

For the following information, SME customers are classified as women owned or led borrowers based on the gender of the owners. For retail customers, the borrowers are classified based on their gender.

Table 1 shows the number and percentage of women borrowers by portfolio segments as at 31 December 2021:

Table 1

Portfolio Segments	Client Number (As at 31 December 2021)	Share of women/ women-owned or led borrowers (As at 31 December 2021)	
		Number	Percentage
Micro SME Loans	15,699	8,407	53.6%
Nano and Micro Finance	223,159	163,365	73.2%
Individual/Retail Loans	10,990	5,369	48.9%
Total	249,848	177,141	70.9%

Table 2 shows the proportion of loan disbursements allocated to women borrowers as at 31 December 2021:

Table 2

Portfolio Segments	Total number of loan disbursements (As at 31 December 2021)	Allocated loan disbursement to women/ women-owned or led borrowers (As at 31 December 2021)	
		Number	Percentage
Micro SME Loans	5,124	2,624	51.2%
Nano and Micro Finance	116,358	86,453	74.3%
Individual/ Retail Loans	7,519	3,458	46.0%
Total Loan disbursement	129,001	92,535	71.7%

Table 3 shows the proportion of loans outstanding allocated to women, women-owned or women-led borrowers as at 31 December 2021:

Table 3

Portfolio segments	Total loans outstanding (As at 31 December 2021) THB Million	Allocated loans outstanding to women/ women-owned or led borrowers (As at 31 December 2021)	
		THB Million	Percentage
Micro SME Loans Segment which includes:			
- Micro SME Loans	62,756	33,301	53.1%
- SME Loans	5,917	919	15.5%
Nano and Micro Finance Segment	14,232	10,024	70.4%
Individual / Retail Loans Segment	15,279	7,061	46.2%

Table 4 shows the geographic segmentation of the loans outstanding as at 31 December 2021:

Table 4

Portfolio Segments	Total loans outstanding (As at 31 December 2021) (THB Million)		Number of Accounts (As at 31 December 2021)	
	Greater Bangkok	Upcountry Thailand	Greater Bangkok	Upcountry Thailand
Micro SME Loans Segment which includes:				
- Micro SME loan	37,488	25,268	10,319	10,343
- SME Loans	5,502	416	1,509	63
Nano and Micro Finance Segment	2,024	12,207	35,271	190,408
Individual / Retail Loans Segment	13,973	1,305	15,753	1,456

Table 5 shows information on customer profile:

Table 5

Portfolio Segments (As at 31 December 2021)	Average loan outstanding (THB)	Average loan ticket at disbursement (THB)	Monthly income range ⁽¹⁾ (Estimated)
Micro SME Loans Segment which includes:			
- Micro Loans	3,788,237	5,358,833	7-10MM
- SME Loans	3,037,538	3,709,590	10-35MM
Nano and Micro Finance Segment	63,062	80,479	84,000-100,000
Individual / Retail Loans Segment	922,959	1,050,602	90,000-150,000

Note:

(1) Monthly income is estimated from new volume booked in 2021 and 2022. For SME Loans, the income data is estimated due to the limited number of new bookings.

Table 6 shows employees breakdown by gender as of 31 December 2021:

Table 6

Job Category	Male	Female	Total	% Female
Board	8	1	9	11%
AMD & up	9	2	11	18.2%
EVP & SVP	32	28	60	46.7%
VP & AVP	147	104	251	41.4%
Total Managerial positions	188	134	322	41.6%
Non-managerial positions	1,439	1,847	3,286	56.2%
Total Number of Employees	1,627	1,981	3,608	54.9%

Table 7 shows the number of interns employed in 2021:

Table 7

Internships for the year 2021			
Topic	Male	Female	Total
General Admin	1	2	3

Table 8 shows employee participation in training courses by topic and gender in 2021:

Table 8

Training Participation for the year 2021			
Topic	Male	Female	Total
Internal (online/onsite)	3,681	5,450	9,131
• Mandatory	1,163	1,841	3,004
• Functional	2,344	3,358	5,702
• General	172	250	422
• Leadership	2	1	3
External (online/onsite)	87	96	183
• Mandatory	8	38	46
• Functional	46	42	88
• General	33	16	49
• Leadership	0	0	0