



## Corporate Social Responsibility Report 2015

Bangkok Bank Public Company Limited

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## About this report

Bangkok Bank Public Company Limited, which was founded

71

years ago,

has maintained its commitment to managing its business for sustainable growth. In 2015 this was accomplished by considering the perspectives of stakeholders and integrating economic, social and environmental aspects into its business operations, in line with widely-accepted guidelines for the development of sustainable business. Bangkok Bank's strategies and operations reflect its approach to corporate social responsibility and this is presented in this report.

*Business development* Bangkok Bank focuses on strengthening its business using its rich depth of knowledge and experience, business networks, marketing strength and quality products and services in order to meet customers' needs and grow with them. This approach applies to all of its major customer groups including large corporations, small- and medium-sized enterprises (SMEs), farming businesses, and retail customers. Accordingly, the Bank initiates various projects and activities as appropriate for each customer group, as well as for the general public. Projects undertaken by the Bank include, for example, Bualuang Family Banking, Modern Agriculture, and Bualuang SMART Family Enterprise. The Bank also produces and supports television programs which provide financial and business knowledge to viewers such as "Puan Koo Kit" which has been running for 27 consecutive years, as well as several new programs designed to educate SMEs so that they are ready for the newly-formed ASEAN Economic Community (AEC).

*Responsibility to society* Bangkok Bank highly values its employees, is concerned for their well-being, and assists them with their personal development so they can achieve sustainable career advancement and achieve security of employment. The Bank always encourages its employees to participate in its social activities, which are held continuously.

Furthermore the Bank plays an active role in community and social development as it believes that a peaceful society is one of the essential factors which support sustainable economic growth. The Bank therefore continues to undertake projects and activities to enhance the quality of society, while introducing new community activities. Such initiatives include a focus on providing education opportunities for Thai youth, preserving the gracious Thai art and culture, sustaining religion, upholding the monarchy, and supporting public welfare activities in general.





With this report, we intend to inform relevant parties of our determination to operate the business in line with good corporate governance principles, taking a prudent approach to protect against business risks arising from volatility in the global economy, changes in the population structure of the country, wealth distribution, and household debts. Bangkok Bank has continued to capitalize on opportunities amidst these risks by, for example, expanding business overseas, particularly in the AEC region; employing modern technology in developing financial innovation to enter the digital banking age; improving working efficiency; and supporting customers, society, shareholders, investors, employees and other stakeholders to grow alongside the Bank as a true and long-standing “Trusted Partner and Reliable Close Friend”.

The information presented in this report reflects our sincere determination and aspiration to achieve the sustainability of the Bank so that it remains a responsible member of Thailand’s business community in terms of the community, society and the environment; and to show our commitment to managing the business with the highest business ethics.

*Conservation of natural resources and environment* Bangkok Bank realizes that natural resources and the environment are essential for quality of life and business. The Bank therefore stresses protecting the environment with both internal and external activities to promote effective use of resources. Activities have included campaigns to encourage employees and the Bank’s stakeholders to be aware of the need for preservation of energy, natural resources, and the environment, in parallel with the sustainable development of the business.

In this reporting year Bangkok Bank organized various activities to encourage entrepreneur customers to perceive the significance of using clean technology, using energy effectively, or adopting alternative energy, along with doing business in an environmentally-friendly manner. To achieve these goals, the Bank provided information and technical knowledge, played an intermediary role to support the expansion of customers’ businesses and networks, and offered financial products for investment in environmentally-friendly technology.

A handwritten signature in blue ink, consisting of stylized, fluid strokes that form a recognizable name.

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**Chatri Sophonpanich**  
Chairman



## Our approach

This corporate social responsibility report for 2015 is published by Bangkok Bank to disseminate the concept and performance results of its business operations and to indicate the significance we place on corporate social responsibility in line with the principles of sustainable business development. This report includes the Bank's operations, mainly in relation to social activities within Thailand.

Bangkok Bank developed the contents in this corporate social responsibility report, mostly in line with the guidelines suggested by the Stock Exchange of Thailand (SET), and partly in line with the fourth version of the Global Reporting Initiative (GRI-G4), in order to present the contents of the report in accordance with international-standard guidelines.

This report is part of Bangkok Bank's annual report for 2015 and it contains content about the Bank's corporate social responsibility undertakings which will strengthen the Bank's business sustainability. The contents in this report are separate from the contents about business operations published in the annual report, such as the Bank's mission, vision, core values, financial reporting, performance results, corporate governance, risk factors and risk management, and other information not included in this report.

Bangkok Bank published the corporate social responsibility report separately from its annual report for the first time in 2014. This report for 2015 is the second corporate social responsibility report to be published separately from the annual report, and it covers Bangkok Bank's corporate social responsibility activities over the period of January 1 – December 31, 2015, in line with the annual report. The purpose of this report is to present information about CSR initiatives which have developed in response to the needs of the Bank's stakeholders, and the Bank will use this channel and others as a means of further engaging with stakeholders.

This report has been reviewed and approved by Bangkok Bank's Board of Directors.

### Contact details

Readers seeking more information about this report can contact Mr. Apichart Ramyarupa, Corporate Secretary, Bangkok Bank Public Company Limited, 333 Silom Road, Bang Rak District, Bangkok 10500, Thailand, or email: [apichart.ram@bbl.co.th](mailto:apichart.ram@bbl.co.th).



## About Bangkok Bank

### Scope of business operations and performance results

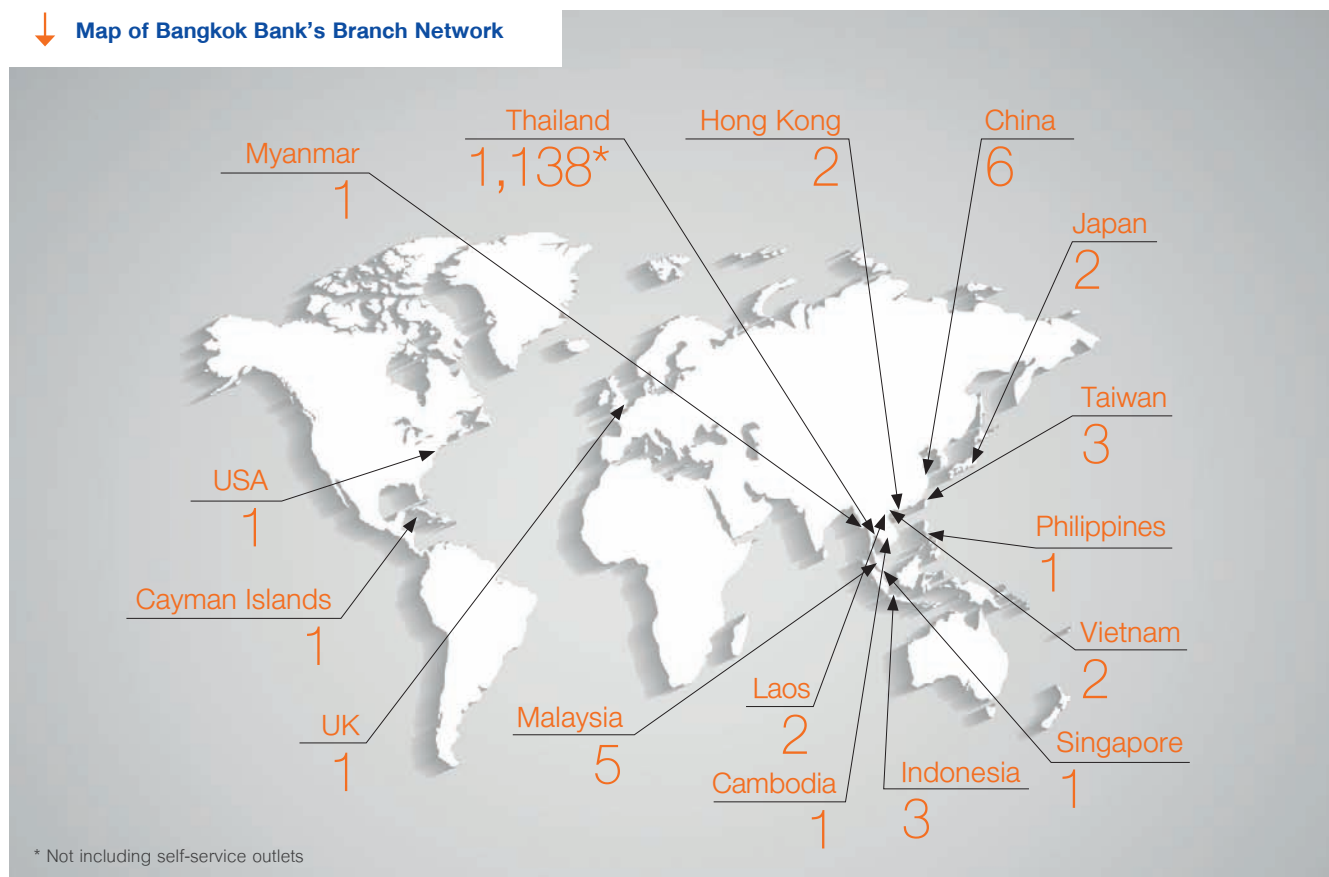
Bangkok Bank Public Company Limited is a leading commercial bank in Thailand. Established in 1944, the Bank operates a commercial banking business and its shares are listed on the Stock Exchange of Thailand. The Head Office is located at 333 Silom Road, Bang Rak District, Bangkok 10500, Thailand. The Bank provides modern financial products and services, its extensive branch network covers all parts of Thailand, and it also has international branches in major economies of the world. The Bank's corporate identity, adopted from the "lotus design",

