

General Information / Información general

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

 Reporting period
 Most recent annual financial data

Year
31/12/2023

Overview / Diversidad - desglose

	Total	Rural	Female	Youth (24 years or younger)
Employees	3,990	1582	2223	66

	Total	Female	Male	Legal entities
Clients	414501	245405	164145	4951

	Rural	Urban	Youth (24 years or younger)
Clients	125,842	288,659	24996

	Total	Rural	Women
SME Clients	4,932	1,055	310

	Women	Rural	
Gross Loan Portfolio	8,503,792,177.90	10,512,586,797.33	THB
Borrowers	200,041	122,977	Number / Número
Depositors	45,364	2,865	Number / Número

Employees / Personal

	2023	
(2) Number of products/services targeted towards women	29	Number / Número
(3) Number of employees who left during the year *(separated voluntarily or involuntarily)	1026	Number / Número
Number of female employees who left during the year *(separated voluntarily or involuntarily)	561	Number / Número
(4) Amount spent on training	5,681,937.72	THB
Number of staff trained	4805	Number / Número
Employees promoted	262	Number / Número
Female employees promoted	143	Number / Número
(5) Is the CEO/Founder a woman?	No	Yes/No
Is the business majority owned by a female (>50%)?	No	Yes/No
(6) Number of senior management	19	Number / Número
(6) Number of women in senior management	10	Number / Número
Number of board members	9	Number / Número
Number of women on the board	2	Number / Número
(7) Gender Pay Gap (%)	13.9%	%
(8) Average gross hourly earnings of female employees	169.42	THB
(9) Average gross hourly earnings of male employees	196.75	THB

Clients				
	Total number of clients living below the national poverty line	<table border="1"> <thead> <tr> <th>2023</th> </tr> </thead> <tbody> <tr> <td></td> </tr> </tbody> </table>	2023	
2023				
		Number / Número		

GLP and Deposits				
		<table border="1"> <thead> <tr> <th>2023</th> </tr> </thead> <tbody> <tr> <td></td> </tr> </tbody> </table>	2023	
2023				
	Amount disbursed (Total)	\$61,054,189,260.51 THB		
	Amount disbursed to Microenterprises	\$37,634,908,608.91 THB		
	Amount disbursed to SMEs	\$2,490,388,055.10 THB		
	Number of loans disbursed (Total)	347152 Number / Número		
	Number of loans disbursed to women	200041 Number / Número		
	Number of loans disbursed to Microenterprises	4532 Number / Número		
	Number of loans disbursed to SMEs	401 Number / Número		
	Volume of loans outstanding for energy efficiency or renewable energy	- THB		
(10)	Volume of loans outstanding to pay for education or to educational institutions	- THB		
	Volume of loans outstanding to pay for healthcare or to healthcare institutions	- THB		
(11)	Volume of agriculture loans outstanding	9,777,611.00 THB		
	Volume of loans to pay for safe drinking water and/or improved sanitation	- THB		
	Weighted average loan maturity	27.96 Months / Meses		

Products																								
		<table border="1"> <thead> <tr> <th colspan="3">Number of active customers</th> </tr> <tr> <th></th> <th>Urban</th> <th>Rural</th> <th>Total</th> </tr> </thead> <tbody> <tr> <td>(12)</td> <td>Insurance</td> <td>2068</td> <td>124</td> <td>2192</td> </tr> <tr> <td></td> <td>Financial literacy trainings</td> <td>15432</td> <td>42588</td> <td>58020</td> </tr> <tr> <td></td> <td>Enterprise skills development or business development services/trainings</td> <td></td> <td></td> <td></td> </tr> </tbody> </table>	Number of active customers				Urban	Rural	Total	(12)	Insurance	2068	124	2192		Financial literacy trainings	15432	42588	58020		Enterprise skills development or business development services/trainings			
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(13)	Number of products introduced in last three years (2021-23)	<table border="1"> <thead> <tr> <th>2023</th> </tr> </thead> <tbody> <tr> <td>29</td> </tr> </tbody> </table>	2023	29	Number / Número
2023					
29					
	Remittances received		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	<p>Only if applicable, if not, leave empty.</p> <p>The intentionality and focus on offering beneficial product/service for women can be assessed by considering parameters such as whether:</p> <ul style="list-style-type: none"> - 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. <p>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.</p>	<p>Solo si aplica, si no, dejar celda vacía.</p> <p>La finalidad y el enfoque de ofrecer un producto/servicio beneficioso para las mujeres puede evaluarse teniendo en cuenta parámetros como:</p> <ul style="list-style-type: none"> - 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. <p>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.</p>
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 male 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.