



Annual Registration Statement / Annual Report

Form 56-1 One Report

(Structured Data Report)

MICRO LEASING PUBLIC COMPANY LIMITED

Fiscal Year End 31 December 2023



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Group Structure and Operations

Group Structure and Operations

Business Overview and Policies (1.1)

Company Information (1.1.5)

Company Name : MICRO LEASING PUBLIC COMPANY LIMITED

Symbol : MICRO

Address : 863/3 Petchkasem Road, Sanaamchan, Amphur Muang

Province : Nakorn Phathom

Postcode : 73000

Business : To provide hire purchase financing for second-hand truck and other types of financing that have second-hand truck as collateral.

Registration Number : 0107562000416

Telephone : 0-3410-9200

Website : www.microleasingplc.com

Email : ir@microleasingplc.com

Total Shares Sold (shares)

Common Stock : 935,000,000

Preferred Stock : 0

Business Operations (1.2)

Revenue Structure (1.2.1)

By Product Line or Business Grouping

	2021	2022	2023
Total revenue from operations (Thousand baht)	632,361.00	853,739.00	919,274.00
Interest income from hire purchase (Thousand baht)	503,928.00	706,190.00	782,858.00
Interest income from loan (Thousand baht)	0.00	0.00	972.00
Fee and service income (Thousand baht)	119,878.00	140,218.00	124,698.00
Other (Thousand baht)	8,555.00	7,331.00	10,746.00

	2021	2022	2023
Total revenue from operations (%)	100.00	100.00	100.00
Interest income from hire purchase (%)	79.69	82.72	85.16
Interest income from loan (%)	0.00	0.00	0.11
Fee and service income (%)	18.96	16.42	13.56
Other (%)	1.35	0.86	1.17

By Geographical Area or Market

	2021	2022	2023
Total revenue from operations (Thousand baht)	632,361.00	853,739.00	919,274.00
Domestic (Thousand baht)	632,361.00	853,739.00	919,274.00
International (Thousand baht)	0.00	0.00	0.00

	2021	2022	2023
Total revenue from operations (%)	100.00	100.00	100.00

Domestic (%)	100.00	100.00	100.00
International (%)	0.00	0.00	0.00

Other income as specified in the financial statements

	2021	2022	2023
Total other income (Thousand baht)	0.00	7,330.00	10,745.00
Other income from operations (Thousand baht)	0.00	0.00	0.00
Other income not from operations (Thousand baht)	0.00	7,330.00	10,745.00

Information on Products and Services (1.2.2)

Product/Service Information and Business Innovation Development (1.2.2.1)

Research and Development (R&D) Policy : No

(Unit : Thousand baht)	2021	2022	2023
R&D expenses in the past 3 years	N/A	N/A	N/A

Risk Management

Risk Management

Risk Factors (2.2)

Risk that might affect the company's business, including environmental, social and corporate governance issues (2.2.1)

Risk from operating a used truck hire purchase business

Risk Management Measures: Yes

Related Risk Topics

Strategic Risk

- Volatility in the industry in which the company operates
- Behavior or needs of customers / consumers
- Competition risk
- ESG risk

Operational Risk

- Reliance on employees in key positions
- Human error in business operations
- Corruption

Compliance Risk

- Change in laws and regulations
- Violations of laws and regulations

Financial Risk

- Insufficient sources of funding
- Default on payment or exchange of goods
- Fluctuation in exchange rates, interest rates, or the inflation rate

Sustainable Development

Sustainable Development

Sustainability Management Policy and Targets (3.1)

Sustainability Management Policy and Targets

Corporate Sustainability Policy : Yes

URL of corporate sustainability policy : <https://www.microleasingplc.com/about/policy>

Environmental Aspect (3.3)

Policy and Guideline on Environmental Aspect (3.3.1)

Environmental Policy and Practice : Yes

URL of environmental policy and practice : <https://www.microleasingplc.com/th/investor-relations/document/annual-reports>

Company environmental guideline : Electricity Management, Renewable/Clean Energy
Management, Water Management, Waste Management

Results with Respect to the Environmental Aspect (3.3.2)

Energy management

• Electricity consumption

	2021	2022	2023
Total electricity consumption within the organization (Kilowatt-Hours)	0.00	71,560.98	173,529.74