and its slogan "puan koo kit mit koo baan" (aspiring to be a trusted partner and reliable close friend) are well-known in Thailand and abroad.

Electronic banking channels allow customers to make financial transactions on the internet and with mobile devices conveniently anywhere, anytime. Bangkok Bank also operates 32 overseas branches in 15 economies.



**Map of Bangkok Bank's Branch Network**

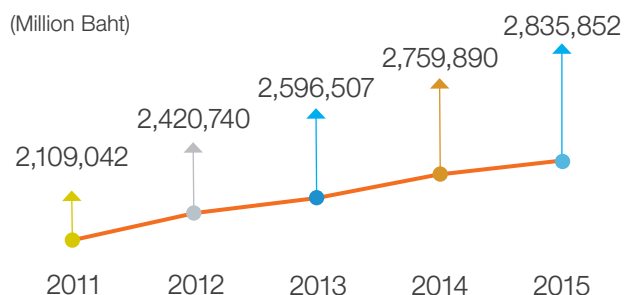




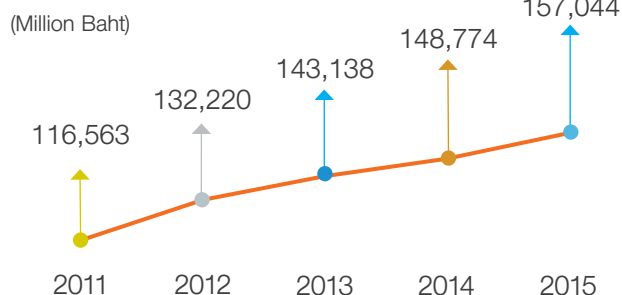
As of December 31, 2015

Bangkok Bank had issued and paid-up capital of Baht 19.1 billion (US \$530.2 billion) and total assets of Baht 2,835.9 billion (US \$78.8 billion).

## Growth in Assets

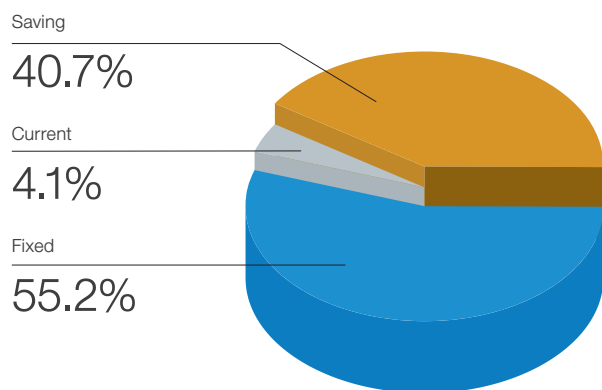


## Growth in Total Income



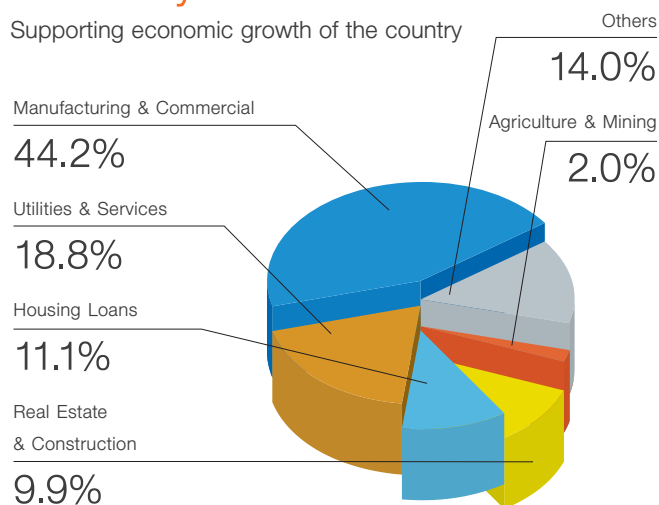
## Deposits by type in 2015

Supporting saving to strengthen Thailand's stability



## Loans by sector in 2015

Supporting economic growth of the country



Bangkok Bank is one of Thailand's leading banks for both business and individual customers

Cash Deposit  
Machines



more than  
1,200

ATMs





more than  
9,300




Domestic Branches and  
Self-service Kiosks

more than  
1,200



## Stakeholders in corporate social responsibility and sustainability

Bangkok Bank categorizes stakeholders which influence the development of its strategy for corporate social responsibility and sustainability as follows: shareholders and investors; customers; employees; counterparties; competitors; creditors; and society and environment. The Bank reviews and analyzes the roles of the stakeholders every year. In 2015, it has analyzed the needs and expectations of the stakeholders communicating with the Bank through various communication channels, and used the information to improve its strategy to respond to and be accountable to stakeholders as follows:

Stakeholder	Communication Channel	Need/Expectation	Strategy to Meet Their Needs
<b>Shareholders and investors</b> 	<ul style="list-style-type: none"> <li>Shareholders' meetings</li> <li>Annual report</li> <li>Information disclosure via the SET</li> <li>Receiving suggestions and complaints via the Call Center 1333, Bank's website, or Corporate Secretary</li> </ul>	<ul style="list-style-type: none"> <li>Suitable return on investment</li> <li>Strong performance results</li> <li>Equal treatment</li> <li>Doing business with transparency and fairness</li> <li>Robust risk management</li> </ul>	<ul style="list-style-type: none"> <li>Protecting rights of shareholders in line with good corporate governance principles</li> </ul>
<b>Customers</b> 	<ul style="list-style-type: none"> <li>Activities to provide financial knowledge and advice</li> <li>Paying visits to strengthen relationships and deepen understanding</li> <li>Research on customer needs</li> <li>Surveys of customer satisfaction</li> <li>Receiving suggestions and complaints via the Call Center 1333, Bank's website, or relevant business units</li> </ul>	<ul style="list-style-type: none"> <li>Convenience and security in using products and services</li> <li>Good quality financial advice and services</li> <li>Variety of products</li> <li>Maintaining confidentiality of customer information and respecting customer privacy</li> </ul>	<ul style="list-style-type: none"> <li>Meeting customers' needs and satisfying them with financial products and services of good quality that meet high standards</li> <li>Developing operating systems and adopting modern technology appropriate for the business</li> <li>Having knowledgeable and experienced personnel as customer service staff</li> <li>Expanding branch and business center network across the country</li> <li>Providing services to customers in a responsible way in line with business ethics and codes of conduct</li> <li>Maintaining the confidentiality of customer information</li> </ul>

