



Together



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About Bangkok Bank

Bangkok Bank Public Company Limited was established on December 1, 1944 to operate commercial banking, securities, and related businesses. The Bank has been listed on the Stock Exchange of Thailand since April 25, 1975 and currently has a registered capital of Baht 40 billion, comprising 3,998,345,000 common shares and 1,655,000 preferred shares with par value of Baht 10 per share. It has a paid-up capital of Baht 19,088,428,940 with 1,908,842,894 common shares issued.



Address of Head Office	333 Silom Road, Bang Rak District, Bangkok 10500		
Company registration number	0107536000374	E-mail	info@bangkokbank.com
Telephone	0-2231-4333	Call Center	1333
Facsimile	0-2231-4890	Website	www.bangkokbank.com

Bangkok Bank has an extensive service network in Thailand comprising more than 1,190 branches, more than 8,870 automatic teller machines (ATMs), and more than 1,230 cash-deposit machines. The Bank also provides electronic banking services, including telephone banking (Bualuang Phone on telephone number 1333), internet banking (Bualuang iBanking, BIZ iBanking and Corporate iCash), and mobile phone banking (Bualuang mBanking). In addition, Bangkok Bank has an extensive international branch network comprising 29 branches and one representative office in 14 economies worldwide. These include local banks in China and Malaysia which are Bangkok Bank subsidiaries, branches in Hong Kong, Japan, Taiwan, the UK, the US, Indonesia, the Philippines, Singapore, Vietnam, Laos and Cambodia, plus our representative office in Myanmar. In 2014, we celebrated 60 years from the opening of our first overseas branch in Hong Kong on June 24, 1954.

Message from the Chairman

“THE BANK HAS ADHERED TO GOOD CORPORATE GOVERNANCE PRINCIPLES, AND PLACED GREAT EMPHASIS ON CONNECTING THE ECONOMY, SOCIETY, AND THE ENVIRONMENT”



Bangkok Bank operates its business pursuant to a code of conduct and business ethics with care for all stakeholders. Since its establishment 70 years ago, the Bank has adhered to good corporate governance principles, and placed great emphasis on connecting the economy, society, and the environment as well as concerned government units and other organizations.

Bangkok Bank also supports its customers to invent business innovations that result in various benefits. One example of this is the 'Modern Agriculture Project', through which the Bank systematically helps strengthen the agricultural sector with short and long-term measures. These measures include providing knowledge to farmers, encouraging them to form co-operative networks, and supporting them to expand their markets both domestically and internationally. In addition, the Bank disseminates innovations arising from its business operations through seminars on various subjects, such as 'Knowledge Exchange', and 'National Agriculture Network Day'.

Bangkok Bank is constantly aware of its obligation to corporate social responsibility, and has efficiently and harmoniously incorporated this into its business policy and plans. We have appointed a 'Social Development and Business Promotion Committee' to promote and develop the Bank's potential for continuously conducting its social and environmental activities. We also promote awareness of corporate responsibility among stakeholders and society through various activities.

Bangkok Bank, as a long-standing trusted partner and reliable close friend of Thai society, is delighted not only to support Thai society with various activities, but also to encourage employees, customers, society and other stakeholders to take part in social and environment activities which are aimed at achieving sustainable development and growth.



CHATRI SOPHONPANICH
Chairman

Guidelines for Corporate Social Responsibility Reporting

Bangkok Bank Public Company Limited has produced this corporate social responsibility (CSR) report for 2014 separate from the company's annual report. Information from social responsibility projects and activities is published in this report to inform all stakeholders of the Bank's direction for corporate social responsibility.

To ensure the sustainable undertakings and development of our business, we focus our CSR materiality on three main areas, namely economic, social, and environmental matters.

In producing this report, we have adopted guidelines prescribed by the Stock Exchange of Thailand (SET) as a reporting framework which covers major aspects, including conducting business fairly; acting against corruption; respecting human rights; treating employees fairly; dealing with consumers in a responsible manner; preserving the environment; encouraging the development of community and society; and innovating and sharing innovations arising from business operations. Under the above guidelines,

the Bank has continued to conduct various corporate social responsibility projects and activities aimed at yielding material and sustainable results while taking into consideration the interests of all stakeholders, including shareholders, customers, employees, counterparties, competitors, creditors, society, and the environment.

Apart from publishing this corporate social responsibility report in print, we have also published an electronic version of the report for the general public on our website (www.bangkokbank.com)



Vision, Mission, and Core Value

Bangkok Bank has an established vision and mission in line with its corporate social responsibility direction, with an emphasis on a code of conduct and business ethics. The Bank also puts these into practice and informs executives and staff of the results.



Vision

Bangkok Bank's vision is to be a bank which provides quality financial services in line with customers' requirements, and is well equipped with qualified human resources and world-class technology and working systems, while maintaining its status as a well-established international bank and a leading Asian bank.



Mission

The Bank has a financial mission, market and customer mission, quality operational mission, and capability mission as described below:

Financial Perspective

- To attain stable growth in financial performance

Market and Customer Perspective

- To maintain business leadership with service excellence

Quality Operations Perspective

- To have efficient working systems and quality control procedures
- To set standards for work processes and be able to use data from these processes to support decision-making

Capability Perspective

- To equip the Bank's staff with the ability and potential to support the Bank's business expansion



Core Value

The Bank's core value, which enables it to continue to be the leading bank in the country, is 'to provide quality financial services which satisfy customers in keeping with the Bank's role as a trusted partner and reliable close friend'. All personnel in the Bank are required to recognize and uphold this in their individual conduct in all circumstances. The core value embraces the following working philosophies:

- To provide excellent quality service from the customer's point of view
- To provide quality work
- To perform duties as ethical and professional bankers
- To work as a team with shared goals
- To give importance to personnel development

Policy, Practical Guidelines, and Strategy for Corporate Social Responsibility

The Bank has a corporate social responsibility policy and guidelines in place to set direction, principles, and practical framework as an organization with corporate social responsibility in line with good corporate governance principles. The Bank has practical guidelines suitable for a financial institution and has disseminated them to its personnel so that they understand and put into use in their everyday life. The Bank also encourages companies in its financial business group to adopt and apply the Bank's CSR policy to their business operations.

Corporate Social Responsibility Policy

"Bangkok Bank intends to operate its commercial banking business as a 'trusted partner and reliable close friend' of customers and has always been at the side of the Thai society. The Bank is aware of its responsibility to society, and also supports and encourages its personnel to be aware of their obligations and to take actions for the benefit of society and the general public. The Bank also maintains good relationships with stakeholders and seeks to co-operate with them, as well as putting into practice the concept of doing business in a social responsible manner, taking into consideration circumstances both inside and outside the organization. Bangkok Bank also believes in sustainable value, and properly obtaining and sharing this with stakeholders."

Under the above corporate social responsibility policy, the Bank supports society by focusing on three areas – economy, society, and environment; and organizes activities covering the eight aspects included in the guidelines of the Stock Exchange of Thailand (SET), namely conducting business fairly; acting against corruption; respecting human rights; treating employees fairly; dealing with consumers in a responsible manner; preserving the environment; encouraging the development of community and society; and innovating and sharing innovations arising from business operations. The Bank has continued to conduct various corporate social responsibility projects and activities while striving to meet the needs of all eight stakeholders, including shareholders, customers, employees, counterparties, competitors, creditors, society, and the environment.

Strategy for Corporate Social Responsibility

Bangkok Bank believes that helping members of each part of society to be strong will result in the overall strength of the entire society and economy, which will in turn allow the Bank to grow in a stable and sustainable fashion and live up to its determination of 'puan koo kit mit koo baan', or a trusted partner and reliable close friend.

The Bank achieves this by appointing a Social Development and Business Promotion Committee charged with the duty of establishing policies and measures for providing support to customers, institutions, organizations and establishments in organizing activities in the interests of the general public. The Bank has assigned the Public Relations Department to operate community projects and activities under the committee's policies and measures. The Bank also encourages staff throughout the organization to participate in community activities as a way to stimulate their awareness of corporate social responsibility and incorporate it into the Bank's normal operations.



Corporate Social Responsibility Begins with Good Corporate Governance

Bangkok Bank places great emphasis on good corporate governance, which reflects efficient business management and care for stakeholders in line with corporate social responsibility guidelines for conducting business in an appropriate way.

Good Corporate Governance

The Bank recognizes the significance of good corporate governance as an essential part of its undertakings to express corporate social responsibility in doing business. The Bank therefore has put into practice both matters in tandem. A Good Corporate Governance report including an Anti-corruption Measure section has been published as part of the Bank's 2014 Annual Report.





การประเมินผลสัมฤทธิ์ของงานประจำปี ๒๕๖๓
วิเทศสัมพันธ์และการต่างประเทศ
ประจำปี ๒๕๖๓
โดยคณะกรรมการประเมินผลสัมฤทธิ์ของงาน
วันที่ ๑๑ มีนาคม ๒๕๖๔ ณ ห้องประชุม ๓๐๓

	จำนวนผู้ชม	%
เว็บไซต์	850,825,880	100.00
โซเชียลมีเดีย	0	0.00
เอกสารสื่อ	15,263,380	
นิทรรศการ	0	
รวม	866,089,260	100.00

๓. - โดยคณะกรรมการประเมินผลสัมฤทธิ์ของงานประจำปี ๒๕๖๓
นางสาวกัญญาภรณ์ ขวัญเมือง
นางสาวกัญญาภรณ์ ขวัญเมือง

Walking Confidently Together at every Step

From our beginning until today, the principle we have always adhered to in our work is honesty. We take into consideration our code of conduct and business ethics, and have long been a trusted partner and reliable close friend. For the future, we are confident that our every step forward will be stable and sustainable on the basis of enduring trust.

"I have confidence in the ability of Bangkok Bank's team to steer the Bank forward with stability and yield a satisfactory return in both business and social terms. Most importantly, I trust Bangkok Bank."

Mrs. Sarunya Puttaree
Shareholder



"We have always emphasized the importance of good corporate governance. We believe that good corporate governance is a way to express our corporate social responsibility, and we always place emphasis on the two matters in tandem."

Mr. Parnsak Pruksakij
Executive Vice President
Head of Compliance
Bangkok Bank



Stakeholders in Corporate Social Responsibility Aspects

The Bank has continually reviewed and analyzed its stakeholders. Last year, the Bank identified major stakeholder groups relevant to its corporate social responsibility undertaking as follows:

Shareholders

The Bank recognizes that shareholders are the owners of the business and have ownership rights which the Bank observes and treats in accordance with the principles of good corporate governance.

Customers

The Bank recognizes that customers are among the major contributors to the Bank's success and growth. Bangkok Bank is committed to meeting customers' needs and satisfying them with financial products and services of a high quality and standard while maintaining good relationships with them as 'puan koo kit mit koo baan'; that is, aspiring to be a trusted partner and reliable close friend. In this regard, the Bank has developed processes and operating systems, using modern technology as appropriate, and has provided knowledgeable and skilled personnel to ensure that customers receive the best possible service. The Bank is continually expanding its network of branches and business centers nationwide, protecting customer information, and managing and duly rectifying complaints, taking into consideration due responsibility to our customers.