Waste management

• Waste from operations

	2021	2022	2023
Non-hazardous waste (Kilograms)	N/A	5,633.81	3,148.00
Total waste generated (Kilograms)	N/A	5,633.81	3,148.00

Greenhouse gas management

• Greenhouse gas emissions

	2021	2022	2023
Total GHG emissions target (Metric tonnes of carbon dioxide equivalent)	N/A	N/A	N/A
Scope 1 (Tons of carbon dioxide equivalents)	N/A	N/A	N/A
Scope 2 (Tons of carbon dioxide equivalents)	N/A	N/A	N/A
Scope 3 (Tons of carbon dioxide equivalents)	N/A	N/A	N/A
Total GHG emissions (Metric tonnes of carbon dioxide equivalent)	0.00	0.00	0.00

• Verification of greenhouse gas emissions over the past year

Third-party verification : No

Social Aspect (3.4)

Policy and Guideline on Social Aspect (3.4.1)

Human Rights Policy and Practice : Yes

URL of human rights policy : <https://hub.optiwise.io/th/documents/109947/flipbook>

Company human right guideline : Employee Rights, Consumer Rights, Community and Environment Rights, Safety and Occupational Health at Work, Non-discrimination

Results with Respect to the Social Aspect (3.4.2)

Information about employees

• Total number of employees

	2021	2022	2023
Number of male employees (Persons)	105	111	101
Number of female employees (Persons)	132	158	144
Total number of employees (Persons)	237	269	245

• Employee remuneration

	2021	2022	2023
Employee remuneration (baht)	108,319,749.38	137,904,379.37	135,911,688.68

• Employee development and training

	2021	2022	2023
Average employee training hours (Hours / Person / Year)	0.75	4.02	5.95
Employee development and training expenses (baht)	N/A	391,897.00	1,082,478.00

• Health, safety and work environment

	2021	2022	2023
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Total number of lost time injury incidents by employees (Cases)	N/A	0	0
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• **Employee retention**

	2021	2022	2023
Percentage of employees who voluntarily resigned (%)	16.88	33.83	26.53

• **Significant labor dispute**

	2021	2022	2023
Significant labor dispute	No	No	No

Corporate Governance Policy

Corporate Governance Policy

Overview of the Corporate Governance Policy and Guideline (6.1)

Corporate Governance Policy

Corporate Governance Policy : Yes

Company website on corporate governance policy : <https://www.microleasingplc.com/about/policy>

Policy and Guideline Related to the Board of Directors (6.1.1)

Policy and guideline related to the board of directors

Company policy and guideline : Nomination of Directors, Compensation, Independence of the Board of Directors, Director Development, Board Performance Evaluation, Corporate Governance of Subsidiaries and Associated Companies

Code of Conduct (6.2)

Establishing a Code of Conduct

Establishing a Code of Conduct

Code of Conduct : Yes

Policy and Guideline related to the Code of Conduct

Company policy and guideline : Preventing of Conflicts of Interest, Preventing the Misuse of Inside Information, Anti-corruption, Whistleblowing

**Corporate Governance Structure
and Significant Information Regarding
the Board of Directors, Subcommittees,
Management,
Employee and Other Information**

Corporate Governance Structure and Significant Information Regarding the Board of Directors, Subcommittees, Management, Employee and Other Information

Board of Directors (7.2)

Composition of the board of directors (7.2.1)

	Number of persons	Percentage (%)
Total number of directors	11	100.00
Number of male directors	10	90.91
Number of female directors	1	9.09
Number of executive directors	5	45.45
Number of non-executive directors	6	54.55
Number of independent directors	4	36.36

Information on the board of directors and persons with authority to control the company (7.2.2)

List of directors

General information	Position	Date position was assumed	Experience and expertise
1. Mr. KRIT UMPOTE Gender: Male Age: 83 years old Highest level of education: Master's degree Major: Administration M.P.A. GSPA NIDA Thai nationality: Yes Residing in Thailand: Yes	Chairman of the board (Non-executive, Independent director) Director type: Original director	17 Apr 2020	Accounting, Finance, Leadership, Strategic Management, Risk Management, Budgeting, Governance/ Compliance, Corporate Management, Sustainability, Human Resource Management, Corporate Social Responsibility