Stakeholder	Communication Channel	Need/Expectation	Strategy to Meet Their Needs
<b>Employees</b> 	<ul style="list-style-type: none"> <li>• Employee training and development</li> <li>• Assessment of employee performance</li> <li>• Recognition of employees who achieve outstanding performance</li> <li>• Organizing activities, including community activities, for employees to join</li> <li>• Internal communication on the BBL Connect intranet channel</li> <li>• Receiving suggestions and complaints via BBL Connect intranet channel, or unit heads in the chain of command</li> </ul>	<ul style="list-style-type: none"> <li>• Suitable remuneration and welfare</li> <li>• Career stability and advancement</li> <li>• Continual development of working knowledge and nurturing potential</li> <li>• Workplace security and health</li> <li>• Participation in the development of operating systems, products and services</li> <li>• Participation in public welfare activities</li> </ul>	<ul style="list-style-type: none"> <li>• Establishing practical guidelines in accordance with business ethics and a code of conduct for employees to adhere to when doing their jobs</li> <li>• Care and support for employee well-being and providing career stability on the basis of good relationships and co-operation</li> <li>• Providing suitable and fair remuneration and welfare support</li> <li>• Providing standardized systems and equipment for security control, and maintaining a suitable workplace that supports effectiveness and efficiency in work, while taking into account the security and health of employees</li> <li>• Respecting the rights of employees as specified by law</li> </ul>
<b>Counterparties</b> 	<ul style="list-style-type: none"> <li>• Organizing or participating in activities for strengthening relationships with counterparties</li> <li>• Meeting with counterparties</li> <li>• Receiving suggestions and complaints via the Call Center 1333, Bank's website, or relevant business units</li> </ul>	<ul style="list-style-type: none"> <li>• Doing business with transparency and fairness</li> </ul>	<ul style="list-style-type: none"> <li>• Honoring trade conditions and contracts made with counterparties, promoting good understanding and co-operation by taking into account the framework and rules for competition and traditions accepted in the market, as well as generally-accepted business and financial standards</li> </ul>
<b>Competitors</b> 	<ul style="list-style-type: none"> <li>• Membership of the Thai Bankers' Association</li> <li>• Exchanging information between staff at the operational level</li> </ul>	<ul style="list-style-type: none"> <li>• Doing business with fairness</li> </ul>	<ul style="list-style-type: none"> <li>• Having cordial and co-operative relationships with competitors</li> <li>• Doing business in accordance with regulations and fair competition under the supervision of the Bank of Thailand</li> </ul>



Stakeholder	Communication Channel	Need/Expectation	Strategy to Meet Their Needs
<b>Creditors</b> 	<ul style="list-style-type: none"> <li>Organizing activities to strengthen relationships with creditors</li> <li>Receive suggestions and complaints via the Call Center 1333, Bank's website, or relevant business units</li> </ul>	<ul style="list-style-type: none"> <li>Stringently honoring conditions and agreements</li> </ul>	<ul style="list-style-type: none"> <li>Stringently honoring conditions and agreements made with creditors</li> </ul>
<b>Society and environment</b> 	<ul style="list-style-type: none"> <li>Organizing activities to provide financial knowledge and useful information</li> <li>Organizing activities for communities to participate in</li> <li>Organizing activities to promote energy conservation, environmental protection, and efficient use of resources</li> <li>Providing communications materials to educate and train employees about environmental protection</li> <li>Surveying community needs</li> <li>Receiving suggestions and complaints via the Call Center 1333, Bank's website, or relevant business units</li> </ul>	<ul style="list-style-type: none"> <li>Raising people's financial knowledge and understanding</li> <li>Providing convenience and security in using products</li> <li>Sustainable growth of local economies</li> <li>Supporting activities beneficial to society</li> <li>Promoting and practicing principles of human rights and anti-corruption</li> <li>Protecting the environment</li> </ul>	<ul style="list-style-type: none"> <li>Putting into practice generally-accepted guidelines and principles of corporate social responsibility for the financial industry</li> <li>Developing and offering financial products and services to meet the needs of society and changing lifestyles</li> <li>Supporting and undertaking missions beneficial to the general public, community and society as a whole</li> <li>Supporting activities that contribute to the development of communities so that they are strong and self-reliant</li> <li>Participation in activities beneficial for the public and society</li> <li>Training employees about anti-corruption measures and publishing the Bank's anti-corruption policy on its website and in internal communication channels</li> <li>Taking into account environmental standards suitable for the Bank's business operations</li> </ul>

## Relationships with other organizations regarding adherence to corporate social responsibility guidelines

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Bangkok Bank has become a member of, or made commitments to, organizations which support economic, social and environmental development of the financial and commercial banking industry, namely the Thai Bankers' Association, CSR Club of the Thai Bankers' Association, Anti-Corruption Organization of Thailand, and the Thai Future Network of the Thailand Sustainable Development Foundation. The Bank has also engaged with organizations for promotion of international co-operation, such as the Thai-Myanmar Business Council.

The Bank has also delegated its senior executives to join national committees which are guiding Thai society and the country to overcome challenges in the future. Mr. Kosit Panpiemras, Bangkok Bank Executive Chairman, has joined the Thailand Development Research Institute (TDRI) as Chairman of the Council of Trustees and Chairman of the Board of Directors. Mr. Kosit was also, previously, a member of the Board of Directors of the Thailand Research Fund. Mr. Chartisiri Sophonpanich, Bangkok Bank President, has joined the National Science and Technology Development Agency (NSTDA) and the Electronic Transactions Development Agency (Public Organization) (ETDA) as a member of the Board of Directors for both organizations.



## → Good corporate governance and risk management

Bangkok Bank has published information about how it has put into practice the principles of good corporate governance and risk management in its annual report for 2015 which is separate from this report. The annual report is available both in print and on the Bank's website [www.bangkokbank.com](http://www.bangkokbank.com), with details of important subjects as follows:

- Structure of the Board of Directors, qualifications of members of the Board of Directors, and roles, duties and responsibilities of the Board of Directors
- Process to review the efficiency of the Bank's risk management system
- Policy for determining remuneration for members of the Board of Directors, senior executives; criteria for prescribing the policy, and disclosure of remuneration for top management
- Channels for providing information or lodging complaints about corruption

In 2015, there were no incidents of significant implication related to actions in breach of laws, guidelines, or regulations, and there were no legal orders for the cessation of actions related to business operations in areas such as the health and safety of consumers, marketing communications, or the use of the Bank's products and services, which might have had a significant impact on the Bank's business operations.







## Responsibility to customers and consumers



## Products which are pleasant and convenient for customers and consumers

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Bangkok Bank exercises due care in the provision of financial products and services, starting with product design. It adheres to the principle of business fairness and strictly abides by the law. In 2015 the Bank also increased the transparency of fees for payments and funds transfers by adding a notification feature whereby customers acknowledge and confirm the fee to be charged when making a transaction online or via ATM. The new feature means that customers can be more confident about using the service as they will know the fee in advance.

The Bank has developed communication methods and channels to provide basic financial knowledge to suit the needs of customer groups and consumer lifestyles, such as using newspapers and magazines to introduce new products and services to target groups nationwide, and video clips and demonstration videos via online channels to educate customers about electronic financial products in easy-to-understand language. The Bank has also produced infographic materials under the title of Money Tutor to provide knowledge of money, saving, financial planning and management on its website [www.bangkokbank.com](http://www.bangkokbank.com), and this new medium has generated a sizable group of followers. It also uses other channels including brochures, notice boards at branches and business centers, messages on ATM screens, ATM casings and kiosks, and free newspapers. This is to ensure that the information reaches all target groups.