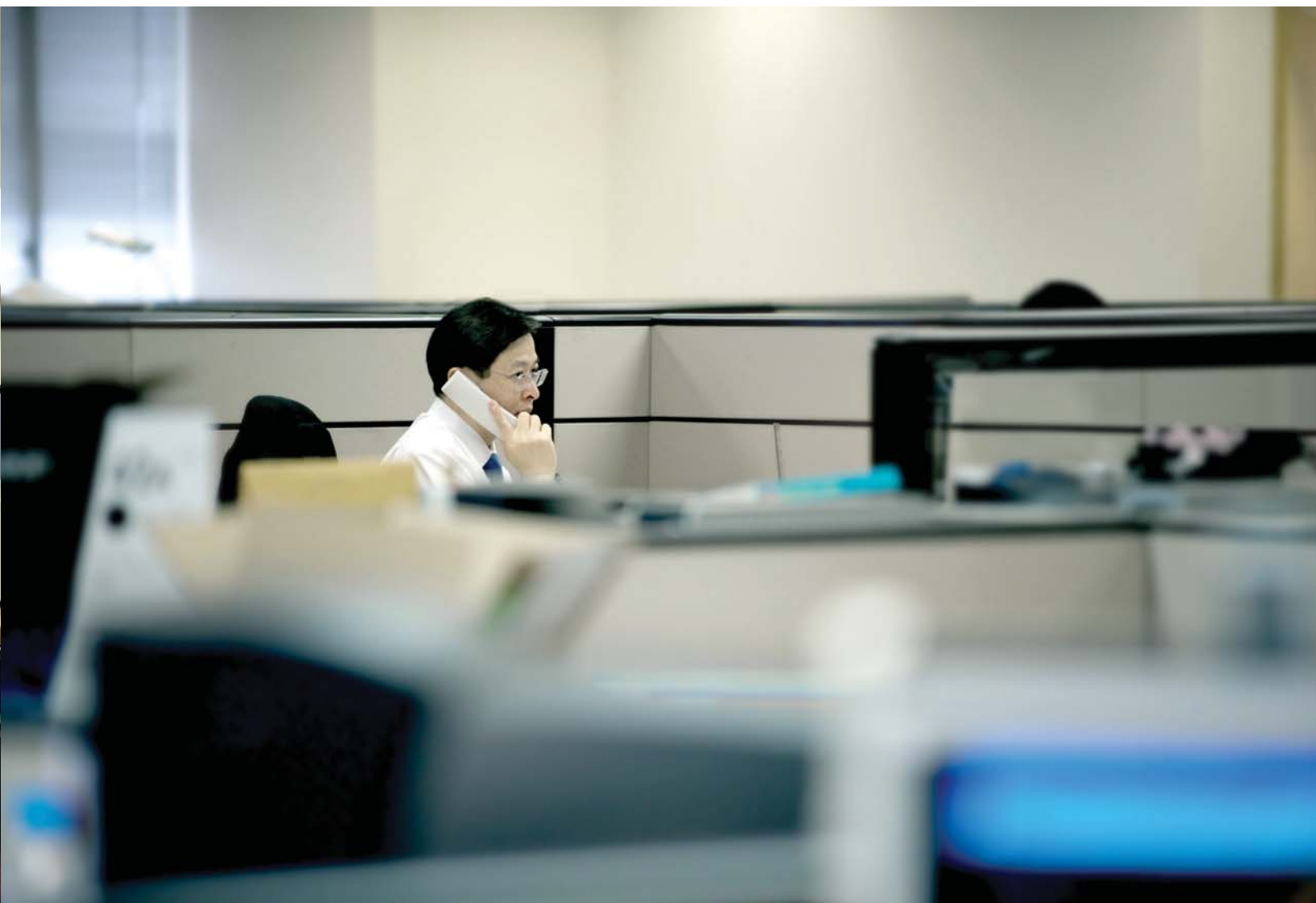


“ CUSTOMERS ARE AMONG
THE MAJOR CONTRIBUTORS TO
THE BANK’S SUCCESS AND GROWTH.
BANGKOK BANK IS COMMITTED
TO MEETING CUSTOMERS’ NEEDS
AND SATISFYING THEM WITH FINANCIAL
PRODUCTS AND SERVICES OF
A HIGH QUALITY AND STANDARD
WHILE MAINTAINING GOOD
RELATIONSHIPS WITH THEM AS
‘PUAN KOO KIT MIT KOO BAAN’ ”

Staff

.....

The Bank recognizes that its staff are among its most valuable assets. It has therefore established practical guidelines pertaining to the code of conduct and business ethics for staff to use in doing their work, and to take good care of and promote the lives and well-being of staff. To support sustainable development and growth of the Bank's operations, the guidelines are based on good relationships and co-operation between the Bank and staff.



Counterparties

The Bank recognizes that counterparties play a supporting part in providing supplies necessary for its business operations. With regard to counterparties' selection and the Bank's performance of its transactions with counterparties, the Bank honors its trade conditions and agreements with counterparties with mutual good understanding, co-operation and recognition of the basis for fair competition, or market practice as well as other widely-accepted standards relating to the banking and financial services business.

Competitors

The Bank recognizes the importance of competitors, and treats them with mutual good understanding and co-operation. The Bank understands that other financial institutions also have duties as providers of good-quality financial services to customers. The Bank conducts its business under a framework of regulations and fair competition with the Bank of Thailand as the regulator.

Creditors

The Bank recognizes its responsibility to contractual obligations made with creditors, namely depositors, holders of debentures, buyers of its bills of exchange and other trade accounts-payable beneficiaries who are regarded as creditors and are important to the Bank's business operations. Therefore, the Bank acts in compliance with contractual conditions made with creditors.

Society and Community

The Bank recognizes the importance of putting into practice the corporate social responsibility guidelines and principles for the financial services industry generally accepted to be suitable for the economic and social environment of the country and the region. The Bank therefore supports undertakings which contribute to the public, to the community and to society as a whole. The Bank provides ongoing support to activities that benefit communities and Thai society in areas such as education, religion, sports, Thai traditional arts and culture, and energy saving, as well as making other public contributions to support society.





Environment

The Bank places great emphasis on conducting business that takes into consideration environmental standards suitable for its business operations. The Bank supports measures and good practices for environmental conservation, encourages efficient utilization of resources, and also organizes campaigns or promotes knowledge and understanding of energy conservation and environmental protection for sustainable benefits. These include use of energy-saving buildings, facilities, and equipment, encouraging staff to participate in energy conservation and environmental-protection activities. The Bank also has a policy for providing loans to support energy-saving projects and eco-agricultural projects.







Emphasis on Doing Business with Corporate Social Responsibility

The Bank operates its business in line with good corporate governance principles which include the establishment of a corporate governance structure, disclosure of remuneration of senior executives, risk and crisis management, recognition of the importance of directors and senior executives doing business in a socially responsible manner, and a system for delegation of authority and responsibility regarding matters important to the Bank's operations.

Roles of Executives and Staff in Doing Business in a Socially Responsible Manner

In addition to the practical guidelines established for encouraging involvement and meeting expectations of all stakeholders, the Bank's executives also play their roles in connecting community projects and activities and growing alliances of networks so that projects and activities yield concrete results. The Bank has established a Social Development and Business Promotion Committee comprising senior executives to consider the Bank's corporate social responsibility policy and direction. Activities recommended by the Social Development and Business Promotion Committee are carried out by concerned departments in the Bank.

In addition, the Bank has established an Energy Committee comprising executives and staff from various departments to oversee energy conservation at its premises, and an Agricultural Advisory Committee to propose policies and measures on agricultural loans, give advice on the Modern Agriculture Project, monitor the situation of the agricultural sector, and offer opinions on developing loans for farmers. The Bank sees these activities as part of its corporate social responsibility commitments which it incorporates into its normal business operations.

Assessment of Risks of Businesses which may Impact on Society and the Environment

While economic development projects may be beneficial to the public and generate enormous value to the economy, they may also affect the environment and the livelihood of people in surrounding communities. Therefore, various countries have placed greater emphasis on economic development in parallel with environmental conservation and the betterment of society.

The Bank has established criteria for accepting loan applications from projects or activities which may have impacts on surrounding communities and the environment. The criteria stipulate that the Bank will accept a loan application from a project of which the developer has complied with all requirements of government agencies and has obtained necessary approvals from the government. Development projects outside Thailand are required to obtain approval from the relevant government and comply with the relevant regulations of the country.

In addition, the project developer is also required to submit an environmental impact assessment (EIA) report, or an environmental and health impact assessment (EHIA) report, as well as having organized a public hearing involving stakeholders and the general public in accordance with government regulations.

Management of Supply Chain and Procurement

As a financial institution, the Bank's supply chain comprises a fund-procurement component and a fund-utilization component. The Bank has developed its supply chain by managing its liquidity in a prudent fashion, acquiring funds from various sources, such as deposit customers, financial and capital markets inside and outside Thailand, and swap and repurchase markets. On the asset side, the Bank maintains an appropriate portion of liquid assets ready to be converted to cash when necessary.

The Bank manages liquidity risks in its supply chain to maintain sufficient liquidity for the Bank to honor its present and future obligations. This manner of liquidity management also allows the Bank to utilize capital for financial gain when the market situation is favorable. It also helps move the supply chain forward without disruption.

Regarding procurement processes, the Bank has established procurement criteria and procedures to help staff examine their work at every step. There are criteria for selecting bidders, and transparent processes to consider pricing. The Bank also has an outsourcing regulation which reflects its social responsibility as it stipulates that vendors must not have a track record of violating labor laws or other relevant laws.

Recognizing the significance of taking good care of society and the environment, the Bank chooses to use environmentally-friendly products, or purchase from manufacturers who put into practice environmentally-friendly policies. The Bank is one of the organizations that has received a certificate from the 'Reduce Today Respect Tomorrow' project organized by Kimberly-Clark Thailand Company Limited for being an organization that provides sustainable support for, and practices energy conservation. In addition, the Bank has put into practice a more environmentally-friendly utilization of its office stationary.

“RECOGNIZING THE SIGNIFICANCE OF TAKING GOOD CARE OF SOCIETY AND ENVIRONMENT, THE BANK CHOOSES TO USE ENVIRONMENTALLY-FRIENDLY PRODUCTS, OR PURCHASE FROM MANUFACTURERS WHO PUT INTO PRACTICE ENVIRONMENTALLY-FRIENDLY POLICIES”

Consumer Protection and Marketing Communications

The Bank serves customers in a responsible manner in line with its code of conduct and business ethics, and under the principles of good corporate governance and corporate social responsibility. This is reflected in particular in disclosure of information pertaining to the rights of consumers to benefit from using the Bank's products and/or services. The Bank indicates details of basic consumer rights for customers and concerned parties via public communications channels, such as its website. The Bank also discloses the information at every branch.

Consumer Protection

The Bank recognizes the significance of consumer protection, starting by developing products and services that meet standard governance procedures and government regulations before they are offered to customers. This is to ensure that the products and services it offers meet sound practice guidelines for financial institutions, for example in their legal, compliant, risk-management, audit, and social-impact aspects.

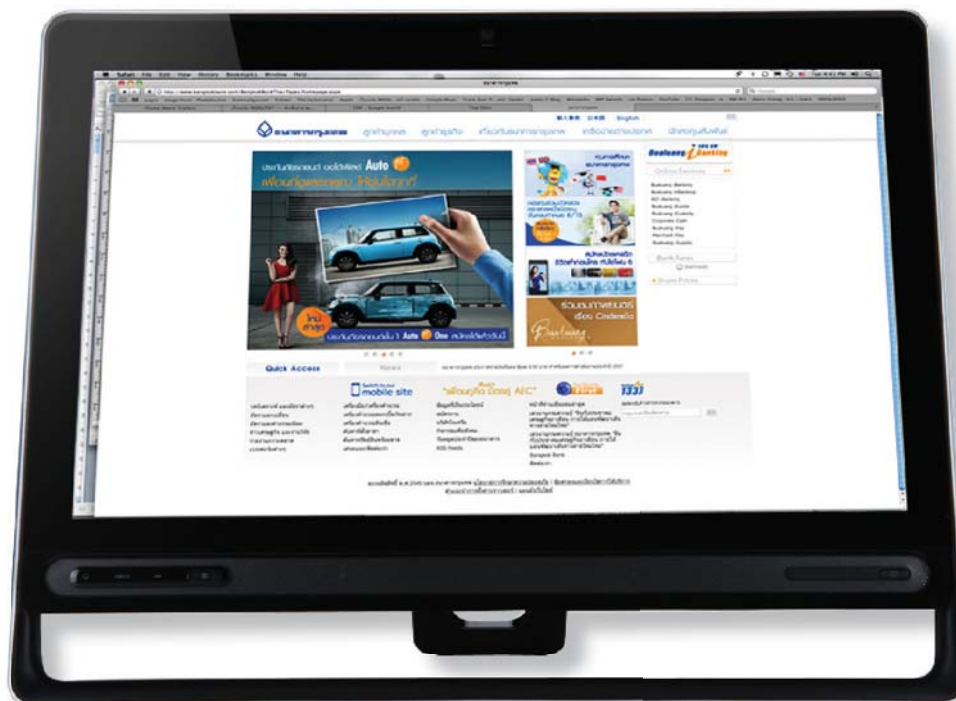
The Bank has published fact sheets for products and services currently on offer, such as home loans, personal loans, debit cards, electronic money, and electronic banking services. This is to keep

customers informed and help them understand features of the products and services as well as associated risks. The information will also help customers choose products and services that best suit their needs.

In the event of complaints about products and services by customers through the Bank's channels, such as Bualuang Phone (telephone number 1333), the Bank has a unit to receive complaints, closely follow up on the progress of rectification, and respond to the customer as promptly as possible.

Marketing Communication Ethics

With regards to marketing and communication operations to support product and service sales, the Bank places great emphasis on content and wording in both Thai and English. The content and wording have to be approved by units overseeing product development and services, prior to dissemination. The units apply particular criteria to ensure that the communication content is clear, easy to understand, and does not over-claim, in order to prevent misunderstanding and damage to customers. The content must not be printed in too small a font size, must be easily visible to general consumers and key messages must be highlighted to help consumers' decision-making on their purchases.





“THE BANK PLACES GREAT EMPHASIS ON INDIVIDUAL RIGHTS AND PROTECTION OF CUSTOMERS’ PERSONAL INFORMATION, AS WELL AS THAT OF PARTIES INVOLVED IN THE BANK’S TRANSACTIONS”

Respect of Individual Rights and Protection of Consumer Confidentiality

The Bank places emphasis on individual rights and protection of customers’ personal information, as well as the rights of parties involved in the Bank’s transactions.

The Bank provides consumers the right to verify the accuracy of the information, or make use of it. For example, customers wishing to check the balance in their accounts are able to do so at any branch or business center during normal banking hours, or via other channels such as Bualuang Phone (telephone number 1333), website at www.bangkokbank.com, or internet banking service (Bualuang iBanking).



Together to Achieve Great Dreams

Most businesses start small, dreaming of becoming big, and Bangkok Bank helps nurture the seeds of their dream until they come true. We help provide a strong foundation of knowledge, connecting them with co-operative networks and sharing experiences. Helping grow sustainable businesses is an invaluable reward in itself, along with the prosperity that comes as we move forward together.

"At first I thought it was a bank with a very commercial purpose, but later I found out Bangkok Bank takes care of customers at every level. Their help comes not just once, but keeps coming."

Mrs. Nuttaporn Phrasrinam
Leader of Community Enterprise for
Processing of Agricultural Produce
Baan Bomuangnoi, Na Haeo District,
Loei Province



"Agriculture is fundamental to Thailand's economy. Strengthening the agricultural sector is key to developing our country."