2.	<p>Mr. WEIDT NUCHJALEARN</p> <p>Gender: Male</p> <p>Age: 70 years old</p> <p>Highest level of education:</p> <p>Master's degree</p> <p>Major: Master of Commerce and Accounting</p> <p>Thai nationality: Yes</p> <p>Residing in Thailand: Yes</p>	<p>Vice Chairman</p> <p>(Non-executive, Independent director)</p> <p>Director type: Original director</p>	1 Nov 2020	Accounting, Finance, Commerce, Banking, Economics, Leadership, Strategic Management
3.	<p>Mr. TANYAKON AUTCHAYAWAT</p> <p>Gender: Male</p> <p>Age: 45 years old</p> <p>Highest level of education:</p> <p>Bachelor's degree</p> <p>Major: Marketing</p> <p>Thai nationality: Yes</p> <p>Residing in Thailand: Yes</p>	<p>Director</p> <p>(Executive)</p> <p>Director type: Original director</p>	3 Jan 2000	Marketing, Risk Management
4.	<p>Mrs. ROTSANAN YINGTHAWEEESAK</p> <p>Gender: Female</p> <p>Age: 65 years old</p> <p>Highest level of education:</p> <p>Bachelor's degree</p> <p>Major: Finance</p> <p>Thai nationality: Yes</p> <p>Residing in Thailand: Yes</p>	<p>Director</p> <p>(Executive)</p> <p>Director type: Original director</p>	28 Jan 2004	Finance, Risk Management
5.	<p>Mr. Jedsada Auchyawat</p> <p>Gender: Male</p> <p>Age: 43 years old</p> <p>Highest level of education:</p> <p>Bachelor's degree</p> <p>Major: Finance</p> <p>Thai nationality: Yes</p> <p>Residing in Thailand: Yes</p>	<p>Director</p> <p>(Executive)</p> <p>Director type: Original director</p>	2 Jan 2007	Finance, Risk Management

6.	<p>Mr. KEITTIPONG TOEMKUNANON</p> <p>Gender: Male</p> <p>Age: 46 years old</p> <p>Highest level of education: Bachelor's degree</p> <p>Major: Bachelor of Business Administration</p> <p>Thai nationality: Yes</p> <p>Residing in Thailand: Yes</p>	<p>Director</p> <p>(Non-executive)</p> <p>Director type: Original director</p>	21 Sep 2018	Transportation & Logistics
7.	<p>Mr. CHALONG LUENGPRASIT</p> <p>Gender: Male</p> <p>Age: 60 years old</p> <p>Highest level of education: Master's degree</p> <p>Major: Accounting</p> <p>Thai nationality: Yes</p> <p>Residing in Thailand: Yes</p>	<p>Director</p> <p>(Non-executive, Independent director)</p> <p>Director type: Original director</p>	21 Sep 2018	Accounting, Finance
8.	<p>Dr. PIJAK CHANTAVIROJ</p> <p>Gender: Male</p> <p>Age: 54 years old</p> <p>Highest level of education: Doctoral degree</p> <p>Major: Doctor of Philosophy Administration</p> <p>Thai nationality: Yes</p> <p>Residing in Thailand: Yes</p>	<p>Director</p> <p>(Non-executive, Independent director)</p> <p>Director type: Original director</p>	21 Sep 2018	Accounting, Finance, Strategic Management, Risk Management, Audit
9.	<p>Mr. THAMMASAK AUCHYAWAT</p> <p>Gender: Male</p> <p>Age: 69 years old</p> <p>Highest level of education: Below a bachelor's degree</p> <p>Major: vocational Certificate</p> <p>Thai nationality: Yes</p> <p>Residing in Thailand: Yes</p>	<p>Director</p> <p>(Non-executive)</p> <p>Director type: Original director</p>	2 Aug 2019	Leadership, Strategic Management