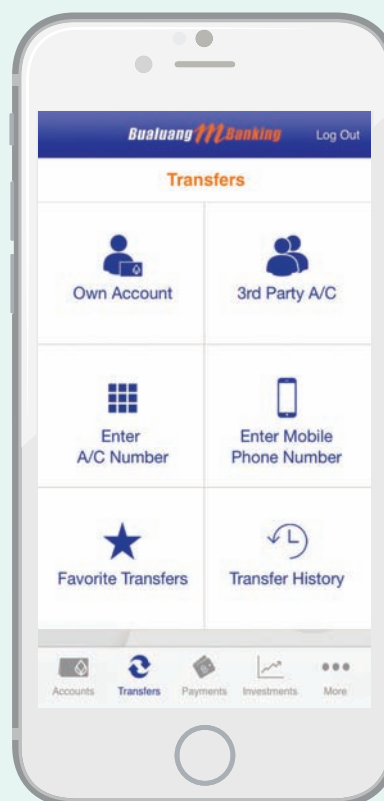
The Bank takes a cautious and prudent approach in providing detailed information about its products or services in accordance with the regulatory and supervisory framework for financial institutions. In 2015 there were no incidents or cases with negative impacts on customers and consumers which might have significantly impacted the Bank's business operations. Such issues might have included problems for customers and consumers due to inadequate provision of information, breaches of privacy, loss of customer information, complaints about violation of relevant laws and regulations, complaints about health and environmental matters, breach of agreed conditions and use of products or services.

## Products and services designed to benefit society and protect the environment

In 2015 Bangkok Bank launched the Be1<sup>st</sup> Smart Rabbit Siriraj debit card, which includes features designed to benefit society. The card was introduced in collaboration with Siriraj Hospital, a large government hospital that serves the medical needs of people from all over the country. With this card, the Bank is committed to donating entrance and annual fees collected each year, in addition to providing another donation of 0.2 percent of the spending on the card to the Faculty of Medicine Siriraj Hospital, Mahidol University.

Regarding designing products and service with care for the environment, the Bank in 2015 stepped up its campaign to reduce the use of ATM slips by offering an SMS Alert service as an option to customers who wish to help with the preservation of natural resources and the environment. The SMS Alert sends latest account movement information to a customer's mobile phone in place of transaction record slips printed out from the ATM.

Bangkok Bank has developed electronic banking services to provide convenience to customers and reduce the need for customers to travel to the Bank. This has helped to alleviate traffic congestion in city areas and reduce fuel consumption which is a contributing factor to global warming. These services included, for example, a Bualuang mBanking feature that enables funds to be transferred via mobile banking using a mobile phone number for recipient identification, and a Bualuang iBanking internet banking service to open an account for buying and selling investment units with Bualuang Securities Public Company Limited. The service enables customers to make transactions quickly and conveniently as the account opening can be approved in one working day and required documents can be scanned and uploaded to the Bank digitally, helping to reduce paper use in the banking industry.







Regarding loan products and services for business customers, Bangkok Bank has established General Underwriting Standards (GUS) for screening business loan applications to ensure that businesses supported by the Bank would not cause negative impacts to the community, society, or the environment; violate criminal laws; cause financial damage; engage in illegal transactions; or organize any activity which has not been approved by appropriate authorities and which may have a severe impact on the community.

In addition, the Bank practices measures to prevent violations of human rights, and supports laws on anti-money laundering and combating the financing of terrorism, which in general relates to illegal business, narcotics, and human trafficking. The Bank does this by educating its staff, including executives, at every level every two years.

## Financial inclusion

In 2014 the Bank entered an agreement to provide financial assistance to entrepreneurs in the southern border provinces, which is an economically-sensitive area, with a total credit line of Baht 25 billion in line with the Cabinet's resolution in February, 2014.

With regard to assistance for small-sized entrepreneurs, the Bank on September 8, 2015 signed an agreement with Thai Credit Guarantee Corporation which will provide loan guarantees for micro entrepreneurs to allow them to access funds from financial institutions and eradicate loan shark problems. The project helps the entrepreneurs with a Package Guarantee Scheme which has a total credit line of Baht 100 billion. Bangkok Bank also entered into another agreement with the Government Savings Bank on September 18, 2015 to provide SMEs with soft loans for revolving capital with a total credit line of another Baht 100 billion to help small businesses improve financial liquidity.

## Customer satisfaction

The Bank organizes a customer survey every year to gauge the satisfaction of customers who use its products and services on its main channels, namely branches, ATMs, cash deposit machines, Bualuang iBanking, Bualuang mBanking, Call Center, and website. The survey showed that customer satisfaction scores for Bualuang mBanking in 2015 rose to 4.47 out of 5 from 4.35 in 2014. The survey was organized by the Nielsen Company (Thailand) during July-August 2015.

# Modern Agriculture Loans

Apply knowledge, uphold quality, live up to standards  
and meet market requirements







## Commitment to supporting continuous growth

Bangkok Bank initiated the Modern Agriculture Project to support Thai farmers, who are a majority group in the country and who still need development in terms of both income and technology for increasing productivity so that they can achieve sustainable strength. The Bank has promoted and developed Modern Agriculture Loans since 2001, starting with small individual farmers, and has extended its scope to support farmer networks to help them grow strong in a sustainable way. The support for farmers, which focuses on production knowledge, business networks and financial management, has resulted in continuous growth of the Modern Agriculture Loans.





## Growth of Modern Agriculture Loans



### 2015

Number of Projects

1,324

Approved Credit Lines

11,796 (Million Baht)

### 2014

Number of Projects

1,017

Approved Credit Lines

10,659 (Million Baht)

### 2013

Number of Projects

1,202

Approved Credit Lines

9,702 (Million Baht)

### 2012

Number of Projects

953

Approved Credit Lines

9,088 (Million Baht)

### 2011

Number of Projects

1,070

Approved Credit Lines

8,299 (Million Baht)





## Responsibility to employees



## Workforce structure and strategy for sustainable development of employees

As of December 31, 2015

### Permanent Employees



25,806

### Male



65.81%

### Female



34.19%

### Employees by Location



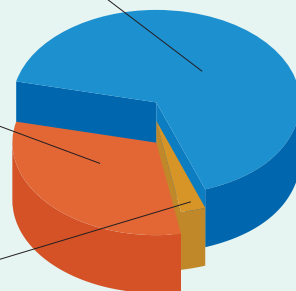
Bangkok and Adjacent Areas  
66.08%



Provinces  
31.26%



Overseas  
2.66%



### Employees at executive level who are Thai Nationals



More than 95%



## Development of employee potential


In 2015, the Bank recruited 3,316 new employees to resource its business expansion.

### The bank recruited


#### New Recruits

+  3,316

#### Male

 22.44%

#### Female

 77.56%

#### Aged below 25 years

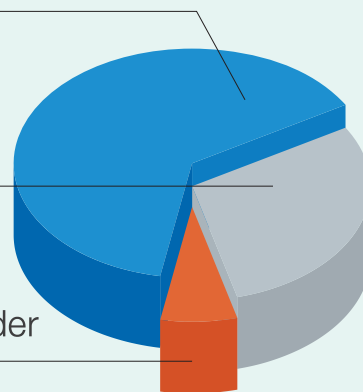
63.75%

#### 26-30 years

29.49%

#### 31 years and older

6.76%





## Staff welfare

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Bangkok Bank wishes to see every staff member have a good life, good health, and job security. The Bank therefore provides remuneration, wages, salaries and various benefits suitable for a comfortable life in return for the employee dedicating their physical, mental and creative resources to work for the Bank.

The benefits Bangkok Bank provides to permanent employees are sufficient and meet the needs of employees up to a level which is comparable to other leading businesses in Thailand.