Mr. Siridej Aungudomsin
Senior Executive Vice President
Head of Business Banking Division
Bangkok Bank

Social Responsibility Activities

Bangkok Bank organizes social responsibility activities in the following areas:

1. Economy
 2. Employees
 3. Society
 4. Environment
-

Social Responsibility Activities: Care for the Economy

The Bank focuses on strengthening the economy by sharing knowledge and developing quality products and services in addition to supporting corporate customers, which is the Bank's outstanding expertise. In 2014, the Bank continued to focus on small and medium-sized enterprise (SME) customers, farmers and retail agribusiness operators, and consumers in general as these customers still need support or assistance in various areas to build their strength. The Bank also developed its operating systems with appropriate use of modern technology and continually made financial innovations. The Bank provides knowledgeable and skilled personnel to ensure that customers receive quality services, to reinforce their confidence and to help them do financial transactions safely. The Bank is also continually expanding its network of branches and business centers nationwide, protecting customers' information, and managing and duly rectifying complaints, taking into consideration its due responsibilities to customers and concerned parties.

Support for SME Knowledge and Networks

Bangkok Bank continues to help enhance the growth and stability of the Thai economy by supporting Thai SMEs, one of the Bank's major customer groups, to become stronger and more competitive, and to achieve sustainable growth. When customers grow sustainably, the Bank will grow sustainably alongside them with the determination of being a trusted partner and reliable close friend.



Modern Agriculture Project
“Modern Agriculture has advanced to meet international standards and provide toxic-free and safe lives for people.”

Bangkok Bank is aware that agricultural practitioners, who make up a large portion of the population and provide the foundation of the country's economic system, still face economic problems and have a relatively low quality of life. The Bank believes that the agricultural sector needs to be strengthened if the country is to develop. Although the sector contributes only 8-9% of GDP it is the origin of many industrial businesses such as food-processing, energy and pharmaceuticals.

To realize this vision, Bangkok Bank in 1999-2000 began to visit a lot of farmers in all regions in the country to collect information about successful agricultural practitioners to create a model to develop the agricultural sector. In the course of its undertaking the Bank discovered that:

“...To have a strong agricultural sector, we need to develop agricultural practitioners so that they have high levels of ability and good qualities. Agricultural knowledge, technology and innovation are also required to improve agricultural production in order to achieve higher standards of quality for products produced in significant quantities at costs which are competitive, and at levels which enable them to choose when they sell their products to the market, while also ensuring production sites do not damage the environment. This will benefit the communities in and around agricultural areas by increasing their income from employment or from selling crops. People in these communities will have a higher quality of life and society will be better off and more stable ...”

▲ Bangkok Bank also supports farmers with “Modern Agriculture Loans” for use of technology to improve productivity, such as biogas produced from the wastewater treatment systems of animal farms (enclosures and menageries). The Bank takes the initiative by encouraging farmers to adopt this technology and also provides loans for farmers who want to build farmhouses for the raising on an economic basis of cold-climate animals and the planting of quality crops without using pesticides which are harmful to consumers and the environment.



“ ... Bangkok Bank plays an important role in helping leverage our group’s efficiency, providing us with internet banking that allow us to easily make payments to our members for their products as well as receive payments. Apart from the funding which it continues to supply to the group, the Bank also offers us knowledge and ideas, providing academics and experts from a range of sources for regular training, so our group can develop sustainably...”

Ms. Tuenjai Bupasiri

An outstanding agricultural network manager, who connects watermelon farmers in Nakhon Phanom with marketing opportunities

In 2001 Bangkok Bank founded the “Modern Agriculture Project” to support more farmers to become modern agriculture practitioners. The Bank also established the “Agricultural Advisory Committee” to create concrete policies, strategies and procedures for the Modern Agriculture Project, as well as supporting it when operational, with implementation of the strategies taking place in three phases:

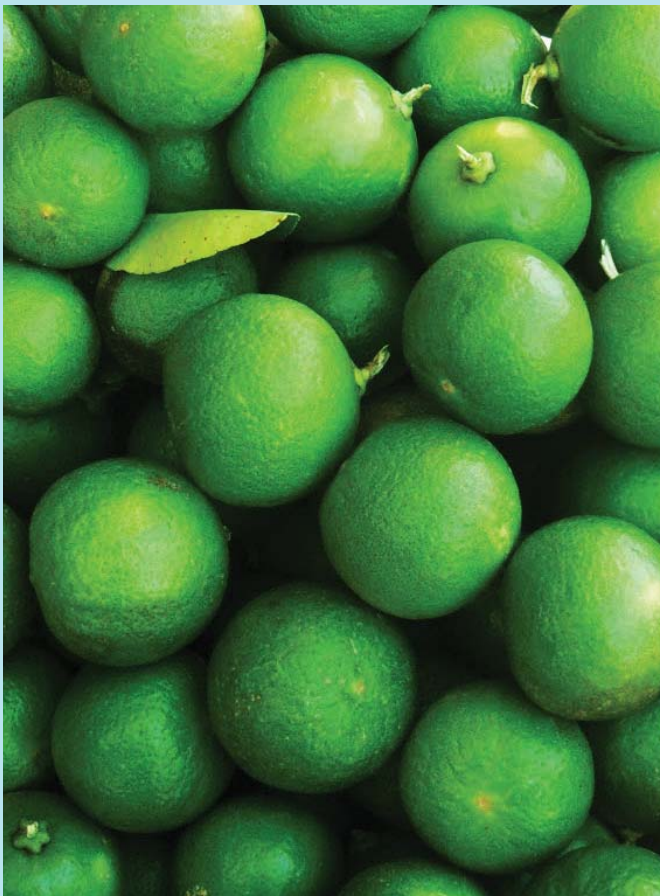
Strategies in the first phase focused on improving the knowledge base of what constitutes good farming. In particular, an expansion in the use of agricultural technologies, innovation and management proved to be effective in improving production processes, enhancing the quality of products and controlling production costs, and most importantly causing no harm to the environment and consumers. The Bank has continuously implemented these strategies by supporting the dissemination of agricultural technologies to farmers through seminars with academics from government and private organizations and successful farmers as speakers, and also publishing technical papers. In total, the Bank has organized more than 120 activities to educate large numbers of farmers in all regions of the country.

Over the years, customers for the Bank’s agricultural loans have increased steadily through the performance of the Modern Agriculture Project which encourages farmers to grow high-quality farm produce, use good marketing networks, and adopt efficient farm management systems to alleviate risks from contagious diseases and natural disasters. As a result Bangkok Bank’s agricultural loans today represent more than 33 percent of total agricultural loans in the commercial banking sector.

In 2005, Bangkok Bank began the next phase of its strategy by encouraging farmers to form networks to increase their bargaining power, share knowledge and experiences, and conceive and develop better know-how and expertise in manufacturing and marketing operations, allowing farmers to solve problems on their own.



With its comprehensive use of surveys, studies and research, the Bank has been able to help systematically develop policies and practices that benefit all stakeholders and which lead to sustainable business opportunities for the Bank. Support for local communities has then been extended to support at a national level.



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- ◀ As lime prices slumped in 2012, the Bank organized a meeting of the lime growers' network at Sri Muang Central Market, Ratchaburi province. Participants at that meeting later formed the Ban Phaeo Lime Co-operative Network and developed new products, such as collaborating with universities on methods for preserving the quality of the lime in concentrated lime juice. Today, the products of these farmers are sold in convenience stores and retail stores. Moreover, the farmer network has also played a key role in solving a nationwide problem by proposing to government that it control the price and quantity of limes in the face of an influx of competing products from neighboring countries.
-



“ ... Since the start, Bangkok Bank has worked side by side with us. When we needed financial support, we depended on a Bangkok Bank loan. I started from nothing and gradually grew by borrowing from the Bank. Ten years ago, Khun Kosit suggested to us an export plan. He had a very far-reaching vision. I learned from him, following his suggestions, and they worked. This has greatly benefited me. The Modern Agriculture Project really shows to me that Bangkok Bank is a truly trusted friend of farmers. Khun Kosit is very skillful in marketing...”

Mr. Manop Kao Wongnukoon

The legendary barracuda mango exporter of Thailand
Mango Growers Federation of Thailand
and major barracuda mango farmer



▲ Barracuda mango is very popular with overseas consumers. The Barracuda mango group from Kao Wongnukoon Orchards in Bang Khla District, Chachoengsao province first started test-planting in a 2-rai area, but were not successful. However, the Bank saw the farmers’ potential and the initiative’s economic feasibility, so coordinated on behalf of farmers the gathering of knowledge on developing Barracuda mango planting, making them one of Thailand’s major mango exporters, mainly to Japan. The farmers are also able to use advanced technology that allows the consume-by date of the mangoes to be indicated on each box.



“ ... At the beginning, Bangkok Bank helped us in with our marketing, allowing us to join the Modern Agriculture Fair. When we had a shortage of raw materials, the Bank helped us expand our macadamia growers' network until we could guarantee to growers the price their products would be sold at. After getting to know Bangkok Bank, now I realize the Bank takes care of customers at every level. When they help, they not only help us with specific problems but also connect us to wider markets...”

Mrs. Nuttaporn Phrasrinam

Leader of Community Enterprise for Processing of Agricultural Produce
Baan Bomuangnoi, Na Haeo District, Loei Province

Activities which Bangkok Bank organized under the Modern Agriculture Project in 2014 included:

• Modern Agriculture Day 2014

Having provided farmers with knowledge on how to improve product quality, Bangkok Bank sees marketing as the next element needed by farmers. The Bank therefore held its “Modern Agriculture Day” trade fair to promote the project's marketing aspects and to present awards to modern farmers achieving outstanding success in line with the project's principles. The fair featured advances in agriculture and offered quality goods for sale.

In 2014, there were two farmers who received awards for “Outstanding Farmer Network Leader” – Mr. Narongsak Chuensuchon and Mrs. Nuttaporn Phrasrinam.

Mr. Narongsak is the founder of the coconut growers' network in Ratchaburi province which includes more than 100 members with a total plantation area of 3,000 rai. The network has been expanded to include another 25 middle persons with 4,000 rai of plantations, giving a total plantation network of 7,000 rai.

Mrs. Nuttaporn is the leader of a community enterprise for processing of agricultural products in Baan Bomuangnoi, Na Haeo District, Loei province, which started as a group of 20 households test-growing macadamia nuts recommended by the 2nd Army Area in Na Haeo District. The group has continuously improved its productivity with support from the National Science and Technology Development Agency (NSTDA) in developing peeler machines and dryers which can produce ready-to-eat macadamia nuts. It also co-operates with Loei Rajabhat University on research for creating new products such as salted macadamia nuts and chocolate-coated macadamia nuts, which have expanded the market of the group, which is now registered as a community enterprise. “Golden Bell” macadamia nuts proved so popular that the regular production level was not enough and the group needed to purchase raw macadamia nuts from other districts and provinces such as Chiang Rai, Chiang Mai and Phetchabun. Currently its annual sales are about 50 tonnes. The Bank has supported this community enterprise in terms of working capital and marketing by providing opportunities for selling goods on the Bank's Modern Agricultural Day, which has made the product better known and attracted more customers.

Ms. Tuenjai Bupasiri is an outstanding farmer networks manager who arranged knowledge transfer for, and is associated with, the production and marketing of agricultural products for farmers who grow watermelons in Nakhon Phanom province. The group has become Thailand's major producer of quality watermelons with more than 250 members, receiving a good income and with a stable market. Total sales are about 6,000 tonnes per year with annual sales of Baht 60 million. The group is developing the “Fresh & Tasty” brand for its watermelons.

• Knowledge Exchange

Technical experts and successful farmers were invited to speak at “Knowledge Exchange” activities to share their experiences with farmers interested in combining production techniques with marketing know-how. The Bank organized eight seminars of this type in 2014.

• National Agriculture Network Day

The objective of the “Nationwide Farmers” network is to create complete supply chains for high-potential farm products, connecting farmers with consumers. On Modern Agriculture Day 2014, honorary awards were given to modern farmers achieving outstanding success. The Bank held five such activities in 2014.



Choui Fong Tea Plantation in Chiang Rai
A Modern Agriculture Customer since 2009



SME Development

Following the 1997 financial crisis, Bangkok Bank initiated the “Puan Koo Kit SME (SME's Thinking Partner) Project” to strengthen SME customers by acquiring, sharing and transferring the knowledge and experience of strong and successful SMEs to fellow SMEs in need of information and role models for adjusting their businesses in line with an ever-changing business environment.

Bangkok Bank has continued to implement several measures to strengthen SME customers, including assisting them to set up the “Bualuang SME Club” as a co-operative network. From 46 founding members in 2003, the Bualuang SME Club has grown to more than 800. In 2014, Bangkok Bank organized significant activities including:

• Preparing SMEs for the AEC

This activity includes training, seminars and study tours to learn about best practices, engage in negotiations with foreign businesses operators, and also to support new entrepreneurs with less than three years of experience to undertake modern business management training provided by credible institutions or organizations. Furthermore, Bangkok Bank also works closely with universities to help businesses access research and technology that can create innovation to add value to products, and encourages businesses to enter the “Good Governance Award” competition. The national award ceremony held by government is designed to raise SME governance standards by recognizing SMEs that practice good governance in their business operations, thereby setting good examples for other SMEs on corporate governance, an attribute that will be particularly important for businesses in the competitive ASEAN Economic Community (AEC).