10.	Mr. KITSADA AUCHYAWAT Gender: Male Age: 38 years old Highest level of education: Bachelor's degree Major: Bachelor of Business Administration Thai nationality: Yes Residing in Thailand: Yes	Director (Executive) Director type: Original director	2 Aug 2019	Corporate Management
11.	Mr. WISARN BOORANASUNTIKON Gender: Male Age: 64 years old Highest level of education: Master's degree Major: Economics Thai nationality: Yes Residing in Thailand: Yes	Director (Executive) Director type: Original director	24 Dec 2020	Economics, Banking, Law, Accounting, Finance, Engineering, Leadership, Strategic Management, Risk Management

Other Information pertaining to committees

The Chairman is an independent director	: Yes
The Chairman and the manager are the same person	: No
The Chairman and the manager are members of the same family	: No
The company appoints at least one independent director to determine the agenda of the Board of Directors' meetings	: No

Sub-committees (7.3)

Information about sub-committees (7.3.2)

Audit Committee

List of audit committee members

General information	Position	Date position was assumed	Experience and expertise
1. Mr. CHALONG LUENGPRASIT [1] Gender: Male Age: 60 years old Highest level of education: Master's degree Major: Accounting Thai nationality: Yes Residing in Thailand: Yes	Chairman of the audit committee (Non-executive, Independent director) Director type: Original director	21 Sep 2018	Accounting, Finance
2. Dr. PIJAK CHANTAVIROJ [1] Gender: Male Age: 54 years old Highest level of education: Doctoral degree Major: Doctor of Philosophy Administration Thai nationality: Yes Residing in Thailand: Yes	Audit committee (Non-executive, Independent director) Director type: Original director	21 Sep 2018	Accounting, Finance, Strategic Management, Risk Management, Audit
3. Mr. WEIDT NUCHJALEARN [1] Gender: Male Age: 70 years old Highest level of education: Master's degree Major: Master of Commerce and Accounting Thai nationality: Yes Residing in Thailand: Yes	Audit committee (Non-executive, Independent director) Director type: Original director	1 Nov 2020	Accounting, Finance, Commerce, Banking, Economics, Leadership, Strategic Management

[1] A director with the accounting expertise needed to review financial statements

Executive Committee

List of executive committee members

General information	Position	Date position was assumed
1. Mr. WISARN BOORANASUNTIKON Gender: Male Age: 64 years old Highest level of education: Master's degree Major: Economics Thai nationality: Yes Residing in Thailand: Yes	Chairman of the executive committee	24 Dec 2020
2. Mrs. ROTSANAN YINGTHAWEESEK Gender: Female Age: 65 years old Highest level of education: Bachelor's degree Major: Finance Thai nationality: Yes Residing in Thailand: Yes	Vice-chairman of the executive committee	17 Sep 2019
3. Mr. TANYAKON AUTCHAYAWAT Gender: Male Age: 45 years old Highest level of education: Bachelor's degree Major: Marketing Thai nationality: Yes Residing in Thailand: Yes	Member of the executive committee	17 Sep 2019
4. Mr. Jedsada Auchyawat Gender: Male Age: 43 years old Highest level of education: Bachelor's degree Major: Finance Thai nationality: Yes Residing in Thailand: Yes	Member of the executive committee	17 Sep 2019

5.	Mr. Preeda Iramaneerat Gender: Male Age: 50 years old Highest level of education: Bachelor's degree Major: Engineering Thai nationality: Yes Residing in Thailand: Yes	Member of the executive committee	17 Sep 2019
6.	Mr. kandanai Chonsuwat Gender: Male Age: 37 years old Highest level of education: Master's degree Major: Master of Business Administration Thai nationality: Yes Residing in Thailand: Yes	Member of the executive committee	17 Sep 2019
7.	Mr. Wisan Wethayanukool Gender: Male Age: 39 years old Highest level of education: Master's degree Major: Master of Business Administration Thai nationality: Yes Residing in Thailand: Yes	Member of the executive committee	17 Sep 2019
8.	Mr. KITSADA AUCHYAWAT Gender: Male Age: 38 years old Highest level of education: Bachelor's degree Major: Bachelor of Business Administration Thai nationality: Yes Residing in Thailand: Yes	Member of the executive committee	14 Jul 2023