Benefits provided to Bangkok Bank employees include sports facilities at its Head Office and other locations, namely Bangkok Bank Sports Club in Bangna district, Bangkok, which employees can use for recreational purposes and to maintain good health. The Bank provides medical services for every employee at the Health Service clinic on the fourth floor at the Head Office on Silom Road and second floor at the Training Center Building on Rama 3 Road, with general and specialist physicians on hand. The medical service also provides annual physical check-ups and blood tests. Employees receiving medical and dental services from hospitals outside the Bank are entitled to reimbursement at the rates set by the Bank. In addition, retired personnel can also receive medical care from the Bank's Health Care unit.

Bangkok Bank has established clear regulations about staff leave for various purposes, including sick leave, annual leave, maternity leave, paternity leave, the Hajj, ordination to the Buddhist monkhood, and serving in the military services as required by law. The Bank has also increased some benefits for staff, for example sick leave as employees are allowed to take sick leave with pay for up to 90 working days annually while the law stipulates providing sick leave with pay of 30 working days annually.

The Bank has established an employee provident fund which entitles them to choose an investment policy to suit their needs. The Bank also offers staff loans for the purchase of houses, land and apartments, and for construction, repairs, expansion or renovation of houses. Staff loans are also available for the purchase of cars, household appliances or computers, or for other necessary expenses such as children's education, medical fees, or for staff to pursue higher education. Staff loans carry especially-low interest rates and there is no interest on loans for children's education or computer purchases. The Bank also contributes to the Social Security Fund on behalf of staff, in accordance with the law.





## Health and Recreation

### Head Office and Rama 3 Road

- Fitness Facility and Outdoor Jogging Track, 8<sup>th</sup> Floor, Head Office
- Fitness Facility, Bangkok Bank Building, Rama 3 Road

### Bangkok Bank Sports Club

- Football
- Basketball
- Volleyball
- Badminton
- Tennis
- Table Tennis
- Chair Ball
- Takraw

### Tennis Courts

- Isarapap Sports Club
- Sivalai Clubhouse
- Sor.Panurangsi Tennis Court
- Public Health Ministry's Tennis Court
- Smarnmitr Tennis Club
- Bangkok Bank Sports Club

### Badminton Courts

- Krairattanawa Court
- Suan Sa Ngob Badminton Court
- Satiensut Badminton Court
- 18-Court Ratcha Pruek Badminton Court
- KK Sports Club
- Sena Sport Plaza
- MF Badminton Court



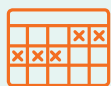
## Medical Services

- General and Specialist Physicians at Head Office
- General and Specialist Physicians at Bangkok Bank Building, Rama 3 Road
- Reimbursement for Medical Expenses
- Annual Check-up
- Medical Services for Retired Staff



## Staff Loans (low interest rate)

- House Purchase
- House Construction
- Land Purchase
- Condominium Purchase
- House Repair or Renovation
- Car Purchase
- Computer Purchase
- Children's Education (no interest)
- Medical Fees
- Household Goods Purchase and Other Necessities



## Staff Leave

- Sick Leave
- Casual Leave
- Annual Leave
- Maternity Leave
- Paternity Leave
- Hajj Leave
- Ordination Leave
- Military Service Leave



## Social Security Fund

- According to the Law



## Employee Provident Fund

- Investment Policy Options for Staff

## Security of employment

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The Bank has established a transparent system for determining the initial salary of staff when they begin working for the Bank, which is based on their level of education, knowledge, skill, and scope of responsibility. The system is fair and does not discriminate on the basis of gender or religion, and is in line with the law on minimum wages.

The Bank provides staff with annual salary increases, based on their assessed performance results and the Bank's financial results. Bangkok Bank understands the importance of paying staff their salaries on time and this responsibility is strictly observed and maintained. Furthermore, Bangkok Bank pays annual bonuses to staff in June and December during the years when it achieves a net profit. Employees entitled to the annual bonuses must retain their employee status on the payment date, and must not be charged with fraud, or be the subject of disciplinary charges that could lead to dismissal.

There are two types of employment at Bangkok Bank:

1. Employees on temporary contracts. These employees are contracted for a specific employment period, with stated starting and ending dates, to perform temporary tasks with a specified ending or goal.
2. Permanent employees. Employment contracts for permanent employees do not specify the employment period, and the employees can work until mandatory retirement, unless found to have abused their duties, or breached the Bank's regulations and caused damage to the Bank.

The Bank clearly informs persons being recruited in writing of the scope of employment, details of working conditions and remuneration before employing the persons as employees.








## Career development of employees

Bangkok Bank has a Learning and Development unit under Human Resources, which is charged with the duty of continuously developing and assessing personnel throughout the organization.

### Internal training courses for employees

As of December 31, 2015

 <div>Training Courses</div> 91	<div>Training Hours</div>  3,134,200
 <div>Training Classes</div> 556	



Bangkok Bank encourages its employees to continuously improve their skills and capability so they can work efficiently and have skills for living well with others, both at work and outside. In 2015 the Bank introduced several new courses to provide staff training and development suitable for the work experience and tenure of staff as follows:

### New recruits

#### New approach for development of customer service officers

To prepare newly-recruited customer service officers (CSOs) to work efficiently, the Bank has developed a new training course to provide staff with a common standard of basic work knowledge before posting them to branches. The training is organized in a Workshop and Share format to provide new recruits with necessary knowledge and establish the right attitude for work. The training is followed by processes to assess their work which involves staff, mentors and unit heads. In 2015 the Bank launched the pilot phase of the training course for 138 new recruits in two groups before implementing it across the organization.



### Existing employees

#### Development of essential competency

The Bank has developed and implemented a new training course to enhance knowledge, skills, and the desired attitudes of staff, in line with the essential competencies as prescribed by the Bank such as teamwork, communication excellence, drive for success, and customer orientation. To help achieve the desired results the Bank has trained 13 classes of 540 staff members under the new course.

#### Knowledge Day Forum

To expand the scope of personnel development, the Bank encourages staff to develop their own potential and gain practical knowledge which is useful for life. In 2015 the Bank introduced various training courses, such as “The Power within You”, “English is Fun”, “The Mandarin Language for Business”, and stock investment tutorials by Bualuang Securities Public Company Limited. About 2,800 employees joined these courses in 2015.

#### Development of learning system

To expand learning channels for staff and increase speed and efficiency in assessing learning using modern learning technology, Bangkok Bank has introduced online learning and assessment tools:

##### 1. Online e-Learning System

In 2015 the Bank introduced three online e-Learning courses. The first course was on Anti-Money Laundering/Combating Financing of Terrorism (AML/CFT) which was initially launched as a pilot, with a group of about 1,000 users. The Bank aims to increase the number of users to 5,000. Another course will be held on the Debt Collection Act B.E. 2558, with content presented in the form of an interactive video.

The third course is about express outward international fund transfers via Western Union and foreign currency deposit accounts, which allows branch staff to study these subjects on their own at the workplace.



## 2. Online Knowledge Assessment

The Bank designed online examination sets for four training courses, namely customer service officers, loan processing, debt restructuring, property law; and a pre-test for the licensing examination for staff to undertake immediately after having completed their training. The online examination sets allow the staff to see more clearly opportunities and gaps for self-improvement.

### Promotion of teamwork and cultivation of a positive attitude towards society and environment

Bangkok Bank has developed a new staff development approach for staff to learn from direct experience in order to enhance their abstract skills, such as teamwork and a positive attitude towards society and the environment.

In 2015 the Bank launched a pilot project under this approach in several formats, such as organizing charitable activities at Baan Thanyaporn Reception Home for Girls in Pathum Thani. The activity gave the staff an opportunity to

share knowledge and living skills with disadvantaged children, such as saving money, planting vegetables for family consumption, caring for a fruit orchard, making nameplates for trees, and exhibition boards about the importance of the days observed nationally in Thailand. The Bank also organized a team-building bicycle rally and improved the landscaping of the grass field in Vajirabenjatas Park in Bangkok, and made a donation of classroom and sports equipment for students at the School for the Blind in Khao Yoi, Petchaburi. These activities were expected to foster relationships and co-operation among individuals and units.