• Bualuang SMART Family Enterprise

Most SMEs in Thailand are family-owned with many families at the point of transferring their businesses and wealth to their next-generation successors. Bangkok Bank has therefore collaborated with Babson College – based in the US and the world's leading institution on entrepreneurship and family-business development – and the Creative Entrepreneurship Development Institute (CEDI) of Bangkok University to develop a family enterprise curriculum dedicated to Thailand and based on information collected from interviews with family business owners who are the Bank's customers. The Bank and its partners also established the Bualuang SMART Family Enterprise Project, which provides workshops to help family-enterprise owners prepare to transfer their businesses to their successors, and to assist the new owners to sustainably grow their businesses. The Bank has trained 16 groups so far. In 2014, the Bank



organized workshops for six groups with 72 families joining. Moreover, the Bank also continues to support this type of knowledge networking by organizing the “Young Bualuang Business Leaders” (Young BBL) to help new-generation leaders in family enterprises to be able to take up the businesses efficiently and provide them with opportunities to build relationships among their counterparts in the Bualuang SME Club. This training is very successful and was held for the third consecutive year in 2014.

The “Learn & Share Forum” is another knowledge-sharing activity in which the Bank invites business owners who are corporate customers from the provinces to share and exchange first-hand experiences on trans-generational entrepreneurship – transferring business leadership to successive generations. The discussions provided an ideal setting for entrepreneurs to get to know their counterparts in other businesses and extend their business networks. The Bank, as a trusted partner and reliable close friend of customers, is committed to working with them to add value to their businesses by developing quality financial products and services in line with the changing business climate.

The “Bualuang Family Banking Seminar” was initiated in 2013 as Bangkok Bank recognizes that Thailand is becoming an ageing society. This situation is forcing Thai family members to better manage their finances to maintain their quality of life and save for their retirement, so they do not become a burden on their descendants or the government. In 2014, Bangkok Bank and its affiliates, including Bangkok Life Assurance PLC, Bangkok Insurance PLC, BBL Asset Management Co. Ltd. and Bualuang Securities PLC, organized Bualuang Family Banking seminars – six in Bangkok and four in the provincial areas of Ubon Ratchathani, Phitsanulok, Ratchaburi and Pattaya – to encourage families to plan for their financial future. The seminars also shared knowledge and options for building financial stability for families using the financial-planning expertise of the four companies that covers all aspects of the topic. Expert teams comprising staff from Bangkok Bank and its affiliates also offered personal consultancy and advisory services on financial planning – particularly planning for saving, investments and life protection – to interested customers at the seminars. The ten seminars in 2014 were attended by nearly 10,000 people, reflecting the growing interest of Thai families in financial planning. The Bank will continue to organize the seminars in 2015.



• Bualuang SME Fair

Bangkok Bank organized the 6th Bualuang SME Fair on December 19, 2014 by inviting Bualuang SME Club members to sell their goods at a market in front of the Bank’s head office on Silom Road. The annual fair has met with great success from the outset, and has prompted the development of a market network. In 2014, the Bank introduced its “Bualuang SME Fair Roadshow” at the Fortune Town mall to exhibit top-quality products from factories of Bualuang SME club members; the event was well-received by the public.

• Soft Loans for Affected SME Customers

Bangkok Bank also focuses on helping customers who face difficulties in their business operations from unexpected factors. To support the relief process and enable them to continue with their businesses, the Bank gives prompt and special consideration to directly-affected customers, providing them with liquidity, financial advisory services, new loans or credit increases, adjusted repayment terms and interest rates.

• Smart SME Website

The Bank encourages Thai SMEs to access up-to-date knowledge and information through www.bangkokbank.com/smartsmes, where information on our products and services as well as other useful information are gathered with an easy-to-use design. This new service is a channel for online loan applications that facilitates customers in applying for loans and receiving immediate assessment. Other business forms for businesses to contact the Bank are also available. There are tools and applications that SMEs can download to improve their management efficiency. Bangkok Bank employed this leading financial technology for the convenience of customers, also helping them save their time and money by not having to travel to the Bank in person.

Providing Knowledge for SMEs

• “Puan Koo Kit” TV Program (TV Channel 3)

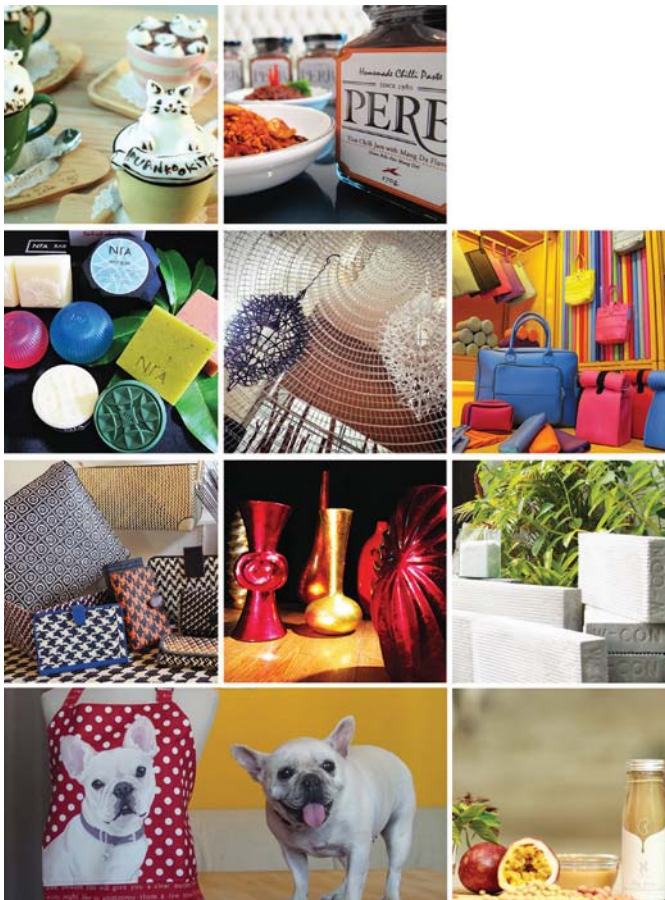
For more than 25 years Bangkok Bank's TV program “Puan Koo Kit” has continued to support SMEs, by featuring products and services of outstanding and interesting SMEs to the general public, helping the entrepreneurs to grow their markets and seek new market opportunities. The Bank also hopes that success stories of innovative business development featured on each TV program will ignite new ideas for other entrepreneurs to apply to their businesses and build on for further successes.



Bangkok Bank started producing and broadcasting this short-documentary program on television in 1989. The program has continued until today and gained wide recognition from the general public for providing useful information for all viewers. Today, Puan Koo Kit is broadcast on Thai TV Channel 3 (both analog and digital channels) on Thursdays and Fridays at 10:05 a.m., and on NBT channel on Saturdays and Sundays at 10:55 p.m.

Puan Koo Kit TV program is one of many projects and activities undertaken by the Bank to support SMEs – one of the fundamental components of the Thai economy – to achieve sustainable growth and ensure the stability of the Thai economy. With its determination to support Thai SMEs to enhance their operations to be able to compete and succeed in a borderless economy, Bangkok Bank continues to produce the program to present useful information to viewers and to improve the content and format of the program in line with ever-changing business, economic and social situations.

“WE HOPE THAT SUCCESS
STORIES FEATURED ON THE
PUAN KOO KIT TV PROGRAM
WILL INSPIRE IDEAS WHICH
WILL HELP THAI SMEs
COMPETE REGIONALLY”





• “AEC Mee Tang Ruay” TV Program

Bangkok Bank recognizes the importance and potential of ASEAN member countries which will combine to form the ASEAN Economic Community (AEC) in 2015. For this reason, the Bank sponsors the “AEC Mee Tang Ruay” television program to provide insight and useful information for Thai entrepreneurs to explore business opportunities and prepare for the upcoming AEC.

AEC Mee Tang Ruay airs on Modernine TV on Sundays from 10:30 to 11:00 a.m., moderated by Dr. Kobsak Pootrakool, Bangkok Bank Executive Vice President and Charlotte Donovanik, Former Chief Executive Officer of Media of Medias Public Company Limited.

• “Money Tips”

Bangkok Bank in collaboration with Thairath TV provides the “Money Tips” television edutainment short program to educate and promote Bangkok Bank financial products in ways that are easy to understand. The program is moderated by Suriyont Arunwattanakul, runs for three minutes, and airs on Thairath TV channel 32 HD on Saturday during a break in the news program “Chad Thun Khao”, which is broadcast from 9:00 to 11:00 a.m.

• “AEC Plus”

This TV program aims to educate viewers about the AEC by providing news and information useful for Thai businessmen and investors as well as the general public. It airs on Thai TV Channel 3 SD from Mondays to Fridays from 10:00 a.m. to 11:00 a.m.

Bangkok Bank in collaboration with the Smart SME channel provides television programs on True Visions 49 and 570, and on True on PSI 49 satellite channel to inspire entrepreneurs, including:

• “Secrets of Victory”

The program presents keys for the success of SME entrepreneurs, aiming to inspire new entrepreneurs. The program airs on Thursdays from 9:00 to 9:30 p.m.

• “SME Smart Service”

This live financial clinic program answers questions on every aspect of SME business. The program is broadcast live on Fridays from 1:00 to 2:00 p.m.

• “Smart Money”

The program presents information on savings, investments and financial management, airing on Saturdays from 9:00 to 10:00 p.m.

Products for SMEs

Bangkok Bank has a wide range of loans developed from its understanding of each type of business and their specific purposes. The loans are tailored to meet financial needs of businesses with special conditions which will support business development and leverage, as well as to strengthen SMEs so they remain fundamental to the country's economy. These loans include, for example, Bualuang Tan Jai Loan, Bualuang Green Loan, Asset Capitalization Loan, Bualuang SMEs Start-up Loan, Bualuang Loan for Franchisee, and Bualuang Loan for Agriculture.



“ ... 48 years ago, if we hadn't got any help from Bangkok Bank with working capital, we wouldn't have any chance of growing strongly to where we are today. Even now, Bangkok Bank continues to be our financial partner who not only provides us with financial support but also with knowledge. Bangkok Bank has a project to develop the potential of SMEs so they can conduct their business professionally and in accordance with the best principles of finance. I joined a seminar with a group of friends who are still good friends today. I know that Bangkok Bank has good, high-quality staff who work carefully and sincerely while being serious about taking care of customers. I think I'm very lucky...”

Mr. Boonjaroen Manoburachailert
Managing Director of CCS Advance Tech Co., Ltd.

Product Innovation for the Security of Consumers

Electronic Banking

At present, accounting fraud presents a huge problem for consumers and also impacts on wider society. The Bank recognizes the importance of developing innovative products and services which means customers can rely on the accuracy and safety of transactions made with the Bank. The Bank was the first bank to use the latest EMV-chip technology to prevent information theft and duplication of credit cards. It is an international-standard technology widely used in many countries with satisfactory results. The Bank has also extended the application of the technology to its debit card, and was happy to have made such a huge investment in upgrading its service and every ATM nationwide to support the technology. The Bank is confident that the application of the technology it pioneered in Thailand will become a new standard for electronic banking security in Thailand.

The Bank has prepared tips and a guide for customer to improve ATM security, which it promotes using many channels including radio, newspaper and television, as well as using every ATM nationwide to ensure customers have confidence in the security of their transactions.

Investment Products for Consumers which reflect CSR

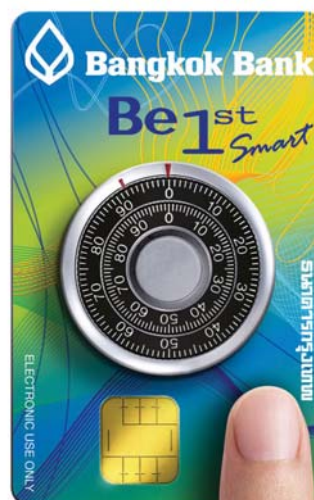
In 2014, the Bank developed many new products and services especially investment products which help Thai families manage financial matters, such as ensuring adequate saving for retirement. The Bank has collaborated with its affiliates in providing customer benefits and creating products and services such as Wealth Management, BKind Fund, Bualuang Siriphon Corporate Governance, Bualuang Basic RMF, and Whole Life 1st Senior Life Insurance.

Development of Environmentally-friendly Customer Service Processes

The Bank continuously develops products which reflect social responsibility, focusing on electronic channels to ensure customer convenience in making online transactions anytime and anywhere. The Bank's electronic channels help customers save time and money, and also reduce paper use.

In 2014, the Bank successfully developed environmentally-friendly processes and services such as Bualuang iSupply, which provides a full range of online financial services, payments and loan support to sponsors and dealers/buyers in the supply chain. For consumer banking, the Bank introduced paperless transactions such as credit card electronic statements and fee waivers for inter-regional funds transfers via electronic channels. The services allow people working in different provinces to send the money back to their families without cost, and this is a way in which we take care of society.

The Bank is continually developing other service channels so customers can make transactions more conveniently, e.g. internet banking 'Bualuang iBanking', phone banking 'Bualuang Phone', 'Bualuang mBanking' and the automatic-banking service 'Bualuang Express', which comprises Bualuang ATMs, Bualuang cash-deposit machines and automatic passbook update machines that cover all daily banking needs.