Other sub-committees

Sub-committees information

Name of sub-committees	List of directors	Position
Nomination and Remuneration Committee	Mr. CHALONG LUENGPRASIT	Chairman
	Mr. THAMMASAK AUCHYAWAT	Member
	Dr. PIJAK CHANTAVIROJ	Member
Risk Management Committee	Mr. WEIDT NUCHJALEARN	Chairman
	Mr. WISARN BOORANASUNTIKON	Member
	Mr. TANYAKON AUTCHAYAWAT	Member
	Mr. Jedsada Auchyawat	Member
	Mr. Preeda Iramaneerat	Member
	Mr. kandanai Chonsuwat	Member
	Mr. Wisan Wethayanukool	Member
Investment and Business Development for Business Sustainability Committee	Mr. kandanai Chonsuwat	Member
	Mr. WISARN BOORANASUNTIKON	Chairman
	Mr. Jedsada Auchyawat	Member
	Mr. Preeda Iramaneerat	Member
	Mr. TANYAKON AUTCHAYAWAT	Member
	Mr. Wisan Wethayanukool	Member

Roles of Sub-committees

Sub-committees responsible for risk management	: Risk Management Committee
Sub-committees responsible for nomination	: Nomination and Remuneration Committee
Sub-committees responsible for remuneration	: Nomination and Remuneration Committee
Sub-committees responsible for corporate governance	: Investment and Business Development for Business Sustainability Committee
Sub-committees responsible for corporate sustainability development	: Investment and Business Development for Business Sustainability Committee

Executives (7.4)

List and positions of the executive (7.4.1)

The four highest-ranking executives

General information	Position	Date position was assumed	Experience and expertise
1. Mr. WISARN BOORANASUNTIKON Gender: Male Age: 64 years old Highest level of education: Master's degree Major: Economics	CHAIRMAN OF EXECUTIVE COMMITTEE	24 Dec 2020	Economics, Banking, Law, Accounting, Finance, Engineering, Leadership, Strategic Management, Risk Management
2. Mrs. ROTSANAN YINGTHAWEESEK Gender: Female Age: 65 years old Highest level of education: Bachelor's degree Major: Finance	Senior Deputy Managing Director	17 Sep 2019	Finance, Risk Management
3. Mr. Jedsada Auchyawat Gender: Male Age: 43 years old Highest level of education: Bachelor's degree Major: Finance	Deputy Managing Director of Credit Operation	17 Sep 2019	Finance, Risk Management
4. Mr. Preeda Iramaneerat Gender: Male Age: 50 years old Highest level of education: Bachelor's degree Major: Engineering	Deputy Managing Director of Resources and Investment	17 Sep 2019	Information & Communication Technology, Human Resource Management, Sustainability, IT Management, Risk Management
5. Mr. kandanai Chonsuwat [1] Gender: Male Age: 37 years old Highest level of education: Master's degree Major: Master of Business Administration	Deputy Managing Director of Accounting and Finance	17 Sep 2019	Accounting, Finance, Risk Management

[1] Highest responsibility in accounting and finance

[2] Directly responsible for financial account supervision

Remuneration policy for executives (7.4.2 – 7.4.3)

Remuneration policy for executives

Remuneration policy for executives : No

Remuneration

	2021	2022	2023
Total executive remuneration (baht)	15,630,250.00	15,852,187.80	14,332,580.00

Other forms of remuneration

Employee Stock Ownership Plan (ESOP) : No

Employee Joint Investment Program (EJIP) : No

Employees (7.5)

Information about company employees

Employees

Number of male employees (persons) : 101

Number of female employees (persons) : 144

Total number of employees (persons) : 245

Employee Remuneration

Total employee remuneration : 135,911,688.68

Provident fund

Total number of employees (persons) : 245

Number of employees contributing to the PVD (persons) : 147

Percentage of employees who are members (%) : 60.00

Performance Report on Corporate Governance

Performance Report on Corporate Governance

Summary of Director Performance (8.1)

Selection, development, and evaluation of duty performance of the Board of Directors (8.1.1)