## Managers

### Management trainee development program

Bangkok Bank administers Performance Management System (PMS) and Coaching and Feedback training courses to enhance the capability of new management staff in performance management, ranging from goal setting to performance monitoring and development of team performance using effective skills in giving feedback and coaching techniques.



## Management trainee programs for business units

Management trainee programs aim to prepare and develop personnel who comprise the main workforce for the business units and meet the needs of the rapidly growing business of the Bank. Programs to enhance necessary knowledge and skills have been developed to provide training in a workshop format as well as on-the-job training to prepare trainees to undertake management positions at branches and business centers in line with the Bank's business goals and strategy. In 2015 the Bank organized management trainee development training for 177 employees in six classes.

Apart from the development of new training courses, the Bank also provides refresher training courses on important matters on a regular basis, such as AML/CFT, legal issues, loan collateral, and property appraisal. In 2015, 10,414 staff members, or 40.35 percent of the total workforce, enrolled for refresher courses.



## Development of employee potential

New Recruits	Existing Employees	Managers
<p>New Approach for Development of Customer Service Officers</p> <ul style="list-style-type: none"> <li>Workshop &amp; Share Enhance Knowledge and Establish Right Attitude</li> </ul>	<p>Development of Essential Competencies</p> <ul style="list-style-type: none"> <li>Teamwork</li> <li>Communication Excellence</li> <li>Drive for Success</li> <li>Customer Orientation</li> </ul> <p>Enhance Own Potential</p> <ul style="list-style-type: none"> <li>Knowledge Day Forum</li> <li>The Power within You</li> <li>English is Fun</li> <li>Business Chinese</li> <li>Stock Investment</li> </ul> <p>Development of Learning System</p> <ul style="list-style-type: none"> <li>Online e-Learning System</li> <li>Online Knowledge Assessment</li> </ul> <p>Teamwork and Positive Attitude Towards Society</p>	<p>Training for New Executives</p> <p>Management Trainee Development Programs</p>





## Workplace health and safety

The Bank has appointed Committees of Occupational Safety, Health and Working Environment of the Workplace at 29 offices and branches, with 50 staff members or more in Bangkok Metropolitan and provincial areas. These committees have the duties of maintaining workplace health and safety in accordance with relevant laws. Each committee comprises a chairman, committee members at the supervisory level, and committee members at the operational level. Each committee works for a two-year term.

In 2015, the committees concluded a report on health and safety indicating that there were two cases of work-related accident or sickness, representing 0.0077 percent of the total number of employees. There were no incidents that risked disruption to work, or contraction of diseases arising from work.



## Security system reflecting corporate social responsibility

The Bank has a security system which is under the supervision of the Security Section, Premises Department. This maintains security for customers, staff members and management at all times while working at the Bank and its branches nationwide. The scope of their operations also covers security of buildings, premises, and assets, such as cash in transportation.

The Bank's security guards work with local police stations to keep up-to-date with current situations and co-operate with the police with regard to security and community surveillance.

Security guards, prior to posting at the Bank, are required to undergo training in extinguishing fires, martial arts, first aid and traffic control. They are also expected to treat customers and visitors at the Bank, as well as passers-by, in a respectful and courteous manner.

In 2015, 267 security guards working for the Bank were trained and provided with knowledge relevant for their duties, including community surveillance.







## Responsibility to society





## Strategy and objectives of investments for community and society

Investing in the community and Thailand society is important for Bangkok Bank, which considers that a sense of community is essential for maintaining a peaceful society and living in harmony and the foundation for sustainable growth of the country's economy.

The Bank's strategy for investing in the community and society in 2015 was focused on three areas which have been well-received by the general public:

1. Maintaining Thai art and culture, literature and painting
2. Providing education opportunities for Thai youth
3. Maintaining spiritual and religious beliefs of the Thai people

### The budget allocated to community activities



Religion and Monarchy  
56%



Art and Culture  
18%



Education  
8%



Others  
18%

### Maintaining Thai art and culture

#### Thai musical and dramatic arts

In 2015, Bangkok Bank organized the Thai traditional music competition "Pralong Pleng Plaleng Mahori" for high-school and student bands, with more than 60 schools participating. The Bank also provided a stage for the winning bands to perform and display their talent in front of their local people as part of the prizes. Four concerts were held for the winning bands, with about 400 people joining each event. "Sangkeet Saranrom" is an event which the Bank organizes for artists to express their talent and creativity, and for enthusiasts to enjoy these kinds of shows, which are becoming increasingly rare. Throughout 2015 the Bank organized 24 shows at the Kukrit Institute, with audiences of more than 200 people at each show.





The Kukrit Institute has also given an opportunity to the children living in local communities, who are inspired by the regular shows, to enroll for Thai music and dramatic classes free-of-charge.

To support the continuity of Thai musical and dramatic arts, Bangkok Bank also organizes an annual ritual for paying respect to Thai musical and dramatic art mentors. The ceremony, which is regularly observed by people in Thailand's musical and dramatic arts community, was held at Bangkok Bank's Head Office last year with more than 250 people participating. The event also helps inspire the people to maintain traditional Thai music and dramatic arts for the future.

### Thai literature

Bangkok Bank in 2015 initiated the “Kawee Pakka Thong” (Golden Pen Poet) project to encourage university students in all five regions of the country to learn and practice writing different types of Thai poems. A workshop on poem writing was held in each region and students were invited to write poems under the theme of “Vision for Thailand's Prosperity”. The winning young poets from each region received a golden pen from Mr. Naowarat Phongphaiboon, a national artist in literature and advisor to Bangkok Bank's Musical Art Center. More than 1,000 students participated in the workshops.

Bangkok Bank has been aware for a long time of the importance of building a support network for the sustainable development of Thai literature and elevating it to an international level. Therefore the Bank, as the main supporter of the SEA Write Award for more than 30 years, organizes the “Meet the SEA Write Awardees” seminar each year, whereby the laureates from the 10 ASEAN countries are invited to share their thoughts and the secrets of their success with Thailand's literary community. In 2015 more than 150 participants joined the seminar and exchanged their views. The project also supports the translation of the winning titles into English so that Thai authors have an opportunity to present their work to a global readership. The Bank has also been the main sponsor of the Chommanard Book Prize, a non-fiction literature award for female authors.

Bangkok Bank has also leveraged its support for literature by establishing a sustainable network of young authors, inviting high-school students to read and summarize a SEA Write or Chommanard award-winning book and to submit



their work for a competition. More than 700 students submitted their competition entries and the 30 best young writers were selected to join an intensive writing workshop to improve their writing skills under the tuition of the country's leading coaches. First, second, and third prizes were awarded to the winning entries and 10 scholarships were granted for each prize category.





#### Providing education opportunities to Thai youth

Bangkok Bank also invests in the education of Thai youth to help improve the country's competitiveness. The Bank first initiated a project for donating school buildings to rural areas in 1975, and altogether it has donated school buildings to 29 schools in rural areas in 28 provinces. Investments in school buildings have totaled about Baht 30 million and more than 10,000 children benefit from this project each year.



The Bank also helps young Thais develop skills for future careers by providing extra training that goes beyond regular subjects at school. The Student Internship Program (SIP) is a special training course developed by the Bank to provide knowledge about economics and business to university students. In 2015, which was the 33<sup>rd</sup> year of the SIP, 289 students were taught by volunteer trainers who are executives and staff members of the Bank. So far the Bank has trained more than 6,000 people in 65 classes under the SIP.

The Junior Achievement Company Program (JA Company Program) is a training course for educating high-school students in Thailand and teaching them about doing business. Bangkok Bank has co-operated with Junior Achievement Thailand, a branch of a US-based non-profit organization, to develop training materials in the Thai language. Students joining the program acquire knowledge that will assist them to create and manage a business of their own. A simulated trade fair was held at Bangkok Bank's Head Office for students to sell their products so they could gain experience in running a business amidst fair and regulated competition.