“THE BANK WAS THE FIRST THAI BANK TO USE THE EMV-CHIP TECHNOLOGY FOR CREDIT AND DEBIT CARDS”

• Bualuang iBanking

The Bank provides internet banking services which customers can access from anywhere using their computers or tablets. Customers can now manage an ever-growing range of accounts and transactions online including checking account balances, domestic and international funds transfers, paying for goods and services, credit cards, and a mutual funds service which allows customers to conveniently buy, sell and switch their mutual fund units. In 2014, the Bank developed new internet-banking services and customers can enjoy the convenience of linking their information across different services, for example adding mutual funds accounts to Bualuang iBanking and being able to start investing right away, and downloading certificates of investments in Retirement Mutual Fund (RMF) and Long-term Equity Fund (LTF) for the purpose of personal income tax deduction. In addition, customers can apply online for an international fund transfer service without having to go to a branch, helping them save time and traveling expenses.

• Bualuang mBanking

In 2014, the Bank offered Bualuang mBanking for smartphone and tablet users. Customers can enjoy the convenience of making transactions anytime, anywhere, such as checking their account balance and viewing account activity, transferring funds, and paying bills. It also has a credit card service, and a mutual fund service which includes RMF and LTF and other funds. Users can also find branch and ATM locations using Bualuang mBanking.

The Bualuang mBanking application for tablets also has a special function which shows information on savings accounts, credit cards, and mutual fund accounts in easy-to-understand graphic forms, such as the proportion of investments in debt instruments, mixed equity instruments or others, and profit or loss from mutual fund investments. The application also shows customers' patterns of credit card use.

The Bualuang mBanking application is also compatible across different mobile phone operating systems including iOS, Android and Windows in line with the Bank's policy that aims to provide convenience and flexibility to customers.

• BIZ iBanking

The Bank has continually enhanced this 24-hour internet banking service for juristic entity customers. In 2014, the Bank added new capabilities to the service, such as a model change of tokens to improve transaction security. In the future, the Bank will allow customers using several internet banking services – including Corporate iCash, Bualuang iSupply, Bualuang e-Guarantee, and BIZ iBanking – to access any of these services using only one token.





• Bualuang ATM

The Bank has introduced new functions to some Bualuang ATMs located in Bangkok and adjacent areas in the first phase as part of its customer relationship management (CRM) program to increase the level of convenience to customers. One of the new functions is a 'Favorite Menu' which allows customers to create a shortcut icon for transactions they make frequently, such as details for regular withdrawals and transfers, and preferred language – Thai or English – which will take effect for their next use. There is also a 'Personal Greeting' function which shows a message greeting the customer by name on the screen, and a function for introducing banking products such as Bualuang iBanking, accident insurance, credit cards, and special privileges.

In addition, the Bank added more ASEAN languages to its Bualuang ATMs – Myanmar, Cambodian and Lao – in areas with significant numbers of foreign customers and workers to provide them with convenience and meet their demand for making transactions, which is expected to rise as a result of the AEC. At present, Bualuang ATMs provide eight languages including Thai, English, Chinese, Japanese, Arabic, Myanmar, Cambodian and Lao. The Bank plans to add more languages to meet customer demand in various geographic areas.



♡ Together with Shared Values

We take care of each of all our family members with comprehensive welfare to make sure they are happy and living quality lives. We also help them grow by supporting their career advancement, enhancing their potential, and providing activities that strengthen the relationships they need to maintain their professional paths. This is because we are all in the same family - the Bualuang Family.

"Bangkok Bank gave me a great opportunity. I feel I am in a big, warm family."

Mr. Jirapat Mitrakul
Public Relations Assistant
Bangkok Bank



"Everyone here has an equal opportunity to advance to a bright future. There is a range of challenging jobs to suit your interests, along with job security and satisfaction."

Mrs. Ruchanee Nopmuang
Senior Executive Vice President
Head of Human Resource Division
Bangkok Bank



Social Responsibility Activities: Care for Employees

“The Bank’s employees are our closest business partners and also members of the Bualuang Family”

Bangkok Bank recognizes that its people are an invaluable resource and therefore focuses on caring for employees, their remuneration and their welfare, as well as developing their potential to enhance their career progression. The Bank believes that taking good care of its employees is a way to take responsibility for society at a fundamental level as it will lead to strong family foundations which are key factors in the development of people, of society, of the economy and of the country.

Bangkok Bank has established practical guidelines in line with its code of conduct and business ethics to enhance the life and career stability of employees on the basis of good relationships and co-operation. The Bank emphasizes promoting workplace ethics among employees, enhancing their opportunities for advancement, and providing support for their sustainable career growth. To achieve these, the Bank focuses on leveraging knowledge and skills so that employees can work to the best of their abilities, and are ready to cope with the advent of the

ASEAN Economic Community (AEC) in 2015. This is aimed at enhancing the Bank’s competitiveness, enabling it to deal with ongoing changes in the market, and growing its business.

The Bank’s employees are not just its closest business partners but are also members of the Bualuang Family. The Bank’s care for its employees covers remuneration and welfare, workplace security and health, encouragement for their creativity, and development of their potential to enhance their career progression and stability.

**“THE BANK’S EMPLOYEES
ARE OUR CLOSEST BUSINESS
PARTNERS AND ALSO MEMBERS
OF THE BUALUANG FAMILY”**

Respecting Human Rights in Compliance with Legal and Regulatory Requirements

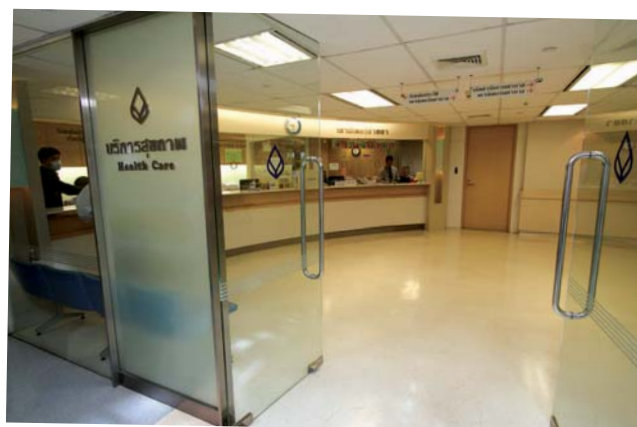
The Bank has established practical guidelines pertaining to labor legislation and Bank of Thailand requirements, and also its code of conduct and business ethics to take good care of and promote the lives and well-being of staff on the basis of good relationships and co-operation to support sustainable growth of the Bank's operations. In addition, the Bank respects human rights and refrains from discrimination on the basis of gender, race and religion with regards to employment or promotion in rank or position of staff.



Workplace Security and Health

The Bank provides good security on its premises by using standard systems and equipment for security control. The Bank provides suitable workplaces that encourage staff to perform their work efficiently and effectively, taking into consideration the workplace safety and health of its employees.

The Bank has established a Committee of Occupational Safety, Health and Working Environment of the Workplace to take responsibility for considering workplace safety policies and procedures as well as recommendations to improve safety in the work place in line with relevant laws. The Bank has assigned authority and responsibility of the Committee in writing and allows staff representatives to sit on the Committee.



Participation of Employees

The Bank has a policy not to be involved in or support any violation of human rights. The Bank also gives priority to comments or suggestions that are beneficial to its operations from its employees, in particular encouraging employees to think creatively and also promoting principles of good labor relations to establish a healthy and happy workplace. If there is any dispute, the Bank and the Labor Union will work together and hold discussions as a means to settling the dispute.

Encouraging Employees to Participate in Taking Initiatives and Creating Innovations

The Bank also provides opportunities for employees to participate in taking initiatives and creating innovations in developing products and working processes. The Bank realizes that employees represent the Bank in taking care of, providing financial service and advice to, and listening to comments from customers which are useful for enhancing the Bank's financial products and services to meet the needs of customers.

In 2014, the Trade Services Department initiated the activity "Good Idea, Get Reward" which provided opportunities for employees to recommend prospective customers for Bualuang iSupply, a new service designed to accommodate financial transactions among business partners throughout their supply chain.

In addition, the Bank also encourages employees to take part in improving working processes with the activity, "Shared Operation, Got Collaboration" which has been organized for three consecutive years through to 2014 and was very successful. In 2014, the "Straight Through Processing Together" project jointly organized by the Global Payment Services Department and Securities Services Department won the award for its creative idea which enhanced working efficiency. The new idea helped reduce unnecessary steps and streamlined working procedures, and significantly reduced turn-around time and expenses while increasing speed and efficiency of customer service. This project has proven that the power of collaboration combined with the creativity and positive attitude of employees can help us overcome challenges in our work.

Encouraging Employees to Contribute to Society

The Bank encourages employees to take part in social activities as seen from ongoing activities organized by the Bualuang Volunteers Group which brings together staff who would like to contribute to society as well as their colleagues. These activities, which include cleaning public places, planting trees and renovating schools, not only contribute to society, but also build good relationships internally and between the Bank and its communities. The group has also organized quarterly Dharma teachings at the Bank's head office and hosted "Bualuang Meditation" activities, with the Bank providing facilities and opportunities for employees to join.

In 2014, the Bualuang Volunteers Group initiated an activity on the occasion of the Bank's 70th anniversary, "Bualuang Cleaning Day", to clean up workplaces, starting from individual's desks to areas around office buildings including the head office, Trinity Building, Rama 3 Building and all branches nationwide, to improve the quality of life and orderliness in its communities.



Employee Remuneration and Welfare

The Bank provides remuneration in the form of salary, bonuses, contribution to the staff provident fund, medical fees, contribution to the social security fund, training fees, subsidies, and other benefits. The Bank also provides support for improving the quality of life, such as sports clubs and sports grounds for staff to organize activities and exercise.



“ ... I chose to apply for a Bangkok Bank scholarship because it is the nation’s leading financial institution with a network in many countries. I wanted to work in finance. Being a Bank scholar was a source of great pride to me as it eased the burden of my cost of education and also gave me opportunities to work in areas I wanted to, with potential for career advancement. I believe both scholars and general staff have equal opportunities to advance in their careers simply by having the ability and willingness to work. I recommended that anyone interested look at becoming a Bank scholar because it’s a good opportunity to advance your study and future career...”

Ms. Panit Phatthanaphithoon
Senior Vice President, Market Risk Management

“ ... I attended the Bank’s “Student Internship Program” and applied to be a Bank scholar after working for three years. During my study for my Master’s degree, I took an internship at Bangkok Bank’s London branch for four months. I was fortunate that the branch manager, Khun Peeriyatthep Homhuan, gave me the knowledge to understand more about the banking system including lending, treasury and trade finance. It was a starting point to seeing the overall picture. I was also an exchange student at the Shanghai branch of Bangkok Bank (China). I would like to thank the Bank for constantly supporting me, including the team that takes care of scholars as well as helping co-ordinate everything...”

Mr. Niti Sribenjachote
Relationship Manager,
Metropolitan Corporate Banking Division

Recreation and Enhancing the Quality of Family Life

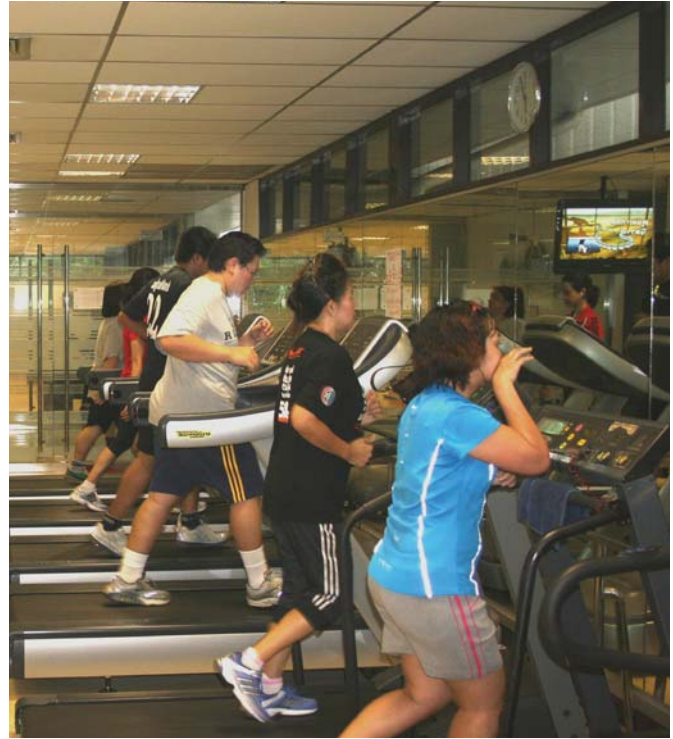
The Bank always focuses on the quality of lives of its employees. For example, we initiated and supported the establishment of the Bangkok Bank Sports Club, founded 60 years ago on April 21, 1955, as a center for staff to associate with the aim of strengthening relationships among staff, and promoting their good health and that of their family. The club has organized many sporting competitions amongst members within the Bank such as football, sepak takraw, badminton, tennis, golf, volleyball, chair ball, table tennis, bowling, snooker and petanque.

In addition to internal sports competition, the club has also rented tennis and badminton courts spread around Bangkok to service members and their families as well as holding health-related activities such as aerobics, yoga and aikido.

For employees working at head office, the Bank has built a fitness center on the eighth floor and provides a variety of fitness equipment for staff who are club members, with professional trainers on duty to give advice on appropriate exercise for members, especially for those with physical problems or illnesses and need fitness equipment for physical therapy.