Development of directors over the past year

List of directors	Position	Participated in director development program
Mr. KRIT UMPOTE	Chairman of the board	Non-participating
Mr. WEIDT NUCHJALEARN	Vice Chairman	Non-participating
Mr. TANYAKON AUTCHAYAWAT	Director	Non-participating
Mrs. ROTSANAN YINGTHAWEEESAK	Director	Non-participating
Mr. Jedsada Auchyawat	Director	Participating
Mr. KEITTIPONG TOEMKUNANON	Director	Non-participating
Mr. CHALONG LUENGPRASIT	Director	Participating
Dr. PIJAK CHANTAVIROJ	Director	Participating
Mr. THAMMASAK AUCHYAWAT	Director	Non-participating
Mr. KITSADA AUCHYAWAT	Director	Non-participating
Mr. WISARN BOORANASUNTIKON	Director	Participating

Directors' performance assessment

Method used to evaluate directors' performance : Whole-board-of-directors assessment, Individual-director assessment (self-assessment)

Meeting attendance and remuneration to each Board member (8.1.2)

Meeting attendance of the board of directors

Number of board meetings (times) : 10

Date of AGM meeting : 24 Apr 2023

EGM meeting : No

	List of directors	Termination date	Number of Board Meeting	AGM meetings	EGM meetings
1.	Mr. KRIT UMPOTE (Chairman of the board)	-	10/10	Participating	Did not hold the meeting
2.	Mr. WEIDT NUCHJALEARN (Vice Chairman)	-	10/10	Participating	Did not hold the meeting
3.	Mr. TANYAKON AUTCHAYAWAT (Director)	-	10/10	Participating	Did not hold the meeting
4.	Mrs. ROTSANAN YINGTHAWEESEK (Director)	-	10/10	Participating	Did not hold the meeting
5.	Mr. Jedsada Auchyawat (Director)	-	10/10	Participating	Did not hold the meeting
6.	Mr. KEITTIPONG TOEMKUNANON (Director)	-	10/10	Participating	Did not hold the meeting
7.	Mr. CHALONG LUENGPRASIT (Director)	-	10/10	Participating	Did not hold the meeting
8.	Dr. PIJAK CHANTAVIROJ (Director)	-	10/10	Participating	Did not hold the meeting
9.	Mr. THAMMASAK AUCHYAWAT (Director)	-	10/10	Participating	Did not hold the meeting
10.	Mr. KITSADA AUCHYAWAT (Director)	-	9/10	Participating	Did not hold the meeting
11.	Mr. WISARN BOORANASUNTIKON (Director)	-	10/10	Participating	Did not hold the meeting

Remuneration for company directors

List of directors		Termination date	Meeting allowance (baht)	Other monetary remuneration (baht)	Other non- monetary
1.	Mr. KRIT UMPOTE (Chairman of the board)	-	200,000.00	720,000.00	No
2.	Mr. WEIDT NUCHJALEARN (Vice Chairman)	-	100,000.00	600,000.00	No
3.	Mr. TANYAKON AUTCHAYAWAT (Director)	-	N/A	N/A	No
4.	Mrs. ROTSANAN YINGTHAWEESEK (Director)	-	N/A	N/A	No
5.	Mr. Jedsada Auchyawat (Director)	-	N/A	N/A	No
6.	Mr. KEITTIPONG TOEMKUNANON (Director)	-	100,000.00	240,000.00	No
7.	Mr. CHALONG LUENGPRASIT (Director)	-	100,000.00	480,000.00	No
8.	Dr. PIJAK CHANTAVIROJ (Director)	-	100,000.00	480,000.00	No
9.	Mr. THAMMASAK AUCHYAWAT (Director)	-	100,000.00	240,000.00	No
10.	Mr. KITSADA AUCHYAWAT (Director)	-	60,000.00	130,000.00	No
11.	Mr. WISARN BOORANASUNTIKON (Director)	-	N/A	N/A	No

Report on the Audit Committee's Performance for the Past Year (8.2)

Report on the audit committee's performance for the past year

Meeting attendance of audit committee

Number of Audit committee meetings (times) : 5

List of directors		Termination date	Number of the audit committee meeting
1.	Mr. CHALONG LUENGPRASIT (Chairman of the audit committee)	-	5/5
2.	Dr. PIJAK CHANTAVIROJ (Audit committee)	-	5/5
3.	Mr. WEIDT NUCHJALEARN (Audit committee)	-	5/5