period for grid electricity consumption across all offices/ branches/ facilities/ projects. For project finance, this should be limited to scope of project only
Total annual electricity consumption (grid + off-grid)	1,567,403.4	kWh	Headquarters, three buildings only	Total annual electricity consumption across all offices/ branches/ facilities/ projects from grid-off-grid sources. For project finance, this should be limited to scope of project only
<i>Share of grid-based electricity consumption (refer guidance for more details)</i>	0.0	kWh		"Grid-based electricity consumption" refers to energy consumed by organisation from grid (e.g. power distribution network)
<i>Share of "Off-grid renewable energy" consumption (refer guidance for more details)</i>	0.0	kWh		"Off-grid renewable" refers to energy generated by organisation for self-consumption from renewable sources. Renewable energy sources: wind, solar (solar thermal and solar photovoltaic) and geothermal energy, ambient energy, tide, wave and other ocean energy, hydropower, biomass, landfill gas, sewage treatment plant gas, and biogas. All energy sources apart from those mentioned here are non-renewable energy sources.
<i>Share of "Off-grid non-renewable energy" consumption (refer guidance for more details)</i>	1,567,403.4	kWh		"Off-grid non-renewable" refers to energy generated by organisation for self-consumption from non-renewable sources (e.g. LPG, diesel generators)
Type of hazardous waste generated from operations				
Hazardous waste generated during the reporting period (in tonnes)	0.0	tonnes		Includes substances that are explosive, oxidising, flammable, irritant, harmful, toxic, carcinogenic, corrosive, infectious, eco-toxic and radioactive waste
In the reporting period, have there been any convictions / fines for violation(s) of anti-corruption or anti-bribery laws or environmental laws or labour laws?	No	Yes/No		
<i>If yes, total number of violation(s) of anti-corruption and anti-bribery laws. Provide details in comments section</i>	0			
<i>If yes, total number of violation(s) of environmental laws. Provide details in comments section</i>	0			
<i>If yes, total number of labour disputes (refer guidance for more details)</i>	0			labour dispute refers to an act of disagreement between an employer and employees regarding the terms of employment. This could include disputes regarding unfair dismissals, conditions of employment, child labour, forced labour, discrimination, fringe benefits, hours of work, tenure, and wages to be negotiated during collective bargaining, or the implementation of already agreed upon terms.
Does the organisation have grievance/ complaints handling mechanism for employees/contract workers?	Yes	Yes/No		Indicates whether the organisation has a grievance/complaints mechanism for employees. The mechanism should involve an appropriate level of management and address concerns promptly, using an understandable and transparent process that provides timely feedback to those concerned, without any retribution. The mechanism should also allow for anonymous grievances/complaints to be raised and addressed.
<i>No. of grievances received in the last one year</i>	17			
<i>No. of sexual harassment grievances received in last one year</i>	1			
Does the organisation have grievance/ complaints handling mechanism for external stakeholders (e.g. - customers, community, suppliers)?	Yes	Yes/No		Indicates whether the organization has a grievance/complaints mechanism for grievances/complaints raised by community or external stakeholders that is disclosed to the public e.g. via organisation's website. There should be established communication lines for external stakeholders to contact the organization (including a email-address, telephone hotline etc.). A team/person should be responsible for receiving, registering and processing all grievances.
<i>No. of grievances received in the last one year</i>	6			
<i>No. of sexual harassment grievances received in last one year</i>	0			
Does the organisation have control processes/systems to ensure compliance and implementation of ESG policies (e.g. monitoring by the board, legal register, internal checks or auditing for all ESG policies)?	Yes	Yes/No		Indicates whether organisation has implemented processes or systems to ensure compliance with ESG policies such as HR policy, ESMS policy, HSE policy, code of conduct, environmental policy, supplier code of conduct, and others
Average gross hourly earnings of female employees	187.10	THB		Please provide monthly average earnings if gross hourly earning is not available and mention in comments section
Average gross hourly earnings of male employees	217.69	THB		Please provide monthly average earnings if gross hourly earning is not available and mention in comments section
Number of board members	9.00			
Number of female board members	2.00			

GOVERNANCE	REPORTING PERIOD JAN 2025 - JUN 2025	COMMENTS FROM INVESTEE AND / OR INVESTMENT OFFICER
Corporate Governance Principles and Policies		
Number of cases of violation of code of ethics during the reporting period	7	
Board of Directors (BoD) - Size & Meetings		
Are meeting minutes documented and shared with board members for approval?	Yes	
Committees		
What share of audit committee members are independent?	100.0%	
Internal Controls		
Is there a separate risk management committee/ risk management department?	Yes	
Financial Transparency		
Has the external auditor expressed any qualified/adverse opinions for reporting period?	No	
Anti-corruption and Anti-Bribery		
In the reporting period, has there been any convictions / fines for violation of anti-corruption and anti-bribery laws?	No	