The Bank also holds activities during the summer holidays for members and their families, such as Thai traditional music lessons, badminton and table tennis, to encourage members and children to make better use of their leisure time, to build unity and promote sportsmanship among youth. Other welfare measures provided by the Bank are:

- Child allowances – the Bank provides welfare loans for children's education with no interest rate
- Welfare loans for employees with conditions as specified by the Bank
- "Friends Help Friends" and "Friends Help Friends After Retirement" programs – voluntary staff clubs whereby donations are collected from all members to help families of members who have died



Health Care and Medical Services

The Bank has a Health Care Unit for staff at head office, which provides health care services that include consultations with general physicians and specialists. Staff at branches and other locations are entitled to medical services, including annual check-ups at any private or government hospital, and they will be reimbursed at rates equivalent to the medical service fee rates provided by the Bank.

The Bank also recognizes the benefits of health care in terms of "Prevention is better than cure" by regularly providing lectures on health throughout the year to give employees a better understanding of illnesses so they can protect themselves from any health-related risks. Retired staff with more than 30 years of tenure at the Bank and retirees who have applied for membership of the Bank's retiree club can also use the Health Care Unit services at no expense for the rest of their lives and can also join regular recreation activities hosted by the retiree club.

Employment

The Bank recognizes the importance of recruitment of qualified personnel to perform vital roles in achieving successes and growth for the organization, with no discrimination on the grounds of gender, age or nationality. The Bank has a policy of not employing child labor.

Developing Employees' Potential

The Bank has a policy on personnel development for employees at all levels with measurable targets and an emphasis on leveraging knowledge and skills so that employees can work and progress in an organization that provides for the full potential of each employee to be realized, as well as preparing personnel to be ready to cope with business competition and the ongoing changes of today's world.

Continuing to Provide Training and Knowledge

In 2014 the Bank held various training courses for employees in both front-line and support operations. Technical-skill training courses included specific job training for staff according to their positions and business units. Soft-skill training courses consisted of leadership development and customer-relationship management. A total of 119 training courses were provided, comprising 624 classes, 26,498 attendances, and more than 20,811 hours.

The Bank has a process by which it measures employees' potential development after attending the training courses to see if they can apply the knowledge they learned to real-life practice. Results from the training courses are analyzed and used as guidelines for further improvement. The Bank also has a standard system for assessing employees with the results being analyzed to improve employees' potential.

To develop knowledge and learning processes, the Bank focuses on curriculum development and modernization to be consistent and relevant to participants both from the younger generation (Generation Y) and to participants who are employed in key positions. The Bank has added a variety of new learning experiences both in and outside the classroom such as learning through real experiences such as case-based/work-based learning, on-the-job training, simulated learning and site visits.

During the year, the Bank developed and improved many of its training courses such as:

- Orientation course
- Teamwork & Collaboration course
- Coaching & Feedback course



Supporting the Development of New Leaders

The Bank also gives priority to the development of employees in major positions such as management by focusing on developing new leaders to be people managers who are both good at their specific work and at managing people with Branch Manager (BM) and Relationship Manager (RM) training courses. The Bank also trains high-potential staff of each department with Management Trainee courses to prepare successors for key positions in the departments. These courses are:

- Executive Development Program for Consumer Banking
 - Management Trainee Branch Manager training course
- Executive Development Program for Business Banking
 - Management Trainee Relationship Manager training course
 - Management Trainee Assistance Relationship Manager / Senior Relationship Officer training courses



Education Technology

To ensure all levels of employees have thorough access to modern knowledge bases, the Bank has expanded its learning channels by using various technologies to assist in the development and promotion of learning to personnel in the organization such as:

- Training courses on satellite television provided by National Technological University (NTU) which started in 2008
- e-Learning courses such as Anti-money Laundering and Combating the Financing of Terrorism
- Development of online examinations for various courses such as pre-testing for securities investment consultant courses and post-completion tests for training courses for customer service officers and loan officers

For staff in the provinces, the Bank has continued to collaborate in providing staff training with Chiang Mai, Khon Kaen, Prince of Songkhla, Naresuan and Burapha universities, holding leadership-training programs which consist of a course on how to be a supervisor and a course on how to effectively manage time; these courses have run since 2009. The Bank also supports a training course as part of its Knowledge Day Forum which is held every year, and also selects interesting courses that suit our target groups such as:

- A training course for supervisors on the art of managing different generations
- A training program to create positive thinking to increase working efficiency for operational-level employees
- Technical training courses on how to impress foreign customers, aimed at employees who provide services to foreign customers, with particular thought on how to prepare for the upcoming AEC

To provide greater convenience and leverage the efficiency of branch officers, the Bank has developed a system to link customer databases nationwide for branch marketing officers. The system will allow these officers to retrieve customer data on-screen showing what products and services customers are using, which they can analyze and use to seek opportunities to introduce additional products and services or provide add-on products or services.

Providing a Chinese Language Course for Employees

In 2014 the Bank introduced a One-Year Basic Chinese Language Training Course for employees, taught by a Chinese Language expert, to support personnel who are interested in having Chinese language skills to enhance their service efficiency for customers and expand their career opportunities. The training course consisted of 400 training hours and was attended by a capacity 120 employees.



Learning from Participating in Improving Working Processes

The Bank also provides opportunities for employees to participate in improving working processes as well as developing products and services by using knowledge and experience gained from their work which will not only increase the efficiency of their working processes but also increase the quality of the Bank's products and services and thereby provide greater satisfaction to customers. This has also made employees proud to take part in the development of the organization and has contributed to an increase in the competitiveness of the Bank and its sustainable growth. The opportunities offered to employees mentioned above are provided through various activities conducted by different departments in the Bank.





Together to Maintain Thai Heritage

Arts and culture are a good way to train people's minds and strengthen society by nurturing peaceful and harmonious living, and are driving forces behind sustainable economic growth. Bangkok Bank is determined to support, maintain, and promote Thai arts and culture to ensure our national heritage is never lost.

"Bualuang Painting Competition, organized by Bangkok Bank, opens door for new-generation artists to earn recognition in the country and outside. After winning a first prize from the third Bualuang Painting Competition in 1977, I was more confident and my work is more widely recognized."

Mr. Chalermchai Kositpipat
National Artist



"Maintaining in a sustainable way the culture which represents Thai identity encourages the new generation to be proud of our Thainess."

Mr. Apichart Ramyarupa
Executive Vice President
Corporate Secretary
Bangkok Bank

Social Responsibility Activities: Care for Society

Bangkok Bank, as a leading commercial bank in Thailand, has since its inception always worked to enhance the quality of Thai society and we retain this conviction today. We believe that a society possessing good qualities will lead to the sustainable development of the nation and we are therefore proud to showcase our Thainess via our traditions, culture and art in combination with our strong commitment to honoring the monarchy – an outstanding characteristic of Thai people that has been widely accepted around the world.

Bangkok Bank is focused on participating in the community and on social development as we believe that a peaceful society is one of the major factors supporting sustainable economic growth. The Bank therefore has continually organized projects and activities for enhancement of the qualities of the society, focusing on providing educational opportunities, maintaining arts and culture, supporting religions, upholding the monarchy, and participating in public welfare activities. Among these areas, the Bank focuses especially on providing educational opportunities to the youth who will become a major force within the country in the future. The education we provide ranges from basic education to financial and business knowledge at various levels from primary school to undergraduate, with activities based on the students' levels of knowledge and geographical suitability.

Educational activities in 2014 consisted of our continuing efforts under our 'School Buildings in Rural Areas' program, providing Bangkok Bank Scholarships to needy students with good grades, and collaborating with partners, customers, alliances and non-profit organizations to organize activities to develop Thai education. We also supported regional business-plan competitions such as the Asia Venture Challenge.

“ We believe that a peaceful society is one of the major factors supporting sustainable economic growth.”



“ ... The Bank gave me a lot, teaching me to work with the public, and to get to know more about the arts and culture environment. When Khun Boonchu Rojanasatien started the Musical Art Center, I was its first head. It was generous of Bangkok Bank to set up the Musical Art Center and be the first private institution to take this seriously. So today we have the most information about arts and culture – knowledge that I still use in my work. Even today, in my role as Chairman of the National Reform Council's Values, Arts, Culture, Ethics and Religious Reform Committee, much of what I know and put into practice each day has come from the Bank's commitment to arts and culture...”

Mr. Naowarat Pongpaiboon
National Artist in Literature 1993,
Advisor to Bangkok Bank's Musical Art Center



“ ... Receiving the Bualuang Painting award was the starting point for me. The competition gave me opportunities which I used to earn my success today. It continues to support the development of Thailand's contemporary art through to the current day...”

Mr. Chalermchai Kositpipat
National Artist in Visual Arts (Painting) 2011

The most important components of Thailand's uniqueness are its arts and culture, which the Bank continues to promote and preserve, while supporting Thai artists to display their abilities and receive the praise they deserve from society.

Examples include our ongoing support for Thai traditional music and dramatic arts, and the operation of the Bangkok Bank Musical Art Center. We host national and regional literary activities such as the S.E.A. Write Awards and the Chommanard Book Prize. Our support of painting and crafts includes the Bualuang Painting Competition, the Bualuang 101 Art Competition, and the Bualuang Crafts Competition – activities which the Bank has sponsored for many years.

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Providing Educational Opportunities

Education is an important factor in driving the development of the nation, and Bangkok Bank is determined to support education, particularly for the young, to help enhance their effectiveness with projects and activities such as training youth about the financial and banking industry, building schools in rural areas, donating computers to rural schools in need, providing scholarships to students with good academic records and in need of financial support, and supporting projects for nurturing specialists in various fields for the purpose of business and social development. The Bank recognizes that developing human resource by providing educational opportunities is crucial in helping strengthen social and national sustainability.

● Student Internship Program

Bangkok Bank initiated the Student Internship Program (SIP) in 1984 to share knowledge of the financial and banking industry with the younger generation who will drive Thailand's development. The training is open to Thai students at Thai universities who have completed their third year or who are pursuing a master's degree, and to Thai students at overseas universities who have completed their second year or who are pursuing a master's degree.

The internship program trains qualified students for about one month with an experiential learning format under a curriculum focused on five subjects: finance, banking and investment; business management; national economy and development; community and social development; and personal development and leadership. There are also other activities for the students to enhance their experiences, including community service, being proud to be Thai, visits to agribusinesses, and Bualuang iLeague@SIP, a stock-investment simulation game which allows students to play with actual stock-movement data provided by Bualuang Securities PCL. In 2014, 289 students were trained under the program. After 31 consecutive years the program has served more than 5,000 students enrolled in 63 groups. Many students have advanced to important roles in Thai business and politics.

● Saving for Change Program

The Thai Bankers' Association's CSR Club, in collaboration with the National Council for Child and Youth Development under the Royal Patronage of Her Royal Highness Princess Maha Chakri Sirindhorn, provides financial-literacy education to target groups in Nakhon Pathom and Lampang provinces. One example was a seminar titled "Thai youths' knowledge and experience of financial discipline from the perspective of economists and bankers". The two partners also initiated the "Saving for Change Program", a pilot program that trained a group of university students to be change agents for financial knowledge and financial discipline, and provided them with knowledge, training curriculum and textbooks, which they can use to spread their learning more widely to the community. Trainers from member banks of the CSR Club trained the future trainers on four elements for building wealth – knowing your financial goals, knowing how to spend, knowing how to save, and knowing how to invest. The pilot program trained students at seven universities in Nakhon Pathom province, namely Mahidol University, Kasetsart University, Silpakorn University, Rajamangala University of Technology Rattanakosin, Nakhon Pathom Rajabhat University, Christian University and Mahamakut Buddhist University.



● JA Company Program

Bangkok Bank in collaboration with Junior Achievement Thailand, a non-profit organization, organizes training on the financial and banking industry for secondary-school students at 15 schools, following a curriculum designed by the US-based Junior Achievement organization.

This curriculum provides the basics of business management including forming a company, business planning, and other aspects of business management. In 2014, the Bank also invited 40 employees to be volunteer trainers lending their knowledge, experience, and expertise earned from working at the Bank to provide participants with a basic knowledge of the financial and banking industry.

● Asia Venture Challenge

For the 10th consecutive year, Bangkok Bank sponsored the Asia Venture Challenge business-planning competition organized by Thammasat University, inviting students pursuing master's degrees in business to present their business plans to investors and providing them with the opportunity to turn their plans into business ventures. The competition, aimed at training a new generation of entrepreneurs or grooming high-potential staff for business, has received strong interest from universities teaching business studies, from participants, and from the media. It is also recognized as a leading program in Asia for inspiring a new generation with entrepreneurial spirit. The winning team also has an opportunity to present its business plan at a global competition at the University of Texas at Austin in the US.



● School Buildings in Rural Areas

To help support students in rural areas with much-needed dedicated facilities for learning, Bangkok Bank initiated its School Building in Rural Areas Project in 1975 in collaboration with the Office of the Basic Education Commission, the Ministry of Education. The Bank has donated school buildings to 29 schools in 28 provinces nationwide with more than 10,000 students using the buildings each year.

● Bangkok Bank Scholarships

Bangkok Bank has provided scholarships for several levels of education for 48 years. In 2014 the Bank provided scholarships to university students with good academic records and in need of financial support at universities nationwide.