In 2015, the second year of the project, the number of participating schools increased from 15 in 2014 to 20, with 844 students taking part. The Bank encouraged executives and staff to volunteer to train the students during office hours. There were 32 volunteer trainers contributing 247.5 working hours to the project last year.

In 2015 Bangkok Bank also provided training in basic financial knowledge and discipline to 280 students from seven universities in Nakhon Pathom province. This was held in conjunction with other member banks of the CSR Club under the Thai Bankers' Association. In this group, 75 students showed their potential as change agents as they initiated 15 projects to educate 4,000 other youth. Partners in the project included the National Council for Child and Youth Development under the Royal Patronage of Her Royal Highness Princess Maha Chakri Sirindhorn, the Stock Exchange of Thailand, the Bank of Thailand, Office of the National Anti-Corruption Commission, and the Children and Youth Council of Nakhon Pathom.



The Bank supports activities for the development of knowledge, skills and experience for youth through various projects, such as Asia Venture Challenge 2015, Asia's business planning competition for university students. In 2015, 56 students from nine universities in nine countries joined the competition and 500 people participated in the event in Bangkok. The Bank provided scholarships to needy students with good academic records at various universities nationwide. It also offered scholarships to staff and interested persons to pursue master's degrees in English programs both in Thailand and overseas. The Bank has provided the scholarships for a total of 48 years.





### Sustaining spiritual and religious beliefs of the Thai people

In 2015, Bangkok Bank continued to uphold the two pillars that serve as spiritual anchors for society, namely religion and the monarchy.

#### Maintaining religion

Bangkok Bank realizes that every religion teaches people to value good deeds and promote peace in society. The Bank therefore continues to support and maintain various religious undertakings, from restoring monasteries to supporting dissemination of teaching and participating in religious activities.

In 2015, Bangkok Bank obtained royal approval from His Majesty the King to take the Royal Kathin — comprising monks' robes, donations and other offerings — to Bueng Pralanchai Temple in the northeastern province of Roi Et. The ceremony was joined by about 2,000 people including the Bualuang Volunteers' Group, a charitable group of the Bank's executives and staff; former staff of the Bank; government officials; businessmen and the people of Roi Et; general believers; and executives and staff of the Bank. Taking the Royal Kathin to temples under royal patronage is a prestigious mission which Bangkok Bank has carried out for 49 consecutive years.

Last year was a special religious year for Bangkok Bank as it took the Royal Kathin to temples on two occasions in the same year. The second Royal Kathin was presented to State Pariyatti Sasana University in Yangon, Myanmar on October 29, 2015 as a gesture to reflect the good relationship between neighboring countries which are members of the ASEAN Economic Community. The Royal Kathin ceremony also meant that Thai and Myanmar Buddhists joined together in supporting a cultural tradition which has been passed down through the generations. It also presented a good opportunity for Bangkok Bank, the only Thai bank with a branch in Myanmar, to strengthen relationships with local customers. More than 500 Buddhists from both countries joined the ceremony.

The Bank initiated a project to teach Buddhist monks who have passed the Buddhist Theology examination at the highest level in the ninth grade about basic financial and account management. This is because more than 90 percent of monks with such qualifications have been given the responsibility of financial management for the temple. The project is in its second year and in 2015, 20 monks joined the training session which was taught by Bangkok Bank staff.







### Upholding the monarchy

During the year in review, in addition to the annual ceremony of merit making, attended by executives and staff in front of the Bank's Head Office on Silom Road in tribute to Their Majesties the King and Queen on the occasion of the King's birthday anniversary, and to express gratitude for their unmatched kindness and for sustaining the unity of the country, Bangkok Bank also supported a campaign for raising funds for the construction of the Rajabhakdi Park by the Royal Thai Army. The Bank donated funds for the Park and opened an account which waived inter-regional fund transfer fees for all of its transaction channels to allow people from all walks of life to take part in constructing a landmark demonstrating people's loyalty to the beloved and highly-respected monarchy.

Bangkok Bank supported an activity organized by Chulalongkorn University Radio Station to promote royally-initiated projects among Thai youth. The radio station selected 100 youth at high-school level from all over the country and took them to visit the royally-initiated projects. The purpose of the activity is to give the youth an opportunity to closely study the projects and gain knowledge and inspiration that they could adapt to lead a good life, following in the footsteps of His Majesty the King. The Bank supported the activity for the third year in 2015.



2015 was also a special year as His Royal Highness Crown Prince Maha Vajiralongkorn organized the bicycle rallies *"Bike for Mom"* and *"Bike for Dad"* in August and December to celebrate the birthday anniversaries of Her Majesty the Queen and His Majesty the King, respectively, to give an opportunity for the people to express their loyalty and honor the monarchy by joining the nationwide bicycle rally. The Bank participated in the activity by donating bottled drinking water and wet towels to provide comfort to the cyclists joining the rally.



### Supporting community business

Although operating in the financial industry, Bangkok Bank also supports community businesses by purchasing their products to use as gifts to customers and others on various occasions. These products include *mao berry juice* produced from the berries grown by Thai farmers, and organic rice, which was developed to be a unique local product through co-operation between the Rice Science Center and the National Research Council of Thailand. In 2015 the Bank allocated a budget of Baht 16 million to support these community businesses.

### Fair procurement system and supply chain management

For businesses in the supply chain of Bangkok Bank such as suppliers of resources for the Bank's operations including vendors, contractors or sub-contractors and customers or users of its services, particularly parties that require a contractual business engagement, the Bank imposes contract conditions that take social responsibility into account, particularly liability for damages, labor conditions, and respective regulatory requirements. For example, in the case where contracting or sub-contracting services require human rights matters to be stated in the contract, the Bank will only consider proposals from companies which conform to the standard criteria recommended by the Bank of Thailand before awarding the contract.

With such measures, there were no incidents which would have caused a negative impact on society, or which arose from the operational processes of the Bank's supply chain, or other business processes which would have had a significant impact on the Bank's business operations for this reporting year.



### Co-operation with community and community development projects

Bangkok Bank, in collaboration with the Utopakat Foundation under the Royal Patronage of His Majesty the King and people in the Pipat community near the Bank's Head Office on Silom Road, have initiated a project for improving the quality of water in Klong Pipat, a drainage canal running behind the Bank's Head Office and through a shopping plaza popular for food and vast variety of merchandise in the area. The Bank also invited vendors from the shopping plaza and interested parties to join the project and adopt His Majesty the King's principles for water management through the Utopakat Foundation in order to help keep the canal clean and improve the scenery of the areas. The success of the project is expected to result in a better quality of life for everyone, including residents and vendors. The Bank, the Foundation and the people in the community started planning for the project late last year and will begin implementation from 2016 onwards.





## Conservation of environment and natural resources





Bangkok Bank is in the financial industry, a service industry which causes no direct impact on the environment and natural resources, as it does not have business establishments in forest reserves or biodiversity areas. The Bank's business therefore does not affect protected life forms or species or general species. It does not use toxic or hazardous substance in the business.

However, the Bank has developed policies and practical guidelines for care for the environment under the concept of developing a sustainable business. In 2015 the Bank started to develop a project for monitoring its greenhouse gas emissions, or its carbon footprint, using its Head Office building as a prototype. Initial results can be reported as follows:

## Use of expendable materials

Paper is the main expendable material used in the Bank's business. In 2015 the Bank implemented a measure for monitoring the use of paper in the organization in a systematic manner to collect information for calculating the release of greenhouse gases.

Paper consumption at Head Office last year was equivalent to

 x 82,000 reams

 x 1,600 reams

The consumption volume was calculated from the actual volume of requests for paper from offices at Head Office.

## Use of recyclable materials


In 2015 the Bank chose to use paper manufactured from recycled materials in its business, such as :

Recycled materials in its business  
(fine recycled printing paper)

such as transaction record forms for cash withdrawals, funds transfers and deposits.

 x 25,000,000 sheets, or 50,000 cartons

Paper for its hanging calendars

 x 3,895,000 sheets, or 7,800 reams of paper

Rolls of paper towels

Manufactured under ISO 14001 and Forest Stewardship Council (FSC). The Bank also launched a campaign to encourage less use of toilet tissue paper and paper towels.