SOCIAL	REPORTING PERIOD JAN 2025 - JUN 2025	COMMENTS FROM INVESTEE AND / OR INVESTMENT OFFICER
Human Resources (HR) Policy		
When was HR policy last reviewed or updated?	17/6/2024	
Number of trainings conducted in reporting period to address topics covered in HR policy	564	
Contract Type		
Did the FI have any collective dismissals of more than 10% of the workforce that resulted in more than 10 employees being collectively dismissed during the reporting period?	No	
Grievance mechanism (formal complaint process)		
Does the FI have a grievance mechanism for employee?	Yes	
How many complaints have been submitted using the grievance mechanism in the reporting period?	0	
Labour Fines and Court Cases		
Total number of employee labour related incidents during the reporting period (e.g. strikes, violation of labour law, labour disputes in court)?	0	
Share of non-standard employment		
Share of non-standard employment (temporary employment, part-time employment, on-call work, internship, external contracts)		
Health & Safety		
Number of fire drills conducted across FI in the reporting period	0	
In the last year, how many serious accidents/ injuries or deaths have occurred on FI's property or to employees outside of FI property while working?	0	

ENVIRONMENTAL & SOCIAL (E&S) ASSESSMENT OF INVESTMENTS		REPORTING PERIOD JAN 2025 - JUN 2025	COMMENTS FROM INVESTEE AND / OR INVESTMENT OFFICER
Environmental & Social Management System (ESMS)			
On what date was the ESMS last updated or reviewed?	31/5/2024		
Capacity & Resources			
Number of E&S trainings conducted for lending staff in the reporting period	135		
Any changes in personnel/management responsible for ESG matters during the reporting period?	No		
Exclusion List (projects/sectors that the FI does not finance)			
Does the FI have an exclusion list similar to that required by responsAbility? (refer 'Exclusion List' tab for more details)	Yes		
Portfolio in non-compliance with RA exclusion list? Break-up in comments.	0.0%		
Share of portfolio in high risk sectors			
Share of portfolio in sectors with negative E&S impact (as % of total GLP) as per the list in H123			
Number of loans and exposure to low, medium and high risk deals as of end reporting period. Details in comments section			
Exposure to Low-risk category (in % of total GLP)			
Exposure to Medium-risk category (in % of total GLP)			
Exposure to High-risk category (in % of total GLP)			
E&S Risk Categorization			
Number of projects rejected on basis of E&S risks during the reporting period? Details in comments section.	3		During the first half of 2025, a total of three customer applications were rejected. The reasons for rejection are as follows: Two customers operate businesses related to the sale of alcoholic beverages, which fall under Prohibited List Article 3: Production or trade in alcoholic beverages (excluding beer and wine). One customer is engaged in the distribution of tobacco products, which is classified under Prohibited List Article 4: Production or trade in tobacco.
Number of monitoring visits carried out during the reporting period	764		
Investments with E&S/reputational issues			
Any ESG-related fines/penalties during the reporting period?	No		

CLIENT PROTECTION	REPORTING PERIOD JAN 2025 - JUN 2025	COMMENTS FROM INVESTEE AND / OR INVESTMENT OFFICER
Client Protection Pathway		
Is the FI certified under the Client Protection Pathway?	No	
Product design and delivery		
Number of trainings conducted in last reporting year on: - Collateral policies - Selecting suitable products, services and channels for clients - Client engagement	267.00	
What share of loans were checked with the credit bureau?	100.0%	
Transparency		
Are all of the following specified to clients in loan contracts? - total loan amount; - amounts to be repaid, clearly spelling out interest and all fees; - total cost of credit (all principal, interest and fees); - and full disclosure of all potential additional fees, including penalty fees.	Yes	
Are clients provided with receipts for every transaction?	Yes	
Fair and Respectful Treatment of Clients		
What share of total interest income is accounted for by fees?		
Number of complaints/ grievances against discrimination in lending?	0	
Number of trainings on debt collection procedure?	85	
Mechanisms for complaints resolution		
How many complaints have been submitted using the grievance mechanism or via the regulator in the reporting period?	6	

Nr.	Comments
1	<p>The high E&S risk sectors are the following:</p> <ul style="list-style-type: none"> - Crop farming (Code Nace 1.12, 1.2); - Forestry and logging (Code Nace 2); - Fishing and aquaculture (Code Nace 3); - Mining and quarrying (Code Nace 5-9); - Manufacture of textile, wearing apparel, leather (Code Nace 13-15); - Manufacture of pulp (Code Nace 17.11); - Manufacture of coke and refined petroleum products (Code Nace 19); - Manufacture of chemicals and chemical products (Code Nace 20); - Manufacture of basic pharmaceutical products and pharmaceutical preparations (Code Nace 21); - Manufacture of rubber and plastic products (Code Nace 22); - Manufacture of basic metals (Code Nace 24); - Electricity and gas steam supply (Code Nace 35); - Waste treatment and disposal activities (Code Nace 38); - Construction of buildings (Code Nace 41); - Civil engineering (Code Nace 42).