To prepare personnel for business operations in the future and recruit people of high potential, Bangkok Bank also offers scholarships to employees and interested persons in general to pursue master's degrees in English-language programs in Thailand and in the US, the UK, China and Japan.

● PCs in Schools Project

Bangkok Bank initiated its PCs in Schools project to donate computers retired from business use to rural schools in need, including schools to which the Bank donated school buildings. The project has been well-supported by various organizations, namely the Office of the Basic Education Commission, the National Electronics and Computer Technology Center (NECTEC), Hewlett-Packard (Thailand) Co. Ltd., Microsoft (Thailand) Co. Ltd., and Cisco Systems (Thailand) Co. Ltd.

Arts and Culture

Bangkok Bank is aware that arts and culture are a foundation of society, particularly Thai arts and culture which represent unique Thai characteristics. The Bank has continued to support Thai arts and culture in various areas, particularly musical and dramatic arts, literature, painting, and crafts. The Bank has also played a part in supporting some artists whose career began after they had displayed their works of art at the activities organized by the Bank and their talents had been developed until they earned their fame today. Bangkok Bank is proud to provide responsibility to society by helping maintain Thai arts and culture, which constitute an invaluable heritage for the country, now and in the future.

Bangkok Bank established the Musical Art Center in 1979 to support and promote Thai traditional music and dramatic arts in both the high arts and folk styles. The Bank has earned recognition from Thai traditional music and dramatic arts circles for its enthusiastic and continued support. It has also developed close relationships with artists, teachers, and students of Thai traditional music and dramatic arts through these years. The Musical Art Center has initiated and continues to organize these activities.

Thai Traditional Music and Dramatic Arts

● Thai Traditional Music Competition

Bangkok Bank Musical Art Center, in collaboration with the Government Office of Welfare Promotion, Protection and Empowerment of Vulnerable Groups, has organized the annual Thai music performance competition for secondary school students to materialize the initiative of Her Royal Highness Princess Maha Chakri Sirindhorn who saw that Thai traditional music, which requires a high level of skill to perform, was vanishing and should be preserved. The competition was initiated to encourage secondary school students to learn and develop performing skills in line with patterns invented by the founding artists in ancient times and passed on from generation to generation to the present day.

In 2013, the Bank widened opportunities for newcomers by adding another category of awards to the competition. The upper-category award is for schools that have already won awards in previous competitions, and the lower-category award is for those who have not won previously. As a result, the number of schools entering bands and soloists in 2014 rose to 49, plus there were entries from one private music school.

Over the course of more than 29 years, the competition has encouraged many younger people to learn and perform Thai traditional music. Many contestants over the years have chosen to further their education in Thai traditional music and earned degrees from bachelor to doctoral levels, and many have taken on the role of maintaining Thai traditional music as academic experts and teachers at educational institutions all over the country.

● Thai Traditional Music Shows by Students

Bangkok Bank Musical Art Center continues to organize Thai traditional music shows by students to leverage the annual Thai traditional music performance competition for secondary school students to achieve recognition from the general public. The bands that enter the final round of the competition have opportunities to showcase their talents to parents and local residents for them to enjoy and be proud of their young people's success. The shows also promote the competition and the Bangkok Bank Musical Art Center as an enthusiastic supporter of Thai traditional music, while providing opportunities for the Bank to build relationships with government offices, schools, communities and leaders in the provinces which collaborate with the Bank in organizing the event.

● Thai Performing Art Shows

Bangkok Bank Musical Art Center organizes traditional music and dramatic arts shows for interested people to enjoy rare performances. The artists and performing art troupes invited to the shows are those which have formed relationships with the Musical Art Center through their previous performances. The regular shows provide opportunities for artists and performing art troupes, including new-generation artists, to present their performances to the public.



In 2014, 24 performances were held at the Kukrit Institute in Bangkok on the first and third Saturdays of every month from 4:00-6:00 p.m. The regular shows were successful as evidenced by the rising number of regular fans, with many youngsters among them. Teenagers living in communities near the show venues have become more interested in the performances as well; not only have they come more frequently to see the shows, but some have also enrolled for Thai traditional musical and dramatic arts training organized free of charge every Sunday by the Kukrit Institute. Many have been offered opportunities to be part of the shows held by the Kukrit Institute on various occasions. The activities have contributed to improvements in the quality of life of the communities around the show venue and people have chosen to spend their leisure time with useful activities.

● Annual Ritual for Paying Respect to Performing Arts Teachers

The ritual for paying respect to teachers is a tradition that has been faithfully observed by Thai performing artists and craftspeople since ancient times. The purpose of the ritual is for students to express gratitude to their teachers and mentors for providing them with invaluable knowledge and skills, and to proudly present themselves to the public as worthy scholars. Bangkok Bank Musical Art Center, as a true supporter of Thai arts and culture, organizes the annual ritual in the main auditorium at its head office on Silom Road. The master of ceremonies is

a performing arts teacher whose artistic status was bestowed by His Majesty the King. The ritual organized by the Bank is therefore in accordance with royal custom and is respected by artistic and cultural circles with many artists, teachers and students participating every year.

● Bangkok Bank Musical Art Center Library

Apart from providing a stage for Thai performing artists to perform, the Bangkok Bank Musical Art Center Library is one of the best repositories of traditional Thai musical and dramatic arts, folk art and Thai culture. The library maintains more than 15,000 books, photographic slides and CDs recording stage performances from 1979 to today. The library serves as a knowledge resource for performing artists, teachers, students and interested people to access the information they regularly need.

The Bangkok Bank Musical Art Center Library is located at Bangkok Bank's branch building on Tanao Road, Phra Nakhon district, Bangkok. It is open to artists, teachers, students and the general public from Monday to Friday, 8:30a.m.-5:00p.m.



Support for Acclaimed Literature in Thailand and Internationally

● S.E.A. Write Awards

Bangkok Bank has sponsored ASEAN's leading literature competition, the S.E.A. Write Awards, since 1984, working in collaboration with P.E.N. International Thailand, the Writers' Association of Thailand, and the S.E.A. Write Awards Organizing Committee. The Bank is currently the main sponsor. Since 2010, the Bank has hosted a symposium by the S.E.A. Write laureates at its head office on Silom Road, Bangkok, for the writers to share their experiences and the inspiration behind their award-winning literature. The symposium was held for the fourth consecutive year in 2014 and was well attended with a large number of students, teachers and interested persons from Thailand and overseas.





Supporting the Visual Arts

● Bualuang Painting Competition

The Bangkok Bank Foundation, established to organize charitable activities and later renamed as the Bualuang Foundation, has organized the Bualuang Painting Competition since 1974 to help maintain Thai arts and culture by supporting new artists as they create and exhibit their paintings to the general public.

This prestigious competition is known for its high standards. Many award-winning artists have achieved great recognition for their works of art and have gone on to enjoy highly successful careers, with some becoming national artists and having followers nationwide who maintain and carry on their work.

The 36th Bualuang Painting Competition in 2014 received 129 entries from 188 artists in the three competition categories – Thai Traditional, Thai Semi-traditional and Thai Contemporary. Each first-prize winner received a gold medal, cash prize and an art-study tour to Spain.

● Bualuang 101 Art Competition

The Bualuang Foundation in collaboration with the Queen's Art Gallery held the Bualuang 101 Art Competition for university students for the seventh consecutive year in 2014. Participating artists competed in creating their paintings at the Queen's Art Gallery for 10 days. The creative activities were broadcast live on a website which also invited viewers to vote online for their favorite young artists.

The competition not only provides an opportunity for young artists to create their works of art, but also lets them gain experience outside the classroom, learn from fellow artists, and complete their work within a limited timeframe and environment. It is a semi-competitive, semi-educational activity which is useful for training art students.

Support for Religion

Recognizing the role of religion as the spiritual foundation and key to a peaceful society, Bangkok Bank supports Buddhism and every major religion in Thailand as one of its social responsibility activities. The Bank also invites its directors, executives, staff, counterparties and local communities to participate in its religious activities comprising Royal Kathin, congratulatory luncheons for Buddhist monks graduating in Buddhist theology at the ninth grade, quarterly Dharma teaching and annual practices of meditation.

- **Educating Buddhist Monks on Financial and Account Management**

Most Buddhist monks who have passed the Buddhist theology examination in the ninth grade are invaluable human resources and have been given responsibilities for administration, education, public relations and public charities, for which skills in budget management and accounting are relevant. As a result, the Bank provides them with basic financial and account-management knowledge.



Honoring the Monarchy

With gratitude for the unmatched kindness of Their Majesties the King and Queen, as well as members of the royal family, and for their continual efforts to better the life of the Thai people and for being the center of unity helping the country to safely navigate through all crises, Bangkok Bank has held activities to uphold the beloved and highly-respected monarchy.



● Celebrating the King's Birthday Anniversary

To celebrate the King's 87th birthday anniversary on December 5, 2014, the Bank held an event in front of its head office on Silom Road for executives and staff to make offerings to 100 Buddhist monks in tribute to His Majesty. The executives and staff also sang songs together to honor the King.

Charitable Activities

Bangkok Bank appreciates that caring for one another is one of the unique characteristics of Thai people. It has become a thread through Thai society and has helped maintain its unity. The Bank cares for its communities as seen in its continued support and collaboration with charitable organizations in fundraising activities every year. The Bank also organizes activities to help people affected by catastrophes.

● Supporting the Thai Red Cross Society

The Bank continues to support the Thai Red Cross through various activities related to blood donations, such as quarterly blood donations by Bank staff, an annual charity walk rally, and World Blood Donor Day. The Bank also provides financial support for the construction of regional blood centers in the provinces.

● Supporting the Heart Foundation of Thailand

The Bank supported a two-day event promoting healthy hearts organized by the Heart Foundation of Thailand for the fourth consecutive year in 2014. The activity aimed to educate staff and the public about proper care and healthy behavior for the heart.

● "Health Me Please" TV Program

The Bank sponsored the "Health Me Please" television program of the Faculty of Medicine, Ramathibodi Hospital, Mahidol University to educate the public about personal health care and encourage people to take preventive measures rather than be forced to seek cures.

● Supporting Development of Disadvantaged Children and the Disabled

Bangkok Bank supports various projects for the development of disadvantaged children and people with disabilities to help improve their education, experience, professional and interpersonal skills, and to teach them how to work with others. The support aims to provide them with opportunities for education, social acceptance, and professional development to attain their optimum potential. It is also expected to help them improve their quality of life in a sustainable fashion.





Together to Build a Better Tomorrow

To help ensure a better future, we take great care with every activity we do to ensure they are friendly to the earth. We do this by taking care of the environment and using resources sparingly. Energy conservation is another activity which reflects how much we care for the sustainable happiness of everyone, today and forever.

"Kimberly-Clark would like to congratulate Bangkok Bank for preserving the environment by using products made from recycled pulp, which are certified by the Thailand Environment Institute Foundation and manufactured from environmentally friendly processes."

Ms. Chutima Hemapanpairo
Segment Manager – Health & Wellness
Kimberly-Clark Professional Co., Ltd.



"I would like to see everyone aware of the importance of energy conservation, and taking part in activities that include sharing the ideas of energy conservation with families and friends. This will not only reduce the energy costs of our country, but also help protect air quality and alleviate global warming."

Mr. Bhakorn Vanuptikul
Executive Vice President
Head of Premises Department
Bangkok Bank

"Save money – start with a bank, Save energy – start with you"

Social Responsibility Activities: Care for the Environment

The Bank is aware that it must always develop good relationships with its communities by being a business that provides services to customers and stays close to them. The Bank cannot live separately from its surrounding communities, including public services – especially the police and police stations.

The Bank always focuses on the safety of the communities surrounding its branches by using its security cameras to monitor the safety of surrounding areas, and providing money to pay for lunches for community volunteers who take care of security in areas around the Bank, including civilians, police, rescue teams, motorcycle taxis, etc. The Bank also provided a mobile explosives-detector X-ray set and a computer to the Royal Thai Police for use by its Explosive Ordnance Disposal unit, helps with renovating police stations, and provides computers in provinces for vocational training of conscripted soldiers prior to their release from the armed forces. The Bank believes that these people play important roles in taking care of the communities and environments that house the Bank's premises.

As well as taking care of its surrounding communities, the Bank also regularly takes care of places close to its premises, especially places with waste which affects the environment and contributes to global warming. The Bank disposes of general waste through signed agreements with government agencies such as the Bangkok Metropolitan Administration (BMA) or provincial administrative organizations. In many areas, the Bank helps take care of waste from surrounding communities at the same time.

The Bank has measures in place to carefully dispose of paper waste such as expired documents which contain confidential customer information. The Bank works with a waste disposal operator to make sure documents will be destroyed and recycled to produce new paper. The Bank officers responsible will control the transportation of this paper waste until all paper enters the recycling processes at the factory.

This example shows that the Bank's corporate social responsibility practices are complex, providing opportunities for the Bank to play its part in preserving paper resources by recycling and bringing them back into use. At the same time, the Bank is confident that customer information will be well protected.

For electronic waste, the Bank has a similar policy – that companies buying its electronic waste and old parts measured by weight must have ISO 14001 certification, which guarantees that these companies take good care of the environment, so the Bank knows that its electronic waste will not seriously harm the environment. For important parts such as storage devices, all information on them must be deleted before disposal. For any parts which can be reused, the Bank will do so. Currently, the Bank chooses to rent photocopying machines and computers instead of purchasing them, so that it can control electronic waste more effectively. The Bank operates in the services industry, and the main power it uses is electricity. Currently, the Bank has seven large office buildings operating under the conditions of the Energy Conservation Act, with which the Bank strictly complies, in order to systematically save energy.