## Results of controlling the use of recyclable materials

2013

Toilet tissue paper



7,000  
cartons



84,000  
rolls

Paper towels



4,000  
cartons



32,000  
rolls

2014

Toilet tissue paper



4,160  
cartons



49,920  
rolls

Paper towels



3,080  
cartons



24,640  
rolls

2015

Toilet tissue paper



4,500  
cartons



54,000  
rolls

Paper towels



3,200  
cartons



25,600  
rolls



## Power consumption inside the organization

The volume of electricity used at Bangkok Bank's Head Office in 2015 totaled



Back-up power generators at Head Office used diesel fuel of



## Power consumption outside the organization

### Use of diesel fuel

Company vans



Executive cars and vehicles for general administration



Cars used by branches and business centers



### Use of gasoline

Company vans



Executive cars and vehicles for general administration



Cars used by branches and business centers



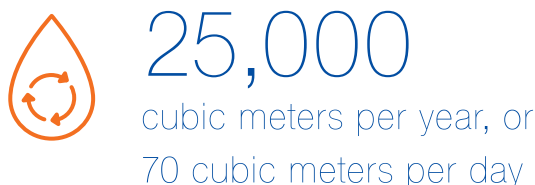
## Water consumption

Bangkok Bank's Head Office relies on a single source of water, which is tap water supplied by the Metropolitan Waterworks Authority. Its water consumption therefore did not cause an impact on other sources of water. The volume of water consumption in 2015 totaled



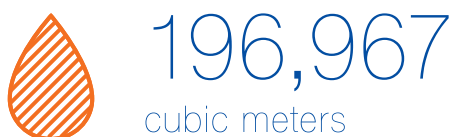
## Reuse of waste water

Bangkok Bank Building on Rama 3 Road uses waste water for watering plants and green areas to a volume of



## Measures for waste water and other waste management

Bangkok Bank's Head Office in 2015 released waste water from toilets. The waste water is treated in septic sumps under the building before being released into the waste water treatment scheme of the Bangkok Metropolitan Administration.



## Emission of greenhouse gases

Bangkok Bank has worked with experts on greenhouse gas emissions from Chiang Mai University to evaluate the volume of greenhouse gases released from its Head Office in order to test a system and database to be used as a model for monitoring the volume of greenhouse gases released. The information obtained will be formulated into base-year data which will be used in controlling greenhouse gas emissions from the Bank's operations from 2016 onwards.

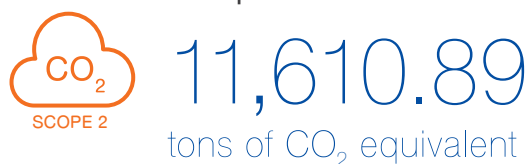
Information from 2014 indicated that

Bangkok Bank's Head Office  
released greenhouse gases of

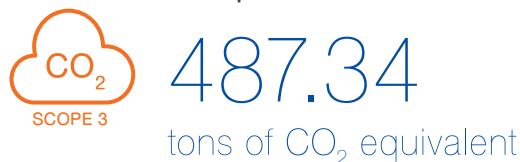
Scope 1\*



Scope 2\*\*



Scope 3\*\*\*



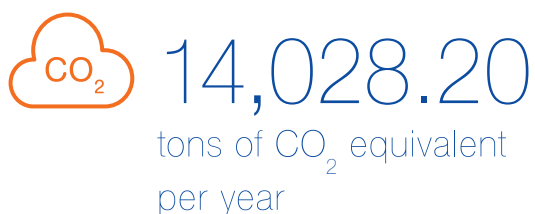
The volume of greenhouse gases released included the gases released from use of company cars for business trips and transportation of postal materials.

\* Scope 1 refers to greenhouse gases released directly from the Bank's building  
\*\* Scope 2 refers to greenhouse gases released indirectly from the Bank's building, such as from company vehicles  
\*\*\*Scope 3 refers to greenhouse gases released from other sources from which the Bank benefits, such as power plants

## Measures for alleviating power consumption and greenhouse gas emissions

Emission of greenhouse gases from Bangkok Bank's operations is mainly caused by the use of electricity. The Bank therefore has implemented measures for saving and conserving electricity to alleviate its emissions.

Calculations showed that the Bank's Head Office released greenhouses gases at a total volume of



Bangkok Bank does not release ozone-depleting substances (ODS), and there was no emission of nitrogen oxide (NOX), sulfur oxide (SOX) or other polluting gases from its business operations.

## Water chiller replacement

One of the measures to be implemented in 2016 include the replacement of four old water chiller systems with new and more efficient systems at Bangkok Bank's Building on Rama 3 Road. As a result, the volume of electricity consumed by the chiller systems is estimated to be reduced from 4,426,379 kilowatt-hours per year to



Other electricity-conservation measures included regular cleaning of air-conditioner condensing units, use of energy-saving light tubes, and adjusting the power factor on electricity transfers.

After the Bank has established a complete database of greenhouse gas emissions and marked 2016 as the base year, it will be able to continuously monitor the efficiency of measures for alleviating greenhouse gas emissions.



## Other waste

Waste disposed from the Bank's operations was mostly paper and technology waste in 2015.

Information from the Bank's database showed that waste included

### A4 paper

 × 3,584  
reams

### Continuous form paper

 × 10,830  
boxes

## Desktop computers

 × 91  
sets

## Notebook computers

 × 6  
sets

## Computer monitors

 × 16  
sets

## Printers

 × 1  
set

## Hard disks

 × 1,441  
units

## Data storage tapes

 × 3,031  
rolls

## Modems

 x 2,670  
units


## LAN Switches

 x 336  
units

## Routers

 x 18  
units

## Wirefall-Juniper

 x 12  
units

Used paper is divided into two parts. Recyclable paper is sent to paper recycling plants, while other paper waste is put into the proper disposal system of the Bangkok Metropolitan Administration. For the disposal of old computers, hard disks, computer equipment and other electronic waste, the Bank has contracted Tes-AMM (Thailand) Co., Ltd., an electronic waste management company certified with international standards, to supply electronic equipment and dispose of equipment after it has been discharged from business operations following proper procedures which will not impact on the environment.

## Non-environmental impact of business operations

In 2015 there were no incidents arising from the Bank's business operations which would have caused leakage of polluting or hazardous substances from transportation of waste, or from packaging causing severe impacts on an ecological system, or related habitats, or the environment. The Bank was not fined nor did it incur financial damages resulting from unlawful actions, nor did it cause significant environmental impacts which would have in turn affected the Bank's business.



## Risks and opportunities arising from climate change

Bangkok Bank has voluntarily applied to join the Carbon Disclosure Project (CDP 2015) and has submitted a report on risks and opportunities arising from climate change relating to the Bank's business. The Bank considers climate change as an external operational risk, which may cause a public disaster or natural catastrophe, which might cause damage to the Bank's properties. Risk assessments about this will be included in the Bank's business continuity management processes and action taken to mitigate impacts and cope with situations which may affect the performance results of its normal business operations. The report also pointed out opportunities that may arise from climate change, particularly actions to reduce greenhouse gas emissions, as reflected by the Bank's campaign to reduce electricity consumption and the use of energy-saving building design in its new branches.

## → Goals for 2016

Bangkok Bank is determined to operate its business in a socially responsible way in alignment with business sustainability. The Bank puts this into practice in every aspect of its business including the design and marketing of products and services, relationships with employees, customers, partners and suppliers, as well as environmental protection. Moreover, the Bank also emphasizes transparency in reporting its intentions and actions in line with standard criteria for information disclosure as developed by the Stock Exchange of Thailand and internationally, in order to achieve a higher level of sustainability.









**Bangkok Bank**

We care for you wherever you are

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