The Bank is continually investing in new technologies to save and preserve energy. The Bank is now running a trial on installing sensors at an electric control board in each office building to monitor air conditioning and electricity system overloads, so that these will be fixed immediately once detected to prevent unreasonable energy consumption.

The Bank's new branches will consider energy saving as their first priority, and will adopt such measures as using LED light tubes which save energy and last longer, and air conditioning with variable refrigerant volume system or VRV which makes air conditioning work more effectively. The Bank will invest in replacing expired devices with more environmentally-friendly devices in existing branches.

The Bank's efforts to conserve electricity will lower greenhouse gas emissions caused by its operations.

As well as greenhouse gases caused by electricity usage, the Bank also looks closely at other sources of greenhouse gases, including fuel consumption of the Bank's vehicle fleet. The Bank controls its fuel consumption with a system that allocates an amount of fuel in accordance with the vehicle's type and statistical records of use.

Over the past year, the Bank has followed a policy of reducing the size of its executives' cars from 2000 cc to 1800 cc, clearly demonstrating its commitment to energy saving.

Environmental issues and global climate change are major trends to which businesses need to pay attention; in particular, for their impact on the growth and sustainability of the broader economy. Along with financial institutions around the world, Bangkok Bank is monitoring developments and responding accordingly, focusing on preventing pollution and reducing emissions from its business operations and provision of financial services. The Bank pays close attention to global warming and has a campaign to encourage its employees and stakeholders to be aware of the need to conserve energy, natural resources and the environment. The Bank organizes many activities that show its sense of social responsibility for the environment, both with its own projects and by making donations or supporting activities that help protect the environment.

Complying with Environmental Laws

The Bank always strictly complies with the regulations of the Energy Conservation Promotion Act and the Occupational Safety, Health and Environment Act.



Management to Prevent Pollution from Business Operations

The Bank recognizes that a healthy physical environment is a key factor in human life. Therefore, the Bank focuses on preserving the environment in its internal and external activities as well as promoting the efficient use of resources, creating awareness about energy conservation among the public, and providing sustainable benefits through its own projects, and supporting other organizations and its customers' involvement.

The Bank's policy is to encourage entrepreneurs to develop or use environmentally-friendly technologies, use standard energy efficiently or use alternative energy, and conduct environmentally-friendly business. The Bank supports the provision of information and academic knowledge, acts as an intermediary in supporting its customers' business expansion and networks, and provides financial products for investing in environmentally-friendly technologies.

● Bualuang Green Loans

The Bank encourages its customers to adopt environmentally friendly-technologies by providing funding with "Bualuang Green Loans", which cater to any type of business that wants to invest in energy-saving projects, improve energy consumption or produce environmentally-friendly products. Entrepreneurs can apply for a loan to meet several objectives such as development of alternative or renewable energy, support of green-label products, support of waste management, and development and production of bio-products replacing chemical products.

● Modern Agriculture Loans

Bangkok Bank supports agricultural practitioners who want to invest in proven technologies to realize economic value or develop their own innovations with special interest-rate loans for approved projects. These aim to help agricultural practitioners reduce costs and improve their production efficiency to deliver good-quality products that are safe for consumers.

● Bualuang Energy Saving Loans

Bangkok Bank supports small and medium-sized enterprises to invest in energy-cost reduction with Bualuang Energy Saving Loans which offer low interest rates. The objective of the loan is investment in energy-saving equipment or the use of agricultural products, leftover materials or wastewater to produce alternative energy.

“THE BANK RECOGNIZES THAT A HEALTHY PHYSICAL ENVIRONMENT IS A KEY FACTOR IN HUMAN LIFE. THEREFORE, THE BANK FOCUSES ON PRESERVING THE ENVIRONMENT”

Environmentally-friendly Working Processes

Environmental change has caused many natural disasters worldwide, including Thailand which is frequently affected. The impact of natural disasters on Thailand is becoming more serious. Bangkok Bank as a large corporate citizen in the region recognizes the importance of environmental conservation and its policy is to put this into practice starting from its organization and employees. This sets a strong foundation and provides a role model. Environment standards the Bank has adopted include the Energy Conservation Promotion Act and the Occupational Safety, Health and Environment Act.

Energy-saving Policy and Implementation

Bangkok Bank has an energy-saving policy with substantial practices and protocols to promote efficient and optimal energy usage internally and publicly. This is in line with the government's energy-saving policy.

In addition to having a clear energy-saving policy, Bangkok Bank also follows protocols in three areas:

- Management – the appointment of an energy-management working committee to ensure consistent, efficient and effective working processes under the energy-saving policy. The committee comprises representatives from different departments. The Bank has also appointed an internal energy-management auditor team
- Technology – researching and discovering procedures and methods for energy saving including installing new and more efficient air-conditioning systems, converting to energy-saving light bulbs, using power from solar cells for lighting and banners
- Personnel – organizing, training and sincerely encouraging employees to recognize the importance of energy saving

The Bank has also organized the “Bualuang Saves Energy” fair at its head office to educate and create awareness among employees and customers about energy saving. The fair consisted of an exhibition on the Bank's energy-saving policy and practices, and activities such as quizzes and sharing good ideas on how to save energy on an “ideas tree”.

The Bank also publicizes documents regarding energy-saving training, that include common-sense advice on energy saving, law and energy-management systems etc., posting them on its intranet to make it easy for employees to access them, and also for employees to share their opinions, knowledge and experience in promoting sustainable use of resources via the Bank's communication system.





Campaign to Reduce Electricity Use

The Bank has co-operated with the government in maintaining the stability of the country's power supplies by encouraging employees at its offices and branches nationwide to use electricity sparingly and effectively by, for example, turning off lights in areas with natural light as well as during lunchtime and after work; reducing unnecessary use of electrical appliances, such as electric kettles and printers; using water sparingly to reduce water consumption and electricity used for water pumps; and making minimal use of elevators. The Bank has also arranged for its building-facility systems to operate during electricity off-peak hours, which significantly reduced power consumption compared to running the machines during peak hours.

These measures reflect the Bank's commitment to being a socially responsible corporate citizen prepared to handle energy crises and co-operate with government policy.

Enhancing Pollution Control and Energy Efficiency with Technology

In addition, Bangkok Bank has also organized other environment and energy-conservation activities by using low-polluting technologies and alternative energy to reduce greenhouse gas releases via using electricity, including:

- Improving the efficiency of air-conditioning systems and using environmentally-friendly refrigerants
- Improving the efficiency of lighting systems by using energy-saving light bulbs

- Improving the efficiency of elevator systems, thereby reducing energy usage in head office and other offices
- Designing and constructing new branches under the green concept of the Ministry of Energy's ministerial regulation prescribing the "Type or Size of Building and Standard, Rule and Procedure for Designing of Energy Conservation Building, B.E. 2552 (2009)"

Other Environment-saving Activities include:

- Bringing waste water into the treatment system and using it for watering plants at Bangkok Bank's Rama 3 building
- Having an Imaging Enabled Workflow system to store documents to reduce paper use, reduce storage space, reduce the risk of losing documents, speed up work, and improve service efficiency to customers, including approvals that can be done through computers
- Using paper that has been certified by the Thailand Environment Institute and has been produced using an environmentally-friendly manufacturing process. It is made from recycled tissue that degenerates without polluting the environment. Water and electricity can also be saved in the manufacturing process
- Requiring transaction forms, administration forms, envelopes, and wall calendars, etc. to be produced from recycled paper
- Changing from purchasing separate photocopiers, scanners and fax machines to making lease agreements for multifunction machines which can do photocopying, scanning and faxing all-in-one. This not only saves costs but also reduces electronic waste from broken or expired machines.

Environmental Conservation Activities

Bangkok Bank is serious about organizing environmental conservation activities, starting from within the Bank. These promote to employees the value of concern for the environment and setting an example for society. The environmental activities which the Bank has organized include:

● No ATM Slip Campaign

The Bank's "No Slip = Donate 10 satang: Bring smiles to kids with cleft lips and palates through Bualuang ATM" campaign encourages customers to choose not to receive a Bank ATM withdrawal slip. The Bank donates 10 satang for each slip saved to help children with cleft lips and palates by paying for their operations. This also helps reduce paper use.

● Workplace Environment and Occupational Health

The Bank has established a Committee of Occupational Safety, Health and Working Environment of the Workplace in recognition of the ministerial regulation prescribing the Standard for Administration and Management of Occupational Safety, Health and Environment B.E. 2549 (A.D. 2006). This promotes co-operation between employers and employees on safety management, consideration of workplace safety policies and procedures, preventing and reducing accidents, and dealing with potential workplace dangers, illnesses or hindrances caused by poor or unsafe working conditions. The committee is required to propose policies and procedures to deal with such issues.

● Used Desk Calendar Donations for Blind Students

Bangkok Bank has organized its Used Desk-Calendar Donation for Blind Students program for four consecutive years. The Bank collects more than 10,000 old desk calendars from employees around the country and donates them to Pattaya Redemptorist School for the Blind under the patronage of H.R.H. Princess Maha Chakri Sirindhorn in Chon Buri. The school converts the calendars to Braille books and cards, as learning aids for people with visual disabilities.

● Car Pooling Project

The Bank provides parking areas to employees who drive vans and provide lifts to their colleagues. There are 35 vans participating in the car-pooling project which reduces the number of personal vehicles by at least 300 cars. If each car has an average gasoline expense of Baht 4,000 a month, this project will save at least Baht 1 million a month.

● Traffic Mobility in Sathon

The Bank has joined the World Business Council for Sustainable Development's (WBCSD) Sathon Model to encourage bank staff who drive their car to work on Sathon and Silom roads to park their cars at suburban parking spots or shopping malls and take a shuttle bus to electric trains. This can reduce the number of cars on Sathon road during rush hour by 7% or 10,000 cars per day, while also helping save energy.

● Soy-based Ink

The Bank prints calendars and annual reports using soy-based ink which is more environmentally-friendly than petroleum-based ink. In 2014, the Bank was selected as one of the organizations that supports and preserves environmental sustainability as it uses products produced in an environmentally-friendly manner, including products certified with the green label and other paper products with recycled pulp in the "Reduce Today Respect Tomorrow" fair, organized by Kimberly-Clark Thailand.



● Thailand Water Challenge

Utokapat Foundation, Hydro and Agro Informatics Institute – a public body under the auspices of the Ministry of Science and Technology – has collaborated with government organizations, the public sector and charitable organizations that recognize the importance of natural resource and environment conservation, to organize the Thailand Water Challenge, a competition to find solutions to community water-resource management challenges, recognizing the initiatives of His Majesty the King. The winners receive trophies from His Majesty the King and Her Royal Highness Princess Maha Chakri Sirindhorn. The competition has been organized with Bangkok Bank's support for eight consecutive years since 2007. It aims to support the gathering and communication of knowledge about water, sharing knowledge with the public, and encouraging communities to manage water resources efficiently.

Community water-resource management in line with His Majesty the King's initiative, with the main purpose of emphasizing water management for best use, and allocating water for drinking, cleaning and cultivation, is an integral part of strengthening and sustaining Thailand's water-resource management. As Thailand has more than 60,000 communities, it is crucial to support these communities to efficiently manage natural water resources in a sustainable way, particularly communities beside waterways, upstream and downstream. The project aims to help communities utilize water resources in a self-sufficient manner and connect their water-management solutions with other communities. The project is also expected to eventually create water-management networks with processes for concerned communities to consider, decide, and work together on agreed activities. These networks should co-operate with respective authorities at both local and national levels to share a common direction for sustainable water management.

As a result of the competitions from 2007–2011, there were 20 role-model solutions and communities. The successful solutions from winning communities have been extended to become the centers of 20 water-resource management community networks covering 154 member communities, including 73 communities in upstream areas, 70 communities in agricultural areas and 11 communities in downstream areas.

In 2014 the project shared sustainable water-management knowledge through seminars on the use and development of water resources, expanding the network to youth communities under the project, sharing the success of the project through the “Natural Museum of Community Water Management under His Majesty the King's Initiative”, and publicizing water-resource management under His Majesty the King's Initiative.

● Clean-up Thailand

The Bank joined the Royal Thai Navy, the Bangkok Metropolitan Administration, the Magic Eyes and the Marine Department to organize an activity to clean-up garbage in the Chao Phraya river in the “Clean-up Thailand” campaign before Loy Krathong festival to create awareness on preserving and conserving the river, avoiding dumping garbage into the river in response to the government's policy to encourage people to take care of their waste. The BMA's 50 garbage-collecting boats cleaned up garbage in the river between Phra Pinklao bridge pier, Siriraj pier and Sathon pier as well as inviting people to help take care of the river and water resource by using only one small krathong (candle float) per family, made from natural materials.

The Bank continues its commitment to be “A Trusted Partner and Reliable Close Friend” for customers and the general public. This commitment is to not only to operate its business in a manner that is economically, socially and environmentally-responsible, but also to support all sectors in society to be self-sufficient, which will lead Thailand to sustainable development.







Bangkok Bank

We care for you wherever you are



BANGKOK BANK PUBLIC COMPANY LIMITED

Head Office 333 Silom Road, Bangkok
10500 Thailand

Tel. (66) 0-2231-4333

Bualuang Phone 1333

www.bangkokbank.com